

incidental coverage with or supplemental to liability insurance; motor vehicle physical damage, burglary and theft, glass, workmen's compensation and employer's liability, boiler and machinery insurance.

(2) Insurance against any other kind of loss, damage, or liability properly a subject of insurance and not within any other kind of insurance as defined in paragraph (1) **[in this subtitle]** of this section, if such insurance is not disapproved by the Commissioner as being contrary to law or public policy.

175.

An original application for license may be refused until the Commissioner is satisfied under the provisions of **[subsections]** sections 35-39 that the applicant is not guilty of violating any provisions of this section. A license duly issued may be suspended or revoked or the renewal thereof refused by the Commissioner if he finds, after notice and hearing in accordance with the provisions of Sections 35-39, that the applicant for, or holder of such license:

(1) Has wilfully violated any provision of this article or of any other law of this State relating to insurance as herein defined, or relating to another type of insurance; or

(2) Has intentionally misrepresented or concealed any material act in the application for such license; or

(3) Has obtained, or attempted to obtain, such license by misrepresentation, concealment or other fraud; or

(4) Has misappropriated, converted or unlawfully withheld money belonging to an insurer, agent, broker, beneficiary, or an insured; or

(5) Has wilfully and materially misrepresented the provisions of an insurance policy; or

(6) Has committed fraudulent or dishonest practices in the business of insurance; or

(7) Has been convicted by final judgment in any state or federal court of a crime involving moral turpitude; or

(8) Has knowingly participated in the writing or issuance of substantial over-insurance of any property insurance risks; or

(9) Has failed to pass an examination required pursuant to this subtitle; or

(10) Has wilfully failed to comply with, or has wilfully violated, any proper order, rule or regulation issued by the Commissioner; or

(11) Has failed or refused, upon demand, to pay over any money in his hands which belong to an insurer, agent, broker, or other person entitled to receive the same; or

(12) Has otherwise shown lack of trustworthiness or lack of competence to act as agent; or

(13) Is not or does not intend to carry on business in good faith and hold himself out to the public as an agent or broker; or