

(a) *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*

(b) *has intentionally misrepresented or concealed any material fact in the application for such license; or*

(c) *has obtained, or attempted to obtain, such license by misrepresentation, concealment or other fraud; or*

(d) *has misappropriated, converted or unlawfully withheld money belonging to an insurer, insurance agent, broker, beneficiary, or an insured; or*

(e) *has wilfully and materially misrepresented the provisions of an insurance policy; or*

(f) *has committed fraudulent or dishonest practices in the business of insurance; or*

(g) *has participated with or without the knowledge of an insurer in the selling of motor vehicle insurance without any bona fide intention to sell such insurance, as evidenced by a persistent pattern of filing of certificates of insurance together with or closely followed by cancellation notices for such insurance under the Unsatisfied Claim and Judgment Fund Law; or*

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

(i) *has knowingly participated in the writing or issuance of substantial over-insurance of any property insurance risks; or*

(j) *has failed to pass an examination required pursuant to this subtitle; or*

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

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

(m) *has otherwise shown lack of trustworthiness or lack of competence to act as an insurance agent; or*

(n) *is not or does not intend to carry on business in good faith and holds himself out to the public as an insurance agent; or*

(o) *has been refused a license or had his license suspended or revoked in another state; or*

(p) *has intentionally or wilfully made or issued, or caused to be made or issued, any statement materially misrepresenting or making incomplete comparisons regarding the terms or conditions of any policy or contract issued by any authorized insurer, for the purpose of inducing or attempting to induce the owner of such policy or contract to forfeit or surrender such contract or allow it to lapse for the purpose of replacing such policy or contract with another.*

(2) *In lieu of suspension or revocation of the license of an insurance agent, the Commissioner may accept for the first and second offenses a fine of not less than twenty-five dollars (\$25) nor more*