

(iii-a) Is engaged in the writing and issuing of policies in any jurisdiction in which it operates upon a premium basis which is found by the Commissioner to be insufficient, insecure or impracticable so as to endanger the solvency of the insurer.

(iv) Without just cause unreasonably refuses or delays payment to claimants of the amount due them.

(v) Refuses to be examined or to produce its accounts, records and files for examination by the Commissioner when required; or refuses to furnish such other additional information as the Commissioner may deem advisable to consider the application for renewal of such insurer's certificate of authority.

(vi) Fails to pay any final judgment rendered against it in Maryland within thirty (30) days after such judgment becomes final.

(vii) Is affiliated with and under the same general management or interlocking directorate or ownership as another insurer which transacts direct insurance in Maryland without having a certificate of authority therefor, except as permitted to a surplus line insurer under Subtitle 13.

(viii) Is found by the Commissioner to have participated either with or without the knowledge of an agent or broker 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.

(ix) Except as permitted under § 167(c) of this article, is found by the Commissioner to have knowingly participated with any person, acting as an agent as defined in § 166(a) of this article, who does not have an appointment from the insurer in accepting contracts of insurance that have been solicited, negotiated, or effectuated by that person, if committed with such frequency as to indicate a general business practice.

(x) Has had its certificate of authority revoked or suspended by the insurance regulatory agency or department of any other state.

(3) (i) Whenever it appears to the Commissioner that an insurer is conducting its business and affairs in such manner as to threaten to render it insolvent or is conducting its business and affairs in a manner which is hazardous to its policyholders, creditors or to the general public or is engaged in any act, practice, or transactions which would constitute ground rendering the insurer subject to conservation or liquidation proceedings and that irreparable loss and injury to the property and business of the insurer or the general public has occurred or may occur unless the Commissioner acts immediately, the Commissioner may, without notice, and before hearing, issue and cause to be served upon such insurer an order requiring such insurer forthwith to cease and desist from engaging further in the writing of insurance in this State.

(ii) At the time such order is served, the Commissioner shall issue and also serve upon the insurer notice of hearing to be heard at a time and place fixed which shall be not more than five (5) days after the date of the order, unless waived by the company, in which case the hearing must be held within thirty (30) days after service.