

(6) WHETHER IN THE LAST 12-MONTH PERIOD OR ANY SHORTER PERIOD, THE AUTHORIZED INSURER'S OPERATING LOSS, CALCULATED TO INCLUDE NET CAPITAL GAIN OR LOSS, CHANGE IN NON-ADMITTED ASSETS, AND CASH DIVIDENDS PAID TO STOCKHOLDERS, IS GREATER THAN 50% OF THAT PART OF THE AUTHORIZED INSURER'S POLICYHOLDER SURPLUS THAT IS IN EXCESS OF THE MINIMUM REQUIRED SURPLUS;

(7) WHETHER AN AFFILIATE, SUBSIDIARY, OR REINSURER IS INSOLVENT, THREATENED WITH INSOLVENCY, OR DELINQUENT IN THE PAYMENT OF A MONETARY OR OTHER OBLIGATION;

(8) CONTINGENT LIABILITIES, PLEDGES, OR GUARANTEES THAT, EITHER INDIVIDUALLY OR COLLECTIVELY, INVOLVE A TOTAL AMOUNT THAT THE COMMISSIONER BELIEVES MAY AFFECT THE SOLVENCY OF THE AUTHORIZED INSURER;

(9) WHETHER A CONTROLLING PERSON OF THE AUTHORIZED INSURER IS DELINQUENT IN TRANSMISSION OR PAYMENT OF NET PREMIUMS TO THE INSURER;

(10) THE AGE AND COLLECTIBILITY OF RECEIVABLES;

(11) WHETHER THE MANAGEMENT OF THE AUTHORIZED INSURER, INCLUDING AN OFFICER, DIRECTOR, OR ANY OTHER PERSON THAT HAS DIRECT OR INDIRECT CONTROL OVER OPERATION, FAILS TO POSSESS AND DEMONSTRATE THE COMPETENCE, FITNESS, AND REPUTATION CONSIDERED NECESSARY TO SERVE THE AUTHORIZED INSURER IN A POSITION OF CONTROL;

(12) WHETHER THE MANAGEMENT OF THE AUTHORIZED INSURER HAS FAILED TO RESPOND TO INQUIRIES ABOUT THE CONDITION OF THE AUTHORIZED INSURER OR HAS RESPONDED TO AN INQUIRY WITH FALSE OR MISLEADING INFORMATION;

(13) WHETHER THE MANAGEMENT OF THE AUTHORIZED INSURER HAS:

(I) FILED A FALSE OR MISLEADING SWORN FINANCIAL STATEMENT;

(II) RELEASED A FALSE OR MISLEADING FINANCIAL STATEMENT TO A LENDING INSTITUTION OR THE GENERAL PUBLIC;

(III) MADE A FALSE OR MISLEADING ENTRY IN THE BOOKS OF THE AUTHORIZED INSURER; OR

(IV) OMITTED AN ENTRY OF A MATERIAL AMOUNT IN THE BOOKS OF THE AUTHORIZED INSURER;

(14) WHETHER THE AUTHORIZED INSURER HAS GROWN SO RAPIDLY THAT IT LACKS ADEQUATE FINANCIAL AND ADMINISTRATIVE CAPACITY TO MEET ITS OBLIGATIONS IN A TIMELY MANNER; OR

(15) WHETHER THE AUTHORIZED INSURER HAS EXPERIENCED OR WILL EXPERIENCE IN THE FORESEEABLE FUTURE CASH FLOW OR LIQUIDITY PROBLEMS.