- (b) Subject to the hearing provisions of Title 2 of this article, the Commissioner may suspend or revoke a certificate of qualification if the holder of the certificate of qualification:
- (1) has willfully violated this article or another law of the State that relates to insurance;
- (2) has intentionally misrepresented or concealed a material fact in an application for a certificate of qualification;
- (3) has obtained or attempted to obtain a certificate of qualification by misrepresentation, concealment, or other fraud;
- (4) has misappropriated, converted, or unlawfully withheld money belonging to an insurer, agent, broker, beneficiary, or insured;
- (5) has willfully and materially misrepresented the provisions of a policy;
- (6) has committed fraudulent or dishonest practices in the insurance business;
- (7) has participated, with or without the knowledge of an insurer, in selling motor vehicle insurance without an actual intent to sell the insurance, as evidenced by a persistent pattern of filing certificates of insurance together with or closely followed by cancellation notices for the insurance;
- (8) has been convicted by final judgment in any state or federal court of a crime involving moral turpitude;
- (9) has knowingly participated in writing or issuing substantial overinsurance of property insurance risks;
  - (10) has failed an examination required under this subtitle;
- (11) has willfully failed to comply with or has willfully violated a proper order or regulation of the Commissioner;
- (12) has failed or refused to pay over on demand money that belongs to an insurer, fraternal benefit agent, broker, or other person entitled to the money;
- (13) has otherwise shown a lack of trustworthiness or competence to act as a fraternal benefit agent;
- (14) is not or does not intend to carry on business in good faith and represent to the public that the person is a fraternal benefit agent;
- (15) has been denied a license or certificate in another state or has had a license or certificate suspended or revoked in another state;
- (16) has intentionally or willfully made or issued, or caused to be made or issued, a statement that materially misrepresents or makes incomplete comparisons about the terms or conditions of a policy or contract issued by an authorized insurer,