

(12) has failed or refused to pay over on demand money that belongs to an insurer, [agent, broker] INSURANCE PRODUCER, or other person entitled to the money;

(13) has otherwise shown a lack of trustworthiness or competence to act as an [agent or broker] INSURANCE PRODUCER;

(14) is not or does not intend to carry on business in good faith and represent to the public that the person is an [agent or broker] INSURANCE PRODUCER;

(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, for the purpose of inducing or attempting to induce the owner of the policy or contract to forfeit or surrender it or allow it to lapse in order to replace it with another;

(17) has transacted insurance business that was directed to the applicant or holder for consideration by a person whose license or certificate to engage in the insurance business at the time was suspended or revoked, and the applicant or holder knew or should have known of the suspension or revocation;

(18) has solicited, procured, or negotiated insurance contracts for an unauthorized insurer, including contracts for nonprofit health service plans, dental plan organizations, and health maintenance organizations;

(19) has knowingly employed or knowingly continued to employ an individual acting in a fiduciary capacity who has been convicted of a felony or crime of moral turpitude within the preceding 10 years; [or]

[(20) if applying for renewal of an agent's certificate of qualification, has not held an appointment with an insurer for more than 2 years before the date of renewal.]

(20) HAS FORGED ANOTHER'S NAME TO AN APPLICATION FOR INSURANCE OR TO ANY DOCUMENT RELATED TO AN INSURANCE TRANSACTION;

(21) HAS IMPROPERLY USED NOTES OR ANY OTHER REFERENCE MATERIAL TO COMPLETE AN EXAMINATION FOR A LICENSE;

(22) HAS FAILED TO PAY INCOME TAX OR RELATED INTEREST OR PENALTY UNDER:

(I) AN ASSESSMENT UNDER THE TAX - GENERAL ARTICLE THAT IS FINAL AND NO LONGER SUBJECT TO REVIEW BY THE TAX COURT; OR

(II) AN ORDER OF THE TAX COURT THAT IS FINAL AND NO LONGER SUBJECT TO JUDICIAL REVIEW; OR