10-409.

- (A) EXCEPT AS OTHERWISE PROVIDED IN THIS SECTION, THE COMMISSIONER SHALL WAIVE THE LICENSE REQUIREMENTS FOR AN APPLICANT WHO IS NOT A RESIDENT OF THE STATE IF:
- (1) THE APPLICANT HAS A VALID PUBLIC ADJUSTER LICENSE FROM THE HOME STATE OF THE APPLICANT; AND
- (2) THE HOME STATE OF THE APPLICANT AWARDS NONRESIDENT PUBLIC ADJUSTER LICENSES TO RESIDENTS OF THE STATE ON THE SAME BASIS.
- (B) UNLESS DENIED A LICENSE PURSUANT TO § 10–410 OF THIS SUBTITLE, A PERSON THAT IS NOT A RESIDENT OF THE STATE MAY OBTAIN A NONRESIDENT LICENSE TO ACT AS A PUBLIC ADJUSTER IF:
- (1) THE PERSON CURRENTLY IS LICENSED AS A RESIDENT PUBLIC ADJUSTER AND IN GOOD STANDING IN THE PERSON'S HOME STATE;
- (2) THE PERSON FILES AN APPLICATION ON THE FORM THAT THE COMMISSIONER PROVIDES;
- (3) THE PERSON HAS PAID THE APPLICABLE FEE PURSUANT TO $\S~2-112$ OF THIS ARTICLE; AND
- (4) THE PERSON'S HOME STATE AWARDS NONRESIDENT PUBLIC ADJUSTER LICENSES TO RESIDENTS OF THIS STATE ON THE SAME BASIS.
- (C) A PERSON WHO IS NOT A RESIDENT OF THIS STATE AND WHOSE HOME STATE DOES NOT ISSUE A PUBLIC ADJUSTER LICENSE MUST MEET THE LICENSE REQUIREMENTS OF §§ 10–404 AND 10–405 OF THIS SUBTITLE. 10-410.
- (A) The Commissioner may deny a license to an applicant or suspend, revoke, or refuse to renew OR REINSTATE a license AFTER NOTICE AND OPPORTUNITY FOR A HEARING UNDER §§ 2–210 THROUGH 2–214 OF THIS ARTICLE if the applicant or licensee:
 - (1) has violated this article;
 - (2) has made a material misstatement in the application for the license;
 - (3) has engaged in fraudulent or dishonest practices; [or]
- (4) has demonstrated incompetency or untrustworthiness to act as a public adjuster[.];
- (5) HAS MISAPPROPRIATED, CONVERTED, OR UNLAWFULLY WITHHELD MONEY THAT BELONGS TO AN INSURER, INSURANCE PRODUCER, INSURED, OR OTHER PERSON;
- $\mbox{(6)}$ HAS WILLFULLY AND MATERIALLY MISREPRESENTED THE PROVISIONS OF A POLICY;