(14) Has been refused a license OR CERTIFICATE or had his license suspended or revoked in another state; or

(16) Has transacted insurance business which was directed to him for consideration by a person whose license OR CERTIFICATE to engage in the insurance business, at that time, was suspended or revoked and the applicant for or holder of such license OR CERTIFICATE knew or should have known that the person's license OR CERTIFICATE was suspended or [revoked.] REVOKED; OR

(17) IF APPLYING FOR RENEWAL OF AN AGENT'S CERTIFICATE, HAS NOT HELD AN APPOINTMENT WITH AN INSURER FOR MORE THAN 2 YEARS FROM THE DATE OF RENEWAL.

175A.

In lieu of or in addition to, suspension or revocation of the [license] CERTIFICATE of an agent or broker, the Commissioner may impose a penalty of not less than $25.00 nor more than $500.00 from the agent or broker whose [license] CERTIFICATE is subject to suspension or revocation under [the provisions of] this article.

175B.

In lieu of, or in addition to, suspension or revocation of the [license] CERTIFICATE of an agent or broker, the Commissioner may require that restitution be made to any citizen who has suffered financial injury or damage as a result of the violation of any provisions of this article.

176.

(a) Before any individual is eligible for a [license] CERTIFICATE to act as [agent,] AGENT or broker, with regard to kinds of insurance other than life and health [insurance and] INSURANCE, annuities, AND LIMITED LINES AS SET FORTH IN § 173 he shall, except as otherwise provided in this subtitle, be required to meet the qualifications prescribed by § 177.

(b) Before any individual is eligible for a [license, and before the Commissioner may issue a license] CERTIFICATE to act as agent or broker as to life and health insurance or annuities, he shall, except as otherwise provided in this subtitle, meet the qualifications prescribed in § 178.

(c) Scope of qualification; specialties.

(1) Any applicant may qualify as to any particular kind or kinds of [insurance, or any combination of kinds of insurance without regard to agent appointments then available to the applicant or to any combination of kinds of insurance business transacted by any insurer which desires a license for