(4) has misappropriated, converted, or unlawfully withheld money belonging to an insurer, [agent, broker] INSURANCE PRODUCER, 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 FELONY OR crime involving moral turpitude;

(9) has knowingly participated in writing or issuing substantial over–insurance of property insurance risks;

(10) has failed an examination required by this subtitle;

(11) has willfully failed to comply with or has willfully violated a proper order, SUBPOENA, or regulation of the Commissioner OR THE INSURANCE REGULATORY AUTHORITY OF ANOTHER STATE;

(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;