

(9) Has failed to pass an examination required pursuant to this subtitle; or

(10) Has wilfully failed to comply with, or has wilfully violated, any proper order, rule or regulation issued by the Commissioner; or

(11) Has failed or refused, upon demand, to pay over any money in his hands which belongs to an insurer, agent, broker, or other person entitled to receive the same; or

(12) Has otherwise shown lack of trustworthiness or lack of competence to act as agent; or

(13) Is not or does not intend to carry on business in good faith and hold himself out to the public as an agent, ~~broker or solicitor~~; OR BROKER; or

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

(15) Has intentionally or wilfully made or issued, or caused to be made or issued, any statement materially misrepresenting or making incomplete comparisons regarding the terms or conditions of any policy or contract issued by any authorized insurer, for the purpose of inducing or attempting to induce the owner of such policy or contract to forfeit or surrender such contract or allow it to lapse for the purpose of replacing such policy or contract with another.

175A. Fine in Lieu of Revocation or Suspension.

~~In lieu of suspension or revocation of the license of an agent, broker, or solicitor, the Commissioner may accept for the first and second offenses a fine of not less than \$25.00 nor more than \$500.00 from the agent, broker, or solicitor whose license is subject to sus-~~

IN LIEU OF SUSPENSION OR REVOCATION OF THE LICENSE OF AN AGENT OR BROKER, THE COMMISSIONER MAY ACCEPT FOR THE FIRST AND SECOND OFFENSES A FINE OF NOT LESS THAN \$25.00 NOR MORE THAN \$500.00 FROM THE AGENT OR BROKER WHOSE LICENSE IS SUBJECT TO SUS- pension or revocation under the provisions of this article.

176. Individual Qualifications; General.

(a) Before any individual is eligible for a license to act as agent, ~~broker or solicitor~~, OR BROKER, with regard to kinds of insurance other than life and health insurance and annuities, he shall, except as otherwise provided in this subtitle, be required to meet the qualifications prescribed by section 177.

(b) Before any individual is eligible for a license, and before the Commissioner may issue a license to act as agent, ~~broker or solicitor~~ OR BROKER as to life and health insurance or annuities, ~~or any subdivision thereof~~, he shall, except as otherwise provided in this subtitle, meet the qualifications prescribed in section 178.

(c) Scope of qualification; specialties.

(1) Any applicant may qualify as to any particular kind or kinds of insurance, ~~or subdivision thereof~~, or any combination of kinds