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HEARINGS UNIT
OFFICE OF
INSURANCE COMMISSIONER

BEFORE THE WASHINGTON STATE INSURANCE COMMISSIONER

In the matter of:)	
)	
Amandeep Cheema)	OIC CASE No. 1384783
)	
)	DECLARATION OF HARINDERJIT
)	BISLA IN RESPONSE TO SUMMARY
)	JUDGMENT
)	
)	

I, Harinderjit Bisla, declare and state under the laws of the State of Washington that the following is true and correct to the best of my knowledge and belief and I am competent to so testify.

1. I have reviewed the Declaration of Brandon Lee In Support of Summary Judgment, along with his written memorandum he apparently prepared after my interview. While some of his statements are correct, namely that I attempted to take photographs during an insurance producer license exam, some of his statements are not true.

2. I have taken full responsibility for my lack of judgment and have paid the price by having my insurance producer license revoked. I extended my most sincere apology to Mr. Lee during my interview with him.

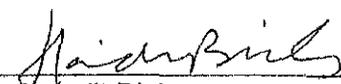
3. Although I admitted to attempting to take photographs at the exam, none of the photos came out because they were so out of focus. No actual photographs of

1 exam questions ever existed. Mr. Lee's statement implies that photos do exist and that
2 I shared them with others, including my wife, Amandeep Cheema. This is not accurate
3 since no photos turned out. I never showed anyone photographs of test questions
4 because none exist.

5
6 4. I did discuss exam questions generally with my wife, but Mr. Lee
7 misconstrues exactly what that involved. My wife took the insurance producer test 15
8 times, passing the test on her 15th attempt. Given the number of times it took for her
9 to pass, she actually had a much better understanding of the types of questions which
10 were on the test than I did. We did discuss questions she had from her own
11 experience with past tests, and questions she had with some of the hundreds of
12 sample test questions available with the study materials.

13
14 5. My wife was committed to passing the insurance broker exam and spent
15 many, many hours studying on her own, including hundreds of sample test questions
16 available with the study materials. I assisted my wife with her studies whenever she
17 asked for my input. The time I spent helping her was a small percentage of the time
18 she spent studying on her own. My assistance did not involve the review of any test
19 questions removed from the testing center because no such information was ever
20 removed. I assisted my wife only with the knowledge I possessed from passing the
21 test myself and from working in the industry during the time I possessed a license.
22

23 Dated this 24th day of October, 2016.

24 
25 Harinderjit Bisla
26