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HEARINGS UNIT
OFFICE OF
INSURANCE COMMISSIONER

BEFORE THE WASHINGTON STATE INSURANCE COMMISSIONER

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| In the matter of:<br><br>Amandeep Cheema | OIC CASE No. 1384783<br><br>DECLARATION OF AMANDEEP CHEEMA IN REPSONSE TO SUMMARY JUDGMENT |

I, Amandeep Cheema, declare and state under the law 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 and his memo of the interview he took of me. Some of what Mr. Lee states is not accurate at all.

2. It is true that I had to take the exam 15 times before passing. This means I had seen the questions of 15 exams. I believe I had a better understanding of the types of questions on the test that my husband did.

3. Unbeknownst to me, my husband, Harinderjit Bisla had his insurance broker license revoked on April 13, 2016. I learned about it for the first time months later when I saw something about it in the newspaper. My husband said he did not tell me about it out of embarrassment. Doing what he did, attempting to take photographs of the test is very much out of character for him but he accepted responsibility for his behavior and paid the price by having his insurance broker license revoked.



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4. OIC now accuses me of cheating on the test in order to pass it. This is completely false and I find the accusation insulting. I passed the test because I studied very hard over many months using the on-line materials. The on-line materials include hundreds of sample questions in each subject area of the insurance broker's exam. Sample test questions are available in both the CD of study materials and on the on line exam test preparation materials. My husband did occasionally review and assist me with these sample test questions.

5. During my interview with Mr. Lee, I felt like he was trying to put words in my mouth. He told me numerous times what an honest and honorable man my husband was. Mr. Lee said that my husband told him he shared test questions he recalled from the test and asked if that's what happened. I told Mr. Lee I passed the test because I studied very, very hard. I told Mr. Lee because I had taken the test so many times, I had a pretty good idea of what many of the questions were. My biggest challenge was learning the meaning of many of the terms because English is not my native language. I frequently used an English/Indian dictionary to understand certain terms, including a number of terms from the on-line sample questions. My husband did assist me with this aspect of my studies. The language barrier is the reason it took so many times to pass the exam. When I did finally pass it, I was very proud. I did not understand, and still don't, why my license application was denied after working so hard.

Dated this 24th day of October, 2016.

Amandeep Cheema



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