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**STATE OF WASHINGTON
OFFICE OF THE INSURANCE COMMISSIONER**

**HEARINGS UNIT
OFFICE OF
INSURANCE COMMISSIONER**

In the Matter of:

Amandeep Cheema,

Appellant.

Agency No. 16-0216

**DECLARATION OF BRANDON LEE IN
SUPPORT OF OIC'S MOTION FOR
SUMMARY JUDGMENT**

I, Brandon Lee, declare as follows:

1. I am over the age of 18 and make this declaration based on my personal knowledge.
2. I am employed by the Washington State Office of the Insurance Commissioner ("OIC") as an Investigator in the Legal Affairs Division.
3. As an Investigator, I have knowledge of, and access to, the OIC's documents and other records pertaining to this matter. The OIC maintains copies of all of the records identified as exhibits below.
4. The OIC's records show that Amandeep Cheema attempted to pass an insurance producer license examination 15 times and that she failed on each attempt but her last. Cheema passed the examination and applied for an insurance producer license in July 2016. Attached hereto as Exhibit 1 is a true and accurate copy of the OIC's records regarding Cheema's attempts to pass an insurance producer license examination.
5. Prior to my investigation of this matter, I interviewed Cheema's husband, Harinderjit Singh Bisla. He admitted that he used a cell phone to take photographs of an insurance producer license examination on multiple occasions. He said that he did so in an attempt to assist his wife and a friend pass the exam. Attached hereto as Exhibit 2 is a true and accurate copy of my notes of Bisla's interview.
5. During my investigation of this matter, I interviewed Cheema and made an audio recording of the interview with Cheema's consent. Cheema told me that she and her husband

1 discussed insurance producer license examination questions and answers to help her pass the
2 examination. Attached hereto as Exhibit 3 is a true and accurate copy of my notes of Cheema's
3 interview along with an audio recorded statement form. Attached hereto as Exhibit 4 is a true
4 and accurate copy of Cheema's audio-recorded interview.

5 6. I also interviewed Stephanie Taylor, an employee of PSI Services, LLC, the business
6 that proctors the insurance producer license examinations in Washington. Taylor told me that
7 everyone who sits for an insurance producer license examination must consent to a security
8 agreement before taking an examination. The security agreement requires the test-taker to agree
9 to maintain the confidentiality of the test. Attached hereto as Exhibit 5 is a true and accurate
10 copy of my notes of Taylor's interview. Attached hereto as Exhibit 6 is a true and accurate copy
11 of the PSI Security Agreement for Examinations.

12 I declare under penalty of perjury under the laws of the state of Washington that the foregoing is
13 true and correct.

14 Executed on the 13 day of October, 2016, at Tumwater, WA.
15 City State

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18 
19 Brandon Lee
20 Investigator
21 Legal Affairs Division
22 Office of the Insurance Commissioner
23
24
25
26

AMANDEEP CHEEMA
OIC AGENCY NO. 16-0216
SIMBA NUMBER: 1384783

EXHIBIT 1

Lee Declaration

Exhibit # 1



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SEARCH CANDIDATE

List of Candidates

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Candidate Id.	Candidate	Test Applied	Location	Registered	Confirmation#	Test Status
<input checked="" type="radio"/> 626721173	Amandeep K Cheema	Washington Office of the Insurance Commissioner	WA Life and Disability Producer Combo	06/17/2016 6/29/2016	A9806228 50% 67%	WA Life and Disability Producer Combo (Completed)
<input type="radio"/> 626721173	Amandeep K Cheema	Washington Office of the Insurance Commissioner	WA Life and Disability Producer Combo	06/10/2016 6/16/2016	A9772467 66%	WA Life and Disability Producer Combo (Completed)
<input type="radio"/> 626721173	Amandeep K Cheema	Washington Office of the Insurance Commissioner	WA Life and Disability Producer Combo	06/08/2016 6/9/2016	A9760626 67%	WA Life and Disability Producer Combo (Completed)
<input type="radio"/> 626721173	Amandeep K Cheema	Washington Office of the Insurance Commissioner	WA Life and Disability Producer Combo	05/31/2016 6/7/2016	A9724707 67%	WA Life and Disability Producer Combo (Completed)
<input type="radio"/> 626721173	Amandeep K Cheema	Washington Office of the Insurance Commissioner	WA Life and Disability Producer Combo	05/19/2016 5/25/2016	A9669763 67%	WA Life and Disability Producer Combo (Completed)
<input type="radio"/> 626721173	Amandeep K Cheema	Washington Office of the Insurance Commissioner	WA Life and Disability Producer Combo	05/12/2016 5/18/2016	A9636200 65%	WA Life and Disability Producer Combo (Completed)
<input type="radio"/> 626721173	Amandeep K Cheema	Washington Office of the Insurance Commissioner	WA Life and Disability Producer Combo	05/05/2016 5/11/2016	A9602954 61%	WA Life and Disability Producer Combo (Completed)
<input type="radio"/> 626721173	Amandeep K Cheema	Washington Office of the Insurance Commissioner	WA Life and Disability Producer Combo	05/01/2016 5/4/2016	A9582460 65%	WA Life and Disability Producer Combo (Completed)
<input type="radio"/> 626721173	Amandeep K Cheema	Washington Office of the Insurance Commissioner	WA Life and Disability Producer Combo	04/28/2016 4/29/2016	A9569452 60%	WA Life and Disability Producer Combo (Completed)
<input type="radio"/> 626721173	Amandeep K Cheema	Washington Office of the Insurance Commissioner	WA Life and Disability Producer Combo	04/18/2016 4/27/2016	A9518713 62%	WA Life and Disability Producer Combo (Completed)
<input type="radio"/> 626721173	Amandeep K Cheema	Washington Office of the Insurance Commissioner	WA Life and Disability Producer Combo	02/27/2016 4/16/2016	A9275224 50%	WA Life and Disability Producer Combo (Completed)
<input type="radio"/> 626721173	Amandeep K Cheema	Washington Office of the Insurance Commissioner	WA Life and Disability Producer Combo	02/16/2016 Did not test	A9222859	WA Life and Disability Producer Combo (Absent for the Test)
<input type="radio"/> 626721173	Amandeep K Cheema	Washington Office of the Insurance Commissioner	WA Life Producer	10/02/2015 10/9/2015	A8653586 33%	WA Life Producer (Completed)

LEE DECL EXHIBIT 1 - Page 1 of 18

<input type="radio"/>	626721173	Amandeep K Cheema	Washington Office of the Insurance Commissioner	WA Life Producer	09/30/2015	A8641035	WA Life Producer (Completed)
					10/1/2015	43%	
<input type="radio"/>	626721173	Amandeep K Cheema	Washington Office of the Insurance Commissioner	WA Life Producer	08/11/2015	A8411469	WA Life Producer (Completed)
					9/29/2015	41%	

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License and Test Registration Details

Exam WA Life and Disability Producer Combo
Sponsor Washington Office of the Insurance Commissioner
SSN ██████████1173
Candidate Name Amandeep Cheema
Candidate Address 1850 McKinley Street
 Ferndale Washington 98248
 USA
Email Address harrybisla@gmail.com

Test Registration Information

Confirmation Number A9806228
Registration Status WA Life and Disability Producer Combo(Completed),
Test Result FAIL
Latest Tested Date 06/29/2016
Registration Mode Online
Test Mode Computer

Portion	Result	Last Taken Date
WA Life and Disability Producer Combo	FAIL	06/29/2016

Payment Date	Payment Mode	Amount Paid	Fees Waived	Total Amount	Status
06/17/2016	Credit Card	62.00	0.00	62.00	Payment Completed

Candidate Photos



Registration Activity Details

Date	Activity	Performed By	Portions	Comments
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WASHINGTON OFFICE OF THE INSURANCE COMMISSIONER



AMANDEEP K CHEEMA
1850 MCKINLEY STREET
FERNDAL, WASHINGTON 98248

SSN: XXX-XX-1173

EXAM DATE: 9/29/2015

EXAM NAME: WA Life Producer

EXAM RESULT: FAIL

The following is an analysis of your examination:

Topic	# Questions	# Correct
Laws and Regulations	2	1
Washington Laws, Rules, and Regulations	30	12
General Insurance Concepts	10	3
Life Insurance Basics	10	6
Types of Life Insurance Policies	15	7
Life Insurance Policy Provisions, Options, and Riders	20	8
Annuities	10	4
Federal Tax Considerations for Life Insurance	3	0
RESULT *** FAIL ***	100	41 (41%)

To achieve a passing score on this examination you must have had 70 correct answers.

You must wait one business day before contacting PSI to schedule a new examination.

You may schedule for a re-examination via the Internet 24 hours a day at www.psiexams.com or call 800-733-9267. PSI registrars are available to receive payment and to schedule your examination Monday through Friday between 4:30 am and 7:00 pm, or Saturday-Sunday between 6:00 am and 2:30 pm, Pacific Time.

If you are taking a full-line exam, you have 12 months from the pre-license course completion date to pass the examination.

WASHINGTON OFFICE OF THE INSURANCE COMMISSIONER



AMANDEEP K CHEEMA
1850 MCKINLEY STREET
FERNDALE, WASHINGTON 98248

SSN: XXX-XX-1173

EXAM DATE: 10/1/2015

EXAM NAME: WA Life Producer

EXAM RESULT: FAIL

The following is an analysis of your examination:

Topic	# Questions	# Correct
Laws and Regulations	2	1
Washington Laws, Rules, and Regulations	30	13
General Insurance Concepts	10	5
Life Insurance Basics	10	3
Types of Life Insurance Policies	15	6
Life Insurance Policy Provisions, Options, and Riders	20	10
Annuities	10	4
Federal Tax Considerations for Life Insurance	3	1
RESULT *** FAIL ***	100	43 (43%)

To achieve a passing score on this examination you must have had 70 correct answers.

You must wait one business day before contacting PSI to schedule a new examination.

You may schedule for a re-examination via the Internet 24 hours a day at www.psiexams.com or call 800-733-9267. PSI registrars are available to receive payment and to schedule your examination Monday through Friday between 4:30 am and 7:00 pm, or Saturday-Sunday between 6:00 am and 2:30 pm, Pacific Time.

If you are taking a full-line exam, you have 12 months from the pre-license course completion date to pass the examination.

WASHINGTON OFFICE OF THE INSURANCE COMMISSIONER



AMANDEEP K CHEEMA
1850 MCKINLEY STREET
FERNDAL, WASHINGTON 98248

SSN: XXX-XX-1173

EXAM DATE: 10/9/2015

EXAM NAME: WA Life Producer

EXAM RESULT: FAIL

The following is an analysis of your examination:

Topic	# Questions	# Correct
Laws and Regulations	2	0
Washington Laws, Rules, and Regulations	30	10
General Insurance Concepts	10	4
Life Insurance Basics	10	3
Types of Life Insurance Policies	15	7
Life Insurance Policy Provisions, Options, and Riders	20	5
Annuities	10	4
Federal Tax Considerations for Life Insurance	3	0
RESULT *** FAIL ***	100	33 (33%)

To achieve a passing score on this examination you must have had 70 correct answers.

You must wait one business day before contacting PSI to schedule a new examination.

You may schedule for a re-examination via the Internet 24 hours a day at www.psiexams.com or call 800-733-9267. PSI registrars are available to receive payment and to schedule your examination Monday through Friday between 4:30 am and 7:00 pm, or Saturday-Sunday between 6:00 am and 2:30 pm, Pacific Time.

If you are taking a full-line exam, you have 12 months from the pre-license course completion date to pass the examination.

WASHINGTON OFFICE OF THE INSURANCE COMMISSIONER



AMANDEEP K CHEEMA
1850 MCKINLEY STREET
FERNDAL, WASHINGTON 98248

SSN: XXX-XX-1173

EXAM DATE: 4/16/2016

EXAM NAME: WA Life and Disability Producer Combo

EXAM RESULT: FAIL

The following is an analysis of your examination:

Topic	# Questions	# Correct
Laws and Regulations	2	2
Washington Laws, Rules, and Regulations	45	19
General Insurance Concepts	10	6
Life, Accident and Health Insurance Basics	16	7
Types of Life Insurance Policies	12	6
Life Insurance Policy Provisions, Options, and Riders	17	9
Annuities	9	7
Individual Accident and Health Insurance Policy Provisions	10	7
Disability Income and Related Insurance	8	1
Medical Plans	6	2
Group Health Insurance	4	0
Health Insurance for Senior Citizens and Special Needs Individuals	5	4
Federal Tax Considerations for Life and Health Insurance	6	5
RESULT *** FAIL ***	150	75 (50%)

To achieve a passing score on this examination you must have had 105 correct answers.

You must wait one business day before contacting PSI to schedule a new examination.

You may schedule for a re-examination via the Internet 24 hours a day at www.psiexams.com or call 800-733-9267. PSI registrars are available to receive payment and to schedule your examination Monday through Friday between 4:30 am and 7:00 pm, or Saturday-Sunday between 6:00 am and 2:30 pm, Pacific Time.

If you are you are taking a full-line exam, you have 12 months from the pre-license course completion date to pass the examination.

WASHINGTON OFFICE OF THE INSURANCE COMMISSIONER



AMANDEEP K CHEEMA
1850 MCKINLEY STREET
FERNDALE, WASHINGTON 98248

SSN: XXX-XX-1173

EXAM DATE: 4/27/2016

EXAM NAME: WA Life and Disability Producer Combo

EXAM RESULT: FAIL

The following is an analysis of your examination:

Topic	# Questions	# Correct
Laws and Regulations	2	2
Washington Laws, Rules, and Regulations	45	24
General Insurance Concepts	10	7
Life, Accident and Health Insurance Basics	16	11
Types of Life Insurance Policies	12	8
Life Insurance Policy Provisions, Options, and Riders	17	9
Annuities	9	7
Individual Accident and Health Insurance Policy Provisions	10	7
Disability Income and Related Insurance	8	4
Medical Plans	6	3
Group Health Insurance	4	3
Health Insurance for Senior Citizens and Special Needs Individuals	5	4
Federal Tax Considerations for Life and Health Insurance	6	4
RESULT *** FAIL ***	150	93 (62%)

To achieve a passing score on this examination you must have had 105 correct answers.

You must wait one business day before contacting PSI to schedule a new examination.

You may schedule for a re-examination via the Internet 24 hours a day at www.psiexams.com or call 800-733-9267. PSI registrars are available to receive payment and to schedule your examination Monday through Friday between 4:30 am and 7:00 pm, or Saturday-Sunday between 6:00 am and 2:30 pm, Pacific Time.

If you are you are taking a full-line exam, you have 12 months from the pre-license course completion date to pass the examination.

WASHINGTON OFFICE OF THE INSURANCE COMMISSIONER



AMANDEEP K CHEEMA
1850 MCKINLEY STREET
FERNDAL, WASHINGTON 98248

SSN: XXX-XX-1173

EXAM DATE: 4/29/2016

EXAM NAME: WA Life and Disability Producer Combo

EXAM RESULT: FAIL

The following is an analysis of your examination:

Topic	# Questions	# Correct
Laws and Regulations	2	2
Washington Laws, Rules, and Regulations	45	29
General Insurance Concepts	10	7
Life, Accident and Health Insurance Basics	16	10
Types of Life Insurance Policies	12	6
Life Insurance Policy Provisions, Options, and Riders	17	8
Annuities	9	6
Individual Accident and Health Insurance Policy Provisions	10	6
Disability Income and Related Insurance	8	3
Medical Plans	6	4
Group Health Insurance	4	1
Health Insurance for Senior Citizens and Special Needs Individuals	5	4
Federal Tax Considerations for Life and Health Insurance	6	4
RESULT *** FAIL ***	150	90 (60%)

To achieve a passing score on this examination you must have had 105 correct answers.

You must wait one business day before contacting PSI to schedule a new examination.

You may schedule for a re-examination via the Internet 24 hours a day at www.psiexams.com or call 800-733-9267. PSI registrars are available to receive payment and to schedule your examination Monday through Friday between 4:30 am and 7:00 pm, or Saturday-Sunday between 6:00 am and 2:30 pm, Pacific Time.

If you are you are taking a full-line exam, you have 12 months from the pre-license course completion date to pass the examination.

WASHINGTON OFFICE OF THE INSURANCE COMMISSIONER



AMANDEEP K CHEEMA
1850 MCKINLEY STREET
FERNDAL, WASHINGTON 98248

SSN: XXX-XX-1173

EXAM DATE: 5/4/2016

EXAM NAME: WA Life and Disability Producer Combo

EXAM RESULT: FAIL

The following is an analysis of your examination:

Topic	# Questions	# Correct
Laws and Regulations	2	2
Washington Laws, Rules, and Regulations	45	30
General Insurance Concepts	10	7
Life, Accident and Health Insurance Basics	16	9
Types of Life Insurance Policies	12	7
Life Insurance Policy Provisions, Options, and Riders	17	10
Annuities	9	7
Individual Accident and Health Insurance Policy Provisions	10	7
Disability Income and Related Insurance	8	4
Medical Plans	6	4
Group Health Insurance	4	2
Health Insurance for Senior Citizens and Special Needs Individuals	5	4
Federal Tax Considerations for Life and Health Insurance	6	5
RESULT *** FAIL ***	150	98 (65%)

To achieve a passing score on this examination you must have had 105 correct answers.

You must wait one business day before contacting PSI to schedule a new examination.

You may schedule for a re-examination via the Internet 24 hours a day at www.psiexams.com or call 800-733-9267. PSI registrars are available to receive payment and to schedule your examination Monday through Friday between 4:30 am and 7:00 pm, or Saturday-Sunday between 6:00 am and 2:30 pm, Pacific Time.

If you are you are taking a full-line exam, you have 12 months from the pre-license course completion date to pass the examination.

WASHINGTON OFFICE OF THE INSURANCE COMMISSIONER



AMANDEEP K CHEEMA
1850 MCKINLEY STREET
FERNDAL, WASHINGTON 98248

SSN: XXX-XX-1173

EXAM DATE: 5/11/2016

EXAM NAME: WA Life and Disability Producer Combo

EXAM RESULT: FAIL

The following is an analysis of your examination:

Topic	# Questions	# Correct
Laws and Regulations	2	2
Washington Laws, Rules, and Regulations	45	24
General Insurance Concepts	10	7
Life, Accident and Health Insurance Basics	16	8
Types of Life Insurance Policies	12	8
Life Insurance Policy Provisions, Options, and Riders	17	13
Annuities	9	5
Individual Accident and Health Insurance Policy Provisions	10	8
Disability Income and Related Insurance	8	3
Medical Plans	6	4
Group Health Insurance	4	1
Health Insurance for Senior Citizens and Special Needs Individuals	5	4
Federal Tax Considerations for Life and Health Insurance	6	5
RESULT *** FAIL ***	150	92 (61%)

To achieve a passing score on this examination you must have had 105 correct answers.

You must wait one business day before contacting PSI to schedule a new examination.

You may schedule for a re-examination via the Internet 24 hours a day at www.psiexams.com or call 800-733-9267. PSI registrars are available to receive payment and to schedule your examination Monday through Friday between 4:30 am and 7:00 pm, or Saturday-Sunday between 6:00 am and 2:30 pm, Pacific Time.

If you are you are taking a full-line exam, you have 12 months from the pre-license course completion date to pass the examination.

WASHINGTON OFFICE OF THE INSURANCE COMMISSIONER



AMANDEEP K CHEEMA
1850 MCKINLEY STREET
FERNDAL, WASHINGTON 98248

SSN: XXX-XX-1173

EXAM DATE: 5/18/2016

EXAM NAME: WA Life and Disability Producer Combo

EXAM RESULT: FAIL

The following is an analysis of your examination:

Topic	# Questions	# Correct
Laws and Regulations	2	2
Washington Laws, Rules, and Regulations	45	29
General Insurance Concepts	10	8
Life, Accident and Health Insurance Basics	16	11
Types of Life Insurance Policies	12	7
Life Insurance Policy Provisions, Options, and Riders	17	11
Annuities	9	6
Individual Accident and Health Insurance Policy Provisions	10	6
Disability Income and Related Insurance	8	4
Medical Plans	6	4
Group Health Insurance	4	3
Health Insurance for Senior Citizens and Special Needs Individuals	5	3
Federal Tax Considerations for Life and Health Insurance	6	3
RESULT *** FAIL ***	150	97 (65%)

To achieve a passing score on this examination you must have had 105 correct answers.

You must wait one business day before contacting PSI to schedule a new examination.

You may schedule for a re-examination via the Internet 24 hours a day at www.psiexams.com or call 800-733-9267. PSI registrars are available to receive payment and to schedule your examination Monday through Friday between 4:30 am and 7:00 pm, or Saturday-Sunday between 6:00 am and 2:30 pm, Pacific Time.

If you are you are taking a full-line exam, you have 12 months from the pre-license course completion date to pass the examination.

WASHINGTON OFFICE OF THE INSURANCE COMMISSIONER



AMANDEEP K CHEEMA
1850 MCKINLEY STREET
FERNDALE, WASHINGTON 98248

SSN: XXX-XX-1173

EXAM DATE: 5/25/2016

EXAM NAME: WA Life and Disability Producer Combo

EXAM RESULT: FAIL

The following is an analysis of your examination:

Topic	# Questions	# Correct
Laws and Regulations	2	2
Washington Laws, Rules, and Regulations	45	29
General Insurance Concepts	10	8
Life, Accident and Health Insurance Basics	16	10
Types of Life Insurance Policies	12	10
Life Insurance Policy Provisions, Options, and Riders	17	12
Annuities	9	6
Individual Accident and Health Insurance Policy Provisions	10	7
Disability Income and Related Insurance	8	4
Medical Plans	6	2
Group Health Insurance	4	1
Health Insurance for Senior Citizens and Special Needs Individuals	5	4
Federal Tax Considerations for Life and Health Insurance	6	5
RESULT *** FAIL ***	150	100 (67%)

To achieve a passing score on this examination you must have had 105 correct answers.

You must wait one business day before contacting PSI to schedule a new examination.

You may schedule for a re-examination via the Internet 24 hours a day at www.psiexams.com or call 800-733-9267. PSI registrars are available to receive payment and to schedule your examination Monday through Friday between 4:30 am and 7:00 pm, or Saturday-Sunday between 6:00 am and 2:30 pm, Pacific Time.

If you are you are taking a full-line exam, you have 12 months from the pre-license course completion date to pass the examination.

WASHINGTON OFFICE OF THE INSURANCE COMMISSIONER



AMANDEEP K CHEEMA
1850 MCKINLEY STREET
FERNDAL, WASHINGTON 98248

SSN: XXX-XX-1173

EXAM DATE: 6/7/2016

EXAM NAME: WA Life and Disability Producer Combo

EXAM RESULT: FAIL

The following is an analysis of your examination:

Topic	# Questions	# Correct
Laws and Regulations	2	2
Washington Laws, Rules, and Regulations	45	29
General Insurance Concepts	10	7
Life, Accident and Health Insurance Basics	16	10
Types of Life Insurance Policies	12	8
Life Insurance Policy Provisions, Options, and Riders	17	12
Annuities	9	7
Individual Accident and Health Insurance Policy Provisions	10	8
Disability Income and Related Insurance	8	4
Medical Plans	6	4
Group Health Insurance	4	1
Health Insurance for Senior Citizens and Special Needs Individuals	5	4
Federal Tax Considerations for Life and Health Insurance	6	4
RESULT *** FAIL ***	150	100 (67%)

To achieve a passing score on this examination you must have had 105 correct answers.

You must wait one business day before contacting PSI to schedule a new examination.

You may schedule for a re-examination via the Internet 24 hours a day at www.psiexams.com or call 800-733-9267. PSI registrars are available to receive payment and to schedule your examination Monday through Friday between 4:30 am and 7:00 pm, or Saturday-Sunday between 6:00 am and 2:30 pm, Pacific Time.

If you are you are taking a full-line exam, you have 12 months from the pre-license course completion date to pass the examination.

WASHINGTON OFFICE OF THE INSURANCE COMMISSIONER



AMANDEEP K CHEEMA
1850 MCKINLEY STREET
FERNDAL, WASHINGTON 98248

SSN: XXX-XX-1173

EXAM DATE: 6/9/2016

EXAM NAME: WA Life and Disability Producer Combo

EXAM RESULT: FAIL

The following is an analysis of your examination:

Topic	# Questions	# Correct
Laws and Regulations	2	2
Washington Laws, Rules, and Regulations	45	29
General Insurance Concepts	10	7
Life, Accident and Health Insurance Basics	16	10
Types of Life Insurance Policies	12	8
Life Insurance Policy Provisions, Options, and Riders	17	13
Annuities	9	8
Individual Accident and Health Insurance Policy Provisions	10	8
Disability Income and Related Insurance	8	2
Medical Plans	6	2
Group Health Insurance	4	4
Health Insurance for Senior Citizens and Special Needs Individuals	5	3
Federal Tax Considerations for Life and Health Insurance	6	5
RESULT *** FAIL ***	150	101 (67%)

To achieve a passing score on this examination you must have had 105 correct answers.

You must wait one business day before contacting PSI to schedule a new examination.

You may schedule for a re-examination via the Internet 24 hours a day at www.psiexams.com or call 800-733-9267. PSI registrars are available to receive payment and to schedule your examination Monday through Friday between 4:30 am and 7:00 pm, or Saturday-Sunday between 6:00 am and 2:30 pm, Pacific Time.

If you are you are taking a full-line exam, you have 12 months from the pre-license course completion date to pass the examination.

WASHINGTON OFFICE OF THE INSURANCE COMMISSIONER



AMANDEEP K CHEEMA
1850 MCKINLEY STREET
FERNDALE, WASHINGTON 98248

SSN: XXX-XX-1173

EXAM DATE: 6/16/2016

EXAM NAME: WA Life and Disability Producer Combo

EXAM RESULT: FAIL

The following is an analysis of your examination:

Topic	# Questions	# Correct
Laws and Regulations	2	2
Washington Laws, Rules, and Regulations	45	31
General Insurance Concepts	10	7
Life, Accident and Health Insurance Basics	16	11
Types of Life Insurance Policies	12	9
Life Insurance Policy Provisions, Options, and Riders	17	11
Annuities	9	6
Individual Accident and Health Insurance Policy Provisions	10	7
Disability Income and Related Insurance	8	3
Medical Plans	6	3
Group Health Insurance	4	2
Health Insurance for Senior Citizens and Special Needs Individuals	5	3
Federal Tax Considerations for Life and Health Insurance	6	4
RESULT *** FAIL ***	150	99 (66%)

To achieve a passing score on this examination you must have had 105 correct answers.

You must wait one business day before contacting PSI to schedule a new examination.

You may schedule for a re-examination via the Internet 24 hours a day at www.psiexams.com or call 800-733-9267. PSI registrars are available to receive payment and to schedule your examination Monday through Friday between 4:30 am and 7:00 pm, or Saturday-Sunday between 6:00 am and 2:30 pm, Pacific Time.

If you are you are taking a full-line exam, you have 12 months from the pre-license course completion date to pass the examination.

WASHINGTON OFFICE OF THE INSURANCE COMMISSIONER



AMANDEEP K CHEEMA
1850 MCKINLEY STREET
FERNDALE, WASHINGTON 98248

SSN: XXX-XX-1173

EXAM DATE: 6/29/2016

EXAM NAME: WA Life and Disability Producer Combo

EXAM RESULT: FAIL

The following is an analysis of your examination:

Topic	# Questions	# Correct
Laws and Regulations	2	2
Washington Laws, Rules, and Regulations	45	30
General Insurance Concepts	10	7
Life, Accident and Health Insurance Basics	16	10
Types of Life Insurance Policies	12	10
Life Insurance Policy Provisions, Options, and Riders	17	14
Annuities	9	5
Individual Accident and Health Insurance Policy Provisions	10	6
Disability Income and Related Insurance	8	3
Medical Plans	6	2
Group Health Insurance	4	3
Health Insurance for Senior Citizens and Special Needs Individuals	5	3
Federal Tax Considerations for Life and Health Insurance	6	5
RESULT *** FAIL ***	150	100 (67%)

To achieve a passing score on this examination you must have had 105 correct answers.

You must wait one business day before contacting PSI to schedule a new examination.

You may schedule for a re-examination via the Internet 24 hours a day at www.psiexams.com or call 800-733-9267. PSI registrars are available to receive payment and to schedule your examination Monday through Friday between 4:30 am and 7:00 pm, or Saturday-Sunday between 6:00 am and 2:30 pm, Pacific Time.

If you are you are taking a full-line exam, you have 12 months from the pre-license course completion date to pass the examination.

WASHINGTON OFFICE OF THE INSURANCE COMMISSIONER



AMANDEEP K CHEEMA
1850 MCKINLEY STREET
FERNDALE, WASHINGTON 98248

SSN: XXX-XX-1173

EXAM DATE: 7/6/2016

EXAM NAME: WA Life and Disability Producer Combo

EXAM RESULT: PASS

Congratulations on passing your insurance examination.

Following is an analysis of your examination:

Topic	# Questions	# Correct
Laws and Regulations	2	2
Washington Laws, Rules, and Regulations	45	36
General Insurance Concepts	10	8
Life, Accident and Health Insurance Basics	16	10
Types of Life Insurance Policies	12	11
Life Insurance Policy Provisions, Options, and Riders	17	13
Annuities	9	7
Individual Accident and Health Insurance Policy Provisions	10	7
Disability Income and Related Insurance	8	5
Medical Plans	6	3
Group Health Insurance	4	1
Health Insurance for Senior Citizens and Special Needs Individuals	5	4
Federal Tax Considerations for Life and Health Insurance	6	5
RESULT *** PASS ***	150	112 (75%)

This score report is not a permit to transact insurance business. The Office of the Insurance Commissioner must first license you. Complete and submit an online application at www.insurance.wa.gov. If applying for a full line producer license or surplus line license you have the option to apply online through the National Insurance Producer Registry at www.nipr.com.

If you need licensing information, instructions, or forms, contact the Licensing Section of the Office of the Insurance Commissioner at (360) 725-7144 or email licinfo@oic.wa.gov. **This examination score report is valid for 180 days. If you don't apply for licensure within 180 days of passing this examination, you will need to retake the examination.**

AMANDEEP CHEEMA
OIC AGENCY NO. 16-0216
SIMBA NUMBER: 1384783

EXHIBIT 2

Lee Declaration

VUE, allowing him to wear his jacket during the examination. Mr. Bisla said, this was the reason he took his smart phone with him during his examination on November 10, 2015, and December 2, 2015, at the PSI Test Center. He said he was unsuccessful taking any photographs on November 10, 2015, but he was able to take two (2) photographs on December 2, 2015, when he was confronted by the test proctor.

According to Mr. Bisla, the test proctor asked if he had a phone on him and he replied, "Yes, and I'm sorry." Mr. Bisla stated, he does not recall the test proctor asking him to examine his phone. He said, within a few minutes the test proctor told him he could not continue with his examination and asked him to depart the test center and he complied. Mr. Bisla apologized for taking photographs of the test questions and said he crossed his limit by doing this and by reviewing test questions with his wife and friend. Mr. Bisla declined to audio record this interview, but agreed to provide a signed declaration at a later date.

AMANDEEP CHEEMA
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EXHIBIT 3

Lee Declaration



Interview of Amandeep Cheema

OIC Case Number 1384783
Interview Date 7/19/2016
Interviewee Contact Amandeep Cheema
Information 1850 Mckinley Street
Ferndale, WA 98248
Home: 360-312-7100 (Preferred)
Email: harrybisla@gmail.com
Investigator Conducting Brandon Lee
Interview
Others Present Investigator Bobby Frye
Location of Interview OIC Tumwater
Interview Recorded Yes
Declaration Prepared No

On July 19, 2016, Amandeep Cheema was interviewed by the OIC Investigations, where she consented to an audio recorded statement. In the beginning of the interview, Ms. Cheema denied receiving assistance from her husband, Harinderjit Bisla, stating she took the Washington Life and Disability producer license examination multiple times and finally received a passing score in July 2016.

OIC Investigations explained to Ms. Cheema that during the interview of Mr. Bisla for his investigation, the only information OIC had was that Mr. Bisla was caught using his cell phone during his examination. Additionally, Mr. Bisla retook the examination multiple times after he had already obtained his insurance producer's license. Mr. Bisla admitted to OIC Investigations that he took pictures of the examination questions to help his female friend, Jaswinder Kaur, and also to help Ms. Cheema who failed the examination three (3) times. Mr. Bisla explained it was difficult for Ms. Kaur and Ms. Cheema to pass their test because English was their second language.

After this explanation, Ms. Cheema said when she failed her examination she discussed the examination questions with Mr. Bisla to determine if she had provided the correct answer. Ms. Cheema said, Mr. Bisla told her, "When I passed the test, they asked me these questions" and reviewed the examination questions with her. During the interview, Ms. Cheema confirmed multiple times that Mr. Bisla reviewed the examination questions with her in order to help her pass the examination.

Ms. Cheema also said Mr. Bisla helped and shared examination questions with Ms. Kaur, but she was not present. Ms. Cheema said her husband is a good man with good intentions and he is always willing to help other people in their community. Since Mr. Bisla's license was revoked, she worked diligently to pass her examination to keep their insurance business. Mr. Bisla used to work for the World Financial Group (WFG) and worked alone at home.



**Office of Insurance Commissioner
Investigations Unit
Audio Recorded Statement**

OIC Case #: 1384783

Statement from a person under investigation: Yes No

Statement from a witness: Yes No

Name: (Last, First): Cheema, Amandeep

Home Address: 1850 McKinley Street City: Ferndale

State: WA Zip Code: 98248 Home Telephone #: (360) 312-7100 Cell #: _____

Work Telephone #: _____ Email Address: harrybisla@gmail.com

Drivers License #: _____ State: _____

INVESTIGATOR STATEMENTS:

This is an audio recorded statement regarding OIC Case # 1384783. Today's date is July 19th, 2016 and the time now is 11:00 AM. This is the recorded statement of Amandeep Cheema.

I am Brandon Lee of the Office of the Insurance Commissioner, Legal Affairs Division,

Investigations Unit. This statement is being recorded (in person) at (location): OIC Building 5000, Tumwater Office or (over the telephone) via telephone # N/A.

The following additional individuals are also present for this interview (list the names and association):

- | | |
|-------------------------------------------|----------|
| 1) <u>Bobby Frye, Senior Investigator</u> | 3) _____ |
| 2) _____ | 4) _____ |

For the purposes of voice identification, would each person please state and spell your name one at a time.

AUTHORIZATION TO AUDIO RECORD STATEMENT:

Mr./Ms. Amandeep Cheema, do you understand that this statement is being recorded? Yes No

And do you authorize me to record your statement? Yes No

Ask all others present if they are aware that the statement is being recorded? Yes No

And do you authorize me to record you as well? Yes No

DECLARATION

Mr./Ms. Amandeep Cheema, do you declare that you are over the age of eighteen and are voluntarily providing this recorded statement today freely and without threats or promises? Yes No

Do you also declare, and state under penalty of perjury, under the laws of the State of Washington, that the information you are going to provide to me today is personally known to you, is true and correct to the best of your knowledge, and, if called upon to do so, you could and would testify competently to the information you provide today?

Yes No

INTERVIEW

- State purpose of the interview
- Begin interview

END OF INTERVIEW

- Do you have anything else you would like to add to this statement? Yes No
- Is the information you provided today true and correct? Yes No

The time is now 11:24am and this concludes this statement.

Signature of Investigator: Brent D...

AMANDEEP CHEEMA
OIC AGENCY NO. 16-0216
SIMBA NUMBER: 1384783

EXHIBIT 4

Lee Declaration

(CD Containing: 07-19-16 Brandon Lee's Audio Recorded Statement of Amandeep Cheema)

A CD-ROM disc is shown, oriented vertically. It has a central hole and a larger hole near the top. A rectangular label is affixed to the top portion of the disc. The label contains two lines of text. The disc is surrounded by a thin black border.

LEE DECL EXHIBIT 4
Interview Recording of Ms. Cheema

AMANDEEP CHEEMA
OIC AGENCY NO. 16-0216
SIMBA NUMBER: 1384783

EXHIBIT 5

Lee Declaration



Interview of Stephanie Taylor

OIC Case Number	1384783
Interview Date	7/21/2016
Interviewee Contact	Stephanie Taylor
Information	18810 59th Dr. NE Arlington, WA 98223 Work: 360-435-5700 (Preferred) Email: stephanie@arlingtonflightservices.com
Investigator Conducting	Brandon Lee
Interview	
Others Present	N/A.
Location of Interview	Telephone
Interview Recorded	No
Declaration Prepared	No

On July 21, 2016, OIC Investigations contacted Stephanie Taylor, Operations Supervisor, Arlington Flight Services, WA, to confirm PSI is still using the online PSI Security Agreement for Examination, where examinees agree not to give or receive assistance, and agrees to maintain the confidentiality of the test. This statement also states, "I understand that violating the confidential nature of the licensing test can result in severe civil or criminal penalties, invalidation of test scores, reports to the authorized agencies." Ms. Taylor confirmed each examinees have to select "agree" prior to taking their examination.

Ms. Taylor advised Ms. Cheema did not use their test center in Arlington when Ms. Cheema received a passing score of 75 on July 6, 2016. Ms. Taylor added, each examinees also signs the PSI Security Agreement for Examination, which should be maintained for 30 days at each test centers.

AMANDEEP CHEEMA
OIC AGENCY NO. 16-0216
SIMBA NUMBER: 1384783

EXHIBIT 6

Lee Declaration



Examination Online

PSI SECURITY AGREEMENT FOR EXAMINATIONS

Test Center Location:

State:

SECURITY AGREEMENT:

I HAVE READ THE FOLLOWING PSI SECURITY AGREEMENT AND CONSENT TO TAKE THE LICENSING EXAMINATION UNDER THE CONDITIONS STATED HEREIN:

- * I will not give or receive assistance while taking the test, including the use of unauthorized study material or unauthorized notes. I acknowledge that I have not taken any unauthorized study material or unauthorized notes into the testing area.
- * I will maintain the confidentiality of the test.
- * I will not have in my possession a cell phone, pager, or other unauthorized materials.
- * I will inform the proctor when needing to use the rest room, but I understand that leaving the building at any time before completing the exam is prohibited.
- * I understand that violating the confidential nature of the licensing test can result in severe civil or criminal penalties, invalidation of test scores, reports to the authorized agency.

Note: If a candidate refuses to consent to the conditions of this PSI Security Agreement, the proctor will notify the candidate that he/she will not be authorized to take the examination. PSI Headquarters will be so informed. This form is retained as a permanent part of the candidate file.

AGREE

DISAGREE