

**Harinderjit Singh Bisla
1850 McKinley Street
Ferndale, Washington 98248**

FILED

2016 JUL 11 P 3:37

HEARINGS UNIT
OFFICE OF
INSURANCE COMMISSIONER

VIA UNITED STATES POSTAL SERVICE

July 8, 2016

Office of the Insurance Commissioner
P.O. Box 40255
Olympia, WA 98504-0255

Attn: Hearings Unit

Re: Order No. 16-0088

To Whom It May Concern:

Please accept this letter as my request to appeal the above noted Order dated April 13, 2016 (see enclosure).

As required, this request has been filed within 90 days of the date of the Order.

The decision of the Order will financially impact my business as well as my family.

I disagree with the Order since I have not had an opportunity to defend myself against the accusations.

Sincerely,



Harinderjit Singh Bisla

FILED

2016 JUL 11 P 3:37

STATE OF WASHINGTON
OFFICE OF THE INSURANCE COMMISSIONER

HEARINGS UNIT
OFFICE OF
INSURANCE COMMISSIONER

In The Matter of

HARINDERJIT SINGH BISLA,

Licensee.

ORDER NO. 16-0088

WAOIC NO. 858376
NPN 17260701

ORDER REVOKING LICENSE

To: Harinderjit S. Bisla
1850 Mckinley Street
Ferndale, WA 98248

bisla.wfg@gmail.com

IT IS ORDERED AND YOU ARE HEREBY NOTIFIED that your Washington State insurance producer's license is **REVOKED**, effective **May 2, 2016**, pursuant to RCW 48.17.530.

BASIS:

1. Harinderjit Singh Bisla ("Licensee") is a Washington resident insurance producer, WAOIC No. 858376, licensed May 6, 2014.
2. Investigation by the Office of the Insurance Commissioner revealed that Licensee attempted to unlawfully record Washington's Life and Disability exam. Licensee took the exam five times at one test center in Washington and passed on his fifth attempt. Licensee then took the same exam three more times at another test center in Washington. During at least two of his visits at the second test center, Licensee positioned a cellphone with a camera on his chest and concealed it with his jacket and beard. A video surveillance system recorded Licensee's efforts to use his cellphone to take photographs of his exam.
3. Licensee admitted that he brought a cell phone into the exam and that he was trying to assist his wife and a friend pass the exam. Licensee also admitted that he took two pictures of

ORDER REVOKING LICENSE
ORDER NO. 16-0088

1

Office of the Insurance Commissioner
PO Box 40255
Olympia, WA 98504-0255

LA 1336103 - 1

the exam, although he initially denied doing so. Licensee claimed that he deleted the photographs because they were blurry and unreadable. Licensee explained that he re-took the exam at the second test center because the security was more relaxed than at the first. Licensee later became unresponsive to the Insurance Commissioner's inquiries.

4. RCW 48.17.125 states that it is unlawful for any unauthorized person to remove, reproduce, duplicate, or distribute in any form, any question(s) used by the state of Washington to determine the qualifications and competence of insurance producers or adjusters required by Title 48 RCW to be licensed. Any person violating this section shall be subject to penalties as provided by RCW 48.01.080, 48.17.530, and 48.17.560. By attempting to unlawfully record Washington's Life and Disability exam, the Licensee violated RCW 48.17.125, justifying the revocation of his license.

5. RCW 48.17.530(1)(b) allows the Insurance Commissioner to place on probation, suspend, revoke, or refuse to issue or renew an insurance producer's license for violating any insurance laws, or violating any rule, subpoena, or order of the Insurance Commissioner or of another state's insurance commissioner. By attempting to unlawfully record Washington's Life and Disability exam, the Licensee violated RCW 48.17.530(1)(b), justifying the revocation of his license.

6. RCW 48.17.530(1)(h) allows the Insurance Commissioner to place on probation, suspend, revoke, or refuse to issue or renew an insurance producer's license for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in this state or elsewhere. By attempting to unlawfully record Washington's Life and Disability exam, the Licensee violated RCW 48.17.530(1)(h), justifying the revocation of his license.

7. WAC 28-17-125(4) prohibits examinees from possessing during the examination any photography or recording devices not issued or approved by the independent testing service representative. By attempting to unlawfully record Washington's Life and Disability exam, the Licensee violated WAC 28-17-125(4), justifying the revocation of his license.

8. By attempting to unlawfully record Washington's Life and Disability exam, Licensee violated 48.17.530(1)(b), 48.17.530(1)(h), RCW 48.17.125, and WAC 28-17-125(4), justifying the revocation of his license.

IT IS FURTHER ORDERED that you return your insurance producer's license certificate to the Insurance Commissioner on or before the effective date of the revocation of your license, as required by RCW 48.17.530(4). Return your license to:

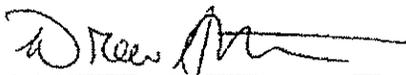
Licensing Manager
Office of the Insurance Commissioner
P. O. Box 40255
Olympia, WA 98504-0255

ENTERED at Tumwater, Washington, this 13th day of April, 2016



MIKE KREIDLER
Insurance Commissioner

By and through his designee



Drew Stillman
Insurance Enforcement Specialist
Legal Affairs Division

NOTICE OF YOUR RIGHT TO A HEARING

If you are aggrieved by this Order Revoking License, you may demand a hearing in accordance with RCW 48.04.010, WAC 284-02-070 and WAC 10-08-110. Generally a hearing demand must be in writing and received within 90 days after the date of this Order Revoking License, which is the day it was mailed to you, or you will waive your right to a hearing.

If the Insurance Commissioner receives your demand for a hearing before the effective date listed on the order revoking your license, the revocation will be automatically stayed (postponed) and your license will remain in effect pending the hearing.

Your demand for a hearing should be sent to the following address and must briefly state how you are harmed by this decision and why you disagree with it:

Hearings Unit
Office of the Insurance Commissioner
PO Box 40255
Olympia, WA 98504-0255

You will be notified of the time and place of your hearing. If you have questions about filing a demand for hearing or the hearing process, please telephone the Hearings Unit at (360) 725-7002 or send an email to Hearings@oic.wa.gov.

CERTIFICATE OF MAILING

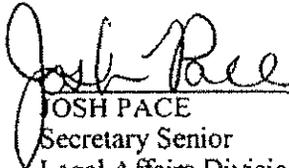
The undersigned certifies under the penalty of perjury under the laws of the state of Washington that I am now and at all times herein mentioned, a citizen of the United States, a resident of the state of Washington, over the age of eighteen years, not a party to or interested in the above-entitled action, and competent to be a witness herein.

On the date given below I caused to be served the foregoing Order Revoking License on the following individual by email and by depositing in the U.S. mail via state Consolidated Mail Service with proper postage affixed:

Harinderjit S. Bisla
1850 Mckinley Street
Ferndale, WA 98248

bisla.wfg@gmail.com

Dated this 13th day of April, 2016, in Tumwater, Washington.



JOSH PACE
Secretary Senior
Legal Affairs Division