

Date : 8/10/2016

Hearing Dept.
Office of the Insurance Commissioner
Olympia, WA 98504

FILED

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HEARINGS UNIT
OFFICE OF
INSURANCE COMMISSIONER

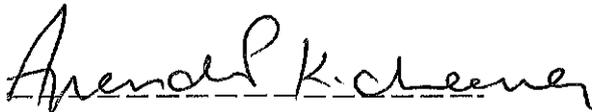
To whom it may concern,

Subject : Amandeep Kaur Cheema (Insurance Producer's License)

Respected Sir / Madam,

I want to contest against the decision made on my application for Insurance Producer's License. The decision is wrong as my answers got manipulated differently. This decision is harmful for my family's future and delay in issuing the license is causing my family a financial loss. I demand a hearing on my case so that I can prove my point that I did not obtain my License through a misrepresentation or fraud.

Thank you,



Amandeep K Cheema

License Application Denial

10/10/16

Penn, Cheryl (OIC) <CherylP@oic.wa.gov>
To: "guru.wfg@gmail.com" <guru.wfg@gmail.com>

Tue, Jul 26, 2016 at 1:26 PM

Ms. Cheema:

This email is to inform you that your application for an insurance producer license is denied. The denial is based upon the fact that you admitted to the Insurance Commissioner's investigators that your husband, Harinderjit Singh Bisla, had assisted you by providing answers to test questions. RCW 48.17.530 (1)(c) permits the Commissioner to deny a license to anyone who attempts to obtain a license through misrepresentation or fraud.

You have the right to demand a hearing to contest this decision. During this hearing, you can present your argument that the decision should not have been entered for legal and/or factual reasons and/or to explain the circumstances surrounding the activities which are the subject of this decision. You may be represented by an attorney if you wish, although it is not required. In many hearings before this agency parties do choose to represent themselves without an attorney. Your Demand for Hearing must be made within 90 days after the date of this decision, which is the date of this email, or your Demand will be invalid and this decision will stand.

Your Demand for Hearing should be sent to Hearing Unit, Office of the Insurance Commissioner, P.O. Box 40255, Olympia, WA, 98504-0255, and must briefly state how you are harmed by this decision and why you disagree with it. You will then be notified both by telephone and in writing of the time and place of your hearing. If you have questions concerning filing a Demand for Hearing or the hearing process, please telephone the Hearings Unit, at 360-725-7002.



Cheryl Penn, ACP

Producer Licensing & Oversight Compliance Supervisor

Associate Compliance Professional

Washington State Office of the Insurance Commissioner

360-725-7153 [direct line]

360-586-2019 [fax]

cherylp@oic.wa.gov [email]

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