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STATE OF WASHINGTON
OFFICE OF THE INSURANCE COMMISSIONER

HEARINGS UNIT
OFFICE OF
INSURANCE COMMISSIONER

In the Matter of:

Amandeep Cheema,

License Applicant.

Agency No. 16-0216

OIC'S AMENDED LICENSE
APPLICATION DENIAL

To: Amandeep Cheema
c/o Steve Chance, Attorney for Appellant
119 N. Commercial Street, Suite 175
Bellingham, WA 98225
steve@chancelaw.com

IT IS ORDERED AND YOU ARE HEREBY NOTIFIED that your Washington State insurance producer license application is **DENIED**, pursuant to RCW 48.17.090 and RCW 48.17.530.

BASIS:

1. Amandeep Cheema (Cheema) is a Washington resident and prospective insurance producer.
2. Between September 2015 and July 2016, Amandeep Cheema sat for an insurance producer licensing exam 15 times. Cheema failed each attempt but her last. Due to her unsuccessful attempts to pass the exam, Cheema's husband – who was a licensed insurance producer – sat for the exam in order to copy questions and to help Cheema pass the test. Cheema's husband then revealed the confidential contents of the exam to Cheema – they discussed the test questions that her husband encountered while taking the exam. Cheema's husband also took pictures of the exam, but claims that he deleted them because they were blurry. Each time Cheema and her husband sat for the exam, they consented to a security agreement by

1 confirming that they would maintain the confidentiality of the exam.

2 3. In July 2016, Cheema passed the exam and applied for an insurance producer
3 license. Before responding to Cheema's application, the Insurance Commissioner's staff
4 interviewed Cheema. During the interview, Cheema admitted that she reviewed exam questions
5 with her husband to determine if she had provided the correct answer and to help her pass the
6 exam.

7 4. On July 7, 2016, Cheema applied for an insurance producer license.

8 5. The Insurance Commissioner denies Cheema's license application on the basis
9 that Cheema violated Washington's insurance laws, namely RCW 48.01.030, RCW 48.17.125,
10 RCW 48.17.530(1)(b), RCW 48.17.530(1)(c), RCW 48.17.530(1)(h), RCW 48.17.530(1)(k),
11 RCW 48.30.040, WAC 284-17-125(1), and WAC 284-17-125(3).

12 6. RCW 48.01.030 provides that the business of insurance is one affected by the
13 public interest, requiring that all persons be actuated by good faith, abstain from deception, and
14 practice honesty and equity in all insurance matters. The statute places upon the insurer, the
15 insured, their providers, and their representatives the duty of preserving inviolate the integrity of
16 insurance.

17 7. RCW 48.17.125 states that it is unlawful for any unauthorized person to remove,
18 reproduce, duplicate, or distribute in any form, any question(s) used by the state of Washington
19 to determine the qualifications and competence of insurance producers or adjusters required by
20 Title 48 RCW to be licensed. Any person violating this section is subject to penalties as provided
21 by RCW 48.01.080, 48.17.530, and 48.17.560.

22 8. RCW 48.17.530(1)(b) allows the Insurance Commissioner to refuse to issue an
23 insurance producer's license for violating any insurance laws, or violating any rule, subpoena,
24 or order of the Insurance Commissioner or of another state's insurance commissioner.

25 9. RCW 48.17.530(1)(c) allows the Insurance Commissioner to refuse to issue an
26 insurance producer's license for obtaining or attempting to obtain a license through
misrepresentation or fraud.

10. RCW 48.17.530(1)(h) allows the Insurance Commissioner to refuse to issue an
insurance producer's license for using fraudulent, coercive, or dishonest practices, or
demonstrating incompetence, untrustworthiness, or financial irresponsibility in this state or

1 elsewhere.

2 11. RCW 48.17.530(1)(k) allows the Insurance Commissioner to refuse to issue an
3 insurance producer's license for improperly using notes or any other reference material to
4 complete an examination for an insurance license.

5 12. RCW 48.30.040 provides that no person shall knowingly make, publish, or
6 disseminate any false, deceptive or misleading representation or advertising in the conduct of
7 the business of insurance, or relative to the business of insurance or relative to any person
8 engaged therein.

9 13. WAC 284-17-125(1) prohibits behavior that undermines the evaluative objective
10 of an insurance producer license examination.


11 14. WAC 284-17-125(3) prohibits a person from copying insurance producer license
12 examination answers or allowing another to copy insurance producer license examination
13 answers.

14 15. By engaging in the conduct identified above, the Licensee violated RCW
15 48.01.030, RCW 48.17.125, RCW 48.17.530(1)(b), RCW 48.17.530(1)(c), RCW
16 48.17.530(1)(h), RCW 48.17.530(1)(k), RCW 48.30.040, WAC 284-17-125(1), and WAC 284-
17 17-125(3), justifying the denial of her license application under RCW 48.17.090 and RCW
18 48.17.530.

19 ENTERED at Tumwater, Washington, this 10th day of October, 2016.

20 
21 MIKE KREIDLER
22 Insurance Commissioner

23 By and through his designee

24 
25 Drew Stillman
26 Insurance Enforcement Specialist
Legal Affairs Division

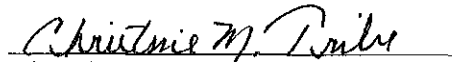
CERTIFICATE OF MAILING

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 filed and served the foregoing OIC's Amended License Application Denial on the following individuals listed below in the manner shown:

<p>OIC Hearings Unit William Pardee, Presiding Officer 5000 Capitol Blvd. SE Tumwater, WA 98501</p> <p><i>By hand delivery.</i></p>	<p>Amandeep Cheema c/o Steve Chance, Attorney for Appellant 119 N. Commercial Street, Suite 175 Bellingham, WA 98225</p> <p>steve@chancelaw.com</p> <p><i>By email and by depositing in the U.S. mail via state Consolidated Mail Service with proper postage affixed.</i></p>
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Dated this 10th day of October, 2016, at Tumwater, Washington.


Christine M. Tribe
Paralegal
Legal Affairs Division