STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCIAL REGULATION

In the Matter of: AHMED HESH ABDELSALAM (NPN 21523791), Respondent.	Case No. INS-26-0055 ORDER TO CEASE AND DESIST, AND FINAL ORDER REVOKING INSURANCE PRODUCER LICENSE, ENTERED BY DEFAULT

On September 22, 2026, the Director of the Department of Consumer and Business Services for the State of Oregon ("Director"), acting by and through the Division of Financial Regulation ("Division") and in accordance with Oregon Revised Statutes ("ORS") chapters 731, 732, 733, 734, 735, 737, 742, 743, 743A, 744, 746, 748 and 750 ("Insurance Code"), issued and served a Notice Order against Ahmed Hesh Abdelsalam ("Respondent"), informing Respondent that the Director proposed to revoke Respondent's non-resident insurance producer license ("License") for certain violations of the Insurance Code (the "Notice").

The Notice Order offered Respondent an opportunity for a hearing if requested within 20 days of the Notice Order. The Notice Order further informed Respondent that if a hearing were not conducted because they did not timely request a hearing or otherwise defaulted, then the designated portion of the Division's file and all materials submitted by Respondent in this case would automatically become part of the contested case record for the purpose of proving a prima facie case.

The Director did not receive from Respondent a request for a hearing and did not conduct a hearing.

The Director finds that the record of this proceeding proves a prima facie case.

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Now, therefore, after considering the relevant portions of the Division's file relating to this matter, the Director finds and orders as follows.

FINDINGS OF FACT

The Director FINDS that:

1. Respondent was first licensed as an Oregon non-resident individual insurance producer on May 13, 2025. Respondent's last known address is 7011 Calvert Street, Philadelphia, PA, 19149.

2. Respondent's national producer number ("NPN") is 21523791.

3. On June 4, 2026, the Division received notice from Transamerica Life Insurance Company ("Transamerica") that Respondent was terminated on May 18, 2026 for using fraudulent practices by signing applications for insurance on behalf of consumers. Respondent admitted to signing on behalf consumers, but falsely claimed he did so with the knowledge and permission of the consumers.

4. On April 16, 2026, the Insurance Department of the Commonwealth of Pennsylvania issued an Order against Respondent revoking his resident insurance producer license. The Pennsylvania Department found that between June 17, 2025 and September 12, 2025 Respondent forged consumer signatures on nine (9) life insurance applications, without their knowledge or consent, and that he used a temporary domain with false email addresses and signed the applications from the same internet service provider address for eight (8) of the consumers.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

5. Pursuant to ORS 744.063(1)(a), a non-resident insurance producer must be currently licensed as a resident insurance producer and in good standing in the person's home state. Since Respondent is not licensed in his resident state of Pennsylvania, he is not eligible for a non-resident insurance producer license in Oregon.

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6. Pursuant to ORS 744.074(1)(i), the Director may revoke an insurance producer license for the cancellation, revocation, suspension or refusal to renew by any state of an insurance producer license. The record of the cancellation, revocation, suspension or refusal to renew shall be conclusive evidence of the action taken. The Director may revoke Respondent's non-resident insurance producer license because his Pennsylvania resident license was revoked.

7. Pursuant to ORS 731.252(1), whenever the Director has reason to believe that any person has been engaged or is engaging or is about to engage in any violation of the Insurance Code, the Director may issue an order, directed to such person, to discontinue or desist from such violation or threatened violation.

ORDERS

Now therefore, the Director issues the following ORDERS:

Order to Cease and Desist

8. Pursuant to the authority of ORS 731.252(1), the Director hereby ORDERS Respondent to CEASE AND DESIST from violating ORS 744.063(1)(a) and ORS 744.074(1)(i).

Final Order Revoking Insurance Producer License

9. Pursuant to ORS 744.063(1)(a) and ORS 744.074(1)(i), the Director hereby REVOKES Respondent's non-resident insurance producer license.

IT IS SO ORDERED.

Dated this 27th day of October, 2026.

SEAN E. O'DAY, Director
Department of Consumer and Business Services

/s/ Dorothy Bean
Dorothy Bean, Chief of Enforcement
Division of Financial Regulation

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NOTICE OF RIGHT TO JUDICIAL APPEAL

Judicial review of final orders in contested cases is governed by ORS 183.482. Respondent may request judicial review by filing a petition with the Court of Appeals in Salem, Oregon, within 60 days from the date this order is served.

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