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

In the Matter of:	Case No. INS-26-0020
HARRY CLIFTON SLATER; Respondent.	FINAL ORDER TO CEASE AND DESIST AND FINAL ORDERS REVOKING LICENSE AND ASSESSING CIVIL PENALTY

On June 16, 2026, the Director of the Department of Consumer and Business Services for the State of Oregon (the "Director"), through the Division of Financial Regulation (the "Division") and pursuant to Oregon Revised Statutes ("ORS") chapters 731, 732, 733, 734, 735, 737, 742, 743, 743A, 743B, 744, 746, 748, and 750 and Oregon Administrative Rules ("OAR") chapter 836 (collectively, the "Insurance Code"), properly served Harry Clifton Slater ("Slater") an Order to Cease and Desist, Proposed Order Revoking License and Assessing Civil Penalty, and Notice of Right to a Hearing ("Notice Order") via certified and regular United States mail at Slater's business and mailing address of record.

The Notice Order offered Slater an opportunity for a hearing, if requested within 20 days of service. The Notice Order further informed Slater that if the hearing was not conducted because he did not timely request a hearing or otherwise defaulted, then the designated portion of the Division's file, which includes all materials Slater submitted, would automatically become part of the contested case record to prove a prima facie case. Slater has not made a written request for a contested hearing, and the time to do so has passed.

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After considering the relevant portions of the Division's file in this matter, the Director finds that the record proves a prima facie case.

Now, therefore, the Director makes the following Findings of Fact and Conclusions of Law and issues the following Orders.

FINDINGS OF FACT

The Director FINDS that:

1. Slater, who is based in New Jersey, first received his Oregon nonresident insurance producer license ("License") on September 29, 2023. His License expired on March 31, 2026. His National Producer Number is 17536320.

2. Slater is the sole owner, president, and designated responsible licensed producer ("DRLP") of Affordable Senior Health Solutions ("ASHS" or the "company"), which was licensed in New Jersey as a resident business entity insurance producer from September 29, 2021, until May 31, 2025, when its license expired. The company was never licensed in Oregon. Its National Producer Number is 20084559.

3. On or about December 31, 2025, a Division investigator, on behalf of the Director, sent ASHS an inquiry regarding its participation in the sale of an insurance product to an Oregon consumer. The investigator sent the inquiry to ASHS's last known business email address of record, which was also Slater's business email address of record.

4. The December 31 inquiry required ASHS to respond by January 28, 2026. Slater, as an Oregon licensee and in his capacity as president and DRLP of ASHS, failed to respond.

5. On or about February 4, 2026, the Division investigator, having received no response to the December 31 inquiry, sent ASHS another inquiry regarding the same matter. This time, the investigator sent the inquiry to two addresses, each via certified and first-class mail: ASHS's last known business address of record and ASHS's last known mailing address of record, which was also Slater's business and mailing address of record.

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A. The inquiry letters sent via certified and first-class mail to ASHS's last known business address of record were both returned to the Division because they were undeliverable.

B. The inquiry letters sent via certified and first-class mail to ASHS's last known mailing address of record/Slater's business and mailing address of record were not returned. Further, the green card for the certified mail sent to this address was signed by the individual who received the letter, though the signature was illegible.

6. The February 4 inquiry required ASHS to respond by March 4, 2026. Again, Slater, as an Oregon licensee and in his capacity as president and DRLP of ASHS, failed to respond.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

7. The Director has jurisdiction over Slater's business activities under ORS 731.236.

8. ORS 744.994 authorizes the Director to investigate or initiate disciplinary proceedings against Slater even after his License expired.

9. By failing to respond to the Director's inquiries, Slater violated ORS 731.296, which requires a licensee or its officers to respond promptly and truthfully to the Director's inquiries.

10. ORS 744.074(1)(b) authorizes the Director to revoke Slater's License or take other additional or alternative actions authorized by the Insurance Code for violating an insurance law, to wit: ORS 731.296.

11. Because the Director has reason to believe that Slater violated ORS 731.296, the Director may, under ORS 731.252(1), order Slater to cease and desist from violating that statute.

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12. ORS 731.988(1) authorizes the Director to assess a civil penalty of up to $1,000 per violation of the Insurance Code against Slater, an individual insurance producer.

ORDERS

Now, therefore, the Director issues the following Orders:

13. As authorized by ORS 731.252(1), the Director ORDERS Slater to CEASE AND DESIST from violating ORS 731.296.

14. As authorized by ORS 744.994 and ORS 744.074(1)(b), the Director REVOKES Slater's License.

15. As authorized by ORS 731.988(1), the Director ORDER Slater to pay a $1,000 CIVIL PENALTY for violating ORS 731.296.

16. This is a "Final Order" under ORS 183.310(6)(b). Subject to that provision, the entry of this Order does not limit further remedies available to the Director under Oregon law.

SO ORDERED this 14th day of July, 2026.

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

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

NOTICE OF RIGHT TO JUDICIAL APPEAL

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

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