

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

In the Matter of:

Case No. INS-24-0075

OVE S. ARVIDSON,
an individual,

FINAL ORDER REINSTATING
CIVIL PENALTIES, ENTERED BY
DEFAULT

and

THIS IS A FINAL ORDER

OVE ARVIDSON, INC., *dba* SKANDIA
NORTHWEST INSURANCE
an Oregon corporation

Respondents.

On October 22, 2024, the Director of the Department of Consumer and Business Services for the State of Oregon (“Director”), acting by and through the Oregon Division of Financial Regulation (“Division”) and in accordance with Oregon Revised Statutes (“ORS”) 731, 732, 733, 734, 735, 737, 742, 743, 743A, 743B, 744, 746, 748 and 750 (“Insurance Code”), served an Order Reinstating Civil Penalties and Notice or Right to an Administrative Hearing (“Notice”) on Ove S. Arvidson (“Arvidson”) and Ove Arvidson, Inc *dba* Skandia Northwest Insurance (“Skandia NW”) (collectively, “Respondents”).

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

Respondents did not submit a request for hearing to the Director, and the Director did not conduct a hearing.

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

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

3 FINDINGS OF FACT

4 The Director FINDS that:

5 1. On June 5, 2024, Respondents and the Division entered into a consent order in
6 Division case number INS-23-0065, titled ORDERS TO CEASE AND DESIST,
7 REVOKING LICENSE, AND ASSESSING CIVIL PENALTIES, AND CONSENT TO
8 ENTRY OF ORDER, a true and correct copy of which is attached hereto as Exhibit A (the
9 "Consent Order").

10 2. Under the terms of the Consent Order, the Division revoked the Oregon
11 insurance producer licenses of Arvidson and of Skandia NW. The Consent Order also
12 assessed \$60,000 of civil penalties against Arvidson and Skandia NW, but suspended all
13 \$60,000 of the civil penalty. As a condition of this suspended civil penalty, Respondents
14 were required to pay \$21,103.30 in restitution to the company identified in the Consent
15 Order as "the Management Company" and to provide proof of this payment to the Division.
16 This restitution payment was to be completed—and the proof of payment provided to the
17 Division—by August 6, 2024.

18 3. Under the terms of the Consent Order, Respondents agreed that if they violated
19 the terms of the Consent Order the Division would render the suspended \$60,000 civil
20 penalty immediate due and payable.

21 4. On June 6, 2024, the Division provided Respondents, by and through Arvidson,
22 with a copy of the fully executed Consent Order.

23 5. On July 15, 2024, the Division contacted Arvidson by email to remind him of
24 the restitution obligations under the Consent Order and to reiterate that Respondents
25 needed to complete the restitution payment and provide proof of payment to the Division
26 by August 6, 2024.





6. On July 20, 2024, Arvidson responded to the Division's email, stating that he believed he did not have any financial obligations under the Consent Order.

7. On July 22, 2024, the Division responded to Arvidson by email and reiterated the terms of the Consent Order. The Division included as an attachment to this email a copy of the fully executed Consent Order, which had previously been provided to Respondents. Arvidson did not respond to this email.

8. Respondents did not provide any proof of payment to the Division showing that they had paid the restitution required under the Consent Order on or before the deadline of August 6, 2024, and as of the effective date of this order.

9. On November 13, 2024, the Division contacted the Management Company to determine whether Respondents had paid the restitution required under the Consent Order. The owner of the Management Company confirmed that Respondents had not made any restitution payments.

CONCLUSIONS OF LAW

The Director CONCLUDES the following:

10. The Consent Order resolved the Division's case number INS-23-0065 in accordance with, among other provisions, ORS 183.417(3), ORS 183.745(1), and OAR 137-003-0510(3)-(4).

11. The Consent Order is a valid and enforceable final order not subject to the provisions of ORS 183.470 and OAR 137-003-0665(5).

12. The failure of Respondents to satisfy the restitution obligations in the Consent Order made the suspended civil penalties imposed thereunder due and payable as of August 6, 2024.

13. Respondents are obligated to pay the \$60,000 in suspended civil penalties imposed under the Consent Order.

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ORDER

Now therefore, the Director issues the following Order:

14. As authorized by the Consent Order resolving the Division's case number INS-23-0065 in accordance with ORS 183.417(3), ORS 183.745(11), and OAR 137-003-0510(3)-(4), a true and correct copy of which is attached hereto as Exhibit A, the Director ORDERS that the \$60,000 in suspended civil penalties imposed against Arvidson and Skandia NW under the Consent Order be IMMEDIATELY DUE AND PAYABLE as a result of the failure of Respondents to pay restitution to the Management Company and provide proof of payment to the Division in accordance with the terms and conditions of the Consent Order.

FINAL ORDER

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

SO ORDERED this 4th day of February, 2025.

Andrew R. Stolfi, 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 from the date this order is served.