BEFORE THE COMMISSIONER OF SECURITIES AND INSURANCE,
OFFICE OF THE MONTANA STATE AUDITOR

IN THE MATTER OF COREY LAVIGNE, License No. 3000597995, Respondent.	Case No. INS-2024-00106 **FINAL AGENCY ACTION and DEFAULT ORDER**

On January 29, 2026, counsel for the Commissioner of Securities and Insurance, Office of the Montana State Auditor (Commissioner or CSI), served a Notice of Proposed Agency Action and Opportunity for Hearing (Notice or NOPAA) on Corey Lavigne (or Respondent) vial mail at 5 SE Pembroke Ln Waukee, Iowa 50263 and emailed a courtesy copy. A copy of the Notice is attached hereto as Exhibit A. On February 23, 2026, counsel for CSI, due to a scrivener's error, served a second copy of the NOPAA on Respondent at 95 SE Pembroke Ln Waukee, Iowa 50263. The Notice was served by US Mail with tracking capability and was delivered on February 28, 2026. A copy of the tracking receipt is attached hereto as Exhibit B. The Notice provided Respondent an opportunity for an administrative hearing if requested within 24 days. The deadline for Respondent to request an administrative hearing to challenge the Notice was March 19, 2026. The Notice also warned that failure to respond and request a hearing by the deadline would result in a default order.

More than 24 days have elapsed since service of the Notice and no request for hearing has been received. Therefore, a default order will be issued. Admin. R. Mont. 1.3.214. The Commissioner considered the evidence and exhibits and makes the following determinations:

FINDINGS OF FACT

1. CSI licensed Respondent as a producer with license number 3000597995.

2. On December 3, 2016, B.K. obtained a family life insurance policy through his employer. The policy number was XXXX1103 and included coverage for himself, his

wife A.K., and their three minor children. The oldest child, N.B., was 14 years old when the policy was issued. The policy included a Child Rider Conversion Privilege allowing coverage for dependent children until the policy anniversary following their 21st birthday. N.B. turned 21 years old on January 20, 2023.

3. Based on the policy's terms, N.B.'s coverage was due to expire on December 3, 2023, the next anniversary date. American Income Life Insurance Company ("American Income") issued a letter dated December 13, 2023, stating that N.B.'s coverage would expire on February 13, 2024, allowing a grace period for when the child rider could be converted into a policy for N.B.

4. On January 23, 2024, Respondent made a recorded call to American Income. Respondent referenced B.K.'s policy and inquired about N.B.'s coverage. During the call, the representative confirmed that N.B.'s coverage expired on December 3, 2023, and that a letter had been mailed to B.K. explaining those terms.

5. On February 5, 2024, an American Life Child Rider Conversion policy page–Phone Questionnaire was completed. The document noted that A.K. authorized Respondent to convert N.B.'s expired child coverage into a new policy (XXXX2746) effective February 13, 2024. The document also reflected authorization to increase the bank draft amount for premiums.

6. Neither A.K. nor anyone else in her family spoke to Respondent or anyone else from American Income to convert the child rider, authorize an increase in premium payments, or access to their bank account.

7. The phone number listed in the February 5, 2024, phone questionnaire was not in service at that time.

8. Two unauthorized premium payments totaling $24.70 were withdrawn from the A.K.'s bank account by February 5, 2024.

9. On March 21, 2024, American Income, confirmed the company had no recording of the alleged February 5, 2024, call between A.K. and Respondent.

10. American Income provided Respondent's phone recording dated January 11, 2024 where Respondent provides policy number XXXX1103, and states "he (B.K.) called and asked about the children on the child rider." Respondent further commented that many people forget the age of their children.

11. On April 18, 2024, Respondent emailed CSI a photograph of an envelope claiming that B.K. wrote the return address, and that Respondent received the envelope as returned mail in late 2023. Respondent provided no explanation as to what the envelope proved or why it was mailed to him instead of American Income. B.K. denied mailing the envelope and stated that the handwriting or mailing the envelope did not match his or anyone's handwriting in their family.

12. USPS personnel in Miles City, Montana, examined the photograph and determined the barcode was inconsistent with local mail barcodes. USPS also determined the letter lacked a postmark indicating city, date, or time of processing.

CONCLUSIONS OF LAW

1. The Commissioner takes this action under the authority granted to him by the Montana Insurance Code (Mont. Code Ann. § 33-1-101, *et seq.*), which authorizes the Commissioner to act in protection of insurance consumers and in the public interest.

2. Pursuant to Mont. Code Ann. § 33-17-1001, the Commissioner may suspend, revoke, refuse to renew, or refuse to issue a license under this chapter, may levy a civil penalty in accordance with Mont. Code Ann. § 33-1-317, or may choose any combination of actions when a licensee or applicant for licensure has been violated.

3. The Commissioner finds the Respondent is in violation of Mont. Code Ann. § 33-17-1001(1)(f) for creating new policies for clients and authorizing premium payments without their consent.

6. Accordingly, the Commissioner revokes the Respondent producer license #3000597995.

ORDER

THEREFORE, based on the foregoing findings of fact and conclusions of law, it is hereby ORDERED that:

1. Respondent has violated § 31-1-1202, MCA.

2. Respondent's Montana license #3000597995 is revoked.

3. Respondent shall pay a fine of $5,000 plus interest at the statutory rate from the date of this final order, payable to the State of Montana within 30 days of the date of this Order. Payment must be made by check or money order payable to the State of Montana.

4. Payment shall be sent to the Commissioner of Securities and Insurance, Office of the Montana State Auditor, Attn: Tiffany Hoffman, Paralegal, 840 Helena Avenue, Helena, MT 59601.

DATED this 15th day of April 2026.

JAMES BROWN
Commissioner of Securities & Insurance
Montana State Auditor

NOTICE

You are entitled to judicial review of this Order in accordance with § 2-4-702, MCA. Judicial review may be obtained by filing a petition in district court within thirty days after the service of this Order.

CERTIFICATE OF SERVICE

I hereby certify that I caused a true and accurate copy of the foregoing Final Agency Action and Default Order to be mailed to:

Corey Lavigne
95 SE Pembrooke Ln.
Waukee, Iowa 50263

By priority mailing through the United States Postal Service with tracking capability.

DATED: April 15, 2026

GEORGE BARNES
Legal Counsel
Commissioner of Securities & Insurance,
Office of the Montana State Auditor
840 Helena Avenue
Helena, MT 59601
Phone: (406) 444-2040
Fax: (406) 444-3497
Email: george.barnes@mt.gov
E-Service: CSI.LegalService@mt.gov

Counsel for the Commissioner of Securities and Insurance

BEFORE THE COMMISSIONER OF SECURITIES AND INSURANCE, OFFICE OF THE MONTANA STATE AUDITOR

IN THE MATTER OF COREY LAVIGNE, License No. 3000597995, Respondent.	Case No. INS-2024-00106 **NOTICE OF PROPOSED AGENCY ACTION AND OPPORTUNITY FOR HEARING**

TO: COREY K. LAVIGNE
5 SE PEMBROOKE LN.
WAUKEE, IOWA 50263

The Commissioner of Securities and Insurance, Office of the Montana State Auditor ("Commissioner"), has cause to believe that Corey LaVigne ("Respondent") has violated the Montana Insurance Code, § 33-1-101, *et seq*., MCA. The Commissioner proposes to levy a fine of up to $5,000 and revoke Respondent's Insurance Producer License. The Commissioner has the authority to undertake this action pursuant to the Montana Insurance Code, including § 33-1-311, 33-1-317, 33-1-1202, and 33-1-1211, MCA.

The following is a proposed agency action. Acceptance of CSI's proposed action(s) will resolve this matter and it will be deemed a Final Agency Action based on the facts and law set out below. If Respondent chooses not to accept the penalty, an administrative hearing must be requested; that request must be in writing and received by the Commissioner **within 24 days** of the date this Notice, as described in the Statement of Rights below. Failure to timely request a hearing can result in entry of a default order as stated in the Possibility of Default section below.

Exhibit A

FACTUAL ALLEGATIONS

1. Respondent is licensed as a producer in Montana.

2. On December 3, 2016, B.K. obtained a family life insurance policy through his employer. The policy number was XXXX1103 and included coverage for himself, his wife A.K., and their three minor children. The oldest child, N.B., was 14 years old when the policy was issued. The policy included a Child Rider Conversion Privilege allowing coverage for dependent children until the policy anniversary following their 21st birthday. N.B. turned 21 years old on January 20, 2023.

3. Based on the policy's terms, N.B.'s coverage was due to expire on December 3, 2023, the next anniversary date. American Income Life Insurance Company ("American Income") issued a letter dated December 13, 2023, stating that N.B.'s coverage would expire on February 13, 2024, allowing a grace period for when the child rider could be converted into a policy for N.B.

4. On January 23, 2024, Respondent made a recorded call to American Income. Respondent referenced B.K.'s policy and inquired about N.B.'s coverage. During the call, the representative confirmed that N.B.'s coverage expired on December 3, 2023, and that a letter had been mailed to B.K. explaining those terms.

5. On February 5, 2024, an American Life Child Rider Conversion policy page–Phone Questionnaire was completed, showing Respondent allegedly spoke with A.K. The document noted that A.K. authorized Respondent to convert N.B.'s expired child coverage into a new policy (XXXX2746) effective February 13, 2024. The document also reflected authorization to increase the bank draft amount for premiums.

6. According to the complaint received by CSI, neither A.K. nor anyone else in her family spoke to Respondent or anyone else from American Income to convert the child rider, authorize an increase in premium payments, or access to their bank account.

7. The phone number listed in the February 5, 2024, phone questionnaire was not in service at that time.

8. Two unauthorized premium payments totaling $24.70 were withdrawn from the A.K.'s bank account by February 5, 2024.

9. On March 21, 2024, CSI contacted a representative of American Income, who confirmed the company had no recording of the alleged February 5, 2024, call between A.K. and Respondent.

10. American Income provided Respondent's phone recording dated January 11, 2024 where Respondent provides policy number XXXX1103, and states "he (B.K.) called and asked about the children on the child rider." Respondent further commented that many people forget the age of their children.

11. Louisa Hansen stated the company had no other complaints concerning Respondent.

12. Louisa Hansen advised that American Income would send cancellation documents to A.K. and refund the premiums.

13. On April 18, 2024, Respondent emailed CSI a photograph of an envelope claiming that B.K. wrote the return address, and that Respondent received the envelope as returned mail in late 2023. Respondent provided no explanation as to what the envelope proved or why it was mailed to him instead of American Income. The envelope appears to contain a return address written by B.K, but B.K. denied mailing the envelope and stated that the hand writing or mailing the envelope did not match his or anyone's handwriting in their family.

14. Further, USPS personnel in Miles City, Montana, examined the photograph and determined the barcode was inconsistent with local mail barcodes and appeared to be a barcode that was cut from another envelope and glued to the envelope in question. USPS also determined the letter lacked a postmark indicating city, date, or time of processing. USPS concluded the envelope purportedly from B.K. may not be genuine.

ASSERTIONS OF LAW

15. The Commissioner is authorized to act in protection of insurance consumers and in the public interest, and has jurisdiction over this matter pursuant to § 33-1-311, MCA.

16. The Commissioner is tasked with enforcement of the Montana Insurance Code, including the § 33-1-317 and 33-1-1201, et seq., MCA.

17. If, after conducting a hearing under § 33-1-701, MCA, the Commissioner determines that a person has *committed administrative or civil insurance fraud*, the Commissioner may impose a penalty. § 33-1-317, MCA. That fine can be up to $ 5,000 per violation for insurance producers or adjusters. §33-1-317, MCA.

18. A person commits the act of administrative insurance fraud under Mont. Code Ann. § 33-1-1202(1) when the person causes any written or oral statement to be presented to an insurer for the purposes of obtaining money or another benefit, including computer-generated documents, containing false, incomplete, or misleading information concerning any fact or thing material to, as part of, or in support of a claim for payment or other benefit pursuant to an insurance policy." § 33-1-1202, MCA.

19. The Commissioner may suspend, revoke, refuse to renew, or refuse to issue a license under this chapter, may levy a civil penalty in accordance with 33-1-317, or may choose any combination of actions when a licensee or applicant for licensure has: in the conduct of the affairs under the license, used fraudulent, coercive, or dishonest practices or the licensee or applicant is incompetent, untrustworthy, financially irresponsible, or a source of injury and loss to the public. § 33-17-1011(1)(f).

20. Here, Respondent converted N.B.'s expiring child coverage into a new policy (XXXX2746) effective February 13, 2024, without the knowledge or consent of the insured.

21. Creating new policies for clients and authorizing premium payments without their consent and knowledge violates § 33-17-1001(1)(f) due to its coercive and dishonest nature.

PROPOSED AGENCY ACTION

WHEREFORE, the Commissioner, in his discretion and considering, *inter alia* the gravity, number and scope of offense(s), and the financial loss involved, and to protect the health, safety, and welfare of the public, proposes to order the following:

1. A fine in the amount of up to $5,000 to the State of Montana pursuant to § 33-1-317 MCA, plus interest at the statutory rate from the date of the Commissioner's final order; and

2. Revocation of Respondent's Insurance Producer License pursuant to § 33-17-1001(1)(f) MCA.

STATEMENT OF RIGHTS

Respondent is entitled to contest the Commissioner's proposed action by requesting a hearing; this is called an administrative or "contested case" hearing. § 2-4-102(4), MCA. To do so, **within 24 days of the date this Notice**, Respondent must submit a **written hearing request** to CSI at 840 Helena Avenue, Helena, MT 59601 or CSI.LegalService@mt.gov. A hearing request may, but does not have to, include a response to the allegations set forth above.

If a hearing is requested, the Commissioner may appoint an impartial hearing examiner to conduct the proceedings under the provisions of the Montana Administrative Procedures Act, Mont. Code Ann. Title 2, Chapter 4, Part 6. § 2-4-611, 33-1-701, MCA; Admin. R. Mont. 1.3.218. Respondent will be provided notice of the time, place, and nature of the hearing; and will be entitled to participate in the contested case process and respond and present evidence and arguments on all issues involved in this action. § 2-4-601, -612, MCA.

Respondent has the right to retain legal counsel to represent, accompany, and advise them at any and all stages of this proceeding or may also elect to represent themselves; however, a business entity may not appear on its own behalf or through an agent other than an attorney licensed to practice law. Admin. R. Mont. 1.3.231.

CONTACT WITH COMMISSIONER'S OFFICE

If there are questions or concerns, please contact CSI at 406-444-2040 or CSI.LegalService@mt.gov. If represented by an attorney, please ensure this contact is made by the attorney.

POSSIBILITY OF DEFAULT

Failure to timely provide a written hearing request shall result in the entry of a default order imposing the Commissioner's proposed action, without additional notice, pursuant to Admin. R. Mont. 1.3.214.

DATED this 29 day of January, 2026.

GEORGE BARNES
Counsel for Commissioner of Securities & Insurance

CERTIFICATE OF SERVICE

I hereby certify that on January 29, 2026, I caused a copy of the foregoing, *Notice of Proposed Agency Action and Opportunity For Hearing*, to be served on the following persons by email and mail:

COREY K. LAVIGNE
5 SE PEMBROOKE LN.
WAUKEE, IOWA 50263
camcorey@msn.com

____
TIFFANY HOFFMAN
Paralegal

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Delivered

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WAUKEE, IA 50263
February 28, 2026, 8:58 am

Out for Delivery

WAUKEE, IA 50263
February 28, 2026, 7:17 am

Arrived at Post Office

WAUKEE, IA 50263
February 28, 2026, 7:06 am

Arrived at USPS Facility

WAUKEE, IA 50263
February 28, 2026, 5:30 am

Departed USPS Facility

ADEL, IA 50003
February 28, 2026, 5:19 am

Exhibit B

Arrived at USPS Facility

ADEL, IA 50003
February 28, 2026, 5:09 am

Departed USPS Regional Facility

DES MOINES IA DISTRIBUTION CENTER
February 28, 2026, 4:42 am

Arrived at USPS Regional Facility

DES MOINES IA DISTRIBUTION CENTER
February 28, 2026, 1:54 am

Departed USPS Regional Facility

DES MOINES IA DISTRIBUTION CENTER
February 28, 2026, 1:36 am

Arrived at USPS Regional Facility

DES MOINES IA DISTRIBUTION CENTER
February 27, 2026, 9:39 am

Departed USPS Facility

SAINT PAUL, MN 55131
February 26, 2026, 11:24 pm

Arrived at USPS Facility

SAINT PAUL, MN 55131
February 26, 2026, 5:03 am

Arrived at USPS Regional Facility

SAINT PAUL MN DISTRIBUTION CENTER
February 25, 2026, 9:00 pm

Departed USPS Regional Facility

MINNEAPOLIS MN DISTRIBUTION CENTER
February 25, 2026, 8:13 pm

Arrived at USPS Regional Facility

MINNEAPOLIS MN DISTRIBUTION CENTER
February 25, 2026, 7:56 pm

In Transit to Next Facility

February 25, 2026, 7:53 pm

In Transit to Next Facility

February 25, 2026, 7:24 pm

In Transit to Next Facility

February 25, 2026, 5:23 pm

Departed USPS Regional Facility

WEST FARGO ND NETWORK DISTRIBUTION CENTER
February 25, 2026, 4:01 pm

Arrived at USPS Regional Facility

WEST FARGO ND NETWORK DISTRIBUTION CENTER
February 25, 2026, 1:37 pm

In Transit to Next Facility

February 25, 2026, 10:55 am

Departed USPS Regional Facility

BISMARCK ND DISTRIBUTION CENTER
February 25, 2026, 10:07 am

Arrived at USPS Regional Facility

BISMARCK ND DISTRIBUTION CENTER
February 25, 2026, 9:30 am

In Transit to Next Facility

February 25, 2026, 7:07 am

In Transit to Next Facility

February 25, 2026, 4:33 am

Departed USPS Regional Facility

BILLINGS MT DISTRIBUTION CENTER
February 25, 2026, 1:50 am

Arrived at USPS Regional Facility

BILLINGS MT DISTRIBUTION CENTER
February 24, 2026, 6:52 pm

In Transit to Next Facility

February 24, 2026, 5:08 pm

Departed USPS Regional Facility

GREAT FALLS MT DISTRIBUTION CENTER

February 24, 2026, 1:21 pm

Arrived at USPS Regional Facility

GREAT FALLS MT DISTRIBUTION CENTER
February 24, 2026, 12:47 pm

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