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

IN THE MATTER OF CHRISTINE BOLGER aka CHRISTINE BOLGER JACOBSON, Respondent.	Case No. INS-2024-00151 **FINAL AGENCY ACTION & DEFAULT ORDER**

On January 27, 2026, counsel for the Commissioner of Securities and Insurance, Office of the Montana State Auditor (Commissioner or CSI), issued a Notice of Proposed Agency Action and Opportunity for Hearing (NOPAA) concerning Christine Bolger aka Christine Bolger Jacobson (Respondent). CSI served the NOPAA on Respondent via U.S. Mail with tracking capability. The NOPAA was delivered to Respondent's address on March 30, 2026.

The NOPAA explained that if Respondent disputed the allegations in the NOPAA, she must request an administrative hearing within 24 days. The NOPAA also warned that if Respondent failed to request a hearing, the Commissioner would issue a final order by default imposing the penalty stated in the NOPAA. Respondent failed to respond and request a hearing by the deadline; therefore, the Commissioner issues the following final order.

FINDINGS OF FACT

1. Jacobson is a resident of Polson, Montana.

2. During the period at issue in this matter, Jacobson was the owner of a 2009 Nissan Rogue (Nissan).

3. On September 8, 2023, Respondent obtained auto insurance coverage for the Nissan through Progressive Insurance. She chose a policy that only provided liability protection.

4. On October 9, 2023, Jacobson increased the coverage on the Nissan by adding comprehensive coverage with a deductible of $250.

5. On November 21, 2023, Jacobson called Progressive to report a claim related to the Nissan, which was recorded by Progressive. Jacobson reported that at approximately 7:45 pm on November 20, 2023, she was driving the Nissan and collided with a deer.

6. Progressive paid $4,010.24 on the claim, including a $3,023.17 payment to Jacobson.

7. On January 29, 2024, CSI received a phone call from M.B. regarding potential insurance fraud related to Jacobson's claim. On or about February 20, 2024, M.B. filed a written complaint with CSI alleging that the accident did not occur on November 20, 2023, as reported by Jacobson. Rather, M.B. stated the accident occurred on September 26, 2023.

8. M.B. reported that on September 27, 2023, M.B. took photographs of the damage to the Nissan. The photographs depict damage to the Nissan that appears to be identical to the damage to the Nissan in the photographs taken as part of Progressive's claim processing.

9. On June 13, 2024, CSI investigator Neil Brunett met with M.B. at the Big Arm Resort & Casino. M.B. showed Investigator Burnett text message exchanges between M.B. and Jacobson, including a text message on September 26, 2023, at 7:12 pm, where Jacobson stated that she had just hit a deer while driving the Nissan. M.B. asked Jacobson for photographs of the damage. Jacobson responded with photographs depicting the damage.

CONCLUSIONS OF LAW

10. The Commissioner has jurisdiction over this matter pursuant to § 33-1-311, MCA.

11. The Commissioner is tasked with the enforcement of the Montana Insurance Code, including the Insurance Fraud Protection Act. Mont. Code Ann. §§ 33-1-1202, *et. seq.*

12. A person commits administrative insurance fraud under Mont. Code Ann. § 33-1-1202(1), when the person, for the purposes of obtaining money or another benefit, presents or causes to be presented to an insurer any written or oral statement that contains false, incomplete, or misleading information regarding a fact material to a claim for payment or other benefit under the policy.

13. The Commissioner may require a person who commits administrative insurance fraud to pay a fine of up to $25,000 per violation. §§ 33-1-317, 33-1-1211(1)(b) MCA.

14. Also, the Commissioner may require a person who commits administrative insurance fraud to pay restitution pursuant to § 33-1-1211, MCA.

15. Jacobson committed administrative insurance when she falsely reported the date of the accident was November 20, 2023, when the evidence indicates the accident occurred on September 26, 2023. As part of the scheme, Jacobson increased the coverage on the Nissan after the accident by adding comprehensive coverage on October 9, 2023. She then accepted payment from Progressive related to the claim.

FINAL ORDER

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

1. Jacobson committed administrative insurance fraud in violation of Mont. Code Ann. § 33-1-1202(1).

2. Based on the facts of this case, including Jacobson's failure to respond, the Commissioner imposes a fine in the amount of $5,000 pursuant to Mont. Code Ann. § 33-1-317, plus interest at the statutory rate. The fine must be paid within 30 days of the date of this Order. Payment must be made by check or money order payable to the State of Montana.

3. Pursuant to § 33-1-1211, MCA, Jacobson shall pay restitution in the amount of $4,010.24, restitution must be made by check or money order payable to the State of Montana.

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

DATED this 6rd day of May, 2026.

JAMES BROWN
Commissioner of Securities and 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 on May 6, 2026, I caused a copy of the foregoing, *Final Agency Action and Default Order*, to be served on the following persons by the following means:

_1___ USPS Priority Mail (with tracking capability)
______ E-Mail

1. Christine Bolger aka
   Christine Jacobson
   28 Meadowlark Dr.
   Kalispell, MT 59901

Brandy Morrison

BRANDY MORRISON
Paralegal