MOLLY VANDEVOORT
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: molly.vandevoort@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 CHRISTINA PATRICK, Respondent.	Case No. INS-2026-00072 **NOTICE OF PROPOSED AGENCY ACTION AND OPPORTUNITY FOR HEARING**

TO: Christina Patrick
1410 Worden Ave
Apartment 201
Missoula, MT 59802

The Commissioner of Securities and Insurance, Office of the Montana State Auditor ("Commissioner" or "CSI"), has cause to believe that Christina Patrick ("Respondent") has violated the Montana Insurance Code, § 33-1-101, *et seq*., MCA. The Commissioner proposes to issue a final order finding Respondent committed administrative or civil insurance fraud in violation of § 33-1-1202(1), MCA. The Commissioner proposes to levy a fine of $5,000 plus interest at the statutory rate from the date of the Commissioner's final order, pursuant to § 33-1-317, MCA. If Respondent requests a hearing on this matter and is found to have committed administrative or civil insurance fraud, the Commissioner may require Respondent to pay the costs of the proceeding pursuant to § 33-1-1211, MCA. CSI has the authority to undertake this action pursuant to the Montana Insurance Code, including §§ 33-1-311, 33-1-317, 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 CSI 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.

FACTUAL ALLEGATIONS

1. Patrick is a resident of Montana, residing at 1410 Worden Ave, Apartment 201, Missoula, MT 59802.

2. According to a Montana Highway Patrol report, on May 24, 2024, a 2019 Honda hatchback owned by Patrick was involved in a single-vehicle collision with a deer and sustained disabling damage requiring a tow. The sole occupant and driver of the Honda, a relative of Patrick, was issued a violation warning for failure to provide proof of insurance and improper registration. On May 28, 2024, Patrick obtained an automobile insurance policy for the Honda with comprehensive and collision coverage from Progressive Direct Insurance Company ("Progressive").

3. On July 14, 2024, Patrick submitted a claim reporting a date of loss of June 14, 2024. In support of the claim, Patrick provided photographs of the damage; Progressive, however, noted the metadata associated with the photographs indicated they were taken on May 24, 2024. During a recorded call, Patrick stated that she was driving at the time of the crash, described a collision with a deer entering the roadway, and indicated that another occupant was present. Patrick identified that occupant as the individual listed as the driver in the May 24, 2024 Montana Highway Patrol report.

4. Patrick stated that the vehicle was towed by a flatbed tow truck but could not recall the name of the towing company. Patrick indicated she would obtain that information from the other occupant and provide a receipt.

5. On August 8, 2024, Patrick emailed Progressive stating that the towing company was “Blackjack Towing,” identified a contact person as “Rebecca,” and provided a phone number.

6. Progressive reported that multiple attempts to contact “Blackjack Towing” were unsuccessful and that no such business could be located. CSI likewise found no entity by that name registered with the Montana Secretary of State or identifiable through independent searches. CSI further determined that the phone number provided by Patrick was associated with an individual residing at Patrick’s address.

7. On October 9, 2024, Progressive denied the claim. Progressive was unable to locate the Honda to inspect the reported damage. Since Progressive did not pay the claim, there is not a basis to request restitution to the insurance company under Mont. Code Ann. § 33-1-1211(2).

8. On March 12, 2026, CSI attempted to contact the individual identified as the driver in the May 24, 2024 crash and as the occupant in the reported June 14, 2024 loss. The person who answered stated that the number no longer belonged to that individual.

9. On March 12, 2026, CSI also contacted Patrick by telephone, leaving a voicemail, and sent an email to the address Patrick had previously used to correspond with Progressive.

ASSERTIONS OF LAW

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

2. The Commissioner is tasked with enforcement of the Montana Insurance Code, including the Insurance Fraud Protection Act, §§ 33-1-1201, *et seq.*, MCA.

3. Under § 33-1-1202(1), MCA, a person commits administrative or civil insurance fraud if, for the purpose of obtaining any money or benefit, the person presents

or causes to be presented to an insurer a written or oral statement containing false, incomplete, or misleading information concerning a material fact in connection with a claim for payment or other benefit under an insurance policy.

4. Patrick presented Progressive Insurance Company with written and oral statements containing false and misleading information regarding facts that were material to, and in support of, a claim for payment or other benefit under an insurance policy. Patrick also submitted a claim for a collision loss that occurred before she obtained the policy, thereby misrepresenting that the loss was covered. Patrick made these misrepresentations for the purpose of obtaining insurance benefits and thus committed administrative insurance fraud in violation of § 33‑1‑1202(1), MCA.

5. If, after conducting a hearing under § 33-1-701, MCA, the Commissioner determines that Respondent has violated the Montana Insurance Code by committing administrative or civil insurance fraud, the Commissioner may issue a fine of up to $25,000 or require Respondent to pay the costs of the proceeding, §§ 33-1-317, 33-1- 1211, MCA.

PROPOSED AGENCY ACTION

WHEREFORE, the Commissioner, in his discretion, considering the gravity and intentionality of the offense, number and scope of offenses, and to protect the health, safety, and welfare of the public, proposes to order the following:

1. A finding that Patrick committed civil or administrative insurance fraud in violation of § 33-1-1202(1), MCA;

2. Payment of a fine of up to $5,000 to the State of Montana plus interest at the statutory rate from the date of the Commissioner's final order or payment of the costs of the proceedings pursuant to § 33-1-317 and § 33-1-1211, 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. Formal proceedings may be waived pursuant to § 2-4-603, MCA, in which case the hearing examiner would handle this case under the process for Informal Proceedings pursuant to § 2-4-604, MCA. 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 12th day of May, 2026.

/s/ Molly VandeVoort
MOLLY VANDEVOORT
Counsel for Commissioner of Securities & Insurance

CERTIFICATE OF SERVICE

I hereby certify that on May 12, 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 the following means:

Christina Patrick
1410 Worden Ave
Apartment 201
Missoula, MT 59802

/s/ Brandy Morrison
BRANDY MORRISON
Paralegal