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 **FINAL AGENCY ACTION & DEFAULT ORDER**

On May 12, 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 (Notice or NOPAA) concerning Christina Patrick ("Respondent"). CSI served the NOPAA on Respondent via U.S. Mail with tracking capability, and a copy is posted on the CSI website. The NOPAA was delivered to Respondent's address on May 16, 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.

On May 24, 2026, Respondent emailed CSI counsel indicating her acceptance of the proposed penalty. On June 2, 2026, CSI counsel emailed Respondent a proposed Consent Agreement and Final Order ("Agreement") for Respondent to sign and return to CSI.

As of July 15, 2026, CSI had not received the signed Agreement from Respondent, so CSI counsel mailed Respondent a letter giving Respondent until July 31, 2026 to either sign and return the Agreement or to request an administrative hearing.

As of the date of this Final Order, Respondent has failed to sign and return the Agreement or to request a hearing; therefore, the Commissioner issues the following Final Order.

The Commissioner considered the evidence and exhibits and makes the following determinations:

FINDINGS OF FACT

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.

CONCLUSIONS 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. After following the procedures provided by § 33-1-701, MCA, and upon a finding by the Commissioner that a violation of the Montana Insurance Code has occurred, the Commissioner may impose a fine or up to $25,000 upon a person for each violation. §§ 33-1-317, 33-1-1202, and 33-1-1211, MCA.

FINAL ORDER

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

1. Respondent has committed civil or administrative insurance fraud in violation of § 33-1-1202, MCA.

2. Respondent shall pay a fine of $5,000.00 pursuant to § 33-1-317, MCA, 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. Payment 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 5th day of August, 2026.

JAMES BROWN
Commissioner of Securities and Insurance,
Montana State Auditor

NOTICE

Respondent is entitled to judicial review of this Final Order in accordance with § 2-4-702, MCA. However, If Respondent disagrees with this Final Order, Respondent must file a request for a rehearing pursuant to Mont. Code Ann. § 33-1-705 with CSI before seeking judicial review. The request for rehearing must be in writing and specify the grounds for rehearing. The request must be received by the Commissioner within 30 days from the date of this Final Order. See Mont. Code Ann. §§ 33-1-705 and 2-4-702(1)(a).

Under Montana law, Respondent is required to exhaust administrative remedies before seeking judicial review. If Respondent fails to file a request for rehearing within 30 days of service of this Final Order, Respondent waives the right to a rehearing and judicial review. A petition for judicial review without first exhausting administrative remedies is subject to dismissal. Mont. Code Ann. § 2-4-702.

CERTIFICATE OF SERVICE

I hereby certify that on August 5, 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:

_x_ USPS Priority Mail (with tracking capability)
___ E-Mail

Christina Patrick
1410 Worden Avenue
Apartment 201
Missoula, MT 59802

Brandy J Thomson

Paralegal