

IN THE MATTER OF THE

MARYLAND INSURANCE
ADMINISTRATION

v.

ARNIECE C. HILLIAN
12802 Redgrave Drive
Upper Marlboro, Maryland 20774

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CASE NO.: MIA-2025-11-007

Fraud Division File No.: R-2025-1874

ORDER

This Order is issued by the Maryland Insurance Administration (the “MIA”) against Arniece C. Hillian (“Respondent”) pursuant to §§ 2-108, 2-201, 2-204¹ and 2-405 of the Insurance Article, Md. Code Ann. (2017 Repl. Vol. & Supp.) (the “Insurance Article”).

I. FACTS

1. On September 1, 2022, Respondent applied for an Accident Insurance policy and Hospital Policy (the “Policies”) with American Family Life Assurance Company of Columbus (“AFLAC”), an authorized insurer. Respondent signed the policy application immediately after the following fraud warning:

Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

2. The Policies, Accident policy P0Z7G172, and Hospital policy P0Z7G173 took effect on September 1, 2022, and remained in effect at all relevant times for which Respondent submitted the claims enumerated in this Order.

¹ Unless otherwise indicated, all statutory references in this Order are to the Insurance Article of the Maryland Code.

3. The Accident only policy was purchased as a One-Parent Family, providing accident coverage for the Respondent and her dependent Dylan Dolberry. The policy requires proof of loss to be provided to AFLAC within 90 days of loss.

4. The Respondent filed a total of six claims between September 9, 2022 and June 26, 2023 for herself and her dependent son Dylan Dolberry.

5. Respondent signed each of the claim forms immediately after the following fraud warning:

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime, and subjects such person to criminal and civil penalties.

The signature indicates that the information being provided as part of the claim is accurate and correct.

6. Claim number 036493775 was filed on September 9, 2022, with a diagnosis date of September 4, 2022 for dependent child Dylan Dolberry with associated hospital policy P0Z7G173. The claim indicates that Dolberry was hospitalized 3 days after the policy went into effect. The claim contained documents from Children's Hospital showing hospitalization from September 4, 2022 through September 7, 2022. The claim also contained records from Kaiser Permanente showing a broken wrist, dating from October 2, 2021 through January 21, 2022 which is outside the policy effective period. The Respondent received a total of \$1,795.00 for this claim.

7. Claim number 037135509 was submitted to AFLAC for hospital policy P0Z7G173 by Respondent on October 7, 2022 with a hospital admission date of September 12, 2022 through September 15, 2022. Additional Kaiser Permanente records accompanied the claim showing dates of care of April 1, 2022, April 15, 2022, July 2021, October 2021, and November 2021. These

dates do not fall within the effective period of the Respondent's Policies. Respondent received payment in the amount of \$1,585.00 for this claim.

8. On December 17, 2022 claim number 038637794 was submitted for policy number P0Z7G173 for dependent child Dylan Dolberry. The claim included a police report for a motor vehicle crash from Montgomery County Police, an invoice for payment due to transport via ambulance, and documents from Holy Cross hospital showing inpatient care from November 13 through November 17, 2022. Respondent received payment in the amount of \$5,480.00 for this claim.

9. On June 12, 2023 claim 038637833 was submitted by the Respondent for Policy P0Z7G172. The claim involved a motor vehicle crash on April 17, 2023 in Prince Georges County involving hospitalization of the Respondent, and medical documents from Holy Cross Hospital. The Respondent received a payment from AFLAC in the amount of \$13,895.00 for this claim.

10. Claim 041780359 was also filed on June 12, 2023 relating to the same motor vehicle crash in Prince Georges County. Crash report, and medical records were submitted as supporting documentation for the claim. Respondent received a payment from AFLAC in the amount of \$9,300.00 for this claim.

11. On June 26, 2023 claim 042091539 was filed for dependent child Dylan Dolberry associated with the same motor vehicle crash in Prince Georges County listed above. The crash report for Prince Georges County and medical records from Holy Cross hospital were submitted to AFLAC as supporting documentation. The Respondent received a payment from AFLAC in the amount of \$6,760.00.

12. On August 12, 2024, in an effort to authenticate claims submitted by Respondent, AFLAC Special Investigations Unit (SIU) contacted Holy Cross Hospital records administrator to verify

the medical bill provided by the Respondent. Holy Cross Hospital responded and indicated that Arniece Hillian and Dylan Dolberry are not patients and the records could not be validated. The SIU investigator noted that these claims were linked with another insured party, Charlene Swann, who had submitted the same records from Holy Cross Hospital and received AFLAC funds.

13. On August 12, 2024, AFLAC sent letters to Respondent requesting her to contact their investigator within three days to discuss the above listed claims. The letter explicitly stated:

Please be advised that failure to comply with this request may result in the denial of your claim(s) due to insufficient information and/or reporting to the Maryland Insurance Administration.

Respondent failed to reply to the three day notice letter.

14. On August 12, 2024 the SIU contacted Respondent via telephone at phone number (202)486-4390, which is the phone number associated with the Respondent on her AFLAC policy P1AF0G2. The answering party indicated the investigator had a wrong number.

15. After receiving a “read receipt” for the three day letter sent to the Respondent on August 12, 2023, the SIU received voicemail message on August 13, 2023 to call the Respondent via telephone number (202) 486-4390. This is the same phone number the SIU called on August 12, 2023 and was told was an incorrect number. Subsequent efforts to make contact with the Respondent had negative results.

16. On August 15, 2024 AFLAC sent a letter to Respondent requesting restitution for the claims paid erroneously, in the amount of \$37,120.00

17. Section 27-802(a)(1) of the Maryland Insurance Article states:

An authorized insurer, its employees, fund producers, or insurance producers, ... who in good faith has cause to believe that insurance fraud has been or is being committed shall report the suspected insurance fraud in writing to the Commissioner, the Fraud Division, or the appropriate federal, State, or local law enforcement authorities.

18. AFLAC, having a good faith belief that Respondent committed insurance fraud, referred the matter to the MIA, Fraud Division.

II. THE MIA'S INVESTIGATION:

19. In an effort to authenticate claim numbers 036493775, 037135509, 038637794, 038637833, 041780359, 042091539 submitted by Respondent, the submitted documents were reviewed by the MIA investigator.

20. Claims 038637794 and 038637833 were submitted listing the patients as Dylan Dolberry and Respondent, along with an accident report from the Montgomery County Police Department (MCPD). The submitted document lists a report number of MCP3255001Z, local case number 280087263, with a crash date and time of 11/13/2022 at 5:38pm. The location of the crash is listed as University Blvd and Colesville Road, involving a 2015 Mercedes with MD registration 1DX1731. Respondent is listed as the driver, and Dylan Dolberry is listed as the passenger. Records search shows the provided vehicle tag 1DX1731 belongs to a registered owner who is not the Respondent or Dylan Dolberry.

21. The Maryland Insurance Administration submitted a request to the MCPD for a copy of the official police records associated with the accident report submitted by the Respondent. Records personnel indicated that the details listed on the report submitted by Respondent do not match their records. A copy of the valid accident report was provided, and shows a report number of MCP3295001Z, local case number 220037100 with a crash date and time of 8/27/2022 at 5:38pm. The location, accident diagram, and narrative match the submitted document with the exception of the removal of the statement "There is BWC footage available for this incident". The involved vehicle description matches in both reports including the VIN WDCGG8JB9FG380233 and vehicle registration 1DX1731. This license plate is registered to Curtis Marvin Fann. Fann is

listed as the driver of the vehicle during the time of the accident in the MCPD report. The Respondent is not listed anywhere on the report provided by the MCPD Records Division.

22. The Maryland Insurance Administration contacted Montgomery County Fire and Rescue Services (MCFRS) to validate the billing statements provided by the Respondent. Two bills were submitted to AFLAC by Respondent, both indicating a total cost of \$518.70 for transporting patients Dylan Dolberry and Respondent to Holy Cross Hospital on 11/13/2022. Both invoices are addressed to “Guardian of Dylan Dolberry”, although invoice with account number 1415*11336643 shows patient name “Arniece Hillian”. On September 2, 2025 the records division of MCFRS indicated they had no record of the Respondent or Dolberry being a patient at any time.

23. Claims 041780359 and 042091539 were submitted to AFLAC on June 12, 2023 along with an accident report from the PGPD. The Respondent’s submitted documents lists a report number of DA4176005J, local case number PP22061800000254, with a crash date and time of April 17, 2023 at 5:43pm. The location of the crash is listed as Central Avenue and Hampton Park Blvd. Involved vehicle 1 is listed as a 2004 Lexus 4S, with Maryland registration 3CY7272, driver identified as the Respondent. Involved vehicle 2 is a 2013 Hyundai Sonata with MD registration 97817CJ.

24. The Maryland Insurance Administration submitted a request to PGPD for a copy of records associated with the accident report submitted by the Respondent for claims 041780359 and 042091539. A copy of the police report number PP22061800000254 shows an actual date of June 18, 2022 (correlates directly to the case number) with a time of occurrence as 1:43am. The location is listed as the same as the report submitted to AFLAC by the Respondent of Central Avenue and Hampton Park Blvd. The Accident diagrams on both documents are also identical. The involved vehicle is listed as a 2004 Lexus driven by Arniece Hillian, with license plate 3CY7272.

25. Medical records submitted by the Respondent for Holy Cross Hospital for claims 042091539 and 041780359 both indicate the Respondent and Dolberry were hospitalized for several days following the accident. These Holy Cross Hospital statements show an admission date and time of 4/17/2023 at 1702hrs for both Respondent and Dolberry. Both documents identify the medic associated with transport as ID number 113810942, indicating both were transported and admitted by the same medic. Both statements also show the same patient control number of 14600059876757 for both Respondent and Dolberry. The intake records also list an admission time of 1702hrs which is prior to the listed occurrence of the vehicle crash at 1743hrs. According to AFLAC SIU, Holy Cross Hospital indicated that Arniece Hillian and Dylan Dolberry are not patients and the records could not be validated. The same records were submitted by another insured party (Charlene Swann) as part of an AFLAC claim with the personal information altered.

26. A Lexis Nexis Accurint search conducted by the Maryland Insurance Administration shows that the Respondent, Dylan Dolberry and Charlene Swann are relatives. Phone number (202)486-4390 which was used to attempt contact with the Respondent was searched through Lexis Nexis and shows a registered user as the Respondent.

27. A letter was mailed from the Maryland Insurance Administration to the Respondent via certified mail on September 4, 2025 and via email to arniecehillian@yahoo.com requesting to discuss the open investigation.

28. Document review by the MIA determined that the same altered documents from Holy Cross Hospital, Montgomery County Fire and Rescue Services, Montgomery County Police Department, and Prince Georges County Police Department were submitted to AFLAC by both Respondent and Charlene Swann.

29. USPS tracking for the certified letter sent to the Respondent was reviewed, and indicates that on September 6, 2025 the receiving party requested the letter be held at the post office. The letter was never retrieved from USPS.

III. LEGAL AUTHORITY

30. In addition to all relevant sections of the Insurance Article, the Administration relies on the following pertinent sections in finding that Respondents violated Maryland's insurance laws:

27-403

It is a fraudulent insurance act for a person:

(2) to present or cause to be presented to an insurer documentation or an oral or written statement made in support of a claim...with knowledge that the documentation or statement contains false or misleading information about a matter material to the claim[.]

27-408

(c)(1) In addition to any criminal penalties that may be imposed under this section, on a showing by clear and convincing evidence that a violation of this subtitle has occurred, the Commissioner may:

(i) impose an administrative penalty not exceeding \$25,000 for each act of insurance fraud; and

* * *

(2) In determining the amount of an administrative penalty, the Commissioner shall consider:

(i) the nature, circumstances, extent, gravity, and number of violations;
(ii) the degree of culpability of the violator;
(iii) prior offenses and repeated violations of the violator; and
(iv) any other matter that the Commissioner considers appropriate and relevant.

31. By the conduct described herein, Respondent violated § 27-403. Respondent violated the Insurance Article when she submitted false claims to AFLAC. As such, Respondent is subject to an administrative penalty pursuant to § 27-408(c) of the Insurance Article.

IV. SANCTIONS

32. Insurance fraud is a serious violation, which harms consumers in that the losses suffered by insurance companies are passed on to consumers in the form of higher premiums. The Commissioner may investigate any complaint that alleges fraudulent claims has been submitted to an insurer. Ins. §§ 2-201(d) (1) and 2-405.

33. Having considered the factors set forth in § 27-408(c)(2), the MIA has determined that \$2,000.00 is an appropriate administrative penalty against Respondent.

34. The administrative penalty shall be paid by check made payable to “Maryland Insurance Administration” within thirty (30) days of the date of this Order. Payment must identify the case by number (R-2025-1874) and name (Arniece Hillian). Payment of the administrative penalty shall be sent to the attention of: Shanice Deramus, Fiscal Department, Maryland Insurance Administration, 200 St. Paul Place, Suite 2700, Baltimore, MD 21202. Unpaid penalties will be referred to the Central Collection Unit for collections.

35. Additionally, Respondent is ordered to reimburse AFLAC \$37,120.00, which is the amount AFLAC paid Respondent for disability claims she submitted, later determined to be false.

36. Notification of restitution to AFLAC shall be made in writing to: Robert Guynn, Associate Commissioner, Insurance Fraud and Enforcement Division, 200 St Paul Place, Suite 2700, Baltimore, Maryland 21202. Such notification shall include a copy of the money order or cancelled check as proof of reimbursement and identify the case by number (R-2025-1874) and name (Arniece Hillian).

37. This Order does not preclude any potential or pending action by any other person, entity, or government authority regarding any conduct by Respondent, including the conduct that is the subject of this Order.

WHEREFORE, for the reasons set forth above, and subject to Respondent's right to request a hearing, it is this 10th day of November 2025, **ORDERED** that:

(A.) Arniece Hillian shall pay an administrative penalty of two thousand dollars (\$2,000.00) within 30 days of the date of this Order.

(B.) Arniece Hillian shall pay restitution to AFLAC in the amount of Thirty Seven Thousand, One Hundred Twenty Dollars (\$37,120.00) within 30 days of the date of this Order.

MARIE GRANT
Insurance Commissioner

BY:

signature on original

ROBERT GUYNN
Associate Commissioner
Fraud & Producer Enforcement Division

RIGHT TO REQUEST A HEARING

Pursuant to § 2-210 of the Insurance Article and Code of Maryland Regulations (“COMAR”) 31.02.01.03, an aggrieved person may request a hearing on this Order. This request must be in writing and received by the Commissioner within thirty (30) days of the date of the letter accompanying this Order. However, pursuant to § 2-212 of the Article, the Order shall be stayed pending a hearing only if a demand for hearing is received by the Commissioner within ten (10) days after the Order is served. The request shall include the following information:

- (1) the action or non-action of the Commissioner causing the person requesting the hearing to be aggrieved;
- (2) the facts related to the incident or incidents about which the person requests the Commissioner to act or not act; and
- (3) the ultimate relief requested.

The failure to request a hearing timely or to appear at a scheduled hearing will result in a waiver of your rights to contest this Order and the Order shall be final on its effective date. Please note that if a hearing is requested on this initial Order, the Commissioner may affirm, modify, or nullify an action taken or impose any penalty or remedy authorized by the Insurance Article against the Respondent in a Final Order after hearing.

The written request for hearing must be addressed to the Maryland Insurance Administration, 200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202, Attn: Clerk – Office of Hearings.