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Baltimore County Woman Pleads Guilty to Felony Insurance Fraud

BALTIMORE, MD (August 11, 2023) – Maryland Attorney General Anthony G. Brown today announced the guilty plea and sentencing of Christina Nicole Frink, 32, of Owings Mills, Maryland. Frink pleaded guilty to one count of theft scheme of \$100,000 or more in Baltimore County Circuit Court. The Honorable Judge Robert E. Cahill sentenced Frink to five years of incarceration, all of which were suspended, and five years' supervised probation. Frink was also ordered to pay \$134,535 in restitution.

In May 2017, Frink purchased an accident and hospital indemnity policy with the American Life Assurance Company (Aflac). This type of policy provides coverage for short-term disabilities suffered in certain off-the-job accidents. From August 2017 through May 2019, Frink filed 12 fraudulent insurance claims under her policy with Aflac, alleging that she suffered from various accidents and medical issues. With each claim, Frink submitted fraudulent medical records purporting to be the records from several hospitals in the Baltimore Metropolitan area. As a result of her scheme, Aflac paid Frink a total of \$134,535 in benefits to which she was not entitled.

In making today's announcement, Attorney General Brown thanked Fraud and Corruption Unit Chief Alexander Huggins and Assistant Attorney General Timothy S. Lake who prosecuted this case. Attorney General Brown also thanked Maryland Insurance Administration investigators Suzzanne Jones and William Wagner for their assistance with this investigation.

https://www.marylandattorneygeneral.gov/press/2023/081123.pdf