



Media Release

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The How and Where of Reporting Suspected Insurance Fraud Has Changed

Columbia, S.C. – Recently, the South Carolina Department of Insurance (SCDOI) [assumed primary responsibility](#) for the State’s insurance fraud investigations and prosecutions from the South Carolina Attorney General’s Office. Because of this change, concerned citizens should now report suspected insurance fraud to the SCDOI. Reports of suspected insurance fraud can be made through an [online portal system](#) or by calling the SCDOI’s Insurance Fraud Division at 888-95-FRAUD (37283).

“It’s been a goal of mine for many years to have insurance fraud investigations take place here in the Department,” says SCDOI Director, Ray Farmer. In July, the SCDOI announced the formation of a new division at the Department, the Insurance Fraud Division. This division, headed by Joshua Underwood, will take on the task of investigating, and when appropriate, prosecuting all insurance fraud cases in South Carolina.

“Insurance fraud is a big problem for South Carolinians and the problem is only getting bigger,” says Underwood. “Our state currently ranks 8th in the nation for staged car accidents, which ultimately drives up the cost of insurance for law-abiding citizens, not to mention these fake accidents tie up valuable first responder resources as well.”

Underwood states that the goal of the division is to strengthen the efficiency of investigations and to increase the prosecution of criminals who make their living by committing fraud.

“We are building a great team within the division,” says Underwood. “Our partnership with SLED is vital for the success of our endeavors as we rely on them for the criminal investigation aspect of the process. Our team of skilled lawyers will collaborate with SLED from the beginning of the investigative process all the way through the prosecution of each case.”

The new division has already prosecuted its first criminal insurance fraud case, resulting in a conviction.

On October 26, 2021, Nia Polidore pled guilty in Orangeburg County in a 2018 staged car accident case. Polidore, along with several co-defendants, conspired and staged an accident with injuries. As a result, USAA Insurance paid the co-defendants a total of \$43,659.00 in fabricated damages and phantom injury claims. Polidore received approximately \$5,000 of the paid-out funds.

Polidore has pled guilty to one count of Presenting False Claims for Payments and was sentenced under the Youthful Offender Act to a sentence not to exceed six years, suspended upon the service of three years’ probation, and was ordered to pay \$5,000 in restitution.



Information about insurance fraud can be found at doi.sc.gov/fraud.

Access the [Insurance Fraud Complaint Online](#) portal to submit your complaint.

Contact the SCDOI's Insurance Fraud Division at FraudDivision@doi.sc.gov or call 888-95-FRAUD (37283).