



Media Release

**For Immediate Release
April 24, 2024**

**Contact: Diane Cooper
803-737-6148**

Insurance Fraud Ringleader Pleads Guilty in Sumter County – Sentenced to Prison

Columbia, S.C. – The South Carolina Department of Insurance (SCDOI) has announced that Tyburious M. Heyward, an insurance fraud ringleader who specializes in staged automobile accidents, has pled guilty in Sumter, South Carolina. Heyward, and his co-conspirators, sought to defraud insurance companies of more than half a million dollars.

Heyward recruited dozens of individuals to participate as drivers and passengers in intentional automobile collisions to collect insurance payouts for nonexistent injuries from multiple insurance companies. Heyward directed his co-conspirators to seek unnecessary medical treatment for specific, subjective injuries and symptoms. Heyward also provided and directed the use of false medical, residency, identity, and lost wages documents throughout the claims processes. In addition to providing co-conspirators with scripts of what to say during medical visits and when dealing with insurance company representatives, Heyward would often impersonate other individuals.

These staged accidents took place in various parts of South Carolina including Florence, Charleston, Lexington, Columbia, and Sumter. Regardless of where the collisions occurred, the insurance claim activity primarily took place in Sumter County. Often these staged accidents occurred with both drivers of two vehicles being involved in the scheme to intentionally collide with each other. However, in some incidents one driver who was involved in the conspiracy would intentionally collide with an unsuspecting driver's vehicle. Fortunately, no innocent drivers or passengers in this case were seriously injured.

Heyward previously served time in prison for similar conduct. In fact, while incarcerated in the South Carolina Department of Corrections, Heyward used a contraband cellphone to recruit others to conduct staged accidents at his direction in this recent case. While still in prison, he also used a contraband cellphone to impersonate multiple participants in at least one staged accident. After being released from prison in the Spring of 2021, Heyward began to take more active roles in staged accidents and would often be present at the scene even if he was not in either vehicle at the time of the collision. After being arrested in this case, Heyward even made a phone call, on a recorded line, from the detention center to impersonate another individual as part of an injury claim from a staged accident.



On April 23, 2024, Tyburious Heyward pled guilty to 3 counts of Presenting False Claims for Payment (Value of \$10,000 or More) and 2 counts of Obtaining Signature or Property by False Pretenses (Value of \$10,000 or More) in the Sumter County Court of General Sessions. He was sentenced to 8 years in prison to be followed by an additional 10 years which is suspended upon the service of probation and payment of approximately \$436,000.00 in restitution. As part of the plea agreement, an additional 20 warrants against Heyward were dismissed. Criminal cases against more than 30 co-defendants are still pending at various stages in the court system.

This case was prosecuted by Special Assistant Attorney General Joshua Underwood, the Director of SCDOJ's Insurance Fraud Division and investigated by agents of the South Carolina Law Enforcement Division (SLED) Insurance Fraud Unit. "It takes a great deal of work to identify, investigate, and prosecute complex staged accident ring cases like this one. With continued help from the insurance industry, the Insurance Fraud Division and our partners from SLED, we remain committed to putting in that work to see that those who commit these costly and potentially dangerous crimes are held accountable," said Underwood.

Director Michael Wise of the South Carolina Department of Insurance said, "We will continue to work vigilantly to prosecute those individuals committing insurance fraud in South Carolina. Fraudulent claims affect all South Carolinians by driving up insurance costs, resulting in higher premiums for everyone." Some reports indicate the average adult pays an additional \$1184 per year in premiums to cover the cost of insurance fraud.

[Insurance fraud](#) occurs when an insurance company, agent, adjuster, or consumer commits a deliberate deception to obtain an illegitimate gain. An insurance fraud ring involves a group of people acting together to commit insurance fraud. Whatever the method, insurance fraud has serious repercussions and consequences.

The Insurance Fraud Division reviews complaints and referrals of potential insurance fraud and, on behalf of the South Carolina Attorney General, prosecutes insurance fraud related crimes across the state. If you suspect insurance fraud is being committed, you can report it online [here](#) or call the Insurance Fraud Hotline at 888-95-FRAUD (888-953-7283).