



South Carolina Insurance Fraud Trends

Eric M. DeCampos

Sr. Director, Strategy, Policy & Government Affairs

06/11/2025

About NICB

With a **110-year heritage**, the National Insurance Crime Bureau (NICB) is the nation's premier not-for-profit organization dedicated **exclusively to fighting insurance fraud and crime**.

NICB membership includes **more than 1,200** property-casualty insurance companies, vehicle rental companies, auto auctions, vehicle finance companies, self-insured organizations and strategic partners.



South Carolina - General Overview*

South Carolina 2024 Rankings:

- 15th – Total QCs
- 7th – QCs per capita

TC Total increase by **25%** in
Total QCs (1/2023-6/2025)

QCs = **8,400** (1/2023-6/2025)

- FBI estimates that over a 10-year period, insurance fraud costs the average U.S. family between **\$4,000** and **\$7,000** in the form of **increased premiums**.

*Data based on “questionable insurance claims” (QCs) submitted to NICB that are flagged for suspected fraud. A “QC” does not automatically equate to a fraudulent claim.

Medical and Staged Accident Overview

Medical Fraud

- Criminal networks may include clinics to treat accident victims (i.e., Chiro's and PTs).
- Some providers may push for more treatments than necessary.
- Claims submitted for soft tissue injuries (sprains/strains) and pain.

Staged Vehicle Accidents

- Staged accidents may use unsuspecting victims or conspirators
- Runners steer accident victims to network clinics.
- Commercially insured vehicles highly targeted.

Staged Accidents/Medical Fraud Rankings

Staged Vehicle Accidents

- Ranked 9th in Total QCs (2023-2024)
- Most Targeted Cities (1/2023 to 6/2025):
 - Columbia (10% of QCs)
 - Greenville
 - Charleston
 - North Charleston
 - Spartanburg

Medical Fraud

- Ranked 10th in QCs per capita
 - Ranked 16th in Total QCs
 - 9% increase in Total QCs.
- (2023-2024 Data)

Storm Chaser Fraud



- Bad actors claiming to repair roof and other storm damage may include
 - Roofers
 - Tree Removal Companies
 - Mold Remediation
- Exaggerate storm-related loss or intentionally damage property
- Questionable Claims (2023-2024):
 - **Roofing QCs: 90% increase**
 - **Other QCs: 345% increase**
 - Includes Tree Removal, Mold Remediation, and Debris Removal

Proposed Policy Solutions

Fraud Unit
Statutory Fix

Increase
Funding

Staged
Accident
Legislation

Inflated
Billing

Questions?
