

## Session 126 - (2025-2026)

### H 4784 General Bill, By J.E. Johnson, McCravy, M.M. Smith and C. Mitchell

**Summary:** Omnibus Insurance Fraud and Reporting Immunity Act revisions

A BILL TO AMEND THE SOUTH CAROLINA CODE OF LAWS BY ADDING SECTION 38-55-171 SO AS TO CREATE THE FELONY CRIMINAL OFFENSES OF STAGING A MOTOR VEHICLE COLLISION AND AGGRAVATED STAGING A MOTOR VEHICLE COLLISION, AND TO PROVIDE PENALTIES; BY AMENDING SECTION 38-55-520, RELATING TO THE PURPOSE OF THE OMNIBUS INSURANCE FRAUD AND REPORTING IMMUNITY ACT, SO AS TO DESIGNATE THE DIVISION PREVIOUSLY ESTABLISHED TO PROSECUTE AND INVESTIGATE FRAUD IN THE OFFICE OF THE ATTORNEY GENERAL AS BEING IN THE DEPARTMENT OF INSURANCE; BY AMENDING SECTION 38-55-530, RELATING TO DEFINITIONS IN THE OMNIBUS INSURANCE FRAUD AND REPORTING IMMUNITY ACT, SO AS TO REVISE DEFINITIONS; BY AMENDING SECTION 38-55-540, RELATING TO CRIMINAL PENALTIES IN THE OMNIBUS INSURANCE FRAUD AND REPORTING IMMUNITY ACT, SO AS TO INCLUDE ATTEMPTS TO RECEIVE CERTAIN ECONOMIC ADVANTAGES OR BENEFITS; BY AMENDING SECTION 38-55-550, RELATING TO CIVIL PENALTIES IN THE OMNIBUS INSURANCE FRAUD AND REPORTING IMMUNITY ACT, SO AS TO ADD A STATUTE FOR WHICH VIOLATIONS WILL BE SUBJECT TO THE CIVIL PENALTIES, AND TO MAKE VARIOUS TECHNICAL AND CONFORMING CHANGES; BY AMENDING SECTION 38-55-560, RELATING TO THE ESTABLISHMENT OF THE INSURANCE FRAUD DIVISION AND PROVIDE THE POWERS, DUTIES, AND FUNCTIONS OF THE DIVISION AND RELATED STATE AGENCIES, SO AS TO TRANSFER THE DIVISION FROM THE OFFICE OF THE ATTORNEY GENERAL TO THE DEPARTMENT OF INSURANCE, AND TO REVISE THE POWERS, DUTIES, AND FUNCTIONS OF THE DIVISION AND RELATED AGENCIES; BY AMENDING SECTION 38-55-570, RELATING TO NOTIFICATION TO THE DIVISION OF CERTAIN FRAUDULENT CONDUCT, SO AS TO MAKE CONFORMING CHANGES TO REFLECT THE TRANSFER OF THE INSURANCE FRAUD DIVISION OF THE OFFICE OF THE ATTORNEY GENERAL TO THE DEPARTMENT OF INSURANCE, AND TO REMOVE AN EXCEPTION TO A DISCOVERY PROVISION, AMONG OTHER THINGS; BY AMENDING SECTION 38-55-590, RELATING TO THE ANNUAL REPORT BY THE DIRECTOR OF THE INSURANCE FRAUD DIVISION IN THE OFFICE OF THE ATTORNEY GENERAL TO THE GENERAL ASSEMBLY, SO AS TO MAKE CONFORMING CHANGES TO REFLECT THE TRANSFER OF THE INSURANCE FRAUD DIVISION OF THE OFFICE OF THE ATTORNEY GENERAL TO THE DEPARTMENT OF INSURANCE; BY AMENDING SECTION 17-25-45, RELATING TO LIFE SENTENCES FOR PERSONS CONVICTED OF CERTAIN CRIMES, SO AS TO ADD AND REVISE CERTAIN INSURANCE-RELATED CRIMES; BY AMENDING SECTION 42-9-440, RELATING TO SUSPECTED FALSE STATEMENTS OR MISREPRESENTATIONS TO BE REPORTED TO THE INSURANCE FRAUD DIVISION, SO AS TO MAKE CONFORMING CHANGES TO REFLECT THE TRANSFER OF THE INSURANCE FRAUD DIVISION OF THE OFFICE OF THE ATTORNEY GENERAL TO THE DEPARTMENT OF INSURANCE; AND BY AMENDING SECTION 14-7-1630, RELATING TO SUBJECT MATTERS OF THE STATE GRAND JURY, SO AS TO INCLUDE CERTAIN CRIMES INVOLVING INSURANCE FRAUD.

**12/16/25 House Prefiled**

**12/16/25 House Referred to Committee on Labor, Commerce and Industry**

**01/13/26 House Introduced and read first time (House Journal-page 88)**

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