



South Carolina

STATE LAW ENFORCEMENT DIVISION

Henry D. McMaster, Governor

Mark A. Keel, Chief

P.O. Box 21398
Columbia, South Carolina
29221-1398

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(803) 737-9000

FOR IMMEDIATE RELEASE
October 14, 2026

Renée Wunderlich
Director of Public Information

SLED CHARGES DORCHESTER COUNTY MAN WITH INSURANCE FRAUD

The South Carolina Law Enforcement Division (SLED) charged Forrest Sanders Smith, 61, with Fraud Regarding Payment of Insurance Premium on Tuesday, October 13, 2026. The South Carolina Department of Insurance requested the SLED investigation.

Details can be found in the attached warrant.

Smith was booked into the Beaufort County Detention Center.

The case will be prosecuted by the South Carolina Department of Insurance.

SLED previously charged Forrest Sanders Smith with five counts of Forgery - Value \$10,000 or more, two counts of Fraud Regarding Payment of Insurance Premium, and Fraudulent Insurance Application by an Agent, in Florence County, on Tuesday, September 29, 2026.

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SLED news releases are published on SLED's website: www.sled.sc.gov
For media inquiries, please email SLED's Public Information Office: pio@sled.sc.gov

ARREST WARRANT

2026A0710400374

STATE OF SOUTH CAROLINA

☒ County/ ☐ Municipality of

Beaufort

THE STATE

2024-03431

against

Forrest Sanders Smith

Address:

Saint George, SC 29477-8933

Phone: SSN:

Sex: M Race: Height: 5 10 Weight: 205

DL State: SC DL #:

DOB: 1965 Agency ORI #: SCLED0000

Prosecuting Agency: State Law Enforcement Division

Prosecuting Officer: Sean P O'Neill - S01547

Offense: Insurance / Fraud regarding payment of insurance premium

Offense Code: 0822

Code/Ordinance Sec: 38-43-0190

This warrant is CERTIFIED FOR SERVICE in the

☐ County/ ☐ Municipality of

The accused

is to be arrested and brought before me to be dealt with according to the law.

(L.S.)

Signature of Judge

Date:

RETURN

A copy of this arrest warrant was delivered to

defendant Forrest Sanders Smith IV

on 10/13/26

Signature of Constable/Law Enforcement Officer

RETURN WARRANT TO:

Beaufort County General Sessions

PO Box 1128

102 Ribaut Road, Rm. 208

Beaufort, SC 299011128

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ORIGINAL

STATE OF SOUTH CAROLINA

☒ County/ ☐ Municipality of

Beaufort

Personally appeared before me the affiant Sean P O'Neill

being duly sworn deposes and says that defendant Forrest Sanders Smith

did within this county and state on or about 6/6/2025

State of South Carolina (or ordinance of ☒ County/ ☐ Municipality of Beaufort

violate the criminal laws of the

DESCRIPTION OF OFFENSE: Insurance / Fraud regarding payment of insurance premium

I further state that there is probable cause to believe that the defendant named above did commit the crime set forth and that probable cause is based on the following facts:

On or about June 6, 2025, in Beaufort County, South Carolina, the defendant, Forrest Sanders Smith IV, did knowingly procure the payment of a premium for insurance or the obligation for the payment of a premium by fraudulent representation. Smith, acting as an licensed insurance producer in the State of South Carolina, did knowingly accept payment for an insurance policy requested by the victim, [REDACTED]. Smith was paid approximately \$873.00 with the understanding that he was using the victim's funds as payment toward a homeowners insurance policy in [REDACTED] name. Smith attempted to gain an undeserved economic advantage by willfully and intentionally not obtaining an insurance policy on the victim's behalf, while keeping the payment for his own personal gain. This Affiant presents these facts based on the review of financial records, discussions with the insurance carrier in question, and victim statements.

Signature of Affiant

STATE OF SOUTH CAROLINA

☒ County/ ☐ Municipality of

Beaufort

Affiant's Address P. O. Box 21398
Columbia, SC 29221-

Affiant's Telephone

ARREST WARRANT

TO ANY LAW ENFORCEMENT OFFICER OF THIS STATE OR MUNICIPALITY OR ANY CONSTABLE OF THIS COUNTY:

It appearing from the above affidavit that there are reasonable grounds to believe that

on or about 6/6/2025

defendant Forrest Sanders Smith

did violate the criminal laws of the State of South Carolina (or ordinance of

☒ County/ ☐ Municipality of Beaufort

) as set forth below:

DESCRIPTION OF OFFENSE: Insurance / Fraud regarding payment of insurance premium

Having found probable cause and the above affiant having sworn before me, you are empowered and directed to arrest the said defendant and bring him or her before me forthwith to be dealt with according to law. A copy of this Arrest Warrant shall be delivered to the defendant at the time of its execution, or as soon thereafter as is practicable

Sworn to and subscribed before me

on 9/18/2026

Signature of Issuing Judge (L.S.)

Robert Eccles Ferguson Jr

Judge Code: 7476

Judge's Address 104 Ribaut Road

Beaufort, SC 29902-

Judge's Telephone (843)255-5700

Issuing Court: ☒ Magistrate☐ Municipal☐ Circuit

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Form Approved by
S.C. Attorney General
April 21, 2003
SCCA 519