



South Carolina

STATE LAW ENFORCEMENT DIVISION

Henry D. McMaster, Governor

Mark A. Keel, Chief

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

WWW.SLED.SC.GOV

(803) 737-9000

FOR IMMEDIATE RELEASE
April 24, 2025

Renée Wunderlich
Director of Public Information

SLED CHARGES FLORENCE COUNTY WOMAN WITH FORGERY AND INSURANCE FRAUD

The South Carolina Law Enforcement Division (SLED) charged Jennifer Antoinette Graham, 47, with Forgery - value \$10,000 or more, and Presenting a False Claim for Insurance Payment - value \$10,000 or more on Tuesday, April 22, 2025. The South Carolina Department of Insurance requested the SLED investigation.

Details can be found in the attached warrants.

Graham was booked into the Florence County Detention Center.

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

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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



An Accredited Law Enforcement Agency



ARREST WARRANT

2025A2110100178

STATE OF SOUTH CAROLINA

☒ County/ ☐ Municipality of

Florence

THE STATE

against

Jennifer Antoinette Graham

Address:

Lake City, SC 29560-4241

Phone: SSN:

Sex: F Race: B Height: 5 4 Weight: 272

DL State: SC DL #:

DOB: 1977 Agency ORI #: SCLED0000

Prosecuting Agency: State Law Enforcement Division

Prosecuting Officer: Michael S Gifford - S00764

Offense: Forgery / Forgery, value \$10,000 or more

Offense Code: 3437

Code/Ordinance Sec: 16-13-0010(A)

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 Jennifer Graham on 4-22-2025

Signature of Constable/Law Enforcement Officer

RETURN WARRANT TO:

General Sessions Court
181 North Irby Street, Suite 1100
Florence, SC 29501

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STATE OF SOUTH CAROLINA

☒ County/ ☐ Municipality of

Florence

Personally appeared before me the affiant Michael S Gifford

who

being duly sworn deposes and says that defendant Jennifer Antoinette Graham

did within this county and state on or about 1/9/2024

violate the criminal laws of the

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

in the following particulars:

DESCRIPTION OF OFFENSE: Forgery / Forgery, value \$10,000 or more

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 January 9, 2024, the defendant, Jennifer Graham, knowingly submitted altered medical bills for [REDACTED] to Guardian Life insurance company totaling \$86,057 to gain an undeserved economic advantage. Graham alleged that [REDACTED] was injured in an all-terrain vehicle accident in September 2023. Graham further alleged that [REDACTED] was hospitalized for 11 days at the Medical University of South Carolina (MUSC) in Florence County, South Carolina. However, MUSC - Florence had no record of [REDACTED] being a patient during this time frame. During an audio/video recorded voluntary statement, Graham confirmed she knowingly submitted the altered medical bills. Guardian denied her claim. This Affiant presents these facts based on admissions from Graham, witness statements, the insurance claim file, and the absence of MUSC medical records for [REDACTED]

Signature of Affiant

Michael S. Gifford

STATE OF SOUTH CAROLINA

☒ County/ ☐ Municipality of

Florence

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 1/9/2024

defendant Jennifer Antoinette Graham

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

☒ County/ ☐ Municipality of Florence) as set forth below:

DESCRIPTION OF OFFENSE: Forgery / Forgery, value \$10,000 or more

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 4/21/2025

Signature of Issuing Judge

Frank White

Judge Code: 7226

(L.S.)

Judge's Address 180 North Irby Street (Msc-W)

Florence, SC 29501-

Judge's Telephone (843)665-0031

Issuing Court: ☒ Magistrate ☐ Municipal ☐ Circuit

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Form Approved by
S.C. Attorney General
April 21, 2003
SCGA 518

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2025A2110100179

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☒ County/ ☐ Municipality of

Florence

THE STATE

against

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Phone: SSN:

Sex: F Race: B Height: 5 4 Weight: 272

DL State: SC DL #:

DOB: 1977 Agency ORI #: SCLED0000

Prosecuting Agency: State Law Enforcement Division

Prosecuting Officer: Michael S Gifford - S00764

Offense: Insurance / Presenting false claim for insurance payment, value \$10,000 or more

Offense Code: 3510

Code/Ordinance Sec: 38-55-0170

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(L.S.)

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Judge's Telephone (843)665-0031

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AFFIDAVIT

Form Approved by
S.C. Attorney General
April 21, 2003
SCCA 518