



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
December 16, 2025

Renée Wunderlich
Director of Public Information

SLED CHARGES CHARLESTON COUNTY MAN WITH INSURANCE FRAUD

The South Carolina Law Enforcement Division (SLED) charged Stephen Andrew Adams, 40, with Forgery -Value Less Than \$10,000 and Presenting a False Claim for Insurance Payment - Value More Than \$2,000 but Less than \$10,000 on Monday, December 15, 2025. The South Carolina Department of Insurance requested the SLED investigation.

Details can be found in the attached warrants.

Adams was booked into Charleston 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

ARREST WARRANT

2025A1011200009

STATE OF SOUTH CAROLINA

☒ County/ ☐ Municipality of

Charleston

THE STATE

2024-03651

against

Stephen Andrew Adams

Address:

Charleston, SC 29407-6769

Phone: _____ SSN: _____
 Sex: M Race: B Height: 5 11 Weight: 199
 DL State: SC DL #: _____
 DOB: 1985 Agency ORI #: _____

Prosecuting Agency: Sled Alcohol Enforcement/Vice ServicesProsecuting Officer: Sean P O'Neill - S02673Offense: Forgery / Forgery, value less than \$10,000Offense Code: 3436Code/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 STEPHEN ANDREW ADAMSon 12/15/2025

Signature of Constable/Law Enforcement Officer

RETURN WARRANT TO:

General Sessions
 Charleston County Judicial Center
 100 Broad Street, Suite 106
 Charleston, SC 29401

ORIGINAL

ORIGINAL

STATE OF SOUTH CAROLINA

☒ County/ ☐ Municipality of

Charleston

Personally appeared before me the affiant Sean P O'Neill whobeing duly sworn deposes and says that defendant Stephen Andrew Adamsdid within this county and state on or about 11/ 1/2023 violate the criminal laws of theState of South Carolina (or ordinance of ☒ County/ ☐ Municipality of Charleston)

in the following particulars:

DESCRIPTION OF OFFENSE: Forgery / Forgery, value less than \$10,000

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:

SEE ATTACHED AFFIDAVIT

Signature of Affiant

STATE OF SOUTH CAROLINA

☒ County/ ☐ Municipality of

Charleston

Affiant's Address 4400 Broad River RoadColumbia, SC 29221-Affiant's Telephone (803)973-2648

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 11/ 1/2023 defendant Stephen Andrew Adams

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

☒ County/ ☐ Municipality of Charleston) as set forth below:DESCRIPTION OF OFFENSE: Forgery / Forgery, value less than \$10,000

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 12/ 3/2025

Signature of Issuing Judge

Sheryl M. Perry

Judge Code: 7161Judge's Address 5962 Highway 165, Suite 200Ravenel, SC 29470-5514Judge's Telephone (843)889-8332Issuing Court: ☒ Magistrate ☐ Municipal ☐ Circuit

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

AFFIDAVIT

STATE OF SOUTH CAROLINA

COUNTY OF CHARLESTON

ARREST WARRANT AFFIDAVIT

DEFENDANT: Stephen Andrew Adams

ALIAS:

DOB: [REDACTED]/1985

RACE: Black

SEX: Male

HAIR: Black

EYES: Brown

HEIGHT: 5' 11"

WEIGHT: 199

SSN: [REDACTED]

DL STATE: SC

DL #: [REDACTED]

ADDRESS: [REDACTED] Charleston, SC 29407

Personally appeared before me the affiant, Special Agent Sean O'Neill who being duly sworn deposes and says that defendant: Stephen Andrew Adams did within this county and state on or about November 1, 2023 violate the criminal laws of the State of South Carolina in the following particulars:

DESCRIPTION OF OFFENSE:

Forgery, Less than \$10,000 - §16-13-0010 (B)(2) - (CDR CODE 3436)

PROBABLE CAUSE:

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 November 1, 2023, in Charleston County, South Carolina, the defendant, Stephen Andrew Adams, knowingly submitted a fictitious document to USAA Casualty Insurance Company in an effort to gain an undeserved economic advantage for additional living expenses he did not incur. During renovations for a covered property insurance claim, Adams claimed his home was uninhabitable and notified USAA he would be seeking a temporary rental property until the work was complete. Adams later submitted an invoice for reimbursement totaling \$8,530.85. USAA reviewed the submitted rental invoice and identified multiple concerns. Specifically, that the rental property address did not exist and that the property management company contact number belonged to [REDACTED]. Adams later provided an alternate property address. A subsequent investigation revealed that the corrected rental property address was owned by [REDACTED]. The property owner later confirmed [REDACTED] did not rent the property, had not entered into any lease agreement with Adams, nor had [REDACTED] received any financial compensation for the use of her property.

SLED Case Number: 2024-03651

Sworn to and subscribed before me on the

3rd day of DECEMBER, 2025

[Signature]
Signature of Judge

[Signature]

Affiant

Special Agent Sean O'Neill

South Carolina Law Enforcement Division (SLED)

4400 Broad River Road Columbia, SC 29221

(t) 803-973-2648

ARREST WARRANT

2025A1011200010

STATE OF SOUTH CAROLINA

☒ County/ ☐ Municipality of

Charleston

THE STATE

2024-03651

against

Stephen Andrew Adams

Address:

Charleston, SC 29407-6769

Phone: SSN: [REDACTED]
Sex: M Race: B Height: 5 11 Weight: 199

DL State: SC DL #: [REDACTED]

DOB: 1985 Agency ORI #: [REDACTED]

Prosecuting Agency: Sled Alcohol Enforcement/Vice Services

Prosecuting Officer: Sean P O'Neill - S02673

Offense: Insurance / Presenting false claim for insurance
payment, value more than \$2,000 but less than

Offense Code: 3511

Code/Ordinance Sec: 38-55-0170

This warrant is CERTIFIED FOR SERVICE in the

☐ County/ ☐ Municipality ofThe 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 STEPHEN ANDREW ADAMS
on 12/15/2025

Signature of Constable/Law Enforcement Officer

RETURN WARRANT TO:

General Sessions
Charleston County Judicial Center
100 Broad Street, Suite 106
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did within this county and state on or about 11/ 1/2023

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

in the following particulars:

DESCRIPTION OF OFFENSE: Insurance / Presenting false claim for insurance payment, value more than \$2,000 but less than \$10,000

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:

SEE ATTACHED AFFIDAVIT

Signature of Affiant

STATE OF SOUTH CAROLINA

☒ County/ ☐ Municipality of

Charleston

Affiant's Address 4400 Broad River Road

Columbia, SC 29221-

Affiant's Telephone (803)973-2648

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 11/ 1/2023

defendant Stephen Andrew Adams

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

☒ County/ ☐ Municipality of Charleston) as set forth below:DESCRIPTION OF OFFENSE: Insurance / Presenting false claim for insurance payment, value more than \$2,000 but less than
\$10,000Having 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 12/3/2025

Signature of Issuing Judge

Sheryl M. Perry

Judge Code: 7161

Judge's Address 5962 Highway 165, Suite 200

Ravenel, SC 29470-5514

Judge's Telephone (843)889-8332

Issuing Court: ☒ Magistrate ☐ Municipal ☐ Circuit

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

AFFIDAVIT

STATE OF SOUTH CAROLINA

COUNTY OF CHARLESTON

ARREST WARRANT AFFIDAVIT

DEFENDANT: Stephen Andrew Adams

ALIAS:

DOB: [REDACTED] 1985

RACE: Black

SEX: Male

HAIR: Black

EYES: Brown

HEIGHT: 5' 11"

WEIGHT: 199

SSN: [REDACTED]

DL STATE: SC

DL #: [REDACTED]

ADDRESS: [REDACTED] Charleston, SC 29407

Personally appeared before me the affiant, Special Agent Sean O'Neill who being duly sworn deposes and says that defendant: Stephen Andrew Adams did within this county and state on or about November 1, 2023 violate the criminal laws of the State of South Carolina in the following particulars:

DESCRIPTION OF OFFENSE:

Presenting False Claim for Insurance Payment, \$2,000 - \$10,000 - §38-55-0170(2) - (CDR CODE 3511)

PROBABLE CAUSE:

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:

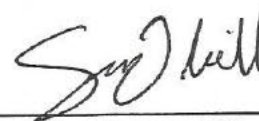
On or about November 1, 2023, in Charleston County, South Carolina, the defendant, Stephen Andrew Adams, knowingly submitted a false claim for insurance payment to USAA Casualty Insurance Company in an effort to gain an undeserved economic advantage for additional living expenses he did not incur. During renovations for a covered property insurance claim, Adams claimed his home was uninhabitable and notified USAA he would be seeking a temporary rental property until the work was complete. Adams later submitted an invoice for reimbursement totaling \$8,530.85. USAA reviewed the submitted rental invoice and identified multiple concerns. Specifically, that the rental property address did not exist and that the property management company contact number belonged to [REDACTED]. Adams later provided an alternate property address. A subsequent investigation revealed that the corrected rental property address was owned by [REDACTED]. The property owner later confirmed [REDACTED] did not rent the property, had not entered into any lease agreement with Adams, nor had [REDACTED] received any financial compensation for the use of her property.

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Affiant

Special Agent Sean O'Neill

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