



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 19, 2025

Renée Wunderlich
Director of Public Information

SLED CHARGES FLORENCE COUNTY WOMAN WITH INSURANCE FRAUD

The South Carolina Law Enforcement Division (SLED) charged Effie Mae Willing, 56, with Presenting a False Claim for Insurance Payment - Value \$10,000 or More on Thursday, December 18, 2025. The South Carolina Department of Insurance requested the SLED investigation.

Details can be found in the attached warrant.

Willing 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

ARREST WARRANT

2025A2110100476

STATE OF SOUTH CAROLINA

☒ County/ ☐ Municipality of

Florence

THE STATE

2025-06658

against

Effie Mae Willing

Address:

Florence, SC 29501-8265

Phone:

SSN:

Sex: F Race: W Height: 5 4 Weight: 168

DL State: SC DL #:

DOB: 1969 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

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 Effie Willing

on 12-18-25

Michael S. Gifford

Signature of Constable/Law Enforcement Officer

RETURN WARRANT TO:

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

ORIGINAL

ORIGINAL

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

Effie Mae Willing

did within this county and state on or about

5/19/2025

violate the criminal laws of the

State of South Carolina (or ordinance of

☒ County/☐ Municipality of

Florence

in the following particulars:

DESCRIPTION OF OFFENSE:

Insurance / Presenting false claim for insurance payment, 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 May 19, 2025, in Florence County South Carolina, the defendant, Effie Willing, knowingly submitted a false claim for insurance payment to Progressive Direct Insurance Company to wit: During a voluntarily recorded statement with Progressive, Effie Willing lied about the facts of loss for the alleged theft of her camper and two all-terrain vehicles (ATVs), with a total value of more than \$10,000. According to witnesses, Effie Willing knew the camper and ATVs were being kept on land and were never stolen. Additionally, during a recorded voluntary statement with this Affiant, Effie Willing admitted that she lied to Progressive about the facts of loss. Progressive denied the claim. Effie Willing attempted to gain an undeserved economic advantage by lying about the facts of loss. This Affiant presents these facts based on admissions from Effie Willing; witness statements; law enforcement reports; and electronic communication records

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 5/19/2025

defendant Effie Mae Willing

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:

Insurance / Presenting false claim for insurance payment, 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 12/10/2025

Signature of Issuing Judge

Joe Timothy Suggs

Judge Code: 7539

(L.S.)

Judge's Address

Post Office Box 39

Lake City, SC 29560-

Judge's Telephone

(843)394-5461

Issuing Court:

☒ Magistrate☐ Municipal☐ Circuit

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