



South Carolina

STATE LAW ENFORCEMENT DIVISION

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

Henry D. McMaster, Governor

Mark A. Keel, Chief

WWW.SLED.SC.GOV

(803) 737-9000

FOR IMMEDIATE RELEASE
October 1, 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 IV, also known as Chip Smith, 61, 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 on Tuesday, September 29, 2026. The South Carolina Department of Insurance requested the SLED investigation.

Smith was booked into the Florence County Detention Center.

Details can be found in the attached warrants.

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

###

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

2026A2110100240

STATE OF SOUTH CAROLINA

☒ County/ ☐ Municipality of

Florence

THE STATE
against

2024-03431

Forrest Sanders Smith

Address:

Saint George, SC 29477-8933

Phone: _____ SSN: _____
 Sex: M Race: W 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 - S01745
 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 Forrest Sanders Smith
 on 9/19/26

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 Sean P O'Neill whobeing duly sworn deposes and says that defendant Forrest Sanders Smithdid within this county and state on or about 1/17/2025

violate the criminal laws of the

State of South Carolina (or ordinance of ☒ County/ ☐ Municipality of Florence)
 in the following particulars:

DESCRIPTION OF OFFENSE: 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:

Please See Attached Affidavit.

Signature of Affiant

STATE OF SOUTH CAROLINA

☒ County/ ☐ Municipality of

Florence

Affiant's Address P. O. Box 21398Columbia, 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 1/17/2025defendant Forrest Sanders Smith

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 9/13/2026

Mona Lisa M. Andrews (L.S.)
 Signature of Issuing Judge

Mona Lisa M. Andrews

Judge Code: 7485Judge's Address Post Office Box 904Johnsonville, SC 29555-Judge's Telephone (843)380-9211Issuing Court: ☒ Magistrate☐ Municipal☐ Circuit

ORIGINAL

ORIGINAL

ORIGINAL

10:16 AM

STATE OF SOUTH CAROLINA

COUNTY OF FLORENCE

ARREST WARRANT AFFIDAVIT

DEFENDANT: Forrest Sanders Smith IV

ALIAS: Chip Smith

DOB: [REDACTED] 1965

RACE: White

SEX: Male

HAIR: Brown

EYES: Brown

HEIGHT: 5' 10"

WEIGHT: 205

SSN: [REDACTED]

DL STATE: SC

DL #: [REDACTED]

ADDRESS: [REDACTED] St. George, SC 29477

Personally appeared before me the affiant, Special Agent Sean O'Neill who being duly sworn deposes and says that defendant: Forrest Sanders Smith IV did within this county and state on or about January 17, 2025 violate the criminal laws of the State of South Carolina in the following particulars:

DESCRIPTION OF OFFENSE:

Forgery, \$10,000 or more - §16-13-0010 (B)(1) - (CDR CODE 3437)

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 January 17, 2025, in Florence County, South Carolina, the defendant, Forrest Sanders Smith IV, acting as a licensed insurance producer in the State of South Carolina, did unlawfully utter and publish as true, a false, forged, or counterfeited writing, or instrument of writing. Smith, having been requested to provide insurance coverage for the victim [REDACTED] claimed to have obtained an automobile insurance policy with a total premium value of \$41,544.00 for the victim's business vehicles. Smith attempted to gain an undeserved economic advantage by willfully and intentionally deceiving the victim into believing an insurance policy had been obtained, keeping the victim provided premium payments for his own monetary gain, and providing the victim with a forged insurance identification card for the victim's 1998 Ford E-350 vehicle, indicating insurance coverage was in place when no such policy existed. This Affiant presents these facts based on documentation from the insurance carrier and victim statements.

SLED Case Number: 2024-03431

Sworn to and subscribed before me on the

3rd day of SEPTEMBER, 2026

Mona Lisa M. Andrews
Signature of Judge

Sean O'Neill

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

2026A2110100241

STATE OF SOUTH CAROLINA

☒ County/ ☐ Municipality of

Florence

THE STATE

2024-03431

against

Forrest Sanders Smith

Address:

Saint George, SC 29477-8933

Phone:

SSN

Sex: M Race: W 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 - S01745

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

on

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 Sean P O'Neill

being duly sworn deposes and says that defendant Forrest Sanders Smith

did within this county and state on or about 4/ 4/2025

violate the criminal laws of the

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

in the following particulars:

DESCRIPTION OF OFFENSE: 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.

Please See Attached Affidavit.

Signature of Affiant

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 4/ 4/2025 defendant Forrest Sanders Smith

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 9/ 3/2026

Signature of Issuing Judge

Mona Lisa M. Andrews

Judge Code: 7485

Judge's Address Post Office Box 904

Johnsonville, SC 29555-

Judge's Telephone (843)380-9211

Issuing Court: ☒ Magistrate ☐ Municipal☐ Circuit

ORIGINAL

ORIGINAL

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ORIGINAL

ORIGINAL

ORIGINAL

AFFIDAVIT

10:18 AM

STATE OF SOUTH CAROLINA

COUNTY OF FLORENCE

ARREST WARRANT AFFIDAVIT

DEFENDANT: Forrest Sanders Smith IV

ALIAS: Chip Smith

DOB: [REDACTED] 1965

RACE: White

SEX: Male

HAIR: Brown

EYES: Brown

HEIGHT: 5' 10"

WEIGHT: 205

SSN: [REDACTED]

DL STATE: SC

DL #: [REDACTED]

ADDRESS: [REDACTED] St. George, SC 29477

Personally appeared before me the affiant, Special Agent Sean O'Neill who
being duly sworn deposes and says that defendant: Forrest Sanders Smith IV
did within this county and state on or about April 4, 2025 violate the criminal laws
of the State of South Carolina in the following particulars:

DESCRIPTION OF OFFENSE:

Forgery, \$10,000 or more - §16-13-0010 (B)(1) - (CDR CODE 3437)

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 April 4, 2025, in Florence County, South Carolina, the defendant, Forrest Sanders Smith IV, did unlawfully utter and publish as true, a false, forged, or counterfeited writing, or instrument of writing. Smith fraudulently applied for, submitted, and obtained a premium finance agreement through [REDACTED] Insurance in the victim, [REDACTED] doing business as [REDACTED] name. Smith, having not been authorized by the victim, obtained the premium finance agreement, valued at \$17,594.00, in an attempt to deceive the victim into thinking he had identified better insurance coverage for his business vehicles. In fact, Smith had previously failed to obtain a policy in the victim's name, withholding premium payments for his own monetary benefit, and only sought the new policy as the victim had become aware of Smith's deceit. This Affiant presents these facts based on documentation provided by the insurance carrier and victim statements.

SLED Case Number: 2024-03431

Sworn to and subscribed before me on the

3rd day of SEPTEMBER, 2026

Mona Lisa M. [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

2026A2110100242

STATE OF SOUTH CAROLINA

☒ County/☐ Municipality of

Florence

THE STATE

2024-03431

against

Forrest Sanders Smith

Address:

Saint George, SC 29477-8933

Phone: SSN:

Sex: M Race: W 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 - S01745

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 Forrest Sanders Smith
on 9/29/26

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 Sean P O'Neill whobeing duly sworn deposes and says that defendant Forrest Sanders Smithdid within this county and state on or about 1/17/2025 violate the criminal laws of theState 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:

Please See Attached Affidavit.

Signature of Affiant

STATE OF SOUTH CAROLINA

☒ County/☐ Municipality of

Florence

Affiant's Address P. O. Box 21398Columbia, 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 1/17/2025 defendant Forrest Sanders Smith

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 meon 9/3/2026Signature of Issuing Judge
Mona Lisa M. Andrews (L.S.)

Mona Lisa M. Andrews

Judge Code: 7485Judge's Address Post Office Box 904Johnsonville, SC 29555-Judge's Telephone (843)380-9211Issuing Court: ☒ Magistrate☐ Municipal☐ Circuit

ORIGINAL

ORIGINAL

ORIGINAL

ORIGINAL

ORIGINAL

10:16 AM

ORIGINAL

AFFIDAVIT

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

STATE OF SOUTH CAROLINA

COUNTY OF FLORENCE

ARREST WARRANT AFFIDAVIT

DEFENDANT: Forrest Sanders Smith IV

ALIAS: Chip Smith

DOB: [REDACTED] 1965

RACE: White

SEX: Male

HAIR: Brown

EYES: Brown

HEIGHT: 5' 10"

WEIGHT: 205

SSN: [REDACTED]

DL STATE: SC

DL #: [REDACTED]

ADDRESS: [REDACTED] St. George, SC 29477

Personally appeared before me the affiant, Special Agent Sean O'Neill who being duly sworn deposes and says that defendant: Forrest Sanders Smith IV did within this county and state on or about January 17, 2025 violate the criminal laws of the State of South Carolina in the following particulars:

DESCRIPTION OF OFFENSE:

Forgery, \$10,000 or more - §16-13-0010 (B)(1) - (CDR CODE 3437)

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 January 17, 2025, in Florence County, South Carolina, the defendant, Forrest Sanders Smith IV, acting as a licensed insurance producer in the State of South Carolina, did unlawfully utter and publish as true, a false, forged, or counterfeited writing, or instrument of writing. Smith, having been requested to provide insurance coverage for the victim [REDACTED] claimed to have obtained an automobile insurance policy with a total premium value of \$41,544.00 for the victim's business vehicles. Smith attempted to gain an undeserved economic advantage by willfully and intentionally deceiving the victim into believing an insurance policy had been obtained, keeping the victim provided premium payments for his own monetary gain, and providing the victim with a forged insurance identification card for the victim's 1999 Ford E-450 vehicle, indicating insurance coverage was in place when no such policy existed. This Affiant presents these facts based on documentation from the insurance carrier and victim statements.

SLED Case Number: 2024-03431

Sworn to and subscribed before me on the

3rd day of SEPTEMBER, 2026

Mona Lisa M. Andrews
Signature of Judge

Sean O'Neill

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

2026A2110100243

STATE OF SOUTH CAROLINA

☒ County/ ☐ Municipality of

Florence

THE STATE

2024-03431

against

Forrest Sanders Smith

Address:

Saint George, SC 29477-8933

Phone:

SSN:

Sex: M Race: W 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 - S01745

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 Forrest Sanders Smith

on 9/29/26

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 Sean P O'Neill

being duly sworn deposes and says that defendant Forrest Sanders Smith

did within this county and state on or about 1/17/2025

violate the criminal laws of the

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

in the following particulars:

DESCRIPTION OF OFFENSE: 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:

Please See Attached Affidavit.

Signature of Affiant

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 1/17/2025 defendant Forrest Sanders Smith

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 9/3/2026

Signature of Issuing Judge (L.S.)

Mona Lisa M. Andrews

Judge Code: 7485

Judge's Address Post Office Box 904

Johnsonville, SC 29555-

Judge's Telephone (843)380-9211

Issuing Court: ☒ Magistrate ☐ Municipal ☐ Circuit

ORIGINAL

ORIGINAL

ORIGINAL

ORIGINAL

ORIGINAL

10:16 A.M.

ORIGINAL

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

AFFIDAVIT

STATE OF SOUTH CAROLINA

COUNTY OF FLORENCE

ARREST WARRANT AFFIDAVIT

DEFENDANT: Forrest Sanders Smith IV

ALIAS: Chip Smith

DOB: [REDACTED] 1965

RACE: White

SEX: Male

HAIR: Brown

EYES: Brown

HEIGHT: 5' 10"

WEIGHT: 205

SSN: [REDACTED]

DL STATE: SC

DL #: [REDACTED]

ADDRESS: [REDACTED], St. George, SC 29477

Personally appeared before me the affiant, Special Agent Sean O'Neill who being duly sworn deposes and says that defendant: Forrest Sanders Smith IV did within this county and state on or about January 17, 2025 violate the criminal laws of the State of South Carolina in the following particulars:

DESCRIPTION OF OFFENSE:

Forgery, \$10,000 or more - §16-13-0010 (B)(1) - (CDR CODE 3437)

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 January 17, 2025, in Florence County, South Carolina, the defendant, Forrest Sanders Smith IV, acting as a licensed insurance producer in the State of South Carolina, did unlawfully utter and publish as true, a false, forged, or counterfeited writing, or instrument of writing. Smith, having been requested to provide insurance coverage for the victim [REDACTED] claimed to have obtained an automobile insurance policy with a total premium value of \$41,544.00 for the victim's business vehicles. Smith attempted to gain an undeserved economic advantage by willfully and intentionally deceiving the victim into believing an insurance policy had been obtained, keeping the victim provided premium payments for his own monetary gain, and providing the victim with a forged insurance identification card for the victim's 2007 Chevrolet Express vehicle, indicating insurance coverage was in place when no such policy existed. This Affiant presents these facts based on documentation from the insurance carrier and victim statements.

SLED Case Number: 2024-03431

Sworn to and subscribed before me on the

3rd day of SEPTEMBER, 2026

Mona Lisa M. Anderson
Signature of Judge

Sean O'Neill

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

2026A2110100244

STATE OF SOUTH CAROLINA

☒ County/ ☐ Municipality of

Florence

THE STATE

2024-03431

against

Forrest Sanders Smith

Address:

Saint George, SC 29477-8933

Phone: SSN:

Sex: M Race: W 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 - S01745

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 Forrest Sanders Smith on 9/29/2024

Signature of Constable/Law Enforcement Officer

RETURN WARRANT TO:

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

ORIGINAL

ORIGINAL

ORIGINAL

ORIGINAL

STATE OF SOUTH CAROLINA

☒ County/ ☐ Municipality of

Florence

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 1/17/2025

violate the criminal laws of the

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

in the following particulars:

DESCRIPTION OF OFFENSE: 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:

Please See Attached Affidavit.

Signature of Affiant

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 1/17/2025 defendant Forrest Sanders Smith

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 9/3/2026

Signature of Issuing Judge (L.S.)

Mona Lisa M. Andrews

Judge Code: 7485

Judge's Address Post Office Box 904

Johnsonville, SC 29555-

Judge's Telephone (843)380-9211

Issuing Court: ☒ Magistrate☐ Municipal☐ Circuit

ORIGINAL

ORIGINAL

ORIGINAL

ORIGINAL

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

AFFIDAVIT

10:19 A.M.

STATE OF SOUTH CAROLINA

COUNTY OF FLORENCE

ARREST WARRANT AFFIDAVIT

DEFENDANT: Forrest Sanders Smith IV

ALIAS: Chip Smith

DOB: [REDACTED] 1965

RACE: White

SEX: Male

HAIR: Brown

EYES: Brown

HEIGHT: 5' 10"

WEIGHT: 205

SSN: [REDACTED]

DL STATE: SC

DL #: [REDACTED]

ADDRESS: [REDACTED] St. George, SC 29477

Personally appeared before me the affiant, Special Agent Sean O'Neill who
being duly sworn deposes and says that defendant: Forrest Sanders Smith IV
did within this county and state on or about January 17, 2025 violate the criminal laws
of the State of South Carolina in the following particulars:

DESCRIPTION OF OFFENSE:

Forgery, \$10,000 or more - §16-13-0010 (B)(1) - (CDR CODE 3437)

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 January 17, 2025, in Florence County, South Carolina, the defendant, Forrest Sanders Smith IV, acting as a licensed insurance producer in the State of South Carolina, did unlawfully utter and publish as true, a false, forged, or counterfeited writing, or instrument of writing. Smith presented a false, forged, or counterfeit insurance binder to the victim, [REDACTED] doing business as [REDACTED] in a effort to deceive the victim into believing a valid insurance policy was in force. Smith was paid approximately \$4,735.00 towards an insurance policy with a total premium value of \$41,544.00, to obtain a automobile insurance policy for the victim's business vehicles. Smith attempted to gain an undeserved economic advantage by willfully and intentionally not obtaining the requested insurance policy on the victim's behalf, and providing the victim with a forged insurance binder indicating coverage was in place, when in fact, it was never obtained. This Affiant presents these facts based on documentation from the involved insurance carrier and victim statements.

SLED Case Number: 2024-03431

Sworn to and subscribed before me on the

3rd day of SEPTEMBER, 2026



Affiant

Special Agent Sean O'Neill

South Carolina Law Enforcement Division (SLED)

4400 Broad River Road Columbia, SC 29221

(t) 803-973-2648

Signature of Judge

ARREST WARRANT

2026A2110100245

STATE OF SOUTH CAROLINA

☒ County/ ☐ Municipality of

Florence

THE STATE

2024-03431

against

Forrest Sanders Smith

Address:

Saint George, SC 29477-8933

Phone: SSN:

Sex: M Race: W 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 - S01745

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

on

Forrest Sanders Smith

9/29/26

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 Sean P O'Neill

who

being duly sworn deposes and says that defendant Forrest Sanders Smith

did within this county and state on or about 1/17/2025

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 / 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:

Please See Attached Affidavit.

Signature of Affiant

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 1/17/2025 defendant Forrest Sanders Smith

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 / 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 9/3/2026

Signature of Issuing Judge

Mona Lisa M. Andrews

Judge Code: 7485

(L.S.)

Judge's Address Post Office Box 904
Johnsonville, SC 29555-

Judge's Telephone (843)380-9211

Issuing Court: ☒ Magistrate ☐ Municipal ☐ Circuit

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

STATE OF SOUTH CAROLINA)

COUNTY OF FLORENCE)

ARREST WARRANT AFFIDAVIT

DEFENDANT: Forrest Sanders Smith IV

ALIAS: Chip Smith

DOB: [REDACTED] 1965

RACE: White

SEX: Male

HAIR: Brown

EYES: Brown

HEIGHT: 5' 10"

WEIGHT: 205

SSN: [REDACTED]

DL STATE: SC

DL #: [REDACTED]

ADDRESS: [REDACTED] St. George, SC 29477

Personally appeared before me the affiant, Special Agent Sean O'Neill who
being duly sworn deposes and says that defendant: Forrest Sanders Smith IV
did within this county and state on or about January 17, 2025 violate the criminal laws
of the State of South Carolina in the following particulars:

DESCRIPTION OF OFFENSE:

Producer Receipt of Premium - §38-43-190 - (CDR CODE 822)

PROBABLE CAUSE:

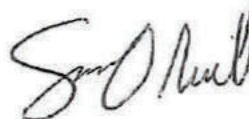
I further state that there is probable cause to believe that the defendant named above did commit the crime set forth and that probable cause is based on the following facts:

On or about January 17, 2025, in Florence 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. Forrest Sanders Smith IV, acting as an insurance producer in the State of South Carolina, did knowingly accept payment for an insurance policy requested by the victim, [REDACTED] doing business as [REDACTED] Forrest Sanders Smith IV was paid approximately \$3,462.00 as a premium installment payment with the understanding that he was to obtain a automobile insurance policy for the victim's business vehicles. Forrest Sanders Smith IV 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 documentation provided by the insurance carrier, financial records, and victim statements.

SLED Case Number: 2024-03431

Sworn to and subscribed before me on the)

3rd, day of SEPTEMBER, 2026)



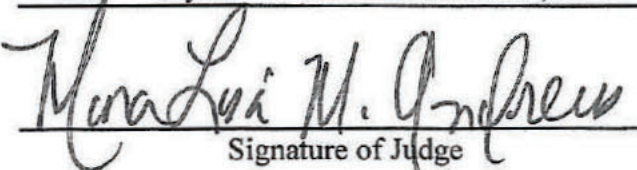
Affiant

Special Agent Sean O'Neill

South Carolina Law Enforcement Division (SLED)

4400 Broad River Road Columbia, SC 29221

(t) 803-973-2648


Signature of Judge

ARREST WARRANT

2026A2110100246

STATE OF SOUTH CAROLINA

☒ County/ ☐ Municipality of

Florence

THE STATE

2024-03431

against

Forrest Sanders Smith

Address:

Saint George, SC 29477-8933

Phone: SSN:

Sex: M Race: W 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 - S01745

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

on 9/29/26

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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10:18 AM

STATE OF SOUTH CAROLINA

☒ County/ ☐ Municipality of

Florence

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 2/18/2025

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 / 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:

Please See Attached Affidavit.

Signature of Affiant

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 2/18/2025 defendant Forrest Sanders Smith

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 / 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 9/3/2026

Signature of Issuing Judge
Mona Lisa M. Andrews (L.S.)

Judge Code: 7485

Judge's Address Post Office Box 904

Johnsonville, SC 29555-

Judge's Telephone (843)380-9211

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 FLORENCE

ARREST WARRANT AFFIDAVIT

DEFENDANT: Forrest Sanders Smith IV

ALIAS: Chip Smith

DOB: [REDACTED] 1965

RACE: White

SEX: Male

HAIR: Brown

EYES: Brown

HEIGHT: 5' 10"

WEIGHT: 205

SSN: [REDACTED]

DL STATE: SC

DL #: [REDACTED]

ADDRESS: [REDACTED] St. George, SC 29477

Personally appeared before me the affiant, Special Agent Sean O'Neill who
being duly sworn deposes and says that defendant: Forrest Sanders Smith IV
did within this county and state on or about February 18, 2025 violate the criminal laws
of the State of South Carolina in the following particulars:

DESCRIPTION OF OFFENSE:

Producer Receipt of Premium - §38-43-190 - (CDR CODE 822)

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 February 18, 2025, in Florence 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. Forrest Sanders Smith IV, acting as an insurance producer in the State of South Carolina, did knowingly accept payment for an insurance policy requested by the victim, [REDACTED] doing business as [REDACTED]. Forrest Sanders Smith IV was paid approximately \$1,273.00 as a premium installment payment with the understanding that an automobile insurance policy for the victim's business vehicles was in place. Forrest Sanders Smith IV 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 documentation provided by the insurance carrier, financial records, and victim statements.

SLED Case Number: 2024-03431

Sworn to and subscribed before me on the

3rd day of SEPTEMBER, 2026

Mona Lisa M. Andrews
Signature of Judge

Sean O'Neill

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

2026A2110100247

STATE OF SOUTH CAROLINA

☒ County/ ☐ Municipality of

Florence

THE STATE

2024-03431

against

Forrest Sanders Smith

Address:

Saint George, SC 29477-8933

Phone: SSN:

Sex: M Race: W 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 - S01745

Offense: Insurance / Fraudulent insurance application by agent

Offense Code: 1369

Code/Ordinance Sec: 38-43-0245

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

on 9/29/26

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 Sean P O'Neill who

being duly sworn deposes and says that defendant Forrest Sanders Smith

did within this county and state on or about 4/4/2025 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 / Fraudulent insurance application by agent

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:

Please See Attached Affidavit.

Signature of Affiant

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 4/4/2025 defendant Forrest Sanders Smith

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 / Fraudulent insurance application by agent

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 9/3/2026

Signature of Issuing Judge (L.S.)

Mona Lisa M. Andrews

Judge Code: 7485

Judge's Address Post Office Box 904
Johnsonville, SC 29555-

Judge's Telephone (843)380-9211

Issuing Court: ☒ Magistrate ☐ Municipal ☐ Circuit

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

AFFIDAVIT

ORIGINAL

ORIGINAL

10:19 A-M

STATE OF SOUTH CAROLINA

COUNTY OF FLORENCE

ARREST WARRANT AFFIDAVIT

DEFENDANT: Forrest Sanders Smith IV

ALIAS: Chip Smith

DOB: [REDACTED] 1965

RACE: White

SEX: Male

HAIR: Brown

EYES: Brown

HEIGHT: 5' 10"

WEIGHT: 205

SSN: [REDACTED]

DL STATE: SC

DL #: [REDACTED]

ADDRESS: [REDACTED] St. George, SC 29477

Personally appeared before me the affiant, Special Agent Sean O'Neill who
being duly sworn deposes and says that defendant: Forrest Sanders Smith IV
did within this county and state on or about April 4, 2025 violate the criminal laws
of the State of South Carolina in the following particulars:

DESCRIPTION OF OFFENSE:

Fraudulent Insurance Application - §38-43-245 - (CDR CODE 1369)

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 April 4, 2025, in Florence County, South Carolina, the defendant, Forrest Sanders Smith IV, a licensed insurance producer in the State of South Carolina, presented a fraudulent application for insurance, knowing that the application contained false or misleading information. Smith fraudulently applied for and submitted an insurance application to [REDACTED] Insurance in the victim, [REDACTED] doing business as [REDACTED], name. Smith, having not been authorized by the victim, attempted to obtain an insurance policy in order to deceive the victim into thinking he had identified better insurance coverage for his business vehicles. In fact, Smith had previously failed to obtain a policy in the victim's name, intentionally withholding premium payments for his own monetary benefit, and only sought the new policy after the victim had become aware of Smith's deceit. This Affiant presents these facts based on documentation provided by the insurance carrier and victim statements.

SLED Case Number: 2024-03431

Sworn to and subscribed before me on the

3rd day of SEPTEMBER, 2026



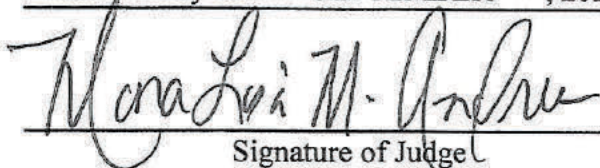
Affiant

Special Agent Sean O'Neill

South Carolina Law Enforcement Division (SLED)

4400 Broad River Road Columbia, SC 29221

(t) 803-973-2648


Signature of Judge