



# ***NEWS RELEASE***

**OFFICE OF ATTORNEY GENERAL HENRY McMASTER**  
STATE OF SOUTH CAROLINA

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## **Clover Man Convicted of Insurance Fraud**

**Columbia, S.C.** – Attorney General Henry McMaster announced today that Lloyd Wayne Hoyle, 44, of 257 Blackstone Drive in Clover, was convicted January 5, 2006, on one (1) count of Presenting a False Claim For Payment (in excess of \$5,000), a felony violation of §38-55-170(1), and punishable to ten (10) years imprisonment and/or a fine of \$5,000.

On January 27, 2004, Hoyle was socializing with his girlfriend and a number of other individuals at a home in the Clover area of York County. When they left the residence that evening, Hoyle and his girlfriend got into a physical altercation in his vehicle in the driveway of the home. Hoyle got out of the vehicle and walked around the back of the car in an attempt to come to the passenger side of the vehicle and open the door. The girlfriend jumped into the driver's seat of the car and backed up. While the car was in motion, Hoyle slipped on ice in the driveway, breaking the lower part of his leg. Before leaving the residence, the girlfriend saw the defendant crawling up the stairs to the house. She claimed she never struck the defendant with the vehicle.

On February 2, 2004, the defendant submitted a claim with his insurance company, South Carolina Farm Bureau, alleging that on January 27, 2004, his girlfriend struck him with his vehicle, causing him to fall and break the lower part of his leg. He submitted the claim under his automobile policy, seeking recovery in an amount over \$5,000.00.

Based on inconsistencies in Hoyle's statement to Farm Bureau, the company decided to investigate the claim. The investigation, including interviews with individuals at the scene and a taped confession, revealed that Hoyle was never struck by the vehicle. Medical records from the hospital contained an explanation from Hoyle to doctors that he slipped on ice and fell. Farm Bureau denied the claim.

The Honorable John Hayes, presiding over the General Sessions Court of York County, sentenced the defendant to five (5) years in prison, suspended upon the service of three (3) years probation and thirty (30) days of public service.

The case was investigated by Farm Bureau Insurance Company, the State Law Enforcement Division, and prosecuted by the Attorney General's Office.

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