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District Attorney

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Simi Valley Resident Pleads Guilty to Automobile Insurance Fraud

VENTURA, California – District Attorney Erik Nasarenko announced today that Crystal Hernandez (DOB 09/03/83), of Simi Valley, pled guilty to felony automobile insurance fraud.

On September 15, 2021, Hernandez’s vehicle was vandalized and sustained damages. Hernandez did not have automobile insurance. Hernandez contacted State Farm Insurance Company (State Farm) the same day her car was vandalized and obtained an auto insurance policy. During the application process, Hernandez was informed her new policy would not cover the damages she suffered from the vandalism, since they occurred prior to her applying for auto insurance. On September 22, 2021, Hernandez filed a claim against her policy for the vandalism damages that occurred on September 15, 2021, but alleged the damages occurred on September 16, 2021, after the policy went into effect.

Subsequent investigation by State Farm, the California Department of Insurance and the District Attorney’s Office Auto Insurance Fraud Unit, revealed the damages claimed by Hernandez occurred on September 15, 2021, prior to the time she purchased auto insurance from State Farm.

Hernandez is scheduled to be sentenced on August 16, 2022, at 1:30 p.m. in courtroom 14 of the Ventura County Superior Court. Felony automobile insurance fraud is punishable by up to five years in jail and a fine up to \$50,000, or double the amount of fraud, whichever is greater.

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The Ventura County District Attorney’s Office is the public prosecutor for the county’s 850,000 residents. The office employs approximately 290 employees including attorneys, investigators, victim advocates, and professional support staff who strive to seek justice, ensure public safety, and protect the rights of crime victims.