



COUNTY OF YOLO
OFFICE OF THE DISTRICT ATTORNEY
JEFF W. REISIG, DISTRICT ATTORNEY

FOR IMMEDIATE RELEASE

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**WEST SACRAMENTO WOMAN CONVICTED OF
“CRASH AND BUY” AUTO INSURANCE FRAUD**

(Woodland, CA) - March 28, 2017 - District Attorney Jeff Reisig announced that on March 23, 2017, 32-year-old Alicia Hernandez of West Sacramento was convicted of filing a false insurance claim and providing false statements of her traffic collision on March 23, 2017. The conviction resulted from a joint investigation between the District Attorney’s Office and the California Department of Insurance.

On June 2, 2015, while driving her Nissan Maxima, Hernandez’s involved in a traffic collision in West Sacramento, CA. The West Sacramento Police Department responded to the scene of the collision and took a collision report. At the time of the collision, Hernandez did not have auto insurance coverage for her car. Approximately two hours after the collision she purchased an automobile insurance policy from Esurance. During the phone call with Esurance, Hernandez made false statements regarding the collision in an effort to obtain coverage from her insurance claim. This strategy is often referred to as a “crash and buy” in the insurance industry.

Hernandez later provided a recorded statement to Esurance stating that she purchased the policy a few hours before the collision. However, the insurance company already had the police report from the West Sacramento Police Department and the recorded conversation from when Hernandez attempted to purchase her automobile insurance. The investigation showed Hernandez’ version of the events, including her timeline, were suspicious and inconsistent.

Hernandez pled no contest to misdemeanor insurance fraud. Yolo County Superior Court Judge Daniel MaGuire placed her on three year’s summary probation and sentenced her to 10 days in county jail. Hernandez also pled no contest to driving on a suspended license and was sentenced to five days in county jail.

Purchasing an insurance policy after a collision has occurred and then reporting that a collision took place after the inception of the policy is a crime. Insurance Fraud is the most costly white-collar crime in America behind tax evasion. Insurance industry studies show that about ten percent or more of property/casualty claims are fraudulent. Insurance fraud costs Americans billions of dollars each year. District Attorney Jeff Reisig stated that, “Everyone pays substantially higher insurance premiums because of the crooks who commit insurance fraud. We are committed to investigating and prosecuting this type of fraud in our community.”

If you suspect someone is committing Auto Insurance Fraud please contact the DA’s Fraud Hot Line phone number at (855) 496-5632. Reports of suspected fraud can also be made online at <http://yoloda.org/fraud-reporting/>. The District Attorney’s Office also has a “Fraud Reporting E-mail Address”: Fraud@yoloda.org.

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