



COUNTY OF YOLO
OFFICE OF THE DISTRICT ATTORNEY

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FOR IMMEDIATE RELEASE

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**WEST SACRAMENTO WOMAN CONVICTED OF
AUTO INSURANCE FRAUD**

(Woodland, CA) - September 13, 2017- District Attorney Jeff Reisig announced today that on September 8, 2017, 29-year-old West Sacramento woman Sandi Vargas was convicted of filing a false or fraudulent auto insurance claim.

On October 26, 2015, Sandi Vargas, filed a claim with 21st Century Insurance indicating her 2002 Chevy Tahoe had been heavily vandalized with multiple scratches throughout the truck. The amount to repair the truck was over \$6,000. When asked by her insurance company, 21st Century, how and where the truck had been vandalized Vargas was only able to provide a vague location in West Sacramento and later provided multiple stories. 21st Century denied Vargas' claim due to material misrepresentation and concealment of information during the claims process and investigation.

Vargas sued 21st Century Insurance in small claims court for denying her claim. The small claim's court judge ruled in favor of 21st Century Insurance stating the insurance claim denial was appropriate based on Vargas's material misrepresentation and concealment of information.

After receiving a suspicious claim referral from 21st Century Insurance, the Yolo County District Attorney's Office Auto Insurance Fraud Division launched an investigation into the circumstances surround Vargas' claim.

When contacted by a District Attorney investigator, Vargas could not provide a specific location, parking lot or intersection as to where her truck could have been vandalized. Later, Vargas said she parked her truck in the parking lot of Mercado Loco in West Sacramento, CA at 8:00 AM and entered the store. When she exited the store about 30 minutes later she noticed her truck had been vandalized. Vargas did not contact the West Sacramento Police Department to file a report for the damage which occurred to her truck.

Investigators learned Vargas had not made a payment on the truck loan for the past six months and had been actively trying to sell the truck for several months prior to the filing of this claim to which she denied.

Vargas pled no contest to the insurance fraud charge before the Honorable Daniel Maguire. Judge Maguire sentenced Vargas to three years probation and was ordered to pay \$1,042 in restitution fines.

Insurance Fraud is the second 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. Add it all up and insurance fraud costs Americans billions of dollars each year. District Attorney Jeff Reisig stated that, "Filing false insurance claims and insurance fraud have an effect on the rising cost of auto insurance for everyone. 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 www.yoloda.org/fraud.htm. The District Attorney's Office also has a "Fraud Reporting E-mail Address": Fraud@yoloda.org.

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