



ERIK NASARENKO
District Attorney

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Oxnard Woman Pleads Guilty to Automobile Insurance Fraud

VENTURA, California – District Attorney Erik Nasarenko announced today that Stephanie Arnold Baker (DOB 02/21/75), of Oxnard, pled guilty to two counts of felony automobile insurance fraud.

On February 4, 2020, Baker was in an automobile accident. Later that same day, Baker purchased an automobile insurance policy from Coast National Insurance (Coast National). After she purchased the policy, Baker reported the accident to Coast National and claimed the accident occurred after she purchased the policy. Baker then made the same false claim to Coast National on two occasions in the following weeks. Coast National denied her claim. Baker then took out a policy with Kemper Insurance (Kemper) and attempted to get Kemper to pay for the damage to her vehicle that occurred on February 4, 2020, by claiming the accident occurred on March 2, 2020. Subsequent investigation by Coast National, Kemper and the District Attorney's Office Auto Insurance Fraud Unit revealed Baker was untruthful about the date and time of the accident when she spoke to Coast National and Kemper.

Baker is scheduled to be sentenced on May 12, 2022, at 9:00 a.m. in courtroom 12 of the Ventura County Superior Court. Felony automobile insurance fraud is punishable by up to five years in county 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.