



**ERIK NASARENKO**  
VENTURA COUNTY DISTRICT ATTORNEY  
**NEWS RELEASE**



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## Fillmore Man Pleads Guilty to Auto Insurance Fraud

VENTURA, Calif. – The Ventura County District Attorney's Office announced today that Emerson Mercado (DOB 03/16/91), of Fillmore, pled guilty on July 9, 2024, to one count of felony automobile insurance fraud.

In November 2022, Mercado's vehicle was involved in a collision resulting in damage. Metadata from photographs taken of the damaged car indicated the damage occurred at least by November 16, 2022. On November 23, 2022, Mercado lowered the deductible on his auto insurance policy from \$2,000 to \$500. Eight days later, on December 1, 2022, he filed a claim with Progressive Insurance Company for coverage and falsely claimed the collision occurred on November 30, 2022.

Senior Deputy District Attorney Mike Frawley, a member of the Ventura County District Attorney's Office Auto Insurance Fraud Unit, prosecuted the case.

Mercado is scheduled to be sentenced on August 14, 2024, at 9:00 a.m. in courtroom 11 of the Ventura County Superior Court. 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.

**Case: 2024010430**

**Defendant Information:**

Emerson Mercado (DOB 03/16/91)  
Fillmore

**Charges pled guilty to:**

- PC 550(b)(1) – Insurance fraud