



Kingwood man convicted of workers' compensation fraud

AUSTIN, Texas — Texas Mutual Insurance Company recently reported that a Travis County district court sentenced Ramon S. Flores of Kingwood, Texas on workers' compensation fraud-related charges.

Flores reported a job-related injury while working as a driver for Direct International Wine and Spirits in Houston, Texas, and claimed he was unable to work because of the injury. Texas Mutual began paying income benefits to him, but then discovered Flores was working as a clerical worker for another company. Investigators call this type of scam double dipping because the claimant collects benefits for being too injured to work when he or she is, in fact, gainfully employed.

The Texas Department of Insurance, Division of Workers' Compensation, prosecutor in Travis County handled the case. The court sentenced Flores to a Class A misdemeanor with four years deferred adjudication. He will pay \$7,200.61 in restitution to Texas Mutual.

Texas law requires claimants to contact their workers' comp carrier when they return to work. Left unchecked, double dipping and other workers' comp fraud can lead to higher premiums for all Texas employers.

About Texas Mutual Insurance Company

Austin-based Texas Mutual Insurance Company, a policyholder-owned company, is the state's leading provider of workers' compensation insurance. Texas Mutual provides coverage to 43 percent of the market, representing over 70,000 companies, many of which are small businesses. Since 1991, the company has provided a stable, competitively priced source of workers' comp insurance for Texas employers. Helping employers prevent workplace accidents is an important part of Texas Mutual's mission.