

Grace Nicholas, CFE, AIC

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Grace completed her Bachelor of Business Administration in Accounting at Southwest Texas State University in 1988. She worked for the Texas Department of Insurance for five years as an Examiner, Reinsurance Examiner and Fraud Investigator. She then went to work for Texas Mutual Insurance Company as a Premium Fraud Investigator in 1993. The Premium Fraud Unit investigates employers and insurance agents that manipulate the workers' compensation system to obtain lower premiums. In her 25 years with Texas Mutual Insurance Company, she has promoted to various positions within the Special Investigations Department and currently holds the position of Senior Manager. The Special Investigations Department investigates claimant, employer, health care provider, and attorney fraud. Grace has given numerous depositions in civil cases, testified in civil court and before Texas grand juries on matters involving Texas Mutual Insurance Company.