

The NH Insurance Department Investigates Record High Number of Insurance Fraud Cases

CONCORD, NH – The NH Insurance Department is pleased to announce that over the past twelve months, a total of 18 insurance fraud cases were investigated and submitted for criminal prosecution. The insurance fraud cases varied in nature, but included false claims related to food poisoning, disability claims, workers' compensation claims, buying policies "after" the losses and misrepresenting the date and time to get coverage, mysterious disappearance of jewelry, and an abundant amount of fake medical records.

"The primary mission of the New Hampshire Insurance Department is to protect consumers and enforce the insurance laws of the State of New Hampshire, said Deputy Commissioner D.J. Bettencourt. "Insurance fraud is not only against the law, but it hurts consumers when fraudulent claims result in increased premiums. Our department could not be more proud of our Fraud Unit."

Insurance fraud can present in a couple different ways. Insurance fraud occurs when a person attempts to obtain a benefit they are not entitled to or when an insurer knowingly denies someone's legitimate claim. The insurance department is typically made aware of insurance fraud against consumers when the victim contacts the Consumer Services Division at the NH Insurance Department. Once the Insurance Department has been notified and the online Consumer Complaint Form has been filed, the investigation begins. Also, Insurance companies and producers are required by law to report suspicious claims to the Insurance Fraud Unit.

The Consumer Services Division (CSD) fulfills a threefold mission: educate residents about insurance products, companies and producers; assist residents who request help navigating the complexities and intricacies of the insurance industry; and work with other Department staff to investigate customer grievances to ensure that licensees, including companies and producers (aka insurance agents), comply with NH insurance laws and rules. With more than 100 years of insurance industry experience, the Department's Consumer Service Officers (CSO's) take great pride in their ability to assist customers and strive to satisfactorily reconcile grievances and mediate disputes.

"I couldn't be more proud of the entire Fraud Unit," said Brendhan Harris, the acting Fraud Director. "Even with the overwhelming obstacles like COVID, these

investigators found ways to collect all the required evidence and navigate their investigations bringing many fraudsters to justice. Oftentimes, the cases are voluminous, and we appreciate the prosecuting agencies for all their dedication and hard work."

If you have been a victim of insurance fraud or suspect insurance fraud is or has occurred please contact the Department's Consumer Services Unit at 800-8523416 or via email at consumerservices@ins.nh.gov.

The New Hampshire Insurance Department Can Help

The New Hampshire Insurance Department can help you with questions or concerns about your existing coverage. To speak to a member of the Consumer Services Department, call (800) 852-3416, (603) 271- 2261 or email consumerservices@ins.nh.gov.

The New Hampshire Insurance Department's mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. For more information, visit www.nh.gov/insurance.

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