



The State of New Hampshire Insurance Department

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FOR IMMEDIATE RELEASE

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New Hampshire Insurance Department's Consumer Services, Fraud, and Enforcement Units Deliver Results for Granite State Consumers During 2023

CONCORD, NH (January 30, 2024) – The New Hampshire Insurance Department (NHID) has today released statistics for its Consumer Services, Fraud, and Enforcement Units for 2023.

During 2023, Consumer Services processed 5,211 total cases, 1,161 of which were consumer complaints. 2,081 cases were related to property and casualty claims, 607 of which were consumer complaints. 3,130 cases were related to life and health insurance, 554 of which were consumer complaints and 115 were health care provider investigations. In total, the Consumer Services Unit recovered \$6,075,762 on behalf of consumers.

"The Consumer Service Unit's mission is simple and consumer-centric: educate, navigate and investigate," said Robin Tierney, Director of the Consumer Services Unit at NHID. "We encourage any NH resident who believes that they have been treated unfairly by a licensee to contact the Department where a Consumer Services Officer is ready to listen, provide guidance as necessary and advocate for those being unjustly treated."

At the end of the calendar year, the NHID's Fraud Unit saw a nearly 25% increase in fraud referrals, a record for the department. The Fraud Unit received 412 referrals and opened 35 investigations, eventually prosecuting 19 cases of insurance fraud. This number of prosecutions represents an impact of \$1,584,479.

"Insurance fraud is a significant crime that affects all Granite Staters," said Brendhan Harris, Fraud Director at the New Hampshire Insurance Department. "The NHID is committed to prosecuting those who engage in fraudulent activities, and

these 19 cases of felony insurance fraud represent a significant financial impact on New Hampshire insurance consumers.”

In 2023, the Enforcement Unit investigated 252 cases, handed down 12 administrative actions, reviewed 57 producer licenses, and assessed \$269,680 in fines.

“Our Enforcement Unit has demonstrated our dedication to maintaining a fair and trustworthy insurance marketplace in the Granite State,” said Johsua Hilliard, Compliance and Enforcement Counsel. “Consumer protection is paramount, and we will continue to enforce regulations to ensure a level playing field for all stakeholders.”

“Consumer protection and service is at the heart of our mission at the New Hampshire Insurance Department,” said DJ Bettencourt, Commissioner of the New Hampshire Insurance Department. “Combined, our teams have over 300 years of professional experience, and we are proud of the hard work of our Consumer Services, Fraud, and Enforcement Units and their unwavering commitment to Granite State insurance consumers.”

“The collaborative efforts of our Consumer Services, Fraud, and Enforcement Units mirror the New Hampshire Insurance Department's overarching mission of consumer protection and service,” said Deputy Commissioner Keith Nyhan. “Our commitment to Granite State insurance consumers remains unwavering. We are proud of the strides made in the past year and will continue our vigilant efforts to safeguard the interests of our residents.”

The New Hampshire Insurance Department Can Help

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. Contact us with any questions or concerns you may have regarding your insurance coverage at 1-800- 852-3416 or (603) 271-2261, or by email at consumerservices@ins.nh.gov. For more information, visit <https://www.nh.gov/insurance>.

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