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The State of New Hampshire
Insurance Department

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Christopher Nicolopoulos
Commissioner

David J. Bettencourt
Deputy Commissioner

June 27, 2022

His Excellency, Governor Christopher T. Sununu
and The Honorable Council
State House
Concord, New Hampshire 03301

Requested Action

In accordance with RSA 94:6, the Insurance Department respectfully requests to place Brendhan Harris at the sixth step for the position of Insurance Fraud Director (9U925), unclassified salary grade FF, earning \$97,682.00 annually, effective July 15, 2022, upon Governor and Council approval. Funding is 100% agency income.

Explanation

Mr. Harris possesses strong skillsets in fraud investigations, extensive education and professional development with preferred designations, Certified Fraud Examiner (CFE) and Certified Insurance Fraud Investigator (CIFI), and immense experience and knowledge to be an excellent fit for the Department's Fraud Director. Mr. Harris has over 33 years of experience conducting and leading both criminal and civil investigations, experience within the Insurance Industry and as a special investigator with law enforcement. He has received numerous accolades and awards for exemplary job performance in his field. His vast investigative and insurance fraud experience are well suited for this role.

The Insurance Department is seeking approval from Governor and Council to compensate Mr. Harris, unclassified position at \$97,682.00 with a starting date of July 15, 2022. The source of funds is 100% agency income.

Respectfully submitted,

Christopher R. Nicolopoulos

Christopher Nicolopoulos, Esq.
Insurance Commissioner

BRENDHAN B. HARRIS, CFE, CIFI

E-mail: Brendhan.Harris@ins.nh.gov

- DESIGNATIONS** Certified Fraud Examiner (CFE)
Certified Insurance Fraud Investigator (CIFI)
- EDUCATION** Associates in Arts from Southern New Hampshire University 2015-2016
- EXPERIENCE** Thirty three (33) years' experience conducting both criminal and civil investigations with a strong focus on white-collar crimes involving fraud

State of New Hampshire – Insurance Department – Fraud Unit

Concord, NH

Chief Fraud Examiner (acting Fraud Director)

Sept. 2007 - Present

Supervisor of the Insurance Fraud Unit

Plans and strategizes the development of investigations and prosecutions

Examines and analyzes financial records

Examines and analyzes medical records

Examines and analyzes insurance company records

Conducts criminal investigations on all "Insurance-Related Criminal Activity"

Conducts interviews with suspects, victims and witnesses

Collects and preserves evidence for admissibility in court

Photographs scenes for evidence collection and preservation

Drafts and executes search warrants and subpoenas

Coordinates, supervises and conducts undercover operations

Identify and analyze fraud trends to stay current with on-going fraud schemes

Conducts data mining to search for related fraud cases

Provides fraud awareness training to insurance professionals and civic organizations

Provides insurance fraud training to the NH Police Standards & Training Academy

Completes comprehensive reports for various prosecutors' offices around the state

Testifies before the Grand Jury when seeking criminal indictments

Provides courtroom testimony in federal, state and local courts as required

Recommends and assists in drafting new legislation to help combat insurance fraud

Liberty Mutual Group

Keene, NH

Senior Investigator (Fraud Unit)

Aug 2006 – Sept 2007

Conducted civil investigations relating to suspect insurance claims

- General Liability
- In-Land Marine
- Workers' Compensation
- Personal & Commercial policies

Secured recorded statements from involved parties

Photographed loss scenes and collected evidence

Conducted data mining for related claims and trends

Provided fraud awareness training to claims adjusters

Managed vendors for specialized services

American International Group (AIG)

Virginia Beach, VA

Special Investigator (Fraud Unit)

Feb 2006 – Aug 2006

Investigated suspect automobile insurance claims

Secured recorded statements from involved parties

Photographed loss scenes and collected evidence

Conducted data mining for related claims and trends

Provided fraud awareness training to claims adjusters

Managed vendors for specialized services

Conducted Examinations Under Oath ("EUO's")

Provided courtroom testimony on cases accepted for criminal prosecution

AMERIGROUP Corporation*Senior Investigator (Fraud Unit)*Virginia Beach, VA
March 2005 – Feb 2006

Conducted healthcare fraud investigations - Medicaid Fraud (11 states)
Analyzed medical records and billing records for comparison
Data mining (StarsSentinel - claims software system) to identify suspect claims and billings
Identified schemes for fraud, waste and abuse
Liaison with law enforcement – Medicaid Fraud Control Units – Drafted reports of findings
Interviewed providers and members (patients) regarding services and/or billings

Progressive Insurance*Special Investigator (Fraud Unit)*Virginia Beach, VA
Jan 1999 – Oct 2004

Conducted civil investigations relating to suspect insurance claims
Secured recorded statements from involved parties
Conducted Examinations-Under-Oath (“EUO’s”)
Photographed loss scenes and collected evidence
Provided fraud awareness training to claims adjusters
Referred suspect claims to law enforcement
Provided courtroom testimony on cases accepted for criminal prosecution

City of Norfolk*Traffic Investigator*Norfolk, VA
Jan 1998 – Sept 1998

Investigated traffic engineering complaints throughout the city
Coordinated and supervised the large scale special events within the city
Prepared the budget and cost analysis for street events within the city
Assigned to the Fatal Accident Crash Team to determine liability on behalf of the city

City of Virginia Beach*Master Police Officer / Detective (Retired)*Virginia Beach, VA
Jan 1988 – April 1997

Assigned to Uniform Patrol and the DUI Task Force
Detective assigned to General Assignment Unit (all crimes within the precinct)
Consistently held the highest clearance rate of all Detectives within the precinct
Prepared felony case files for prosecution
Collected and preserved evidence
Prepared and executed search warrants
Conducted interviews and interrogations
Assigned to the Mobile Tactical Response Team (similar to SWAT team)
Made the highest number of felony arrests within the uniform division (multiple years)
Prosecuted all misdemeanor cases and provided courtroom testimony at least weekly
Assisted the Prosecutors with preparation for up-coming trials
Received numerous letters of recognition and appreciation
Evaluations reflected some of the highest scores possible - “Outstanding” category
Honorably retired from the Virginia Beach Police Department due a work-related injury

United States Army*Crew Chief / Watercraft Operator*Virginia Beach, VA
May 1985 – Dec 1987

Licensed to operate all Class A & B vessels
Honorably Discharged

**AWARDS/
RECOGNITION**

Medal of Merit for bravery, courage, and professionalism in a police-related shooting - MAR 1997
Class Act Award-Virginia Beach Police Department for exemplary job performance - DEC 1996
Class Act Award-Virginia Beach Police Department for exemplary job performance - APR 1996
Police Officer of the Quarter-Virginia Beach Police Department - JUN 1995
Army Achievement Medal-Meritorious achievements from NOV 1986 to DEC 1987

AFFILIATIONS

International Association of Special Investigative Units (IASIU)
New England Chapter of IASIU (Board of Directors --2012 through 2016)

National HealthCare Anti-Fraud Association (NHCAA)
International Association of Auto Theft Investigators (IAATI)
Association of Certified Fraud Examiners (ACFE)
New Hampshire Chapter of Certified Fraud Examiners (NH-ACFE)

**PROFESSIONAL
DEVELOPMENT**

NICB Academy (Basic & Advanced)
Medical Fraud Investigations
Chiropractic Fraud (Parker College in TX)
Auto Theft Fraud
Advanced Auto Theft
Accident Investigation (Basic & Advanced)
IAATI Seminars
Basic Data Recovery Acquisition
Financial Investigations
Analytical Thinking
Bank Fraud Investigations
Identity Fraud
Intellectual Property Theft
Foundations of State Supervision (NH)
Discipline Training for State Supervisors

Marine Theft
Arson Investigations
Forensic Training for Auto Thefts
Reid School of Interviewing & Interrogation
Examinations-Under-Oath
IASIU Seminars
NHCAA Seminars
Cyber Investigations
Cell Phone Investigations
Fraud Directors Conferences
Money Laundering Investigations
Pawnshop Investigations
Management / Leadership Training
Ethics Training
Elder Exploitation Training