



**The State of New Hampshire
Insurance Department**

21 South Fruit Street, Suite 14
Concord, NH 03301

**David J. Bettencourt
Commissioner**

**Keith E. Nyhan
Deputy Commissioner**

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June 6, 2025

Her Excellency, Governor Kelly A. Ayotte
and the Honorable Council
State House
Concord, New Hampshire 03301

REQUESTED ACTION

In accordance with RSA 94:6 and 94:1-a, III, the Insurance Department respectfully requests authority to establish the starting salary of Narciso Garcia, Jr. in the position of Insurance Fraud Director (#9U525), unclassified salary grade FF, at step six earning \$109,601.00 annually, effective upon Governor and Council approval. Funding is 100% agency income.

EXPLANATION

The Insurance Fraud Director functions as the chief investigator to plan, implement, and train and supervise employees in criminal investigations of individuals and entities suspected of insurance fraud, as well as the serves as the liaison between the department and senior insurance company management, national/regional special investigation units.

Mr. Garcia earned two Associate degrees, a Bachelor degree in Criminal Justice and a Master degree in Business Administration. He has an extensive law enforcement background, including complex felony investigations, training, and supervisory duties. Mr. Garcia's training and education make him an excellent, highly qualified individual for the director position.

Under the provisions of RSA 94:6, the Governor and Council are authorized to establish Mr. Garcia's salary at a step within the established range commensurate with his qualifications. As the Insurance Fraud Director, Mr. Garcia's unclassified position is a letter grade FF with a salary range of \$82,557 - \$115,026. Mr. Garcia's extensive education and experience support placement at the recommended step.

Additionally, in this new position, Mr. Garcia will have a classified subordinate employee (#10958) who is currently at SOC 13, Step 10 with an annual salary of \$108,966.

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RSA 94:1-a, III, states, in pertinent part, that:

"...any official whose salary upon placement in the new salary range is less than that of a subordinate classified employee shall be placed at the next higher step in range above said classified employee and shall be entitled to receive any increase provided for herein until the maximum provided herein is reached."

The Insurance Department is seeking approval from Governor and Council to compensate Mr. Garcia's unclassified position at the annual salary of \$109,601.00 with a starting date of July 11, 2025. The source of funds is 100% agency income.

Respectfully submitted,



David J. Bettencourt
Insurance Commissioner

Junior Garcia



OVERVIEW

Dedicated law enforcement professional with over 16 years of experience in community policing, fraud investigations, project management, and leadership roles. Proven ability to manage and supervise police operations, conduct thorough investigations, and collaborate with several stakeholders to include local, state, and federal agencies. Bilingual in Spanish with strong skills in interview and interrogation, data analysis, fraud/threat detection and investigation, and legal compliance.

PROFESSIONAL EXPERIENCE

Londonderry Police Department - Londonderry, NH

SERGEANT | February 2023 – Present

- Supervise and manage 2-6 officers per shift, ensuring proper performance and effective response to calls for service and law enforcement activities of patrol officers in a community of 30,000 residents.
- Oversee the completion and accuracy of officers' reports and investigations, preparing documentation for court testimony.
- Ensure compliance with department's written rules, regulations, policies, procedures, general orders, and special orders, written or otherwise designated.
- Assist, train, and instruct personnel under my supervision in the proper discharge of their duties.
- Conduct performance reviews of personnel on a quarterly basis.
- Collaborating with federal agencies for threat prevention and security duties during VIP visits and events at the Manchester-Boston Regional Airport to include the POTUS, VPOTUS, and other elected officials.

DETECTIVE | May 2019 – April 2023

- Conducted investigations on cases to include homicides, fraud investigations, robberies, and assaults, managing over 1,000 cases as a detective in just under 4 years.
- Executed search and arrest warrants following thorough investigative procedures.
- Proficient in Interview & Interrogations, garnering several confessions.
- Performed approximately 35 background investigations for potential new hires for civilian, dispatch, fire, and police personnel.
- On-call 24/7 while in this role and responded to calls for service at all hours of the day.
- Prepared court submission paperwork to include direct indictments, grand jury presentations, subpoena requests, warrant requests, and testimony.

POLICE OFFICER– Patrol | September 2012 – May 2019

- Performed generalized law enforcement duties in patrol uniform to include:
- Investigating traffic accidents and criminal offenses
- Serving subpoenas and other legal documents
- Making physical custodial arrests with and without a warrant
- Testifying in court
- Rendering First-Aid and CPR
- Writing/Typing investigative reports

ENGAGEMENT WITH LPD:

- LPD Honor Guard – 2014 – Present
- Cadre to the 178th NH Police Academy class – January – April 2019
- Critical Incident Management Team member – 2015 – Present
- Mountain Bike Unit 2017 – Present
- Training Unit Instructor – 2015 – 2023
- Technical Accident Reconstruction Team – 2016-2023
- Drone Unit – 2018 – 2023
- Recipient of Distinguished Unit Medal x 6
- Multiple Letters of Accommodation/Recognition in 11+ years with the agency

EDUCATION

Southern New Hampshire University – Online/Manchester, NH – 2017-Present

- Bachelor’s Degree – Criminal Justice: Police Administration - 2018
 - GPA – 3.88 – Magna Cum Laude
- Master’s Degree – Business Administration: Leadership – 2024
 - GPA – 3.65 – Magna Cum Laude

Northern Essex Community College – Haverhill/Lawrence, MA – 2002 – 2010

- Associates in Psychology – 2007
- Associates in Criminal Justice – 2010
 - Overall GPA – 3.78

LAW ENFORCEMENT TRAINING

Certification	Issuing Body	Date
Full-Time Police Officer Certification	NH Police Standards & Training Council	December 2012
Critical Incident Management	NHPSTC	December 2012
Interview & Interrogations	NHPSTC	December 2012
Firearms Instructor	NHPSTC	March 2016
Defensive Tactics Instructor	NHPSTC	July 2016
Rifle Instructor	Federal Bureau of Investigations	August 2016
At Scene Traffic Crash/Homicide Invest.	I.P.T.M. – UNF	March 2017
Less Lethal Impact Munitions Instructor	Safariland Training Group	April 2017
FARO Laser Scanner Basic Operator	FARO	October 2017
3-Day Crime Scene Processing	Forensic Education	December 2017
Incident Response to Terrorist Bombings	New Mexico Tech – Socorro, NM	February 2018
Active Attack Integrated Response TTT	A.L.E.R.R.T.	April 2018
Motorcycle Crash Investigation	I.P.T.M. - UNF	June 2018
Exterior Response to Active Shooter Events TTT	A.L.E.R.R.T.	July 2018
Homicide Investigations	Inside the Tape, Inc.	July 2019
Crime Scene Processing	Inside the Tape, Inc.	July 2019
Background Investigations	Law Enforcement Seminars, Inc.	September 2019
Sex Crimes Investigations	SRR Training	October 2020
Reid Technique of Interview & Interrogations	John E. Reid & Associates	June 2021
FBI LEEDA – Supervisor	Federal Bureau of Investigations	April 2025