



**The State of New Hampshire
Insurance Department**

21 South Fruit Street, Suite 14
Concord, NH 03301

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CJG

David J. Bettencourt
Commissioner

Keith E. Nyhan
Deputy Commissioner

June 30, 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, the Insurance Department respectfully requests to place Narciso Garcia Jr. at the sixth step for the position of Insurance Fraud Director (9U525), unclassified salary grade FF, earning \$109,601.00 annually, effective upon the first day of the first pay period following Governor and Council approval. Funding is 100% agency income.

EXPLANATION

I. The Role and Urgency of This Position:

The Director of the Fraud Unit is the Department's chief criminal investigator overseeing the Insurance Fraud Investigation Unit per RSA 417:23 - 31. The role is responsible for leading all insurance fraud investigations, training and supervising staff, coordinating with law enforcement and prosecutors, and serving as the Department's liaison to senior insurance executives and national Special Investigation Units (SIUs).

This work is not theoretical—it is vital. Fraud directly harms consumers, drives up premiums, and undermines the rule of law. According to the FBI, non-health insurance fraud costs Americans **more than \$40 billion annually**, raising premiums by **7–10%**. The Coalition Against Insurance Fraud estimates that this adds **\$400–\$700 per year** to the average family's insurance bill.

Fraud is also a matter of public safety. Staged car accidents, fraudulent prescriptions, and related crimes endanger lives. Enforcement protects both consumers and communities.

New Hampshire's unit has a strong record of impact. In **2024**, the unit handled **327 investigations**, launched **36 administrative actions**, and assessed **\$793,250 in penalties**, supporting multiple successful prosecutions at every level of government. In **2023**, referrals rose by **25%**, setting a new record.

II. Why This Appointment Cannot Wait:

The unit is authorized for four positions, after a fifth position was eliminated in the current state budget at the Department's request. Today, only one is actively working fraud cases. In December, the Department lost its longtime Director under tragic circumstances. Another position remains vacant due to responsible budget management and a project to rewrite job responsibilities to more effectively support the unit. An additional colleague is currently not available to work fraud cases. This has left a single employee to shoulder the workload of the entire unit—an arrangement that is not sustainable or responsible.

Every additional delay sends the wrong message: that New Hampshire is retreating from its commitment and legal obligation to fight insurance fraud. We must not allow that to happen.

Mr. Garcia Is the Right Choice:

Mr. Garcia brings the full range of qualifications this role demands. **He holds two Associate degrees, a Bachelor's in Criminal Justice, and a Master's in Business Administration.** He has deep law enforcement experience in complex criminal investigations, supervisory roles, and advanced training.

Equally important, Mr. Garcia offers what this moment uniquely requires: **trauma-informed leadership and team restoration skills.** Rebuilding this unit will take more than credentials—it requires someone who can lead with discipline, compassion, and strength. Mr. Garcia is that leader.

He is also making a personal sacrifice to serve. He is accepting a significant reduction in pay to join the Department while supporting a family of four. He would not—and frankly, could not—accept this role at a lower rate. We could not, in good conscience or in compliance with law, offer one.

Legal Basis for Salary Request:

Pursuant to **RSA 94:6**, the Governor and Council may set Mr. Garcia's salary within the statutory range based on his qualifications. This position is unclassified, letter grade **FF**, with a salary range of **\$82,557.00–\$115,026.00**.

Mr. Garcia will supervise a classified employee (Position #10958), who is currently compensated at **SOC13, Step 10**, with a salary of **\$108,966.00**. **RSA 94:1-a, III** states:

"...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..."

Accordingly, we are requesting approval to place Mr. Garcia at **\$109,601.00**, in compliance with the statute requiring placement at the next higher step in the range above a subordinate classified employee.

The Cost of Inaction:

If this item is not approved, the Department will be forced to repost the position, with no assurance of attracting another candidate of Mr. Garcia's caliber—particularly at a lower salary or under the legal constraints of RSA 94:1-a, III. In the meantime, critical fraud cases will remain uninvestigated, and consumer protection will suffer.

For all these reasons—legal, operational, and moral—we urge your approval.

Respectfully submitted,



David J. Bettencourt
Insurance Commissioner

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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