

**CLASSIFICATION:** INSURANCE FRAUD INVESTIGATOR

**Class Code:** 5255-26

**Date Established:** 10-14-93

**Occupational Code:** 3-1-9

**Date of Last Revision:** 02-05-16

**Exempt Status:** Exempt

**BASIC PURPOSE:** To investigate criminal allegations of insurance fraud or other insurance-related criminal activity and implement programs to prevent insurance fraud and abuse.

**CHARACTERISTIC DUTIES AND RESPONSIBILITIES:**

- Plans and strategizes development for the investigation and prosecution of violators of New Hampshire Criminal Statutes.
- Examines and analyzes financial records, claims and underwriting files of insurance companies to determine potential fraud.
- Examines and analyzes provider medical and billing records to determine potential fraud.
- Locates and conducts interviews/interrogations of possible witnesses/suspects.
- Conducts and participates in undercover and sting operations and assists law enforcement agencies upon request.
- Organizes and prepares criminal cases for trial, attends court and assists trial counsel and law enforcement agencies.
- Provides testimony in both federal and state courts as an expert witness to summarize and give opinion on evidence and information.
- Secures and executes search warrants, in collaboration with law enforcement agencies, in order to obtain evidence; collects and preserves evidence for admissibility in court.
- Recommends and assists in drafting new legislation and regulations or amendments to existing laws and regulations.
- Develops and implements training and awareness on all aspects of insurance fraud for law enforcement, insurance professionals and the public.

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**DISTINGUISHING FACTORS:**

**Skill:** Requires skill in analyzing and interpreting data, policy, and procedures OR in using equipment in order to arrive at logical conclusions or recommendations.

**Knowledge:** Requires logical or scientific understanding to analyze problems of a specialized or professional nature in a particular field.

**Impact:** Requires responsibility for achieving major aspects of long-range agency objectives by planning short- and long-term organizational goals, reviewing recommendations for procedural changes, and developing or revising program policies. Errors at this level result in incorrect decisions at an administrative level, and are detected subsequent to implementation in an overall evaluation process.

**Supervision:** Requires partial supervision of other employees doing work which is related or similar to the supervisor, including assigning job duties, providing training, giving instructions and checking work.

**Working Conditions:** Requires performing regular job functions in an adverse working environment containing a combination of disagreeable elements which impact significantly upon the employee's capacity for completing work assignments. This level includes work-related accidents or assault.

**Physical Demands:** Requires light work, including continuous walking or operating simple equipment for extended periods of time as well as occasional strenuous activities such as reaching or bending.

**Communication:** Requires reviewing summaries and reports and making decisions to solve problems or to achieve work objectives as well as articulating and expressing those solutions and goals. This level also requires formal presentations of solution and goals to employees and the general public to increase the responsiveness of the agency toward the demands of its client system.

**Complexity:** Requires evaluating a combination of wide-ranging job functions to determine work procedures, to solve problems, and to reach conclusions by applying analytical, technical, or scientific thinking. This level also requires planning policies and long-term strategies, drawing conclusions based on available criteria, and evaluating the effectiveness of program objectives.

**Independent Action:** Requires independent judgment in planning and evaluating work procedures and in supervising the development of professional, technical and managerial standards under administrative direction and according to broad departmental guidelines.

#### **MINIMUM QUALIFICATIONS:**

**Education:** Bachelor's degree from a recognized college or university with major study in business administration, insurance, statistics, accounting, criminal justice, law, finance, economics or a related field. Each additional year of approved formal education may be substituted for one year of required work experience.

**Experience:** Five years of experience in law enforcement performing fraud investigations and/or undercover operations, or in the insurance industry performing statistical analysis, underwriting, claims adjudicating and accounting with specialization in the areas of health, life, disability, property and casualty insurance. Each additional year of approved work experience may be substituted for one year of required formal education.

**License/Certification:** Must possess a valid driver's license and/or have access to transportation for use in statewide travel. Designation as a Certified Fraud Examiner (CFE) and/or Certified Insurance Fraud Investigator (CIFI) preferred.

**RECOMMENDED WORK TRAITS:** Knowledge of all lines of insurance and the insurance laws and regulations of the State of New Hampshire. Knowledge of statistical and financial analysis procedures. Knowledge of domestic and foreign insurance company underwriting and claim handling practices. Ability to communicate effectively to individuals and groups. Ability to locate individuals, collect information and conduct personal interviews. Ability to analyze widely divergent elements of information and arrive at logical conclusions. Ability to organize thoughts and subject matter for the use of effectively written reports. Ability to use integrity in the protection and confidentiality of evidence and sensitive documents and files. Ability to develop comprehensive and conclusive investigatory case reports of a complex nature. Ability to establish and maintain effective working relationships with employers, federal, state and local government and industrial officials and the general public. Must be willing to maintain appearance appropriate to assigned duties and responsibilities as determined by the agency appointing authority.

**DISCLAIMER STATEMENT:** This class specification is descriptive of general duties and is not intended to list every specific function of this class title.