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# Following the money

A former police officer who specialised in financial crimes, Rick Harrison is now with the Insolvency Service (INSS) where he covertly investigates companies suspected of wrongdoing. As a PCS rep, he's involved in opposing plans to close 10 INSS offices, potentially putting hundreds out of work. In his free time he's a keen biker who regularly rides for charity.

## What does your job involve?

Nefarious characters who want to defraud the public – which we call acting with a 'lack of commercial probity' – will often shelter behind the corporate veil that a limited company gives them. As an entity, a limited company can't commit crime. So, we work with civil law to investigate live companies. We look at who they're trading with and how, who's behind it, and where the money's going. If we find evidence that they are trading against the public interest, we apply to the High Court and wind it up.

Cases vary widely, from fake 'charity' calendars, to people acting as a front for foreign companies who commit short-term frauds then disappear, to investment pension and cryptocurrency fraud.

## How did you get here?

I was a police officer in Greater Manchester for 30 years, then retired in 2013. I have a background in investigating financial crime.

I enjoyed that work because you could really wipe the smile off a criminal's face. I saw many drug dealers get wealthy off the misery of others. Prison was just an occupational hazard for them. But when you strip away their cars and money, the Spanish villa, the Rolexes... they come out with nothing, and you've done your job.

I decided to go back to work and got a role on the IOPC Hillsborough investigation. It was harrowing at times. I was ready for a change and, in 2018, joined INSS Investigation and Enforcement Services. I'm now a senior

investigator.

### **Do you like it?**

It's really interesting. One good thing is that in the police you had to get over a very high burden of proof – now, I'm working on the balance of probability. The judge decides whether it's more likely than not that what I'm saying is right. I've never had a contested hearing. If you do your job properly, the evidence you present is so overwhelming that they don't defend it – they just let the company go.

I think the skills I've brought into the civil service have been invaluable because I came from an intelligence-based problem-solving kind of mentality.

### **Tell us about the office closures campaign**

In my view, INSS want to get rid of experienced staff on higher grades, and buildings. They keep saying this isn't about headcount, but it's headcount by stealth. They are moving the roles to places the post-holders couldn't reasonably get to. On my reading, the 'business plan' was written to back up a conclusion they'd already reached.

Moreover, much of our recent work is still really needed, such as dealing with a lot of post-pandemic Bounce Back loan fraud. INSS is about to go through a huge acceleration of work. How they've got this through BEIS is beyond me. We're focusing on putting pressure on BEIS, and urging people to contact their MPs [via our e-action](#).

### **What do you do outside of work?**

In June, I and 50 others rode to all UK mainland capitals, clocking up 1,200 miles in five days – all dressed as caped stunt rider Evel Knievel – to raise money for Macmillan Cancer Support. We've raised over £36,000 so far and we're still [open to donations](#). (Please name Rick Harrison in comments).

We do an event every year – it's a lot of fun.