



# Altair Background Investigations

Altair now offers three levels of Insurance Background Investigation services. We offer a Standard, Criminal, and Advanced Background Investigations that cover possible areas of interest for the insurance market.

## I. Basic Background Check

1. **INDIVIDUAL AND BUSINESS BACKGROUND** – This section will cover a variety of information directly relating to the subject individual and business.
  - ✓ Financial information on individual and business
  - ✓ Previous addresses from 10 years back or two known locations for individual and business
  - ✓ Property ownership of individual and business
  - ✓ Payment information on business
  - ✓ History of business
  - ✓ Ownership details
  - ✓ Operational information
  - ✓ Related firms
  - ✓ Age of individual
  - ✓ Credit history and companies that have requested information on the subjects
  - ✓ Employment history up to two known jobs
  - ✓ Social Security number
  - ✓ Public filings
  - ✓ Other as available
  
2. **WEBSITE SEARCH** – This search will be run on entities associated with the subjects, including those discovered during the previous search.
  - ✓ Technical information regarding entities
  - ✓ Verify business associations
  - ✓ Receive public knowledge available on the entities
  - ✓ Possible published company information, as well as resumes
  - ✓ Any other published information
  
3. **INDIVIDUAL PROFESSIONAL LICENSE STATUS AND VERIFICATION** – This is accomplished on a state-by-state basis. Altair will choose states that apply to the individual's business(s) and residential address(s) from the first check.
  - ✓ License status
  - ✓ License verification
  - ✓ Any criminal convictions relating to insurance
  - ✓ Entities reported that the individual was employed
  - ✓ Any other information reported

## II. Basic Criminal Background Check

The Basic Criminal Background Check includes all the services covered in the Basic Investigation, plus publicly-known criminal activities will be checked.

4. **CRIMINAL BACKGROUND INVESTIGATION** – Completed on a state-to-state basis. The Federal Credit Reporting Act as amended November of 1998 requires that a disclosure statement must be obtained from the individual and any material found must be made available to the individual.
  - ✓ Any criminal activities in the states that the individual conducted business or residential
  - ✓ Social Security check will verify individual social security number and may list several states that the individual lived

## III. Advanced Background Check

The Advanced Background Check includes all the areas of the Basic and Criminal Investigations plus the following additional areas and senior analyst supervision.

5. **STATE INSURANCE DEPARTMENT SEARCH** – This search will determine other pertinent information is available on the individual or business.
  - ✓ Other pertinent information about the individual or entity
  - ✓ Other filings with the State Insurance Department
6. **BUSINESS INSURANCE SEARCH** – Relevant insurance articles published in the industry popular Business Insurance magazine database.
  - ✓ Recover archived stories regarding activities or information on the subjects
  - ✓ Insurance background from a reputable source
7. **NATIONAL UNDERWRITER SEARCH** – Relevant insurance articles published in the industry popular National Underwriter magazine database.
  - ✓ Recover archived stories regarding activities or information on the subjects.
  - ✓ Insurance background from a reputable source
8. **INDIVIDUAL PROFESSIONAL ATTENTION** – An Altair Senior Analyst will be assigned to supervise the background investigation.

# PRICING

---

## **BASIC:**

### **Information needed from client:**

- ✓ Completed background request form
- ✓ Any other pertinent information

**Time to completion:**..... Usually one to three days

**Cost:**..... \$400

## **CRIMINAL:**

### **Information needed from client:**

- ✓ Completed background request form
- ✓ Disclosure signed by individual
- ✓ Any other pertinent information

**Time to completion:**..... Usually one to three days

**Cost:**..... \$500

## **ADVANCED:**

### **Information needed from client:**

- ✓ Completed background request form
- ✓ Disclosure signed by individual
- ✓ Any other pertinent information

**Time to completion:**..... Usually three to five days

**Cost:**..... \$600

*Note: Pricing is based on one named individual and one named business. Additional named individuals can be added at a cost of \$100 per person.*