

## Investigative Background Searches for Your Uniform Certificate of Authority Application (UCAA)



### Our Clientele

We have over 5,000 clients worldwide, ranging from small organizations to Fortune 500 companies. Some of our clients include Blue Cross Blue Shield, Allstate, Cigna, Liberty Mutual, Progressive, Humana, and The Travelers.

### What Some of Our Clients Are Saying About Us

"Their staff is very professional, calls were returned promptly, and our job was professionally prepared with no problems. We will definitely continue using Owens OnLine."

- *Walid Iqbal, Esq., Sullivan & Cromwell,  
New York, NY*

"Owens OnLine means ease of doing of business which is critical to corporate attorneys and their clients. They are fast, efficient, highly confidential, and responsive to the needs of our customers."

- *Patricia Doyle, Esq., Lord, Bissell & Brook,  
New York, NY*

"After paying two 'approved' agencies for reports that both proved inadequate, we called Owens OnLine. They were quick, prompt, and did the job right, just like they said they would. We should have called Owens in the first place."

- *Deanna Flowers, Administrative Assistant,  
The Palms of Sebring, Sebring, FL*

We would like to add you to our list of over 5,000 clients worldwide who share a common feeling about our service, "**Owens makes it easier.**"

### About Us

Owens OnLine is known worldwide for offering the best combination of quality, speed, and price for U.S. and international background investigations. We are highly regarded by state and federal governments and are approved by the Berne Union, an international association of the world's government credit insurance organizations.

# Information Owens OnLine Needs From You

## Biographical Affidavit & Disclosure and Authorization Concerning Background Reports.

Please provide a fully executed copy of the Biographical Affidavit completed by each affiant. The Disclosure forms appear on pages 9, 10, and 11 of the Biographical Affidavit. The Biographical Affidavit and Disclosure forms must be signed, dated, and notarized within the last 6 months to be considered current and valid.

**PLEASE DO NOT SEND ORIGINAL DOCUMENTS.**



## Fees and Delivery Schedule

**Fees:** The base search cost is \$289 per person regardless of where the affiant lives in the USA. If the affiant has not moved outside the county where they currently live within the past 10 years, has had no name changes, and requires no international searches, the total cost for the affiant's investigation will typically be \$289. There may be additional fees where an organization such as a court or school charges more than a nominal fee (e.g., New York currently charges a \$95 fee to search their criminal records).

If the subject has lived in multiple counties in the past 10 years, there is an additional charge of \$49 for each county outside the current county of residence. If there have been any name changes or aliases used by the subject in the past 10 years, there will be an additional charge of \$49 for each name in each county.

**International Searches:** International search prices start at \$19 (minimum) per individual, per country. Due to privacy laws, customs, and lack of databases, international searches can be more expensive and difficult to obtain for most background check agencies. Owens OnLine started in the international credit reporting and background investigation field and offers these services worldwide. In fact, most of our international business is wholesaling our services to other credit reports and background investigation agencies.

**Delivery:** Our production time for Normal speed investigations is normally 2 to 3 weeks, as long as the biographical affidavits are sent to us fully completed. For Rush searches (7-8 business days), please add \$45 per individual. Delivery times are not guaranteed but usually are met assuming biographical data obtained from the subject and responses from various sources (e.g., employment verifications, etc.) are forthcoming. Rush service is not usually available outside the USA.

## Additional State Discounts

**Window of Opportunity:** If you intend on making applications to other states, Owens OnLine can provide you with discounts on these reports if you apply within a period of time that the given state will accept previously researched information. This can range from 30 days to 6 months, depending on the state. We would be happy to offer you advice on the best strategy to save you money.

**Discounts:** Reports for additional state applications, in most cases, are \$29 per person with no additional county costs. Some states have their own special requirements and formats they would like us to follow. In fairness to our customers, our discounts directly relate to the amount of work needed to complete each report.

# How To Start

**1** Send Owens OnLine copies of your Biographical Affidavits and Disclosure and Authorization Concerning Background Reports forms. Include a cover letter with the applicant company name and address, the state(s) of application, and a list of the affiants' names.

**2** Owens OnLine will review your materials, inform you of any potential problems and/or errors on the affidavits, and provide you with an invoice for the project. This initial review process usually takes 1-3 days, depending on whether you ordered a Normal or Rush service and our current report volume. There is no charge for this review of your affidavits. If you would like us to proceed, we will begin as soon as your payment is received.

**3** When your reports are complete, they will be sent to the respective Insurance Commissioner's office. A copy of our cover letter to the Insurance Commissioner will be sent to you so you know the reports have been completed.

## Warnings / Common Errors

- Please ensure that the current version of the Form 11 NAIC Biographical Affidavit has been downloaded from the UCAA website in PDF format.
- Absolutely NO modifications are allowed to the Biographical Affidavit, including formatting, removal, or addition of answer lines. Any modifications to a Biographical Affidavit - no matter how minor - will require a new affidavit to be executed.
- Please ensure ALL questions are answered, even if the answer is "None" or "Not Applicable."
- Please ensure ALL fields and checkboxes in the signature and notarization sections are completed in their entirety. An incomplete signature section will require a new affidavit to be executed.
- Please utilize the addendum pages at the end of the Biographical Affidavit for extra answer space. The affiant must sign each addendum page that has been used.
- Please utilize the Form 11a Biographical Affidavit Cover Letter from the UCAA website for multiple applicant company filings. Please note not all states will accept group cover letters. Refer to the Fingerprints and Biographical Affidavit Requirements chart on the UCAA website for further information.

## Questions?

We are happy to answer any questions you may have.  
Please feel free to contact us:

**Mark Owens or Elisa Kilgore**

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## Additional Resources

Even though we offer our clients a wealth of knowledge backed by 30 years of UCAA and state background check experience, we encourage everyone to review the National Association of Insurance Commissioners' (NAIC) website and forms at [www.naic.org/industry\\_ucaa.htm](http://www.naic.org/industry_ucaa.htm) before every application, notice, or filing.

**Thank you for giving us the opportunity to be of service to you.**