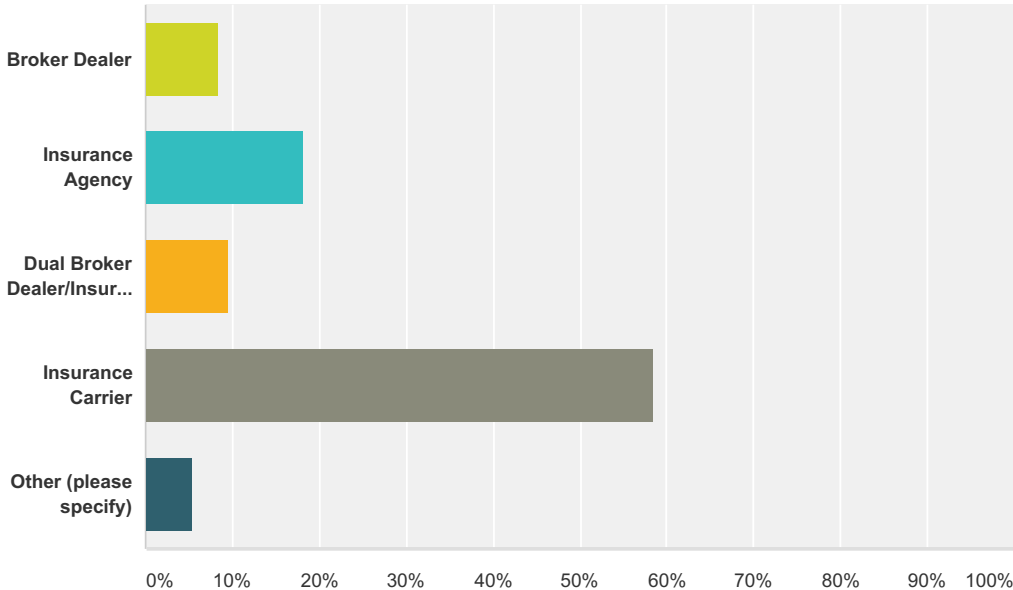


Q1 Is your agency/entity a:

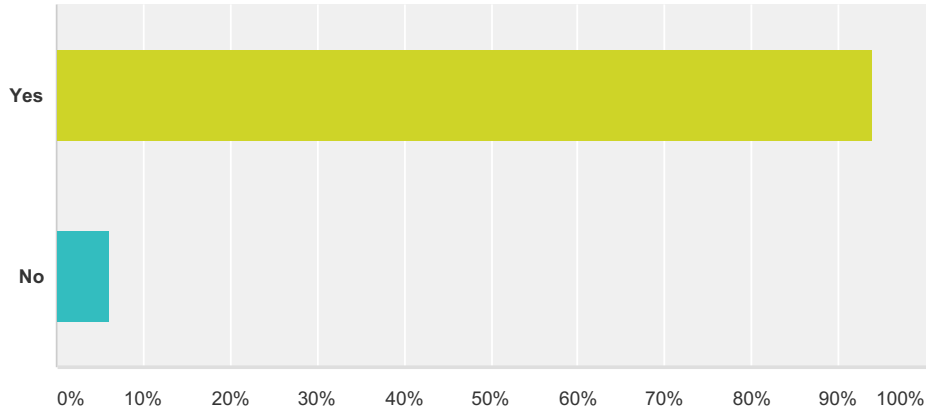
Answered: 166 Skipped: 0



Answer Choices	Responses
Broker Dealer	8.43% 14
Insurance Agency	18.07% 30
Dual Broker Dealer/Insurance Agency	9.64% 16
Insurance Carrier	58.43% 97
Other (please specify)	5.42% 9
Total	166

Q2 Does your organization conduct background checks? (by answering "no", you will be taken directly to the end of this survey)

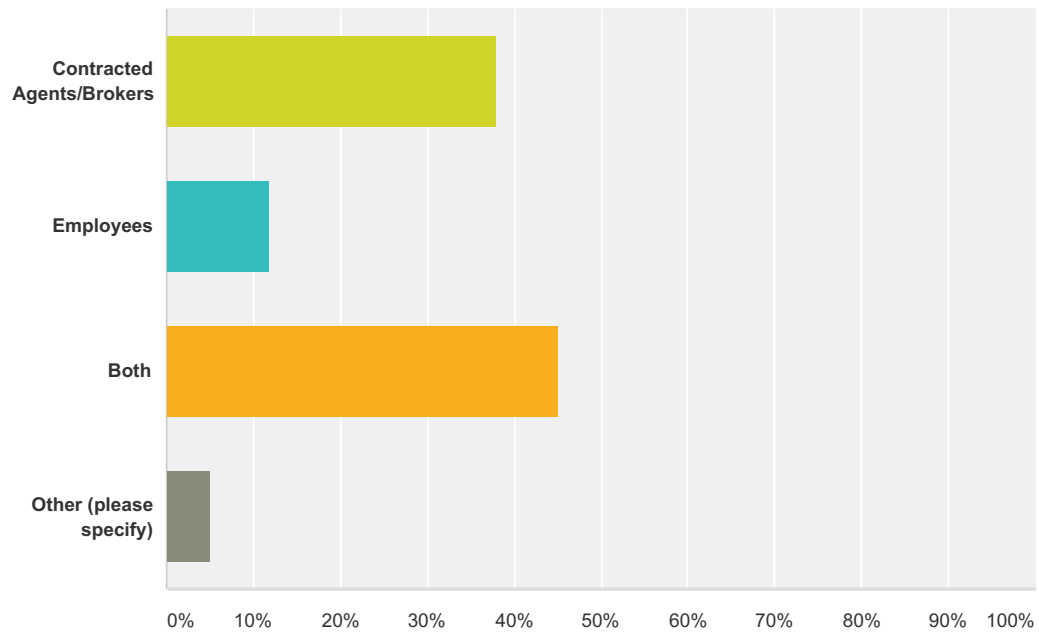
Answered: 166 Skipped: 0



Answer Choices	Responses	
Yes	93.98%	156
No	6.02%	10
Total		166

Q3 Do you conduct initial background checks on:

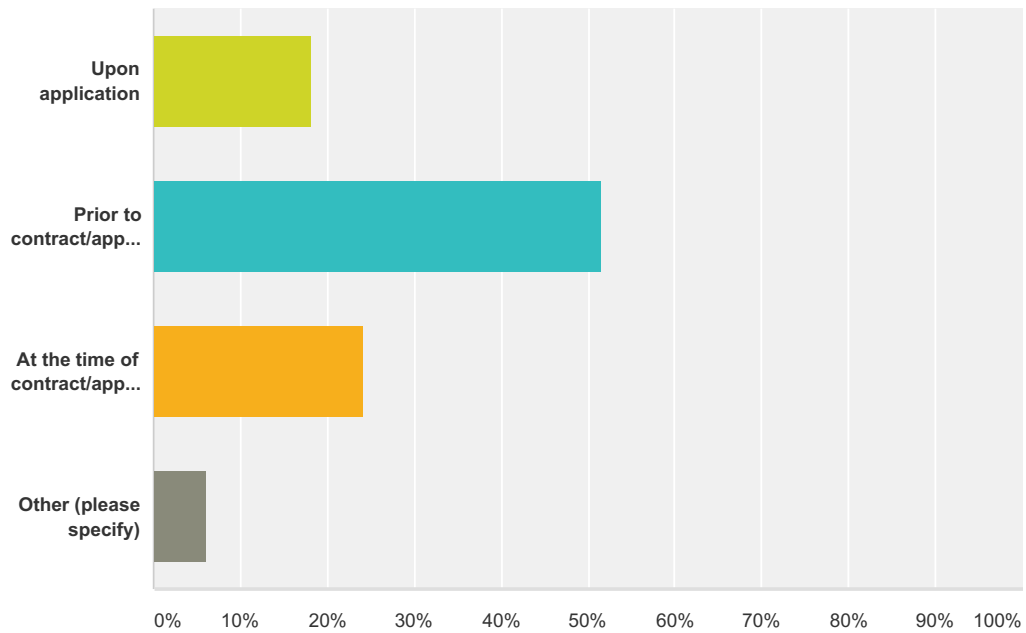
Answered: 100 Skipped: 66



Answer Choices	Responses
Contracted Agents/Brokers	38.00% 38
Employees	12.00% 12
Both	45.00% 45
Other (please specify)	5.00% 5
Total	100

Q4 Do you conduct those background checks:

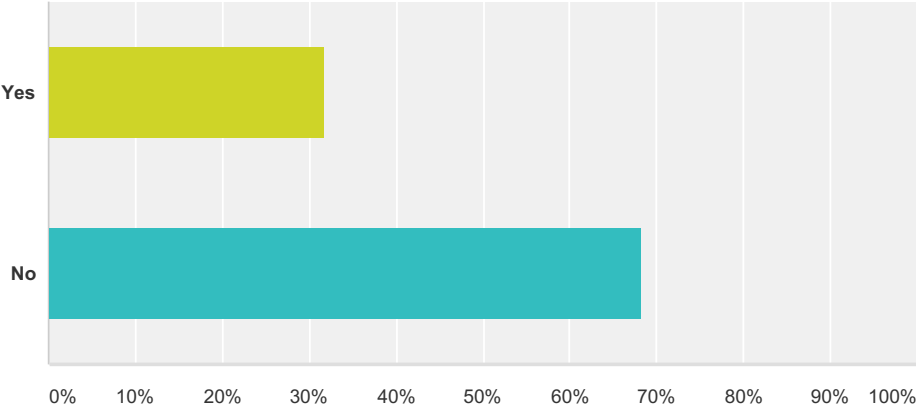
Answered: 99 Skipped: 67



Answer Choices	Responses
Upon application	18.18% 18
Prior to contract/appointment/employment	51.52% 51
At the time of contract/appointment/employment	24.24% 24
Other (please specify)	6.06% 6
Total	99

Q5 Do you run ongoing background checks (annual, upon renewal, etc.)?

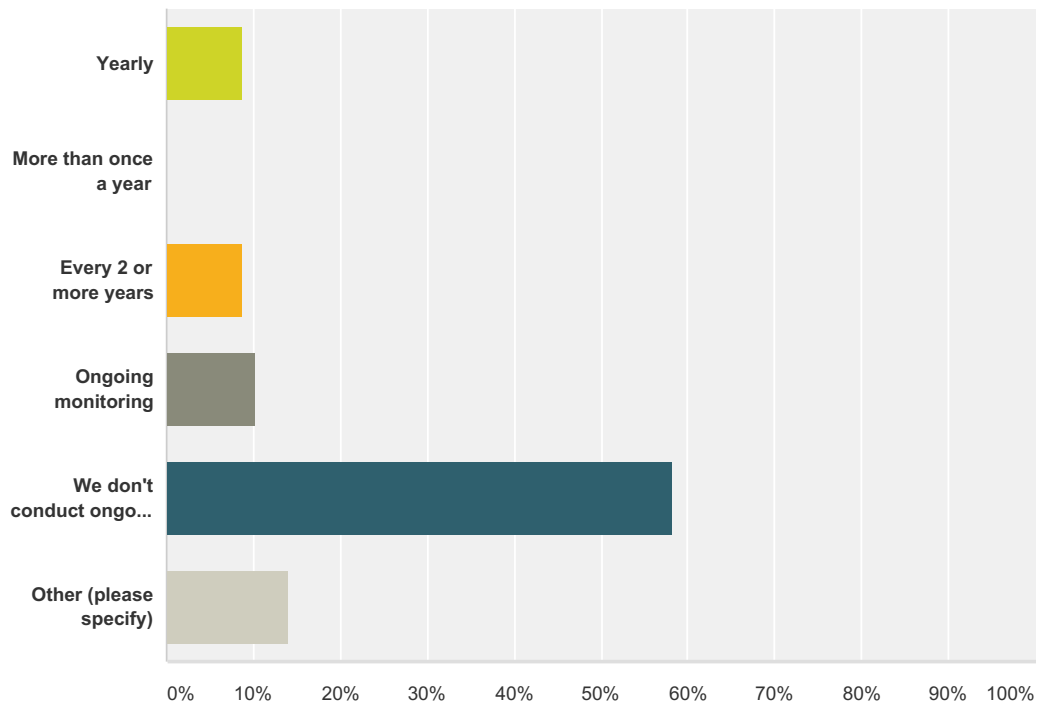
Answered: 98 Skipped: 68



Answer Choices	Responses	
Yes	31.63%	31
No	68.37%	67
Total		98

Q6 If ongoing background checks are run, what is the frequency?

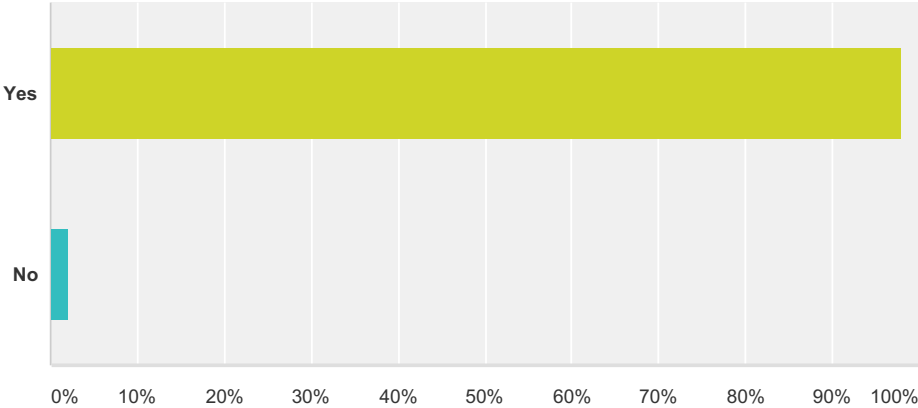
Answered: 79 Skipped: 87



Answer Choices	Responses
Yearly	8.86% 7
More than once a year	0.00% 0
Every 2 or more years	8.86% 7
Ongoing monitoring	10.13% 8
We don't conduct ongoing background checks	58.23% 46
Other (please specify)	13.92% 11
Total	79

Q7 Do you utilize an outside company to run those background checks (aka: a Consumer Reporting Agency)?

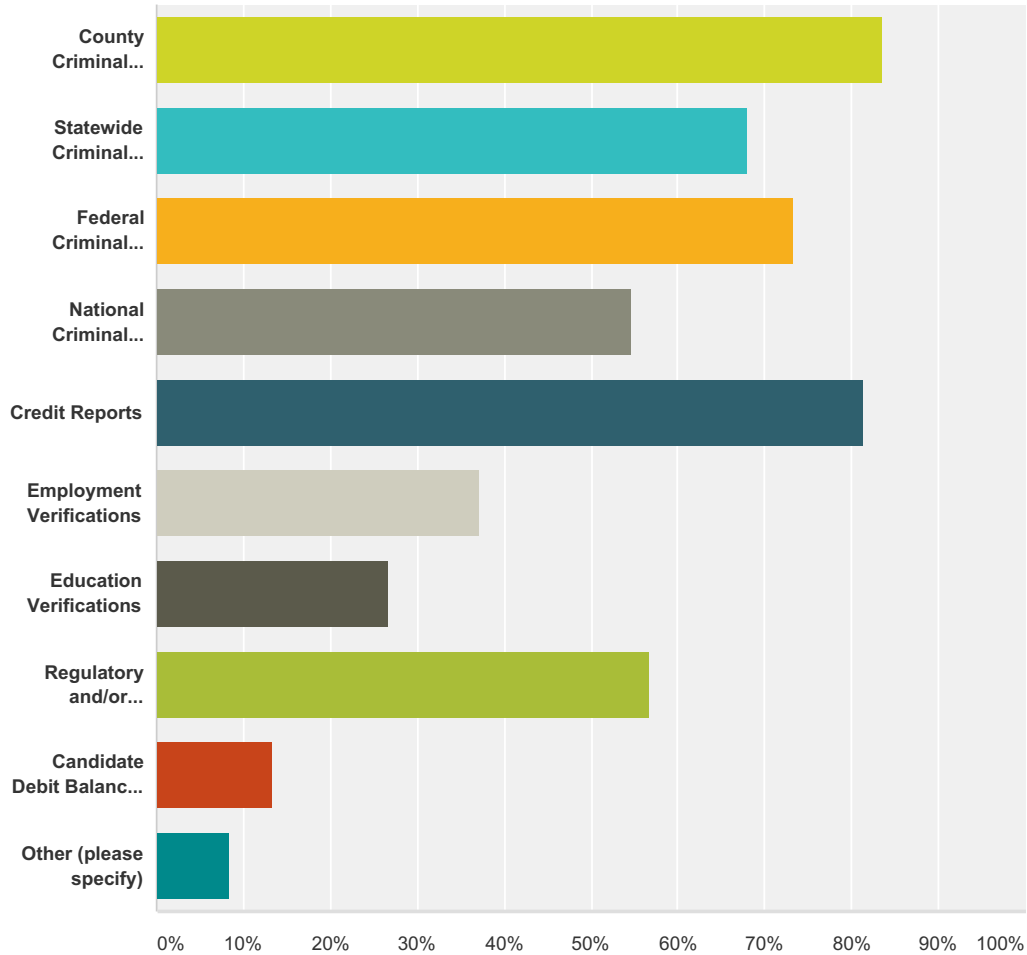
Answered: 97 Skipped: 69



Answer Choices	Responses
Yes	97.94% 95
No	2.06% 2
Total	97

Q8 What types of services or searches do you run in your background check? (select all that apply)

Answered: 97 Skipped: 69



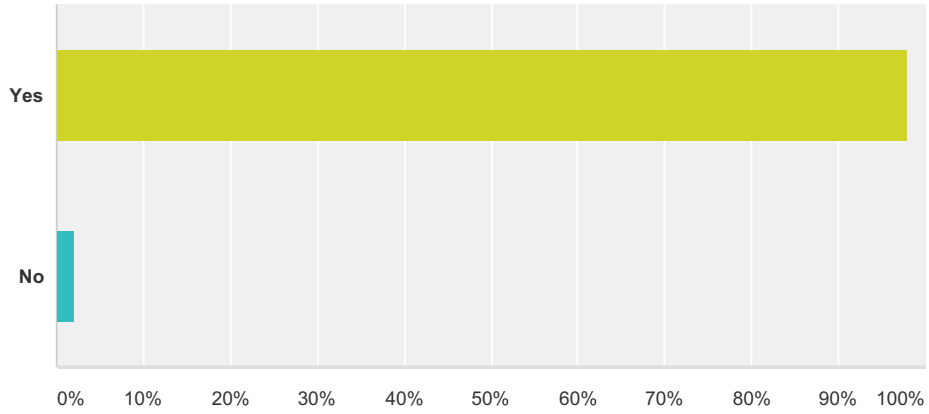
Answer Choices	Responses
County Criminal Searches	83.51% 81
Statewide Criminal Searches	68.04% 66
Federal Criminal Searches	73.20% 71
National Criminal Database Searches	54.64% 53
Credit Reports	81.44% 79
Employment Verifications	37.11% 36
Education Verifications	26.80% 26
Regulatory and/or Prohibited Parties Databases (OFAC, FINRA, etc.)	56.70% 55
Candidate Debit Balance Searches	13.40% 13
Other (please specify)	8.25% 8

SACS: Background Investigation Survey

Total Respondents: 97

Q9 Do you provide each candidate with an FCRA disclosure and obtain written authorization prior to running a background check?

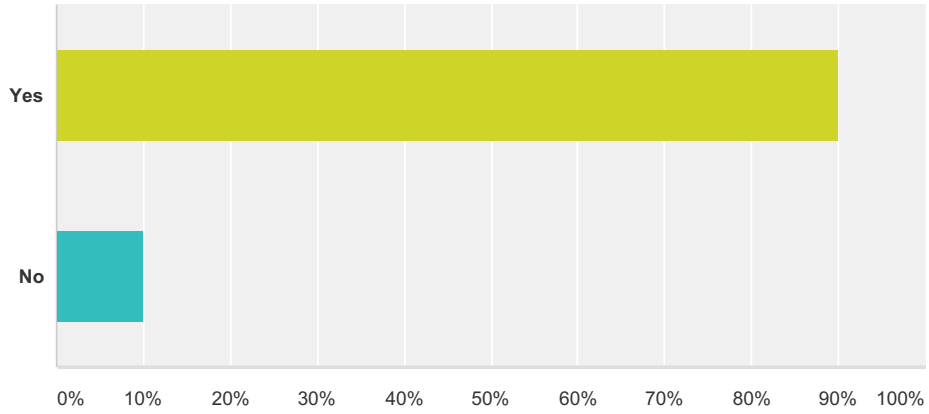
Answered: 96 Skipped: 70



Answer Choices	Responses
Yes	97.92% 94
No	2.08% 2
Total	96

Q10 Do you prescribe to the “permissible purpose” of “employment purposes” under the Fair Credit Reporting act (FCRA) when requesting background checks?

Answered: 89 Skipped: 77



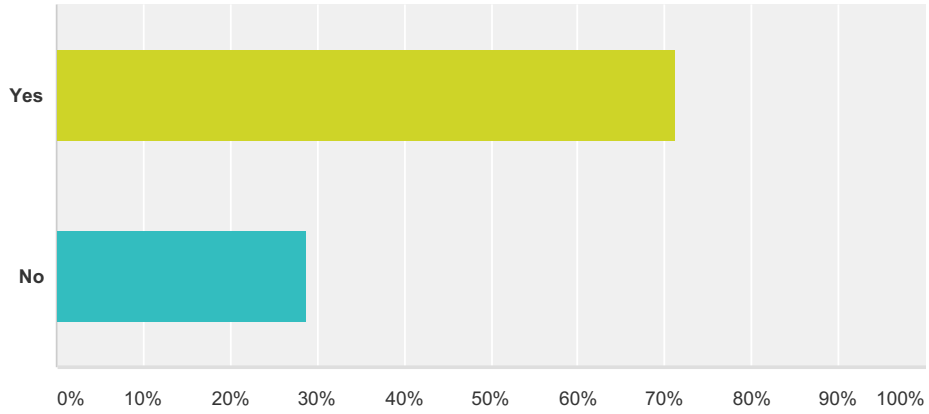
Answer Choices	Responses
Yes	89.89% 80
No	10.11% 9
Total	89

Q11 If not “employment purposes”, what permissible purpose do you use?

Answered: 5 Skipped: 161

Q12 Do you provide candidates with “pre-adverse action notice” and a chance to dispute the results of the background check?

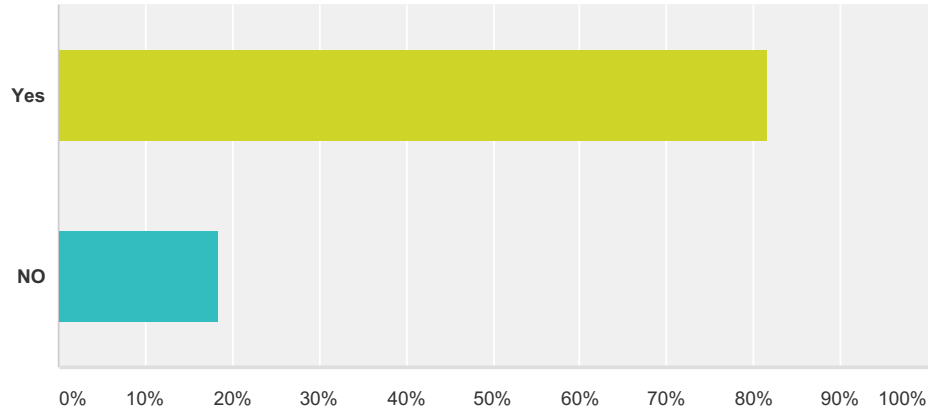
Answered: 94 Skipped: 72



Answer Choices	Responses	
Yes	71.28%	67
No	28.72%	27
Total		94

Q13 Do you provide candidates with final “adverse action” and a chance to dispute the results of the background check?

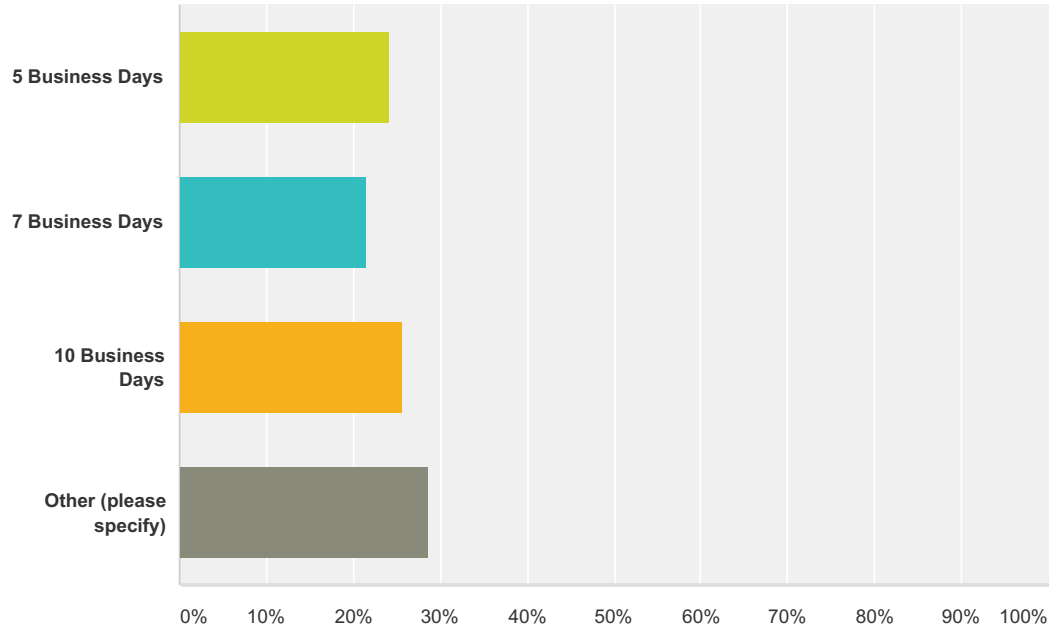
Answered: 93 Skipped: 73



Answer Choices	Responses
Yes	81.72% 76
NO	18.28% 17
Total	93

Q14 If you send Pre-Adverse and Adverse Notices, how long do you wait between notices?

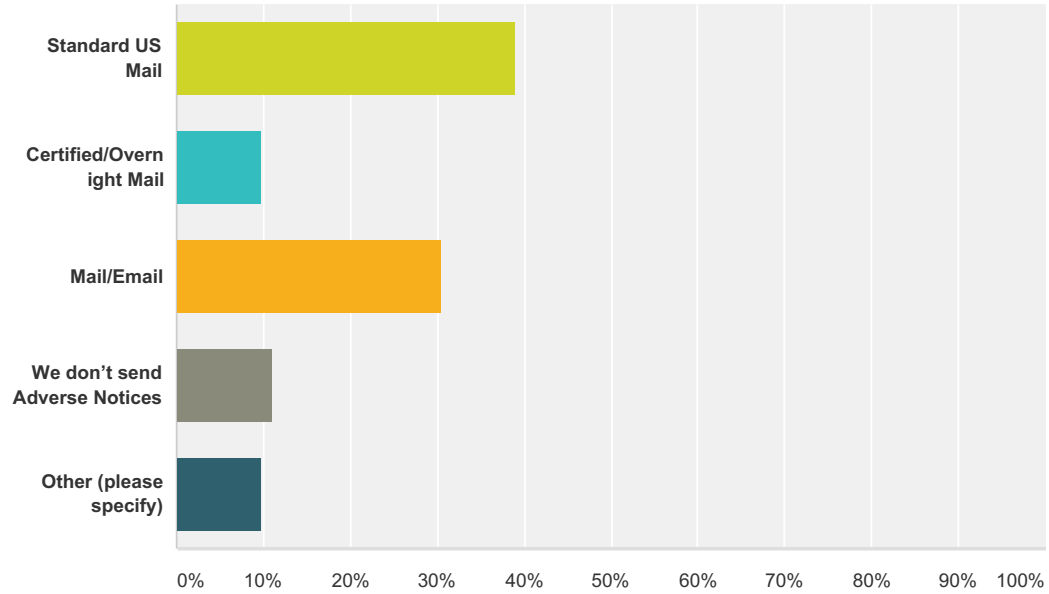
Answered: 70 Skipped: 96



Answer Choices	Responses
5 Business Days	24.29% 17
7 Business Days	21.43% 15
10 Business Days	25.71% 18
Other (please specify)	28.57% 20
Total	70

Q15 If you send Pre-Adverse and Adverse Notices, what method do you use to send to them?

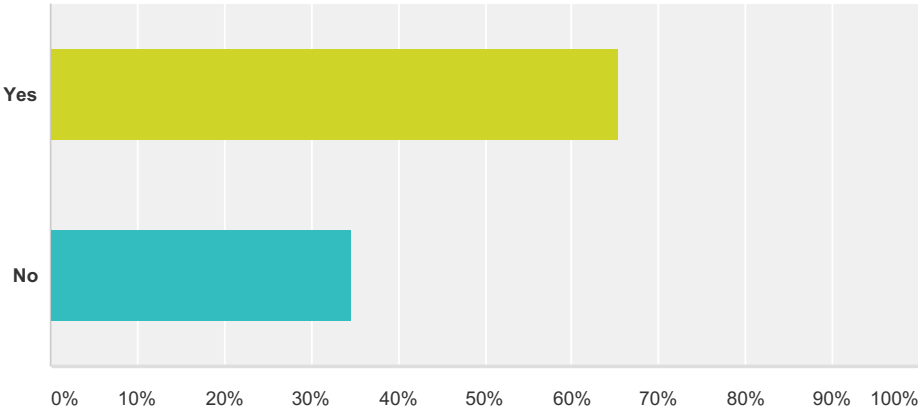
Answered: 82 Skipped: 84



Answer Choices	Responses	
Standard US Mail	39.02%	32
Certified/Overnight Mail	9.76%	8
Mail/Email	30.49%	25
We don't send Adverse Notices	10.98%	9
Other (please specify)	9.76%	8
Total		82

Q16 Do you utilize the NIPR PDB result as part of your contracting process?

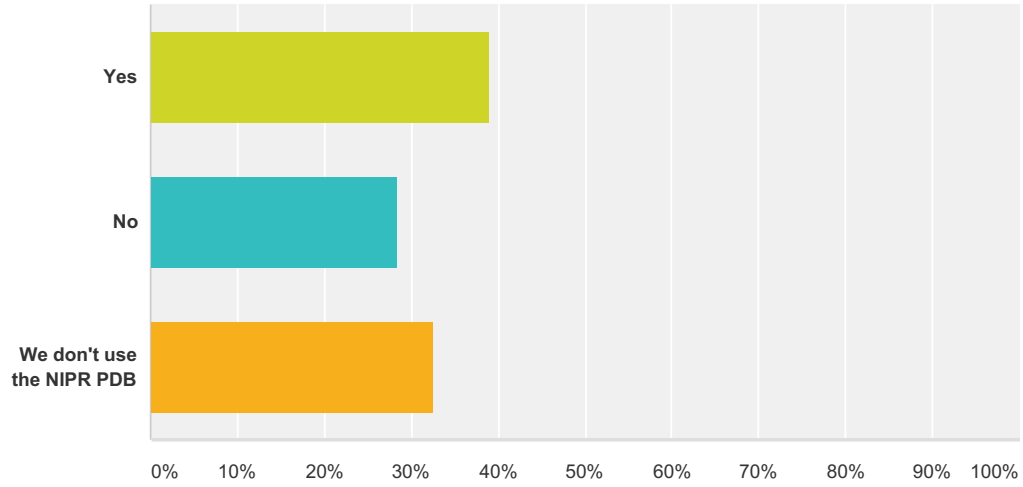
Answered: 98 Skipped: 68



Answer Choices	Responses	
Yes	65.31%	64
No	34.69%	34
Total		98

Q17 For NIPR PDB, do you provide each candidate with an FCRA disclosure and obtain written authorization prior to running a PDB check?

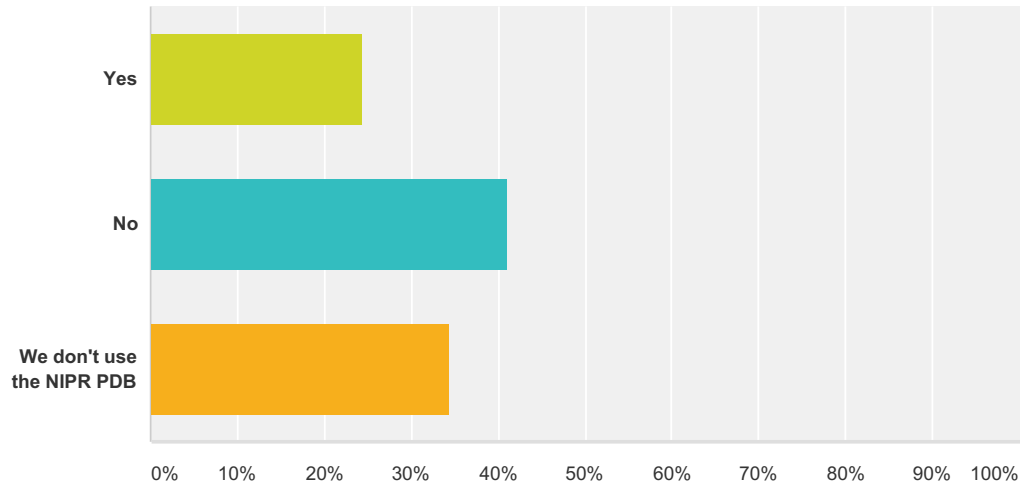
Answered: 95 Skipped: 71



Answer Choices	Responses
Yes	38.95% 37
No	28.42% 27
We don't use the NIPR PDB	32.63% 31
Total	95

Q18 For adverse NIPR PDB results, do you provide candidates with “pre-adverse action notice” and a chance to dispute the results of a PDB check?

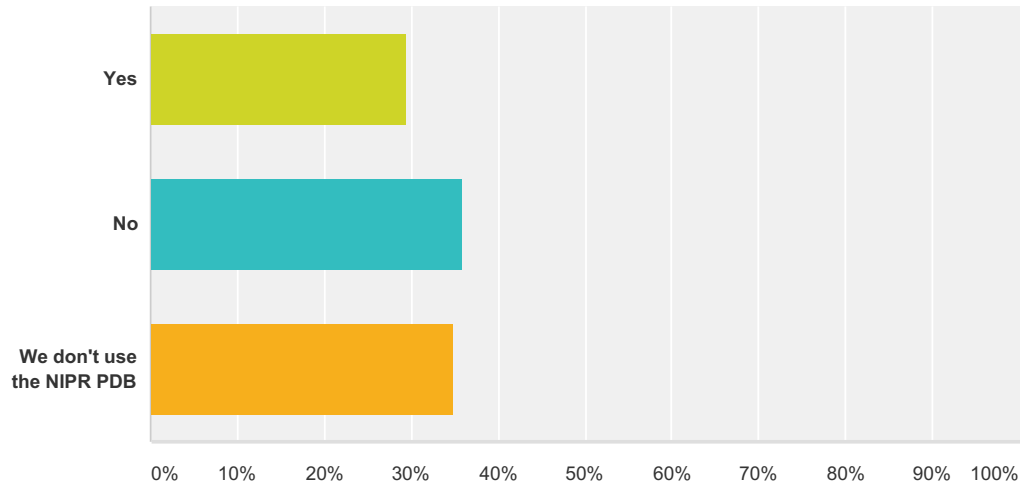
Answered: 90 Skipped: 76



Answer Choices	Responses	
Yes	24.44%	22
No	41.11%	37
We don't use the NIPR PDB	34.44%	31
Total		90

Q19 For adverse NIPR PDB results, do you provide candidates with “adverse action” and a chance to dispute the results of a PDB check?

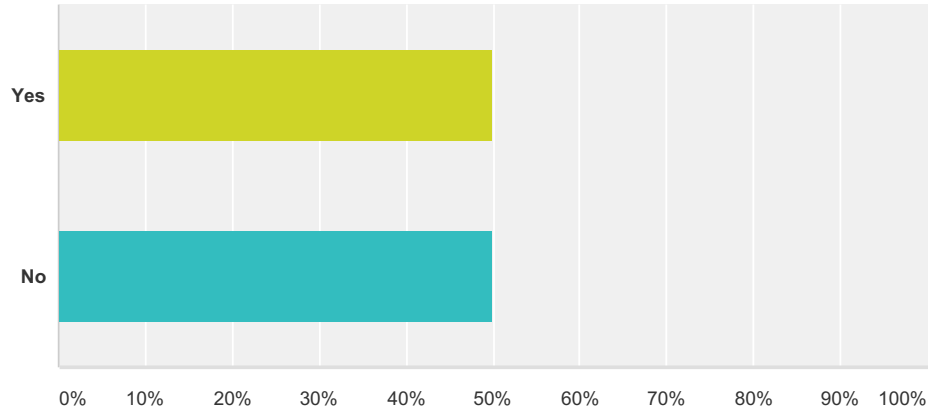
Answered: 92 Skipped: 74



Answer Choices	Responses
Yes	29.35% 27
No	35.87% 33
We don't use the NIPR PDB	34.78% 32
Total	92

Q20 Does your process support state-specific disclosure and adverse action notices for potential Employees?

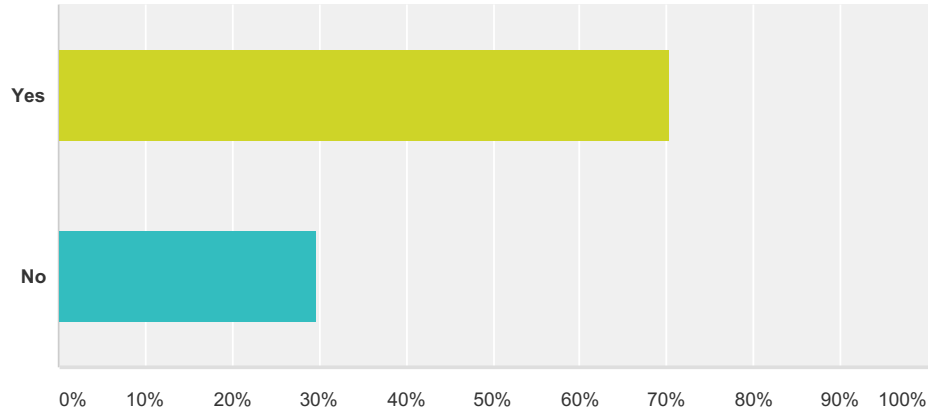
Answered: 78 Skipped: 88



Answer Choices	Responses	
Yes	50.00%	39
No	50.00%	39
Total		78

Q21 Does your process support state-specific disclosure and adverse action notices for potential Agents/Contractors?

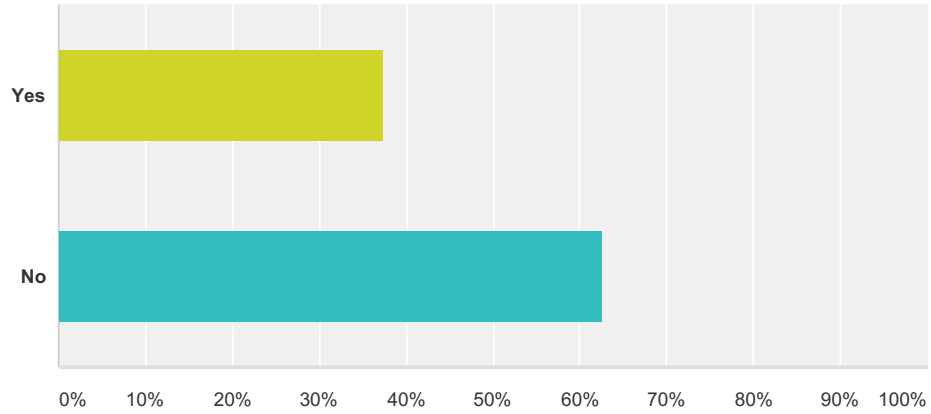
Answered: 88 Skipped: 78



Answer Choices	Responses	
Yes	70.45%	62
No	29.55%	26
Total		88

Q22 Does your process support “Ban the Box” disclosure and adverse action notices for potential Employees?

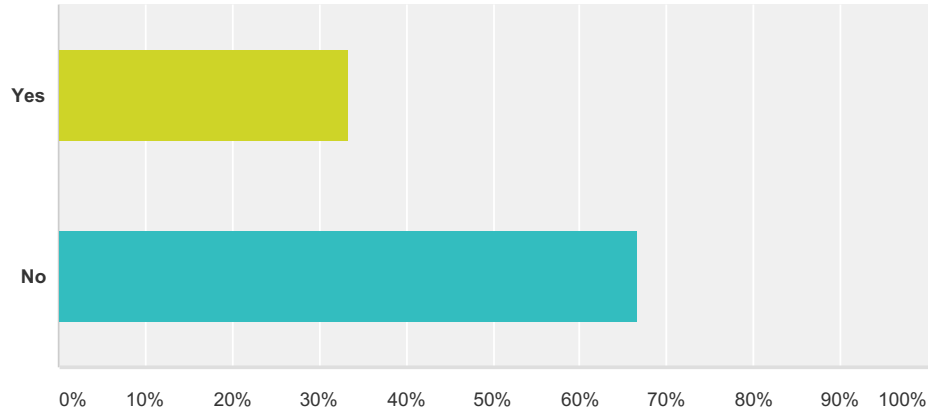
Answered: 75 Skipped: 91



Answer Choices	Responses	
Yes	37.33%	28
No	62.67%	47
Total		75

Q23 Does your process support “Ban the Box” disclosure and adverse action notices for potential Agents/Contractors?

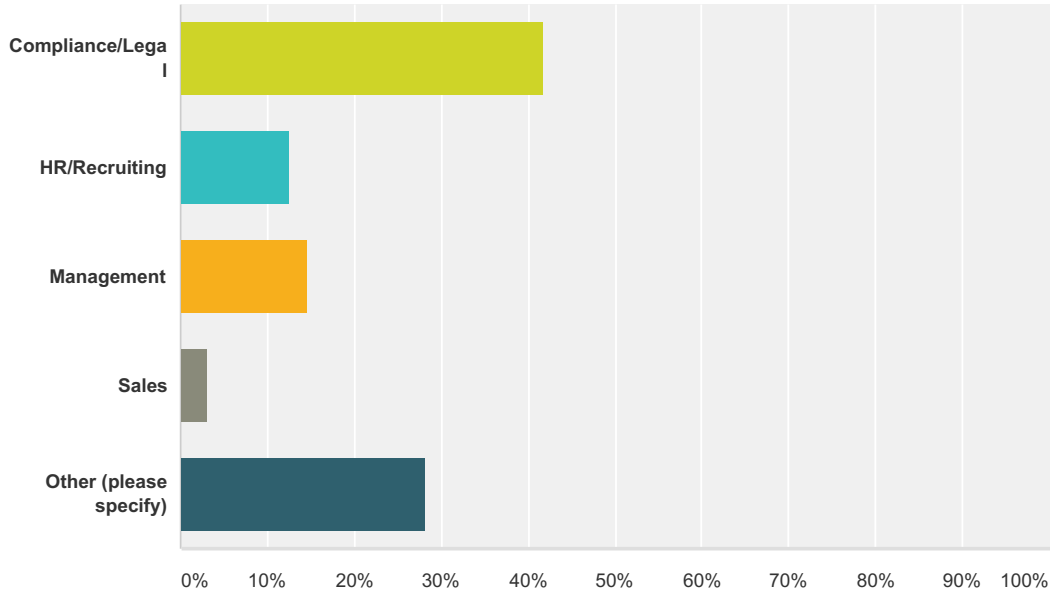
Answered: 78 Skipped: 88



Answer Choices	Responses	
Yes	33.33%	26
No	66.67%	52
Total		78

Q24 What department or unit in your organization reviews or “adjudicates” the background results?

Answered: 96 Skipped: 70



Answer Choices	Responses	Count
Compliance/Legal	41.67%	40
HR/Recruiting	12.50%	12
Management	14.58%	14
Sales	3.13%	3
Other (please specify)	28.13%	27
Total		96

Q25 If you have any specific questions or topics you would like addressed during a panel session at the conference this year, please provide them below:

Answered: 12 Skipped: 154