



CRUM & FORSTER®

A FAIRFAX COMPANY

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About Us

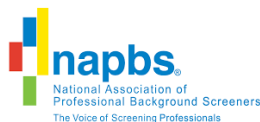
IntelliCorp is a nationwide provider of comprehensive background checks and employment screening solutions. We've been in business since 1996, and our services assist numerous businesses and nonprofit organizations with their hiring and volunteer-recruiting processes.

- Accredited through the National Association of Professional Background Screeners (NAPBS).
- Named number one on Human Resource Outsourcing (HRO) Today magazine's 2018 Baker's Dozen list of the nation's top midsize-program screening providers.
- Listed on the 2018 Workforce Management Hot List of background screening providers for the 12th consecutive year.
- A Verisk Analytics (NASDAQ: VRSK) business

Clients benefit from industry-leading data, easy-to-use services, personalized customer service, and training and compliance education. IntelliCorp's customer-driven solutions and flexible system architecture allow for simple integration into multiple platforms. A robust operational framework and infrastructure of guiding principles and industry best practices demonstrate IntelliCorp's steadfast commitment to compliance with federal and state requirements pertaining to background screening.

IntelliCorp understands the importance of selecting quality employees and volunteers to facilitate a safe and productive environment. A large part of our history involves building and sustaining ongoing successful client relationships. We're proud to provide a full suite of services that bring value to your organization.

- Validated Criminal Searches
 - Prior to reporting the results back to you, we return to the original source of the record(s) to ensure we have the latest updates regarding your applicant's information.
- The ability to support you encompasses four phases of the relationship:
 - Initial project
 - Dedicated support team
 - Complimentary system, product and compliance training
 - Compliance screening and resources
- Technology combines traditional single county searches with database information to give you a comprehensive search
 - Proprietary IntelliSearch platform that provides an automated result set based upon your background screening criteria
- Multi-layered approach that is applied to all aspects of the comprehensive background report
 - Practices are current and compliant with industry standards
- Screening within state and federal guidelines
 - Internal and external quality assurance (QA) to ensure reporting conformance with the requirements outlined in the FCRA



Criminal Background Checks & Record Validation

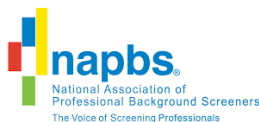
When conducting criminal background checks, reporting the proper information on your applicants is essential. That's why our search process includes validating all of our criminal products. IntelliCorp's criminal search procedure uses our propriety database, IntelliSearch technology and validated criminal database to check local and national sources for potential records and make county level recommendations. To further refine the search process, we apply the appropriate State and Federal FCRA filters based on your applicant's home address and state of employment or volunteerism.

Should any criminal records be identified, we return to the source of the data and verify the information to ensure we have the latest updates regarding your applicant's history. Once the records have been validated, access to the background screening results is made available. By doing so, you can be confident that an FCRA compliant search has been performed, which provides you with additional value and increased assurance when making hiring and recruiting decisions.

Technology Solutions

To order background checks and receive results, we offer a variety of flexible and tailored solutions to help meet your unique workflow and process requirements. All searches are processed the same way regardless of submission method. Our goal is to provide you with options depending on your organization's needs.

- Applicant self-service portals (Candidate Direct & Volunteer Portal)
 - Candidate Direct
 1. You order and initiate background screening e-mail links to your candidates.
 2. Job candidates receive a background check invitation via e-mail.
 3. Candidates enter and submit their personal information for the background check.
 4. You view the reports in the dashboard and/or results center.
 - Volunteer Portal
 1. IntelliCorp configures your portal.
 2. You distribute the URL link and password.
 3. Applicants enter and submit their personal information for the background check.
 4. You view the reports.
 - Self-pay available
 - Secure online process
 - Fully integrated background screening products for a seamless interface
 - Apply your own custom branding
- Website
 - Secure online order and retrieval
- Batching
 - For high volume search processing
- XGS (XML Gateway Service)
 - Push or pull



- ATS, HRIS including custom solutions
 - Seamlessly integrate our services into your application
- Scoring
 - Receive an unbiased “pass” or “hold” grade based on your unique hiring criteria

No software is required to use our website, which is available 24 hours a day, 7 days a week. We recommend a standard PC with an Internet connection (Internet Explorer or Firefox work best).

Customer Service

At IntelliCorp, your satisfaction is a top priority. We know that providing outstanding customer service is a big part of your experience with us. When you need information, ask for assistance or have a question, our professional and knowledgeable staff responds quickly to your request. All of our service associates are employees of IntelliCorp and work at our company location in Beachwood, Ohio. We do not offshore any customer support or use third-party services.

Creating and maintaining long lasting relationships forms the basis of our industry-leading service philosophy. You'll get an experienced account team to help launch your program and manage ongoing administrative support needs. Whether conducting background checks for the first time or switching from another vendor, we work in partnership with you to identify your requirements and incorporate them into your screening program.

If your program is simple or complex, you can be confident that all information is treated with the utmost confidentiality and integrity. Our collaborative approach to customer service demonstrates our commitment to providing you with additional value beyond our screening products.

- Normal business hours are 8:30am-5:30pm EST Monday-Friday
- Client Service hours are 8:00am-6:00pm EST Monday-Friday
- Representatives are available via toll-free phone number, e-mail and live chat

Training

As a value added service to new and existing clients, we provide complimentary training sessions for all users on your account. Sessions are offered daily and popular courses include; basic user training, complying with the Fair Credit Reporting Act (FCRA), how to conduct motor vehicle reports (MVRs) and credit reports.

Our on-boarding process includes a requisite that all new clients attend a one hour interactive orientation session. We familiarize you with the features associated with your account, how to perform searches, view

results and provide an FCRA overview. With federal and state guidelines impacting the use of background checks, it is vitally important that your organization implements a compliant screening program. We also highly recommended that you take our FCRA Compliance session, which reviews your obligations under the FCRA when conducting background checks. We also have an online Learning Center resource for terms and definitions, printable manuals, FAQs, compliance information and guides for using our website.



Invoicing

Our billing system is flexible to meet the individual needs of each client. Clients with multiple accounts, locations or departments can be invoiced back the master account or divided out to bill specific cost control centers/regions.

Within each account clients can view, download or export an invoice. Invoices are sent out monthly via e-mail (to a designated billing e-mail address that is provided during the registration process) within the first 5 business days of the month. Clients can select to pay by check, credit card or sign-up for recurring monthly payments.

Account Set-Up

Prior to establishing an account with IntelliCorp, all new clients are required to complete the online registration process. The basic required information is as follows:

- Company and contact information
- Billing information
- Two (2) references
 - 1 bank reference
 - 2 trade references
- Proof of business document (i.e. 501c3, Articles of Incorporation, Letter from Secretary of State, or any other legitimate document from a State or Local Government)

If a business or organization has been in business less than twelve (12) months, then a site inspection is conducted. Site inspections are also required in order to obtain access to credit reports.

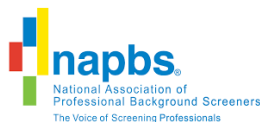
In addition to account set-up, many larger accounts with complex screening requirements require an implementation plan. A dedicated team will be assigned to work with you to create and customize a plan according to your organization's requirements (at no cost to you).

Privacy and Security

We have strict policies and procedures in place to protect all personal information. We have multiple levels of security; employ 128-bit SSL encryption when data is transmitted over the internet and have installed robust firewalls (DMZ) to prevent external "hacking" into our system.

IntelliCorp maintains strict internal standards for information access and database management. We conduct a stringent screening process on all permanent and temporary employees. In addition, we have strict on-site procedures, including security cameras, restricted building access, and sign-in policies for our data center and data integration unit.

As part of our privacy and security paradigm, we restrict access to legitimate businesses and nonprofit organizations that have appropriate business needs for use of our services. We credential and qualify all potential subscribers before allowing them to enroll and access data. No information can be retrieved without logging into the system. All data is keyed to specific users and available only through defined reporting tools. IntelliCorp never shares or repurposes information submitted by customers. To view our Privacy Notice, click [here](#).



Adverse Action Process

IntelliCorp delivers a full-scale adverse action solution that is customizable to our clients' unique needs. We can manage the entire adverse action process, including both the pre-and post-adverse letters. However, if our clients prefer to directly manage a component of that process, the adverse action process can include just the pre-adverse action letter or the post-adverse action letter. The Compliance, IT, and Account Management teams work in conjunction with the client to design the look and feel of the correspondence sent to the consumers, as well as the actual content. In addition, a check-and-balance is performed of the actual content of the letters to ensure compliance to federal FCRA requirements. Once the letters have been approved and finalized, they can be ordered in the IntelliCorp website while logged in to review search results. Upon receipt of the requests, IntelliCorp has a dedicated team in place to ensure timely and accurate mailing of the correspondence.

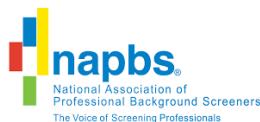
Keeping You Informed

IntelliCorp has several mechanisms in place to ensure that we keep our clients abreast of relevant guidelines that have an impact on screening. The primary component is membership and accreditation with the National Association of Professional Background Screeners. The NAPBS maintains a Government Relations committee of which IntelliCorp serves as a member. In addition to our membership in NAPBS and the Government Relations Committee, IntelliCorp's also utilizes internal legal resources to monitor legislation that is currently introduced, pending, adopted or passed which may have an impact on access to records information, licensure or background checks for specific types of organizations/employees/license holders. When changes in laws or regulations occur, we immediately notify our clients via phone, e-mail, website, and our blog. We also post client alerts and communications on the user homepage which appears on our system's main menu following log-in.

Fair Credit Reporting Act (FCRA) Compliance (a federal law that governs the use of background screening)

IntelliCorp FCRA Compliance: Our privacy and data security standards follow legislative and regulatory requirements for consumer reporting agencies. We comply with state and federal guidelines and the FCRA and maintain a process that individual consumers may access and question their information in accordance with legal requirements. To ensure our adoption and adherence to the state and federal laws that govern our industry including the FCRA, we have built an operational framework that includes written policies, documented procedures and ongoing internal and external educational practices. This infrastructure of guiding principles penetrates all aspects of our business practices.

Client FCRA Compliance: Businesses and organizations must follow certain procedures when using a consumer reporting agency (CRA), such as IntelliCorp, to obtain a background check report. As part of our ongoing commitment to compliance with FCRA rules and regulations pertaining to background screening, IntelliCorp conducts periodic client audits. Should your account be selected for an audit, you will want to make sure your organization complies with FCRA procedures for using and conducting background checks. To assist you, we provide compliance information and online sample forms to help you comply with various background screening requirements. In the event you receive communication from IntelliCorp that you have been randomly selected for an audit, please reach out to us as we are here to guide you through the process with the goal of passing the audit successfully.



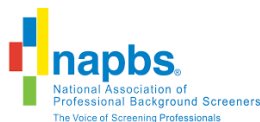
Pricing

We are pleased to offer the following package and product pricing. Your account can be configured with the bundled package option(s), which are able to be viewed and pre-selected via a drop-down menu.

Criminal Background Check Package	Price
Package Includes:	16.45
Validated Criminal Database	
Validated Nationwide Sex Offender	
Validated Department of Corrections	
Unlimited Single Counties (unlimited address history)*	
SSN Verification w/Address History	
Government Sanctions (Terrorist Search)	
Total Cost	

Set-Up and Miscellaneous Fees

- There is an activation fee of \$125 to establish an account with IntelliCorp. **Waived for CF Program**
- For privacy and security reasons, if your account remains inactive for 15 months, it will be closed. Should it be closed and you'd like to re-open an account in the future, please note that you may be subject to a reactivation fee and proceed through our credentialing process.
- Some miscellaneous fees can be applied to a background screening report:
 - *Single County Searches: In some instances, there may be mandatory court costs associated with completing a single county search. These are treated as pass-through fees along to our clients without alteration.
 - **Education Verifications: Some colleges and universities hire an independent company to manage their student records. When trying to verify enrollment or graduation, IntelliCorp must use the services of these independent companies, which charge a fee (typically ranging from \$6 to \$20). All fees are passed through to the client without alteration.
 - **Employment Verifications: More businesses are choosing to outsource the management of their employee records to third parties – especially regarding former employees. When trying to verify employment history, IntelliCorp must use the services of these independent companies, which charge a fee (ranging from \$10 to \$20). All fees are passed through to the client without alteration.



Additional Products

Beyond your suggested screening package, you have the option of adding additional products and services to your bundle. Some products are available individually. A sample list is on the following page.

Criminal Searches	Verifications	Drug Testing
<ul style="list-style-type: none"> Statewide Criminal Searches Former Last Name Inmate Records 	<ul style="list-style-type: none"> Consent-Based SSN Verification Education Verifications** Employment Verifications** Professional References Medical License Verifications DOT Employment Verifications 	<ul style="list-style-type: none"> 5-Panel Hair 6-Panel Saliva 5-Panel Non-DOT Urine 10-Panel Non-DOT Urine 11-Panel Non-DOT Urine 12-Panel-Healthcare Professional Urine DOT Drug Screen (5-Panel Urine)
Credit Reports	Other Products	
<ul style="list-style-type: none"> PEER Credit Reports Tenant Screening Credit Reports Business Credit Reports 	<ul style="list-style-type: none"> Civil Records I9 and E-Verify Medical Fraud & Abuse (FACIS) Practitioner's Databank Bankruptcies, Liens & Judgments International Searches 	<ul style="list-style-type: none"> Additional drug testing services: MRO (Medical Review Officer) Random drug testing Employee education Supervisor training

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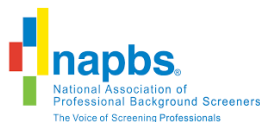
Criminal Product Descriptions

Validated Criminal Database

- The validated criminal database produces a multi-state report of criminal records, which includes the District of Columbia. Each validated criminal database report may contain felony and misdemeanor records, sex-offender records and inmate records.

SSN Verification w/Address History

- The SSN Verification reports the applicant's name related to the provided Social Security number (SSN) as reported by the Social Security Administration and the three credit bureaus. Report information may include, but is not limited to, current and former address history, the applicant's age and/or date of birth, and the applicant's county of residence.



Single County Searches

- Not conducting single county searches increases the chances of missing information on an applicant and exposes business and organizations to many types of risk that could be costly. Additionally, database searches do not contain all criminal record information for every individual across the country, and it is imperative to check each identified source to obtain a fully comprehensive picture of an applicant.

IntelliCorp's background check process automatically incorporates all single county recommendations based on the subject's address history, (either within the last seven or unlimited years depending on your package) based on a Social Security number trace. As a result, should subject information be identified that is not covered in our database (Criminal Search) any single county recommendations will be completed. This helps to ensure we have the most recent information on the subject prior to sending a report back to you.

The report provides criminal records held at the county level. Reports generally include felony and/or misdemeanor records and contain complete case information including defendant information (defendant name, DOB, and address); case information (case number, filed date, disposition, disposition date, and sentence); and criminal charge information (statute section, offense description, and charge disposition). The industry standard for a single county criminal record search is 7 years, although older information may be returned if available from the record source.

Validated Nationwide Sex Offender

- Product provides publicly available sex offender information from all states. It also includes information from the District of Columbia, Guam and Puerto Rico. Some states may also include violent offender information. Results will vary according to state.

Federal Criminal Records

- The Federal Criminal Record provides a detailed report on criminal cases prosecuted at the federal district court level. Note: This search is name match only. Entering a middle initial is essential to processing this search correctly.

Former Last Name

- This option runs all criminal products in your existing bundle for each Former Last Name that you select. All aspects of record validation will be conducted on the Former Last Name(s) requested in the search criteria. Results for all Former Last Names ordered are compiled into a single, organized report. Federal Criminal searches may now be added as part of the Former Last Name search.

Government Sanctions

- A government sanctions check can identify individuals who have been involved in unlawful actions and prevent the adverse hiring or continued employment of someone who poses a serious threat to an organization.



Validated Department of Corrections Database Search

- Inmate and criminal records searches provide information from each state's Department of Corrections for currently incarcerated and released inmates. These detailed reports may include information on an individual's probation and parole and provide active or inactive status within a state facility. Information can vary by state.

Statewide Criminal Search

- IntelliCorp's statewide criminal search products uses information provided one or more sources to search an entire state for criminal records. Our reports include details such as felony and misdemeanor records, traffic records, Department of Corrections' records, and information from state sex-offender registries.

Arrest Record Recommendations

- Consists of historical and current county arrest records for various counties. Available only in certain states. Note: You should not make hiring decisions based solely on arrest records.

