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How to start up your own private investigation business

Have you ever dreamed about starting your own private investigation business? Not sure how to proceed? Think it is too overwhelming to do? How to Start a Private Investigation Business: A Proven Blueprint for Success shows you a way into the world of private investigation, the types of investigations to target, employee and independent contractor management, finding and dealing with clients, some common misconceptions in the field, and all the nuts and bolts of starting your investigation business. Learn: â€¢ What a private investigator actually is and if entrepreneurship in this field is for you â€¢ How to form your company and meet all the initial regulatory guidance â€¢ How to build your team and work with them along the way â€¢ How to construct the back end of your company from paying taxes to retaining records and gathering necessary equipment â€¢ How to create the front end of your company from marketing to finding clients and getting paid â€¢ How to actually run the company with all the nuances you need to be aware of from investigator databases to limited reciprocity agreements â€¢ Things I wish I knew when starting out. This alone will save you from the many headaches that I had to deal with! And much moreâ€¦ For over 16 years, author Edward Panico has worked both domestically and abroad in intelligence, investigations, and security matters with the U.S. Military and with the U.S. Department of State. Mr. Panico is the founder of Lynx Security Group, a private investigation, security consulting, and training company. Mr. Panico has spent considerable time teaching private investigators of all experience levels. Mr. Panico has created a wide variety of private investigation classes including classroom based and field-based training. Mr. Panico has assisted private investigator entrepreneurs with opening and expanding their investigation companies. Let him show you a way of starting your private investigation business. Now, take action. Scroll to the top of this page, buy the book, and get started today. CCO/rawpixel/Pixabay Starting a small business may sound exciting as you can be your own boss and spend your time and energy on something you are passionate about. But there is a lot to consider before quitting your job and undertaking this venture. Not only do you have to come up with a successful idea, but also create a business plan, research the market, consider how it will be sustainable, keep all your checks and balances in order and plenty of other bits and pieces. Thankfully there is a plethora of online help for small business owners that can make these daunting tasks seem more like hills to overcome rather than mountains. Ideas First and foremost, you need to have a strong idea. It is not just a matter of picking something out of the blue but really taking the time to sit down and research what areas of opportunity there are around you. What problems do your current co-workers, friends or family members have in their everyday life and what potential solution could you create for them? If there is already a solution, how can you make your product or service better. Or, rather than staying in an overcompetitive and overcrowded market, find a niche area that has plenty of room for growth. Once you have come up with a strong shortlist of ideas, it is time to narrow it down. One of the most important questions to consider is, what idea are you most passionate about? What is the area that will get you up in the morning feeling excited about the day? Business Plan Now that the idea is in place, it is time to sit down and start writing it all out to make sure everything is in order. While the business plan may not seem necessary to some, it is. It is essential if you are looking for funding, but also an ideal way of knowing which areas you need to spend more time working on. Business plans start with an Executive Summary, which is often actually written last, a description of the current problem and your solution, an overview of the product/service you are offering, who the target market is, a short analysis of the current competitors, a breakdown of your team, their roles, and a projected financial plan. While it may not be the most exciting thing to write, it will give you a better idea of where you are and is the perfect way to start your business. Keep in mind though that this plan should be a living document and constantly adapted as your company grows. It will continue to offer insight into how to manage your small business to be more effective and efficient. Funding Once the business plan is in place, it is now time to think about how to fund the small business. Consider first how much funding is needed to get the company's feet off the ground and what future funds it will need. There are multiple ways to approach this such as going the crowdfunding route and asking a large crowd of people to each donate a small amount of money. If you can, self-funding is another way to go which can be risky but will help you avoid having to take out loans that you may not be able to repay. Or a final option would be to go to investors, share your business plan with them and hope they will be convinced that your business is going to be a success and invest in it. Advertising In order for the business to be successful, it needs to have customers. Thanks to social media, it is becoming much easier to reach a wider audience with some of these social media platforms offering small businesses the option to pay a bit more in exchange for advertisements on their sites. While social media is beneficial in many ways, every business should also have a website that potential customers can go back to and easily use. This is the perfect place to show off your products, hear from previous customers and explain who you are and what the company is all about. Make sure to optimize your local SEO which will give you more traffic and hopefully more business. Other ways to advertise include radio, local TV, flyers or newspaper ads showing off your small business. Whichever way you decide to advertise, take the time to look at your Return on Advertising Spend (ROAS) to see which way of advertising is performing the best and where you should be putting your future marketing investments. Growth To help grow your business, continue to update your business plan and financial sheets to make sure you are on track, and if not, to adjust your projected cash flow. If your business really starts taking off, it is time to look at what HR forms you need for the small business, how to hire employees, which assets you should buy and potential expansions or merging that you might want to look into. MORE FROM LIFE123.COM Every PI has its own reasons for starting an independent private investigations agency. For Sheila Wysocki, it was the murder of her former college roommate in Dallas.Wysocki got the call on a Saturday morning telling her that her friend had been brutally attacked and killed. However, it wasn't until 30 years later, after starting her own private detective business, that Wysocki was able to crack the cold case. Following every lead and using the latest advances in technology, Wysocki gathered enough evidence to identify a suspect, and DNA evidence did the rest.Wysocki's story is an unusual one. Though what motivated her to get into the private investigator business is anything but textbook, the process she followed for establishing her agency is the same as it is for anybody else getting into the game. Let's get to know more about how to start a private investigator business:Basic Requirements For Individual and Agency LicensingIn most states, you need to approach the process for getting a PI agency up and running from a couple of angles - a PI license for yourself as an individual, and a separate license for your company. Here's what you need to know about how to start a private investigator company.Let's start with the basic requirements for individual PI licensing:Be between at least 18 and 25 years oldPass a background investigation (have a clean criminal record and good moral character)21 states require you to have between two and five years of relevant work experience and/or educationAnd the basic requirements for getting a PI agency licensed and up and running:Have an individual PI licenseHave a surety bond and/or liability insuranceHave a general business license35 states require a PI agency license issued at the state level if you want to own or operate a private investigations agency. The other 16 licensing jurisdictions don't issue separate PI agency licenses. Instead, they either 1) don't license PIs or PI agencies at all, 2) recognize individually licensed PIs as being able to establish a PI business by following the standard rules for business licensing, or 3) require individually licensed PIs to meet requirements that are similar to what is usually required for agency licensing and consider the licenses to be one and the same.If you're looking to start your own agency, there is a good chance you already hold an individual PI license. If you're just getting into the private investigations field and you're looking to qualify for your initial license, see our home page for information on individual PI licensing in your state. If you're ready to strike out on your own, build a business and even hire a team of specialized investigators to work under you, read on ...Know the PI Agency Licensing Laws Where You LiveNow that you know about how to start a PI business, here is what you must know about the requirements of your state.If your state requires a PI agency license, you can follow the link to learn more about qualifying and applying.If your state has no PI agency licensing requirements, you can use your individual PI license to get your business started. You'll find information on business licensing and bonding in the sections below.Alabama - No PI agency licensing requirement; only individual licensing is requiredArizona - Requires a private investigator agency license; eligibility requires three years of experience (Arizona Department of Public Safety, Licensing Unit)Arkansas - Requires a company license (five different classes depending on what work you do); qualifying requires two years of work experience and liability insurance minimum of \$500k (Arkansas State Police)California - Requires a qualified manager license for the PI agency; to qualify you must pass an exam and meet one of these three requirements: 1) three years of experience (6,000 hours), 2) law degree or four-year police science education plus two years (4,000 hours) of experience, or 3) a relevant associate's degree plus 2.5 years (5,000 hours) of experience; if anyone at your agency carries a firearm there are additional requirements (California Department of Consumer Affairs, Bureau of Security and Investigative Services)Colorado - Requires a private investigator business license; has the same qualification requirements as an individual PI license; be at least 21 years old, pass an exam, and post a surety bond (Colorado Department of Regulatory Agencies, Office of Private Investigator Licensing)Connecticut - Requires a company license; you must meet all eligibility requirements for individual licensure, show proof of having a business license, and be additionally licensed through the Special License and Firearms Unit (Connecticut Department of Emergency Services and Public Protection, Division of State Police)Delaware - Requires a private investigative and private security agency license (three different classes); to qualify you must have between four and five years of experience, a surety bond for at least \$10k-\$15k, and \$1 million liability insurance per occurrence (Delaware State Police, Professional Licensing)District of Columbia (DC) - Requires a private detective agency license; to qualify you must pass an exam and obtain a \$5k surety bond (managed by the DC Department of Consumer and Regulatory Affairs (security)Florida - Requires a private investigative agency license; to qualify you must be at least 18 years old (Florida Department of Agriculture and Consumer Affairs)Georgia - Requires a private detective business license; to qualify you must post a \$25k surety bond or have at least \$1 million in liability insurance, pass an exam, and have one of the following three qualifications: two years of PI experience, two years of law enforcement experience, or a four-year degree in criminal justice or a related field (Georgia Board of Private Detectives and Security Agencies)Hawaii - Requires a private and guard agency license; to qualify you must post a surety bond of at least \$5k (Hawaii Department of Commerce and Consumer Affairs, Professional and Vocational Licensing)Illinois - Requires a private detective agency license; to qualify you must hold an individual PI license which means having three years of related work experience; you can count a bachelor's degree in law enforcement, a related field, or business towards two years of this experience requirement (Illinois Department of Financial and Professional Regulation)Indiana - Requires a private investigator agency license; to qualify you must have a \$100k liability insurance and either two years (4,000 hours) of PI experience or a bachelor's degree in criminal justice (Indiana Professional Licensing Agency, Private Investigator and Security Guard Licensing Board)Iowa - Requires a private investigator agency license; to qualify you must be at least 18 years old (Iowa Department of Public Safety)Kansas - Requires a private detective agency license; to qualify you must have a surety bond, liability insurance, or have a state treasury deposit, all of which must be in the amount of \$100k (Kansas Attorney General, Private Detective Licensing Unit)Kentucky - Requires a private investigator company license; to qualify you must be at least 21 years old (Kentucky Board of Private Investigators)Louisiana - Requires a private investigator agency license; to qualify you must have at least three years of investigative experience (Louisiana State Board of Private Investigator Examiners)Maine - No PI agency licensing requirement; only individual licensing is requiredMaryland - Requires a private investigator agency license; to qualify you must be at least 25 years old, and meet either of these qualification requirements: five years of experience as a police officer, private detective, or fire investigator, OR three years of experience as a police detective or other government agency investigator (Maryland State Police, Licensing Division, Private Detective Unit)Massachusetts - PI agency licensing requirements are the same as an individual; at least three years of relevant work experience (Massachusetts Executive Office of Public Safety and Security)Michigan - PI agency licensing requirements are the same as an individual; post a \$10k bond or an insurance policy, be at least 25 years old, and have at least three years of relevant investigative experience (Michigan Department of Licensing and Regulatory Affairs)Minnesota - PI agency licensing requirements are the same as an individual; \$10k surety bond, 6,000 hours of relevant investigative experience (Minnesota Board of Private Detective and Protective Agent Services)Missouri - Requires a private investigator agency license; to qualify you must have a \$250k liability insurance policy, and workers compensation insurance if you have any employees (Missouri Division of Professional Regulation, Board of Private Investigator and Private Fire Examiners)Montana - No PI agency licensing requirement; only individual licensing is requiredNebraska - Requires a private detective agency license; to qualify you must have a \$10k surety bond, pass a written exam, and meet one of the following three PI experience requirements: 3,000 hours of experience, 2,500 hours of experience with an associate's degree, or 2,000 hours of experience with a bachelor's degree (Nebraska Secretary of State, Licensing)Nevada - Requires a private investigator business license; to qualify you must be at least 21 years old and have five years of related investigative experience (10,000 hours; 2,000 hours per year); you can substitute education in police science or criminal justice at the rate of associate's degree equals 1,333 hours of experience, and a bachelor's degree equals 3,000 hours of experience (Nevada Private Investigator Licensing Board)New Hampshire - Requires a private investigator agency license; to qualify you must have a \$50k surety bond (New Hampshire Department of Safety, Division of State Police)New Jersey - Requires a private detective business license; to qualify you must be at least 25 years old and have five years of experience with a government law enforcement agency (New Jersey State Police, Private Detective Unit)New Mexico - Requires a private investigation company license; to qualify for this you must post a \$10k surety bond (New Mexico Regulation and Licensing Department)New York - Requires a PI business license; to qualify you must be 25 years old, post a \$10k surety bond, pass an exam, and have three years of relevant work experience (New York Department of State, Division of Licensing Services)North Carolina - No PI agency licensing requirement; only individual licensing is requiredNorth Dakota - Requires a private detective agency license; to qualify you must complete an application (North Dakota Private Investigation and Security Board)Ohio - Requires a private investigation company license; to qualify you must have a \$100k liability insurance policy for each occurrence, and a \$300k general aggregate insurance policy (Ohio Private Investigator Security Guard Services)Oklahoma - Requires a private investigator agency license; to qualify you must be at least 21 years old and have general liability insurance coverage of \$100k (Oklahoma Council on Law Enforcement Education and Training)Oregon - No PI agency licensing requirement; only individual licensing is requiredPennsylvania - PI licensing is managed at the county level; see your county government for detailsRhode Island - PI licensing is managed at the county level; see your county government for detailsSouth Carolina - Requires a private investigation business license; to qualify you must post a \$10k surety bond and have three years of relevant work experience (South Carolina Law Enforcement Division)Tennessee - Requires a private investigator company license; to qualify you must be at least 21 years old, pass an exam, and have either 2,000 hours of relevant work experience or one year of relevant education (Tennessee Department of Commerce and Insurance)Texas - Requires a private security license; to qualify you must have three years of experience, pass a written exam, and have a liability insurance minimum of \$200k for all occurrences (Texas Department of Public Safety, Private Security Bureau)Utah - Requires a private investigator agency license; to qualify you must have liability insurance of at least \$500k and 10,000 hours of investigative experience (Utah Department of Public Safety, Bureau of Criminal Identification)Vermont - Requires an investigative agency license; to get this you fill out an application (Vermont Secretary of State)Virginia - Requires a private security services business license; to qualify you must have a general liability insurance policy for \$100k per occurrence and \$300k aggregate, and meet one of these requirements: three years of managerial or supervisory experience in a private security services business or government law enforcement agency, or five years of general experience with such an entity (Virginia Department of Criminal Justice Services, Division of Licensure and Regulatory Services)Washington - Requires a private investigative agency license; to qualify you must post a \$10k PI surety bond or have two liability insurance policies for \$25k each in bodily injury and property damage; you must be 21 if you're applying for an armed license (Washington State Department of Licensing)West Virginia - Requires a private investigation agency license; to qualify you must post a \$2,500 surety bond and meet one of the following requirements: at least an associate's degree in law enforcement, criminal justice, or a related field, have 3,200 hours of work experience with a PI agency, or an equivalent combination of work experience and education (West Virginia Secretary of State)Wisconsin - Requires a private detective agency license; to qualify you must post a \$100k bond or show proof of a liability insurance policy in this amount; Wisconsin does not require PI agency owners to hold an individual PI license if they are not personally involved with PI work (Wisconsin Department of Safety and Professional Services)Five states have no PI licensing requirements at this time:AlaskaldahoMississippiSouth DakotaWyomingReady to Become a PI and start your own agency? Find private investigator schools, programs, and education options near you.Surety Bonds and Liability Insurance for PI AgenciesGetting bonded and insured are a couple of the most common requirements you'll run into when looking to establish a PI agency, and are actually common requirements for establishing many types of businesses. States will specify the dollar amount of coverage you're required to have for a license. Your state's licensing authority will require the surety or insurance company you choose to be licensed to do business in your state. You can check this by looking the company up with your state's insurance commissioner.Surety BondA surety bond is a type of guarantee that will protect your customers from illegal or fraudulent activity committed by your PI business. A surety bond involves three parties; this aspect distinguishes it from insurance, which only involves two parties. You'll run into these terms when you research surety bonds:Principal - your businessObligee - the government regulatory agency that requires you to get a surety bond, for example, a state department of licensingSurety company - the company that pays out the surety moneyHere is how it works:You go to a surety company and ask to post a \$10K (for example) surety bond. Typically you won't have to put up any collateral; you just pay a fee of between 1%-3% fee. So in this example, you would pay a non-refundable fee of between \$100 to \$300 for the \$10K bond.The surety company writes out a contract that says if your PI agency breaks the law or defrauds your client, then your state's regulatory agency can make a claim with the surety company against your bond. Your client would initiate the claim by making a complaint with your state's regulatory agency. A claim would also be automatically initiated if you commit an infraction that is detected by a government regulatory agency.If your PI business breaks the law and the surety company pays your government's regulatory agency or client, the surety company can come after your business (or you, depending on the terms) to recoup all the costs associated with paying the state, including legal fees.As you can see, a surety bond is more like a line of credit than a form of insurance.Liability Insurance PoliciesThis is more straightforward. You buy a policy for \$X that provides up to \$X amount of coverage.For example, in 2017 you could get a commercial general liability insurance policy for between \$300 and \$1,000 per year.Commercial general liability is coverage designed to protect your company from damages resulting from accidental bodily injury and property damage to third parties. You may see liability insurance requirements for these individual items as well.States usually require a general liability insurance policy of at least \$100K.Liability insurance doesn't cover injury to your employees; for that, you need to get worker's compensation insurance.General Business LicensesIn addition to a private investigator agency or agency license, you'll also need a general business license, just like any other business in your area. These are usually issued through your city or county's licensing department, and you may encounter additional state and local tax requirements that come with having a business license.There are different kinds of business licenses, and you need to choose which is best based on what type of PI agency you want to establish:Sole proprietorship - for a business where you are the only personPartnership - for a business where you share the costs, liabilities, and profits with one or several associatesLimited Liability Company (LLC) - for a business that is structured similarly to a partnership or sole proprietorship, usually with multiple employees; the LLC designation gives you some protection from certain acts and debts, as well as tax advantages not enjoyed by larger business models; in some states, LLCs are known as professional limited liability companies (PLLCs)Corporation - for a business that wants to shield its owners from certain liabilities, issue stock, and have full legal personhood; this model tends to be for larger companies that have many employeesDepending on the rules where you live, you may be required to obtain a business license before you can apply for a PI agency license.Things to Consider About Different Business ModelsYou may be able to figure out your tax obligations with a sole proprietorship or partnership. But as you move on to an LLC or corporation, hiring an accountant becomes more practical. Many advise having an accountant even for sole proprietorships, and that goes double if you have employees.Different states and cities have their own business tax requirements. Your city's taxes and licensing department should be able to provide you with the relevant information.If you have employees you'll also need to meet worker's compensation insurance requirements and other tax obligations.Research the advantages of hiring employees versus hiring contractors; the laws on this vary by state.While we're on the subject of businesses, consider getting insurance that covers things like your own personal injury, unemployment, and building premises insurance.Tips on Starting Your Own PI CompanyThese are a few tips to highlight from PIs who have made a career as successful business owners:Figure out how you're going to get a steady incomeDevelop relationships with local law enforcement agencies early on. It's wise to show you're on the right side of the law and friendly with law enforcement. This can come in handy in more ways than one.Develop relationships with local law offices early on.They could provide a constant source of new business.Get repeat clients as soon as possible. This helps free you up from doing things like advertising.Don't shy away from taking domestic cases, for example, infidelity or child custody; this is likely where most of your initial business will come from.You may need to start out doing something like process serving, where you track down and notify people of legal actions before you can support yourself with work you're more excited about.Take criminal defense work if it's offered. Don't worry about the possibility that gathering evidence to support the defense of someone accused of a terrible crime will get the defendant off the hook. Your job is to investigate and uncover the truth. If you do your job well the court can do its job of determining guilt and serving justice.Retain clientsDo good consistent work.When you're working with law offices they want a PI agency that can handle as many different cases as possible; diversifying your areas of expertise and expanding your workforce are two ways of doing this.Even though you'll be tempted, don't set your client's expectations too high at first or they will be disappointed.Remember that as a PI your reputation means everything.Professionals! Oftentimes the only people you need to convince are a judge or jury.Clients are always going to prefer a PI agency with a professional environment and persona.You're going to be helping some people and ruffling the feathers of others; act professionally and don't make it personal.Don't talk about your cases or clients with others; word will get around fast.Practice everything before you do it. This holds true for introducing yourself to potential clients, tailing a car, or testifying in court.Know how to search the city, county, and state records.Know the law where you're workingPublic photography and videography lawsWiretap lawsTracking device lawsKnow the laws that apply to your investigation; this will help you know what level and quality of evidence you must gather Back to Top

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