

SO YOU WANT TO BECOME A PRIVATE INVESTIGATOR and or SECURITY OFFICER? HERE'S HOW:

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I get this question rather frequently, so I decided to spell it all out for those interested parties.

Being a PI, private investigator, private detective, professional investigator, etc., is more than just chasing cheating spouses, in fact, some PI's never do that sort of thing. I have provided a long list of examples at the end of this paper.

I will give you a warning: If you intend on carrying a firearm, either as a PI and or as a security officer and you want to work for yourself, the cost of liability insurance just went through the roof starting in 2023 – you can expect to pay \$4000+ per year to those money-grubbing insurance companies! And that is why I recently had to shut my practice down, unfortunately, after 14 years in business and not a single claim and then they raised my rates 2.5X!!!! Sure, you can get a policy much more reasonably if you do not carry a firearm, but in today's environment and in specific areas of this profession, well, I don't think I would go without that level of protection, personally.

And if you don't work for yourself, but for another company with lots of employees, I've found that the pay is often not worth the risk associated with the job, so do thorough research and weigh your options carefully and wisely. I talk a little more about this under **Career Opportunities** below.

Minimum insurance requirements vary from state-to-state, but what I am finding is that most underwriters want to issue (and charge) for a policy with no less than \$1M coverage, even though your state may, and usually does, require much less coverage. If you are looking for coverage, here are a couple of agencies that offer it:

- [E.R. Munro & Company](#)¹
- [The Campbell Group](#)²

Training & Licensure Requirements:

Most states require you to have some kind of state-issued training and or license to be a PI. Oklahoma is one of those states and law enforcement officers, security officers, and PI's are licensed through the State of Oklahoma's Council on Law Enforcement, Education and Training, or "CLEET," as it is commonly referred to and many states also use that acronym.

The laws which govern the Private Investigations and Security industry in Oklahoma are:

- [Title 59, Chapter 42A, Section 1750](#)³ (scroll down to near the bottom of the page for Chapter 42A.)
- [Oklahoma Secretary of State's Office of Administrative Rules \(OAR\), Oklahoma Administrative Code \(OAC\), Title 390](#)⁴ (scroll down for the link to Title 390 and click on View Title)

¹ <https://ermunro.com/>

² <https://thecampbellgrp.com/>

³ <https://www.oscn.net/applications/oscn/Index.asp?ftdb=STOKST59&level=1>

⁴ <https://rules.ok.gov/code>

Before you even start down this path, understand that in order to get CLEET licensure, you will have to go through **rigorous state and federal background checks**. Talk with the school counselor and or [call CLEET](#)⁵ or read the legal references above for more information if you think you have anything in your background, civil or criminal, including bad credit or other financial issues that may preclude you from obtaining your desired level of licensure.

The state of Oklahoma offers various levels of licensure for those who want to pursue this career path. In Oklahoma, you can be licensed as an:

1. Unarmed security officer

Requires CLEET Training Phase I & II, 20 classroom hours

Phase I Includes interpreting security guard law, first-aid, fire extinguishers, writing field notes and reports, plus interpreting legal powers. Phase II includes: public relations, fixed post duties, patrolling and investigating security incidents.

2. An unarmed private investigator

Requires CLEET Training Phase I & III, 55 classroom hours

Phase I above, plus Phase III includes: Review responsibilities to clients, private investigation laws, fair credit reporting laws, investigations and surveillance.

3. An armed security officer

Requires CLEET Training Phase I, II & IV, 63 classroom hours

Phase I & II above, plus qualify for the CLEET armed security guard license. Learn Oklahoma's laws regarding firearms, possession, transport, use of deadly force, handcuffing and arrest techniques. **Prerequisites:** Proof of the MMPI-2 test and Phase I & II to be turned in on the first day of class. **Requirements:** 21 years old. Minimum 9mm caliber semi-auto pistol, duty style holster, belt and two magazines. For safety reasons students are required to purchase 400 rounds of ammunition at firing range. Reloaded ammo is not allowed to be used in this course.

4. An armed private investigator

Requires CLEET Training Phase I, III & IV, 87 classroom hours

Training and prerequisites as described above.

5. An armed security officer and armed private investigator

Requires CLEET Training Phase I, II, III & IV, 107 classroom hours

Training and prerequisites as described above.

Where to Get Training:

In Oklahoma City, there are currently 2 places you can go to get your training:

[MetroTech \(state vo-tech schools\)](#)⁶.

[S.O.R. Training Center \(private school\)](#)⁷

Costs vary depending upon where and when you go. See the respective schools' websites for more information. For MetroTech, I think the fees will be approximately \$500, but that does **not** include cost of firearm, belt, holster and ammunition. I estimate those costs to be around \$800 - \$1000. See "**So You Think You Want to Carry a Firearm**" on the [Firearms page of my website](#)⁸.

⁵ <https://www.ok.gov/cleet/>

⁶ <https://www.metrotech.edu/cleet>

⁷ <https://www.sortrainingcenter.com/>

⁸ <https://www.magnusomnicorps.com/firearms.html>

Unless you're going to work for yourself, most security companies require you to be CPR/First Aid/AED certified. You can get that training at most vo-techs, the American Heart Association and the American Red Cross. Depending on who is conducting the training, it is usually 4 – 16 classroom hours and less than \$100. I would recommend taking the most comprehensive training you can get in this area. I strongly recommend this training for all people and not just those in this profession.

For the purpose of this explanation, I'm going to assume that you want to be an armed PI and armed security officer (aka combination license). If you're going to follow this career path and **work for yourself**, you might as well just get all the licenses because it only takes a little more time and money and it opens the door to a lot of other career paths for you, especially with the PI designation. Also, at least in Oklahoma, it (armed PI designation) gives you much more flexibility as to where and when you can carry a firearm. In this day and age and considering the nature of the profession, I think it is wise to carry a firearm to protect yourself.

Putting It All Together:

Okay, here are the steps and I will expand upon them later. Note that some of these steps you can do concurrently.

1. Complete CLEET training, Phases I – IV. [There is a Phase V, but that is for Fugitive Recovery Agents (aka bounty hunters and you have to be employed by a Bail Bond Agency to get that license)]
2. Set up your company (LLC, Subchapter S or C Corporation, etc.)
3. Get an EIN/FEIN.
4. Start lining up insurance (business, health, etc.)
5. Apply to CLEET for your personal and agency licenses (you will only need the Agency licenses if you are going to work for yourself)
6. Open business checking and credit accounts in the name of the business
7. Start marketing your business
8. Start making industry contacts

NOTES for above items:

1. No notes.
2. See the [For Small Business page of my website](#)⁹ and the article, “**Steps to Starting Your Own Small Service Business.**” This is necessary if you are going to work for yourself, or, for example, do contract security officer work say for churches or estate sales, etc. Having an investigative agency and or security agency in your company's name further shields you and your personal assets from liability/lawsuits, etc. – talk to your lawyer about this. A company is also necessary for you to get business checking accounts and lines of credit.
3. No notes.
4. In addition to your business general liability insurance (see info in Note 2. above), I think it is wise to carry some sort of self-defense insurance as well. Your general liability should cover you on this, but I carry this extra, specific policy just in case. See the **Firearms Self-Defense Insurance Policies** section on the [Firearms page of my website](#)¹⁰ for more info and options.

⁹ <https://www.magnusomnicorps.com/for-small-business.html>

¹⁰ <https://www.magnusomnicorps.com/firearms.html>

5. CLEET has gone paperless, so almost all your applications, etc., must be submitted electronically. See the [LICENSING section of their website](#)¹¹ for more information and instructions.

The current (9-25-2023) cost for a combination (armed security officer & armed private investigator license) license is \$150 and it is valid for 3 years.

The current (9-25-2023) cost for a Security Agency license is \$300 and it is valid for 5 years.

The current (9-25-2023) cost for an Investigative Agency license is \$300 and it is valid for 5 years.

[Here is an example of CLEET's Agency license application](#)¹² – it is an online fillable form.

[CLEET application forms for personal and agency licensure are here](#)¹³.

6. See Note 2. above.

7. See Note 3. above.

Costs to Get Started:

Cost for classes: \$600+

Costs for gun, gear (belt, extra mags, hearing and eye protection & ammo: \$800 - \$1000 (assumes you had no gear to begin with)

Cost for applications/licenses: \$750

Cost for annual general liability insurance: \$1,000 (can vary widely depending on what you are doing with your license and how much coverage you want – CLEET has minimum requirements such as a surety bond, which are very inexpensive.)

Self Defense Insurance: \$250

Oklahoma Handgun License course: \$60 (See **Additional Considerations** section below)

Oklahoma Handgun License application: \$200 for 10 years

Additional private training: \$250

Body Armor: \$1,000

Bodycam: \$500

If you have no intention of providing uniformed security services, you won't need most of these items below, but, you will need some of them such as pepper spray, handcuffs, and badge.

Uniforms & Gear

¹¹ <https://www.ok.gov/cleet/Licensing/index.html>

¹² <https://www.ok.gov/cleet/documents/Agency%20App%202.0%20Fillable.pdf>

¹³ <https://cleet.us.thentiacloud.net/webs/cleet/>

Duty Belt Outer: \$ 60
Duty Belt inner: \$ 25
Duty Belt keepers (2) \$ 20
Holster, Gun, Duty: \$125
Holster, Pepper Spray: \$ 25
Pepper Spray, small can \$ 20
Holster, Baton: \$ 25
Holster, Handcuffs: \$ 20
Handcuffs: \$30 - \$ 60 (I like the Asp hinged cuffs) Get engraved cuffs from [Handcuff Warehouse](https://www.handcuffwarehouse.com/)¹⁴
Baton, expandable: \$150 (I like Manadnok or Asp brands)
Pants, Duty: \$ 60
Boots, Duty: \$150
Shirts, Duty: \$ 20
Patches, Custom: \$100
Badge \$200 [Blackinton Design a Badge](https://www.blackinton.com/design-a-badge/show-badge-catalog.php)¹⁵, print form, take to Special Ops Uniforms to Order, be sure to have copies of all your CLEET credentials with you. I like style B736 or B736-H. Be sure any version you select is "Hi Glo," that way, they will refinish it for free when the protective coating gets worn.
Proprietary PI Access Database: Costs vary widely. I like [Skipsmasher](https://www.skipsmasher.com/)¹⁶, but there are many others.

Unless otherwise noted, most items above can be purchased at: [Uniform & Accessories Warehouse](https://www.uniformandaccessorieswarehouse.com/)¹⁷ or locally at stores like Special Ops Uniforms or C.O.P.S.. Be sure to go to each website and sign up for their e-mail notifications so you can get discounts!

Additional Considerations:

If you are going to travel to other states with your gun, I think it is wise to get your Oklahoma Handgun License. I have heard that surrounding states honor our PI licenses, but I have not researched the laws and would not want to test that without doing my homework first and event then, I would **not** want to test it. Having the concealed carry/handgun license will help in that situation. And yes, I know Oklahoma and surrounding states are all "constitutional carry," **however**, some states may not extend that privilege to non-residents, so you have to be extremely careful. The OSBI has everything you need to apply for your handgun license on their [website here](https://www.osbi.ok.gov/handgun-licensing)¹⁸. Note that you can **NOT** work as a security officer and or private investigator **and** carry a firearm with an Oklahoma Handgun License – you must have completed CLEET Phase IV training and have the "armed" endorsement on your CLEET license. Be sure to consult a knowledgeable attorney if you have firearms questions.

For individuals who have no or little experience with firearms, I strongly encourage you to get some training before you go to your CLEET Phase IV training. You want to pass this the first time because it is expensive. So, getting your Oklahoma Handgun License from a reputable trainer will be helpful to get you familiar with the laws and firearm handling. Most gun ranges have firearms they will loan you or you can rent for your class. Remember, the best firearm for you is the one with which **you** are most comfortable and effective and can operate safely and **not** what some salesman **thinks** is best for you

¹⁴ <https://www.handcuffwarehouse.com/>

¹⁵ <https://www.blackinton.com/design-a-badge/show-badge-catalog.php>

¹⁶ <https://www.skipsmasher.com/>

¹⁷ <https://www.uniformswarehouse.com/>

¹⁸ <https://osbi.ok.gov/handgun-licensing>

based on your physical size, gender, popular model/brand, etc. Again, be sure to read “**So You Think You Want to Carry a Firearm**” on the [Firearms page of my website](#)¹⁹.

For additional training locally, see the list of resources in the **Training** section of the [Firearms page of my website](#)²⁰.

On the topic of training, I think it is probably a good idea for you to take additional certification classes in:

- OC/Pepper Spray
- Baton (solid and expandable)
- Handcuffing Techniques
- Taser
- Weapon Retention

You will need contracts, invoices, reports, etc., for your company. I found that [SASC](#)²¹ has a pretty good package for \$250. Their forms are customizable. If you need help brainstorming this aspect, just let me know. One clause I like to add into all my contracts is “either party may cancel this contract with 48 hours written notice. Payment for services rendered will still be due.” I have other forms I have created for my business which I will be happy to share with interested parties.

[CLEET also has some forms](#)²² you may need at some point.

Career Opportunities:

Just having an armed security officer/armed private investigator license from CLEET opens a lot of doors for you because people know you have been thoroughly vetted and licensed by a law enforcement agency.

You may have other skills that allow you to work in other professions and it has been my experience that employers like having a licensed, armed security professional on-site in the event there are any related problems that need to be dealt with immediately.

Currently only about 6% of PI’s work for themselves – the rest work for companies – and I think a lot of that relates to the insurance challenges I mentioned in the beginning. There are pro’s and con’s to each aspect, but you stand to make a lot more money working for yourself because you don’t have to share the compensation with the company. You’ll also have the flexibility to pick and choose your clients, assignments, cases, etc. From what I’ve seen, most companies’ split is approximately 33% to the employee and 66% to the company. Not very fair, in my opinion, given the risk of the job, but they will usually provide you with health insurance, uniforms, equipment and other benefits, etc., which can add up to significant amounts, so you have to take all that into consideration when weighing your options.

Armed Security Officer:

The career opportunities here are obviously many and you’ve seen them working in all areas – from building security, special events, concerts, estate sales, to access control at big corporations, government buildings, armored trucks, etc. See below for more examples.

¹⁹ <https://www.magnusomnicorps.com/firearms.html>

²⁰ <https://www.magnusomnicorps.com/firearms.html>

²¹ <https://www.startasecuritycompany.com/business-in-a-box/>

²² https://www.ok.gov/cleet/Portal_Links_and_Forms/index.html

Private Investigator (w/Armed Security Officer license):

All of the above, but not required to be in uniform – check your state’s laws on this aspect as they change and can vary widely. Depending upon your background, you can also get into insurance fraud investigations, other white collar fraud investigations, domestic (civil) investigations (more \$\$\$ for surveillance equipment), working for attorneys researching cases (PI’s can sometimes get info attorneys aren’t allowed to access), executive protection, property protection (private residence security). Because of your expertise, you can write books on security and investigations, speak to groups, etc. See below for more examples.

If you like white collar fraud investigations, the career field is wide open – in that case, I suggest you seek employment with a financial institution (bank) and start working on your fraud examiner certification through the [ACFE \(Association of Certified Fraud Examiners\)](https://www.acfe.com/)²³. Also [ASIS International](https://www.asisonline.org/)²⁴ is another great organization that offers a variety of certifications to help your career. Locally I would suggest that you get involved with your local MAFIA (Metropolitan Area Fraud Investigators Association) and [IAFCI \(International Association of Financial Crimes Investigators\)](https://www.iafci.org/)²⁵ groups. Both bring together all levels of local, state and federal law enforcement, local financial institutions, private security, etc., to discuss white collar crime issues and how to address and thwart them.

During your CLEET training, they will discuss career opportunities in more detail.

Good luck!!

Here are some examples of what you might do with your licenses – these examples were taken from an insurance application.

Some examples of what you might do as a Security Guard:

Professional Services:

Airports (Non-TSA)
Airports (TSA, Baggage/Passenger Screening)
Banks or Other Financial Institutions
Construction or Demolition Sites
Industrial (Warehouses, Factories)
Utilities (Water, Electrical, Nuclear)
Office Buildings
Government Contracts (Offices, Courts, Military Base)
Executive Protection/Body Guard Non Celebrity
Body Guard Celebrity
Traffic Control/Strike Work
Security Consultation

Residential:

HOA and High-End Gated Communities
Condo Associations
Subsidized Senior Housing
Apartments

²³ <https://www.acfe.com/>

²⁴ <https://www.asisonline.org/>

²⁵ <https://www.iafci.org/>

Housing/Residential – Low Income/HUD

Hotels/Motels

Recreational:

Restaurants

Clubs – Sporting, Country, Etc.

Fast Food Restaurants

Liquor Establishments (Bars, Taverns, Night Clubs)

Conventions

Events – Low Hazard (Weddings, Meetings, Operas)

Events – High Hazard (Sports, Concerts, Arenas, Stadiums)

Carnivals/Fairs/Festivals

Casinos/Theaters/Arcades

Institutions:

Schools

Museums

Hospitals – Main Lobby and Parking Lot

Hospitals – Other than Main Lobby and Parking Lots

Retail Security:

Outside Retail (Parking Lots, Patrol, Other: _____)

Inside Retail (Shoplifting, Surveillance, Other: _____)

Flea Markets

Marijuana Related Security (Dispensaries, Growers)

Transportation Services:

Armored Car

ATM Services

Courier (Describe Commodity Transported: _____)

Private Investigators:

Auto Repossession

Bounty Hunter

Computer Fraud

Criminal

Divorce/Domestic

General Background Checks/Pre-Employment Screening

Missing Persons

Polygraph

Process Serving

Psychological Stress Evaluator

Other:

Churches

Private Residences

Estate Sales/Garage Sales

Some examples of what you might do as a Private Investigator:

Narcotics Surveillance

Online Searches

Auto Repossession

Accident Reconstruction

Bodyguard/Exec. Protection*

Arson Investigations (C&O)

Store Detective (Arrests)*

Attorney/Legal Investigations
Polygraph/PSE Exams
Insurance Fraud Investigations
Foreclosure Sales
Locate People/Witnesses
Bank Account Searches
Domestic Surveillance
Undercover Operatives
Guard Service/Property Protection*
Process Service
Subpoena Service
Pre-employment Backgrounds
Electronic Countermeasure

* These functions usually require security guard/security agency licensure.