



**SHRM Garden State Council Affinity Partner**

555 E. Main St., Chester, NJ 07930

5948D Easton Road, Pipersville, PA 18947

800-887-8222

April 8, 2021

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

**REQUEST FOR QUALIFICATIONS**

**FOR**

**BACKGROUND CHECK SERVICES RFQ 21-02**

**BID DEADLINE: APRIL 9, 2021 BY 11:30 AM**

**RESPONSE**



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April 8, 2021

Municipal Excess Liability Joint Insurance Fund  
Mr. David Grubb, Executive Director  
9 Campus Dr., Suite 216  
Parsippany, NJ 07054

Re: Request For Qualifications- Background Check Services

Dear Mr. Grubb:

On behalf of TABB INC., I am pleased to present the Municipal Excess Liability Joint Insurance Fund with our response to the Background Check Services Request For Qualifications.

As instructed, we are providing one (1) copy of our response to you electronically.

TABB INC. certifies and guarantees that it will adhere to all requirements contained in the RFQ for Background Check Services.

TABB INC. certifies and guarantees that it currently maintains the insurance coverage required in this RFQ and will continue this coverage for five (5) years after service has terminated.

Pricing is all inclusive as outlined in the RFQ. TABB INC. certifies that the prices contained in this bid proposal have been arrived at independently, without consultation, communication, or agreement, as to any matter relating to such prices with any other bidder or with any competitor for the purpose of restricting competition; and, unless otherwise required by law, the prices quoted have not been disclosed by TABB INC. prior to award, directly or indirectly, to any other bidder or to any competitor.

As Chief Executive of TABB INC., Brian Bodkin Sr. is authorized to negotiate on behalf of TABB INC. and shall be responsible for the management of any potential contract that may result from this procurement process. As an officer of the company, my signature has the authority to bind TABB INC. in any contract that may result from negotiations with MEL or municipal entities concerning this proposal to provide background screenings. I am responsible for the pricing being offered in the proposal.

TABB INC. acknowledges and accepts all terms and conditions stated in the RFQ.

All technical and staffing requirements to perform the services required are currently in place. If TABB INC. is chosen to be one of the vendors, we are ready to immediately process background screenings as outlined in the RFQ.

It is our objective to provide the Municipal Excess Liability Joint Insurance Fund with a cost-effective background screening solution that meets the highest due diligence standards. Our goal is to provide a smooth on-boarding process for municipal candidates. Completing background investigations quickly and accurately is of the utmost importance to us. Delays and inaccurate information can affect a candidate's first impression of an organization.

We have designed our background screenings system and services to be scalable, flexible and transparent. New Jersey municipalities will be a key client group, and we will devote the necessary time and staff to ensure municipal accounts are managed to the highest standards. Our mission at TABB INC. is to provide a customized program so that we act as an extension of municipal on boarding processes and reduce the time and involvement of client staff.

TABB INC. will carry out all contract responsibilities in the same highly professional and successful manner to which all our clients have become accustomed.

Very Truly Yours,  
*B.E. Bodkin, Sr.*

Brian E. Bodkin Sr.  
Chief Executive Officer

*Barb Wyskowski*  
Barb J. Wyskowski, Esq.  
Compliance Officer

## 4.0 MINIMUM QUALIFICATIONS

### **4.1. The proposer shall have experience and the capacity to deliver the services requested under this RFQ.**

There is a growing trend in the background investigation industry to outsource verification processes overseas. TABB INC. will not follow this trend. Since our inception in 1992, we at TABB INC. believe that the interaction between the client and vendor in the background investigation process is far too important to outsource processes overseas. All of our employees are based in Pipersville, PA and Chester, NJ. We have never outsourced any applicant information or any aspect of the background investigation process overseas. TABB INC. specializes in pre-employment and student background investigations, it is all we do. We are a local company with national and international reach, serving clients in every state and abroad.

The background industry in general parses the components of the screening, employment, education, professional license verifications and criminal research, so that a single background check on a candidate can have three, four or more individuals overseas working on the report. These individuals are anonymous and generally have little or no contact with a recruiter.

We take a customer oriented approach. Unlike most vendors, TABB INC. assigns the entire background for each candidate to one researcher. Our researcher's name, email address and phone number are included on each report, allowing recruiters and hiring managers immediate access when a question arises relating to an aspect of the investigation. The benefit of this strategy is direct accountability and a valuable rapport develops with your recruiters and our researchers. Hiring managers and recruiters can discuss any aspect of a background investigation with just one call to our researcher.

We will work with New Jersey municipalities to develop a program on their behalf so that we may perform as an extension of your Human Resources department. We will reduce the involvement of your staff in the process thereby cutting costs and freeing recruiters to do what they do best. We look at each process, to ensure that we promptly develop the information you require to make an informed decision while meeting due diligence obligations.

### **4.2 Proposers agree that they will only provide such services they are qualified to perform and when that work requires a separate state license, that the proposer or subcontractor will possess the necessary license.**

TABB INC. has conducted all of the screening requirements in this RFQ since 1992 and we have the experience and qualifications to do so. According to state statutes, background vendors operating in New Jersey must be licensed by the New Jersey State Police as a private detective agency. TABB INC. has been a NJ licensed private detective agency since 1992.

TABB INC. has provided background screening services since 1992. We are qualified to complete all aspects required within the Request For Qualifications and have in fact conducted all of the investigations listed with for over two decades.

### **4.3 The proposer shall maintain General Liability and Worker's Compensation insurance in amounts consistent with industry standards for the work being performed. The insurance companies must be licensed to do business in the State of New Jersey and be in compliance with any and all applicable requirements of the State of New Jersey. Proposers shall, upon commencing an engagement with a member, provide that member Certificates of said insurance to the member, naming the member as an additional insured.**

TABB INC. maintains General Liability and Worker's Compensation insurance coverage. Members will be added as an additional insured to our General Liability policy.

**4.4 Proposer shall indicate in the proposal what if any licenses they possess to include but not limited to:**

- **A State, National or private industry certifications and specialized training by company members**

According to state statutes, background vendors operating in New Jersey must be licensed by the New Jersey State Police as a private detective agency. TABB INC. has been a NJ licensed private detective agency since 1992.

TABB INC. has been selected as an Affinity Partner by the Garden State Council of the Society of Human Resources Management due to our involvement with this organization.

TABB INC. has received Criminal Research Provider certification and FCRA Advanced certifications. Our accreditation with the Professional Background Screening Association (PBSA) has been delayed for over a year due to COVID. TABB has completed all requirements including a review by our in-house attorney and our outside employment law firm, and the creation of policies, training and internal auditing processes. The PBSA audit review committee has successfully completed the desk audit and site review. We are awaiting the final PBSA Accreditation award.

**6.0 MANDATORY CONTENTS OF PROPOSAL**

**6.1 Contact Information:**

Provide the name and address of the firm: TABB INC.  
95 W. Main St., Suite 5-131  
Chester, NJ 07930

Individual responsible for the preparation of the proposal: Brian Bodkin  
Telephone number: 800-887-8222  
Fax number: 908-576-9003  
E-mail address: bbodkin@tabb.net

**6.2 Completed Submission showing:**

- **Counties served. Proposer shall indicate on the Proposal Form those counties that they choose to serve.**

TABB INC. will conduct criminal research in all twenty-one counties. A statewide search through a primary source is highly recommended where it is available. Most if not all of the candidates applying for employment with the municipalities will require criminal research in New Jersey.

Criminal records are not searched on an individual in person county-by-county basis in New Jersey. The twenty-one county Superior Courts manage criminal cases on a searchable online database called PROMIS GAVEL that is available to search for employment purposes. A single search of PROMIS GAVEL will include all twenty-one county Superior Courts. TABB INC. has the ability to conduct criminal record research on a statewide basis for all twenty-one counties through the PROMIS GAVEL

system. However, the PROMIS GAVEL search will not include records from the more than five hundred Municipal Courts where the vast majority of criminal cases are heard.

The only method of conducting a full search of all Superior and Municipal Courts in the state is a search that is conducted through the New Jersey State Police (NJSP). Statutes have authorized only private detectives licensed in New Jersey to conduct a criminal record search through the State Police. If a background investigation company is not licensed in New Jersey, they cannot conduct a search through this agency. The National Database Criminal History Search (NDCHS) is limited in scope and is not as thorough as a search conducted through the NJSP. The NDCHS will not meet due diligence standards and will negate the goal the Joint Insurance Fund seeks to accomplish.

TABB INC. is a licensed private detective agency in New Jersey and we have been working with the NJSP for over 25 years. The NJSP search is our standard criminal record check on candidates who live or resided in the past in our state.

TABB INC. highly recommends that municipalities conduct a statewide research of Superior and Municipal Court through the NJSP.

- **The location of the office or offices at which the proposer proposes to perform services required under this RFQ.**

95 W. Main St, Suite 5-131, Chester, NJ 07930

5948 Easton Rd., Suite D, Pipersville, PA 18947

- **Indication of the services the responder is providing.**

### **National Database Criminal History Search**

Research of the National Database Criminal History Search (NDCHS) provides a limited search of publicly available correctional, violent offenders, and criminal history from all fifty states. This nationwide search will find serious offenders in other jurisdictions that could be missed if only an individual statewide criminal record search is conducted where the applicant lives or lived. The National Database search is a supplemental tool and should be used in conjunction with actual primary source criminal record research.

The FCRA has determined that a NDCHS is stored proprietary data and cannot be reported without the corroboration through a primary source as required by the FCRA. Delays will occur while our office confirms the results through a primary source such as a state agency repository, or a search conducted through the appropriate county, city or municipal court.

The NDCHS may have limited identifiers to allow confirmation that the record actually belongs to the candidate in question, may not accurately reflect the current status of a criminal case or record, and will not include all records from the more than 3000 jurisdictions across the country.

What are the issues with NDCHS searches that require further research to confirm? NDCHS searches are also known as stored record searches, and alternatively as stale record searches. National Criminal Records are compiled primarily through web-scraping of data that is publicly available on the Internet and stored in a database. These databases often have limited personal identifiers that would confirm the record belongs to a candidate. Additionally, since these records are stored, they could be many months old and

further court action could have been taken since the time the records were captured that significantly alters the status of the case. The case could have been dropped, the defendant found not guilty or entered into a pre-trial intervention program, the decision was reversed on appeal or the candidate could have expunged their record.

The NDCHS will only develop limited criminal histories in New Jersey. TABB INC. highly recommends that employers conduct statewide searches through primary sources such as the State Police and State agency repositories. We highly recommend that criminal record research for New Jersey residents should be conducted through the NJSP and a search should be conducted through the Pennsylvania State Police for Pennsylvania residents.

### **Fifty State Sex Offender**

A search of national sex offender database provides a comprehensive search of publicly available sexual offenders from all fifty states. The availability of the records varies by state and is dependent upon the policy in each state regarding the publication of records. Records are available from at least the past ten years and in many jurisdictions, even earlier.

The NJSP statewide criminal search will automatically include a search under the candidate's name and date of birth for registered sex offenders in New Jersey.

### **Social Security Trace/Validation**

The TABB INC. reporting system automatically accesses an information database upon entry of the client's online request for a background report. The applicant's social security number is entered into the database and the name(s) associated in the database with this number and the current and former addresses are developed.

This search can develop other names used by the applicant and other addresses, which may not have been included on the employment application. Further criminal record research is conducted in other jurisdictions developed in the Social Security Trace results based on the client's requirements. Employers choose this search to confirm the candidate's identity, and when there is a concern that a candidate will not provide all of the addresses where they have lived to avoid the discovery of a criminal record at a prior address.

### **Employment verification**

The background check for each candidate is assigned to just one research specialist who is responsible for verification of all employments. TABB INC. has compiled an extensive database of employers and their procedures to verify employment, the contact information of the individual responsible for the verification, and the turnaround time for the verification. This database streamlines the verification process with the information provided by the applicant and results in a quicker return of vital information for our clients.

We also employ extensive Internet searches to locate employers by name or address when the applicant provides incorrect or inaccurate information on the application that under normal circumstances would be a roadblock in the process. On occasion an applicant will list the telephone number of a friend or associate who will act out the part of a supervisor or Human Resources Associate. Our database assists us in identifying non-existent employers and references listed by an applicant.

A key metric for Human Resources is the length of time to return an employment verification, and the steps that can be taken to affect its return on an expedited timeframe. Our reporting system has been revised and designed to automate and expedite the employment verification process. When Human Resources requires a fax or email to verify employment, our reporting system will automatically email a form filler PDF to the verifying party. Responses made by a verifier in the form filler PDF will automatically populate the candidate's report in our reporting system without any interaction by our researcher. Our reporting system manages requests for verifications and automatically notifies the researcher to follow-up verification requests. When permissible, our researcher will obtain verification of employment directly from the appropriate source when discussing the verification by telephone.

Incorrect information provided by a source, if unchecked, may result in the unwarranted rescinding of an employment offer, a bad onboarding experience, and the potential loss of a qualified candidate in whom Human Resources invested a great deal of time and resources. TABB INC. will conduct further research when information provided by sources does not match information provided by the candidate.

Employment verifications can incur an additional cost to confirm information submitted by a candidate. Many employers outsource employment verifications to the Work Number For Everyone (WNFE) or one of thirty other employment database verifiers. The cost of a verification outsourced a third party verification vendor varies.

### **Reference interviews**

Applicant supervisors and professional references are interviewed to determine job performance, assessment of abilities, responsibilities and accomplishments. Personal references are contacted to determine reputation and character. Our first step is to initiate a phone call to the reference. If an email address has been provided for the reference, our reporting system will email a form filler PDF that requests the reference to provide detailed information about their interaction with the candidate. Responses made by a reference in the form filler PDF will automatically populate the candidate's report in our reporting system without any interaction by our researcher. Our reporting system manages requests for verifications and automatically notifies the researcher to follow-up on requests.

### **Education verification**

TABB INC. has compiled an extensive database of colleges and high schools and their procedures to verify a diploma, degree or certification, the contact information of the individual responsible for the verification, and the turnaround time for the verification. The database also includes a large number of schools that have closed or have been renamed, and directions as to how verification of information can be completed for these institutions. Our database of schools and their policies to verify a diploma, degree, or certification optimizes the return of education confirmations. The availability of information is subject to the policies of the reporting institutions.

When a school requires a fax or email to verify an education, our reporting system will automatically generate either a verification e-fax or we will email a form filler PDF to the verifying party. Responses made by a verifier in the form filler PDF will automatically populate the candidate's report in our reporting system without any interaction by our researcher. Our reporting system manages requests for verifications and automatically notifies the researcher to follow-up verification requests. If the verification exceeds the standard verification time, our researchers will follow-up with the school. This database streamlines the verification process with the information provided by the applicant and results in a quicker return of vital information for our clients.

High school diploma verifications are often conducted by phone or fax. Some schools require a request by mail with a check to pay for the verification. Verifications are conducted by the guidance department and



we have no control over the diligence of employees at the school to respond. Our researchers will confirm the turnaround time with the school and will follow up with the guidance office to confirm our work verification request is being processed. Our researchers will pursue the verification until it is obvious that the school will not cooperate, i.e., will not return calls, respond to written requests, other employees at the school will not assist, etc.

Education verifications can incur an additional cost to confirm information submitted by a candidate. Some high schools charge a fee to verify graduation. Many colleges outsource attendance and graduation verifications to the National Student Clearinghouse (NSC). The cost of a NSC verification varies based on the school's contract with the NSC.

### **Driving records**

Driving records are obtained through an electronic interface with the DMV in all forty-seven states. Records are verified and obtained upon entry into our reporting system. A Pennsylvania, Colorado, or Washington driving record can only be conducted upon submission of a specific form that must be signed by the candidate. Motor vehicle records are obtained from the actual local motor vehicle office in these states.

TABB INC. will furnish the forms for these states to clients prior to requesting this service.

### **Credit reports**

Applicants with financial responsibilities may require a credit check. A Trans Union report will include the candidate's current and former employment and addresses, the social security number on record with the credit bureau, and a summary of the applicant's credit history. The report will include the status of credit accounts and judgments, liens, bankruptcy and collection accounts, if any.

- **A copy of Price Sheets and Rate Schedules that will be applicable for the term of the proposal.**

Price Sheets and Rate Schedules are attached as Schedule A.

- **Statement of how supplies not included on price sheets will be priced.**

Not applicable

## **7.0 REFERENCES AND RESOURCES**

**7.1 The proposer shall include at least three (3) references including the contact names, titles and phone numbers. These references must be from a municipality, housing authority, utility/sewer authority or fire district.**

Please refer to Schedule A

**7.2 A description of resources of the proposer: i.e., background, location, experience, staff, resources, financial resources, other resources, and any other information that will document how the proposer meets the requirements of the RFP.**

TABB INC. has the required experience and resources to conduct the background screenings discussed in the RFQ based on the services we have provided for New Jersey health care systems, companies, organizations and colleges since 1992. All of our employees are based in Pipersville, PA and Chester, NJ.

We have never outsourced any applicant information or any aspect of the background investigation process overseas. We have the financial resources to fund operations required to complete municipal background screenings.

We take a customer oriented approach. Unlike most vendors, TABB INC. assigns the entire background for each candidate to one researcher. Our researcher's name, email address and phone number are included on each report, allowing recruiters and hiring managers immediate access when a question arises relating to an aspect of the investigation. The benefit of this strategy is direct accountability and a valuable rapport develops with your recruiters and our researchers. Hiring managers and recruiters can discuss any aspect of a background investigation with just one call to our researcher.

We will work with New Jersey municipalities to develop a program on their behalf so that we may perform as an extension of the client's Human Resources department. We will reduce the involvement of client staff in the process thereby cutting costs and freeing recruiters to do what they do best. We look at each process, to ensure that we promptly develop the information clients require to make an informed decision while meeting due diligence obligations. Our system of dedicated Account Managers and Research Specialists, who are responsible for the entire background investigation, set our company apart from other vendors.

The candidate experience is an important factor for Human Resources. To that end, TABB INC. employs practices and procedures to utilize primary sources, develop and confirm information, and report information accurately to reduce the likelihood of an adverse action that results in a candidate dispute.

Our clients are notified at the time an account is opened and periodically through client certifications of their obligations under the FCRA to provide pre-adverse and adverse action notifications to candidates who were denied employment, in whole or in part, due to information contained in the background investigation and their responsibility to include a copy of the background investigation. The ability for the candidate to view information in the report upfront and open conversations with senior management when candidates call to discuss their background investigation defuses many concerns about the information that was provided that resulted in the adverse action.

If a criminal case is developed, a review of the record is conducted by senior management with decades of experience in this field to determine if the record is reportable under FCRA and state guidelines and to confirm that PII indicated in the record matches the candidate's PII. The FCRA prohibits reporting an arrest that did not result in a conviction if it occurred more than seven years previously. The FCRA, Pennsylvania and New Jersey guidelines do not place any time limits on the reporting of criminal records. Any conviction developed through a Pennsylvania and New Jersey search can be reported regardless of when it occurred. If the record is not reportable and/or the PII does not match, the search results are marked "clear" and the record is destroyed.

Clients are provided a copy of the actual primary source criminal record results showing the jurisdiction and the agency where the search was conducted to reinforce the validity of the record that was reported. If information results in a decision to withdraw a job offer, our clients follow the pre-adverse and adverse action processes. Candidates will contact our office to discuss criminal records reported to our clients.

Employment and education verifications include the name and title of the individual providing the information. Supervisor interviews include the name and title of the supervisor interviewed. Candidates reviewing copies of the background investigation when an adverse action is taken can view the individual

providing the information and their comments. By clearly indicating the individuals providing information and their comments, candidate are assured of the validity of the information provided.

When a candidate disputes information contained within our background investigation report, our office follows processes modeled after the Fair Credit Reporting Act (FCRA) and Professional Background Screening Association (PBSA) best practices and accreditation standards for conducting reinvestigations. In the course of providing information to our clients, we may receive communication from consumers disputing all, or part, of the information we have provided. Upon receipt of such a communication, our policy is to:

- At no charge to the candidate, re-investigate, confirm, correct and/or delete the disputed information within 30 days (45 days if extended) of our receipt of the notice of the dispute.
  - Notify the information provider of the dispute within 5 days of receipt.
  - The management team member handling the dispute will consider the information provided by the consumer. If the customer service representative believes the dispute is frivolous or irrelevant, the representative should speak with their supervisor. If the supervisor agrees, legal counsel will be consulted and the consumer will be so advised.
  - Upon conclusion of the re-investigation, the appropriate parties, e.g., consumer, vendor, employer, client, will be notified and the consumer shall be informed of our re-investigation process upon request.
- Consumer Dispute Procedures
- An employee receiving a communication from a consumer disputing or questioning information on a report, should immediately forward the communication to a management team member. If by phone, employees will not dispute what the consumer says or discuss the details. Employees are instructed to transfer the call to a management team member, or take a message.

The [Equal Employment Opportunity Commission](#) has primary responsibility for the enforcement of laws prohibiting adverse impact resulting from pre-employment testing or selection procedures. The EEOC is responsible for enforcing Title VII of the Civil Rights Act of 1964. In the first review of EEOC guidelines in many years, the EEOC consolidated and updated the United States Equal Employment Opportunity Commissions guidance documents regarding use of arrest or conviction records in employment decisions. The full text of the newly issued guidance is available at:

[http://www.eeoc.gov/laws/guidance/arrest\\_conviction.cfm](http://www.eeoc.gov/laws/guidance/arrest_conviction.cfm)

Factors employers must utilize to determine the use of a criminal record to deny employment.

- The facts or circumstances surrounding the offense or conduct
- The number of offenses for which the individual has been convicted
- The individual's age at the time of the conviction
- Evidence that the individual performed the same type of work, post-conviction, with the same or a different employer, with no known incidents of criminal conduct
- The length and consistency of employment history before and after the offense or conduct
- Rehabilitation efforts including education, training and work history
- Employment or character references and any other information regarding fitness for the particular position
- Whether the individual is bonded under a state, federal or local bonding program

The EEOC recommends that if an employer intends to exclude an applicant due to prior criminal conduct, an individualized assessment should be conducted. The assessment should consist of a notice to the applicant that they were denied an employment opportunity due to a prior criminal conviction. The

applicant should be given an opportunity to demonstrate that the exclusion should not be applied in this case due to their particular circumstances, that consideration by the employer of additional information provided by the applicant warrants an exception to the exclusion policy, and that the record is not job-related or consistent with business necessity.