

COMMERCIAL INVESTIGATIONS LLC

CI TIMES



CI ACCEPTED INTO NAPBS

The National Association of Professional Background Screeners (NAPBS) exists to promote ethical business practices, compliance with the Fair Credit Reporting Act and foster awareness of issues related to consumer protection and privacy rights within the background screening industry.

NAPBS accepted COMMERCIAL INVESTIGATIONS LLC (CI) as a member in February 2005. NAPBS has membership accreditation criteria that assures member companies, such as CI, meet the high standards the Association has established.

NABPS members are required to abide by the Association's established Code of Ethics. Employees of member companies shall:

1. Perform professional duties in accordance with the law and the highest moral principles.
2. Observe the precepts of truthfulness, honesty and integrity.
3. Be faithful and diligent in discharging professional responsibilities.
4. Be competent in discharging professional responsibilities.
5. Safeguard confidential information and exercise due care to prevent its improper disclosure.
6. Avoid injuring the professional reputation or practice of colleagues, clients or employers.

The Association provides relevant programs and training aimed at empowering members to better serve clients and to main-

tain standards of excellence in the background screening industry. CI's President, Michelle Pyan, will be attending the 2005 annual conference in April.

NAPBS promotes a greater awareness among employers nationwide of the importance of conducting background and reference checks. David Hein, a NAPBS Board co-chair, states "It is estimated that fewer than 35% of employers are currently screening their applicants. Yet every day headlines across the country highlight the sometimes dire consequences that may result when prospective employees' backgrounds aren't thoroughly checked."

CI is excited and honored to be a member of NAPBS and associated with other background investigations organizations that have the highest standards and ethical practices.

When selecting a background investigations company to partner with for employment, volunteer or tenant background investigations, look for the NAPBS logo to ensure the highest professional standards. Better yet, contact CI and let us assist you in your quest for the PROACTIVE TRUTH™.

MAKE CI YOUR FIRST CHOICE FOR A SECOND IMPRESSION™.



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TESTIMONIAL

CIware is CI's user friendly, secure Internet application which allows CI clients to easily select the inquiries they need and view completed and in-progress results. Here is what one CI client recently emailed to us regarding CIware.

"Using the CIware software was so easy!!! I had to call (CI) to make sure I didn't do something wrong, because I just didn't think it should be done so fast and with so little effort!!!"

Michelle, . . . "THANK YOU, THANK YOU, THANK YOU for all of your extra efforts to make sure I am comfortable with your system."

Erin Childs
Employee Relations Assistant
Cuba Memorial Hospital
Cuba, New York

We thank Erin for her kind words and also Cuba Memorial for allowing CI to partner with them in their quest for the PROACTIVE TRUTH™.

NUMBERS DON'T LIE — PEOPLE DO

Numbers can easily illustrate that businesses, especially small businesses, cannot afford to NOT conduct BACKGROUND INVESTIGATIONS. Aside from possible liability from negligent hiring, the cost of staff turnover far exceeds the cost of a responsible BACKGROUND INVESTIGATIONS policy. The cost of a single bad hire can easily exceed \$100,000 when considering turnover and recruiting expenses. This figure does not include the potential cost of civil liability or employee theft. The U.S. Department of Labor estimates the cost of turnover to be 1/3 of an employee's annual salary. Some consulting firms estimate the cost of turnover to be 1.5 times an employee's annual salary.

Many small business owners are under the misconception that only large companies should conduct BACKGROUND INVESTIGATIONS on potential hires. But consider that either workplace violence, criminal behavior or employee theft has been linked to 35% of all small business failures. Also consider that the cost of employee theft is 10 times greater than shoplifter theft. According to the U.S. Chamber of Commerce, over 30% of all small business failures are the result of negligent hiring. Embezzlement alone costs companies over \$4 billion in losses every year.

Consider the following statistics regarding 2004 job applicants:

- ◆ 8.4% have a criminal record
- ◆ 40.2% have motor vehicle violations, including serious offenses such as driving under the influence of either drugs or alcohol
- ◆ 36.0% have negative information on their credit report
- ◆ 8.3% have previously filed a worker's compensation claim
- ◆ 3.3% of those tested, have tested positive for drug use
- ◆ 25.8% of past employment verifications have fabrications or inconsistencies
- ◆ 3.5% provided false or inconsistent information concerning professional licenses
- ◆ 3.7% provided false or inconsistent information concerning military service

According to the New York State Department of Correctional Services (DOCS):

- ◆ 35% of inmates had a prior adult criminal record with a prior prison term served
- ◆ 46% of inmates were second felony offenders
- ◆ The average time to release for inmates is 16.9 months
- ◆ 28,496 inmates were released from the custody of the DOCS in 2003

According to the Bureau of Justice Statistics:

- ◆ Almost 60% of convicted sex offenders in the United States are either on probation or parole
- ◆ 6.5 million adults, or 3.2% of the U.S. population, were either on probation, in jail or on parole at the end of 2000
- ◆ 67% of criminals released in 1994 were re-arrested for at least one serious crime within the next three years

Statistics vary between industry and type of position applied for, but research shows that over 70 percent of all resumes and job applications contain falsified or embellished information and that as high as 10 percent of all job applicants have a criminal conviction record.

Employers of all sizes are turning to BACKGROUND INVESTIGATIONS as a way of minimizing the risks to their organizations from bad hires. Conducting BACKGROUND INVESTIGATIONS adds more certainty to the hiring process. Having a BACKGROUND INVESTIGATIONS policy in place will discourage undesirable candidates from applying and encourages applicants to be more accurate and forthcoming on applications and during interviews. Having a consistent and compliant BACKGROUND INVESTIGATIONS process in place will protect an employer from civil liability by demonstrating that they have exercised due diligence in their hiring practices.

Minimize your risk and add certainty to your hiring process by contacting CI for assistance in implementing your BACKGROUND INVESTIGATIONS policy and procedures.

MAKE CI YOUR FIRST CHOICE FOR A SECOND IMPRESSION™.

∞ INQUIRY SPOTLIGHT ∞

PROTECTION PLUS™

PROTECTION PLUS™ is a timely and cost effective inquiry which identifies adverse information about volunteers or employees of nonprofit organizations. PROTECTION PLUS™ combines the results from both a SSN & ADDRESS INFORMATION inquiry and a MULTI-STATE CRIMINAL inquiry.

CI's SSN & ADDRESS INFORMATION inquiry is a powerful investigative tool that verifies the validity of a subject's Social Security Number, reveals various names (aliases) associated with the SSN and provides information on prior addresses and movement patterns, including the approximate dates of residence at each identified address.

CI's MULTISTATE CRIMINAL inquiry is a powerful high-speed multi-jurisdictional search of state and county criminal record databases, including sex offender data, that quickly returns offender information in a condensed, easy to comprehend, format. CI's MULTI-STATE CRIMINAL inquiry efficiently searches over 160 million criminal records from multiple sources within numerous jurisdictions.

To learn how to add this inquiry to your BACKGROUND INVESTIGATIONS, or for further information, please contact a CI representative.

CIWARE: YOUR ONLINE PROACTIVE TRUTH™ TOOL

CIWARE is Commercial Investigations' user friendly, secure Internet application. CIWARE provides CI clients with an excellent tool for monitoring inquiry requests and results. CIWARE also offers multiple levels of customization. CI works with clients to make sure inquiries performed and results presented meet client's exact needs.

All of CI's BACKGROUND INVESTIGATIONS reports are delivered securely online through CIWARE, assuring that confidentiality is maintained at all times. All information received through CIWARE is the most current available and no dated reports are distributed. Reports are retained in CIWARE for seven years, so information on past applicants can be easily accessed whenever needed.

Requests are sorted chronologically so the newest requests, whether fulfilled or in process, are always at or near the top of the applicant list. Requests and results can also be found using the CIWARE search feature, which allows clients the ability to obtain reports by Social Security Number, applicant name or CI report number, as well as date requested.

CIWARE offers industry standard security through TruSecure Certified encrypted data and top of the line firewall protection. CIWARE is

supported by dual data backup storage sites, which significantly minimizes application down time.

CIWARE is very user friendly and highly intuitive, thus it is easy to train new employees to enter requests and view results. CIWARE also allows clients the ability to monitor passwords and track user activity to ensure that security and confidentiality is maintained within their organization.

CIWARE allows for the instantaneous gathering of BACKGROUND INVESTIGATIONS data from numerous sources. However, it is CI's policy to not release results to clients without prior CI staff review, thereby providing clients with the most detailed, accurate and compliant reports available. Results from inquiries are reviewed and evaluated by CI's experienced staff, adding clarification when needed and ensuring that the results supplied are relevant and legal for clients to obtain. CI's strengths are not only in technology, but also in knowledge and experience. Together, CIWARE and CI staff play an integral part in the success of the CI BACKGROUND INVESTIGATIONS process.

CI and CIWARE are key components to unlocking the PROACTIVE TRUTH™ regarding job applicants, volunteers and tenants.

This publication is designed to provide accurate and authoritative information with respect to the subject matters covered. It is distributed with the understanding that CI is not engaged in rendering accounting or legal services.

CI'S GOALS

Provide thorough, timely and accurate private investigative services.

Maintain a high standard of quality and client service.

Promote solutions through relationships and dedication.

Diversify services offered by industry and location of clients.

Grow through continued reinvestment in the company.

COMMERCIAL INVESTIGATIONS LLC

A Full Service Licensed Private Investigative Agency

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Services provided include:

BACKGROUND INVESTIGATIONS

CI provides accurate, timely, cost effective and fully compliant reports delivered with exceptional client service.

CONSULTING SERVICES

CI assists you in implementing a compliant background investigation process as well as providing assistance in implementing in-house procedures.

SURVEILLANCE SERVICES

CI offers high quality surveillance reports and supporting documentation derived through the use of the latest available technology.

PROCESS SERVING

CI delivers timely, cost effective, compliant and fully documented process serving that is delivered with exceptional client service.

MYSTERY CUSTOMER

CI provides detailed reports documenting your operations or that of your competitors.

COMPETITIVE INTELLIGENCE

CI assists you in gaining a competitive edge with discrete, thorough and valuable intelligence.

CI MISSION STATEMENT

Dedicated to providing innovative Private Investigative solutions to its clients and working with them to develop tailored services that meet their needs.