



OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

JIM BECK
COMMISSIONER OF INSURANCE
SAFETY FIRE COMMISSIONER
INDUSTRIAL LOAN COMMISSIONER

March 19, 2019

SEVENTH FLOOR, WEST TOWER
FLOYD BUILDING
2 MARTIN LUTHER KING, JR. DRIVE
ATLANTA, GA 30334
(404) 656-2056
www.oci.ga.gov

Ms. Selita Boyd
6841 Cavalier Court
Stone Mountain GA 30087

RE: Our Case Number: 555231331

Dear Ms. Boyd:

Thank you for your patience.

CCMSI provided a response to your rebuttal in which you feel they have committed forgery, wrongful acts, admission of liability and misleading date of loss. CCMSI have advised that the loss date has been corrected and that they have reopened your claim and are requesting to come out and re-inspect your property. In order for your mold claim to be considered, you must also cooperate and allow the inspection of your property for a liability determination. A copy of the company response is attached for your review, we are closing our file at this time as resolution of your complaint is contingent upon you fully cooperating with CCMSI and allowing the inspect your property. We do appreciate the confidence you placed in the Office of Insurance Commissioner Jim Beck.

Sincerely,

Annette Arnold, Examiner
Consumer Services Division
Phone: 404-656-2537; Fax: 404-657-8542

/ AA



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Compliance Consultant
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VIA EMAIL: aarnold@oci.ga.gov

March 14, 2019

State of Georgia
Office of Insurance & Safety Fire Commissioner
Seventh Floor, West Tower
2 Martin Luther King Jr., Drive
Atlanta, GA 30334

ATTN: Annette Arnold
Complaint Examiner

RE: DOI File #: 555231331
Complainant: Selita Boyd
Insured: G B Restoration Services, LLC
Insurer: Restoration Risk Retention Group, Inc.
NAIC Code: 12209
Policy #: RGL111570
Policy Dates: 07/25/14 – 07/25/15
Date of Loss: 02/12/15
TPA Claim #: 15F05F025848

Dear Ms. Arnold,

This letter will serve to acknowledge receipt of your correspondence of February 14, 2019, wherein you informed CCMSI, that your office had received a complaint filed by Ms. Selita Boyd.

Cannon Cochran Management Services Inc. (CCMSI) is the Third Party Administrator handling this claim on behalf of the insurer, Restoration Risk Retention Group, Inc.

Please note that insurance coverage is afforded under General Liability Policy Number RGL111570, and with dates of coverage from 07/25/14 through 07/25/15.

Below please find a summary of CCMSI's response for your reference.

FACTS:

This claim was reported to CCMSI on 2/12/2017. Ms. Boyd was asserting that improper water remediation caused mold to develop in her home. Per Ms. Boyd, her home sustained a water loss

in the garage and basement on 2/11/15 and Servpro arrived at her home on 2/12/15 to begin remediation.

INVESTIGATION:

An independent adjuster from Frontier Adjusters, Lawson Thompson, was assigned to assist in the investigation. During the investigation there was indication of a second water leak in the home involving the water heater that actually caused the resulting mold issues. There was also a claim at the address in March 2017 for fire/smoke damages. It was also discovered that Ms. Boyd's homeowner's carrier, Liberty Mutual, paid a substantial amount to Ms. Boyd and did not have any intention of subrogating against Servpro. Ms. Boyd was informed numerous times that we would need additional information to consider her claim.

Lawson Thompson did request records from Water Medx, but clearly states in his email request (provided by Ms. Boyd) that the authorization attached was an authorization enabling Liberty Mutual to release the contents of their file.

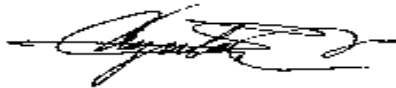
Since the initial complaint we did consult with local legal counsel and revised our date of loss to April 28, 2015, the last day our insured was on the property. We instructed the independent adjuster to re-open their file. The adjuster Lawson Thompson, notified Ms. Boyd via email that our file was re-opened and we requested to be allowed to inspect her property. We have made several requests to inspect the said property over the past 2 years and she has yet to allow us the opportunity to inspect. We are sending out another letter via certified mail reiterating our need to inspect the property.

CONCLUSION:

Ms. Boyd was advised that we re-opened our file and to date has not allowed us on the property for an inspection, for which we are entitled.

Should you have any questions or wish to discuss further, please feel free to contact this writer via e-mail at cayestas@ccmsi.com or you may contact Dawn Dufrene at (504) 883-8484 or ddufrene@ccmsi.com. In the meantime, we await any further comments from your office.

Very truly yours,



Carl O. Ayestas, Jr., SCLA, RPA, ARM
Compliance Consultant

cc: Thomas Dressler – CCMSI Account Manager
Paul Kurtz – CCMSI Claim Supervisor
Dawn Seibert – CCMSI Claim Adjuster