



OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

JIM BECK
COMMISSIONER OF INSURANCE
SAFETY FIRE COMMISSIONER
INDUSTRIAL LOAN COMMISSIONER

May 29, 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 responded in regards to your rebuttal that during the handling of your claim that they subjected you to wrongful acts, forgery, admissions of liability and misleading date of loss. CCMSI has provided a recap of the events that have transpired during the handling of your claim. An insurance company has a right to inspect an insured's property to make sure all repairs are complete. In conclusion, they advised that you failed to provide them with requested information and did not allow them to inspect your property within the policy statute of limitations. Please be advised that property damage claims must be resolved within 4 years from the date of loss.

In regards to Mr. Lawson Thompson with Frontier Adjusting, we are currently looking into that matter and will advise you once our review is complete, our file remains open until this portion of your complaint has been concluded. A copy of the company response and supporting documents are attached for your review. 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



Carl O. Ayestas, Jr.
Compliance Consultant
cayestas@ccmsi.com

PO Box 7457
Metairie, Louisiana 70009-74357
Phone (504) 888-3555
Fax (504) 888-0863 or (504) 888-9555

VIA EMAIL: aarnold@oci.ga.gov

May 29, 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 as well as an opportunity to inspect the property in order to consider her claim. 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. Ms. Boyd was notified of this revised date of loss.

* Because of newly learned information, we question Selita Boyd's right to this claim as she had no ownership interest in the property on the date of loss of 4/15/2015, she is not listed as an owner until a quit claim deed was filed on 11/8/2018. Dekalb County tax record is attached.

The email sent by Lawson Thompson on 2/21/19 does reference CCMSI as "the company" but he has advised in prior correspondence that he is working on behalf of CCMSI.

3/14/19 - Letters sent out to Selita Boyd and Eloise Boyd via certified mail. The letter advises Mr. Thompson represents Cannon Cochran Management Services Inc (CCMSI). The letter advises the date of loss was revised to 4/28/19 and also restates our need to inspect the subject property. Copy of letter and Certified mail receipts are attached, Ms. Boyd signed for both letters 3/18/19.

Despite being notified of the revised date of loss and our need to perform an inspection, there was no further contact from Ms. Boyd until this rebuttal dated 5/21/19 was received.

The business license records for Ms. Boyd's businesses are attached. She is asserting damages for Raging Sky Records which per the Georgia Secretary of State's office, was dissolved in 2011.

We are entitled to perform an inspection of the property but we have been prevented from doing so. We began our requests from the reporting of this incident and have been refused from the start.

We have not received any clear evidence that there was not a second leak at the property and we have been prevented from inspecting and obtaining documentation and hygienist reports from Liberty Mutual.

An ISO claim search found a General liability claim with date of loss 3/2/2017 for smoke/fire damage. Cause of loss is listed as "Control Panel caught fire". We requested additional information on this loss and the damages sustained. ISO report attached.

CCMSI has not received any subrogation demands from Liberty Mutual. In fact, Susan Corbin at Liberty Mutual confirmed for us that they would not be pursuing subrogation.

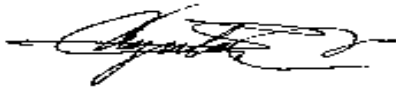
The frontier adjuster requested records from Water Medics and sent them a copy of the release claimant signed for Liberty Mutual but fully discloses in his email to Water medics that it is a copy of a release claimant signed for Liberty Mutual. Copy of email attached.

CONCLUSION:

Ms. Boyd was advised of the revised date of loss and despite numerous requests Ms. Boyd did not provide us with the requested information nor did she allow us an opportunity to inspect the property within the Statutory Period.

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

Enc: Business Information, Certified Letter, Email & Property Record

Property Appraisal Department

[Property Overview](#)

5/23/2019 9:40:17 AM

Close

Print

Parcel ID: 18 031 01 192

To view map, click on parcel ID number.


Owner Information

Tax District	04 - UNINCORPORATED	Zoning	RCH - SF CLUSTER RES DIST
Jan. 1st Owner	BOYD ELOISE	Land Use	101 - Residential 1 family
Co-Owner	BOYD SELITA SHEMON	Land Unit	1 LOT
Current Owner	BOYD ELOISE	Calculated Acreage	0
Co-Owner	BOYD SELITA SHEMON	Deeded Acreage	0.5
Owner Address	6841 CAVALIER CT STONE MOUNTAIN GA 30087	Neighborhood	0715
Property Address	6841 CAVALIER CT	Property Class	R3 - RESIDENTIAL LOT

Appeal Status

Date Notice Mailed	6/1/2018		
Appeal Code	2018 N - C.O.A. Notice	2017 N - C.O.A. Notice	
Process Code			
Hearing Date			
Hearing Time			

Assessment Notice

You may need to download Adobe Acrobat Reader. It is available at 

Tax Year - ASMT Notice or Letter

- 2018 - Notice 1
- 2017 - Notice 1
- 2016 - Notice 1

Building Characteristics

Year Built	1999	Square Footage	2,991
Condition Code	AVERAGE	Unfinished Basement	1,607 Sq. Ft.
Quality Grade	GOOD	Finished Basement	0 Sq. Ft.
Air Conditioning	YES	Bedrooms	3
Fireplace	1	Bathrooms	2.5
Stories	1.7		

Current Appraised & Assessment Value

Tax Year	Total Appraised	Taxable Land	Taxable Imp.	Total Taxable	Total Taxable Assessment (40%)
2018	\$206,700	\$26,300	\$180,400	\$206,700	\$82,680

Sales History

Book/Page	Sale Date	Deed Type	Sale Condition	Sale Price
27243 - 00335	11-02-2018	QC - QUIT CLAIM DEED	2 - PARTIAL INTEREST	\$0.00
10809 - 00096	06-30-1999	WD - WARRANTY DEED	0 - VALID SALE FMV	\$206,700.00
10407 - 00596	12-11-1998	WD - WARRANTY DEED	1 - MULTIPLE PARCEL SALE	\$0.00
09939 - 00779	03-11-1998	LW - LIMITED WARRANTY DEED	S - OLD CODE NO LONGER USED	\$0.00

Sales which occurred prior to January 1 of this year were used to establish values for the current year. All sales which take place after January 1 will be considered for next year's valuations. These sales are provided for your convenience and may not have been verified or confirmed by our staff. We reserve the right to edit as needed.

[Sales Data Search](#)

[Detailed Property Data](#)

[Property Tax Data](#)

2018

Selita

From: Water Medx, LLC <george@watermedx.com>
Sent: Friday, February 16, 2018 11:23 AM
To: the ConSoulTant - CST
Subject: Fwd: Frontier Adjusters - Your Claim #: 15F05F025848, DOL: 02/12/2017, Insured: Servpro of Stone Mountain/Clarkston, Our File #: FA-272-291-1157
Attachments: ServPro Eloise Boyd auth..pdf

----- Forwarded message -----

From: "Lawson Thompson - Frontier Adjusters" <lthompson@frontieradjusters.com>
Date: Feb 15, 2018 8:03 PM
Subject: Frontier Adjusters - Your Claim #: 15F05F025848, DOL: 02/12/2017, Insured: Servpro of Stone Mountain/Clarkston, Our File #: FA-272-291-1157
To: <george@watermedx.com>
Cc:

Dear Niezgoda:

Thank you for taking the time to chat with me today. Attached to this e-mail is an authorization completed by Selita Boyd enabling Liberty Mutual to release the contents of their file.

You worked on the Boyd residence on March 1, 2016 or thereabouts. We need to determine the origin of the water damage which occurred in the Boyd basement. You had indicated that you felt that it might have originated from upstairs, from the water heater, but were not sure.

Ms. Boyd has made a claim against ServPro for water damage allegedly not remediated by ServPro. If we can determine that a separate cause of loss exists, it will assist us in concluding this matter.

Please provide any information you have in your file regarding this case. If there is a charge for copying, we will be happy to reimburse you. Thank you for your attention in this matter.

Sincerely,

Lawson

Lawson Thompson, CPCU
Frontier Adjusters of Atlanta/Decatur
P. O. Box 680364
Marietta Ga 30068
770-951-0044 F: 770-951-0046

This communication is confidential and may be privileged and is directed to the herein named addressee only.



**GEORGIA
CORPORATIONS
DIVISION**

GEORGIA SECRETARY OF
STATE
BRIAN P. KEMP

[HOME \(/\)](#)

BUSINESS SEARCH

BUSINESS INFORMATION

Business Name: **RAGING SKY RECORDS, INC.** Control Number: **0208414**

Business Type: **Domestic Profit Corporation** Business Status: **Admin. Dissolved**

Business Purpose:

Principal Office Address: **4002 Hwy 78 , Suite 530 #170, Snellville, GA, 30039** Date of Formation / Registration Date: **2/12/2002**

State of Formation: **Georgia** Last Annual Registration Year: **2009**

DissolvedDate : 08/22/2011

REGISTERED AGENT INFORMATION

Registered Agent Name: **Boyd, S**

Physical Address: **4002 Hwy 78 , Suite 530 PMB 170 Snellville, GA 30039, Snellville, GA, 30039**

OFFICER INFORMATION

Name	Title	Business Address
S Boyd	CFO	4002 Hwy 78 Suite 530 #170, Snellville, GA, 30039, USA
S Boyd	Secretary	4002 Hwy 78 Suite 530 #170, Snellville, GA, 30039, USA
S Boyd	CEO	4002 Hwy 78 Suite 530 #170, Snellville, GA, 30039, USA

[Back](#)

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[Return to Business Search](#)
Office of the Georgia Secretary of State Attn: 2 MLK, Jr. Dr. Suite 313, Floyd West Tower Atlanta, GA 30334-1530, Phone: (404) 656-2817 Toll-free: (844) 753-7825, WEBSITE: <http://www.sos.ga.gov/>

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**GEORGIA
CORPORATIONS
DIVISION**

GEORGIA SECRETARY OF
STATE
BRIAN P. KEMP

[HOME \(/\)](#)

BUSINESS SEARCH

BUSINESS INFORMATION

Business Name: **ONRAVEL SOFTWARE, LLC** Control Number: **08086701**

Business Type: **Domestic Limited Liability Company** Business Status: **Admin. Dissolved**

Business Purpose:

Principal Office Address: **1227 Rockbridge Rd, Suite 208 #127, Stone Mountain, GA, 30087** Date of Formation / Registration Date: **11/18/2008**

State of Formation: **Georgia** Last Annual Registration Year: **2015**

DissolvedDate : **12/07/2016**

REGISTERED AGENT INFORMATION

Registered Agent Name: **Boyd, S**

Physical Address: **1227 Rockbridge Rd, Ste 208 #127, Dekalb, Stone Mountain, GA, 30087, USA**

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Office of the Georgia Secretary of State Attn: 2 MLK, Jr. Dr. Suite 313, Floyd West Tower Atlanta, GA 30334-1530, Phone: (404) 656-2817 Toll-free: (844) 753-7825, WEBSITE: <http://www.sos.ga.gov/>

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STATE OF GEORGIA

Secretary of State

Corporations Division

313 West Tower

2 Martin Luther King, Jr. Dr.

Atlanta, Georgia 30334-1530

CERTIFICATE OF ADMINISTRATIVE DISSOLUTION/REVOCATION

I, Brian P. Kemp, the Secretary of State and the Corporation Commissioner of the State of Georgia, hereby certify under the seal of my office that

ONRAVEL SOFTWARE, LLC
a **Domestic Limited Liability Company**

was mailed a notice in accordance with Title 14 of the Official Code of Georgia Annotated and was involuntarily or administratively dissolved or its certificate of authority revoked by the Office of Secretary of State on 12/07/2016 for failure to file its annual registration and/or failure to maintain a registered agent or registered office in this state.

This certificate is issued pursuant to Title 14 of the Official Code of Georgia Annotated and is prima-facie evidence of the existence or nonexistence of the facts stated herein.

WITNESS my hand and official seal in the City of Atlanta
and the State of Georgia on 12/07/2016



A handwritten signature in black ink, appearing to read 'B. P. Kemp'.

Brian P. Kemp
Secretary of State

STATE OF GEORGIA

Secretary of State

Corporations Division

313 West Tower

2 Martin Luther King, Jr. Dr.

Atlanta, Georgia 30334-1530

CERTIFICATE OF REINSTATEMENT

I, **Brian P. Kemp**, the Secretary of State and the Corporation Commissioner of the State of Georgia, hereby certify under the seal of my office that

ONRAVEL SOFTWARE, LLC
a Domestic Limited Liability Company

was formed on 11/18/2008, and later administratively dissolved on 12/07/2016. Said entity has filed an application for reinstatement and has paid all fees and penalties due to the Secretary of State. Attached hereto is a true and correct copy of said application.

WHEREFORE, said entity is hereby reinstated as of 08/02/2018, having met the requirements for reinstatement under Title 14 of the Official Code of Georgia Annotated. The reinstatement shall relate back to and take effect as of the date of the administrative dissolution and the entity may resume its business as if the administrative dissolution had never occurred.

WITNESS my hand and official seal in the City of Atlanta
and the State of Georgia on **08/30/2018**.



A handwritten signature in black ink, appearing to read 'B: P. Kemp'.

Brian P. Kemp
Secretary of State



Frontier Adjusters of Atlanta/Decatur, GA
P.O. Box 680364
Marietta, GA 30068-0007
(770) 951-0044
fax (770) 951-0046
Decatur@frontieradjusters.com
Lawson Thompson, CPCU

March 14, 2019

Ms. Selita Boyd
Ms. Eloise Boyd
6841 Cavalier Court
Stone Mountain, Georgia 30087

CERTIFIED MAIL RETURN RECEIPT REQUESTED

RE: Insured: ServPro of Stone Mountain
Claim #: 15F05F025848
Date of Loss: 04/28/2015

Dear Ms. Selita Boyd and Ms. Eloise Boyd:

The undersigned represents the Cannon Cochran Management Services, Inc., third party administrator for the above insured.

As you know, we have been requesting the opportunity to inspect the alleged damages resulting from the above incident since we opened our file in 2017. We have been prevented from such an inspection despite our repeated requests. Please note that we have revised the date of loss to be April 28, 2015.

This is to again request the opportunity to inspect the areas which were allegedly damaged, photograph and measure those areas, and interview the vendors who purportedly repaired and/or replaced the components of the home that have been alleged to be damaged.

Such an inspection may take several hours. Moreover, an engineering firm may be requested to conduct a second site inspection to determine the necessity of some of the repairs which have been claimed.

Would you please contact the undersigned to arrange a time when it is convenient to perform that inspection? Thank you for your attention in this matter.

Sincerely,

Lawson Thompson
Frontier Adjusters

LT/ej

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Ms. Eloise Boyd
6841 Cavalier Court
Stone Mountain, GA 30087



9590 9403 0399 5163 2697 43

2. Article Number (Transfer from service label)

7016 1970 0000 8424 0467

PS Form 3811, April 2015 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

A. Signature

-
- Agent
-
-
- Addressee

B. Received by (Printed Name)

C. Date of Delivery

S Boyd 3-18-19

D. Is delivery address different from item 1? YesIf YES, enter delivery address below: No

3. Service Type

-
- Adult Signature
-
-
- Adult Signature Restricted Delivery
-
-
- Certified Mail®
-
-
- Certified Mail Restricted Delivery
-
-
- Collect on Delivery
-
-
- Collect on Delivery Restricted Delivery
-
-
- Insured Mail
-
-
- Insured Mail Restricted Delivery (over \$500)
-
-
- Priority Mail Express®
-
-
- Registered Mail™
-
-
- Registered Mail Restricted Delivery
-
-
- Return Receipt for Merchandise
-
-
- Signature Confirmation™
-
-
- Signature Confirmation Restricted Delivery

Domestic Return Receipt

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Ms. Selita Boyd
6841 Cavalier Court
Stone Mountain, GA 30087



9590 9403 0399 5163 2697 50

2. Article Number (Transfer from service label)

474

PS Form 3811, April 2015 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

A. Signature

-
- Agent
-
-
- Addressee

B. Received by (Printed Name)

C. Date of Delivery

S Boyd 3-18-19

D. Is delivery address different from item 1? YesIf YES, enter delivery address below: No

3. Service Type

-
- Adult Signature
-
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- Adult Signature Restricted Delivery
-
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- Certified Mail®
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- Certified Mail Restricted Delivery
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- Collect on Delivery
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- Collect on Delivery Restricted Delivery
-
-
- Insured Mail
-
-
- Insured Mail Restricted Delivery (over \$500)
-
-
- Priority Mail Express®
-
-
- Registered Mail™
-
-
- Registered Mail Restricted Delivery
-
-
- Return Receipt for Merchandise
-
-
- Signature Confirmation™
-
-
- Signature Confirmation Restricted Delivery

Domestic Return Receipt