



## OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

**JIM BECK**  
COMMISSIONER OF INSURANCE  
SAFETY FIRE COMMISSIONER  
INDUSTRIAL LOAN COMMISSIONER

June 12, 2019

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

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

RE: Our Case Number: 555231331

Dear Ms. Boyd:

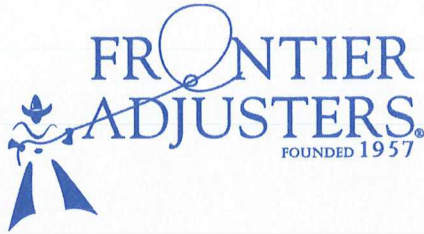
Thank you for your patience.

The Department received a response from Thomas Lawson with Frontier Adjusting regarding your complaint that he forged an authorization form by signing your mothersøname. Mr. Lawson advised of what transpired regarding your claim and denies all allegations of forgery. The Department has reviewed the authorization forms you submitted as well as the attached authorization form provided by Frontier Adjusters which they advised was signed by your mother at the time of the loss. Determining forgery would take to skills of an expert in which the Department is not, therefore we cannot determine whether the forms were altered or not. Please be advised that no fraud has been determined, if you disagree and feel that there is fraud it would be a civil matter as the Department of Insurance cannot resolve disputes, only the courts can. A copy of the company response is attached for your review, our file is now closed. 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



RID

**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

June 6, 2019

Georgia Insurance Department  
Attention: A. Arnold  
7<sup>th</sup> Floor West Tower  
2 Martin Luther King Jr. Drive  
Atlanta, GA 30339

**RECEIVED**

JUN 11 2019

Consumer Services Division  
Georgia Insurance Dept.

RE: Insured: ServPro  
Department Case #: 5 555231331  
Claim #: 15F05F025848

Dear A. Arnold:

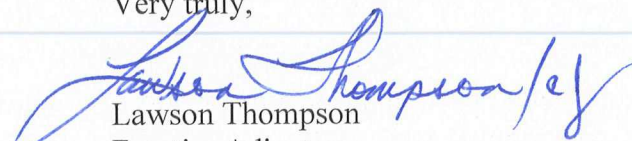
The undersigned represents the Cannon Cochran Management Services, Inc. with respect to the above insured. We were retained on March 1, 2017 to investigate the above case. We were requested to inspect, photograph, and estimate damages allegedly incurred as a result of negligence on the part of the above insured. We immediately requested an opportunity to do so but, in the two years subsequent, were never allowed to perform our work.

Since some of the damages had been repaired and/or remediated, and since certain insurers had reimbursed the claimant for these repairs, we requested an authorization from the claimant to any and all insurers who might have provided funds or written estimates for that damage. We furnished Ms. Boyd a blank form and she returned it, executed, which we used in obtaining the information regarding the loss. At no time did we alter or change any form and at no time did we forge Ms. Boyd's signature.

There would be little point in forging an authorization. The information we needed to adjust this loss was discoverable as a matter of law, and if Ms. Boyd refused to provide an authorization for any and all individuals who had any reasonable connection to the repair, my client would have been completely justified in a denial.

Aside from that, since we have not been permitted to examine the property, the claim must fail pursuant to OCGA 9-11-26 and 9-11-37. We trust that this explanation is satisfactory.

Very truly,

  
Lawson Thompson  
Frontier Adjusters

LT/cj

**AUTHORIZATON**

This is to authorize ANY INSUR. REPR. OR CONTRACTOR, my  
hazard insurance carrier, to release and transmit any and all information and documentation  
regarding insurance claim(s) made by Eloise Boyd  
for property damage and loss of use due to water damage mold, and any other peril at 6841  
Cavalier Court, Stone Mountain, Georgia on or about February 4, 2015 through June 1, 2015.  
Said materials should be released to Frontier Adjusters and/or Cannon Cochran Management  
Services, Inc. with a copy of all said materials forwarded to Selita Boyd; selitab45@gmail.com.

Signed this 12th day of December 2017.

Selita Boyd

Witness

Eloise Boyd

Eloise Boyd  
Selita Boyd, Homeowner

Owner: Raging Sky

Owner: Onravel