



APPEAL PANEL DECISION FORM

I. CLAIMANT AND CLAIM INFORMATION

Claimant Name	Last/Name of Business [REDACTED]	First [REDACTED]	Middle
Claimant ID	[REDACTED]	Claim ID	[REDACTED]
Claim Type	Business Economic Loss		
Law Firm	[REDACTED]		

II. DECISION

Select the Compensation Amount set forth in either BP's Final Proposal or the Claimant's Final Proposal as the final outcome on the claim and check the appropriate box to signify your decision.

<input type="checkbox"/> BP's Final Proposal	Compensation Amount	\$0
	Risk Transfer Premium	.25
	Prior Payment Offset	\$0
<input checked="" type="checkbox"/> Claimant's Final Proposal	Compensation Amount	\$44,777.29
	Risk Transfer Premium	.25
	Prior Payment Offset	\$0

III. PRIMARY BASIS FOR PANELIST DECISION

Please select the primary basis for your decision. You may also write a comment describing the basis for your decision.

- Error in documentation review.**
- Error in calculation.**
- Error in RTP multiplier.**
- Error in Prior Spill-Related Payment Amount.**
- No error.**

Comment (optional):

Written reasons uploaded

CLAIMANT: [REDACTED]
Claim ID: [REDACTED]

This is an BEL Claim filed by a [REDACTED] Alabama realtor. The Claims Administrator determined that revenues were not sufficiently matched and worked the claim through the AVM Methodology of Policy 495. The result was an award of \$44,777.29 (pre - 0.25 RTP).

BP appeals on the following recurring themes:

- 1) The Claims Administrator did not first match revenues and expenses; and,
- 2) The Claims Administrator applied the AVM Methodology of Policy 495 instead of the Professional Services Methodology.

After a thorough review of the record, it is clear to the Panelist that the Claims Administrator properly applied Policy 495 to this claim including the use of the AVM Methodology. Given BP's Final Proposal of \$0.00, Claimant's Final Proposal is the correct result.