



APPEAL PANEL DECISION FORM

I. CLAIMANT AND CLAIM INFORMATION

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

II. DECISION

Denial Upheld

Denial Overturned

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.

Claim should have been excluded.

Claim should have been denied.

Claim should not have been excluded.

Claim should not have been denied.

No error.

Comment *(optional)*:



After reconsideration and re-review, the Claims Administrator denied this BEL claim on the grounds that Claimant failed to establish causation. The Claimant appeals, contending that all documents required to establish causation were submitted and that the Claims Administrator failed to provide any calculations upon which the denial was based.

A Zone D business, Claimant was required to satisfy the causation tests in Exhibit 4B of the Settlement Agreement. Review of the record, including the Current/Last Review Notes, shows that the Claimant's financials were appropriately analyzed by the Claims Administrator but that none of the causation tests were satisfied. Hence, the basis of the denial is available for review on the Portal and confirms that causation was correctly determined to be wanting under the Settlement Agreement. Accordingly, the denial is affirmed.