



APPEAL PANEL DECISION FORM

I. CLAIMANT AND CLAIM INFORMATION

Claimant Name	Last/Name of Business	First	Middle
	[REDACTED]		
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	\$59,962
	Risk Transfer Premium	1.50
	Prior Payment Offset	\$0
<input checked="" type="checkbox"/> Claimant's Final Proposal	Compensation Amount	\$90,292.81
	Risk Transfer Premium	1.50
	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):

This Claimant is a Zone A, Non-Tourism owner/landlord of a commercial building located in [REDACTED], Mississippi. The Administrator found insufficient matching existed and undertook a restatement of Claimant's P/Ls pursuant to Policy 495. Ultimately, after review and discussions with the accountant vendors, compensation was awarded. BP timely filed an appeal asserting that the award does not comply with the BEL framework or

Policy 495. Specifically, BP complains about two expense items. First, it asserts Taxes are misclassified. The Claimant counters that BP has not carefully researched the expense because it is only categorizing property taxes which are classified as fixed under Exhibit 4D of the Settlement Agreement and as such do not affect the claim. Second, BP claims the Maintenance Expense is inflated and not matched to the months of the expenses were incurred as it was done in prior years. The Administrator inquired and discovered the expense included extra repairs during certain specific months. The vendors required complete documentation of these expenses and reduced the compensation from the initial claim which was filed by Claimant's accountants. The Annual Variable Margin methodology was utilized and after extensive due diligence, the award was rendered. That award is hereby affirmed.