



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	\$20,120
	Risk Transfer Premium	.25
	Prior Payment Offset	\$0
<input checked="" type="checkbox"/> Claimant's Final Proposal	Compensation Amount	\$25,841.06
	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 RT multiplier.**
- Error in Prior Spill-Related Payment Amount.**
- No error.**

Comment (optional):

BP appeals this BEL award in favor of [REDACTED], a real estate agent in [REDACTED] Alabama. BP makes the now familiar arguments that Step 1 of Policy 495 was mis-applied because it was not utilized to reallocate revenues and, also, that it was error for the Claims Administrator to use the AVM methodology. Appellant contends that claimant had large revenue spikes in certain months and this should have been rectified by part 1 of 495. As numerous panel decisions have recognized, this is a mis-reading of the first step of this policy. Step 1



calls for corrections due to accounting errors, such as duplicate entries and debit entries recorded as credits. It is not a mechanism for moving around revenue based on the theory that revenues are not properly matched. The second point of error raised by BP is also without merit. It is proper to utilize the AVM methodology for real estate agents. These claimants have not been included in those listed for coverage under the Professional Services Methodology, which could have been done if it was appropriate under 495. Accordingly, BP's appeal is denied and the award in favor of claimant is affirmed.