



**APPEAL PANEL DECISION FORM**

**I. CLAIMANT AND CLAIM INFORMATION**

<b>Claimant Name</b>	Last/Name of Business [REDACTED]	First [REDACTED]	Middle
<b>Claimant ID</b>	[REDACTED]	<b>Claim ID</b>	[REDACTED]
<b>Claim Type</b>	Business Economic Loss		
<b>Law Firm</b>	[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"/> <b>BP's Final Proposal</b>	<b>Compensation Amount</b>	<b>\$50,721</b>
	<b>Risk Transfer Premium</b>	<b>.25</b>
	<b>Prior Payment Offset</b>	<b>\$0</b>
<input checked="" type="checkbox"/> <b>Claimant's Final Proposal</b>	<b>Compensation Amount</b>	<b>\$64,714.05</b>
	<b>Risk Transfer Premium</b>	<b>.25</b>
	<b>Prior Payment Offset</b>	<b>\$0</b>

**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):**

See reasons uploaded

CLAIMANT: [REDACTED]

Claim ID: [REDACTED]

The Claimant, a [REDACTED], Florida realtor, was awarded \$64,714.05 (pre - 0.25 RTP) on this BEL claim. BP appeals, asserting that the Settlement Program did not assign revenue to the months in which it was earned and applied the wrong Policy 495 methodology.

The Settlement Program determined that claimant's financials triggered 5 of the 7 Policy 495 tests. Accordingly, it applied the AVM Methodology which resulted in the aforementioned award. The Settlement Program has consistently applied the AVM Methodology to realtor claims. Appeal Panelists, including the author, have consistently affirmed that application.

It should be noted that BP's Final Proposal in this matter was \$50,721.00 (pre - 0.25 RTP) and not \$0.00. However, after a full review of the record in this matter, Claimant's Final Proposal is the correct result.