



**APPEAL PANEL DECISION FORM**

**I. CLAIMANT AND CLAIM INFORMATION**

<b>Claimant Name</b>	Last/Name of Business [REDACTED]	First	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>\$23,686.54</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>\$27,530.54</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):**

Claimant is a Zone D, Non-Tourism, distributor of house ware products located in [REDACTED] Alabama. The Administrator found the claim was not sufficiently matched which triggered a Policy 495 evaluation under the Annual Variable Margin methodology. BP asserts two specific misclassified items as errors for this appeal. Initially BP takes issue with the vendors failure to exclude Management Services receipts from revenues because it involved international business consulting unrelated to the Claimants' normal business activities. BP boldly

complains that the Administrator made no inquiry into this revenue item. However, a casual review of the accountant notes proves otherwise. Document [REDACTED] states, the consulting work was to expand the international business. Therefore, it is a properly categorized revenue item. BP's second issue involves what it calls a misclassification of an expense item, Exchange Rate Difference as fixed when it should have been a variable expense. In speculative terms like, must have been, more likely and would be akin to BP urges remand for additional inquiry into this expense. BP fails to suggest a variable cost item in which this expense should have been placed. There is no reason for remand. The Award is affirmed.