



**APPEAL PANEL DECISION FORM**

**I. CLAIMANT AND CLAIM INFORMATION**

<b>Claimant Name</b>	Last/Name of Business ██████████	First ██████████	Middle ██████████
<b>Claimant ID</b>	██████████	<b>Claim ID</b>	██████████
<b>Claim Type</b>	Business Economic Loss		
<b>Law Firm</b>	████████████████████████████████████████		

**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>\$72,000</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>\$94,950.61</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 C, Non-Tourism related, Real Estate Broker located in ██████████, Florida. During review of the claim, the vendor accountants identified six indicia of insufficient matching pursuant to Policy 495. A restatement of the Claimant's P/Ls was undertaken and the claim was reviewed using the AVM methodology. BP appeals asserting that Claimant, as a realtor, should be considered most similar to a Technical Consulting Services provider whose business activities are like a realtor who advises and consults on real property with its

clients. That definition would trigger use of the Professional Services Methodology, which BP urges would result in more accurate matching of revenues to expenses. No North American Industry Classification code is listed under Policy 495 for Real Estate agents/brokers. While other methodologies may be utilized by the vendors, they are industry specific like construction, agriculture, education and professional services. The Professional Services Methodology is used only if the NAICS code begins with 541. Claimants' code begins with 531. The vendors made three adjustments to the P/Ls after requesting and receiving additional documentation and explanations from the Claimant. BP identified no specific objections or areas needing additional adjustment. The Award is affirmed.