

APPEAL PANEL DECISION FORM

I. CLAIMANT AND CLAIM INFORMATION

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

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	\$41,834
	Risk Transfer Premium	.25
	Prior Payment Offset	\$0
<input checked="" type="checkbox"/> Claimant's Final Proposal	Compensation Amount	\$49,674.46
	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 RTP multiplier.**
- Error in Prior Spill-Related Payment Amount.**
- No error.**

Comment *(optional)*:

reasons uploaded

CLAIMANT: [REDACTED]
Claim ID: [REDACTED]

The Claims Administrator (CA) awarded this [REDACTED] dental practice the sum of \$49,674.46 (pre - 0.25 RTP). BP appeals on the sole basis that the CA misclassified Claimant's Contract Labor Expense as variable rather than fixed. BP asserts that if said expense were classified as a fixed, the Compensation amount would be reduced to \$41,834.00 (pre - 0.25 RTP).

The Settlement Agreement, at Exhibit 4D, lists Contract Labor as a Variable Expense. This is what the parties agreed to. CA's Policy 361v.5 says expenses will be treated as Variable or Fixed if they fall within either of these categories pursuant to Exhibit 4A Attachment D. The CA did not err in classifying Contract Labor Expense as variable. Claimant's Final Proposal is the correct result.