

### Case Study: Landscaper

With all of the typical enthusiasm of an entrepreneur, a young woman set out in 2008 to start a landscaping-related business, seeing a niche that no one else was filling. It was the embodiment of her life's dream -- to be a business owner. The first year was all that she hoped for and then some. In 2009 the cresting recession began to tighten around her enterprise then in 2010 the business experienced another drop that she thought might be the result of the Deepwater Horizon oil spill but she wasn't certain. Her bookkeeping was not perfect. She did not have monthly income statements. She looked at the requirements to file a claim and thought there was no way she could ever get her financial information in shape. But she knew it was harder to get new business and harder to collect receivables.

REVENUES	Annual
2007	-
2008	125,327
2009	91,693
2010	74,648
2011	72,944

When contacted by a ClaimsComp Claims Manager, she mentioned that she thought her business was impacted by the oil spill but had no way to prove it. And because her revenue was so small, several attorneys had **turned down her request** to have them analyze and potentially file her Business Economic Loss claim. A few people she talked to told her that because **her annual revenue only declined every year**, she simply **did not qualify for a settlement**.

Green cells indicate the passing of manual causation testing. If no cells are green, the claimant is not eligible to file a Deepwater Horizon Business Economic Loss claim.

	FINAL TESTS					
	AVERAGE 2008-2009					
	V-Shaped		Modified V-Shaped		Decline-Only	
	Zone B or C	Zone D	Zone B or C	Zone D	Zone B or C	Zone D
MAY - JULY	FALSE	FALSE	FALSE	TRUE	FALSE	TRUE
JUN - AUG	FALSE	TRUE	FALSE	TRUE	FALSE	TRUE
JUL - SEPT	FALSE	TRUE	FALSE	TRUE	FALSE	TRUE
AUG - OCT	FALSE	TRUE	FALSE	TRUE	FALSE	TRUE
SEP - NOV	FALSE	FALSE	FALSE	FALSE	FALSE	TRUE
OCT - DEC	FALSE	FALSE	FALSE	FALSE	FALSE	TRUE

The problem with simple answers is that sometimes they really aren't that simple. In fact, very little is simple about the Deepwater Horizon settlement. Literally hundreds of calculations and comparisons need to be made to determine whether a claim exists, the amount of the loss, and several other factors that can increase the amount of the claim. We use the same

methods that the court-appointed Deepwater Horizon Claims Administrator uses. When the claim center receives a ClaimsComp claim, it is in exactly the same format that they used when they prepared claims during the preceding claim programs. It takes the guesswork out of the process. **Experience matters.**

This example is not flashy nor does it have jaw-dropping figures but to the business owner who put it all on the line and nearly lost it all, her \$36,894 claim is a lifeline. **Experience matters.**