



**Welcome to the IT Strategies Group and the OilClaim Calculator™
'Enterprise Edition'
for the Deepwater Horizon Economic & Property Damages Settlement**

The Economic & Property Damages Settlement resolves certain economic loss and property damage claims related to the 2010 Deepwater Horizon Oil Spill. If you are included in this Settlement, you could receive money if you were harmed by the oil spill in one or more of the following categories:

- › Seafood Compensation Program
- › Individual Economic Loss
- › Individual Periodic Vendor or Festival Vendor Economic Loss
- › Business Economic Loss
- › Start-up Business Economic Loss
- › Failed Business Economic Loss
- › Coastal Real Property Damage
- › Wetlands Real Property Damage
- › Real Property Sales Loss
- › Subsistence Loss
- › VoO Charter Payment
- › Vessel Physical Damage

Important Note about Browser Requirements for using the OilClaim Calculator:

Our software team recommends using the OilClaim Calculator in the following browsers: Google Chrome, Firefox, Safari, Internet Explorer (IE) v9.0 or higher only. Previous versions of Internet Explorer had security vulnerabilities and are no longer supported. Please upgrade your IE to 9.0 or newer if that is your browser of choice. Usability, display of screens, and functionality are extremely limited in Internet Explorer browser versions prior to v9.0.

OilClaim Calculator™ is the property of IT Strategies Group. Feel free to visit us at www.itstrategiesgroup.com or www.oilclaimcalculator.com

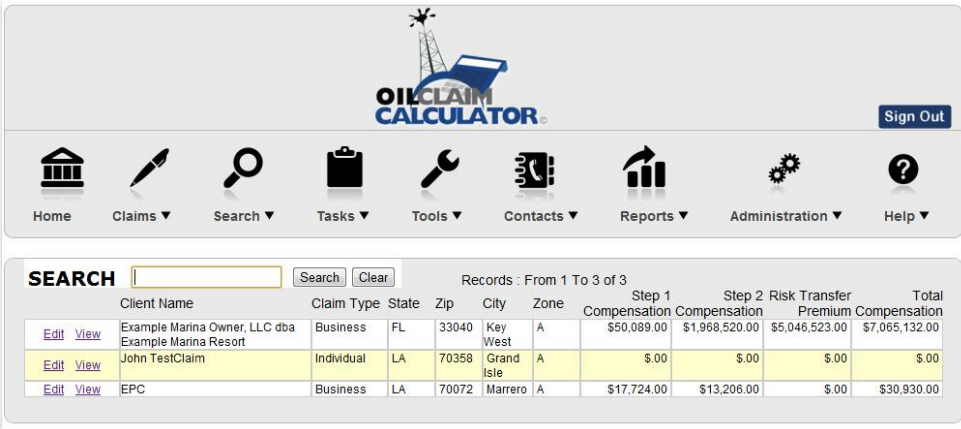
Table of Contents

<u>Introduction Page</u>	p1
<u>Table of Contents</u>	p2
<u>I. Home Page Overview</u>	p4
Home	p4
Claims	p4
Search	p4
Tasks	p4
Tools	p4
Contacts	p5
Reports	p5
Administration	p5
Help.....	p5
<u>II. Business Economic Loss Module</u>	p6
The Edit/New Claim Screen	p6
Claimant Name or Business Name.....	p6
GCCF Claim Number.....	p7
DWH Claim Number.....	p7
Claimant Number.....	p7
Mailing Street Address.....	p7
Loss Street Address.....	p7
Zone.....	p7
NAICS Code.....	p8
Risk Transfer Premium (RTP).....	p8
Choose Years for Inclusion of Financial Statements.....	p8
Presumptive Causation Test.....	p9
Economic Loss Zone Map.....	p9
Build Your Cost Worksheet	p11
Reference guide for Included and Non-Included Costs.....	p11
Customize Your Revenue Stream Worksheet	p12
Customize Your Payroll Worksheet	p13
Variable Cost Worksheet	p13
Business Revenue Worksheet	p13
Definitions	p14
Compensation Period.....	p14
Benchmark Period.....	p14
Claimant Specific Factor.....	p14

General Adjustment Factor.....	p14
Variable Profit.....	p14
Variable Margin Percentage.....	p14
Incremental Revenue.....	p14
Causation Trend Test.....	p15
Claim Summary.....	p15
Claim – Upload Files.....	p16
Print/Download Claim Report.....	p17
III. <u>Individual Economic Loss Module</u>.....	p19
Claim Page.....	p19
Claimant Name or Business Name.....	p19
GCCF Claim Number.....	p19
DWH Claim Number.....	p19
Claimant Number.....	p19
Mailing Street Address.....	p19
Home Street Address.....	p19
Category 1.....	p20
Category 2.....	p20
Category 3.....	p20
Category 4.....	p20
Add New Employer Page.....	p20
Employer Detail Tab.....	p20
Employer’s Name.....	p21
Employer’s Street Address.....	p21
Zone.....	p21
NAICS Code.....	p21
Risk Transfer Premium (RTP).....	p21
The Claiming Job.....	p22
The Non-Claiming Job.....	p22
Job Type.....	p22
Choose Years for Inclusion of Financial Statements.....	p22
Job Site Tab.....	p22
Settlement Authority Reference Map Tab.....	p22
Income Worksheet.....	p23
Summary Tab.....	p23
Job Tab(s).....	p23
Summary Page.....	p24
Print Page.....	p25
IV. <u>Important Terms and Conditions for Usage of the OilClaim Calculator</u>.....	p26

I. Home Page Overview

The List of Existing Claims Screen of the OilClaim Calculator is the startup screen of the Enterprise Edition and it will allow you to see the most recent claims created for your account, along with an overview of the projected compensation for each of your claim files.



		Client Name	Claim Type	State	Zip	City	Zone	Step 1 Compensation	Step 2 Compensation	Risk Transfer Premium	Total Compensation
Edit	View	Example Marina Owner, LLC dba Example Marina Resort	Business	FL	33040	Key West	A	\$50,089.00	\$1,968,520.00	\$5,046,523.00	\$7,065,132.00
Edit	View	John TestClaim	Individual	LA	70358	Grand Isle	A	\$0.00	\$0.00	\$0.00	\$0.00
Edit	View	EPC	Business	LA	70072	Marrero	A	\$17,724.00	\$13,206.00	\$0.00	\$30,930.00

1. Home

This button brings you to the Home page where you may view the claims list.

2. Claims

- A. New Claim – Allows you to begin an Individual or Business Economic Loss Claim.
- B. View Claim – Brings you to your claims list.

3. Search

- A. Search Claims – Allows you to search for a claim in your claims list.
- B. Search Contacts – Allows you to search and add contacts.

4. Tasks

Customization feature: See your Account Executive for options and rates.

5. Tools

- A. Change Password – Allows you to change your user password.
- B. View Profile – This feature has been disabled.

6. Contacts

Allows you to add, delete, and search through your contacts.

7. Reports

This feature is customizable if you need any reporting functions. Our software is based on a Microsoft SQL backbone so we can customize any additional reporting if needed. However, this feature is disabled out of the box unless you request additional reporting functionality.

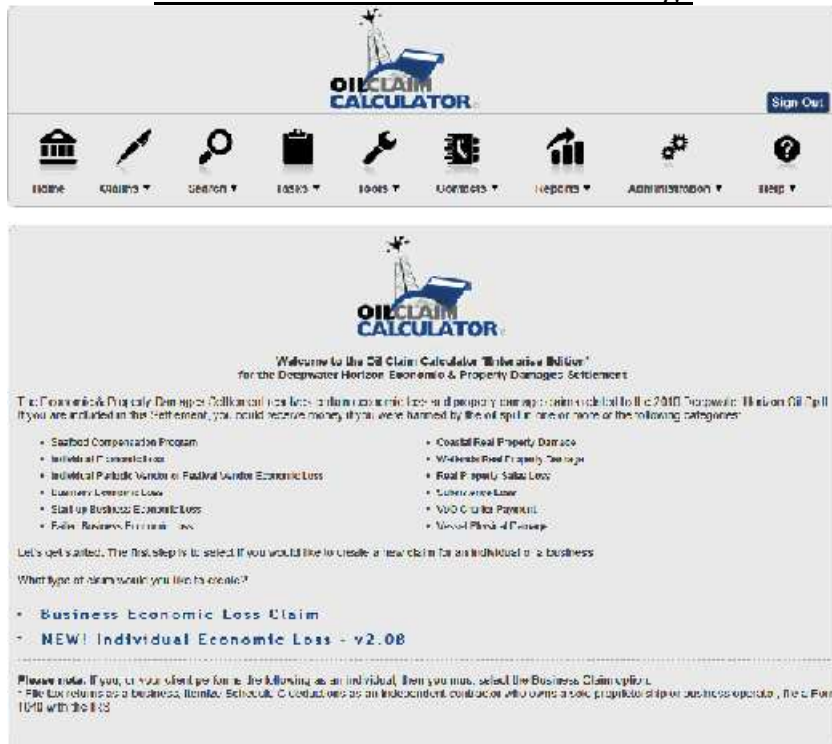
8. Administration

- A. User Management – Allows you to add/delete users from your web portal. Also allows editing and managing of existing users.
- B. Company Information – Allows you to input your company information, which will show on the cover sheet of the claim report. Also allows you to edit preloaded statements, such as Table of Contents, Client Description, and Preparer Statement.

9. Help

- A. FAQ Area – Brings you to this help guide.
- B. Live Chat Support – Allows you to chat in real time with our support staff.
- C. Email Support – Allows you to email our support staff.

OilClaim Calculator – New Claim Page



The New Claim Page allows you to create either a New Business Economic Loss Claim, or a New Individual Loss Claim.

II. Business Economic Loss Module

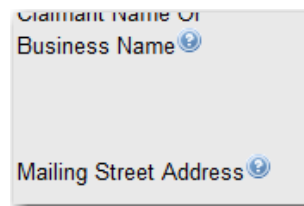
The Edit/New Claim Screen of the OilClaim Calculator will allow you to enter the mailing address, the loss address (if different), determine the business classification, location on the Deepwater Horizon Settlement maps, determine the 'RTP' damage multiplier, and the 'zone' for each claim file. This information is the first of 9 steps that will allow the OilClaim Calculator to build each of your claim files and generate a professional, credible, and accurate Claim Report that you can submit to the Deepwater Horizon Settlement Authority for each one of your claim files!

The screenshot shows the 'Oil Claim Calculator' web application. At the top, there is a navigation bar with icons for Home, Claims, Search, Tasks, Tools, Contacts, Reports, Administration, and Help. Below the navigation bar is the main form area. The form is titled 'Oil Claim Calculator' and contains several sections for data entry. The 'Claimant Name Or Business Name' field is populated with 'Example Marina Owner LLC dba Examp'. The 'Client Type' is set to 'Business'. There are two columns for address information: 'Mailing Street Address' and 'Loss Street Address', both set to '1500 Reynolds Street'. The 'State' is set to 'Florida', 'City' to 'Key West', and 'Zip' to '33040'. The 'County' is set to 'Monroe'. There are 'Locate On Map' buttons for both address fields. The 'Zone' is set to 'A', and the 'Risk Transfer Premium' is set to '2.5'. The 'NAICS Code' is '721110 - Resort hotels without casinos'. There are checkboxes for 'Enter Financial Statements For' the years 2007, 2008, 2009, and 2010. At the bottom of the form, there are 'Save' and 'Next Step' buttons. A link for 'Your Economic Loss Zone Map' is also present.

The Edit/New Claim Screen

This screen contains a lot of fields that you may or may not be familiar with, so we've included helpful blue question mark icons. Move your mouse cursor over the icon and it will explain what data needs to be entered or selected in that field.

Screenshot Example of Blue Help Icons:



1. Claimant Name or Business Name - Claimant Name or Business Name should be filled in with the name of the business (Ex: John's Beach Resort) that was affected. If you are filing a business claim, where there is not a business name, enter the name of the business owner (Ex: John Q Public).
2. GCCF Claim Number - If you would like to include your GCCF Claim Number and have it printed on your claim report, enter it in this field. If you do not want to use this field, then leave blank and it will not print on your claim report.
3. DWH Claim Number - If you would like to include your DWH (Deepwater Horizon) Claim Number and have it printed on your claim report, enter it in this field. If you do not want to use this field, then leave blank and it will not print on your claim report.
4. Claimant Number - If you would like to include your Deepwater Horizon Claimant Number and have it printed on your claim report, enter it in this field. If you do not want to use this field, then leave blank and it will not print on your claim report.
5. Mailing Street Address - The amount of your Deepwater Horizon Oil Settlement that you may be eligible for is determined by your location, among other factors. It is important to enter your actual physical mailing address in this field, not a PO BOX or Mailbox location.
6. Loss Street Address - The amount of your Deepwater Horizon Oil Settlement that you may be eligible for is determined by your location, among other factors. It is important to enter your actual loss address in this field, not a PO BOX or Mailbox location. The loss address is the address of your property or business that was affected by the oil spill, not your mailing address. If your mailing address and the loss address are the same, then you may click the box "Click to Copy Mailing Address to Loss Address" and it will copy your address information to the loss address fields.

Q: Why isn't my town or city listed?

A: The OilClaim Calculator's city/zip/state fields are powered by Bing Maps. If your city or town is not showing up, then just use this workaround:

Bing Maps does not list a lot of smaller cities or towns so just use the correct zip code and the closest major city, (Example: For St Pete Beach, use Saint Petersburg and when you print your claim report at the end of the new claim process, manually edit the city name in your claim report to the correct one (Example: St Pete Beach).

7. Zone - The OilClaim Calculator will use your Loss Address to attempt to calculate the Zone that your claim will fall into based on the Deepwater Horizon

Settlement Authority's maps. The Settlement Agreement further divides the Gulf Coast region into geographic areas, or Zones, associated with certain Settlement Damage Categories. If, for some reason, the OilClaim Calculator does calculate the wrong Zone (Happens less than 1% of the time; i.e. an overlap situation) then you may "Edit" the Zone as needed.

8. NAICS Code - What is a NAICS Code and why do I need to select one?

The textbook definition of NAICS Codes is as follows: "North American Industry Classification System codes. The standard statistical classification codes underlying all establishment-based Federal economic statistics classified by industry for the United States, Mexico and Canada."

If you are filing a business claim in the OilClaim Calculator, then you will need to use our NAICS code Search and Selection Tool. To use our keyword/NAICS search function to find your business' NAICS code and business description you must enter the code itself or a key word from the description. The NAICS code is required to help determine the RTP and presumed/manual causation requirements.

9. Risk Transfer Premium (RTP) - What is a Risk Transfer Premium and why is it important to my oil spill claim?

The Risk Transfer Premium (RTP) is a damage multiplier that accounts for the potential risk of injury, future oilings/economic losses, uncertainty, and other factors. It is used to determine the amount of your potential oil spill claim against BP. The OilClaim Calculator will assist you in filing your claim by determining your Risk Transfer Premium (RTP) to the best of its ability. If for some reason, the OilClaim Calculator does calculate the wrong RTP (less than 1% of the time) then you may "Edit" the RTP as needed.

10. Choose Years for Inclusion of Financial Statements - The OilClaim Calculator will assist you in preparing your Deepwater Horizon Oil Spill claim by allowing you to input, organize, and calculate all of your financial information to prepare your claim report for filing. As a general rule of thumb, the more information that you provide, the greater the chance that your claim will be paid if it is eligible.

The purpose of choosing the 'years' for inclusion for your financial statements is to select the years where you possess the appropriate business financial statements and tax returns. In this section, please only choose the years that you possess the appropriate documentation to support your claim. You will be asked in the next section to enter data from your financial statements, payroll documents, and/or tax returns, so please only select the years that you have the appropriate documentation to support. You will have the ability to go back and change your year selections if you make an error, so don't worry if you go to the next step and realize that you made a mistake.

HINT: If your claim fails the Presumptive Causation Test, then you will need to enter 2011 Financial Statements to have the OilClaim Calculator run a V-Shaped Revenue Pattern Causation Test so you may want to 'CHECK' that box if the Presumptive Causation Test Box says "Manual Causation Required".

11. Presumptive Causation Test – The OilClaim Calculator will evaluate your loss address and calculate your Loss Zone automatically. You must select your business classification in the NAICS code search tool. Once the OilClaim Calculator has both the Zone, and the NAICS code, then it will attempt to perform a presumptive causation test for your claim.

***These are the basic guidelines:** If your business is in Zone A, then causation is presumed. If your business is in Zone B and is Tourism, Seafood Distribution, or a Charter Boat classification, then causation is presumed. If your business is in Zone C, under the Seafood Distribution, or Charter Boat classification then causation is presumed. If your business is in Zone D then manual causation will be required.*

For all non-presumed, and manual causation requirements; it's suggested that you follow the guidelines from the Settlement Authority for determining if causation is present, and what benchmark period you can establish causation for in your calculations, and select that benchmark period in our Revenue Stream Worksheet.

HINT: You may upload a manual causation test that was prepared by a claim, legal, or accounting professional. It will be included in your Claim Report generated by the OilClaim Calculator.

12. Economic Loss Zone Map - Your Economic Loss Zone is determined by your actual loss address and will determine the level of damages that you may be eligible for in the Deepwater Horizon Settlement.

***Please be advised: The OilClaim Calculator mapping tool is for informational purposes only, and does not constitute an official designation of a location within, or outside of, a particular Zone, and is subject to change at any time from the Deepwater Horizon Settlement Authority.**

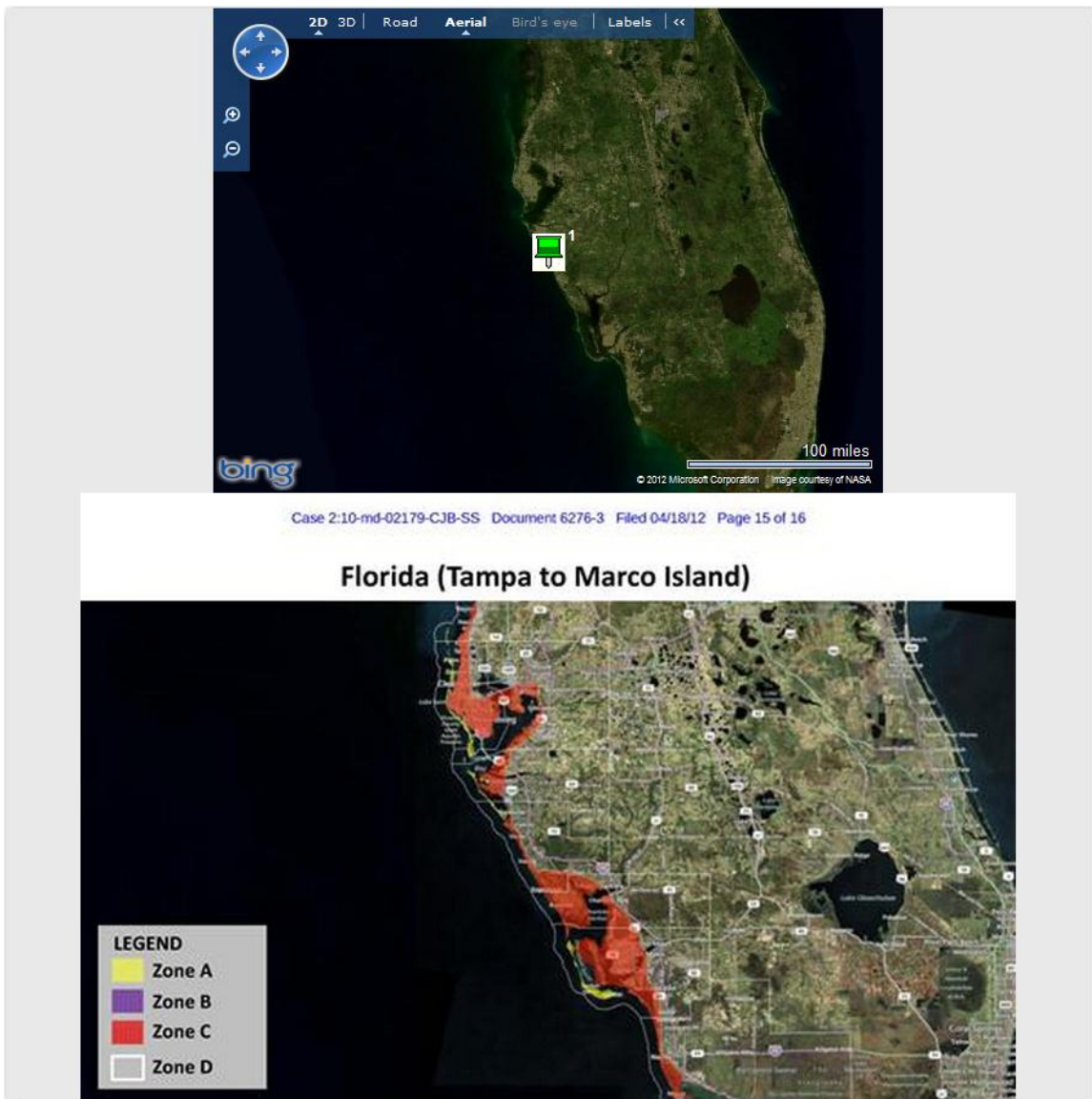
Individuals and Entities who meet the geographical descriptions of Section 1.1 or 1.2 of the Economic & Property Damages Settlement Agreement are included in the Economic & Property Damages Class, provided they have a claim in one or more of the Damage Categories covered by the Settlement, and are not otherwise excluded. The geographical description of the Class area and the official maps from the Deepwater Horizon Settlement Authority are available for your reference and may be found here:

External Link:

[Deepwater Horizon Settlement – Guidelines for Geographic Requirements and Maps](#)

The Settlement Agreement further divides the Gulf Coast region into geographic areas or "Zones" associated with certain Settlement Damage Categories. The OilClaim Calculator determined your location based on your loss address and it will be printed on your final claim report at the end of your calculation.

Actual Screenshot of an example Economic Loss Zone Map and Comparative Settlement Map:



Build Your Cost Worksheet

It was discovered through empirical research that no two claims are the same. Each claim has different costs, revenues, and payroll factors, as well as very different looking P&L's and Financial Statements. The OilClaim Calculator will defeat this challenge by creating a dynamic worksheet for each claim that you enter, which allows you to customize your dynamic worksheet to match the line items on the P&L's and Financial Statements that you may be entering into the system.

The Variable Cost Headers Worksheet Builder Screen of the OilClaim Calculator may seem like a complicated task, but it is quite simple. In order to calculate the actual losses that your business may have experienced, the OilClaim Calculator needs you to determine and input the types of Variable Costs your business has. Fixed Costs are not deducted from revenue to determine Variable Profit and should not be included.

Here is a helpful **Reference Guide** to help you determine which costs are included (*Variable Costs*) in the settlement, and which are not included (*Fixed Costs*) in the settlement.

Fixed Costs that are NOT included in the settlement are:

- Advertising Expense
- Auto Expense
- Bank Charges
- Cleaning and Housekeeping Costs
- COGS – Fixed
- Computer and Internet Expenses
- Contract Services
- Dues and Subscriptions
- Fees
- Franchise Fees - Fixed
- Insurance
- Interest Expense
- Lease Expense
- Licenses And Taxes
- *Maintenance
- Miscellaneous Expense
- Overhead
- Postage
- Professional Services
- Property Taxes
- Renovation Expense
- Rental Expense
- Retirement Expense
- Security Services
- Storage Expense
- Supplies
- Unemployment Tax

Uniforms
Utilities

Variable Costs that ARE included in the settlement are:

Bad Debt Expense
COGS - Variable
Commissions
Consumable Goods
Contract Labor
Credit Card Fees
Discounts & Rebates
Donations / Contributions
Drug Testing Variable
Franchise Fees - Variable
Freight Variable
Fuel Expense
Inventory Adjustment
*Repairs (excluding Maintenance)
Sales/Lodging Tax
Training & Education
Travel & Entertainment

Note: Payroll expenses (including Salaries and Wages, Employee Benefits, Overtime Wages, and, where applicable, 401K Payments, but excluding Owner/Officer Compensation) will be allocated between fixed and variable components based on the agreed-upon payroll methodology.

*If claimant's financial statements, books and/or records do not separately identify Maintenance costs and Repair costs, claimant shall allocate costs associated with Repairs and Maintenance 50% to Fixed Costs and 50% to Variable Costs.

Variable vs. Fixed Payroll Calculation:

The OilClaim Calculator will calculate your business's fixed and variable payroll costs automatically if you input the proper payroll information as requested, and determine which payroll costs are considered *Variable Costs* and can be included in your settlement. The reason that the OilClaim Calculator only asks for your payroll data from May to December of 2010 is because that is the immediate period following the Deepwater Horizon Oil Spill that is used to determine your loss calculation.

Customize Your Revenue Stream Worksheet

The Revenue Stream Builder Screen of the OilClaim Calculator may seem like a complicated task, but it is quite simple. In order to calculate the actual lost business revenue that your business may have experienced, the OilClaim Calculator needs you to determine and input the Revenue Streams that are specific to your business.

There is no one size fits all approach, since all businesses function differently. The OilClaim Calculator allows every different type of business to customize the Revenue Stream Worksheet in an appropriate way for their business.

Customize Your Payroll Worksheet

The Customize Your Payroll Worksheet Builder allows you the flexibility to break out your payroll SG&A costs by individual line items or business location. However, in most instances, it's suggested that you total your payroll and benefits expenses into a single line item, called "Payroll & Benefits."

It is important not to include Officer Compensation in all of its' forms (i.e. Officer Compensation portion of Payroll Tax).

Variable Cost Worksheet

The Variable Cost Worksheet is one of the two most important parts of preparing your Deepwater Horizon business claim. It will calculate the Total Variable Expense, Total Variable Payroll, and, finally, Total Variable Cost on a monthly/annual basis.

All of the categories that you added in the 'Customize Your Variable Cost Worksheet' process earlier will now magically appear on your spreadsheet and you will now fill them out.

HINT: Make sure you hit the SAVE button frequently, which ensures all of your information is saved. This will prevent data loss in case you experience internet connectivity issues.

Copy and Paste Feature – You may copy and paste one year of data for one line item from excel. Please insure that all data is formatted to "Number" and that all decimals have been removed (decrease decimal button).

Business Revenue Worksheet

The Business Revenue Worksheet is one of the two most important parts of preparing your Deepwater Horizon business claim and it will allow the OilClaim Calculator to properly determine the potential loss in profit experienced by your business.

All of the categories that you added in the 'Customize Your Revenue Stream Worksheet' process earlier will now magically appear on your Business Revenue Worksheet and you will fill them out.

HINT: Make sure you hit the SAVE button frequently, which ensures all of your information is saved. This will prevent data loss in case you experience internet connectivity issues.

Copy and Paste Feature – You may copy and paste one year of data for one line item from excel. Please insure that all data is formatted to “Number” and that all decimals have been removed (decrease decimal button).

In order for this page to do its job, you must select the most favorable Benchmark Period (as indicated by yellow highlight), get the popup which informs you that the system has found the most favorable scenario, and hit the “Save” button.

The most favorable Benchmark Period may not pass the V-Shaped Revenue Pattern Causation Trend Test. Please see the Causation Trend Test Page for further information.

Definitions

Compensation Period: The Compensation Period is selected by the Claimant to include three or more consecutive months between May and December 2010.

Benchmark Period: The Benchmark Period is the pre-DWH Spill time period which claimant chooses as the baseline for measuring their business’ historical financial performance. The claimant can select among the following Benchmark Periods: 2009; the average of 2008-2009; or the average of 2007-2009 provided that the range of years selected by the claimant will be utilized for all Benchmark Period purposes.

Claimant Specific Factor: In order to capture the impact of pre-DWH Spill trends in the claimant’s revenue performance that might have been expected in the post-DWH Spill Benchmark Period, revenue will be adjusted by a Claimant-Specific Factor. The following steps will be used to compute the Claimant-Specific Factor:

A. Calculate the difference between claimant’s total revenue for January through April 2010 and total revenue in January through April of the Benchmark Period.

B. Divide the revenue change calculated in Step A by total revenue in January through April of the Benchmark Period to derive the Claimant-Specific Factor. If the calculated Claimant-Specific Factor falls below -2% or exceeds +10%, then it will be set at -2% or +10%, respectively.

General Adjustment Factor: In addition to the Claimant-Specific factor, all Claimants shall be entitled to a 2.0% General Adjustment Factor.

Variable Profit: This is calculated for both the Benchmark Period and the Compensation Period. It is the difference between Revenue and Total Variable Cost.

Variable Margin Percentage: This is calculated only for the Benchmark Period. It equals Variable Profit divided by total revenue.

Incremental Revenue: Incremental revenue shall be calculated as the claimant’s revenue in a period of six, seven or eight consecutive months (depending on Step 1 month selection) between May and December of the years selected to be included in the Benchmark Period, multiplied by the Claimant-Specific Factor and the General Adjustment Factor.

NOTE: In your Step 2 Calculation, the OilClaim Calculator will use the included months that were selected in Step 1 to calculate the most favorable Step 2 Compensation. There are algorithms that calculate this for you.

Causation Trend Test

If your claim fails the presumptive causation test, then the OilClaim Calculator will perform a V-Shaped, Modified-V, and Decline Only Revenue Pattern Test. Nothing further is required for V-Shaped Causation. In addition to the revenue portion of the Modified-V Test, you must also successfully pass a Customer Mix Test. In addition to the revenue portion of the Decline Only Test, you must also successfully pass a Customer Mix Test and identify a factor outside the control of the claimant, which prevented recovery of revenue in 2011.

1. First Table – Indicates whether the V-Shaped, Modified-V, Decline Only Tests’ (revenue portion only) criteria has been passed.
2. Aggregate Data Increase Test – Indicates the percentage of change, in revenue, between all three Benchmark Periods and the 2010 Compensation Period.
3. Aggregate Data Decrease Test – Indicates the percentage of change, in revenue, between the 2010 Compensation Period and the corresponding months in 2011.
4. V-Shaped Test – Indicates which aggregates pass both the increase and decrease V-Shaped criteria.
5. Modified-V Test – Indicates which aggregates pass both the increase and decrease Modified-V criteria.
6. Decline Only Test – Indicates which aggregates pass both the increase and decrease Decline Only criteria.

The Causation Tests will run for all Benchmark Periods that you provided data for, and will advise you if they “Pass” or “Fail”.

Claim Summary

The Claim Summary section is one of the final steps in preparing your claim file before your Claim Report is generated by the OilClaim Calculator. There are necessary disclaimers that need to be included with your oil spill claim when it is submitted, and the team at the OilClaim Calculator has provided boilerplate templates for you with the necessary language to submit a valid claim prepared by an independent third party

consultant. The OilClaim Calculator was designed and is operated by an independent third party named IT Strategies Group.

To change your templates, please return to the Home screen, and click on the Administration icon on your navigation bar and select Company Information.

Screenshot of the Claim Summary Screen:

The screenshot displays the 'Claim Summary' interface. At the top, the client name is 'ABC ACCT PROF.'. Below this, two input fields show 'Total Loss Before Fees and Deductions \$ 19218' and 'Total Loss \$ 19218'. A 'Preparer Statement' section contains a text area with a disclaimer: 'These statements and calculations are based on our thorough examination of supporting records and analysis. It is our opinion that the amounts of loss stipulated in this report are an accurate depiction of loss. Our report and findings are prepared in accordance with generally accepted accounting principles and practice in business income valuations and the standards of the Society of Business Analysts. We did not perform an audit of client records but advise that we have confidence in the veracity of the information supplied to us by the client and have not ignored the implications of or any information known or reasonably suspected to be untrue, incomplete, inconsistent or inaccurate. Our report was prepared exclusively for use of the client representative and their attorney(s) who have a right to distribute the report and attachments to others. We reserve the right to amend, modify or supplement this report based on receipt of new or additional information. We do not take responsibility to update this report to reflect the receipt of additional information or to take into account events and circumstances occurring subsequent to the date of this report.' Below the statement is an 'Executive Summary' section with a scrollable text area containing the following text: 'On April 20, 2010, the Deepwater Horizon oil rig exploded in the Gulf of Mexico. The explosion caused the single largest environmental disaster in the history of the United States with the release of millions of gallons of oil into the Gulf waters. The explosion and oil spill resulted in an immediate negative impact to both businesses and individuals in the Gulf Coast region. Tourism, and the income generated by tourism in'.

Claim – Upload Files

The Upload Files section is the final step before your Claim Report will be generated by the OilClaim Calculator. This is a step that should not be overlooked. If you have scanned versions of important documents such as tax returns, payroll documents, or financial statements, then this is the place to upload them so you have a record of all of your important claim documents in one place.

The only acceptable format for “Source Documents”, also known as claim support documents, is Adobe Acrobat (PDF). All files uploaded will be added to the bottom of the Claim Report that we create at the end of your claim entry process.

Examples of Claim Support Documents that you may upload in PDF if you want to go paperless:

- Documents reflecting business structure and ownership
- Federal tax returns for Benchmark Period and 2010, 2011 or All Prior Years
- Monthly Profit and Loss statements for Benchmark Period and 2010 (2011, if applicable)
- Lodging tax returns (hotels, motels and rental properties)
- Occupancy / ADR reports, if applicable
- Federal, State or Local Government licenses such as occupational licenses or business licenses

Screenshot of Claim – Upload Files

The screenshot shows a web interface for uploading files. At the top, the title is "Claim - Upload Files" with a help icon. Below the title, the client name is "Client Name ABC ACCT PROF.". There is a "Document Type" dropdown menu set to "General Document". The main area contains a file upload interface with "Browse" and "Upload" buttons, and a "Clear" button. Below the upload area, it shows "Count of files: 0 (0 B)". At the bottom, there are "Back" and "Next Step" buttons.

Print/Download Claim Report

Great news! If you completed all fields and forms that were required for your claim, then you are now ready to print out a draft of your claim. It's suggested that you print the claim in Microsoft Word (Doc) format first to make sure everything looks right. If there are changes that need to be made in your data entry, then you may go back into your claim and make the necessary changes to make sure your Step 1 and Step 2 Compensation Amounts are printing properly.

Once everything looks right and you are ready to submit your claim, then you may use our online claims submission tool (coming soon), or submit your claim directly at the Official Deepwater Horizon Settlement Portal by filling out their online forms.

Confirmation

Your Claim was recorded successfully and is ready to be viewed.
Claim File # 659

Print or Save Your Claim Report Now



[Word PDF](#)

It's suggested that you view your claim report in Word(.DOC) format first and make the appropriate edits before proceeding to a final PDF version for saving or printing purposes.

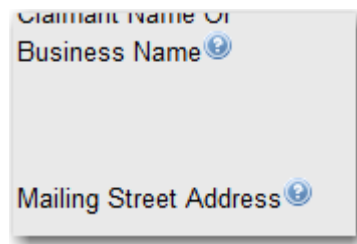
III. Individual Economic Loss Module

Individual compensation for lost earnings is calculated as the difference between a claimant's Expected Earnings for a specified period of time after the DWH Spill and a claimant's Actual Earnings over the same specified period

Claim Page

The Claim Page screen contains a lot of fields that you may or may not be familiar with, so we've included helpful blue question mark icons. Move your mouse cursor over the icon and it will explain what data needs to be entered or selected in that field.

Screenshot Example of Blue Help Icons:



1. Claimant Name or Business Name - Claimant Name should be filled in with the name of the claimant (Ex: John's Beach Resort) that was affected.
2. GCCF Claim Number - If you would like to include your GCCF Claim Number and have it printed on your claim report, enter it in this field. If you do not want to use this field, then leave blank and it will not print on your claim report.
3. DWH Claim Number - If you would like to include your DWH (Deepwater Horizon) Claim Number and have it printed on your claim report, enter it in this field. If you do not want to use this field, then leave blank and it will not print on your claim report.
4. Claimant Number - If you would like to include your Deepwater Horizon Claimant Number and have it printed on your claim report, enter it in this field. If you do not want to use this field, then leave blank and it will not print on your claim report.
5. Mailing Street Address - It is important to enter your actual physical mailing address in this field, not a PO BOX or Mailbox location.
6. Home Street Address - It is important to enter your actual home address in this field, not a PO BOX or Mailbox location. If your mailing address and the loss address are the same, then you may click the box "Click to Copy Mailing Address to Home Address" and it will copy your address information to the loss address fields.

7. CATEGORY 1: INDIVIDUAL CLAIMANTS WITH CONTEMPORANEOUS TAX DOCUMENTS FOR 2010 AND BENCHMARK PERIOD: Applies to **Individuals providing Tax Information Documents** for 2010 and the claimant selected **Base Year(s)**.
8. CATEGORY 2: INDIVIDUAL CLAIMANTS WITH PAY PERIOD OR OTHER EARNINGS DOCUMENTATION FOR 2010 AND BENCHMARK PERIOD: Applies to **Individuals without Tax Information Documents** but with other contemporaneous documents presenting employment and compensation information for 2010 and the **Benchmark Period**.
9. CATEGORY 3: INDIVIDUAL CLAIMANTS WITH EARNINGS DOCUMENTATION FOR 2010 BUT WITHOUT COMPARABLE BENCHMARK PERIOD EARNINGS: Applies to **Individuals with Tax Information Documents** or other contemporaneous documents presenting employment and compensation information for 2010 but **without a comparable Benchmark Period**.
10. CATEGORY 4: INDIVIDUAL CLAIMANTS WITHOUT EARNINGS DOCUMENTATION WHO SUBMIT INDIVIDUAL AND EMPLOYER SWORN WRITTEN STATEMENTS TO ESTABLISH EARNINGS: Applies to **Individuals without any documentary proof but providing Sworn Written Statements** (from both the claimant and the employer) presenting employment and compensation information for 2010. No calculations are outlined for this Category. Please submit all forms to the Settlement Authority for processing.

Q: Why isn't my town or city listed?

A: The OilClaim Calculator's city/zip/state fields are powered by Bing Maps. If your city or town is not showing up, then just use this workaround:

Bing Maps does not list a lot of smaller cities or towns so just use the correct zip code and the closest major city, (Example: For St. Pete Beach, use Saint Petersburg and when you print your claim report at the end of the new claim process, manually edit the city name in your claim report to the correct one (Example: St. Pete Beach).

Add New Employer Page

This page is where you may add (Add New Employer button), edit (pen button), and delete ("X" button) employers.

Employer Detail Tab – This page is where you may edit the claimant's employer(s).

1. Employer Name – Employer’s Name should be filled in with the name of the business (Ex: John’s Beach Resort) that was affected.
2. Employer’s Street Address - The amount of your Deepwater Horizon Oil Settlement that you may be eligible for is determined by your location, among other factors. It is important to enter your actual employer’s address in this field, not a PO BOX or Mailbox location. The employer’s address is the address of the business that was affected by the oil spill, not the employer’s mailing address. If the business activity occurs in a different location, please enter that location in the job site tab.

Q: Why isn’t my town or city listed?

A: The OilClaim Calculator’s city/zip/state fields are powered by Bing Maps. If your city or town is not showing up, then just use this workaround:

Bing Maps does not list a lot of smaller cities or towns so just use the correct zip code and the closest major city, (Example: For St Pete Beach, use Saint Petersburg and when you print your claim report at the end of the new claim process, manually edit the city name in your claim report to the correct one (Example: St Pete Beach).

3. Zone - The OilClaim Calculator will use your Employer’s or Job Site Address to attempt to calculate the Zone that your claim will fall into based on the Deepwater Horizon Settlement Authority’s maps. The Settlement Agreement further divides the Gulf Coast region into geographic areas, or Zones, associated with certain Settlement Damage Categories. If, for some reason, the OilClaim Calculator does calculate the wrong Zone (Happens less than 1% of the time; i.e. an overlap situation) then you may “Edit” the Zone as needed. You must select the “Locate on Map” button in order to populate the Zone.
4. NAICS Code - What is a NAICS Code and why do I need to select one?

The textbook definition of NAICS Codes is as follows: “North American Industry Classification System codes. The standard statistical classification codes underlying all establishment-based Federal economic statistics classified by industry for the United States, Mexico and Canada.”

If you are filing a claim in the OilClaim Calculator, then you will need to use our NAICS code Search and Selection Tool. To use our keyword/NAICS search function to find your employer’s NAICS code and employer’s description you must enter the code itself or a key word from the description. The NAICS code is required to help determine the RTP and presumed/manual causation requirements.

5. Risk Transfer Premium (RTP) - What is a Risk Transfer Premium and why is it important to my oil spill claim?

The Risk Transfer Premium (RTP) is a damage multiplier that accounts for the potential risk of injury, future oilings/economic losses, uncertainty, and other factors. It is used to determine the amount of your potential oil spill claim against BP. The OilClaim Calculator will assist you in filing your claim by determining your Risk Transfer Premium (RTP) to the best of its ability. If for some reason, the OilClaim Calculator does calculate the wrong RTP (less than 1% of the time) then you may “Edit” the RTP as needed.

6. Choose Years for Inclusion of Financial Statements - The OilClaim Calculator will assist you in preparing your Deepwater Horizon Oil Spill claim by allowing you to input, organize, and calculate all of your financial information to prepare your claim report for filing. As a general rule of thumb, the more information that you provide the greater the chance that your claim will be paid if it is eligible.

The purpose of choosing the ‘years’ for inclusion for your payroll/tax documentation is to select the years where you possess the appropriate financial statements and tax returns. In this section, please only choose the years that you possess the appropriate documentation to support your claim. You will be asked in the next section to enter data from your payroll documents and/or tax returns, so please only select the years that you have the appropriate documentation to support. You will have the ability to go back and change your year selections if you make an error, so don’t worry if you go to the next step and realize that you made a mistake.

7. The Claiming Job - is defined as the job held or secured by the claimant as of April 20, 2010 for which the claimant seeks compensation and for which causation requirements are satisfied under this Framework for Individual Economic Loss.
8. The Non-Claiming Job - is defined as any job from which the claimant generated earnings during the Benchmark Period and/or the Compensation Period (including Schedule C or F activities) and for which the claimant does NOT seek compensation.
9. Job Type – This is where you will indicate your pay structure. You must select “Hourly” or “Salaried”.

Job Site Tab – When business activity occurs in a separate location from employer’s address, the job site address will be taken into consideration when calculating the most favorable Zone and Risk Transfer Premium (RTP).

Settlement Authority Reference Map Tab – This is a Reference Map for the Deepwater Horizon Settlement Agreement.

***Please be advised: The OilClaim Calculator mapping tool is for informational purposes only, and does not constitute an official designation of a location within, or**

outside of, a particular Zone, and is subject to change at any time from the Deepwater Horizon Settlement Authority.

Individuals and Entities who meet the geographical descriptions of Section 1.1 or 1.2 of the Economic & Property Damages Settlement Agreement are included in the Economic & Property Damages Class, provided they have a claim in one or more of the Damage Categories covered by the Settlement, and are not otherwise excluded. The geographical description of the Class area and the official maps from the Deepwater Horizon Settlement Authority are available for your reference and may be found here:

External Link: [Deepwater Horizon Settlement – Guidelines for Geographic Requirements and Maps](#)

The Settlement Agreement further divides the Gulf Coast region into geographic areas or "Zones" associated with certain Settlement Damage Categories. The OilClaim Calculator determined your location based on your loss address and it will be printed on your final claim report at the end of your calculation.

Income Worksheet

This is the heart of the OilClaim Calculator's Individual Economic Loss Module. Here you will be able to determine the economic damage which the claimant has experienced.

Summary Tab – This tab will show all employers' locations, Claimant Compensation, Employment Related Benefit Costs, Reimbursable Training Cost, Reimbursable Search Costs, Spill Related Payments, and Final Claimant Compensation.

Job Tab(s) – Each employer will have their own respective Job Tab. This is because the loss from each job must be calculated separately. You will input the claimant's monthly earnings for all relative years here. The Job Tab will calculate the Expected Earnings from each Benchmark Period. The Auto Calculate Button will then find the most favorable Benchmark and Compensation Period.

Claimant Specific Factor In order to capture the impact of pre-DWH Spill trends in the claimant's income performance that might have been expected in the post-DWH Spill Benchmark Period, income will be adjusted by a Claimant-Specific Factor. The following steps will be used to compute the Claimant-Specific Factor (may only be applied to claimants with pay period information):

A. Calculate the difference between claimant's total revenue for January through April 2010 and total revenue in January through April of the Benchmark Period.

B. Divide the revenue change calculated in Step A by total revenue in January through April of the Benchmark Period to derive the Claimant-Specific Factor. If the calculated Claimant-Specific Factor falls below -1.5% or exceeds +10%, then it will be set at -1.5% or +10%, respectively.

Industry Growth Factor This Factor is equal to 1.5% and will only be applied to a claimant's hourly-claiming jobs.

General Adjust Factor This Factor is equal to 2% and is only applied to those claimants who do not possess pay period information.

Summary Page

The Claim Summary section is one of the final steps in preparing your claim file before your Claim Report is generated by the OilClaim Calculator. There are necessary disclaimers that need to be included with your oil spill claim when it is submitted, and the team at the OilClaim Calculator has provided boilerplate templates for you with the necessary language to submit a valid claim prepared by an independent third party consultant. The OilClaim Calculator was designed and is operated by an independent third party named IT Strategies Group.

To change your templates, please return to the Home screen, and click on the Administration icon on your navigation bar and select Company Information.

Screenshot of the Claim Summary Screen:

The screenshot displays the 'Oil Claim Calculator - Individual Claim' interface. At the top, there is a navigation bar with buttons for 'Claim', 'Employers', 'Income Worksheet', and 'Print'. Below this is a 'Summary' section with a 'Save' button. A tabbed interface shows three tabs: 'Preparer's Statement' (which is selected and highlighted with a red border), 'Description of Client', and 'Table of Content'. The main content area is a large, empty white box with a vertical scrollbar on the right side. At the bottom left of this area, there is a checkbox labeled 'Load Default'. At the very bottom of the screen, there are 'Back' and 'Next' buttons.

Print Page

Great news! If you completed all fields and forms that were required for your claim, then you are now ready to print out a draft of your claim. It's suggested that you print the claim in Microsoft Word (Doc) format first to make sure everything looks right. If there are changes that need to be made in your data entry, then you may go back into your claim and make the necessary changes to make sure your Compensation Amounts are printing properly.

Once everything looks right and you are ready to submit your claim, then you may use our online claims submission tool (coming soon), or submit your claim directly at the Official Deepwater Horizon Settlement Portal by filling out their online forms.

IV. Important Terms and Conditions for Usage of the OilClaim Calculator

By using the OilClaim Calculator, you agree to our Terms and Conditions as stated below:

- a) As a user of the system, you are responsible for providing complete and accurate data sufficient to prepare your claim reports. You are also responsible for reviewing and verifying the accuracy of all data entry, calculations, reports and supporting documents. Any suspected calculation discrepancies should be reported to the OilClaim Calculator Help Desk at occsupport@itstrategiesgroup.com for review and, if necessary, update and correction.
- b) IT Strategies Group and the OilClaim Calculator are providing you with a tool to calculate your potential claim and make no representation to as to the accuracy of your causation test results and/or loss calculations.
- c) ITSG is not a CPA, Accounting, or Law Firm and does not provide accounting, tax or legal advice including DWH Settlement Agreement interpretation or explanation.
- d) Unless other arrangements have been made in advance, ITSG usage fees are payable by credit card when your data is submitted for calculation.
- e) ITSG service fees are subject to change without notice and are non-refundable per the terms in our End User License Agreement
- f) You agree not to attempt to extract, modify, replicate, reverse engineer, disassemble or reverse compile the OilClaim Calculator or any other related modules created by ITSG and the OilClaim Calculator since this software is patent pending. A violation of this provision will result in immediate service termination and appropriate legal action if deemed necessary.

1. Additional Suggestions and Regards

Thank you for choosing the OilClaim Calculator.

We hope that this was a useful tool to help your business or family gets back on track after the April 2010 Deepwater Horizon Oil Spill, which has affected so many lives.

We are always looking to improve and make the OilClaim Calculator easier to use and operate for everyone. If you have any feedback or suggestions, then please submit it directly to the support staff at: support@itstrategiesgroup.com

Best Regards,

*IT Strategies Group Management &
The OilClaim Calculator Management & Support Team*