

## **DEBORAH N. ZUFALL**

Consultant

**Ms. Zufall** has over twenty years of management experience, with a specialization in risk management. As a consultant in the firm, Ms. Zufall applies her expertise in performing financial feasibility studies associated with the issuance of airport debt to finance capital improvements, concessions analysis and development including the preparation of Request for Proposals, Request for Qualifications and Solicitations of Bids and development of appropriate agreements. In addition, Ms. Zufall assists clients in the development and administration of Passenger Facility Charge programs, review and preparation of Airline Use Agreements, airline rates and charges analysis and surveys, airport Disadvantaged Business Enterprise Program development, and insurance and indemnification reviews as well as other financial and management projects.

## **EXPERIENCE**

### **Airline Use Agreements**

Blue Grass Airport, Kentucky  
Charlotte Douglas International Airport, North Carolina  
Greenville-Spartanburg International Airport, South Carolina

### **Airport/Air Services Analyses**

Blue Grass Airport, Kentucky  
Tallahassee Regional Airport, Florida

### **Concessions Development**

Charlotte Douglas International Airport, North Carolina  
Chattanooga Metropolitan Airport, Tennessee  
Greenville-Spartanburg International Airport, South Carolina  
Piedmont Triad International Airport, North Carolina  
Smith Reynolds Airport, North Carolina  
Southwest Florida International Airport, Florida

### **Disadvantaged Business Enterprise Program Development**

Blue Grass Airport, Kentucky

### **Financial Feasibility Analyses**

Blue Grass Airport, Kentucky  
Charlotte Douglas International Airport, North Carolina  
Key West International Airport, Florida

**Financial Analyses**

Blue Grass Airport, Kentucky  
Charlotte Douglas International Airport, North Carolina  
Chattanooga Metropolitan Airport, Tennessee  
Columbia Owens Downtown Airport, South Carolina  
Dallas Love Field Airport, Texas  
Greenville-Spartanburg International Airport, South Carolina  
Gulfport-Biloxi International Airport, Mississippi  
Piedmont Triad International Airport, North Carolina  
Smith Reynolds Airport, North Carolina  
Valdosta Regional Airport, Georgia

**General Airport Insurance Review**

Blue Grass Airport, Kentucky  
Greenville-Spartanburg International Airport, South Carolina

**Management Study**

Auburn-Opelika Robert G. Pitts Airport, Alabama  
Columbia Owens Downtown Airport, South Carolina

**Master Plan Studies**

Albert J. Ellis Airport, North Carolina  
Chattanooga Metropolitan Airport, Tennessee  
Valdosta Regional Airport, Georgia

**Passenger Facility Charge Applications**

Albert J. Ellis Airport, North Carolina  
Asheville Regional Airport, North Carolina  
Blue Grass Airport, Kentucky  
Charlotte Douglas International Airport, North Carolina  
Chattanooga Metropolitan Airport, Tennessee  
Erie International Airport, Pennsylvania  
Newport News/Williamsburg International Airport, Virginia  
Pitt Greenville Airport, North Carolina  
Wilmington International Airport, North Carolina

**Passenger/Airport Survey**

Charlotte Douglas International Airport, North Carolina  
Chattanooga Metropolitan Airport, Tennessee  
Greenville-Spartanburg International Airport, South Carolina  
Gulfport-Biloxi International Airport, Mississippi  
Piedmont Triad International Airport, North Carolina

**Rates and Charges Analyses**

Gulfport-Biloxi International Airport, Mississippi  
Newport News/Williamsburg International Airport, Virginia

**Request for Proposals Preparation**

Charlotte Douglas International Airport, North Carolina  
Chattanooga Metropolitan Airport, Tennessee  
Collier County, Florida  
Piedmont Triad International Airport, North Carolina  
Southwest Florida International Airport, Florida  
Smith Reynolds Airport, North Carolina

**OTHER RELEVANT EXPERIENCE**

**Director, Risk Management**

VITAS Healthcare Corporation, 1997-2001

Responsible for the overall risk management function for 30 plus offices in seven states. VITAS serves over 5,800 patients daily and has an employee population of 4,000 (annual revenues of over \$280,000,000). Duties included risk identification and financing, loss prevention activities, negotiating insurance coverage, TPA oversight and claims management/auditing. Additionally responsible for overseeing the employee relations function, facilities management and was responsible for the organization's Year 2000 compliance efforts.

**Consultant**

Strategic Health Development Corporation, 1996-1999

Served as part-time risk management consultant to health care organizations and insurance companies. Assisted in compliance, JCAHO and CARF accreditation, loss control and trending and root cause analysis. Also provided claim audit services for reinsurance companies' underwriting and claim functions.

**Risk Manager**

VITAS Healthcare Corporation, 1995-1997

Responsible for the risk management functions for 30 offices to include management of a loss sensitive workers' compensation program, TPA oversight and claim auditing, realizing a net savings of over \$15,000,000 in five years. Also responsible for the coordination of litigation, due diligence process for acquisitions, corporate compliance and policy and procedure.

**Safety and Health Administrator**

VITAS Healthcare Corporation, 1993-1995

Responsible for the management of a loss sensitive workers' compensation program, TPA oversight and claim auditing, business insurance purchasing, litigation and OSHA compliance.

**Safety Coordinator**

VITAS Healthcare Corporation, 1991-1993

Responsible for the management of a paid loss retro workers' compensation program and claim auditing. Identified areas within the risk management, safety and health areas that needed attention and took on the responsibility.

**Deborah N. Zufall  
(Continued)**

**Office Services Coordinator**

VITAS Healthcare Corporation, 1990-1991

Responsible for the purchasing of office equipment and supplies, negotiating contracts, coordinating with various outside sources. Identified need for management in the safety and health area and took on the responsibility.

**EDUCATION**

Associate of Arts, Miami Dade Community College

Bachelor of Science, California Coast University

Graduate, Florida Risk Management Institute

Licensed Healthcare Risk Manager (State of Florida)

Certified by the American Society of Healthcare Risk Managers

**AFFILIATIONS**

Airports Council International - North America

American Association of Airport Executives

Aviation Insurance Association

Risk and Insurance Management Society