

DEBORAH N. ZUFALL

Consultant

Ms. Zufall has over fifteen years of management experience, with a specialization in risk management and insurance. 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, preparing Request for Proposals, Concession and Management Agreements. In addition, Ms. Zufall prepares Passenger Facility Charge applications and amendments, assists in the review and preparation of Airline Use Agreements, concession studies, airline rates and charges 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

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

Southwest Florida International Airport, Florida

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

Columbia Owens Downtown Airport, South Carolina

Financial Analyses (continued)

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

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

Passenger Facility Charge Applications

Albert J. Ellis Airport, North Carolina
Blue Grass Airport, Kentucky
Charlotte/Douglas International Airport, North Carolina
Erie International Airport, Pennsylvania

Passenger Survey

Greenville-Spartanburg International Airport, South Carolina

Rates and Charges Analyses

Gulfport-Biloxi International Airport, Mississippi

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

War Risk Insurance Assessment

Charlotte/Douglas International Airport, North Carolina
Greenville-Spartanburg International Airport, South 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.

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