

Ms. Benzinger is a Senior Vice President and Environmental Business Specialist for Aon Environmental. Aon Environmental is responsible for working with Aon offices around the world to assist their clients in managing their environmental exposure.

Ms. Benzinger's expertise is in finding solutions for clients that address their environmental risk. She designs and implements complex environmental risk management programs for clients worldwide. Her responsibilities include coordination of the specialized environmental marketing/brokerage resources in the development and implementation of integrated environmental risk management programs. The programs designed and marketed may combine elements of risk transfer and risk financing including fronting, finite risk programs or the utilization of a domestic or offshore captive.

Notably Ms. Benzinger has negotiated complex coverage terms and conditions for numerous large national and multi-national environmental insurance programs including:

- × Design of a customized environmental business solution for Cerberus that facilitated their purchase of 80.1 percent of the break-up of DaimlerChrysler, a \$7.6 billion acquisition. The coverage placement is unique, as it addresses legacy issues associated with known and unknown environmental conditions, on an unnamed/blanket basis, and provides coverage for unknown locations and entities dating from the creation of Chrysler companies in the early 1900's.
- × Continuing work with the Port Authority of New York & New Jersey at ground zero; NY & NJ harbor dredging with the Army Corps of Engineers and other port facilities. Work with Port Authority is unique, as it calls for outstanding consulting and program design for the acquisition of certain assets; most recently, Stewart International Airport. The military history of this airport presents special risks for the Port and requires detailed attention to risk management protocols and coverage design. The consulting included recommendations on the apportionment of risk with the former tenant/operator and landowner, NY State and the NY State Department of Transportation.
- × Specialized consulting and placement design for mega construction projects around the country. Aon deploys resource specialists to each client and client service team. As an environmental expert and broker without borders this allows Ms. Benzinger to consult with Aon risk teams any where in the world to implement solutions that are tailored to specific business situations and our clients' goals and objectives. Most notable in this area is our work with the Fontainebleau Resorts in Las Vegas, a \$2.8 billion construction project for a hotel and casino on the Vegas strip where the El Rancho and Algiers casinos once stood. Our program design, including environmental and professional liability, provided valuable risk transfer and helped to secure the required financing for the deal.
- × Implemented the business solution to facilitate a \$600 million acquisition of a global industrial packaging manufacturer. The customized environmental program addressed all legacy environmental liability for both the buyer and the seller. The acquisition would not have been possible without the environmental risk transfer program.
- × Designed a comprehensive environmental liability insurance program that allowed the bankruptcy court and FLDEP to approve the sale of a distressed property in closure. The sale reduced the estimated closure costs by \$20 to \$25 million thereby saving FL taxpayers \$50 million in expense to close the property.

Ms. Benzinger's experience includes 20 years in commercial insurance. She has held various positions at Aon including Department Manager, Group Leader and Account Executive. Her responsibilities included all areas of account management, servicing and team coordination. Her industry experience has been in the middle and national markets and has been involved in Sales, Sales Management and brokerage.

Ms. Benzinger received her B.B.A. from Hofstra University. She has earned her designation in Environmental Risk Management from Southwest Texas State University and was awarded the distinction of Environmental Power Broker for 2007 and 2008 by Risk and Insurance Magazine. Ms. Benzinger also maintains insurance brokerage licenses in 24 States.