



**Chad Smith**  
**Risk Manager**  
**Fresh & Easy Neighborhood Market Inc.**

### Experience

Chad has 20 years of experience in the insurance industry. He began working at an independent insurance agency while pursuing his college degree. In 2001, he joined Aon Risk Services' Inward Investment (Reverse Flow) Unit, which specializes in servicing large multi-national organizations with a foreign parent company. Among his clients was Fresh & Easy Neighborhood Market Inc., with whom he has been employed since 2007.

### Education

Chad earned his Bachelor Of Science Degree in Business Administration from California State Polytechnic University, Pomona in 1997. He obtained his Associate in Risk Management (ARM) from the IIA in 2008, and the Chartered Property Casualty Underwriter (CPCU) designation from The Institutes in 2012. In addition, he remains a licensed California Fire and Casualty Broker-Agent.

Chad joined the Risk and Insurance Management Society Los Angeles Chapter Board of Directors in January 2010.