

BIOGRAPHICAL SKETCH

Stanley W. Smith is an Insurance Loss Expert and a Certified Public Accountant (CPA) with well over 50 years of financial, insurance and international experience and specializes in assisting clients with catastrophic insurance loss recoveries as well as risk management evaluations, helping identify risks, values at risk and establishing insurance coverages. Mr. Smith has assisted clients throughout the world, ranging from the Caribbean, to the USA, to Micronesia (Guam and the Northern Mariana Islands), in multimillion-dollar insurance claims involving losses to property and business interruption, having extensive experience in insurance settlements, related claim preparation and policy interpretation & application.

Types of losses that Mr. Smith has handled include windstorm (*hurricanes & typhoons*), flood, fire, water, collapse, vandalism, burglary, business interruption and extra expense and have ranged to over \$30,000,000 USD. Storms that Mr. Smith helped hoteliers and other clients with include Maria, Irma, Matthew, Dorian, Tomas, Gonzalo, Omar, Katrina, Lenny, Fabian, Ivan, Gorges, Marilyn, Irene, Charley, Francis, Keith, Paka, Pongsona, Soudelor, Yutu, & Mawar. Non-hotelier clients have included the Government of the US Virgin Islands and the Government of St. Maarten.

Mr. Smith has been a requested guest speaker on the subject of risk management and property insurance as relates to windstorms, floods, earthquakes, fires etc., and related claim handling for the Caribbean Hotel & Tourism Association, the Caribbean Alliance for Sustainable Tourism, the Bahamas Hotel & Tourism Association, the Bahamas Out Island Promotion Board, the US Virgin Islands Hotel & Tourism Association, the St. Maarten Hospitality & Tourism Association, the Trinidad Ministry of Tourism, the Hospitality Financial & Technical Professionals and the Belize Tourism Industry Association.

Mr. Smith has for decades been a Member of the Caribbean Hotel & Tourism Association, the Bahamas Hotel & Tourism Association and the USVI Hotel & Tourism Association. He has also been the off-island Allied Member on BHTA's Board of Directors for many years.

Mr. Smith has also been called upon to act as an Appraiser/Arbitrator in cases of disagreement between an Insured and an Insurer when losses could not otherwise be settled, as well as a consultant to attorneys providing litigation/forensic support. A recent Arbitration assignment was for a Hurricane Irma Category-5 multi-million-dollar loss for a resort in a Caribbean country. His experience also includes having been with Arthur Andersen & Co., a "Big 5" international accounting firm, for some thirteen (13) years and having managed a Real Estate Trust consisting of office, industrial and shopping center properties, being responsible for all aspects of operations including all lease and contract negotiations, and placement of insurance coverages.



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