



## TRACY SANTA



### **BIOGRAPHY**

Tracy Santa began her career in financial services in 1992 as a Commodity Trading Advisor, specializing in the foreign currency market. She successfully managed and implemented hedging strategies for individual and corporate investors. In addition to her Florida based office, she founded an international office in Spain.

In 2000, she joined UBS Financial Services as a Financial Advisor. Her areas of expertise included wealth management, investment banking and corporate financial advisory services to several Fortune 500 companies.

Tracy then transitioned to a career in the insurance industry in 2005. She started as a property Field Adjuster for an insurance carrier and then later as a Public Adjuster handling commercial property claims. It was there where her passion for business interruption claim evaluation and preparation began.

In 2008, she joined Farmers Insurance as a Commercial Property Claims Adjuster and Forensic Accountant. She specialized in the evaluation and quantification of economic damages as a result of business interruption (BI), extra expenses and employee dishonesty claims. She successfully managed a high volume caseload of mid to large loss business interruption claims and provided superior customer service to her clients.

Tracy went on to co-found Saware, LLC dba Business Income Loss Group in 2020. She provides forensic accounting services to insurance carriers, independent adjusting firms, third party administrators, accounting advisory firms and other claim professionals for their business interruption needs. She is currently pursuing a Certified Fraud Examiners certification.

Since 2008, she has inspected, analyzed, evaluated and reported on thousands of insureds' business interruption and employee dishonesty claims within the following industries:

### **INDUSTRY EXPERIENCE**

- Restaurants;
- Retail;
- Medical/Healthcare;
- Professional services;
- Commercial & Residential Real Estate;
- Construction;
- Manufacturing;
- Hotel & Hospitality; and
- Ride share;