



Natalia Santiago, JD

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Natalia serves as Senior Vice President and Claims Manager for McGriff's Executive Risk Advisors (ERA) Division.

With over 20 years of legal and insurance experience, in addition to handling complex claims she is also responsible for overseeing all aspects of the claims division.

Prior to joining McGriff, Natalia was the Financial Lines Claims Director for Latin America and the Caribbean for AIG. Prior to AIG, Natalia worked for Chubb as the Financial and Professional Lines Claim Supervisor for Puerto Rico and the Caribbean. Natalia joined Chubb after having served as Claims Counsel for AIG in the Puerto Rico office. Previous to Natalia's career with the insurers she spent a few years as coverage counsel in a private law firm.

Natalia was a university professor for over 10 years. She taught criminal investigation, forensic psychology, employment law, labor relations, interpreting labor contracts, torts, collective bargaining agreements, arbitration and mediation.

Natalia developed (and continues to develop) claims handling, policy interpretation, and coverage trainings in topics such as Cyber 101, EPL Exposures, D&O 101, among others. Natalia has vast experience in coverage litigation, negotiation and claims handling strategies to maximize financial reimbursements. Natalia has managed, and manages, a portfolio of highly technical, highly service oriented, complex claims.

Natalia has assisted, and assists, clients handle challenging cyber claims from the time a ransomware is detected, strategizing over ransomware negotiations and payment/not payment strategies, assisting in the incident response, class action suits, recovery of expenses including documentation of Business Interruption, all the way through claims resolution. In addition, to helping clients update their incident response plan from an insurance stand point.

Natalia specializes in lines of business such as Cyber, D&O, Political Risk, Medical Mal Practice, EPL, Fiduciary Liability, E&O, R&W, Commercial Crime, Special Crime.

Natalia holds a B.A. in Labor Relations and Psychology from University of Puerto Rico and a J.D. from Interamerican University of Puerto Rico.

