



Willis Fintech

Fintech risks are unique — is your insurance up to the challenge?

Sitting at the intersection of finance, technology and evolving regulations, the fintech industry continues to redefine the way we invest, move money and process payments. But rapid innovation comes with new exposures — fraud is evolving, AI-driven decisions are under scrutiny and regulators are cracking down on third-party partnerships. **Standard insurance programs weren't built for this.** Willis Fintech delivers **specialized coverage, strategic risk advisory and market-leading claims advocacy** to ensure your insurance keeps pace with your business.

Fintech mega trends	
AI-powered finance and decision-making	Algorithmic underwriting, AI-driven investing and automated credit decisions introduce liability risks, regulatory scrutiny and potential systemic errors.
Real-time payments and fraud evolution	Faster money movement increases exposure to instant fraud, social engineering and transaction manipulation.
Embedded finance and Banking-as-a-Service (BaaS)	Tech companies offering financial products create regulatory and third-party liability risks.
Digital identity and synthetic fraud	Deepfake scams, biometric fraud and evolving identity verification risks are outpacing traditional fraud controls.
Regulatory overhaul and compliance uncertainty	Expanding global oversight on AI, open banking payment security and digital assets is creating new enforcement risks.
Crypto and digital asset infrastructure risks	Beyond just volatility, custody, smart contract failures and compliance gaps are key concerns.
Tech-driven claims and litigation risks	The use of AI, automation and third-party APIs in fintech is driving new liability and coverage disputes over tech failures.



Does your broker:

- Stress-test your coverage to the specific risks your firm faces — or group you into a broad “fintech” industry category?
- Go beyond simple benchmarking to provide a consultative process using real claims data and predictive analytics — helping you evaluate options, structure a cost-effective insurance strategy and identify the right sources of risk capital?
- Provide year-round support led by fintech coverage specialists who understand your industry's unique risks or is your service managed by generalists handling a broad portfolio of clients?

Why choose Willis?

Recognizing risk is one thing — knowing how to structure insurance around it is another. The risks shaping fintech today — from AI liability to real-time payment fraud aren't just theoretical. They impact coverage, claims and costs in ways that many brokers overlook.

Too often, fintechs are handed off-the-shelf policies or benchmarking reports that don't reflect the reality of their business. Willis takes a different approach, combining specialized coverage expertise, predictive analytics and hands-on claims strategy to deliver solutions that actually perform when you need them.



Specialized expertise that saves you money

- **Better coverage, better cost:** Knowing how to market fintech risks drives pricing and terms. Insurers trust expertise and our ability to articulate exposures means stronger coverage at a lower cost
- **Anticipating risks before they emerge:** Issues like artificial intelligence, fraud rings targeting real-time payments and regulatory crackdowns on third-party risk are reshaping fintech's risk landscape. We stay ahead of these issues, ensuring coverage actually protects your business
- **Innovating where standard policies fall short:** Fintech moves fast, but insurance policies don't. We identify gaps in traditional coverage and develop new approaches to protect against emerging risks, from AI-driven decision-making to evolving financial crime threats



Unmatched claims, service and risk support

- **Market-leading claims advocacy:** Our claims specialists — all former practicing attorneys — are engaged at every step to ensure proactive claims resolution, not just last-minute intervention
- **A true extension of your team:** We support your internal risk and finance teams, assisting with contract review, insurance guidelines, stakeholder and investor presentations and claims strategy — helping you navigate every aspect of risk
- **One global fintech team, no silos:** We operate as a single, connected fintech team, ensuring seamless collaboration across markets to deliver the right solutions, without internal roadblocks



Strategic risk, IPOs and M&A advisory

- **M&A and IPO insurance expertise:** Our market-leading transactional risk solutions protect fintechs through acquisitions, IPOs and private equity transactions, ensuring risk is properly transferred at every stage of growth
- **WTW's full-spectrum talent and compensation expertise:** As part of WTW, we provide industry-leading health, benefits and executive compensation solutions, helping fintechs attract and retain top talent while managing operational risk

Fintech moves fast — your insurance should, too. Contact our experts today and discover how Willis can help you navigate the complexities of the fintech world with confidence.

Disclaimer

WTW hopes you found the general information provided in this publication informative and helpful. The information contained herein is not intended to constitute legal or other professional advice and should not be relied upon in lieu of consultation with your own legal advisors. In the event you would like more information regarding your insurance coverage, please do not hesitate to reach out to us. In North America, WTW offers insurance products through licensed entities, including Willis Towers Watson Northeast, Inc. (in the United States) and Willis Canada Inc. (in Canada).

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