

# Digital economy

## Creative solutions for emerging risks

The rise of digital or sharing economy companies has created a complex set of exposures that require unique solutions.

In contrast with many software providers, digital economy companies enable a technology-driven service that often impacts the physical world. When a customer orders a ride from a rideshare company, a driver routes their vehicle to the specified location and interacts directly with the rider. The new model results in a heightened risk profile and, when coupled with stringent insurance regulatory requirements, has created the need for bespoke insurance solutions.

At WTW, we have built in-house expertise tailored to address the unprecedented nature of digital economy businesses.

### Who we work with

- Rideshare
- Homeshare
- Carshare
- Micromobility
- Delivery
- Autonomous vehicles
- Goods & services marketplace

We have

**48,000**  
employees, serving more than

**140** countries and markets

We've been putting clients first since

**1828**



### Challenges faced by digital economy companies

- Lack of insurer interest due to limited loss history
- Household brand names that attract litigation
- Large insurance spend invites investor, c-suite, and board scrutiny
- Evolving regulatory landscape
- Frequent expansion into new, challenging subsectors

### What we offer

- Attentive and engaged service that takes a comprehensive approach to your risk management strategy
- An embedded actuary that advises across all programs to ensure data driven outcomes
- Deep industry vertical expertise with a focus on technology companies
- Knowledge of the insurance regulatory landscape for digital economy companies

We work with

**91%** of the Fortune Global  
**500**

**95%** of the FTSE  
**100**

**89%** of the U.S. Fortune  
**1000**

and thousands of non-Fortune-listed companies



## Contact

### Chris Desvernine

Digital Economy Leader

+1 415 629 5947

[chris.desvernine@wtwco.com](mailto:chris.desvernine@wtwco.com)

## Disclaimer

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## About WTW

At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organizational resilience, motivate your workforce and maximize performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at [wtwco.com](http://wtwco.com).



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