



FINTECH

Safeguarding Innovation With Specialized Risk Management Solutions



PROTECTION FOR PIONEERS

As a fintech leader, you're transforming how the world transacts, invests, and manages money. Whether you're streamlining payments, redefining lending, or digitizing wealth management, fintechs like yours are driving financial services innovation.

But disruption doesn't come without risk.

Your business operates at the intersection of finance and technology — a high-pressure environment where a single coding error, system outage, cyberattack, or regulatory misstep can trigger costly lawsuits, customer losses, and reputational damage. The very innovation that sets you apart also exposes you to a unique set of risks.

It's why tailored insurance and risk management aren't optional — they're essential. With the right risk and insurance partner, you can turn these risks into opportunities by:

- 01 Safeguarding your customers' financial data in the case of breaches and fraud.
- 02 Confidently navigating evolving regulations while potentially avoiding fines and penalties through effective regulatory risk management.
- 03 Minimizing operational downtime and financial exposure during crises.
- 04 Reinforcing credibility with partners, investors, and users alike.



You're building the future of finance.
We're here to help you protect it.

A PARTNER FOR THE ENTIRE FINTECH INDUSTRY

What are your aspirations? Where do you see yourself in five years? Lockton's mission to deliver flexible, tailored insurance programs for fintechs means you can scale confidently and stay ahead as you pursue your long-term vision.

Whether you're an ambitious startup or a leading global brand, we place specialized insurance programs for the entire fintech sector, including but not limited to:

PAYMENT SOLUTIONS

- Payments and money transfers
- Neobank and banking as a service (BaaS)

LENDING & CREDIT

- Digital lending
- Personal finance and credit monitoring

INVESTMENT & WEALTH MANAGEMENT

- Wealth tech and robo-advisors
- Online trading brokerages (B/D)
- Equity financing



INSURANCE TECHNOLOGY (INSURTECH)

REGULATORY & COMPLIANCE TECHNOLOGY (REGTECH)

DIGITAL ASSETS, BLOCKCHAIN, & WEB-3

ENTERPRISE SOLUTIONS

- Enterprise and B2B fintech

ADDITIONAL SERVICES

- Financial market utility companies





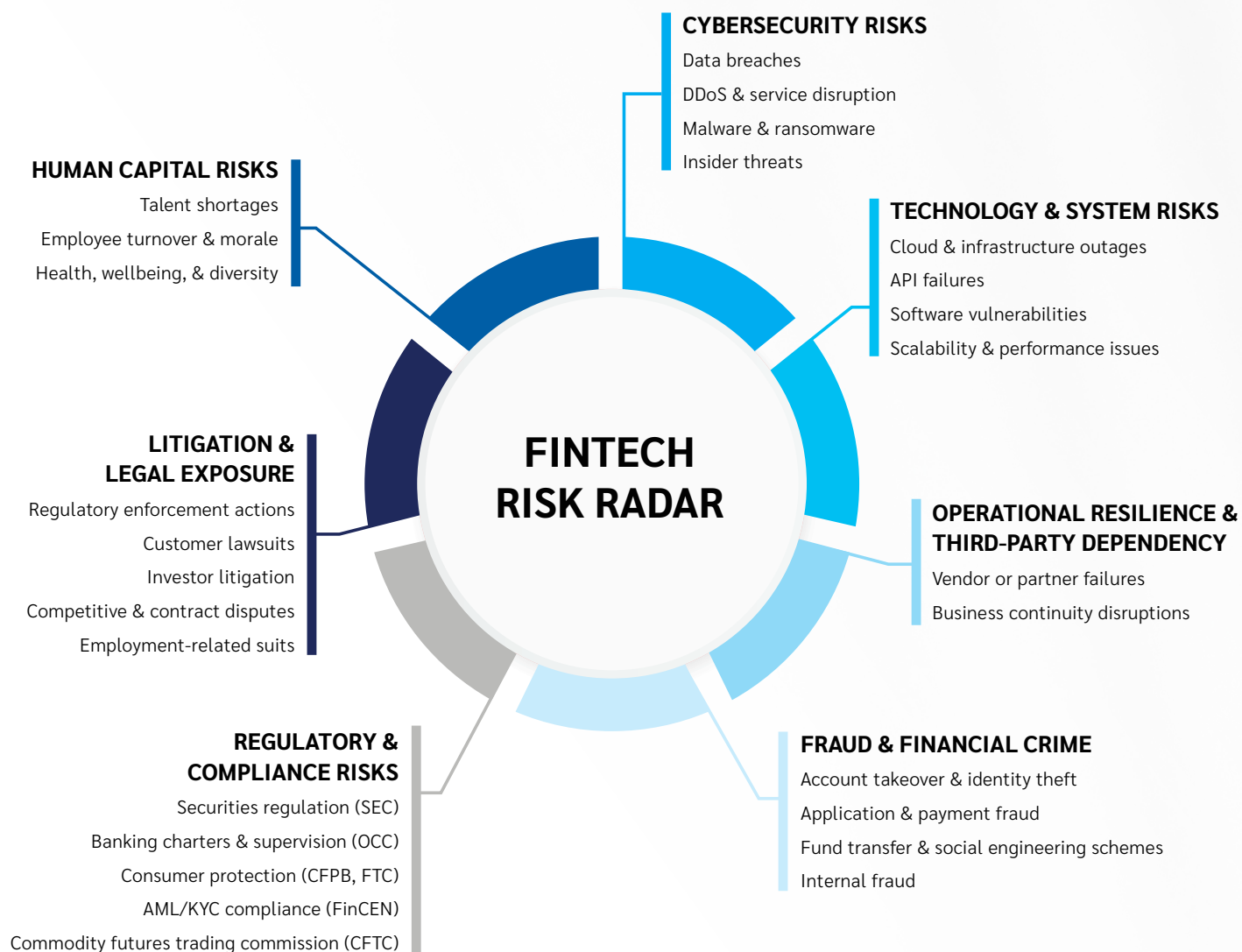
A PARTNER THAT ALWAYS PUTS YOU FIRST

Lockton is independent and privately held. We do not answer to external shareholders or interests. It means we put our time and focus where it matters — you.

When you choose Lockton, you get a dedicated partner that lives and breathes global fintech risk management. Every conversation, recommendation, and solution is designed around your fintech's unique risks, goals, and regulatory landscape — so you can move fast, stay compliant, and grow with confidence.



THE RISKS YOU NEED TO CONSIDER





THE INSURANCE SOLUTIONS TO CONSIDER

Directors & officers (D&O) liability

Safeguards directors' and officers' personal assets, reimburses the company for indemnification costs, and provides balance-sheet protection for the entity if it is sued over alleged wrongful acts.

Cyber & privacy liability

Covers legal and remediation expenses from data breaches, unauthorized access, malware, denial-of-service attacks, and other cyber incidents affecting systems or sensitive data.

Technology errors & omissions (tech E&O)

Covers claims tied to defects, outages, or shortcomings in technology products or platforms. Often bundled with cyber liability for comprehensive coverage.

Crime/financial institution bond (including computer crime)

Protects against financial losses due to fraud or theft by employees, service providers, or third parties — covering hacking, identity theft, phishing, social engineering, and stolen assets under the organization's control.

**Financial services
professional liability
(errors & omissions)**

Protects against client or regulator claims arising from negligent advice, mistakes, regulatory noncompliance, or failures in financial services rendered.

**Employment practices
liability (EPL)**

Responds to claims alleging workplace wrongdoing — such as discrimination, wrongful termination, harassment, or other employment-related disputes.

**Fiduciary (pension
trust) liability**

Protects fiduciaries from allegations of mismanaging employee benefits plans and related breach-of-duty lawsuits.

**Kidnap & ransom
(K&R)**

Provides funds and support for ransom payments, negotiations, and related expenses if executives or key personnel are kidnapped or extorted.

LOCKTON'S EMERGING ASSET PROTECTION (LEAP) TEAM

The adoption of blockchain technology and the move towards a tokenized economy is revolutionizing the world in which we live. From banking, payments, and capital raising to commerce, real estate, healthcare, and education, it is producing countless new opportunities. However, these products, services, and technologies bring with them unknown risks.

About LEAP

The LEAP team is a specialized, global group of more than 35 Lockton Associates with a deep understanding of companies operating in the blockchain and digital asset space. LEAP team members around the world — including in the U.S., U.K., Bermuda, Asia, and Australia — have insurance brokerage and claims expertise spanning all financial and management liability lines of coverage, including directors and officers liability, crime, specie, cyber, employment practices liability, and errors and omissions, among others.



LOCKTON AT A GLANCE

As the world's largest privately owned, independent insurance broker, we don't cater to shareholders or have external investors, unlike all our peers.

This means we answer to the only voice that matters: yours.

This independence allows us to create a partnership with you where every interaction, decision, and solution is solely focused on your business risk needs.

65,000⁺

CLIENTS WORLDWIDE

94%

CLIENT RETENTION

90%

REINVESTMENT — WE
INVEST WHERE IT MATTERS

\$71B⁺

PREMIUM VOLUME
WORLDWIDE

135⁺

OFFICES WORLDWIDE

16

CONSECUTIVE YEARS AS
BEST PLACES TO WORK



ARE YOU READY TO SAFEGUARD YOUR SUCCESS?

You're building the future of finance.
We're here to help you protect it.

For more information, click the button or scan below
to visit our website.

Visit our website



To connect directly with our Fintech team, please click the button
or scan below and complete the form.

Connect now





UNCOMMONLY INDEPENDENT