

# Insurtech

## Overview

As the insurance industry continues to evolve, insurers with innovative solutions and insurtech startups are developing new products to meet consumer needs, new services to enhance customer experience, and new ways to improve operations. The complex, multijurisdictional regulations governing the development, sale, administration, and servicing of insurance products and governing those in the insurance industry create numerous legal and regulatory challenges.

We help our clients explore, develop, and bring to market innovation-enabled products and ways to enhance customer experience. We understand and anticipate the legal and regulatory developments and have a thorough understanding of our clients' businesses, objectives, and priorities so that we may better craft value-added solutions for them.

With decades of combined industry experience and thought leadership in insurance regulatory, securities, ERISA, tax, intellectual property, cybersecurity, and privacy matters, we help clients identify and mitigate legal and regulatory risks and uncertainties. We maintain strong relationships with regulators and industry groups, giving us fresh insights into current legal and emerging industry issues, trends, and best practices.

We have counseled in the following areas:

- Big data, predictive modeling, and algorithms for accelerated underwriting and modeling risk
- Data governance frameworks
- Digital marketing and distribution of insurance products
- Direct-to-consumer annuities and life insurance sold through digital platforms
- Methods for delivering, securing, and documenting all notices, authorizations, and consents for fully digital, automated underwriting products
- IoT-linked life insurance products
- Privacy (including the GDPR, GLBA, HIPAA, FCRA, and state privacy laws)

Our insurtech team members have served in the following capacities:

- Adviser to a global decentralized and democratized insurance protocol building and deploying Web 3.0 and blockchain tools and technology to offer NFT/digital asset insurance, followed by insurance of physical assets and exposures.
- Adviser to an entity offering custody and hot wallet insurance for digital assets.
- Adviser to a leading electronic surety platform offering application programming interface (API) to the leading bidding platforms.
- Adviser to the premier cryptocurrency exchange regarding self-insurance and risk transfer solutions for risks associated with its platform.
- Adviser to high-profile recruiting platform regarding developing its insurance platform to leverage human resources and recruiting strengths and direct access to employers and candidates.
- Adviser to large strategy, management, and technology firm regarding its integration of technology and AI for its consulting services to the insurance sector.

## Insights

05.05.2021

Mexico Imposes Digital Services Tax on Online Activities

---

12.15.2020

A New Era for Insurtech in Latin America

---

12.15.2020

Revived Prospects for Patenting Financial Product Inventions

---

09.24.2020

Insurtech Regulatory Developments in Latin America

*Business Law Today*

---

## Our Team

## Key Contacts



Ann Young Black

SHAREHOLDER

---

## Additional Members



Alexandra Beguiristain

ASSOCIATE

---

Miami

📞 305.530.4024



Steven J. Brodie

SHAREHOLDER

---

Miami

📞 305.539.7302



Patricia M. Carreiro

SHAREHOLDER

---

Miami

☎ 305.539.7314



Richard T. Choi

SHAREHOLDER

---

Washington, D.C.

☎ 202.965.8127



Ann Began Furman

SHAREHOLDER

---

Washington, D.C.

☎ 202.965.8130



Thomas F. Morante

SENIOR COUNSEL

---

Miami

☎ 305.539.7252



Benjamin E. Stearns

OF COUNSEL

---

Tallahassee

☎ 850.425.3383



Erin J. VanSickle

SENIOR GOVERNMENT CONSULTANT

---

Tallahassee

☎ 850.425.3393



Barry Leigh Weissman

SHAREHOLDER

---

Los Angeles

☎ 310.843.6322



Edmund J. Zaharewicz

SHAREHOLDER

---

Miami

☎ 305.347.6932

## Related Capabilities

### Practices

- Life, Annuity, and Retirement Solutions
- International Insurance Regulatory
- Life, Annuity, and Retirement Litigation
- Digital and E-Commerce Engagement and Innovation

### Industries

- Life, Annuity, and Retirement Solutions
- Life, Annuity, and Retirement Solutions
- Property & Casualty Insurance