



UNIVERSIDADE
NOVA
DE LISBOA

MARIE SKŁODOWSKA-CURIE INDIVIDUAL FELLOWSHIPS 2019
EXPRESSION OF INTEREST FOR HOSTING MARIE CURIE FELLOWS

HOST INSTITUTION

NOVA School of Law | CEDIS – Research Center on Law and Society

RESEARCH GROUP AND URL

Economic and Social Dimension of Private Law Research Group
<http://cedis.fd.unl.pt/economic-and-social-dimension-of-private-law/>

SUPERVISOR (NAME AND E-MAIL)

Margarida Lima Rego
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SHORT CV OF THE SUPERVISOR

Margarida Lima Rego is Vice-Dean and Associate Professor at NOVA School of Law, where she has lectured regularly since 2005. She has taught different courses and published in a wide range of topics within private law. She is scientific coordinator of the Master's in Law and Financial Markets. She is currently in charge of the courses on Law of Obligations (undergraduate); Insurance Law; and Financial Markets and Operations; (postgraduate). She is adjunct scientific coordinator of NOVA Law's Doctoral Programme in Law, being its representative at the NOVA Doctoral School.

As a practitioner she has been very active in the area of corporate and commercial law. She has provided legal counseling in the setting up of varied operations on behalf of domestic and foreign clients, and in the drafting and negotiation of commercial contracts, with an emphasis on insurance. She has drafted legislation in the field of insurance law in her capacity as advisor to the Portuguese Government, upon the request of the Consumer Directorate-General.

Margarida is a member of the Portuguese Bar. She is President of AIDA Portugal. She is the Chairperson of the Commercial Law and Practice Commission of the Portuguese chapter of the International Chamber of Commerce.

5 SELECTED PUBLICATIONS

- Forthcoming: Scientific editor and co-author of the collective work *Insurance and human rights*, AIDA Europe Research Series on Insurance Law and Regulation (Springer 2020).
- Forthcoming: "Discrimination bans and insurance law" in C. Di Noia/ M. Gargantini/ M. Lamandini (eds.), *Fundamental rights and financial law* (Edward Elgar Publishing 2020).
- Forthcoming: "Insurance in today's sharing economy: new challenges ahead or a return to the origins of insurance?" (1st author) in P. Marano/ K. Noussia (eds.), *De-mystifying InsurTech – a legal and regulatory view* (Springer 2019).
- "Product oversight and customer demands and needs: contract law implications" in *Proceedings of the 19th Annual Conference of the Insurance Law Association of Serbia. Insurance Law and Practice –*



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Challenges, New Technologies and Corporate Governance, AIDA Serbia / German Foundation for International Legal Co-Operation (IRZ) 2018, pp. 218-231.

- “Statistics as a basis for discrimination in the insurance business”, *Law, Probability and Risk* (2015) 14 (2): 119-134. doi: 10.1093/lpr/mgu017 First published online: October 15, 2014.

PROJECT TITLE AND SHORT DESCRIPTION

The use of language in a digital environment

Are FinTech and InsurTech having an impact in the simplification of the language used in financial markets legislation and contractual documentation – an area where language is traditionally very technical and hermetic?

For at least two decades, European and national legislators and regulators have underlined the need for more transparency and clarity in the wordings of financial markets legislation and contractual documentation. However, that is easier said than done. More recently, however, some of the new tech-based startups and business-models are starting to place a significant amount of weight in the psychological aspects of their relationship with customers, the language of communication being one strategy that is increasingly being used by such new players to distance themselves from traditional financial service providers. The project aims to measure the impact of this new strategy on contracts in general, including those drafted by the more traditional players, as well as on recent legislation in the field of financial markets.

I am looking for a researcher with a degree in linguistics or similar to pair up with researchers with a background in law.

SCIENTIFIC AREA WHERE THE PROJECT FITS BEST

Social Sciences and Humanities (SOC)