



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**

iLab  
<http://ilab.cedis.fd.unl.pt>

**SUPERVISOR (NAME AND E-MAIL)**

Rita Calçada Pires  
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**SHORT CV OF THE SUPERVISOR**

PhD - November 2009. Faculdade de Direito da Universidade Nova de Lisboa. Degree achieved in Public Law, specifically in International Tax Law. Approved by unanimity, with *summa cum laude*. Thesis: *International taxation of entrepreneurial income derived from electronic commerce. Dismantling myths and constructing realities*.

**PRESENT**

**Professor at NOVA School of Law** - (Faculdade de Direito da Universidade Nova de Lisboa) (September 2013 - ...) Teaching: *Public Finances; Tax Law; International Tax Law; Corporate Tax Law; Social Law – Public Social Policies, Social Security and Social Economy*.

**Tax Referee at CAAD - Center for Administrative Arbitration, Tax Arbitration**(Centro de Arbitragem Administrativa, Arbitragem Tributária).

**Law Firm Consultant** (*Off Counsel*)

**National Expert for the MoveS Project under Social Security matters**

The consortium led by EFTHEIA and including DELOITTE Consulting & Advisory, supported by the law faculties of the Universities of Ljubljana (SI) and Poitiers (FR), was awarded the EU project 'Network of experts on intra EU-mobility - Free movement of workers and social security coordination - Lot 1: Provision of legal expertise in the field of free movement of workers and social security coordination and dissemination of knowledge in this field with reference number 'VT/2017/012'.

**PAST**

**Member of Group d' Experts de la Commission sur l' Entreprise Social** (since the beginning of the group) by appointment of the Solidarity, Employment and Social Security Minister (2012-2018)

**Deputy to the Secretary of State for Solidarity and Social Security** (July 2011- July 2013)

During the functions stands out the experience gained as:

- Member of the Working Group that studied the possibility of merger between collection units from

Social Security and Tax Administration;

- Member of *Group d' Experts de la Commission sur l' Entreprise Social* (since the beginning of the group) by appointment of the Solidarity, Employment and Social Security Minister (2012 -...);
- Participant on the *Capacity Building Seminar: Financing business start-up by under-represented groups* – OECD and European Commission (Trento, June 2012);
- Scientific organization of the *1<sup>st</sup> International Congress – Social Economy - Challenges of XXI Century* (29 June 2013, Estoril), having designed the Portuguese Charter for the Social Economy, approved by the National Council for the Social Economy;
- Active intervention on structural legislative processes, such as, modifications to the Code of Social Security Contributions (Código dos Regimes Contributivos do Sistema Previdencial de Segurança Social), Legal Framework of Social Economy and on the predominant legislative actions of social security system.

## 5 SELECTED PUBLICATIONS

- *International Tax Law Manual - Manual de Direito Internacional Fiscal*. Coimbra: Almedina, 2018;
- *Orçamento, Economia e Democracia. Proposta de Arquitectura Institucional*. Abel Mateus, André Azevedo Alves, Catarina Leão, Francesco Franco, José Tavares e Rita Calçada Pires. Lisboa: Fundação Francisco Manuel dos Santos, Outubro de 2018; (<https://www.ffms.pt/publicacoes/detalhe/2783/orcamento-economia-e-democracia#page-authorship-2783>)
- *Pe And Direct Taxation Of Electronic Commerce On Digital Economy: An Unilateral Love Letter Called Beps* in *Nueva Fiscalidad: Estudios en Homenajem a Jacques Malherbe*, Coordenação: Catalina Hoyos Jiménez, César García Novoa, Julio A. Fernández C., Instituto Colombiano de Derecho Tributario, 2017, pág. 903 – 913;
- *Uncovering A Brave New World On Taxation: Income From Digital Economy* in *International Taxation: New Challenges*, Braga: University of Minho - School of Law, 2017, pág. 43 – 60

## PROJECT TITLE AND SHORT DESCRIPTION

### ***Taxation as a Means of Promoting Innovation in Insurance / Necessary Adjustments to Tax Treatment of Insurance Contracts in Insurtech***

#### **Objectives:**

Technology is transforming the way insurance companies operate and is also creating opportunities to deliver new products into insurance market. Innovation is part of the process and determines the development of InsurTech. If this path towards a new digital insurance market brings economic and social development, an important question that must be answered is whether there is a need for public support in order to create positive and exponential impact on the development of InsurTech. One of the options is to analyze if taxation can be taken into account as an adequate and effective means of developing a friendly ecosystem for InsurTech, since the start-up model to the phase of gaining position on the market. The key objectives are: 1) to map the international approach to taxation of InsurTechs opposing it to the taxation of Traditional Insurance Sector; 2) determining how taxation can promote or constrain InsurTech development, due to their digital nature; 3) empirically reflect on how a specific tax regime could be built in order to address InsurTechs business model; 4) create a path to connect with the international discussion of digital taxation and the BEPS aims to fight tax avoidance and aggressive tax planning



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**Expected Results:**

1) Systematic mapping of how InsurTech companies are being taxed, if any specification exists; 2) Determine whether there are reasons to justify specific tax treatment, either from the income obtained by the InsurTech, but also on the user/customer side; 3) Create a legislative proposal on how digital should be taxed under InsurTech actions, in order to grant their participation on the taxation fair share, but also a necessary equilibrium with the need to flourish under disruptive innovation models.

**Key Words:** Taxation; Financial Markets Law; Insurance Law; Technology; Innovation

**SCIENTIFIC AREA WHERE THE PROJECT FITS BEST**

Social Sciences and Humanities (SOC)