

EIOPA Insurance and Reinsurance Stakeholder Group

María Luisa Muñoz Paredes

I am accredited as Full Professor of Commercial law at the University of Oviedo, Spain and hold a PhD in insurance law (1997). Member of the AIDA Europe Committee, I am an internationally recognised insurance specialist. Since 1998, I have published internationally renowned books, book chapters and also papers in different prestigious journals on all kinds of insurance topics (replacement cost insurance, first risk insurance, pre-contractual duty of disclosure, risk aggravation, life and health insurance, insurance distribution, etc.). Since 2019, I have written the first publications in Spain about AI and insurance, and, i. a., also on usage-based and on-demand insurance, parametric insurance, and embedded insurance. Thanks to my specialisation, I lead the Research Project "Insurance in a digital era", funded by the Spanish Ministry of Science and Innovation and the EU (FEDER) PID2021-127094OB-I00, that deals with the application of AI and the digitalisation of the insurance sector. In the field of sustainable finance and ESG, I have published several papers on measures to avoid discrimination of policyholders, i.e. the right to be forgotten (oncological oblivion), and about the problems arising from protection gap or the use of parametric insurance to fight against climate risk. Some of my works can be found on <https://dialnet.unirioja.es>. I am currently writing on cyber risk insurance.

I also have practical experience in insurance litigation, including as an expert in major international insurance arbitration. I am also one of the authors of the Brazilian Insurance Contract Draft Law 3555/2004 (currently being voted in the Federal Senate). I have experience as speaker at international conferences: i.e., I was the Spanish reporter on "Disclosure Duties in Insurance", 2nd General Theme of the XV AIDA World Congress (Rio, 2018), as well as a speaker at other conferences in Europe. I am a native Spanish speaker and fluent in verbal and written English and in written German, Italian, French and Portuguese.