

COURTESY TRANSLATION

*(only the Italian version is authentic)*

MARKET CONDUCT SUPERVISION DIRECTORATE  
PRODUCT SUPERVISION DIVISION

Ref. to note n. of To the insurance undertakings having  
their head office in Italy and carrying on  
life and/or accident insurance  
Classification III 2 1 TO THEIR PREMISES  
Annexes no. 1

To the branches in Italy of  
insurance undertakings whose  
head offices are in a non-EEA  
country carrying on life and/or  
accident insurance in Italy  
TO THEIR PREMISES

Re: Dormant policies.

We refer to Decree Law no. 119 of 23/10/2018 (converted into law no. 136 of 17/12/2018) which amended the Decree of the President of the Republic (D.P.R.) no. 116 of 22 June 2007, on dormant accounts and policies and in particular to the check that insurance undertakings must carry out by 31 December of each year, through the IT cooperation service with the Revenue Agency, on whether the holders of life policies or accident policies are still alive, in accordance with paragraph 1- bis of article 3 of the Presidential Decree.

The obligation introduced by the new provisions is aimed to facilitate the checks by insurance undertakings on whether the insured has died or is still alive, so that they can take prompt action to pay the amounts to beneficiaries, thus limiting the risk of dormancy for these policies.

In view of this purpose, as the IT cooperation service is not yet available, in the interest of the beneficiaries of these policies IVASS is going to continue for 2020 to provide undertakings with the cross-check service on insureds' tax codes against the Tax Register, in collaboration with the Revenue Authority, following the same procedure already adopted in the previous investigations into dormant life assurance policies that has already allowed the "awakening" of over 240,000 policies for a total of 4.4 billion euro.

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This cross-check could be extremely useful in the current situation, where unfortunately the 35.000 deaths from COVID, also on account of the tragic circumstances in which they occurred, may have not all been reported to insurance companies by their families.

The recipient undertakings are therefore required to provide, **by 31 December 2020 to the e-mail address [dormienti@ivass.it](mailto:dormienti@ivass.it)**, the lists of the tax codes of insureds of the contracts **in force on 31 October 2020** present in their portfolios and issued in the pursuit of the activities falling within the life classes as defined in article 2 (1) of the Code of Private Insurance, and 1.Accidents, referred to in article 2 (3) of the Code of Private Insurance, in the latter case limited to those contracts providing benefits in the event of death of the insured resulting from an accident.

Also the tax codes for the contracts **no longer in force** may be provided, whenever the undertakings have doubts about whether the insureds are still alive and/or need to verify the date of the death.

The data shall undergo a formal check before being forwarded to IVASS and, in accordance with the instructions attached to this letter, shall be sent with the indication of the name and details of the contact person (telephone number and email address).

As usual, once information has been obtained from the Tax Register, IVASS will return to each undertaking the tax codes of deceased persons with the date of death, together with the tax codes that did not match the data in the Tax Register (either because they are non-existent or incorrect).

Best regards.

by delegation of  
the Joint Directorate

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Firmato digitalmente da  
RICCARDO CESARI

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**Allegato**

## **ISTRUZIONI PER LA COMPOSIZIONE E TRASMISSIONE DEI CODICI FISCALI DEGLI ASSICURATI**

Il file con i codici fiscali degli assicurati deve essere inviato alla casella di posta [dormienti@ivass.it](mailto:dormienti@ivass.it) e strutturato in formato CSV, utilizzando il carattere “;” come separatore dei campi.

Il file deve essere denominato “ANNNA.csv”, con ANNNA<sup>1</sup> pari al codice società assegnato dall’IVASS (ad es. A999S.csv).

Il primo record deve contenere solo l’intestazione dei campi:

“Codice società”;”Codice Fiscale”

Tutti i record successivi devono contenere:

- il codice società, utilizzando il codice IVASS (in formato ANNNA), uguale per tutti i record;
- il singolo codice fiscale dell’intestatario della polizza, diverso per ogni record.

I file devono avere una dimensione massima di 20 megabyte. Ove necessario i file dovranno essere inviati in formato compresso.zip. Qualora, nonostante la compressione, i file dovessero superare il limite di 20 megabyte, dovranno essere inviati file distinti con mail separate. In questo caso i file dovranno essere nominati con ANNNA\_slot\_n.csv con n numero progressivo assegnato al file.

La correttezza dei codici fiscali deve essere verificata prima della loro trasmissione all’IVASS; in ogni caso saranno scartati i codici con lunghezza inferiore ai 16 caratteri e con disposizione dei caratteri alfabetici e numerici non corretti (AAAAAANNANNANNA).

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<sup>1</sup> Il codice IVASS è formato dalla sequenza di un carattere alfabetico, tre numerici e un alfabetico.