



**COURTESY TRANSLATION**  
(Only the Italian version is authentic)

*MARKET CONDUCT SUPERVISION DIRECTORATE*  
*PRODUCT SUPERVISION DIVISION*  
*DISTRIBUTION AND FOREIGN OPERATORS SUPERVISION DIVISION II*

<i>Ref. to note n.</i>			<i>of</i>	
<i>Classification</i>	III	2	1	To the insurance undertakings with head office in Italy carrying on life and/or accident insurance <b>TO THEIR PREMISES</b>
<i>Encl. no.</i>   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 <b>TO THEIR PREMISES</b>
				To the insurance undertakings with head office in another EEA Member State carrying on business in Italy under the right of establishment or the free provision of services and pursuing life and/or accident insurance in Italy <b>TO THEIR PREMISES</b>

*Subject:* 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, on whether the holders of life policies or accident policies are still alive, in accordance with paragraphs 1- bis and 1-quinques of article 3 of the Presidential Decree.

---

To make this check it has been envisaged that insurance undertakings can have access to the National Database of Residents – ANPR, which has recently become operational.

The obligation introduced by the legal provision 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 due to beneficiaries, thus preventing the phenomenon of dormant policies.

In view of this purpose and pending the definition of the procedures for access to ANPR by insurance undertakings, this year too IVASS, in the interest of the beneficiaries of these policies, is going to provide undertakings with the cross-check service on insureds' tax codes against the Tax Register, in collaboration with the Revenue Authority.

The recipient undertakings are therefore required to provide, **by 28 February 2022 to the e-mail addresses [dormienti@ivass.it](mailto:dormienti@ivass.it)**, for Italian undertakings and non-EEA branches, and **[dormienti\\_estere@ivass.it](mailto:dormienti_estere@ivass.it)**, for foreign undertakings carrying on business in Italy by way of establishment or of free provision of services, the lists of the tax codes of the insureds of the contracts **in force on 31 December 2021** 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 in class 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), so that undertakings can perform the appropriate checks (search for the beneficiaries, settlement of the policies, conferral of the sums to the Dormant Fund).

Best regards.

by delegation of the Joint  
Directorate

## **INSTRUCTIONS FOR COMPILING AND SUBMITTING THE TAX CODES OF INSURED**

The file with the insureds' tax codes must be in CSV format, using the character “;” as field separator, and must be sent to the email address:

- [dormienti@ivass.it](mailto:dormienti@ivass.it), for undertakings having their head office in Italy and branches of non EEA States;
- [dormienti\\_estere@ivass.it](mailto:dormienti_estere@ivass.it), for foreign undertakings.

The file must be named “ANNNA.csv” or NNNNN.csv, where ANNNA or NNNNN<sup>1</sup> stays for the company's code assigned by IVASS (for ex. A999S.csv for undertakings having their head office in Italy, D999R.csv for undertakings carrying on business by way of establishment or 99999 for those carrying on business by way of free provision of services).

The first record must contain only the field header:

“Company's Code”;“Tax Code”

All the subsequent records must contain:

- the company's code, using IVASS code (according to the format ANNNA or NNNNN), equal for all the records;
- the single tax code of the holder of the policy, different for each record.

The file can have a maximum size of 20 megabyte. Where necessary the files must be sent in compressed format .zip. When, despite the compression, the files exceed the limit of 20 megabytes, they shall be sent in separate files with separate emails. In this case the files shall be named ANNNA\_slot\_n.csv where n is the sequence number assigned to the file.

The correctness of the tax codes must be checked before sending them to IVASS; in all cases codes shorter than 16 characters and with an incorrect sequence of alphanumeric characters (AAAAANNANNANNA) will not be considered.

---

<sup>1</sup> The IVASS code is made up, for undertakings with head office in Italy or carrying on business by way of establishment, by the sequence of one alphabetic character, three numbers and one alphabetic character, while for those carrying on business by way of free provision of services by the sequence of five numbers.