



**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
<i>Encl. no.</i>		1		<b>TO THEIR PREMISES</b>
				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 whose head offices are located in another Member State of the EEA carrying life and/or accident insurance in Italy under the freedom of establishment or the freedom to provide services
				<b>TO THEIR PREMISES</b>

*Subject:* Dormant policies New cross-checks of the tax codes to check whether the insured is still alive.

We refer to our letter to the market of 13 December 2021 to inform you that, pending the definition of the procedures for direct access by insurance companies to the information in the Tax Registry or in the National Database of Residents (ANPR) envisaged by current regulations on dormant policies<sup>1</sup>, this year too IVASS, in the interest of the beneficiaries of these policies, is going to provide undertakings with the cross-check

<sup>1</sup> Article 3, paragraphs 1- bis and 1-quinques of Presidential Decree no. 116 of 22 June 2007, as amended by decree-law no. 119 of 23/10/2018 (converted into law no. 136 of 17/12/2018);

---

service on insureds' tax codes against the Tax Register, in collaboration with the Revenue Authority,

The recipient undertakings are therefore required to provide, **by 16 December 2022**, the lists of the tax codes of insureds covered by contracts **in force on 30 November 2022** 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Also the tax codes for the contracts no longer in force may be provided, when they have not been already communicated for previous cross-checks, whenever the undertakings have doubts about whether the insureds are still alive and/or need to verify the date of the death.

The lists of tax codes 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 a contact person, **to the new certified electronic mail (PEC) addresses indicated below:**

- [dormienti@pec.ivass.it](mailto:dormienti@pec.ivass.it), enabled to receive only certified electronic mails, **for undertakings having their head office in Italy and branches of non EEA States**. The results of the cross-checks will be returned by IVASS to each undertaking, only by using the same PEC address used by the company for sending the tax codes to IVASS;
- [dormienti.estere@pec.ivass.it](mailto:dormienti.estere@pec.ivass.it), for **foreign undertakings carrying on business in Italy by way of establishment or of free provision of services**, enabled to receive certified electronic mails and ordinary electronic mails (PEO), the latter mode only for foreign companies operating under the free provision of services that were unable to equip themselves with a PEC address. The results of the cross-checks will be returned by IVASS to each undertaking, only by using the same PEC/ PEO address used by the company for sending the tax codes to IVASS.

---

In relation to formal data checks prior to submission to IVASS, please note that the Servizio Anagrafico Massivo (Massive Database Service) - SM1.02<sup>2</sup> is periodically made available to insurance companies by the Revenue Agency, so that they can verify the existence of the tax code and correspondence with the data in the Tax Register.

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, payment of the policies, conferral of the sums to the Dormant Fund).

Best regards.

by delegation of the Joint  
Directorate

signature 1

---

<sup>2</sup><https://www.agenziaentrate.gov.it/portale/web/guest/servizi/servizitrasversali/altri/sid2/servizi-disponibili/servizi-anagrafici-massivi>

## **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@pec.ivass.it](mailto:dormienti@pec.ivass.it), for undertakings having their head office in Italy and branches of non EEA States, enabled to receive only certified electronic mails;
- [dormienti.estere@pec.ivass.it](mailto:dormienti.estere@pec.ivass.it), for foreign undertakings carrying on business in Italy by way of establishment or of free provision of services, enabled to receive certified electronic mails and ordinary electronic mails (PEO) only from foreign companies operating under the free provision of services that were unable to equip themselves with a PEC address.

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 this regard, in order to verify the existence of the tax code and correspondence with the data in the Tax Register, please note that the Servizio Anagrafico Massivo (Massive Database

---

<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.

Service) - SM1.02<sup>2</sup> is periodically made available to insurance companies by the Revenue Agency.

In all cases codes shorter than 16 characters and with an incorrect sequence of alphanumeric characters (AAAAAANNANNANNA) will not be considered.

---

<sup>2</sup> <https://www.agenziaentrate.gov.it/portale/web/quest/servizi/servizitrasversali/altri/sid2/servizi-disponibili/servizi-anagrafici-massivi>