



## **List of general good provisions applicable to undertakings**

### **DISCLAIMER**

The provisions listed concern only obligations and behavioural rules on undertakings.

The list is not exhaustive, therefore foreign insurance undertakings are not exempted from the duty to comply with the provisions concerning criminal law, tax law, corporate law, money laundering, data protection, competition law, or other rules generally applicable also to the insurance undertakings.

Moreover the list does not contains any reference to the precautionary or sanctionatory powers that might be exercised by IVASS or other Authorities such as CONSOB or the Antitrust Authority. With regard to the distribution of insurance-based investment products (IBIPs), CONSOB is competent for KID under EU Regulation 1286/2014 and for the compliance with the behavioural rules when the IBIPs are distributed by intermediaries enrolled in the section D of the Single Register of insurance intermediaries (RUI) envisaged by article 109 of the Insurance Code and by European Union intermediaries enrolled in the list attached to the Register under article 116-quinquies , par. 5, of the Code such as banks, stock brokerage companies and investment firms, even when working with collaborators referred to in Section E of the RUI (art. 1, par. 1, lett.w-bis of legislative decree n. 58/1998).

SECTION I - INSURANCE REGULATIONS									
PRIMARY REGULATIONS									
GENERAL RULES									
Rule	Date of issue	Article / Paragraph	Title	Content	Scope		Type of business		Notes
					FOE	FOS	Non-life	Life	
Legislative Decree n. 209/05 - Insurance Code	7-set-05	2, paragraph 1	Classes of assurance	List of assurance classes allowed in Italy	X	X		X	The list of assurance classes is different from that contained in directive 2002/83, since in Italy tontines are not allowed.
		10- <i>quater</i>	Internal systems for the reporting of breaches	Whistleblowing	X		X	X	
		10- <i>quinquies</i>	Procedure for the reporting of breaches	Whistleblowing to IVASS	X		X	X	
		12	Prohibited operations	Tontines or associations of subscribers set up with a view to jointly capitalising their contributions and subsequently distributing the assets thus accumulated among the survivors or among the beneficiaries of the deceased, insurance having the object of transferring the risk of payment of administrative penalties and those regarding the payment of ransom money in case of kidnapping are prohibited. The setting up on the territory of the Italian Republic of companies which have as their exclusive object the pursuit of insurance business abroad is also prohibited.	X	X	X	X	ISVAP Regulation n. 29/2009 lays down further provisions on non-insurable risks.
		187.1	Alternative dispute resolution	Insurance alternative dispute resolution mechanism	X	X	X	X	Implemented by Ministerial Decree of MIMIT no. 215 of 6 November 2024
		335, par.1 ,lett. e-bis), par. 2, second sentence, par.3,4,5	Insurance and reinsurance undertakings	Supervisory fee on market conduct	X	X	X	X	

## SECTION I - INSURANCE REGULATIONS

### PRIMARY REGULATIONS

<i>MOTOR LIABILITY INSURANCE, LIABILITY FOR CRAFT AND HUNTING LIABILITY</i>									
Rule	Date of issue	Article / Paragraph	Title	Content	Scope		Type of business		Notes
					FOE	FOS	Non-life	Life	
Legislative Decree n. 209/05 - Insurance Code	7-set-05	122, paragraphs 1 and 3	Motor vehicles	Cases where the insurance obligation does not apply and its consequences	X	X	X		Paragraph 1 implemented by Ministerial Decree n. 86 of 1 April 2008 (article 3): identifies the types of vehicles not subject to the insurance obligation and the areas to be treated as areas of public use.
		123, paragraph 1	Craft	Insurance obligation for craft	X	X	X		Paragraph 1 implemented by Ministerial Decree n. 86 of 1 April 2008 (article 4): identifies the types of craft not subject to the insurance obligation and the waters to be treated as waters of public use.
		127	Insurance certificate and sticker	Obligation to issue the insurance certificate and its characteristics for protection of third parties	X	X	X		Implemented by ISVAP Regulation n.13/2008
		128, paragraph 1, <i>b bis</i> )	Minimum amounts of cover	Minimum amounts of cover for motor vehicles classified in categories M2 and M3 pursuant to article 47 of the road code	X	X	X		The minimum amounts of cover are doubled as from 1 January 2018 pursuant to article 1 (29) of law n. 124 of 4 August 2017. 131, paragraphs 1 and 2
			Premium and contract term disclosure	Obligation for undertakings to make available to the public, at any point of sale and on the internet, the information document and the contract terms applied - Obligation to advertise premiums by means of customised estimates	X	X	X		Implemented by ISVAP Regulation n. 23/2008
		132, paragraphs 1, 1- <i>bis</i> , 1- <i>ter</i> and 2	Obligation to insure	Obligation for undertakings to accept the insurance proposals which are submitted to them, without prejudice to the assessment of the truthfulness of the data furnished	X	X	X		
		132- <i>ter</i>	Compulsory discounts	Compulsory discounts, when some conditions are met, aimed at making the policyholder accountable	X	X	X		Implemented by IVASS Regulation n. 37/2018
		133, paragraph 1	Insurance rates	Obligation to take out contracts based on the following systems: bonus/malus, with deductible or mixed	X	X	X		

## SECTION I - INSURANCE REGULATIONS

### PRIMARY REGULATIONS

		134	Certificate of claims experience	Sets out the characteristics of the certificate of claims experience the undertaking must deliver to the policyholder and the policyholder has the right to require	X	X	X		Implemented by IVASS Regulation n. 9/2015
		135	Claims data bank and data banks for the register of witnesses and of injured parties	To enhance prevention and combating of fraudulent behaviours, the insurance undertakings with head office in the territory of the Italian Republic as well as undertakings with head office in a EU member State licensed to pursue business in Italy under the freedom to provide services or under the right of establishment and licensed to pursue compulsory motor liability insurance in the territory of the Italian Republic shall be obliged to enter data in the claims database and in the databases called "register of witnesses" and "register of injured parties" set up at IVASS	X	X	X		Implemented by IVASS Regulation n. 23/2016
		137	Pecuniary damage	Calculation of the occupational income when the personal injury has an impact on such income	X	X	X		The precondition for its application is the reference to the Italian legislation provided for in EC Regulation 864/2007 (Rome II)
		138	Biological damage for serious injuries	Single table for assessing injuries valid all over the territory of the Italian Republic drawn up by the Ministry	X	X	X		Article implemented by Decree of the President of the Republic no.12 of 13 January 2025. The precondition for its application is the reference to the Italian legislation provided for in EC Regulation 864/2007 (Rome II)
		139	Biological damage for minor injuries	Specifies the compensation criteria in case of biological damage for minor injuries	X	X	X		Pending the issue of the Presidential Decree envisaged by paragraph 4, Ministerial Decree of 3 July 2003, containing the "Table of impairments to physical and mental integrity ranging between 1 and 9 points of disability", continues to apply. In accordance with paragraph 5 the amount for each percentage point of disability shall be updated each year. The precondition for its application is the reference to the Italian legislation provided for in EC Regulation 864/2007 (Rome II)
		140, paragraphs 1 and 2	Cases where there is more than one injured party and the amounts of cover are exceeded	Regulates compensation in cases where there is more than one injured party (proportional reduction of compensation) and the amounts of cover are exceeded	X	X	X		

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		141-142	Compensation for passengers - Right of subrogation	Compensation for passengers and right of recourse by the insurance undertaking - Provisions on the right of subrogation in case of social insurance	X	X	X		
		146	Right of access to documents	Obligation for undertakings pursuing motor liability insurance and liability for craft to give policyholders and injured parties the right of access to documents at the end of the whole settlement procedure	X	X	X		Implemented by Ministerial Decree n. 191 of 29 October 2008, containing the Regulation on the policyholders' and injured parties' right of access to the documents of the insurance undertakings pursuing compulsory insurance against civil liability in respect of the use of motor vehicles and craft
		148	Compensation procedure	Terms and times for submitting a claim for compensation and obligations for companies to consult the anti-fraud databases when settling claims	X	X	X		
		149-150	Direct compensation procedure Rules on direct compensation	Scope and legislative framework of direct compensation	X	X	X		For claims happening from 1 January 2023
		154, paragraphs 1, 4 and 5	Italian Information Centre	Terms and times for submitting a claim for compensation and obligations for companies to consult the anti-fraud databases when settling claims	X	X	X		Implemented by ISVAP Regulation n. 3/2006
		156-157	Loss adjusters - List of loss adjusters	Terms and times for submitting a claim for compensation and obligations for companies to consult the anti-fraud databases when settling claims	X	X	X		Implemented by ISVAP Regulation n. 11/2008
		170	Prohibition of tie-in sales	Terms and times for submitting a claim for compensation and obligations for companies to consult the anti-fraud databases when settling claims	X	X	X		Only for motor liability insurance
		170-bis	Lifetime of the contract	Terms and times for submitting a claim for compensation and obligations for companies to consult the anti-fraud databases when settling claims	X	X	X		Only for motor liability insurance and ancillary risks.
		171	Transfer of ownership of the vehicle or craft	Terms and times for submitting a claim for compensation and obligations for companies to consult the anti-fraud databases when settling claims	X	X	X		Paragraph 3 implemented by Ministerial Decree n. 86 of 1 April 2008 (article 10): lays down provisions on the issuing of a new certificate and a new sticker in case of transfer of the ownership of the vehicle or craft and of replacement of the relevant contract when taking out insurance for another vehicle or craft owned.

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		172	Right of withdrawal	Terms and times for submitting a claim for compensation and obligations for companies to consult the anti-fraud databases when settling claims	X	X	X		
		285, paragraphs 3 and 4	Guarantee fund for victims of road accidents	Terms and times for submitting a claim for compensation and obligations for companies to consult the anti-fraud databases when settling claims	X	X	X		Every year the amount of the contribution is set by decree of the Minister of Economic Development.
		303	Guarantee fund for hunting victims	Terms and times for submitting a claim for compensation and obligations for companies to consult the anti-fraud databases when settling claims	X	X	X		Every year the amount of the contribution is set by decree of the Minister of Economic Development. Further provisions in ISVAP Order n. 2643 of 22 October 2008.
		334	Fee on premiums of motor vehicles and craft insurance	Contribution on insurance premiums for the healthcare services paid by the NHS	X	X	X		
decree-law no. 179 of 18 October 2012 converted into law no. 221 of 17 December 2012 as amended by law no. 124 of 4 August 2017		22, paragraphs 4, 5 and 6	Basic contract	Basic motor liability insurance contract and relevant electronic form	X	X	X		Implemented by decree of the Minister of Economic Development no. 54 of 11 March 2020 and by decree of the Minister of Economic Development of 4 January 2021

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CONTRACTS									
Rule	Date of issue	Article / Paragraph	Title	Content	Scope		Type of business		Notes
					FOE	FOS	Non-life	Life	
Legislative Decree n. 209/05 - Insurance Code	7-set-05	165	Link with the provisions of the civil code	Explains the general principle according to which insurance, co-insurance and reinsurance contracts remain subject to the provisions of the civil code	X	X	X	X	As regards the provisions of the civil code which are deemed to apply reference is made to the relevant separate list
		166	Criteria for drawing up contracts	Lays down the criteria for drawing up contracts	X	X	X	X	
		167	Voidness of contracts concluded with unauthorised undertakings	Indicates the reasons for declaring the contract void	X	X	X	X	
		168	Effects of portfolio transfers, mergers and divisions	Envisages that the contract continues to be valid in case of extraordinary operations, without prejudice to the policyholder's right of withdrawal	X	X	X	X	Paragraph 2 shall be valid only for non-life business (motor liability and liability for craft)
		176	Revocation of the proposal	Effects of the revocation of the proposal	X	X		X	For the insurance classes I, II, III and V of article 2, paragraph 1 of the Insurance Code
		177	Right of withdrawal	Timescale and procedures for exercising the right of withdrawal	X	X		X	Contains supplementary provisions to the provisions of art. 35 of directive 2002/83/EC.
		179	Capital redemption operations - Concept	Defines the capital redemption contract	X	X		X	For insurance class V of article 2, paragraph 1, of the Insurance Code According to article 2, paragraph 2 (a) of Directive 73/239/EEC the law in each member State shall provide for the definition of capital redemption operations
		180	Non-life insurance contracts	Provisions about the law applicable to non-life contracts	X	X	X		
		181	Life assurance contracts	Provisions about the law applicable to life contracts	X	X		X	

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		182, paragraphs 1 and 2	Advertising of insurance products	Compliance with the principles of transparency and fairness in advertising insurance products.	X	X	X	X	
		183	Rules of conduct	Obligations imposed on undertakings for the protection of policyholders, relating to the behaviour to be adopted during the term of the contract	X	X	X	X	Article implemented by IVASS Regulation n. 40/2018 and ISVAP Regulation n. 24/2008 on the handling of complaints
		185	Information documents	Drawing up and content of information documents. Supplementary information for policyholders	X	X	X	X	Implemented by IVASS Regulation n. 41/2018
		185- <i>ter</i>	Pre-contractual life assurance product information document	Form and content of the information document for the life products other than IBIPs	X	X		X	Implemented by IVASS Regulation n. 41/2018

### DISTRIBUTION ACTIVITY

Rule	Date of issue	Article / Paragraph	Title	Content	Scope		Type of business		Notes
					FOE	FOS	Non-life	Life	
Legislative Decree n. 209/05 - Insurance Code as amended by Legislative Decree no. 68 of 21 May 2018,	7-set-05	119, paragraph 2	Duties and liabilities to policyholders	Requirements for the distribution by banks and financial intermediaries.	X	X	X	X	
		119- <i>bis</i> paragraphs 3, 6, 7, 8	Rules of conduct and conflicts of interests	Safeguards to be adopted by distributors to prevent conflicts of interest	X	X	X	X	Implemented by IVASS Regulation n. 40/2018. The provisions enlarge the scope of the conflicts of interest rules, envisaged by Directive (EU) No. 2016/97 (IDD) for IBIPs, to each insurance product, under the option envisaged by art. 22, par. 2, sub-par. 1 of said Directive.
		120, paragraph 3	Pre-contractual information	Obligation on the distributor to deliver documents	X	X	X	X	
		121	Pre-contractual information in case of distance selling	Information contents and arrangements	X	X	X	X	Provisions additional to those envisaged by the distance selling Directive.



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		121- <i>septies</i> , par. 2, second sentence	Assessment of suitability and appropriateness of the insurance product and reporting to customers	When distributing IBIPs, the cost of the advice given either when it is compulsory or when it is provided on the initiative of the distributor, shall not economically affect customers.	X	X		X	Additional requirements for the distribution of IBIPs. Italy exercised the option stated by art. 29, par. 3, which allows member states to prohibit or restrict the acceptance of fees and commissions in relation to the provision of insurance advice.
		121- <i>septies</i> , paragraphs 4, 6 and 7	Assessment of appropriateness	Duty to obtain the information or make the assessment provided for in art. 30 par. 2, IDD also in case of selling of IBIPs without advice	X	X		X	Italy has not exercised the option envisaged in art. 30, par. 3, IDD ("execution only"). Therefore, where no advice is given, undertakings are not allowed to distribute IBIPs within the territory of the Italian Republic without obtaining the information or making the assessment provided for in art. 30, par. 2 IDD. The provision of par. 6, second sentence, that obliges the insurance undertaking to inform the customer of the target clients to whom the product may not be distributed, is applicable only when the manufacturer licensed to operate in Italy has identified groups of customers for whose needs, characteristics and objectives the insurance product is generally not compatible pursuant to Article 5, par. 2, of Regulation (EU) no. 2358/2017.
		182, paragraphs 1 and 2	Advertising of insurance products	Obligations with regard to the advertising of insurance products	X	X	X	X	
		183	Rules of conduct	Obligations imposed on undertakings for the protection of policyholders, relating to the behaviour to be adopted during the term of the contract	X	X	X	X	Article implemented by IVASS Regulation n. 40/2018 and ISVAP Regulation n. 24/2008 on the handling of complaints
		185	Information documents	Drawing up and content of information documents. Supplementary information for policyholders	X	X	X	X	Implemented by IVASS Regulation n. 41/2018
		185- <i>ter</i>	Pre-contractual life assurance product information document	Form and content of the information document for the life products other than IBIPs	X	X		X	Implemented by IVASS Regulation n. 41/2018
		190- <i>bis</i>	Statistical information	Acquisition of data and information	X	X	X	X	Article implemented by IVASS Regulation n. 36/2017 and IVASS Regulation n. 50/2022
decree-law n. 179 of 18 October 2012, converted, after amendment, by law n. 221 of 17 December 2012 as subsequently amended and supplemented	18-Oct-12 17-Dec-12	22, paragraph 12	Provisions aimed at supporting competition and consumer protection in the insurance market	Voidness of contractual clauses in case of breach of the rules governing horizontal collaborations between intermediaries	X	X	X	X	

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PRIMARY REGULATIONS

EXTRAORDINARY OPERATIONS									
Rule	Date of issue	Article / Paragraph	Title	Content	Scope		Type of business		Notes
					FOE	FOS	Non-life	Life	
Legislative Decree n. 209/05 - Insurance Code	7-set-05	198, paragraph 6	Transfer of portfolio of Italian insurance undertakings	Rules protecting employment relationships	X		X	X	Paragraph quoted in compliance with article 2112 of the civil code
		201, paragraph 5	Merger and division of insurance undertakings	Rules protecting employment relationships	X		X	X	Refers to article 198, paragraph 6.

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### SECONDARY REGULATIONS

#### GENERAL RULES

Rule	Date of issue	Article / Paragraph	Title	Content	Scope		Type of business		Notes
					FOE	FOS	Non-life	Life	
ISVAP Regulation n. 24	19-mag-08		Procedure for submitting complaints to IVASS and procedure for managing of complaints by insurance undertakings	Procedure for the submission and management of complaints	X	X	X	X	
ISVAP Regulation n. 29	16-mar-09	4, 6, 9, 10, 12, paragraph 2, 14, paragraph 1.	Implementing instructions for the classification of risks within the insurance classes pursuant to article 2, paragraph 6 of the Insurance Code	Lays down rules on the uninsurability of certain risks and the classification of risks within the insurance classes pursuant to article 2, paragraph 6 of the Insurance Code	X	X	X	X	4 (Uninsurable risks) 6 (Unit-linked or index-linked life assurance) 9 (capital redemption operations); 10 (assurance in case of death linked to salary-backed loans); 12, paragraph 2, (insurance granted as guarantee for loans for the purchase of real estate); 14, paragraph 1 (insurance granted as guarantee for salary-backed loans)
ISVAP Regulation n. 41	15-mag-12		Implementation measures on the organisation, procedures and internal controls designed to prevent the use of insurance undertakings and insurance intermediaries for purposes of money laundering and financing terrorism	Regulates undertakings' organisation procedures so as to take into account the peculiarities of anti-money laundering	X			X	As regards undertakings, the provisions of ISVAP Regulation n.41 apply to the transmission of the information necessary for the evaluation of the efficiency of the safeguards put in place by parent companies for customer identification and reporting of suspicious transactions. The Regulation has been repealed since 1 May 2019 by Regulation n. 44/2019, but is still applicable to relationships in force at that date.
IVASS Regulation n. 5	21-lug-14		Implementing rules concerning the fulfilment of customer due diligence and recording requirements by insurance undertakings and insurance intermediaries, pursuant to Article 7, paragraph 2, of Legislative Decree no. 231 of 21 November 2007.	Customer due diligence regulations	X			X	The Regulation has been repealed since 1 May 2019 by Regulation n. 44/2019, but is still applicable to relationships in force at that date.

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IVASS Regulation n. 44	12-feb-19		Implementing provisions on the organisation, procedures and internal controls and customer due diligence, designed to prevent the use of insurance undertakings and insurance intermediaries for purposes of money laundering and financing terrorism, pursuant to article 7, paragraph 1 a) of legislative decree no. 231 of 21 November 2007.	Regulates undertakings' organisation so as to take into account the peculiarities of anti-money laundering	X	X		X	
IVASS Regulation n. 36	28-feb-17	Title I and III	Data and information to be transmitted to IVASS to conduct statistical surveys, studies and analyses of the insurance market under art.190-bis of the Insurance Code	Obligation to communicate to IVASS data and information to conduct statistical surveys, studies and analyses of the insurance market.	X	X	X	X	Implementing art.190-bis of the Insurance Code
IVASS Regulation n. 50	3-mag-22	articles 4, 5	Communication to IVASS of data and information on non-life premiums collected by undertakings through individual intermediaries or without any mediation.	Obligation to communicate to IVASS data and information to conduct statistical surveys, studies and analyses of the insurance market.	X	X	X		Implementing art.190-bis of the Insurance Code
ISVAP Circular n. 162	24-ott-91		Rules on credit and suretyship insurance	Lays down the conditions for the pursuit of credit and suretyship insurance	X	X	X		Partly repealed by ISVAP Regulation n. 29/2009.
ISVAP Circular n. 403/ D	16-mar-00	Points 2; 3; 4; 5	Quality of services offered to policyholders by life insurance companies	Regulates certain aspects of the claims settlement	X	X		X	Point 2. (Settlement of the amount insured: disclosure of the documents to be presented to the undertakings) Para 3. (Simplification of documents to be delivered to the insurance companies) Para 4. (Time scale for settlement of the amount insured in case of contract maturity) Para 5. (Unfairness of the clause on the competent court)

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#### MOTOR LIABILITY INSURANCE, LIABILITY FOR CRAFT AND HUNTING LIABILITY

Rule	Date of issue	Article / Paragraph	Title	Content	Scope		Type of business		Notes
					FOE	FOS	Non-life	Life	
ISVAP Regulation n. 3 - Functioning of the Italian Information Centre	23-mag-06	3 and 4	Processed information - Requirements for undertakings	Lays down rules on the type of information processed and that undertakings are required to communicate	X	X	X		In implementation of article 154 of the Insurance Code
IVASS Regulation n. 37 - Rules governing the compulsory discounts when some conditions are met	27-mar-18		Criteria and arrangements for determining the compulsory discounts to be applied by insurance undertakings	Discounts if the following conditions are met: a) the policyholder accepts the prior inspection of the vehicle; b) where, upon the proposal of the insurance undertaking, a black box or other electronic device that record the activity of the vehicle is installed; c) where, upon the proposal of the insurance undertaking electronic mechanisms are installed, or are already in place, that prevent the starting of the engine when the driver's blood-alcohol level exceeds the legal limits permitted for driving.	X	X	X		In implementation of article 132- ter
IVASS Regulation n. 23	1-giu-16	with the exclusion of Chapter III	Claims database and database for the register of witnesses and of injured parties under art. 135 of the Insurance Code.	Replaces ISVAP Regulation n. 31 of 1 June 2009 due to the evolution of the anti-fraud legislation that has modified, in addition to article 135, also articles 134 and 148 of the Insurance Code and envisaged, in article 21 of the Decree-Law n. 179 of 18 October 2012 converted with amendments into law 17 December 2012, n. 221, the activation of early warning Systems against fraud risks.	X	X	X		The Regulation is currently being revised to, among other things, extend the application of Chapter III to EU companies as well.
IVASS Regulation n. 9	19-mag-15		Rules governing the claims history statement database and the claims history statement	Information included in the claims history statement - Management of the Claims history statement database - Feeding, consultation and operation of the Claims history statement database - Obligation to deliver the claims history statement - (Procedures and times for delivering the claims history statement - Acquisition of the claims history statement by the insurer)	X	X	X		In implementation of article 134 of the Insurance Code.
ISVAP Regulation n. 11	3-gen-08	3 and 4	Scope List of loss adjusters	Obligation to be registered in the List of loss adjusters for the pursuit of the activity of loss adjuster - List set up within ISVAP	X	X	X		In implementation of article 157 of the Insurance Code

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ISVAP Regulation n. 13	6-feb-08		Rules governing the insurance certificate, the insurance sticker and the accident statement form	Defines the characteristics of the insurance certificate and sticker - Vehicles with temporary or test plates - Provisions on the issuing of documents and duplicates - Characteristics of the accident statement form and obligation to deliver it	X	X	X		In implementation of article 127 of the Insurance Code. Carrier's liability is excluded in insurance class 10
ISVAP Regulation n. 23	9-mag-08		Rules governing premium and contract terms disclosure in motor liability insurance and liability for craft	Undertakings' duties to provide information - Customised estimate - Insurance rates flexibility	X	X	X		In implementation of article 131 of the Insurance Code. Except for fleet business.
ISVAP Regulation n. 44	9-ago-12		Drafting of the report template on the fight against fraud	Defines the template of the annual report to be submitted to the Authority, containing information on the adequacy of the company organisation with respect to the objective of preventing and combating insurance fraud	X	X	X		In implementation of article 30, paragraph 1, of decree- law n. 1 of 24 January 2012, containing Urgent measures for competition, the development of infrastructures and competitiveness, converted, after amendment, into law n. 27 of 24 March 2012 ("liberalisation decree"). The technical arrangements for the transmission of the report are set out in IVASS Order n. 1 of 19 March 2013
ISVAP order n. 2643	22-ott-08			Provisions on compulsory hunting liability and accident insurance	X	X	X		Order issued in compliance with the provisions of law n. 57 of 11 February 1992 on the obligation for hunters to take out a liability policy, and with articles 302-304 of the Insurance Code.
Ministerial Decree n. 86/08. Regulation concerning motor liability insurance and liability for craft	1-apr-08	3, 4 and 10	Motor vehicles, craft, transfer of property of the vehicle or craft	Identifies the types of vehicles not subject to the insurance obligation and the areas to be treated as areas of public use. Identifies the types of craft not subject to the insurance obligation and the waters to be treated as waters of public use. Lays down provisions on the issuing of a new certificate and a new sticker in case of transfer of the ownership of the vehicle or craft and of replacement of the relevant contract when taking out insurance for another vehicle or craft owned.	X	X	X		In accordance with articles 122, 123 and 171 of the Insurance Code.

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Ministerial Decree n. 191/08 - Regulation on the policyholders' and injured parties' right of access to the documents of the insurance undertakings pursuing compulsory insurance against civil liability in respect of the use of motor vehicles and craft	29-ott-08			Lays down provisions on access to the documents of insurance undertakings further to an accident falling within motor vehicle liability insurance	X	X	X		In implementation of article 146 of the Insurance Code.
<b>CONTRACTS</b>									
Rule	Date of issue	Article / Paragraph	Title	Content	Scope		Type of business		Notes
					FOE	FOS	Non-life	Life	
ISVAP Regulation n. 32	11-giu-09	4, 5, 6 and 14	Rules governing the policies whose benefits are directly linked to a share index or another reference value referred to under article 41 (2) of the Insurance Code	Share indexes and other eligible reference values, policy indexation. Unit-linked contracts linked to index-linked UCITS	X	X		X	
IVASS order n. 56	9-feb-17		Temporary suspension of the payment of premiums pursuant to art. 48, paragraph 2, of the Decree Law n. 189 of 17 October 2016, converted with amendments by Law n. 229 of 15 December 2016 laying down "Urgent measures in favour of populations affected by the earthquake in 2016"	Suspension of the payment of premiums in the areas affected by the 2016 earthquake.	X	X	X	X	
IVASS order n. 69	27-mar-18		Postponement of the period of temporary suspension	Suspension of the payment of premiums in the areas affected by the earthquake in 2016- 2017 Methods of payments by instalments	X	X	X	X	



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IVASS order n. 83	29-gen-19		Further postponement of the period of temporary suspension and other benefits for victims of earthquakes, such as temporary suspension and exemption	Suspension of the payment of premiums in the areas affected by the earthquake in 2016- 2017 and exemption for those who have declared the unfitness of the assets located in a "red zone".	X	X	X	X	
IVASS order n. 94	30-dic-19		Further postponement of the period of temporary suspension of premium payments envisaged by IVASS Order No. 83 of 29 January 2019	Suspension of premium payment in areas affected by earthquakes	X	X	X	X	

### DISTRIBUTION ACTIVITY

Rule	Date of issue	Article / Paragraph	Title	Content	Scope		Type of business		Notes
					FOE	FOS	Non-life	Life	
IVASS Regulation No. 40/2018 - Insurance and Reinsurance Distribution	2-ago-18	3, paragraph 2	Scope	Distribution of insurance contracts associated with the sale of goods or the provision of services	X	X	X	X	The provision is aimed at ensuring a uniform application of the notion of distribution to all the distributors
		3, paragraph 3	Scope	Underwriting of collective policies on behalf of individual policyholders who pay the policy premium directly or indirectly, in full or in part	X	X	X	X	
		8-bis	Access to the RUI Web Portal	Procedures for accessing the RUI Web Portal	X		X	X	The rule does not envisage additional requirements for EU operators but rather defines the procedures for accessing the RUI Web Portal by distributors pursuing business in Italy under the right of establishment
		9	Requirements for the management of the Register	Management of applications and notifications through the RUI Web Portal	X	X	X	X	The rule does not envisage additional requirements for EU operators but rather defines the methods for the communication to IVASS. In particular, for distributori licensed to pursue business in Italy under the freedom to provide services, the communications are transmitted according to the methods specified in the implementing instructions published by IVASS.



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		41, paragraph 1 and 8-bis	Arrangements for the pursuit of business by the undertaking	Obligation to communicate the name of the distribution manager of the EU undertaking to IVASS	X	X	X	X	The rule does not impose additional requirements on EU undertakings but only the obligation to notify IVASS of the name of the distribution manager
		43, paragraphs 4 to 8	Obligations to give information	Obligation to inform IVASS on the assignment of distribution mandates	X	X	X	X	The provision concerns the principal undertakings
		46	Policies for the organisation, management and control of distribution	Obligation to send IVASS the report on the control of the distribution network	X	X	X	X	The scope of art. 46 will be defined following the issuing by IVASS of the implementing Order referred to in par. 5 of the same article
		49	Marketing of supplementary pension plans	Rules governing the marketing of supplementary pension plans by undertakings	X	X	X	X	
		50	Multilevel marketing networks	Requirements and arrangements for the distribution of insurance contracts via multilevel marketing networks	X	X	X	X	It concerns insurance undertakings as providers
		54	General rules of conduct	Rules of conduct in the exercise of distribution activities and in particular when proposing insurance contracts and in the management of the contractual relationship	X	X	X	X	
		55	Conflicts of interest	Rules governing the conflicts of interest when proposing and managing insurance contracts	X	X	X	X	
		56, paragraph 1,3-bis, 5 and 7	Pre-contractual information	Information for policyholders before signing the proposal or the contract distributed	X	X	X	X	This is harmonized legislation, however, information arrangements are peculiar to Italian legislation and must be complied with by all operators for consistency and clarity to policyholders.
		58, paragraphs 1 to 4	Assessment of the policyholder's requests and needs	Obligation for distributors to propose contracts consistent with the insurance demands and needs of the policyholder/insured person, acquiring for this purpose information from the policyholder that is useful for the assessment.	X	X	X	X	Par. 3 applies to the undertaking that sells through intermediaries, the other paragraphs concern the undertaking as distributor.

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		60	Documents to be provided to policyholders	Documents for the policyholder	X	X	X	X	The documents to be delivered must be homogeneous for all market operators in order to ensure the consumer analysis capacity.
		61	Information arrangements	Arrangements and means by which the information must be furnished	X	X	X	X	The arrangements by which information is furnished must be homogeneous for all market operators in order to ensure the consumer analysis capacity.
		62	Use of the advanced electronic signature, the qualified electronic signature and the digital signature	Possibility to put together a distance insurance contract by means of an electronic document underwritten with qualified electronic signature or digital signature	X	X	X	X	
		66	Collective contracts	Special provisions applicable to the collective contracts in which holders bear all or part of the costs connected with the payment of the premiums	X	X	X	X	
		68-ter	Pre-contractual information	Information requirements to be complied with when distributing insurance-based investment products	X	X		X	Additional requirements for the distribution of IBIPs.
		68-quater	Requirements of the information provided on the product	Rules governing the disclosure requirements and the methods of representing future financial results	X	X		X	Additional requirements for the distribution of IBIPs.
		68-quinquies.	Marketing communications	Rules governing the marketing communications	X	X		X	Additional requirements for the distribution of IBIPs.
		68-sexies	General guidelines on inducements	Rules governing inducements	X	X		X	Additional requirements for the distribution of IBIPs. Italy exercised the option provided for in art. 29, par. 3, of the IDD through art. 121-sexies, par. 5, of the CAP, which granted IVASS the power to adopt regulations on inducements in accordance with the relevant provisions of Directive 2014/65/EU

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		68-septies, paragraphs 1, 2, 3 and 4	Requirements concerning the admissibility of inducements	Rules on the requirements concerning the admissibility of inducements	X	X		X	Additional requirements for the distribution of IBIPs. Italy exercised the option provided for in art. 29, par. 3, of the IDD through art. 121- sexies, par. 5, of the CAP, which granted IVASS the power to adopt regulations on inducements in accordance with the relevant provisions of Directive 2014/65/EU
		68-undecies	Assessment of appropriateness	Duty to obtain the information or make the assessment provided for in art. 30 par. 2, IDD also in case of selling of IBIPs without advice	X	X		X	Additional requirements for the distribution of IBIPs. Italy has not exercised the option envisaged in art. 30, par. 3, IDD ("execution only"). Therefore, where no advice is given, undertakings are not allowed to distribute IBIPs within the territory of the Italian Republic without obtaining the information or making the assessment provided for in art. 30, par. 2 IDD.
		68-duodecies	Mandatory advice	Rules governing the mandatory advice for the distribution of IBIPs	X	X		X	Additional requirements for the distribution of IBIPs. Italy exercised the option provided for in art. 29, par. 3, of the IDD through art. 121- septies, par. 1, of the CAP, which granted IVASS the power to adopt regulations establishing the cases where distributors are required to provide advice for the distribution of IBIPs.
		71	Prohibition of discrimination	Prohibition to use procedures aimed to prevent certain categories of policyholders from contacting the distributor or underwriting the contract	X	X	X	X	
		72	Marketing of unsolicited contracts	Prohibition to distance market insurance contracts without the express prior consent of the policyholder	X	X	X	X	
		73	Pre-contractual information in case of promotion and distance selling	Information to be provided to policyholders before they are bound by a distance insurance proposal or contract	X	X	X	X	Information arrangements are peculiar to Italian legislation
		74, paragraphs 1 and 2	Rules of conduct in case of promotion and distance marketing	Behaviour obligations imposed on distributors in case of promotion and distance marketing	X	X	X	X	With the exception of the reference to articles 63 (Segregation of assets) and 64 (Bank guarantee)

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### SECONDARY REGULATIONS

		75	Sending of documents	Terms and arrangements for the transmission of documents to policyholders in case of distance selling	X	X	X	X	
		76	Use of call centres	Conditions for the distribution through call centre	X	X	X	X	Paragraph 1, limited to the assumption of responsibility by the undertaking/intermediary for the work of the call centre employees they use. Paragraph 2 (a) to the extent that call centre employees are subject to supervision by IVASS, as specified under Art. 87.
		77	Website of insurance undertakings	Information to be made available on the website and information obligation in case of placement of insurance contracts through the internet	X	X	X	X	This is harmonized legislation, however, for effective consumer protection, website disclosure requirements are also extended to companies from other member states licensed to pursue business in Italy, for consistency and clarity to policyholders.
		78	Registration of the domain	Obligation to own the website's domains of distributors	X	X	X	X	The provision is aimed at ensuring an adequate level of consumer protection and effective anti-fraud supervision.
		81	Procedures for sale through the internet	Information to be made available on the website and information obligation in case of placement of insurance contracts through the internet	X	X	X	X	
		82	Unsolicited commercial communications	Obligation to gain the policyholders' explicit consent to the sending of commercial communications by means of distance communication techniques	X	X	X	X	This is harmonized legislation, however, information arrangements obtain the policyholder's consent are peculiar to Italian legislation and must be complied with by all operators for consistency and clarity to policyholders.
		Art. 83, paragraph 1, a), b) c), d) and paragraph 2	Commercial communications by means of distance communication techniques	Obligation information in case of use of distance communication techniques for commercial communications even if made by third parties.	X	X	X	X	This is harmonized legislation, however, information arrangements are peculiar to Italian legislation and must be complied with by all operators for consistency and clarity to policyholders.

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### SECONDARY REGULATIONS

		87	Subjects who provide the professional training and the update	Obligations for undertakings and intermediaries to provide professional training to the subjects they use for the pursuit of the distribution activity (intermediaries, employees, call centre staff..) when they are subject to the supervision of IVASS	X	X	X	X	The provision pursues the general good of ensuring adequate professional standards through the provision of training and updating for intermediaries subject to IVASS supervision (for example, intermediaries registered in Section E of RUI as collaborators of EU intermediaries registered in the Enclosed List), representatives of EU undertakings or intermediaries who would be excluded if the application of the rule were not extended. This regardless of the Member State of residence/head office of the insurance intermediary/undertaking for which they carry out insurance distribution. Therefore, the professional training provided to the EU operators mentioned in Art. 86 must necessarily comply with the principles and criteria of Part IV of IVASS Regulation No. 40/2018.
IVASS Regulation n. 45 - Provisions on insurance product oversight and governance requirements.	4-ago-20	Art. 10 and Art. 11	Information flows and distribution mechanisms	POG rules applicable to EU insurance undertakings licensed to pursue business in Italy.	X	X	X	X	The prohibition on the distribution to customers who belong to the negative target market referred to in Art. 11 of IVASS Regulation No. 45/2020 is applicable only when the manufacturer licensed to operate in Italy has identified groups of customers for whose needs, characteristics and objectives the insurance product is generally not compatible pursuant to Article 5, par. 2, of Regulation (EU) no. 2358/2017.
IVASS Regulation n. 41 - Provisions on transparency, disclosure and design of insurance products	2-ago-18		Transparency, disclosure and marketing in Italy of insurance products	Regulates the obligations to be complied with by distributors when advertising and marketing insurance products	X	X	X	X	For MTPL, the whole Regulation shall apply, while for life and non-life classes other than MTPL articles 42, 43, 44, 45 and 46 shall not apply

## SECTION II - OTHER REGULATIONS

### CONSUMER CODE

Rule	Date of issue	Article / Paragraph	Title	Content	Scope		Type of business		Notes
					FOE	FOS	Non-life	Life	
Legislative Decree n. 206/05 - Consumer Code	6-set-05	2	Consumers' rights	Introduces the general principle of consumers' right to transparency, fairness and good faith in commercial relations	X	X	X	X	
		Part III Title I (articles 33-38)	Consumer contracts in general	Defines unfair contract terms and the consequences of their inclusion in the contract	X	X	X	X	
		143	Non-waiver of consumers' rights	Provides that agreements in contrast with the provisions of the Consumer Code are void	X	X	X	X	

### MEDICAL MALPRACTICE LAW

Rule	Date of issue	Article / Paragraph	Title	Content	Scope		Type of business		Notes
					FOE	FOS	Non-life	Life	
Law no. 24 of 8 March 2017		10,11	insurance obligation		X	X	X		Provisions implemented by decree of the MIMIT n. 232 of 15 December 2023

## SECTION II - OTHER REGULATIONS

		7, paragraph 4	Claims settlement						The precondition for its application is the reference to the Italian legislation provided for in EC Regulation 864/2007 (Rome II). The provisions are supplemented by the following measures: Decree of the Minister of Economic Development of 3 July 2003, introducing the single national table for compensation of damage resulting from micro-injuries under Art. 139 of the CAP (Leg. Decree n. 209/2005); Presidential Decree n. 12 of 13 January 2025 introducing the single national table for compensation of damage resulting from macro-injuries referred to in Art. 138 of the CAP (Leg. Decree n. 209/2005).
		14	Contribution to the Healthcare Liability Guarantee Fund		X	X	X		To be completed by decree of the Ministry of Health
Decree of the Minister of Enterprises and Made in Italy, n. 232/2023	15-dic-23	1,3, 4,5, 6,7,8, 14,15, paragraph 1, and 18	Regulation laying down the minimum requirements of insurance policies for public and private healthcare and social-health facilities and for healthcare professionals, the minimum guarantee requirements, the rules for the transfer of risk in the event that an insurance company takes over the contract.	minimum policy requirements, minimum amounts of cover, contractual takeover of an insurance company, transitional provisions and reference regulations	X	X	X		

## SECTION II - OTHER REGULATIONS

### TAX REGULATIONS

Rule	Date of issue	Article / Paragraph	Title	Content	Scope		Type of business		Notes
					FOE	FOS	Non-life	Life	
Law n. 1216/1961 Tax provisions on insurance	29-ott-61	1, 1- <i>bis</i>	Premium tax	Indicates the types of insurance subject to taxes	X	X	X		
		4- <i>bis</i>	Premium tax	Regulates the obligation to appoint a fiscal representative	X	X	X	X	The obligation to appoint a fiscal representative applies only to the States which do not guarantee an adequate exchange of information between tax Authorities.

### CIVIL CODE AND NAVIGATION CODE

Rule	Date of issue	Article / Paragraph	Title	Content	Scope		Type of business		Notes
					FOE	FOS	Non-life	Life	
Civil code		1184	Deadline	Deadline for fulfilling obligations, when envisaged in favour of consumer/debtor	X	X	X	X	The precondition for the application of Italian contract terms is that Italian legislation has been chosen by the parties in compliance with EC Regulation 593/2008 (Rome I)
		1337	Obligation of good faith before the conclusion of the contract		X	X	X	X	
		1341-1342	Unfair contract terms		X	X	X	X	



## SECTION II - OTHER REGULATIONS

		1343 - 1344 - 1345	Illegal cause or reason		X	X	X	X	
		1346	Object of the contract		X	X	X	X	
		1375	Performance in good faith		X	X	X	X	
		1418	Reasons for declaring the contract void		X	X	X	X	
		1419	Partial voidness		X	X	X	X	
		1420	Voidness of the plurilateral contract		X	X	X	X	
		1425	Parties' inability		X	X	X	X	
		1427	Mistake, violence and fraud		X	X	X	X	
		1469- <i>bis</i>	Consumer contracts		X	X	X	X	
		1882	Notion of insurance contract		X	X	X	X	
		1895	Non-existence of the risk		X	X	X	X	
		1899	Period of policy		X	X	X	X	
		1900, paragraph 3	Accidents resulting from the rescue of a person in danger or the protection of common interests with the insurer		X	X	X	X	

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		1932	Mandatory requirements		X	X	X	X	articles 1887,1892,1893,1894,1897, 1898,1899, paragraph 2, 1901,1903, paragraph 2,1914, paragraph 2,1915, paragraph 2,1917, paragraphs 3 and 4 and 1926 may be derogated from only for the benefit of the insured person. Derogatory terms against the insured person are automatically replaced by the correspondent provisions of the law
		2952	Period of limitation in the insurance sector		X	X	X	X	
Navigation Code		514	Reputed risk with respect to ship navigation		X	X	X		The precondition for the application of Italian contract terms is that Italian legislation has been chosen by the parties in compliance with EC Regulation 593/2008 (Rome I)
		522, paragraph 2	Risk increase with respect to ship navigation		X	X	X		
		1021	Reputed risk and risk increase with respect to air navigation		X	X	X		This rule refers to both, art. 514 and art. 522.

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### OTHER

Rule	Date of issue	Article / Paragraph	Title	Content	Scope		Type of business		Notes
					FOE	FOS	Non-life	Life	
Law n.244/07 (Financial law 2008)	24-dic-07	3, paragraph 59	Prohibition to insure the tax and accounting liability of the State's and the public bodies' administrators resulting from their institutional tasks	Voidness of the insurance contracts taken out by the public body for the benefit of its administrators.	X	X	X		
Pres.Decree 116/ 2007	22-giu-07	2, paragraph 1, lett.c) 3, paragraph 1-bis and 1-quater	Regulation implementing article 1, paragraph 345, of law no. 266 of 23 December 2005, on dormant accounts.	Dormant insurance contracts	X	X		X	
Decree-law n. 189 of 17 October 2016, converted into law n. 229 of 15 December 2016	18-Oct-16 15-Dec-16	48, paragraph 2	Urgent measures in favour of populations affected by the earthquakes in 2016	suspension of the payment of premiums in the areas affected by the 2016 earthquake.	X	X	X	X	
Decree-law no. 244 of 30 December 2016, converted into law no. 19 of 27 February 2017	30-Dec-16 27-Feb-17	14, paragraph 2	Extension and definition of deadlines	Suspension of the payment of premiums in the areas affected by the 2016 earthquake.	X	X	X	X	

## SECTION II - OTHER REGULATIONS

Decree-law n. 148 of 16 October 2017, converted, after amendment, by law n. 45 of 4 December 2017	16- Oct- 2017 4-Dec- 2017	2-bis paragraphs 24 and 25	Postponement of the period of temporary suspension of premium payments	Provisions on the methods of payment by instalments of suspended premiums	X	X	X	X	
Decree-law n. 55 of 29 May 2018 converted, after amendment, by law n. 89 of 24 July 2018	29-May- 2018 24 Jul- 2018	1, paragraph 6 and 6-bis	Extension and suspension of deadlines for payment	Further provisions in favour of the populations affected by the 2016-2017 earthquake	X	X	X	X	
Decree-law n. 91 of 25 July 2018 converted, after amendment, by law n. 108 of 21 September 2018	25-Jul-18 21-Sep-18	9, paragraphs 2- <i>quinquies</i> and 2- <i>sexies</i>	Extension of deadlines provided for by legal provisions	Further provisions in favour of the populations affected by the 2016-2017 earthquake	X	X	X	X	
Decree-law n. 109 of 28 September 2018 converted, after amendment, by law n. 130 of 16 November 2018	28-Sep-18 16-Nov-18	17, paragraph 1	Urgent provisions for Genoa, security of the national network of infrastructures and transportation, seismic events of 2016 and 2017, employment and other emergencies	Further provisions in favour of the populations affected by the 2016-2017 earthquake	X	X	X	X	
Decree-law n. 123 of 24 October 2019, converted, after amendment, by law n. 156 of 12 December 2019	24-Oct-19 12-Dec-19	8, paragraphs 1- <i>ter</i> and 3	Urgent provisions for the acceleration and completion of the reconstructions in progress in the territories affected by seismic events.	Further provisions in favour of the populations affected by the 2016-2017 earthquake	X	X	X	X	

## SECTION II - OTHER REGULATIONS

Decree-law n. 183 of 31 December 2020, converted, after amendment, by law n. 21 of 26 February 2021	31- Dec -20 26-Feb-21	17- <i>quater</i>	Urgent provisions concerning legal deadlines	Postponement until 31 December 2021 of some measures in favour of the populations affected by the 2016-2017 earthquake	X	X	X	X	
Measure n. 17589 by the Antitrust Authority	15-nov-07			Regulation on the procedures for investigating unfair commercial practices	X	X	X	X	
Measure n. 17590 by the Antitrust Authority	15-nov-07			Regulation on the procedures for investigating misleading and unlawful comparative advertising	X	X	X	X	
Law no. 220 of 9 December 2021	22-dic-21	1 and 4	Contrasting the financing of companies producing mines	Measures to counter the financing of companies producing anti-personnel mines, cluster munitions and sub-munitions	X		X	X	IVASS, in agreement with the Bank of Italy, COVIP and MEF, issued instructions for the exercise of enhanced controls on licensed intermediaries to counter the financing of companies producing anti-personnel mines, cluster munitions and sub-munitions referred to in art. 3 (1) of law n. 220/2021. The instructions were published in the Official Journal of 7 August 2024 and entered into force on the day after its publication. The instructions provide for a six-month deadline for compliance with the relevant provisions.

## SECTION II - OTHER REGULATIONS

Law n. 193 of 7 December 2023	18-dic-23	2	Law on the right to be forgotten for	Provisions on the right to be forgotten of persons who have suffered from an oncological disease Specifically, insurance companies and distributors are prohibited from requesting information concerning the health status of the customer who has suffered from oncological diseases, when concluding or renewing insurance contracts, when a certain period of time has elapsed since the treatment of the disease.	X	X	X	X	The Ministry of Health has issued two implementing decrees: Decree of 22 March 2024 containing the list of specific oncological diseases, for which it is required that a number of years have elapsed since the end of treatment before being entitled to the right to be forgotten; Decree of 5 July 2024, regulating the certification of compliance with the necessary requirements envisaged in the regulations on the right to be forgotten for cancer patients. IVASS Order referred to in Art. 2, paragraph 7 of Law n. 193/2023, which delegates to IVASS the power to establish the procedures for implementing the right to right to be forgotten for cancer patients is being finalised, for the matters within its competence.
Ministerial Decree of MIMIT no. 215 of 6 Novembre 2024	9-gen-25		Arbitro assicurativo	Determination of the criteria for alternative dispute resolution for customer disputes relating to insurance benefits and services arising from insurance contracts, as well as the criteria for the composition of the deciding body and the nature of disputes handled by the systems referred to in Article 187.1 CAP .	X	X	X	X	Pursuant to Article 2 (par. 3) of the Decree, firms and intermediaries operating in LPS may choose to join another out-of-court dispute resolution system, (i) provided that there is such a system in the home country that is a member of the FIN-NET network, and (ii) after notifying IVASS.

## SECTION II - OTHER REGULATIONS

Law n. 213 of 30 December 2023 (Budget Law 2024)	31-dic-23	1, paragraphs 101, 103, 104, 105, 105-bis, 106, 107, 108	Obligation for enterprises to insure against nat-cat	Obligation for all Italian companies or companies with a permanent establishment in Italy (excluding agricultural businesses) to take out insurance contracts covering tangible fixed assets for damages caused by natural disasters and catastrophic events occurring on Italian territory (floods, overflowing rivers, earthquake and landslide).	X	X	X		The decree of the MEF and MIMIT, in consultation with IVASS, referred to in Article 1, Paragraph 105 of the Budget Law 2024, laying down regulations implementing on application and operational aspects of insurance schemes is being published.
Ministerial Decree of MEF and MIMIT no. 18 of 30 January 2025	27-feb-25	1, 3, 4, 5 paragraphs 6, 6,7, 8, 9, 10, 11	Implementing provisions of the nat-cat insurance requirement for enterprises under Art. 1, Par. 105 of Law 213/2023	Regulation on implementing and operating procedures of catastrophic risk insurance schemes, on identification of calamitous and catastrophic events, determination and periodic adjustment of premiums, updating of values, coordination with sectoral regulations	X	X	X	X	With regard to insurance companies operating in establishment or LPS, the provisions of paragraphs 1, 2, 4 and 5 of Article 5 (Risk-taking capacity of insurance companies) shall be applied in a manner consistent with the provisions of the respective national laws.