



**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);

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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Also the tax codes for the contracts no longer in force may be provided, when they have not been already communicated for previous cross-checks, whenever the undertakings have doubts about whether the insureds are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.

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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

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