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## COURTESY TRANSLATION

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

Ref. to note n. of

Classification III 2 1

Annexes no. 1

To the insurance undertakings with head office in Italy pursuing life business  
TO THEIR PREMISES

To the Italian branches of insurance undertakings pursuing life business in Italy whose head offices are in a non EEA country  
TO THEIR PREMISES

To the insurance undertakings whose head offices are located in another Member State of the EEA carrying on life insurance in Italy under the freedom of establishment or the freedom to provide services  
TO THEIR PREMISES

Re: Dormant policies - Indications for accessing the National Database of Residents (ANPR) through the National Digital Data Platform (PDND)

Article 3, paragraph 1-quinquies of Presidential Decree No. 116<sup>1</sup> of June 22, 2007 on dormant deposits and policies as amended by Decree Law No. 119<sup>2</sup> of 23/10/2018 stipulates that, following the completion of the National Database of Residents (ANPR), insurance companies, in order to verify the death of life insurance policyholders and make payment to the beneficiaries, shall access the ANPR free of charge and compulsorily consult it at least once a year.

In this regard, taking into account that the ANPR has been completed, we inform you that insurance companies will have to join the PDND platform in order to access the ANPR.

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<sup>1</sup> Regulation implementing article 1, paragraph 345, of law no. 266 of 23 December 2005, on dormant accounts.

<sup>2</sup> Converted into law no. 136 of 17/12/2018.

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The PDND is reachable at the following address: <https://www.interop.pagopa.it>, following the instructions in the operations manual.

In order to join the platform, after consultation with the Digital Transition Department of the Presidency of the Council, a Certified Electronic Mail address is required: this requirement also applies to insurance companies with head offices in another EEA State pursuing life insurance classes in Italy under the freedom to provide services, which are already subject to this requirement under IVASS Regulation No. 44 of 2019 on anti-money laundering. It is understood that access to the platform is subject to the terms contained in the membership agreement to be signed and to the contents of the "Guidelines on the Technology Infrastructure of the National Digital Data Platform for the Interoperability of Information Systems and Databases." In particular, undertakings are requested to use the Certified Electronic Mail address indicated in the Register of Insurance Undertakings and Groups (RIGA).

Once the accession process has been completed, it will be possible to access the platform, which contains a catalogue of e-services, from which it will be possible to submit a request to use the e-service named "C019-servizioAccertamentoEsistenzaVita-approvazione\_automati".

Finally, to complete your information, we point out that the official documentation of the platform, namely the technical documentation and support channels through which to receive assistance, can be found at the following address: <https://docs.pagopa.it/interoperabilita-1> .

Taking into account that the regulation requires the consultation of the ANPR at least once a year, companies are recommended to promptly join the PDND platform in order to be able to carry out the consultation for the year 2023 in order to verify the possible death of life insurance policyholders.

Best regards.

by delegation of the Joint Directorate

Firmato digitalmente da  
RICCARDO CESARI



**IVASS**  
ISTITUTO PER LA VIGILANZA  
SULLE ASSICURAZIONI



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