IVASS
ISTITUTO PER LA VIGILANZA SULLE ASSICURAZIONI

COURTESY TRANSLATION

MARKET CONDUCT SUPERVISION DIRECTORATE
DISTRIBUTION AND FOREIGN OPERATORS SUPERVISION DIVISION II

Ref. to note n. . of .

Classification (iii) 2 1

Encl. no.

To the insurance undertakings pursuing life business whose head offices are located in Italy
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

Copy to
Presidenza del Consiglio dei ministri
Dipartimento per la Trasformazione Digitale
Largo Pietro di Brazzà, 86
00187 Roma

Subject: Dormant Policies – Notice of new procedures for requesting PDND vouchers

The Department for Digital Transformation, owner of the National Digital Data Platform (PDND), which insurance companies need to access in order to check whether the insured is still alive, informed that PagoPA Spa, as the platform operator, has introduced, as of 1 July 2025, an update to the procedures for **requesting and verifying PDND vouchers**[1], which are necessary to access the services published in the Catalogue, including those of the **National Database of Residents (ANPR).**

[1] The user's authorisation to access the service provided by the provider is granted through an authentication and authorisation mechanism. In short, the user requests a voucher from PDND for a specific e-service and a specific purpose. This voucher can be redeemed at the provider's e-service, which will verify its authenticity and validity before returning the information legitimately requested by the user.

As laid down in article 3 (1-bis and 1-quinquies) of Presidential Decree No. 116 of 22 June 2007[2], in order to prevent the phenomenon of dormant life policies, insurance companies are required, at least once a year, to consult the National Database of Residents (ANPR) and to report to IVASS on the payments made to the beneficiaries.

To this end, in 2024, life insurance companies took steps to comply with the procedures for accessing the National Database of Residents (ANPR) through the National Digital Data Platform (PDND) in order to verify if the insured has died. As of today, it appears that not all undertakings have complied with the new procedure for requesting and verifying vouchers.

The update includes new checks on the fields in client assertions to ensure full compliance with technical specifications and prevent the submission of inadmissible claims. In the initial phase, the automatic block was not activated, but from **27 January 2026**, non-compliant client assertions **will no longer be accepted**, making it impossible to obtain the PDND voucher required to use e-services.

To this end, insurance companies accredited on the PDND are invited to verify the correct implementation of the new method of generating client assertions, in accordance with the updated technical documentation available at the following references:

- GitHub: https://github.com/pagopa/pdnd-interop-frontend/issues/1300
- PDND operating manual – section “The user generates a client assertion”: https://docs.pagopa.it/interoperabilita-1/manuale-operativo/utilizzare-i-voucher#id-1.-il-fruitore-genera-una-client-assertion

Insurance companies are invited, if they have not yet completed the adjustment, to consult the technical documentation and promptly make the necessary changes to their applications to manage the new voucher request and verification procedures in order to ensure continuity of access to the service for checking whether the insured is still alive.

Best regards.

[2] Paragraphs amended by article 20-quinquies (1) of decree-law no. 119 of 23 October 2018, converted into law no. 136 of 17 December 2018.

by delegation of the Joint Directorate