

Register of insurance, reinsurance and ancillary insurance intermediaries

Section C - Direct canvassers

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Registration requirements

(Art. 17 of IVASS Regulation no. 40/2018)

Natural person

- must enjoy full rights as citizens;
- must fulfil good repute requirements;
- must have acquired professional training adequate to the contracts mediated and to the activity pursued;
- must not be enrolled in the Register of loss adjusters;
- must not be civil servants under a full-time contract of employment or a part-time contract when the working hours exceed half of the working hours of a full-time contract.

Methods of registration

(art. 18 of IVASS Regulation no. 40/2018)

Insurance undertakings intending to use canvassers shall submit to IVASS an application for registration by filling in the [PDF electronic form](#), which shall be downloaded, filled in off-line, digitally signed and sent as an attachment by certified electronic mail (PEC) **exclusively** to the address istanze.rui@pec.ivass.it.

In the application for registration submitted to IVASS in accordance with the current provisions on stamp duties, the applicant undertaking shall state that it has verified that the persons to be registered under section C have paid the administrative charge of € 168.00.

Undertakings shall enclose to the application for registration the track record drawn up according to the specific techniques illustrated in [Annex 1](#) to IVASS Regulation no. 40/2018, available on IVASS' website.

Annual obligations

(art. 44 of IVASS Regulation no. 40/2018)

The direct canvasser registered in section C shall pay every year the annual supervisory fee.

Professional training

(articles 86 and seq. of IVASS Regulation no. 40/2018)

Professional training shall consist in the attendance, in the twelve months preceding the filing of the application for registration or the start of the activity, at courses of no less than 60 hours, delivered in class or through equivalent means (videoconference, webinar, e-learning).

At the end of the professional training courses, participants shall pass a final test in class to verify the knowledge acquired. If participants pass the test they will be awarded a certificate.

The professional training acquired remains valid for the reinstatement under section C of the RUI if the period of inactivity does not exceed five years.

Professional update

(art. 89 of IVASS Regulation no. 40/2018)

Direct canvassers registered in section C shall update their professional knowledge and ability **every year**. The professional update shall be carried out starting from 1 January of the year following enrolment in the RUI.

Professional update shall consist in the attendance at courses of no less than 30 hours per year, delivered in class or through the equivalent means (videoconference, webinar, e-learning).

The professional update shall aim at enriching and increasing knowledge, expertise and professional skills, also with regard to the type of products mediated, to the evolution of the reference laws and to the prospects for the future development of the activity.

At the end of the professional update courses, participants shall pass a final test to verify the knowledge acquired. If participants pass the test they will be awarded a certificate.

Moving from one section to another **(art. 34 of IVASS Regulation no. 40/2018)**

Direct canvassers registered in section C, when they fulfil the registration requirements envisaged for their section of destination, may apply to be moved:

1. **to section A, B or F**, by submitting an application by filling in the [PDF electronic form](#), which shall be downloaded, filled in off-line, digitally signed and sent as an attachment by certified electronic mail (PEC) **exclusively** to the address istanze.rui@pec.ivass.it.

The application for registration must show the identification code number of the stamp duty of € 16.00 or state that the stamp duty has been virtually paid.

The application must be accompanied by the notification of termination of the collaboration relation given by the undertaking on whose behalf business was conducted or, in its absence, the [notification of termination of the collaboration relation](#), made by the direct canvasser itself, on paper or by using the [PDF electronic form](#) available on IVASS' website.

2. **to section E**, by filling in the [notification of termination of the collaboration relation](#) with the undertaking, to be attached to the application for registration in section E that the intermediary - proposing to use these collaborators – will submit, by using the [PDF electronic form](#).

Termination of the collaboration relation and removal from the register **(art. 30 of IVASS Regulation no. 40/2018)**

In all cases of termination of the relationship the undertakings which use the services of the subjects registered under section C, shall inform IVASS accordingly, within **thirty working days** from the date of termination, by filling in the [PDF electronic form](#), which shall be downloaded, filled in off-line, digitally signed and sent as an attachment by certified electronic mail (PEC) **exclusively** to the address istanze.rui@pec.ivass.it.

Undertakings shall enclose to the communication the track record drawn up according to the specific techniques illustrated in [Annex 1](#) available on IVASS' website.

In the absence of such notification, the subjects registered under section C may send IVASS, on paper or by filling in the [PDF electronic form](#), a [notification of termination of the collaboration relation](#), consistent with the [PDF electronic form](#) available on IVASS' website.

IVASS shall **automatically** remove the canvasser, among other cases, in the case of:

- striking off;
- loss of one of the registration requirements;
- failure to pay the supervisory fee;
- subsequent incompatibility (registration in the national List of loss adjusters, civil servants under a full-time contract of employment or a part-time contract when the working hours exceed half of the working hours of a full-time contract).

Reinstatement

(art. 31 of IVASS Regulation no. 40/2018)

Direct canvassers, who have been removed from the register, can be reinstated at the request of the undertaking using them by filling in the [PDF electronic form](#), which shall be downloaded, filled in off-line, digitally signed and sent as an attachment by certified electronic mail (PEC) exclusively to the address istanze.rui@pec.ivass.it.

In the application for registration submitted to IVASS in accordance with the current provisions on stamp duties, the applicant undertaking shall state that it has verified that the persons to be registered under section C have paid the administrative charge of € 168.00.

Please note that For the purposes of the reinstatement in section C of the register, the professional qualification requirement upon which the first registration had been made

shall remain valid, provided that the application for reinstatement be submitted within five years of the removal.

Therefore, the direct canvassers who had been removed may be reinstated provided that:

- if the application for reinstatement is submitted in the same year or in the year immediately following the one when they were removed, they have attended a professional update of 30 hours;
- if the application for reinstatement is submitted after the year immediately following the one when they were removed, they have attended a professional update of no less than 30 hours;
- if the application for reinstatement is submitted 5 years after the removal, they have carried out a professional training.

The natural persons who have been removed from the register for failure to pay the supervisory fee, may be reinstated provided that they effect the payment of the amounts due until their removal.

The natural persons removed from the register after a final conviction or bankruptcy may be reinstated if the conditions under article 114 of the Code are met.

The natural persons who have been struck off the register may be reinstated, after at least 5 years from the removal, provided that they fulfil all the registration requirements envisaged for their section of destination, and after they have complied with the obligation of the initial training.

Pre-contractual information

(art. 56 of IVASS Regulation no. 40/2018)

Intermediaries, including direct canvassers registered in section C, shall make available to the public in their premises, also using technological equipment, information printed in bold characters and conforming to the model envisaged in [annex 3](#), illustrating the main behavioural obligations imposed on intermediaries registered in the RUI.

Before policyholders sign a proposal or, when not envisaged, an insurance contract, intermediaries shall deliver them:

- copy of a statement, conforming to the model envisaged in [annex 4](#);

- in case the proposal is being offered away from business premises or in case the pre-contractual steps are accomplished via distance communication techniques a statement, conforming to the model envisaged in annex 3;
- pre-contractual and contractual information documents envisaged by the current provisions.

In case of renewal or of conclusion of further contracts with the same undertaking or through the same direct canvasser, the annexes 3 and 4 shall be delivered or sent to the policyholder only if there are any variations in the information contained in it.

The above documentation may be sent to the policyholder, at his/her express request, by using distance communication techniques or through the Internet.

Please note that

For further information on the provisions relating to rules of behaviour, conflicts of interests, information on remunerations, assessment of the policyholder's requests and needs, advised sale, segregation of assets and distance mediation see sections A, B, D or F.