



Istituto per la Vigilanza sulle Assicurazioni Private e di Interesse Collettivo

### **List of the general good provisions**

**update: June 2010**

The general good provisions have been listed in compliance with the conditions envisaged by the EU Court of Justice; hence we have not included whole areas of legislation in the list, but we have selected the rules which contain additional requirements to the minimal provisions envisaged by the directives.

However the list is not entirely exhaustive, therefore the undertaking must not be exempted from the duty to comply with the provisions concerning criminal law, money laundering, competition law, the rules of The consolidated law on financial mediation and the relevant implementing provisions for the distribution of class III and class VI insurance contracts referred to under directive 2002/83/EC, and the other provisions envisaged by the Italian legislation implementing Community regulations applicable to insurance and reinsurance undertakings.

The list indicates certain regulations which have been mentioned for information purposes although they cannot be considered as strictly of general good, so as to make it easier to become acquainted with the Italian implementation of Community provisions (e.g. provisions regarding the Information Centre or ISVAP Regulation on Intermediaries) and find Italian provisions when, on the basis of the referral criteria deriving from Community provisions (e.g. Rome I and Rome II regulations) the applicable law is the Italian one.

We finally point out that the list can be reviewed further to the issuing of the Insurance Code implementation rules. some of which are being drawn up.

## 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.
		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	X	X	X	X	ISVAP Regulation n. 29 lays down further provisions on non-insurable risks.

#### 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	
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
		131	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 note and the contract terms applied - Obligation to advertise premiums by means of customised estimates	X	X	X		Implemented by ISVAP Regulation n. 23
		132, paragraphs 1 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		
		133, paragraph 1	Insurance rates	Obligation to take out contracts based on the following systems: bonus/malus, with deductible or mixed	X	X	X		
		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 ISVAP Regulation n. 4
		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		This article will apply as soon as the reference Presidential Decree is issued. 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 one and nine points of disability", continues to apply. In accordance with paragraph 5 the amount for each percentage point of disability is updated each year: finally Ministerial Decree of 27 May 2010. 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		

		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	X	X	X	
		154, paragraphs 1, 4 and 5	Italian Information Centre	Setting up and functioning of the Italian Information Centre	x	x	X	Implemented by ISVAP Regulation n. 3
		156-157	Loss adjusters - List of loss adjusters	Obligation to be registered in the List for pursuing the activity as loss adjuster - Establishment of the List of loss adjusters	X	X	X	Implemented by ISVAP Regulation n. 11
		170	Prohibition of tie-in sales	Prohibition of <i>tie-in</i> and derogating provisions	X	X	X	Only for motor liability insurance
		171	Transfer of ownership of the vehicle or craft	Effects in case of transfer of ownership of the vehicle or craft (contract termination, transfer or replacement) - Notification to the undertaking and to the purchaser - validity of the cover	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.
		172	Right of withdrawal	Cases, terms and procedures for exercising the right of withdrawal	X	X	X	
		285, paragraphs 3 and 4	National guarantee fund	Obligation to pay the contribution to CONSAP and arrangements for determining it	X	X	X	Every year the amount of the contribution is set by decree of the Minister of Economic Development. For the year 2010 the decree was issued on 18 December 2009 (Italian Official Journal of 09 January
		303	Guarantee fund for hunting victims	Obligation to join and pay the contribution to CONSAP and arrangements for determining it	X	X	X	Every year the amount of the contribution is set by decree of the Minister of Economic Development. For the year 2010 the decree was issued on 18 December 2009 (Italian Official Journal of 9 January 2010) Further provisions in ISVAP Order n. 2643 of 22 October 2008

		334	Contribution on motor liability insurance premiums	Contributions on insurance premiums to the National Health Service	X	X	X		
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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	
		182	Advertising of insurance products	Compliance with the principles of transparency and fairness in advertising insurance products and possible precautionary measures taken by ISVAP in case of breach	X	X	X	X	

		183	Rules of conduct	Obligations imposed on undertakings and intermediaries for the protection of insureds, relating to the behaviour to be adopted before the conclusion and during the term of contracts	X	X	X	X	Article implemented by Title II of ISVAP Regulation n. 5 on the rules of conduct of intermediaries. Paragraph 2 was supplemented by ISVAP Regulation n. 24 on the procedure for the management of complaints.
		185	Information note	Obligation to deliver and content of the information note. Supplementary information for policyholders	X	X	X	X	See also the rules applicable to classes III and VI of directive 2002/83/EC in "Other Regulations".

### MEDIATION BUSINESS

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	108-109	Taking up of mediation business - Register of insurance and reinsurance intermediaries	Obligation to be registered in the single register of intermediaries for the pursuit of mediation business - Setting up, keeping and functioning of the single register of intermediaries Prohibition to be recorded in more than one section of the single register of intermediaries	X	X	X	X	As regards undertakings the provisions of ISVAP Regulation n. 5 concern exclusively the use of intermediaries registered in the single register of intermediaries.
		116, paragraph 2	Business under the right of establishment and the freedom to provide services	Operating arrangements of insurance and reinsurance intermediaries belonging to another member State - ISVAP measures against them	X	X	X	X	
		119, paragraphs 1 and 2	Duties and liabilities to policyholders	Tasks given by the undertaking	X	X	X	X	
		183	Rules of conduct	Obligations imposed on undertakings and intermediaries for the protection of insureds, relating to the behaviour to be adopted before the conclusion and during the term of contracts	X	X	X	X	Paragraph 2 implemented by ISVAP Regulation n. 24 on the complaints management procedure. The general principle is already included in ISVAP Regulation n. 5 implementing the whole article 183
		185	Information note	Obligation to deliver and content of the information note. Supplementary information for policyholders	X	X	X	X	See also the rules applicable to classes III and VI of directive 2002/83/EC in "Other 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.

**PRECAUTIONARY MEASURES**

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	184	Precautionary and prohibitory measures	Suspension and prohibition to market products in case there are reasonable grounds for suspecting or it has been ascertained that the rules on advertising insurance products have been violated	X	X	X	X	For undertakings and intermediaries

**REINSURANCE**

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	202, paragraph 2	Merger and division of reinsurance undertakings	Rules protecting employment relationships	X		X	X	Refers to article 198, paragraph 6.

## 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 - Procedure for the handling of complaints	19-mag-08	Except for article 9	Procedure for the handling of complaints	Lays down rules on how to file complaints with ISVAP and with undertakings and the relevant handling procedures	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 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.
ISVAP Circular n. 393	17-gen-00		Selling of policies through the internet	Lays down rules on the selling of policies through the internet, including the management of the contract and the right of withdrawal	X	X	X	X	
ISVAP Circular n. 417	28-set-00		Sickness risk: quality of the service and contract disclosure		X	X	X	X	Applies to life assurance only in case the company also pursues sickness insurance in addition to life assurance.

**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 accordance with article 154 of the Insurance Code
ISVAP Regulation n. 4 - Undertakings' duties to provide information on each annual expiry of motor liability insurance contracts and rules governing the certificate of claims experience	9-ago-06			Obligation and content of the communication to be sent on each annual expiry of the contract - Obligation to issue the certificate of claims experience (and its duplication), rules governing its content, means of delivering it and its validity - Observation period	X	X	X		In accordance with article 134 of the Insurance Code. ISVAP Regulation n. 4 was amended by ISVAP orders n. 2494/06 and n. 2590/08.
ISVAP Regulation n. 11 - Provisions on the activity of loss adjusters	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 accordance with article 157 of the Insurance Code
ISVAP Regulation n. 13 - Rules governing the insurance certificate, the insurance sticker and the accident statement form	6-feb-08			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 accordance with article 127 of the Insurance Code. Carrier's liability is excluded in insurance class 10
ISVAP Regulation n. 23 - Rules governing premium and contract terms disclosure in motor liability insurance and liability for craft	9-mag-08			Undertakings' duties to provide information - Customised estimate - Insurance rates flexibility	X	X	X		In accordance with article 131 of the Insurance Code. Except for fleet business.
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.

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 accordance with article 146 of the Insurance Code.
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### CONTRACTS

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	
ISVAP Circular n. 303	2-giu-97		Information obligation in contracts of direct assurance other than life insurance	Obligation to deliver, content and criteria for drawing up the information note	X	X	X	X	for life assurance only if the company also pursues classes 1 and 2 in addition to that class.
ISVAP Circular n. 551	1-mar-05	34, paragraph 2	Rules on disclosure in life assurance contracts	Regulates the contents and criteria for drawing up the information dossier	X	X		X	Except for the provisions of article 12 (limited to the obligation of publication on the internet site), 21, 23, 25, 28, 29, 30, 31 and 33.

**MEDIATION BUSINESS**

Rule	Date of issue	Article / Paragraph	Title	Content	Scope		Type of business		Notes
					FOE	FOS	Non-life	Life	
ISVAP Regulation n. 5 - Insurance and reinsurance mediation and rules of conduct	16-ott-06		Insurance and reinsurance mediation	Introduces the obligation to be registered in the single register of intermediaries and the relevant tasks insurance intermediaries have to carry out, and lays down the arrangements for registration	X	X	X	X	As regards undertakings the provisions of ISVAP Regulation n. 5 concern exclusively the use of intermediaries registered in the single register of intermediaries
ISVAP Circular n. 533	4-giu-04		Distribution of insurance policies Collection of premiums. Advertising of insurance products	Documents and information for policyholders to be published on the internet site - drafting rules and content of advertisements	X		X	X	

## SECTION II - OTHER REGULATIONS

### RULES OF THE CONSOLIDATED LAW ON FINANCE APPLICABLE TO THE INSURANCE CLASSES III AND VI REFERRED TO UNDER DIRECTIVE 2002/83/EC

Rule	Date of issue	Article / Paragraph	Title	Content	Scope		Type of business		Notes
					FOE	FOS	Non-life	Life	
Legislative decree n. 58/1998 Consolidated law on financial mediation	24-feb-98	21 and 23	Carrying out of services and activities	General criteria Contracts	X	X		X	to the extent that they are compatible
		25-bis	Financial products issued by banks and insurance undertakings	CONSOB's powers to carry out supervision, monitoring and inspections of insurance undertakings	X	X		X	
		99-101	CONSOB's powers and common provisions	Circumstances in which these provisions do not apply Circulation of financial products Advertising	X	X		X	article 100-bis added by article 11 of law n. 262 of 28 December 2005
		101-ter	Supervisory authority and applicable law	CONSOB's supervisory powers with respect to takeover bids or public exchange offers	X	X		X	

### 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	

### 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 bis	Premium tax	Indicates the types of insurance subject to taxes	X	X	X		
		4 bis	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		1337	Obligation of good faith before the conclusion of the contract		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)
		1341-1342	Unfair contract terms		X	X	X	X	
		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	
		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	
		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
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.

**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		
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	