

Regulatory Update

Banking, finance and insurance

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Banks, Investment Firms, Asset Managers and
non-bank financial institutions

I. European regulation

- ✓ **CRD**: EBA launches consultation on draft ITS on joint decisions regarding prudential requirements

Insurance Companies

II. Italian regulation

- ✓ **Car insurance fraud**: IVASS Publishes Regulation No. 59/2026

Banks, Investment Firms, Asset managers and non-bank financial institutions

I. European regulation

✓ CRD: EBA LAUNCHES CONSULTATION ON DRAFT ITS ON JOINT DECISIONS REGARDING PRUDENTIAL REQUIREMENTS

On 25 September 2026, EBA launched a [consultation](#) on a draft Implementing Technical Standards (ITS) concerning the conditions for applying the procedure for the adoption of the joint decision on institution-specific prudential requirements referred to in Article 113 of Directive 2013/36/EU (CRD).

In particular, the draft ITS:

- updates the scope of the ITS to reflect the current regulatory framework set out in Article 113 of the CRD, expressly including Pillar 2 Guidance (P2G) and elements relating to leverage risk (P2R-LR and P2G-LR);
- aligns the procedure for adopting joint decisions with the SREP framework, strengthening proportionality, focusing on key supervisory concerns and promoting a more holistic and coordinated assessment of institutions' prudential requirements and guidance;
- explicitly incorporates qualitative supervisory measures into the procedure, reflecting the established practices of supervisory colleges and promoting transparency and consistency in their communication to institutions;
- simplifies and modernises the templates, focusing them on the key factors underpinning joint decisions.

The deadline for comments and observations is 4 January 2027.

Insurance Companies

II. Italian Regulation

✓ CAR INSURANCE FRAUD: IVASS PUBLISHES REGULATION No. 59/2026

On 24 September 2026, IVASS published [Regulation No. 59](#) concerning the reporting template for fraud prevention and detection, as provided for in Article 30, paragraph 1, of Decree-Law No. 1 of 24 January 2012, converted with amendments into Law No. 27 of 24 March 2012.

The Regulation defines the new annual report template on anti-fraud activities, consisting of four numerical tables and a questionnaire regarding the organizational structure and procedures adopted by companies to prevent and combat the risk of fraud, both during the underwriting phase and in the claims settlement process.

The report, subject to approval by the administrative body, must be submitted to IVASS by 31 May of each year.

Regulation No. 59 and will enter into force on the day following its publication in the Official Gazette.