

CEN/TC 445

Digital Information Interchange in the Insurance Industry

Echange digitalisé d'information dans l'industrie de l'assurance

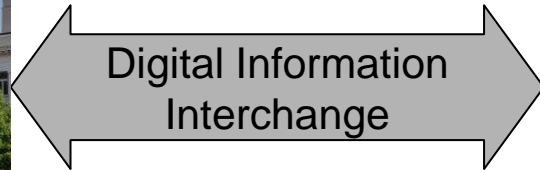
Digitaler Informationsaustausch in der Versicherungsbranche

Website: tc445.info

- Standardization in the field of digital information interchange in the European insurance industry
- Founded: 2016
- Chair: Manuel Reimer (Germany)
- Secretariat: DIN (Germany) – Martin Uhlherr
- Liaisons: BIPAR – European Association of Insurance Intermediaries
CEN/TC 434 – Electronic Invoicing
CEN/CLC/JTC 19 Blockchain and Distributed Ledger Technologies
- Experts from insurer associations, intermediary associations, national insurance standards organizations and other insurance stakeholders

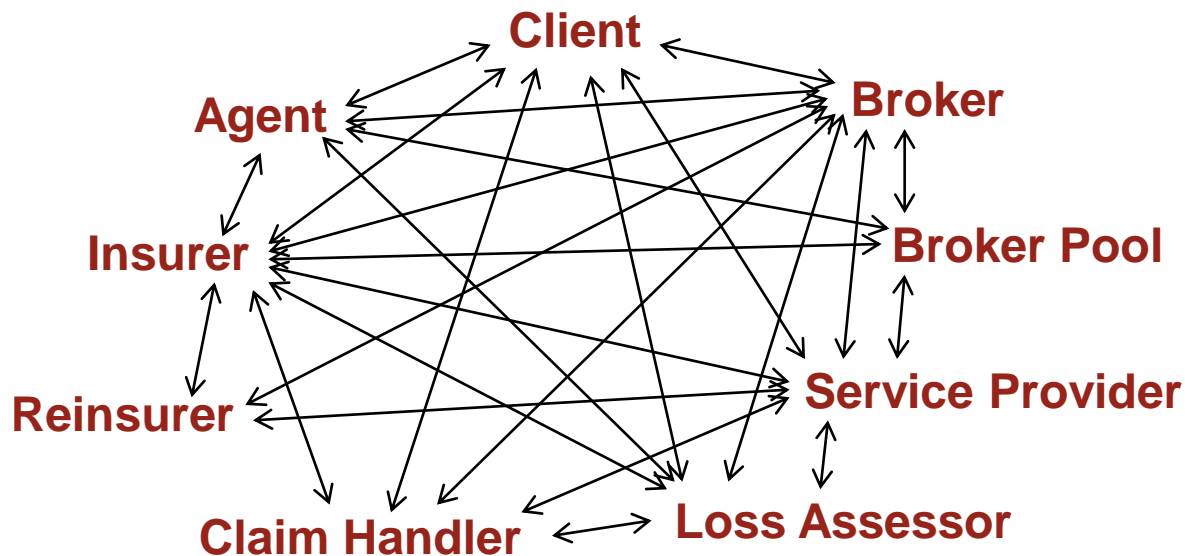
Digital Information Interchange

- Digital information interchange focuses on the use of digital communication to enable the external activities and relationships of the business with individuals, groups and other businesses.
- The business layer.



Information Interchange in the Insurance Industry

- Communication partners in the insurance industry.



- Standards for insurance digital information interchange required.

Information Interchange in the Insurance Industry

■ Contract Processes

- Quotation
- Offer
- Application
- Transfer of contract data
- Party and contract change
- Invoice
- Premium and commission statement
- Search and information services

■ Claims Processes

- Notification
- Verification
- Assessment
- Authorization
- Settlement and reimbursement
- Recovery
- Claims statement
- Search and information services

■ Standards for insurance digital information interchange required.

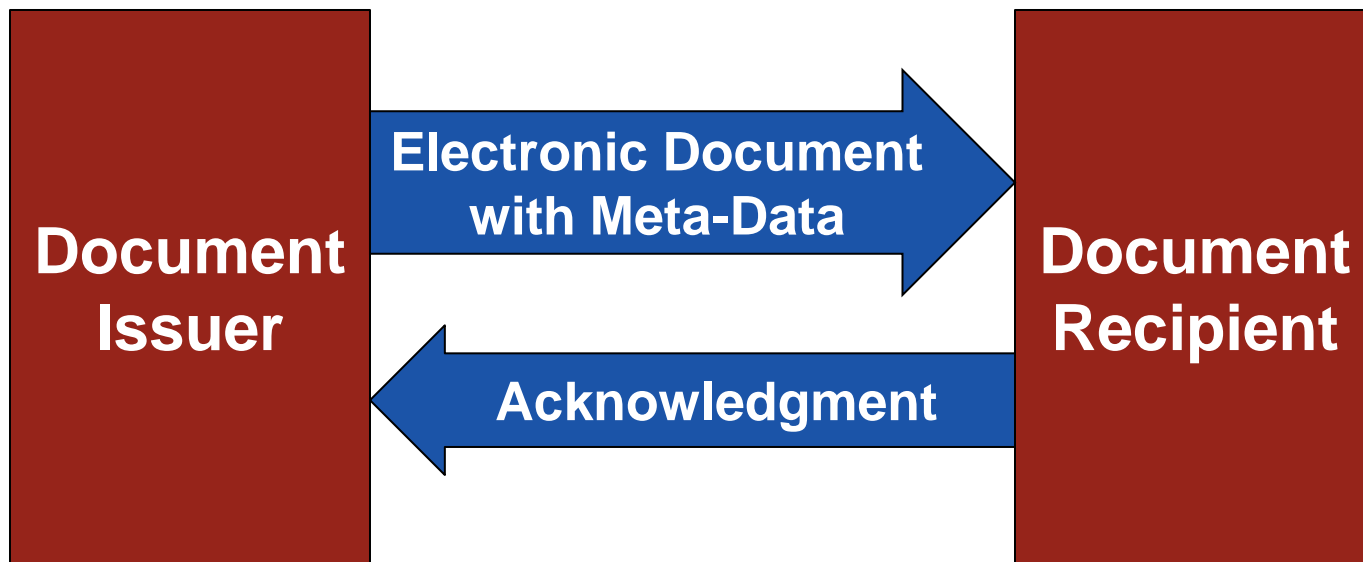
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Standardization Project

Transfer of Electronic Documents in the Insurance Industry

EN 17419-1 and CEN/TR 17419-2

Transfer of Electronic Documents



Scope of the European Standard EN 17419-1

The standard defines the transfer of electronic documents between stakeholders in the insurance industry (for example between insurer and intermediary).

The standard specifies:

- the semantic process for the transfer of documents (for example insurance policy, claim notification, correspondence) that may be transferred as an attached file and
- a limited number of meta data describing the document (for example type of document, identification of insurer, intermediary and client, policy number, claim number).

Transfer of Electronic Documents – Definitions

- An **electronic document** is a package of one or more binary files representing the documentation of a certain business transaction.
- A **binary file** is the digital representation of a piece of information that can be read and processed by computers.
- A **transfer of a document** is the electronic transmission of a document from one sender to one recipient.
- Each document shall contain, besides the binary file(s), a set of limited data, the **meta-data**, describing the contents to enable the automated processing of the document.

Benefits for the Insurance Industry

- Saved costs for document printing by the document issuer.
- Saved costs for the transportation and storage of physical documents.
- Avoidance of manual processing at the recipient due to automated processing.
- Reduced time for the document transfer that facilitates faster processes for an increased satisfaction of insurance clients.
- Eco-footprint reduction and societal responsibility responsiveness due to elimination of paper printing and physical transportation of paper documents.
- Digitalization supported by standardized interfaces in software systems.

Transfer of Electronic Documents – Status

CEN/EN 17419-1:2020 – published November 2020

- Transfer of electronic documents - Part 1: Process and Data Model
- Implementation-independent specification of process and data model.
- The European Standard (EN) describes the processes for the transfer of electronic documents from a sender to a recipient and the acknowledgment from the recipient to the document sender.
- And the EN semantically specifies the data model for the meta data describing the document and its context to an insurance transaction, policy processing or claim handling.
- The data model is based on the Core Component Library of UN/CEFACT.

Transfer of Electronic Documents – Status

CEN/TR 17419-2:2023 – published February 2023

- Transfer of electronic documents - Part 2: Implementation of EN 17419-1 in Open API 3.0 specification
- Technical Report as implementation guide for the transfer of electronic documents implemented in micro service technology with REST/JSON.
- Based on Open API 3.0 specification of the OpenAPI Initiative, an open-source collaboration project of the Linux Foundation.
- The Technical Report CEN/TR 17419-2:2023 contains the Open API 3.0 specification with downloadable attachments for the YAML file and JSON files for sample API request.
- This facilitates the direct usage in an Open API 3.0 implementation with automatic code generation for a REST/JSON based API server.

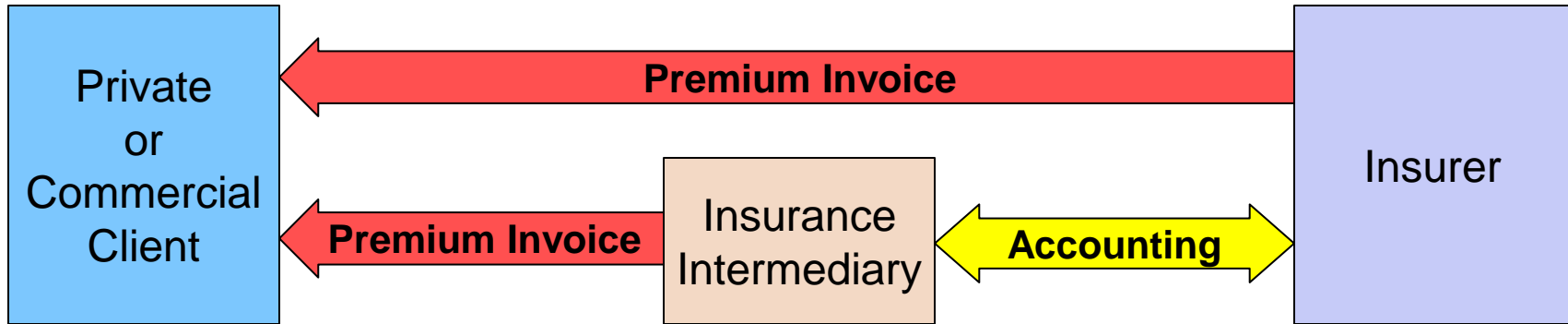
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Standardization Project

Electronic Premium Invoice

CEN/TS 17901

Electronic Premium Invoice – Scenarios



- In the scope: Premium invoice from the insurance industry to private or commercial clients.
- Out of the scope: Accounting transactions between insurer and intermediary which may contain premium invoice data.
 - Reasons: Higher complexity and already several standards existing

Benefits for Stakeholders

- Benefits for **invoice issuer** (insurer or intermediary):
 - Reduced costs for paper, printing and physical transportation
 - Reduced time for invoice delivery
 - Reduced time for payment receipt
 - Reduced time for service on incorrect or incomplete payments
- Benefits for **consumer**:
 - Import of digital invoice to their banking software
 - Easier payment process – one-click payment
 - Avoidance of payment errors
 - Use for digital tax declaration
- Benefits for **commercial clients**:
 - Import of digital invoice to their enterprise software
 - Reduced manual processing
 - Avoidance of payment errors

Requirements for Electronic Premium-related Invoice

- European standard EN 16931-1 developed by CEN/TC 434:
“Electronic invoicing - Part 1: Semantic data model of the core elements of an electronic invoice”
- Software applications based on EN 16931-1 increasingly in use.
- Clients demand implementation of EN 16931-1.
- Goal: The insurance sector should use the core semantic data model described in EN 16931-1 without insurance-specific extensions that would require a special import software at the insurance client.
- Invoices should contain **premium amounts** with **insurance tax** and other types of charges, taxes or fees.

Actual Status

- The **CEN Technical Specification CEN/TS 17901** describes the **mapping** of the specific requirements of a **premium invoice** to the generic **core semantic data model** specified in EN 16931-1.
- **CEN/TS 17901 “Electronic Premium Invoice - Mapping to Electronic Invoice EN 16931-1:2017”** was published in December 2023.

More information

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Chair CEN/TC 445

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