

# **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](http://tc445.info)**

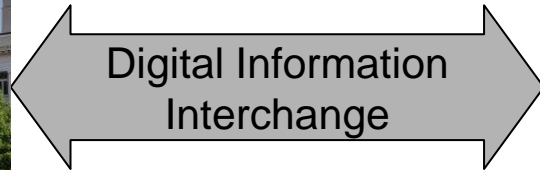
# CEN/TC 445

## Digital Information Interchange in the Insurance Industry

- 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
- Experts from insurer associations, intermediary associations, national insurance standards organizations and other insurance stakeholders

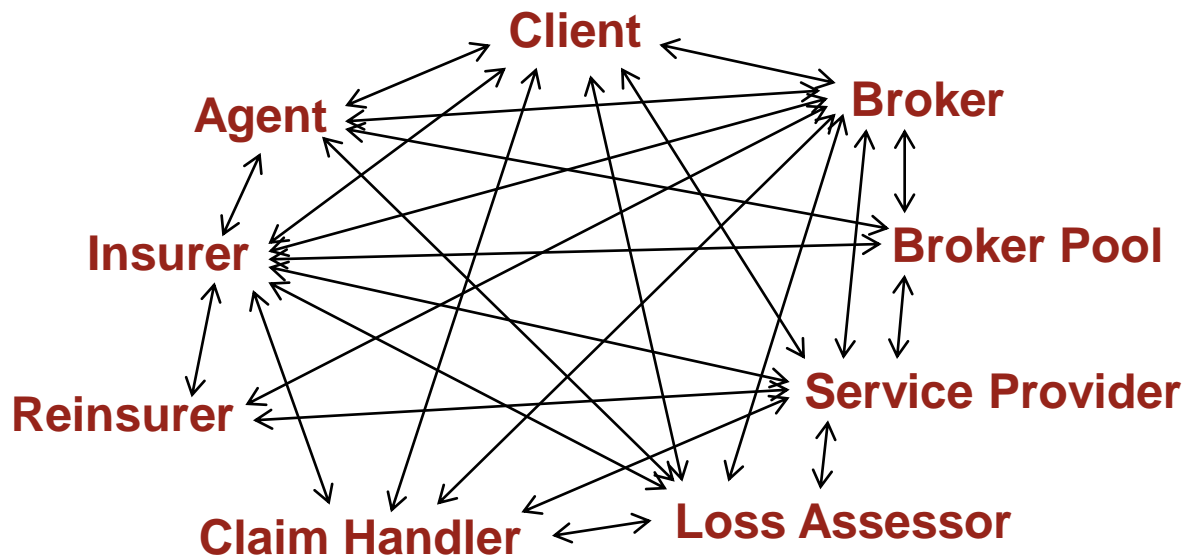
# Digital Information Interchange

- 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.

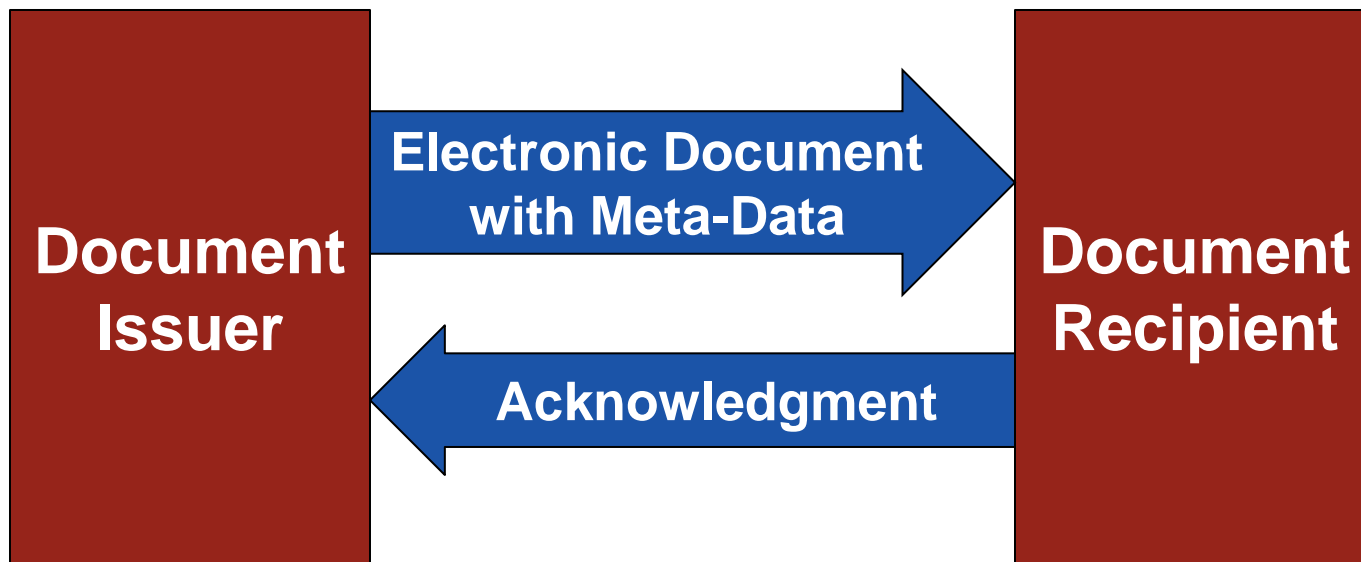
# **CEN/TC 445**

## **Standardization Project**

# **Transfer of Electronic Documents in the Insurance Industry**

## **EN 17419-1 and 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

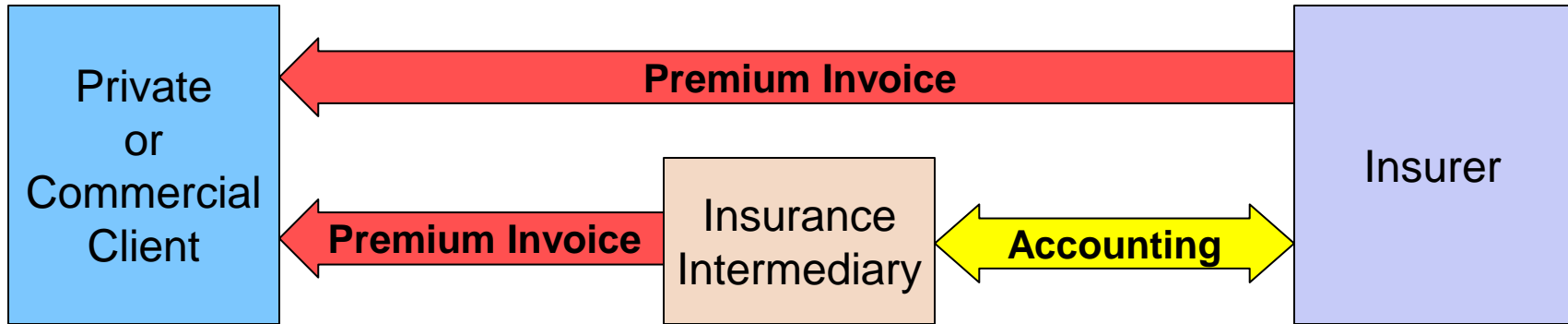
## CEN/TR 17419-2:2021 – published August 2021

- 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

# CEN/TC 445 Standardization Project

## Electronic Premium-related Invoice

# 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**.
- Invoices may contain additional **amounts for services** subject to **VAT**.

# Actual Status

- A **CEN Technical Specification** should describe the **mapping** of the specific requirements of a **premium-related invoice** to the generic **core semantic data model** described in EN 16931-1.
- First working draft for the TS distributed in TC 445 as document N235.
- Decision of TC 445 in May 2021 to start New Work Item process.
- Working Group for Premium-related Invoice to be founded at the next TC 445 plenary in August 2021.



## More information

Website: [tc445.info](http://tc445.info)

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