

STN P	Digitálna výmena informácií v poisťovacom priemysle Elektronická faktúra poisťného Priradenie k elektronickej faktúre v EN 16931-1: 2017	STN P CEN/TS 17901 97 2012
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Digital Information Interchange in the Insurance Industry - Electronic Premium Invoice - Mapping to Electronic Invoice EN 16931-1:2017

Táto norma obsahuje anglickú verziu európskej normy.
This standard includes the English version of the European Standard.

Táto norma bola oznámená vo Vestníku ÚNMS SR č. 03/24

Táto predbežná slovenská technická norma je určená na overenie. Prípadné pripomienky pošlite do novembra 2025 Úradu pre normalizáciu, metrológiu a skúšobníctvo Slovenskej republiky.

Obsahuje: CEN/TS 17901:2023

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TECHNICAL SPECIFICATION

CEN/TS 17901

SPÉCIFICATION TECHNIQUE

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English Version

**Digital Information Interchange in the Insurance Industry -
Electronic Premium Invoice - Mapping to Electronic
Invoice EN 16931-1:2017**

Échange d'informations numériques dans le secteur de
l'assurance - Facture électronique - Cartographie avec
la facture électronique dans la norme EN 16931-
1:2017

Digitaler Informationsaustausch in der
Versicherungswirtschaft - Elektronische Prämien-
Rechnung - Abbildung auf die elektronische Rechnung
EN 16931-1:2017

This Technical Specification (CEN/TS) was approved by CEN on 27 November 2023 for provisional application.

The period of validity of this CEN/TS is limited initially to three years. After two years the members of CEN will be requested to submit their comments, particularly on the question whether the CEN/TS can be converted into a European Standard.

CEN members are required to announce the existence of this CEN/TS in the same way as for an EN and to make the CEN/TS available promptly at national level in an appropriate form. It is permissible to keep conflicting national standards in force (in parallel to the CEN/TS) until the final decision about the possible conversion of the CEN/TS into an EN is reached.

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EUROPEAN COMMITTEE FOR STANDARDIZATION
COMITÉ EUROPÉEN DE NORMALISATION
EUROPÄISCHES KOMITEE FÜR NORMUNG

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CEN/TS 17901:2023 (E)

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European foreword

This document (CEN/TS 17901:2023) has been prepared by Work Group 1 “Electronic Premium Invoice” of Technical Committee CEN/TC 445 “Digital Information Interchange in the Insurance Industry”, the secretariat of which is held by DIN.

Attention is drawn to the possibility that some of the elements of this document may be the subject of patent rights. CEN shall not be held responsible for identifying any or all such patent rights.

Any feedback and questions on this document should be directed to the users’ national standards body. A complete listing of these bodies can be found on the CEN website.

According to the CEN/CENELEC Internal Regulations, the national standards organisations of the following countries are bound to announce this Technical Specification: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Republic of North Macedonia, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Türkiye and the United Kingdom.

CEN/TS 17901:2023 (E)

Introduction

Electronic invoicing is an important requirement for the digitalization in all commercial domains and in the consumer sector. The European Commission mandated CEN to establish a European standard for this prerequisite. CEN developed in several parts the semantic and syntactical standards for the implementation of electronic invoicing. In the European standard EN 16931-1, the semantic data model of the core elements of an electronic invoice is defined. This standard is designed to be implemented cross-domain in all industries.

Since the first publication of EN 16931-1 in 2017, software applications based on EN 16931-1 are increasingly in use. Therefore, clients using such software systems demand the delivery of electronic invoices from their supplier. Also, in the consumer sector software applications support the digital import of electronic invoices, e.g. in home-banking software.

The insurance industry is a significant supplier for all commercial domains and the consumer sector. Consequently, commercial and consumer insurance clients demand an electronic invoicing from the insurance sector.

Because the insurance industry is a cross-domain supplier, 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.

Therefore, this document defines the standardized mapping of the specific requirements of an insurance premium invoice to the generic core semantic data model described in EN 16931-1.

The aim of this document is to establish European-wide implementation guidance for the insurance industry containing the semantic mapping. The mapping to a concrete syntax is not part of this document. A concrete implementation of this document complies with a "Core Invoice Usage Specification" (CIUS) as specified in EN 16931-1. Therefore insurance industry trading partners can rely on the syntax bindings provided for EN 16931-1.

Benefits for invoice issuers (insurance companies or insurance intermediaries) are:

- 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 commercial insurance clients are:

- import of digital premium invoices to their enterprise software;
- reduced manual processing;
- avoidance of payment errors.

Benefits for consumer insurance clients are:

- import of digital premium invoices to their banking software;
- easier payment process;
- avoidance of payment errors;
- use for digital tax declaration.

1 Scope

This document defines the standardized mapping of the specific requirements of an insurance premium invoice to the generic electronic invoice described in EN 16931-1. This mapping meets the requirements of an electronic premium invoice to ensure legal (including fiscal) compliance as well as business and technical demands of the insurance industry.

Premium invoices can be issued by different organizations of the insurance industry to commercial clients or consumers. This document includes premium invoices issued by insurance companies as well as insurance intermediaries.

This document does not deal with data protection matters in premium invoices.

NOTE General Data Protection Regulation, EU Regulation 2016/679 can include requirements on personal data.

Premium invoices are regularly not subject to VAT but to special taxes. In particular, the requirements resulting from insurance tax regulations are considered. Requirements for other taxes are also incorporated.

The rules defined in EN 16931-1 do not support invoices with amounts not subject to VAT together with additional amounts which are subject to VAT. Therefore, this document also does not support premium invoices which invoice other goods and services which are subject to VAT invoiced together with premium amounts.

Out of the scope of this document are accounting transactions between insurance companies and insurance intermediaries which may contain premium invoice data, but regularly consist of other data (e.g. commissions) which are not part of a regular invoice.

2 Normative references

The following documents are referred to in the text in such a way that some or all of their content constitutes requirements of this document. For dated references, only the edition cited applies. For undated references, the latest edition of the referenced document (including any amendments) applies.

EN 16931-1:2017+A1:2019,¹ *Electronic invoicing - Part 1: Semantic data model of the core elements of an electronic invoice*

ISO 4217, *Codes for the representation of currencies*

ISO/IEC 6523-1, *Information technology - Structure for the identification of organizations and organization parts - Part 1: Identification of organisation identification schemes*

UNTDID 1153, *Reference code qualifier*

UNTDID 4461, *Payment means code*

UNTDID 5305, *Duty or tax or fee category code*

UN ECE Recommendation No. 20, *Codes for Units of Measure Used in International Trade*

koniec náhľadu – text ďalej pokračuje v platenej verzii STN

¹ As impacted by EN 16931-1:2017+A1:2019/AC:2020.