Digital Information Interchange in the Insurance Industry - Transfer of electronic documents - Part 1: Process and Data Model

EESTI STANDARDIKESKUS **EVS**
ESTONIAN CENTRE FOR STANDARDISATION

EESTI STANDARDI EESSÕNA                    NATIONAL FOREWORD

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|---|---|
| See Eesti standard EVS-EN 17419-1:2020 sisaldab Euroopa standardi EN 17419-1:2020 ingliskeelset teksti. | This Estonian standard EVS-EN 17419-1:2020 consists of the English text of the European standard EN 17419-1:2020. |
| Standard on jõustunud sellekohase teate avaldamisega EVS Teatajas | This standard has been endorsed with a notification published in the official bulletin of the Estonian Centre for Standardisation. |
| Euroopa standardimisorganisatsioonid on teinud Euroopa standardi rahvuslikele liikmetele kättesaadavaks 25.11.2020. | Date of Availability of the European standard is 25.11.2020. |
| Standard on kättesaadav Eesti Standardikeskusest. | The standard is available from the Estonian Centre for Standardisation. |

Tagasisidet standardi sisu kohta on võimalik edastada, kasutades EVS-i veebilehel asuvat tagasiside vormi või saates e-kirja meiliaadressile standardiosakond@evs.ee.

ICS 03.060, 35.240.20

EUROPEAN STANDARD

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English Version

# Digital Information Interchange in the Insurance Industry - Transfer of electronic documents - Part 1: Process and Data Model

Échange d'informations numériques dans le secteur de l'assurance - Transfert de documents électroniques - Partie 1 : Modèles de procédé et de données

Digitaler Informationsaustausch in der Versicherungswirtschaft - Übertragung elektronischer Dokumente

This European Standard was approved by CEN on 11 October 2020.

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

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# Contents

2

# European foreword

This document (EN 17419-1:2020) has been prepared by Technical Committee CEN/TC 445 "Digital information interchange in the Insurance Industry", the secretariat of which is held by DIN.

This European Standard shall be given the status of a national standard, either by publication of an identical text or by endorsement, at the latest by May 2021, and conflicting national standards shall be withdrawn at the latest by May 2021.

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.

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# Introduction

Insurance is a very document-centric business. The number of documents issued is extremely high with an average of at least one document yearly per insurance contract. Any strategy to establish a European Single Market for insurance products requires as a mandatory prerequisite the automated transfer of electronic documents for cross-border processes in the European insurance industry. The metadata are supporting the automated processing and archiving of documents at the receiver of the document, which leads to a straight through processing. Low expectation for national or market specific requirements will facilitate the development and acceptance of a European standard. Saved costs for document printing at the producer, saved costs for the transportation of physical documents and the avoidance of manual processing at the receiver due to automated processing are strong arguments for a digital transfer of documents. The reduced time for the document transfer supports faster processes for an increased satisfaction of insurance clients.

## 1 Scope

This document defines the process and the structure of the transfer of electronic documents, and facilitates the transfer of electronic documents between stakeholders in the insurance industry.

## 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 ISO 3166-1, *Codes for the representation of names of countries and their subdivisions — Part 1: Country codes*

ISO 639-3, *Codes for the representation of names of languages — Part 3: Alpha-3 code for comprehensive coverage of languages*

ISO 8601-1, *Date and time — Representations for information interchange — Part 1: Basic rules*

ISO/IEC 8859-15, *Information technology — 8-bit single-byte coded graphic character sets — Part 15: Latin alphabet No. 9*

ISO/IEC 10646, *Information Technology — Universal Coded Character Set (UCS)*

## 3 Terms and definitions

For the purposes of this document, the following terms and definitions apply.

ISO and IEC maintain terminological databases for use in standardization at the following addresses:

• IEC Electropedia: available at http://www.electropedia.org/

• ISO Online browsing platform: available at https://www.iso.org/obp

**3.1**
**insurance business process**
collection of insurance related, structured activities or tasks that in a specific sequence produces an insurance related service or product for a particular insurance related party

Note 1 to entry:    Examples of business processes in the insurance industry are: quotation, contract application, documentation of contract, contract renewal, contract change, contract cancellation, premium invoice, claim notification or claim settlement.

**3.2**
**insurance transaction**
structured collection of information within an insurance business process describing relevant terms of this process, contents of corresponding documents

Note 1 to entry:    An insurance transaction may also contain the binary representation of the related documents.

Note 2 to entry:    For example, the insurance transaction of the business process "Documentation of Contract" may result in the following documents: introductory letter, insurance policy, specific contract conditions, general terms and conditions, invoice.