SLOVENSKI STANDARD
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Digitalna izmenjava informacij v zavarovalniški dejavnosti - Prenos elektronskih dokumentov

Digital Information Interchange in the Insurance Industry - Transfer of electronic documents

Digitaler Informationsaustausch in der Versicherungswirtschaft - Übertragung elektronischer Dokumente

Échange d'informations numériques dans le secteur de l'assurance - Transfert de documents électroniques

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Digital Information Interchange in the Insurance Industry - Transfer of electronic documents

Échange d'informations numériques dans le secteur de l'assurance - Transfert de documents électroniques

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This draft European Standard is submitted to CEN members for enquiry. It has been drawn up by the Technical Committee CEN/TC 445.

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

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Contents

European foreword

This document (prEN 17419:2019) 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 document is currently submitted to the CEN Enquiry.

prEN 17419:2019 (E)

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

There are no normative references in this document.

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 http://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.

3.3
document
information resulting from or supporting a business process

Note 1 to entry: Examples for documents are an insurance policy or a claims photo.

3.4
binary file
digital representation of a document

Note 1 to entry: For example, an insurance policy as a presentation in PDF-format or a claim photo as a JPG-image file.

3.5
metadata
structured collection of information describing a business process and corresponding document contents

Note 1 to entry: Examples for metadata are policy number, claim number, client name, insurer name.

3.6
identifier
character string used to identify and distinguish uniquely one instance of an object in an identification scheme from all other objects within the same scheme

3.7
insurance client
party that requests insurance protection and pays the premium to an insurance company in exchange for the protection provided by an insurance policy

Note 1 to entry: In reinsurance business, the insurance client is the ceding insurance company.

3.8
insurance intermediary
party that offers advice and arranges policies for clients

Note 1 to entry: Definition in accordance with IDD: Directive (EU) 2016/97 of the European Parliament and of the Council of 20 January 2016 on insurance distribution (recast) (OJ L 26, 2.2.2016).

3.9
insurance company
organization that protects an insurance client against a financial loss on receipt of a premium

Note 1 to entry: Definition in accordance with Solvency II: Directive 2009/138/EC of the European Parliament and of the Council of 25 November 2009 on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II) (recast) (OJ L 335, 17.12.2009).

Note 2 to entry: In reinsurance business, the insurance company is the re-insurer.

3.10
authentication provider
party that signs a document as a proof of identity and intent

Note 1 to entry: The signature can be handwritten or digital.

3.11
authentication signature verifier
party that proves the correctness of a (handwritten or digital) signature

Note 1 to entry: In case of a digital signature this might be a (publicly accepted) trust centre.

3.12
insurance transaction issuer
party that initiates an insurance transaction

Note 1 to entry: In insurance business processes the insurance transaction issuer is usually an insurance company, an insurance intermediary or an insurance client.

3.13
insurance transaction addressee
party that is addressed by an insurance transaction

Note 1 to entry: An insurance transaction might address multiple addressees. In insurance business processes the insurance transaction addressee is usually an insurance company, an insurance intermediary or an insurance client.

3.14
insurance transaction sender
party that performs the transmission of an insurance transaction

Note 1 to entry: In an implementation of this standard the sender party is technically the sending service provider.

3.15
insurance transaction receiver
party that receives the transmitted insurance transaction

Note 1 to entry: In an implementation of this standard the receiver party is technically the receiving service provider.

3.16
transmission status message
message from an insurance transaction receiver to an insurance transaction sender to notify on a technical level the successful or unsuccessful transmission of a specific insurance transaction

4 Symbols and abbreviations

UN/CEFACT - The United Nations Centre for Trade Facilitation and Electronic Business (UN/CEFACT) is a subsidiary of the United Nations Economic and Social Council and serves as intergovernmental body for trade facilitation recommendations and electronic business standards [www.unece.org/cefact].

The data models specified in this standard are based on the UN/CEFACT Core Components Library (UN/CCL) containing syntax-neutral and technology-independent building blocks for data modelling [www.unece.org/cefact/codesfortrade/unccl/ccl_index.html].

Some code lists used in this standard are based on the United Nations Trade Data Element Directory (UNTDED), a directory comprising a set of data elements intended to facilitate an open interchange of data in international trade [UNTDED/ISO 7372].

UML - UML stands for Unified Modelling Language which is developed and maintained by the Object Management Group (OMG) [ISO/IEC 19505] and which is the format of the data model description of this standard.

BPMN - BPMN stands for Business Process Model and Notation which is a standard to visualize business processes as a kind of flowchart. Within this standard BPMN in version 2.0 is used which itself is developed and maintained by the Object Management Group (OMG) [ISO/IEC 19510].

Figure 1 shows all BPMN-symbols used in the use case BPMN-diagrams of this standard.
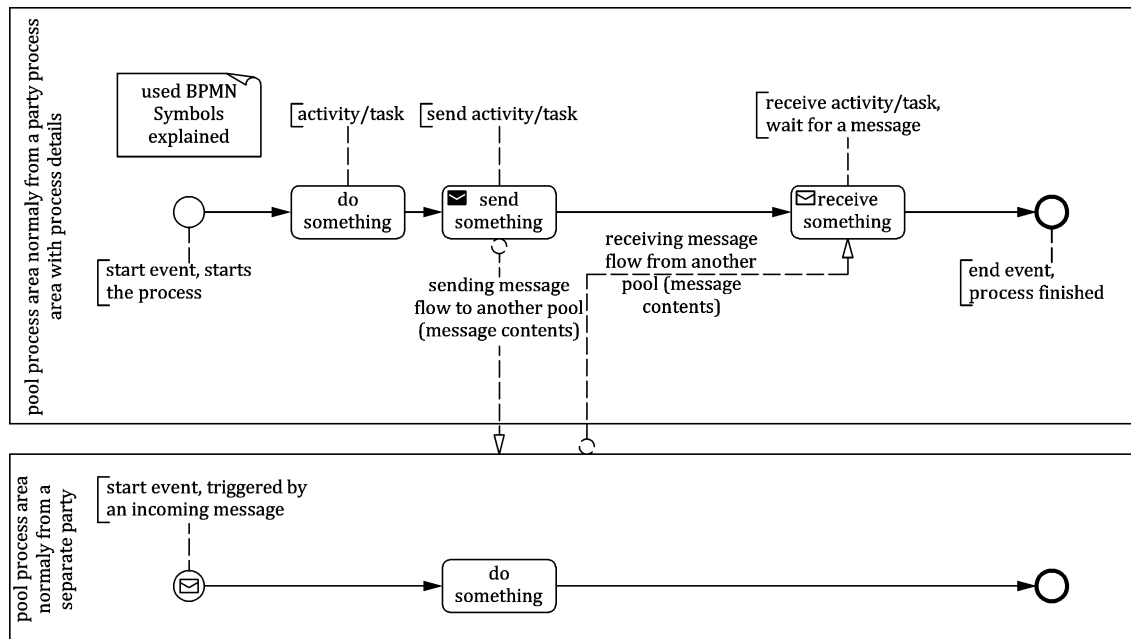
Figure 1 — BPMN-symbols used in the use case BPMN-diagrams

5   Business processes and functionalities supported by the transfer of electronic documents

5.1 The business parties

Several business parties are involved in the transfer of electronic documents issued in the context of insurance related processes. The following parties are the main stakeholders of the business processes described in Clause 5.

— Insurance client;

— Insurance intermediary;

— Insurance company;

— Authentication provider;

— Authentication signature verifier;

— Insurance transaction issuer;

— Insurance transaction addressee;

— Insurance transaction sender;

— Insurance transaction receiver.

5.2 Requirements for the metadata of an insurance transaction

The electronic transfer of documents pertaining to an insurance transaction should include, besides the binary file(s), a set of limited data describing both the insurance business process and the corresponding document(s) in order to enable automated processing by the receiver. These so-called

"metadata" are limited only to requirements which directly support the standardized transfer process and which are generic to a large number of document types and transaction types. Not specified are the requirements for data of a specific insurance transaction type or a specific document type because they are out of scope of this standard.

For specific insurance transactions even documents or binary files are not necessary, for example the acknowledgement of a business process. In this case the insurance transaction contains metadata only.

Each requirement is given a requirement ID in the form of R+number. In Table 1 the requirements are allocated to the data elements reflecting the requirement ID.

The following requirements for the metadata of an insurance transaction are identified:

R1   The insurance transaction has one type to identify its purpose and to handle its processing at the receiving party. The types are specified in Annex A.1.

R2   Additionally to the standardized type as in Annex A.1, a market specific transaction type may be transferred. For this market specific transaction type code an identification of the associated market specific code list and the agency responsible for this code list shall be specified.

R3   The date and time when the sender has sent the insurance transaction to the receiver shall be documented.

R4   Optionally a textual description of the insurance transaction may be given.

R5   Optionally the type of requester of the insurance transaction may be specified.

R6   Optionally the language in which the insurance transaction is documented may be specified.

R7   If the insurance transaction requires a response an optional date and/or time may be specified until when the response should be provided.

R8   An identification identifier shall be provided to identify the insurance transaction.

R9   If the insurance transaction relates to another insurance transaction the identification identifier of the referenced insurance transaction shall be provided.

R10   If the insurance transaction relates to a specific insurance policy, this policy is identified by its policy number which shall be provided.

R11   If the insurance transaction relates to a specific claim, this claim is identified by its claim number which shall be provided.

R12   If the insurance transaction relates to a specific claim, the insurance policy to which the claim was made is identified by its policy number which shall be provided.

R13   For an insurance policy its main business class may be specified. The business class codes are specified in A.3.

R14   Additionally to the main business class as described in A.3, a market specific main business class may be transferred. For this market specific main business class code the identification of the associated market specific code list and the agency responsible for this code list shall be specified.

R15   Optionally for an insurance policy a market specific secondary business class may be transferred. For this market specific secondary business class code the identification of the associated market specific code list and the agency responsible for this code list shall be specified.

R16   Optionally for an insurance policy the party that is the insurance client may be specified.

9

R17   Optionally for an insurance policy the party that is the insurance company may be specified.

R18   Optionally for an insurance policy the party that is the insurance intermediary may be specified.

R19   None, one or more documents may be contained in the insurance transaction.

R20   Each document has a type to identify its kind and to handle its processing at the receiving party. The type codes are specified in A.2.

R21   Additionally to the standardized type as in A.2, a market specific document type may be transferred. For this market specific document type code the identification of the associated market specific code list and the agency responsible for this code list shall be specified.

R22   Optionally the name of the document may be given.

R23   Optionally the date and/or time when the document was issued may be given.

R24   Optionally the signature status of the document may be given. The signature status codes are specified in A.5.

R25   The document itself is transferred as a binary file.

R26   Additionally the binary file is described by its file name, URI, encoding type and/or description.

R27   For each identification identifier, such as transaction identifier, policy, claim or party number, a party that has issued this identifier may be specified.

R28   For each party a party's name may be specified.

R29   For each natural person a given name may be specified.

R30   For each party one or more party numbers may be specified to uniquely identify the party.

R31   For each party one or more postal addresses may be specified.

R32   For each party one or more communication channels may be specified.

5.3 Use case requirements supported

5.3.1 Introduction

5.3 describes the process model for the transfer of insurance transaction information. Different use cases specify the transaction information transfer between different business parties and define the appropriate data required by these business parties.

The use cases describe only the transmission process to electronically transfer insurance transaction information from one party to another party. Further internal processing by the involved parties is described informally only to support the derivation and use of required data that should be included in such a transfer process.

The provided diagrams for the use cases are given in the Business Process Model and Notation (BPMN 2.0) format. A short legend of the symbols used is given in Clause 4.

The following use cases illustrate the main contexts in which the electronic transaction information transfer is used:

- Direct transfer of insurance transaction from issuer to addressee;

- Transfer of insurance transaction from sender different from issuer;

- Transfer of insurance transaction to receiver different from addressee;

- Transfer of insurance transaction from sender different from issuer to receiver different from addressee;

- Transfer of a document which has to be signed by an authentication provider;

- Transfer of a document which is signed by an authentication provider.

Other use cases are not explicitly supported, but the specified process model might still be applicable.

5.3.2 Direct transfer of insurance transaction from issuer to addressee

In the direct transfer process, the issuer of an insurance transaction electronically transfers the insurance transaction information directly to the addressee of the insurance transaction. Therefore the insurance transaction issuer is also the sender party in this transfer process. Due to the direct transfer the addressee is also the receiver party at the same time.
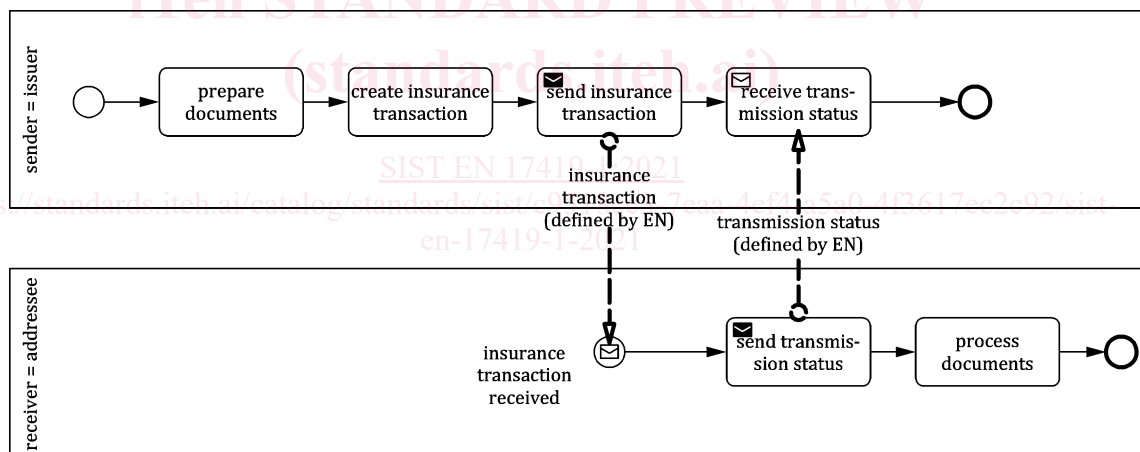

Figure 2 — Direct transfer of insurance transaction from issuer to addressee

In this process the involved parties have the following requirements for the data supporting this process:

R33   The sender requires the party identification of the receiver for transfer routing purposes.

R34   The receiver requires the party details of the sender to identify the sender and to know the contact details of the sender party in case of replies or queries.

R35   For each party the data may be specified as detailed in requirements R28 – R32.

5.3.3 Transfer of insurance transaction from sender different from issuer

A party is sending an insurance transaction that was not issued by this party, the sender, but was issued by a different party, the issuer.

EXAMPLE   An insurance intermediary is sending a transaction originally issued by an insurance company to an insurance client.
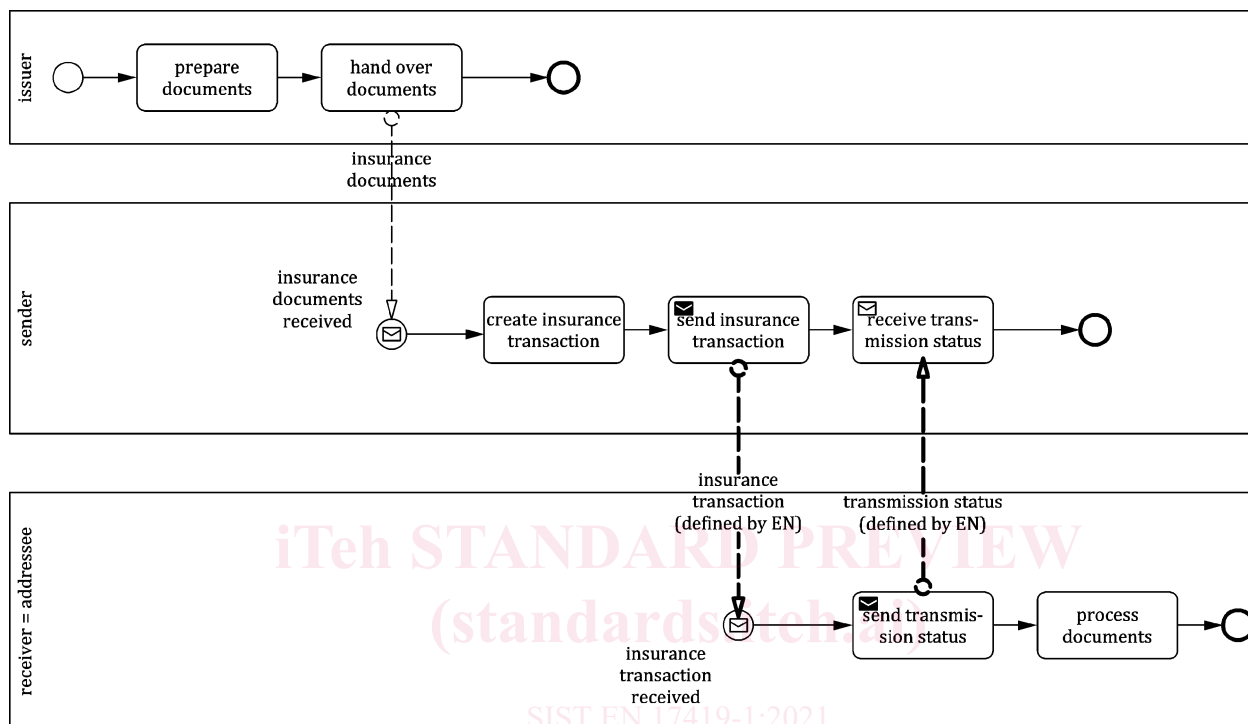

Figure 3 — Transfer of insurance transaction from sender different from issuer

In this process the involved parties have the following requirements for the data supporting this process:

R36	The sender requires the party identification of the receiver for transfer routing purposes (same as R33).
R37	The receiver requires the party details of the sender to identify the sender and to know the contact details of the sender party in case of replies or queries (same as R34).
R38	The receiver requires the party details of the issuer to identify the issuer and to know the contact details of the issuer party in case of replies or queries.
R39	For each party the data may be specified as detailed in requirements R28 – R32.

5.3.4 Transfer of insurance transaction to receiver different from addressee

Sometimes a party is sending an insurance transaction to a receiver who is not the addressee of this insurance transaction.

EXAMPLE   An insurance company is sending a transaction to an insurance intermediary, but the addressee is an insurance client.
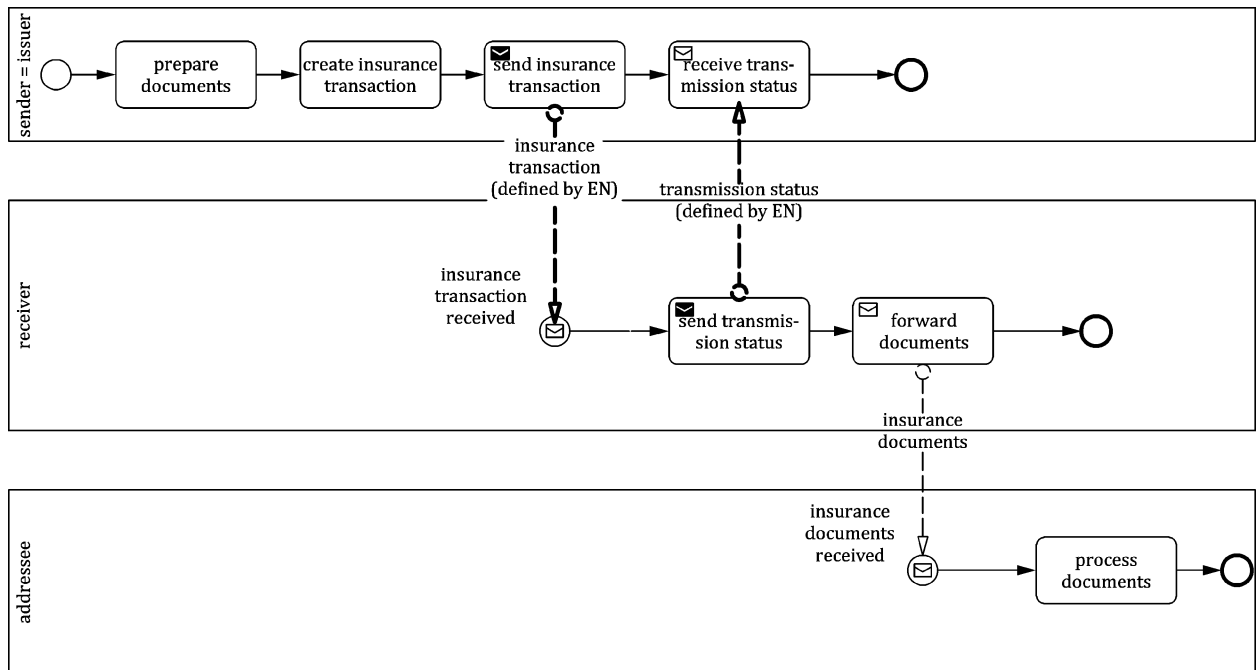
Figure 4 — Transfer of insurance transaction to receiver different from addressee

In this process the involved parties have the following requirements for the data supporting this process:

R40   The sender requires the party identification of the receiver for transfer routing purposes (same as R33).

R41   The receiver requires the party details of the sender to identify the sender and to know the contact details of the sender party in case of replies or queries (same as R34).

R42   The receiver requires the party details of the addressee to identify the addressee and to know the contact details of the addressee party in case of forwarding the transaction.

R43   For each party the data may be specified as detailed in requirements R28 – R32.

5.3.5 Transfer of insurance transaction from sender different from issuer to receiver different from addressee

Sometimes a party is sending an insurance transaction that was not issued by the sender, but was issued by a different party, the issuer, as well as the receiver is not the addressee of this insurance transaction.

EXAMPLE   An insurance intermediary is sending a transaction originally issued by an insurance company to an insurance client, but the addressee is a different person ensured by the policy of the insurance client.