



# SLOVENSKI STANDARD

## kSIST-TS FprCEN/TS 17901:2022

01-november-2022

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**Digitalna izmenjava informacij v zavarovalniški dejavnosti - Elektronski premijski račun - Preslikava v elektronski račun iz standarda EN 16931-1:2017**

Digital information interchange in the insurance industry - Electronic Premium Invoice - Mapping to Electronic Invoice in EN 16931-1:2017

Digitaler Informationsaustausch in der Versicherungswirtschaft - Elektronische Prämien-Rechnung - Abbildung auf die elektronische Rechnung

<https://standards.iteh.ai/catalog/standards/sist/c4d8a085-699f-46b3-b17b-17901-2022/kSIST-TS-FprCEN-TS-17901-2022>

**Ta slovenski standard je istoveten z: FprCEN/TS 17901**

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**ICS:**

03.060	Finance. Bančništvo. Monetarni sistemi. Zavarovanje	Finances. Banking. Monetary systems. Insurance
35.240.20	Uporabniške rešitve IT pri pisarniškem delu	IT applications in office work
35.240.63	Uporabniške rešitve IT v trgovini	IT applications in trade

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SPÉCIFICATION TECHNIQUE  
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**FINAL DRAFT**  
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English Version

Digital information interchange in the insurance industry -  
Electronic Premium Invoice - Mapping to Electronic  
Invoice in EN 16931-1:2017

Digitaler Informationsaustausch in der  
Versicherungswirtschaft - Elektronische Prämien-  
Rechnung - Abbildung auf die elektronische Rechnung

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

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Recipients of this draft are invited to submit, with their comments, notification of any relevant patent rights of which they are aware and to provide supporting documentation.

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

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## European foreword

This document (FprCEN/TS17901:2022) 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.

This document is currently submitted to the Vote on TS.

**iTeh STANDARD PREVIEW**  
**(standards.iteh.ai)**

[kSIST-TS FprCEN/TS 17901:2022](https://standards.iteh.ai/catalog/standards/sist/c4d8a085-699f-46b3-b17b-cccd845cf6d7/ksist-ts-fprcen-ts-17901-2022)

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## 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 insure legal (including fiscal) compliance as well as business and technical demands of the insurance industry.

Premium invoices may 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.

As premium invoices issued to natural persons contain personal data, an implementation of a digital premium invoice therefore has to be compliant with applicable data protection legislation, e.g. General Data Protection Regulation (EU Regulation 2016/679). These legislative requirements are not included in this document.

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

[kSIST-TS FprCEN/TS 17901:2022](#)

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/AC:2020, *Electronic invoicing - Part 1: Semantic data model of the core elements of an electronic invoice*

## 3 Terms and definitions

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

### 3.1

#### **premium invoice**

invoice that contains premium amounts due for an insurance policy

### 3.2

#### **insurance client**

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

### 3.3

#### **premium payer**

party that pays the premium to an insurance company for an insurance policy

## FprCEN/TS17901:2022 (E)

Note 1 to entry: The premium payer is normally identical to the insurance client, but in certain circumstances the premium payer is different from the insurance client, for example when an employer, the premium payer, pays the premium for an insurance policy of which an employee is the insurance client.

### 3.4 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).

### 3.5 insurance company

organization that covers 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).

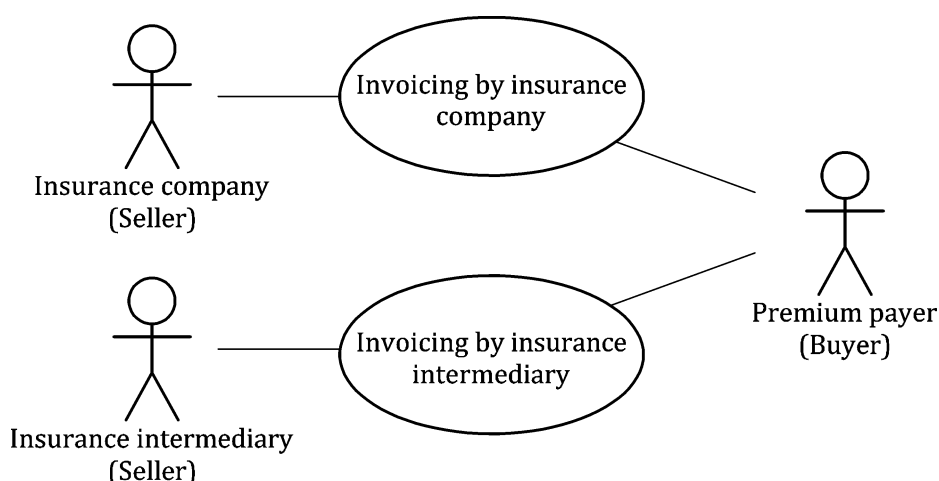
## 4 Business processes and functionalities supported by the electronic premium invoice

### 4.1 The business parties

Several business parties are involved in the process of an electronic premium invoice. The following parties are the main stakeholders of the business process “premium invoicing”.

- Insurance company
- Insurance intermediary
- Premium payer

In the EN 16931-1 describing the core elements of the electronic invoice the issuer of an invoice is called “Seller” and the receiver of an invoice is called “Buyer”.



**Figure 1 — Parties involved in invoicing**



## 4.2 Requirements for the data of an electronic premium invoice on document level

An electronic invoice described in EN 16931-1 is structured in the document level, which consists of the data of the invoice as a whole (e.g. invoice number and total amounts), and the line level, which contains the details of the invoiced items.

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 data of an electronic premium invoice on document level are identified:

R1 An invoice number must be provided to identify uniquely the premium invoice.

R2 The date must be provided when the premium invoice was issued.

R3 The type of the premium invoice must specify whether it is a regular invoice to be paid by the premium payer or a credit note with a credit to the premium payer.

R4 The currency must be specified in which all amounts of the premium invoice are given.

R5 A payment due date may be provided for the premium invoice. The payment due date is not mandatory if the premium payer knows the due date of the invoice from other sources, for example the insurance policy document.

R6 The payment due date is mandatory if the invoice amount is debited from the account of the premium payer by means of a SEPA direct debit mandate. In this case the payment due date is the date when the invoice amount is debited from the account of the premium payer.

R7 Optionally a reference of the premium payer for internal routing purposes may be provided (e.g. contact identifier, department or office identifier).

R8 The identification, the policy number, must be specified to identify the insurance policy to which the invoice relates.

R9 In case of an open cover insurance policy the insurance client declares each individual risk which is insured under the open cover contract. In this case a premium invoice is normally related to a specific individual risk declaration. Therefore an identifier of the individual risk declaration should be provided in the premium invoice.

R10 If the premium invoice relates to a specific class of business or insurance product of the insurance policy, the name or an identifier of this class of business or insurance product must be provided.

R11 Optionally a reference identifier issued by the premium payer for the insurance policy may be provided.

R12 Optionally a textual description of the payment terms that apply to the amount due for payment may be provided. It may include a description of possible penalties. This text may contain multiple terms.

R13 Optionally several notes may give unstructured textual information that is relevant to the premium invoice as a whole. This text may explain the reason for the premium invoice.

R14 Optionally the type of the premium invoice may be specified, such as first invoice, subsequent invoice, renewal invoice.

R15 An identification of the electronic specification and its version that the issuer of the electronic premium invoice has implemented must be provided.

R16 A preceding invoice reference may be specified in a premium invoice, e.g. for a regulation invoice.

R17 Information about the issuer of the premium invoice must be provided. The detailed requirements are given in Section 4.3.

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R18 Information about the premium payer of the premium invoice must be provided. The detailed requirements are given in Section 4.4.

R19 If the premium payer is different from the insurance client the name of the insurance client must be provided.

R20 Optionally the invoicing period may be specified with the start date and the end date of the period.

R21 Information about the payment instructions for the premium invoice may be provided. The detailed requirements are given in Section 4.5.

R22 Information about allowances (deductions) applicable to the premium invoice as a whole may be provided in detail and with the total sum of all allowances. The detailed requirements are given in Section 4.6.

R23 Information about fees charged with the premium invoice may be provided. The detailed requirements are given in Section 4.7.

R24 Information about taxes other than VAT, such as insurance tax, charged with the premium invoice on document level may be provided. The detailed requirements are given in Section 4.8.

R25 The total sum of net premiums (not including fees and taxes) must be provided.

R26 If fees or taxes (other than VAT) are charged with the premium invoice the total sum of fees and taxes must be provided.

R27 The total amount of the premium invoice must be provided.

R28 Optionally the sum of amounts which have been paid in advance for this premium invoice may be provided.

R29 The amount due for payment must be provided which is the total amount of the premium invoice minus the paid amount.

R30 Additional supporting documents may be used for referencing a document which is an external document (referenced by a URL) or as an embedded document. The option to link to an external document will be needed, for example in the case of large attachments and/or when sensitive information, e.g. person-related information, has to be separated from the invoice itself.

R31 Each supporting document must be referenced by an identifier.

R32 Optionally a description of the supporting document may be provided.

R33 For external documents the URL (Uniform Resource Locator) must be specified.

R34 Embedded documents must be transmitted as part of the electronic premium invoice.

R35 Information about the details of the premium invoice on line level must be provided which includes information about the invoiced premium per insured person or insured object and/or per type of coverage. The detailed requirements are given in Section 4.9.

### **4.3 Requirements for the data describing the issuer of the premium invoice**

The issuer of a premium invoice is either an insurance company if the premium is collected by the insurance company or an insurance intermediary if the premium is collected by the insurance intermediary.

In the EN 16931-1 describing the core elements of the electronic invoice the issuer of an invoice is called "seller". This document follows the naming of EN 16931-1 to support a clear mapping of the insurance requirements to the core elements of the electronic invoice.

Therefore in the premium invoice the "seller" is either an insurance company or an insurance intermediary.

The following requirements for the data of the seller in a premium invoice are identified:

R36 The name of the seller must be provided.

R37 Optionally the seller may be identified by one or multiple identifiers each uniquely identifying the seller in a specified identification scheme.

R38 Optionally the seller may be identified by a legal registration identifier.

R39 Optionally a tax registration identifier regarding insurance tax may be provided. If the seller is an insurance company this is the insurance tax registration identifier of the insurance company. If the seller is an insurance intermediary the insurance tax registration identifier of the insurance intermediary is only required when the intermediary transfers the insurance tax directly to the tax authorities.

R40 If the seller is an insurance intermediary the name and insurance tax registration identifier of the insurance company must be mentioned on the invoice in certain legislations. In this case if the insurance contract is shared between several insurance companies (i.e. in coinsurance) the names and insurance tax registration identifiers of all insurance companies must be mentioned on the invoice.

R41 Optionally the electronic address of the seller may be provided to which the application level response to the invoice may be delivered.

R42 The postal address of the seller must be provided.

R43 Optionally a contact point at the seller may be provided, such as a person name, a contact identification, a department or office identification.

R44 Optionally the telephone number of the contact point at the seller may be provided.

R45 Optionally the email address of the contact point at the seller may be provided.

#### **4.4 Requirements for the data describing the premium payer of the premium invoice**

The receiver of a premium invoice is the premium payer who is normally, but not in all cases, the insurance client.

In the EN 16931-1 the receiver of an invoice is called "buyer". This document follows the naming of EN 16931-1 to support a clear mapping of the insurance requirements to the core elements of the electronic invoice.

Therefore in the premium invoice the "buyer" is the premium payer.

The following requirements for the data of the buyer in a premium invoice are identified:

R46 The name of the buyer must be provided.

R47 Optionally the buyer may be identified by an identifier which uniquely identifies the buyer in the system of the seller.

R48 Optionally the buyer may be identified by a legal registration identifier.

R49 Optionally the electronic address of the buyer may be provided to which the invoice is delivered.

R50 The postal address of the buyer must be provided.

R51 Optionally a contact point at the buyer may be provided, such as a person name, a contact identification, a department or office identification.

R52 Optionally the telephone number of the contact point at the buyer may be provided.

R53 Optionally the email address of the contact point at the buyer may be provided.

**FprCEN/TS17901:2022 (E)****4.5 Requirements for the data describing the payment instructions of the premium invoice**

Information about the payment instructions for the premium invoice may be provided. If the payment instructions are included in a concrete premium invoice the following detailed requirements are identified:

R54A payment means type code must be specified for how a payment is expected to be or has been settled, such as cash, payment transfer, direct debit, credit or debit card, or other payment instruments.

R55 Additional textual information for the payment means may be provided.

R56 Remittance information may be provided which is a textual value issued by the seller that the buyer should use in the payment order to establish a link between the payment and the invoice. Commonly this information is the invoice number perhaps in combination with other references, e.g. the policy number.

R57 In case of a payment transfer the payment account identifier at a payment service provider must be specified to which payment should be made, such as IBAN or bank account identifier.

R58 In case of a payment transfer the name of the payment account at a payment service provider may be provided.

R59 In case of a payment transfer the identifier of the payment service provider, where a payment account is located, may be specified, such as a BIC or a national clearing code.

R60 In case of a payment by credit or debit card the card account number must be specified.

R61 In case of a payment by credit or debit card the name of the card holder may be provided.

R62 In case of a payment by direct debit the unique identifier assigned by the seller for referencing the direct debit mandate may be provided.

R63 In case of a payment by direct debit the unique creditor identifier assigned to the seller may be provided.

R64 In case of a payment by direct debit the account identifier to be debited may be provided.

**4.6 Requirements for the data describing allowances applicable to the premium invoice**

For allowances (e.g. deductions) applicable to the premium invoice as a whole the following requirements are identified:

R65 The amount of an allowance must be specified without insurance tax on the allowance amount.

R66 The base amount that may be used, in conjunction with the allowance percentage, to calculate the allowance amount, may be provided.

R67 The percentage that may be used, in conjunction with the allowance base amount, to calculate the allowance amount, may be provided.

R68 The reason for the allowance, expressed as text, may be provided.

**4.7 Requirements for the data describing fees charged with the premium invoice**

If fees, such as a fee for issuing the insurance policy document, are charged with the premium invoice the following requirements are identified:

R69 The fee amount must be specified without insurance tax on the fee amount.

R70 The base amount that may be used, in conjunction with the fee percentage, to calculate the fee amount, may be provided.