



**SLOVENSKI STANDARD**  
**SIST-TS CEN/TS 17901:2024**

**01-februar-2024**

---

**Digitalna izmenjava informacij v zavarovalniški dejavnosti - Elektronski premijski račun - Prikaz v elektronskem računu po standardu EN 16931-1:2017**

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

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

**Ta slovenski standard je istoveten z: CEN/TS 17901:2023**

SIST-TS CEN/TS 17901:2024

**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

**SIST-TS CEN/TS 17901:2024**

**en,fr,de**



TECHNICAL SPECIFICATION  
SPÉCIFICATION TECHNIQUE  
TECHNISCHE SPEZIFIKATION

**CEN/TS 17901**

December 2023

ICS 03.060; 35.240.20; 35.240.63

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.

CEN members are the national standards bodies of 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 United Kingdom.

Document Preview

[SIST-TS CEN/TS 17901:2024](https://standards.iteh.ai/catalog/standards/sist/c4d8a085-699f-46b3-b17b-cecd845cf6d7/sist-ts-cen-ts-17901-2024)

<https://standards.iteh.ai/catalog/standards/sist/c4d8a085-699f-46b3-b17b-cecd845cf6d7/sist-ts-cen-ts-17901-2024>



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

**CEN-CENELEC Management Centre: Rue de la Science 23, B-1040 Brussels**

<b>Contents</b>	<b>Page</b>
European foreword.....	3
Introduction .....	4
<b>1 Scope.....</b>	<b>5</b>
<b>2 Normative references.....</b>	<b>5</b>
<b>3 Terms and definitions .....</b>	<b>6</b>
<b>4 Business processes and functionalities supported by the electronic premium invoice .....</b>	<b>6</b>
4.1 The business parties .....	6
4.2 Requirements for the data of an electronic premium invoice on document level.....	7
4.3 Requirements for the data describing the issuer of the premium invoice .....	9
4.4 Requirements for the data describing the premium payer of the premium invoice.....	10
4.5 Requirements for the data describing the payment instructions of the premium invoice .....	10
4.6 Requirements for the data describing allowances applicable to the premium invoice.....	11
4.7 Requirements for the data describing fees charged with the premium invoice.....	11
4.8 Requirements for the data describing taxes other than VAT charged with the premium invoice .....	12
4.9 Requirements for the data describing the details of the premium invoice on line level.....	12
4.10 Requirements for the data describing allowances applicable to the invoice line.....	13
4.11 Requirements for the data describing taxes other than VAT charged with the invoice line.....	13
<b>5 Mapping of the data elements of an electronic premium invoice to the core elements of the electronic invoice described in EN 16931-1 .....</b>	<b>13</b>
5.1 Introduction .....	13
5.2 Mapping.....	15
5.3 Business rules.....	24
<b>Annex A (informative) Examples of premium invoices.....</b>	<b>25</b>
A.1 Example 1 (Insurance tax applied on total level).....	25
A.2 Example 2 (Insurance tax applied on line level) .....	26
A.3 Example 3 (Different insurance tax rates).....	27
A.4 Example 4 (Different insurance tax rates and insurance tax applied on total level).....	29
A.5 Example 5 (Several charges on one invoice line) .....	30
A.6 Example 6 (Premium amount with and without insurance tax).....	32
A.7 Example 7 (Premium invoice for motor insurance including vehicle tax) .....	33

## **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.

# **iTeh Standards (<https://standards.iteh.ai>) Document Preview**

[SIST-TS CEN/TS 17901:2024](https://standards.iteh.ai/catalog/standards/sist/c4d8a085-699f-46b3-b17b-cccd845cf6d7/sist-ts-cen-ts-17901-2024)

<https://standards.iteh.ai/catalog/standards/sist/c4d8a085-699f-46b3-b17b-cccd845cf6d7/sist-ts-cen-ts-17901-2024>

## 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,<sup>1</sup> *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*

---

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

## CEN/TS 17901:2023 (E)

### 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

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

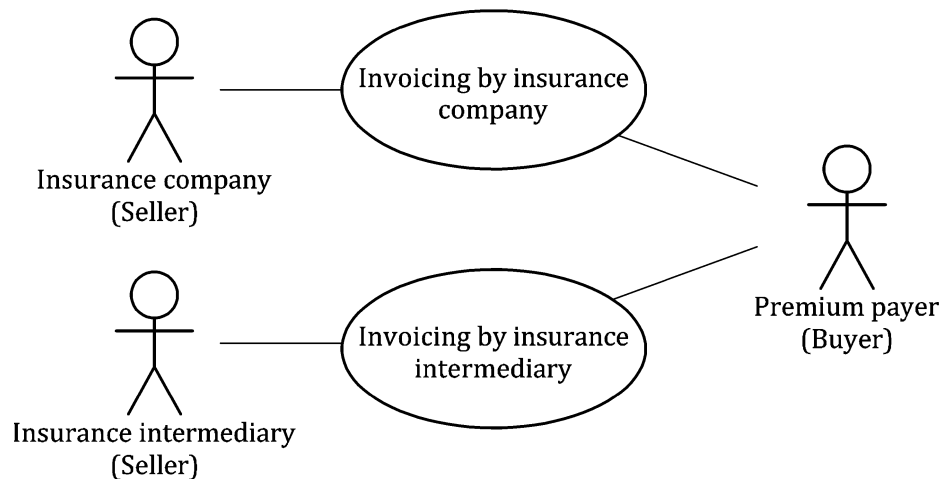
#### 4.1 The business parties

Several business parties are involved in the process of an electronic premium invoice (see Figure 1). The following parties are the main stakeholders of the business process “premium invoicing”:

- Insurance company;
- Insurance intermediary;
- Premium payer.

In EN 16931-1, describing the core elements of the electronic invoice, the issuer of an invoice is called the “Seller” and the receiver of an invoice is called the “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 shall be provided to identify uniquely the premium invoice.
- R2 The date shall be provided when the premium invoice was issued.
- R3 The type of the premium invoice shall 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 shall 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, shall 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

**CEN/TS 17901:2023 (E)**

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 shall 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 shall 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 shall be provided. The detailed requirements are given in 4.3.
- R18 Information about the premium payer of the premium invoice shall be provided. The detailed requirements are given in 4.4.
- R19 If the premium payer is different from the insurance client the name of the insurance client shall 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 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 4.6.
- R23 Information about fees charged with the premium invoice may be provided. The detailed requirements are given in 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 4.8.
- R25 The total sum of net premiums (not including fees and taxes) shall be provided.

- R26 If fees or taxes (other than VAT) are charged with the premium invoice the total sum of fees and taxes shall be provided.
- R27 The total amount of the premium invoice shall 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 shall 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 shall 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) shall be specified.
- R34 Embedded documents shall be transmitted as part of the electronic premium invoice.
- R35 Information about the details of the premium invoice on line level shall 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 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 EN 16931-1, describing the core elements of the electronic invoice, the issuer of an invoice is called the “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 shall 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.