



BSI Standards Publication

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

National foreword

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The UK participation in its preparation was entrusted to Technical Committee IST/47/-/3, eBusiness.

A list of organizations represented on this committee can be obtained on request to its committee manager.

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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

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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.

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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 invoice 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 305, *Duty or tax or fee category code*

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

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