



CEN/TC 445 NEWSLETTER 2018-1

Digital Information Interchange in the Insurance Industry

CEN/TC 445 – European Standards for the Digitalization of the Insurance Industry

The insurance business is rapidly migrating from paper-based processes through digitalization and automation to electronic processes. Digitalization and automation require standardization of information interchange if electronic business processes connect independent organizations. The European standards developed by CEN/TC 445 are focused on the information interchange which connects insurance companies with their customers and their market partners, e.g. brokers, sales organizations, portals, service providers, and other insurers.

First Draft for a European Standard on Transfer of Electronic Documents

This European standard will specify the transfer of electronic documents with

- the semantic processes for the transfer of documents (for example insurance policy, invoice, claim notification, correspondence), and
- a limited number of meta data describing the documents (for example type of document, identification of insurer, intermediary and client, policy number, claim number).

The main benefits expected from this European standard are:

- Standardized interfaces for document transfer and processing.
- Document issuers benefit from reduced costs for printing, paper and physical transportation.
- Recipients benefit from reduced costs for paper handling such as scanning, indexing and archiving of paper documents.
- Business reaction benefits from faster document receipt and processing.
- Secure transfer by automated transparent processes will highly support consumer privacy protection.

The first draft for this standard is actually distributed to the CEN members for an activation ballot.

Invitation for Participation

After activation of the draft document as a new project in the committee's work programme, insurance experts are requested to review and validate the draft on the background of the business requirements in their specific insurance markets. Participation is open to delegates from all European countries and individual experts from any stakeholders of the insurance industry. The review discussions will be organized as web conferences.

Please address your participation request to your national standards organization or directly to the secretary or chairperson of CEN/TC 445.

Besides this project CEN/TC 445 is open for additional standardization requirements in the domain of digital information interchange in the insurance industry. Please send your suggestions to the secretary or chairperson.

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