

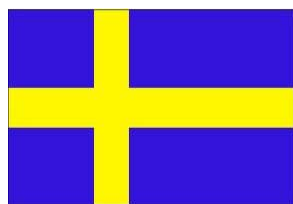
TIA Country Functionality - Sweden

SWEDEN

TIA Country Functionality for Sweden is implemented in a simplified and structured way providing support of the relevant modules for a number of Swedish public authorities, financial institutions as well as other external parties related to insurance companies

Benefits

- Simpler implementation
- User functions for deeper process automation
- Fewer manual errors
- Lower Cost of Ownership
- Updated with each TIA release cycle
- Language and Currency Files
- Access to national data registries
- Lower maintenance



TIA Country Functionality is a set of local extension modules to the core TIA Solution supporting connectivity to the relevant authorities, registries, financial institutions and third party programs that insurers deal with in their daily operations in a given market.

Autogiro

Autogiro is a direct debit system provided by BankGiroCentralen (BGC), which provides payment and information services between banks and customers. The system automatically transfers money between an insurance company and its customers, and it supports both payments and collections. Before money can be transferred, the customer must sign a mandate that gives an insurance company access to their account. After the mandate has been signed, the insurance company can automatically make **payments** to and **collections** from the customer's account.

Bankgirot

Similarly to Autogiro, the Bankgirot service is also provided by BankGiroCentralen (BGC). Bankgiro can be acquired by all companies that need to request their customers to pay for goods or services. In the TIA Solution the Bankgiro module is implemented as a:

- Special payment method, so that payment collections are created with reference numbers and are automatically matched.
- Routine for processing Bankgiro report files containing money transfers, and matching customer accounts.

Plusgirot

The PlusGiro service is provided by Nordea PlusGiro (PG) – a Swedish provider of payment and informational services between banks and their customers. PlusGiro can be acquired by all companies that need to request their customers to pay for goods or services. The company can acquire a number of *IS numbers (OCR)*. Multiple IS Numbers can point to the same bank account, and it is also possible to move the IS Number from one bank to another.

In the TIA Solution the Plusgiro module is implemented as a:

- Special payment method that allows creating collections with reference numbers that support automatic processing when paid.
- Routine for processing Plusgiro Payment Notification Report files containing money transfers, and matching customer accounts.

POST

The POST module enables an insurance company to locate a city with a given Swedish postal code and also distinguish smaller geographical areas such as county or municipality which can be used for premium calculation.

Components

- Autogiro
- Bankgirot
- Plusgirot
- POST
- SPAR
- GSR
- SUS
- VTR
- VTR2
- VTR3
- TFF
- Fastighetsdata
- LANGUAGE FILE

SPAR

SPAR (Swedish Population and Address Register) is a public list of people registered as residents in Sweden, including both Swedish and non-Swedish citizens. SPAR is the main source for personal information used by various public agencies. The SPAR module enables an insurance company to make requests for personal information and receive updates of name, address or status changes. SPAR can be configured to work with the VTR module (see below) providing an interface to the database for both personal and company information.

GSR

Gemensamt Skadeanmälningssystem (GSR) is a database storing information on claims reported across Swedish insurance companies. The overall purpose of the register is to prevent fraudulent claims. The GSR module functions so that every time a claim is filed in the TIA Solution, the information on that claim is sent to GSR. GSR stores the information and responds with a list of historical claims of the claimant.

The interface supports four different transaction types:

- Reporting a new claim
- Modifying a claim
- Deleting a previously reported claim
- Linking the list to other insurance companies

SUS

SUS is a payment service system provided by Swedbank, which allows companies to carry out payments using multiple payment methods. The SUS payment module is designed to accommodate the requirements from the 'Utbetalning Bas' (Payment Basis) solution provided by Swedbank.

SUS supports the following payment methods:

- Payment using Civil Registration Number (CRN); if a bank customer has registered their account information at SUS, the payment is transferred to the account based on the CRN. If the customer is not registered, SUS sends a payment cheque, which also prompts the customer to register at SUS.
- PersonKonto: direct account transfer.
- BankGiro: direct account transfer.
- PlusGiro: direct account transfer.
- Bankkonto: direct account transfer.
- Payment Cheque (SPU); payment cheque printed on paper by SUS and mailed to receiver.

In the TIA Solution it is possible to utilize these different payment methods whenever making a payment.

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VTR

This module allows you to request party and vehicle details from Vägtrafikregistret (VTR), and also to notify VTR when a new certificate should be created or cancelled. The VTR module can be divided into four components:

- VTR General: Common functionality, such as caching, access control and mapping of common fields and forms for accessing the web services. This component also has screens for querying the transaction register at VTR.
- VTR Data Request (Party): This component provides functionality for looking up personal and organization data at VTR.
- VTR Data Request (Vehicle): This component provides functionality for looking up vehicle data at VTR.
- VTR Certificates: This component enables an insurance company to register and unregister certificates for both individual and fleet policies.

VTR2

The VTR2 module allows you to receive and process updates from VTR (återrapporter) and also perform audits where the vehicles registered in VTR are compared against those registered in the TIA Solution.

VTR2 provides an additional set of functions for integration with Vägtrafikregistret. The initial set of functions is enabled by the VTR module. These two modules are interrelated and the VTR module is a pre-requisite for installing and configuring VTR2.

VTR3

Claim related transaction types with Vägtrafikregistret (VTR), such as putting a vehicle out of traffic, e.g. if the vehicle is at a repair shop; putting a vehicle back into traffic; change of the vehicle owner if the decommissioned off vehicle is sold to a scrap dealer.

TFF

The TFF module is integrated in the VTR transaction processes, and enables exchange of information with Trafikförsäkringsföreningen (TFF), which is an organization of Swedish motor insurance companies.

In relation to VTR, the TFF acts as a creditor on behalf of insurance companies in case a customer does not pay either their insurance premium or guilty excess. The money collected by TFF is deducted from the yearly fee paid by insurance companies to TFF, and is not received as payment when a customer pays.

FASTIGHETSDATA

The Fastighetsdata module provides real-estate reference information that can be used for determining premium costs for real-estate insurance and claims investigation. The module is implemented as a local database with the real-estate data to be imported from a third party. The delivered setup is flexible and allows for situations where different companies choose to purchase other record types from a provider and therefore customize the delivered solution.

SWEDISH LANGUAGE FILE

The Swedish Country Functionality includes a translation of the TIA user interface (UI) components into the Swedish language.