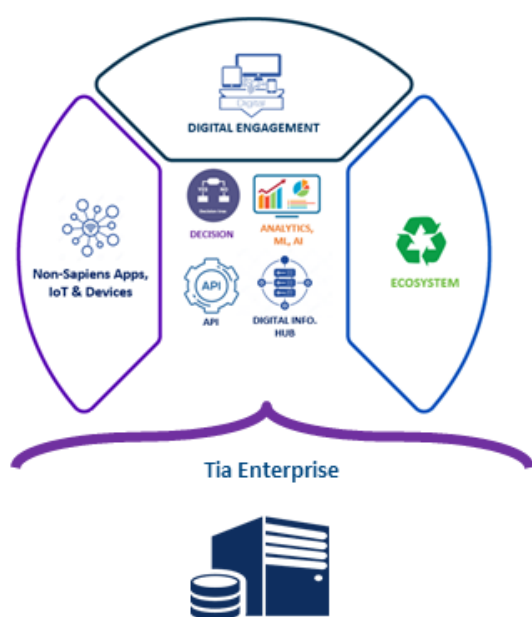# A strong foundation

When building a new house from the ground up, it is vital to ensure that the foundation is solid, since it bears the weight of the house and holds everything in place.

Similarly, with insurance software, when aiming for an exceptional user experience for both customers and employees, it is equally important to ensure that the core is strong and that it is secure and open to integrations.

Tia Enterprise is a core software platform for P&C, that forms the foundation for digital engagement through Sapiens' ecosystem tools or through third-party apps and devices.

Tia Enterprise handles the core processing (product, policy, billing, and claims) whilst consuming and storing data from multiple sources.

Insurance logic and business intelligence enriches the core in near real-time, enabling more effective decision making.

Finally, the digital engagement layer ensures delivery to the right person, at the right time, and in the right format.

Tia Enterprise is trusted by over 60 insurers worldwide and here's why…

Tia Enterprise highlights

The Tia Enterprise architecture is multitier with clear separation between core transaction-centric business functionality and user interface and integration points. The modular approach makes the individual system components easier to maintain and update.

Tia Enterprise is configurable to meet insurance company needs and requirements and the different integration options, including REST APIs, enable external products like portals and custom end-user applications to connect and consume Enterprise data.

Customers who want to extend or change the core insurance flows have a set of business functions for each insurance module at their disposal and the standardized user interface is easy to navigate due to the customer-centric approach, the workflows menu, and the dynamic list of recent customers.

Advanced data extraction features enable insurance professionals to analyse and report on database information.

Powerful Core

The core of Tia Enterprise features advanced functionality in the application modules, **product definition**, **policy administration**, **claims management** and **billing**.

The **product definition** tools enable product developers to define and implement insurance products that support multiple versions and containing one or more product lines with tariffs, risks, and clauses.

Policy administration manages policies, including issuing quotes, converting quotes to policies, making amendments, and cancelling policies. It also includes handling referrals to underwriters and posting premium receivables to the billing system.

Claims management enables claims managers to handle the entire claims process, from the first notification of loss till the claim payment has been made or the supplier has fixed the damaged item.

Billing is used for settling financial transactions, for defining a reminder process and for setting up instalment methods used in the policy module.

Customization, Configurability and Upgradeability

Tia Enterprise can be tailored to specific business needs while still ensuring that subsequent upgrades can be managed cost efficiently.

The application can be customized for a company, a brand, a group, a role or even for a specific user. Customization layers are separate from the core and can be applied again after an upgrade, contributing to making customizations less expensive. To enable business users to make changes without involving programmers, Tia Enterprise generally favours configuration in the user interface rather than through code.

Customization options include changing the visual style and adjusting colours and images to a company's brand.
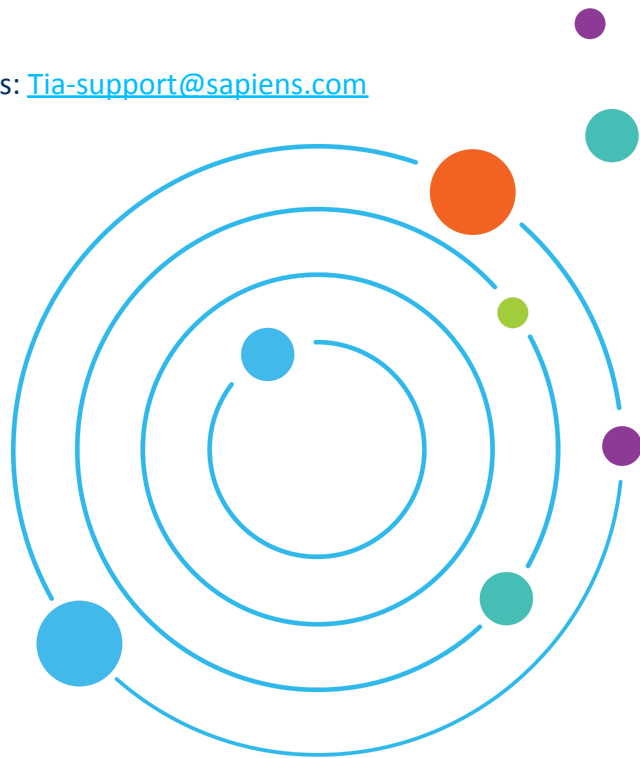
Technical Foundation

Tia Enterprise is built on the award-winning Oracle database. Java technologies are used for integration and user interface development. Customization is facilitated using Oracle Application Development Framework (ADF), a Java framework for building enterprise applications. ADF supports rapid application development based on ready-to-use design patterns, metadata-driven and visual tools. This benefits all Tia Enterprise developers, whether in Sapiens or with partners. Tia's architecture is designed to be open and easy to integrate to, supported by REST APIs, Webhooks and SOAP APIs.

Through Webhooks, a set of well-defined business events, like the completion of a policy or the creation of a claim case, can be used to activate an external standard system, for example a CRM program.

Sapiens Hosted Services

Tia Enterprise started out as an on-premise system but is evolving into a cloud-based solution. Sapiens Hosted Services, offers a fully managed service, covering all services needed to deliver Tia Enterprise in an operational setup based on industry standards. It is designed to cover different client solutions, a complete solution or only a subset.

For more information about Tia Enterprise, please contact us: Tia-support@sapiens.com