Ryan’s Insurance Tax practice delivers the most comprehensive, integrated suite of tax services uniquely tailored to meet the challenges facing large and mid-market insurance companies, including surplus lines. Our Insurance Tax professionals understand the relationship between tax laws and the unique accounting, regulatory, and business environment of the insurance industry. Our combination of technical knowledge and industry specialization, backed by more than 45 global tax practice areas, delivers insurers a single-source solution for their business tax issues, which is unmatched in the industry today.

We understand the complex tax environment facing insurance companies. We understand the unique provisions of the tax codes in the jurisdictions where they conduct business. We stay current with the latest rulings and changes in tax law as they apply to the industry. And our efforts translate into significant tax savings, improved profitability, and greater efficiency. Our advisory services help insurance clients implement strategic tax planning and minimization strategies that improve overall performance across the tax value chain.

**Benefits of Ryan’s Insurance Tax Services**

- **Integrated Solution**
  More than 45 global tax practices, including innovative credits and incentives services, help minimize operating costs and maximize infrastructure investments.

- **State-of-the-Art Technology**
  Proprietary, patented technology backed by the industry’s leading third-party software is setting the industry standard for tax efficiency and effectiveness.

- **World-Class Client Service**
  Ryan is the first company ever awarded the prestigious International Customer Service Standard (ICSS) Gold Certification from the Customer Service Institute of America (CSIA).
Ryan’s Specialized Suite of Tax Services for Insurance Companies

Ryan improves profitability, cash flow, and tax performance for insurance companies through a suite of strategic international, federal, state, and local tax recovery, advisory, and compliance services, including:

### Federal Tax

The Federal Tax group offers solutions to effectively manage and control federal income tax issues involving interest law, statutes of limitations, claims for refunds, global interest netting, transcription comprehension, and other IRS practice and procedure matters. And our tax accounting services assist with the preparation of International Financial Reporting Standards (IFRS), Generally Accepted Accounting Principles (GAAP), and Statutory Accounting Principles (SAP) tax accruals and the analysis of quarterly/yearly tax positions and deferred tax reviews.

### International Tax

Rapid globalization is creating a challenging tax environment as multinational companies continue to expand operations around the world. Ryan’s International Tax services provide innovative tax minimization strategies and advisory services for international tax, transfer pricing, global restructuring, required compliance reporting for Foreign Account Tax Compliance Act (FATCA), and cross-border mergers and acquisitions.

### Multistate Practice

Ryan provides a comprehensive, integrated suite of tax services uniquely tailored to meet the challenges facing large and mid-market insurance companies. Our premium tax recovery, strategic advisory, and compliance services protect insurance companies from overstated tax liabilities, interest charges, costly penalties, and a lack of resources, training, and retention. Through the strategic assessment and refinement of our clients’ people, processes, and systems, we provide technology-enabled compliance solutions that improve the efficiency and effectiveness of an organization’s premium tax return preparation process.

We also provide other tax services that help insurance companies overcome complex state and franchise tax challenges through a suite of solutions, which includes assistance with state income/franchise tax audits, implementing a tax-efficient corporate structure, merger/acquisition due diligence reviews, tax recovery, and tax controversy support.

Furthermore, our advisory services help insurance clients implement strategic tax planning and minimization strategies, such as innovative credits and incentives services to help minimize operating costs and maximize infrastructure investments.

### Tax Compliance

Functioning as an extension of our client’s tax department, we offer a full suite of compliance and automation solutions that streamline internal tax operations, including managing costs and employee resources, eliminating manual processes, minimizing overpayments and errors on returns, and reducing risk and the likelihood of notices and penalties.

### Controversies and Appeals

Ryan provides Controversies and Appeals services to defend the interests of insurance companies with federal, state, and local tax officials across North America and support all aspects of the tax planning and administrative tax controversy process. We defend and argue those cases that require legal attention to increase the probability of success, aggressively challenging unsubstantiated policies to advance innovative, cutting-edge issues that accurately identify our client’s true tax liability.

### Abandoned and Unclaimed Property

Operational, regulatory, and audit requirements related to unclaimed property in the insurance industry are creating difficult challenges. Ryan mitigates the substantial risk by advocating the interests of our clients through the complex audit process, while offering an ongoing compliance solution that fulfills the regulatory requirements of each jurisdiction. Our deep subject matter expertise, knowledge of regulatory requirements, comprehensive audit strategy, and consultative approach ensure our clients achieve an effective, efficient, and lasting business solution.

### Transaction Tax

Ryan has the largest Transaction Tax practice in the United States and Canada. Our professionals are recognized for their ability to find tax saving opportunities for our clients and aggressively fight for those dollars, ensuring that no issue or opportunity for tax minimization is left unrealized. We have unparalleled expertise in a full range of transaction taxes, including sales and use tax.

### Fraud and Forensic Recovery

Ryan’s Fraud and Forensic Recovery services help protect shareholder value by focusing on the detection of fraud, waste, abuse, and recovery of assets, and helping proactively prevent and mitigate the future risk of fraud. We also provide dispute analysis services in regulatory inquiries and investigations, in addition to class-action securities litigation matters.

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Ryan, LLC provides clients with tax consulting, recovery, compliance, advisory, technology, and other related professional services. Ryan, LLC is a member firm of Ryan International, a Swiss Verein. Ryan International is a Swiss Verein whose member firms and constituent entities form a leading network of tax advisory and consulting firms, each of which may be licensed to use the name “Ryan” in connection with providing tax advisory and consulting services to its clients. The member firms of Ryan International and their constituent entities operate throughout North America, Europe, and Asia in accordance with local regulatory requirements but are not a part of a single international partnership. Each is independently responsible for the provision of services to a client, and no member firm or constituent entity of Ryan International is liable or responsible for the professional services performed by any other member firm or constituent entity. Ryan International is not part of a single international partnership. Each is independently responsible for the provision of services to a client, and no member firm or constituent entity of Ryan International is liable or responsible for the professional services performed by any other member firm or constituent entity.