

TAX COMPLIANCE & CONSULTING TriTech Services, Inc.



Our 20+ years of experience as the leading premium tax software provider gives TriTech the competitive edge. *TriTech Services offers tax compliance and consulting services at significantly lower costs while maintaining a high standard of quality.*

Who is TriTech Services?

TriTech Services, a subsidiary of TriTech Software Development Corporation, is a U.S. based company headquartered in Allen, Texas. To meet the needs of our clients, TriTech has transformed itself from a company focused exclusively on tax software to a company that provides a comprehensive range of tax products and services.

Our team is comprised of tax and technology professionals who take an active interest in the insurance industry and its dynamic tax environment. We serve as a virtual extension of

your office and are always just a click or a phone call away.

Our client base includes 180+ insurance companies domiciled in almost every state in the U.S. Our clients range from large players – many part of the S&P 500 who write premiums of well over \$100 billion annually – to smaller entities, such as start-ups.

TriTech Services combines the cost saving of co-sourcing with the efficiencies of technology to deliver a complete solution.

Tax Compliance: Services Provided

Premium Tax Services

- Full Compliance Cycle – Preparation/Review/Filing/Efile/Payment
- Annual & Estimated Tax Returns
- EFT/ACH/Payment/Check Cutting Services
- Ocean Marine, Worker's Comp
- Retaliatory Calculation Support
- SSAE Compliant
- Review of all Returns
- Electronic Filing of Returns/OPTins
- Data Management
- Return Signing (POA)
- Miscellaneous Filings

Tax Software - Premium Pro®

- www.tritechsoft.com for more information

Municipal Tax Services

- Full Compliance Cycle – Preparation/Review/Filing/Efile/Payment

- City, County, Districts
- Return Processing
- Review of all Returns
- Full Geocoding of Risk Location
- AL, DE, FL, GA, IL, LA, KY, ND, NJ, NY, SC

Premium Allocation Services

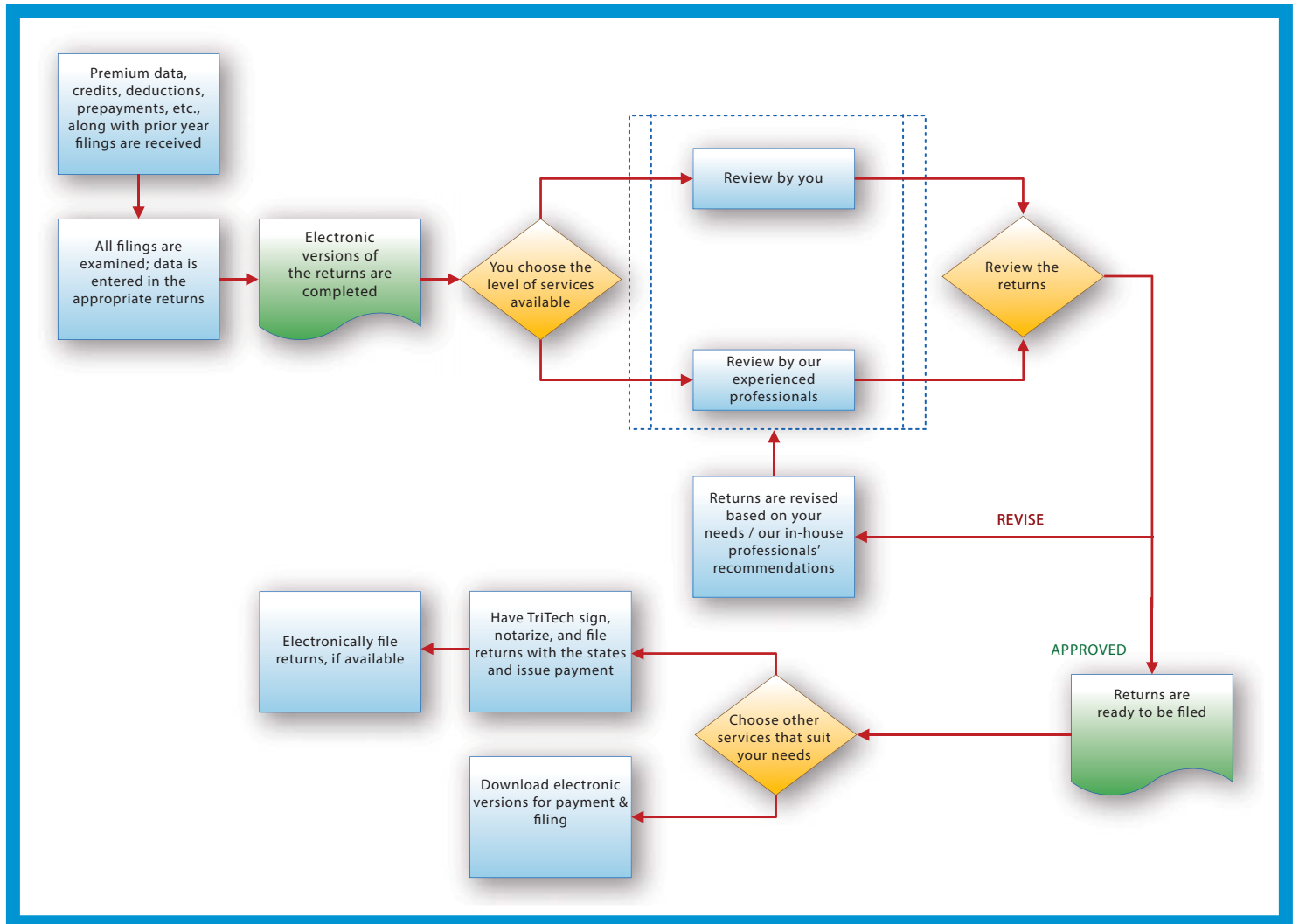
- Cost-effective solution, particularly for small companies or small amounts of premium data
- KY HB-524 verified electronic risk location system
- Import files for Premium & Municipal Tax included
- Provides all necessary reports and files
- Avoid penalties from the states due to misallocation

We customize TriTech's Services for your company's needs.

We are Premium Tax and we do it better than anyone. Our pledge to excellence and exclusive access to the most powerful premium and municipal tax software on the market—Premium Pro®—ensure that we're more thorough, efficient, and effective than our competitors. TriTech Services has one of the most experienced teams of premium tax professionals ever assembled. Our extensive premium/municipal tax knowledge and deep commitment to our clients is unparalleled. We know more and we can save you more.



TRITECH SERVICES How it Works



TriTech Services combines the cost saving of co-sourcing *with the efficiencies of technology to deliver a complete solution.*

TRITECH SERVICES PROCESS

TriTech Services combines the cost savings of co-sourcing with the efficiencies of technology to deliver an innovative and complete tax processing solution. TriTech’s method tracks the processing status of returns, detailing what still needs to be done and tracking target dates for completion.

You may access your returns from virtually anywhere. Our tax preparation service is faster, more organized and far less painful. We address the staffing issues insurance companies face each year by providing tax expertise, document management, and data entry personnel. Processes and workflow are improved by utilizing technology, and service levels are constantly tracked and improved over time.

Why TriTech Services?

- Qualified Professionals with Insurance Tax Experience
- Long-term Client Relationships
- Payment & Remittance
- U.S. Based Company
- Secure Online Access
- Flexibility, Scalability, and Adaptability
- State & Local Taxes
- Specialized Knowledge
- Data Management
- Mitigating Risk

Time and Cost Savings

Some of the greatest benefits of TriTech Services are the immense savings in cost and time for your company and staff. Tax return preparation co-sourcing increases the time you have available to devote to tax planning and decreases time spent addressing data entry and form filing duties. Tax co-sourcing lessens the need for temporary professional staff during the busy season. Utilizing TriTech Services allows you to accomplish more, in less time, with reduced staff, and fewer expenses.

Quality and Experienced Team

At TriTech Services, we focus on quality. We recognize that Insurance Companies and CPA firms want a cost effective co-sourcing solution but do not want to compromise quality. We have made significant investments in our people and processes. Our tax preparation staff consists of experienced professionals and CPAs. In addition, they are well versed on retaliatory calculations, qualified premiums, and guaranty funds, as well as municipal taxes and premium allocation.

Transparent Process

Our web-based client calendaring system allows you to monitor the status and progress of each return. So, although we prepare and review the returns, you are always in control and receive real time progress reports. While a return is in process, you can access your files from anywhere using our Internet-based document management tool. If you ever have any questions about the status of a filing, a whole team dedicated to your company is ready and waiting to help.

Secure

Our servers are located at a U.S. based data facility that uses the latest technology to protect your information. Our system allows secure, convenient access to all of your information online, and a log entry is generated each time your information is accessed. Our tax accountants are also bound by comprehensive non-disclosure agreements that require complete confidentiality.



More Information:

If you would like to learn more about our products or services, please contact us at 800-380-6407 or visit www.tritechsoft.com. We will be happy to discuss your company's unique needs and create a customized solution just for you.

1205 S. Greenville Ave.
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TRITECH SERVICES Payment Option



TriTech Services offers complete payment services for all premium tax annual and estimated returns, as well municipal tax returns. We can make sure every state and every municipality is paid accurately and on time. We take care of signing, collating checks with returns, and mailing each check to the proper address. *Our payment service is secure and all-inclusive.*

How does TriTech process tax payments on behalf of my company?

Although we will work with you and your bank to use a system that works best for you, we recommend that you contact your bank to set up a Positive Pay bank account. Positive Pay is a generic term that describes a bank service that is one of the most effective anti-fraud tools available today for check disbursements. Using check issuance data provided by TriTech Services, the bank matches all checks being presented for payment against our issuance information. Issuance information is

updated as we issue new checks and as checks are paid. If an account number, check number, payee, and dollar amount match with an issuance record, the check is paid automatically. If there is a discrepancy the bank reports the check as an exception and will not pay without further authorization from you. TriTech can also handle electronic funds transfer (EFTs) and generate an ACH NACHA file to give to your bank to initiate ACH Credit transactions.

How do I stay informed about all payments made on our behalf?

TriTech will provide all the files relating to any payments we make on your behalf. You always know what's being paid, when, and how much. The files TriTech provides can include AP/GL upload files for your system so you avoid keying in the information, as well as report files for review and/or approval purposes.

How do I send the payment information?

By working with your IT department, you transfer the positive pay upload files we provide to your bank. Your IT department will also provide TriTech with any other upload files for your own in-house systems. Your IT department will generate the

encryption (PGP) key developed for the upload files and setup a secure file transfer method for the transfer of the files. You tell TriTech which reporting files you need, how they are formatted, and where to put them and we deliver.

How safe is Pretty Good Privacy (PGP) encryption?

PGP is a powerful means of encryption that utilizes a pair of keys to establish confidentiality of communication with TriTech by preventing unwanted interceptors from reading the data. Your IT department will provide TriTech with the key so we can generate files that only you, the intended recipient, will be able to decipher.

TriTech Services Payment Process

• What You Need to Do:

- Contact your bank and provide us with any specific file requirements for a Positive Pay (checks) and NACHA (EFT) or other files needed
- Work with your IT department to create and transfer upload files directly to your in house systems
- Provide TriTech with a list of states you prefer handled by EFT (ACH)
- Digitized copies of the authorized check signers' names

• What We Need from Your Bank:

- Account and Routing number for the bank account
- Sample check layout
- Starting check number
- Does your bank require two signatures for checks written over a certain amount? If so, what amount?
- Bank upload file specifications (Positive Pay) (NACHA)

• What Your IT Department Needs to Do:

- Provide TriTech with your AP system file specifications for the upload file(s)
- Specify how EFT (ACH) and check payments are handled in the upload file. Will there be a single upload file or a separate file for EFTs? Multiple detail records or single for each transaction, etc...
- Provide TriTech with details for any other reporting files needed
- Setup and provide TriTech with the encryption (PGP) key and credentials developed for the upload files and/or secure file transfer method (FTP/SFTP)



More Information:

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Don't let tax season be a source of despair.
We are eager to show you what we can do to streamline the process.



Yes, TriTech does consulting too.

TriTech's consulting team offers a variety of assistance with state and local tax issues. Our goal is to provide competitively priced state tax guidance to our clients. We can help with state income tax compliance, audit issues, planning ideas, mergers & acquisitions, and minimization of retaliatory tax strategies. We offer hourly and contingent fee based agreements. Our tax accountants and lawyers have decades of both insurance and non-insurance state tax experience. When our insurance company clients face new state tax challenges, our consulting staff is ready to offer assistance at any level in a timely and effective manner.

Consulting: Services Provided

State Return Reviews

- Evaluation of state filings to determine potential tax savings
- Recommendations and assistance with implementation of suggested strategies

Retaliatory Tax – Minimization Strategies

- Provide recommendations and potential tax strategies to reduce retaliatory taxes
- Assist with implementation

Tax Guidance/Assistance (desk and field audits)

- Provide tax guidance on controversies and administrative procedure assistance

Mergers and Acquisitions

- Transactional analysis
- Line-of-business impacts of retaliation

Planning Issues

- Use of alternative entities to reduce state tax expense
- Development and implementation of potential tax savings strategies
- Litigation and legal assistance

Reverse Audits

- Identify and assess areas of potential audit exposure prior to audit commencement
- Assist with audit notice and protest issues
- Analyze and negotiate matters in undefined areas

Re-domestication

- Provide analysis of potential retaliatory tax reductions that can be obtained through re-domestication
- Recommendations for choosing a favorable state
- Assist with implementation

TRITECH SERVICES

Premium & Retaliatory Tax Reverse Audit Option



Premium and retaliatory taxes are the largest state tax burdens that insurance companies are liable for in the various states. *These taxes, while ostensibly simplistic at first glance, involve complex analysis and require a deep understanding of insurance products and operations.*

In addition, the tax returns and state laws are not uniform. Thus, there is a wide variance in interpretation and application of terms across the states. Finally, the return filing cycle is very short with most companies having about 30 days to file its returns. These factors require an efficient, organized and detail oriented premium/retaliatory tax return preparation process. A similar approach must be employed by a third party performing a

premium/retaliatory tax reverse audit and process improvement study. Generally speaking, we have found that **a three-phased approach** is the most efficient way to review and analyze premium/retaliatory tax exposure and potential savings.

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Approach to a Full State Tax Review



State tax reviews are focused on the broad scope of the state taxes that are imposed upon insurance and non-insurance companies. *The main focus of our reviews centers on premium, retaliatory, income, sales-use, property and other miscellaneous taxes and unclaimed funds.*

Our state return reviews include an evaluation of state filings to determine potential tax savings and recommendations and assistance with implementation of suggested strategies. Our goal is to provide competitively priced state tax guidance to our

clients. Our tax accountants and lawyers have decades of both insurance and non-insurance state tax experience. Generally speaking, we have found that **a three-phased approach** is the most efficient way to conduct our consulting reviews.

PHASE I INVESTIGATION

During the investigation phase, we will gather information by performing a detailed review of the state tax filings, state audits and work papers, state correspondence, and annual statements. We will begin with the most currently filed returns and then review any prior year returns still open under the state statute of limitation period. It will be a three-year look back period for most states. Usually, a two-day on-site visit at the client is necessary to collect the information for review. We do not have a list of “canned” ideas that we will try to force your company to fit into. Instead, we will seek to gain an understanding of the business and products sold by your company and its business objectives. We then strive to provide ideas that accomplish a synergy between tax goals and business objectives. We will

provide your company a list of potential ideas and exposures items at the end of phase one.

Also, during phase one (if client is in agreement with this service), we will scrutinize the state tax compliance preparation process, looking for inefficiencies and areas of improvement. For example, we will analyze the amount of time spent preparing and reviewing each return, the number of state audit changes, repetitive errors, the number of second and third information requests, and penalties and interest. We will provide your company with a list of process improvements, if any, at the end of phase one.

PHASE II QUALIFICATION

During the qualification phase, we will take a more detailed look at the “items of interest” from the list generated during phase one. You will choose the items that we will focus on in phase two. This phase may include requesting additional

information from your company, researching current state tax and insurance laws, quantifying exposure and savings, and assigning risk levels.

PHASE III IMPLEMENTATION

During the implementation phase, we will complete the steps necessary to remedy the identified exposure and secure the potential savings. This phase may include filing amended

returns, seeking letter rulings (or the equivalent thereof), or entering into voluntary disclosure agreements.



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