

State Tax Services for the Insurance Industry

Ryan's Insurance Tax practice provides the industry's most comprehensive and integrated suite of tax services, uniquely tailored to address the complex challenges faced by insurance companies and their affiliated entities. Our Insurance Tax professionals have a deep understanding of the intricate relationship between tax laws and the specialized accounting, regulatory, and business environments of the insurance industry. By blending technical expertise with industry-specific knowledge, we deliver a single-source solution for insurers that sets a new standard in business tax strategy.

Our team's extensive experience—more than 75 years in the insurance state tax field—positions us to stay ahead of tax law changes and regulatory shifts that impact the insurance sector, including property and casualty (P&C), life, health, health maintenance organization (HMO), Blue Cross Blue Shield (BCBS), surplus lines, and captive insurance. With insight into the unique provisions of tax codes across jurisdictions, we create significant tax savings, improved profitability, and greater operational efficiency for our clients. Ryan's state tax-focused services empower insurance clients with strategic tax planning and minimization strategies that drive measurable improvements across the tax value chain.

Ryan's State Tax Services for Insurance Companies

Ryan's suite of state and local tax recovery, advisory, consulting, and compliance services is designed to improve profitability, cash flow, and tax performance for insurance companies. By optimizing transaction and premium/retaliatory tax savings, we also support insurers in creating a more competitive pricing model for premiums, delivering a better expense ratio and pricing for their policies.



Comprehensive Service Offerings

- **Tax Compliance:** Amid increasing demands to do more with less, Ryan's premium tax compliance outsourcing provides a critical area for cost savings. Our team handles every step—from processing premium and municipal returns (electronic and paper) to managing payments on behalf of clients. By fully taking on the compliance process, we relieve tax departments and streamline payment workflows, saving time and resources. Ryan's team brings deep expertise in premium tax compliance, state income tax, sales and use tax, and abandoned and unclaimed property.
- **State Tax Recovery:** Leveraging vast experience in the insurance sector, Ryan uncovers refund opportunities through a thorough review of previously filed state tax returns. Our experts assess current developments, case law, and industry trends, tailoring strategies to each client's risk tolerance and regulatory landscape. We also offer success-based fees on original returns, where preferred.
- **Mergers and Acquisition Tax Implications:** For insurance companies engaging in mergers and acquisitions, both internal restructuring and external acquisitions create valuable tax opportunities. Ryan's tax specialists bring deep technical skills and industry knowledge, assisting with tax due diligence, rate-reduction opportunities, and legal entity restructuring to optimize state income tax savings.
- **State Tax Consulting for Insurance Companies:** Ryan's consulting services span a wide array of state tax issues affecting insurance companies. Our expertise in retaliatory tax, premium sourcing, and transaction tax issues allows us to secure large savings, even for assessed amounts. From state income/franchise tax audits to merger and acquisition due diligence, we help clients navigate complex challenges with innovative, tax-efficient solutions.
- **Controversies and Appeals:** With a dedicated team specializing in tax controversies and appeals, Ryan defends insurers' interests against state and local tax authorities. We tackle disputes with precision and rigor, challenging unsubstantiated policies to secure accurate tax assessments and favorable outcomes for our clients.
- **Captive Insurance:** Ryan offers extensive consulting and compliance services for captives, advising on tax domicile selection and home state determinations. Our team also provides guidance on self-procurement and unauthorized taxes, supporting clients in making strategic decisions around captives to optimize state income tax treatment.
- **Transaction Tax:** As the nation's largest Transaction Tax practice, Ryan's experts uncover opportunities for tax savings across a full spectrum of transaction taxes, including sales and use tax. Our professionals fight to secure every dollar, ensuring that no tax-saving opportunity is left on the table.



Award-Winning Tax Services

For additional information

1.855.RYAN.TAX

ryan.com