

# PREMIUM PRO<sup>®</sup> PREMIUM TAX

ENTERPRISE

PROPERTY & CASUALTY - LIFE



## PREMIUM TAX:

- *Property & Casualty*
- *Life*
- *Risk Retention*
- *Title*
- *HMO*



**TRITECH SOFTWARE**  
Tax Software Specialists

Process your annual and estimated premium tax returns for all states and U.S. Territories. PREMIUM Pro is specifically designed to calculate premium and retaliatory taxes for Property & Casualty, Life, Risk Retention, Title, and HMO companies.



## Experience the next generation of PREMIUM Pro Software

PREMIUM Pro Enterprise provides more flexibility and greater control of your workspace and return calculations. Automatic updates allow for immediate access to new returns and changes throughout the tax season. New administrative tools, additional options, and increased functionality prove to be a dynamic combination of features for a smooth and successful filing season.

### KEY

### FEATURES

#### DATA ENTRY

- Annual Statement Import
- Custom import from ASCII files
- Transfer key data from year to year: company information, prepayments, and GFA credits
- Centralized data entry schedules for premiums, dividends, prepayments, adjustments and other miscellaneous items
- Built-in cut and paste capabilities

#### CALC AND REVIEW

- Immediate access to return calculations and adjustments
- Automatically calculate retaliatory taxes based on your state of filing's premiums and your state of domicile's tax laws
- Choose between your actual state of domicile's return or a standard worksheet to calculate retaliatory taxes
- Flexible to accommodate each specific state of domicile

#### THE POWER TO CONTROL

- Determine calculation methods and display settings
- Specify state options: dividends, finance and service charges, and locking completed returns

- Adjust tax rates and fees for all taxing jurisdictions using Rate and Fee schedules
- Access to multiple tax years

#### MANAGEMENT REPORTS

- Analyze taxes, fees, credits, and effective tax rates on a state-by-state basis
- Check Requests with export capabilities
- Review and track manual changes made to state returns
- Comprehensive reporting capabilities across multiple companies
- Audit reports and alerts

#### TAX PLANNING

- Comparison of current and prior tax return changes
- Important notes and state specifications
- Credit, tax, and fee updates
- Return and preparer status

“PREMIUM Pro simplifies the preparation and processing of tax returns by providing an efficient and comprehensive software package.”

## PREMIUM PRO

## ENTERPRISE OVERVIEW

Unlimited tab views allow you to simultaneously view multiple returns and schedules

Dockable Interface provides a flexible and customized workspace

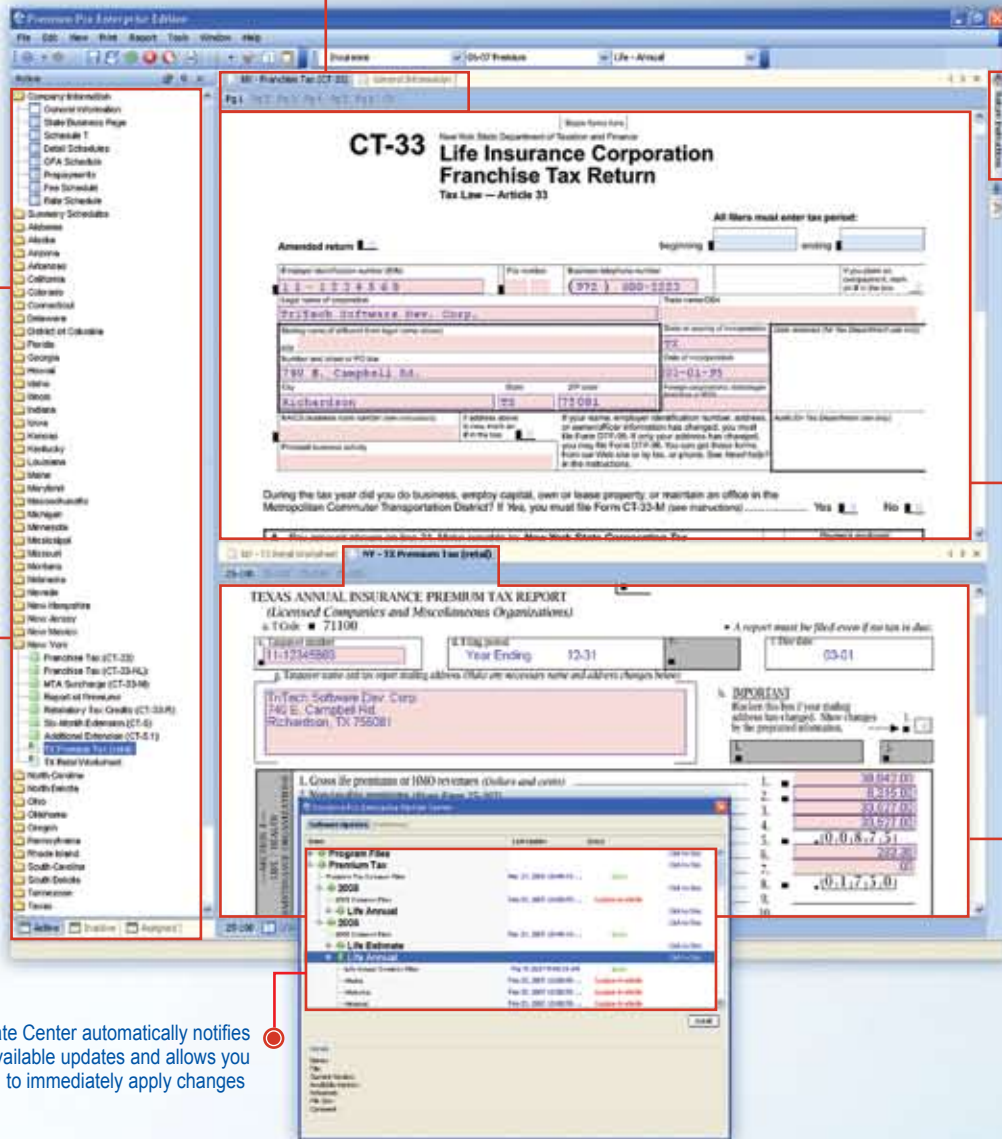
Tree-View enables you to quickly and easily navigate between returns and schedules

Update Center automatically notifies you of available updates and allows you to immediately apply changes

Immediate access to your tax return instructions, preparer notes and release notes

Viewing multiple windows allows you to compare filing returns, annual statement data, other schedules, and retaliatory calculations at the same time

Changes automatically flow from schedules to the returns accordingly



### SPECIAL FEATURES

- State Contact Page provides state specific information: filing requirements, due dates, contact information, state web sites and form specifications
- Ability to enter preparer notes and state specific comments
- Electronic Filing capabilities when applicable
- Automatic updates
- Flexible workspace
- Comprehensive Help file includes state return instructions
- Print to PDF capabilities

### GTS - GFA TRACKING SYSTEM (Desktop Only)

- Track assessments and credits by line of business, assessment class, and jurisdiction
- Comprehensive overview of state specific calculations and credit availability
- Detailed credit information for balance to be claimed for future use and carryover amounts
- Integrates seamlessly with the PREMIUM Pro Life and PC software



# PREMIUM PRO<sup>®</sup> PREMIUM ALLOCATOR

POINT OF SALE, → DESKTOP & SERVICES

## Premium Allocator:

- Alabama
- Florida Firefighter Districts
- Florida Police Officer Districts
- Georgia
- Kentucky
- Louisiana
- New York Fire Districts
- New York MTA Surcharge
- South Carolina



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PREMIUM Pro Allocator provides an accurate method of allocating premiums to the correct taxing jurisdiction. Proper allocation can prevent assessment of penalties by local governments.

*For Alabama, FL Firefighter Districts, FL Police Officer Districts, Georgia, Kentucky, Louisiana, NY Fire, NY MTA Surcharge, and South Carolina*



How are policy allocation results affecting your business? How much tax is over/under paid to districts, counties and municipalities? How much tax is billed to customers outside of the proper jurisdiction?

Insurance companies face several key problems in keeping up with the assignment of policies to the correct taxing jurisdictions. The labor intensive process of manually reviewing customer data is widely subject to interpretation and can be filled with quality issues.

With ever-changing municipal boundaries, zip codes spanning multiple jurisdictions, and the yearly modifications made to tax rates and payee address information, manually allocating premiums to the correct taxing jurisdiction can be a daunting task. Incorrect premium allocations may increase an insurance company's chances of being audited, generate penalties for non-compliance, or even create costly legal fees.

### TriTech offers 3 solutions to address premium allocation concerns:

01

#### **Allocator Agent**

Point of Sale Premium Allocation

02

#### **Allocation by The Record**

Premium Allocation Services

03

#### **Premium Allocator**

Premium Allocation Software

### **ALLOCATOR AGENT**

### **POINT OF SALE PREMIUM ALLOCATION**

offers a robust, scalable, and easy-to-integrate online solution that enables businesses to become location intelligent. This allows you to provide accurate premium allocation data with no interruption to the critical point of sale or policy/agent management system.

PREMIUM Pro Allocator Agent is a web-based policy allocation solution specifically designed to allow insurance companies to more accurately pinpoint policy locations in real-time, and to assign the correct premium tax rates to each policy at the point of sale.

# “Proper premium allocation at point of sale, batch processing or allocation by the record.”

As a Microsoft.NET-based web service, PREMIUM Pro Allocator Agent can be quickly and easily integrated into your company’s existing website or policy/agent management system. With a Company ID and Password (provided by TriTech Software) and a few lines of code, any insurance company can immediately begin to take advantage of TriTech Software’s time-tested and industry-proven experience in the field of premium tax.

## Process Flow:

1. Add reference to Allocator Agent web service (this will differ depending on the system used. Can be any system capable of communicating with web services, including .NET, Java, COBOL, ASP, SOAP, XML, or virtually any modern language).
2. Connect to the Allocator Agent web service and supply the source address and policy information.
3. Receive and process XML-format allocation results.



## ALLOCATION BY THE RECORD

offered through TriTech Services, Inc. is a cost-effective solution designed to assist companies that have smaller amounts of premium data and would therefore benefit by outsourcing the task of allocation. By harnessing our extensive knowledge and experience in the field

of premium tax, even the smallest company can afford professional quality service. We offer a 72-hour turn around time or same day service for a small additional charge.

## PREMIUM ALLOCATOR SOFTWARE

is designed to process all of your premium data in one batch, allocating each policy to the correct municipality, thus eliminating the tedious task of manual allocation. Once your premium data has been processed,

PREMIUM Pro Allocator integrates seamlessly with our Premium Tax and Municipal Tax software packages to provide a complete solution from start to finish.



# PREMIUM PRO<sup>®</sup> MUNICIPAL TAX

**CITY & COUNTY** → OVER 3,200 MUNICIPALITIES



CITY HA

## Supported Jurisdictions:

- *Alabama*
- *Florida*
- *Georgia*
- *Illinois*
- *Kentucky*
- *Louisiana*
- *South Carolina*



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PREMIUM Pro Municipal processes tax and fee returns at the city and county level for over 3,200 municipalities.

*for Alabama, Florida, Georgia, Illinois, Kentucky, Louisiana and South Carolina*

*Experience the next generation of PREMIUM Pro Enterprise*

PREMIUM Pro Enterprise provides more flexibility and greater control of your workspace and return calculations. Automatic updates allow for immediate access to new returns and changes throughout the tax season. New administrative tools, additional options, and increased functionality prove to be a dynamic combination of features for a smooth and successful filing season.

KEY

FEATURES

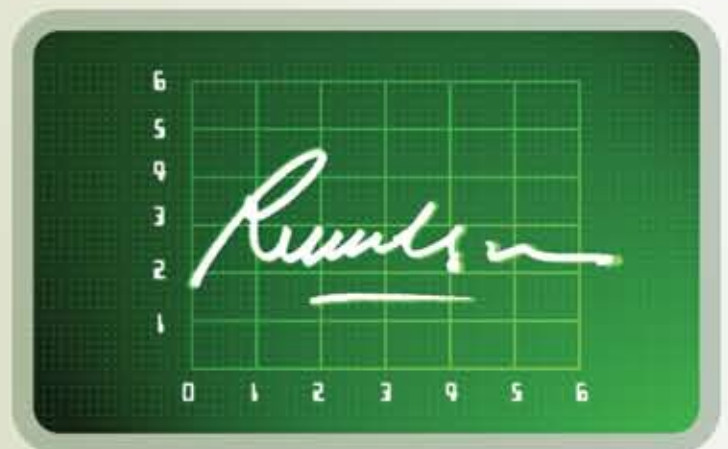
- Tax filing available for 3,200 municipalities
- Integrate Municipal Enterprise with Allocator and Premium Tax Enterprise software packages
- Access to state statutes, return instructions, city tax rates, and payee information
- Printable check requests are generated for each tax return
- Information can be exported to your check writing system

- Schedules that summarize return and check request information for each municipality
- Printable returns, schedules, and other forms
- Facsimile of your signature that prints on each return and check request

DIGITIZED

SIGNATURE

Eliminate the need to sign thousands of municipal tax returns. A digitized signature is a facsimile of your personal signature that can be printed on each return. You may use digitized signatures for any number of signers. The same signature files may be used year after year with each version of PREMIUM Pro Municipal.



# "Data seamlessly integrates with PREMIUM Pro Enterprise - Premium Tax Software." No need to Export or Import your data!"

## SUPPORTED TAXING

## JURISDICTION

### ALABAMA

Insurance company license tax for Fire & Marine and other insurance companies. Includes the Mobile and Birmingham Firemen's Pension returns.

### FLORIDA

License and Local Occupational Fees for insurance companies as outlined in Chapter 205 of the Florida Statutes.

### GEORGIA

License Fees payable to each municipality as outlined in 33-8-8 of the Georgia Code. Municipal Enterprise data integrates with PREMIUM Pro Enterprise Premium Tax Life Return GID-17A.

### ILLINOIS

Foreign Fire Insurance Company tax. Includes the Illinois Municipal League Fire Department Tax Schedule and returns for three non-participating municipalities. Information can be exported to the league's Excel spreadsheet for further customization.

### KENTUCKY

Local Premium Tax returns (LGT-140, LGT-141, and LGT-142). Municipal sources city premiums and taxes to the applicable county's LGT-142. Tracks tax overpayment credits from quarter to quarter.

### LOUISIANA

Local License for Life and PC companies. Includes LaMats form 478 for league filing and individual returns for non-participating municipalities and parishes. Municipal Enterprise Data seamlessly integrate with PREMIUM Pro Enterprise Life and PC return 1076 (Louisiana Revised Statutes).

### SOUTH CAROLINA

Municipal Association of South Carolina (MASC) Insurance Tax Collection Program returns for Life and PC companies. Tax information can be exported into an ASCII that is submitted to MASC.





# PREMIUM PRO<sup>®</sup> TAX CALENDAR & MPFP

**SIMPLIFY**

YOUR TAX FILING PROCESS



## Tax Calendar:

- *Premium Tax*
- *Federal & State Income Tax*
- *Municipal Tax*
- *Miscellaneous Premium Tax Filings*

## MPFP:

- *Annual Statement Checklist*
- *Fee Statements*
- *NAIC Forms*
- *Report of Premium*
- *Property & Casualty*
- *Life*
- *Risk Retention*
- *Title*



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Tax Software Specialists



# PREMIUM PRO® TAX CALENDAR

*For Premium Tax, Federal and State  
Income Tax, Municipal Tax*

PREMIUM Pro Calendar is a great planning tool to organize company tax return deadlines. This electronic calendar is preloaded with over 3,000 filing dates for corporate income, premium, and municipal taxes. These dates include annual returns, estimates, extensions, and other miscellaneous forms.

The software uses a friendly visual interface that looks like a calendar. Users may access the list of returns in a spreadsheet format that will detail the descriptions, due dates, and taxing jurisdictions of the returns that must be filed.

## KEY

## FEATURES

- Preloaded with over 3,000 filing dates for Premium, Municipal, Corporate Income Tax, and MPFP dates
- Unlimited number of companies in a single file
- Rollover feature allows you to transfer relevant data from year to year
- Select applicable return types (Life or PC)
- Choose specific states and taxing jurisdictions
- View detailed postmark and EFT information for each state
- Track return completions by preparer, reviewer, and status
- Query any due date based on desired parameters
- Add custom dates or modify software generated dates
- All dates can be displayed in calendar or spreadsheet view
- Print any report or queried result

“More than 1,000 forms available for filing and growing”



## PREMIUM PRO<sup>®</sup> MPFP

Simplify the overwhelming task of finding and completing additional forms for Annual Statement & Premium Tax filings.

PREMIUM Pro Miscellaneous Premium Forms Package shortens filing time and simplifies the overwhelming task of finding and completing additional forms for Premium Tax filings. MPFP compliments the existing Premium Tax software by providing insurance and premium tax related forms and required annual statement filings in one location. The software is designed exclusively for Property & Casualty, Life, HMO, Risk Retention, and Title Insurance Companies.

With the increasing demands on insurance companies, MPFP strives to maintain up to date forms and implement user requests. Currently, there are more than 1,000 forms available. Its continual growth and expansion proves MPFP is a vital tool in complying with required tax filings and regulations.

### Experience the next generation of PREMIUM Pro software

PREMIUM Pro Enterprise provides more flexibility and greater control of your workspace and return calculations. Automatic updates allow for immediate access to new returns and changes throughout the tax season. New administrative tools, additional options, and increased functionality prove to be a dynamic combination of features for a smooth and successful filing season.

#### KEY

#### FEATURES

- Shortens filing time by centralizing required forms
- Organizes required filings on a state-by-state basis
- Over 1,000 forms are ready for filing
- Automatic calculation instantly flows amounts from beginning to end
- Automatic updates
- Single entry of company information and annual statement carries to all applicable forms
- Advanced security features
- Conveniently prints to paper or PDF format
- Check Request forms
- Export capability for applicable taxes and fees
- Ease of navigation between forms with flexible tree control
- Option to select “None” or “Not Applicable” watermarked across the form

## System Requirements

### COMPUTER HARDWARE

- Intel Pentium III - 800 Mhz with 256MB RAM
- Intel Pentium IV / Centrino / or compatible with 512 MB RAM (Recommended)

### INTERNET ACCESS

- Broadband connection recommended

### PRINTER

- Hewlett Packard Laser with at least 1MB memory

### CD-ROM

- 4X or higher

### WEB BROWSER

- Internet Explorer 5.01 SP 2 (For E-Filing & Online Products)

### OPERATING SYSTEM

- Microsoft Windows XP/Vista, Microsoft 2000/2003 server or higher version, and Novel Netware

### DISK SPACE

- PREMIUM Pro - Life - HMO (125 MB)
- PREMIUM Pro - P&C - Risk & Title (145MB)
- PREMIUM Pro - Municipal (37MB)
- PREMIUM Pro - Calendar (20 MB)
- PREMIUM Pro - Allocator (1.3 GB)
- PREMIUM Pro Enterprise - Premium Tax, Municipal Tax and MPFP (500 MB)

## About TriTech Software

TriTech has consistently provided high quality Premium Tax software since 1995. We were the first Windows based premium tax software provider. We were the first to introduce new innovations such as Direct Print and Digitized Signature. Today, our product line includes applications such as Municipal Tax and Premium Allocator, Miscellaneous Premium Forms Package (MPFP), and the GFA Tracking System - all designed to use leading technology to serve you!

## About TriTech Services

TriTech Services is a subsidiary of TriTech Software. We offer fast, accurate and secure tax processing services in compliance with tax laws and statutes. Our services include Premium Tax Processing for all taxing jurisdictions, Municipal Tax Processing, and Premium Allocation Tax Processing.

800-380-6407

[www.tritechsoft.com](http://www.tritechsoft.com)

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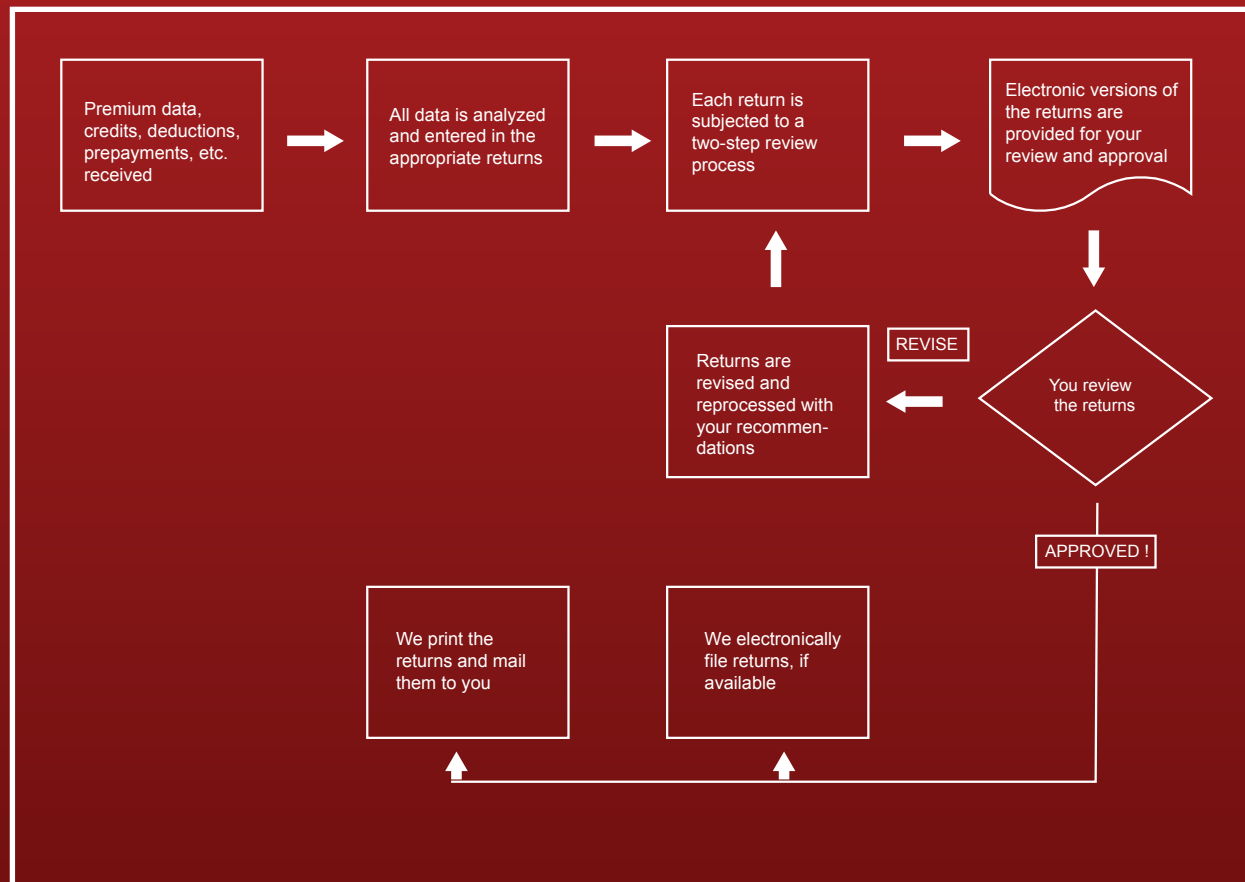


TriTech Software Development Corp.  
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## Why TRITECH SERVICES ?

- Qualified professionals in Insurance Tax
- US Based company
- Fast turnaround - 72 hrs
- Secure online access
- Get total control over your data file
- Transparent process – with real time progress reports

## How Does it Work ?



## FAST, ACCURATE, AND SECURE

"TriTech Services, backed by the #1 Rated Premium Tax Software"



### ▲ TriTech Services

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# TRITECH SERVICES

“TriTech Services, backed by the #1 Rated Premium Tax Software.”

Backed by TriTech's 11 years of experience as the leading premium tax software provider, TriTech Services can accurately process returns in compliance with tax laws and statutes. In addition to processing annual and estimated returns for all taxing jurisdictions, TriTech Services can also track available credits, prepayments, and exemptions, in order to maximize potential tax savings.

## WHAT DO WE PROCESS? ❧

- ❑ Insurance Premium Tax
- ❑ Municipal Tax
- ❑ Premium Allocations

## WHY TAX PROCESSING? ❧

- ❑ Prepare more returns--without adding overhead
- ❑ Lower your tax return processing costs by 50-60%
- ❑ Focus on more profitable functions
- ❑ Obtain "First-Class" services at competitive price
- ❑ Eliminate busy season staffing headache



For more than 11 years, Tritech has been providing the insurance industry with our proven software solutions for your premium tax needs. We understand your concerns and challenges when it comes to premium tax filings, especially during the frenzied busy season. With Tritech Services, we hope to once again meet and exceed expectations as we partner with you to make your premium tax season a successful one.

For some time, insurance professionals have talked about outsourced tax return preparation. Now, they are starting to do something about it. Tritech Services is our answer to the need. We have developed a complete web-based processing solution for Insurance Companies and CPA firms. We use our Premium Pro® software to process your returns in house. Our staff includes CPA's and other licensed professionals who have years of experience in various aspects of the insurance industry. They are all well versed on retaliatory calculations, qualified premiums, guaranty funds, Municipal Tax and Premium Allocation. We enter the data, process the calculations, print the returns, and mail them to you. You enjoy the peace of mind of knowing our seasoned staff is here to make the daunting chore of tax return preparation less overwhelming.

Tax processing from Tritech offers a valuable array of resources to Insurance Companies, liberating professionals from performing mundane duties such as form filing and data entry and allowing them more time for tax planning. By utilizing our services, you can save up to 50% of your current expenses and reduce or even eliminate the need to hire extra personnel during your peak season.

Our fast, efficient turn around and a secure online system enhance Tritech's wide ranging insurance tax services and outstanding support. Our online system allows you to take advantage of cutting-edge technology and access to your files no matter where you might be located. No longer does stress have to go hand-in-hand with tax filing. At Tritech, our goal is to make the process pain-free.



## COST ANALYSIS ❧

### Cost of In-House Staff

45,000	<b>Annual Salary</b>	Includes overtime (Ave. of 2 yrs of experience)
15,750	<b>35% Benefits</b>	Includes taxes, insurance, vacation, and other benefits. National average: 35% of a full-time employee's salary
4,500	<b>10% Space &amp; Equipment</b>	Includes hardware, software, real estate, furniture, security, parking, etc.; approximately \$7000 per year for a full time employee, or \$3.36 per hour.
12,150	<b>20% Hiring &amp; Training Costs</b>	Includes advertising, recruiting, hiring, and training costs; approximately 1/3 of an employee's salary plus benefits (high turnover rate may increase costs)
2,250	<b>5% Management</b>	Includes HR costs, regulations/paperwork, direct supervision, and IT support; generally \$5000 per year, per employee or \$2.40 per hour.
3,645	<b>6% Absenteeism</b>	Sick leave, time on clock not working, etc.; 3.5% of salary and benefits for unplanned sickness or absence; 2.5% for breaks, tardy, not working on clock
83,295	<b>Total Costs per Staff person</b>	
57.21	<b>Actual staff cost per Hour</b>	2,080 total hours / year with 70% productivity rates = 1,456 billable hours

### Tax Processing Assumptions

50	<b>Number of Jurisdictions</b>
5	<b>Average Prep. hrs. per jurisdiction</b>
57.21	<b>\$ billable per year</b>
250	<b># of hrs to prepare returns</b>
4,995	<b>Tax Software Costs</b>
19,297	<b>Estimated cost to process the returns</b>
225	<b>Average Processing Fee per jurisdiction</b>
50	<b># of jurisdictions</b>
11,250	Total Processing Fee
250	Total Hours Saved
8,047	Total Savings per year



TRITECH SOFTWARE

## Why TRITECH SERVICES ?

### Who is Tritech Services?

Tritech Services is a U.S. based company, headquartered in Texas. Our management team is comprised of tax and technology veterans who take an active interest in the ever changing tax laws of the insurance industry. Our mission is to offer quality tax processing services to insurance professionals, at significantly lower costs, and in a highly secure environment. Our staff serves as a virtual extension of your office and we are always just a click or a phone call away.

### What is tax processing?

Outside tax processing refers to the use of a third party provider to assist in the delivery of services. Accounting firms have utilized tax processing for decades for the preparation of tax returns, and many speculate that it will soon be the norm, due to the diverse benefits. Just as we have shown in the past, insurance professionals can trust Tritech to deliver the same quality service as we move with you in this new direction.

### What are the advantages?

By entrusting your return preparation to Tritech Services, you can save more than 50% while enjoying the increased availability of qualified accounting personnel, faster return completion times, and reduced staff demands during the tax season. By digitally capturing and storing your clients' tax information, you can also take advantage of the latest technology to improve workflow and speed your preparation processes.



### Why should I use Tritech Services?

Tritech Services combines cost savings with the efficiencies of technology to deliver the most innovative and complete tax processing solution. Our experience and expertise in the industry means you can be confident in the quality of our work. We believe speed, accuracy, and low costs drive success. We are committed to understanding and exceeding customer expectations, and we respond to our customers' needs through regular, honest communication.

You remain informed the entire time. While a return is in process, you retain the hard copy and can access your digital files from anywhere using our Internet-based document management tool. When the return is complete, it is also sent to you digitally using a "PDF" file format and a data file compatible with Tritech tax software programs. Our web-based software allows you to track your returns as our staff prepares and reviews them. We do all the work, but you are always in control.

Our security features give you yet another reason to rest easy. Our servers are located at a U.S. based data facility that uses the latest data encryption technology to protect your information from prying eyes. Our system maintains all of your information online, and a log entry is generated each time your information is accessed. Our accountants are also bound by comprehensive non-disclosure agreements that require complete confidentiality.

Again, among all else, some of the greatest benefits of Tritech Services is the immense savings in cost and time for your company and staff. Utilizing Tritech Services allows you to accomplish more, in less time, with reduced staff, and fewer expenses.

Generally, we ask that you allow two weeks to receive a completed return, however, upon request; we can expedite a return in a couple of business days. Don't let tax season be a source of despair ever again. We are eager to show you what we can do to streamline the process. For more information regarding pricing, contact a Tritech Services representative today.