EY Insurance Premium Tax (IPT) Analyzer

Shape the future with confidence

The better the question. The better the answer. The better the world works.

Start with what you need today. Expand as your requirements evolve. Manage IPT with accuracy, control and integration globally.

IPT Analyzer is a global IPT solution that helps enable organizations to determine applicable taxes, calculate liabilities and embed IPT into operational decision-making, with broader applicability across transactional tax requirements.

The challenge

Managing Insurance Premium Tax (IPT) across multiple jurisdictions is becoming increasingly complex. Expanding global operations, evolving regulatory requirements and differing location-of-risk rules make it difficult to maintain accuracy, consistency and control.

Manual processes, fragmented systems and inconsistent data further increase the risk of errors, slow decision-making and reduce confidence in compliance outcomes.

At the same time, IPT is shaped by decisions made across underwriting, pricing, systems and data, often as policies are designed, priced and processed. But issues or inconsistencies are only identified later, during reporting, audit or regulatory review.

This disconnect between where IPT is applied and where it is controlled creates additional risk and operational complexity:

- Inaccurate IPT treatment can affect pricing and margin confidence.
- Issues introduced during underwriting or data processing can drive rework and inefficiency.
- Limited visibility makes it harder to evidence control and governance under increasing scrutiny.

Organizations need a way to access reliable IPT insight earlier and embed it directly into the points where decisions are made.

A solution to start with what you need and expand as your requirements evolve

IPT Analyzer enables organizations to address IPT challenges in a way that aligns to their existing operating model, with flexible entry points depending on their immediate priorities.

You can start with targeted IPT intelligence across rates and rules where it adds immediate value, such as rate identification and validation, and then extend over time into a more integrated solution supporting calculation, automation and ongoing compliance.

This approach allows organizations to enhance their IPT capabilities progressively, adapting as business needs, systems and regulatory requirements evolve.

How IPT Analyzer brings IPT into your core processes

Start with confidence through trusted IPT intelligence

Quickly access validated IPT rates, rules and responsibilities across global jurisdictions through an intuitive interface. This enables faster decision-making and reduces reliance on manual research.

Embed IPT into your operations

Integrate IPT Analyzer into underwriting, finance and reporting systems via API, enabling IPT to be assessed at the point decisions are made, not only during reporting.

Expand capabilities as your requirements evolve

Combine technology with access to EY IPT professionals to support broader automation, calculation and compliance needs as required, aligned to your operating model and business priorities.

Part of how IPT is managed in practice

IPT Analyzer enables organizations to manage IPT at the point decisions are made, across underwriting, pricing and processing helping teams consistently determine:

- Where a risk is located
- What taxes apply
- How much is due

By embedding IPT intelligence into core processes, organizations can move from reactive correction to more consistent, controlled outcomes.

Key enhanced capabilities

- Global IPT rates, rules and responsibilities across multiple jurisdictions (including parafiscal charges and relevant withholding taxes), continuously validated by EY professionals across local markets
- Integration into core systems via API, enabling IPT to be assessed at the point decisions are made
- Determination of location of risk, applicable taxes and generation of tax schedules, supporting consistent and accurate tax treatment
- Ability to ingest and process policy data across formats, reducing manual effort and improving data consistency
- Flexible access via intuitive user interface or API supporting different user and systems requirements

Why organizations choose EY IPT Analyzer

Organizations choose IPT Analyzer for its ability to deliver reliable IPT outcomes at scale, supported by validated data, embedded technology and coordinated insight from EY IPT professionals across the globe.

- **Make better IPT decisions with greater confidence**
  Access IPT rates and rules that are continuously validated by EY tax professionals across local markets, combining technology-enabled capability with EY professional knowledge to support pricing, underwriting and compliance decisions.
- **Strengthen control and reduce IPT risk**
  Apply IPT consistently, embedding tax treatment directly as data is processed and decisions are made, to reduce errors, avoid rework and strengthen audit readiness, rather than identifying and correcting issues after policies have been priced or processed.
- **Build on your approach over time**
  Start with targeted IPT rates and rules and extend into automation and broader process support within a flexible, cloud-based platform aligned to your operating model and system landscape as requirements evolve.
- **Integrate IPT into how you operate**
  Connect IPT Analyzer directly into underwriting, finance and reporting systems via API, supporting integration without disrupting existing platforms.
- **Combine technology with globally coordinated IPT specialist support**
  Benefit from access to EY's global IPT network, managed through our IPT center of excellence, providing ongoing updates, advisory insight and support as regulations and requirements change.

Driving more consistent IPT outcomes across your organization

IPT Analyzer enables organizations to improve how IPT is managed across their business, helping to:

- Improve pricing accuracy and margin confidence
- Reduce manual effort, rework and late-stage corrections that can impact timelines or require changes to customer outcomes
- Increase consistency in IPT application
- Strengthen governance and control

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Enabled by data, AI and advanced technology, EY teams help clients shape the future with confidence and develop answers for the most pressing issues of today and tomorrow.

EY teams work across a full spectrum of services in assurance, consulting, tax, strategy and transactions. Fueled by sector insights, a globally connected, multidisciplinary network and diverse ecosystem partners, EY teams can provide services in more than 150 countries and territories.

All in to shape the future with confidence.

BMC Agency
GA 143849770

EYG no.112933-26-Gbl

ED None

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