

# Claims Education

INTERNATIONAL INSURANCE INSTITUTE *e*magazine

## TRAINING || TALK

In this issue we feature a story about Latitude Subrogation Services and its successes in the business world by remaining true to its core values. Latitude has been a loyal supporter of our Claims Education Conference for a number of years, and I have often had the privilege to interact with the good people who run the company. Along with some comments from current clients that I have included in the article, I add myself to the list of people who can attest to the fact that they live by their core values daily.

Also see our News Briefs section for information about last year's joint conference between International Insurance Institute, American Educational Institute and The Society of Claim Law Associates which took place November 7 – 9 in Orlando, FL.

This issue we welcome quite a few new customers, especially on the international level. See if there is anyone you know in the News Briefs section.

Our Feature Course section provides information on our latest addition of our highlighted workshop, "Consistency in Evaluating Workers' Compensation Claims."

As always, we here at International Insurance Institute welcome your contributions to CEM and encourage you to contact Karla Alcerro at [karla@insuranceinstitute.com](mailto:karla@insuranceinstitute.com) for any input. Please feel free to direct any questions, feedback, articles, claims success stories, and/ or even topics that you would like to see discussed in the magazine. ■



**Carl Van**  
President and CEO  
International  
Insurance Institute

## FEATURE || STORY

# LIVING BY CORE VALUES

*Latitude Subrogation Lives Its Brand*

BY CARL VAN, ITP

Many companies have stated core values, but few live up to them day in and day out. Latitude Subrogation appears to be one of the few companies that not only lives up to its values, but transfers those values into extraordinary service for its clients.

### ABOUT LATITUDE SUBROGATION

Founded in 1997 as a subrogation vendor and purchaser of subrogation assets, Latitude provides solutions for insurers, self-insured entities, third party administrators and specialty risk companies.

Latitude has grown solidly by maintaining sturdy relationships with their clients. Founder Bradley J. Schram, Esq., along with an experienced and knowledgeable management team led by Jon Coscia, Chief Operating Officer, and Paul Webb, Chief Claims Officer, are convinced that loyal clients and new relationships are the keys to their growth as a premier subrogation servicing company. State-of-the-art technology combined with exceptional employees help boost the results for their clients.

### CORE VALUES

The following values are the basis of their success, and are lived every day by everyone who works at Latitude:

- Honesty and fairness



*“I really love that there seems to be no limit on the follow up they provide, on any matter, regardless of how small. What impresses me most is their honesty; they never make promises they can’t keep.”*

*-Ben Perez,*

*Subrogation Manager -  
Affirmative Insurance*

- Integrity in all aspects of their business
- Maintaining a respected reputation
- Team work
- Long-term relationships with client partners
- Win/Win for clients and employees

## SERVICES

Latitude provides a wide variety of services such as Subrogation Management, Identification Programs and Salvage Administration.

In the area of Subrogation Management, Latitude will analyze customers’ claims businesses and industry benchmarks in order to target the best recovery goals. They have extensive experience handling auto, property and workers’ compensation subrogation claims in all 50 states.

Identification Programs include finding opportunities in customers’ open, pending and closed claims. “We can review a customer’s First Notice of Loss or First Report of Injury,” says Mr. Coscia, “and help to determine their next steps to identify and preserve more subrogation opportunities. Reviewing closed files can also reveal missed subrogation opportunities.”



**Jon Coscia**

In the area of Salvage Administration, because subrogation

and salvage recoveries are reported together on Schedule P of the National Association of Insurance Commissioner reports, Latitude has created a dedicated unit that handles the administration of salvage titling.

This unit helps streamline the related transactions associated with total loss vehicles and specialty vehicle salvage.

## LATITUDE IS DIFFERENT

For over 19 years, their core values of honesty, fairness and integrity in all aspects of their business have set them apart from similar subrogation services. They utilize state-of-the-art technology, that includes software which they designed and own, along with the best trained and most experienced employees in the industry to provide exceptional service and maximize results for their clients. Latitude zealously pursues opportunities that are either missed or ignored by most subrogation vendors or internal units.

Latitude partners with their clients and provides comprehensive solutions to maximize recoveries. Their First Notice of Loss program seamlessly integrates Latitude into the recovery process from inception of the claim and results in optimal recoveries on every subrogation loss.

Latitude offers in-house closed file reviews and training for their clients so every subrogation opportunity is identified and the appropriate questions and methods are utilized at the onset. Adherence to their core values and their disciplined approach to quality control and supervisory review of each claim has resulted in superior results and referrals of new relationships from their many satisfied client partners.



## PROUD OF THEIR SERVICE

Latitude is most proud of their ability to customize their services to identify and constantly improve the evolving needs of their clients as the partnership and relationship matures. “We like to work with each client to deliver a customized menu of services that will optimize their recoveries,” says Mr. Webb. “Our clients love that they have the ability to securely login and access real-time claims information and statistics regarding their claims.”

They are large enough to assist both large and small clients in achieving their stated goals, whether those requirements involve a complete outsource, overflow or special projects. They pride themselves on their creativity and technical prowess to quickly make changes based upon each customer’s needs and goals, and provide tailored recovery services.

They are listed on the 2015 AM Best’s client recommended Directory of Expert Service Providers for Insurance Professionals. They are a proud Platinum VIP sponsor of NASP (National Association of Subrogation Professionals).



Paul Webb

*“It really is all about how we feel we are treated these days; we are treated as if we are their only client.”*

*-Victoria Ellis, Subrogation Manager,  
California Casualty*

The people at Latitude appear proudest of building a new company from the ground up! No blue prints, just listening to clients’ issues and concerns and building a premiere organization that tenaciously and fairly pursues all opportunities for client recoveries. They pioneered a new product (purchase of subrogation rights) and turned it into a company that has now been in business for 19 years.

They are also quite proud that they hire the best by giving people a chance to work from home from any location within the USA.

## WHAT THE SUBROGATION INDUSTRY SHOULD KNOW

Latitude not only can assist with closed file reviews, out-

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*“We are in a time where having flexibility and developing new technology is becoming ever more important. We felt comfortable with the management team that was in place at Latitude.”*  
- Chuck Garry, Vice President &  
Director of Claims for Pioneer State Mutual

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sourcing part or all of the customer’s recoveries, but can also liquidate the customer’s recovery assets without incurring the costs or risks associated with collection.

They can assist in one area or with all areas such as Subrogation, Arbitration, Worker’s Compensation, Salvage, etc. They have 17+ years of experience with closed file reviews to identify missed opportunities. Their average Subrogation Specialist’s has 21 years of experience handling only subrogation claims.

Additionally, they have a full in-house legal department with a network of attorneys in all 50 states, and Canada.

#### **KEYS TO THEIR SUCCESS**

According to Mr. Schram, “Latitude’s success is based on a team approach that includes many hardworking individuals ranging from claims intake and support personnel to subrogation specialists.”



**Bradley J. Schram**

These are the folks who negotiate successful recoveries, as monitored by the quality assurance department and supervisory staff.

#### **ONLY LATITUDE OFFERS**

Latitude conducts a thorough mining and audit process, assigning potential subrogation claims to subrogation specialists at the onset, rather than toward the end of the claim investigation. Quality is of utmost importance to Latitude. They continually focus on identifying recovery and training opportunities, keeping abreast of legal and recovery changes, in order to continually be the leader in their industry. Their focus on training includes support of CSRP (Certified Subrogation Recovery Professional), of which they currently have 13 employees who have earned this important designation.

They hire subrogation professionals all over the country, which enables them to leverage their state and region-specific knowledge because subrogation laws vary from state to state.

#### **SATISFIED CLIENTS SAY**

The most compelling proof that Latitude lives by its core values, is what clients themselves had to say.

Ben Perez, Subrogation Manager for Affirmative Insurance mentioned, “We’re on a first name basis with everyone at Latitude. I really love that there seems to be no limit on the follow up they provide, on any matter, regardless of how small.” He continued, “What impresses me most is their honesty; they never make promises they can’t keep.”

Chuck Garry, Vice President & Director of Claims for Pioneer State Mutual pointed out that, “Having someone who understands subrogation and keeps up on case laws, statutes, etc., is something we felt was better left to people that specialize in the subrogation area.” He added, “We felt comfortable with the management team that was in place at Latitude.” Asked about Latitude’s greatest strengths, Mr. Garry mentioned, “We are in a time where having flexibility and developing new technology and more transparency is becoming ever more important. We are in the process of working with Latitude on some of these very things.”

On why she likes Latitude so much, Victoria Ellis, Subrogation Manager at California Casualty commented, “Quite simply, they know the industry inside and out. Plus, any time I have questions or want to discuss anything, I can simply pick up the phone and chat with the Executive Vice President or the Chief Claims Officer.” Ms. Ellis added, “It really is all about how we feel we are treated these days; we are treated as if we are their only client. From their technical expertise to the promptness in responding to any questions, I feel like they care about our partnership and want to maintain our positive relationship.”

#### **SUPPORTING THE INDUSTRY**

For more information on Latitude Subrogation Services based in Bloomfield Hills, MI, contact Jon Coscia, Chief Operating Officer at [jcoscia@latitudesubro.com](mailto:jcoscia@latitudesubro.com) or (248) 365-0069. Latitude is currently sponsoring the NASP 2015 Workers’ Compensation Benchmarking Study as they strive to continuously improve and measure and compare their results to the industry.

Now that’s core values at work! ■

*Carl Van, ITP, is President & CEO of International Insurance Institute, Inc. based in New Orleans, LA. Mr. Van may be reached at [CarlVan@InsuranceInstitute.com](mailto:CarlVan@InsuranceInstitute.com) or 504-393-4570.*

# DANIELLE TANGORRA

## HELPS SET A LEARNING ENVIRONMENT

As manager of Claims Training and Development at Crum & Forster, Danielle was asked to utilize her skill set to help create an environment of learning throughout the claims department. In just over one year in this role, she is deep into completing that assignment by heading up several organization-wide initiatives.



Danielle earned a Bachelor of Science degree in Marketing, with a minor in Philosophy, from Seton Hall University, in South Orange, New Jersey, and her Juris Doctor from Seton Hall University School of Law, in Newark, New Jersey. After years of practicing law in Labor and Employment, she decided she found the insurance aspect very intriguing. Desiring a new adventure, she joined Crum & Forster, handling Professional Liability and Management claims, and was soon promoted to manager.

Anthony R. Slimowicz, Esq., Sr. Vice President and Chief Claims and Risk Engineering Officer, and Eric Tibak, Vice President of Claims Finance and Audit, were both looking for the perfect person to head up the Claims Learning and

*continued on page 7*

# CONSISTENCY

## IN EVALUATING WORKERS' COMPENSATION CLAIMS



### PURPOSE

The purpose of this workshop is to create greater consistency in the methodology for estimating the settlement value of workers' compensation claims within a company, and if possible, specific to a particular region or venue.

### DEVELOPMENT PROCESS

Course designers at International Insurance Institute work with the company's Subject Matter Experts to identify the key factors used within the claims organization to estimate settlement values. Particular attention is paid to the variety of ways those factors are used and inconsistencies are identified. Procedures are compared to industry standards as well as DOI regulations and case law.

Any format created to estimate the value of workers' compensation cases needs to be structured enough to be used throughout the organization, yet flexible enough to incorporate considerations that might vary from region to region, or even branch to branch.

The reference workbook and the scenarios used in this workshop are specific to each company and based on real cases in order to create real-life problem solving exercises.

### EXPECTED RESULTS

There can never be a "correct" value placed on any claim. The true value of this course is to develop consistency within the organization and improve the accuracy of the evaluation process. It is a "calibration" of the varying views of the factors being used to evaluate cases. ■

## Claims Professional Books

### FEATURE BOOK THIS ISSUE:

#### *Attitude, Ability and the 80/20 Rule*

This book explores the connection between one's attitude toward his/her job responsibilities and one's ultimate performance. It makes the case that a person's performance is 80% their attitude toward their job, and only 20% their technical skill level and knowledge. Many real-life examples are provided where an individual's performance was either improved or diminished simply based on how they described their job. This is explored in detail in the area of customer service.

Attitude is separated into two main sections: Attitude is Performance; Attitude is Job Satisfaction. Both sections make the case that an individual's performance is more closely linked to how they perceive and describe their job than what they know or what they can do.

Written by Carl Van. (Paperback \$19.95 available at [www.ClaimsProfessionalBooks.com](http://www.ClaimsProfessionalBooks.com), [www.Amazon.com](http://www.Amazon.com), and other on-line book sellers; Kindle \$9.99)

Visit [www.ClaimsProfessionalBooks.com](http://www.ClaimsProfessionalBooks.com) to view all of the books available:

- *The 8 Characteristics of the Awesome Adjuster*
- *Gaining Cooperation: Some Simple Steps to Getting Customers to do What You Want Them to do*
- *Gaining Cooperation for the Workers' Comp Professional: How to get the injured worker to do what you want them to do*
- *Attitude, Ability and the 80/20 Rule: The Makings of Exceptional Performers*
- *The Eight Characteristics of the Awesome Employee*
- *The Claims Cookbook: A Culinary Guide to Job Satisfaction*
- *Negotiation Skills for the Claims Professional*

## Carl Van YouTube Channel

### NEWEST UPDATES:

What makes a great customer service company #5

This channel will be updated periodically with new clips

from the on-line claims training videos at [www.ClaimsEducationOnLine.com](http://www.ClaimsEducationOnLine.com). This is FREE training!

To be notified of the new clips as they become available, all you have to do is:

1. Go to <http://www.youtube.com/user/CarlvanTV> and subscribe. or
2. Go to Facebook and "Like" either (or both) of the pages at [www.facebook.com/CarlVanSpeaker](http://www.facebook.com/CarlVanSpeaker) or [www.facebook.com/InternationalInsuranceInstituteInc](http://www.facebook.com/InternationalInsuranceInstituteInc).

## Claims Blog

Subscribe at [www.CarlVanClaimsExpert.wordpress.com](http://www.CarlVanClaimsExpert.wordpress.com), and get the latest posts delivered right to your email! Including recipes from The Claims Cookbook.

## There Right Now:

- When does the negotiation process really begin?
- A great negotiator is someone who...
- Negotiating for cooperation

## New Customers

We are delighted to welcome our newest members who have joined International Insurance Institute's member list, either through on-site training, on-line video training or training materials.

### United States

- Kayleigh Vanderlaan, Auto-Owners Insurance – Lansing, MI
- Ryan Caldarone, Amica Mutual – Lincoln, RI
- Theresa Fitzgerald, AmTrust Financial – Dallas, TX
- Diana Wann, National Workers' Comp. Defense – Chicago, IL
- Deborah Callahan, Washington Schools – xx, xx
- Brent Hanson, Nationwide Insurance – Des Moines, IA
- Greg Castleman, Gainsco Auto Insurance – Dallas, TX
- Mark Finck, Senaca Insurance – New York, NY
- Amy Kenney, Germania Insurance – Brenham, TX

- Megan Pfahler, Johns Eastern – Lakewood Ranch, FL
- Allen Kirsh, Zurich Insurance- Schaumburg, IL

### International

- Ron Kaira- African Grey Insurance Limited- Lusaka, Zambia
- Choice Dzviti- Dublin, Ireland
- Joseph Lee- IASCO- Korea
- Vo Hanh-Samsung Vina Insurance - Chi Minh City, Vietnam
- Simeon Vladimirov-Armeec Insurance- Bulgaria
- Kremalin Pillay-Zurich Insurance- Durban, South Africa
- Sia Plagakis-Racine Chamberland- Montreal, Quebec
- Manoj Bhargava-Manoj Bhargava & Associates- Jaipur, India
- Nestor Ramos-Crawford & Company-Mexico
- Mark Rayner-Claims Management Consulting- Sydney, Australia
- Matt Tuckey-AON UK LTD-Reading, UK
- Pranab Misra-Insurance Institute of India- Mumbai, India
- Femi Olojede- Victoria Island, Lagos Nigeria
- Robert Balasa-Funk International Romania- Bucharest, Romania
- Jose Lemos-AIG- Bogota, Columbia
- Yehia Tawfeek-Al Koot Insurance & Reinsurance- Doha, Qatar
- Adedoyin Fakorede-Majorisk International Loss Adjusters-Lagos Nigeria
- Ameet Naik-LIC of India-Siddapur, India
- Laureano Aligno-Fortune Life Insurance Company- Iligan City, Philippines ■

*Spotlight: continued from page 5*

Development department with fresh ideas. They selected Danielle due to her ability to get things done along with her dedication to training and improvement, and in September 2014, she started the new position. Danielle credits both Messrs, Slimowicz and Tibak as the people who have most influenced her in her insurance career.

Mr. Tibak commented, “Danielle’s technical claims background along with her outstanding communication skills made her a natural fit for this key position.”

Asked what she likes best about her job as Manager of Claims Training and Development, Danielle replied, “I truly enjoy working with people, from the adjusters to the business leaders, to find solutions to their training needs and to afford everyone an equal opportunity to advance his/her skill sets. This role has challenged me and has given me an opportunity to create a model training platform for the organization that did not previously exist.”

Crum and Forster already is recognized in the market for its excellent service. Nevertheless, it is looking for a total focus on customer service. Danielle has been asked to look for creative ways to have the training department be involved. She says, “We are focused on more than just improvement. Rather, we are seeking a cultural change toward a total dedication to the customer experience.” She continued, “By encouraging our staff to engage in continuous learning and development, we are promoting career development and differentiating ourselves in the marketplace.”

With a 21-month old daughter at home, that keeps both Danielle and her husband busy, Danielle does not have much time for other activities. But when she does, she enjoys spending time with her family and friends.

Danielle says the most important thing she has learned in her career is that, “Even when something negative happens, there is always something positive that can be gleaned from it. You just have to be patient and keep your eyes open for it.”

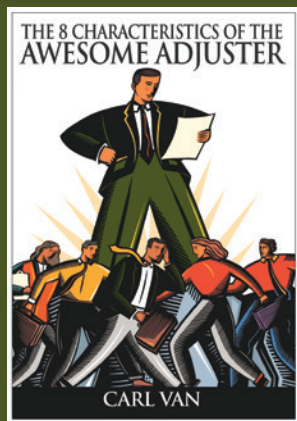
That advice makes perfect sense. ■

# CLAIMS PROFESSIONAL BOOKS

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

(A division of International Insurance Institute, Inc.)

International Insurance Institute offers a variety of publications that are sure to be an invaluable addition to any claims professional's tool box.



## THE 8 CHARACTERISTICS OF THE AWESOME ADJUSTER

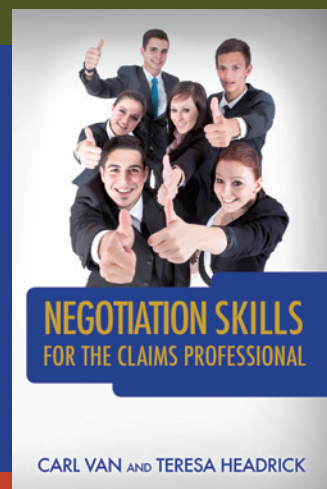
The #1 Selling Claims Book for the past 6 years, selling internationally throughout the United States, Canada, Guam, Singapore, France, Australia, England, Chile, Ireland, and 15 other countries.

Outlines the 8 Characteristics that make truly great claims people, and offers some practical advice on how to improve oneself. Written by Carl Van. (Hardcover \$39.95; Paperback \$29.95; Kindle \$9.99)

## NEGOTIATION SKILLS

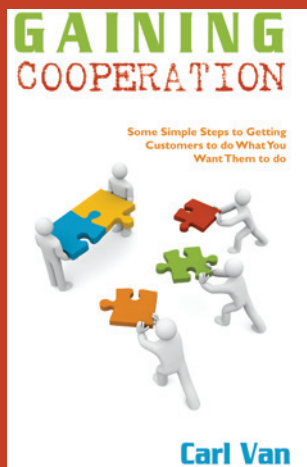
### FOR THE CLAIMS PROFESSIONAL

This is a straight forward, real-life approach to negotiations from the perspective of the claims professional. Short on complicated theory, and heavy on real-life situations, this book highlights many simple yet powerful approaches to negotiating with customers and even attorneys. Written by Carl Van and Teresa Headrick. (Paperback \$24.95; Kindle \$9.99)



## GAINING COOPERATION:

### Some Simple Steps to Getting Customers to do What You Want Them to.



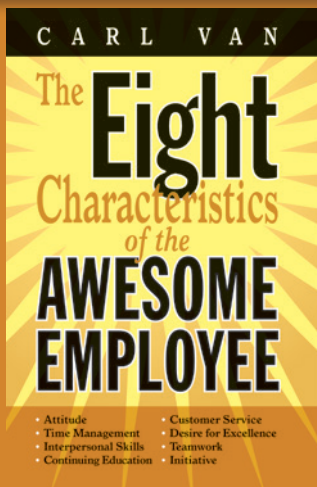
Sometimes customers don't cooperate because they are misinformed. Sometimes customers don't cooperate because they don't trust us. Sometimes customers don't cooperate because they received bad advice. Often the person who is trying to help the customer ends up either using the Cooperation Hammer ("If you don't do this, we can't help you") or just getting into an argument with the customer over the validity of their reasons for not cooperating.

Gaining Cooperation provides some very simple yet powerful ways to gain cooperation from customers without threats or arguments. Three easy steps are outlined to getting customers to not only cooperate, but to agree it is the right thing to do. Written by Carl Van. (Paperback \$19.95; Kindle \$8.99)

BOOKS AVAILABLE FOR PURCHASE AT

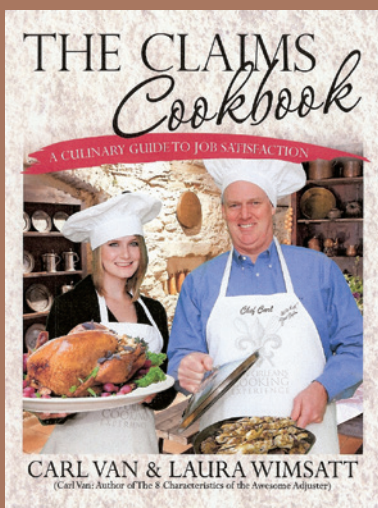
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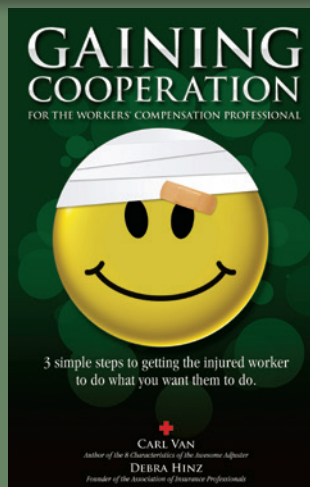
## THE EIGHT CHARACTERISTICS OF THE AWESOME EMPLOYEE

This book is an expanded version of The 8 Characteristics of the Awesome Adjuster. It is twice as long, includes more examples, and is written for the general public. It applies to employees at all levels. Released by Pelican Publishing Company, 2012. Available at [www.ClaimsProfessionalBooks.com](http://www.ClaimsProfessionalBooks.com) and [www.pelicanpub.com](http://www.pelicanpub.com) (Hardcover \$24.95. Kindle version \$9.99)



## THE CLAIMS COOKBOOK: A Culinary Guide to Job Satisfaction

Yes, this is a real cookbook, but one with some dishes only claims professionals can appreciate. The SUB-Rogation sandwich, Chicken TORTellini, The DUI Daiquiri, Boston "Claim" Chowder, Claimant Crab Cakes, Attorney Red Beans and Lies, Delay Soufflé, So Sue Me Sushi and plenty of others. Written by Laura Wimsatt and Carl Van. (Hardcover \$39.95)

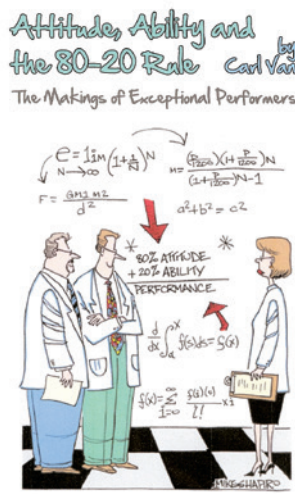


## GAINING COOPERATION FOR WORKERS' COMP PROFESSIONALS:

3 Easy Steps to Getting Injured Workers to do What You Want Them to do

When asked to finish this sentence, "My job would be so much easier if the injured worker would just...." most Workers' Comp people say "Cooperate". Even simple things like filling out a form, answering some questions, or sending in information can be examples where injured workers don't want to cooperate.

Based on the principles developed in the original Gaining Cooperation, this book is specific to the Workers' Comp industry. All examples are real-life situations faced in the Workers' Comp business. Written by Debra Hinz and Carl Van. (Paperback \$19.95; Kindle \$8.99)



## ATTITUDE, ABILITY AND THE 80/20 RULE: The Making of Exceptional Performers

Makes the case that the people's performance is 80% their attitude, and only 20% their actual job ability. Numerous examples illustrate that with the right attitude, anyone can be an exceptional performer. Written by Carl Van. (Paperback \$19.95; Kindle \$8.99)

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