

Latitude Subrogation Services Subrogation Purchase Program

What assets are hidden in your claims portfolio?

Difficult economic times require savvy executives to not only manage the expense side of the income statement but also explore creative alternative strategies that maximize current ratios and ensure consistent returns today.

Latitude can help today...and into the future

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LATITUDE
SUBROGATION SERVICES

The challenge executives have is to attain financial goals, without increasing exposures, while positioning the company to achieve greater marginal returns as the economy and premium revenues return to more stabilized levels.



Latitude provides the answer by offering to purchase a portion or all of a company's subrogation assets. Latitude will pay a lump sum today or arrange a flexible and fair payment schedule to acquire a company's open and closed subrogation files. The many benefits include not only the current or periodic (client's choice) payments of recovery dollars, but also the permanent reduction in imbedded fixed expenses.



If you prefer to bypass all of the administration and associated subrogation costs while eliminating cycle times altogether, we can write you a check for your recovery assets.

We will exchange cash today for the recovery rights of your claims based on the scoring of your portfolio. Recovery assets represent a distinct asset class that can be collateralized and used for financing alternatives within your company.

At any time, but especially in these days of financial uncertainty, as a respected leader in the insurance community and a visionary, you owe it to yourself to explore this effective mechanism to present additional value to the industry.



Latitude invented the capital transaction model for subrogation acquisition and prides itself on helping our partners survive and thrive in all market circumstances.

For more information, please contact Ben Ebling, New Business Director, (248) 365-1120 or bebling@latitudesubro.com.



How It Works

Latitude was the first company in the USA to purchase subrogation claims.

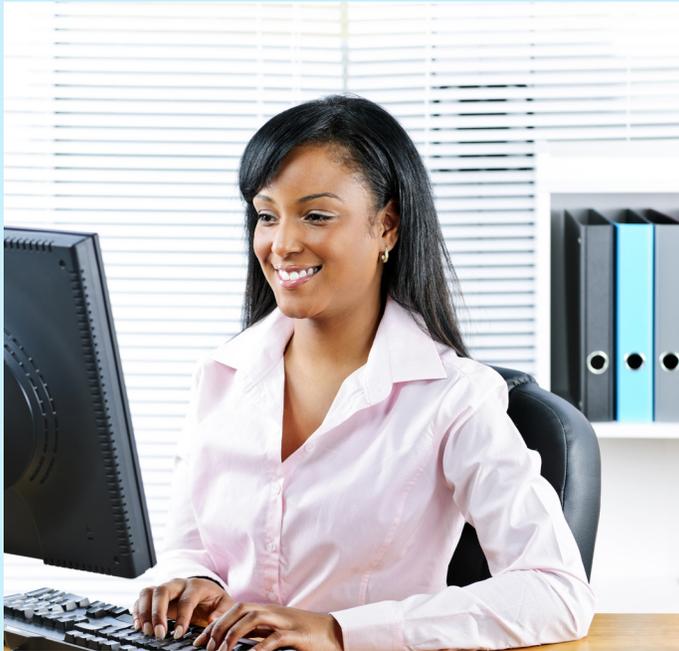
Companies interested in a capital solution may start with an outsourcing, referral, or closed file review arrangement with Latitude Subrogation Services to align both parties' interests and to understand the true value of claims portfolios. Once a portfolio is identified, it is scored at the Anticipated Recovery Value. Latitude will then provide a bid to purchase the recovery rights up front. Modifications may include examining closed files, and/or future recoveries with a model that includes an advance of funds with gain-sharing on the back-end of collection. If you agree with our purchase value, we write a check immediately for the claims identified.



Latitude invented the capital transaction model for subrogation acquisition more than 23 years ago and prides itself on helping our partners survive and thrive in all market circumstances.

You owe it to yourself as a visionary to explore this effective mechanism to present additional value to your organization. Latitude can help today...and into the future. Come experience the Latitude difference today!

Capital Solutions Program Advantages



There are several advantages including:

- ◆ Reduce Operational Expense
 - ◆ Improve the Balance Sheet (P & L)
 - ◆ Additional Operating Capital
 - ◆ Increase in Surplus
 - ◆ Enhancement to Revenues
 - ◆ Run-off Solutions
 - ◆ Increase in Profits
-
- ◆ Reduce Equity Investment
 - ◆ Reduce Debt Leverage
 - ◆ Improve Ratings
 - ◆ Cash for Neglected Recovery Opportunities

An insurance entity deals with several types of risk. One of the overlooked risks is the uncertainty of recovery and the inherent value of subrogation and recovery assets. Monetizing your subrogation assets essentially transfers this risk to a third party by selling your recovery rights. Latitude can evaluate your portfolio to determine a purchase price related to the Anticipated Recovery Value.



Why Clients Use Latitude

In today's competitive insurance market, it is difficult to sustain or grow profits without exploring innovative solutions.

Latitude Capital Solutions offers a unique ability and viable alternative for profitable alternative risk transfer by monetizing underperforming assets and enhancing revenues. Latitude Capital Solutions provides companies the opportunity to liquidate their recovery assets without incurring the costs or the risk associated with collection.



The most innovative insurance carriers and self-insured entities are constantly searching for performance solutions. When it comes to subrogation, they are the companies that explore alternatives in this specialized arena.

The challenge is to attain these goals without increasing exposures while positioning the company to achieve greater financial returns. Latitude provides the answer by offering to purchase a portion or all of a company's subrogation assets.