

# LATITUDE

## CAPITAL SOLUTIONS

Our values drive us.  
Technology enables us.  
Clients trust us.

### CONTACT US



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Our values are the very foundation of our success, both internally and for our clients, and are deeply rooted in each member of the Latitude Family:

- Honesty and fairness
- Integrity in all aspects of our business
- Maintaining a respected reputation
- Teamwork
- Long-term relationships with our client partners
- Advanced Technology

## HOW IT WORKS

Latitude was the first company in the USA to purchase subrogation claims. We have millions of investor dollars that can only be used to purchase recovery claims, and are just waiting for the next opportunity to make a purchase of subrogated rights.

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 to arrive at the Anticipated Recovery Value. Latitude will then provide a bid to purchase the recovery rights upfront. If you agree with our value, we write a check immediately for the claims identified, holding harmless our clients in the entire process.



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:

- Reducing Operational Expense
- Improving the Balance Sheet (P&L)
- Additional Operating Capital
- Increase in Surplus
- Enhancement to Revenues
- Run-off Solutions
- Increased Profits
- Reduce Debt Leverage
- 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.

## — TECHNOLOGY

We are leveraging to align ourselves for current and future technological advances:

- Cloud-based systems
- Multi-system integration platforms
- Automated Workflows
- Artificial Intelligence (AI)
- Blockchain solutions
- SubroChain® – Latitude’s propriety recovery software



## — WHY CLIENTS USE LATITUDE

Latitude Capital Solutions provides companies the opportunity to liquidate their recovery assets without incurring the costs associated with collection, or the risk, 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.

