LATITUDE

Capital Solutions

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

Step 1: AGREEMENT

Every client engagement begins with a comprehensive portfolio review, providing a clear understanding of recovery asset value while aligning objectives for a successful partnership.

Step 2: ARV

Once a portfolio is identified, it is scored to arrive at the Anticipated Recovery Value (ARV).

Step 3: BID

Latitude Capital Solutions will 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 recovery.

Program Advantages

- **Reducing Operational Expense**
- **Improving the Balance Sheet (P&L)**
- **Additional Operational Capital**
- **Increase in Surplus**
- **Enhancements to Revenues**
- **Run-Off Solutions**
- **Increased Profits**
- **Reduce Debt Leverage**
- **Cash for Neglected Recovery Opportunites**

Here’s the Difference

Latitude Capital Solutions helps organizations maximize the value of their recovery assets by converting subrogation opportunities into immediate capital, without the cost, administrative burden, or uncertainty of the collection process.

Latitude offers flexible acquisition options for open and closed subrogation inventories, including upfront lump-sum purchases or customized payment structures tailored to an organization’s financial goals.

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Capital Solutions

Ideal Uses for the Purchase Program

- AGING SUBROGATION INVENTORIES
- CLOSED FILE REVIEWS WITH RECOVERY POTENTIAL
- LEGACY CLAIM PORTFOLIOS
- RESOURCE-CONSTRAINED DEPARTMENTS
- ORGANIZATIONS SEEKING IMPROVED CASH FLOW AND OPERATIONAL EFFICIENCY

Smart Capital. Strategic Recovery.

As claims organizations continue balancing operational efficiency, staffing demands, and financial performance, many are reevaluating how aging subrogation inventories are managed. Latitude's Purchase Program provides an alternative strategy designed to create immediate value while simplifying recovery operations. Whether supplementing an existing recovery program or addressing legacy inventories, Latitude delivers a customized approach focused on efficiency, transparency, and results.

TURN RECOVERY ASSETS INTO IMMEDIATE FINANCIAL VALUE

Subrogation portfolios have historically been viewed as dormant or difficult-to-realize assets. Today, however, many organizations are recognizing the untapped financial value hidden within aging recovery inventories. Several industry trends continue to drive interest in purchase and recovery acceleration programs that:

- Improve operational efficiency and reduce costs
- Simplify claims integration during industry consolidation
- Strengthen capital position and financial performance
- Increase flexibility through recovery asset monetization
- Reduce pressure on overextended claims teams
- Keep internal resources focused on core claims functions
- Create more predictable financial outcomes
- Eliminate uncertainty tied to long recovery timelines
- Convert aging inventories into immediate working capital
- Support evolving business and staffing demand

RECOVERY VALUE REALIZED FASTER