

LATITUDE

SUBROGATION SERVICES



**OUR VALUES
DRIVE US.**

**TECHNOLOGY
ENABLES US.**

**CLIENTS
TRUST US.**

SubroRe™ Reinsurance Recovery Reimagined

Latitude's Reinsurance Recovery Program, **SubroRe™**, is designed for reinsurers, cedents, and brokers to identify and pursue every subrogation dollar that effects the bottom line for both cedent and reinsurer.

**YOUR STRATEGIC REINSURANCE
PARTNERSHIP STARTS WITH LATITUDE.**

ABOUT US

Our foundation in subrogation brings a disciplined, investigative mindset that translates seamlessly to reinsurance where precision and persistence matter.

HEADQUARTERS

**6785 Telegraph Road
Suite 400
Bloomfield Hills, MI 48301**



Subrogation Expertise

Latitude brings a recovery-first mindset to reinsurance, grounded in decades of subrogation experience and built for the realities of modern claims operations.



Seamless Client Integrations

We operate as an extension of your claims, accounting, and reinsurance processes, enhancing performance without adding workflow friction.



Higher Recoveries

By combining advanced analytics with hands-on claim expertise, we uncover opportunities that are often overlooked in traditional workflows.

TPA and fronting company options available.



5Lock

**LOCK IN PERFORMANCE.
UNLOCK SHARED RECOVERY.**

5Lock Revenue Share Program

Turning Collective Recovery Performance Into Shared Financial Reward

The **5Lock Program**, part of **Latitude's SubroRe™ Reinsurance Recovery Program**, creates a unique opportunity for reinsurers and their cedants to participate in a collective revenue-share model built on recovery performance.

Rather than operating independently, participating organizations benefit from the **combined recovery activity of the entire 5Lock program**. As total recoveries increase across the network, higher revenue-share tiers are unlocked—creating meaningful financial return for participating clients while strengthening recovery performance across portfolios.

The result is a program that rewards engagement, encourages collaboration, and extends additional services with a win-win model.

Key Benefits of the 5Lock Program

Five Performance Tiers

Five escalating revenue-share levels unlock as combined program recoveries increase.

Quarterly Revenue Share

Participating clients earn quarterly revenue share based on their reinsured's engagement in the program.

Program-Wide Stability

Even if one quarter is slower, participants benefit from the combined group recovery performance.

Global-Level Advantages

Smaller and regional organizations gain access to recovery advantages typically available only to large global companies.

API Integration Bonus

API connectivity provides an additional revenue-share bonus, rewarding seamless data integration.

Closed File Reviews Included

Closed file reviews contribute to program participation—turning audits into revenue-generating opportunities.

Free Subrogation Review

The program offers a complimentary subrogation review, and participants share in the recoveries generated from those opportunities.

**CONTACT US: (877) 454-3400
INFO@LATITUDESUBRO.COM**

5LOCK ALIGNS INCENTIVES ACROSS THE RECOVERY PROCESS CREATING A MODEL WHERE STRONGER RECOVERY PERFORMANCE BENEFITS EVERYONE INVOLVED.