

LATITUDE

SUBROGATION SERVICES



OUR VALUES DRIVE US.
TECHNOLOGY ENABLES US.
CLIENTS TRUST US.

Welcome Message

On behalf of everyone at Latitude Subrogation Services, I'd like to thank you for taking the time to learn more about who we are and what we do. Being a part of the subrogation community offers a unique opportunity to connect, share ideas, and discover new ways to strengthen the insurance industry together—and we're proud to be a part of it.

At Latitude, we believe subrogation is more than a recovery process, it's a partnership. Every claim tells a story, and behind each one is a chance to recover value, improve efficiency, and create better outcomes for insurers and their policyholders. That's why our team is built on experience, integrity, and a relentless drive to deliver results that make a measurable difference.

Over the years, we've worked hard to earn our reputation as a trusted partner in subrogation, and that comes down to three things: our people, our processes, and our technology. Our specialists bring decades of expertise across multiple lines of business, while our data-driven systems and technology ensure that every claim is handled with precision and transparency.

We align the best processes, people, and technology to assure maximum recoveries quickly and efficiently.

As you explore this brochure, you'll find an overview of our services, our approach, and the ways we can support your organization. Whether you're interested in a full-service partnership, a specific program, or simply a conversation about industry best practices, we're here to help.

Thank you again for your time and interest. I look forward to continuing the conversation about how Latitude can deliver value for your team.



Jon Coscia
President & CEO

About Latitude

History

Since 1997, LSS has provided solutions for insurers, self-insured entities, third party administrators and specialty risk companies as a subrogation vendor and purchaser of subrogation assets. Through the vision of our founder, Bradley J. Schram, Esq., and a strong management team, the company has experienced steady growth by maintaining strong relationships with its client partners by delivering results through our subrogation management program. Today, the company is experiencing unprecedented expansion as a premier subrogation servicing company with long standing clients and new relationships. We utilize state-of-the-art technology along with the best employees in the industry to showcase our expertise and maximize results for our clients.



Our Vision

To be the most trusted and innovative subrogation partner in the insurance industry, delivering measurable recoveries, seamless collaboration, and long-term value that empowers our clients to focus on what they do best.

Our Mission

At Latitude Subrogation Services, our mission is to simplify and strengthen the subrogation process by combining deep expertise, advanced technology, and personalized service. We recover more, reduce complexity, and create better outcomes for insurers and their policyholders.

Leadership



Brad Schram
FOUNDER



Jon Coscia
PRESIDENT & CEO



Paul Webb
CHIEF CLAIMS OFFICER



Sheila Dye
CHIEF OPERATING
OFFICER



Adam McIntosh
VICE PRESIDENT
CLAIMS



Ben Ebling
DIRECTOR OF
BUSINESS
DEVELOPMENT

Our Values

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

At Latitude, we believe honesty and fairness aren't optional—they're essential. From specialists to supervisors, every person here is committed to doing what's right, treating clients with respect, and delivering results built on trust. We lead with honesty and fairness because strong partnerships start with doing the right thing.

○ Integrity in all aspects of our business

When Integrity Leads, Trust Follows. Integrity isn't just a core value, it's our promise. We do what's right for our clients, consistently, transparently, and without compromise. It's how we build trust, deliver meaningful results, and create long-term partnerships that stand the test of time.

○ Trust

Trust is earned over time, through consistency, transparency, and follow-through. It's the foundation of every partnership and a standard we hold ourselves to every day. Trust is knowing your services partner will do the right thing. It's about clear communication, dependable service, and confidence that your files are in good hands.

○ Teamwork

Subrogation is a Team Sport. At Latitude, we go further together. From file review to final recovery, every success is powered by collaboration and care. We're proud of the people behind the process.



Our Expertise

Latitude Subrogation Services (LSS) delivers recovery assets through our customized subrogation and salvage management programs. Latitude's expertise spans all lines of personal and commercial business. Our dedicated and professional subrogation specialists have decades of experience handling multi-lines subrogation claims in all 50 states and all Canadian provinces, this experience defines Latitude as a leader in the industry.

LSS has the capacity, funding, and facilities to handle projects of any size including a complete outsource of a client's subrogation, salvage administration, and litigation unit. Best of all, you will be joining a legacy of satisfied clients who have benefited from our services. By relying on our expertise, your company will reduce fully loaded costs through outsourcing, decrease the cycle time of recovery, and increase recovery dollars.

Technology

Our incredible technology solutions are available to all LSS clients, require minimal effort to implement, accelerate the subrogation process, and are included for free. We can integrate with any combination of insurance claim systems and work with each of our client's, security, compliance, and project teams to implement a custom solution. Our technology is the key to providing fast, reliable, and quality subrogation services to our clients.

- Cloud Based Systems
- SubroChain[®] - Latitude's proprietary recovery software
- Multi-System Integration Platforms
- Automated Digital Workflows
- Artificial Intelligence (AI)
- Mobile Technology
- Digital Workflow
- Multi-Factor Authentication
- Specialized Analytics
- Machine Learning
- Predictive Analytics

Our Services

- First Notice of Loss - Identification Program
- Forensic audit of closed or pending claims
- Subrogation Purchase Program
- Auto, Property, Med Pay/PIP, Uninsured Motorists, Workers' Compensation
- Arbitration Administration
- Litigation Management
- Self-insured and Carrier Programs
- Specialty Risk Programs
- Trucking and Transportation
- Admiralty and Maritime Subrogation
- Salvage Titling Administration
- Vehicle Inspection Recovery Program
- O&C Product Inspection Partnership



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