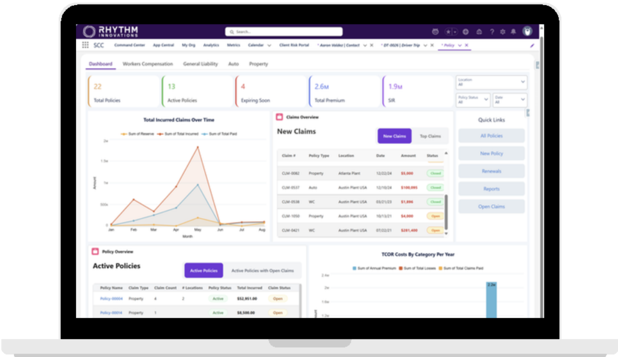
RHYTHM INNOVATIONS

CLAIMS POLICY MANAGEMENT

Transform policy data into risk intelligence.

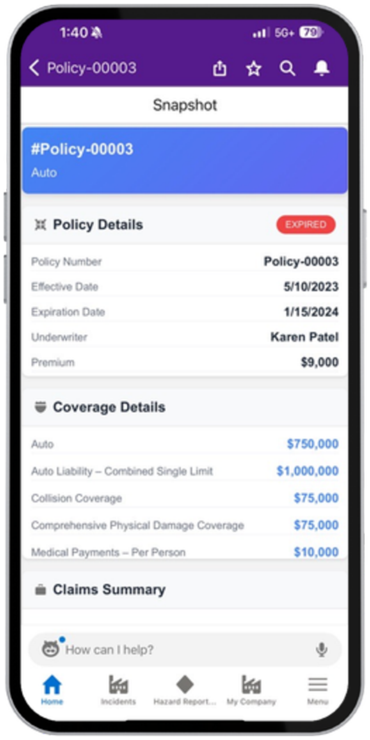
For many organizations, insurance policies live in silos — scattered across spreadsheets, broker portals, and inboxes. Important documents go missing, claims are hard to connect back to coverage, and financial exposures often stay hidden until renewal time. This fragmented approach leads to wasted effort, compliance gaps, and higher costs.

With Rhythm, everything changes. Our Policy Management module consolidates Auto, Workers' Compensation, General Liability, and Property policies into a single, connected view. Coverage details, claims, endorsements, and financials are all linked — giving leaders the clarity and confidence to manage the full policy lifecycle.



Policy Dashboard

Policy administration extends beyond internal teams — Underwriters and Third-Party Administrators (TPAs) are key partners. Rhythm streamlines collaboration by giving underwriters clear data on coverage, loss history, and exposures, while TPAs gain real-time access to policy and claim details. The result: faster processing, fewer delays, and stronger insurance partnerships.



Auto Policy Snapshot

Why Rhythm?

Unified Policy Dashboards

Every policy follows a consistent, structured format, providing instant access to coverage details, claims, endorsements, financial information, documents, and policy history.

Seamless Policy–to–Claim Linkage

Each claim is directly connected to its policy, ensuring complete traceability, defensible audits, and faster resolution.

Real-Time Financial Insight

Monitor premiums, deductibles, self-insured retentions, reserves, and payments with precision to fully understand your Total Cost of Risk.

Scalable Across Policies and Locations

Whether managing a nationwide fleet or multi-property programs across regions, Rhythm streamlines complex, layered coverage portfolios.

Data-Driven Renewal Advantage

Equip underwriters with clean, structured data and empower leaders with the evidence they need to negotiate favorable terms and renewals.

www.rhythminnovations.com connect@rhythminnovations.com +1.954.999.5750

What Rhythm Delivers:

Unified Policy Management

- Bring Auto, Workers' Compensation, General Liability, and Property policies into one structured platform.
- Access consistent views across all coverage types — no more scattered spreadsheets or broker emails.
- Ensure accuracy and consistency with a single source of truth.

Multi-Policy & Multi-Location Support

- Manage layered programs across fleets, facilities, and regions.
- Consolidate coverage for nationwide operations in one dashboard.
- Track exposure by site, location, or asset.

Policy–to–Claim Traceability

- Anchor every claim to its source policy for full visibility.
- Speed up validation of coverage during claim handling.
- Create defensible audit trails with linked financials and documents.

Document & Coverage Management

- Store contracts, endorsements, and supporting files in a secure repository.
- Keep policies, claims, and financials connected to the right documentation.
- Ensure version control and easy access for audits or renewals.

Financial Transparency

- Track premiums, deductibles, and self-insured retentions (SIRs).
- Monitor reserves, payments, and incurred vs. paid losses in real time.
- Understand your Total Cost of Risk by line of coverage.

TPA & Underwriter Collaboration

- Provide underwriters with structured loss and coverage data for smarter renewals.
- Enable TPAs to access real-time policy and claims information.
- Reduce back-and-forth communication, speeding up approvals and claim resolution.

Endorsement & Policy History

- Record all policy changes — from adding vehicles to workforce shifts.
- Maintain a complete log of endorsements and amendments.
- Strengthen compliance and renewal readiness with structured history.

Renewal Intelligence

- Generate accurate policy and loss histories to support negotiations.
- Identify cost drivers by line of coverage for renewal planning.
- Strengthen insurer partnerships with transparent, data-driven insights.

Use Cases by Role:

Fleet Manager:
Connects vehicle incidents to relevant policies, ensuring liability and collision coverage are accurate and up to date.

EHS Manager:
Links workplace injuries to workers' compensation policies, ensuring compliance and increasing closure rates.

Risk Manager:
Gains a unified view of all policies, claims, endorsements, and reserves — reducing complexity and lowering Total Cost of Risk.

Executive Leader:
Sees financial exposure at a glance, across all coverage areas, with insights that drive smarter, organization-wide decisions.