

## 360 Intelligent Solutions - a Certified Salesforce ISV Partner Providing the Technology and Expertise Needed by Insurance Companies and Others in the Financial Services Vertical



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Interview conducted by:  
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**CEOCFO: Mr. Sturgis, would you provide some background about the impetus for SCI 360?**

**Mr. Sturgis:** In 2003, I sat in the seat of a Salesforce customer, and again in 2007-2008. Each time my company moved to implement Salesforce; we utilized a Salesforce implementation partner to stand us up. And each time we experienced pain after the sale. After the sale, a Salesforce Partner traditionally assigns a project management to manage the project. In my experience, the project managers we had assigned to our projects lacked the business knowledge and, most importantly, industry knowledge. In turn, the project manager failed to understand our path and failed to successfully transfer our knowledge to their IT team. At the end of the day, my companies were spending a lot of time, effort and additional expense educating our consulting partners on how to help us achieve success.

SCI 360 is one of the earliest consulting firms to focus on not only the Financial Services Vertical but the Insurance Sector specifically. We set a clear vision: "save our clients from the same pains we experienced".

Since 2009, we have been working on projects within the Financial Services vertical. What separates us from other consulting practices and makes us so attractive for our customers, we "Speak their Language".

**CEOCFO: What is your focus today?**

**Mr. Sturgis:** At SCI 360 we serve as a certified Salesforce ISV (Independent Software Vendor) partner, as well as a certified consulting partner. Our consulting services, implementation services, expansion, optimization, custom application development, system integration training, and full and part-time administrative support.

**CEOCFO: Are you surprised that so many Salesforce customers settle for what they can get out of Salesforce rather than looking for the best way, or do they not recognize help is available?**

**Mr. Sturgis:** That is a great question. I think Salesforce is such an incredibly attractive packaged product because of the way the platform is structured. It's a low to no-code SaaS product. Declarative programming versus programmatic programming; meaning, a businessperson can manage changes with the user experience or interface versus having to engage development resources.

As Salesforce account executives go out and sell, you can easily see the attraction of business leaders. The hook is set in the consumers mind, "I can have a businessperson program changes to the user experience vs incurring the expense of a developer. Awesome." Really good Salesforce account executives know how to guide the sales process on product and product setup; however, if the setup steps and optimize of the product are not conceptualized by the client, trouble can start.

Basic UE changes are incredibly easy to make within Salesforce's products. However, even with declarative programming there does take an understanding level of the systems make-up, the cause and effect of making changes. Prior to just going in and adding fields to capture some data you want, you have to understand Salesforce's Best Practices and the platform governances.

I think it is incumbent on Salesforce to continue partnering with the partners that speak the language of their customer, specializing in the customers vertical. During the sale, we really need to surface the importance of investment in getting the product stood up the correct way and set a reasonable understanding on how customers can leverage declarative programming when they've educated themselves properly.

In doing this the client does not stumble trying to implement themselves and or knows when to reach out for assistance. If they do that the right way, that is perfect match and you get the best out of that product.

**"Before using 360 Demand Review, these organizations would spend hundreds of thousands of dollars utilizing claims personnel to process a demand package to determine a "next best action". An average bodily injury demand package, say 250 pages, could take up to 2.5 hours to review and an overall average of 5 days to process from start to finish. Today, our clients replace that cost of time and labor with speed, efficiency, and accuracy. 360 Demand Review reduces the processing time of a bodily injury demand down to an average 42 seconds. The average ROI our clients report is 12-1." Michael Sturgis**

**CEO CFO: *Would you give us some examples of how you work with a client?***

**Mr. Sturgis:** One example would be the work with just completed with a health insurance broker. Initially, we were asked to implement our client on Salesforce's Sales Cloud. During our initial effort with the client, we successfully stood them up for using Sales Cloud to streamline their lead gen and sales process on new logos. However, during that initial effort, we noticed a gap in being able to quote and, ultimately, service their customers through to renewal.

So while the client had just successfully implemented Salesforce for managing new logos, they now faced a secondary challenge where they were servicing existing business on a disparate platform that was priced higher and lacked the more modern functions of Salesforce. Understanding the client's business challenges and having the knowledge of the 'art of the possible', we consulted with them on options for integrating or consolidating. We were able to identify the gap in the technology quickly articulate to the COO a cost-benefit analysis.

We worked with our client to jointly create a plan to pull their older service platform and replace that functionality within Salesforce's Service Cloud. Within six weeks, we were able to create a new App for our client to manage new logos and service their customers. Our client ended up reporting to us a 6 to 1 return on investment. That is a success story right there.

**CEO CFO: *As technology advances does it make it easier for you or in some ways is it harder as there is so much more technology?***

**Mr. Sturgis:** It impacts us every day with the way technology moves around us. This is a great question which evokes a larger discussion that derives from the first industrial revolution all the way through to the fourth industrial revolution.

I see a mark in the sand and understand the mindset of not only the consumer goods, but how technology has surfaced to us and how we use it. It is like drawing a line in the sand. June 29th, 2007, the world started drastically changing how they engage and do business with the invention the iPhone. Why is that interesting? It is about customer experience.

Why do I mention the first industrial revolution? In the first industrial revolution travel experience from Europe to the United States took about six to eight weeks; on a boat. The second industrial revolution time changed, and it moved to only hours; you could fly. The third industrial revolution made travel "experience" instant thanks to the world wide web. Technology today, the fourth industrial revolution, is being driven by artificial intelligence, blockchain, virtual reality, biotechnology, computer technologies which are computers processing vast amounts of data quickly, and robotics.

As these technologies increase so does the interaction in our daily lives and it is the expectation of those changes and the acceleration in our lives has increased dramatically since 2007.

We hold these mobile agile devices in our hands. Our expectation of gratification has changed, we expect instant results always. And our expectations with our employers' changes as well. We each carry around our iPhone or Droid in our pocket. The average American checks their phone 96 times a day, every ten to twelve minutes we are pulling it out. That user experience on our phone impacts each of us and it impacts how businesses need to look at developing solutions. That is what we focus on.

Whether it be through SCI 360 or 360-Intelligence Solutions, we have challenged our teams each day to realign to people, processes, and technology. As a customer-centered company, every service we provide, every product we produce, must align to the mobile experience, modern look and feel, being agile, secure, and as easy to use as that phone in our pocket.

***CEOCFO: What have you learned as you have worked with the different industries and what has surprised you along the way?***

**Mr. Sturgis:** All businesses do operate similarly. However, we recognize that the insurance sector, the financial services vertical, is very constrained and regulated. Insurance companies are controlled by state departments of insurance and federal requirements. In my experience, and as we speak to our clients, there is a vast recognition that the technologies in this vertical are somewhat behind the times as they operate within these constraints. As we go outside this vertical, we learn how other organizations run their businesses, how they utilize technology, and we catalogue how advanced technologies are being deployed, how they interact in the daily activities of the consumer to make lives easier. As we worked with those organizations, we had the opportunity to see these practices put into play, understand how that technology was used, and bring that knowledge back to our vertical.

Earlier, I mentioned the 4th Industrial Revolution with its optical character recognition, AI technologies, and large data processing. Companies we regularly shop with online, use these types of technologies to quickly identify our interest in goods and place us on customer path based on our interactions. That's the retail world. We completed several projects within the financial services vertical where we repackaged technology used the retail sector for modeling in the insurance sector.

Under 360 Intelligence Solutions, we create a product called 360 Demand Review. If you have a large complex document or pdf that needs to be reviewed, we are utilize OCR and AI technologies to surface keywords and questions groups to the user. Replacing the need for a human to have to spend hours combing through these documents. One use case, we work with several insurance companies that process claim demands. Before using 360 Demand Review, these organizations would spend hundreds of thousands of dollars utilizing claims personnel to process a demand package to determine a "next best action". An average bodily injury demand package, say 250 pages, could take up to 2.5 hours to review and an overall average of 5 days to process from start to finish. Today, our clients replace that cost of time and labor with speed, efficiency, and accuracy. 360 Demand Review reduces the processing time of a bodily injury demand down to an average 42 seconds. The average ROI our clients report is 12-1.

Another product which is impactful is Ask360. Not unlike a Chat GPT solution... Ask360 is a powerful language model developed by 360 Intelligent Solutions that uses deep learning techniques to generate human-like responses in text-based conversations, providing natural language understanding and conversation capabilities. Let's continue with the

above example of an Insurance Claims Organization processing of a Bodily Injury Claim. A claim is set-up in the Claim Management System, in the processing of a claim the carrier receives an email from a Claimant Attorney making a Demand on an injury their client sustained as a result of some liability exposure the Insurance Carrier's client retained. Ask360 can be set to read that Claims Departments email; Subject Line, Body, and Attachments. Using natural language programming (or declarative Programming) a businessperson can set predefined questions to automate the processing of the email for a human. Ask360 will ID the type of email, the person who sent it, the Claim, Claimant, Insured. Once this type of information is identified and checked against a policy or claim system companies can invoke a 'Next Best Action' or set a Claim Journey Path: fully automating the processing of a claim from start to finish. Without natural human interaction or error.

We now have banks and wealth management firms now using these technologies to increase UE, allowing for a seamless and expedient interaction with their customer... while reducing their cost of doing business.

**CEOCFO: *What is your geographic reach today?***

**Mr. Sturgis:** Geographically we are doing business in the US and Canada. Last year we started exploring expansion in Central and South America. We hired a new head of business development Cesar Remond. We are actively working on plans for that expansion.

**CEOCFO: *Why pay attention to 360 Intelligence Solutions and SCI 360?***

**Mr. Sturgis:** As I mentioned earlier, SCI 360 is one of the earliest consulting firms to focus on not only the Financial Services Vertical but the Insurance Sector specifically. Since 2009, we have been working on projects within the Financial Services vertical on both the carriers and services end. What separates us from other consulting practices and makes us so attractive for our customers, we speak their language. We have a depth of vertical expertise that is unmatched coupled with a breadth of technical skillsets gained over 14 years, 300 projects, with a proven track record of identifying and solving the most complex issues that the Financial Services sector faces... To that end, we've been tagged as the IT people; meaning, Insurance AND Technology. Our Team is composed of former Insurance Executives who've sat in the seat of our customers, whether that be in Marketing, Agency, Policy Management, Underwriting, Claims, and Claims Services. We understand the unique challenges and the most pressing issues facing Insurance companies today.

No B players, you get Industry experts not just during sale, but we are present throughout the whole project to ensure the products get done on time and within budget and, ultimately, achieving the client GOALS for success!

