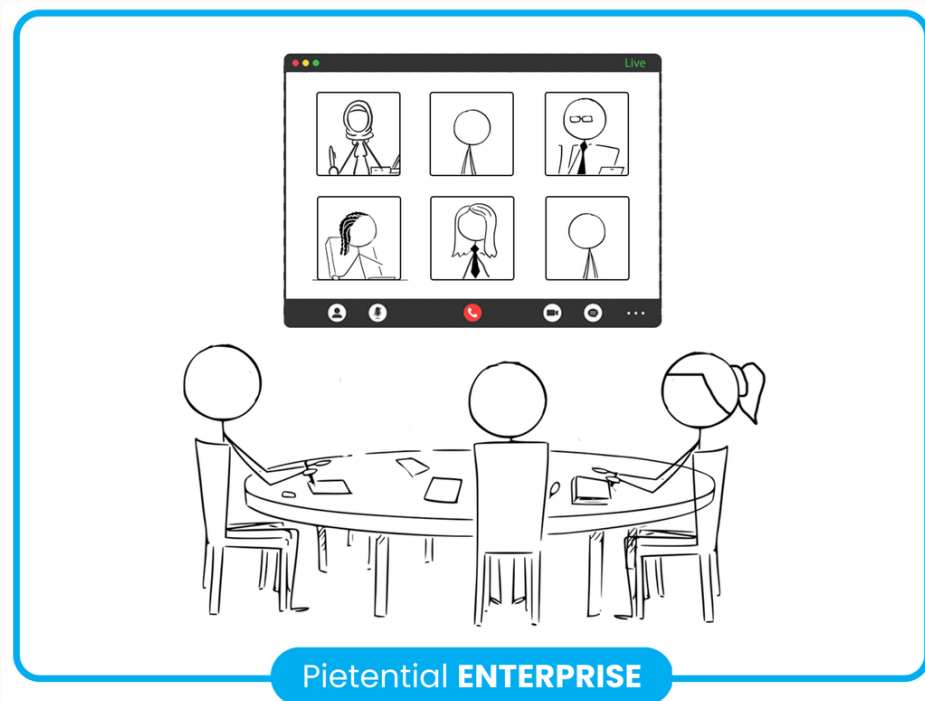


# Pietential Enterprise

— and its Potential Efficacy in  
the Insurance Industry

Confidential



# Pietential ENTERPRISE

## — and its Potential Efficacy in the Insurance Industry

### What is Pietential?

At the Individual level, *Pietential* is a **Wellbeing Visualization Tool** and **Personal Growth Development Platform**

We created it by reverse-engineering Maslow's Hierarchy of Needs into an online wellbeing assessment tool. It lets you Visualize, Analyze, Realize, and Actualize your state of being and growth potential. Pietential measures and monitors your personal development progress, while offering observations, recommendations, and self-improvement exercises to foster your personal growth, and it tracks your growth over time.

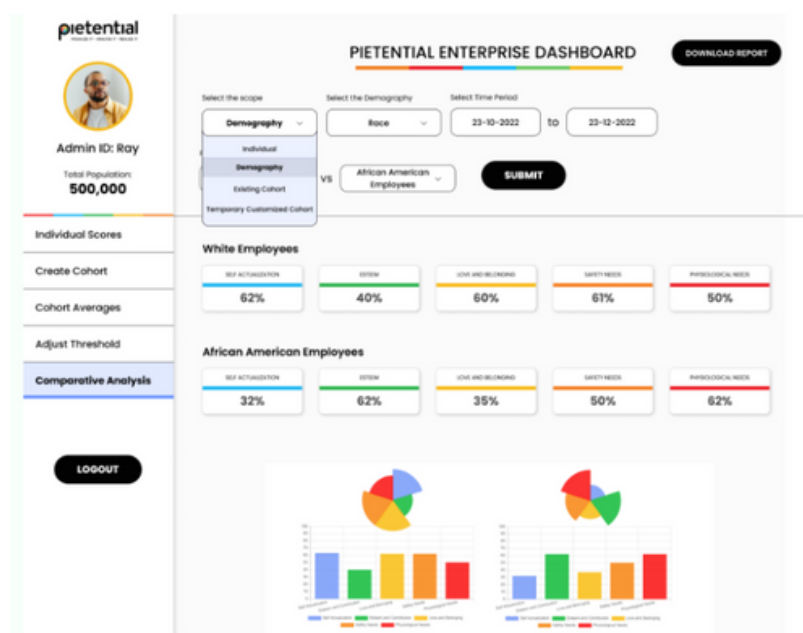


# For organizations, Pietential is a *Real-time* Emotional Index of the People you Lead and Serve

For Enterprise companies, SMBs, NGOs, NPOs, and Advisors, Pietential is a wellbeing benchmarking, monitoring, and improvement platform that provides organizations with an Administrative Dashboard displaying aggregated (anonymized, unless shared by the User) comparative data visualizations of the emotional wellbeing of the different segments of your populations, allowing you to better understand how they are doing in your organization or community.

## About Pietential *Enterprise*

Pietential Enterprise is designed specifically for large organizations such as global corporations, school systems, universities, international non-profits, and local, state, and federal agencies to better understand the wellbeing of the population they lead or serve. It is both an Employee Engagement Software (EES) and an Employee Experience Software (EXS), and can also be integrated with the HRIS system the organization is already using.



## As an Employee Experience Software (EXS):

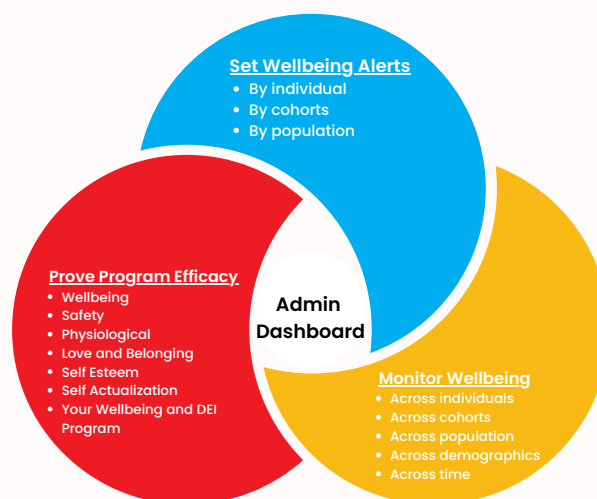
Pietential Enterprise offers a powerful EXS platform that allows every employee to visualize, monitor, improve, and share their own personal wellbeing with HR, DEI, or wellbeing officers, management, and leadership, grounded in the work of Abraham Maslow the platform is designed to support personal growth and development through the lenses of physiology, safety and security, love and belonging, esteem and self-actualization. This lets employees measure and monitor their personal development progress while offering observations, recommendations, and self-improvement exercises to foster their personal growth- and these features can be turned off by platform administrators in order to simply benchmark and measure wellbeing, or to measure the efficacy of internal initiatives.



## As an Employee Engagement Software (EES):

As an Employee Engagement Software, Pietential helps organizations to securely visualize anonymized data regarding the wellbeing of the organization in aggregate and view any number of comparative visualizations segmented by cohorts, demography, or in any manner in which the client's HR database is already architected. It also provides leadership with over 50 predefined demographic categories to choose from that can form the basis for comparative analysis, providing valuable insights for decision-making.

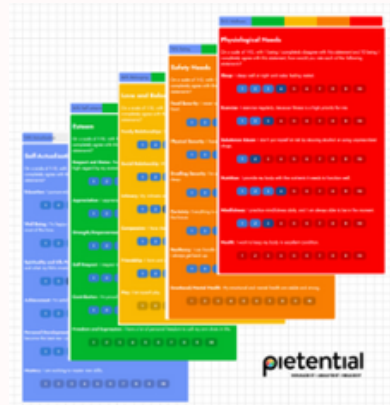
In addition, Pietential Enterprise offers a diagnostic system that helps administrators capture early signs of employee-related engagement issues, and offers support when it detects a drop in employee wellbeing. This early warning system can help organizations prevent burnout, disengagement, and other negative outcomes associated with poor employee wellbeing.



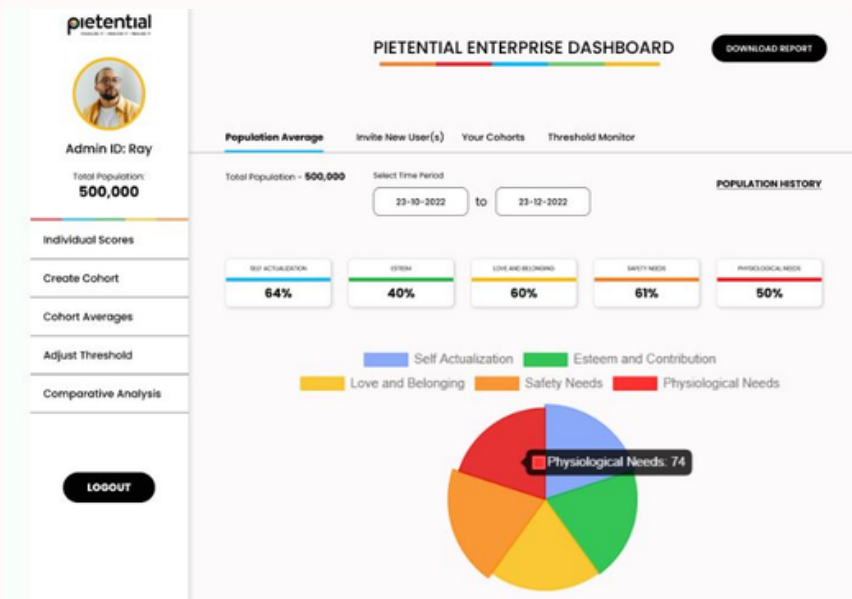
The platform automatically provides infographics on the wellbeing of your demographics. Survey scores taken through the Pietential tool are rendered in easy-to-read statistical charts. Administrators can compare data across desired time periods, cohorts, individuals, and demographics, providing a clear understanding of the emotional wellbeing of different segments of the population.

## Features and Benefits:

- **Wellbeing Assessment:** Pietential provides an online wellbeing survey based on Maslow's Hierarchy of needs that renders results in the form of Pie and bar charts based on five core needs: Physiological, Safety needs, Love & Belonging, Esteem & Contributions, and Self-Actualization.



- **Data Visualization and Analytics Dashboard:** Pietential's Admin Dashboard provides organizations with real-time insights into employee wellbeing and engagement. This allows organizations to identify areas of concern and take action to improve employee satisfaction and productivity.



- **Integration:** Pietential allows integration with HRIS systems via an API.
- **Downloadable Reports:** With Pietential Enterprise, you can generate and download reports of individual, cohort, and population wellbeing. You can also download reports of comparative analysis via custom selection of demographics.

- **DEI Program Monitor:** Pietential helps organizations monitor DEI program performance, and helps measure the efficacy of your internal programs over time. It ensures that the underrepresented groups in the organization feel heard. This helps organizations to make necessary changes in program approach.

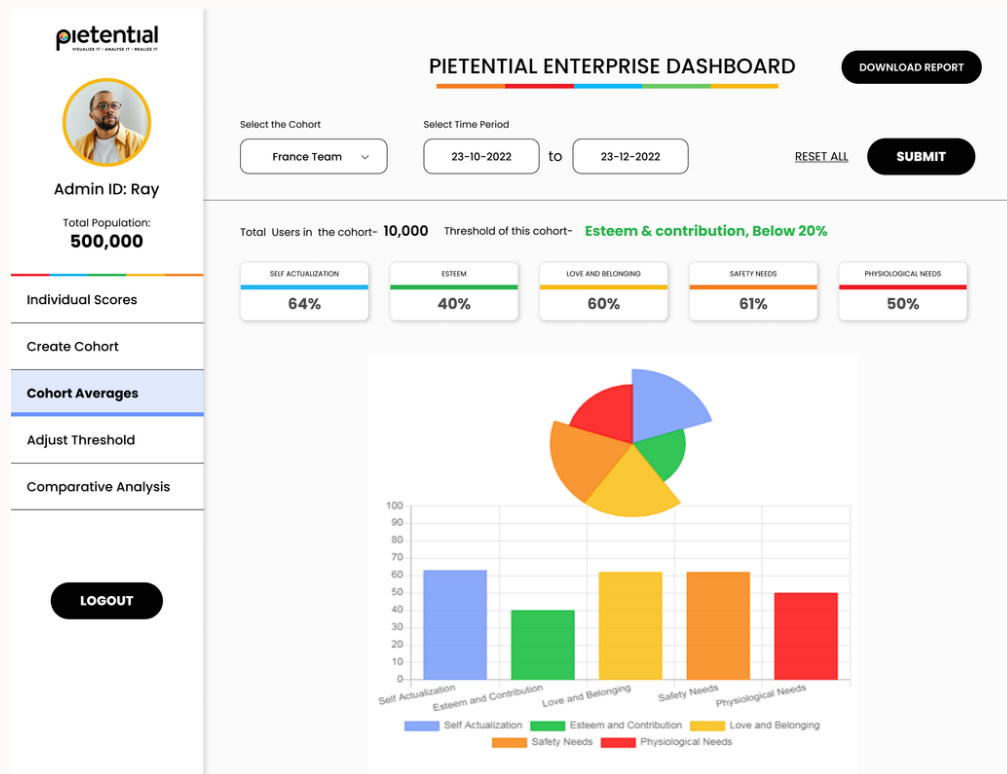
The screenshot displays the 'PIETENTIAL ENTERPRISE DASHBOARD'. On the left is a user profile for 'Admin ID: Ray' with a total population of 500,000. The navigation menu includes 'Individual Scores', 'Create Cohort', 'Cohort Averages', 'Adjust Threshold' (highlighted), and 'Comparative Analysis'. A 'LOGOUT' button is at the bottom of the menu. The main content area shows a table for the 'France Team' with five rows, each representing a different well-being category with a 'Present Threshold' and a 'Total Users in the cohort' of 10. Each row has a 'SAVE' button.

France Team		EDIT / DELETE
Present Threshold -	ESTEEM & CONTRIBUTION, BELOW 20%	SAVE
Total Users in the cohort-	10	
Present Threshold -	SELF-ACTUALIZATION, BELOW 40%	SAVE
Total Users in the cohort-	10	
Present Threshold -	SAFETY & SECURITY, BELOW 20%	SAVE
Total Users in the cohort-	10	
Present Threshold -	LOVE & BELONGING, BELOW 60%	SAVE
Total Users in the cohort-	10	
Present Threshold -	PHYSIOLOGICAL NEEDS, BELOW 20%	SAVE
Total Users in the cohort-	10	

- **Security and Privacy:** Pietential is highly committed to user confidentiality. Unless users choose to share their direct scores with their HR department, or if the company's Privacy Policy demands it, individual data is kept confidential, while the organization can still access the aggregate anonymized data visualizations to understand the wellbeing of their population. This protects the individual's right to privacy while ensuring that the organization is still able to access important wellbeing data.



- **Real-time Employee Wellbeing Monitoring:** Visualize the wellbeing for any selected period for a particular individual, cohort, or population.

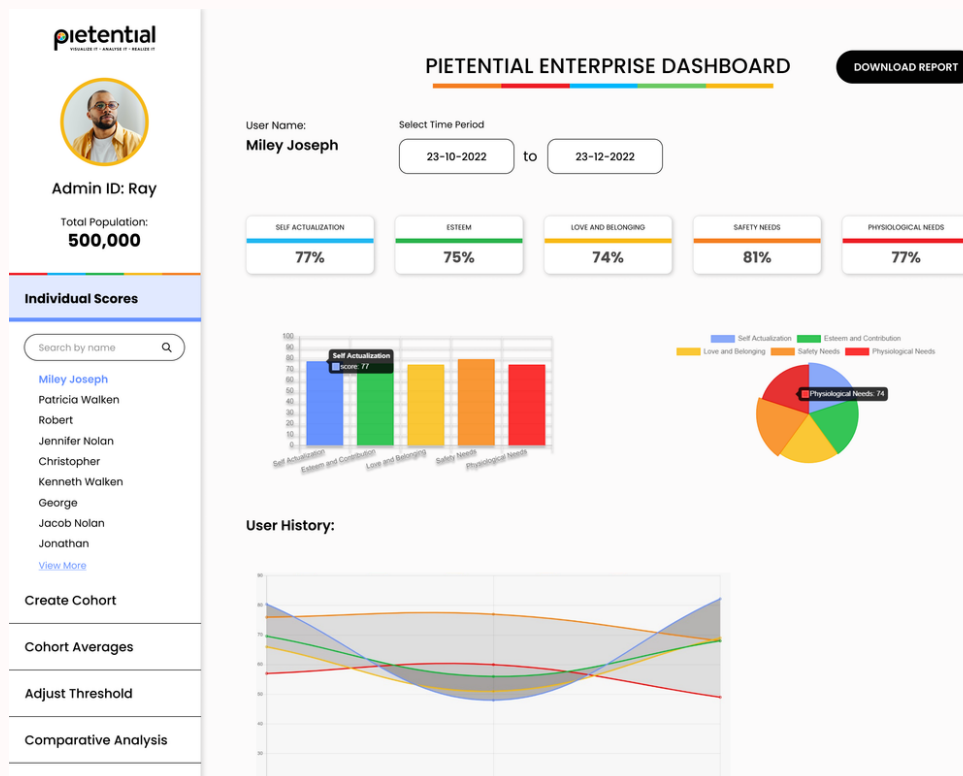


- **Benchmark Employee Welfare:** Benchmark wellbeing and prove the efficacy of your employee wellbeing initiatives to attract the right talents to your organization.
- **Capture Early Signs of Employee-related Issues:** Pietential’s admin dashboard’s Threshold Monitor acts as an early warning system, helping organizations stay alert to burnout, quiet quitting, general disengagement, and other negative outcomes associated with poor employee wellbeing.



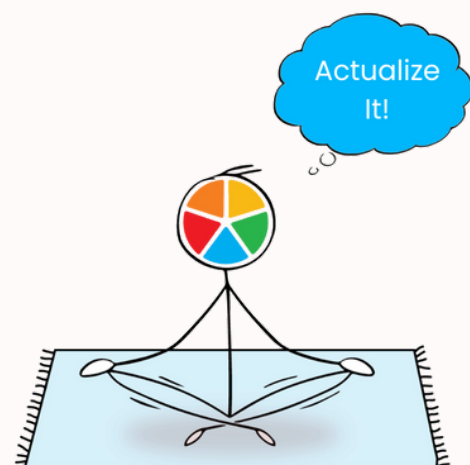


- **Dynamic Progress Tracking:** Admins can observe the personal growth of individual users over time.



- **Data-driven Decision-making:** With access to data analytics and visualization tools, Pietential Enterprise helps organizations make data-driven decisions regarding employee wellbeing and DEI initiatives.

- **Accelerating Growth Culture:** Observations, recommendations, and personal-growth hacking exercises are rendered instantly to help users reach their full potential.



## Thesis: Pietential's Role in the *Insurance* Industry?

Maslow's Theory of Human Motivation was originally developed to describe individual motivation, and it has become increasingly relevant in the workplace as employers seek to create a work environment that fosters employee wellbeing.

Employers consider employee wellbeing as a crucial matter, because it has a direct influence on employee engagement, productivity, and the general performance of the organization. Considering the correlation between employee wellbeing and health consequences, employers have realized the necessity of taking a more proactive stance in maintaining employee health and wellbeing.

This is where Pietential comes in. The platform offers a range of tools and resources designed to help employers measure and improve employee wellbeing across a range of dimensions, and it's all grounded in the work of Abraham Maslow.

Using Pietential as an Emotional Index, employers can collect data on a range of key indicators regarding employee wellbeing, from physiology to safety and security, love and belonging, esteem, and self-actualization. Such data identifies where employees may be struggling, so leadership can develop targeted interventions designed to improve employee wellbeing.

But the benefits of Pietential may go beyond simply articulating, improving, and monitoring employee wellbeing. The platform may also have the potential to play a critical role in insurance premium negotiation between employers and insurers.

## Employer and Insurer Negotiation

One of the key drivers of insurance premiums is employee health and wellbeing. Insurance companies look at various factors when determining premiums, including age, gender, and pre-existing conditions, as well as the use of tobacco and alcohol. By providing insurers with data on employee wellbeing, Pietential can help insurers more accurately assess risk and develop pricing models that reflect the actual health and wellbeing status of the insured population. This is of benefit to employers too, as they may be able to negotiate lower premiums based on the wellbeing (and ability to monitor and manage the wellbeing), of their employee population.

By collecting data on employee well-being over time, employers can identify trends and patterns that may be impacting employee engagement, productivity, and overall wellbeing and correlative organizational performance.

This data can then be used to develop targeted programs and interventions designed to address these issues and improve organizational performance. For example, if data shows that employees are experiencing high levels of stress, employers can develop targeted stress reduction programs designed to improve employee wellbeing and reduce stress-related absenteeism—and health issues. Overall, the potential of Pietential in the insurance industry is significant.



[www.pietential.com](http://www.pietential.com)

The Life Balance & Population  
Wellbeing Realization System