



# Greater Than

## Corporate overview

Greater Than's mission is to **make driving safe** by identifying risks and improving driving behaviour. We do it with the help of our deep learning AI technology and end-to-end white label solutions. We **price risk** per vehicle in real-time for auto insurance carriers & car manufactures.

By using our solution, **car accidents and claims cost will decrease by 40% and CO<sub>2</sub> emissions by 20%.**

# Guiding principles

Greater Than's mission is to make driving safe by identifying risks and improving driving behavior. We do it with the help of our AI. We are devoted to adding value and to serve our costumers with the highest level of innovation, service and user experiences in all we do – that's why we're named Greater Than.



We take pride in our capacity to bring innovate solutions for world leading brands.

We're driven by the power of goals and we create the right conditions for great results.

We are keen problem solvers, continually looking for new opportunities to add value for our clients.

We follow our guiding principles as a way for our customers, colleagues, shareholders and communities to flourish.

# Our company

Our vision is to continually harness driving data until our AI can identify car accidents before they happen and enable our customers to provide risk predictions. This in the pursuit of a much safer road environment and to support our customers strategic businesses opportunities.

Greater Than has developed AI that price risk per vehicle in real-time, helping auto insurance carriers and car manufacturers to reduce claims cost, support new business models and enable behavioral based pricing for new mobility. The company's flagship product Enerfy Global is a platform with over 480 white label solutions, including AI pricing, digital insurances, gamification and driver influencing apps.

Greater Than partner with global insurance carriers and is the platform for the FIA competition, the FIA Smart Driving Challenge - the first global challenge in safe and smart driving. Greater Than is listed on NASDAQ First North Growth Markets.

We serve customers in these markets:

**Insurance providers**   **Fleets**   **Car manufacturers**

# Our uniqueness



## AI based real-time insights

We predict and price risk individually per car in real-time



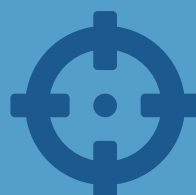
## World's largest driving database

Consists of over 500 million driving profiles



## Integrated white label solutions

With no IT integration requirements, we open up for new business opportunities in a swift



## Deep market expertise

We know the markets and customers we serve, and we give them the innovation they need

# Our market



## Insurance providers

We serve car insurance providers with risk insight tools, high end white label solutions and end-user offerings and interfaces. The powerful mix of analytics, assessment and new pricing of risk improve growth, business opportunities and end-user engagement.

# 40%

lower claims cost

## Fleets

By providing completely new ways and tools to identify risk per individual car in real time, fleets gains completely new cost control and opportunities to price and reward individual driving behavior

# 99.98%

real-time accuracy

## Car manufacturers

We combine several offerings in the value chain for car manufacturers including connected insurance solutions, gamification, real time driving data. We empower car manufacturers with robust AI, new mobility and new revenue streams.

# 480

white label solutions

# Greater Than in figures

## AI technology



2004 AI training started

**118.500**

man years trained AI

**500.000.000**

driving profiles –  
world's largest database

**50 Bn**

kms analyzed several  
times each second

**99.98%**

accuracy of factual risk in real time

**7**

protected by patents

**40%**

lower claims cost

**20%**

decrease of CO<sub>2</sub> emissions

## White label solutions



480 white label apps and  
functions



50 insurance solutions



one click onboarding



end-to-end solution



monthly subscription per  
end user



the solution is independent of car  
type and geographical position

## Corporate metrics

**2004**

Greater Than AS founded  
AI training started

**2014**

launch of the first insurance  
solution

**2017**

listed on NASDAQ First North  
Growth Markets

**2018**

FIA appointed Greater Than  
as the only reliable global  
standard to measure safe and  
smart driving

**19%**

net sales increase compared to  
corresponding period in 2018

## Our partners



# Corporate social responsibility

We act with resolve to promote environmental responsibility, support actions and initiatives for road safety globally and achieve operational integrity.

## Environmental

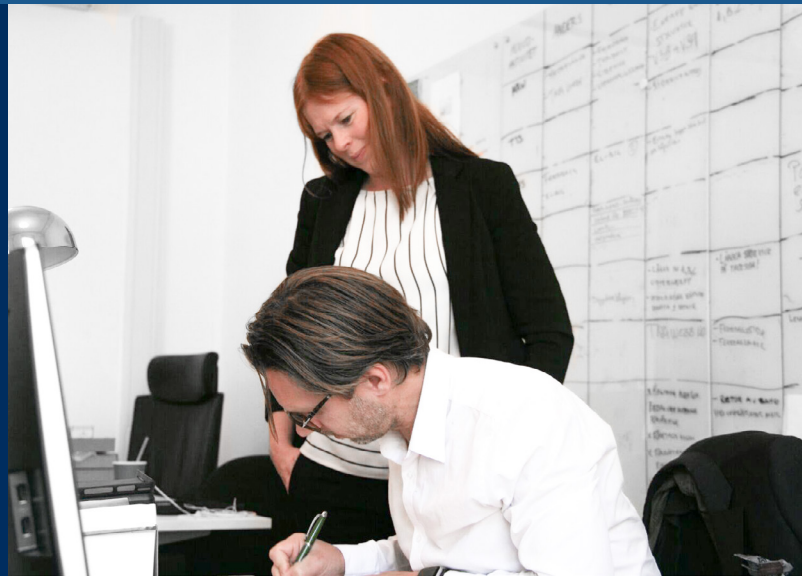
We are committed to continuously address environmental challenges through our sphere of influence and our services to powerfully contribute to the reduction of CO<sub>2</sub> emissions.

## Social

We support and enhance our culture of inclusion, diversity, and belonging. Our employees comes from over ten different countries and we encourage diversity within gender, culture and language.

## Governance

Our executives are committed to ensure quantitative, transparent, and performance-based decisions. We continue to strengthen our data security through investment, awareness, and training.



## Our people

Our employees share Greater Than's drive to success and its commitment to contribute to a more sustainable world by a meaningful work.



## We believe in:

Strengthening our international team with people from different countries, diverse backgrounds, different talents and expertises.

Cultivating an organizational culture of openness, innovation and collaboration.

Maintaining a working environment to make every employee feel a true sense of contribution and belonging.

# Our awards and recognitions



## MISSION INNOVATION 100 GLOBAL SOLUTIONS

In final of Mission Innovation 100 Global solutions. Nominated by WWF. The solutions will each have the potential to reduce carbon dioxide emissions by 10 million CO2e/year or more by 2030 and/or be of strategic importance.



## FIA SMART DRIVING CHALLENGE (FIA SDC)

Greater Than was chosen as supplier for FIA:s new challenge, FIA Smart Driving Challenge. FIA SDC is endorsed by the United Nations.



## ACCENTURE INNOVATION AWARDS

Top 25 of the Accenture Innovation awards. Nominated in the category Mobility



## INSURANCE NEXUS IOT EUROPE AWARDS

Greater Than was praised as one of top 4 in Europe through the cooperation with Moderna Försäkringar. The award values an insurer who has broken the mould in IoT adoption and galvanised a path for the industry.



## RUSHLIGHT CLEAN ENERGY TRANSPORTATION AWARD



## RUSHLIGHT POWERED TRANSPORTATION AWARD



## CLIMATE SOLVER

The World Wildlife Fund, together with the Swedish Energy Agency, has estimated that Greater Thans technology can contribute to a global reduction of CO2 emissions by over 100 million tons per year. Greater Than received this prize in May, 2017.



## NORDIC CLEANTECH OPEN

Greater Than was acclaimed and honored during the Nordic Cleantech Open on several occasions. In 2017, Greater Than was praised as one of the top 10 cleantech companies in the Nordic and Baltic countries.



WINNER 2016

## EPRIZE

Greater Than was praised for its green technology platform, Enerfy, which contributes to more sustainable, safe and environmentally friendly Transport. The prize was received during Veckans Affärers Sustainability Day.





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