



Greater Than

Company overview

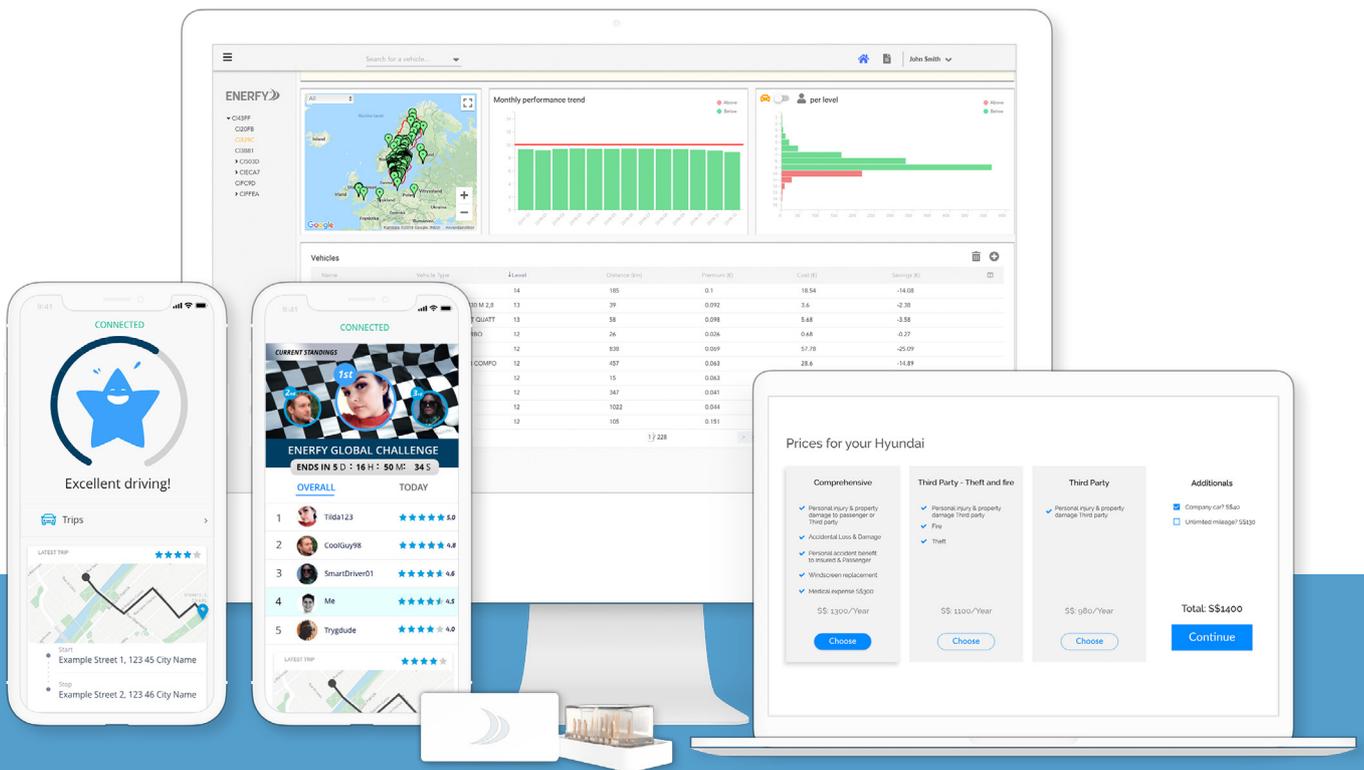
We **price risk** per vehicle in real-time supporting auto insurance carriers & car manufactures, to manage and mitigate risk.

Greater Than's mission is to **make driving safe** by measuring risks and inspire to a safer driving behaviour. We do it with the help of our deep learning AI technology and end-to-end white label solutions.

By using our solution, **car accidents and claims cost will decrease by 40% and CO₂ emissions by 20%.**

Guiding principles

Greater Than's mission is to make driving safe by measuring risks and inspiring to a safer 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 empower every auto insurance policy with a fair and transparent true cost of risk for the benefit of the consumer, environment and road safety. This in the pursuit of a much safer road environment and to support our customers strategic business opportunities.

Greater Than has developed AI that price risk per vehicle in real-time, helping auto insurance carriers and car manufacturers to improve loss ratio, 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 partners 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 650 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

New mobility

By providing completely new ways and tools to identify risk per individual car in real time, new mobility can gain 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

650.000.000

driving profiles –
world's largest database

50 Bn

kms analysed several
times each second

99.98%

accuracy of factual risk in real time

7

protected by patents

40%

lower claims cost

20%

decrease of CO₂ 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



DENSO



ZURICH

COMFORTDELGRO

MS FirstCapital

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 CO₂ emissions.

Social

We support and enhance our culture of inclusion, diversity, and belonging. Our employees come 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 expertise.

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

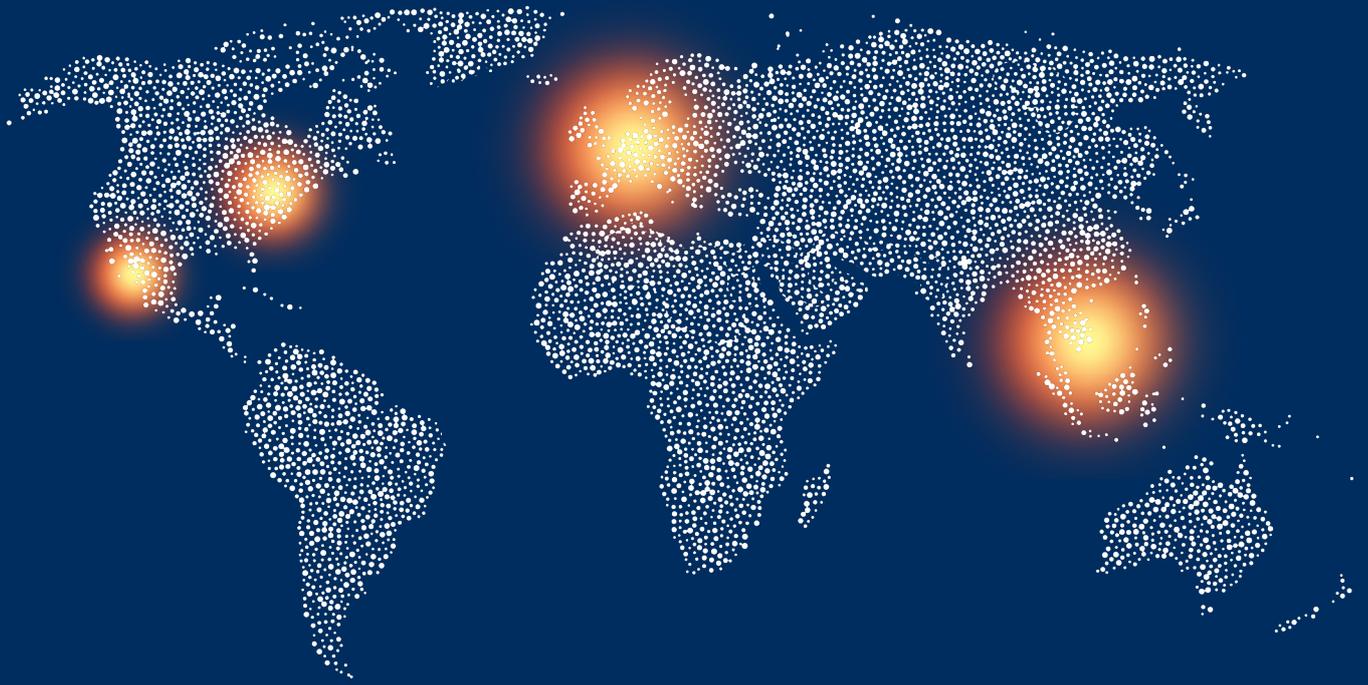
Greater Than was praised for its green technology platform, Enerfy, which contributes to more sustainable, safe and environmentally friendly Transport. The prize was received during Veckans Affärers Sustainability Day.



www.TheInsurTech100.com

INSURTECH100

Greater Than was featured on the InsurTech 100 list as one of the world's most innovative insurtech companies 2019.



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Learn more about our clean tech perspective
<https://greaterthan.eu/cleantech/>

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