



Greater Than

# Greater Than Company Overview

Predictive risk insights, reduction of CO2 emissions,  
and improved profitability through world-leading AI.



# Greater Than at a glance

## Who we are

We are a global Software-as-a-Service (SaaS) and AI analytics leader in predicting the probability and severity of car crashes, and drivers' impact on the environment. Our talented team provides services to insurance companies, fleets, and new mobility across the globe, helping to individually price auto insurance and mobility services.

## What we do

We use AI to find micro patterns in drivers' behavior to provide predictive and uniform risk insights, regardless of car type and geography. We help take risk management and pricing to a new level while contributing to reducing road crashes by at least 10% and CO2 emissions by 20%.

## Why we do it

We are committed to continuously addressing environmental and sustainability challenges through our sphere of influence. We are driven to help our partners and customers powerfully contribute to fewer injuries, safer drivers and a cleaner environment.

## The Enerfy AI DriverDNA suite



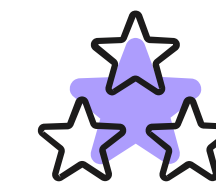
### Driver DNA Risk Profile

For precision pricing



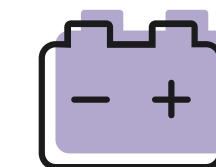
### Driver DNA Eco Profile

For better eco management



### Driver DNA Smart Scoring

For easier driver management



### Driver DNA EV profile

For more mileage out of a battery

and associated plug and play solutions.



# We keep the world moving in a sustainable way

Greater Than is on a mission to make our roads more sustainable and safe by transforming the insurance industry. We are a data analytics company that predicts driver related car crashes & CO2 emissions, providing an AI DriverDNA tool for pricing & management of insurance, mobility and fleets.



*With more than 50 million people badly injured in car crashes every year, it's time to stop accepting the escalating risk on our roads. Hence, more incumbents are now taking serious action to contribute to a better road environment, for example, by offering individualized and usage-based premiums.*

**Sten Forseke, Founder of Greater Than**





# Transforming industries



## Insurance

Digital personal and commercial lines solutions enabling more precise underwriting and optimized pricing.



## Fleet

Proactive risk management for incident prevention, energy consumption and CO2 emission control.



## New mobility

Pattern profiling for greater risk control. Usage base solutions for extended flexibility and revenue.



## Automotive

Tailored subscription-based models and loyalty programs with instant profiling on crash risk, CO2 and EV impact.

# We partner with the best

ONTO



KiNTO



covercube





# Guiding principles

**We are dedicated to** supporting all stakeholders that wish to contribute to better road safety, less pollution, fair pricing and an improved driver experience by using new predictive information. Helping customers to identify and predict driving risk is at the heart of what we do. And we are devoted to adding value for our customers with the highest level of innovation, service and user experiences in everything we do - that's why we're named Greater Than.



## Innovation

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



## Goals

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



## Value

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



## Trust

Trust is the keystone in all relationships. We own up and stand by our word.

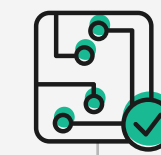
**We follow our guiding principles as a way for our customers, colleagues, shareholders and communities to flourish.**



# The story of Greater Than

**Greater Than was founded** on the idea to develop AI technology that could predict risk and understand car drivers' impact on road safety and energy consumption.

Our story and passion for road safety technology has taken us from the provider of the first modern telematics solution to the leading provider of unbiased and predictive AI assessed risk insights for global insurance carriers and new mobility.



**2004**

## AI training

AI training started on vehicle data.



**2014**

## Greater Than AB

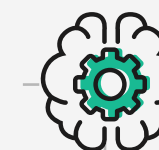
Greater Than is officially incorporated.



**2017**

## Nasdaq First North

Greater Than is listed on Nasdaq First North Growth Market, Sweden.



**2020**

## Focus on AI & SaaS

Pivot towards 100% focus on AI insights as a service.



**NOW**

## Accelerating

With partners such as Toyota, FIA, Zurich Insurance and MSIG, Greater Than is accelerating the shift to a safer and smarter future.



# Sustainability policy

**Sustainability is at the core** of Greater Than's strategy. In our operations, we give a balanced consideration to climate and resource issues and our impacts on personnel and society. For Greater Than, sustainable development means a simultaneous focus on financial, environmental and social responsibility.

The objective is to contribute to a greater good for everybody on earth, to give added value to our customers and to the creation of long-term shareholder value. The foundation of all our initiatives and everything we create and contribute has the root in our guiding principles, thereby it lays out the foundation of our corporate management.



## How Greater Than helps to address the UN Sustainability Goals

The UN's Sustainable Development Goals (SDGs) define international focus areas and goals for sustainable development that will be pursued by 2030. At Greater Than, we do our utmost to promote the achievement of nine of the goals. We and our solutions help the world become equal, cleaner, and safer through engaging partnerships and digital products.

[Read more in our sustainability report →](#)



# Awards & recognitions



## InsurTech 100

Greater Than was featured on the InsurTech 100 list as one of the world's most innovative insurtech companies year 2021 & 2019.



## TU Automotive Awards 2021

Nominated for best Automotive AI product / service of the year. The award recognizes an outstanding automotive digital insurance product or service.



## Climate Change Business Journal Awards

Greater Than received CCBJ 9th annual business achievement awards for achievements in 2019 and 2020 in the category Information Technology for its smart driving initiatives.



## Mission Innovation 100 global solutions

Listed as one of the Mission Innovation 100 Global Solutions for having the potential to reduce carbon dioxide emissions by 10 million CO<sub>2</sub>e/year or more by 2030 and/or be of strategic importance.



## TU-Automotive Award 2020

Shortlisted at TU-Automotive Award 2020 for Automotive Insurance product / service of the year. The award recognizes an outstanding automotive digital insurance product or service.



## WWF Climate Solver

The World Wildlife Fund, together with the Swedish Energy Agency, has estimated that Greater Than's technology can contribute to a global reduction of CO<sub>2</sub> emissions by over 100 million tons per year.



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