



Greater Than

Powered by **ENERFY**

Unlocking AI-technology for the Global Goals

- Award-winning solutions saving lives and the environment

“
Greater Than's technology can
reduce the CO₂ emission with
100 million tons per year. ”

- WWF & Swedish Energy Agency





Sustainability Policy

Sustainability is at the core of Greater Than's strategy. In our operations, we give balanced consideration to climate and resource issues and our impacts on personnel and society. We provide solutions strongly aligned with climate change actions and co-creation of sustain cities and road environment.

For Greater Than sustainable development means a simultaneous focus on financial, environmental and social responsibility. The objective is to contribute to do good for everybody on the 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.

Guiding principles

We are dedicated to supporting all stakeholders that wish to contribute to better road safety, less pollution, fair pricing and better 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.

Our aim has always been to make roads safer and cleaner

As we started to assess driving behaviour on the base of data in 2004, we soon saw a distinct correlation between driving safe and driving eco-friendly.

Driving safe means using less energy, and less energy means lower CO₂ emissions.

Sixteen years later, our AI has the power to evaluate CO₂ emission per individual car and second, no matter where in the world that car is driven. That value is - in most of our client's cases - communicated to the end-user, the driver in the car. What we have learned is that this little piece of information has a tremendous impact on the environment and road safety. In fact, motorist connected to our services on average lowers their CO₂ emission with 20% and their risk of being involved in an accident by 30%.

For us, it's core to address environmental challenges through our sphere of influence continuously. With the use of our services, we have helped and engaged partners and clients worldwide to contribute to the reduction of CO₂ emissions significantly, and that I'm very proud of.



Sten Forseke
Founder of Greater Than

The use of our AI technology creates awareness

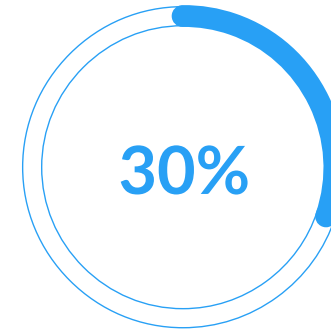
Greater Than provides an AI-based driver analysis system that significantly can reduce accidents and CO₂ emissions across the world.

Motor insurance, fleets, and the new mobility use our services to gain better and predictive loss control, enhance business models with smarter pricing, and improve customer experience.

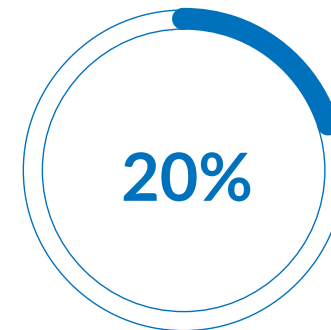
Our service's foundation is based on our AI risk insight analysis. To that, we connect a spectrum of end-user services such as, i.e., loyalty program, usage-based insurance solutions, and CO₂ emission control.

We've made it easy to get started with our products. With our SDK, we even let clients embed all our services or products into their own apps.

We believe in simplicity, so no matter which of our service is used, it is a one click onboarding solution. It should be easy and fun to get started to drive safe and clean.

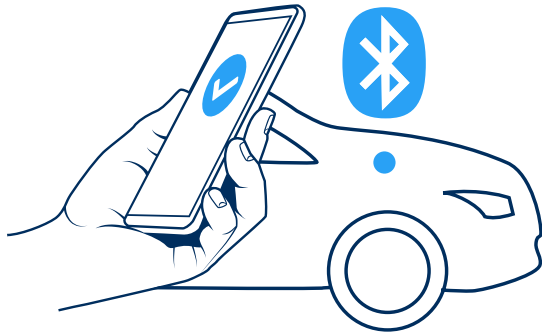


REDUCTION OF ACCIDENTS



REDUCTION IN CO₂ EMISSION

It has never been easier getting started
to drive more safe and eco-friendly



The motorist joins through an app that connects the phone to the car, thanks to Bluetooth.



While driving, motorists get their driving patterns assessed in real-time.



When the journey is finished, the motorist gains a final score based on the levels of CO₂ emissions and risk during the ride.



The world's first climate change and road safety initiative for everyday motorists

The FIA Smart Driving Challenge (FIA SDC) is a worldwide initiative created by the Fédération Internationale de l'Automobile (FIA) to encourage and inspire everyday motorists worldwide a safer and more environmentally friendly driving. The challenge is based on the AI technology Enerfy from Greater Than.

FIA SDC is promoted by motor and mobility clubs worldwide and is led by famous motorsport stars. The competition is open to all motorists, organisations, and nations to reduce CO2 emissions and the frequency of road accidents.

Anyone can easily join the challenge. All a participant needs to do is download the app and connect it to their car via Bluetooth. When this is done, the app connects to the Enerfy AI that starts to assess the individual driving behaviour and transform it into a digital score.

The FIA Smart Driving Challenge started in 2019 and is a recurrent annual event, that has engaged thousands of drivers from over 30 countries across the five continents.



What stakeholders say about us



We were impressed with Greater Than's suite of scalable solutions and their approach to integrating its technology with our existing platform. The collaboration is a great opportunity for us to examine customized AI-based technology and encourage safe and efficient driving behavior amongst our car-sharing members. Further to that, the use of gamification is a fun and engaging way to reward and to motivate our members to drive better."

- Tomoya Ryuse, Director of Car Club



We are continuously looking for innovative solutions that can enhance our business processes, and this AI-based tech platform is of great value for that advancement. Influencing drivers to drive safer is essential to us and this is another good example of thinking outside the box

- Duncan Fletcher, South East Region Major Customer Manager at Zurich



Greater Than has an exciting solution with great potential to benefit the environment, human health and traffic safety.

- Stefan Henningsson, senior advisor climate, energy & innovation and globally responsible for Climate Solver at WWF.

Our mission is to convert driving data into great value

Being the CEO of a company that every day works for increased road safety makes me very proud. We provide the next level of what the three-point belt and airbag started. With our AI and app solutions, we are saving lives on the roads, every day. Added to that, the enormous value our end-users create in their reduction of the carbon emissions.

Liselott Johansson
CEO Greater Than



CLIMATE SOLVER

The World Wildlife Fund, together with the Swedish Energy Agency, estimated that Greater Than's technology could contribute to a global reduction of CO2 emissions by over 100 million tons per year. For this Greater Than received the Climate Solver Award in May 2017.



CLIMATE CHANGE BUSINESS JOURNAL AWARDS 2019

Greater Than received CCBJ 9th annual business achievement awards for achievements in 2019 in the category Information Technology for its smart driving initiatives. With the CCBJ Business Achievement Awards, Climate Change Business Journal recognizes outstanding business performance in the climate change industry.



MISSION INNOVATION 100 GLOBAL SOLUTIONS

Greater Than was honorable selected as a top 100 of Mission Innovation 100 global innovative clean energy solutions. The solutions will each have the potential to reduce carbon dioxide emissions by 10 million CO2 e/year or more by 2030 and/or be of strategic importance.



#BUILDFOR2030

Greater Than was selected by Microsoft to showcase Enerfy in their #BuildFor2030 Campaign – featuring solutions supporting the UN's SDG 13: Climate Action. Greater Than's solution Enerfy, which prices driving risk and helps reduce CO2 emissions through personalized smart driving tips, is being featured as a top contributor to Climate Action.

Greater Than and the Sustainable Development Goals (SDGs)

The United Nations Sustainable Development Goals (SDGs) define international focus areas and sustainable development goals to be pursued by 2030. At Greater Than, we do our utmost to promote the achievement of nine of the goals in our value chain, our opportunities and through our products.

SUSTAINABLE DEVELOPMENT GOALS





Good Health and Well-being

Substantially reduce the number of deaths and injuries from road traffic accidents (3.7).

We advocate increased consciousness around safer driving habits. In our daily operations, we support our partners to take ownership and reach out with digital services, significantly helping motorists become more aware if they are putting themselves and others in danger.

Quality Education

Increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship (4.4).

Our technology makes it possible to benchmark to the same standard no matter what vehicle or where on earth the car is driven. Everybody has an equal chance to understand, learn and develop good driving skills and by this also increase employment opportunities - unbiased sex, age, car or economic conditions.

Gender Equality

Achieve gender equality and empower all women and girls.

Our management and entire organisation consist of equal numbers of men as of females. The core of everything we do is to build a global standard with unbiased and fair assessing. Our global benchmark practice fair and objective analysis of driving skills, no matter sex, age and other conditions, which can help women and girls that need to be empowered with tools demonstrating personal skills behind the wheels.

Decent Work and Economic Growth

Achieve higher levels of economic productivity through technological upgrading and innovation.

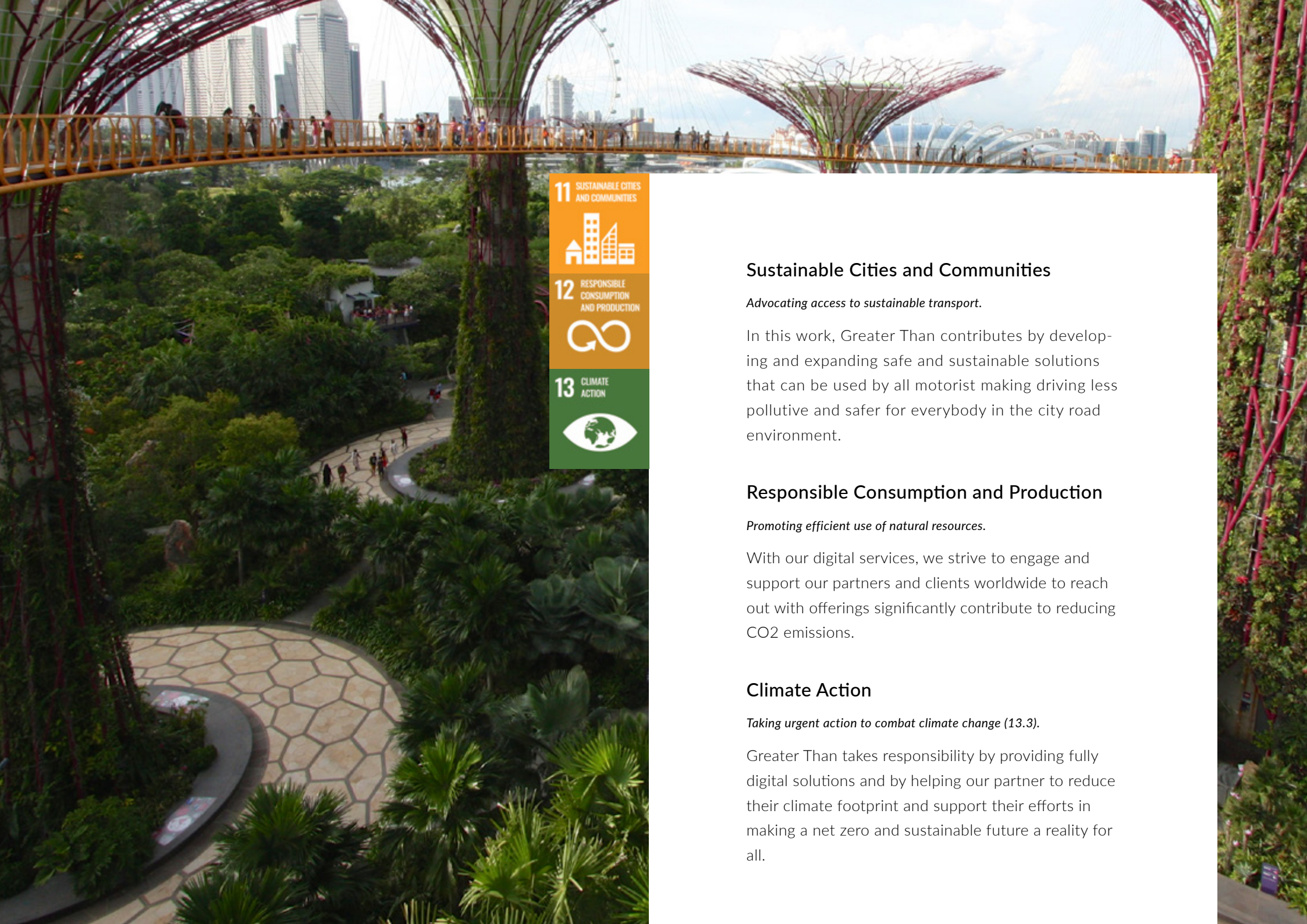
We've made our services accessible and easy-to-use for everyone who wants to advocate, influence and practice energy-efficient and safe driving.

Industry, Innovation and Infrastructure

Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation.

We promote, facilitate, and support the sustainable mobility future by developing services focusing on cutting CO2 emissions and influencing smarter and safer driving behaviour.





11 SUSTAINABLE CITIES
AND COMMUNITIES



12 RESPONSIBLE
CONSUMPTION
AND PRODUCTION



13 CLIMATE
ACTION



Sustainable Cities and Communities

Advocating access to sustainable transport.

In this work, Greater Than contributes by developing and expanding safe and sustainable solutions that can be used by all motorists making driving less pollutive and safer for everybody in the city road environment.

Responsible Consumption and Production

Promoting efficient use of natural resources.

With our digital services, we strive to engage and support our partners and clients worldwide to reach out with offerings significantly contribute to reducing CO2 emissions.

Climate Action

Taking urgent action to combat climate change (13.3).

Greater Than takes responsibility by providing fully digital solutions and by helping our partner to reduce their climate footprint and support their efforts in making a net zero and sustainable future a reality for all.



Partnership for the Goals

Improving the Global Partnership for Sustainable Development (17.16)

We strive to influence and support our partners and potential customers in their work to contribute to a safer, fairer and cleaner road environment. All of our solutions and services are globally accessible. They can easily be used by the new mobility, fleets or Insurance companies who seeks new ways to help motorists to drive safer and with less CO2 emissions.

ABOUT US

Our vision is to continually harness data until our AI can predict car accidents before they happen, this in the pursuit of a much more sustainable and safer road environment globally.

Greater Than provide risk management and underwriting of motor premiums. Our technologies, services and software, is built for insurance companies, new mobility and vehicle manufacturers enabling digital offerings and new business models around data. We meet the demands of customers and partners for a fully digital and streamlined experience.

Based on our AI technology, Greater Than provides a product portfolio including FIA Smart Driving Challenge, Enerfy Risk Portfolio Tracker, Enerfy Loyalty and Enerfy Insurance Products, as well as additional services and apps for dynamic pricing, car sharing, fleets, leasing and driver gamification and partners with great organizations such as Zurich, MSIG, TRYG, Microsoft and FIA. Greater Than is listed on Nasdaq First North Growth Market.

