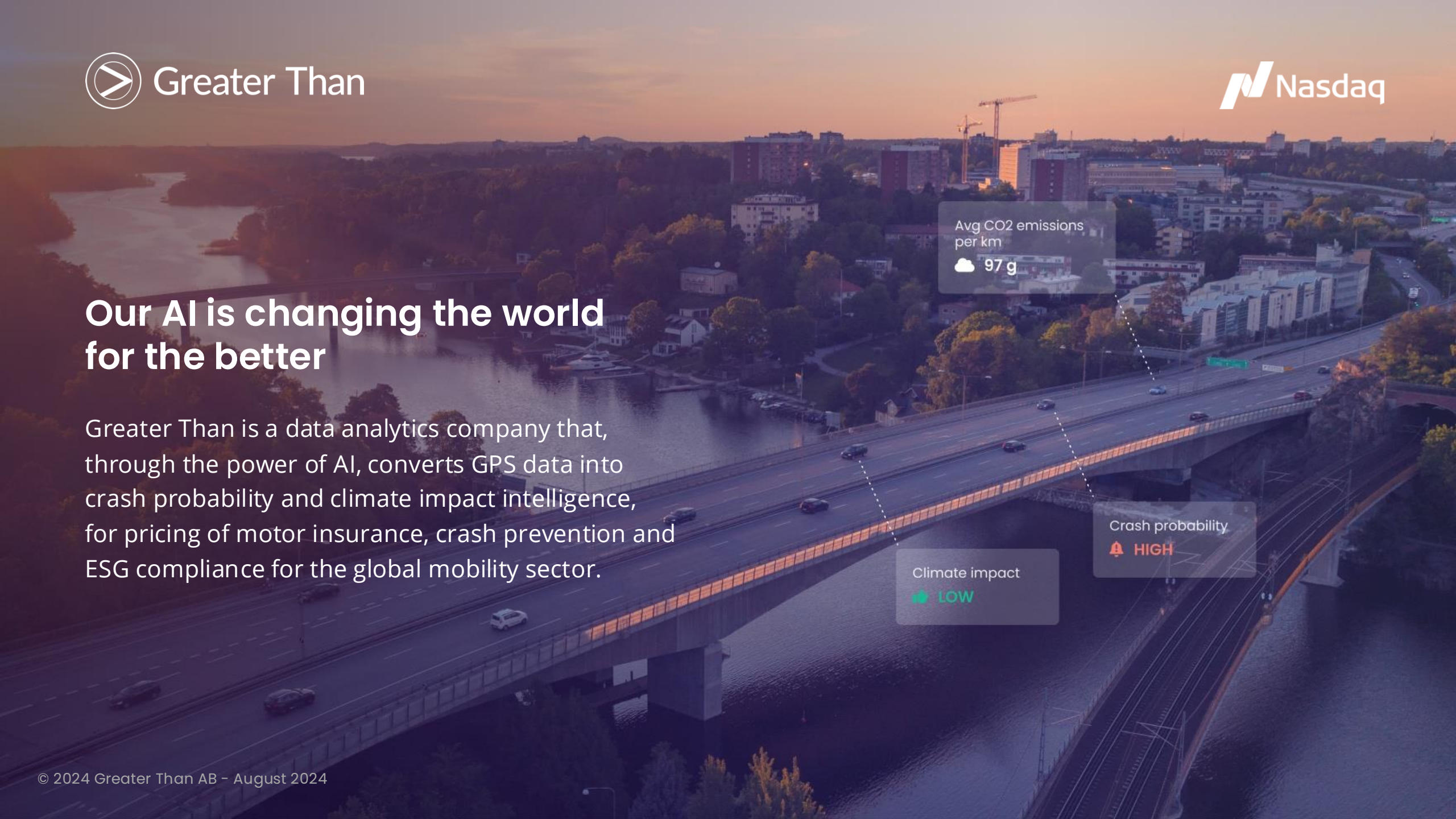
Greater Than

Nasdaq

# Our AI is changing the world for the better

Greater Than is a data analytics company that, through the power of AI, converts GPS data into crash probability and climate impact intelligence, for pricing of motor insurance, crash prevention and ESG compliance for the global mobility sector.

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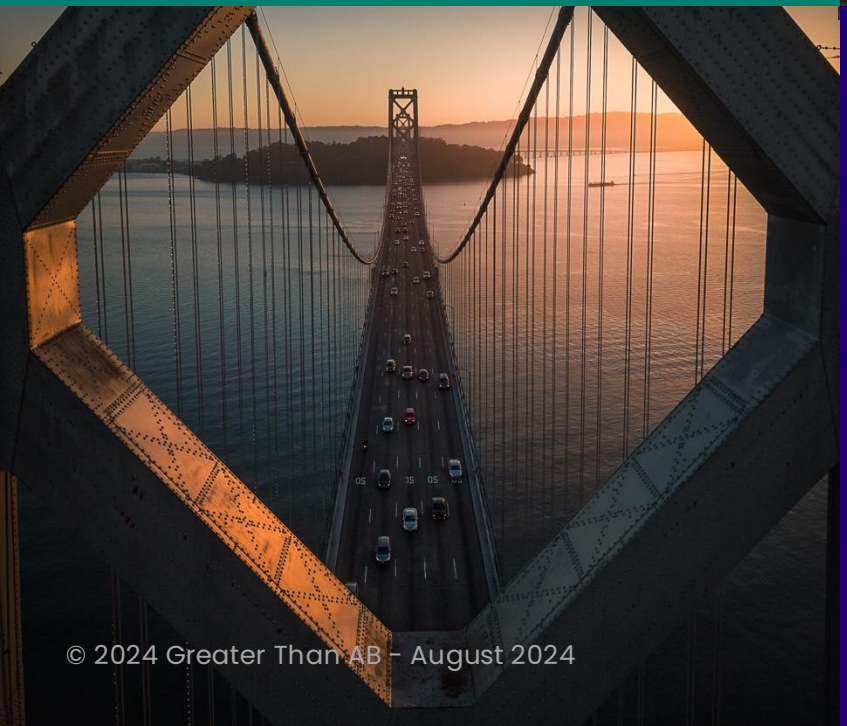
## What we do

World leading AI for insurance pricing, crash prevention and ESG reporting for the global mobility sector.

## Our vision

To enable all owners of GPS or other mobility data to see the future.



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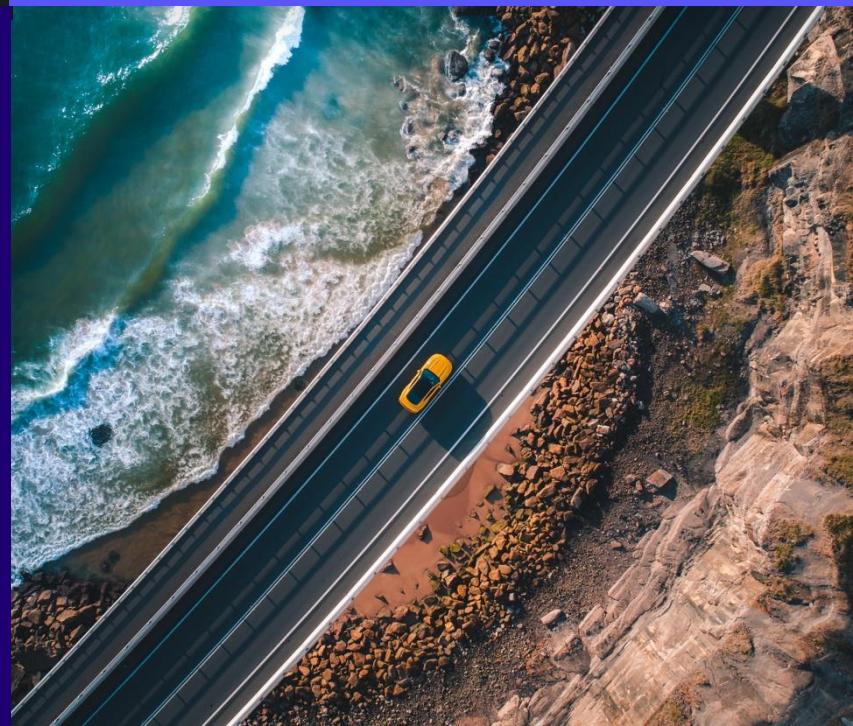
## Our mission

We empower our customers with the most meaningful and valuable crash probability and climate impact insights.



# Our AI has been endorsed, awarded, and accredited

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GOVERNANCE

# Board of Directors

**Fredrik Rosencrantz**
CHAIRMAN OF THE BOARD

**Karin Forseke**
DIRECTOR

**Kristina Thörner**
DIRECTOR

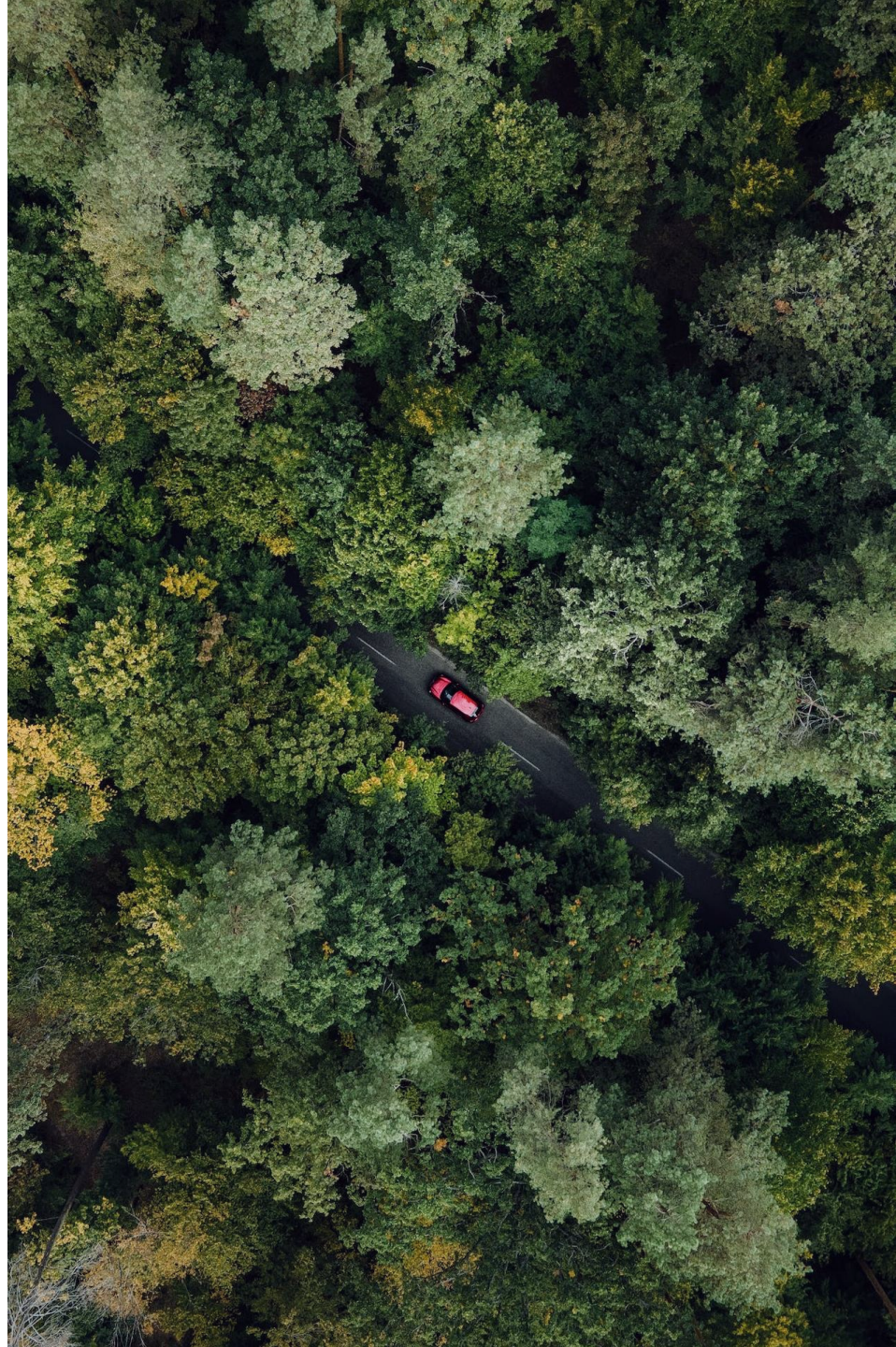
**Sten Forseke**
FOUNDER AND DIRECTOR

**Clare Melford**
DIRECTOR

**Tim Flagg**
DIRECTOR

**Martin Vogl**
DIRECTOR

**Claudia van der Salm**
DIRECTOR



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GOVERNANCE

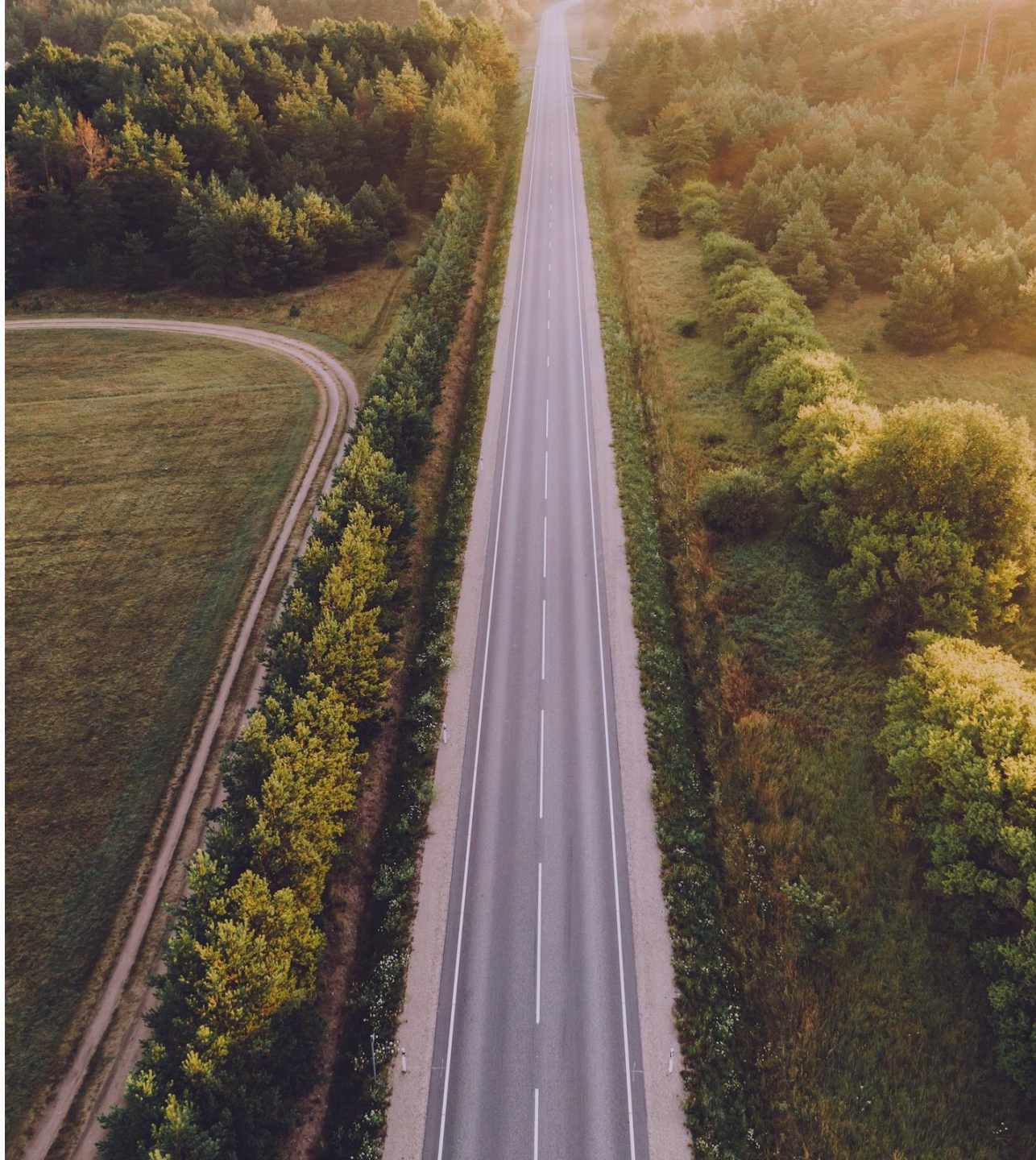
# Management

**Liselott Johansson**
CHIEF EXECUTIVE OFFICER

**Markus Waldenström**
CHIEF FINANCIAL OFFICER

**Johanna Forseke**
CHIEF BUSINESS OFFICER AND DEPUTY CEO

**Lars Jatko**
HEAD OF PRODUCT DEVELOPMENT



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ECONOMY

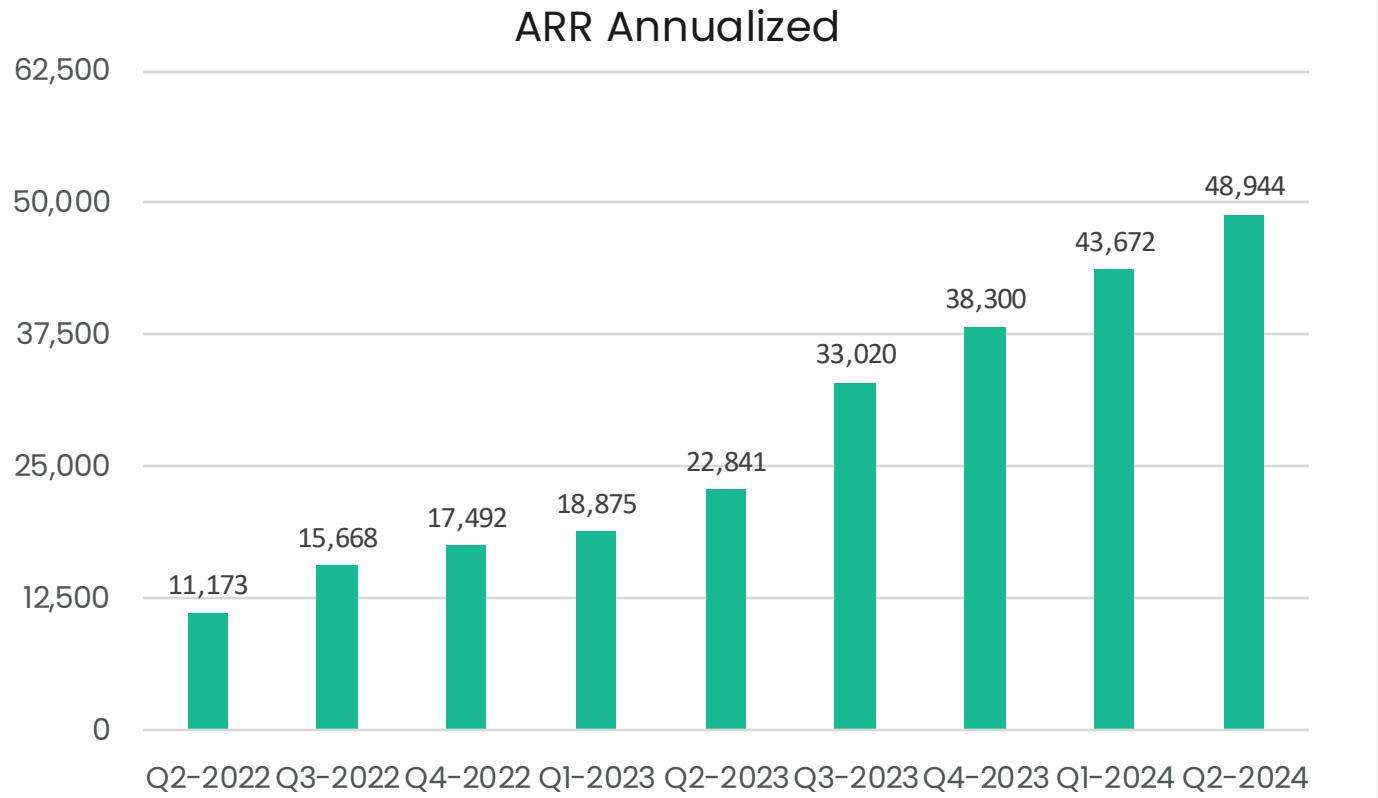
# We continue our journey of profitable growth

## The Group April – June 2024 (KSEK)

- Net sales 12 236 (5 494) +123%
- Operating result 84 (-9 578)
- Result for the period before tax -592 (-8 128)
- Earnings per share before and after dilution -0,05* (-0.64)

## The Group January – June 2024 (KSEK)

- Net sales 23 154 (10 425) +122%
- Operating result -1 979 (-22 649)
- Result for the period before tax -1 352 (-20 899)
- Earnings per share before and after dilution -0.11* (-1.66)

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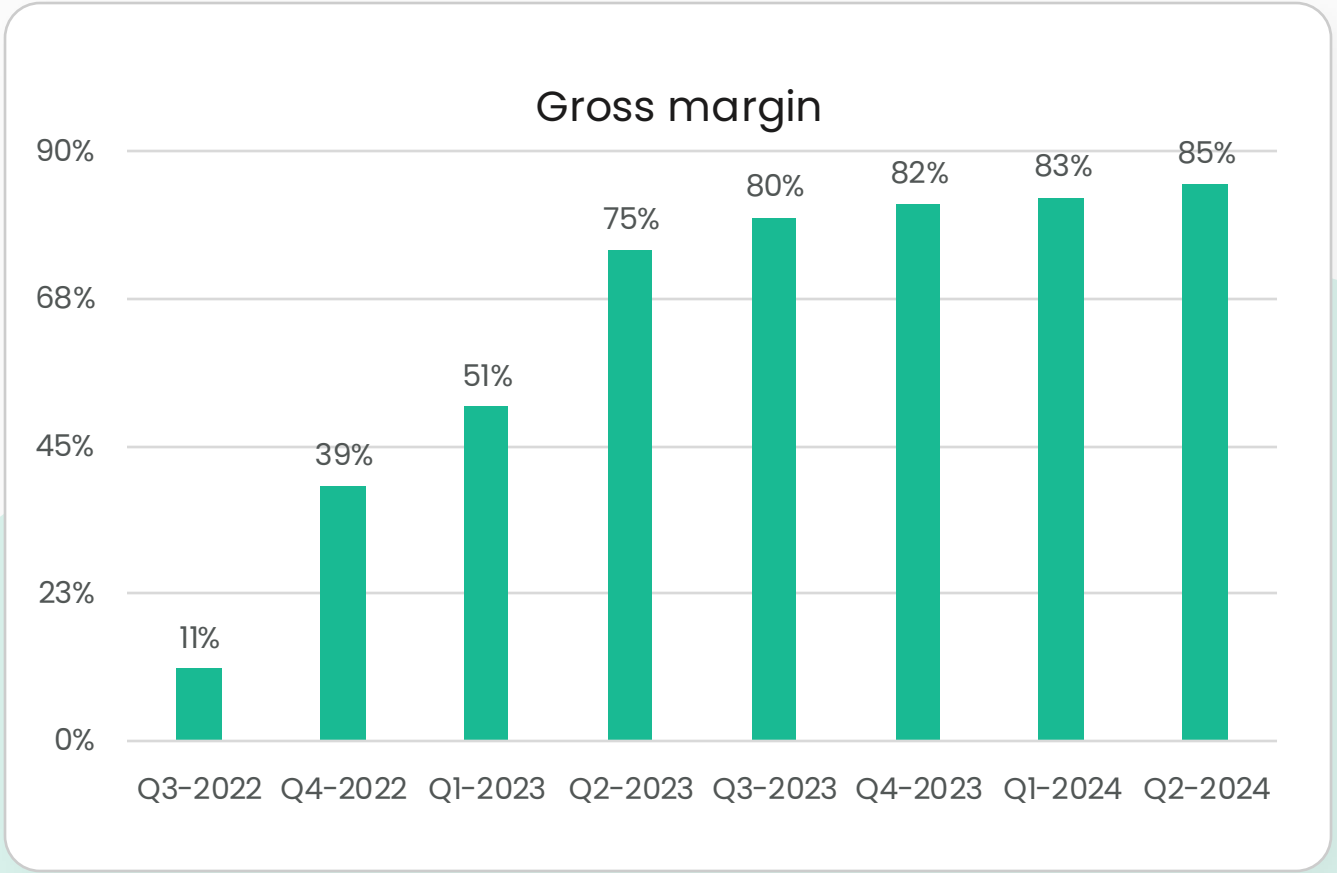
# 85% gross margin for profitable growth

**Profitable growth is reflected in our increasing gross margin, up to 85% from 83% in Q1 2024.**

Our target from the very beginning has been to sell large quantities at low unit cost. Hence, all software is designed and developed to fit purpose. In lower quantities, such design hurts the margins but increasing volumes result in better margins. That, in combination with astonishing work by our tech team to optimize the cloud processes, ensures outstanding unit economics.

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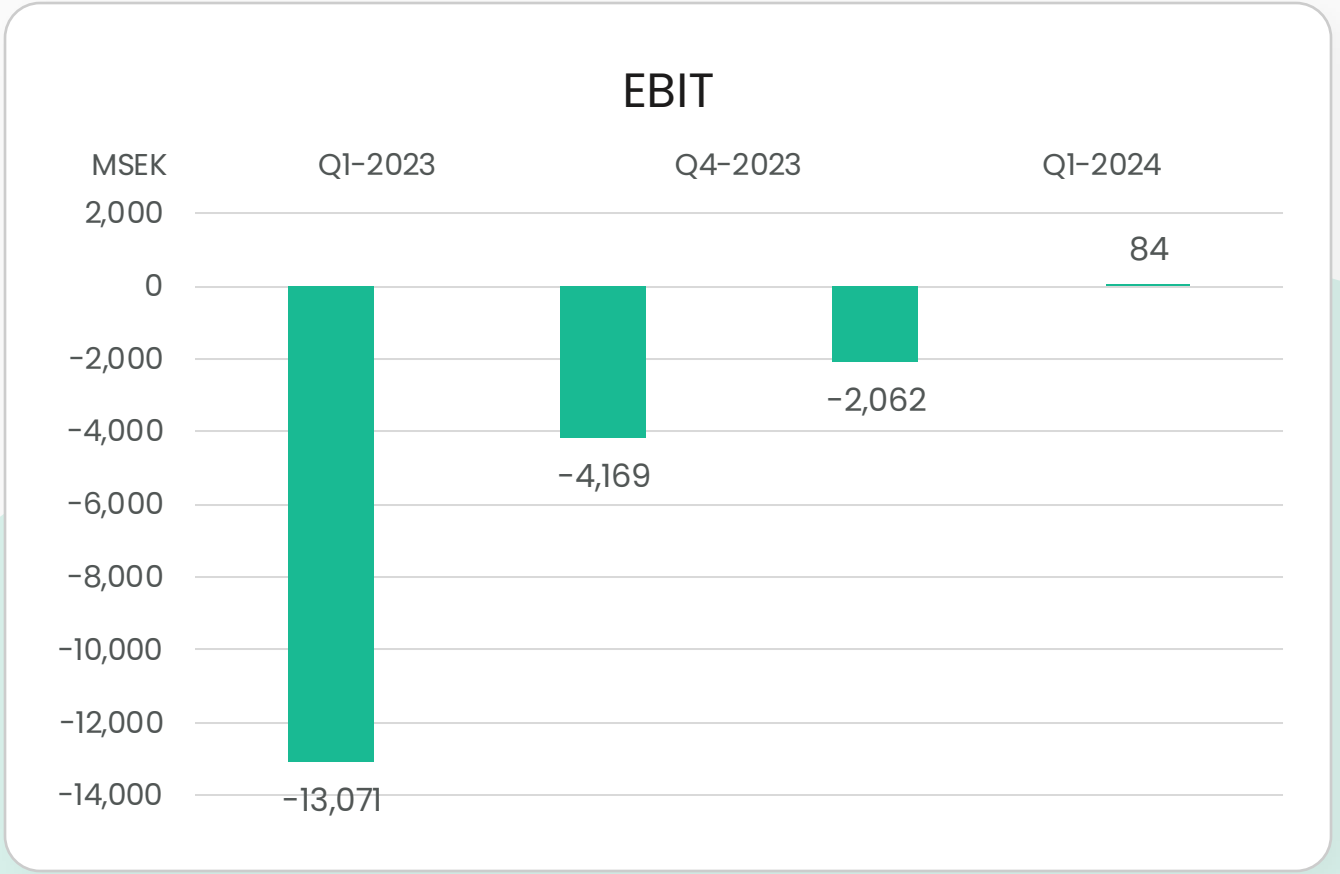
ECONOMY

# EBIT trajectory

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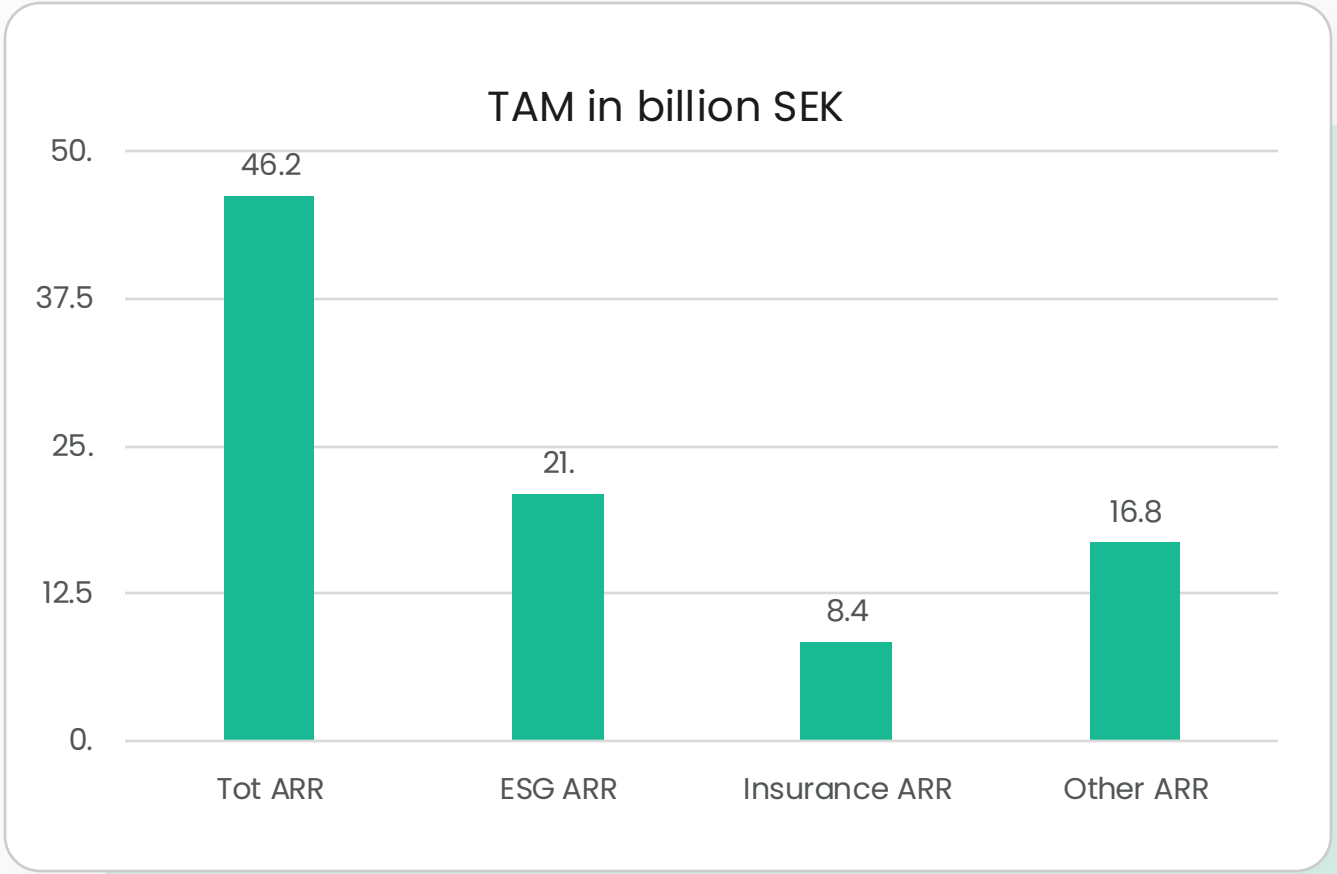
# Rapidly growing addressable market ARR 46+ Billion SEK today

**Our total addressable market (TAM) is currently estimated to an annual recurring revenue (ARR) equivalent 46 billion SEK and rapidly growing.**

The size of the global market for connected cars in 2025 is projected to 121 Bn USD*.

In 2030, 96% of all new cars shipped worldwide are expected to be connected. Looking at current figures, out of the 1.3 billion cars in the world, it is estimated that around 550 million are connected. This places our TAM at an ARR equivalent to 46 billion SEK. Greater Than is focusing on the ESG and insurance segment of mobility, estimated to sit on 350 million connected vehicles, an ARR of 21 billion SEK and 8,4 billion SEK respectively.

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STRONG POSITION IN THE MARKET

# Why invest in Greater Than

- **AI** – world leading with proven customer value
- **TAM** – ARR 46 Billion SEK
- **SaaS** – pure digital
- **Margins** – +80%
- **Global scalability** – Same product in every country
- **Regulatory** – New ESG demands CSRD & GHGRP

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OUR DATA FACILITATES TRANSPARENCY AND ACCOUNTABILITY

# ESG is driving demand for our products

**The EU has instituted a law that makes ESG reporting mandatory for more companies. Our AI enables companies to measure, act and report on their crash probability and climate impact, enabling them to: Set net zero targets, align with the UN Sustainable Development Goals and fulfil the mobility requirements of ESG reporting.**

## ESG legislation

New and incoming ESG legislation requires companies to disclose data about their social impact (including driver safety) and environmental impact.

## Net zero

More than 140 countries have set a net-zero target, covering about 88% of global emissions. Achieving net zero involves calculating emissions and setting reduction targets through the value chain.

## Sustainable development goals

All 191 UN Member States agreed to try to achieve the SDGs by the year 2030. Alignment with the goals, including sustainable cities & communities, and climate action, demonstrates commitment to positive change.

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WE MEASURE DRIVER IMPACT LIKE NO ONE ELSE

# World-leading pattern AI that quantifies driver impact

Thanks to our globally-unique pattern AI technology, we can identify the **driver influence** on crash probability and climate impact.

This makes it easy for our customers to benchmark performance across mixed fleets and quickly pinpoint areas for CO2 emissions reductions and driver safety improvements.

**How it works:**
By analyzing per-second GPS driving data we can create a DriverDNA for each trip and compare it against our database of over 7 billion patterns to rapidly determine crash probability and climate impact.

**2004**
The year training began

**106**
Countries analyzed

**1600**
Cities analyzed

**7bn**
Unique driver patterns

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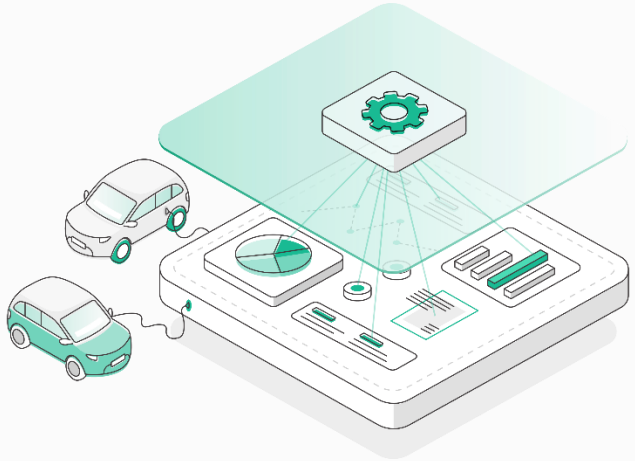
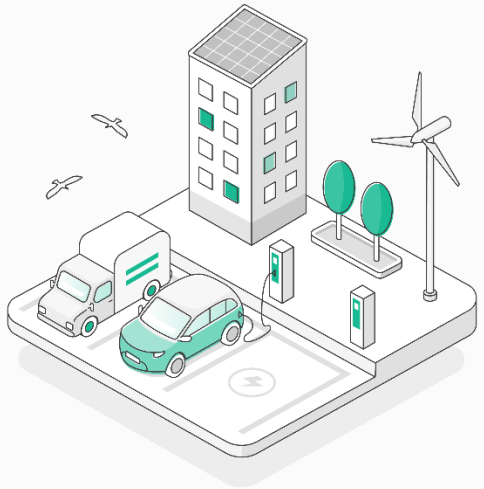
PRODUCTS

# Crash probability and climate impact insights for business success



### Unlock powerful intelligence

The Crash Probability Score brings a new dimension to driver risk management. Our AI analyzes your GPS data throughout a whole trip to uncover new layers of real-time intelligence about crash probability, as a result of driver attitude.



### Identify climate impact

With our Climate Impact Score, you can easily identify the eco credentials of drivers, regardless of geography, vehicle type or fuel type. Our AI analyzes your GPS data to identify driver impact on the environment, as a result of driver attitude.

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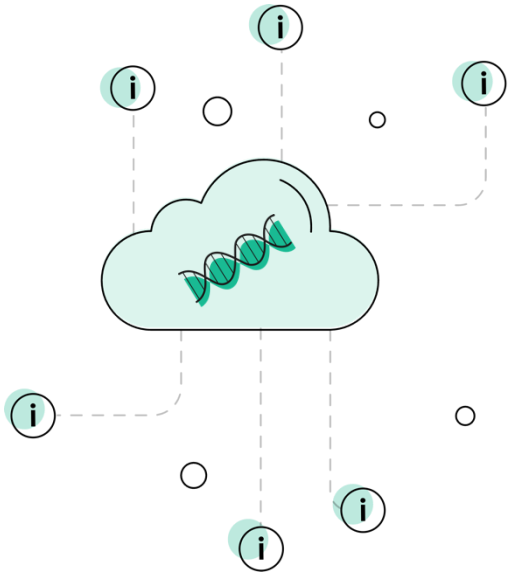
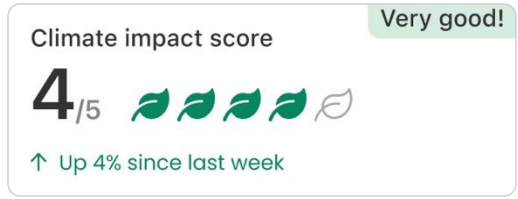
# Climate Impact Score example

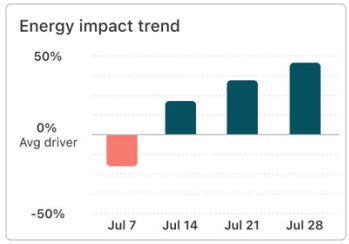
## Connect via API

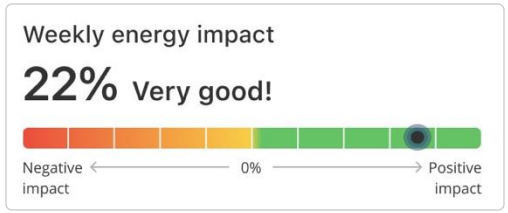


## Score

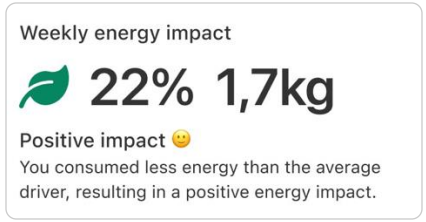


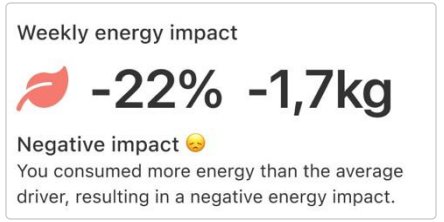

## % Saved




## Grams saved

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DEEPER INSIGHTS WITH OUR SUITE OF ADD-ON PRODUCTS

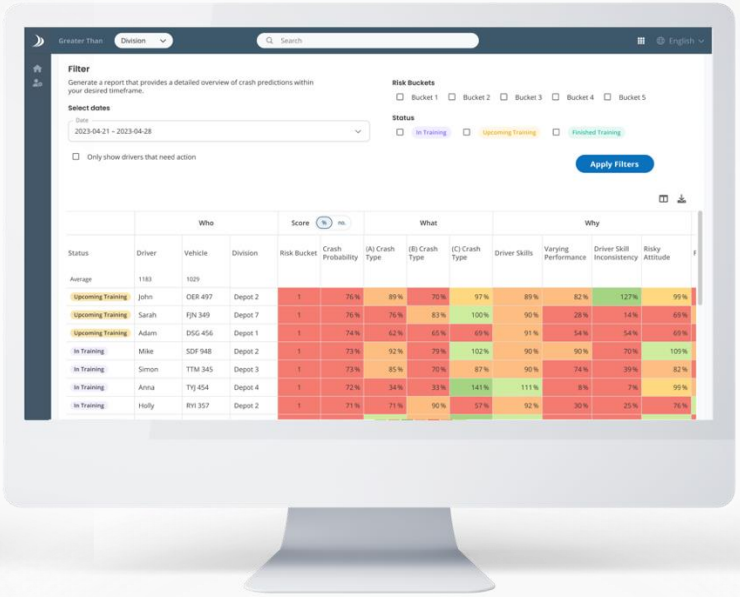
# Crash probability example

## Crash Probability Dashboard

Underwriting, pricing, risk tracking

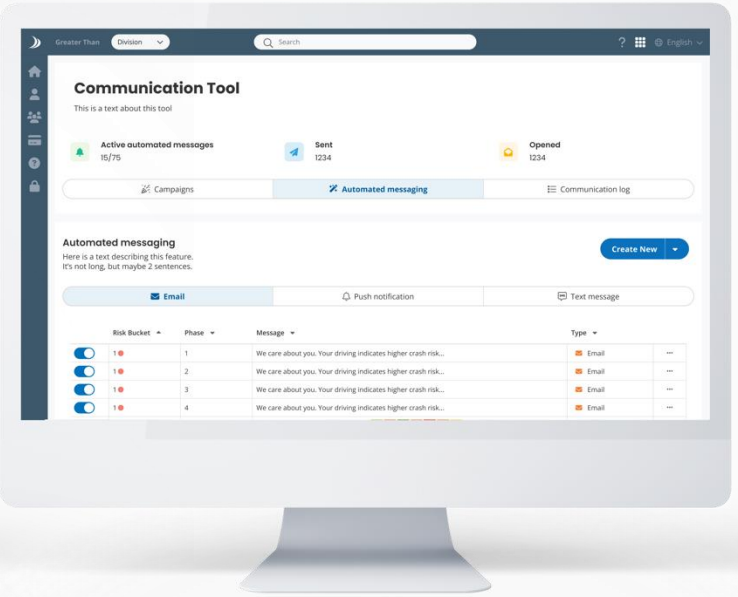
## Crash Probability Tool

Hands-on risk mitigation tool




## Communication Tool

Communication & gamification

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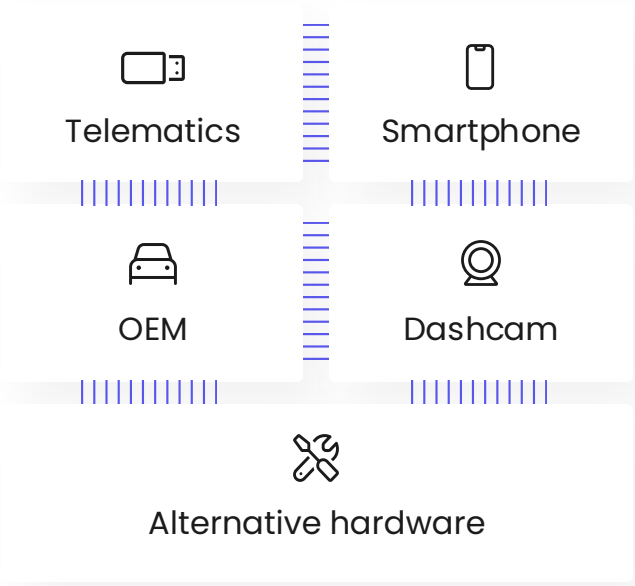
HOW IT WORKS

# World leader in harmonizing and finding patterns in big data

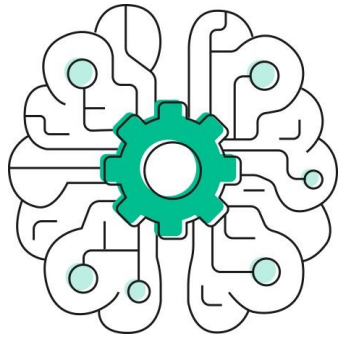
### Connect via API

Feed your GPS data to our AI



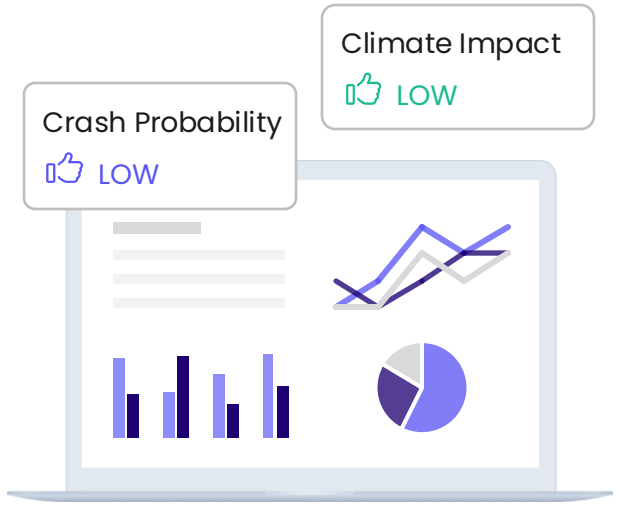

### Our AI does its magic

We process, analyze and return your data



### Your portfolio is scored

Access the scored data in our portal

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ESG REPORTING SOLVED

# White label ESG solution

Our white label ESG compliance package enables our customers to offer their own ESG reporting solution

## Measure

Our AI measures both driver climate impact and crash probability, helping to evaluate environmental and social impact for ESG reporting.

## Act

Our products provide the tools needed to set targets and KPIs, then accelerate ESG efforts by reducing CO2 emissions and driving risk.

## Report

Our audit ready ESG reports and traceability data quantify any organization's safety and sustainability mobility footprint to fulfil ESG reporting.

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A SOLUTION FOR A GLOBAL CHALLENGE

# Showcasing our AI to a global audience throughout COP28

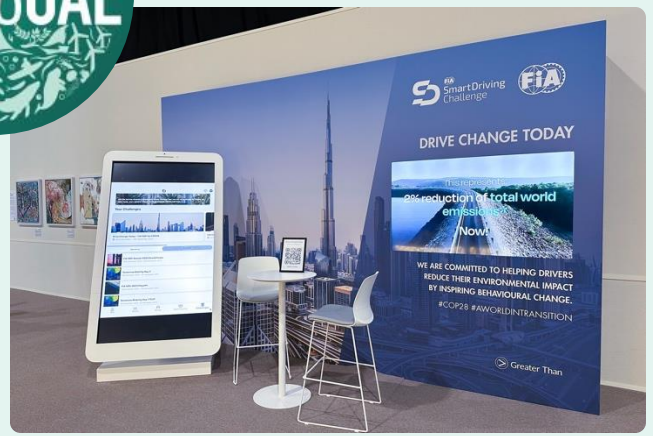
## – The United Nations' Climate Change Conference

Together with our partners, the Fédération Internationale de l'Automobile (FIA), we demonstrated that our technology has the potential to...

**Reduce total world emissions by**

**2%***

COP28UAE




* Global road transportation represents ~19% of total world emissions. Every driver has the potential to save, on average, 12% emissions. This represents a 2% reduction of total world emissions.

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Greater Than

**To find out more about investing in Greater Than, please contact:**

## Sten Forseke

FOUNDER AND DIRECTOR

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