



## Press release

### Greater Than and MSIG Global Digital Hub enters partnership

Singapore, October 7th, 2020 – **Greater Than, the insurtech provider of AI-based risk intelligence, has today entered a collaboration with MSIG Global Digital Hub and MSIG Vietnam, part of MS&AD Insurance Group, and Asia's leading insurance provider. Through the partnership, Greater Than will provide MSIG Vietnam, with AI-based driving analytics attached to an app-based loyalty service to be launched for MSIG Vietnam's auto insurance customers in the fall of 2020. The customer-centric offering will promote insurance holders that drive safe.**

The new offering is a step in the direction of MSIG to offer digital products creating an enhanced customer experience. Through Greater Than's AI-based risk analysis and loyalty program, the car insurance provider will be able to identify risk groups to calculate existing and future real-time damage costs and new ways to directly rewarding customers who drive safely.

"The collaboration between Greater Than and MSIG will drive both digital innovation and most importantly, contribute to improved road safety and sustainability in Vietnam, which mutually adds value to both our customers and to our business", – says Shin Miyatsu, General Manager MSIG, GDH

"We're looking forward to launching our loyalty program. As the app comes with entertaining functions, we believe it will increase awareness around safe driving in fun, yet powerful, way", – says Yuichi Takeuchi – Senior Marketing Director, MSIG Vietnam.

The loyalty program, Enerfy Loyalty, comes as a consumer app connected to Greater Than's cloud-based AI database of risk profiles, that in real time assess the driving behavior. The service will be launched with an app2car connection to seamlessly connecting the insurance holder in a few clicks to start with driving diagnostics and collection of points in the reward system.

"We at Greater Than are proud to be able to deliver an innovative, customer-centric solution attached to MSIG Vietnam's existing products on the Vietnamese market, in the mutual aim to increase road safety", – says Liselott Johansson.

"With our AI-based loyalty product, MSIG in Vietnam, a powerful tool to easily use to identify risk. entertain customers and make them drive safer", – says Johan Forseke, Head of Business Development and Sales ASEA

Enerfy Loyalty combines an increased customer experience with a new, more profound risk insight that enables the pricing of risky driving behavior at an individual level. Through the app, the driver gets gamified information about his driving in real-time and can directly earn points by driving more safely. The higher the score, the greater the reward. Drivers driving at

a higher risk are encouraged to change their behavior. With the end-user in focus, Enerfy Loyalty creates a whole new communication area for insurance companies who want to promote and reward their customers.

### **Press contact**

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### **About Greater Than**

Greater Than has developed AI that price risk per vehicle in real-time, helping auto insurance carriers and automotive OEMs 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 insurance, 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 driving. Greater Than is listed on Nasdaq First North Growth Market. FNCA Sweden AB, +46(0)8-528 00 399, [info@fnca.se](mailto:info@fnca.se) is Certified Adviser. [www.greaterthan.eu](http://www.greaterthan.eu).

### **About MSIG Vietnam**

MSIG Vietnam is a subsidiary of [Mitsui Sumitomo Insurance Company, Limited](#) ("MSI") within MS&AD Insurance Group ("MS&AD Holdings").

As the insurance that sees the heart in everything, we are committed to help consumers and businesses cope with risks to protect what they care about. In doing so, MSIG Vietnam offers protection benefits from a range of innovative insurance products and solutions while putting customers at the heart of it all. This promise is backed by the financial strength, committed partners, dedicated service, and prompt and fair claims settlement that comes with more than 100 years of industry and market expertise.

Our portfolio spans across property, marine cargo, liability, engineering, and other classes of casualty business in the commercial insurance line, and home and contents, motor, personal accident and travel in the personal insurance offerings. From individual customers to commercial businesses, the range of insurance products, solutions and services are flexible in responding to challenges from evolving market conditions.

Headquartered in Hanoi with a branch in Ho Chi Minh City and Representative Offices in Hai Phong City, Da Nang City, Hung Yen Province and Vinh Phuc Province, we are dedicated to providing protection that makes a significant impact to the business and lifestyle of its customers.

### **About MSIG Global Digital Hub Singapore**

Global Digital Hub Singapore is a digitalisation arm of [Mitsui Sumitomo Insurance Company, Limited](#) ("MSI") within [MS&AD Insurance Group](#) ("MS&AD Holdings").

With all our hearts, if we truly care about every person and every little thing on earth, we can fill our world with love. MSI achieved sustainable development over the long term by responsibly fulfilling their obligations to care for society and the environment, thus earning the trust of their many and varied stakeholders, including customers, employees and communities. This is the philosophy that still guides Mitsui Sumitomo Insurance today.

Global Digital Hub Singapore was established in 2019 to accelerate digitalisation for our Asian business. MSI is represented in all ASEAN countries, GDH support these businesses with cutting-edge digital solutions and contributions to society.