



Press release

Toyota Motor Vietnam and MSIG Insurance (Vietnam) collaborate to launch innovative solution from Greater Than as one of the loyalty programs to Lexus customers

Stockholm, October 29, 2020 – **Greater Than, the insurtech provider of AI-based risk intelligence today announced that Toyota Motor Vietnam (TMV) and MSIG Insurance (Vietnam) Company Limited (MSIG Vietnam) debut innovative AI-based loyalty program based on the technology from Greater Than – to launching highly interactive, real-time reward system with driving diagnostics and comprehensive risk insights to help Lexus customers drive better and encourage safer driving behaviors.**

TMV and MSIG Vietnam have unveiled today the implementation of Greater Than's AI-based driving analytics technology and app-based loyalty service. The customer-centric offering will be launched for Lexus customers of TMV in the fall of 2020. On the base of Greater Than's innovated technology and platform, TMV and MSIG Vietnam strive to create an amazing experience for Lexus insurance holders, and simultaneously promote safe driving behavior.

The AI-based loyalty program named LEXUS Safe Drive will come as a consumer app with an app-2-car connection to seamlessly connecting the insurance holder to start with driving diagnostics, which can help to provide real-time assessment of driving behavior. Through the app, the car user gets gamified information about his driver's driving in real-time and can directly earn points by driving more safely. The higher the score, the greater the reward. The application can help to let you know how safe you are in your car. Drivers driving at a higher risk are encouraged to adjust their behavior.

"We're very proud of the trust to delivery our loyalty program, and we're looking forward to further serve Toyota Motor Vietnam and MSIG Vietnam with value-adding products and experience based on our AI and technologies." – says Liselott Johansson, CEO Greater Than

Moreover, with this solution, MSIG Vietnam will be able to identify risk groups at a much greater depth to accurately calculate existing and future real-time damage costs and new ways to reward customers who regularly have safe trips directly.

"The collaboration between TMV and MSIG Vietnam will drive both digital innovation and most importantly, contribute to improving social safety in Vietnam following our corporate mission and

corporate social responsibility policy." – says Mr. Yujiro Sobajima, General Director, MSIG Vietnam.

TMV and MSIG Vietnam have established a long-lasting strategic partnership to provide Japanese premium quality auto-insurance services to Lexus customers. With the new innovative loyalty program, TMV and MSIG Vietnam aspire to become the pioneers to create a seamless customer experience: from exceptional luxury automotive products to hassle-free, convenient insurance services. It is also a collaborative effort to offer a powerful tool for Lexus car owners to have better and safer road trips.

Leveraging TMV's commitment of continuously bringing incompatible concepts into harmonious existence, and MSIG's 100 years of history around the world with high focus on unceasing enhancement of customer experience, with this customer-focused loyalty program, TMV and MSIG Vietnam are well on their way to build up amazing experience for Vietnamese Lexus customers.

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About Greater Than

Greater Than is an AI and Insurtech company, providing predictive risk insights on claims frequency and cost – helping insurance carriers with; better pricing of premiums, smarter customer retention and targeted customer acquisition. Based on our AI technology, Greater Than provides a product portfolio including 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. Greater Than partners with great organizations such as Zurich, MSIG, TRYG, Microsoft and FIA. Greater Than is listed on Nasdaq First North Growth Market. Learn more at 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") – a leading Insurance Group in Japan. With more than 20-year experience in Vietnam, MSIG is now expanding its business to bring insurance services of Japanese premium quality to local Vietnamese, in the effort to fulfill our Corporate Mission – *"To contribute to the development of a vibrant society and help secure a sound future for the planet, by enabling safety and peace of mind through the global insurance and financial services business"*.

For more information about MSIG Vietnam, please access www.msig.com.vn