



# Utilizing the Next Phase of Insights from Driving Data

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**Peter Thompson**

Head of Insurance – Americas, TomTom



**30+ years of  
mapping and  
location tech  
excellence**

**>43m  
miles**

Sensor information and 630m  
traffic signs for road mapping

**>500  
million**

address points and growing

**Leader  
in Traffic**

with billions of data points  
processed every 30 seconds

**Valued  
partner**

to leading big tech, transport  
and automotive brands

# We are map making experts

For data driven delivery software companies



Uber



precisely



amazon fulfillment

DAIMLER



PROMETHEUS  
INFORMATICS



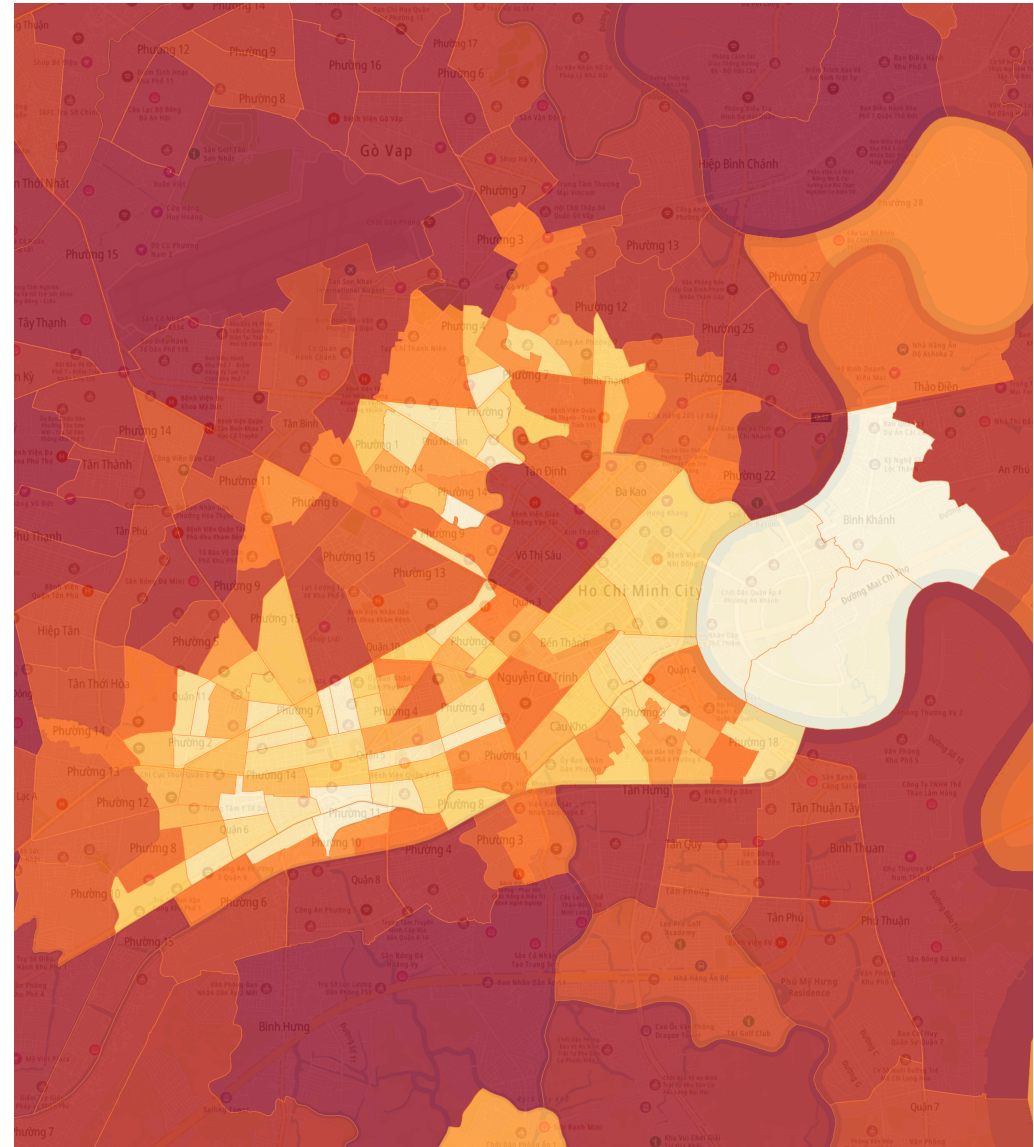
DESCARTES™





# TomTom Maps

—  
Understand Geographic Territories



# Ecosystem

## Probes

from 600 million connected devices

## Sensor Derived Observations

covering 60M kilometers + 630M signs daily

## Survey Vehicles

360° road image captured every 8 meters

## Imagery

Satellite and street level

## Partners

>10k point engagement sources with millions of map updates monthly

## Open Data and OSM Overture Maps Foundation

amazon  Meta  Microsoft  tomtom



**Map Data**  
(new formats: PBF & OSC)

**Traffic Data**

**Navigation SDK**

**Maps APIs Private**

**Data Layers**

# TomTom Orbis Maps

## The world's leading map

- ✓ Global coverage
- ✓ Rich, accurate data
- ✓ Always-fresh data
- ✓ Stable IDs (GERS IDs)

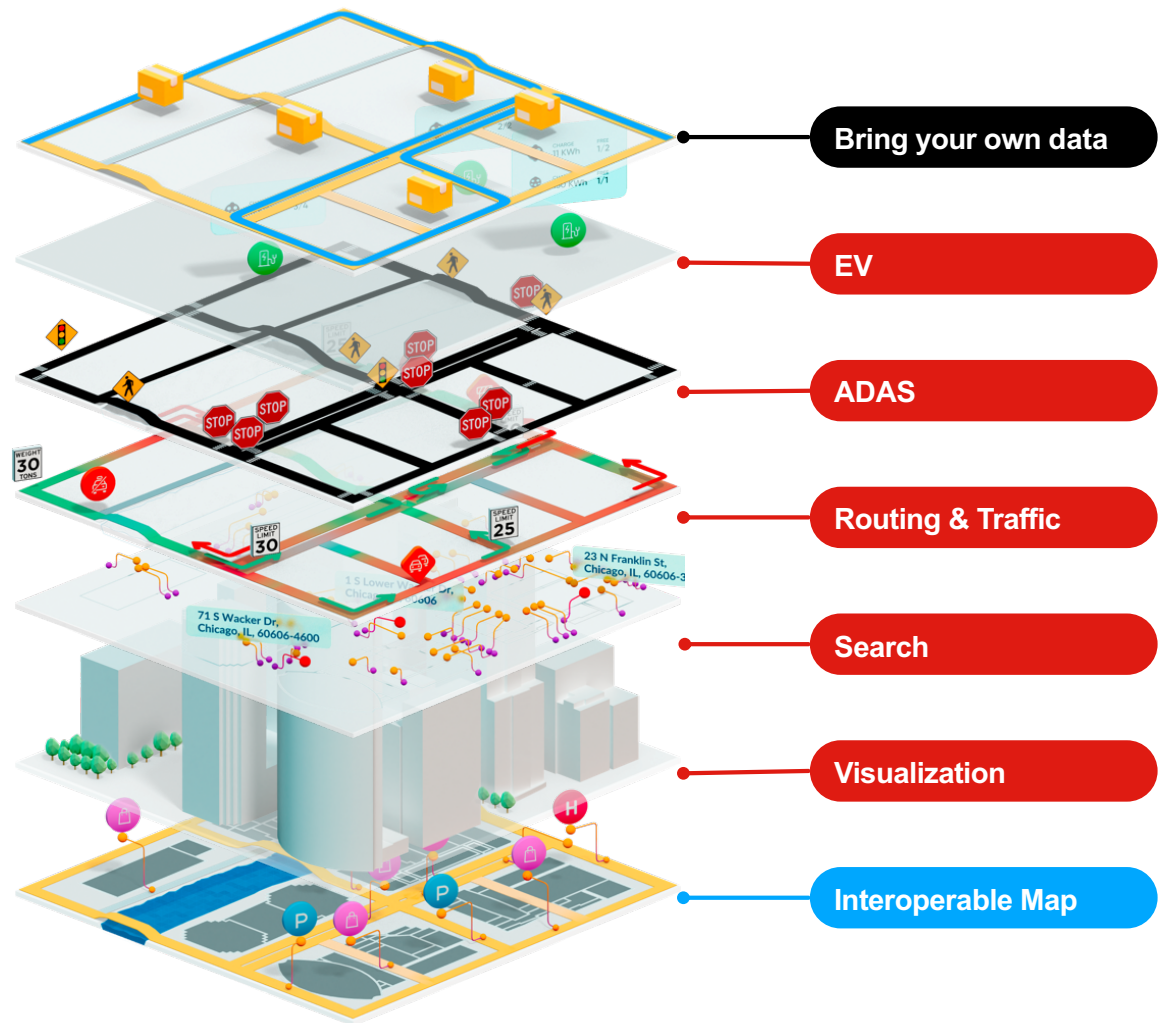
### The Interoperable Map

amazon

Microsoft















Meta

tomtom





## Access to rich map details

- |   |  |   |                               |
|---|--|---|-------------------------------|
|    | Digital elevation model                |    | Speed profiles                |
|    | Gradient<br>Road curvature             |    | Logistics attributes          |
|    | Address points<br>Entry points         |    | Road type<br>Lane information |
|   | HD Map with RoadDNA                    |   | Census &<br>Postal Code       |
|  | One way, closures<br>Turn restrictions |  | House number ranges           |
|  | Street geometry                        |  | Verified speed limits         |
|  | Signpost information                   |  | Traffic Density               |



# TomTom Traffic



Contextualize Real-World Events



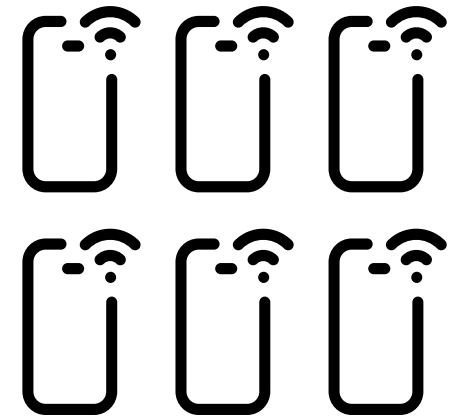


**84**

countries with Real-Time  
Traffic coverage

**650+**

million connected  
devices  
contributing



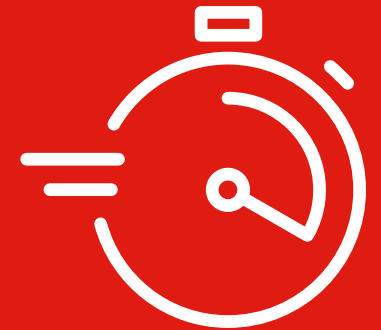
Up to **1** in **4**  
vehicles on  
the road

contributing to TomTom  
Real-Time Traffic



**Every 30**

seconds the data  
is refreshed



## INPUT

Variety & Volume



Probe data



Journalistic data



Sensor Derived Observations



Active Community Input



Traffic Moderation



Speed Profiles

## FUSION ENGINE

Technology & Experience

Prediction layer



30 sec cycle

Real-time layer



30 sec cycle

## DELIVER VALUE

Actionable & Reliable

Traffic Flow 

Traffic Flow Detailed 

Traffic Incidents 

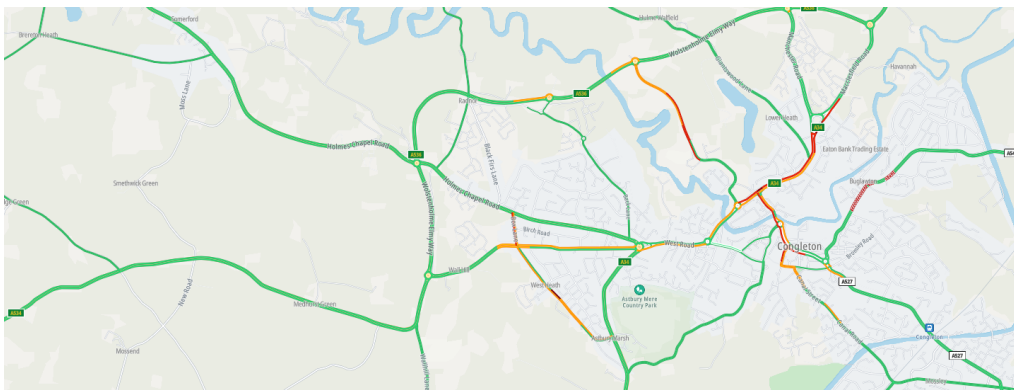
# Historic Traffic Stats

## Definition

Detailed view of the historic observed speed and travel times on the road network

## Designed for:

1. Gain insights into local, historic traffic patterns
2. Specify days and time periods of interest
3. 15 min aggregated intervals



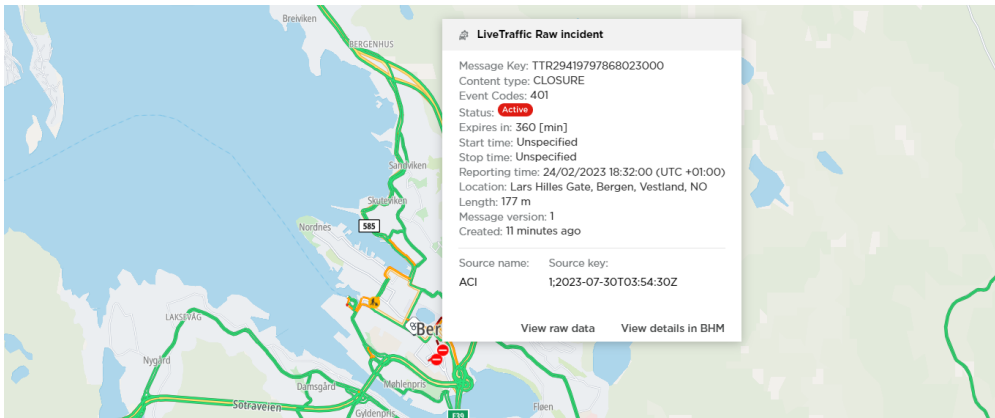
# Historic Traffic Incidents

## Definition

Reflects information on historic observed congestion and other incidents like closures and roadworks

## Designed for:

1. Visualization of traffic events
2. Provide context for reported claims
3. Identify potentially high-risk hotspots



# Historic Traffic Volumes

## Definition

TomTom Historical Traffic Volumes is a software-based solution that provides highly accurate and customizable traffic volume estimations without the need for costly surveys.

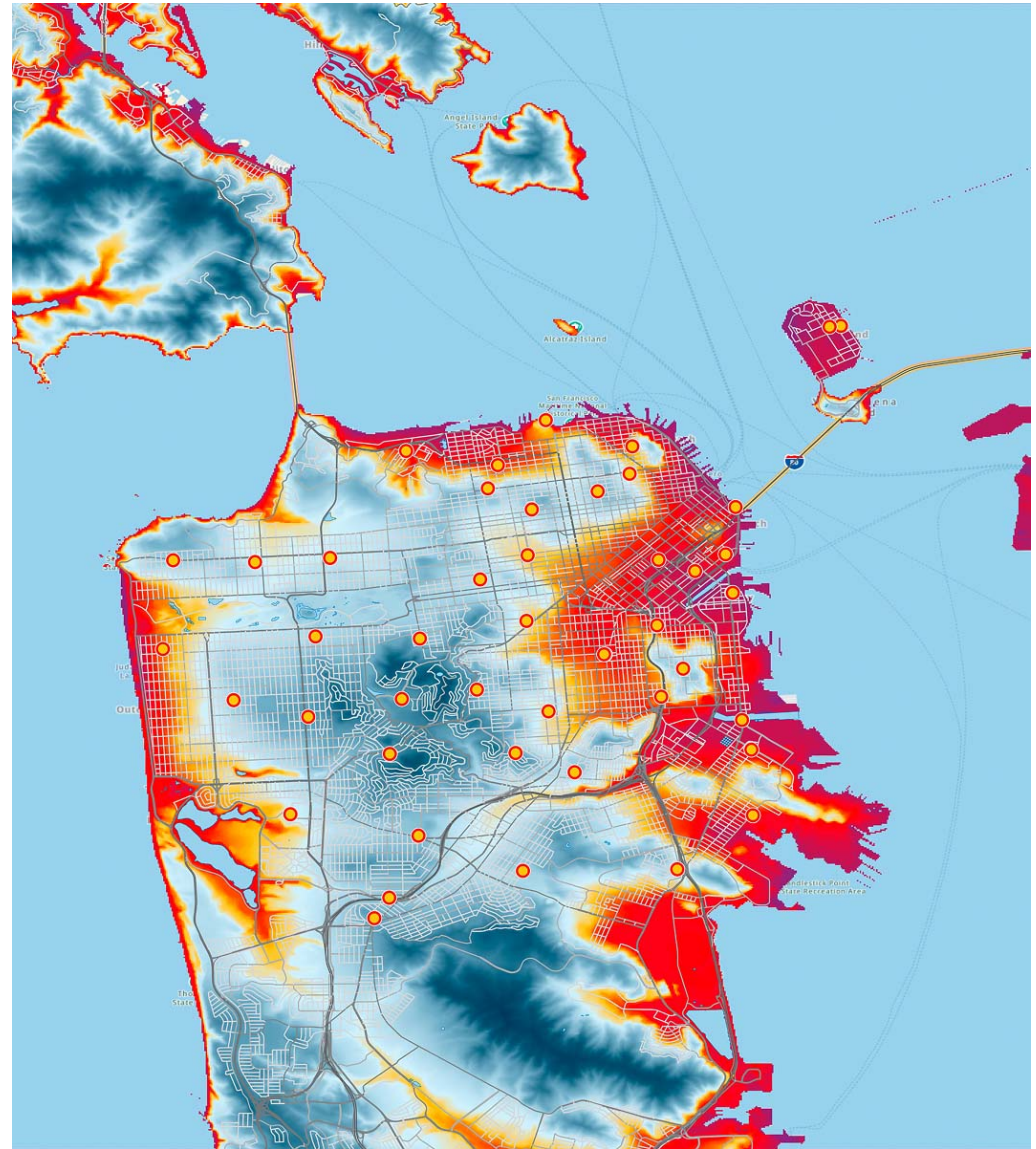
## Designed for:

1. Identifying risky traffic patterns
2. Classify areas of high volume





# TomTom for Insurance



# Improve underwriting profitability with TomTom



## **Auto Insurance Territory Risk Pricing**

Improve driver territory risk assessment for auto insurance pricing with accurate map and traffic data from TomTom.



## **Usage Based Insurance Pricing**

Personalize auto insurance offerings based on driver behavior tracking such as over speeding, illegal maneuvers, and travel patterns.



## **Fraud Detection and Claims Validation**

Reduce fraud losses by enhancing claims validation through our extensive map and real time traffic data.



## **Property Insurance Pricing**

Improve risk assessment for natural disasters such as floods, fires, and earthquakes by accurately mapping the address location and hazard risks using TomTom products.

# Auto Insurance

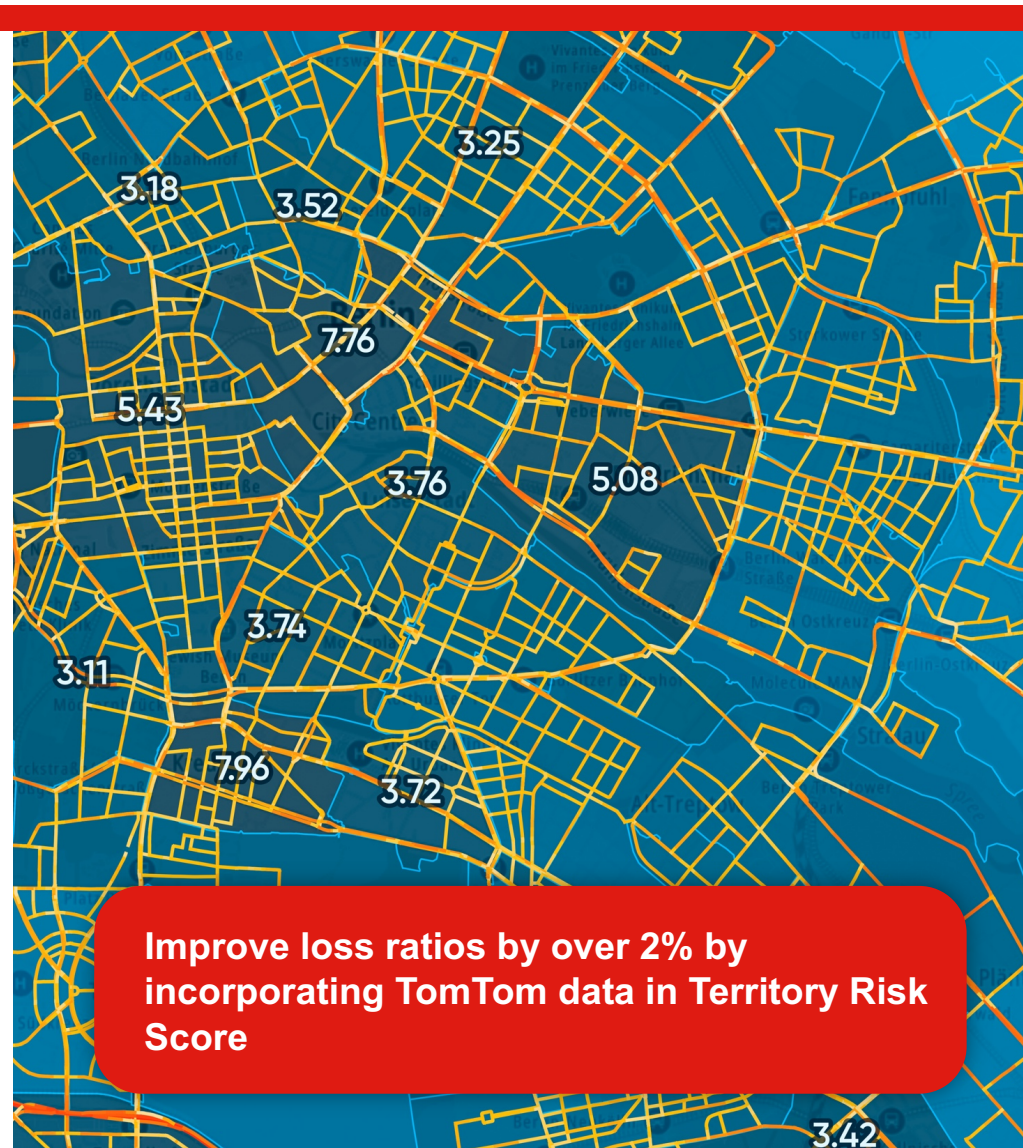
## Territory Risk Assessment

Optimize insurance pricing with precise risk assessment based on vehicle garaging and driving locations

TomTom data used to model driver Territory risk at defined territory level (census, zip codes, etc).

- Traffic Volumes
- Traffic Stats
- Speed Limit
- Speed Profiles
- Road Network
- Lanes
- Address Points
- Boundaries
  - Admin
  - Census (US, CAN)
  - Postal

Link your additional data sources such as Accidents layer to Orbis via: **Stable IDs and GERS IDs**





**Thank you.  
Let's discuss!**

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