tomtom

TomTom solutions for insuretech

Enhancing risk assessment with powerful location data

Why TomTom?

TomTom provides accurate and up-to-date mapping and traffic data for auto and property insurers, reinsurers and actuarial teams, informing better risk assessments and fair prices, and boosting profits. Risk analysts rely on TomTom's data for their AI and machine learning models to optimize underwriting, simplify claims, manage regional risk variations and detect fraud.

Why do Insurers choose our industry-leading solution?

235+	5B	>$10B
Countries and territories covered	Eyes on the map	Direct Premiums Written powered by TomTom data

Key insurance industry challenges

Insurance industries face mounting challenges in maintaining profitability and remaining competitive in an increasingly risky world. Insurers require advanced risk prediction and precise pricing to build sustainable, resilient business models.
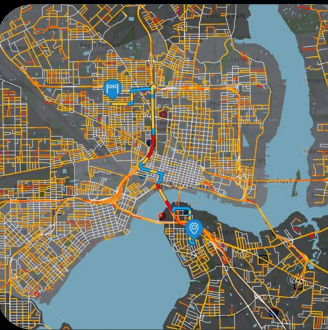
- Customer risk segmentation
- Claims processing efficiency
- Underwriting precision
- Retaining good driver policies
- Assessing driver behavior patterns
- Detecting fraudulent claims
- Precise Geocoding and address verification
- Advanced catastrophe modeling
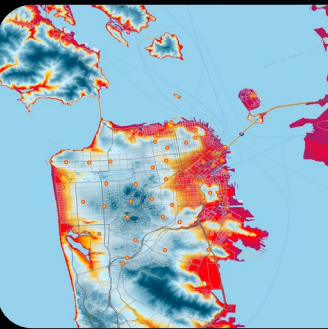- Portfolio risk management

Use Cases

Auto insurance territory risk pricing
Enhance driver territory risk assessment for auto insurance pricing by integrating vehicle garaging and driving location specifics with granular TomTom maps and traffic data.

Usage based insurance pricing
Personalize auto insurance offerings by tailoring pricing based on driving behaviors, including over speeding, illegal maneuvers and travel patterns, while safeguarding privacy.
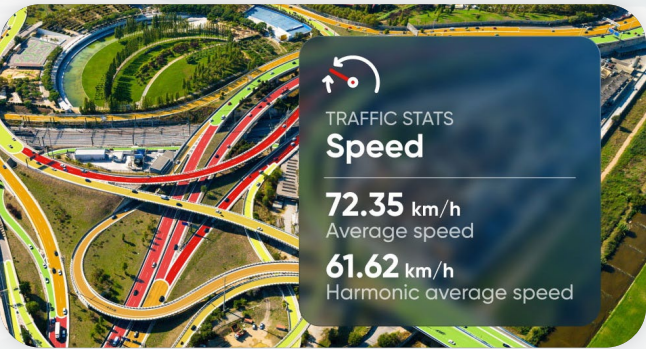
Property insurance pricing
Improve risk assessment for natural disasters such as floods, fires and earthquakes by accurately mapping the address location and hazard risks using rich TomTom map layers.

TomTom solutions for the insurance industry

TomTom Traffic
Provides rich, real-time and historical mobility data to fuel AI and ML models, empowering insurers to uncover valuable insights that enhance risk assessment and improve fraud detection.

- **>1 in 5** vehicles on road
- **83+** countries
- **All Road classes** (0-7)

TomTom Orbis Maps
Discover a global, interoperable map with rich features designed to supercharge your risk and claims modeling. Built on open standards that enable seamless integration of additional data sources, it empowers you to build powerful AI and ML models, drive smarter underwriting and maximize profitability.

- **580M+** Global APT count
- **2.3B+** Building footprints globally
- **Stable IDs** (GERs IDs)
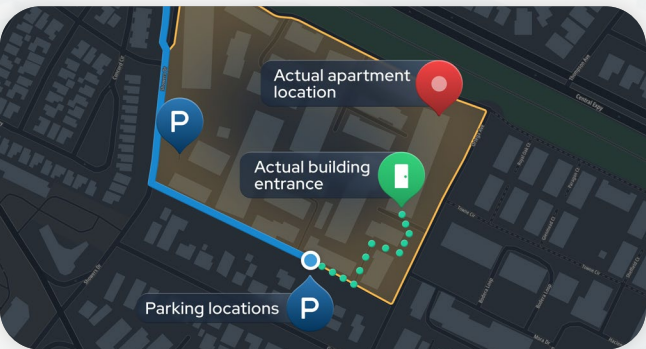
3 Key product highlights

Traffic analytics
Provides detailed insights into vehicle movement patterns, traffic density and congestion, facilitating refined risk profiling and segmentation.

TRAFFIC STATS
Speed
72.35 km/h
Average speed
61.62 km/h
Harmonic average speed

Search and geocoding
Rich Points of Interest and Address point data, along with road network-aligned administrative, census and postal boundaries, enabling advanced risk modeling.

Buildings
Extensive Building footprints and 3D Buildings coverage integrated with the complete road network to enable complex modeling scenarios.

Leading organizations turn to TomTom

With 30+ years of expertise and partnerships with global leaders, Insurers, reinsurers and actuarial companies around the world trust TomTom tech.

MOODY'S · auto general · Verisk · draivn · Nationwide

OVERTURE MAPS FOUNDATION · AVIVA · PINNACLE ACTUARIAL RESOURCES · MS&AD INSURANCE GROUP · AMERICAN FAMILY INSURANCE

Ready to get started?

Whether you're aiming to strengthen risk assessment, enhance underwriting precision, optimize claims processing or improve fraud detection, TomTom delivers the insights insurers need. Discover how TomTom's market-leading map and traffic solutions can transform insurance operations.

Get in touch