



Location and traffic data for financial and risk intelligence

TomTom Orbis Maps

The world's leading map

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

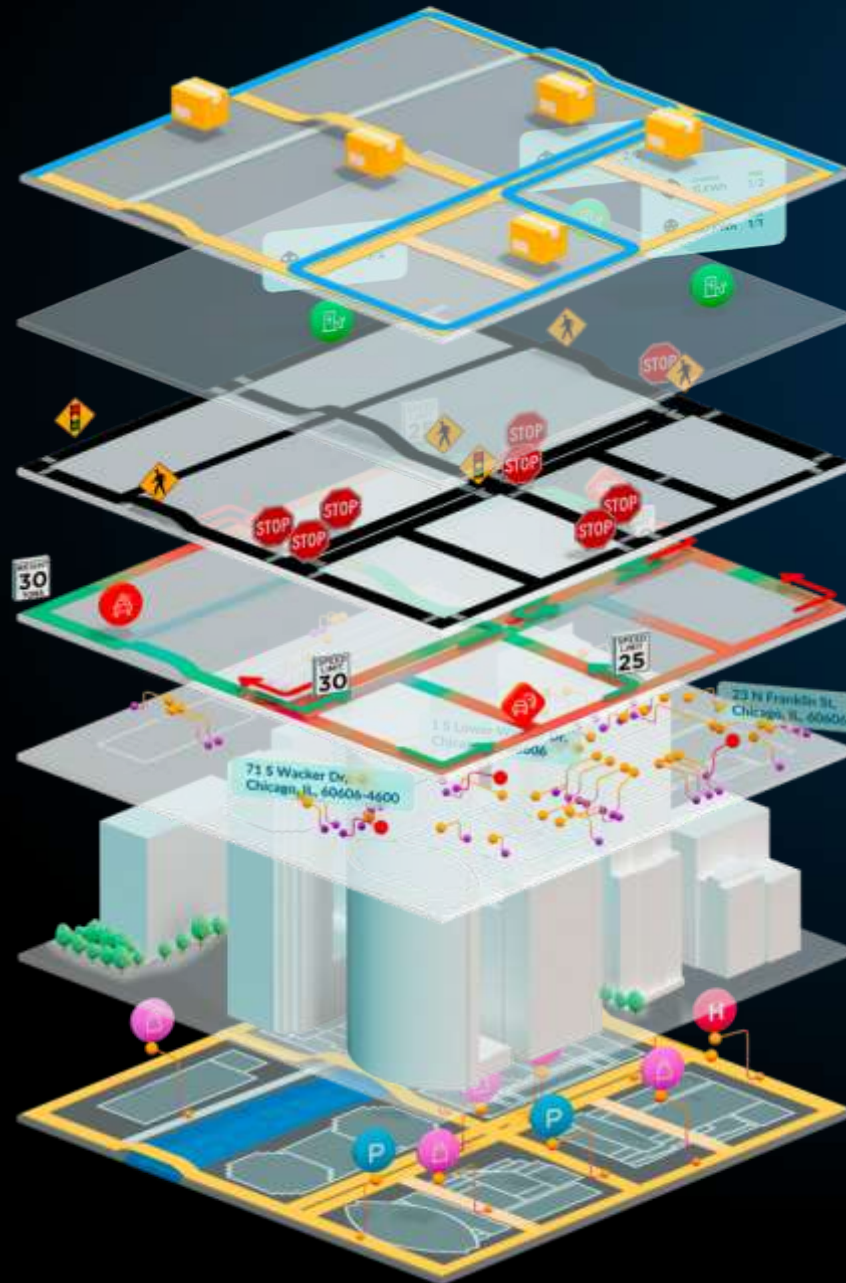
The Interoperable Map

amazon

Microsoft

Meta

tomtom



Bring your own data

EV

ADAS

Routing & Traffic

Search

Visualization

Interoperable Map

Auto Insurance Claims Validation and Fraud Detection

Detect frauds by verifying claims data with location and traffic context

The screenshot displays a web application interface for claims validation. On the left, a sidebar contains a 'Claims Validation AI Agent' section with a brief description of its function. The main area features a map of Manhattan with a search bar at the top and a 'Claims Validation Dashboard' overlay. The dashboard includes a title, a selection instruction, and a table of claims from an 'FNOL CLAIMS QUEUE'. The table lists claim IDs, descriptions, dates, times, vehicle types, speeds, and amounts. A red highlight is visible on the first claim entry.

Select claim... + RADIUS 200m

Claims Validation AI Agent

Road Context

Claims Validation AI Agent

I'm your Claims Validation AI Agent powered by TomTom. Select a claim from the FNOL queue or search for a location. I'll query TomTom Orbis map and traffic data using MCP tools and validate the claim against road geometry, speed limits, junctions, and restrictions.

Ask about the claim location...

Claims Validation Dashboard

Select a claim from the FNOL queue to validate against TomTom Orbis map and traffic data.

FNOL CLAIMS QUEUE

CLM-2025-00847	\$4,200
Rear-end collision at intersection 2025-01-10 06:47:00 Sedan 65 km/h	
CLM-2025-01587	\$3,100
T-bone at intersection 2025-03-08 14:00:00 Pickup Truck 25 km/h	
CLM-2025-01922	\$12,500
Single vehicle loss of control 2025-03-13 02:16:00 Sedan 90 km/h	
CLM-2025-02105	\$2,900
Rear-end on bridge approach ramp 2025-03-17 07:30:00 Box Truck 48 km/h	
CLM-2025-02401	\$6,800
Sideswipe during lane merge on highway 2025-04-02 22:10:00 SUV 80 km/h	

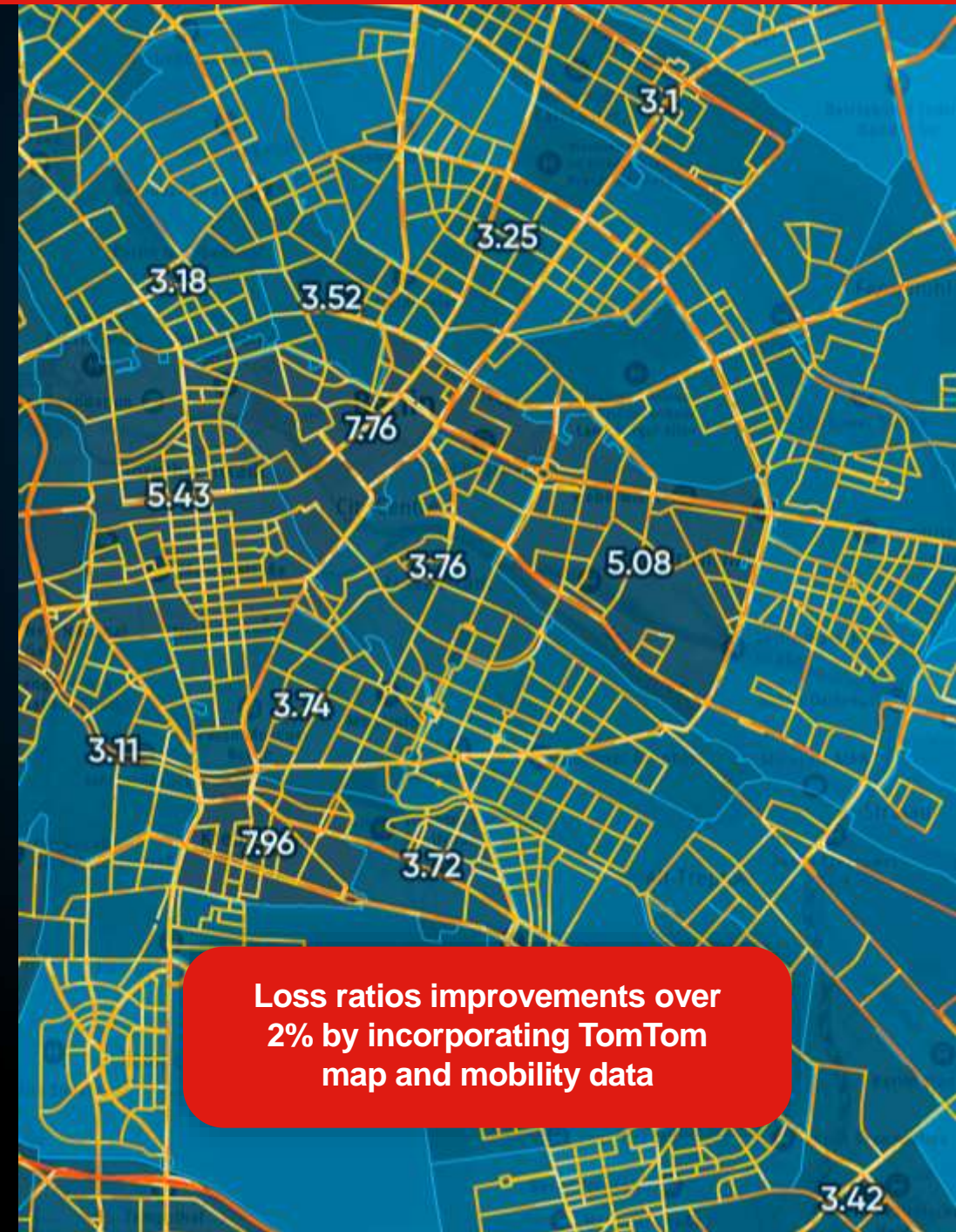
Auto Insurance – Risk Assessment

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

TomTom data used to model Territory and driver risk scores:

- Traffic Volumes
- Historical traffic
- Speed Limit
- Live Traffic
- Hazards
- Road Network
- Lanes
- Address Points
- Boundaries
 - Admin
 - Census (US, CAN)
 - Postal

Customers link additional data sources such as Accidents layer to Orbis via: **GERS IDs**



Loss ratios improvements over 2% by incorporating TomTom map and mobility data

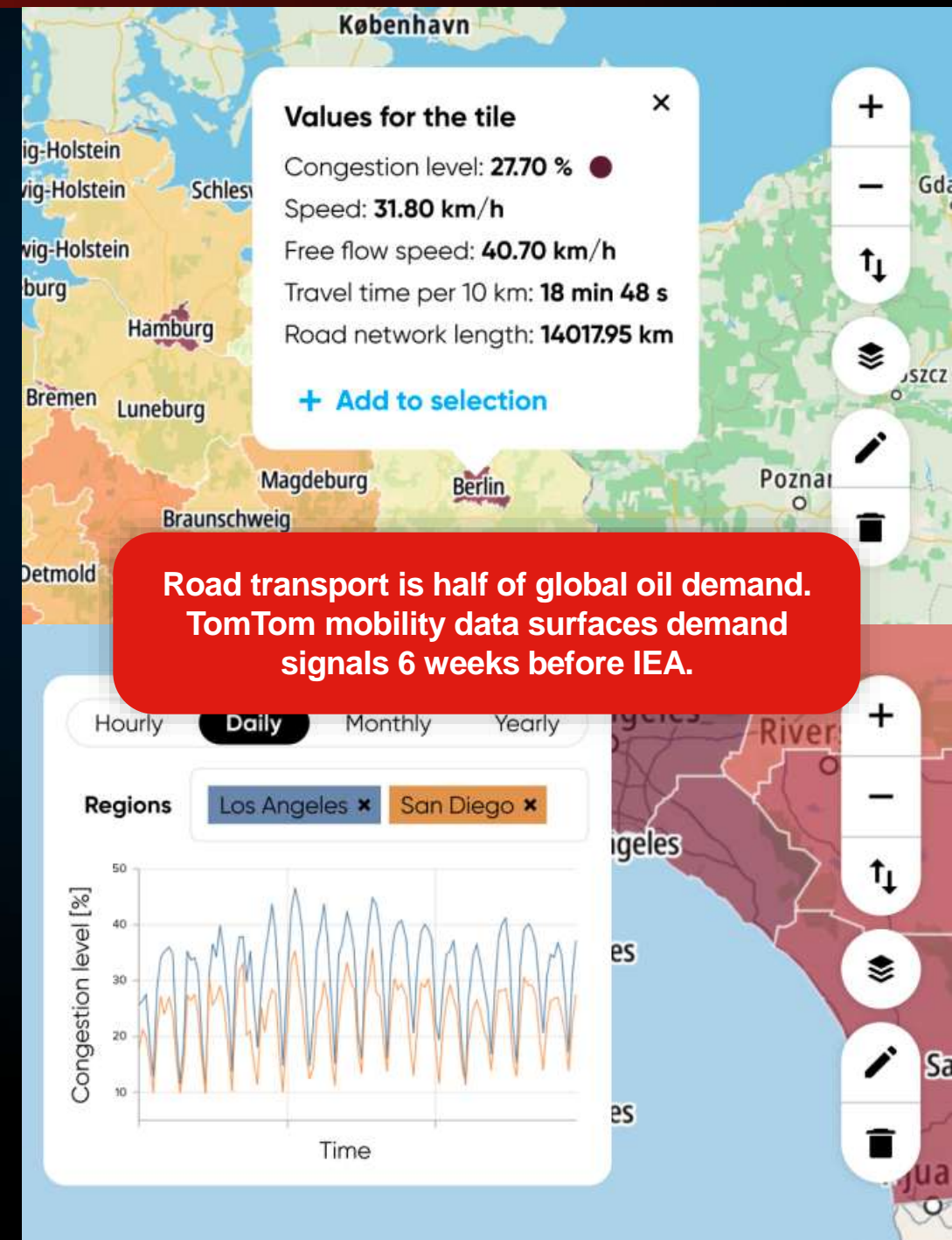
Energy Trading – Oil Demand Forecasting

Anticipate fuel demand shifts using real-world vehicle mobility signals, days ahead of traditional market indicators

TomTom mobility data with consistent methodology and multiyear historical baseline enables building models across countries and cities.

- Traffic volumes
- Historical traffic speeds
- Congestion
- Area analytics
- Live Traffic
- Road network
- Boundaries
 - Admin
 - Census (US, CAN)
 - Postal

Customers link additional data sources such as industry activity layer to Orbis via: **GERS IDs**



Unlock Innovation with TomTom

Power up your financial and
risk intelligence AI models



Map data



Address points &
house number ranges



Buildings



Stable IDs, GERS IDs



Points of Interest



Road network
Lane information



Admin, census &
Postal boundaries



Traffic lights



Signpost information



Speed limits



One way, closures
Turn restrictions



Logistics attributes



Land use
Land cover
DEM



Traffic data



Speed profiles



Traffic volume



Live traffic flow



Traffic stats



Live traffic incidents



Live hazards



APIs



Geocoding API



Premium
Geocoding API



Reverse
Geocoding API



Routing API



Snap2Road API



Connect on LinkedIn