What is claimed is:

1. A method for characterizing a target vehicle's speed on a road network, the method comprising:

collecting and storing data, the data including segment speed from one or more vehicles traversing a plurality of road segments of a road network, said data associating a plurality of the segment speeds with corresponding road segments and one or more covariate measures selected from a covariate measure group consisting of weather condition, time of day, day of week, solar glare, construction, traffic, driver experience, driver exhaustion, driver distraction, road type, road geometry, and road condition;

for each road segment of the plurality of road segments, processing the data collected associated with the road segment to determine a speed characterization for said road segment including determining a distribution of speed of vehicles on said road segment dependent on the one or more covariate measures using segment speeds collected for vehicles traversing said road segment and using segment speeds collected for vehicles traversing other road segments that are similar to said road segment;

collecting data from the target vehicle for each road segment in a sequence of road segments, including determining the one or more collected covariate measures from the covariate measure group associated with said collected data;

for one or more road segments in the sequence of road segments, combining the speed characterization for said road segment dependent on the one or more collected covariate measures and the data collected from the target vehicle on said road segment to compute a segment-specific score for the target vehicle's speed on said road segment; and

providing data characterizing the target vehicle's speed determined from one or more of the segment-specific scores, including providing a degree safety for presentation to at least one of a driver of the target vehicle and a party for the purpose of assessing risk.

2. The method of claim 1 wherein providing the data characterizing the vehicle's speed comprises providing said data to a driver of the target vehicle.

3. The method of claim 1 further comprising:

aggregating the segment-specific score for each road segment in the sequence of road segments to compute a driving score for the target vehicle; and

wherein providing the data characterizing the vehicle's speed comprises providing the driving score.

4. The method of claim 3, wherein the segment-specific score for the target vehicle's speed on a road segment comprises a degree of safety of the driver's speed, and the driving score for the target vehicle characterizes an aggregate degree of safety.

5. The method of claim 4, wherein providing the driving score comprises providing the aggregate degree of safety to the driver of the vehicle.

6. The method of claim 4, wherein providing the driving score comprises providing the aggregate degree of safety to an insurance company for a purpose of assessing risk.

7. The method of claim 1 wherein in collecting and storing the data, the one or more vehicles comprises a plurality of vehicles.

8. The method of claim 1 wherein in collecting and storing the data, the data comprises a plurality of the segment speeds, each segment speed associated with a correspond road segment, vehicle or driver of a vehicle, and time of traversal of the segment.

9. The method of claim 1 wherein combining the speed characterization and data collected from the target vehicle to compute a segment-specific score for the target vehicle's speed comprises combining the distribution of speed of vehicles on said road segment and a speed determined from the data collected for the target vehicle.

10. The method of claim 9 wherein combining the distribution of speed of vehicles on said road segment and a speed determined from the data collected for the target vehicle comprises determining a percentile of the speed for the target vehicle in the distribution of speed of the road segment.

11. The method of claim 10 wherein the segment-specific score for the target vehicle's speed comprises a score determined from the percentile.

12. The method of claim 11 wherein the score determined from the percentile comprises a

quantitative score.

13. The method of claim 11 wherein the score determined from the percentile comprises a categorical score.

14. The method of claim 1 wherein determining the distribution of speed of vehicles comprises weighting data for the road segments that are similar according to their similarity.

15. The method of claim 1 wherein the segment-specific score for the target vehicle's speed comprises a categorical score.

16. A machine-readable medium comprising instructions stored thereon, wherein executing the instructions on a processor causes the processor to characterize a target vehicle's speed on a road network including:

receiving and storing data, the data including segment speed from one or more vehicles traversing a plurality of road segments of a road network, said data associating a plurality of the segment speeds with corresponding road segments and one or more covariate measures selected from a covariate measure group consisting of weather condition, time of day, day of week, solar glare, construction, traffic, driver experience, driver exhaustion, driver distraction, road type, road geometry, and road condition;

for each road segment of the plurality of road segments, processing the data collected associated with the road segment to determine a speed characterization for said road segment including determining a distribution of speed of vehicles on said road segment dependent on the one or more covariate measures using segment speeds collected for vehicles traversing said road segment and using segment speeds collected for vehicles traversing other road segments that are similar to said road segment;

receiving data from the target vehicle for each road segment in a sequence of road segments, including determining one or more collected covariate measures from the covariate measure group associated with said received data;

for one or more road segments in the sequence of road segments, combining the speed characterization for said road segment dependent on the one or more collected covariate measures and the data received from the target vehicle for said road segment to compute a segment-specific score for the target vehicle's speed on said road segment; and

providing data characterizing the target vehicle's speed determined from one or more of the segment-specific scores, including providing a degree safety for presentation to at least one of a driver of the target vehicle and a party for the purpose of assessing risk.

17. The method of claim 1, wherein the segment-specific score for the target vehicle's speed on a road segment comprises a degree of safety of the driver's speed.

18. The method of claim 15, wherein the categorical score comprises a categorical degree of safety of the driver's speed.