

Geocoding: How an Address Becomes a Coordinate

As you input an address, we search a national address database that displays potential matches. The matches are displayed automatically as you type. If a match is not found in our database, you are asked to confirm the address entered. This is where issues can arise.

We turn the address provided to us into a latitude and longitude (lat/long). The process is known as *geocoding*. Thereafter, we *reverse geocode* the lat/long through a third party to double check the address you provide comes back as the address matching the lat/long. The accuracy of the given address and the reverse geocoded address will fall into one of four categories:

Rooftop: the address you provide matches the reverse geocoded address. Generally accurate within ten meters.

Range Interpolated: the reverse geocoded address is close but could be one of several addresses. This is usually on the same street; for example, *201 S. Main* reverse geocodes to *200–249 S. Main*.

Geometric Center: the numbered address is not known, but the city or county connected to the zip code are known. The location will map to the center of the city, county, or zip code.

Not Available: the address cannot be verified, including the city and state. This is usually due to user input error, such as a typo.

To Improve Geocoding Accuracy, Avoid These Common Mistakes:

1. **Use the Address Line 2.** Omit suite numbers, building letters, and unit numbers. Instead place those items with Address Line 2 or use the mailing address to differentiate. For example, *201 S. Main Suite 44*, should be *201 S Main* for Address Line 1 and *Suite 44* inserted in Address Line 2.

2. **Avoid using dashes to indicate multiple addresses for a single building.** If you have a duplex that is technically two addresses, specify one address for the location and use Address Line 2 to let the underwriter know two address at the same building are being insured.

When inserting coverage on the commercial form, use the building description to show multiple units; for example, *Bldg. C. Units 11–25*. Omit building numbers and units.

3. **Add a note to your submission, providing us with the nearest cross streets.** New and rural addresses are not always registered with the US post office or even receive mail. Attaching a note, map, picture, or description of the location with your submission starts us out in a better position to underwrite and turn your submission quickly.

4. **Avoid typos.** A location along SR-15 is different from SR15 or the common name for Old Star Rd. Be careful not to separate street names when they are one word. For instance, *2325 Longview Ave* is a different address from *2325 Long view Rd*. The opposite is also true. We know addresses come from Insured's, Mortgage Co., and Real Estate Agents. All of whom may not have accurate information.

Remember, the address is one of if not the *most* important piece of underwriting information we use. Mistakes in accuracy are material to the acceptability of and resulting offer for coverage.

Make your life a bit easier and help us turn quotes faster with better addressing and geocoding.