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Company Background

Since 1971, ISO has been the premier source of information about property and liability risk. ISO's statistical, actuarial, and underwriting information is a vital resource to insurers, government regulators, and other companies and organizations. And ISO's standardized policy language is the foundation on which many insurers build their coverage programs.



The starting point for most of ISO's services is our enormous database of insurance statistics. Each year, insurance companies send us information on hundreds of millions of individual policies. At any one time, ISO's computers store some 10.6 billion detailed records of premiums and losses. And ISO quality-checks that data to make sure it's valid, reliable, and accurate.

ISO professionals then study the data and prepare informational products that serve the insurance marketplace and other customers in many ways.

ISO's world-class staff of more than 200 actuaries includes more than 50 fellows and associates of the Casualty Actuarial Society (CAS).

Our staff of insurance experts includes more than 120 who have received the Chartered Property Casualty Underwriter (CPCU) designation, as well as members of the Insurance Data Management Association (IDMA) and many other professional societies and associations.

And our legal and government relations staffs are current with developments in statehouses and courthouses around the country. Each year, ISO reviews thousands of regulations and laws, both proposed and actual, as well as court decisions, for their effect on the risk-decision business.

ISO offers services in the United States and around the world. Insurance companies and policyholders alike benefit from ISO activities that reduce costs, enhance competition, fight insurance fraud, promote insurer solvency, and help consumers comparison shop for price and coverage.

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**The Digitization Criteria
for the Distance to Water Body Layer**
July 19, 2002

Objective

The Major Water Body layer was originally created in the early nineteen-nineties using U.S. Census TIGER shoreline. We are attempting to recreate the criteria used to digitize a similar product, but with more consistency.

Our goal is to try to clarify the criteria required before a water feature is added to the Major Water Body layer. Consistency will greatly assist the GIS Technicians as they pan the coastline. A solid explanation will allow ISO to stand behind their data and the GUS and/or Location output.

Water Body Features included:

Basin	Harbor	Port
Bay	Inlet (significantly sized)	Sound
Bayou	Intracoastal Waterway (ICW)	Strait
Canal	Lagoon	
Channel	Mouth of <i>feature</i>	
Cove	Pass	
Delta	Passage	

Note: ICW segments as a single line will also be included.

Water Body Features excluded:

Inlet (of insignificant sized)	Tributaries (of insignificant sized)	Tributaries (single line)
Single line water features	Lakes	Small Rivers
Streams	Creeks	

Digitizing Guidelines (including mouth/inlet of *feature* definition)

Description of "Mouth/Inlet of *feature*" is the area impacted by wind-blown water. FNIS will use "AIM" or Angle of Impact Measurement method to define these features in the Major Water Body Layer. With each water feature adjacent to the Ocean Layer, a GIS Technician will construct several unique wind-blown water angle factors. A line perpendicular to the ocean and/or water feature will represent the baseline of the new feature. From that point, the technician will use 90 and 45-degree angles to determine the areas of land most likely to be impacted by wind-blown water. For a view of sample angles and resulting Major Water Body feature, please see diagrams at the end of this document. As you will see, using this method will exclude some features once incorporated in this layer. However, customer inquiries of the past have been mostly regarding features that they felt were over extended in this Major Water Body layer.

Any inlet/mouth less than ¼ mile wide will not be subjected to the AIM process. Instead, the Major Water Body feature will extend approximately ¼ - ½ mile inland (whichever is most applicable) from the coast or digitized FNIS Ocean Layer. Features besides inlets and mouths (such as sounds, channels, etc.) will be digitized using the same standards as used in the previous digitized version. These measurements are adjustable and may be changed as the project progresses.

During the digitizing process, the technicians will be utilizing historical wind activity GIS data from the National Hurricane Center. Historical wind events that have resulted in wind speed over 50 mph and documented damage estimates will be viewed. These will appear as GIS points along the shoreline. This is to ensure that areas near the coast that have been damaged by reported strong wind-blown water will be included.

Major Water Body Naming Conventions

Inlets and mouths of major water body features (i.e. Gulf of Mexico, ICW, etc.) will be displayed as an inlet or mouth of the parent water feature, i.e. INLET OF ATLANTIC OCEAN". Names will be taken from the GDT water layer, unless a more appropriately name appears in the older water body file. Gazetteers and maps can be used to verify or identify water features (especially ICW).

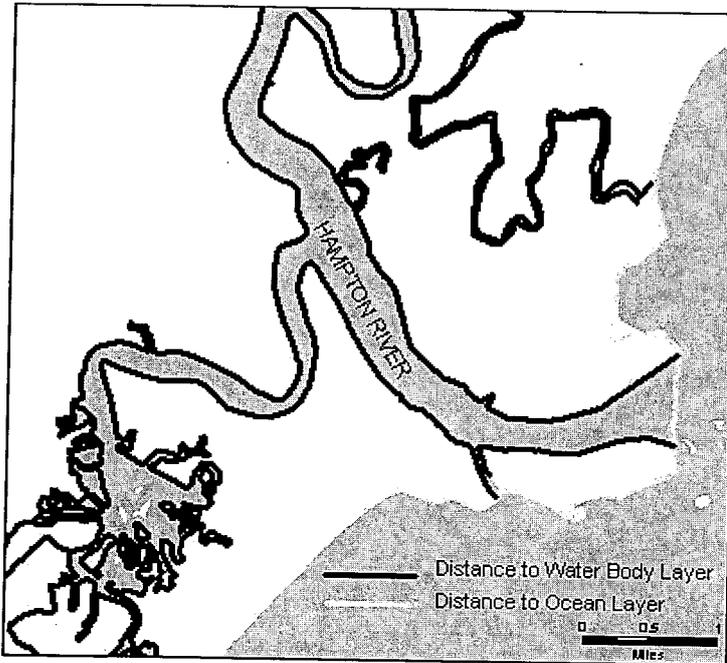
Naming standards:

BASIN	BAY	BAYOU
CANAL	CHANNEL	COVE
DELTA	HARBOR	INLET
INTRACOASTAL WATERWAY (ICW)	LAGOON	MOUTH OF RIVER
PASS	PASSAGE	PORT
SOUND	STRAIT	

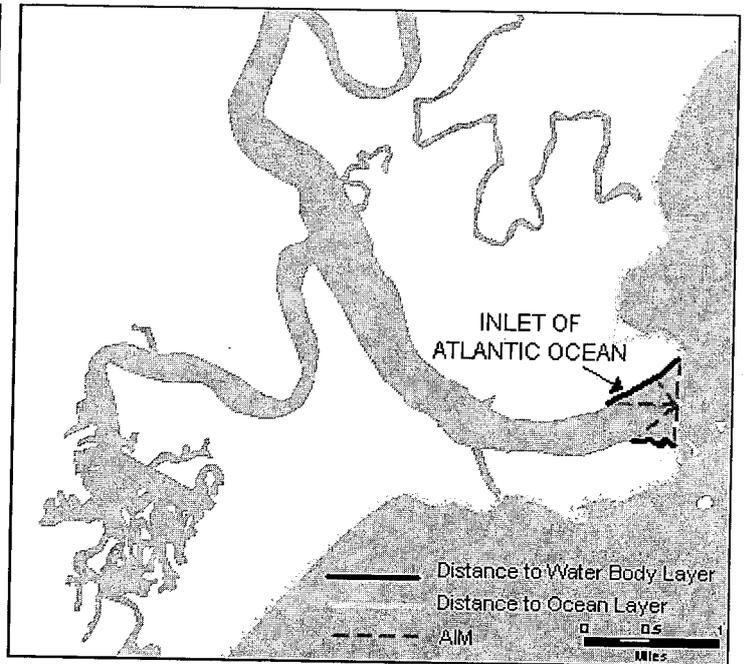
Examples

1) Too much detail...(-81.290403, 31.214859)

Before AIM

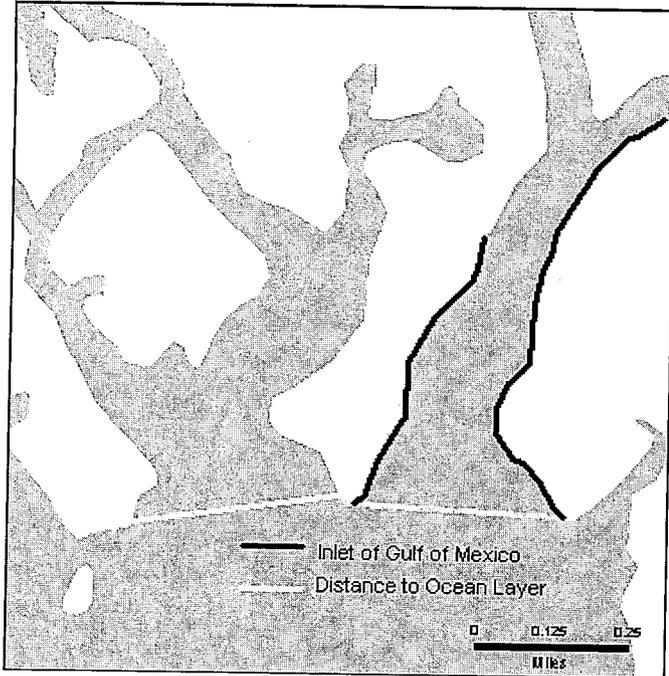


After AIM



2) Not enough detail... (-83.785817, 29.975390)

Before AIM



After AIM

