Package 'spatialrisk'

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Type Package

Title Calculating Spatial Risk

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BugReports https://github.com/mharinga/spatialrisk/issues

Description Methods for spatial risk calculations. It offers an efficient approach to determine the sum of all observations within a circle of a certain radius. This might be beneficial for insurers who are required (by a recent European Commission regulation) to determine the maximum value of insured fire risk policies of all buildings that are partly or fully located within a circle of a radius of 200m. See Church (1974) <doi:10.1007/BF01942293> for a description of the problem.

License GPL (>= 2)

URL https://github.com/mharinga/spatialrisk,

https://mharinga.github.io/spatialrisk/

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choropleth

Create choropleth map

Description

Takes an object produced by points_to_polygon(), and creates the corresponding choropleth map. The given clustering is according to the Fisher-Jenks algorithm. This commonly used method for choropleths seeks to reduce the variance within classes and maximize the variance between classes.

```
choropleth(
  sf_object,
  value = "output",
  id_name = "areaname",
  mode = "plot",
  n = 7,
  legend_title = "Clustering",
  palette = "viridis"
)
```

Arguments

object of class sf
column name to shade the polygons
column name of ids to plot
choose between static ('plot' is default) and interactive map ('view')
number of clusters (default is 7)
title of legend
palette name or a vector of colors. See tmaptools::palette_explorer() for the named palettes. Use a "-" as prefix to reverse the palette. The default palette is "viridis".

Value

tmap

Author(s)

Martin Haringa

Examples

```
test <- points_to_polygon(nl_provincie, insurance, sum(amount, na.rm = TRUE))
choropleth(test)
choropleth(test, id_name = "areaname", mode = "view")</pre>
```

choropleth_ggplot2 Map object of class sf using ggplot2

Description

Takes an object produced by choropleth_sf(), and creates the correspoding choropleth map.

```
choropleth_ggplot2(
  sf_object,
  value = output,
  n = 7,
  dig.lab = 2,
  legend_title = "Class",
  option = "D",
  direction = 1
)
```

Arguments

sf_object	object of class sf
value	column to shade the polygons
n	number of clusters (default is 7)
dig.lab	number of digits in legend (default is 2)
legend_title	title of legend
option	a character string indicating the colormap option to use. Four options are available: "magma" (or "A"), "inferno" (or "B"), "plasma" (or "C"), "viridis" (or "D", the default option) and "cividis" (or "E").
direction	Sets the order of colors in the scale. If 1, the default, colors are ordered from darkest to lightest. If -1, the order of colors is reversed.

Value

ggplot map

Author(s)

Martin Haringa

Examples

```
test <- points_to_polygon(nl_postcode2, insurance, sum(amount, na.rm = TRUE))
choropleth_ggplot2(test)</pre>
```

concentration	Concentration risk

Description

The sum of all observations within a circle of a certain radius.

```
concentration(
   sub,
   full,
   value,
   lon_sub = lon,
   lat_sub = lat,
   lon_full = lon,
   lat_full = lat,
   radius = 200,
   display_progress = TRUE
)
```

Groningen

Arguments

sub	data.frame of locations to calculate concentration risk for (target points). sub should include at least columns for longitude and latitude.
full	data.frame to find the locations within radius r from locations in sub (reference locations). full should include at least columns for longitude, latitude and value of interest to summarize.
value	column name with value of interest to summarize in full.
lon_sub	column name in sub with longitude (lon is default).
lat_sub	column name in sub with latitude (lat is default).
lon_full	column name in full with longitude in full (lon is default).
lat_full	column name in full with latitude in full (lat is default).
radius	radius (in meters) (default is 200m).
display_progress	

show progress bar (TRUE/FALSE). Defaults to TRUE.

Value

A data.frame equal to data.frame sub including an extra column concentration.

Author(s)

Martin Haringa

Examples

Groningen

Coordinates of houses in Groningen

Description

A dataset of postal codes and the corresponding spatial locations in terms of a latitude and a longitude.

Usage

Groningen

haversine

Format

A data frame with 25000 rows and 8 variables:

street Name of street
number Number of house
letter Letter of house
suffix Suffix to number of house
postal_code Postal code of house
city The name of the city
lon Longitude (in degrees)
lat Latitude (in degrees)
amount Random value

Source

The BAG is the Dutch registry for Buildings and adresses (Basisregistratie adressen en gebouwen).

haversine

Haversine great circle distance

Description

The shortest distance between two points (i.e., the 'great-circle-distance' or 'as the crow flies'), according to the 'haversine method'. This method assumes a spherical earth, ignoring ellipsoidal effects. Note that this version is implemented in C++. A quick benchmark to the version of geosphere showed it to be a non-insignificant speed enhancement. The algorithm converges in one-twentieth of the original time.

Usage

haversine(lat_from, lon_from, lat_to, lon_to, r = 6378137)

Arguments

lat_from	Latitude of point.
lon_from	Longitude of point.
lat_to	Latitude of point.
lon_to	Longitude of point.
r	Radius of the earth; default = 6378137 m

Details

The Haversine ('half-versed-sine') formula was published by R.W. Sinnott in 1984, although it has been known for much longer.

Value

Vector of distances in the same unit as r (default in meters).

Author(s)

Martin Haringa

References

Sinnott, R.W, 1984. Virtues of the Haversine. Sky and Telescope 68(2): 159.

Examples

haversine(53.24007, 6.520386, 53.24054, 6.520386)

highest_concentration Highest concentration risk

Description

Find the centre coordinates of a circle with a fixed radius that maximizes the coverage of total fire risk insured. 'highest_concentration()' returns the coordinates (lon/lat) and the corresponding concentration. The concentration is defined as the sum of all observations within a circle of a certain radius. See concentration for determining concentration for pre-defined coordinates.

Usage

```
highest_concentration(
    df,
    value,
    lon = lon,
    lat = lat,
    lowerbound = NULL,
    radius = 200,
    grid_distance = 25,
    gh_precision = 6,
    display_progress = TRUE
)
```

Arguments

df	data.frame of locations, should at least include column for longitude, latitude and sum insured
value	column name with value of interest to summarize (e.g. sum insured)
lon	column name with longitude (defaults to 'lon')

lat	column name with latitude (defaults to 'lat')
lowerbound	set lower bound for outcome (defaults to NULL)
radius	radius (in meters) (default is 200m)
grid_distance	distance (in meters) for precision of concentration risk (default is 25m). 'neighborhood_search()' can be used to search for coordinates with even higher concentrations in the neighborhood of the highest concentrations.
gh_precision	positive integer to define geohash precision. See details.
display_progres	S

show progress bar (TRUE/FALSE). Defaults to TRUE.

Details

A recently European Commission regulation requires insurance companies to determine the maximum value of insured fire risk policies of all buildings that are partly or fully located within circle of a radius of 200m (Commission Delegated Regulation (EU), 2015, Article 132). The problem can be stated as: "find the centre coordinates of a circle with a fixed radius that maximizes the coverage of total fire risk insured". This can be viewed as a particular instance of the Maximal Covering Location Problem (MCLP) with fixed radius. See Gomes (2018) for a solution to the maximum fire risk insured capital problem using a multi-start local search meta-heuristic. The computational performance of highest_concentration() is investigated to overcome the long times the MCLP algorithm is taking. highest_concentration() is written in C++, and for 500,000 buildings it needs about 5-10 seconds to determine the maximum value of insured fire risk policies that are partly or fully located within circle of a radius of 200m.

'highest_concentration()' uses Gustavo Niemeyer's wonderful and elegant geohash coordinate system. Niemeyer's Geohash method encodes latitude and longitude as binary string where each binary value derived from a decision as to where the point lies in a bisected region of latitude or longitudinal space. The first step is to convert all latitude/longitude coordinates into geohash-encoded strings.

The length of the geohash ('gh_precision') controls the 'zoom level':

- precision 5 is 4.89 x 4.89km;
- precision 6 is 1.22km x 0.61km;
- precision 7 is 153m x 153m;
- precision 8 is 39m x 19m.

For a circle with a radius of 200m the precision of the geohash should be set equal to 6 (default). Then the 'value' column is aggregated (sum) per geohash (with a buffer of size 'radius' around each geohash, since the coordinates of the highest concentration can be near the edge of the geohash). The geohashes with a aggregated value below the lowerbound are removed, where the lowerbound is equal to the maximum of the 'value' column. Then a grid is created, with a distance of 'grid_distance' between the points. See example section for a illustration of the algorithm. As a last step for each grid point the concentration is calculated.

Value

data.frame with coordinates (lon/lat) with the highest concentrations

insurance

Author(s)

Martin Haringa

References

Commission Delegated Regulation (EU) (2015). Solvency II Delegated Act 2015/35. Official Journal of the European Union, 58:124.

Gomes M.I., Afonso L.B., Chibeles-Martins N., Fradinho J.M. (2018). Multi-start Local Search Procedure for the Maximum Fire Risk Insured Capital Problem. In: Lee J., Rinaldi G., Mahjoub A. (eds) Combinatorial Optimization. ISCO 2018. Lecture Notes in Computer Science, vol 10856. Springer, Cham. <doi:10.1007/978-3-319-96151-4_19>

Examples

```
## Not run:
# Find highest concentration with a precision of a grid of 25 meters
hc1 <- highest_concentration(Groningen, amount, radius = 200,
grid_distance = 25)
# Look for coordinates with even higher concentrations in the
# neighborhood of the coordinates with the highest concentration
hc1_nghb <- neighborhood_gh_search(hc1, max.call = 7000)
print(hc1_nghb)
# Create map with geohashes above the lowerbound
# The highest concentration lies in one of the geohashes
plot(hc1)
# Create map with highest concentration
plot(hc1_nghb)
## End(Not run)
```

insurance

Sum insured per postal code in the Netherlands

Description

A dataset of postal codes with their sum insured, population and the corresponding spatial locations in terms of a latitude and a longitude.

Usage

insurance

Format

A data frame with 29,990 rows and 5 variables:

postcode 6-digit postal code

population_pc4 Population per 4-digit postal code

amount Sum insured

lon Longitude (in degrees) of the corresponding 6-digit postal code

lat Latitude (in degrees) of the corresponding 6-digit postal code

Author(s)

Martin Haringa

interpolate_krige Ordinary kriging

Description

Interpolation and smoothing on the sphere by means of ordinary kriging.

Usage

```
interpolate_krige(
   observations,
   targets,
   value,
   lon_obs = lon,
   lat_obs = lat,
   lon_targets = lon,
   lat_targets = lat
)
```

Arguments

data.frame of observations.
data.frame of locations to calculate the interpolated and smoothed values for (target points).
Column with values in observations.
Column in observations with longitude (lon is default).
Column in observations with latitude (lat is default).
Column in targets with longitude (lon is default).
Column in targets with latitude (lat is default).

Details

observations should include at least columns for longitude and latitude.

targets should include at least columns for longitude, latitude and value of interest to interpolate and smooth.

Kriging can be considered as linear regression with spatially correlated residuals. Kriging is most appropriate when it is known there is a spatially correlated distance or directional bias in the data. It is often used in soil science and geology.

See splines on the sphere for interpolation and smoothing on the sphere by means of splines.

Value

Object equal to object targets including extra columns for the predicted value and the variance.

Author(s)

Martin Haringa

References

gstat::krige

Examples

```
## Not run:
target <- sf::st_drop_geometry(nl_postcode3)
obs <- insurance %>% dplyr::sample_n(1000)
pop_df <- interpolate_krige(obs, target, population_pc4)
pop_sf <- left_join(nl_postcode3, pop_df)
choropleth(pop_sf, value = "population_pc4_pred", n = 13)
choropleth(pop_sf, value = "population_pc4_var", n = 13)
```

End(Not run)

interpolate_spline Splines on the sphere

Description

Spline interpolation and smoothing on the sphere.

Usage

```
interpolate_spline(
   observations,
   targets,
   value,
   lon_obs = lon,
   lat_obs = lat,
   lon_targets = lon,
   lat_targets = lat,
   k = 50
)
```

Arguments

observations	data.frame of observations.
targets	data.frame of locations to calculate the interpolated and smoothed values for (target points).
value	Column with values in observations.
lon_obs	Column in observations with longitude (lon is default).
lat_obs	Column in observations with latitude (lat is default).
lon_targets	Column in targets with longitude (lon is default).
lat_targets	Column in targets with latitude (lat is default).
k	(default 50) is the basis dimension. For small data sets reduce k manually rather than using default.

Details

observations should include at least columns for longitude and latitude.

targets should include at least columns for longitude, latitude and value of interest to interpolate and smooth.

A smooth of the general type discussed in Duchon (1977) is used: the sphere is embedded in a 3D Euclidean space, but smoothing employs a penalty based on second derivatives (so that locally as the smoothing parameter tends to zero we recover a "normal" thin plate spline on the tangent space). This is an unpublished suggestion of Jean Duchon.

See ordinary kriging for interpolation and smoothing on the sphere by means of kriging.

Value

Object equal to object targets including an extra column with predicted values.

Author(s)

Martin Haringa

References

Splines on the sphere

knmi_historic_data

Examples

```
## Not run:
target <- sf::st_drop_geometry(nl_postcode3)
obs <- dplyr::sample_n(insurance, 1000)
pop_df <- interpolate_spline(obs, target, population_pc4, k = 20)
pop_sf <- left_join(nl_postcode3, pop_df)
choropleth(pop_sf, value = "population_pc4_pred", n = 13)
```

End(Not run)

knmi_historic_data Retrieve historic weather data for the Netherlands

Description

This function retrieves historic weather data collected by the official KNMI weather stations. See spatialrisk::knmi_stations for a list of the official KNMI weather stations.

Usage

```
knmi_historic_data(startyear, endyear)
```

Arguments

startyear	start year for historic weather data.
endyear	end year for historic weather data.

Format

The returned data frame contains the following columns:

- station = ID of measurement station;
- date = Date;
- FH = Hourly mean wind speed (in 0.1 m/s);
- FX = Maximum wind gust (in 0.1 m/s) during the hourly division;
- DR = Precipitation duration (in 0.1 hour) during the hourly division;
- RH = Hourly precipitation amount (in 0.1 mm) (-1 for <0.05 mm);
- city = City where the measurement station is located;
- lon = Longitude of station (crs = 4326);
- lat = Latitude of station (crs = 4326).

Value

Data frame containing weather data and meta data for weather station locations.

Author(s)

Martin Haringa

Examples

Not run: knmi_historic_data(2015, 2019)

End(Not run)

knmi_stations KNMI stations

Description

A data frame containing the IDs and meta-data on the official KNMI weather stations.

Usage

knmi_stations

Format

A data frame with 50 rows and 7 variables:

station ID of the station (209-391)

city City where the station is located

lon Longitude of station (crs = 4326)

lat Latitude of the station (crs = 4326)

altitude Altitude of the station (in meters)

X X coordinate of the station (crs = 32631)

Y Y coordinate of the station (crs = 32631)

Author(s)

Martin Haringa

neighborhood_gh_search

Search for coordinates with higher concentrations within geohash

Description

highest_concentration returns the highest concentration within a portfolio based on grid points. However, higher concentrations can be found within two grid points. 'neighborhood_gh_search()' looks for even higher concentrations in the neighborhood of the grid points with the highest concentrations. This optimization is done by means of Simulated Annealing.

Usage

```
neighborhood_gh_search(
    hc,
    highest_geohash = 1,
    max.call = 1000,
    verbose = TRUE,
    seed = 1
)
```

Arguments

hc	object of class 'concentration' obtained from 'highest_concentration()'
highest_geohash	
	the number of geohashes the searching algorithm is applied to. Defaults to 1 (i.e. algorithm is only applied to the geohash with the highest concentration).
max.call	maximum number of calls to the concentration function (i.e. the number of coordinates in the neighborhood of the highest concentration). Defaults to 1000.
verbose	show messages from the algorithm (TRUE/FALSE). Defaults to FALSE.
seed	set seed

Value

data.frame

Author(s)

Martin Haringa

Examples

```
## Not run:
# Find highest concentration with a precision of a grid of 25 meters
hc1 <- highest_concentration(Groningen, amount, radius = 200,
grid_distance = 25)
```

```
# Increase the number of calls for more extensive search
hc1_nghb <- neighborhood_gh_search(hc1, max.call = 7000, highest_geohash = 1)
hc2_nghb <- neighborhood_gh_search(hc1, max.call = 7000, highest_geohash = 2)
plot(hc1_nghb)
plot(hc2_nghb)
## End(Not run)
```

nl_corop

Object of class sf *for COROP regions in the Netherlands*

Description

An object of class sf (simple feature) for COROP regions in the Netherlands.

Usage

nl_corop

Format

A simple feature object with 40 rows and 5 variables:

corop_nr corop number

areaname corop name

geometry geometry object of COROP region

lon longitude of the corop centroid

lat latitude of the corop centroid

Details

A COROP region is a regional area within the Netherlands. These regions are used for analytical purposes by, among others, Statistics Netherlands. The Dutch abbreviation stands for Coordinatic commissie Regionaal Onderzoeksprogramma, literally the Coordination Commission Regional Research Programme.

Author(s)

Martin Haringa

nl_gemeente

Description

An object of class sf (simple feature) for municipalities (Dutch: gemeentes) in the Netherlands in the year 2021.

Usage

nl_gemeente

Format

A simple feature object with 380 rows and 6 variables:

id id of gemeente
code code of gemeente
areaname name of gemeente
lon longitude of the gemeente centroid
lat latitude of the gemeente centroid
geometry geometry object of gemeente

Author(s)

Martin Haringa

nl_postcode2 Object of class sf for 2-digit postcode regions in the Netherlands

Description

An object of class sf (simple feature) for 2-digit postal codes (Dutch: postcode) regions in the Netherlands.

Usage

nl_postcode2

Format

A simple feature object with 90 rows and 4 variables:

areaname 2-digit postal codegeometry geometry object of postal codelon longitude of the 2-digit postal code centroidlat latitude of the 2-digit postal code centroid

Details

Postal codes in the Netherlands, known as postcodes, are alphanumeric, consisting of four digits followed by two uppercase letters. The first two digits indicate a city and a region, the second two digits and the two letters indicate a range of house numbers, usually on the same street.

Author(s)

Martin Haringa

nl_postcode3

Object of class sf for 3-digit postcode regions in the Netherlands

Description

An object of class sf (simple feature) for 3-digit postal codes (Dutch: postcode) regions in the Netherlands.

Usage

nl_postcode3

Format

A simple feature object with 799 rows and 3 variables:

areaname 3-digit postal code

geometry geometry object of postal code

lon longitude of the 3-digit postal code centroid

lat latitude of the 3-digit postal code centroid

Details

Postal codes in the Netherlands, known as postcodes, are alphanumeric, consisting of four digits followed by two uppercase letters. The first two digits indicate a city and a region, the second two digits and the two letters indicate a range of house numbers, usually on the same street.

Author(s)

Martin Haringa

nl_postcode4

Description

An object of class sf (simple feature) for 4-digit postal codes (Dutch: postcode) regions in the Netherlands.

Usage

nl_postcode4

Format

A simple feature object with 4053 rows and 7 variables:

pc4 4-digit postal code

areaname name of corresponding 4-digit postal code

- city name of city
- biggest_20cities pc4 is in one of the following twenty (biggest) cities in the Netherlands: Amsterdam, Rotterdam, 's-Gravenhage, Utrecht, Eindhoven, Tilburg, Groningen, Almere, Breda, Nijmegen, Enschede, Apeldoorn, Haarlem, Amersfoort, Arnhem, 's-Hertogenbosch, Zoetermeer, Zwolle, Maastricht, Leiden.

geometry geometry object of postal code

- lon longitude of the 4-digit postal code centroid
- lat latitude of the 4-digit postal code centroid

Details

Postal codes in the Netherlands, known as postcodes, are alphanumeric, consisting of four digits followed by two uppercase letters. The first two digits indicate a city and a region, the second two digits and the two letters indicate a range of house numbers, usually on the same street.

Author(s)

Martin Haringa

nl_provincie

Description

An object of class sf (simple feature) for provinces (Dutch: provincies) in the Netherlands.

Usage

```
nl_provincie
```

Format

A simple feature object with 12 rows and 4 variables:

areaname province name

geometry geometry object of province

lon longitude of the province centroid

lat latitude of the province centroid

Author(s)

Martin Haringa

plot.concentration Automatically create a plot for objects obtained from highest_concentration()

Description

Takes an object produced by 'highest_concentration()', and creates an interactive map.

```
## S3 method for class 'concentration'
plot(
    x,
    grid_points = TRUE,
    legend_title = NULL,
    palette = "viridis",
    legend_position = "bottomleft",
    providers = c("CartoDB.Positron", "nlmaps.luchtfoto"),
    ...
)
```

plot.neighborhood

Arguments

х	object of class 'concentration' obtained from 'highest_concentration()'	
grid_points	show grid points (TRUE), or objects (FALSE)	
legend_title	title of legend	
palette	palette for grid points (defaults to "viridis")	
legend_position		
	legend position for grid points legend (defaults to "bottomleft")	
providers	providers to show. See 'leaflet::providers' for a list.	
	additional arguments affecting the interactive map produced	

Value

Interactive view of geohashes with highest concentrations

Author(s)

Martin Haringa

plot.neighborhood	Automatically create a plot for objects of	btained from neighbor-
	hood_gh_search()	

Description

Takes an object produced by 'neighborhood_gh_search()', and creates an interactive map.

```
## S3 method for class 'neighborhood'
plot(
    x,
    buffer = 0,
    legend_title = NULL,
    palette = "viridis",
    legend_position = "bottomleft",
    palette_circle = "YlOrRd",
    legend_position_circle = "bottomright",
    legend_title_circle = "Highest concentration",
    providers = c("CartoDB.Positron", "nlmaps.luchtfoto"),
    ...
)
```

Arguments

х	object neighborhood object produced by 'neighborhood_gh_search()'	
buffer	numeric value, show objects within buffer (in meters) from circle (defaults to 0)	
legend_title	title of legend	
palette	palette for points (defaults to "viridis")	
legend_position		
	legend position for points legend (defaults to "bottomleft")	
<pre>palette_circle</pre>	palette for circles (default to "YlOrRd")	
legend_position_circle		
	legend position for circles legend (defaults to "bottomright")	
legend_title_circle		
	title of legend for circles	
providers	providers to show. See 'leaflet::providers' for a list.	
	additional arguments affecting the interactive map produced	

Value

Interactive view of highest concentration on map

Author(s)

Martin Haringa

plot_points Create map with points

Description

Create map for data.frame with points.

Usage

```
plot_points(
    df,
    value,
    lon = lon,
    lat = lat,
    palette = "viridis",
    legend_position = "bottomleft",
    crs = 4326,
    providers = c("CartoDB.Positron", "nlmaps.luchtfoto")
)
```

points_in_circle

Arguments

df	data.framw with column for lon and lat
value	column in df
lon	column with lon
lat	column with lat
palette	color palette
legend_position	1
	position for legend (default is "bottomleft")
crs	crs (default is 4326)
providers	providers to show. See 'leaflet::providers' for a list.

Value

leaflet map

Examples

```
## Not run:
plot_points(Groningen, value = amount)
```

End(Not run)

points_in_circle Points in circle

Description

Find all observations in a data.frame within a circle of a certain radius.

```
points_in_circle(
   data,
   lon_center,
   lat_center,
   lon = lon,
   lat = lat,
   radius = 200
)
```

Arguments

data	data.frame with at least columns for longitude and latitude.
lon_center	numeric value referencing to the longitude of the center of the circle
lat_center	numeric value referencing to the latitude of the center of the circle
lon	column name in data with longitudes (lon is default).
lat	column name in data with latitudes (lat is default).
radius	radius (in meters) (defaults to 200m).

Value

data.frame. Column distance_m gives the distance to the center of the circle (in meters).

Author(s)

Martin Haringa

Examples

```
points_in_circle(Groningen, lon_center = 6.571561, lat_center = 53.21326,
radius = 60)
```

points_to_polygon Aggregate attributes of coordinates to area level

Description

A data.frame containing coordinates (in terms of longitude and latitude) is joined to the polygon level. Then arithmetic operations on the attributes of the coordinates are applied to obtain aggregated values for each polygon.

Usage

```
points_to_polygon(sf_map, df, oper, crs = 4326, outside_print = FALSE)
```

Arguments

sf_map	object of class sf
df	data.frame containing coordinates (column names should be 'lon' and 'lat')
oper	an arithmetic operation on the polygon level
crs	coordinate reference system: integer with the EPSG code, or character with proj4string $% \left({{{\left[{{{C_{1}}} \right]}_{i}}}_{i}} \right)$
outside_print	print points that are not within a polygon (default is FALSE).

points_to_polygon

Value

an object of class sf

Author(s)

Martin Haringa

Examples

```
points_to_polygon(nl_postcode2, insurance, sum(amount, na.rm = TRUE))
## Not run:
shp_read <- sf::st_read("~/path/to/file.shp")
points_to_polygon(shp_read, insurance, sum(amount, na.rm = TRUE))</pre>
```

End(Not run)

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