



### CONFERENCIA

# MODELO EMPÍRICO PARA LA PREDICCIÓN A CORTO PLAZO DE LA PROPAGACIÓN DE LA COVID-19

Enrique Álvarez Lacalle, Grupo BIOCOMSC. UPC.

Barcelona, 28 de mayo de 2020

# The use of empiric models for the short-term prediction of COVID-19. Risk assessments in epidemiological dynamics.

28th May 2020

**Enric** Alvarez

Investigador del Grup de recerca de Biologia Computacional i Sistemes Complexos (BIOCOM-SC, UPC)





# Tracking epidemics. A collaboration between IGTP and UPC...





Computational Biology and Complex Systems Research Group

MINISTERIO DE CIENCIA E INNOVACIÓ

Martí Català Pere-Joan Cardona, PhD Comparative Medicine and Bioimage Centre of Catalonia; Institute for Health Science Research Germans Trias i Pujol

Centre of Catalonia

Clara Prats, PhD Sergio Alonso, PhD Enric Álvarez, PhD Miquel Marchena David Conesa Daniel López, PhD Computational Biology and Complex Systems;

Universitat Politècnica de Catalunya - BarcelonaTech

With the collaboration of: Guillem Álvarez, Oriol Bertomeu, Laura Dot, Lavínia Hriscu, Helena Kirchner, Daniel Molinuevo, Pablo Palacios, Sergi Pradas, David Rovira, Xavier Simó, Tomás Urdiales

## Outline

- 1. Context and objectives
- 2. An empirical model to deal with COVID19. Prediction horizon
- 3. Estimating real incidence of COVID19
- 4. Identifying risk

- Research group BIOCOMSC with previous experience on modelling infectious diseases (tuberculosis, Chagas disease, malaria...) and multi/scale modelling in diseases (subcellular, cellular, organ scale).
- Follow up on COVID19 epidemic in China during January-February.
- Start applying developed models when COVID19 reaches Europe.
- Clara Prats leads the creation of a COVID19 team from the European Commission (DG-CONNECT, DG-SANTE) to carry out a daily analysis and prediction of the situation in EU countries (daily reports → <a href="https://biocomsc.upc.edu/en/covid-19/daily-report">https://biocomsc.upc.edu/en/covid-19/daily-report</a>).
- Collaboration with AQuAS team that follows up epidemic in Catalunya → analysis and prediction at lower scale (health regions, AGAs, hospitals), including hospitalizations, critical points and ICUs.
   Collaboration extended to other autonomous governments
- Track evolution of the epidemics as mobility increases with the goal to detect hotspots.

## Outline

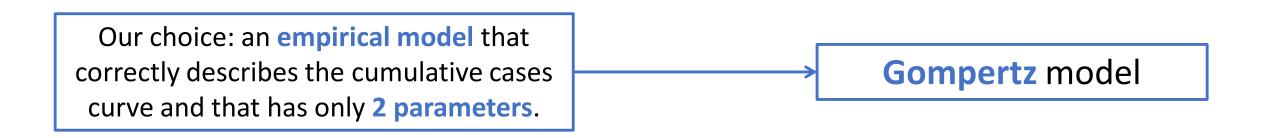
1. Context and objectives

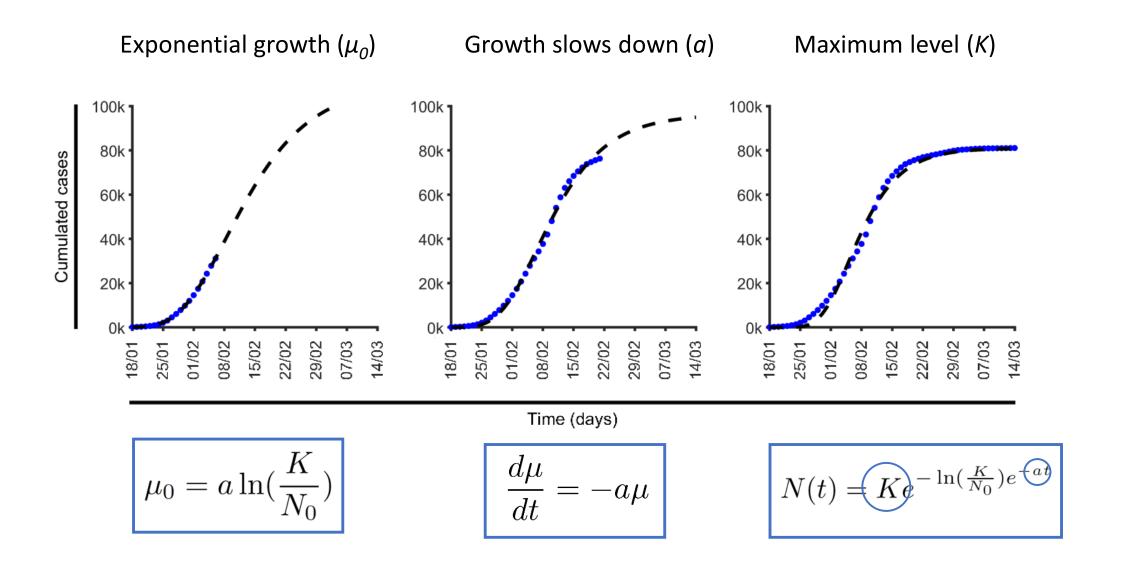
2. An empirical model to deal with COVID19. Prediction horizon

- 3. Estimating real incidence of COVID19
- 4. Identifying risk

### Why an empirical model?

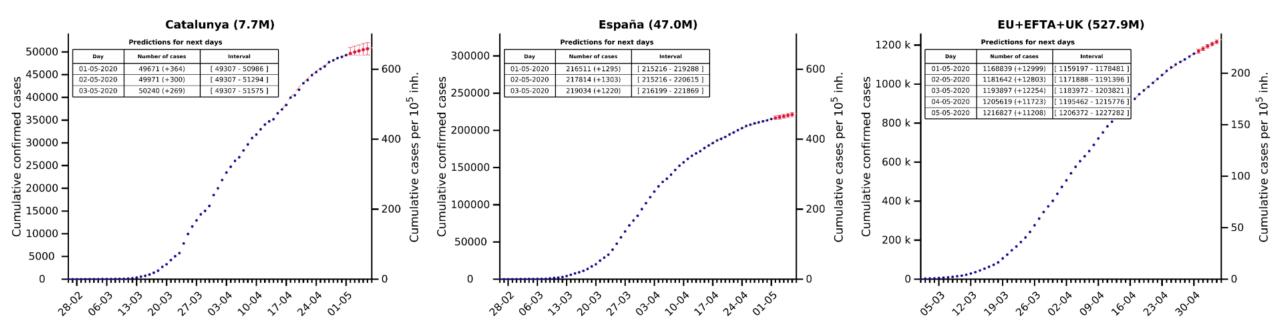
- ✓ February 2020 → Lack of precise knowledge about the dynamics of CODIV19: incubation period, infectiousness, disease duration... → SEIR models ≈ empirical fittings with many parameters.
- ✓ Lack of herd immunity or vaccine → Dynamics of the disease is not driven by susceptible population (not limiting) but by control measures → SEIR models are less appropriate.





### Gompertz model: predictions

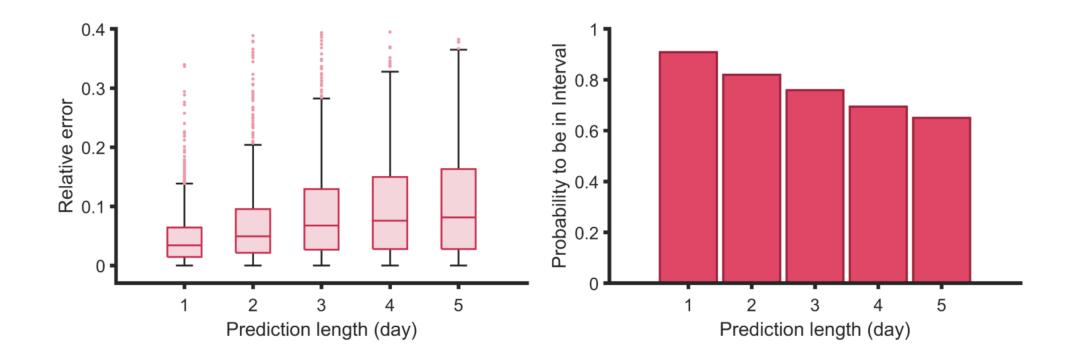
Daily fitting Gompertz model to cumulative cases (countries and regions)



### Gompertz model: predictions

Daily fitting Gompertz model to cumulative cases (countries and regions)

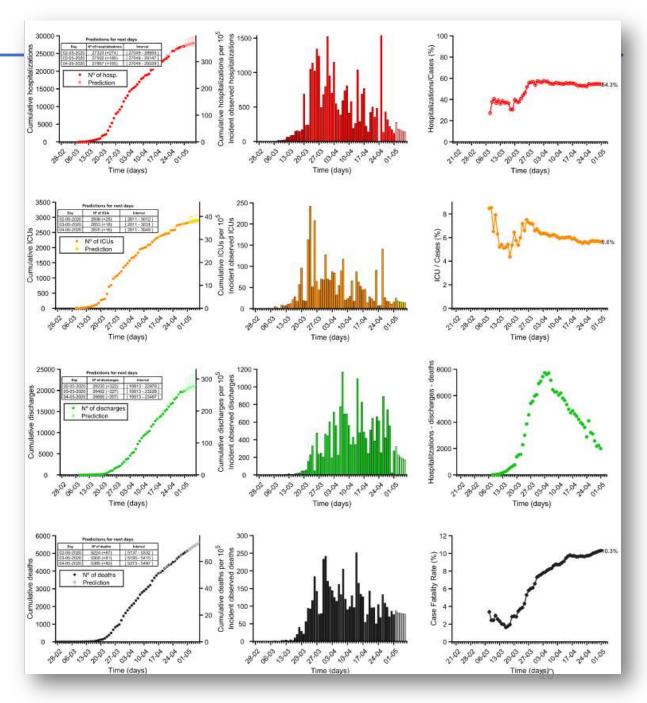
➢ Predictions at short term → expected cases at 1 to 5 days, depending on length of historical series



Gompertz model: Hospital coverage risk

**Daily fitting** Gompertz model to cumulative data

➢ Predictions at short term → also for ICUs, hospitalizations, discharges, deaths



## Outline

- 1. Context and objectives
- 2. An empirical model to deal with COVID19. Prediction horizon
- 3. Estimating real incidence of COVID19
- 4. Identifying risk

- People with mild symptoms can infect others. Uncertainty about the ability of people with no symptoms (20-40%) to spread the disease

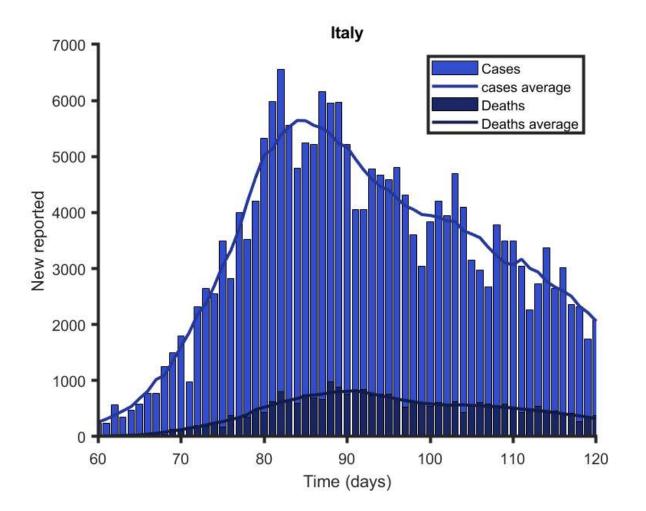
- Most countries do not have the ability to detect people with mild symptoms. Some exceptions are South Korea and Israel.

- It is important to estimate the people that are really activeCorrelation between cases and deaths  $\rightarrow$  Diagnostic to Death (DtD)

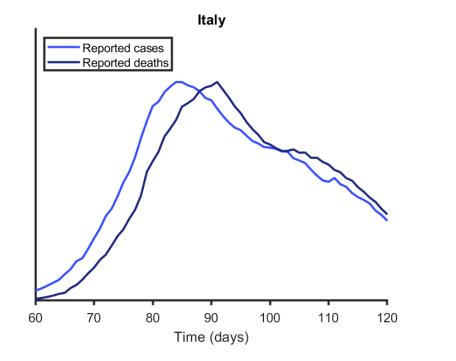
### Estimating real incidence

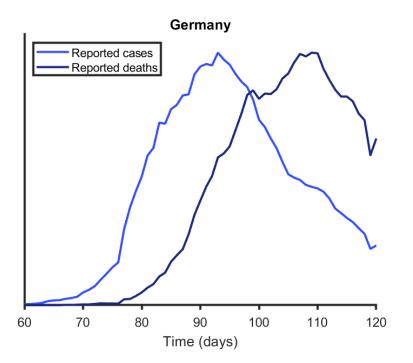
Bibliographical research and new evidence

- ✓ 1 % lethality on average
- ✓ 0.5-0.8% lethality for low penetration regions
- ✓ Up to 1.2-1.5 % on average for high penetration regions (residences, nursing homes have very high lethality)
- ✓ Time from onset to death, TtD ≤ 18 days
- ✓ Correlation between cases and deaths →
  Diagnostic to Death (DtD)

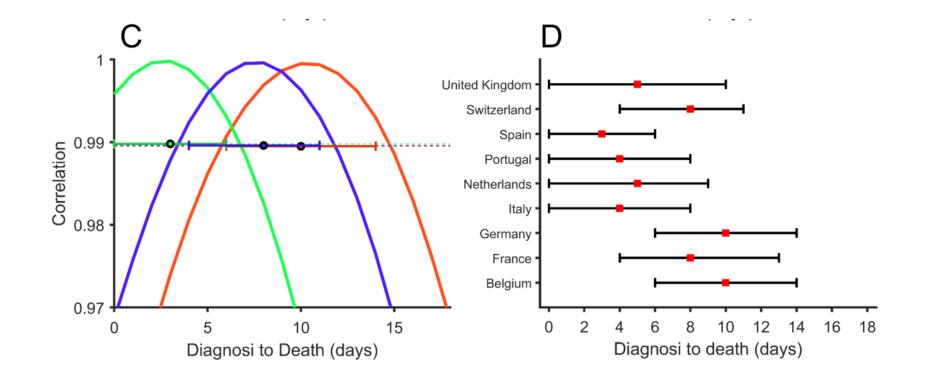


### Estimating real incidence. First rescale.





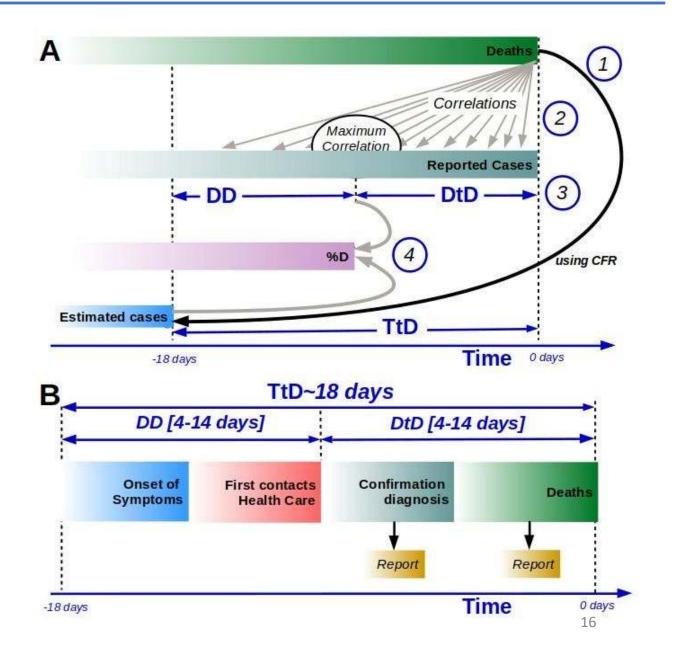
### Estimating real incidence. Obtain delay

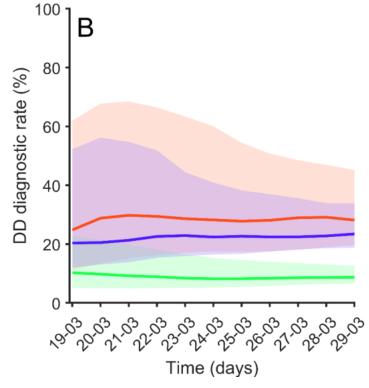


### Estimating real incidence. Now consider all delays

Now take into account delays

- ✓ 1 % lethality
- ✓ Time from onset to death, TtD ≤ 18 days
- ✓ Correlation between cases and deaths →
  Diagnostic to Death (DtD)
- ✓ Diagnosis Delay DD = TtD DtD
- $\checkmark$  DD includes delay in data recording





Countries	Detection Delay			Diagnosis Delay Detection Rate (%)			Estimated cumulative cases			Estimated attack rate /10 <sup>5</sup> inh.		
	Value	min	max	Value	min	max	Value	min	max	Value	min	max
Belgium	8	4	12	4%	3%	6%	759000	596000	1060000	6553	5140	9143
France	10	5	14	5%	3%	5%	2331000	1956000	3044000	3571	2996	4663
Germany	8	4	12	27%	21%	32%	489000	412000	633000	583	492	755
Italy	14	10	14	7%	6%	7%	2352000	2352000	2631000	3889	3889	4352
Netherlands	13	9	14	7%	6%	8%	382000	362000	471000	2230	2115	2749
Portugal	14	10	14	27%	21%	27%	68000	68000	87000	668	668	852
Spain	14	12	14	9%	8%	9%	2043000	2043000	2171000	4344	4344	4617
Sweden*	9	4	14	6%	4%	8%	197000	142000	289000	1955	1406	2860
Switzerland	10	7	14	23%	21%	25%	116000	104000	127000	1335	1197	1472
<b>United Kingdom</b>	13	8	14	6%	4%	6%	1777000	1625000	2683000	2617	2394	3953

### Table from late April

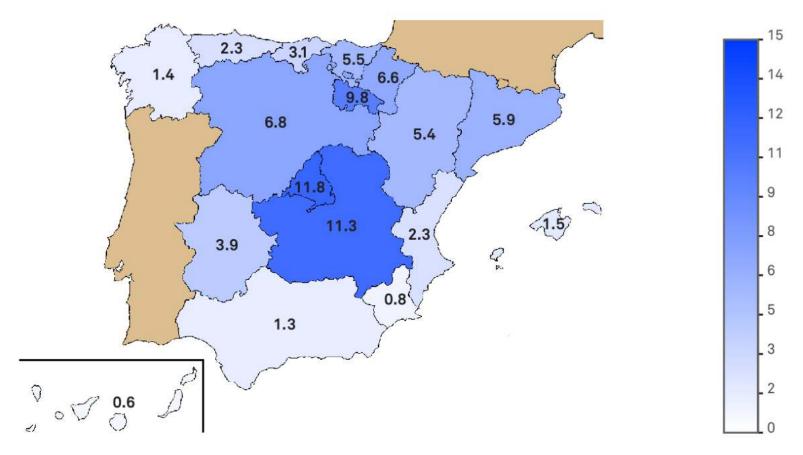
Germany —— Spain —— S

Switzerland

17

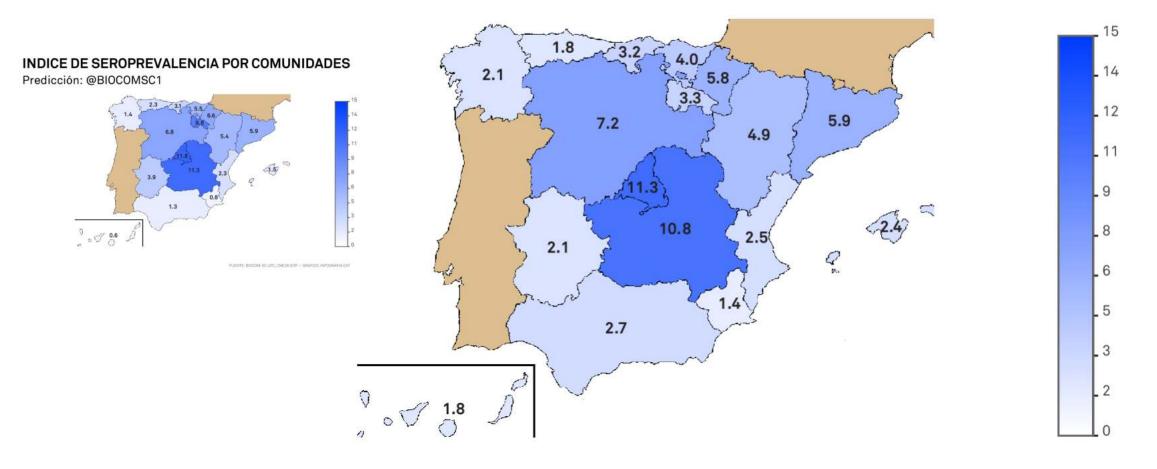
### **INDICE DE SEROPREVALENCIA POR COMUNIDADES**

Predicción: @BIOCOMSC1



### **INDICE DE SEROPREVALENCIA POR COMUNIDADES**

Datos estudio Ministerio Salud: @SALUDISCIII



### CASOS ACTIVOS POR COMUNIDADES AUTÓNOMAS Datos a 19 de mayo

	Estimación	% total
ANDALUCÍA *	3.500	2.82
ARAGÓN	5.000	4.02
ASTURIAS	700	0.56
ISLAS BALEARES	1.000	0.80
COMUNIDAD VALENCIANA	5.900	4.75
CANARIAS *	500	0.40
CANTABRIA	600	0.48
CASTILLA Y LEÓN	13.200	10.62
CASTILLA-LA MANCHA	10.800	8.69
CATALUÑA	34.000	27.35
EXTREMADURA	2.000	1.61
GALICIA	2.500	2.01
LA RIOJA **	600	0.48
MADRID	34.900	28.08
MURCIA	600	0.48
NAVARRA	2.500	2.01
PAÍS VASCO	5.300	4.26
ESPAÑA	126.300	

Estimación con errores del +-15%

\*Andalucía y Canarias pueden presentar un número mayor de casos activos respecto a lo indicado ai se confirman los resultados de letalidad en el estudio ENE-COVID19 \*\* La Rioja ha presentado dates de seroprevalencia en ENE-COVID19 estructuralmente muy diferentes del resto de Comunidades sin tener claro su origen. Nuestra estimación es marcadamente diferente a dichos resultados.

### **CASOS ACTIVOS POR MIL HABITANTES**

Estimación a 19 de mayo



#### Estimación con errores del +-15%

\*Andalucía y Canarias pueden presentar un número mayor de casos activos respecto a lo indicado si se confirman los resultados de lotalidad en el estudio ENE-COVID19 \*\* La Rioja ha presentado datos de seroprevalencia en ENE-COVID19 estructuralmente muy diferentes del resto de Comunidades sin tener claro su origen. Nuestra estimación es marcadamente diferente a dichos resultados.

## Outline

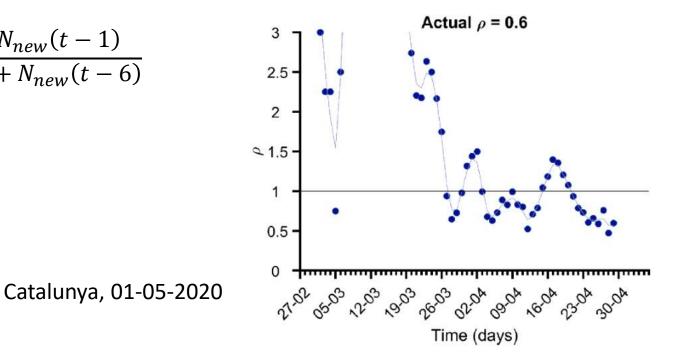
- 1. Context and objectives
- 2. An empirical model to deal with COVID19.Prediction horizon
- 3. Estimating real incidence of COVID19
- 4. Identifying risk
  - -Index
  - -Following-up deconfinement
  - -Early detection

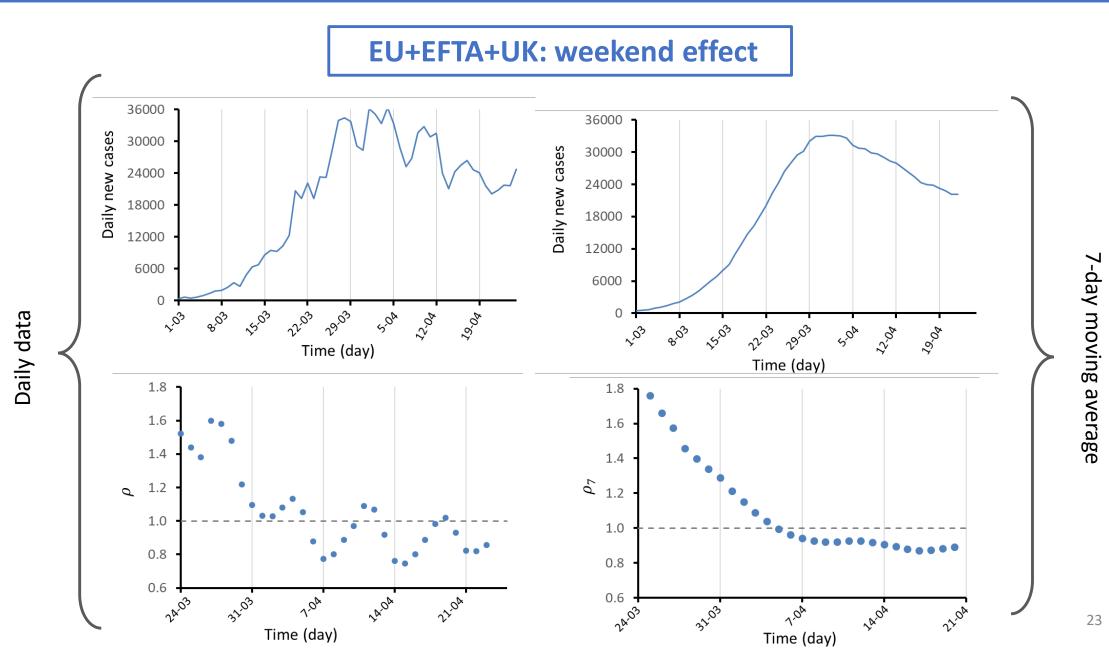
- ✓ Basic reproduction number:  $R_0$
- ✓ Effective reproduction number:  $R_t$

Estimated with SIR models

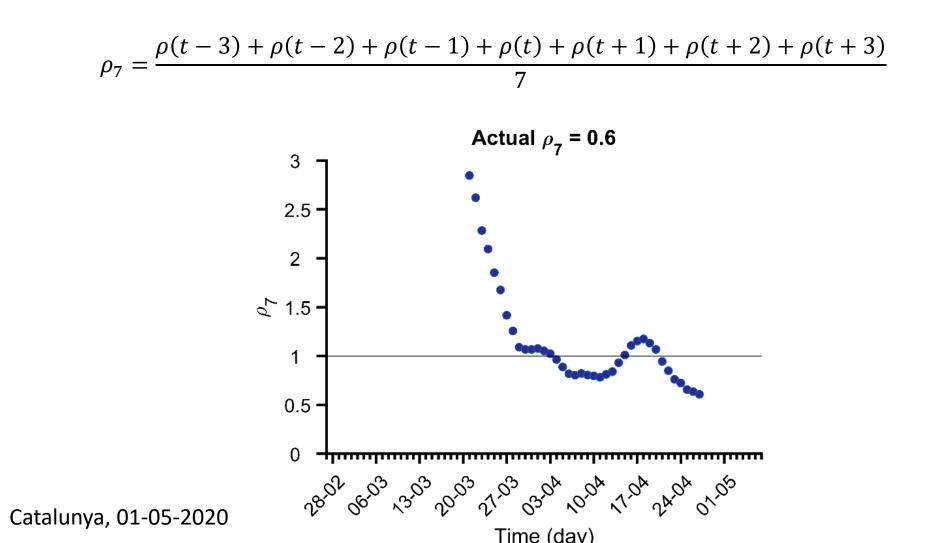
Empirical evaluation of spreading rate: p<sub>t</sub>

$$\rho_t = \frac{N_{new}(t+1) + N_{new}(t) + N_{new}(t-1)}{N_{new}(t-4) + N_{new}(t-5) + N_{new}(t-6)}$$



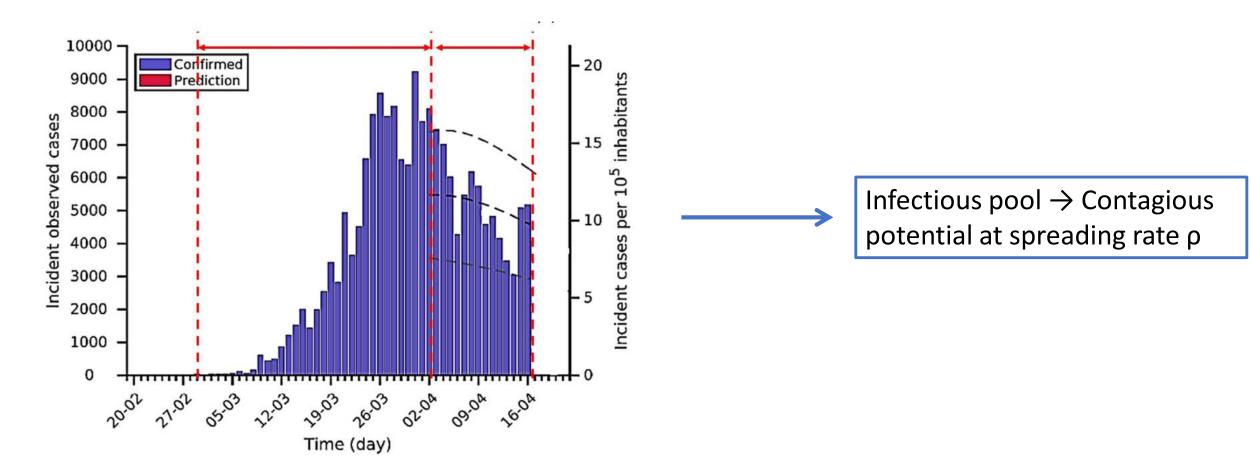


Empirical evaluation of spreading rate:  $\rho_t \rightarrow \rho_7$ 



### Index 2: 14-day attack rate

✓ 14-day cumulative incidence (14-day attack rate, A₁₄) is used as an indicator of active cases (ECDC, Ministerio...).



### Index 3: Effective Potential Growth (EPG)

Effective potential growth is given by:

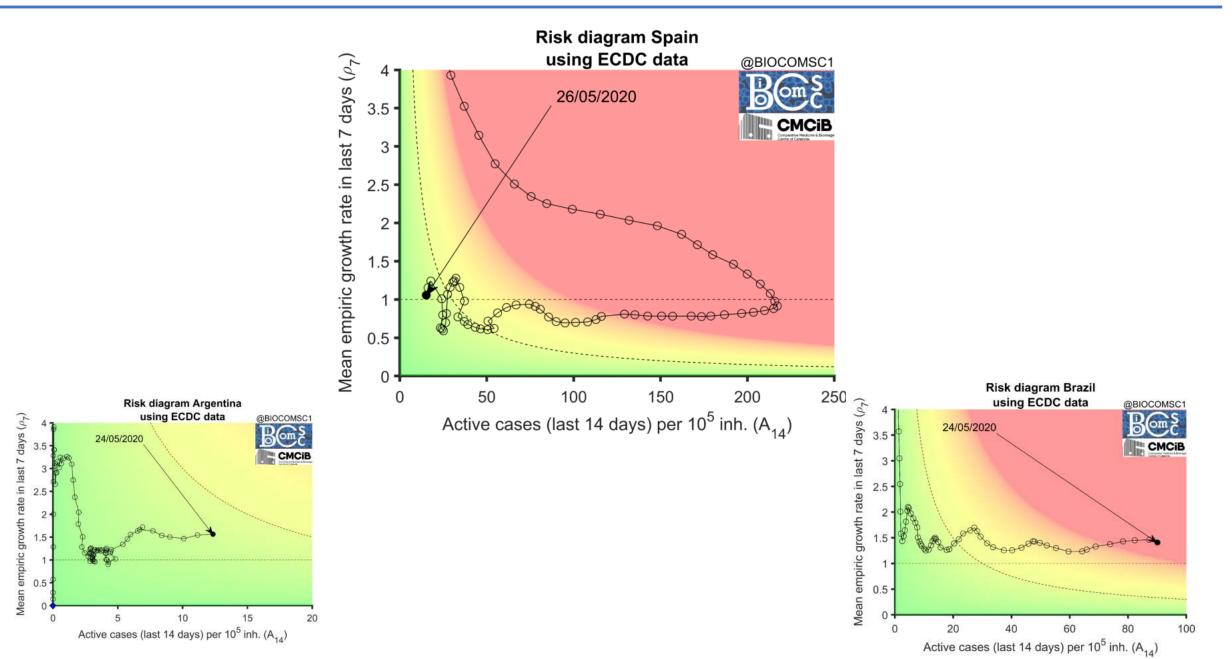
> Spreading rate  $\rho$  ( $\rho_7$ )

 $\succ$  Active cases (A<sub>14</sub>)

 $\Rightarrow EPG = \rho_7 \cdot A_{14}$ 

			Indexes						
Country	Cumulative cases	Attack rate /10 <sup>5</sup> inh.	Cumulative deaths	Mortality /10 <sup>5</sup> inh.	Active cases (last 14 days)	14-day attack rate /10 <sup>5</sup> inh.	ρ <sub>7</sub> <sup>(1)</sup>	EPG <sub>REP</sub> <sup>(2)</sup>	EPG <sub>EST</sub> <sup>(3)</sup>
Spain	216,582	467.3	25,100	54.2	30,150	65.1	0.69	45	552
Italy	209,328	352.2	28,710	48.3	33,403	56.2	0.79	44	623
United Kingdom	182,260	274.3	28,131	42.3	68,043	102.4	1.02	104	1,780
Germany	162,496	198.4	6,649	8.1	22,599	27.6	0.67	18	86
France	130,979	202.4	24,760	38.3	19,158	29.6	0.69	20	410
Belgium	49,517	436.0	7,765	68.4	12,334	108.6	0.65	71	1,182
Netherlands	40,236	236.9	4,987	29.4	8,647	50.9	0.64	33	422
Switzerland	29,734	347.0	1,466	17.1	2,412	28.1	0.75	21	110
Portugal	25,190	242.9	1,023	9.9	5,505	53.1	0.66	35	154
Sweden	22,082	224.5	2,669	27.1	8,260	84.0	0.98	83	1,400
Ireland	21,176	448.1	1,265	26.8	6,418	135.8	0.74	100	707
Austria	15,558	178.6	596	6.8	896	10.3	0.97	10	39
Poland	13,375	35.0	664	1.7	4,633	12.1	0.94	11	69
Romania	12,732	64.4	771	3.9	4,314	21.8	0.94	20	143
Denmark	9,407	164.7	475	8.3	2,165	37.9	0.89	34	182
Norway	7,759	144.5	204	3.8	775	14.4	0.76	11	31
Czech Republic	7,755	73.1	245	2.3	1,101	10.4	0.79	8	28
Finland	5,179	94.1	220	4.0	1,498	27.2	0.87	24	123
Luxembourg	3,812	661.8	92	16.0	275	47.7	0.74	35	ND
Hungary	2,998	30.7	340	3.5	1,082	11.1	0.87	10	136
Greece	2,620	23.4	143	1.3	413	3.7	0.61	2	14
Croatia	2,088	49.6	77	1.8	256	6.1	0.55	3	ND
Iceland	1,798	493.6	10	2.7	38	10.4	0.50	5	ND
Estonia	1,699	129.5	53	4.0	187	14.3	0.79	11	ND
Bulgaria	1,594	22.4	72	1.0	716	10.0	1.10	11	ND
Slovenia	1,439	69.2	94	4.5	122	5.9	0.87	5	ND
Slovakia	1,407	25.8	24	0.4	318	5.8	0.30	2	ND
Lithuania	1,406	48.3	46	1.6	108	3.7	NA	NA	NA
Latvia	871	44.2	16	0.8	159	8.1	0.91	7	ND
Cyprus	864	73.8	20	1.7	103	8.8	1.10	10	ND
Malta	467	108.9	4	0.9	41	9.6	ND	ND	ND
Liechtenstein	83	215.3	1	2.6	1	2.6	ND	ND	ND

### Following up on deconfinement: Risk diagrams



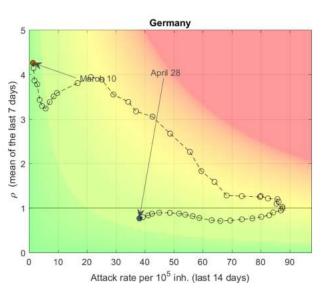
### Following up on deconfinement: How to define high risk. Red colour

### DTL: Daily PCR tests performed per 100.000 people.

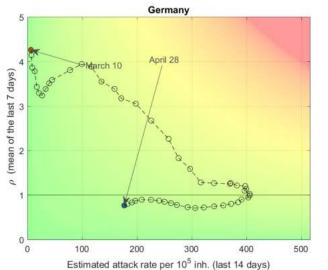
Country	Population (M)	Daily tests*	DTL	DR (%)	IA14 (rep.)	IA14 (est.)	TCF=DTL/IA14e
USA	328	320.000	100	15*	88	590	0.17
Italy	60	60.000	100	7	26	370	0.27
Spain	47	40.000	85	8	23	290	0.29
France	67	24.000	35	5	18	360	0.10
Germany	83	67.000	80	20	15	75	1.01
UK	66.5	65.000	100	7	87	1240	0.08
Denmark	6	15.000	250	20	26	130	1.92
South Korea	51.5	15.000	30	40*	5	12	2.5
Israel	9	15.000	165	60*	4	7	23.6

If there are 1000-2000 active cases per 100.000 people with DTL=100 it is impossible to control the epidemics by contact tracing

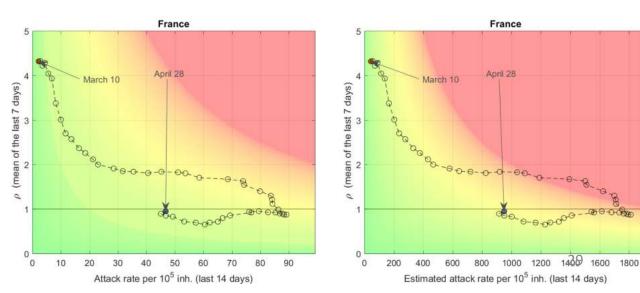
### Following up on deconfinement: Risk diagrams. Reported vs estimated.



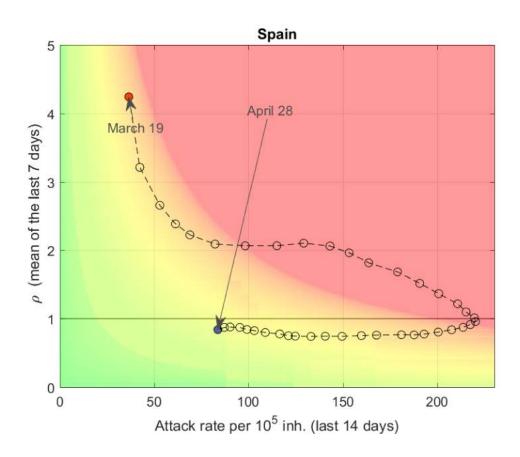
### Germany: real situation better than reported

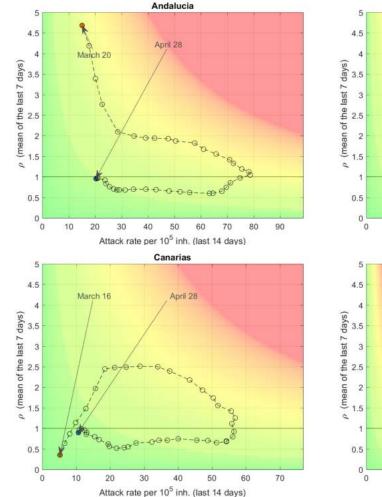


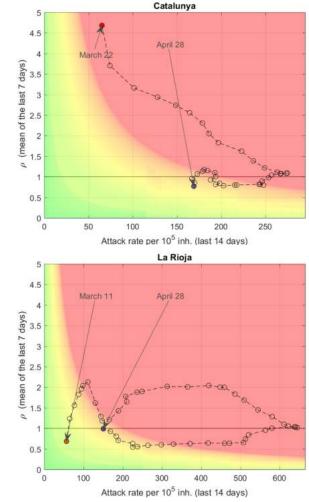
### France: real situation worse than reported



### Following up on deconfinement: Risk diagrams. The importance of the region.



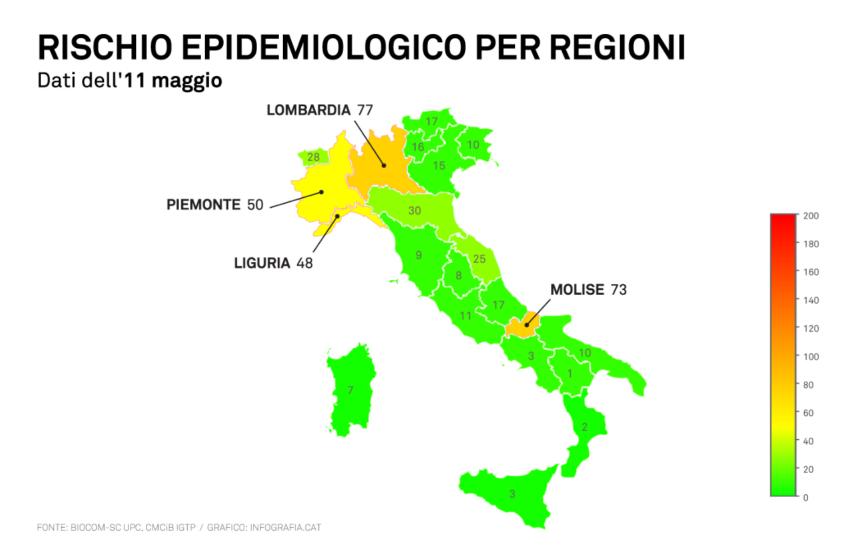




### Provinces? Sanitary regions? Lower level?

### Early detection. Dashboard for Italian provinces

Abruzzo Basilicata Bolzano	Calabria Campania	Emilia Romagna Friuli Venezia Giulia Lazio	Liguria Li	Lombardia Marche Mo	olise Piemonte Puglia	Sardegna Sicilia	Toscana Trento Umbria Valle dAosta Veneto
p7 IA14 EPG p7 IA14 EPG p7 IA14 EPG	P7 IA14 EPG P7 IA14 EPG	ρ <sub>7</sub> IA14 EPG ρ <sub>7</sub> IA14 EPG ρ <sub>7</sub> IA14 EPG	P7 1A14 EPG P7	IA14 EPG p7 IA14 EPG p7 IA	14 EPG p7 IA14 EPG p7 IA14 EPG	P7 IA14 EPG P7 IA14 EPG	ρ <sub>7</sub> IA14 EPG
01-04-20 1.31 89 117 1.49 37 56 1.31 970 1269	1.57 28 43 1.45 31 44	0.87 230 200 0.9 101 90 1.1 43 48	0.91 179 162 0.87		13 80 1.05 171 180 1.13 39 44	1.29 37 48 1.09 29 31	1.15 95 109 0.87 132 115 0.94 96 91 1.83 371 678 0.95 131 124
	1.46 27 39 1.53 31 47	0.83 227 188 0.91 99 90 1.05 44 47	0.9 176 158 0.84			1.28 36 46 0.88 29 26	1,13 102 115 0,91 138 126 0,83 90 75 1.92 361 693 0,94 135 127
03-04-20 1.06 85 90 1.28 37 48 1.25 941 1173 04-04-20 0.93 84 78 1.08 35 38 1.12 904 1012	1.27 27 34 1.53 33 51	0.8 223 180 0.9 101 91 1.03 44 45 0.8 221 177 0.98 98 97 0.98 44 43	0.91 177 162 0.81 0.96 178 171 0.78			1.26 32 41 0.78 29 23	1.14 99 113 0.99 137 136 0.72 89 64 1.95 362 705 0.93 131 122 1.08 98 106 1.06 134 142 0.61 85 52 1.95 346 676 0.93 127 118
04-04-20 0.93 84 78 1.08 35 38 1.12 904 1012 05-04-20 0.73 85 62 0.81 35 28 0.93 899 840	0.99 26 26 1.5 34 51	0.8 221 177 0.98 98 97 0.98 44 43 0.82 214 176 1.03 97 99 0.93 42 39	0.96 178 171 0.78	Constraint Cartain Action Constraints Constraint Constraints		0.99 33 33 0.72 29 21 0.93 35 32 0.7 27 19	1.08      98      106      1.34      142      0.61      85      52      1.95      346      676      0.93      127      118        1      96      96      1.1      124      136      0.59      81      48      1.8      333      600      0.91      124      113
06-04-20 0.68 81 55 0.64 35 22 0.79 929 737	0.7 27 19 124 35 44	0.82 202 172 1.09 97 105 0.87 42 37	1.04 169 176 0.79	a state where a state of the st		0.93 33 32 0.7 27 19	0.9 95 85 1.07 124 132 0.61 77 47 1.55 328 510 0.9 124 112
07-04-20 0.71 85 60 0.62 35 22 0.79 959 758	0.85 26 22 1.08 35 38	0.85 192 163 1.09 96 104 0.82 41 34	1.05 170 178 0.82			0.82 31 26 0.69 25 17	0.83 93 77 1.05 127 134 0.64 70 45 0.99 346 342 0.89 122 109
08-04-20 0.78 80 63 0.61 33 20 0.8 909 732	0.93 26 24 0.97 36 34	0.83 183 153 1.08 89 96 0.79 40 32	1.02 168 171 0.84	4 210 176 0.89 126 113 1.24 5	50 62 1.08 180 196 0.82 38 31 1	0.78 33 25 0.71 23 17	0.78 91 71 1.04 129 134 0.67 66 44 0.96 357 345 0.9 122 110
09-04-20 0.87 75 66 0.63 30 19 0.87 928 803	1.01 25 25 0.85 35 30	0.81 176 143 1.03 89 91 0.78 40 31	0.99 158 156 0.87	7 198 172 0.89 121 107 1.19 4	13 51 1.06 183 195 0.81 38 31	0.8 32 26 0.74 21 16	0.73 89 65 1.02 132 135 0.68 56 38 0.93 366 342 0.93 122 114
10-04-20 0.95 76 73 0.63 28 18 0.9 886 800	1.06 21 22 0.75 34 26	0.8 169 136 0.99 85 84 0.8 39 31	0.93 161 149 0.89			0.86 33 28 0.78 21 16	0.72 88 64 1.02 133 136 0.67 47 32 0.91 340 311 0.99 121 120
<u>11-04-20</u> 1.11 75 83 0.65 23 15 0.93 789 736	1.09 18 20 0.67 33 22	0.8 163 130 0.86 79 68 0.84 38 32	0.89 165 147 0.91	The second se		0.91 28 26 0.84 20 17	0.77 84 65 1.07 137 146 0.61 39 23 0.87 311 272 1.02 119 122
12-04-20 1.19 66 79 0.61 20 12 0.97 823 798 13-04-20 1.21 66 80 0.59 19 11 1 767 768	1.02      16      16      0.64      32      20        0.86      14      12      0.63      30      19	0.81 156 126 0.75 78 59 0.88 36 32 0.83 155 129 0.71 81 57 0.92 35 32	0.86 156 133 0.93	The second	43 26 1.04 194 201 0.92 36 33 0 40 45 1.05 193 203 0.94 34 32	0.95 29 28 0.9 19 17 0.96 27 26 0.93 18 17	0.86 83 72 1.09 136 149 0.52 34 17 0.82 268 220 1.04 117 122 0.94 80 75 1.11 135 149 0.42 30 13 0.66 273 181 1.02 113 114
13-04-20      1.21      65      80      0.59      19      11      1      767      768        14-04-20      1.14      64      73      0.53      17      9      0.98      757      739	0.66 15 10 0.67 29 19	0.83 155 129 0.71 81 57 0.92 35 32 0.87 150 131 0.72 76 55 0.95 34 33	0.83 154 128 1.03	A REAL PROPERTY AND A REAL	40 45 1.05 193 203 0.94 34 32 1 37 44 1.06 193 204 0.94 33 31 1	0.96 27 26 0.93 18 17	0.94 80 75 1.11 135 149 0.42 30 13 0.66 273 181 1.02 113 114
15-04-20 1.08 64 69 0.49 15 7 0.96 750 718	0.64 16 10 0.69 27 19	0.89 140 124 0.72 71 51 0.97 33 32	0.86 147 126 1.05	The second s		0.91 25 23 0.91 16 15	1.03 75 77 1.01 126 127 0.3 26 8 0.63 260 164 0.9 102 91
16-04-20 0.99 65 64 0.57 16 9 0.95 733 694	0.74 16 12 0.75 25 18	0.9 138 124 0.73 67 49 0.98 33 32	0.87 146 126 1.04	The second		0.84 23 19 0.87 16 14	1.07 72 77 0.93 120 112 0.31 23 7 0.67 241 162 0.81 99 81
17-04-20 0.97 67 65 0.71 14 10 0.9 686 620	0.74 13 10 0.76 22 17	0.9 132 120 0.79 66 52 0.98 33 32	0.89 143 128 1.02	2 165 168 0.72 94 68 1.28 3	30 39 1.09 204 224 0.82 28 23 1	0.74 22 16 0.82 15 13	1.05 70 74 0.85 118 101 0.37 18 7 0.74 218 162 0.74 100 74
18-04-20 0.88 65 58 0.87 13 12 0.87 682 594	0.86 14 12 0.78 20 16	0.91 127 115 0.88 61 54 0.99 33 32	0.9 135 122 0.98			0.65 20 13 0.79 15 12	1.01 69 70 0.73 113 82 0.5 15 8 1 259 258 0.75 99 74
	0.87 12 11 0.75 18 14	0.89 123 109 0.91 57 52 0.98 32 31	0.94 134 126 0.91			0.6 19 11 0.77 14 11	0.93 68 63 0.74 116 86 0.67 12 8 1.28 244 312 0.81 96 77
	0.95 11 11 0.73 18 13	0.88 119 105 0.92 55 51 0.94 30 29 0.86 118 102 0.9 53 47 0.88 30 26	0.97 137 133 0.83 0.99 129 128 0.8			0.61 19 11 0.8 14 11	0.88 67 59 0.78 116 90 1.19 11 13 1.55 225 349 0.9 93 83
21-04-20 1.03 66 68 1.02 10 11 0.7 558 393 22-04-20 1.11 67 74 1.08 10 11 0.63 541 338	0.92 11 10 0.7 17 12 0.92 10 9 0.72 16 11	0.86 118 102 0.9 53 47 0.88 30 26 0.88 117 102 0.88 49 43 0.83 29 24	0.99 129 128 0.8		19 19 0.97 198 192 0.95 28 26 19 20 0.95 203 194 0.99 27 27 1	0.7 18 13 0.89 15 13 0.75 17 13 0.99 14 14	0.83 65 54 0.87 106 92 1.3 10 13 1.51 205 310 0.97 91 88 0.8 62 50 0.87 97 84 1.37 8 11 1.41 195 275 1.04 88 92
	0.82 10 8 0.73 15 11	0.88 113 99 0.83 46 38 0.78 28 22	1.01 131 132 0.87			0.82 14 11 1.08 14 15	0.73 60 43 0.89 95 85 1.39 7 10 1.3 182 236 1.06 80 85
	0.89 9 8 0.78 14 11	0.88 109 96 0.77 44 34 0.73 26 19	1.01 128 129 0.93			0.81 12 10 1.14 14 15	0.7 58 40 0.89 90 80 1.36 7 9 1.19 176 209 1.07 78 83
	0.77 9 7 0.8 13 11	0.87 103 89 0.69 42 29 0.69 26 18	1 124 124 0.96	6 143 138 0.75 56 42 1.07 1	15 16 0.94 193 181 1.07 25 27	0.8 11 9 1.16 13 15	0.69 55 38 0.92 81 75 1.29 6 8 0.85 158 134 1.01 74 75
20-04-20 0.00 00 00 00 000 000 000 000	0.76 9 6 0.81 13 10	0.84 98 82 0.68 40 27 0.71 25 18	0.97 129 125 1	138 137 0.78 53 41 1 1		0.74 10 8 1.13 13 14	0.72 51 37 0.86 78 67 1.16 6 6 0.55 147 81 0.92 69 64
and a second s	0.71 9 6 0.78 12 9	0.8 95 75 0.74 41 30 0.77 24 19	0.99 132 130 0.98			0.71 9 7 1.06 13 13	0.72 48 35 0.95 81 77 0.7 6 4 0.41 146 60 0.79 68 54
	0.69 7 5 0.75 11 8	0.79 93 74 0.84 39 33 0.84 23 19 0.79 93 74 0.92 38 35 0.91 22 20	1.01 127 128 0.95 1.01 125 127 0.9			0.63 9 6 0.95 12 12	0.74 46 34 0.99 82 81 0.7 7 5 0.68 137 94 0.71 67 48
	0.65 7 4 0.71 10 7 0.6 5 3 0.67 9 6	0.79 93 74 0.92 38 35 0.91 22 20 0.83 89 74 0.93 34 31 0.96 21 20	1.01 126 127 0.9 0.99 126 125 0.87			0.59 8 5 0.84 12 10 0.56 8 4 0.75 12 9	0.74 44 32 1.07 79 85 0.94 8 7 1.03 132 136 0.65 65 43 0.75 38 28 1.07 77 82 1.21 7 9 1.5 125 188 0.63 61 38
	0.53 6 3 0.62 8 5	0.85 85 73 0.95 30 29 0.98 20 19	0.98 125 123 0.83			0.65 8 5 0.68 11 8	0.74 36 26 1.06 71 75 1.47 6 9 1.7 111 189 0.6 56 34
	0.53 5 3 0.59 8 5	0.89 82 73 0.9 27 24 0.98 19 18	1 130 130 0.81			0.72 7 5 0.64 11 7	0.74 35 25 1.01 70 71 1.42 6 8 1.84 50 92 0.64 52 33
	0.54 4 2 0.61 8 5	0.89 77 69 0.83 27 22 0.93 18 17	0.97 118 115 0.77	7 112 86 0.75 36 27 0.74	7 5 0.78 146 114 0.72 15 11	0.87 6 6 0.63 10 7	0.73 32 23 0.98 67 65 1.35 5 7 1.88 43 81 0.69 49 33
	0.51 4 2 0.65 7 5	0.88 74 65 0.7 25 17 0.87 18 15	0.9 112 102 0.76			0.81 5 4 0.64 10 6	0.75 29 22 0.81 62 50 1.24 5 6 1.73 44 76 0.73 46 34
	0.55 4 2 0.69 7 5	0.84 71 60 0.62 24 15 0.82 17 14	0.79 110 88 0.75	5 106 80 0.77 34 26 0.39		0.77 5 4 0.65 9 6	0.73 28 20 0.71 60 43 1.14 5 6 1.45 40 58 0.74 41 30
06-05-20 0.82 24 20 2.65 8 21 0.51 118 61 07-05-20 0.99 22 22 2.6 5 12 0.52 109 56	0.57 3 2 0.72 6 4 0.61 3 2 0.75 5 4	0.8 66 53 0.54 23 12 0.81 17 14 0.72 62 45 0.55 20 11 0.81 17 13	0.73 105 77 0.78 0.68 103 70 0.82		7 3 0.77 119 92 0.79 12 9 7 4 0.73 115 83 0.83 10 8	0.7 4 3 0.65 8 5 0.67 4 3 0.63 7 5	0.72 26 18 0.6 59 35 0.91 5 5 1.13 41 46 0.74 35 26 0.69 24 17 0.54 52 28 1.09 5 5 0.72 43 31 0.72 34 25
07-05-20 0.99 22 22 2.6 5 12 0.52 109 56 08-05-20 1.01 21 21 2.32 4 9 0.55 95 52	0.67 2 2 0.76 5 4	0.72 62 45 0.55 20 11 0.81 17 13	0.66 100 66 0.88			0.59 4 3 0.61 6 4	0.69 24 17 0.54 52 28 1.09 5 5 0.72 43 51 0.72 54 25 0.66 23 15 0.47 47 22 1.18 5 6 0.61 41 25 0.71 28 20
09-05-20 1.03 19 20 1.69 4 6 0.71 85 60	0.75 2 2 0.77 5 4	0.61 56 34 0.58 18 11 0.82 15 13	0.63 93 58 0.92			0.98 4 4 0.59 6 3	0.64 20 12 0.41 42 17 1.55 5 7 0.53 41 22 0.65 26 17
10-05-20 0.97 19 18 1.16 3 4 0.94 82 77	0.8 2 2 0.78 4 3	0.59 53 31 0.63 18 11 0.82 15 12	0.64 84 54 0.94			1.45 4 5 0.59 5 3	0.62 17 10 0.33 37 13 1.67 5 8 0.57 41 23 0.62 26 16
11-05-20 0.93 18 17 0.49 4 2 1.16 71 82	0.88 2 2 0.8 4 3	0.6 50 30 0.72 13 10 0.8 14 11	0.62 77 48 0.92	2 84 77 0.9 27 25 3.14 2	28 89 0.59 84 50 1.1 9 10	2.11 4 8 0.62 5 3	0.57 16 9 0.28 28 8 1.75 5 8 0.74 37 28 0.62 24 15
12-05-20 0.83 16 14 -0.46 4 -2 1.18 69 81	0.98 2 2 0.81 4 3	0.62 45 28 0.76 13 10 0.75 13 10	0.63 70 44 0.94		29 112 0.62 79 49 1.13 9 10 2	2.28 4 8 0.65 4 3	0.58 15 9 0.25 26 7 1.87 5 8 0.85 33 28 0.64 22 14
13-05-20 0.75 16 12 -0.66 4 -3 1.2 63 76	1.07 2 2 0.84 4 3	0.63 40 25 0.81 12 10 0.7 12 8	0.63 67 43 0.94	The second se	34 <b>132</b> 0.65 73 48 1.13 8 9	2.34 3 8 0.68 4 3	0.6 14 9 0.31 23 7 1.96 3 6 0.91 31 28 0.64 20 13
14-05-20 0.6 16 9 -0.65 4 -3 1.18 56 66	1.15 2 2 0.84 4 3 1.11 2 2 0.85 4 3	0.64 36 23 0.83 11 9 0.67 11 8 0.64 33 21 0.9 11 10 0.71 12 8	0.68 65 44 0.94 0.78 60 47 0.89		34      131      0.7      67      47      1.05      7      7        35      110      0.75      61      46      0.94      7      6	2.32 3 7 0.74 4 3	0.67 14 9 0.49 19 9 1.81 3 6 1.02 30 31 0.66 18 12 0.73 12 9 0.64 17 11 1.46 3 5 1.18 31 37 0.66 16 11
15-05-20 0.64 15 10 -0.4 2 -1 1.1 47 51 16-05-20 0.79 16 13 -0.06 2 0 0.87 40 35	111 2 2 0.85 4 3 114 2 2 0.87 4 3	0.64 33 21 0.9 11 10 0.71 12 8	0.78 60 47 0.89		35 110 0.75 61 46 0.94 7 6 36 87 0.8 53 43 0.76 6 5	182 2 4 0.82 3 3	0.73 12 9 0.64 17 11 1.46 3 5 1.18 31 37 0.66 16 11 0.84 10 9 0.8 14 11 1.1 3 3 1.3 29 38 0.69 14 10
17-05-20 0.96 14 14 0 1 0 0.61 42 25	1.12 2 2 0.92 3 3	0.67 27 18 1 10 10 0.96 11 10	0.99 52 51 0.84			1.22 2 3 0.82 3 2	0.94 10 10 1.07 8 9 1 3 3 1.28 25 32 0.68 13 9
18-05-20 1.15 15 17 0.07 1 0 0.42 38 16	1.1 2 2 0.94 3 3	0.68 24 17 0.99 10 10 1.09 11 12	1.04 50 52 0.82			0.65 2 1 0.8 3 2	1.04 10 10 1.3 9 11 0.95 3 3 1.08 25 27 0.67 12 8
19-05-20 1.18 13 16 0.45 -1 0 0.57 42 24	0.95 2 2 0.97 3 3	0.69 23 16 1 10 10 1.18 10 12	1.09 50 55 0.77	7 68 53 0.77 19 14 0.49 4		0.59 2 1 0.78 3 2	1.05 9 9 1.49 9 13 0.89 3 3 0.95 25 24 0.68 12 8
20-05-20 1.2 12 14 0.56 -1 -1 0.65 41 27	0.91 2 2 0.94 3 3	0.71 22 16 0.98 9 9 1.19 9 11	1.1 48 52 0.76	6 64 49 0.7 17 12 0.39 3		0.6 2 1 0.77 3 2	1.02 9 9 1.68 8 14 0.84 3 2 0.87 23 20 0.73 11 8
21-05-20 1.15 11 12 0.87 2 2 0.86 33 28	0.79 2 1 0.92 3 3	0.74 21 16 0.96 9 9 1.16 9 10	1.1 45 49 0.74		ANY	0.65 2 1 0.76 3 2	0.97 8 8 1.74 9 15 0.7 3 2 0.71 21 15 0.77 10 8
22-05-20 1.06 11 11 0.78 2 2 0.95 30 28 23-05-20 0.86 10 9 0.98 3 3 1.03 21 22	0.74 2 1 0.89 3 3	0.79 20 15 0.9 9 8 1.07 9 9	1.01 43 44 0.74	4 56 42 0.57 15 8 0.37 3		0.65 2 1 0.77 2 2	0.95 8 8 1.74 10 17 0.7 3 2 0.51 21 10 0.77 9 7
A REAL PROPERTY AND A REAL	0.56 1 1 0.86 3 2 0.5 1 1 0.79 3 2	0.82 18 15 0.88 9 8 0.96 8 8 0.85 17 15 0.85 9 7 0.77 8 6	0.93 44 41 0.76 0.87 45 39 0.82			0.6 1 1 0.73 2 2 0.48 1 0 0.67 2 1	0.89 8 7 1.69 10 16 0.84 3 2 0.44 20 9 0.73 8 6 0.83 8 6 1.51 10 15 0.82 2 2 0.46 17 8 0.7 7 5
	0.38 1 0 0.75 3 2	0.85 17 15 0.85 5 7 0.77 8 0	0.86 43 37 0.88			0.2 1 0 0.59 2 1	0.75 8 6 1.32 10 13 0.83 2 2 0.56 17 9 0.67 7 5
	0.35 1 0 0.72 3 2	0.84 15 13 0.85 8 7 0.6 8 5	0.85 44 38 0.89			0.04 1 0 0.54 2 1	0.73 7 5 1.17 10 12 0.77 1 1 0.81 17 14 0.63 7 4



### **KEY IDEAS**

- ✓ Risk evaluation often requires a short-term predictive model.
- ✓ Risk evaluation requires the proper assessment of the global picture of the situation with the elaboration of estimations that must be validated by surveys.
- ✓ Risk evaluation needs the development of more local or case-specific analysis that need to be set in the proper general perspective.

# Thanks for your (virtual) attention!









MINISTERIO DE CIENCIA E INNOVACIÓN



### COL·LEGI D'ACTUARIS DE CATALUNYA

www.actuaris.org actuaris@actuaris.org