

Package ‘spatialrisk’

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Type Package

Title Calculating Concentration Risk under Solvency II

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Description Methods for determining spatial risk, in particular calculating the maximum value of insured fire risk policies of all buildings that are partly or fully located within circle of a radius of 200m.

License GPL (>= 2)

LazyData true

LinkingTo Rcpp, RcppProgress

Imports classInt, dplyr, ggplot2, Rcpp, RcppProgress, sf, tmap, viridis

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choropleth	<i>Create choropleth map</i>
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Description

Takes an object produced by `points_to_polygon()`, and creates the corresponding choropleth map.

Usage

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

Arguments

<code>sf_object</code>	object of class <code>sf</code>
<code>value</code>	column name to shade the polygons
<code>id_name</code>	column name of ids to plot
<code>mode</code>	choose between static (<code>'plot'</code> is default) and interactive map (<code>'view'</code>)
<code>n</code>	number of clusters (default is 7)
<code>legend_title</code>	title of legend
<code>palette</code>	palette name or a vector of colors. See <code>tmaptools::palette_explorer()</code> 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")
```

choropleth_ggplot2 *Map object of class sf using ggplot2*

Description

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

Usage

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

Arguments

<code>sf_object</code>	object of class <code>sf</code>
<code>value</code>	column to shade the polygons
<code>n</code>	number of clusters (default is 7)
<code>dig.lab</code>	number of digits in legend (default is 2)
<code>legend_title</code>	title of legend
<code>option</code>	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").
<code>direction</code>	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)
```

choropleth_sf	<i>Aggregate attributes of coordinates to area level (deprecated function; use 'points_to_polygon' instead)</i>
---------------	---

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

```
choropleth_sf(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
outside_print	print points that are not within a polygon (default is FALSE).

Value

an object of class sf

Author(s)

Martin Haringa

choropleth_tmap	<i>Map object of class sf using tmap (deprecated function; use 'choropleth' instead)</i>
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Description

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

Usage

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

Arguments

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

Value

tmap

Author(s)

Martin Haringa

concentration	<i>Concentration risk</i>
---------------	---------------------------

Description

The sum of all observations within a radius from center point(s). In particular, it can be used to determine concentration risk in the context of the EU insurance regulation framework (Solvency II). The function offers an effective approach to calculate the 'standard formula' under Solvency II. The 'standard formula' under Solvency II asks companies to report their largest fire concentration in respect of the fire peril within a radius of 200m. This is the maximum gross sum insured of the set of buildings fully or partly located within this radius (Commission Delegated Regulation (EU), 2015, Article 132).

Usage

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

Arguments

<code>sub</code>	data.frame of locations to calculate concentration risk for (target points).
<code>full</code>	data.frame to find the locations within radius <i>r</i> from locations in <code>sub</code> (reference locations).
<code>value</code>	Column with value in <code>full</code> .

lon_sub	Column in sub with longitude (lon is default).
lat_sub	Column in sub with latitude (lat is default).
lon_full	Column in full with longitude in full (lon is default).
lat_full	Column in full with latitude in full (lat is default).
radius	Radius (in meters) (default is 200m).
display_progress	Show progress bar (TRUE/FALSE).

Details

The data.frame sub should include at least columns for longitude and latitude.

The data.frame full should include at least columns for longitude, latitude and value of interest to summarize.

Value

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

Author(s)

Martin Haringa

References

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

Examples

```
df <- data.frame(location = c("p1", "p2"), lon = c(6.561561, 6.561398), lat = c(53.21369, 53.21326))
concentration(df, Groningen, value = amount, radius = 100)
```

europe_countries *Object of class sf for countries of Europe*

Description

An object of class sf (simple feature) for countries of Europe

Usage

```
europe_countries
```

Format

A simple feature object with 51 rows and 29 variables.

Details

The epsg (SRID) is set to 102013 (Europe Albers Equal Area Conic).

Author(s)

Martin Haringa

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

Format

A data frame with 56200 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 addresses (Basisregistratie adressen en gebouwen).

haversine	<i>Haversine great circle distance</i>
-----------	--

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 = 6378137m

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)
```

insurance	<i>Sum insured per postal code in the Netherlands</i>
-----------	---

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 30,000 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

n1_corop	<i>Object of class sf for COROP regions in the Netherlands</i>
----------	--

Description

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

Usage

n1_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 Coördinatiecommissie Regionaal Onderzoeksprogramma, literally the Coordination Commission Regional Research Programme.

Author(s)

Martin Haringa

nl_gemeente

Object of class sf for gemeentes (municipalities) in the Netherlands

Description

An object of class sf (simple feature) for gemeentes (English: municipalities) in the Netherlands in the year 2018.

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

geometry geometry object of gemeente

lon longitude of the gemeente centroid

lat latitude of the gemeente centroid

Author(s)

Martin Haringa

`nl_postcode1`*Object of class sf for 1-digit postcode regions in the Netherlands*

Description

An object of class sf (simple feature) for 1-digit postcode (English: postal code) regions in the Netherlands.

Usage`nl_postcode1`**Format**

A simple feature object with 9 rows and 4 variables:

areaname 1-digit postal code

geometry geometry object of postal code

lon longitude of the 1-digit postal code centroid

lat latitude of the 1-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_postcode2`*Object of class sf for 2-digit postcode regions in the Netherlands*

Description

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

Usage`nl_postcode2`

Format

A simple feature object with 90 rows and 4 variables:

areaname 2-digit postal code
geometry geometry object of postal code
lon longitude of the 2-digit postal code centroid
lat 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 postcode (English: postal code) 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`*Object of class sf for 4-digit postcode regions in the Netherlands*

Description

An object of class sf (simple feature) for 4-digit postcode (English: postal code) 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	<i>Object of class sf for provinces (provinces) in the Netherlands</i>
--------------	--

Description

An object of class sf (simple feature) for provinces (English: provinces) 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

points_in_circle	<i>Points in circle</i>
------------------	-------------------------

Description

The observations within radius from the center point.

Usage

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

Arguments

data	A data.frame.
lon_center	Longitude of center point.
lat_center	Latitude of center point.
lon	Name of column in data with longitudes (lon is default).
lat	Name of column in data with latitudes (lat is default).
radius	Radius (in meters) (default is 200m).

Value

A data.frame of coordinates within radius around (lon_center, lat_center). The column distance_m gives the distance from the center point (in meters).

Author(s)

Martin Haringa

Examples

```
points_in_circle(Groningen, lon_center = 6.571561, lat_center = 53.21326, radius = 50)
```

points_to_polygon	<i>Aggregate attributes of coordinates to area level</i>
-------------------	--

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
outside_print	print points that are not within a polygon (default is FALSE).

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))  
  
## End(Not run)
```

world_countries

Object of class sf for countries of the entire world

Description

An object of class sf (simple feature) for countries of the entire world.

Usage

```
world_countries
```

Format

A simple feature object with 234 rows and 29 variables.

Author(s)

Martin Haringa

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