RISK MANAGEMENT DEVICE

ABSTRACT

A storing unit stores loss data each including a loss amount and loss occurrence frequency, and a coefficient table holding a coefficient in association with the loss occurrence frequency, the coefficient being equal to a value of an occurrence number at a lower α% point (α is a predetermined constant) in a cumulative distribution function of a probability distribution with the loss occurrence frequency as a parameter. A processor is programmed to calculate multiplication values, each of which is calculated for each of the loss data and is a multiplication value of the coefficient held in the coefficient table in association with the loss occurrence frequency included in the loss data and the loss amount included in the loss data.

Figure 1