However, because a scenario usually deals with an event which has rarely occurred or an event which has never occurred, the number of loss cases in which such events have actually occurred is small. Due to such a condition, an effective method has not been established yet for performing ex-post verification of the validity of loss occurrence frequency in scenario data from a different viewpoint from the prediction method.

SUMMARY

[0010]

~~An object~~Embodiments of the present invention ~~is to~~ provide a risk management device solving the aforementioned problem, namely, a problem that there is no effective method for performing ex-post verification of the validity of loss occurrence frequency in scenario data.

[0011]

~~A~~According to a first aspect of the present invention, there is provided a risk management device comprising ~~according to an exemplary embodiment of the present invention includes:~~

a memory for storing a plurality of verification units each composed of one or more scenario data each including a predicted value of loss occurrence frequency, a verification range that is a collection of the plurality of verification units, and actual loss occurrence numbers corresponding to the scenario data; and

a processor connected to the memory,

wherein the processor is programmed to determine by using a goodness-of-fit test on a Poisson distribution whether a total value of the loss occurrence numbers corresponding to the scenario data included in the verification range follows a Poisson distribution that a total

value of predicted values of loss occurrence frequency in the scenario data included in the verification range is defined as a mean.

[0011a]

According to a second aspect of the present invention, there is provided a risk management method executed by a risk management device which includes a memory for storing a plurality of verification units each composed of one or more scenario data each including a predicted value of loss occurrence frequency, a verification range that is a collection of the plurality of verification units, and actual loss occurrence numbers corresponding to the scenario data, and includes a processor connected to the memory, the risk management method comprising: by the processor, determining by using a goodness-of-fit test on a Poisson distribution whether a total value of the loss occurrence numbers corresponding to the scenario data included in the verification range follows a Poisson distribution that a total value of predicted values of loss occurrence frequency in the scenario data included in the verification range is defined as a mean.

[0012]

With the configurations as described above, embodiments of the present invention enables verification of the validity of loss occurrence frequency in scenario data by using actual loss cases.

BRIEF DESCRIPTION OF DRAWINGS

[0013]

Fig. 1 is a block diagram of a risk management device according to a first exemplary embodiment of the present invention;

Fig. 2 shows an example of the configuration of a verification range, a loss occurrence number and a first test condition in the first exemplary embodiment of the present invention;

Fig. 3 is a flowchart showing an example of processing in the first exemplary embodiment of the present invention;

Fig. 4 is a flowchart showing an example of processing in verification of conservativeness in the first exemplary embodiment of the present invention;

Fig. 5 is a block diagram of a risk management device according to a second exemplary embodiment of the present invention;

Fig. 6 shows an example of the configuration of a second test condition in the second exemplary embodiment of the present invention;

Fig. 7 is a flowchart showing an example of processing in the second exemplary