

Available loss data

The following loss data from the last 5 years is available to determine the parameters of the loss distribution. The data has been split between the claims types WIS and non-WIS.

Before the aggregate loss model can be fit to the data, the loss amounts need to be on-levelled to current year amounts using an indexation of 3% p.a. to allow for monetary inflation since the time of the loss.

The historical reported loss data in mCHF per site and per claim and per year is as follows.

We note that the exposure of insured 4 WIS and 2 Non-WIS sites per year has been stable throughout the historical data recorded from 2016 to 2020. Use this exposure to calibrate the constant frequency parameter.



Available loss data (table)

Year/ type	WIS	Non-WIS
2016	3.1	4.5
2016	2.1	
2016	10.5	
2017	2.0	
2018		125.3
2018		
2019	230.5	0.4
2019	51.0	
2020	0.5	

