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| **DFA 분석결과 (가상데이터)** |

**2021.01.11**

1. **원수사고 빈도, 심도**

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| --- | --- | --- |
| **원수사고** | **분포명** | **모수** |
| **빈도** | Poisson | λ=원수보험료×3.48e-6 |
| **심도** | Gamma | a=13.9, μ=6059.4, σ=10388.3 |

1. **가정**

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| **원수보험료** | **원수사업비율** | **출재율** | **출재수수료율** |
| 1,000,000 원 | 5% | 30% | 20% |

1. **보유손익 시뮬레이션 결과 요약**

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| --- | --- | --- | --- |
| **손익** | **원수** | **보유** | **출재효과** |
| **평균** | 423,308 원 | 341,316 원 | △81,992 원 |
| **표준편차** | 287,052 원 | 200,936 원 | △86,115 원 |
| **VaR@99.5%** | △437,045 원 | △260,932 원 | +176,114 원 |

1. **민감도 테스트**
2. **기대값**

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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| (단위: 원) | | | | | | | | |
| **보유손익**  **(기대값)** | | **출재수수료율** | | | | | | |
| **5%** | **10%** | **15%** | **20%** | **25%** | **30%** | **35%** |
| **출재율** | **0%** | 423,308 | 423,308 | 423,308 | 423,308 | 423,308 | 423,308 | 423,308 |
| **10%** | 380,977 | 385,977 | 390,977 | 395,977 | 400,977 | 405,977 | 410,977 |
| **20%** | 338,647 | 348,647 | 358,647 | 368,647 | 378,647 | 388,647 | 398,647 |
| **30%** | 296,316 | 311,316 | 326,316 | **341,316** | 356,316 | 371,316 | 386,316 |
| **40%** | 253,985 | 273,985 | 293,985 | 313,985 | 333,985 | 353,985 | 373,985 |
| **50%** | 211,654 | 236,654 | 261,654 | 286,654 | 311,654 | 336,654 | 361,654 |
| **60%** | 169,323 | 199,323 | 229,323 | 259,323 | 289,323 | 319,323 | 349,323 |

1. **VaR@99.5%**

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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| (단위: 원) | | | | | | | | |
| **보유손익**  **(VaR@99.5%)** | | **출재수수료율** | | | | | | |
| **5%** | **10%** | **15%** | **20%** | **25%** | **30%** | **35%** |
| **출재율** | **0%** | △437,045 | △437,045 | △437,045 | △437,045 | △437,045 | △437,045 | △437,045 |
| **10%** | △393,341 | △388,341 | △383,341 | △378,341 | △373,341 | △368,341 | △363,341 |
| **20%** | △349,636 | △339,636 | △329,636 | △319,636 | △309,636 | △299,636 | △289,636 |
| **30%** | △305,932 | △290,932 | △275,932 | **△260,932** | △245,932 | △230,932 | △215,932 |
| **40%** | △262,227 | △242,227 | △222,227 | △202,227 | △182,227 | △162,227 | △142,227 |
| **50%** | △218,523 | △193,523 | △168,523 | △143,523 | △118,523 | △93,523 | △68,523 |
| **60%** | △174,818 | △144,818 | △114,818 | △84,818 | △54,818 | △24,818 | 5,182 |