

Multidimensional frequency models can be used for modeling number of claims from different branches which are somehow dependent on each other. As in the one-dimensional case Poisson distribution and negative binomial distribution are primarily used for modeling multidimensional claim counts data, only they are extended to higher dimensions. The generalization of multidimensional distributions is often done using so-called shock variables, where one random variable is included in all dimensions of a random vector which models claim counts. The more comprehensive approach to modeling dependence uses copulas. Comparison of these models is done on a simulated data of number of claims from two different car insurance guarantees.