

12. You are given total claims for two policyholders:

	Year			
Policyholder	1	2	3	4
X	730	800	650	700
Y	655	650	625	750

Using the nonparametric empirical Bayes method, determine the Bühlmann credibility premium for Policyholder Y.

- (A) 655
- (B) 670
- (C) 687
- (D) 703
- (E) 719