

32. You are given:

- (i) The number of claims made by an individual insured in a year has a Poisson distribution with mean λ .
- (ii) The prior distribution for λ is gamma with parameters $\alpha = 1$ and $\theta = 1.2$.

Three claims are observed in Year 1, and no claims are observed in Year 2.

Using Bühlmann credibility, estimate the number of claims in Year 3.

- (A) 1.35
- (B) 1.36
- (C) 1.40
- (D) 1.41
- (E) 1.43