**50.** You are given four classes of insureds, each of whom may have zero or one claim, with the following probabilities:

| Class | Number of Claims | |
|---|---|---|
| | 0 | 1 |
| I | 0.9 | 0.1 |
| II | 0.8 | 0.2 |
| III | 0.5 | 0.5 |
| IV | 0.1 | 0.9 |

A class is selected at random (with probability ¼), and four insureds are selected at random from the class. The total number of claims is two.

If five insureds are selected at random from the same class, estimate the total number of claims using Bühlmann-Straub credibility.

(A) 2.0

(B) 2.2

(C) 2.4

(D) 2.6

(E) 2.8