

**70.** You are given the following information on claim frequency of automobile accidents for individual drivers:

	Business Use		Pleasure Use	
	Expected Claims	Claim Variance	Expected Claims	Claim Variance
Rural	1.0	0.5	1.5	0.8
Urban	2.0	1.0	2.5	1.0
Total	1.8	1.06	2.3	1.12

You are also given:

- (i) Each driver's claims experience is independent of every other driver's.
- (ii) There are an equal number of business and pleasure use drivers.

Determine the Bühlmann credibility factor for a single driver.

- (A) 0.05
- (B) 0.09
- (C) 0.17
- (D) 0.19
- (E) 0.27