

72. You are given the following data on large business policyholders:

- (i) Losses for each employee of a given policyholder are independent and have a common mean and variance.
- (ii) The overall average loss per employee for all policyholders is 20.
- (iii) The variance of the hypothetical means is 40.
- (iv) The expected value of the process variance is 8000.
- (v) The following experience is observed for a randomly selected policyholder:

Year	Average Loss per Employee	Number of Employees
1	15	800
2	10	600
3	5	400

Determine the Bühlmann-Straub credibility premium per employee for this policyholder.

- (A) Less than 10.5
- (B) At least 10.5, but less than 11.5
- (C) At least 11.5, but less than 12.5
- (D) At least 12.5, but less than 13.5
- (E) At least 13.5