

90. Actuaries have modeled auto windshield claim frequencies. They have concluded that the number of windshield claims filed per year per driver follows the Poisson distribution with parameter λ , where λ follows the gamma distribution with mean 3 and variance 3.

Calculate the probability that a driver selected at random will file no more than 1 windshield claim next year.

(A) 0.15

(B) 0.19

(C) 0.20

(D) 0.24

(E) 0.31