

- 99.** For a certain company, losses follow a Poisson frequency distribution with mean 2 per year, and the amount of a loss is 1, 2, or 3, each with probability $1/3$. Loss amounts are independent of the number of losses, and of each other.

An insurance policy covers all losses in a year, subject to an annual aggregate deductible of 2.

Calculate the expected claim payments for this insurance policy.

- (A) 2.00
- (B) 2.36
- (C) 2.45
- (D) 2.81
- (E) 2.96