

139. Members of three classes of insureds can have 0, 1 or 2 claims, with the following probabilities:

Class	Number of Claims		
	0	1	2
I	0.9	0.0	0.1
II	0.8	0.1	0.1
III	0.7	0.2	0.1

A class is chosen at random, and varying numbers of insureds from that class are observed over 2 years, as shown below:

Year	Number of Insureds	Number of Claims
1	20	7
2	30	10

Determine the Bühlmann-Straub credibility estimate of the number of claims in Year 3 for 35 insureds from the same class.

- (A) 10.6
- (B) 10.9
- (C) 11.1
- (D) 11.4
- (E) 11.6