159. For a portfolio of motorcycle insurance policyholders, you are given:

(i) The number of claims for each policyholder has a conditional Poisson distribution.

(ii) For Year 1, the following data are observed:

Number of Claims	***Number of Policyholders***
0	2000
1	600
2	300
3	80
4	20
Total	3000

Determine the credibility factor, Z, for Year 2.

(A) Less than 0.30

(B) At least 0.30, but less than 0.35

(C) At least 0.35, but less than 0.40

(D) At least 0.40, but less than 0.45

(E) At least 0.45