

197. You are given:

- (i) During a 2-year period, 100 policies had the following claims experience:

Total Claims in Years 1 and 2	Number of Policies
0	50
1	30
2	15
3	4
4	1

- (ii) The number of claims per year follows a Poisson distribution.
(iii) Each policyholder was insured for the entire 2-year period.

A randomly selected policyholder had one claim over the 2-year period.

Using semiparametric empirical Bayes estimation, determine the Bühlmann estimate for the number of claims in Year 3 for the same policyholder.

- (A) 0.380
(B) 0.387
(C) 0.393
(D) 0.403
(E) 0.443