

**223.** You are given the following data:

	Year 1	Year 2
Total Losses	12,000	14,000
Number of Policyholders	25	30

The estimate of the variance of the hypothetical means is 254.

Determine the credibility factor for Year 3 using the nonparametric empirical Bayes method.

- (A) Less than 0.73
- (B) At least 0.73, but less than 0.78
- (C) At least 0.78, but less than 0.83
- (D) At least 0.83, but less than 0.88
- (E) At least 0.88