

239. You are given the following data for the number of claims during a one-year period:

Number of Claims	Number of Policies
0	157
1	66
2	19
3	4
4	2
5+	0
Total	248

A geometric distribution is fitted to the data using maximum likelihood estimation. Let P = probability of zero claims using the fitted geometric model.

A Poisson distribution is fitted to the data using the method of moments. Let Q = probability of zero claims using the fitted Poisson model.

Calculate $|P - Q|$.

- (A) 0.00
- (B) 0.03
- (C) 0.06
- (D) 0.09
- (E) 0.12