

257. You are given:

- (i) Over a three-year period, the following claim experience was observed for two insureds who own delivery vans:

		Year		
Insured		1	2	3
A	Number of Vehicles	2	2	1
	Number of Claims	1	1	0
B	Number of Vehicles	N/A	3	2
	Number of Claims	N/A	2	3

- (ii) The number of claims for each insured each year follows a Poisson distribution.

Determine the semiparametric empirical Bayes estimate of the claim frequency per vehicle for Insured A in Year 4.

- (A) Less than 0.55
- (B) At least 0.55, but less than 0.60
- (C) At least 0.60, but less than 0.65
- (D) At least 0.65, but less than 0.70
- (E) At least 0.70