

14. In modeling the number of claims filed by an individual under an automobile policy during a three-year period, an actuary makes the simplifying assumption that for all integers $n \geq 0$, $p_{n+1} = \frac{1}{5}p_n$, where p_n represents the probability that the policyholder files n claims during the period.

Under this assumption, what is the probability that a policyholder files more than one claim during the period?

- (A) 0.04
- (B) 0.16
- (C) 0.20
- (D) 0.80
- (E) 0.96