

91. An insurance company insures a large number of drivers. Let X be the random variable representing the company's losses under collision insurance, and let Y represent the company's losses under liability insurance. X and Y have joint density function

$$f(x, y) = \begin{cases} \frac{2x+2-y}{4} & \text{for } 0 < x < 1 \text{ and } 0 < y < 2 \\ 0 & \text{otherwise.} \end{cases}$$

What is the probability that the total loss is at least 1 ?

- (A) 0.33
- (B) 0.38
- (C) 0.41
- (D) 0.71
- (E) 0.75