

216. For a fully continuous whole life insurance on (x) , you are given:

- (i) The benefit is 2000 for death by accidental means (decrement 1).
- (ii) The benefit is 1000 for death by other means (decrement 2).
- (iii) The initial expense at issue is 50.
- (iv) Termination expenses are 5% of the benefit, payable at the moment of death.
- (v) Maintenance expenses are 3 per year, payable continuously.
- (vi) The gross premium is 100 per year, payable continuously.
- (vii) $\mu_{x+t}^{(1)} = 0.004, t > 0$
- (viii) $\mu_{x+t}^{(2)} = 0.040, t > 0$
- (ix) $\delta = 0.05$
- (x) ${}_0L$ is the random variable for the present value at issue of the insurer's loss.

Calculate $E({}_0L)$.

- (A) - 446
- (B) - 223
- (C) 0
- (D) 223
- (E) 446