53. An insurance policy reimburses a loss up to a benefit limit of 10. The policyholder’s loss, \( Y \), follows a distribution with density function:

\[
 f(y) = \begin{cases} 
 2 & \text{for } y > 1 \\
 y^3 & \text{otherwise.} 
\end{cases}
\]

What is the expected value of the benefit paid under the insurance policy?

(A) 1.0
(B) 1.3
(C) 1.8
(D) 1.9
(E) 2.0