An auto insurance company is implementing a new bonus system. In each month, if a policyholder does not have an accident, he or she will receive a 5.00 cash-back bonus from the insurer.

Among the 1,000 policyholders of the auto insurance company, 400 are classified as low-risk drivers and 600 are classified as high-risk drivers.

In each month, the probability of zero accidents for high-risk drivers is 0.80 and the probability of zero accidents for low-risk drivers is 0.90.

Calculate the expected bonus payment from the insurer to the 1000 policyholders in one year.

(A) 48,000
(B) 50,400
(C) 51,000
(D) 54,000
(E) 60,000