

## 142. Key: B

The expected bonus for a high-risk driver is  $0.8 \cdot 12 \text{ (months)} \cdot 5.00 = 48$ .

The expected bonus for a low-risk driver is  $0.9 \cdot 12 \text{ (months)} \cdot 5.00 = 54$ .

The expected bonus payment from the insurer is  $600 \cdot 48 + 400 \cdot 54 = 50,400$ .