

# AxM: Curso SOA P

## Tarea 2

### Ejercicio 1

An actuary studying the insurance preferences of automobile owners makes the following conclusions:

- (i) An automobile owner is twice as likely to purchase collision coverage as disability coverage.
- (ii) The event that an automobile owner purchases collision coverage is independent of the event that he or she purchases disability coverage.
- (iii) The probability that an automobile owner purchases both collision and disability coverages is 0.15.

Calculate the probability that an automobile owner purchases neither collision nor disability coverage.

- (A) 0.18
- (B) 0.33
- (C) 0.48
- (D) 0.67
- (E) 0.82

## Ejercicio 2

Suppose B and C are mutually exclusive events. Also, assume the following:

$$P(A) = 0.58$$

$$P(B) = 2P(C)$$

$$P(A \cap B) + P(A \cap C) = 0.40$$

$$P(A^C \cap B) = 0.14$$

$$P(A^C \cap B^C \cap C^C) = 0.16.$$

Calculate  $P(A \cap C)$ .

(A) 0.10

(B) 0.16

(C) 0.21

(D) 0.27

(E) 0.30

### Ejercicio 3

An urn contains four fair dice. Two have faces numbered 1, 2, 3, 4, 5, and 6; one has faces numbered 2, 2, 4, 4, 6, and 6; and one has all six faces numbered 6. One of the dice is randomly selected from the urn and rolled. The same die is rolled a second time.

Calculate the probability that a 6 is rolled both times.

- (A) 0.174
- (B) 0.250
- (C) 0.292
- (D) 0.380
- (E) 0.417

## Ejercicio 4

A health study tracked a group of persons for five years. At the beginning of the study, 20% were classified as heavy smokers, 30% as light smokers, and 50% as nonsmokers.

Results of the study showed that light smokers were twice as likely as nonsmokers to die during the five-year study, but only half as likely as heavy smokers.

A randomly selected participant from the study died during the five-year period.

Calculate the probability that the participant was a heavy smoker.

- (A) 0.20
- (B) 0.25
- (C) 0.35
- (D) 0.42
- (E) 0.57

## Ejercicio 5

A restaurant offers a choice of sides with each meal. There are three sides available: A, B, and C. Customers can choose exactly two sides or decide to have none at all. The probabilities of each side being chosen are as follows:

- Side A :  $\frac{1}{2}$  of the customers
- Side B :  $\frac{1}{4}$  of the customers
- Side C :  $\frac{1}{3}$  of the customers

Calculate the probability that a customer chooses not to have any sides with their meal.

- (A) 0
- (B)  $\frac{1}{24}$
- (C)  $\frac{1}{12}$
- (D)  $\frac{11}{24}$
- (E)  $\frac{13}{24}$

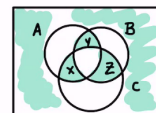
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  - Side C :  $\frac{1}{3}$  of the customers
- $$\begin{cases} x + y = \frac{1}{2} \\ y + z = \frac{1}{4} \\ x + z = \frac{1}{3} \end{cases}$$

Calculate the probability that a customer chooses not to have any sides with their meal.

- (A) 0
- (B)  $\frac{1}{24}$
- (C)  $\frac{1}{12}$
- (D)  $\frac{11}{24}$
- (E)  $\frac{13}{24}$



## Ejercicio 6

Let  $A$ ,  $B$  and  $C$  be three events such that  $P(A|C) = 0.05$ ,  $P(B|C) = 0.05$ , and  $A$  and  $B$  are mutually exclusive.

If  $P(A \cup B) = P(C) = 0.40$ , calculate  $P(C|A \cup B)$ .

- (A) 0.05
- (B) 0.10
- (C) 0.15
- (D) 0.20
- (E) 0.25

## Respuestas

1. B
2. A
3. C
4. D
5. D
6. B

## Práctica adicional

Ejercicios de la guía gratuita de la SOA para el examen Probability :

4, 6, 7, 8, 9, 11, 12, 19, 20, 22, 24, 25, 26, 99, 100, 120, 127, 130, 132, 133, 135, 138, 151, 154, 182, 184, 188, 191, 192, 194, 195, 198, 210, 258, 259, 263, 265, 274, 288, 296, 309, 312, 313, 316, 318, 323, 325, 329, 331, 334, 346, 349, 351, 354, 359, 363, 365, 367, 368, 369, 370, 377, 398, 408, 415, 418, 422, 423, 437, 445, 468, 486, 487, 490, 498, 528, 531, 532, 536, 537, 540, 544, 546, 547, 590, 607, 620