

# AxM: Curso SOA P

## Tarea 1

### Ejercicio 1

A policyholder purchases automobile insurance for two years. Define the following events:

$F$  = the policyholder has exactly one accident in year one.

$G$  = the policyholder has one or more accidents in year two.

Define the following events:

- i) The policyholder has exactly one accident in year one and has more than one accident in year two.
- ii) The policyholder has at least two accidents during the two-year period.
- iii) The policyholder has exactly one accident in year one and has at least one accident in year two.
- iv) The policyholder has exactly one accident in year one and has a total of two or more accidents in the two-year period.
- v) The policyholder has exactly one accident in year one and has more accidents in year two than in year one.

Determine the number of events from the above list of five that are the same as  $F \cap G$ .

- (A) None
- (B) Exactly one
- (C) Exactly two
- (D) Exactly three
- (E) All

## Ejercicio 2

An insurance agent offers his clients auto insurance, homeowners insurance and renters insurance. The purchase of homeowners insurance and the purchase of renters insurance are mutually exclusive. The profile of the agent's clients is as follows:

- i) 17% of the clients have none of these three products.
- ii) 64% of the clients have auto insurance.
- iii) Twice as many of the clients have homeowners insurance as have renters insurance.
- iv) 35% of the clients have two of these three products.
- v) 11% of the clients have homeowners insurance, but not auto insurance.

Calculate the percentage of the agent's clients that have both auto and renters insurance.

- (A) 7%
- (B) 10%
- (C) 16%
- (D) 25%
- (E) 28%

### Ejercicio 3

An auto insurance company has 10,000 policyholders. Each policyholder is classified as

- (i) young or old;
- (ii) male or female; and
- (iii) married or single.

Of these policyholders, 3000 are young, 4600 are male, and 7000 are married. The policyholders can also be classified as 1320 young males, 3010 married males, and 1400 young married persons. Finally, 600 of the policyholders are young married males.

Calculate the number of the company's policyholders who are young, female, and single.

- (A) 280
- (B) 423
- (C) 486
- (D) 880
- (E) 896

## Respuestas

1. C
2. B
3. D