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**EXAM P SAMPLE SOLUTIONS -**

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## Society of Actuaries

It follows that  $P(A \cap B) = 0.64 + 0.20 - 0.096 = 0.744$  and  $P(A^c \cap B^c) = 0.744 - 0.256 = 0.488$ . Solution: B Let C = Event that a policyholder buys collision coverage D = Event that a policyholder buys disability coverage Then we are given that  $P[C] = 2P[D]$

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and  $P[C \cap D] = 0.15$ . By the independence of C and D, it therefore follows that

## **EXAM P SAMPLE SOLUTIONS - Society of Actuaries**

2. The probability that a visit to a primary care physician's (PCP) office

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results in neither lab work nor referral to a specialist is 35%. Of those coming to a PCP's office, 30% are

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**Exam P: Probability | SOA**

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$P(X \geq 135 \text{ (in Binomial distribution)}) =$   
 $= P(X \geq 134.5 \text{ (in Normal distribution)})$   
 $1.344 = \frac{134.5 - 120}{\sqrt{10.7889}} \Rightarrow z = 1.344$   
 $P(X \geq 135) = P(z > 1.344) = 0.0901$  (116.) Let



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A = nonsmoker insured,  $X_A$  = average claims for a nonsmoker. B = smoker insured,  $X_B$  = average claims for a smoker. Note that  $X_A$  and  $X_B$  are  $\sim N$ .  
Let  $Y = \begin{pmatrix} X_A \\ X_B \end{pmatrix} \sim \begin{pmatrix} \mu_A \\ \mu_B \end{pmatrix}, \begin{pmatrix} \sigma_A^2 & \rho\sigma_A\sigma_B \\ \rho\sigma_A\sigma_B & \sigma_B^2 \end{pmatrix}$   
 $X_A, X_B \sim \text{Normal } \mu = \mu_A, \mu = \mu_B, \sigma = \sigma_A, \sigma = \sigma_B, \rho = \rho$

## Practice Test Questions

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