

11. 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 .

What is 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