## **Branching Out with Tree Diagrams**

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urricanes are measured based on wind speed and storm surge. The Saffir-Simpson Hurricane Scale ranks categories of hurricanes from Category 1, weakest, to Category 5, strongest. A tropical storm is weaker than a Category 1, but stronger than a tropical depression. It takes more than eight hours for most hurricanes to change in intensity.

Property and casualty actuaries think about and list different outcomes 16 Hours Later caused by natural events. Then they determine costs related to each Cat 3 outcome. These costs may affect premium prices in the Cat 2 **8 Hours Later** future. The tree diagram to the right Cat 1 Cat 2 Hurricane shows some of the possible **Identified** Cat 2 outcomes of a Category 1 Cat 1 Cat 1 Cat 1 hurricane over time. Study the **Tropical Storm** tree diagram carefully and then Tropical Storm answer the questions. Cat 1 Tropical Storm **Questions:** Tropical Depression

## Questions

- 1. List the possible events that could happen 8 hours after a hurricane has been identified.
- 2. What is the probability that this hurricane is a Category 1 after 16 hours? Write your answer as a fraction and a percentage.
- **3.** What is the probability that this hurricane remains a Category 1 for the entire time? Write your answer as a fraction and a percentage.
- **4.** What is the probability that this hurricane is a Category 2 after 16 hours? Write your answer as a fraction and a percentage.
- **5.** After 16 hours, is it more likely that the hurricane will be a Category 1 or a Category 3? Explain your answer using fractions and a percentages.
- **6.** If flooding is possible in any of these scenarios, would a storm and a flood be mutually exclusive events?

