16. Since the toad only attempts to cross when it is safe, she is certain to cross without mishap.

P(frog crosses safely) =
$$0.1 + 0.9 \times 0.1 + 0.9^2 \times 0.2 + 0.9^2 \frac{2}{3} \times 0.1 + 0.9^3 \times (\frac{2}{3})^2 \times 0.2 + 0.9^3 \times \frac{2}{3} \times \frac{1}{3} \times 0.1 + 0.9^4 \frac{2}{3} \times \frac{1}{3} \times 0.2 = 0.4081$$

P(both cross safely with frog before the toad) = P(frog crosses safely before it is safe to do so) i.e. $0.9^2 \times \frac{1}{3} \times 0.2 + 0.9^3 \times \left(\frac{2}{3}\right)^2 \times 0.2 + 0.9^4 \times \frac{2}{3} \times \frac{1}{3} \times 0.2 = 0.148$ P(frog is run over given he has not arrived after 2 minutes) $= \frac{P(\text{he is run over and has not arrived after 2 minutes})}{P(\text{he has not arrived after 2 minutes})} = \frac{P(\text{he is run over})}{P(\text{not arrived after 2 minutes})}$ $= \frac{P(\text{he is run over})}{1-P(\text{he has crossd in first 2 minutes})} = \frac{1-0.4081}{1-\left(0.1+0.9\times0.1+0.92\times\frac{1}{3}\times0.2+0.93\times\left(\frac{2}{3}\right)^2\times0.2\right)}$ $= \frac{0.5919}{0.6048} = 0.9787$