

Examen final de Desarrollo de Aplicaciones para la Visualización de Datos

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Tiempo: 2 horas y 30 minutos

Contexto del ejercicio

Una gran compañía aseguradora de salud desea entender con mayor profundidad los patrones de coste médico, el uso de servicios sanitarios y los factores que determinan el riesgo clínico de sus asegurados.

La empresa cree que ciertos hábitos de vida, condiciones crónicas y características del seguro tienen un fuerte impacto sobre:

- Los costes médicos anuales (`annual_medical_cost`)
- El total pagado en reclamaciones médicas (`total_claims_paid`)
- La utilización de servicios médicos, incluyendo consultas, hospitalizaciones y procedimientos
- De que depende de que un asegurado sea clasificado como de alto riesgo (`is_high_risk`)

La aseguradora sospecha que estos resultados están influenciados por variables relacionadas con:

- Hábitos de vida (`bmi`, `smoker`, `alcohol`, `ejercicio...`)
- Enfermedades crónicas (`diabetes`, `hipertensión`, `cardiopatías...`)
- Características del seguro (`tipo de plan`, `deducible`, `copago`, `calidad del proveedor`)

Tu rol será actuar como Analista de Datos, llevando a cabo un análisis que permita identificar patrones significativos y generar recomendaciones accionables para la aseguradora.

Tareas obligatorias a realizar:

1. Análisis exploratorio con clusterización (mínimo 6 gráficos)
2. Entrena un modelo y explicable, a elegir entre:
 - Clasificación para predecir **`is_high_risk`**
 - Regresión para predecir **`annual_medical_cost`**
3. Dashboard con mínimo 4 visualizaciones (3 gráficas + 1 coeficientes)
4. Informe ejecutivo de dos páginas con:

- Los hallazgos más relevantes del análisis exploratorio
- Insights principales del modelo predictivo
- El dashboard con los 4 gráficos más representativos
- Recomendaciones accionables basadas en los datos

Entregable y puntuación

Se entregará un informe con la siguiente estructura:

1. Resumen ejecutivo (3 puntos) + dashboard (2 puntos)
2. Gráficas del análisis exploratorio y breve explicación de cada una (3 puntos)
3. Modelo predictivo explicado (2 puntos)

Entrega del examen

Subir al siguiente enlace tu informe en **formato PDF**.

<https://forms.office.com/e/zPHcGS22x9>

En el repo existe un .docx con el formato para entregar el informe.

Juego de datos

Para realizar este análisis se provee el fichero **medical_insurance.csv** con las siguientes variables:

Rows: 100,000 **Columns:** 54+

| Categoría | Variable | Tipo (esperado) | Descripción / Significado |
|---|----------------|-----------------|--|
| Demographics & Socioeconomic | | | |
| | person_id | string/int | Identificador único de la persona. |
| | age | int | Edad del individuo. |
| | sex | category | Sexo (male/female/other). |
| | region | category | Región geográfica donde reside. |
| | urban_rural | category | Tipo de zona (urbana vs rural). |
| | income | float | Nivel de ingresos anuales. |
| | education | category | Nivel educativo alcanzado. |
| | marital_status | category | Estado civil (single, married, divorced...). |

| Categoría | Variable | Tipo (esperado) | Descripción / Significado |
|--------------------|--------------------|--------------------|---|
| | employment_status | category | Situación laboral (employed, unemployed, retired...). |
| | household_size | int | Número total de personas en el hogar. |
| | dependents | int | Número de dependientes económicos. |
| Lifestyle & Habits | | | |
| | bmi | float | Índice de masa corporal. |
| | smoker | category/bool | Si la persona es fumadora. |
| | alcohol_freq | category | Frecuencia de consumo de alcohol. |
| | exercise_frequency | category/int | Frecuencia de ejercicio semanal. |
| | sleep_hours | float | Promedio de horas de sueño diario. |
| | stress_level | int | Nivel de estrés percibido (escala ordinal). |
| Health & Clinical | | | |
| | hypertension | bool | Diagnóstico de hipertensión. |
| | diabetes | bool | Diagnóstico de diabetes. |
| | copd | bool | Enfermedad pulmonar obstructiva crónica. |
| | cardiovascular | bool | Enfermedad cardiovascular. |
| | cancer_history | bool | Antecedente personal de cáncer. |
| | kidney_disease | bool | Enfermedad renal crónica. |
| | liver_disease | bool | Enfermedad hepática crónica. |
| | arthritis | bool | Diagnóstico de artritis. |
| | mental_health | bool/category | Algún trastorno de salud mental reportado. |
| | chronic_count | int | Número total de enfermedades crónicas diagnosticadas. |
| | systolic_bp | int | Presión arterial sistólica. |
| | diastolic_bp | int | Presión arterial diastólica. |

| Categoría | Variable | Tipo (esperado) | Descripción / Significado |
|-------------------------------------|-----------------------------|--------------------|--|
| | ldl | float | Colesterol LDL. |
| | hba1c | float | Hemoglobina glicosilada, indicador de diabetes. |
| | risk_score | float | Puntuación compuesta de riesgo clínico. |
| | is_high_risk | bool | Indicador de alto riesgo clínico. |
| Healthcare Utilization & Procedures | | | |
| | visits_last_year | int | Visitas médicas en el último año. |
| | hospitalizations_last_3yrs | int | Número de hospitalizaciones en 3 años. |
| | days_hospitalized_last_3yrs | int | Días totales hospitalizado en 3 años. |
| | medication_count | int | Cantidad de medicamentos activos. |
| | proc_imaging | int | Cantidad de estudios de imagen realizados. |
| | proc_surgery | int | Número de procedimientos quirúrgicos. |
| | proc_psych | int | Número de consultas/procedimientos de psicología. |
| | proc_consult_count | int | Número total de consultas médicas. |
| | proc_lab | int | Número de exámenes de laboratorio. |
| | had_major | bool | Si tuvo un procedimiento mayor (cirugía importante). |
| Insurance & Policy | | | |
| | plan_type | category | Tipo de plan (HMO, PPO, etc.). |
| | network_tier | category | Nivel de red (gold/silver/bronze). |
| | deductible | float | Deducible anual del seguro. |
| | copay | float | Copago por servicio. |
| | policy_term_years | int | Duración del contrato del seguro. |

| Categoría | Variable | Tipo (esperado) | Descripción / Significado |
|-----------------------------------|--------------------------|-----------------|---|
| | policy_changes_last_2yrs | int | Cambios realizados a la póliza en 2 años. |
| | provider_quality | float | Índice de calidad del proveedor. |
| Medical Costs & Claims | | | |
| | annual_medical_cost | float | Coste médico anual real del paciente. |
| | annual_premium | float | Prima anual pagada por el paciente. |
| | monthly_premium | float | Prima mensual pagada. |
| | claims_count | int | Número de reclamaciones realizadas. |
| | avg_claim_amount | float | Valor promedio por reclamación. |
| | total_claims_paid | float | Total pagado por la compañía aseguradora. |

Ejemplos de preguntas que se pueden realizar a los datos:

1. ¿Cómo varía el coste médico anual según edad, sexo y región?
2. ¿Qué relación existe entre hábitos de vida (bmi, smoker, alcohol_freq...) y el coste médico anual?
3. ¿Cuánto más cuesta un paciente de alto riesgo respecto a uno de bajo riesgo?
4. ¿Qué enfermedades crónicas generan mayores costes promedio?
5. ¿Existe relación entre hospitalizaciones y coste total en los últimos 3 años?
6. ¿Qué parámetros clínicos tienen mayor correlación con el coste médico?
7. ¿Qué tipos de seguro están asociados con mayor gasto?
8. ¿Cómo se relacionan los procedimientos médicos con el total pagado en reclamaciones?
9. ¿Qué variables explican mejor los costes según un modelo predictivo?
10. ¿Qué grupos de pacientes comparten patrones similares de riesgo y coste (clustering)?

Nota:

- Se valorará la creatividad en las hipótesis, soluciones y limpieza del código y visualizaciones.

Carga tus librerías

```
In [14]: !pip install plotly jupyter-dash dash dash-bootstrap-components scikit-learn
```

Requirement already satisfied: plotly in c:\users\juane\anaconda3\lib\site-packages (5.22.0)
Collecting jupyter-dash
 Downloading jupyter_dash-0.4.2-py3-none-any.whl.metadata (3.6 kB)
Collecting dash
 Downloading dash-3.3.0-py3-none-any.whl.metadata (11 kB)
Collecting dash-bootstrap-components
 Downloading dash_bootstrap_components-2.0.4-py3-none-any.whl.metadata (18 kB)
Requirement already satisfied: scikit-learn in c:\users\juane\anaconda3\lib\site-packages (1.6.1)
Requirement already satisfied: tenacity>=6.2.0 in c:\users\juane\anaconda3\lib\site-packages (from plotly) (8.2.2)
Requirement already satisfied: packaging in c:\users\juane\anaconda3\lib\site-packages (from plotly) (23.2)
Requirement already satisfied: requests in c:\users\juane\anaconda3\lib\site-packages (from jupyter-dash) (2.32.2)
Requirement already satisfied: flask in c:\users\juane\anaconda3\lib\site-packages (from jupyter-dash) (3.0.3)
Collecting retrying (from jupyter-dash)
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Requirement already satisfied: ipython in c:\users\juane\anaconda3\lib\site-packages (from jupyter-dash) (8.25.0)
Requirement already satisfied: ipykernel in c:\users\juane\anaconda3\lib\site-packages (from jupyter-dash) (6.28.0)
Collecting ansi2html (from jupyter-dash)
 Downloading ansi2html-1.9.2-py3-none-any.whl.metadata (3.7 kB)
Requirement already satisfied: nest-asyncio in c:\users\juane\anaconda3\lib\site-packages (from jupyter-dash) (1.6.0)
Requirement already satisfied: Werkzeug<3.2 in c:\users\juane\anaconda3\lib\site-packages (from dash) (3.0.3)
Requirement already satisfied: importlib-metadata in c:\users\juane\anaconda3\lib\site-packages (from dash) (7.0.1)
Requirement already satisfied: typing_extensions>=4.1.1 in c:\users\juane\anaconda3\lib\site-packages (from dash) (4.11.0)
Requirement already satisfied: setuptools in c:\users\juane\anaconda3\lib\site-packages (from dash) (69.5.1)
Requirement already satisfied: numpy>=1.19.5 in c:\users\juane\anaconda3\lib\site-packages (from scikit-learn) (1.26.4)
Requirement already satisfied: scipy>=1.6.0 in c:\users\juane\anaconda3\lib\site-packages (from scikit-learn) (1.13.1)
Requirement already satisfied: joblib>=1.2.0 in c:\users\juane\anaconda3\lib\site-packages (from scikit-learn) (1.4.2)
Requirement already satisfied: threadpoolctl>=3.1.0 in c:\users\juane\anaconda3\lib\site-packages (from scikit-learn) (3.6.0)
Requirement already satisfied: Jinja2>=3.1.2 in c:\users\juane\anaconda3\lib\site-packages (from flask->jupyter-dash) (3.1.4)
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Requirement already satisfied: click>=8.1.3 in c:\users\juane\anaconda3\lib\site-packages (from flask->jupyter-dash) (8.1.7)
Requirement already satisfied: blinker>=1.6.2 in c:\users\juane\anaconda3\lib\site-packages (from flask->jupyter-dash) (1.6.2)
Requirement already satisfied: MarkupSafe>=2.1.1 in c:\users\juane\anaconda3\lib\site-packages (from Werkzeug<3.2->dash) (2.1.3)
Requirement already satisfied: zipp>=0.5 in c:\users\juane\anaconda3\lib\site-packages (from importlib-metadata->dash) (3.17.0)
Requirement already satisfied: comm>=0.1.1 in c:\users\juane\anaconda3\lib\site-packages (from ipykernel->jupyter-dash) (0.2.1)
Requirement already satisfied: debugpy>=1.6.5 in c:\users\juane\anaconda3\lib\site-packages (from ipykernel->jupyter-dash) (1.6.7)

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Requirement already satisfied: jupyter-client>=6.1.12 in c:\users\juane\anaconda3\lib\site-packages (from ipykernel->jupyter-dash) (8.6.0)
Requirement already satisfied: jupyter-core!=5.0.*,>=4.12 in c:\users\juane\anaconda3\lib\site-packages (from ipykernel->jupyter-dash) (5.7.2)
Requirement already satisfied: matplotlib-inline>=0.1 in c:\users\juane\anaconda3\lib\site-packages (from ipykernel->jupyter-dash) (0.1.6)
Requirement already satisfied: psutil in c:\users\juane\anaconda3\lib\site-packages (from ipykernel->jupyter-dash) (5.9.0)
Requirement already satisfied: pyzmq>=24 in c:\users\juane\anaconda3\lib\site-packages (from ipykernel->jupyter-dash) (25.1.2)
Requirement already satisfied: tornado>=6.1 in c:\users\juane\anaconda3\lib\site-packages (from ipykernel->jupyter-dash) (6.4.1)
Requirement already satisfied: traitlets>=5.4.0 in c:\users\juane\anaconda3\lib\site-packages (from ipykernel->jupyter-dash) (5.14.3)
Requirement already satisfied: decorator in c:\users\juane\anaconda3\lib\site-packages (from ipython->jupyter-dash) (5.1.1)
Requirement already satisfied: jedi>=0.16 in c:\users\juane\anaconda3\lib\site-packages (from ipython->jupyter-dash) (0.18.1)
Requirement already satisfied: prompt-toolkit<3.1.0,>=3.0.41 in c:\users\juane\anaconda3\lib\site-packages (from ipython->jupyter-dash) (3.0.43)
Requirement already satisfied: pygments>=2.4.0 in c:\users\juane\anaconda3\lib\site-packages (from ipython->jupyter-dash) (2.15.1)
Requirement already satisfied: stack-data in c:\users\juane\anaconda3\lib\site-packages (from ipython->jupyter-dash) (0.2.0)
Requirement already satisfied: colorama in c:\users\juane\anaconda3\lib\site-packages (from ipython->jupyter-dash) (0.4.6)
Requirement already satisfied: charset-normalizer<4,>=2 in c:\users\juane\anaconda3\lib\site-packages (from requests->jupyter-dash) (2.0.4)
Requirement already satisfied: idna<4,>=2.5 in c:\users\juane\anaconda3\lib\site-packages (from requests->jupyter-dash) (3.7)
Requirement already satisfied: urllib3<3,>=1.21.1 in c:\users\juane\anaconda3\lib\site-packages (from requests->jupyter-dash) (2.2.2)
Requirement already satisfied: certifi>=2017.4.17 in c:\users\juane\anaconda3\lib\site-packages (from requests->jupyter-dash) (2024.8.30)
Requirement already satisfied: parso<0.9.0,>=0.8.0 in c:\users\juane\anaconda3\lib\site-packages (from jedi>=0.16->ipython->jupyter-dash) (0.8.3)
Requirement already satisfied: python-dateutil>=2.8.2 in c:\users\juane\anaconda3\lib\site-packages (from jupyter-client>=6.1.12->ipykernel->jupyter-dash) (2.9.0.post0)
Requirement already satisfied: platformdirs>=2.5 in c:\users\juane\anaconda3\lib\site-packages (from jupyter-core!=5.0.*,>=4.12->ipykernel->jupyter-dash) (3.10.0)
Requirement already satisfied: pywin32>=300 in c:\users\juane\anaconda3\lib\site-packages (from jupyter-core!=5.0.*,>=4.12->ipykernel->jupyter-dash) (305.1)
Requirement already satisfied: wcwidth in c:\users\juane\anaconda3\lib\site-packages (from prompt-toolkit<3.1.0,>=3.0.41->ipython->jupyter-dash) (0.2.5)
Requirement already satisfied: executing in c:\users\juane\anaconda3\lib\site-packages (from stack-data->ipython->jupyter-dash) (0.8.3)
Requirement already satisfied: asttokens in c:\users\juane\anaconda3\lib\site-packages (from stack-data->ipython->jupyter-dash) (2.0.5)
Requirement already satisfied: pure-eval in c:\users\juane\anaconda3\lib\site-packages (from stack-data->ipython->jupyter-dash) (0.2.2)
Requirement already satisfied: six>=1.5 in c:\users\juane\anaconda3\lib\site-packages (from python-dateutil>=2.8.2->jupyter-client>=6.1.12->ipykernel->jupyter-dash) (1.16.0)
Downloading jupyter_dash-0.4.2-py3-none-any.whl (23 kB)
Downloading dash-3.3.0-py3-none-any.whl (7.9 MB)
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```

```

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----- 7.2/7.9 MB 17.0 MB/s eta 0:00:01
----- 7.9/7.9 MB 17.5 MB/s eta 0:00:01
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Downloading dash_bootstrap_components-2.0.4-py3-none-any.whl (204 kB)
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Downloading ansi2html-1.9.2-py3-none-any.whl (17 kB)
Downloading retrying-1.4.2-py3-none-any.whl (10 kB)
Installing collected packages: retrying, ansi2html, dash, dash-bootstrap-components, jupyter-dash
Successfully installed ansi2html-1.9.2 dash-3.3.0 dash-bootstrap-components-2.0.4 jupyter-dash-0.4.2 retrying-1.4.2

```

```

In [190]: import pandas as pd
import plotly.express as px
from sklearn.cluster import KMeans
from sklearn.model_selection import train_test_split
from sklearn.ensemble import RandomForestClassifier
from sklearn.linear_model import LinearRegression
from sklearn.model_selection import train_test_split
from sklearn.preprocessing import StandardScaler
from dash import Dash, html, dcc
from dash.dependencies import Input, Output

```

Escribe tu código

```

In [73]: # Cargar CSV
df = pd.read_csv("medical_insurance.csv")
df.head()

```

```

Out[73]:

```

| | person_id | age | sex | region | urban_rural | income | education | marital_status | em |
|---|-----------|-----|--------|---------|-------------|---------|--------------|----------------|----|
| 0 | 75722 | 52 | Female | North | Suburban | 22700.0 | Doctorate | Married | |
| 1 | 80185 | 79 | Female | North | Urban | 12800.0 | No HS | Married | |
| 2 | 19865 | 68 | Male | North | Rural | 40700.0 | HS | Married | |
| 3 | 76700 | 15 | Male | North | Suburban | 15600.0 | Some College | Married | |
| 4 | 92992 | 53 | Male | Central | Suburban | 89600.0 | Doctorate | Married | |

5 rows × 54 columns



```

In [99]: # 1) Distribucion coste medico
fig = px.histogram(df, x="annual_medical_cost", nbins=300)
fig.show()

```


In [107...

```
# 2) Coste medico por edad  
fig = px.scatter(df, x="age", y="annual_medical_cost", opacity=0.5)  
fig.show()
```

```
In [81]: # 3) Boxplot por fumador  
fig = px.box(df, x="smoker", y="annual_medical_cost")  
fig.show()
```

```
In [109... # 4) Relación BMI-coste  
fig = px.scatter(df, x="bmi", y="annual_medical_cost", color="smoker")  
fig.show()
```

```
In [85]: # 5) Correlación simple visitas → coste  
fig = px.scatter(df, x="visits_last_year", y="annual_medical_cost")  
fig.show()
```

```
In [111... # 6) Coste por enfermedades cronicas  
fig = px.box(df, x="chronic_count", y="annual_medical_cost")  
fig.show()
```

In [167...

```
#figura a parte a ver si veo como esta relacionado bien
numeric_cols = df.select_dtypes(include=[np.number]).columns
corr_matrix = df[numeric_cols].corr()

fig = px.imshow(
    corr_matrix,
    zmin=-1,
    zmax=1,
    color_continuous_scale="RdBu",
    title="Matriz de correlación entre variables numéricas",
    labels=dict(x="Variables", y="Variables", color="Correlación"),
)

fig.update_xaxes(side="bottom")
fig.show()
```

```
In [221... from sklearn.preprocessing import StandardScaler
from sklearn.cluster import KMeans
import plotly.express as px

cols_cluster = ["age", "bmi", "chronic_count", "visits_last_year", "hospitalizations"]

X = df[cols_cluster].dropna()

scaler = StandardScaler()
X_scaled = scaler.fit_transform(X)

kmeans = KMeans(n_clusters=3, random_state=42)
df.loc[X.index, "cluster"] = kmeans.fit_predict(X_scaled)

fig = px.scatter(
    df,
    x="age",
    y="annual_medical_cost",
    color="cluster",
    opacity=0.6,
    title="Clustering (KMeans)"
)
fig.show()
```

Vamos a intentar clusterizar por lo que hemos visto que tiene sentido (cronicas)

```
In [208... cols = ["age", "bmi", "chronic_count", "visits_last_year", "hospitalizations_last_year"]
df_model = df[cols + ["is_high_risk"]].dropna()

X = df_model[cols]
y = df_model["is_high_risk"]
#split
X_train, X_test, y_train, y_test = train_test_split(X, y, test_size=0.2, random_state=42)

rf = Pipeline([
    ("scaler", StandardScaler()),
    ("model", RandomForestClassifier(n_estimators=300, max_depth=10, random_state=42))
])

# entreno
rf.fit(X_train, y_train)

# prediccion
y_pred = rf.predict(X_test)
y_prob = rf.predict_proba(X_test)[:, 1]

# metricas
print("matriz de confusion:\n")
print(classification_report(y_test, y_pred))

# Matriz de confusión
```



```

cm = confusion_matrix(y_test, y_pred)

fig_cm = px.imshow(
    cm,
    text_auto=True,
    color_continuous_scale="Blues",
    labels=dict(x="Predicción", y="Real"),
    title="Matriz de confusión"
)
fig_cm.show()

# Importancia de variables
model = rf.named_steps["model"]
importances = model.feature_importances_

feature_imp = pd.DataFrame({
    "var": cols,
    "importance": importances
}).sort_values("importance", ascending=False)

fig_imp = px.bar(
    feature_imp,
    x="var",
    y="importance",
    title="Importancia de variables"
)
fig_imp.show()

```

matriz de confusion:

| | precision | recall | f1-score | support |
|--------------|-----------|--------|----------|---------|
| 0 | 0.93 | 1.00 | 0.96 | 12644 |
| 1 | 1.00 | 0.87 | 0.93 | 7356 |
| accuracy | | | 0.95 | 20000 |
| macro avg | 0.96 | 0.93 | 0.94 | 20000 |
| weighted avg | 0.95 | 0.95 | 0.95 | 20000 |

In []:

In []:

```
In [211... target_col = "annual_medical_cost"
feature_cols = ["age", "bmi", "chronic_count", "visits_last_year", "is_high_risk"]

X = df[feature_cols]
y = df[target_col]

# Opcional: partimos train/test usando el 80% de fechas primeras como train (split)
n = len(df)
split_index = int(n * 0.8)

X_train, X_test = X.iloc[:split_index, :], X.iloc[split_index:, :]
y_train, y_test = y.iloc[:split_index], y.iloc[split_index:]

# Entrenamos la regresión lineal
linreg = LinearRegression()
linreg.fit(X_train, y_train)

# Evaluamos con R² en train y test
r2_train = linreg.score(X_train, y_train)
r2_test = linreg.score(X_test, y_test)

print(f"R² (train): {r2_train:.3f}")
print(f"R² (test): {r2_test:.3f}")
```

R² (train): 0.594

R² (test): 0.579

```
In [213... coef_df = pd.DataFrame({
    "variable": feature_cols,
    "coeficiente": linreg.coef_
})

coef_df["abs_coef"] = coef_df["coeficiente"].abs()
coef_df = coef_df.sort_values("abs_coef", ascending=False).drop(columns="abs_coef")

coef_df
```

```
Out[213...      variable  coeficiente
5  hospitalizations_last_3yrs  1108.593361
3      visits_last_year -348.895795
4      is_high_risk  289.657506
2      chronic_count  275.767968
1              bmi  13.063848
6      medication_count -6.299540
0              age  5.785484
7      total_claims_paid  1.049533
```

```
In [223... app = Dash(__name__)

app.layout = html.Div([
    html.H1("Dashboard Medical Insurance"),

    dcc.Dropdown(
        id="var",
        options=[{"label": c, "value": c} for c in ["age", "bmi", "chronic_count",
        value="bmi"
    )],

    dcc.Graph(id="g1"),
    dcc.Graph(id="g2"),
    dcc.Graph(id="g3"),

    html.H3("Importancia del modelo"),
    dcc.Graph(
        figure=px.bar(feature_imp, x="var", y="importance")
    )
])

@app.callback(
    Output("g1", "figure"),
    Input("var", "value")
)
def update_graph(v):
    return px.histogram(df, x=v)

@app.callback(
    Output("g2", "figure"),
```

```
        Input("var", "value")
    )
    def update_graph2(v):
        return px.box(df, y=v)

    @app.callback(
        Output("g3", "figure"),
        Input("var", "value")
    )
    def update_graph3(v):
        return px.scatter(df, x=v, y="annual_medical_cost")

    app.run(debug=False)
```

Loading...