Initial smart questions:

Research topic: Assessing the Impact of Lifestyle and Demographic Factors on Health Insurance Premiums

Specific: What specific factors have the most significant impact on insurance premiums in the dataset?

To assess the influence of demographic factors, such as age, gender, and family medical history, on variations in insurance charges ?

Measurable: How much does age impact insurance premiums, and is this impact consistent across different regions?

How do changes in BMI affect the measurable increase or decrease in insurance premiums?

Achievable: Can we achieve a model that accurately predicts insurance premiums for individuals with different coverage levels?

Relevant: How relevant are family medical histories in predicting insurance premiums compared to individual medical histories?

How relevant is gender in determining insurance premiums, and is there a gender-based disparity in premiums?

Time bound : To predict future changes in health insurance premiums based on historical data and trends.