







## Summary:

- a) Average Charges for Smokers vs. Non-Smokers by Gender:
- Smokers have significantly **higher** average charges compared to non-smokers.
- This trend is consistent for **both genders**, with male smokers incurring the highest charges.

## b)Total Charges by Region:

 Region 2 (Southeast) has the **highest** total charges, accounting for 30.21% of the overall charges.

## c)Sum of Charges by BMI Bin:

- Individuals in the highest BMI (bin 3) contribute the most to total charges, making up 61.93% of the charges.
- Charges decrease as BMI bin decreases, with the lowest bin (bin 0) contributing the least at 13.19%.

