

Health Insurance SQL Documentation

1) Count the number of Policyholders

```
10 # b) Count the number of policyholders
11 • SELECT COUNT(*) AS total_policyholders FROM insurance;
12
```

Result Grid	Filter Rows:	Export:	Wrap Cell Content:
total_policyholders			
1338			

2) Total claim amounts by region

```
13 # Total claim amounts by region
14 • SELECT region, SUM(charges) AS total_charges
15 FROM insurance
16 GROUP BY region;
17
```

Result Grid	Filter Rows:	Export:	Wrap
region	total_charges		
southwest	4012754.647620001		
southeast	5363689.763290002		
northwest	4035711.9965399993		
northeast	4343668.583308999		

3) Average claim amount based on smoking status

```
18 #Average claim amount based on smoking status
19 • SELECT smoker, AVG(charges) AS avg_charges
20 FROM insurance
21 GROUP BY smoker;
22
23
```

Result Grid	Filter Rows:	Export:	Wrap C
smoker	avg_charges		
yes	32050.23183153285		
no	8434.268297856199		

4) Identify the region with the highest average claim amount

```
23 # Identify the region with the highest average claim amount
24 • SELECT region, AVG(charges) AS avg_charges
25 FROM insurance
26 GROUP BY region
27 ORDER BY avg_charges DESC
28 LIMIT 1;
29
30
```

Result Grid	Filter Rows:	Export:	Wrap Cell Content:
region	avg_charges		
southeast	14735.411437609895		

5) Analyze the impact of BMI on claim amounts

```
30 #Analyze the impact of BMI on claim amounts
31 • SELECT
32     CASE
33         WHEN bmi < 18.5 THEN 'Underweight'
34         WHEN bmi BETWEEN 18.5 AND 24.9 THEN 'Normal weight'
35         WHEN bmi BETWEEN 25 AND 29.9 THEN 'Overweight'
36         ELSE 'Obese'
37     END AS bmi_category,
38     AVG(charges) AS avg_charges
39 FROM insurance
40 GROUP BY bmi_category;
41
```

Result Grid	Filter Rows:	Export:	Wrap Cell Content:
bmi_category	avg_charges		
Overweight	10993.994037132627		
Obese	15479.549772628647		
Normal weight	10379.499732162163		
Underweight	8852.200585000002		

6) Average claim amount in each region by smoking status

```
42 #Region-Specific Analysis
43 # Average claim amount in each region by smoking status
44 • SELECT region, smoker, AVG(charges) AS avg_charges
45 FROM insurance
46 GROUP BY region, smoker;
47
```

Result Grid	Filter Rows:	Export:	Wrap Cell Content:
region	smoker	avg_charges	
southwest	yes	32269.0634936207	
southeast	no	8032.216308937727	
northwest	no	8556.463715205993	
northeast	no	9165.531671708171	
southeast	yes	34844.99682362637	
southwest	no	8019.284513071162	
northeast	yes	29673.536472835818	
northwest	yes	30192.00318241379	

7)Region – specific highest claim amounts

```
48 #Region-specific highest claim amounts
49 • SELECT region, MAX(charges) AS max_charges
50 FROM insurance
51 GROUP BY region;
52
53
```

Result Grid		Filter Rows:	Export:	Wrap
	region	max_charges		
▶	southwest	52590.82939		
	southeast	63770.42801		
	northwest	60021.39897		
	northeast	58571.07448		

8)Find key attributes influencing higher claims

```
54 #v a) Find key attributes influencing higher claims
55 • SELECT
56     age,
57     sex,
58     bmi,
59     children,
60     smoker,
61     charges
62 FROM insurance
63 WHERE charges > (SELECT AVG(charges) FROM insurance)
64 ORDER BY charges DESC;
--
```

Result Grid							Filter Rows:	Export:	Wrap Cell Content:
	age	sex	bmi	children	smoker	charges			
	49	female	27.1	1	no	26140.3603			
	20	female	24.42	0	yes	26125.67477			
	56	male	26.695	1	yes	26109.32905			
	21	female	32.68	2	no	26018.95052			
	52	male	26.4	3	no	25992.82104			
	59	female	23.655	0	yes	25678.77845			
	50	female	27.36	0	no	25656.57526			
	54	male	25.46	1	no	25517.11363			
	54	male	25.1	3	yes	25382.297			

8) Region – based filtering for further modelling

```
66 # Region-based filtering for further modeling
67 • SELECT *
68 FROM insurance
69 WHERE region = 'southeast';
70
```

	age	sex	bmi	children	smoker	region	charges
▶	18	male	33.77	1	no	southeast	1725.5523
	28	male	33	3	no	southeast	4449.462
	31	female	25.74	0	no	southeast	3756.6216
	46	female	33.44	1	no	southeast	8240.5896
	62	female	26.29	0	yes	southeast	27808.7251
	56	female	39.82	0	no	southeast	11090.7178
	27	male	42.13	0	yes	southeast	39611.7577
	18	male	34.1	0	no	southeast	1137.011
	59	female	27.72	3	no	southeast	14001.1338
	31	female	36.63	2	no	southeast	4949.7587
	41	male	21.78	1	no	southeast	6272.4772
	37	female	30.8	2	no	southeast	6313.759
	60	female	24.53	0	no	southeast	12629.8967
	36	male	35.2	1	yes	southeast	38709.176



9) Total claim amounts by region and smoking status

```
72 # Total claim amounts by region and smoking status
73 • SELECT region, smoker, SUM(charges) AS total_charges
74 FROM insurance
75 GROUP BY region, smoker;
76
```

	region	smoker	total_charges
▶	southwest	yes	1871605.6826300006
	southeast	no	2192795.0523399995
	northwest	no	2284575.81196
	northeast	no	2355541.639629
	southeast	yes	3170894.7109499993
	southwest	no	2141148.9649900002
	northeast	yes	1988126.9436799998
	northwest	yes	1751136.18458

10) Age distribution of policyholders

```
77      #Age distribution of policyholders
78 •    SELECT age, COUNT(*) AS policyholder_count
79      FROM insurance
80      GROUP BY age
81      ORDER BY age;
82
```

Result Grid |  Filter Rows: | Export:  Wrap

	age	policyholder_count
▶	18	69
	19	68
	20	29
	21	28
	22	28
	23	28
	24	28
	25	28
	26	28
	27	28
	28	28
	29	27
	30	27
	31	27
	32	26