Drug Consumption

Risk Assessment

What do we want to do?

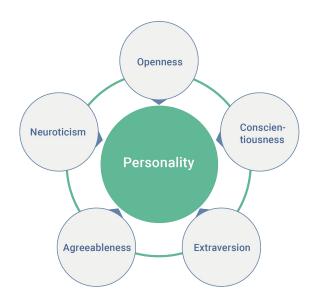
- → Tool for insurance company
- → Take better individual preventive measures
- → Trade-off between short-term and long-term costs
- → We want to have both high recall and precision



	Health Care
Tobacco ^{1,2}	\$168 billion
Alcohol ³	\$27 billion
Illicit Drugs ^{4,5}	\$11 billion
Prescription Opioids ⁶	\$26 billion

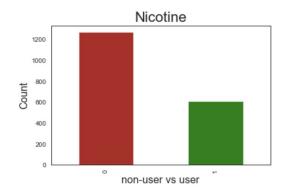
Overview of the Dataset

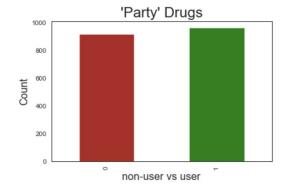
- data collected by online survey 2011-2012
- 1885 study participants
- 12 attributes
- 18 legal and illegal Drugs and one fictitious drug (to identify over-claimers)



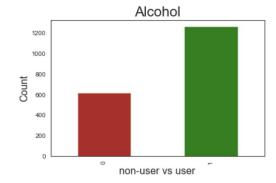
Drug						
"Never Used"	"Used over a Decade Ago"	"Used in Last Decade"	"Used in Last Year"	"Used in Last Month"	"Used in Last Week"	"Used in Last Day"

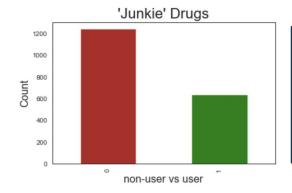
Clustering of the different drugs





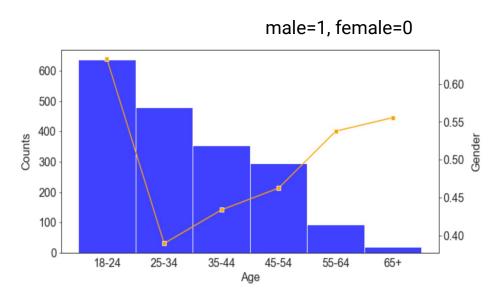




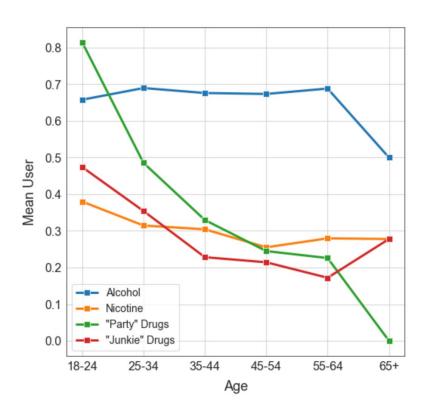




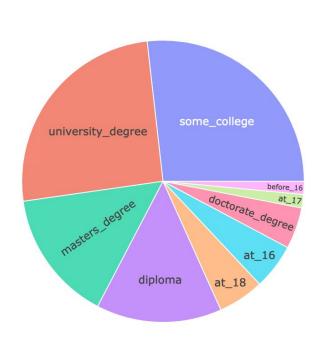
Gender and Age Distribution

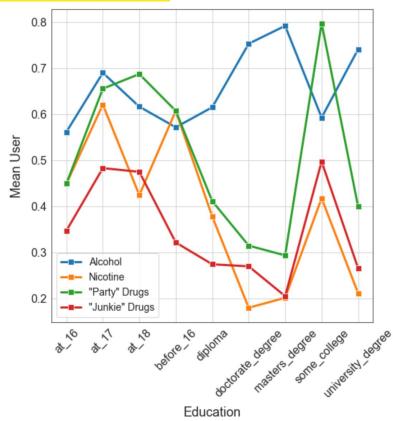


→ Overall drug usage declines with age

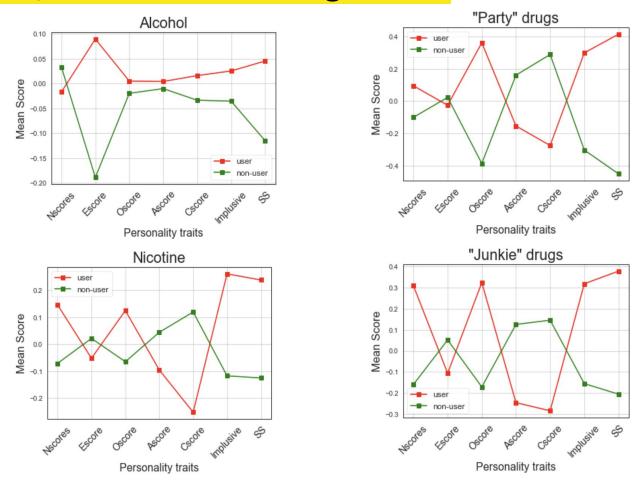


Educational Background and Drug Usage





Personality traits for each drug cluster



Modelling of the different Drug Cluster

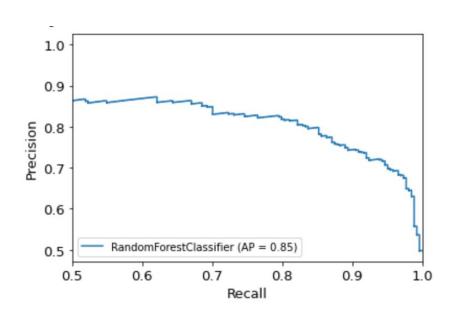
- Focus on high precision and recall → optimized on f1-score
- Started with basic models
- Different Classifiers for the Drug cluster

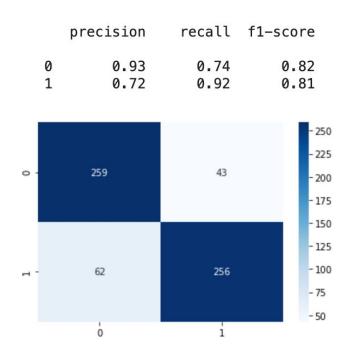




Modelling "Party" Drugs Cluster

- best model with Random Forest

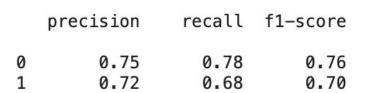


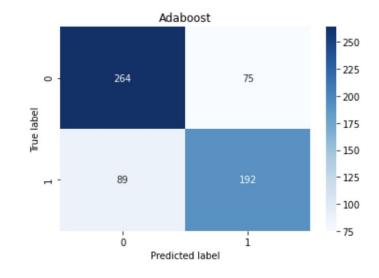


Modelling "Junkie" Drug Cluster

- -Best Model: AdaBoost
- -Good to predict not "Junkie" Drug user

feature	importance
Nscore	0.191667
Country	0.150000
Education	0.116667
Oscore	0.108333
Impulsive	0.083333



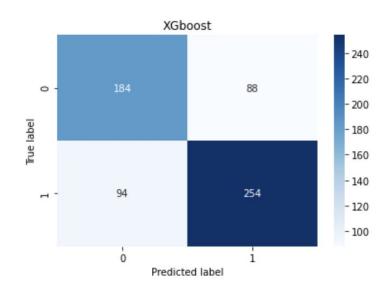


Modelling Nicotine

- -Best Model: XGboost
- -Good to predict smokers, bad for non-smokers

	precision	recall	f1-score
0	0.66	0.68	0.67
1	0.74	0.73	0.74

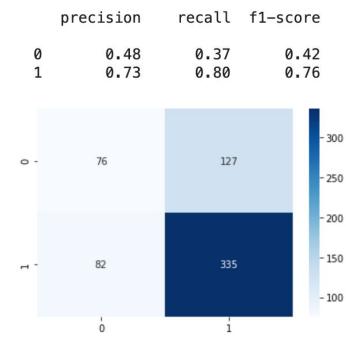
feature	importance
Country	0.189594
Age	0.165033
SS	0.109168
Education	0.082662
Cscore	0.078560



Modelling Alcohol

- good for predicting moderate to heavy drinkers, pretty bad for predicting casual and non-drinkers

feature	importance
Education	0.170616
Escore	0.126103
SS	0.106070
Nscore	0.090500
Cscore	0.088550



→ Robust Model to separate user and non-user

Summary

'Junkie' Drugs



Bonus for non-user user: Preventive measures **Nicotine**



Higher insurance Rate for smoker / reject

Alcohol



Higher insurance Rate for drinker

'Party' Drugs



user: Higher insurance Rate non-user: Bonus



Future Work

- Other classification algorithms (SVM)
- Different clustering of the drugs
- Classification for individual drugs
- Collect more data to balance the Dataset



Thank you!

