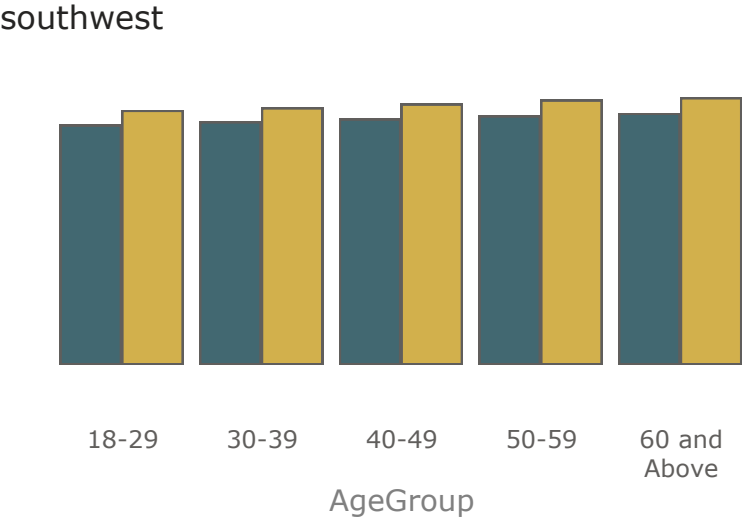
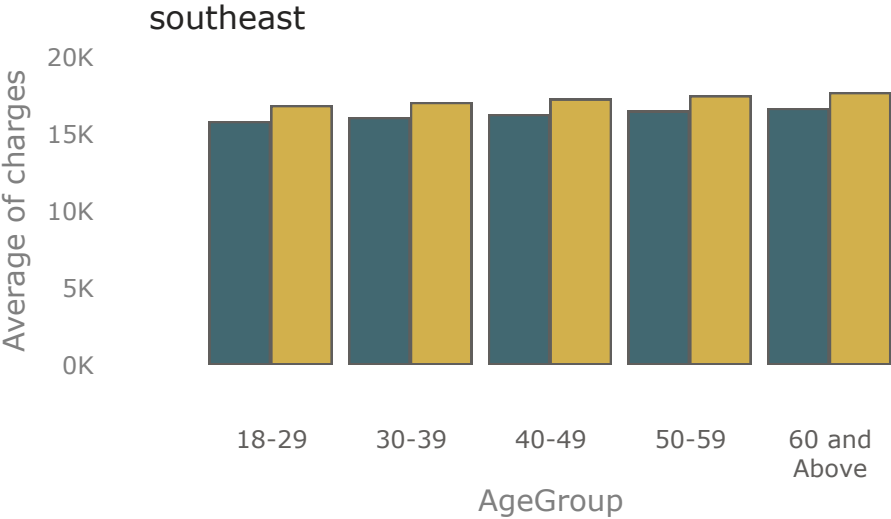
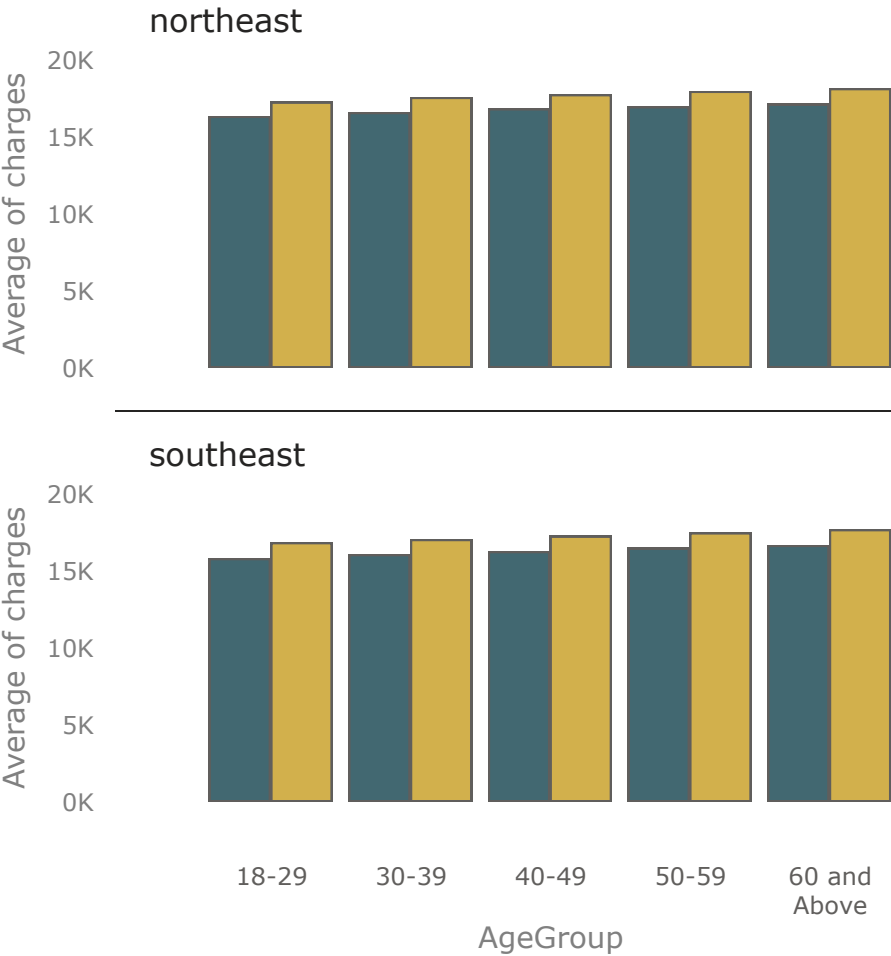


# VISUALIZE INSURANCE CHARGES DISTRIBUTION

DASHBOARD

Avg Charges by Age Group, Gender & Region



gender

female

male

female

male

# ANALYZE HEALTH AND LIFESTYLE IMPACT

DASHBOARD

coverage\_level



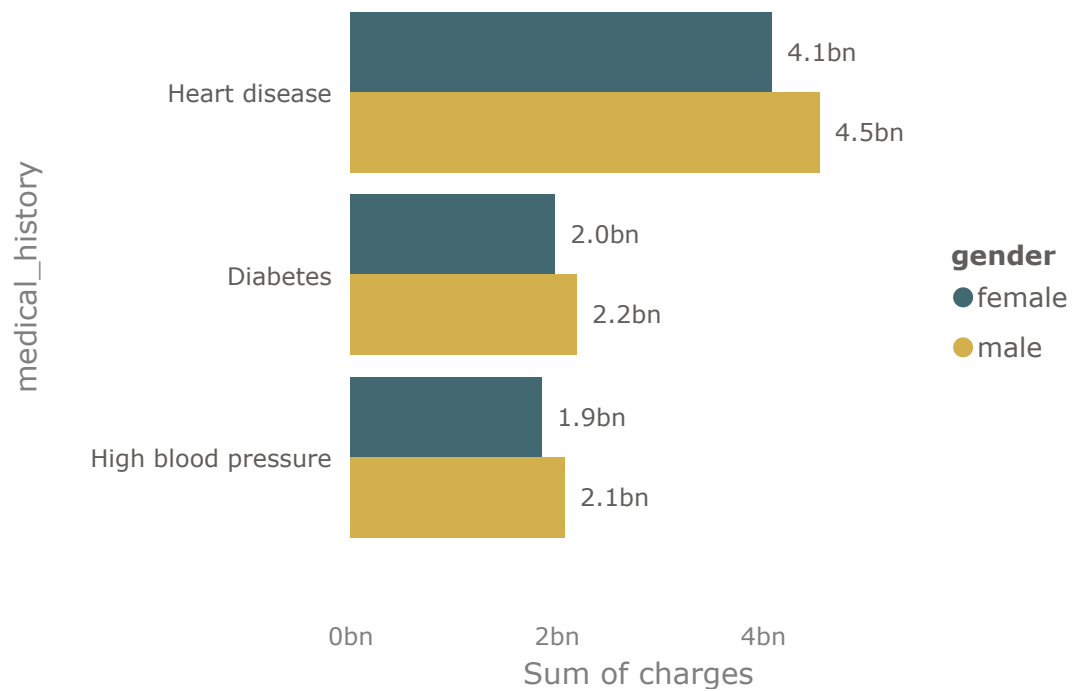
All



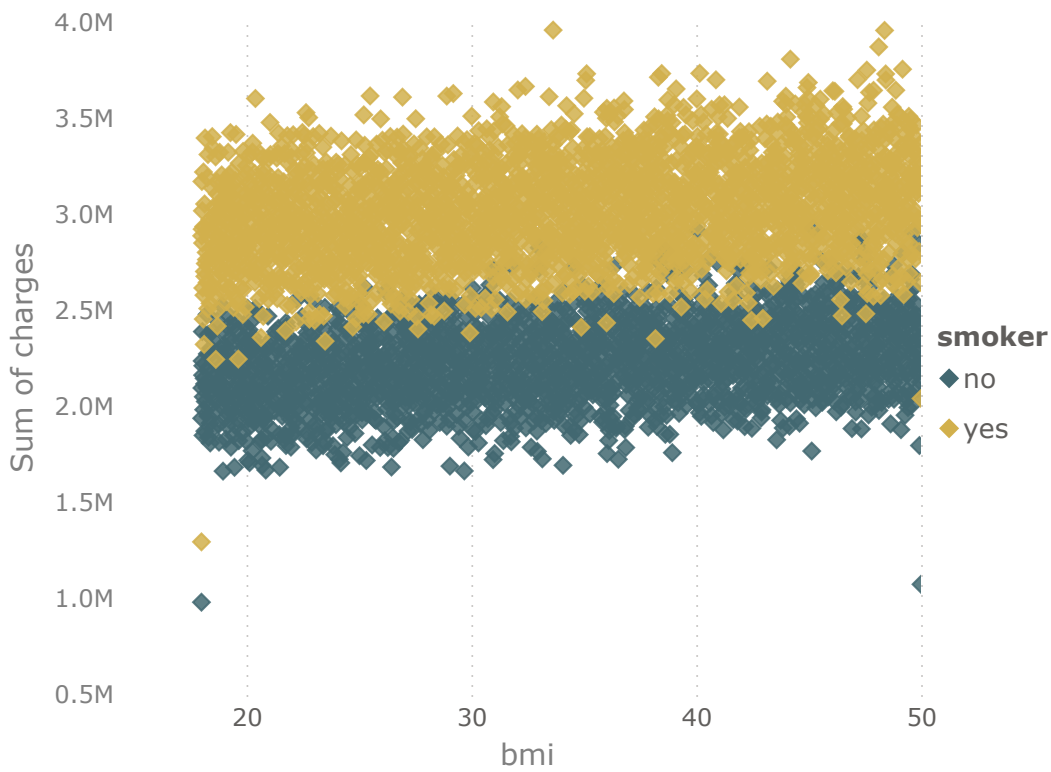
female

male

## Charges by Medical History & Gender



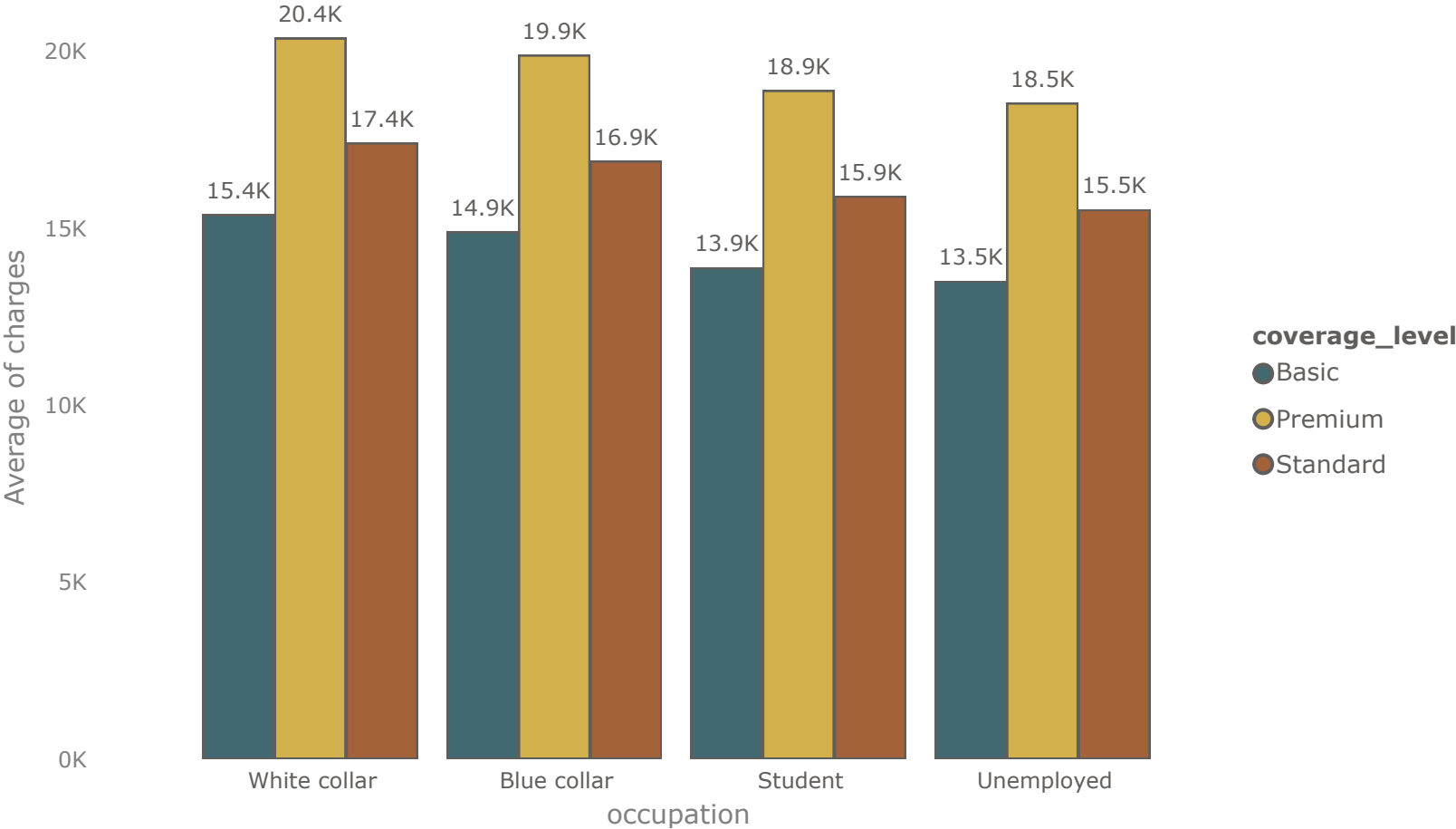
## Charges by Smoker & BMI



# ROLE OF OCCUPATION AND COVERAGE LEVEL

DASHBOARD

Avg Charges by occupation and coverage\_level



AgeGroup

- ☐ 18-29
- ☐ 30-39
- ☐ 40-49
- ☐ 50-59
- ☐ 60 and Above

female

male

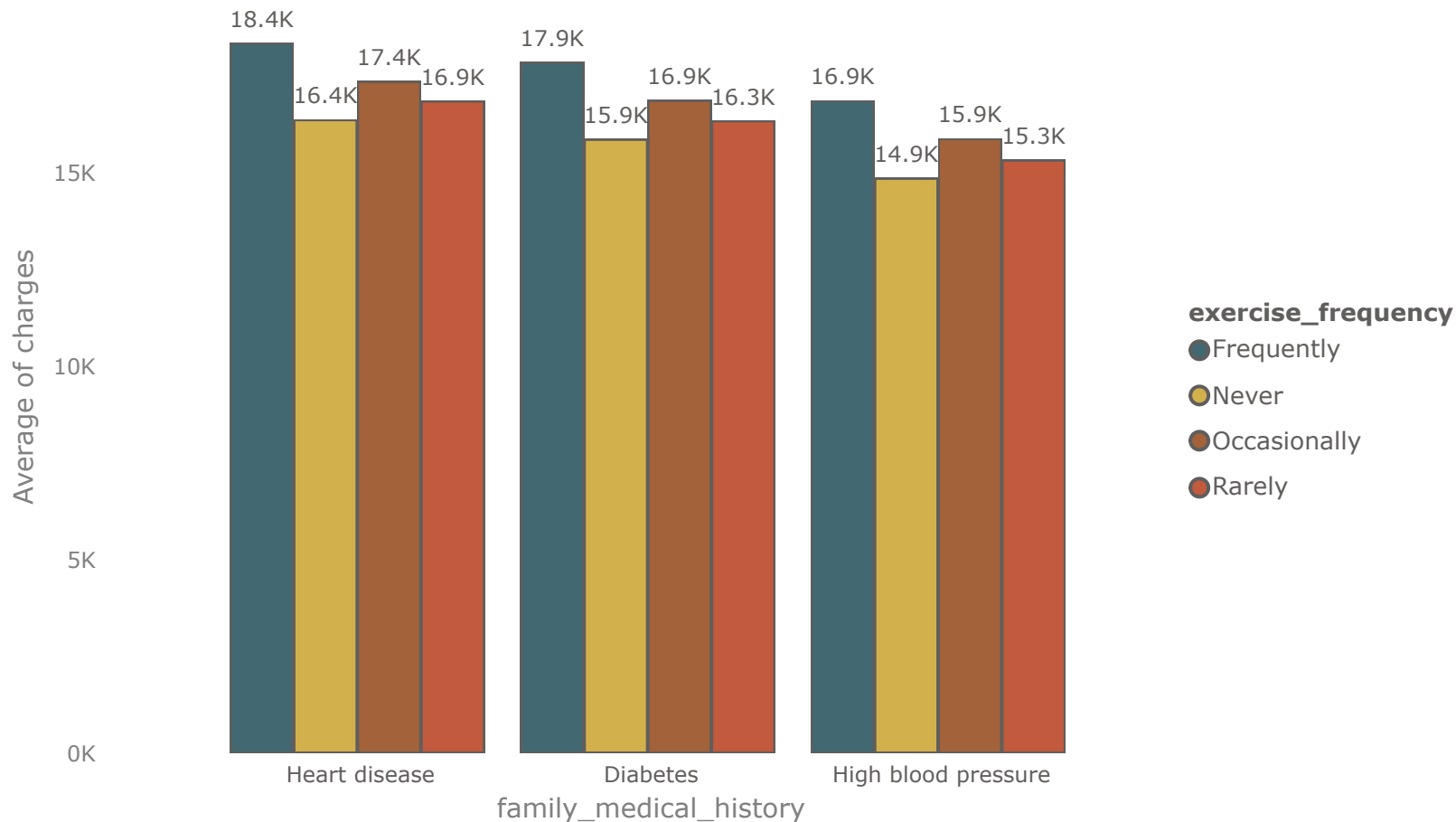
coverage\_level

- ☐ Basic
- ☐ Premium
- ☐ Standard

# INFLUENCE OF FAMILY MEDICAL HISTORY AND EXERCISE FREQUENCY

DASHBOARD

Avg Charges by Family Medical History & Exercise Frequency



AgeGroup

- ☐ 18-29
- ☐ 30-39
- ☐ 40-49
- ☐ 50-59
- ☐ 60 and Above

female

male

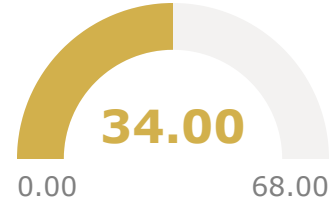
exercise\_frequency

- ☐ Frequently
- ☐ Never
- ☐ Occasionally
- ☐ Rarely

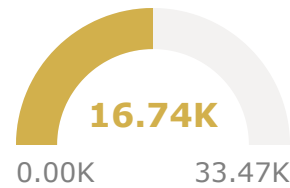
## INSURANCE PRICE PREDICTION DASHBOARD



## Avg BMI



## Average of charges



AgeGroup

All

female

male

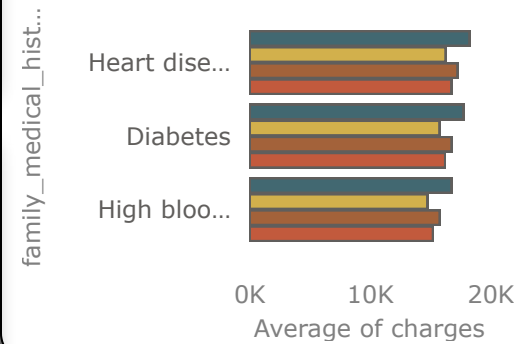
## Average of charges by AgeGroup, gender and region

gender ●female ●male



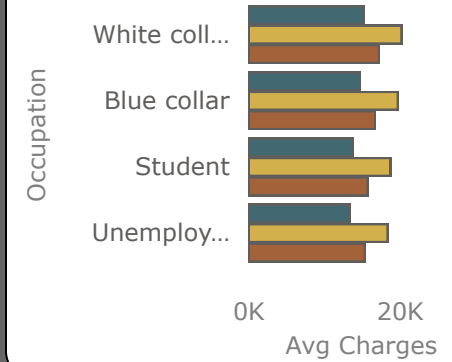
## Average of charges by family\_medical\_history and exercise\_frequency

exerci... ●Frequently ●Never



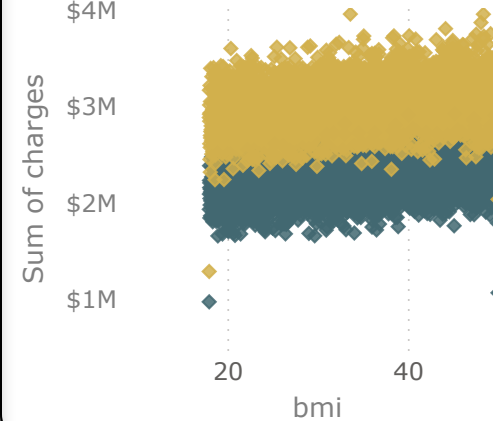
## Avg of charges by Occupation &amp; Coverage

Cove... ●Basic ●Premium



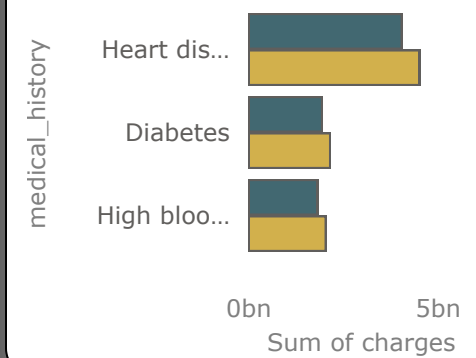
## Charges by Smoker &amp; BMI

smoker ◆no ◆yes



## Charges by Medical History &amp; Gender

gender ●female ●male



## Key Insights:

1. **Age, BMI, and Smoking Habits** are key drivers of higher insurance charges. Older individuals, those with high BMI, and smokers face much higher costs.
2. **Medical history** — particularly chronic conditions like **diabetes** and **high blood pressure** — leads to higher premiums due to the long-term risks and associated healthcare needs.
3. **Occupation** plays a minor role, but blue-collar workers tend to face higher charges, possibly due to the physical demands of their jobs.
4. **Coverage Level** is a major factor, with premium plans incurring higher costs, as they offer better protection but come with increased charges.
5. **Lifestyle factors** such as **exercise habits** and **family medical history** significantly influence insurance charges. Regular exercise is associated with lower premiums, while a family history of chronic conditions increases costs.

By targeting specific high-risk groups (e.g., smokers, individuals with high BMI), insurance companies could tailor policies and interventions to manage costs more effectively

## Key Factors Increasing Insurance Charges: