

Part II: Literature Review

1. Population:

Insurance Beneficiaries

2. Numerical Variables:

a) Primary:

- Charges
- **Sample** average: 13270.2
- **Literature** average: 8435\$
- **Link:**
<https://www.kff.org/report-section/ehbs-2023-section-1-cost-of-health-insurance/>

b) Secondary:

- BMI
- **Sample** average: 30.66
- **Literature** average: $(27+30)/2 = 28.5$
- **Link:**
<https://dqydj.com/bmi-distribution-by-age-calculator-for-the-united-states/>

c) Tertiary:

- Age
- **Sample** average: 39.20
- **Literature** average: 38.1 years
- **Link:**
<https://www.google.com/search?q=average+age+of+americans>

3. R -Code:

```
library(openxlsx)
data <-
read.xlsx("/Users/dinakarreddy/Desktop/Multivariate
Project/insurance_updated.xlsx")
head(data,5)
mean(data[, "charges"])
mean(data[, "bmi"])
mean(data[, "age"])
```

This project is entirely my work. I have not discussed about this project with anybody in or out of class. I did not use any unauthorized sources such as help from tutoring services (in person or online), nor have I used generative AI/Online assignment assisting websites (such as Chat GPT, DALL-E, Bard, Chegg, course Hero, etc.). I understand and have complied with the Rowan University's academic integrity policies outlined in (<https://confluence.rowan.edu/display/POLICY/Academic+Integrity+Policy>). I understand that failure to adhere to this policy will be considered as violation of academic integrity and the appropriate university procedures will be invoked ([https://sites.rowan.edu/academicaffairs/academic integrity](https://sites.rowan.edu/academicaffairs/academic%20integrity)).

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