

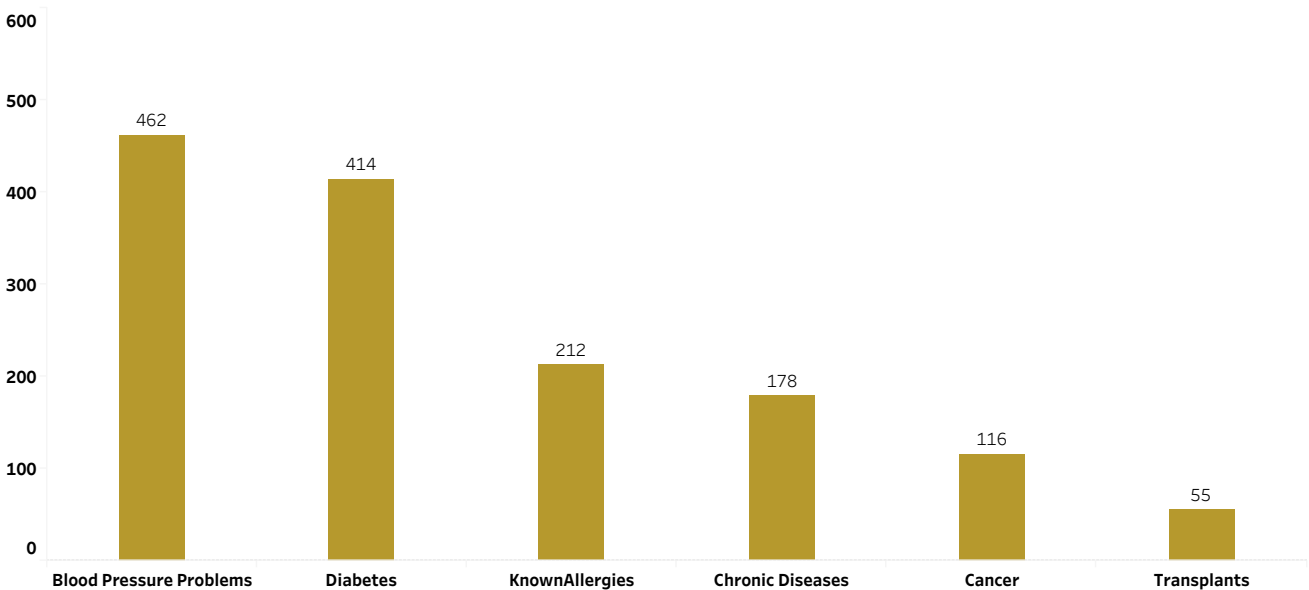
Insurance Cost Prediction Analysis

Dashboard Summary	Premium Price Analysis	Risk Factor Analysis	BMI and Premium Price Correlation	Insights & Recommendations
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Summary Statistics

Avg. Age	Avg. Premium	Chronic Cases	Avg. Surgeries
42	24,337	18.1%	0.67

Count of Individuals by Health Conditions



Average Age: 42 years – Indicates a middle-aged population.
Average Premium: ₹24,337 – This could reflect moderate health insurance costs.
Chronic Cases: 18.1% – Suggests that about 1 in 5 individuals have chronic conditions.
Average Surgeries: 0.67 – On average, each individual has undergone less than one surgery.
Blood Pressure Problems and Diabetes are the most prevalent, highlighting common lifestyle-related issues.

Insurance Cost Prediction Analysis

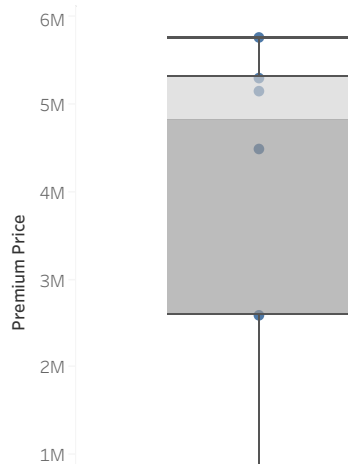
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Premium Price Analysis

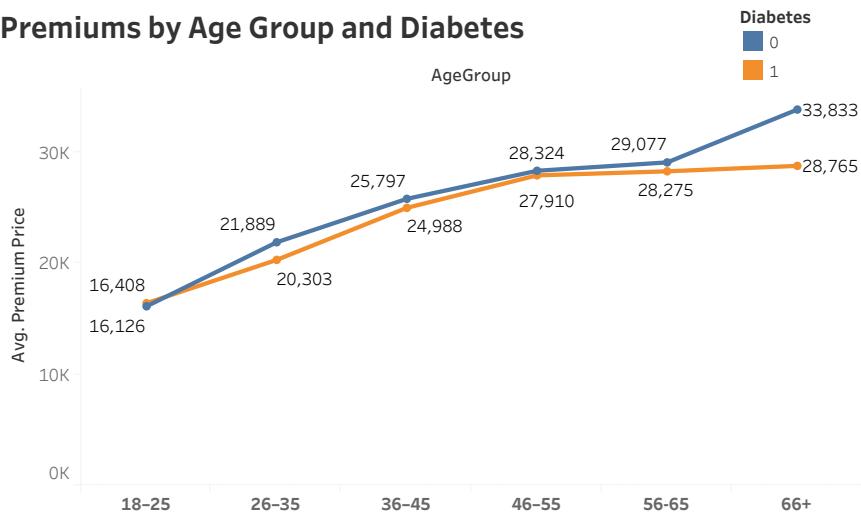


The majority of individuals pay premiums in the 14K to 28K range.
Very few individuals pay extremely high premiums (>34K).
The distribution suggests a right-skewed pattern, with a peak around 22K-24K and a drop-off beyond 30K.

Premium Price by Age Group



Premiums by Age Group and Diabetes

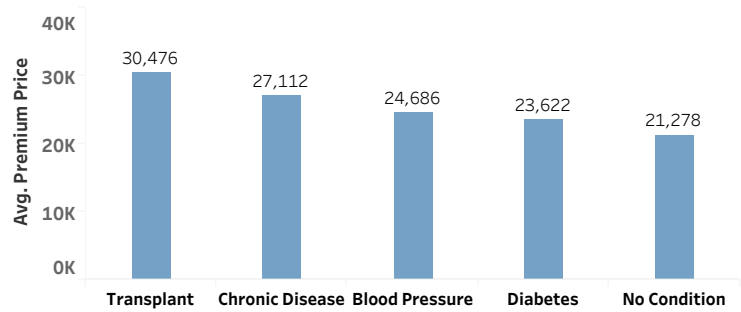


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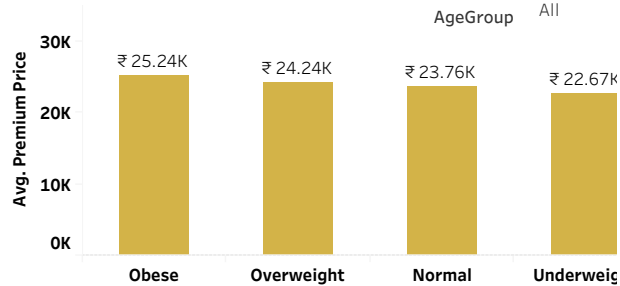
Risk Factor Analysis

Impact of Chronic Conditions



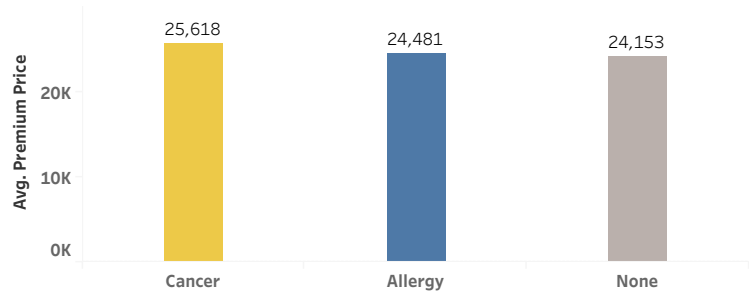
Individuals with chronic health conditions tends to pay higher premimun while Healthier individuals receive more favorable premium rates.

Avg Premiums per BMI & Age Group



Insurance premiums are positively correlated with BMI — as BMI increases, so does the premium. This trend reflects the increased health risks associated wi higher BMI, especially obesity.

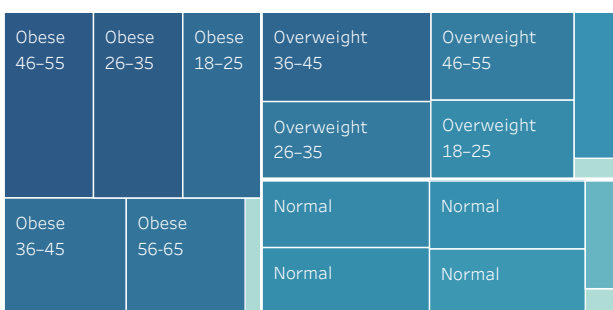
Allergies and Family History Influence on Premiums



Family history of serious illnesses increases premiums.

Individuals with a history of cancer and allergies pay the highest average premiums, and individuals with no cancer and allergies have the lowest premiums.

BMI by Age Group

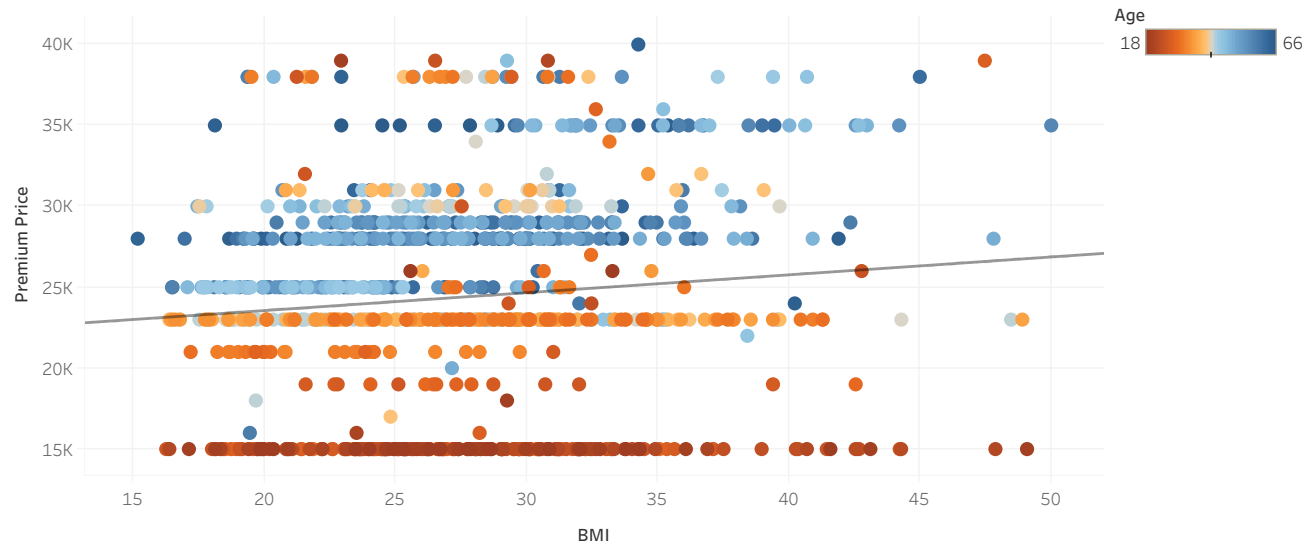


Obesity dominates across most age groups, especially young adults (18-25), (26-35) and middle-aged individuals (46-55). Preventive measures and awareness should be targeted not just at older adul also at younger age groups to tackle early obesity.

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Correlation Between BMI and Premium Price



The trend line shows a slight positive correlation between BMI and Premium Price, meaning as BMI increases, premium price tends to slightly increase.

Premiums range mostly between 15K and 40K, regardless of BMI, indicating other variables like Age, Diabetes, or Chronic Conditions also have a strong impact on premiums

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Insights & Recommendations

Predictive Insights

Strong positive correlation between **BMI** and **Premium Price**.
Number of surgeries, chronic illnesses, and age also increase premium cost.
Trend lines in visualizations act as predictors for estimating premiums.

Risk Profile Identification

Individuals with the following traits face higher premiums:

- BMI > 30
- ≥ 3 major surgeries
- Chronic illnesses, diabetes
- Family history of cancer
- Age > 50

Policy Recommendations

Launch **wellness-based discounts** for high-BMI individuals.
Introduce **surgery recovery coverage add-ons**.
Provide **custom plans for chronic illness management**.
Offer **youth-targeted low-risk plans** for affordability.
Include **early screening incentives** for those with family cancer history.