

SEX	Category	Percentage	Count	Amount
FEMALE	yes	9%	115	\$30,679.00
	no	41%	547	\$8,762.30
MALE	yes	39%	517	\$8,087.20
	no	12%	159	\$33,042.01

Insight Detailed: This visualization shows a fairly balanced distribution between male and female customers.

SEX

Overall Average Charges (AVG) = \$13,263.77

SEX	Avg. Charges
FEMALE	~\$12,500.00
MALE	~\$13,263.77

Age Category	Avg. Charges
Young Adult	\$9,673.32
Middle Age	\$13,744.29
Senior	\$17,902.55

	BMI Category / Age Category								
	Normal/LOW Risk			OverWeight/Moderate Risk			Obese/High Risk		
Avg. Charges	<p>Insight Detailed: Smoking Significant increase insurance costs, especially for older individuals with higher BMI</p>								
\$50,000.00									
\$40,000.00									
\$30,000.00									
\$20,000.00									
\$10,000.00									
\$0.00									
	Young Adult	Middle Age	Senior	Young Adult	Middle Age	Senior	Young Adult	Middle Age	Senior
	Overall Average Charges \$77,496.78	\$20,792.36	\$24,210.26	\$18,745.60	\$23,929.17	\$27,667.32	\$37,787.51	\$41,567.72	\$46,973.11
	\$4,935.94	\$8,089.84	\$12,776.58	\$4,596.64	\$8,510.84	\$13,467.69	\$4,730.03	\$8,600.00	\$13,557.66
Smoker									
no									
yes									

BMI Category

Overall Average Insurance Charges

Y-axis: Avg. Charges (\$0.00 to \$15,000.00)

BMI Category	Avg. Charges
Normal/LOW Risk	\$10,282.22
OverWeight/Moderate Risk	\$10,987.51
Obese/High Risk	\$15,552.34

Legend: Normal/LOW Risk (Light Orange), OverWeight/Moderate Risk (Medium Orange), Obese/High Risk (Dark Red)

BMI Category	Avg. Charges
Normal/LOW Risk	\$10,282.22
OverWeight/Moderate Risk	\$10,987.51
Obese/High Risk	\$15,552.34

Insight Detailed:
Higher BMI categories are associated with increased insurance charges.

		BMI Category	
		Normal/LOW Risk	Obese/High Risk
SEX			
FEMALE		\$10,918.64	\$14,370.67
MALE		\$9,574.48	\$16,610.45
<small> *Based on average *Based on 10% weight increase charges for both genders, with males reporting marginally higher costs </small>			
Avg. Charges		\$9,574.48	\$16,610.45

Overall Average Charges by Region

Region	Overall Average Charges
SOUTHWEST	\$4,012,754.65
SOUTHEAST	\$5,363,689.76
NORTHWEST	\$4,035,712.00
NORTHEAST	\$4,343,668.58

Insight Detailed: Insurance charges vary across regions, indicating moderate regional impact on pricing

The figure consists of three bar charts side-by-side, each representing a BMI category: Normal/LOW Risk, OverWeight/Moderate Risk, and Obese/High Risk. The y-axis for all charts is 'Avg. Charges' ranging from \$0.00 to \$50,000.00. The x-axis for all charts is 'Children' with values 0, 2, 4, and 6. Each chart shows five bars: four for children counts 0, 2, 4, and 6, and one 'Average' bar. The bars are stacked with light blue at the bottom and dark blue on top. In the 'Normal/LOW Risk' chart, the average charge is \$7,606.49. In the 'Obese/High Risk' chart, the average charge is \$2,000.00. A text box in the first chart states: 'More Children = higher charges; high BMI + Smoking = highest costs.'

BMI Category	Children	Avg. Charges (Approx.)
Normal/LOW Risk	0	\$26,000
	2	\$28,000
	4	\$28,000
	6	\$28,000
	Average	\$7,606.49
OverWeight/Moderate Risk	0	\$30,000
	2	\$30,000
	4	\$31,000
	6	\$30,000
	Average	\$25,000
Obese/High Risk	0	\$49,000
	2	\$51,000
	4	\$52,000
	6	\$53,000
	Average	\$2,000