#### Sumário do Modelo

#### **OLS Regression Results**

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Dep. Variable: charges R-squared: 0.739

Model: OLS Adj. R-squared: 0.726

Method: Least Squares F-statistic: 60.05

Date: Mon, 27 May 2024 Prob (F-statistic): 3.56e-67

Time: 17:42:21 Log-Likelihood: -2698.7

No. Observations: 268 AIC: 5423.

Df Residuals: 255 BIC: 5470.

Df Model: 12

Covariance Type: nonrobust

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const 0.1135 0.013 9.020 0.000 0.089 0.138

age 236.1967 25.834 9.143 0.000 185.322 287.072

coef std err t P>|t| [0.025 0.975]

bmi 288.4114 64.088 4.500 0.000 162.203 414.620

children 661.7290 508.686 1.301 0.194 -340.032 1663.490

born\_year -6.4945 1.496 -4.340 0.000 -9.441 -3.548

has\_children 2606.1661 2126.913 1.225 0.222 -1582.386 6794.718

sex\_male 368.4760 1091.997 0.337 0.736 -1782.006 2518.958

 smoker\_yes
 2.318e+04
 945.115
 24.525
 0.000
 2.13e+04
 2.5e+04

 region\_northwest
 983.5124
 1045.717
 0.941
 0.348
 -1075.829
 3042.853

 region\_southeast
 -207.5042
 1713.838
 -0.121
 0.904
 -3582.583
 3167.575

 region\_southwest
 -491.4453
 1032.598
 -0.476
 0.635
 -2524.951
 1542.061

 cluster\_1
 -193.2954
 2259.178
 -0.086
 0.932
 -4642.318
 4255.727

 cluster\_2
 2180.4980
 2022.932
 1.078
 0.282
 -1803.283
 6164.279

 cluster\_3
 -500.5069
 2254.470
 -0.222
 0.824
 -4940.259
 3939.245

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Omnibus: 78.878 Durbin-Watson: 1.961

Prob(Omnibus): 0.000 Jarque-Bera (JB): 178.295

Skew: 1.423 Prob(JB): 1.92e-39

Kurtosis: 5.806 Cond. No. 7.58e+18

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#### Notes:

- [1] Standard Errors assume that the covariance matrix of the errors is correctly specified.
- [2] The smallest eigenvalue is 1.83e-29. This might indicate that there are strong multicollinearity problems or that the design matrix is singular.

#### Intervalos de Confiança

lower\_bound upper\_bound

0 9023.414469 13365.128830

- 1 20776.136198 26284.512735
- 2 5238.391153 9456.254685
- 3 32578.386091 38495.675935
- 4 3053.073860 10362.902011
- 5 8194.608880 12517.728907
- 6 33997.294964 39131.594433
- 7 8757.939077 13275.317671
- 8 3258.234554 7778.597207
- 9 4925.378310 9630.559408
- 10 4498.752588 9144.294181
- 11 7128.625492 11754.466086
- 12 24432.091343 30827.280111
- 13 6644.236042 12943.616600
- 14 841.265761 5226.092074
- 15 3820.143979 8466.489280
- 16 13892.197741 18744.367853
- 17 9345.699406 14265.444456
- 18 9140.001003 15321.097873
- 19 2734.537690 7210.712162
- 20 2829.445290 8021.873492
- 21 6774.633142 13253.162800
- 22 2183.588701 7219.501276
- 23 12297.515977 16927.862522
- 24 7551.868596 13167.810750

- 25 1838.737385 6325.762225
- 26 33562.906709 38974.437542
- 27 7898.581868 12963.934131
- 28 8962.621008 13501.220042
- 29 30532.807597 35828.113722
- 30 5155.230242 9954.550695
- 31 31709.464440 36910.556650
- 32 11509.398268 17357.109989
- 33 5833.004027 10293.988722
- 34 11840.673940 16601.737027
- 35 30555.458423 36617.740215
- 36 9733.017007 13586.593701
- 37 6591.469901 12114.226683
- 38 8520.977183 14175.316540
- 39 9623.918358 15361.715514
- 40 1475.636121 6167.167116
- 41 8220.700163 12208.117961
- 42 7433.884401 11520.335064
- 43 4164.172910 8253.272295
- 44 29603.164719 35307.760159
- 45 7763.649309 12201.919926
- 46 34945.608902 41382.628114
- 47 26745.854820 32862.951374
- 48 22471.287862 27837.915768

- 49 4574.619937 8900.333442
- 50 -1596.336306 3591.222133
- 51 7367.676497 11764.254976
- 52 36959.905428 42510.852521
- 53 -1378.970010 3818.009338
- 54 25949.276594 32221.083536
- 55 2745.057385 10224.148560
- 56 10134.047644 14331.765715
- 57 -550.058021 4152.446312
- 58 25930.151123 31323.525368
- 59 6592.083128 10801.717831
- 60 9921.375061 14519.924880
- 61 4100.671833 8848.577976
- 62 9915.003118 14387.397344
- 63 148.420539 4634.985359
- 64 2276.087815 6644.971686
- 65 -795.857086 3764.044872
- 66 4590.785704 9506.439641
- 67 24246.054543 29643.165446
- 68 28428.140861 33445.212760
- 69 6475.555688 11189.067540
- 70 1643.499560 6208.331400
- 71 2736.084186 7153.826301
- 72 7257.531028 11130.053983

- 73 27441.018359 33984.277569
- 74 11282.503811 17132.246224
- 75 25879.288554 31791.986008
- 76 6887.364912 11289.138373
- 77 8540.241122 13271.857675
- 78 11891.959678 17821.620109
- 79 2189.945544 7738.415769
- 80 -690.568048 4089.539929
- 81 6085.221989 11812.963276
- 82 66.612419 5188.702997
- 83 6092.047411 11734.984526
- 84 6422.481776 11397.005837
- 85 13510.626725 18977.144091
- 86 27921.804271 33316.076984
- 87 2604.718950 9910.431878
- 88 24701.101494 30032.574655
- 89 5649.437934 10918.519363
- 90 8865.961052 13258.022896
- 91 24098.348163 29661.472403
- 92 9738.697169 14633.671658
- 93 1386.985043 6080.420032
- 94 8056.778341 12860.709354
- 95 6324.063711 10305.230148
- 96 528.167323 5404.826980

97	2469.283434	7069.159656
98	13510.912231	19223.262609
99	12031.598943	16410.921734
100	10914.546948	16397.562699
101	7716.224294	12243.433579
102	2930.425243	7199.007130
103	786.828683	5353.884115
104	703.462361	5350.194256
105	4070.105120	8237.351420
106	5051.972926	10287.697140
107	10010.288087	14875.863446
108	9630.448791	14292.111445
109	142.836235	5338.612986
110	6448.651818	10506.380080
111	-53.936488 4	1410.755672
112	-1025.649776	4781.242237
113	12347.823740	17745.487581
114	8051.659973	12419.213925
115	1908.886067	6589.152553
116	11596.965086	18088.242217
117	29607.728368	34426.189370
118	7517.298649	13560.506020
119	1373.015882	7703.912606
120	7463.796919	12799.535822

- 121 6628.845842 10997.465186
- 122 29594.372856 34920.055718
- 123 5241.190646 9903.528491
- 124 23658.896331 28972.540149
- 125 6584.202456 14584.493563
- 126 6897.975366 11125.729526
- 127 7646.769370 11686.770734
- 128 10763.952008 15330.161912
- 129 357.201917 5067.007008
- 130 4378.571196 8534.715413
- 131 -2369.538143 2485.363039
- 132 4216.505142 10101.101916
- 133 7031.704708 11067.341699
- 134 7656.889906 13294.376414
- 135 5909.186197 10164.328070
- 136 31894.078736 37412.552761
- 137 8324.191010 13028.084912
- 138 11148.441454 15865.738903
- 139 9711.343948 14213.178286
- 140 8398.146767 14269.853318
- 141 7063.722058 13265.611931
- 142 10556.604704 14738.982016
- 143 20805.901229 26228.330464
- 144 -1286.921896 3916.312724

- 145 9614.717328 14189.985401
- 146 -260.449175 4276.680843
- 147 5297.763681 9629.928751
- 148 6695.414837 15031.479209
- 149 12773.696412 17344.319686
- 150 2213.958156 6529.726932
- 151 -639.750157 4323.344238
- 152 23878.204530 29244.822810
- 153 9386.434285 14407.973173
- 154 1569.156236 6461.769095
- 155 28614.741186 34949.577619
- 156 -5.204709 4663.352880
- 157 13478.217745 18816.550332
- 158 8473.751140 12647.091057
- 159 3442.811707 7998.388076
- 160 8009.897316 12519.231125
- 161 4046.792620 8704.769598
- 162 11680.909397 16504.550764
- 163 5019.203764 10967.770179
- 164 9303.938882 13782.027438
- 165 11388.765482 15689.591748
- 166 32640.106258 38368.598420
- 167 10706.720479 16097.764535
- 168 11647.578699 16315.423799

169	3019.838141	7937.716103
170	7523.850881	12252.926457
171	9217.828104	15373.921005
172	36642.938968	42131.044854
173	8213.341846	14431.440616
174	6958.001279	11312.761588
175	8378.869040	12234.273099
176	11846.608013	16546.978788
177	9823.890658	14039.142948
178	36299.515797	42993.821540
179	10389.525276	15847.139986
180	6988.116009	11337.445017
181	6717.205562	11130.421660
182	-3832.404377	1283.308262
183	6001.600964	11542.979196
184	-304.503681	4289.340103
185	23351.202293	28925.276803
186	3901.117202	8274.522674
187	24369.504257	30302.800875
188	5732.202041	10087.205729
189	9699.650164	14649.002096
190	4436.182558	8537.899553
191	24744.118278	29949.772391
192	28422.197500	33425.370734

193	35636.930543	41062.332837
194	8307.626167	12579.078459
195	3894.816988	10074.590909
196	8264.428928	12519.248296
197	11421.501278	16201.359078
198	22136.007504	28251.956788
199	7750.804688	11646.752871
200	6058.149950	10322.737856
201	5330.023914	9876.674475
202	4485.320229	8534.904729
203	10406.791082	15015.166840
204	32008.355678	37537.382223
205	11862.859922	16927.615501
206	4625.706571	9706.800534
207	-1894.489248	3530.015570
208	7637.211431	11896.533956
209	8875.066477	14566.556142
210	4990.550166	9510.746911
211	32794.793432	37860.879122
212	12091.040011	17124.946730
213	9589.354365	14031.873912
214	4876.247654	10564.460988
215	11562.094041	15917.618079
216	7765.996584	12227.604793

217	9983.713633	16104.825172
218	7041.823088	12546.237199
219	33714.075574	39058.063257
220	19849.960655	25878.080487
221	3256.751061	8068.788355
222	5077.543899	9472.853866
223	11828.989828	16188.737081
224	30526.048674	36201.924286
225	9602.199781	13850.911459
226	27082.518454	32646.216264
227	29387.110221	34588.366930
228	7312.343979	12947.388563
229	191.534316	5029.083916
230	8799.578930	12633.300088
231	-2097.294521	2695.287760
232	4662.744543	9799.748644
233	2264.412689	7251.506623
234	13428.092652	19917.602812
235	9110.650287	13429.043806
236	32143.263685	37710.936072
237	9293.145336	14152.901646
238	12280.779350	16891.185129
239	2848.788411	7672.149660
240	8841.336930	13432.414726

241	4783.682873	9321.152084
242	5849.504336	10089.592717
243	2145.483119	6378.550281
244	9146.061043	13817.331871
245	8845.792124	12809.887775
246	5715.092339	10950.036881
247	10839.701267	16821.247486
248	23841.995294	28997.818526
249	5658.493257	10669.821461
250	8752.384461	13484.888898
251	8756.320590	13241.483516
252	-753.526556	4341.457364
253	30773.359201	36131.737472
254	9548.419520	14424.238885
255	10007.730564	14426.496190
256	3164.195421	7757.714822
257	9207.362056	13768.357534
258	-207.497601	4828.308014
259	1453.736242	6269.720446
260	9902.231892	16202.100215
261	9347.674258	13439.748160
262	4178.523867	8837.829934
263	10007.203743	14486.261286
264	20307.423596	26034.141849

265 -1929.809144 2864.062305

266 24673.795310 30314.674744

267 7924.783449 14064.908498