10 Questions

1. What made you want to do a project on this topic?

   I thought this would be an interesting topic. When I did research on this topic, I found out that this a common topic in the healthcare industry.

2. Were there any issues finding any research materials?

   No, there was not any issues. I did notice that there was not a lot of articles on this topic. In no way were there any issues.

3. Do you think health insurance companies are collecting too much information?

   Well, I think they need large amounts of data to make accurate predictions. But when it comes health insurance companies, it is a way to see if they are being underpaid for their rates.

4. Do you think the predictive models could be used on larger datasets?

   Yes, I do think with larger datasets, this will make models accurate and scalable for any size company.

5. Did you have to make any adjustments to your dataset for the insights?

   I did make minor adjustments to this dataset by encoding the categorical values to numerical values.

6. Why is the dataset anonymous?

   The reason for it being anonymous is due to privacy concerns. Many people do not want to others to know about their issues. Since many employers and companies can indirectly discriminate them.

7. Did you find any correlations with any of the dataset's variables?

   Yes, I did. There were a few variables that will raise the person's insurance rate. For example, if the person was a smoker? The insurance rate was much higher compared to a non-smoker.

8. Why are insurance companies looking for ways to charge more for customers?

These companies are not looking for ways to charge more. This is the result to cut down on overpaying for service. It is like what is being done now with car insurance.

9. Did you find any other uses for these predictive models?

I have not found any other uses. I was focusing the use of predictive models with insurance charges. If anyone has any ideas, I am open to hear about them.

10. Are there any areas of your project that you would like to improve upon?

All in all, I feel that this project was a good starting point on developing predictive models with insurance data. With a larger dataset, this could improve the accuracy of the models and provide more insights.