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University of Liberal Arts Bangladesh (ULAB) October 6, 2025

## MILESTONE 1

## 1 Description

The following dataset is based on health insurance where a set of people with different age, height, gender, and region were asked to give the information about their healthcare expenses. This section details how these variables (age, gender, BMI, etc.) have affected their medical insurance charges.

Table 1: Project Data Column Definitions

Column Name	Column Description
Age	How people of different age are spending their money on medical
	expenses
Sex	How the gender of that person affects the health condition
BMI	How the body mass index is affecting the person's health condition
Children	How much money is spent on children's health care
Smoker	How smoking affects majorly the person's health condition
Region	The place that they are staying in affects the parameter
Charges	The overall costing

## 2 Raw Data Extract

The table below shows an extract of the raw data used for the analysis.

Table 2: Raw Sample Data Extract (First 150 Rows)

18	Age	Sex	BMI	Children	Smoker	Region	Charges
28         male         33.000         3         no         southeast         4449.46           33         male         22.705         0         no         northwest         21984.47           32         male         28.880         0         no         northwest         3866.86           31         female         25.740         0         no         southeast         3756.62           46         female         33.440         1         no         southeast         8240.59           37         female         27.740         3         no         northeast         6406.41           60         female         25.840         0         no         northeast         2823.14           25         male         26.290         0         yes         southeast         2721.32           23         male         34.400         0         no         southeast         1990.72           27         male         421.30         0         yes         southeast         1990.72           27         male         424.600         1         no         southeast         39611.76           19         male         30.780         1	19	female	27.900	0	yes	southwest	16884.92
33	18	male	33.770		no	southeast	1725.55
32	28	male	33.000	3	no	southeast	4449.46
31   female   25.740   0   no   southeast   3756.62     46   female   33.440   1   no   southeast   8240.59     37   female   27.740   3   no   northwest   7281.51     37   male   29.830   2   no   northeast   6406.41     60   female   25.840   0   no   northeast   28923.14     25   male   26.220   0   no   northeast   2721.32     26   female   26.290   0   yes   southeast   27808.73     23   male   34.400   0   no   southwest   1826.84     56   female   39.820   0   no   southeast   11090.72     27   male   24.600   1   no   southeast   139611.76     19   male   24.600   1   no   southwest   1837.24     52   female   30.780   1   no   northeast   10797.34     23   male   23.845   0   no   northeast   2395.17     56   male   40.300   0   yes   southwest   36837.47     56   male   35.300   0   yes   southwest   36837.47     60   female   32.400   1   no   southwest   13228.85     30   female   31.350   0   yes   southwest   3393.36     34   female   31.920   1   yes   northeast   3393.36     37   male   27.760   0   no   northeast   13429.04     46   female   35.400   0   no   northeast   13429.04     57   female   32.085   0   no   northeast   13429.04     58   female   38.000   0   no   southwest   16602.39     39   female   28.600   5   no   northeast   14451.89     55   female   28.600   5   no   southwest   4687.79     45   female   29.400   0   no   southwest   4687.79     45   female   28.600   5   no   southwest   1639.56     60   female   34.100   1   no   southwest   1639.56     60   female   28.650   0   no   northeast   3267.12     35   male   34.100   1   no   southwest   4687.79     45   female   29.400   0   no   southwest   3267.12     35   male   34.600   0   no   southwest   3267.12     36   female   28.785   0   no   northeast   3267.12     37   male   34.600   0   no   southwest   4463.20     39   male   25.745   2   no   northeast   4706.2     37   male   25.675   0   no   northeast   4706.2     39   female   25.745   2   no   northeast   4706.2     39   female   25.745   2   no   northeas	33	male	22.705	0	no	northwest	21984.47
46         female         33.440         1         no         southeast         8240.59           37         female         27.740         3         no         northwest         7281.51           37         male         29.830         2         no         northeast         6406.41           60         female         25.840         0         no         northeast         22923.14           25         male         26.220         0         no         northeast         2721.32           62         female         26.290         0         yes         southeast         27808.73           23         male         24.400         0         no         southeast         1990.72           27         male         24.600         1         no         southwest         13611.76           19         male         24.600         1         no         southwest         10797.34           23         male         23.845         0         no         northeast         10797.34           23         male         33.800         0         yes         southwest         10602.39           30         male         35.300         0 <td>32</td> <td>male</td> <td>28.880</td> <td>0</td> <td>no</td> <td>northwest</td> <td>3866.86</td>	32	male	28.880	0	no	northwest	3866.86
37         female         27.740         3         no         northeast         6406.41           60         female         25.840         0         no         northeast         6406.41           25         male         26.220         0         no         northeast         2721.32           62         female         26.290         0         yes         southeast         27808.73           23         male         24.400         0         no         southwest         1826.84           56         female         39.820         0         no         southwest         11090.72           27         male         24.130         0         yes         southeast         30611.76           19         male         24.600         1         no         southwest         1837.24           52         female         30.780         1         no         northeast         10797.34           23         male         23.845         0         no         northeast         10797.34           23         male         38.45         0         no         northeast         13929.17           60         female         36.005         0<	31	female	25.740	0	no	southeast	3756.62
37         male         29.830         2         no         northeast         6406.41           60         female         25.840         0         no         northwest         28923.14           25         male         26.290         0         yes         southeast         27808.73           23         male         34.400         0         no         southeast         11090.72           27         male         34.400         0         no         southeast         11090.72           27         male         34.400         0         no         southeast         31090.72           27         male         424.600         1         no         southeast         39611.76           19         male         24.600         1         no         southeast         10797.34           52         female         30.780         1         no         northeast         13951.72           52         female         30.780         1         no         northeast         10602.39           30         male         35.300         0         yes         southwest         10602.39           30         male         35.300         0<	46	female	33.440		no	southeast	8240.59
60         female         25.840         0         no         northwest         28923.14           25         male         26.290         0         no         northeast         2721.32           62         female         26.290         0         yes         southeast         27808.73           23         male         24.400         0         no         southeast         11090.72           27         male         42.130         0         yes         southeast         39611.76           19         male         24.600         1         no         southwest         1837.24           52         female         30.780         1         no         northeast         10797.34           23         male         23.845         0         no         northeast         10602.39           30         male         35.300         0         yes         southwest         1602.39           30         female         36.005         0         no         northeast         13228.85           30         female         32.400         1         no         southwest         4149.74           18         male         31.350         2	37	female	27.740		no	northwest	7281.51
25         male         26.220         0         no         northeast         2721.32           62         female         26.290         0         yes         southeast         27808.73           23         male         34.400         0         no         southeast         1190.72           27         male         24.600         1         no         southeast         199611.76           19         male         24.600         1         no         southeast         19611.76           52         female         30.780         1         no         northeast         10797.34           23         male         23.845         0         no         northeast         10797.34           23         male         23.845         0         no         northeast         10602.39           30         male         35.300         0         yes         southwest         10602.39           30         female         36.005         0         no         northeast         13228.85           30         female         36.005         0         no         northeast         1449.74           18         male         38.665         2<	37	male	29.830	2	no	northeast	6406.41
62         female         26.290         0         yes         southeast         27808.73           23         male         34.400         0         no         southeast         1826.84           56         female         39.820         0         no         southeast         11090.72           27         male         42.130         0         yes         southeast         39611.76           19         male         24.600         1         no         southwest         1837.24           52         female         30.780         1         no         northeast         10797.34           23         male         23.845         0         no         northeast         10797.34           30         male         35.300         0         yes         southwest         1862.37           30         female         36.005         0         no         northeast         13228.85           30         female         32.400         1         no         southwest         4149.74           18         male         38.665         2         no         northeast         37701.88           37         male         31.350         2	60	female	25.840	0	no	northwest	28923.14
23         male         34.400         0         no         southwest         1826.84           56         female         39.820         0         no         southeast         11090.72           27         male         42.130         0         yes         southeast         39611.76           19         male         24.600         1         no         southwest         1837.24           22         female         30.780         1         no         northeast         10797.34           23         male         23.845         0         no         northeast         2395.17           56         male         40.300         0         no         southwest         1602.39           30         male         35.300         0         yes         southwest         1602.39           30         female         32.400         1         no         southwest         14322.85           30         female         31.350         2         no         northeast         37701.88           37         male         31.350         2         no         northeast         13429.04           63         female         23.855         0 </td <td>25</td> <td>male</td> <td>26.220</td> <td>0</td> <td>no</td> <td>northeast</td> <td>2721.32</td>	25	male	26.220	0	no	northeast	2721.32
56         female         39.820         0         no         southeast         11090.72           27         male         42.130         0         yes         southeast         39611.76           19         male         24.600         1         no         southwest         1837.24           52         female         30.780         1         no         northeast         10797.34           23         male         23.845         0         no         northeast         2395.17           56         male         40.300         0         no         southwest         16002.39           30         male         35.300         0         yes         southwest         16002.39           30         female         36.005         0         no         northeast         13228.85           30         female         32.400         1         no         southwest         4149.74           18         male         31.350         2         no         northeast         3393.36           37         male         31.350         2         no         northeast         13429.04           63         female         23.085         0<	62	female	26.290	0	yes	southeast	27808.73
27         male         42.130         0         yes         southeast         39611.76           19         male         24.600         1         no         southwest         1837.24           52         female         30.780         1         no         northeast         10797.34           23         male         23.845         0         no         northeast         2395.17           56         male         40.300         0         no         southwest         10602.39           30         male         35.300         0         yes         southwest         1602.39           30         female         36.005         0         no         northeast         13228.85           30         female         32.400         1         no         southwest         4149.74           18         male         31.550         2         no         northeast         3393.36           34         female         31.350         2         no         northeast         13429.04           63         female         23.085         0         no         northeast         13429.04           63         female         23.085         0	23	male	34.400	0	no	southwest	1826.84
19	56	female	39.820	0	no	southeast	11090.72
52         female         30.780         1         no         northeast         10797.34           23         male         23.845         0         no         northeast         2395.17           56         male         40.300         0         no         southwest         10602.39           30         male         35.300         0         yes         southwest         36837.47           60         female         36.005         0         no         northeast         13228.85           30         female         32.400         1         no         southwest         4149.74           18         male         38.665         2         no         northeast         37701.88           37         male         31.350         2         no         northeast         13429.04           63         female         27.760         0         no         northeast         13429.04           63         female         23.085         0         no         northeast         14451.89           55         female         35.400         0         no         northeast         12947.82           63         female         38.000         <	27	male	42.130	0	yes	southeast	39611.76
23         male         23.845         0         no         northeast         2395.17           56         male         40.300         0         no         southwest         10602.39           30         male         35.300         0         yes         southwest         36837.47           60         female         36.005         0         no         northeast         13228.85           30         female         32.400         1         no         southwest         4149.74           18         male         38.665         2         no         northeast         3393.36           34         female         31.920         1         yes         northeast         37701.88           37         male         31.350         2         no         northeast         13429.04           63         female         27.760         0         no         northeast         14451.89           55         female         23.085         0         no         northeast         12947.82           63         female         38.000         0         no         northeast         12947.82           63         female         25.175         <	19	male	24.600	1	no	southwest	1837.24
56         male         40.300         0         no         southwest         10602.39           30         male         35.300         0         yes         southwest         36837.47           60         female         36.005         0         no         northeast         13228.85           30         female         32.400         1         no         southwest         4149.74           18         male         38.665         2         no         northeast         3393.36           34         female         31.920         1         yes         northeast         37701.88           37         male         31.350         2         no         northeast         37701.88           37         male         27.760         0         no         northeast         13429.04           63         female         23.085         0         no         northeast         12947.82           63         female         35.400         0         no         northeast         12947.82           63         female         19.950         2         yes         northwest         1639.56           36         female         25.175	52	female	30.780	1	no	northeast	10797.34
30         male         35.300         0         yes         southwest         36837.47           60         female         36.005         0         no         northeast         13228.85           30         female         32.400         1         no         southwest         4149.74           18         male         38.665         2         no         northeast         3393.36           34         female         31.920         1         yes         northeast         37701.88           37         male         31.350         2         no         northeast         13429.04           63         female         23.085         0         no         northeast         13429.04           63         female         23.085         0         no         northeast         14451.89           55         female         35.400         0         no         northeast         12947.82           63         female         19.950         2         yes         northwest         16602.39           39         female         25.175         1         no         northwest         4687.79           45         female         28.400	23	male	23.845	0	no	northeast	2395.17
60         female         36.005         0         no         northeast         13228.85           30         female         32.400         1         no         southwest         4149.74           18         male         38.665         2         no         northeast         3393.36           34         female         31.920         1         yes         northeast         37701.88           37         male         31.350         2         no         northeast         37701.88           37         male         31.350         2         no         northeast         13429.04           63         female         27.760         0         no         northeast         13429.04           63         female         23.085         0         no         northeast         14451.89           55         female         35.400         0         no         northeast         12947.82           63         female         38.000         0         no         southwest         16692.39           39         female         25.175         1         no         northwest         1679.67           19         female         28.600	56	male	40.300	0	no	southwest	10602.39
60         female         36.005         0         no         northeast         13228.85           30         female         32.400         1         no         southwest         4149.74           18         male         38.665         2         no         northeast         3393.36           34         female         31.920         1         yes         northeast         37701.88           37         male         31.350         2         no         northwest         6313.76           59         female         27.760         0         no         northeast         13429.04           63         female         23.085         0         no         northeast         14451.89           55         female         23.085         0         no         northeast         12947.82           63         female         35.400         0         no         northeast         12947.82           63         female         19.950         2         yes         northwest         1662.39           39         female         25.175         1         no         northwest         4687.79           45         female         28.600	30	male	35.300	0	yes	southwest	36837.47
18         male         38.665         2         no         northeast         3393.36           34         female         31.920         1         yes         northeast         37701.88           37         male         31.350         2         no         northeast         13429.04           59         female         27.760         0         no         northwest         13429.04           63         female         23.085         0         no         northeast         14451.89           55         female         35.400         0         no         northeast         12947.82           63         female         38.000         0         no         southwest         10602.39           39         female         19.950         2         yes         northwest         1639.56           36         female         25.175         1         no         northwest         4687.79           45         female         28.600         5         no         southwest         47408.27           49         male         34.100         1         no         southwest         1868.83           19         male         32.965	60	female	36.005	0		northeast	13228.85
34         female         31.920         1         yes         northeast         37701.88           37         male         31.350         2         no         northwest         6313.76           59         female         27.760         0         no         northeast         13429.04           63         female         23.085         0         no         northeast         14451.89           55         female         35.400         0         no         northeast         12947.82           63         female         38.000         0         no         southwest         10602.39           39         female         19.950         2         yes         northwest         1639.56           36         female         25.175         1         no         northwest         6079.67           19         female         28.600         5         no         southwest         4687.79           45         female         29.400         0         no         southwest         4896.83           19         male         34.100         1         no         southwest         1837.24           62         female         32.965	30	female	32.400	1	no	southwest	4149.74
34         female         31.920         1         yes         northeast         37701.88           37         male         31.350         2         no         northwest         6313.76           59         female         27.760         0         no         northwest         13429.04           63         female         23.085         0         no         northeast         14451.89           55         female         35.400         0         no         northeast         12947.82           63         female         38.000         0         no         southwest         10602.39           39         female         19.950         2         yes         northwest         1639.56           36         female         25.175         1         no         northwest         6079.67           19         female         28.600         5         no         southwest         4687.79           45         female         29.400         0         no         southwest         4896.83           19         male         34.100         1         no         southwest         1837.24           62         female         32.965	18	male		2	no		
37         male         31.350         2         no         northwest         6313.76           59         female         27.760         0         no         northeast         13429.04           63         female         23.085         0         no         northeast         14451.89           55         female         35.400         0         no         northeast         12947.82           63         female         38.000         0         no         southwest         10602.39           39         female         19.950         2         yes         northwest         1639.56           36         female         25.175         1         no         northwest         6079.67           19         female         28.600         5         no         southwest         4687.79           45         female         29.400         0         no         southwest         4687.79           45         female         34.100         1         no         southwest         8968.83           19         male         34.100         0         no         southwest         1837.24           62         female         32.965	1	female	31.920	1	yes	northeast	37701.88
59         female         27.760         0         no         northeast         13429.04           63         female         23.085         0         no         northeast         14451.89           55         female         35.400         0         no         northeast         12947.82           63         female         38.000         0         no         southwest         10602.39           39         female         19.950         2         yes         northwest         1639.56           36         female         25.175         1         no         northwest         6079.67           19         female         28.600         5         no         southwest         4687.79           45         female         29.400         0         no         southwest         4687.79           49         male         34.100         1         no         southwest         8968.83           19         male         34.100         0         no         southwest         1837.24           62         female         32.785         0         no         northeast         3267.12           35         male         28.785 <t< td=""><td>37</td><td>male</td><td></td><td>2</td><td></td><td>northwest</td><td></td></t<>	37	male		2		northwest	
63         female         23.085         0         no         northeast         14451.89           55         female         35.400         0         no         northeast         12947.82           63         female         38.000         0         no         southwest         10602.39           39         female         19.950         2         yes         northwest         1639.56           36         female         25.175         1         no         northwest         6079.67           19         female         28.600         5         no         southwest         4687.79           45         female         29.400         0         no         southwest         7408.27           49         male         34.100         1         no         southwest         8968.83           19         male         34.100         0         no         southwest         1837.24           62         female         32.965         3         no         northwest         15688.47           26         male         28.785         0         no         northeast         3267.12           35         male         36.670	1	female		0	no	northeast	
55         female         35.400         0         no         northeast         12947.82           63         female         38.000         0         no         southwest         10602.39           39         female         19.950         2         yes         northwest         1639.56           36         female         25.175         1         no         northwest         6079.67           19         female         28.600         5         no         southwest         4687.79           45         female         29.400         0         no         southwest         7408.27           49         male         34.100         1         no         southwest         8968.83           19         male         34.100         0         no         southwest         1837.24           62         female         32.965         3         no         northwest         15688.47           26         male         28.785         0         no         northeast         3267.12           35         male         36.670         1         yes         northeast         3971.04           60         male         39.920         0<	1				no		
39         female         19.950         2         yes         northwest         1639.56           36         female         25.175         1         no         northwest         6079.67           19         female         28.600         5         no         southwest         4687.79           45         female         29.400         0         no         southwest         7408.27           49         male         34.100         1         no         southwest         8968.83           19         male         34.100         0         no         southwest         1837.24           62         female         32.965         3         no         northwest         15688.47           26         male         28.785         0         no         northeast         3267.12           35         male         36.670         1         yes         northeast         3971.04           60         male         39.920         0         yes         southeast         42983.45           24         female         26.600         0         no         northwest         2304.00           31         male         36.630         2 <td>55</td> <td>female</td> <td></td> <td>0</td> <td>no</td> <td>northeast</td> <td>12947.82</td>	55	female		0	no	northeast	12947.82
39         female         19.950         2         yes         northwest         1639.56           36         female         25.175         1         no         northwest         6079.67           19         female         28.600         5         no         southwest         4687.79           45         female         29.400         0         no         southwest         7408.27           49         male         34.100         1         no         southwest         8968.83           19         male         34.100         0         no         southwest         1837.24           62         female         32.965         3         no         northwest         15688.47           26         male         28.785         0         no         northeast         3267.12           35         male         36.670         1         yes         northeast         3971.04           60         male         39.920         0         yes         southeast         42983.45           24         female         26.600         0         no         northwest         2304.00           31         male         36.630         2 <td>1</td> <td></td> <td></td> <td></td> <td>no</td> <td></td> <td></td>	1				no		
36         female         25.175         1         no         northwest         6079.67           19         female         28.600         5         no         southwest         4687.79           45         female         29.400         0         no         southwest         7408.27           49         male         34.100         1         no         southwest         8968.83           19         male         34.100         0         no         southwest         1837.24           62         female         32.965         3         no         northwest         15688.47           26         male         28.785         0         no         northeast         3267.12           35         male         36.670         1         yes         northeast         3971.04           60         male         39.920         0         yes         southeast         42983.45           24         female         26.600         0         no         northwest         2304.00           31         male         36.630         2         no         southeast         4571.41           37         male         30.800         0	39	female		2	yes	northwest	1639.56
19         female         28.600         5         no         southwest         4687.79           45         female         29.400         0         no         southwest         7408.27           49         male         34.100         1         no         southwest         8968.83           19         male         34.100         0         no         southwest         1837.24           62         female         32.965         3         no         northwest         15688.47           26         male         28.785         0         no         northeast         3267.12           35         male         36.670         1         yes         northeast         3971.04           60         male         39.920         0         yes         southeast         42983.45           24         female         26.600         0         no         northwest         2304.00           31         male         36.630         2         no         southeast         4571.41           37         male         30.800         0         no         southwest         4463.20           39         male         25.745         2	1						
45         female         29.400         0         no         southeast         7408.27           49         male         34.100         1         no         southwest         8968.83           19         male         34.100         0         no         southwest         1837.24           62         female         32.965         3         no         northwest         15688.47           26         male         28.785         0         no         northeast         3267.12           35         male         36.670         1         yes         northeast         3971.04           60         male         39.920         0         yes         southeast         42983.45           24         female         26.600         0         no         northwest         2304.00           31         male         36.630         2         no         southeast         4571.41           37         female         35.150         3         no         northeast         7281.51           37         male         30.800         0         no         southwest         4463.20           39         male         25.745         2	19	female	28.600	5	no	southwest	4687.79
49         male         34.100         1         no         southwest         8968.83           19         male         34.100         0         no         southwest         1837.24           62         female         32.965         3         no         northwest         15688.47           26         male         28.785         0         no         northeast         3267.12           35         male         36.670         1         yes         northeast         3971.04           60         male         39.920         0         yes         southeast         42983.45           24         female         26.600         0         no         northwest         2304.00           31         male         36.630         2         no         southeast         4571.41           37         female         30.800         0         no         southwest         4463.20           39         male         25.745         2         no         northeast         7076.62           37         male         28.025         2         no         northeast         7338.25           58         male         25.175         0	45	female		0	no	southeast	7408.27
19         male         34.100         0         no         southwest         1837.24           62         female         32.965         3         no         northwest         15688.47           26         male         28.785         0         no         northeast         3267.12           35         male         36.670         1         yes         northeast         3971.04           60         male         39.920         0         yes         southeast         42983.45           24         female         26.600         0         no         northwest         2304.00           31         male         36.630         2         no         southeast         4571.41           37         female         35.150         3         no         northeast         7281.51           37         male         30.800         0         no         southwest         4463.20           39         male         25.745         2         no         northeast         7076.62           37         male         28.025         2         no         northeast         7338.25           58         male         25.175         0	49	male		1	no	southwest	
26         male         28.785         0         no         northeast         3267.12           35         male         36.670         1         yes         northeast         3971.04           60         male         39.920         0         yes         southeast         42983.45           24         female         26.600         0         no         northwest         2304.00           31         male         36.630         2         no         southeast         4571.41           37         female         35.150         3         no         northeast         7281.51           37         male         30.800         0         no         southwest         4463.20           39         male         25.745         2         no         northeast         7076.62           37         male         28.025         2         no         northeast         6272.48           39         female         23.670         2         no         northeast         7338.25           58         male         25.175         0         no         northeast         11981.14	19	male		0	no	southwest	1
35         male         36.670         1         yes         northeast         3971.04           60         male         39.920         0         yes         southeast         42983.45           24         female         26.600         0         no         northwest         2304.00           31         male         36.630         2         no         southeast         4571.41           37         female         35.150         3         no         northeast         7281.51           37         male         30.800         0         no         southwest         4463.20           39         male         25.745         2         no         northwest         7076.62           37         male         28.025         2         no         northeast         6272.48           39         female         23.670         2         no         northeast         7338.25           58         male         25.175         0         no         northeast         11981.14	62	female	32.965	3	no	northwest	15688.47
60         male         39.920         0         yes         southeast         42983.45           24         female         26.600         0         no         northwest         2304.00           31         male         36.630         2         no         southeast         4571.41           37         female         35.150         3         no         northeast         7281.51           37         male         30.800         0         no         southwest         4463.20           39         male         25.745         2         no         northwest         7076.62           37         male         28.025         2         no         northeast         6272.48           39         female         23.670         2         no         northeast         7338.25           58         male         25.175         0         no         northeast         11981.14	26	male	28.785	0	no	northeast	3267.12
60         male         39.920         0         yes         southeast         42983.45           24         female         26.600         0         no         northwest         2304.00           31         male         36.630         2         no         southeast         4571.41           37         female         35.150         3         no         northeast         7281.51           37         male         30.800         0         no         southwest         4463.20           39         male         25.745         2         no         northwest         7076.62           37         male         28.025         2         no         northeast         6272.48           39         female         23.670         2         no         northeast         7338.25           58         male         25.175         0         no         northeast         11981.14	35	male	36.670	1	yes	northeast	3971.04
24         female         26.600         0         no         northwest         2304.00           31         male         36.630         2         no         southeast         4571.41           37         female         35.150         3         no         northeast         7281.51           37         male         30.800         0         no         southwest         4463.20           39         male         25.745         2         no         northwest         7076.62           37         male         28.025         2         no         northeast         6272.48           39         female         23.670         2         no         northeast         7338.25           58         male         25.175         0         no         northeast         11981.14	60	male		0		southeast	42983.45
31         male         36.630         2         no         southeast         4571.41           37         female         35.150         3         no         northeast         7281.51           37         male         30.800         0         no         southwest         4463.20           39         male         25.745         2         no         northwest         7076.62           37         male         28.025         2         no         northeast         6272.48           39         female         23.670         2         no         northeast         7338.25           58         male         25.175         0         no         northeast         11981.14	1	female		0		northwest	2304.00
37         female         35.150         3         no         northeast         7281.51           37         male         30.800         0         no         southwest         4463.20           39         male         25.745         2         no         northwest         7076.62           37         male         28.025         2         no         northeast         6272.48           39         female         23.670         2         no         northeast         7338.25           58         male         25.175         0         no         northeast         11981.14	31	male			no	southeast	
37         male         30.800         0         no         southwest         4463.20           39         male         25.745         2         no         northwest         7076.62           37         male         28.025         2         no         northeast         6272.48           39         female         23.670         2         no         northeast         7338.25           58         male         25.175         0         no         northeast         11981.14		female					
39         male         25.745         2         no         northwest         7076.62           37         male         28.025         2         no         northeast         6272.48           39         female         23.670         2         no         northeast         7338.25           58         male         25.175         0         no         northeast         11981.14							
37         male         28.025         2         no         northeast         6272.48           39         female         23.670         2         no         northeast         7338.25           58         male         25.175         0         no         northeast         11981.14	1						
39         female         23.670         2         no         northeast         7338.25           58         male         25.175         0         no         northeast         11981.14							
58 male 25.175 0 no northeast 11981.14							
	1						
	1						
41 female 31.600 0 no southwest 6185.77	1	!					
53 male 32.740 2 no southeast 10825.22	1	!					
Continued on next p			1	<u> </u>	1		

Table 2 – continued from previous page

Age	Sex	BMI	$\frac{\text{e } 2 - \text{continu}}{\text{Children}}$	Smoker	Region	Charges
45	male	27.800	0	yes	southwest	37829.72
42	male	24.605	$\frac{\circ}{2}$	yes	northeast	21259.38
24	female	27.720	0	no	southeast	2464.62
29	female	21.850	0	yes	northeast	16115.30
32	male	28.120	4	yes	northwest	21472.48
25	female	30.200	0	yes	southwest	33900.65
41	male	32.200	2	no	southwest	6875.96
42	male	26.315	1	no	northwest	6940.91
33	female	26.695	0	no	northwest	4571.41
34	male	42.900	1	no	southwest	4536.26
19	female	34.700	2	yes	southwest	36397.58
30	female	23.655	3	yes	northwest	18765.88
18	male	28.310	1	no	northeast	1968.84
50	female	27.835	2	no	northwest	10003.88
47	female	35.800	1	no	southwest	8964.06
25	male	33.660	4	no	southeast	4504.66
19	female	28.450	0		northwest	2338.06
52	female	24.860	0	no no	northwest	27117.99
38	male	25.400	3	no no	northeast	7031.80
52	female	21.400	1	no	southwest	11597.58
62	male	32.110	0	no	southeast	12981.35
44	female	30.810	0	no	southeast	7449.04
42	male	27.200	0	no	southwest	5655.89
52	male	34.485	3	no	northwest	11463.86
46	female	29.830	3	no	northwest	9549.57
41	female	40.280	0		southeast	6871.42
34	male	37.335	0	no	northwest	4875.38
30	female	21.900	0	no no	southwest	3605.20
64	male	33.800	1	no	southwest	14692.20
46	male	30.495	3	no	northwest	9675.64
51	female	36.385	3	no	northwest	11393.21
35	male	35.860	2	no	southeast	5836.52
19	female	28.400	1	no	southwest	1856.92
52	female	34.800	2	no	southwest	10355.64
53	male	36.850	3	no	northwest	10604.57
63	male	36.765	0	no	northwest	13981.85
51	female	32.890	2	no	southeast	10309.29
60	female	33.070	0	no	northwest	13217.66
27	female	33.070	0	no	southwest	3465.35
58	male	32.800	0	no	southwest	11842.44
38	female	28.000	1	no	southwest	6067.13
42	female	24.385	0	no	northeast	6972.34
53	male	40.565	0	no	northeast	9713.87
28	female	20.800	1	no	southwest	5138.26
26	male	31.500	0	no	southwest	3218.44
46	female	23.700	2	no	southwest	8345.54
23	male	23.700 $22.705$	0	no	northwest	2155.67
50	female	38.270	0	no	southeast	10072.07
61	female	39.100	$\frac{\sigma}{2}$	no	southwest	14235.09
37	male	34.100	4	yes	southeast	40182.25
53	female	22.880	1	no	southeast	1163.46
43	male	33.500	0	yes	southeast	3987.97
25	male	38.060	0	no no	southeast	1821.76
37	male	34.100	4	yes	southeast	30344.75
55	female	30.685	0	no no	northeast	11643.09
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Table 2 – continued from previous page

Age	Sex	BMI	Children	Smoker	Region	Charges
58	male	33.630	0	no	northwest	11396.90
39	female	24.225	$\overset{\circ}{2}$	no	northwest	7077.98
51	male	34.100	0	no	southeast	9204.35
24	male	33.915	0	no	northwest	2360.57
34	male	23.370	$\frac{\sigma}{2}$	no	northwest	5616.19
30	female	24.400	3	no	southwest	5428.72
30	female	23.590	$\frac{3}{2}$	no	southeast	4738.27
61	female	25.350 $25.175$	0	no	northeast	13831.12
47	female	36.670	1	no	northwest	8539.67
42	female	24.300	$\overset{1}{2}$	no	northwest	8017.06
54	male	29.300	0	no	southwest	10350.44
53	male	31.350	0	no	northeast	9736.56
34	male	26.030	0	no	northeast	4688.86
58	female	34.800	1	no	southwest	11944.59
43	female	41.060	0	no	southeast	6828.97
29	male	33.330	$\overset{\circ}{2}$	no	northeast	5415.66
60	male	25.300	1	no	southwest	13176.25
64	female	31.300	$\stackrel{\cdot}{2}$	yes	southwest	47291.06
47	female	32.775	$\frac{2}{2}$	no	northwest	9639.42
46	male	42.790	1	yes	southeast	43373.23
46	female	23.000	3	no	southwest	8688.86
40	female	30.875	$\overset{\circ}{2}$	no	northwest	7254.67
43	male	41.800	1	no	southeast	6610.16
43	male	35.800	$\frac{1}{2}$	no	southeast	7627.07
20	male	30.685	0	no	northeast	2341.57
51	female	31.630	1	no	northwest	9917.34
48	female	32.270	0	no	northwest	8269.04
47	male	30.875	1	no	northwest	8556.91
37	male	27.550	2	no	northwest	6420.49
22	male	30.400	0	no	northwest	2775.19
60	male	39.050	2	no	southeast	12648.78
50	female	25.300	0	no	northwest	8482.26
48	male	36.630	3	no	southeast	10322.26
40	female	20.100	0	yes	northwest	15828.37
59	male	29.830	3	no	northeast	14001.03
40	male	39.800	1	no	southwest	5855.97
24	male	33.250	0	no	northeast	2296.65
60	male	30.500	1	no	southwest	12148.74
42	male	24.385	2	no	northeast	8049.43
52	female	26.400	0	no	southeast	9660.16
36	female	24.600	0	no	southwest	4883.98
56	female	25.745	2	no	northwest	12242.59
60	male	29.560	0	no	northeast	12629.46
55	female	27.370	0	no	northwest	10735.34
24	female	33.345	0	no	northeast	2835.86
40	female	29.800	0	no	southwest	5855.97
21	male	33.630	2	no	northwest	3579.83
21	female	25.800	0	no	southwest	2007.95
62	female	30.495	2	no	northwest	13616.36
33	female	36.290	3	no	southeast	5737.91
34	female	33.590	0	no	northwest	5393.36
36	female	20.355	0	yes	northwest	1656.49
46	male	30.655	2	no	northwest	9500.57
61	female	28.500	0	no	northwest	13429.04