

**Critical Thinking Questions:**

**1. Is smoking the strongest predictor?**

Smoking has the strongest and most significant impact on medical charges compared to age, BMI, sex, children, and region.

**2. Does BMI impact smokers differently?**

BMI increases medical charges more significantly for smokers than non-smokers.  
Smoking and high BMI together lead to much higher healthcare costs.

**3. Are regions statistically different?**

Medical charges do not significantly differ across regions. Region is not an important factor affecting charges.

- **Smoking is the strongest predictor of medical charges.**
- **BMI has a stronger impact on smokers compared to non-smokers.**
- **Region does not significantly affect medical charges.**