

# Business Analysis Report on EPI and Minimum Premium Variances

## Total EPI Variance

137,756,193.80

## Total MINPREM Variance

1,596,165,958.20

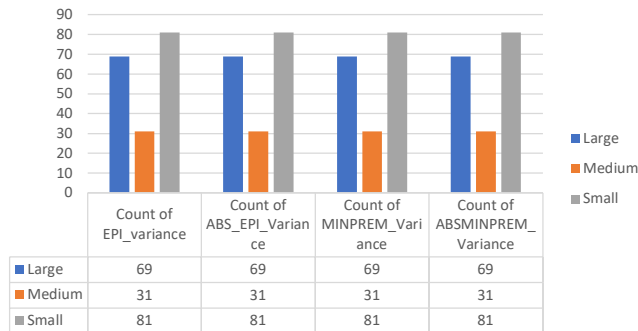
## Max Variance

EPI - 13,771,226.00  
MINPREM - 63,125,376.00

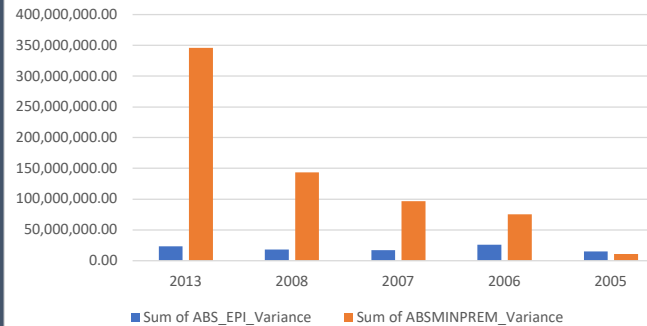
## Average Non-Zero Variance

EPI - 770,077.32  
MINPREM - 8,818,596.45

### Variance Size Distribution



### Top 10 Variance Analysis by Year



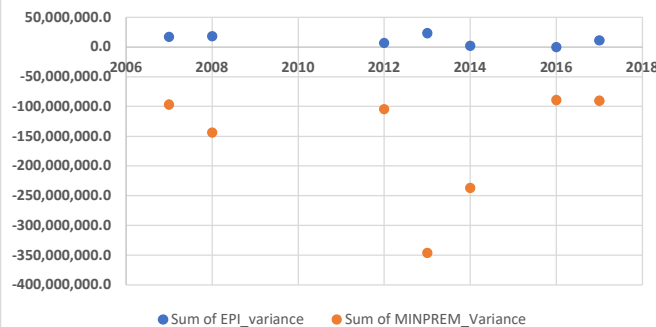
### Conclusion:

The charts clearly demonstrate that while **EPI variances remain relatively small and stable**, the **MINPREM variances dominate the discrepancies**, with large negative swings across several years. The **Top 10 Variance Analysis highlights 2013, 2008, and 2007** as particularly problematic years, and the correlation analysis confirms that reconciliation issues are primarily concentrated in MINPREM rather than EPI.

### Recommendations:

- Prioritize MINPREM Analysis:** Direct investigation toward MINPREM reconciliation processes, as it contributes the majority of mismatches.
- Focus on High-Variance Years:** Conduct a detailed review of 2013, 2008, and 2007 to identify underlying calculation or data transfer issues.
- Implement Variance Threshold Alerts:** Establish automated monitoring to flag extreme variances early, preventing late discovery during reconciliation.
- BusinessID-Level Review:** Use dashboards to continuously monitor BusinessIDs with recurring large variances for quicker resolution.

### Correlation Analysis of Variance by Year



### Variance Trends Over Time

