Jumbo & Company: Claim Attachment Analysis Report

1. Executive Summary

This report analyzes the "Attach %" (Claim Percentage) data for Jumbo & Company across **163 stores** and **6 major branches** over a five-month period (August to December).

Key Findings:

- **Overall Trend:** There is a consistent, significant upward trend in claim attachment percentages from August (12.8% avg) to December (21.7% avg).
- **Top Performers:** The **Pune** and **Delhi_NCR** branches consistently outperform other regions.
- **Areas for Improvement:** The **Gujarat** and **Telangana** branches show the lowest average attachment rates.
- **Forecast:** Based on linear trend analysis, the upward trajectory is expected to continue into January, particularly for the high-performing branches.
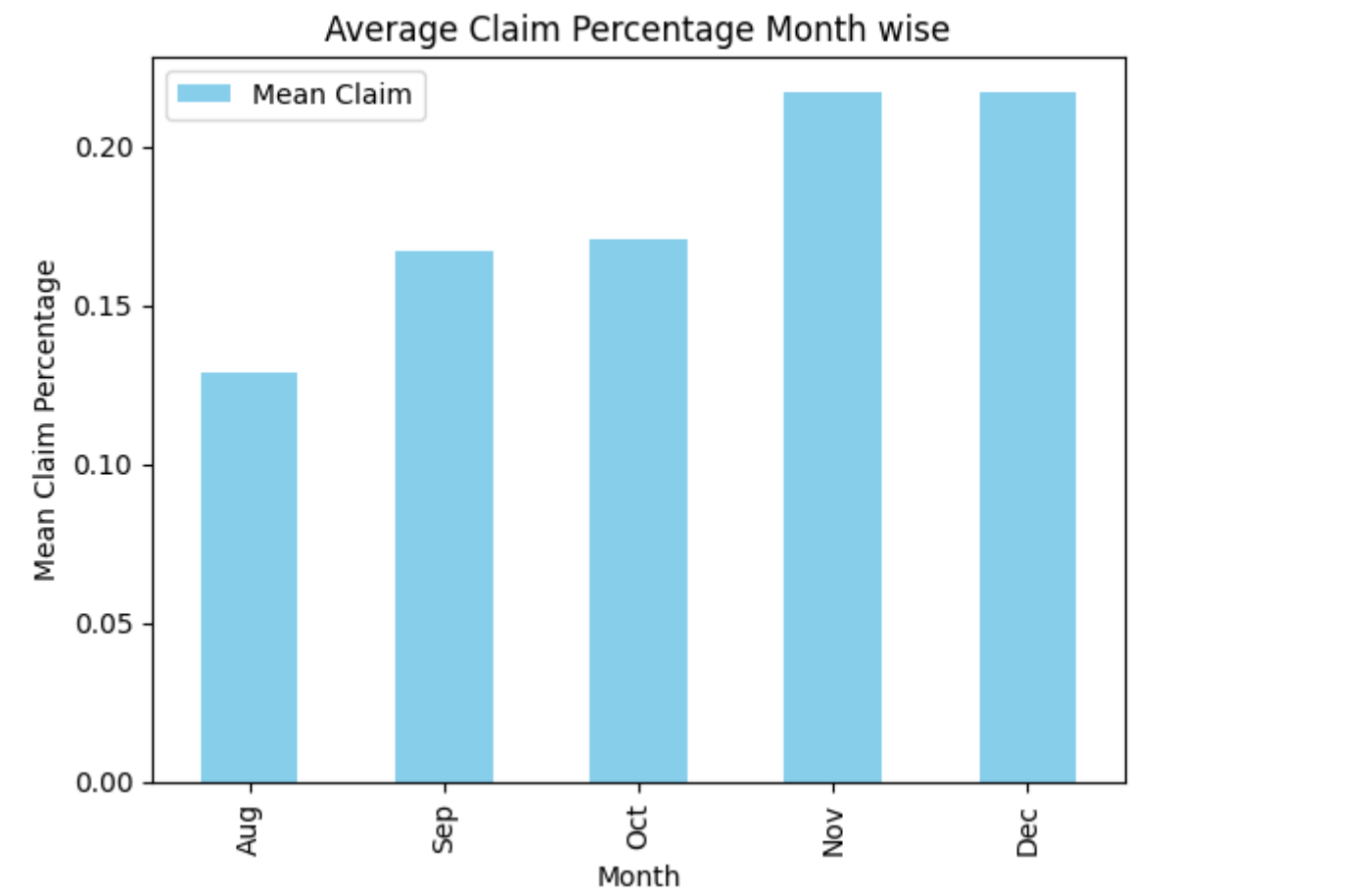
2. Data Overview

- **Total Records:** 163 Stores.
- **Time Period:** August to December (5 months).
- **Metrics:** Monthly Attach % and a calculated "Five-month Mean."
- **Branch Distribution:**
  - Delhi_NCR: 44 Stores
  - Telangana: 40 Stores
  - Gujarat: 24 Stores
  - Thane: 20 Stores
  - Mumbai: 19 Stores
  - Pune: 16 Stores

3. Performance Analysis

A. Monthly Trend Analysis

The aggregate data shows a robust month-over-month growth in attachment percentages. The chart below visualizes this steady climb from August to December.
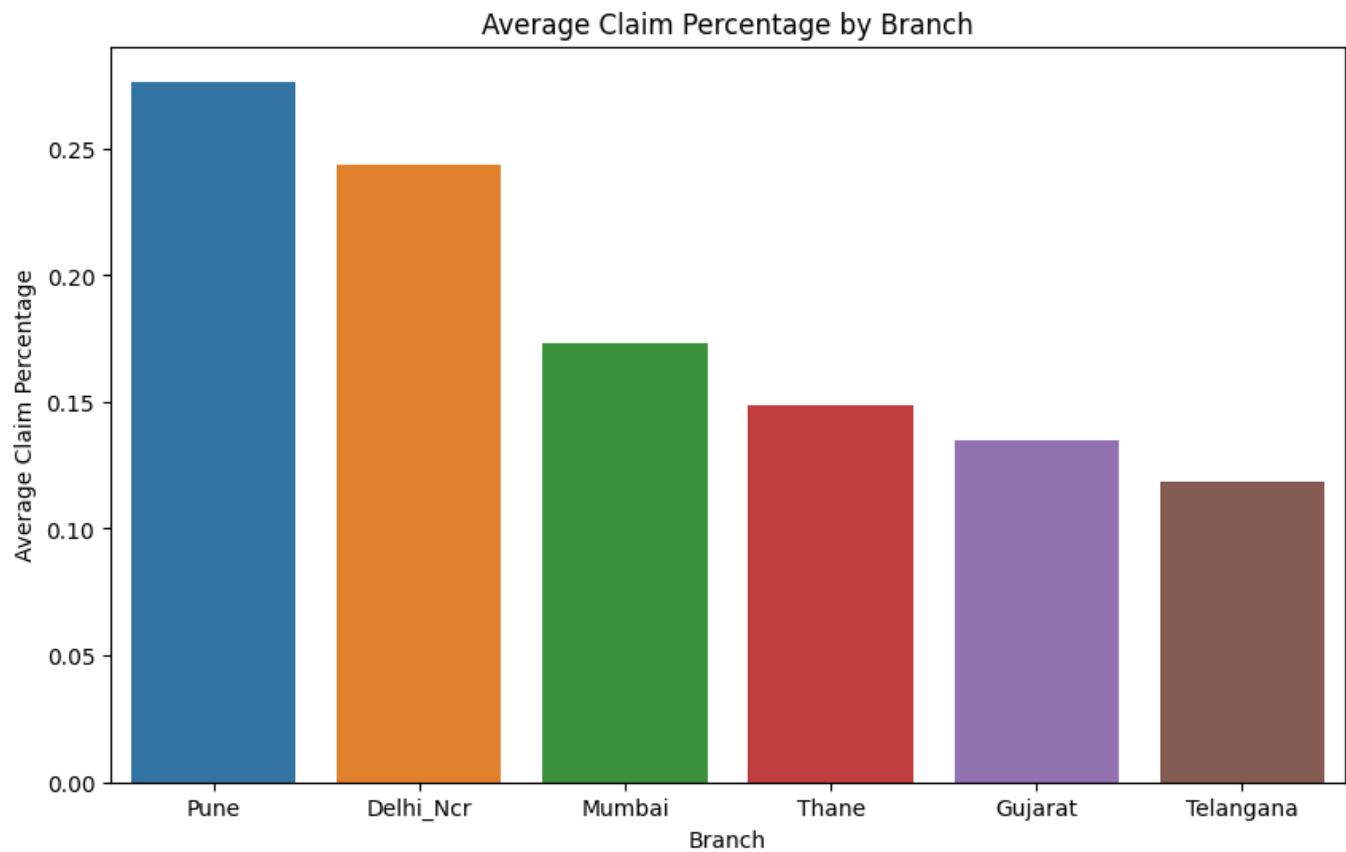
Average Claim Percentage Month wise

Month	Average Claim %	Trend
August	~12.8%	Baseline
September	~16.7%	↑ Increase
October	~17.1%	➞ Steady
November	~21.7%	↑ Sharp Increase
December	~21.7%	➞ Sustained High

Insight: The most significant growth period occurred between October and November. The spread (variance) of the data also increased in November and December, indicating that while high-performing stores are doing much better, low-performing stores are lagging further behind.
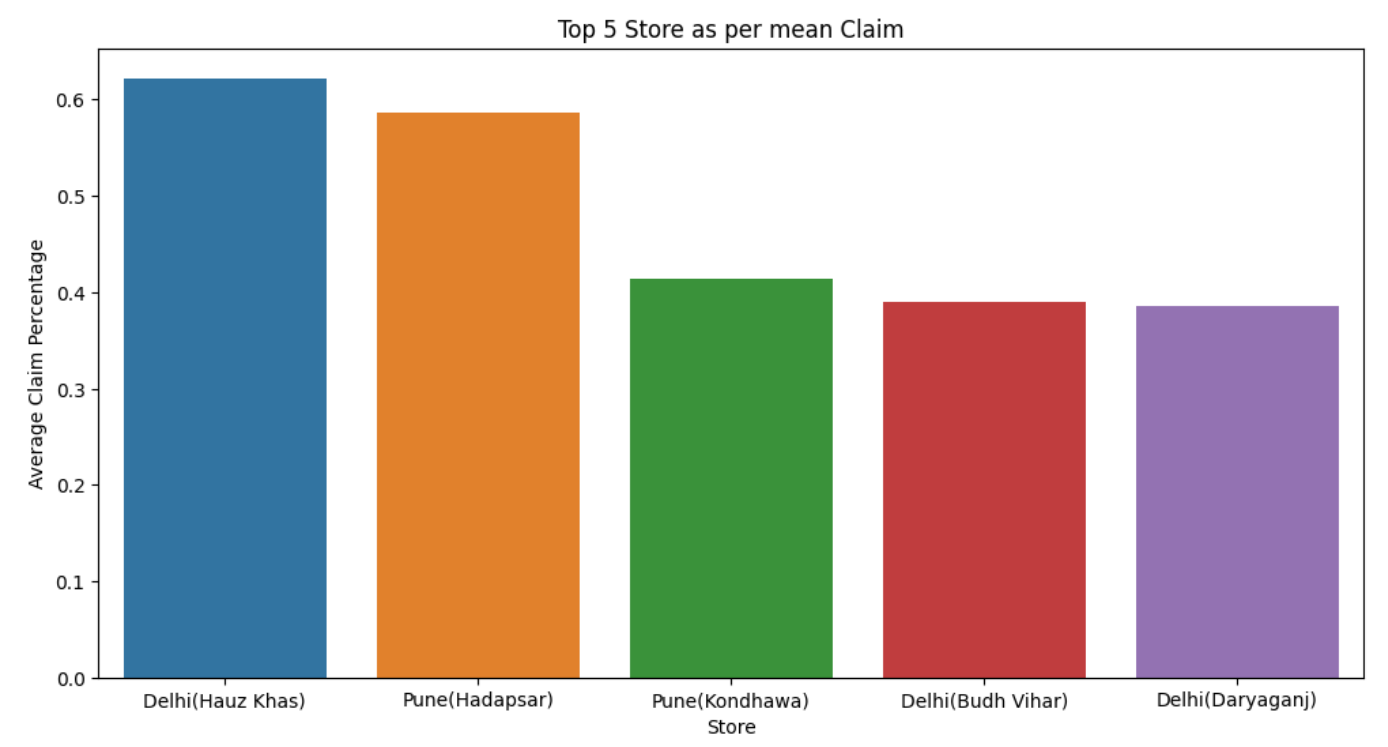
B. Branch-wise Performance

When broken down by region, clear leaders emerge. **Pune** and **Delhi_NCR** are the top performers, while **Gujarat** and **Telangana** lag behind. This disparity is clearly visible in the bar chart below.

Average Claim Percentage by Branch

- **Leaders:**
  - **Pune:** Recorded the highest average claim percentage (approx. 29% average over 5 months).
  - **Delhi_NCR:** Second highest performance (approx. 21% average).
- **Laggards:**
  - **Gujarat & Telangana:** These branches recorded the lowest averages (below 17%).

C. Store-Specific Insights

The report isolated the top 5 performing stores based on their five-month mean. The **Up(Greater Noida)** and **Pune(Bhosari)** stores are currently setting the benchmark for the rest of the company.
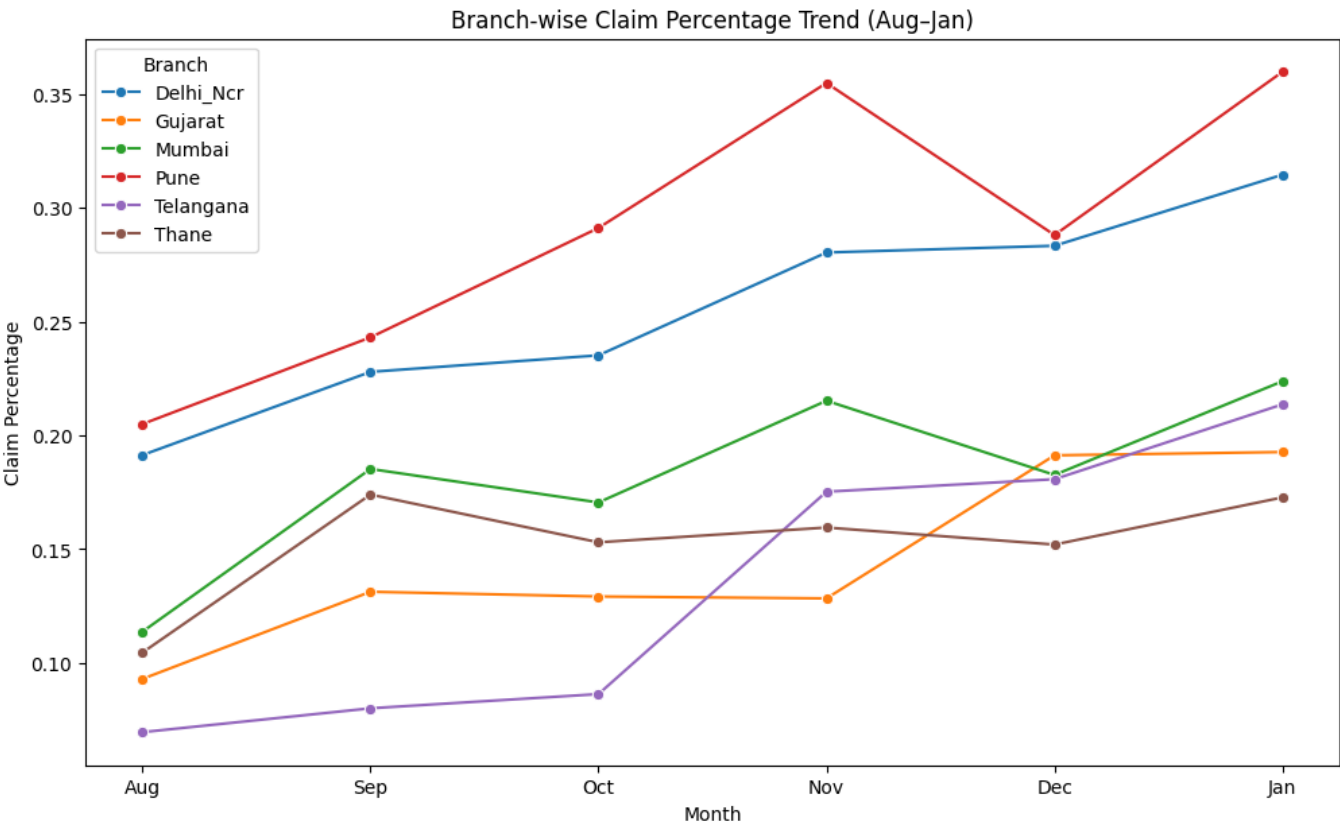
Top 5 Store as per mean Claim

- *Notable examples from the data preview include:*
  - **Up(Greater Noida) Br (Delhi_NCR):** High consistent performance (Avging 35%).
  - **Pune(Bhosari) Br:** Strong performance (Avging 29.4%).

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4. Predictive Analysis (January Forecast)

A linear regression model (polyfit degree 1) was applied to the historical data of every store to predict the outcome for **January**.

The line chart below illustrates the actual performance (solid lines) and the forecasted trajectory (markers) for each branch. Note the steep upward slopes for Pune and Delhi_NCR compared to the flatter trajectory of Gujarat.

Branch-wise Claim Percentage Trend (Aug–Jan)

Forecasted Trends by Branch:

1. **Delhi_NCR:** Projected to cross the **30%** mark in January.
2. **Pune:** Projected to reach approximately **36%**, maintaining its lead.
3. **Mumbai:** Shows a positive trend, expected to reach ~22%.
4. **Gujarat & Telangana:** Expected to remain relatively flat or show marginal growth (19-21%).

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5. Recommendations

1. **Knowledge Transfer:** Conduct a study of the **Pune** and **Delhi_NCR** branches to understand specific sales behaviors or operational practices driving their high attachment rates. Implement these best practices in **Gujarat** and **Telangana**.
2. **Variance Management:** The increasing spread in data suggests a lack of consistency. Standard operating procedures (SOPs) regarding claims/attachments should be reinforced to ensure low-performing stores meet the median baseline.
3. **January Resource Planning:** With predictions showing an all-time high for January (especially in Pune), ensure inventory and staffing are prepared to handle increased volume.
4. **Targeted Training:** Focus immediate remedial training on the bottom 10% of stores, specifically within the Gujarat region, as their trend line is the flattest.