

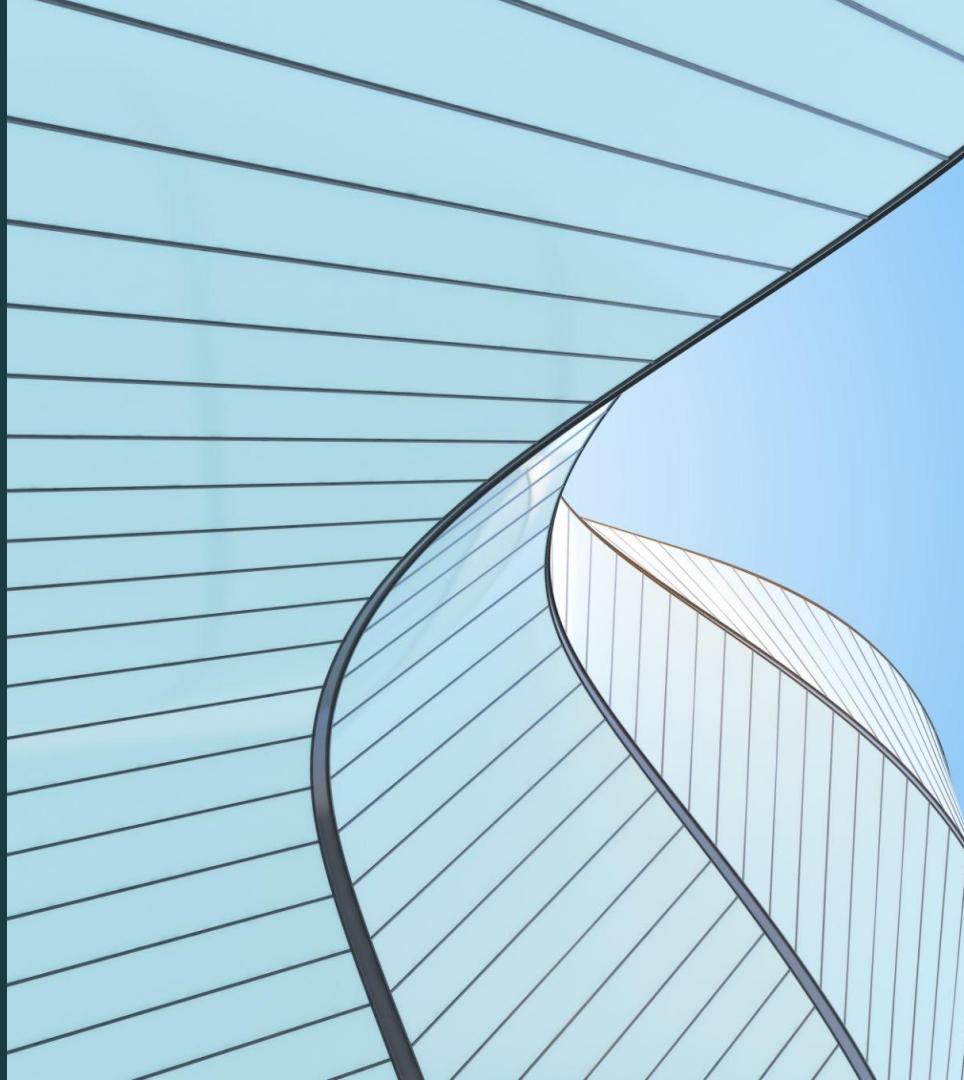
# Jumbo & Company

## Device Insurance Attach % Analysis & January Forecast

Time period: Aug–Dec

Scope: Store-level analysis

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# Executive Summary

- I. Overall attach % improved from **13% in Aug to 22% in Dec**
- II. Significant **store-level variation** exists even within the same branch
- III. A small set of stores disproportionately drive insurance adoption
- IV. January attach % projected using a **trend-based weighted approach**
- V. Performance varies **more by store execution** than by geography
- VI. Clear opportunities exist to lift attach % via focused store interventions

# Data Overview & Approach

- 163 stores across multiple branches
- Monthly attach % from Aug-Dec
- Metrics created:
  - Avg Attach %
  - Long-term trend
  - Volatility
  - Store categorisation
  - January forecast

Analysis is based solely on historical attach % trends.

## Month-wise Attach % Trend

Attach % shows a consistent upward trend toward year-end



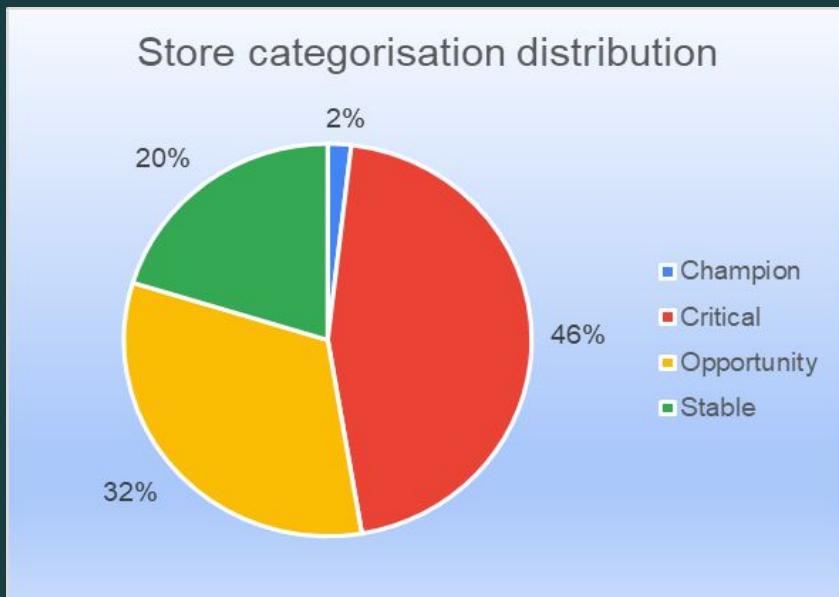
Key insight bullets:

- Steady improvement from Aug → Nov
- Plateau in Dec indicates stabilisation
- Suggests growing customer acceptance of insurance

\*\*This suggests a natural ceiling unless store execution improves.

# Store Categorisation

Majority of stores fall into Opportunity & Critical categories



## Insights:

- Small % of Champion stores
- Large Opportunity segment = quick wins
- Indicates attach % is driven by store execution, not location

## Branch-Level Performance

Pune and Delhi NCR outperform other branches



### Insights:

- Pune leads with highest average attach %
- Telangana and Gujarat lag behind
- Performance varies more within branches than across branches

## Store-Level Variability & Volatility

High volatility highlights inconsistency in insurance selling

Some stores show sharp month-to-month swings

Likely driven by:

- Sales staff behaviour
- Incentives
- Training gaps

Low-volatility, high-attach stores represent best-practice benchmarks

January Attach % Prediction

January attach % forecasted  
using recent performance  
trends

**70% weight to last 3 months (Oct–Dec)**

**30% weight to December**

**Ensures stability + recency**

**Capped to avoid unrealistic extremes**

# Actionable Recommendations

**01**

Immediate

Target Critical & Opportunity stores

Share Champion store sales scripts

**02**

Medium-Term

Attach % targets by store

Incentive alignment

**03**

Long-Term

Monthly attach dashboard

Store-level monitoring

Thank you