

Jumbo & Company (Device Insurance Attach % analysis & January forecast)

Summary

This analysis evaluates **device insurance attach performance** across Jumbo & Company stores chain to understand customer adoption of protection plans such as Screen Protection, Extended Warranty, and Accidental Damage.

Key Highlights

- Understood attach % performance across **months, branches, and stores**
- Identified **high, average and low performing stores**
- Analyzed **trend behavior over time**
- January attach % has been forecasted using **Machine Learning - linear regression**
- Overall attach % shows **moderate variability across months**
- Performance is **store-driven**, not uniform across branches
- Trend analysis indicates a **stable to slightly improving pattern**
- Predicted **January attach %** to support planning and target setting
- Top-performing stores consistently maintain **higher attach %**

Detailed Analysis and Prediction using Machine Learning:

1. Overall Month-wise Average Attachment:

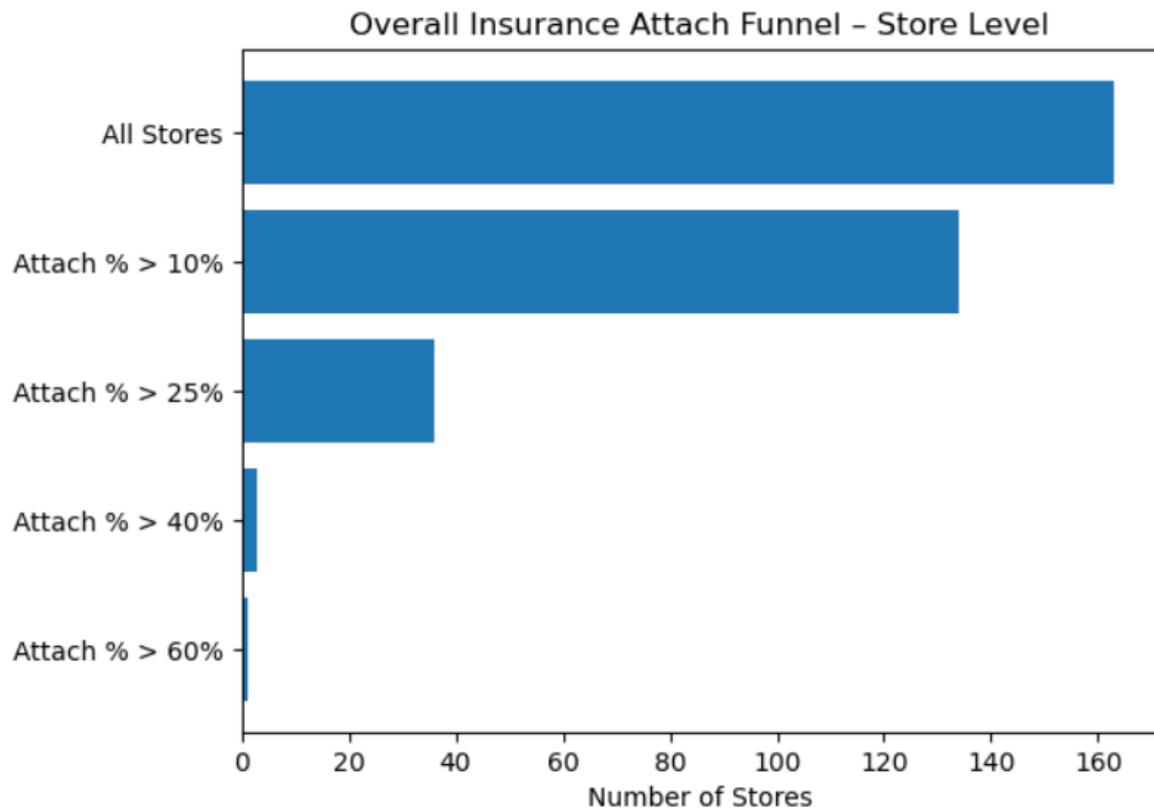
- **Average Attach %:** ~18% (18.0233 precisely)

Month	Attach_Percentage
0	Aug 12.858896
1	Dec 21.723926
2	Nov 21.711656
3	Oct 17.092025
4	Sep 16.730061

Month-Wise Attachment Percentage

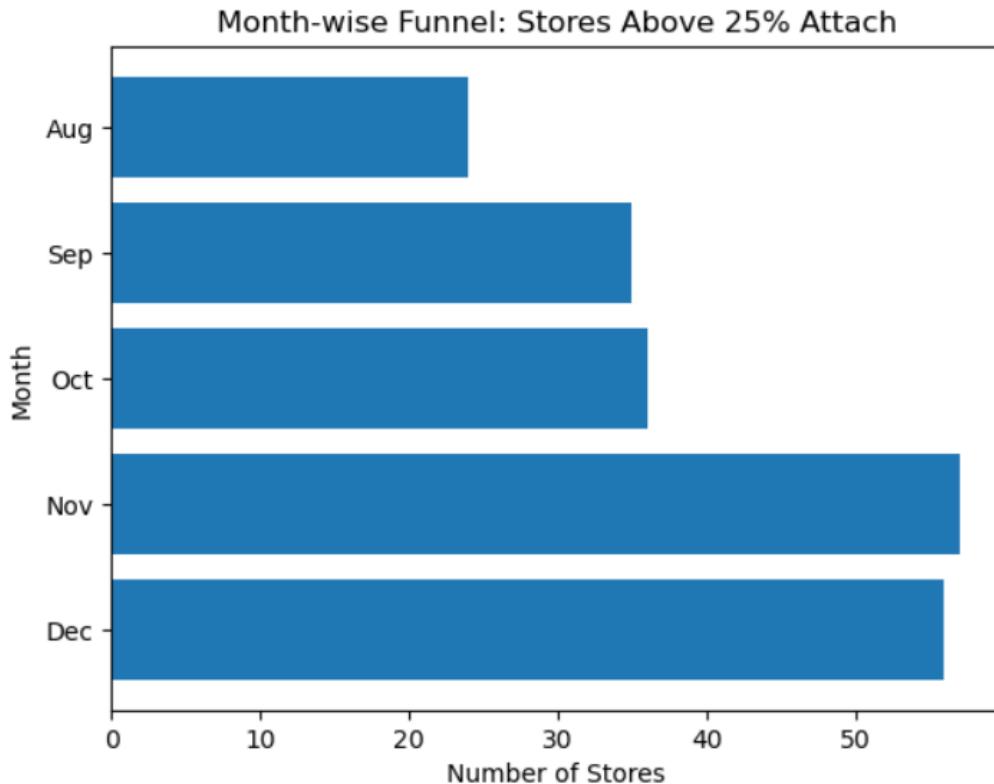
2. Store-Level Performance Analysis:

- Consistency across months
- Less than 40 stores have above 25% attachment
- Some stores are performing exceptionally well, while others are pulling down the overall average



3. Month-Wise Performance Analysis:

- There is a steady growth month over month from August to November falling slightly in December for stores above 25%.



This indicates:

- Significant **variation across stores and months**
- Large opportunity to improve consistency

Top 10 performing stores :

	Branch	Store_Name	Avg_Attach_Percentage	Std_Deviation
0	Delhi_Ncr	Delhi(Hauz Khas)	62.2	10.779610
1	Pune	Pune(Hadapsar)	58.6	14.943226
2	Pune	Pune(Kondhawa)	41.4	13.126309
3	Delhi_Ncr	Delhi(Budh Vihar)	39.0	11.247222
4	Delhi_Ncr	Delhi(Daryaganj)	38.6	8.384510
5	Pune	Pune(Dange Chowk)	36.8	34.017642
6	Thane	Bhiwandi Br	36.2	9.628084
7	Delhi_Ncr	Delhi(Narela)	35.8	27.068432
8	Delhi_Ncr	Haryana(Mewla M.) Br	35.2	13.405223
9	Delhi_Ncr	Up(Greater Noida) Br	35.0	7.516648

Worst 10 performing stores:

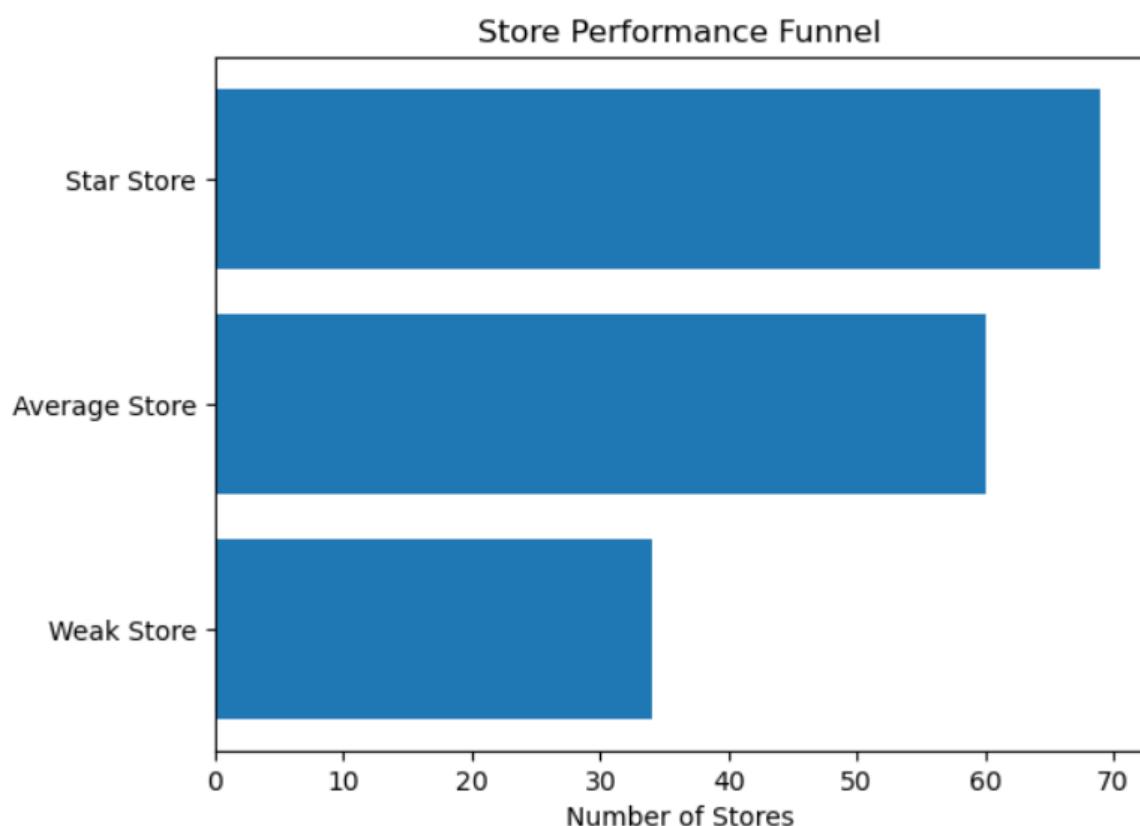
	Branch	Store_Name	Avg_Attach_Percentage
110	Telangana	Ap(Vizag)	3.4
159	Thane	Ulhasnagar Br	2.2
70	Mumbai	Boisar Br	2.0
80	Mumbai	MAHIM(VS Next)	0.0
146	Thane	Currey Road	0.0
151	Thane	Kharghar Br	0.0
107	Telangana	Ap(Tirupathi-Leela Mahal Circle)	0.0
106	Telangana	Ap(Rajamundry)	0.0
66	Gujarat	Vadodara(Kothi Road)	0.0
104	Telangana	Ap(Ntr Circle)	0.0

Number of stores by performance (Attachment percentage):

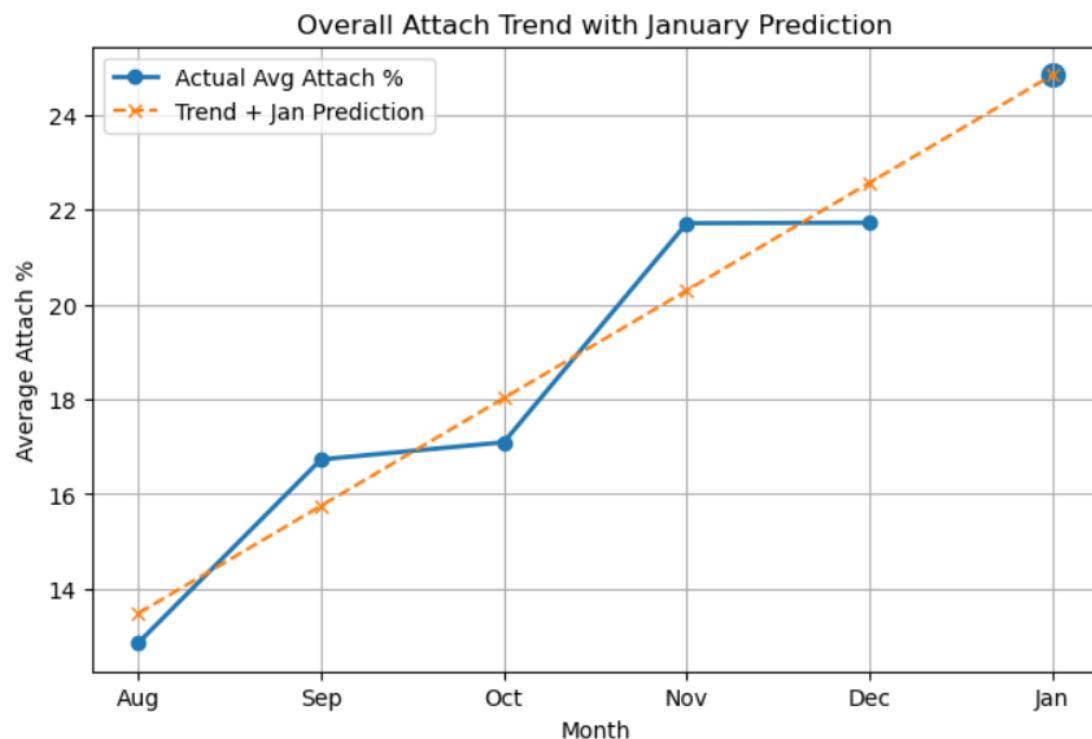
Star stores: **69**

Average store: **60**

Weak Store: **34**



Prediction for January(ML based):



Line Graph for January Forecast

January Attach % Prediction (Machine Learning Model - Regression-Based)

Method Used:

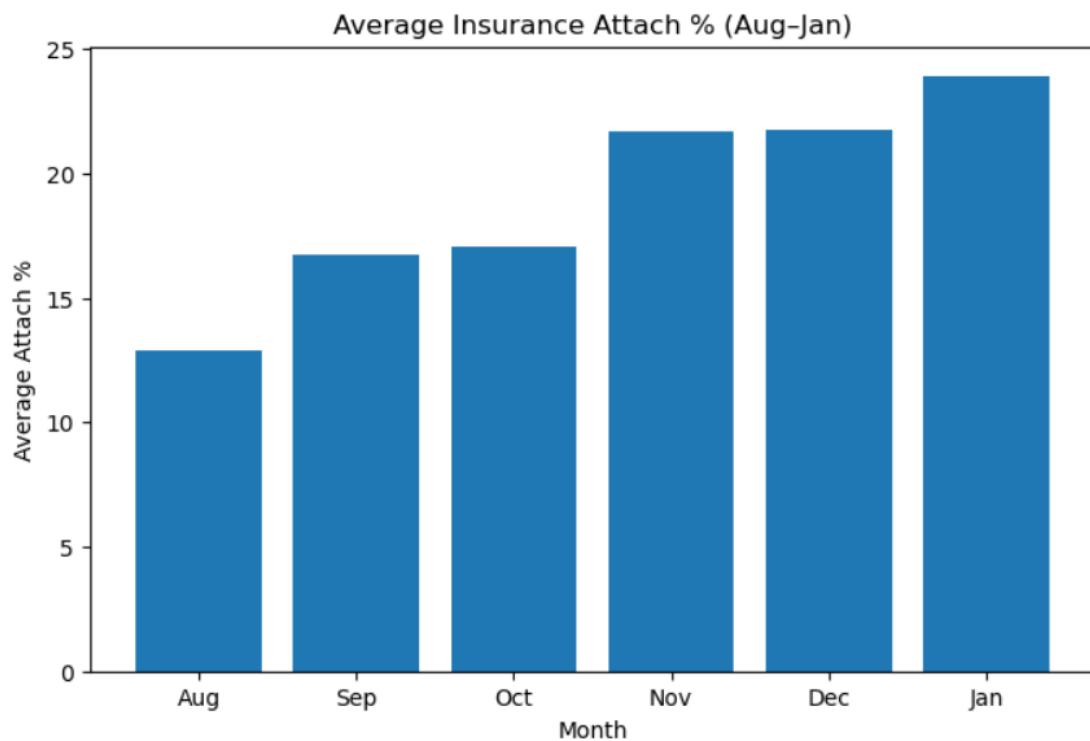
- Linear Regression on Aug–Dec data

Overall Trend & January Forecast

Key Insight:

- January attach % is expected to be **in line with recent months**
- January prediction: **24.9%**.
- No extreme spike or dip predicted
- Indicates **steady performance outlook**

Overall Aug-Jan Attachment % :



- Shows **growth** month by month
- Steady rise in January: 24.9%

Top 10 stores in January:

	Branch	Store_Name	Jan_Predicted_Attach_%
90	Pune	Pune(Dange Chowk)	92.6
34	Delhi_Ncr	Haryana(M G Road) Br	85.5
113	Telangana	Ts(Bhel)	71.0
18	Delhi_Ncr	Delhi(Narela)	70.3
94	Pune	Pune(Kondhawa)	61.2
85	Mumbai	Santacruz Br	60.6
9	Delhi_Ncr	Delhi(Hauz Khas)	60.4
123	Telangana	Ts(Kondapur)	60.2
35	Delhi_Ncr	Haryana(Mewla M.) Br	58.6
3	Delhi_Ncr	Delhi(Budh Vihar)	55.2

- **Pune has highest: 92.6%**

Final Wow Insights:

Month-wise Insights

- December highest attach %
 - General upward trend, January predicted to be highest: 24.9%
 - Festive season & sales incentives working
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Store-wise Insights

- Star Stores (42.33%) drive majority of insurance attachment
 - Weak Stores (20.86%) pull overall average down
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Recommendations

- Replicate best practices from Star Stores
 - Focus on bottom 25% stores
 - Immediate training for Weak Stores
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January Forecast

- Machine Learning (Linear Regression)-based prediction
- Shows January Attachment% will grow to 24.9% based on ML prediction

Overall Performance

Attach % averages ~18%, showing strong upside potential. Performance improves steadily from August to December, indicating effective seasonal push.