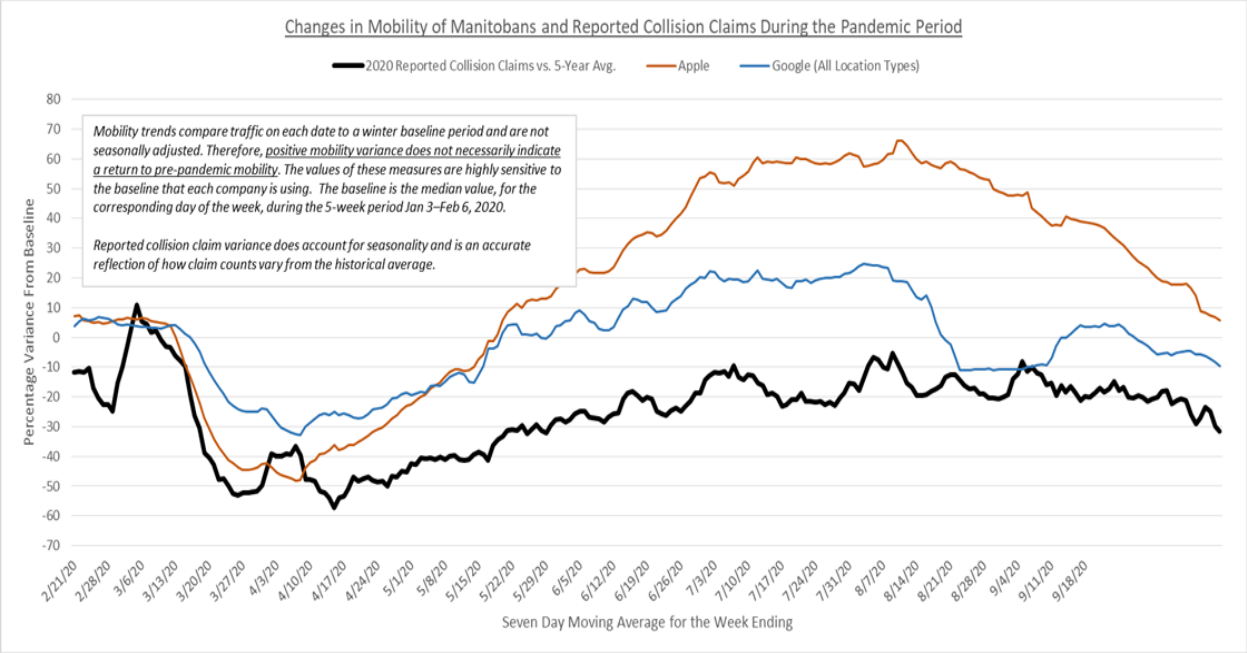
Summary of Publicly Available Mobility Data

Data from publicly available sources indicates overall mobility patterns were significantly lower than pre-pandemic levels during the initial provincial response to COVID 19 (mid-March to early May). Since then, overall mobility patterns (as measured by Apple and Google) have increased to near pre-pandemic levels.

During the pandemic period, MPI reported collision claim counts initially dropped precipitously, but have somewhat recovered and, since July, have remained consistently 10-20% below the five year average.

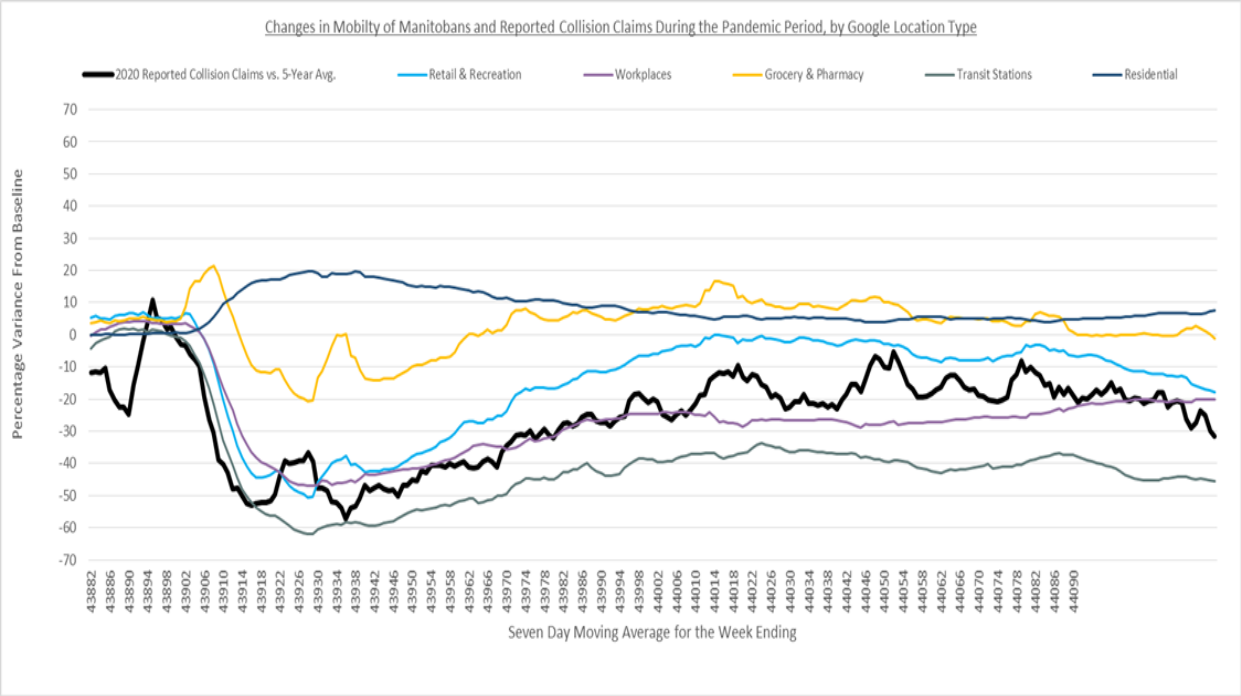
MPI reported collision claim counts do not closely follow the overall mobility trends reported by Google and Apple.

Table 1: MPI Reported Claim Count Variances vs. Public Mobility Data



When Google's mobility patterns are broken down by location types, MPI reported collision claims counts closely follow Google workplace mobility but no other mobility types such Grocery and Retail. MPI's reported claim counts and Google workplace mobility patterns are very similar, with both remaining lower than pre-pandemic levels and yet to rebound beyond pre-pandemic levels.

Table 2: MPI Reported Claim Count Variances vs. Google Mobility Data by Location Type



Notes on Data

All mobility data was obtained from publicly-available sources, including the following:

1. Google: As a free service during the pandemic, Google regularly posts "Community Mobility Reports" using aggregated, anonymized information similar to that used in Google Maps. They use mobility data representing visits and length of stay at locations based on user location history. The reports chart movement trends over time by geography, across different categories of places such as retail and recreation, groceries and pharmacies, parks, transit stations, workplaces, and residential. The data shows how visitors to (or time spent in) categorized places change compared to "baseline days", which are the median values from the 5-week period Jan 3 – Feb 6, 2020. (https://www.google.com/covid19/mobility/)

2. Apple: As a free service during the pandemic, Apple posts daily "Mobility Trends Reports". These reports reflect requests for directions in Apple Maps using anonymized data and compare the daily volume of requests to a January 13, 2020 baseline. (https://covid19.apple.com/mobility)

Both sources appear to compare current mobility to an arbitrary pre-pandemic winter baseline period and are not seasonally adjusted. Therefore, positive mobility variances do not necessarily indicate a return to true pre-pandemic mobility. The values of these measures are highly sensitive to the baseline that each company is using.

MPI's reported collision claim variance *does* account for seasonality and is an accurate reflection of how claim counts vary from the historical average as it is based on the 5-year average from claims with loss years of 2015 to 2019.