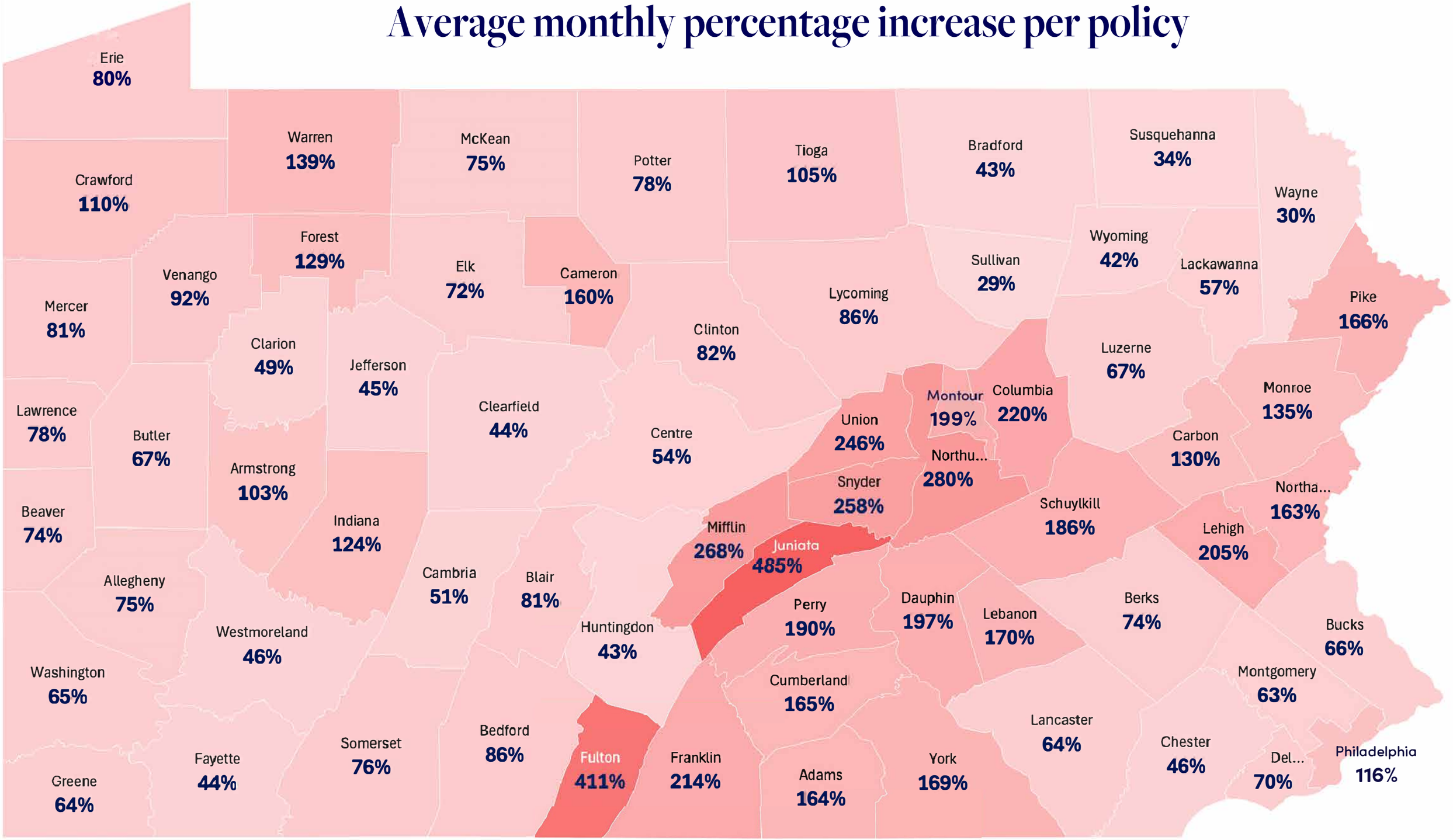Average monthly percentage increase per policy