

Table 3: Pooled regressions for all offences

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	-9.6264	0.4098	-23.4931	-9.5246	0.0261	-365.5861
policyTRUE	-1.1761	0.5700	-2.0633	-0.0435	0.0370	-1.1769
age_grp16-19	46.8714	0.4802	97.6019	1.2109	0.0261	46.3063
age_grp20-24	38.0079	0.4286	88.6780	1.0864	0.0260	41.7438
age_grp25-34	25.3602	0.4104	61.7976	0.9150	0.0260	35.2090
age_grp35-44	19.8913	0.4083	48.7157	0.8092	0.0260	31.1349
age_grp45-54	14.9354	0.4071	36.6916	0.6865	0.0260	26.4081
age_grp55-64	9.6180	0.4074	23.6074	0.5112	0.0260	19.6379
age_grp65-199	2.5668	0.4067	6.3120	0.1551	0.0261	5.9391
curr_pts_grp1-3	56.7567	0.0844	672.4536	1.1602	0.0012	946.4896
curr_pts_grp4-6	115.2607	0.2020	570.7116	1.6651	0.0016	1048.1184
curr_pts_grp7-9	163.7460	0.3921	417.5784	1.9357	0.0022	892.1213
curr_pts_grp10-150	227.3121	0.5598	406.0802	2.1850	0.0023	942.5279
month02	7.6417	0.0996	76.7211	0.1971	0.0026	77.1571
month03	9.3090	0.0980	94.9989	0.2361	0.0025	95.2337
month04	8.5528	0.0988	86.5655	0.2200	0.0025	87.0409
month05	9.7581	0.0987	98.8955	0.2472	0.0025	99.2963
month06	8.1923	0.0985	83.2002	0.2120	0.0025	83.8259
month07	6.0902	0.0963	63.2557	0.1616	0.0025	63.7392
month08	2.1549	0.0936	23.0196	0.0599	0.0026	23.0534
month09	12.9758	0.1013	128.0303	0.3170	0.0025	128.6525
month10	11.3061	0.0995	113.6525	0.2797	0.0025	113.7061
month11	10.0700	0.0994	101.2578	0.2530	0.0025	101.4292
month12	-14.8045	0.0819	-180.7698	-0.5482	0.0031	-178.7186
Monday	14.6379	0.0709	206.3456	0.4270	0.0021	204.8838
Tuesday	19.3950	0.0733	264.6076	0.5339	0.0020	261.4263
Wednesday	21.7605	0.0744	292.3249	0.5834	0.0020	288.1654
Thursday	19.3426	0.0734	263.4582	0.5327	0.0020	260.5748
Friday	15.0472	0.0713	211.0876	0.4365	0.0021	209.6566
Saturday	2.9522	0.0647	45.6242	0.1019	0.0022	45.5626
policy-age-16-19	-6.2697	0.6707	-9.3483	-0.0684	0.0373	-1.8350
policy-age-20-24	-6.7723	0.6059	-11.1765	-0.0822	0.0371	-2.2155
policy-age-25-34	-5.1489	0.5805	-8.8691	-0.0834	0.0370	-2.2501
policy-age-35-44	-2.6807	0.5780	-4.6381	-0.0430	0.0371	-1.1603
policy-age-45-54	-1.9497	0.5759	-3.3854	-0.0337	0.0371	-0.9086
policy-age-55-64	-1.2160	0.5762	-2.1103	-0.0225	0.0371	-0.6061
policy-age-65-199	0.3767	0.5752	0.6550	0.0385	0.0372	1.0349

Table 1: Full model from Table 3: Pooled regressions for all offences, all offences, all drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	-10.0569	0.5238	-19.2007	-9.2515	0.0272	-340.6009
policyTRUE	-1.0915	0.7342	-1.4867	-0.0195	0.0386	-0.5067
age_grp16-19	65.6494	0.6549	100.2468	1.2707	0.0273	46.5941
age_grp20-24	51.5060	0.5602	91.9399	1.1301	0.0271	41.6590
age_grp25-34	33.0653	0.5249	62.9987	0.9482	0.0271	35.0121
age_grp35-44	25.0014	0.5207	48.0149	0.8275	0.0271	30.5528
age_grp45-54	19.7218	0.5186	38.0298	0.7250	0.0271	26.7638
age_grp55-64	13.4291	0.5192	25.8652	0.5669	0.0271	20.8903
age_grp65-199	3.9232	0.5171	7.5869	0.1971	0.0272	7.2365
curr_pts_grp1-3	61.6775	0.1134	544.0302	1.0827	0.0015	734.2822
curr_pts_grp4-6	119.8294	0.2460	487.0225	1.5338	0.0018	836.6870
curr_pts_grp7-9	167.2112	0.4519	370.0385	1.7789	0.0024	737.9378
curr_pts_grp10-150	227.7927	0.6099	373.4790	2.0051	0.0025	800.6413
month02	9.1617	0.1531	59.8566	0.1816	0.0030	60.2166
month03	10.6336	0.1501	70.8394	0.2086	0.0029	71.1171
month04	9.0996	0.1508	60.3228	0.1824	0.0030	60.8725
month05	10.7289	0.1507	71.1816	0.2115	0.0030	71.6849
month06	9.3735	0.1509	62.1150	0.1877	0.0030	62.8177
month07	7.6345	0.1483	51.4859	0.1555	0.0030	52.1115
month08	2.2513	0.1440	15.6297	0.0485	0.0031	15.8457
month09	15.1263	0.1550	97.5806	0.2865	0.0029	98.2649
month10	12.9625	0.1521	85.2017	0.2487	0.0029	85.4087
month11	11.1764	0.1520	73.5358	0.2180	0.0030	73.7400
month12	-19.3530	0.1265	-153.0095	-0.5448	0.0036	-151.2133
Monday	15.7732	0.1093	144.2538	0.3495	0.0024	143.5927
Tuesday	20.8910	0.1123	185.9747	0.4408	0.0024	184.4071
Wednesday	23.8832	0.1140	209.4312	0.4908	0.0024	207.2795
Thursday	21.1547	0.1127	187.7015	0.4451	0.0024	186.2718
Friday	17.1755	0.1104	155.5937	0.3752	0.0024	154.8302
Saturday	3.6140	0.1018	35.5054	0.0915	0.0026	35.4701
policy-age-16-19	-11.1587	0.9191	-12.1407	-0.1107	0.0389	-2.8448
policy-age-20-24	-11.9225	0.8017	-14.8709	-0.1300	0.0387	-3.3566
policy-age-25-34	-8.6158	0.7536	-11.4332	-0.1301	0.0387	-3.3653
policy-age-35-44	-5.0295	0.7484	-6.7203	-0.0891	0.0387	-2.3057
policy-age-45-54	-3.5740	0.7450	-4.7971	-0.0713	0.0387	-1.8442
policy-age-55-64	-2.5200	0.7455	-3.3801	-0.0594	0.0387	-1.5334
policy-age-65-199	-0.2808	0.7427	-0.3781	0.0011	0.0389	0.0295

Table 2: Full model from Table 4: Regressions for all offences, all offences, male drivers

Table 4: Regressions for all offences

Table 4: Regressions for all offences

Table 5: Regressions by ticket-point value

Tickets for 1 points

Table 5: Regressions by ticket-point value

Table 5: Regressions by ticket-point value

Tickets for 2 points

Table 5: Regressions by ticket-point value

Table 5: Regressions by ticket-point value

Tickets for 3 points

Table 5: Regressions by ticket-point value²

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	-13.0301	0.4723	-27.5889	-10.7556	0.0929	-115.7351
policyTRUE	-0.7470	0.6348	-1.1767	-0.0760	0.1304	-0.5832
age_grp16-19	26.8014	0.5408	49.5614	1.7664	0.0931	18.9763
age_grp20-24	26.9497	0.4921	54.7645	1.7566	0.0929	18.9077
age_grp25-34	21.4677	0.4731	45.3755	1.6212	0.0929	17.4586
age_grp35-44	19.1326	0.4711	40.6141	1.5515	0.0929	16.7087
age_grp45-54	14.0699	0.4691	29.9921	1.3652	0.0929	14.7011
age_grp55-64	9.1471	0.4693	19.4907	1.1064	0.0929	11.9085
age_grp65-199	4.1545	0.4687	8.8641	0.6848	0.0930	7.3603
curr_pts_grp1-3	43.4147	0.1219	356.0844	1.1541	0.0022	516.3764
curr_pts_grp4-6	90.3404	0.3439	262.6744	1.6794	0.0033	506.0782
curr_pts_grp7-9	127.4003	0.7671	166.0848	1.9540	0.0053	368.7188
curr_pts_grp10-150	174.5359	1.3750	126.9315	2.2016	0.0071	309.6956
month02	5.7969	0.1180	49.1057	0.2370	0.0048	49.2757
month03	7.7231	0.1171	65.9671	0.3052	0.0046	65.7808
month04	7.7410	0.1188	65.1458	0.3065	0.0047	65.0398
month05	8.4403	0.1185	71.2048	0.3304	0.0046	71.0927
month06	6.6316	0.1173	56.5163	0.2681	0.0047	56.5001
month07	4.0975	0.1133	36.1581	0.1730	0.0048	36.0201
month08	1.9554	0.1105	17.7016	0.0855	0.0049	17.4343
month09	10.2663	0.1214	84.5471	0.3894	0.0046	84.4557
month10	9.2247	0.1192	77.3620	0.3544	0.0046	77.0339
month11	8.6843	0.1194	72.7123	0.3380	0.0047	72.6329
month12	-9.2288	0.0958	-96.3318	-0.5581	0.0058	-95.4393
Monday	13.2410	0.0833	158.9215	0.6354	0.0041	156.3529
Tuesday	17.5530	0.0874	200.9329	0.7780	0.0040	195.9538
Wednesday	19.1502	0.0888	215.6451	0.8262	0.0039	209.6406
Thursday	17.1147	0.0871	196.4114	0.7642	0.0040	191.9470
Friday	12.4312	0.0827	150.3154	0.6061	0.0041	148.2696
Saturday	2.1380	0.0718	29.7876	0.1337	0.0045	29.7217
policy-age-16-19	0.7804	0.7413	1.0529	0.0625	0.1307	0.4781
policy-age-20-24	-0.0442	0.6765	-0.0653	0.0415	0.1305	0.3178
policy-age-25-34	-0.9585	0.6483	-1.4786	0.0200	0.1304	0.1536
policy-age-35-44	0.0531	0.6458	0.0823	0.0508	0.1304	0.3898
policy-age-45-54	-0.1831	0.6424	-0.2850	0.0450	0.1304	0.3448
policy-age-55-64	0.1339	0.6424	0.2084	0.0587	0.1305	0.4497
policy-age-65-199	0.9727	0.6416	1.5160	0.1335	0.1306	1.0221

Table 3: Full model from Table 4: Regressions for all offences, all offences, female drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	-1.8987	0.1075	-17.6686	-12.5794	0.1347	-93.3993
policyTRUE	0.2635	0.1640	1.6061	0.3665	0.1756	2.0868
age_grp16-19	4.8028	0.1489	32.2594	1.8081	0.1350	13.3901
age_grp20-24	2.6749	0.1166	22.9388	1.4895	0.1347	11.0606
age_grp25-34	2.5077	0.1071	23.4247	1.4585	0.1345	10.8451
age_grp35-44	2.4982	0.1061	23.5566	1.4556	0.1345	10.8239
age_grp45-54	2.2507	0.1054	21.3584	1.3908	0.1345	10.3419
age_grp55-64	1.8125	0.1057	17.1530	1.2499	0.1346	9.2864
age_grp65-199	0.8828	0.1046	8.4384	0.7824	0.1349	5.7984
curr_pts_grp1-3	5.0082	0.0322	155.7318	1.0887	0.0052	209.7855
curr_pts_grp4-6	9.0546	0.0679	133.3434	1.4972	0.0066	226.9952
curr_pts_grp7-9	13.2722	0.1268	104.6656	1.7948	0.0086	209.2558
curr_pts_grp10-150	19.9876	0.1787	111.8400	2.1290	0.0086	247.2950
month02	0.8591	0.0435	19.7519	0.2102	0.0106	19.7833
month03	0.9509	0.0426	22.3267	0.2305	0.0104	22.2666
month04	0.6682	0.0424	15.7760	0.1651	0.0107	15.4742
month05	0.9985	0.0429	23.2981	0.2416	0.0104	23.2516
month06	0.7966	0.0427	18.6724	0.1961	0.0106	18.5412
month07	0.5057	0.0415	12.1776	0.1267	0.0106	11.9008
month08	0.1615	0.0405	3.9839	0.0423	0.0109	3.8919
month09	1.7007	0.0450	37.8123	0.3809	0.0101	37.5967
month10	0.9838	0.0428	23.0016	0.2364	0.0104	22.8350
month11	0.7197	0.0424	16.9824	0.1794	0.0106	16.9507
month12	-1.5315	0.0357	-42.9513	-0.5458	0.0128	-42.7199
Monday	1.7236	0.0307	56.1880	0.4901	0.0088	55.6746
Tuesday	2.2702	0.0318	71.3384	0.6058	0.0086	70.2948
Wednesday	2.3525	0.0320	73.5559	0.6225	0.0086	72.4240
Thursday	2.1193	0.0316	67.1453	0.5753	0.0087	66.3288
Friday	1.5702	0.0304	51.6299	0.4549	0.0089	51.2977
Saturday	0.2604	0.0274	9.5130	0.0918	0.0096	9.5723
policy-age-16-19	-0.0219	0.2229	-0.0980	-0.3532	0.1766	-1.9999
policy-age-20-24	-0.4048	0.1827	-2.2158	-0.3911	0.1761	-2.2207
policy-age-25-34	-0.0747	0.1704	-0.4384	-0.3298	0.1759	-1.8754
policy-age-35-44	0.1819	0.1694	1.0739	-0.2744	0.1758	-1.5605
policy-age-45-54	0.2736	0.1683	1.6259	-0.2368	0.1759	-1.3463
policy-age-55-64	0.2446	0.1686	1.4512	-0.2075	0.1760	-1.1792
policy-age-65-199	0.2425	0.1672	1.4502	-0.0787	0.1764	-0.4461

Table 4: Full model from Table 5: Regressions by ticket-point value, 1 points, male drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	-1.7435	0.0998	-17.4744	-14.0768	0.4474	-31.4666
policyTRUE	-0.1381	0.1184	-1.1669	-0.6109	0.7258	-0.8418
age_grp16-19	3.1164	0.1306	23.8607	2.6487	0.4476	5.9172
age_grp20-24	2.4611	0.1074	22.9123	2.4615	0.4473	5.5030
age_grp25-34	1.9734	0.1000	19.7386	2.3101	0.4472	5.1660
age_grp35-44	1.6679	0.0991	16.8378	2.1937	0.4472	4.9057
age_grp45-54	1.2934	0.0983	13.1546	2.0089	0.4472	4.4922
age_grp55-64	0.8996	0.0984	9.1436	1.7387	0.4473	3.8869
age_grp65-199	0.4648	0.0980	4.7407	1.2549	0.4477	2.8031
curr_pts_grp1-3	3.8507	0.0369	104.4632	1.0938	0.0073	149.0733
curr_pts_grp4-6	6.8285	0.0972	70.2384	1.4792	0.0116	127.5185
curr_pts_grp7-9	9.5264	0.2145	44.4020	1.7312	0.0188	91.8671
curr_pts_grp10-150	16.6539	0.4260	39.0952	2.1707	0.0229	94.6128
month02	0.6367	0.0352	18.1023	0.2920	0.0162	18.0241
month03	0.9479	0.0354	26.7739	0.4086	0.0155	26.3797
month04	0.7407	0.0351	21.0838	0.3289	0.0160	20.5847
month05	0.9295	0.0355	26.1529	0.4047	0.0156	25.9310
month06	0.8373	0.0355	23.6045	0.3685	0.0158	23.2866
month07	0.4287	0.0335	12.7842	0.2007	0.0163	12.3474
month08	0.3781	0.0332	11.3775	0.1834	0.0164	11.2123
month09	1.6071	0.0383	41.9130	0.6193	0.0150	41.2079
month10	0.9664	0.0356	27.1243	0.4146	0.0155	26.7646
month11	0.7688	0.0351	21.9131	0.3453	0.0159	21.7810
month12	-0.7250	0.0284	-25.5359	-0.5028	0.0196	-25.6872
Monday	1.4816	0.0253	58.6154	0.7856	0.0137	57.1588
Tuesday	1.8646	0.0265	70.4461	0.9171	0.0135	68.0526
Wednesday	2.0041	0.0269	74.5606	0.9618	0.0134	71.7940
Thursday	1.7824	0.0263	67.8755	0.8911	0.0135	65.8067
Friday	1.2546	0.0246	51.0049	0.6990	0.0139	50.1198
Saturday	0.1906	0.0208	9.1793	0.1441	0.0156	9.2603
policy-age-16-19	0.8720	0.1731	5.0380	0.7576	0.7263	1.0430
policy-age-20-24	0.5029	0.1373	3.6617	0.6958	0.7260	0.9584
policy-age-25-34	0.6540	0.1249	5.2352	0.7690	0.7259	1.0594
policy-age-35-44	0.7723	0.1236	6.2483	0.8323	0.7259	1.1467
policy-age-45-54	0.6631	0.1221	5.4318	0.8539	0.7259	1.1763
policy-age-55-64	0.6125	0.1222	5.0133	0.9153	0.7260	1.2608
policy-age-65-199	0.5478	0.1217	4.5009	1.0489	0.7263	1.4442

Table 5: Full model from Table 5: Regressions by ticket-point value, 1 points, female drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	-9.8389	0.1971	-49.9114	-11.3583	0.0755	-150.4098
policyTRUE	-0.0451	0.2748	-0.1641	0.1520	0.1033	1.4716
age_grp16-19	18.9547	0.2845	66.6286	2.0878	0.0757	27.5797
age_grp20-24	17.9214	0.2235	80.1786	2.0531	0.0755	27.1914
age_grp25-34	16.1447	0.1965	82.1432	2.0054	0.0754	26.5812
age_grp35-44	15.1302	0.1934	78.2528	1.9674	0.0754	26.0783
age_grp45-54	13.9891	0.1916	73.0270	1.9147	0.0754	25.3789
age_grp55-64	11.6149	0.1925	60.3440	1.7774	0.0755	23.5484
age_grp65-199	6.9375	0.1898	36.5563	1.3622	0.0756	18.0235
curr_pts_grp1-3	24.9344	0.0721	345.9713	1.0768	0.0023	465.2911
curr_pts_grp4-6	45.8128	0.1528	299.8337	1.4942	0.0029	509.6845
curr_pts_grp7-9	60.5945	0.2737	221.3742	1.7044	0.0039	431.5386
curr_pts_grp10-150	71.8940	0.3478	206.7321	1.8279	0.0043	422.8849
month02	4.4384	0.0971	45.7254	0.2185	0.0048	45.8817
month03	5.5902	0.0958	58.3503	0.2687	0.0046	58.2665
month04	4.2243	0.0955	44.2525	0.2095	0.0047	44.1706
month05	4.7023	0.0952	49.4142	0.2312	0.0047	49.4329
month06	2.9608	0.0938	31.5583	0.1515	0.0048	31.5482
month07	2.0170	0.0919	21.9522	0.1049	0.0048	21.8207
month08	-0.1454	0.0891	-1.6316	-0.0088	0.0049	-1.7869
month09	6.3306	0.0977	64.7881	0.3001	0.0046	64.8096
month10	5.3532	0.0958	55.8947	0.2581	0.0046	55.7506
month11	4.9614	0.0960	51.6643	0.2423	0.0047	51.7176
month12	-8.2376	0.0785	-104.9532	-0.6069	0.0059	-103.6313
Monday	7.5558	0.0686	110.1570	0.4277	0.0039	109.4001
Tuesday	9.5217	0.0704	135.1939	0.5143	0.0038	133.7408
Wednesday	10.5570	0.0714	147.9184	0.5573	0.0038	146.0444
Thursday	9.4364	0.0705	133.8870	0.5106	0.0039	132.5814
Friday	7.4610	0.0686	108.7085	0.4231	0.0039	108.0418
Saturday	1.2659	0.0623	20.3259	0.0856	0.0042	20.3238
policy-age-16-19	-0.0607	0.4081	-0.1487	-0.1616	0.1037	-1.5584
policy-age-20-24	-0.5486	0.3312	-1.6564	-0.1766	0.1034	-1.7070
policy-age-25-34	-1.0195	0.2940	-3.4684	-0.1971	0.1034	-1.9073
policy-age-35-44	-0.5382	0.2901	-1.8552	-0.1795	0.1034	-1.7367
policy-age-45-54	-0.2420	0.2871	-0.8429	-0.1651	0.1034	-1.5976
policy-age-55-64	-0.1857	0.2879	-0.6450	-0.1569	0.1034	-1.5170
policy-age-65-199	0.1584	0.2843	0.5573	-0.1070	0.1035	-1.0337

Table 6: Full model from Table 5: Regressions by ticket-point value, 2 points, male drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	-8.7600	0.1549	-56.5482	-13.2217	0.3011	-43.9103
policyTRUE	-0.3718	0.1818	-2.0448	-0.4188	0.4602	-0.9102
age_grp16-19	11.5990	0.2251	51.5220	3.1998	0.3012	10.6224
age_grp20-24	12.5092	0.1777	70.3875	3.2491	0.3011	10.7911
age_grp25-34	11.4108	0.1558	73.2369	3.1875	0.3011	10.5879
age_grp35-44	10.6604	0.1532	69.5687	3.1380	0.3011	10.4236
age_grp45-54	8.5611	0.1506	56.8399	2.9706	0.3011	9.8673
age_grp55-64	6.1345	0.1508	40.6767	2.6987	0.3011	8.9631
age_grp65-199	3.4227	0.1494	22.9093	2.1954	0.3012	7.2895
curr_pts_grp1-3	19.7192	0.0827	238.4896	1.1297	0.0033	343.8198
curr_pts_grp4-6	39.3405	0.2288	171.9643	1.6166	0.0050	325.3753
curr_pts_grp7-9	51.8414	0.4949	104.7522	1.8328	0.0082	223.8619
curr_pts_grp10-150	63.8016	0.8450	75.5041	1.9847	0.0115	172.1887
month02	3.1219	0.0791	39.4544	0.2844	0.0072	39.5127
month03	4.6743	0.0796	58.7201	0.4009	0.0069	58.2470
month04	4.4965	0.0806	55.8213	0.3882	0.0070	55.4497
month05	4.8116	0.0803	59.9094	0.4118	0.0069	59.5858
month06	3.5150	0.0787	44.6691	0.3155	0.0071	44.4346
month07	2.0863	0.0755	27.6489	0.1972	0.0072	27.3101
month08	1.1825	0.0736	16.0626	0.1161	0.0074	15.7638
month09	5.6845	0.0823	69.0395	0.4705	0.0069	68.5948
month10	4.9632	0.0804	61.7156	0.4202	0.0069	61.2129
month11	4.5414	0.0802	56.5924	0.3926	0.0070	56.3982
month12	-4.3303	0.0627	-69.0861	-0.6165	0.0090	-68.4175
Monday	6.7827	0.0564	120.1800	0.7156	0.0061	117.7184
Tuesday	8.7989	0.0592	148.5580	0.8571	0.0059	144.1297
Wednesday	9.3309	0.0599	155.6768	0.8915	0.0059	150.6684
Thursday	8.3957	0.0588	142.7907	0.8302	0.0060	138.9676
Friday	6.0677	0.0555	109.2846	0.6601	0.0061	107.5128
Saturday	1.0923	0.0476	22.9410	0.1555	0.0068	22.8994
policy-age-16-19	1.3250	0.3035	4.3661	0.4696	0.4604	1.0199
policy-age-20-24	1.0853	0.2373	4.5736	0.4478	0.4602	0.9730
policy-age-25-34	0.5521	0.2025	2.7266	0.4245	0.4602	0.9225
policy-age-35-44	0.8636	0.1991	4.3376	0.4479	0.4602	0.9732
policy-age-45-54	0.7067	0.1942	3.6386	0.4522	0.4602	0.9826
policy-age-55-64	0.5971	0.1941	3.0758	0.4613	0.4602	1.0024
policy-age-65-199	0.6910	0.1920	3.5991	0.5242	0.4603	1.1388

Table 7: Full model from Table 5: Regressions by ticket-point value, 2 points, female drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	-0.0218	0.4359	-0.0500	-9.5797	0.0324	-295.3281
policyTRUE	-0.5120	0.6157	-0.8316	-0.0232	0.0460	-0.5054
age_grp16-19	29.0511	0.5174	56.1449	0.9114	0.0326	27.9454
age_grp20-24	25.0505	0.4602	54.4315	0.8294	0.0324	25.6268
age_grp25-34	13.4303	0.4372	30.7177	0.6128	0.0323	18.9757
age_grp35-44	8.2985	0.4345	19.0994	0.4610	0.0323	14.2734
age_grp45-54	4.9982	0.4331	11.5405	0.3301	0.0323	10.2137
age_grp55-64	1.8613	0.4334	4.2946	0.1636	0.0324	5.0502
age_grp65-199	-1.9411	0.4324	-4.4891	-0.1500	0.0326	-4.6045
curr_pts_grp1-3	29.5466	0.0783	377.4829	1.0951	0.0021	511.4274
curr_pts_grp4-6	59.4571	0.1726	344.5656	1.5716	0.0026	597.7754
curr_pts_grp7-9	84.0851	0.3194	263.2948	1.8247	0.0034	532.4798
curr_pts_grp10-150	116.4258	0.4347	267.8285	2.0603	0.0035	582.8189
month02	3.6647	0.1062	34.4984	0.1508	0.0043	34.7538
month03	3.7818	0.1036	36.5119	0.1561	0.0042	36.8072
month04	3.5608	0.1046	34.0382	0.1501	0.0043	34.7661
month05	4.2164	0.1044	40.3834	0.1741	0.0043	40.9523
month06	4.6242	0.1057	43.7602	0.1903	0.0043	44.5750
month07	4.0883	0.1042	39.2458	0.1704	0.0043	40.1007
month08	1.3557	0.1011	13.4075	0.0600	0.0044	13.7547
month09	5.8262	0.1068	54.5331	0.2332	0.0042	55.3142
month10	5.5492	0.1057	52.5150	0.2215	0.0042	52.9039
month11	4.7123	0.1056	44.6326	0.1906	0.0042	44.8459
month12	-9.2548	0.0888	-104.2081	-0.5267	0.0051	-102.8657
Monday	7.0225	0.0755	92.9902	0.3257	0.0035	92.5918
Tuesday	9.6092	0.0777	123.6699	0.4229	0.0034	122.6208
Wednesday	11.4243	0.0792	144.2442	0.4863	0.0034	142.7170
Thursday	10.0088	0.0782	127.9932	0.4371	0.0034	127.0067
Friday	8.1926	0.0767	106.8583	0.3708	0.0035	106.3176
Saturday	1.9248	0.0709	27.1323	0.1002	0.0037	27.0823
policy-age-16-19	-7.8283	0.7273	-10.7634	-0.1521	0.0466	-3.2663
policy-age-20-24	-8.2773	0.6581	-12.5775	-0.1702	0.0462	-3.6821
policy-age-25-34	-6.4285	0.6272	-10.2502	-0.1924	0.0461	-4.1712
policy-age-35-44	-4.4625	0.6237	-7.1544	-0.1624	0.0461	-3.5183
policy-age-45-54	-3.6826	0.6216	-5.9242	-0.1587	0.0462	-3.4377
policy-age-55-64	-2.9311	0.6218	-4.7140	-0.1578	0.0463	-3.4105
policy-age-65-199	-1.2420	0.6205	-2.0015	-0.0918	0.0465	-1.9734

Table 8: Full model from Table 5: Regressions by ticket-point value, 3 points, male drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	-2.6108	0.4216	-6.1919	-10.8481	0.1033	-105.0558
policyTRUE	-0.2867	0.5763	-0.4974	-0.0407	0.1434	-0.2841
age_grp16-19	10.0415	0.4569	21.9787	1.1432	0.1036	11.0376
age_grp20-24	10.7254	0.4322	24.8173	1.1628	0.1032	11.2668
age_grp25-34	7.5757	0.4221	17.9473	0.9920	0.1031	9.6196
age_grp35-44	6.5965	0.4211	15.6645	0.9273	0.1031	8.9931
age_grp45-54	4.1995	0.4201	9.9964	0.7303	0.1031	7.0816
age_grp55-64	2.1924	0.4202	5.2172	0.4915	0.1032	4.7617
age_grp65-199	0.3348	0.4201	0.7969	0.1459	0.1034	1.4105
curr_pts_grp1-3	19.0627	0.0800	238.3293	1.1966	0.0034	349.3322
curr_pts_grp4-6	41.9362	0.2318	180.8846	1.7763	0.0050	358.4113
curr_pts_grp7-9	62.1217	0.5298	117.2508	2.0974	0.0077	272.2106
curr_pts_grp10-150	85.7145	0.9552	89.7360	2.3579	0.0103	229.7324
month02	1.9629	0.0787	24.9430	0.1806	0.0072	25.1118
month03	2.0217	0.0767	26.3562	0.1864	0.0070	26.5118
month04	2.3357	0.0783	29.8239	0.2143	0.0071	30.1524
month05	2.4984	0.0779	32.0667	0.2264	0.0070	32.2429
month06	2.0935	0.0778	26.9141	0.1939	0.0071	27.1964
month07	1.4377	0.0760	18.9244	0.1375	0.0072	19.2123
month08	0.2579	0.0737	3.5005	0.0255	0.0074	3.4673
month09	2.6781	0.0787	34.0200	0.2416	0.0070	34.3510
month10	3.0260	0.0787	38.4387	0.2667	0.0069	38.5347
month11	3.1599	0.0795	39.7512	0.2774	0.0070	39.8438
month12	-4.0913	0.0652	-62.7471	-0.5307	0.0086	-61.9842
Monday	4.9803	0.0543	91.6983	0.5581	0.0062	90.5305
Tuesday	6.8904	0.0571	120.7741	0.7101	0.0060	118.2154
Wednesday	7.7966	0.0583	133.7031	0.7749	0.0059	130.3693
Thursday	6.9223	0.0572	120.9572	0.7121	0.0060	118.5401
Friday	5.0797	0.0546	93.0862	0.5665	0.0062	91.9614
Saturday	0.8535	0.0478	17.8601	0.1201	0.0068	17.7839
policy-age-16-19	-0.8455	0.6288	-1.3445	-0.0401	0.1441	-0.2781
policy-age-20-24	-1.0290	0.5973	-1.7228	-0.0484	0.1436	-0.3370
policy-age-25-34	-1.7307	0.5826	-2.9704	-0.1044	0.1435	-0.7274
policy-age-35-44	-1.2526	0.5815	-2.1542	-0.0768	0.1435	-0.5354
policy-age-45-54	-1.3150	0.5798	-2.2682	-0.1100	0.1435	-0.7665
policy-age-55-64	-0.9128	0.5798	-1.5742	-0.1043	0.1436	-0.7263
policy-age-65-199	-0.1587	0.5797	-0.2737	-0.0144	0.1439	-0.0997

Table 9: Full model from Table 5: Regressions by ticket-point value, 3 points, female drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	1.6293	0.1569	10.3828	-11.2539	0.0916	-122.8143
policyTRUE	-0.5254	0.2071	-2.5370	-0.3613	0.1387	-2.6044
age_grp16-19	5.1821	0.1880	27.5618	1.0093	0.0893	11.2966
age_grp20-24	0.1632	0.1606	1.0164	-0.1893	0.0895	-2.1150
age_grp25-34	-1.3007	0.1572	-8.2744	-1.2456	0.0899	-13.8517
age_grp35-44	-1.6213	0.1569	-10.3330	-2.0253	0.0917	-22.0826
age_grp45-54	-1.7074	0.1568	-10.8881	-2.5772	0.0942	-27.3527
age_grp55-64	-1.7159	0.1568	-10.9425	-2.8569	0.0992	-28.7852
age_grp65-199	-1.7046	0.1568	-10.8723	-3.1277	0.1065	-29.3755
curr_pts_grp1-3	0.2795	0.0103	27.1379	0.5756	0.0155	37.1455
curr_pts_grp4-6	1.1120	0.0257	43.3163	1.2046	0.0174	69.3057
curr_pts_grp7-9	2.0678	0.0526	39.3496	1.5508	0.0209	74.1441
curr_pts_grp10-150	4.6094	0.0874	52.7280	2.0168	0.0184	109.7780
month02	0.0255	0.0146	1.7384	0.0599	0.0314	1.9062
month03	0.0308	0.0143	2.1515	0.0740	0.0306	2.4180
month04	0.1088	0.0150	7.2324	0.2229	0.0301	7.4090
month05	0.1853	0.0155	11.9698	0.3548	0.0290	12.2432
month06	0.2208	0.0159	13.9005	0.4100	0.0288	14.2263
month07	0.2324	0.0158	14.7181	0.4275	0.0285	14.9888
month08	0.2141	0.0157	13.6532	0.3975	0.0286	13.8859
month09	0.2058	0.0158	13.0504	0.3821	0.0289	13.2330
month10	0.1999	0.0156	12.8499	0.3711	0.0287	12.9180
month11	0.1384	0.0153	9.0609	0.2675	0.0295	9.0690
month12	0.0026	0.0141	0.1842	0.0027	0.0311	0.0860
Monday	-0.1360	0.0120	-11.3801	-0.2509	0.0221	-11.3517
Tuesday	-0.1099	0.0121	-9.0875	-0.1978	0.0218	-9.0834
Wednesday	-0.0890	0.0122	-7.2914	-0.1570	0.0215	-7.2871
Thursday	-0.0623	0.0124	-5.0335	-0.1070	0.0213	-5.0289
Friday	0.0397	0.0129	3.0767	0.0626	0.0204	3.0708
Saturday	0.1127	0.0132	8.5110	0.1690	0.0199	8.5089
policy-age-16-19	-0.1421	0.2502	-0.5678	0.2176	0.1402	1.5523
policy-age-20-24	0.3241	0.2129	1.5223	0.2375	0.1405	1.6912
policy-age-25-34	0.4457	0.2078	2.1451	0.2631	0.1410	1.8653
policy-age-35-44	0.4671	0.2074	2.2528	0.2668	0.1435	1.8592
policy-age-45-54	0.4797	0.2072	2.3147	0.2759	0.1465	1.8829
policy-age-55-64	0.4808	0.2072	2.3204	0.1634	0.1536	1.0637
policy-age-65-199	0.4955	0.2072	2.3916	0.1603	0.1632	0.9826

Table 10: Full model from Table 5: Regressions by ticket-point value, 4 points, male drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	0.0508	0.0611	0.8304	-14.3251	0.7101	-20.1720
policyTRUE	0.0714	0.1001	0.7129	0.5989	0.8660	0.6915
age_grp16-19	0.8090	0.0742	10.9047	2.1562	0.7086	3.0427
age_grp20-24	0.1975	0.0626	3.1558	1.0303	0.7086	1.4539
age_grp25-34	0.0269	0.0612	0.4401	0.2625	0.7084	0.3706
age_grp35-44	-0.0296	0.0611	-0.4854	-0.2721	0.7091	-0.3838
age_grp45-54	-0.0608	0.0610	-0.9965	-0.8765	0.7106	-1.2334
age_grp55-64	-0.0723	0.0610	-1.1856	-1.3805	0.7158	-1.9287
age_grp65-199	-0.0592	0.0610	-0.9706	-1.0545	0.7166	-1.4716
curr_pts_grp1-3	0.1003	0.0069	14.5676	0.7261	0.0381	19.0614
curr_pts_grp4-6	0.3415	0.0218	15.6639	1.4697	0.0519	28.2985
curr_pts_grp7-9	0.5867	0.0527	11.1297	1.8508	0.0772	23.9751
curr_pts_grp10-150	1.7005	0.1328	12.8052	2.6746	0.0750	35.6707
month02	0.0084	0.0072	1.1702	0.0943	0.0788	1.1976
month03	0.0159	0.0071	2.2355	0.1721	0.0756	2.2754
month04	0.0262	0.0074	3.5414	0.2684	0.0754	3.5604
month05	0.0327	0.0075	4.3855	0.3255	0.0738	4.4127
month06	0.0280	0.0074	3.7667	0.2853	0.0749	3.8080
month07	0.0230	0.0073	3.1569	0.2389	0.0751	3.1822
month08	0.0252	0.0073	3.4472	0.2593	0.0746	3.4747
month09	0.0416	0.0077	5.4164	0.3967	0.0729	5.4425
month10	0.0439	0.0076	5.7387	0.4127	0.0721	5.7268
month11	0.0301	0.0075	4.0282	0.2991	0.0742	4.0288
month12	-0.0069	0.0067	-1.0354	-0.0852	0.0807	-1.0556
Monday	-0.0033	0.0056	-0.5874	-0.0339	0.0577	-0.5865
Tuesday	0.0094	0.0058	1.6390	0.0918	0.0560	1.6390
Wednesday	0.0067	0.0057	1.1682	0.0659	0.0563	1.1694
Thursday	0.0144	0.0058	2.4682	0.1368	0.0554	2.4680
Friday	0.0243	0.0060	4.0624	0.2206	0.0544	4.0542
Saturday	0.0161	0.0059	2.7563	0.1521	0.0552	2.7543
policy-age-16-19	-0.0379	0.1159	-0.3268	-0.6104	0.8682	-0.7031
policy-age-20-24	-0.0179	0.1023	-0.1750	-0.4882	0.8682	-0.5623
policy-age-25-34	-0.0838	0.1004	-0.8346	-0.6870	0.8681	-0.7914
policy-age-35-44	-0.0745	0.1003	-0.7430	-0.6005	0.8691	-0.6909
policy-age-45-54	-0.0727	0.1002	-0.7260	-0.5488	0.8714	-0.6298
policy-age-55-64	-0.0758	0.1002	-0.7568	-0.6756	0.8798	-0.7679
policy-age-65-199	-0.0866	0.1002	-0.8641	-1.1515	0.8851	-1.3010

Table 11: Full model from Table 5: Regressions by ticket-point value, 4 points, female drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	-0.3811	0.0305	-12.5073	-15.1937	0.5769	-26.3370
policyTRUE	-0.0606	0.0280	-2.1651	-1.0837	1.1197	-0.9679
age_grp16-19	5.0940	0.0974	52.3059	4.3608	0.5768	7.5597
age_grp20-24	4.3732	0.0581	75.3172	4.2050	0.5767	7.2912
age_grp25-34	2.1567	0.0337	64.0224	3.7583	0.5767	6.5170
age_grp35-44	1.0212	0.0288	35.4459	3.2253	0.5767	5.5923
age_grp45-54	0.6230	0.0270	23.1012	2.8687	0.5768	4.9736
age_grp55-64	0.3435	0.0264	13.0227	2.4174	0.5770	4.1896
age_grp65-199	0.1698	0.0252	6.7425	1.6702	0.5777	2.8910
curr_pts_grp1-3	1.4830	0.0172	85.9752	1.1861	0.0099	119.4608
curr_pts_grp4-6	3.3659	0.0407	82.7410	1.7149	0.0115	148.6209
curr_pts_grp7-9	5.3555	0.0800	66.9164	2.0244	0.0141	143.2394
curr_pts_grp10-150	10.2476	0.1264	81.0824	2.4888	0.0130	190.9165
month02	0.1491	0.0211	7.0512	0.1530	0.0218	7.0153
month03	0.2415	0.0211	11.4583	0.2360	0.0209	11.2680
month04	0.4052	0.0222	18.2668	0.3808	0.0207	18.4366
month05	0.4447	0.0221	20.0792	0.4160	0.0204	20.4232
month06	0.5613	0.0230	24.4468	0.4982	0.0201	24.7343
month07	0.6578	0.0232	28.3914	0.5623	0.0198	28.4496
month08	0.5228	0.0225	23.2094	0.4715	0.0201	23.4732
month09	0.7941	0.0241	32.9937	0.6415	0.0195	32.8178
month10	0.6960	0.0233	29.8468	0.5823	0.0196	29.6513
month11	0.5162	0.0227	22.7321	0.4590	0.0202	22.7341
month12	-0.2864	0.0181	-15.7971	-0.3908	0.0247	-15.8365
Monday	-0.2645	0.0186	-14.1968	-0.2007	0.0141	-14.1976
Tuesday	-0.3121	0.0184	-16.9160	-0.2429	0.0143	-16.9643
Wednesday	-0.2644	0.0186	-14.2007	-0.2014	0.0142	-14.2290
Thursday	-0.2924	0.0186	-15.7555	-0.2246	0.0143	-15.7566
Friday	-0.1072	0.0192	-5.5828	-0.0766	0.0137	-5.5927
Saturday	-0.0078	0.0195	-0.4019	-0.0051	0.0134	-0.3818
policy-age-16-19	-2.0033	0.1233	-16.2519	0.6277	1.1199	0.5604
policy-age-20-24	-2.3209	0.0738	-31.4604	0.4771	1.1198	0.4261
policy-age-25-34	-1.3166	0.0414	-31.8260	0.4064	1.1198	0.3629
policy-age-35-44	-0.7183	0.0348	-20.6586	0.4028	1.1199	0.3597
policy-age-45-54	-0.5003	0.0320	-15.6287	0.3434	1.1199	0.3066
policy-age-55-64	-0.2794	0.0311	-8.9716	0.3758	1.1202	0.3355
policy-age-65-199	-0.1031	0.0296	-3.4863	0.3846	1.1212	0.3430

Table 12: Full model from Table 5: Regressions by ticket-point value, 5 points, male drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	-0.0719	0.0099	-7.2718	-23.1166	34.8737	-0.6629
policyTRUE	-0.0066	0.0002	-32.4106	0.1755	46.1457	0.0038
age_grp16-19	0.8619	0.0436	19.7664	10.8062	34.8737	0.3099
age_grp20-24	0.9328	0.0263	35.4029	10.8113	34.8737	0.3100
age_grp25-34	0.4948	0.0123	40.3413	10.3305	34.8737	0.2962
age_grp35-44	0.3043	0.0093	32.6279	9.9643	34.8737	0.2857
age_grp45-54	0.1696	0.0070	24.3190	9.5447	34.8737	0.2737
age_grp55-64	0.0952	0.0064	14.8889	9.0990	34.8737	0.2609
age_grp65-199	0.0360	0.0049	7.3900	8.2806	34.8738	0.2374
curr_pts_grp1-3	0.5440	0.0131	41.5501	1.3476	0.0214	62.8293
curr_pts_grp4-6	1.4398	0.0418	34.4050	2.0916	0.0283	73.8874
curr_pts_grp7-9	2.6263	0.1062	24.7279	2.5959	0.0394	65.9419
curr_pts_grp10-150	4.9256	0.2228	22.1048	3.1424	0.0452	69.5523
month02	0.0437	0.0111	3.9182	0.1996	0.0509	3.9225
month03	0.0600	0.0111	5.4251	0.2640	0.0491	5.3805
month04	0.1062	0.0117	9.0408	0.4399	0.0482	9.1225
month05	0.1264	0.0119	10.6683	0.5090	0.0473	10.7712
month06	0.1261	0.0120	10.5321	0.5070	0.0475	10.6727
month07	0.1431	0.0120	11.8862	0.5559	0.0467	11.9004
month08	0.1159	0.0117	9.8813	0.4737	0.0474	9.9891
month09	0.1843	0.0126	14.5964	0.6676	0.0459	14.5305
month10	0.1660	0.0123	13.5219	0.6170	0.0461	13.3987
month11	0.1357	0.0121	11.2455	0.5288	0.0470	11.2473
month12	-0.0651	0.0094	-6.9228	-0.4025	0.0584	-6.8876
Monday	-0.0310	0.0101	-3.0719	-0.0989	0.0320	-3.0915
Tuesday	-0.0657	0.0098	-6.7077	-0.2235	0.0331	-6.7473
Wednesday	-0.0498	0.0099	-5.0205	-0.1646	0.0326	-5.0511
Thursday	-0.0673	0.0098	-6.8723	-0.2285	0.0332	-6.8847
Friday	-0.0449	0.0100	-4.5001	-0.1462	0.0325	-4.5048
Saturday	-0.0261	0.0101	-2.5755	-0.0818	0.0319	-2.5661
policy-age-16-19	-0.3499	0.0548	-6.3843	-0.6704	46.1458	-0.0145
policy-age-20-24	-0.5206	0.0332	-15.6820	-0.8781	46.1457	-0.0190
policy-age-25-34	-0.3191	0.0155	-20.6359	-0.9189	46.1457	-0.0199
policy-age-35-44	-0.2347	0.0117	-20.1290	-0.9863	46.1457	-0.0214
policy-age-45-54	-0.1481	0.0085	-17.4844	-1.0399	46.1458	-0.0225
policy-age-55-64	-0.0820	0.0077	-10.6705	-0.9789	46.1458	-0.0212
policy-age-65-199	-0.0299	0.0059	-5.0639	-0.8427	46.1459	-0.0183

Table 13: Full model from Table 5: Regressions by ticket-point value, 5 points, female drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	-0.0356	0.0159	-2.2343	-16.2271	1.0009	-16.2121
policyTRUE	-0.0192	0.0138	-1.3884	-7.2060	22.4242	-0.3213
age_grp16-19	1.5976	0.0532	30.0467	4.2170	1.0005	4.2151
age_grp20-24	1.0740	0.0292	36.8056	3.8206	1.0003	3.8196
age_grp25-34	0.4064	0.0172	23.5754	3.1826	1.0002	3.1818
age_grp35-44	0.0985	0.0149	6.5905	2.2503	1.0005	2.2491
age_grp45-54	0.0222	0.0143	1.5527	1.5499	1.0011	1.5483
age_grp55-64	-0.0067	0.0141	-0.4733	0.7510	1.0034	0.7484
age_grp65-199	-0.0019	0.0139	-0.1341	-0.0146	1.0102	-0.0144
curr_pts_grp1-3	0.2114	0.0068	31.2243	1.1043	0.0251	43.9631
curr_pts_grp4-6	0.5462	0.0166	32.8120	1.6653	0.0283	58.7573
curr_pts_grp7-9	1.0128	0.0349	28.9833	2.0586	0.0330	62.4517
curr_pts_grp10-150	2.6900	0.0639	42.0829	2.7656	0.0277	99.7636
month02	0.0054	0.0083	0.6510	0.0354	0.0555	0.6376
month03	0.0415	0.0086	4.8566	0.2463	0.0516	4.7692
month04	0.0858	0.0092	9.3219	0.4705	0.0502	9.3714
month05	0.1033	0.0093	11.0902	0.5543	0.0491	11.2794
month06	0.1447	0.0099	14.6041	0.7050	0.0480	14.6825
month07	0.1268	0.0096	13.2298	0.6381	0.0483	13.2187
month08	0.1178	0.0095	12.4177	0.6086	0.0485	12.5496
month09	0.1665	0.0102	16.4037	0.7664	0.0473	16.1941
month10	0.1158	0.0094	12.2669	0.5910	0.0485	12.1777
month11	0.0811	0.0091	8.8684	0.4451	0.0501	8.8879
month12	-0.0548	0.0072	-7.5932	-0.4788	0.0626	-7.6512
Monday	-0.0923	0.0079	-11.6733	-0.3921	0.0338	-11.6025
Tuesday	-0.0855	0.0080	-10.7506	-0.3595	0.0335	-10.7348
Wednesday	-0.1065	0.0078	-13.6937	-0.4715	0.0347	-13.6065
Thursday	-0.1006	0.0078	-12.8245	-0.4376	0.0343	-12.7560
Friday	-0.0514	0.0083	-6.2273	-0.1998	0.0320	-6.2403
Saturday	0.0009	0.0086	0.1038	0.0030	0.0303	0.0977
policy-age-16-19	-0.7655	0.0650	-11.7781	6.5707	22.4242	0.2930
policy-age-20-24	-0.5833	0.0359	-16.2635	6.5374	22.4242	0.2915
policy-age-25-34	-0.2937	0.0190	-15.4900	6.3507	22.4242	0.2832
policy-age-35-44	-0.0966	0.0156	-6.1937	6.4490	22.4242	0.2876
policy-age-45-54	-0.0441	0.0146	-3.0291	6.4453	22.4243	0.2874
policy-age-55-64	-0.0116	0.0142	-0.8155	6.5665	22.4246	0.2928
policy-age-65-199	-0.0021	0.0140	-0.1475	5.5374	22.4267	0.2469

Table 14: Full model from Table 5: Regressions by ticket-point value, 7 points, male drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	-0.0009	0.0028	-0.3373	-26.0738	159.7386	-0.1632
policyTRUE	-0.0005	0.0000	-11.5053	0.1786	211.3175	0.0008
age_grp16-19	0.1820	0.0193	9.4358	12.1918	159.7386	0.0763
age_grp20-24	0.1014	0.0086	11.8384	11.5476	159.7385	0.0723
age_grp25-34	0.0392	0.0035	11.3444	10.8107	159.7385	0.0677
age_grp35-44	0.0150	0.0022	6.7003	10.1330	159.7386	0.0634
age_grp45-54	0.0064	0.0016	4.0703	9.5919	159.7386	0.0600
age_grp55-64	-0.0005	0.0010	-0.4863	8.3504	159.7388	0.0523
age_grp65-199	0.0005	0.0009	0.5131	8.0376	159.7392	0.0503
curr_pts_grp1-3	0.0343	0.0034	10.1600	1.2396	0.0820	15.1104
curr_pts_grp4-6	0.1408	0.0129	10.9277	2.3279	0.0948	24.5493
curr_pts_grp7-9	0.2016	0.0295	6.8361	2.5969	0.1423	18.2523
curr_pts_grp10-150	0.7168	0.0841	8.5207	3.7267	0.1248	29.8669
month02	0.0046	0.0029	1.5475	0.2992	0.1937	1.5450
month03	0.0050	0.0029	1.7319	0.3224	0.1885	1.7100
month04	0.0103	0.0032	3.2761	0.5960	0.1826	3.2637
month05	0.0121	0.0032	3.7717	0.6800	0.1791	3.7969
month06	0.0149	0.0034	4.4293	0.7841	0.1765	4.4423
month07	0.0161	0.0034	4.7879	0.8203	0.1743	4.7071
month08	0.0102	0.0031	3.2648	0.5993	0.1810	3.3121
month09	0.0175	0.0035	5.0649	0.8624	0.1735	4.9707
month10	0.0130	0.0032	4.0340	0.7024	0.1771	3.9661
month11	0.0119	0.0032	3.6765	0.6568	0.1791	3.6676
month12	-0.0041	0.0024	-1.6925	-0.3876	0.2261	-1.7138
Monday	-0.0094	0.0029	-3.1777	-0.3513	0.1111	-3.1615
Tuesday	-0.0131	0.0028	-4.6239	-0.5391	0.1178	-4.5757
Wednesday	-0.0146	0.0028	-5.2060	-0.6201	0.1210	-5.1262
Thursday	-0.0141	0.0028	-5.0036	-0.5916	0.1199	-4.9355
Friday	-0.0107	0.0029	-3.6712	-0.4139	0.1134	-3.6497
Saturday	-0.0048	0.0031	-1.5619	-0.1644	0.1055	-1.5585
policy-age-16-19	-0.1169	0.0225	-5.2058	-1.1982	211.3175	-0.0057
policy-age-20-24	-0.0521	0.0109	-4.7808	-0.8614	211.3175	-0.0041
policy-age-25-34	-0.0327	0.0042	-7.7747	-1.2270	211.3175	-0.0058
policy-age-35-44	-0.0173	0.0027	-6.3271	-1.2492	211.3176	-0.0059
policy-age-45-54	-0.0085	0.0019	-4.4420	-1.0853	211.3176	-0.0051
policy-age-55-64	-0.0016	0.0013	-1.2763	-0.5372	211.3179	-0.0025
policy-age-65-199	-0.0021	0.0010	-2.0986	-1.9749	211.3203	-0.0093

Table 15: Full model from Table 5: Regressions by ticket-point value, 7 points, female drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	0.4783	0.0888	5.3879	-12.4698	0.1605	-77.6713
policyTRUE	-0.1787	0.1162	-1.5386	-0.3906	0.2478	-1.5763
age_grp16-19	0.7748	0.1000	7.7509	0.5111	0.1596	3.2027
age_grp20-24	0.1496	0.0909	1.6460	-0.0627	0.1584	-0.3957
age_grp25-34	-0.2823	0.0888	-3.1791	-0.7379	0.1581	-4.6661
age_grp35-44	-0.4105	0.0886	-4.6339	-1.2032	0.1590	-7.5665
age_grp45-54	-0.4391	0.0885	-4.9603	-1.3905	0.1595	-8.7161
age_grp55-64	-0.4659	0.0885	-5.2631	-1.6283	0.1622	-10.0418
age_grp65-199	-0.4053	0.0886	-4.5743	-1.2575	0.1616	-7.7804
curr_pts_grp1-3	0.2061	0.0074	27.9593	0.7997	0.0219	36.4932
curr_pts_grp4-6	0.4521	0.0161	28.1048	1.2307	0.0273	45.1203
curr_pts_grp7-9	0.7730	0.0318	24.2880	1.5640	0.0340	45.9987
curr_pts_grp10-150	1.8275	0.0541	33.7899	2.1636	0.0294	73.7147
month02	0.0208	0.0105	1.9801	0.0874	0.0437	2.0000
month03	-0.0012	0.0100	-0.1185	-0.0045	0.0437	-0.1033
month04	0.0434	0.0106	4.0924	0.1780	0.0426	4.1793
month05	0.0708	0.0108	6.5455	0.2754	0.0413	6.6741
month06	0.0579	0.0108	5.3814	0.2304	0.0420	5.4900
month07	-0.0011	0.0100	-0.1123	-0.0012	0.0440	-0.0275
month08	0.0176	0.0102	1.7210	0.0775	0.0431	1.7993
month09	0.0910	0.0111	8.1942	0.3375	0.0409	8.2599
month10	0.0597	0.0107	5.5933	0.2343	0.0415	5.6532
month11	0.0439	0.0106	4.1414	0.1747	0.0423	4.1329
month12	0.0123	0.0102	1.2114	0.0506	0.0432	1.1714
Monday	-0.0312	0.0076	-4.0777	-0.1399	0.0344	-4.0716
Tuesday	0.0020	0.0079	0.2466	0.0081	0.0331	0.2452
Wednesday	0.0147	0.0080	1.8275	0.0595	0.0327	1.8228
Thursday	0.0508	0.0083	6.1032	0.1931	0.0317	6.0949
Friday	0.0731	0.0085	8.5896	0.2668	0.0312	8.5621
Saturday	0.0564	0.0084	6.7411	0.2120	0.0315	6.7274
policy-age-16-19	-0.1359	0.1314	-1.0345	0.1113	0.2521	0.4414
policy-age-20-24	-0.0016	0.1198	-0.0136	0.1305	0.2506	0.5209
policy-age-25-34	0.0802	0.1168	0.6864	0.0954	0.2504	0.3811
policy-age-35-44	0.1281	0.1165	1.0993	0.1718	0.2517	0.6828
policy-age-45-54	0.1298	0.1164	1.1152	0.1193	0.2524	0.4726
policy-age-55-64	0.1496	0.1164	1.2855	0.1990	0.2556	0.7785
policy-age-65-199	0.1562	0.1165	1.3409	0.2631	0.2546	1.0332

Table 16: Full model from Table 5: Regressions by ticket-point value, 9 or more points, male drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	0.1064	0.0863	1.2318	-13.9799	0.5045	-27.7121
policyTRUE	-0.0147	0.1172	-0.1258	-0.0933	0.7066	-0.1320
age_grp16-19	0.1724	0.0902	1.9112	0.5536	0.5052	1.0957
age_grp20-24	0.0182	0.0870	0.2092	-0.0124	0.5030	-0.0246
age_grp25-34	-0.0536	0.0863	-0.6203	-0.4010	0.5018	-0.7992
age_grp35-44	-0.0819	0.0863	-0.9488	-0.6252	0.5019	-1.2456
age_grp45-54	-0.0992	0.0862	-1.1503	-0.8119	0.5023	-1.6165
age_grp55-64	-0.1018	0.0863	-1.1794	-0.8589	0.5036	-1.7056
age_grp65-199	-0.0449	0.0865	-0.5198	-0.3105	0.5031	-0.6171
curr_pts_grp1-3	0.1034	0.0069	14.9536	0.7360	0.0378	19.4704
curr_pts_grp4-6	0.3112	0.0208	14.9350	1.4386	0.0539	26.6746
curr_pts_grp7-9	0.4888	0.0483	10.1163	1.7750	0.0838	21.1837
curr_pts_grp10-150	0.9656	0.1015	9.5132	2.3292	0.0967	24.0953
month02	0.0188	0.0080	2.3455	0.1671	0.0707	2.3641
month03	-0.0017	0.0074	-0.2258	-0.0154	0.0723	-0.2127
month04	0.0255	0.0080	3.1842	0.2247	0.0695	3.2332
month05	0.0285	0.0080	3.5604	0.2455	0.0685	3.5862
month06	0.0162	0.0078	2.0677	0.1479	0.0706	2.0948
month07	-0.0380	0.0068	-5.6219	-0.4594	0.0825	-5.5664
month08	-0.0145	0.0072	-2.0064	-0.1524	0.0754	-2.0210
month09	0.0525	0.0085	6.2114	0.4150	0.0664	6.2547
month10	0.0459	0.0083	5.5431	0.3679	0.0664	5.5454
month11	0.0365	0.0082	4.4577	0.3026	0.0678	4.4635
month12	-0.0058	0.0074	-0.7834	-0.0564	0.0732	-0.7704
Monday	0.0402	0.0053	7.5833	0.4699	0.0625	7.5186
Tuesday	0.0686	0.0057	12.0103	0.7048	0.0599	11.7619
Wednesday	0.0766	0.0058	13.1457	0.7618	0.0594	12.8307
Thursday	0.0817	0.0059	13.8275	0.7967	0.0591	13.4806
Friday	0.0610	0.0056	10.8519	0.6465	0.0605	10.6783
Saturday	0.0162	0.0049	3.2825	0.2170	0.0658	3.2959
policy-age-16-19	-0.0467	0.1224	-0.3820	-0.1181	0.7142	-0.1653
policy-age-20-24	-0.0079	0.1184	-0.0669	-0.0357	0.7109	-0.0503
policy-age-25-34	0.0026	0.1175	0.0222	0.0029	0.7092	0.0041
policy-age-35-44	-0.0034	0.1174	-0.0293	-0.0691	0.7096	-0.0974
policy-age-45-54	-0.0085	0.1173	-0.0727	-0.1849	0.7103	-0.2603
policy-age-55-64	-0.0036	0.1173	-0.0305	-0.1468	0.7121	-0.2061
policy-age-65-199	0.0112	0.1176	0.0953	0.0629	0.7109	0.0884

Table 17: Full model from Table 5: Regressions by ticket-point value, 9 or more points, female drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	-9.3739	0.8592	-10.9101	-13.0978	0.7074	-18.5149
policyTRUE	-4.3023	0.8514	-5.0533	-5.8246	14.2791	-0.4079
age_grp16-19	8.8930	0.9082	9.7919	2.1243	0.7077	3.0019
age_grp20-24	8.1709	0.8592	9.5100	2.0421	0.7073	2.8873
age_grp25-34	9.3158	0.8547	10.9000	2.1814	0.7072	3.0846
age_grp35-44	9.4993	0.8555	11.1034	2.2064	0.7072	3.1199
age_grp45-54	9.4236	0.8565	11.0023	2.1991	0.7072	3.1095
age_grp55-64	8.8364	0.8595	10.2808	2.1212	0.7073	2.9989
age_grp65-199	6.6197	0.8619	7.6799	1.6952	0.7079	2.3948
curr_pts_grp1-3	2.9125	0.0575	50.6354	0.6671	0.0125	53.3010
curr_pts_grp4-6	7.0106	0.0845	82.9192	1.1816	0.0124	95.6290
curr_pts_grp7-9	11.5951	0.1333	86.9901	1.5600	0.0131	119.2572
curr_pts_grp10-150	19.8888	0.1934	102.8380	2.0270	0.0128	158.0106
month02	1.3346	0.1419	9.4060	0.1788	0.0189	9.4606
month03	1.5218	0.1390	10.9476	0.2027	0.0184	11.0091
month04	0.8544	0.1380	6.1894	0.1218	0.0189	6.4389
month05	1.5028	0.1398	10.7472	0.2014	0.0184	10.9405
month06	1.0417	0.1387	7.5109	0.1459	0.0188	7.7535
month07	0.5618	0.1352	4.1548	0.0826	0.0189	4.3639
month08	-0.1060	0.1317	-0.8045	-0.0126	0.0194	-0.6506
month09	2.4506	0.1449	16.9127	0.3096	0.0181	17.0830
month10	1.3229	0.1386	9.5476	0.1781	0.0185	9.6359
month11	1.0811	0.1383	7.8180	0.1485	0.0188	7.8997
month12	-2.8807	0.1172	-24.5702	-0.5465	0.0226	-24.2076
Monday	3.5088	0.0985	35.6231	0.5639	0.0160	35.1748
Tuesday	4.5375	0.1024	44.3246	0.6826	0.0157	43.4684
Wednesday	4.7128	0.1030	45.7659	0.7019	0.0157	44.8261
Thursday	4.2552	0.1015	41.9275	0.6512	0.0158	41.2177
Friday	3.1110	0.0972	32.0197	0.5136	0.0162	31.7227
Saturday	0.3847	0.0856	4.4925	0.0803	0.0177	4.5239
policy-age-16-19	-5.2307	0.9613	-5.4412	4.6383	14.2793	0.3248
policy-age-20-24	1.5811	0.8667	1.8241	5.4452	14.2791	0.3813
policy-age-25-34	3.7595	0.8582	4.3807	5.7526	14.2791	0.4029
policy-age-35-44	4.3157	0.8603	5.0163	5.8232	14.2791	0.4078
policy-age-45-54	4.3272	0.8619	5.0203	5.8247	14.2791	0.4079
policy-age-55-64	4.3327	0.8672	4.9963	5.8279	14.2791	0.4081
policy-age-65-199	5.0976	0.8719	5.8464	5.9909	14.2792	0.4196

Table 18: Full model from Table 6: Regressions for high-point drivers by ticket-point value, 1 points, male drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	-9.6217	0.2290	-42.0171	-18.3831	29.8640	-0.6156
policyTRUE	-0.9950	0.0811	-12.2755	-0.1745	50.4514	-0.0035
age_grp16-19	10.2437	0.7258	14.1137	6.7724	29.8641	0.2268
age_grp20-24	9.5442	0.2696	35.4074	6.7238	29.8640	0.2251
age_grp25-34	8.9215	0.1956	45.6152	6.6405	29.8640	0.2224
age_grp35-44	8.3460	0.1917	43.5409	6.5186	29.8640	0.2183
age_grp45-54	7.8504	0.1992	39.4179	6.3975	29.8640	0.2142
age_grp55-64	7.1194	0.2174	32.7552	6.1611	29.8640	0.2063
age_grp65-199	6.3846	0.2528	25.2512	5.8286	29.8641	0.1952
curr_pts_grp1-3	1.7271	0.0840	20.5723	0.6532	0.0297	21.9915
curr_pts_grp4-6	4.6937	0.1313	35.7368	1.2434	0.0291	42.7237
curr_pts_grp7-9	7.6168	0.2231	34.1355	1.6083	0.0320	50.2524
curr_pts_grp10-150	16.2595	0.4706	34.5537	2.2470	0.0342	65.7399
month02	0.8646	0.1962	4.4072	0.2243	0.0505	4.4406
month03	1.6522	0.2002	8.2547	0.3948	0.0478	8.2625
month04	1.0081	0.1969	5.1207	0.2601	0.0494	5.2638
month05	1.3794	0.1994	6.9176	0.3378	0.0482	7.0080
month06	1.0649	0.1969	5.4068	0.2731	0.0493	5.5397
month07	0.5219	0.1884	2.7700	0.1461	0.0503	2.9044
month08	0.2764	0.1846	1.4971	0.0813	0.0512	1.5886
month09	2.2883	0.2108	10.8574	0.5113	0.0470	10.8867
month10	1.5084	0.1999	7.5469	0.3624	0.0479	7.5612
month11	1.1927	0.1971	6.0516	0.2984	0.0491	6.0818
month12	-1.1681	0.1644	-7.1072	-0.4105	0.0585	-7.0195
Monday	2.9951	0.1401	21.3745	0.9154	0.0443	20.6586
Tuesday	3.3385	0.1435	23.2726	0.9818	0.0439	22.3622
Wednesday	3.9093	0.1489	26.2585	1.0839	0.0433	25.0136
Thursday	3.5439	0.1457	24.3162	1.0193	0.0437	23.3198
Friday	2.3910	0.1342	17.8168	0.7864	0.0452	17.3979
Saturday	0.3396	0.1104	3.0751	0.1579	0.0510	3.0969
policy-age-16-19	-8.1841	0.8171	-10.0157	-2.3353	50.4535	-0.0463
policy-age-20-24	-1.8052	0.3047	-5.9241	-0.3995	50.4515	-0.0079
policy-age-25-34	0.8595	0.1879	4.5746	0.1473	50.4514	0.0029
policy-age-35-44	1.1571	0.1814	6.3777	0.2099	50.4514	0.0042
policy-age-45-54	1.5009	0.1925	7.7982	0.2969	50.4514	0.0059
policy-age-55-64	1.7606	0.2349	7.4945	0.4058	50.4515	0.0080
policy-age-65-199	1.7470	0.3000	5.8239	0.4548	50.4516	0.0090

Table 19: Full model from Table 6: Regressions for high-point drivers by ticket-point value, 1 points, female drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	-42.2854	1.7225	-24.5484	-11.5083	0.3537	-32.5385
policyTRUE	-16.9102	1.7053	-9.9164	-5.1323	5.1830	-0.9902
age_grp16-19	41.2849	1.8268	22.5993	2.2629	0.3538	6.3958
age_grp20-24	45.1300	1.7240	26.1782	2.3425	0.3536	6.6244
age_grp25-34	48.7783	1.7120	28.4928	2.4425	0.3536	6.9077
age_grp35-44	49.0022	1.7142	28.5867	2.4488	0.3536	6.9255
age_grp45-54	48.2853	1.7167	28.1265	2.4335	0.3536	6.8820
age_grp55-64	44.7840	1.7244	25.9704	2.3447	0.3536	6.6301
age_grp65-199	35.9875	1.7348	20.7449	2.0435	0.3538	5.7756
curr_pts_grp1-3	14.0666	0.1326	106.0984	0.5971	0.0054	111.1400
curr_pts_grp4-6	34.4360	0.1924	178.9500	1.0928	0.0053	205.4523
curr_pts_grp7-9	49.7066	0.2866	173.4367	1.3542	0.0058	233.0531
curr_pts_grp10-150	69.1341	0.3762	183.7614	1.6229	0.0060	271.7671
month02	6.9392	0.3162	21.9445	0.1875	0.0085	22.1040
month03	7.8144	0.3096	25.2424	0.2102	0.0083	25.4190
month04	4.6826	0.3079	15.2099	0.1379	0.0085	16.2453
month05	5.8388	0.3075	18.9873	0.1643	0.0084	19.6672
month06	2.5928	0.3028	8.5638	0.0811	0.0086	9.4237
month07	0.7813	0.2963	2.6369	0.0306	0.0086	3.5446
month08	-2.3557	0.2889	-8.1550	-0.0681	0.0089	-7.6888
month09	8.6034	0.3148	27.3271	0.2331	0.0083	28.0975
month10	6.7584	0.3085	21.9106	0.1854	0.0083	22.3249
month11	7.3309	0.3117	23.5194	0.1987	0.0084	23.7805
month12	-15.2962	0.2581	-59.2724	-0.6000	0.0103	-58.0392
Monday	15.8879	0.2172	73.1431	0.5228	0.0072	72.3119
Tuesday	19.9421	0.2241	88.9861	0.6214	0.0071	87.4771
Wednesday	21.5560	0.2268	95.0552	0.6584	0.0071	93.2587
Thursday	19.4893	0.2238	87.0841	0.6106	0.0071	85.7379
Friday	15.1023	0.2163	69.8297	0.5023	0.0073	69.1542
Saturday	2.5179	0.1925	13.0814	0.1033	0.0079	13.0812
policy-age-16-19	-24.6145	1.9263	-12.7784	3.8374	5.1832	0.7404
policy-age-20-24	1.1869	1.7438	0.6807	4.6926	5.1830	0.9054
policy-age-25-34	10.2930	1.7222	5.9767	4.9592	5.1830	0.9568
policy-age-35-44	10.2587	1.7265	5.9421	4.9587	5.1830	0.9567
policy-age-45-54	10.5829	1.7303	6.1161	4.9627	5.1830	0.9575
policy-age-55-64	11.6669	1.7431	6.6931	4.9731	5.1830	0.9595
policy-age-65-199	14.5363	1.7588	8.2648	5.0190	5.1830	0.9683

Table 20: Full model from Table 6: Regressions for high-point drivers by ticket-point value, 2 points, male drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	-49.9921	0.5729	-87.2606	-17.1444	18.0765	-0.9484
policyTRUE	-4.6766	0.3355	-13.9386	-0.1527	30.4737	-0.0050
age_grp16-19	42.8797	1.4430	29.7148	7.1290	18.0765	0.3944
age_grp20-24	51.0089	0.6507	78.3955	7.3819	18.0764	0.4084
age_grp25-34	50.3558	0.5020	100.3116	7.3838	18.0764	0.4085
age_grp35-44	49.7882	0.5033	98.9184	7.3630	18.0764	0.4073
age_grp45-54	48.0016	0.5266	91.1480	7.3018	18.0764	0.4039
age_grp55-64	43.4018	0.5866	73.9920	7.1086	18.0765	0.3933
age_grp65-199	37.1731	0.6775	54.8657	6.7384	18.0765	0.3728
curr_pts_grp1-3	9.7672	0.2059	47.4283	0.6099	0.0120	50.6537
curr_pts_grp4-6	26.9188	0.3191	84.3687	1.1842	0.0118	100.1949
curr_pts_grp7-9	39.2441	0.5182	75.7259	1.4623	0.0134	109.4210
curr_pts_grp10-150	60.0022	0.9351	64.1695	1.8149	0.0158	114.5568
month02	5.6654	0.4805	11.7901	0.2466	0.0207	11.9434
month03	8.2564	0.4799	17.2057	0.3444	0.0198	17.3586
month04	6.1405	0.4796	12.8043	0.2756	0.0203	13.5822
month05	7.5366	0.4817	15.6452	0.3201	0.0199	16.0738
month06	4.7606	0.4710	10.1081	0.2205	0.0205	10.7383
month07	1.2668	0.4487	2.8234	0.0741	0.0211	3.5172
month08	0.6063	0.4437	1.3664	0.0360	0.0213	1.6900
month09	7.8811	0.4850	16.2487	0.3363	0.0200	16.7914
month10	7.0705	0.4770	14.8218	0.3015	0.0200	15.0969
month11	6.7663	0.4781	14.1514	0.2890	0.0202	14.3020
month12	-9.6060	0.3839	-25.0251	-0.6269	0.0258	-24.3291
Monday	15.0303	0.3301	45.5371	0.8166	0.0184	44.2980
Tuesday	19.0989	0.3467	55.0849	0.9571	0.0181	52.9826
Wednesday	20.1615	0.3509	57.4498	0.9910	0.0180	55.1050
Thursday	18.7215	0.3460	54.1080	0.9441	0.0181	52.1543
Friday	12.7972	0.3211	39.8496	0.7297	0.0187	39.0233
Saturday	1.9443	0.2688	7.2335	0.1514	0.0209	7.2330
policy-age-16-19	-27.5295	1.7824	-15.4454	-1.6464	30.4742	-0.0540
policy-age-20-24	-11.4278	0.7380	-15.4849	-0.5145	30.4737	-0.0169
policy-age-25-34	-1.3419	0.5144	-2.6087	-0.0777	30.4737	-0.0025
policy-age-35-44	-0.0855	0.5151	-0.1659	-0.0269	30.4737	-0.0009
policy-age-45-54	-0.0974	0.5450	-0.1788	-0.0484	30.4737	-0.0016
policy-age-55-64	1.9814	0.6424	3.0844	0.0015	30.4737	0.0000
policy-age-65-199	4.7573	0.7918	6.0086	0.1021	30.4738	0.0033

Table 21: Full model from Table 6: Regressions for high-point drivers by ticket-point value, 2 points, female drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	-16.0278	5.3530	-2.9942	-9.0879	0.1128	-80.5736
policyTRUE	-62.8877	5.3443	-11.7671	-7.4118	5.1948	-1.4268
age_grp16-19	70.2007	5.4440	12.8951	0.8759	0.1129	7.7613
age_grp20-24	51.0890	5.3579	9.5353	0.7665	0.1126	6.8054
age_grp25-34	37.4857	5.3487	7.0083	0.6403	0.1126	5.6869
age_grp35-44	31.4047	5.3492	5.8709	0.5483	0.1126	4.8694
age_grp45-54	27.7639	5.3501	5.1894	0.4899	0.1126	4.3495
age_grp55-64	22.0198	5.3536	4.1131	0.3862	0.1127	3.4257
age_grp65-199	14.9491	5.3607	2.7886	0.2265	0.1130	2.0041
curr_pts_grp1-3	22.4950	0.1636	137.4621	0.6390	0.0044	145.7510
curr_pts_grp4-6	44.1105	0.2271	194.2619	1.0017	0.0045	225.0735
curr_pts_grp7-9	64.2755	0.3375	190.4263	1.2474	0.0049	255.8955
curr_pts_grp10-150	105.0618	0.4666	225.1610	1.6193	0.0049	332.9674
month02	5.9973	0.3720	16.1232	0.1169	0.0072	16.2586
month03	6.1034	0.3623	16.8467	0.1195	0.0070	16.9720
month04	6.1694	0.3684	16.7448	0.1355	0.0071	19.1209
month05	7.4840	0.3674	20.3713	0.1536	0.0070	21.9652
month06	8.8120	0.3724	23.6625	0.1789	0.0070	25.5095
month07	8.3213	0.3682	22.6015	0.1720	0.0070	24.6795
month08	2.6976	0.3577	7.5410	0.0613	0.0071	8.5757
month09	12.1062	0.3773	32.0895	0.2335	0.0069	33.7358
month10	11.1257	0.3724	29.8742	0.2129	0.0069	30.9082
month11	9.8866	0.3729	26.5143	0.1882	0.0070	26.9616
month12	-19.6198	0.3146	-62.3628	-0.5099	0.0084	-60.8536
Monday	16.9590	0.2644	64.1451	0.3722	0.0058	63.6967
Tuesday	22.5962	0.2722	83.0230	0.4701	0.0057	81.9902
Wednesday	26.7617	0.2779	96.3165	0.5374	0.0057	94.9201
Thursday	23.8745	0.2746	86.9561	0.4912	0.0057	85.9888
Friday	18.7278	0.2674	70.0464	0.4043	0.0058	69.5779
Saturday	3.9526	0.2450	16.1339	0.1000	0.0062	16.1066
policy-age-16-19	-42.3064	5.5075	-7.6816	5.8341	5.1949	1.1231
policy-age-20-24	17.8548	5.3676	3.3264	6.7347	5.1948	1.2964
policy-age-25-34	39.7304	5.3525	7.4228	7.0029	5.1948	1.3481
policy-age-35-44	42.2445	5.3536	7.8908	7.0131	5.1948	1.3500
policy-age-45-54	42.6424	5.3548	7.9634	6.9873	5.1948	1.3450
policy-age-55-64	45.4855	5.3599	8.4862	6.9894	5.1948	1.3455
policy-age-65-199	49.4528	5.3696	9.2098	6.9910	5.1948	1.3458

Table 22: Full model from Table 6: Regressions for high-point drivers by ticket-point value, 3 points, male drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	-54.4365	0.6382	-85.2980	-16.7923	18.1519	-0.9251
policyTRUE	-4.8100	0.3547	-13.5591	-0.1363	30.5688	-0.0045
age_grp16-19	83.4320	2.1424	38.9434	7.8905	18.1519	0.4347
age_grp20-24	74.4946	0.7882	94.5083	7.8314	18.1519	0.4314
age_grp25-34	64.8750	0.5633	115.1600	7.6748	18.1519	0.4228
age_grp35-44	63.9111	0.5579	114.5642	7.6498	18.1519	0.4214
age_grp45-54	60.2358	0.5849	102.9902	7.5618	18.1519	0.4166
age_grp55-64	55.0277	0.6720	81.8923	7.4154	18.1519	0.4085
age_grp65-199	48.2500	0.8282	58.2562	7.1632	18.1519	0.3946
curr_pts_grp1-3	15.9990	0.2468	64.8355	0.7142	0.0102	69.9126
curr_pts_grp4-6	29.7231	0.3529	84.2214	1.0572	0.0105	100.6709
curr_pts_grp7-9	43.6519	0.5673	76.9520	1.3187	0.0120	110.0360
curr_pts_grp10-150	75.6505	1.0581	71.4940	1.7686	0.0139	126.8298
month02	4.2690	0.5533	7.7161	0.1413	0.0178	7.9163
month03	3.0856	0.5330	5.7891	0.1071	0.0176	6.0703
month04	5.4727	0.5546	9.8677	0.1998	0.0175	11.4459
month05	6.1550	0.5521	11.1486	0.2080	0.0172	12.0690
month06	5.1860	0.5516	9.4013	0.1850	0.0175	10.5751
month07	3.0850	0.5376	5.7389	0.1245	0.0176	7.0702
month08	0.0986	0.5229	0.1886	0.0139	0.0181	0.7680
month09	6.1807	0.5541	11.1537	0.2131	0.0174	12.2602
month10	6.2632	0.5500	11.3866	0.2073	0.0172	12.0434
month11	8.1106	0.5613	14.4500	0.2532	0.0172	14.7411
month12	-12.2251	0.4622	-26.4496	-0.5388	0.0211	-25.4811
Monday	15.1292	0.3813	39.6802	0.6004	0.0154	39.0272
Tuesday	20.5004	0.4002	51.2217	0.7487	0.0150	49.8816
Wednesday	22.9140	0.4086	56.0840	0.8093	0.0149	54.4305
Thursday	20.0950	0.3999	50.2539	0.7380	0.0150	49.0757
Friday	14.1314	0.3784	37.3491	0.5704	0.0155	36.8531
Saturday	2.2701	0.3306	6.8662	0.1164	0.0170	6.8455
policy-age-16-19	-65.0327	2.5178	-25.8288	-1.9873	30.5691	-0.0650
policy-age-20-24	-30.1044	0.8826	-34.1092	-0.8440	30.5688	-0.0276
policy-age-25-34	-12.9349	0.5668	-22.8211	-0.4062	30.5688	-0.0133
policy-age-35-44	-11.8366	0.5670	-20.8759	-0.3749	30.5688	-0.0123
policy-age-45-54	-9.8294	0.5995	-16.3951	-0.3672	30.5688	-0.0120
policy-age-55-64	-7.1209	0.7208	-9.8788	-0.3708	30.5688	-0.0121
policy-age-65-199	-3.3549	0.9267	-3.6203	-0.3687	30.5688	-0.0121

Table 23: Full model from Table 6: Regressions for high-point drivers by ticket-point value, 3 points, female drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	10.5345	2.6203	4.0203	-10.2274	0.2358	-43.3713
policyTRUE	-11.8345	2.6198	-4.5173	-9.0977	23.5608	-0.3861
age_grp16-19	6.5887	2.6507	2.4856	0.3117	0.2305	1.3519
age_grp20-24	-7.5005	2.6216	-2.8610	-1.0402	0.2305	-4.5136
age_grp25-34	-9.8683	2.6205	-3.7658	-1.9069	0.2308	-8.2635
age_grp35-44	-10.5027	2.6204	-4.0080	-2.5453	0.2324	-10.9505
age_grp45-54	-10.7621	2.6204	-4.1071	-3.0444	0.2357	-12.9189
age_grp55-64	-10.8401	2.6204	-4.1368	-3.3442	0.2443	-13.6883
age_grp65-199	-10.8410	2.6205	-4.1369	-3.4621	0.2651	-13.0612
curr_pts_grp1-3	0.1446	0.0212	6.8370	0.4102	0.0342	12.0022
curr_pts_grp4-6	0.3916	0.0296	13.2143	0.7171	0.0344	20.8710
curr_pts_grp7-9	0.9919	0.0495	20.0451	1.0895	0.0353	30.8729
curr_pts_grp10-150	3.3531	0.0833	40.2610	1.7942	0.0323	55.4686
month02	0.0538	0.0458	1.1736	0.0540	0.0583	0.9252
month03	0.1182	0.0453	2.6090	0.1183	0.0563	2.1011
month04	0.3588	0.0501	7.1672	0.4177	0.0531	7.8610
month05	0.5173	0.0515	10.0492	0.5524	0.0515	10.7220
month06	0.5846	0.0527	11.0838	0.5922	0.0514	11.5204
month07	0.6388	0.0527	12.1173	0.6342	0.0508	12.4874
month08	0.5892	0.0521	11.2992	0.5944	0.0511	11.6392
month09	0.5055	0.0516	9.8033	0.5187	0.0520	9.9766
month10	0.4110	0.0498	8.2553	0.4455	0.0524	8.4941
month11	0.2597	0.0483	5.3780	0.2959	0.0543	5.4518
month12	-0.0028	0.0442	-0.0631	-0.0088	0.0577	-0.1523
Monday	-0.2531	0.0392	-6.4551	-0.2517	0.0390	-6.4519
Tuesday	-0.1685	0.0400	-4.2142	-0.1624	0.0381	-4.2614
Wednesday	-0.1231	0.0404	-3.0457	-0.1157	0.0376	-3.0733
Thursday	-0.0496	0.0412	-1.2037	-0.0446	0.0370	-1.2078
Friday	0.1708	0.0432	3.9553	0.1404	0.0353	3.9718
Saturday	0.1966	0.0434	4.5346	0.1601	0.0351	4.5574
policy-age-16-19	-2.5326	2.6695	-0.9487	7.4215	23.5609	0.3150
policy-age-20-24	9.2828	2.6216	3.5409	8.0829	23.5608	0.3431
policy-age-25-34	11.1372	2.6201	4.2507	8.4229	23.5608	0.3575
policy-age-35-44	11.4487	2.6200	4.3698	8.4085	23.5609	0.3569
policy-age-45-54	11.6115	2.6199	4.4319	8.5029	23.5610	0.3609
policy-age-55-64	11.6908	2.6200	4.4622	8.5848	23.5612	0.3644
policy-age-65-199	11.7096	2.6201	4.4691	8.4410	23.5617	0.3582

Table 24: Full model from Table 6: Regressions for high-point drivers by ticket-point value, 4 points, male drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	-0.2994	0.0485	-6.1738	-24.4688	989.8123	-0.0247
policyTRUE	-0.0452	0.0120	-3.7802	-0.1833	1672.1851	-0.0001
age_grp16-19	5.0512	0.5517	9.1553	13.0969	989.8123	0.0132
age_grp20-24	0.9734	0.0898	10.8389	11.5561	989.8123	0.0117
age_grp25-34	0.5106	0.0484	10.5604	10.8964	989.8123	0.0110
age_grp35-44	0.3467	0.0406	8.5352	10.3651	989.8123	0.0105
age_grp45-54	0.2465	0.0388	6.3521	9.7807	989.8123	0.0099
age_grp55-64	0.2153	0.0405	5.3136	9.4263	989.8123	0.0095
age_grp65-199	0.2677	0.0615	4.3517	9.8981	989.8124	0.0100
curr_pts_grp1-3	0.0524	0.0197	2.6609	0.4995	0.1288	3.8790
curr_pts_grp4-6	0.0919	0.0268	3.4338	0.6942	0.1346	5.1590
curr_pts_grp7-9	0.2536	0.0493	5.1388	1.1384	0.1434	7.9412
curr_pts_grp10-150	1.1540	0.1275	9.0509	2.2504	0.1371	16.4163
month02	0.0205	0.0392	0.5227	0.1209	0.2520	0.4795
month03	0.0667	0.0408	1.6355	0.3621	0.2345	1.5440
month04	0.1210	0.0450	2.6874	0.6561	0.2247	2.9198
month05	0.0932	0.0429	2.1708	0.5449	0.2278	2.3920
month06	0.1122	0.0444	2.5280	0.6136	0.2262	2.7122
month07	0.1091	0.0436	2.5006	0.6038	0.2254	2.6785
month08	0.0758	0.0417	1.8166	0.4526	0.2314	1.9555
month09	0.1076	0.0439	2.4519	0.5816	0.2270	2.5623
month10	0.1555	0.0459	3.3859	0.7499	0.2189	3.4264
month11	0.1315	0.0451	2.9150	0.6513	0.2232	2.9182
month12	0.0046	0.0374	0.1230	0.0361	0.2521	0.1432
Monday	-0.0197	0.0338	-0.5827	-0.0973	0.1663	-0.5849
Tuesday	0.0353	0.0359	0.9843	0.1537	0.1566	0.9811
Wednesday	0.0126	0.0350	0.3603	0.0590	0.1602	0.3684
Thursday	0.0237	0.0356	0.6675	0.1075	0.1584	0.6786
Friday	0.0582	0.0369	1.5755	0.2436	0.1536	1.5857
Saturday	0.0091	0.0349	0.2611	0.0429	0.1607	0.2669
policy-age-16-19	-4.7428	0.6033	-7.8617	-2.7820	1672.1852	-0.0017
policy-age-20-24	-0.6452	0.0975	-6.6188	-1.2465	1672.1851	-0.0007
policy-age-25-34	-0.2560	0.0399	-6.4218	-1.1763	1672.1851	-0.0007
policy-age-35-44	-0.1043	0.0330	-3.1568	-0.8074	1672.1851	-0.0005
policy-age-45-54	-0.0196	0.0294	-0.6645	-0.5347	1672.1851	-0.0003
policy-age-55-64	-0.0014	0.0334	-0.0430	-0.6508	1672.1852	-0.0004
policy-age-65-199	-0.0774	0.0543	-1.4257	-12.0810	1675.3733	-0.0072

Table 25: Full model from Table 6: Regressions for high-point drivers by ticket-point value, 4 points, female drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	-3.3901	0.0857	-39.5457	-20.5704	23.7633	-0.8656
policyTRUE	-1.0453	0.0281	-37.1799	0.2570	45.6607	0.0056
age_grp16-19	16.5838	0.3903	42.4875	10.5790	23.7633	0.4452
age_grp20-24	10.7816	0.1358	79.4162	10.2768	23.7633	0.4325
age_grp25-34	7.3554	0.0754	97.5584	9.9536	23.7633	0.4189
age_grp35-44	5.2280	0.0678	77.0983	9.5493	23.7633	0.4019
age_grp45-54	4.3472	0.0666	65.2991	9.3126	23.7633	0.3919
age_grp55-64	3.4382	0.0716	47.9894	8.9662	23.7633	0.3773
age_grp65-199	2.6749	0.0781	34.2396	8.4629	23.7634	0.3561
curr_pts_grp1-3	1.4816	0.0417	35.5660	0.6751	0.0173	38.9147
curr_pts_grp4-6	2.4811	0.0566	43.8137	0.9428	0.0178	52.8882
curr_pts_grp7-9	3.9070	0.0867	45.0831	1.2053	0.0192	62.7580
curr_pts_grp10-150	9.0724	0.1355	66.9588	1.7912	0.0180	99.2416
month02	0.2375	0.0868	2.7368	0.0778	0.0308	2.5254
month03	0.4416	0.0860	5.1361	0.1387	0.0297	4.6680
month04	0.7872	0.0903	8.7173	0.2764	0.0291	9.4867
month05	1.0330	0.0910	11.3472	0.3472	0.0285	12.1714
month06	1.4069	0.0945	14.8891	0.4374	0.0282	15.5265
month07	1.7474	0.0957	18.2547	0.5149	0.0276	18.6752
month08	1.3416	0.0930	14.4314	0.4201	0.0281	14.9662
month09	2.0905	0.0989	21.1348	0.5816	0.0273	21.2681
month10	1.8677	0.0963	19.3997	0.5347	0.0274	19.4988
month11	1.3321	0.0936	14.2296	0.4061	0.0283	14.3675
month12	-0.8737	0.0760	-11.4988	-0.3916	0.0342	-11.4535
Monday	-0.4417	0.0753	-5.8636	-0.1193	0.0202	-5.9058
Tuesday	-0.5891	0.0745	-7.9087	-0.1642	0.0205	-8.0296
Wednesday	-0.4360	0.0753	-5.7927	-0.1188	0.0202	-5.8763
Thursday	-0.4760	0.0752	-6.3261	-0.1290	0.0203	-6.3641
Friday	-0.1273	0.0770	-1.6532	-0.0326	0.0198	-1.6461
Saturday	0.0545	0.0778	0.7009	0.0142	0.0195	0.7282
policy-age-16-19	-13.0662	0.4988	-26.1928	-1.8673	45.6608	-0.0409
policy-age-20-24	-5.9572	0.1611	-36.9871	-1.3454	45.6607	-0.0295
policy-age-25-34	-2.8050	0.0871	-32.1886	-1.1681	45.6607	-0.0256
policy-age-35-44	-1.6151	0.0794	-20.3396	-1.2249	45.6607	-0.0268
policy-age-45-54	-1.0694	0.0776	-13.7758	-1.2545	45.6607	-0.0275
policy-age-55-64	-0.4484	0.0828	-5.4154	-1.3374	45.6608	-0.0293
policy-age-65-199	0.3256	0.0903	3.6068	-1.1800	45.6608	-0.0258

Table 26: Full model from Table 6: Regressions for high-point drivers by ticket-point value, 5 points, male drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	-1.8015	0.1274	-14.1369	-18.2907	49.2847	-0.3711
policyTRUE	-0.2515	0.0316	-7.9474	-0.1630	83.2354	-0.0020
age_grp16-19	8.3375	0.6970	11.9625	7.6311	49.2847	0.1548
age_grp20-24	5.8703	0.2171	27.0370	7.3948	49.2847	0.1500
age_grp25-34	3.4925	0.1199	29.1376	6.8353	49.2847	0.1387
age_grp35-44	2.8222	0.1094	25.7908	6.5364	49.2847	0.1326
age_grp45-54	2.3841	0.1108	21.5234	6.2823	49.2847	0.1275
age_grp55-64	2.0991	0.1249	16.8126	6.0596	49.2847	0.1230
age_grp65-199	1.5775	0.1328	11.8768	5.4010	49.2851	0.1096
curr_pts_grp1-3	0.6679	0.0519	12.8781	0.7013	0.0488	14.3627
curr_pts_grp4-6	0.9737	0.0708	13.7464	0.8824	0.0514	17.1743
curr_pts_grp7-9	1.8296	0.1212	15.0996	1.2491	0.0567	22.0221
curr_pts_grp10-150	4.3163	0.2514	17.1693	1.9208	0.0614	31.2674
month02	0.1033	0.1047	0.9867	0.0877	0.0942	0.9316
month03	0.0828	0.1014	0.8166	0.0641	0.0927	0.6915
month04	0.2911	0.1085	2.6836	0.2772	0.0896	3.0924
month05	0.3456	0.1084	3.1874	0.3161	0.0883	3.5812
month06	0.5538	0.1139	4.8604	0.4503	0.0864	5.2128
month07	0.6638	0.1149	5.7757	0.5105	0.0847	6.0241
month08	0.4932	0.1113	4.4317	0.4064	0.0865	4.6999
month09	0.8424	0.1196	7.0446	0.6014	0.0837	7.1850
month10	0.7849	0.1170	6.7088	0.5666	0.0836	6.7734
month11	0.4937	0.1120	4.4067	0.3917	0.0870	4.5010
month12	-0.3569	0.0911	-3.9177	-0.4069	0.1054	-3.8594
Monday	-0.0262	0.0919	-0.2853	-0.0186	0.0611	-0.3039
Tuesday	-0.1559	0.0898	-1.7369	-0.1118	0.0626	-1.7861
Wednesday	-0.0995	0.0906	-1.0977	-0.0696	0.0620	-1.1240
Thursday	-0.1681	0.0898	-1.8719	-0.1176	0.0628	-1.8729
Friday	-0.0723	0.0913	-0.7922	-0.0481	0.0616	-0.7803
Saturday	-0.1140	0.0905	-1.2601	-0.0772	0.0620	-1.2436
policy-age-16-19	-7.7566	0.7380	-10.5103	-3.1617	83.2385	-0.0380
policy-age-20-24	-3.9355	0.2267	-17.3578	-1.4925	83.2355	-0.0179
policy-age-25-34	-1.6211	0.1031	-15.7283	-1.1099	83.2354	-0.0133
policy-age-35-44	-1.1590	0.0899	-12.8953	-1.1577	83.2354	-0.0139
policy-age-45-54	-0.7915	0.0920	-8.6025	-1.1257	83.2355	-0.0135
policy-age-55-64	-0.5031	0.1137	-4.4235	-1.0288	83.2356	-0.0124
policy-age-65-199	0.0228	0.1330	0.1717	-0.5660	83.2360	-0.0068

Table 27: Full model from Table 6: Regressions for high-point drivers by ticket-point value, 5 points, female drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	-0.3810	0.0382	-9.9878	-21.0967	39.0804	-0.5398
policyTRUE	-0.2285	0.0116	-19.7024	0.2167	74.8633	0.0029
age_grp16-19	6.0618	0.2352	25.7683	10.4886	39.0804	0.2684
age_grp20-24	2.7348	0.0693	39.4568	9.8188	39.0804	0.2512
age_grp25-34	1.4340	0.0344	41.7215	9.2707	39.0804	0.2372
age_grp35-44	0.7314	0.0261	28.0193	8.5370	39.0804	0.2184
age_grp45-54	0.4636	0.0220	21.0832	7.9557	39.0804	0.2036
age_grp55-64	0.3128	0.0206	15.2103	7.2710	39.0805	0.1861
age_grp65-199	0.3219	0.0276	11.6714	7.2030	39.0807	0.1843
curr_pts_grp1-3	0.0785	0.0184	4.2628	0.2254	0.0381	5.9175
curr_pts_grp4-6	0.1219	0.0235	5.1942	0.3387	0.0406	8.3325
curr_pts_grp7-9	0.4918	0.0379	12.9633	0.7633	0.0418	18.2545
curr_pts_grp10-150	2.2330	0.0685	32.6184	1.6290	0.0361	45.1725
month02	0.0393	0.0366	1.0729	0.0657	0.0730	0.8994
month03	0.0734	0.0362	2.0301	0.1184	0.0706	1.6782
month04	0.2227	0.0396	5.6246	0.3989	0.0671	5.9445
month05	0.2874	0.0402	7.1547	0.4976	0.0656	7.5884
month06	0.4568	0.0432	10.5650	0.6850	0.0636	10.7619
month07	0.4159	0.0421	9.8896	0.6358	0.0638	9.9633
month08	0.4136	0.0420	9.8369	0.6416	0.0638	10.0581
month09	0.5259	0.0442	11.9018	0.7406	0.0629	11.7816
month10	0.4282	0.0421	10.1638	0.6433	0.0636	10.1101
month11	0.2851	0.0404	7.0628	0.4702	0.0660	7.1247
month12	-0.1772	0.0317	-5.5816	-0.4633	0.0823	-5.6268
Monday	-0.2440	0.0344	-7.0940	-0.3167	0.0447	-7.0857
Tuesday	-0.2259	0.0345	-6.5400	-0.2933	0.0444	-6.6012
Wednesday	-0.3134	0.0336	-9.3388	-0.4327	0.0463	-9.3448
Thursday	-0.3011	0.0338	-8.9114	-0.4094	0.0460	-8.9027
Friday	-0.1101	0.0359	-3.0682	-0.1316	0.0425	-3.0953
Saturday	0.0224	0.0372	0.6015	0.0248	0.0408	0.6075
policy-age-16-19	-5.0631	0.2927	-17.2961	-2.0676	74.8634	-0.0276
policy-age-20-24	-1.6828	0.0832	-20.2156	-1.3509	74.8633	-0.0180
policy-age-25-34	-0.6968	0.0389	-17.9126	-1.3209	74.8633	-0.0176
policy-age-35-44	-0.1925	0.0311	-6.1974	-1.2084	74.8633	-0.0161
policy-age-45-54	-0.0344	0.0258	-1.3307	-1.3741	74.8634	-0.0184
policy-age-55-64	0.1028	0.0245	4.1933	-1.2238	74.8635	-0.0163
policy-age-65-199	0.0746	0.0283	2.6385	-3.9794	74.8701	-0.0532

Table 28: Full model from Table 6: Regressions for high-point drivers by ticket-point value, 7 points, male drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	-0.0533	0.0376	-1.4197	-24.5431	1617.7177	-0.0152
policyTRUE	-0.0107	0.0081	-1.3274	-0.1241	2731.6760	-0.0000
age_grp16-19	1.9228	0.3407	5.6443	12.9892	1617.7177	0.0080
age_grp20-24	0.6981	0.0766	9.1102	12.0279	1617.7177	0.0074
age_grp25-34	0.3287	0.0370	8.8876	11.3301	1617.7177	0.0070
age_grp35-44	0.1702	0.0303	5.6085	10.6382	1617.7177	0.0066
age_grp45-54	0.1514	0.0319	4.7490	10.5065	1617.7177	0.0065
age_grp55-64	0.0631	0.0288	2.1929	9.3713	1617.7177	0.0058
age_grp65-199	0.1102	0.0491	2.2454	10.1110	1617.7177	0.0063
curr_pts_grp1-3	-0.0189	0.0167	-1.1317	-0.1161	0.1446	-0.8031
curr_pts_grp4-6	0.0140	0.0229	0.6104	0.1521	0.1497	1.0159
curr_pts_grp7-9	0.0386	0.0349	1.1046	0.2923	0.1815	1.6101
curr_pts_grp10-150	0.6116	0.0967	6.3222	1.6517	0.1574	10.4948
month02	0.0633	0.0327	1.9357	0.5984	0.3155	1.8966
month03	0.0284	0.0289	0.9815	0.3004	0.3286	0.9139
month04	0.0513	0.0314	1.6346	0.5400	0.3179	1.6989
month05	0.0767	0.0329	2.3317	0.7381	0.3062	2.4101
month06	0.1641	0.0392	4.1900	1.1837	0.2880	4.1093
month07	0.1142	0.0354	3.2213	0.9316	0.2959	3.1484
month08	0.0852	0.0334	2.5481	0.7898	0.3032	2.6048
month09	0.1239	0.0365	3.3975	0.9785	0.2949	3.3187
month10	0.0946	0.0340	2.7837	0.8173	0.3005	2.7198
month11	0.1330	0.0370	3.5904	1.0293	0.2929	3.5143
month12	-0.0061	0.0262	-0.2313	-0.0901	0.3595	-0.2507
Monday	-0.0310	0.0328	-0.9440	-0.1615	0.1715	-0.9418
Tuesday	-0.0742	0.0309	-2.4058	-0.4493	0.1866	-2.4078
Wednesday	-0.0881	0.0302	-2.9146	-0.5623	0.1933	-2.9094
Thursday	-0.1059	0.0295	-3.5945	-0.7239	0.2033	-3.5608
Friday	-0.0555	0.0318	-1.7442	-0.3211	0.1791	-1.7931
Saturday	-0.0248	0.0331	-0.7492	-0.1311	0.1700	-0.7713
policy-age-16-19	-1.9876	0.3436	-5.7850	-15.4781	2758.0091	-0.0056
policy-age-20-24	-0.5884	0.0827	-7.1126	-1.7345	2731.6760	-0.0006
policy-age-25-34	-0.2427	0.0351	-6.9181	-1.4244	2731.6760	-0.0005
policy-age-35-44	-0.1184	0.0252	-4.7065	-1.4892	2731.6760	-0.0005
policy-age-45-54	-0.1118	0.0256	-4.3638	-2.1243	2731.6761	-0.0008
policy-age-55-64	0.0102	0.0275	0.3717	0.1414	2731.6761	0.0001
policy-age-65-199	-0.0762	0.0437	-1.7446	-12.7549	2736.8488	-0.0047

Table 29: Full model from Table 6: Regressions for high-point drivers by ticket-point value, 7 points, female drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	3.3983	1.4733	2.3066	-10.6971	0.4148	-25.7859
policyTRUE	-3.8092	1.4726	-2.5868	-8.9884	38.7615	-0.2319
age_grp16-19	-0.1367	1.4831	-0.0922	-0.2289	0.4113	-0.5564
age_grp20-24	-2.2096	1.4733	-1.4997	-1.0225	0.4098	-2.4949
age_grp25-34	-2.8910	1.4727	-1.9631	-1.5995	0.4098	-3.9030
age_grp35-44	-3.1291	1.4726	-2.1248	-2.0250	0.4111	-4.9259
age_grp45-54	-3.2036	1.4726	-2.1754	-2.2243	0.4126	-5.3904
age_grp55-64	-3.1998	1.4727	-2.1727	-2.2285	0.4160	-5.3562
age_grp65-199	-3.0821	1.4732	-2.0921	-1.9292	0.4206	-4.5868
curr_pts_grp1-3	-0.1137	0.0150	-7.5778	-0.3125	0.0474	-6.5971
curr_pts_grp4-6	0.0256	0.0201	1.2751	0.1210	0.0466	2.5956
curr_pts_grp7-9	0.3661	0.0327	11.1973	0.6577	0.0469	14.0146
curr_pts_grp10-150	1.3678	0.0548	24.9685	1.4006	0.0416	33.6583
month02	0.0387	0.0337	1.1493	0.0816	0.0794	1.0277
month03	-0.0205	0.0315	-0.6508	-0.0728	0.0808	-0.9015
month04	0.1146	0.0348	3.2891	0.2681	0.0754	3.5535
month05	0.1929	0.0359	5.3679	0.4123	0.0727	5.6714
month06	0.1758	0.0359	4.8956	0.3734	0.0737	5.0700
month07	0.0977	0.0341	2.8695	0.2330	0.0755	3.0847
month08	0.0812	0.0338	2.4036	0.1965	0.0760	2.5863
month09	0.1962	0.0362	5.4189	0.3994	0.0731	5.4631
month10	0.1818	0.0356	5.1130	0.3813	0.0730	5.2258
month11	0.1117	0.0346	3.2254	0.2428	0.0754	3.2191
month12	0.0202	0.0325	0.6227	0.0419	0.0784	0.5344
Monday	-0.1285	0.0260	-4.9477	-0.2916	0.0591	-4.9361
Tuesday	-0.0871	0.0265	-3.2820	-0.1894	0.0574	-3.2976
Wednesday	-0.0605	0.0269	-2.2452	-0.1276	0.0565	-2.2581
Thursday	0.0295	0.0282	1.0454	0.0569	0.0539	1.0547
Friday	0.1100	0.0293	3.7543	0.1962	0.0522	3.7576
Saturday	0.1066	0.0292	3.6502	0.1910	0.0522	3.6585
policy-age-16-19	0.7936	1.4897	0.5327	7.2244	38.7619	0.1864
policy-age-20-24	2.9825	1.4739	2.0236	8.1672	38.7616	0.2107
policy-age-25-34	3.5056	1.4728	2.3801	8.4288	38.7615	0.2175
policy-age-35-44	3.5676	1.4728	2.4224	8.2511	38.7616	0.2129
policy-age-45-54	3.6075	1.4728	2.4495	8.2164	38.7616	0.2120
policy-age-55-64	3.6086	1.4729	2.4500	8.1541	38.7617	0.2104
policy-age-65-199	3.5437	1.4734	2.4050	8.0940	38.7619	0.2088

Table 30: Full model from Table 6: Regressions for high-point drivers by ticket-point value, 9 or more points, male drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	-0.1228	0.0535	-2.2980	-19.3426	133.7015	-0.1447
policyTRUE	-0.0544	0.0115	-4.7473	-0.2202	226.0302	-0.0010
age_grp16-19	2.3634	0.3750	6.3016	8.4158	133.7015	0.0629
age_grp20-24	0.6683	0.0740	9.0303	7.0671	133.7014	0.0529
age_grp25-34	0.4409	0.0450	9.7997	6.6198	133.7014	0.0495
age_grp35-44	0.4267	0.0446	9.5779	6.5847	133.7014	0.0492
age_grp45-54	0.3646	0.0461	7.9106	6.3843	133.7014	0.0478
age_grp55-64	0.4319	0.0619	6.9758	6.6078	133.7015	0.0494
age_grp65-199	0.4378	0.0913	4.7938	6.6209	133.7016	0.0495
curr_pts_grp1-3	-0.1485	0.0212	-7.0228	-0.7858	0.1235	-6.3605
curr_pts_grp4-6	-0.0461	0.0294	-1.5655	-0.1728	0.1156	-1.4956
curr_pts_grp7-9	0.1251	0.0493	2.5393	0.3402	0.1257	2.7065
curr_pts_grp10-150	0.6322	0.1061	5.9573	1.1760	0.1325	8.8782
month02	0.0056	0.0475	0.1175	0.0181	0.2075	0.0873
month03	-0.0171	0.0450	-0.3796	-0.0917	0.2088	-0.4392
month04	0.0968	0.0515	1.8795	0.3836	0.1904	2.0148
month05	0.0849	0.0504	1.6855	0.3449	0.1904	1.8121
month06	0.0849	0.0508	1.6704	0.3372	0.1917	1.7595
month07	-0.0340	0.0443	-0.7674	-0.1447	0.2141	-0.6758
month08	-0.0112	0.0455	-0.2465	-0.0391	0.2075	-0.1883
month09	0.0255	0.0477	0.5349	0.1171	0.2011	0.5821
month10	0.0440	0.0483	0.9121	0.1913	0.1959	0.9763
month11	0.0472	0.0489	0.9650	0.1895	0.1967	0.9631
month12	-0.0083	0.0456	-0.1811	-0.0382	0.2064	-0.1853
Monday	0.0253	0.0358	0.7049	0.1100	0.1569	0.7011
Tuesday	0.0125	0.0353	0.3550	0.0540	0.1592	0.3391
Wednesday	0.0095	0.0351	0.2691	0.0403	0.1597	0.2526
Thursday	0.0913	0.0384	2.3808	0.3518	0.1489	2.3623
Friday	0.0716	0.0376	1.9029	0.2857	0.1510	1.8921
Saturday	0.0364	0.0363	1.0050	0.1564	0.1553	1.0076
policy-age-16-19	-1.6682	0.5078	-3.2855	-1.3402	226.0308	-0.0059
policy-age-20-24	-0.4095	0.0814	-5.0298	-1.1501	226.0304	-0.0051
policy-age-25-34	-0.1762	0.0391	-4.5014	-0.7772	226.0303	-0.0034
policy-age-35-44	-0.1707	0.0376	-4.5447	-0.8308	226.0303	-0.0037
policy-age-45-54	-0.1369	0.0384	-3.5621	-0.9483	226.0304	-0.0042
policy-age-55-64	-0.2216	0.0583	-3.7989	-1.4430	226.0305	-0.0064
policy-age-65-199	-0.1754	0.0984	-1.7812	-0.8590	226.0307	-0.0038

Table 31: Full model from Table 6: Regressions for high-point drivers by ticket-point value, 9 or more points, female drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	-5.0967	0.7485	-6.8092	-9.1115	0.0382	-238.8236
policyTRUE	-1.8092	1.0215	-1.7711	-0.0572	0.0540	-1.0584
age_grp16-19	65.1448	0.9353	69.6485	1.2771	0.0383	33.3160
age_grp20-24	49.2147	0.7953	61.8857	1.1196	0.0381	29.3712
age_grp25-34	31.0861	0.7470	41.6149	0.9260	0.0381	24.3340
age_grp35-44	23.5173	0.7411	31.7327	0.8040	0.0381	21.1271
age_grp45-54	18.1301	0.7383	24.5550	0.6907	0.0381	18.1439
age_grp55-64	11.8791	0.7392	16.0693	0.5226	0.0381	13.7028
age_grp65-199	2.4713	0.7363	3.3564	0.1284	0.0383	3.3522
curr_pts_grp1-3	65.1817	0.1701	383.2264	1.0763	0.0021	520.8683
curr_pts_grp4-6	126.7888	0.3782	335.2841	1.5217	0.0026	580.3353
curr_pts_grp7-9	175.1143	0.6926	252.8217	1.7545	0.0035	503.8988
curr_pts_grp10-150	258.0289	1.0206	252.8103	2.0411	0.0037	553.9052
month02	7.0860	0.2295	30.8719	0.1274	0.0041	31.1545
month03	6.7916	0.2241	30.3099	0.1237	0.0040	30.8188
month04	0.6595	0.2176	3.0312	0.0102	0.0042	2.4235
month05	2.4817	0.2186	11.3526	0.0465	0.0041	11.2734
month06	3.3717	0.2208	15.2708	0.0633	0.0042	15.2535
month07	4.1015	0.2192	18.7103	0.0767	0.0041	18.6774
month08	-0.8854	0.2153	-4.1134	-0.0180	0.0042	-4.3116
month09	11.8045	0.2295	51.4337	0.2089	0.0040	52.2121
month10	8.9860	0.2252	39.9038	0.1602	0.0040	40.0793
month11	8.8460	0.2277	38.8477	0.1568	0.0040	39.0127
month12	-21.4762	0.1923	-111.7020	-0.5463	0.0049	-112.2758
Monday	15.0653	0.1585	95.0570	0.3227	0.0034	94.8615
Tuesday	19.5555	0.1629	120.0480	0.4010	0.0034	119.5587
Wednesday	22.9767	0.1656	138.7191	0.4572	0.0033	137.7611
Thursday	21.3443	0.1643	129.8721	0.4307	0.0033	129.1593
Friday	16.2563	0.1600	101.6139	0.3438	0.0034	101.3145
Saturday	3.1360	0.1480	21.1838	0.0766	0.0036	21.3021
policy-age-16-19	-2.9360	1.3097	-2.2417	-0.0106	0.0545	-0.1941
policy-age-20-24	-0.1000	1.1226	-0.0890	0.0204	0.0542	0.3757
policy-age-25-34	1.3441	1.0507	1.2792	0.0457	0.0542	0.8443
policy-age-35-44	1.2368	1.0420	1.1869	0.0496	0.0542	0.9156
policy-age-45-54	1.9795	1.0375	1.9079	0.0698	0.0542	1.2879
policy-age-55-64	2.3344	1.0386	2.2477	0.0879	0.0543	1.6188
policy-age-65-199	2.7337	1.0342	2.6432	0.1316	0.0545	2.4151

Table 32: Full model from Table 7: Placebo regressions for all offences, all offences, male drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	-11.0616	0.6549	-16.8907	-10.7402	0.1415	-75.9266
policyTRUE	0.6983	0.9249	0.7550	0.1696	0.1874	0.9053
age_grp16-19	27.2837	0.7544	36.1683	1.8745	0.1417	13.2307
age_grp20-24	26.8739	0.6809	39.4656	1.8519	0.1414	13.0941
age_grp25-34	21.9020	0.6546	33.4611	1.7247	0.1414	12.2006
age_grp35-44	19.8091	0.6515	30.4033	1.6613	0.1414	11.7524
age_grp45-54	14.4524	0.6488	22.2750	1.4595	0.1414	10.3240
age_grp55-64	9.4505	0.6491	14.5587	1.1904	0.1414	8.4167
age_grp65-199	4.3088	0.6482	6.6476	0.7429	0.1416	5.2463
curr_pts_grp1-3	44.0047	0.1817	242.2086	1.1459	0.0032	353.3921
curr_pts_grp4-6	91.1714	0.5275	172.8415	1.6662	0.0050	334.2663
curr_pts_grp7-9	127.5478	1.1843	107.6972	1.9350	0.0081	238.4667
curr_pts_grp10-150	187.7935	2.3659	79.3737	2.2458	0.0114	197.1401
month02	3.8692	0.1734	22.3096	0.1494	0.0067	22.3244
month03	4.4836	0.1701	26.3573	0.1727	0.0065	26.3955
month04	3.5352	0.1693	20.8787	0.1376	0.0068	20.3860
month05	4.8734	0.1715	28.4166	0.1860	0.0065	28.3985
month06	4.0179	0.1707	23.5378	0.1561	0.0067	23.3671
month07	2.6161	0.1663	15.7296	0.1022	0.0067	15.1969
month08	0.6789	0.1645	4.1282	0.0266	0.0068	3.9226
month09	8.5760	0.1778	48.2345	0.3138	0.0064	48.7196
month10	7.0377	0.1745	40.3334	0.2590	0.0064	40.3336
month11	7.3564	0.1770	41.5555	0.2683	0.0064	41.6552
month12	-9.5525	0.1444	-66.1407	-0.5447	0.0080	-67.7840
Monday	12.9679	0.1193	108.6955	0.6222	0.0058	107.1343
Tuesday	16.8403	0.1252	134.5563	0.7508	0.0057	131.8758
Wednesday	18.5619	0.1274	145.7062	0.8032	0.0056	142.2318
Thursday	17.0829	0.1255	136.1521	0.7581	0.0057	133.3356
Friday	11.6813	0.1179	99.0425	0.5750	0.0059	98.0173
Saturday	1.7925	0.1026	17.4654	0.1135	0.0064	17.6010
policy-age-16-19	-1.1349	1.0789	-1.0519	-0.1940	0.1879	-1.0323
policy-age-20-24	-0.0914	0.9821	-0.0930	-0.1686	0.1875	-0.8991
policy-age-25-34	-1.0372	0.9438	-1.0990	-0.1848	0.1875	-0.9860
policy-age-35-44	-1.4878	0.9396	-1.5834	-0.1970	0.1875	-1.0511
policy-age-45-54	-0.8437	0.9355	-0.9019	-0.1681	0.1875	-0.8965
policy-age-55-64	-0.6454	0.9358	-0.6897	-0.1496	0.1876	-0.7974
policy-age-65-199	-0.3173	0.9345	-0.3395	-0.1028	0.1878	-0.5473

Table 33: Full model from Table 7: Placebo regressions for all offences, all offences, female drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	-7.1174	0.5275	-13.4937	-9.1887	0.0272	-338.0667
policyTRUE	0.7005	0.7354	0.9526	0.0155	0.0386	0.4021
policy_monthpolicy01	8.7065	0.2761	31.5370	0.1487	0.0047	31.9405
policy_monthpolicy02	6.6598	0.2726	24.4283	0.1114	0.0046	24.4339
policy_monthpolicy03	2.2452	0.2683	8.3668	0.0384	0.0048	8.0550
policy_monthpolicy04	-5.0246	0.2534	-19.8266	-0.0961	0.0049	-19.7242
policy_monthpolicy05	-4.5488	0.2379	-19.1220	-0.0965	0.0052	-18.6357
policy_monthpolicy06	-6.9372	0.2708	-25.6194	-0.1202	0.0047	-25.6677
policy_monthpolicy07	-4.4235	0.2648	-16.7077	-0.0779	0.0046	-16.8260
policy_monthpolicy08	-7.2991	0.2584	-28.2483	-0.1317	0.0049	-26.9594
policy_monthpolicy09	-6.6799	0.1737	-38.4471	-0.2500	0.0071	-35.1030
policy_monthpolicy10	-15.3082	0.2167	-70.6562	-0.3696	0.0057	-65.0068
policy_monthpolicy11	-7.2629	0.2609	-27.8411	-0.1363	0.0051	-26.6597
policy_monthpolicy12	-3.1056	0.2560	-12.1320	-0.0549	0.0047	-11.6414
age_grp16-19	65.6212	0.6549	100.2037	1.2697	0.0273	46.5565
age_grp20-24	51.5019	0.5602	91.9325	1.1299	0.0271	41.6523
age_grp25-34	33.0574	0.5249	62.9836	0.9480	0.0271	35.0064
age_grp35-44	25.0037	0.5207	48.0193	0.8275	0.0271	30.5532
age_grp45-54	19.7121	0.5186	38.0110	0.7248	0.0271	26.7573
age_grp55-64	13.4136	0.5192	25.8353	0.5666	0.0271	20.8825
age_grp65-199	3.9026	0.5171	7.5470	0.1969	0.0272	7.2273
curr_pts_grp1-3	61.6820	0.1134	544.0425	1.0828	0.0015	734.2889
curr_pts_grp4-6	119.8421	0.2461	487.0563	1.5340	0.0018	836.7200
curr_pts_grp7-9	167.2445	0.4519	370.1014	1.7794	0.0024	738.0417
curr_pts_grp10-150	227.8190	0.6099	373.5315	2.0054	0.0025	800.6958
month02	7.1395	0.1818	39.2691	0.1335	0.0034	39.5326
month03	7.5747	0.1777	42.6159	0.1418	0.0033	42.9971
month04	3.0903	0.1753	17.6287	0.0618	0.0034	18.0096
month05	5.2341	0.1758	29.7781	0.1019	0.0034	30.3425
month06	4.9809	0.1769	28.1610	0.0976	0.0034	28.7966
month07	5.0533	0.1752	28.8502	0.0989	0.0034	29.4112
month08	-0.4488	0.1707	-2.6290	-0.0082	0.0034	-2.3924
month09	13.0223	0.1834	71.0113	0.2354	0.0033	71.8830
month10	10.2315	0.1796	56.9618	0.1878	0.0033	57.2837
month11	9.1637	0.1805	50.7775	0.1691	0.0033	51.0315
month12	-21.5176	0.1515	-142.0675	-0.5675	0.0040	-140.8198
Monday	15.7799	0.1094	144.2922	0.3496	0.0024	143.6344
Tuesday	20.8738	0.1124	185.7603	0.4405	0.0024	184.2434
Wednesday	23.8445	0.1141	209.0121	0.4901	0.0024	206.9315
Thursday	21.1719	0.1127	187.7837	0.4455	0.0024	186.3839
Friday	17.1800	0.1104	155.6032	0.3753	0.0024	154.8470
Saturday	3.6379	0.1018	35.7285	0.0919	0.0026	35.6520
policy-age-16-19	-11.1595	0.9191	-12.1416	-0.1101	0.0389	-2.8299
policy-age-20-24	-11.9542	0.8017	-14.9105	-0.1300	0.0387	-3.3586
policy-age-25-34	-8.6340	0.7536	-11.4574	-0.1301	0.0387	-3.3656
policy-age-35-44	-5.0427	0.7484	-6.7378	-0.0892	0.0387	-2.3081
policy-age-45-54	-3.5876	0.7450	-4.8153	-0.0715	0.0387	-1.8503
policy-age-55-64	-2.5404	0.7455	-3.4075	-0.0599	0.0387	-1.5464
policy-age-65-199	-0.3047	0.7427	-0.4103	0.0003	0.0389	0.0089

Table 34: Full model from Table 8: Regressions with indicators for month since policy change, all offences, male drivers

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
(Intercept)	-11.2812	0.4749	-23.7561	-10.6745	0.0929	-114.8451
policyTRUE	0.9283	0.6357	1.4603	-0.0146	0.1304	-0.1121
policy_monthpolicy01	3.5312	0.2238	15.7778	0.1064	0.0070	15.1308
policy_monthpolicy02	2.2045	0.2191	10.0609	0.0634	0.0069	9.1441
policy_monthpolicy03	-0.3816	0.2112	-1.8064	-0.0155	0.0074	-2.1020
policy_monthpolicy04	-4.0378	0.1945	-20.7638	-0.1525	0.0078	-19.6554
policy_monthpolicy05	-3.9136	0.1824	-21.4525	-0.1652	0.0083	-20.0037
policy_monthpolicy06	-4.8175	0.2167	-22.2286	-0.1652	0.0071	-23.1214
policy_monthpolicy07	-3.9783	0.2116	-18.8023	-0.1389	0.0071	-19.6428
policy_monthpolicy08	-5.3011	0.2072	-25.5832	-0.1840	0.0074	-24.7419
policy_monthpolicy09	-5.3143	0.1302	-40.8011	-0.3582	0.0117	-30.6500
policy_monthpolicy10	-10.3098	0.1611	-64.0136	-0.5267	0.0095	-55.7395
policy_monthpolicy11	-5.2467	0.2036	-25.7711	-0.1977	0.0080	-24.6835
policy_monthpolicy12	-2.1922	0.2059	-10.6493	-0.0771	0.0072	-10.7519
age_grp16-19	26.8032	0.5408	49.5648	1.7660	0.0931	18.9719
age_grp20-24	26.9637	0.4921	54.7930	1.7569	0.0929	18.9099
age_grp25-34	21.4794	0.4731	45.4002	1.6214	0.0929	17.4609
age_grp35-44	19.1501	0.4711	40.6513	1.5520	0.0929	16.7132
age_grp45-54	14.0805	0.4691	30.0147	1.3654	0.0929	14.7032
age_grp55-64	9.1543	0.4693	19.5061	1.1066	0.0929	11.9102
age_grp65-199	4.1581	0.4687	8.8718	0.6848	0.0930	7.3612
curr_pts_grp1-3	43.4162	0.1219	356.0887	1.1541	0.0022	516.3831
curr_pts_grp4-6	90.3412	0.3439	262.6750	1.6793	0.0033	506.0474
curr_pts_grp7-9	127.4156	0.7671	166.1041	1.9544	0.0053	368.7889
curr_pts_grp10-150	174.5299	1.3750	126.9276	2.2013	0.0071	309.6462
month02	4.5146	0.1410	32.0122	0.1717	0.0054	32.0231
month03	5.6721	0.1390	40.8088	0.2115	0.0052	40.6594
month04	4.2487	0.1384	30.6951	0.1629	0.0054	30.3569
month05	5.2827	0.1388	38.0481	0.2005	0.0053	38.1140
month06	4.1249	0.1384	29.8137	0.1588	0.0054	29.6854
month07	2.5111	0.1347	18.6407	0.0982	0.0054	18.2281
month08	0.3375	0.1320	2.5569	0.0133	0.0055	2.4161
month09	8.8763	0.1443	61.5183	0.3173	0.0052	61.5625
month10	7.6232	0.1416	53.8504	0.2764	0.0051	53.6974
month11	7.4162	0.1427	51.9850	0.2697	0.0052	51.9931
month12	-10.4918	0.1158	-90.5721	-0.5879	0.0065	-90.3862
Monday	13.2452	0.0833	158.9444	0.6355	0.0041	156.3536
Tuesday	17.5440	0.0874	200.7695	0.7776	0.0040	195.8251
Wednesday	19.1284	0.0888	215.3213	0.8254	0.0039	209.3834
Thursday	17.1288	0.0872	196.4919	0.7648	0.0040	192.0656
Friday	12.4389	0.0827	150.3748	0.6064	0.0041	148.3212
Saturday	2.1568	0.0718	30.0368	0.1345	0.0045	29.8796
policy-age-16-19	0.7269	0.7413	0.9806	0.0608	0.1307	0.4653
policy-age-20-24	-0.0905	0.6765	-0.1338	0.0402	0.1305	0.3084
policy-age-25-34	-0.9916	0.6483	-1.5295	0.0192	0.1304	0.1472
policy-age-35-44	0.0280	0.6458	0.0434	0.0502	0.1304	0.3850
policy-age-45-54	-0.2172	0.6424	-0.3381	0.0439	0.1304	0.3364
policy-age-55-64	0.0878	0.6424	0.1367	0.0570	0.1305	0.4370
policy-age-65-199	0.9182	0.6416	1.4310	0.1313	0.1306	1.0052

Table 35: Full model from Table 8: Regressions with indicators for month since policy change, all offences, female drivers