

*Supplementary Material*

*for*

*“Penalties for Speeding and their Effect on Moving  
Violations: Evidence from Quebec Drivers”*

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Comparison of Logit and Probit Models

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# 1 Table 3: Pooled regressions for all offences

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-9.5246	0.0261	-365.5861	-3.8165	0.0068	-559.8022
policy	-0.0435	0.0370	-1.1769	-0.0115	0.0097	-1.1908
age-16-19	1.2109	0.0261	46.3063	0.3419	0.0069	49.8919
age-20-24	1.0864	0.0260	41.7438	0.2991	0.0068	43.9033
age-25-34	0.9150	0.0260	35.2090	0.2467	0.0068	36.2869
age-35-44	0.8092	0.0260	31.1349	0.2158	0.0068	31.7376
age-45-54	0.6865	0.0260	26.4081	0.1805	0.0068	26.5458
age-55-64	0.5112	0.0260	19.6379	0.1316	0.0068	19.3258
age-65-199	0.1551	0.0261	5.9391	0.0360	0.0068	5.2754
points-1-3	1.1602	0.0012	946.4896	0.3261	0.0003	932.6497
points-4-6	1.6651	0.0016	1048.1184	0.4784	0.0005	1007.1090
points-7-9	1.9357	0.0022	892.1213	0.5631	0.0007	838.0853
points-10-150	2.1850	0.0023	942.5279	0.6437	0.0007	875.0801
month-02	0.1971	0.0026	77.1571	0.0558	0.0007	77.1787
month-03	0.2361	0.0025	95.2337	0.0671	0.0007	95.5168
month-04	0.2200	0.0025	87.0409	0.0624	0.0007	87.2626
month-05	0.2472	0.0025	99.2963	0.0700	0.0007	99.2044
month-06	0.2120	0.0025	83.8259	0.0597	0.0007	83.4745
month-07	0.1616	0.0025	63.7392	0.0453	0.0007	63.2894
month-08	0.0599	0.0026	23.0534	0.0164	0.0007	22.4606
month-09	0.3170	0.0025	128.6525	0.0898	0.0007	128.3876
month-10	0.2797	0.0025	113.7061	0.0794	0.0007	113.8217
month-11	0.2530	0.0025	101.4292	0.0716	0.0007	101.3327
month-12	-0.5482	0.0031	-178.7186	-0.1514	0.0008	-179.7284
Monday	0.4270	0.0021	204.8838	0.1198	0.0006	205.4432
Tuesday	0.5339	0.0020	261.4263	0.1506	0.0006	262.9308
Wednesday	0.5834	0.0020	288.1654	0.1647	0.0006	289.8662
Thursday	0.5327	0.0020	260.5748	0.1501	0.0006	261.9222
Friday	0.4365	0.0021	209.6566	0.1225	0.0006	210.2894
Saturday	0.1019	0.0022	45.5626	0.0284	0.0006	45.7657
policy-age-16-19	-0.0684	0.0373	-1.8350	-0.0208	0.0098	-2.1316
policy-age-20-24	-0.0822	0.0371	-2.2155	-0.0251	0.0097	-2.5910
policy-age-25-34	-0.0834	0.0370	-2.2501	-0.0252	0.0097	-2.5980
policy-age-35-44	-0.0430	0.0371	-1.1603	-0.0134	0.0097	-1.3782
policy-age-45-54	-0.0337	0.0371	-0.9086	-0.0106	0.0097	-1.0893
policy-age-55-64	-0.0225	0.0371	-0.6061	-0.0074	0.0097	-0.7649
policy-age-65-199	0.0385	0.0372	1.0349	0.0092	0.0097	0.9450

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

## 2 Table 4: Regressions for all offences

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-9.2515	0.0272	-340.6009	-3.7463	0.0072	-520.5691
policy	-0.0195	0.0386	-0.5067	-0.0053	0.0102	-0.5141
age-16-19	1.2707	0.0273	46.5941	0.3659	0.0072	50.5399
age-20-24	1.1301	0.0271	41.6590	0.3166	0.0072	44.0338
age-25-34	0.9482	0.0271	35.0121	0.2594	0.0072	36.1619
age-35-44	0.8275	0.0271	30.5528	0.2234	0.0072	31.1436
age-45-54	0.7250	0.0271	26.7638	0.1936	0.0072	26.9913
age-55-64	0.5669	0.0271	20.8903	0.1487	0.0072	20.6961
age-65-199	0.1971	0.0272	7.2365	0.0478	0.0072	6.6191
points-1-3	1.0827	0.0015	734.2822	0.3078	0.0004	725.3571
points-4-6	1.5338	0.0018	836.6870	0.4450	0.0005	809.3523
points-7-9	1.7789	0.0024	737.9378	0.5222	0.0007	698.8668
points-10-150	2.0051	0.0025	800.6413	0.5955	0.0008	751.1833
month-02	0.1816	0.0030	60.2166	0.0523	0.0009	60.1859
month-03	0.2086	0.0029	71.1171	0.0603	0.0008	71.2366
month-04	0.1824	0.0030	60.8725	0.0526	0.0009	60.8576
month-05	0.2115	0.0030	71.6849	0.0607	0.0009	71.2980
month-06	0.1877	0.0030	62.8177	0.0536	0.0009	62.2668
month-07	0.1555	0.0030	52.1115	0.0443	0.0009	51.5182
month-08	0.0485	0.0031	15.8457	0.0133	0.0009	15.1210
month-09	0.2865	0.0029	98.2649	0.0824	0.0008	97.6744
month-10	0.2487	0.0029	85.4087	0.0717	0.0008	85.1752
month-11	0.2180	0.0030	73.7400	0.0625	0.0009	73.3110
month-12	-0.5448	0.0036	-151.2133	-0.1534	0.0010	-152.2366
Monday	0.3495	0.0024	143.5927	0.0997	0.0007	143.4570
Tuesday	0.4408	0.0024	184.4071	0.1263	0.0007	184.7375
Wednesday	0.4908	0.0024	207.2795	0.1408	0.0007	207.7216
Thursday	0.4451	0.0024	186.2718	0.1275	0.0007	186.5257
Friday	0.3752	0.0024	154.8302	0.1072	0.0007	154.8487
Saturday	0.0915	0.0026	35.4701	0.0260	0.0007	35.5428
policy-age-16-19	-0.1107	0.0389	-2.8448	-0.0336	0.0103	-3.2513
policy-age-20-24	-0.1300	0.0387	-3.3566	-0.0397	0.0103	-3.8629
policy-age-25-34	-0.1301	0.0387	-3.3653	-0.0389	0.0102	-3.7950
policy-age-35-44	-0.0891	0.0387	-2.3057	-0.0265	0.0102	-2.5910
policy-age-45-54	-0.0713	0.0387	-1.8442	-0.0211	0.0102	-2.0598
policy-age-55-64	-0.0594	0.0387	-1.5334	-0.0176	0.0103	-1.7115
policy-age-65-199	0.0011	0.0389	0.0295	-0.0008	0.0103	-0.0743

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

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-10.7556	0.0929	-115.7351	-4.1215	0.0226	-182.1181
policy	-0.0760	0.1304	-0.5832	-0.0189	0.0317	-0.5959
age-16-19	1.7664	0.0931	18.9763	0.4611	0.0227	20.3302
age-20-24	1.7566	0.0929	18.9077	0.4546	0.0226	20.0923
age-25-34	1.6212	0.0929	17.4586	0.4155	0.0226	18.3765
age-35-44	1.5515	0.0929	16.7087	0.3956	0.0226	17.4969
age-45-54	1.3652	0.0929	14.7011	0.3439	0.0226	15.2084
age-55-64	1.1064	0.0929	11.9085	0.2746	0.0226	12.1373
age-65-199	0.6848	0.0930	7.3603	0.1655	0.0227	7.3055
points-1-3	1.1541	0.0022	516.3764	0.3189	0.0006	507.2489
points-4-6	1.6794	0.0033	506.0782	0.4742	0.0010	482.4793
points-7-9	1.9540	0.0053	368.7188	0.5582	0.0016	344.0450
points-10-150	2.2016	0.0071	309.6956	0.6364	0.0022	284.7796
month-02	0.2370	0.0048	49.2757	0.0646	0.0013	49.2076
month-03	0.3052	0.0046	65.7808	0.0835	0.0013	65.8112
month-04	0.3065	0.0047	65.0398	0.0839	0.0013	65.1459
month-05	0.3304	0.0046	71.0927	0.0905	0.0013	71.2474
month-06	0.2681	0.0047	56.5001	0.0732	0.0013	56.5087
month-07	0.1730	0.0048	36.0201	0.0472	0.0013	36.0703
month-08	0.0855	0.0049	17.4343	0.0231	0.0013	17.3381
month-09	0.3894	0.0046	84.4557	0.1068	0.0013	84.5931
month-10	0.3544	0.0046	77.0339	0.0973	0.0013	77.3121
month-11	0.3380	0.0047	72.6329	0.0926	0.0013	72.7738
month-12	-0.5581	0.0058	-95.4393	-0.1483	0.0015	-95.7951
Monday	0.6354	0.0041	156.3529	0.1711	0.0011	157.0779
Tuesday	0.7780	0.0040	195.9538	0.2107	0.0011	197.6746
Wednesday	0.8262	0.0039	209.6406	0.2240	0.0011	211.5890
Thursday	0.7642	0.0040	191.9470	0.2068	0.0011	193.5178
Friday	0.6061	0.0041	148.2696	0.1631	0.0011	148.9785
Saturday	0.1337	0.0045	29.7217	0.0356	0.0012	29.8781
policy-age-16-19	0.0625	0.1307	0.4781	0.0156	0.0318	0.4892
policy-age-20-24	0.0415	0.1305	0.3178	0.0094	0.0317	0.2968
policy-age-25-34	0.0200	0.1304	0.1536	0.0030	0.0317	0.0931
policy-age-35-44	0.0508	0.1304	0.3898	0.0117	0.0317	0.3684
policy-age-45-54	0.0450	0.1304	0.3448	0.0099	0.0317	0.3134
policy-age-55-64	0.0587	0.1305	0.4497	0.0133	0.0317	0.4193
policy-age-65-199	0.1335	0.1306	1.0221	0.0328	0.0318	1.0315

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

### 3 Table 5: Regressions by ticket-point value

#### 3.1 Tickets for 1 point

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-12.5794	0.1347	-93.3993	-4.5172	0.0300	-150.6786
policy	0.3665	0.1756	2.0868	0.0823	0.0393	2.0929
age-16-19	1.8081	0.1350	13.3901	0.4282	0.0301	14.2318
age-20-24	1.4895	0.1347	11.0606	0.3441	0.0300	11.4765
age-25-34	1.4585	0.1345	10.8451	0.3351	0.0299	11.1961
age-35-44	1.4556	0.1345	10.8239	0.3338	0.0299	11.1559
age-45-54	1.3908	0.1345	10.3419	0.3181	0.0299	10.6294
age-55-64	1.2499	0.1346	9.2864	0.2841	0.0300	9.4827
age-65-199	0.7824	0.1349	5.7984	0.1748	0.0300	5.8221
points-1-3	1.0887	0.0052	209.7855	0.2628	0.0013	207.7392
points-4-6	1.4972	0.0066	226.9952	0.3661	0.0017	221.3367
points-7-9	1.7948	0.0086	209.2558	0.4431	0.0022	201.0098
points-10-150	2.1290	0.0086	247.2950	0.5313	0.0023	235.8050
month-02	0.2102	0.0106	19.7833	0.0510	0.0026	19.6669
month-03	0.2305	0.0104	22.2666	0.0561	0.0025	22.2150
month-04	0.1651	0.0107	15.4742	0.0403	0.0026	15.5056
month-05	0.2416	0.0104	23.2516	0.0588	0.0025	23.1814
month-06	0.1961	0.0106	18.5412	0.0477	0.0026	18.4703
month-07	0.1267	0.0106	11.9008	0.0310	0.0026	11.9757
month-08	0.0423	0.0109	3.8919	0.0102	0.0026	3.8749
month-09	0.3809	0.0101	37.5967	0.0932	0.0025	37.5528
month-10	0.2364	0.0104	22.8350	0.0577	0.0025	22.8158
month-11	0.1794	0.0106	16.9507	0.0434	0.0026	16.8331
month-12	-0.5458	0.0128	-42.7199	-0.1306	0.0030	-42.8827
Monday	0.4901	0.0088	55.6746	0.1178	0.0021	55.4821
Tuesday	0.6058	0.0086	70.2948	0.1462	0.0021	70.2076
Wednesday	0.6225	0.0086	72.4240	0.1502	0.0021	72.3065
Thursday	0.5753	0.0087	66.3288	0.1384	0.0021	66.0939
Friday	0.4549	0.0089	51.2977	0.1092	0.0021	51.0879
Saturday	0.0918	0.0096	9.5723	0.0218	0.0023	9.4965
policy-age-16-19	-0.3532	0.1766	-1.9999	-0.0782	0.0396	-1.9750
policy-age-20-24	-0.3911	0.1761	-2.2207	-0.0882	0.0395	-2.2342
policy-age-25-34	-0.3298	0.1759	-1.8754	-0.0734	0.0394	-1.8623
policy-age-35-44	-0.2744	0.1758	-1.5605	-0.0598	0.0394	-1.5192
policy-age-45-54	-0.2368	0.1759	-1.3463	-0.0511	0.0394	-1.2963
policy-age-55-64	-0.2075	0.1760	-1.1792	-0.0444	0.0394	-1.1262
policy-age-65-199	-0.0787	0.1764	-0.4461	-0.0160	0.0395	-0.4057

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

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-14.0768	0.4474	-31.4666	-4.8425	0.0944	-51.3211
policy	-0.6109	0.7258	-0.8418	-0.1285	0.1502	-0.8555
age-16-19	2.6487	0.4476	5.9172	0.5977	0.0944	6.3288
age-20-24	2.4615	0.4473	5.5030	0.5504	0.0943	5.8344
age-25-34	2.3101	0.4472	5.1660	0.5138	0.0943	5.4483
age-35-44	2.1937	0.4472	4.9057	0.4860	0.0943	5.1528
age-45-54	2.0089	0.4472	4.4922	0.4426	0.0943	4.6922
age-55-64	1.7387	0.4473	3.8869	0.3802	0.0943	4.0301
age-65-199	1.2549	0.4477	2.8031	0.2713	0.0944	2.8730
points-1-3	1.0938	0.0073	149.0733	0.2613	0.0018	147.1702
points-4-6	1.4792	0.0116	127.5185	0.3578	0.0029	123.4771
points-7-9	1.7312	0.0188	91.8671	0.4220	0.0048	87.7354
points-10-150	2.1707	0.0229	94.6128	0.5373	0.0060	88.9833
month-02	0.2920	0.0162	18.0241	0.0689	0.0038	18.0556
month-03	0.4086	0.0155	26.3797	0.0967	0.0037	26.4773
month-04	0.3289	0.0160	20.5847	0.0780	0.0038	20.7396
month-05	0.4047	0.0156	25.9310	0.0960	0.0037	26.1094
month-06	0.3685	0.0158	23.2866	0.0872	0.0037	23.4029
month-07	0.2007	0.0163	12.3474	0.0477	0.0038	12.4822
month-08	0.1834	0.0164	11.2123	0.0432	0.0038	11.2550
month-09	0.6193	0.0150	41.2079	0.1474	0.0036	41.4525
month-10	0.4146	0.0155	26.7646	0.0982	0.0037	26.8921
month-11	0.3453	0.0159	21.7810	0.0816	0.0037	21.8668
month-12	-0.5028	0.0196	-25.6872	-0.1158	0.0045	-25.7068
Monday	0.7856	0.0137	57.1588	0.1830	0.0032	57.4785
Tuesday	0.9171	0.0135	68.0526	0.2145	0.0031	68.6530
Wednesday	0.9618	0.0134	71.7940	0.2251	0.0031	72.4315
Thursday	0.8911	0.0135	65.8067	0.2082	0.0031	66.3201
Friday	0.6990	0.0139	50.1198	0.1626	0.0032	50.3587
Saturday	0.1441	0.0156	9.2603	0.0332	0.0036	9.3080
policy-age-16-19	0.7576	0.7263	1.0430	0.1650	0.1504	1.0972
policy-age-20-24	0.6958	0.7260	0.9584	0.1492	0.1503	0.9930
policy-age-25-34	0.7690	0.7259	1.0594	0.1660	0.1502	1.1049
policy-age-35-44	0.8323	0.7259	1.1467	0.1810	0.1502	1.2049
policy-age-45-54	0.8539	0.7259	1.1763	0.1849	0.1502	1.2309
policy-age-55-64	0.9153	0.7260	1.2608	0.1980	0.1503	1.3177
policy-age-65-199	1.0489	0.7263	1.4442	0.2266	0.1503	1.5072

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

### 3.2 Tickets for 2 points

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-11.3583	0.0755	-150.4098	-4.2590	0.0178	-239.4585
policy	0.1520	0.1033	1.4716	0.0355	0.0244	1.4526
age-16-19	2.0878	0.0757	27.5797	0.5296	0.0178	29.6754
age-20-24	2.0531	0.0755	27.1914	0.5145	0.0178	28.9266
age-25-34	2.0054	0.0754	26.5812	0.4997	0.0178	28.1281
age-35-44	1.9674	0.0754	26.0783	0.4886	0.0178	27.5065
age-45-54	1.9147	0.0754	25.3789	0.4742	0.0178	26.6933
age-55-64	1.7774	0.0755	23.5484	0.4373	0.0178	24.6020
age-65-199	1.3622	0.0756	18.0235	0.3299	0.0178	18.5351
points-1-3	1.0768	0.0023	465.2911	0.2868	0.0006	459.8413
points-4-6	1.4942	0.0029	509.6845	0.4044	0.0008	494.3836
points-7-9	1.7044	0.0039	431.5386	0.4651	0.0011	411.3491
points-10-150	1.8279	0.0043	422.8849	0.5013	0.0013	400.5805
month-02	0.2185	0.0048	45.8817	0.0587	0.0013	45.8116
month-03	0.2687	0.0046	58.2665	0.0725	0.0012	58.3926
month-04	0.2095	0.0047	44.1706	0.0564	0.0013	44.2079
month-05	0.2312	0.0047	49.4329	0.0621	0.0013	49.3194
month-06	0.1515	0.0048	31.5482	0.0405	0.0013	31.4570
month-07	0.1049	0.0048	21.8207	0.0282	0.0013	21.8783
month-08	-0.0088	0.0049	-1.7869	-0.0023	0.0013	-1.7786
month-09	0.3001	0.0046	64.8096	0.0808	0.0012	64.7628
month-10	0.2581	0.0046	55.7506	0.0697	0.0012	55.9014
month-11	0.2423	0.0047	51.7176	0.0651	0.0013	51.6683
month-12	-0.6069	0.0059	-103.6313	-0.1591	0.0015	-104.1769
Monday	0.4277	0.0039	109.4001	0.1132	0.0010	108.9643
Tuesday	0.5143	0.0038	133.7408	0.1367	0.0010	133.5382
Wednesday	0.5573	0.0038	146.0444	0.1484	0.0010	145.9362
Thursday	0.5106	0.0039	132.5814	0.1358	0.0010	132.4720
Friday	0.4231	0.0039	108.0418	0.1122	0.0010	107.7753
Saturday	0.0856	0.0042	20.3238	0.0226	0.0011	20.3318
policy-age-16-19	-0.1616	0.1037	-1.5584	-0.0378	0.0245	-1.5383
policy-age-20-24	-0.1766	0.1034	-1.7070	-0.0421	0.0245	-1.7212
policy-age-25-34	-0.1971	0.1034	-1.9073	-0.0478	0.0244	-1.9577
policy-age-35-44	-0.1795	0.1034	-1.7367	-0.0430	0.0244	-1.7584
policy-age-45-54	-0.1651	0.1034	-1.5976	-0.0391	0.0244	-1.6008
policy-age-55-64	-0.1569	0.1034	-1.5170	-0.0370	0.0245	-1.5144
policy-age-65-199	-0.1070	0.1035	-1.0337	-0.0246	0.0245	-1.0032

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

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-13.2217	0.3011	-43.9103	-4.6788	0.0650	-71.9540
policy	-0.4188	0.4602	-0.9102	-0.0926	0.0979	-0.9463
age-16-19	3.1998	0.3012	10.6224	0.7574	0.0651	11.6397
age-20-24	3.2491	0.3011	10.7911	0.7671	0.0650	11.7976
age-25-34	3.1875	0.3011	10.5879	0.7499	0.0650	11.5357
age-35-44	3.1380	0.3011	10.4236	0.7364	0.0650	11.3280
age-45-54	2.9706	0.3011	9.8673	0.6923	0.0650	10.6487
age-55-64	2.6987	0.3011	8.9631	0.6230	0.0650	9.5813
age-65-199	2.1954	0.3012	7.2895	0.4986	0.0650	7.6652
points-1-3	1.1297	0.0033	343.8198	0.2964	0.0009	338.2451
points-4-6	1.6166	0.0050	325.3753	0.4318	0.0014	311.8629
points-7-9	1.8328	0.0082	223.8619	0.4936	0.0023	210.9573
points-10-150	1.9847	0.0115	172.1887	0.5382	0.0033	160.8076
month-02	0.2844	0.0072	39.5127	0.0734	0.0019	39.4911
month-03	0.4009	0.0069	58.2470	0.1039	0.0018	58.3334
month-04	0.3882	0.0070	55.4497	0.1006	0.0018	55.5343
month-05	0.4118	0.0069	59.5858	0.1068	0.0018	59.7122
month-06	0.3155	0.0071	44.4346	0.0816	0.0018	44.4684
month-07	0.1972	0.0072	27.3101	0.0509	0.0019	27.3592
month-08	0.1161	0.0074	15.7638	0.0298	0.0019	15.7187
month-09	0.4705	0.0069	68.5948	0.1223	0.0018	68.7670
month-10	0.4202	0.0069	61.2129	0.1093	0.0018	61.4650
month-11	0.3926	0.0070	56.3982	0.1020	0.0018	56.6043
month-12	-0.6165	0.0090	-68.4175	-0.1550	0.0023	-68.6934
Monday	0.7156	0.0061	117.7184	0.1825	0.0015	118.2470
Tuesday	0.8571	0.0059	144.1297	0.2198	0.0015	145.3574
Wednesday	0.8915	0.0059	150.6684	0.2288	0.0015	151.9994
Thursday	0.8302	0.0060	138.9676	0.2127	0.0015	140.0039
Friday	0.6601	0.0061	107.5128	0.1682	0.0016	107.9418
Saturday	0.1555	0.0068	22.8994	0.0391	0.0017	22.9368
policy-age-16-19	0.4696	0.4604	1.0199	0.1063	0.0980	1.0850
policy-age-20-24	0.4478	0.4602	0.9730	0.1006	0.0979	1.0271
policy-age-25-34	0.4245	0.4602	0.9225	0.0940	0.0979	0.9603
policy-age-35-44	0.4479	0.4602	0.9732	0.1002	0.0979	1.0234
policy-age-45-54	0.4522	0.4602	0.9826	0.1010	0.0979	1.0319
policy-age-55-64	0.4613	0.4602	1.0024	0.1026	0.0979	1.0481
policy-age-65-199	0.5242	0.4603	1.1388	0.1178	0.0980	1.2029

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



### 3.3 Tickets for 3 points

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-9.5797	0.0324	-295.3281	-3.8206	0.0084	-456.7378
policy	-0.0232	0.0460	-0.5054	-0.0060	0.0119	-0.5045
age-16-19	0.9114	0.0326	27.9454	0.2556	0.0084	30.3195
age-20-24	0.8294	0.0324	25.6268	0.2260	0.0083	27.0699
age-25-34	0.6128	0.0323	18.9757	0.1617	0.0083	19.4193
age-35-44	0.4610	0.0323	14.2734	0.1189	0.0083	14.2819
age-45-54	0.3301	0.0323	10.2137	0.0828	0.0083	9.9349
age-55-64	0.1636	0.0324	5.0502	0.0380	0.0084	4.5492
age-65-199	-0.1500	0.0326	-4.6045	-0.0436	0.0084	-5.1992
points-1-3	1.0951	0.0021	511.4274	0.2952	0.0006	506.0708
points-4-6	1.5716	0.0026	597.7754	0.4322	0.0007	580.5476
points-7-9	1.8247	0.0034	532.4798	0.5075	0.0010	507.0129
points-10-150	2.0603	0.0035	582.8189	0.5793	0.0011	550.2366
month-02	0.1508	0.0043	34.7538	0.0413	0.0012	34.7620
month-03	0.1561	0.0042	36.8072	0.0427	0.0012	36.7734
month-04	0.1501	0.0043	34.7661	0.0411	0.0012	34.7589
month-05	0.1741	0.0043	40.9523	0.0474	0.0012	40.7339
month-06	0.1903	0.0043	44.5750	0.0518	0.0012	44.2588
month-07	0.1704	0.0043	40.1007	0.0461	0.0012	39.5686
month-08	0.0600	0.0044	13.7547	0.0157	0.0012	13.1676
month-09	0.2332	0.0042	55.3142	0.0634	0.0012	54.7715
month-10	0.2215	0.0042	52.9039	0.0605	0.0011	52.6840
month-11	0.1906	0.0042	44.8459	0.0518	0.0012	44.5001
month-12	-0.5267	0.0051	-102.8657	-0.1414	0.0014	-103.5058
Monday	0.3257	0.0035	92.5918	0.0884	0.0010	92.6296
Tuesday	0.4229	0.0034	122.6208	0.1153	0.0009	123.0190
Wednesday	0.4863	0.0034	142.7170	0.1328	0.0009	143.2305
Thursday	0.4371	0.0034	127.0067	0.1191	0.0009	127.3143
Friday	0.3708	0.0035	106.3176	0.1009	0.0009	106.5099
Saturday	0.1002	0.0037	27.0823	0.0271	0.0010	27.2141
policy-age-16-19	-0.1521	0.0466	-3.2663	-0.0441	0.0120	-3.6599
policy-age-20-24	-0.1702	0.0462	-3.6821	-0.0495	0.0119	-4.1514
policy-age-25-34	-0.1924	0.0461	-4.1712	-0.0545	0.0119	-4.5824
policy-age-35-44	-0.1624	0.0461	-3.5183	-0.0455	0.0119	-3.8238
policy-age-45-54	-0.1587	0.0462	-3.4377	-0.0437	0.0119	-3.6729
policy-age-55-64	-0.1578	0.0463	-3.4105	-0.0430	0.0119	-3.6001
policy-age-65-199	-0.0918	0.0465	-1.9734	-0.0248	0.0120	-2.0641

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

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-10.8481	0.1033	-105.0558	-4.1284	0.0248	-166.6152
policy	-0.0407	0.1434	-0.2841	-0.0098	0.0343	-0.2842
age-16-19	1.1432	0.1036	11.0376	0.2907	0.0249	11.6871
age-20-24	1.1628	0.1032	11.2668	0.2925	0.0248	11.8084
age-25-34	0.9920	0.1031	9.6196	0.2460	0.0247	9.9410
age-35-44	0.9273	0.1031	8.9931	0.2284	0.0247	9.2315
age-45-54	0.7303	0.1031	7.0816	0.1765	0.0247	7.1347
age-55-64	0.4915	0.1032	4.7617	0.1158	0.0248	4.6746
age-65-199	0.1459	0.1034	1.4105	0.0307	0.0248	1.2378
points-1-3	1.1966	0.0034	349.3322	0.3118	0.0009	343.8453
points-4-6	1.7763	0.0050	358.4113	0.4727	0.0014	343.0562
points-7-9	2.0974	0.0077	272.2106	0.5650	0.0022	254.9390
points-10-150	2.3579	0.0103	229.7324	0.6423	0.0030	212.1567
month-02	0.1806	0.0072	25.1118	0.0466	0.0019	25.0021
month-03	0.1864	0.0070	26.5118	0.0481	0.0018	26.3895
month-04	0.2143	0.0071	30.1524	0.0555	0.0018	30.1339
month-05	0.2264	0.0070	32.2429	0.0587	0.0018	32.2615
month-06	0.1939	0.0071	27.1964	0.0501	0.0018	27.1363
month-07	0.1375	0.0072	19.2123	0.0355	0.0019	19.1699
month-08	0.0255	0.0074	3.4673	0.0064	0.0019	3.3793
month-09	0.2416	0.0070	34.3510	0.0625	0.0018	34.2667
month-10	0.2667	0.0069	38.5347	0.0694	0.0018	38.6083
month-11	0.2774	0.0070	39.8438	0.0719	0.0018	39.7848
month-12	-0.5307	0.0086	-61.9842	-0.1346	0.0022	-62.2041
Monday	0.5581	0.0062	90.5305	0.1426	0.0016	90.8617
Tuesday	0.7101	0.0060	118.2154	0.1825	0.0015	119.0869
Wednesday	0.7749	0.0059	130.3693	0.1995	0.0015	131.4397
Thursday	0.7121	0.0060	118.5401	0.1831	0.0015	119.4529
Friday	0.5665	0.0062	91.9614	0.1449	0.0016	92.3930
Saturday	0.1201	0.0068	17.7839	0.0305	0.0017	17.8854
policy-age-16-19	-0.0401	0.1441	-0.2781	-0.0115	0.0345	-0.3337
policy-age-20-24	-0.0484	0.1436	-0.3370	-0.0140	0.0344	-0.4061
policy-age-25-34	-0.1044	0.1435	-0.7274	-0.0290	0.0344	-0.8442
policy-age-35-44	-0.0768	0.1435	-0.5354	-0.0214	0.0344	-0.6229
policy-age-45-54	-0.1100	0.1435	-0.7665	-0.0296	0.0344	-0.8606
policy-age-55-64	-0.1043	0.1436	-0.7263	-0.0276	0.0344	-0.8027
policy-age-65-199	-0.0144	0.1439	-0.0997	-0.0046	0.0345	-0.1336

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

### 3.4 Tickets for 4 points

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-11.2539	0.0916	-122.8143	-4.2080	0.0212	-198.8816
policy	-0.3613	0.1387	-2.6044	-0.0824	0.0317	-2.5973
age-16-19	1.0093	0.0893	11.2966	0.2497	0.0207	12.0673
age-20-24	-0.1893	0.0895	-2.1150	-0.0424	0.0207	-2.0484
age-25-34	-1.2456	0.0899	-13.8517	-0.2840	0.0208	-13.6842
age-35-44	-2.0253	0.0917	-22.0826	-0.4515	0.0211	-21.4200
age-45-54	-2.5772	0.0942	-27.3527	-0.5649	0.0215	-26.2622
age-55-64	-2.8569	0.0992	-28.7852	-0.6198	0.0224	-27.6689
age-65-199	-3.1277	0.1065	-29.3755	-0.6716	0.0237	-28.3962
points-1-3	0.5756	0.0155	37.1455	0.1329	0.0035	37.8326
points-4-6	1.2046	0.0174	69.3057	0.2805	0.0041	69.2138
points-7-9	1.5508	0.0209	74.1441	0.3653	0.0050	73.2072
points-10-150	2.0168	0.0184	109.7780	0.4834	0.0045	108.2300
month-02	0.0599	0.0314	1.9062	0.0131	0.0071	1.8388
month-03	0.0740	0.0306	2.4180	0.0160	0.0070	2.2902
month-04	0.2229	0.0301	7.4090	0.0490	0.0069	7.1376
month-05	0.3548	0.0290	12.2432	0.0792	0.0066	11.9449
month-06	0.4100	0.0288	14.2263	0.0911	0.0066	13.7866
month-07	0.4275	0.0285	14.9888	0.0957	0.0065	14.6387
month-08	0.3975	0.0286	13.8859	0.0883	0.0066	13.4488
month-09	0.3821	0.0289	13.2330	0.0852	0.0066	12.8677
month-10	0.3711	0.0287	12.9180	0.0829	0.0066	12.5855
month-11	0.2675	0.0295	9.0690	0.0593	0.0068	8.7857
month-12	0.0027	0.0311	0.0860	-0.0017	0.0071	-0.2441
Monday	-0.2509	0.0221	-11.3517	-0.0545	0.0051	-10.7203
Tuesday	-0.1978	0.0218	-9.0834	-0.0410	0.0050	-8.1883
Wednesday	-0.1570	0.0215	-7.2871	-0.0321	0.0050	-6.4633
Thursday	-0.1070	0.0213	-5.0289	-0.0212	0.0049	-4.3195
Friday	0.0626	0.0204	3.0708	0.0164	0.0047	3.4760
Saturday	0.1690	0.0199	8.5089	0.0388	0.0046	8.3777
policy-age-16-19	0.2176	0.1402	1.5523	0.0483	0.0321	1.5029
policy-age-20-24	0.2375	0.1405	1.6912	0.0538	0.0322	1.6743
policy-age-25-34	0.2631	0.1410	1.8653	0.0602	0.0322	1.8664
policy-age-35-44	0.2668	0.1435	1.8592	0.0614	0.0327	1.8780
policy-age-45-54	0.2759	0.1465	1.8829	0.0628	0.0332	1.8891
policy-age-55-64	0.1634	0.1536	1.0637	0.0398	0.0345	1.1547
policy-age-65-199	0.1603	0.1632	0.9826	0.0408	0.0361	1.1287

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

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-14.3251	0.7101	-20.1720	-4.8600	0.1431	-33.9527
policy	0.5989	0.8660	0.6915	0.1215	0.1760	0.6905
age-16-19	2.1562	0.7086	3.0427	0.4592	0.1429	3.2140
age-20-24	1.0303	0.7086	1.4539	0.2136	0.1428	1.4952
age-25-34	0.2625	0.7084	0.3706	0.0510	0.1428	0.3575
age-35-44	-0.2721	0.7091	-0.3838	-0.0571	0.1429	-0.3993
age-45-54	-0.8765	0.7106	-1.2334	-0.1765	0.1432	-1.2330
age-55-64	-1.3805	0.7158	-1.9287	-0.2732	0.1441	-1.8960
age-65-199	-1.0545	0.7166	-1.4716	-0.2097	0.1443	-1.4536
points-1-3	0.7261	0.0381	19.0614	0.1536	0.0080	19.1738
points-4-6	1.4697	0.0519	28.2985	0.3130	0.0113	27.7168
points-7-9	1.8508	0.0772	23.9751	0.3995	0.0171	23.3165
points-10-150	2.6746	0.0750	35.6707	0.5906	0.0173	34.0918
month-02	0.0943	0.0788	1.1976	0.0180	0.0163	1.1020
month-03	0.1721	0.0756	2.2754	0.0342	0.0157	2.1755
month-04	0.2684	0.0754	3.5604	0.0552	0.0157	3.5238
month-05	0.3255	0.0738	4.4127	0.0662	0.0154	4.3106
month-06	0.2853	0.0749	3.8080	0.0586	0.0156	3.7638
month-07	0.2389	0.0751	3.1822	0.0479	0.0156	3.0707
month-08	0.2593	0.0746	3.4747	0.0520	0.0155	3.3501
month-09	0.3967	0.0729	5.4425	0.0817	0.0152	5.3816
month-10	0.4127	0.0721	5.7268	0.0845	0.0150	5.6215
month-11	0.2991	0.0742	4.0288	0.0602	0.0155	3.8932
month-12	-0.0852	0.0807	-1.0556	-0.0212	0.0167	-1.2675
Monday	-0.0339	0.0577	-0.5865	-0.0036	0.0120	-0.2961
Tuesday	0.0918	0.0560	1.6390	0.0222	0.0117	1.8923
Wednesday	0.0659	0.0563	1.1694	0.0170	0.0118	1.4446
Thursday	0.1368	0.0554	2.4680	0.0310	0.0116	2.6720
Friday	0.2206	0.0544	4.0542	0.0477	0.0114	4.1746
Saturday	0.1521	0.0552	2.7543	0.0321	0.0116	2.7671
policy-age-16-19	-0.6104	0.8682	-0.7031	-0.1219	0.1766	-0.6905
policy-age-20-24	-0.4882	0.8682	-0.5623	-0.0973	0.1765	-0.5512
policy-age-25-34	-0.6870	0.8681	-0.7914	-0.1385	0.1765	-0.7846
policy-age-35-44	-0.6005	0.8691	-0.6909	-0.1225	0.1767	-0.6935
policy-age-45-54	-0.5488	0.8714	-0.6298	-0.1133	0.1771	-0.6399
policy-age-55-64	-0.6756	0.8798	-0.7679	-0.1368	0.1785	-0.7662
policy-age-65-199	-1.1515	0.8851	-1.3010	-0.2269	0.1795	-1.2640

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

### 3.5 Tickets for 5 points

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-15.1937	0.5769	-26.3370	-5.0492	0.1139	-44.3213
policy	-1.0837	1.1197	-0.9679	-0.2115	0.2188	-0.9663
age-16-19	4.3608	0.5768	7.5597	0.9565	0.1139	8.3967
age-20-24	4.2050	0.5767	7.2912	0.9160	0.1139	8.0442
age-25-34	3.7583	0.5767	6.5170	0.8037	0.1139	7.0583
age-35-44	3.2253	0.5767	5.5923	0.6777	0.1139	5.9507
age-45-54	2.8687	0.5768	4.9736	0.5965	0.1139	5.2372
age-55-64	2.4174	0.5770	4.1896	0.4969	0.1139	4.3612
age-65-199	1.6702	0.5777	2.8910	0.3380	0.1141	2.9626
points-1-3	1.1861	0.0099	119.4608	0.2718	0.0023	118.9461
points-4-6	1.7149	0.0115	148.6209	0.4001	0.0027	146.4352
points-7-9	2.0244	0.0141	143.2394	0.4776	0.0034	138.9267
points-10-150	2.4888	0.0130	190.9165	0.5971	0.0032	184.9084
month-02	0.1530	0.0218	7.0153	0.0367	0.0051	7.2529
month-03	0.2360	0.0209	11.2680	0.0561	0.0049	11.5347
month-04	0.3808	0.0207	18.4366	0.0900	0.0048	18.7169
month-05	0.4160	0.0204	20.4232	0.0971	0.0047	20.4676
month-06	0.4982	0.0201	24.7343	0.1164	0.0047	24.7643
month-07	0.5623	0.0198	28.4496	0.1313	0.0046	28.4310
month-08	0.4715	0.0201	23.4732	0.1094	0.0047	23.3422
month-09	0.6415	0.0195	32.8178	0.1503	0.0046	32.8778
month-10	0.5823	0.0196	29.6513	0.1361	0.0046	29.6621
month-11	0.4590	0.0202	22.7341	0.1073	0.0047	22.7816
month-12	-0.3908	0.0247	-15.8365	-0.0894	0.0056	-15.8382
Monday	-0.2007	0.0141	-14.1976	-0.0480	0.0033	-14.4121
Tuesday	-0.2429	0.0143	-16.9643	-0.0578	0.0034	-17.1414
Wednesday	-0.2014	0.0142	-14.2290	-0.0478	0.0033	-14.3195
Thursday	-0.2246	0.0143	-15.7566	-0.0534	0.0034	-15.9001
Friday	-0.0766	0.0137	-5.5927	-0.0183	0.0032	-5.6594
Saturday	-0.0051	0.0134	-0.3818	-0.0012	0.0032	-0.3757
policy-age-16-19	0.6277	1.1199	0.5604	0.1001	0.2189	0.4572
policy-age-20-24	0.4771	1.1198	0.4261	0.0626	0.2189	0.2862
policy-age-25-34	0.4064	1.1198	0.3629	0.0513	0.2189	0.2346
policy-age-35-44	0.4028	1.1199	0.3597	0.0554	0.2189	0.2529
policy-age-45-54	0.3434	1.1199	0.3066	0.0449	0.2189	0.2049
policy-age-55-64	0.3758	1.1202	0.3355	0.0558	0.2190	0.2548
policy-age-65-199	0.3846	1.1212	0.3430	0.0628	0.2192	0.2867

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

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-23.1166	34.8737	-0.6629	-6.3704	4.9310	-1.2919
policy	0.1755	46.1457	0.0038	0.0295	6.4923	0.0045
age-16-19	10.8062	34.8737	0.3099	1.9398	4.9310	0.3934
age-20-24	10.8113	34.8737	0.3100	1.9415	4.9310	0.3937
age-25-34	10.3305	34.8737	0.2962	1.8317	4.9310	0.3715
age-35-44	9.9643	34.8737	0.2857	1.7514	4.9310	0.3552
age-45-54	9.5447	34.8737	0.2737	1.6604	4.9310	0.3367
age-55-64	9.0990	34.8737	0.2609	1.5672	4.9310	0.3178
age-65-199	8.2806	34.8738	0.2374	1.4025	4.9311	0.2844
points-1-3	1.3476	0.0214	62.8293	0.2920	0.0047	62.3786
points-4-6	2.0916	0.0283	73.8874	0.4616	0.0064	71.8674
points-7-9	2.5959	0.0394	65.9419	0.5807	0.0092	62.8339
points-10-150	3.1424	0.0452	69.5523	0.7131	0.0110	65.1009
month-02	0.1996	0.0509	3.9225	0.0436	0.0110	3.9826
month-03	0.2640	0.0491	5.3805	0.0581	0.0106	5.4927
month-04	0.4399	0.0482	9.1225	0.0965	0.0104	9.2671
month-05	0.5090	0.0473	10.7712	0.1110	0.0102	10.8674
month-06	0.5070	0.0475	10.6727	0.1098	0.0103	10.6871
month-07	0.5559	0.0467	11.9004	0.1202	0.0101	11.8824
month-08	0.4737	0.0474	9.9891	0.1024	0.0103	9.9885
month-09	0.6676	0.0459	14.5305	0.1455	0.0100	14.6115
month-10	0.6170	0.0461	13.3987	0.1335	0.0100	13.3763
month-11	0.5288	0.0470	11.2473	0.1146	0.0102	11.2598
month-12	-0.4025	0.0584	-6.8876	-0.0857	0.0124	-6.8975
Monday	-0.0989	0.0320	-3.0915	-0.0221	0.0070	-3.1564
Tuesday	-0.2235	0.0331	-6.7473	-0.0495	0.0072	-6.8557
Wednesday	-0.1646	0.0326	-5.0511	-0.0364	0.0071	-5.1151
Thursday	-0.2285	0.0332	-6.8847	-0.0504	0.0072	-6.9657
Friday	-0.1462	0.0325	-4.5048	-0.0332	0.0071	-4.6804
Saturday	-0.0818	0.0319	-2.5661	-0.0184	0.0070	-2.6406
policy-age-16-19	-0.6704	46.1458	-0.0145	-0.1383	6.4923	-0.0213
policy-age-20-24	-0.8781	46.1457	-0.0190	-0.1869	6.4923	-0.0288
policy-age-25-34	-0.9189	46.1457	-0.0199	-0.1929	6.4923	-0.0297
policy-age-35-44	-0.9863	46.1457	-0.0214	-0.2050	6.4923	-0.0316
policy-age-45-54	-1.0399	46.1458	-0.0225	-0.2131	6.4923	-0.0328
policy-age-55-64	-0.9789	46.1458	-0.0212	-0.1959	6.4923	-0.0302
policy-age-65-199	-0.8427	46.1459	-0.0183	-0.1654	6.4924	-0.0255

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

### 3.6 Tickets for 7 points

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-16.2271	1.0009	-16.2121	-5.2350	0.1892	-27.6681
policy	-7.2060	22.4242	-0.3213	-1.3045	4.3418	-0.3005
age-16-19	4.2170	1.0005	4.2151	0.8799	0.1891	4.6533
age-20-24	3.8206	1.0003	3.8196	0.7863	0.1890	4.1592
age-25-34	3.1826	1.0002	3.1818	0.6389	0.1890	3.3800
age-35-44	2.2503	1.0005	2.2491	0.4377	0.1891	2.3145
age-45-54	1.5499	1.0011	1.5483	0.2941	0.1892	1.5544
age-55-64	0.7510	1.0034	0.7484	0.1369	0.1897	0.7218
age-65-199	-0.0146	1.0102	-0.0144	-0.0095	0.1910	-0.0496
points-1-3	1.1043	0.0251	43.9631	0.2363	0.0054	43.8264
points-4-6	1.6653	0.0283	58.7573	0.3620	0.0062	58.0997
points-7-9	2.0586	0.0330	62.4517	0.4535	0.0074	61.1346
points-10-150	2.7656	0.0277	99.7636	0.6223	0.0063	98.4455
month-02	0.0354	0.0555	0.6376	0.0083	0.0121	0.6851
month-03	0.2463	0.0516	4.7692	0.0560	0.0112	4.9807
month-04	0.4705	0.0502	9.3714	0.1046	0.0110	9.5411
month-05	0.5543	0.0491	11.2794	0.1218	0.0107	11.3362
month-06	0.7050	0.0480	14.6825	0.1550	0.0105	14.7242
month-07	0.6381	0.0483	13.2187	0.1399	0.0106	13.2313
month-08	0.6086	0.0485	12.5496	0.1328	0.0106	12.5059
month-09	0.7664	0.0473	16.1941	0.1679	0.0104	16.1603
month-10	0.5910	0.0485	12.1777	0.1282	0.0106	12.0550
month-11	0.4451	0.0501	8.8879	0.0970	0.0110	8.8580
month-12	-0.4788	0.0626	-7.6512	-0.1027	0.0134	-7.6525
Monday	-0.3921	0.0338	-11.6025	-0.0877	0.0075	-11.7446
Tuesday	-0.3595	0.0335	-10.7348	-0.0812	0.0074	-10.9455
Wednesday	-0.4715	0.0347	-13.6065	-0.1058	0.0076	-13.8269
Thursday	-0.4376	0.0343	-12.7560	-0.0969	0.0076	-12.8052
Friday	-0.1998	0.0320	-6.2403	-0.0456	0.0071	-6.4064
Saturday	0.0030	0.0303	0.0977	0.0002	0.0068	0.0338
policy-age-16-19	6.5707	22.4242	0.2930	1.1587	4.3419	0.2669
policy-age-20-24	6.5374	22.4242	0.2915	1.1521	4.3418	0.2654
policy-age-25-34	6.3507	22.4242	0.2832	1.1169	4.3418	0.2572
policy-age-35-44	6.4490	22.4242	0.2876	1.1450	4.3419	0.2637
policy-age-45-54	6.4453	22.4243	0.2874	1.1494	4.3419	0.2647
policy-age-55-64	6.5665	22.4246	0.2928	1.1751	4.3419	0.2706
policy-age-65-199	5.5374	22.4267	0.2469	0.9955	4.3423	0.2292

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

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-26.0738	159.7386	-0.1632	-6.8063	21.0300	-0.3236
policy	0.1786	211.3175	0.0008	0.0283	27.6840	0.0010
age-16-19	12.1918	159.7386	0.0763	2.0507	21.0300	0.0975
age-20-24	11.5476	159.7385	0.0723	1.9177	21.0300	0.0912
age-25-34	10.8107	159.7385	0.0677	1.7647	21.0300	0.0839
age-35-44	10.1330	159.7386	0.0634	1.6301	21.0300	0.0775
age-45-54	9.5919	159.7386	0.0600	1.5259	21.0300	0.0726
age-55-64	8.3504	159.7388	0.0523	1.3000	21.0300	0.0618
age-65-199	8.0376	159.7392	0.0503	1.2412	21.0301	0.0590
points-1-3	1.2396	0.0820	15.1104	0.2447	0.0163	15.0402
points-4-6	2.3279	0.0948	24.5493	0.4684	0.0195	23.9818
points-7-9	2.5969	0.1423	18.2523	0.5295	0.0298	17.7713
points-10-150	3.7267	0.1248	29.8669	0.7757	0.0273	28.4126
month-02	0.2992	0.1937	1.5450	0.0603	0.0384	1.5708
month-03	0.3224	0.1885	1.7100	0.0679	0.0373	1.8215
month-04	0.5960	0.1826	3.2637	0.1226	0.0362	3.3900
month-05	0.6800	0.1791	3.7969	0.1373	0.0356	3.8626
month-06	0.7841	0.1765	4.4423	0.1555	0.0352	4.4221
month-07	0.8203	0.1743	4.7071	0.1660	0.0346	4.7941
month-08	0.5993	0.1810	3.3121	0.1197	0.0359	3.3303
month-09	0.8624	0.1735	4.9707	0.1751	0.0345	5.0755
month-10	0.7024	0.1771	3.9661	0.1405	0.0352	3.9883
month-11	0.6568	0.1791	3.6676	0.1337	0.0356	3.7590
month-12	-0.3876	0.2261	-1.7138	-0.0728	0.0441	-1.6488
Monday	-0.3513	0.1111	-3.1615	-0.0723	0.0224	-3.2208
Tuesday	-0.5391	0.1178	-4.5757	-0.1071	0.0236	-4.5377
Wednesday	-0.6201	0.1210	-5.1262	-0.1224	0.0241	-5.0711
Thursday	-0.5916	0.1199	-4.9355	-0.1170	0.0240	-4.8831
Friday	-0.4139	0.1134	-3.6497	-0.0824	0.0228	-3.6130
Saturday	-0.1644	0.1055	-1.5585	-0.0316	0.0213	-1.4838
policy-age-16-19	-1.1982	211.3175	-0.0057	-0.2368	27.6840	-0.0086
policy-age-20-24	-0.8614	211.3175	-0.0041	-0.1684	27.6840	-0.0061
policy-age-25-34	-1.2270	211.3175	-0.0058	-0.2390	27.6840	-0.0086
policy-age-35-44	-1.2492	211.3176	-0.0059	-0.2347	27.6840	-0.0085
policy-age-45-54	-1.0853	211.3176	-0.0051	-0.1971	27.6840	-0.0071
policy-age-55-64	-0.5372	211.3179	-0.0025	-0.1050	27.6841	-0.0038
policy-age-65-199	-1.9749	211.3203	-0.0093	-0.3358	27.6846	-0.0121

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



### 3.7 Tickets for 9+ points

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-12.4698	0.1605	-77.6713	-4.4723	0.0350	-127.8440
policy	-0.3906	0.2478	-1.5763	-0.0832	0.0535	-1.5553
age-16-19	0.5111	0.1596	3.2027	0.1210	0.0349	3.4701
age-20-24	-0.0627	0.1584	-0.3957	-0.0102	0.0346	-0.2950
age-25-34	-0.7379	0.1581	-4.6661	-0.1598	0.0345	-4.6330
age-35-44	-1.2032	0.1590	-7.5665	-0.2575	0.0346	-7.4338
age-45-54	-1.3905	0.1595	-8.7161	-0.2963	0.0347	-8.5308
age-55-64	-1.6283	0.1622	-10.0418	-0.3450	0.0352	-9.7937
age-65-199	-1.2575	0.1616	-7.7804	-0.2674	0.0351	-7.6112
points-1-3	0.7997	0.0219	36.4932	0.1699	0.0047	36.3675
points-4-6	1.2307	0.0273	45.1203	0.2636	0.0060	44.2678
points-7-9	1.5640	0.0340	45.9987	0.3389	0.0076	44.6907
points-10-150	2.1636	0.0294	73.7147	0.4790	0.0067	71.7116
month-02	0.0874	0.0437	2.0000	0.0185	0.0093	1.9804
month-03	-0.0045	0.0437	-0.1033	-0.0009	0.0093	-0.0921
month-04	0.1780	0.0426	4.1793	0.0376	0.0091	4.1264
month-05	0.2754	0.0413	6.6741	0.0585	0.0088	6.6095
month-06	0.2304	0.0420	5.4900	0.0478	0.0090	5.3131
month-07	-0.0012	0.0440	-0.0275	-0.0026	0.0094	-0.2733
month-08	0.0775	0.0431	1.7993	0.0140	0.0092	1.5184
month-09	0.3375	0.0409	8.2599	0.0718	0.0088	8.1827
month-10	0.2343	0.0415	5.6532	0.0487	0.0089	5.4689
month-11	0.1747	0.0423	4.1329	0.0362	0.0091	3.9946
month-12	0.0506	0.0432	1.1714	0.0101	0.0092	1.0926
Monday	-0.1399	0.0344	-4.0716	-0.0280	0.0073	-3.8145
Tuesday	0.0081	0.0331	0.2452	0.0041	0.0071	0.5840
Wednesday	0.0595	0.0327	1.8228	0.0158	0.0070	2.2518
Thursday	0.1931	0.0317	6.0949	0.0439	0.0068	6.4333
Friday	0.2668	0.0312	8.5621	0.0589	0.0067	8.7684
Saturday	0.2120	0.0315	6.7274	0.0456	0.0068	6.7118
policy-age-16-19	0.1113	0.2521	0.4414	0.0207	0.0545	0.3797
policy-age-20-24	0.1305	0.2506	0.5209	0.0256	0.0541	0.4734
policy-age-25-34	0.0954	0.2504	0.3811	0.0196	0.0540	0.3623
policy-age-35-44	0.1718	0.2517	0.6828	0.0372	0.0542	0.6852
policy-age-45-54	0.1193	0.2524	0.4726	0.0265	0.0544	0.4876
policy-age-55-64	0.1990	0.2556	0.7785	0.0439	0.0550	0.7977
policy-age-65-199	0.2631	0.2546	1.0332	0.0565	0.0548	1.0299

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

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-13.9799	0.5045	-27.7121	-4.7848	0.1039	-46.0489
policy	-0.0933	0.7066	-0.1320	-0.0213	0.1455	-0.1464
age-16-19	0.5536	0.5052	1.0957	0.1179	0.1042	1.1313
age-20-24	-0.0124	0.5030	-0.0246	-0.0034	0.1037	-0.0326
age-25-34	-0.4010	0.5018	-0.7992	-0.0847	0.1034	-0.8191
age-35-44	-0.6252	0.5019	-1.2456	-0.1305	0.1034	-1.2623
age-45-54	-0.8119	0.5023	-1.6165	-0.1685	0.1035	-1.6287
age-55-64	-0.8589	0.5036	-1.7056	-0.1778	0.1037	-1.7143
age-65-199	-0.3105	0.5031	-0.6171	-0.0661	0.1036	-0.6376
points-1-3	0.7360	0.0378	19.4704	0.1519	0.0078	19.3586
points-4-6	1.4386	0.0539	26.6746	0.3008	0.0115	26.0684
points-7-9	1.7750	0.0838	21.1837	0.3751	0.0182	20.5560
points-10-150	2.3292	0.0967	24.0953	0.4981	0.0217	22.9883
month-02	0.1671	0.0707	2.3641	0.0338	0.0145	2.3296
month-03	-0.0154	0.0723	-0.2127	-0.0036	0.0148	-0.2434
month-04	0.2247	0.0695	3.2332	0.0459	0.0142	3.2234
month-05	0.2455	0.0685	3.5862	0.0499	0.0140	3.5549
month-06	0.1479	0.0706	2.0948	0.0298	0.0145	2.0593
month-07	-0.4594	0.0825	-5.5664	-0.0932	0.0167	-5.5933
month-08	-0.1524	0.0754	-2.0210	-0.0315	0.0154	-2.0522
month-09	0.4150	0.0664	6.2547	0.0852	0.0136	6.2419
month-10	0.3679	0.0664	5.5454	0.0757	0.0136	5.5481
month-11	0.3026	0.0678	4.4635	0.0618	0.0139	4.4414
month-12	-0.0564	0.0732	-0.7704	-0.0122	0.0149	-0.8131
Monday	0.4699	0.0625	7.5186	0.0965	0.0127	7.6210
Tuesday	0.7048	0.0599	11.7619	0.1447	0.0122	11.8957
Wednesday	0.7618	0.0594	12.8307	0.1566	0.0121	12.9843
Thursday	0.7967	0.0591	13.4806	0.1634	0.0120	13.6063
Friday	0.6465	0.0605	10.6783	0.1329	0.0123	10.8224
Saturday	0.2170	0.0658	3.2959	0.0440	0.0133	3.3109
policy-age-16-19	-0.1181	0.7142	-0.1653	-0.0240	0.1471	-0.1631
policy-age-20-24	-0.0357	0.7109	-0.0503	-0.0047	0.1464	-0.0318
policy-age-25-34	0.0029	0.7092	0.0041	0.0031	0.1460	0.0214
policy-age-35-44	-0.0691	0.7096	-0.0974	-0.0114	0.1461	-0.0779
policy-age-45-54	-0.1849	0.7103	-0.2603	-0.0350	0.1462	-0.2391
policy-age-55-64	-0.1468	0.7121	-0.2061	-0.0272	0.1466	-0.1857
policy-age-65-199	0.0629	0.7109	0.0884	0.0149	0.1463	0.1015

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

## 4 Table 6: Regressions for high-point drivers by ticket-point value

### 4.1 Tickets for 1 point

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-13.0978	0.7074	-18.5149	-4.6529	0.1576	-29.5247
policy	-5.8246	14.2791	-0.4079	-1.1408	2.2920	-0.4977
age-16-19	2.1243	0.7077	3.0019	0.5056	0.1577	3.2070
age-20-24	2.0421	0.7073	2.8873	0.4801	0.1576	3.0474
age-25-34	2.1814	0.7072	3.0846	0.5155	0.1575	3.2723
age-35-44	2.2064	0.7072	3.1199	0.5210	0.1575	3.3073
age-45-54	2.1991	0.7072	3.1095	0.5192	0.1575	3.2955
age-55-64	2.1212	0.7073	2.9989	0.4991	0.1576	3.1678
age-65-199	1.6952	0.7079	2.3948	0.3931	0.1577	2.4924
points-1-3	0.6671	0.0125	53.3010	0.1609	0.0030	53.3769
points-4-6	1.1816	0.0124	95.6290	0.2894	0.0030	96.0381
points-7-9	1.5600	0.0131	119.2572	0.3863	0.0032	119.1938
points-10-150	2.0270	0.0128	158.0106	0.5089	0.0032	158.1769
month-02	0.1788	0.0189	9.4606	0.0448	0.0048	9.4092
month-03	0.2027	0.0184	11.0091	0.0510	0.0046	10.9754
month-04	0.1218	0.0189	6.4389	0.0306	0.0048	6.4184
month-05	0.2014	0.0184	10.9405	0.0505	0.0046	10.8795
month-06	0.1459	0.0188	7.7535	0.0364	0.0047	7.6898
month-07	0.0826	0.0189	4.3639	0.0207	0.0048	4.3505
month-08	-0.0126	0.0194	-0.6506	-0.0034	0.0049	-0.6997
month-09	0.3096	0.0181	17.0830	0.0778	0.0046	16.9657
month-10	0.1781	0.0185	9.6359	0.0448	0.0047	9.6136
month-11	0.1485	0.0188	7.8997	0.0371	0.0047	7.8330
month-12	-0.5465	0.0226	-24.2076	-0.1346	0.0056	-24.2464
Monday	0.5639	0.0160	35.1748	0.1397	0.0040	35.1499
Tuesday	0.6826	0.0157	43.4684	0.1698	0.0039	43.5502
Wednesday	0.7019	0.0157	44.8261	0.1746	0.0039	44.8998
Thursday	0.6512	0.0158	41.2177	0.1615	0.0039	41.1824
Friday	0.5136	0.0162	31.7227	0.1272	0.0040	31.7152
Saturday	0.0803	0.0177	4.5239	0.0194	0.0044	4.4629
policy-age-16-19	4.6383	14.2793	0.3248	0.8349	2.2920	0.3642
policy-age-20-24	5.4452	14.2791	0.3813	1.0445	2.2920	0.4557
policy-age-25-34	5.7526	14.2791	0.4029	1.1228	2.2920	0.4899
policy-age-35-44	5.8232	14.2791	0.4078	1.1408	2.2920	0.4977
policy-age-45-54	5.8247	14.2791	0.4079	1.1409	2.2920	0.4978
policy-age-55-64	5.8279	14.2791	0.4081	1.1416	2.2920	0.4981
policy-age-65-199	5.9909	14.2792	0.4196	1.1818	2.2920	0.5156

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

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-18.3831	29.8640	-0.6156	-5.8768	7.6458	-0.7686
policy	-0.1745	50.4514	-0.0035	-0.0397	12.9292	-0.0031
age-16-19	6.7724	29.8641	0.2268	1.5869	7.6459	0.2076
age-20-24	6.7238	29.8640	0.2251	1.5687	7.6458	0.2052
age-25-34	6.6405	29.8640	0.2224	1.5478	7.6458	0.2024
age-35-44	6.5186	29.8640	0.2183	1.5171	7.6458	0.1984
age-45-54	6.3975	29.8640	0.2142	1.4876	7.6458	0.1946
age-55-64	6.1611	29.8640	0.2063	1.4308	7.6458	0.1871
age-65-199	5.8286	29.8641	0.1952	1.3518	7.6459	0.1768
points-1-3	0.6532	0.0297	21.9915	0.1536	0.0070	21.9814
points-4-6	1.2434	0.0291	42.7237	0.2978	0.0069	42.8830
points-7-9	1.6083	0.0320	50.2524	0.3891	0.0078	49.9987
points-10-150	2.2470	0.0342	65.7399	0.5547	0.0086	64.7688
month-02	0.2243	0.0505	4.4406	0.0550	0.0123	4.4725
month-03	0.3948	0.0478	8.2625	0.0967	0.0117	8.2800
month-04	0.2601	0.0494	5.2638	0.0638	0.0120	5.2986
month-05	0.3378	0.0482	7.0080	0.0832	0.0118	7.0654
month-06	0.2731	0.0493	5.5397	0.0664	0.0120	5.5199
month-07	0.1461	0.0503	2.9044	0.0358	0.0122	2.9262
month-08	0.0813	0.0512	1.5886	0.0198	0.0124	1.5912
month-09	0.5113	0.0470	10.8867	0.1257	0.0115	10.9270
month-10	0.3624	0.0479	7.5612	0.0891	0.0117	7.6074
month-11	0.2984	0.0491	6.0818	0.0731	0.0120	6.1052
month-12	-0.4105	0.0585	-7.0195	-0.0974	0.0140	-6.9716
Monday	0.9154	0.0443	20.6586	0.2194	0.0105	20.8040
Tuesday	0.9818	0.0439	22.3622	0.2362	0.0105	22.5977
Wednesday	1.0839	0.0433	25.0136	0.2611	0.0103	25.2931
Thursday	1.0193	0.0437	23.3198	0.2451	0.0104	23.5414
Friday	0.7864	0.0452	17.3979	0.1883	0.0107	17.5215
Saturday	0.1579	0.0510	3.0969	0.0364	0.0120	3.0314
policy-age-16-19	-2.3353	50.4535	-0.0463	-0.5764	12.9297	-0.0446
policy-age-20-24	-0.3995	50.4515	-0.0079	-0.1050	12.9292	-0.0081
policy-age-25-34	0.1473	50.4514	0.0029	0.0337	12.9292	0.0026
policy-age-35-44	0.2099	50.4514	0.0042	0.0488	12.9292	0.0038
policy-age-45-54	0.2969	50.4514	0.0059	0.0700	12.9292	0.0054
policy-age-55-64	0.4058	50.4515	0.0080	0.0957	12.9292	0.0074
policy-age-65-199	0.4548	50.4516	0.0090	0.1079	12.9293	0.0083

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

## 4.2 Tickets for 2 points

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-11.5083	0.3537	-32.5385	-4.3280	0.0858	-50.4185
policy	-5.1323	5.1830	-0.9902	-1.2584	1.4191	-0.8867
age-16-19	2.2629	0.3538	6.3958	0.5942	0.0859	6.9181
age-20-24	2.3425	0.3536	6.6244	0.6115	0.0858	7.1256
age-25-34	2.4425	0.3536	6.9077	0.6399	0.0858	7.4569
age-35-44	2.4488	0.3536	6.9255	0.6410	0.0858	7.4696
age-45-54	2.4335	0.3536	6.8820	0.6366	0.0858	7.4176
age-55-64	2.3447	0.3536	6.6301	0.6111	0.0858	7.1198
age-65-199	2.0435	0.3538	5.7756	0.5277	0.0859	6.1443
points-1-3	0.5971	0.0054	111.1400	0.1598	0.0014	111.3285
points-4-6	1.0928	0.0053	205.4523	0.2974	0.0014	206.0507
points-7-9	1.3542	0.0058	233.0531	0.3719	0.0016	231.6980
points-10-150	1.6229	0.0060	271.7671	0.4503	0.0017	269.3454
month-02	0.1875	0.0085	22.1040	0.0520	0.0024	21.9677
month-03	0.2102	0.0083	25.4190	0.0585	0.0023	25.3341
month-04	0.1379	0.0085	16.2453	0.0383	0.0024	16.2027
month-05	0.1643	0.0084	19.6672	0.0455	0.0023	19.5352
month-06	0.0811	0.0086	9.4237	0.0222	0.0024	9.2782
month-07	0.0306	0.0086	3.5446	0.0084	0.0024	3.4908
month-08	-0.0681	0.0089	-7.6888	-0.0190	0.0024	-7.7624
month-09	0.2331	0.0083	28.0975	0.0647	0.0023	27.9081
month-10	0.1854	0.0083	22.3249	0.0517	0.0023	22.3348
month-11	0.1987	0.0084	23.7805	0.0553	0.0023	23.7399
month-12	-0.6000	0.0103	-58.0392	-0.1628	0.0028	-58.3410
Monday	0.5228	0.0072	72.3119	0.1429	0.0020	72.2858
Tuesday	0.6214	0.0071	87.4771	0.1707	0.0019	87.7030
Wednesday	0.6584	0.0071	93.2587	0.1811	0.0019	93.5733
Thursday	0.6106	0.0071	85.7379	0.1675	0.0020	85.8793
Friday	0.5023	0.0073	69.1542	0.1374	0.0020	69.1880
Saturday	0.1033	0.0079	13.0812	0.0281	0.0021	13.1365
policy-age-16-19	3.8374	5.1832	0.7404	0.8963	1.4192	0.6316
policy-age-20-24	4.6926	5.1830	0.9054	1.1350	1.4192	0.7998
policy-age-25-34	4.9592	5.1830	0.9568	1.2103	1.4192	0.8529
policy-age-35-44	4.9587	5.1830	0.9567	1.2104	1.4192	0.8529
policy-age-45-54	4.9627	5.1830	0.9575	1.2114	1.4192	0.8536
policy-age-55-64	4.9731	5.1830	0.9595	1.2149	1.4192	0.8561
policy-age-65-199	5.0190	5.1830	0.9683	1.2284	1.4192	0.8656

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

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-17.1444	18.0765	-0.9484	-5.4942	2.9809	-1.8431
policy	-0.1527	30.4737	-0.0050	-0.0392	5.0363	-0.0078
age-16-19	7.1290	18.0765	0.3944	1.5631	2.9810	0.5244
age-20-24	7.3819	18.0764	0.4084	1.6267	2.9809	0.5457
age-25-34	7.3838	18.0764	0.4085	1.6272	2.9809	0.5459
age-35-44	7.3630	18.0764	0.4073	1.6204	2.9809	0.5436
age-45-54	7.3018	18.0764	0.4039	1.6034	2.9809	0.5379
age-55-64	7.1086	18.0765	0.3933	1.5509	2.9809	0.5203
age-65-199	6.7384	18.0765	0.3728	1.4534	2.9809	0.4876
points-1-3	0.6099	0.0120	50.6537	0.1597	0.0031	50.7384
points-4-6	1.1842	0.0118	100.1949	0.3156	0.0031	100.3759
points-7-9	1.4623	0.0134	109.4210	0.3937	0.0036	108.3190
points-10-150	1.8149	0.0158	114.5568	0.4954	0.0044	111.5588
month-02	0.2466	0.0207	11.9434	0.0669	0.0056	11.9492
month-03	0.3444	0.0198	17.3586	0.0939	0.0054	17.4376
month-04	0.2756	0.0203	13.5822	0.0750	0.0055	13.6344
month-05	0.3201	0.0199	16.0738	0.0870	0.0054	16.0957
month-06	0.2205	0.0205	10.7383	0.0601	0.0056	10.8097
month-07	0.0741	0.0211	3.5172	0.0200	0.0057	3.5195
month-08	0.0360	0.0213	1.6900	0.0094	0.0057	1.6425
month-09	0.3363	0.0200	16.7914	0.0913	0.0054	16.7790
month-10	0.3015	0.0200	15.0969	0.0823	0.0054	15.1832
month-11	0.2890	0.0202	14.3020	0.0790	0.0055	14.4070
month-12	-0.6269	0.0258	-24.3291	-0.1647	0.0067	-24.4099
Monday	0.8166	0.0184	44.2980	0.2167	0.0049	44.6389
Tuesday	0.9571	0.0181	52.9826	0.2553	0.0048	53.6011
Wednesday	0.9910	0.0180	55.1050	0.2644	0.0047	55.7273
Thursday	0.9441	0.0181	52.1543	0.2514	0.0048	52.6702
Friday	0.7297	0.0187	39.0233	0.1930	0.0049	39.2390
Saturday	0.1514	0.0209	7.2330	0.0394	0.0054	7.2300
policy-age-16-19	-1.6464	30.4742	-0.0540	-0.4453	5.0365	-0.0884
policy-age-20-24	-0.5145	30.4737	-0.0169	-0.1437	5.0363	-0.0285
policy-age-25-34	-0.0777	30.4737	-0.0025	-0.0232	5.0363	-0.0046
policy-age-35-44	-0.0269	30.4737	-0.0009	-0.0084	5.0363	-0.0017
policy-age-45-54	-0.0484	30.4737	-0.0016	-0.0140	5.0363	-0.0028
policy-age-55-64	0.0015	30.4737	0.0000	0.0002	5.0363	0.0000
policy-age-65-199	0.1021	30.4738	0.0033	0.0271	5.0363	0.0054

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

### 4.3 Tickets for 3 points

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-9.0879	0.1128	-80.5736	-3.7009	0.0314	-117.8869
policy	-7.4118	5.1948	-1.4268	-1.6614	0.8867	-1.8736
age-16-19	0.8759	0.1129	7.7613	0.2553	0.0314	8.1241
age-20-24	0.7665	0.1126	6.8054	0.2146	0.0314	6.8452
age-25-34	0.6403	0.1126	5.6869	0.1763	0.0313	5.6248
age-35-44	0.5483	0.1126	4.8694	0.1494	0.0313	4.7662
age-45-54	0.4899	0.1126	4.3495	0.1324	0.0314	4.2243
age-55-64	0.3862	0.1127	3.4257	0.1024	0.0314	3.2637
age-65-199	0.2265	0.1130	2.0041	0.0563	0.0315	1.7887
points-1-3	0.6390	0.0044	145.7510	0.1759	0.0012	145.8920
points-4-6	1.0017	0.0045	225.0735	0.2797	0.0012	225.4254
points-7-9	1.2474	0.0049	255.8955	0.3520	0.0014	254.3828
points-10-150	1.6193	0.0049	332.9674	0.4645	0.0014	331.0938
month-02	0.1169	0.0072	16.2586	0.0334	0.0021	16.2259
month-03	0.1195	0.0070	16.9720	0.0344	0.0020	17.0753
month-04	0.1355	0.0071	19.1209	0.0390	0.0020	19.2306
month-05	0.1536	0.0070	21.9652	0.0442	0.0020	22.0542
month-06	0.1789	0.0070	25.5095	0.0513	0.0020	25.5067
month-07	0.1720	0.0070	24.6795	0.0492	0.0020	24.6110
month-08	0.0613	0.0071	8.5757	0.0172	0.0020	8.4169
month-09	0.2335	0.0069	33.7358	0.0669	0.0020	33.6393
month-10	0.2129	0.0069	30.9082	0.0612	0.0020	30.9455
month-11	0.1882	0.0070	26.9616	0.0540	0.0020	26.9787
month-12	-0.5099	0.0084	-60.8536	-0.1427	0.0023	-61.1418
Monday	0.3722	0.0058	63.6967	0.1057	0.0017	63.9577
Tuesday	0.4701	0.0057	81.9902	0.1341	0.0016	82.5006
Wednesday	0.5374	0.0057	94.9201	0.1535	0.0016	95.5447
Thursday	0.4912	0.0057	85.9888	0.1401	0.0016	86.4978
Friday	0.4043	0.0058	69.5779	0.1151	0.0016	69.9750
Saturday	0.1000	0.0062	16.1066	0.0283	0.0017	16.2313
policy-age-16-19	5.8341	5.1949	1.1231	1.1952	0.8868	1.3478
policy-age-20-24	6.7347	5.1948	1.2964	1.4617	0.8868	1.6484
policy-age-25-34	7.0029	5.1948	1.3481	1.5431	0.8867	1.7402
policy-age-35-44	7.0131	5.1948	1.3500	1.5468	0.8867	1.7444
policy-age-45-54	6.9873	5.1948	1.3450	1.5403	0.8868	1.7370
policy-age-55-64	6.9894	5.1948	1.3455	1.5421	0.8868	1.7391
policy-age-65-199	6.9910	5.1948	1.3458	1.5446	0.8868	1.7418

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

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-16.7923	18.1519	-0.9251	-5.4078	2.9893	-1.8090
policy	-0.1363	30.5688	-0.0045	-0.0362	5.0471	-0.0072
age-16-19	7.8905	18.1519	0.4347	1.7795	2.9893	0.5953
age-20-24	7.8314	18.1519	0.4314	1.7530	2.9893	0.5864
age-25-34	7.6748	18.1519	0.4228	1.7071	2.9893	0.5711
age-35-44	7.6498	18.1519	0.4214	1.6998	2.9893	0.5686
age-45-54	7.5618	18.1519	0.4166	1.6752	2.9893	0.5604
age-55-64	7.4154	18.1519	0.4085	1.6339	2.9893	0.5466
age-65-199	7.1632	18.1519	0.3946	1.5650	2.9893	0.5235
points-1-3	0.7142	0.0102	69.9126	0.1907	0.0027	69.9008
points-4-6	1.0572	0.0105	100.6709	0.2865	0.0028	100.7366
points-7-9	1.3187	0.0120	110.0360	0.3613	0.0033	108.9928
points-10-150	1.7686	0.0139	126.8298	0.4932	0.0040	123.7501
month-02	0.1413	0.0178	7.9163	0.0389	0.0049	7.8749
month-03	0.1071	0.0176	6.0703	0.0295	0.0049	6.0573
month-04	0.1998	0.0175	11.4459	0.0553	0.0048	11.4420
month-05	0.2080	0.0172	12.0690	0.0576	0.0048	12.0695
month-06	0.1850	0.0175	10.5751	0.0511	0.0048	10.5596
month-07	0.1245	0.0176	7.0702	0.0343	0.0049	7.0583
month-08	0.0139	0.0181	0.7680	0.0037	0.0050	0.7373
month-09	0.2131	0.0174	12.2602	0.0587	0.0048	12.1925
month-10	0.2073	0.0172	12.0434	0.0576	0.0048	12.0782
month-11	0.2532	0.0172	14.7411	0.0702	0.0048	14.7227
month-12	-0.5388	0.0211	-25.4811	-0.1456	0.0057	-25.6048
Monday	0.6004	0.0154	39.0272	0.1636	0.0042	39.3142
Tuesday	0.7487	0.0150	49.8816	0.2053	0.0041	50.4473
Wednesday	0.8093	0.0149	54.4305	0.2223	0.0040	55.1086
Thursday	0.7380	0.0150	49.0757	0.2022	0.0041	49.5933
Friday	0.5704	0.0155	36.8531	0.1557	0.0042	37.2097
Saturday	0.1164	0.0170	6.8455	0.0315	0.0045	6.9363
policy-age-16-19	-1.9873	30.5691	-0.0650	-0.5590	5.0473	-0.1108
policy-age-20-24	-0.8440	30.5688	-0.0276	-0.2406	5.0471	-0.0477
policy-age-25-34	-0.4062	30.5688	-0.0133	-0.1150	5.0471	-0.0228
policy-age-35-44	-0.3749	30.5688	-0.0123	-0.1059	5.0471	-0.0210
policy-age-45-54	-0.3672	30.5688	-0.0120	-0.1027	5.0471	-0.0203
policy-age-55-64	-0.3708	30.5688	-0.0121	-0.1015	5.0471	-0.0201
policy-age-65-199	-0.3687	30.5688	-0.0121	-0.0969	5.0472	-0.0192

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



#### 4.4 Tickets for 4 points

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-10.2274	0.2358	-43.3713	-3.9500	0.0601	-65.7582
policy	-9.0977	23.5608	-0.3861	-2.0361	5.9175	-0.3441
age-16-19	0.3117	0.2305	1.3519	0.0891	0.0590	1.5094
age-20-24	-1.0402	0.2305	-4.5136	-0.2583	0.0590	-4.3794
age-25-34	-1.9069	0.2308	-8.2635	-0.4632	0.0590	-7.8477
age-35-44	-2.5453	0.2324	-10.9505	-0.6067	0.0593	-10.2264
age-45-54	-3.0444	0.2357	-12.9189	-0.7146	0.0599	-11.9304
age-55-64	-3.3442	0.2443	-13.6883	-0.7774	0.0614	-12.6581
age-65-199	-3.4621	0.2651	-13.0612	-0.8018	0.0651	-12.3110
points-1-3	0.4102	0.0342	12.0022	0.0935	0.0077	12.1615
points-4-6	0.7171	0.0344	20.8710	0.1649	0.0078	21.1669
points-7-9	1.0895	0.0353	30.8729	0.2543	0.0081	31.4076
points-10-150	1.7942	0.0323	55.4686	0.4283	0.0074	57.5230
month-02	0.0540	0.0583	0.9252	0.0122	0.0135	0.9084
month-03	0.1183	0.0563	2.1011	0.0270	0.0130	2.0755
month-04	0.4177	0.0531	7.8610	0.0961	0.0123	7.7916
month-05	0.5524	0.0515	10.7220	0.1269	0.0120	10.5828
month-06	0.5922	0.0514	11.5204	0.1355	0.0120	11.3065
month-07	0.6342	0.0508	12.4874	0.1466	0.0118	12.3927
month-08	0.5944	0.0511	11.6392	0.1362	0.0119	11.4474
month-09	0.5187	0.0520	9.9766	0.1185	0.0121	9.7828
month-10	0.4455	0.0524	8.4941	0.1019	0.0122	8.3501
month-11	0.2959	0.0543	5.4518	0.0660	0.0126	5.2342
month-12	-0.0088	0.0577	-0.1523	-0.0054	0.0134	-0.4048
Monday	-0.2517	0.0390	-6.4519	-0.0567	0.0091	-6.2023
Tuesday	-0.1624	0.0381	-4.2614	-0.0337	0.0089	-3.7767
Wednesday	-0.1157	0.0376	-3.0733	-0.0225	0.0088	-2.5476
Thursday	-0.0446	0.0370	-1.2078	-0.0077	0.0087	-0.8798
Friday	0.1404	0.0353	3.9718	0.0354	0.0084	4.2313
Saturday	0.1601	0.0351	4.5574	0.0380	0.0083	4.5552
policy-age-16-19	7.4215	23.5609	0.3150	1.6067	5.9176	0.2715
policy-age-20-24	8.0829	23.5608	0.3431	1.7933	5.9175	0.3030
policy-age-25-34	8.4229	23.5608	0.3575	1.8823	5.9175	0.3181
policy-age-35-44	8.4085	23.5609	0.3569	1.8846	5.9175	0.3185
policy-age-45-54	8.5029	23.5610	0.3609	1.9068	5.9176	0.3222
policy-age-55-64	8.5848	23.5612	0.3644	1.9256	5.9176	0.3254
policy-age-65-199	8.4410	23.5617	0.3582	1.8978	5.9177	0.3207

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

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-24.4688	989.8123	-0.0247	-6.6390	134.7770	-0.0493
policy	-0.1833	1672.1851	-0.0001	-0.0368	227.9898	-0.0002
age-16-19	13.0969	989.8123	0.0132	2.4410	134.7770	0.0181
age-20-24	11.5561	989.8123	0.0117	2.0750	134.7770	0.0154
age-25-34	10.8964	989.8123	0.0110	1.9265	134.7770	0.0143
age-35-44	10.3651	989.8123	0.0105	1.8133	134.7770	0.0135
age-45-54	9.7807	989.8123	0.0099	1.6924	134.7770	0.0126
age-55-64	9.4263	989.8123	0.0095	1.6195	134.7770	0.0120
age-65-199	9.8981	989.8124	0.0100	1.7135	134.7770	0.0127
points-1-3	0.4995	0.1288	3.8790	0.1064	0.0271	3.9241
points-4-6	0.6942	0.1346	5.1590	0.1472	0.0285	5.1563
points-7-9	1.1384	0.1434	7.9412	0.2478	0.0307	8.0607
points-10-150	2.2504	0.1371	16.4163	0.5028	0.0299	16.7939
month-02	0.1209	0.2520	0.4795	0.0227	0.0538	0.4214
month-03	0.3621	0.2345	1.5440	0.0764	0.0501	1.5231
month-04	0.6561	0.2247	2.9198	0.1411	0.0481	2.9337
month-05	0.5449	0.2278	2.3920	0.1114	0.0489	2.2790
month-06	0.6136	0.2262	2.7122	0.1287	0.0485	2.6524
month-07	0.6038	0.2254	2.6785	0.1267	0.0483	2.6224
month-08	0.4526	0.2314	1.9555	0.0941	0.0495	1.8990
month-09	0.5816	0.2270	2.5623	0.1243	0.0486	2.5576
month-10	0.7499	0.2189	3.4264	0.1583	0.0470	3.3663
month-11	0.6513	0.2232	2.9182	0.1353	0.0480	2.8172
month-12	0.0361	0.2521	0.1432	0.0031	0.0538	0.0582
Monday	-0.0973	0.1663	-0.5849	-0.0159	0.0360	-0.4415
Tuesday	0.1537	0.1566	0.9811	0.0360	0.0342	1.0535
Wednesday	0.0590	0.1602	0.3684	0.0175	0.0349	0.5010
Thursday	0.1075	0.1584	0.6786	0.0281	0.0345	0.8159
Friday	0.2436	0.1536	1.5857	0.0552	0.0336	1.6433
Saturday	0.0429	0.1607	0.2669	0.0143	0.0349	0.4080
policy-age-16-19	-2.7820	1672.1852	-0.0017	-0.6549	227.9898	-0.0029
policy-age-20-24	-1.2465	1672.1851	-0.0007	-0.2817	227.9898	-0.0012
policy-age-25-34	-1.1763	1672.1851	-0.0007	-0.2524	227.9898	-0.0011
policy-age-35-44	-0.8074	1672.1851	-0.0005	-0.1704	227.9898	-0.0007
policy-age-45-54	-0.5347	1672.1851	-0.0003	-0.1110	227.9898	-0.0005
policy-age-55-64	-0.6508	1672.1852	-0.0004	-0.1276	227.9898	-0.0006
policy-age-65-199	-12.0810	1675.3733	-0.0072	-2.0776	228.5865	-0.0091

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

## 4.5 Tickets for 5 points

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-20.5704	23.7633	-0.8656	-6.0349	3.7147	-1.6246
policy	0.2570	45.6607	0.0056	0.0436	6.9955	0.0062
age-16-19	10.5790	23.7633	0.4452	2.1429	3.7147	0.5769
age-20-24	10.2768	23.7633	0.4325	2.0594	3.7147	0.5544
age-25-34	9.9536	23.7633	0.4189	1.9765	3.7147	0.5321
age-35-44	9.5493	23.7633	0.4019	1.8773	3.7147	0.5054
age-45-54	9.3126	23.7633	0.3919	1.8206	3.7147	0.4901
age-55-64	8.9662	23.7633	0.3773	1.7391	3.7147	0.4682
age-65-199	8.4629	23.7634	0.3561	1.6228	3.7147	0.4369
points-1-3	0.6751	0.0173	38.9147	0.1586	0.0041	38.8364
points-4-6	0.9428	0.0178	52.8882	0.2240	0.0042	52.9240
points-7-9	1.2053	0.0192	62.7580	0.2892	0.0046	62.6009
points-10-150	1.7912	0.0180	99.2416	0.4395	0.0044	100.1530
month-02	0.0778	0.0308	2.5254	0.0200	0.0074	2.6897
month-03	0.1387	0.0297	4.6680	0.0353	0.0072	4.9270
month-04	0.2764	0.0291	9.4867	0.0686	0.0070	9.7426
month-05	0.3472	0.0285	12.1714	0.0849	0.0069	12.2923
month-06	0.4374	0.0282	15.5265	0.1070	0.0068	15.6454
month-07	0.5149	0.0276	18.6752	0.1254	0.0067	18.7132
month-08	0.4201	0.0281	14.9662	0.1022	0.0068	15.0040
month-09	0.5816	0.0273	21.2681	0.1420	0.0067	21.3314
month-10	0.5347	0.0274	19.4988	0.1305	0.0067	19.5582
month-11	0.4061	0.0283	14.3675	0.0991	0.0069	14.4426
month-12	-0.3916	0.0342	-11.4535	-0.0925	0.0081	-11.3864
Monday	-0.1193	0.0202	-5.9058	-0.0295	0.0049	-5.9635
Tuesday	-0.1642	0.0205	-8.0296	-0.0400	0.0050	-8.0031
Wednesday	-0.1188	0.0202	-5.8763	-0.0289	0.0049	-5.8439
Thursday	-0.1290	0.0203	-6.3641	-0.0315	0.0050	-6.3398
Friday	-0.0326	0.0198	-1.6461	-0.0078	0.0049	-1.6067
Saturday	0.0142	0.0195	0.7282	0.0036	0.0048	0.7572
policy-age-16-19	-1.8673	45.6608	-0.0409	-0.4567	6.9955	-0.0653
policy-age-20-24	-1.3454	45.6607	-0.0295	-0.3173	6.9955	-0.0454
policy-age-25-34	-1.1681	45.6607	-0.0256	-0.2660	6.9955	-0.0380
policy-age-35-44	-1.2249	45.6607	-0.0268	-0.2738	6.9955	-0.0391
policy-age-45-54	-1.2545	45.6607	-0.0275	-0.2780	6.9955	-0.0397
policy-age-55-64	-1.3374	45.6608	-0.0293	-0.2926	6.9955	-0.0418
policy-age-65-199	-1.1800	45.6608	-0.0258	-0.2515	6.9956	-0.0360

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

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-18.2907	49.2847	-0.3711	-5.7798	12.3171	-0.4693
policy	-0.1630	83.2354	-0.0020	-0.0360	20.8269	-0.0017
age-16-19	7.6311	49.2847	0.1548	1.7284	12.3171	0.1403
age-20-24	7.3948	49.2847	0.1500	1.6654	12.3171	0.1352
age-25-34	6.8353	49.2847	0.1387	1.5289	12.3171	0.1241
age-35-44	6.5364	49.2847	0.1326	1.4598	12.3171	0.1185
age-45-54	6.2823	49.2847	0.1275	1.4008	12.3171	0.1137
age-55-64	6.0596	49.2847	0.1230	1.3501	12.3171	0.1096
age-65-199	5.4010	49.2851	0.1096	1.2031	12.3171	0.0977
points-1-3	0.7013	0.0488	14.3627	0.1587	0.0111	14.3472
points-4-6	0.8824	0.0514	17.1743	0.2022	0.0117	17.2536
points-7-9	1.2491	0.0567	22.0221	0.2898	0.0131	22.0626
points-10-150	1.9208	0.0614	31.2674	0.4537	0.0146	31.0561
month-02	0.0877	0.0942	0.9316	0.0215	0.0216	0.9930
month-03	0.0641	0.0927	0.6915	0.0167	0.0213	0.7847
month-04	0.2772	0.0896	3.0924	0.0653	0.0207	3.1625
month-05	0.3161	0.0883	3.5812	0.0743	0.0204	3.6521
month-06	0.4503	0.0864	5.2128	0.1052	0.0200	5.2693
month-07	0.5105	0.0847	6.0241	0.1174	0.0196	5.9799
month-08	0.4064	0.0865	4.6999	0.0928	0.0200	4.6375
month-09	0.6014	0.0837	7.1850	0.1395	0.0194	7.1815
month-10	0.5666	0.0836	6.7734	0.1303	0.0194	6.7095
month-11	0.3917	0.0870	4.5010	0.0905	0.0201	4.4946
month-12	-0.4069	0.1054	-3.8594	-0.0931	0.0239	-3.8904
Monday	-0.0186	0.0611	-0.3039	-0.0041	0.0142	-0.2852
Tuesday	-0.1118	0.0626	-1.7861	-0.0269	0.0146	-1.8432
Wednesday	-0.0696	0.0620	-1.1240	-0.0168	0.0144	-1.1611
Thursday	-0.1176	0.0628	-1.8729	-0.0277	0.0146	-1.8939
Friday	-0.0481	0.0616	-0.7803	-0.0130	0.0144	-0.9011
Saturday	-0.0772	0.0620	-1.2436	-0.0186	0.0145	-1.2845
policy-age-16-19	-3.1617	83.2385	-0.0380	-0.7323	20.8274	-0.0352
policy-age-20-24	-1.4925	83.2355	-0.0179	-0.3575	20.8269	-0.0172
policy-age-25-34	-1.1099	83.2354	-0.0133	-0.2560	20.8269	-0.0123
policy-age-35-44	-1.1577	83.2354	-0.0139	-0.2634	20.8269	-0.0126
policy-age-45-54	-1.1257	83.2355	-0.0135	-0.2532	20.8269	-0.0122
policy-age-55-64	-1.0288	83.2356	-0.0124	-0.2270	20.8269	-0.0109
policy-age-65-199	-0.5660	83.2360	-0.0068	-0.1231	20.8270	-0.0059

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

## 4.6 Tickets for 7 points

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-21.0967	39.0804	-0.5398	-6.0865	5.9753	-1.0186
policy	0.2167	74.8633	0.0029	0.0327	11.2384	0.0029
age-16-19	10.4886	39.0804	0.2684	2.0456	5.9753	0.3423
age-20-24	9.8188	39.0804	0.2512	1.8786	5.9753	0.3144
age-25-34	9.2707	39.0804	0.2372	1.7492	5.9753	0.2927
age-35-44	8.5370	39.0804	0.2184	1.5843	5.9753	0.2651
age-45-54	7.9557	39.0804	0.2036	1.4587	5.9753	0.2441
age-55-64	7.2710	39.0805	0.1861	1.3160	5.9754	0.2202
age-65-199	7.2030	39.0807	0.1843	1.3014	5.9754	0.2178
points-1-3	0.2254	0.0381	5.9175	0.0511	0.0085	6.0456
points-4-6	0.3387	0.0406	8.3325	0.0782	0.0091	8.6318
points-7-9	0.7633	0.0418	18.2545	0.1747	0.0095	18.4738
points-10-150	1.6290	0.0361	45.1725	0.3813	0.0082	46.2507
month-02	0.0657	0.0730	0.8994	0.0164	0.0164	1.0031
month-03	0.1184	0.0706	1.6782	0.0291	0.0158	1.8369
month-04	0.3989	0.0671	5.9445	0.0932	0.0151	6.1671
month-05	0.4976	0.0656	7.5884	0.1145	0.0148	7.7423
month-06	0.6850	0.0636	10.7619	0.1569	0.0144	10.8950
month-07	0.6358	0.0638	9.9633	0.1451	0.0144	10.0473
month-08	0.6416	0.0638	10.0581	0.1448	0.0145	10.0200
month-09	0.7406	0.0629	11.7816	0.1684	0.0143	11.8137
month-10	0.6433	0.0636	10.1101	0.1457	0.0144	10.1025
month-11	0.4702	0.0660	7.1247	0.1074	0.0149	7.2028
month-12	-0.4633	0.0823	-5.6268	-0.1021	0.0182	-5.5985
Monday	-0.3167	0.0447	-7.0857	-0.0728	0.0102	-7.1291
Tuesday	-0.2933	0.0444	-6.6012	-0.0677	0.0102	-6.6595
Wednesday	-0.4327	0.0463	-9.3448	-0.0987	0.0105	-9.3633
Thursday	-0.4094	0.0460	-8.9027	-0.0929	0.0105	-8.8699
Friday	-0.1316	0.0425	-3.0953	-0.0299	0.0098	-3.0601
Saturday	0.0248	0.0408	0.6075	0.0058	0.0094	0.6169
policy-age-16-19	-2.0676	74.8634	-0.0276	-0.4806	11.2385	-0.0428
policy-age-20-24	-1.3509	74.8633	-0.0180	-0.2986	11.2384	-0.0266
policy-age-25-34	-1.3209	74.8633	-0.0176	-0.2821	11.2384	-0.0251
policy-age-35-44	-1.2084	74.8633	-0.0161	-0.2492	11.2384	-0.0222
policy-age-45-54	-1.3741	74.8634	-0.0184	-0.2790	11.2385	-0.0248
policy-age-55-64	-1.2238	74.8635	-0.0163	-0.2422	11.2385	-0.0215
policy-age-65-199	-3.9794	74.8701	-0.0532	-0.7602	11.2399	-0.0676

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

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-24.5431	1617.7177	-0.0152	-6.6031	216.9586	-0.0304
policy	-0.1241	2731.6760	-0.0000	-0.0245	367.0102	-0.0001
age-16-19	12.9892	1617.7177	0.0080	2.3406	216.9586	0.0108
age-20-24	12.0279	1617.7177	0.0074	2.1201	216.9586	0.0098
age-25-34	11.3301	1617.7177	0.0070	1.9681	216.9586	0.0091
age-35-44	10.6382	1617.7177	0.0066	1.8221	216.9586	0.0084
age-45-54	10.5065	1617.7177	0.0065	1.7947	216.9586	0.0083
age-55-64	9.3713	1617.7177	0.0058	1.5666	216.9586	0.0072
age-65-199	10.1110	1617.7177	0.0063	1.7161	216.9586	0.0079
points-1-3	-0.1161	0.1446	-0.8031	-0.0227	0.0303	-0.7484
points-4-6	0.1521	0.1497	1.0159	0.0364	0.0315	1.1528
points-7-9	0.2923	0.1815	1.6101	0.0698	0.0384	1.8197
points-10-150	1.6517	0.1574	10.4948	0.3689	0.0345	10.6933
month-02	0.5984	0.3155	1.8966	0.1292	0.0660	1.9578
month-03	0.3004	0.3286	0.9139	0.0669	0.0684	0.9777
month-04	0.5400	0.3179	1.6989	0.1166	0.0664	1.7567
month-05	0.7381	0.3062	2.4101	0.1600	0.0640	2.5006
month-06	1.1837	0.2880	4.1093	0.2522	0.0605	4.1669
month-07	0.9316	0.2959	3.1484	0.1972	0.0621	3.1743
month-08	0.7898	0.3032	2.6048	0.1699	0.0634	2.6773
month-09	0.9785	0.2949	3.3187	0.2075	0.0619	3.3500
month-10	0.8173	0.3005	2.7198	0.1719	0.0631	2.7247
month-11	1.0293	0.2929	3.5143	0.2210	0.0614	3.5968
month-12	-0.0901	0.3595	-0.2507	-0.0115	0.0741	-0.1559
Monday	-0.1615	0.1715	-0.9418	-0.0365	0.0369	-0.9896
Tuesday	-0.4493	0.1866	-2.4078	-0.0938	0.0397	-2.3649
Wednesday	-0.5623	0.1933	-2.9094	-0.1186	0.0410	-2.8930
Thursday	-0.7239	0.2033	-3.5608	-0.1517	0.0429	-3.5393
Friday	-0.3211	0.1791	-1.7931	-0.0679	0.0383	-1.7726
Saturday	-0.1311	0.1700	-0.7713	-0.0260	0.0365	-0.7117
policy-age-16-19	-15.4781	2758.0091	-0.0056	-2.7580	370.3463	-0.0074
policy-age-20-24	-1.7345	2731.6760	-0.0006	-0.3792	367.0102	-0.0010
policy-age-25-34	-1.4244	2731.6760	-0.0005	-0.3010	367.0102	-0.0008
policy-age-35-44	-1.4892	2731.6760	-0.0005	-0.3036	367.0102	-0.0008
policy-age-45-54	-2.1243	2731.6761	-0.0008	-0.4208	367.0102	-0.0011
policy-age-55-64	0.1414	2731.6761	0.0001	0.0250	367.0102	0.0001
policy-age-65-199	-12.7549	2736.8488	-0.0047	-2.1562	367.9499	-0.0059

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

## 4.7 Tickets for 9+ points

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-10.6971	0.4148	-25.7859	-4.0708	0.0993	-40.9785
policy	-8.9884	38.7615	-0.2319	-1.7567	5.9146	-0.2970
age-16-19	-0.2289	0.4113	-0.5564	-0.0482	0.0988	-0.4880
age-20-24	-1.0225	0.4098	-2.4949	-0.2377	0.0984	-2.4159
age-25-34	-1.5995	0.4098	-3.9030	-0.3686	0.0983	-3.7478
age-35-44	-2.0250	0.4111	-4.9259	-0.4609	0.0986	-4.6750
age-45-54	-2.2243	0.4126	-5.3904	-0.5039	0.0989	-5.0972
age-55-64	-2.2285	0.4160	-5.3562	-0.5049	0.0995	-5.0736
age-65-199	-1.9292	0.4206	-4.5868	-0.4392	0.1004	-4.3735
points-1-3	-0.3125	0.0474	-6.5971	-0.0641	0.0101	-6.3339
points-4-6	0.1210	0.0466	2.5956	0.0278	0.0101	2.7540
points-7-9	0.6577	0.0469	14.0146	0.1453	0.0104	14.0088
points-10-150	1.4006	0.0416	33.6583	0.3172	0.0093	34.0736
month-02	0.0816	0.0794	1.0277	0.0173	0.0174	0.9945
month-03	-0.0728	0.0808	-0.9015	-0.0153	0.0176	-0.8672
month-04	0.2681	0.0754	3.5535	0.0600	0.0166	3.6240
month-05	0.4123	0.0727	5.6714	0.0907	0.0160	5.6670
month-06	0.3734	0.0737	5.0700	0.0812	0.0162	5.0034
month-07	0.2330	0.0755	3.0847	0.0502	0.0166	3.0225
month-08	0.1965	0.0760	2.5863	0.0413	0.0167	2.4746
month-09	0.3994	0.0731	5.4631	0.0883	0.0161	5.4865
month-10	0.3813	0.0730	5.2258	0.0833	0.0161	5.1801
month-11	0.2428	0.0754	3.2191	0.0516	0.0166	3.1068
month-12	0.0419	0.0784	0.5344	0.0089	0.0172	0.5188
Monday	-0.2916	0.0591	-4.9361	-0.0628	0.0130	-4.8433
Tuesday	-0.1894	0.0574	-3.2976	-0.0403	0.0126	-3.1856
Wednesday	-0.1276	0.0565	-2.2581	-0.0259	0.0124	-2.0852
Thursday	0.0569	0.0539	1.0547	0.0140	0.0119	1.1689
Friday	0.1962	0.0522	3.7576	0.0445	0.0116	3.8360
Saturday	0.1910	0.0522	3.6585	0.0424	0.0116	3.6566
policy-age-16-19	7.2244	38.7619	0.1864	1.3467	5.9147	0.2277
policy-age-20-24	8.1672	38.7616	0.2107	1.5700	5.9146	0.2654
policy-age-25-34	8.4288	38.7615	0.2175	1.6339	5.9146	0.2762
policy-age-35-44	8.2511	38.7616	0.2129	1.5982	5.9146	0.2702
policy-age-45-54	8.2164	38.7616	0.2120	1.5931	5.9146	0.2693
policy-age-55-64	8.1541	38.7617	0.2104	1.5819	5.9147	0.2675
policy-age-65-199	8.0940	38.7619	0.2088	1.5664	5.9147	0.2648

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

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-19.3426	133.7015	-0.1447	-5.7337	19.8226	-0.2892
policy	-0.2202	226.0302	-0.0010	-0.0445	33.5271	-0.0013
age-16-19	8.4158	133.7015	0.0629	1.6091	19.8226	0.0812
age-20-24	7.0671	133.7014	0.0529	1.3023	19.8226	0.0657
age-25-34	6.6198	133.7014	0.0495	1.2044	19.8226	0.0608
age-35-44	6.5847	133.7014	0.0492	1.1970	19.8226	0.0604
age-45-54	6.3843	133.7014	0.0478	1.1540	19.8226	0.0582
age-55-64	6.6078	133.7015	0.0494	1.2027	19.8226	0.0607
age-65-199	6.6209	133.7016	0.0495	1.2062	19.8226	0.0609
points-1-3	-0.7858	0.1235	-6.3605	-0.1598	0.0256	-6.2413
points-4-6	-0.1728	0.1156	-1.4956	-0.0321	0.0244	-1.3133
points-7-9	0.3402	0.1257	2.7065	0.0766	0.0271	2.8251
points-10-150	1.1760	0.1325	8.8782	0.2629	0.0293	8.9845
month-02	0.0181	0.2075	0.0873	0.0005	0.0441	0.0105
month-03	-0.0917	0.2088	-0.4392	-0.0203	0.0441	-0.4600
month-04	0.3836	0.1904	2.0148	0.0805	0.0406	1.9831
month-05	0.3449	0.1904	1.8121	0.0716	0.0406	1.7659
month-06	0.3372	0.1917	1.7595	0.0691	0.0409	1.6905
month-07	-0.1447	0.2141	-0.6758	-0.0312	0.0451	-0.6913
month-08	-0.0391	0.2075	-0.1883	-0.0093	0.0439	-0.2121
month-09	0.1171	0.2011	0.5821	0.0242	0.0427	0.5677
month-10	0.1913	0.1959	0.9763	0.0389	0.0417	0.9333
month-11	0.1895	0.1967	0.9631	0.0371	0.0419	0.8845
month-12	-0.0382	0.2064	-0.1853	-0.0096	0.0437	-0.2192
Monday	0.1100	0.1569	0.7011	0.0255	0.0333	0.7658
Tuesday	0.0540	0.1592	0.3391	0.0110	0.0338	0.3248
Wednesday	0.0403	0.1597	0.2526	0.0095	0.0338	0.2812
Thursday	0.3518	0.1489	2.3623	0.0747	0.0318	2.3527
Friday	0.2857	0.1510	1.8921	0.0605	0.0322	1.8812
Saturday	0.1564	0.1553	1.0076	0.0324	0.0330	0.9801
policy-age-16-19	-1.3402	226.0308	-0.0059	-0.3071	33.5273	-0.0092
policy-age-20-24	-1.1501	226.0304	-0.0051	-0.2496	33.5271	-0.0074
policy-age-25-34	-0.7772	226.0303	-0.0034	-0.1641	33.5271	-0.0049
policy-age-35-44	-0.8308	226.0303	-0.0037	-0.1724	33.5271	-0.0051
policy-age-45-54	-0.9483	226.0304	-0.0042	-0.1949	33.5271	-0.0058
policy-age-55-64	-1.4430	226.0305	-0.0064	-0.2959	33.5271	-0.0088
policy-age-65-199	-0.8590	226.0307	-0.0038	-0.1834	33.5272	-0.0055

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



## 5 Table 7: Placebo regressions for all offences

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-9.1115	0.0382	-238.8236	-3.7074	0.0101	-366.4840
policy	-0.0572	0.0540	-1.0584	-0.0149	0.0143	-1.0436
age-16-19	1.2771	0.0383	33.3160	0.3676	0.0102	36.0914
age-20-24	1.1196	0.0381	29.3712	0.3131	0.0101	30.9644
age-25-34	0.9260	0.0381	24.3340	0.2528	0.0101	25.0615
age-35-44	0.8040	0.0381	21.1271	0.2167	0.0101	21.4812
age-45-54	0.6907	0.0381	18.1439	0.1841	0.0101	18.2452
age-55-64	0.5226	0.0381	13.7028	0.1367	0.0101	13.5235
age-65-199	0.1284	0.0383	3.3522	0.0299	0.0102	2.9410
points-1-3	1.0763	0.0021	520.8683	0.3072	0.0006	514.0323
points-4-6	1.5217	0.0026	580.3353	0.4435	0.0008	560.2547
points-7-9	1.7545	0.0035	503.8988	0.5173	0.0011	476.4470
points-10-150	2.0411	0.0037	553.9052	0.6110	0.0012	517.2841
month-02	0.1274	0.0041	31.1545	0.0368	0.0012	31.0153
month-03	0.1237	0.0040	30.8188	0.0358	0.0012	30.7072
month-04	0.0102	0.0042	2.4235	0.0028	0.0012	2.3237
month-05	0.0465	0.0041	11.2734	0.0128	0.0012	10.7685
month-06	0.0633	0.0042	15.2535	0.0176	0.0012	14.6410
month-07	0.0767	0.0041	18.6774	0.0216	0.0012	18.2059
month-08	-0.0180	0.0042	-4.3116	-0.0061	0.0012	-5.0452
month-09	0.2089	0.0040	52.2121	0.0600	0.0012	51.5134
month-10	0.1602	0.0040	40.0793	0.0460	0.0012	39.6076
month-11	0.1568	0.0040	39.0127	0.0451	0.0012	38.5867
month-12	-0.5463	0.0049	-112.2758	-0.1552	0.0014	-113.1460
Monday	0.3227	0.0034	94.8615	0.0923	0.0010	94.7537
Tuesday	0.4010	0.0034	119.5587	0.1152	0.0010	119.7807
Wednesday	0.4572	0.0033	137.7611	0.1317	0.0010	138.2482
Thursday	0.4307	0.0033	129.1593	0.1240	0.0010	129.5677
Friday	0.3438	0.0034	101.3145	0.0986	0.0010	101.4342
Saturday	0.0766	0.0036	21.3021	0.0219	0.0010	21.3952
policy-age-16-19	-0.0106	0.0545	-0.1941	-0.0051	0.0145	-0.3558
policy-age-20-24	0.0204	0.0542	0.3757	0.0043	0.0144	0.2985
policy-age-25-34	0.0457	0.0542	0.8443	0.0116	0.0143	0.8113
policy-age-35-44	0.0496	0.0542	0.9156	0.0126	0.0143	0.8799
policy-age-45-54	0.0698	0.0542	1.2879	0.0182	0.0143	1.2697
policy-age-55-64	0.0879	0.0543	1.6188	0.0230	0.0144	1.6024
policy-age-65-199	0.1316	0.0545	2.4151	0.0340	0.0144	2.3601

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

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-10.7402	0.1415	-75.9266	-4.1153	0.0340	-121.1187
policy	0.1696	0.1874	0.9053	0.0434	0.0451	0.9625
age-16-19	1.8745	0.1417	13.2307	0.4881	0.0341	14.3322
age-20-24	1.8519	0.1414	13.0941	0.4785	0.0340	14.0844
age-25-34	1.7247	0.1414	12.2006	0.4416	0.0340	13.0063
age-35-44	1.6613	0.1414	11.7524	0.4235	0.0339	12.4751
age-45-54	1.4595	0.1414	10.3240	0.3678	0.0340	10.8336
age-55-64	1.1904	0.1414	8.4167	0.2959	0.0340	8.7121
age-65-199	0.7429	0.1416	5.2463	0.1807	0.0340	5.3123
points-1-3	1.1459	0.0032	353.3921	0.3170	0.0009	346.7768
points-4-6	1.6662	0.0050	334.2663	0.4709	0.0015	318.1747
points-7-9	1.9350	0.0081	238.4667	0.5531	0.0025	222.4116
points-10-150	2.2458	0.0114	197.1401	0.6514	0.0036	180.6447
month-02	0.1494	0.0067	22.3244	0.0405	0.0018	22.1271
month-03	0.1727	0.0065	26.3955	0.0469	0.0018	26.2044
month-04	0.1376	0.0068	20.3860	0.0374	0.0018	20.3169
month-05	0.1860	0.0065	28.3985	0.0506	0.0018	28.2519
month-06	0.1561	0.0067	23.3671	0.0424	0.0018	23.2039
month-07	0.1022	0.0067	15.1969	0.0277	0.0018	15.1169
month-08	0.0266	0.0068	3.9226	0.0068	0.0018	3.6813
month-09	0.3138	0.0064	48.7196	0.0859	0.0018	48.5663
month-10	0.2590	0.0064	40.3336	0.0709	0.0018	40.2605
month-11	0.2683	0.0064	41.6552	0.0735	0.0018	41.5709
month-12	-0.5447	0.0080	-67.7840	-0.1456	0.0021	-68.1121
Monday	0.6222	0.0058	107.1343	0.1672	0.0016	107.5243
Tuesday	0.7508	0.0057	131.8758	0.2030	0.0015	132.9608
Wednesday	0.8032	0.0056	142.2318	0.2176	0.0015	143.5248
Thursday	0.7581	0.0057	133.3356	0.2051	0.0015	134.4773
Friday	0.5750	0.0059	98.0173	0.1545	0.0016	98.4599
Saturday	0.1135	0.0064	17.6010	0.0301	0.0017	17.6596
policy-age-16-19	-0.1940	0.1879	-1.0323	-0.0494	0.0453	-1.0898
policy-age-20-24	-0.1686	0.1875	-0.8991	-0.0433	0.0452	-0.9574
policy-age-25-34	-0.1848	0.1875	-0.9860	-0.0475	0.0451	-1.0512
policy-age-35-44	-0.1970	0.1875	-1.0511	-0.0510	0.0451	-1.1301
policy-age-45-54	-0.1681	0.1875	-0.8965	-0.0434	0.0451	-0.9604
policy-age-55-64	-0.1496	0.1876	-0.7974	-0.0385	0.0452	-0.8532
policy-age-65-199	-0.1028	0.1878	-0.5473	-0.0272	0.0452	-0.6003

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

## 6 Table 8: Regressions with indicators for month since policy change

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-9.1887	0.0272	-338.0667	-3.7282	0.0072	-517.7125
policy	0.0155	0.0386	0.4021	0.0048	0.0102	0.4695
policy-month-01	0.1487	0.0047	31.9405	0.0433	0.0014	31.8873
policy-month-02	0.1114	0.0046	24.4339	0.0326	0.0013	24.5153
policy-month-03	0.0384	0.0048	8.0550	0.0113	0.0014	8.1554
policy-month-04	-0.0961	0.0049	-19.7242	-0.0281	0.0014	-19.9116
policy-month-05	-0.0965	0.0052	-18.6357	-0.0274	0.0015	-18.4741
policy-month-06	-0.1202	0.0047	-25.6677	-0.0353	0.0014	-25.8216
policy-month-07	-0.0779	0.0046	-16.8260	-0.0226	0.0013	-16.7629
policy-month-08	-0.1317	0.0049	-26.9594	-0.0385	0.0014	-27.1970
policy-month-09	-0.2500	0.0071	-35.1030	-0.0692	0.0019	-35.5166
policy-month-10	-0.3696	0.0057	-65.0068	-0.1054	0.0016	-65.7074
policy-month-11	-0.1363	0.0051	-26.6597	-0.0398	0.0015	-26.9318
policy-month-12	-0.0549	0.0047	-11.6414	-0.0162	0.0014	-11.8111
age-16-19	1.2697	0.0273	46.5565	0.3654	0.0072	50.4863
age-20-24	1.1299	0.0271	41.6523	0.3164	0.0072	44.0098
age-25-34	0.9480	0.0271	35.0064	0.2592	0.0072	36.1384
age-35-44	0.8275	0.0271	30.5532	0.2232	0.0072	31.1275
age-45-54	0.7248	0.0271	26.7573	0.1934	0.0072	26.9685
age-55-64	0.5666	0.0271	20.8825	0.1486	0.0072	20.6733
age-65-199	0.1969	0.0272	7.2273	0.0476	0.0072	6.5989
points-1-3	1.0828	0.0015	734.2889	0.3078	0.0004	725.3530
points-4-6	1.5340	0.0018	836.7200	0.4451	0.0005	809.3852
points-7-9	1.7794	0.0024	738.0417	0.5225	0.0007	698.9845
points-10-150	2.0054	0.0025	800.6958	0.5957	0.0008	751.2868
month-02	0.1335	0.0034	39.5326	0.0386	0.0010	39.4755
month-03	0.1418	0.0033	42.9971	0.0411	0.0010	43.0092
month-04	0.0618	0.0034	18.0096	0.0177	0.0010	17.9060
month-05	0.1019	0.0034	30.3425	0.0290	0.0010	29.8328
month-06	0.0976	0.0034	28.7966	0.0276	0.0010	28.1680
month-07	0.0989	0.0034	29.4112	0.0280	0.0010	28.8327
month-08	-0.0082	0.0034	-2.3924	-0.0032	0.0010	-3.2055
month-09	0.2354	0.0033	71.8830	0.0678	0.0010	71.2548
month-10	0.1878	0.0033	57.2837	0.0541	0.0010	56.9037
month-11	0.1691	0.0033	51.0315	0.0486	0.0010	50.5895
month-12	-0.5675	0.0040	-140.8198	-0.1605	0.0011	-141.8363
Monday	0.3496	0.0024	143.6344	0.0998	0.0007	143.5861
Tuesday	0.4405	0.0024	184.2434	0.1263	0.0007	184.6609
Wednesday	0.4901	0.0024	206.9315	0.1407	0.0007	207.3685
Thursday	0.4455	0.0024	186.3839	0.1277	0.0007	186.6396
Friday	0.3753	0.0024	154.8470	0.1073	0.0007	154.9116
Saturday	0.0919	0.0026	35.6520	0.0261	0.0007	35.7786
policy-age-16-19	-0.1101	0.0389	-2.8299	-0.0331	0.0103	-3.2019
policy-age-20-24	-0.1300	0.0387	-3.3586	-0.0394	0.0103	-3.8374
policy-age-25-34	-0.1301	0.0387	-3.3656	-0.0386	0.0102	-3.7707
policy-age-35-44	-0.0892	0.0387	-2.3081	-0.0263	0.0102	-2.5706
policy-age-45-54	-0.0715	0.0387	-1.8503	-0.0210	0.0102	-2.0468
policy-age-55-64	-0.0599	0.0387	-1.5464	-0.0176	0.0103	-1.7116
policy-age-65-199	0.0003	0.0389	0.0089	-0.0010	0.0103	-0.0939

Table 34: Full model from Table 8: Regressions with indicators for month since policy change (male drivers)

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-10.6745	0.0929	-114.8451	-4.0994	0.0226	-181.1538
policy	-0.0146	0.1304	-0.1121	-0.0021	0.0317	-0.0649
policy-month-01	0.1064	0.0070	15.1308	0.0300	0.0020	15.3586
policy-month-02	0.0634	0.0069	9.1441	0.0181	0.0019	9.4220
policy-month-03	-0.0155	0.0074	-2.1020	-0.0041	0.0020	-1.9994
policy-month-04	-0.1525	0.0078	-19.6554	-0.0421	0.0021	-19.8076
policy-month-05	-0.1652	0.0083	-20.0037	-0.0446	0.0022	-19.9185
policy-month-06	-0.1652	0.0071	-23.1214	-0.0458	0.0020	-23.0944
policy-month-07	-0.1389	0.0071	-19.6428	-0.0380	0.0020	-19.4088
policy-month-08	-0.1840	0.0074	-24.7419	-0.0510	0.0021	-24.8559
policy-month-09	-0.3582	0.0117	-30.6500	-0.0948	0.0030	-31.3067
policy-month-10	-0.5267	0.0095	-55.7395	-0.1420	0.0025	-56.4647
policy-month-11	-0.1977	0.0080	-24.6835	-0.0544	0.0022	-24.7987
policy-month-12	-0.0771	0.0072	-10.7519	-0.0213	0.0020	-10.7341
age-16-19	1.7660	0.0931	18.9719	0.4608	0.0227	20.3200
age-20-24	1.7569	0.0929	18.9099	0.4544	0.0226	20.0890
age-25-34	1.6214	0.0929	17.4609	0.4153	0.0226	18.3735
age-35-44	1.5520	0.0929	16.7132	0.3955	0.0226	17.4967
age-45-54	1.3654	0.0929	14.7032	0.3437	0.0226	15.2063
age-55-64	1.1066	0.0929	11.9102	0.2745	0.0226	12.1351
age-65-199	0.6848	0.0930	7.3612	0.1654	0.0226	7.3031
points-1-3	1.1541	0.0022	516.3831	0.3190	0.0006	507.2291
points-4-6	1.6793	0.0033	506.0474	0.4743	0.0010	482.4489
points-7-9	1.9544	0.0053	368.7889	0.5584	0.0016	344.1090
points-10-150	2.2013	0.0071	309.6462	0.6366	0.0022	284.7777
month-02	0.1717	0.0054	32.0231	0.0470	0.0015	31.9507
month-03	0.2115	0.0052	40.6594	0.0580	0.0014	40.6235
month-04	0.1629	0.0054	30.3569	0.0446	0.0015	30.3760
month-05	0.2005	0.0053	38.1140	0.0550	0.0014	38.1137
month-06	0.1588	0.0054	29.6854	0.0434	0.0015	29.6464
month-07	0.0982	0.0054	18.2281	0.0269	0.0015	18.2859
month-08	0.0133	0.0055	2.4161	0.0034	0.0015	2.2439
month-09	0.3173	0.0052	61.5625	0.0874	0.0014	61.6161
month-10	0.2764	0.0051	53.6974	0.0761	0.0014	53.7927
month-11	0.2697	0.0052	51.9931	0.0742	0.0014	52.0889
month-12	-0.5879	0.0065	-90.3862	-0.1570	0.0017	-90.7368
Monday	0.6355	0.0041	156.3536	0.1712	0.0011	157.1451
Tuesday	0.7776	0.0040	195.8251	0.2108	0.0011	197.6222
Wednesday	0.8254	0.0039	209.3834	0.2239	0.0011	211.3249
Thursday	0.7648	0.0040	192.0656	0.2071	0.0011	193.6376
Friday	0.6064	0.0041	148.3212	0.1633	0.0011	149.0609
Saturday	0.1345	0.0045	29.8796	0.0359	0.0012	30.0752
policy-age-16-19	0.0608	0.1307	0.4653	0.0154	0.0318	0.4848
policy-age-20-24	0.0402	0.1305	0.3084	0.0094	0.0317	0.2950
policy-age-25-34	0.0192	0.1304	0.1472	0.0030	0.0317	0.0933
policy-age-35-44	0.0502	0.1304	0.3850	0.0117	0.0317	0.3693
policy-age-45-54	0.0439	0.1304	0.3364	0.0097	0.0317	0.3071
policy-age-55-64	0.0570	0.1305	0.4370	0.0128	0.0317	0.4049
policy-age-65-199	0.1313	0.1306	1.0052	0.0321	0.0318	1.0090

Table 35: Full model from Table 8: Regressions with indicators for month since policy change (female drivers)