

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	-9.5007	0.0187	-509.4111	-3.8093	0.0049	-780.4258
policy	-0.0926	0.0010	-91.8331	-0.0263	0.0003	-91.6470
age-16-19	1.1770	0.0186	63.1670	0.3316	0.0049	67.9466
age-20-24	1.0463	0.0186	56.3918	0.2868	0.0049	59.0819
age-25-34	0.8742	0.0185	47.1884	0.2344	0.0048	48.3833
age-35-44	0.7883	0.0185	42.5521	0.2093	0.0048	43.2064
age-45-54	0.6704	0.0185	36.1856	0.1755	0.0048	36.2209
age-55-64	0.5010	0.0186	27.0085	0.1282	0.0049	26.4303
age-65-199	0.1777	0.0186	9.5522	0.0416	0.0049	8.5416
points-1-3	1.1605	0.0012	946.6925	0.3262	0.0003	932.8084
points-4-6	1.6653	0.0016	1048.1942	0.4784	0.0005	1007.1449
points-7-9	1.9358	0.0022	892.1797	0.5631	0.0007	838.1043
points-10-150	2.1841	0.0023	942.1455	0.6434	0.0007	874.7516
month-02	0.1971	0.0026	77.1608	0.0558	0.0007	77.1802
month-03	0.2361	0.0025	95.2404	0.0671	0.0007	95.5197
month-04	0.2200	0.0025	87.0192	0.0624	0.0007	87.2481
month-05	0.2472	0.0025	99.2731	0.0700	0.0007	99.1836
month-06	0.2119	0.0025	83.8031	0.0597	0.0007	83.4617
month-07	0.1615	0.0025	63.7180	0.0453	0.0007	63.2792
month-08	0.0598	0.0026	23.0353	0.0164	0.0007	22.4459
month-09	0.3169	0.0025	128.6378	0.0898	0.0007	128.3857
month-10	0.2797	0.0025	113.6953	0.0794	0.0007	113.8166
month-11	0.2530	0.0025	101.4229	0.0716	0.0007	101.3302
month-12	-0.5482	0.0031	-178.7211	-0.1514	0.0008	-179.7244
Monday	0.4270	0.0021	204.8839	0.1198	0.0006	205.4387
Tuesday	0.5339	0.0020	261.4261	0.1505	0.0006	262.9256
Wednesday	0.5834	0.0020	288.1653	0.1647	0.0006	289.8584
Thursday	0.5327	0.0020	260.5742	0.1501	0.0006	261.9156
Friday	0.4365	0.0021	209.6561	0.1225	0.0006	210.2864
Saturday	0.1019	0.0022	45.5625	0.0284	0.0006	45.7652

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

	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 2: 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	-9.2076	0.0195	-472.4478	-3.7334	0.0052	-722.1432
policy	-0.1113	0.0012	-92.7805	-0.0322	0.0003	-92.6973
age-16-19	1.2170	0.0195	62.5399	0.3495	0.0052	67.6497
age-20-24	1.0676	0.0194	55.1303	0.2975	0.0051	57.9378
age-25-34	0.8854	0.0193	45.8080	0.2406	0.0051	46.9787
age-35-44	0.7847	0.0193	40.5955	0.2106	0.0051	41.1296
age-45-54	0.6913	0.0193	35.7580	0.1836	0.0051	35.8545
age-55-64	0.5394	0.0194	27.8578	0.1406	0.0051	27.4060
age-65-199	0.2019	0.0194	10.3918	0.0485	0.0051	9.4318
points-1-3	1.0832	0.0015	734.5679	0.3079	0.0004	725.6094
points-4-6	1.5342	0.0018	836.8564	0.4451	0.0005	809.4747
points-7-9	1.7792	0.0024	738.0722	0.5223	0.0007	698.9527
points-10-150	2.0042	0.0025	800.2390	0.5951	0.0008	750.8125
month-02	0.1816	0.0030	60.2201	0.0523	0.0009	60.1872
month-03	0.2086	0.0029	71.1236	0.0603	0.0008	71.2399
month-04	0.1824	0.0030	60.8496	0.0525	0.0009	60.8427
month-05	0.2114	0.0030	71.6605	0.0606	0.0009	71.2763
month-06	0.1877	0.0030	62.7939	0.0536	0.0009	62.2548
month-07	0.1555	0.0030	52.0895	0.0443	0.0009	51.5073
month-08	0.0484	0.0031	15.8272	0.0133	0.0009	15.1075
month-09	0.2865	0.0029	98.2501	0.0824	0.0008	97.6734
month-10	0.2487	0.0029	85.3979	0.0716	0.0008	85.1716
month-11	0.2179	0.0030	73.7337	0.0625	0.0009	73.3091
month-12	-0.5448	0.0036	-151.2158	-0.1534	0.0010	-152.2320
Monday	0.3495	0.0024	143.5929	0.0997	0.0007	143.4537
Tuesday	0.4408	0.0024	184.4069	0.1263	0.0007	184.7344
Wednesday	0.4908	0.0024	207.2794	0.1408	0.0007	207.7155
Thursday	0.4451	0.0024	186.2710	0.1275	0.0007	186.5203
Friday	0.3752	0.0024	154.8296	0.1072	0.0007	154.8465
Saturday	0.0915	0.0026	35.4699	0.0260	0.0007	35.5411

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

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

	Est-Log	SE-Log	z-Log	Est-Prob	SE-Prob	z-Prob
intercept	-10.7795	0.0654	-164.9437	-4.1269	0.0159	-259.5803
policy	-0.0294	0.0019	-15.7312	-0.0083	0.0005	-16.1833
age-16-19	1.7990	0.0654	27.5269	0.4693	0.0159	29.5086
age-20-24	1.7779	0.0652	27.2500	0.4594	0.0159	28.9537
age-25-34	1.6315	0.0652	25.0176	0.4170	0.0159	26.2985
age-35-44	1.5776	0.0652	24.1919	0.4016	0.0159	25.3254
age-45-54	1.3883	0.0652	21.2876	0.3490	0.0159	22.0068
age-55-64	1.1367	0.0652	17.4220	0.2814	0.0159	17.7396
age-65-199	0.7561	0.0653	11.5756	0.1830	0.0159	11.5215
points-1-3	1.1541	0.0022	516.3769	0.3189	0.0006	507.2447
points-4-6	1.6792	0.0033	506.0285	0.4741	0.0010	482.4320
points-7-9	1.9537	0.0053	368.6629	0.5581	0.0016	343.9920
points-10-150	2.2008	0.0071	309.6281	0.6362	0.0022	284.7153
month-02	0.2370	0.0048	49.2770	0.0646	0.0013	49.2080
month-03	0.3053	0.0046	65.7834	0.0835	0.0013	65.8132
month-04	0.3065	0.0047	65.0334	0.0839	0.0013	65.1403
month-05	0.3304	0.0046	71.0868	0.0905	0.0013	71.2421
month-06	0.2681	0.0047	56.4947	0.0732	0.0013	56.5040
month-07	0.1730	0.0048	36.0152	0.0472	0.0013	36.0663
month-08	0.0855	0.0049	17.4301	0.0231	0.0013	17.3322
month-09	0.3894	0.0046	84.4521	0.1068	0.0013	84.5917
month-10	0.3544	0.0046	77.0311	0.0973	0.0013	77.3089
month-11	0.3380	0.0047	72.6312	0.0926	0.0013	72.7721
month-12	-0.5581	0.0058	-95.4397	-0.1483	0.0015	-95.7957
Monday	0.6354	0.0041	156.3528	0.1711	0.0011	157.0779
Tuesday	0.7780	0.0040	195.9535	0.2107	0.0011	197.6744
Wednesday	0.8262	0.0039	209.6403	0.2240	0.0011	211.5884
Thursday	0.7642	0.0040	191.9466	0.2068	0.0011	193.5179
Friday	0.6061	0.0041	148.2693	0.1631	0.0011	148.9786
Saturday	0.1337	0.0045	29.7217	0.0356	0.0012	29.8798

Table 5: Full model from Table 4: Regressions for all offences (female 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 6: 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	-12.4296	0.0872	-142.5883	-4.4848	0.0196	-229.0746
policy	0.0953	0.0043	22.4076	0.0234	0.0010	22.5093
age-16-19	1.6125	0.0871	18.5159	0.3851	0.0196	19.6829
age-20-24	1.2764	0.0869	14.6967	0.2964	0.0195	15.2015
age-25-34	1.2770	0.0867	14.7283	0.2950	0.0195	15.1612
age-35-44	1.3038	0.0867	15.0396	0.3010	0.0195	15.4704
age-45-54	1.2599	0.0867	14.5339	0.2900	0.0195	14.9093
age-55-64	1.1359	0.0868	13.0929	0.2598	0.0195	13.3432
age-65-199	0.7455	0.0869	8.5753	0.1674	0.0195	8.5818
points-1-3	1.0896	0.0052	209.9480	0.2630	0.0013	207.8789
points-4-6	1.4980	0.0066	227.0925	0.3663	0.0017	221.4150
points-7-9	1.7956	0.0086	209.3403	0.4433	0.0022	201.0752
points-10-150	2.1269	0.0086	246.9931	0.5308	0.0023	235.5557
month-02	0.2102	0.0106	19.7854	0.0510	0.0026	19.6673
month-03	0.2305	0.0104	22.2704	0.0562	0.0025	22.2176
month-04	0.1649	0.0107	15.4584	0.0403	0.0026	15.4932
month-05	0.2415	0.0104	23.2345	0.0588	0.0025	23.1641
month-06	0.1959	0.0106	18.5246	0.0476	0.0026	18.4583
month-07	0.1266	0.0106	11.8856	0.0310	0.0026	11.9617
month-08	0.0422	0.0109	3.8792	0.0102	0.0026	3.8633
month-09	0.3808	0.0101	37.5862	0.0932	0.0025	37.5447
month-10	0.2363	0.0104	22.8276	0.0577	0.0025	22.8084
month-11	0.1793	0.0106	16.9465	0.0434	0.0026	16.8275
month-12	-0.5459	0.0128	-42.7217	-0.1306	0.0030	-42.8861
Monday	0.4901	0.0088	55.6747	0.1178	0.0021	55.4788
Tuesday	0.6058	0.0086	70.2948	0.1461	0.0021	70.2067
Wednesday	0.6225	0.0086	72.4241	0.1502	0.0021	72.3026
Thursday	0.5753	0.0087	66.3284	0.1384	0.0021	66.0923
Friday	0.4549	0.0089	51.2974	0.1092	0.0021	51.0829
Saturday	0.0918	0.0096	9.5722	0.0218	0.0023	9.4939

Table 7: 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	-14.4684	0.3532	-40.9627	-4.9280	0.0736	-66.9928
policy	0.2124	0.0062	34.2828	0.0503	0.0015	34.2553
age-16-19	3.0014	0.3531	8.4995	0.6751	0.0735	9.1793
age-20-24	2.7818	0.3530	7.8813	0.6196	0.0735	8.4305
age-25-34	2.6710	0.3529	7.5690	0.5922	0.0735	8.0595
age-35-44	2.5906	0.3529	7.3410	0.5727	0.0735	7.7947
age-45-54	2.4184	0.3529	6.8530	0.5316	0.0735	7.2346
age-55-64	2.1852	0.3529	6.1913	0.4770	0.0735	6.4911
age-65-199	1.7866	0.3531	5.0597	0.3862	0.0735	5.2521
points-1-3	1.0939	0.0073	149.0741	0.2613	0.0018	147.1731
points-4-6	1.4785	0.0116	127.4506	0.3576	0.0029	123.4195
points-7-9	1.7298	0.0188	91.7896	0.4217	0.0048	87.6653
points-10-150	2.1660	0.0229	94.4155	0.5362	0.0060	88.8203
month-02	0.2920	0.0162	18.0249	0.0688	0.0038	18.0538
month-03	0.4086	0.0155	26.3811	0.0967	0.0037	26.4767
month-04	0.3288	0.0160	20.5810	0.0780	0.0038	20.7362
month-05	0.4046	0.0156	25.9268	0.0960	0.0037	26.1064
month-06	0.3684	0.0158	23.2823	0.0872	0.0037	23.3985
month-07	0.2007	0.0163	12.3432	0.0476	0.0038	12.4776
month-08	0.1833	0.0164	11.2086	0.0432	0.0038	11.2490
month-09	0.6193	0.0150	41.2046	0.1474	0.0036	41.4482
month-10	0.4146	0.0155	26.7621	0.0982	0.0037	26.8877
month-11	0.3453	0.0159	21.7796	0.0816	0.0037	21.8676
month-12	-0.5028	0.0196	-25.6877	-0.1158	0.0045	-25.7096
Monday	0.7856	0.0137	57.1588	0.1830	0.0032	57.4797
Tuesday	0.9171	0.0135	68.0525	0.2145	0.0031	68.6536
Wednesday	0.9618	0.0134	71.7940	0.2251	0.0031	72.4322
Thursday	0.8911	0.0135	65.8066	0.2082	0.0031	66.3212
Friday	0.6990	0.0139	50.1197	0.1626	0.0032	50.3604
Saturday	0.1441	0.0156	9.2603	0.0332	0.0036	9.3133

Table 8: 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	-11.2708	0.0517	-217.8579	-4.2383	0.0122	-346.1522
policy	-0.0191	0.0019	-10.0176	-0.0052	0.0005	-10.0220
age-16-19	2.0053	0.0518	38.7492	0.5104	0.0123	41.6575
age-20-24	1.9627	0.0516	38.0191	0.4930	0.0122	40.3658
age-25-34	1.9045	0.0516	36.9235	0.4753	0.0122	38.9645
age-35-44	1.8755	0.0516	36.3644	0.4667	0.0122	38.2645
age-45-54	1.8302	0.0516	35.4852	0.4542	0.0122	37.2425
age-55-64	1.6974	0.0516	32.8950	0.4184	0.0122	34.2898
age-65-199	1.3094	0.0517	25.3459	0.3179	0.0122	26.0148
points-1-3	1.0770	0.0023	465.3730	0.2868	0.0006	459.9089
points-4-6	1.4943	0.0029	509.7076	0.4044	0.0008	494.3925
points-7-9	1.7044	0.0039	431.5422	0.4651	0.0011	411.3413
points-10-150	1.8274	0.0043	422.7992	0.5012	0.0013	400.5066
month-02	0.2185	0.0048	45.8830	0.0587	0.0013	45.8136
month-03	0.2688	0.0046	58.2694	0.0725	0.0012	58.3971
month-04	0.2095	0.0047	44.1642	0.0563	0.0013	44.2038
month-05	0.2312	0.0047	49.4267	0.0620	0.0013	49.3146
month-06	0.1514	0.0048	31.5424	0.0405	0.0013	31.4534
month-07	0.1049	0.0048	21.8152	0.0282	0.0013	21.8752
month-08	-0.0089	0.0049	-1.7914	-0.0024	0.0013	-1.7815
month-09	0.3001	0.0046	64.8059	0.0808	0.0012	64.7619
month-10	0.2581	0.0046	55.7476	0.0697	0.0012	55.8996
month-11	0.2423	0.0047	51.7159	0.0651	0.0013	51.6685
month-12	-0.6069	0.0059	-103.6318	-0.1591	0.0015	-104.1748
Monday	0.4277	0.0039	109.4001	0.1132	0.0010	108.9645
Tuesday	0.5143	0.0038	133.7407	0.1367	0.0010	133.5387
Wednesday	0.5573	0.0038	146.0443	0.1484	0.0010	145.9367
Thursday	0.5106	0.0039	132.5810	0.1358	0.0010	132.4721
Friday	0.4231	0.0039	108.0415	0.1122	0.0010	107.7774
Saturday	0.0856	0.0042	20.3238	0.0226	0.0011	20.3317

Table 9: 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	-13.4359	0.2282	-58.8705	-4.7270	0.0487	-96.9774
policy	0.0303	0.0028	11.0028	0.0078	0.0007	10.8493
age-16-19	3.4256	0.2282	15.0090	0.8088	0.0487	16.5920
age-20-24	3.4627	0.2282	15.1768	0.8154	0.0487	16.7350
age-25-34	3.3888	0.2281	14.8545	0.7948	0.0487	16.3145
age-35-44	3.3517	0.2281	14.6917	0.7845	0.0487	16.1039
age-45-54	3.1865	0.2281	13.9677	0.7408	0.0487	15.2064
age-55-64	2.9196	0.2282	12.7966	0.6723	0.0487	13.7999
age-65-199	2.4517	0.2282	10.7434	0.5564	0.0487	11.4178
points-1-3	1.1297	0.0033	343.8196	0.2964	0.0009	338.2436
points-4-6	1.6164	0.0050	325.3455	0.4318	0.0014	311.8371
points-7-9	1.8325	0.0082	223.8283	0.4935	0.0023	210.9273
points-10-150	1.9840	0.0115	172.1491	0.5380	0.0033	160.7751
month-02	0.2844	0.0072	39.5134	0.0734	0.0019	39.4915
month-03	0.4009	0.0069	58.2486	0.1039	0.0018	58.3343
month-04	0.3882	0.0070	55.4464	0.1006	0.0018	55.5303
month-05	0.4117	0.0069	59.5829	0.1068	0.0018	59.7082
month-06	0.3155	0.0071	44.4321	0.0816	0.0018	44.4655
month-07	0.1972	0.0072	27.3077	0.0509	0.0019	27.3566
month-08	0.1161	0.0074	15.7618	0.0298	0.0019	15.7158
month-09	0.4705	0.0069	68.5931	0.1223	0.0018	68.7658
month-10	0.4202	0.0069	61.2115	0.1093	0.0018	61.4623
month-11	0.3926	0.0070	56.3975	0.1020	0.0018	56.6026
month-12	-0.6165	0.0090	-68.4176	-0.1550	0.0023	-68.6936
Monday	0.7156	0.0061	117.7184	0.1825	0.0015	118.2475
Tuesday	0.8571	0.0059	144.1296	0.2198	0.0015	145.3578
Wednesday	0.8915	0.0059	150.6684	0.2288	0.0015	151.9996
Thursday	0.8302	0.0060	138.9674	0.2127	0.0015	140.0041
Friday	0.6601	0.0061	107.5126	0.1682	0.0016	107.9421
Saturday	0.1555	0.0068	22.8994	0.0391	0.0017	22.9367

Table 10: 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	-9.5028	0.0233	-407.0646	-3.7990	0.0060	-630.2242
policy	-0.1872	0.0017	-107.9805	-0.0517	0.0005	-108.6556
age-16-19	0.8404	0.0233	36.0755	0.2348	0.0060	38.9944
age-20-24	0.7495	0.0231	32.4085	0.2027	0.0060	33.9482
age-25-34	0.5224	0.0231	22.6433	0.1359	0.0060	22.8414
age-35-44	0.3848	0.0231	16.6759	0.0975	0.0060	16.3737
age-45-54	0.2556	0.0231	11.0737	0.0622	0.0060	10.4407
age-55-64	0.0896	0.0231	3.8726	0.0178	0.0060	2.9780
age-65-199	-0.1906	0.0232	-8.1991	-0.0546	0.0060	-9.1115
points-1-3	1.0953	0.0021	511.5258	0.2953	0.0006	506.1746
points-4-6	1.5717	0.0026	597.8157	0.4322	0.0007	580.5793
points-7-9	1.8247	0.0034	532.5000	0.5075	0.0010	507.0216
points-10-150	2.0599	0.0035	582.7273	0.5791	0.0011	550.1192
month-02	0.1508	0.0043	34.7559	0.0413	0.0012	34.7621
month-03	0.1561	0.0042	36.8111	0.0427	0.0012	36.7742
month-04	0.1500	0.0043	34.7584	0.0410	0.0012	34.7511
month-05	0.1741	0.0043	40.9445	0.0474	0.0012	40.7233
month-06	0.1902	0.0043	44.5674	0.0518	0.0012	44.2530
month-07	0.1704	0.0043	40.0934	0.0461	0.0012	39.5614
month-08	0.0600	0.0044	13.7485	0.0157	0.0012	13.1594
month-09	0.2332	0.0042	55.3092	0.0634	0.0012	54.7683
month-10	0.2215	0.0042	52.8999	0.0605	0.0011	52.6799
month-11	0.1905	0.0042	44.8435	0.0518	0.0012	44.4974
month-12	-0.5267	0.0051	-102.8665	-0.1414	0.0014	-103.5051
Monday	0.3257	0.0035	92.5918	0.0884	0.0010	92.6284
Tuesday	0.4229	0.0034	122.6206	0.1153	0.0009	123.0176
Wednesday	0.4863	0.0034	142.7169	0.1328	0.0009	143.2280
Thursday	0.4371	0.0034	127.0064	0.1191	0.0009	127.3124
Friday	0.3708	0.0035	106.3173	0.1009	0.0009	106.5087
Saturday	0.1002	0.0037	27.0822	0.0271	0.0010	27.2127

Table 11: 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	-10.8052	0.0720	-150.0807	-4.1166	0.0173	-238.6409
policy	-0.1256	0.0029	-43.8848	-0.0331	0.0007	-44.5029
age-16-19	1.1240	0.0720	15.6067	0.2851	0.0173	16.5170
age-20-24	1.1382	0.0718	15.8562	0.2854	0.0172	16.5954
age-25-34	0.9395	0.0717	13.0994	0.2314	0.0172	13.4696
age-35-44	0.8883	0.0717	12.3866	0.2175	0.0172	12.6646
age-45-54	0.6751	0.0717	9.4118	0.1617	0.0172	9.4109
age-55-64	0.4389	0.0718	6.1140	0.1018	0.0172	5.9227
age-65-199	0.1398	0.0719	1.9431	0.0287	0.0172	1.6650
points-1-3	1.1965	0.0034	349.3232	0.3117	0.0009	343.8370
points-4-6	1.7762	0.0050	358.4132	0.4727	0.0014	343.0525
points-7-9	2.0974	0.0077	272.2207	0.5650	0.0022	254.9442
points-10-150	2.3584	0.0103	229.8296	0.6424	0.0030	212.2189
month-02	0.1806	0.0072	25.1124	0.0466	0.0019	25.0019
month-03	0.1864	0.0070	26.5135	0.0481	0.0018	26.3912
month-04	0.2143	0.0071	30.1489	0.0555	0.0018	30.1300
month-05	0.2264	0.0070	32.2404	0.0587	0.0018	32.2601
month-06	0.1939	0.0071	27.1947	0.0501	0.0018	27.1333
month-07	0.1374	0.0072	19.2109	0.0355	0.0019	19.1666
month-08	0.0255	0.0074	3.4663	0.0064	0.0019	3.3768
month-09	0.2416	0.0070	34.3503	0.0625	0.0018	34.2655
month-10	0.2667	0.0069	38.5342	0.0693	0.0018	38.6064
month-11	0.2774	0.0070	39.8434	0.0719	0.0018	39.7833
month-12	-0.5307	0.0086	-61.9842	-0.1346	0.0022	-62.2055
Monday	0.5581	0.0062	90.5305	0.1426	0.0016	90.8614
Tuesday	0.7101	0.0060	118.2153	0.1825	0.0015	119.0871
Wednesday	0.7749	0.0059	130.3693	0.1995	0.0015	131.4397
Thursday	0.7121	0.0060	118.5400	0.1831	0.0015	119.4541
Friday	0.5665	0.0062	91.9613	0.1449	0.0016	92.3930
Saturday	0.1201	0.0068	17.7839	0.0305	0.0017	17.8867

Table 12: 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	-11.3558	0.0728	-155.9597	-4.2315	0.0167	-253.4454
policy	-0.1252	0.0114	-10.9637	-0.0285	0.0026	-10.8121
age-16-19	1.1017	0.0690	15.9729	0.2703	0.0158	17.0537
age-20-24	-0.0869	0.0691	-1.2563	-0.0190	0.0159	-1.1962
age-25-34	-1.1305	0.0693	-16.3065	-0.2574	0.0159	-16.2018
age-35-44	-1.9087	0.0705	-27.0613	-0.4244	0.0161	-26.3459
age-45-54	-2.4555	0.0721	-34.0765	-0.5370	0.0164	-32.8022
age-55-64	-2.7907	0.0756	-36.8974	-0.6033	0.0170	-35.4777
age-65-199	-3.0634	0.0804	-38.0796	-0.6547	0.0178	-36.7165
points-1-3	0.5757	0.0155	37.1512	0.1329	0.0035	37.8373
points-4-6	1.2049	0.0174	69.3263	0.2805	0.0041	69.2347
points-7-9	1.5512	0.0209	74.1716	0.3654	0.0050	73.2338
points-10-150	2.0170	0.0184	109.7873	0.4834	0.0045	108.2394
month-02	0.0598	0.0314	1.9061	0.0131	0.0071	1.8396
month-03	0.0740	0.0306	2.4177	0.0160	0.0070	2.2911
month-04	0.2229	0.0301	7.4082	0.0490	0.0069	7.1375
month-05	0.3547	0.0290	12.2425	0.0792	0.0066	11.9449
month-06	0.4100	0.0288	14.2256	0.0911	0.0066	13.7866
month-07	0.4275	0.0285	14.9883	0.0957	0.0065	14.6391
month-08	0.3975	0.0286	13.8856	0.0883	0.0066	13.4507
month-09	0.3821	0.0289	13.2328	0.0852	0.0066	12.8690
month-10	0.3711	0.0287	12.9180	0.0829	0.0066	12.5870
month-11	0.2675	0.0295	9.0690	0.0593	0.0068	8.7878
month-12	0.0027	0.0311	0.0861	-0.0017	0.0071	-0.2439
Monday	-0.2509	0.0221	-11.3517	-0.0544	0.0051	-10.7185
Tuesday	-0.1978	0.0218	-9.0834	-0.0410	0.0050	-8.1871
Wednesday	-0.1570	0.0215	-7.2871	-0.0320	0.0050	-6.4614
Thursday	-0.1070	0.0213	-5.0288	-0.0212	0.0049	-4.3186
Friday	0.0626	0.0204	3.0709	0.0164	0.0047	3.4767
Saturday	0.1690	0.0199	8.5089	0.0388	0.0046	8.3785

Table 13: 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	-13.9628	0.4138	-33.7420	-4.7870	0.0847	-56.5177
policy	-0.0098	0.0293	-0.3330	-0.0019	0.0061	-0.3097
age-16-19	1.7927	0.4095	4.3774	0.3869	0.0838	4.6149
age-20-24	0.7326	0.4095	1.7889	0.1544	0.0838	1.8425
age-25-34	-0.1401	0.4095	-0.3423	-0.0298	0.0838	-0.3556
age-35-44	-0.6305	0.4100	-1.5378	-0.1297	0.0839	-1.5467
age-45-54	-1.2073	0.4111	-2.9365	-0.2443	0.0841	-2.9057
age-55-64	-1.7777	0.4156	-4.2777	-0.3533	0.0849	-4.1630
age-65-199	-1.6721	0.4180	-4.0000	-0.3318	0.0853	-3.8894
points-1-3	0.7260	0.0381	19.0610	0.1536	0.0080	19.1765
points-4-6	1.4703	0.0519	28.3135	0.3132	0.0113	27.7366
points-7-9	1.8521	0.0772	23.9932	0.3998	0.0171	23.3387
points-10-150	2.6782	0.0750	35.7322	0.5915	0.0173	34.1580
month-02	0.0943	0.0788	1.1975	0.0180	0.0163	1.1030
month-03	0.1720	0.0756	2.2753	0.0342	0.0157	2.1776
month-04	0.2684	0.0754	3.5606	0.0552	0.0157	3.5256
month-05	0.3256	0.0738	4.4133	0.0662	0.0154	4.3088
month-06	0.2853	0.0749	3.8086	0.0586	0.0156	3.7632
month-07	0.2390	0.0751	3.1828	0.0479	0.0156	3.0714
month-08	0.2593	0.0746	3.4752	0.0520	0.0155	3.3513
month-09	0.3968	0.0729	5.4429	0.0817	0.0152	5.3819
month-10	0.4127	0.0721	5.7271	0.0844	0.0150	5.6194
month-11	0.2991	0.0742	4.0289	0.0602	0.0155	3.8931
month-12	-0.0852	0.0807	-1.0556	-0.0212	0.0167	-1.2674
Monday	-0.0339	0.0577	-0.5865	-0.0035	0.0120	-0.2927
Tuesday	0.0918	0.0560	1.6390	0.0222	0.0117	1.8940
Wednesday	0.0659	0.0563	1.1695	0.0170	0.0118	1.4444
Thursday	0.1368	0.0554	2.4680	0.0310	0.0116	2.6739
Friday	0.2206	0.0544	4.0543	0.0477	0.0114	4.1731
Saturday	0.1521	0.0552	2.7543	0.0321	0.0116	2.7716

Table 14: 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	-15.3228	0.4972	-30.8172	-5.0664	0.0974	-51.9947
policy	-0.6470	0.0080	-81.2805	-0.1525	0.0019	-81.7628
age-16-19	4.5688	0.4970	9.1919	0.9914	0.0974	10.1793
age-20-24	4.3495	0.4970	8.7520	0.9348	0.0974	9.6001
age-25-34	3.8769	0.4970	7.8013	0.8182	0.0974	8.4029
age-35-44	3.3429	0.4970	6.7264	0.6937	0.0974	7.1238
age-45-54	2.9644	0.4970	5.9644	0.6086	0.0974	6.2490
age-55-64	2.5242	0.4972	5.0772	0.5130	0.0974	5.2662
age-65-199	1.7799	0.4977	3.5763	0.3568	0.0975	3.6583
points-1-3	1.1853	0.0099	119.3894	0.2717	0.0023	118.9058
points-4-6	1.7136	0.0115	148.5364	0.3999	0.0027	146.3829
points-7-9	2.0226	0.0141	143.1399	0.4773	0.0034	138.8623
points-10-150	2.4895	0.0130	191.0315	0.5971	0.0032	184.9727
month-02	0.1530	0.0218	7.0156	0.0367	0.0051	7.2537
month-03	0.2360	0.0209	11.2693	0.0561	0.0049	11.5363
month-04	0.3810	0.0207	18.4456	0.0900	0.0048	18.7201
month-05	0.4162	0.0204	20.4328	0.0971	0.0047	20.4718
month-06	0.4984	0.0201	24.7442	0.1164	0.0047	24.7684
month-07	0.5625	0.0198	28.4583	0.1313	0.0046	28.4344
month-08	0.4717	0.0201	23.4801	0.1094	0.0047	23.3424
month-09	0.6416	0.0195	32.8230	0.1503	0.0046	32.8773
month-10	0.5823	0.0196	29.6546	0.1361	0.0046	29.6603
month-11	0.4590	0.0202	22.7356	0.1073	0.0047	22.7812
month-12	-0.3908	0.0247	-15.8361	-0.0894	0.0056	-15.8419
Monday	-0.2007	0.0141	-14.1977	-0.0480	0.0033	-14.4106
Tuesday	-0.2429	0.0143	-16.9646	-0.0578	0.0034	-17.1383
Wednesday	-0.2014	0.0142	-14.2293	-0.0477	0.0033	-14.3169
Thursday	-0.2246	0.0143	-15.7569	-0.0534	0.0034	-15.8990
Friday	-0.0766	0.0137	-5.5930	-0.0183	0.0032	-5.6599
Saturday	-0.0051	0.0134	-0.3817	-0.0012	0.0032	-0.3762

Table 15: 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	-22.6780	22.6558	-1.0010	-6.2844	3.1893	-1.9704
policy	-0.7494	0.0187	-39.9881	-0.1636	0.0041	-40.2370
age-16-19	10.4709	22.6558	0.4622	1.8769	3.1893	0.5885
age-20-24	10.3894	22.6558	0.4586	1.8579	3.1893	0.5825
age-25-34	9.8939	22.6558	0.4367	1.7458	3.1893	0.5474
age-35-44	9.5054	22.6558	0.4196	1.6614	3.1893	0.5209
age-45-54	9.0673	22.6558	0.4002	1.5675	3.1893	0.4915
age-55-64	8.6416	22.6558	0.3814	1.4802	3.1893	0.4641
age-65-199	7.8725	22.6559	0.3475	1.3269	3.1894	0.4160
points-1-3	1.3474	0.0214	62.8244	0.2919	0.0047	62.3782
points-4-6	2.0915	0.0283	73.8875	0.4615	0.0064	71.8560
points-7-9	2.5956	0.0394	65.9398	0.5806	0.0092	62.8189
points-10-150	3.1446	0.0452	69.6230	0.7134	0.0110	65.1407
month-02	0.1995	0.0509	3.9223	0.0436	0.0110	3.9820
month-03	0.2639	0.0491	5.3804	0.0581	0.0106	5.4929
month-04	0.4400	0.0482	9.1233	0.0964	0.0104	9.2636
month-05	0.5090	0.0473	10.7725	0.1110	0.0102	10.8694
month-06	0.5071	0.0475	10.6745	0.1098	0.0103	10.6885
month-07	0.5560	0.0467	11.9023	0.1201	0.0101	11.8825
month-08	0.4738	0.0474	9.9907	0.1024	0.0103	9.9879
month-09	0.6677	0.0459	14.5320	0.1454	0.0100	14.6079
month-10	0.6171	0.0461	13.3997	0.1335	0.0100	13.3763
month-11	0.5288	0.0470	11.2478	0.1146	0.0102	11.2598
month-12	-0.4025	0.0584	-6.8874	-0.0857	0.0124	-6.8974
Monday	-0.0989	0.0320	-3.0915	-0.0221	0.0070	-3.1547
Tuesday	-0.2235	0.0331	-6.7474	-0.0495	0.0072	-6.8543
Wednesday	-0.1646	0.0326	-5.0512	-0.0364	0.0071	-5.1148
Thursday	-0.2285	0.0332	-6.8848	-0.0504	0.0072	-6.9646
Friday	-0.1462	0.0325	-4.5050	-0.0332	0.0071	-4.6806
Saturday	-0.0818	0.0319	-2.5661	-0.0184	0.0070	-2.6387

Table 16: 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	-16.6128	0.9850	-16.8649	-5.3017	0.1853	-28.6144
policy	-0.7392	0.0193	-38.3082	-0.1636	0.0042	-38.5397
age-16-19	4.6429	0.9844	4.7166	0.9538	0.1851	5.1523
age-20-24	4.2318	0.9843	4.2994	0.8572	0.1851	4.6312
age-25-34	3.5296	0.9843	3.5860	0.6973	0.1851	3.7677
age-35-44	2.6304	0.9844	2.6720	0.5058	0.1851	2.7324
age-45-54	1.9284	0.9848	1.9582	0.3639	0.1852	1.9649
age-55-64	1.1739	0.9862	1.1902	0.2163	0.1855	1.1661
age-65-199	0.1236	0.9925	0.1246	0.0184	0.1866	0.0984
points-1-3	1.1036	0.0251	43.9370	0.2363	0.0054	43.8198
points-4-6	1.6641	0.0283	58.7272	0.3619	0.0062	58.0886
points-7-9	2.0570	0.0330	62.4144	0.4533	0.0074	61.1213
points-10-150	2.7658	0.0277	99.8061	0.6223	0.0063	98.4659
month-02	0.0354	0.0555	0.6378	0.0083	0.0121	0.6857
month-03	0.2463	0.0516	4.7700	0.0560	0.0112	4.9802
month-04	0.4707	0.0502	9.3744	0.1046	0.0110	9.5424
month-05	0.5544	0.0491	11.2827	0.1218	0.0107	11.3373
month-06	0.7052	0.0480	14.6860	0.1549	0.0105	14.7236
month-07	0.6383	0.0483	13.2217	0.1399	0.0106	13.2313
month-08	0.6087	0.0485	12.5520	0.1328	0.0106	12.5045
month-09	0.7665	0.0473	16.1960	0.1679	0.0104	16.1599
month-10	0.5910	0.0485	12.1788	0.1282	0.0106	12.0528
month-11	0.4452	0.0501	8.8883	0.0970	0.0110	8.8591
month-12	-0.4788	0.0626	-7.6512	-0.1027	0.0134	-7.6533
Monday	-0.3921	0.0338	-11.6025	-0.0877	0.0075	-11.7428
Tuesday	-0.3595	0.0335	-10.7349	-0.0812	0.0074	-10.9442
Wednesday	-0.4715	0.0347	-13.6066	-0.1057	0.0076	-13.8271
Thursday	-0.4376	0.0343	-12.7561	-0.0969	0.0076	-12.8065
Friday	-0.1998	0.0320	-6.2404	-0.0456	0.0071	-6.4079
Saturday	0.0030	0.0303	0.0977	0.0002	0.0068	0.0319

Table 17: 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	-25.5746	103.4160	-0.2473	-6.7165	13.5579	-0.4954
policy	-0.9113	0.0695	-13.1135	-0.1822	0.0138	-13.1730
age-16-19	11.6566	103.4159	0.1127	1.9520	13.5579	0.1440
age-20-24	11.1281	103.4159	0.1076	1.8435	13.5579	0.1360
age-25-34	10.2696	103.4159	0.0993	1.6662	13.5579	0.1229
age-35-44	9.5877	103.4159	0.0927	1.5333	13.5579	0.1131
age-45-54	9.0942	103.4160	0.0879	1.4408	13.5579	0.1063
age-55-64	8.0633	103.4161	0.0780	1.2504	13.5580	0.0922
age-65-199	7.3256	103.4167	0.0708	1.1211	13.5581	0.0827
points-1-3	1.2390	0.0820	15.1033	0.2447	0.0163	15.0411
points-4-6	2.3276	0.0948	24.5484	0.4683	0.0195	23.9830
points-7-9	2.5974	0.1423	18.2586	0.5296	0.0298	17.7779
points-10-150	3.7304	0.1247	29.9204	0.7764	0.0273	28.4630
month-02	0.2992	0.1937	1.5451	0.0601	0.0384	1.5667
month-03	0.3224	0.1885	1.7101	0.0677	0.0373	1.8159
month-04	0.5959	0.1826	3.2632	0.1224	0.0361	3.3859
month-05	0.6800	0.1791	3.7969	0.1371	0.0355	3.8594
month-06	0.7841	0.1765	4.4424	0.1552	0.0351	4.4163
month-07	0.8203	0.1743	4.7073	0.1657	0.0346	4.7866
month-08	0.5993	0.1810	3.3120	0.1195	0.0359	3.3242
month-09	0.8624	0.1735	4.9707	0.1750	0.0345	5.0747
month-10	0.7024	0.1771	3.9661	0.1403	0.0352	3.9828
month-11	0.6568	0.1791	3.6675	0.1334	0.0355	3.7524
month-12	-0.3876	0.2261	-1.7138	-0.0727	0.0441	-1.6483
Monday	-0.3514	0.1111	-3.1615	-0.0723	0.0224	-3.2228
Tuesday	-0.5391	0.1178	-4.5757	-0.1071	0.0236	-4.5417
Wednesday	-0.6201	0.1210	-5.1262	-0.1224	0.0241	-5.0713
Thursday	-0.5916	0.1199	-4.9355	-0.1170	0.0239	-4.8847
Friday	-0.4139	0.1134	-3.6497	-0.0825	0.0228	-3.6175
Saturday	-0.1644	0.1055	-1.5585	-0.0317	0.0213	-1.4878

Table 18: 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	-12.5280	0.1271	-98.6034	-4.4848	0.0274	-163.6852
policy	-0.2501	0.0170	-14.7215	-0.0534	0.0037	-14.6116
age-16-19	0.5553	0.1237	4.4896	0.1292	0.0267	4.8291
age-20-24	-0.0089	0.1230	-0.0727	0.0004	0.0266	0.0162
age-25-34	-0.7001	0.1227	-5.7046	-0.1519	0.0265	-5.7357
age-35-44	-1.1309	0.1233	-9.1718	-0.2417	0.0266	-9.0889
age-45-54	-1.3422	0.1236	-10.8555	-0.2853	0.0266	-10.7074
age-55-64	-1.5423	0.1253	-12.3129	-0.3257	0.0270	-12.0860
age-65-199	-1.1392	0.1247	-9.1324	-0.2418	0.0269	-9.0010
points-1-3	0.8001	0.0219	36.5103	0.1699	0.0047	36.3880
points-4-6	1.2310	0.0273	45.1290	0.2637	0.0060	44.2803
points-7-9	1.5643	0.0340	46.0076	0.3390	0.0076	44.7019
points-10-150	2.1626	0.0294	73.6823	0.4788	0.0067	71.6747
month-02	0.0874	0.0437	2.0005	0.0185	0.0093	1.9812
month-03	-0.0045	0.0437	-0.1025	-0.0009	0.0093	-0.0931
month-04	0.1778	0.0426	4.1763	0.0376	0.0091	4.1222
month-05	0.2752	0.0413	6.6709	0.0585	0.0088	6.6064
month-06	0.2303	0.0420	5.4869	0.0478	0.0090	5.3106
month-07	-0.0013	0.0440	-0.0302	-0.0026	0.0094	-0.2773
month-08	0.0774	0.0431	1.7969	0.0140	0.0092	1.5158
month-09	0.3374	0.0409	8.2579	0.0718	0.0088	8.1807
month-10	0.2343	0.0415	5.6518	0.0486	0.0089	5.4683
month-11	0.1746	0.0423	4.1321	0.0362	0.0091	3.9950
month-12	0.0506	0.0432	1.1710	0.0101	0.0092	1.0904
Monday	-0.1399	0.0344	-4.0716	-0.0280	0.0073	-3.8150
Tuesday	0.0081	0.0331	0.2452	0.0041	0.0071	0.5846
Wednesday	0.0595	0.0327	1.8228	0.0158	0.0070	2.2528
Thursday	0.1931	0.0317	6.0949	0.0439	0.0068	6.4347
Friday	0.2668	0.0312	8.5620	0.0589	0.0067	8.7680
Saturday	0.2120	0.0315	6.7273	0.0456	0.0068	6.7129

Table 19: 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	-13.9499	0.3601	-38.7411	-4.7797	0.0741	-64.4950
policy	-0.1541	0.0282	-5.4615	-0.0315	0.0058	-5.4400
age-16-19	0.4948	0.3572	1.3851	0.1058	0.0736	1.4376
age-20-24	-0.0300	0.3557	-0.0845	-0.0057	0.0733	-0.0775
age-25-34	-0.3996	0.3548	-1.1263	-0.0831	0.0731	-1.1379
age-35-44	-0.6590	0.3549	-1.8567	-0.1361	0.0731	-1.8623
age-45-54	-0.9001	0.3552	-2.5340	-0.1852	0.0731	-2.5327
age-55-64	-0.9302	0.3561	-2.6120	-0.1911	0.0733	-2.6063
age-65-199	-0.2765	0.3555	-0.7777	-0.0581	0.0732	-0.7939
points-1-3	0.7359	0.0378	19.4649	0.1518	0.0078	19.3510
points-4-6	1.4383	0.0539	26.6702	0.3007	0.0115	26.0633
points-7-9	1.7751	0.0838	21.1865	0.3751	0.0182	20.5608
points-10-150	2.3300	0.0966	24.1115	0.4982	0.0217	23.0024
month-02	0.1671	0.0707	2.3641	0.0338	0.0145	2.3307
month-03	-0.0154	0.0723	-0.2126	-0.0035	0.0148	-0.2399
month-04	0.2246	0.0695	3.2326	0.0459	0.0142	3.2247
month-05	0.2455	0.0685	3.5856	0.0499	0.0140	3.5537
month-06	0.1479	0.0706	2.0943	0.0298	0.0145	2.0593
month-07	-0.4594	0.0825	-5.5668	-0.0932	0.0167	-5.5920
month-08	-0.1524	0.0754	-2.0213	-0.0315	0.0154	-2.0510
month-09	0.4150	0.0664	6.2543	0.0852	0.0136	6.2428
month-10	0.3679	0.0664	5.5452	0.0757	0.0136	5.5483
month-11	0.3026	0.0678	4.4633	0.0619	0.0139	4.4427
month-12	-0.0564	0.0732	-0.7705	-0.0122	0.0149	-0.8141
Monday	0.4699	0.0625	7.5186	0.0965	0.0127	7.6203
Tuesday	0.7048	0.0599	11.7619	0.1447	0.0122	11.8958
Wednesday	0.7618	0.0594	12.8307	0.1566	0.0121	12.9826
Thursday	0.7967	0.0591	13.4806	0.1634	0.0120	13.6066
Friday	0.6465	0.0605	10.6782	0.1329	0.0123	10.8205
Saturday	0.2170	0.0658	3.2959	0.0440	0.0133	3.3096

Table 20: 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	-13.3474	0.7003	-19.0598	-4.7098	0.1525	-30.8778
policy	-0.0735	0.0076	-9.6553	-0.0186	0.0019	-9.6498
age-16-19	2.1498	0.7005	3.0691	0.5044	0.1526	3.3060
age-20-24	2.1708	0.7001	3.1008	0.5063	0.1525	3.3204
age-25-34	2.4327	0.7000	3.4752	0.5730	0.1525	3.7586
age-35-44	2.4927	0.7000	3.5608	0.5874	0.1525	3.8532
age-45-54	2.4875	0.7000	3.5534	0.5860	0.1525	3.8436
age-55-64	2.4115	0.7001	3.4445	0.5664	0.1525	3.7147
age-65-199	2.0799	0.7003	2.9701	0.4836	0.1525	3.1707
points-1-3	0.6697	0.0125	53.5128	0.1615	0.0030	53.6034
points-4-6	1.1835	0.0124	95.7979	0.2898	0.0030	96.2216
points-7-9	1.5608	0.0131	119.3350	0.3864	0.0032	119.2587
points-10-150	2.0238	0.0128	157.6675	0.5077	0.0032	157.7402
month-02	0.1790	0.0189	9.4734	0.0449	0.0048	9.4236
month-03	0.2032	0.0184	11.0397	0.0511	0.0046	11.0106
month-04	0.1183	0.0189	6.2519	0.0297	0.0048	6.2304
month-05	0.1983	0.0184	10.7717	0.0497	0.0046	10.7095
month-06	0.1432	0.0188	7.6119	0.0357	0.0047	7.5408
month-07	0.0804	0.0189	4.2456	0.0202	0.0048	4.2406
month-08	-0.0144	0.0194	-0.7403	-0.0038	0.0049	-0.7912
month-09	0.3083	0.0181	17.0122	0.0774	0.0046	16.8967
month-10	0.1772	0.0185	9.5888	0.0446	0.0047	9.5705
month-11	0.1480	0.0188	7.8769	0.0370	0.0047	7.8149
month-12	-0.5467	0.0226	-24.2154	-0.1346	0.0055	-24.2527
Monday	0.5639	0.0160	35.1755	0.1397	0.0040	35.1505
Tuesday	0.6826	0.0157	43.4677	0.1698	0.0039	43.5499
Wednesday	0.7019	0.0157	44.8269	0.1746	0.0039	44.9012
Thursday	0.6512	0.0158	41.2146	0.1615	0.0039	41.1826
Friday	0.5136	0.0162	31.7205	0.1272	0.0040	31.7103
Saturday	0.0803	0.0177	4.5229	0.0194	0.0044	4.4651

Table 21: 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	-18.4322	24.0441	-0.7666	-5.8880	6.1637	-0.9553
policy	-0.0239	0.0193	-1.2371	-0.0052	0.0047	-1.1081
age-16-19	6.5035	24.0441	0.2705	1.5184	6.1637	0.2463
age-20-24	6.5724	24.0440	0.2734	1.5291	6.1637	0.2481
age-25-34	6.6904	24.0440	0.2783	1.5594	6.1637	0.2530
age-35-44	6.5994	24.0440	0.2745	1.5362	6.1637	0.2492
age-45-54	6.5263	24.0440	0.2714	1.5184	6.1637	0.2463
age-55-64	6.3527	24.0440	0.2642	1.4764	6.1637	0.2395
age-65-199	6.0524	24.0441	0.2517	1.4055	6.1637	0.2280
points-1-3	0.6577	0.0297	22.1494	0.1548	0.0070	22.1595
points-4-6	1.2449	0.0291	42.7886	0.2980	0.0069	42.9567
points-7-9	1.6057	0.0320	50.1806	0.3881	0.0078	49.9067
points-10-150	2.2383	0.0342	65.4514	0.5517	0.0086	64.4229
month-02	0.2248	0.0505	4.4491	0.0551	0.0123	4.4824
month-03	0.3958	0.0478	8.2835	0.0969	0.0117	8.3008
month-04	0.2549	0.0494	5.1588	0.0625	0.0120	5.1887
month-05	0.3332	0.0482	6.9124	0.0820	0.0118	6.9712
month-06	0.2691	0.0493	5.4593	0.0654	0.0120	5.4407
month-07	0.1426	0.0503	2.8357	0.0349	0.0122	2.8519
month-08	0.0785	0.0512	1.5351	0.0191	0.0124	1.5360
month-09	0.5093	0.0470	10.8425	0.1251	0.0115	10.8787
month-10	0.3610	0.0479	7.5310	0.0887	0.0117	7.5792
month-11	0.2977	0.0491	6.0677	0.0729	0.0120	6.0940
month-12	-0.4107	0.0585	-7.0233	-0.0974	0.0140	-6.9780
Monday	0.9154	0.0443	20.6590	0.2193	0.0105	20.8037
Tuesday	0.9818	0.0439	22.3619	0.2361	0.0104	22.5982
Wednesday	1.0839	0.0433	25.0142	0.2610	0.0103	25.2930
Thursday	1.0193	0.0437	23.3183	0.2450	0.0104	23.5435
Friday	0.7864	0.0452	17.3969	0.1882	0.0107	17.5243
Saturday	0.1579	0.0510	3.0964	0.0364	0.0120	3.0301

Table 22: 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	-11.7200	0.3526	-33.2395	-4.3794	0.0841	-52.0840
policy	-0.2111	0.0035	-60.7393	-0.0586	0.0010	-60.5158
age-16-19	2.2859	0.3527	6.4813	0.5910	0.0841	7.0264
age-20-24	2.4700	0.3525	7.0069	0.6387	0.0841	7.5980
age-25-34	2.6722	0.3525	7.5811	0.6965	0.0841	8.2863
age-35-44	2.6779	0.3525	7.5971	0.6974	0.0841	8.2978
age-45-54	2.6652	0.3525	7.5609	0.6937	0.0841	8.2532
age-55-64	2.5815	0.3525	7.3232	0.6700	0.0841	7.9703
age-65-199	2.3050	0.3526	6.5372	0.5939	0.0841	7.0629
points-1-3	0.5994	0.0054	111.5675	0.1604	0.0014	111.7803
points-4-6	1.0944	0.0053	205.8018	0.2978	0.0014	206.4236
points-7-9	1.3546	0.0058	233.1464	0.3719	0.0016	231.7628
points-10-150	1.6199	0.0060	271.1263	0.4490	0.0017	268.5103
month-02	0.1877	0.0085	22.1248	0.0520	0.0024	21.9891
month-03	0.2106	0.0083	25.4683	0.0586	0.0023	25.3910
month-04	0.1352	0.0085	15.9372	0.0376	0.0024	15.9005
month-05	0.1621	0.0084	19.3946	0.0449	0.0023	19.2668
month-06	0.0791	0.0086	9.1986	0.0217	0.0024	9.0661
month-07	0.0290	0.0086	3.3576	0.0079	0.0024	3.3187
month-08	-0.0693	0.0089	-7.8301	-0.0193	0.0024	-7.8897
month-09	0.2322	0.0083	27.9868	0.0644	0.0023	27.8031
month-10	0.1848	0.0083	22.2499	0.0516	0.0023	22.2694
month-11	0.1984	0.0084	23.7433	0.0553	0.0023	23.7095
month-12	-0.6001	0.0103	-58.0512	-0.1628	0.0028	-58.3445
Monday	0.5228	0.0072	72.3133	0.1429	0.0020	72.2878
Tuesday	0.6214	0.0071	87.4752	0.1707	0.0019	87.6982
Wednesday	0.6584	0.0071	93.2591	0.1811	0.0019	93.5711
Thursday	0.6105	0.0071	85.7320	0.1675	0.0020	85.8691
Friday	0.5022	0.0073	69.1499	0.1373	0.0020	69.1794
Saturday	0.1033	0.0079	13.0790	0.0281	0.0021	13.1373

Table 23: 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	-17.1085	14.5337	-1.1772	-5.4844	2.4023	-2.2830
policy	-0.2441	0.0082	-29.6989	-0.0655	0.0022	-29.3228
age-16-19	6.8793	14.5338	0.4733	1.4935	2.4023	0.6217
age-20-24	7.2082	14.5337	0.4960	1.5777	2.4023	0.6568
age-25-34	7.3548	14.5337	0.5060	1.6192	2.4023	0.6740
age-35-44	7.3563	14.5337	0.5062	1.6191	2.4023	0.6740
age-45-54	7.2864	14.5337	0.5013	1.5997	2.4023	0.6659
age-55-64	7.1174	14.5337	0.4897	1.5542	2.4023	0.6470
age-65-199	6.7999	14.5337	0.4679	1.4711	2.4023	0.6123
points-1-3	0.6127	0.0120	50.8894	0.1604	0.0031	50.9864
points-4-6	1.1853	0.0118	100.3101	0.3159	0.0031	100.4958
points-7-9	1.4609	0.0134	109.3290	0.3931	0.0036	108.1955
points-10-150	1.8094	0.0158	114.1819	0.4933	0.0044	111.0924
month-02	0.2469	0.0207	11.9553	0.0670	0.0056	11.9684
month-03	0.3450	0.0198	17.3875	0.0941	0.0054	17.4681
month-04	0.2728	0.0203	13.4446	0.0742	0.0055	13.4949
month-05	0.3176	0.0199	15.9509	0.0863	0.0054	15.9766
month-06	0.2184	0.0205	10.6359	0.0595	0.0056	10.7040
month-07	0.0723	0.0211	3.4305	0.0195	0.0057	3.4359
month-08	0.0345	0.0213	1.6230	0.0090	0.0057	1.5732
month-09	0.3352	0.0200	16.7386	0.0909	0.0054	16.7199
month-10	0.3008	0.0200	15.0602	0.0821	0.0054	15.1491
month-11	0.2887	0.0202	14.2848	0.0789	0.0055	14.3909
month-12	-0.6270	0.0258	-24.3330	-0.1647	0.0067	-24.4103
Monday	0.8166	0.0184	44.2987	0.2167	0.0049	44.6424
Tuesday	0.9571	0.0181	52.9819	0.2553	0.0048	53.6000
Wednesday	0.9910	0.0180	55.1052	0.2643	0.0047	55.7229
Thursday	0.9441	0.0181	52.1517	0.2514	0.0048	52.6670
Friday	0.7297	0.0187	39.0214	0.1930	0.0049	39.2425
Saturday	0.1514	0.0209	7.2320	0.0394	0.0054	7.2351

Table 24: 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	-9.2525	0.1128	-82.0349	-3.7475	0.0309	-121.4584
policy	-0.4677	0.0029	-159.1662	-0.1346	0.0008	-160.6045
age-16-19	0.8852	0.1128	7.8453	0.2522	0.0309	8.1667
age-20-24	0.8656	0.1126	7.6874	0.2399	0.0308	7.7895
age-25-34	0.8293	0.1126	7.3667	0.2300	0.0308	7.4694
age-35-44	0.7408	0.1126	6.5801	0.2045	0.0308	6.6398
age-45-54	0.6726	0.1126	5.9737	0.1850	0.0308	6.0058
age-55-64	0.5699	0.1126	5.0587	0.1558	0.0308	5.0547
age-65-199	0.4118	0.1128	3.6504	0.1110	0.0309	3.5976
points-1-3	0.6421	0.0044	146.4890	0.1768	0.0012	146.6967
points-4-6	1.0040	0.0044	225.6419	0.2804	0.0012	226.0319
points-7-9	1.2477	0.0049	255.9882	0.3520	0.0014	254.4221
points-10-150	1.6154	0.0049	331.9639	0.4627	0.0014	329.7122
month-02	0.1171	0.0072	16.2883	0.0335	0.0021	16.2612
month-03	0.1200	0.0070	17.0428	0.0345	0.0020	17.1460
month-04	0.1321	0.0071	18.6366	0.0380	0.0020	18.7415
month-05	0.1505	0.0070	21.5354	0.0433	0.0020	21.6215
month-06	0.1763	0.0070	25.1440	0.0506	0.0020	25.1517
month-07	0.1699	0.0070	24.3741	0.0486	0.0020	24.3217
month-08	0.0596	0.0071	8.3438	0.0167	0.0020	8.1941
month-09	0.2323	0.0069	33.5606	0.0666	0.0020	33.4791
month-10	0.2120	0.0069	30.7888	0.0610	0.0020	30.8357
month-11	0.1878	0.0070	26.9013	0.0539	0.0020	26.9262
month-12	-0.5100	0.0084	-60.8730	-0.1427	0.0023	-61.1560
Monday	0.3722	0.0058	63.6988	0.1056	0.0017	63.9513
Tuesday	0.4700	0.0057	81.9861	0.1340	0.0016	82.4949
Wednesday	0.5374	0.0057	94.9190	0.1535	0.0016	95.5377
Thursday	0.4911	0.0057	85.9793	0.1400	0.0016	86.4756
Friday	0.4042	0.0058	69.5711	0.1150	0.0016	69.9748
Saturday	0.0999	0.0062	16.1032	0.0283	0.0017	16.2340

Table 25: 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	-16.6474	14.5398	-1.1449	-5.3701	2.4050	-2.2329
policy	-0.5749	0.0075	-77.1503	-0.1594	0.0020	-78.0235
age-16-19	7.5893	14.5399	0.5220	1.6938	2.4050	0.7043
age-20-24	7.5810	14.5398	0.5214	1.6829	2.4050	0.6998
age-25-34	7.5423	14.5398	0.5187	1.6729	2.4050	0.6956
age-35-44	7.5285	14.5398	0.5178	1.6691	2.4050	0.6940
age-45-54	7.4450	14.5398	0.5120	1.6461	2.4050	0.6845
age-55-64	7.2975	14.5398	0.5019	1.6054	2.4050	0.6675
age-65-199	7.0471	14.5399	0.4847	1.5387	2.4050	0.6398
points-1-3	0.7175	0.0102	70.2581	0.1916	0.0027	70.2676
points-4-6	1.0585	0.0105	100.8157	0.2867	0.0028	100.8769
points-7-9	1.3171	0.0120	109.9078	0.3605	0.0033	108.8091
points-10-150	1.7625	0.0139	126.3526	0.4907	0.0040	123.1366
month-02	0.1415	0.0178	7.9297	0.0390	0.0049	7.8933
month-03	0.1076	0.0176	6.1019	0.0297	0.0049	6.0986
month-04	0.1968	0.0175	11.2721	0.0544	0.0048	11.2607
month-05	0.2054	0.0172	11.9152	0.0568	0.0048	11.9028
month-06	0.1828	0.0175	10.4448	0.0505	0.0048	10.4331
month-07	0.1225	0.0176	6.9581	0.0338	0.0049	6.9484
month-08	0.0123	0.0181	0.6814	0.0033	0.0050	0.6554
month-09	0.2120	0.0174	12.1938	0.0583	0.0048	12.1230
month-10	0.2065	0.0172	11.9968	0.0573	0.0048	12.0258
month-11	0.2528	0.0172	14.7180	0.0700	0.0048	14.6952
month-12	-0.5389	0.0211	-25.4865	-0.1456	0.0057	-25.6133
Monday	0.6004	0.0154	39.0278	0.1635	0.0042	39.3016
Tuesday	0.7487	0.0150	49.8796	0.2052	0.0041	50.4400
Wednesday	0.8092	0.0149	54.4294	0.2222	0.0040	55.0997
Thursday	0.7379	0.0150	49.0718	0.2020	0.0041	49.5733
Friday	0.5704	0.0155	36.8502	0.1556	0.0042	37.1996
Saturday	0.1164	0.0170	6.8440	0.0315	0.0045	6.9300

Table 26: 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	-10.3458	0.2358	-43.8674	-3.9830	0.0595	-66.9464
policy	-0.8975	0.0228	-39.2914	-0.2048	0.0052	-39.2154
age-16-19	0.3401	0.2305	1.4757	0.0930	0.0584	1.5909
age-20-24	-0.9459	0.2303	-4.1080	-0.2340	0.0583	-4.0098
age-25-34	-1.7121	0.2304	-7.4319	-0.4117	0.0584	-7.0548
age-35-44	-2.3577	0.2315	-10.1855	-0.5552	0.0586	-9.4823
age-45-54	-2.8183	0.2334	-12.0768	-0.6538	0.0589	-11.1040
age-55-64	-3.0846	0.2384	-12.9368	-0.7089	0.0598	-11.8621
age-65-199	-3.2544	0.2518	-12.9264	-0.7436	0.0621	-11.9755
points-1-3	0.4234	0.0341	12.4027	0.0969	0.0077	12.6372
points-4-6	0.7253	0.0343	21.1285	0.1670	0.0078	21.4773
points-7-9	1.0898	0.0353	30.8848	0.2541	0.0081	31.4024
points-10-150	1.7860	0.0324	55.1374	0.4252	0.0075	57.0247
month-02	0.0544	0.0583	0.9321	0.0123	0.0134	0.9137
month-03	0.1193	0.0563	2.1194	0.0273	0.0130	2.0964
month-04	0.4048	0.0531	7.6190	0.0928	0.0123	7.5252
month-05	0.5407	0.0515	10.4961	0.1238	0.0120	10.3346
month-06	0.5821	0.0514	11.3247	0.1328	0.0120	11.0951
month-07	0.6259	0.0508	12.3246	0.1445	0.0118	12.2231
month-08	0.5877	0.0511	11.5098	0.1345	0.0119	11.3163
month-09	0.5139	0.0520	9.8834	0.1173	0.0121	9.6905
month-10	0.4423	0.0524	8.4325	0.1010	0.0122	8.2835
month-11	0.2941	0.0543	5.4181	0.0655	0.0126	5.1941
month-12	-0.0096	0.0577	-0.1658	-0.0056	0.0133	-0.4207
Monday	-0.2517	0.0390	-6.4505	-0.0566	0.0091	-6.1932
Tuesday	-0.1624	0.0381	-4.2632	-0.0337	0.0089	-3.7721
Wednesday	-0.1157	0.0376	-3.0737	-0.0225	0.0088	-2.5470
Thursday	-0.0448	0.0370	-1.2117	-0.0076	0.0087	-0.8717
Friday	0.1402	0.0353	3.9684	0.0355	0.0084	4.2430
Saturday	0.1600	0.0351	4.5555	0.0380	0.0083	4.5586

Table 27: 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	-20.1708	106.8700	-0.1887	-6.0892	25.5241	-0.2386
policy	-1.2986	0.1060	-12.2529	-0.2754	0.0222	-12.4015
age-16-19	8.7089	106.8698	0.0815	1.8639	25.5241	0.0730
age-20-24	7.2411	106.8698	0.0678	1.5182	25.5241	0.0595
age-25-34	6.5897	106.8698	0.0617	1.3744	25.5241	0.0538
age-35-44	6.1468	106.8698	0.0575	1.2821	25.5241	0.0502
age-45-54	5.6557	106.8698	0.0529	1.1821	25.5241	0.0463
age-55-64	5.2634	106.8701	0.0493	1.1032	25.5241	0.0432
age-65-199	5.3161	106.8705	0.0497	1.1077	25.5242	0.0434
points-1-3	0.5111	0.1286	3.9729	0.1093	0.0271	4.0409
points-4-6	0.6959	0.1345	5.1749	0.1478	0.0285	5.1854
points-7-9	1.1325	0.1434	7.8992	0.2462	0.0307	8.0118
points-10-150	2.2391	0.1373	16.3136	0.4990	0.0300	16.6474
month-02	0.1212	0.2520	0.4808	0.0228	0.0538	0.4241
month-03	0.3631	0.2345	1.5481	0.0768	0.0501	1.5329
month-04	0.6453	0.2247	2.8718	0.1388	0.0481	2.8894
month-05	0.5352	0.2278	2.3491	0.1096	0.0488	2.2440
month-06	0.6050	0.2262	2.6746	0.1269	0.0485	2.6177
month-07	0.5965	0.2254	2.6463	0.1248	0.0483	2.5826
month-08	0.4463	0.2314	1.9286	0.0926	0.0495	1.8711
month-09	0.5769	0.2270	2.5416	0.1232	0.0486	2.5366
month-10	0.7467	0.2188	3.4121	0.1578	0.0470	3.3581
month-11	0.6497	0.2232	2.9108	0.1350	0.0480	2.8129
month-12	0.0355	0.2521	0.1407	0.0032	0.0537	0.0590
Monday	-0.0972	0.1663	-0.5847	-0.0161	0.0360	-0.4471
Tuesday	0.1536	0.1566	0.9805	0.0360	0.0342	1.0539
Wednesday	0.0590	0.1602	0.3679	0.0176	0.0348	0.5067
Thursday	0.1073	0.1584	0.6777	0.0281	0.0344	0.8169
Friday	0.2434	0.1536	1.5849	0.0552	0.0336	1.6445
Saturday	0.0428	0.1607	0.2664	0.0143	0.0349	0.4100

Table 28: 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	-20.2798	19.5456	-1.0376	-5.9805	3.0779	-1.9430
policy	-1.0016	0.0124	-80.5352	-0.2428	0.0030	-81.7573
age-16-19	10.2212	19.5456	0.5229	2.0675	3.0779	0.6717
age-20-24	9.9674	19.5456	0.5100	1.9975	3.0779	0.6490
age-25-34	9.6898	19.5455	0.4958	1.9286	3.0779	0.6266
age-35-44	9.2684	19.5456	0.4742	1.8267	3.0779	0.5935
age-45-54	9.0234	19.5456	0.4617	1.7688	3.0779	0.5747
age-55-64	8.6531	19.5456	0.4427	1.6828	3.0779	0.5467
age-65-199	8.1976	19.5456	0.4194	1.5800	3.0779	0.5133
points-1-3	0.6778	0.0173	39.0792	0.1594	0.0041	39.0444
points-4-6	0.9447	0.0178	53.0075	0.2246	0.0042	53.0800
points-7-9	1.2053	0.0192	62.7624	0.2892	0.0046	62.6184
points-10-150	1.7886	0.0181	99.0610	0.4384	0.0044	99.8695
month-02	0.0779	0.0308	2.5291	0.0200	0.0074	2.6946
month-03	0.1389	0.0297	4.6772	0.0354	0.0072	4.9445
month-04	0.2736	0.0291	9.3910	0.0679	0.0070	9.6389
month-05	0.3447	0.0285	12.0840	0.0843	0.0069	12.1972
month-06	0.4353	0.0282	15.4501	0.1064	0.0068	15.5612
month-07	0.5131	0.0276	18.6114	0.1249	0.0067	18.6436
month-08	0.4187	0.0281	14.9163	0.1019	0.0068	14.9542
month-09	0.5806	0.0273	21.2300	0.1418	0.0067	21.2932
month-10	0.5340	0.0274	19.4735	0.1303	0.0067	19.5367
month-11	0.4057	0.0283	14.3539	0.0990	0.0069	14.4280
month-12	-0.3918	0.0342	-11.4586	-0.0925	0.0081	-11.3866
Monday	-0.1192	0.0202	-5.9052	-0.0295	0.0049	-5.9647
Tuesday	-0.1643	0.0205	-8.0305	-0.0401	0.0050	-8.0126
Wednesday	-0.1188	0.0202	-5.8766	-0.0289	0.0049	-5.8450
Thursday	-0.1291	0.0203	-6.3660	-0.0315	0.0050	-6.3448
Friday	-0.0326	0.0198	-1.6475	-0.0078	0.0049	-1.6089
Saturday	0.0142	0.0195	0.7275	0.0036	0.0048	0.7562

Table 29: 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	-17.9840	39.2645	-0.4580	-5.7152	9.8307	-0.5814
policy	-1.3612	0.0425	-32.0611	-0.3109	0.0095	-32.6904
age-16-19	7.2388	39.2645	0.1844	1.6390	9.8307	0.1667
age-20-24	7.0457	39.2644	0.1794	1.5869	9.8307	0.1614
age-25-34	6.5485	39.2644	0.1668	1.4688	9.8307	0.1494
age-35-44	6.2391	39.2644	0.1589	1.3979	9.8307	0.1422
age-45-54	5.9929	39.2644	0.1526	1.3416	9.8307	0.1365
age-55-64	5.7942	39.2645	0.1476	1.2978	9.8307	0.1320
age-65-199	5.2830	39.2647	0.1345	1.1857	9.8308	0.1206
points-1-3	0.7051	0.0488	14.4452	0.1598	0.0111	14.4542
points-4-6	0.8835	0.0514	17.1994	0.2026	0.0117	17.2959
points-7-9	1.2467	0.0567	21.9813	0.2893	0.0131	22.0277
points-10-150	1.9146	0.0615	31.1543	0.4515	0.0146	30.8994
month-02	0.0879	0.0942	0.9337	0.0217	0.0216	1.0005
month-03	0.0646	0.0927	0.6966	0.0170	0.0213	0.7970
month-04	0.2737	0.0896	3.0529	0.0644	0.0206	3.1201
month-05	0.3129	0.0883	3.5451	0.0735	0.0203	3.6127
month-06	0.4475	0.0864	5.1806	0.1046	0.0200	5.2360
month-07	0.5081	0.0847	5.9964	0.1169	0.0196	5.9559
month-08	0.4045	0.0865	4.6775	0.0924	0.0200	4.6169
month-09	0.6000	0.0837	7.1675	0.1392	0.0194	7.1686
month-10	0.5656	0.0836	6.7614	0.1301	0.0194	6.7021
month-11	0.3911	0.0870	4.4948	0.0904	0.0201	4.4916
month-12	-0.4071	0.1054	-3.8616	-0.0932	0.0239	-3.8918
Monday	-0.0185	0.0611	-0.3037	-0.0041	0.0142	-0.2901
Tuesday	-0.1119	0.0626	-1.7866	-0.0269	0.0146	-1.8424
Wednesday	-0.0697	0.0620	-1.1243	-0.0167	0.0144	-1.1580
Thursday	-0.1176	0.0628	-1.8739	-0.0277	0.0146	-1.8937
Friday	-0.0481	0.0616	-0.7810	-0.0129	0.0144	-0.8985
Saturday	-0.0772	0.0620	-1.2438	-0.0186	0.0145	-1.2845

Table 30: 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	-20.8055	32.2834	-0.6445	-6.0329	4.9576	-1.2169
policy	-1.1495	0.0291	-39.4841	-0.2600	0.0065	-40.1657
age-16-19	10.1273	32.2833	0.3137	1.9710	4.9576	0.3976
age-20-24	9.5329	32.2833	0.2953	1.8241	4.9576	0.3679
age-25-34	8.9924	32.2833	0.2785	1.6989	4.9576	0.3427
age-35-44	8.2885	32.2833	0.2567	1.5431	4.9576	0.3113
age-45-54	7.6630	32.2833	0.2374	1.4091	4.9576	0.2842
age-55-64	7.0207	32.2834	0.2175	1.2771	4.9576	0.2576
age-65-199	6.6039	32.2837	0.2046	1.1905	4.9577	0.2401
points-1-3	0.2301	0.0381	6.0454	0.0524	0.0085	6.1984
points-4-6	0.3418	0.0406	8.4127	0.0790	0.0091	8.7290
points-7-9	0.7634	0.0418	18.2577	0.1747	0.0095	18.4810
points-10-150	1.6259	0.0361	45.0559	0.3801	0.0083	46.0718
month-02	0.0658	0.0730	0.9008	0.0165	0.0164	1.0059
month-03	0.1187	0.0706	1.6821	0.0292	0.0158	1.8456
month-04	0.3944	0.0671	5.8773	0.0920	0.0151	6.0873
month-05	0.4935	0.0656	7.5264	0.1135	0.0148	7.6720
month-06	0.6814	0.0636	10.7062	0.1561	0.0144	10.8367
month-07	0.6329	0.0638	9.9177	0.1444	0.0144	9.9988
month-08	0.6393	0.0638	10.0217	0.1442	0.0144	9.9820
month-09	0.7388	0.0629	11.7539	0.1680	0.0143	11.7823
month-10	0.6421	0.0636	10.0917	0.1453	0.0144	10.0816
month-11	0.4696	0.0660	7.1149	0.1073	0.0149	7.1990
month-12	-0.4636	0.0823	-5.6305	-0.1020	0.0182	-5.5960
Monday	-0.3167	0.0447	-7.0852	-0.0728	0.0102	-7.1230
Tuesday	-0.2933	0.0444	-6.6018	-0.0677	0.0102	-6.6623
Wednesday	-0.4327	0.0463	-9.3449	-0.0987	0.0105	-9.3655
Thursday	-0.4094	0.0460	-8.9038	-0.0928	0.0105	-8.8641
Friday	-0.1316	0.0425	-3.0960	-0.0299	0.0098	-3.0590
Saturday	0.0248	0.0408	0.6071	0.0058	0.0094	0.6164

Table 31: 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	-20.1778	173.2879	-0.1164	-5.8868	25.2164	-0.2334
policy	-1.6962	0.1444	-11.7497	-0.3534	0.0294	-12.0309
age-16-19	8.5431	173.2878	0.0493	1.6015	25.2164	0.0635
age-20-24	7.6447	173.2877	0.0441	1.3969	25.2163	0.0554
age-25-34	6.9920	173.2877	0.0403	1.2572	25.2163	0.0499
age-35-44	6.2884	173.2877	0.0363	1.1105	25.2163	0.0440
age-45-54	6.0660	173.2878	0.0350	1.0646	25.2164	0.0422
age-55-64	5.6000	173.2880	0.0323	0.9758	25.2164	0.0387
age-65-199	5.5370	173.2884	0.0320	0.9598	25.2165	0.0381
points-1-3	-0.1087	0.1445	-0.7521	-0.0207	0.0303	-0.6832
points-4-6	0.1543	0.1496	1.0316	0.0371	0.0315	1.1777
points-7-9	0.2896	0.1816	1.5953	0.0697	0.0383	1.8199
points-10-150	1.6449	0.1575	10.4414	0.3671	0.0345	10.6427
month-02	0.5986	0.3155	1.8971	0.1288	0.0660	1.9527
month-03	0.3008	0.3286	0.9154	0.0675	0.0683	0.9875
month-04	0.5344	0.3179	1.6812	0.1154	0.0663	1.7400
month-05	0.7329	0.3062	2.3932	0.1591	0.0639	2.4896
month-06	1.1791	0.2880	4.0933	0.2507	0.0605	4.1453
month-07	0.9277	0.2959	3.1353	0.1961	0.0621	3.1591
month-08	0.7864	0.3032	2.5937	0.1687	0.0634	2.6596
month-09	0.9759	0.2949	3.3098	0.2070	0.0619	3.3442
month-10	0.8155	0.3005	2.7137	0.1714	0.0631	2.7174
month-11	1.0283	0.2929	3.5109	0.2206	0.0614	3.5930
month-12	-0.0906	0.3595	-0.2521	-0.0103	0.0739	-0.1396
Monday	-0.1614	0.1715	-0.9415	-0.0367	0.0369	-0.9960
Tuesday	-0.4493	0.1866	-2.4078	-0.0938	0.0396	-2.3662
Wednesday	-0.5623	0.1933	-2.9094	-0.1182	0.0409	-2.8870
Thursday	-0.7240	0.2033	-3.5610	-0.1518	0.0428	-3.5425
Friday	-0.3211	0.1791	-1.7932	-0.0677	0.0382	-1.7712
Saturday	-0.1312	0.1700	-0.7714	-0.0258	0.0364	-0.7084

Table 32: 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	-10.8382	0.4149	-26.1224	-4.1063	0.0984	-41.7385
policy	-0.7647	0.0319	-23.9451	-0.1672	0.0070	-24.0249
age-16-19	-0.2149	0.4111	-0.5228	-0.0461	0.0977	-0.4718
age-20-24	-0.8945	0.4095	-2.1844	-0.2072	0.0973	-2.1297
age-25-34	-1.3830	0.4094	-3.3785	-0.3161	0.0973	-3.2496
age-35-44	-1.8734	0.4103	-4.5662	-0.4220	0.0974	-4.3309
age-45-54	-2.0845	0.4113	-5.0686	-0.4668	0.0976	-4.7826
age-55-64	-2.1103	0.4136	-5.1024	-0.4718	0.0980	-4.8123
age-65-199	-1.8333	0.4166	-4.4006	-0.4120	0.0986	-4.1765
points-1-3	-0.3047	0.0473	-6.4366	-0.0624	0.0101	-6.1695
points-4-6	0.1267	0.0466	2.7203	0.0291	0.0101	2.8774
points-7-9	0.6586	0.0469	14.0371	0.1455	0.0104	14.0290
points-10-150	1.3962	0.0417	33.5111	0.3157	0.0093	33.8726
month-02	0.0818	0.0794	1.0307	0.0174	0.0174	0.9983
month-03	-0.0723	0.0808	-0.8946	-0.0151	0.0176	-0.8567
month-04	0.2605	0.0754	3.4525	0.0583	0.0166	3.5217
month-05	0.4053	0.0727	5.5766	0.0892	0.0160	5.5736
month-06	0.3675	0.0737	4.9891	0.0798	0.0162	4.9206
month-07	0.2281	0.0755	3.0199	0.0491	0.0166	2.9598
month-08	0.1925	0.0760	2.5346	0.0404	0.0167	2.4187
month-09	0.3965	0.0731	5.4237	0.0876	0.0161	5.4394
month-10	0.3794	0.0730	5.1993	0.0827	0.0161	5.1486
month-11	0.2417	0.0754	3.2046	0.0513	0.0166	3.0888
month-12	0.0415	0.0784	0.5289	0.0088	0.0172	0.5121
Monday	-0.2916	0.0591	-4.9361	-0.0628	0.0130	-4.8465
Tuesday	-0.1894	0.0574	-3.2984	-0.0404	0.0126	-3.1974
Wednesday	-0.1276	0.0565	-2.2584	-0.0259	0.0124	-2.0843
Thursday	0.0568	0.0539	1.0531	0.0140	0.0119	1.1706
Friday	0.1961	0.0522	3.7562	0.0444	0.0116	3.8299
Saturday	0.1910	0.0522	3.6576	0.0424	0.0116	3.6589

Table 33: 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	-19.0858	106.9674	-0.1784	-5.6818	15.8768	-0.3579
policy	-1.1624	0.0942	-12.3395	-0.2425	0.0196	-12.3959
age-16-19	8.1142	106.9673	0.0759	1.5436	15.8768	0.0972
age-20-24	6.7702	106.9673	0.0633	1.2398	15.8768	0.0781
age-25-34	6.4068	106.9673	0.0599	1.1623	15.8768	0.0732
age-35-44	6.3571	106.9673	0.0594	1.1525	15.8768	0.0726
age-45-54	6.1264	106.9673	0.0573	1.1032	15.8768	0.0695
age-55-64	6.2386	106.9673	0.0583	1.1272	15.8768	0.0710
age-65-199	6.3892	106.9674	0.0597	1.1592	15.8769	0.0730
points-1-3	-0.7821	0.1235	-6.3344	-0.1589	0.0256	-6.2113
points-4-6	-0.1711	0.1155	-1.4808	-0.0317	0.0244	-1.2962
points-7-9	0.3399	0.1257	2.7043	0.0763	0.0271	2.8135
points-10-150	1.1740	0.1325	8.8604	0.2620	0.0293	8.9503
month-02	0.0182	0.2075	0.0879	0.0005	0.0441	0.0103
month-03	-0.0914	0.2088	-0.4379	-0.0201	0.0441	-0.4547
month-04	0.3812	0.1904	2.0023	0.0800	0.0406	1.9711
month-05	0.3427	0.1903	1.8007	0.0711	0.0406	1.7530
month-06	0.3353	0.1916	1.7497	0.0688	0.0409	1.6823
month-07	-0.1463	0.2141	-0.6834	-0.0313	0.0451	-0.6947
month-08	-0.0404	0.2075	-0.1949	-0.0096	0.0439	-0.2195
month-09	0.1161	0.2011	0.5771	0.0238	0.0427	0.5585
month-10	0.1906	0.1959	0.9730	0.0387	0.0417	0.9296
month-11	0.1891	0.1967	0.9614	0.0371	0.0419	0.8854
month-12	-0.0384	0.2064	-0.1859	-0.0097	0.0437	-0.2210
Monday	0.1100	0.1569	0.7011	0.0253	0.0332	0.7601
Tuesday	0.0540	0.1592	0.3390	0.0108	0.0338	0.3194
Wednesday	0.0403	0.1597	0.2525	0.0093	0.0338	0.2760
Thursday	0.3518	0.1489	2.3621	0.0746	0.0318	2.3493
Friday	0.2857	0.1510	1.8919	0.0604	0.0322	1.8782
Saturday	0.1564	0.1553	1.0074	0.0322	0.0330	0.9762

Table 34: 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	-9.1389	0.0273	-334.8029	-3.7146	0.0072	-513.3409
policy	-0.0024	0.0017	-1.4369	-0.0006	0.0005	-1.1289
age-16-19	1.2702	0.0273	46.5666	0.3646	0.0072	50.3691
age-20-24	1.1294	0.0271	41.6251	0.3151	0.0072	43.8395
age-25-34	0.9488	0.0271	35.0296	0.2586	0.0072	36.0600
age-35-44	0.8288	0.0271	30.5986	0.2230	0.0072	31.0953
age-45-54	0.7259	0.0271	26.7959	0.1933	0.0072	26.9474
age-55-64	0.5674	0.0271	20.9093	0.1484	0.0072	20.6587
age-65-199	0.1967	0.0272	7.2218	0.0475	0.0072	6.5832
points-1-3	1.0765	0.0021	520.9597	0.3073	0.0006	514.0906
points-4-6	1.5218	0.0026	580.3376	0.4435	0.0008	560.2373
points-7-9	1.7544	0.0035	503.8167	0.5172	0.0011	476.3617
points-10-150	2.0402	0.0037	553.6683	0.6107	0.0012	517.0804
month-02	0.1274	0.0041	31.1553	0.0368	0.0012	31.0155
month-03	0.1237	0.0040	30.8218	0.0358	0.0012	30.7046
month-04	0.0103	0.0042	2.4367	0.0028	0.0012	2.3235
month-05	0.0465	0.0041	11.2826	0.0128	0.0012	10.7634
month-06	0.0634	0.0042	15.2584	0.0176	0.0012	14.6340
month-07	0.0767	0.0041	18.6798	0.0216	0.0012	18.2035
month-08	-0.0180	0.0042	-4.3111	-0.0061	0.0012	-5.0487
month-09	0.2089	0.0040	52.2106	0.0600	0.0012	51.5098
month-10	0.1601	0.0040	40.0759	0.0460	0.0012	39.6045
month-11	0.1568	0.0040	39.0090	0.0451	0.0012	38.5813
month-12	-0.5463	0.0049	-112.2769	-0.1552	0.0014	-113.1473
Monday	0.3227	0.0034	94.8616	0.0923	0.0010	94.7543
Tuesday	0.4010	0.0034	119.5586	0.1152	0.0010	119.7822
Wednesday	0.4572	0.0033	137.7610	0.1317	0.0010	138.2502
Thursday	0.4307	0.0033	129.1592	0.1240	0.0010	129.5699
Friday	0.3438	0.0034	101.3143	0.0986	0.0010	101.4397
Saturday	0.0766	0.0036	21.3020	0.0219	0.0010	21.3976

Table 35: 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	-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 36: 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	-10.6442	0.0930	-114.4057	-4.0906	0.0224	-182.3557
policy	-0.0059	0.0027	-2.1778	-0.0016	0.0007	-2.1696
age-16-19	1.7687	0.0931	19.0034	0.4612	0.0224	20.5427
age-20-24	1.7594	0.0929	18.9401	0.4548	0.0224	20.3105
age-25-34	1.6239	0.0928	17.4901	0.4157	0.0224	18.5790
age-35-44	1.5544	0.0928	16.7417	0.3959	0.0224	17.6935
age-45-54	1.3674	0.0929	14.7263	0.3441	0.0224	15.3767
age-55-64	1.1079	0.0929	11.9268	0.2747	0.0224	12.2700
age-65-199	0.6855	0.0930	7.3695	0.1655	0.0224	7.3835
points-1-3	1.1459	0.0032	353.3760	0.3170	0.0009	346.7614
points-4-6	1.6660	0.0050	334.2200	0.4708	0.0015	318.1355
points-7-9	1.9346	0.0081	238.4270	0.5530	0.0025	222.3748
points-10-150	2.2453	0.0114	197.1069	0.6513	0.0036	180.6136
month-02	0.1494	0.0067	22.3248	0.0405	0.0018	22.1267
month-03	0.1727	0.0065	26.3963	0.0469	0.0018	26.2043
month-04	0.1376	0.0068	20.3874	0.0374	0.0018	20.3164
month-05	0.1860	0.0065	28.3994	0.0506	0.0018	28.2500
month-06	0.1561	0.0067	23.3677	0.0424	0.0018	23.2021
month-07	0.1022	0.0067	15.1971	0.0277	0.0018	15.1162
month-08	0.0266	0.0068	3.9228	0.0068	0.0018	3.6799
month-09	0.3138	0.0064	48.7195	0.0859	0.0018	48.5658
month-10	0.2590	0.0064	40.3331	0.0709	0.0018	40.2598
month-11	0.2683	0.0064	41.6545	0.0735	0.0018	41.5698
month-12	-0.5447	0.0080	-67.7842	-0.1456	0.0021	-68.1117
Monday	0.6222	0.0058	107.1343	0.1672	0.0016	107.5245
Tuesday	0.7508	0.0057	131.8757	0.2030	0.0015	132.9623
Wednesday	0.8032	0.0056	142.2317	0.2176	0.0015	143.5257
Thursday	0.7581	0.0057	133.3355	0.2051	0.0015	134.4787
Friday	0.5750	0.0059	98.0172	0.1545	0.0016	98.4608
Saturday	0.1135	0.0064	17.6010	0.0301	0.0017	17.6613

Table 37: Full model from Table 7: Placebo regressions for all offences (female 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 38: 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	-9.1447	0.0195	-468.6263	-3.7153	0.0052	-717.5072
policy	-0.0762	0.0015	-52.5075	-0.0219	0.0004	-52.1632
policy-month-01	0.1483	0.0047	31.8479	0.0432	0.0014	31.8174
policy-month-02	0.1110	0.0046	24.3432	0.0326	0.0013	24.4481
policy-month-03	0.0380	0.0048	7.9712	0.0112	0.0014	8.0745
policy-month-04	-0.0965	0.0049	-19.8034	-0.0282	0.0014	-20.0111
policy-month-05	-0.0969	0.0052	-18.7075	-0.0276	0.0015	-18.5798
policy-month-06	-0.1206	0.0047	-25.7435	-0.0354	0.0014	-25.8836
policy-month-07	-0.0782	0.0046	-16.8991	-0.0227	0.0013	-16.8229
policy-month-08	-0.1320	0.0049	-27.0263	-0.0386	0.0014	-27.2596
policy-month-09	-0.2503	0.0071	-35.1474	-0.0695	0.0019	-35.6552
policy-month-10	-0.3699	0.0057	-65.0558	-0.1056	0.0016	-65.7823
policy-month-11	-0.1366	0.0051	-26.7028	-0.0398	0.0015	-26.9659
policy-month-12	-0.0551	0.0047	-11.6793	-0.0162	0.0014	-11.8359
age-16-19	1.2163	0.0195	62.5024	0.3493	0.0052	67.6113
age-20-24	1.0674	0.0194	55.1187	0.2974	0.0051	57.9177
age-25-34	0.8853	0.0193	45.7998	0.2405	0.0051	46.9603
age-35-44	0.7847	0.0193	40.5937	0.2106	0.0051	41.1188
age-45-54	0.6910	0.0193	35.7427	0.1835	0.0051	35.8279
age-55-64	0.5389	0.0194	27.8338	0.1404	0.0051	27.3677
age-65-199	0.2012	0.0194	10.3580	0.0483	0.0051	9.3796
points-1-3	1.0832	0.0015	734.5745	0.3079	0.0004	725.6047
points-4-6	1.5344	0.0018	836.8928	0.4452	0.0005	809.5108
points-7-9	1.7797	0.0024	738.1814	0.5225	0.0007	699.0750
points-10-150	2.0045	0.0025	800.3025	0.5954	0.0008	750.9264
month-02	0.1335	0.0034	39.5317	0.0386	0.0010	39.4701
month-03	0.1418	0.0033	42.9955	0.0411	0.0010	43.0039
month-04	0.0617	0.0034	18.0008	0.0177	0.0010	17.9039
month-05	0.1019	0.0034	30.3314	0.0290	0.0010	29.8239
month-06	0.0976	0.0034	28.7845	0.0276	0.0010	28.1705
month-07	0.0988	0.0034	29.3998	0.0280	0.0010	28.8394
month-08	-0.0083	0.0034	-2.4022	-0.0032	0.0010	-3.2009
month-09	0.2354	0.0033	71.8758	0.0677	0.0010	71.2591
month-10	0.1878	0.0033	57.2790	0.0541	0.0010	56.9050
month-11	0.1691	0.0033	51.0295	0.0486	0.0010	50.5917
month-12	-0.5675	0.0040	-140.8200	-0.1605	0.0011	-141.8116
Monday	0.3496	0.0024	143.6345	0.0998	0.0007	143.5831
Tuesday	0.4405	0.0024	184.2436	0.1263	0.0007	184.6586
Wednesday	0.4901	0.0024	206.9314	0.1407	0.0007	207.3626
Thursday	0.4455	0.0024	186.3835	0.1277	0.0007	186.6345
Friday	0.3753	0.0024	154.8466	0.1073	0.0007	154.9098
Saturday	0.0919	0.0026	35.6520	0.0261	0.0007	35.7773

Table 39: 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	-10.6978	0.0654	-163.6561	-4.1048	0.0159	-258.1453
policy	0.0310	0.0022	13.9750	0.0084	0.0006	13.7381
policy-month-01	0.1063	0.0070	15.1052	0.0300	0.0020	15.3350
policy-month-02	0.0632	0.0069	9.1187	0.0181	0.0019	9.4033
policy-month-03	-0.0157	0.0074	-2.1246	-0.0041	0.0020	-2.0203
policy-month-04	-0.1527	0.0078	-19.6761	-0.0421	0.0021	-19.8354
policy-month-05	-0.1654	0.0083	-20.0222	-0.0447	0.0022	-19.9451
policy-month-06	-0.1654	0.0071	-23.1415	-0.0458	0.0020	-23.1101
policy-month-07	-0.1390	0.0071	-19.6618	-0.0380	0.0020	-19.4259
policy-month-08	-0.1842	0.0074	-24.7587	-0.0510	0.0021	-24.8738
policy-month-09	-0.3584	0.0117	-30.6600	-0.0950	0.0030	-31.3404
policy-month-10	-0.5268	0.0095	-55.7504	-0.1421	0.0025	-56.4895
policy-month-11	-0.1978	0.0080	-24.6949	-0.0544	0.0022	-24.8151
policy-month-12	-0.0772	0.0072	-10.7637	-0.0213	0.0020	-10.7492
age-16-19	1.7977	0.0654	27.5084	0.4689	0.0159	29.4881
age-20-24	1.7775	0.0652	27.2447	0.4592	0.0159	28.9458
age-25-34	1.6313	0.0652	25.0154	0.4169	0.0159	26.2934
age-35-44	1.5777	0.0652	24.1944	0.4015	0.0159	25.3246
age-45-54	1.3879	0.0652	21.2831	0.3487	0.0159	21.9964
age-55-64	1.1360	0.0652	17.4120	0.2811	0.0159	17.7205
age-65-199	0.7550	0.0653	11.5595	0.1825	0.0159	11.4932
points-1-3	1.1542	0.0022	516.3850	0.3190	0.0006	507.2264
points-4-6	1.6792	0.0033	506.0001	0.4742	0.0010	482.4050
points-7-9	1.9541	0.0053	368.7350	0.5583	0.0016	344.0591
points-10-150	2.2005	0.0071	309.5806	0.6364	0.0022	284.7180
month-02	0.1717	0.0054	32.0237	0.0470	0.0015	31.9501
month-03	0.2115	0.0052	40.6608	0.0580	0.0014	40.6245
month-04	0.1629	0.0054	30.3549	0.0446	0.0015	30.3740
month-05	0.2005	0.0053	38.1123	0.0550	0.0014	38.1101
month-06	0.1588	0.0054	29.6836	0.0434	0.0015	29.6436
month-07	0.0982	0.0054	18.2264	0.0269	0.0015	18.2852
month-08	0.0132	0.0055	2.4145	0.0034	0.0015	2.2409
month-09	0.3173	0.0052	61.5611	0.0874	0.0014	61.6142
month-10	0.2764	0.0051	53.6965	0.0761	0.0014	53.7897
month-11	0.2697	0.0052	51.9926	0.0742	0.0014	52.0873
month-12	-0.5879	0.0065	-90.3860	-0.1570	0.0017	-90.7339
Monday	0.6355	0.0041	156.3535	0.1712	0.0011	157.1451
Tuesday	0.7776	0.0040	195.8250	0.2108	0.0011	197.6222
Wednesday	0.8254	0.0039	209.3832	0.2239	0.0011	211.3244
Thursday	0.7648	0.0040	192.0653	0.2071	0.0011	193.6377
Friday	0.6064	0.0041	148.3209	0.1633	0.0011	149.0611
Saturday	0.1345	0.0045	29.8796	0.0359	0.0012	30.0769

Table 40: Full model from Table 8: Regressions with indicators for month since policy change (female drivers)