

Supplementary Material

for

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

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Full Tables of Regression Estimates

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1 Table 3: Pooled regressions for all offences

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	-8.2938	0.2955	-28.0641	-9.5007	0.0187	-509.4111
policy	-3.8656	0.0411	-93.9514	-0.0926	0.0010	-91.8331
age-16-19	43.6325	0.3349	130.2750	1.1770	0.0186	63.1670
age-20-24	34.6196	0.3022	114.5753	1.0463	0.0186	56.3918
age-25-34	22.7823	0.2899	78.5833	0.8742	0.0185	47.1884
age-35-44	18.5636	0.2888	64.2856	0.7883	0.0185	42.5521
age-45-54	13.9812	0.2878	48.5751	0.6704	0.0185	36.1856
age-55-64	9.0532	0.2880	31.4296	0.5010	0.0186	27.0085
age-65-199	2.8615	0.2876	9.9500	0.1777	0.0186	9.5522
points-1-3	56.7603	0.0844	672.4942	1.1605	0.0012	946.6925
points-4-6	115.2477	0.2020	570.6553	1.6653	0.0016	1048.1942
points-7-9	163.7277	0.3921	417.5350	1.9358	0.0022	892.1797
points-10-150	227.1826	0.5597	405.8963	2.1841	0.0023	942.1455
month-02	7.6413	0.0996	76.7174	0.1971	0.0026	77.1608
month-03	9.3086	0.0980	94.9946	0.2361	0.0025	95.2404
month-04	8.5544	0.0988	86.5816	0.2200	0.0025	87.0192
month-05	9.7597	0.0987	98.9122	0.2472	0.0025	99.2731
month-06	8.1939	0.0985	83.2168	0.2119	0.0025	83.8031
month-07	6.0917	0.0963	63.2710	0.1615	0.0025	63.7180
month-08	2.1561	0.0936	23.0331	0.0598	0.0026	23.0353
month-09	12.9768	0.1013	128.0402	0.3169	0.0025	128.6378
month-10	11.3069	0.0995	113.6602	0.2797	0.0025	113.6953
month-11	10.0705	0.0994	101.2629	0.2530	0.0025	101.4229
month-12	-14.8043	0.0819	-180.7667	-0.5482	0.0031	-178.7211
Monday	14.6379	0.0709	206.3455	0.4270	0.0021	204.8839
Tuesday	19.3950	0.0733	264.6077	0.5339	0.0020	261.4261
Wednesday	21.7605	0.0744	292.3249	0.5834	0.0020	288.1653
Thursday	19.3426	0.0734	263.4576	0.5327	0.0020	260.5742
Friday	15.0472	0.0713	211.0870	0.4365	0.0021	209.6561
Saturday	2.9522	0.0647	45.6244	0.1019	0.0022	45.5625

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

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	-9.6264	0.4098	-23.4931	-9.5246	0.0261	-365.5861
policy	-1.1761	0.5700	-2.0633	-0.0435	0.0370	-1.1769
age-16-19	46.8714	0.4802	97.6019	1.2109	0.0261	46.3063
age-20-24	38.0079	0.4286	88.6780	1.0864	0.0260	41.7438
age-25-34	25.3602	0.4104	61.7976	0.9150	0.0260	35.2090
age-35-44	19.8913	0.4083	48.7157	0.8092	0.0260	31.1349
age-45-54	14.9354	0.4071	36.6916	0.6865	0.0260	26.4081
age-55-64	9.6180	0.4074	23.6074	0.5112	0.0260	19.6379
age-65-199	2.5668	0.4067	6.3120	0.1551	0.0261	5.9391
points-1-3	56.7567	0.0844	672.4536	1.1602	0.0012	946.4896
points-4-6	115.2607	0.2020	570.7116	1.6651	0.0016	1048.1184
points-7-9	163.7460	0.3921	417.5784	1.9357	0.0022	892.1213
points-10-150	227.3121	0.5598	406.0802	2.1850	0.0023	942.5279
month-02	7.6417	0.0996	76.7211	0.1971	0.0026	77.1571
month-03	9.3090	0.0980	94.9989	0.2361	0.0025	95.2337
month-04	8.5528	0.0988	86.5655	0.2200	0.0025	87.0409
month-05	9.7581	0.0987	98.8955	0.2472	0.0025	99.2963
month-06	8.1923	0.0985	83.2002	0.2120	0.0025	83.8259
month-07	6.0902	0.0963	63.2557	0.1616	0.0025	63.7392
month-08	2.1549	0.0936	23.0196	0.0599	0.0026	23.0534
month-09	12.9758	0.1013	128.0303	0.3170	0.0025	128.6525
month-10	11.3061	0.0995	113.6525	0.2797	0.0025	113.7061
month-11	10.0700	0.0994	101.2578	0.2530	0.0025	101.4292
month-12	-14.8045	0.0819	-180.7698	-0.5482	0.0031	-178.7186
Monday	14.6379	0.0709	206.3456	0.4270	0.0021	204.8838
Tuesday	19.3950	0.0733	264.6076	0.5339	0.0020	261.4263
Wednesday	21.7605	0.0744	292.3249	0.5834	0.0020	288.1654
Thursday	19.3426	0.0734	263.4582	0.5327	0.0020	260.5748
Friday	15.0472	0.0713	211.0876	0.4365	0.0021	209.6566
Saturday	2.9522	0.0647	45.6242	0.1019	0.0022	45.5626
policy-age-16-19	-6.2697	0.6707	-9.3483	-0.0684	0.0373	-1.8350
policy-age-20-24	-6.7723	0.6059	-11.1765	-0.0822	0.0371	-2.2155
policy-age-25-34	-5.1489	0.5805	-8.8691	-0.0834	0.0370	-2.2501
policy-age-35-44	-2.6807	0.5780	-4.6381	-0.0430	0.0371	-1.1603
policy-age-45-54	-1.9497	0.5759	-3.3854	-0.0337	0.0371	-0.9086
policy-age-55-64	-1.2160	0.5762	-2.1103	-0.0225	0.0371	-0.6061
policy-age-65-199	0.3767	0.5752	0.6550	0.0385	0.0372	1.0349

Table 2: Full model from Table 3: Pooled regressions for all offences (all drivers)

2 Table 4: Regressions for all offences

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	-7.6835	0.3863	-19.8918	-9.2076	0.0195	-472.4478
policy	-5.9663	0.0628	-95.0129	-0.1113	0.0012	-92.7805
age-16-19	59.9530	0.4590	130.6083	1.2170	0.0195	62.5399
age-20-24	45.6072	0.3993	114.2192	1.0676	0.0194	55.1303
age-25-34	28.8066	0.3759	76.6312	0.8854	0.0193	45.8080
age-35-44	22.5515	0.3736	60.3613	0.7847	0.0193	40.5955
age-45-54	18.0093	0.3721	48.4024	0.6913	0.0193	35.7580
age-55-64	12.2759	0.3724	32.9607	0.5394	0.0194	27.8578
age-65-199	3.9748	0.3712	10.7092	0.2019	0.0194	10.3918
points-1-3	61.6931	0.1134	544.1592	1.0832	0.0015	734.5679
points-4-6	119.8212	0.2460	486.9946	1.5342	0.0018	836.8564
points-7-9	167.1970	0.4519	370.0098	1.7792	0.0024	738.0722
points-10-150	227.5828	0.6098	373.2063	2.0042	0.0025	800.2390
month-02	9.1611	0.1531	59.8524	0.1816	0.0030	60.2201
month-03	10.6329	0.1501	70.8345	0.2086	0.0029	71.1236
month-04	9.1025	0.1508	60.3422	0.1824	0.0030	60.8496
month-05	10.7319	0.1507	71.2016	0.2114	0.0030	71.6605
month-06	9.3765	0.1509	62.1347	0.1877	0.0030	62.7939
month-07	7.6371	0.1483	51.5037	0.1555	0.0030	52.0895
month-08	2.2535	0.1440	15.6453	0.0484	0.0031	15.8272
month-09	15.1280	0.1550	97.5920	0.2865	0.0029	98.2501
month-10	12.9638	0.1521	85.2106	0.2487	0.0029	85.3979
month-11	11.1773	0.1520	73.5417	0.2179	0.0030	73.7337
month-12	-19.3525	0.1265	-153.0059	-0.5448	0.0036	-151.2158
Monday	15.7732	0.1093	144.2537	0.3495	0.0024	143.5929
Tuesday	20.8910	0.1123	185.9749	0.4408	0.0024	184.4069
Wednesday	23.8832	0.1140	209.4312	0.4908	0.0024	207.2794
Thursday	21.1547	0.1127	187.7009	0.4451	0.0024	186.2710
Friday	17.1754	0.1104	155.5930	0.3752	0.0024	154.8296
Saturday	3.6140	0.1018	35.5056	0.0915	0.0026	35.4699

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

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	-10.0569	0.5238	-19.2007	-9.2515	0.0272	-340.6009
policy	-1.0915	0.7342	-1.4867	-0.0195	0.0386	-0.5067
age-16-19	65.6494	0.6549	100.2468	1.2707	0.0273	46.5941
age-20-24	51.5060	0.5602	91.9399	1.1301	0.0271	41.6590
age-25-34	33.0653	0.5249	62.9987	0.9482	0.0271	35.0121
age-35-44	25.0014	0.5207	48.0149	0.8275	0.0271	30.5528
age-45-54	19.7218	0.5186	38.0298	0.7250	0.0271	26.7638
age-55-64	13.4291	0.5192	25.8652	0.5669	0.0271	20.8903
age-65-199	3.9232	0.5171	7.5869	0.1971	0.0272	7.2365
points-1-3	61.6775	0.1134	544.0302	1.0827	0.0015	734.2822
points-4-6	119.8294	0.2460	487.0225	1.5338	0.0018	836.6870
points-7-9	167.2112	0.4519	370.0385	1.7789	0.0024	737.9378
points-10-150	227.7927	0.6099	373.4790	2.0051	0.0025	800.6413
month-02	9.1617	0.1531	59.8566	0.1816	0.0030	60.2166
month-03	10.6336	0.1501	70.8394	0.2086	0.0029	71.1171
month-04	9.0996	0.1508	60.3228	0.1824	0.0030	60.8725
month-05	10.7289	0.1507	71.1816	0.2115	0.0030	71.6849
month-06	9.3735	0.1509	62.1150	0.1877	0.0030	62.8177
month-07	7.6345	0.1483	51.4859	0.1555	0.0030	52.1115
month-08	2.2513	0.1440	15.6297	0.0485	0.0031	15.8457
month-09	15.1263	0.1550	97.5806	0.2865	0.0029	98.2649
month-10	12.9625	0.1521	85.2017	0.2487	0.0029	85.4087
month-11	11.1764	0.1520	73.5358	0.2180	0.0030	73.7400
month-12	-19.3530	0.1265	-153.0095	-0.5448	0.0036	-151.2133
Monday	15.7732	0.1093	144.2538	0.3495	0.0024	143.5927
Tuesday	20.8910	0.1123	185.9747	0.4408	0.0024	184.4071
Wednesday	23.8832	0.1140	209.4312	0.4908	0.0024	207.2795
Thursday	21.1547	0.1127	187.7015	0.4451	0.0024	186.2718
Friday	17.1755	0.1104	155.5937	0.3752	0.0024	154.8302
Saturday	3.6140	0.1018	35.5054	0.0915	0.0026	35.4701
policy-age-16-19	-11.1587	0.9191	-12.1407	-0.1107	0.0389	-2.8448
policy-age-20-24	-11.9225	0.8017	-14.8709	-0.1300	0.0387	-3.3566
policy-age-25-34	-8.6158	0.7536	-11.4332	-0.1301	0.0387	-3.3653
policy-age-35-44	-5.0295	0.7484	-6.7203	-0.0891	0.0387	-2.3057
policy-age-45-54	-3.5740	0.7450	-4.7971	-0.0713	0.0387	-1.8442
policy-age-55-64	-2.5200	0.7455	-3.3801	-0.0594	0.0387	-1.5334
policy-age-65-199	-0.2808	0.7427	-0.3781	0.0011	0.0389	0.0295

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

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	-13.0024	0.3302	-39.3806	-10.7795	0.0654	-164.9437
policy	-0.8000	0.0495	-16.1658	-0.0294	0.0019	-15.7312
age-16-19	27.2227	0.3701	73.5565	1.7990	0.0654	27.5269
age-20-24	26.9273	0.3371	79.8882	1.7779	0.0652	27.2500
age-25-34	20.9789	0.3232	64.9149	1.6315	0.0652	25.0176
age-35-44	19.1581	0.3220	59.4998	1.5776	0.0652	24.1919
age-45-54	13.9758	0.3204	43.6155	1.3883	0.0652	21.2876
age-55-64	9.2177	0.3205	28.7571	1.1367	0.0652	17.4220
age-65-199	4.6755	0.3202	14.6027	0.7561	0.0653	11.5756
points-1-3	43.4134	0.1219	356.0749	1.1541	0.0022	516.3769
points-4-6	90.3330	0.3439	262.6558	1.6792	0.0033	506.0285
points-7-9	127.3879	0.7671	166.0690	1.9537	0.0053	368.6629
points-10-150	174.5113	1.3750	126.9174	2.2008	0.0071	309.6281
month-02	5.7968	0.1180	49.1052	0.2370	0.0048	49.2770
month-03	7.7231	0.1171	65.9668	0.3053	0.0046	65.7834
month-04	7.7409	0.1188	65.1452	0.3065	0.0047	65.0334
month-05	8.4403	0.1185	71.2047	0.3304	0.0046	71.0868
month-06	6.6316	0.1173	56.5165	0.2681	0.0047	56.4947
month-07	4.0975	0.1133	36.1585	0.1730	0.0048	36.0152
month-08	1.9554	0.1105	17.7020	0.0855	0.0049	17.4301
month-09	10.2663	0.1214	84.5475	0.3894	0.0046	84.4521
month-10	9.2247	0.1192	77.3622	0.3544	0.0046	77.0311
month-11	8.6843	0.1194	72.7124	0.3380	0.0047	72.6312
month-12	-9.2288	0.0958	-96.3317	-0.5581	0.0058	-95.4397
Monday	13.2410	0.0833	158.9215	0.6354	0.0041	156.3528
Tuesday	17.5530	0.0874	200.9329	0.7780	0.0040	195.9535
Wednesday	19.1502	0.0888	215.6451	0.8262	0.0039	209.6403
Thursday	17.1146	0.0871	196.4112	0.7642	0.0040	191.9466
Friday	12.4312	0.0827	150.3152	0.6061	0.0041	148.2693
Saturday	2.1380	0.0718	29.7876	0.1337	0.0045	29.7217

Table 5: Full model from Table 4: Regressions for all offences (female drivers)

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	-13.0301	0.4723	-27.5889	-10.7556	0.0929	-115.7351
policy	-0.7470	0.6348	-1.1767	-0.0760	0.1304	-0.5832
age-16-19	26.8014	0.5408	49.5614	1.7664	0.0931	18.9763
age-20-24	26.9497	0.4921	54.7645	1.7566	0.0929	18.9077
age-25-34	21.4677	0.4731	45.3755	1.6212	0.0929	17.4586
age-35-44	19.1326	0.4711	40.6141	1.5515	0.0929	16.7087
age-45-54	14.0699	0.4691	29.9921	1.3652	0.0929	14.7011
age-55-64	9.1471	0.4693	19.4907	1.1064	0.0929	11.9085
age-65-199	4.1545	0.4687	8.8641	0.6848	0.0930	7.3603
points-1-3	43.4147	0.1219	356.0844	1.1541	0.0022	516.3764
points-4-6	90.3404	0.3439	262.6744	1.6794	0.0033	506.0782
points-7-9	127.4003	0.7671	166.0848	1.9540	0.0053	368.7188
points-10-150	174.5359	1.3750	126.9315	2.2016	0.0071	309.6956
month-02	5.7969	0.1180	49.1057	0.2370	0.0048	49.2757
month-03	7.7231	0.1171	65.9671	0.3052	0.0046	65.7808
month-04	7.7410	0.1188	65.1458	0.3065	0.0047	65.0398
month-05	8.4403	0.1185	71.2048	0.3304	0.0046	71.0927
month-06	6.6316	0.1173	56.5163	0.2681	0.0047	56.5001
month-07	4.0975	0.1133	36.1581	0.1730	0.0048	36.0201
month-08	1.9554	0.1105	17.7016	0.0855	0.0049	17.4343
month-09	10.2663	0.1214	84.5471	0.3894	0.0046	84.4557
month-10	9.2247	0.1192	77.3620	0.3544	0.0046	77.0339
month-11	8.6843	0.1194	72.7123	0.3380	0.0047	72.6329
month-12	-9.2288	0.0958	-96.3318	-0.5581	0.0058	-95.4393
Monday	13.2410	0.0833	158.9215	0.6354	0.0041	156.3529
Tuesday	17.5530	0.0874	200.9329	0.7780	0.0040	195.9538
Wednesday	19.1502	0.0888	215.6451	0.8262	0.0039	209.6406
Thursday	17.1147	0.0871	196.4114	0.7642	0.0040	191.9470
Friday	12.4312	0.0827	150.3154	0.6061	0.0041	148.2696
Saturday	2.1380	0.0718	29.7876	0.1337	0.0045	29.7217
policy-age-16-19	0.7804	0.7413	1.0529	0.0625	0.1307	0.4781
policy-age-20-24	-0.0442	0.6765	-0.0653	0.0415	0.1305	0.3178
policy-age-25-34	-0.9585	0.6483	-1.4786	0.0200	0.1304	0.1536
policy-age-35-44	0.0531	0.6458	0.0823	0.0508	0.1304	0.3898
policy-age-45-54	-0.1831	0.6424	-0.2850	0.0450	0.1304	0.3448
policy-age-55-64	0.1339	0.6424	0.2084	0.0587	0.1305	0.4497
policy-age-65-199	0.9727	0.6416	1.5160	0.1335	0.1306	1.0221

Table 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-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	-1.9621	0.0884	-22.2004	-12.4296	0.0872	-142.5883
policy	0.3930	0.0177	22.2037	0.0953	0.0043	22.4076
age-16-19	4.7860	0.1113	43.0066	1.6125	0.0871	18.5159
age-20-24	2.4705	0.0907	27.2274	1.2764	0.0869	14.6967
age-25-34	2.4679	0.0846	29.1836	1.2770	0.0867	14.7283
age-35-44	2.5871	0.0841	30.7747	1.3038	0.0867	15.0396
age-45-54	2.3872	0.0836	28.5537	1.2599	0.0867	14.5339
age-55-64	1.9353	0.0838	23.0903	1.1359	0.0868	13.0929
age-65-199	1.0056	0.0832	12.0844	0.7455	0.0869	8.5753
points-1-3	5.0092	0.0322	155.7599	1.0896	0.0052	209.9480
points-4-6	9.0549	0.0679	133.3458	1.4980	0.0066	227.0925
points-7-9	13.2722	0.1268	104.6644	1.7956	0.0086	209.3403
points-10-150	19.9768	0.1787	111.7987	2.1269	0.0086	246.9931
month-02	0.8591	0.0435	19.7511	0.2102	0.0106	19.7854
month-03	0.9509	0.0426	22.3256	0.2305	0.0104	22.2704
month-04	0.6684	0.0424	15.7813	0.1649	0.0107	15.4584
month-05	0.9987	0.0429	23.3033	0.2415	0.0104	23.2345
month-06	0.7968	0.0427	18.6775	0.1959	0.0106	18.5246
month-07	0.5058	0.0415	12.1822	0.1266	0.0106	11.8856
month-08	0.1616	0.0405	3.9878	0.0422	0.0109	3.8792
month-09	1.7008	0.0450	37.8151	0.3808	0.0101	37.5862
month-10	0.9839	0.0428	23.0038	0.2363	0.0104	22.8276
month-11	0.7197	0.0424	16.9838	0.1793	0.0106	16.9465
month-12	-1.5315	0.0357	-42.9504	-0.5459	0.0128	-42.7217
Monday	1.7236	0.0307	56.1880	0.4901	0.0088	55.6747
Tuesday	2.2702	0.0318	71.3385	0.6058	0.0086	70.2948
Wednesday	2.3525	0.0320	73.5559	0.6225	0.0086	72.4241
Thursday	2.1193	0.0316	67.1452	0.5753	0.0087	66.3284
Friday	1.5702	0.0304	51.6298	0.4549	0.0089	51.2974
Saturday	0.2604	0.0274	9.5130	0.0918	0.0096	9.5722

Table 7: Full model from Table 5: Regressions by ticket-point value (1 point, male drivers)

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	-2.0845	0.0647	-32.2278	-14.4684	0.3532	-40.9627
policy	0.5174	0.0150	34.4992	0.2124	0.0062	34.2828
age-16-19	3.5738	0.0863	41.4252	3.0014	0.3531	8.4995
age-20-24	2.7245	0.0678	40.1637	2.7818	0.3530	7.8813
age-25-34	2.3136	0.0616	37.5352	2.6710	0.3529	7.5690
age-35-44	2.0668	0.0610	33.8833	2.5906	0.3529	7.3410
age-45-54	1.6383	0.0603	27.1737	2.4184	0.3529	6.8530
age-55-64	1.2180	0.0604	20.1719	2.1852	0.3529	6.1913
age-65-199	0.7482	0.0602	12.4331	1.7866	0.3531	5.0597
points-1-3	3.8510	0.0369	104.4724	1.0939	0.0073	149.0741
points-4-6	6.8294	0.0972	70.2474	1.4785	0.0116	127.4506
points-7-9	9.5270	0.2145	44.4045	1.7298	0.0188	91.7896
points-10-150	16.6542	0.4260	39.0963	2.1660	0.0229	94.4155
month-02	0.6367	0.0352	18.1024	0.2920	0.0162	18.0249
month-03	0.9479	0.0354	26.7739	0.4086	0.0155	26.3811
month-04	0.7407	0.0351	21.0842	0.3288	0.0160	20.5810
month-05	0.9295	0.0355	26.1532	0.4046	0.0156	25.9268
month-06	0.8373	0.0355	23.6047	0.3684	0.0158	23.2823
month-07	0.4287	0.0335	12.7844	0.2007	0.0163	12.3432
month-08	0.3781	0.0332	11.3777	0.1833	0.0164	11.2086
month-09	1.6071	0.0383	41.9132	0.6193	0.0150	41.2046
month-10	0.9664	0.0356	27.1244	0.4146	0.0155	26.7621
month-11	0.7688	0.0351	21.9131	0.3453	0.0159	21.7796
month-12	-0.7250	0.0284	-25.5359	-0.5028	0.0196	-25.6877
Monday	1.4816	0.0253	58.6154	0.7856	0.0137	57.1588
Tuesday	1.8646	0.0265	70.4461	0.9171	0.0135	68.0525
Wednesday	2.0041	0.0269	74.5606	0.9618	0.0134	71.7940
Thursday	1.7824	0.0263	67.8756	0.8911	0.0135	65.8066
Friday	1.2546	0.0246	51.0050	0.6990	0.0139	50.1197
Saturday	0.1906	0.0208	9.1793	0.1441	0.0156	9.2603

Table 8: Full model from Table 5: Regressions by ticket-point value (1 point, female drivers)

3.2 Tickets for 2 points

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	-9.6507	0.1572	-61.3872	-11.2708	0.0517	-217.8579
policy	-0.4315	0.0394	-10.9474	-0.0191	0.0019	-10.0176
age-16-19	18.9395	0.2043	92.6983	2.0053	0.0518	38.7492
age-20-24	17.6527	0.1646	107.2490	1.9627	0.0516	38.0191
age-25-34	15.6375	0.1460	107.0850	1.9045	0.0516	36.9235
age-35-44	14.8676	0.1442	103.0838	1.8755	0.0516	36.3644
age-45-54	13.8745	0.1429	97.0927	1.8302	0.0516	35.4852
age-55-64	11.5308	0.1435	80.3736	1.6974	0.0516	32.8950
age-65-199	7.0371	0.1418	49.6342	1.3094	0.0517	25.3459
points-1-3	24.9354	0.0721	345.9844	1.0770	0.0023	465.3730
points-4-6	45.8106	0.1528	299.8206	1.4943	0.0029	509.7076
points-7-9	60.5903	0.2737	221.3597	1.7044	0.0039	431.5422
points-10-150	71.8784	0.3477	206.7204	1.8274	0.0043	422.7992
month-02	4.4383	0.0971	45.7245	0.2185	0.0048	45.8830
month-03	5.5901	0.0958	58.3492	0.2688	0.0046	58.2694
month-04	4.2245	0.0955	44.2552	0.2095	0.0047	44.1642
month-05	4.7026	0.0952	49.4173	0.2312	0.0047	49.4267
month-06	2.9610	0.0938	31.5615	0.1514	0.0048	31.5424
month-07	2.0172	0.0919	21.9551	0.1049	0.0048	21.8152
month-08	-0.1451	0.0891	-1.6289	-0.0089	0.0049	-1.7914
month-09	6.3308	0.0977	64.7901	0.3001	0.0046	64.8059
month-10	5.3534	0.0958	55.8964	0.2581	0.0046	55.7476
month-11	4.9616	0.0960	51.6654	0.2423	0.0047	51.7159
month-12	-8.2375	0.0785	-104.9525	-0.6069	0.0059	-103.6318
Monday	7.5558	0.0686	110.1570	0.4277	0.0039	109.4001
Tuesday	9.5217	0.0704	135.1940	0.5143	0.0038	133.7407
Wednesday	10.5570	0.0714	147.9184	0.5573	0.0038	146.0443
Thursday	9.4364	0.0705	133.8868	0.5106	0.0039	132.5810
Friday	7.4610	0.0686	108.7083	0.4231	0.0039	108.0415
Saturday	1.2659	0.0623	20.3260	0.0856	0.0042	20.3238

Table 9: Full model from Table 5: Regressions by ticket-point value (2 points, male drivers)

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	-9.1413	0.1099	-83.1933	-13.4359	0.2282	-58.8705
policy	0.3613	0.0336	10.7567	0.0303	0.0028	11.0028
age-16-19	12.2987	0.1516	81.1372	3.4256	0.2282	15.0090
age-20-24	13.0694	0.1175	111.2453	3.4627	0.2282	15.1768
age-25-34	11.6998	0.1001	116.9375	3.3888	0.2281	14.8545
age-35-44	11.1064	0.0984	112.8883	3.3517	0.2281	14.6917
age-45-54	8.9289	0.0961	92.8868	3.1865	0.2281	13.9677
age-55-64	6.4446	0.0962	66.9750	2.9196	0.2282	12.7966
age-65-199	3.7815	0.0952	39.7094	2.4517	0.2282	10.7434
points-1-3	19.7197	0.0827	238.4955	1.1297	0.0033	343.8196
points-4-6	39.3423	0.2288	171.9723	1.6164	0.0050	325.3455
points-7-9	51.8438	0.4949	104.7570	1.8325	0.0082	223.8283
points-10-150	63.8101	0.8450	75.5157	1.9840	0.0115	172.1491
month-02	3.1219	0.0791	39.4546	0.2844	0.0072	39.5134
month-03	4.6743	0.0796	58.7205	0.4009	0.0069	58.2486
month-04	4.4963	0.0806	55.8193	0.3882	0.0070	55.4464
month-05	4.8114	0.0803	59.9076	0.4117	0.0069	59.5829
month-06	3.5149	0.0787	44.6674	0.3155	0.0071	44.4321
month-07	2.0862	0.0755	27.6474	0.1972	0.0072	27.3077
month-08	1.1824	0.0736	16.0612	0.1161	0.0074	15.7618
month-09	5.6844	0.0823	69.0386	0.4705	0.0069	68.5931
month-10	4.9632	0.0804	61.7149	0.4202	0.0069	61.2115
month-11	4.5414	0.0802	56.5918	0.3926	0.0070	56.3975
month-12	-4.3303	0.0627	-69.0864	-0.6165	0.0090	-68.4176
Monday	6.7827	0.0564	120.1800	0.7156	0.0061	117.7184
Tuesday	8.7989	0.0592	148.5580	0.8571	0.0059	144.1296
Wednesday	9.3309	0.0599	155.6768	0.8915	0.0059	150.6684
Thursday	8.3957	0.0588	142.7907	0.8302	0.0060	138.9674
Friday	6.0677	0.0555	109.2847	0.6601	0.0061	107.5126
Saturday	1.0923	0.0476	22.9410	0.1555	0.0068	22.8994

Table 10: Full model from Table 5: Regressions by ticket-point value (2 points, female drivers)

3.3 Tickets for 3 points

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	2.0562	0.3186	6.4533	-9.5028	0.0233	-407.0646
policy	-4.7786	0.0436	-109.7059	-0.1872	0.0017	-107.9805
age-16-19	25.0901	0.3632	69.0843	0.8404	0.0233	36.0755
age-20-24	20.9668	0.3279	63.9426	0.7495	0.0231	32.4085
age-25-34	10.2631	0.3130	32.7896	0.5224	0.0231	22.6433
age-35-44	6.1241	0.3115	19.6600	0.3848	0.0231	16.6759
age-45-54	3.2169	0.3105	10.3600	0.2556	0.0231	11.0737
age-55-64	0.4753	0.3107	1.5301	0.0896	0.0231	3.8726
age-65-199	-2.4224	0.3101	-7.8118	-0.1906	0.0232	-8.1991
points-1-3	29.5553	0.0783	377.5898	1.0953	0.0021	511.5258
points-4-6	59.4504	0.1726	344.5339	1.5717	0.0026	597.8157
points-7-9	84.0744	0.3194	263.2642	1.8247	0.0034	532.5000
points-10-150	116.3018	0.4346	267.5932	2.0599	0.0035	582.7273
month-02	3.6643	0.1062	34.4946	0.1508	0.0043	34.7559
month-03	3.7814	0.1036	36.5075	0.1561	0.0042	36.8111
month-04	3.5625	0.1046	34.0543	0.1500	0.0043	34.7584
month-05	4.2182	0.1044	40.4001	0.1741	0.0043	40.9445
month-06	4.6260	0.1057	43.7767	0.1902	0.0043	44.5674
month-07	4.0899	0.1042	39.2607	0.1704	0.0043	40.0934
month-08	1.3570	0.1011	13.4206	0.0600	0.0044	13.7485
month-09	5.8272	0.1068	54.5430	0.2332	0.0042	55.3092
month-10	5.5500	0.1057	52.5227	0.2215	0.0042	52.8999
month-11	4.7128	0.1056	44.6377	0.1905	0.0042	44.8435
month-12	-9.2545	0.0888	-104.2052	-0.5267	0.0051	-102.8665
Monday	7.0225	0.0755	92.9901	0.3257	0.0035	92.5918
Tuesday	9.6092	0.0777	123.6700	0.4229	0.0034	122.6206
Wednesday	11.4243	0.0792	144.2442	0.4863	0.0034	142.7169
Thursday	10.0088	0.0782	127.9926	0.4371	0.0034	127.0064
Friday	8.1926	0.0767	106.8577	0.3708	0.0035	106.3173
Saturday	1.9248	0.0709	27.1324	0.1002	0.0037	27.0822

Table 11: Full model from Table 5: Regressions by ticket-point value (3 points, male drivers)

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	-2.0165	0.2943	-6.8527	-10.8052	0.0720	-150.0807
policy	-1.4289	0.0323	-44.1813	-0.1256	0.0029	-43.8848
age-16-19	9.6074	0.3140	30.6002	1.1240	0.0720	15.6067
age-20-24	10.1894	0.2979	34.2010	1.1382	0.0718	15.8562
age-25-34	6.6818	0.2908	22.9794	0.9395	0.0717	13.0994
age-35-44	5.9479	0.2902	20.4945	0.8883	0.0717	12.3866
age-45-54	3.5167	0.2894	12.1499	0.6751	0.0717	9.4118
age-55-64	1.7186	0.2895	5.9363	0.4389	0.0718	6.1140
age-65-199	0.2666	0.2895	0.9210	0.1398	0.0719	1.9431
points-1-3	19.0610	0.0800	238.3101	1.1965	0.0034	349.3232
points-4-6	41.9289	0.2318	180.8562	1.7762	0.0050	358.4132
points-7-9	62.1109	0.5298	117.2307	2.0974	0.0077	272.2207
points-10-150	85.6942	0.9552	89.7178	2.3584	0.0103	229.8296
month-02	1.9629	0.0787	24.9423	0.1806	0.0072	25.1124
month-03	2.0217	0.0767	26.3559	0.1864	0.0070	26.5135
month-04	2.3357	0.0783	29.8233	0.2143	0.0071	30.1489
month-05	2.4984	0.0779	32.0668	0.2264	0.0070	32.2404
month-06	2.0935	0.0778	26.9145	0.1939	0.0071	27.1947
month-07	1.4378	0.0760	18.9250	0.1374	0.0072	19.2109
month-08	0.2579	0.0737	3.5011	0.0255	0.0074	3.4663
month-09	2.6781	0.0787	34.0205	0.2416	0.0070	34.3503
month-10	3.0261	0.0787	38.4391	0.2667	0.0069	38.5342
month-11	3.1599	0.0795	39.7515	0.2774	0.0070	39.8434
month-12	-4.0913	0.0652	-62.7469	-0.5307	0.0086	-61.9842
Monday	4.9803	0.0543	91.6983	0.5581	0.0062	90.5305
Tuesday	6.8904	0.0571	120.7742	0.7101	0.0060	118.2153
Wednesday	7.7966	0.0583	133.7031	0.7749	0.0059	130.3693
Thursday	6.9223	0.0572	120.9569	0.7121	0.0060	118.5400
Friday	5.0796	0.0546	93.0860	0.5665	0.0062	91.9613
Saturday	0.8535	0.0478	17.8601	0.1201	0.0068	17.7839

Table 12: Full model from Table 5: Regressions by ticket-point value (3 points, female drivers)

3.4 Tickets for 4 points

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	1.4123	0.1045	13.5154	-11.3558	0.0728	-155.9597
policy	-0.0804	0.0066	-12.1385	-0.1252	0.0114	-10.9637
age-16-19	5.0882	0.1250	40.7107	1.1017	0.0690	15.9729
age-20-24	0.3195	0.1067	2.9951	-0.0869	0.0691	-1.2563
age-25-34	-1.0834	0.1043	-10.3860	-1.1305	0.0693	-16.3065
age-35-44	-1.3936	0.1041	-13.3846	-1.9087	0.0705	-27.0613
age-45-54	-1.4729	0.1040	-14.1569	-2.4555	0.0721	-34.0765
age-55-64	-1.4804	0.1040	-14.2312	-2.7907	0.0756	-36.8974
age-65-199	-1.4611	0.1040	-14.0481	-3.0634	0.0804	-38.0796
points-1-3	0.2798	0.0103	27.1703	0.5757	0.0155	37.1512
points-4-6	1.1124	0.0257	43.3324	1.2049	0.0174	69.3263
points-7-9	2.0688	0.0526	39.3673	1.5512	0.0209	74.1716
points-10-150	4.6053	0.0874	52.6913	2.0170	0.0184	109.7873
month-02	0.0255	0.0146	1.7391	0.0598	0.0314	1.9061
month-03	0.0308	0.0143	2.1529	0.0740	0.0306	2.4177
month-04	0.1088	0.0150	7.2315	0.2229	0.0301	7.4082
month-05	0.1852	0.0155	11.9687	0.3547	0.0290	12.2425
month-06	0.2208	0.0159	13.8995	0.4100	0.0288	14.2256
month-07	0.2324	0.0158	14.7169	0.4275	0.0285	14.9883
month-08	0.2141	0.0157	13.6522	0.3975	0.0286	13.8856
month-09	0.2058	0.0158	13.0494	0.3821	0.0289	13.2328
month-10	0.1999	0.0156	12.8490	0.3711	0.0287	12.9180
month-11	0.1384	0.0153	9.0603	0.2675	0.0295	9.0690
month-12	0.0026	0.0141	0.1839	0.0027	0.0311	0.0861
Monday	-0.1360	0.0120	-11.3801	-0.2509	0.0221	-11.3517
Tuesday	-0.1099	0.0121	-9.0875	-0.1978	0.0218	-9.0834
Wednesday	-0.0890	0.0122	-7.2914	-0.1570	0.0215	-7.2871
Thursday	-0.0623	0.0124	-5.0335	-0.1070	0.0213	-5.0288
Friday	0.0397	0.0129	3.0767	0.0626	0.0204	3.0709
Saturday	0.1127	0.0132	8.5110	0.1690	0.0199	8.5089

Table 13: Full model from Table 5: Regressions by ticket-point value (4 points, male drivers)

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	0.0884	0.0509	1.7364	-13.9628	0.4138	-33.7420
policy	-0.0010	0.0032	-0.3245	-0.0098	0.0293	-0.3330
age-16-19	0.7898	0.0584	13.5296	1.7927	0.4095	4.3774
age-20-24	0.1875	0.0517	3.6277	0.7326	0.4095	1.7889
age-25-34	-0.0166	0.0508	-0.3264	-0.1401	0.4095	-0.3423
age-35-44	-0.0684	0.0507	-1.3481	-0.6305	0.4100	-1.5378
age-45-54	-0.0986	0.0507	-1.9465	-1.2073	0.4111	-2.9365
age-55-64	-0.1117	0.0506	-2.2061	-1.7777	0.4156	-4.2777
age-65-199	-0.1045	0.0507	-2.0623	-1.6721	0.4180	-4.0000
points-1-3	0.1004	0.0069	14.5716	0.7260	0.0381	19.0610
points-4-6	0.3417	0.0218	15.6720	1.4703	0.0519	28.3135
points-7-9	0.5870	0.0527	11.1351	1.8521	0.0772	23.9932
points-10-150	1.7016	0.1328	12.8125	2.6782	0.0750	35.7322
month-02	0.0084	0.0072	1.1704	0.0943	0.0788	1.1975
month-03	0.0159	0.0071	2.2360	0.1720	0.0756	2.2753
month-04	0.0262	0.0074	3.5393	0.2684	0.0754	3.5606
month-05	0.0327	0.0075	4.3833	0.3256	0.0738	4.4133
month-06	0.0280	0.0074	3.7647	0.2853	0.0749	3.8086
month-07	0.0229	0.0073	3.1551	0.2390	0.0751	3.1828
month-08	0.0252	0.0073	3.4458	0.2593	0.0746	3.4752
month-09	0.0416	0.0077	5.4153	0.3968	0.0729	5.4429
month-10	0.0439	0.0076	5.7378	0.4127	0.0721	5.7271
month-11	0.0301	0.0075	4.0276	0.2991	0.0742	4.0289
month-12	-0.0069	0.0067	-1.0357	-0.0852	0.0807	-1.0556
Monday	-0.0033	0.0056	-0.5874	-0.0339	0.0577	-0.5865
Tuesday	0.0094	0.0058	1.6390	0.0918	0.0560	1.6390
Wednesday	0.0067	0.0057	1.1682	0.0659	0.0563	1.1695
Thursday	0.0144	0.0058	2.4682	0.1368	0.0554	2.4680
Friday	0.0243	0.0060	4.0624	0.2206	0.0544	4.0543
Saturday	0.0161	0.0059	2.7563	0.1521	0.0552	2.7543

Table 14: Full model from Table 5: Regressions by ticket-point value (4 points, female drivers)

3.5 Tickets for 5 points

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	-0.0120	0.0242	-0.4954	-15.3228	0.4972	-30.8172
policy	-0.8189	0.0100	-82.2962	-0.6470	0.0080	-81.2805
age-16-19	4.0664	0.0605	67.1586	4.5688	0.4970	9.1919
age-20-24	3.2220	0.0356	90.5802	4.3495	0.4970	8.7520
age-25-34	1.5062	0.0201	74.8551	3.8769	0.4970	7.8013
age-35-44	0.6715	0.0173	38.7765	3.3429	0.4970	6.7264
age-45-54	0.3849	0.0160	23.9960	2.9644	0.4970	5.9644
age-55-64	0.2225	0.0157	14.2014	2.5242	0.4972	5.0772
age-65-199	0.1464	0.0149	9.8114	1.7799	0.4977	3.5763
points-1-3	1.4861	0.0173	86.1370	1.1853	0.0099	119.3894
points-4-6	3.3652	0.0407	82.7299	1.7136	0.0115	148.5364
points-7-9	5.3543	0.0800	66.9045	2.0226	0.0141	143.1399
points-10-150	10.2089	0.1263	80.8101	2.4895	0.0130	191.0315
month-02	0.1489	0.0211	7.0462	0.1530	0.0218	7.0156
month-03	0.2414	0.0211	11.4522	0.2360	0.0209	11.2693
month-04	0.4057	0.0222	18.2941	0.3810	0.0207	18.4456
month-05	0.4453	0.0221	20.1063	0.4162	0.0204	20.4328
month-06	0.5618	0.0230	24.4721	0.4984	0.0201	24.7442
month-07	0.6583	0.0232	28.4132	0.5625	0.0198	28.4583
month-08	0.5233	0.0225	23.2285	0.4717	0.0201	23.4801
month-09	0.7944	0.0241	33.0075	0.6416	0.0195	32.8230
month-10	0.6963	0.0233	29.8577	0.5823	0.0196	29.6546
month-11	0.5164	0.0227	22.7396	0.4590	0.0202	22.7356
month-12	-0.2863	0.0181	-15.7925	-0.3908	0.0247	-15.8361
Monday	-0.2645	0.0186	-14.1968	-0.2007	0.0141	-14.1977
Tuesday	-0.3121	0.0184	-16.9157	-0.2429	0.0143	-16.9646
Wednesday	-0.2644	0.0186	-14.2007	-0.2014	0.0142	-14.2293
Thursday	-0.2924	0.0186	-15.7560	-0.2246	0.0143	-15.7569
Friday	-0.1072	0.0192	-5.5834	-0.0766	0.0137	-5.5930
Saturday	-0.0078	0.0195	-0.4017	-0.0051	0.0134	-0.3817

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

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	0.0341	0.0103	3.3247	-22.6780	22.6558	-1.0010
policy	-0.2105	0.0053	-39.9439	-0.7494	0.0187	-39.9881
age-16-19	0.6775	0.0268	25.2791	10.4709	22.6558	0.4622
age-20-24	0.6660	0.0160	41.7250	10.3894	22.6558	0.4586
age-25-34	0.3301	0.0073	45.5090	9.8939	22.6558	0.4367
age-35-44	0.1831	0.0056	32.5251	9.5054	22.6558	0.4196
age-45-54	0.0923	0.0041	22.5134	9.0673	22.6558	0.4002
age-55-64	0.0531	0.0038	14.1500	8.6416	22.6558	0.3814
age-65-199	0.0230	0.0029	7.9753	7.8725	22.6559	0.3475
points-1-3	0.5435	0.0131	41.5208	1.3474	0.0214	62.8244
points-4-6	1.4372	0.0418	34.3486	2.0915	0.0283	73.8875
points-7-9	2.6219	0.1062	24.6888	2.5956	0.0394	65.9398
points-10-150	4.9133	0.2228	22.0532	3.1446	0.0452	69.6230
month-02	0.0436	0.0111	3.9158	0.1995	0.0509	3.9223
month-03	0.0599	0.0111	5.4220	0.2639	0.0491	5.3804
month-04	0.1063	0.0117	9.0510	0.4400	0.0482	9.1233
month-05	0.1266	0.0119	10.6787	0.5090	0.0473	10.7725
month-06	0.1262	0.0120	10.5422	0.5071	0.0475	10.6745
month-07	0.1432	0.0120	11.8951	0.5560	0.0467	11.9023
month-08	0.1160	0.0117	9.8892	0.4738	0.0474	9.9907
month-09	0.1844	0.0126	14.6023	0.6677	0.0459	14.5320
month-10	0.1660	0.0123	13.5266	0.6171	0.0461	13.3997
month-11	0.1358	0.0121	11.2487	0.5288	0.0470	11.2478
month-12	-0.0651	0.0094	-6.9207	-0.4025	0.0584	-6.8874
Monday	-0.0310	0.0101	-3.0719	-0.0989	0.0320	-3.0915
Tuesday	-0.0657	0.0098	-6.7077	-0.2235	0.0331	-6.7474
Wednesday	-0.0498	0.0099	-5.0205	-0.1646	0.0326	-5.0512
Thursday	-0.0673	0.0098	-6.8726	-0.2285	0.0332	-6.8848
Friday	-0.0449	0.0100	-4.5004	-0.1462	0.0325	-4.5050
Saturday	-0.0261	0.0101	-2.5754	-0.0818	0.0319	-2.5661

Table 16: Full model from Table 5: Regressions by ticket-point value (5 points, female drivers)

3.6 Tickets for 7 points

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	0.0341	0.0109	3.1352	-16.6128	0.9850	-16.8649
policy	-0.1625	0.0042	-38.9280	-0.7392	0.0193	-38.3082
age-16-19	1.1986	0.0317	37.7957	4.6429	0.9844	4.7166
age-20-24	0.7840	0.0171	45.7712	4.2318	0.9843	4.2994
age-25-34	0.2608	0.0093	28.0914	3.5296	0.9843	3.5860
age-35-44	0.0516	0.0079	6.5229	2.6304	0.9844	2.6720
age-45-54	0.0029	0.0074	0.3862	1.9284	0.9848	1.9582
age-55-64	-0.0082	0.0073	-1.1207	1.1739	0.9862	1.1902
age-65-199	0.0029	0.0071	0.4082	0.1236	0.9925	0.1246
points-1-3	0.2124	0.0068	31.3534	1.1036	0.0251	43.9370
points-4-6	0.5464	0.0166	32.8286	1.6641	0.0283	58.7272
points-7-9	1.0132	0.0349	28.9968	2.0570	0.0330	62.4144
points-10-150	2.6787	0.0639	41.9297	2.7658	0.0277	99.8061
month-02	0.0054	0.0083	0.6490	0.0354	0.0555	0.6378
month-03	0.0415	0.0086	4.8547	0.2463	0.0516	4.7700
month-04	0.0859	0.0092	9.3372	0.4707	0.0502	9.3744
month-05	0.1034	0.0093	11.1046	0.5544	0.0491	11.2827
month-06	0.1448	0.0099	14.6167	0.7052	0.0480	14.6860
month-07	0.1269	0.0096	13.2409	0.6383	0.0483	13.2217
month-08	0.1179	0.0095	12.4270	0.6087	0.0485	12.5520
month-09	0.1666	0.0102	16.4103	0.7665	0.0473	16.1960
month-10	0.1159	0.0094	12.2722	0.5910	0.0485	12.1788
month-11	0.0811	0.0091	8.8720	0.4452	0.0501	8.8883
month-12	-0.0548	0.0072	-7.5910	-0.4788	0.0626	-7.6512
Monday	-0.0923	0.0079	-11.6733	-0.3921	0.0338	-11.6025
Tuesday	-0.0855	0.0080	-10.7505	-0.3595	0.0335	-10.7349
Wednesday	-0.1065	0.0078	-13.6937	-0.4715	0.0347	-13.6066
Thursday	-0.1006	0.0078	-12.8247	-0.4376	0.0343	-12.7561
Friday	-0.0514	0.0083	-6.2275	-0.1998	0.0320	-6.2404
Saturday	0.0009	0.0086	0.1039	0.0030	0.0303	0.0977

Table 17: Full model from Table 5: Regressions by ticket-point value (7 points, male drivers)

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	0.0088	0.0029	3.0017	-25.5746	103.4160	-0.2473
policy	-0.0191	0.0015	-13.0618	-0.9113	0.0695	-13.1135
age-16-19	0.1195	0.0108	11.0818	11.6566	103.4159	0.1127
age-20-24	0.0747	0.0052	14.3479	11.1281	103.4159	0.1076
age-25-34	0.0223	0.0019	11.5880	10.2696	103.4159	0.0993
age-35-44	0.0060	0.0013	4.5503	9.5877	103.4159	0.0927
age-45-54	0.0019	0.0009	2.0195	9.0942	103.4160	0.0879
age-55-64	-0.0012	0.0006	-1.9219	8.0633	103.4161	0.0780
age-65-199	-0.0004	0.0005	-0.7770	7.3256	103.4167	0.0708
points-1-3	0.0343	0.0034	10.1438	1.2390	0.0820	15.1033
points-4-6	0.1405	0.0129	10.9087	2.3276	0.0948	24.5484
points-7-9	0.2011	0.0295	6.8216	2.5974	0.1423	18.2586
points-10-150	0.7152	0.0841	8.5031	3.7304	0.1247	29.9204
month-02	0.0046	0.0029	1.5470	0.2992	0.1937	1.5451
month-03	0.0050	0.0029	1.7313	0.3224	0.1885	1.7101
month-04	0.0104	0.0032	3.2796	0.5959	0.1826	3.2632
month-05	0.0121	0.0032	3.7749	0.6800	0.1791	3.7969
month-06	0.0149	0.0034	4.4321	0.7841	0.1765	4.4424
month-07	0.0161	0.0034	4.7903	0.8203	0.1743	4.7073
month-08	0.0102	0.0031	3.2671	0.5993	0.1810	3.3120
month-09	0.0176	0.0035	5.0666	0.8624	0.1735	4.9707
month-10	0.0130	0.0032	4.0353	0.7024	0.1771	3.9661
month-11	0.0119	0.0032	3.6773	0.6568	0.1791	3.6675
month-12	-0.0041	0.0024	-1.6919	-0.3876	0.2261	-1.7138
Monday	-0.0094	0.0029	-3.1777	-0.3514	0.1111	-3.1615
Tuesday	-0.0131	0.0028	-4.6239	-0.5391	0.1178	-4.5757
Wednesday	-0.0146	0.0028	-5.2060	-0.6201	0.1210	-5.1262
Thursday	-0.0141	0.0028	-5.0036	-0.5916	0.1199	-4.9355
Friday	-0.0107	0.0029	-3.6712	-0.4139	0.1134	-3.6497
Saturday	-0.0048	0.0031	-1.5619	-0.1644	0.1055	-1.5585

Table 18: Full model from Table 5: Regressions by ticket-point value (7 points, female drivers)

3.7 Tickets for 9+ points

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	0.4240	0.0589	7.1957	-12.5280	0.1271	-98.6034
policy	-0.0675	0.0045	-15.1028	-0.2501	0.0170	-14.7215
age-16-19	0.6982	0.0657	10.6274	0.5553	0.1237	4.4896
age-20-24	0.1473	0.0600	2.4556	-0.0089	0.1230	-0.0727
age-25-34	-0.2437	0.0586	-4.1579	-0.7001	0.1227	-5.7046
age-35-44	-0.3480	0.0585	-5.9489	-1.1309	0.1233	-9.1718
age-45-54	-0.3754	0.0584	-6.4237	-1.3422	0.1236	-10.8555
age-55-64	-0.3917	0.0584	-6.7031	-1.5423	0.1253	-12.3129
age-65-199	-0.3273	0.0585	-5.5950	-1.1392	0.1247	-9.1324
points-1-3	0.2064	0.0074	27.9936	0.8001	0.0219	36.5103
points-4-6	0.4522	0.0161	28.1125	1.2310	0.0273	45.1290
points-7-9	0.7732	0.0318	24.2956	1.5643	0.0340	46.0076
points-10-150	1.8243	0.0541	33.7393	2.1626	0.0294	73.6823
month-02	0.0208	0.0105	1.9800	0.0874	0.0437	2.0005
month-03	-0.0012	0.0100	-0.1184	-0.0045	0.0437	-0.1025
month-04	0.0434	0.0106	4.0945	0.1778	0.0426	4.1763
month-05	0.0708	0.0108	6.5475	0.2752	0.0413	6.6709
month-06	0.0580	0.0108	5.3833	0.2303	0.0420	5.4869
month-07	-0.0011	0.0100	-0.1106	-0.0013	0.0440	-0.0302
month-08	0.0176	0.0102	1.7223	0.0774	0.0431	1.7969
month-09	0.0910	0.0111	8.1950	0.3374	0.0409	8.2579
month-10	0.0597	0.0107	5.5939	0.2343	0.0415	5.6518
month-11	0.0439	0.0106	4.1418	0.1746	0.0423	4.1321
month-12	0.0123	0.0102	1.2116	0.0506	0.0432	1.1710
Monday	-0.0312	0.0076	-4.0777	-0.1399	0.0344	-4.0716
Tuesday	0.0020	0.0079	0.2466	0.0081	0.0331	0.2452
Wednesday	0.0147	0.0080	1.8274	0.0595	0.0327	1.8228
Thursday	0.0508	0.0083	6.1032	0.1931	0.0317	6.0949
Friday	0.0731	0.0085	8.5896	0.2668	0.0312	8.5620
Saturday	0.0564	0.0084	6.7411	0.2120	0.0315	6.7273

Table 19: Full model from Table 5: Regressions by ticket-point value (9 or more points, male drivers)

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	0.1080	0.0587	1.8399	-13.9499	0.3601	-38.7411
policy	-0.0180	0.0033	-5.4601	-0.1541	0.0282	-5.4615
age-16-19	0.1473	0.0610	2.4156	0.4948	0.3572	1.3851
age-20-24	0.0141	0.0590	0.2395	-0.0300	0.3557	-0.0845
age-25-34	-0.0523	0.0586	-0.8920	-0.3996	0.3548	-1.1263
age-35-44	-0.0836	0.0585	-1.4287	-0.6590	0.3549	-1.8567
age-45-54	-0.1036	0.0585	-1.7708	-0.9001	0.3552	-2.5340
age-55-64	-0.1036	0.0585	-1.7704	-0.9302	0.3561	-2.6120
age-65-199	-0.0389	0.0587	-0.6632	-0.2765	0.3555	-0.7777
points-1-3	0.1033	0.0069	14.9495	0.7359	0.0378	19.4649
points-4-6	0.3112	0.0208	14.9326	1.4383	0.0539	26.6702
points-7-9	0.4887	0.0483	10.1153	1.7751	0.0838	21.1865
points-10-150	0.9654	0.1015	9.5117	2.3300	0.0966	24.1115
month-02	0.0188	0.0080	2.3455	0.1671	0.0707	2.3641
month-03	-0.0017	0.0074	-0.2258	-0.0154	0.0723	-0.2126
month-04	0.0255	0.0080	3.1843	0.2246	0.0695	3.2326
month-05	0.0285	0.0080	3.5604	0.2455	0.0685	3.5856
month-06	0.0162	0.0078	2.0677	0.1479	0.0706	2.0943
month-07	-0.0380	0.0068	-5.6220	-0.4594	0.0825	-5.5668
month-08	-0.0145	0.0072	-2.0065	-0.1524	0.0754	-2.0213
month-09	0.0525	0.0085	6.2113	0.4150	0.0664	6.2543
month-10	0.0459	0.0083	5.5432	0.3679	0.0664	5.5452
month-11	0.0365	0.0082	4.4577	0.3026	0.0678	4.4633
month-12	-0.0058	0.0074	-0.7834	-0.0564	0.0732	-0.7705
Monday	0.0402	0.0053	7.5833	0.4699	0.0625	7.5186
Tuesday	0.0686	0.0057	12.0103	0.7048	0.0599	11.7619
Wednesday	0.0766	0.0058	13.1457	0.7618	0.0594	12.8307
Thursday	0.0817	0.0059	13.8275	0.7967	0.0591	13.4806
Friday	0.0610	0.0056	10.8519	0.6465	0.0605	10.6782
Saturday	0.0162	0.0049	3.2825	0.2170	0.0658	3.2959

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-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	-10.0858	0.7020	-14.3677	-13.3474	0.7003	-19.0598
policy	-0.5454	0.0572	-9.5315	-0.0735	0.0076	-9.6553
age-16-19	7.1231	0.7334	9.7126	2.1498	0.7005	3.0691
age-20-24	7.9056	0.6964	11.3517	2.1708	0.7001	3.1008
age-25-34	10.0288	0.6940	14.4502	2.4327	0.7000	3.4752
age-35-44	10.4900	0.6946	15.1013	2.4927	0.7000	3.5608
age-45-54	10.4303	0.6952	15.0043	2.4875	0.7000	3.5534
age-55-64	9.8497	0.6969	14.1332	2.4115	0.7001	3.4445
age-65-199	8.0746	0.6986	11.5591	2.0799	0.7003	2.9701
points-1-3	2.9448	0.0575	51.2339	0.6697	0.0125	53.5128
points-4-6	7.0319	0.0845	83.1738	1.1835	0.0124	95.7979
points-7-9	11.5921	0.1333	86.9663	1.5608	0.0131	119.3350
points-10-150	19.8278	0.1933	102.5556	2.0238	0.0128	157.6675
month-02	1.3359	0.1419	9.4150	0.1790	0.0189	9.4734
month-03	1.5248	0.1390	10.9691	0.2032	0.0184	11.0397
month-04	0.8343	0.1380	6.0441	0.1183	0.0189	6.2519
month-05	1.4853	0.1398	10.6223	0.1983	0.0184	10.7717
month-06	1.0268	0.1387	7.4040	0.1432	0.0188	7.6119
month-07	0.5498	0.1352	4.0661	0.0804	0.0189	4.2456
month-08	-0.1154	0.1317	-0.8763	-0.0144	0.0194	-0.7403
month-09	2.4436	0.1449	16.8653	0.3083	0.0181	17.0122
month-10	1.3183	0.1386	9.5146	0.1772	0.0185	9.5888
month-11	1.0785	0.1383	7.7994	0.1480	0.0188	7.8769
month-12	-2.8820	0.1172	-24.5809	-0.5467	0.0226	-24.2154
Monday	3.5088	0.0985	35.6231	0.5639	0.0160	35.1755
Tuesday	4.5374	0.1024	44.3233	0.6826	0.0157	43.4677
Wednesday	4.7128	0.1030	45.7659	0.7019	0.0157	44.8269
Thursday	4.2550	0.1015	41.9248	0.6512	0.0158	41.2146
Friday	3.1107	0.0972	32.0169	0.5136	0.0162	31.7205
Saturday	0.3846	0.0856	4.4912	0.0803	0.0177	4.5229

Table 21: Full model from Table 6: Regressions for high-point drivers by ticket-point value (1 point, male drivers)

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	-9.9339	0.2417	-41.1064	-18.4322	24.0441	-0.7666
policy	-0.0916	0.0830	-1.1035	-0.0239	0.0193	-1.2371
age-16-19	8.1916	0.5520	14.8391	6.5035	24.0441	0.2705
age-20-24	8.6588	0.2195	39.4465	6.5724	24.0440	0.2734
age-25-34	9.2099	0.1875	49.1200	6.6904	24.0440	0.2783
age-35-44	8.7830	0.1865	47.0961	6.5994	24.0440	0.2745
age-45-54	8.4759	0.1902	44.5523	6.5263	24.0440	0.2714
age-55-64	7.8891	0.2005	39.3522	6.3527	24.0440	0.2642
age-65-199	7.1665	0.2176	32.9315	6.0524	24.0441	0.2517
points-1-3	1.7578	0.0839	20.9479	0.6577	0.0297	22.1494
points-4-6	4.7065	0.1314	35.8257	1.2449	0.0291	42.7886
points-7-9	7.5984	0.2231	34.0561	1.6057	0.0320	50.1806
points-10-150	16.2000	0.4705	34.4332	2.2383	0.0342	65.4514
month-02	0.8652	0.1962	4.4105	0.2248	0.0505	4.4491
month-03	1.6540	0.2002	8.2633	0.3958	0.0478	8.2835
month-04	0.9943	0.1969	5.0508	0.2549	0.0494	5.1588
month-05	1.3674	0.1994	6.8580	0.3332	0.0482	6.9124
month-06	1.0546	0.1969	5.3549	0.2691	0.0493	5.4593
month-07	0.5134	0.1884	2.7248	0.1426	0.0503	2.8357
month-08	0.2695	0.1846	1.4595	0.0785	0.0512	1.5351
month-09	2.2832	0.2108	10.8337	0.5093	0.0470	10.8425
month-10	1.5050	0.1999	7.5302	0.3610	0.0479	7.5310
month-11	1.1908	0.1971	6.0419	0.2977	0.0491	6.0677
month-12	-1.1689	0.1644	-7.1123	-0.4107	0.0585	-7.0233
Monday	2.9951	0.1401	21.3745	0.9154	0.0443	20.6590
Tuesday	3.3384	0.1435	23.2720	0.9818	0.0439	22.3619
Wednesday	3.9093	0.1489	26.2584	1.0839	0.0433	25.0142
Thursday	3.5437	0.1457	24.3148	1.0193	0.0437	23.3183
Friday	2.3908	0.1342	17.8153	0.7864	0.0452	17.3969
Saturday	0.3395	0.1104	3.0743	0.1579	0.0510	3.0964

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-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	-44.0346	1.4090	-31.2534	-11.7200	0.3526	-33.2395
policy	-7.7125	0.1261	-61.1851	-0.2111	0.0035	-60.7393
age-16-19	33.6982	1.4729	22.8789	2.2859	0.3527	6.4813
age-20-24	43.2821	1.3961	31.0015	2.4700	0.3525	7.0069
age-25-34	51.0851	1.3898	36.7580	2.6722	0.3525	7.5811
age-35-44	51.2773	1.3910	36.8630	2.6779	0.3525	7.5971
age-45-54	50.7468	1.3922	36.4500	2.6652	0.3525	7.5609
age-55-64	47.8281	1.3964	34.2516	2.5815	0.3525	7.3232
age-65-199	40.6963	1.4014	29.0407	2.3050	0.3526	6.5372
points-1-3	14.1873	0.1325	107.0871	0.5994	0.0054	111.5675
points-4-6	34.5162	0.1924	179.3813	1.0944	0.0053	205.8018
points-7-9	49.6915	0.2866	173.3810	1.3546	0.0058	233.1464
points-10-150	68.9044	0.3761	183.1893	1.6199	0.0060	271.1263
month-02	6.9438	0.3162	21.9590	0.1877	0.0085	22.1248
month-03	7.8253	0.3096	25.2774	0.2106	0.0083	25.4683
month-04	4.6079	0.3078	14.9684	0.1352	0.0085	15.9372
month-05	5.7736	0.3075	18.7765	0.1621	0.0084	19.3946
month-06	2.5377	0.3027	8.3822	0.0791	0.0086	9.1986
month-07	0.7367	0.2963	2.4864	0.0290	0.0086	3.3576
month-08	-2.3907	0.2889	-8.2765	-0.0693	0.0089	-7.8301
month-09	8.5777	0.3148	27.2459	0.2322	0.0083	27.9868
month-10	6.7413	0.3084	21.8557	0.1848	0.0083	22.2499
month-11	7.3213	0.3117	23.4890	0.1984	0.0084	23.7433
month-12	-15.3008	0.2581	-59.2903	-0.6001	0.0103	-58.0512
Monday	15.8879	0.2172	73.1432	0.5228	0.0072	72.3133
Tuesday	19.9416	0.2241	88.9839	0.6214	0.0071	87.4752
Wednesday	21.5560	0.2268	95.0551	0.6584	0.0071	93.2591
Thursday	19.4882	0.2238	87.0794	0.6105	0.0071	85.7320
Friday	15.1012	0.2163	69.8251	0.5022	0.0073	69.1499
Saturday	2.5175	0.1925	13.0793	0.1033	0.0079	13.0790

Table 23: Full model from Table 6: Regressions for high-point drivers by ticket-point value (2 points, male drivers)

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	-49.4986	0.5811	-85.1809	-17.1085	14.5337	-1.1772
policy	-5.9044	0.1970	-29.9665	-0.2441	0.0082	-29.6989
age-16-19	35.5426	1.1177	31.8002	6.8793	14.5338	0.4733
age-20-24	46.0035	0.5231	87.9374	7.2082	14.5337	0.4960
age-25-34	49.7982	0.4570	108.9640	7.3548	14.5337	0.5060
age-35-44	49.8593	0.4586	108.7149	7.3563	14.5337	0.5062
age-45-54	48.0953	0.4688	102.5933	7.2864	14.5337	0.5013
age-55-64	44.6221	0.4982	89.5731	7.1174	14.5337	0.4897
age-65-199	40.0210	0.5387	74.2868	6.7999	14.5337	0.4679
points-1-3	9.8650	0.2058	47.9374	0.6127	0.0120	50.8894
points-4-6	26.9649	0.3191	84.5043	1.1853	0.0118	100.3101
points-7-9	39.1870	0.5182	75.6252	1.4609	0.0134	109.3290
points-10-150	59.8034	0.9349	63.9644	1.8094	0.0158	114.1819
month-02	5.6677	0.4805	11.7949	0.2469	0.0207	11.9553
month-03	8.2625	0.4799	17.2183	0.3450	0.0198	17.3875
month-04	6.0968	0.4796	12.7135	0.2728	0.0203	13.4446
month-05	7.4986	0.4817	15.5670	0.3176	0.0199	15.9509
month-06	4.7281	0.4710	10.0392	0.2184	0.0205	10.6359
month-07	1.2397	0.4487	2.7631	0.0723	0.0211	3.4305
month-08	0.5843	0.4437	1.3169	0.0345	0.0213	1.6230
month-09	7.8652	0.4850	16.2159	0.3352	0.0200	16.7386
month-10	7.0598	0.4770	14.7997	0.3008	0.0200	15.0602
month-11	6.7602	0.4781	14.1388	0.2887	0.0202	14.2848
month-12	-9.6086	0.3839	-25.0321	-0.6270	0.0258	-24.3330
Monday	15.0303	0.3301	45.5370	0.8166	0.0184	44.2987
Tuesday	19.0986	0.3467	55.0840	0.9571	0.0181	52.9819
Wednesday	20.1615	0.3509	57.4497	0.9910	0.0180	55.1052
Thursday	18.7207	0.3460	54.1058	0.9441	0.0181	52.1517
Friday	12.7964	0.3211	39.8474	0.7297	0.0187	39.0214
Saturday	1.9441	0.2688	7.2325	0.1514	0.0209	7.2320

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-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	-23.2975	4.3520	-5.3533	-9.2525	0.1128	-82.0349
policy	-24.5075	0.1520	-161.2774	-0.4677	0.0029	-159.1662
age-16-19	55.1876	4.4100	12.5141	0.8852	0.1128	7.8453
age-20-24	49.1360	4.3476	11.3018	0.8656	0.1126	7.6874
age-25-34	45.4395	4.3429	10.4630	0.8293	0.1126	7.3667
age-35-44	40.5958	4.3431	9.3473	0.7408	0.1126	6.5801
age-45-54	37.2301	4.3434	8.5717	0.6726	0.1126	5.9737
age-55-64	33.0195	4.3450	7.5994	0.5699	0.1126	5.0587
age-65-199	28.3513	4.3481	6.5205	0.4118	0.1128	3.6504
points-1-3	22.7901	0.1635	139.3933	0.6421	0.0044	146.4890
points-4-6	44.3091	0.2270	195.1735	1.0040	0.0044	225.6419
points-7-9	64.2520	0.3376	190.3224	1.2477	0.0049	255.9882
points-10-150	104.5096	0.4666	223.9754	1.6154	0.0049	331.9639
month-02	6.0089	0.3720	16.1542	0.1171	0.0072	16.2883
month-03	6.1305	0.3623	16.9217	0.1200	0.0070	17.0428
month-04	5.9874	0.3684	16.2514	0.1321	0.0071	18.6366
month-05	7.3253	0.3674	19.9403	0.1505	0.0070	21.5354
month-06	8.6776	0.3724	23.3033	0.1763	0.0070	25.1440
month-07	8.2124	0.3682	22.3072	0.1699	0.0070	24.3741
month-08	2.6122	0.3577	7.3024	0.0596	0.0071	8.3438
month-09	12.0434	0.3773	31.9240	0.2323	0.0069	33.5606
month-10	11.0840	0.3724	29.7630	0.2120	0.0069	30.7888
month-11	9.8632	0.3729	26.4518	0.1878	0.0070	26.9013
month-12	-19.6312	0.3146	-62.3990	-0.5100	0.0084	-60.8730
Monday	16.9591	0.2644	64.1450	0.3722	0.0058	63.6988
Tuesday	22.5950	0.2722	83.0184	0.4700	0.0057	81.9861
Wednesday	26.7618	0.2779	96.3162	0.5374	0.0057	94.9190
Thursday	23.8719	0.2746	86.9465	0.4911	0.0057	85.9793
Friday	18.7254	0.2674	70.0369	0.4042	0.0058	69.5711
Saturday	3.9516	0.2450	16.1297	0.0999	0.0062	16.1032

Table 25: Full model from Table 6: Regressions for high-point drivers by ticket-point value (3 points, male drivers)

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	-49.6624	0.6555	-75.7598	-16.6474	14.5398	-1.1449
policy	-17.6976	0.2250	-78.6561	-0.5749	0.0075	-77.1503
age-16-19	65.0931	1.6342	39.8329	7.5893	14.5399	0.5220
age-20-24	62.1081	0.6093	101.9363	7.5810	14.5398	0.5214
age-25-34	60.0665	0.5088	118.0635	7.5423	14.5398	0.5187
age-35-44	59.6497	0.5055	118.0130	7.5285	14.5398	0.5178
age-45-54	57.0625	0.5151	110.7876	7.4450	14.5398	0.5120
age-55-64	53.3341	0.5524	96.5491	7.2975	14.5398	0.5019
age-65-199	48.7973	0.6101	79.9830	7.0471	14.5399	0.4847
points-1-3	16.1805	0.2465	65.6319	0.7175	0.0102	70.2581
points-4-6	29.8021	0.3529	84.4404	1.0585	0.0105	100.8157
points-7-9	43.5385	0.5673	76.7503	1.3171	0.0120	109.9078
points-10-150	75.2840	1.0581	71.1489	1.7625	0.0139	126.3526
month-02	4.2730	0.5533	7.7232	0.1415	0.0178	7.9297
month-03	3.0962	0.5330	5.8089	0.1076	0.0176	6.1019
month-04	5.3910	0.5546	9.7207	0.1968	0.0175	11.2721
month-05	6.0840	0.5521	11.0203	0.2054	0.0172	11.9152
month-06	5.1252	0.5516	9.2916	0.1828	0.0175	10.4448
month-07	3.0345	0.5375	5.6450	0.1225	0.0176	6.9581
month-08	0.0575	0.5229	0.1100	0.0123	0.0181	0.6814
month-09	6.1508	0.5541	11.1000	0.2120	0.0174	12.1938
month-10	6.2432	0.5500	11.3504	0.2065	0.0172	11.9968
month-11	8.0992	0.5613	14.4298	0.2528	0.0172	14.7180
month-12	-12.2301	0.4622	-26.4603	-0.5389	0.0211	-25.4865
Monday	15.1292	0.3813	39.6800	0.6004	0.0154	39.0278
Tuesday	20.4998	0.4002	51.2201	0.7487	0.0150	49.8796
Wednesday	22.9140	0.4086	56.0837	0.8092	0.0149	54.4294
Thursday	20.0936	0.3999	50.2503	0.7379	0.0150	49.0718
Friday	14.1301	0.3784	37.3456	0.5704	0.0155	36.8502
Saturday	2.2696	0.3306	6.8646	0.1164	0.0170	6.8440

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-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	8.4645	2.1281	3.9775	-10.3458	0.2358	-43.8674
policy	-0.8445	0.0205	-41.2677	-0.8975	0.0228	-39.2914
age-16-19	4.9267	2.1492	2.2924	0.3401	0.2305	1.4757
age-20-24	-6.1922	2.1285	-2.9092	-0.9459	0.2303	-4.1080
age-25-34	-7.7219	2.1279	-3.6289	-1.7121	0.2304	-7.4319
age-35-44	-8.2032	2.1278	-3.8552	-2.3577	0.2315	-10.1855
age-45-54	-8.3699	2.1278	-3.9336	-2.8183	0.2334	-12.0768
age-55-64	-8.4021	2.1278	-3.9487	-3.0846	0.2384	-12.9368
age-65-199	-8.3732	2.1279	-3.9350	-3.2544	0.2518	-12.9264
points-1-3	0.1873	0.0210	8.9086	0.4234	0.0341	12.4027
points-4-6	0.4177	0.0296	14.1133	0.7253	0.0343	21.1285
points-7-9	0.9796	0.0496	19.7689	1.0898	0.0353	30.8848
points-10-150	3.2704	0.0834	39.2081	1.7860	0.0324	55.1374
month-02	0.0553	0.0458	1.2060	0.0544	0.0583	0.9321
month-03	0.1217	0.0453	2.6867	0.1193	0.0563	2.1194
month-04	0.3311	0.0501	6.6145	0.4048	0.0531	7.6190
month-05	0.4932	0.0515	9.5817	0.5407	0.0515	10.4961
month-06	0.5641	0.0527	10.6999	0.5821	0.0514	11.3247
month-07	0.6223	0.0527	11.8076	0.6259	0.0508	12.3246
month-08	0.5763	0.0521	11.0561	0.5877	0.0511	11.5098
month-09	0.4961	0.0516	9.6228	0.5139	0.0520	9.8834
month-10	0.4048	0.0498	8.1310	0.4423	0.0524	8.4325
month-11	0.2563	0.0483	5.3073	0.2941	0.0543	5.4181
month-12	-0.0044	0.0442	-0.0989	-0.0096	0.0577	-0.1658
Monday	-0.2531	0.0392	-6.4550	-0.2517	0.0390	-6.4505
Tuesday	-0.1687	0.0400	-4.2189	-0.1624	0.0381	-4.2632
Wednesday	-0.1231	0.0404	-3.0460	-0.1157	0.0376	-3.0737
Thursday	-0.0499	0.0412	-1.2121	-0.0448	0.0370	-1.2117
Friday	0.1704	0.0432	3.9475	0.1402	0.0353	3.9684
Saturday	0.1965	0.0434	4.5310	0.1600	0.0351	4.5555

Table 27: Full model from Table 6: Regressions for high-point drivers by ticket-point value (4 points, male drivers)

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	-0.2188	0.0511	-4.2772	-20.1708	106.8700	-0.1887
policy	-0.2424	0.0181	-13.4016	-1.2986	0.1060	-12.2529
age-16-19	3.7894	0.4117	9.2039	8.7089	106.8698	0.0815
age-20-24	0.6960	0.0619	11.2419	7.2411	106.8698	0.0678
age-25-34	0.4007	0.0420	9.5357	6.5897	106.8698	0.0617
age-35-44	0.3127	0.0387	8.0722	6.1468	106.8698	0.0575
age-45-54	0.2597	0.0378	6.8643	5.6557	106.8698	0.0529
age-55-64	0.2395	0.0380	6.2953	5.2634	106.8701	0.0493
age-65-199	0.2539	0.0426	5.9667	5.3161	106.8705	0.0497
points-1-3	0.0632	0.0196	3.2305	0.5111	0.1286	3.9729
points-4-6	0.0940	0.0268	3.5138	0.6959	0.1345	5.1749
points-7-9	0.2433	0.0494	4.9229	1.1325	0.1434	7.8992
points-10-150	1.1333	0.1276	8.8820	2.2391	0.1373	16.3136
month-02	0.0206	0.0392	0.5268	0.1212	0.2520	0.4808
month-03	0.0671	0.0408	1.6476	0.3631	0.2345	1.5481
month-04	0.1157	0.0450	2.5711	0.6453	0.2247	2.8718
month-05	0.0886	0.0429	2.0660	0.5352	0.2278	2.3491
month-06	0.1082	0.0443	2.4412	0.6050	0.2262	2.6746
month-07	0.1058	0.0436	2.4265	0.5965	0.2254	2.6463
month-08	0.0731	0.0417	1.7525	0.4463	0.2314	1.9286
month-09	0.1057	0.0439	2.4081	0.5769	0.2270	2.5416
month-10	0.1542	0.0459	3.3587	0.7467	0.2188	3.4121
month-11	0.1308	0.0451	2.8994	0.6497	0.2232	2.9108
month-12	0.0043	0.0374	0.1147	0.0355	0.2521	0.1407
Monday	-0.0197	0.0338	-0.5827	-0.0972	0.1663	-0.5847
Tuesday	0.0353	0.0359	0.9831	0.1536	0.1566	0.9805
Wednesday	0.0126	0.0350	0.3600	0.0590	0.1602	0.3679
Thursday	0.0237	0.0356	0.6654	0.1073	0.1584	0.6777
Friday	0.0581	0.0369	1.5736	0.2434	0.1536	1.5849
Saturday	0.0091	0.0349	0.2602	0.0428	0.1607	0.2664

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-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	-2.9719	0.0867	-34.2894	-20.2798	19.5456	-1.0376
policy	-3.3206	0.0393	-84.5752	-1.0016	0.0124	-80.5352
age-16-19	13.1850	0.2952	44.6654	10.2212	19.5456	0.5229
age-20-24	8.7068	0.0896	97.2239	9.9674	19.5456	0.5100
age-25-34	6.6662	0.0542	122.9904	9.6898	19.5455	0.4958
age-35-44	5.1381	0.0488	105.3785	9.2684	19.5456	0.4742
age-45-54	4.5541	0.0469	97.0968	9.0234	19.5456	0.4617
age-55-64	3.9825	0.0484	82.2343	8.6531	19.5456	0.4427
age-65-199	3.6994	0.0513	72.0942	8.1976	19.5456	0.4194
points-1-3	1.5241	0.0416	36.6142	0.6778	0.0173	39.0792
points-4-6	2.5098	0.0566	44.3303	0.9447	0.0178	53.0075
points-7-9	3.9100	0.0867	45.0912	1.2053	0.0192	62.7624
points-10-150	8.9903	0.1355	66.3326	1.7886	0.0181	99.0610
month-02	0.2394	0.0868	2.7581	0.0779	0.0308	2.5291
month-03	0.4460	0.0860	5.1865	0.1389	0.0297	4.6772
month-04	0.7612	0.0903	8.4300	0.2736	0.0291	9.3910
month-05	1.0103	0.0910	11.0998	0.3447	0.0285	12.0840
month-06	1.3878	0.0945	14.6886	0.4353	0.0282	15.4501
month-07	1.7318	0.0957	18.0950	0.5131	0.0276	18.6114
month-08	1.3293	0.0929	14.3015	0.4187	0.0281	14.9163
month-09	2.0815	0.0989	21.0456	0.5806	0.0273	21.2300
month-10	1.8616	0.0963	19.3384	0.5340	0.0274	19.4735
month-11	1.3286	0.0936	14.1930	0.4057	0.0283	14.3539
month-12	-0.8754	0.0760	-11.5220	-0.3918	0.0342	-11.4586
Monday	-0.4417	0.0753	-5.8635	-0.1192	0.0202	-5.9052
Tuesday	-0.5893	0.0745	-7.9108	-0.1643	0.0205	-8.0305
Wednesday	-0.4360	0.0753	-5.7926	-0.1188	0.0202	-5.8766
Thursday	-0.4764	0.0752	-6.3315	-0.1291	0.0203	-6.3660
Friday	-0.1277	0.0770	-1.6583	-0.0326	0.0198	-1.6475
Saturday	0.0544	0.0778	0.6990	0.0142	0.0195	0.7275

Table 29: Full model from Table 6: Regressions for high-point drivers by ticket-point value (5 points, male drivers)

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	-1.2860	0.1337	-9.6151	-17.9840	39.2645	-0.4580
policy	-1.6387	0.0469	-34.9466	-1.3612	0.0425	-32.0611
age-16-19	6.1650	0.5198	11.8612	7.2388	39.2645	0.1844
age-20-24	4.2278	0.1491	28.3622	7.0457	39.2644	0.1794
age-25-34	2.8581	0.1036	27.5764	6.5485	39.2644	0.1668
age-35-44	2.4191	0.0986	24.5371	6.2391	39.2644	0.1589
age-45-54	2.1815	0.0995	21.9290	5.9929	39.2644	0.1526
age-55-64	2.0562	0.1036	19.8416	5.7942	39.2645	0.1476
age-65-199	1.8491	0.1063	17.3903	5.2830	39.2647	0.1345
points-1-3	0.6922	0.0518	13.3535	0.7051	0.0488	14.4452
points-4-6	0.9849	0.0708	13.9030	0.8835	0.0514	17.1994
points-7-9	1.8154	0.1212	14.9773	1.2467	0.0567	21.9813
points-10-150	4.2648	0.2513	16.9715	1.9146	0.0615	31.1543
month-02	0.1039	0.1047	0.9921	0.0879	0.0942	0.9337
month-03	0.0843	0.1014	0.8316	0.0646	0.0927	0.6966
month-04	0.2803	0.1085	2.5836	0.2737	0.0896	3.0529
month-05	0.3361	0.1084	3.1008	0.3129	0.0883	3.5451
month-06	0.5457	0.1139	4.7902	0.4475	0.0864	5.1806
month-07	0.6571	0.1149	5.7184	0.5081	0.0847	5.9964
month-08	0.4877	0.1113	4.3834	0.4045	0.0865	4.6775
month-09	0.8384	0.1196	7.0128	0.6000	0.0837	7.1675
month-10	0.7822	0.1170	6.6871	0.5656	0.0836	6.7614
month-11	0.4922	0.1120	4.3933	0.3911	0.0870	4.4948
month-12	-0.3576	0.0911	-3.9251	-0.4071	0.1054	-3.8616
Monday	-0.0262	0.0919	-0.2854	-0.0185	0.0611	-0.3037
Tuesday	-0.1560	0.0898	-1.7377	-0.1119	0.0626	-1.7866
Wednesday	-0.0995	0.0906	-1.0977	-0.0697	0.0620	-1.1243
Thursday	-0.1683	0.0898	-1.8741	-0.1176	0.0628	-1.8739
Friday	-0.0725	0.0913	-0.7943	-0.0481	0.0616	-0.7810
Saturday	-0.1141	0.0905	-1.2609	-0.0772	0.0620	-1.2438

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-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	-0.2906	0.0388	-7.4820	-20.8055	32.2834	-0.6445
policy	-0.7270	0.0173	-42.0659	-1.1495	0.0291	-39.4841
age-16-19	4.7107	0.1767	26.6524	10.1273	32.2833	0.3137
age-20-24	2.1121	0.0450	46.9699	9.5329	32.2833	0.2953
age-25-34	1.2423	0.0240	51.6858	8.9924	32.2833	0.2785
age-35-44	0.7935	0.0190	41.7449	8.2885	32.2833	0.2567
age-45-54	0.6139	0.0164	37.4476	7.6630	32.2833	0.2374
age-55-64	0.5390	0.0159	33.9440	7.0207	32.2834	0.2175
age-65-199	0.5487	0.0175	31.3560	6.6039	32.2837	0.2046
points-1-3	0.0951	0.0183	5.1924	0.2301	0.0381	6.0454
points-4-6	0.1329	0.0234	5.6819	0.3418	0.0406	8.4127
points-7-9	0.4916	0.0380	12.9469	0.7634	0.0418	18.2577
points-10-150	2.2013	0.0685	32.1263	1.6259	0.0361	45.0559
month-02	0.0399	0.0366	1.0918	0.0658	0.0730	0.9008
month-03	0.0751	0.0362	2.0746	0.1187	0.0706	1.6821
month-04	0.2123	0.0396	5.3612	0.3944	0.0671	5.8773
month-05	0.2783	0.0402	6.9293	0.4935	0.0656	7.5264
month-06	0.4492	0.0432	10.3908	0.6814	0.0636	10.7062
month-07	0.4097	0.0420	9.7451	0.6329	0.0638	9.9177
month-08	0.4087	0.0420	9.7240	0.6393	0.0638	10.0217
month-09	0.5222	0.0442	11.8228	0.7388	0.0629	11.7539
month-10	0.4258	0.0421	10.1080	0.6421	0.0636	10.0917
month-11	0.2838	0.0404	7.0294	0.4696	0.0660	7.1149
month-12	-0.1779	0.0317	-5.6028	-0.4636	0.0823	-5.6305
Monday	-0.2440	0.0344	-7.0940	-0.3167	0.0447	-7.0852
Tuesday	-0.2260	0.0345	-6.5418	-0.2933	0.0444	-6.6018
Wednesday	-0.3134	0.0336	-9.3387	-0.4327	0.0463	-9.3449
Thursday	-0.3012	0.0338	-8.9158	-0.4094	0.0460	-8.9038
Friday	-0.1103	0.0359	-3.0722	-0.1316	0.0425	-3.0960
Saturday	0.0223	0.0372	0.5999	0.0248	0.0408	0.6071

Table 31: Full model from Table 6: Regressions for high-point drivers by ticket-point value (7 points, male drivers)

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	0.0195	0.0399	0.4884	-20.1778	173.2879	-0.1164
policy	-0.2020	0.0151	-13.3600	-1.6962	0.1444	-11.7497
age-16-19	1.3829	0.2507	5.5154	8.5431	173.2878	0.0493
age-20-24	0.4500	0.0493	9.1301	7.6447	173.2877	0.0441
age-25-34	0.2299	0.0299	7.6976	6.9920	173.2877	0.0403
age-35-44	0.1337	0.0273	4.9024	6.2884	173.2877	0.0363
age-45-54	0.1203	0.0269	4.4676	6.0660	173.2878	0.0350
age-55-64	0.0982	0.0284	3.4537	5.6000	173.2880	0.0323
age-65-199	0.1015	0.0317	3.2063	5.5370	173.2884	0.0320
points-1-3	-0.0136	0.0166	-0.8186	-0.1087	0.1445	-0.7521
points-4-6	0.0158	0.0229	0.6900	0.1543	0.1496	1.0316
points-7-9	0.0347	0.0351	0.9889	0.2896	0.1816	1.5953
points-10-150	0.6010	0.0967	6.2149	1.6449	0.1575	10.4414
month-02	0.0634	0.0327	1.9390	0.5986	0.3155	1.8971
month-03	0.0287	0.0289	0.9919	0.3008	0.3286	0.9154
month-04	0.0488	0.0314	1.5540	0.5344	0.3179	1.6812
month-05	0.0745	0.0329	2.2652	0.7329	0.3062	2.3932
month-06	0.1622	0.0391	4.1438	1.1791	0.2880	4.0933
month-07	0.1126	0.0354	3.1785	0.9277	0.2959	3.1353
month-08	0.0840	0.0334	2.5111	0.7864	0.3032	2.5937
month-09	0.1230	0.0365	3.3729	0.9759	0.2949	3.3098
month-10	0.0940	0.0340	2.7666	0.8155	0.3005	2.7137
month-11	0.1326	0.0370	3.5811	1.0283	0.2929	3.5109
month-12	-0.0062	0.0262	-0.2371	-0.0906	0.3595	-0.2521
Monday	-0.0310	0.0328	-0.9440	-0.1614	0.1715	-0.9415
Tuesday	-0.0743	0.0309	-2.4064	-0.4493	0.1866	-2.4078
Wednesday	-0.0881	0.0302	-2.9147	-0.5623	0.1933	-2.9094
Thursday	-0.1060	0.0295	-3.5958	-0.7240	0.2033	-3.5610
Friday	-0.0555	0.0318	-1.7453	-0.3211	0.1791	-1.7932
Saturday	-0.0248	0.0331	-0.7497	-0.1312	0.1700	-0.7714

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-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	2.7475	1.1966	2.2960	-10.8382	0.4149	-26.1224
policy	-0.3543	0.0145	-24.4143	-0.7647	0.0319	-23.9451
age-16-19	-0.2207	1.2031	-0.1835	-0.2149	0.4111	-0.5228
age-20-24	-1.7705	1.1961	-1.4802	-0.8945	0.4095	-2.1844
age-25-34	-2.2143	1.1958	-1.8518	-1.3830	0.4094	-3.3785
age-35-44	-2.4221	1.1957	-2.0256	-1.8734	0.4103	-4.5662
age-45-54	-2.4738	1.1957	-2.0689	-2.0845	0.4113	-5.0686
age-55-64	-2.4685	1.1958	-2.0643	-2.1103	0.4136	-5.1024
age-65-199	-2.3827	1.1960	-1.9923	-1.8333	0.4166	-4.4006
points-1-3	-0.1046	0.0149	-7.0254	-0.3047	0.0473	-6.4366
points-4-6	0.0315	0.0200	1.5742	0.1267	0.0466	2.7203
points-7-9	0.3644	0.0327	11.1386	0.6586	0.0469	14.0371
points-10-150	1.3511	0.0548	24.6600	1.3962	0.0417	33.5111
month-02	0.0390	0.0337	1.1590	0.0818	0.0794	1.0307
month-03	-0.0198	0.0315	-0.6263	-0.0723	0.0808	-0.8946
month-04	0.1088	0.0348	3.1241	0.2605	0.0754	3.4525
month-05	0.1879	0.0359	5.2295	0.4053	0.0727	5.5766
month-06	0.1716	0.0359	4.7785	0.3675	0.0737	4.9891
month-07	0.0943	0.0341	2.7694	0.2281	0.0755	3.0199
month-08	0.0785	0.0338	2.3246	0.1925	0.0760	2.5346
month-09	0.1942	0.0362	5.3651	0.3965	0.0731	5.4237
month-10	0.1805	0.0356	5.0769	0.3794	0.0730	5.1993
month-11	0.1109	0.0346	3.2048	0.2417	0.0754	3.2046
month-12	0.0199	0.0325	0.6123	0.0415	0.0784	0.5289
Monday	-0.1285	0.0260	-4.9477	-0.2916	0.0591	-4.9361
Tuesday	-0.0872	0.0265	-3.2834	-0.1894	0.0574	-3.2984
Wednesday	-0.0605	0.0269	-2.2452	-0.1276	0.0565	-2.2584
Thursday	0.0294	0.0282	1.0428	0.0568	0.0539	1.0531
Friday	0.1099	0.0293	3.7519	0.1961	0.0522	3.7562
Saturday	0.1066	0.0292	3.6491	0.1910	0.0522	3.6576

Table 33: Full model from Table 6: Regressions for high-point drivers by ticket-point value (9 or more points, male drivers)

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	-0.0468	0.0561	-0.8336	-19.0858	106.9674	-0.1784
policy	-0.2568	0.0202	-12.7035	-1.1624	0.0942	-12.3395
age-16-19	1.9062	0.2915	6.5385	8.1142	106.9673	0.0759
age-20-24	0.5009	0.0527	9.5034	6.7702	106.9673	0.0633
age-25-34	0.3778	0.0398	9.4998	6.4068	106.9673	0.0599
age-35-44	0.3664	0.0395	9.2784	6.3571	106.9673	0.0594
age-45-54	0.3230	0.0397	8.1424	6.1264	106.9673	0.0573
age-55-64	0.3451	0.0453	7.6184	6.2386	106.9673	0.0583
age-65-199	0.3767	0.0571	6.5998	6.3892	106.9674	0.0597
points-1-3	-0.1447	0.0210	-6.8950	-0.7821	0.1235	-6.3344
points-4-6	-0.0450	0.0294	-1.5289	-0.1711	0.1155	-1.4808
points-7-9	0.1221	0.0493	2.4765	0.3399	0.1257	2.7043
points-10-150	0.6255	0.1063	5.8861	1.1740	0.1325	8.8604
month-02	0.0056	0.0475	0.1187	0.0182	0.2075	0.0879
month-03	-0.0169	0.0450	-0.3759	-0.0914	0.2088	-0.4379
month-04	0.0950	0.0515	1.8450	0.3812	0.1904	2.0023
month-05	0.0834	0.0504	1.6552	0.3427	0.1903	1.8007
month-06	0.0836	0.0508	1.6449	0.3353	0.1916	1.7497
month-07	-0.0351	0.0443	-0.7929	-0.1463	0.2141	-0.6834
month-08	-0.0121	0.0455	-0.2666	-0.0404	0.2075	-0.1949
month-09	0.0249	0.0477	0.5210	0.1161	0.2011	0.5771
month-10	0.0436	0.0483	0.9031	0.1906	0.1959	0.9730
month-11	0.0469	0.0489	0.9601	0.1891	0.1967	0.9614
month-12	-0.0084	0.0456	-0.1834	-0.0384	0.2064	-0.1859
Monday	0.0253	0.0358	0.7049	0.1100	0.1569	0.7011
Tuesday	0.0125	0.0353	0.3546	0.0540	0.1592	0.3390
Wednesday	0.0095	0.0351	0.2690	0.0403	0.1597	0.2525
Thursday	0.0913	0.0384	2.3801	0.3518	0.1489	2.3621
Friday	0.0716	0.0376	1.9023	0.2857	0.1510	1.8919
Saturday	0.0364	0.0363	1.0047	0.1564	0.1553	1.0074

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-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	-5.8959	0.5422	-10.8734	-9.1389	0.0273	-334.8029
policy	-0.2109	0.0905	-2.3297	-0.0024	0.0017	-1.4369
age-16-19	63.6085	0.6552	97.0889	1.2702	0.0273	46.5666
age-20-24	49.1755	0.5591	87.9506	1.1294	0.0271	41.6251
age-25-34	31.7607	0.5243	60.5717	0.9488	0.0271	35.0296
age-35-44	24.1395	0.5204	46.3845	0.8288	0.0271	30.5986
age-45-54	19.1231	0.5184	36.8874	0.7259	0.0271	26.7959
age-55-64	13.0544	0.5191	25.1477	0.5674	0.0271	20.9093
age-65-199	3.8548	0.5171	7.4546	0.1967	0.0272	7.2218
points-1-3	65.1802	0.1701	383.2185	1.0765	0.0021	520.9597
points-4-6	126.7780	0.3781	335.2631	1.5218	0.0026	580.3376
points-7-9	175.0890	0.6926	252.7924	1.7544	0.0035	503.8167
points-10-150	257.9676	1.0206	252.7606	2.0402	0.0037	553.6683
month-02	7.0860	0.2295	30.8718	0.1274	0.0041	31.1553
month-03	6.7916	0.2241	30.3097	0.1237	0.0040	30.8218
month-04	0.6591	0.2176	3.0291	0.0103	0.0042	2.4367
month-05	2.4813	0.2186	11.3508	0.0465	0.0041	11.2826
month-06	3.3714	0.2208	15.2695	0.0634	0.0042	15.2584
month-07	4.1013	0.2192	18.7093	0.0767	0.0041	18.6798
month-08	-0.8856	0.2153	-4.1140	-0.0180	0.0042	-4.3111
month-09	11.8044	0.2295	51.4334	0.2089	0.0040	52.2106
month-10	8.9860	0.2252	39.9037	0.1601	0.0040	40.0759
month-11	8.8460	0.2277	38.8479	0.1568	0.0040	39.0090
month-12	-21.4762	0.1923	-111.7018	-0.5463	0.0049	-112.2769
Monday	15.0653	0.1585	95.0570	0.3227	0.0034	94.8616
Tuesday	19.5555	0.1629	120.0479	0.4010	0.0034	119.5586
Wednesday	22.9767	0.1656	138.7190	0.4572	0.0033	137.7610
Thursday	21.3443	0.1643	129.8721	0.4307	0.0033	129.1592
Friday	16.2563	0.1600	101.6138	0.3438	0.0034	101.3143
Saturday	3.1360	0.1480	21.1838	0.0766	0.0036	21.3020

Table 35: Full model from Table 7: Placebo regressions for all offences (male drivers)

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	-5.0967	0.7485	-6.8092	-9.1115	0.0382	-238.8236
policy	-1.8092	1.0215	-1.7711	-0.0572	0.0540	-1.0584
age-16-19	65.1448	0.9353	69.6485	1.2771	0.0383	33.3160
age-20-24	49.2147	0.7953	61.8857	1.1196	0.0381	29.3712
age-25-34	31.0861	0.7470	41.6149	0.9260	0.0381	24.3340
age-35-44	23.5173	0.7411	31.7327	0.8040	0.0381	21.1271
age-45-54	18.1301	0.7383	24.5550	0.6907	0.0381	18.1439
age-55-64	11.8791	0.7392	16.0693	0.5226	0.0381	13.7028
age-65-199	2.4713	0.7363	3.3564	0.1284	0.0383	3.3522
points-1-3	65.1817	0.1701	383.2264	1.0763	0.0021	520.8683
points-4-6	126.7888	0.3782	335.2841	1.5217	0.0026	580.3353
points-7-9	175.1143	0.6926	252.8217	1.7545	0.0035	503.8988
points-10-150	258.0289	1.0206	252.8103	2.0411	0.0037	553.9052
month-02	7.0860	0.2295	30.8719	0.1274	0.0041	31.1545
month-03	6.7916	0.2241	30.3099	0.1237	0.0040	30.8188
month-04	0.6595	0.2176	3.0312	0.0102	0.0042	2.4235
month-05	2.4817	0.2186	11.3526	0.0465	0.0041	11.2734
month-06	3.3717	0.2208	15.2708	0.0633	0.0042	15.2535
month-07	4.1015	0.2192	18.7103	0.0767	0.0041	18.6774
month-08	-0.8854	0.2153	-4.1134	-0.0180	0.0042	-4.3116
month-09	11.8045	0.2295	51.4337	0.2089	0.0040	52.2121
month-10	8.9860	0.2252	39.9038	0.1602	0.0040	40.0793
month-11	8.8460	0.2277	38.8477	0.1568	0.0040	39.0127
month-12	-21.4762	0.1923	-111.7020	-0.5463	0.0049	-112.2758
Monday	15.0653	0.1585	95.0570	0.3227	0.0034	94.8615
Tuesday	19.5555	0.1629	120.0480	0.4010	0.0034	119.5587
Wednesday	22.9767	0.1656	138.7191	0.4572	0.0033	137.7611
Thursday	21.3443	0.1643	129.8721	0.4307	0.0033	129.1593
Friday	16.2563	0.1600	101.6139	0.3438	0.0034	101.3145
Saturday	3.1360	0.1480	21.1838	0.0766	0.0036	21.3021
policy-age-16-19	-2.9360	1.3097	-2.2417	-0.0106	0.0545	-0.1941
policy-age-20-24	-0.1000	1.1226	-0.0890	0.0204	0.0542	0.3757
policy-age-25-34	1.3441	1.0507	1.2792	0.0457	0.0542	0.8443
policy-age-35-44	1.2368	1.0420	1.1869	0.0496	0.0542	0.9156
policy-age-45-54	1.9795	1.0375	1.9079	0.0698	0.0542	1.2879
policy-age-55-64	2.3344	1.0386	2.2477	0.0879	0.0543	1.6188
policy-age-65-199	2.7337	1.0342	2.6432	0.1316	0.0545	2.4151

Table 36: Full model from Table 7: Placebo regressions for all offences (male drivers)

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	-10.6001	0.4840	-21.9004	-10.6442	0.0930	-114.4057
policy	-0.1803	0.0706	-2.5529	-0.0059	0.0027	-2.1778
age-16-19	26.6896	0.5409	49.3460	1.7687	0.0931	19.0034
age-20-24	26.8078	0.4917	54.5251	1.7594	0.0929	18.9401
age-25-34	21.3608	0.4729	45.1743	1.6239	0.0928	17.4901
age-35-44	19.0449	0.4709	40.4457	1.5544	0.0928	16.7417
age-45-54	14.0089	0.4690	29.8694	1.3674	0.0929	14.7263
age-55-64	9.1087	0.4693	19.4109	1.1079	0.0929	11.9268
age-65-199	4.1379	0.4687	8.8289	0.6855	0.0930	7.3695
points-1-3	44.0031	0.1817	242.2026	1.1459	0.0032	353.3760
points-4-6	91.1660	0.5275	172.8333	1.6660	0.0050	334.2200
points-7-9	127.5422	1.1843	107.6921	1.9346	0.0081	238.4270
points-10-150	187.7895	2.3660	79.3715	2.2453	0.0114	197.1069
month-02	3.8692	0.1734	22.3098	0.1494	0.0067	22.3248
month-03	4.4836	0.1701	26.3575	0.1727	0.0065	26.3963
month-04	3.5350	0.1693	20.8769	0.1376	0.0068	20.3874
month-05	4.8731	0.1715	28.4148	0.1860	0.0065	28.3994
month-06	4.0176	0.1707	23.5363	0.1561	0.0067	23.3677
month-07	2.6159	0.1663	15.7283	0.1022	0.0067	15.1971
month-08	0.6788	0.1645	4.1272	0.0266	0.0068	3.9228
month-09	8.5759	0.1778	48.2337	0.3138	0.0064	48.7195
month-10	7.0376	0.1745	40.3329	0.2590	0.0064	40.3331
month-11	7.3563	0.1770	41.5553	0.2683	0.0064	41.6545
month-12	-9.5525	0.1444	-66.1408	-0.5447	0.0080	-67.7842
Monday	12.9679	0.1193	108.6955	0.6222	0.0058	107.1343
Tuesday	16.8402	0.1252	134.5562	0.7508	0.0057	131.8757
Wednesday	18.5619	0.1274	145.7061	0.8032	0.0056	142.2317
Thursday	17.0829	0.1255	136.1521	0.7581	0.0057	133.3355
Friday	11.6813	0.1179	99.0424	0.5750	0.0059	98.0172
Saturday	1.7925	0.1026	17.4654	0.1135	0.0064	17.6010

Table 37: Full model from Table 7: Placebo regressions for all offences (female drivers)

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	-11.0616	0.6549	-16.8907	-10.7402	0.1415	-75.9266
policy	0.6983	0.9249	0.7550	0.1696	0.1874	0.9053
age-16-19	27.2837	0.7544	36.1683	1.8745	0.1417	13.2307
age-20-24	26.8739	0.6809	39.4656	1.8519	0.1414	13.0941
age-25-34	21.9020	0.6546	33.4611	1.7247	0.1414	12.2006
age-35-44	19.8091	0.6515	30.4033	1.6613	0.1414	11.7524
age-45-54	14.4524	0.6488	22.2750	1.4595	0.1414	10.3240
age-55-64	9.4505	0.6491	14.5587	1.1904	0.1414	8.4167
age-65-199	4.3088	0.6482	6.6476	0.7429	0.1416	5.2463
points-1-3	44.0047	0.1817	242.2086	1.1459	0.0032	353.3921
points-4-6	91.1714	0.5275	172.8415	1.6662	0.0050	334.2663
points-7-9	127.5478	1.1843	107.6972	1.9350	0.0081	238.4667
points-10-150	187.7935	2.3659	79.3737	2.2458	0.0114	197.1401
month-02	3.8692	0.1734	22.3096	0.1494	0.0067	22.3244
month-03	4.4836	0.1701	26.3573	0.1727	0.0065	26.3955
month-04	3.5352	0.1693	20.8787	0.1376	0.0068	20.3860
month-05	4.8734	0.1715	28.4166	0.1860	0.0065	28.3985
month-06	4.0179	0.1707	23.5378	0.1561	0.0067	23.3671
month-07	2.6161	0.1663	15.7296	0.1022	0.0067	15.1969
month-08	0.6789	0.1645	4.1282	0.0266	0.0068	3.9226
month-09	8.5760	0.1778	48.2345	0.3138	0.0064	48.7196
month-10	7.0377	0.1745	40.3334	0.2590	0.0064	40.3336
month-11	7.3564	0.1770	41.5555	0.2683	0.0064	41.6552
month-12	-9.5525	0.1444	-66.1407	-0.5447	0.0080	-67.7840
Monday	12.9679	0.1193	108.6955	0.6222	0.0058	107.1343
Tuesday	16.8403	0.1252	134.5563	0.7508	0.0057	131.8758
Wednesday	18.5619	0.1274	145.7062	0.8032	0.0056	142.2318
Thursday	17.0829	0.1255	136.1521	0.7581	0.0057	133.3356
Friday	11.6813	0.1179	99.0425	0.5750	0.0059	98.0173
Saturday	1.7925	0.1026	17.4654	0.1135	0.0064	17.6010
policy-age-16-19	-1.1349	1.0789	-1.0519	-0.1940	0.1879	-1.0323
policy-age-20-24	-0.0914	0.9821	-0.0930	-0.1686	0.1875	-0.8991
policy-age-25-34	-1.0372	0.9438	-1.0990	-0.1848	0.1875	-0.9860
policy-age-35-44	-1.4878	0.9396	-1.5834	-0.1970	0.1875	-1.0511
policy-age-45-54	-0.8437	0.9355	-0.9019	-0.1681	0.1875	-0.8965
policy-age-55-64	-0.6454	0.9358	-0.6897	-0.1496	0.1876	-0.7974
policy-age-65-199	-0.3173	0.9345	-0.3395	-0.1028	0.1878	-0.5473

Table 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-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	-4.7369	0.3914	-12.1029	-9.1447	0.0195	-468.6263
policy	-4.1859	0.0763	-54.8807	-0.0762	0.0015	-52.5075
policy-month-01	8.6823	0.2761	31.4494	0.1483	0.0047	31.8479
policy-month-02	6.6386	0.2726	24.3506	0.1110	0.0046	24.3432
policy-month-03	2.2264	0.2683	8.2968	0.0380	0.0048	7.9712
policy-month-04	-5.0416	0.2534	-19.8936	-0.0965	0.0049	-19.8034
policy-month-05	-4.5641	0.2379	-19.1867	-0.0969	0.0052	-18.7075
policy-month-06	-6.9509	0.2708	-25.6702	-0.1206	0.0047	-25.7435
policy-month-07	-4.4353	0.2648	-16.7522	-0.0782	0.0046	-16.8991
policy-month-08	-7.3088	0.2584	-28.2857	-0.1320	0.0049	-27.0263
policy-month-09	-6.6876	0.1737	-38.4924	-0.2503	0.0071	-35.1474
policy-month-10	-15.3145	0.2167	-70.6852	-0.3699	0.0057	-65.0558
policy-month-11	-7.2667	0.2609	-27.8554	-0.1366	0.0051	-26.7028
policy-month-12	-3.1070	0.2560	-12.1374	-0.0551	0.0047	-11.6793
age-16-19	59.9250	0.4590	130.5475	1.2163	0.0195	62.5024
age-20-24	45.5873	0.3993	114.1699	1.0674	0.0194	55.1187
age-25-34	28.7898	0.3759	76.5863	0.8853	0.0193	45.7998
age-35-44	22.5474	0.3736	60.3502	0.7847	0.0193	40.5937
age-45-54	17.9929	0.3721	48.3583	0.6910	0.0193	35.7427
age-55-64	12.2502	0.3724	32.8917	0.5389	0.0194	27.8338
age-65-199	3.9421	0.3712	10.6212	0.2012	0.0194	10.3580
points-1-3	61.6977	0.1134	544.1724	1.0832	0.0015	734.5745
points-4-6	119.8341	0.2461	487.0292	1.5344	0.0018	836.8928
points-7-9	167.2307	0.4519	370.0734	1.7797	0.0024	738.1814
points-10-150	227.6093	0.6098	373.2595	2.0045	0.0025	800.3025
month-02	7.1383	0.1818	39.2623	0.1335	0.0034	39.5317
month-03	7.5727	0.1777	42.6049	0.1418	0.0033	42.9955
month-04	3.0977	0.1753	17.6711	0.0617	0.0034	18.0008
month-05	5.2408	0.1758	29.8165	0.1019	0.0034	30.3314
month-06	4.9870	0.1769	28.1956	0.0976	0.0034	28.7845
month-07	5.0586	0.1752	28.8806	0.0988	0.0034	29.3998
month-08	-0.4442	0.1707	-2.6026	-0.0083	0.0034	-2.4022
month-09	13.0260	0.1834	71.0312	0.2354	0.0033	71.8758
month-10	10.2342	0.1796	56.9772	0.1878	0.0033	57.2790
month-11	9.1655	0.1805	50.7874	0.1691	0.0033	51.0295
month-12	-21.5168	0.1515	-142.0625	-0.5675	0.0040	-140.8200
Monday	15.7799	0.1094	144.2921	0.3496	0.0024	143.6345
Tuesday	20.8739	0.1124	185.7611	0.4405	0.0024	184.2436
Wednesday	23.8446	0.1141	209.0124	0.4901	0.0024	206.9314
Thursday	21.1719	0.1127	187.7834	0.4455	0.0024	186.3835
Friday	17.1799	0.1104	155.6030	0.3753	0.0024	154.8466
Saturday	3.6380	0.1018	35.7292	0.0919	0.0026	35.6520

Table 39: Full model from Table 8: Regressions with indicators for month since policy change (male drivers)

	Est-LPM	SE-LPM	t-LPM	Est-Log	SE-Log	z-Log
intercept	-11.2342	0.3338	-33.6545	-10.6978	0.0654	-163.6561
policy	0.8391	0.0611	13.7400	0.0310	0.0022	13.9750
policy-month-01	3.5263	0.2238	15.7561	0.1063	0.0070	15.1052
policy-month-02	2.2000	0.2191	10.0405	0.0632	0.0069	9.1187
policy-month-03	-0.3857	0.2112	-1.8261	-0.0157	0.0074	-2.1246
policy-month-04	-4.0417	0.1945	-20.7838	-0.1527	0.0078	-19.6761
policy-month-05	-3.9171	0.1824	-21.4726	-0.1654	0.0083	-20.0222
policy-month-06	-4.8207	0.2167	-22.2434	-0.1654	0.0071	-23.1415
policy-month-07	-3.9811	0.2116	-18.8158	-0.1390	0.0071	-19.6618
policy-month-08	-5.3036	0.2072	-25.5953	-0.1842	0.0074	-24.7587
policy-month-09	-5.3165	0.1302	-40.8212	-0.3584	0.0117	-30.6600
policy-month-10	-10.3117	0.1611	-64.0269	-0.5268	0.0095	-55.7504
policy-month-11	-5.2484	0.2036	-25.7791	-0.1978	0.0080	-24.6949
policy-month-12	-2.1935	0.2059	-10.6558	-0.0772	0.0072	-10.7637
age-16-19	27.1963	0.3701	73.4854	1.7977	0.0654	27.5084
age-20-24	26.9173	0.3371	79.8584	1.7775	0.0652	27.2447
age-25-34	20.9733	0.3232	64.8973	1.6313	0.0652	25.0154
age-35-44	19.1623	0.3220	59.5124	1.5777	0.0652	24.1944
age-45-54	13.9685	0.3204	43.5928	1.3879	0.0652	21.2831
age-55-64	9.2009	0.3205	28.7047	1.1360	0.0652	17.4120
age-65-199	4.6505	0.3202	14.5245	0.7550	0.0653	11.5595
points-1-3	43.4148	0.1219	356.0796	1.1542	0.0022	516.3850
points-4-6	90.3340	0.3439	262.6568	1.6792	0.0033	506.0001
points-7-9	127.4035	0.7671	166.0886	1.9541	0.0053	368.7350
points-10-150	174.5055	1.3750	126.9137	2.2005	0.0071	309.5806
month-02	4.5145	0.1410	32.0114	0.1717	0.0054	32.0237
month-03	5.6720	0.1390	40.8076	0.2115	0.0052	40.6608
month-04	4.2493	0.1384	30.6998	0.1629	0.0054	30.3549
month-05	5.2833	0.1388	38.0525	0.2005	0.0053	38.1123
month-06	4.1255	0.1384	29.8178	0.1588	0.0054	29.6836
month-07	2.5116	0.1347	18.6444	0.0982	0.0054	18.2264
month-08	0.3379	0.1320	2.5602	0.0132	0.0055	2.4145
month-09	8.8767	0.1443	61.5207	0.3173	0.0052	61.5611
month-10	7.6234	0.1416	53.8523	0.2764	0.0051	53.6965
month-11	7.4164	0.1427	51.9861	0.2697	0.0052	51.9926
month-12	-10.4918	0.1158	-90.5715	-0.5879	0.0065	-90.3860
Monday	13.2452	0.0833	158.9444	0.6355	0.0041	156.3535
Tuesday	17.5440	0.0874	200.7697	0.7776	0.0040	195.8250
Wednesday	19.1284	0.0888	215.3213	0.8254	0.0039	209.3832
Thursday	17.1288	0.0872	196.4918	0.7648	0.0040	192.0653
Friday	12.4389	0.0827	150.3747	0.6064	0.0041	148.3209
Saturday	2.1568	0.0718	30.0369	0.1345	0.0045	29.8796

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