

	Logistic Regression				Linear Probability Model		
	Marginal Effects		Estimate	Standard Sig.	Estimate	Standard Sig.	
	AME	MER		Error		Error	
<b>Male Drivers</b> (5,335,033,221 observations)							
Model without age-policy interaction:							
Policy	-4.7179	-25.4475	-0.1168	0.0012 **	-4.3830	0.0483 **	
Model with age-policy interaction:							
Policy	25.2847	106.9182	0.5459	0.0061 **	29.1100	0.2653 **	
Age 20-24 * policy	-34.9567	-103.9715	-0.7614	0.0070 **	-42.5680	0.3624 **	
Age 25-34 * policy	-24.2439	-84.2028	-0.7100	0.0066 **	-37.3570	0.2955 **	
Age 35-44 * policy	-19.8873	-75.4828	-0.6477	0.0067 **	-33.5460	0.2890 **	
Age 45-54 * policy	-17.0587	-69.2824	-0.6736	0.0067 **	-34.0789	0.2832 **	
Age 55-64 * policy	-13.8078	-60.6693	-0.6895	0.0070 **	-33.7463	0.2844 **	
Age 65+ * policy	-8.9447	-44.7708	-0.7118	0.0077 **	-32.4993	0.2800 **	
<b>Female Drivers</b> (4,340,212,273 observations)							
Model without age-policy interaction:							
Policy	-0.3818	-2.5888	-0.0174	0.0019 **	-0.2333	0.0409 **	
Model with age-policy interaction:							
Policy	21.4851	114.4025	0.9876	0.0119 **	21.9866	0.2374 **	
Age 20-24 * policy	-21.8241	-93.4826	-1.0135	0.0132 **	-21.6429	0.3080 **	
Age 25-34 * policy	-17.6408	-79.6609	-1.0197	0.0125 **	-22.6765	0.2608 **	
Age 35-44 * policy	-16.5014	-76.0229	-0.9910	0.0125 **	-21.9450	0.2572 **	
Age 45-54 * policy	-12.7428	-63.1223	-1.0673	0.0126 **	-23.7129	0.2511 **	
Age 55-64 * policy	-9.3909	-50.0792	-1.0984	0.0132 **	-23.7761	0.2517 **	
Age 65+ * policy	-6.0858	-35.0912	-1.1309	0.0146 **	-23.4386	0.2507 **	

TABLE 1

Regressions for all offences

For each regression, the dependent variable is an indicator that a driver has committed any offence on a particular day. All regressions contain age category and demerit point category controls, as well as monthly and weekday indicator variables. The baseline age category comprises drivers under the age of 16. The heading “Sig.” is an abbreviation for statistical significance, with the symbol \* denoting statistical significance at the 0.1% level and \*\* the 0.001% level. Marginal effects, as well as linear probability model coefficients and standard errors, are multiplied by 100,000. The linear probability model uses heteroskedasticity-robust standard errors.

	Logistic Regression				Linear Probability Model			
	Marginal Effects		Estimate	Standard	Sig.	Estimate	Standard	Sig.
	AME	MER		Error			Error	
<b>Male Drivers</b> (5,335,033,221 observations)								
All point values	-4.7179	-25.4475	-0.1168	0.0012	**	-4.3830	0.0483	**
1 point	0.3071	1.2327	0.0952	0.0043	**	0.3243	0.0136	**
2 points	-0.2616	-1.1379	-0.0164	0.0019	**	-0.2297	0.0303	**
3 points	-3.7852	-22.8012	-0.1953	0.0017	**	-3.5933	0.0335	**
4 points	-0.1154	-1.3419	-0.2568	0.0116	**	-0.0606	0.0051	**
5 points	-0.6737	-7.5403	-0.6940	0.0080	**	-0.6319	0.0076	**
7 points	-0.1405	-1.8909	-0.8314	0.0195	**	-0.1256	0.0032	**
9 or more points	-0.0000	-0.0000	-0.1568	13.3114		0.0000	0.0000	???
<b>Female Drivers</b> (4,340,212,273 observations)								
All point values	-0.3818	-2.5888	-0.0174	0.0019	**	-0.2333	0.0409	**
1 point	0.4566	2.6057	0.2255	0.0062	**	0.4703	0.0124	**
2 points	0.4550	2.7126	0.0449	0.0028	**	0.5007	0.0278	**
3 points	-1.0825	-8.2926	-0.1155	0.0029	**	-1.0059	0.0267	**
4 points	-0.0043	-0.0541	-0.0479	0.0296		0.0010	0.0026	
5 points	-0.1809	-3.4148	-0.7690	0.0188	**	-0.1706	0.0043	**
7 points	-0.0174	-0.6892	-0.9739	0.0701	**	-0.0155	0.0012	**
9 or more points	-0.0000	0.0000	-0.1249	18.7237		0.0000	0.0000	???

TABLE 2

Regressions by ticket-point value

The dependent variable in each regression is equal to one if a driver receives a ticket with a particular point value (that of the first column for a particular row) on that day, and is otherwise equal to zero. The categories of tickets with 3, 5 and 7 points includes tickets with 6, 10 and 14 points after the policy change, respectively, and the category with 9 or more points includes tickets with all corresponding doubled values after the policy change.

All regressions contain age category and demerit point category controls, as well as monthly and weekday indicator variables. The baseline age category comprises drivers under the age of 16. The heading “Sig.” is an abbreviation for statistical significance, with the symbol \* denoting statistical significance at the 0.1% level and \*\* the 0.001% level.

Marginal effects, as well as linear probability model coefficients and standard errors, are multiplied by 100,000. The linear probability model uses heteroskedasticity-robust standard errors.

	Logistic Regression				Linear Probability Model			
	Marginal Effects		Estimate	Standard Error	Sig.	Estimate	Standard Error	Sig.
	AME	MER						
<b>Male Drivers</b> (921,131,812 observations)								
All point values	-38.1838	-71.9736	-0.2431	0.0018	**	-38.1902	0.2745	**
1 point	0.6058	0.8455	0.0524	0.0064	**	0.6213	0.0744	**
2 points	-4.7381	-7.2474	-0.0817	0.0029	**	-4.7510	0.1665	**
3 points	-27.0934	-55.0340	-0.3403	0.0025	**	-27.1179	0.1959	**
4 points	-1.2365	-5.4909	-0.9178	0.0202	**	-1.1967	0.0261	**
5 points	-4.3140	-13.9799	-0.9272	0.0109	**	-4.3046	0.0486	**
7 points	-0.9489	-3.2732	-1.1237	0.0263	**	-0.9384	0.0211	**
9 or more points	-0.0000	-0.0000	-0.3351	51.2310		0.0000	0.0000	???
<b>Female Drivers</b> (249,294,627 observations)								
All point values	-27.7011	-57.3243	-0.2266	0.0039	**	-27.7539	0.4743	**
1 point	1.4038	2.6473	0.1595	0.0145	**	1.4070	0.1271	**
2 points	-3.0815	-5.6004	-0.0609	0.0060	**	-3.0975	0.3041	**
3 points	-22.6804	-49.3614	-0.3813	0.0056	**	-22.7268	0.3324	**
4 points	-0.3554	-1.5256	-1.0856	0.0825	**	-0.3493	0.0256	**
5 points	-2.4344	-10.0085	-1.1754	0.0334	**	-2.4308	0.0651	**
7 points	-0.2701	-1.8267	-1.6148	0.1278	**	-0.2678	0.0193	**
9 or more points	-0.0000	0.0000	-0.2101	217.4034		0.0000	0.0000	???

TABLE 3

Regressions for high-point drivers by ticket-point value

The dependent variable in each regression is equal to one if a driver receives a ticket with a particular point value (that of the first column for a particular row) on that day, and is otherwise equal to zero. The categories of tickets with 3, 5 and 7 points includes tickets with 6, 10 and 14 points after the policy change, respectively, and the category with 9 or more points includes tickets with all corresponding doubled values after the policy change.

All regressions contain age category and demerit point category controls, as well as monthly and weekday indicator variables. The baseline age category comprises drivers under the age of 16. The heading "Sig." is an abbreviation for statistical significance, with the symbol \* denoting statistical significance at the 0.1% level and \*\* the 0.001% level.

Marginal effects, as well as linear probability model coefficients and standard errors, are multiplied by 100,000. The linear probability model uses heteroskedasticity-robust standard errors.

	Logistic Regression				Linear Probability Model		
	Marginal Effects		Estimate	Standard Sig.	Estimate	Standard Sig.	
	AME	MER		Error		Error	
<b>Male Drivers</b> (2,618,869,407 observations)							
Model without age-policy interaction:							
Policy	-0.4565	-2.7035	-0.0112	0.0017 **	-0.3938	0.0688 **	
Model with age-policy interaction:							
Policy	16.1852	92.4257	0.6717	0.0118 **	14.8422	0.2737 **	
Age 20-24 * policy	-38.8228	-123.5688	-0.7596	0.0127 **	-18.3386	0.4493 **	
Age 25-34 * policy	-27.0664	-97.3655	-0.7005	0.0123 **	-16.1359	0.3327 **	
Age 35-44 * policy	-21.7553	-87.0425	-0.6864	0.0123 **	-15.5231	0.3177 **	
Age 45-54 * policy	-18.8839	-79.9687	-0.6898	0.0123 **	-15.7712	0.3087 **	
Age 55-64 * policy	-15.3497	-69.7053	-0.6800	0.0127 **	-15.4825	0.3118 **	
Age 65+ * policy	-10.1050	-51.4958	-0.6790	0.0134 **	-15.3536	0.3041 **	
<b>Female Drivers</b> (2,109,880,955 observations)							
Model without age-policy interaction:							
Policy	-0.0822	-0.5972	-0.0038	0.0027	-0.0487	0.0574	
Model with age-policy interaction:							
Policy	8.9596	59.4512	0.9307	0.0246 **	8.1505	0.2251 **	
Age 20-24 * policy	-19.5955	-93.8584	-0.9085	0.0260 **	-6.3880	0.3506 **	
Age 25-34 * policy	-16.6511	-80.7701	-0.9412	0.0252 **	-8.2669	0.2711 **	
Age 35-44 * policy	-15.3628	-76.2563	-0.9451	0.0252 **	-8.4282	0.2629 **	
Age 45-54 * policy	-12.5314	-65.7241	-0.9633	0.0253 **	-8.9191	0.2538 **	
Age 55-64 * policy	-9.4798	-53.0206	-0.9652	0.0258 **	-8.8625	0.2561 **	
Age 65+ * policy	-6.2963	-37.8350	-0.9658	0.0272 **	-8.6515	0.2553 **	

TABLE 4

Placebo regressions for all offences

For each regression, the dependent variable is an indicator that a driver has committed any offence on a particular day. All regressions contain age category and demerit point category controls, as well as monthly and weekday indicator variables. The baseline age category comprises drivers under the age of 16. The heading “Sig.” is an abbreviation for statistical significance, with the symbol \* denoting statistical significance at the 0.1% level and \*\* the 0.001% level. Marginal effects, as well as linear probability model coefficients and standard errors, are multiplied by 100,000. The linear probability model uses heteroskedasticity-robust standard errors.

	Logistic Regression				Linear Probability Model		
	Marginal Effects	Estimate	Standard	Sig.	Estimate	Standard	Sig.
	AME	MER	Error			Error	
<b>Male Drivers</b> (5,335,033,221 observations)							
Policy Indicator	-3.0980	-16.7960	-0.0750	0.0015 **	-2.5958	0.0596	**
Month 1	6.7560	35.1703	0.1335	0.0047 **	5.7337	0.2104	**
Month 2	4.6686	23.4251	0.0943	0.0046 **	4.1106	0.2080	**
Month 3	0.8857	4.4710	0.0201	0.0048 *	0.6946	0.2049	*
Month 4	-4.2269	-20.8009	-0.1144	0.0049 **	-4.8640	0.1940	**
Month 5	-3.6811	-20.7299	-0.1139	0.0052 **	-4.4053	0.1825	**
Month 6	-5.5346	-23.9989	-0.1363	0.0047 **	-6.2829	0.2082	**
Month 7	-3.8682	-17.4673	-0.0930	0.0046 **	-4.2988	0.2040	**
Month 8	-5.3267	-25.2296	-0.1452	0.0049 **	-6.4296	0.1996	**
Month 9	-3.9536	-38.2214	-0.2611	0.0071 **	-5.8281	0.1346	**
Month 10	-8.3600	-46.6238	-0.3784	0.0057 **	-12.4397	0.1681	**
Month 11	-5.0623	-24.8192	-0.1422	0.0051 **	-6.1050	0.2029	**
Month 12	-2.3793	-11.6513	-0.0590	0.0047 **	-2.8020	0.1996	**
<b>Female Drivers</b> (4,340,212,273 observations)							
Policy Indicator	1.1141	7.8717	0.0507	0.0022 **	1.3835	0.0513	**
Month 1	2.5776	16.3264	0.0896	0.0070 **	2.3616	0.1840	**
Month 2	1.2515	7.7460	0.0454	0.0069 **	1.2766	0.1804	**
Month 3	-0.7923	-5.1346	-0.0339	0.0074 **	-0.8733	0.1742	**
Month 4	-3.1829	-21.1082	-0.1708	0.0078 **	-3.8989	0.1608	**
Month 5	-2.9327	-22.1968	-0.1829	0.0083 **	-3.7677	0.1511	**
Month 6	-4.0986	-22.1157	-0.1820	0.0071 **	-4.4998	0.1799	**
Month 7	-3.5229	-19.6253	-0.1552	0.0071 **	-3.7876	0.1760	**
Month 8	-4.0299	-23.6020	-0.1992	0.0074 **	-4.8671	0.1727	**
Month 9	-2.5807	-34.1524	-0.3717	0.0117 **	-4.9464	0.1089	**
Month 10	-5.1386	-38.7852	-0.5385	0.0095 **	-9.0264	0.1348	**
Month 11	-3.8221	-24.2804	-0.2075	0.0080 **	-4.7291	0.1708	**
Month 12	-1.9568	-12.0116	-0.0857	0.0072 **	-2.1347	0.1730	**

TABLE 5

Regressions with indicators for month since policy change

For each regression, the dependent variable is an indicator that a driver has committed any offence on a particular day. All regressions contain age category and demerit point category controls, as well as monthly and weekday indicator variables. The baseline age category comprises drivers under the age of 16. The heading “Sig.” is an abbreviation for statistical significance, with the symbol \* denoting statistical significance at the 0.1% level and \*\* the 0.001% level. Marginal effects, as well as linear probability model coefficients and standard errors, are multiplied by 100,000. The linear probability model uses heteroskedasticity-robust standard errors.