

	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	-7.1425	-22.2944	-0.0975	0.0012 **	-6.6281	0.0878 **	
Model with age-policy interaction:							
Policy	56.8816	123.3946	0.6498	0.0061 **	61.4381	0.5020 **	
Age 20-24 * policy	-71.1654	-117.7931	-0.8398	0.0070 **	-83.4947	0.6841 **	
Age 25-34 * policy	-51.7117	-96.2500	-0.8039	0.0066 **	-76.4124	0.5623 **	
Age 35-44 * policy	-40.1474	-81.9411	-0.7118	0.0067 **	-66.3821	0.5446 **	
Age 45-54 * policy	-33.6454	-73.0523	-0.7652	0.0067 **	-69.5249	0.5324 **	
Age 55-64 * policy	-26.3707	-61.1176	-0.7965	0.0070 **	-69.5371	0.5324 **	
Age 65+ * policy	-16.5289	-41.9469	-0.8383	0.0077 **	-67.6630	0.5239 **	
<b>Female Drivers</b> (4,340,212,273 observations)							
Model without age-policy interaction:							
Policy	-0.3228	-1.4298	-0.0096	0.0019 **	-0.1091	0.0626	
Model with age-policy interaction:							
Policy	33.8856	112.1512	1.0095	0.0119 **	34.1187	0.3623 **	
Age 20-24 * policy	-34.0900	-94.2341	-1.0155	0.0132 **	-32.8260	0.4723 **	
Age 25-34 * policy	-29.3081	-83.3699	-1.0376	0.0125 **	-35.0249	0.4031 **	
Age 35-44 * policy	-26.9346	-78.3640	-0.9870	0.0125 **	-32.8889	0.3960 **	
Age 45-54 * policy	-19.7751	-61.9791	-1.0879	0.0126 **	-36.7189	0.3834 **	
Age 55-64 * policy	-13.6587	-45.9474	-1.1334	0.0132 **	-36.9407	0.3818 **	
Age 65+ * policy	-8.2386	-29.6056	-1.1784	0.0146 **	-36.3488	0.3782 **	

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	-7.1425	-22.2944	-0.0975	0.0012	**	-6.6281	0.0878	**
1 point	0.6623	1.5431	0.1132	0.0043	**	0.6891	0.0248	**
2 points	0.0456	0.1152	0.0016	0.0019		0.1111	0.0551	
3 points	-6.1790	-21.4926	-0.1758	0.0017	**	-5.8825	0.0608	**
4 points	-0.1668	-1.1046	-0.2053	0.0116	**	-0.0992	0.0092	**
5 points	-1.1756	-7.4731	-0.6689	0.0080	**	-1.1110	0.0138	**
7 points	-0.2445	-1.8559	-0.8000	0.0195	**	-0.2219	0.0058	**
9 or more points	-0.0000	-0.0000	-0.1553	19.1924		0.0000	0.0000	???
<b>Female Drivers</b> (4,340,212,273 observations)								
All point values	-0.3228	-1.4298	-0.0096	0.0019	**	-0.1091	0.0626	
1 point	0.7230	2.6946	0.2337	0.0062	**	0.7417	0.0190	**
2 points	0.8173	3.1812	0.0527	0.0028	**	0.8869	0.0425	**
3 points	-1.5477	-7.7456	-0.1081	0.0029	**	-1.4374	0.0409	**
4 points	-0.0046	-0.0376	-0.0335	0.0296		0.0015	0.0040	
5 points	-0.2726	-3.3456	-0.7591	0.0188	**	-0.2582	0.0066	**
7 points	-0.0262	-0.6752	-0.9614	0.0701	**	-0.0236	0.0018	**
9 or more points	-0.0000	0.0000	-0.1248	23.6754		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 Sig.	Estimate	Standard Sig.	
	AME	MER		Error		Error	
<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	0.3443	1.1637	0.0046	0.0017	0.5173	0.1255	*
Model with age-policy interaction:							
Policy	33.7562	91.6378	0.7171	0.0118 **	31.4269	0.5320	**
Age 20-24 * policy	-75.1582	-132.0418	-0.7738	0.0127 **	-33.8189	0.8569	**
Age 25-34 * policy	-55.0579	-105.9793	-0.7371	0.0123 **	-32.8538	0.6479	**
Age 35-44 * policy	-41.0849	-88.4122	-0.7047	0.0123 **	-30.4852	0.6084	**
Age 45-54 * policy	-35.4037	-79.9995	-0.7230	0.0123 **	-32.2269	0.5910	**
Age 55-64 * policy	-28.1189	-67.3331	-0.7205	0.0127 **	-32.1832	0.5931	**
Age 65+ * policy	-18.0562	-46.9678	-0.7293	0.0134 **	-32.2992	0.5780	**
<b>Female Drivers</b> (2,109,880,955 observations)							
Model without age-policy interaction:							
Policy	0.1073	0.5029	0.0033	0.0027	0.1688	0.0882	
Model with age-policy interaction:							
Policy	14.1647	56.4651	0.9271	0.0246 **	13.0794	0.3553	**
Age 20-24 * policy	-30.1413	-92.3859	-0.8832	0.0260 **	-9.5200	0.5475	**
Age 25-34 * policy	-27.3579	-83.4454	-0.9343	0.0252 **	-13.0765	0.4338	**
Age 35-44 * policy	-24.4488	-76.7406	-0.9249	0.0252 **	-12.8251	0.4165	**
Age 45-54 * policy	-19.2546	-63.9236	-0.9562	0.0253 **	-14.1504	0.3985	**
Age 55-64 * policy	-13.7649	-48.6546	-0.9641	0.0258 **	-14.1526	0.3972	**
Age 65+ * policy	-8.5667	-32.2278	-0.9716	0.0272 **	-13.8558	0.3913	**

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	-4.2358	-13.4396	-0.0573	0.0015 **	-3.5758	0.1078 **	
Month 1	12.6851	38.6658	0.1379	0.0047 **	10.8546	0.3818 **	
Month 2	9.0039	26.4978	0.1001	0.0046 **	7.9959	0.3772 **	
Month 3	2.1394	6.3417	0.0267	0.0048 **	1.8886	0.3716 **	
Month 4	-7.2431	-20.9352	-0.1078	0.0049 **	-8.1728	0.3516 **	
Month 5	-6.3439	-20.9735	-0.1081	0.0052 **	-7.3770	0.3307 **	
Month 6	-9.6944	-24.6617	-0.1316	0.0047 **	-10.9072	0.3771 **	
Month 7	-6.7213	-17.7962	-0.0891	0.0046 **	-7.3595	0.3694 **	
Month 8	-9.4694	-26.2755	-0.1425	0.0049 **	-11.2974	0.3613 **	
Month 9	-7.1291	-40.3100	-0.2601	0.0071 **	-10.2267	0.2437 **	
Month 10	-15.1379	-49.3222	-0.3789	0.0057 **	-22.3871	0.3042 **	
Month 11	-9.3187	-26.6416	-0.1450	0.0051 **	-11.1250	0.3669 **	
Month 12	-4.5845	-13.0793	-0.0630	0.0047 **	-5.2551	0.3608 **	
<b>Female Drivers</b> (4,340,212,273 observations)							
Policy Indicator	1.9157	8.9084	0.0575	0.0022 **	2.3049	0.0781 **	
Month 1	4.0628	16.9000	0.0923	0.0070 **	3.7351	0.2812 **	
Month 2	2.0528	8.3524	0.0487	0.0069 **	2.0807	0.2756 **	
Month 3	-1.0837	-4.6201	-0.0303	0.0074 *	-1.1792	0.2660 **	
Month 4	-4.7644	-20.7908	-0.1674	0.0078 **	-5.7862	0.2453 **	
Month 5	-4.4017	-21.9232	-0.1798	0.0083 **	-5.5933	0.2305 **	
Month 6	-6.1653	-21.8901	-0.1794	0.0071 **	-6.7596	0.2743 **	
Month 7	-5.2970	-19.4166	-0.1530	0.0071 **	-5.6826	0.2682 **	
Month 8	-6.0922	-23.4729	-0.1976	0.0074 **	-7.3426	0.2632 **	
Month 9	-3.9231	-34.1320	-0.3710	0.0117 **	-7.4167	0.1659 **	
Month 10	-7.8217	-38.7971	-0.5387	0.0094 **	-13.7035	0.2052 **	
Month 11	-5.8472	-24.3941	-0.2088	0.0080 **	-7.2179	0.2599 **	
Month 12	-3.0375	-12.2432	-0.0875	0.0072 **	-3.2937	0.2632 **	

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.