Fig. 1: Policy change and demerit points group interactions

Fixed Effects Regressions

Sample	All Drivers		Male Drivers		Female Drivers	
Estimate	Coefficient	Std. Error	Coefficient	Std. Error	Coefficient	Std. Error
Demerit points group indicators:						
0 points	1.996	1.362	1.919	1.403	2.586	7.143
1 points	1.422	1.365	1.412	1.409	1.918	7.145
2 points	1.325	1.362	1.301	1.404	1.840	7.143
3 points	1.325	1.362	1.290	1.403	1.855	7.143
4 points	0.773	1.366	0.793	1.408	1.170	7.145
5 points	0.764	1.364	0.779	1.406	1.154	7.144
6 points	0.682	1.364	0.686	1.406	1.083	7.145
7 points	0.301	1.370	0.332	1.413	0.577	7.151
8 points	0.231	1.369	0.253	1.411	0.521	7.150
9 points	0.293	1.370	0.257	1.414	0.850	7.151
10 points	-0.186	1.381	-0.149	1.426	-0.055	7.169
11-20 points	-0.537	1.366	-0.521	1.408	-0.323	7.150
21-30 points	-0.738	1.442	-0.744	1.487	-0.439	7.453
Policy and points group interactions:						
0 points	0.136	0.015	0.165	0.022	0.106	0.021
1 points	-0.160	0.132	-0.171	0.172	-0.142	0.206
2 points	-0.097	0.058	-0.097	0.075	-0.096	0.090
3 points	-0.108	0.054	-0.099	0.067	-0.130	0.092
4 points	-0.289	0.138	-0.301	0.166	-0.256	0.246
5 points	-0.321	0.106	-0.346	0.126	-0.250	0.200
6 points	-0.346	0.125	-0.361	0.145	-0.299	0.252
7 points	-0.530	0.201	-0.538	0.228	-0.476	0.433
8 points	-0.573	0.191	-0.592	0.215	-0.485	0.428
9 points	-0.631	0.215	-0.640	0.243	-0.609	0.467
10 points	-0.475	0.302	-0.527	0.331	-0.165	0.765
11-20 points	-0.950	0.177	-0.986	0.191	-0.698	0.496
21-30 points	-2.119	0.683	-2.125	0.709	-2.061	2.982
31-150 points	-4.520	1.555	-4.524	1.603	-4.378	8.025
Drivers	1,694,022		1,093,342		600,681	
Driver days	5,589,577,894		3,042,464,204		2,547,113,690	
SSR	7,451,089		5,054,882		2,311,376	

Tab. 1: Estimates from Fixed Effects Regression Models
Fixed effects regression coefficients after estimating driver-specific intercepts.. Samples are drawn
by selecting 40 per cent of the drivers in each sample.