

Supporting Information

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Table S1. Balance test: Individual vs. collective action

Indicator	Control	Placebo	Individual action	Collective action	Joint orthogonality (<i>P</i> value)
Vehicle attributes					
Share with license KA...*	0.583 (0.011)	0.567 (0.012)	0.561 (0.008)	0.572 (0.008)	0.378
		[0.300]	[0.089]	[0.403]	
Share with license KB...	0.416 (0.011)	0.433 (0.012)	0.438 (0.008)	0.427 (0.008)	0.409
		[0.303]	[0.100]	[0.415]	
Share with license KBK-N	0.113 (0.007)	0.122 (0.008)	0.116 (0.005)	0.119 (0.005)	0.809
		[0.392]	[0.744]	[0.469]	
Share with license KBP-5	0.006 (0.002)	0.009 (0.002)	0.011 (0.002)	0.007 (0.001)	0.124
		[0.399]	[0.048]	[0.614]	
Claims data					
Any previous claim [†]	0.152 (0.008)	0.170 (0.009)	0.180 (0.006)	0.182 (0.006)	0.018
		[0.128]	[0.005]	[0.003]	
Any previous injury claim	0.078 (0.006)	0.077 (0.006)	0.082 (0.004)	0.085 (0.004)	0.687
		[0.905]	[0.593]	[0.348]	
Any previous fatality claim	0.015 (0.003)	0.016 (0.003)	0.016 (0.002)	0.016 (0.002)	0.990
		[0.767]	[0.891]	[0.785]	
Number previous claims per accident	2.563 (0.211)	1.938 (0.141)	1.729 (0.080)	1.824 (0.096)	0.000
		[0.015]	[0.000]	[0.000]	
Annualized accident rate	0.079 (0.005)	0.097 (0.006)	0.104 (0.004)	0.103 (0.004)	0.001
		[0.013]	[0.000]	[0.000]	
Attrition					
Phase 1 attrition rate	0.175 (0.008)	0.229 (0.010)	0.275 (0.007)	0.276 (0.007)	0.000
		[0.000]	[0.000]	[0.000]	
<i>N</i>	2,093	1,759	3,937	3,948	

Table covers only phase 1 vehicles, including both those that were found in phase 2 and those that were not. SEs in parentheses. *P* values comparing noncontrol groups with control group in brackets.

*Vehicle license plates are of the form KXX NNNX, where X represents a letter and N a number. KA... license plates were issued before KB... plates, and among KB... plates, KBK-N were issued before KBP-5.

[†]Previous claims refer to claims recorded before recruitment.

Table S2. Balance test by message type

Indicator	Control	Placebo	Text	Voice	Crash	Injury	Joint orthogonality (<i>P</i> value)
Vehicle attributes							
Share with license KA...*	0.583 (0.011)	0.567 (0.012)	0.561 (0.011)	0.552 (0.011)	0.572 (0.011)	0.581 (0.011)	0.315
		[0.300]	[0.142]	[0.043]	[0.477]	[0.871]	
Share with license KB...	0.416 (0.011)	0.433 (0.012)	0.438 (0.011)	0.447 (0.011)	0.427 (0.011)	0.418 (0.011)	0.318
		[0.303]	[0.152]	[0.047]	[0.478]	[0.925]	
Share with license KBK-N	0.113 (0.007)	0.122 (0.008)	0.119 (0.007)	0.122 (0.007)	0.122 (0.007)	0.121 (0.007)	0.655
		[0.392]	[0.504]	[0.378]	[0.586]	[0.427]	
Share with license KBP-S	0.006 (0.002)	0.009 (0.002)	0.015 (0.003)	0.006 (0.002)	0.008 (0.002)	0.009 (0.002)	0.027
		[0.399]	[0.007]	[0.768]	[0.481]	[0.274]	
Claims data							
Any previous claim [†]	0.152 (0.008)	0.170 (0.009)	0.169 (0.008)	0.178 (0.009)	0.204 (0.009)	0.173 (0.009)	0.001
		[0.128]	[0.134]	[0.024]	[0.000]	[0.070]	
Any previous injury claim	0.078 (0.006)	0.077 (0.006)	0.079 (0.006)	0.083 (0.006)	0.099 (0.007)	0.074 (0.006)	0.054
		[0.905]	[0.942]	[0.579]	[0.018]	[0.576]	
Any previous fatality claim	0.015 (0.003)	0.016 (0.003)	0.011 (0.002)	0.017 (0.003)	0.019 (0.003)	0.017 (0.003)	0.446
		[0.767]	[0.207]	[0.661]	[0.405]	[0.596]	
Number previous claims per accident	2.563 (0.211)	1.938 (0.141)	1.693 (0.089)	1.940 (0.164)	1.755 (0.097)	1.711 (0.142)	0.000
		[0.015]	[0.000]	[0.018]	[0.000]	[0.001]	
Annualized accident rate	0.079 (0.005)	0.097 (0.006)	0.093 (0.005)	0.106 (0.006)	0.119 (0.006)	0.098 (0.006)	0.000
		[0.013]	[0.037]	[0.000]	[0.000]	[0.008]	
Attrition							
Phase 1 attrition rate	0.175 (0.008)	0.229 (0.010)	0.281 (0.010)	0.284 (0.010)	0.290 (0.010)	0.247 (0.010)	0.000
		[0.000]	[0.000]	[0.000]	[0.000]	[0.000]	
<i>N</i>	2,093	1,759	1,950	1,998	1,983	1,954	

Table covers only phase 1 vehicles, including both those that were found in phase 2 and those that were not. SEs in parentheses. *P* values comparing noncontrol groups with control group in brackets.

*Vehicle license plates are of the form KXX NNNX, where X represents a letter and N a number. KA... license plates were issued before KB... plates, and among KB... plates, KBK-N were issued before KBP-S.

[†]Previous claims refer to claims recorded before recruitment.

Table S3. Falsification test, claims

Experimental arm	Diff in Diff: pre-post	Falsification: 2008-Pre	Falsification: 2007/8-Pre
Main effects			
Placebo	-0.014 (0.010)	0.018 (0.011)	0.017* (0.009)
Any treatment sticker	-0.017*** (0.008)	0.010 (0.009)	0.012* (0.007)
Individual vs. collective action			
Individual	-0.012 (0.008)	0.010 (0.010)	0.015* (0.008)
Collective action	-0.022*** (0.008)	0.010 (0.010)	0.010 (0.008)
Message types			
Text message only	0.001 (0.010)	-0.003 (0.011)	0.002 (0.009)
Supportive: Voice	-0.024** (0.010)	0.017 (0.012)	0.019** (0.010)
Event aversion: Crash	-0.028*** (0.010)	0.019 (0.012)	0.023** (0.010)
Consequence aversion: Injury	-0.016* (0.010)	0.008 (0.012)	0.006 (0.010)
Observations	23,474	23,474	23,474

The pre period is 2009/10, and the post period is 2011/13, as in Table 4, from which the first column is copied. The second column is a falsification test in which a double-difference estimation is conducted using data from 2008 and the pre period. The third column combines data from 2007 and 2008 and compares this with the pre period. All reported coefficients are on the interaction between the independent variable and the latter of the two periods considered. SEs in parentheses. Significant differences at *10%, **5%, and ***1% levels.

Table S4. Balance test, unattributed sample

Indicator	Control	Placebo	Treatment	Placebo vs. control	Treatment vs. control	Treatment vs. placebo
Vehicle attributes						
Share with license KA... [†]	0.554 (0.012)	0.538 (0.014)	0.530 (0.007)	-0.016 (0.018)	-0.024* (0.014)	-0.008 (0.015)
Share with license KB...	0.446 (0.012)	0.462 (0.014)	0.469 (0.007)	0.016 (0.018)	0.023* (0.014)	0.007 (0.015)
Share with license KBK-N	0.123 (0.008)	0.130 (0.009)	0.128 (0.004)	0.006 (0.012)	0.005 (0.009)	-0.002 (0.010)
Share with license KBP-S	0.007 (0.002)	0.008 (0.002)	0.010 (0.001)	0.001 (0.003)	0.003 (0.003)	0.002 (0.003)
Claims data						
Any previous claim [‡]	0.155 (0.009)	0.173 (0.010)	0.183 (0.005)	0.018 (0.013)	0.028*** (0.010)	0.010 (0.012)
Any previous injury claim	0.080 (0.007)	0.078 (0.007)	0.083 (0.004)	-0.002 (0.010)	0.003 (0.008)	0.005 (0.008)
Any previous fatality claim	0.015 (0.003)	0.018 (0.004)	0.017 (0.002)	0.003 (0.005)	0.002 (0.003)	-0.002 (0.004)
Number previous claims per accident	2.349 (0.207)	1.913 (0.161)	1.710 (0.066)	-0.436 (0.267)	-0.639*** (0.168)	-0.203 (0.160)
Annualized accident rate	0.079 (0.005)	0.098 (0.007)	0.106 (0.003)	0.018** (0.008)	0.026*** (0.007)	0.008 (0.008)
N	1,726	1,356	5,712	3,082	7,438	7,068

Table covers only phase 1 vehicles that were found in phase 2. SEs in parentheses. Significant differences at *10%, **5%, and ***1% levels.

[†]Vehicle license plates are of the form KXX NNNX, where X represents a letter and N a number. KA... license plates were issued before KB... plates, and among KB... plates, KBK-N were issued before KBP-S.

[‡]Previous claims refer to claims recorded before recruitment.