



October 2025

Good Drivers Saving Masterclass



GDM is Not An Auto Insurance Product

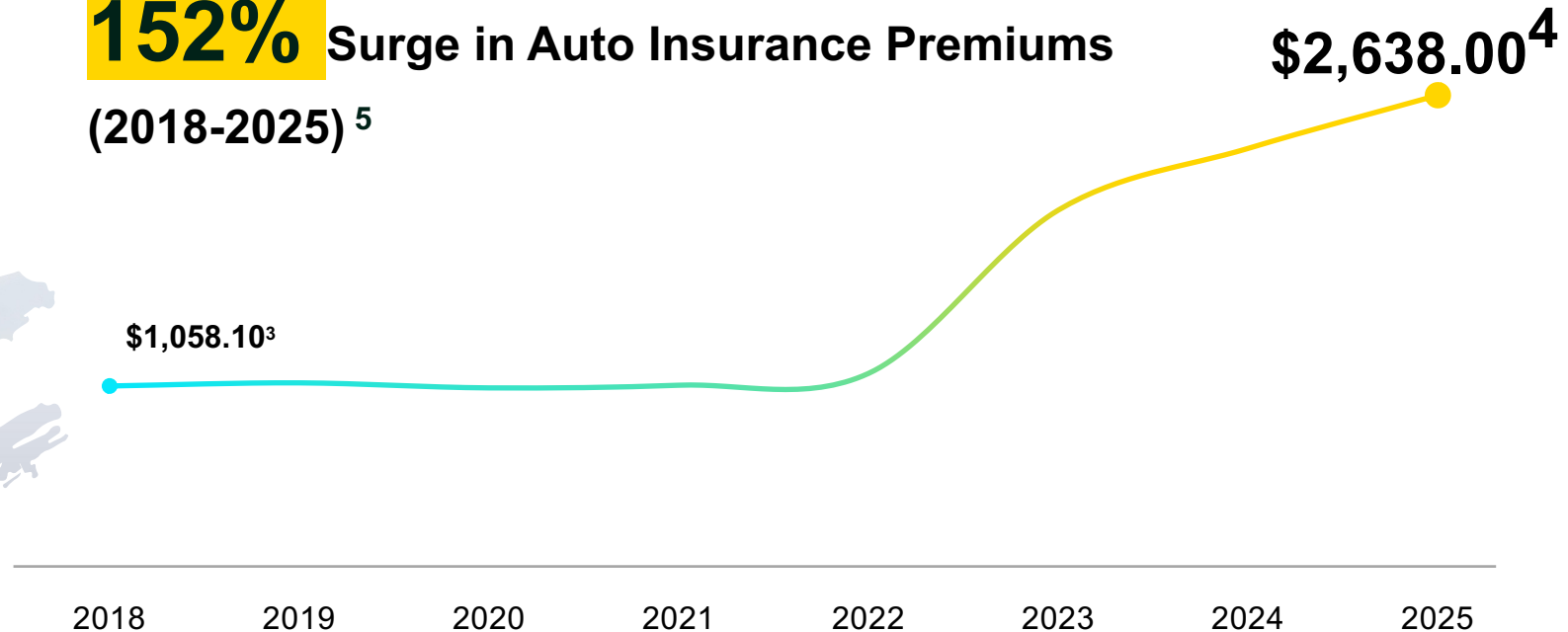
**A New Way for Good Drivers to
Save on Collision &
Comprehensive Repair Plans**

Auto Insurance Costs Are Skyrocketing. It's Draining Your Wallet!



- California Auto Insurance Expected to Increase **54%** in 2025¹.
- Average Vehicle Age in the U.S. Hits **12.6** Years².

152% Surge in Auto Insurance Premiums
(2018-2025)⁵



¹ California Globe, 2024

² S&P Global Mobility, 2024

³ Insurance Information Institute

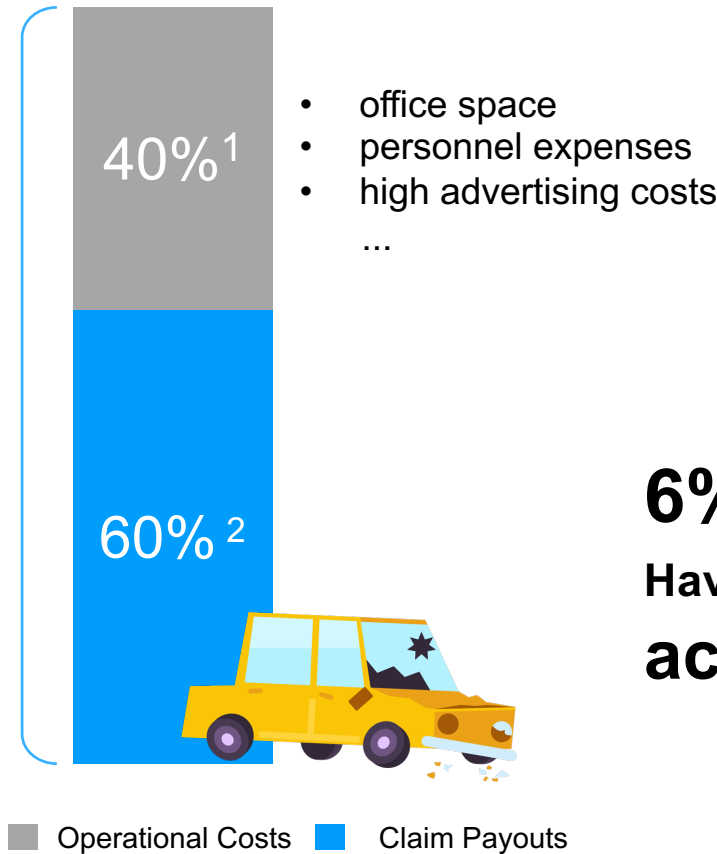
⁴ Bankrate

⁵ Derived from III (2013–2022) & Bankrate (2025) data

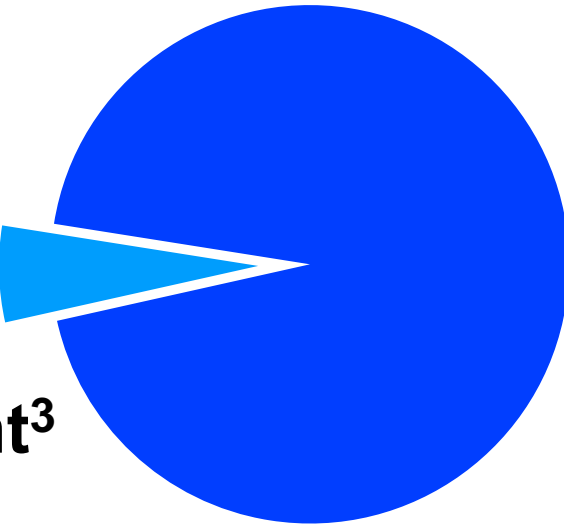


Overpriced. Under-delivers. Unfair to Good Drivers

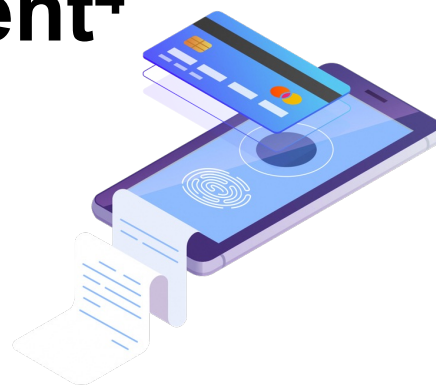
Auto Insurance



6%
Have an
accident³



94%
**Don't have an
accident⁴**



¹ Team analysis based on State Farm® 2021 Annual Report — statefarm.com/2021annualreport
² Team analysis based on State Farm® 2021 Annual Report — statefarm.com/2021annualreport
³ Insurance Information Institute — iii.org/auto-insurance-stats
⁴ Derived from III data (see ³)



Liability + Mutuality Plan= Savings

Purchase from Insurance Company	Coverage Type	When It Applies	What's Included	Requirement
	Liability Insurance	If you cause damage to a third party	Bodily Injury	Mandatory in 49 states (except New Hampshire)
			Property Damage	
	Uninsured/ Underinsured Property Damage Coverage (UMPD/UIMPD)	If hit by a driver with no or insufficient insurance	Bodily Injury	Required in some states
			Property Damage	
Choose Good Driver Mutuality (GDM) Not Insurance	Personal Injury Protection Coverage (PIP)	No-fault accidents (you/passengers injured)	Medical bills, lost wages, essential services	Required in no-fault states
	Medical Payments Coverage (MedPay)	Any accident (regardless of fault)	Limited medical expenses for you/passengers after any accident (narrower than PIP)	Optional
	Collision	Damage from impact with another object	Repairs or replacement of your vehicle from collision	Optional
	Comprehensive	Damage from non-collision events (theft, fire, flood, animal impact, vandalism, etc.)	Repairs or replacement of your vehicle from non-collision events	Optional
	Roadside Assistance	Non-accident emergencies	Towing, jump-starts, lockout service, emergency fuel delivery, flat tires, minor mechanical first aid	Optional
	Transportation Assistance	Vehicle repair downtime	Transportation Assistance through car rental or rideshare vouchers; GDM default is up to \$40 per day, max 30 days. A member's amount may be different depending on what they had with their insurance company, which GDM matches.	Optional

A More Cost-Effective Alternative to Collision & Comprehensive
May Save up to 40% off the quote amount per plan period with no accidents*

* Disclaimer: Based on our internal research, participants in our mutuality program could potentially save up to 40% compared to traditional insurance options. It's important to note that these savings are an estimate and are not guaranteed, and actual savings may vary significantly based on individual factors and the driving behavior of the community.

4 Key Saving Advantages with GDM



Overview of
GDM's Saving Model

GDM Partner
Repair Network

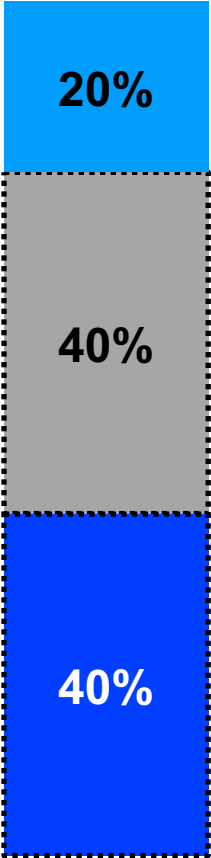
Enrollment
Eligibility

Company Overview:
About GDM

Drive Safe — Save More with GDM



No Accident



Service Fee
(For a Six-Month Period)

An authorized, small, capped contribution to help with others' repair costs.
Maximum per-occurrence shared amount: 3.75% (2026);
maximum 6-month shared amount: 80%.

Potentially
save up to **40%** off the quote amount per
plan period*

Required Costs Projected Costs Estimated Savings

* Disclaimer: Based on our internal research, participants in our mutuality program could potentially save up to 40% compared to traditional insurance options. It's important to note that these savings are an estimate and are not guaranteed, and actual savings may vary significantly based on individual factors and the driving behavior of the community.

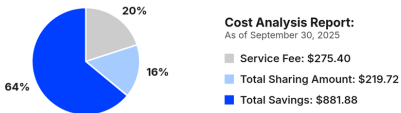


Mutuality Plan ID: 50
Plan Holder: W
Vehicle Info: 2021
Effective Period: 03/30/2025 - 09/29/2025

Sharing Statement

Pledge Amount = Mutuality Plan Quote - Service Fee (6-Month Term)
\$1101.60 = \$1377.00 - \$275.40

We share. We save. Members contribute to the repair costs of accidents within the community.			
Week	Date (Every Monday)	Weekly Sharing Amount + Transaction Fee *	Weekly Surplus * Conserved \$20 -\$101.60 / 26 weeks = -\$3.91 per week *
1	04/06/2025	\$0.00 + \$0.00	\$42.36
2	04/13/2025	\$0.00 + \$0.00	\$42.36
3	04/20/2025	\$0.00 + \$0.00	\$42.36
4	04/27/2025	\$2.99 + \$0.02	\$39.37
5	05/04/2025	\$0.00 + \$0.00	\$42.36
6	05/12/2025	\$0.00 + \$0.00	\$42.36
7	05/19/2025	\$4.85 + \$0.04	\$37.51
8	05/26/2025	\$24.59 + \$0.20	\$17.77
9	06/02/2025	\$41.31 + \$0.20	\$1.05
10	06/09/2025	\$0.00 + \$0.00	\$42.36
11	06/16/2025	\$0.00 + \$0.00	\$42.36
12	06/23/2025	\$0.00 + \$0.00	\$42.36
13	06/30/2025	\$0.00 + \$0.00	\$42.36
14	07/07/2025	\$0.00 + \$0.00	\$42.36
15	07/14/2025	\$0.00 + \$0.00	\$42.36
16	07/21/2025	\$4.49 + \$0.04	\$37.87
17	07/28/2025	\$0.00 + \$0.00	\$42.36
18	08/04/2025	\$29.83 + \$0.20	\$12.53
19	08/11/2025	\$17.37 + \$0.14	\$24.99
20	08/18/2025	\$4.50 + \$0.04	\$37.86
21	08/25/2025	\$0.00 + \$0.00	\$42.36
22	09/01/2025	\$24.53 + \$0.20	\$17.83
23	09/08/2025	\$20.65 + \$0.17	\$21.71
24	09/15/2025	\$17.42 + \$0.14	\$24.94
25	09/22/2025	\$13.00 + \$0.10	\$29.36
26	09/29/2025	\$14.19 + \$0.51	\$28.41
		\$219.72	\$2.17
<small>Transaction Fee: This payment transaction fee is charged by the payment processor and the leading bank of your payment method. These fees are neither paid to the members who shared the authorized sharing amount nor to the GDM platform, and they are not included in the calculation of the pledge balance.</small>			
<small>Weekly Surplus: Weekly surplus may not be realized and is subject to individual and community driving behavior. The final surplus will be determined at the end of the plan period.</small>			
<small>\$1101.60 / 26 weeks = -\$4.24 per week. This calculates the Pledge Amount to fully cover the 6-month term, calculated as an average weekly expense.</small>			

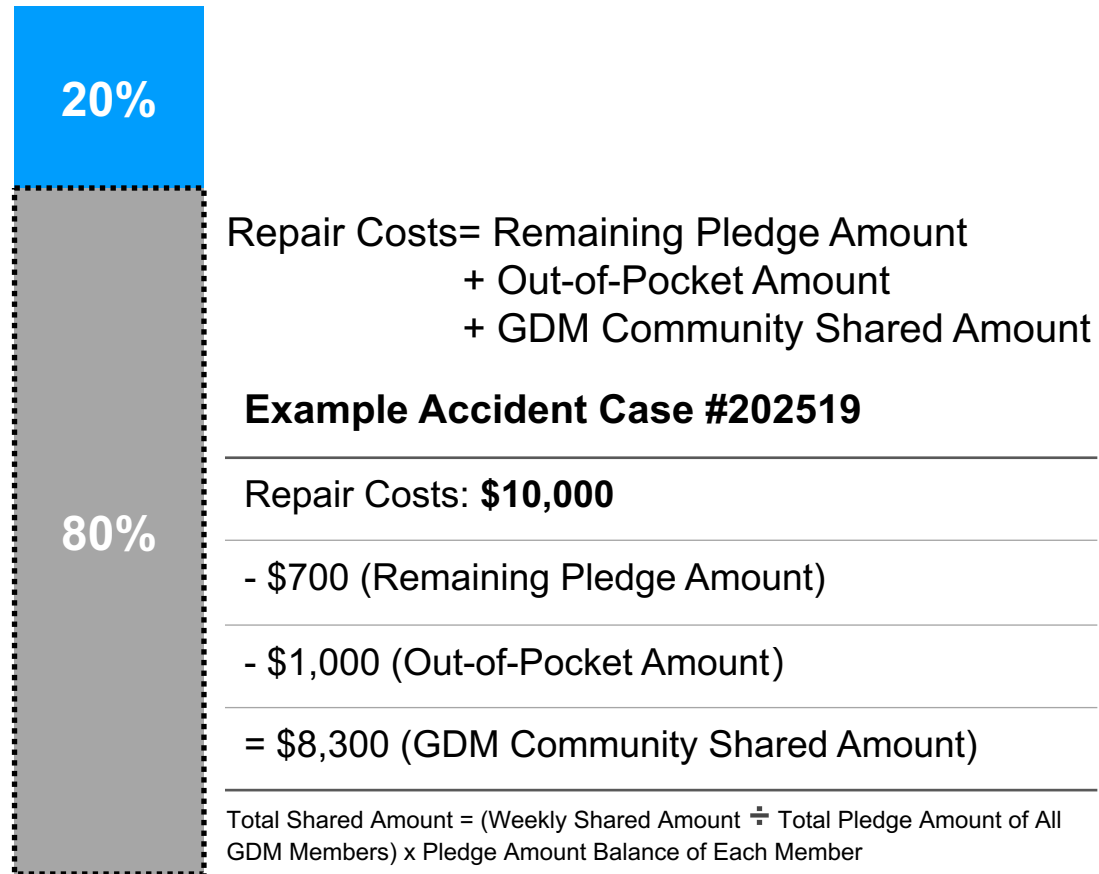


Congratulations on staying accident-free for 6 months! You saved 64% of your quote!

It's important to note that the above Mutuality Plan Sharing Statement reflects only this member's case. Your actual sharing amount may vary significantly based on individual factors, such as timing of joining GDM program, the Right Event of each week, and the driving behavior of the community. Please be mindful of your own Mutuality Plan Sharing Statement.

Disclaimer: Actual savings may vary depending on factors such as driving behavior, location, number of members, vehicle type, claim history, and other individual circumstances. Savings are not guaranteed.
Total Shared Amount = (Weekly Shared Amount ÷ Total Pledge Amount of All GDM Members) x Pledge Amount Balance of Each Member

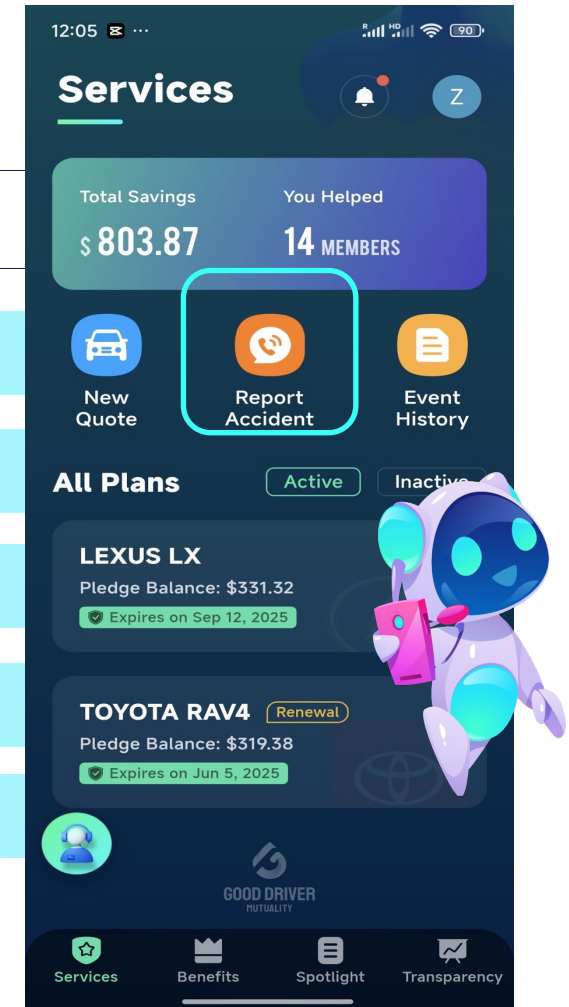
Accidents May Occur, But GDM Ensures You're Never Alone



Required Costs Pledge Amount

How to Apply for Mutuality Service:

- Open GDM app and tap Report Accident.
- Upload accident photos and and contact details.
- A Mutuality Advisor will reach out and guide you.
- Visit the assigned repair shop for damage assessment and scheduling.
- Pay out-of-pocket amount and remaining pledge amount at pickup.



Trusted Shops. Quality Repairs. Fair Prices



Over 5,000 GDM partner repair shops across the U.S.
Lifetime guarantee on workmanship & repair quality

Multiple trusted repair options within a 15-mile radius
(up to 25 miles in remote areas)



David Clark

- Former leader at several leading U.S. auto insurance companies
- Chair of the APD Sub-Committee at the American Property & Casualty Insurance Association (APCIA)
- Member of the Electric Vehicle Sub-Committee at APCIA
- Expert in optimizing workflows using AI and ML to enhance vendor services

30 years of experience in the auto physical damage industry



Its repair network covers 85% of the U.S. population within a 20-mile radius. All repair shops in the network must meet I-CAR certification, EPA, and OSHA standards, and offer a lifetime warranty on all repairs to ensure quality.



Offers premium concierge pick-up and delivery services, verifying repair shop qualifications for high standards and quick turnaround. Their one-stop solutions boast a 4.8/5 customer satisfaction rating.



Provides top-tier collision repair across industries, partnering with trusted shops to plan repairs. Google ratings for each shop help customers book with confidence.



Total loss salvage auctions



Alternative parts



Windshield repair/replacement



Hail damage repair



Damage assessment,
Physical inspection if needed



Mobile or remote vehicle diagnostic,
calibration and programming services

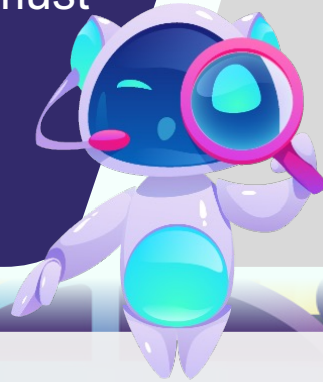
Being Selective Helps keep Everyone's Costs Lower



Eligible



- Private passenger vehicles with no more than 9 seats
- Original retail value not exceeding **\$100,000**
- American and European Coupes & Sedans must be 15 years old or newer; Other brands and models should be 20 years old or newer.
- Annual mileage no more than **30,000** miles



Not Eligible

- Uber or commercial vehicle
- Antique vehicles, motorcycles, high-performance models
- Vehicles without liability insurance
- GDM is not available to residents of New York, Alaska, Hawaii, Massachusetts, Rhode Island

Membership Renewal Rules

To remain eligible for renewal, a membership must meet the following conditions:

- **Service Request Limit:** No more than one eligible service event reported within the last six months.
- **Glass-Only Exception:** For glass-only service events, glass repairs do not count toward the service request limit. If glass replacement is necessary, the first glass-only replacement also does not count.

High
impact,
low cost

Get Savings and Community Support for Only a 20% Investment on Day One



24/7 AI Support
20/7 Live Chat Support



Built as a Tech-Driven Platform

Designed from the ground up as an **AI**-powered, cloud-based service platform



Led by Industry Experts

A team of veterans from technology, automotive, and insurance, combining data-driven tools with real-world experience.



Trusted, Nationwide Repair Network

Verified, high-quality repair shops selected by the platform.



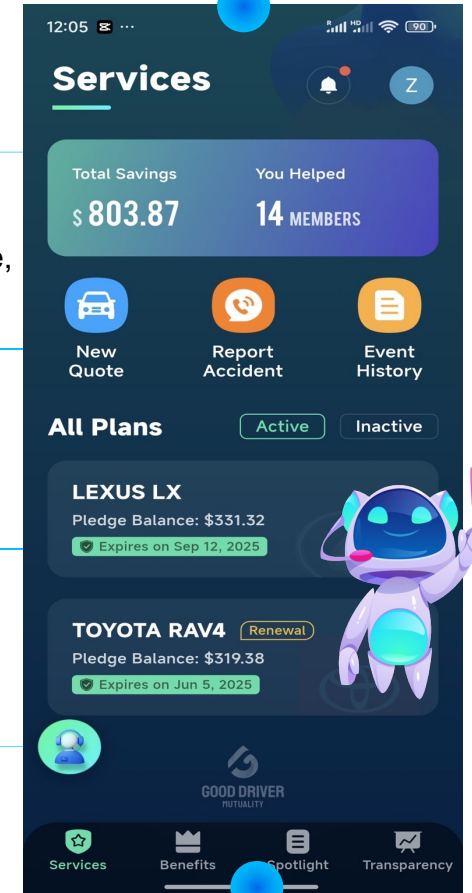
Growth Through Reputation, Not Ads

Our service and repair quality speaks for itself, leading to organic growth and a good driver community you can rely on.



Transparent, Real-Time Payments

Modern fintech infrastructure ensures every contribution moves quickly, securely, and traceably.



5 Reasons to Choose GDM



Transparency

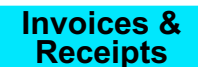
Data Security

Proven Platform Strength

Social Impact

Community Impact

**Contribute after knowing the incident.
Know where your money goes.
Your contributions, your choice.**

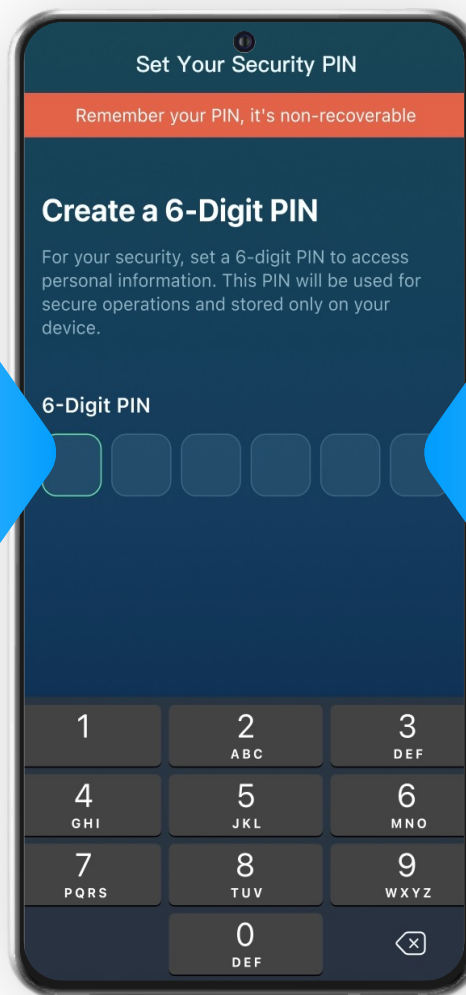


Personal Data Protected by World-Class Encryption Standards



Payment Security

Same encryption standards as Apple, Google, and Uber. Powered by Stripe.



Data Protection

Personal info encrypted on AWS trusted by the world's biggest tech and finance brands.



- **2022: US company Founded**
Established regulatory and legal framework
- **2023: Service Infrastructure Development**
Developed the Good Driver Mutuality app and service systems. Built a network of 5,000+ partner repair shops.
- **2024: *Good Driver Mutuality* App Launch**
June marked the arrival of our first batch of members on the Good Driver Mutuality app.
- **2025: Demonstrated Product Success**
Positive member feedback: Significant cost savings, high renewal rates, and top-rated repair services.



GDM's MISSION

Incentivizing Good Driving for a
Safer Tomorrow.

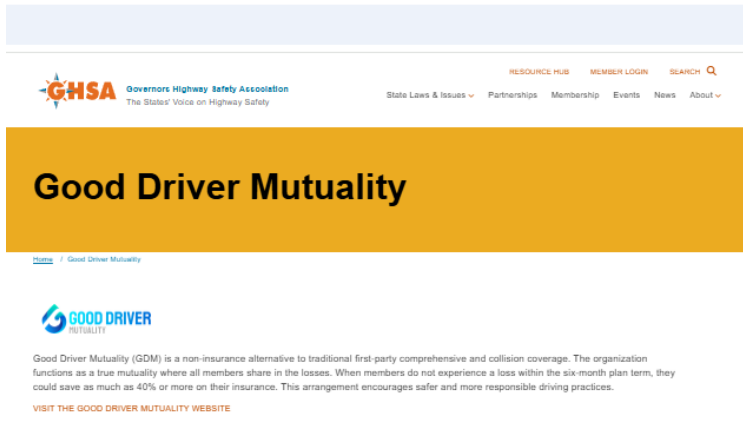
Founder / CEO :

 William Tu

- Stanford MBA
- Former President of Stanford Stanford GSB Alumni Association
- Former Strategic Planning Consultant, McKinsey & Company (Serving Fortune 500 Clients)
- Former Professional, Trident Capital (Silicon Valley)
- Winner, Inaugural ITEC Global Entrepreneurship Competition
- Has been deeply involved in the mutuality field for 10 years



GDM's Role in Road Safety & Industry Innovation



GHSA Member

Governors Highway Safety Association

GHSA is the nation's go-to for highway safety policy and programs.

GDM teams up with GHSA to push for a safer driving culture, back new safety tech, and help build smarter, safer travel systems.

EndDD Silver Sponsor

End Distracted Driving

A national nonprofit fighting distracted driving with education, advocacy, and research.

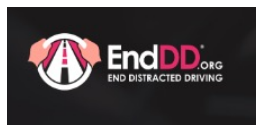
GDM partners with EndDD to raise awareness, change behaviors, and use technology to keep drivers focused and road users safe.

CIECA Member

Collision Industry Electronic Commerce Association

The industry leader in collision repair data and workflow standards.

GDM works with CIECA to drive digital innovation, improve repair efficiency, and deliver more transparency in post-collision processes.



&



&





CINDY.C: Thank you. I learned a lot today.

GDM Assistant_Kathy: Super proud of you all!

Lina Chen
From Confusion to Confidence
GDM Helped Me Save
and Promote Safer Driving

A few months ago, car
topic that confused me
understand the difference
coverages, how premium

[Full text](#)

Cintty.Z
Last August, I realized my price was a bit too high. That's when a friend introduced me to the market after learning about it, I was instantly convinced that this product wasn't just innovative but also in great need in the U.S. market with unlimited potential!


Since joining, I've had the privilege of growing an incredible company. What makes it even more rewarding is being surrounded by a visionary, talented, and dedicated team that pushes boundaries every day.

A huge thank you to the GDM for your unwavering support and to my amazing partner Jason.H whose encouragement has been invaluable. To all the loyal and trusting members of the GDM community: Your belief fuels our momentum.

Yi.L Jun 1
From Chef to L5 in 3 Months: My GDM Journey


As the owner and head chef of three restaurants, I thought I already had my hands full. But when I joined GDM, something inside me sparked — a new kind of drive. In less than three month...

[Full text](#)

 Ben (Ben O.) Jun 1
For the past year, I had been searching

California residents, I found myself frustrated with how rapidly insurance premiums kept rising every year. Despite maintaining a clean driving record and rarely making claims, my family's ann...

[Full text](#)

 Amy Guan Jul 10, 2020

I love GDM and lark App, it [REDACTED] and make all process so simple and easy. Thank so much all my team leaders and friends Lina, Helen, Lucy who shared me this info, I will share to all my friends and colleagues.

ALICE.C
Joining GDM is the best thing ever happened to my restaurant business for over 40 years, open 7 days a week. It cost me a lot of money, energy and efforts to get to where I am today. GDM not only helping myself, my families and my business, but also money on our cars insurance, more than that. It gives us an opportunity to make an extra income in this uncertainty economy. Now, I just promote GDM to my L5 to L8 & more. Thanks GDM Founder for creating this platform for the community and Hella Griffin, David, Alan, Steven, and Sandy. I am a member and leader Sandy (4/20/2020)

 **HELEN ZHEN** Jun 10
I am very happy to have a chance to be

also help people around me to save.
Also, I am having so much fun working
with a group of super fantastic people in
GDM! I am totally looking forward to a
great journey in GDM thank you.!


Krista Jun 14
I just paid off my car loan and joined GDM! 🙌 My quote was \$950, and I've already paid the \$190 service fee and I'm happy to chip in and help other good drivers with repairs. After that, I canceled my collision, comprehensive, and rental coverage with Progressive, and got a \$1,023 refund! 🙌🙌

More good drivers deserve savings like this every 6 months! 🍌

Angel T Jun 10
What a exciting experience with GDM

we have more drivers at family , now we have better solution for our families be able to afford better price being good driver . thank you GDM !

Jackie Chong
When I first learned about GDM, I
already think it's a brilliant idea/

 JUNHUI.S
Learn every day, make progress
together, let more people know about
GDM and join GDM.

Claire.C: Great job! JUNHUI.S 🍷

Griffen (Griffen.A): Team work makes the dream work!!

Kristen.Y: Good job!!! 🍷🍷🍷

 GDM Assistant Kathy Claire C. S...+6 mo

9 3

Claire.C
Last December, while venting about rising costs at my friend Connie's place, she lit up and said, "GDM. She'd just joined weeks prior, so she was in Alan from the GDM team to break it down for me." GDM isn't insurance — it's an alternative to comprehensive coverage. When signing up, you pay the quote as a service fee upfront, and then you pay for your own account, only used for small share community members have accidents. Safe up to 40% compared with original quote — innovative model had me sold instantly.

Get Started with GDM in Simple Steps



Gather Your Info

Get Your Quote

Key Details

Your Declarations Page & Driver License

Reminder: Only drivers included on the policy are eligible to pay.



Declarations Page PDF The Information We Need

Renewal Auto Policy Declarations

To report a claim please call (800) 503-3724

INSURANCE

Policy Period

From: 01/01/2025 12:01 AM
To: 01/07/2025 12:01 AM
Standard time at the address of the Named Insured

Policy Number

Agent

Company

Named Insured

Steve
Brooklyn, NY 11201
USA

Important Information

Date Sent: 01/12/2024

The enclosed Auto Insurance Renewal Bill and the U-251 IMPORTANT NOTICE are part of this policy. These specify the amount of your premium, your payment options, any applicable fees, and the due date. Your automobile insurance expires and coverage ceases at 12:01 AM on 01/07/2025. Coverage under this policy will become effective provided you pay the premium and any applicable fees as indicated on the Auto Insurance Renewal Bill. If you have any questions, please contact your agent at the phone number provided above.

All endorsements and pending changes applicable to your Mercury Insurance Company policy will be carried over to this new Mercury Insurance Company policy.

This Declaration provides only a summary of coverage. All coverage is subject to the terms, conditions, and exclusions of the policy contract.

Discounts

2023 TOYOTA COROLLA - Exceptional Driver, Good Driver, Group Discount, Multi-car
2022 BMW 330I - Good Driver, Group Discount, Multi-car

Listed Drivers

Steve 30
Natas ence:15
Tony
Bruce 17

Excluded Drivers

Pete
Sam

The Designated Excluded Drivers – Coverage Exclusion is applicable to all coverages, including but not limited to, liability and uninsured motorists, provided now or later. It is agreed that the insurance afforded by this policy shall not apply nor accrue to the benefit of any insured or any third-party claimant when any motor vehicle is being used or operated by an

No Sensitive Information

Excluded Driver designated above, regardless of where the person resides or whether the person is licensed to drive. Please refer to the terms of your auto policy.

Additional Household Members

None

Vehicles and Coverage Limits

2023 TOYOTA COROLLA, VIN: A

Garaging Address: 123 Hero Lane Brooklyn, NY
Primary Use of the Vehicle: Pleasure
Current Term Annual Mileage: 6,000
Renewal Term Annual Mileage: 7,000
Current Term Mileage Program: Estimated
Renewal Term Mileage Program: Estimated

Coverages	Limits	Premium
Bodily Injury Liability	\$100,000 each Person/\$300,000 each Accident	\$610.00
Property Damage Liability	\$100,000 each Accident	
Uninsured/Underinsured Motorist Bodily Injury	\$30,000 each Person/\$60,000 each Accident	\$74.00
Uninsured Motorist Property Damage/Collision Deductible Waiver	\$3,500 each Accident	\$7.00
Total Premium for 202		\$691.00

2022 BMW 330I, VIN: 11

Garaging Address: 123 Hero Lane Brooklyn, NY
Primary Use of the Vehicle: Pleasure
Current Term Annual Mileage: 8,000
Renewal Term Annual Mileage: 9,000
Current Term Mileage Program: Estimated
Renewal Term Mileage Program: Estimated

Coverages	Limits	Premium
Bodily Injury Liability	\$100,000 each Person/\$300,000 each Accident	\$786.00
Property Damage Liability	\$100,000 each Accident	
Uninsured/Underinsured Motorist Bodily Injury	\$30,000 each Person/\$60,000 each Accident	\$75.00
Uninsured Motorist Property Damage/Collision Deductible Waiver	Collision Deductible Waiver Applies	\$4.00
Comprehensive	Actual Cash Value Less \$1,000 Deductible	\$31.00
Collision	Actual Cash Value Less \$1,000 Deductible	\$518.00
Rental	\$40 each Day/Maximum 30 Days	\$29.00
Roadside Assistance	\$75 Towing and \$75 for Non-Towing Services per Occurrence/Maximum 3 Occurrences	\$4.00
Non-Factory Equipment	\$1,000	Included
Total Premium for 2022 BMW 330I		\$1,447.00

Subtotal Policy Premium (All Vehicles)	\$3,315.00
Fraud Fee	\$2.64
Total 6 Month Policy Premium (All Vehicles)	\$3,317.64

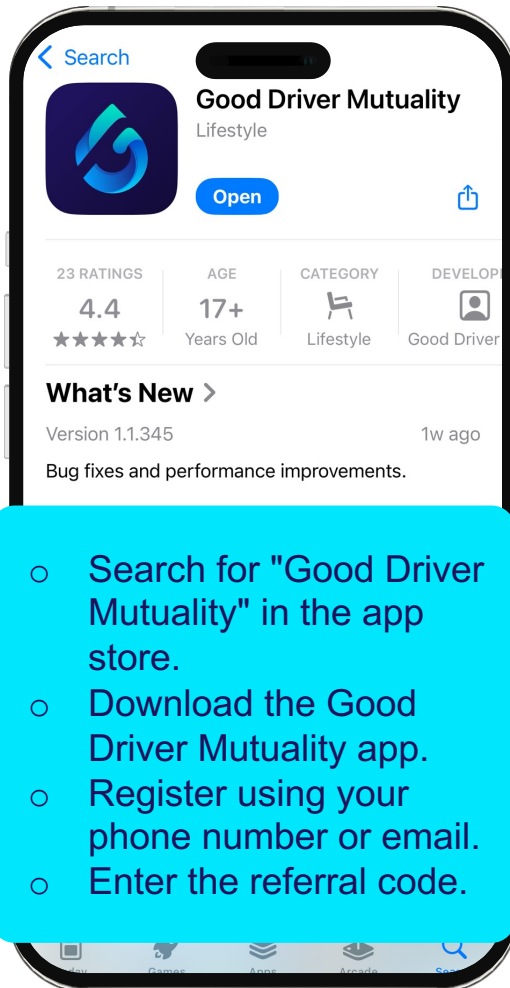
Policy Contract and Endorsements

Your insurance policy and any endorsement(s) contain a full explanation of your coverage. The policy contract is form U-10 MIC California Auto Policy (03/2023). The contract is modified by endorsement(s):

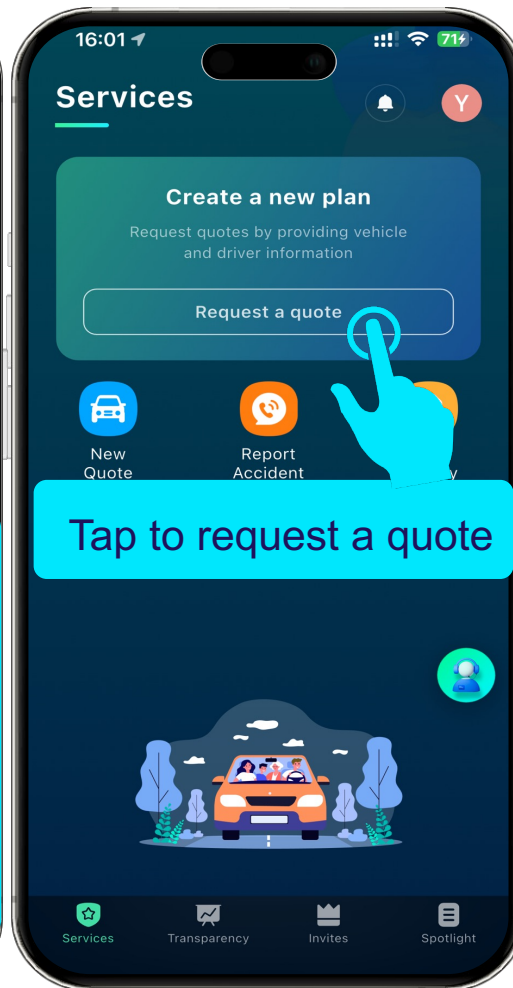
Get Your Quote



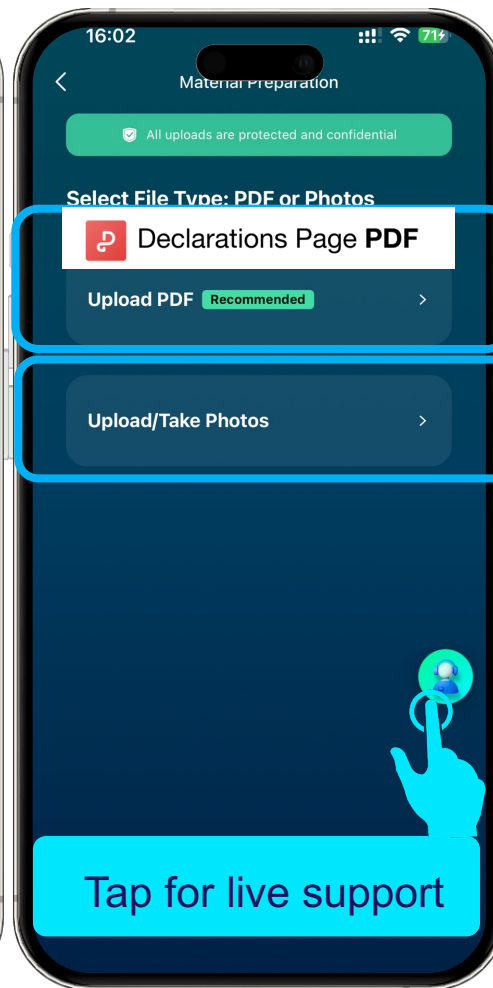
Download GDM App



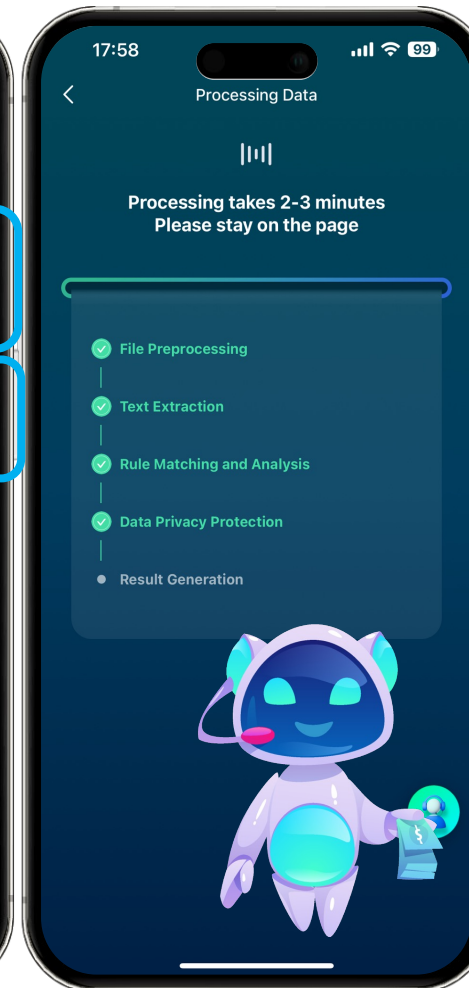
Request a quote



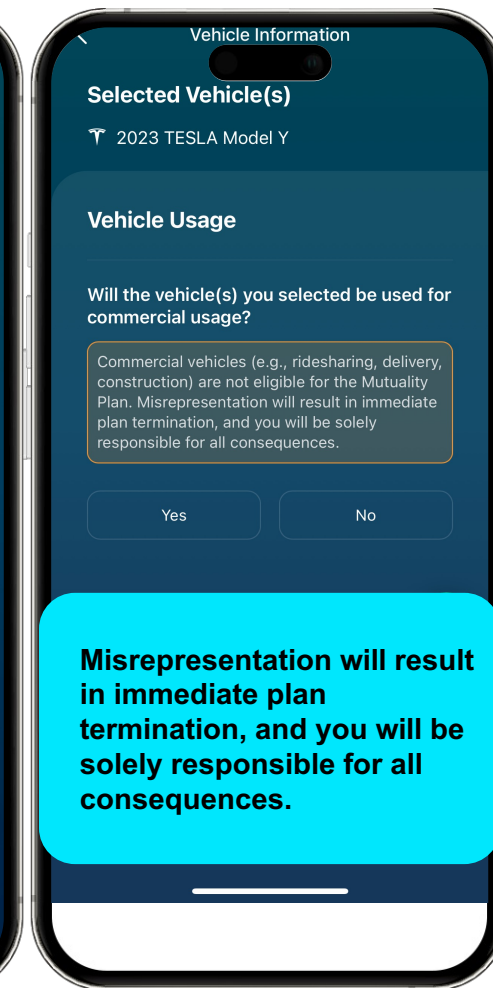
Upload Declarations Page (PDF/photos)



Processing (2-3 minutes)



No Commercial Vehicles



Important Information Before Enrollment



Opting Out and Refunds

① Before the mutuality plan becomes active	Mutuality services are unavailable and no contribution is required	A full refund of the service fee upon cancellation.
② Once the plan is active	Voluntarily opt out during this period or removed from the plan due to failed contribution payment.	Service fees and sharing amount are non-refundable, because you've already gained access to mutual services and contributions have supported other members.

Failed Sharing Payments

Sharing payments are processed every Monday (if there are eligible events). An email reminder will be sent each time a payment is due, so please check your payment records for any issues. If the payment fails, the platform will immediately notify you by email and grant a 14-day grace period. If the payment is not successfully completed within this period, it will be considered as you exiting the plan, and your plan will be canceled.

Important: If your vehicle is involved in an accident during the 14-day grace period, you must first repay any outstanding sharing amounts you're responsible for contributing to other members and restore your payment method to active status before you can submit a new sharing request for your accident.

Understanding the Repair Process: Auto Insurance & GDM

If you maintain existing Collision and Comprehensive auto insurance, please note that GDM's mutuality plan provides secondary support for vehicle damage repair. Should an accident occur while you have both active, your traditional auto insurance provider will serve as primary for your incident. You will initiate the reporting process with them. GDM's mutuality support for eligible damages will then be secondary for any damage that is not covered by insurance but is eligible for sharing.

Commercial Vehicles Are Not Eligible for Enrollment

GDM prohibits the enrollment of any commercial-use vehicles. This includes, but is not limited to: Taxis (including rideshare services like Uber, Lyft), delivery vehicles of any kind, construction vehicles. Members must submit accurate and truthful information about their personal vehicles. If any false or incomplete information is provided during enrollment and an incident occurs, the platform reserves the right to deny mutuality service requests and immediately terminate the membership. Any resulting consequences will be the sole responsibility of the member.

Financed or Leased Vehicles

- ① If you have full coverage: GDM is not insurance and does not replace the comprehensive and collision insurance coverage required by the member's loan or lease agreement. The member must maintain this coverage through their insurance carrier. In case of an accident, the member must file a claim with their insurance company first. GDM is secondary, and only the portion not paid by insurance may be eligible for sharing, such as a deductible. The member must pay the out-of-pocket and remaining pledge balance before sharing can occur.
- ② If you do not have comprehensive and collision insurance coverage and are enrolled in GDM, a sharing request can be filed in the event of an accident. If the vehicle is declared a total loss, the member can request sharing. However, the estimated salvage value will be deducted from the actual cash value. The member will be responsible for paying off their loan. If the member prefers to have GDM dispose of the salvage vehicle, then the member must pay off their loan and submit the signed title to GDM before the estimated salvage value can be disbursed.