

Marketing Principles

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Independent contractor Good Driver Club Independent Affiliates and Independent Referrers (hereafter “Affiliates and Referrers”) must comply with applicable laws and regulations in the conduct of their independent Good Driver Club businesses. Because Affiliates and Referrers may not be familiar with such laws and regulations, the Company has prepared this Marketing Principles document help to educate Affiliates and Referrers and provide them with guidance regarding the marketing and promotion of the Affiliate opportunity and the Good Driver Club Program and to assist Affiliates and Referrers in delivering accurate and non-misleading messages to the public. If an Affiliate or Referrer fails to adhere to these Marketing Principles, the Affiliate or Referrer may be subject to disciplinary sanctions as provided in the Affiliate Application & Agreement and the Policies and Procedures, or Referrer Application & Agreement and Referral Program Terms and Conditions. These Principles will be updated from time to time and it is the Affiliate’s sole obligation to review, learn and adhere to the updated principles. Updates shall be made as provided in the section regarding “Changes, Amendments, or Modifications” in the Policies and Procedures or “Amendments to the Agreement”.

- The most essential fundamental principle to keep in mind is--Good Driver Mutuality Inc. is not an insurance company and Good Driver Club Program is not an insurance product. You shall clearly communicate to the potential members that the Good Driver Club Program is not insurance.
- You shall communicate clearly to the potential members that the Good Driver Club Program will not guarantee indemnification in the event of an accident.
- In the context of multi-level marketing, it is imperative that Affiliate’s primary focus remains on marketing the merits of the GDC Program product itself and fostering good faith in its utility, thus ensuring its introduction to potential markets. You should not solely aim at recruiting other Affiliates based on commission incentives and; rather, emphasis must be placed on the GDC Program’s inherent value to members and not predominantly on the financial rewards of the commission structure to Affiliates.
- Accordingly, in accordance with multi-level marketing practices and to avoid the illegal structure of a pyramid scheme, you should not focus solely on recruiting a large number of Affiliates. Instead, your efforts must prioritize the legitimate sale and marketing of the GDC Program to members, and any network expansion should result from genuine interest in the GDC Program offering rather than the mere pursuit of recruitment for financial gain.
- Do not say the GDC Program is “Similar to” auto insurance. Instead, you should emphasize that the GDC Program is different from auto insurance.
- You should not say that the GDC Program is a replacement for traditional insurance. Instead, you should emphasize that the GDC Program will disrupt traditional insurance.
- You should not criticize any insurance company specifically. Instead, you may emphasize that the insurance industry in general has many problems. For example, recent premium increases in the insurance industry.

- Do not use peril related or insurance/security related terminology in written communications including legal contracts, point of sale materials, sales training, etc. Specifically, avoid using terms indicative of promised indemnification, risk transfer and risk disbursement as below:

- ✓ Adjust
- ✓ Adjuster
- ✓ Assurance
- ✓ Claim
- ✓ Cover / Cover loss
- ✓ Coverage
- ✓ Deductible, you can say “out-of-pocket expenses”
- ✓ Insurer
- ✓ Insurance Company
- ✓ Insurance
- ✓ Premium