

GOOD DRIVER

club

Good Driver Club or GDC is not an Auto Insurance Product

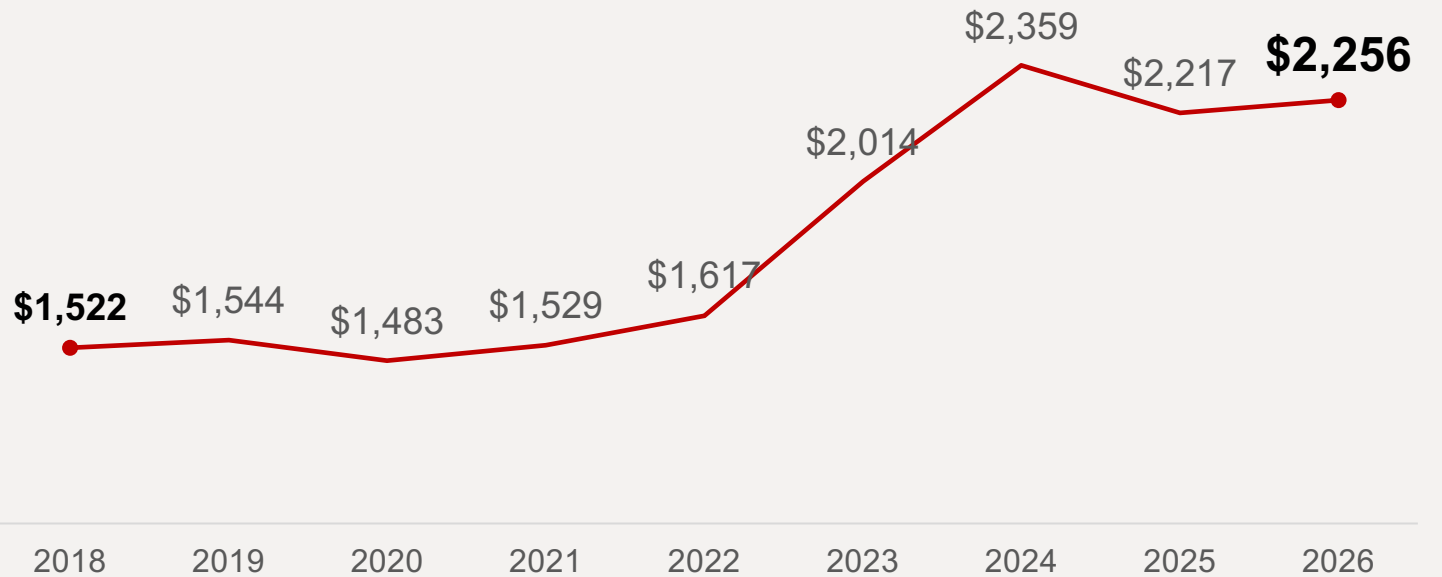
Good Driver Club (GDC) is a modern alternative to collision and comprehensive designed specifically for good drivers to save money.

PAIN POINT

Auto Insurance Costs Keep Rising. Good Drivers Deserve a Better Option.

- The average American family spends about 7% of their household income on auto insurance.
- Auto insurance rates are increasing by approximately 24% per year on average.

2018-2026 Average Annual Car Insurance Premium in the U.S. (Full Coverage)



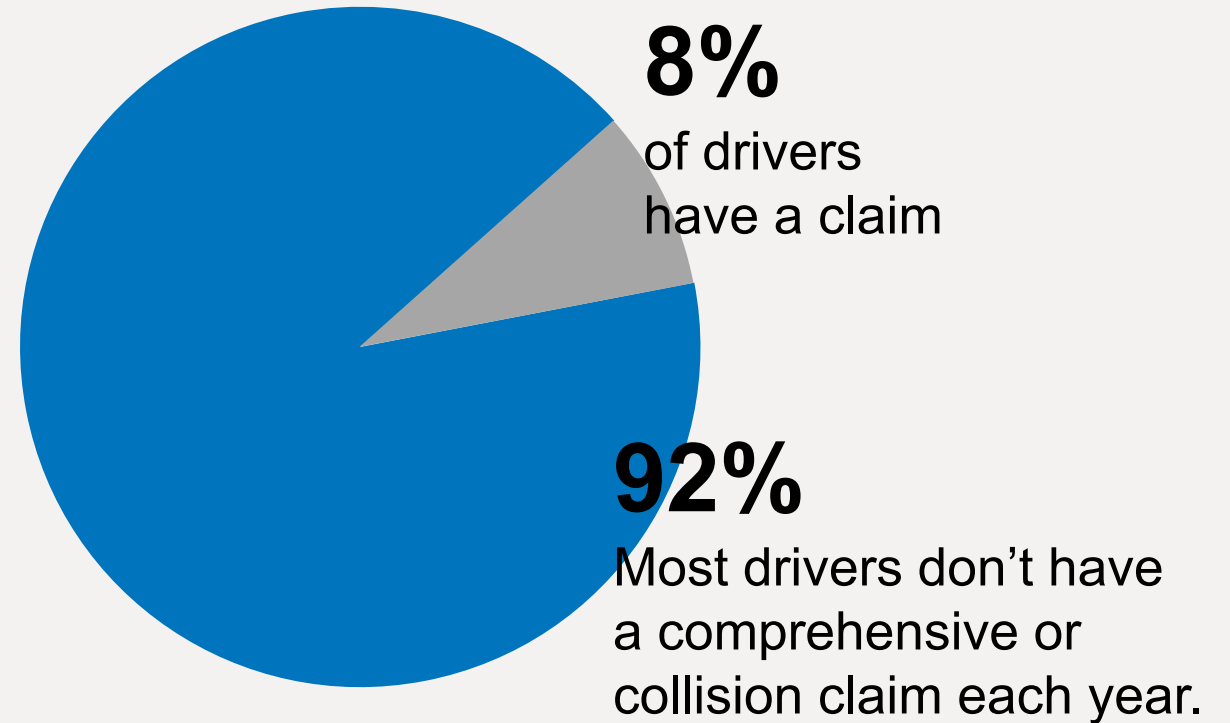
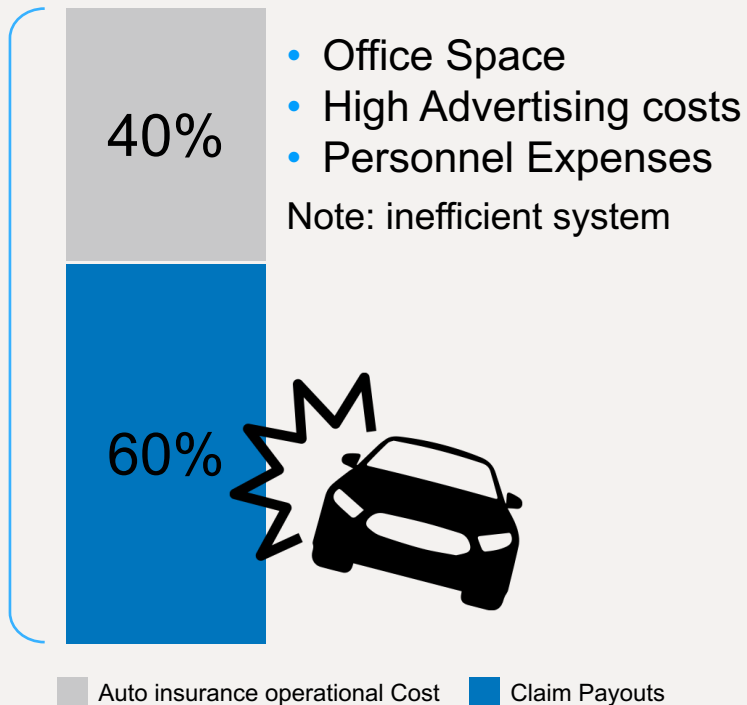
Data Scope & Definitions

Full Coverage Definition: All figures are based on full coverage insurance, including liability, comprehensive, and collision coverage.

Timeframe: Data from 2018–2024 reflects actual reported figures. Projections for 2025–2026 are based on current inflation conditions and insurer rate filing trends.

Overpriced and underused — a bad deal for most good drivers.

Auto insurance: how your premium is used.



S&P Global Mobility. (2024, May 15). Average Age of U.S. Light Vehicles Reaches Record 12.6 Years; Growth Rate Slowing. Retrieved from <https://www.spglobal.com/mobility/en/research-analysis/average-age-of-us-light-vehicles-reaches-record-12-6-years-growth-rate-slowing.html>

Liability + GDC = Savings Opportunity

PROVIDED BY INSURANCE

Liability

- Required by law in most states
- Covers damage to other people's cars

PIP/Medpay (Medical protection)

Uninsured Motorist

Underinsured Motorist

NOT INSURANCE **GOOD DRIVER** *club*

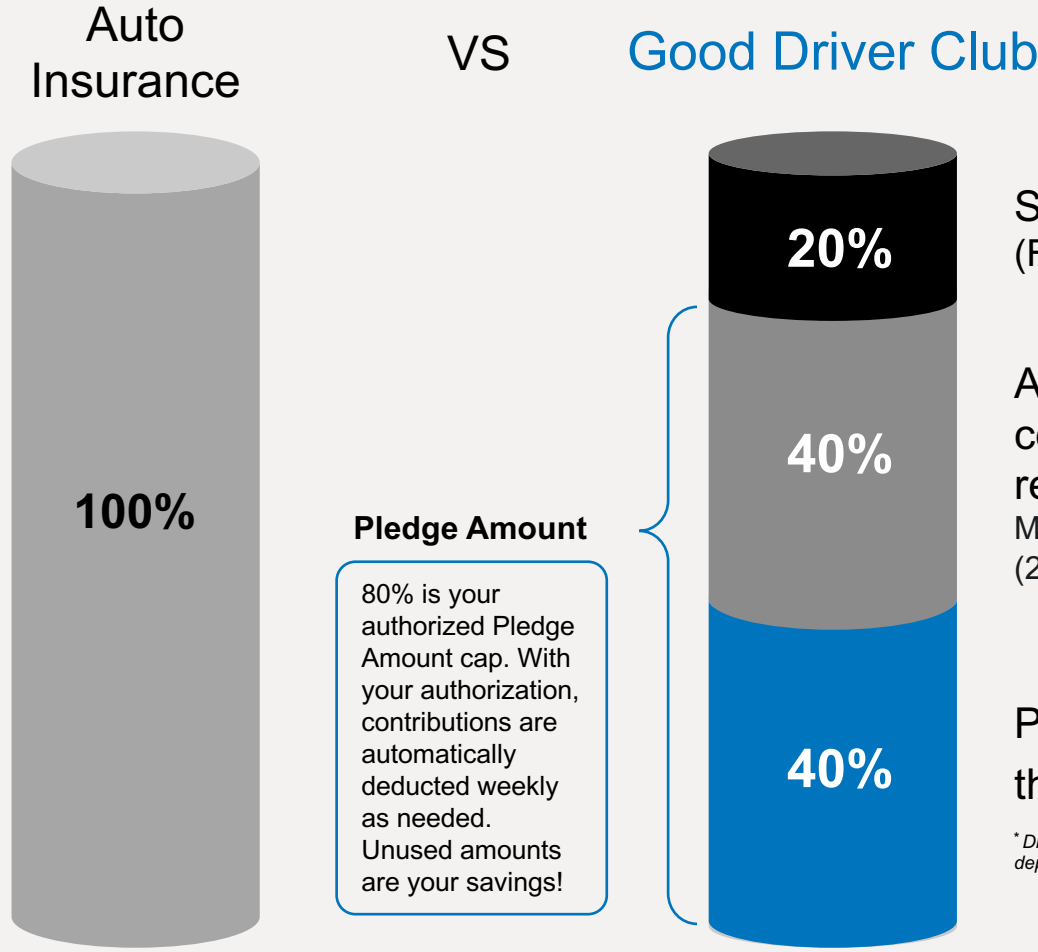
Collision and comprehensive alternative. Covers damage to your own car:

- Accidents
- Hit and runs
- Backing into a pole
- Hail damage
- Optional: Roadside Assistance and Transportation Assistance

4 KEY SAVINGS MECHANISMS

SAVING MODEL

How weekly sharing works



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*

*Disclaimer: *The savings of 40% are not guaranteed and actual savings may depend on the driving behavior of the community.

Congratulations on staying accident-free for 6 months!
You saved \$578, or 47% of your quote!

Pledge Amount	=	Quote Amount	-	Service Fee (6-Month Term)
\$973.88		\$1217.36		\$243.48

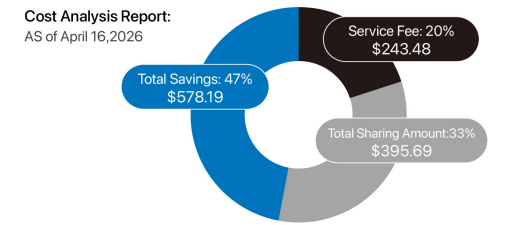
We share. We save. Members contribute to the repair costs of accidents within the community.

Week	Date	Weekly Sharing Amount	Weekly Surplus
	(Every Monday)	+ Transaction Fee	+ Overwrite \$973.88/26 weeks/\$40.07 per week*
1	09/29/2025	\$15.42 +\$0.54	\$25.15
2	10/06/2025	\$2.87 +\$0.14	\$37.70
3	10/13/2025	\$0.00 +\$0.00	\$40.57
4	10/20/2025	\$6.77 +\$0.27	\$33.80
5	10/27/2025	\$24.68 +\$0.84	\$15.89
6	11/03/2025	\$32.07 +\$1.09	\$8.02
7	11/10/2025	\$15.05 +\$0.53	\$25.52
8	11/17/2025	\$12.81 +\$0.46	\$27.76
9	11/24/2025	\$23.21 +\$0.79	\$17.36
10	12/01/2025	\$34.89 +\$0.11	\$5.68
11	12/08/2025	\$0.00 +\$0.00	\$40.57
12	12/15/2025	\$18.27 +\$0.64	\$22.30
13	12/22/2025	\$17.37 +\$0.61	\$23.20
14	12/29/2025	\$26.07 +\$0.91	\$13.65
15	01/05/2026	\$17.52 +\$0.61	\$23.05
16	01/12/2026	\$12.65 +\$0.46	\$27.92
17	01/19/2026	\$16.07 +\$0.67	\$24.50

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 GDC Members) x Pledge Amount Balance of Each Member

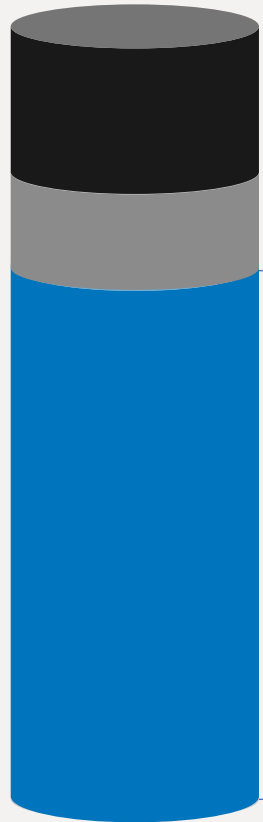
\$395.69	+\$13.78	\$578.19
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Transaction Fee: The payment transaction fees are charged by the payment processor and the issuing bank of your payment method. These fees are neither paid to the members who obtained the authorized sharing amount nor to the GDM platform, and they are not included in the calculation of the pledge balance.
Weekly Surplus: Weekly surplus may not be realized and is subject to individual and community driving behavior; the final surplus will be confirmed at the end of the plan.
Compared With: \$800.00 / 25 (weeks) = \$32.45 per week. This assumes full expense in one week with no surplus remaining.



SAVING MODEL

What happens if you're involved in an eligible event?



20% Service Fee: \$200
(For a Six-Month Period)

Weekly sharing: \$100

Example Accident Case #202519

Repair Costs: **\$10,000**

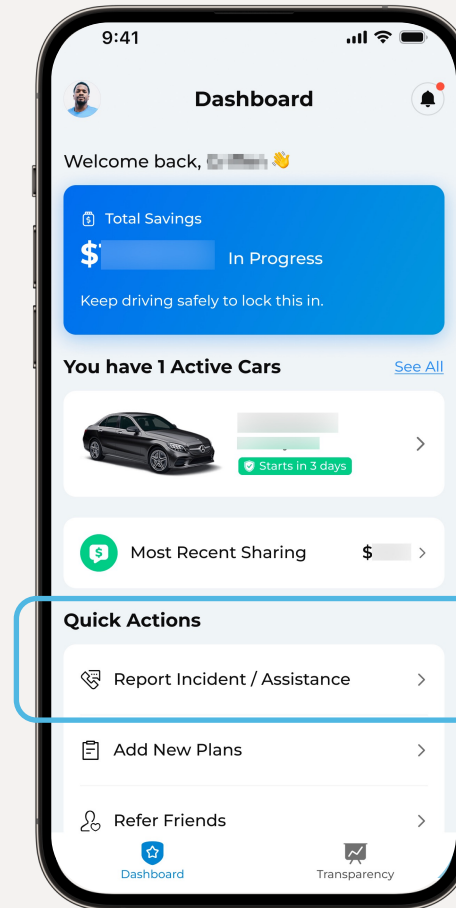
- \$700 (Remaining Pledge Amount)

- \$250 (Out-of-Pocket Amount)

= \$9,050 (GDC Community Shared Amount)

Total Shared Amount = (Weekly Shared Amount ÷ Total Pledge Amount of All GDC Members) x Pledge Amount Balance of Each Member

Repair Costs = Remaining Pledge Amount
+ Out-of-Pocket Amount
+ GDC Community Shared Amount



How to Submit an Eligible Event:

- Open GDC app and tap Report Accident.
- Upload accident photos and contact details.
- An Auto Damage Specialist 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.

REPAIR SERVICE

Trusted Shops. Quality Repairs. Fair Prices

Over 5,000 GDC 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

Logos displayed around the map:

- LKQ
- Safelite AutoGlass
- solvd
- SERVICEUP
- Scout Works
- Copart
- ELITEK VEHICLE SERVICES
- CrashBay
- nexterra

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
- GDC 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

We maintain exceptional service while continuously driving down costs.

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

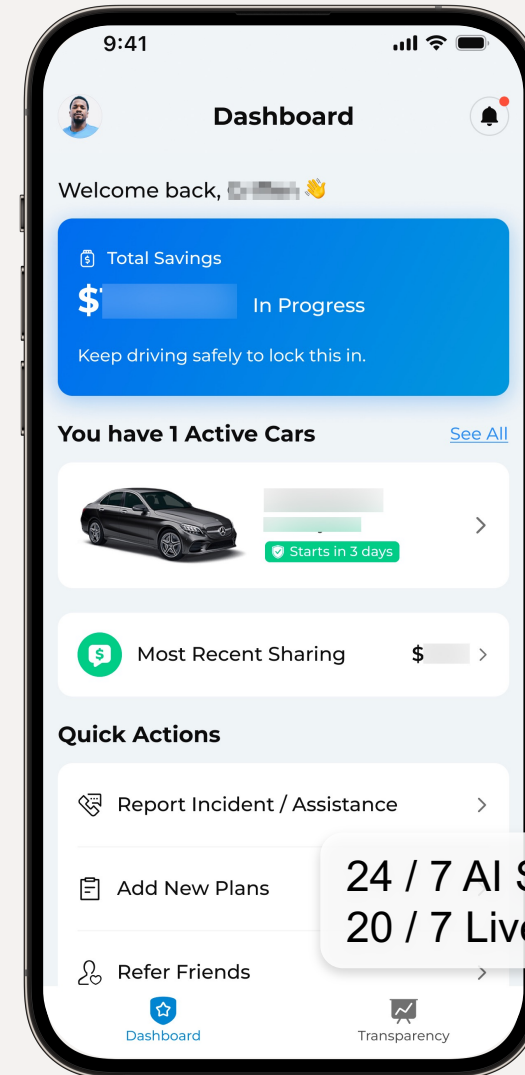
Verified, high-quality repair shops selected by the platform.

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.

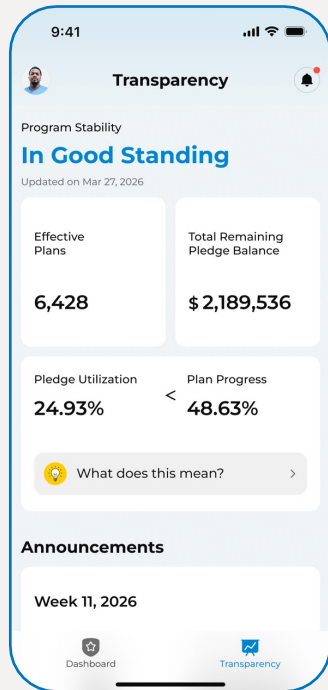


5 REASONS TO CHOOSE GDC

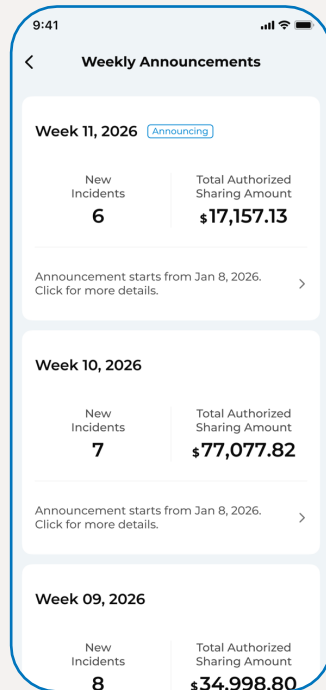
TRANSPARENCY

Transparency at the Core of Our Product

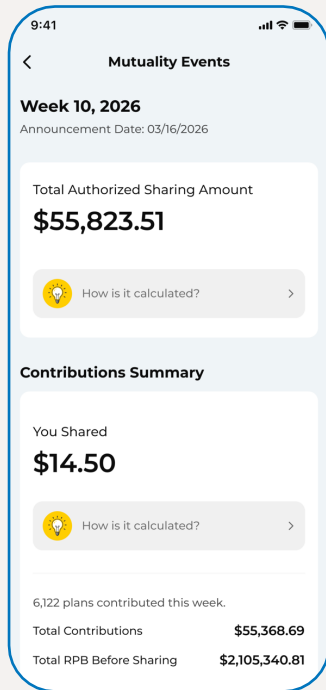
Contribute after knowing the incident.
Know where your money goes.
Your contributions, your choice.



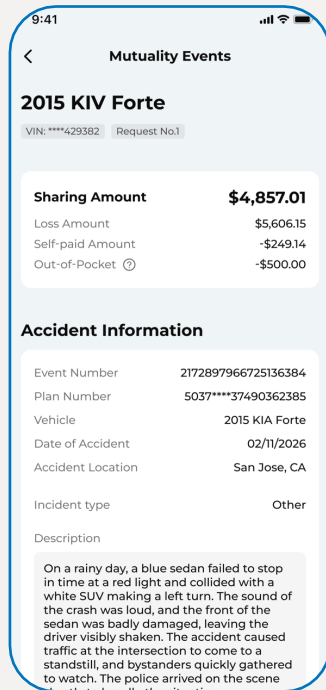
Platform Health



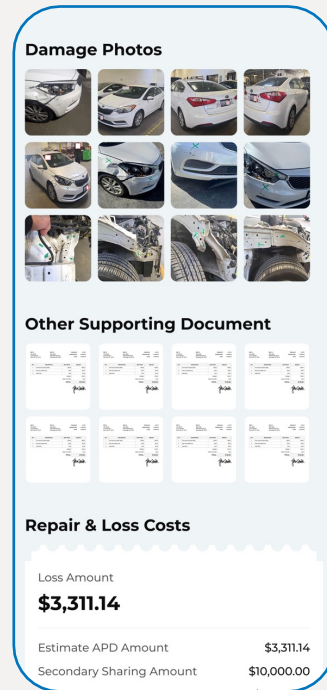
Announcement



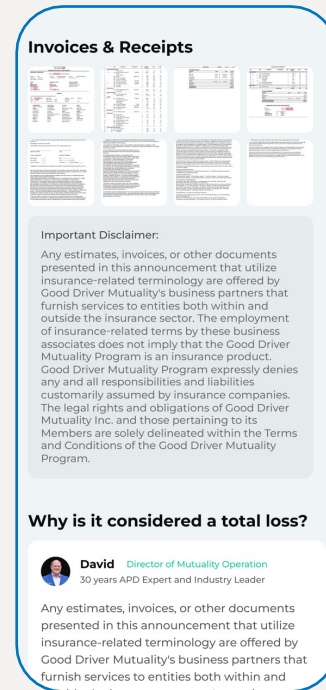
Sharing Amount



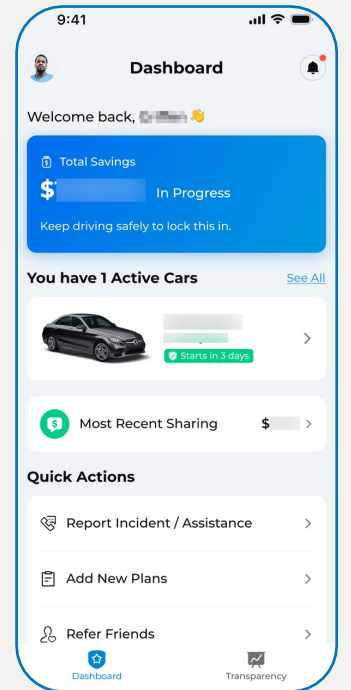
Incident Information



Damage Photos



Invoices & Receipts



Total Savings

Personal Data Protected by World-Class Encryption Standards



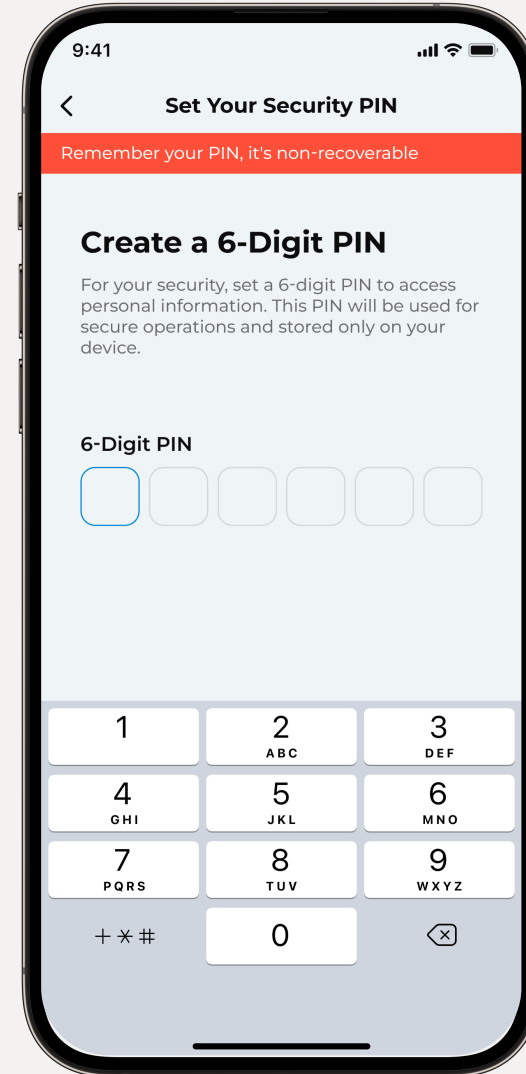
Payment Security

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.



ABOUT GDC



We help good drivers keep more of their money.

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

• 2022: US company Founded

Established regulatory and legal framework

• 2023: Service Infrastructure Development

Developed the Good Driver Club app and service systems.
Built a network of 5,000+ partner repair shops.

• 2024: Good Driver Club App Launch

June marked the arrival of our first batch of Members on the Good Driver Club app.

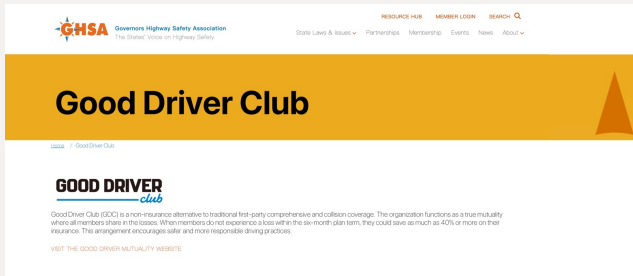
• 2025: Demonstrated Product Success

Positive member feedback: Significant cost savings, high renewal rates, and top-rated repair services.



SOCIAL IMPACT

GDC's Role in Road Safety & Industry Innovation

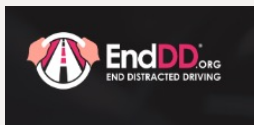


GHSA Member

Governors Highway Safety Association

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

GDC 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.

GDC 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.

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

A Community of Good Drivers, Winning Together

Scan to See
the People
We've Helped



Sandy Jun 9
Seattle is exploding! Less than two months has more than 200 cars! We have attracted excellent leaders! Congratulations to our GDM team in Seattle. Super proud of you all!

Y.L. Jun 10
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 months...

Ben (Ben U.) Jun 10
For the past year, I had been searching... Frustrated with how rapidly insurance premiums kept rising every year. Despite maintaining a clean driving record and rarely making claims, my family's ann...

Amy Guan Jun 10
I love GDM and lark App, it [redacted] and make all procc 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 Jun 10
Joining GDM is the best thing ever happer restaurant business for over 40 years, ope cost me a lot of money, energy and efforts GDM not only helping myself, my families i money on our cars insurance, more than ti us an opportunity to make an extra income uncertainty economy. Now, I just promote is L5 to L8 & more. Thanks GDM Founder ' this platform for the community and Hella Griffin, David, Alan, Steven, [redacted] leader Sandy...

HELEN ZHEN Jun 10
I am very happy to have a chance to be [redacted] 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 10
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!

Lina Chen Jun 10
From Confusion to Clarity: How GDM Helped Me Save and Promote Safer Driving
A few months ago, car insurance was a topic that confused me. I didn't understand the different coverages, how premi...

Cinty.Z Jun 10
Last August, I realized my car insurance was too high. That's when a friend introduced me after learning about it, I was instantly convinced that this product wasn't just innovative; it was a real need in the U.S. market with unlimited potential!

Jackie Chong Jun 10
When I first learned about GDM, I already think it's a brilliant idea!

JUNHUIS Jun 10
Learn every day, make progress together, let more people know about GDM and join GDM.

ALICE.C Jun 10
Last December, while venting about rising insurance premiums at my friend Connie's place, she lit up and joined GDM. She'd just joined weeks prior, so she in Alan from the GDM team to break it down GDM isn't insurance — it's an alternative to comprehensive coverage. When signing up the quote as a service fee upfront, and the 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.

ALICE.C Jun 10
I joined GDM because I was inspired by the founder, William. He has an MBA from Stanford and has been a safe driver for 15 years. But he was paying over \$3,000 a year for car insurance and the car was worth only \$15,000! That didn't make sense. So he created GDM to help good drivers like me. It's not insurance, it's a smart way to support each other and save.

Cinty.Z Jun 10
I've been a chef for 18 years and own a restaurant located in the center of the universe, heart of downtown Palo Alto. It's a well-known local favorite, and over the years I thought I had seen it all—until one day, a simple post on my friend Jason's social media...

ALICE.C Jun 10
I joined GDM because I was inspired by the founder, William. He has an MBA from Stanford and has been a safe driver for 15 years. But he was paying over \$3,000 a year for car insurance and the car was worth only \$15,000! That didn't make sense. So he created GDM to help good drivers like me. It's not insurance, it's a smart way to support each other and save.

**GET STARTED
WITH GDC
IN SIMPLE STEPS**

WHAT WE NEED

Your Declarations Page & Driver License

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

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

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: 103 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	\$3,500 each Accident	\$7.00
Damage/Collision Deductible Waiver		
Total Premium for 2023		\$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	Collision Deductible Waiver Applies	\$4.00
Damage/Collision Deductible Waiver		
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**

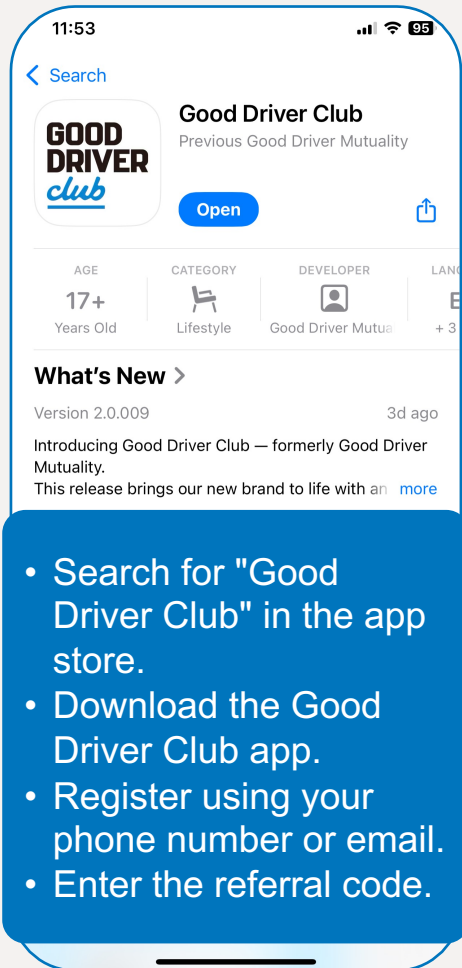
Policy Contract and Endorsements
Your insurance policy and any endorsement(s) contain a full explanation of your coverage. The policy contract is form U-10 MIC California Auto Policy (03/2023). The contract is modified by endorsement(s).

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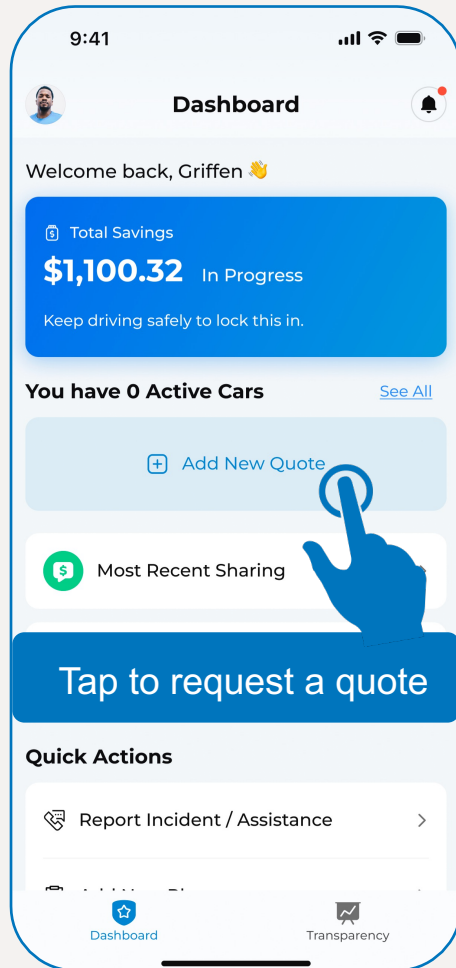
If you have

GET YOUR QUOTE

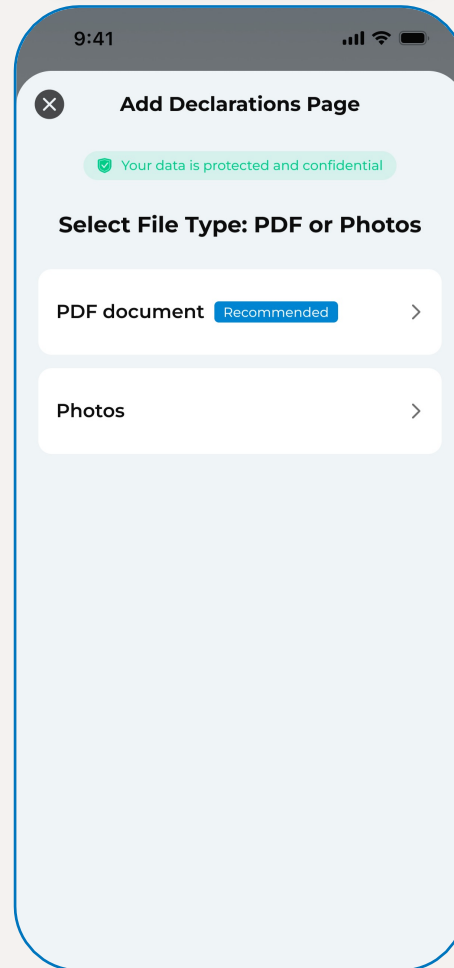
Download GDC App



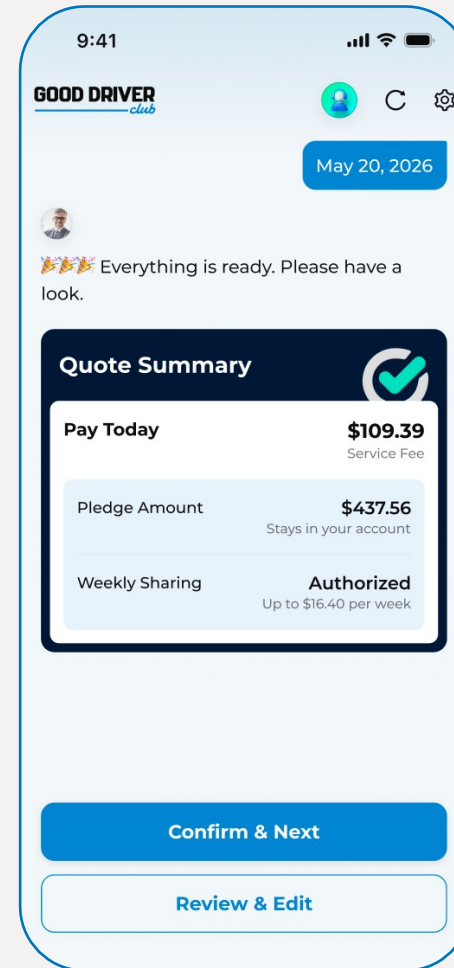
Request a quote



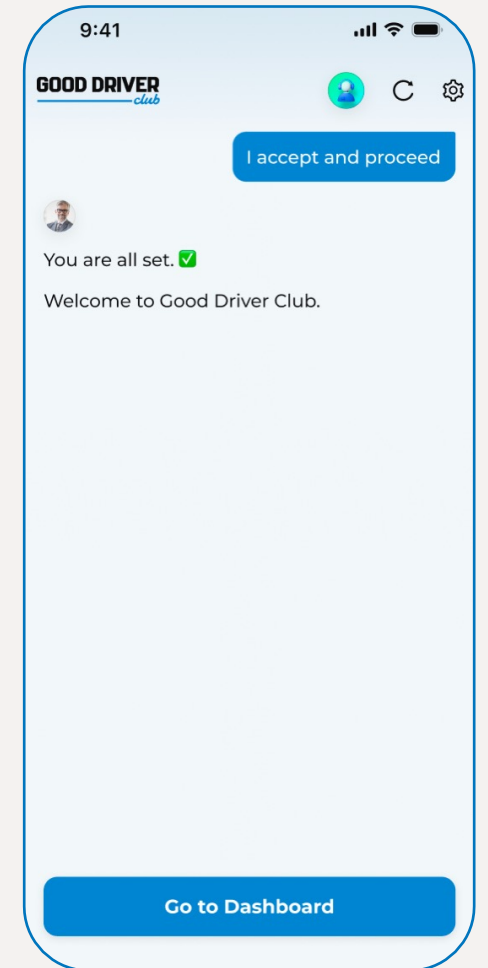
Upload Declarations Page (PDF/photos)



Review Your Quote Summary



Join the Club



IMPORTANT INFORMATION BEFORE ENROLLMENT

Opting Out and Refunds

① Before the plan becomes active	GDC 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 GDC 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 & GDC

If you maintain existing Collision and Comprehensive auto insurance, please note that the GDC provides secondary support for vehicle damage repair.

Should an accident occur while you have both active, your auto insurance provider will serve as primary for your incident. You will initiate the reporting process with them. GDC 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

GDC 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 GDC service requests and immediately terminate the membership. Any resulting consequences will be the sole responsibility of the Member.

Financed and Leased Vehicles

- ① If you have full coverage: GDC is not insurance and does not replace the comprehensive and collision insurance coverage required by the Member's loan 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. GDC is secondary, and only the portion not paid by insurance may be eligible for sharing. 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 GDC, 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 GDC dispose of the salvage vehicle, then the member must pay off their loan and submit the signed title to GDC before the estimated salvage value can be disbursed.
- ③ GDC does not accept leased vehicles.

**GOOD
DRIVER**
club

<https://www.gooddriver.ai>

**WE HELP GOOD DRIVERS
KEEP MORE OF THEIR MONEY.**

