

GOOD DRIVER

club

<https://www.gooddriver.ai>

The GDC Program is not an insurance that guarantees loss payment. It is a community-based auto loss sharing program.

**WORRIED ABOUT
RISING CAR
INSURANCE COSTS?**

Not Just Perception — A Real Trend

Auto insurance average annual increase **24%**

Share of household income **7%**

Historical data only

Future trends may vary due to multiple factors

Unit: USD

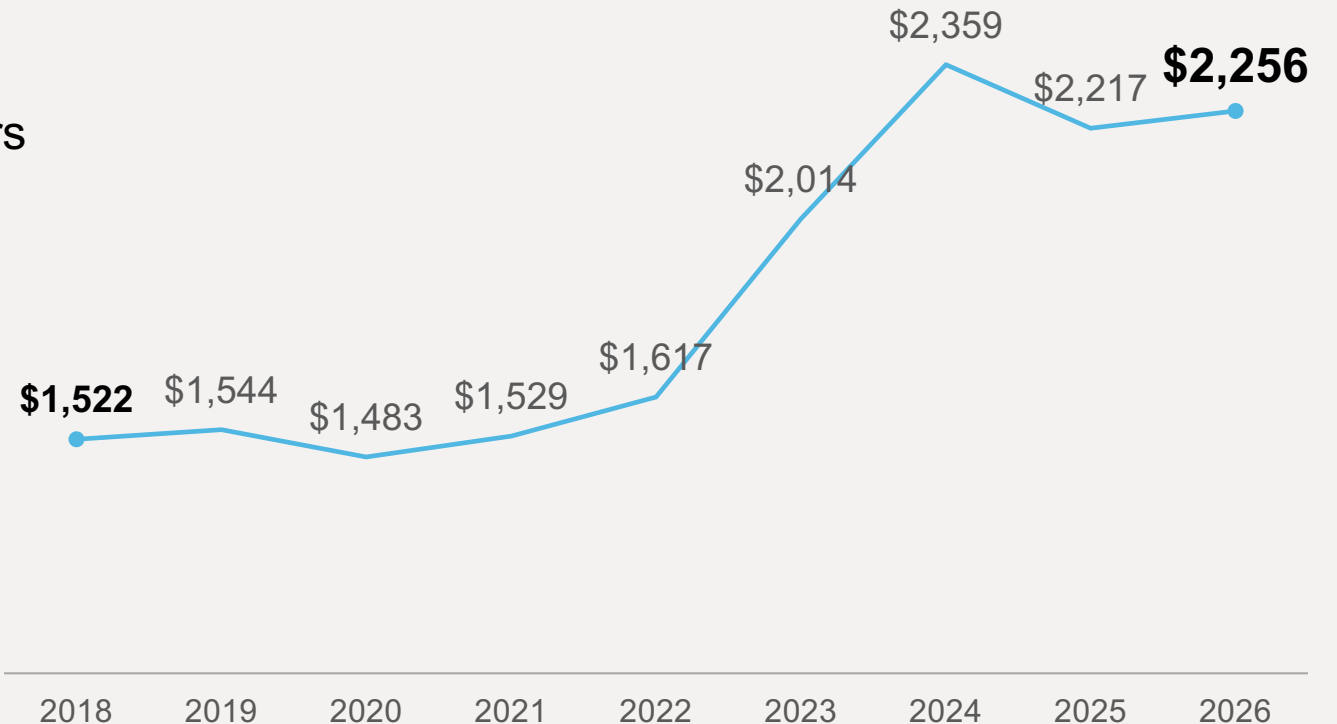
	2023	2024
median # of cars per HH	2.3	2.3
x Median full coverage premium	2,014	2,458
= total car insurance premium per HH	4,632	5,653
÷ Median HH income	74,755	80,610
= % of car insurance costs as HH income	6.2%	7.0%

* data source: US Census Bureau; Bankrate

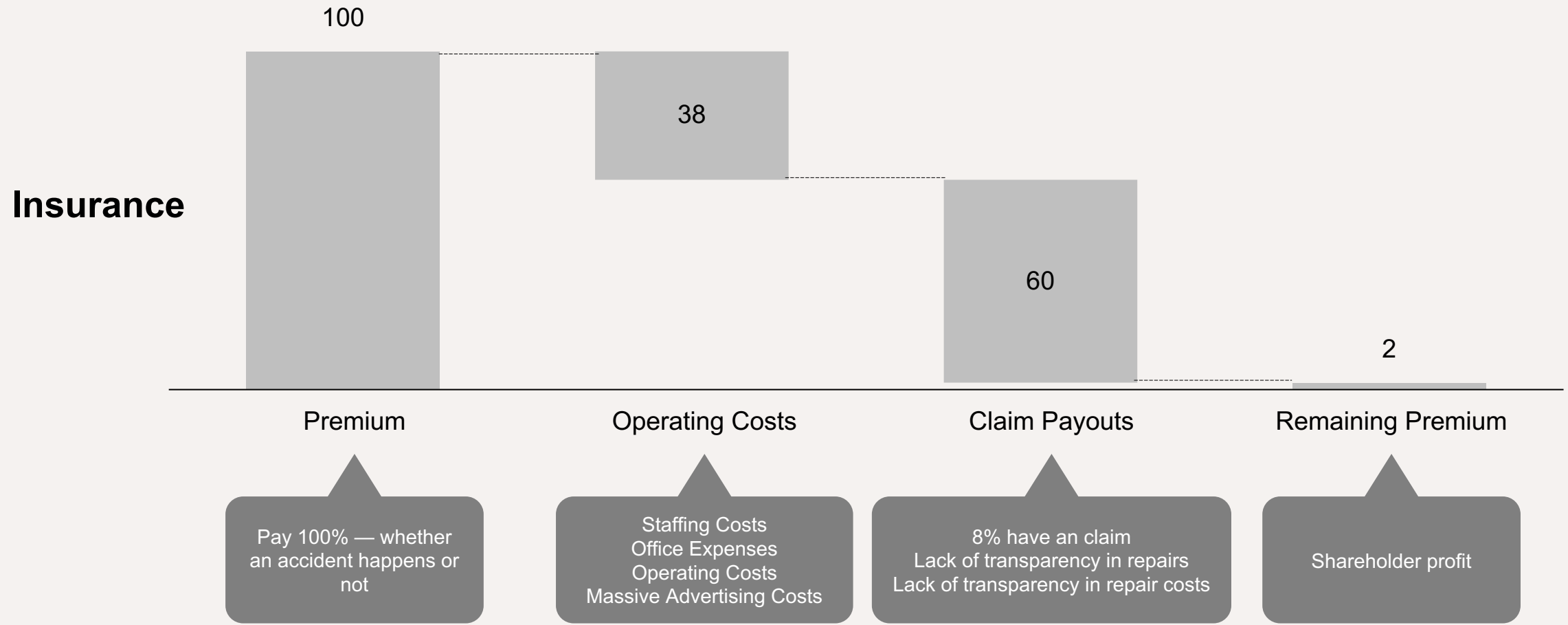
Data Scope & Definitions

- **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.

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



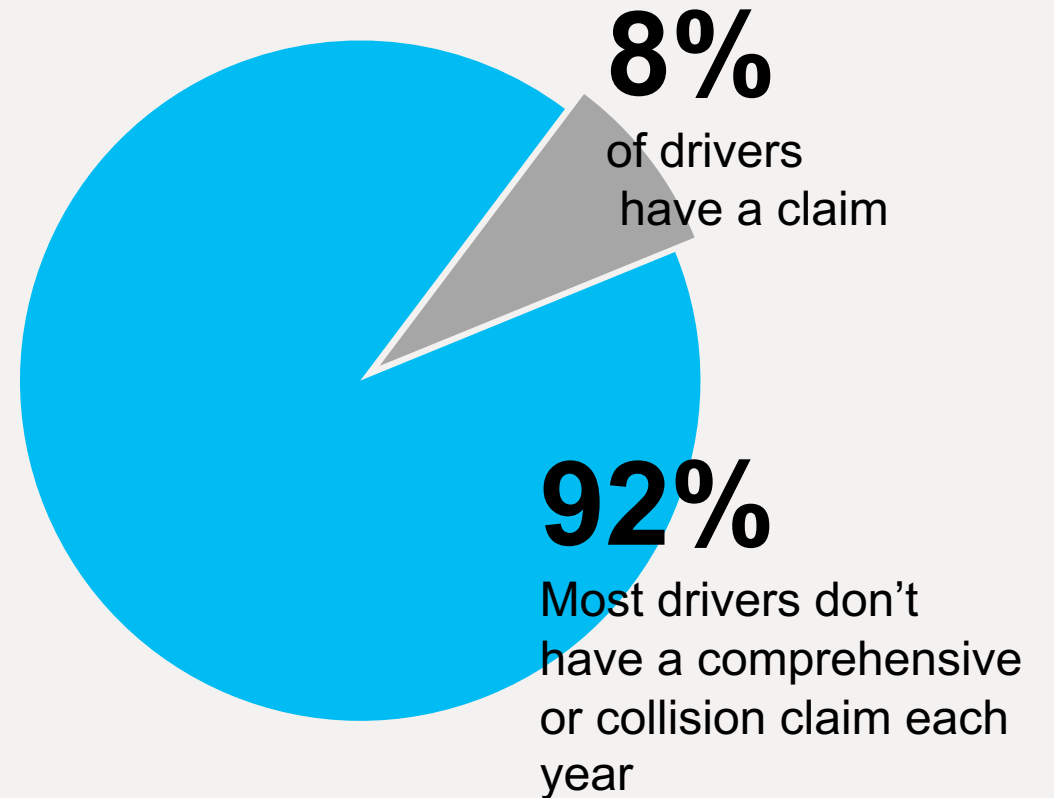
Why Is Car Insurance So Expensive?



Source: State Farm® (2021 Annual Report) and internal analysis [statefarm.com/2021annualreport](https://www.statefarm.com/2021annualreport)

Whose Risk Are You Paying For?

- 90%+ accident-free for years → Paying for others
- A single accident → Penalized for years
- Inexperienced driver in the household → Everyone's rates go up
- Single → Potentially considered high-risk
- Living in a high-risk area → Pay more, even if you drive safely

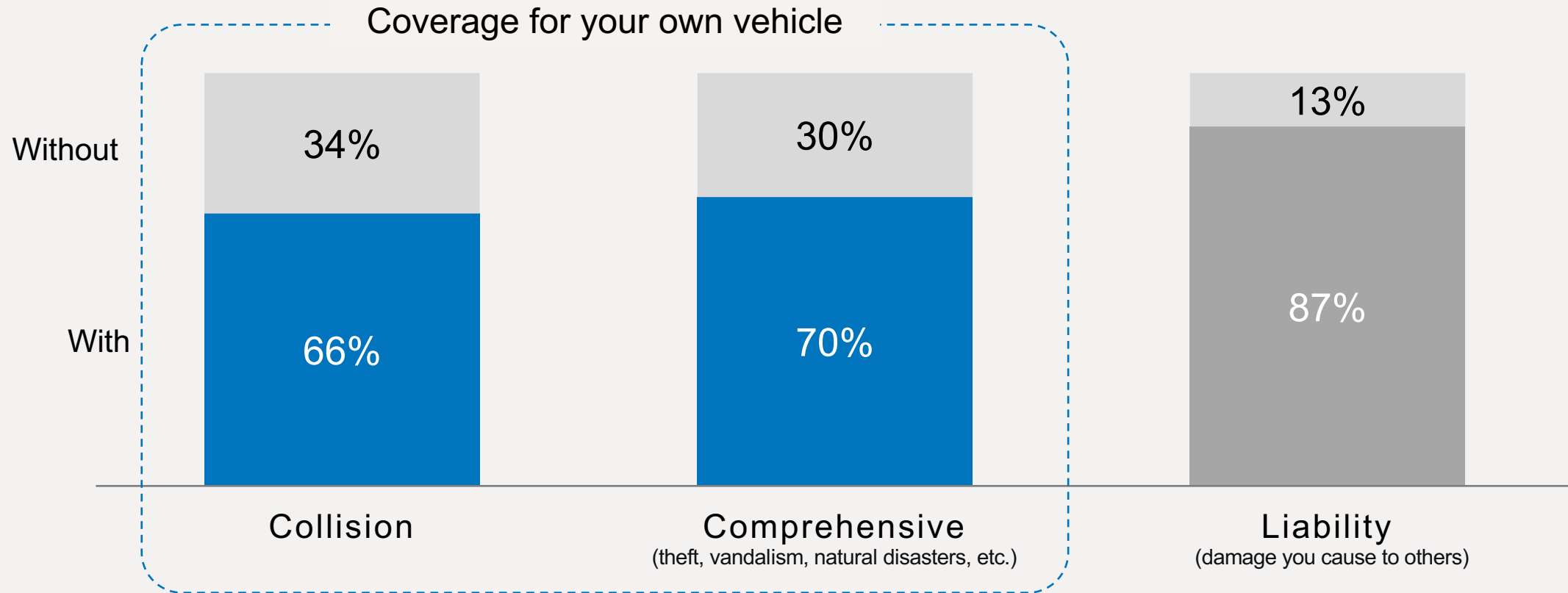


**Pricing is influenced by many factors,
Not fully based on individual behavior!**

Based on industry data and analysis; results may vary by region and demographic.
Source: Insurance Information Institute (III) and internal analysis
<https://www.iii.org/fact-statistic/facts-statistics-auto-insurance>

Do You Actually Have a Choice?

Share of Cars Without Coverage by Type (2020)



Source: Insurance Information Institute (III), "Auto Insurance Facts and Statistics 2024" based on ISO/NISS data, and Insurance Research Council (IRC), "Uninsured Motorists, 2022" study, and internal analysis.
<https://www.iii.org/fact-statistic/facts-statistics-auto-insurance>

What if you could save with no accidents?

Damage to Your Own Vehicle → Join Good Driver Club

- Vehicle damage from an accident
- Non-accident damage (theft, vandalism, natural disasters, etc.)
- Roadside Assistance & Transportation Support During Repairs

Damage or Injury to Others → Insurance

- Liability (property damage and bodily injury to others)
- PIP / MedPay (medical expenses)
- UM — Uninsured Motorist (Other driver has no insurance)
- UIM — Underinsured Motorist (Other driver's coverage is insufficient)

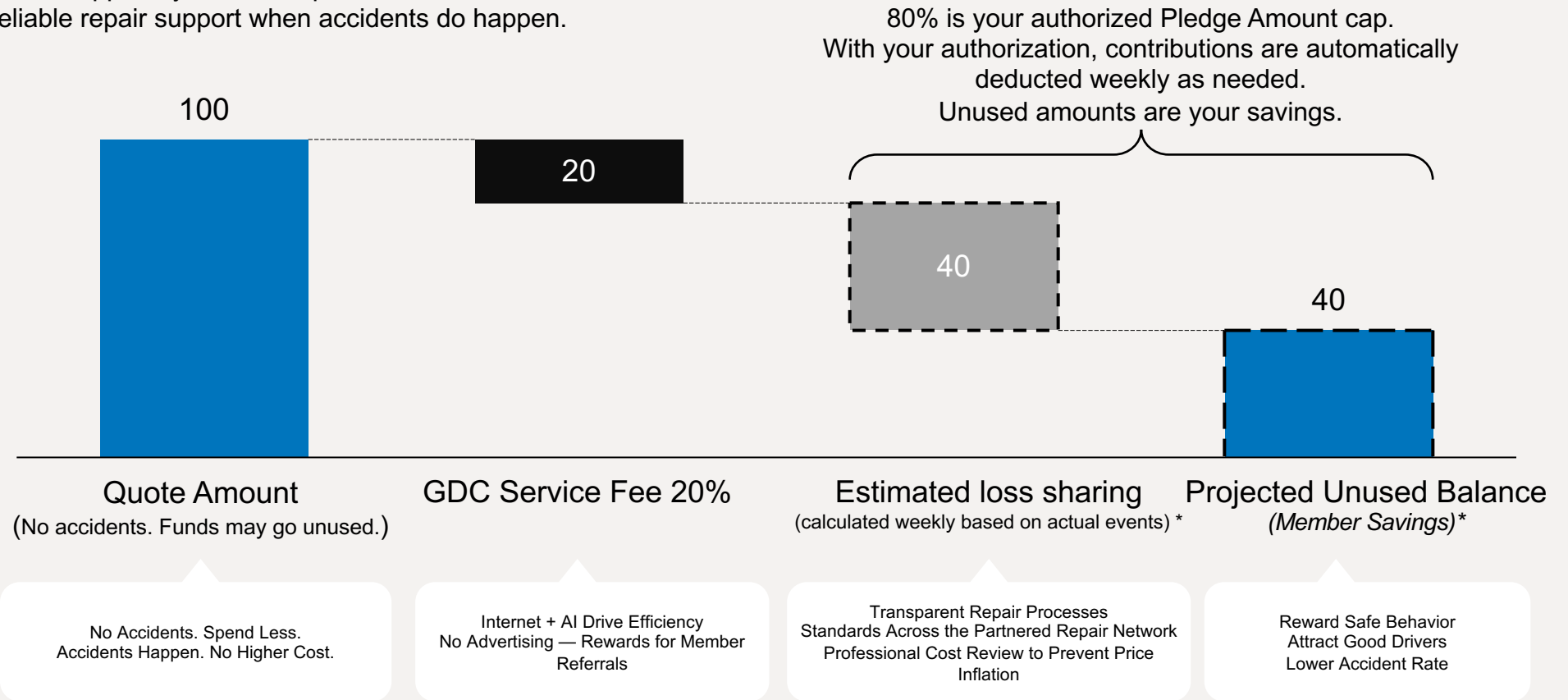
Drive accident-free. Save up to 40%*

No higher overall cost when an accident happens,
with top-rated repair service.

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

What makes it different from insurance?

Good Driver Club is not an insurance company — it is a mutual organization of good drivers. When one vehicle has an accident, Members share the costs through transparent rules, making cost allocation more efficient and fair. Combined with a full-service support system, it helps reduce costs when no accidents happen, and provides reliable repair support when accidents do happen.



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

Actual cost: \$639*

= \$243 (20% Service Fee) + \$396 (shared cost for others)

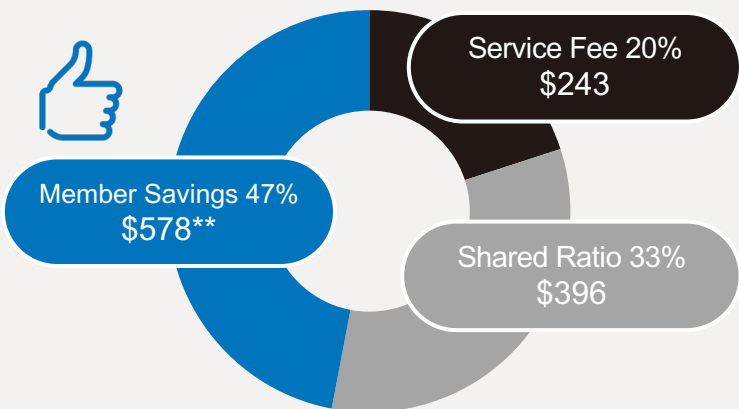
Examples: How costs change in different scenarios?

No Accidents, Save More

Quote Amount : \$1217

Actual cost: \$639*

= \$243 (20% Service Fee) + \$396 (shared cost for others)



GDC average weekly cost: $\$396 \div 24 \approx \17 (1.7%)

Insurance average weekly cost: $\$974 \div 24 \approx \41 (4.2%)

Promotional benefit:

If a single allocation exceeds 3.75%, and Members are not required to contribute beyond this limit.

Figures are rounded for illustrative purposes.

** Savings are not guaranteed and actual savings may depend on the driving behavior of the community.

Week	Date (Every Monday)	Weekly Sharing Amount + Transaction Fee +	Weekly Surplus * Compared With \$973.88/24 weeks = \$40.57 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
18	01/26/2026	\$19.04 +\$0.66	\$21.53
19	02/02/2026	\$23.80 +\$0.81	\$16.77
20	02/09/2026	\$19.34 +\$0.67	\$21.23
21	02/16/2026	\$16.81 +\$0.59	\$23.76
22	02/23/2026	\$9.34 +\$0.35	\$31.23
23	03/02/2026	\$14.70 +\$0.52	\$25.87
24	03/09/2026	\$15.61 +\$0.55	\$25.16
25			
		\$395.69 +\$13.78	\$578.19

For illustrative purposes only. Actual shared amounts will vary based on community size and accident activity during the period.

Accidents, No Higher Cost

Example: Loss Amount \$5000

- 900 Your Remaining Pledge Balance
- 500 Your Out-of-Pocket Amount
- = 3600 GDC Community Sharing Amount

How Allocation Works: Shared Proportionally Among Members

Your Allocation =

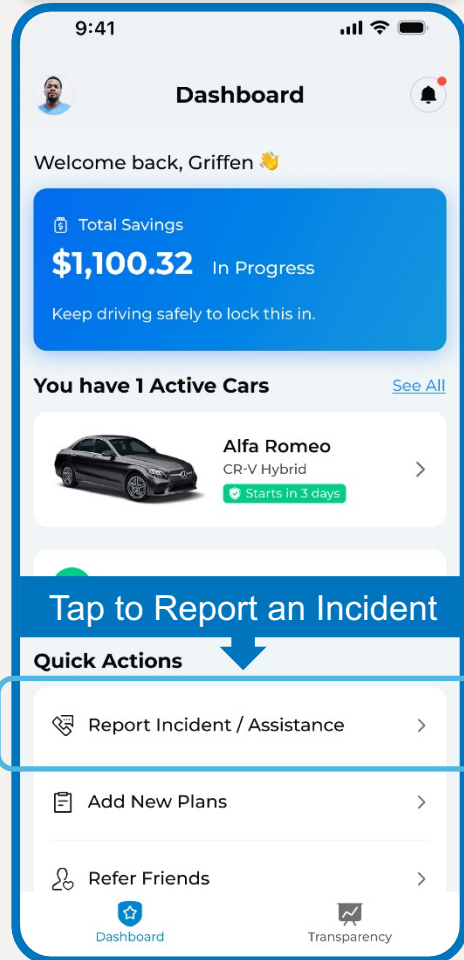
Total Shared Amount ÷

Total Remaining Pledge Balance of all GDC Members ×
Your Remaining Pledge Balance

The shared ratio is dynamic and varies based on actual conditions.

What about service and experience?

Member → Report Incident In The APP



GDC Incident Support Team

30 years of experience in the auto physical damage industry



Led by industry leaders
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

ADS Operating Hours:
Weekdays, 8 AM – 8 PM ET

Partner Network

Solvd: Reliable Collision Repair Management...

Choose a vetted shop near you, backed by a lifetime...



ServiceUp: Concierge Collision Pickup and...

Your vehicle can be picked up, repaired, and returned...



Safelite: Auto Glass Repair, Replacement, an...

Vehicle glass damage can be handled on-site or at a shop...



LKQ Corporation: Alternative Parts Partner

Quality alternative parts come with warranty support and...



Copart: International Salvage Auction and...

If your vehicle is a total loss, Copart handles the auction...



Vecto: Rideshare and Rental Partner

Rideshare or rental service is arranged with no upfront...



Nexterra: Hail and Overspray Repair Partner

Many dents can be repaired without repainting, backed b...



Additional Service Partners: Inspections,...

If your repair needs extra review, a specialist can come...



- Over 5,000 GDC partner repair shops across the U.S.
- Standardized pricing with multi-party review
- Lifetime guarantee on workmanship & repair quality

Designed to benefit Members and ensure consistent pricing and service quality, repairs are handled within GDC's trusted partner network.

- OEM parts are prioritized for safety items;
- Other parts are sourced through LKQ, with carefully vetted, certified aftermarket options.

If no partner shop is available within a 25-mile radius, we'll work with you to find a suitable solution.

Who's Included? Fair Cost Sharing, No Luxury or Commercial Vehicles

Who Can Join

Eligible vehicles:

Vehicle Type: 9 seats or fewer

Original Retail Value: ≤ \$100,000

Model Year:

- * US & EU Coupes/Sedans: ≤15 yrs
- * Other brands/models: ≤20 yrs

Vehicle Usage :

- * Non-commercial
- * ≤ 30,000 miles/year



How We Keep It Fair

To remain eligible for renewal, a Member must report no more than one eligible service event within the last six months.

- The first glass-only replacement is not counted.



Ineligible Vehicles

Commercial-use vehicles (e.g., Uber, delivery, construction vehicles); Luxury, high-performance, antique and classic vehicles, motorcycles, RVs; Leased vehicles; Vehicles without liability insurance or in violation of regulations; Salvage or rebuilt vehicles (post-total-loss reconstruction); Vehicles from NY, AK, HI, MA, and RI are not eligible.

A close-up, over-the-shoulder view of a person's hands on a black leather steering wheel. The driver is wearing a dark jacket. The background is a blurred sunset or sunrise over a body of water, with warm orange and yellow light filtering through the scene. The car's dashboard and air vents are visible in the lower right corner.

**GOOD
DRIVER**
club

Q & A

About Us: A Silicon Valley Tech Company Managing Mutual Support Services, Not Insurance

<https://www.gooddriver.ai>



Founder / CEO: William Tu

Stanford MBA
Former President of Stanford Stanford GSB Alumni Association
Previously with McKinsey, Trident Capital (Silicon Valley), and P&G
— with extensive experience in strategy consulting, corporate venture capital, and entrepreneurship.

Investors: Ribbit Capital & Hedosophia

Our investors have backed companies that reshaped industry norms:
Robinhood · Coinbase · Root · Airbnb · Uber · SoFi

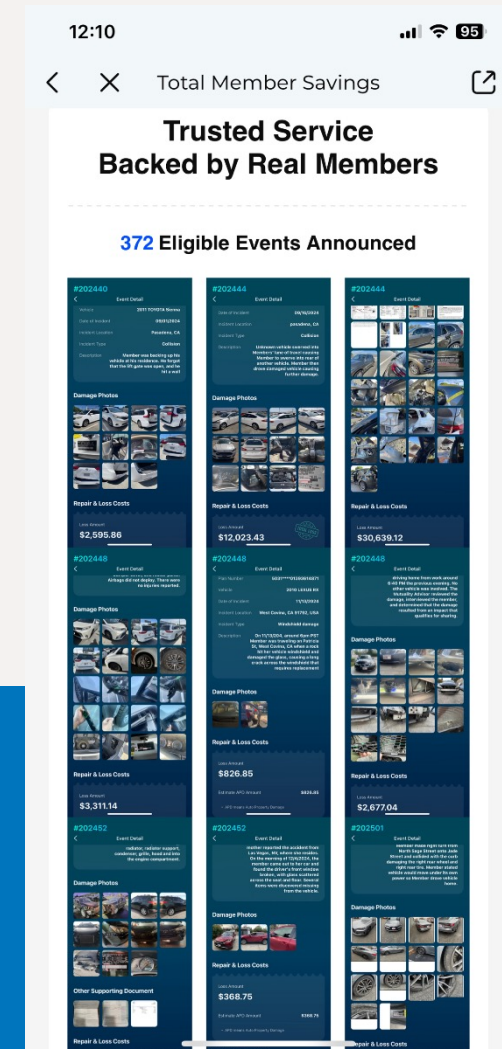
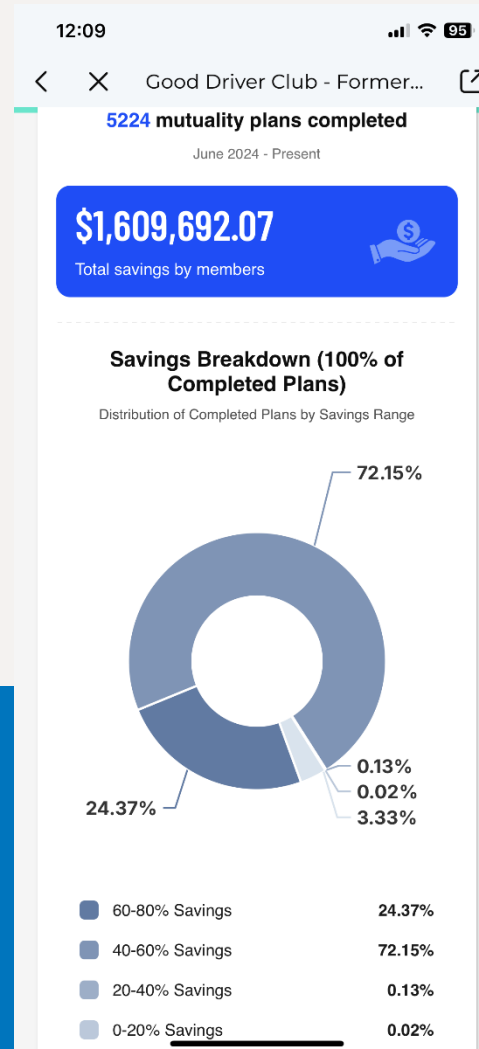
Company Milestones:

- 2022: Company Founded | Established the regulatory, governance, and risk control foundation
- 2023: Service Infrastructure Development | Developed the app, and built nationwide repair service capabilities.
- 2024: App Launch| June marked the arrival of our first members on the app
- 2025: Demonstrated Product Success| Demonstrated significant cost savings, high renewal rates, and top-rated repair services.
- 2026: Brand and App Upgrade| Opening a new chapter



Why Drivers Are Choosing GDC?

Real Data. Proven Value.
Scan to View Live Data.



From Institutional Control to Transparency & Rules

Transparent Operations

9:41

Transparency

Program Stability

In Good Standing

Updated on Mar 27, 2026

Effective Plans	Total Remaining Pledge Balance
6,428	\$ 2,189,536

Pledge Utilization	Plan Progress
24.93%	48.63%

What does this mean?

Announcements

Week 11, 2026

Dashboard Transparency

Transparent Use of Funds

9:41

Weekly Announcements

Week 11, 2026 Announcing

New Incidents	Total Authorized Sharing Amount
6	\$17,157.13

Announcement starts from Jan 8, 2026. Click for more details.

Week 10, 2026

New Incidents	Total Authorized Sharing Amount
7	\$77,077.82

Announcement starts from Jan 8, 2026. Click for more details.

Week 09, 2026

New Incidents	Total Authorized Sharing Amount
8	\$34,998.80

Transparent Incident Handling

9:41

Mutuality Events

Week 10, 2026

Announcement Date: 03/16/2026

Total Authorized Sharing Amount

\$55,823.51

How is it calculated?

Contributions Summary

You Shared

\$14.50

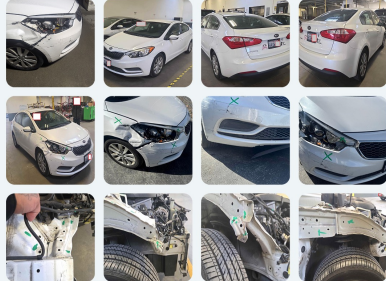
How is it calculated?

6,122 plans contributed this week.


Total Contributions	\$55,368.69
Total RPB Before Sharing	\$2,105,340.81

Transparent Repair Pricing

Damage Photos



Other Supporting Document



Repair & Loss Costs

Loss Amount	\$3,311.14
Estimate APD Amount	\$3,311.14
Secondary Sharing Amount	\$10,000.00

Transparent Service Quality

Good Driver Club Service

Meet the Team Behind Your Repair

Experienced advisors work directly with you and keep you...

How GDC Handles a Total Loss

When repair is not feasible, the vehicle is handled as a total loss.

\$54,273 Declined: How GDC Reviews and Stops...

Every request is checked before weekly sharing happens.

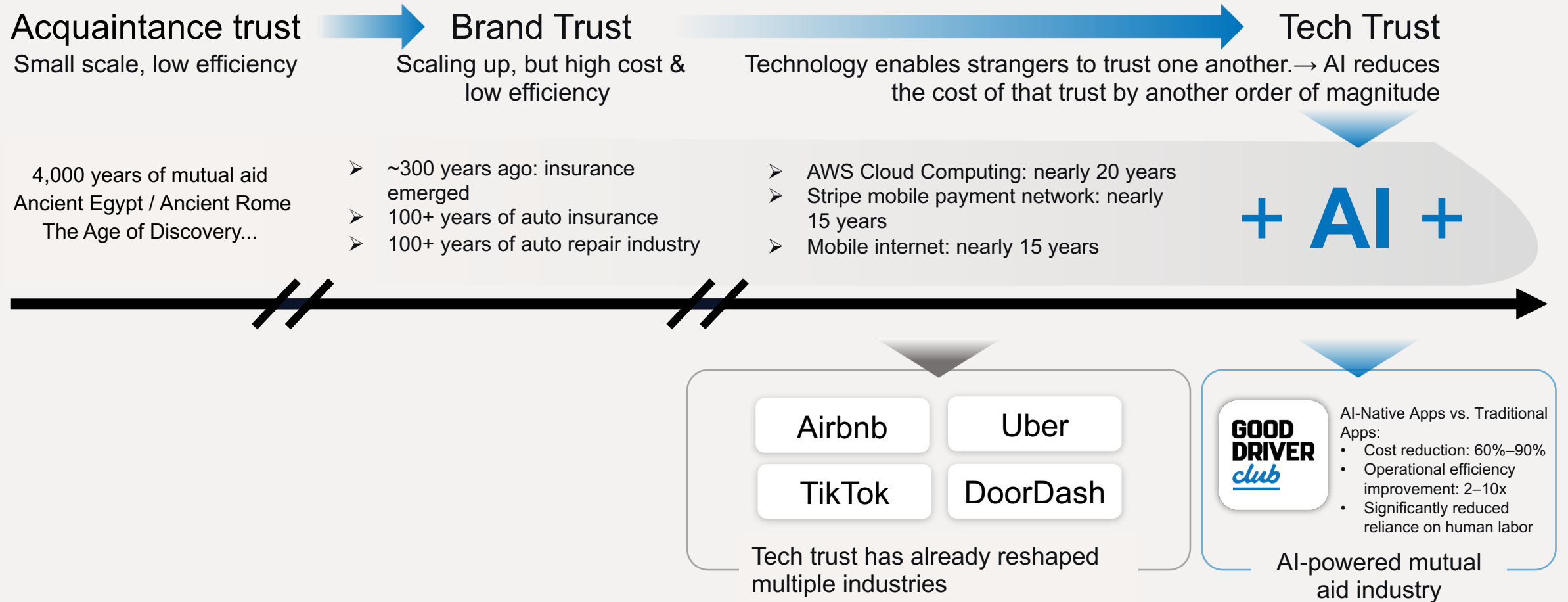
Why Repair Timelines Can Feel Slow — Even When...

Repairs can take longer when new damage is found or parts are...

Your Repair Journey with GDC

Follow each step from incident report to estimate, repair, and...

Why Is This Model Possible Now?



Get Ready: Your Declarations Page & Driver's 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	experience: 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: #
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 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 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

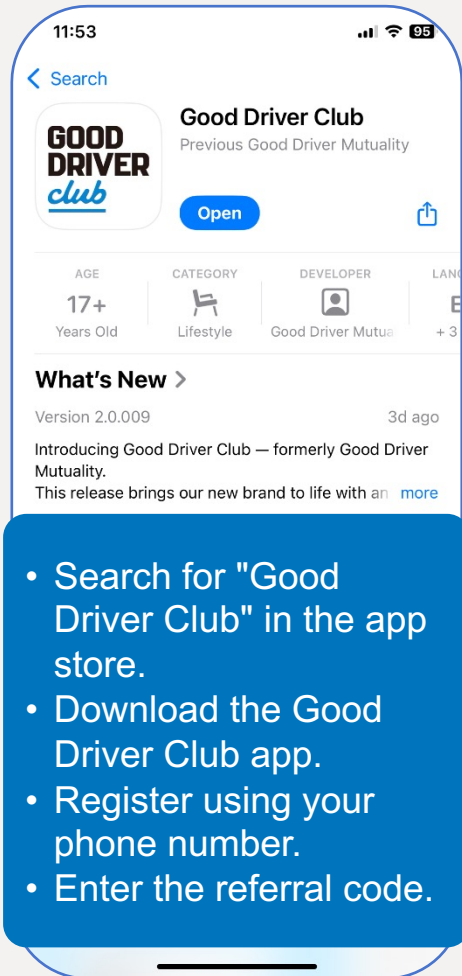
Your insurance policy and any endorsement(s) contain a full explanation of your coverage. The policy contract is form U-10 MIC California Auto Policy (03/2023). The contract is modified by endorsement(s):

If you have

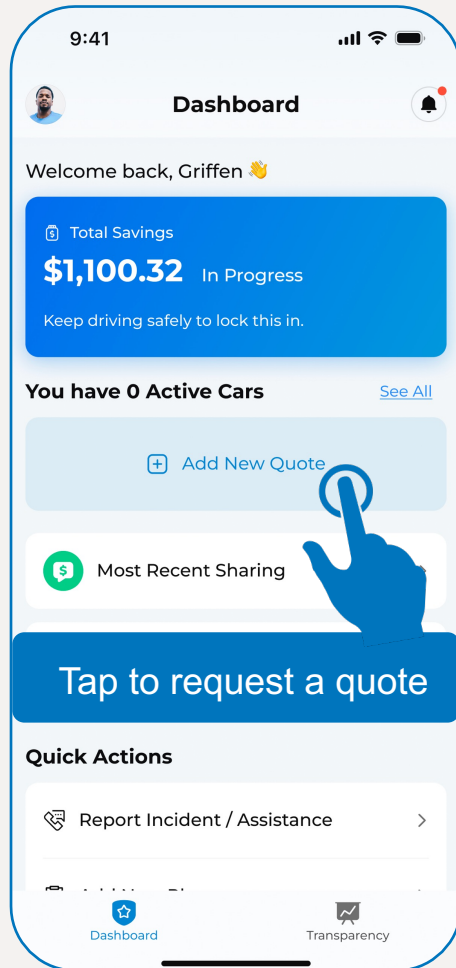
Reminder: Only drivers included on the Plan can pay the Service Fee and take part in weekly contributions.

GET YOUR QUOTE

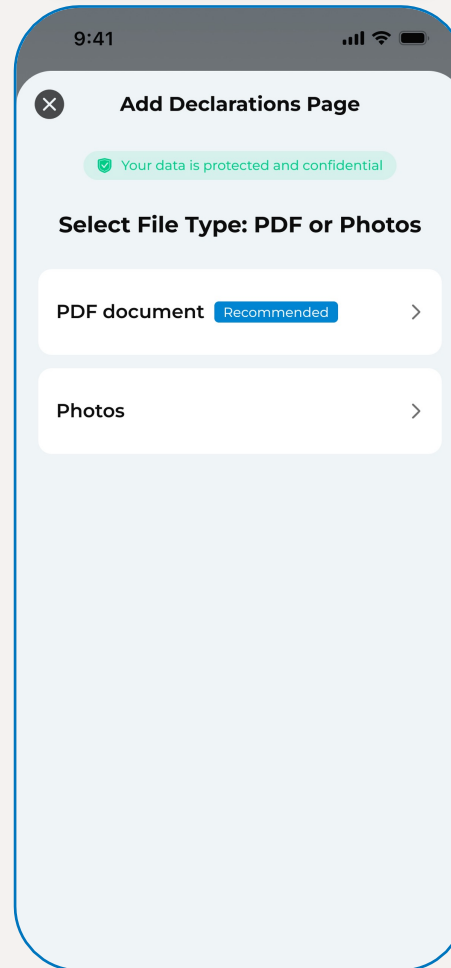
Download GDC App



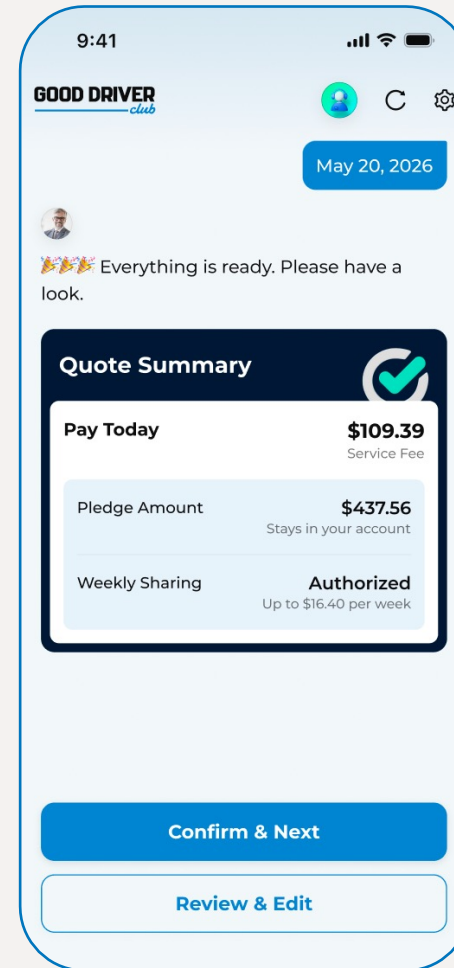
Request a quote



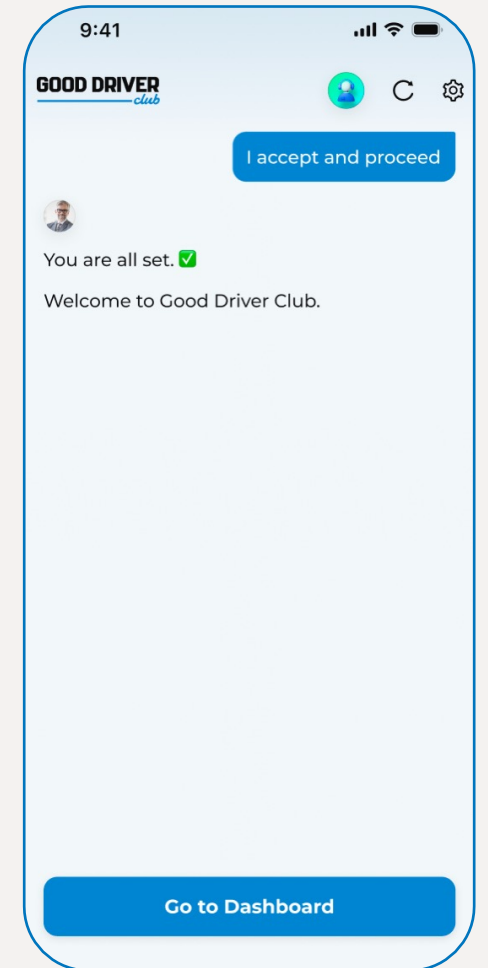
Upload Declarations Page (PDF/photos)



Review Your Quote Summary



Join GDC



**GOOD
DRIVER**
club

<https://www.gooddriver.ai>

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

