GOOD DRIVER club

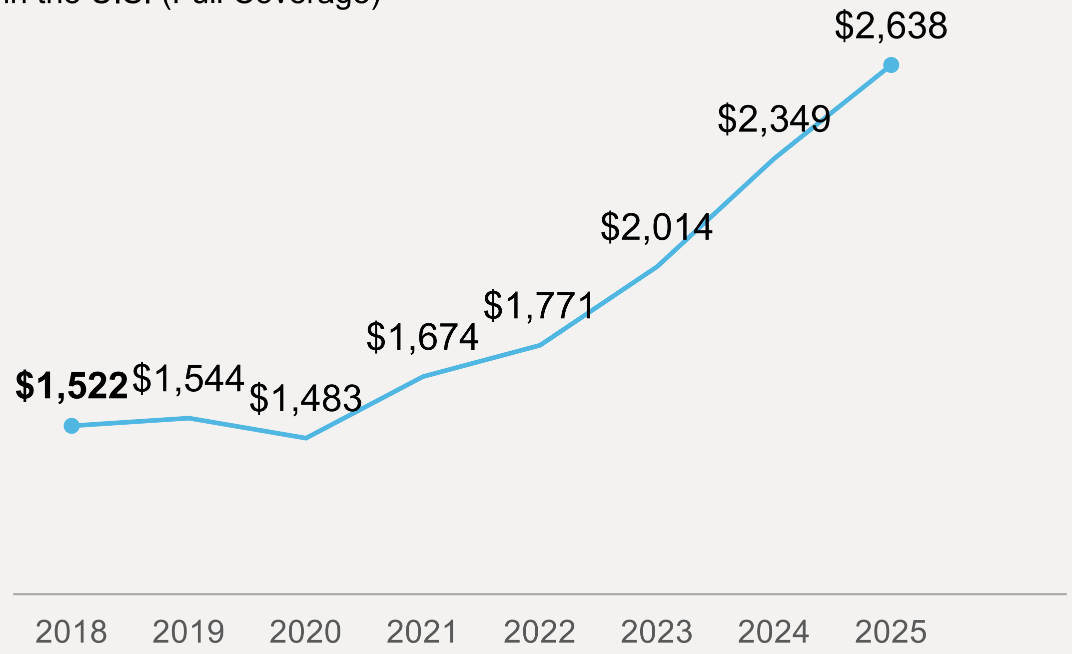
Good Driver Club or GDC is not an Auto Insurance Product

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.

2018-2025 Average Annual Car Insurance Premium in the U.S. (Full Coverage)



Unit: USD

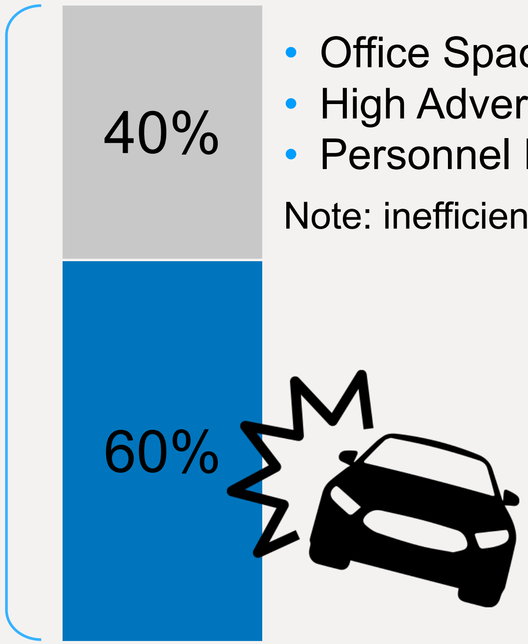
	2023	2024	2025
median # of cars per HH	2.3	2.3	2.3
x Average full coverage premium	2,014	2,349	2,638
= total full coverage premium per HH	4,632	5,402	6,067
÷ Median HH disposable income, current dollars	69,600	72,660	75,400*
= % of car insurance costs as HH disposable income	6.7%	7.4%	8%

- data source: Bankrate; US Census Bureau.
- Full Coverage Definition: All figures are based on full coverage insurance, including liability, comprehensive, and collision coverage.
- Note: Median household disposable income 2025 is estimated using the growth rate of personal disposable income published by the BEA.

PAIN POINT

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

Auto insurance: how your premium is used.



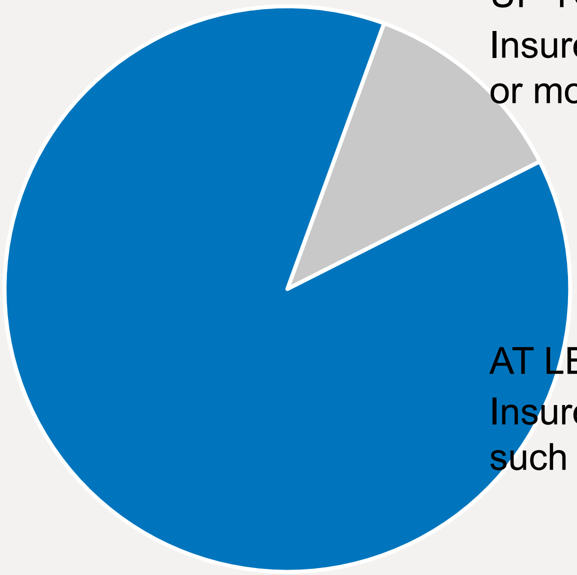
- Office Space
- High Advertising costs
- Personnel Expenses

Note: inefficient system

Auto insurance operational Cost | Claim Payouts

COLLISION + COMPREHENSIVE CLAIMS

Illustrative U.S. annual estimate



UP TO **12%***
Insured cars with one or more claims

AT LEAST **88%**
Insured cars with no such claims

- 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
- Illustrative annual estimates derived from an exposure-weighted average of NAIC countrywide collision and comprehensive claim-frequency data for 2020–2022. Multiple claims may involve the same car. Source: NAIC, *2022/2023 Auto Insurance Database Report*, Tables 29A–B and 32A–B. https://content.naic.org/sites/default/files/publication-aut-pb-auto-insurance-database.pdf

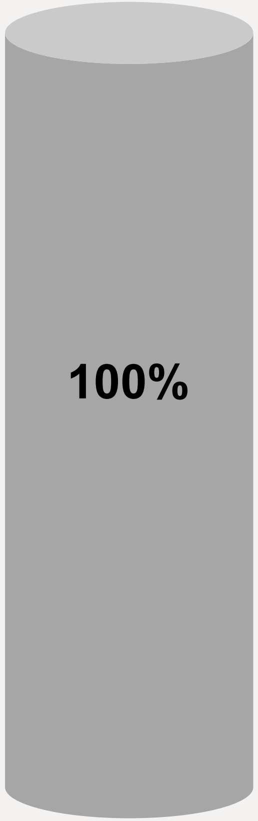
Liability + GDC = **Savings Opportunity**

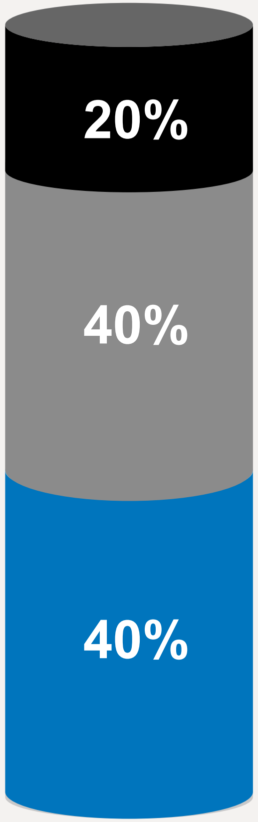
PROVIDED BY INSURANCE	NOT INSURANCE GOOD DRIVER club
Liability ➢ Required by law in most states ➢ Covers damage to other people's cars PIP/Medpay (Medical protection) Uninsured Motorist Underinsured Morotist	Collision and comprehensive alternative. Covers damage to your own car: ➢ Accidents ➢ Hit and runs ➢ Backing into a pole ➢ Hail damage ➢ Optional: Roadside Assistance and Transportation Assistance

4 KEY SAVINGS MECHANISMS

How weekly sharing works

Auto Insurance VS Good Driver Club





Pledge Amount

80% is your authorized Pledge Amount cap. With your authorization, contributions are automatically deducted weekly as needed. Unused amounts are your savings!

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 (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**
25			
		$395.69 +$13.78	**$578.19**

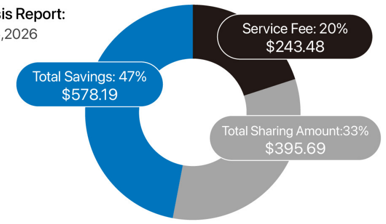
Disclaimer: Actual savings may vary depending on factors such as driving behavior, location, number of members, vehicle type, claim history, and other individual circumstances. Savings are not guaranteed.
Total Shared Amount = (Weekly Shared Amount ÷ Total Pledge Amount of All GDC Members) x Pledge Amount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

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.

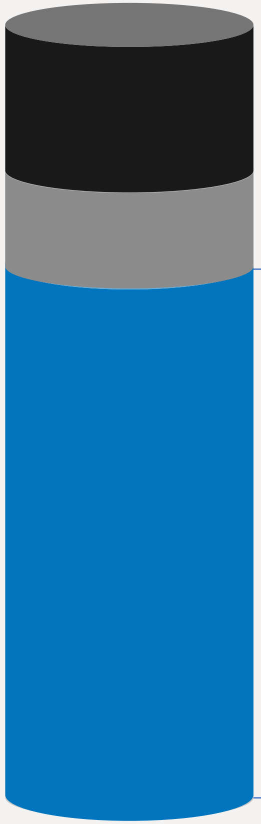
Compared With: $800.00 / 25 (weeks) = $32.45 per week: This assumes full expense in one week with no surplus remaining.

Cost Analysis Report:
AS of April 16,2026



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**

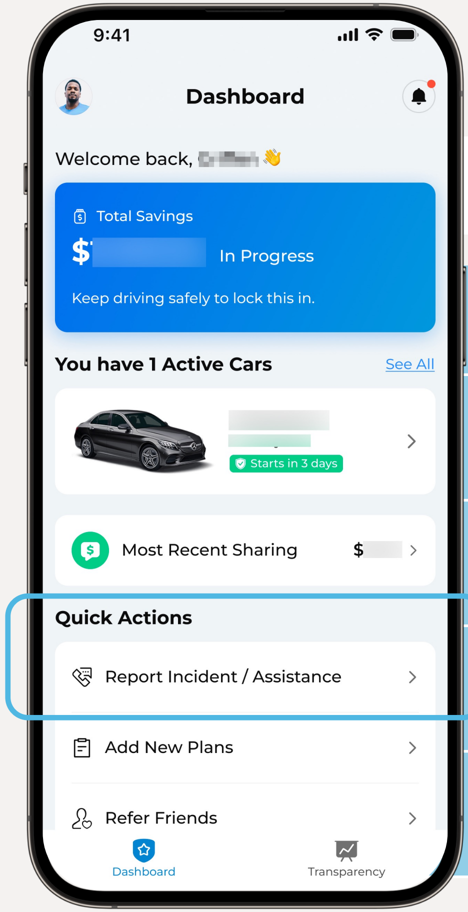
- $700 (Remaining Pledge Amount)

- $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 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.

Total Cost After an Accident: Insurance vs. GDC

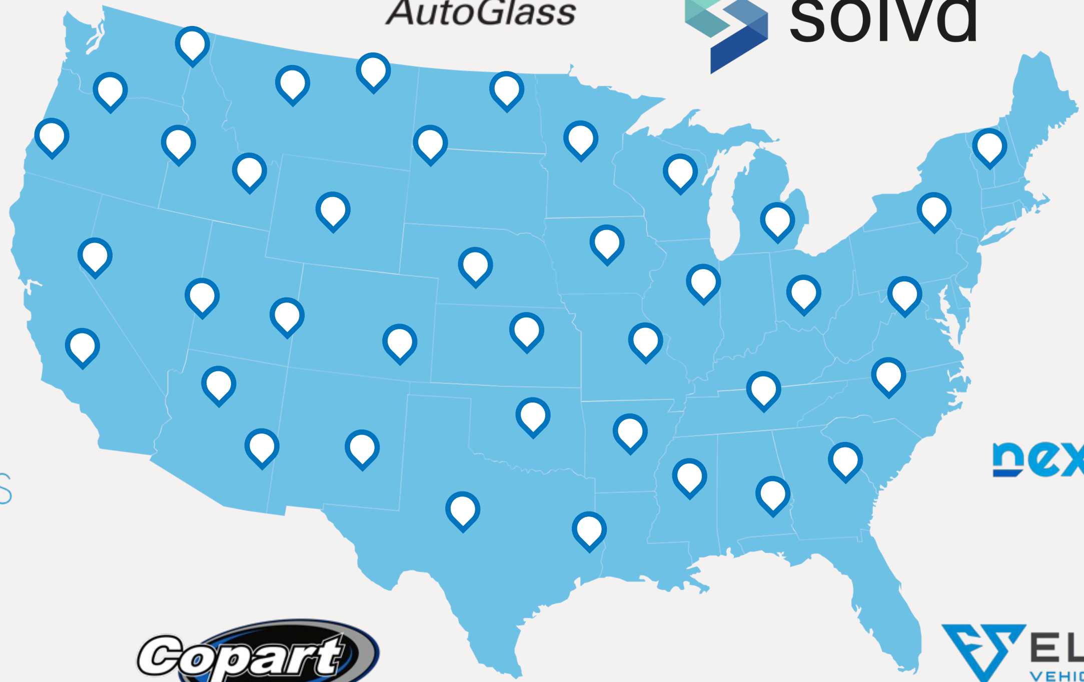
	You Pay		Premium	Deductible
Insurance	$1,200	=	$1,000	$200

	You Pay		Full Quote (20% Service Fee +RPB)	OOP
GDC	$1,200	=	$1,000 ($200 + $800)	$200

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)



Safelite AutoGlass

solvd

LKQ

SERVICEUP

CrashBay

ScoutWorks

nexterra

Copart

ELITEK VEHICLE SERVICES

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

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.

We maintain exceptional service while continuously driving down costs.

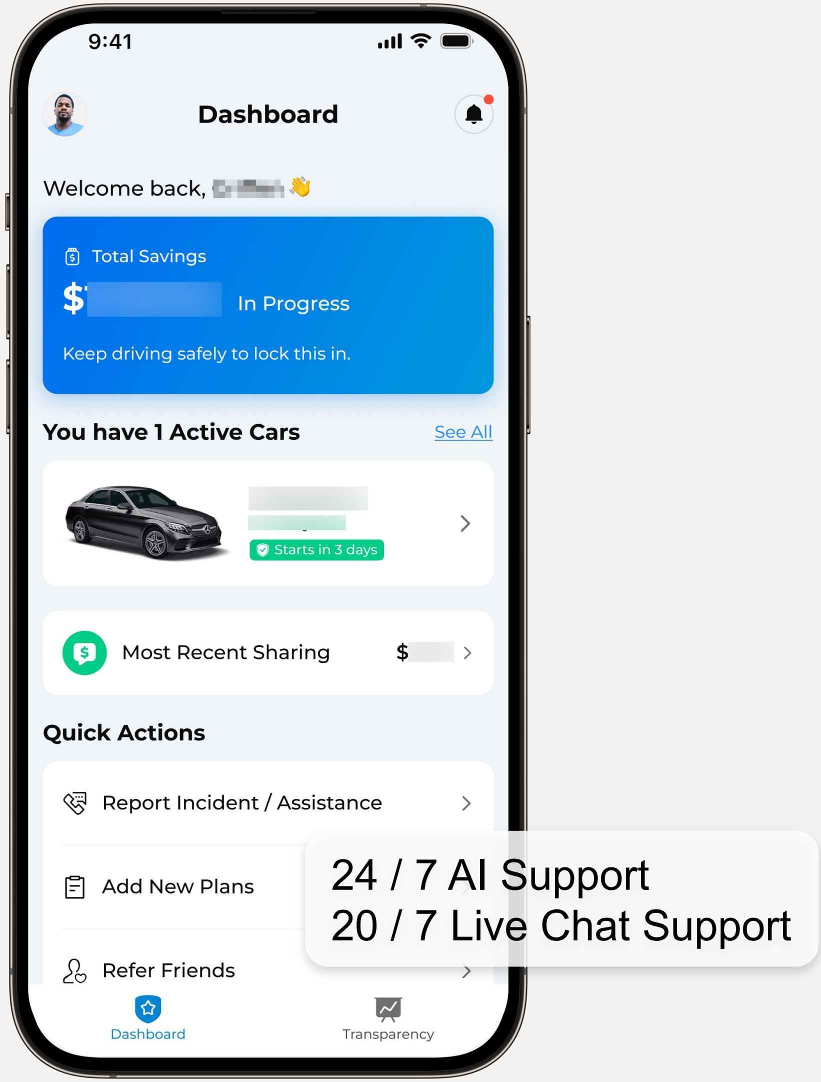
Built as a Tech-Driven Platform
Designed from the ground up as an AI-powered, cloud-based service platform

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.



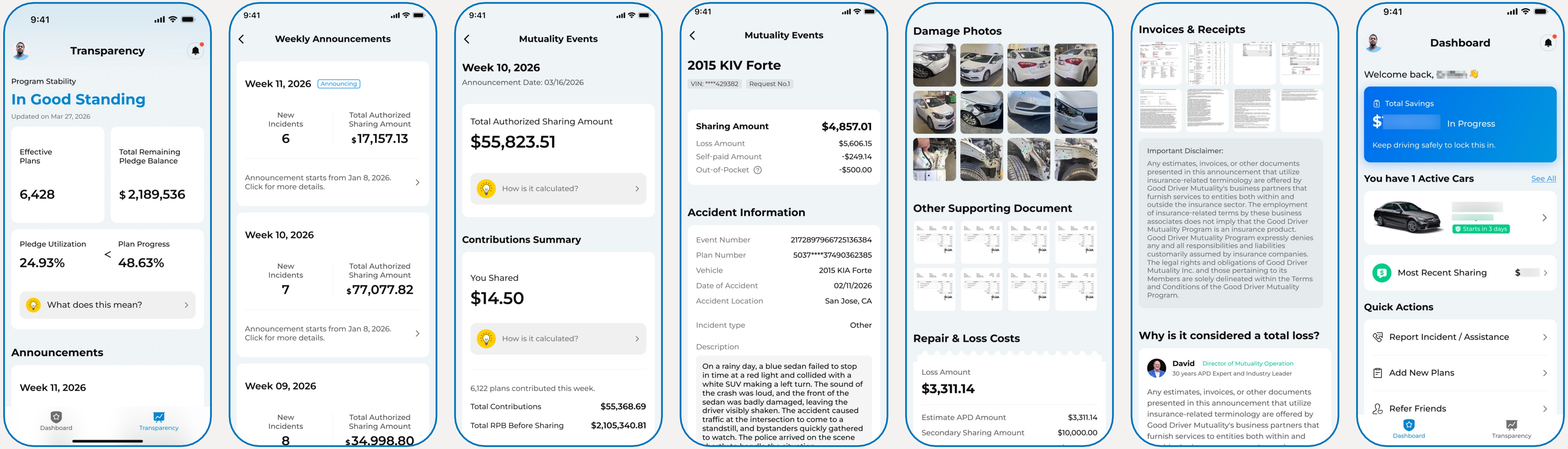
5 REASONS
TO CHOOSE GDC

GOOD DRIVER club

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

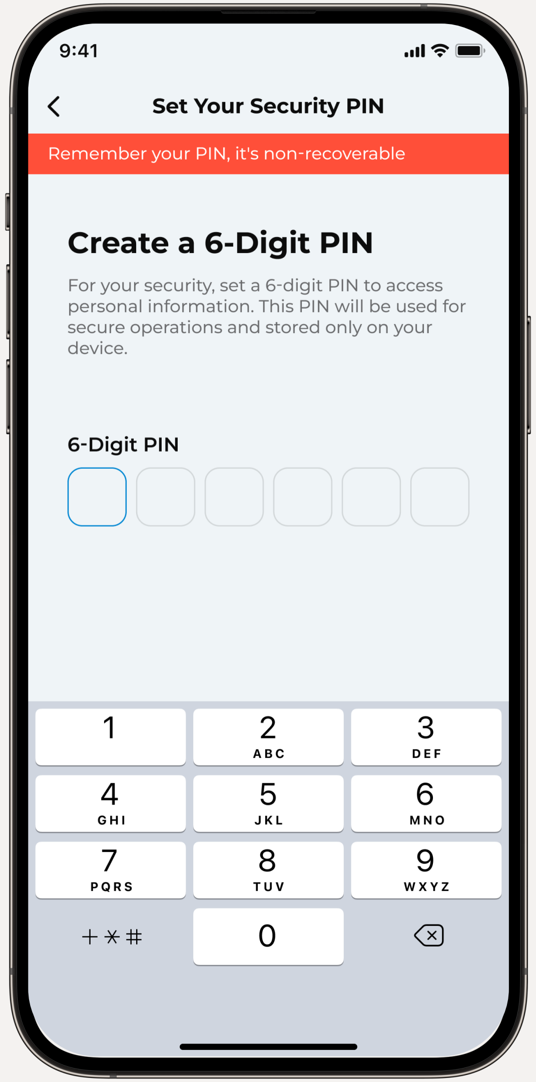
Personal Data Protected by World-Class Encryption Standards

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

GOOD DRIVER club

We help good drivers keep more of their money.

Founder / CEO: William Tu

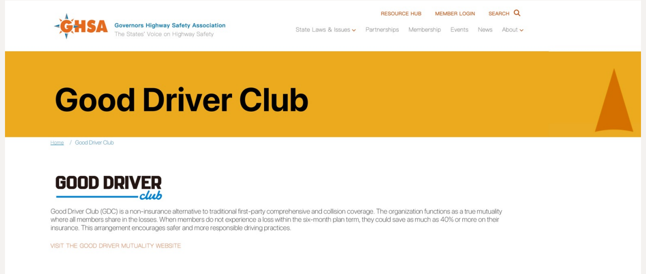
- Stanford MBA
- Former President of Stanford Stanford GSB Alumni Association
- Former Strategic Planning Consultant, McKinsey & Company (Serving Fortune 500 Clients)
- Former Professional, Trident Capital (Silicon Valley)
- Winner, Inaugural ITEC Global Entrepreneurship Competition
- Has been deeply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

GDC HQ
510 Waverley St, Palo Alto, CA 94301

Mutuality Service Center
812 Moorefield Park Drive, Suite 100, Richmond, VA 23236

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.ORG END DISTRACTED DRIVING & GOOD DRIVER club

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 Data Integration Standards & GOOD DRIVER club

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.

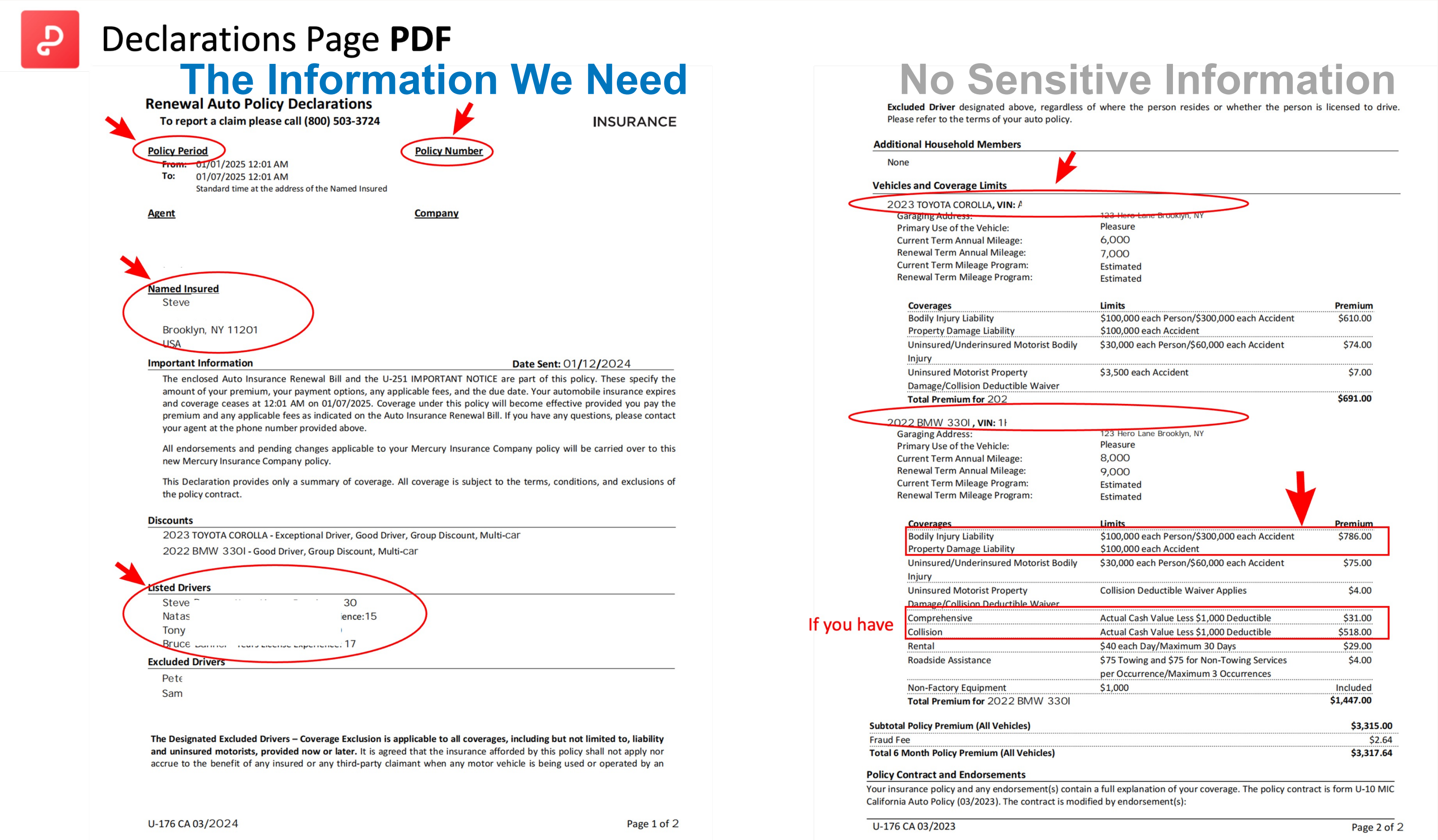
A Community of Good Drivers, Winning Together

Scan to See the People We've Helped

GET STARTED WITH GDC IN SIMPLE STEPS

GOOD DRIVER club

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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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	$3,500 each Accident	$7.00
Damage/Collision Deductible Waiver		
Total Premium for 202		**$691.00**

2022 BMW 330I, **VIN:** 1

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**

If you have

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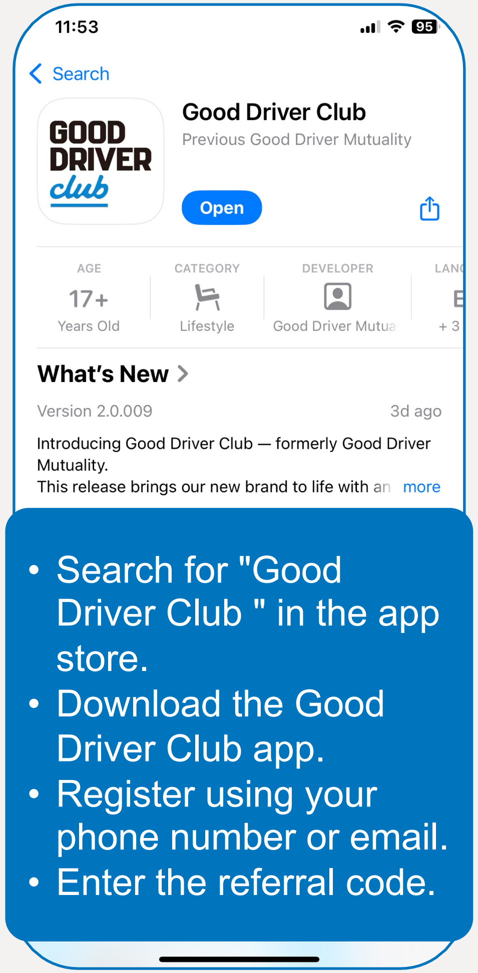
Reminder: Only drivers included on the policy are eligible to pay.

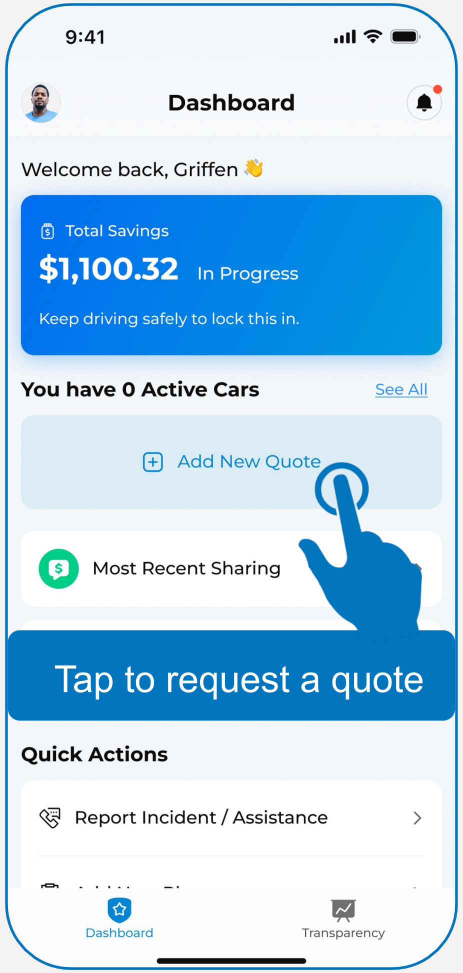
GET YOUR QUOTE

Download GDC App



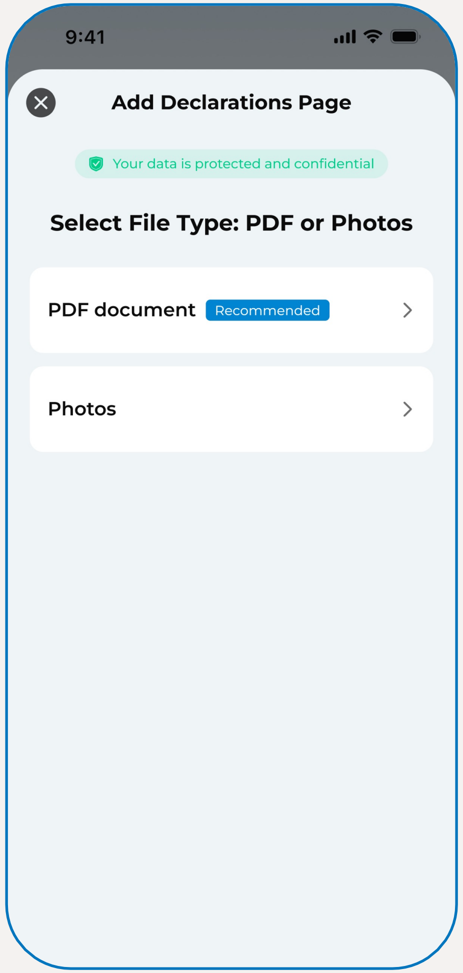
- Search for "Good Driver Club " in the app store.
- Download the Good Driver Club app.
- Register using your phone number or email.
- Enter the referral code.

Request a quote

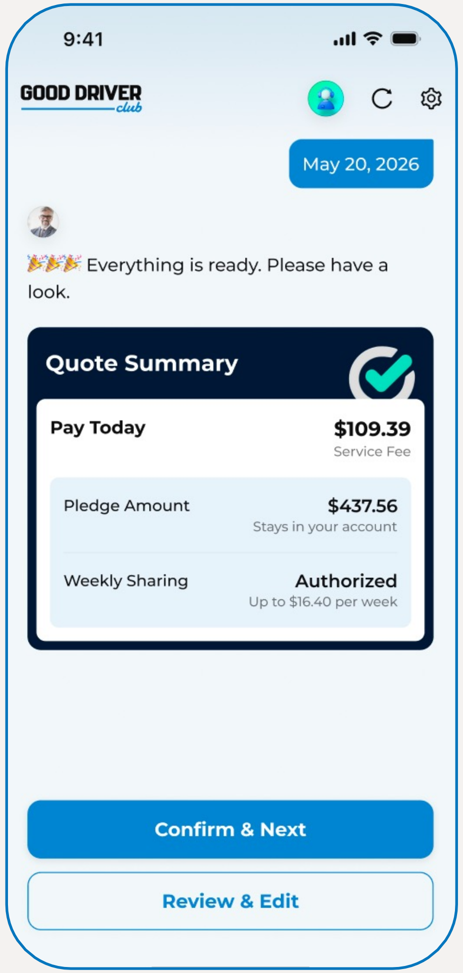


Tap to request a quote

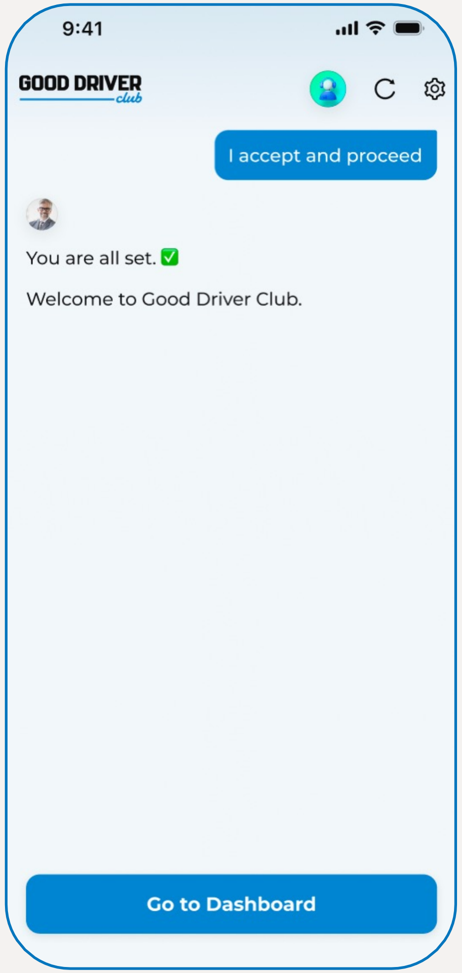
Upload Declarations Page (PDF/photos)



Review Your Quote Summary



Join the Club




GOOD DRIVER club
https://www.gooddriver.ai
WE HELP GOOD DRIVERS KEEP MORE OF THEIR MONEY.