

GOOD DRIVER

club

<https://www.gooddriver.ai>

**在因车险开销
而烦恼吗？**

这不是感觉，而是趋势

车险平均每年大约上涨 24%
已占据家庭收入的 7%

2018–2026 年美国汽车保险平均年度保费（全险）

数据为历史统计结果，
未来趋势可能受多种因素影响

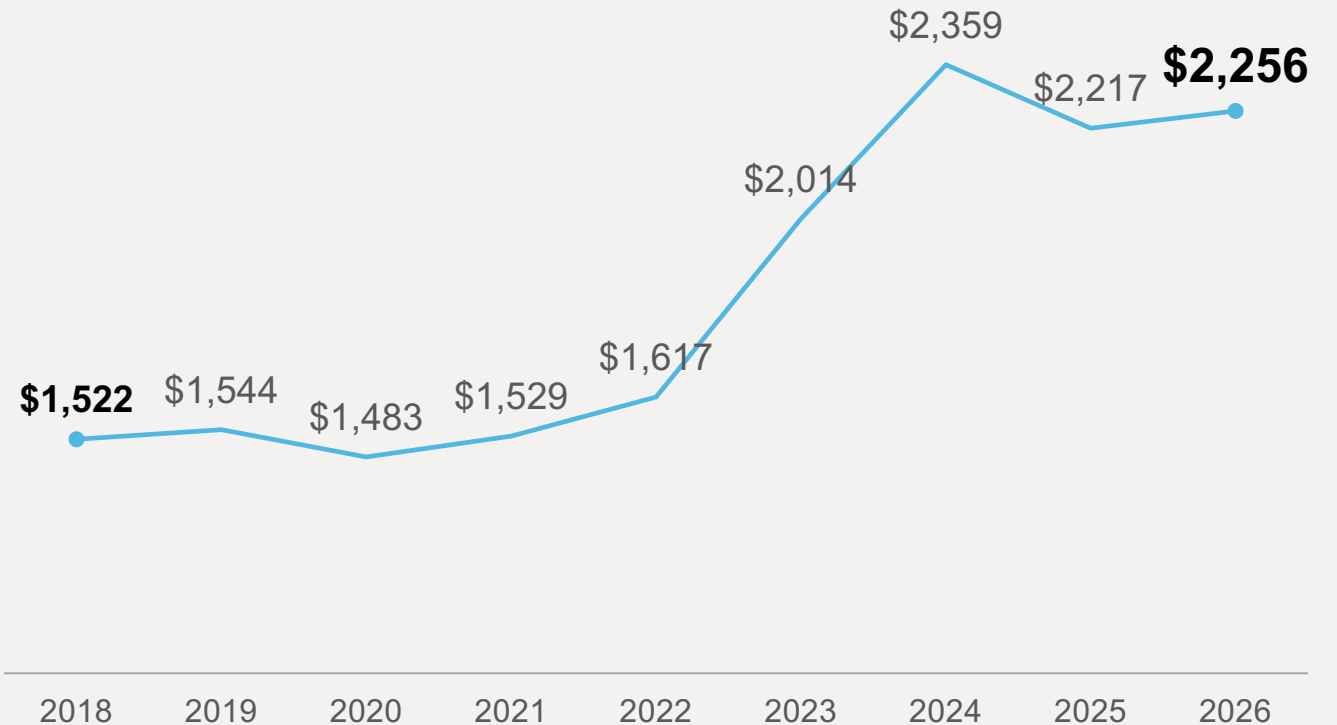
Unit: USD

	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

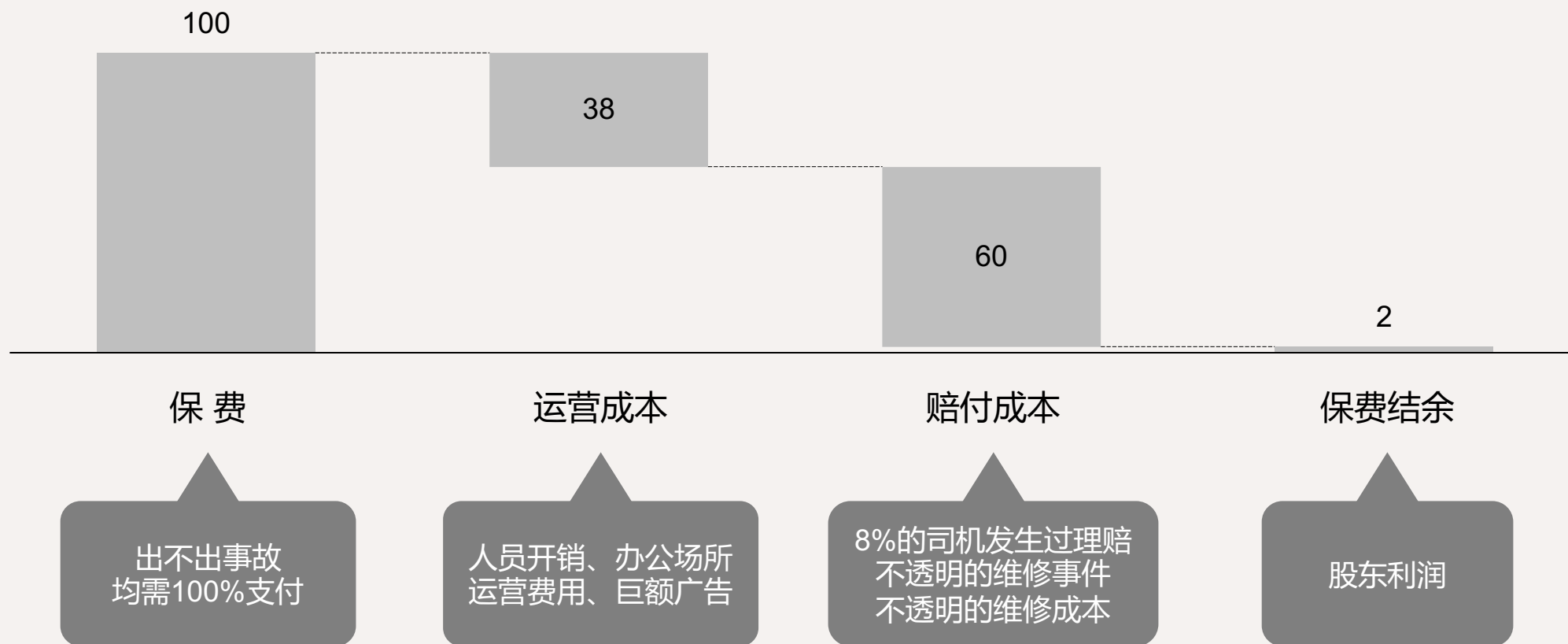
Data Scope & Definitions

- **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.



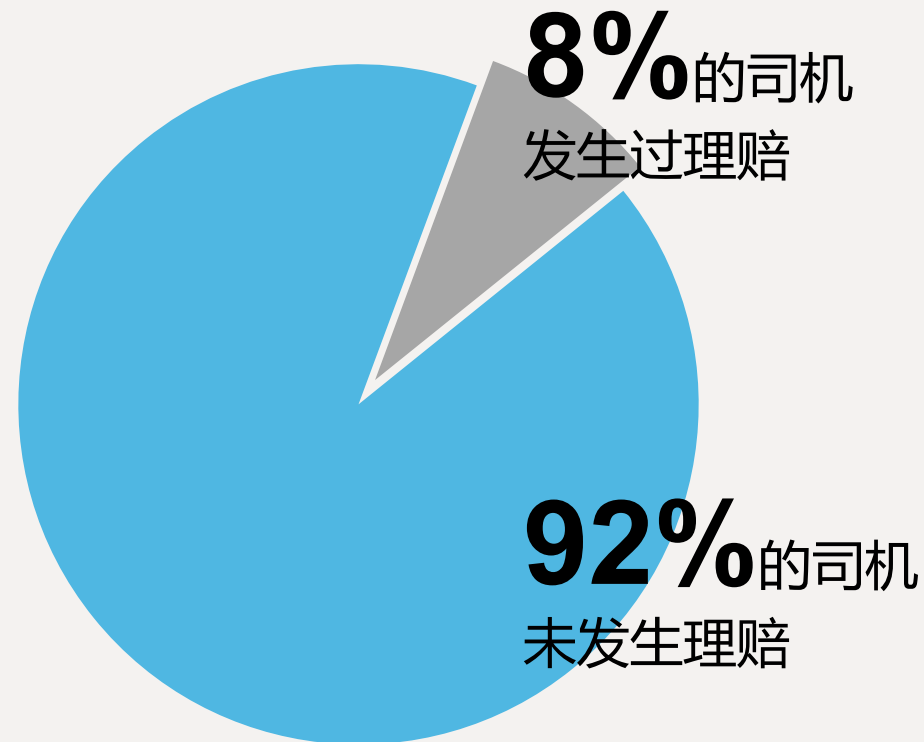
车险为什么越来越贵？

传统
体系



你在为谁的风险买单？

- 90%以上多年无事故 ➡ 一直在为别人买单
- 一次事故 ➡ 连续几年被“涨价”
- 家里有新手司机 ➡ 全家一起涨价
- 单身人群 ➡ 可能被评估为更高风险
- 居住在高风险区域 ➡ 再小心也要多付

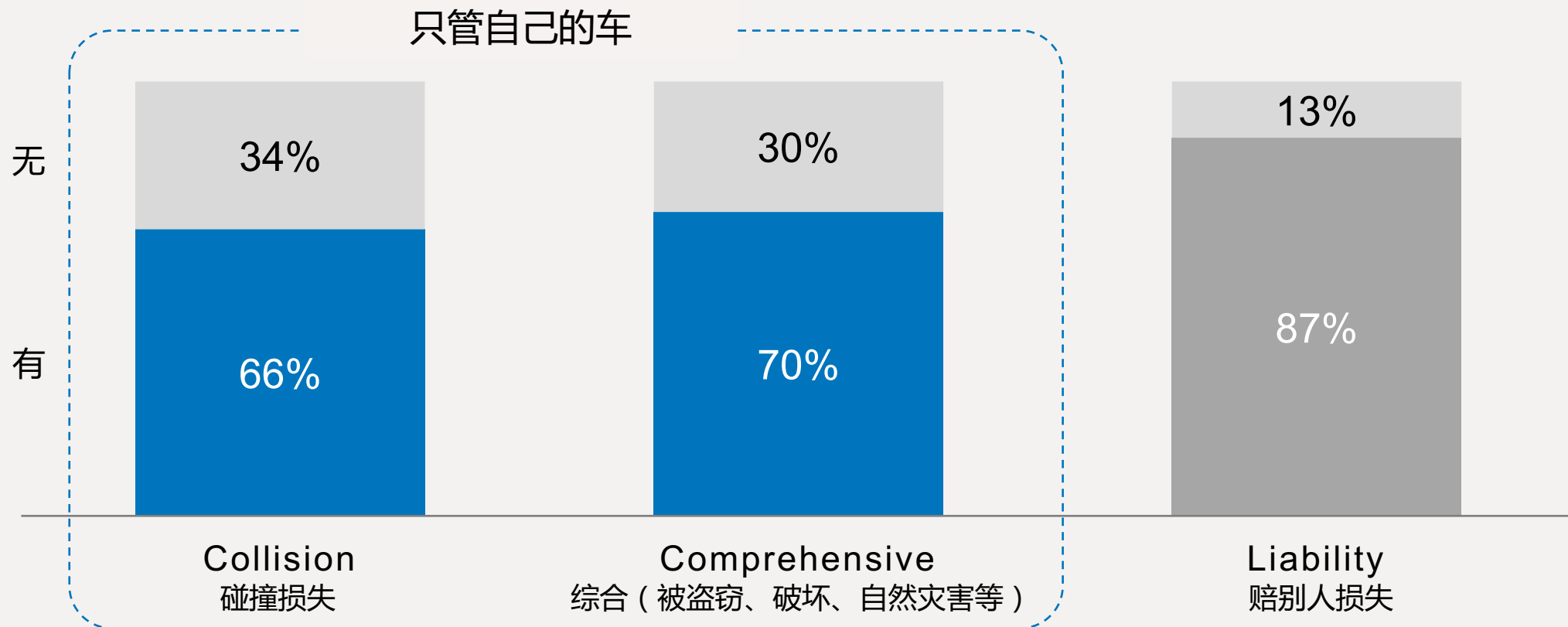


**定价受多因素影响，
并非完全由个人行为决定！**

基于行业统计数据及分析结果不同地区及人群可能存在差异
Source: Insurance Information Institute (III) and internal analysis
<https://www.iii.org/fact-statistic/facts-statistics-auto-insurance>

除了接受，你还有别的路吗？

没有汽车保险的汽车百分比



数据来源：*美国保险信息研究所 (III) 基于ISO/NISS数据整理的《2024年汽车保险事实与统计》报告，以及保险研究委员会 (IRC) 的《2022年未投保机动车驾驶员》研究。*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. *<https://www.iii.org/fact-statistic/facts-statistics-auto-insurance> 再结合内部总结分析

有没有可能，不出事故少花钱？

自己车损 → 加入Good Driver Club

- 碰撞损失
- 综合损失（被盗抢、被砸、自然灾害等）
- 道路救援 & 维修期间交通补助

对方损失/人伤 → 仍由保险公司提供

- Liability-责任险-赔偿别人
- PIP / MedPay-人身伤害
- UM-对方无保险
- UIM-对方保险不足

不出事故预计最高能省40%*
出事故不多花钱，且有星级修车服务

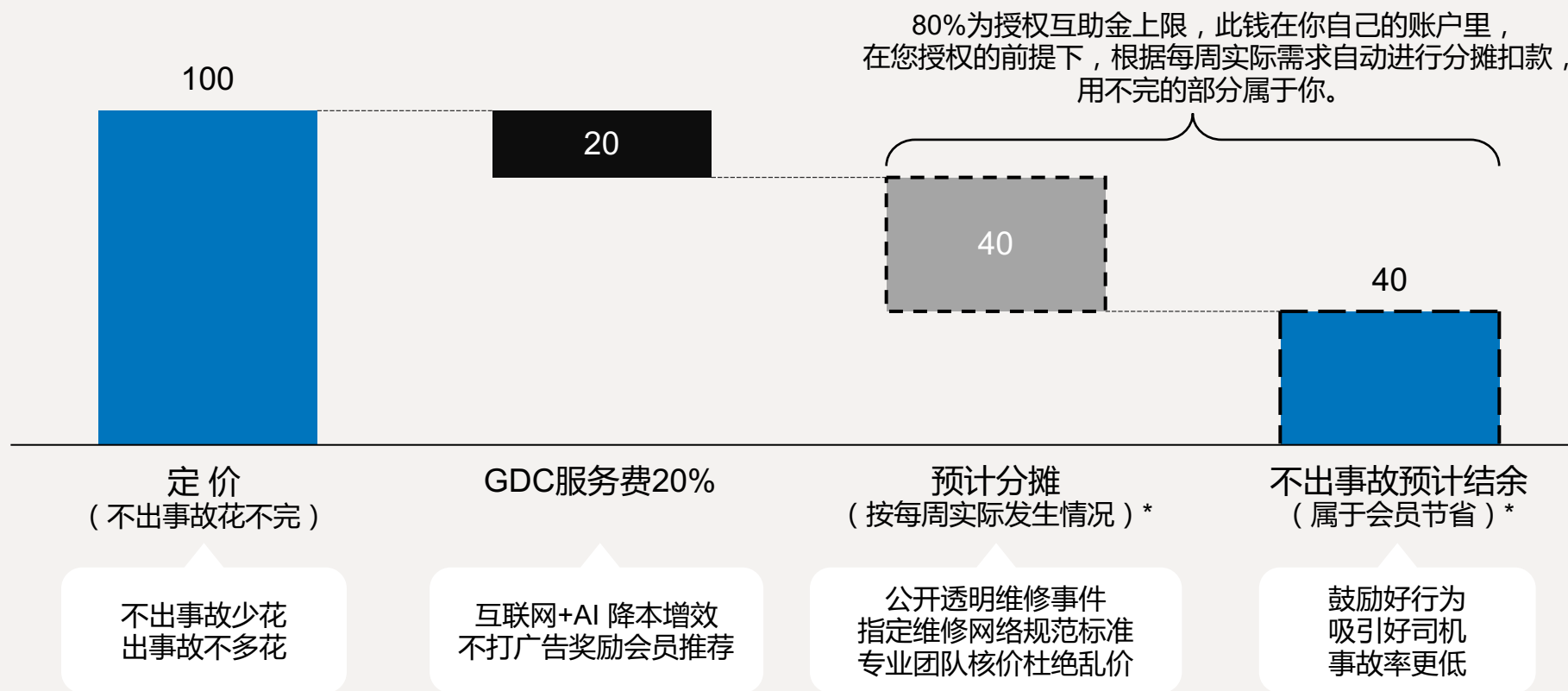
*预计节省 40% 来自内部数据估算，随着用户数量的变化和大家安全驾驶情况省钱比例也会有所不同，最终以实际发生为准。

它和保险，到底有什么不同？

Good Driver Club不是保险公司，而是一个由好司机组成的互助组织。

一车出事故，大家来分摊，通过透明规则，让车主之间的成本分配更高效、更公平。

且结合完整服务体系，实现不出事故时降低成本，发生事故时有可靠维修服务。



*在特定条件下，整体成本可能低于传统方式（部分测算约40%）基于历史数据及模型分析，不构成承诺

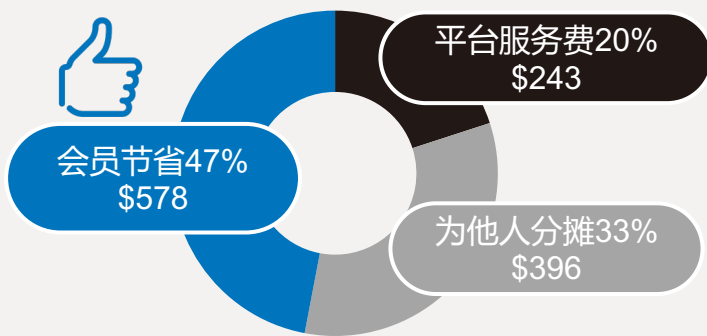
举例说明：在不同情况下，成本会如何变化？

不出事故更省

互助定价：\$1217*

实际花费：\$639*

= \$243 (20%服务费) + \$396 (为他人分摊)



互助平均/周: $\$396 \div 24 \approx \17 (1.7%)

传统平均/周: $\$974 \div 24 \approx \41 (4.2%)

平台福利活动：

如单次分摊上限超过3.75%，超出部分不需要社区成员承担

- 为方便演示以上数字已四舍五入
- 实际花费为互助金分摊+服务费，不包含银行通道费用

80%授权分摊上限 = 互助计划报价 - 20%平台服务费/半年
\$973.88 **\$1217.36** **\$243.48**

人人为我，我为人人，为社区成员事故车分摊修车款。

周	分摊日期 (每周一)	分摊款 (+支付通道费)	每周结余 截止日 \$973.88 - 24周 = \$40.57 每周*
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

案例为示意：实际分摊金额取决于社区规模及当期事故情况

出事故不多花

举例：事故损失 \$5000

- 900 个人支付部分：
 剩余互助金

- 500 个人支付部分：
 自担费用

= 3600 剩余部分：
 社区分摊

如何分摊：大家等比例分摊

分摊比例计算方式=

社区分摊金额÷

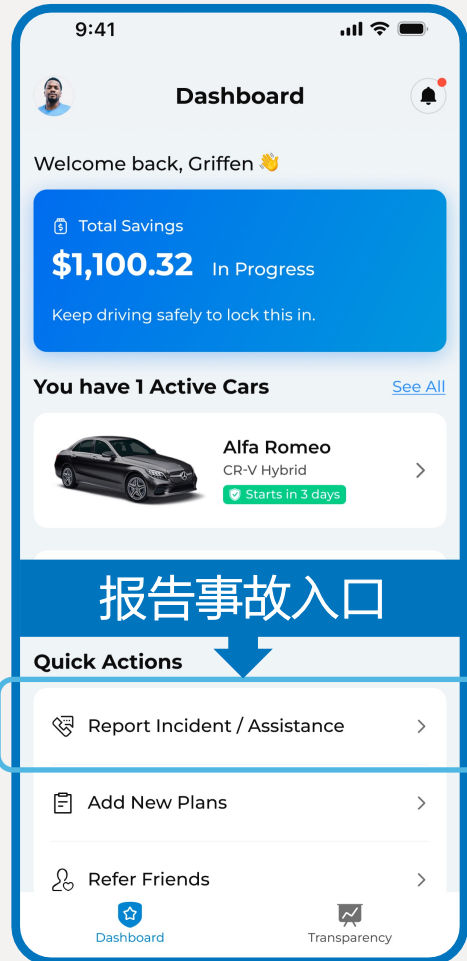
社区互助金总额×

每人剩余互助金

分摊比例为动态变化，根据实际发生情况调整

服务和体验，能不能跟上？

会员→APP报事故



GDC服务团队

拥有30年以上汽车物理损失行业经验的服务团队

812 Moorefield Park Drive, Suite 100, Richmond, VA 23236



行业领军人物带队 David Clark

- 曾在多家美国领先汽车保险公司担任高层领导
- 美国财产与意外保险协会 (APCIA) APD分委员会主席
- APCIA电动车分委员会成员
- 擅长运用AI优化流程，提升服务商效率

ADS 工作时间:
工作日 8 AM – 8 PM ET

合作服务商



全美有5000家以上
GDC合作维修网点
三方核价价格规范
维修工艺终身质保

为保障会员权益，
避免不规范收费与服务，
维修统一在GDC合作网点进行：

- 核心安全部件优先使用OEM零件；
- 其他部件联合LKQ，严选权威认证替代件。

如25英里范围内无合作网点，
可根据实际情况灵活处理。

与谁互助？我们拒绝豪车和商用，公平互助

加入前筛选：



允许加入：

车型：不超过9座

车价：原购置价不超过10万美元的车辆

车龄：欧美品牌轿车/轿跑车型车龄不超15年，
其他车型及其他品牌20年以内

用途：年行驶里程不超3万英里的非商业用车

加入后过滤：

生效期6个月内发生2次事故的车辆
不可续期

- 可免除一次玻璃单损



拒绝以下车辆加入

商业用途的车（Uber、运货车、施工车等）；豪华车型、高性能车型、古董车、摩托车、房车；租赁车；未购买责任险的或其他违法车辆、曾发生全损后的拼接修复车；纽约、阿拉斯加、夏威夷、马萨诸塞、罗得岛的车辆不能加入

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

关于我们：我们是硅谷科技公司，管理互助服务（非保险机构）

<https://www.gooddriver.ai>



创始人/CEO：William Tu

斯坦福MBA学位
曾担任斯坦福商学院校友会主席
先后任职于麦肯锡、美国硅谷Trident Capital、P&G等公司
拥有战略咨询、企业创投与创业经验

投资机构：Ribbit Capital & Hedosophia

我们的投资方曾支持以下公司重塑行业规则：
Robinhood · Coinbase · Root · Airbnb · Uber · SoFi

发展里程碑：

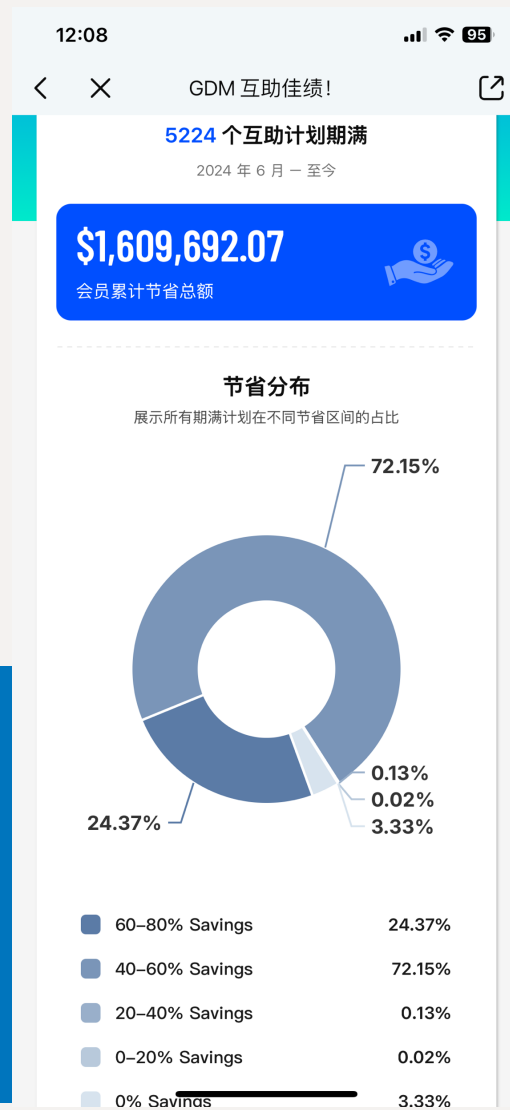
- 2022 公司成立 | 建合规经营框架，确立治理与风控基石
- 2023 基础建设 | App研发及全美维修服务能力搭建
- 2024 App 正式上线 | 6月迎来首批成员入驻
- 2025 价值验证 | 实现显著成本节省、高续约率、优秀维修体验
- 2026 品牌与App全面升级 | 开启新篇章



为什么有人开始选择这种方式？

截图数据截至至 2026年4月27日

真实数据 验证价值
扫码查看 实时数据



传统模式靠机构约束，我们靠透明规则约束——5个透明

运营状况透明

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

资金走向透明

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

每笔事件透明

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

维修费用透明

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

服务口碑透明

服务指南

认识负责您维修流程的服务团队
资深互助专员全程一对一跟进，维修进度及时同步。

GDC 的车辆全损处理流程
若车辆无法维修，将按全损流程处理。

已拒绝 \$54,273 不当分摊申请：
GDC 审核并阻止欺诈行为
所有申请进入公示分摊流程之前均会进行审核。

为什么维修看起来很慢，但其实一直在推进
发现新增损伤、零部件缺货等情况，可能会延长维修周期。

您的 GDC 车辆维修流程
从事件上报、估价、维修到完工取车，全程步骤清晰可查。

为什么这种模式现在才出现？

熟人取信
规模小-效率低



品牌取信

规模扩大，但成本高、效率低



技术取信

技术让“陌生人信任”→AI让此信任成本再次下降一个数量级

4000年互助
古埃及\古罗马
大航海时代...

- 约300年保险诞生
- 100年+车险行业
- 100年+汽修行业

- AWS 云计算：近20年
- Stripe 移动支付网络：近15年
- 手机移动互联网：近15年

+ AI +

Airbnb

Uber

TikTok

DoorDash

技术信任已经重塑多个行业...

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AI原生APP
相比传统APP：
成本降低 60%-90%
运营效率提升 2-10倍
人工依赖大幅减少

AI驱动的互助行业

如何加入？— 准备好您的保单+驾照

Declarations Page PDF

Renewal Auto Policy Declarations

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

INSURANCE

Policy Period 保單有效期

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 保單號碼

需要的信息

Agent

Company

Named Insured

Steve
Brooklyn, NY 11201
USA

投保人姓名與住址

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

駕駛人信息

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

無敏感信息

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

車輛VIN碼

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 202		\$691.00

車輛VIN碼

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

費用明細

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

如有

責任險

碰撞與綜合險

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

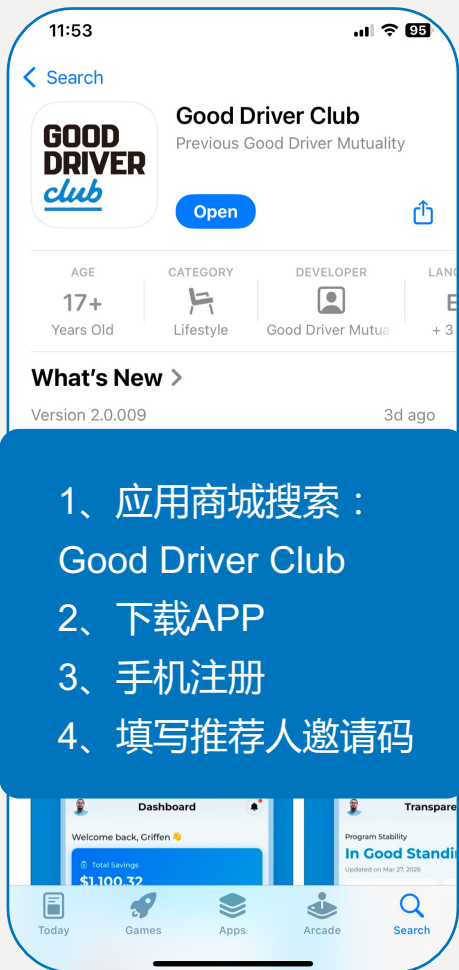
Policy Contract and Endorsements

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):

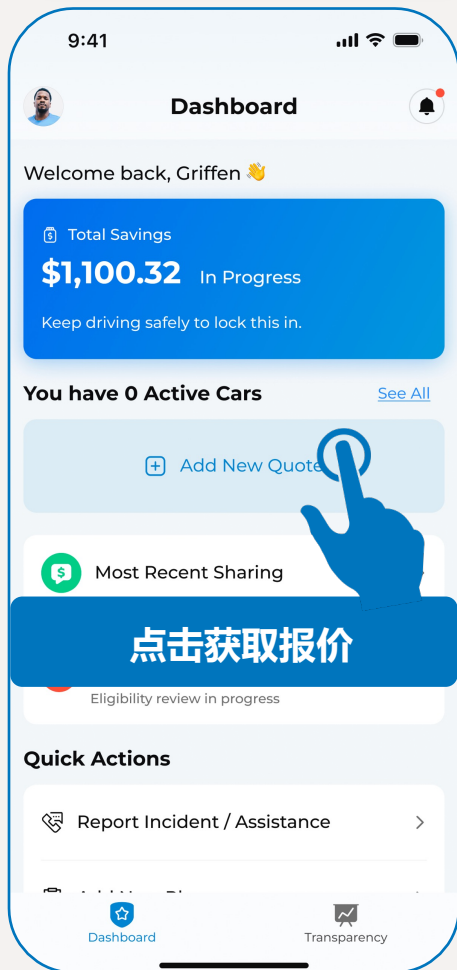
Reminder: Only drivers included on the Plan can pay the Service Fee and take part in weekly contributions.

获取报价流程

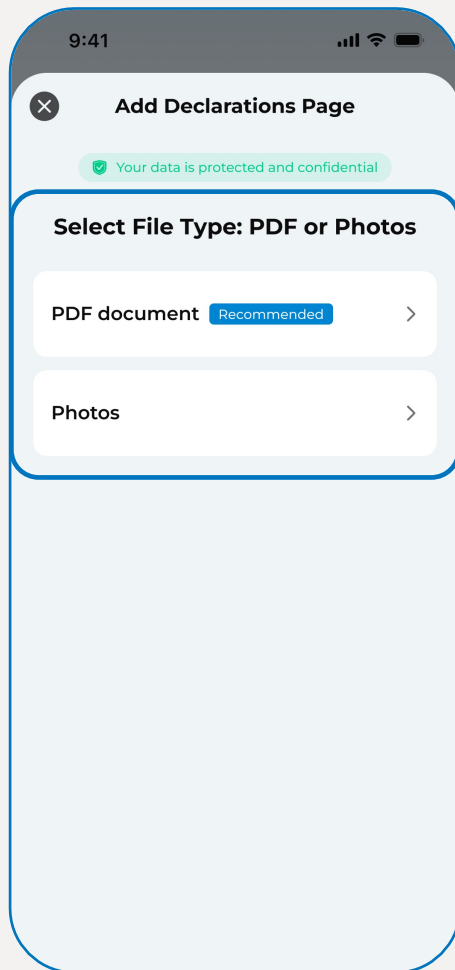
下载 GDC App



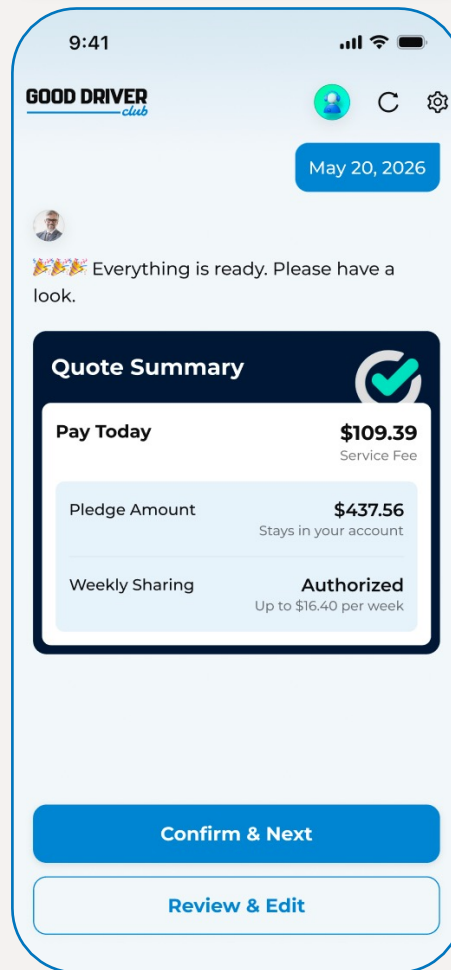
点击获取报价



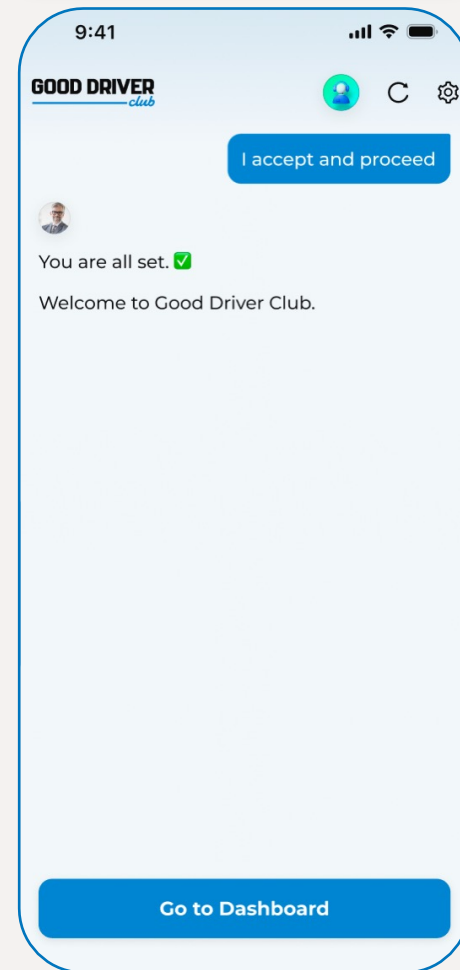
上传保单PDF/照片



查看您的报价详情



加入GDC



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<https://www.gooddriver.ai>

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

