

GOOD DRIVER

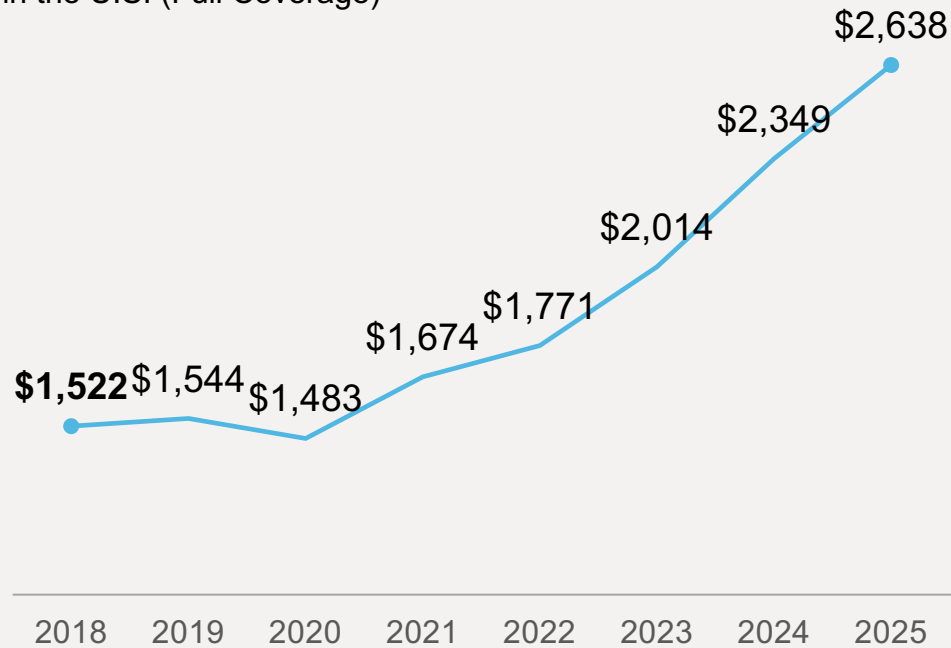
club

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.

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

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



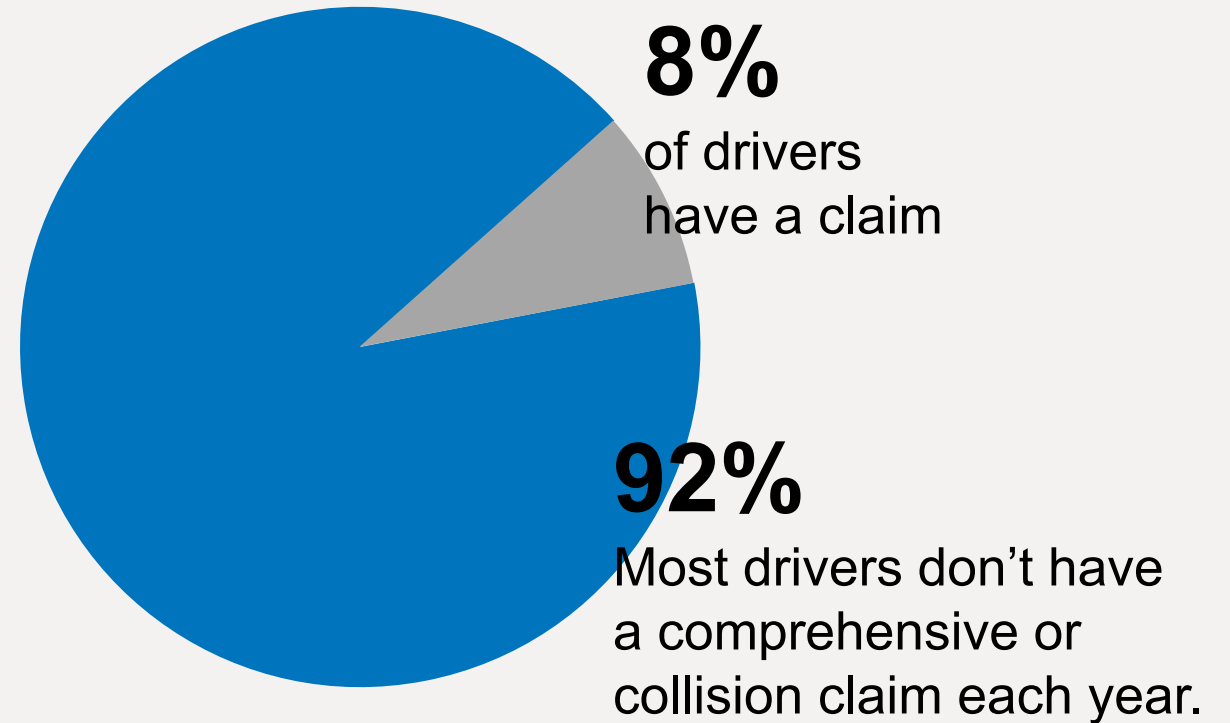
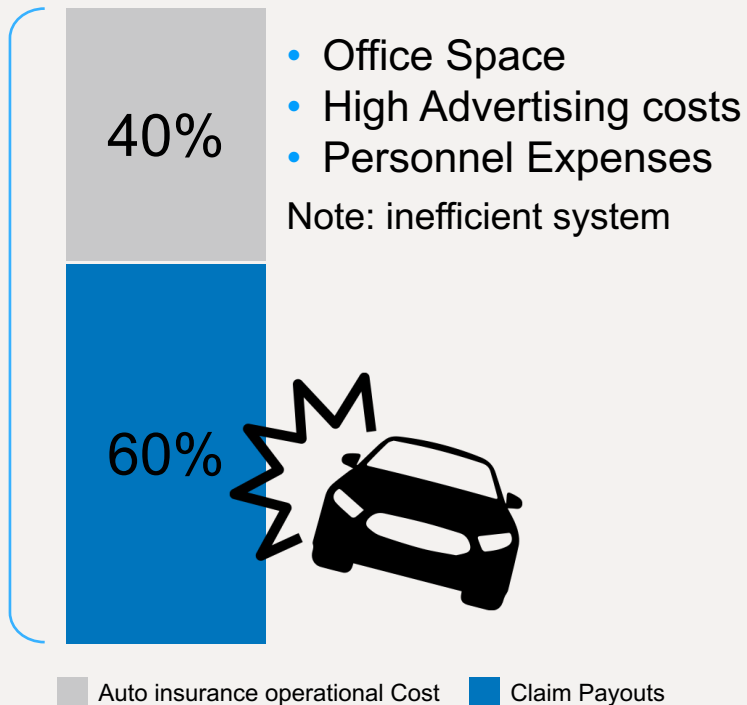
Unit: USD

	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.

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>

SOLUTION

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*

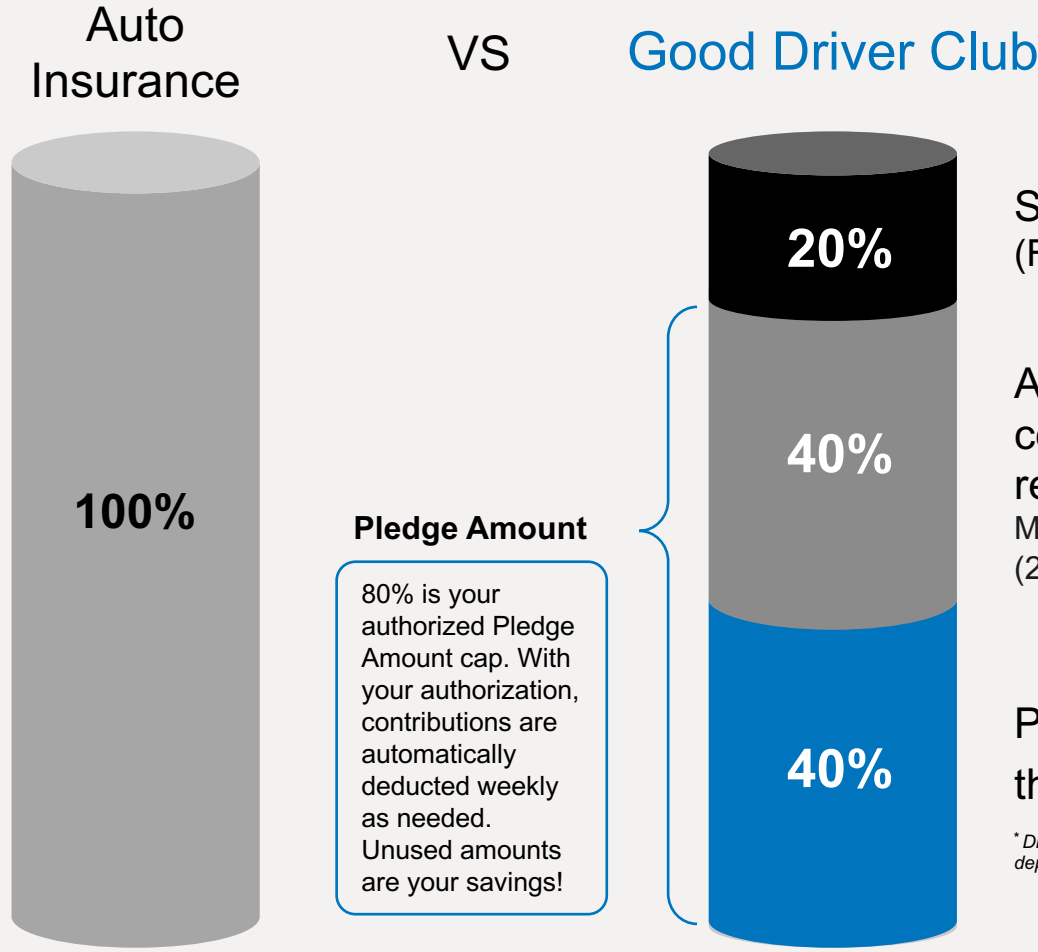
Collision and comprehensive alternative. Covers damage to your own car:

- 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.

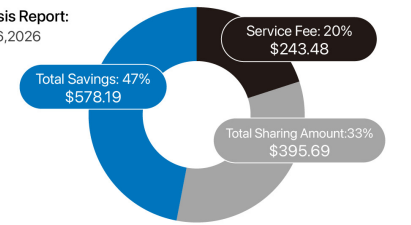
Week	Date	Weekly Sharing Amount	Weekly Surplus
	(Every Monday)	+ Transaction Fee	(\$973.88 / 26 weeks = \$37.46 / week)
1	09/29/2025	\$15.42 +\$0.54	\$25.15
2	10/06/2025	\$2.87 +\$0.14	\$37.70
3	10/13/2025	\$0.00 +\$0.00	\$40.57
4	10/20/2025	\$6.77 +\$0.27	\$33.80
5	10/27/2025	\$24.68 +\$0.84	\$15.89
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

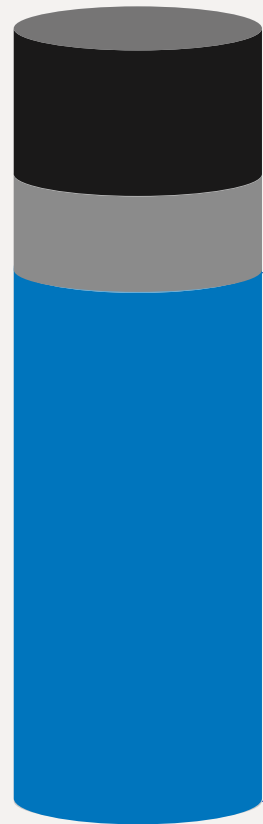
\$395.69	+\$13.78	\$578.19
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Transaction Fee: The payment transaction fees are charged by the payment processor and the issuing bank of your payment method. These fees are neither paid to the members who obtained the authorized sharing amount nor to 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.

Cost Analysis Report:
AS of April 16, 2026



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**

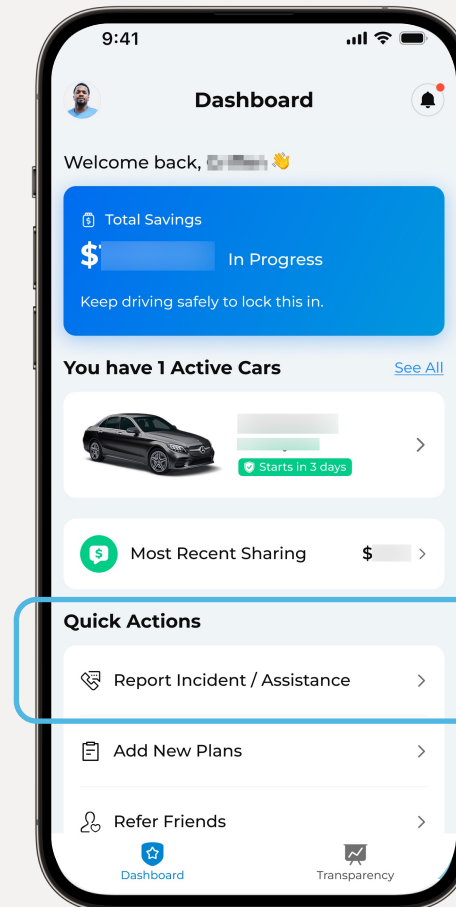
- \$700 (Remaining Pledge Amount)

- \$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

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

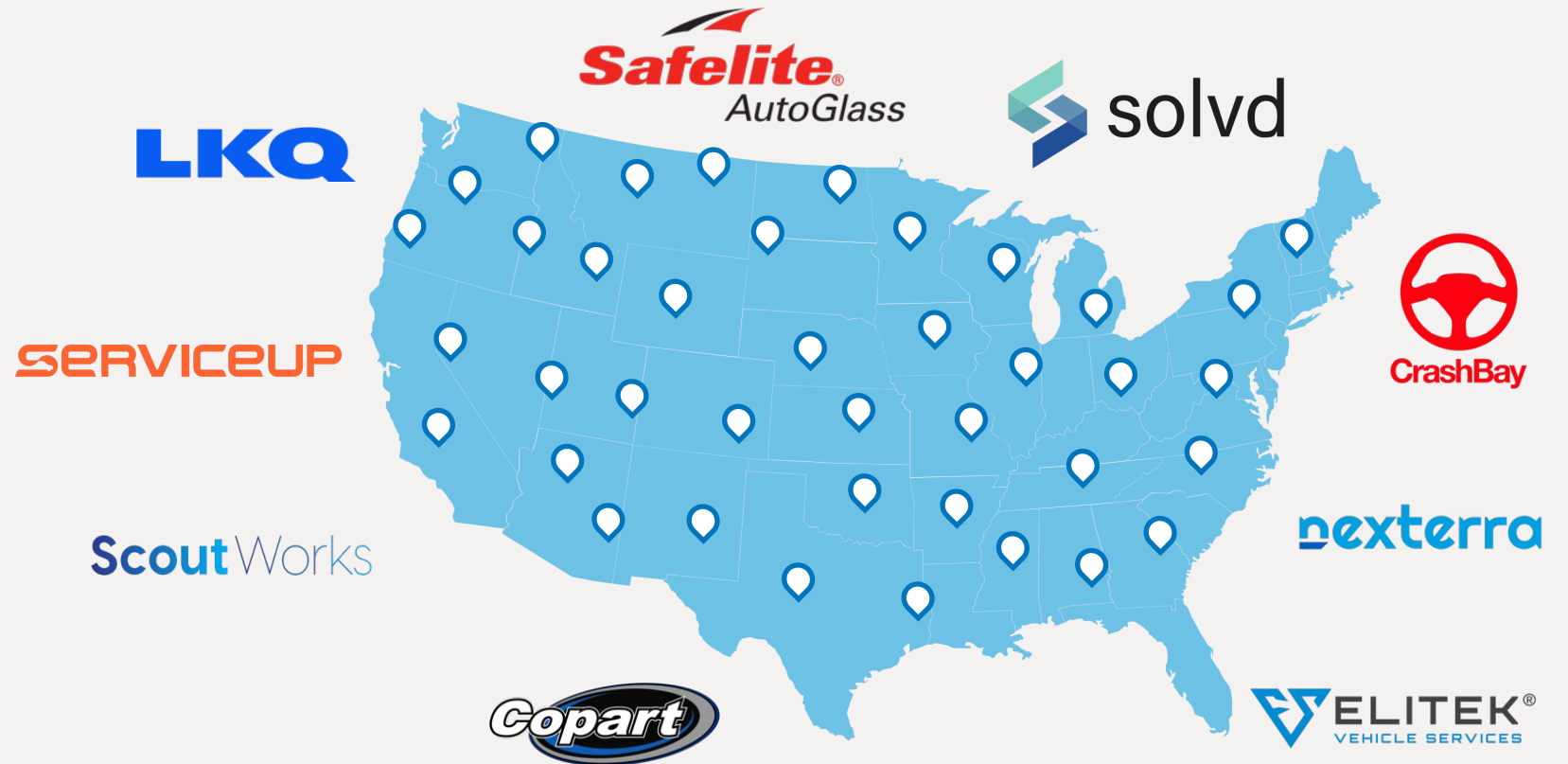
Multiple trusted repair options within a 15-mile radius (up to 25 miles in remote areas)

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



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

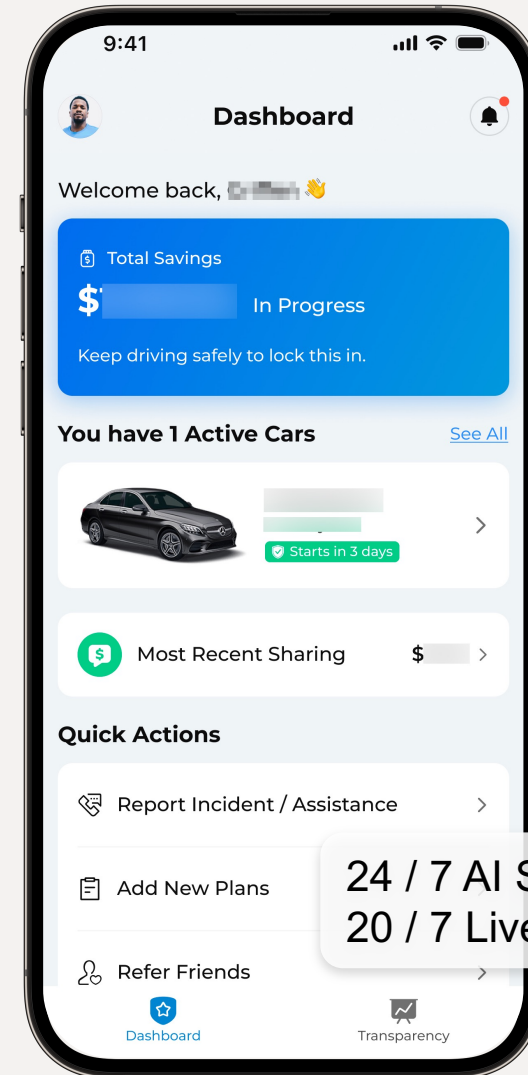
Verified, high-quality repair shops selected by the platform.

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.



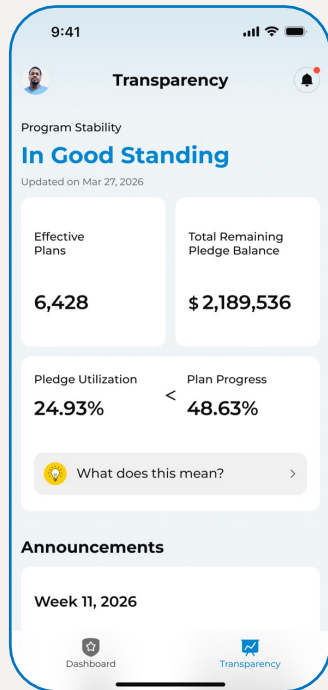
5 REASONS TO CHOOSE GDC

GOOD DRIVER
club

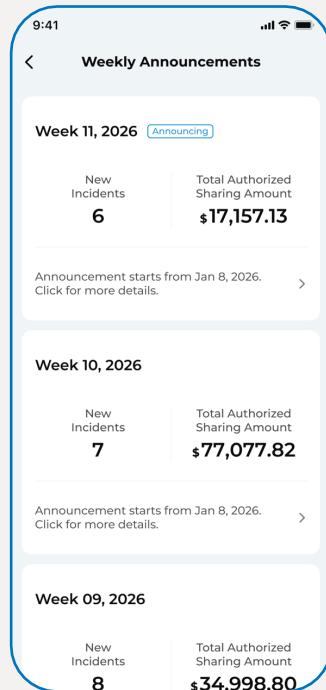
TRANSPARENCY

Transparency at the Core of Our Product

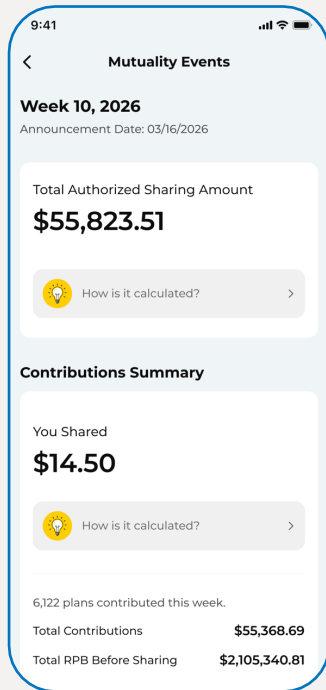
Contribute after knowing the incident.
Know where your money goes.
Your contributions, your choice.



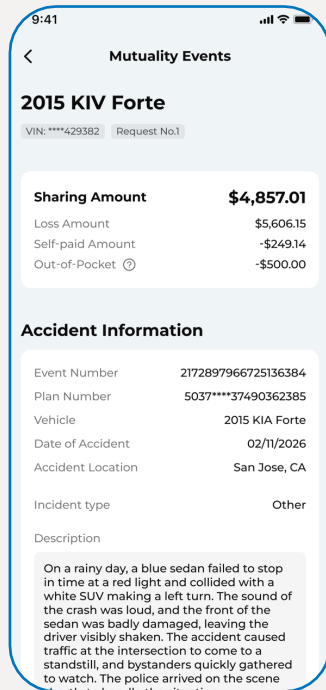
Platform Health



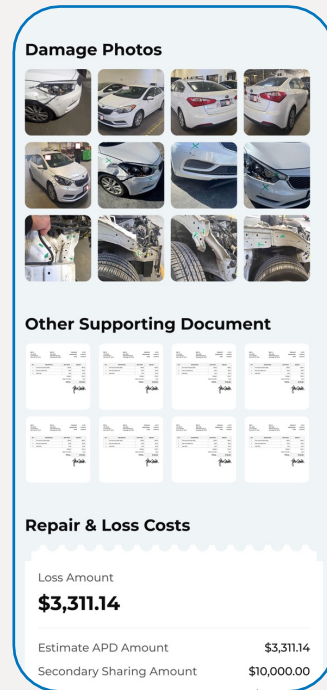
Announcement



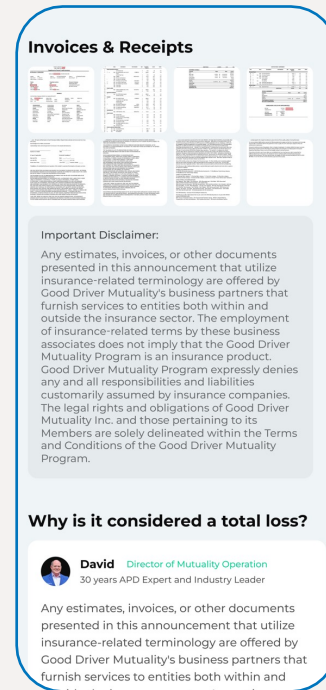
Sharing Amount



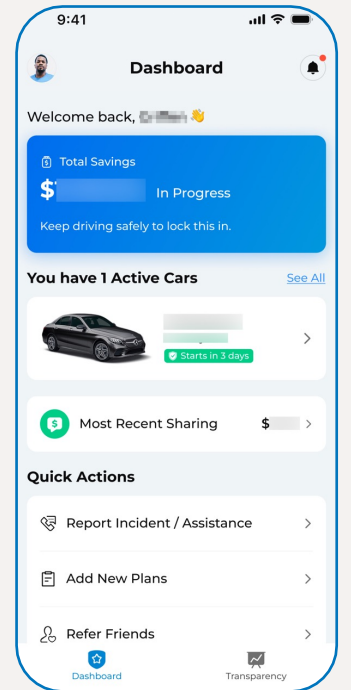
Incident Information



Damage Photos



Invoices & Receipts



Total Savings

Personal Data Protected by World-Class Encryption Standards



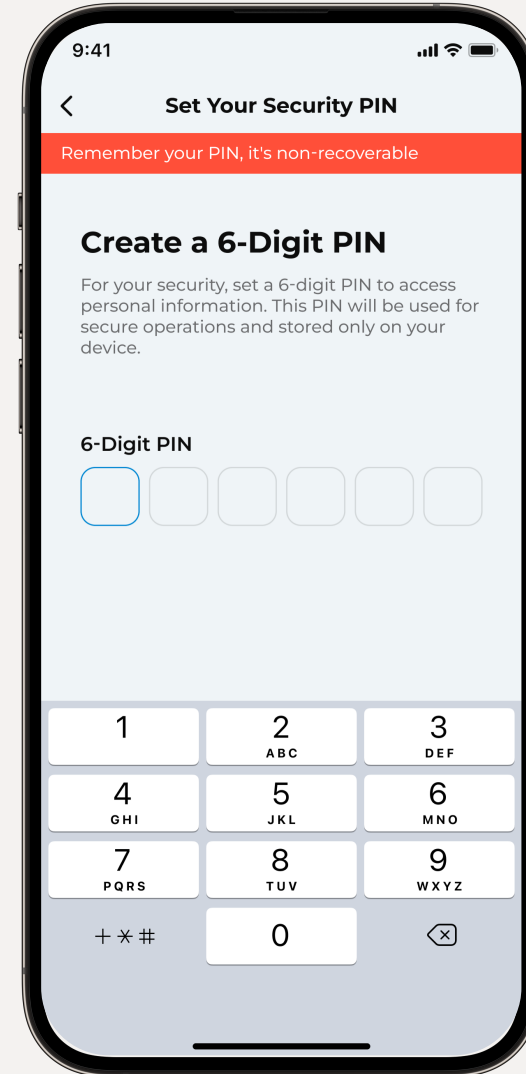
Payment Security

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



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.

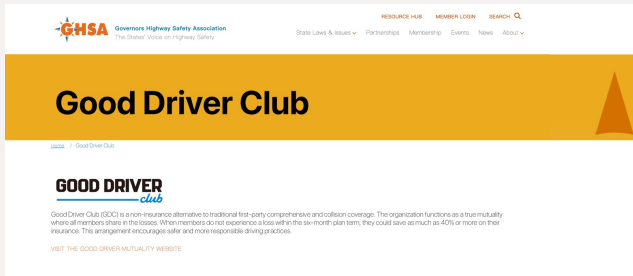
• 2025: Demonstrated Product Success

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



SOCIAL IMPACT

GDC's Role in Road Safety & Industry Innovation

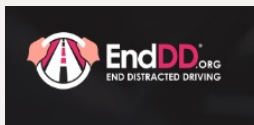


GHSA Member

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...
I've been a chef for 18 years and 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...

Amy Guan Jun 10
I love GDM and lark App, it makes life 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 happened to me. I have been running a restaurant business for over 40 years, operating a lot of money, energy and efforts GDM not only helping myself, my families and my own business, more than that, it gives us an opportunity to make an extra income in this uncertain economy. Now, I just promote GDM to my L5 to L8 & more. Thanks GDM Founder and my team leader David, Alan, Steven, and my team leader Sandy.

HELEN ZHEN Jun 10
I am very happy to have a chance to be a good driver. I 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 premiums were calculated, and why they were so high. That's when a friend introduced me to GDM. After learning about it, I was instantly convinced. It was clear to me that this product wasn't just innovative; it addressed a real need in the U.S. market with unlimited potential for growth.

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

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

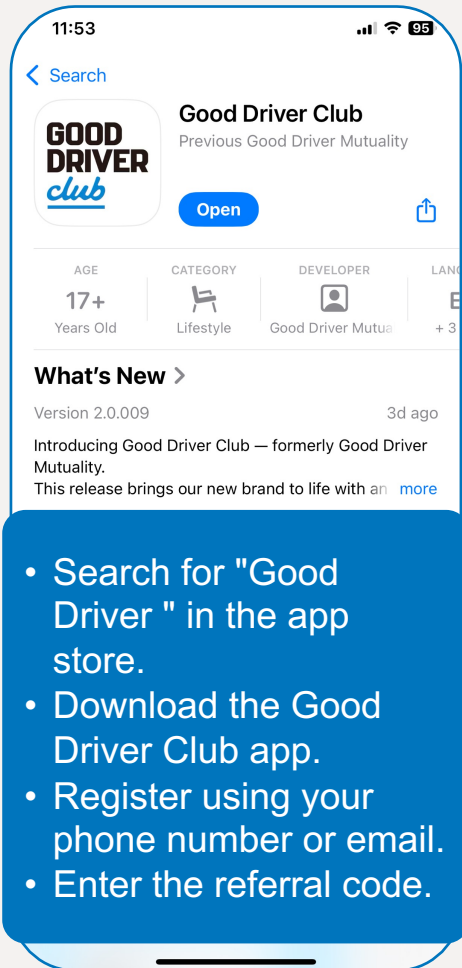
JUNHUIS Jun 10
Learn every day, make progress together, let more people know about GDM and join GDM.

ALICE.C Jun 10
Last December, while venting about rising car insurance at my friend Connie's place, she lit up and said, "Join GDM. She'd just joined weeks prior, so she said in Alan from the GDM team to break it down for me. GDM isn't insurance — it's an alternative to comprehensive coverage. When signing up, you pay the quote as a service fee upfront, and the quote is refunded to your own account, only used for small share community members have accidents. Safe up to 40% compared with original quote — the innovative model had me sold instantly."

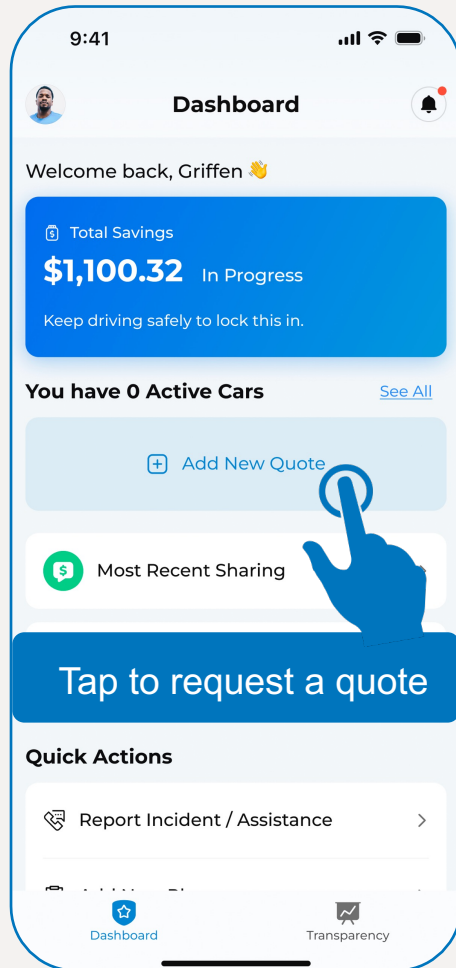
**GET STARTED
WITH GDC
IN SIMPLE STEPS**

GET YOUR QUOTE

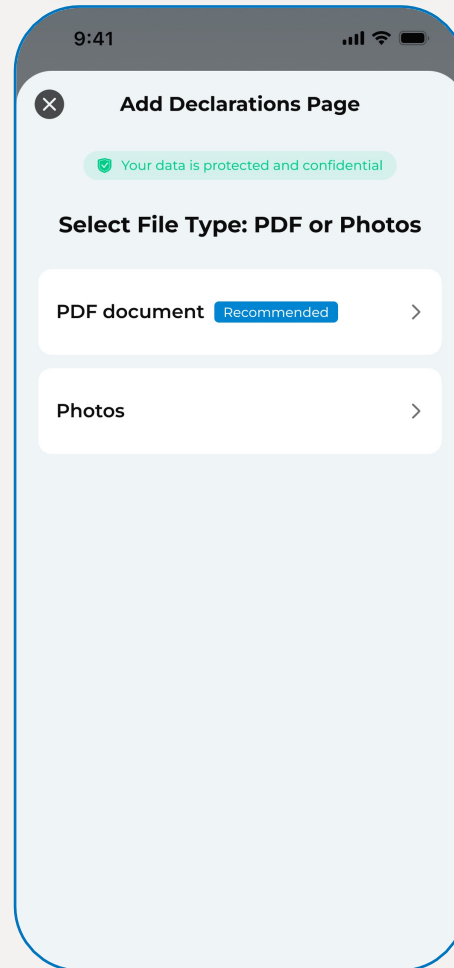
Download GDC App



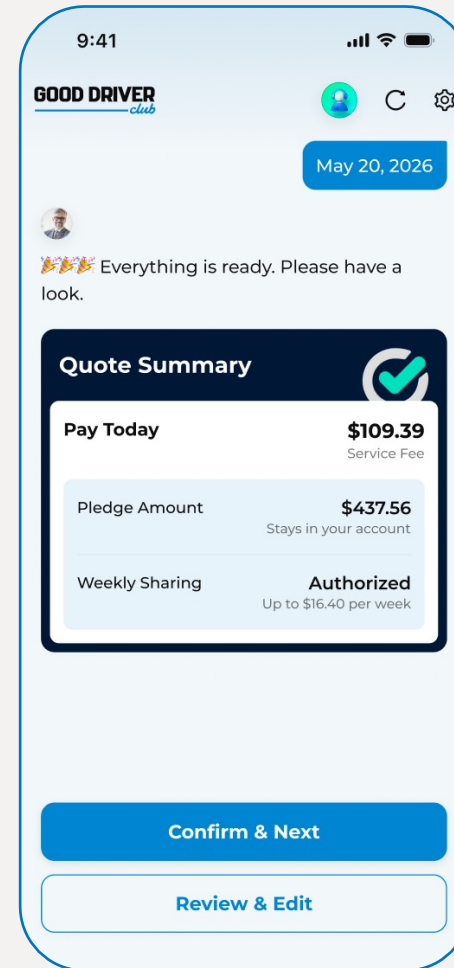
Request a quote



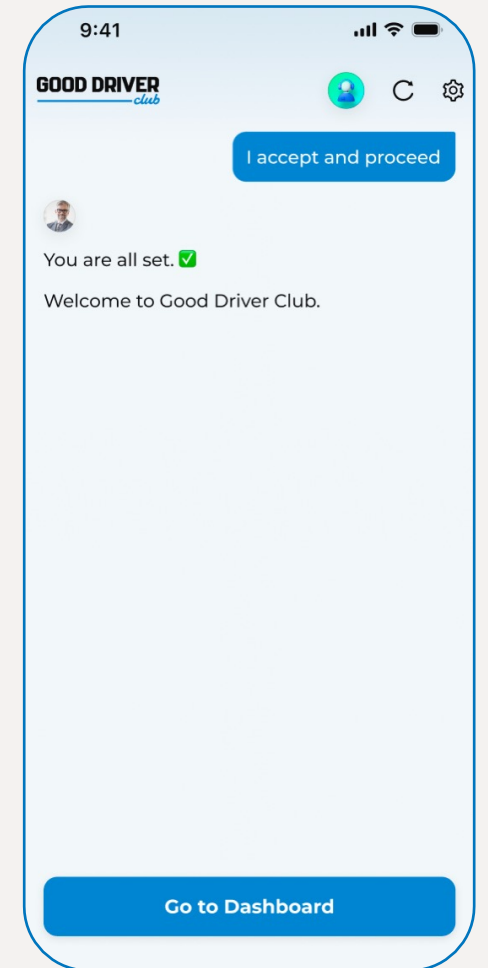
Upload Declarations Page (PDF/photos)



Review Your Quote Summary



Join the Club



**GOOD
DRIVER**
club

<https://www.gooddriver.ai>

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

