

GOOD DRIVER

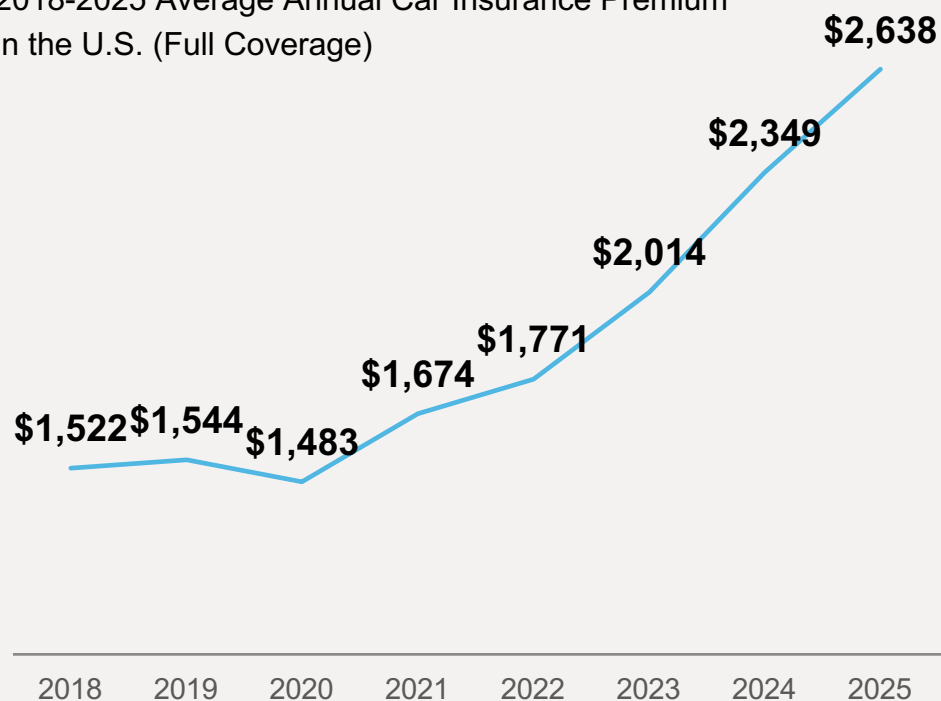
club

Good Driver Club o GDC no es un producto de seguro de auto.

Good Driver Club (GDC) es una alternativa moderna a la cobertura de colisión y daños integrales, diseñada específicamente para que los buenos conductores ahorren dinero.

Costos de Seguro de Auto Siguen Subiendo. Buenos Conductores Merecen una Mejor Opción.

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



Unit: USD

	2023	2024	2025
# promedio de autos por hogar	2.3	2.3	2.3
x promedio de prima por cobertura completa	2,014	2,349	2,638
total full coverage premium per HH	4,632	5,402	6,067
promedio de ingresos disponibles por hogar, valor presente del dólar	69,600	72,660	75,400*
% de costo de seguro de auto de los ingresos disponibles del hogar	6.7%	7.4%	8%

- fuente de datos: Oficina del Censo de EE. UU.; Bankrate
- Definición de Cobertura Completa:** Todas las cifras están basadas en un seguro de cobertura completa, que incluye responsabilidad civil, cobertura amplia y cobertura por colisión.
- Nota:** El ingreso familiar disponible mediano para 2025 se estima utilizando la tasa de crecimiento del ingreso personal disponible publicada por la BEA.

Daños a Terceros + Plan GDC= Ahorros

PROVEIDO POR ASEGURADORA

Daños a Terceros

- Requerido por la ley
- Cubre el daño al vehículo de las otras personas

NO ES UN SEGURO

GOOD DRIVER
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Colisión + Cobertura Integral

Cubre el daño a tu propio auto:

- Colisiones
- Vandalismo, Robo
- Desastres Naturales
- Daños que no son colisiones

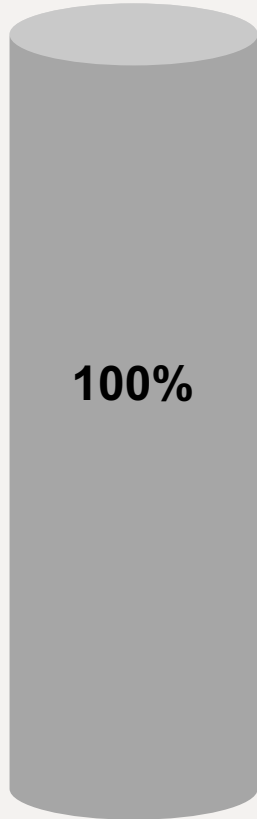
MODELO DE AHORRO

Contribución Semanal

Seguro
Traditional

VS

Good Driver
Club



Monto de
Compromiso

El 80% es su límite de Pledge autorizado. Con su autorización, las contribuciones se deducen automáticamente cada semana según sea necesario. ¡Los montos no utilizados son sus ahorros!



Cuota de Servicio
(Periodo de Seis Meses)

Una contribución autorizada, pequeña y limitada para ayudar con los costos de reparación de otros.

Máximo compartido por incidente: 3.75% (2026);
máximo compartido en 6 meses: 80%.

Potencialmente ahorra hasta el **40%**
de la cotización cada periodo del plan.*

*Aviso: Según nuestra investigación interna, los participantes en nuestro programa de mutualidad podrían ahorrar hasta un 40% en comparación con las opciones de seguros tradicionales. Es importante tener en cuenta que estos ahorros son un estimado y no están garantizados, y los ahorros reales pueden variar significativamente según factores individuales y el comportamiento de conducción de la comunidad.

Sharing Statement

Pledge Amount = Mutuality Plan Quote - Service Fee (6-Month Term)
\$517.47 \$646.84 \$129.37

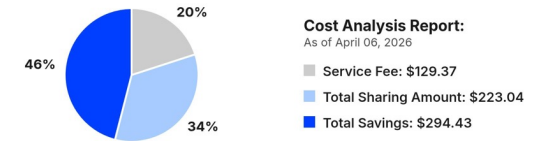
We share. We save. Members contribute to the repair costs of accidents within the community.

Week	Date (Every Monday)	Weekly Sharing Amount + Transaction Fee*	Weekly Surplus* Completed Pledge \$517.47 / 24 (weeks) = \$21.56 per week*
1	10/20/2025	\$3.67 +\$0.03	\$17.89
2	10/27/2025	\$13.37 +\$0.11	\$8.19
3	11/03/2025	\$17.63 +\$0.14	\$3.93
4	11/10/2025	\$8.15 +\$0.06	\$13.41
5	11/17/2025	\$6.94 +\$0.05	\$14.62
6	11/24/2025	\$12.57 +\$0.10	\$8.99
7	12/01/2025	\$18.89 +\$0.15	\$2.67
8	12/08/2025	\$0.00 +\$0.00	\$21.56
9	12/15/2025	\$9.90 +\$0.07	\$11.66
10	12/22/2025	\$9.41 +\$0.07	\$12.15
11	12/29/2025	\$14.58 +\$0.11	\$6.98
12	01/05/2026	\$9.49 +\$0.07	\$12.07
13	01/12/2026	\$6.85 +\$0.05	\$14.71
14	01/19/2026	\$3.70 +\$0.06	\$12.86
15	01/26/2026	\$10.34 +\$0.08	\$11.25
16	02/02/2026	\$12.09 +\$0.11	\$8.67
17	02/09/2026	\$10.47 +\$0.08	\$11.09
18	02/16/2026	\$9.10 +\$0.07	\$12.46
19	02/23/2026	\$5.06 +\$0.04	\$16.50
20	03/02/2026	\$7.96 +\$0.06	\$13.60
21	03/09/2026	\$8.46 +\$0.06	\$13.10
22	03/16/2026	\$5.05 +\$0.04	\$16.51
23	03/23/2026	\$11.62 +\$0.09	\$9.94
24	03/30/2026	\$1.97 +\$0.01	\$19.62
25			

\$223.04 \$1.70

YOU SAVED \$294.43

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 GDM Members) x Pledge Amount Balance of Each Member



Congratulations on staying accident-free for 6 months! You saved 46% of your quote!

It's important to note that the above Mutuality Plan Sharing Statement reflects only this member's case. Your actual sharing amount may vary significantly based on individual factors, such as timing of joining GDM program, the Eligible Event of each week and the driving behavior of the community. Based on projected data, members who complete a six-month plan without accidents may save up to 46% of their quoted amount.

Costo Total Después de un Accidente: Seguro vs. GDC

	Pagas		Prima	Deductible
Seguro	\$1,200 =		\$1,000	\$200
	Pagas		Cotización Completa (20% CdS + MdC)	OOP
GDC	\$1,200 =		\$1,000 (\$200 + \$800)	\$200

SERVICIO DE REPARACIÓN

Talleres Confiables. Reparaciones de Calidad. Precios Justos.

David Clark

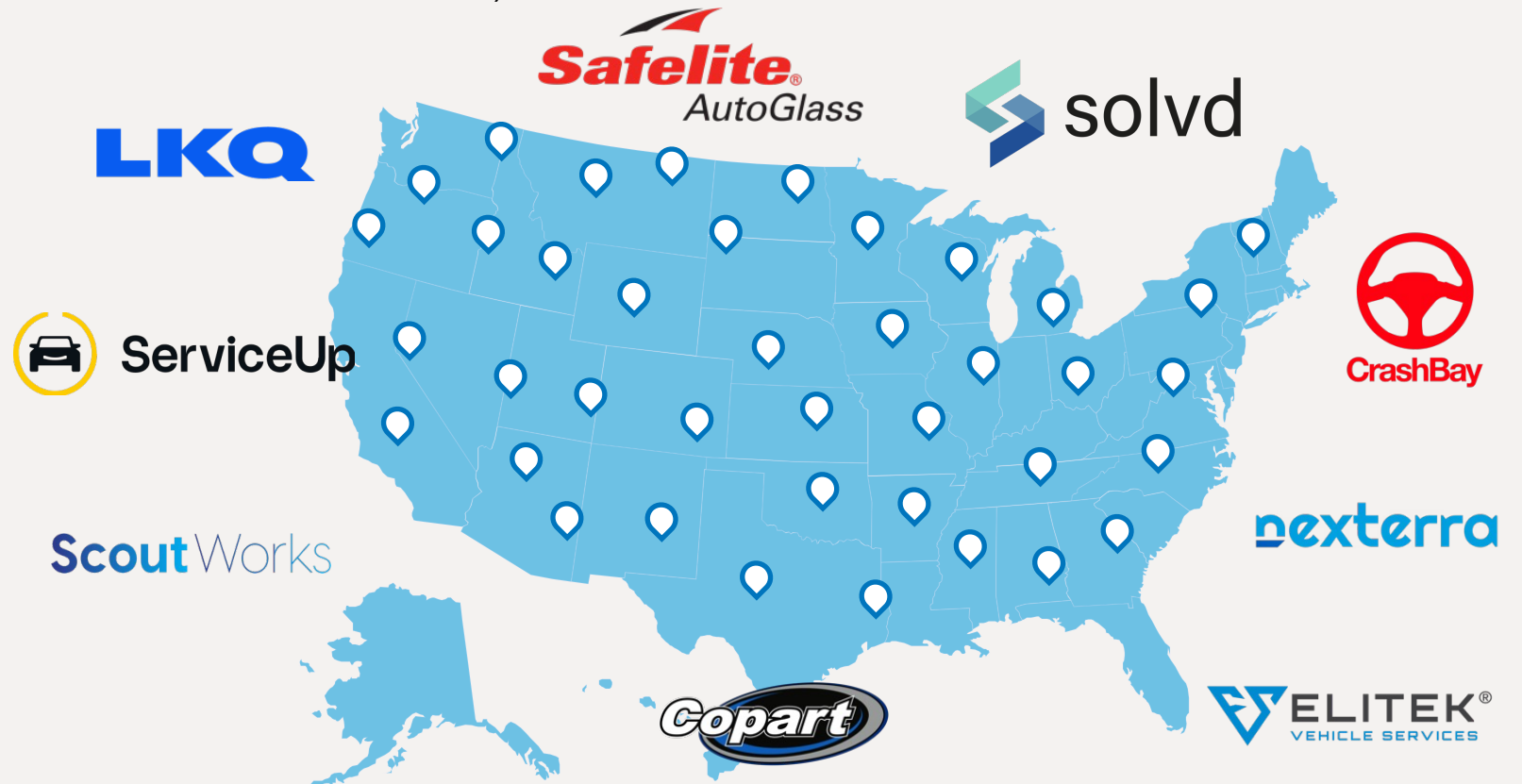
- Exlíder de varias compañías líderes de seguros de auto en EE. UU.
- Presidente del Subcomité de Daños a la Propiedad (APD) de la Asociación Estadounidense de Seguros de Propiedades y Accidentes (APCIA).
- Miembro del Subcomité de Vehículos Eléctricos de la APCIA.
- Experto en optimización de flujos de trabajo mediante IA y ML para mejorar los servicios de proveedores.



30 años de experiencia en la industria de daños automovilísticos.

Más de 5,000 talleres de reparación asociados a GDM en todo EE. UU. Garantía de por vida en mano de obra y calidad de reparación.

Múltiples opciones de reparación de confianza en un radio de 15 millas (hasta 25 millas en áreas remotas).



Ser Selectivo Ayuda a Mantener los Costos Más Bajos para Todos.

Elegible



- Vehículos de pasajeros particulares hasta 9 asientos.
- Valor de venta al público original que no exceda los \$100,000.
- Los cupés y sedanes americanos y europeos hasta 15 años de edad;
- Todas otras marcas y modelos hasta 20 años.
- Millaje anual no mayor a 30,000 millas.

No Elegible



- Vehículos comerciales (Uber, etc.)
- Vehículos antiguos, motocicletas, modelos de alto rendimiento o títulos reconstruidos.
- Vehículos sin seguro de Daños a Terceros
- Residentes de Nueva York, Alaska, Hawái, Massachusetts, Rhode Island.

Reglas de Renovación de Membresía

Para seguir siendo elegible para la renovación, una membresía debe cumplir con las siguientes condiciones:

Límite de Solicitudes de Servicio: No más de un evento de servicio elegible reportado en los últimos seis meses.

Excepción para Solo Vidrio: Para eventos de servicio que involucran solo vidrio, las reparaciones de vidrio no cuentan para el límite de solicitudes de servicio. Si es necesario reemplazar el vidrio, el primer reemplazo de solo vidrio tampoco cuenta.



Ayudamos a los buenos conductores a quedarse con más de su dinero.

Fundador / CEO: William Tu

- MBA de Stanford
- Expresidente de la Asociación de Antiguos Alumnos de Stanford GSB
- Exconsultor de Planificación Estratégica en McKinsey & Company (atendiendo clientes Fortune 500)
- Exprofesional en Trident Capital (Silicon Valley)
- Ganador del Concurso Inaugural de Emprendimiento Global ITEC
- Ha estado profundamente involucrado en el campo de la mutualidad durante 10 años.

• **2022: Empresa estadounidense fundada.**

Marco regulatorio y legal establecido.

• **2023: Desarrollo de la Infraestructura de Servicio.**

Desarrolló la aplicación y los sistemas de servicio de Good Driver Club. Construyó una red de más de 5,000 talleres de reparación asociados.

• **2024: Lanzamiento de Good Driver Club App**

Junio marcó la llegada de nuestro primer grupo de miembros a la aplicación de Good Driver Club.

• **2025: Éxito Demostrado del Producto.**

Comentarios positivos de los miembros: ahorros significativos en costos, altas tasas de renovación y servicios de reparación con la mejor calificación.



Una Comunidad de Buenos Conductores, Ganando Juntos.

Escanea para Ver a las Personas Que Hemos Ayudado.



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 tl us an opportunity to make an extra income uncertainty economy. Now, I just promote s L5 to L8 & more. Thanks GDM Founder ' this platform for the community and Hella Griffin, David, Alan, Steven... 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!

Angel T Jun 10
What an exciting experience with GDM!

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.

Cinty.Z Jun 10
Last August, I realized my quote was too high. That's when a friend introduced me to GDM — and 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 ...

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...

Ben (Ben U.) Jun 10
I've been a chef for 18 years at 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 soci...

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 [redacted] working together. It's not insurance, it's a smart way to support each other and save.

HELEN ZHEN Jun 10
Last December, while venting about rising [redacted] at my friend Connie's place, she lit up and 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.

COMIENZA CON GDC
EN UNOS SIMPLES
PASOS

Tu página de declaraciones y tu licencia de conducir.

Recordatorio: Solo los conductores incluidos en la póliza son elegibles para pagar.

Declarations Page PDF

The Information We Need

Renewal Auto Policy Declarations
To report a claim please call (800) 503-3724

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

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

INSURANCE

Policy Number

U-176 CA 03/2024

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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: 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
Injury		
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

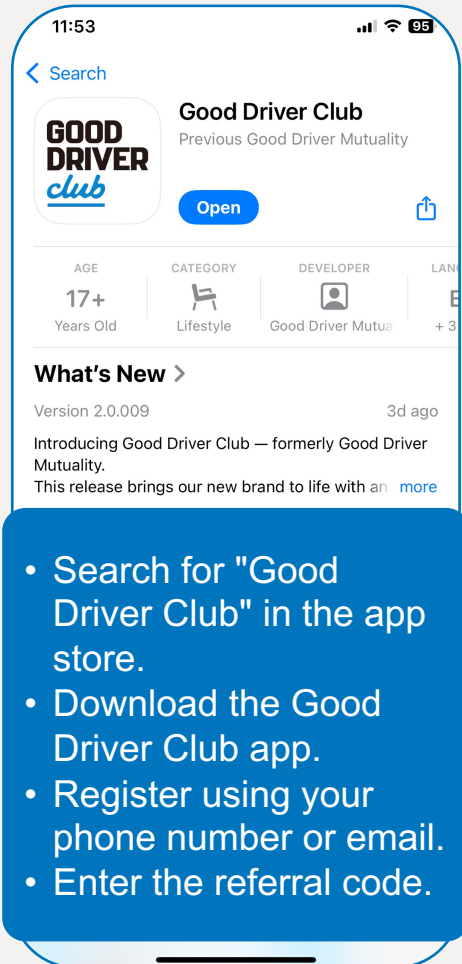
Policy Contract and Endorsements
Your insurance policy and any endorsement(s) contain a full explanation of your coverage. The policy contract is form U-10 MIC California Auto Policy (03/2023). The contract is modified by endorsement(s):

U-176 CA 03/2023

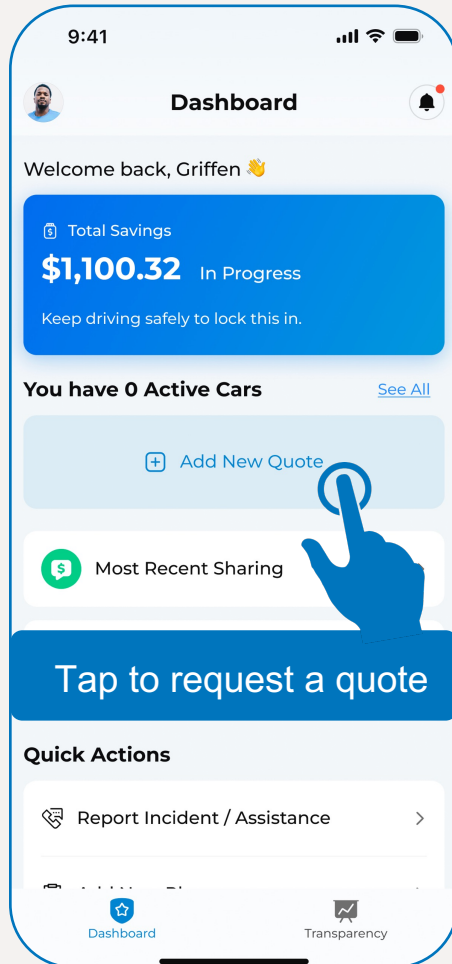
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COMO OBTENER UNA COTIZACIÓN

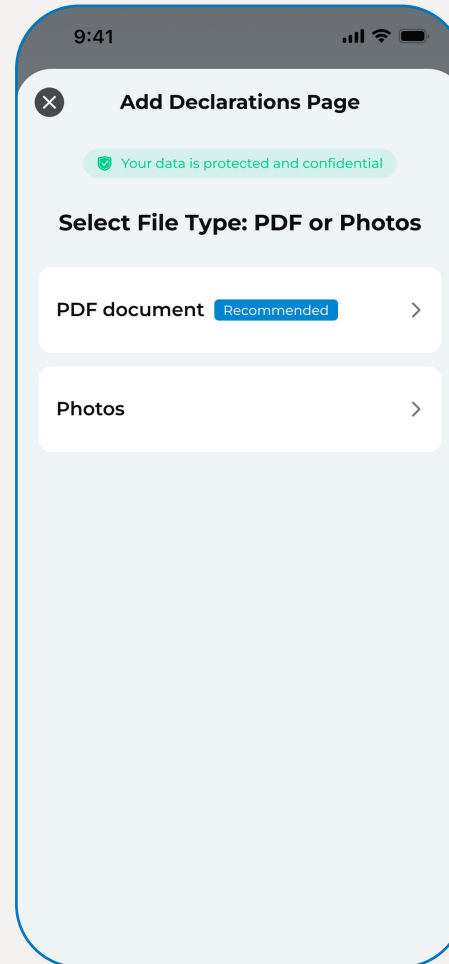
Descarga la App



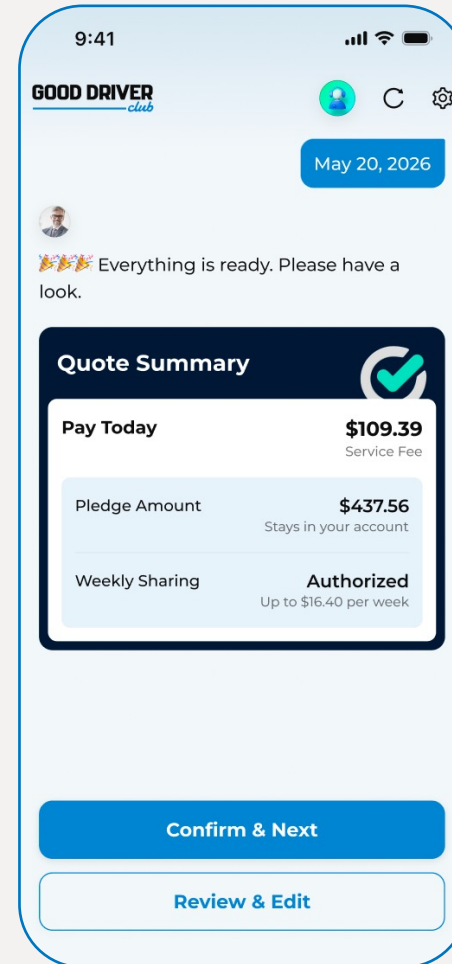
Comienza la Cotización



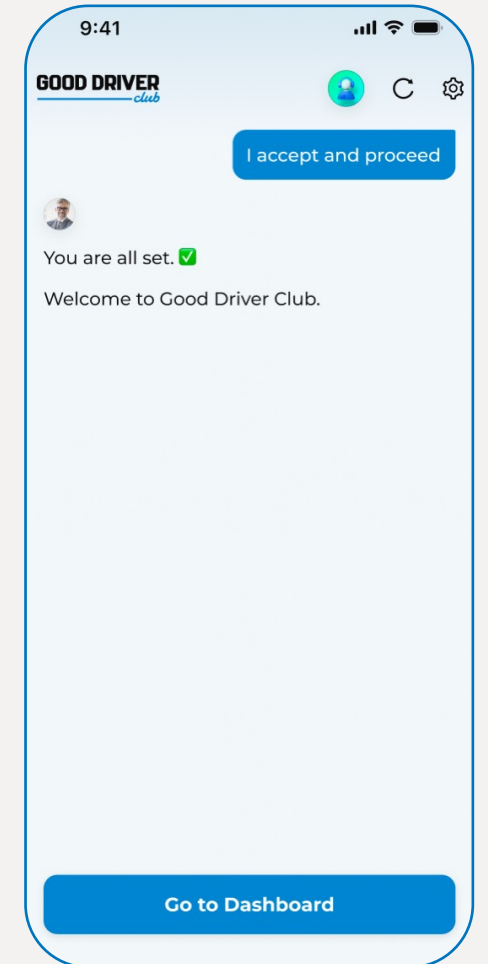
Sube la página de declaraciones



Revisa tu Resumen



Bienvenido al Club



GOOD DRIVER

club

This document was translated with AI assistance and reviewed for consistency. In the event of any discrepancy or ambiguity, the official English version shall prevail.

Este documento fue traducido con la asistencia de IA y revisado para garantizar la coherencia del contenido. En caso de cualquier discrepancia o ambigüedad, prevalecerá la versión oficial en inglés.