

2024
07/15



GOOD DRIVER

MUTUALITY

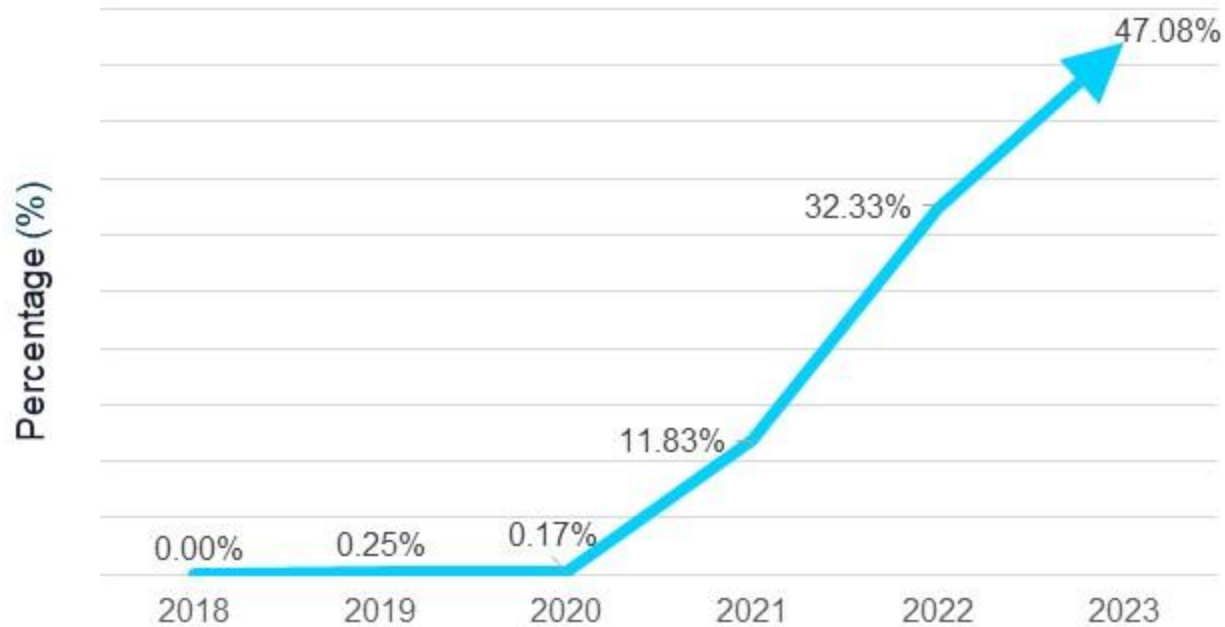
S A F E D R I V E R S . S A V E B I G

**ONLY 6% OF DRIVERS HAVE
ACCIDENTS, BUT WE'RE ALL
STUCK PAYING HIGH PREMIUMS.**

**GOOD DRIVERS
DESERVE BETTER!**

RAPID INCREASE IN THE COST OF INSURANC

Cost of Full Coverage from 2018 to 2023



2020-2024 :

2020 avg: **\$1047**

2024 avg: **\$2150**

Average cost of full coverage:
<https://www.iii.org/fact-statistic/facts-statistics-auto-insurance>
<https://www.bankrate.com/insurance/car/average-cost-of-car-insurance/>

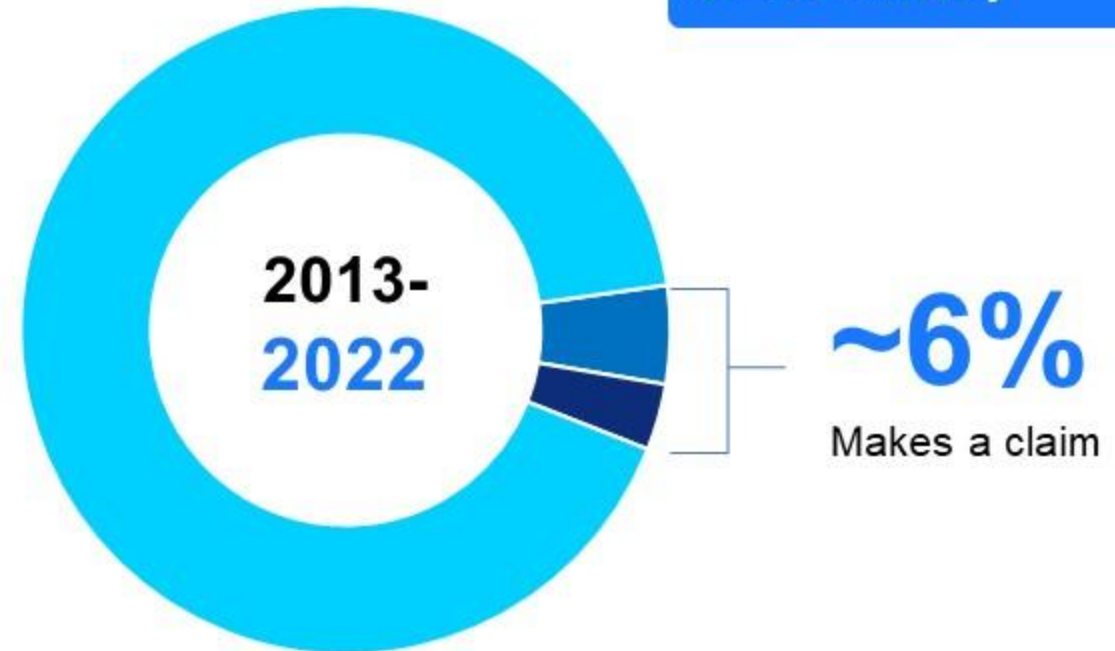
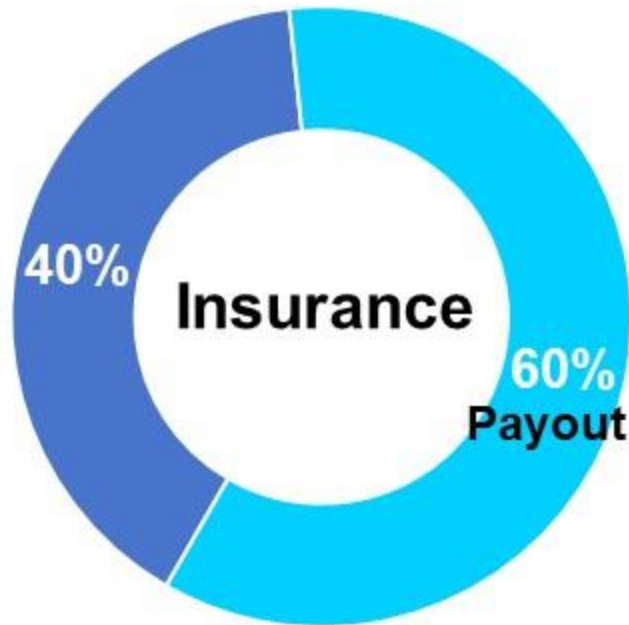
WE ARE PAYING FOR THE LOW EFFICIENCY OF INSURANCE COMPANIES AND THOSE DRIVERS WITH BAD HABITS

Cost of operations and profits are at 40%

Majority of people pay for the minority

Operations and Profit (O&P)

- Top 5 insurance companies spend 5 billion dollar on ads every year
- Insurance companies have about 5-10% profit



*Operations and Profit(O&P) : R&D, adjustments, Operational cost and profits
40%: : To State Farm® Mutual Policyholders. (n.d.). <https://www.statefarm.com/content/dam/sf-library/en-us/secure/legacy/pdf/V-2021-annual-report.pdf> , team analysis

*4.9% collision claim & 3.3% comprehensive claim
<https://www.iii.org/fact-statistic/facts-statistics-auto-insurance>

**SINCE 2020, FULL COVERAGE HAS SOARED IN PRICES
BUT THE RISK OF NOT HAVING IT IS TOO HIGH**

PEOPLE NEED A BETTER CHOICE!

**A MASSIVE INDUSTRY IN NEED OF CHANGE
HUNDRED BILLION DOLLAR MARKET!**

WHAT WE FOUND

3 Places need change

6% of cars make an accident claim
94% pay for them

Traditional inefficient operational costs
(40% of the premium)

Expensive Dealership
Repairs

3 Ways to Improve

Fair Incentives
Rewards drivers with no accidents

Digital Platform / AI tech
cost saving
(only 20% service fee)

In-Network Repair Shops

WAYS TO IMPROVE 1: FAIR INCENTIVES —

Good Driver Mutuality is not insurance Good Driver is a cost-saving alternative!

Traditional Insurance

1. Protect Others

Liability

Pays for damages cause by you

Person, property & car

2. Protect Your own car

Collision + Comprehensive

Repair of your own cars

Good Driver Mutuality



Collision



Natural
Disaster



Theft, Vandalism,
Fire



Glass
Damage

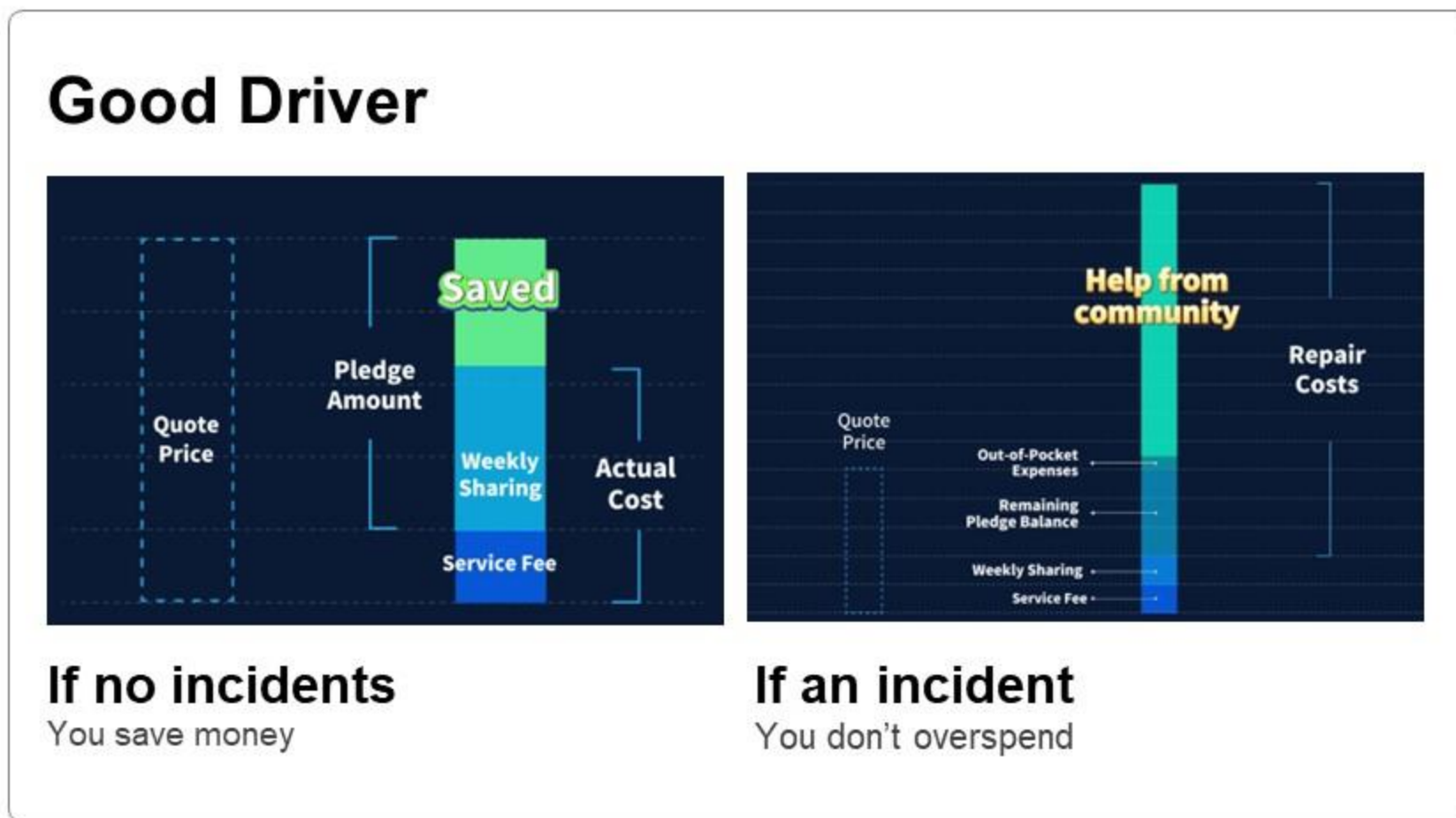
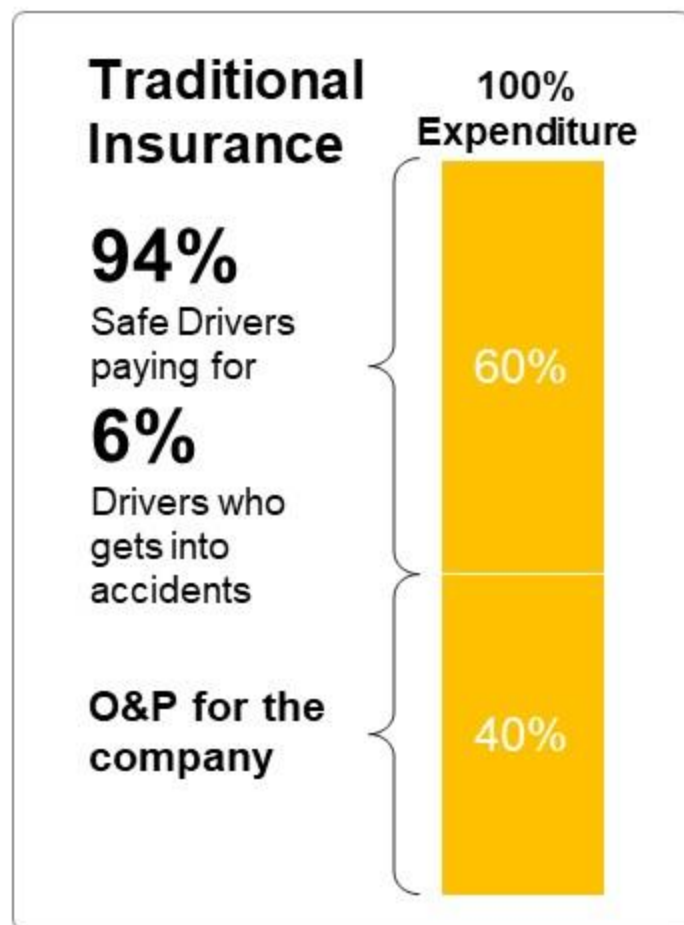


Transportation
Support

WAYS TO IMPROVE 1: FAIR INCENTIVES —

Helps good drivers save money

In case of an accident, community has your back!



WAYS TO IMPROVE 1: FAIR INCENTIVES —

WE WELCOME:

- ✓ MSRP < \$100,000
- ✓ Car age < 20 years
- ✓ Non-Commercial Vehicle

see App for details



WE DON'T ALLOW:



NO

Commercial Vehicle
Taxis



NO

Luxury Cars
Super Cars

WAYS TO IMPROVE 2: DIGITAL PLATFORM —

Self developed APP

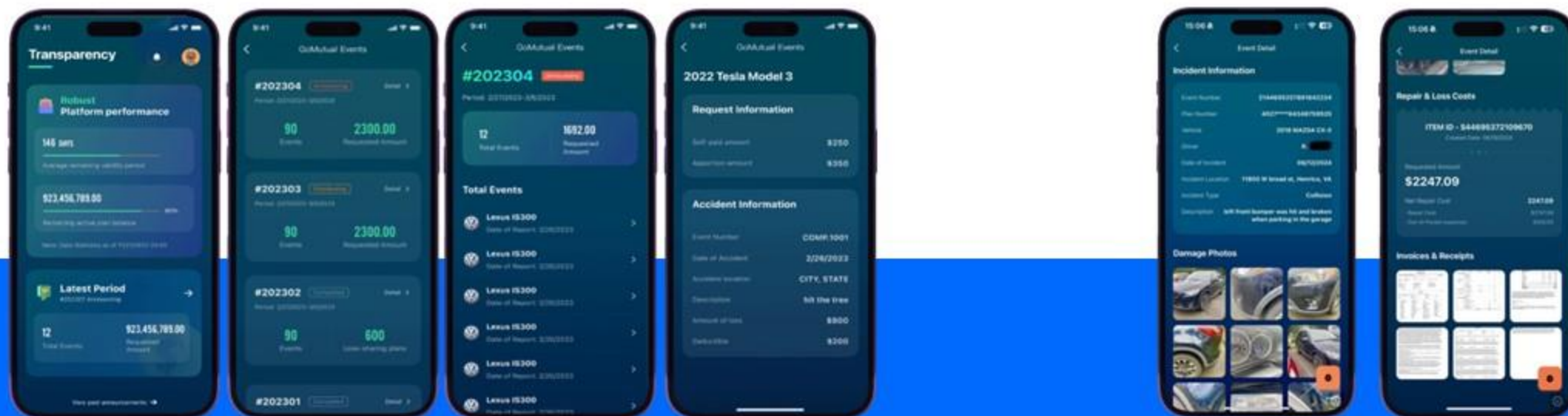
Easy to understand, Transparent, Timely Access

Real time data

Weekly Announcements

Include: Accident details (exclude personal information)

Announcement is sent out before sharing occurs



Testimonial: “This isn’t just car protection, but a better way of living. We feel the mutual supportive environment, and feel honored and respected by our participation.”

WAYS TO IMPROVE 2: AI TECHNOLOGY—

Utilizing AI Technology, reduce operational cost down to 20%

OUR AI



24 / 7 non-stop
Multi-lingual, Directly in APP

Replaces 95% of the manpower

No need to process 25%

Standard process 65%

Total losses 5%

Complicated Situations 5%

WAYS TO IMPROVE 3: IN-NETWORK REPAIR SHOP —

Say “no” to expensive dealership repairs

But get quality repairs with warranty for a fraction of the cost



Partnering Brands:



States currently not open:

Hawaii, Aleska, New York, Rhode Island, Massachusetts,

ABOUT US

- Good Driver Mutuality Inc. **is registered in Delaware**, with offices in California and New York.
- Started by a group of **Stanford Alumni**, with a passion for entrepreneurship, in collaboration with **professionals in auto industry, fintech, and AI technology**.

CEO & FOUNDER

William Tu

Was the president of Stanford GSB Chinese Alumni Association, and previously the winner of the first ever OTEC Global Entrepreneurship Competition

ABOUT US

Our VCs

Ribbit Capital:

A global venture capital firm focused on fintech, have multiple billion dollar companies within its portfolio

Hedosophia:

One of the largest European VCs that focuses on category defining technology companies












Hillhouse:

One of the top global hedge fund investment firm, manages about 140 billion dollars

The Information Ranking:

11th of top 50 startup in **TI50**

TI50
The 50 Most Promising
Startups

RANK	NAME
1	 Tezign
2	 Shukun Technology
3	 Mech-Mind
4	 Hai Robotics
5	 Syrius
6	 Duckbill
7	 Yidebang
8	 Soft Robot Tech
9	 Zaihui
10	 MegaRobo
11	 Good Driver (Haochezhu)



1

Members save money
Affiliates make money



2

Create a healthy
ecosystem and
successful community
for good drivers



3

Keep roads safe
Protect life and
families

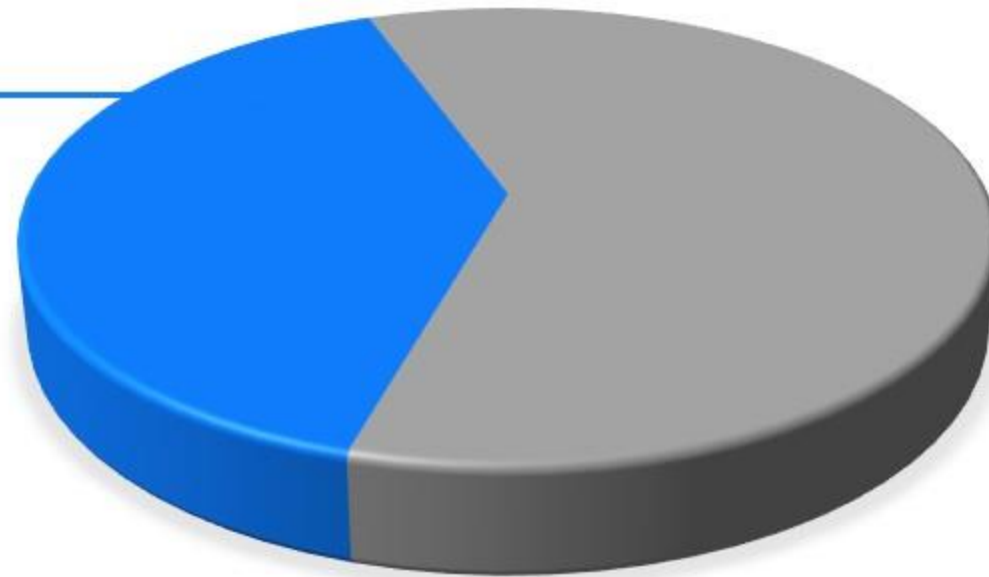
AUTO INSURANCE MARKET CAP: \$425 BILLION

COLLISION COMPREHENSIVE ACCOUNTS
FOR 40% OF THE MARKET CAP

40%

Collision & Comprehensive

\$170 Billion



60%

Other Insurance

Target Audience Market: \$100 Billion

**BE A PART OF
SOMETHING
TRULY
INNOVATIVE..
BE A PART OF THE
FUTURE!**

During this innovating revolution

You can choose to watch

Or join in to save

But if you recognize the
opportunity at hand

Become our affiliate

Share and receive financial rewards