



# GOOD DRIVER MUTUALITY

Mission:

Promoting safe driving to create a better world

鼓勵安全駕駛，共創美好未來

**每次購買  
車險的心情  
尤其多車家庭**



# 越來越貴！

全美車險平均每年上漲

**24%**

其中加州2025年上漲

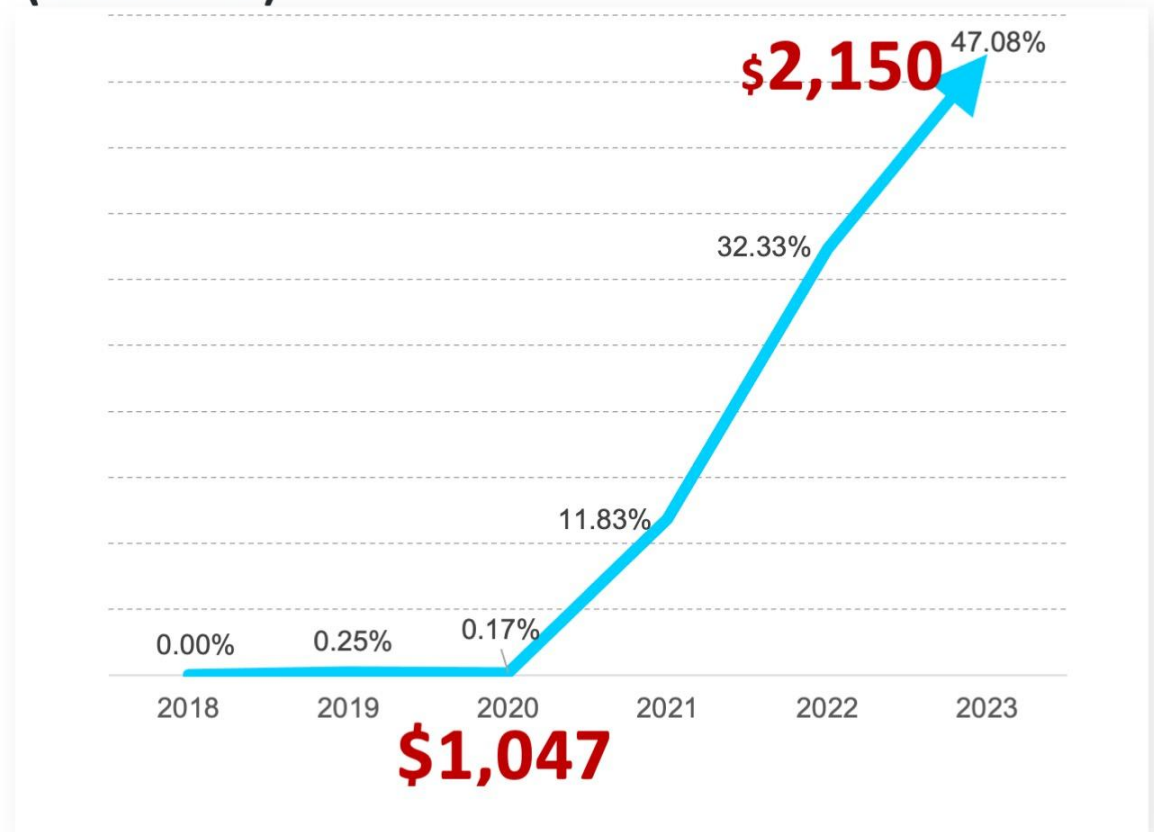
**54%**

而美國平均車齡已達

**12.6年**

\*<https://californiaglobe.com/fr/new-report-finds-that-ca-auto-insurance-policies-will-rise-by-54-compared-to-last-year/>

Average Premium Increase **105%**  
(2020-2023)

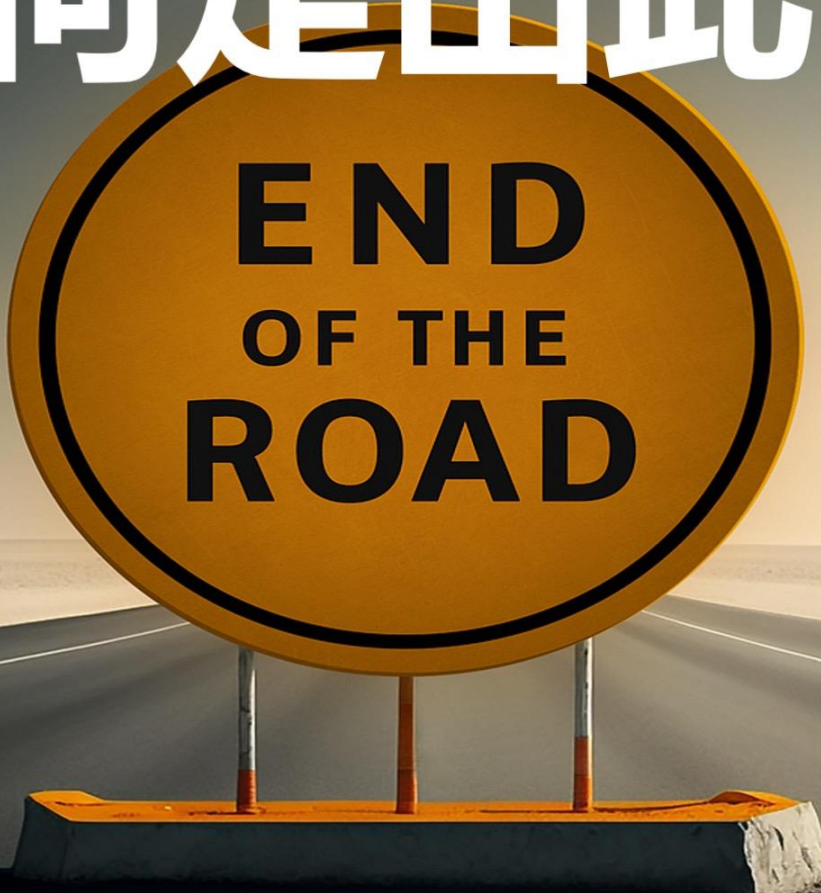


Average cost of full coverage: <https://www.iii.org/fact-statistic/facts-statistics-auto-insurance> <https://www.bankrate.com/insurance/car/average-cost-of-car-insurance>

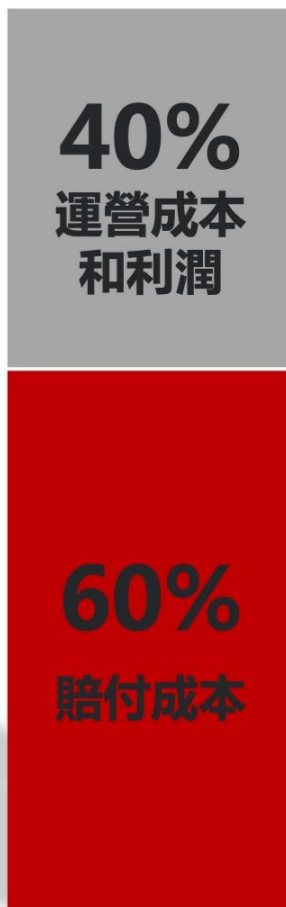


該如何走出此困局？

**END  
OF THE  
ROAD**



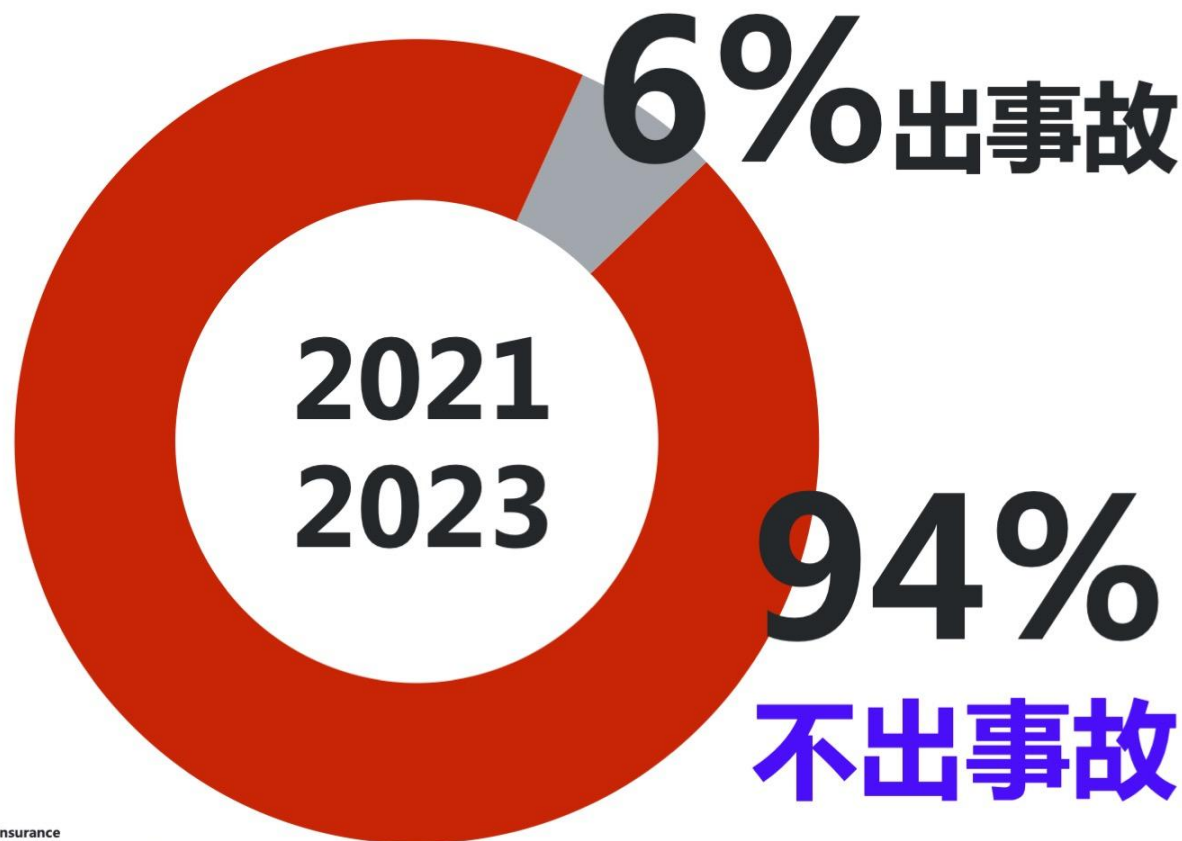
# 我們的保費花在哪了？



collision事故率4.9%,  
comprehensive是3.3%。  
整體報案率4.9~8.2%之間，取平均值6.5%。  
買comprehensive的比例比買collision的比例低些，  
所以四捨五入即6%

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





# 社會在發展，科技在進步 新的需求，催生新的變革

Uber

 airbnb

 GOOD DRIVER  
MUTUALITY



# Good Driver Mutuality不是保險

## 傳統車險

責任險 ( 強制 )

Liability Insurance

無保險/不足保險駕駛人險 ( 部分強制 )

Uninsured/Underinsured Motorist Coverage

個人傷害保護險

Personal Injury Protection, PIP

醫療支付險

Medical Payments Coverage, MedPay

碰撞險

Collision

綜合險

Comprehensive

自己車輛的

碰撞

盜搶 破壞

玻璃破碎 火燒

水淹 冰雹等自然災害

好司機新選擇  
不出事故預計最高可

省

40%

# 告別100%支付，GDM只收20%服務費 不出事故最高可省40%

APP每週一公示  
\$200萬補貼金  
守護每1次分攤

## 未出事故

為他人少量分攤  
每人每次分攤上限7.5%

預計最高可  
省40%/半年

20%  
服務費/半年

80%  
預留在自己  
帳戶  
授權分攤

## 出事故

修車費  
↓ 自擔費用：1000、500、250  
↓ 自己剩餘互助金，最多80%  
↓ 不夠的部分大家為您分攤



**平臺不做廣告投入**  
**獎勵給為平臺篩選**  
**優秀司機的成員**

**10%<sup>+</sup>**



# 相近司機互助才公平

# 必要取捨才靠譜

## YES

- ✓ 不超過9座的家庭常見品牌車輛
- ✓ 原購置價不超過10萬美元的車輛
- ✓ 歐美車齡15年內，其他20年內
- ✓ 年行駛裏程不超過3萬英裏  
(其他以APP審核為準)

## NO

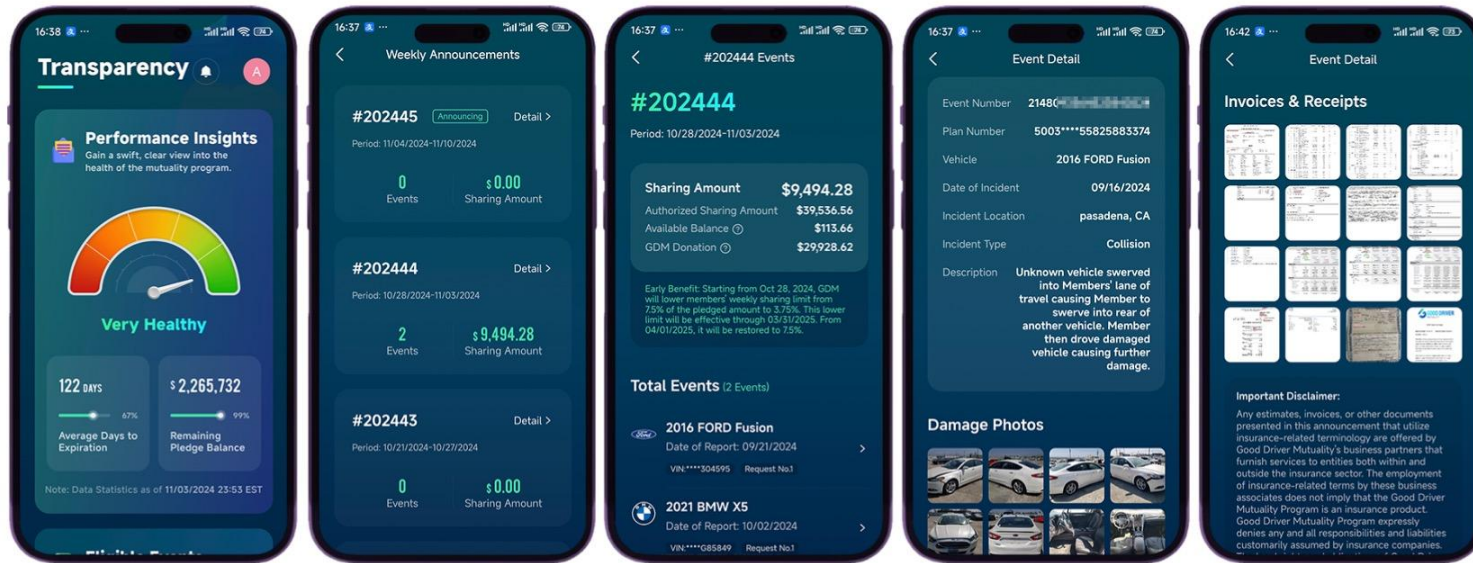
- Uber或其他商業用車
- 古董車、摩托車、高性能車型
- 未購買責任險的車
- 謝絕加入區域：紐約、阿拉斯加州、夏威夷、馬薩諸塞州、羅得島州



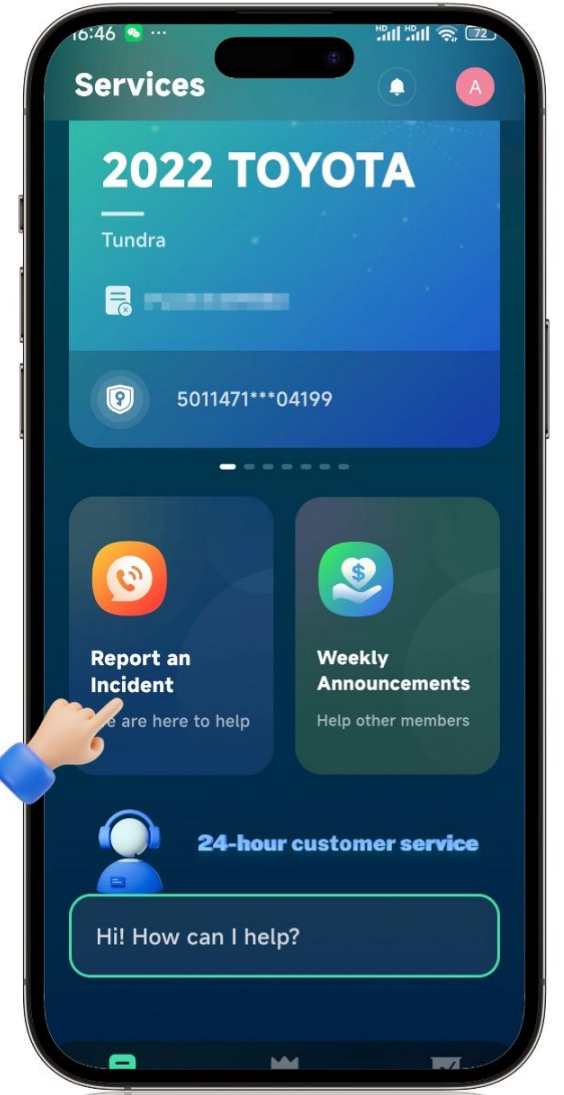
# APP+AI+人工

## 降本20%

### 服務更高效、周到且透明



快速申請互助





# PARTNER

## 去平臺合作修理店維修 既享特惠價格又有無憂質保

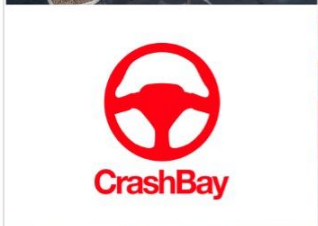
5000多家維修合作店覆蓋全美



INNOVATION GROUP



SERVICE UP



CrashBay



Copart

事故車拍賣



Safelite AutoGlass

玻璃修換



LKQ

部件分銷商



冰雹修復

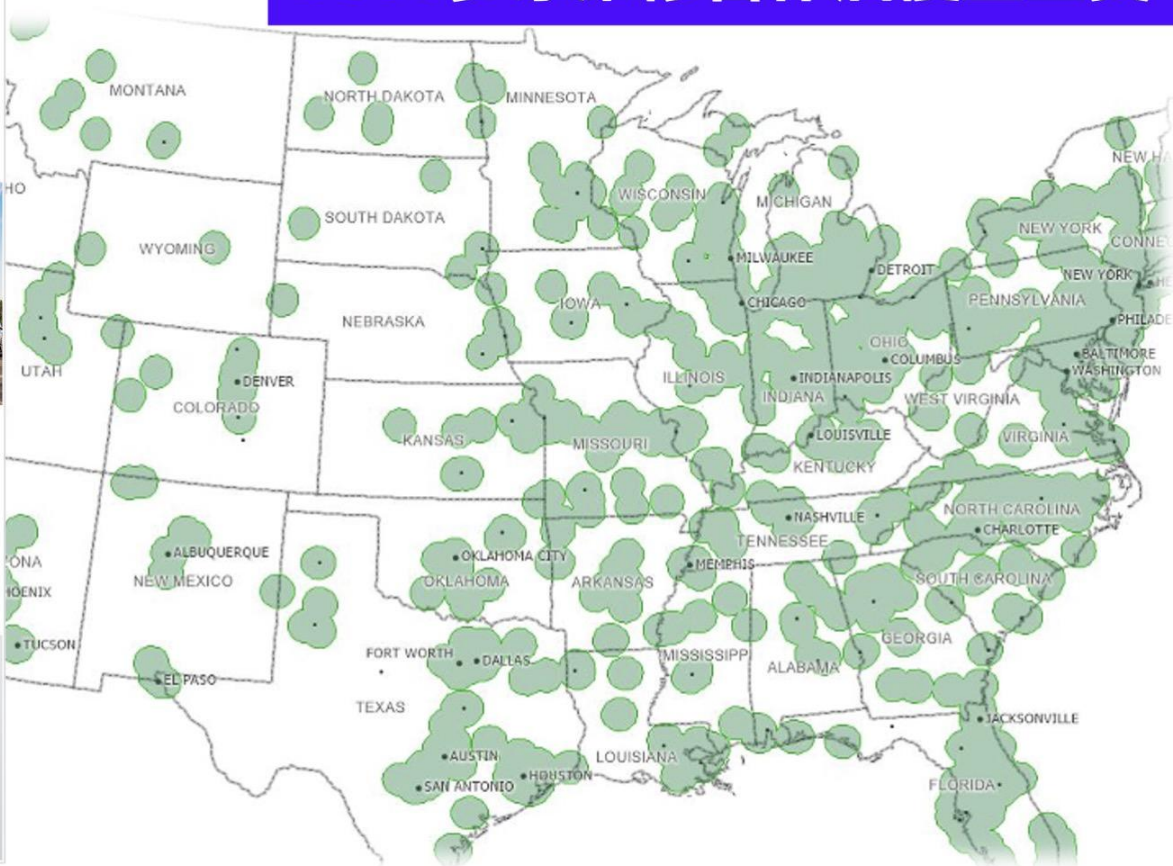


ELITEK VEHICLE SERVICES

診斷校準編程

ScoutWorks

線下查勘核損





# 投資機構

Ribbit Capital

 HEDOSOPHIA

**2022** 美國市場研究

監管和法律合規建設

**2023** 美國市場啟動

APP研發、服務體系搭建  
合作維修店至今已經5000多家

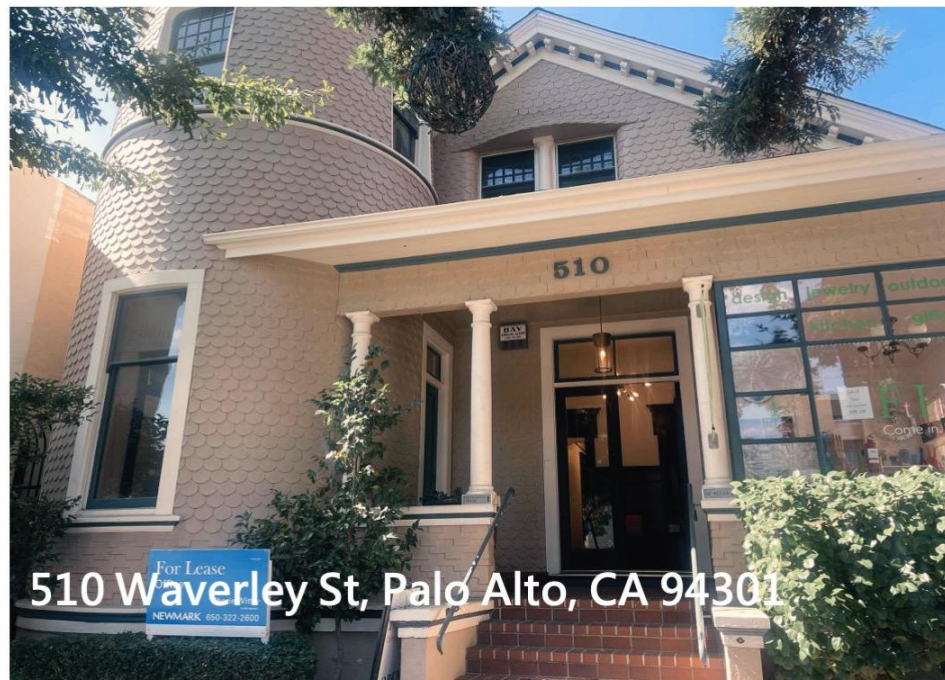
**2024** 應用商城上架

iOS及Android

**2025** 期待與您攜手

步入互助新時代

<https://www.gooddriver.ai>



# 你是自由的 我是愛你的

待生效

最長可選3個月

可退服務費

生效後

不退服務費



# 加入流程:



Declarations Page **PDF**

**當期保單或續期通知單 提前準備好**

**1 註冊**

**下載Good Driver APP**

郵箱\手機號註冊

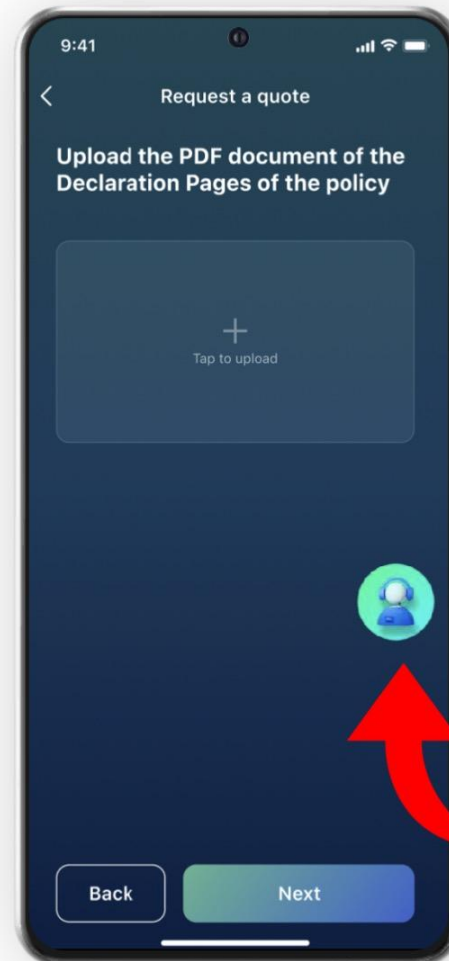
**2 報價**

**提交保單等 2分鐘報價**

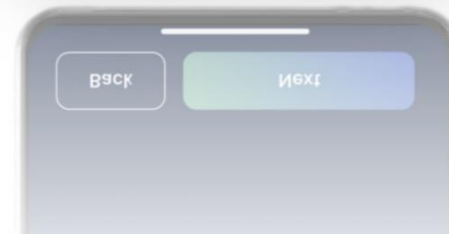
選車輛資訊 填主申請人駕照號  
選自付額 選生效日期

**3 支付**

**填寫邀請碼、上傳駕照**  
進行支付



點擊頭像  
人工客服  
陪伴註冊  
的每一步





# Declarations Page PDF

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

**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

INSURANCE

**Agent** **Company**

**Named Insured** 投保人姓名與住址  
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

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

**2023 TOYOTA COROLLA, VIN: F** 車輛VIN碼  
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
<b>Total Premium for 2023</b>		<b>\$691.00</b>

**2022 BMW 330I, VIN: 11** 車輛VIN碼  
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 責任險	\$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 碰撞與綜合險	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
<b>Total Premium for 2022 BMW 330I</b>		<b>\$1,447.00</b>

如有

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

### 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):

需要的信息

費用明細



# 資訊安全放心加入

stripe

支付資訊加密

aws

個人資訊加密

