



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

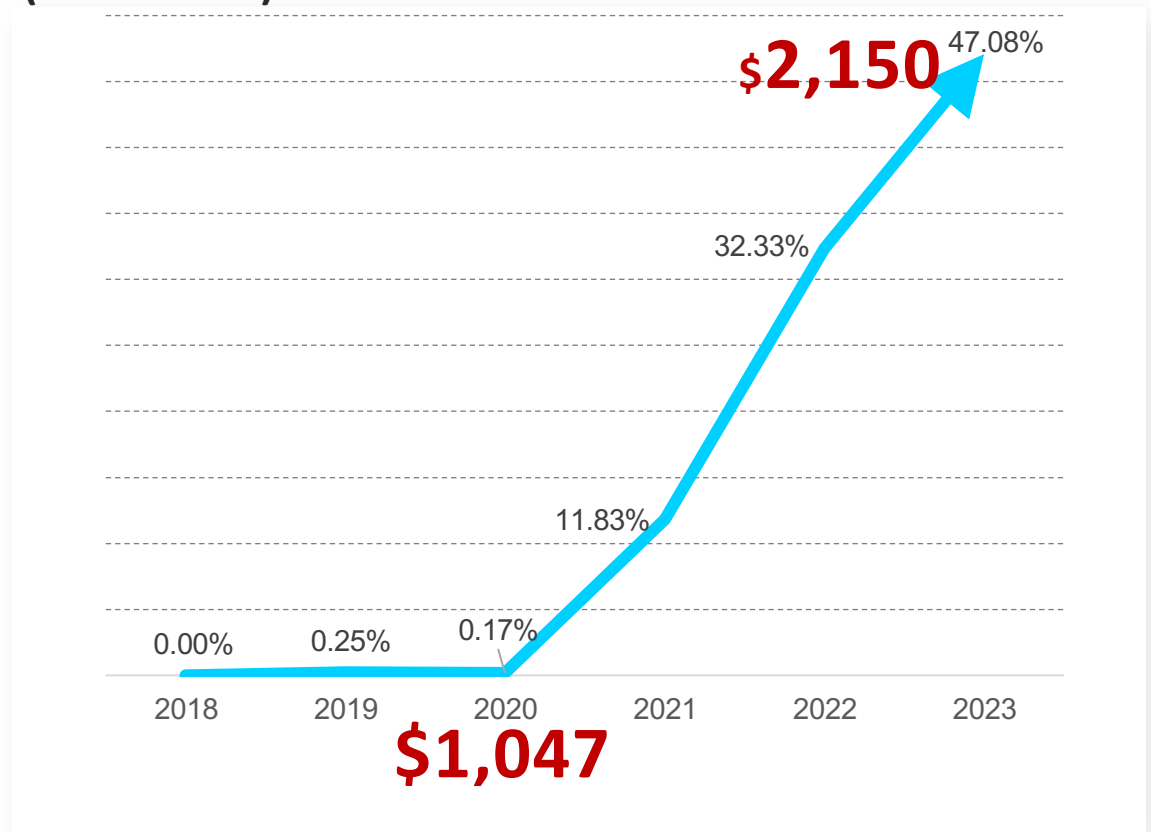
54%

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/>

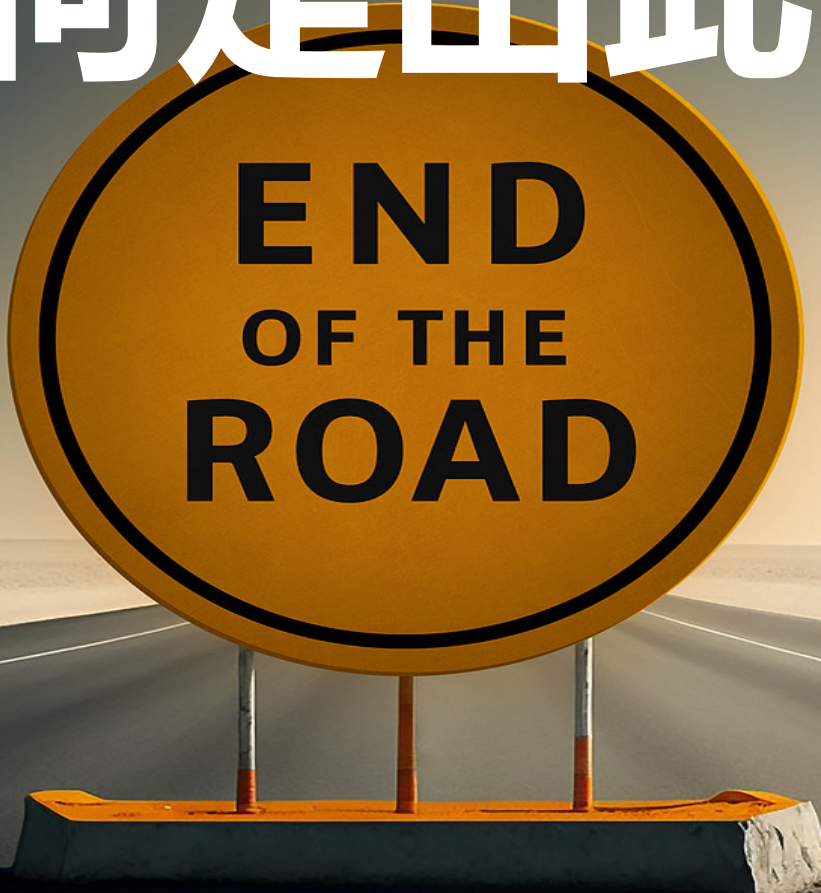
Average Premium Increase **105%**
(2020-2023)



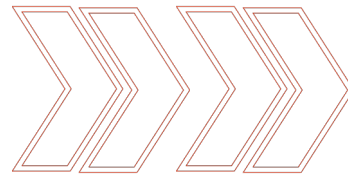
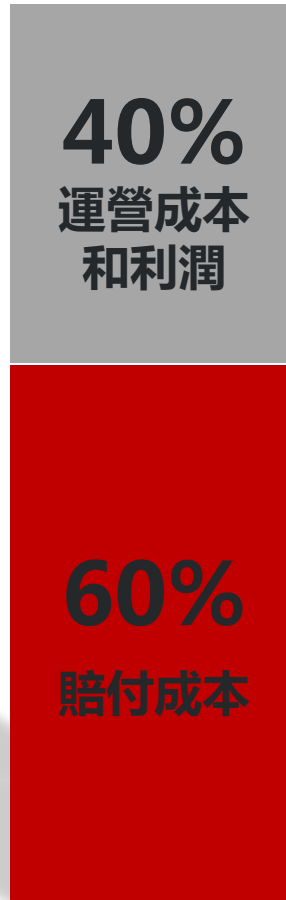
Average cost of full coverage: <https://www.iii.org/fact-statistic/facts-statistics-auto-insurance> <https://www.bankrate.com/insurance/car/average-cost-of-car-insurance>

該如何走出此困局？

**END
OF THE
ROAD**

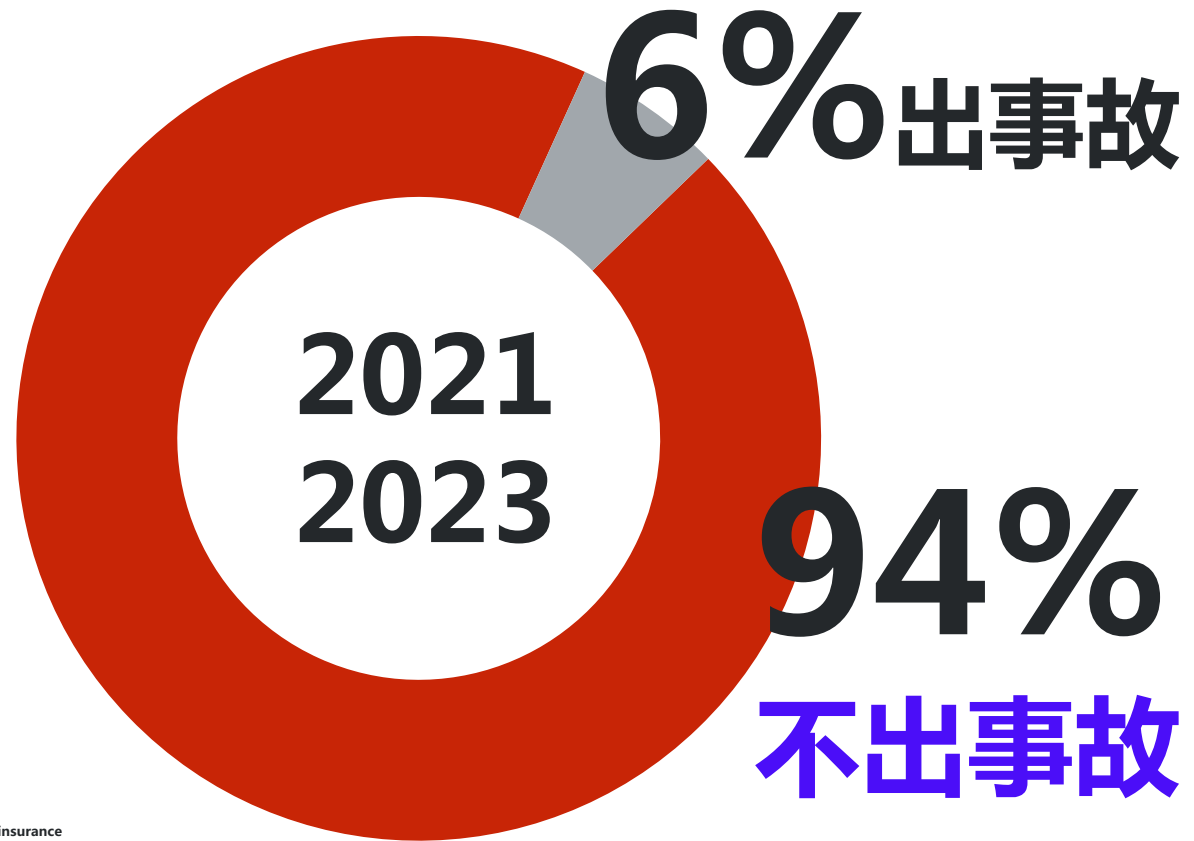


我們的保費花在哪了？



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/醫療支付險

Personal Injury Protection, PIP

Medical Payments Coverage, MedPay

道路救援險

Roadside Assistance

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%

交通補助 事故拖車

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%⁺



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)

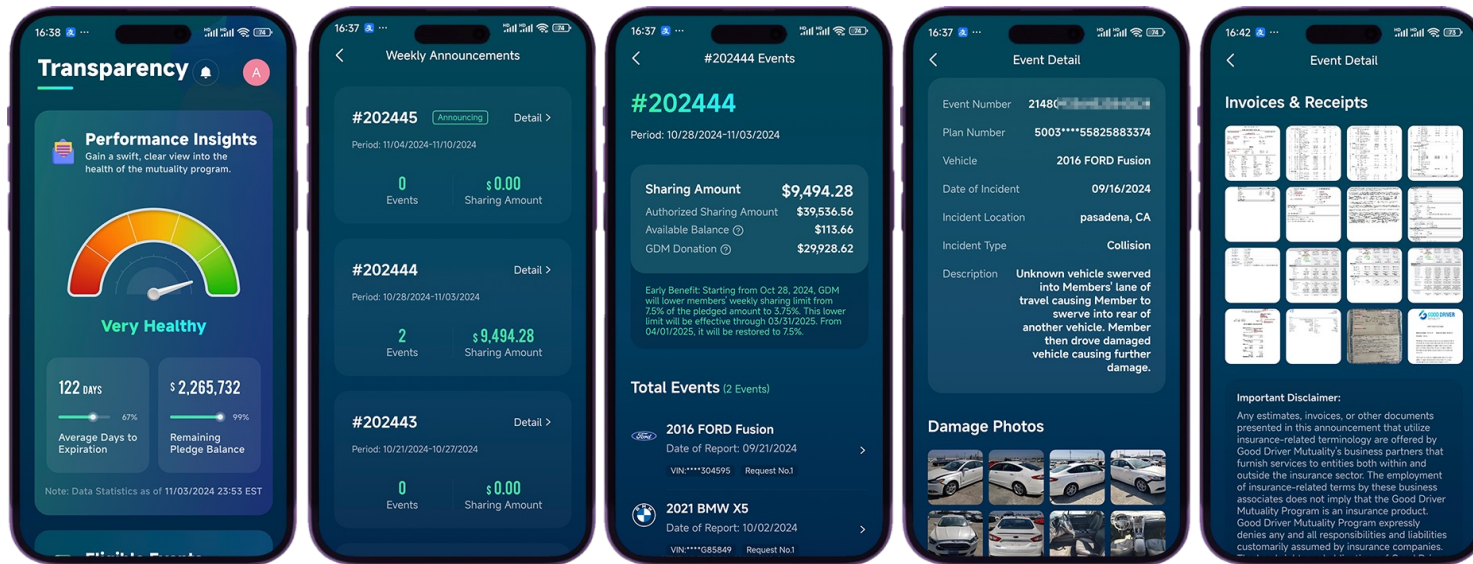
NO

- 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

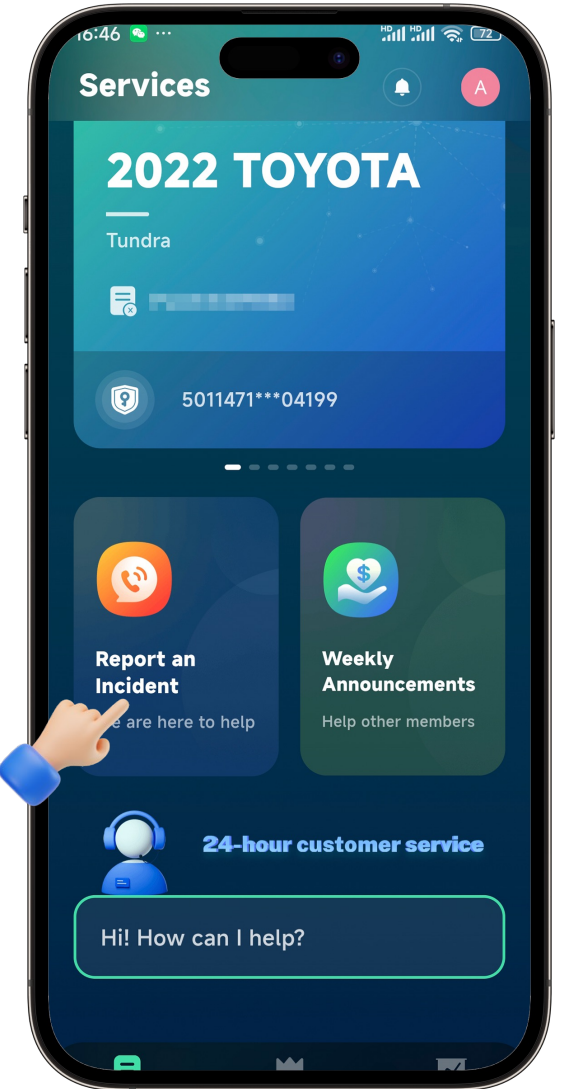
APP+AI+人工

降本20%

服務更高效、周到且透明



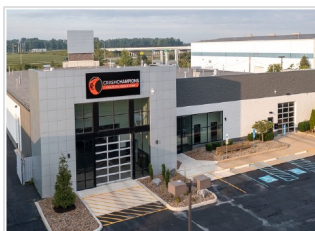

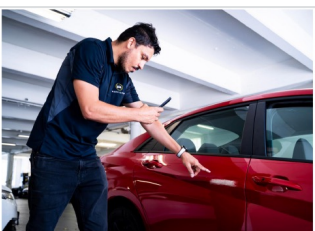

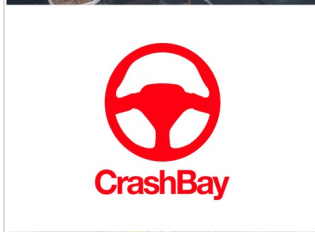



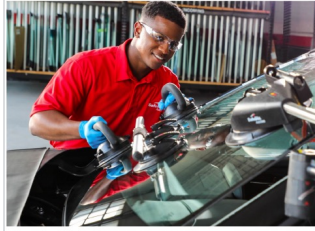







快速申請互助

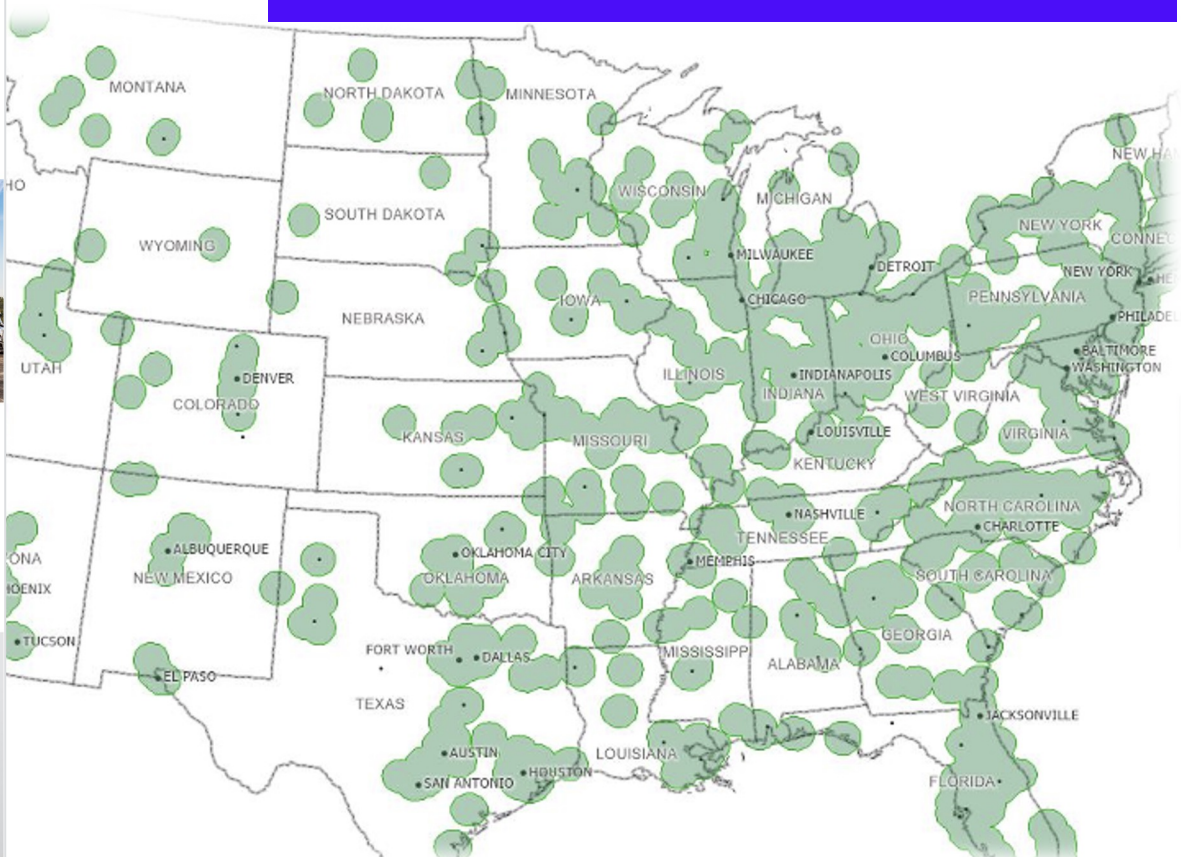


PARTNER

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



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

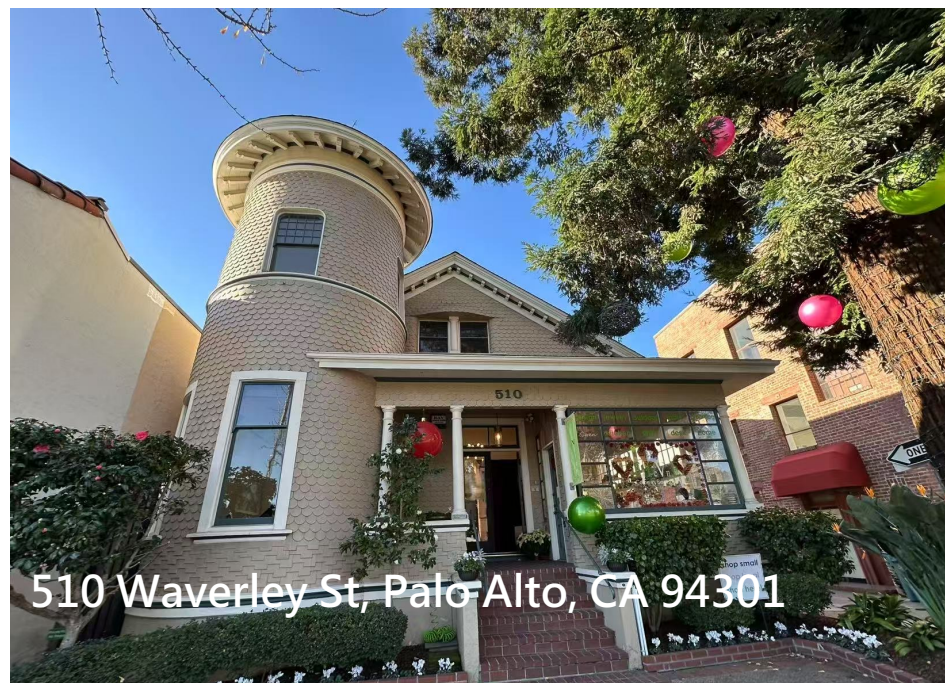
2024 應用商城上架

iOS及Android

2025 期待與您攜手

步入互助新時代

<https://www.gooddriver.ai>



最長3個月猶豫期 無憂加入 理性選擇

待生效退出

最長可選3個月

可退服務費

生效後退出

不退服務費及分攤款

每週一分攤日（如有事件）
分攤扣款發郵件認准GDM
扣不出款連續14天視為退出

同時攜帶
碰撞險Collision/綜合險Comprehensive
不能走互助只能走保險
生效前做好二选一，避免浪費

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

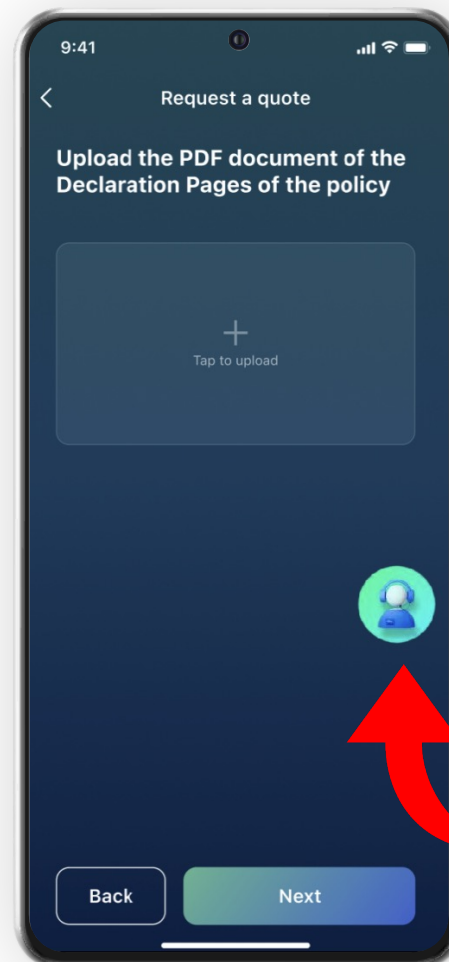
2 報價

提交保單等 2分鐘報價

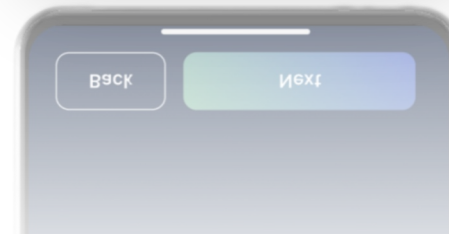
選車輛資訊 填主申請人駕照號
選自付額 選生效日期

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

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 2023		\$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

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
Total Premium for 2022 BMW 330I		\$1,447.00

費用明細

如有

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):

需要的信息

資訊安全放心加入

stripe

支付資訊加密

aws



個人資訊加密

