

Marketing Principles

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In order to guide marketing practice of Good Driver Mutuality Program, deliver accurate and non-misleading messages to members, we prepared below principles for every Affiliate to stick to. Any violation will result in disciplinary actions as provided in the Agreements between Good Driver Mutuality Inc. and Affiliate (hereinafter referred to as the “Agreement”). These Principles will be updated from time to time and it is the Affiliate’s sole obligation to review, learn and adhere to the updated principles.

- The most essential fundamental principle to keep in mind is--Good Driver Mutuality Inc. is not an insurer, Good Driver Mutuality Program is not an insurance product. You shall clearly communicate to the potential members that Good Driver Mutuality Program is not insurance.
- You shall communicate clearly to the potential members that Good Driver Mutuality Program will not guarantee indemnification in the event of an accident.
- In the context of multi-level marketing, it is imperative that affiliate’s primary focus remains on marketing the merits of the Mutuality Program product itself and fostering good faith in its utility, thus ensuring its introduction to potential markets. You should not solely aim at recruiting based on commission incentives and ; rather, emphasis must be placed on the Mutuality Program's inherent value and not predominantly on the financial rewards of the commission structure.
- Accordingly, in accordance with multi-level marketing practices and to avoid the illegal structure of a pyramid scheme, you should not focus solely on recruiting a large number of individuals. Instead, your efforts must prioritize the legitimate sale and marketing of the Mutuality Program, and any network expansion should result from genuine interest in the Mutuality Program offering rather than the mere pursuit of recruitment for financial gain.
- Do not say the Mutuality Program is “Similar to” auto insurance, you may say “different from” auto insurance.
- Do not say “replace traditional insurance”, instead use “disrupt traditional insurance” instead.
- Do not criticize any insurance company specifically, but you can say the insurance industry in general has any problems. For example, the increased premium recently.
- Do not use peril related or insurance/security related terminology in written communications including legal contracts, point of sale materials, sales training, etc. Specifically, avoid using terms indicative of promised indemnification, risk transfer and risk disbursement as below:
 - ✓ Adjust
 - ✓ Adjuster
 - ✓ Assurance
 - ✓ Claim
 - ✓ Cover / Cover loss
 - ✓ Coverage

- ✓ Deductible, you can say “out-of-pocket expenses”
- ✓ Insurer
- ✓ Insurance Company
- ✓ Insurance
- ✓ Premium