GOOD DRIVER
MUTUALITY

GOOD DRIVER
MUTUALITY

GDM no somos una aseguradora

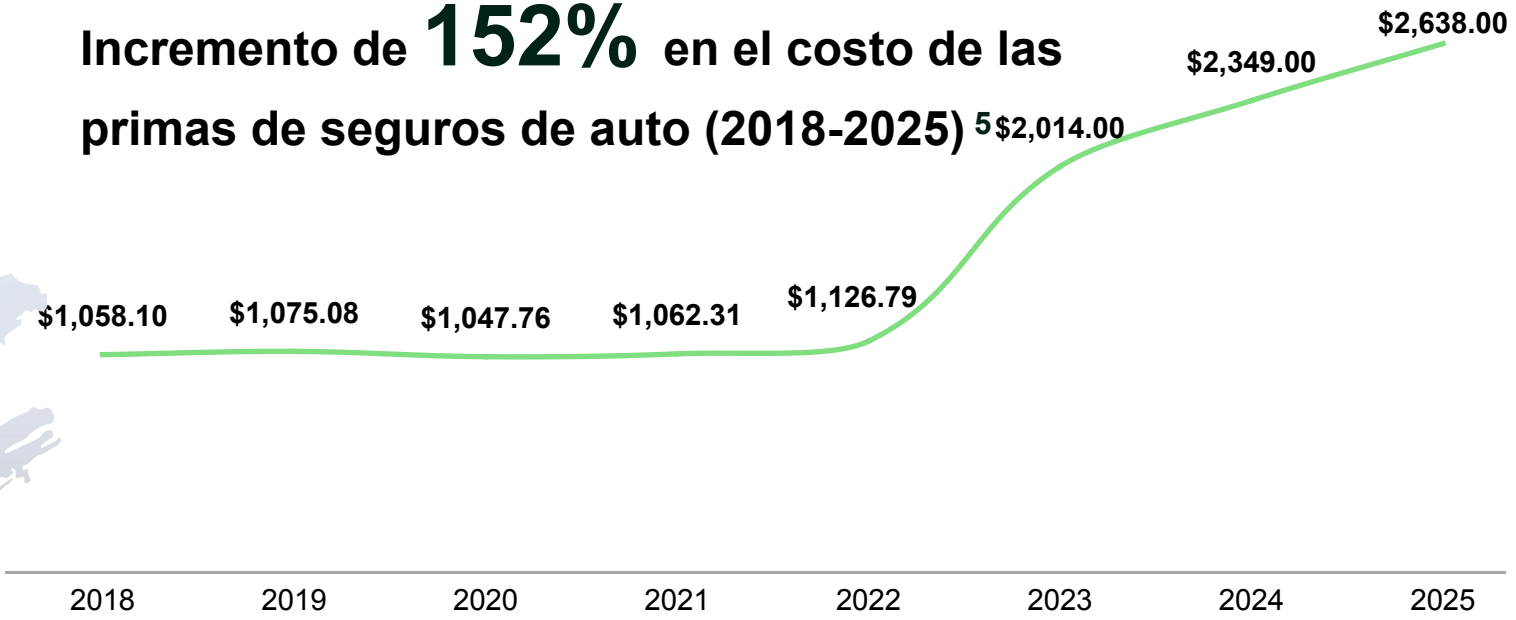
Somos una nueva opción para ahorrar en tu plan de “Collision & Comprehensive”

AYUDA MUTUA

El costo de Seguros de Auto Escalan Drasticamente Vaciando Tu Bolsillo.

- California Auto Insurance incrementa un **54%** en 2025[1].
- La edad promedio del vehículo en EEUU es **12.6** años[2].

Incremento de 152% en el costo de las primas de seguros de auto (2018-2025)[5]

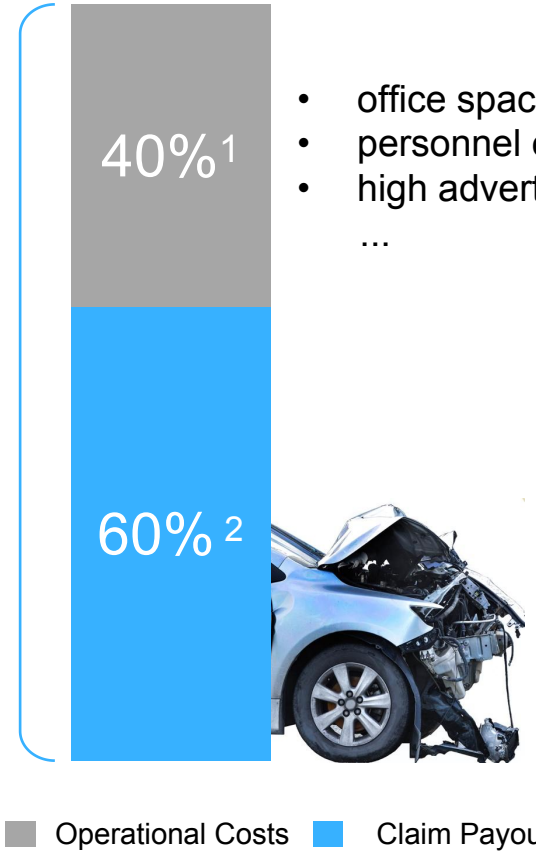


[1] California Globe, 2024
[2] S&P Global Mobility, 2024
[3] Insurance Information Institute
[4] Bankrate
[5] Derived from III (2013–2022) & Bankrate (2025) data

Pain Point

Overpriced. Under-delivers. Unfair to Good Drivers

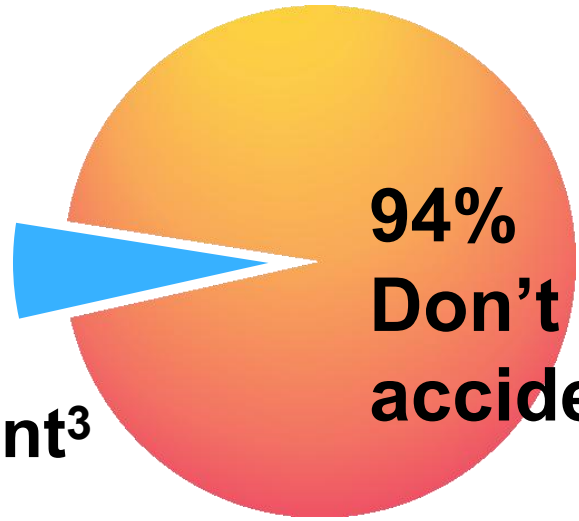
Auto Insurance

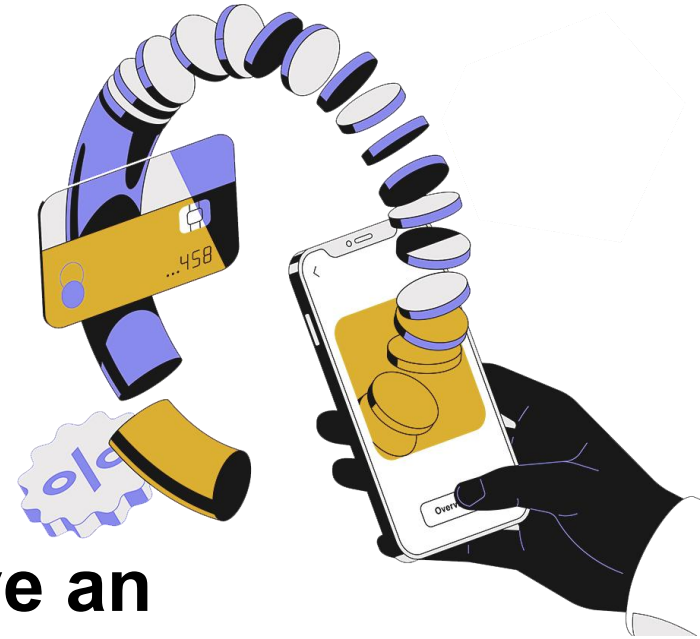


- office space
- personnel expenses
- high advertising costs

...

Operational Costs Claim Payouts





[1] Team analysis based on State Farm® 2021 Annual Report — statefarm.com/2021annualreport
[2] Team analysis based on State Farm® 2021 Annual Report — statefarm.com/2021annualreport
[3] Insurance Information Institute — iii.org/auto-insurance-stats
[4] Derived from III data (see [3])

Solución

Liability + Plan de GDM = **AHORROS**

	Coverage Type	Requirement
Obtén de tu Aseguradora	**Liability Insurance**	Mandatory in 49 states (except New Hampshire)
	Uninsured/ Underinsured Property Damage Coverage (UMPD/UIMPD)	Required in some states
	Personal Injury Protection Coverage (PIP)	Required in no-fault states
	Medical Payments Coverage (MedPay)	Optional

Obtén por Good Driver Mutuality（GDM) (no es un seguro)	**Collision**	Optional
	Comprehensive	Optional
	Roadside Assistance	Optional
	Transportation Assistance	Optional

Mucho mas efectivo en cuanto a costo y gasto se trata.
Esto podría ahorrarte hasta un 40% de la cotización durante el periodo del plan (6 meses)

** Disclaimer: Based on our internal research, participants in our mutuality program could potentially save up to 40% compared to traditional insurance options. It's important to note that these savings are an estimate and are not guaranteed, and actual savings may vary significantly based on individual factors and the driving behavior of the community.*

4 METODOS DE AHORRO

Overview of GDM's Saving Model

GDM Partner Repair Network

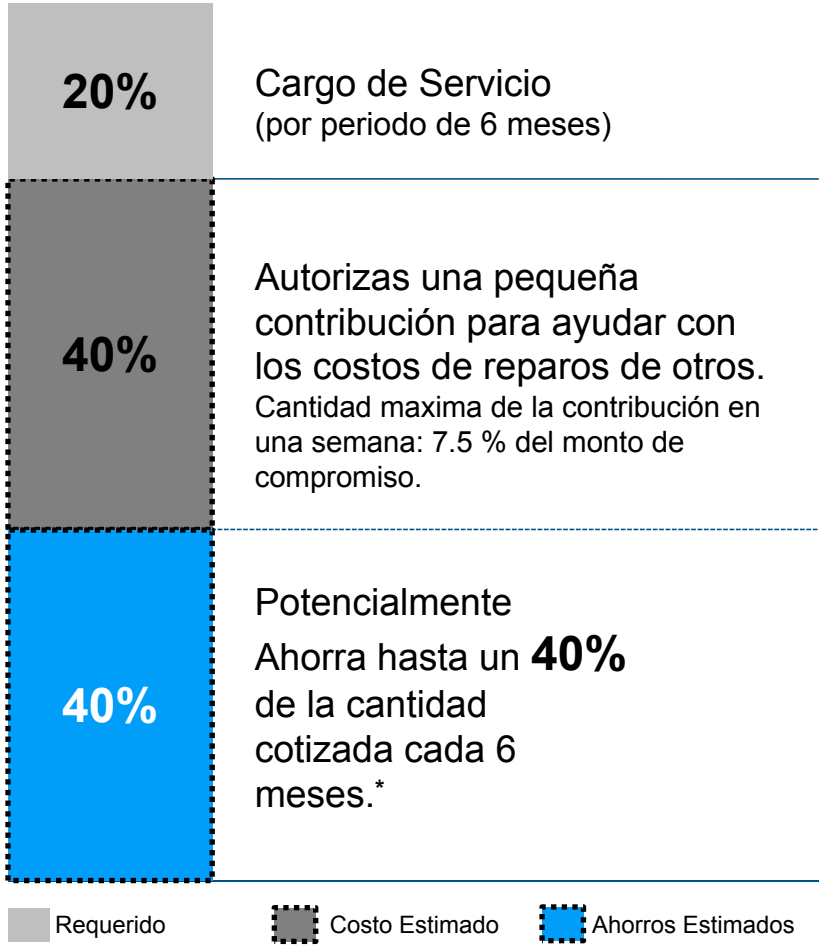
Enrollment Eligibility

Company Overview: About GDM

Saving Model

Conduce con Cuidado — Ahorra con GDM

Sin Accidente



** Disclaimer: Based on our internal research, participants in our mutuality program could potentially save up to 40% compared to traditional insurance options. It's important to note that these savings are an estimate and are not guaranteed, and actual savings may vary significantly based on individual factors and the driving behavior of the community.*

■ Mutuality plan quote: $1036

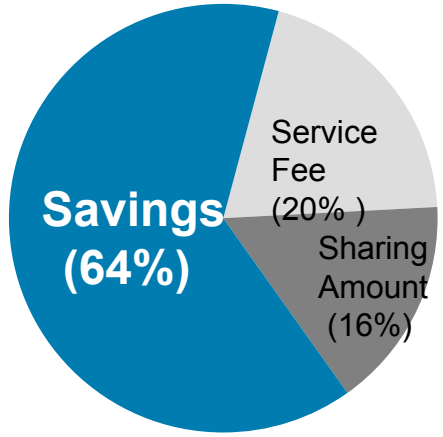
➢ Cargo de Servicio: $207

Member ID: 510424 ******* 9787
Enrolled: September 11, 2024, 07:00 AM (UTC)
Renewed: March 11, 2025, 06:59 AM (UTC)

➢ Monto de Compromiso: $829

Periodo de 6 meses (25 weekly announcements)	Cantidad compartida por semana
1	$6.43
2	$10.02
3	$1.57
4	$31.08
5	$14.44
6	$31.08
7	$2.25
8	$6.09
9	$20.49
10	$3.21
11	$2.46
12	$1.75
13	$31.08
14~25	$0.00
Cantidad Total Contribuida	$166

Análisis de Costo

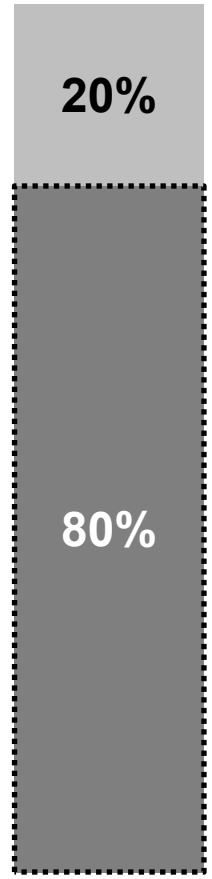


Total Pagado: $373
Ahorros: $663

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

Saving Model

Accidentes pueden ocurrir. Con GDM no estas solo.



Costo de Reparo = Monto de Compromiso
+ Gasto de Bolsillo
+ Contribuciones de la Comunidad

Caso #202519. Ejemplo de Accidente.

Costo de Reparación: **$2,088.35**

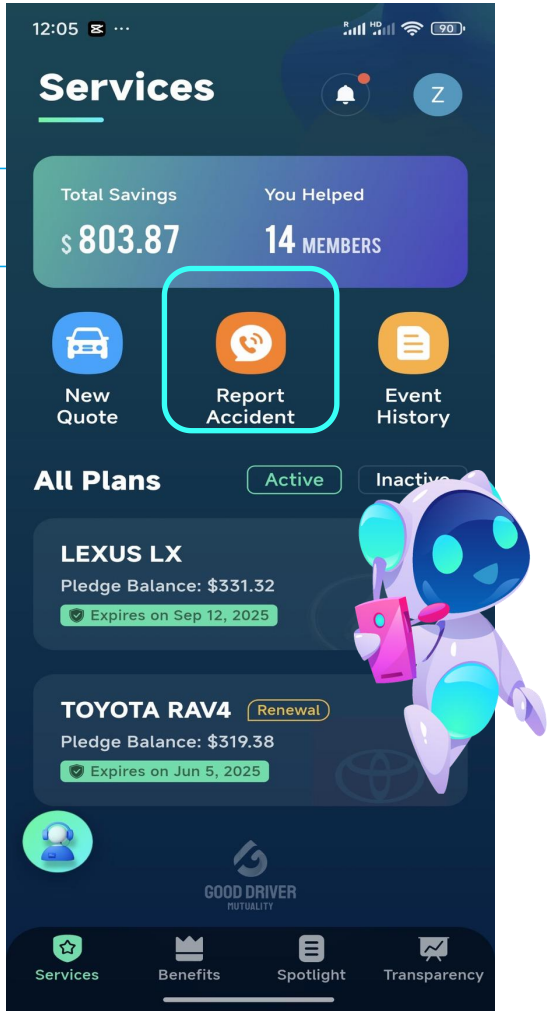
- $188.24 (Monto de Compromiso Restante)

- $500.00 (Gasto de Bolsillo)

= $1,400.11 (GDM Community Shared Amount)

Total Shared Amount = (Weekly Shared Amount + Total Pledge Amount of All GDM Members) x Pledge Amount Balance of Each Member

Como aplicar en caso de accidente:



Required Costs Pledge Amount

Repair Service

Talleres Confiables. Calidad. Precios Justos.

Mas de 5,000 GDM tellers asociados en EEUU
Garantía de por vida sobre labor y reparos

Multiples talleres dentro de una area de 15 millas
(hasta 25 millas en areas remotas)

David Clark

- Former executive at several leading U.S. auto insurance companies
- Chair of the APD Sub-Committee at the American Property & Casualty Insurance Association (APCIA)
- Member of the Electric Vehicle Sub-Committee at APCIA
- Expert in optimizing workflows using AI and ML to enhance vendor services

30 años de experiencia en la industria

INNOVATION GROUP

Its repair network covers 85% of the U.S. population within a 20-mile radius.

ServiceUp

Offers premium concierge pick-up and delivery services.

CrashBay

Provides top-tier collision repair across industries, partnering with trusted shops to plan repairs.

Car accident auction

Alternative parts

Windshield repair/replacement

Hail damage repair

Damage assessment, Physical inspection if needed

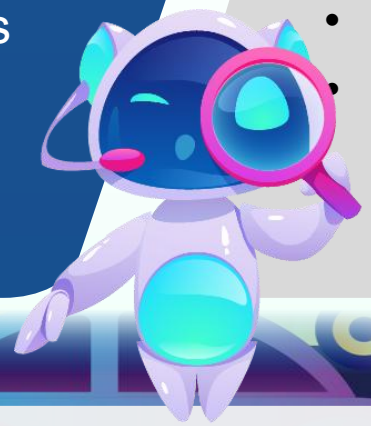
Mobile or remote vehicle diagnostic, calibration and programming services

Elegibilidad Para Unirse

Selección Cuidadosa Mantiene Costos Bajos

Elegible

- Autos personales para no mas de 9 pasajeros
- Precio original no puede exceder los **$100,000**
- Autos Europeos y Americanos no mas de **15** años de edad; otras marcas hast los **20** años
- Annual mileage no more than **30,000** miles



No Elegible

- Uber o Vehículos Comerciales
- Vehículos Antiguos, Motos, Modelos Deportivos de Alto Rendimiento.
- Vehículos sin seguro “Liability”
- GDM no está disponible a residentes de New York, Alaska, Hawaii, Massachusetts, Rhode Island

Reglas de Renovación de Membresía:

- Límite de Solicitudes de Servicio: Los miembros pueden realizar hasta 2 solicitudes de Servicio de Mutualidad en cualquier período de 6 meses.
- Excepción por Daños en Vidrios: Un incidente exclusivo en vidrios (ej. parabrisas agrietado) no cuenta dentro del límite de 2 solicitudes.
- Elegibilidad para Renovación: Si un miembro excede más de 2 incidentes (aparte de la excepción de vidrios), no podrá renovar su membresía.

High impact, low cost

Obtén Ahorros y Apoyo Comunitario

24/7 Ayuda con Ai
20/7 Ayuda en Vivo por Chat

Plataforma Impulsada por Tecnología

Diseñada desde cero como un servicio basado en la nube con tecnología de IA

Dirigido por Expertos de la Industria

Un equipo de veteranos en tecnología, automoción y seguros, que combina herramientas basadas en datos con experiencia en el mundo real.

Reparos Confiables a Nivel Nacional

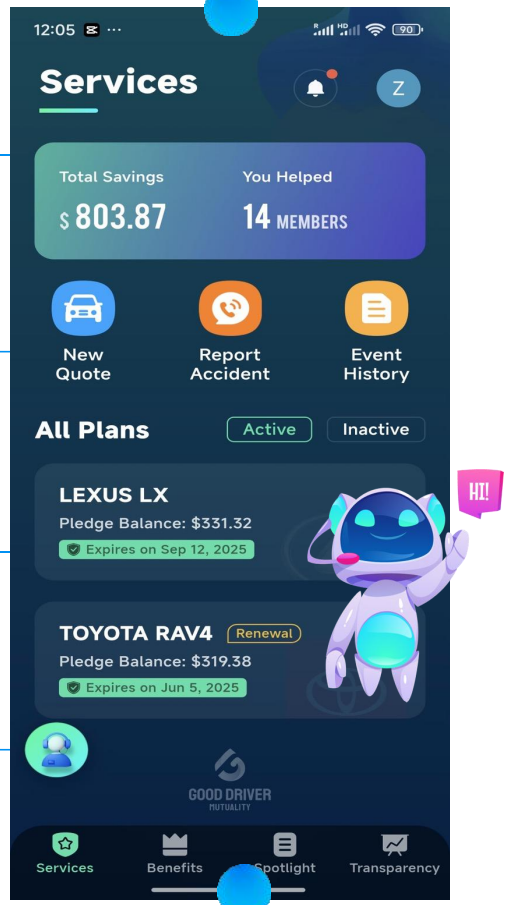
Talleres de reparación verificados y de alta calidad seleccionados por la plataforma.

.

Crecimiento por Reputación, No por Publicidad

Pagos Transparentes en Tiempo Real

La infraestructura fintech moderna garantiza que cada contribución se procese de forma rápida, segura y rastreable .



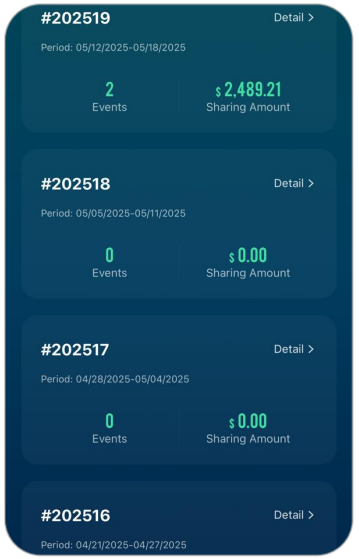
5 Razones para escoger GDM

- Transparencia
- Seguridad
- Solidez Comprobada de la Plataforma
- Impacto Social
- Impacto Comunitario

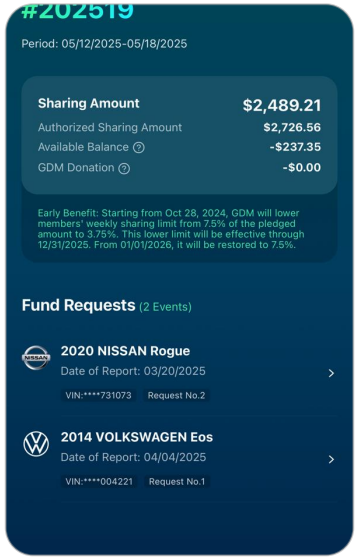
Transparency

La transparencia genera confianza. La confianza gana lealtad.

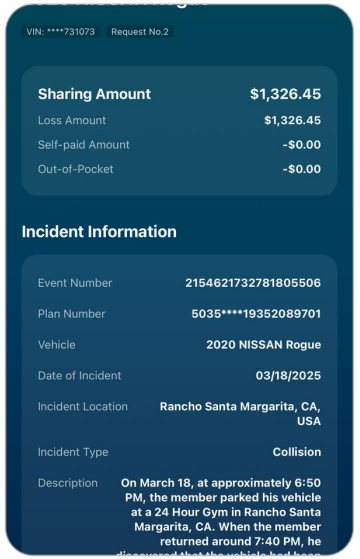
Contribuye después de conocer el incidente.
Sabes a dónde va tu dinero.
Tus contribuciones, tu decisión.



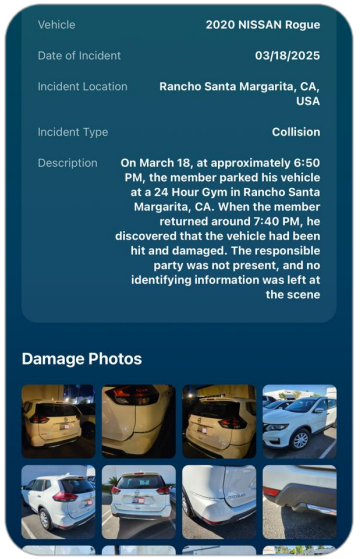
Anunciaciones



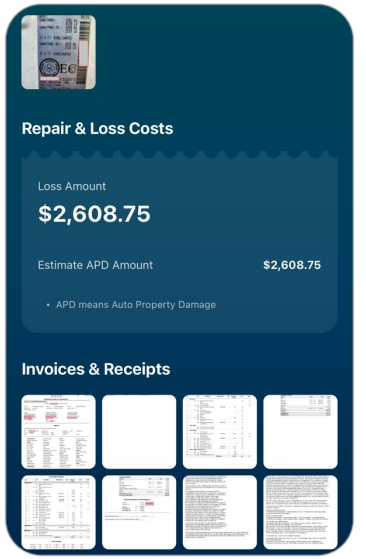
Monto a Compartir



Información de incidentes



Fotos de los Daños



Facturas y Recibos

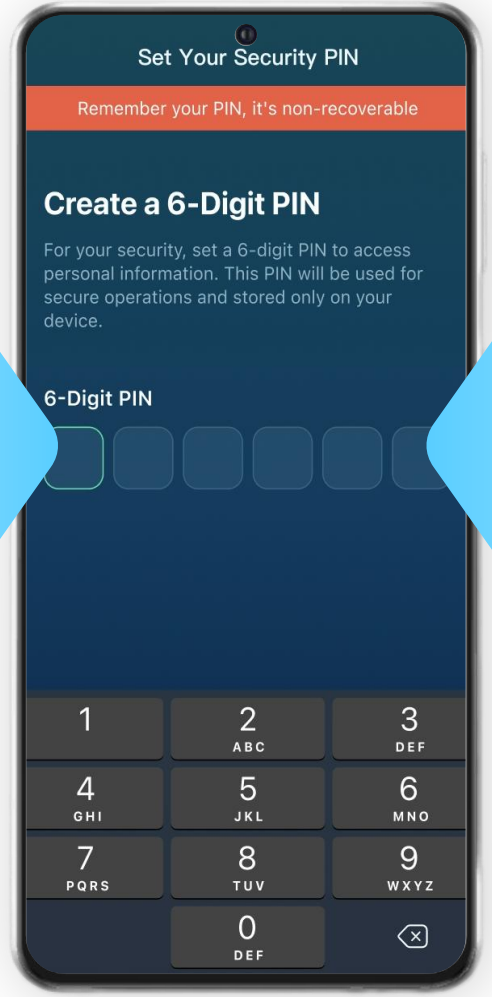
Data Security

Datos Personales Protegidos por Estándares de Cifrado de Clase Mundial

stripe

Seguridad de Pagos

Los mismos estándares de cifrado que Apple, Google y Uber. Impulsado por Stripe.



aws

Protección de Datos

Información personal cifrada en AWS, respaldada por las mayores marcas de tecnología y finanzas del mundo.

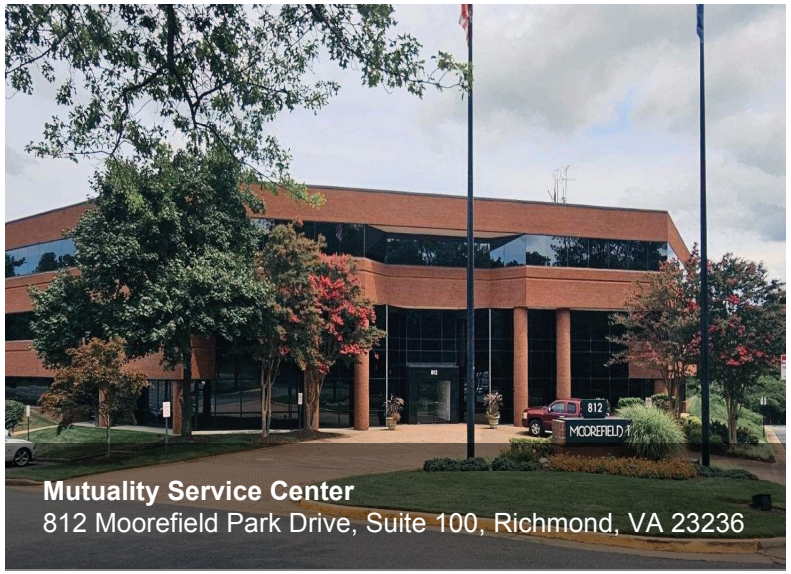
Proven Platform Strength

GDM | Financeado por Ribbit Capital HEDOSOPHIA

https://www.gooddriver.ai

- **2022: US company Founded**
  Established regulatory and legal framework
- **2023: Service Infrastructure Development**
  Developed the Good Driver Mutuality app and service systems. Built a network of 5,000+ partner repair shops.
- **2024: *Good Driver Mutuality* App Launch**
  June marked the arrival of our first batch of members on the Good Driver Mutuality app.
- **2025: Demonstrated Product Success**
  Positive member feedback: Significant cost savings, high renewal rates, and top-rated repair services.

GDM HQ
510 Waverley St, Palo Alto, CA 94301



Mutuality Service Center
812 Moorefield Park Drive, Suite 100, Richmond, VA 23236

MISSION DE GDM

Incentivando un Mejor Conducir para un Mañana mas Seguro.

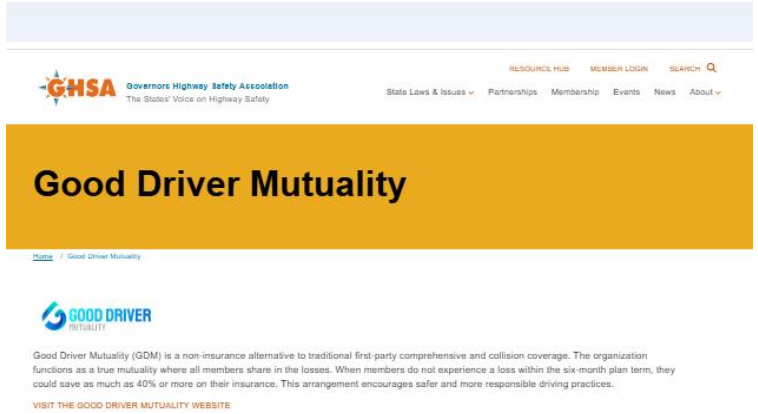
Founder / CEO :

William Tu

- Stanford MBA
- Former President of Stanford Stanford GSB Alumni Association
- Former Strategic Planning Consultant, McKinsey & Company (Serving Fortune 500 Clients)
- Former Professional, Trident Capital (Silicon Valley)
- Winner, Inaugural ITEC Global Entrepreneurship Competition
- Has been deeply involved in the mutuality field for 10 years

Social Impact

GDM's Role in Road Safety & Industry Innovation



GHSA Member

Governors Highway Safety Association

GHSA es la referencia nacional en políticas y programas de seguridad vial.

GDM se une a GHSA para promover una cultura de conducción más segura, respaldar nuevas tecnologías de seguridad y ayudar a construir sistemas de transporte más inteligentes y seguros

EndDD.ORG END DISTRACTED DRIVING & GOOD DRIVER MUTUALITY

EndDD Silver Sponsor

End Distracted Driving

Una organización sin fines de lucro nacional que combate la conducción distraída mediante educación, incidencia e investigación. **GDM se asocia con EndDD para crear conciencia, cambiar comportamientos y utilizar tecnología para mantener a los conductores enfocados y a los usuarios de la carretera seguros.**

cieca Data Integration Standards & GOOD DRIVER MUTUALITY

CIECA Member

Collision Industry Electronic Commerce Association

El líder de la industria en estándares de datos y flujos de trabajo para reparación de colisiones.

GDM colabora con CIECA para impulsar la innovación digital, mejorar la eficiencia en reparaciones y ofrecer mayor transparencia en los procesos posteriores a colisiones.

Impacto Comunitario

Una Comunidad de Buenos Conductores, Triunfando Juntos

Escanea para ver la gente 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!

Sandy: 👍👍👍😘
CINDY.C: Thank you. I learned a lot today.
GDM Assistant_Kathy: Super proud of you all!

Lina Chen
From Confusion
GDM Helped Me
and Promote Saf

A few months ag
topic that confus
understand the c
coverages, how
Full text

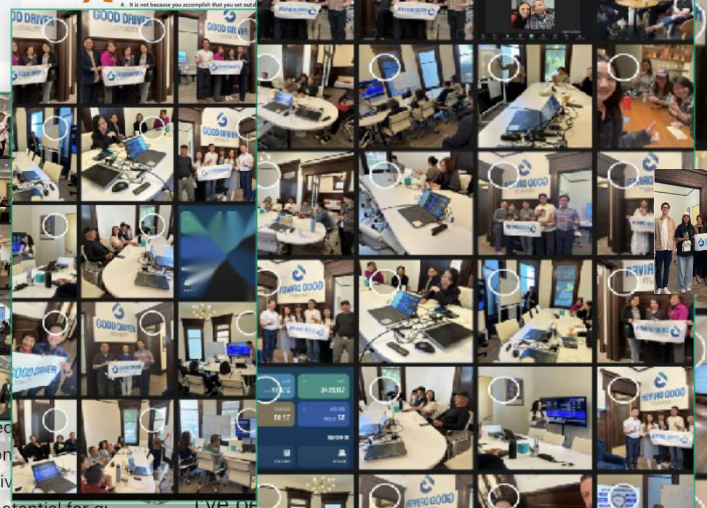
Cintty.Z
Last August, I realized n
too high. That's when a friend introduced
after learning about it, I was instantly con
me that this product wasn't just innovativ
need in the U.S. market with unlimited potential for g

Since joining, I've had the privilege of growing alongs
incredible company. What makes it even more rewarc
Being surrounded by a visionary, talented, and driven
that pushes boundaries every day.

A huge thank you to the GDM for your unwavering su
and to my amazing partner Jason.H whose encourag
been invaluable. To all the loyal and trusting member
GDM community: Your belief fuels our momentum.

Yi.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 month...
Full text



I've be
18 yea
restau
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...
Full text

Ben (Ben O.) Jun 10
For the past year, I had been searching for a better and more affordable car insurance option. Like many other California residents, I found myself frustrated with how rapidly insurance premiums kept rising every year. Despite maintaining a clean driving record and rarely making claims, my family's ann...
Full text

Amy Guan Jun 11
I love GDM and lark App, it saved me a lot and make all process so simple and easy. Thank so much all my team leaders and friends Lina, Helen,Lucy who shared me this info, I will share it to all my friends and colleagues.

premiums were way 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 ...
Full text

JOANNE CHAN Jun 11
Hi everyone! 👋

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.

ALICE.C Jun 1
Joining GDM is the best thing ever happened to me! I am in restaurant business for over 40 years, opening a restaurant cost me a lot of money, energy and efforts to make it happen. GDM not only helping myself, my families & friends saved money on our cars insurance, more than that, but giving all of us an opportunity to make an extra incomes under this uncertainty economy. Now, I just promoted to L3, and my goal is L5 to L8 & more. Thanks GDM Founder William to develop atform for the community and Helia, Phillip, Krista, , David, Alan, Steven , Javier, Brigham and our team ssistants much to GDM. I

Krista
I just paid off my car loan and joined GDM! $950, and I've already paid the $190 servi to chip in and help other good drivers with canceled my collision, comprehensive, anc with Progressive, and got a $1,023 refund!

More good drivers deserve savings like thi

re.C Jun 10
December, while venting about rising car insurance costs at my friend Connie's place, she lit up and recommended GDM. She'd just joined weeks prior, so she immediately pulled in Alan from the GDM team to break it down. Alan explained IM isn't insurance — it's an alternative to collision and mprehensive coverage. When signing up, you pay 20% of e quote as a service fee upfront, and the other 80% stays in ur own account, only used for small shared payouts when mmunity members have accidents. Safe drivers could save to 40% compared with original quote — that data and the ovative model had me sold instantly.

JUNHUI.S Jun 10
Learn every day, make progress together, let more people know about GDM and join GDM.

Claire.C: Great job! JUNHUI.S 👍
Griffen (Griffen.A): Team work makes the dream work!!
Kristen.Y: Good job!!! 👍👍👍
GDM Assistant_Kathy, Claire.C, S...+6 more

Angel T Jun 10
What a exciting experience with GDM this year , right at the moment we are concerned about our car insurance keeps raising prices , right at the time we have more drivers at family , now we have better solution for our families be able to afford better price being good driver , thank you GDM !

Claire.C: Awesome! 🌸🌸🌸

Jackie Chong Jun 10
When I first learned about GDM, I already think it's a brilliant idea/ innovation! Finally someone finds a way

HELEN ZHEN
n having so much fun working with a group of super n GDM! I am totally looking forward to a great journey .!

Unete a GDM con estos simples pasos

Colecta tu Información

Obtén una Cotización

Detalles Clave

Que se necesita

Tu Pagina de Declaraciones y Licencia de conducir

Declarations Page **PDF**

La información que necesitamos

Renewal Auto Policy Declarations

To report a claim please call (800) 503-3724

INSURANCE

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

Policy Number

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 [redacted] 30
Natas [redacted] ence:15
Tony [redacted]
Bruce [redacted] 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

U-176 CA 03/2024 Page 1 of 2

Ignora información sensible

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:** [redacted]
Garaging Address: [redacted] 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 Property Damage Liability	$100,000 each Person/$300,000 each Accident $100,000 each Accident	$610.00
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 202		**$691.00**

2022 BMW 330I, **VIN:** [redacted]
Garaging Address: [redacted] 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

If you have

Coverages	Limits	Premium
Bodily Injury Liability Property Damage Liability	$100,000 each Person/$300,000 each Accident $100,000 each Accident	$786.00
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	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):

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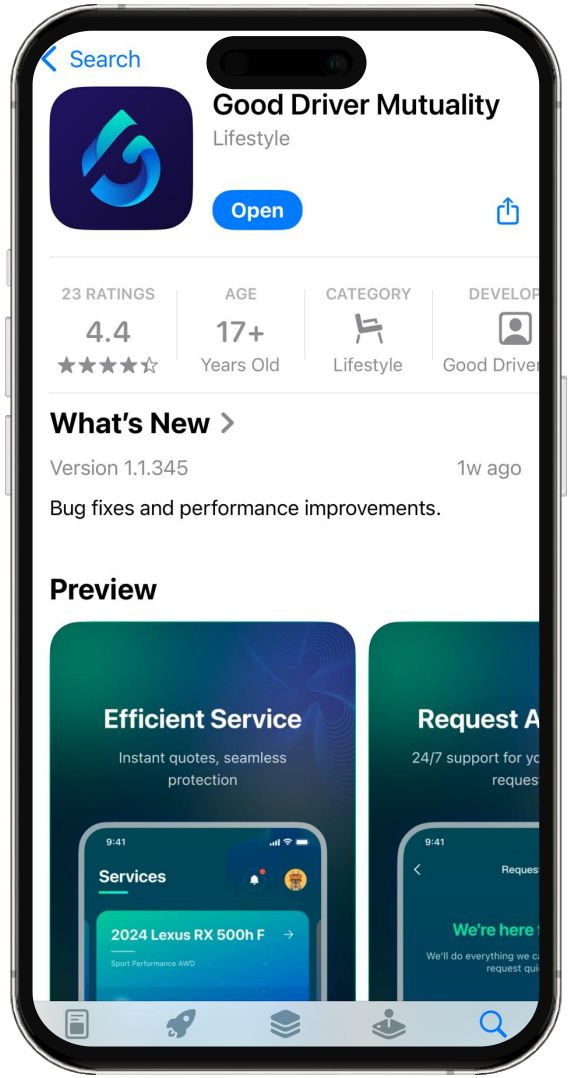
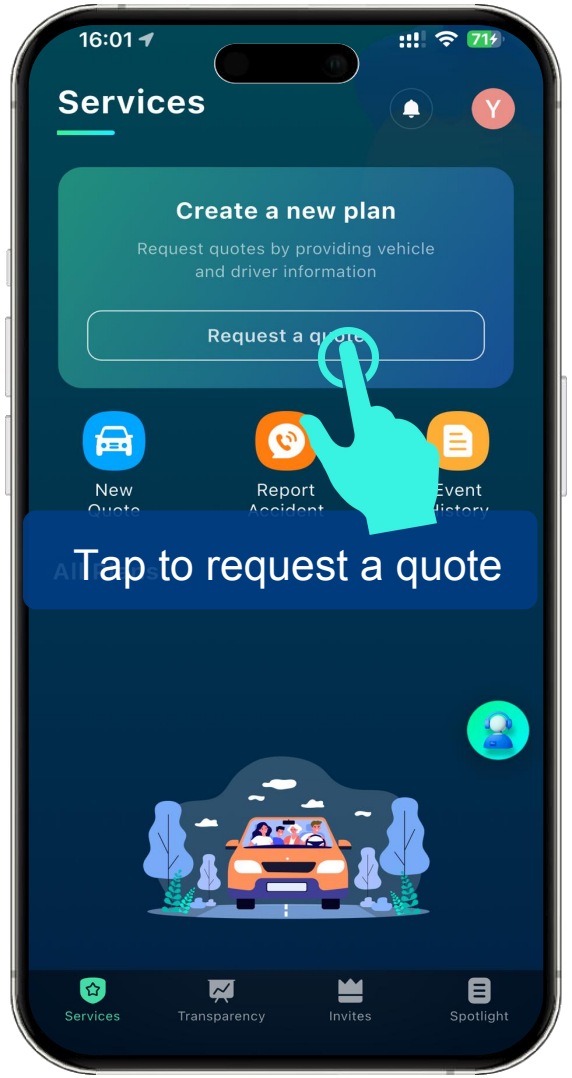
Obtén tu Cotización

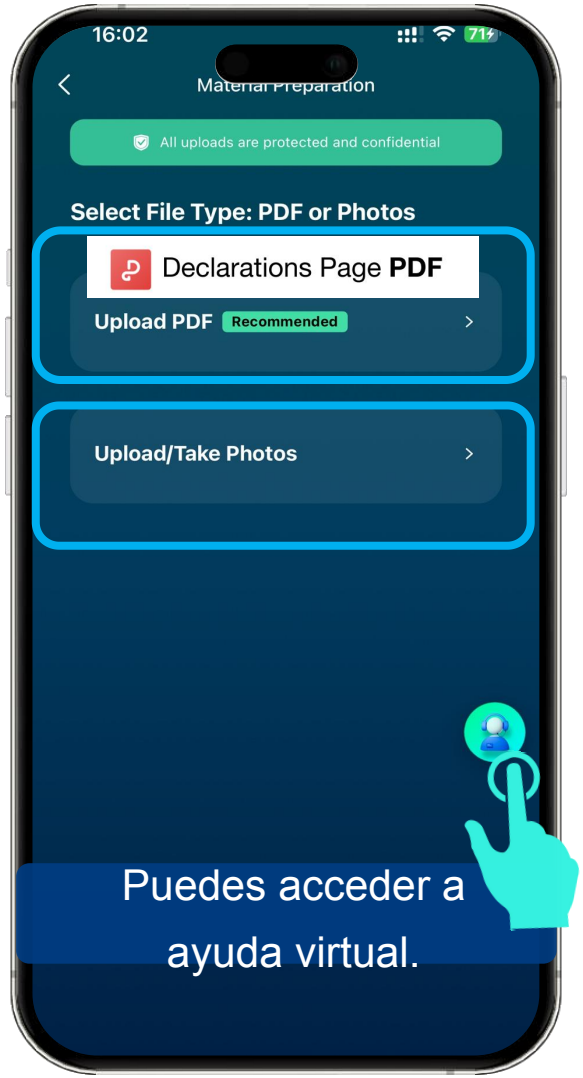
Descarga la aplicación



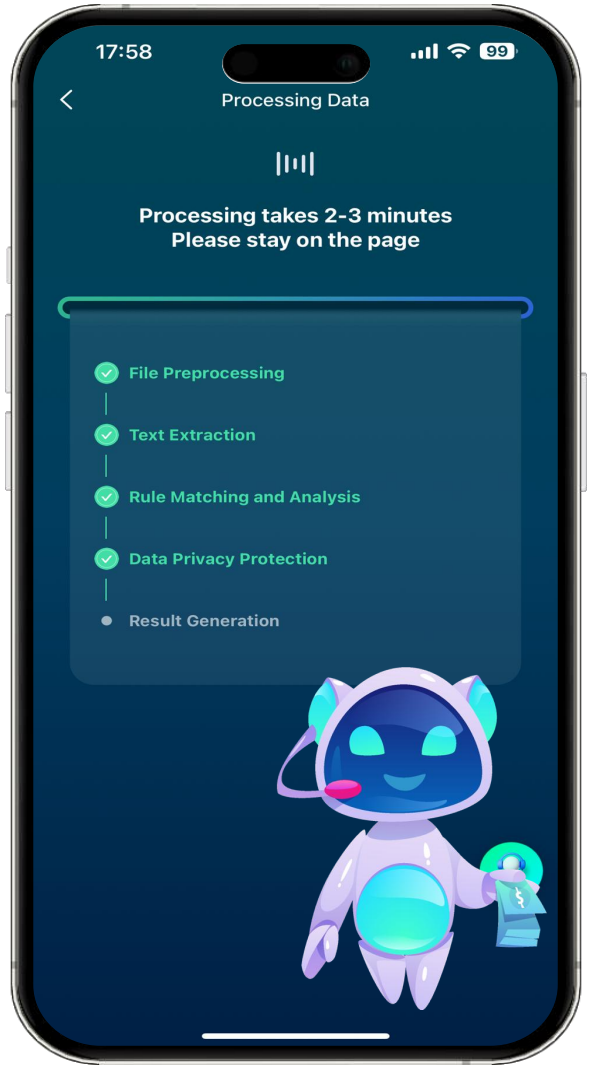
Pide una Cotización



Sube tu Pag. de Declaraciones



Se Procesa en 2-3 mins.



Información Importante antes de Registrarte.

Reembolsos y Cancelaciones

① Antes que el plan de mutualidad se active	Los servicios de mutualidad no están disponibles y no se requiere contribución.	Reembolso completo de la tarifa de servicio al cancelar.
② Cuando el Plan se Activa	Renuncia voluntaria durante este período o eliminación del plan por pago de contribución fallido. .	Las tarifas de servicio y los montos compartidos no son reembolsables, ya que ya has tenido acceso a los servicios mutuales y las contribuciones han apoyado a otros miembros.

Pagos Fallidos

Los pagos compartidos se procesan todos los lunes (si hay eventos elegibles). Se enviará un recordatorio por correo electrónico cada vez que un pago esté pendiente, así que por favor revise sus registros de pago por cualquier problema. Si el pago falla, la plataforma le notificará inmediatamente por correo electrónico y otorgará un período de gracia de 14 días. Si el pago no se completa con éxito dentro de este período, se considerará que usted ha salido del plan y su plan será cancelado. **Importante**: Si su vehículo está involucrado en un accidente durante el período de gracia de 14 días, primero debe pagar cualquier monto compartido pendiente por el que sea responsable de contribuir a otros miembros y restaurar su método de pago a estado activo antes de poder presentar una nueva solicitud de compartir por su accidente.

Entendiendo el Proceso de Reparación: Seguro de Auto y GDM

Si mantienes un seguro de auto de Colisión y Cobertura Integral existente, ten en cuenta que el plan de mutualidad de GDM proporciona apoyo secundario para la reparación de daños del vehículo. Si ocurre un accidente mientras ambos están activos, tu proveedor de seguro de auto tradicional actuará como primario para tu incidente. Deberás iniciar el proceso de reporte con ellos. El apoyo de mutualidad de GDM será secundario para cualquier daño que no esté cubierto por el seguro pero que sea elegible para compartir..

Los vehículos comerciales no son elegibles

GDM prohíbe el registro de vehículos de uso comercial. Esto incluye, pero no se limita a, taxis (incluidos servicios de transporte como Uber y Lyft), vehículos de reparto de cualquier tipo y vehículos de construcción. Los miembros deben proporcionar información precisa y veraz sobre sus vehículos personales durante el registro. Si se presenta información falsa o incompleta y ocurre un incidente, la plataforma se reserva el derecho de denegar las solicitudes de servicio de mutualidad y terminar inmediatamente la membresía. Cualquier consecuencia resultante será responsabilidad exclusiva del miembro..

Vehículos Financiados o Arrendados

① Si tienes cobertura completa: GDM no es un seguro y no reemplaza la cobertura de seguro integral y de colisión requerida por el préstamo o arrendamiento del miembro. El miembro debe mantener esta cobertura a través de su aseguradora. En caso de accidente, el miembro **debe presentar primero el reclamo a su compañía de seguros**. GDM es secundario, y solo la parte no cubierta por el seguro podría ser elegible para compartir (como un deducible). El miembro debe pagar los gastos de bolsillo y el saldo restante del compromiso antes de que ocurra el compartir.

② Si no tiene cobertura de seguro integral ni de colisión y está inscrito en GDM, puede presentar una solicitud de ayuda compartida en caso de accidente. Si el vehículo es declarado pérdida total, el miembro puede solicitar el compartir. Sin embargo, el valor de salvamento estimado se deducirá del valor real en efectivo. El miembro será responsable de pagar su préstamo. Si el miembro prefiere que GDM disponga del vehículo de salvamento, entonces el miembro debe pagar su préstamo y enviar el título firmado a GDM antes de que se pueda desembolsar el valor de salvamento estimado.