



October 2025

# Good Drivers Saving Masterclass



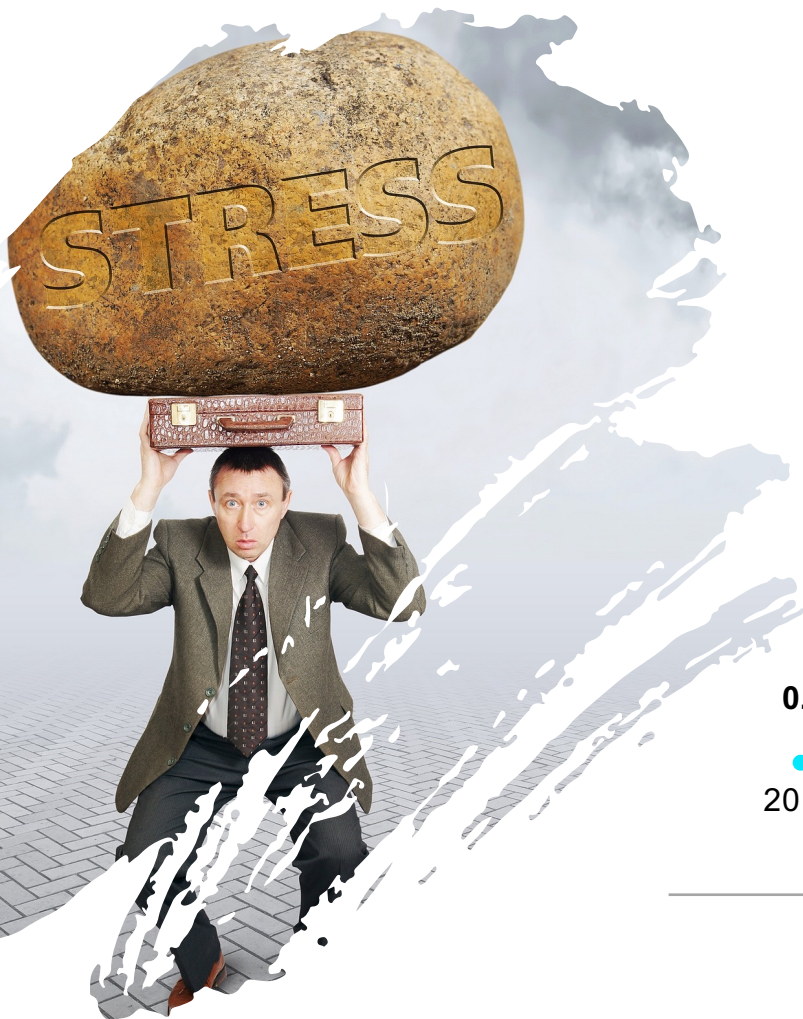
GDM不是保险

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**是专为“好司机”  
减轻车险负担的新方案**



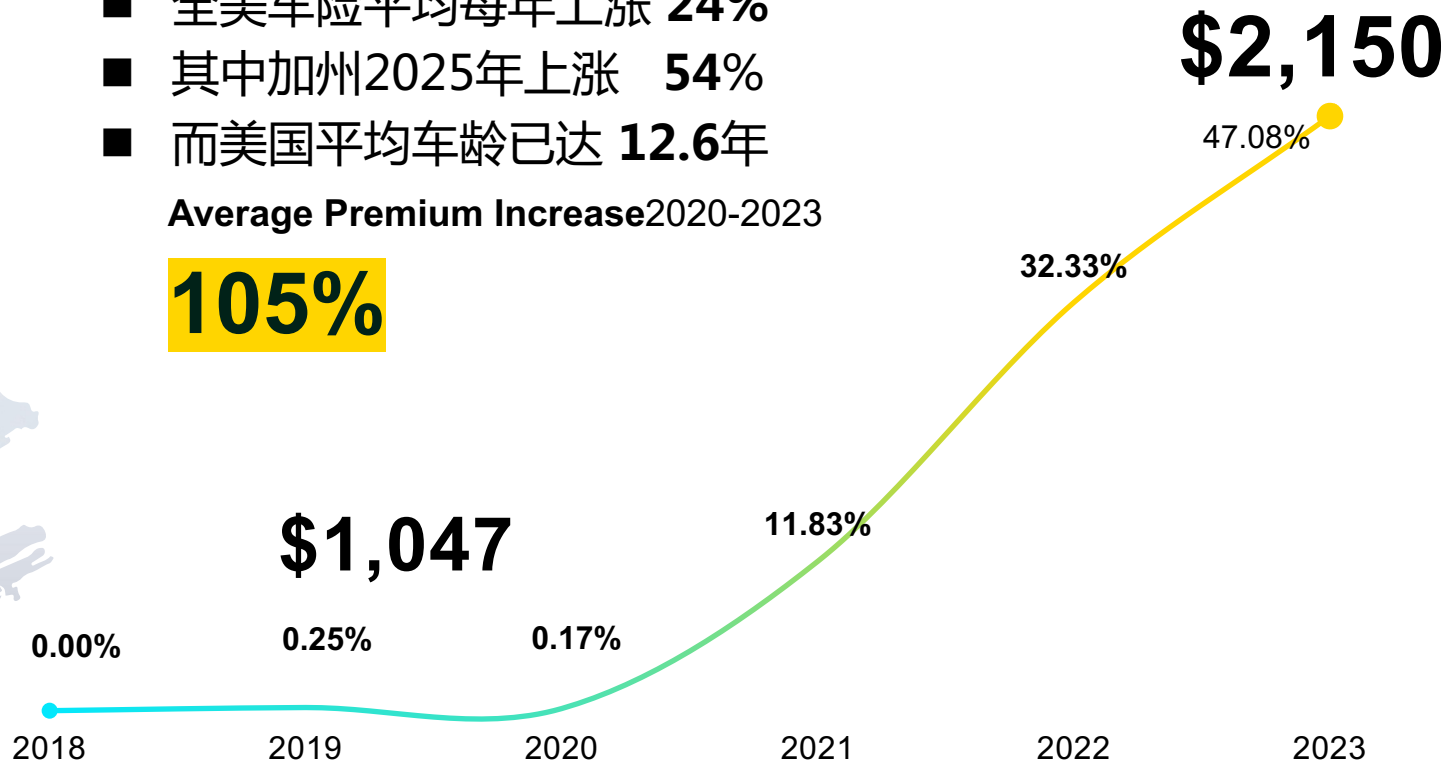
# 高额车险压力已经困扰无数家庭



- 全美车险平均每年上涨 **24%**
- 其中加州2025年上涨 **54%**
- 而美国平均车龄已达 **12.6年**

Average Premium Increase 2020-2023

**105%**

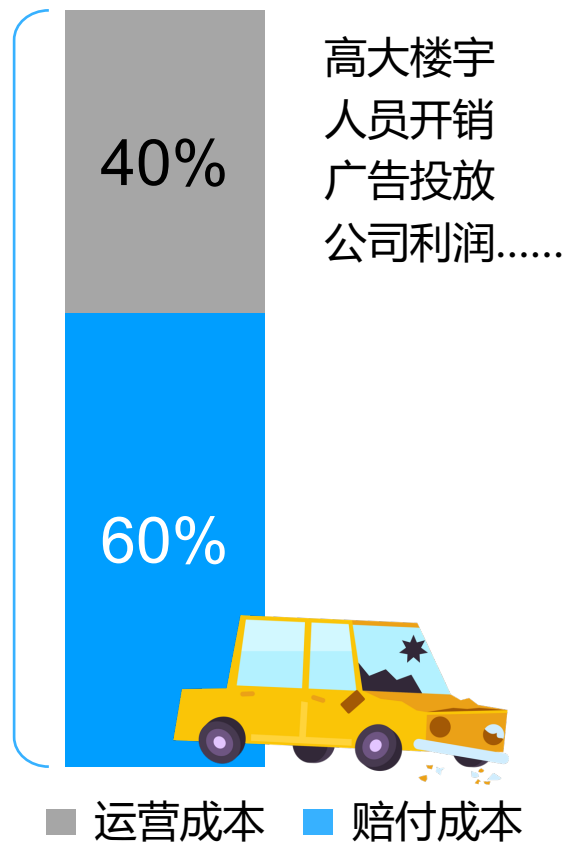


\*<https://californiaglobe.com/fr/new-report-finds-that-ca-auto-insurance-policies-will-rise-by-54-compared-to-last-year/>  
 Average cost of full coverage: <https://www.iii.org/fact-statistic/facts-statistics-auto-insurance>  
<https://www.bankrate.com/insurance/car/average-cost-of-car-insurance>

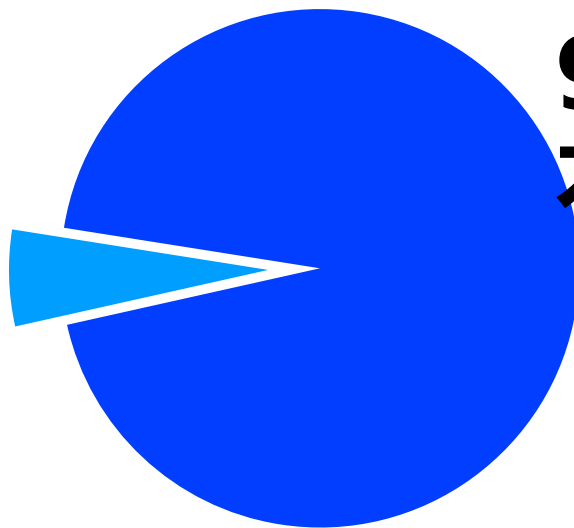
# 成本过高 性价比低 对好司机不公平



## 车险



6%  
出事故  
修车！



2021-2022年  
collision事故率4.88%, comprehensive是3.15%, 整体报案率4.9~8.2%之间, 取平均  
值6.5%, 买comprehensive的比例比买collision的比例低些, 所以四舍五入即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



# 半险 + 互助 = 更省钱



## 仍在保险公司购买

1	因自己的错赔对方的	责任险 Liability Insurance	人身伤害 财产损失	强制必选
2	因对方的错赔自己的	无保险/不足保险驾驶人险(UM/UIM) Uninsured/Underinsured Motorist Coverage	人身伤害 财产损失	部分州强制
3	无论谁错赔自己和乘客	个人伤害保护险 Personal Injury Protection, PIP 医疗支付险 Medical Payments Coverage, MedPay	人身伤害	部分州强制

## 加入GDM 好司机互助 GDM不是保险

5	自己车损失	Collision 碰撞	与其他车辆或物体发生碰撞时自己的车辆损失	可选
6		Comprehensive 综合	非碰撞因素的，如被破坏、盗窃，火灾、洪水、冰雹等造成的损失	可选
7	道路救援	Roadside Assistance	拖车/换轮胎/搭电/开车锁/燃油递送/紧急故障处理	可选
8	交通补助	Rental 租车补助	维修期间交通补助最多30天，每天\$40元	可选

是56项更省钱的替代方案，不出事故预计最高可省40%

# 四个省钱优势

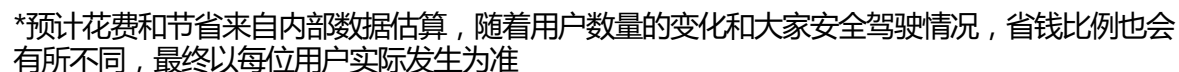


分配机制

指定维修

筛选用户

平台能力

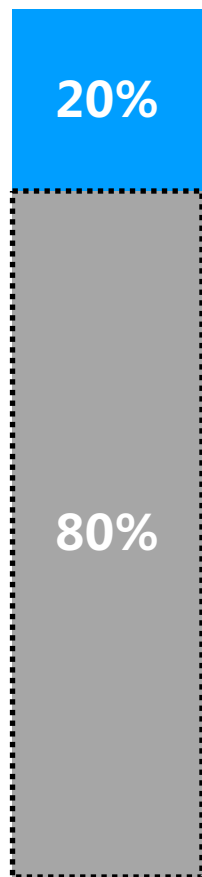


案例举例不代表所有人，每人加入时间、会员数量、事故情况不同省钱比例也不同，最终以实际发生为准

公平的比例分摊：（每周分摊总额÷所有生效互助金余额总和）× 每个成员余额



# 出事故不比保险多花钱



**自己车辆损失金额=**  
自己互助金余额+自担费用+大家分摊

## 第202508期事件公示：

车辆损失金额：\$10,000

- \$700（我的互助金余额）
  - \$1000（我加入时选的自担费用）
- = \$8,300（大家为我分摊的金额）

分摊金额÷所有生效互助金余额总和×每个成员互助金余额=每人的分摊金额

## 申请互助：

- ▶ 打开APP报告事故
- ▶ 上传事故照片，留下联系方式
- ▶ 互助专员与您联系，指引整个流程
- ▶ 到预约店核定损失并预约维修时间
- ▶ 如事故需要拖车费用也在互助范围内
- ▶ 取车时缴纳自担费用和互助金余额



■ 确定花费 ■ 承诺互助金上限

指定  
维修

# 修的好 花的值

平台指定维修店为大家省钱  
避免自由修车造成的高成本

## 超5000家维修店覆盖全美 维修工艺享受终身质保

15英里内有多家合作店供选择，偏远地区在25英里左右

由拥有30年汽车物理损伤行业管理经验的专家领衔

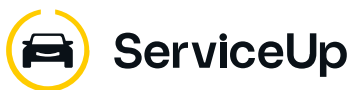


### David Clark

- GDM互助服务负责人
- 曾就职于多家美国头部车险公司
- 美国财产与意外伤害保险协会APD委员会主席
- 美国财产意外保险协会电动车委员会成员
- 善于使用AI和ML优化工作流程，让供应商服务更高效



2700家覆盖全美85%的居民；维修店需满足I-CAR认证、EPA/OSHA合规等标准；维修终身质保，确保服务质量。



提供高端礼宾式取送车服务，审核资质确保高标准与快速周转。为维修店的会员提供一站式解决方案，客户满意度高达4.8（满分5分）。



为多行业提供领先的碰撞修理解决方案，携手值得信赖的修理厂，精心策划修复方案；可查看每家修理门店的Google评分，让您安心预约。



事故车拍卖



部件分销商



玻璃修/换



冰雹修复



线下勘查/核损



诊断/校准/编程

# 拒绝豪车 筛选用途 公平又省钱



## 欢迎加入



- **车型**：不超过9座的
- **车价**：原购置价不超过10万美元的车辆
- **车龄**：欧美车龄不超15年，其他20年
- **用途**：年行驶里程不超3万英里的非商业用车
- **修车**：接受车辆维修优先使用副厂件



## 不能加入

- **Uber、运货车、施工车等商业行为的车**
- **豪华车型、高性能车型、古董车、摩托车**
- **未购买责任险的或其他违法车辆**
- **曾发生重大事故的车辆，例如全损后拼接修复的车辆**
- **区域**：纽约、阿拉斯加、夏威夷、马萨诸塞、罗得岛

- **续期管控**：半年内报两次事件（可免1次玻璃单损事件）不能再续期



降本  
增效

# GDM只收20%但服务不打折

只花传统一半的钱  
体验却翻倍提升



24h AI 客服

20h 人工客服



## 生而具备科技基因

互联网平台架构加 AI 深度融合



## 拥有复合型团队

科技、汽车、保险精英+AI 完美聚力



## 线上线下兼备

平台甄选优质供应商大家共享



## 不靠投放靠口碑传播

好机制吸引好司机，促成裂变式互助网络



## 运用现代支付科技

让每笔互助金高效流转、可溯，信任看得见



# 五个倾心理由



费用公开

信息安全

平台实力

社会价值

社区贡献

## GDM用透明赢信任 用诚实换口碑



互助金的整体花费与每一笔使用流向清晰可查  
先公示后分摊，选择权在用户自己手中



运营数据一目了然



往期所有公示展示



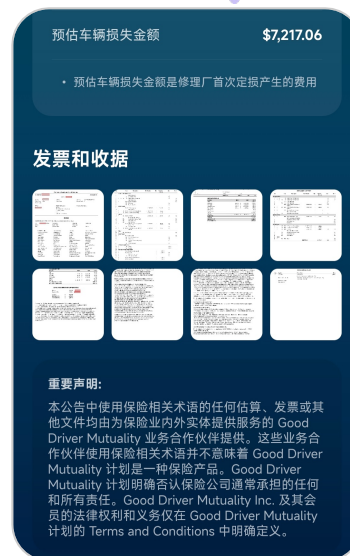
分摊金额算法清晰



事件情况信息



事故过程损失还原



每笔维修有凭有据

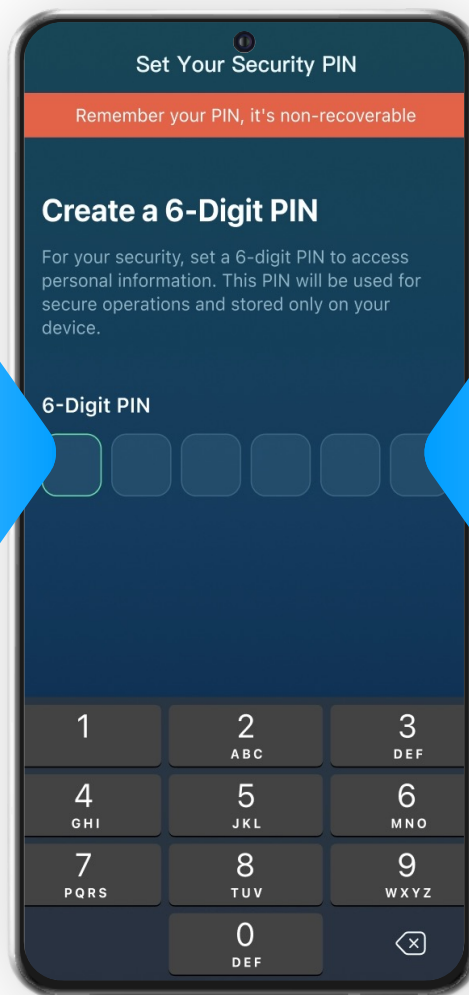




stripe

## 支付信息加密

与 Apple、Google、Uber等行业巨头同级别支付加密标准，GDM 接入全球领先支付服务商 Stripe，保障交易安全无忧。



aws

## 个人信息加密

用户数据托管于 AWS 企业级加密云服务，全球多数顶级科技与金融公司一致选择，用于处理最敏感的安全数据。



- 2022美国注册成立  
监管和法律合规建设
- 2023服务能力搭建  
APP研发、服务体系搭建  
合作维修店至今已经5000多家
- 2024应用商城上架  
6月份迎来了第一批用户
- 2025实现产品见证  
省钱续期和修车好评得以见证



GDM中心:  
510 Waverley St, Palo Alto, CA 94301



服务中心:  
812 Moorefield Park Drive, Suite 100, Richmond, VA 23236

## 使命MISSION

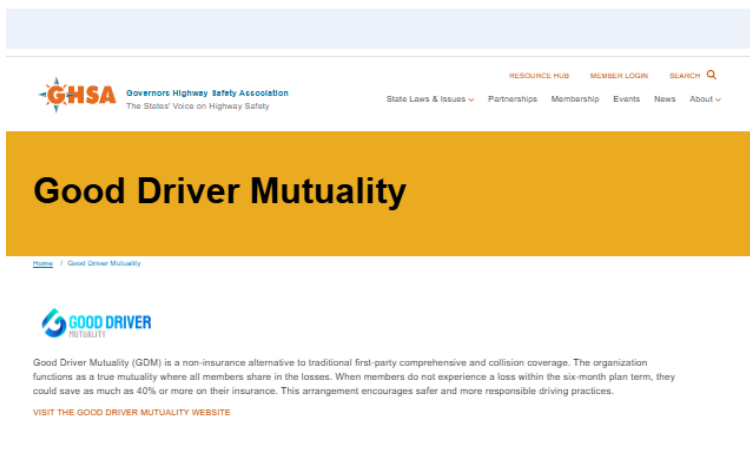
以鼓励优良驾驶，共筑更安全的未来

Incentivizing Good Driving for a Safer Tomorrow.

## 创始人&CEO介绍

William Tu

- 斯坦福大学 MBA 学位
- 曾担任斯坦福商学院校友会主席
- 先后就职于麦肯锡、美国硅谷 Trident Capital、P&G公司等  
顶尖投资机构与世界五百强企业
- 积累了丰富的战略规划、企业创投与管理经验
- 投身创业后，专注互助领域十余年，以科技驱动打造透明、  
高效、普惠的产品，致力于为良好驾驶者带来切实回报

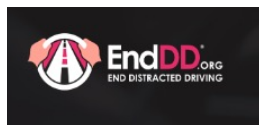


## GDM是：

### GHSA联合会员

GHSA是美国州长高速公路安全协会，美国道路安全领域的权威组织，致力于通过政策引导、教育推广和资源协调，帮助各州提升道路安全水平，减少交通事故伤亡。

**GDM将与GHSA共同推进安全驾驶文化建设，以科技能力支持道路安全创新，让更多好司机享有更安心、更高效的出行体验。**



&



### EndDD银牌赞助商

EndDD是美国在分心驾驶领域极具影响力的公益组织，致力于通过科学研究、数据教育和公众倡导减少因注意力分散导致的交通事故。**GDM将与EndDD共同推动驾驶行为安全提升，强化公众安全意识，用科技手段减少风险、守护道路参与者的生命安全。**



&



### CIECA组织成员

CIECA 碰撞行业电子商务协会，是推动汽车碰撞后维修流程标准化与信息互通的核心行业组织，专注于制定电子估损、定损、维修订单等关键环节的数据标准。

**GDM加入CIECA，意味着我们与行业领先者共同参与构建数字化生态，用技术提升效率与透明度，推动行业流程全面升级。**



社区  
贡献

# 不仅是省钱更是归属

好司机共建共赢

扫码见证我们一起帮助过的人 ▶



**Sandy**  
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!

Jun 9

**Yi.L**  
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 months...

[Full text](#)

Jun 10

**Ben (Ben U.)**  
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](#)

Jun 10

**Yoshi Chung**

I joined GDM so that I could find another opportunity to help others save money and found out this is an alternative for saving money on insurance. The market

Jun 10

**SHUPING.L**

Joining GDM has definitely been the highlight of my year! Beyond just helping me save money, it's brought so much positive energy into my daily life. GDM's commitment to promoting safe driving and its meaningful impact on road safety have gained well-deserved recognition throughout our community. ...

[Full text](#)

Jun 10

to have a ot only I can car insurance le around m ing so much f super fant ally looking f in GDM than

**Jackie Chong**

When I first learned about GDM, I already think it's a brilliant idea/ innovation! Finally someone finds a way to disrupt the insurance industry and reward good drivers! Love the opportunity to save money and at the same time help others! Really enjoy and have fun doing it with my significant ...

[Full text](#)

Jun 10

exciting experience with GDM , right at the moment we are d about our car insurance sing prices , right at the time more drivers at family , now we ter solution for our families be fford better price being good ank you GDM !



**GUI.W**

遇到GDM是我最大荣幸，不仅让我省钱，还让亲朋好友也省钱，好好开车，利己利人。更让我可以在这通过努力也可以做到财富自由，我要好好加油，不满足现状。

Jun 10

**Lina Chen**

From Confusion to Co  
GDM Helped Me Save  
and Promote Safer Dr

A few months ago, car  
topic that confused m  
understand the differ  
coverages, how prem

[Full text](#)



**MEI MEI.C**

Jun 17

My name is Mei Mei Chan, I join GDM on 4/14/25, at first I just wanted to save money on my insurance, so I am not very aggressive to do the business. After 2 weeks I joined GDM, my sister Alice told me to hurry up to share GDM to my friends, otherwise I will miss the bonus and rewards, so I started to share GD...

[Full text](#)

Kristen.Y: Great story, Mei Mei! 🍀

ALICE.C: Great Story Mei Mei! 🍀🍀🍀

Good Driver Mutualty, Grace.G...+4 more

6 2

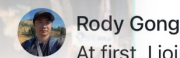
I've been a  
18 years at  
restaurant  
located in the center of the universe,  
heart of downtown Palo Alto. It's a well-known local favorite, and over the years I thought I had seen it all—until one day, a simple post on my friend Jason's soci...

[Full text](#)

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](#)

the GDM platform is fan  
helps people save money on c  
insurance. If you're a good driv  
don't get into accidents often,  
save around 60% on your insur  
premiums each year — someth  
everyone can benefit from tod



**Rody Gong**

At first, I joined GDM with the mentality of saving money, but after learning and sharing with everyone, I found that GDM is so amazing. While helping others, I can also grow and improve myself. Let's move forward together.

Jun 11



**JUNHUI.S**

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

9 3



# 加入我们吧



准备材料

获取报价

必要提示



## 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

保單号码

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

駕駛人信息

Steve 30  
Natas 30  
Tony 30  
Bruce 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

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 202		\$691.00

車輛VIN碼

2022 BMW 330i, VIN: 1E

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

費用明細

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

如有

碰撞與綜合險

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):

# 获取报价



## 下载APP



- 1、应用商城搜索：  
**Good Driver Mutuality**
- 2、下载APP
- 3、手机注册
- 4、填写推荐人邀请码

## 点击获取报价



## 上传保单PDF/照片



## AI 解读报价



## 商业用车禁止





# 必要提示

请务必理解GDM与传统保险之间的区别和配合方式  
避免误解或服务受限



## 关于退出与退款的说明：

① 待生效期间退出	待生效期间（无互助服务也无需分摊）	无理由退还服务费
② 生效期间退出	1 自己自主终止 2 因分摊扣款失败而退出	不退服务费（服务费属于整体计费，不支持按天拆分退还） 不退分摊款（您已经捐给他人修车，无法退还）

## 分摊扣款失败的处理说明：

会为扣款失败用户提供14天的宽限期。在此期间，系统将多次尝试自动扣款，并通过邮件进行提醒。若在14天内仍未成功扣款，系统将视为您主动退出互助计划，您将失去互助资格及相应服务权益。请您务必在宽限期内完成支付，以确保您的互助服务不被中断。  
若在14天宽限期内自己车出了事故，申请互助时需提前补还本应该为他人分摊的互助金且将卡恢复至能正常扣款状态。

## 请在两者中二选一避免浪费：

如果您车险中拥有Collision+Comprehensive，请与GDM互助计划两者二选一。若两者同时拥有，出事故时只能优先通过保险公司理赔，为避免资源浪费，因此您有必要合理的选其一。

## 禁止商业用途车辆入驻：

请如实填报，商业用途车辆不符合加入互助的准入条件。平台明确禁止商业用途车辆（如Uber、送货、工程车辆等）加入。如在申报过程中存在隐瞒或虚假填写，一旦发生事故，平台有权拒绝互助申请并立即终止互助计划，由此产生的后果将自行承担。

## 贷款车 / 融资租赁车加入须知：

① 有全险的：GDM是互助不属于传统保险，它不能代替贷款或融资租赁合同中要求的全险义务。因此，您不能取消Collision或Comprehensive，仍需按合同规定保持保险状态。若发生事故，出事故时只能优先通过保险公司理赔。

② 半险的：如果您本就没有Collision/Comprehensive保险并加入GDM，可以正常享受日常维修类互助服务。但若遇到车辆全损（Total loss），GDM处理规则如下：残值以外部分可正常获得互助。但残值部分处理流程：您需先将贷款还清；从贷款公司取得车辆Title；将Title邮寄给GDM工作人员；GDM方可启动残值处理流程；处理完成后，您将获得对应的残值互助金额。