



October 2025

# Good Drivers Saving Masterclass

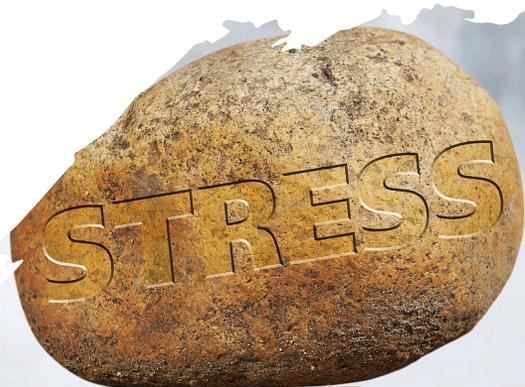


GDM不是保险

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**是专为“好司机”  
减轻车险负担的新方案**

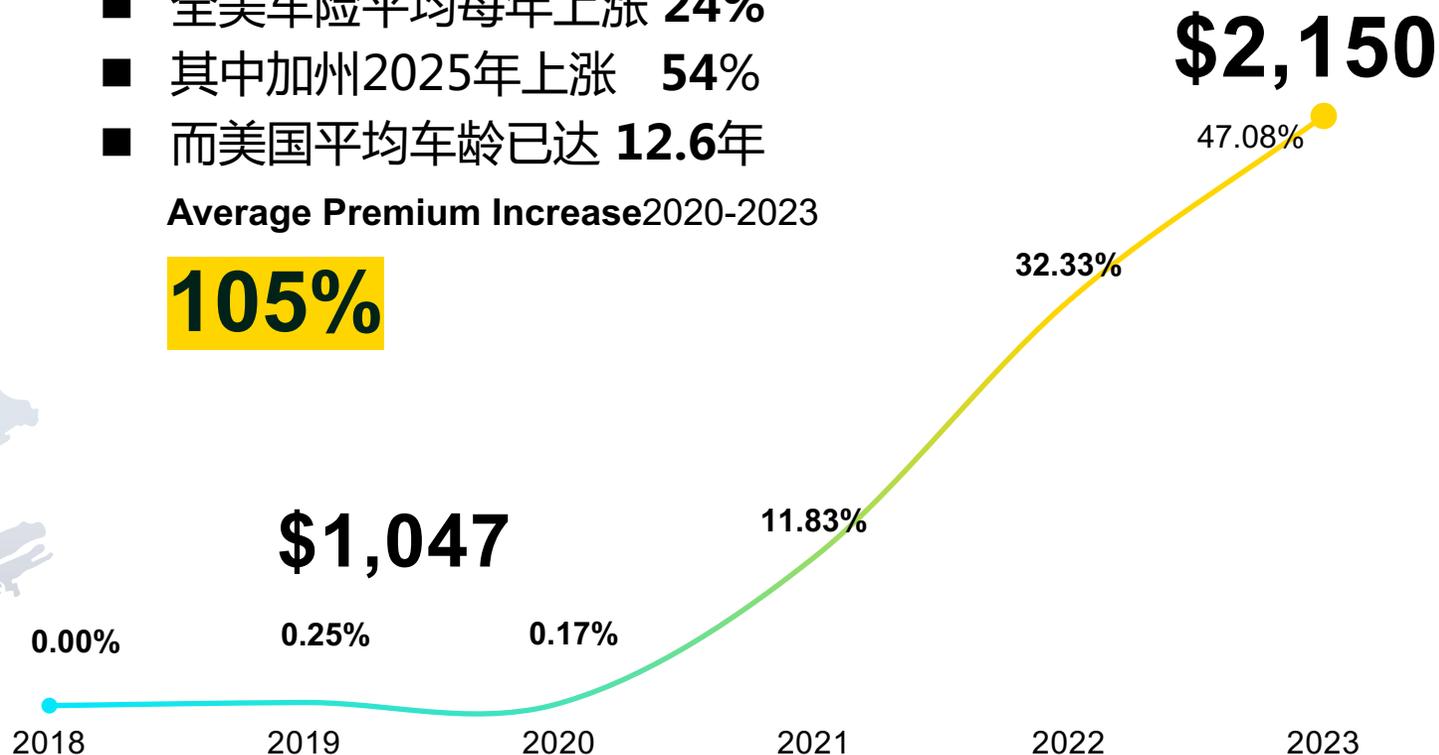
# 高额车险压力已经困扰无数家庭



- 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%**

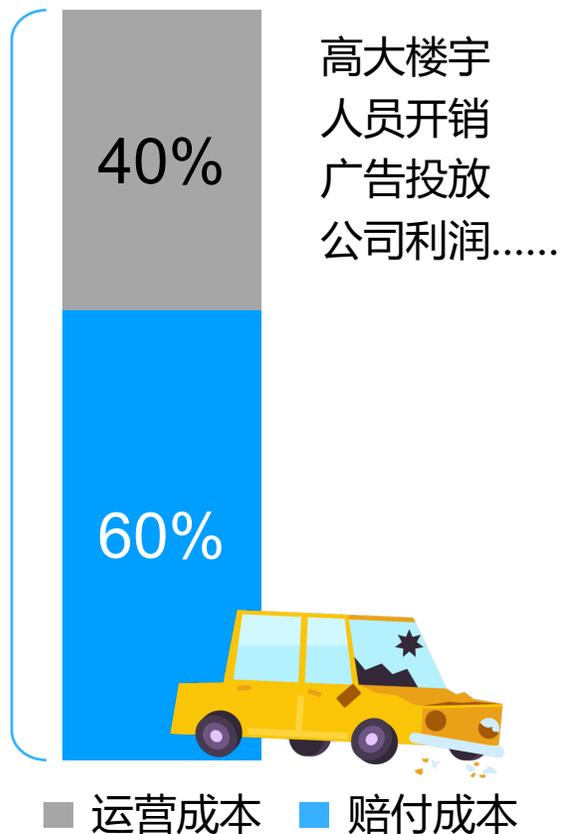


\*<https://californiaglobe.com/fr/new-report-finds-that-ca-auto-insurance-policies-will-rise-by-54-compared-to-last-year/>  
Average cost of full coverage: <https://www.iii.org/fact-statistic/facts-statistics-auto-insurance>  
<https://www.bankrate.com/insurance/car/average-cost-of-car-insurance>

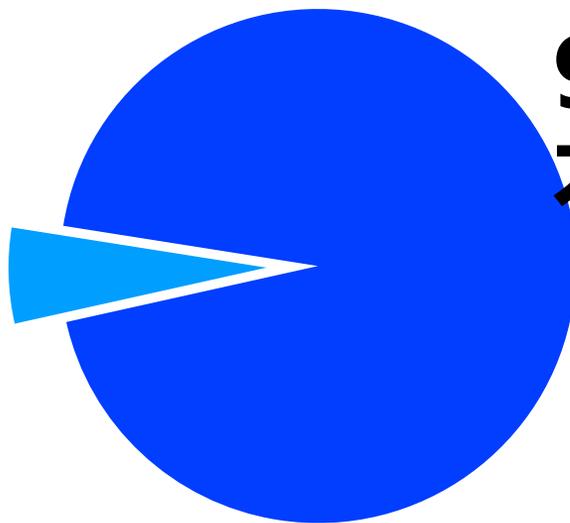
# 成本过高 性价比低 对好司机不公平



## 车险



6%  
出事故  
修车！



94%  
不出事故好司机  
给钱！



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

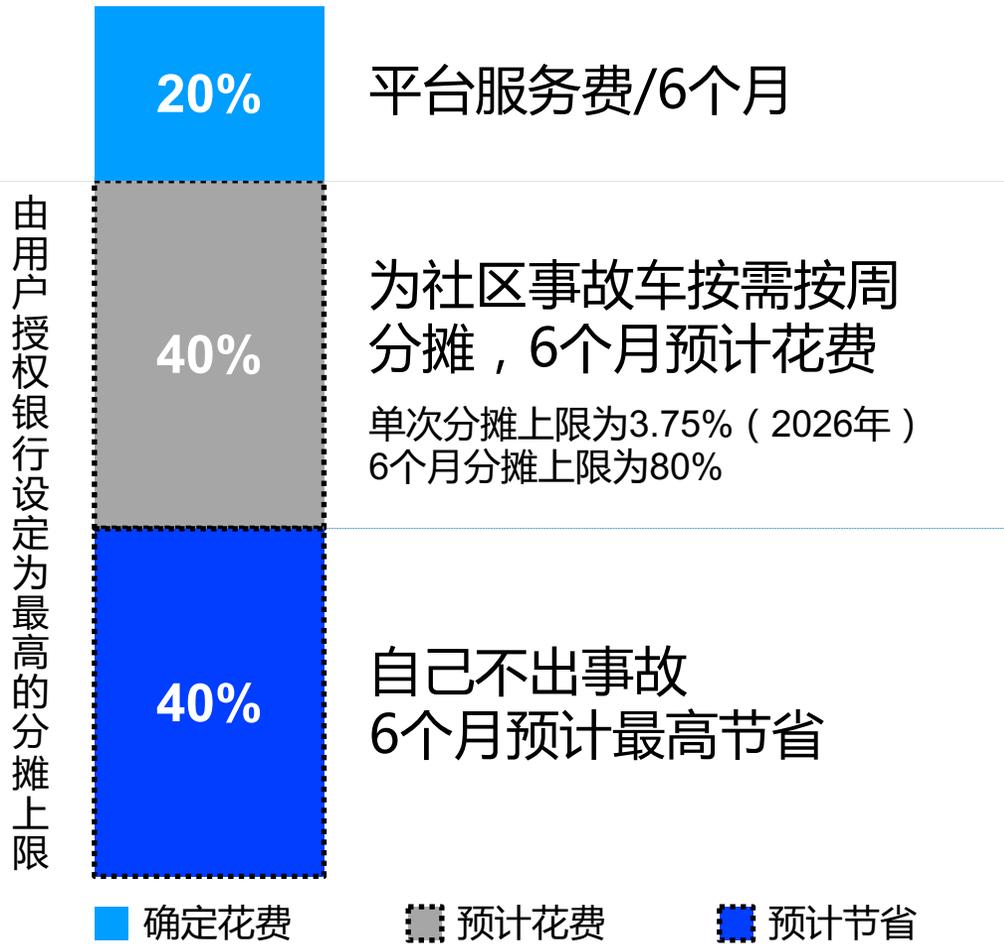
指定维修

筛选用户

平台能力

# 不出事能省钱

吸引好司机  
事故少都省钱



\*预计花费和节省来自内部数据估算，随着用户数量的变化和大家安全驾驶情况，省钱比例也会不同，最终以每位用户实际发生为准



互助计划 ID: 50  
计划持有人: V  
车辆信息: 2021  
计划生效期: 2025/03/30 - 2025/09/29

## 互助计划分摊账单

80%授权分摊上限 = 互助计划报价 - 20%平台服务费/半年  
\$1101.60 = \$1377.00 - \$275.40

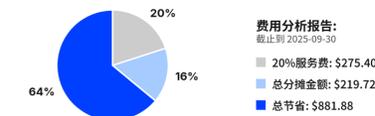
人人有责，我为人人，为社区成员事故车分摊修车费。

周	分摊日期	分摊款 - 应付金额*	每周结余* 结余: 截止: \$101.60 / 共需: \$42.36 分摊*
1	2025/04/06	\$0.00 +\$0.00	\$42.36
2	2025/04/13	\$0.00 +\$0.00	\$42.36
3	2025/04/20	\$0.00 +\$0.00	\$42.36
4	2025/04/27	\$2.99 +\$0.02	\$39.37
5	2025/05/04	\$0.00 +\$0.00	\$42.36
6	2025/05/12	\$0.00 +\$0.00	\$42.36
7	2025/05/19	\$4.85 +\$0.04	\$37.51
8	2025/05/26	\$24.59 +\$0.20	\$17.77
9	2025/06/02	\$41.31 +\$0.00	\$1.05
10	2025/06/09	\$0.00 +\$0.00	\$42.36
11	2025/06/16	\$0.00 +\$0.00	\$42.36
12	2025/06/23	\$0.00 +\$0.00	\$42.36
13	2025/06/30	\$0.00 +\$0.00	\$42.36
14	2025/07/07	\$0.00 +\$0.00	\$42.36
15	2025/07/14	\$0.00 +\$0.00	\$42.36
16	2025/07/21	\$4.49 +\$0.00	\$37.87
17	2025/07/28	\$0.00 +\$0.00	\$42.36
18	2025/08/04	\$29.83 +\$0.00	\$12.53
19	2025/08/11	\$17.37 +\$0.14	\$24.99
20	2025/08/18	\$4.50 +\$0.04	\$37.86
21	2025/08/25	\$0.00 +\$0.00	\$42.36
22	2025/09/01	\$24.53 +\$0.20	\$17.83
23	2025/09/08	\$20.65 +\$0.17	\$21.71
24	2025/09/15	\$17.42 +\$0.14	\$24.94
25	2025/09/22	\$13.00 +\$0.10	\$29.36
26	2025/09/29	\$14.19 +\$0.51	\$28.41
<b>\$219.72 \$2.17</b>			

你节省了 \$882.88

互助计划分摊账单

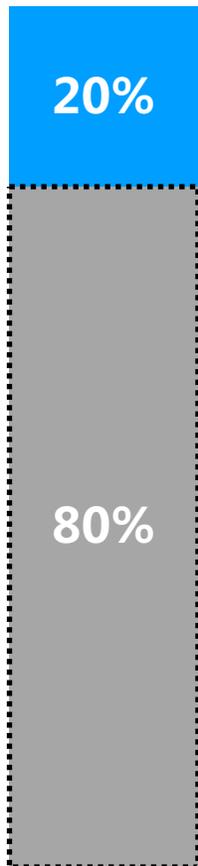
互助计划分摊账单“仅代表该成员个人的具体信息，您的互助分摊金额可能因加入GOODR计划的时间不同，每周分摊条件以及社区其他成员行为等个体因素存在显著差异，请务必以您个人的互助计划分摊账单为准。



恭喜您安全驾驶6个月！您已节省报价的64%！

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

■ 确定花费

▤ 承诺互助金上限

## 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



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



**信息公开**

**非常健康** 平台健康状况  
GDM 计划运行得非常健康!

4,147 生效计划数量  
\$ 1,716,469.90 总互助金余额

GDM捐赠款余额: \$1.9M  
更新时间: 2025-09-30

互助事件公示

#202539 公示中

运营数据一目了然

3 互助事件 \$ 8,510.34 互助分摊金额

#202538 公示日期: 09/22/2025

10 互助事件 \$ 28,165.46 互助分摊金额

#202537 公示日期: 09/15/2025

5 互助事件 \$ 26,925.63 互助分摊金额

往期所有公示展示

**互助事件公示**

本周，社区正合力帮助  
5 位成员修好爱车，重新出发。

分摊金额是如何计算的

总实际损失金额 \$30,124.82

互助事件申请人的自付额 -\$2,000.00

互助事件申请人的互助金余额 -\$957.63

互助分摊金额 \$27,167.19

分摊金额算法清晰

**事件详情**

2021 MERCEDES-BENZ GLC-Class

车辆识别码 (VIN): \*\*\*\*998631 第 1 次公示

**分摊金额 \$2,996.46**

总实际损失金额 \$7,217.06  
本人互助金承担 -\$3,220.60  
自担费用 -\$1,000.00

**事件信息**

事件编号 2157434200831597716  
计划编号 5076\*\*\*\*87305370524  
车辆 2021 MERCEDES-BENZ GLC-Class

事件情况信息

**损坏照片**

**维修与损失费用**

事故过程损失还原

预估车辆损失金额 \$7,217.06

· 预估车辆损失金额是修理厂首次定损产生的费用

**发票和收据**

**重要声明:**  
本公告中使用保险相关术语的任何估算、发票或其他文件均由为保险业内外实体提供服务的 Good Driver Mutuality 业务合作伙伴提供。这些业务合作伙伴使用保险相关术语并不意味着 Good Driver Mutuality 计划是一种保险产品。Good Driver Mutuality 计划明确否认保险公司通常承担的任何和所有责任。Good Driver Mutuality Inc. 及其会员的法律权利和义务仅在 Good Driver Mutuality 计划的 Terms and Conditions 中明确定义。

每笔维修有凭有据



## 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。



## 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



## 使命MISSION

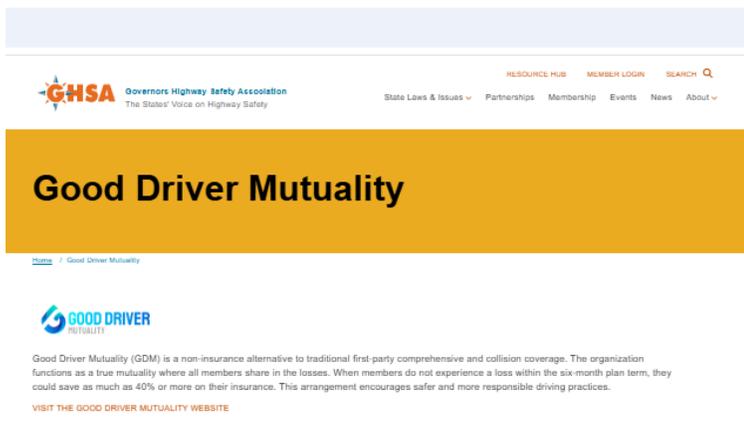
# 以鼓励优良驾驶，共筑更安全的未来

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** 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 to Clarity GDM Helped Me Save and Promote Safer Driving

A few months ago, car insurance was a topic that confused me. I didn't understand the different coverages, how premiums were calculated, and why I was paying so much. After joining GDM, I learned a lot from the team and other members. I've been able to save money on my insurance and promote safer driving in my community. Thank you GDM!



**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 GDM...

Kristen.Y: Great story, Mei Mei!  
ALICE.C: Great Story Mei Mei!

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

6 2

**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 months...

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 annual...

Full text

**Yoshi Chung** Jun 10  
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 is so competitive that it's hard to find a good deal. I've been able to save a lot of money on my insurance and help others do the same. Thank you GDM!



**SHUPING.L** Jun 10  
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

**Jackie Chong** Jun 10  
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 other...

Full text

**GUI.W** Jun 10  
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，继续冲。



Let's drive safely and enjoy the ride! Go!Go!Go! 🚗🚗🚗  
It's SOOOO!!! 🚗🚗🚗

Ant\_Kathy, Claire.C, C...+5 more

8 2

**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

9 3

**Rody Gong** Jun 11  
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.

I've been a member for 18 years at a 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 social media...

Full text

the GDM platform is fantastic. It helps people save money on car insurance. If you're a good driver, you don't get into accidents often, so you can save around 60% on your insurance premiums each year — something that everyone can benefit from today. Thank you GDM!

Full text

**加入我们吧**



准备材料

获取报价

必要提示



## Declarations Page PDF

需要的信息

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

**INSURANCE**

**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

**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	ence:15
Tony	
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	\$3,500 each Accident	\$7.00
Damage/Collision Deductible Waiver		
<b>Total Premium for 2023</b>		<b>\$691.00</b>

**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

Coverages	Limits	Premium
Bodily Injury Liability 責任險	\$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	Collision Deductible Waiver Applies	\$4.00
Damage/Collision Deductible Waiver		
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>

**費用明細**

<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):

# 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



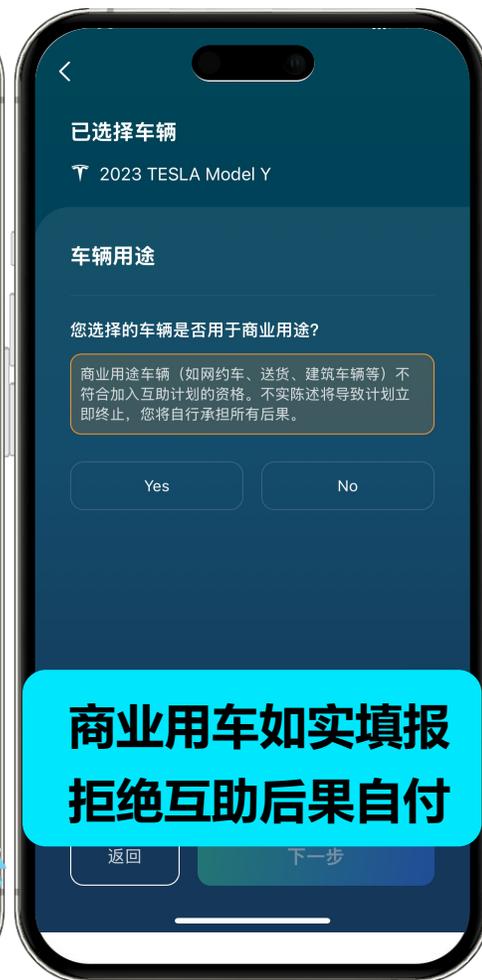
## 上传保单PDF/照片



## 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。