



February 2026

Good Drivers Saving Masterclass



GDM Is Not An Auto Insurance Product

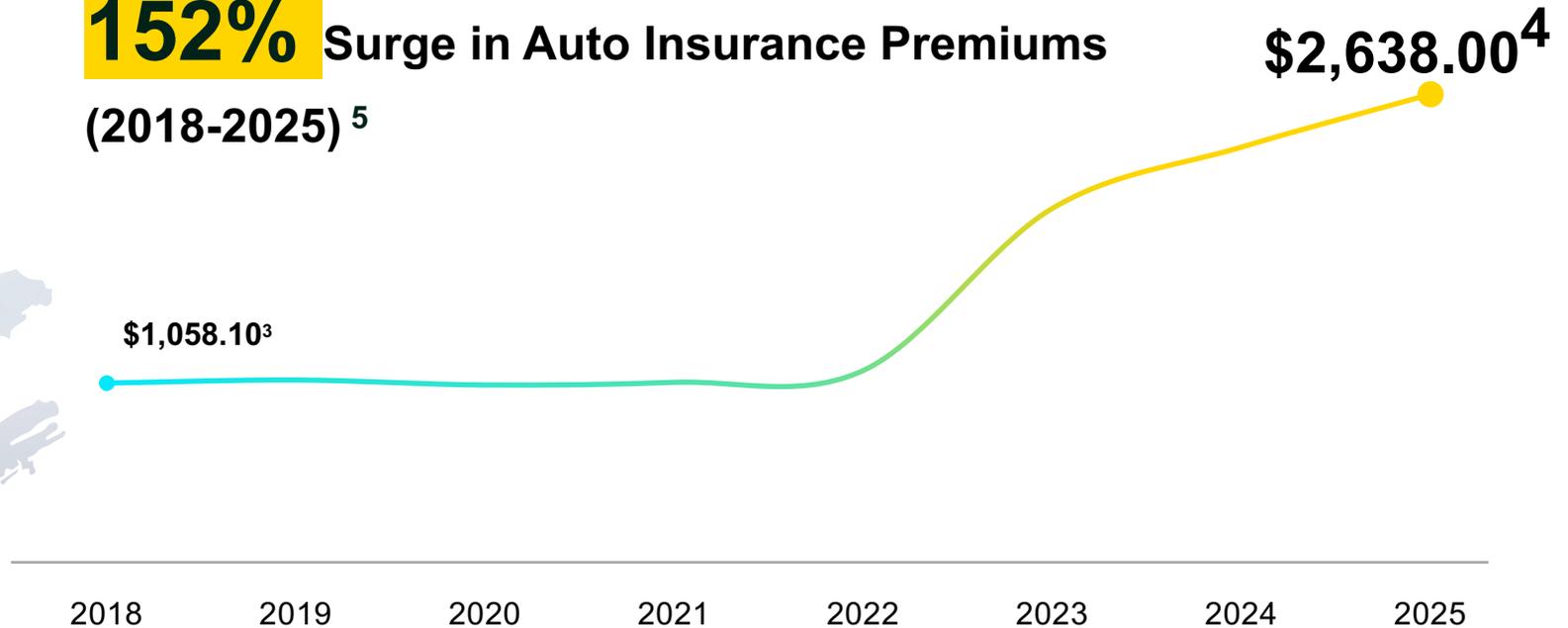
**A New Way for Good Drivers to
Save on Collision &
Comprehensive Repair Plans**

Auto Insurance Costs Are Skyrocketing. It's Draining Your Wallet!



- California Auto Insurance Expected to Increase **54%** in 2025¹.
- Average Vehicle Age in the U.S. Hits **12.6** Years².

152% Surge in Auto Insurance Premiums (2018-2025)⁵

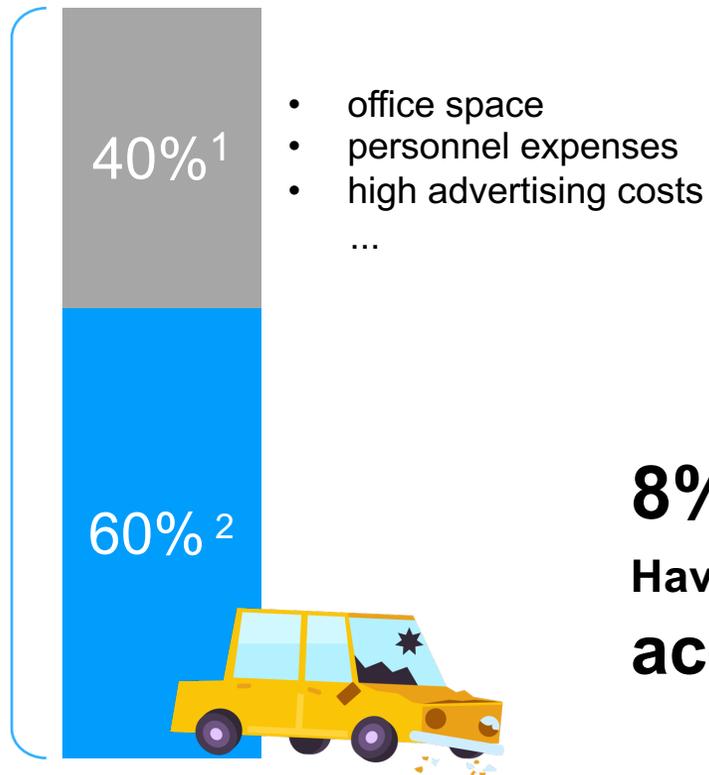


¹ California Globe, 2024
² S&P Global Mobility, 2024
³ Insurance Information Institute
⁴ Bankrate
⁵ Derived from III (2013–2022) & Bankrate (2025) data

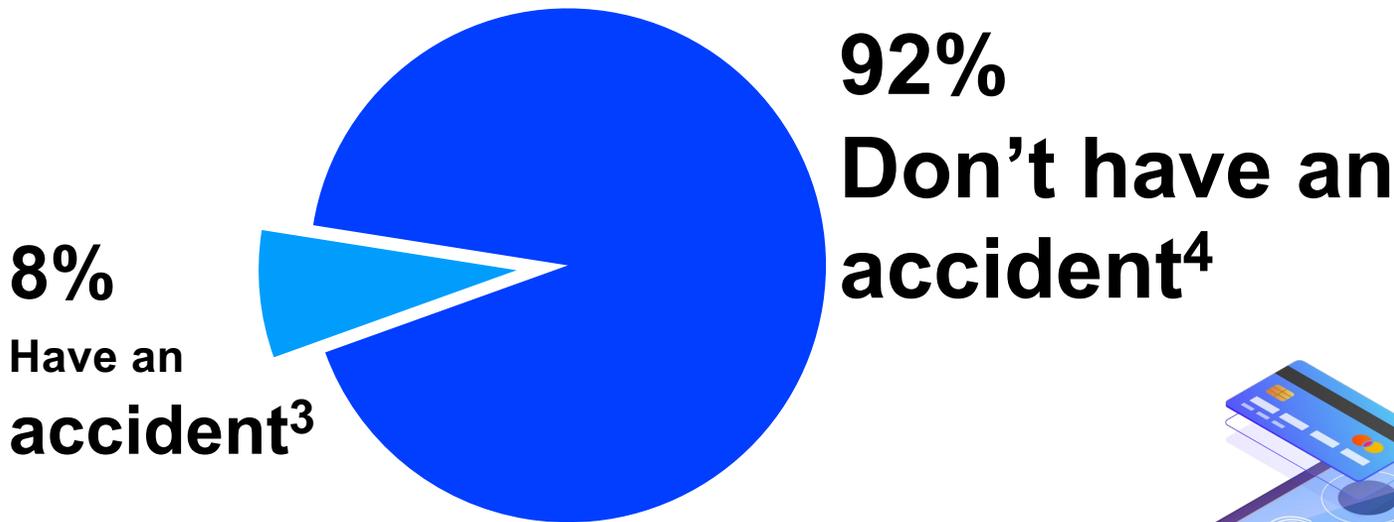


Overpriced. Under-delivers. Unfair to Good Drivers

Auto Insurance



■ 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/fact-statistic/facts-statistics-auto-insurance
⁴ Derived from III data (see ³)

Liability + Mutuality Plan = Savings



	Coverage Type	When It Applies	What's Included	Requirement
Purchase from Insurance Company	Liability Insurance	If you cause damage to a third party	Bodily Injury Property Damage	Mandatory in 49 states (except New Hampshire)
	Uninsured/ Underinsured Property Damage Coverage (UMPD/UIMPD)	If hit by a driver with no or insufficient insurance	Bodily Injury Property Damage	Required in some states
	Personal Injury Protection Coverage (PIP)	No-fault accidents (you/passengers injured)	Medical bills, lost wages, essential services	Required in no-fault states
	Medical Payments Coverage (MedPay)	Any accident (regardless of fault)	Limited medical expenses for you/passengers after any accident (narrower than PIP)	Optional
	Choose Good Driver Mutuality (GDM) Not Insurance	Collision	Damage from impact with another object	Repairs or replacement of your vehicle from collision
Comprehensive		Damage from non-collision events (theft, fire, flood, animal impact, vandalism, etc.)	Repairs or replacement of your vehicle from non-collision events	Optional
Roadside Assistance		Non-accident emergencies	Towing, jump-starts, lockout service, emergency fuel delivery, flat tires, minor mechanical first aid	Optional
Transportation Assistance		Vehicle repair downtime	Transportation Assistance through car rental or rideshare vouchers; GDM default is up to \$40 per day, max 30 days. A member's amount may be different depending on what they had with their insurance company, which GDM matches.	Optional

**A More Cost-Effective Alternative to Collision & Comprehensive
May Save up to 40% off the quote amount per plan period with no accidents***

** 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 Key Saving Advantages with GDM



Overview of
GDM's Saving Model

GDM Partner
Repair Network

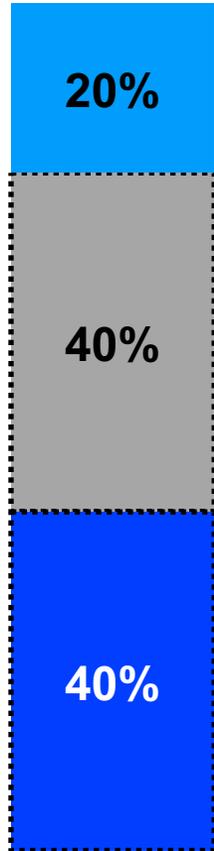
Enrollment
Eligibility

Company Overview:
About GDM

Drive Safe — Save More with GDM



No Accident



Service Fee
(For a Six-Month Period)

An authorized, small, capped contribution to help with others' repair costs.
Maximum per-occurrence shared amount: 3.75% (2026);
maximum 6-month shared amount: 80%.

Potentially save up to **40%** off the quote amount per plan period*

Required Costs Projected Costs Estimated Savings

* 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 ID: 50
Plan Holder: W
Vehicle Info: 2021
Effective Period: 03/30/2025 - 09/29/2025

Sharing Statement

Pledge Amount = Mutuality Plan Quote - Service Fee (6-Month Term)
\$1101.60 = \$1377.00 - \$275.40

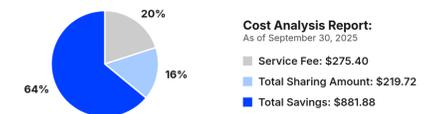
We share. We save. Members contribute to the repair costs of accidents within the community.

Week	Date (Every Monday)	Weekly Sharing Amount + Transaction Fee *	Weekly Surplus + - Covered Cost + \$100.00 / 26 weeks = \$3.85 per week *
1	04/06/2025	\$0.00 +\$0.00	\$42.36
2	04/13/2025	\$0.00 +\$0.00	\$42.36
3	04/20/2025	\$0.00 +\$0.00	\$42.36
4	04/27/2025	\$2.99 +\$0.02	\$39.37
5	05/04/2025	\$0.00 +\$0.00	\$42.36
6	05/12/2025	\$0.00 +\$0.00	\$42.36
7	05/19/2025	\$4.85 +\$0.04	\$37.51
8	05/26/2025	\$24.59 +\$0.20	\$17.77
9	06/02/2025	\$41.31 +\$0.25	\$1.05
10	06/09/2025	\$0.00 +\$0.00	\$42.36
11	06/16/2025	\$0.00 +\$0.00	\$42.36
12	06/23/2025	\$0.00 +\$0.00	\$42.36
13	06/30/2025	\$0.00 +\$0.00	\$42.36
14	07/07/2025	\$0.00 +\$0.00	\$42.36
15	07/14/2025	\$0.00 +\$0.00	\$42.36
16	07/21/2025	\$4.19 +\$0.04	\$37.87
17	07/28/2025	\$0.00 +\$0.00	\$42.36
18	08/04/2025	\$29.83 +\$0.25	\$12.53
19	08/11/2025	\$17.37 +\$0.14	\$24.99
20	08/18/2025	\$4.50 +\$0.04	\$37.86
21	08/25/2025	\$0.00 +\$0.00	\$42.36
22	09/01/2025	\$24.53 +\$0.20	\$17.83
23	09/08/2025	\$20.65 +\$0.17	\$21.71
24	09/15/2025	\$17.42 +\$0.14	\$24.94
25	09/22/2025	\$13.00 +\$0.10	\$29.36
26	09/29/2025	\$14.19 +\$0.51	\$28.41
		\$219.72 \$2.17	

Transaction Fee: This payment transaction fee is charged by the payment processor and the listing bank of your payment method. These fees are neither paid to the members who observed the authorized sharing amount, nor to the GDM platform, and they are not included in the calculation of the pledge amount.

Weekly Surplus: Weekly surplus may not be realized and is subject to individual and community driving behavior. The final surplus will be reported at the end of the plan period.

\$1101.60 / 26 weeks = \$42.36 per week: This assumes the Pledge Amount is fully used over the six-month term, calculated as an average weekly surplus.

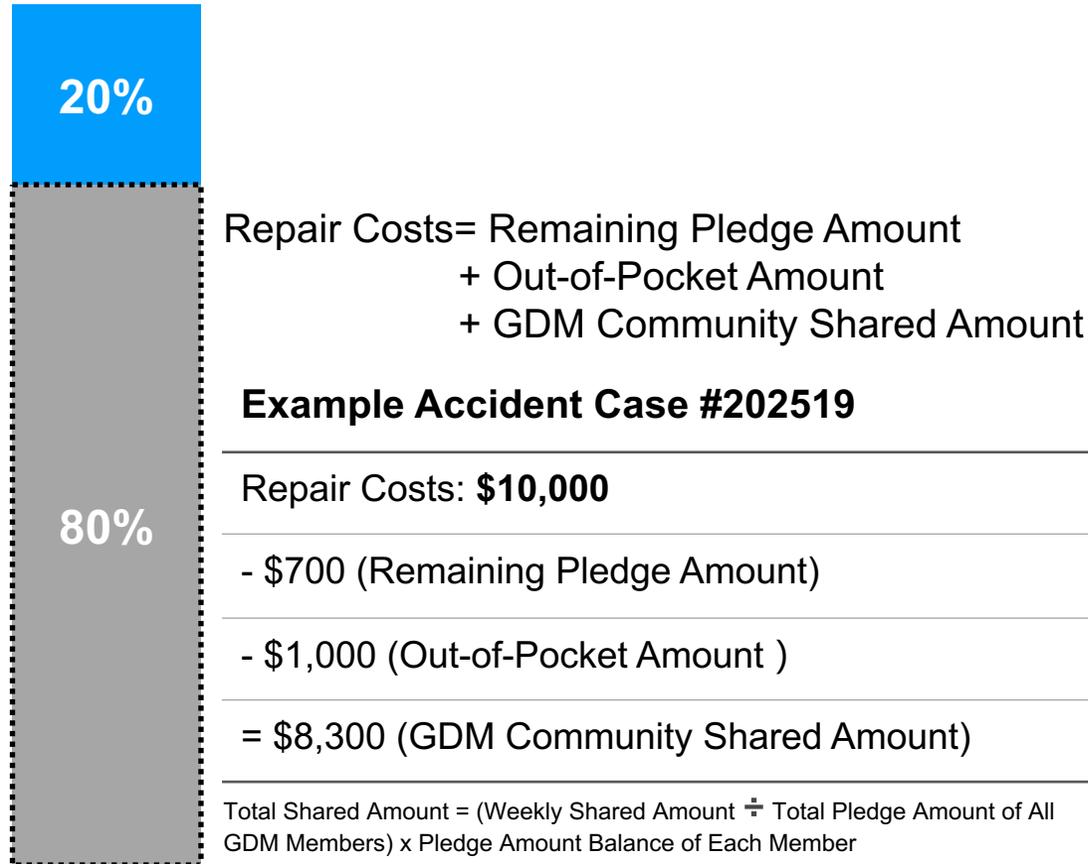


Congratulations on staying accident-free for 6 months! You saved 64% of your quote!

It's important to note that the above Mutuality Plan Sharing Statement reflects only this member's case. Your actual sharing amount may vary significantly based on individual factors, such as timing of joining GDM program, the Right Event of each week and the driving behavior of the community. Please be mindful of your own Mutuality Plan Sharing Statement.

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

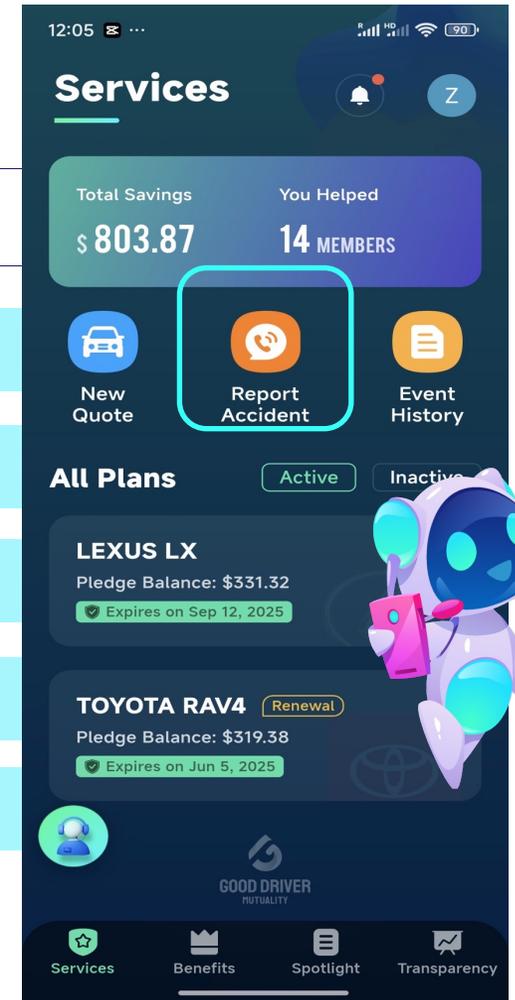
Accidents May Occur, But GDM Ensures You're Never Alone



■ Required Costs ▒ Pledge Amount

How to Apply for Mutuality Service:

- ▶ Open GDM app and tap Report Accident.
- ▶ Upload accident photos and and contact details.
- ▶ A Mutuality Advisor will reach out and guide you.
- ▶ Visit the assigned repair shop for damage assessment and scheduling.
- ▶ Pay out-of-pocket amount and remaining pledge amount at pickup.



Trusted Shops. Quality Repairs. Fair Prices



**Over 5,000 GDM partner repair shops across the U.S.
Lifetime guarantee on workmanship & repair quality**

Multiple trusted repair options within a 15-mile radius
(up to 25 miles in remote areas)



David Clark

- Former leader 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 years of experience in the auto physical damage industry



Its repair network covers 85% of the U.S. population within a 20-mile radius. All repair shops in the network must meet I-CAR certification, EPA, and OSHA standards, and offer a lifetime warranty on all repairs to ensure quality.



Offers premium concierge pick-up and delivery services, verifying repair shop qualifications for high standards and quick turnaround. Their one-stop solutions boast a 4.8/5 customer satisfaction rating.



Provides top-tier collision repair across industries, partnering with trusted shops to plan repairs. Google ratings for each shop help customers book with confidence.



Total loss salvage auctions



Alternative parts



Windshield repair/replacement



Hail damage repair



Damage assessment, Physical inspection if needed



Mobile or remote vehicle diagnostic, calibration and programming services

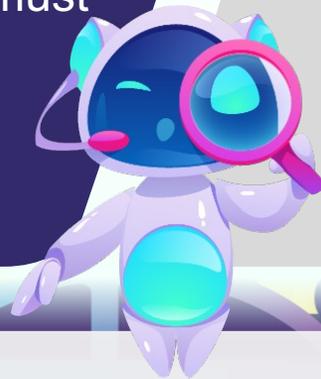
Being Selective Helps keep Everyone's Costs Lower



Eligible



- Private passenger vehicles with no more than 9 seats
- Original retail value not exceeding **\$100,000**
- American and European Coupes & Sedans must be 15 years old or newer; Other brands and models should be 20 years old or newer.
- Annual mileage no more than **30,000** miles



Not Eligible

- Uber or commercial vehicle
- Antique vehicles, motorcycles, high-performance models
- Vehicles without liability insurance
- GDM is not available to residents of New York, Alaska, Hawaii, Massachusetts, Rhode Island

Membership Renewal Rules

To remain eligible for renewal, a membership must meet the following conditions:

- **Service Request Limit:** No more than one eligible service event reported within the last six months.
- **Glass-Only Exception:** For glass-only service events, glass repairs do not count toward the service request limit. If glass replacement is necessary, the first glass-only replacement also does not count.

High
impact,
low cost

Get Savings and Community Support for Only a 20% Investment on Day One



24/7 AI Support
20/7 Live Chat Support



Built as a Tech-Driven Platform

Designed from the ground up as an AI-powered, cloud-based service platform



Led by Industry Experts

A team of veterans from technology, automotive, and insurance, combining data-driven tools with real-world experience.



Trusted, Nationwide Repair Network

Verified, high-quality repair shops selected by the platform.



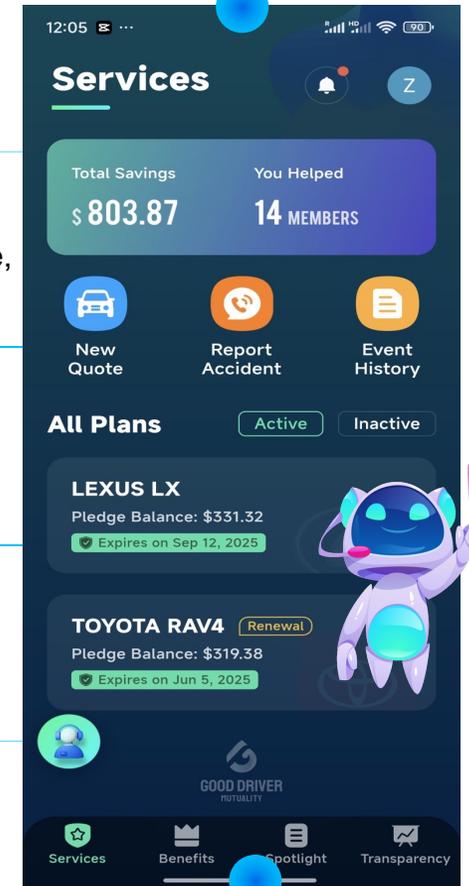
Growth Through Reputation, Not Ads

Our service and repair quality speaks for itself, leading to organic growth and a good driver community you can rely on.



Transparent, Real-Time Payments

Modern fintech infrastructure ensures every contribution moves quickly, securely, and traceably.



5 Reasons to Choose GDM



Transparency

Data Security

Proven Platform Strength

Social Impact

Community Impact

Transparency builds trust. Trust earns loyalty



Contribute after knowing the incident. Know where your money goes. Your contributions, your choice.



Transparency

Very Healthy Program Stability

The GDM program is performing well.

4,147	\$ 1,716,469.90
Number of Active Plans →	Total Remaining Pledge Balance →

GDM Donation Balance: **\$1.9M**
Updated on: Sep 30, 2025

[How Mutuality Works →](#)

Announcements More >

#202539 Announcing Detail >

Platform Health

Weekly Announcements

#202539 Announcing Detail >

Announcement Date: 09/29/2025

3	\$ 8,510.34
Number of Events	Authorized Sharing Amount

#202538 Detail >

Announcement Date: 09/22/2025

10	\$ 28,165.46
Number of Events	Authorized Sharing Amount

#202537 Detail >

Announcement

5 Members get back on the road.

How the Authorized Sharing Amount is Calculated.

Actual Amount of Loss	\$30,124.82
Applicants' Out-of-Pocket Amount in a Sharing Event	-\$2,000.00
Applicants' Remaining Pledge Balance in a Sharing Event	-\$957.63
Authorized Sharing Amount	\$27,167.19

Sharing Amount

2023 BMW X3

VIN: ****R61860 Request No.2

Sharing Amount	\$678.11
Actual Amount of Loss	\$678.11
Self-paid Amount	-\$0.00
Out-of-Pocket	-\$0.00

Incident Information

Event Number	2159755760585815475
Plan Number	5012****72541810547
Vehicle	2023 BMW X3
Date of Incident	07/18/2025
Incident Location	Seattle, WA 98101, USA

Incident Information

Damage Photos

Damage Photos

Invoices & Receipts

Important Disclaimer:
Any estimates, invoices, or other documents presented in this announcement that utilize insurance-related terminology are offered by Good Driver Mutuality's business partners that furnish services to entities both within and outside the insurance sector. The employment of insurance-related terms by these business associates does not imply that the Good Driver Mutuality Program is an insurance product. Good Driver Mutuality Program expressly denies any and all responsibilities and liabilities customarily assumed by insurance companies. The legal rights and obligations of Good Driver Mutuality Inc. and those pertaining to its Members are solely delineated within the Terms and Conditions of the Good Driver Mutuality Program.

Invoices & Receipts

Personal Data Protected by World-Class Encryption Standards



Payment Security

Same encryption standards as Apple, Google, and Uber. Powered by Stripe.



Data Protection

Personal info encrypted on AWS trusted by the world's biggest tech and finance brands.



- **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

GDM's MISSION

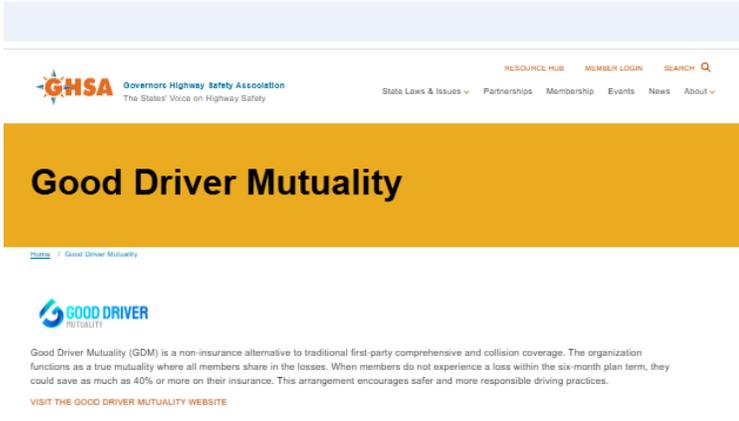
Incentivizing Good Driving for a
Safer Tomorrow.

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

GDM's Role in Road Safety & Industry Innovation



GHSAs Member

Governors Highway Safety Association

GHSAs is the nation's go-to for highway safety policy and programs.

GDM teams up with GHSAs to push for a safer driving culture, back new safety tech, and help build smarter, safer travel systems.



&



EndDD Silver Sponsor

End Distracted Driving

A national nonprofit fighting distracted driving with education, advocacy, and research.

GDM partners with EndDD to raise awareness, change behaviors, and use technology to keep drivers focused and road users safe.



&



CIECA Member

Collision Industry Electronic Commerce Association

The industry leader in collision repair data and workflow standards.

GDM works with CIECA to drive digital innovation, improve repair efficiency, and deliver more transparency in post-collision processes.

A Community of Good Drivers, Winning Together

Scan to See the People We've Helped



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!

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 U.) Jun 10
For the past year, I had been searching

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 10
I love GDM and lark App, it [redacted] 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 to all my friends and colleagues.

ALICE.C Jun 10
Joining GDM is the best thing ever happened to me. I've been a restaurant business for over 40 years, and it cost me a lot of money, energy and efforts. GDM not only helping myself, my families & money on our cars insurance, more than that, it gives us an opportunity to make an extra income in this uncertain economy. Now, I just promote GDM to my L5 to L8 & more. Thanks GDM Founder & this platform for the community and Helia, Griffin, David, Alan, Steven, and other team leader. Sandy is the best!

HELEN ZHEN Jun 10
I am very happy to have a chance to be a good driver. GDM also help people around me to save. Also, I am having so much fun working with a group of super fantastic people in GDM! I am totally looking forward to a great journey in GDM thank you.!

Krista Jun 14
I just paid off my car loan and joined GDM! 🎉 My quote was \$950, and I've already paid the \$190 service fee and I'm happy to chip in and help other good drivers with repairs. After that, I canceled my collision, comprehensive, and rental coverage with Progressive, and got a \$1,023 refund! 🙌

More good drivers deserve savings like this every 6 months! 🙌

Lina Chen Jun 10
From Confusion to Clarity: How GDM Helped Me Save Money and Promote Safer Driving

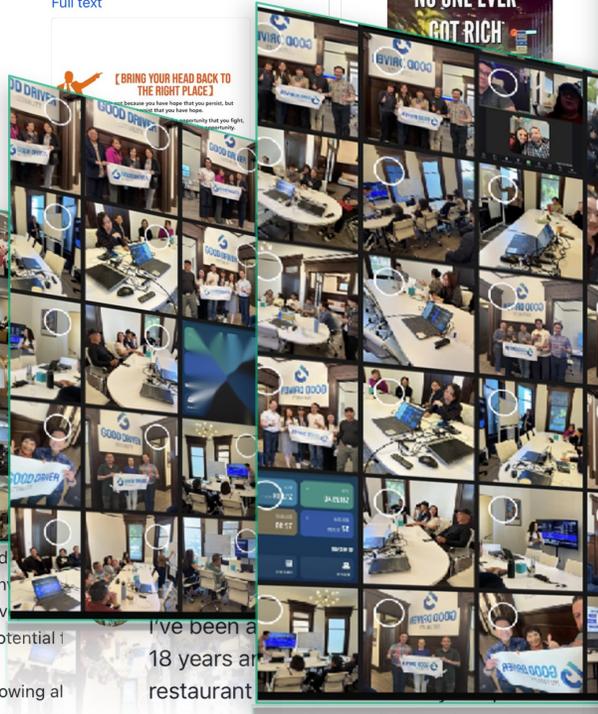
A few months ago, car insurance was a topic that confused me. I didn't understand the different coverages, how premiums were calculated, or how to choose the right policy. But when I joined GDM, everything changed. I learned how to save money on my car insurance while still getting the coverage I needed. GDM helped me understand the differences between various insurance policies and how to choose the one that was best for me. I'm so grateful for the support and guidance I've received from the GDM community. It's been a game-changer for me, and I highly recommend it to anyone who's looking for a better way to manage their car insurance.

[Full text](#)

Cinty.Z Jun 10
Last August, I realized my car insurance was too high. That's when a friend introduced me to GDM. After learning about it, I was instantly convinced that this product wasn't just innovative, it was a real need in the U.S. market with unlimited potential!

Since joining, I've had the privilege of growing a small business in an incredible company. What makes it even more rewarding is being surrounded by a visionary, talented, and dedicated team that pushes boundaries every day.

A huge thank you to the GDM for your unwavering support and to my amazing partner Jason.H whose encouragement has been invaluable. To all the loyal and trusting members of the GDM community: Your belief fuels our momentum!



Angel T Jun 10
What an exciting experience with GDM!

Right at the time we have more drivers at family, now we have a better solution for our families being able to afford better price being good driver, thank you GDM!

Jackie Chong Jun 10
When I first learned about GDM, I already think it's a brilliant idea!

Yi.L Jun 10
I've been a chef for 18 years at a restaurant located in the center of the universe, 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](#)

Ben (Ben U.) Jun 10
I've been a chef for 18 years at a restaurant located in the center of the universe, 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](#)

ALICE.C Jun 10
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. So he created GDM to help good drivers like me. It's not insurance, it's a smart way to support each other and save.

Claire.C Jun 11
Last December, while venting about rising car insurance rates at my friend Connie's place, she lit up and said, "Join GDM." She'd just joined weeks prior, so she was in Alan from the GDM team to break it down for me. GDM isn't insurance — it's an alternative to comprehensive coverage. When signing up, you pay the quote as a service fee upfront, and the rest goes to your own account, only used for small share community members have accidents. Safe up to 40% compared with original quote — an innovative model had me sold instantly.

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

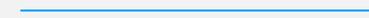
Claire.C: Great job! JUNHUIS 🙌
Griffin (Griffin.A): Team work makes the dream work!!
Kristen.Y: Good job!!! 🙌🙌🙌

👍 GDM Assistant_Kathy, Claire.C, S...+6 more

Get Started with GDM in Simple Steps



Gather Your Info



Get Your Quote

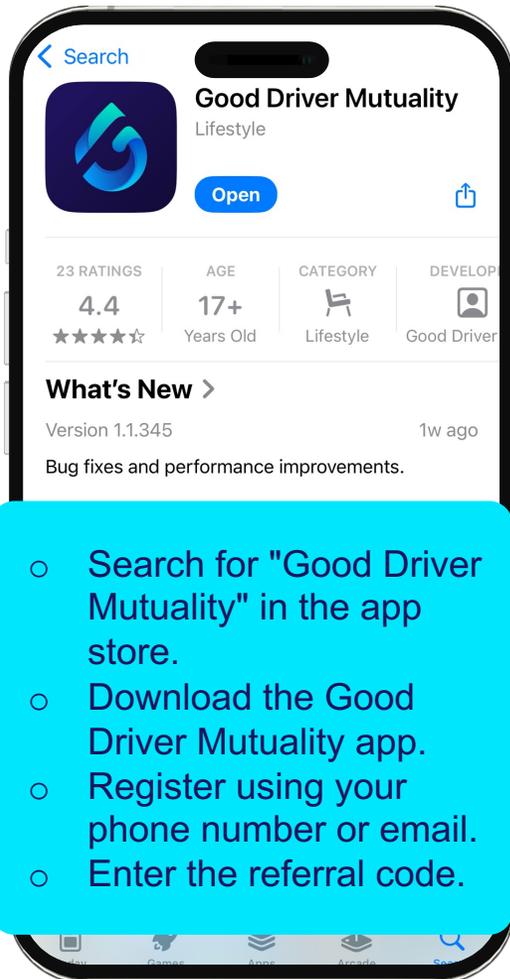


Key Details

Get Your Quote

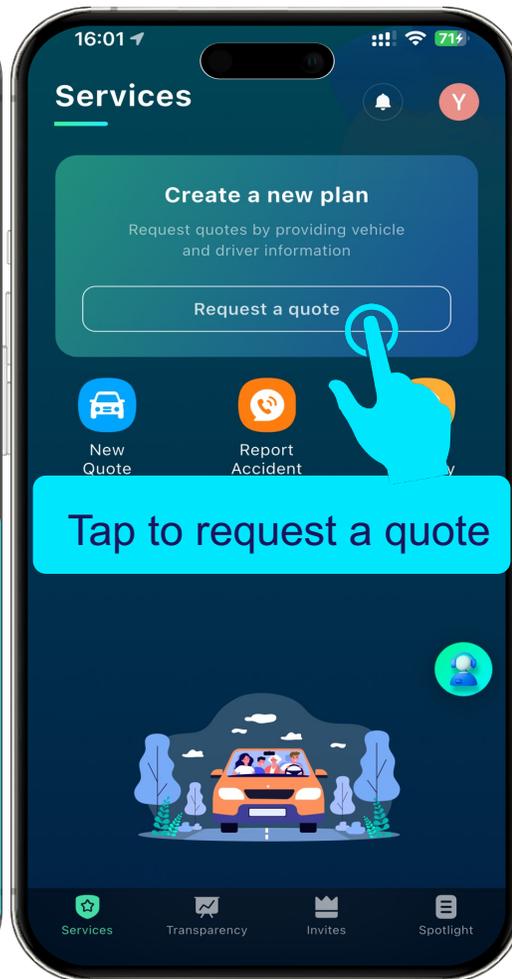


Download GDM App



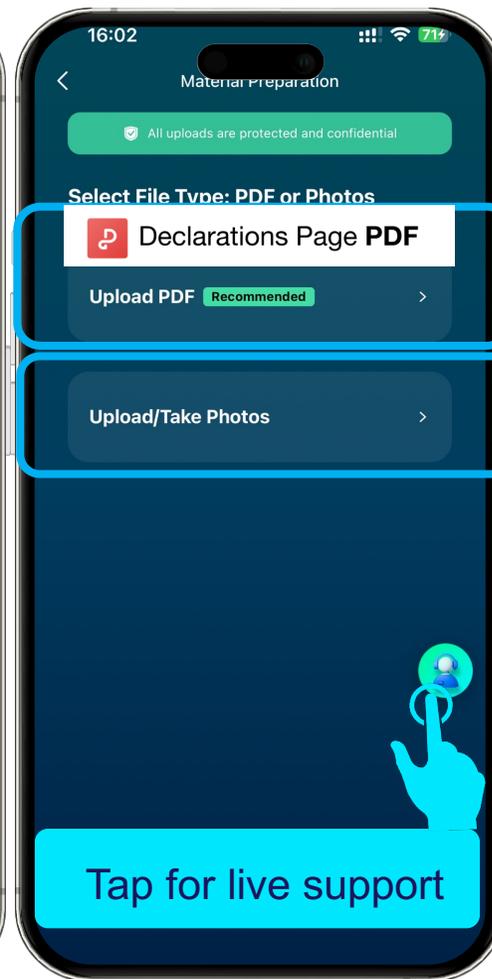
- Search for "Good Driver Mutuality" in the app store.
- Download the Good Driver Mutuality app.
- Register using your phone number or email.
- Enter the referral code.

Request a quote



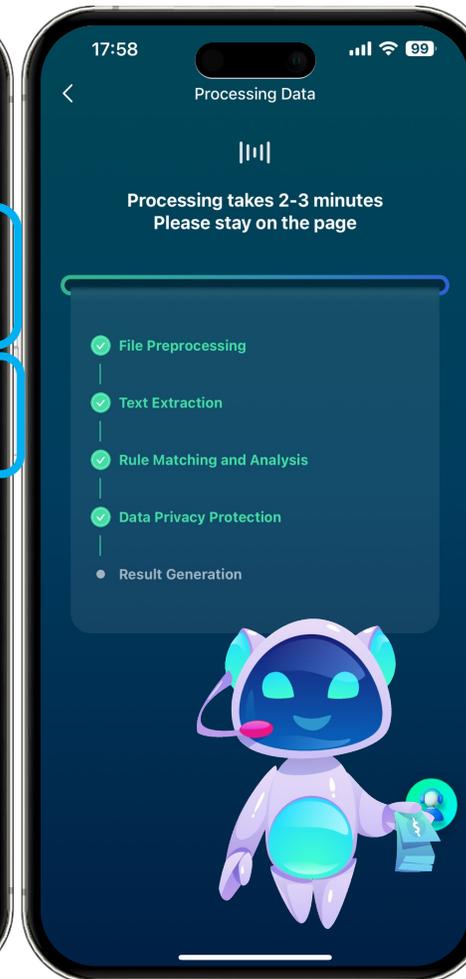
Tap to request a quote

Upload Declarations Page (PDF/photos)

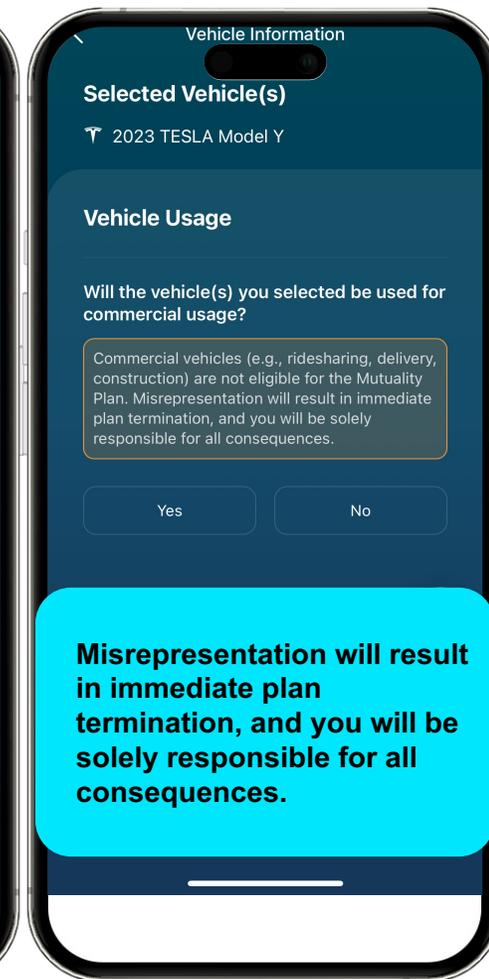


Tap for live support

Processing (2-3 minutes)



No Commercial Vehicles



Misrepresentation will result in immediate plan termination, and you will be solely responsible for all consequences.

Important Information Before Enrollment



Opting Out and Refunds

① Before the mutuality plan becomes active	Mutuality services are unavailable and no contribution is required	A full refund of the service fee upon cancellation.
② Once the plan is active	Voluntarily opt out during this period or removed from the plan due to failed contribution payment.	Service fees and sharing amount are non-refundable, because you've already gained access to mutual services and contributions have supported other members.

Failed Sharing Payments

Sharing payments are processed every Monday (if there are eligible events). An email reminder will be sent each time a payment is due, so please check your payment records for any issues. If the payment fails, the platform will immediately notify you by email and grant a 14-day grace period. If the payment is not successfully completed within this period, it will be considered as you exiting the plan, and your plan will be canceled.

Important: If your vehicle is involved in an accident during the 14-day grace period, you must first repay any outstanding sharing amounts you're responsible for contributing to other members and restore your payment method to active status before you can submit a new sharing request for your accident.

Understanding the Repair Process: Auto Insurance & GDM

If you maintain existing Collision and Comprehensive auto insurance, please note that GDM's mutuality plan provides secondary support for vehicle damage repair.

Should an accident occur while you have both active, your traditional auto insurance provider will serve as primary for your incident. You will initiate the reporting process with them. GDM's mutuality support for eligible damages will then be secondary for any damage that is not covered by insurance but is eligible for sharing.

Commercial Vehicles Are Not Eligible for Enrollment

GDM prohibits the enrollment of any commercial-use vehicles. This includes, but is not limited to: Taxis (including rideshare services like Uber, Lyft), delivery vehicles of any kind, construction vehicles. Members must submit accurate and truthful information about their personal vehicles. If any false or incomplete information is provided during enrollment and an incident occurs, the platform reserves the right to deny mutuality service requests and immediately terminate the membership. Any resulting consequences will be the sole responsibility of the member.

Financed or Leased Vehicles

① If you have full coverage: GDM is not insurance and does not replace the comprehensive and collision insurance coverage required by the member's loan or lease agreement. The member must maintain this coverage through their insurance carrier. In case of an accident, the member must file a claim with their insurance company first. GDM is secondary, and only the portion not paid by insurance may be eligible for sharing, such as a deductible. The member must pay the out-of-pocket and remaining pledge balance before sharing can occur.

② If you do not have comprehensive and collision insurance coverage and are enrolled in GDM, a sharing request can be filed in the event of an accident. If the vehicle is declared a total loss, the member can request sharing. However, the estimated salvage value will be deducted from the actual cash value. The member will be responsible for paying off their loan. If the member prefers to have GDM dispose of the salvage vehicle, then the member must pay off their loan and submit the signed title to GDM before the estimated salvage value can be disbursed.