GLOBAL DRIVE HOLDINGS INC.

Insurance Partnership Strategy

A Strategic Partnership Proposal for Insurance Carriers, Warranty Providers & Protection Partners

SECTION 1 — SETTING THE STAGE

The Automotive Industry Is Transforming

The vehicle ownership and fleet management landscape has fundamentally changed. New technologies, new business models, and new customer expectations are creating entirely new opportunities for insurance carriers and protection providers to reach customers through embedded distribution rather than traditional channels.

CONNECTED TELEMATICS

Real-time vehicle data creates new risk assessment opportunities and integrated protection touchpoints at the point of use.

DIGITAL MARKETPLACES

Vehicle acquisition and fleet management are moving online, creating natural integrated insurance distribution moments.

SUBSCRIPTION & SHARED MOBILITY

Alternative ownership models are expanding the addressable market for flexible, integrated protection products.

THE SHIFT IN DISTRIBUTION

TRADITIONAL MODEL		CONNECTED MODEL
Single-channel carrier distribution	→	Multi-channel ecosystem distribution
Policy sold at point of purchase only	→	Embedded protection at every lifecycle stage
Annual renewal as primary engagement	→	Continuous, recurring customer engagement
Limited operational data on customer behavior	→	Rich telematics & operational data context
High customer customer acquisition cost per policy	→	Shared distribution cost across ecosystem

GLOBAL DRIVE HOLDINGS INC. HAS BUILT AN ENTERPRISE DESIGNED TO SERVE THIS TRANSFORMATION.

THE FOUNDER NARRATIVE

Global Drive Holdings Inc. was not created to become another integrated automotive enterprise *or* technology provider.

It was created after years of operating rental fleets, managing claims, sourcing vehicles, coordinating repairs, and experiencing firsthand the inefficiencies that exist throughout the automotive ecosystem.

We built the enterprise we wished had existed.

WHAT WE LIVED. WHAT WE SOLVED.

01 **Sourcing vehicles** with no centralized acquisition platform — paying retail when wholesale was possible.

02 **Managing claims** with no operational data — paying retail parts and labor rates with no leverage.

03 **Coordinating repairs** across unconnected vendors — no preferred network, no expense ratio management.

04 **Tracking fleet performance** with spreadsheets — no telematics, no predictive maintenance, no visibility.

05 **Selling protection products** through carriers who had no understanding of fleet operations or rental risk profiles.

06 **Scaling the business** with no commercial distribution infrastructure — every new market required starting from zero.

SECTION 1 — SETTING THE STAGE

We're Not Seeking Capital. We're Seeking Strategic Partners.

A CAPITAL RAISE LOOKS LIKE THIS		A STRATEGIC PARTNERSHIP LOOKS LIKE THIS
Short-term financial transaction	⇄	Long-term commercial relationship
Investor seeking return on capital	⇄	Partner sharing in distribution economics
One-time engagement with defined exit	⇄	Recurring revenue across the customer lifecycle
Equity dilution and governance rights	⇄	Product placement and distribution access
Success measured by valuation	⇄	Success measured by customer outcomes

We are seeking carriers, warranty providers, administrators, and technology partners who want to participate in a ***rapidly expanding automotive ecosystem.***

SECTION 1 — THE MARKET OPPORTUNITY

The Automotive Protection Opportunity Is Massive — and Underserved.

The automotive protection market spans millions of operators, fleets, and vehicle owners who remain highly fragmented and significantly underserved by traditional insurance distribution models.

140K+

U.S. TURO HOSTS ALONE

350K+

TURO VEHICLES REQUIRING PROTECTION

> GDH already operates directly within these markets — providing solutions to the same operators, fleets, and vehicle owners who represent this protection opportunity.

INDEPENDENT RENTAL OPERATORS

Peer-to-peer and independent fleet operators without institutional protection programs

Highly Fragmented

FRANCHISE RENTAL COMPANIES

Regional and national franchise operators seeking integrated protection solutions

Underserved

COMMERCIAL FLEET OPERATORS

Delivery, logistics, and service fleets requiring multi-vehicle protection programs

$25B+ Segment

DEALER GROUPS

Franchise and independent dealers with loaner fleets and F&I protection needs

Recurring Revenue

MOBILITY COMPANIES

Rideshare, subscription, and alternative mobility operators with unique risk profiles

Emerging Segment

FLEET MANAGEMENT COMPANIES

Third-party fleet managers administering protection programs across multiple clients

Multiplier Effect

GDH PROVIDES THE DISTRIBUTION INFRASTRUCTURE THAT CONNECTS INSURANCE CARRIERS TO EVERY ONE OF THESE SEGMENTS.

Why Distribution Matters More Than the Product Itself.

TRADITIONAL INSURANCE DISTRIBUTION

Independent Agent
Single-product, relationship-dependent

Broker
Intermediary with limited customer ownership

Dealer F&I
Point-of-sale only, no recurring touchpoints

Website / Direct
High customer acquisition cost, low conversion

Advertising
Broad reach, minimal relationship depth

GDH EMBEDDED DISTRIBUTION NETWORK

Drive Protection
Enterprise protection platform — all products, all channels

Drive Connect
Private rental marketplace — embedded at point of booking

Drive Management
Vehicle acquisition — embedded at point of purchase

Drive KeZ
Telematics — embedded at point of device installation

Drive Cloud
Platform — integrated within daily fleet operations

Drive Growth Partners Network
National ISO — 2,750+ Growth Partners, performance-based

ONE CARRIER RELATIONSHIP. EIGHT EMBEDDED DISTRIBUTION CHANNELS.

GDH REPLACES TRANSACTIONAL DISTRIBUTION WITH A RECURRING, INTEGRATED PROTECTION ECOSYSTEM.

THE GDH ECOSYSTEM — SIGNATURE GRAPHIC

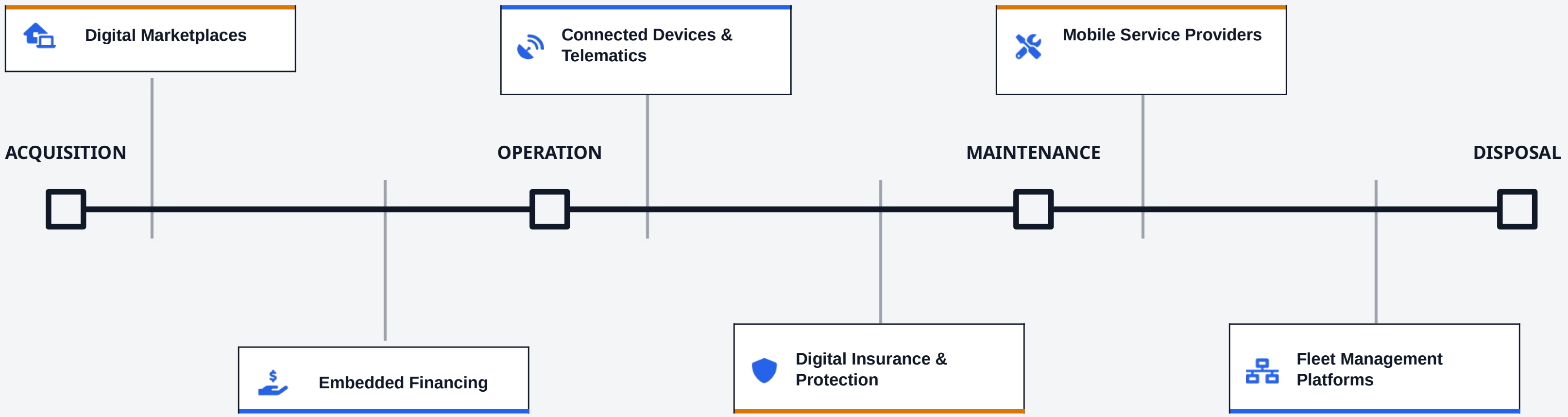
Why No Other Company Looks Like Global Drive Holdings Inc.

ONE ECOSYSTEM. ENDLESS INTEGRATED PROTECTION OPPORTUNITIES.

SECTION 1 — SETTING THE STAGE

The Customer Journey Is No Longer Linear

Today's vehicle owner or fleet operator interacts with a complex web of digital and physical touchpoints. Traditional insurance models that rely on a single point of sale are missing the ongoing, recurring opportunities created by this connected ecosystem.



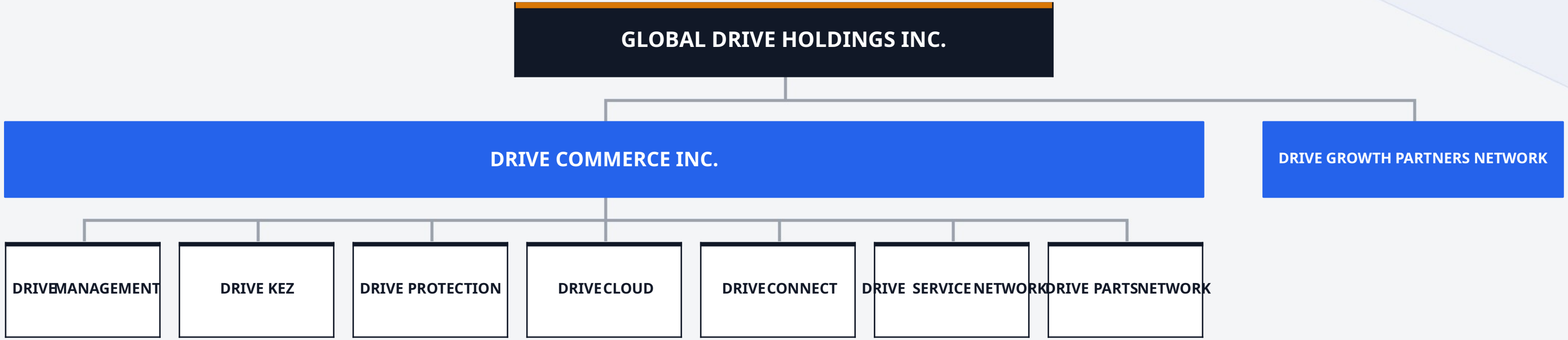
THE MODERN AUTOMOTIVE JOURNEY REQUIRES AN INTEGRATED ENTERPRISE ECOSYSTEM TO CAPTURE VALUE AT EVERY STAGE.

SECTION II — THE GLOBAL DRIVE HOLDINGS INC. ECOSYSTEM

One Enterprise. Multiple Operating Companies. One Connected Customer Journey.

Global Drive Holdings Inc. has developed an integrated enterprise that supports vehicle acquisition, technology, protection products, fleet operations, maintenance, parts procurement, private rentals, and national business development.

Rather than operating as independent businesses, each company strengthens the others through shared customers, technology, and recurring revenue opportunities. This architecture creates multiple points where insurance and protection products naturally integrate into the customer experience.



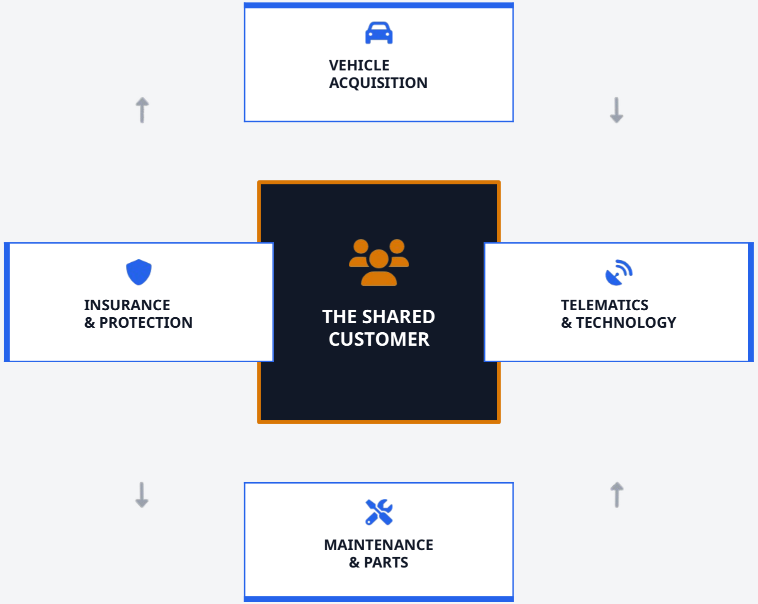
OPERATIONAL CREDIBILITY: Our solutions are the result of years of operating a car rental business with up to 221 vehicles across six markets.

Every Interaction Creates Another Opportunity

Customers move continuously between operating companies within the Global Drive Holdings Inc. ecosystem.

A customer who initially enters through vehicle acquisition may later purchase telematics, maintenance services, roadside assistance, warranty protection, private rental insurance, replacement parts, or additional fleet vehicles. Each interaction creates another opportunity to deliver value and generate recurring revenue.

TRADITIONAL	Single transaction model. Customer exits the relationship after initial purchase, requiring high CAC to re-acquire.
GDH ECOSYSTEM	Continuous engagement model. Customer is retained within the ecosystem, creating recurring protection opportunities.



TRADITIONAL BUSINESSES LOSE CUSTOMERS AFTER ONE TRANSACTION. GDH RETAINS THEM.

The Vehicle Lifecycle

Global Drive Holdings Inc. maintains a presence at every stage of the vehicle's life, transforming isolated transactions into a continuous, connected customer journey.

ACQUISITION & FINANCING

- Drive Commerce Platform
- Vehicle Protection (VSC)
- GAP & Financial Products

OPERATION & MANAGEMENT

- Drive KeZ Telematics
- Drive Cloud Software
- Private Rental Insurance

MAINTENANCE & REPAIR

- Drive Service Network
- Drive Parts Network
- Prepaid Maintenance Plans

DISPOSITION & REPLACEMENT

- Fleet Remarketing
- Replacement Acquisition
- Repeat Ecosystem Cycle

BY EMBEDDING INTO THE OPERATIONAL LIFECYCLE, GDH CREATES MULTIPLE, RECURRING OPPORTUNITIES FOR PROTECTION PRODUCTS.

The Technology Foundation

Drive Cloud and Drive KeZ serve as the data and technology backbone of the enterprise, providing the digital infrastructure required to embed protection products seamlessly into the customer journey.

DRIVE CLOUD

Enterprise Fleet Management

Centralized operational software managing inventory, reservations, and customer profiles.

Digital Enrollment & Contracting

Paperless workflows for seamless integration of insurance and warranty products.

DRIVE KEZ

Connected Telematics

Real-time vehicle data collection, including location, mileage, and driving behavior.

Predictive Maintenance Alerts

Automated diagnostics that trigger service contract and maintenance plan utilization.

REAL-TIME
OPERATIONAL DATA

CONTEXTUAL
RISK ASSESSMENT

EMBEDDED
INSURANCE DELIVERY

One Customer. Recurring Revenue Across Eight Stages.

01
VEHICLE ACQUISITION
Opportunity:
GAP & Financial Products

02
CONNECTED DEVICE
Opportunity:
Theft Recovery & Telematics

03
VEHICLE WARRANTY
Opportunity:
Vehicle Service Contracts

04
ROUTINE MAINTENANCE
Opportunity:
Prepaid Maintenance Plans

05
ROAD HAZARD
Opportunity:
Tire & Wheel Protection

06
GLASS PROTECTION
Opportunity:
Windshield Repair/Replace

07
PRIVATE RENTAL
Opportunity:
Daily Rental Insurance

08
FLEET GROWTH
Opportunity:
Commercial Auto & Repeat

A SINGLE CUSTOMER RELATIONSHIP GENERATES MULTIPLE, RECURRING PROTECTION OPPORTUNITIES OVER TIME.

Why Leading Strategic Protection Partners Partner Instead of Building.

TRADITIONAL BUILD STRATEGY — WHAT IT REQUIRES

- Software development team and platform architecture
- Telematics hardware procurement and integration
- Fleet operations expertise and operational credibility
- Dealer and franchise relationships across all markets
- Independent rental operator relationships nationwide
- Claims infrastructure and TPA administration
- National sales organization with local market presence
- Parts procurement and service network development

Estimated timeline: 5–10 years. Estimated cost: $50M–$200M+

VS

PARTNER WITH GDH — IMMEDIATE ACCESS TO

- Seven established operating companies across the vehicle lifecycle
- Existing operator relationships across rental, fleet, and dealer markets
- Drive Cloud platform — fleet management, telematics, and analytics
- Drive KeZ — connected hardware and behavioral data
- Multiple recurring customer touchpoints across the lifecycle
- Drive Growth Partners Network — national ISO distribution engine
- Drive Service Network and Drive Parts Network for claims control
- Operational data that improves underwriting and reduces claims

TIMELINE: IMMEDIATE. INFRASTRUCTURE: ALREADY BUILT.

Partnering with GDH Compresses Years of Development into Immediate Market Access.

A Growing Ecosystem Creates a Growing Distribution Opportunity

TRADITIONAL DISTRIBUTION

Single Transaction Focus

Carriers acquire a customer for a single policy (e.g., auto insurance) and hope for annual renewal.

High Customer Acquisition Costs

Marketing and agency commissions must be recouped over a long period against a single product line.

Limited Engagement

Interaction only occurs during billing or claims, creating low brand loyalty and high churn risk.

Fragmented Data

Pricing relies on historical proxies rather than real-time operational or behavioral data.

GDH ECOSYSTEM DISTRIBUTION

Embedded Placement

Protection products are naturally embedded into vehicle acquisition, maintenance, and fleet management workflows.

Recurring Engagement

The customer remains within the ecosystem, interacting with multiple operating companies over the vehicle lifecycle.

Multi-Product Expansion

A single customer relationship yields VSC, GAP, Maintenance, Tire & Wheel, and Commercial Auto opportunities.

Telematics-Driven Insight

Drive KeZ and Drive Cloud provide real-time operational data to price risk accurately and trigger relevant offers.

We don't just sell protection products. We *embed them into the operational fabric* of the automotive lifecycle.

THE ENTERPRISE FLYWHEEL — CUSTOMER JOURNEY

One Operator. One Relationship. Twelve Revenue Events.

STEP 01
VEHICLE ACQUISITION
Operator acquires vehicle via Drive Management

→

STEP 02
VEHICLE FINANCED
Financing arranged. GAP protection included at point of sale

→

STEP 03
DRIVE KEZ INSTALLED
Telematics activated. Risk profile established. Frequency & severity data begins

→

STEP 04
VEHICLE SERVICE CONTRACT
Drive Protection VSC sold. Recurring premium. Improved loss ratio via telematics

→

STEP 05
MAINTENANCE PROGRAM
Prepaid maintenance sold. Predictable expense ratio. Reduced claim severity

→

STEP 06
ROAD HAZARD PROTECTION
Tire & wheel coverage added. High-margin, low-frequency product

↓

STEP 07
CLAIMS EVENT
Claim filed. Drive Protection manages. Preferred network activated

→

STEP 08
DRIVE SERVICE NETWORK
Repair completed in-network. Lower claim severity. Faster cycle time

→

STEP 09
DRIVE PARTS NETWORK
OEM & aftermarket parts sourced at preferred pricing. Reduced expense ratio

→

STEP 10
FLEET EXPANSION
Operator grows fleet. Additional vehicles acquired. Customer lifetime value increases

→

STEP 11
COMMERCIAL INSURANCE
Fleet commercial policy written. Higher premium. Better risk selection via operational data

→

STEP 12
REPEAT CYCLE
Flywheel accelerates. Every vehicle adds recurring revenue. Portfolio performance improves

EVERY VEHICLE IS A REVENUE EVENT. EVERY RELATIONSHIP COMPOUNDS. THE FLYWHEEL NEVER STOPS.

Connecting Insurance Products to Every Stage of the Vehicle Lifecycle

DRIVE MANAGEMENT

Vehicle acquisition and fleet management for operators.

GAP & Commercial Auto

PRIVATE RENTALS

Direct-to-consumer and B2B vehicle rentals.

Daily Rental Coverage

DRIVE CLOUD

Enterprise software powering daily operations and rentals.

Digital Enrollment APIs

DRIVE CONNECT

24/7 customer support and roadside assistance.

Road Hazard & Towing

DRIVE PROTECTION INC.

DRIVE KEZ

Connected telematics and remote vehicle access.

Usage-Based Insurance

DRIVE PARTS NETWORK

Wholesale parts procurement for fleet operators.

Claims Cost Mitigation

DGPN

National sales network reaching independent operators.

Wholesale Distribution

DRIVE SERVICE NETWORK

National network of certified repair facilities.

VSC & Maintenance Plans

DRIVE PROTECTION ACTS AS THE CENTRAL HUB, DISTRIBUTING PRODUCTS THROUGH EVERY OPERATING COMPANY IN THE ENTERPRISE.

Reinsurance & Risk Participation Strategy

Ultimate Alignment of Interest

We do not just want to distribute your products. We want to participate in the underwriting risk. By taking risk alongside our carrier partners, we ensure that our pricing, telematics, and claims mitigation strategies are perfectly aligned with long-term profitability.

01 PHASE

COMMISSION & ADMIN FEES

Standard agency and administrative compensation for distribution, enrollment, and first-notice-of-loss handling.

02 PHASE

RETROSPECTIVE PROFIT SHARING

Performance-based compensation tied directly to the loss ratios and underwriting profitability of the programs we manage.

03 PHASE

OWNED CAPTIVE REINSURANCE

Formation of a GDH-owned captive to take formal reinsurance positions (quota share) alongside our primary carrier partners.

Our goal is to evolve from a distributor into a *true risk-bearing partner.*

SECTION IV

The Operational Advantage

How we control loss ratios and mitigate risk before claims ever happen.

04

Drive Protection Inc. — The Enterprise Protection Platform.

Drive Protection Inc.

ENTERPRISE PROTECTION PLATFORM

Drive Protection is the commercial gateway through which all insurance and protection products flow across the GDH ecosystem — connecting carrier partners to every operating company, every customer segment, and every stage of the vehicle lifecycle.

> One platform. Twelve protection categories. Multiple recurring revenue streams per customer relationship.

Vehicle Service Contracts
Mechanical protection

Maintenance Programs
Scheduled service coverage

Appearance Protection
Interior & exterior coverage

Road Hazard
Tire & wheel protection

Glass Protection
Windshield & glass coverage

Key Replacement
Smart key & fob coverage

GAP Coverage
Loan/lease deficiency

Commercial Auto
Fleet & commercial liability

Private Rental Insurance
Peer-to-peer & rental fleet

Usage-Based Insurance
Telematics-driven UBI programs

Mechanical Breakdown
Post-warranty mechanical coverage

Fleet Programs
Multi-vehicle enterprise programs

DRIVE PROTECTION IS THE COMMERCIAL GATEWAY THROUGH WHICH INSURANCE PRODUCTS FLOW ACROSS THE ENTIRE GDH ECOSYSTEM.

One Carrier Relationship. Multiple Distribution Pathways.

TIER 1 — PARTNER

Insurance Carrier

TIER 2 — ENTERPRISE PROTECTION GATEWAY

Drive Protection Inc.

DRIVE MANAGEMENT | DRIVE CLOUD | DRIVE KEZ | DRIVE CONNECT | DRIVE SERVICE NETWORK | DRIVE PARTS NETWORK | DRIVE GROWTH PARTNERS NETWORK

Vehicle Owners | Rental Operators | Fleet Operators | Dealer Groups | Growth Partners | Consumers

ONE CARRIER RELATIONSHIP CREATES SIX CUSTOMER SEGMENTS ACROSS SEVEN DISTRIBUTION CHANNELS.

Telematics & Proactive Risk Mitigation

1. DATA CAPTURE

Drive KeZ hardware installed in vehicles continuously monitors location, speed, impact, and diagnostic trouble codes (DTCs).

→

2. ANALYSIS

Drive Cloud ingests telematics data in real-time, matching vehicle behavior against driver profiles and policy parameters.

→

3. MITIGATION ACTION

Automated alerts, interventions, or remote commands are triggered to prevent loss before it occurs.

GEO-FENCING

Alerts triggered if a vehicle crosses international borders or leaves approved operational zones, mitigating theft risk.

SPEED TRACKING

Identification of high-risk driving behavior, allowing operators to intervene or terminate rentals early.

PREDICTIVE MAINT.

Real-time DTC alerts allow operators to pull vehicles from service before catastrophic mechanical failure occurs.

REMOTE IMMOBILIZATION

Ability to safely disable the starter on stolen or unreturned vehicles, drastically improving recovery rates.

SECTION IV — THE OPERATIONAL ADVANTAGE

Controlling the Cost of Claims

TRADITIONAL CLAIMS COST		GDH MITIGATED COST
RETAIL PARTS PRICING Claims paid at retail MSRP for replacement parts through independent shops.	→	**DRIVE PARTS NETWORK** Parts sourced internally at wholesale cost, significantly reducing claim severity.
RETAIL LABOR RATES Claims paid at retail "door rates" for mechanical and collision repair labor.	→	**DRIVE SERVICE NETWORK** Repairs routed through internal or affiliated shops at pre-negotiated wholesale fleet rates.
THIRD-PARTY ADMINISTRATION Additional margin paid to external TPAs for claims adjudication and processing.	→	**DRIVE PROTECTION INC.** Internal administration and adjudication, keeping margins within the ecosystem.

By controlling the repair and parts supply chain, we structurally *lower the severity of every mechanical and physical damage claim.*

Technology That Reduces Risk Before Claims Occur.

DRIVE KEZ — CONNECTED HARDWARE & DATA COLLECTION

Vehicle Health Monitoring
Real-time diagnostics and fault detection

Driving Analytics
Speed, braking, acceleration behavior scoring

GPS & Geofencing
Location tracking and boundary alerts

Remote Immobilization
Theft prevention and recovery capability

DRIVE CLOUD — ANALYTICS, INTELLIGENCE & RISK MANAGEMENT

Predictive Maintenance
Prevents breakdowns before they become claims

Behavioral Risk Scoring
Driver risk profiles for UBI underwriting

Maintenance History
Complete service records improve claim adjudication

Fraud Reduction
Operational data validates or disputes claims instantly

UNDERWRITING ADVANTAGE

Operational Data → Behavioral Risk Profile → Predictive Loss Model → Better Pricing → **Lower Loss Ratio**

GDH DOESN'T JUST DISTRIBUTE INSURANCE — IT PROVIDES THE DATA THAT MAKES INSURANCE MORE PROFITABLE.

The GDH Claims Advantage — Structurally Lower Claim Severity.

TRADITIONAL CLAIMS MODEL		GDH INTEGRATED CLAIMS MODEL
Retail Parts Pricing Full retail markup on all replacement parts — no volume pricing		**Wholesale Parts via Drive Parts Network** Significantly reduced parts cost through direct wholesale procurement
Retail Labor Rates Standard shop labor rates with no preferred network discounts		**Preferred Service Network via Drive Service Network** Negotiated labor rates and quality-controlled repair facilities
Outside TPA Administration Third-party administrators with no operational data access		**Integrated Administration via Drive Protection** In-house administration with full operational data access
Multiple Unconnected Vendors Fragmented vendor relationships with no ecosystem integration	VS	**Operational Data Validates Claims Instantly** Drive Cloud and Drive KeZ data reduces fraud and speeds adjudication
Reactive Claims Management Claims addressed after the loss event — no prevention capability		**Predictive Claims Prevention** Drive Cloud identifies risk before it becomes a claim event

Lower	Lower	Faster	Less	Better
PARTS COST	LABOR COST	ADJUDICATION	FRAUD EXPOSURE	LOSS RATIO

GDH Represents a Fundamentally Different Partnership Model.

CAPABILITY	TRADITIONAL AGENCY	MGA	AFFINITY PROGRAM	EMBEDDED PLATFORM	GLOBAL DRIVE HOLDINGS
Customer Ownership	✕	—	—	—	✓
Recurring Touchpoints	✕	✕	—	—	✓
Operational Data	✕	✕	✕	—	✓
Telematics Integration	✕	✕	✕	—	✓
Maintenance Integration	✕	✕	✕	✕	✓
Multiple Distribution Channels	✕	—	—	—	✓
Claims Cost Control	✕	—	✕	✕	✓
Integrated Technology Platform	✕	✕	✕	✓	✓

GDH IS THE ONLY PARTNER THAT COMBINES DISTRIBUTION, TECHNOLOGY, OPERATIONS, AND CLAIMS CONTROL IN ONE ECOSYSTEM.

We Don't Just Sell Solutions. We've Lived the Problem.

BUILT BY OPERATORS.
DESIGNED FOR OPERATORS.

Unlike consulting firms, technology startups, or financial intermediaries, GDH was built from the ground up by automotive operators who have personally managed vehicle acquisition, fleet operations, maintenance, claims, rental operations, and customer service across real markets.

Our solutions were not designed in a boardroom. They were designed in the field — solving the exact problems our customers face every day.

221 Vehicles

OPERATED ACROSS SIX LOCATIONS — OUR PROVING GROUND

Vehicle Acquisition
Direct experience sourcing, financing, and managing fleet inventory

Fleet Operations
Multi-location fleet management across six operating markets

Maintenance Management
Scheduling, vendor management, and expense ratio management at scale

Claims Experience
Real claims management — from filing to resolution to recovery

Rental Operations
Daily rental, fleet rental, and peer-to-peer rental management

Technology Development
Built Drive Cloud and Drive KeZ to solve our own operational problems

Customer Support
Direct operator and consumer relationship management experience

Insurance Administration
Practical experience managing protection products from the operator side

OUR CREDIBILITY IS NOT A PITCH. IT IS A TRACK RECORD.

SECTION 11 — WHY NOW

Eight Converging Trends Are Opening a Window of Opportunity.

The automotive protection market is being reshaped by eight simultaneous macro trends. The carriers who establish embedded distribution partnerships now will capture the most defensible positions in the market.

CONNECTED VEHICLES

350M+ connected vehicles globally by 2030 — each generating real-time risk data

NEW DATA SOURCES

EMBEDDED COMMERCE

Protection products embedded at point of transaction — not sold separately

NEW DISTRIBUTION

DIGITAL CONTRACTING

Instant digital enrollment replacing paper-based F&I processes

FASTER CONVERSION

FLEET EXPANSION

Independent and commercial fleets growing rapidly across all market segments

LARGER TAM

SUBSCRIPTION ECONOMY

Recurring protection programs replacing one-time point-of-sale products

RECURRING REVENUE

TELEMATICS ADOPTION

Usage-based insurance becoming the standard for fleet and rental operators

BETTER UNDERWRITING

PRIVATE RENTAL GROWTH

Turo and peer-to-peer platforms creating 140,000+ unprotected vehicle hosts

UNDERSERVED MARKET

ALTERNATIVE MOBILITY

Rideshare, subscription, and micro-mobility creating new risk profiles

EMERGING SEGMENT

THE WINDOW IS OPEN NOW. THE CARRIERS WHO PARTNER EARLY WILL OWN THE MOST DEFENSIBLE POSITIONS.

This Is Not a Vendor Relationship. It Is a Strategic Platform Partnership.

GDH is designed to grow with its partners. The partnership evolution roadmap below illustrates how a carrier relationship deepens over time — from initial distribution through joint product innovation and AI-driven underwriting.

PHASE 1

DISTRIBUTION PARTNERSHIP

Carrier products distributed through GDH operating companies and DGPN network

PHASE 2

EMBEDDED PROGRAMS

Protection products embedded at every customer touchpoint across the lifecycle

PHASE 3

PROGRAM ADMINISTRATION

Drive Protection administers carrier programs with full operational data integration

PHASE 4

PROFIT SHARING

Performance-based profit sharing as loss ratios improve through operational integration

PHASE 5

CAPTIVE REINSURANCE

GDH participates in risk through captive reinsurance structures

PHASE 6

JOINT PRODUCT INNOVATION

Co-developed protection products designed specifically for the GDH ecosystem

PHASE 7

AI-DRIVEN UNDERWRITING

Operational and behavioral data from Drive Cloud and Drive KeZ powers predictive underwriting models

PHASE 8

NEXT-GEN INTEGRATED PROTECTION

Fully autonomous, real-time protection products embedded across the entire GDH national ecosystem

The Right Partner Today Becomes the Strategic Platform of Tomorrow.

Underwriting with Operational Context

TRADITIONAL PROXIES

STATIC DEMOGRAPHICS

Pricing based on age, gender, and marital status as proxies for risk.

CREDIT HISTORY

Using financial history to predict the likelihood of future claims.

GARAGING ZIP CODE

Assuming risk based on where the vehicle is parked overnight.

VS

OPERATIONAL CONTEXT

REAL-TIME TELEMETRY

Pricing based on actual driving behavior: hard braking, rapid acceleration, and speed.

VERIFIED MAINTENANCE

Underwriting mechanical risk based on verified, system-logged service records.

ACTUAL UTILIZATION

Pricing based on exact miles driven and precise geographic operating zones.

We replace historical proxies with *real-time, verified operational data* to price risk with unprecedented accuracy.

SECTION V

The Partnership Thesis

Why forward-thinking carriers choose to build programs with Global Drive Holdings Inc.

The Partnership Value Proposition

Embedded Distribution

Access to a massive, fragmented market of independent operators through software, telematics, and wholesale channels, bypassing traditional high-cost acquisition models.

ADVANTAGE: ZERO-CAC PRODUCT PLACEMENT

Telematics Advantage

Underwriting based on real-time, verified operational data (speed, location, maintenance) rather than static demographic proxies, allowing for precise risk pricing.

ADVANTAGE: SUPERIOR UNDERWRITING ACCURACY

Claims Mitigation

Structural reduction of claim severity through internal wholesale parts procurement (Drive Parts Network) and pre-negotiated labor rates (Drive Service Network).

ADVANTAGE: STRUCTURALLY LOWER COMBINED RATIOS

Alignment of Interest

A commitment to sharing risk through retrospective profit-sharing and owned captive reinsurance structures, ensuring our operational decisions prioritize long-term profitability.

ADVANTAGE: TRUE RISK-BEARING PARTNERSHIP

The future of automotive insurance is *embedded, connected, and structurally aligned.*

PARTNER WITH THE ECOSYSTEM BUILT TO DELIVER IT.

ADDENDUM

Appendix

Supporting Architecture & Enterprise Details

APPENDIX

The Five Enterprise Principles

01

INTEGRATED ECOSYSTEM

We build interconnected operating companies that solve multiple problems for the same customer, creating compounding value.

02

CONTROL THE ASSET

By managing the vehicle lifecycle from acquisition to disposition, we control the data, the revenue, and the risk.

03

TECH-ENABLED OPERATIONS

Proprietary software and telematics form the connective tissue of the enterprise, turning operational friction into automated flow.

04

MARGIN EXPANSION

We capture margin at every stage by internalizing supply chains, eliminating third-party markups on parts, labor, and admin.

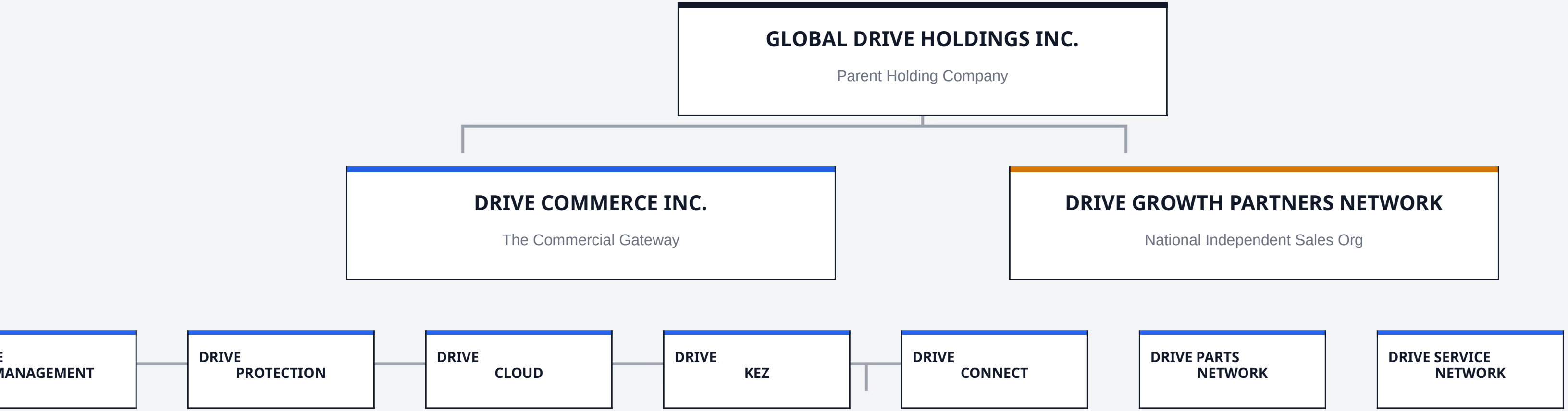
05

ALIGNMENT OF INTEREST

We structure partnerships, reinsurance, and equity to ensure that when our partners and operators win, we win.

APPENDIX

Enterprise Architecture



**Our solutions are the result of years of operating a car rental business with up to 221 vehicles across six markets.*

THE FUTURE OF AUTOMOTIVE PROTECTION

The future of automotive protection will not be defined by individual insurance products.

It will be defined by integrated ecosystems that connect vehicles, operators,

technology, protection products, and data into one continuously expanding commercial platform.

Global Drive Holdings Inc. has built that platform.

We invite you to help define what comes next.

Let's Build Together.

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HEADQUARTERS

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