

ASPIRE LEARNING ESSENTIALS

How to Create a Policy (California)

Created: January 2026



The screenshot shows the TurboRater interface with a left-hand navigation menu and a main configuration area. The configuration area includes dropdowns for Term (Semi-Annual), Pay Plan Options (Installments), and various coverage options for two vehicles: 2013 TOYOTA CAMRY L and 2022 JEEP WAGONEER SERIES II. A 'Re-rate' button is visible below the configuration. Below the configuration is a table with the following data:

| | Company Name | Total Premium | Down Payment | # Payme |
|---|--|---------------|--------------|---------|
| + | Bridge Select Aspire Advantage Roadside | \$1,358.72 | \$234.18 | 5 |
| + | Bridge Select Aspire Savings Triple Deductible | \$1,377.76 | \$237.41 | 5 |
| | Aspire Savings Roadside | \$1,469.76 | \$253.19 | 5 |

Currently you must use a Rater to create a new policy with Aspire. In your Rater you must:

- 1 Add your nine-digit area code to see Aspire as an option for your new policy.
- 2 After entering your code, you will see our insurance options: Advantage Roadside, Aspire General Insurance, Savings Roadside and Savings Triple Deductible. **Do Not** select Aspire General Insurance.
- 3 The rater will highlight the best option for your customer.
- 4 Log-In to the Aspire System, go back to your Rater, and click "Bridge", select your product and you will then go into the Aspire system.



Once you are in the Aspire system you will see your quote. The system will auto fill out the fields with the information from your rater.

At the top of the screen, you will see the toolbar: Info, Drivers, Violations, Vehicles, Coverages, Rate, Questions, Validation and Payment. These are all clickable, and have colors that represent different actions:

A blue dot indicates this is the tab you are currently in.

A green checkmark indicates that all fields have been filled out.

A red dot indicates an incomplete section or information that does not meet underwriting guidelines.

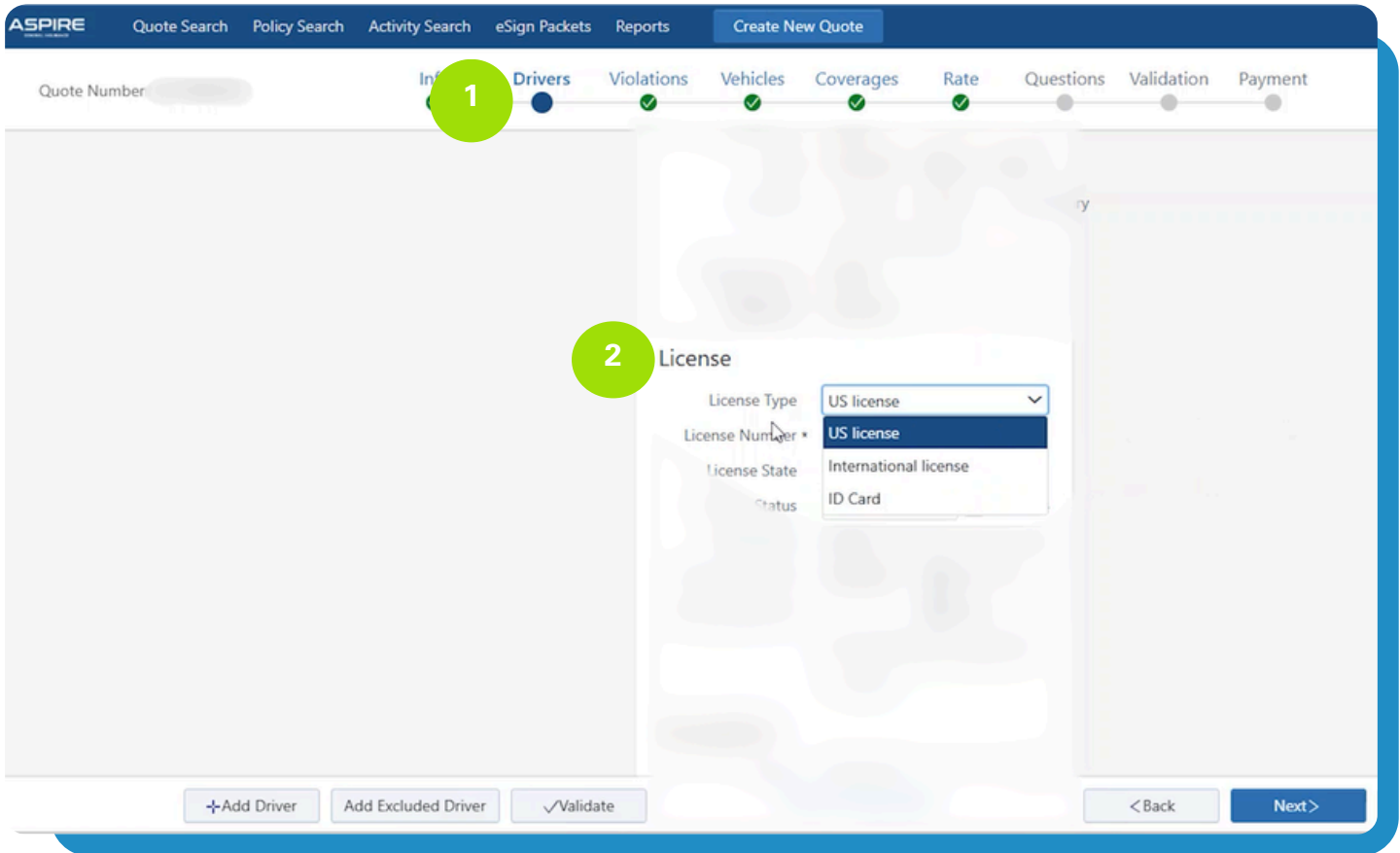
A grey dot indicates a section with no information within it.

1 The Info tab will include all information about your policy.

2 Make sure to verify that all information that has been bridged over is accurate.

3 Navigation: You can navigate through the sections by clicking “**Next**” or by clicking on any of the tabs at the top of the screen.

Note: Any changes should be made in your Rater and then bridged over



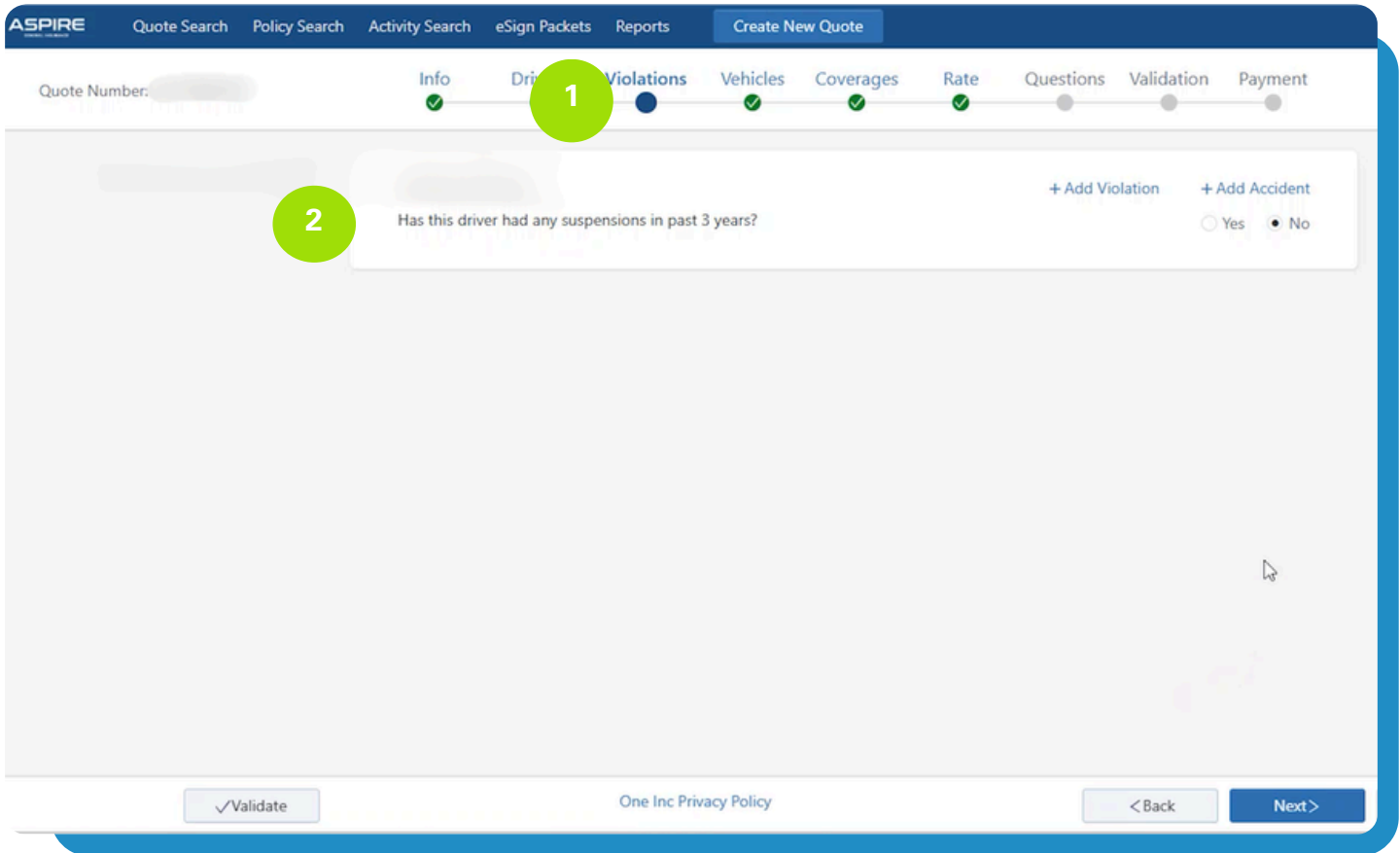
1

The Drivers tab. Please verify all the fields for each driver bridged. Check SR-22 and/or international driver if applicable.

2

License: You can change/update the license type for the bridged driver. We accept both international and matricula for full experience.

Note: Changing the license type is the ONLY change you should make in the Aspire system.



1

The violations tab will show any violations your customer may have.

2

Click Yes or No to the question(s) under the violations tab.

1

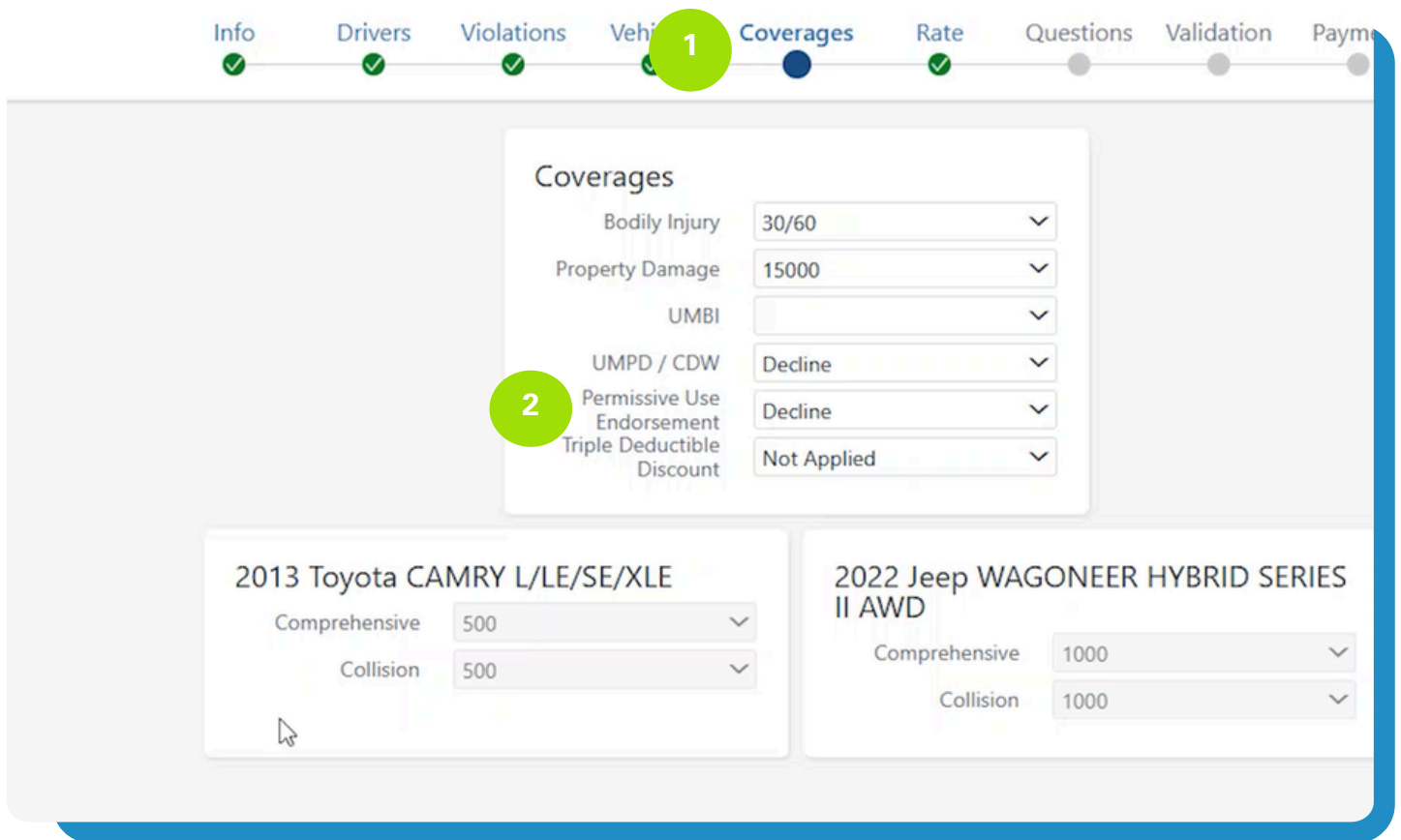
The vehicles tab will show information about vehicles covered in the policy.

2

Verify the information that has been bridged is accurate. If a vehicle needs to be added please do so in your Rater and bridge the information over.

3

Salvaged vehicles can be accepted for liability and physical damage



1

The Coverages tab will show you the coverage that you have added to the quote.

2

Select the Permissive Use Buy Back box to add coverage for Permissive Operators not named on the policy.

Info Drivers Violations Vehicles Coverage **1** Rate Questions Validation

Total: \$1,469.76

Pay Plan

| | Down Payment | Monthly Payments | Number of Payments | Total Premium |
|--|--------------|------------------|--------------------|---------------|
| <input checked="" type="radio"/> Low Down Direct Bill-First Bill Due in 19Days | \$253.19 | \$257.30 | 5 | \$1,398.00 |
| <input type="radio"/> Low Down EFT (EFT) | \$253.19 | \$253.30 | 5 | \$1,398.00 |
| <input type="radio"/> Low Down Credit Card-First Bill Due in 19Days (RCCP) | \$265.07 | \$250.92 | 5 | \$1,398.00 |
| <input type="radio"/> Low Monthly | \$362.93 | \$235.35 | 5 | \$1,398.00 |
| <input type="radio"/> Low Monthly (EFT) | \$362.93 | \$231.35 | 5 | \$1,398.00 |
| <input type="radio"/> Low Monthly (RCCP) | \$362.93 | \$231.35 | 5 | \$1,398.00 |
| <input type="radio"/> 100% Dn, 0 Inst | \$1,469.76 | \$0.00 | 0 | \$1,398.00 |

Details

Quote Number Effective Date 01/08/2026 Policy Documents Enrolled eDoc

1

The Rate tab will present your Pay Plan options reflecting the amount due at point of sale, the number of payments left, and the total payment amount.

2

Notes about the Pay Plan: the first installment for the 16.67% down will be due 19 days after the effective date. The insured has ten days after the due date to make a payment before the policy cancels. There is no late fee if the payment is received after the due date, but they will have a reinstatement fee if the policy cancels.

For example: If a customer starts their policy on September 1st, they will receive a billing notice in the next seven days and the first installment will be due around September 19th.



1

The Questions tab will present underwriting and producer questions that you will need to answer.

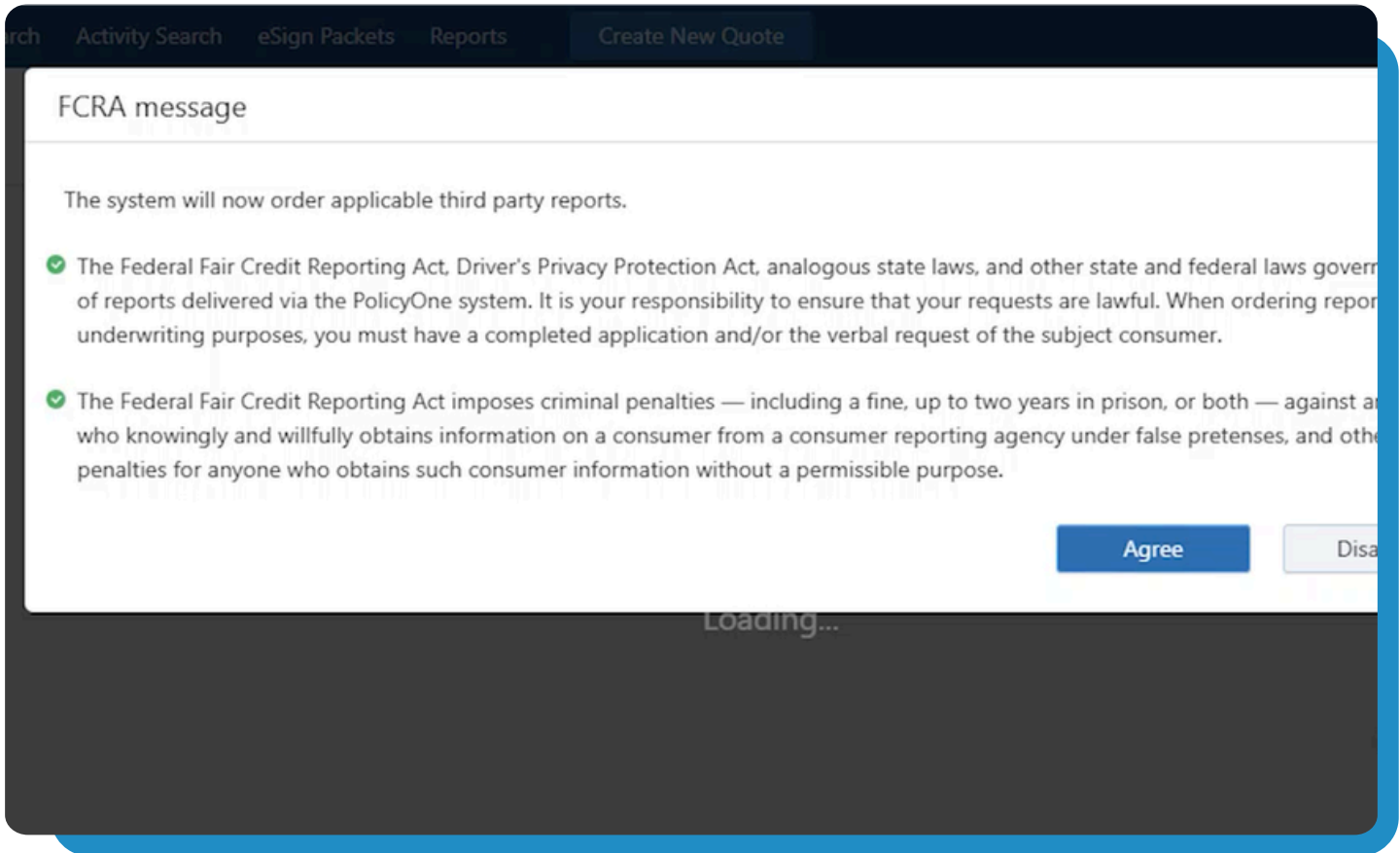
2

Please answer the underwriting questions with either “yes” or “not required” (**do not choose “no”**). If you answer yes fill out description box when prompted.

3

Please answer the producer questions with either “yes” or “not required” (**do not choose “no”**).

Note: There is an optional Community Service Statement for your customer.



FCRA Message:

The system will run MVR, Lost History Reports and Undisclosed Drivers

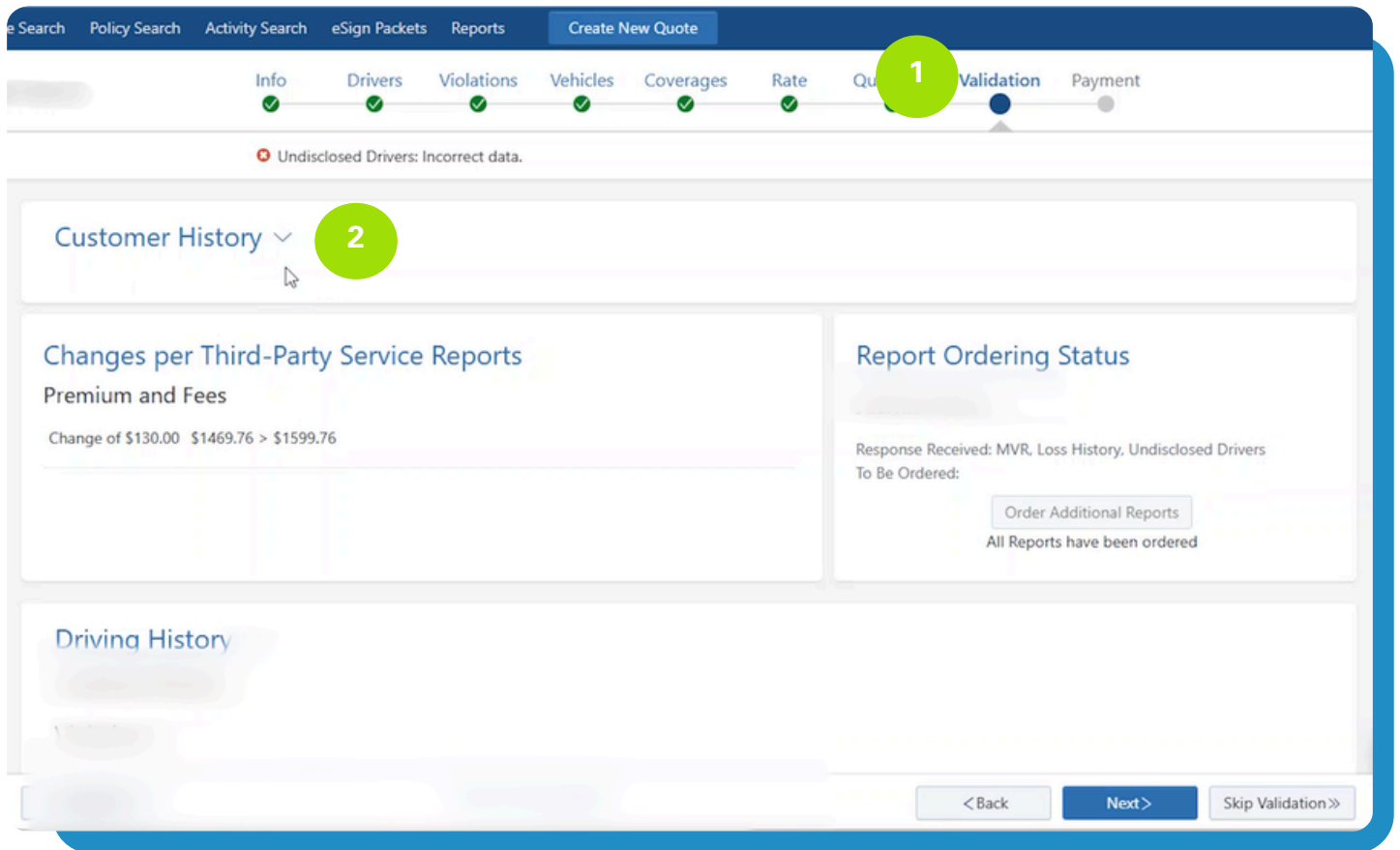


The screenshot shows a quote review interface with a progress bar at the top. The progress bar has nine steps: info, Drivers, violations, vehicles, Coverages, Rate, Questions, validation, and payment. The 'validation' step is currently active, indicated by a blue circle. Below the progress bar, a green circle with the number '1' highlights a red alert message: 'The quote was revised due to reports received, please review and click 'Order Additional Reports' to finalize.' Below the alert, there are two main sections. The left section is titled 'Reports per Third-Party Service Reports and Fees' and shows a price range from \$130.00 to \$1599.76. The right section is titled 'Report Ordering Status' and shows 'Response Received: MVR' and 'To Be Ordered: Loss History, Undisclosed Drivers'. A button labeled 'Order Additional Reports' is located at the bottom of the right section.



The system will alert you if something is missing, or needs to be updated, before finishing the quote. Click on the alert message to resolve the issue.





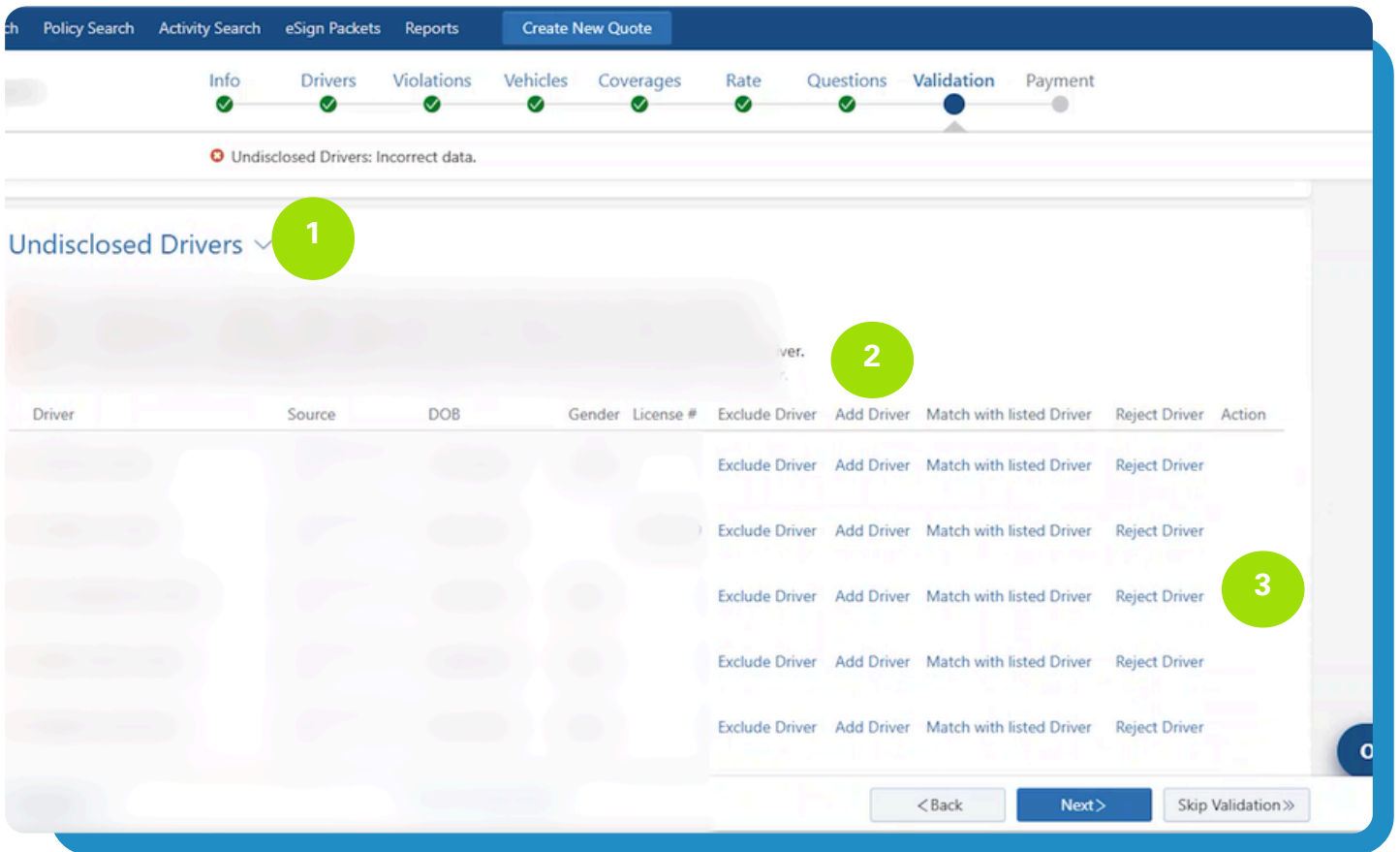
1

The validation tab will give you a chance to review more information before finalizing the quote.

2

If there is a customer history you will need to alert your customer because any previous balance will be added to the new down payment.





1

The system may find people associated with the customer and add them under “Undisclosed Drivers”

2

If your client would like a driver added to their policy this needs to be done in your Rater and the information bridged over.

3

To reject a driver click “Reject Driver” and fill out the appropriate fields when prompted.



1

The Payment tab is where you will set your payment method.

2

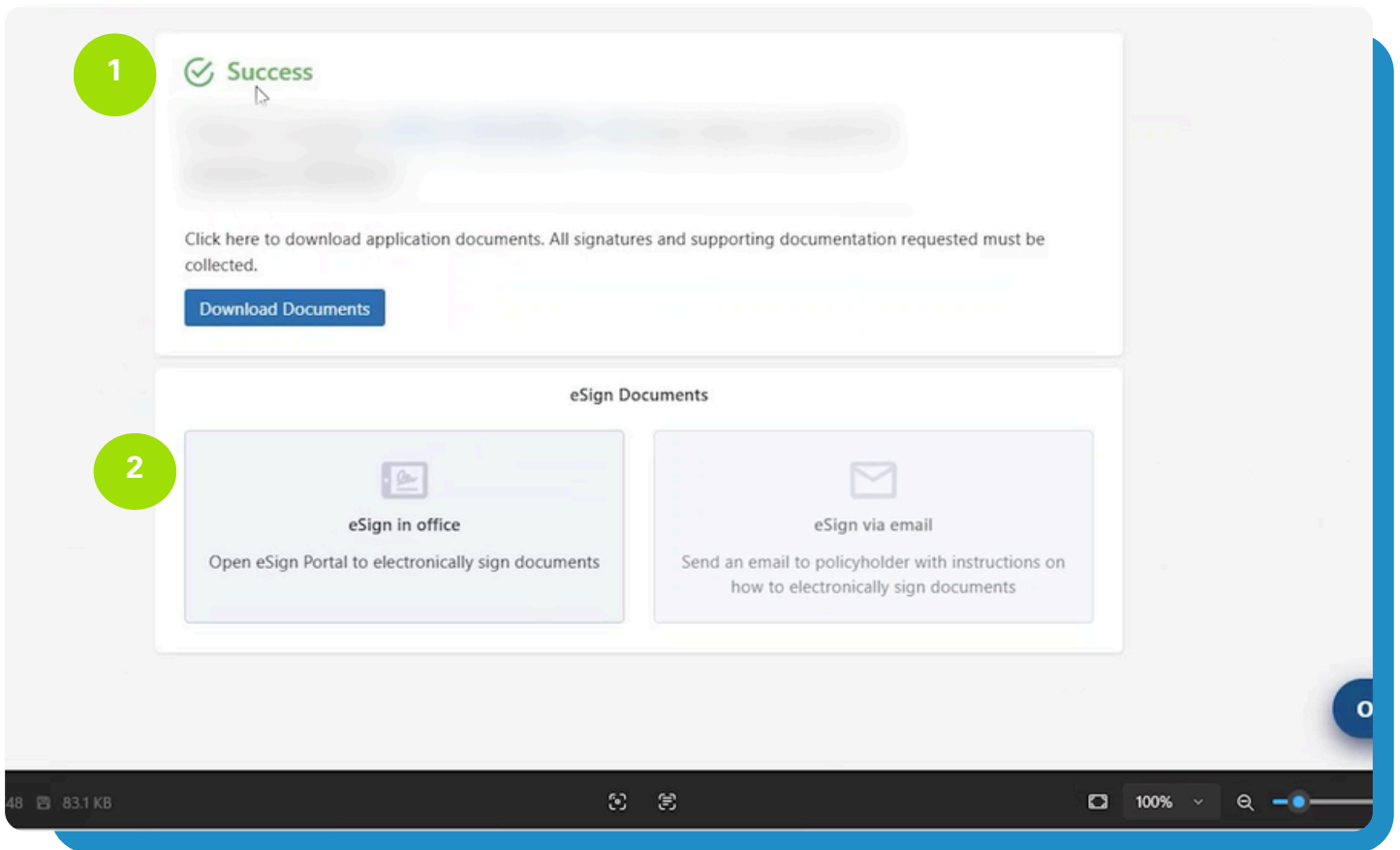
Select your payment method (Credit Card, Bank Account or Trust)

3

You have the option to save the payment method for future payments.

4

You have the option to add any photos or files to your policy.



1

When you hit finish a success screen will pop up with the option to download documents.

2

You will have multiple options to eSign documents for the policy.

