



## HOW TO WRITE A POLICY

**Welcome to Aspire  
General's new policy  
processing system.**

If you need help, click the link  
below to chat with one of our  
representatives.



Live Chat

### Aspire General

1. You will need to login in using your credentials provided in your *Welcome E-mail*. If you have issues with your login information, you may reach out to our Marketing Team by calling 877-789-4742 or E-mailing at [marketing@agicins.com](mailto:marketing@agicins.com)
2. Make Sure to save Aspire General as one of your favorites in your tool bar, should you lose the link to our website you can access it through [WWW.AGICINS.COM](http://WWW.AGICINS.COM) (please refer to the "how to make a payment") slide show to see step by step instructions on how to access Aspire through it's website.



User Name

Password

Login

3.0.1.5

[Quote Search](#)[Policy Search](#)[Activity Search](#)[Reports](#)[Create New Quote](#)

Quote Number: Q09600144

Info

Drivers

Violations

Vehicles

Coverages

Rate

Validation

Questions

Payment

### Policy Info

The tool-bar at the top of the page will correlate with what tab you are currently on. They coincide with different colors:

**Blue** Current tab you are working on

**Red** There is missing information or it does not comply with our underwriting guidelines

**Green** All information has been entered and you can move on to the next tab

**Grey** No information entered in that tab

\*\*\*\*

Make sure to verify that all information that has bridged over is accurate:

Name, Mailing Address, Garaging Address, Phone Number

### Policy Information

Effective Date 4/18/2017

Term length 6 Month

Input By griselda

Policy Documents Enrolled Mail Docs

Roadside Membership Enrolled

Program Version Savings 4.2

Program Savings

☐ Allow sending marketing materials

### Principal Named Insured

First Name DEBBIE

Middle Name

Last Name ORANGE

Name Suffix

Cell Phone

Home Phone (999) 999-9999

Work Phone Ext

Email

Add Statutory Notification Recipient

### Garaging Address

Address 26605 Verbena

City Mission Viejo

State CA Zip 92691 5939

County Orange

☐ Override address verification

### Mailing Address

Same as garaging

Address 26605 Verbena

City Mission Viejo

State CA Zip 92691 5939

County Orange

☐ Override address verification

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&lt; Back

Next &gt;

Skip Validation &gt;&gt;

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### Navigation Buttons

You may navigate through the tabs by using the "Next" <sup>1</sup> or "Back" <sup>2</sup> buttons, by clicking on the "Rate" <sup>3</sup> button located on the top of your screen this will take you straight to the Rate screen.

Welcome to Aspire General's  
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Quote Search

Policy Search

Activity Search

Reports

Create New Quote



Quote Number: Q09600144

Info  
✓

Drivers  
●

Violations  
✓

Vehicles  
✓

Coverages  
✓

Rate  
✓

Validation  
●

Questions  
●

Payment  
●

## DEBBIE ORANGE

First Name DEBBIE

Middle Name

Last Name ORANGE

DOB 11/6/1979 Age 37

Gender ☒ Female ☐ Male

Marital status Single

Relation to applicant Applicant

### License

License Type International license

License Number A9988775

License State

License Status Not Requested ☐ Override

MVR Status Do Not Order

First Licensed US

First Licensed Int'l 4/18/1996 Age 16

☐ SR-22

### Occupation

Status Unemployed / Seeking Wor

#### Driver Tab

1. Verify fields for each driver bridged
2. Check SR-22 and / or International driver if applicable

#### International Driver

We accept both international licenses and  
matricula for full experience

+ Add Driver

✓ Validate

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Quote Search

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Create New Quote



Quote Number: Q09600144

Info  
✓

Drivers  
●

Violations  
✓

Vehicles  
✓

Coverages  
✓

Rate  
✓

Validation  
●

Questions  
●

Payment  
●

### DEBBIE ORANGE

First Name DEBBIE

Middle Name

Last Name ORANGE

DOB 11/6/1979 Age 37

Gender ☒ Female ☐ Male

Marital status Single

Relation to applicant Applicant

### License

License Type International license

License Number A9988775

License State

License Status Not Requested ☐ Override

MVR Status Do Not Order

First Licensed US Age

First Licensed Int'l 4/18/1996 Age 16

☐ SR-22

### Occupation

Status Unemployed / Seeking Wor

### Discounts

☐ Mature Driver

☐ Good Student

### Driver

First Name

Middle Name

Last Name

DOB Age -

Gender ☐ Female ☐ Male

Marital status

Relation to applicant Relative

### License

License Type US license

License Number

License State

License Status Active ☐ Override

MVR Status Order

First Licensed US Age

First Licensed Int'l Age

☐ SR-22

### Occupation

Status Employed

Category

Sub-Category

Employer name

Address

You can add or remove drivers to the policy as needed

Missing Information

A Red circle with a white "X" inside will indicate the page that is incomplete or it does not comply with our UW guidelines. Any fields highlighted in Red indicate there is missing information.

Make sure all fields that are highlighted in Red have been completed, to continue with the quote you will need all information corrected.

Once the tab has turned green, you may move on to the next field

\*\*\* Should you ever get stuck on a red tab you can call customer service at 877-789-4742 and they will help you move forward

500144

Info



Drivers



Violations



Vehicles



Coverages



Rate



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Questions



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+ Driver: Incorrect data.

## DEBBIE ORANGE

First Name DEBBIE

Middle Name

Last Name ORANGE

DOB 11/6/1979 Age 37

Gender ☒ Female ☐ Male

Marital status Single

Relation to applicant Applicant

## License

License Type International license

License Number A9988775

License State

License Status Not Requested ☐ Override

MVR Status Do Not Order

First Licensed US

First Licensed Int'l 4/18/1996 Age 16

☐ SR-22

## Driver

First Name

First Name is required

Middle Name

Last Name

Last Name is required

DOB

DOB is required

Gender ☐ Female ☐ Male

Gender is required

Marital status

Marital status is required

Relation to applicant Relative

## License

License Type US license

License Number

License Number is required

License State

The licenseIssueState is required for a non-international driver

License Status Active ☐ Override

MVR Status Order

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new policy processing  
system.

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Quote Search

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Create New Quote



Quote Number: Q09600144

Info  
✓

Drivers  
✓

Violations  
●

Vehicles  
✓

Coverages  
✓

Rate  
✓

Validation  
●

Questions  
●

Payment  
●

DEBBIE ORANGE

+ Add Violation

+ Add Accident

Has this driver had any suspensions in past 3 years? ☐ Yes ☒ No

Violations

Incident Date

Conviction Date

Description

Violations & Accidents

Aspire General goes by  
Conviction date

✓ Validate

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Welcome to Aspire General's new policy processing system.

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Live Chat

aspire

Quote SearchPolicy SearchActivity SearchReportsCreate New Quote

Quote Number: Q09600144

InfoDriversViolationsVehiclesCoveragesRateValidationQuestionsPayment

Vehicle 1: Incorrect data.

Vehicle Tab

Verify VIN to ensure proof of insurance is relayed to DMV

\*\*\* When adding a Vehicle:

1. Select VIN from drop down

2. Enter VIN #

3. Select Verify - all information should auto pre-fill

Vehicle 1

Vehicle IdentificationVIN

VINMake / Model

YearVIN

MakeToyota

ModelCOROLLA L/LE/LE +/LE PRE

Body StyleSEDAN 4D

Anti-TheftPassive

Vehicle PerformanceStandard

Salvaged

☒ ABS

☒ Daytime Running Lights

Verify

Usage

Principal DriverExcess

Usage TypePleasure

License Plate

Vehicle 1

Vehicle IdentificationVIN

VIN2T1BURHE9E0000000

Year2014

MakeToyota

ModelCOROLLA L/LE/LE +/LE PRE

Body StyleSEDAN 4D

Acceptable Usage Type:

Pleasure

Commute

Business

Artisan

+ Add Vehicle

✓ Validate

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Welcome to Aspire General's new policy processing system.

If you need help, click the link below to chat with one of our representatives.



Live Chat

Salvaged Vehicles  
Accepted for Liability and Physical  
Damage

+ Add Vehicle

✓ Validate



Quote Search

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### Vehicle 1



Vehicle Identification: VIN  
VIN: 2T1BURHE9E0000000  
Year: 2014  
Make: Toyota  
Model: COROLLA L/LE/LE +/LE PRE  
Body Style: SEDAN 4D  
Anti-Theft: Passive  
Vehicle Performance: Standard

☐ Salvaged

☒ ABS

☒ Daytime Running Lights

Edit

### Usage

Principal Driver: Excess  
Usage Type: Pleasure  
License Plate:

### Annual Mileage

One Way Miles: 0  
Annual Miles: 12000

Add Financial Institution/Lienholder/Additional Interest

### Vehicle 2



Vehicle Identification: Make / Model  
VIN:  
Year:  
Make:  
Model:  
Body Style:  
Anti-Theft:  
Vehicle Performance:

☐ Salvaged

☐ ABS

☐ Daytime Running Lights

Verify

### Usage

Principal Driver: Excess  
Usage Type:  
License Plate:

### Annual Mileage

One Way Miles: 0  
Annual Miles: 12000

Add Financial Institution/Lienholder/Additional Interest

Add and Remove  
Vehicles as necessary

Click on this link to  
add a lienholder  
(if applicable)

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FSC Rater - California Auto Rater - DEBBIE ORANGE - Limits and Deductibles View

File Edit View Tools Help

General | Company Underwriting | Renewals

Coverage	Limit
Bodily Injury	15/30
Property Damage	10
Medical Payments	None
UMBI	None
UMPD/CDW	<input type="checkbox"/>
Comprehensive	500
Collision	500
Rental	None
Towing	None
Drive Other Car Buy Back	<input type="checkbox"/>
Double Deductible	<input type="checkbox"/>
Lessor Liability Endorsement	<input type="checkbox"/>
Limited Mexico	<input type="checkbox"/>
Motorist Protection	<input type="checkbox"/>
Permissive User Buy Back	<input checked="" type="checkbox"/>
Travel Loss Coverage	<input type="checkbox"/>
Triple Deductible	<input type="checkbox"/>
Western General Preferred Provider Organization Program	<input checked="" type="checkbox"/>
Apply Multicar Discount	<input type="checkbox"/>

**Permissive User Buy Back-FSC**

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

## Coverages

Bodily Injury	15/30	▼
Property Damage	10000	▼
UMBI	No coverage	▼
UMPD / CDW	Decline	▼
Permissive Use Endorsement	Accept	▼
Triple Deductible Discount	Applied	▼

## 2014 Toyota COROLLA L/LE/LE +/LE PREM/S/S +/S PREM

Comprehensive	500	▼
Collision	500	▼

### Permissive User Buy Back- Aspire System

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

[Quote Search](#)[Policy Search](#)[Activity Search](#)[Reports](#)[Create New Quote](#)Quote Number: **Q09611377**

Info



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Vehicles

**Coverages**

Rate



Validation



Questions



Payment



## Coverages

Bodily Injury 15/30

Property Damage 10000

UMBI No coverage

UMPD / CDW Decline

Permissive Use  
Endorsement Accept Triple Deductible  
Discount Applied 

### Road Side Service

United States Auto Club Motoring Division Inc, will be providing 24 hour roadside assistance to Aspire General customers.

The services include the following:

- + Towing
- + Battery jump start
- + Gas delivery (up to 3 gallons)
- + Flat tire change
- + Locksmith service (the owner will require to present proper identification at the time of the lockout service)
- + Benefit Limit up to \$75 per incident
- + Limited to 3 roadside claims in a 12 month period

They may contact the 24 hour roadside service at 1-877-335-7897

Group #: 15130

2014 Toyota COROLLA L/LE/LE  
+/LE PREM/S/S +/S PREM

Comprehensive 500

Collision 500

[✓ Validate](#)[< Back](#)[Next >](#)[Skip Validation >>](#)



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**Coverages**

Rate



Validation



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**Coverage: Advantage Program**

BI: 15/30  
PD: 5,10  
Med Pay  
UMBI and UMPD  
Comp / Coll  
Towing  
Rental

\* Road side service is included on  
all policies

**Coverages**

Bodily Injury 15/30  
Property Damage 10000  
UMBI No coverage  
UMPD / CDW Decline  
Permissive Use Accept  
Endorsement  
Triple Deductible Applied  
Discount

2014 Toyota COROLLA L/LE/LE  
+/LE PREM/S/S +/S PREM

Comprehensive 500  
Collision 500

**Coverage: Savings Program**

BI: 15/30  
PD: 5,10  
UMBI and UMPD  
Comp / Coll

\* Road side service is included on  
all policies

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Quote Number: **Q09611377**

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Rate

Here are your Pay Plan Options reflecting the amount due at point of sale, the number of payments left, and the payment amount.

Pay Plan Notes

**Due Date-** The first installment for the 16.67% down will be due 19 days after the effective date. The insured has 10 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 the 1st of September, they will receive a billing notice in the next 7 days and the first installment will be due around September 19th

	Down Payment	Monthly Payments	Number of Payments	Total Premium
<input checked="" type="radio"/> 16.67% 5-Pay 19-30Day	\$114.67	\$128.65	5	\$636.00
<input type="radio"/> 16.67% 5-Pay 19-30Day (EFT)	\$114.67	\$124.65	5	\$636.00
<input type="radio"/> 16.67% 5-Pay 19-30Day (RCCP)	\$114.67	\$124.65	5	\$636.00
<input type="radio"/> 20% 5-Pay 30Day (RCCP)	\$135.85	\$120.41	5	\$636.00
<input type="radio"/> 23% 5-Pay 30Day	\$154.93	\$120.59	5	\$636.00
<input type="radio"/> 23% 5-Pay 30Day (EFT)	\$154.93	\$116.59	5	\$636.00
<input type="radio"/> 23% 5-Pay 30Day (RCCP)	\$154.93	\$116.59	5	\$636.00
<input type="radio"/> 25% 5-Pay - 30Day	\$167.65	\$118.05	5	\$636.00
<input type="radio"/> 25% 5-Pay - 30Day (EFT)	\$167.65	\$114.05	5	\$636.00
<input type="radio"/> 25% 5-Pay - 30Day (RCCP)	\$167.65	\$114.05	5	\$636.00
<input type="radio"/> 6-Mo 100% Dn, 0 Inst	\$687.65	\$0.00	0	\$636.00

Print

✓ Validate

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Quote

## FCRA message

The system will now order third party reports such as MVR.

- ✓ The Federal Fair Credit Reporting Act, Driver's Privacy Protection Act, analogous state laws, and other state and federal laws govern the use of reports delivered via the PolicyOne system. It is your responsibility to ensure that your requests are lawful. When ordering reports for underwriting purposes, you must have a completed application and/or the verbal request of the subject consumer.
- ✓ The Federal Fair Credit Reporting Act imposes criminal penalties — including a fine, up to two years in prison, or both — against anyone who knowingly and willfully obtains information on a consumer from a consumer reporting agency under false pretenses, and other penalties for anyone who obtains such consumer information without a permissible purpose.

### FCRA Message

The system will run MVR, Loss History Reports and Undisclosed drivers

of our representatives.



Live Chat

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Info



Drivers



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Coverages



Rate

**Validation**

Questions



Payment



## Driving History

DEBBIE ORANGE

## License Status

License Number	MVR License Status	Effective License Status	Source	MVR message
----------------	--------------------	--------------------------	--------	-------------

✓ A994444488775	Not Requested	Not Requested		
-----------------	---------------	---------------	--	--

### Validation

If anything comes back that was not disclosed and the rate is affected, it will redirect you back to the rate screen and show the new rate

## Excluded Drivers

+ Add Driver

Driver	Source	DOB	Gender	Marital Status	Relation	License #	SR22/FR44
--------	--------	-----	--------	----------------	----------	-----------	-----------

[✓ Validate](#)[< Back](#)[Next >](#)[Skip Validation >>](#)



[Quote Search](#)[Policy Search](#)[Activity Search](#)[Reports](#)[Create New Quote](#)Quote Number: **Q09629915**[Drivers](#)[Violations](#)[Vehicles](#)[Coverages](#)[Rate](#)[Validation](#)[Questions](#)[Payment](#)

❌ Excluded Drivers: Incorrect data.

## Violations

Violation Date	Conviction Date	Source	Description	
✓ 10/30/2014	05/01/2015	MVR	Failure to Appear	<a href="#">Challenge</a>

## Suspensions

Date	Description	
✓ 10/29/2015	FAILURE TO APPEAR NOTICE	<a href="#">Challenge</a>


## License Status

License Number	MVR License Status	Effective License Status	Source	MVR message
✓ B7837488	Suspended	Suspended	ISO MVR	

### Challenge Button

To challenge a violation click on challenge.



Quote SearchPolicy SearchActivity SearchReportsCreate New Quote

Quote Number: **Q09629915**

nsPayment

Challenge

You can challenge violation by filling in appropriate notes

Put challenge text here

OKCancel

Excluded D

Violation

Violation

10/30/2

Suspend

Date	Description
10/29/2015	FAILURE TO APPEAR NOTICE Challenge

License Status

License Number	MVR License Status	Effective License Status	Source	MVR message
B7837488	Suspended	Suspended	ISO MVR	

Challenge

Enter the reason why you are challenging the violation here and it will be sent to the Underwriting Department

Live Chat

Quote Number: **Q09635283**

Info

Drivers

- ✖ Driver Reports: Incorrect
  - ✖ MVR indicates that follow
- Drivers page.

✖ Accident: Accident Cer

Mura Dillon

idents

Accident  
Date

Certificate

Source

Driver Role

Description

✖ 07/11/2014 Yes

Manual

Vehicle  
OperatorCHARGEABLE ACCIDENT-NO INJURY (Rpt-  
10001)

Certificate Challenge

## Suspensions

Date

Description

08/13/2015 FAILURE TO APPEAR NOTICE Challenge

✓ Validate

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## Certificate

I understand that the At Fault Consumer Disclosure must be signed with the application and any challenged accidents will require proof of not at fault.

☐ Yes☐ No

OK

Cancel

Certificate

Click on Certificate to answer yes or no to accident disclosure.



Live Chat

Quote Number: **Q09635283**\* MVR indica  
Drivers page.

## Accident

Accident  
Date

✓ 07/11/2

## Suspensions

Date Description

✓ 08/13/2015 FAILURE TO APPEAR NOTICE Challenge

✓ 05/18/2016 ACCIDENT-FR Challenge

## License Status

✓ Validate

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Skip Validation &gt;&gt;

## Challenge

You can challenge accident by filling in appropriate notes

Put challenge text here

OK

Cancel

Challenge An Accident

To challenge an accident click on Challenge. Then enter the reason you are challenging the accident. This will be sent to our Underwriting Department for further review.



[Quote Search](#)[Policy Search](#)[Activity Search](#)[Reports](#)[Create New Quote](#)Quote Number: **Q09635283**[Drivers](#)[Violations](#)[Vehicles](#)[Coverages](#)[Rate](#)[Validation](#)[Questions](#)[Payment](#)

✖ MVR indicates that following drivers need SR22 filing: Laura Dillon. If you want to add SR22 then please proceed to Drivers page.

#### License Status

License Number	MVR License Status	Effective License Status	Source	MVR message
✓ B6807985	Valid	Valid	ISO MVR	

#### Excluded Drivers

[+ Add Driver](#)

Driver	Source	DOB	Gender	Marital Status	Relation	License #	SR22/FR44
--------	--------	-----	--------	----------------	----------	-----------	-----------

[Calculated Miles >](#)

#### Excluded Drivers

To exclude drivers, click on "New Driver" under Excluded Driver



Quote Number: **Q09635283**

✖ MVR indicates that follow  
Drivers page.

License Status

License Number

MV

07985

Va

### Excluded Driver information

Enter as much  
information as possible  
for an excluded driver.  
The excluded driver's  
information will show up  
below once it's been  
entered.

## Add Excluded Driver

First Name

Middle Name

Last Name

DOB



Gender

☐ Male☐ Female

Marital Status

Relation To Applicant

License Number

SR-22

☐

FR-44

☐

OK

Cancel

✓ Validate

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✖ MVR indicates that following drivers need SR22 filing: Laura Dillon. If you want to add SR22 then please proceed to Drivers page.

## License Status

License Number	MVR License Status	Effective License Status	Source	MVR message
✓ B6807985	Valid	Valid	ISO MVR	

## Excluded Drivers

+ Add Driver

Driver	Source	DOB	Gender	Marital Status	Relation	License #	SR22/FR44	
✓ John Smith	Manual	04/19/2017	Male	Single	Relative	A1234567	No/No	Edit

Excluded Driver information

Enter as much information as possible for an excluded driver. The excluded driver's information will show up below once it's been entered.

Quote Number: **Q09638519**

Drivers



Violations



Vehicles



Coverages



Rate



Validation



Questions



Payment



✖ Excluded Drivers: Incorrect data.

✖ MVR indicates that following drivers need SR22 filing: Laura Dillon. If you want to add SR22 then please proceed to Drivers page.

#### Challenging an Excluded Driver-

##### Click on "Edit" then on "Challenge"

If a driver comes up from the Undisclosed Driver report that the insured does not recognize or if that driver currently does not live in the household and has no access to the vehicle, you may challenge the driver. There must be an apparent reason as to why the driver is being challenged and it will ultimately be up to the Underwriting Department to approve the challenge.

## Excluded Drivers

✖ Relation To Applicant: RelationToApplicant can't be Applicant for an excluded driver

+ Add Driver

Driver	Source	DOB	Gender	Marital Status	Relation	License #	SR22/FR44	
✖ Griselda Delarosa	Manual	04/19/2017	Female	Single	Applicant	B7837488	No/No	<a href="#">Edit</a>

Delete

Challenge

Calculated Miles >





[Quote Search](#)[Policy Search](#)[Activity Search](#)[Reports](#)[Create New Quote](#)Quote Number: **Q09638519**

Info



Drivers



Violations



Vehicles



Coverages



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Validation

**Questions**

Payment



## Underwriting Questions

Do you own any other vehicle(s) not listed on this application? If yes, please explain and provide insurance policy number.

☐ Yes ☒ No

Are any vehicles used in your business or occupation? If yes please indicate the job/occupation duties below. (Coverage is void during business or artisan use unless such use is indicated and acceptable by Aspire General Insurance Company.)

☐ Yes ☒ No

## Producer Questions

I have asked the applicant(s) all questions on this Application and these are the applicant(s) responses. To the best of my knowledge, all of the information on this Application is true, correct and complete.

☒ Yes ☐ No

### Underwriting Questions

**Answer all the questions in order to move on to the next tab.**



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Quote Number: **Q09638519**

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## Payment

Payment Amount

Please enter info for Downpayment:

- ▶ Credit Card
- ▶ Bank Account
- ▶ Trust

Payment method not specified

### Down Payment Methods

Select a payment method for the down payment. You can choose the insured's credit card, bank account, or a producer sweep from your Trust Account.



Quote Number: **Q09589441**

Info Drivers Violations Vehicles Coverages Rate Validation Questions **Payment**

### Validation Step

At this point, the system is generating the policy and setting up all documents.

DO NOT hit the back button on your web browser while it's creating documents.

## Payment

Payment Amount \$98.92

Please enter info for Downpayment:

▶ Credit Card

Submitting quote...

▶ Bank Account

▼ Trust

- ☒ Producer Cash
- ☐ Producer Check
- ☐ Producer Credit Card
- ☐ Producer Other

✓ Validate

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Finish

Policy Number and POS documents

Here is your policy number and confirmation that your quote was submitted. You can now view and print all documents and obtain all required signatures.

Pop Up Blockers- If you have any pop-up blockers, please make sure to exclude the AGIC portals, "https://login.agicins.com" and "https://policyone.agicins.com" then click on "Download Documents" to view and print POS documents

The quote has been submitted. Policy number is **GPCP-00007223-00**

Download Documents



Policy Number and POS documents

Here is your policy number and confirmation that your quote was submitted. You can now view and print all documents and obtain all required signatures.

Pop Up Blockers- If you have any pop-up blockers, please make sure to exclude the AGIC portals, "https://login.agicins.com" and "https://policyone.agicins.com" then click on "Download Documents" to view and print POS documents

The quote has been submitted. Policy number is [GPCP-00007223-00](#)

Download Documents

**Congratulations  
you have submitted your first Aspire  
General Insurance policy.**

The quote has been submitted. Policy number is [GPCP-00007223-00](#)

[Download Documents](#)