

ASPIRE LEARNING ESSENTIALS

How to Create a Policy (Arizona)

Created: January 2026



The screenshot shows the Turbo Rater software interface. At the top left, there is a car icon and the text "Untitled Quote1". Below this, there are navigation links: "Contact | Policy | Drivers | Vehicles | Carrier Questions". On the left side, there is a sidebar menu with the following items: "Admin settings" (highlighted with a green circle containing the number 1), "Users", "AMS options", "Current user", "Edit companies" (highlighted with a green circle containing the number 2), "Edit agency letter templates", "Carrier questions defaults", and "Delete quotes". The main content area shows a form for "Driver Attributes". The form includes fields for "Prior Insurance" (Yes), "Time with Prior Insurance" (Years and Months), "Prior Expiration Date" (//), "Prior In Agency" (No), "Prior Insurance Carrier" (All Other Non Standard Comp), "Prior Liability Limits" (30/60/25), "Prior Transfer Level" (No Prior Transfer), "Parent's Policy" (No), "Time Licensed U.S." (5 Years 0 Months), "Time Licensed Texas" (5 Years 0 Months), "MVR Experience U.S." (5 Years 0 Months), "Foreign Licensed" (None), "Foreign License Experience" (0 Years 0 Months), "SR-22" (No), "SR-22A" (No), and "SR-22 Reason Filing".

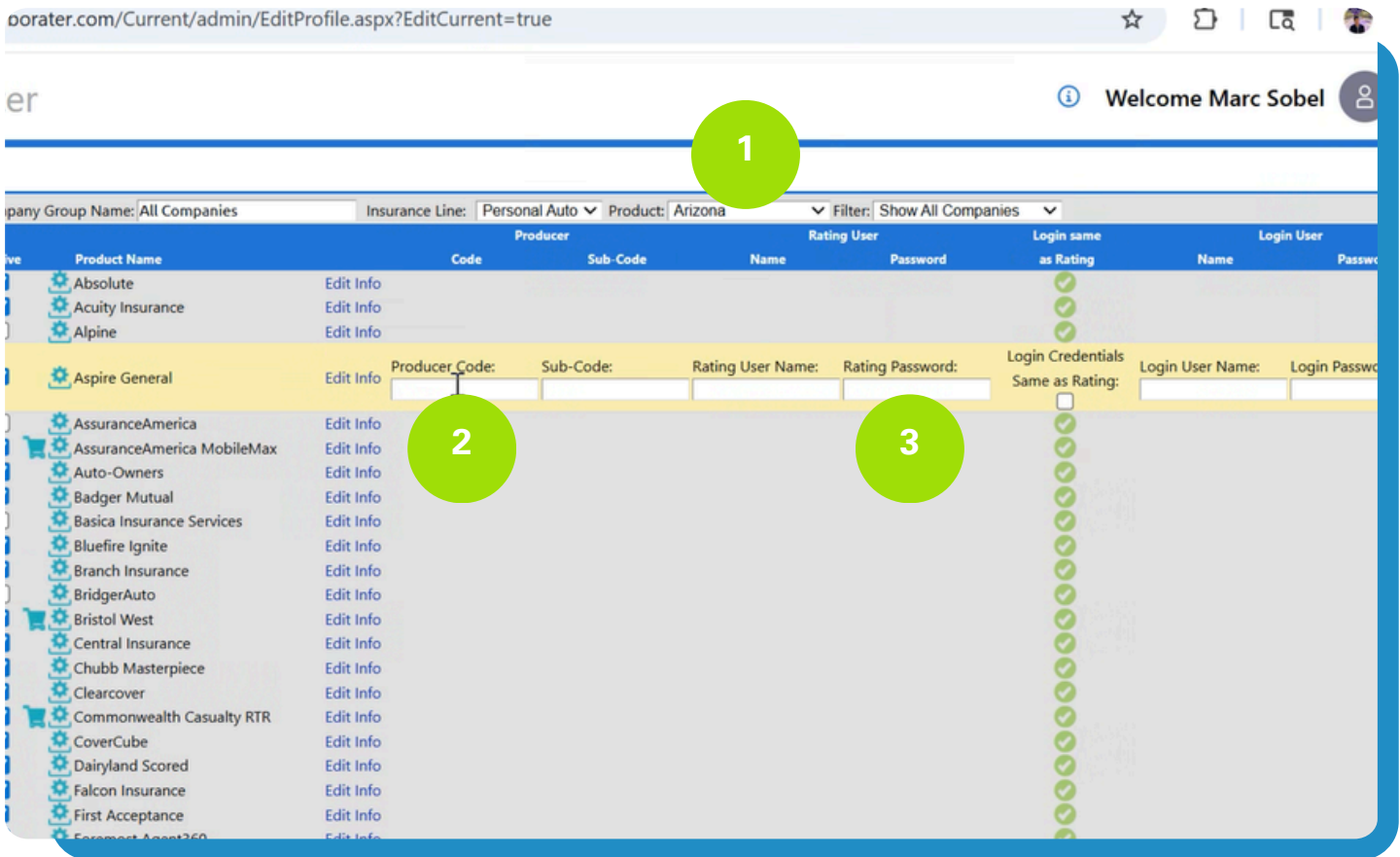
Follow these steps to add your Aspire Producer code to Turbo Rater:

1 In Turbo Rater click on "Admin Settings"

2 In Admin Settings click on "Edit Companies"

Note: The process to add Aspire will be different in a different Rater. You can also sign in directly in the Aspire system by clicking [HERE](#).





Follow these steps to add your Aspire Producer code to Turbo Rater:

1

Choose the state you are using.

2

Add your eight-digit producer code to see Aspire as an option for your new policy.

3

Enter your username and password, scroll down and select save and exit the screen.

Note: The process to add Aspire will be different in a different Rater. You can also sign up directly in the Aspire system by clicking [HERE](#).



The screenshot displays the Aspire system interface for quote #11295 for Daniel Bane. The quote is valid from 11/5/2025 to 5/5/2026 (6 months) and is currently set to 'eDocuments (emailed documents)'. The 'Drivers' section lists Daniel Bane as the applicant, with a DOB of September 1960, male gender, and addresses at 223 N 7th Ave, Phoenix AZ 85007. The email is Tester@gmail.com and the phone number is (234) 534-5346. The toolbar at the top includes tabs for Drivers, Incidents, Vehicles, Coverages, Questions, Rate, and Summary. The 'Edit' button next to the eDocuments button is highlighted with a green circle. The 'Print' and 'Email' buttons are also highlighted with green circles. A 'LIVE CHAT' button is visible in the bottom right corner.

1

After you bridge from your Rater, you will be taken to the quote page of the Aspire system. You will see our toolbar: Drivers, Incidents, Vehicles, Coverages, Questions, Rate, and Summary.

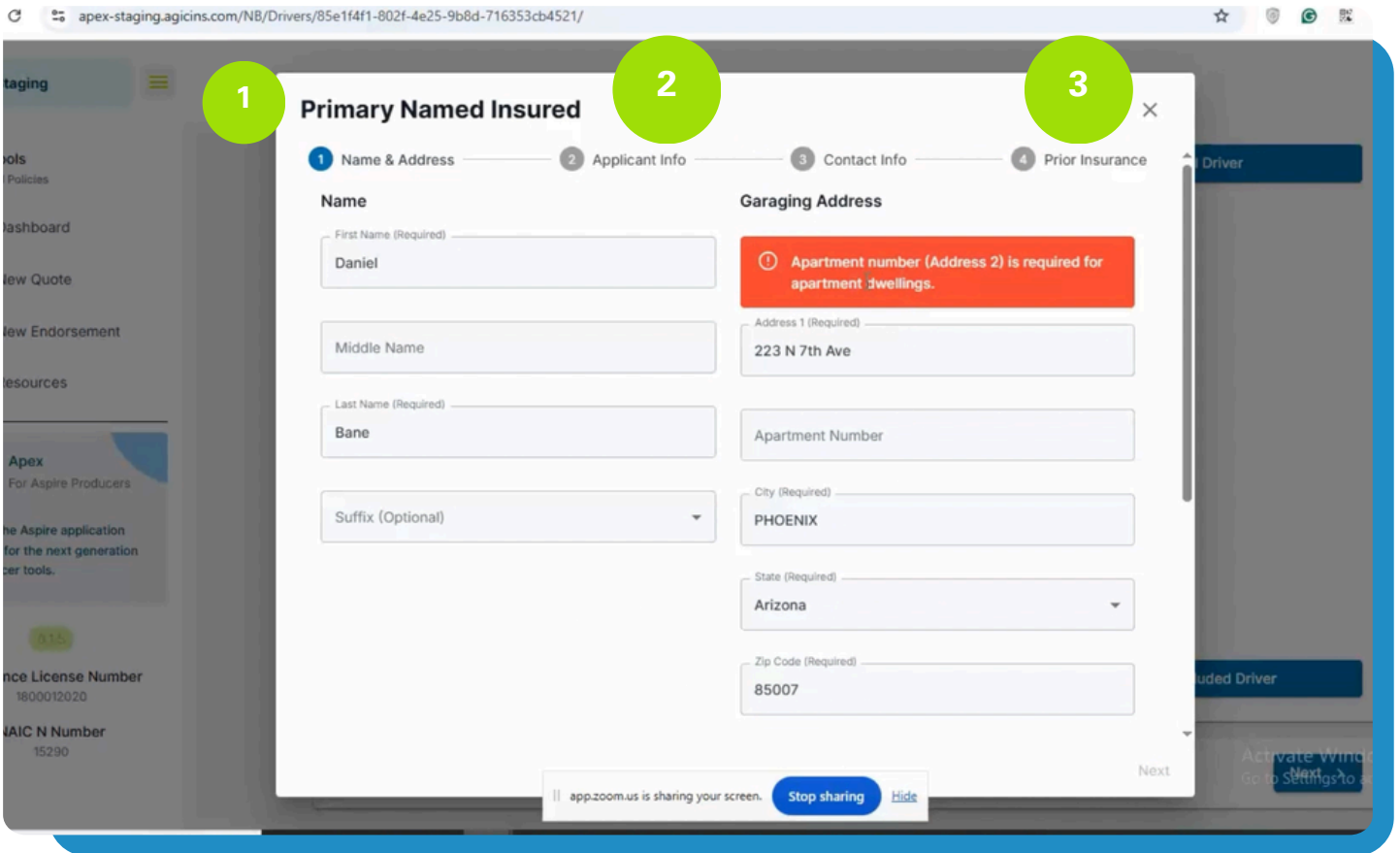
2

The “Edit” button next to the eDocuments button will allow you to change the delivery method to standard mail in the event your customer does not have an email address.

3

The print and email buttons allow you print out your quote, save it as a PDF, or email it to the customer.





1

The Drivers tab will show all of the information that has been bridged over on the insured. If you click “Edit Primary Insured,” you can review this information.

2

The “Applicant Info” tab is where you can change the license type of the insured (US, International or ID Card).

3

The “Prior Insurance” tab will allow you to enter any policy information from previous carriers.

Note: Any changes should be made in your Rater and then bridged over except license type.

1

Quote #11295 DANIEL BANE

11/12/2025 — 5/12/2026 (6 months) Mail Edit

Upload Photos or Documents Print Email

Incidents

Daniel Bane

No accidents or violations

Edit

< Back Next >

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Activate Windows Go to Settings to activate Windows

LIVE CHAT

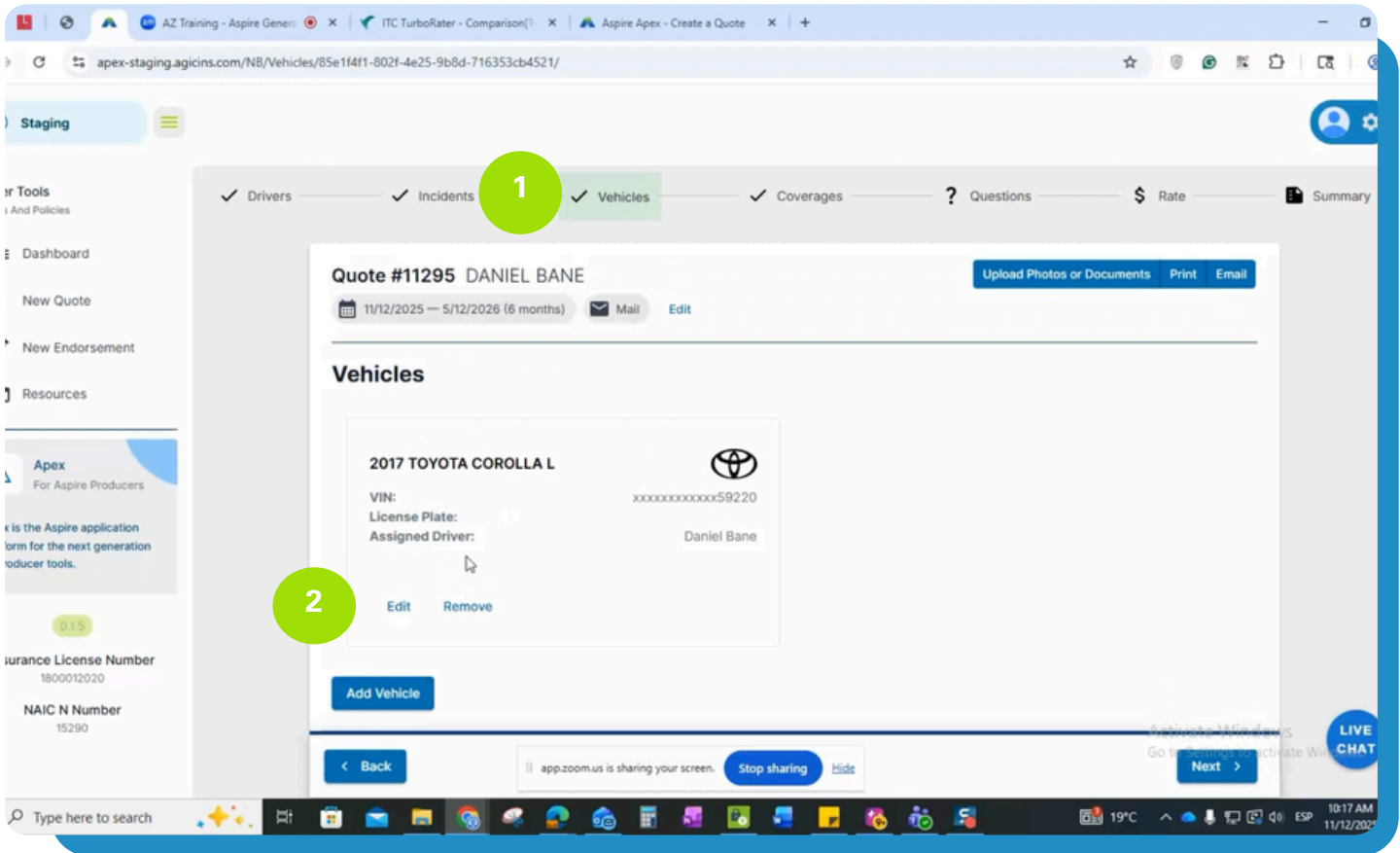
Type here to search

19°C 10:17 AM 11/12/2025

1

The “Incident” tab will display any accidents or violations in the customers history.





1

The “Vehicles” tab displays all the vehicles on the policy along with their associated information.

2

The edit button allows you to update information related to the car, such as: mileage, usage type, salvage, etc...

1

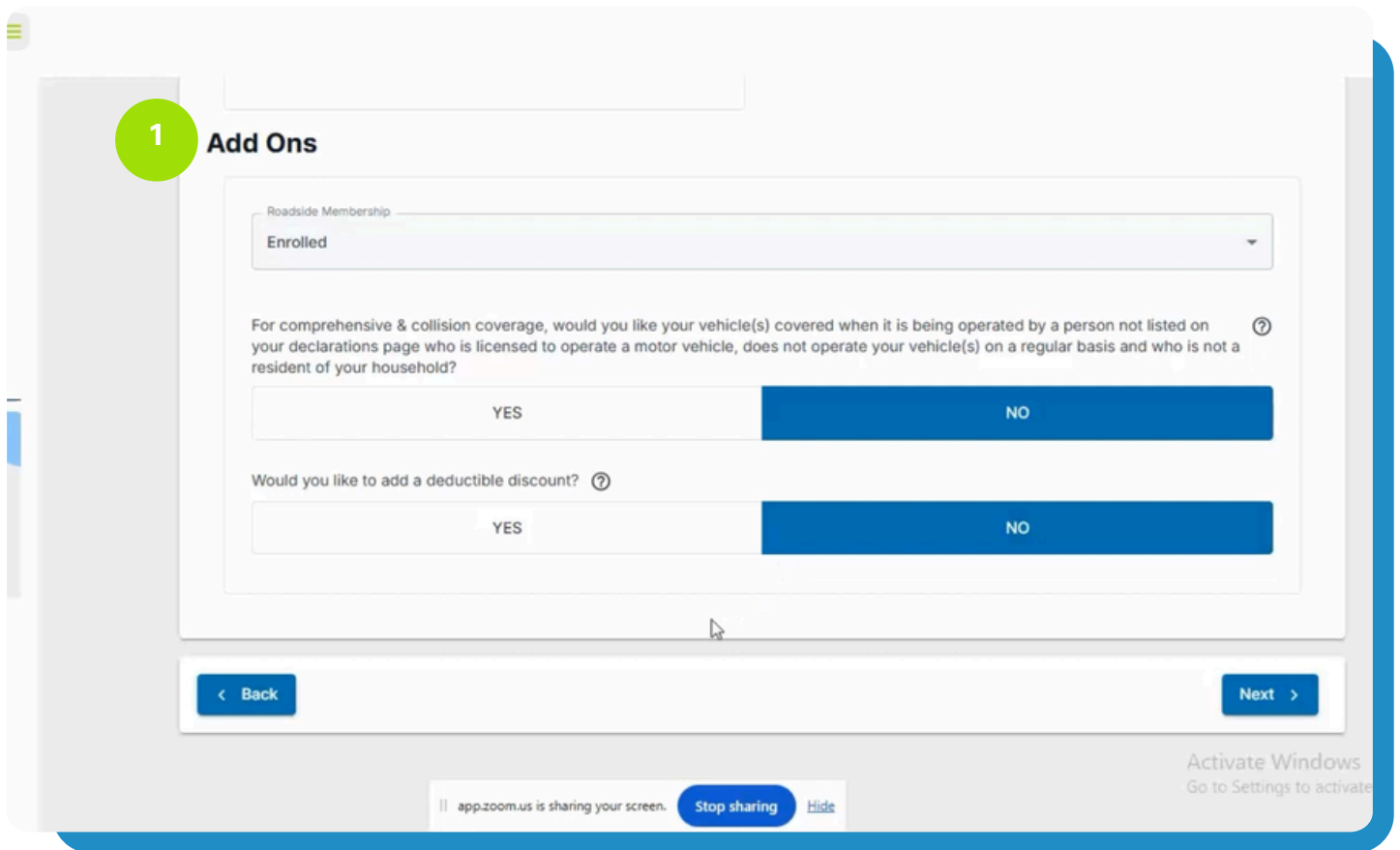
The “Coverages” tab will display all the coverages currently on the policy and allow you to make any required updates.

2

You can make updates to the vehicle coverage by clicking “edit coverage” under the “Vehicle Coverages” section.

Coverages is continued on the next page

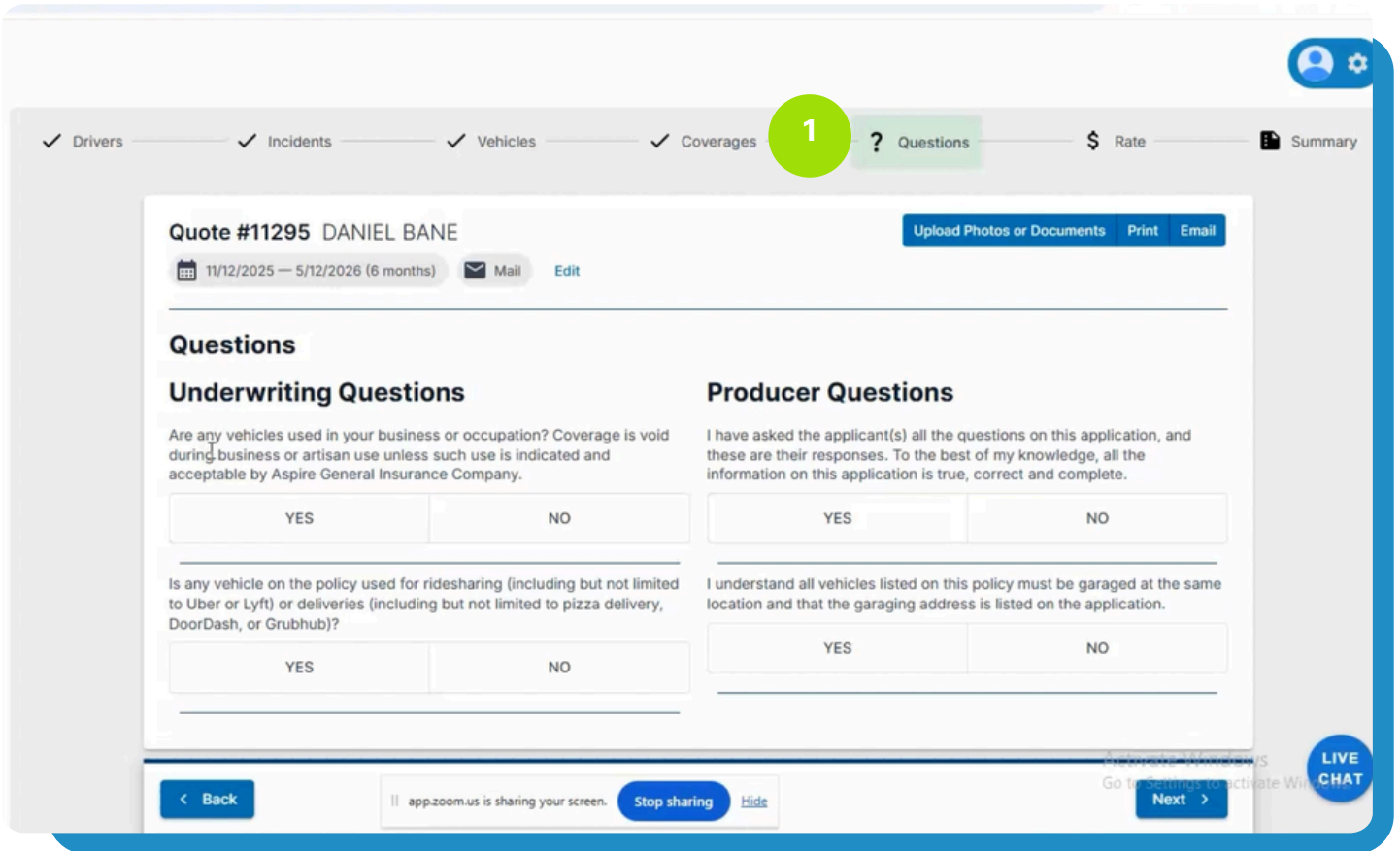




1

The “Add Ons” section will allow you to enroll in Roadside Membership, allow coverage for drivers not on the customers declaration page, and adding a deductible discount.





1

Please answer all questions under the “Underwriting Questions” and “Producer Questions” sections under this tab.



Quote #11295 DANIEL BANE

11/12/2025 — 5/12/2026 (6 months)

Below are rate estimates based on the information you have provided. If you wish to receive a final calculation of rates and select a payment plan, please click 'Run Reports'.

Rate selection

Direct Mail Billing Bank Transfer (EFT) Credit/Debit Card (RCCP)

Payment Plan	Auto Payment Method	Due Today	Due Monthly	# of Monthly Payments	Total Bill
6-Month Balanced	EFT	\$649.77	\$526.62	5	\$3,282.86

#	Payment Due Date	Payment Amount
1	11/12/2025	\$649.77
2	12/16/2025	\$526.62
3	01/16/2026	\$526.62

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1

The “Rate” tab will allow you to run reports to create the most accurate rate for your customer and also display the rate and payment schedule.

2

The “Run Third Party Reports” button will run reports for: Prior insurance verification, undisclosed drivers, customer background reports and length of vehicle ownership.

Rates is continued on the next page



The screenshot shows the 'Rate selection' interface in the Apex staging application. At the top, there are three radio buttons for payment methods: 'Direct Mail Billing' (selected), 'Bank Transfer (EFT)', and 'Credit/Debit Card (RCCP)'. Below this is a table of payment plans:

Payment Plan	Auto Payment Method	Due Today	Due Monthly	# of Monthly Payments	Total Bill
6-Month Balanced <input checked="" type="radio"/>	EFT	\$600.37	\$487.10	5	\$3,035.85
6-Month Lowest Down (EFT only) <input type="radio"/>	EFT	\$501.49	\$506.87	5	\$3,035.85
6-Month Lowest Monthly <input type="radio"/>	EFT	\$770.84	\$452.60	5	\$3,033.85
6-Month Balanced <input type="radio"/>	NONE	\$660.22	\$538.98	5	\$3,355.12

Below the table is a payment schedule table:

#	Payment Due Date	Payment Amount
1	11/12/2025	\$600.37
2	12/16/2025	\$487.10
3	01/16/2026	\$487.10
4	02/16/2026	\$487.10
5	03/16/2026	\$487.10
6	04/16/2026	\$487.08

At the bottom of the screen, there is a 'Back' button, a sharing notification, and a 'Next' button. The system tray at the bottom shows the time as 10:22 AM on 11/12/2025.

1

After you run the third-party reports, you will be able to run the MVR reports by clicking the “Run MVR Reports” button.

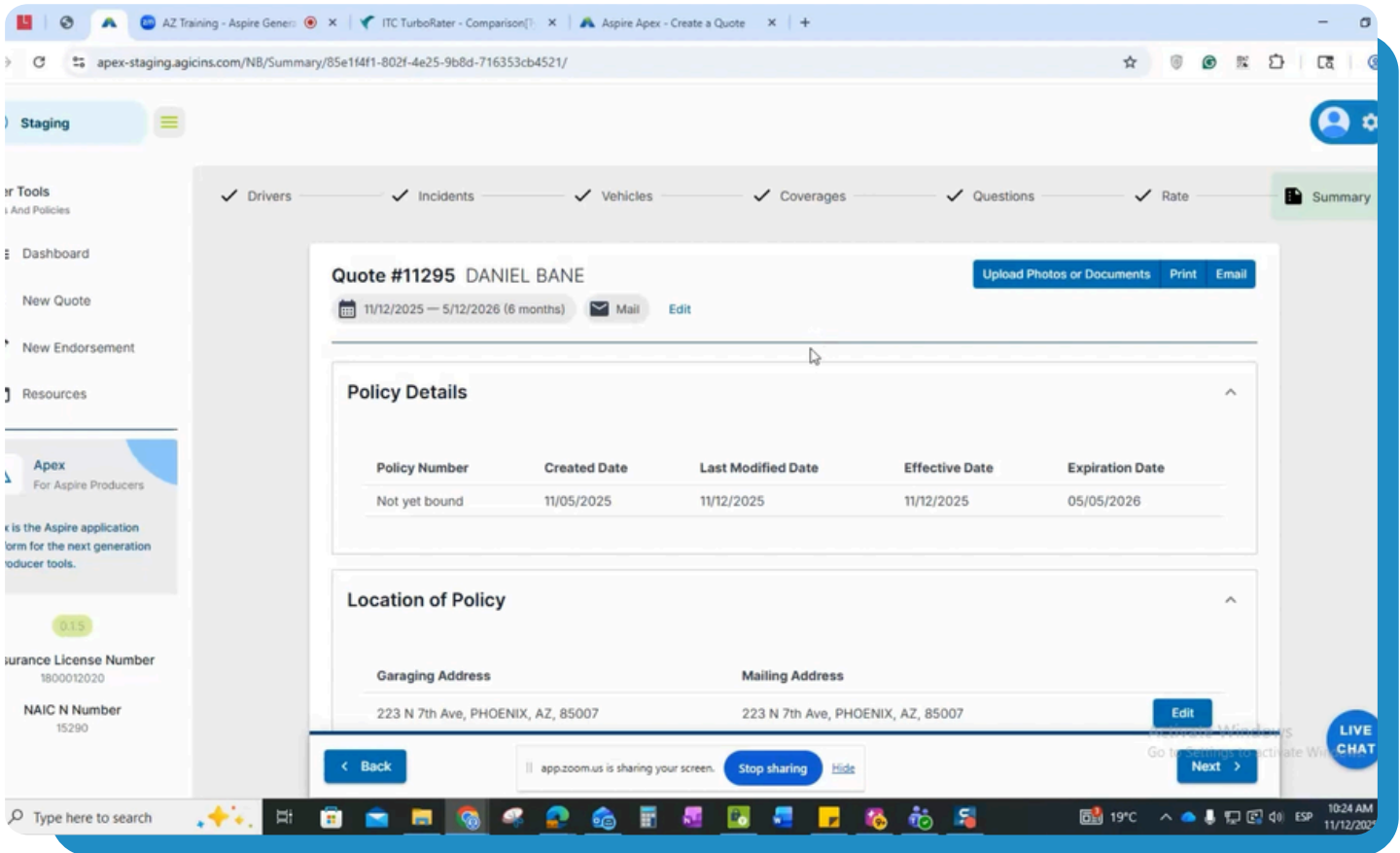
2

Select how your client would prefer to be billed: Direct Mail, Bank Transfer (EFT) or Credit/Debit Card (RCCP)

3

You can review and choose your rate. This section will display the down payment, and the payment schedule.

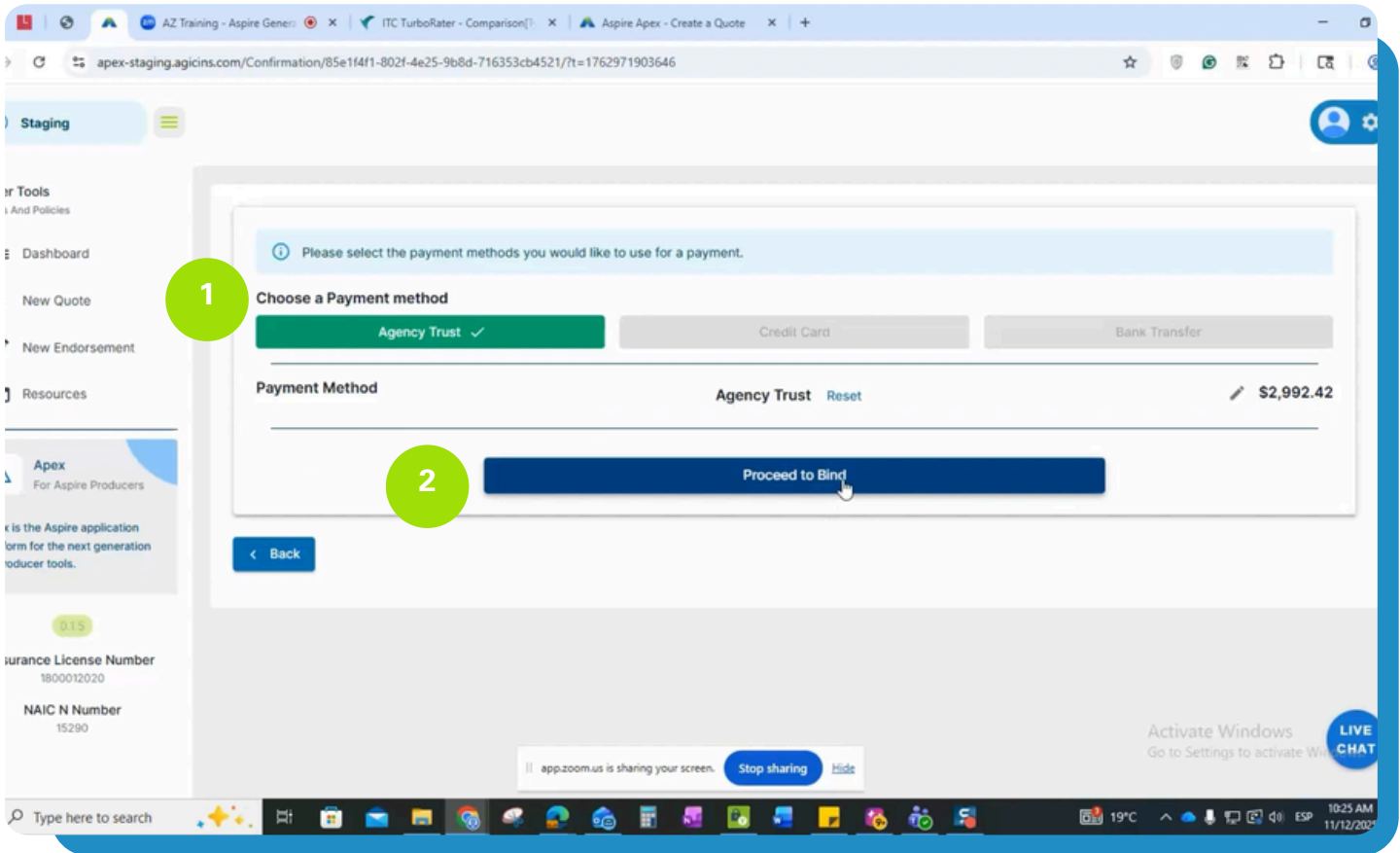




Summary Screen:

The summary screen allows you to review all the information from the previous tabs.





1

Choose how your customer would prefer to pay the down payment.

2

Click "Proceed to Bind" when the button appears (after choosing the payment method).

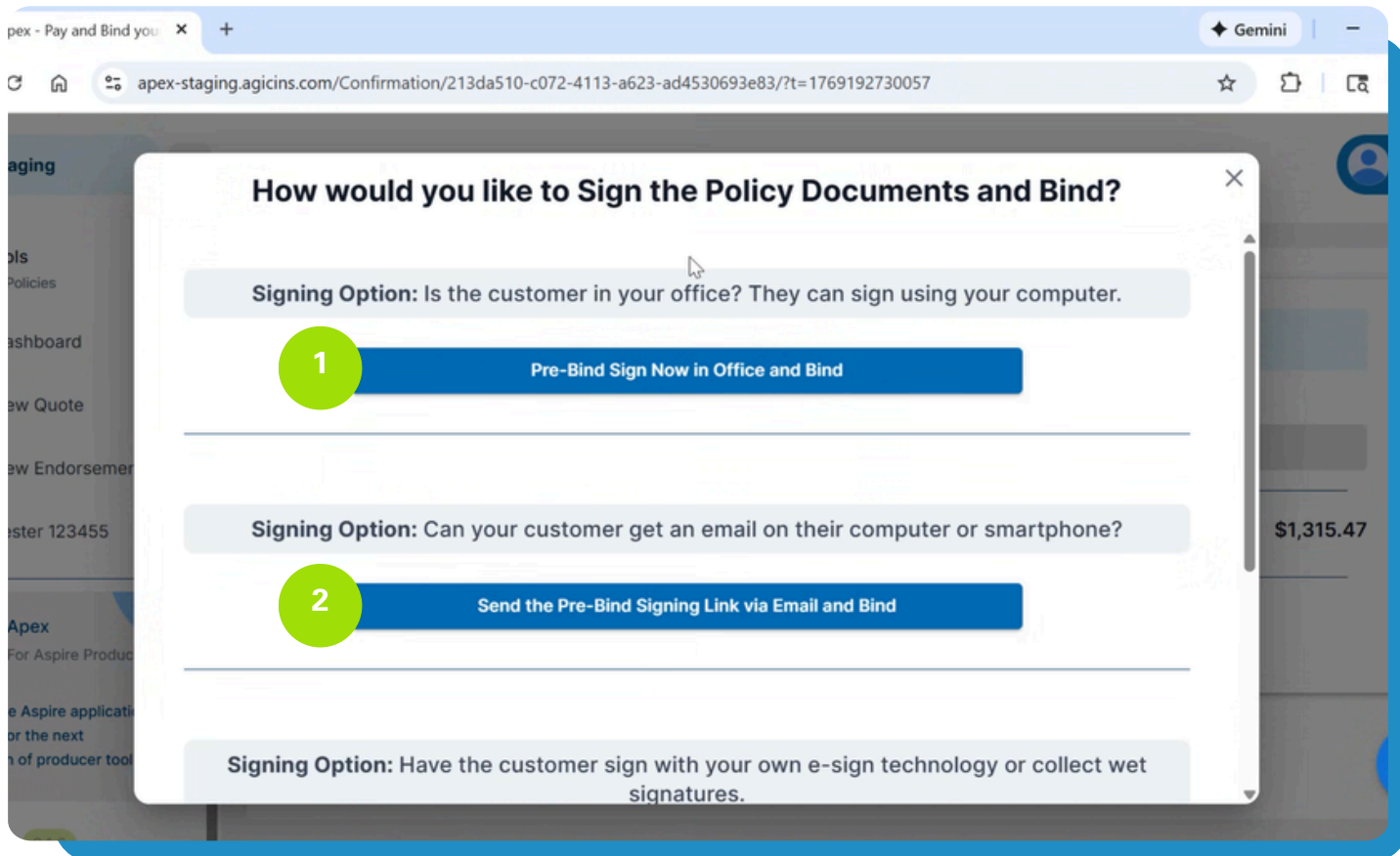
Bind Definitions:

The following information is essential to know when using Aspire insurance. The definitions for Pre and Post Binding are below:

Pre-Bind: The policy is not considered bound until the client completes the e-signature process. The advantage is that all required signatures are collected upfront, with no follow-up needed.

Post-Bind: The policy is bound before signatures are collected, and it becomes the agency's responsibility to follow up and ensure the client completes the signing process.



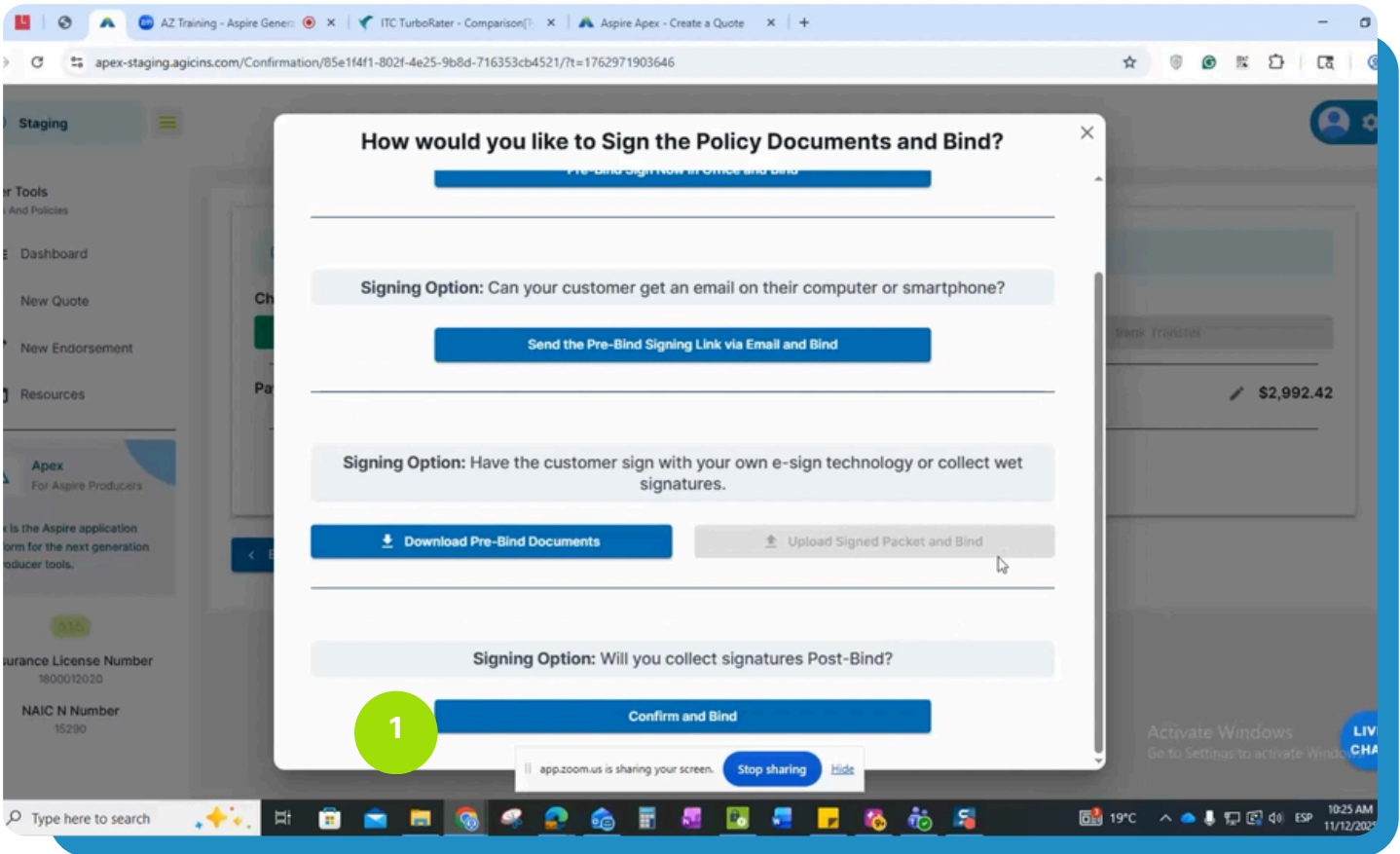


There are three eSignature options that we would recommend:

- 1 Pre-Bind (Sign in Office):** Best used when the client is physically in your office. They can complete the e-signature process right there on your computer, ensuring everything is signed immediately.
- 2 Pre-Bind (Signing Link via Email):** Ideal when the client is working remotely or speaking with you by phone. You can send them a secure signing link that they can open on their phone or home computer to complete the e-signature process.

Continued on the next page





1

Confirm and Bind: Use this option when you need to print the application for a physical signature or if you prefer to collect signatures using your own e-signature platform.



The screenshot shows the Aspire Apex web application interface. On the left, there is a navigation menu with options like 'Staging', 'Tools', 'Dashboard', 'New Quote', 'New Endorsement', and 'Resources'. The main content area is titled 'eSign Documents' and contains the following text: 'Your policy documents are available for eSign. Please choose one of the options below.' Below this text are three columns of options: 'Is the customer in your office? They can sign using your computer.' with a 'Sign Post-Bind Now In Office' button; 'Can your customer get an email on their computer or smartphone?' with a 'Send the Post-Bind Signing Link via Email' button; and 'Have customer sign with your own e-sign technology or collect wet signatures.' with a 'Print Post-Bind Documents' button. Above the eSign section, there is a list of documents with 'Download' buttons for each. The documents listed are: PAAZ-026 (04/2023) Aspire New Business Checklist (Post-bind) - POS; PAAZ-033 (04/2023) Power of Attorney - Authorization to Release Vehicles (Post-bind) - POS; PAAZ-074 (10/2025) Roadside (Post-bind) - POS; PAAZ-003 (06/2025) UM and UIM Offer (Post-bind) - POS; PAAZ-002 (05/2025) Application (Post-bind) - POS; and PAAZ-030 (04/2023) AZ Auto ID Cards (Post-bind) - POS. A 'Upload File' button is located below the document list. The bottom of the screen shows a Windows taskbar with various application icons and a system tray with the date and time (10:25 AM 11/12/2025).

1

There are three options to sign the documents. Please choose the most convenient for you and your customer.

2

All documents relating to the policy are available to be downloaded on this final screen.

