

How to Create a Policy (Texas)

Created: June 2026

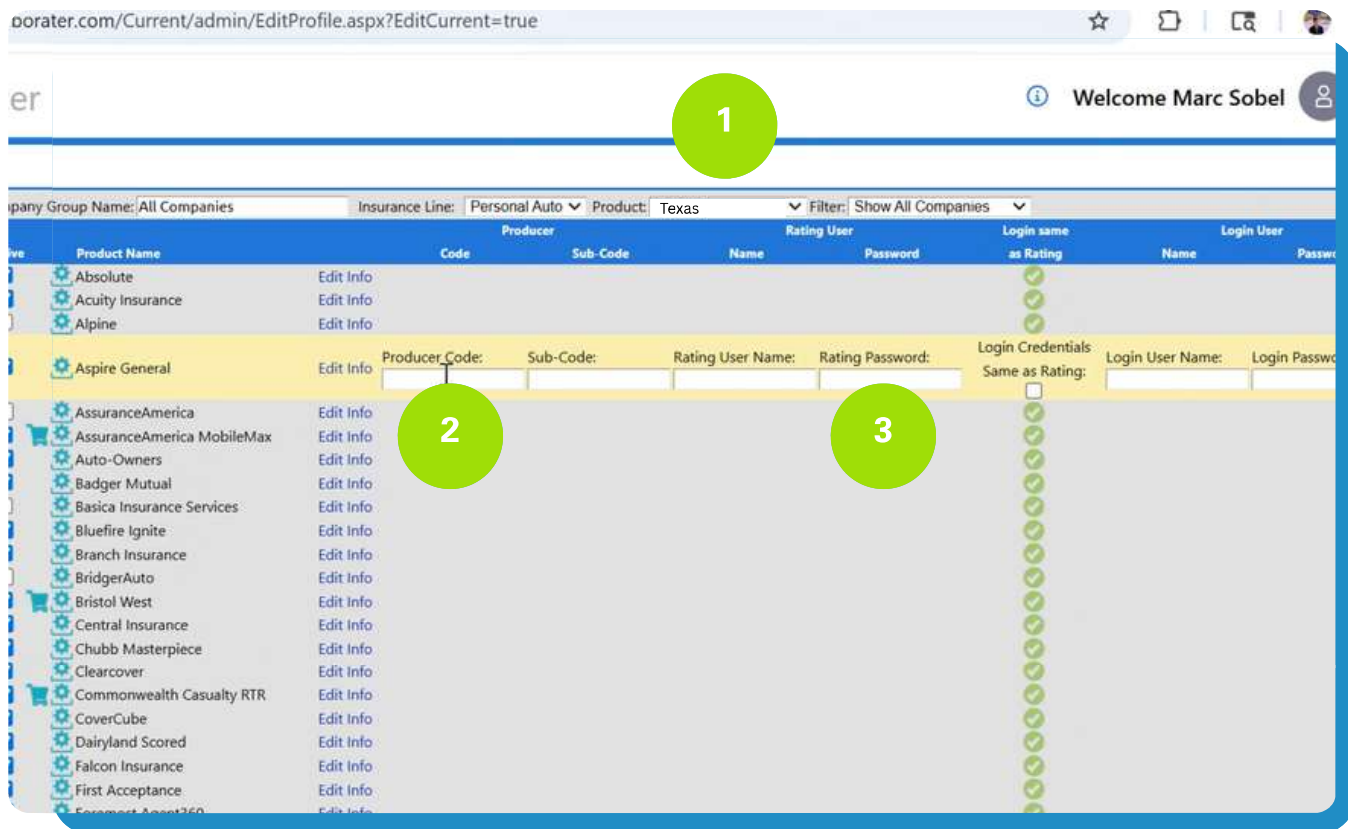


The screenshot shows the Turbo Rater software interface. At the top, there's a title bar with a car icon and the text 'Untitled Quote1'. Below it is a navigation bar with links: 'Contact | Policy | Drivers | Vehicles | Carrier Questions'. On the left, there's a sidebar menu with 'Admin settings' highlighted (marked with a green circle and the number 1). Below 'Admin settings' are other options: 'Users', 'AMS options', 'Current user', 'Edit companies' (marked with a green circle and the number 2), 'Edit agency letter templates', 'Carrier questions defaults', and 'Delete quotes'. The main area displays the 'Driver Attributes' form. It includes fields for 'DL Number', 'View/Edit Violations' (showing 'Violations: 0'), and various driver attributes like 'Prior Insurance', 'Time with Prior Insurance', 'Prior Expiration Date', 'Prior In Agency', 'Prior Insurance Carrier', 'Prior Liability Limits', 'Prior Transfer Level', 'Parent's Policy', 'Time Licensed U.S.', 'Time Licensed Texas', 'MVR Experience U.S.', 'Foreign Licensed', 'Foreign License Experience', 'SR-22', 'SR-22A', 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”

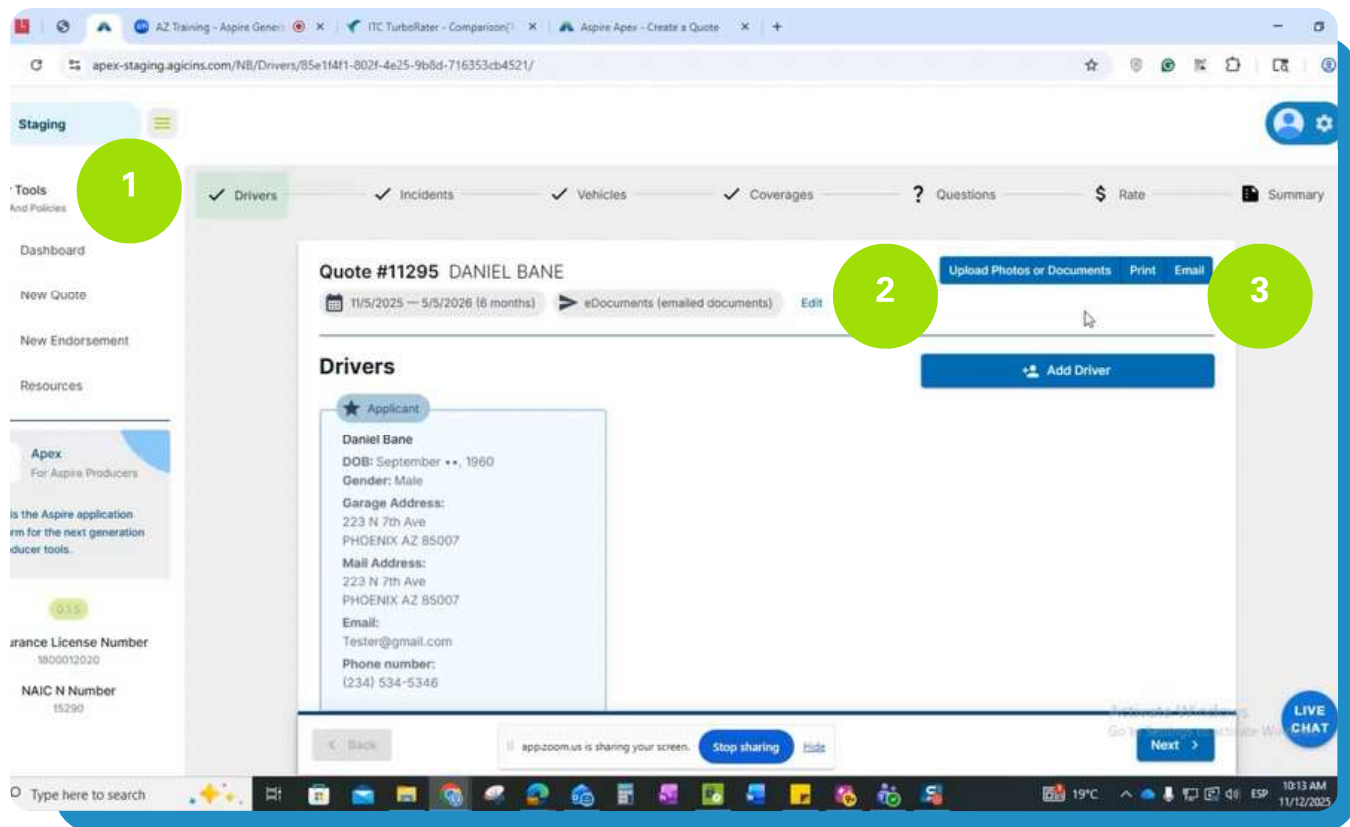
Note: The process to add Aspire will be different in a different Rater. You can also sign in directly in the Aspire system by clicking [HERE](#).



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](#).



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.



apex-staging.agicins.com/NB/Drivers/85e1f4f1-802f-4e25-9b8d-716353cb4521/

1 Primary Named Insured 2 3

1 Name & Address 2 Applicant Info 3 Contact Info 4 Prior Insurance

Name

First Name (Required)
Daniel

Middle Name

Last Name (Required)
Bane

Suffix (Optional)

Garaging Address

Apartment number (Address 2) is required for apartment dwellings.

Address 1 (Required)
223 N 7th Ave

Apartment Number

City (Required)
PHOENIX

State (Required)
Arizona

Zip Code (Required)
85007

Next

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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.

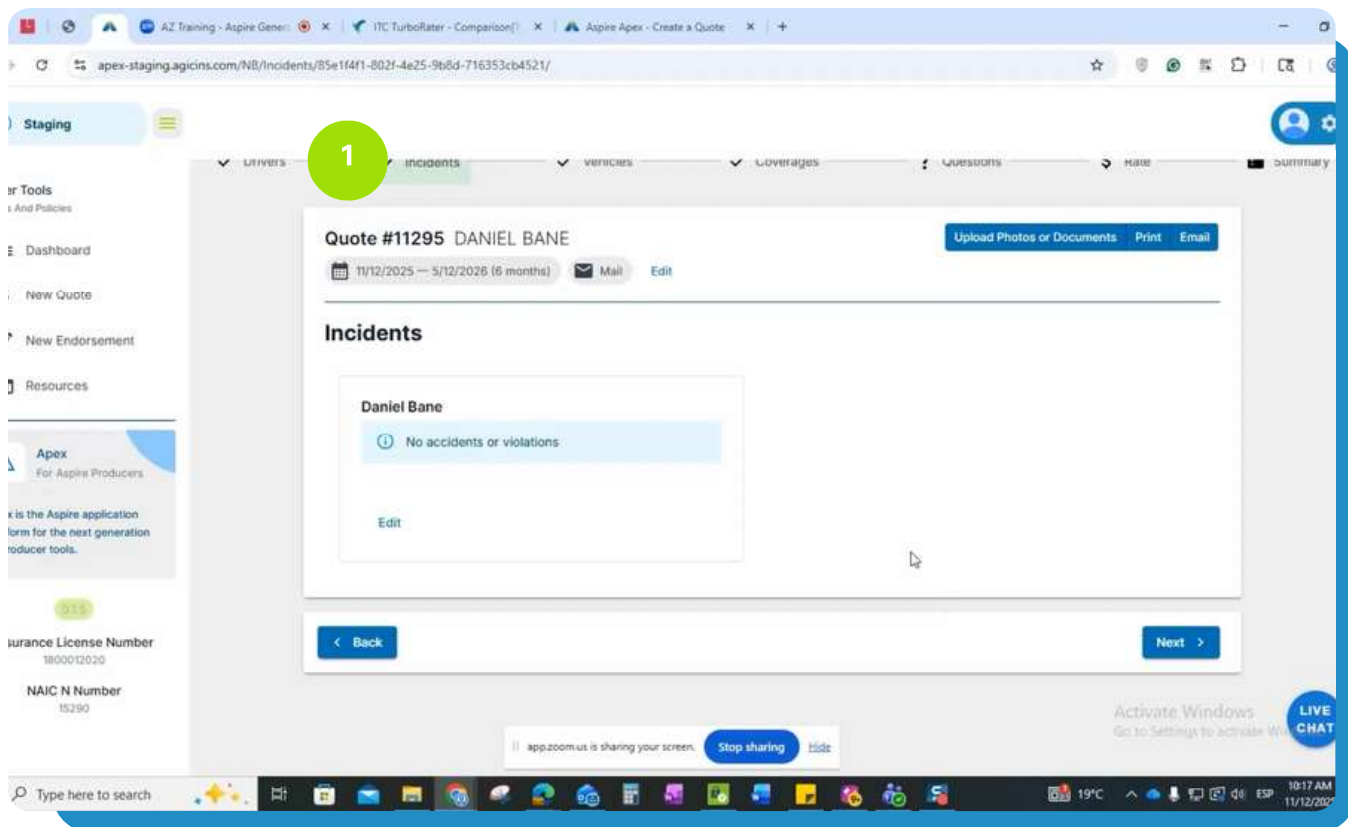
2

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.

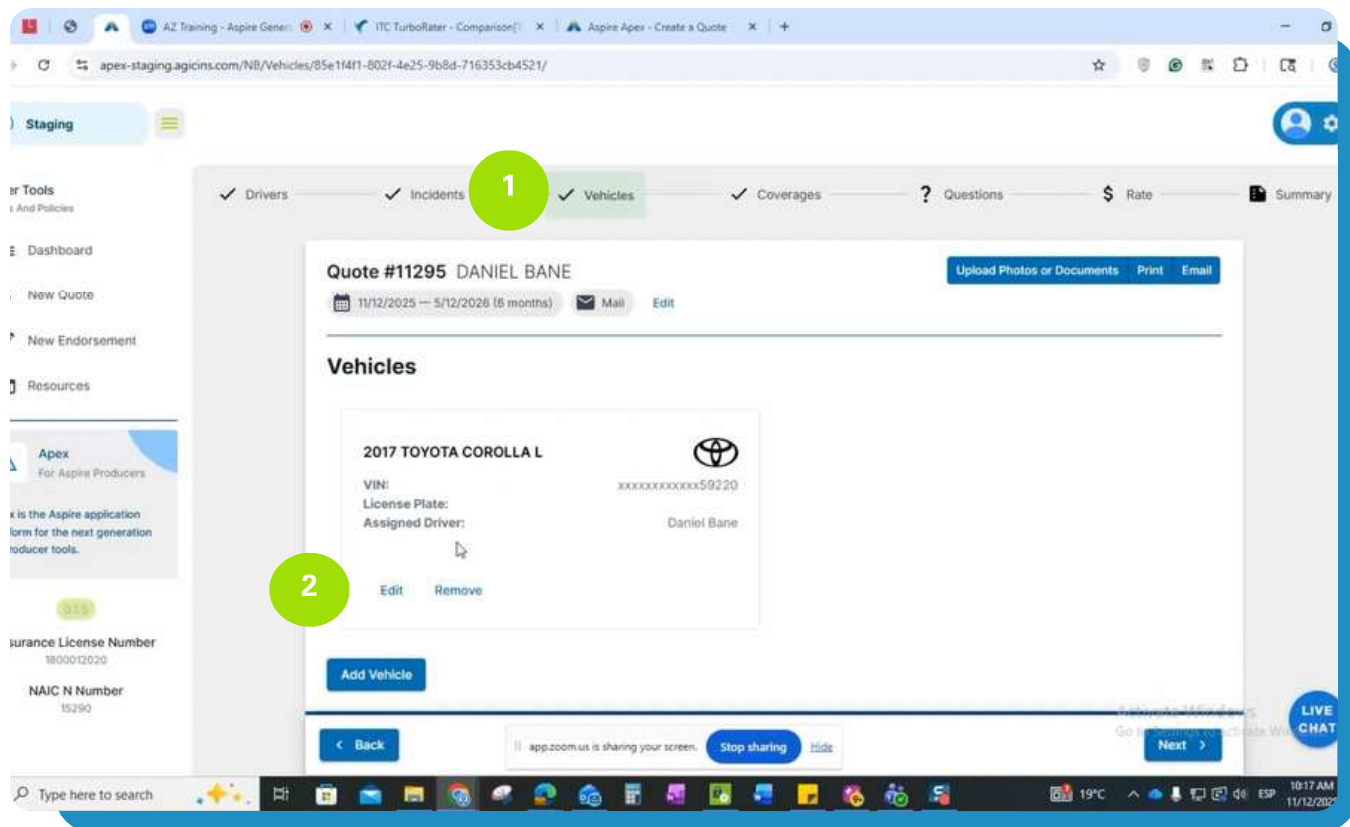
Note: Any changes should be made in your Rater and then bridged over except license type.



1

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



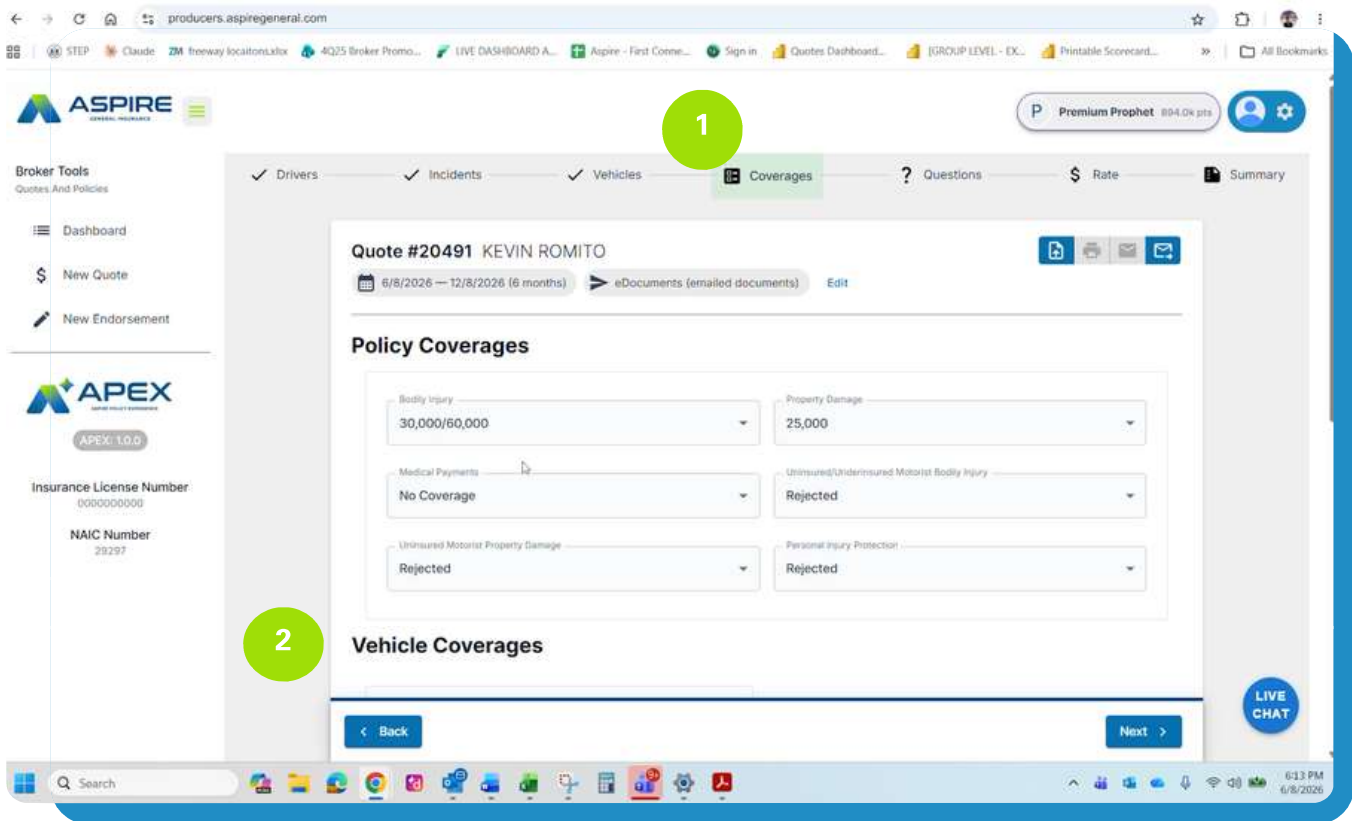


1

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



producers.aspiregeneral.com

STEP Claude freeway locations.xlsx 4Q25 Broker Promo... LIVE DASHBOARD A... Aspire - First Conne... Sign in Quotes Dashboard... [GROUP LEVEL - EX... Printable Scorecard... All Bookmarks

ASPIRE GENERAL INSURANCE

Broker Tools
Quotes And Policies

Dashboard
New Quote
New Endorsement

APEX
APEX 1.0.0

Insurance License Number
0000000000

NAIC Number
29297

Edit Coverage

1 Add Ons

Roadside Membership
Enrolled

For comprehensive & collision coverage, would you like your vehicle(s) covered when it is being operated by a person not listed on your declarations page who is licensed to operate a motor vehicle, does not operate your vehicle(s) on a regular basis and who is not a resident of your household?

YES NO

Would you like to add a deductible discount?

YES NO

Back Next

LIVE CHAT

6:13 PM 6/8/2026

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.



Quote #11295 DANIEL BANE

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

Questions

Underwriting Questions

Are any vehicles used in your business or occupation? Coverage is void during business or artisan use unless such use is indicated and acceptable by Aspire General Insurance Company.

YES NO

Is any vehicle on the policy used for ridesharing (including but not limited to Uber or Lyft) or deliveries (including but not limited to pizza delivery, DoorDash, or Grubhub)?

YES NO

Producer Questions

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

YES NO

I understand all vehicles listed on this policy must be garaged at the same location and that the garaging address is listed on the application.

YES NO

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LIVE CHAT

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) Mail Edit

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
4	02/16/2026	\$526.62
5	03/16/2026	\$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

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	\$600.37	\$487.10	5	\$3,035.85
6-Month Lowest Down (EFT only)	EFT	\$501.49	\$506.87	5	\$3,035.85
6-Month Lowest Monthly	EFT	\$770.84	\$452.60	5	\$3,033.85
6-Month Balanced	NONE	\$660.22	\$538.98	5	\$3,355.12

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

1

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

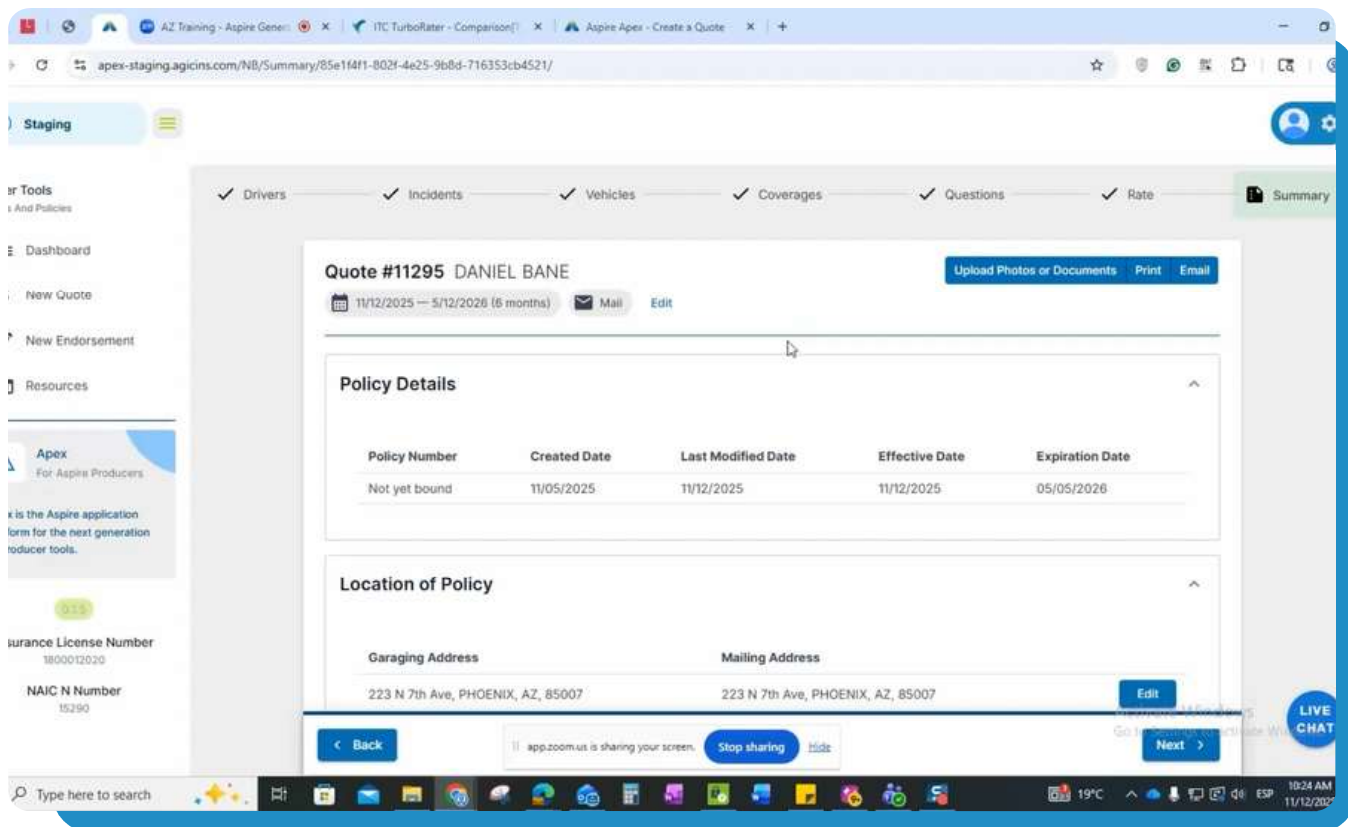
2

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

3

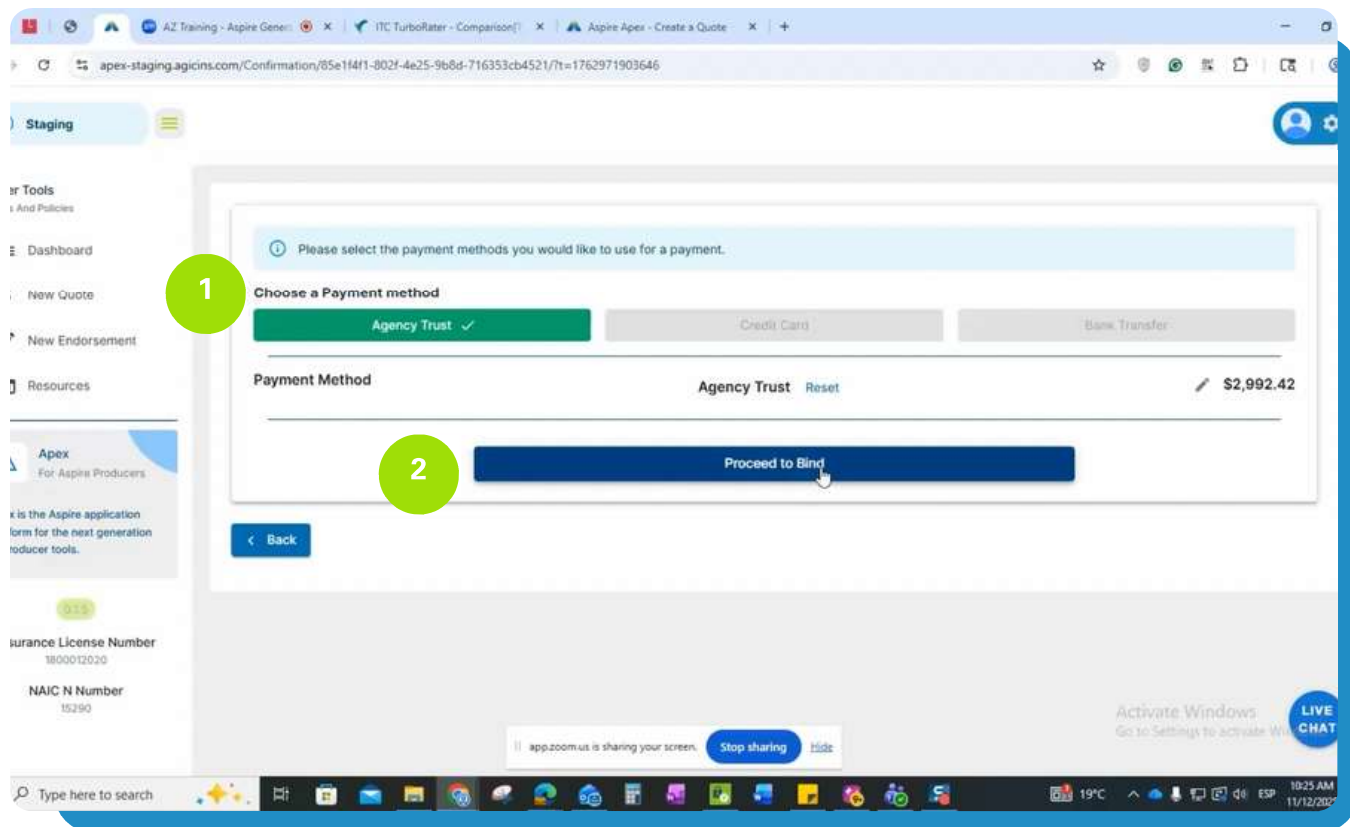
You can review and choose your rate. This section will display the down payment, and the payment schedule.





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).



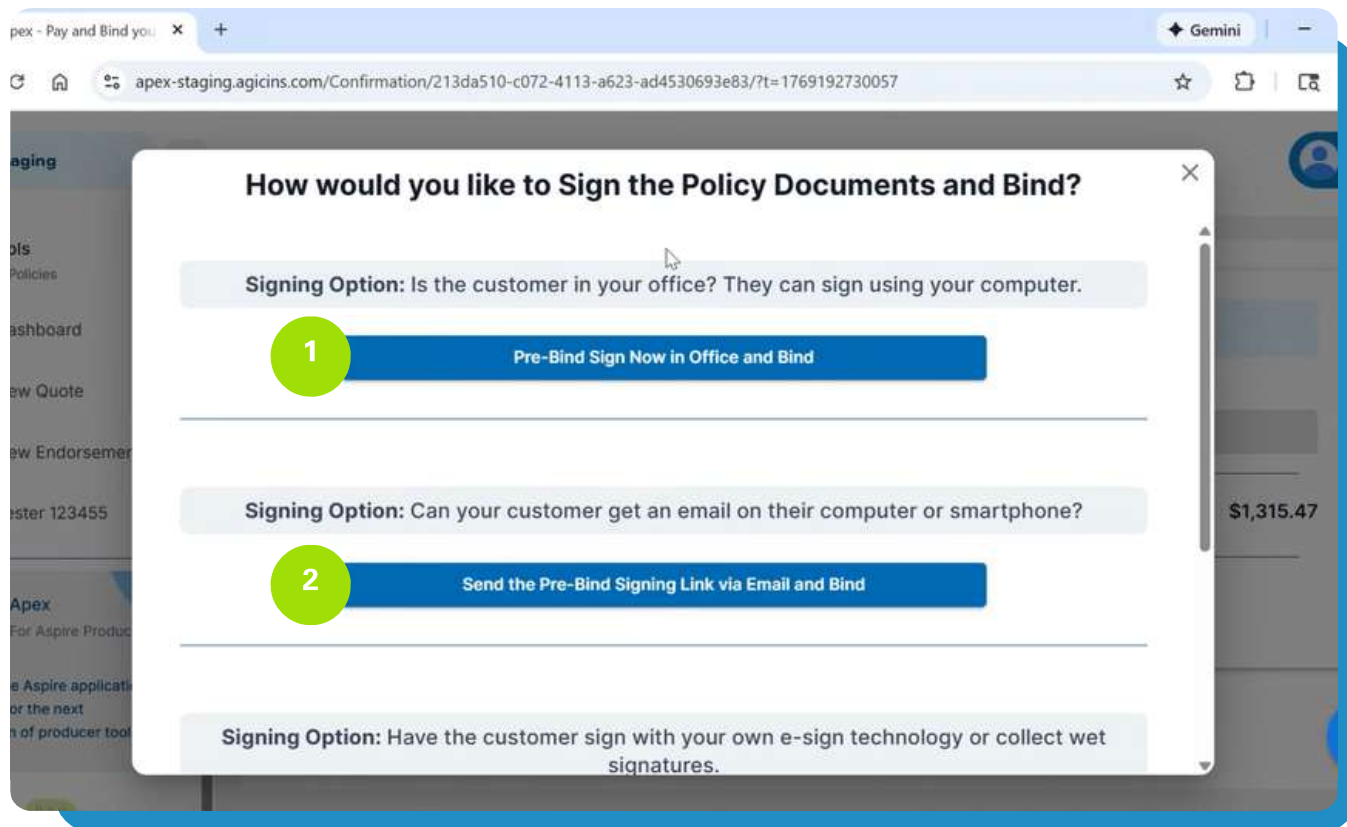
Bind Definitions:

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.

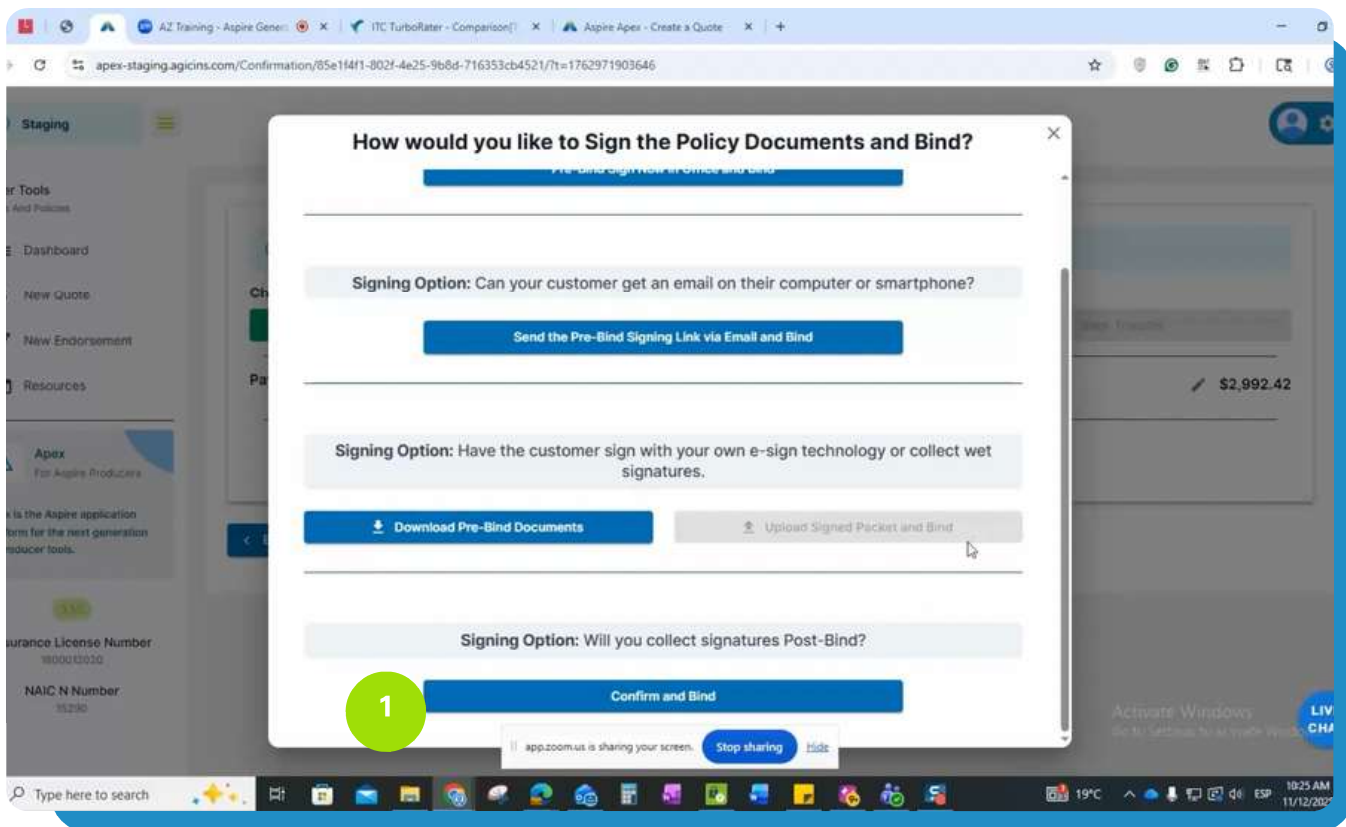




There are three eSignature options that we would recommend:

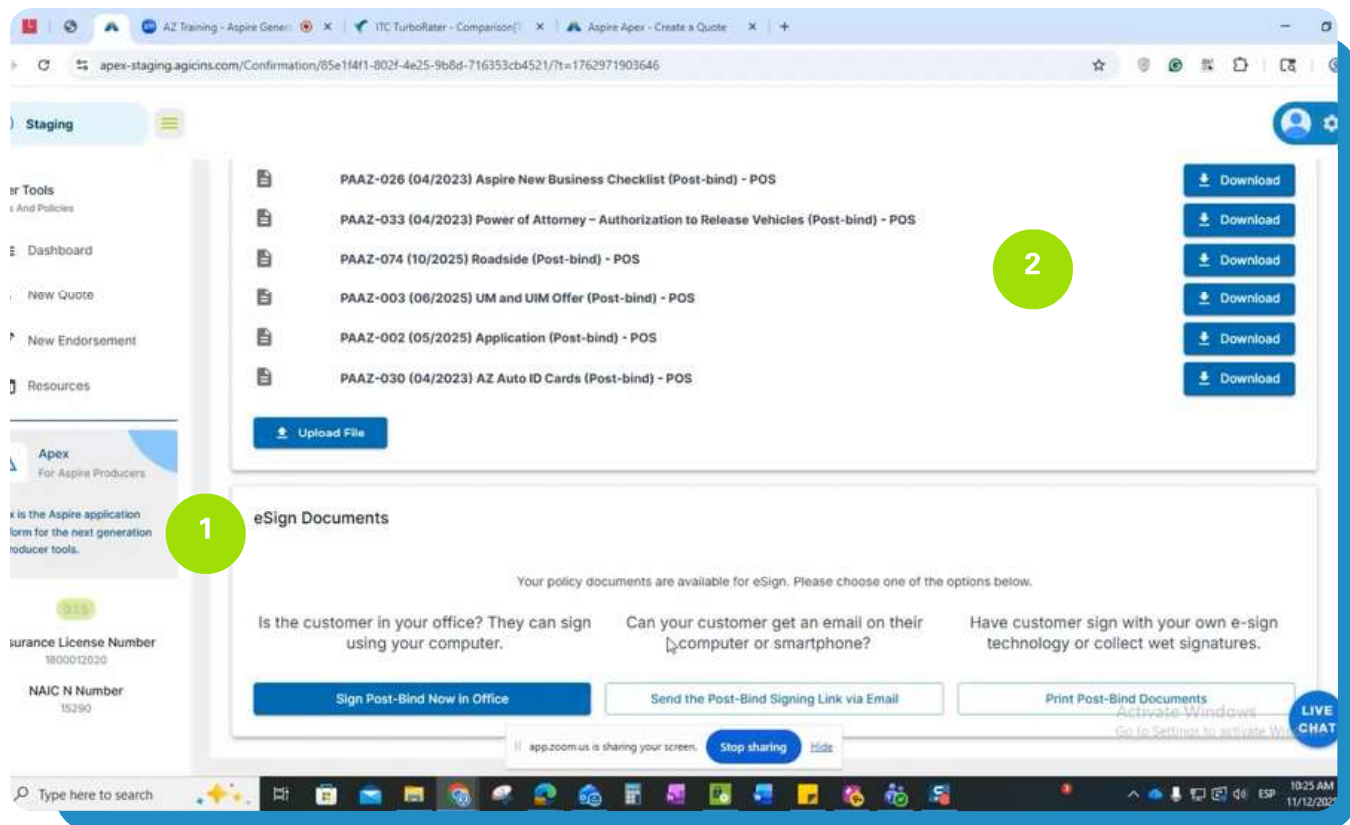
- 1 Pre-Bind (Sign in Office):** Best used when the client is physically in your office. They can complete the e-signature process right there on your computer, ensuring everything is signed immediately.
- 2 Pre-Bind (Signing Link via Email):** Ideal when the client is working remotely or speaking with 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.



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.

