

AMERICAN DRIVING RECORDS, INC.

Zapapp® For Windows User Manual

ZapApp® is a Registered Trademark of
American Driving Records, Inc.
P.O. Box 1970
Rancho Cordova, CA 95741-1970
Phone 916.456.3200 • Fax 916.456.3332

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Welcome to ZapApp® for Windows

Welcome to ZapApp® for Windows, the Insurance industries most comprehensive and versatile Insurance application processing and upload program. Zapapp® for Windows provides a quick and easy way to electronically complete and file your insurance applications. Designed to work with the most popular Raters on the market, Zapapp® for Windows will have a printed application ready for your client to sign within minutes.

ZapApp® for Windows replaces the need of paperwork that used to accompany the application process. The only paperwork that you will see from ZapApp® for Windows is the completed policy. By zapping an application, the Insurance Carrier or its General Agent, receive the needed information faster to bind coverage for the specific Insurance Company you have quoted your customer. **Some** of these Insurance Carriers will even arrange to have the down payment **electronically swept** out of your trust account.

ZapApp® for Windows is completely free to the agent. Software and support are provided to the Insurance agent at no charge. The subscribing Insurance Company pays all processing fees.

As you get appointed with additional Insurance Carriers, the carrier of your new Producer Code will notify American Driving Records.

Note: there are some company's producer codes we can accept directly from you, the agent. Contact our Technical Support Department for more details.

American Driving Records also provides Motor Vehicle Reports & Vehicle Registrations for immediate or next day service. For more information contact our Marketing Department for pricing details

Our Tech Support Department is open Mon-Fri, 6:00A.M. To 6:30P.M. PST and 9:00A.M. To 3:00P.M. PST on Saturday.

American Driving Records

Phone: 916.456.3200 Fax: 916.456.3332 E-Mail: support@mvr.com

Becoming A ZapUser

What is a Zapuser?

- ZapUsers are people that use ZapApp® for Windows and the Internet

What are the benefits of being a ZapUser?

- You'll receive an immediate alert via email whenever a new company or program becomes available through ZapApp® for Windows.
- When a new Zap Update is released, you'll be contacted via email.
- Every month you'll receive the electronic version of ZapNews.

What are the requirements to become a ZapUser?

- The only requirement needed to become a ZapUser is to have access to the Internet and an e-mail account.

How do I become a ZapUser?

- To become a ZapUser, simply visit the Zapapp® for Windows website at <http://www.zapapp.com\zapuser> and follow the links.

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Zapapp® for Windows

System Requirements

- A computer with a Pentium class processor.
- Microsoft Windows 95, 98, 2000, NT, Me, or XP.
- 32 MB of RAM or higher recommended.
- 50 MB free disk space on your hard disk – You may need more depending on the volume of Zapapp® for Windows applications you process.
- A mouse or other pointing device supported by Windows.
- Although any size monitor will work, a 17-inch Super VGA monitor is recommended.
- Any desk jet or laser jet class printer. (For faster and more efficient printing, a laser jet printer is strongly recommended).
- Windows compatible modem (56k modem recommended) or a TCP/IP connection can be used (i.e. DSL, T1, Frame Relay)

ZapApp® for Windows Installation

Version 2.5.9.424 – present

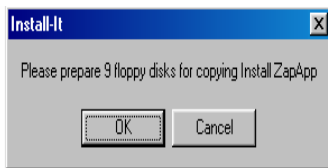
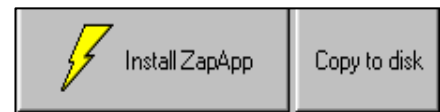


Part 1 –Stand Alone Installation

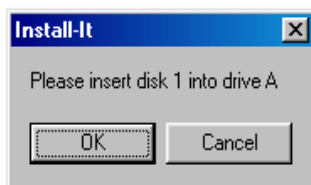
1. Insert the CD into the CD-Rom drive.
2. The CD should start automatically. If it does not, click **Run**. Enter your CD-Rom's drive letter followed by **Install.exe**
For example: Type **D:\Install.exe**, then click **Ok**



3. After a few seconds, you will see the *American Driving Records Install-It* screen. Carefully read the information displayed in the window, then select your option.
Note: If you have a CD-Rom on all PC's please skip to step 7
If you have a CD-Rom proceed with "Install ZapApp"

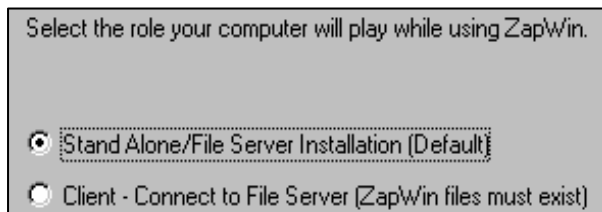


4. If you do not have a CD-Rom on all your workstation, you will need to **create Floppy Disks**. Select the **Copy to Disk** icon and it will prompt you to prepare **Floppy Disks**. Note: The floppy disks will be used for installation on the remainder of your workstations without a CD-Rom. You will be prompted to **insert** each floppy disk, until completion.



5. After the Floppy diskettes have been created, place the first diskette into the floppy drive. Click the Start Button and click **Run**. Type **A:\Setup.exe** then click **Ok**. This will initiate the Installation process.

6. After a few seconds, you will see the *Welcome Screen*. Read the information displayed in the window, then click **Next** when you are ready to proceed with the installation.
7. The Select Components screen will appear. **Important: Most users will need to select the "Stand Alone/File Server Installation."** The "Client – Connect to File Server" installation is only used as part of a network installation of ZapApp® for Windows. Information concerning the "Client" installation can be found on **Part 2** of these instructions. Click **Next** to continue the installation.



8. Setup will now prompt you to choose the destination directory in where to install ZapApp® for Windows. By default it will install to your local drive, unless otherwise specified. *Note: If you are installing to a File Server see the **Part 2, Client – Connect to File Server**, portion.* Click **Next** to Continue.

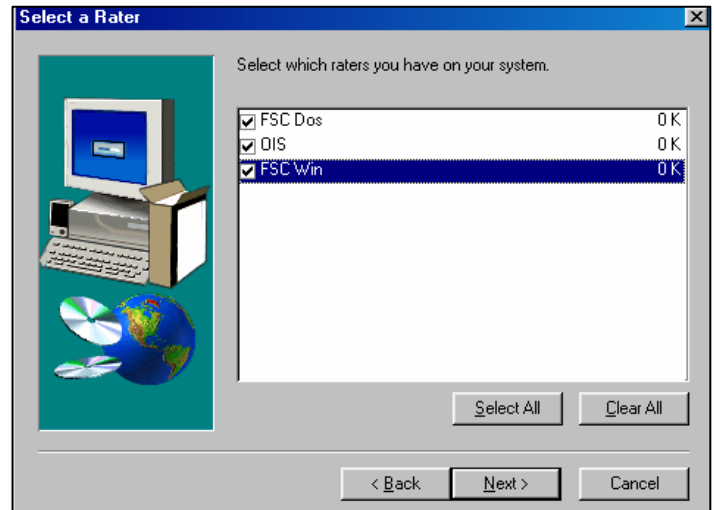


9. Setup will now ask you to specify the Rater that you are using by prompting you with “**Select a Rater**”. Select the Rater, which you wish to use and click **Next**.

10. Setup will now ask you to specify the location of your Rater.

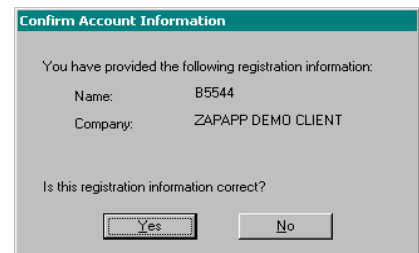
- If your Rater is installed on your local drive, click **Next** to continue.
- If your Rater is installed in another location, click **Browse** and specify the correct location.

Once you have specified the location of your Rater, Click **Next** to Continue.

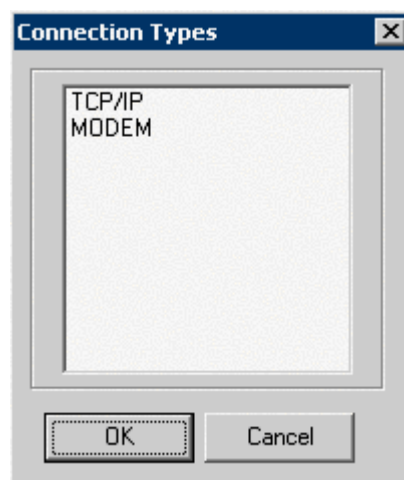
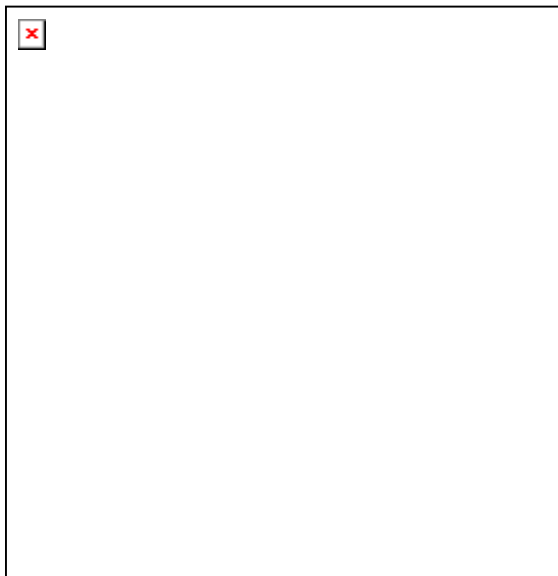


11. Setup will now copy the ZapApp® for Windows program files to the specified destination directory. During the copying to disk phase, you will be prompted to insert the rest of the diskettes. Insert each disk when you are prompted and click **Ok** to continue the installation process.

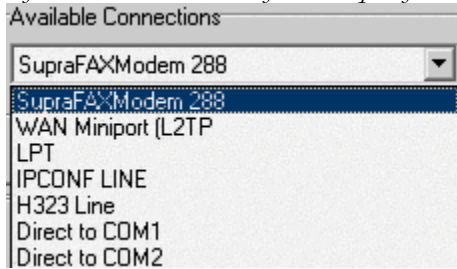
12. You will now be prompted to confirm your account information that will be installed to your ZapApp® for Windows program. If the information shown is incorrect, click **No**, and contact ADR Technical Support. If the information is correct, click **Yes** to continue.



13. The **ADR Communications** window will now appear. Click **Add** and select your method of communication with Zapwin.



14. If you are going to connect via Modem, select **Modem** and click **Ok**. The next screen that appears will ask you to choose your modem. Click on the **drop down arrow** and select your modem. **Note: Your modem will always be the first option to choose from the list.** Click **Next** to continue. The installation will default to the correct phone numbers. Click **Finish**. *Note: If you need to dial a number before you dial out enter it before the number listed, for example if a 9 is needed you would enter a 9, before the 1 in the Host Computer section.*



If you are connecting via **TCP/IP**, (DSL, T-1, Frame Relay, etc...), select **TCP/IP** and click **Ok**. The next screen that will appear will have the correct default Address and Port. Click **Finish**.

NOTE: If you have any questions or concerns as to whether you are connecting to the correct TCP/IP address or dialing the correct phone number please contact ADR Customer Support at (916) 456-3200 ext 2.

15. Setup will display a screen asking of you want to open ZapMenu when you start your computer. If you want always want ZapMenu to open during startup select **Yes**. Otherwise, leave the options unchecked and select **Finish**.

Installation is now complete!!

Part 2: Client – Connect to File Server Installation

After you have installed ZapApp® for Windows to the File Server, the Client – Connect to File Server installation must be performed on each individual workstation to ensure proper execution of the program. To perform the Client - Connect to File Server installation, follow these steps and take note of Step 5:

1. Follow the installation instructions in Part 1 until Setup prompts you to choose an installation type.
2. Select **Client – Connect to File Server** and click **Next**.
3. Setup will ask you to enter a user ID. This ID can be anything you want. The only restriction is that it must be unique. **No two computers on the network can have the same ZapApp® User ID.** When you have entered the User ID, click **Next** to continue.

Page 9

4. Setup will continue the installation process. After confirming your account information, Setup will prompt you to enter the **location of the existing ZapApp® for Windows program**. *Setup will not install the program files to a directory that does not contain the ZapApp® for Windows program.* Select the location of the existing version of ZapApp® for Windows and click **Next** to continue.
5. Setup will continue the Client – Connect to File Server installation. For further installation instructions go to **Part 1, Step 10**. **You may notice that the Client - Connect to File Server installation only requires a certain amount of diskettes, this is normal.** When Setup has finished the Client – Connect to File

Server installation, **you must repeat the process on each workstation on which you wish to operate the ZapApp® for Windows program.**

6. When you have completed the installation process to each workstation, store the software in a safe place in the event it becomes necessary to reinstall some or all of your program files.

If you have any further questions about the installation process or require assistance, please contact ADR's Technical Support Department at the number below.

American Driving Records

Phone: 916.456.3200 ext. 2 Fax: 916.456.3332 E-Mail: Support@mvr.com

Using ZapApp® for Windows with your Rater

If you are using one of the following raters:

(WinFSC) After rating the quote with the selected Insurance Carrier, select Tools, select bridge and then select ZapWin.

(FSC - DOS) After rating the quote, at the print menu, select B to bridge and choose Zapwin. **Note: The FSC Dos Rater is utilized as well as a Stand Alone Rater, such as a comparative Rater for FIC.**

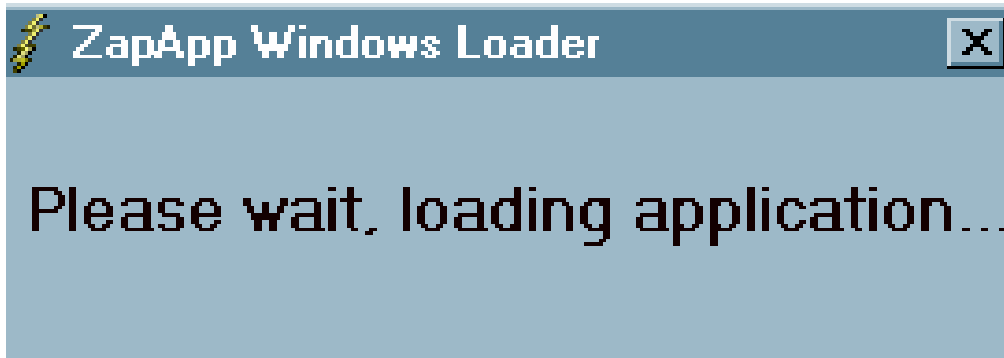
(Multico) After rating the quote, select Export to, choose ZapApp, and select the company to export to.

(OIS) After rating the quote, at the Print/Save Screen Menu, choose Export.

(ITC - Windows) After rating the quote, go to other, choose Export to, and select Zap app.

(AccuWin) Once you have reached the Breakdown section of the quote, select Bridge and ZapWin.

After making the selection for ZapApp® for Windows, the ZapApp® for Windows loader should appear and take you to the application.



Answering Underwriting Questions and Transmitting the Application

When the application appears, a yellow like balloon will pop up with a question. If the question was already answered in the rater, the balloon will appear filled in. Hit enter on the keyboard to continue on to the next question. If the question was not answered in the rater, simply fill it in and hit enter to continue on to the next question. If a question was answered incorrectly, you may edit that answer by simply double clicking on the answer highlighted in blue.

Fake (Faux) Auto Insurance Application

BIG BUCKS INSURANCE COMPANY
P.O. Box 10101 Sacramento CA, 10101-0101

Zap #:
Zap Day:
Zap Time:
Policy#:

Prod Name: A.D.R.
Prod Phone: (916) 456-3200
Prod City/State/Zip: RANCHO CORDOVA CA 95670

Effective Date: 10/23/2000
Time: 12:46P
Term: 12 mos.

Home Phone: (916) 456-3564
Work Phone: (916) 566-5487 X 215

Named Insured - Mailing Address:
JOHN DOE
312 MAIN STREET
RANCHO CORDOVA CA 95670

Garaging Address (if Different):
312 MAIN STREET
RANCHO CORDOVA CA 95670

Residency: Years:

Named Non-owner Policy

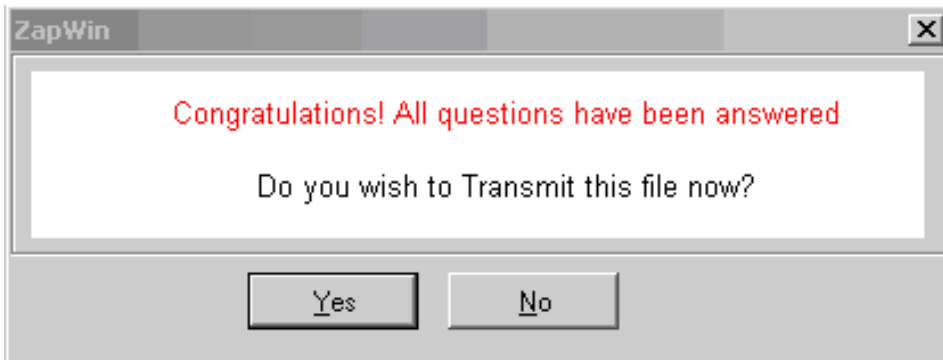
Once all questions have been answered, ZapApp® for Windows will then ask to search for any unanswered questions. Click yes to continue.

Confirm

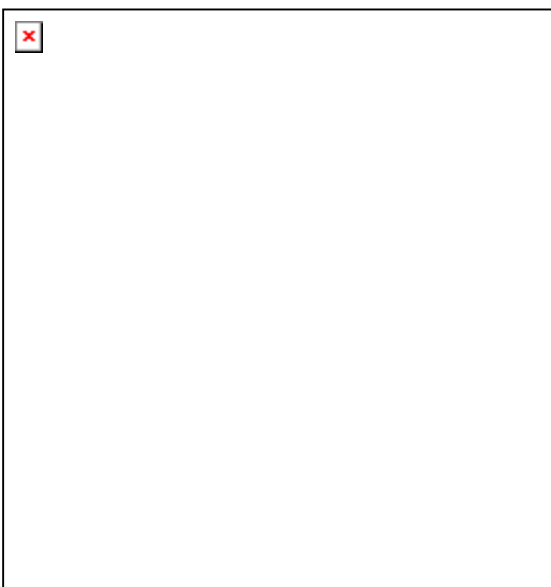
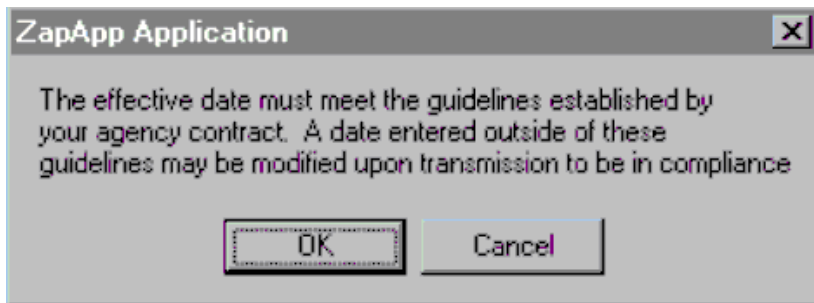
Bottom of application reached. Do you wish to search for unanswered questions?

Yes No

When all questions have been answered, ZapApp® for Windows will then prompt whether or not to transmit the application. Click yes or hit the Enter key to continue on.



After selecting to transmit the application, ZapApp® for Windows will remind you that the effective time and date of the application must be within the guidelines of your agency contract with the Insurance carrier you are transmitting to. Click Ok or hit the enter key to continue.

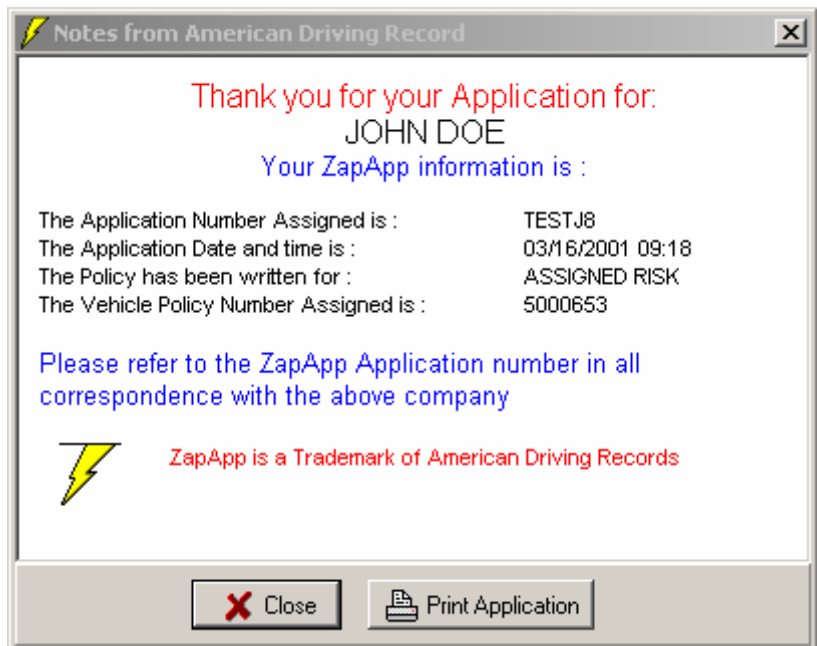


Once all necessary questions have been completed and answered, the application will be saved with the format of the last name .zap (i.e. Doe.zap) in your ZapMenu. Once the application is saved the ADR Com (Communications) box will appear. Once the Transmit button has been selected, the process of sending the application will then begin.

The modem will now be detected and begin dialing out.

If using a TCP/IP connection, it will connect and you will receive back the response from below.

Once the application has been sent, a note from American Driving Records will then confirm that the application has been successfully transmitted and received. ZapApp® for Windows will also give the option to print the application. Click on the Print application button to print out the application.



Using ZapApp® for Windows Toolbar

Below is the ZapApp® for Windows toolbar, (*which is located at the top of every application*). This will explain the different tasks and options available in the ZapApp® for Windows program.



Figure 1

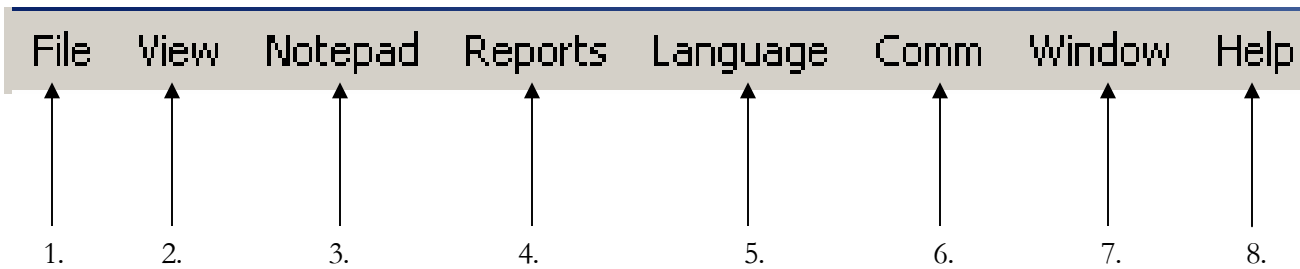
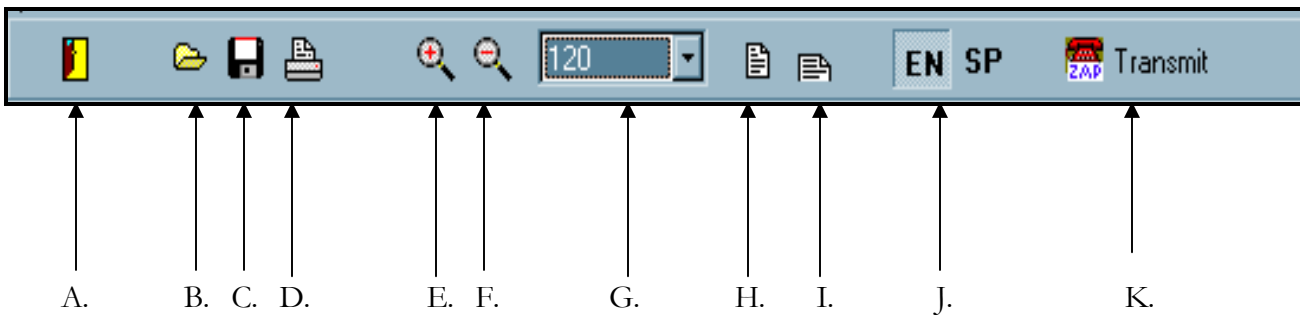


Figure 2



What's it for?

Figure 1

1. **File:** Allows you to open, close, save, transmit, or print an application. Also allow you to setup your printer, see agency information, open recent files, and to exit the program.
2. **View:** Allows you to zoom in or out of the page, go back or forward on with the questions, and to go to the previous or next page.
3. **Notepad:** Allows you to open a notepad to add any comments or miscellaneous information, to be sent to the Insurance Carrier.
4. **Reports:** Allows you to read and print the Consumer Auto, Repair Auto, and Home Guides.
5. **Language:** Option to choose between a Spanish or English application through Orion.
6. **Comm:** Opens up the ZapApp® for Windows setup wizard, which allows you to change the modem settings in ZapApp® for Windows.
7. **Window:** Allows you to change the appearance of the application and switch between files.
8. **Help:** Allows you to see help contents of ZapApp® for Windows, enable companies, check the version of ZapApp® for Windows, and Update versions.

Figure 2

- A. Exit the program
- B. Opens a ZapApp® for Windows application
- C. Save the file
- D. Print application
- E. Zoom in (Closer look)
- F. Zoom out
- G. Shows the full page height on screen
- H. Shows the full width on screen
- I. Application fills the screen
- J. Language currently selected **Spanish translation available on Orion Auto.*
- K. Transmit the application

Using the ZapMenu

Below is the ZapMenu toolbar, which can be accessed by double clicking on the airplane icon on your desktop. This section will explain the different tasks and options available in the ZapMenu program.



Figure 1

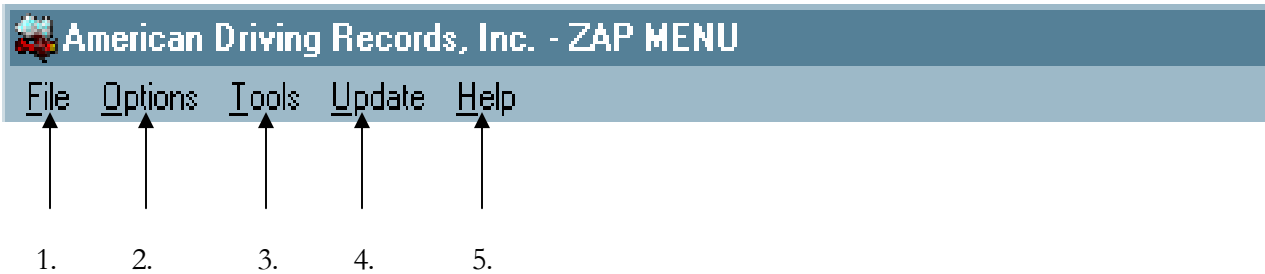
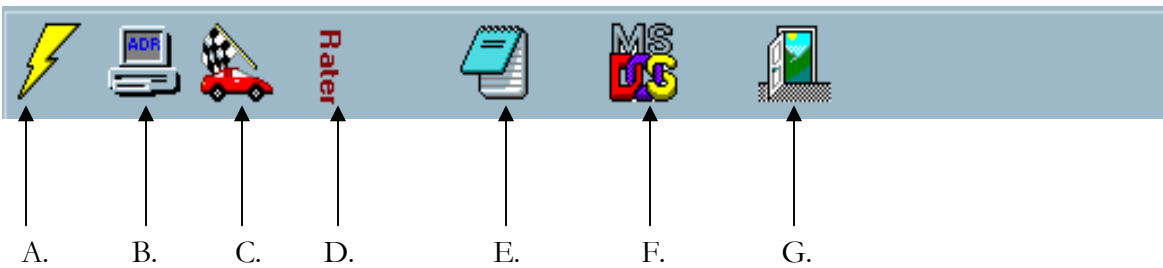


Figure 2



What's it for?

Figure 1

1. **File:** Allows you to open and delete applications, print applications, and exit the program.
2. **Options:** Gives you the option to sort your applications, and configure the ZapApp® for Windows program.
3. **Tools:** Opens up the ZapApp® for Windows setup wizard, to change the modem settings in ZapApp® for Windows.
4. **Update:** Allows you to download and install updates.
5. **Help:** Allows you to see help contents of the ZapMenu, print your available ZapApp® for Windows companies, go to the ZapApp.com web site, and check the current version of your ZapMenu and ZapApp® for Windows.

Figure 2

- A. Opens ZapApp® for Windows
- B. Opens your Overnight Motor Vehicle Report program. (If installed)
- C. Opens your Instant Motor Vehicle Report program. (If installed)
- D. Opens your Rater.
- E. Opens up the notepad
- F. MS-Dos prompt.
- G. Exit ZapMenu.

Note: In order to utilize the Motor Vehicle Report icons, the program must be installed. Contact American Driving Records Marketing Department for more details.

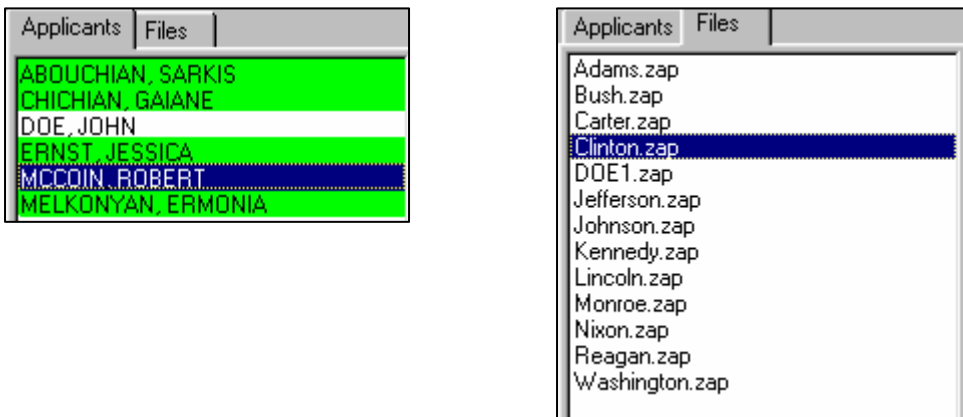
American Driving Records

Phone: 916.456.3200 Fax: 916.456.3332 E-mail: support@mvr.com

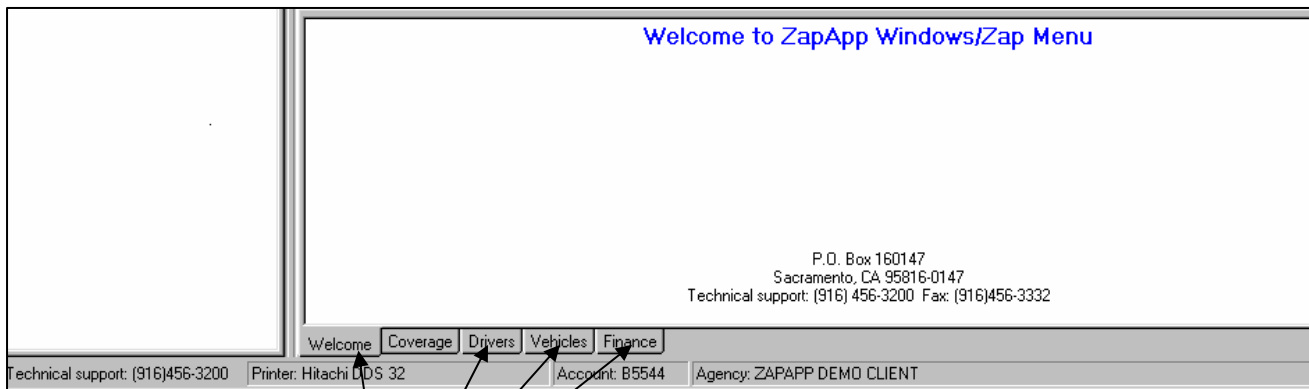
Using ZapMenu

ZapMenu provides a quick and easy way to access previously transmitted and untransmitted applications as well as access to other ADR software products. By clicking one of the names under the [**Applicants Tab**], you can view the Zap number, Zap date and transfer status of the file. Double click on the applicants name to view all information on the application. To open a pre existing application, highlight the applicant by clicking on the applicant's name, right click and select open. This will also give you an option to open or delete the file in ZapMenu.

Note: Highlighted names have been transmitted; unhighlighted names have not been transmitted.



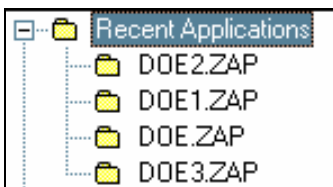
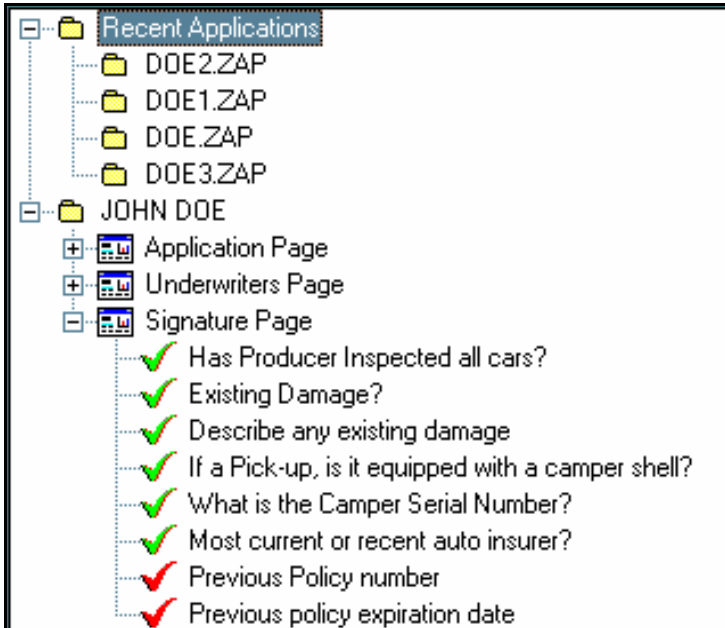
By selecting the Files Tab, a list of all the applications that you have saved will be displayed.



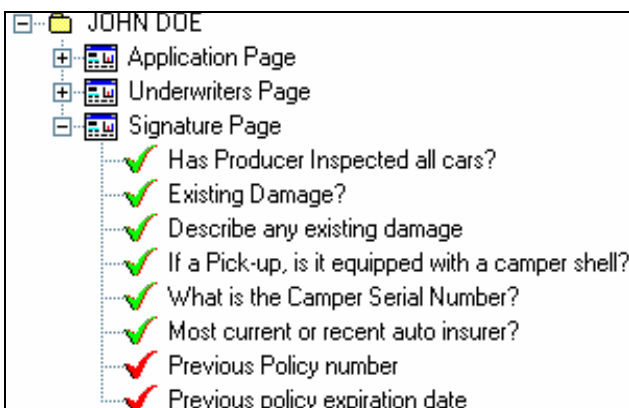
By selecting one of these four tabs, you can instantly view the number of vehicles covered, all of the drivers covered, the amount financed, or the type of coverage for the highlighted name.

Using Zapapp® for Windows

Zapapp® for Windows now provides a quick and easy way of viewing and printing all transmitted and untransmitted applications.



To open up a recently transmitted application simply click on the cross next to the Recent Applications folder, select the name of the application to be opened, and double click. Zapapp® will now load the selected application onto the screen.



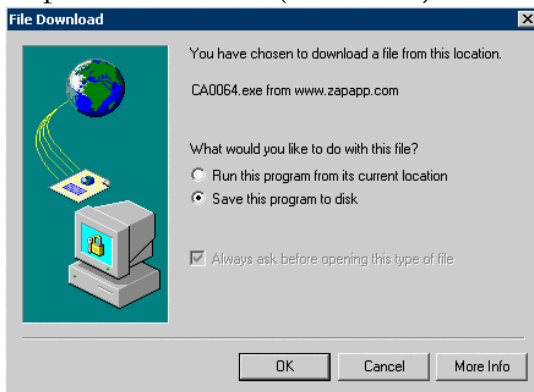
The Application will appear in a tree format, which will allow you to select and view the different pages of the application.

Note: not all pages will be visible until the application has been fully transmitted, at which time the application will be able to be printed out completely.

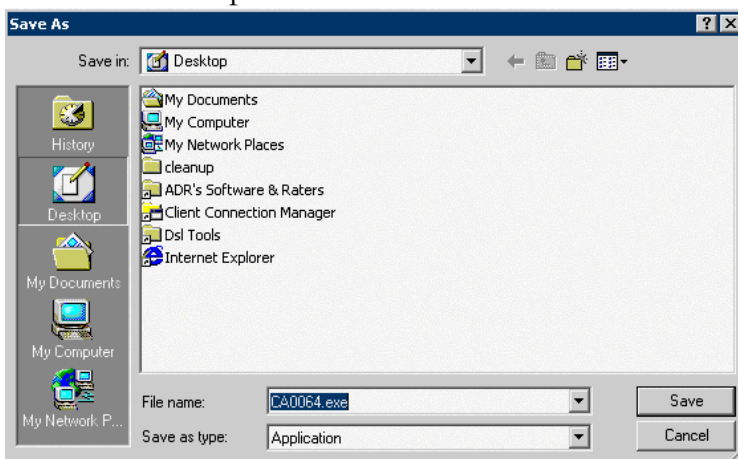
Updating via the Internet

When you need to update your ZapApp® for Windows program you can choose either of the 2 following methods. The first is updating directly from our website.

1. Connect to the Internet and go to <http://www.zapapp.com>
2. Click on the Link that says **Update**.
3. It will now take you to the update page for ZapApp. Click on the Link that says “**ZapApp® for Windows Updates Only**”.
4. A new window will open up and will ask you to select the state in which you are updating your program for.
5. A new screen will appear. Click on the Link that says State **Full Update**.
6. Once you click on this link a window will appear asking what to do with the Zapwin download. (See below)



7. Select “**Save this program to disk**” and click **Ok**.
8. The download will now ask you where to save this file to. *Note: ADR recommends that you save the file to your desktop for easier access.* Click Save and it will begin to download the Update.



9. Once the download is complete, look for the new icon on your desktop and double click on it to begin installation.

The Second method of Updating your ZapApp® for Windows program is the following:

Phase 1

- If you are not already connected to your Internet provider, please do so now.

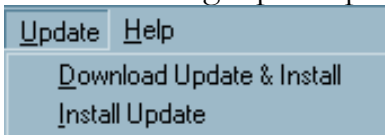
- Open ZapMenu for Windows, by clicking on the **ZapMenu** Icon.



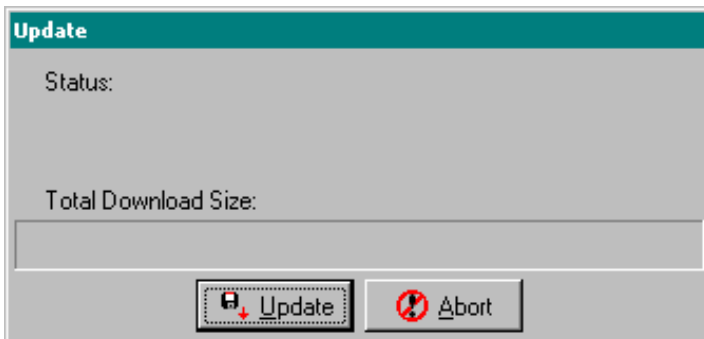
- Now select the **Update** option at the top of your ZapMenu toolbar.



- After selecting Update please click the **Download Update and Install** option.



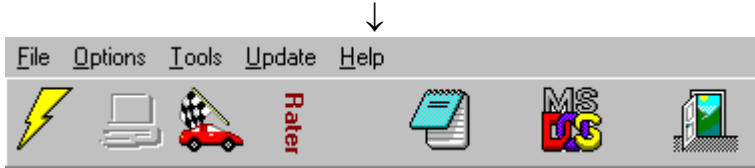
- Click **Update**.



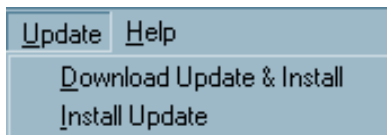
- When the download has completed, click **Close**.

Phase 2

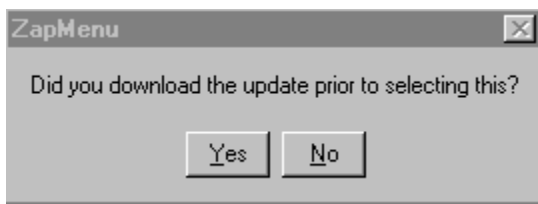
- Again select the **Update** option at the top of your ZapMenu toolbar.



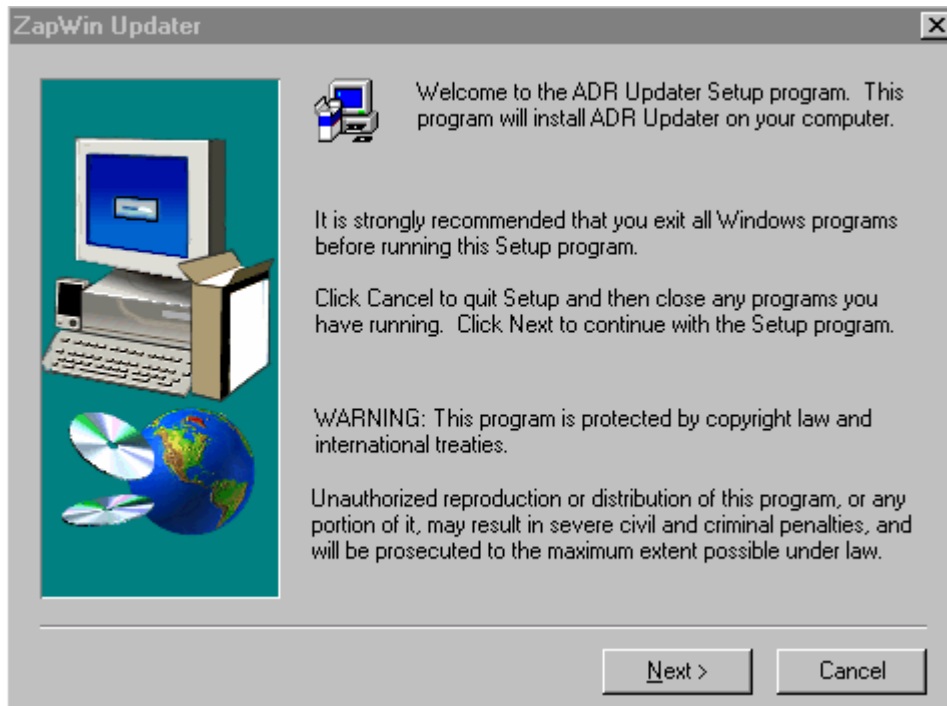
- After selecting Update, please select **Install Update**.



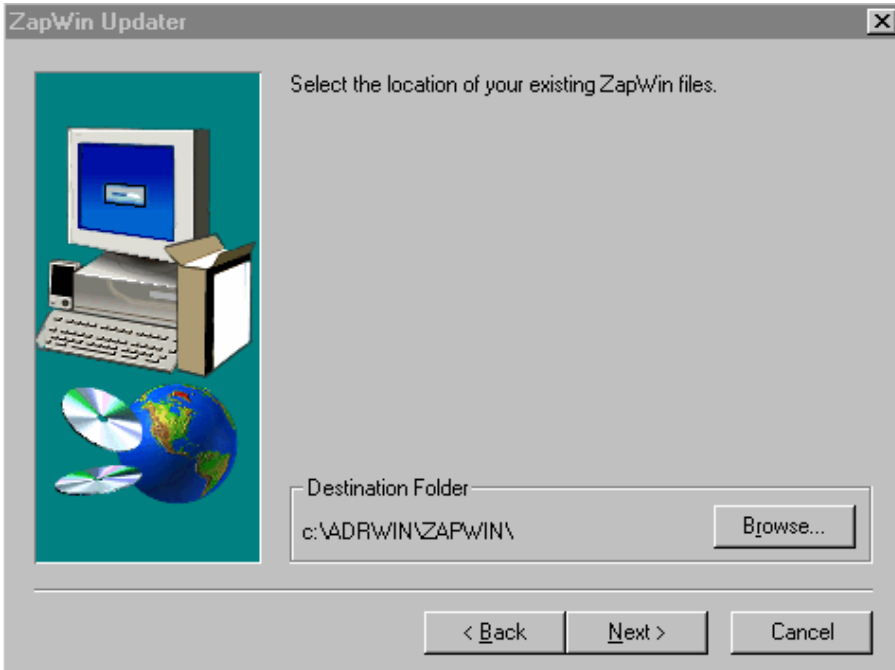
- If you have already downloaded the Update, select **Yes**.



- Once the ZapApp Updater is started, select Next.



- Locate your existing ZapApp® for Windows Software. The Updater will automatically pull the existing location from your registry, if the following location is incorrect, select Browse, select the appropriate drive, select ADRWIN, and select the final directory, ZAPWIN. After selecting the ZAPWIN directory Click on the **Next** button.



- Once the Update has installed, select Finish.



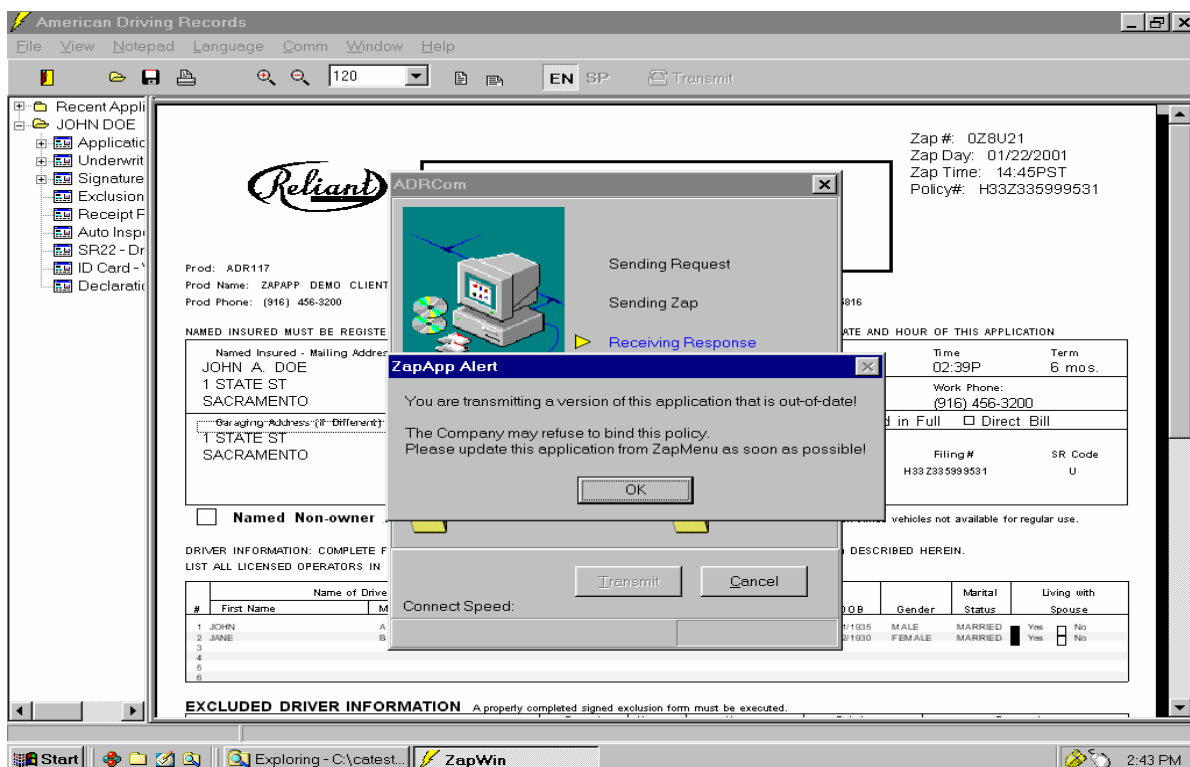
Congratulations you have just completed your ZapApp® for Windows Internet update

ZapApp®'s New Update Process

version 2.5.9 – present



1. As of February 1, 2001 we are Distributing ZapApp® for Windows version 41. The version is listed in the lower right hand corner of the ZapMenu screen.
 - If the version of ZapApp® for Windows is not listed on the screen, please install the newest version of ZapApp® for Windows.
2. **New ZapApp® Companies** - When new companies are added to the ZapApp® program, the company will provide to ADR a list of producers. ADR will mail an update disk to each producer that will add the New Company.
3. **Changes to ZapApp®** – If there is a change to an existing company's application in ZapApp® you will receive notification: (see picture below)
 - When transmitting an actual application to ADR, if there is an updated application, the ZapApp® program will notify the user of the new application and instruct the user to complete the updating of ZapApp®. (Note – you are not required to obtain the update immediately.)
4. To perform the update, you must first connect to the Internet. If you do not have Internet access, contact ADR Tech Support. After you have connected to the Internet, open the **Zap Menu for Windows**. Click **Update**, and then **Download and Install Update**. The **ZapWin Update Setup Wizard** will guide you through the update process.
5. **Sign up as a Zap User!!!** When there are changes to the ZapApp® program, e-mail will be sent to all registered notifying each user of the update to the program. This e-mail will provide the registered user with instructions to the update process. **To become a registered ZapApp® user, visit our website at www.zapapp.com and select the registration option.**



Frequently Asked Questions

Q: *During the program installation, it gives me a choice, “Stand Alone” or “Client Connect to File Server”, which one do I chose?*

A: **If you are installing ZapApp® for Windows to a network, you must install to the server first. Always install as a “Stand Alone” when installing ZapApp® for Windows to the server. If you are installing to a single computer that is not connected to a network, you should also choose “Stand Alone”.**

***When installing ZapApp® for Windows to client workstations on a network after file server installation, you should always select the “Client Connect to File Server”. This will allow your office to share ZapApp® for Windows Applications.**

Q: *I received a “Data Transfer Error” during the installation. Does this mean that I have a bad set of installation disks?*

A: **This is a common error, which can be easily remedied. Before proceeding with the installation, simply check each workstation for the “small, yellow lightning bolt”, in the bottom right corner of the screen. If this icon is showing on any of the workstations, you should right-click on it. Now left-click “Unload ZapMenu”. Now you should be able to install the ZapApp® for Windows program.**

Q: *When installing ZapApp® for Windows, the program gives a list of modems to choose from. My modem isn’t listed. Which one should I choose?*

A: **The Hayes Ultra/Optima 144 setting should work for most standard modems. If this fails to work, you can also try using the US Robotics Sportster 28,800 modem*.**

**When prompted to select your modem from the list, click on the back button, and in its place of directing it to the comm port, click on the down arrow and select your modem. (It should be the first item on the “drop down” list.)*

Q: *When bridging to ZapApp® for Windows I receive the error “You have chosen a company not supported by ZapApp® for Windows.” What should I do?*

A: **There are two possible reasons for this error. It’s possible that you have indeed chosen a company that ZapApp® for Windows does not support. The second possibility is that your version of ZapApp® for Windows is out of date. You can easily update your current version of ZapApp® for Windows via the Internet. See page 18 for more information**

Q: *Can I print my Application before transmitting?*

A: **Yes, the application will print out the first three pages of the application, but the App must be successfully transmitted in order to print the entire application.**

Q: *When do I update my software?*

A: **American Driving Records releases updates every month, for more information see page 16.**

Q: *Once I am appointed to a new Insurance carrier; what do I need to do to use ZapApp® for Windows?*

A: **American Driving Records must be notified by the Insurance carrier of your agency’s producer code before you can transmit electronic applications.**

Note: there are some company’s producer codes we can accept directly from you, the agent. Contact our Technical Support Department for more details.