

# **ABS 3 User Manual**

Including

ABS Agency Builder®  
ABS Document Manager  
ABS Receipt Manager  
ABS ACORD® forms  
ABS Email Sender  
ABS Carrier Gateway  
ABS in the Cloud  
SMS Text Messaging

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## **PREFACE**

ABS Agency Builder automates the redundant tasks required by a well-run Insurance Agency. It is designed to perform exactly the same when running on computers in an office, or running in the cloud – accessed anywhere the Internet is available<sup>1</sup>. It can be used by a one person office, or an office with dozens of simultaneous users. It includes the full complement of ACORD® forms, as well as numerous insurance forms that supplement them. It also includes an advanced template-driven word processor with a large library of standard business letters that can be printed and mailed, or emailed directly from the software. The built-in web browser is designed to access carrier websites and partially automate retrieval of policy information. The number of business reports and custom queries is staggering, and provide management capability far beyond a simple database.

Automating your tasks comes from the intelligent use of the data you've acquired and the initial setup you must do. As an example, an initial setup task would be the entering of information about the insurance carriers you represent, and the policies you sell for them. For more details, see the setup sections in this manual. Following those instructions will yield smooth operation.

We mentioned ACORD® forms earlier. Because most agents are quite familiar with them, we'll use that feature as an example of the benefit of complete information. We've seen systems that print great looking ACORD® forms – as long as you enter a bunch of information every time. The ABS philosophy is to enter information once – not over and over. The information saved about a policy is automatically entered on forms, in letters and emails, used in reports and elsewhere. Let's take a Form 25, for example. It is possible to create one without filling in any fields on the form, or at least filling in very few. It is literally possible to create a completed form 25 in less than one minute.

The key to taking advantage of all this automation is making sure the information in ABS Agency Builder is complete and accurate. For example, the program can't automatically put certificate holder information on an ACORD® form if it hasn't been entered. However, once entered, certificate information will automatically be entered for you, anywhere it is needed – any form, any report, anywhere. Likewise, when creating an invoice, ABS can't insert premium, or anything else, if it has not been recorded in the policy information. If it is in the policy information, you won't need to enter it again on receipts, invoices, or payment reminder letters or emails.

Perhaps this has been a long way of saying, *garbage in – garbage out*. Automation means using existing information efficiently. It doesn't mean creating information out of thin air. We hope you enjoy using ABS Agency Builder. It was created to make your life easier.

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1 ABS Cloud access is available via a 3<sup>rd</sup> party ABS strategic partner. However, you can contract with any other hosting company if you wish. If so, we will charge time and materials for any unusual support they might require.

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# **TECHNICAL SUPPORT**

## **Topics covered by technical support**

Our technical support is limited to helping with installation and operation of ABS Agency Builder, and product training. We do not provide support for your network, your hardware, Windows™, or programs supplied by other vendors.

## **Before you call**

Use the Manual or ABS Help. They will eliminate the need for most phone calls. Naturally, if you can't find your answer there, please contact us.

If you call us for help resolving a problem, be prepared to answer any number of diagnostic questions. Please:

- Do not interrupt our support to take other calls. If we are placed on hold for an extended period, we will disconnect so you can call back at a more convenient time.
- Place your call from the desk of the computer that is having the problem.
- If possible, have ABS Agency Builder running when you call. If not, have the exact wording of all error messages that were displayed before the system became inoperable.
- If you are calling on behalf of another user, make sure that person is with you so they can help diagnose the trouble.

## **Answers to your questions**

The most efficient way to get an answer to your question is via email. We attempt to reply the same day (often within a few minutes). DO NOT send an email without a description of the problem, or a complete question. If we see that an email response will be complicated or hard to understand, we will call you. If you just ask us to call you, your request will be considered after we handle proper requests. We don't discourage your phone calls, but email is usually more cost effective for you and us. Remember; if you want a good answer, ask a good question. If an error message is being displayed, we will need the EXACT wording of the message, and details of what actions caused it.

## **Making Suggestions**

ABS Agency Builder has become a great agency tool because we encourage suggestions. We try to include new ideas from agencies where possible, and where the suggestion has broad appeal. To be considered, your suggestions should be in writing. Oral suggestions are not ignored, but are usually forgotten. Written suggestions serve two purposes: 1. They give us something to file in our Ideas folder (conversations can't be filed), and 2) they cause you to think about the suggestion (ideas come to us better formed when you write them down).

Obviously, suggestions can't be implemented immediately, so don't call us. Send them via email. If you call with a suggestion, we will probably ask you to put it in writing. Naturally, we want you to call if you need immediate help because a system is down, or you can't get something to work properly.

We usually do not acknowledge receipt of suggestions, nor do we indicate if, or when your suggestion will be implemented. In many cases your suggestion will have already been submitted by another office, but that should not prevent you from making suggestions. Our criteria for consideration, in no particular order of priority, is:

- The feature is mandated by Statute or Company policy or procedural changes.
- The feature being suggested must have broad appeal to all agents.
- The feature's value must justify the amount of development effort.
- The feature must not require a significant redesign of our software or database.
- The feature has great value in marketing our product, even though minimal value to an agency (high perceived value versus actual value).
- The feature must be consistent with the established goals and direction of Agency Business Systems, which is to provide easy-to-use software that will satisfy the majority of agency management issues.

# SOFTWARE UPGRADE POLICY

Agency Business Systems maintains a policy of continuous enhancement development. Software updates within a major release, are provided free to active users. Those whose license fees are not current are considered Inactive Users, and will not be able to run ABS Agency Builder, even if the most recent enhancement has been installed.

Periodic, unscheduled releases are posted on our Internet web site, and may be freely downloaded. ABS Agency Builder will notify you when a new release is available. The software is only available via an Internet download.

## IMPORTANT TERMS

While you must have an understanding of standard Windows and Insurance terminology, ABS Agency Builder 3 introduces a few terms you must understand before the remainder of the document will be meaningful.

**Server:** Server is a confusing term because it can refer to a server computer (hardware) or a server application such as a database server (software). We will avoid using server to mean hardware. In version 3, the database server's name is Firebird. It is automatically installed when you install ABS Version 3 on your system.

**Open-source:** A software licensing philosophy that promotes zero licensing fees. Open-source software is normally developed by programmers who volunteer their time. They are coordinated by a project leader. This concept yields high quality, yet affordable software. Firebird is open-source software that often exceeds the performance of expensive commercial products.

**Host:** This term always refers to the computer (hardware) where the database is located. Before installation you must determine which computer will be the host. This must be the first computer on which you install ABS Version 3.

**Client:** Programs on a client computer access data from a server located on a Host computer elsewhere in the network.

**Peer-to-Peer Network:** A network of personal computers, each of which can act as both client and host. Peer-to-Peer networks permit a computer to act as both a host, and a client simultaneous. Peer-to-peer networks are less expensive than client/server networks but less efficient, and far more troublesome. We do not recommend this type of network for offices with more than 2 or 3 employees.

**Dedicated Server (or Dedicated Host):** A host computer that is never used as a client (or workstation). The class of operating systems can be either Windows, or the more expensive Windows Server class. You should discuss which is best for you with your local computer support person.

**Note:** Some offices may wish to employ a host computer running an open source operating system, such as Linux. We only distribute the Windows version of Firebird. Although a Linux version of Firebird is available, we only support the Windows version. Should you decide to operate the Firebird server on other than Windows, you must acquire tech support from a local IT Professional. We will not provide any form of technical assistance to anyone other than an IT Professional who is familiar with the operating system, as well as the installation and maintenance of SQL Servers on that operating system.

In this document, we will strive to use Server to mean the Firebird database server and Host, to mean the computer where the Server is running, which is also where the database file is located. We will also use Client to mean computers on the network that are running ABS 3, but are not the host. The term Server-Workstation will refer to a computer on which the ABS 3 application and the Firebird Server has been installed (a peer-to-peer system).

## MAINTAINING WINDOWS HEALTH

The best thing you can do assure smooth operation of your computer system is to restart Windows regularly. That means nearly every day. But, you say, I close my computer every night before going home. That used to work. Sadly, with newer versions of Windows, shutting down doesn't really restart your computer, but you have no way to know that. For a good discussion of the reasons, please visit our blog at: <http://agencybusys.com/keeping-windows-healthy>

Since Windows now makes it more difficult to actually restart, this is what you need to do, at least at the time this was written.

## Restart Windows

With later versions, that means right click the start button, click Shut Down or Sign Out, then select Restart. None of the other choices seem to actually restart Windows, certainly .Shut Down doesn't even though it

## **SYSTEM REQUIREMENTS**

### Operating System

Windows Vista, Windows 7, 8, 8.x, 10 or the equivalent Windows Server operating systems. The installation program will reject older operating systems.

#### *Server / Host computer (minimum requirement)*

- 1 gigahertz (GHz) or faster 32-bit (x86) or 64-bit (x64) processor
- 4 gigabyte (GB) RAM (32-bit) or 2 GB RAM (64-bit)
- 32 GB available hard disk space (32-bit) or 40 GB (64-bit)
- Graphics device capable of 800x600 pixel resolution (higher is recommended)
- Local area network – 100 megabits per second minimum (gigabit for excellent performance).

#### *Client Workstation (minimum requirement)*

- 1 gigahertz (GHz) or faster 32-bit (x86) or 64-bit (x64) processor
- 2 gigabyte (GB) RAM (32-bit) or 2 GB RAM (64-bit)
- 16 GB available hard disk space (32-bit) or 20 GB (64-bit)
- Graphics device capable of 800x600 pixel resolution (higher is strongly recommended)
- Local area network capable of 100 megabits per second minimum (gigabit is recommended for excellent performance).

### Network

For good performance, network speed should be at least 100 Mbps. Best performance will be found with Gigabit network speeds (Gbps), but that is not a requirement. We do not recommend wireless networks. The only exception might be a laptop computer that is routinely taken out of the office. Even then, we recommend that it be plugged into the network while in the office.

## **INSTALLATION: SERVER**

Follow this checklist. Failure to do so will almost certainly lead to frustration, and possibly cause ABS Agency Builder 3 to not function properly. You will find more information on each of these items in other sections of the manual. Do not use a laptop as the host computer (the server).

- ✓ Install the software from the web download. Start with the host computer (the server). Once the host is done, install the program on all other computers following the instructions for a Client Workstation (next section in this manual). Downloading and installing the software is covered in the Installation Manual available on our web site under Support >Installation.
- ✓ Register the database via the ABS Registration Program. If ABS Agency Builder Version 3 has never been registered, the registration program will start automatically. If it doesn't, start it from the start menu. Make sure to enter Agent name and Agency name as you wish it to appear on binders and other insurance documents. Refer to

the Registration section.

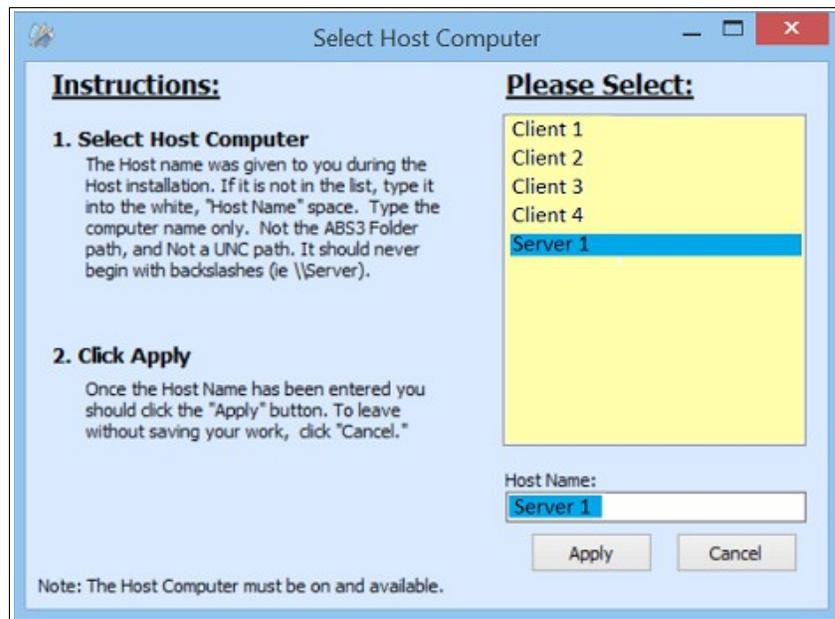
- ✓ Add valid Users and User Permissions via System Administration. Refer to the Administration section of this manual.
- ✓ Edit the letter templates to contain your return address in the style and exact wording you desire. Must be done on each workstation. For more information see instructions below. Note: if you have templates setup for version 2, you can copy the contents of ABS2\Document into ABS3\Document, replacing all files with the same names.
- ✓ Add Carrier and Policy information for each company with whom you have appointments.
- ✓ Edit the lien holder list to include lenders in your area, and to eliminate lenders that you will probably never need. Do this by clicking Tools\ Edit Lien holders after the program has been installed.

## **INSTALLATION: CLIENT WORKSTATIONS**

When setting up a Client workstation, the installation program will automatically open the ABS Data Path Configuration utility. If you did not install the Server first, cancel this installation and install the program on your Host computer. If you completed the Client install, don't attempt to configure the data path. Instead, complete the Host installation, then run the configure data path program from the ABS Program Menu.

Configuring a client computer is as simple as selecting the name of the Host computer from the list of network computers. If the Host computer's name is not displayed, simply enter it into the Host Name field at the bottom.

NOTE: The name of the Host computer is displayed in a pop-up window during the Host installation. If you don't know which computer is the server, contact your technician, or someone in the office who knows. We can't tell via the phone, and can't help.



## **SOFTWARE REGISTRATION**

You will be unable to use the software until we provide you with a Registration Code. You will also be required to re-register the software if there is any change to Agency Name, or Agent Name. The procedure for software registration is:

From Windows 7 or XP, click Start > All Programs > ABS V3 > Register ABS Agency Builder. In Windows 8, 8.1, or 10, click the tile labeled Register ABS Agency Builder. Either will display the following screen.

Complete the information, and then click the Print button.

Fax, mail or email the Registration Form to Agency Business Systems, Inc. The fax number and mailing address are printed on the registration form. An email button is in the top left of the print preview.

**Important:** The information you enter determines what is printed on your Binders, Certificates, Evidences of Insurance, and other documents. If you change agency information, you must re-register the software.

Agency Business Systems, Inc. will fax or email a Registration Code to you. Enter the Registration Code exactly as found on the document you receive. Then click the Register button. You can enter the code at the Host computer, or any workstation. However, most people find it easier to register immediately after installing the software on the Host computer.

**Note:** when we help you install by remoting into your computers, we don't send you a registration code because we enter it for you.

## **GETTING STARTED.**

### **NOTE: Initial setup items are given as a checklist in Appendix B.**

When first starting to use ABS Agency Builder, the database is empty. To get the maximum benefit, you should follow the procedure in this section, in the order listed. This procedure has been designed to give you some of the most important advantages of ABS right away, getting more benefits as you complete the additional steps. Time estimates are based on an agency with four to six employees, appointments with 10 to 12 insurance companies, and 1500 to 2000 policies. Your time may vary depending on the size of your agency and the dedication you apply to this process. They also assume that you make a concerted effort to get the job done. If you are short staffed, we encourage you to hire a temporary employee with good keyboard skills. The added efficiency you gain may very well pay for their service. We emphasize keyboard skills because this software is designed to help run your business. You've heard it before, Garbage in – Garbage out. You need speed and accuracy. If you don't dedicate yourself to this task, it will take longer and you will not gain the full benefit of this software. ABS is a tool, it is up to you to keep it sharp.

1. **Initial Setup: should take 90 minutes or less (Refer to Appendix B in this manual)**

Follow the procedures below, beginning with the section titled *ABS-3 Administration*. Don't use a temp for this. Complete step 1 before moving to step 2.

**Benefits:**

1. The next steps will go much faster and be more accurate.
2. Carrier contact information will be at your fingertips even if Client information is not yet entered.

2. **Client Data: should take 2-3 workdays.**

Enter all your client's Names, Addresses, Phone Numbers, and three or four other items. Be sure to enter Members on the tab at the bottom of the screen. That will let you use the Activity Log right away. Try to avoid entering policy information, even if an ACORD form is required. Use whatever you have been using until you have entered policy data. This step can be done by a temp and is covered in detail later in this manual. Complete step 2 before moving to step 3.

**Benefits:**

1. Customer contact information will be quick and easy to lookup.
2. Activity Log entries will be possible, even if policy information is not yet entered.
3. ACORD forms will at least pre-fill with client information.

3. **Policy Data: should take about 2-3 weeks.**

This step takes the most time, but it is probably the most important. This data is used to automatically fill-in

ACORD forms, Invoices, Receipts, and form letters. It also contributes to Business Reports, enables Marketing Campaigns, and helps cross-sell to increase Policies Per Household.

Enter all policy data, one account at a time. Start with your first account, enter policy, risk, and coverage information. Then move through the accounts, one at a time. This step can be done by a temp with a little training. This completes the process if you did not order the ABS Document Manager. If you did, then complete step 3 before moving to step 4.

**Benefits:**

1. Policy information will be readily available, and visible on the Policy Summary of the main account screen.
2. ACORD forms will pre-fill with carrier, client, risk and other policy data.
3. Invoices and receipts will pre-fill with policy and premium data.
4. **Documents: ignore if you did not license the ABS Document Manager.**

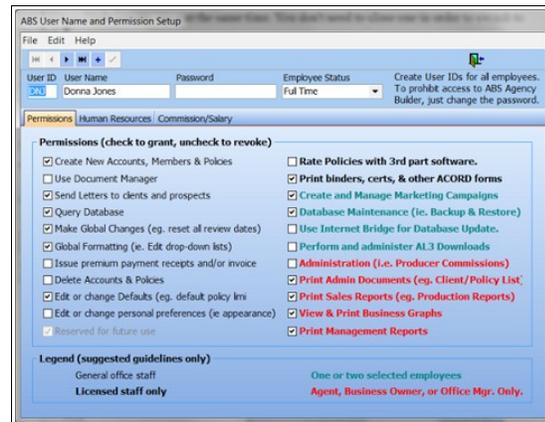
If you didn't license Document Manager, you have completed the process with step 3, above. If you did license it, the time involved will depend on whether you have already been saving documents and photos using another system or not. If it is as simple as importing existing documents, that process takes about one to two minutes per document.

**Benefits:**

1. Making this the last step allows you to not only import documents into an existing account (entered in step 2), you can further link them to family members (also entered in step 2), and/or policies (entered in step 3).
2. The process is complete, and ABS will be fully functional.

## **ABS-3 ADMINISTRATION**

You must run the ABS3 Administration program in order to setup permissions for ABS3 users. This allows the agent to grant or revoke permission to do certain things within ABS Agency Builder. Each employee, or at least each ABS3 user must be entered, and given a User ID before they can use the program. Do this after installation and before attempting to open the program. The Admin password is "Agent". Once you open the Admin program, change that password to something more secure. The password used for distribution is available to anyone via our website. Don't wait. Change it by clicking File > Change Password.



### **Permission tab**

When permission is not granted, in some cases those options will simply not be visible. In other cases the menu choice will be visible, but will result in a message telling the user that permission for that function was not granted by the administrator. Notice the tabs on the previous illustration. The Permission tab is filled with check boxes for a number of tasks. We have categorized them into four groups, identified by their appearance. The Legend at the bottom of the tab explains the categories, but they are only guidelines. You can grant or revoke permission as best suits your business. However, there is one exception; Administration may only be granted to no more than two users. This offers a degree of security for information to which only administrators should have access.

### **Human Resources tab**

The Human Resources tab offers a place to record simplified HR information such as: where they live, how to contact them (phone, email, etc), their emergency contact, insurance agent's license, etc. All of this information is optional, but it's very handy to have all of it in a common, unified location. Note: you should probably enter each employee's cellphone here. Doing that will permit sending Text Messages to employees directly from ABS Agency Builder.

## Commission Salary tab

This is where employment information is kept. For those employees who are paid commission, default commission rates should be entered here. These rates will be used when ABS Agency Builder computes compensation for commissioned employees.

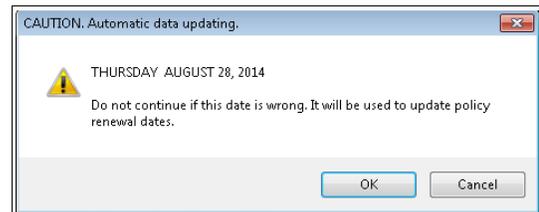
- **Split Commission:** the portion of the agency's commission that will be paid to the producer. This is a default value that can be overridden when finalizing commission calculation.
- **Shared Commission:** on occasion, a producer must share his or her commission with a sub-producer that assisted with the sale. This is a default value that can be overridden when finalizing commission calculation.

## LOGGING IN

This is the first screen that requires your input. It limits access to ABS Agency Builder. Only those users that the ABS System Administrator has entered as Valid Users can log in. Once the administrator has logged in, there are a number of setup tasks that should be performed. Each are covered in the next major section of this manual.

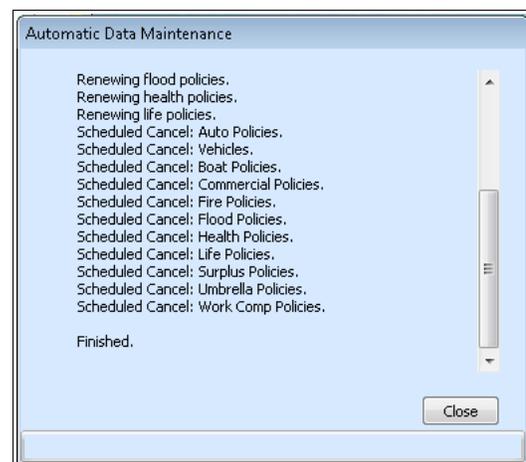


Always check the System Date. It is used to automatically change policy renewal dates & cancellations, and compute ages from birth dates.



This window is shown next. It confirms that automatic policy maintenance was performed. The very first time a new user opens ABS, the database will be empty, and this process will be completed very quickly.

Each new day, the program updates all policy renewal dates and effective dates by comparing them to the computer's date. Policy status is also set to inactive (I) based on the Cancellation Date. If that date has passed, the policy's status is changed to inactive. If the cancellation date field is empty, or has a future date, the status remains unchanged.



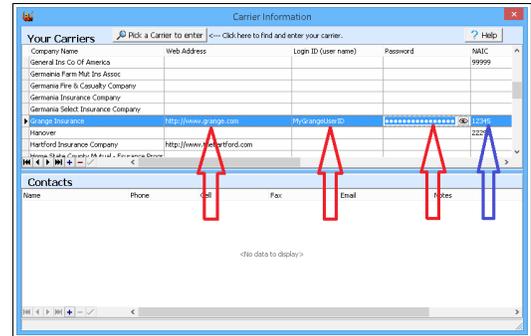
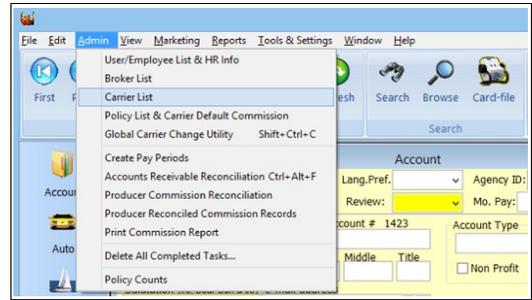
# SETUP INSURANCE CARRIER INFO

Open the Carrier List by clicking Admin > Carrier List.

We provide seed carriers in the list as an example. You should enter those with which you do business, and delete those you don't need. However, even if you cancel your appointment with a carrier, you keep them in the list, especially if you still have historical policy information in the database.

The grid, shown at the right, contains carrier information you must enter. If you are entering a new carrier, not in the list, you can often just pick it from a convenient list. Get that list by clicking the button at the top of the windows titled *Pick a Carrier to enter*.

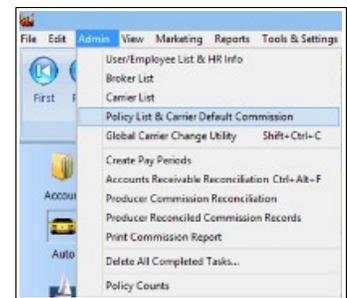
The advantage of picking one from the list is that it should already have the NAIC number. If you pick one from the list, make sure to verify that number is correct. There are a lot of carriers with very similar names. The NAIC number is identified by the right arrow (blue) in this illustration. If you need to manually enter a carrier, you'll need to look up the NAIC number. The advantage of entering that number is, when you fill out an ACORD® form, the NAIC field will be entered for you using the number you've put here. It's worth the time it takes to look it up now instead of every time you create a form.



In addition to the Company Name, the three left arrows (red) point to fields that are used to automate browsing to your carrier's website using the ABS Carrier Gateway Browser. These values are not part of the *Pick List*, so you'll need to enter them yourself. Your login credentials are unique, and are assigned by the insurance company. Notice, the password is obscured. You can expose the actual characters by clicking the *eye* button at the right of the password field. The *eye* button becomes visible when you enter that field. Passwords are obscured by default.

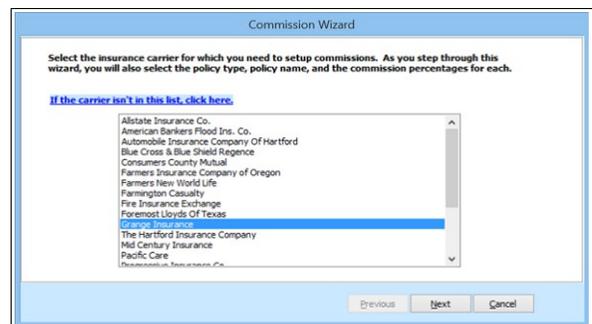
# SETUP POLICY INFO

Setting up the policy list is critical to commission calculation, and to efficient data entry. This must be done for each policy type that you sell for each company. For example, let's say you sell both preferred and standard auto policies for Grange Insurance. Let's also say that Grange Insurance, hypothetically, pays 20% for a new preferred policy, and 10% for a new standard policy. You must enter each policy type so that ABS knows which percentage to use when computing commission. This may seem tedious, but it only needs to be done once, and by doing it now, you don't need to repeat the process for each policy you sell.



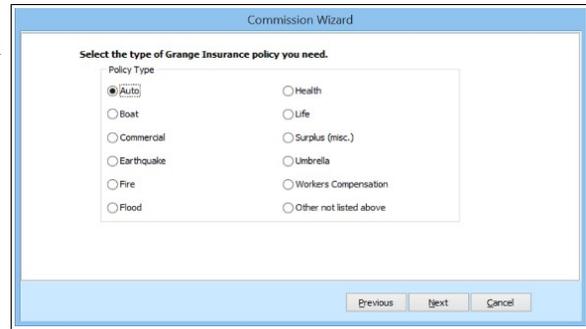
Begin by clicking *Admin > Policy List & Carrier Default Commission* from the main menu. Note the sample menu to the right.

That menu selection opens the Commission Wizard. Begin by selecting the previously entered Insurance Company and click Next.

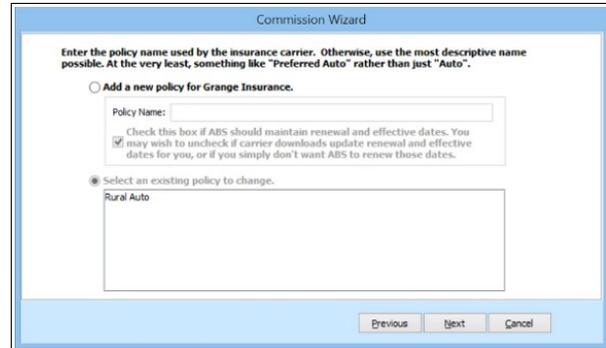


Select the policy type. Let's say we are entering one of the two auto policies we mentioned above. At this point we just select the general policy type -- Auto.

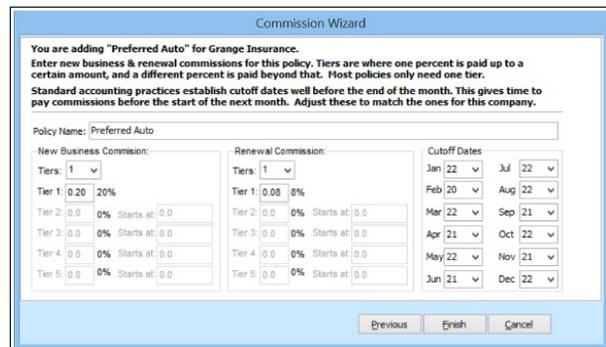
Note the illustration at the right.



Next, enter the policy name. In this example, you can see that a policy has already been entered. If all you wish to do is change commission percentages, select the policy in the bottom window. When entering new policy information, enter the actual policy name used by the insurance carrier. If it's not available, or you don't know what it is, enter something meaningful and descriptive, such as Preferred Auto. However, it would be worthwhile to use the actual policy name used by the carrier because whatever you enter here will be inserted into many of the standard letters.

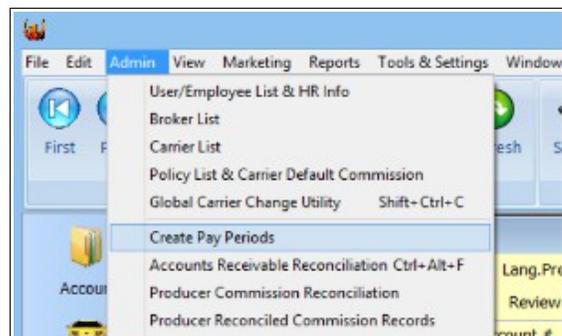


The last step in this process is to enter the percentages paid by the carrier to the agency. In the illustration below, you'll notice there is a place for New Business Commission and Renewal Commission. For each, you can enter percentages for up to 5 tiers, if needed. Make sure to enter percentages in a decimal format. In other words, 0.10 = 10%. If you don't know what the Cutoff dates are for this policy, contact the carrier. Until then, the default values should be pretty close.



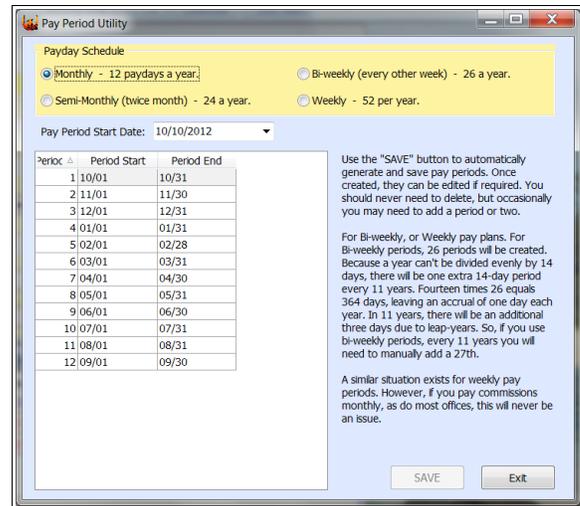
## SETUP PAY PERIODS

While ABS can simplify commission calculation, there are several things that must be done so that ABS knows what you want. Perhaps the most obvious is how often you write pay checks, or Pay Periods. This is an administrative task, so it can only be done by a user who has administrative privileges. The window below is only available from the Admin menu. To setup Pay Periods Click Admin > Create Pay Periods.



The four most common pay period strategies are shown at the top of the window. Select the one used by your office. Then choose the pay period start date. Note, this is normally a few days prior to pay day so the payroll department (or person) has enough time to complete the administrative tasks that must be done prior to drafting pay checks.

Once those two items have been completed, click the SAVE button to automatically generate the pay periods. A Monthly payday schedule was used in this example. This is an important step because these pay periods will be used during commission reconciliation. They form the contents of a drop-down menu. Because of this, you will need to reset periods after the last period of the previously established pay periods, usually once a year.



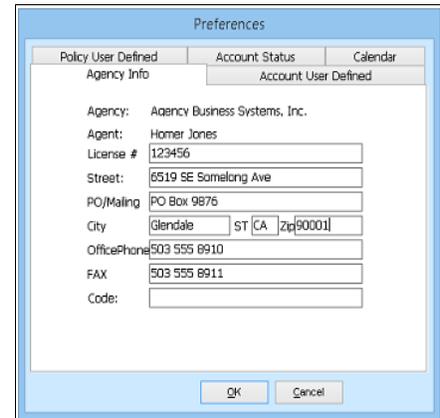
## SETUP PREFERENCES

Preferences are set by using the *Tools & Settings > Program Preferences* menu at the top of the main window. **Global Preferences** control how the program behaves on all computers. **Personal Preferences** control how the program behaves on the computer on which it has been set.

## Global Preferences

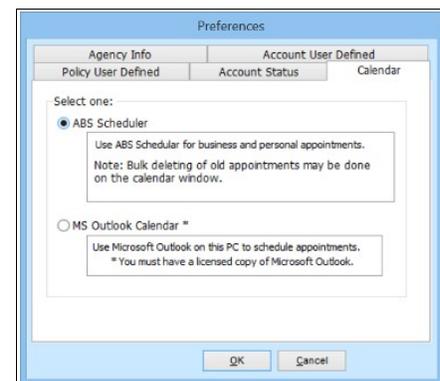
### Agency Information

Changes to agency information (address, phone, etc). This information appears on documents such as ACORD Forms, so be accurate. We don't recommend using all caps. It looks unprofessional, and out of place on a form where all other text is a mixture of upper and lower case (proper case).

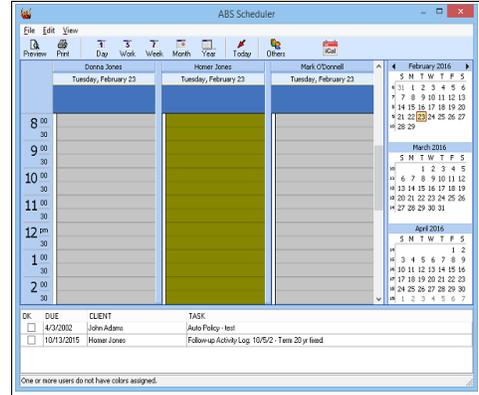


### Default Calendar

ABS users have the choice of using the ABS Calendar or Microsoft® Outlook. The ABS Calendar has an advantage over Outlook in that it is an office-wide calendar. In other words, it can keep appointments for every employee in the office. This has a very distinct advantage over calendars that can only be used by the person sitting at the workstation.



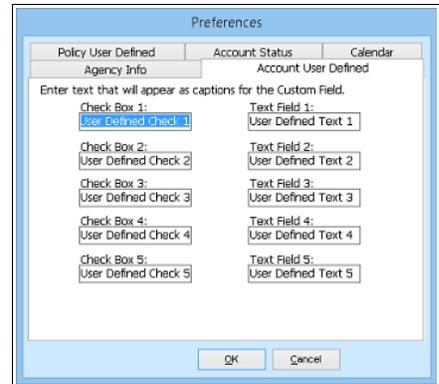
Here's an example of the ABS Calendar.



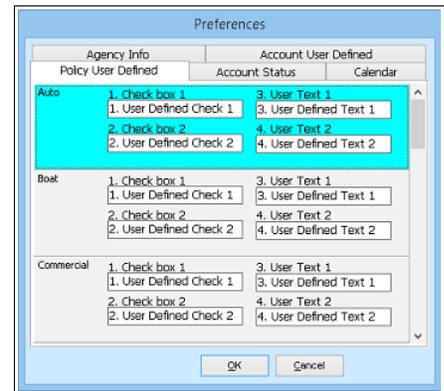
### User Defined Fields

The program is distributed with generic captions such as, “*Check Box 1*”, or “*Text Field 1*”. You can assign more meaningful captions that better describe how you use them, or what they represent in your office. There are two categories of these fields: Account and Policy User Defined Fields.

**Account User Defined fields** can be customized using the tab with that name.

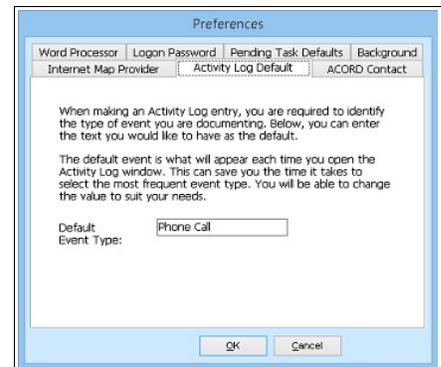


**Policy User Defined fields** can be customized using the tab with that name. That tab gives you a place for each line of business (Auto, Boat, Commercial, Earthquake, etc). Use the scroll bar at the right to locate the policy type you wish to edit.



### Personal Preferences

Personal Preferences allow each user to define how the program works on their workstation. For example, employee A may prefer to use Microsoft Word, but employee B may wish to use the ABS word processor. There are several other such preferences discussed below.



## Activity Log Default

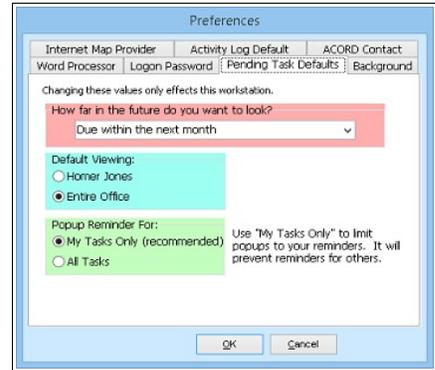
Assign the default Event value for Activity Log. Most activity logs result from phone calls. However, you can enter an event type that is more specific to your environment, such as *Coverage Change*.

Setting up a default is a time saver, but it is not required. It is easy to change the event type when you enter the actual log event.

See the section of this manual covering Activity Log entries.  
Pending Task Defaults

Pending Tasks gives each employee a things-to-do list. Each task can be printed as a list, or become a pop-up reminder. This preference tab lets you define how far into the future to look. In other words, it allows you to hide tasks that are so far into the future that they are meaningless at the moment. You can also view your own tasks, or those for the entire office. We recommend viewing yours only.

This tab also controls whose reminders are displayed. We recommend selecting your tasks only.

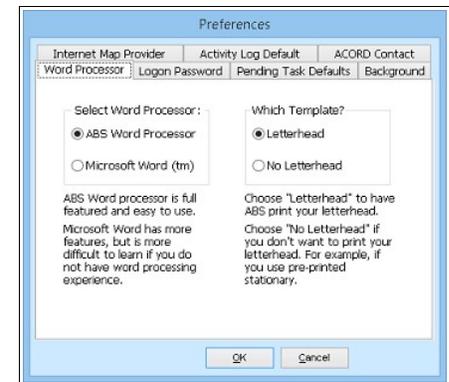


## Word Processor selection

Select which Word Processor to use, ABS, or MS Word. This tab also defines which template to use.

### Letterhead

By default, this template is designed to print your letterhead on plain paper. Editing templates is covered in the Word Processor section of this manual.

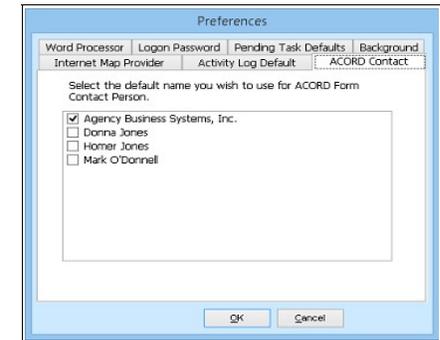


### No Letterhead

By Default, this template assumes that pre-printed stationery will be used, and will not print your letter. Editing templates is covered in the Word Processor section of this manual.

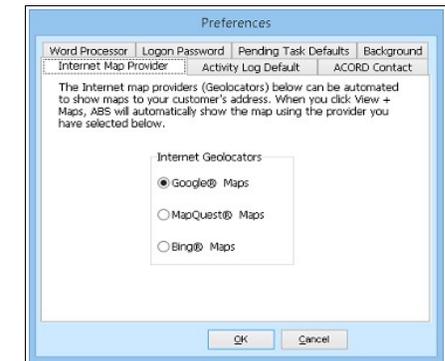
## ACORD® Form contact person

Many ACORD® forms display a contact person. If you do nothing, the Agency Name will be used. Otherwise, you can select the individual you would like the form recipient to contact.



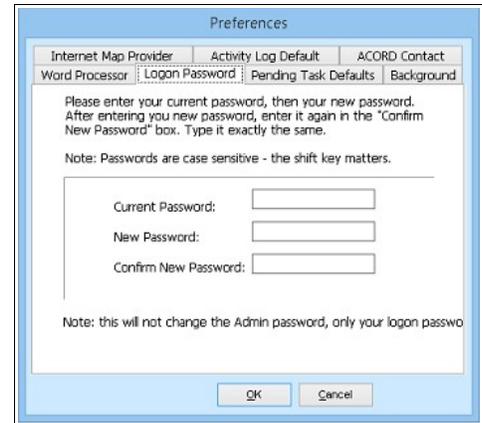
## Map/Geolocator Selection

ABS can find your customer's location in one of several Internet map providers. This is where you select which one you prefer.



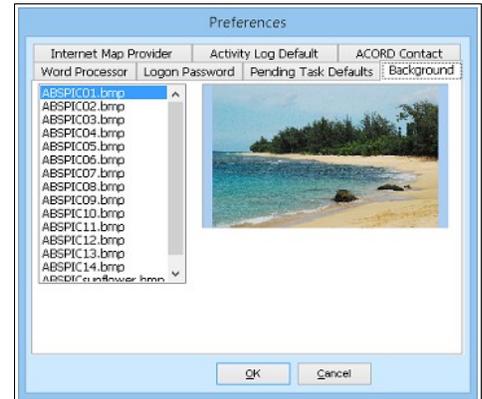
## Password change

Change User Login Password. The system administrator will still be able to see the new password via ABS Administration program. That admin program is also password protected. For added security, the Admin Password is different, and not related to the user password setup here.



## Background graphic selection

ABS Agency Builder is distributed with a number of unique background graphics that can be displayed on the Main Screen. Select which Main Screen background to use.

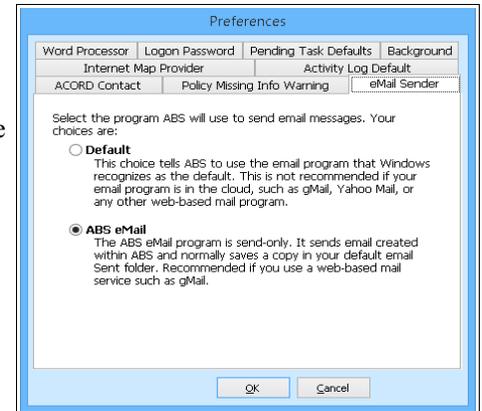


## Email program selection

ABS email Sender is new with version 3.8.25.342. This is especially useful for agents who use Internet based email such as gmail.

You may select either your default email program or the ABS email Sender by clicking **Tools & Settings » Program Preferences » Personal Preferences**. The resulting window will be similar to this one. Select the email Sender tab.

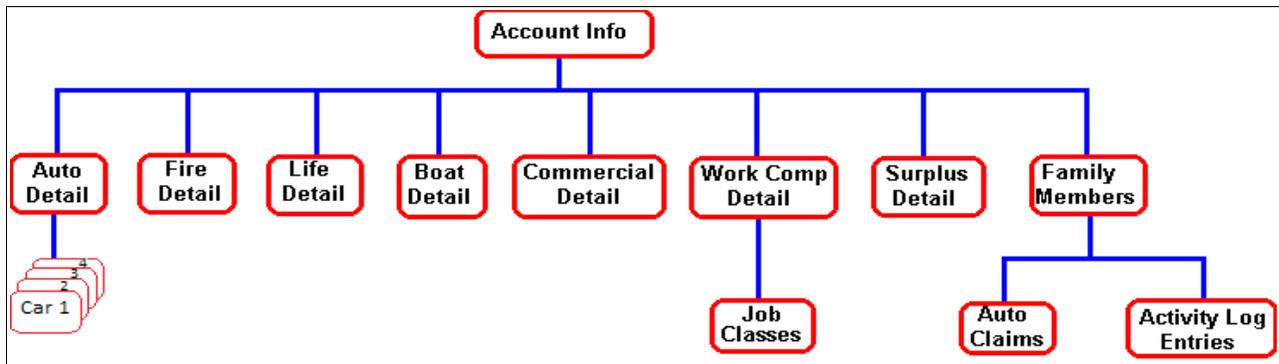
NOTE: ABS email sender is the only option when using ABS in the Cloud.



## OVERVIEW

*Please refer to Appendix A for a more detailed overview.*

ABS Agency Builder stores most data in a hierarchical relationship. The highest level contains the general account, or household information such as name, address, phone, etc. Linked to the Account level are the details about specific policies, such as Auto, Fire, Boat, Life, and so on. In some cases the policy detail branches to yet another level that contains data such as Floaters. The diagram below demonstrates these relationships. While it doesn't show everything, it shows how the hierarchical relationship works.



Understanding this relationship makes navigation much more understandable. For example, let's say you wish to create an Evidence of Insurance for a commercial policy owned by Bill Smith. The information that pre-fills the ACORD form must come from the commercial data for that account. First you would navigate to the Bill Smith account, then to his commercial policy. The ACORD form would be opened from the commercial policy screen so that account and policy information can automatically pre-fill the form. Obviously, the needed information would not be available from an auto policy screen because the commercial data doesn't reside there.

The data relationship is reflected in how it is displayed. The example on the next page, notice the main window is a container for Account and policy screens. The tool bar buttons across the top, and down the left side provide rapid navigation, and access to the most commonly used features of the program. They are discussed in more detail elsewhere in this document.

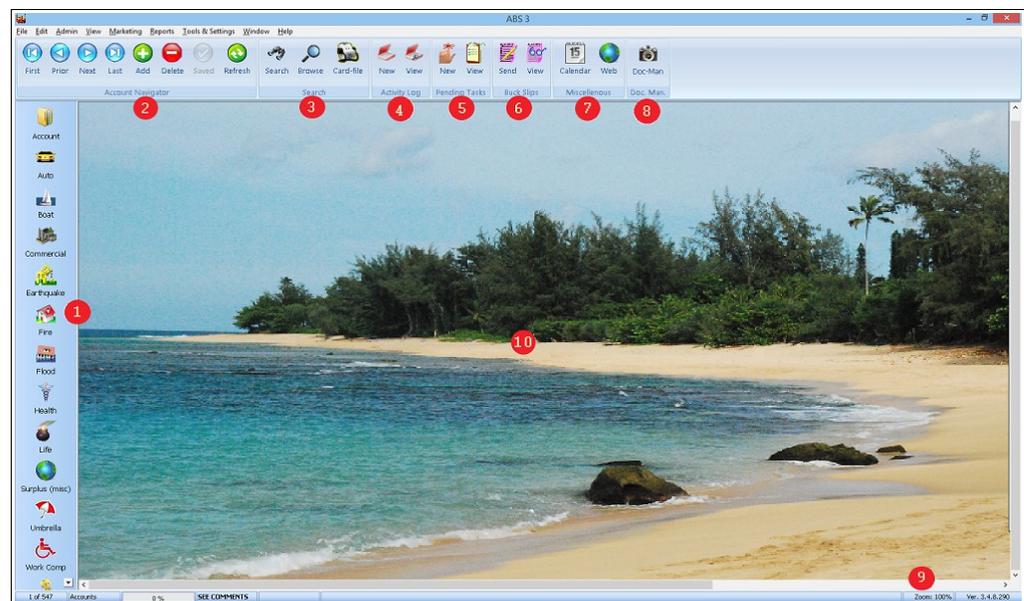
The hierarchical relationship is live. That means you can navigate from one account to another, and all the policy information is kept in sync. For example, let's say you are looking at the Smith household (and their policies). Then you switch to the Abernathy household without closing the policy screens. The policy information will automatically be that of the Abernathy's -- instantly. Navigation is convenient, fast, reliable and efficient.

Note that ABS has its own wallpaper, which you can change (and even use your own photos).

## MAIN WINDOW (THE CONTAINER)

This screen is the main application window. It is a container for nearly all other screens, such as the Account Screen, and all policy screens.

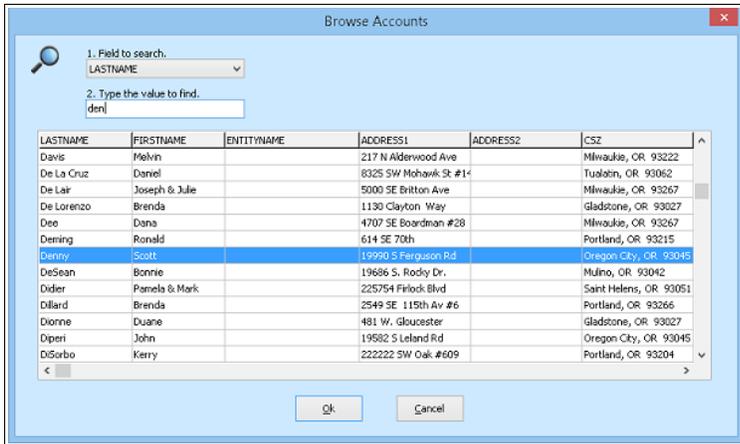
The encircled numbers denote various areas of this window. They are explained in more detail below. You will almost never see the full background, as shown in this image. The Account screen was removed to help you focus on the numbered items below. The red numbers in the screen image are explained below.



1. The leftmost panel has shortcut buttons that open all policy screens. The number of visible buttons depends on the size of your monitor, and the resolution Windows is using.
2. The Navigator buttons allow you to do what the name implies. You can use it to move from one record to another, add and delete records, save your work, and refresh your system with information that may have been entered by another user. Most windows that allow multiple records will have a navigator. Likewise, many grids will have navigators, only they are located at the bottom of the grid.
3. The Search portion of the tools bar lets you find and display account information quickly. Browse & Search have two different purposes. Browse gives you an alphabetical list to thumb through. Search lets you find an account based on many different criteria.
4. The Account Activity Log area gives you the choice of manually logging an activity, or viewing previously entered logs.
5. Pending Tasks are where you enter or review your Things-To-Do list. You can also set reminders for each task that will pop up at a time and date of your choosing.
6. Buck Slips, or Intra-Office messages, let you send messages to other people in the office.
7. Miscellaneous
  - The Calendar button opens the ABS Calendar, or lets you set appointments in Microsoft Outlook.
  - The Web button opens a list of insurance carrier web sites that you have entered.
8. Document Manager lets you store photographs, scanned documents, Adobe Acrobat documents (.pdf), and MS Word documents with the client information. Organization and easy document retrieval are the hallmarks of this option.
9. Down in the lower right of the Main Screen is a small field showing the Zoom Factor. Normal zoom is 100%. Some individuals may find it easier to read if they set the zoom factor higher. The next step up is 125%, then 150%. Click the Zoom display to change the zoom factor.
10. The background image can be changed. The default is shown here, however, there are several other standard ABS background images.

## LOCATING AN ACCOUNT

There are two ways to locate an account. The first is to use the Search button on the tool bar (binoculars), or press F4. That opens the window at the left. As you can see, it lets you locate an account using a number of criteria. This is handy because you don't always have complete information, or because of legibility issues, i.e. bad handwriting. It defaults to a Last Name search because that is most common, however, you can search for an account using other information, such as VIN, Policy Number, Family Members Last Name, or other info. See the *Search for* list.



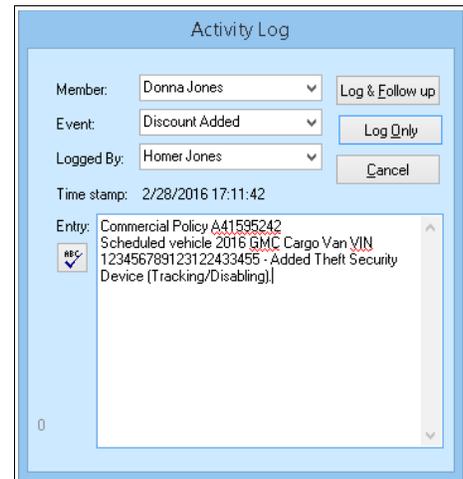
Another popular search method is to Browse for an account. That's the Magnifying Glass button (or Shift-F4). This lets you use fewer criteria, but has the advantage of showing a list of accounts as you search. Sometimes this is more convenient when looking for an account where there may be several similar names, Smith for example. When browsing, usually just entering a few characters will jump to the first occurrence of the name. From there you can use the down-arrow, or your mouse to jump to the Smith you want.

## ACTIVITY LOG

This is where you record the things you have done for, or conversations you have had with (or about) this customer. Activity Logs are indelible. In other words, once an entry has been saved, it can't be edited or deleted. This makes your log more credible as evidence in a dispute, whether in court, arbitration, or simply a verbal disagreement with your customer.

The first line is automatically entered for you, depending on the policy that was selected when you clicked the New Activity Log button. Notice the red wiggly lines under certain words. Those are because the automatic, as-you-type, spell checking flagged those words as being possibly misspelled. Also, the Event field has a Drop-Down list that can be customized to suit how your agency does business.

After you have completed your Entry, you can save the log, or save the log, and create a follow-up item. Clicking the Log & Follow up button saves the log, and opens a Pending Task with your Entry text already filled in. By saving the pending task, your Followup will be added to your Things-To-Do list, and an optional pop-up reminder can be scheduled.

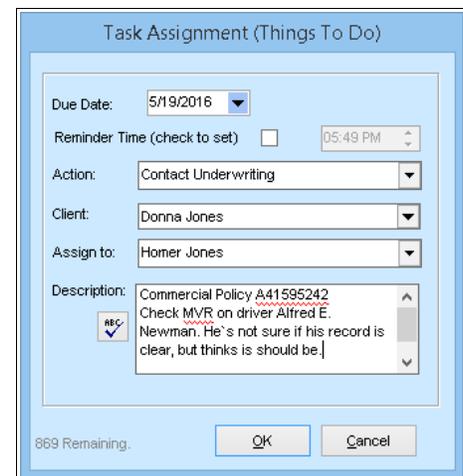


## PENDING TASKS

Pending is our short name for Things-To-Do. Each employee can have their own task list. Each task can have a pop-up reminder or not. Tasks can be reassigned from one employee to another. Pending tasks can be viewed for the entire office, as a master list, or individually. The Action item is a drop-down list that speeds data entry. The contents of the drop down list can be setup by the program administrator.

## Reminders

All pending entries automatically become part of your Things-To-Do list



(Pending Items). If you wish to have the program remind you in advance of a task's due date, check the reminder box and enter the date and time you wish the reminder to pop up.

## ADVANCED GRID FEATURES

Predefined, and certain other queries, are displayed in grids that have very advanced features. Please pay close attention to the following illustrations. They are typical of queries available by clicking *Marketing > Predefined Queries*.

### Filtering

This grid shows Fire policies being filtered by State. The user is in the process of filtering to show only those policies in the States of Oregon and Washington. Notice the drop-down menu in the State column. All columns, with few exceptions, can be filtered in this manner. Note that multiple selections can be made.

### Sorting

Columns may be sorted by clicking the column header. If you wish to sort by more than one column, click the first column, then hold the shift key while clicking subsequent columns. For example, if you wished to resort by Last Name, and then First Name within Last, click the Last column header, hold down the shift key on your keyboard and click the First column header. Other column combinations are done the same way.

### Grouping

Occasionally it is nice to group items. The example below is of the same query grouped by CSR. To group by any column, drag the header into the yellow band above the headers. Notice there are three groups identified by the gray rows with captions that begin with the group name (CSR, in this case).

Sub-groups can be created by dragging additional column headers into the yellow band. For example, we could have made a sub-group for State by dragging that column header into the yellow band. Had we done that, each CSR would have a sub-group for Oregon, and another for Washington. Notice how the filtering on State remains.

## Hiding Columns

Click the cell-button in the upper left of the grid to expose a drop-down of all the columns. The cell-button has a series of horizontal lines. Uncheck the box for the columns you wish to hide. This is most useful when you plan to print a report, but only want to see certain columns, excluding those that are not meaningful to the report.

Notice that we have removed Client, Address2, and other columns to produce a more narrow output.

AS	ENTITY	FIRST	MID	LAST	SALUTATION	ADDRESS1	CITY	STATE	ZIP	AREA	PHONE
A	Alison	Ansie		Dear Alison		2932 E Harrison St	Seattle	WA	98112	206	(206) 329 4556
A	Douglas	Bennett		Dear Douglas		5345 SE Byron Dr	Milwaukee	OR	97267	503	(503) 654 0659
A	Donald & Bea	Huber		Dear Donald & Bea		4536 Holly Street	Springfield	OR	93478	818	(818) 485 2188
A	Craig	Lecours		Dear Craig		5123 NE 112th Ave	Portland	OR	93220		YBH KOYP
A	Donald and Deborah	Nolan		Dear Donald and Deborah		PO BOX 324	Beavercreek	OR	93004		612 0155
P	Nancy	Sparta		Dear Nancy		22059 E Burnside	Portland	OR	93214		215 8580
A	Todd	Stef		Dear Todd		15117 SE Diamond Ave	Milwaukee	OR	93267		254 5185
A	John	Wesson		Dear John		120312 S New Era Rd	Canby	OR	93013		550 0110
P	Donald	Zimmer		Dear Donald		17190 SE Webster Rd	Gladstone	OR	93027		658 5515
A	Richard & Audine	Anstead		Dear Richard & Audine		5200 SE Jennings Ave #15	Milwaukee	OR	93267		654 8811
A	Albert	Babcock		Dear Albert		18505 SE Ashton Ln	Milwaukee	OR	93267		654 8561
A	Dale & Lori	Bingham		Dear Dale & Lori		2203 SW Marsuda Way #27	Alaha	OR	93006		658 2582
A	Tom and Susan	Brooks		Dear Tom and Susan		16698 SE Blossom Ave	Milwaukee	OR	93267		655 2416
A	James & Terri	Burch		Dear James & Terri		PO BOX 804	Milano	OR	93042	805	(805) 825 0655
P	Edward & Heide	Fitzcraft-Smith		Dear Edward & Heide		2400 NE Redsunset Dr #113	Gresham	OR	93030		665 6461
P	Ethel	Griva		Dear Ethel		4848 SE 87th Ave	Portland	OR	93266		221 4814
A	Tammera	Hill		Dear Tammera		7244 SE Los Verdes Dr	Gladstone	OR	93027		658 5820
A	Craig	Krahn		Dear Craig		32323 SE Monroe #25	Milwaukee	OR	93333		651 1048

## CUSTOM REPORTS FROM GRIDS

Many of the grids are able to produce customized reports. In this example, we'll use the grid displaying a query's output.

Once you have the query output filtered and sorted the way you want, print it by clicking the Print Report button. That opens the report generator as pictured. Notice the report, shown here, is in exactly the same format as the grid. However, the last three columns don't fit on a single page. In cases like this, try landscape, or use the Fit To Page feature.

## Fit to page

The circled button is Fit To Page. It reduces the font size just enough to fit all columns between margins. Experiment with other report generator functions to learn the power at hand.

## Saving a report

You may wish to save certain query reports so they can be repeated at a different time. Once the report is configured the way you wish, click File>Save. You will be asked to name the file to which the report will be saved. Remember that file name, and where you saved it. **IMPORTANT:** This is how you save the report, not the query that created the report. If you wish to recreate this report at a later time using data that will be current at that time, you must save the query. Instructions for saving the query are in the Query Section, later in this manual.

## Load a saved report

The report Print Preview must be open before you can load a previously saved report. Simply perform any query and click the report button. Once the Print Preview is open, click File>Load, and select the file into which the report was saved.

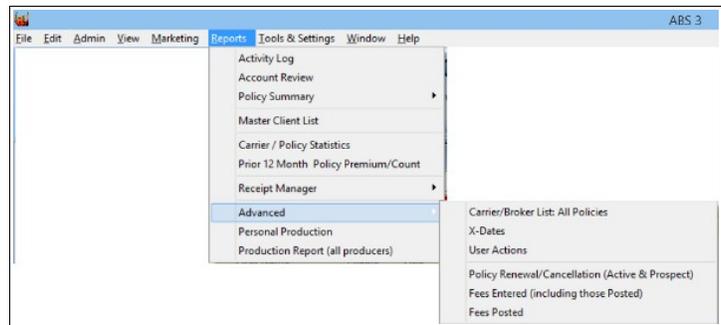
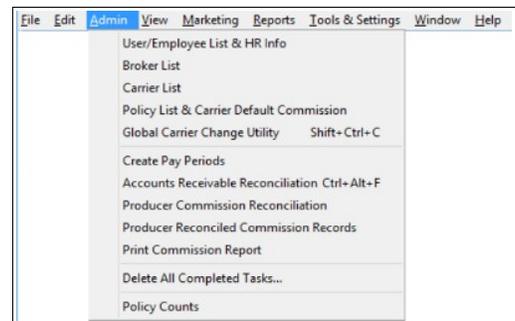
The retrieved report will contain all the information, exactly the way it was originally generated. To force the report to use the most current data, click File>Rebuild. In some cases you may need to click File>Unload to remove information left over from the previous report. Experiment a little. You can't hurt anything.

## STANDARD REPORTS

Standard Reports fall into two categories: Administrator and CSR. However, the administrative settings determine who can use which report.

The Admin menu contains a few reports that are intended for the principal agent, or office manager. Any user who has not been granted administrative privileges will not be able to print these reports. Instead, they are given a *Permission Denied* message.

Most items on the Reports Menu are usually available to all users. However, the Advanced reports are frequently reserved for administrative users. Again, this depends on how privileges were granted while users were created in the Admin program.



## DATA BACKUP

ABS-3 uses an extremely advanced database named Firebird SQL Server. Even so, you **MUST** backup your data. Period.

If you don't backup your data, you will eventually lose it. Maybe not for a long time. Maybe tomorrow. Bad things happen that are out of your control, no matter how good the technology is. What kind of bad things? Here are just a few:

- Hardware mechanical failure. Disk drives crash. Fans stop working causing heat induced failures.
- Electronic failure. Mother boards and other circuits fail.
- Virus and other malicious attacks can ruin your entire system.
- Burglars can take your computers.
- Disgruntled employees can sabotage a system.
- Lightning can hit the power feeding your office.

- Fire
- Flood

You're an insurance professional and know about accidental loss. Protect yourself.

You can perform backups of your database manually or you can automate the process using Windows Task Scheduler. If you wish to perform unattended backups, Windows Scheduler allows you to determine what time, and how often backups are performed. However, the scheduler must tell our backup program where the backup file is to be placed. We'll show you how a little later. First you need a little more information, and must know how to do manual backups. At least one manual backup must be done before automated backups will work properly.

Backups can be done while ABS is being used. When the backup is first started, a snapshot of the data is taken at that moment. That snapshot contains all the data that has been entered up to that point in time. If a user happens to be in the middle of entering (or editing) data, those changes will not be part of the backup because their transaction was not completed prior to the snapshot. In other words, you can backup your data any time you wish without affecting the productivity of your staff. Backups are not prevented even if someone forgets to close the program.

### 3rd Party Backup Systems

CAUTION. If you are using a 3rd party off site backup system, such as Carbonite, Mosy, or SOS, DO NOT simply copy the database file or folder. Instead, copy ABS3BAK.ZIP resulting from the ABS Backup program. In other words, use the ABS backup program first. That creates the above named backup file. Allow plenty of time for the backup to complete before scheduling the off site backup.

## MANUAL BACKUP

Backups are not done from within the main program. They must be run from the Windows Start menu. The procedure is the equivalent of this:

*Click Start > All Programs > ABS V3 > Data Backup.*

Select the Backup Destination. The backup program will remember your selection, and default to that destination the next time you backup. If you always backup to the same location, you'll only need to do this step once. **See Note 1, below.**

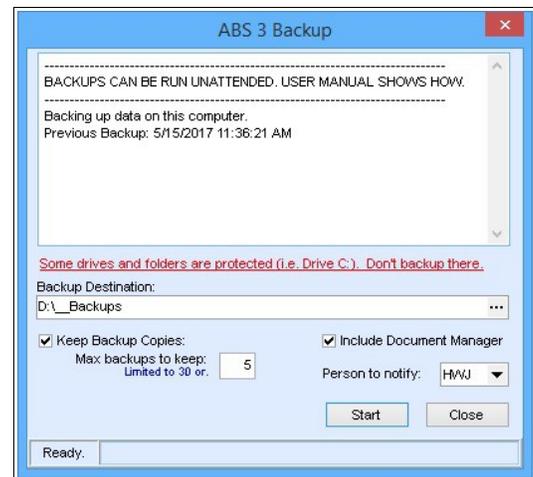
If you wish to backup Document Manager documents, be sure to check the box labeled *Include Document Manager*. This only applies to those who have purchased the Document Manager option.

Notification of the success or failure of the backup will be sent to the **Person to notify**. The notice will be sent via an Inter-Office message (Buck slip). This eliminates the popup messages created by earlier backup versions. This permits one person to be responsible for doing the backups, and another to be automatically notified. For example, an office manager who has an early shift can be notified that a late shift employee performed a successful backup (or the backup failed).

A new feature released with version 3.5.15.307 is **Generational Backups**. It is the ability to preserve more than one backup generation (up to a maximum of 30 backups). If you wish to preserve multiple backups, enter the number to keep. All of those backups will be saved in the destination you selected above, but will be given a unique name that indicates the generation. When deciding how many to save, make sure you have enough drive space to accommodate the sum of all backups.

Old backup files are always replaced with the most current generation. For example, if you elected to keep five backups, after the fifth one (ABS3BAK5.ZIP) the first in the series will be replaced (e.g. ABS3BACK1.ZIP will be replaced).

Once your selections have been made, clicking the Start button will begin the backup process. Backup activities will be displayed in the upper window.



**Note 1:** If you have access to cloud storage in your Windows File Manager, such as Dropbox®, you can often specify that destination as your backup location. This is a convenient way to secure your backups through off-site storage. **Important:** you must assure the security of the destination you select.

**Note 2:** When backing up to a CD or DVD drive, make sure it is formatted in advance.

**Note 3:** Of removable media, USB memory sticks are the fastest, smallest, and are becoming very affordable. They go by names such as *Flash Drive, Jump Drive, Memory Stick*, and others.

**Note 4:** Even though you can have the backup program create generational backups, we recommend rotating through several backup media. For example, one for Monday, another for Tuesday, and so on through the entire week. This helps assure your ability to restore, even if one backup is bad.

## **AUTOMATIC / SCHEDULED BACKUP**

Automatic, unattended backing up helps assure your continuous operation, even in the face of disaster. However, to fix Windows vulnerabilities Microsoft increased the security Windows Task Scheduler in Windows 8, 8.1 and 10. Because of those changes, the ABS Manual Backups no longer works as a scheduled application. Now there is a separate Console Application that is unaffected by the new security measures. It's name is *ABS\_DataBackup\_Console.exe*. When a person runs the Console Application it displays a Command Window (black background with light text). When it is run unattended, normally by Windows Task Scheduler, nothing is visible. For that reason the Console backup program creates a log file, and sends an Intra-Office Message (buck slip) to the user selected during the most recent manual backup.

Automated backups must be run on the host computer. Scheduling requires an advanced user or their technical support personnel. For technically minded individuals setup is easy. For others it may require technical skills beyond those available in a typical insurance agency.

Windows Task Scheduler is not an ABS product, however we will help with the initial setup as long as you are able to follow. If we find that you cannot follow our instructions, we will request that you get local technical support. If you don't understand the procedure or have difficulty with Windows Task Scheduler, you will need a local IT Professional. Under no circumstances will we continue to maintain Windows Task Scheduler for you. More importantly, it is your responsibility to assure that you are consistently getting successful backups.

- **IMPORTANT:** The backup program puts the .ZIP file in the ABS3 folder then copies it to the destination folder. Third party systems should use the .ZIP file in the ABS3 folder.
- **CAUTION.** If you are using a 3<sup>rd</sup> party off site backup system, such as Carbonite, or Mosy, DO NOT just copy the Firebird database file or the ABS3 folder. Instead, schedule the 3<sup>rd</sup> party system to run after the ABS backup has finished, and tell it to backup the .ZIP file in the ABS3 folder. The backup file name is ABS3BAK.ZIP, or ABS3BAK $\chi$ .ZIP (where  $\chi$  is the generation number).

### ***How to schedule A Backup via the ABS Console Backup System.***

**Important:** You must do at least one Manual Backup before automated backups will work. Follow the instructions in the previous section of this manual titled Manual Backup. Doing a manual backup establishes the *rules* that will be followed by the ABS Console Backup program. If you don't do a manual backup first, the Console Backup won't work. The rules established by the Manual Backup are:

- The backup file destination (where you want the archive to be stored).
- Whether the Document Manager files should also be backed up or not.
- Who is notified when the backup is done, or if it failed.
- How many backups should be kept before being overwritten.

### **Setting up Windows Task Scheduler**

For detailed information, try these web sites:

#### **Windows 7**

## Windows 8, 8.1 & 10

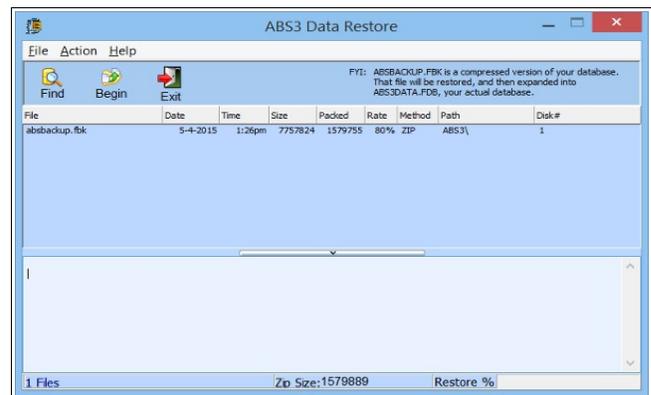
- Click the Windows icon at the far left of the Task Bar to show the Charms, or Tiles.
- Click the Search Button at the top right 
- In the search field (top right) type Schedule Task. Several choices will be displayed below the search field. Click the one that says Schedule Task. That should open the Windows Task Scheduler.
- Create a Basic Task under Actions. That will open the Create Basic Task Wizard. It is a good wizard that makes things pretty obvious. The following are a few hints:
  - Give the task a name of your choice, *i.e.* *ABS Backup*. Remember, you can create several tasks if you wish. If you do, give each one a different but meaningful name. Enter a description to help you, or whoever follows you in the future.
  - To select which program to start, click the Browse button. Find the ABS3 folder and select the file named *ABS\_DataBackup\_Console* (it may display as *ABS\_DataBackup\_Console.exe* depending on how your Windows is setup). When you do that, it will look something like:  
*C:\ABS3\ABS\_DataBackup\_Console.exe*
  - Check the box to open the properties dialog.
  - When the Properties Dialog opens, click the button to let the program **Run whether user is logged on or not**.

You can change these settings later by re-opening the Wizard.

## Data Restore

While it is possible to automate Data Backup, restoring from a backup must be done manually. Also, when restoring, ABS Agency Builder must not be in use. The restore procedure is as follows.

1. Make sure everyone has closed ABS Agency Builder. The database cannot be restored if it is busy.
2. Insert the media on which the backup was made (Flash Drive, DVD, etc).
3. From the Windows Start menu, click Start > All Programs > ABS-V3 > Data Restore. That will open the Restore window. In some cases, you will be asked to select the location of the Backup you are trying to restore. Once that has been done, all files that have been backed up will be displayed in the top window.
4. Select the file you wish to restore by clicking on it with your mouse. If you don't select any files, the restore program will assume you wish to restore all files. If you wish to select only some files, but not all, do the following:
  - Single file: Click the file.
  - Consecutive Files:
    1. Click the top-most file.
    2. Depress the Shift Key.
    3. Click the lowest file.
  - Non-Consecutive Files: Depress the Ctrl Key while clicking the desired files.
5. Click the Begin button. Monitor the progress in the lower window. When the process is finished, it will tell you



how many files were restored. Wait for that message.

## ABS-CLOUD OPTION

This covers things related to using ABS Agency Builder in the cloud. In the cloud, using the software will be identical to using it in your office with a few minor exceptions, covered in this section.

### 1. **Signing up** (if you haven't already)

- a) There are currently no changes to ABS pricing for current or new users.
- b) There are a few minor wording changes in the ABS License Agreement. They accommodate using ABS in the cloud. Nothing is changed in the License Agreement with regard to what you can or cannot do with ABS other than what is mentioned in Item 2c, below.
- c) The only official cloud hosting company for ABS Agency Builder is Cornelius Concepts, LLC. You must establish a Cloud Account with them. They will setup your account and assign secure User Names and Passwords. If you are an existing ABS user, they will also install ABS Agency Builder and your database in the cloud. Start by visiting <https://windowsapphosting.com/abs-signup>

### 2. **Security Concerns.**

ABS Agency Builder accesses your customer data only after you enter your ABS User ID, and Password. Before you get to that point, you must enter a different User Name, and Password to get into your Cloud Account. Assuming you follow good security practices, your data in the cloud should be at least as secure as most office-based installations. Using secure passwords helps. They should have at least eight characters of upper and lower case letters, numbers, and symbols. For example: My\$3cur3P@\$Sw0rd.

#### a) **Your Local Area Network (LAN).**

Your Local Area Network (LAN) should be secure. Doing that is your responsibility. We do not service your hardware, operating system, or your network. If you don't know if your network is secure, consult your local IT Professional.

#### b) **ABS Cloud Connection Setup (Windows only).**

ABS Cloud Connection Setup can be downloaded from the ABS website (<http://agencybusys.com/cloud/>). You must enter the User Name supplied by Cornelius Concepts, LLC. and the Agency Name exactly as used to register your agency with Agency Business Systems, Inc.

#### c) **Public Computers**

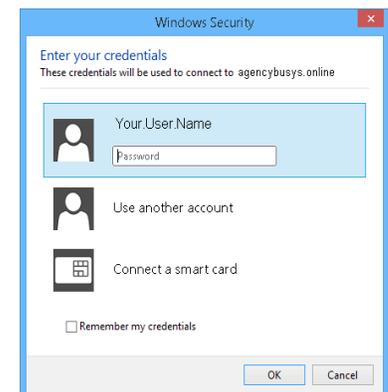
In the illustration to the right, notice the **Temporary Public Setup** checkbox near the bottom. Check that box if using ABS Cloud on a public computer such as in a hotel, Internet Cafe, or other location where computers are shared by strangers.

We can't guarantee the security of those locations, but doing this makes it far less likely that someone will be able to access your Cloud Account.

NOTE: when Cornelius Concepts, LLC creates your account, they give you a very secure password. It is up to you to keep it secure.

### 3. **Connecting**

When you download and run the ABS Cloud Connection Setup on your private computer, it will install a shortcut on your desktop



Opening a public session, or clicking the desktop short cut starts the connection process.

- Enter the credentials provided by Cornelius Concepts, LLC. The User Name you entered when doing the connection setup will be entered for you (e.g. *Your.UserName*).
- If you check **Remember my credentials** you won't have to enter your User Name in the future. If you are concerned about security, don't check that box, and **NEVER CHECK IT ON A PUBLIC COMPUTER.**

#### 4. ABS Cloud vs running locally.

- a) The differences are minor. Cornelius Concepts, LLC has done a great job of explaining them, so please visit <https://windowsapphosting.com/> DON'T skip this.
- b) Two desktops – yours and the cloud's

When you open ABS in the Cloud, you will be looking at a Windows Desktop on our cloud server. That is done using Microsoft's Remote Desktop Protocol (RDP) on your local computer communicating with Remote Desktop Service (RDS) in the cloud<sup>1</sup>. When it first opens, the remote desktop, on the cloud server is maximized. While maximized, everything you do (keystrokes, mouse clicks, etc.) will be done on the remote computer. The simplest way to switch to your local desktop and back is to click **Ctrl + ALT + Break**. Most keyboards have a **Break** key similar to the illustration to the right.



If you can't find the **Break** key, or your keyboard doesn't have one, hover your mouse at the very top of the remote desktop to produce the drop-down *connection bar* like the one below. The Windows minimize, maximize, and close (X) icons control the remote desktop's window state and connection. Clicking either the *Minimize* or *Normal/Maximize* icons will allow you to access your local desktop. **IMPORTANT:** read *Signing-Out* before using the X icon.



- c) Differences between ABS Cloud, and a local installation.
  - **Word Processor** in the cloud will always be the *ABS Word Processor*. You can still use your local word processor, but it will not be integrated with ABS.
  - **Email** program in the cloud will always be the *ABS eMail Sender*. You can still use your local email program, but it will not be as tightly integrated with ABS.
  - **Calendar** in the cloud will always be the *ABS Calendar*. You can still use your local calendar, but it will not be integrated with ABS.
  - **ABS Web Browser** will always be the *ABS Browser* in the cloud. You can still use your local web browser, but it will not be integrated with ABS. NOTE: the ABS Browser is based on Microsoft's *Internet Explorer*. And is designed work on any carrier's web site that don't require the use of something else.
  - **ABS Document Manager** only allows importing documents. It will not operate your local scanner so you must scan to a local file, and then import the document. Note, even though the ABS software is running in the cloud, it is simple to import directly from the hard drive on your office computer.

#### 5. Accessing ABS in the Cloud

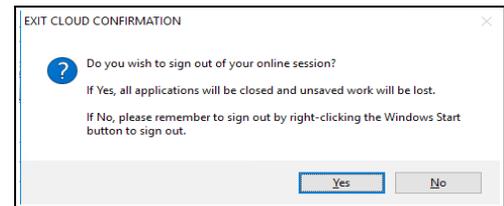
- a) Instructions and Shortcut at <http://agencybusys.com/cloud/>. This contains essential information. Don't skip.
- b) Signing in requires a Cloud Account with Cornelius Concepts, LLC., as mentioned in Item 1, above. Additionally:
  - Signing in and user instructions can be found at the link below. That web page includes sign-in instructions aimed largely at Windows computers. For non-Windows devices such as Mac and Linux computers, as well as Android and other devices, visit the link in Item 3a, above. Yes, you can use non-

Windows computers with ABS-Cloud. [http://agencybusys.com/ABS\\_Cloud\\_Instructions.pdf](http://agencybusys.com/ABS_Cloud_Instructions.pdf)

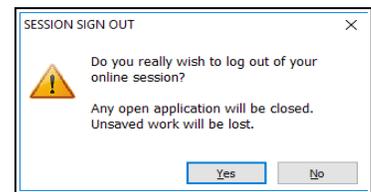
- Each user's Cloud Account permits one active remote session at a time. For example, if an employee changes workstations, they must sign out of the current session before they can sign-in at another location. Failure to do that triggers a request to forcibly end the first session. That also means employees can only share a Cloud Accounts if they never try to sign-in at the same time. See Signing-Out, below.
- You can sign-in to your Cloud Account from anywhere in the world as long as you have an unrestricted connection to the Internet. Some countries restrict Internet access.
- You can use any device that can connect to the Internet and that supports an RDP connection. For example, ABS is a Windows program running in the cloud on a Windows server. But, you don't need a Windows computer to access it. Let's say you are traveling, and only have a tablet with you (Android, Chrome, or iPad). As long as it has an RDP app installed, you can access ABS Cloud Use the instructions in the link immediately above...anywhere, anytime, any device.

c) Signing out (normal method)

Closing ABS Agency Builder asks if you want to sign out of your online session. If you're done, click **Yes**.



There is also an icon on the remote desktop titled, *ABS Cloud Session Close*. It, too, asks if you want to sign out. If you're done, click **Yes**.



**If you answer Yes to either of these, your online cloud session will be closed, and so will all open applications. Unsaved work will be lost.**

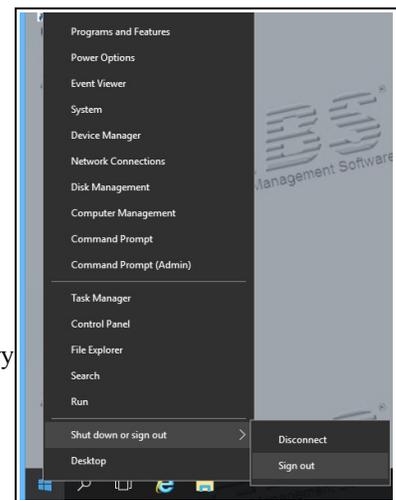
- If you are finished for the day you should save your work and use either of these two methods to close the session – click **Yes**.
- If you plan to continue working later, either at the office or home (or elsewhere), then click **NO**, and use the alternate sign out method. **The Alternative Method is strongly discouraged.**

d) Signing-Out (Alternate Method)

**CAUTION – NOT RECOMMENDED: use this method only if you know for sure you will resume the session later the same day and sign out normally. This method does not end your session. It just ends your computer's connection to the cloud leaving your remote session still active.**

**WARNING: the cloud server is occasionally taken off-line at night, during non-work hours. That allows us to do Windows, anti-virus, and security updates. If your session is still active at that time, it will be forcibly disconnected and unsaved work will be lost. You have been warned.**

- If you use this alternate procedure, save your work. It is not necessary to close ABS Agency Builder if you are in the middle of a task and need to resume where you left off later the same day. Just make certain to sign back in, finish your work, and sign-out normally.
- Right Click the Windows Start button for the remote desktop. Then select **Shut down or sign out + Disconnect**. Another way is to click the (X) in the connection bar



pictured in Item 2b. That disconnects your RDP connection, but leaves your session still active.

## ACCOUNT SCREEN: CLIENT INFO CENTER

The splitter (just above the row of tabs in the vertical center of the screen) lets you display more rows in the grids at the bottom. You can also widen this screen by dragging the right side of the screen. However, that only increases the visible grid columns. It does not enlarge any other part.

Status	LOB	Policy	Pol/Veh Type	Risk	Carrier	Effective
A	Auto (A)	132331961	PPV Private...	1995 Subaru Legac...	Farmers Insurance...	6/3/2015
A	Auto (A)	176498218	PPV Private...	1999 Subaru Legac...	Grange Insurance	1/3/2015
A	Auto (A)	182783047	PPV Private...	1986 Subaru Std S...	Travco Insurance ...	5/9/2015
A	Fire	912767389	Fire	85 Bird Creek Ln	Sublimity Insuran...	12/18/201
A	Fire	927646246	Fire	752 Sapphire Ct	The Phoenix Insur...	6/30/201
A	Fire	927646247	Fire	760 Sapphire Ct	Safeo Ins Co Of L...	6/30/201
A	Life	006582904	20 Year T	Eric Ridgway	Metropolitan Life	6/1/2015
A	Life	008637180	30 Year T	Cindy Aase	Farmers New Worl...	

## Members Tab

This grid is live. You can do data entry directly into this grid. However, you can also click the eye-glasses (in the upper left corner of the grid) to open a window with all the member information.

Note: all columns can be relocated by dragging to the location of your choice. The width of each column can also be adjusted by dragging the right side of the column header.

Last Name	First Name	DOB	Age	Salutation	Relationship	Dr. License
Able	Cindy	2/26/1957	58	Spouse		
Jahsman	Patti	1/1/1962	53	Spouse	Fire-Only Client	
Laduca	Kaylee	5/8/1991	24	Daughter		
Ridgway	Eric	1/12/1961	54	Brother		123456789ABC

## Comments

This tab is the location for descriptive comments. It is NOT for documenting conversations, service work, or other activities you do for the client. Those should be entered into the Account Activity Log.

## Claims History

Enter claims history here. It will accept claim history from prior carriers. Depending on the email reader you use, it may be possible to import email directly. If not, all fields may be manually edited.

Loss Type	Policy Num	Loss Date	Edit Description
HomeProp	923692557	9/13/2008	Loss information was updated from Carrier's Web Site (Customer View - Household Summary) on 11/6/09.

## User Defined

This tab contains fields that can be used for anything not already handled by ABS. There are check boxes for recording things that can be answered with a Yes or No. There are also text fields that permit free-form data entry.

Item	Checkbox	Text Field
1. Gold Star	<input type="checkbox"/>	
2. Life Birthdays	<input type="checkbox"/>	
3. Jewelry	<input type="checkbox"/>	
4. Homeowner Plus	<input type="checkbox"/>	
5. Long Term Care	<input type="checkbox"/>	
6. Carriers	<input type="checkbox"/>	
7. Floaters	<input type="checkbox"/>	
8. Personal Friends	<input type="checkbox"/>	
9. Towing	<input type="checkbox"/>	
10. Something	<input type="checkbox"/>	

## Pending Task List

This is where you view pending tasks, or Things-To-Do. If a reminder time (Due Time) was entered, a pop up a reminder will also occur. This tab is for your convenience, and is limited to the client being viewed. For a complete task list, click the icon in the toolbar at the top of the screen.

## Email History

As the name on the tab implies, this is where you keep record of email communication with your customer. Depending on your email software, you may be able to import email directly into this grid. If your email client is not compatible, you cannot manually enter the information.

## Premium Finance

This feature is located on the bottom of the Account Screen. The Premium Finance tab lets you keep information about premium finance accounts (left side) and which policies are financed by that account (right side). You can enter multiple premium finance accounts for a single client. For example, you might have a household where Mom and Dad have one account to finance their auto and homeowner premiums, and Junior has a separate premium finance account for his auto premium.

Premium Finance is common with business accounts. Commercial premiums can become significant. It is common for there to be a down payment followed by periodic payments. In some cases, with larger businesses, a business account can actually have multiple Premium Finance accounts, with multiple finance companies. For example, they may finance their property policy, and have a separate account to finance scheduled vehicle liability. This tab is flexible enough to handle any of those situations.

## Entity Name

This field is intended for commercial customer's Entity Name. Do not use it for anything else. Entity name is usually the name of a corporation, and is often different than the Doing Business As name (DBA). For example, Don Smith (an individual) owns Smith & Sons Incorporated. That corporation owns Quality Roofing Company, and another company named Acme Gutters & Downspouts. It is even possible for one of the companies to have a different First Named Insured.

With small businesses, such as sole proprietors, this situation is usually fairly straightforward. However, it can become more complicated. In order for your insurance documents, such as ACORD forms, you must enter the information properly, and understand the relationship.

The correct way to refer to these businesses would be:

Smith & Sons, Incorporated DBA Quality Roofing Company, or Smith & Sons Incorporated Doing Business As Acme Gutters & Downspouts.

In the above example, Don Smith, Incorporated is the Entity Name, while Quality Roofing Company is the DBA Name.

DBA names should be entered on the commercial, or workers comp screen -- never in the Entity Name field.

Another case using the above example could result in four possible names to be printed on an ACORD form.

1. Don Smith
2. Smith & Sons Incorporated
3. Quality Roofing Company
4. Susan Fillmore (a managing partner who is first named insured for Quality Roofing Company).

It is considered incorrect (or at least poor practice) to enter the Entity Name without also entering the First and Last names. Use the first and last name fields to indicate the business owner, or your primary contact. Don't be lazy.

## POLICY SCREENS

While each policy screen is unique because of the lines of business they serve, they all have the same general layout.

**The top** of the screen displays fields that are common to all policies. Fields for policy status, policy number, dates (effective, renewal, etc), carrier name, etc.

**The bottom** of the screen will always contain policy coverage limits. In addition, the bottom will contain other information that is unique to the policy type, or that has an impact on premium. See the more detailed samples by clicking on the links below.

**The Center**, in between, is where Risk Information is located. For example, vehicles for an auto policy, dwelling for a fire policy, etc.

### Exceptions

Policies for all Lines Of Business will adhere to the above layout, but may have slight exceptions due to differences in the policy type. For example, some cover a single primary risk (i.e. Homeowners, Flood, etc.), while others cover multiple risks (i.e. Auto, Commercial, etc).

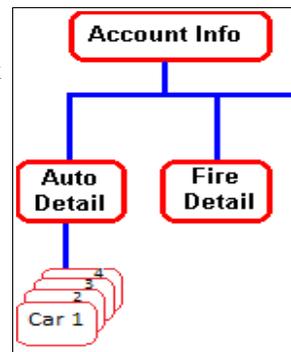
So, we'll discuss the Fire Screen first because it is a good example of the single risk policy type. Then, we'll discuss the Auto Screen because it is a simple example of a multiple risk policy type. The Commercial Screen is perhaps the most complicated of multiple risk policy types, but the principles that apply to an auto policy also apply to a commercial.

### Single vs. Multiple Risk explained

It should be fairly clear from this illustration, that an auto policy can cover several vehicles -- the risks. That makes it a multi-risk policy. Since the average homeowner, or dwelling, policy only covers a single dwelling, it is a single risk policy, for the sake of this discussion. Granted, there are some fire policies that permit a vacation home to be covered by the primary policy, but they are usually endorsements.

The Fire Policy Screen is a good example of the general layout of a Single Risk policy screen.

The Auto Policy Screen is a good example of the general layout of a Multi-Risk policy screen.



## Fire Policy Screen

For the sake of this document, we will cover the Fire Policy screen as an example of a single risk screen.

1. The little "House" icon opens a very useful window where you can record all sorts of structure information. It is the kind of stuff needed for replacement cost estimating. The information entered is always linked to the insured risk (the dwelling).
2. Fields in this illustration contain policy information. Yellow fields have special meaning. If you double-click a yellow field, the program automatically performs a task associated with that field. Date fields are commonly yellow because they frequently change. In this case, double-clicking the Inception data is normally done when the policy is first written. Doing that will insert today's date, and will insert Effective and Renewal dates based on the term of the policy (12 months is the fire policy default). Other yellow fields do different kinds of automation aimed at simplifying, and speeding up your data entry. For example, double-clicking the Location Address will insert the address from the Account Screen.

Between the 2 and 3 is the Risk section. This information describes the property, and things certificate holders need to know about it. For example, the Vesting Name, and/or lender information. Because the Vesting Name field is yellow, double-clicking will enter the name information from the Account Screen. Usually, this is not enough. Most lenders have specific requirements about how this name is entered. Consult the lender or Title Insurance office for details.

3. Just above the row of tabs is a Slider Bar. This is handy when the home owner has a lot of scheduled personal property. You can use you mouse to drag this up, thus expanding all areas below the tabs.
4. To the right of many fields there are clickable icons. If you have set up carrier and policy information properly, clicking the top one will calculate, and enter, all the other coverage/limits that depend on Dwelling Coverage. Naturally, you must enter the Dwelling amount first. You must have entered the carrier and policy name above, in the policy section (see 2, above).

## Auto Policy Screen

Since most auto policies can cover several vehicles, we'll use it to demonstrate a Multi-Risk policy.

Each auto screen can display an endless number of policies. Each policy can display more vehicles than any personal lines policy will ever cover. There is a wealth of information available in a single window. The red numbers denote various important sections of the screen. They are explained below. The more completely you fill in this information, the less you'll have to do when creating ACORD forms, Invoices, Premium Receipts, and other documents such as reminder or cancellation letters.

1. This is the Policy Navigator, It lets you navigate, add policies, delete policies, save your work, and refresh the policy with data that may have been recently entered by other users. Hovering over each button triggers a "tool tip" that explains what it will do.
2. This Navigator lets you add or remove vehicles to the selected policy.
3. This is the top of the Risk Section. Notice there are two tabs. Each one displays the year, make and model. Policy data is above those tabs. Risk info is below, Coverage and other miscellaneous information is at the bottom. Technically, there is no limit to the number of vehicles.

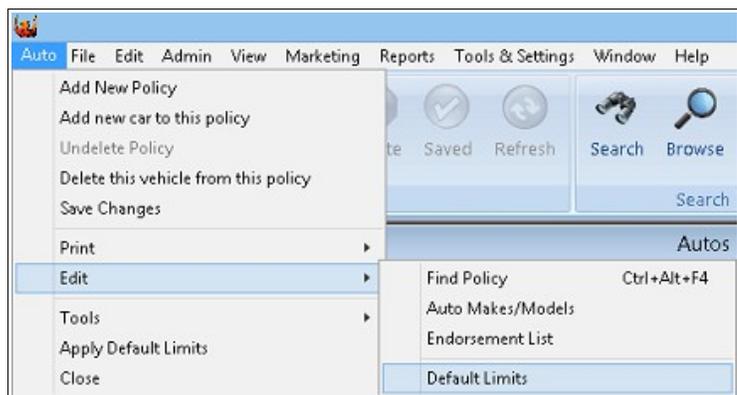
The screenshot shows the 'Autos' application window. At the top, there are navigation buttons (1) and a policy selection dropdown (2) for '2008 Toyota Highlander Hybrid LI'. Below this, a table lists policy details: Pol. Status (Active), Policy Num (176955711), Effective Date (1/2/2015), Time (12:00 AM), Renewal Date (7/2/2015), Cancel Date, Inception Date (1/2/2008), Bus Type (DNU), and Producer (DNU). The Carrier is 'The Hartford Insurance Company', Broker is 'AARP Special', and Policy Name is 'AARP Special'. The premium is \$784.68 and the term is 6 months. Below this, there are two tabs for vehicle selection: '2008 Toyota Highlander Hybrid LI' (selected) and '1989 Alfa Romeo Milano Gold'. The 'Rated Driver' section shows 'Jeannette Abernathy' with age 71 and 0 points. The 'Veh. Info' section shows '2008 Toyota Highlander Hybrid L' with VIN JTEEW44A2820068761, license plate ABC123, and garage address 22 San Bonaventure, Ventura, CA 93003. The 'Coverage' section at the bottom has tabs for 'Coverage', 'Endorsements & Discounts, etc.', 'Certificate Holders', 'User Fields', and 'Fees'. The 'Coverage' tab shows various limits: BI (250/500), PD (100), UM (250/500), UIM (250/500), UMPD (25), PIP, Med (2,000), GB, Comp (1000), Coll (1000), Rental (NIL), Towing (Include), Performance (Intermedi), Youth, Anti Theft, Tracking, Good Driver, Good Student, Senior Driver, Driver's Ed., Glass, Anti-Lock Brakes, Passive Restraints (Bag All), and Credit Score (723).

4. Yellow fields have special meaning. If you double-click a yellow field, the program automatically performs a task associated with that field. Date fields are commonly yellow because they frequently change. In this case, double-clicking the Inception data is normally done when the policy is first written. Doing that will insert today's date, and will insert Effective and Renewal dates based on the term of the policy (6 months is the default). Other yellow fields do different kinds of automation aimed at simplifying, and speeding up your data entry. For example, double-clicking the Garage Address will insert the address entered on the Account Screen.
5. This panel describes the vehicle, including its dates, status, premium and other common underwriting information. This is also where vehicle related things go, such as lienholder, and garage address. Notice the garage address field is yellow.
6. Driver information is an important part of underwriting the risk. If you have entered family members at the bottom of the Account screen, they will be listed in the Rated Driver drop-down. Depending on how complete your Member information is, selecting a member will also enter their date of birth, and age. In some cases, it will even estimate the driving experience by assuming they started driving at age 16.
7. The lower portion of policy screens always contains policy coverage and limits. In most cases it has tabs for other related information such as endorsements, and certificate holders. A unique feature of the Auto Screen is the ability to manually enter limits, or to quickly enter Default Coverages. Default Coverages can be customized to suit your agency, and the clientele to whom you cater.

## Default Policy Limits

The purpose of Default Policy Limits is to make data entry fast, easy to do, and eliminate data entry errors. Using Default Policy Limits you can assign up to 11 coverages in a single step. Most agencies have only a few *standard* coverages they use over and over. Setting them up as defaults is a huge time saver, and brings consistency to your operation.

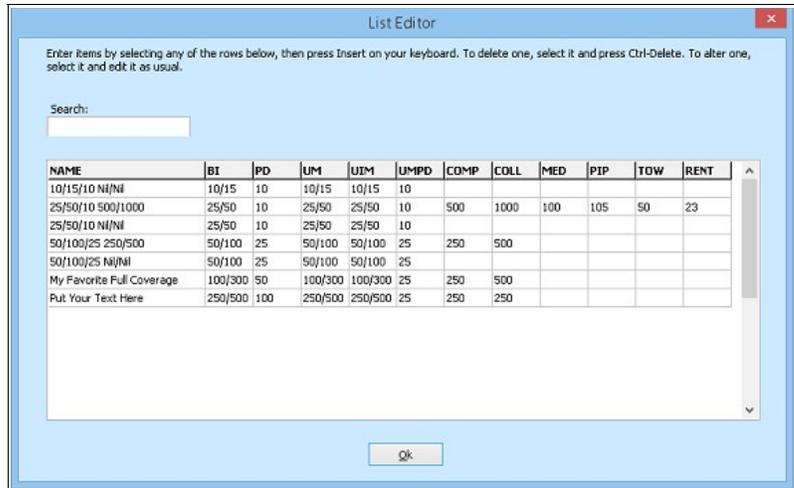
Click Auto > Edit > Default Limits to create your own defaults.



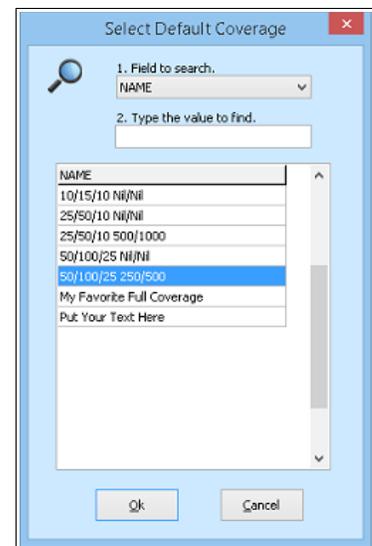
This menu item opens a List Editor where you can create default limits that can be assigned to the policy in an instant.

A couple of lines below Edit is another menu item that lets you apply your default limits. Ironically, it takes longer to describe the process than to do it.

This is where you create your default coverages. Create as many as you wish. Give them meaningful names so you can easily select the coverage profile you wish to use for the client and policy you are writing.



To apply a coverage profile from your defaults, simply click the menu item mentioned above (*Apply Default Limits*). That opens a window like the one below, containing the defaults you setup. Select the default you wish to apply and click Ok. Try it for yourself. It really doesn't get any quicker.



## UNDELETING AND PURGING RECORDS

### Undeleting

In most cases, it is possible to restore accounts and policies that have been accidentally deleted. Humans make mistakes, and this feature allows you to recover.

#### *Undelete an Account*

Undeleting an account will also restore everything associated with that account. This returns access to Activity Logs, Policies, Members, Document Manager documents, saved ACORD® forms, and other records linked to the account.

1. Click *View » View Deleted Accounts (Allows undeleting)*. The background will turn red to indicate that you are looking at deleted accounts.
2. Locate the account you wish to restore using either the search or browse methods.
3. Change the status to Active, Inactive, or Prospect. Note that the deleted status will indicate what it was before it was deleted. When you change the status to one of the above, that account will disappear because it is no longer a deleted account.

- Click View » View Active Accounts (normal view). At this point you can locate the restored account using the search or browse methods.

## Undelete a Policy

Locate the account to which the policy needs to be restored. Then:

- Open or select the policy screen for policy type (Line Of Business, or LOB) you wish to undelete.
- Click the policy's drop-down menu at the top left of the main window.
- Select Manage Deleted Policies. That will list all deleted policies of that LOB, for that account.
- Select the policy you wish to restore.
- Click the Undelete button. **Caution:** do not click the Purge button – that will permanently delete it.

## Purging

### Purging an Account

Purging an account permanently removes the account and everything associated with the account. **There is no recovery after purging an account.**

- Click View » View Deleted Accounts (Allows undeleting). The background will turn red to indicate that you are looking at deleted accounts.
- Locate the account you wish to purge using either the search or browse methods.
- Click File » Delete. This will permanently delete the account. **No recovery is possible.**

### Purge a Policy

Locate the account to which the policy needs to be restored. Then:

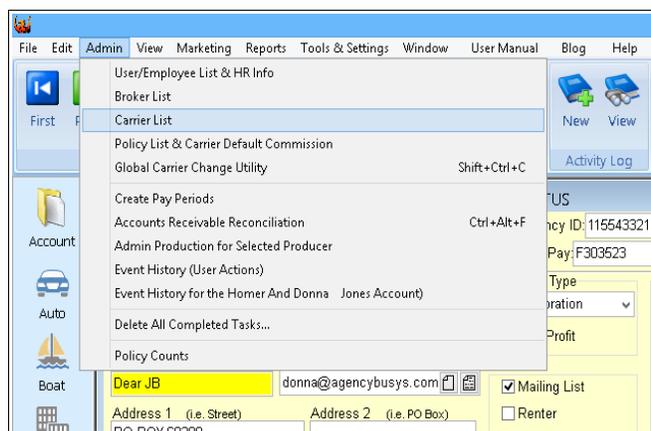
- Open or select the policy screen for policy type (Line Of Business, or LOB) you wish to undelete.
- Click the policy's drop-down menu at the top left of the main window.
- Select Manage Deleted Policies. That will list all deleted policies for that account.
- Select the policy you wish to restore.
- Click the Purge button. That will permanently delete the policy. **No recovery is possible.**

## CARRIER INFO GATEWAY BROWSER

The fastest way to lookup and verify coverage and other policy information.

### Setup

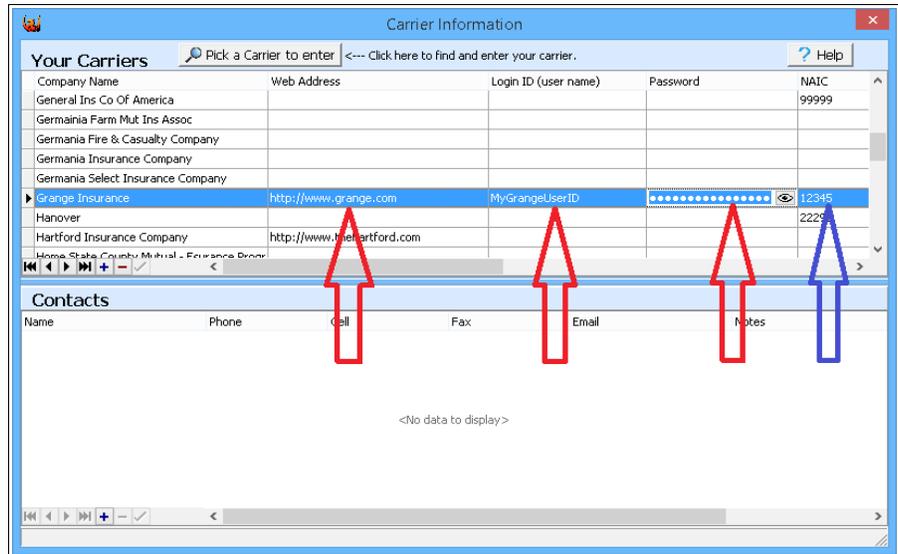
The ABS Carrier Gateway is a special purpose web browser based on Microsoft's Internet Explorer. It gives you immediate access to your insurance company's web site as long as you have entered the web address and your log in credentials have been entered. Use the *Admin – Carrier List* menu to enter new carriers or edit existing ones. That menu looks like the illustration to the right.



The actual Carrier List looks like the illustration to the right. If you are entering a new carrier, not yet in the list, you can often just pick it from a convenient list. Get that list by clicking the button at the top of the windows titled *Pick a Carrier to enter*.

That *pick list* has every carrier we could find when we made the list, so it probably has all of the carriers you'll ever need. However, if you don't find one of your carriers, just enter it manually.

The advantage of picking one from the list is that it should already have the NAIC number. If you pick one from the list, make sure to verify that number is correct. There are a lot of carriers with very similar names. The NAIC number is identified by the right arrow (in blue) in this illustration. If you need to manually enter a carrier, you'll need to look up the NAIC number. The advantage of entering that number is, when you fill out an ACORD® form, the NAIC field will be entered for you using the number you've put here. It's worth the time it takes to look it up now instead of every time you create a form.



In addition to the Company Name, the three left arrows (in red) point to fields that are used to automate browsing to your carrier's website. These values are not part of the *Pick List*, so you'll need to enter them yourself. After all, your login credentials are uniquely assigned to you by the insurance company. Notice, the password is obscured. You can expose the actual characters by clicking the *eye* button at the right of the password field. The *eye* button becomes visible when you enter that field. Passwords are obscured by default.

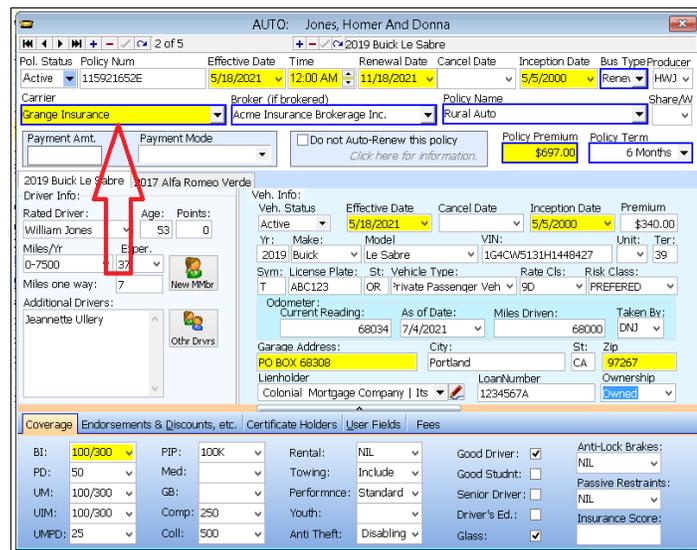
### Carrier Contacts

The bottom portion of the window is for Contacts you have within the selected carrier. Use this to record contact information for underwriters, and other representatives you need to reach on occasion. This keeps all the important carrier information in one spot.

### Opening the Gateway Browser

The Carrier Gateway can be opened from any policy screen by double-clicking the Carrier Name field, identified by the red arrow in this illustration. We used an Auto Policy Screen for this example, but this works the same on every policy screen. The only exception is Financial Securities. We do not see a need for this feature on that screen.

Prior to version 3.12.40.392, the Carrier field and several others, had a green background. They are no longer green. Instead, they have a blue border. They still play the same role in commission calculations as they did before. The only reason for the change was to permit a yellow background for the Carrier field. As you should know, double-clicking any yellow field triggers some form of automation. In this case it opens the Gateway Browser, and uses that carrier's login information



and the policy information for the selected policy.

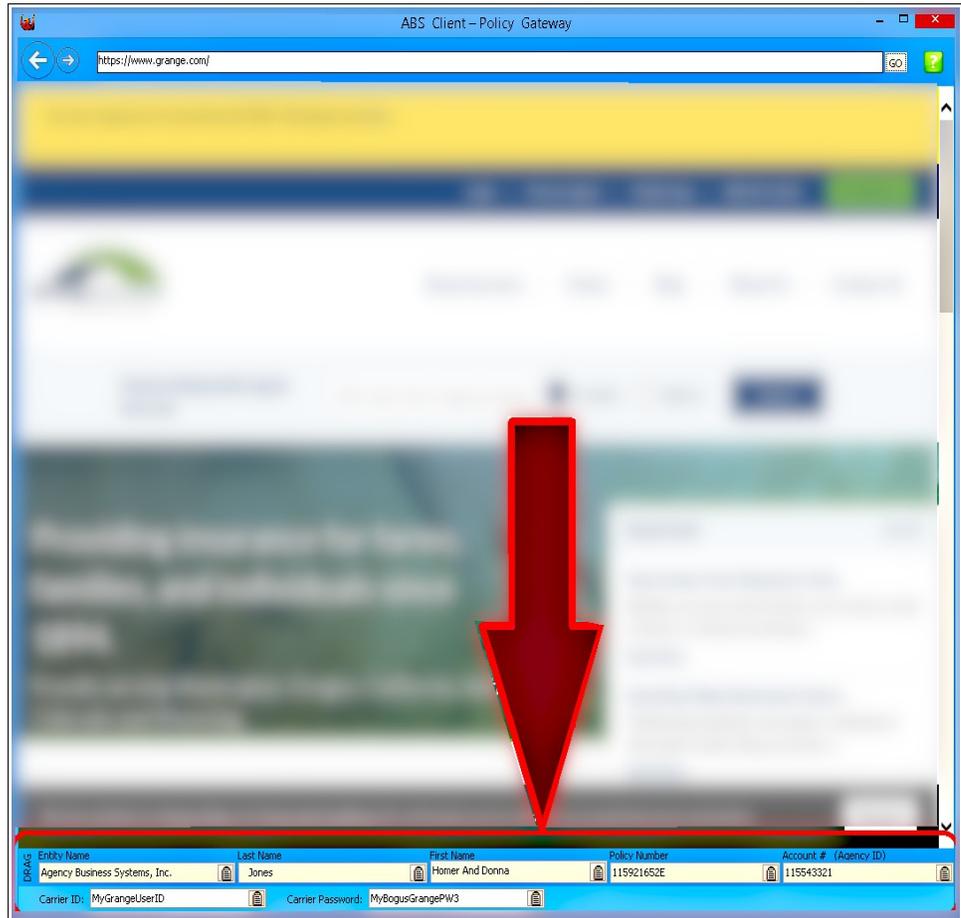
## Using the Gateway Browser

This is a special purpose browser that makes it a snap to get policy information directly from the insurance company. The web address you entered while setting up the carrier information will automatically be inserted into the web address field at the top of the browser window. The **GO** button, on the right, is automatically clicked for you, so it will immediately browse to the website you want.

The bottom of the browser contains information you need from the ABS Account Screen and from the Policy Screen. Not only do you not need to look them up, you can drag and drop them onto the carrier's web page.

Drag the Carrier's User ID and Password to log in. Then drag the policy number, or account ID to the carrier's lookup page and drop them into the required carrier fields. Other fields you can drag and drop

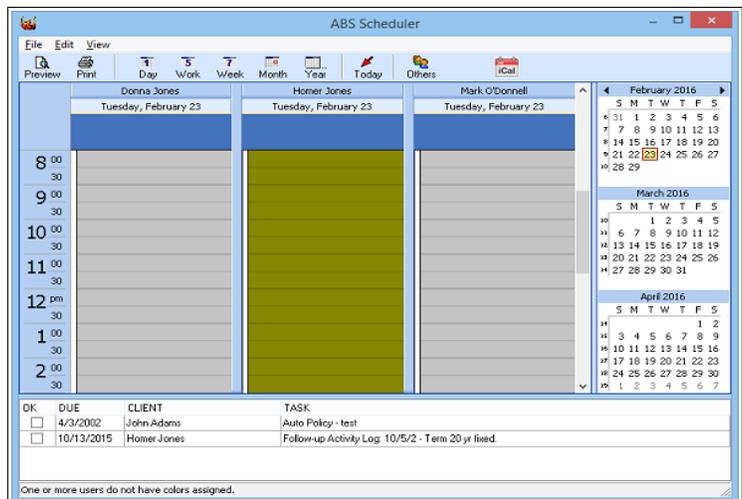
are: Entity Name, First and Last name. If the carrier's web pages do not allow drag and drop, each of the fields at the bottom of the Gateway can be copied and pasted. To copy, just click the button at the far right of the field you wish to copy. You don't need to highlight the field. Clicking the copy button does it all for you. When you need to paste into the carriers web page, just select their field and press Ctrl-V.



## CALENDAR

With ABS Agency Builder you have the choice of using Microsoft Outlook, or the ABS Calendar. This document is limited to ABS products. Consult Microsoft for documentation on their products.

Like most modern calendars, you can display day, 5-day work-week, 7 day week, Month, and Year. You can also elect to show your own appointments, or those of any combination of others in the office. Each person can have their own background color, making it easy to differentiate when viewing groups. You can also print copies of your chosen view. Tasks are



displayed at the bottom of the calendar screen.

## **INTRA-OFFICE MESSAGES (BUCK SLIPS)**

Intra-Office Messages are more commonly called Buck Slips, just like the telephone message pads that were used before computerized office automation. They function similar to an internal eMail because they are sent from one person to another. The most common use is to inform the other person of a phone call, or some other kind of contact, while they were out. In keeping with the "old days," the arriving message is pink. The outbound color is pale yellow. In order for Intra-Office Messaging to work properly, all ABS users must have their own unique User ID. Please refer to the System Administration section of this manual for information on setting up User IDs. No one in the office should ever share a User ID.

When a Buck Slip is sent, it will pop-up on the recipient's screen within one minute (usually quicker). ABS Agency Builder, on the receiving end, must be open in order for the message to pop up. If it is not, or the computer is off, the messages will be saved, and pop up when the receiving user opens the program.

### **Outgoing Intra-Office Messages**

The window for creating outgoing messages can be displayed from File > Send Buckslip, by clicking the Toolbar button with the pink Buckslip icon, or from keyboard shortcut keys (Alt + I). Any of those actions will produce a window like the following sample. Notice how it contains features of e-mail and the common phone message pad.

The first field, in the upper left, is a drop-down list of all User IDs currently assigned. Use this to Address the message. Once sent, the contents of this message will be directed to that user, regardless of which computer they are using. If that person is using ABS Agency Builder, this message will appear on their screen within one minute. If they are away from the office, or not using ABS Agency Builder, the message will simply be waiting for them when they next log into the program.



### **Arriving Intra-Office Messages**

Any number of messages can be placed in the arriving message queue. They will simply popup up one at a time until they have all been delivered. Notice the window is very similar to the one used to create the message. The different color will alert you to the fact that it is an Arriving message. Note, these examples are not of the same message.

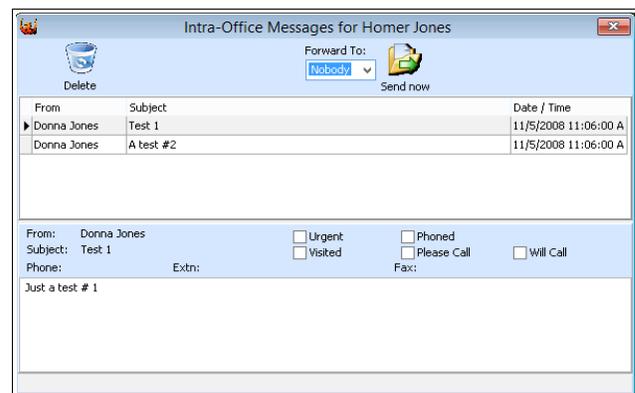
Clicking the Cancel button does not delete the message. If you are busy and unable to read the message when it pops up, just cancel it for viewing later.

### **Viewing and Managing Messages**

Messages may be forwarded to another person in the office by selecting the recipient, and then clicking the Forward button.

Messages that have been canceled may be viewed by clicking View > Intra-Office Messages, or simply pressing the Ctrl + I shortcut keys. Either of these actions will display a screen like the one below.

This example displays all information contained in every saved message. Use this screen to review old messages, or ones that were canceled because you were unable to read the message when it popped up.



## Deleting Intra-Office Messages

This is also where you will delete messages you do not wish to save. You should not save every message. Be good about housekeeping, and get rid of messages you no longer need. Messages are saved until you delete them.

## MARKETING CAMPAIGNS

A Marketing Campaign is an organized plan to solicit a specific kind of business, or prospect. It gives you complete control over who to include in the campaign, when the campaign begins and ends, the number of letters to mail, and when they are mailed. An important feature of the ABS Marketing Campaign system is that you can run more than one campaign at a time, and there is no limit to the number of campaigns that can be run concurrently.

A campaign consists of:

- identifying a group of prospects (or clients) to whom you wish to sell a specific product.
- mailing one or a series of letters to everyone in that group at predefined intervals (usually 10 days to three weeks apart).
- following up with each individual in your selected group via phone call, or other personal contact. The follow-up should take place a short time after the last letter is received. Of course, follow up phone calls are optional, but they tend to increase your hit rate.

## Queries vs. Campaigns

ABS Agency Builder's queries permit Mass Mailing to the clients that result from a query. That is great if all you want to do is send one letter. Even if you only want to send just one letter, a major problem arises if you wish to make follow-up contacts to a long list of recipients. Marketing Campaigns are more focused, and more manageable.

This screen is reached from the Campaigns menu on the Account Screen. Here you give the campaign a name, create letters, assign mailing dates, and define your target market.

Before creating your campaign, you should estimate the size of your target market. If it is more than you can follow-up on in a reasonable time, you should probably create more than one campaign. A good way to determine your market is to run a Predefined Query. For example, you could run the query for Home Loan But No Life. Let's say that query produced 51 households. That might be more than you could call in a week. A good rule of thumb is to limit your Campaigns to about 25 recipients. Try this number, and adjust up or down as it suits your agency.

If the query produced 51 households, you should probably create two Campaigns. Here is how you should do that.

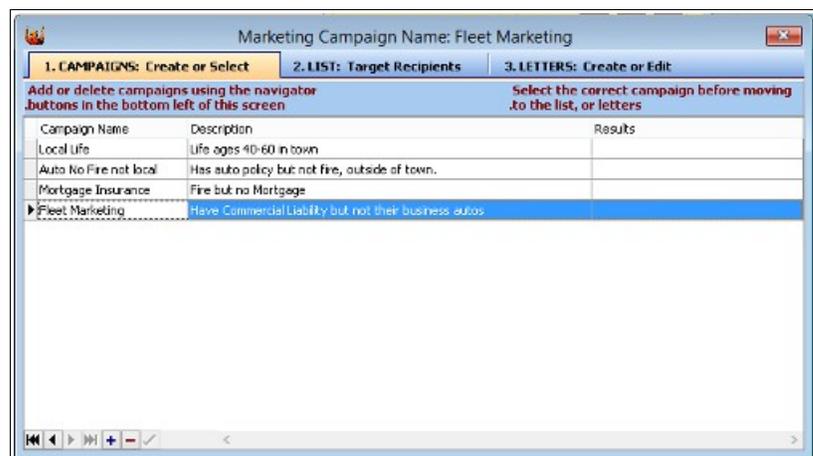
## Campaign Identification

**Campaign Name.** Make it something short, but meaningful like: *Mortgage Protection*.

**Campaign Description.** More details. Something like: *Solicit Mortgage Protection Life from prospects on the first half of a 51 name query run on 5/10/16. Query was Loan No Life.*

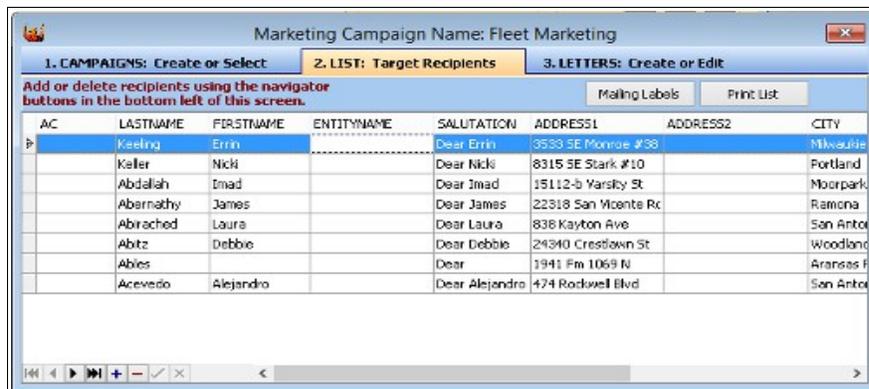
**Campaign Results.** Leave this blank until the campaign has been run. Then come back and indicate how it did. This will help you decide if you should repeat this one or try something else.

**Create a new Campaign.** The Record Navigator allows you to add a new record (campaign).



## Assigning Recipients

The Target Recipients Tab contains the list of letter recipients. To add someone to the list, click the button at the upper left corner of the list (it looks like a clean sheet of paper). This will produce a Browse List similar to that of the Household Screen. It drops down a list from which you can pick recipients to be added to the list. You can add as many recipients as you wish, but we suggest keeping the list to around 25. It is a more manageable number for follow-up calls.



AC	LASTNAME	FIRSTNAME	ENTITYNAME	SALUTATION	ADDRESS1	ADDRESS2	CITY
	Keeling	Erin		Dear Erin	3533 SE Monroe #38		Milwaukie
	Keller	Nicki		Dear Nicki	8315 SE Stark #10		Portland
	Abdallah	Imad		Dear Imad	15112-5 Varsity St		Moorpark
	Abernathy	James		Dear James	22318 San Vicente Rd		Ramona
	Abrached	Laura		Dear Laura	836 Kayton Ave		San Antonio
	Abitz	Debbie		Dear Debbie	24340 Crestdown St		Woodland
	Abies			Dear	1941 Fm 1069 N		Aransas Pass
	Acevedo	Alejandro		Dear Alejandro	474 Rockwell Blvd		San Antonio

To add several recipients at the same time, hold down the shift key while selecting recipients from the list. With the shift key down, each record you click will be highlighted. All highlighted records will be added to your recipient list in one quick transaction.

Be careful to not add the same household to the list more than once. Duplicates are not rejected. If you add a household more than once, they will receive duplicate letters.

To delete a recipient, select it and press <Ctrl>+<Delete> key on your keyboard, or click the minus sign (dash) in the navigator at the bottom left of the recipient list grid.

Printing a list or mailing labels is as easy as clicking the appropriate button.

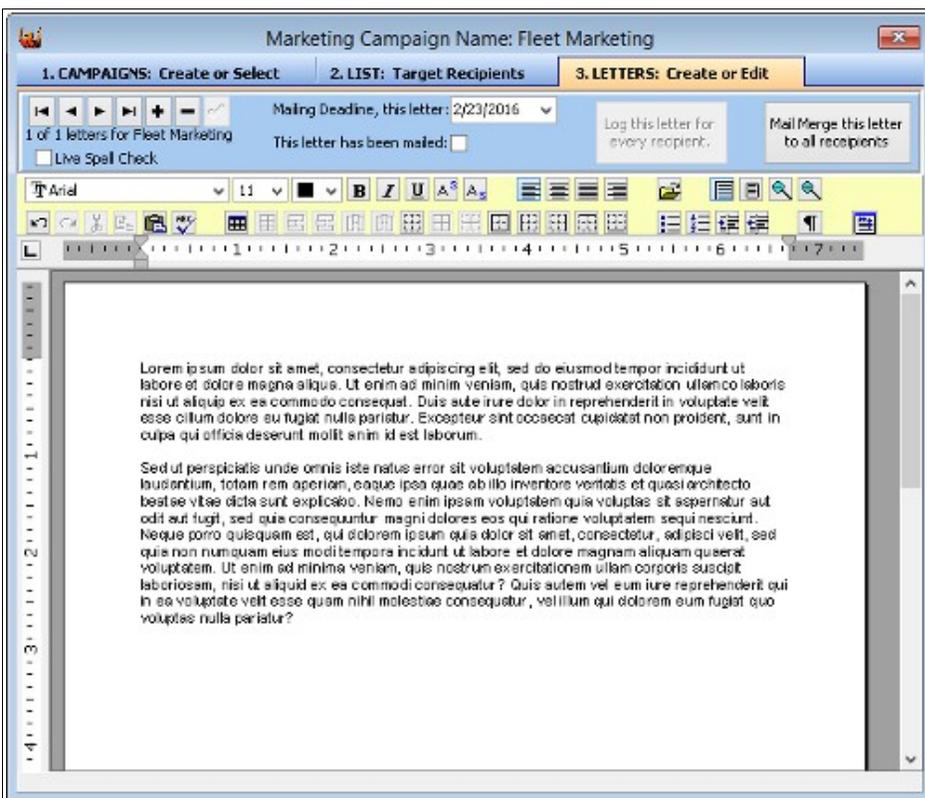
## Campaign Letter

The center portion of the screen is where you create the letters you wish to send. A campaign can have as many letters as you wish, but usually two to four is sufficient. To create a second, third, ...etc letter, use the Record Navigator just above the Letter Text Field.

Mailing Dates are required for each letter. Separate the mailing dates by an adequate amount of time. Usually two to three weeks is about right. If you are running more than one campaign concurrently you will find it easier to administer if the letter mailing dates are staggered.

Letter Text is the body of the letter. Using the Record Navigator, you can quickly compare the text of each letter to assure continuity, and to avoid unwanted redundancy.

Hint: to use the same text in a second campaign, highlight the text and press <Ctrl+C> (the short-cut for Copy). Then switch to the second campaign and put the entry point in the Letter Text field. Now press <Ctrl+V> (the short-cut for Paste).



Letter Mailed should be checked after the letter is mailed. If this box is not checked, ABS Agency Builder will remind you

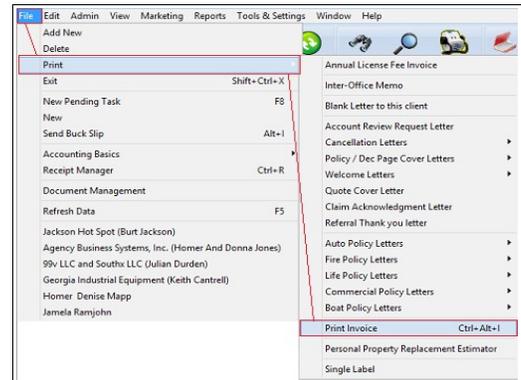
that the letter is due to be sent once the Mailing Date has been reached. Checking this box stops the reminders.

## Printing Campaign Letters

When a letter's Mailing Date falls due ABS Agency Builder will pop up a message when the program is started. This is simply to remind you that the letters should be printed. To print the letters, select the letter to be printed. Then click the Mail Merge button.

## PREMIUM INVOICE

From the Main Menu, select *File > Print > Print Invoice*.



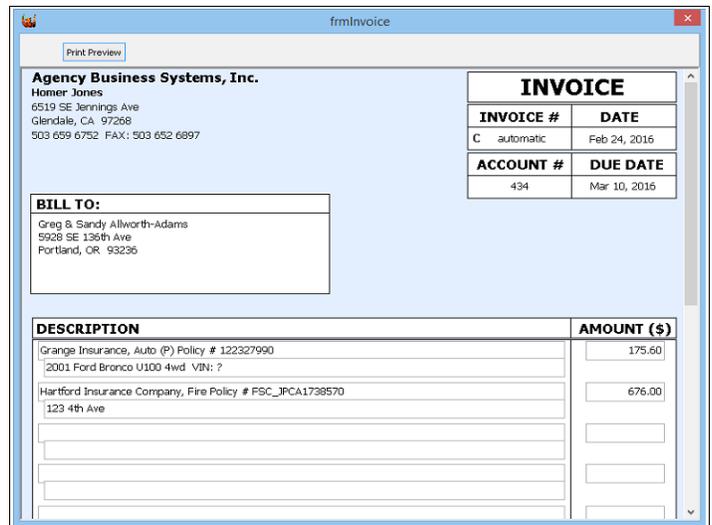
Next, select the policies, endorsements, or fees you wish to include on the invoice. In this example, a Commercial policy has been selected, as well as, two endorsements and an inspection fee for that policy.



Dollar amounts from the individual policy screens will be used – Policy Premium, Endorsement Cost, and Fee amounts. Make sure they are correct. If the policy premium on the policy screen includes endorsements and fees, then make sure not to include their amount on the invoice. You can edit the invoice entries, and fix any incorrect dollar amounts before printing.

The next window is the invoice data entry form. It allows you to edit the invoice before printing. You can even hand enter new line items and amounts if needed.

Scroll down to see the totals, and for a field in which you can enter a personal message.



Clicking the Print Preview button yields something like the following sample. If everything is okay, print it, or email by clicking the appropriate button.

<b>Agency Business Systems, Inc.</b> <b>Homer Jones</b> 65 19 SE Jennings Ave Gendale, CA 97268 503 659 6752 FAX: 503 652 6897		<table border="1"> <tr> <th colspan="2">INVOICE</th> </tr> <tr> <th>INVOICE #</th> <th>DATE</th> </tr> <tr> <td>C 00000001</td> <td>Feb 24, 2016</td> </tr> <tr> <th>ACCOUNT #</th> <th>DUE DATE</th> </tr> <tr> <td>434</td> <td>Mar 10, 2016</td> </tr> </table>		INVOICE		INVOICE #	DATE	C 00000001	Feb 24, 2016	ACCOUNT #	DUE DATE	434	Mar 10, 2016
INVOICE													
INVOICE #	DATE												
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ACCOUNT #	DUE DATE												
434	Mar 10, 2016												
<table border="1"> <tr> <th>BILL TO:</th> </tr> <tr> <td>           Glen B. Sandy Allworth-Adams            5928 SE 136th Ave            Portland, OR 93236         </td> </tr> </table>		BILL TO:	Glen B. Sandy Allworth-Adams 5928 SE 136th Ave Portland, OR 93236										
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<table border="1"> <thead> <tr> <th>DESCRIPTION</th> <th>AMOUNT (\$)</th> </tr> </thead> <tbody> <tr> <td>Grange Insurance, Auto (P) Policy # 122327990 2001 Ford Bronco U100 4wd VIN: ?</td> <td>175.60</td> </tr> <tr> <td>Hartford Insurance Company, Fire Policy #PSC_IPCA1738570 123 4th Ave</td> <td>676.00</td> </tr> </tbody> </table>		DESCRIPTION	AMOUNT (\$)	Grange Insurance, Auto (P) Policy # 122327990 2001 Ford Bronco U100 4wd VIN: ?	175.60	Hartford Insurance Company, Fire Policy #PSC_IPCA1738570 123 4th Ave	676.00						
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		<table border="1"> <tr> <td><b>SUB TOTAL</b></td> <td>\$ 851.60</td> </tr> <tr> <td><b>AMOUNT PAID</b></td> <td>\$</td> </tr> <tr> <td><b>TOTAL AMOUNT DUE</b></td> <td>\$ 851.60</td> </tr> </table>		<b>SUB TOTAL</b>	\$ 851.60	<b>AMOUNT PAID</b>	\$	<b>TOTAL AMOUNT DUE</b>	\$ 851.60				
<b>SUB TOTAL</b>	\$ 851.60												
<b>AMOUNT PAID</b>	\$												
<b>TOTAL AMOUNT DUE</b>	\$ 851.60												
<p><i>We appreciate your business!</i></p>													

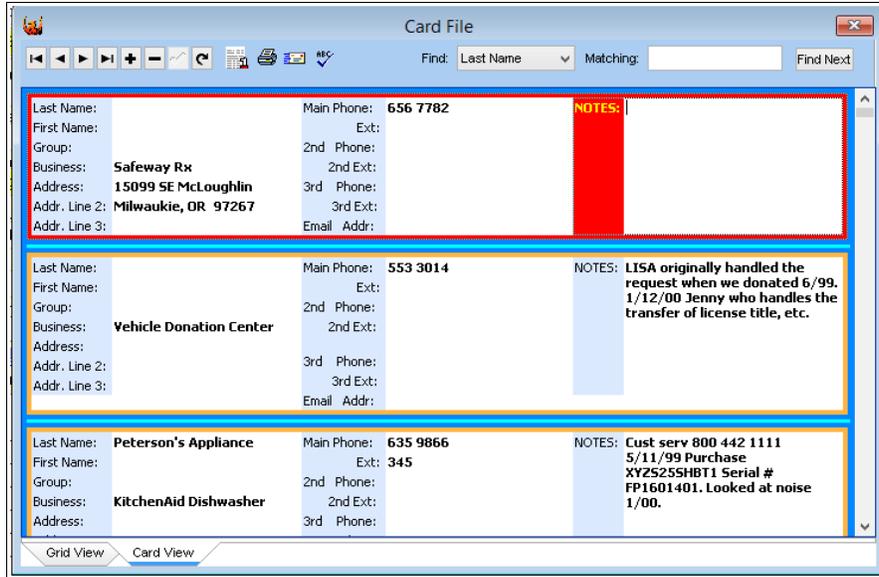
## CARD FILE

The Card File can be opened by clicking View > Open Card File, pressing F7, or clicking the button that carries an icon depicting a Card File. The ABS Agency Builder Card File is intended as a place for non-client contacts. It is ideal for your Doctor, Dentist, Hair stylist, Golf partners, friends, and business associates that are not Clients or Prospects. An example might be a glass or body shop. There is no limit to the number of entries, and all entries are automatically grouped alphabetically. You can enter and spell-check notes about each entry. You can also create pre-addressed letters to any entry, or auto-dial their number through your modem.

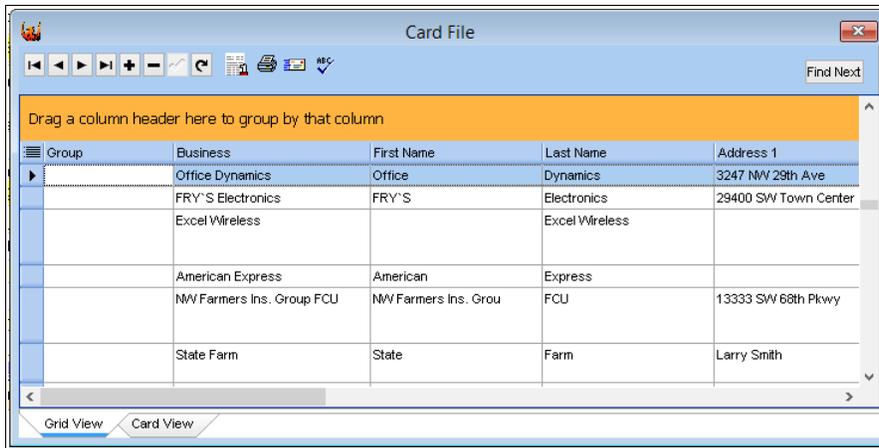
In addition to viewing on the screen, it is possible to filter, print filtered reports, and print letters via the word processor. Note the Spell Check icon in the tool bar. It will spell check the text entered into the Notes field only.

There are two possible views, which can be selected by clicking the tabs at the bottom of the window.

## Card View



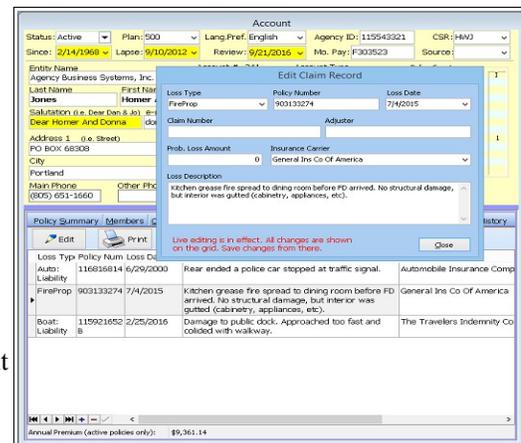
## Grid View



## CLAIM HISTORY

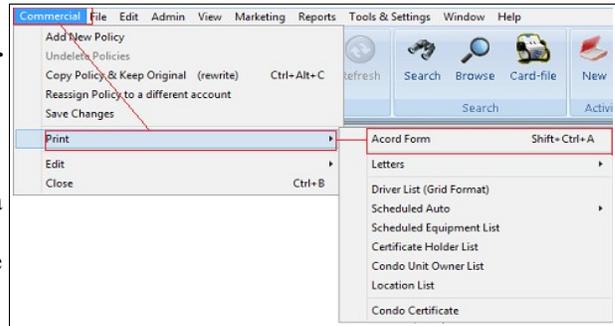
The Claim History tab at the bottom of the Account screen is for quick reference. It can be used to track open or closed claims with the current or previous carriers. Information is free-form, and is not filled in by a claim form. This gives you the opportunity to make notes that do not appear on a loss report, or to take notes about things that should, or will be reported.

The blue Edit Claim Record window is opened by clicking the Edit button just above the grid. It is a convenient data entry tool, that makes it unnecessary to scroll the grid left and right.



# ACORD® FORMS

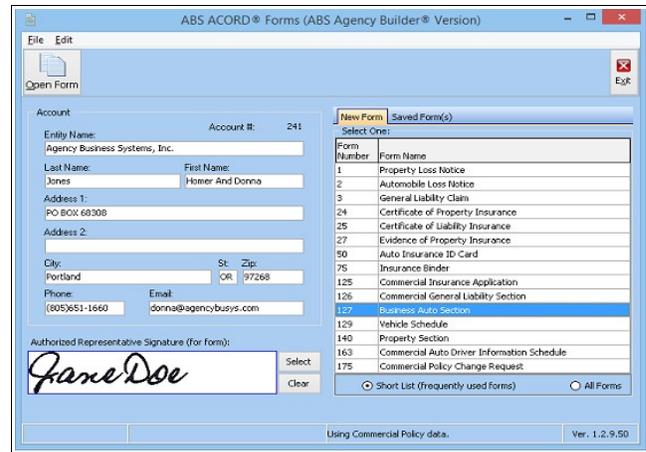
ACORD® forms can be printed from a policy screen only. Data used to fill out the form comes from the selected policy. It is important to be viewing the policy for which you intend to create a form before you open the ABS ACORD Forms. To open the ACORD® forms program, select **Print > ACORD Forms** from the policy menu (top left of the main Agency Builder screen). Note: If you are interrupted while working on a form, you can leave it open and return to it later. However, you must remember to close ABS ACORD Forms before closing the main ABS Agency Builder program. If you close the main program without saving your ACORD form, your will be given a warning. If you ignore it, your work will be lost.



The result is the ACORD® main screen. Client information is displayed on the left of the screen. It is for reference only, and can't be edited.

This window can be resized, and can be dragged to any location on your screen. When you close it, the next time it is opened it will find its way back to where you put it, and resize itself.

Below the client information is a panel for the signature that will be inserted into forms, when required. Initial setup should include loading a signature. We'll cover that a little later.



The available forms are shown in the list at the right. By default, the program shows your short list instead of hundreds of available forms. Notice the buttons just below the list. To see more than just the short list, click **All Forms** (far right). Do that now so you'll understand what we are about to tell you. If the program is not open, do it now.

In the **All Forms** list, you'll see check boxes to the right of each form. Putting a check mark in a box will add that form to your Short List. Un-checking removes it. Since there are many State specific forms, having the ones you deal with on your short list saves time looking for the right one (or worse, picking the wrong one).

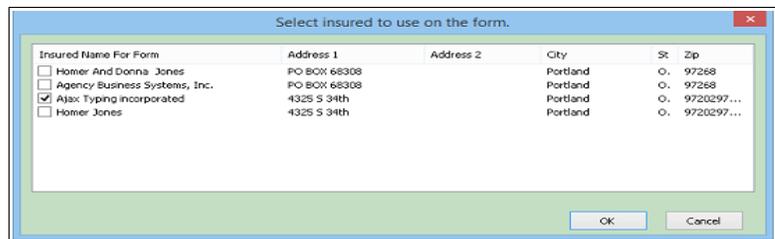
Just above the list you will see two tabs: **New Forms**, and **Saved Forms**. By default, the program assumes you intend to create a new form. If you have saved a form, click the Saved Forms tab and select the one you wish to open. We'll show you how to save a form in a moment, and we'll show you the easiest way to find a saved form out of the many that you've saved.

After you have selected the **new form** you wish to **create**, you can open it by highlighting it and clicking the Open button, or just double click the form.

## Selecting the Insured Name

Before your selected form opens, you may be asked to select which insured name to print on the form. That depends on the form and the line of business. There are potentially five names (especially for Commercial Policies).

1. Entity Name (from the Account Screen)



2. Account First, Middle, and Last Name (from the Account Screen)
3. First Named Insured (from the Policy Screen)
4. DBA Name (from the Policy Screen)
5. Entity Name from the account screen plus DBA Name from the policy screen. For example: *Ajax Inc. DBA Acme Plumbing.*

The name you check will automatically be inserted on the ACORD form so you don't need to type it. This saves time, and minimizes typographic errors. Once you get it correct in ABS Agency Builder it will be correct everywhere it is used.

## ACORD® Form Completion

After selecting the insured name, the form will open in edit mode. Edit mode is obvious because all editable fields are light blue except for the ones where double-click is enabled. If you are not viewing this example in color, the yellow, double-click fields, on this Form 25 are yellow. So is the certificate holder's name field. While in edit mode, you can change, anything that was automatically inserted or add additional information as needed.

In this sample form 25 all the fields were pre-filled with data from the policy screen. Nothing else was added after opening. Because ABS pre-fills forms, you save a huge amount of time. Naturally, that is assuming your client and policy data is up-to-date and complete. The more accurate and current your data is, the less time it takes to do critical everyday tasks.

It was not necessary to type anything on this sample form, or double-click a yellow field. However, there are times when you will need to double-click. For example, if this client had more than one active umbrella policy, you would need to double-click that policy number and select the correct one. The same would be true if there were multiple certificate holders. Double-click lets you pick.

The tool bar, across the top of the screen works like this, from left to right:

**Close** – Closes the form editor without saving your work.

**Save** - Saves the form so you can re-open it from the *Saved Forms* tab. It closes the form after saving.

**Print Preview** - Opens a new window that displays the form just as it will print. From that window, you are able to send the document to your printer, create a PDF file (*PDF Direct*), email the form as an email attachment, or copy the form into ABS Document Manager.

**PDF Direct** - This bypasses the Print Preview, and creates a PDF file in an ABS3 sub folder whose name begins with your ABS UserID. For example: C:\ABS3\\_Forms.

**DocMan** – This button sends a copy of the completed form to *ABS Document Manager*. **IMPORTANT:** sending the form to DocMan does not save the form. It only automates putting the document into DocMan, and eliminates the need to print and scan the document into DocMan. ***If you think you'll need to re-open an ACORD form to make changes, you must save it with the SAVE button.*** Naturally, this button only works if you have the Document Manager option.

**Scale** – is only used to adjust margins on printed forms. Although seldom needed, there are cases when a combination of Windows, your computer video cards, and printer drivers make margins either too big, or so small the printed form doesn't fit on standard 8 ½ X 11 inch paper. This lets you fine tune your form so it looks perfect to the recipient.

The **question mark** button displays information that will help you.

The screenshot shows the ABS ACORD Forms software interface. The main window displays a 'CERTIFICATE OF LIABILITY INSURANCE' form. The form is pre-filled with data from the policy screen. The top bar includes 'Exit', 'Save', 'Preview', 'PDF Direct', and 'DocMan' buttons. The form header shows the date '01/14/2022'. The insured information includes 'Agency Business Systems, Inc.' and 'Ajax Typing Incorporated'. The coverages table lists various policies with details such as policy numbers, dates, and amounts.

COV	TYPE OF COVERAGE	INS. POL. NO.	INS. POL. DATE	INS. POL. EXPIRES	INS. POL. TYPE	INS. POL. AMOUNT
A	COMMERCIAL GENERAL LIABILITY	A11595242	4/15/2021	4/15/2022	1,000,000	1,000,000
B	UMBRELLA LIABILITY	A11595242	4/15/2021	4/15/2022	1,000,000	1,000,000
D	PRODUCTS-COMPLETION	WC987654321	4/20/2021	4/20/2022	100,000	100,000

## Opening saved forms

Just above the list are two tabs: *New Form*, and *Saved Forms*. Click the Saved forms tab, and select the form you wish to open. Naturally, the forms list will only contain those for the client you are working on.

Over time, this list can get pretty long, making it hard to locate the exact form you wish to retrieve. We make that easier by allowing you to filter and sort any column in the list. See the example to the right.

### Sorting

To sort a column, click the column header. To resort the opposite direction, click it again.

### Filtering

Filtering lets you remove distracting entries that make it hard to find what you are looking for. Filtering does not delete forms, it only hides them from the list making it easier for you to find your objective. You can filter any of the columns in this list.

To filter, hover your mouse pointer over the column header. That will cause the **filter button** to appear (circled in red). Clicking that button will show a unique list of items in that column. In the example above, the Form column shows several form 25s, as well as other duplicates. The filter button gives you a drop-down without duplicates. So, if you were to check the form 25 check box in the drop-down, your list would only show the saved form 25s. If you were to check the 25, and the 24, your Saved Forms list would only show forms 24 and 25s. The others would be hidden (not deleted).

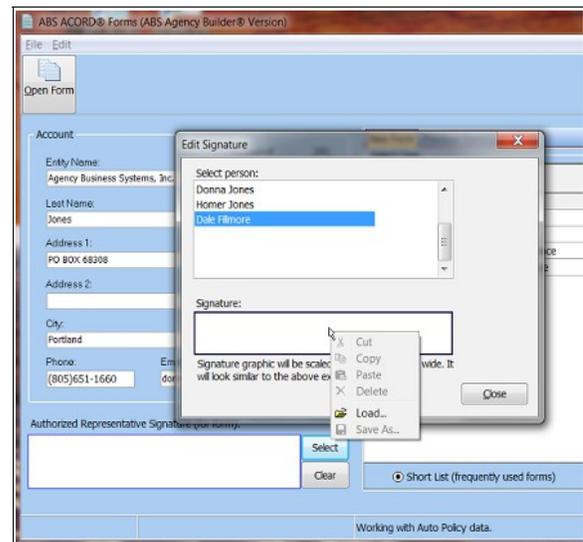
Now let's say you have a list of form 25s, but you are only interested in those that were created for a specific policy. Just filter the Policy column and select the policy number you're after. That gives you a list of form 25s that were created for that policy. You could take it a step further, and filter the Created date, and really narrow it down. Or, you could sort your filtered list by date. Filtering and sorting really helps with those big clients with lots of documents.

Form	Form Name	Created	LOB	Policy
25	Certificate of Liability Insurance	11/12/2022 9:25:09 AM	Commrc	621599575
25	Certificate of Liability Insurance Countrywide Funding Corporation Its	2/5/2020 10:51:36 AM	Commrc	1072493604
24	Certificate of Property Insurance	1/6/2020 5:36:33 PM	Commrc	692327789
3	General Liability Claim	12/28/2019 3:07:55 PM	Commrc	280315481
2	Automobile Loss Notice	12/28/2019 3:06:44 PM	Commrc	1077019609
3	General Liability Claim	12/28/2019 3:03:39 PM	Commrc	1549733318
2	Automobile Loss Notice	12/28/2019 2:59:03 PM	Commrc	1615219831
127	Business Auto Section	12/27/2019 12:51:47 PM	Commrc	1110032084
127	Business Auto Section	12/27/2019 12:41:34 PM	Commrc	1853699203
125	Application: Commercial Insurance	11/1/2018 11:02:08 AM	Commrc	2053335072
25	Certificate of Liability Insurance	9/17/2018	Commrc	630906447

## Form Signatures

To load a signature, click the Select button. That will open the "select" dialog box. Select the name that should appear on the form. The signature will be visible if one has already been loaded. If the Signature box is empty, right click the Signature box. That will produce the menu shown above. Select Load. Then, select a previously saved signature file. To create a signature file, simply scan your signature with your office scanner. Crop the image to eliminate excess white space. Place the resulting file where you'll remember its location (the folder's name).

Once you select a signature, it will appear in the Signature Box, and will be saved with the other employee data. After the signature file has been loaded, it will be available when the user has been selected. In other words, you should never need to load a new signature unless you wish to replace the previous one. For example, you may have scanned a nicer looking signature.



**Hint:** To scan signatures, use stark white paper - the whitest you can find. If you use a color printer, sign your name with a bold dark blue pen. Otherwise, use a bold black pen. Avoid inexpensive felt tip pens that produce a somewhat gray line. They don't scan well, and look unprofessional.

## Certificate Holder Field

Note that on the ACORD® Forms, most fields have a light blue background. If they have a yellow background, they are like all other yellow fields in ABS, doubling clicking them will trigger some kind of automation. Double click actions for certificate holder fields are:

- **Double-Click** produces a pick-list of potential certificate holders. That list comes from entries on the policy screen, either lenders or certificate holders or both.
- **Ctrl-Double-Click** produces a pick-list of all possible certificate holders plus all possible lenders - a combined master list.

### Important Details

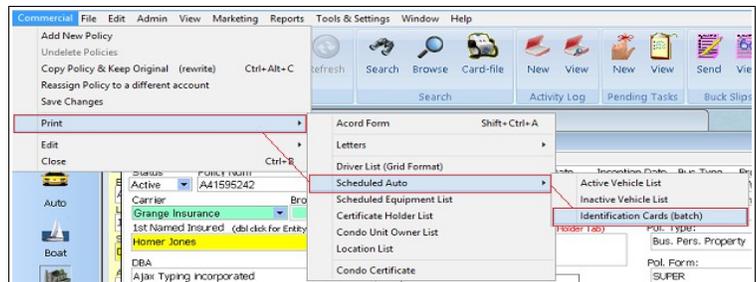
If only one Lender or Certificate Holder has been entered on the policy screen, the certificate holder fields on the ACORD Form will be immediately pre-filled. Double-Clicking is not necessary.

If more than one potential certificate holder has been entered on the ABS Policy Screen, the certificate holder fields on the ACORD Form will be blank because the program doesn't know which one to use. Double-Click the yellow field to produce a pick-list of the potential certificate holders that were entered on the ABS Policy Screen. Potential certificate holders are lenders or certificate holders or any combination of them. For example, on a fire screen, you may have entered two lenders, and three certificate holders. Double-clicking will produce a pick-list of all five potential holders. The program doesn't know which one you need, so you must pick from the list.

If no Lender or Certificate Holder has been entered on the Policy Screen, you can hold down the Ctrl key and Double-Click the ACORD Form's yellow field. That will produce a complete list of all possible certificate holders. That list will be the entire Lender List combined with the entire Master Certificate Holder list. This is so you don't have to go back to the ABS Policy Screen to enter the holder, and then start the ACORD Form all over again.

## PROPRIETARY FORMS

In addition to the standard ACORD forms, there are a number of forms that are either enhanced ACORD forms, or special forms designed to simplify certain tasks. For example, some commercial clients need ID Cards for each vehicle in their fleet. The illustrations below show how to create ID Cards for all active scheduled vehicles in a single batch.



You'll notice this is done outside of the ACORD form program, however the results conform to a standard Form 50, however they are batch printed instead of one at a time.

A few other proprietary forms are:

- Condominium Certificates (Batch printed for each owner).
- Texas ID Cards. It is Bilingual as a single card, and conforms to Texas Department Of Insurance requirements.
- Arizona ADOT Card. Prints multiple drivers on a single vehicle, and conforms to Arizona Department of Transportation requirements.
- There are more...

# EMAIL

You choose between ABS Email and the default email client using Personal Preferences from within ABS Agency Builder. To do so, click Tools & Settings » Program Preferences » Personal Preferences. The procedure is covered in the Setup section of this manual. Note: ABS Email Sender must be closed before exiting the main ABS Agency Builder program.

ABS Email only sends email. It does not receive messages. That's what your regular email program or web service is for. Using IMAP technology, messages sent from ABS Email are placed in the *Sent* folder of your regular email program just as if it had been sent using your default email client or service. If you use a web-based email client, like Gmail, messages sent from ABS Email will be placed in its *Sent* folder, too.

Set up this program using the values that were used for your normal email program. If you use an Internet mail provider and don't know how to answer the setup questions, have your provider guide you through the set up, or use your local IT professional. DO NOT CALL US. We don't have access to the security information or transmission protocol for your email account.

This simple email program makes it easier to send messages from ABS Agency Builder. If, after working with your provider, it does not send mail as expected, contact us with the information given by your email provider. DO NOT just tell us it doesn't work. We need specifics only they can give.

## Setting up ABS Mail Sender

The example to the right represents how ABS Mail Sender will look when sending one of the standard ABS letters. To use your existing email service, click the Settings menu at the top of the window.

Other menu items are self explanatory if you have ever used email.

Note: attachments are shown in the upper right. When sending an ACORD form, the form(s) being sent are automatically attached, and displayed there.

When you click *Settings*, described above, this window will open. Enter your email address, and the other information requested in the top section.

### *Your Info*

#### ***Email address***

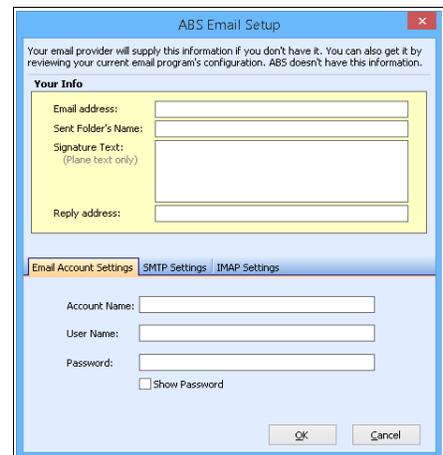
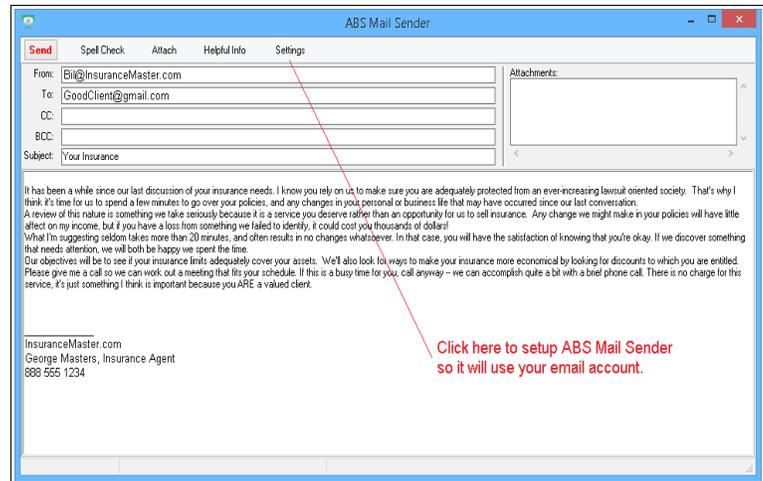
This is the email address of your email account. It is required by your email service provider.

#### ***Sent Folder's Name***

If you don't know the name of your sent folder, try "*Sent*", or "*Sent Items*", or "*Sent Mail*". Depending on your email provider, the precise name may not matter, however, it will usually include the word, "*Sent*."

#### ***Signature Text***

Enter the text you would like to see at the bottom of your sent messages. This can only be plain text at this time.



## Reply Address

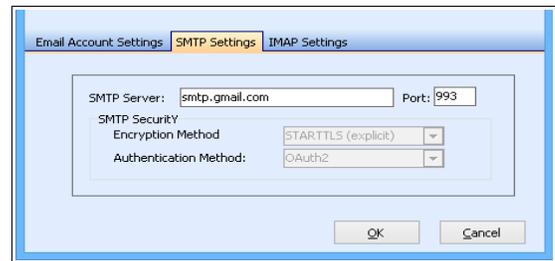
Enter the email address to which you want email sent when your recipient clicks *reply* to a message you have sent.

## Email Account Settings Tab

This information is used by your Internet provider, or email service. It is the account information they provided you. Since it is required by all email client software, you may be able to get at least some of this info from your default email software.

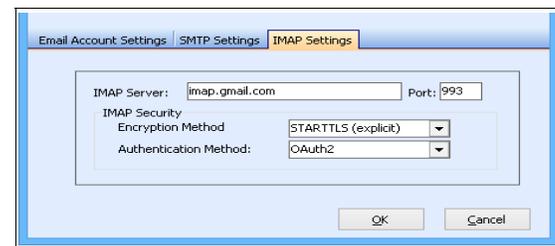
### SMTP Settings Tab

Simple Mail Transfer Protocol (SMTP) is an Internet standard for email transmission. Enter this information carefully. It tells ABS Mail Sender what protocol to use when communicating with your email service. Gmail is shown in this example, but your setup may be different.



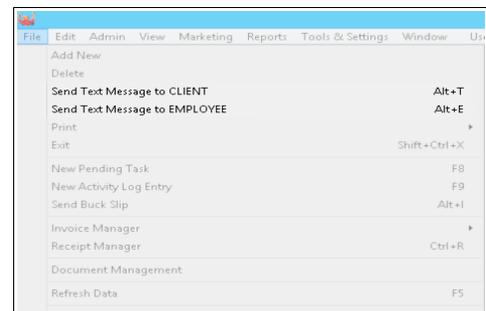
### IMAP Settings Tab

The Internet Message Access Protocol (IMAP) allows ABS Mail Sender to access your email server so that sent messages will appear in your sent folder. Your email service requires specific authorization. This example shows gmail, but yours may be different.



## TEXT MESSAGING

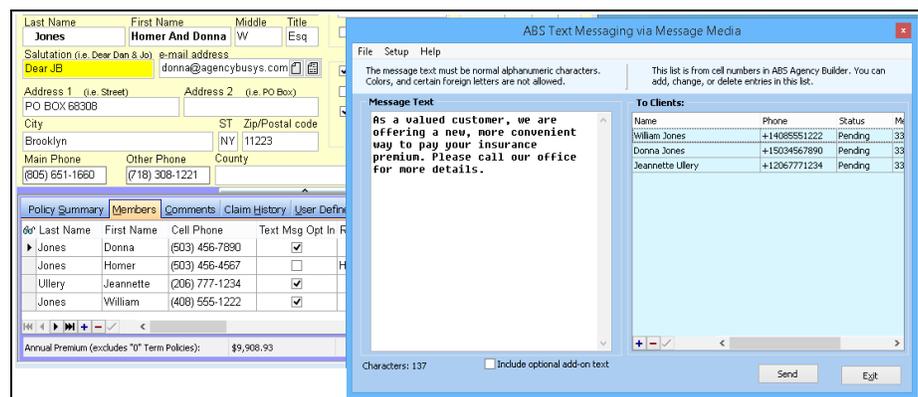
Sending text messages to your clients or to remote workers can be done directly from within ABS Agency Builder. Messages can be sent to one member of an account, all members of an account, or as mass-messages via Marketing Queries. The text messaging feature is launched from the File menu, as seen here. Note the shortcut keys Alt+T and Alt+E can be used instead of using the menu. Naturally, messages can only be sent to client members or employees where cell phone numbers entered.



Client cell numbers are entered on the Members tab at the bottom of the Account screen. Employee cell numbers are entered in the ABS Admin program. Please refer to that section of this manual.

## Text Message Window

The illustration at the right shows a sample message ready to be sent to three family members of this account. You'll notice there are three recipient's in the pale blue portion of the *To Clients* window but there are four members on the Account Screen. Look carefully at the Members tab and you'll see that one member does not wish to receive Text Messages. He did not Opt-In.



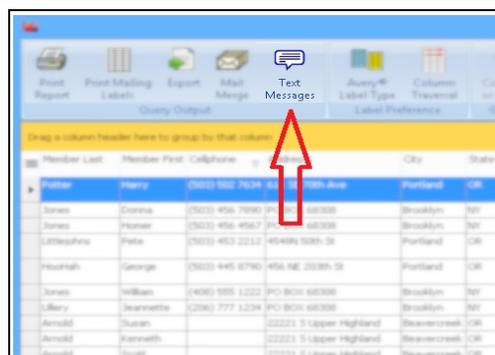
**Note:** only members can have cell phone numbers.

The three members in the *To Clients* list were automatically added to the list because they had valid cell numbers, had opted in, and were not deceased. If this message should not be sent to any of the three, they can be deleted from the list by clicking the minus [-] button at the bottom of the list.

## Bulk Messaging

Bulk text messages can be sent from the ABS Predefined Queries. To see how that works, open ABS Agency Builder now. Then click **Marketing > Predefined Queries**. When the Pre-Defined Query window opens, expand *Family Members* and select any of the queries. You'll notice the Text Messages button will be enabled, as in the illustration at the right.

Clicking that button will open the same text message window as shown before. Only the members of the query with cell numbers will be in the To Client list, and then, only if they have Opted In, and are not deceased.



## Text Message Delivery

Messages are delivered by a third part vendor named Message Media. In order for you to send text messages via ABS Agency Builder, you must establish an account with them. We have as special agreement with them, so when you call, make sure to **tell them you are an ABS user**. Their number is 1-888-507-6511. This is important. If you fail to mention ABS, you may not be signed up for the service designed to work with ABS Agency Builder. Visit their website at <https://messagemedia.com/us/messaging/sms/>. We suggest calling them because they offer several pricing plans that make this service very attractive to ABS users, like you.

When you sign up for their service, they will give you credentials that you will enter by clicking *Setup* at the top of the Messaging Window (above).

Why do we use a 3<sup>rd</sup> party vendor? It's simple. Every cellphone provider has their own method of handling text messages that originate from non-cellphone. Non-cellphone originators must go through a *gateway* offered by the receiving phone's cellphone provider. In order for ABS to use those gateways, you would need to enter, in addition to their cell number, the name of your client's cellphone company so we could use the correct gateway. Then what happens when your customer switches providers? Right, even if the phone number is the same, the gateway would be wrong, and the text would not arrive. With Message Media, they have their own gateway that works regardless of the cellphone provider. That makes your life (and ours) a lot simpler. By the way, there are hundreds of different cell phone providers in the US alone.

## WORD PROCESSING

The ABS Word Processor (ABS WP) has virtually all the features of any popular office suite. However, it is tailored to work seamlessly with ABS Agency Builder. This document does not discuss the basics of word processing. Those skills have become commonplace, and your time can be better served by learning how it works as an agency management tool within ABS Agency Builder. We'll start with setup tasks that only need to be done when first starting to use ABS Agency Builder. Note: ABS WP must be closed before exiting the main ABS Agency Builder program.

## Templates

The ABS Word Processor uses document templates to define the format of all letters. They allow you to determine the looks of your return address, your logo, the greeting and salutation. You can specify the font you prefer, margins, and nearly everything that goes into the appearance of your correspondence. They are great time savers so make sure to read the upcoming section on *Editing Templates*

When the program is installed, you will have four templates. Each are just samples of what you should have, and need to be modified. For example, you will find a generic return address that needs to be altered so that letters will have your own.

The four templates are located in the ABS3 Document directory (usually C:\ABS3\Document). They are:

- ABSLHD.ABS for letters with letterhead. This is the most commonly used template, and is the one you should edit first. It is used for all letters containing a logo and/or letterhead, and that will be printed on blank paper.
- ABSLMEMO.ABS for inter-office memos with letterhead, often used to communicate with a carrier.
- ABSNLHD.ABS for letters without letterhead, or to create a layout that will print to your satisfaction on your pre-printed stationary.
- ABSNMEMO.ABS for inter-office memos without letterhead.

**Important:** the above template file names must not be changed. They must also reside in the \Document sub-directory of your ABS Agency Builder program directory.

**Hint 1:** If you don't have a need for letters without letterhead, you can use that template to create an auxiliary letterhead. This might be handy if you wish to have one letterhead with your agency logo, and another with an insurance company's logo.

**Hint 2:** You can create a letterhead with your logo and the insurance company's logo on inter-office memos.

## Editing Templates

Templates are just special forms of word processor documents. Therefore, editing them must be done within the word processor. The general procedure is to first, open the word processor as if you were going to create a letter for one of your clients. The client, and document you choose is not important. Follow these steps.

- Open the word processor by clicking *File\Print\Blank Letter*
- Once the word processor is visible, click *Edit\Templates*.
- Pick the template you wish to edit (see above to help you decide) and click the Open button. For this example we will start with ABSLHD.ABS (Letters with letterhead).
- The Logo and the return address are contained in two separate cells of a table at the top of the template. Replace the return address with your own. All editing features of the word processor are available. You can change the Font, Spacing, Location, or any other characteristic of the text. If your return address is too long it will wrap to the next line down. To correct this, re-size the cell using your mouse to drag the cell divider to the left. Cell dividers are not visible. In this example, hover your mouse pointer just to the left of the address. You will see the mouse pointer change to one that lets you drag the divider.
- To insert a logo graphic:
  - Select the desired location.
  - Click Insert > Graphic.
  - Select the logo graphic file.
  - Click Open.
  - Re-size the image, if needed

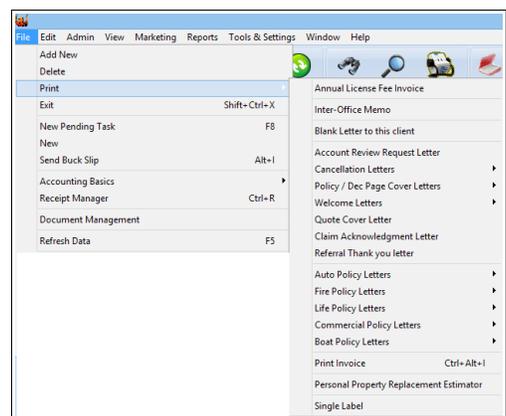
**NOTE:** You can insert the scanned image of your signature using the same procedure.

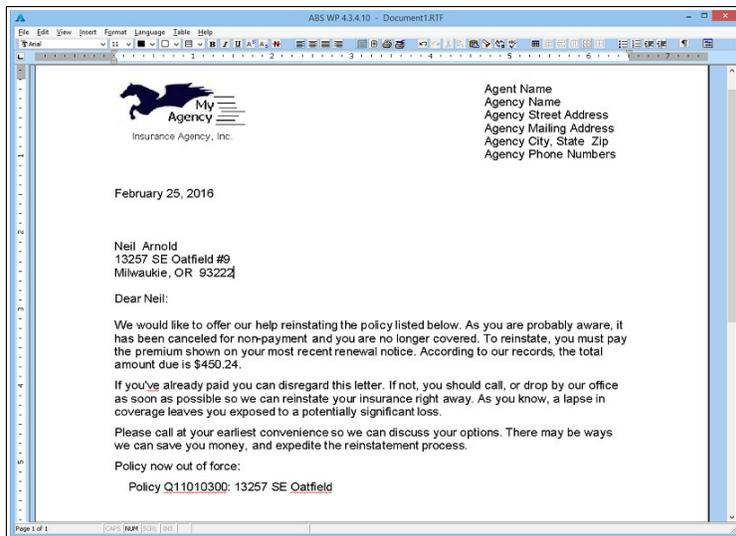
The foregoing instructions apply to all templates in the ABS Word Processor.

## Letter Library

Clicking File > Print gives you a wide assortment of useful letters. These letters have been honed over time, and prove to be very effective in communicating with insureds. They can be used with your word processor, or be emailed to clients for whom you have email addresses. This illustration only touches on a few. Many of these menu items have sub-menus with even more letters (look for the arrowhead on the right side).

Below you can see an example of how a *Reinstatement Instructions* letter looks in the ABS Word Processor.





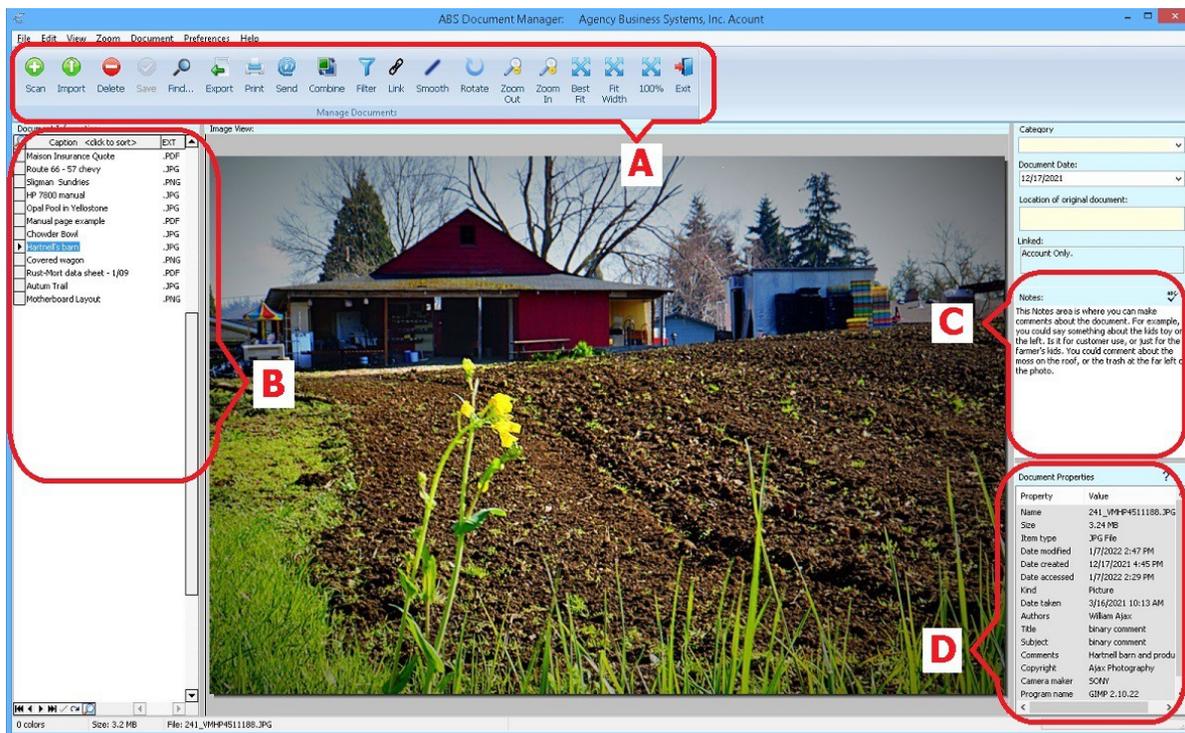
## **DOCUMENT MANAGER**

### **Overview**

ABS Document Manager (DocMan) can acquire documents directly from Automatic Document Feeders scanners, simple flat-bed scanners, digital cameras, saved files, or pasted from the Windows clipboard. Document types supported are .PDF, .JPG, .PNG, .BMP, .WMF, .TIFF and Microsoft Word documents. They are automatically linked to the account regardless of how they were acquired (scanned, imported, pasted, or transferred from a camera). Because documents are always part of account information, document retrieval is well organized, fast, and simple.

Documents can also be linked to any policy or any family member. This keeps your documents further organized over time. For example, if a rated driver for a vehicle moves to a different address. The ABS Split Household function automatically moves the policy to the new address. All documents linked to that policy are also moved to the new account without any action on your part. Multiple tasks performed with only one action on your part. This helps assure continued organization, and easy document retrieval.

### **Window Layout**



**A:** The toolbar, or tool ribbon. This is where you will perform nearly all of your document tasks. The Scan button acquires a new document from your scanner. The Import button acquires a new document from a file on your hard drive, or from a removable device such as a USB camera or memory stick. The Delete button removes a document from this account. Other buttons and functions are covered later in this manual.

**B:** This is a list of all the documents that have been added to this account. The list area has been expanded so that more documents can be seen without scrolling. The list can be used to navigate from one document to another. When a document is added, it will be given a temporary name (or caption). That caption includes the date and time the document was added. However, that temporary caption should be replaced with something more meaningful – something you can recognize when you return weeks or months later. Renaming becomes especially important when the number of documents builds up. The list can scroll when it is longer than the space provided. There is no limit to the number of documents you can add, other than the size of your hard drive.

**C:** This Notes area is provided as a place to write descriptive information about the document. Perhaps how it came into your possession, or details that might be interesting to an underwriter.

**D:** This area contains information that is hidden within the document itself. That is known as metadata, and contains technical, and sometimes legal, information about the document. For example, it may contain copyright, author, originating company, dates and other information. In most cases, the dates will be when you scanned the document. However, if you imported or pasted a document, it may inherit the original metadata as described above. It is sometimes convenient to know who created the document, when, and the originating company. Not all documents have this information, but if it is available, DocMan will display it.

## Scanning a document

The Scan button, located at the very left of the tool bar, will open a scanning dialog window. There are two dialog choices: one provided by your scanner, and one created by ABS. Normally, the ABS one is faster, involves fewer steps, and easier to use. The one belonging to your scanner is usually more complicated, but may offer some control that ABS doesn't. You need to select the default scanning dialog. You only need to do that once.

## Selecting the scanning dialog

To select which of the two dialogs to use, click **Preferences > Default scanner dialog**. Then pick the one you like. We suggest trying both to see which you will like. No matter how documents are acquired, they are automatically linked to the account you are on as soon as they are acquired. This is true with either dialog you select.

Note: this illustrates the ABS dialog. Compare this to your scanner's dialog.



## Selecting the default document type

In most cases you will use only one of the three standard document types. The most common is the Adobe Acrobat *Portable Document File* (PDF). The ABS dialog (above) lets you override the default type if need be. To set the default, click **Preferences > Default Document Format (file type)**. We recommend PDF because it has become a *defacto* standard of our industry. The default you select will determine which button is automatically selected when you first open the ABS dialog. It also determines the document type always created if you decide to use your scanner's dialog. That's because your scanner's dialog can't override the default.

## Multi-Page, or Large documents

Beginning with DocMan version 3.15, you can scan multi-page documents directly into ABS using your scanner's Automatic Document Feeder (ADF). It will create and store multi-page documents in one operation. Storing large, multi-page documents is now easier than ever before. If you normally create multi-page documents, we suggest making PDF your default document type.

## Importing a Document

The Import button is also located at the left of the toolbar, near the Scan button. Use it to import a document from a file on your computer or network or camera connected using a USB cable.

## Pasting a document

It is now possible to paste documents into DocMan. At the moment, you can only paste entire documents. The valid types are JPG, JPEG, PNG, TIF, TIFF, PDF, DOC, and DOCX. The normal procedure is to select the document's name in *Windows File Explorer* and press *Ctrl-C* (copy). You can also right click the document's name and select *Copy*. Once you have copied the file, you are ready to paste it into DocMan. To paste, click **Edit > Paste**.

## Image information

After acquiring an image, take a moment to enter the information described below. It will pay off later.

### Categorize for easy look up

ABS Document Manager offers categories that can be assigned to an image. When there are many images, you can filter the images so that images from only one category are displayed. This simplifies things when searching for an image at a later date, especially if there are a number of images.

Let's say you have a category named *Commercial*. You can assign that category to all commercial or business policies. If this is also a personal lines account, there may be many other documents in the list. To limit the list so you only need to look at the commercial policies, you can filter the document list so you don't need to wade through all the life, health, flood, auto, and other policies. The *filter button* looks like a funnel.

To create your own categories, click **Edit > Document Categories**.

## Location of original document

Sometimes managing documents is more than just storing electronic images. Circumstances sometimes require retrieving the original, or at least knowing where it is. For example, a Report Card for a Good Student Discount, or a Declaration Sheet/Invoice from a prior carrier. Both of these might be retained by the insured. Knowing the disposition of the original can save time searching for an original that has been archived off-site, or that is not retrievable at all.

## Caption

Think of captions as you would the tabs on a file folder. They help you find what you are looking for. You would never file something in a filing cabinet without a good label. DocMan creates a default caption when the document is acquired. That's done for your convenience and is the bare minimum. It should be replaced with a more meaningful one. One that will help identify the document when you look at the list months or years from now. Something such as; *State Farm dec page* is more helpful than just the date and time, which is what the default caption is.

To replace a caption, highlight the text you wish to replace and enter the new text.

## Notes

You can enter more detailed notes in the area to the right of the image display. For example, you may wish to describe the condition of a roof when the photo must be taken at a distance that prevents great detail. The notes you enter can be spell-checked by clicking the Spell Check button in the tool bar. These notes are worth their weight in gold when an underwriter calls to question something about a building, boat, motorcycle, or unrepaired damage. For example, builder's debris around a brand new home could look like low pride of ownership when, in actuality, the landscaping simply hadn't been done when the photo was taken. Explain.

## Filtering

Filtering is used to limit the image selection to a single category. The sole purpose is to simplify information retrieval when there are numerous documents. For example, you may wish to limit the images you view to those in the Commercial category.

## Linking Documents

All images are automatically linked to an account when they are acquired. The account they are linked to is the one that was selected in ABS Agency Builder when the Document Manager was opened. You don't need to do anything to link a document to an account.

To further link a document to a policy or a person, click the toolbar button with three chain links hovering over an image of a document.

## Cross Referencing

As mentioned above, all images are automatically linked to the selected account when DocMan was opened. Documents may also be linked to family members or policies. We refer to this as a Cross-reference.

To Cross-reference an image to a member or policy, click the **Link** tool bar button, or click **File > Link To Member / Policy**. A window will open where you can select a member or a specific policy.

## Moving a document to another account

Manually moving a document to another account is easy. You may need to do this if a document was accidentally put into the wrong account.

First, locate account where the image is currently located, and open DocMan.

Then select **File > Reassign Document to a different Account**. That gives you a list of all accounts. Select the account where the image should go. When you click the OK button, the image will vanish because it is now attached to the account you sent it to. If needed, link the image to a policy or person in its new account.

## Zooming (JPG or PNG only)

Zooming a document can be done by clicking the zoom buttons in the tool bar, or by the choices of the Zoom menu. You can also zoom with your mouse by right or left clicking the image. Left button zooms in, right button zooms out. Using your mouse in this will center zooming around the location you clicked.

To zoom in to a specific portion (selection) simply use your mouse to drag a box around the area you wish to examine. Then Click **Zoom > To Selection**. This menu choice is not available unless you have made a selection.

## Image Editing (JPG or PNG only)

ABS Document Manager permits simple image editing. It is not the purpose of this product to do photo touch-up type editing. However, recognizing that photo conditions may not always be perfect, it is possible to crop, rotate, and alter brightness, contrast and color balance of an image.

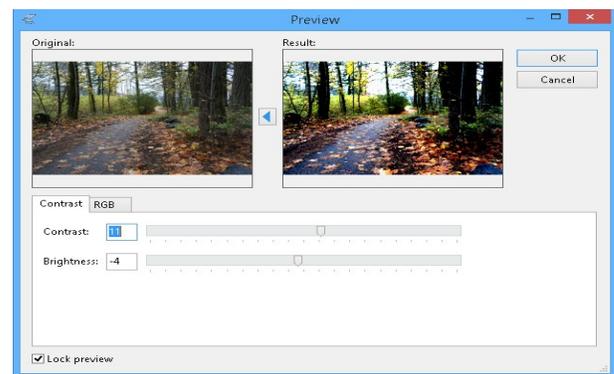
The ability to change brightness, contrast or color balance can often show important details that would otherwise be hidden in the shadows.

### Brightness/Contrast Adjustment

Use the Brightness and or Contrast sliders to adjust for dark, or overly bright images. Usually this is more useful for digital photos than for scanned documents, but some faint images can be improved by increasing contrast or decreasing brightness.

Click **Document > Contrast and Color**. That displays the *Contrast and Color Dialog* as shown here. In this example, the brightness was decreased slightly (-4) and the contrast increased a bit more (11).

Contrast and Brightness can be adjusted by moving the sliders with your mouse, clicking to the right or left of the slider, or by entering a new Contrast or Brightness value.



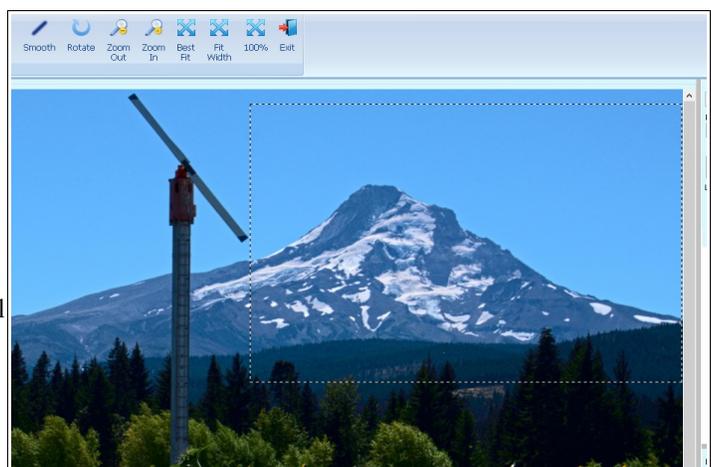
### Color Adjustment

To adjust colors, click the RGB tab (example above). Use the sliders to adjust the color. This is normally not necessary, however it can be used to adjust for the difference in color temperature between daylight, incandescent, and fluorescent lights.

### Cropping

Cropping allows you to focus on the subject of the image by removing portions of an image that may detract from what you wish to communicate. For example, you may wish to remove part of the sky and driveway to draw attention to a dwelling.

Select the area to keep by dragging a rectangle around it. Note the dashed line around Mount Hood in this example. You can re-select by simply dragging another rectangle. Once you like your selection, click **Edit > Crop**. The cropped image will be displayed, and you will be asked if you wish to save or not. **Saving makes the crop permanent. It is not possible to restore the portion of the image that has been removed.**

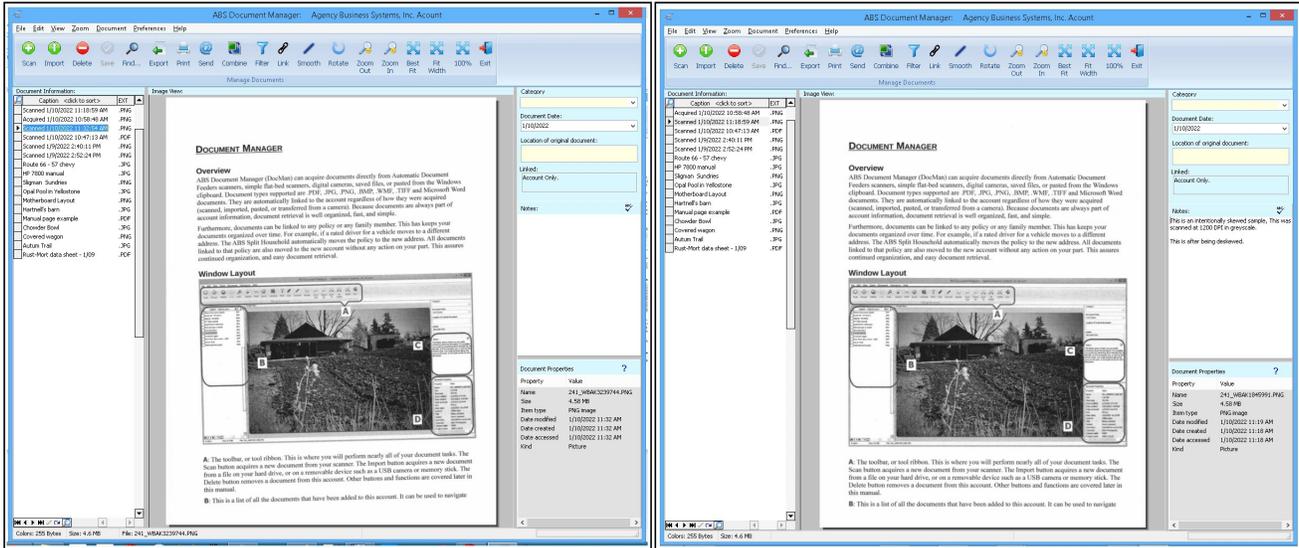


## Deskew crooked scans

To automatically fix a skewed document, select **Document > Deskew crooked scan**. DocMan will calculate the amount of skew, and rotate it the correct amount. This is designed for text documents, but sometimes works on photos. Once the document has been deskewed, you will be asked if you want to save the change. Normally you will, but by not saving, the original will be preserved. Sometimes deskewing a photograph will produce unwanted results.

Note: PDF documents cannot currently be deskewed, only PNG and JPG.

## Deskewing



Before

After

## Rotate

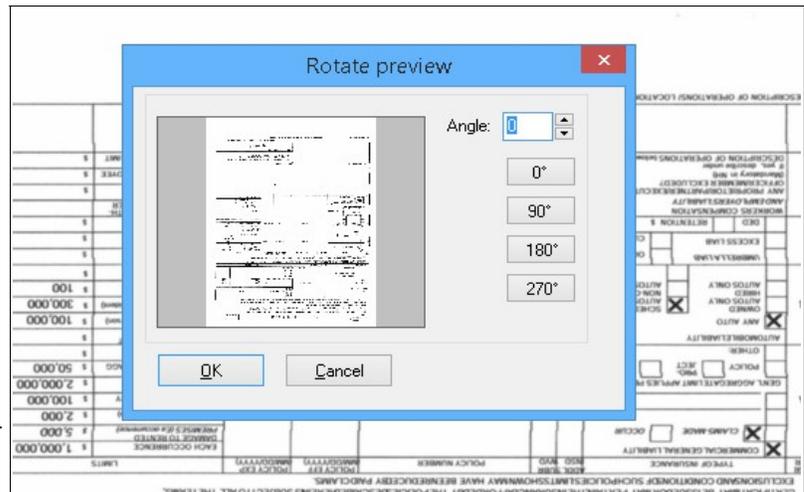
Select **Document > Rotate** to rotate a document. This is handy for both digital photos, and scanned images.

To rotate common amounts, such as 90 or 180 degrees, just select one of the preset angles. This is perfect when a document is scanned upside down, as in this example. To fix, click 180°

To rotate in one degree increments, click the up/down arrows on the Angle field. You can also just type the degrees of rotation into that field.

Your changes are not saved until you click **OK**. Click **Cancel** to abandon your changes and leave things as they were.

Note: If deskew doesn't produce the expected results, give this a try.



## RECEIPT MANAGER

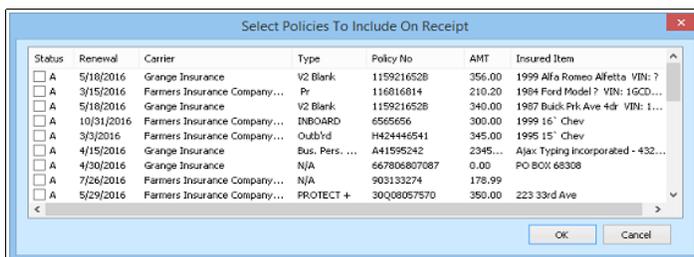
The ABS Receipt Manager is an option permitting easy creation of professional looking receipts. It minimizes data entry by

allowing you to select policies for which payment is being made. Those selections then automatically fill in policy number, dates, and premium amounts. All you have to do is enter payment information. To open Receipt Manager click *File* > *Receipt Manager*, or press Ctrl-R.

When the Receipt Manager opens, the *Insured's Information* at the top of the window will be automatically entered from the data in ABS Agency Builder. Make sure you are on the correct account.

Start in the bottom panel in order to select the policies for which the client is paying. Click the eyeglasses in the top left of the *Policy Premium Payments* grid.

When you click the eyeglasses, this policy list pops up. Simply check the boxes for the policies to be included on this receipt. When you click OK, the selected policy information will be added to the *Policy Premium Payments* grid. Premiums will be totaled into the *Amount Rec'd.* field.



## Partial Payments

If you need to adjust the amount received, do it by adjusting the premium in the *Policy Premium Payments* grid. Do that for the policy, or policies, that needs adjustment. **Re-total by double clicking the yellow Amount Rec'd field.**

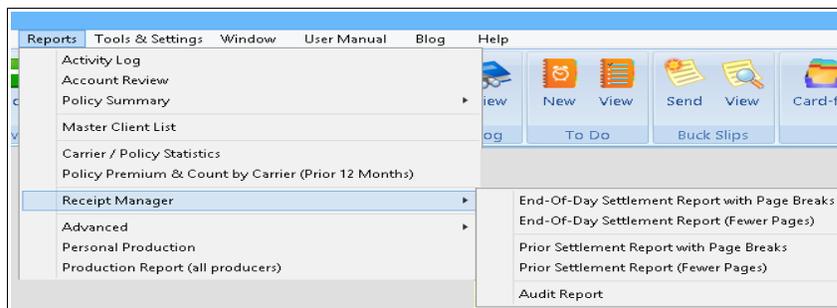
Next, complete the *Receipt Information* in the vertical center of the window (light blue). Start by selecting the payment method (check, cash, credit card). The necessary fields will be enabled based on your selection.

## Employee Dishonesty Measures

When the receipt is printed, all receipt data entered is saved and cannot be altered. If a mistake was made, you'll need to void the receipt and start over. All receipts, and all voided receipts are automatically logged. There is nothing you can do to prevent the log entry. Check everything over before printing.

## End of Day Settlement

The End Of Day Settlement Report can be printed from the Reports Menu in the Main ABS Agency Builder program. It cannot be printed from the ABS Receipt Manager because it is one of the many standard reports. Several report formats are available by clicking Reports > Receipt Manager, as indicated in this illustration.



## QUERIES

Queries are grouped into logical categories that are represented by the highest branches on the tree. To select a query in that category, click the plus to its left. That will expand that category, and expose the next level of branches. That's where the actual queries are listed. In this sample, the Auto Queries have been exposed, and a query showing Auto Liability policies has been selected. This query will be restricted to Client Accounts to eliminate duplicates. If we listed policies, it would almost certainly show duplicate accounts because some could have multiple cars with liability only policies. Other queries, where vehicle information is important, will show policy details.

The right side of this screen lists additional criteria that will be required by certain queries. When a query requires additional input from you, the appropriate portion will be activated. When no additional information is required, the right side remains inactive. For example, if we were looking for policy renewals the month input field would have been activated. You will notice that "Month" has not been activated because it is not necessary for this query.

Once the query is ready to be displayed, click the OK button. Query results are displayed in a spreadsheet-like grid. The grid has many advanced features.

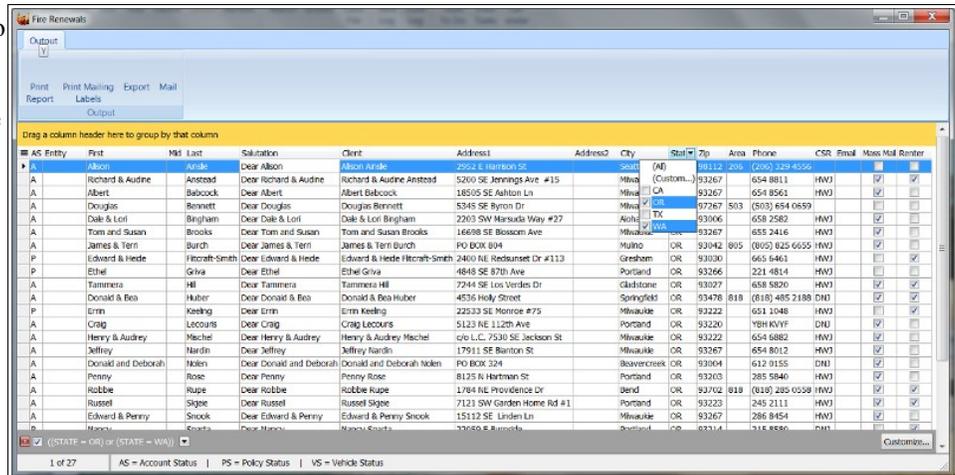
## Advanced Grid features

Grids offer very powerful ways to view, print, and analyze data from your database. You can filter, sort, and customize what you see, or print. Most grids can print reports, mailing labels, and/or export the grid contents. This offers the ability to create custom reports that satisfy almost any circumstance.

### Filtering

This grid shows Fire policies. The user is in the process of filtering to show only those policies in the states of Oregon and Washington. Notice the drop-down menu in the State column. All columns, with few exceptions, can be filtered in this manner. Note that multiple selections can be made.

It is possible to further customize your filtering by clicking the **Customize...** button at the lower right of the above window. This allows you to use your own logic to further refine the query results. Clicking that button also lets you save the query. That can be very handy if you have created a custom report that you wish to duplicate periodically, for example, a custom monthly report.



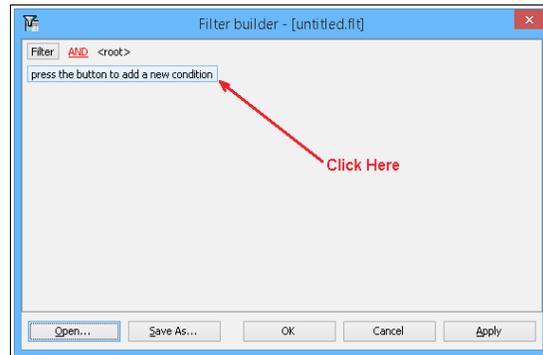
### Customized Queries

The **Customize...** button at the lower right of the above window permits extremely powerful filtering that is unavailable any other way. While it requires more skill than simply clicking a button, the added information gathering capability is worth the effort.

### Custom Filtering

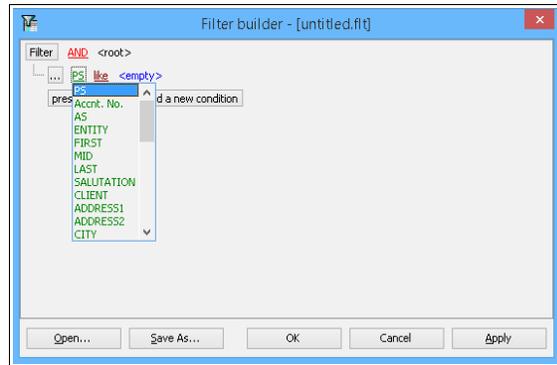
Clicking the **Customize...** button opens this window. You can fine-tune filtering you have done via the column headers (as described above), or you can start filtering from scratch, if you are brave.

To add the filter conditions, click the new condition button, as indicated by the arrow.



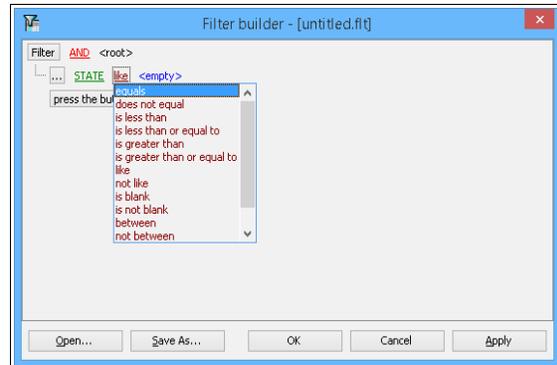
You will be given a new dummy filter. All filters consist of a column (or field), the filter action, and the criteria.

Select the column on which you would like to filter. For the sake of this example, we will scroll down, and select State so we will look only at policies in the State of Georgia.



Next, select the filter action. Most of the actions in the drop-down list are self explanatory. In this example, we want to look only at policies where the State *equals* Georgia (GA).

There are actions in the drop-down list that may not seem to make sense with text fields. For example, greater than, or less than. Even so, they will work.

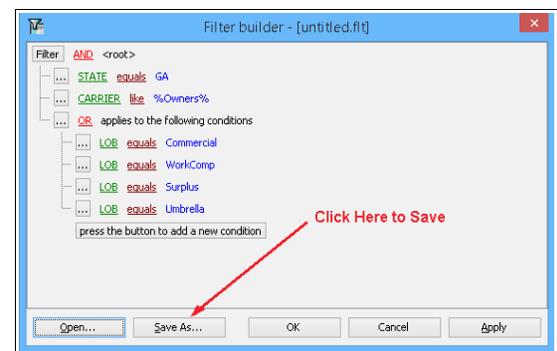


Next, we filter to get all policies with the word *Owner* in the carrier name. For example, Auto Owners, or Property Owners. So we use *Wild Card* characters with the *like* action. The percent symbol is the wild card, so %Carrier% means; accept any characters before or after *Owner*, but *Owner* must exist.



The State filter and the Carrier filter must both apply because they are in the **AND** group. However, we want to include all policies where the LOB is either Commercial, or WorkComp, or Surplus, or Umbrella. To do that we create an **OR** group, as shown in this example.

If the query gives the desired results, it can be saved for future re-use.



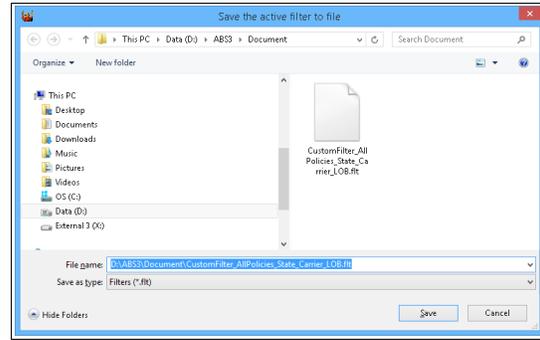
### **Saving Custom Queries**

As pointed out in the previous example, you can save a custom query, and run it again later. This is extremely handy if

you've created a report that you want to run each week, or Month. Re-running a saved query will gather its results from the current state of the database. For example, you may want to look at growth since the last time the query was run.

To make it easy to retrieve a previously saved query, we recommend that you save them in the same place every time. Use a folder that is unlikely to be messed with. In this example we used the Document sub-folder of the ABS3 folder. That's a pretty safe place to save queries and custom reports because it is less likely to fall victim to hard drive housekeeping.

Give it a name that describes what it does.



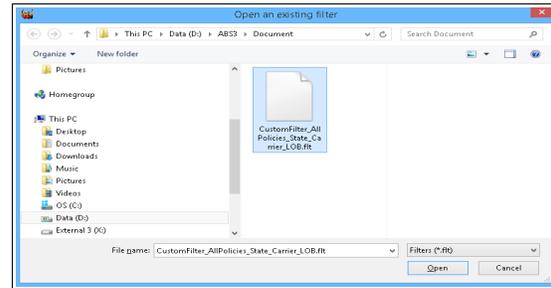
### Opening Saved Queries

Open the Filter builder as previously described. Now, instead of creating a query, click the open button in the lower left corner.



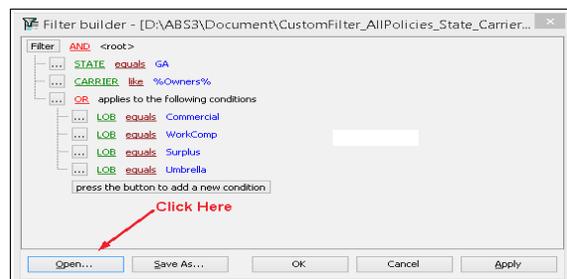
In this example there is only one saved query, so it's easy to locate the correct one. However, if there were many such files, the value of a meaningful name becomes immediately apparent.

Look closely at the file name we used. It begins with Custom Filter. Then the name of the underlying original query (All Policies). There is a reason for that. Read on.



Once opened, you can execute the query by clicking the Open button in the Filter Builder window.

**IMPORTANT: Remember that you have saved the filter, and not the entire query. If you try to use this filter with a different query, the result will be unpredictable.**



### Sorting

Columns may be sorted by clicking the column header. If you wish to sort by more than one column, click the first column, then hold the shift key while clicking subsequent columns. For example, if you wished to resort by Last Name, and then First Name within Last, click the Last column header, hold down the shift key on your keyboard and click the First column header. Other column combinations are done the same way.

## Grouping

Occasionally it is nice to group items. The example below is of the same query grouped by CSR. To group by any column, drag the header into the yellow band above the headers. Notice there are three groups identified by the gray rows with captions that begin with the group name (CSR, in this case).

Sub-groups can be created by dragging additional column headers into the yellow band. For example, we could have made a sub-group for State by dragging that column header into the yellow band. Had we done that, each CSR would have a sub-group for Oregon, and another for Washington. Notice how the filtering on State remains.

AS	Entity	First	Mid	Last	Salutation	Client	Address1	Address2	City	State	Zip	Area	Phone	Print	Mass Mail	Renew
<b>CSR :</b>																
A	Alison	Alison	Alison	Alison	Alison	Alison	2932 E Harrison St		Seattle	WA	98112	206	(206) 329-4556			
A	Douglas	Bennett	Dear Douglas	Dear Douglas	Dear Douglas	Douglas Bennett	5345 SE Byron Dr		Milwaukee	OR	97267	503	(503) 654-0659			
<b>CSR : DNU</b>																
A	Donald & Bea	Huber	Dear Donald & Bea	Dear Donald & Bea	Dear Donald & Bea	Huber	4536 Holly Street		Springfield	OR	93478	818	(818) 485-2188			
A	Craig	Leocaris	Dear Craig	Dear Craig	Dear Craig	Leocaris	5123 NE 112th Ave		Portland	OR	93220		1981 KOFF			
A	Donald and Deborah	Nolan	Dear Donald and Deborah	Dear Donald and Deborah	Dear Donald and Deborah	Nolan	PO BOX 324		Bevercreek	OR	93204		612 0155			
P	Nancy	Sparta	Dear Nancy	Dear Nancy	Dear Nancy	Sparta	22059 E Burnside		Portland	OR	93214		215 8580			
A	Todd	Stief	Dear Todd	Dear Todd	Dear Todd	Stief	15117 SE Diamond Ave		Milwaukee	OR	93267		254 5185			
A	John	Wesson	Dear John	Dear John	Dear John	Wesson	120312 S New Era Rd		Canby	OR	93013		550 0110			
P	Donald	Zimmer	Dear Donald	Dear Donald	Dear Donald	Zimmer	17190 SE Webster Rd		Gladstone	OR	93027		658 5515			
<b>CSR : HWJ</b>																
A	Richard & Audine	Anstead	Dear Richard & Audine	Dear Richard & Audine	Dear Richard & Audine	Anstead	5200 SE Jennings Ave #15		Milwaukee	OR	93267		654 8811			
A	Albert	Babcock	Dear Albert	Dear Albert	Dear Albert	Babcock	18505 SE Ashton Ln		Milwaukee	OR	93267		654 8561			
A	Dale & Lori	Bingham	Dear Dale & Lori	Dear Dale & Lori	Dear Dale & Lori	Bingham	2203 SW Marsuda Way #27		Aloha	OR	93066		658 2582			
A	Tom and Susan	Brooks	Dear Tom and Susan	Dear Tom and Susan	Dear Tom and Susan	Brooks	16698 SE Blossom Ave		Milwaukee	OR	93267		655 2416			
A	James & Terri	Burch	Dear James & Terri	Dear James & Terri	Dear James & Terri	Burch	PO BOX 804		Milwauke	OR	93042	805	(805) 825-6655			
P	Edward & Heidi	Ricraft-Smith	Dear Edward & Heidi	Dear Edward & Heidi	Dear Edward & Heidi	Ricraft-Smith	2400 NE Redsunset Dr #113		Gresham	OR	93030		655 6461			
P	Ethel	Grisa	Dear Ethel	Dear Ethel	Dear Ethel	Grisa	4848 SE 87th Ave		Portland	OR	93266		221 4814			
A	Tammera	Hill	Dear Tammera	Dear Tammera	Dear Tammera	Hill	7344 SE Los Verdes Dr		Gladstone	OR	93027		658 5820			
P	Kristin	Kreider	Dear Kristin	Dear Kristin	Dear Kristin	Kreider	13533 SE Mosses Ave #16		Milwaukee	OR	93033		651 1148			

## Hiding Columns

Click the cell in the upper left of the grid to expose a drop-down of all the columns. Uncheck the boxes for the columns you wish to hide. This is most useful when you plan to print a report, but wish only certain columns. In the following example, we have removed Client, Address2, and other columns to produce a more narrow output. Notice the drop-down list of columns in the upper left of the grid.

AS	Entity	First	Mid	Last	Salutation	Address1	City	State	Zip	Area	Phone	
<b>CSR :</b>												
A	Alison	Alison	Alison	Alison	Alison	2932 E Harrison St	Seattle	WA	98112	206	(206) 329-4556	
A	Douglas	Bennett	Dear Douglas	Dear Douglas	Dear Douglas	5345 SE Byron Dr	Milwaukee	OR	97267	503	(503) 654-0659	
<b>CSR : DNU</b>												
A	Donald & Bea	Huber	Dear Donald & Bea	Dear Donald & Bea	Dear Donald & Bea	Huber	4536 Holly Street	Springfield	OR	93478	818	(818) 485-2188
A	Craig	Leocaris	Dear Craig	Dear Craig	Dear Craig	Leocaris	5123 NE 112th Ave	Portland	OR	93220		1981 KOFF
A	Donald and Deborah	Nolan	Dear Donald and Deborah	Dear Donald and Deborah	Dear Donald and Deborah	Nolan	PO BOX 324	Bevercreek	OR	93204		612 0155
P	Nancy	Sparta	Dear Nancy	Dear Nancy	Dear Nancy	Sparta	22059 E Burnside	Portland	OR	93214		215 8580
A	Todd	Stief	Dear Todd	Dear Todd	Dear Todd	Stief	15117 SE Diamond Ave	Milwaukee	OR	93267		254 5185
A	John	Wesson	Dear John	Dear John	Dear John	Wesson	120312 S New Era Rd	Canby	OR	93013		550 0110
P	Donald	Zimmer	Dear Donald	Dear Donald	Dear Donald	Zimmer	17190 SE Webster Rd	Gladstone	OR	93027		658 5515
<b>CSR : HWJ</b>												
A	Richard & Audine	Anstead	Dear Richard & Audine	Dear Richard & Audine	Dear Richard & Audine	Anstead	5200 SE Jennings Ave #15	Milwaukee	OR	93267		654 8811
A	Albert	Babcock	Dear Albert	Dear Albert	Dear Albert	Babcock	18505 SE Ashton Ln	Milwaukee	OR	93267		654 8561
A	Dale & Lori	Bingham	Dear Dale & Lori	Dear Dale & Lori	Dear Dale & Lori	Bingham	2203 SW Marsuda Way #27	Aloha	OR	93066		658 2582
A	Tom and Susan	Brooks	Dear Tom and Susan	Dear Tom and Susan	Dear Tom and Susan	Brooks	16698 SE Blossom Ave	Milwaukee	OR	93267		655 2416
A	James & Terri	Burch	Dear James & Terri	Dear James & Terri	Dear James & Terri	Burch	PO BOX 804	Milwauke	OR	93042	805	(805) 825-6655
P	Edward & Heidi	Ricraft-Smith	Dear Edward & Heidi	Dear Edward & Heidi	Dear Edward & Heidi	Ricraft-Smith	2400 NE Redsunset Dr #113	Gresham	OR	93030		655 6461
P	Ethel	Grisa	Dear Ethel	Dear Ethel	Dear Ethel	Grisa	4848 SE 87th Ave	Portland	OR	93266		221 4814
A	Tammera	Hill	Dear Tammera	Dear Tammera	Dear Tammera	Hill	7344 SE Los Verdes Dr	Gladstone	OR	93027		658 5820
P	Kristin	Kreider	Dear Kristin	Dear Kristin	Dear Kristin	Kreider	13533 SE Mosses Ave #16	Milwaukee	OR	93033		651 1148

## Printing Reports From Grids (Query Example)

Once you have the query output the way you want, you can print a report by clicking the Print Report button. That opens the report generator as pictured below. Notice the report is in exactly the same format as the grid. However, the last three columns don't fit on a Portrait layout. If you change the layout to landscape, all the columns will probably fit. However, we have another way to handle this somewhat wide document. We can force the complete report to fit

AS	ENTITY	FIRST	MID	LAST	SALUTATION	ADDRESS1	CITY	STATE
<b>CSR :</b>								
A	Alison	Alison	Alison	Alison	Alison	2932 E Harrison St	Seattle	WA
A	Douglas	Bennett	Dear Douglas	Dear Douglas	Dear Douglas	5345 SE Byron Dr	Milwaukee	OR
<b>CSR : DNU</b>								
A	Donald & Bea	Huber	Dear Donald & Bea	Dear Donald & Bea	Dear Donald & Bea	Huber	4536 Holly Street	Springfield
A	Craig	Leocaris	Dear Craig	Dear Craig	Dear Craig	Leocaris	5123 NE 112th Ave	Portland
A	Donald and Deborah	Nolan	Dear Donald and Deborah	Dear Donald and Deborah	Dear Donald and Deborah	Nolan	PO BOX 324	Bevercreek
P	Nancy	Sparta	Dear Nancy	Dear Nancy	Dear Nancy	Sparta	22059 E Burnside	Portland
A	Todd	Stief	Dear Todd	Dear Todd	Dear Todd	Stief	15117 SE Diamond Ave	Milwaukee
A	John	Wesson	Dear John	Dear John	Dear John	Wesson	120312 S New Era Rd	Canby
P	Donald	Zimmer	Dear Donald	Dear Donald	Dear Donald	Zimmer	17190 SE Webster Rd	Gladstone
<b>CSR : HWJ</b>								
A	Richard & Audine	Anstead	Dear Richard & Audine	Dear Richard & Audine	Dear Richard & Audine	Anstead	5200 SE Jennings Ave #15	Milwaukee
A	Albert	Babcock	Dear Albert	Dear Albert	Dear Albert	Babcock	18505 SE Ashton Ln	Milwaukee
A	Dale & Lori	Bingham	Dear Dale & Lori	Dear Dale & Lori	Dear Dale & Lori	Bingham	2203 SW Marsuda Way #27	Aloha
A	Tom and Susan	Brooks	Dear Tom and Susan	Dear Tom and Susan	Dear Tom and Susan	Brooks	16698 SE Blossom Ave	Milwaukee
A	James & Terri	Burch	Dear James & Terri	Dear James & Terri	Dear James & Terri	Burch	PO BOX 804	Milwaukee
P	Edward & Heidi	Ricraft-Smith	Dear Edward & Heidi	Dear Edward & Heidi	Dear Edward & Heidi	Ricraft-Smith	2400 NE Redsunset Dr #113	Gresham
P	Ethel	Grisa	Dear Ethel	Dear Ethel	Dear Ethel	Grisa	4848 SE 87th Ave	Portland
A	Tammera	Hill	Dear Tammera	Dear Tammera	Dear Tammera	Hill	7344 SE Los Verdes Dr	Gladstone
P	Kristin	Kreider	Dear Kristin	Dear Kristin	Dear Kristin	Kreider	13533 SE Mosses Ave #16	Milwaukee

within the layout.

### **Exporting Grid Contents**

In grids for all predefined queries, and some other grids, you can export the contents to external files. You have the choice of several file formats, including the frequently needed Comma Separated Values (CSV), and Excel® spread sheets. The menu and/or buttons above the grid allow you to pick the option you wish.

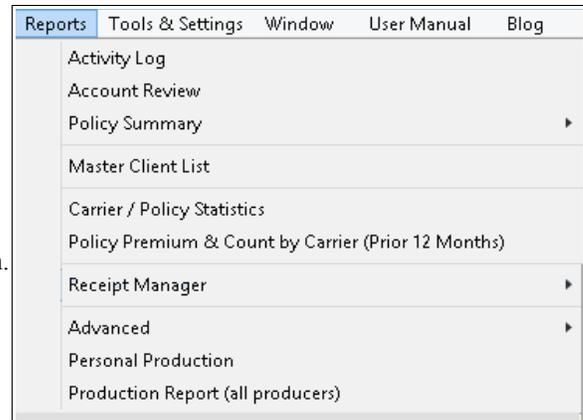
This is very handy when you need to send greeting cards or calendars to your clients. Simply select the query you want, filter as desired, and export. If you use a mailing service for such a mailing, they often specify one or both of the formats mentioned above. You can literally create the desired file in a matter of seconds.

## **REPORTS**

Custom reports can be created using Predefined Queries. Because they can be customized by users, describing the content and purpose would be futile. Instead, this part of the manual will be aimed at the ABS standard reports.

With only a few exceptions, the standard reports are found under the Reports menu shown here. It is available on the main Account screen. Please note that the Policy Summary, Receipt Manager, and Advanced menu items have sub-menus.

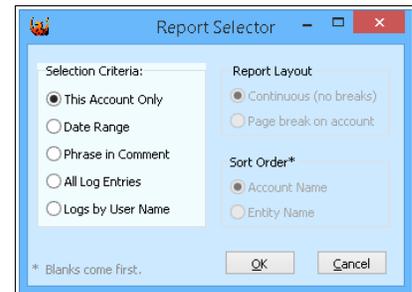
Not every user has access to all these reports. Access is granted by the ABS Administrator, usually the Agency Owner, or Office Manager. If you have not been granted permission to use a report, clicking on its menu item will result in a message saying that permission is denied.



Following is a brief description of each report. We encourage you to examine the actual report as you read its description. It will make things much easier to grasp.

### **Activity Log**

As the name implies, this allows printing of the Activity Log entries in several different formats. Clicking this menu item opens a window that lets you select how the report will be arranged, and what will be included. Because log entries cannot be altered, this produces a print preview only.



### **Account Review**

This report is designed to be used when an agent conducts a periodic account review with the insured. All too often the review falls through the cracks because, without a report such as this, it is difficult to prepare for the meeting. This report analyzes all the insured's policies and their limits and actually makes recommendations for you. Naturally, you can alter or amend them, but this is a huge time saver, and a great thought starter. Please select a large client and print this report. The way this simplifies things will amaze you.

### **Policy Summary**

This prints a summary of all policies in the account, including risk, coverage, limits, carrier, lender info, and more. It is a great addition to the Account Review report. You can print separate reports for Active, Prospect policies, or a report that includes everything.

## Master Client List

This can be a huge report because it lists just about everything for every one of your clients. Too much to describe here. Please select that menu item and look at the print preview on your computer screen.

## Carrier / Policy Statistics.

This report is broken down by Insurance Company. For each company, it lists the number of policies and premium volume for each policy type (line of business). You get totals for each carrier (count and premium volume). You also get the total premium volume for your entire agency.

## Policy Premium and Count by Carrier (Prior 12 months)

This gives a simplified version of the previously described report showing the prior 12 months from the date the report is generated.

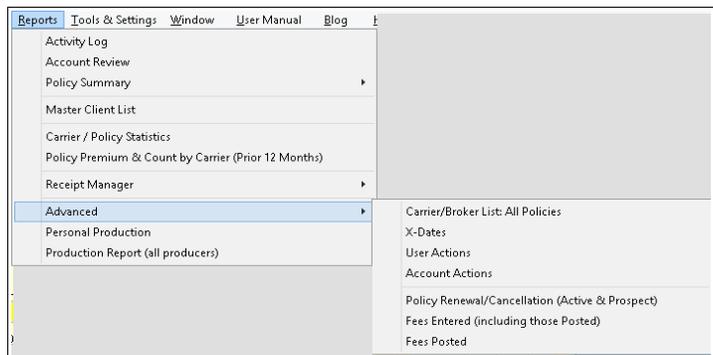
## Receipt Manager

Described in the Receipt Manager section of this manual.

## Advanced

### *Carrier/Broker List: All Policies*

This is actually a special query. It is spreadsheet-like, and may be filtered to show which clients have policies from a specific carrier. This is very useful when it is necessary to rewrite clients with a different carrier because of premium increases, or when the carrier withdraws from a state or region.



### *X-Dates*

If a policy's status is Prospect (P), the its renewal date is considered the X-Date. This report lists those policies for the month of your choice.

### *User Actions*

ABS Agency Builder records all activities in great detail as they are performed by any logged-in user. It is actually a special spreadsheet-like query that may be filtered, sorted, and grouped in order to give you maximum flexibility when viewing. An example of actions recorded are; adding, changing, or deleting carriers, policies, risks, coverages, insured information, reports or letters printed, and several other user event types. Records can't be altered or deleted so it satisfies event logging requirements mandated by several States. Filtering allows examining events by insured, policy, user, event type, user performing the event, and more. All events are automatically recorded and cannot be circumvented.

### *Account Actions*

This report contains the same action as the User Actions report only the information it contains is limited to the selected account (insured or household).

### *Policy Renewal / Cancellation*

Unless requested, ABS Agency Builder will automatically update renewal dates, as well as, change policy status to *Inactive* when the policy's cancellation date arrives. This report lists those events for the time period you select.

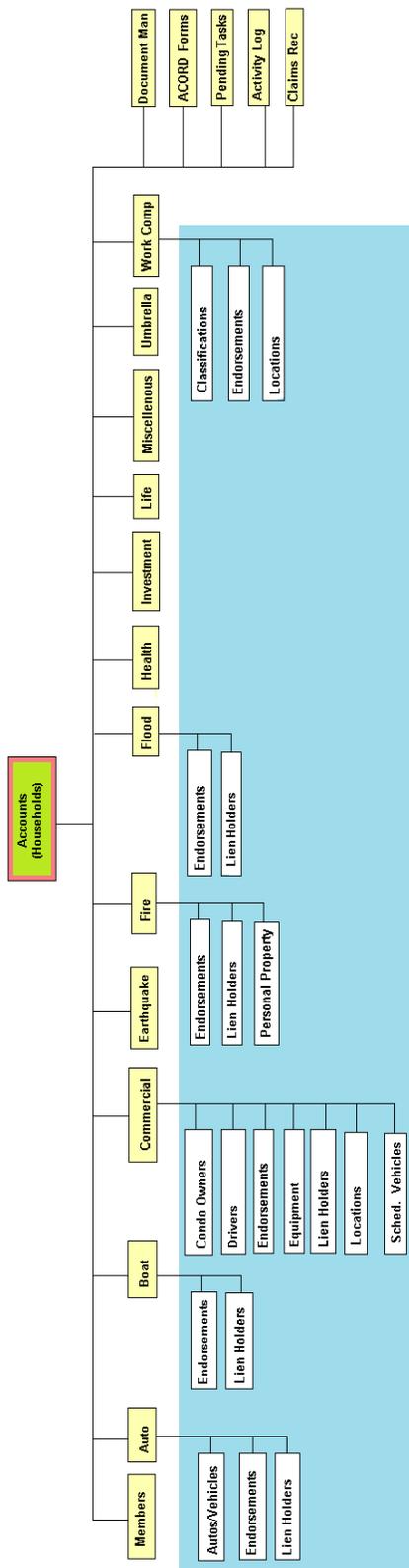
### ***Fees Entered (including those posted)***

This report is actually a special spreadsheet-like query that may be filtered, sorted, and grouped as you wish. It provides a list of all fees regardless of fee type. It provides a snapshot of those that have and have not been posted. This report lists those events for the time period you select.

### ***Fees Posted***

This report is a spreadsheet-like query that may be filtered, sorted, and grouped as you wish. It provides a list of all fees that have been posted, regardless of fee type. This report lists those events for the time period you select.

# Appendix A: ABS Agency Builder OVERVIEW



The diagram to the left shows the relationships of ABS account information to the policy data belonging to the account. Understanding that relationship will help you navigate within ABS Agency Builder and greatly simplify how you work. There is a lot more to ABS than what is shown here. Much more information can be seen in our User Manual.

The hierarchy you see in this diagram is explained below. Make sure you understand it.

- 1 **Account information** for your customer is at the highest level. All detail information is either directly or indirectly tied to (or owned by) the account. *Account information is displayed in the Account Window. See additional Account Window info below.*
- 2 The second level is tied directly to the account. In other words, every account has, or can have the following:
  - 2.1 **Members** – either family members or employees, in the case of commercial policies. *Member information is on a tab at the bottom of the Account Window.*
  - 2.2 **Documents** (photos or scanned documents).
  - 2.3 **ACORD™ forms** (saved after creation).
  - 2.4 Things to do (we call them *Pending tasks*).
  - 2.5 **Activity logs** that document things done with or for the account (important for E&O and false claims).
  - 2.6 **Claims record.**
  - 2.7 **Policies** of various lines of business. *Policy information is displayed on the Policy Window for its line of business.*
    - 2.7.1 **Coverage, Limits, Endorsements, and other policy specific details.** This third level of the hierarchy is directly tied to the individual policy. *Policy Details are found on tabs at the bottom of the Policy Window.*

The kind of information is determined by the line of business. It is displayed on the policy screen, eliminating the need to open multiple additional windows.

**Additional Account Window Information.** In addition to displaying account information, it also controls many of the non-policy tasks available. If it is not the active window, many functions are disabled. For example, if a Policy Window is active, only the menu items, at the top of the screen, that are needed for that policy are enabled, the rest are disabled until you switch focus back to the Account Screen. For example, if you are working on a Commercial policy, these menu items are disabled: *File, Edit, Admin, Marketing, Reports, Tools & Settings, and Window*. However, a new menu item for *Commercial* will appear. Switching back to the Account Screen removes the Commercial menu, and re-enables all the disabled ones.

## Appendix B: ABS Initial Setup

These are important setup items that should be done right after installing ABS Agency Builder. Do them before you start entering customers or policies. It will save you an enormous amount of time. This is a one-time task and only takes about 90 minutes (usually less). After it is done, the only time you will ever need to edit or modify these things is when something changes within the agency, such as getting an appointment with a new Insurance Carrier.

Do these, in the order they are listed. Think of this as a checklist and not instructions. The procedure, or instructions, for doing this setup is covered in the manual. If you have already started using ABS Agency Builder without doing these things, it's not too late. ***We can't emphasize enough, how important this is.***

Note: time saving tasks have been highlighted.

What should I do?	Why should I do this?	Brief instructions	Average Estimated Time
<b>Add Users</b> (required)	<ul style="list-style-type: none"> <li>☒ Each user should have their own login to ABS.</li> <li>☒ The program remembers what each person does based on the login that was used – changes made, tasks performed, reports printed, and virtually everything else.</li> <li>☒ Each person can be given permission to do certain things or have permission revoked for things they don't have the skill or education to do. For example, you can prevent a new, inexperienced (or unlicensed) person from printing a binder, or a sensitive administrative report.</li> </ul>	Use the ABS Administration Program <b>OR</b> Click: Admin » User/Employee List...	15 minutes total for an average agency (3 to 4 minutes per employee).
<b>Add Insurance Carriers</b> to the list of those with whom you have appointments.	<ul style="list-style-type: none"> <li>☒ Eliminates typing a carrier's name when entering policy information.</li> <li>☒ Assures correct spelling and proper carrier names on ACORD forms, and elsewhere.</li> <li>☒ Inserts correct carrier name into the letters within the ABS letter library.</li> <li>☒ Provides needed information for commission calculation by ABS.</li> <li>☒ Gives immediate access to the carrier's website.</li> </ul>	Click: Admin » Carrier List	20 minutes total for an average agency (3-4 minutes per carrier).
<b>Add Policy Names</b> sold for each carrier.	<ul style="list-style-type: none"> <li>☒ Eliminates typing of policy names when entering policy information.</li> <li>☒ Assures correct spelling when needed on ACORD forms.</li> <li>☒ Inserts correct policy name into the letters within the ABS letter library.</li> <li>☒ Provides needed information for commission calculation by ABS.</li> <li>☒ For Fire policies, entering the limits for coverage that depends on Dwelling Amount will automatically calculate and enter those limits.</li> </ul>	Click: Admin » Policy List...	30 minutes total for an average agency (3-4 minutes per policy).
<b>Auto Policies:</b> Edit Default Limits.	☒ Permits entering almost all policy limits with only a couple of mouse clicks.	On the Auto Screen Click: Auto » Edit » Default	10 minutes total for an average agency.

		Limits	
<b>Edit Word Processor Templates</b> on each workstation.	<ul style="list-style-type: none"> <li>☒ Create and format return address and Complimentary Close.</li> <li>☒ Insert your logo.</li> <li>☒ Insert a scanned signature that can be used when printing mass-mail letters.</li> </ul>	Do on each workstation so that the correct user's signature is used. Detailed instructions are in the ABS user manual.	15 minutes per computer workstation.
<b>Commercial Policies:</b> add Certificate Holders to each policy.	☒ Automatically adds the cert holder's information to ACORD forms so you don't have to type it again.	Click the <i>Certificate Holders</i> tab at the bottom of the Commercial Policy Screen	Not truly a setup task. This is done for each new policy written.
<b>Commercial Policies:</b> enter the <i>Description of Operation</i> to each policy.	☒ Automatically adds that text to ACORD forms so you don't have to type it again.	Click the <i>Bus. Operation</i> tab at the bottom of the Commercial Policy Screen.	Not truly a setup task. This is done for each new policy written.

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