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# Contracting Guidelines

## **Policy Regarding Contracting and State Appointments**

1. Agent must be properly licensed and appointed with the insurance company.
  2. All contracting and appointment paperwork must be completed through [www.ismflex.com](http://www.ismflex.com) (Agent Contracting).
  3. The insurance company must receive agent fees for the state with the proper paperwork from ISM.
  4. Agents misrepresenting any answers on the Agent Contracting Questionnaire will not be considered for appointment with the company.
  5. Any agent found listed on the "Vector I" data base, a subscriber service with shows unpaid debit balances with other carriers, will not be eligible for annualization, unless the agent resolves the matter with the reporting carrier and Vector I, and provides adequate documentation from the reporting carrier to ISM.
  6. Any agent with an open bankruptcy will not be eligible for annualization. Agents with open liens/judgments may be considered for limited financing based on individual circumstances, and at the sole discretion of ISM.
  7. Failure to disclose any of the above conditions on the Questionnaire is cause for termination.
  8. Spouses, siblings, parent/child, and other relatives contracting with the intent to work together must complete a Collateral Assignment (Form G-00019).
  9. Contracts which are thoroughly completed and include appropriate fees, etc. will be processed within 3-5 business days of receipt, and the agent will be advised of his/her code number by e-mail. The agent or manager may also call or e-mail ISM to obtain the new code number 3-5 business days after the contract is received at ISM. New agents should not write and submit business until a code number has been assigned.
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