
Timing for New Business

- Agent may not submit new business without a code number.
- Applications must be dated after the date agent receives a code number.
- Code numbers are assigned within 3-5 business days of ISM's receipt of a completed and correct contracting package.
- ISM will e-mail code number to agent.
 - Agent may call (714) 505-1100 or email ISM (ism@ismflex.com) for his or her own code number.
 - Agent or Supervisor may fax or email a written request for code numbers.
 - Please allow 3-5 business days from receipt of contract at ISM before requesting code numbers.

TIMELINE

1. New business arrives at the ISM Home Office.
 2. Within 1-2 full business days it is screened in detail and entered into the TPA system. Any errors or omissions will cause paperwork to be returned to the agent.
 3. When entered into the TPA system, the computer generates a welcome letter to our members, thanking them for their application. If the member is paying premium via EFT, the letter will indicate when the first regular monthly draft will occur.
 4. All processed applications are sent to the insurance company on the same day of processing. The initial premium (cash with app) is drafted when the application is processed, regardless of the monthly draft date elected by the applicant.
 5. Non-medical cases requiring no APS will be underwritten within 5 business days or less. 85% are issued in less than 48 hours.
 6. Cash with application (CWA) cases which have been approved will reflect a system change to "paid and issued" and commissions will be generated during the next pay cycle. Please refer to the Agent Information System (AIS) for commission pay dates.
 7. Status of business can be checked by the agent, using the AIS on the ISM web site.
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