

MESSER

Financial Group

Agent Commission FAQ's

We have put together a list of the most commonly asked questions we receive from agents about their commissions. Please take a few moments to familiarize yourself with the contents of this document. There is a good chance you might find the answer to your question here. If not, please contact us. We're here to help!

Q: Why haven't I been paid yet?

A: That is a great question and our most popular! There are several reasons to take into account when you have not received a payment, all of which can be investigated for you by our team, or moved to the carrier for resolution and reconciliation. These reasons are:

- | You have been paid but did not log in to our eAgentCenter program to view your statements. Deposits are made within 3-5 business days after statement posts- it is all up to your bank.
- | You or your client were not listed on our Master Statement, the client has not become effective yet, they have not paid their premium, or the policy was terminated
- | It is an Agent of Record (AOR) issue
- | The Direct Deposit information we have on file for you is incorrect.

Q: How do I see my statements and what if I do not have one?

A: All of the statements for carriers MESSER pays out can be found in your account on: www.eagentcenter.com An email is sent to the address we have on file for you once a statement is ready.

Logging into the eAgentCenter is quite simple. When you first log in you will enter your company ID which is "messenger" – this is case sensitive so be sure to type this in all lower case form. This will lead you to the sign-in page.

I The username we assign is the first letter of your first name and the first letter of your last name followed by the last four numbers in your Tax ID.
Example: John Smith with the last four of 0001 would be typed in as “**JS0001**”

I The password we assign is the last six of your tax ID. This can be changed upon signing in.

Once you have logged in, click on your name and the statements tab to view all the statements for carriers you have been paid on.

Q: How do I know which carriers MESSER pays, when will my statements post, and when will I receive payment?

A: The [Commissions](#) section (in the Agent Resources tab) of the MESSER website has a schedule of most of the carriers we pay out for, and the window for when the statement should post to EAgentCenter. The date listed on your statement should correspond with the first day in the posting window, not necessarily the day the statement actually posts.

All master statements take up to ten business days to process before we can post your statement. When the first post date in the window falls on a weekend, we will make every attempt to post on by Friday, but this is not always possible.

You can expect a direct deposit to the account on file within 3-5 business days after the statement posts depending on your banking institution's on processing time.

Q: What if I am missing a client/policy?

A: Generally this means one of three things:

1. The carrier has not paid out on the client yet
2. The client has not paid their premium/terminated their policy,
3. You are not listed as the Agent of Record (AOR) for the client(s) in question.

In order for us to research a missing client or clients, you will need to fill out a [Commission Inquiry Form](#) and submit it for us to research. It is imperative that you provide all information requested as soon as possible! This is the most efficient way we can gather and research your inquiry or pass the information to the carrier for further investigation. If all required information is not presented, the carrier will reject our inquiry, thus delaying their response and your payment.

If there is an Agent of Record issue, there are different requirements per carrier. Please use the general email for the Commissions Department for information on how or if we can assist you with an AOR issue.

Q: What if I see a statement but do not show a direct deposit to my account? How do I update my DD?

A: If you have not received your direct deposit and your statement shows a “**Net Check**” amount, then please check the Profile section of your eAgentCenter account and review your Direct Deposit Account information. If the information is incorrect, you have recently changed/updated your account, or there is no information there, you need to update your EFT information in SureLC (<https://www.surancebay.com>) include a [Direct Deposit Form](#) along with a voided check or a direct deposit letter from your bank. Or scan the form along with the voided check or a direct deposit letter from your bank and email them to: Commissions@messerfinancial.com. No starter checks will be accepted!

Q: I have turned in an inquiry, how long does it take to complete?

A: Every carrier is different in how they handle our inquiries regarding commissions so response times can vary. We will try to provide you with a receipt that your inquiry has been received. We ask that you allow three to five business days to receive that receipt from us. For resolutions, reconciliations, or information regarding your inquiry please allow up to six to eight weeks depending on the carrier. We do everything possible to investigate your inquiry before referring it to the carrier in an effort to expedite the process and get you paid faster!

Q: How do I access my 1099?

You can access your 1099 in your EAgentCenter profile. Simply log in to your account, click on your name, then look for the 1099 tab. Here you will see your previous year's tax return if you received more than the limit set by the IRS to issue a 1099. 1099's will be available no later than the last day in January. Please make sure to verify your tax information in EAgentCenter is correct/matches the information you will use when submitting your taxes to the IRS in order to avoid 1099 change fees. We reserve the right to pass on any fees we incur from the IRS due to agents providing incorrect tax information.