



## 15 minutes per quarter

MAIA member agencies are entitled to one call, with a 15 minute consultation, per calendar quarter. There is no charge to the agency for this service. No attorney-client relationship is created between the law firm and the member agency through this call, but the conversation is confidential and privileged.

You are not allowed to make additional calls to reach 15 minutes. And you may not combine your entire annual legal services into one consultation.

Free legal consultations are restricted to insurance regulatory, compliance or agency operations questions. The service is not available for personal legal questions. Calls should not be made which require reference to specific insurance companies as the law firm would be required to do a full conflicts check before addressing the question.



**LEWMELAHN**

## Practicing attorney

and former department of insurance director

Free legal consultations are provided by the association's arrangement with Lewis E. Melahn, a practicing attorney in Jefferson City who focuses on insurance-related issues. He has been an attorney since 1976, was in the insurance agency business for eight years, and served as Director of the Missouri Department of Insurance from 1989-1993.

## Sample call topics

- Licensing
- Claims procedures
- Business structure and perpetuation
- Commissions and fees
- Producer agreements
- Record retention
- Advertising
- Liquidations

Lewis E. Melahn

127 A East High St.  
Jefferson City, MO 65101

Call Lew: 573-636-5057

Identify yourself as a member of MAIA  
making use of the free legal consultation.

Questions?

Contact MAIA

800-617-3658

[www.moagent.org](http://www.moagent.org)