



Kari Lou Frank

Officer

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Kari Lou is an Officer in PennStuart's Richmond, Virginia office. She is originally from Colorado, where her love of mountains, hiking, and winter took their roots. She has lived in Virginia for almost 30 years and is proud to call Richmond her home. Kari Lou enjoys spending time with her family, and weekends are often spent at nearby museums, unless it is winter and then she will be found playing in the snow.

Kari Lou has represented employers and insurance carriers in thousands of workers' compensation claims over the past 18 years. In addition to handling workers' compensation claims, she provides advice to employers on workplace safety, including training, compliance, and investigations. Kari Lou also represents and advises clients on compliance issues under Medicare Secondary Payer law and Mandatory Insurer Reporting regulations.

Kari Lou is a frequent speaker on employment and workers' compensation issues throughout Virginia and has presented at conferences and seminars on a state and national level. Kari Lou also provides employer-specific training, and is available to provide customized training programs and safety audits for businesses in Virginia.

Prior to joining PennStuart, Kari Lou worked for NASA Langley Research Center, where she was a graduate student researcher and policy liaison.

Publications

- Frank, K.L. and Musgrove, A.L. (2005). *The Medicare Secondary Payer Act: How Does It Affect Your Workers' Compensation Settlement? Part II.* The Journal of Civil Litigation, Vol. XVII, No.2.
- Vieth, P. (2010). *Law Firm Not Required To Indemnify Carrier for Medicare Shortfall.* Lawyer's Weekly, November 2, 2010. Featuring analysis by Kari Lou Frank.

Practices

Litigation

- Workers' Compensation Employment

Education

- Marshall-Wythe School of Law, The College of William and Mary, 2002
- The College of William and Mary, 2002
- James Madison University, *summa cum laude*, 1998

Admissions

- Virginia, 2002

Professional Activities

- Virginia State Bar
- American Bar Association
- Virginia Association of Defense Attorneys
 - former member, Board of Directors
 - former Chair, Young Lawyers Division

Publications continued

- Frank, K.L. (2012). *Navigating the Ever-Changing Waters of the Medicare Secondary Payer Act: Recent Cases, Trends, and Considerations for the Civil Litigator*. The Journal of Civil Litigation, Vol. XXIV, No.1.

Professional Activities continued

- Virginia Self-Insurer's Association
- National Association of Medicare Set-Aside Professionals
- RIMS, The Risk Management Society