



KERNS FROST & PEARLMAN, LLC



Ciara Ryan Frost

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Experience Highlights

Ciara offers KFP clients a wealth of insurance coverage experience, which she draws upon to provide top-notch legal services customized to meet each client's unique needs. Ciara devotes most of her time to program development and claim management, with an emphasis on healthcare professional liability and fidelity claims. Her attention to detail also makes her particularly adept at drafting manuscript policies for clients.

Legal Expertise

Ciara is a founding partner of KFP, having most recently come from the Chicago office of an international law firm. She routinely represents insurers in connection with complex claims made under insurance policies. Ciara's practice includes policy drafting and claim management under the following lines of coverage: directors & officers liability insurance; managed care professional liability insurance; medical professional liability insurance; insurance company errors and omissions insurance; fidelity bonds; employment practices liability insurance; commercial general liability insurance; and e-commercial liability insurance. Although Ciara works with clients to resolve insurance coverage disputes amicably, she handles arbitrations and litigation of insurance coverage disputes where they ensue.

Education and Achievements

Ciara earned a Bachelor of Arts degree from Santa Clara University in 1986 and Juris Doctor degree from Loyola University of Chicago School of Law in 1989. While at Loyola, she was on the Dean's List and received an American Jurisprudence Award in Evidence.

She is a member of a number of professional organizations, including the American Bar Association and the National Health Lawyers Association. Ciara has authored numerous articles on healthcare liability and insurance issues. Her most recent articles are: *The Ohio Supreme Court's Ruling in Dardinger v. Anthem: Does It Signal A New Trend In Approaches To Punitive Damage Awards Against Managed Care Organizations?* and *Cicio v. Vytra Healthcare: Another Blow to the Defense of ERISA Preemption in Utilization Review Decisions*. Ciara frequently

speaks on healthcare liability trends and professional liability insurance issues. During 2003, she made presentations on managed care liability trends at BCS Insurance Company's Professional Liability Conference in September 2003; Crittenden's Medical Insurance Conference in May 2003; and the American Bar Association's Managed Care Teleconference in April 2003.