

CURRICULUM VITAE

Richard Jon Cropper
B.Soc.Sci (Joint Hons), MLI (dip)



Date and Place of Birth: 27th February 1972
Southport, England

Centaur House
Hope Street
Sandbach
Cheshire
CW11 1BA

Education and Professional Qualifications:

1983 - 1988 Stanley High School, Southport
1988 - 1990 King George V, Sixth Form College, Southport
1990 - 1993 University of Birmingham, Bachelor of Social
Science, Economics and Politics (Joint Hons):
Upper second class
1997 Financial Planning Certificate (FPC)
2010 CF8 Long term care insurance
2011 J02 (Trusts), RO1 (Financial services, regulation and ethics)

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Employment Details:

Company: Personal Financial Planning Limited
Position: Director
Period: January 2000 to date

Company: Frenkel Topping Limited
Position: Senior Consultant
Period: June 1993 - December 1999

Relevant Experience:

- Involved in providing specialist Independent Financial Advice to recipients of Personal Injury awards since 1993.
- These have included road traffic accidents, clinical negligence and also fatal accident cases.
- Having provided Independent Financial Advice to over 1,000 recipients of Personal Injury damages.
- The awards have ranged from less than £10,000 to over £12 million.
- Preparation of expert reports with regard to periodical payments, indexation and investment advice to the Court and Court of Protection.
- Approximate proportions of work are - Claimant 80%, Joint 5%, Defendant 15%.
- Portfolios enacted on behalf of Claimants have included periodical payments, Structured Settlements, Investment Bonds, Unit Trusts, Open Ended Investment Companies, Government Stocks, deposit-based investments and liaison with individual stockbrokers.

Independent Financial Advisers

Authorised and Regulated by the Financial Services Authority
Registered in England Reg. No 3836346
Registered office St. George's Court, Winnington Avenue, Northwich, Cheshire CW8 4EE

- Approved and retained by the Court of Protection to provide investment portfolios on behalf of Patients.
- Developer of the With Profits Structured Settlement annuity.
- Developer of the capital protected Structured Settlement annuity.
- Developer of the contingent Structured Settlement annuity.
- Specialist use of Trusts in Personal Injury cases.
- Contributor to the following publications:
 - Goldrein and De Haas: “PI Major Claims Handling - Cost-Effective Case Management”;
 - Kemp & Kemp;
 - APIL Looseleaf;
 - Coldrick on Personal Injury Trusts; and
 - Contemporary Studies in Economic and Financial Analysis, Volume 91: Personal Injury and Wrongful Death Damages Calculations: Transatlantic Dialogue.
- Speaker at various PIBA, APIL, AVMA, MASS, FOIL ILEX and NCMLA meetings from 1996 to date.
- Treasurer of Salford Headway.

Notable Cases:

- *Thacker v MIB* (instructed by the Defendant).
- *Walton v Calderdale Healthcare NHS Trust* (instructed by the Claimant).
- *YM v Gloucestershire Hospitals NHS Foundation Trust* (instructed by the Claimant).
- *Thompsonstone v Tameside & Glossop Acute Services NHS Trust* (instructed by the Claimant).
- *Corbett v South Yorkshire Strategic Health Authority* (instructed by the Claimant).
- *RH v United Bristol Healthcare NHS Trust* (instructed by the Claimant).
- *De Haas v South West London Strategic Health Authority* (instructed by the Claimant).
- *Ure v Ure* (instructed by the Claimant).
- *A v Powys Local Health Board* (instructed by the Claimant).
- *Peters v East Midlands Strategic Health Authority* (instructed by the Claimant).
- *Tolmer v MIB* (instructed by the Defendant).
- *Morton v Portal Ltd* (instructed by the Claimant).
- *Bennett v Stephens* (instructed by the Claimant).

References can be provided upon request.