



CURRICULUM VITAE

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

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	Award in Long Term Care Insurance Certificate in Life & Pensions
2012	Diploma in Financial Planning
2018	Level 3 Certificate in Islamic Finance

Authorised to provide independent financial advice: FCA reference RJC00033.

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.
- Financial expert for all of the Claimants in the *Thompstone* 'indexation' cases.
- Financial expert in *Swift -v- Carpenter* in respect of future accommodation claims.
- Member of the Ogden Working Party since 2019.
- Provided Independent Financial Advice to over 1,500 recipients of Personal Injury damages.
- The awards have ranged from less than £10,000 to over £38 million.
- Preparation of expert reports with regard to periodical payments, indexation, future accommodation and investment advice to the Court and Court of Protection.

providing expert independent financial advice to personal injury claimants

www.pfp.co.uk

- Approximate proportions of work are – Claimant 85%, Joint 5%, Defendant 10%.
- Portfolios enacted on behalf of Claimants have included periodical payments, Investment Bonds, Unit Trusts, Open Ended Investment Companies, Government Stocks, deposit-based investments and liaison with individual stockbrokers.
- Approved and retained by the Court of Protection to provide investment portfolios on behalf of Protected Beneficiaries.
- Developer of the With Profits Structured Settlement annuity.
- Developer of the Capital Protected Structured Settlement annuity.
- Specialist use of Trusts in Personal Injury cases.
- Contributor to the following publications:
 - APIL Guide to Catastrophic Injury Claims;
 - 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.
- Appointed in 2015 to panel of experts by the Ministry of Justice to advise the Lord Chancellor in setting the discount rate under section 1 of the Damages Act.
- Invited in 2017 to give oral evidence to the Justice Committee in respect of the proposed discount rate legislation.

Notable Cases:

- *Swift -v- Carpenter* (instructed by the Appellant).
- *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).
- *Thompson -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).
- *Bennett -v- Stephens* (instructed by the Claimant).
- *Farrugia -v- Burtenshaw* (instructed by the Claimant).
- *Kotula -v- EDF Energy* (instructed by the Claimant).
- *Young -v- Bennett and Acromas Insurance* (instructed by the Claimant).

References can be provided upon request.





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Statement of Professional Standing

Mr Richard Cropper

FCA Individual Reference Number:

RJC00033

People must either be approved by the Financial Conduct Authority (FCA) or be certified by their employer before giving financial advice. You can check if this person is approved by the FCA to give advice, or if they are certified by their employer to give advice, by going to register.fca.org.uk/s/ and searching with their individual reference number as shown above.

The Chartered Insurance Institute (CII) has issued this statement to the above named adviser. The CII has checked that the adviser meets the required qualification standard and confirms the adviser has signed an annual declaration stating that they have kept their knowledge up to date and complied with the FCA Code of Conduct.

Date of issue:
1 December 2025

Valid until:
30 November 2026

Matthew Hill
Chief Executive, CII Group

The Chartered Insurance Institute (CII) is the premier professional body for the insurance and financial planning sector with over 120,000 members in more than 150 countries. It promotes higher standards of integrity, technical competence and business capability. The person named above is a member of the CII and is bound by a Code of Ethics as a condition of membership. For more information, visit cii.co.uk/membersearch

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