

## CURRICULUM VITAE

Richard Jon Cropper

B.Soc.Sci (Joint Hons), MLIA (dip)

personal  
financial  
planning



Date and Place of Birth: 27<sup>th</sup> 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	Award in Long Term Care Insurance Certificate in Life & Pensions
2012	Diploma in Financial Planning
2012	Statement of Professional Standing first issued 9 <sup>th</sup> October 2012 (Chartered Insurance Institute)

Tel: 01270 759 786  
DX: 15653 Sandbach  
Fax: 01270 759 787

Authorised to provide independent financial advice: FSA 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.
- Provided Independent Financial Advice to over 1,500 recipients of Personal Injury damages.
- The awards have ranged from less than £10,000 to over £14.5 million.
- Preparation of expert reports with regard to periodical payments, indexation and investment advice to the Court and Court of Protection.

providing expert independent financial advice to personal injury claimants

[www.pfp-planahead.co.uk](http://www.pfp-planahead.co.uk)

- Approximate proportions of work are – Claimant 85%, Joint 5%, Defendant 10%.
- 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.
- 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.
- Treasurer of Salford Headway: 2006 – 2015.
- 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.

**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).
- *Thompstone -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).

*References can be provided upon request.*



# Statement of Professional Standing

**Mr Richard Cropper**

FCA Individual Reference No:

**RJC00033**

People must be approved by the FCA before giving financial advice. You can check if this person is approved by the FCA to give advice by going to [www.fca.org.uk/register](http://www.fca.org.uk/register) and searching with their FCA individual reference number shown above.

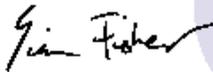
The Chartered Insurance Institute (CII) has issued this statement to the above named adviser. The CII has checked that the adviser meets the required qualification standard and confirms the adviser has signed an annual declaration stating that they have kept their knowledge up to date and complied with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

Date of issue:

**1 December 2016**

Valid until:

**30 November 2017**



**Sian Fisher** BA (Hons), ACII  
Chartered Insurance Practitioner  
CEO, Chartered Insurance Institute

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 [www.cii.co.uk/membersearch](http://www.cii.co.uk/membersearch)

CII Permanent Identity Number: 0011525350

