

## CURRICULUM VITAE

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



***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)

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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; and
  - Coldrick on Personal Injury Trusts.
- 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 (acting for the Defendant).
- Walton -v- Calderdale Healthcare NHS Trust (acting for the Claimant).
- YM -v- Gloucestershire Hospitals NHS Foundation Trust (acting for the Claimant).
- Thompstone -v- Tameside & Glossop Acute Services NHS Trust (acting for the Claimant).
- Corbett -v- South Yorkshire Strategic Health Authority (acting for the Claimant).
- RH -v- United Bristol Healthcare NHS Trust (acting for the Claimant).
- De Haas -v- South West London Strategic Health Authority (acting for the Claimant).
- Ure -v- Ure (acting for the Claimant).

*References can be provided upon request.*