

EXPERT WITNESS SERVICES



ASSOCIATE



Why Paladin Experts?

We provide Expert Witness Services

Independent Experts

We are vastly experienced independent experts, who have acted as Expert Witnesses on hundreds of occasions and pride ourselves on being accurate, honest & reliable. We are instructed by claimants, respondents & defendants and have been awarded panel status on over 40 UK Expert Witness panels.



Fully qualified and actively working financial advisers with decades of experience



Advanced pensions qualifications covering all pension types



Trusted by solicitors
99% of our work is referred to us by Solicitors and Barristers. They trust us to look after you well



Regular speakers at conferences and events



Flexibility and nationwide coverage



Claimant/defendant and single/joint Expert instructions



Experience under cross examination



Fully CPR compliant reports or white labelled calculations



Vulnerable client training
All experts have training and experience in dealing with vulnerable clients. Allowing us to sensitively handle client contact



Reports typically turned round in less than 4 weeks

Meet the Directors

Ian MacKendrick

Director, Chartered Financial Planner and Expert Witness



Ian has been in the financial services industry for over 30 years and was awarded the Times Top Advisor status in 2021.

He founded Paladin Experts to ensure that instructing parties have an approachable, honest and accurate business that they can rely on to demystify often very complex subject matters for damages awards, tribunals and bespoke work.

He works nationally and internationally in his field as an Expert Witness.

He is dedicated and extremely passionate about ensuring that a fair and reasonable outcome is reached.

Due to the nature of his expertise, Ian is often asked to advise professionals and clients post-settlement, who are cared for by Paladin Advice.

Stephen Farnfield

Director, Chartered Financial Planner and Expert Witness



Stephen started working in financial services in 2000. Initially working for large institutions such as Invesco, Axa and Towry Ltd. He took the opportunity to move into a specialist serious injury role in 2010 as it felt like the perfect fit for him, where he could use his experience of having a younger brother with Cerebral Palsy to help and support others.

Stephen worked for Frenkel Topping Group for 8 years prior to moving to Paladin. At Frenkel Topping Stephen was a senior consultant and the Head of the Expert Witness team. He was responsible for leading the team of Experts and delivering high quality accurate Expert reports.

Stephen has worked closely with Ian at Paladin to develop the Expert Witness reports and bring in new Experts to the business. As a Chartered Financial planner who specialises in helping people post settlement. Stephen is well placed to help people in their transition from litigation through to life after settlement.

Our Experts



Ian MacKendrick FPFS APFS LLAA

IFA, Fellow and Chartered Financial Planner and Expert Witness. 12 years' experience as an expert for the courts. Accepts: Claimant, Defendant and Joint instructions.

Offering Expert Witness Services specialising in the area of Personal Injury, Clinical Negligence and Tribunals. Pension Loss, Loss Of Earnings, Loss Of Income, Loss Of Dependency, Lost Years, Form Of Award and Settlement Assessments.



Stephen Farnfield APFS

IFA, Chartered Financial Planner and Expert Witness. 12 years' experience as an Experts to the court. Has given evidence in court on a number of occasions.

Accepts: Claimant, Defendant and Joint instructions. Previously Head of Expert Witness at Frenkel Topping Group Offering Expert Witness Services specialising in the area of Personal Injury and Clinical Negligence. Pension Loss, Loss Of Earnings, Loss Of Income, Loss Of Dependency, Lost Years, Form of Award And Settlement Assessments.



Jeremy Rowe DIP

IFA and Expert Witness. Over 25 years' experience as an IFA. Jeremy has given evidence in Court.

Accepts: Claimant, Defendant and Joint instructions. Specialises in Pensions on Divorce and Financial Services Professional Negligence.



OTHER EXPERTS

Julian Deans

Police intelligence, sentencing and Drug Expert. Julian is a qualified Drugs Expert who has a vast amount of experience providing evidence in a wide variety of cases. He has previously sat on the board of the drug commission for Brighton and Hove as an expert adviser.

Key Financial Expert Reports

We offer a wide range of Expert reports and have provided a sample of some of the most commonly used below. We can provide all reports on a full CPR (Civil Procedure Rules) compliant basis or alternatively on a white label calculation basis.

Loss of Earnings

We can provide an analysis of loss of earnings, including employed, self employed and business losses.

Loss of Pension

Our experts are vastly experienced at calculating pension losses. As fully qualified pensions advisers we are well versed in the wide range of different pension schemes available in the UK. We have particular experience and expertise in assessing losses from government funded defined benefit pension schemes such as Armed Forces, Civil Service, NHS, Local Government, Police and Firefighter pension schemes.

Loss of income reports

These reports are our most commonly instructed. Where we provide a holistic view of the loss of earnings and pension loss in one neat set of calculations. Earnings and pensions are intrinsically linked so it makes sense to calculate them together to ensure accuracy and consistency in the approach to tax, national insurance and pension contributions. We will also consider the loss of other employment benefits and the cost of replacing these, private medical insurance is a common example.

Lost years claims

If appropriate with the above reports we will factor in the lost years claims where there has been a reduction in life expectancy due to the incident.

Loss of Financial Dependency Reports

Where someone has died as a result of accident or negligence, we can provide a thorough look at the loss of financial dependency. We will consider the loss of income dependency from both earnings and pension, considering the position of the deceased and the surviving spouse.

Form of Award Reports and Settlement Assessment reports

It is a Civil Procedure Rule under CPR41.7 that consideration is given to the form of award when a claim is settling. Single lump sum settlement or a settlement with the inclusion of an annual income through a Periodical payment. We can provide a detailed analysis of the mathematical and other factors to be considered when assessing the appropriate structure of an award.

We are often asked to provide reports to the Court when a settlement figure has been agreed, our report will look at the suitability of the agreed settlement to aid the Court in approving the figures.

Pensions on Divorce

These reports can help to unravel the significant complexities involved when separating assets fairly. We are typically instructed on a Single Joint Expert basis. Provides detailed options for couples divorcing in terms of pension earmarking, offsetting, or sharing. Looks at mechanics of whether to consider pension equalisation of income or capital.

Financial Services Professional Negligence

This is a very broad ranging area where we can provide a detailed consideration of previous financial advice and provide evidence to Court on whether this advice was appropriate at the time. We will take a pragmatic and sensible approach and have experience in acting for both claimants, defendants and of giving evidence in court.

How to Instruct an Expert

We offer a wide range of expert reports and have provided a sample of some of the most commonly used. We are happy to accept instructions either directly through Paladin Experts, MLAS or via one of the many panels that we are on. Some of the key panels we can accept instructions through are:

- Premex+
- Bodycare Clinics
- MAPS
- Mobile Doctors
- Premier Medical

For a full list of Panels please contact us: enquiries@paladingrouppltd.com

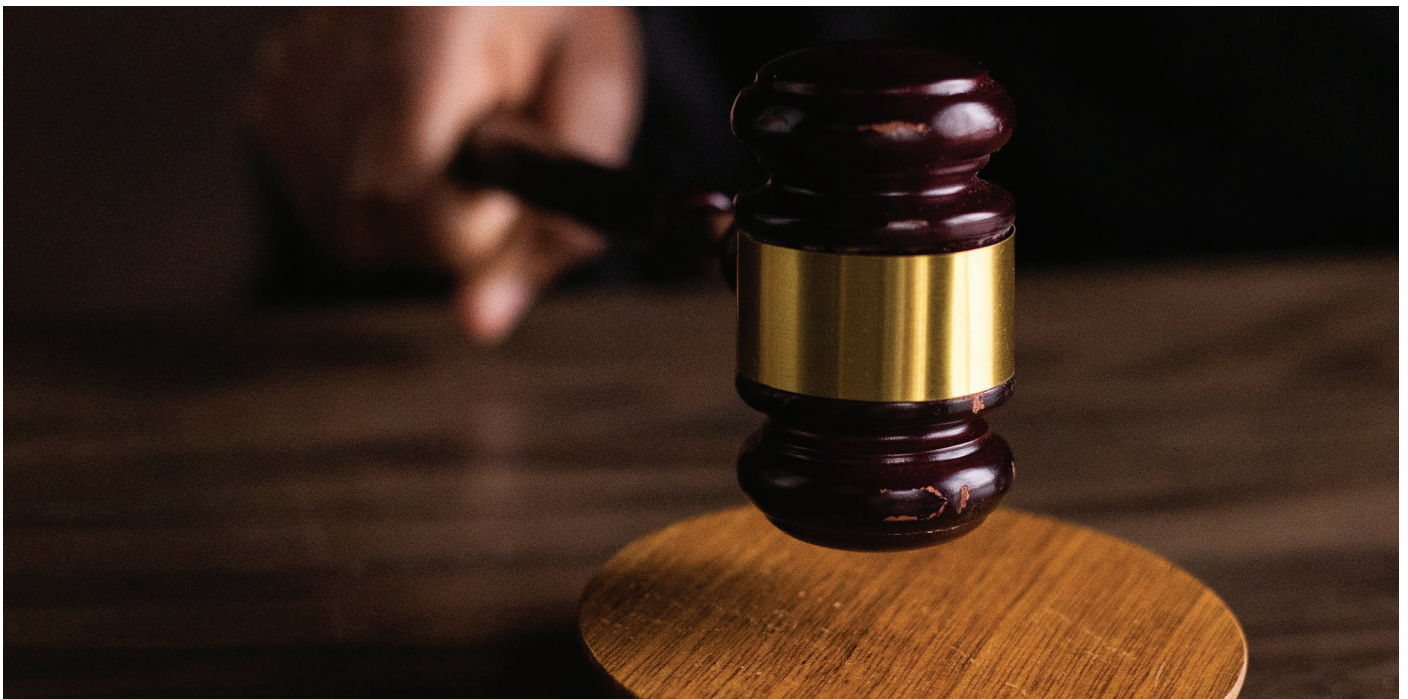
At Paladin Experts we offer no cost initial consultations for instructing solicitors so that there is an opportunity to discuss and explore any cases that you are working on. We will provide an initial view on the case in an email with our thoughts on how best to proceed.

Once formally instructed, we will arrange an interview with the claimant (in most cases) to gather any outstanding information and ensure that nothing has been missed.

We have the ability to work to tight deadlines and almost always complete reports within 4 weeks of receiving all information, often much more quickly.

If you are in the process of getting permission for an expert we can assist with providing an overview of the case and its complexities, this can then be used to help justify the involvement of an expert.

Where there is no permission for an expert, either if it isn't granted or you don't wish to apply then we are happy to work on a contractor/white label basis where we act as an agent of your firm and produce the calculations in a clear and easy to follow format. You can then adopt these as your own for use in your schedule of loss.



What People Say About Us

“ Ian has been extremely helpful at providing a comprehensive report on a PPO at extremely short notice. He was very approachable and my client immediately felt comfortable with his advice. He made himself available for us at very short notice to advise on investments during the course of a joint settlement meeting. He is extremely competent and efficient. I would highly recommend his services. ”

“ Stephen has worked closely with me over many years and on multiple high value cases. I can always rely on him to deliver quickly and accurately and to provide significant input into the direction that we take when looking at loss of earnings and pension calculations. I am always impressed with the speed of response from Stephen, the service we receive is top notch. ”

“ When I needed a form of award report at very late notice, Paladin were able to assist me within the short time scales. Stephen produced a report which was incredibly useful and helped us to achieve a suitable settlement for our client at JSM. Thank you for your assistance. ”

“ We instructed Jeremy to provide expert evidence about the proper level of commission for introductions to be made to a financial adviser or pension fund as part of a multi-party fraud claim in the High Court of England and Wales. Jeremy was enthusiastic and passionate from the outset: from the initial conversation he started undertaking research, checking information and coming up with ideas about the best way to demonstrate and present his evidence. Jeremy was a pleasure to work with and came across extremely well in Court and under cross examination, making it clear what he could and could not comment on, which is extremely helpful to issues. ”

“ I have referred a number of my larger settlements to Paladin for their “life after settlement meeting” Without fail the claimant always reports back that the meeting was extremely useful and has helped them to feel more comfortable with moving forwards now they have their money. Paladin are a business that I trust and would be happy to receive advice from personally. ”

Other Services Offered By Paladin

At Paladin we offer a wide range of services in addition to our Expert Witness offering.

Specialist Financial Advice for the Vulnerable

Through Paladin Advice we provide specialist Independent Financial planning advice and guidance to individuals and their support teams who have received serious injury settlements or are vulnerable due to age. We have a vast amount of experience in support these individuals and offer a "Life After Settlement meeting" (free of charge) to all who are transitioning from litigation to life after settlement. We are well used to working with professional deputies, trustees, and lay clients.

Welfare Benefits Advice

We have in-house welfare benefits expertise and can provide benefits reviews and assistance with claiming or navigating appeals.

Personal Injury Trust Advice

We can provide advice and support around the setting up of personal injury trusts. We charge a fixed fee of £600 plus VAT to set up Personal Injury Trusts and the associated bank account.

Care Funding Advice and Mental Capacity Services

We have in-house expertise around NHS CHC funding and can offer mental capacity assessments.

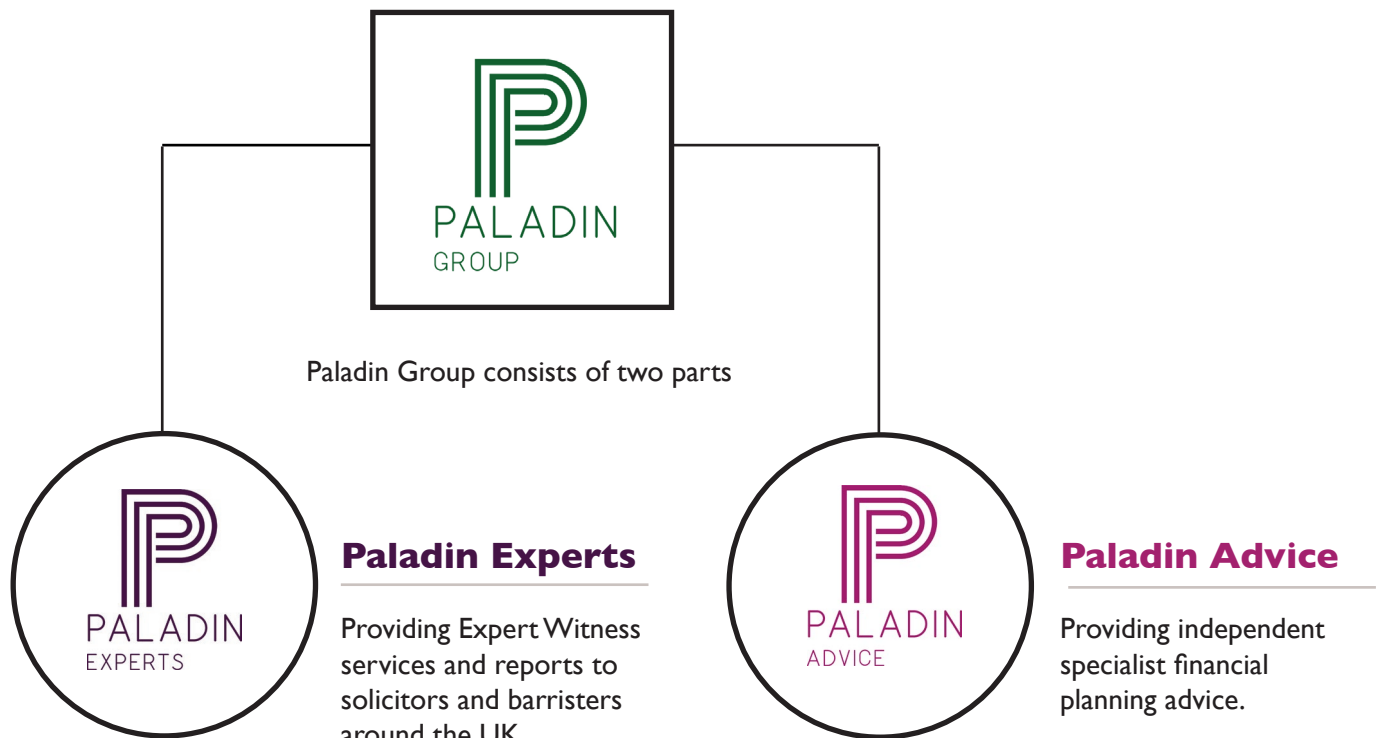
Training for Lawyers

We have a wide range of training programs for lawyers, these can be delivered remotely or face to face. Some of the key topics we can cover:

- Welfare Benefits
- Personal Injury Trusts
- Financial Planning for the Vulnerable
- Pension Loss and Loss of Earnings
- Periodical Payment Orders
- The discount rate

For any further information or enquiries about the above services please contact us on: enquiries@paladingroupltd.com

Group Structure



Paladin Advice is director owned and works closely with Marble Financial Planning to provide joined up services to our clients. The directors of Marble own 20% of Paladin Advice and work closely with us to ensure the smooth running of the business. Through Marble Financial Planning we are an appointed representative of Rosemount Financial Services.





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