

Liam Harvey ~ APFS

Chartered Financial Planner & Expert Witness



Cases Relating To

- Loss of Income Reports – combining loss of earnings and pension loss
- Loss of Earnings – including employed and phased losses
- Pension Loss – defined benefit and defined contribution schemes
- Fatal Accident Claims – including loss of dependency and lost years
- Form of Award – lump sum vs periodical payments (PPO)
- Cost of Financial Advice – pre- and post-settlement scenarios
- Settlement Viability Reports – strategic assessment and structure planning
- Trust Viability Assessments – including minors
- Financial Modelling & Cashflow Analysis for Court Approval
- Investment Performance Review & Management

Expert Witness Experience

Liam Harvey is a Chartered Financial Planner and Expert Witness with significant experience providing financial evidence in personal injury and clinical negligence cases. His expert witness work began at Frenkel Topping, where he contributed to and authored hundreds of expert reports across England, Wales, and Scotland.

He has particular expertise in cases involving pension loss, loss of earnings, form of award analysis, fatal accident claims, and the assessment of trust viability for minors. His work often includes multi-phase loss calculations, incorporating different employment scenarios, pension accruals, and long-term modelling.

Liam has experience across both defined benefit and defined contribution pension schemes, including complex arrangements within the NHS, Local Government, Armed Forces, Police, and Civil Service. He holds advanced pension qualifications and applies a clear, structured approach to analysing financial loss in litigation.

He accepts instructions from Claimant and Defendant solicitors, as well as under single joint expert appointments, and is experienced in attending Joint Settlement Meetings (JSMs) and has given oral evidence in Court.

Liam offers a free initial case viability review, enabling legal teams to assess the suitability and scope of expert input at an early stage. He also regularly provides training to legal professionals on topics such as pension loss, financial structuring of damages, and trust-related considerations.

Financial Experience

Alongside his expert witness work, Liam has extensive experience as a Chartered Financial Planner, advising clients across a broad spectrum of financial circumstances in both the UK and Europe. His work has included supporting individuals and families following personal injury and clinical negligence settlements, as well as advising professionals and business owners with more traditional financial planning needs.

He has advised clients under Deputyship or Trust arrangements, often working closely with legal teams and family members to ensure that long-term financial strategies are appropriate for each individual's needs. This includes planning around the management and structuring of settlement awards, with consideration given to investment suitability, capital preservation, and relevant UK tax considerations.

Liam has also advised UK nationals with international financial connections, particularly those living in Spain, where cross-border factors require careful coordination between assets, residency, and regulation. His experience in this area includes financial planning that reflects both UK financial rules and the additional complexities that arise in multi-jurisdictional client scenarios.

In both areas of his advisory work, Liam has managed significant client portfolios, often forming part of a wider professional team alongside solicitors, deputies, and tax advisers. His planning approach is built on clarity, regulatory awareness, and long-term viability – ensuring that advice is tailored, defensible, and aligned with each client's wider circumstances.

Expert Snapshot

- Instruction Split: Approximately 80% Claimant / 15% Joint / 5% Defendant
- Typical Report Turnaround: 4 weeks
- Claimant Age Range: All (minors and adults)
- Availability: Remote and in-person meetings where required
- Court Experience: Has given oral evidence and is confident under cross-examination

Contact



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