

# Steven Turner

Year of call 1993

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Steven Turner has over 25 years' experience of dealing with multi-track personal injury, credit hire, costs, counter-fraud, consumer credit and general contractual disputes.

Steven excels in all areas but has particularly made his mark in credit hire, where he has been involved in most of the leading cases over the past 20 years. It is no exaggeration to say that arguments developed and promoted by Steven have well and truly shaped this area of the law.

In personal injury and costs work, Steven represents both Claimants and Defendants and will accept suitable cases on a no-win, no-fee basis.

The Legal 500 describes Steven as the 'best in the northeast on costs and procedural issues' and the Chambers & Partners Guide rates him as a Top Tier practitioner, praising his 'intelligence and encyclopaedic knowledge of the law'.

As well as providing sound and commercially sensible advice at the individual case level, Steven also has extensive experience of advising in relation to broader strategic issues. He is regularly instructed to provide high-level advice and guidance to insurers and other commercial organisations who wish to improve their procedures or market performance in relation to a particular type of claim.

Steven has twice been short-listed as a finalist for Lawyer of the Year at the Northern Law Awards and many of his cases such as Dimond v Lovell, Stevens v Equity, McBride v UK Insurance have made national headlines over the years.

Steven has secured victories at all court levels, with particular success over the years in Court of Appeal test-case litigation.

Steven travels nationwide for hearings and conferences, is adept at working remotely and is direct access qualified.

## Expertise

### Costs & Litigation Funding

Steven has over 25 years' experience dealing with costs cases for both Claimants and Defendants.

He is ranked as a Tier 1 costs practitioner in the Legal 500, which describes him as the 'Best in the northeast on costs and procedural issues. Well received in court, very friendly and welcoming to clients. Steven is able to quickly identify the key issues and produce succinct arguments to support his opinion.'

'He has the ability to unravel complex issues into easily digestible pieces which complement his excellent presentation skills and no nonsense approach'

Steven has extensive experience of conducting detailed assessments and drafting Points of Dispute and Replies. He is adept at navigating electronic bills, with

hands-on experience of using them in practice.

Steven has been instructed in numerous landmark costs cases over the years, with Court of Appeal appearances in such landmark cases as:

- British Airways Plc v Prosser – on whether a solicitor is entitled to recover VAT charged on the full amount charged by an MRO (Medical Reporting Organisation).
- Phillips v Willis – the first costs case on the Jackson reforms to reach the Court of Appeal, laying down guidance for when cases can properly be transferred out of the fixed costs regime.
- Bird v Acorn Group – a leapfrog test case appeal which decided the short but important point of whether or not a disposal hearing was a 'trial' for the purposes of the fixed costs rules.

Steven travels nationwide for conferences, settlement meetings and hearings but is equally comfortable working remotely with paperless instructions.

Steven acts for both paying and receiving parties, and welcomes direct access instructions.

## Credit Hire

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Steven is without doubt the leading Defendant credit hire barrister in the country. He has twice been nominated as Lawyer of the Year at the Northern Law Awards for his work in credit hire test case litigation.

"He is exemplary. What he doesn't know about credit hire cases isn't worth knowing." - Chambers & Partners Guide 2021.

Steven has acted for Defendants in most of the leading cases, developing and implementing arguments which have gone on to become mainstays of credit hire law. The list of stellar cases he has conducted for Defendant insurers includes:

- Dimond v Lovell [2002] 1 AC 384
- Burdis v Livsey (aka Clark v Ardington) [2003] QB 36
- Zurich v Umerji [2014] EWCA Civ 357
- Stevens v Equity Syndicate Management Ltd. [2015] EWCA Civ 93
- McBride v UK Insurance [2017] EWCA Civ 144
- Irving v Morgan Sindall PLC [2018] EWHC 1147 (QB)
- Bunting v Zurich Insurance [2020] EWHC 1807 (QB)

Steven tends to deal with high value multi-track credit hire claims, but accepts instructions on fast track or even small claims track cases where novel or test-case points arise. He travels nationwide, but is adept at dealing with matters remotely as and when required.

Steven can provide advice, drafting and representation at the individual case level, but his 25+ years of credit hire experience also allow him to provide valuable insight into wider strategic problems faced by insurers wishing to improve their performance in the credit hire arena.

Steven's reputation within Claimant credit hire circles is well-known, with the Chairman of a well-known Plc once advising the National CHO Conference that "...discretion is the better part of valour..." when confronted with Steven as an opponent. Could there be any higher praise than having the Chairman of a PLC warn the entire credit hire industry against taking a particular barrister on?

Steven welcomes instructions via solicitors, licenced access or direct access routes.

## Insurance Fraud (motor)

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Steven has over 25 years' experience of tackling fraudulent claims.

He is ranked as a leading counter-fraud practitioner by Chambers & Partners Guide, which describes him as:

"...An experienced junior admired for the strength of his motor insurance fraud practice. He brings impressive expertise to credit hire cases and exaggerated injury claims, and offers insurers robust advice on how to effectively combat fraud rings..."

"...Strengths: "He is exemplary. What he doesn't know about credit hire cases isn't worth knowing." "A very competent and robust individual who is well liked by the judiciary..."

Steven is used to dealing with complex, large scale fraud cases, with high volumes of complex documentation. Telematics is a particular speciality.

Steven can assist at all stages of a fraud case, from providing oral or written advice (at the individual case or wider strategic level), to pleading a robust and powerful Defence to, finally, providing strong and stunningly effective representation at trial.

Steven's instructions come predominantly from insurers, but Steven has on occasion advised Claimant firms on how best to minimise their own exposure to fraudulent claims.

Steven is based in Leeds but travels nationwide for hearings, conferences and settlement meetings. He welcomes instructions on a direct access or licenced access basis.

## Personal Injury

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Steven is a high-profile multi-track personal injury practitioner with over 25 years' experience of dealing with complex and high value road traffic, employers' liability, public and product liability cases.

He has twice been a finalist for Lawyer of the Year at the Northern Law Awards.

Steven has been complimented for his skills as an advocate on numerous occasions over the years, with the Court of Appeal describing his submissions as "very high quality" in *Zurich v Umerji*, as "excellent" in *Bird v Acorn* and of having "the elegance of simplicity" in *McBride v UK Insurance*.

Steven is ranked as a Band 1 Personal Injury Practitioner in Chambers & Partners Guide, which describes him as a "... Highly regarded senior junior who acts for both claimants and defendants in high-value personal injury claims. He has an excellent reputation for his handling of high-profile test case litigation. His cases involve complex medical and legal evidence..." and as an advocate who is "...Well received in court, very friendly and welcoming to clients. Steven is able to quickly identify the key issues and produce succinct arguments to support his opinion..."

The Legal 500 similarly identifies Steven as a Leading Individual in personal injury work, describing him as "...Very approachable with exceptional client care skills with a keen eye for detail. Steven is able to quickly identify the key issues and produce succinct arguments to support his opinion. He has the ability to unravel complex issues into easily digestible pieces which complement his excellent presentation skills and no nonsense approach..."

Steven's cases tend to involve six or seven figure damages sums, though he does accept work at a lower value (for an appropriate fee) where complex or interesting issues arise.

Steven travels nationwide for hearings and conferences and is adept at working remotely with paperless instructions.

He is willing to act on a CFA-basis in suitable cases and is direct access qualified

## Memberships

Personal Injuries Bar Association

## Qualifications

BA (Hons) English & Film Studies, University of Kent Common Professional Examination (Nottingham Trent University) Bar Vocational Course (Inns of Court School of Law)

# Awards

## Chambers UK 2026

“He is an excellent advocate and an engaging speaker.”

“A very persuasive barrister who is easy to listen to – you know exactly what he’s saying.”

“Steven really understands the issues in respect of causation, and his attention to detail is top-notch. I would also compliment the robust nature of his drafting.”

“He is extremely good in this area. He has strong expertise in credit and ‘ghost rider’ cases.”

“He is great with vulnerable clients. He is such a clear communicator and he brings clients along with him on the case.”

“He is a good advocate and he is well liked.”

“Steven gets to the heart of disputes quickly and efficiently, and presents cases in a refreshingly succinct manner. He is extremely good at JSM and is excellent with clients.”

## Legal 500 2026

A deft negotiator, who has the ability to quickly identify the nub of an issue and put forward his arguments with great force and clarity. He is also innovative and well used to thinking outside of the box.’

## Chambers UK 2025

“Steven is incredibly good at persuading judges in court, and he has an excellent manner.”

“Steven is approachable and achieves great results.”

“He gives solid commercial advice, is very down to earth and personable, and is a man who gets to the heart of the issue.”

“He’s an excellent advocate, who’s a commanding presence in court.”

“Steven is a very senior junior.”

## Legal 500 2025

‘Steven is an exceptional advocate who has the ability to translate extremely complex issues in to easily understandable points, which are always backed up with strong and salient arguments. His client care skills are superb.’

## Chambers UK 2024

“Steven is an excellent barrister and is well renowned.”

“Steven is thorough and he has vast knowledge of his subject matter.”

“He is very friendly, straightforward and commercial. In court, Steven is a fine advocate – a smiling assassin.”

“Steven’s expertise in costs is obvious. He is thorough and pragmatic.”

# Accreditations

