

## Peter Ratcliffe

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Year Of Call: **1998**



Peter Ratcliffe specialises in complex and heavy commercial litigation and arbitration, often with international elements. He has particular expertise in insurance & reinsurance, banking, financial markets & fund industry disputes, commercial fraud, professional negligence, and media & entertainment.

Peter has been recommended as a leading commercial junior by the UK and international legal directories for years. He is a former Chambers UK Bar 'Commercial Junior of the Year' (2016) and 'Insurance Junior of the Year' (2010, shortlisted again in 2015 and 2021). Recent directory comments include:

***"Peter has a razor-sharp intellect and he is a phenomenal advocate."*** (Chambers & Partners 2022)

***"He is one of the best barristers out there ... He is really forensic and gets to the heart of the issues. He's also a pleasure to deal with - one of the nicest, most personable barristers."*** (Chambers & Partners 2022)

***"Very clever and extremely popular. He has a fantastic eye for detail and can get to grips with document-heavy, complex cases."*** (Chambers & Partners, Chambers Global 2021)

***"Great intellect, legal knowledge, practical approach and meticulous preparation skills."*** (Legal 500, 2021)

***"Very switched on, extremely thorough; very practical and pragmatic. Easy to work with - has good eye for detail and a charming manner."*** (Chambers & Partners, 2021)

***"Intellectually brilliant, very easy to work with and collaborative. He's incredibly persuasive and gets results in the most economical and efficient way."*** (Chambers & Partners, 2020)

***"Very charming in his advocacy and has a very collaborative style. He's a very bright, meticulous barrister whose work product is extremely thorough and impressive."*** (Chambers & Partners, Chambers Global 2020)

***"Excellent client skills. Extremely approachable. Brilliant every day of the week."*** (Chambers & Partners, 2020)

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***“He is the ultimate insurance barrister; he knows the law, is superb to work with, and is unbelievably persuasive.”*** (Legal 500, 2019)

***“Brilliant to work with and very experienced.”*** (Legal 500, 2019)

Examples of his cases include: Acting for multiple (100+) hospitality businesses in ad hoc arbitration of Covid-19-related business interruption insurance coverage issues; *FCA v Arch & Others* (the Covid-19 business interruption insurance test case – instructed by the FCA for the appeals to the Supreme Court); *Avonwick v Azitio Holdings* (multiple fraud and economic tort claims arising from the division of former joint business interests of prominent Ukrainian businessmen); LCIA arbitration of trade finance insurance disputes arising from Singapore/India commodities trades; *RIFW v Amber* (acting for the Welsh government in professional negligence claims arising from the management of a property/regeneration fund); LCIA arbitrations of large-scale D&O insurance claims arising from cross-border securities litigation; *Terra Firma v Citigroup* (representing Citi in its successful defence of Terra Firma/Guy Hands’ £2.4bn fraud claim relating to acquisition of EMI); *NML v Argentina* (acting for NML in multi-jurisdictional sovereign bond enforcement actions and state immunity dispute); *Federal Mogul Asbestos PI trust v Federal Mogul* (representing captive insurer in \$500m insurance/reinsurance proceedings); *Orlen Lietuva v Aon* (acting for Aon in PD/BI insurance broking disputes relating to Lithuanian oil refinery fire); the AHAB litigation (acting for AHAB in \$10bn global banking and fraud litigation); *Equitas v Walsham Bros* (historical reinsurance accounting claims arising from Lloyd’s run-off business).

## Expertise

### Commercial Litigation & Arbitration

Peter’s practice covers a broad range of commercial disputes. A substantial part of his practice is in complex, high-value litigation, often with cross-border and jurisdictional elements. He works frequently with overseas legal teams and other professionals. He has extensive experience of cross-border proceedings to enforce judgments and awards.

Peter is recommended as a leading practitioner in commercial dispute resolution by Chambers & Partners UK and Chambers Global. He was named ‘Commercial Litigation Junior of the Year’ at the 2016 Chambers UK Bar Awards.

Notable cases include:-

*Terra Firma v Citigroup* (Commercial Court): Acting for Citigroup in its defence of Terra Firma’s £2.4bn fraud claim arising out of the acquisition of EMI in 2007. The trial (listed for 7 weeks) ended after two days of evidence with Terra Firma consenting to the dismissal of its claim and agreeing to pay Citi’s costs. Peter was also instructed in the earlier New York action (2010-2014), working with Citi and its New York lawyers on the English law aspects of those proceedings.

*Orlen Lietuva v Aon UK* (Commercial Court): Representing Aon, defending £120m contract and negligence claims arising out of a Lithuanian oil refinery fire. The case settled during trial after 2 weeks of evidence for less than 5% of the sum claimed.

*NML v Argentina*: Acting for NML/Elliott Associates in long-running multi-jurisdictional sovereign

bond enforcement actions. Among other things he was the leading junior in NML's English claim for the recognition of judgments of the New York federal court, now a leading English case on state immunity in connection with the recognition and enforcement of foreign judgments against states: [2009] QB 579 (Blair J), [2011] 1 QB 8 (Court of Appeal), [2011] 2 AC 495 (Supreme Court).

*Platinum Services v DP World* (Dubai World Tribunal/DIFC): Acting for DP World in its defence of US\$50 million claims arising out of the termination of port services contracts in Egypt during the 2013 civil unrest.

*The AHAB litigation* (Commercial Court; Cayman Islands FSD): Acting for AHAB, a Saudi Arabian partnership, and individual members of the Algosabi family, in US\$10 billion global banking and fraud litigation pursuing claims against Maan Al Sanea and the Saad Group, and defending claims from over 100 financial institutions, in proceedings in England, the Cayman Islands, the USA and the Middle East. Involved extensive work with an international team of lawyers, accountants and other professionals in the USA, Cayman Islands, Saudi Arabia, Bahrain, Dubai and elsewhere.

*Diorite Securities Ltd v Tiku* (Commercial Court): Acting for the defendant in £20 million claim for alleged fraud and breach of fiduciary duty arising out of the sale of oil and gas interests in Kazakhstan.

*Mahmood v Mitsubishi Electric* (Chancery Division): Acting for the defendant Japanese power plant and electronics companies in disputes relating to a contract for consultancy services in connection with the tender and construction of the Dubai Metro Network.

*Kensington International v Republic of Congo* (Commercial Court, Court of Appeal): Acting for the claimant hedge fund in wide-ranging £100 million international actions for the enforcement of four judgments of the English Commercial Court. Issues included: Piercing the corporate veil; Foreign execution proceedings a sufficient basis for interim relief under s.25 CJA 1982: [2006] EWHC 1712 (Comm); Relief granted under s.25 CJA 1982 in support of foreign proceedings may be more extensive than would be available in English proceedings; abrogation of privilege against self-incrimination by s.13 Fraud Act 2006: [2008] 1 WLR 1144 (CA).

## **Banking & Financial Markets**

Peter acts in all types of banking, financial markets and investment disputes. He has extensive recent experience of investment banking, leveraged finance, capital markets and fund industry disputes. He has advised and acted in cases involving asset management and investment advice, swaps & derivatives, loan syndication, securitisation, trade finance, Islamic finance, and a broad range of other investment banking/capital markets activities and products. He also has experience of compensation assessments for former shareholders of banks taken into public ownership under the Banking (Special Provisions) Act 2008.

Notable cases include:

*Terra Firma v Citigroup* (Commercial Court): Acting for Citi in its successful defence of Terra Firma's £2.4bn claim arising out of its acquisition of the EMI Group. The case raised numerous issues relating to investment banking practice and advice, auctions of public and private companies, corporate lending & portfolio management, leveraged finance, securitisation and risk management.

Peter was also instructed in the earlier New York action (2010-2014), working with Citi and its New York lawyers on the English law aspects of those proceedings.

*LCIA arbitrations and Cayman Islands FSD proceedings*: representing a major closed-ended listed fund in actions to recover sums due under D&O and Financial Institutions PI insurance policies in respect of shareholder derivative proceedings in New York and Guernsey.

*NML Capital Ltd v The Republic of Argentina*: Acting for the noteholders, NML/Elliott Associates, in long-running multi-jurisdictional sovereign debt litigation arising out of the 2001 Argentinean debt default and 2005 restructuring. English proceedings included a leading decision on state immunity in connection with the recognition and enforcement of foreign judgments against states: [2009] QB 579 (Blair J), [2011] 1 QB 8 (Court of Appeal), [2011] 2 AC 495 (Supreme Court).

Advising a major UK bank regarding potential £300 million swaps mis-selling claims. Issues include: duty to advise; client classification; application of COB/COBS rules; obligation to hedge; failure to explain/warn of break options and costs; mis-match of loan and swap tenors; misrepresentation; interpretation of no advice, non-reliance, status of parties and own risk clauses.

*Trebuchet Finance v Merrill Lynch* (Commercial Court). Acting for Merrill Lynch in a £20 million claim for alleged misrepresentation and breach of warranty brought by investors in a 2006 securitisation of sub-prime mortgages. Included issues relating to the regulation and underwriting of sub-prime mortgages, the impact of the financial crisis on sub-prime-backed securities, and the valuation of on-going investments in sub-prime securities.

*British Arab Commercial Bank v AHAB* (Commercial Court): Acting on behalf of Ahmad Hamad Algozaibi and Brothers Partnership, a Saudi Arabian family-owned industrial conglomerate, in consolidated claims worth £240 million brought by five banks relating to conventional and Islamic finance facilities, L/C agreements, guarantees, and interest rate swaps and foreign exchange trades under ISDA terms.

*LCIA arbitration* in respect of a US\$ 20 million revolving credit facility: Issues included authority, fraud, forgery, and ultra vires transactions under Saudi Arabian law.

## **Insurance & Reinsurance**

Peter has been a leading junior in the insurance and reinsurance fields for many years, advising and acting for and against domestic and international insurers, reinsurers and brokers. He has been involved in many of the high profile market disputes of recent years.

Peter was named 'Insurance Junior of the Year' at the Chambers & Partners Bar Awards in 2010; he was one of the three nominees for the award again in 2015. He is ranked as a leading practitioner in the field by Chambers & Partners and Legal 500.

Peter is a member of the COMBAR Brexit working group on insurance. In 2015 he was a member of the Bar Council working group on professional indemnity insurance.

Notable cases include:-

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Advising one of the major insurance brokers in relation to potential Commercial Court/arbitration proceedings in US\$80 million property reinsurance and professional negligence disputes arising out of a major industrial incident at a petrochemical complex in the Netherlands.

*Orlen Lietuva v Aon UK* (Commercial Court): Representing Aon in its defence of a £120 million claim arising out of PD/BI (standing charges only) cover for an oil refinery fire in Lithuania. The case settled at trial, after 2 weeks of evidence, for less than 5% of the sum claimed.

*LCIA arbitrations*: Acting for a major asset manager and investment fund in arbitration proceedings and Cayman Islands FSD proceedings against numerous insurers to recover sums due under multiple D&O and Financial Institutions PI policies in respect of shareholder derivative proceedings in New York and Guernsey.

*Federal Mogul Asbestos Personal Injury Trust v Federal Mogul Ltd & Ors* (Commercial Court) [2014] EWHC 2002 (Comm): Representing the captive insurer in insurance and reinsurance claims brought by a Delaware Personal Injury Trust in respect of the asbestos liabilities of the Federal Mogul group.

*Equitas v Walsham Brothers* (Commercial Court) [2013] EWHC 3264 (Comm): Acting for the defendant Lloyd's reinsurance brokers in historical accounting claims relating to pre-Reconstruction & Renewal run-off business.

*Bermuda Form product liability litigation* (Commercial Court and Arbitration): Acting for captive insurer of a major international pharmaceutical company in £600 million insurance and reinsurance disputes arising out of large-scale US product liability litigation.

*Aviva Insurance v ECREL* (Commercial Court): Acting for the insurance brokers in a major property insurance claim relating to the flooding of a large industrial site in Backnang, Germany.

*The Seashell of Lisson Grove v Aviva Insurance* (Commercial Court): Acting for the brokers and underwriting agents in PD/BI claims.

*Chubb Insurance Company of Europe v Fortis; Beaufort Insurance Co v Fortis Corporate Insurance NV and Others* (Commercial Court): Acting for Dutch reinsurers in claims under carriers and cargo liability reinsurance relating to the unlawful importing of consignments of silicon from China to Germany.

*Standard Life Assurance Company v Oak Dedicated* [2008] Lloyd's Rep IR 552 (Commercial Court); *Standard Life Assurance Company v Aon* (Commercial Court): Acting for brokers in disputes relating to the placement and operation of financial institutions insurance (underlying claim arising from the mis-selling of endowment policies).

*Erinacious litigation* (Commercial Court): Acting for Lloyd's and company insurers in £75 million claims under professional indemnity insurance in respect of a complex employee fraud.

*Stronghold Insurance Company v Bulstrad* (Commercial Court; Mercantile Court; Arbitrations): Acting for successful reinsured in trial of reinsurance recoveries claims. Issues included the application of English follow settlements provisions to underlying claims settled according to US theories of allocation of long-tail casualty business. Instructed in several related arbitrations.

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*BP Amoco v National Union Fire Insurance Company & Others* (Commercial Court) [2006] EWHC 424 (Comm); [2006] 1 Lloyd's Rep 549: Acting for Aon in disputes arising out of a global energy CAR open cover (onshore and offshore). Issues included duties of sub-brokers to the insured.

*Bonner v Cox* (Commercial Court) [2005] Lloyd's Rep IR 569: Reinsurance claims connected with a permanent open cover (the "Aon 77" cover) in the direct energy market.

Other areas of experience include onshore & offshore CAR insurance/reinsurance; film finance; satellite launch and in-orbit insurance/reinsurance; D&O cover; bloodstock; business interruption; professional indemnity (London and Bermudan markets); permanent health insurance; financial institutions & banker's bond; product liability; carriers & cargo liability; personal accident & sickness reinsurance pools; PA spiral.

## **Commercial Fraud**

Peter's commercial fraud experience covers all aspects of complex, international commercial fraud, including tracing stolen assets, restraints on the disposal of assets, receiverships, and domestic and international actions involving fraud, conspiracy, bribery, breach of fiduciary duty, knowing receipt and dishonest assistance, and domestic and cross-border actions to enforce judgments and awards.

Notable cases include:-

*Terra Firma v Citigroup* (Commercial Court): Peter was the leading junior for Citi in its successful defence of Terra Firma's £2.4bn fraud claim arising out of the acquisition of EMI in 2007. The trial (listed for 7 weeks) ended after two days of evidence when Terra Firma consented to the dismissal of its claim and agreed to pay Citi's costs. Peter was also instructed in the earlier New York fraud action (2010-2014), working with Citi and its New York lawyers on the English law aspects of those proceedings.

*AHAB v Al Sanea* (Commercial Court; Cayman Islands FSD): Acting for AHAB in US\$10bn global fraud litigation against Maan Al Sanea and the Saad group. Extensive co-operation with a large international team of lawyers and forensic accountants in the USA, Cayman Islands, Bahrain, Saudi Arabia and Dubai. Ancillary US\$9.2bn freezing injunction in support of primary Cayman Islands proceedings obtained under s.25 CJA 1982 in the English Commercial Court.

*Platinum Services v DP World* (Dubai World Tribunal / DIFC): US\$50 million claim involving allegations of fraud and conspiracy under Egyptian, UAE and DIFC law arising out of the termination of a port services contract in Egypt during the 2013 Egyptian civil unrest.

*Diorite Securities Ltd v Tiku* (Commercial Court): Acting for the defendant in £20 million claim for alleged fraud and breach of fiduciary duty arising out of the sale of Kazakhstan oil and gas interests.

*Dunlop Haywards v Dore* (Commercial Court): Proceedings arising out of complex scheme to defraud mortgage lenders in respect of numerous commercial and residential property transactions.

*Kensington International v Republic of Congo* (Commercial Court, Court of Appeal): Acting for Kensington/Elliott Management in extensive cross-border enforcement proceedings. Worked with legal teams in the USA, Hong Kong, Switzerland, Mauritius, France and the British Virgin Islands.

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Applications in the Commercial Court for Norwich Pharmacal relief, Mareva/freezing injunctions, gagging orders, and for relief under s.25 CJA 1982 in support of foreign proceedings. Issues included: conspiracy, unlawful interference, transactions defrauding creditors (s.423 Insolvency Act 1986), piercing the corporate veil, judgment proofing, third party debt proceedings, sham companies and transactions, appointment of provisional liquidator (in BVI) over foreign corporations, and the privilege against self-incrimination in s.13 Fraud Act 2006.

## **Professional Negligence**

Peter regularly acts in professional negligence disputes, particularly involving insurance brokers, financial markets professionals, investment advisers and legal professionals. He has been involved in many of the major brokers' negligence cases of the past decade. He also has substantial experience of acting for and against professional indemnity insurers. He is ranked as a leading practitioner in the field by Chambers & Partners UK and Legal 500.

In 2015, Peter was a member of the Bar Council working group on professional indemnity insurance.

Notable cases include:-

Advising one of the major insurance brokers in relation to potential Commercial Court/arbitration proceedings in US\$80 million property reinsurance and professional negligence disputes arising out of a major industrial incident at a petrochemical complex in the Netherlands.

*Orlen Lietuva v Aon UK* (Commercial Court): Representing Aon in its defence of a £120 million claim arising out of an oil refinery fire in Lithuania. Issues concerned the placement and operation of oil refinery PD/BI cover.

*Sanlam Securities v Merchant Cavendish Young* (Commercial Court): Representing the defendant IFA in professional negligence contribution proceedings brought by a discretionary fund manager in respect of multiple compensation awards for negligent fund management.

*The Seashell of Lisson Grove v Bluefin Insurance Services* (Commercial Court): Acting for the insurance brokers and underwriting agents in insurance/professional negligence proceedings relating to alleged negligence in the broking and underwriting of property and business interruption insurance cover.

*Aviva Insurance v ECREL* (Commercial Court): Acting for the insurance brokers, defending allegations of professional negligence in the placement of master and local insurance policies for a large portfolio of European commercial property.

*Lexi v ARML* (Chancery Division): Acting for valuers/surveyors in action brought by the administrators of Lexi Holdings relating to the valuation of properties on behalf of a fraudulent lender.

*Wheatfields v HSBC Insurance Brokers* (QBD): Representing insurance brokers in proceedings relating to the placement of property and business interruption cover.

*Aon v a firm of solicitors* (Commercial Court): Acting for insurance broker in proceedings against

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solicitors retained to advise it in relation to a policy wording. Issues included duties owed by solicitors in tort to the broker's client, limitation in respect of a pure contingent liability (following *Law Society v Sephton*).

*Standard Life v Aon* (Commercial Court): Acting for Aon in long-running claim brought by Standard Life in respect of a failure to obtain PI/FI insurance on appropriate terms. Stage 1 trial reported at [2008] Lloyd's Rep IR 552.

*BP v Aon* (Commercial Court) [2006] Lloyd's Rep IR 577: Acting for Aon in a professional negligence claim brought by BP arising out of the placement and operation of a global open cover energy insurance facility. Issues included the duties of sub-brokers to the head broker's principal.

*Bonner v Cox* (Commercial Court) [2005] Lloyd's Rep IR 569: Acting for Aon in a professional negligence claim arising out of the operation of a permanent open cover in the energy insurance market.

*Onians v Sotheby's* (QBD): Acting for executors in a dispute with Sotheby's concerning the sale of Nicolas Poussin's 'The Capture and Destruction of the Temple at Jerusalem by Titus'.

## **Media & Entertainment**

Peter acts for a wide range of clients in the music, film and broadcasting industries. He is ranked as a leading practitioner in the media and entertainment field by Chambers & Partners UK.

Notable cases include:

*Terra Firma v Citigroup* (Commercial Court): Acting for Citi in its successful defence of Terra Firma/Guy Hands' £2.4bn claim arising out of the acquisition of the EMI Group in 2007. Peter was also instructed for several years in related New York proceedings, advising Citi and its New York lawyers on the English aspects of those proceedings.

*Martinez v GMTV* (Commercial Court): Acting for the defendant TV broadcaster/production company in the successful defence of proceedings for breach of contract brought by a participant in one of its shows. Trial collapsed and discontinued after cross-examination of Claimant's witnesses. Subsequent application by Claimant to bring new proceedings arising out of the same matter defeated.

*Independent Films v Wieden + Kennedy* (Chancery Division): Acting for film production company in dispute with advertising agency concerning the production costs of Nike global TV advertisement screened during World Cup 2010.

*Curtis v Rebellion* (Chancery Division): Acting for the Claimant in a dispute relating to an agreement for the exploitation of worldwide film and TV rights in "2000AD" characters and storylines.

*Edwards v Trojan Recordings, Sanctuary Records and Universal Music* (Chancery Division): Acting for defendant record companies in disputes relating to numerous ska, reggae and other recordings.

*Kemistry v 1 FPL*: Acting for financier/production company in a dispute over the rights to exploit Formula 1 Grand Prix footage arising out of the production of a documentary feature film.

*Taylor v Le Bon & Others* (Chancery Division): Acting for Duran Duran's management company in partnership and related disputes arising out of the Claimant's departure from the band.

*V2 Records Japan v Columbia Music Entertainment* (Queen's Bench Division): Contractual dispute arising out of a joint venture agreement to exploit the V2 brand and V2 product in Japan.

*AudioActive v Phillips* (Chancery Division): Acting for the Claimant record company in a dispute arising out of a recording agreement with the rap and hip hop recording artist and producer, Pete Rock. Includes jurisdiction dispute (London/NY).

*McPhail v Bourne* (Chancery Division): Acting for one of the Defendants in partnership and related disputes associated with the band Busted.

*Sparta Florida Music Group v V2 Music Publishing* (Chancery Division): Acting for V2 Music Publishing and Warner Chappell Music in a copyright dispute concerning Paris Hilton's "Stars Are Blind".

*Wylie & Blackwell v Dougan* (Chancery Division): Acting for the defendant composer / producer / artist in a management dispute with his former managers.

*Muziekuitgeverij Artemis v Chrysalis* (Chancery Division): Acting for Sanctuary and Morrissey in a dispute concerning the ownership of copyright in Morrissey's publishing catalogue.

Acted for the members of Led Zeppelin in a dispute concerning the ownership of copyright in the artwork for the album sleeve of "Led Zeppelin III".

*Taylor v Rive Droite Music* (Chancery Division; Court of Appeal). Claims under publishing and producing agreements relating to songs by numerous major artists.

## Directory Quotes



Peter has been recommended in the Chambers & Partners UK, Legal 500 and Chambers Global directories for many years. Comments include:

"Handles a huge variety of commercial dispute work and is a sought-after junior for big cases. He is often instructed in complex cross-border and jurisdictional matters ... Very good in court and one of the top juniors at the Commercial Bar." (Chambers & Partners UK, 2017)

"A very highly respected junior ... He is brilliant with the detail on cases. You can be sure he's read every page and has taken it all on board. User-friendly, works hard and knows his stuff." (Chambers & Partners UK, 2017)

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"Highly regarded commercial barrister ... He is thorough, conscientious and user-friendly."  
(Chambers & Partners UK, 2017)

"He's an excellent barrister. He's very effective in court; he can make a bad case a good case."  
(Chambers & Partners UK, 2016)

"He provides first-class advice" (Legal 500, 2016)

"He cuts through complex issues, is commercial and is good value." "You can call him any time and he is both very helpful and very knowledgeable." (Chambers & Partners UK, Chambers Global, 2016)

"An outstanding junior who is regularly instructed in complex and high-value insurance cases and is also noted for his talent in handling broker disputes. 'He is an effective and articulate advocate. '"  
(Chambers & Partners UK, 2016)

"Extremely personable and turns around work very quickly. ... Thorough, conscientious and user-friendly. Leaves no stone unturned." (Chambers & Partners UK, 2016)

"A highly regarded junior ... A star of the junior Commercial Bar who is good on his feet" (Chambers & Partners UK, Chambers Global, 2015)

"An outstanding advocate" (Legal 500, 2015)

"A leading junior at the Insurance Bar who receives universal acclaim from his peers. ... A first-rate advocate who is very client-focused and knows reinsurance inside and out." (Chambers & Partners UK, 2015)

"Very good with clients. He's very bright, very able and good to work with." (Chambers & Partners UK, 2015)

"Meticulous and thorough in his approach; he has a remarkable ability to recall all of the relevant facts." (Legal 500, 2015)

"A star of the junior Commercial Bar." (Chambers & Partners UK, Chambers Global, 2014)

"An excellent advocate, who always delivers." (Chambers & Partners UK, 2014)

"'Responsive and a pleasure to deal with,' he attracts work due to the 'upbeat, responsive and open-minded' approach he takes to his cases." (Chambers & Partners UK, 2013)

"Receives warm praise as a bright and effective junior" (Chambers & Partners UK, 2013)

"Having landed the Insurance Junior of the Year award ... the 'stunningly bright and charming' Peter Ratcliffe continues to go from strength to strength" (Chambers & Partners UK, 2012)

"Peter Ratcliffe is an outstanding junior at the set ..." (Chambers & Partners UK, 2011)

"Peter Ratcliffe comes particularly recommended by clients for being thorough, clever and good on his feet." (Chambers & Partners UK, 2011)

"Peter has 'an unassuming exterior and pays huge attention to the case.'" (Chambers & Partners UK, 2010)

"He is 'an extremely thoughtful, methodical and hard-working junior.'" (Chambers & Partners UK, 2010)

"forward-thinking, bright and absolutely thorough ... He can talk in a down-to-earth manner and spots issues many miss." (Chambers & Partners UK, 2010)

"Peter Ratcliffe ... wins respect from barristers, solicitors and clients for his efforts in the insurance field. (Chambers & Partners UK, 2009)

"Peter Ratcliffe is a 'formidable junior'." (Legal 500, 2009)

"Knowledgeable beyond his call, he's creative and clever without being diverted into technical cul-de-sacs" (Chambers & Partners UK, 2008)

"He receives praise for 'exuding a level of confidence you don't expect from a junior,' and for 'getting the job done with no hint of the ivory towers approach,' instructing solicitors also like him for his 'cerebral but user-friendly' approach. He is 'excellent on detail, thorough and hard-working'." (Chambers & Partners UK, 2008)

## **Professional Memberships / Academic Awards**

COMBAR

LCIA

ICC (UK)

British Insurance Law Association

Diplock Scholar (Middle Temple) (1998)

British Academy Studentship (1990)

Nottingham University Exhibitioner (1988)

BA (Hons) (first class); MA