

Stephen Worthington KC

Call: 1976

Silk: 2006

worthington@12kbw.co.uk



AREAS OF EXPERTISE

Personal Injury, International & Travel, Insurance, Arbitration, Mediation

JUDICAL APPOINTMENTS

Recorder: 2002 - Present

The Chambers Directory 2025 ranked Stephen as a "Senior Statesperson" in personal injury and said "He's very practical in dealing with cases. He takes a firm but realistic position...He's very nice as well as phenomenally clever".

The Legal 500 for 2025 ranked Stephen as a Leading Silk in personal injury and said that he has a "superb attention to detail, very practical and own to earth. Absolutely excellent at mediations and settlement meetings."

His work involves very high value catastrophic injury claims principally involving brain and spinal injuries.

He also has a particular specialism in motor insurance law for which he is considered to be one of the UK's pre-eminent lawyers.

He has recent experience of cases in the Channel Islands.

He has been a Recorder since 2002 and he is a Bencher of Gray's Inn.

Insurance

Motor insurance is Stephen's particular speciality. He is the "go to" person in relation to motor indemnity issues for most of the UK motor insurers and is highly experienced in obtaining Road Traffic Act declarations.

Qualifications & Awards

MA (Cantab) Trinity College, Cambridge (2:1)

Atkin Prize : Gray's Inn (1976)

Appointments & Memberships

Recorder : 2002 – Present

Chairman of the Law Reform Committee of the Bar Council: 2011 – 2015

Director of Bar Mutual: 2005 – 2009

Committee Member of the London Common Law and Commercial Bar Association: 2003 – 2005

Personal Injuries Bar Association

Professional Negligence Bar Association

Directories

Stephen has been recommended by the legal directories for many years.

He takes a firm but realistic position and he's very good at bending the other side to see things his way. – Chambers & Partners, 2025

He provides very clear advice and excellent written submissions, and is fantastic on indemnity, liability and quantum. – Chambers & Partners, 2025

Stephen is an absolute legend in the defendant PI world. – Chambers & Partners, 2025

Superb attention to detail, very practical and down to earth. Absolutely excellent at mediations and settlement meetings. – Legal 500, 2025

Absolutely top class, the go-to silk for complex and high-value injury claims. He has an unparalleled knowledge of the effects and nuances of the road traffic legislation and regulations. – Chambers & Partners, 2024

Stephen's technical knowledge is superb on motor indemnity issues. He is user-friendly and quite brilliant on his feet in court. – Chambers & Partners, 2024

His unflappable nature and incisive analytical skills never fail to impress. – Chambers & Partners, 2024

Stephen Worthington is simply the best at settling difficult cases. – Chambers & Partners, 2024

An absolute star in this field. His advice is always commercial and pragmatic as well as legally sound. – Legal 500, 2024

Stephen is the best personal injury silk at the Bar and is respected by the entire profession. He settles the hardest cases with ease. – Legal 500, 2023

A go-to silk on motor policy in relation to catastrophic work. He is a pleasure to work with. – Chambers & Partners, 2022

He is a fierce advocate, highly respected by the judiciary, fellow barristers, experts and insurance clients alike. – Legal 500, 2022

His knowledge is flawless. He is the oracle for matters concerning motor indemnity and illegality. – Chambers & Partners, 2021

Has a superb ability to boil complex cases down to a few key issues. – Legal 500, 2021

He's a very no-nonsense barrister who gets straight to the point and performs very well. – Chambers & Partners, 2020

He is hugely experienced yet very down to earth. – Chambers & Partners, 2020

A fair, honest and accomplished operator. – Chambers & Partners, 2019

He is extremely experienced and pragmatic. – Chambers & Partners, 2019

'Go-to' silk for tricky liability disputes and significant causation and quantum cases. – Legal 500, 2019

A brilliant performer who is very knowledgeable. – Chambers & Partners, 2018

Widely regarded as one of the leading personal injury silks. – Chambers & Partners, 2018

Approachable and a pleasure to work with. He commands great respect from his opponents and is excellent in negotiations. – Chambers & Partners, 2018

Stephen is rightly recognised as a leader for claims of utmost severity as he is technically exceptional, to the point and focused. – Legal 500, 2018

He has a vast wealth of experience in terms of MIB work and he's a go-to person for CAT loss cases from a motor perspective. – Chambers & Partners, 2017

He's incredibly user-friendly and excellent on liability and quantum. – Chambers & Partners, 2017

The leader of choice in personal injury. – Legal 500, 2017

His knowledge of MIB cases is first class, he is meticulously prepared and he is very commercially minded.....One of the top silks at the PI Bar. – Chambers & Partners (Band 1), 2016

He is one of a handful of the top silks at the PI Bar. His knowledge of MIB cases is first-class; he is meticulously prepared and he is very commercially minded. – Chambers & Partners, 2016

He has a very considerable intellect and top technical nous. – Legal 500 (Tier 2), 2016

He is meticulous in his preparation, and is a very persuasive advocate. – Legal 500, 2015

Cases

McCracken v Smith & MIB [2013] EWHC 3620 (QB) – ex turpi causa

Wilkinson v Fitzgerald [2013] 1 WLR 1776 – the construction of section 151 (8) of the Road Traffic Act 1988

Carswell v Secretary of State for Transport & MIB [2010] EWHC 3230 (QB) – the construction of the Untraced Drivers Agreement

Phillips v Rafiq [2007] PIQR P304 – the meaning of “claimant” in the Uninsured Drivers Agreement

Watson v British Boxing Board of Control [2001] QB 1134 – the duty of care owed to a boxer by the regulatory body

Heil v Rankin [2001] QB 272 – the proper method of calculation of general damages for personal injury

Blue Circle v Ministry of Defence [1998] 3 All ER 385 – the calculation of damages resulting from nuclear pollution