

STEFAN RAMEL

CALL: 2002

"Very bright and analytical, user-friendly, and responsive. He possesses sound commercial judgement."

LEGAL 500 2022

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Stefan is a specialist insolvency and commercial barrister who accepts instructions in all aspects of insolvency and commercial litigation work.

He is recognised by the legal directories as a leading junior in both insolvency and commercial litigation work and is often instructed in substantial and complex insolvency and commercial litigation. Stefan is noted as a cross-border expert and has recently worked on two CJEU cases, and is regularly instructed directly by insolvency lawyers and practitioners from other jurisdictions.

Stefan is a member of the Chancery Bar Association, Insol Europe, the Insolvency Lawyers Association and R3. He is also a member of the Attorney General's Panel of Junior Counsel to the Crown (A Panel) and regularly acts for the Secretary of State for Business, Energy and Industrial Strategy and the Official Receiver in director disqualification cases and bankruptcy restrictions order cases. He also acts for HMRC.

PRACTICE AREAS

- Insolvency
- Commercial
- Company Directors Disqualification
- Banking & Finance
- Professional Negligence
- Sports
- International / offshore

INSOLVENCY

Stefan is an insolvency specialist who accepts instructions in all aspects of insolvency litigation, both corporate and personal.

He is recognised as a leading junior by both Chambers and Partners and Legal 500 for his insolvency work, and has been instructed in numerous high-profile insolvencies, including Alitalia, Wind Hellas, Madoff, Caterham F1 Team, and Kaupthing.

Stefan is also noted for his interest and expertise in cross-border insolvency work, and regularly acts in cross-border cases both for UK insolvency lawyers, but also on the instruction of insolvency lawyers and practitioners from other jurisdictions. His recent work includes instructions from French lawyers, German insolvency practitioners, Italian lawyers and Irish lawyers. Stefan has also been involved in advising in connection with two recent, high-profile CJEU cases.

Other recent examples of work undertaken or being undertaken by Stefan include:

- Acting for a Yo! Sushi landlord in a challenge to the Yo! Sushi CVA.
- Advising insolvency practitioners in relation to the insolvency of a well-known deceased Russian oligarch.
- Representing insolvency practitioners in a professional negligence / misfeasance claim brought against them in the context of a trading administration (public houses).
- Appearing on behalf of the UK administrators of Karen Millen in connection with a distribution to secondary proceedings concerning the same entity.
- Acting on behalf of insolvency practitioners in numerous breach of directors duties and unlawful distribution claims.
- Advising a creditor in the context of a personal insolvency statutory demand challenge in which jurisdiction is raised as a preliminary issue.
- Advising an administrator in relation to a case involving a dispute between secured creditors as to their entitlement to a substantial fund derived from fixed charge realisations.

In addition, Stefan contributes to Gore-Browne on Companies, and Tolley's Insolvency Law. He also writes for LexisNexis PSL, and has written for Corporate Rescue and Insolvency Journal and Recovery. He is a co-author of Insolvency Practitioners (Edward Elgar Publishing) (2020).

NOTABLE CASES

- **Arboretum Devon (RLH) Ltd, Re** [2021] EWHC 1047 (Ch) - Stefan appeared on behalf of the administrators of Arboretum Devon (RLH) Limited, in an application by the administrators for directions in relation to a dispute between two secured creditors of the company. The outcome of the case turned on the correct construction of a clause in the intercreditor deed.
- **In the matter of NMUL Realisations Limited** [2021] EWHC 94 (Ch) -Hugh Sims QC and Stefan Ramel acted on behalf of applicant administrators in a successful application for a declaration that they had been validly appointed as administrators.
- **Wilson and another (joint trustees in bankruptcy of Michael Bernard McNamara) v McNamara and others** [2020] EWHC 98 (Ch) (Nugee J) - Stefan Ramel represented the pension scheme trustees (Mr McNamara's wife and Marine House Trustees Ltd) of Mr McNamara's Irish pension at the hearing of a preliminary issue before Nugee J (whether or not Mr McNamara's Irish pension had vested in his English trustees in bankruptcy, and specifically whether s. 11 of the Welfare Reform and Pensions Act 1999 should be 'read down' in accordance with EU treaties so as not to infringe Mr McNamara's rights of free movement).
- **Hosking & Anor v Apax Partners LLP** [2016] EWHC 1986 (Ch) -Stefan was a junior in this case in which the applicant officeholders were seeking a stay of UK proceedings in favour of parallel US proceedings against private equity investors.
- **Doyle v Quinn** [2015] BPIR 226 - Whether the court had territorial jurisdiction to make a bankruptcy order against an Irish individual under the EU insolvency regulation.
- **Bowen Travel Limited** [2012] EWHC 3405 (Ch) (HHJ Simon Barker QC) - Whether to make an administration order. Whether the Court had power to make an interim administration order.
- **Warner v Barnes & Anor** [2012] All ER (D) 134 (Sales J)- Cross-border insolvency. Contempt of court by bankrupts in failing to comply with orders under the UNCITRAL Model Law for disclosure of documents.
- **Baillies Ltd (in liquidation); Ladislav Hornan (as liquidator of Baillies Ltd) v James Stuart Baillie & Ors** [2012] EWHC 285 (Ch) [2012] BCC 554 [2012] BPIR 665 - Whether the Service Regulation applies to insolvency proceedings; whether rule 7.55 of the Insolvency Rules 1986 can be used to cure a defect in service of proceedings.
- **In the matter of Martin Ruiz; Mekarska v (1) Ruiz (2) Patrick Michael Boyden (as the trustee in bankruptcy of Martin Ruiz)** [2011] EWHC 913 (Fam) - Annulment application and ancillary relief appeal with a challenge to the trustee in bankruptcy's entitlement to costs.
- **In the Matter of Alitalia Linee Aeree Italiane SPA; (1) Connock (2) Boyden (as joint liquidators in England and Wales of Alitalia) v Fantozzi (administrator in Italy of Alitalia)** [2011] EWHC 15 (Ch) - Stefan Ramel successfully represented the liquidators of Alitalia, the former national Italian airline, in the High Court in litigation involving a cross-border insolvency law dispute. The case concerned the proper construction of the EC Regulation on Insolvency Proceedings of 29 May 2000 (No. 1346/2000), and in particular whether, in a liquidation, English law or Italian law should govern the ranking of post-insolvency contractual payments to Alitalia's former UK employees where the lead Court proceedings are in Italy.
- **In the matter of the Estate of Rene Rivkin (Deceased)** [2009] Bus LR 500 : Times, November 6, 2008- Application for disclosure by trustee opposed on grounds of breach of Art 8 of ECHR.
- **French v Barcham** [2009] 1 All ER 145- Whether the ability of a trustee in bankruptcy to claim occupation rent based on equitable principles survived the passing of the Trusts of Land and Appointment of Trustees Act 1996 and the decision of the HL in *Stack v Dowden*.
- **Turner v Avis** [2009] 1 F.L.R. 74; [2008] BPIR. 1143; [2008] Fam. Law 1185 - Application for possession and sale - exceptional circumstances - rule in *ex parte James*.
- **Pannell v Official Receiver** [2008] EWHC 736 (Ch); [2008] BPIR 629- Whether the three year "use it or lose it" provisions enacted by the Enterprise Act 2002 apply to bankruptcies under the Bankruptcy Act 1914 as well as to bankruptcies under the Insolvency Act 1986.
- **Avis v Turner** [2007] EWCA Civ 748; The Times, August 22 2007 [2008] 2 WLR 1; [2007] 4 All ER 1103 Whether a trustee in bankruptcy was prevented from applying for possession and sale of the matrimonial home prior to the happening of any of the events stipulated in a pre-bankruptcy order of the divorce court postponing sale.
- **Hill (as trustee in bankruptcy of Nurkowski) v Spread Trustee Company Ltd** [2006] EWCA Civ 542; [2007] Bus LR 1213; [2007] 1 All ER 1106; [2006] BCC 646; [2006] BPIR 789; The Times, July 10 2006 - Nature and extent of court's jurisdiction to strike down transactions defrauding creditors and limitation period within which to do so.
- **Hill v Spread Trustee Company Ltd, Re Nurkowski** [2005] EWHC 336 (Ch), 11 February 2005; [2005] BPIR 845- Nature and extent of court's jurisdiction to strike down transactions defrauding creditors and limitation period within which to do so.

COMMERCIAL

Stefan is a commercial litigation specialist. He is recognised by both Chambers and Partners and Legal 500 as a leading junior in the field of commercial dispute resolution.

He is regularly instructed in complex and substantial commercial litigation cases, and has extensive court, trial and appellate experience, to go with his "thorough, meticulous and calm" approach to cases.

Recent examples of work undertaken or being undertaken by Stefan include:

- Representing the vendors of a care home group in a substantial and complex claim by the purchaser for breach of warranties under the SPA.
- Acting on behalf of the assignee of a company in liquidation in a claim against former directors, a bank, and a law firm for breach of duties, professional negligence and unlawful means conspiracy.
- Defending an individual in a claim based on an alleged joint venture agreement in which the claimant's claim include a claim of unlawful means conspiracy.
- Acting for the claimant in a substantial sale of goods claim in which the goods were defective.
- Representing the Defendant dentist in a claim concerning the sale of a dental practice, and a subsequent mediation agreement.
- Advising a claimant in a claim under a loan agreement in respect of which the defendant has challenged jurisdiction.

NOTABLE CASES

- **Britannia Parking Group Ltd v Semark-Jullien [2020] E.C.C. 25** - involving consideration of issues relating to the Consumer Rights Act 2015 and penalty clauses following *Makdessi v Cavendish Square Holdings BV* [2015] UKSC 67, [2016] A.C. 1172, [2015] 11 WLUK 78.
 - **Openwork Ltd v Forte [2018] EWCA Civ 783, [2018] All ER (D) 97** -successfully opposed Mr Forte's appeal against a first instance judgment following a trial (in which Stefan had also acted) arising out of Openwork's claim against Mr Forte.
 - **Mahmood v Big Bus Co Ltd [2017] EWHC 3582 (QB)** -This was Mr Mahmood's successful appeal against Big Bus Co Ltd from a summary judgment granted against Mr Mahmood and in favour of Big Bus by a Master of the Queen's Bench.
 - **Shaw v Lighthouseexpress Ltd [2010] EWCA Civ 161** - Financial services dispute involving the construction of a contract between an independent financial adviser and a network of independent financial advisers.
 - **Nursaw v Dansk Jersey Eksport [2009] I.L.Pr. 19** - Whether the phrase "Court: DK-6100 Haderslev, Denmark" could amount to a choice of jurisdictions for the purposes of the Brussels Regulation.
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COMPANY DIRECTORS DISQUALIFICATION

Stefan is on the Attorney General's Regional Panel of Counsel. He is regularly instructed in claims against directors seeking disqualification orders under the Company Directors Disqualification Act 1986. He has appeared in several trials on behalf of the Secretary of State, and has obtained disqualification orders in each of the Sevenoaks brackets. In the context of CDDA claims, Stefan also has experience of advising the Secretary of State and directors on matters such as evidence, and the scope of unfitness allegations. In addition to his disqualification work, Stefan has also been instructed in Bankruptcy Restrictions Order cases on behalf of the Secretary of State.

NOTABLE CASES

- **Official Receiver v Arron [2021] EWHC 1587 (Ch) and [2021] 1775 (Ch)**- Stefan appeared on behalf of the Official Receiver in a disqualification claim against Mr Arron. The allegation against Mr Arron was that he caused the company Mid Cornwall Metals Limited to trade to the detriment of HMRC. Stefan was successful and Mr Arron was disqualified for four years.
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BANKING & FINANCE

Stefan has an established practice in Banking and Financial Services.

His recent work includes cases involving claims by banks or other lenders to enforce loan agreements and mortgages over property.

In addition, Stefan is also regularly instructed to advise and appear in claims involving the alleged mis-selling of financial products, ranging from investments to pensions.

PROFESSIONAL NEGLIGENCE

Stefan is regularly instructed to appear in, and advise upon, claims of alleged professional negligence. His practice encompasses both claimant and defendant work.

On the claimant side, Stefan has recently acted in a substantial claim for damages against a valuer. He has also been instructed in relation to claims made against accountants and lawyers.

He also regularly encounters claims involving allegations of negligence or misfeasance against insolvency practitioners who have acted as liquidators or administrators of a company or a partnership.

SPORTS

In addition to his practice in commercial and chancery work, Stefan also practices in sports disciplinary matters. He is on the Disciplinary Panel and the Grievance Panel maintained by British Fencing to resolve disciplinary matters or grievances brought against members of British Fencing. Stefan has acted in that capacity in a number of instances. In addition, he also assisted with the drafting of the current British Fencing Disciplinary Code and Grievance Code.

INTERNATIONAL / OFFSHORE

Stefan's insolvency and commercial work often has an international flavour, frequently involving other jurisdictions: for example Dubai, Russia, Member States of the European Union and the USA.

By way of example, Stefan has recently advised or appeared in the following matters:

- *Mahmood v The Big Bus Company Limited* (20 November 2017) –advising and appearing on behalf of Mr Mahmood in connection with a contractual dispute involving Dubai and the law of the UAE (2017)
 - *Hosking & anor v Apax Partners LLP & ors* [2016] EWHC 1986 (Ch) –appearing with leading counsel (Stephen Davies QC) on the application of the UK liquidators of Hellas Telecommunications to stay proceedings in England and Wales in favour of proceedings in the USA. (2016)
 - *Kaupthing Singer and Frielander Ltd* –advising on the recoverability of an asset in France in connection with the Kaupthing insolvency (2015)
 - *Re: Les Salines IRS Co Ltd*– development contract dispute in Mauritius – advising with leading counsel (Hugh Sims QC) on the application for leave to appeal to the Judicial Committee of the Privy Council from the Supreme Court of Mauritius (2014)
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RECENT CASES

- Official Receiver v Arron [2021] EWHC 1587 (Ch) and [2021] 1775 (Ch)
 - Arboretum Devon (RLH) Ltd, Re [2021] EWHC 1047 (Ch)
 - In the matter of NMUL Realisations Limited [2021] EWHC 94 (Ch)
 - Britannia Parking Group Ltd v Semark-Jullien [2020] E.C.C. 25
 - Wilson and another (joint trustees in bankruptcy of Michael Bernard McNamara) v McNamara and others [2020] EWHC 98 (Ch) (Nugee J)
 - Openwork Ltd v Forte [2018] EWCA Civ 783, [2018] All ER (D) 97
 - Mahmood v Big Bus Co Ltd [2017] EWHC 3582 (QB)
 - Bank of Scotland plc v Hazel and another [2016] All ER (D) 212 (Oct)
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RECOMMENDATIONS

LEGAL 500 2022

Commercial Litigation

‘Very bright and analytical, user-friendly, and responsive. He possess sound commercial judgement.’

Ranked: Tier 1

Company and Insolvency

‘Stefan is always a trusted pair of hands. He is steady and reliable in court, and a calming influence for clients.’

Ranked: Tier 1

CHAMBERS UK 2021

Banking & Finance

Band 1

Solid junior with a wide-ranging commercial practice encompassing company law and insolvency matters in addition to banking and finance disputes. He regularly acts on behalf of major banks and other lending institutions.

Strengths: "He is an excellent barrister in every respect; very easy to work with, very knowledgeable, confident and intelligent. He is widely liked and respected, and, despite being very popular, is always on top of his work."

Recent work: Represented White Financial Services in a claim for alleged unpaid commission brought by a former mortgage broker.

Restructuring/Insolvency

Band 1

Handles personal and corporate insolvency matters, and also writes and speaks on a broad variety of insolvency topics. As a multilingualist, he is widely respected for his impressive command of cross-border issues. He frequently pursues claims for and against directors and shareholders, representing both private individuals and office holders. He is also on the Attorney General's Panel of Counsel.

Strengths: "A go-to for any cross-border work." "Easy to work with and very knowledgeable." "He provides very commercial and practice advice, and is an excellent advocate."

Recent work: Instructed in *Wilson and Another v McNamara and Another*, a dispute between an Irish property developer who had been made bankrupt in England and Wales and his trustees in bankruptcy. The issue at stake concerned Mr McNamara's Irish pension scheme.

Commercial Dispute Resolution

Active junior whose practice covers directors' disputes, professional negligence claims and insolvency. He is also experienced in handling shareholder disputes, breaches of contract and broker/lending fee claims. He is frequently instructed in disputes involving applications for urgent injunctions. He regularly acts on behalf of major banks and other lending institutions.

Strengths: "Very hard-working and has a very sharp mind." "Stefan has a very practical and commercial approach, and my clients like him."

Recent work: Acted for two of the defendants in *Flogas Britain v CKS, Eaton and Others*. The claim alleged they were illegally selling gas canisters.

LEGAL 500 2021

Commercial Litigation

'Approachable, practical and level-headed, with great attention to detail and an acute sense of strategy.'

Ranked: Tier 1

Company and Insolvency

'Absolutely brilliant barrister for insolvency and litigation.'

Ranked: Tier 1

CHAMBERS UK 2020

Banking & Finance

Solid junior with a wide-ranging commercial practice encompassing company law and insolvency matters in addition to a core of banking and finance disputes. He regularly acts on behalf of major banks and other lending institutions. Recently he has been sought after to act for high street banks both in bringing claims and defending them

Strengths: "He's responsive, easy to work with and very impressive on his feet." Recent work: Appeared in several cases on behalf of the Bank of Z against Mr X. The underlying claims were possession claims, albeit based on Shari'a-compliant lending structures.

Restructuring & Insolvency

Handles personal and corporate insolvency matters, and also writes and speaks on a broad variety of insolvency topics. As a multilinguist, he is widely respected for his impressive command of cross-border issues. He frequently pursues claims for and against directors and shareholders, representing both private individuals and office holders. He is also on the Attorney General's panel of counsel.

Strengths: "He's bright, engaging and commercial." "His analysis is laser-like and is very good at cutting through the noise. He leaves not one stone unturned." "He's very knowledgeable, thorough and particularly good on cases involving cross-jurisdictional aspects." Recent work: Represented the German company CTM Holdings GmbH in its dispute with the liquidators of SAG Solar UK. The dispute concerned a rejected proof of debt.

Commercial Dispute

Active junior whose practice covers directors' disputes, professional negligence claims and insolvency. He is also experienced in handling shareholder disputes, breaches of contract and broker/lending fee claims. He is frequently instructed in disputes involving applications for urgent injunctions. He regularly acts on behalf of major banks and other lending institutions.

Strengths: "He's totally client-focused, incredibly knowledgeable about the law and very thorough with papers - he won't miss anything. He's a go-to junior for big complex claims." "A great general commercial counsel with a particular expertise in insolvency and finance matters." Recent work: Acted for and advised hotel group Future Inns on its application for a freezing order against the group's operations manager.

LEGAL 500 2020

Commercial, Banking, Company & Chancery

"An excellent insolvency barrister."

CHAMBERS UK 2019

Banking & Finance

Solid junior with a wide-ranging commercial practice encompassing company law and insolvency matters in addition to a core of banking and finance disputes. He regularly acts on behalf of major banks and other lending institutions. Recently he has been sought after to act for high street banks both in bringing claims and defending them.

"Very efficient, very thorough and good at handling difficult opponents, he's excellent on his feet and can move a case forward due to his superior strategy." "He's very good in trial - he's unassuming but gets his points across on his feet. He's very good at cross-examination and extremely well prepared."

Recent work: Successfully represented Bank of Scotland in its claim against Mr and Mrs Hazel in the High Court, seeking recovery of the shortfall on an unpaid loan in a sum exceeding half a million pounds

Restructuring/Insolvency

Handles personal and corporate insolvency matters, and also writes and speaks on a broad variety of insolvency topics. As a multilinguist, he is widely respected for his impressive command of cross-border issues. He frequently pursues claims for and against directors and shareholders, representing both private individuals and office holders. He is also on the Attorney General's panel of counsel.

"For anything with a cross-border element, he's your guy. He gets results and is very commercial." "He is an excellent insolvency barrister with the ability to act in any insolvency case. He is very good technically, in court and with clients."

Recent work: Acted for the administrators of Artisan Press in a dispute arising from a post-insolvency contract between Artisan Press and Winterhill, involving difficult legal issues as to the status of payments received post-insolvency by company administrators.

Commercial Dispute Resolution

Active junior whose practice covers directors' disputes, professional negligence claims and insolvency. He is also experienced in handling shareholder disputes, breaches of contract and broker/lending fee claims. He regularly acts on behalf of major banks and other lending institutions.

"He's very good and very pleasant to come up against - a straight shooter who is bright and sharp with a pragmatic approach to things." "He is very clever, quick to grasp complex areas of law and a very good advocate."

Recent work: Defended Openwork against a claim brought by a former employee alleging breach of contract and defamation.

LEGAL 500 2019

Commercial, Banking, Insolvency & Chancery

Very intelligent, enthusiastic, responsive and commercial.

CHAMBERS UK 2018

Banking & Finance

Leading Junior - Band 2

Solid junior with a wide-ranging commercial practice encompassing company law and insolvency matters in addition to a core of banking and finance disputes. He regularly acts on behalf of major banks and other lending institutions.

Strengths: "He is very good technically but also impressive all round in court." "Our clients are happy to trust him as someone who really cares about detail and quality."

Recent work: Represented Openwork in claim based on a franchise contract between the parties, seeking commission clawbacks from the respondent resulting from third parties cancelling mortgages and insurance policies.

Commercial Dispute Resolution

Leading Junior - Band 2

Active junior whose practice covers directors' disputes, professional negligence claims and insolvency. He regularly acts on behalf of major banks and other lending institutions.

Strengths: "Very good technically but also impressive all round in court. He's pleasant to deal with, practical, pragmatic and a good advocate."

Recent work: Represented Alder King in a complex claim against Crosslane Fund Managers for unpaid fees in relation to student accommodation financing.

Restructuring/Insolvency

Leading Junior - Band 1

Handles personal and corporate insolvency matters, and also writes and speaks broadly on a variety of insolvency topics. As a multilingualist, he is widely respected for his impressive command of cross-border issues. He frequently pursues claims for and against directors and shareholders, representing both private individuals and office holders.

Strengths: "He is incredibly quick-minded, quick-witted, approachable and commercially minded." "He's the sort of advocate you always want on your side. He is great to work with." "Stefan is always a trusted pair of hands, and he commands enormous respect from the market."

Recent work: Acted for the shareholders and directors of M.W.H. & H. Ward Estates in respect of an unusual application to the High Court for an indefinite stay of a liquidation under Section 147(1) of the Insolvency Act 1986.

LEGAL 500 2017

Commercial, Banking, Insolvency & Chancery Law

Leading juniors

'An astute and supportive lawyer.'

CHAMBERS UK 2017

Banking & Finance

Leading Junior - Band 2

Solid junior with a wide-ranging commercial practice encompassing company law and insolvency matters in addition to a core of banking and finance disputes. He regularly acts on behalf of major banks and other lending institutions in a number of forums.

Strengths: "He's a very technically able barrister who is very, very good on paper. He's particularly good on the insolvency side of banking work."

Recent work: Acted for Bank of Scotland in a claim against litigants in person seeking a money judgement following default on a loan.

Commercial Dispute Resolution

Leading Junior - Band 2

Praised for his skill both on paper and in court, and instructing solicitors highlight his measured approach. His practice covers directors' disputes, professional negligence and insolvency.

Strengths: "He is easy to get on with, practical in his outlook, very good at finding solutions, and he knows how to endear himself to the court." "A bright and accurate barrister who is pleasant to deal with."

Recent work: Appeared for the Nationwide Building Society in several professional negligence cases including matters of liability, causation and loss.

Restructuring/Insolvency

Leading Junior - Band 1

Handles personal and corporate insolvency matters, and also writes and speaks broadly on a variety of insolvency topics. A multilinguist, he is widely respected for his impressive command of cross-border issues.

Strengths: "Goes beyond his level of call in terms of expertise, particularly when handling cross-border, technical insolvency issues." "Very user-friendly and incredibly bright. His written opinions are very good as they are detailed and yet commercial."

Recent work: Successfully acted for an individual looking to annul a bankruptcy order obtained against him.

LEGAL 500 2016

Commercial, Banking, Insolvency & Chancery Law

Leading juniors

'Thorough, meticulous and very calm.'

CHAMBERS UK 2016

Banking & Finance

Leading Junior - Band 2

An effective junior with a strong reputation in the banking and financial services sectors, particularly when it comes to loan recovery and mortgage enforcement matters. He has also been highly active when it comes to mis-selling and interest rate swap claims, as well as in matters at the crossover between banking and insolvency.

Strengths: "He's very good technically but also impressive all-round in court. Very nice to deal with." "A tenacious advocate, particularly strong if there is an insolvency angle."

Recent work: Retained by Suffolk Life Annuities in a breach of contract claim it brought against an individual alleging failure to pay fees and interest owed.

Commercial Dispute Resolution

Leading Junior - Band 2

An experienced commercial practitioner whose practice covers a broad range of litigation and advisory work. He is particularly noted for his insolvency expertise, but is also strong on corporate, employment, fraud and sale of goods matters.

Strengths: "His client care is unbelievable. He always responds promptly with sufficiently detailed, first-class advice." "He has a forensic approach to his work, but is also very practical and commercial - unbelievably commercial but also believably knowledgeable, which makes him lethal!"

Recent work: Acted for a marketing company, Tru Bristol, in a contractual dispute concerning a PR agreement with computer manufacturers Asus, who launched a counterclaim alleging that Tru Bristol had failed to deliver laptop samples.

Restructuring/Insolvency

Leading Junior - Band 1

Specialises in corporate and personal insolvency. He is praised for his impressive language skills, which make him invaluable when handling cross-border insolvency issues.

Strengths: "He is very good with clients."

Recent work: Acted for a liquidator in its claim against a director concerning a breach of directors' duties.

LEGAL 500 2015

Commercial, Banking & Insolvency

Leading juniors

'He is excellent at drilling down into the detail of a complex case'.

CHAMBERS UK 2015

Banking & Finance

Leading Junior - Band 2

A talented junior with a focus on the financial sector. Instructing solicitors praise his commercial approach and describe him as a highly client-friendly counsel.

Expertise: "He's excellent - very good on detail and very good on his feet." "He is very user-friendly and very sensible, and he's not afraid to give you an opinion. He's exceptional in his written submissions and he's always keen to deliver the desired commercial outcome. He understands the difference between the legal answer and the commercial one."

Recent work: Acted on behalf of the Bank of Ireland in a bankruptcy petition.

Commercial Dispute Resolution

Leading Junior - Band 1

Acts on a broad range of commercial disputes. He litigates regularly in the High Court and has appeared in the Court of Appeal on several occasions.

Expertise: "He seems to pick up the nub of the matter very quickly." "He is a very determined and confident advocate."

Recent work: Acted on behalf of the claimant in a fraudulent misrepresentation claim arising out of the sale of a parcel of land.

Restructuring/Insolvency

Leading Junior - Band 1

Well recognised for his impressive contributions to both corporate and personal insolvency cases. He is highly praised in the market for his articulate strategic thinking and courtroom flair.

Expertise: "He is very thorough and effective, in court and out." "He has a good tactical mind, and provides useful insights."

Recent work: He acted for the Secretary of State in a successful disqualification action in Truro County Court.

LEGAL 500 2014

Commercial, Banking & Insolvency

Leading juniors

'He appears in cases at all stages of insolvency and he is experienced in matters with a cross-border element'.

CHAMBERS UK 2014

Commercial

Handles a broad range of commercial disputes, including breach of contract matters, sale of goods cases, and breach of director's duties claims.

Expertise: "He is very assured and doesn't sit on the fence; he gets the confidence of clients."

Recent work: He defended a client facing a claim by State Securities for possession of a residential property. (Commercial Dispute Resolution - Western Bar)

Restructuring/Insolvency

Has a broad insolvency practice that encompasses a range of personal and corporate insolvency advice and advocacy. He receives regular instructions in insolvency trials, as well as in administration applications, and is developing considerable expertise in cross-border insolvency cases.

Expertise: "He is a great advocate who handles himself brilliantly in court. He thinks outside of the brief and identifies technical points of law which can impact on the strategy followed for a case." "He is the go-to counsel for any issue involving cross-jurisdictional insolvency issues."

Recent work: He was instructed on behalf of an Australian trustee in a British bankruptcy case.

CHAMBERS UK 2013

Commercial

Stefan Ramel is picking up more and more work, and is described by solicitors as "an impressive barrister with a clear and concise writing style, who provides tremendously in-depth advice." His understanding of international law and commercial claims with elements of fraud is well beyond that of someone of his year of call.

Restructuring/Insolvency

"Rising star" Stefan Ramel has "excellent technical knowledge" and takes a thorough approach to a practice that takes in cross-border insolvency cases, amongst other matters. According to sources, he "develops a good relationship with clients and is responsive" to their needs. Solicitors like him as "frankly, he makes you look good in front of the client."

LEGAL 500 2013

Other recommended insolvency practitioners include Jeremy Bamford, Richard Ascroft and Stefan Ramel, who is noted for his cross-border expertise.

CHAMBERS UK 2013

Commercial

Stefan Ramel is making an impact on the market and is variously described as "an impressive opponent" and a "sharp, rigorous and dependable advocate." He has a broad-based practice and attracts work on banking and insolvency matters.

Restructuring/Insolvency

Stefan Ramel is highly admired for a practice that frequently has a cross-border flavour. He is described as "excellent and very good under fire." Others add: "He is a lovely chap" who "always produces the goods."

LEGAL 500 2012

Guildhall Chambers fields an impressive insolvency team - featuring Stefan Ramel, who is recommended in this area.

LEGAL 500 2011

Stefan Ramel, who has a growing cross-border practice, Christopher Brockman, Richard Ascroft and Katie Gibb are the other linchpins.

CHAMBERS UK 2011

Commercial

Stefan Ramel is "a rising junior and one to watch for the future." He attracts considerable praise for his insolvency expertise and is considered to be "commercial and client-focused."

Restructuring/Insolvency

Stefan Ramel continues to receive widespread acclaim as a "star of the future." Sources admire his "quick, analytical mind" and agree that his level of knowledge is "far beyond his year of call."

LEGAL 500 2010

Stefan Ramel 'very bright and able, and growing in confidence and stature' are all well regarded.

CHAMBERS UK 2010

Commercial

Stefan Ramel is an "extremely astute but relaxed individual" who excels in technical contractual disputes. He has recently handled some cross-border insolvency work. One source describes him as "very cerebral and analytical - an extremely effective opponent."

Restructuring/Insolvency

Stefan Ramel is "clearly someone who will rise to the top of his profession in the fullness of time." He has a diverse and in-depth insolvency law expertise, and proves "extremely bright and very clear in his advice." Commentators note that he displays "a quietly confident style that proves an asset on cases involving fraught parties." He has been at the centre of a number of reported cases recently and, being bilingual French / English and also speaking German, he attracts an increasing amount of significant cross-border insolvency work.

CHAMBERS UK 2009

Commercial

Stefan Ramel is described as a 'thorough, diligent and promising young barrister.'

Restructuring/Insolvency

Stefan Ramel enters the ranks this year with interviewees describing him as a "rising junior who impresses with his enthusiasm and excellent courtroom skills." "He is able to develop legal arguments in a way similar to Stephen Davies QC," reported one client. "His outstanding intellect sets him apart from others of his age" and his multilingual abilities have led to an increase in his cross-jurisdictional insolvency workload, including advising on the recovery of assets abroad. Davies led him in the high-profile *Avis v Turner* litigation: this has become an important case with regard to the interaction between matrimonial law and insolvency law.

APPOINTMENTS:

- Attorney General's Regional Panel of Junior Counsel to the Crown
 - British Fencing Disciplinary Panel
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MEMBERSHIPS:

- Chancery Bar Association
 - Insol Europe
 - Insolvency Lawyers' Association
 - Association of Business Recovery Professionals
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EDUCATION:

- LLM Cantab
 - LLB Hons
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RECENT NEWS

- Essential guide on Insolvency Practitioners Published
 - Stefan Ramel successfully represents Openwork Limited in the Court of Appeal against Mr Alessandro Forte
 - Sports Clubs & Unincorporated Associations - Stefan Ramel To Join LexisNexis Webcast - Oct 2015
 - Guildhall Chambers quiz night goes down a "sturm" - September 2015
 - Guildhall barrister to speak on insolvency at Credit Summit 2015 in London
 - Stefan Ramel to speak at The Insolvency Lawyers Association Conference 2015
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