

News release

SRA apologises and fully accepts recommendations of SSB review

16 October 2025

We have apologised and accepted all the recommendations of an independent review into failures in our handling of SSB Law Group Ltd (SSB).

The Legal Services Board (LSB) commissioned solicitors Carson McDowell to carry out an independent review of our handling of the issue. This involved assessing reports made about SSB from Jan 2019 – March 2024 and how we responded.

SSB's poor handling of 'no win, no fee' cavity wall insulation claims resulted in many consumers being unexpectedly pursued to pay adverse legal costs. The firm went into administration in January 2024.

Chair of the SRA, Anna Bradley, said: 'We are sorry that we did not act more quickly in relation to SSB, and that issues in our handling contributed to the harm and distress suffered by the many vulnerable consumers affected.

'We fully accept the recommendations of this review and are committed to doing all we can to learn from this event and to implement its recommendations.

'The case showed that we need to continue changing the way we spot and assess risk and use data so that we can proactively identify new and emerging risks and threats and act on them before consumers suffer.

'We were keen to get on with addressing these issues ahead of the publication of this review, so we have already made significant changes to the way we work since 2024. We will now build on this, addressing any additional areas for improvement outlined.'

We carried out our own review into the case in 2024 and identified a series of remedial actions many of which have now been implemented. Many of those actions mirror those called for in the review.

We, since this case, have focused on protecting the public and on working together with the SSB Victims Group, Citizens Advice, the insurance industry and others to explore all possible options for redress for affected consumers.

The three main routes for consumers seeking redress are by making:



- a claim for solicitor negligence through SSB's insurance
- a claim for poor service from their solicitor through the Legal Ombudsman
- a claim relating to insurance through the Financial Ombudsman scheme.

Another option for consumers is to contact the cavity wall insulation company or insurance firm pursuing them for legal costs. Some are flexible in their approach, including arrangements which could result dropping their claim to recoup costs.

The SSB case led us to look at practises of other firms in the claims marketplace. And we have since launched a significant programme of work to identify and tackle wider issues in the high-volume consumer claims (HVCC) market.

HVCC arise when large numbers of consumers file claims against the same organisation, or in relation to the same issue. This type of claims activity is currently concentrated in areas such as housing disrepair, data breaches, flight delays, diesel car emissions, motor finance commission, and other financial services.

A [thematic review](https://news.sra.org.uk/news/news/press/high-volume-claims-thematic-2025/) [https://news.sra.org.uk/news/news/press/high-volume-claims-thematic-2025/] concluded that many firms were failing in their duty to protect and promote clients' best interests when pursuing these claims. We are currently investigating more than 70 law firms involved in such claims and have closed 5 firms.

The scale of the issues has led us to take the unprecedented action of writing to more than 700 other firms asking them to complete a [mandatory declaration](https://www.sra.org.uk/sra/news/press/high-volume-claims-thematic-2025/) [https://www.sra.org.uk/sra/news/press/high-volume-claims-thematic-2025/] of compliance, the results of which will be studied and acted on by our investigation teams.

A recent [discussion paper](https://news.sra.org.uk/sra/consultations/discussion-papers/high-volume-consumer-claims-market-consumers/) [https://news.sra.org.uk/sra/consultations/discussion-papers/high-volume-consumer-claims-market-consumers/] identified five main challenges with the way the sector is operating and invited views from a wide range of people on these. These insights will inform future action we will take in seeking any necessary changes in our powers and developing our regulatory approach to this sector of the market. Our aim is to help create a safer claims market for consumers.

We also have [information about our investigation](https://news.sra.org.uk/news/news/cavity-ssb-group/) [https://news.sra.org.uk/news/news/cavity-ssb-group/] and [advice for consumers seeking redress](https://news.sra.org.uk/news/news/information-former-clients-ssb/) [https://news.sra.org.uk/news/news/information-former-clients-ssb/].

[Read the LSB's review \(PDF 64 pages, 1.5MB\)](https://legalservicesboard.org.uk/wp-content/uploads/2025/10/SSB-report.pdf)
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