

Friday, 25 November 2022

1  
 2 (10.00 am)  
 3 **MS KENNEDY:** Good morning, Chair.  
 4 **SIR WYN WILLIAMS:** Good morning.  
 5 **MS KENNEDY:** Our first witness today is Mr Vincent Gaskell.  
 6 **SIR WYN WILLIAMS:** Thank you.  
 7 **VINCENT GASKELL (sworn)**  
 8 **Questioned by MS KENNEDY**  
 9 **MS KENNEDY:** Would you confirm your full name, please.  
 10 **A.** Vincent Gaskell.  
 11 **Q.** In front of you, Mr Gaskell, should be a copy of your  
 12 witness statement. Do you have that there?  
 13 **A.** Yes, I do.  
 14 **Q.** Have you read through this statement recently?  
 15 **A.** Yes.  
 16 **Q.** If you turn to the last page, is that your signature  
 17 there?  
 18 **A.** Yes, it is.  
 19 **Q.** Is it true to the best of your knowledge and belief?  
 20 **A.** Yes, it is.  
 21 **Q.** Your statement is now in evidence. Everything that  
 22 I ask you will be supplementary to that. Can I start by  
 23 thanking you for coming here and giving evidence to this  
 24 Inquiry.  
 25 I'm going to start by asking you a few questions

1

1 **Q.** Can you explain what that role involved?  
 2 **A.** Yes. I mean, briefly CAPS was a programme that was  
 3 initiated to bring together or initiate a common set of  
 4 personal details across all the Department's benefit  
 5 systems that had all been developed independently and  
 6 separately, and those systems also had their own unique  
 7 payment, ways of paying benefits at the end of it, in  
 8 terms of order books and giro cheques, but they had  
 9 their own modules for doing that. CAPS was about  
 10 bringing that together, producing a common module at the  
 11 back end, a common module at the front end and  
 12 implementing that across the benefit systems.  
 13 My role was quite specific to start with, in that my  
 14 job was to make sure all of that happened and to time,  
 15 to complete the replanning process that had been  
 16 initiated between POCL, ICL Pathway and ourselves, and  
 17 to just make that end of things happen.  
 18 **Q.** Prior to taking that role, did you have any technical  
 19 expertise with computer systems?  
 20 **A.** No, I had no -- I was not a technical person. What  
 21 I had was quite a bit of experience in technology  
 22 enabled change management, and I think it's for that  
 23 reason I was asked to take on this role, that involved  
 24 understanding what the technical capabilities were that  
 25 IT could help with, what it meant for the business in

3

1 about your background. It's right, isn't it, that you  
 2 retired from the Civil Service in 2010?  
 3 **A.** That's correct.  
 4 **Q.** Prior to that, you held a range of roles within the  
 5 Civil Service?  
 6 **A.** That's correct.  
 7 **Q.** Those range from junior to senior management across  
 8 government; is that right?  
 9 **A.** Yes.  
 10 **Q.** And you held a role in the Benefits Agency?  
 11 **A.** Yes. Specifically in relation to this particular  
 12 Inquiry, yes.  
 13 **Q.** Yes, and that involved programme management for the  
 14 Agency's Customer Accounting and Payment System which is  
 15 referred to as CAPS?  
 16 **A.** Yeah.  
 17 **Q.** After that, you went on to work for the Home Office  
 18 before retiring; is that correct?  
 19 **A.** Yeah.  
 20 **Q.** Prior to 1997, you didn't have anything to do with the  
 21 Horizon project?  
 22 **A.** No, I didn't, or CAPS.  
 23 **Q.** But in 1997 you were asked to be programme manager for  
 24 the Benefits Agency CAPS?  
 25 **A.** Yes, that's right.

2

1 terms of its impact on staff and on customers, and also  
 2 quite a bit of experience in managing multidisciplinary  
 3 teams of technologists, external consultants and  
 4 internal operational people.  
 5 **Q.** In early 1999, I think you say February 1999, you went  
 6 on to become programme director for the Benefits Agency  
 7 and the BA/POCL programme. So was that a promotion?  
 8 **A.** Well, no, it wasn't, except that I'd been gradually  
 9 brought -- the programme director, George McCorkell, had  
 10 been broadening my role in the run-up to the end of 1998  
 11 and I think it was a natural progression to just take on  
 12 the programme director's role, which I did.  
 13 **Q.** Can you explain what that role involved?  
 14 **A.** Yes, at that time, things had -- there was a lot of  
 15 discussion with the Department and with ministers about  
 16 future progress on the overarching programme, and my  
 17 role then was to be involved in those discussions with  
 18 the Department with ministers to try and find a way  
 19 through to make the programme work and, at the same  
 20 time, still keeping an oversight of the CAPS programme  
 21 to keep that on schedule.  
 22 I also then took over George's responsibilities for  
 23 some of the commercial aspects of the overarching  
 24 programme.  
 25 **Q.** So it's fair to say that between 1997 and 1999 you were

4

1 on a number of boards and committees involving the  
2 Horizon project; would that be fair?  
3 **A.** That's right, there was the CAPS programme board, which  
4 I chaired, but then there was the CAPS and card  
5 programme board, which George McCorkell chaired, that  
6 involved ICL Pathway and also the Post Office, so that  
7 took an overarching role -- view of the programme as  
8 a whole.

9 The other board that I was on really was focusing on  
10 CAPS itself.

11 **Q.** I think you also mention in your statement something  
12 called the release authorisation board?

13 **A.** Yeah.

14 **Q.** Perhaps we can pull up an example minute of that, at  
15 POL00028496.

16 Can you explain a bit about what the release  
17 authorisation board involved?

18 **A.** Yes, I mean, typically, if there was to be a software  
19 release or a major change, there'd be a -- something  
20 called the release authorisation board, which was really  
21 meant to judge the state of readiness of each of the  
22 organisations or contributors to that particular stage  
23 in the programme to gauge their readiness to -- for  
24 implementation of anything that was under discussion.

25 **Q.** Thank you, that can come down now.

5

1 **A.** That's right.

2 **Q.** These interim reports, were they produced on a weekly  
3 basis?

4 **A.** From memory, certainly initially, I remember seeing some  
5 of these in the first few weeks of taking up the role.  
6 As the programme developed, I think I saw few of these  
7 and I can't remember whether these continued to be in  
8 operation during the whole of 1998.

9 **Q.** But this particular -- if we look at this one --

10 **A.** Yeah.

11 **Q.** -- between the 5th and 12th, this would have been  
12 shortly after you assumed your role as programme  
13 manager?

14 **A.** I think this is probably the first report I received.

15 **Q.** Really? Okay.

16 If we could turn to page 2, please, and scroll down,  
17 we can see there that there was a grading system; is  
18 that right?

19 **A.** Yeah.

20 **Q.** If we look over the page -- or can we scroll further  
21 down that page, please.

22 If we look at 3.2, we can see under that "ABED" it  
23 says:

24 "There has been an unusually high occurrence of  
25 incidents at the ABED interface."

7

1 Turning back to the time you became programme  
2 manager, I think when you start you say that the  
3 interfaces and data links between CAPS and ICL were in  
4 place and working; was that right?

5 **A.** Yes, that's correct.

6 **Q.** Can you explain what your feelings were towards the  
7 project, or your first impressions, when you first  
8 started in that role?

9 **A.** Right. I mean, at that time there'd been, as I'd been  
10 given to understand, quite a bruising experience between  
11 the three parties and my job then really, as I saw it,  
12 was to keep the CAPS team completely focused on what  
13 they were doing, to build strong relationships with the  
14 programme design -- personal relationships with the  
15 programme design authority, with my opposite number in  
16 the Post Office, and also establish good relationships  
17 with ICL Pathway.

18 **Q.** As part of your role, you had sight of the Horizon  
19 business continuity reports; is that right?

20 **A.** That's correct.

21 **Q.** If we could pull up one of those at POL00028601, please,  
22 and this interim report related to the period between  
23 5 and 12 November 1997.

24 I think you say in your statement that these were  
25 reviewed by the Programme Delivery Authority?

6

1 Do you remember what that stood for?

2 **A.** No, I don't, I'm afraid.

3 **Q.** But it goes on to say:

4 "This has been formally registered as a 'Problem'  
5 and a solution is being sought from ICL Pathway. The  
6 incidents have caused time delays and additional work in  
7 the POCL Transaction Processing arena. This can be  
8 contained in the current low volume environment but  
9 gives cause for future concern."

10 So from the first report that you saw, issues were  
11 being flagged?

12 **A.** That's correct, and, indeed, in each of the subsequent  
13 reports, that was the case too.

14 **Q.** Perhaps if we look at the next report, which is at  
15 POL00028600, please, and this relates to the period  
16 between 13 and 19 November, so the following week. If  
17 we go to page 2 of that report, and scroll down again --  
18 sorry, page 3, please, and scroll down. Thank you.

19 We can see again this issue being picked up and it  
20 states:

21 "An item of deep concern is that ICL Pathway have  
22 reported two incidences of duplicate payments being  
23 made, however, this has not been evident from any  
24 reports received, and ABED are awaiting further  
25 details."

8

1 Was this something that concerned you from the very  
2 beginning?

3 **A.** I think, from my point of view, given my quite specific  
4 role on CAPS, what I was looking for in reports like  
5 this were the view to be taken by POCL themselves about  
6 the seriousness of these issues, and also of the  
7 programme design authority, where the Department and the  
8 agency had some very strong technical expertise.  
9 I would also look to my own team to say "Are these  
10 issues that we should keep an eye on, are we going to  
11 keep looking for a pattern, are these things that are  
12 just in the normal course of live running", as it turns  
13 out in this case.

14 **Q.** For completeness, if we turn to the next interim report,  
15 which is at POL00028599, this relates to the period  
16 ending 26 November 1997. If we turn to page 4, please,  
17 and scroll down, again we can see under one of the  
18 bullet points, under 3.4.2, that there is an issue there  
19 in terms of transaction processing and an error against  
20 the cash account. Do you see that there?

21 **A.** Yes, I do.

22 **Q.** I appreciate that you say that you would look to people  
23 in your team but isn't it self-evident, on the basis of  
24 this report, that that would be a problem going forward?

25 **A.** Yes, when you say a problem going forward, what we're  
9

1 value of £254.75. The responsibility and liability for  
2 these payments lies with ICL Pathway.

3 "ICL Pathway's preferred option for resolving this  
4 problem, is to enforce the commitment of transactions at  
5 the point of terminal timeout. The disadvantage of this  
6 approach is that there is a chance that a transaction is  
7 forcibly committed although the clerk intended to void  
8 the transaction. If this were to happen then  
9 a repudiation would inevitably be made by the  
10 beneficiary who would be initially denied payment  
11 because the system had falsely registered an encashment.  
12 Historical data suggests void transactions are minimal."

13 So the same issue or similar issue is being picked  
14 up again. Can you explain, in the grand scheme of  
15 things you were dealing with, where did this land in the  
16 pecking order of things that were on your mind or  
17 concerning at the time?

18 **A.** I think from the -- and speaking personally -- well,  
19 I'll do both for the Agency and for myself. When I saw  
20 issues like this, what was of immediate concern to me  
21 when I saw that there were duplicate payments and these  
22 were potentially relating to benefit payments, is the  
23 impact on the customer: would they be asked to refund  
24 the amounts of money that had been overpaid by way of  
25 a duplicate payment? So there is an issue there about

11

1 looking for at this stage, we have a limited number of  
2 cases that are live, we have a small number of post  
3 offices that are live, and what we're looking for is  
4 a number of things at this early stage in the programme,  
5 is the seriousness of an issue like this -- and these  
6 were serious -- the frequency of them and how quickly  
7 they were being resolved, in this case by ICL Pathway,  
8 and whose responsibility was it to make sure that that  
9 happened. They're the sort of things we're looking for  
10 at this stage.

11 **Q.** Turning then to a Horizon service report, which is from  
12 December 1997, so shortly after that, POL00028596, and  
13 these reports, were they done on a monthly basis?

14 **A.** The service reports, initially when I took on this role,  
15 I remember them being almost weekly. Then I think there  
16 seemed to be an increasing gap between these reports  
17 being produced, but I can't swear to that. And  
18 I certainly don't recall seeing reports of this nature,  
19 say, by the middle of 1998.

20 **Q.** If we could turn to page 5 of that report, and if we  
21 could look at the section "Lost Transactions".

22 **A.** Yeah.

23 **Q.** It says:  
24 "There has now been 46 lost transactions, 8 of which  
25 resulted in duplicate payments being made with a total  
10

1 customer service and the impact on individuals.

2 There is an impact then on the integrity of the  
3 system and -- in terms of what we're looking at. So, in  
4 that case, what I'd be looking to is our finance  
5 colleagues, both in the Agency and the Department, to  
6 say "Is this something at this point in time we should  
7 worry about, is this something that we're content that  
8 ICL Pathway are getting on top of to resolve, are we --  
9 again, are we seeing a pattern?"

10 In this case, in terms of duplicate payments there  
11 was a period in which we saw some duplicate payments,  
12 but, if I recall from mid-1998 onwards, that was less  
13 evident, if -- I don't recall any after that.

14 **Q.** You mention or we mentioned previously the Programme  
15 Delivery Authority and I believe you say that you  
16 attended some meetings from the beginning as  
17 George McCorkell's deputy.

18 If we could turn one of those up at POL00028310, we  
19 can see your name there.

20 Would you often attend these meetings as a deputy  
21 for George McCorkell?

22 **A.** No. No, George usually took this role on himself.

23 **Q.** How did you find those meetings?

24 **A.** I think they were quite challenging, is the best way to  
25 describe it. I think this is where the -- some of the

12

1 more serious issues on the programme, both in terms of  
2 timetabling and any issues that were coming up through  
3 programme delivery, would actually be challenged at this  
4 senior level. So I would say these were -- I think the  
5 best way I can describe it is challenging: professional  
6 but challenging.

7 **Q.** Various witnesses have said that they found this process  
8 frustrating or difficult. Did you sense that when you  
9 attended these meetings?

10 **A.** No, I didn't. I actually found this is where things got  
11 a real focus, in terms of whether things were actually  
12 being done to schedule and were there any significant  
13 issues arising. When you're in a forum like that and  
14 those issues are coming to the fore, where people are  
15 actually feeling challenged, I can see how others would  
16 find that uncomfortable.

17 **Q.** Turning then to issues regarding testing, I think you  
18 say that there were disagreements about testing  
19 requirements between BA and POCL; is that right?

20 **A.** When we got to middle to late 1998, that was the case.  
21 Not in the early stages but in middle to late 1998, we  
22 had a different approach and a different thought  
23 process, is the best way I can describe it, as to the  
24 extent of testing needed and how testing should be  
25 conducted.

13

1 that view was not shared, it's fair to say, by both POCL  
2 and by ICL Pathway.

3 So, therefore, trying to agree -- and I don't mean  
4 that in any critical way of anybody, we just had  
5 a different approach. And we felt that the testing  
6 should be more comprehensive and thorough, in our terms,  
7 than looked to be scheduled. So that's where we started  
8 to begin to part company on testing.

9 **Q.** In your view, were those differences fundamental?

10 **A.** I think they were, and I think that -- that came to  
11 a head in early 1999. But yes, they were quite  
12 fundamental.

13 **Q.** If we could turn to page 6 of that same document,  
14 please, this is "Input into CAPS Programme Board Report  
15 for Meeting on 10 July 1998", and if we could look,  
16 please, at "Live Operations", we can see that it says:

17 "The current Release continues to provide a Benefit  
18 Payment Service and Order Book Control System for Child  
19 Benefit Payments in 204 outlets (119 in the South West &  
20 South Wales Region and 85 in the North East Region).  
21 From an operational point of view, there are no major  
22 threats to business continuity.

23 "During May, there were approximately 60,000  
24 encashments (including foreign encashments) with a total  
25 value in excess of £2 [million].

15

1 **Q.** If we can pull up a board minute from that time,  
2 POL00028395. So this is a "CAPS and Card Programme  
3 Board Action Notes" minute --

4 **A.** Yeah.

5 **Q.** -- from 12 June.

6 If we turn to page 2, we can see under "Detailed  
7 Testing Requirements":

8 "There are still a number of uninvolved differences  
9 between BA and Pathway over the Detailed Testing  
10 Requirements. Dave Miller explained that there was  
11 a need for a senior level meeting to determine exactly  
12 what the testing requirements are going to be. Peter  
13 Crahan said that the issues should be tabled at the  
14 Formal Management Review Meeting on 18/6/98. The Chair  
15 sought and received assurance that if this was not the  
16 case, escalation routes were in place and that there was  
17 the facility to resolve this issue."

18 So is this around the time that these issues start  
19 appearing and are starting to bite?

20 **A.** Yes, I think there was a quite -- I'm going to use the  
21 term "philosophy" when it comes to approach to testing.  
22 We were certainly, having been involved in considerable  
23 number of system developments within the Department, we  
24 had a particular thought process about what testing was  
25 needed for a large scale development of this kind, and

14

1 "However there are concerns that current levels of  
2 lost transactions (at 4 per 10,000 encashments),  
3 although presently manageable, may not be acceptable to  
4 POCL when large volumes of encashments are returned by  
5 newly automating post offices. Reducing the level of  
6 lost transactions therefore remains a prime focus for  
7 POCL Service Management. The Priority Level 1 assigned  
8 to these problems is focusing the Contractor towards  
9 activity addressing POCL concerns and providing remedial  
10 action."

11 So, at this stage, was this really POCL's concern  
12 regarding lost transactions, rather than BA?

13 **A.** Yes, it was, and that was, as you -- in some of the  
14 other papers that I was sent for this Inquiry, that was  
15 increasingly the case during 1998, where POCL were  
16 increasingly concerned about the number of lost  
17 transactions, and that's -- that featured at most of the  
18 reports that I saw.

19 **Q.** If we turn to page 7 of that same document, please, and  
20 we scroll down, we can see the "Testing" there under  
21 "ICL Pathway Release 2". Under the second paragraph it  
22 says there:

23 "... some concerns and issues that need to be  
24 resolved if End to End and Model Office testing are to  
25 start on 3 and 10 August respectively ..."

16

1 So both the testing issue and the lost transaction  
 2 issue are coming to a head at this stage?  
 3 **A.** Absolutely.  
 4 **Q.** If we could look at the Horizon service report from,  
 5 again, a similar time, which is at POL00028589, and if  
 6 we turn to page 6, we can see, in relation to the  
 7 Benefit Payment System, that "Incomplete Transactions"  
 8 is given a whole page for discussion here, isn't it?  
 9 **A.** Yes, it is.  
 10 **Q.** Is your memory again, at this stage, this is a POCL  
 11 issue rather than a BA issue?  
 12 **A.** I think there was a lack of certainty about what the  
 13 lost transactions were. As I recall, and my memory may  
 14 be faulty here, but if -- as I recall, during the course  
 15 of 1998 there was much discussion about what these lost  
 16 transactions were. I think ICL Pathway had a view that  
 17 some of these, if not a lot of them, were down to user  
 18 error. I think the Post Office contested that, and,  
 19 from our point of view, we just wanted resolution,  
 20 because we were worried about what would happen when we  
 21 began to scale up the system during 1999. So this  
 22 became quite an issue during 1998.  
 23 **Q.** If we turn to page 8 of that document, and can we scroll  
 24 down and perhaps flip the graphs so we can read them.  
 25 This is the breakdown of the incomplete transactions

17

1 "Lost transactions form 70 per cent of incidents  
 2 received this month. Concerns therefore remain and  
 3 service management is specifically tasked towards  
 4 resolving the underlying causes. An action group has  
 5 been specifically targeted at this for resolution."  
 6 At this stage, were you still of the belief that BA  
 7 would proceed with the project and be party to it?  
 8 **A.** Yes.  
 9 **Q.** In spite of all of these issues, you thought that --  
 10 **A.** Absolutely, and I can say that the CAPS team, in  
 11 particular, were entirely focused on making that happen.  
 12 That was clearly in our mind that that's what we were  
 13 going to do.  
 14 **Q.** If we move forward, then, to November 1998, if we could  
 15 pull up POL00028433, and if we could zoom in a bit,  
 16 please, and down. This is a letter that you wrote to  
 17 David Miller at POCL, and you tell him that there are  
 18 three issues that are outstanding. You can see the  
 19 first at the bottom of that page, which is about the  
 20 provision of test condition analysis for end-to-end  
 21 testing.  
 22 Then if we go over the page, the "analysis of PinICL  
 23 clearance and prioritisation" and, thirdly,  
 24 "formalisation of the weekly progress meetings and  
 25 pre-run checkpoint process for the start of testing",

19

1 that were reviewable at that time; is that right?  
 2 **A.** Yeah.  
 3 **Q.** If we turn over the page to page 9, we can see again  
 4 under "Incomplete Transactions":  
 5 "The transaction Processing & ICL Pathway interface  
 6 remains on 'Amber' status, with incomplete transactions  
 7 having a large impact on this.  
 8 "Other factors which are of concern are:  
 9 "unmatched exceptions  
 10 "cash account errors.  
 11 "Last months report included a statement from TP  
 12 detailing the impact of incomplete transactions within  
 13 their domain, in addition, a report has been furnished  
 14 showing the projected effect in monetary terms to the TO  
 15 environment."  
 16 **A.** I think it's at this time that it prompted me to ask  
 17 ICL Pathway for a detailed breakdown of what they knew  
 18 about lost transactions at that point. I think it was  
 19 at this point, rather than later. And ICL Pathway  
 20 provided such a summary, which included what had been  
 21 done to resolve earlier issues and what outstanding  
 22 fixes and subsequent actions were needed to resolve any  
 23 remaining issues as they saw them at that time.  
 24 **Q.** If we turn to page 23 of this same report, under  
 25 "Concerns", we can see:

18

1 which you describe as "absolutely essential before we  
 2 enter the final runs of testing".  
 3 At this stage, what is the relationship like between  
 4 you on the one hand and David Miller on the other, or  
 5 POCL and BA?  
 6 **A.** I would have said we -- David -- I had a very good  
 7 working relationship with David Miller. It was  
 8 professional, again challenging, when we needed to be  
 9 challenging of each other, but thoroughly professional  
 10 and I thought it was a good relationship to the point  
 11 where we could phone each other up if there was an issue  
 12 that was brewing that we wanted to forewarn each other  
 13 about, might come up in a meeting. It would be that  
 14 type of relationship but testing, challenging.  
 15 **Q.** In the last paragraph of this letter you say:  
 16 "I also understand that during current phases of  
 17 testing significant problems are being experienced with  
 18 the TIP interface and that investigations are underway  
 19 to determine their severity. Could you confirm that my  
 20 understanding is correct and if so what proposals are  
 21 being considered to address the problems and how will  
 22 they compact on the current phases of testing and on  
 23 overall progress towards the NR2 release. It would be  
 24 helpful to have a response to this particular set of  
 25 issues before 13 November."

20

1 Would you say that reflects what you've described,  
 2 the difficulty with testing?  
 3 **A.** Yeah, it was, and we were getting early indications that  
 4 things weren't going well. We'd had early indications  
 5 that there were timetabling issues, we'd had early  
 6 indications that the testing was not going well, which  
 7 is actually just fuelling our concerns about the state  
 8 of progress at that point.  
 9 **Q.** If we could turn to page 3 of that document, thank you,  
 10 and if we could scroll down, this is Mr Miller's  
 11 response to you on 10 November 1998, and he takes each  
 12 of these three issues in turn. If we look at, over the  
 13 page -- if we look at the final bit in relation to TIP,  
 14 it says:  
 15 "The problems you refer to with regard to the TIP  
 16 interface are of concern. Simon Rilot has made that  
 17 issue his first priority, in order to resolve any  
 18 problems that may prevent POCL and BA having confidence  
 19 in the end to end accounting and reconciliation process.  
 20 He has organised workshops later this week in  
 21 Chesterfield and you should be aware that the output of  
 22 those workshops may change the shape of the final phases  
 23 of testing. You can be assured that Carol will be  
 24 directly involved in these discussions."  
 25 So, at this stage, there is still quite a lot of

21

1 attendees of the HMT meeting tomorrow for that very  
 2 purpose."  
 3 It goes on to list a number of issues, and it's  
 4 a number of things that I think, if we scroll back up,  
 5 we can see that you did ask for these things. Can you  
 6 explain a bit about your thinking at the time as to why  
 7 you asked for these things?  
 8 **A.** Yeah, I think the issue continued to rumble on about the  
 9 nature of the testing, the scope of it, definitions for  
 10 entry and exit criteria from testing to judge whether it  
 11 was a success, all of these building towards whether  
 12 things were acceptable or not, so what was the  
 13 acceptance specifications that we'd be looking for. And  
 14 the absence of those or the lack of clarity of those was  
 15 quite a worrying thing because how would you know that  
 16 the testing had been successful, unless you'd actually  
 17 agreed those upfront, knew what outputs or outcomes you  
 18 were looking for. Those things still at this seemingly,  
 19 to me, late stage were still outstanding, so that's why  
 20 I think these were being raised in my name because these  
 21 were quite an issue for us.  
 22 **Q.** If we look at number 2, we can see you raise the issue  
 23 of inability to achieve satisfactory cash account  
 24 balancing. So, at this stage, would you say that comes  
 25 within the scope of those things you were saying --

23

1 back and forth, trying to resolve these issues; is that  
 2 right?  
 3 **A.** Yeah, that's correct.  
 4 **Q.** If we could then turn up the Horizon programme's issues  
 5 register from December 1998, which is at POL00028377,  
 6 and if we could zoom in on 10003, it says:  
 7 "[The] Inability to achieve satisfactory cash  
 8 account balancing."  
 9 If we also look at 10024, we can also see that  
 10 there's a reference to the EPOS element. Thank you.  
 11 So this risk register, was this something that you  
 12 generally had sight of?  
 13 **A.** I can't specifically recall. I think I probably would  
 14 have, but I can't specifically recall.  
 15 **Q.** If we look over at page 3, please, and if we could zoom  
 16 out a bit, thank you, the bottom email we can see  
 17 an email from Sue Muddiman(?), do you remember who that  
 18 is?  
 19 **A.** Yeah.  
 20 **Q.** It says:  
 21 "Below is a list of the questions that Dave Miller  
 22 may be asked by Vince Gaskell at the CAPS and Cards  
 23 Programme Board ...  
 24 "We need to provide the answers for Dave so he can  
 25 be prepared so I suggest that this is passed to the

22

1 **A.** Oh, yeah.  
 2 **Q.** -- at this late stage should have been resolved?  
 3 **A.** Yeah.  
 4 **Q.** If I could ask you to look at the second Project Mentors  
 5 report -- I think actually it's the third one. It's at  
 6 POL00031114. If we could scroll over -- well, actually,  
 7 staying on that page, we can see that this was sent to  
 8 George McCorkell, who would have been your boss at the  
 9 time?  
 10 **A.** Yeah.  
 11 **Q.** If we scroll over on to page 2, and down, did you  
 12 receive a copy of this report at the time? I appreciate  
 13 we only sent this to you last night and gave it to you  
 14 this morning, but --  
 15 **A.** No, I didn't, and indeed, on the front page, it does say  
 16 that it's not to be shared beyond the addressees. So  
 17 no, I didn't receive a copy of that. I think before  
 18 I took on the role of programme director from George,  
 19 George gave me a verbal briefing and mentioned this but  
 20 I never saw the report.  
 21 **Q.** When he gave you that verbal briefing, did he tell you  
 22 the content or the gist of what the report had said?  
 23 **A.** The gist, yes.  
 24 **Q.** So you were aware of its critical findings?  
 25 **A.** Absolutely, which tended to reinforce my view about what

24

1 we needed to do on the testing front.

2 **Q.** So you would have become aware of this report in  
3 February, when you took over --

4 **A.** Yes, that's correct.

5 **Q.** Turning back, then, to January 1999, if we could pull up  
6 POL00028410, and if we could turn to page 3, in the  
7 middle of paragraph 8, there's discussion about  
8 functionality, and then you're recorded as having said:  
9 "Vince Gaskell said that before the CAPS Programme  
10 agreed the entry criteria for End-to-End testing and  
11 Single Benefit Model Office an assurance was required on  
12 BES functionality, it was agreed that there was a need  
13 for further discussion on this subject outside of the  
14 meeting."  
15 Then if we scroll further down onto page 6,  
16 please -- sorry, staying on that page, paragraph 12, we  
17 can also see that you've said:  
18 "Vince Gaskell said that it was the CAPS Programme's  
19 perception that Cycle 1 had not gone well because it had  
20 generated 20 high/medium PinICLs which had not arisen in  
21 the earlier stages of testing. Andrew Simpkins said  
22 that some PinICLs had been expected and that they would  
23 all be cleared before Cycle 2."  
24 At this stage, are you starting to feel like things  
25 are not going to improve or were you still hopeful that

25

1 a reference here to what had happened the previous  
2 month, and the numbers in the previous months. So these  
3 were things we were just keeping a careful eye on.

4 **Q.** If we turn over the page to page 2, then scroll down to  
5 the bottom, we can see that testing is raised again as  
6 an issue, and if we scroll on to the next page, can we  
7 have two pages -- yes -- saying that this needs to be  
8 resolved, essentially?

9 **A.** Yeah.

10 **Q.** Moving then forward to March 1999, there was a meeting  
11 between BA and POCL teams, and if we turn it up on  
12 HMT00000018, and we can see that you were in attendance  
13 there.  
14 If we scroll on to the second page, it mentions that  
15 you're feeling positive about a new approach. Could you  
16 explain whether that reflected your attitude at the  
17 time?

18 **A.** I think that rather overegged it. I think what I was  
19 desperately keen to do is that there had been quite  
20 a lot of discussion already taking place about the  
21 future of the programme, and I'm more action orientated,  
22 and this was an opportunity to say how could we at least  
23 try and get a grip on one aspect of this, which is what  
24 they were referring to in this particular paragraph.  
25 So this was an opportunity to do some work that

27

1 they would?

2 **A.** No, I was -- we wanted this thing to improve. What we  
3 were concerned about is that there were signs that  
4 things weren't going well and that each of these cycles  
5 of testing where we were expecting less PinICLs to be  
6 generated, then that's not what we were seeing. So we  
7 never got to a stage where we saw what we would regard  
8 as a clean run of testing.

9 **Q.** Turning then forward to February 1999, so this is when  
10 you've taken over as programme director, if we could  
11 pull up POL00028408, please, this is a CAPS programme  
12 board report and, if we scroll down, please, we see  
13 here, again, the raising of the issue of incomplete  
14 transactions:  
15 "Historically Incomplete Transactions have been  
16 reported a month in arrears due to the frequency of  
17 ICL Pathway's reports. However, because of their  
18 importance the current status of ITs will now be  
19 reported based on the latest information produced by the  
20 BSM Incomplete Transaction Workshop."  
21 So again at this stage, this late stage of  
22 February 1998, this is being reflected in the notes of  
23 the board meetings?

24 **A.** And what we were looking for there, I mentioned we were  
25 looking throughout the process about trends, and there's

26

1 might help us progress to a point where we could make  
2 a decision on a way forward. That's what I was keen to  
3 do and I think that's what was reflected in my  
4 enthusiasm to take up this approach.

5 **Q.** In April 1999, it was decided that BA CAPS would not be  
6 undergoing the live trial, and this decision was  
7 confirmed, if we turn up POL00028405. Can you explain  
8 a bit about why that decision was taken?

9 **A.** Okay. Just first of all, to explain Val Curran actually  
10 took over the programme manager's role from me, working  
11 to me as the programme director. So this was where we'd  
12 had increasing concerns -- as reflected in the CAPS and  
13 card programme board minutes, that you've already  
14 alluded to, that George McCorkell chaired in January --  
15 where issues to do with what we had seen from the  
16 evidence from testing was not good. We'd not got to  
17 a stage where we'd seen a clean run of testing, and yet  
18 we were being asked by POCL and by ICL Pathway to  
19 progress to the next stage, which actually quite worried  
20 us, because we were then worried about what did that  
21 mean for timetable -- the timetable overall.  
22 I'll start with that point first of all, because the  
23 timetable had not been adhered to, even since the  
24 re-plan in 1997. So we were concerned then about what  
25 that would mean for the timetable for work on our major

28

1 benefit systems that would need to be involved for the  
2 multi-benefit stage during 1999. That was the first  
3 point.

4 The second stage, and perhaps most crucially, we  
5 didn't have confidence that sufficient testing had been  
6 done to make sure that we weren't going to experience  
7 further problems and, therefore, further delays during  
8 the next stage of testing. It's a difficult one for us  
9 to conceive of a situation in which you would progress  
10 to the next stage of a live trial and possibly towards  
11 acceptance because -- possibly towards acceptance and  
12 therefore exchanging large amounts of money, public  
13 sector -- public money into ICL Pathway, if we weren't  
14 certain that it was the right decision to proceed and we  
15 were far from certain that it was the right decision to  
16 proceed, regardless of all the other considerations that  
17 were taking place way above us in terms of ministerial  
18 discussions.

19 This was at a programme level: was it sensible to  
20 progress with the timetable that was being put on the  
21 table, given what we had seen from the earlier stages of  
22 testing and the lack of resolution of some of the  
23 outstanding matters.

24 One specific is that, to move from one stage of  
25 testing to another, even though we were assured that the

29

1 that is -- all those efforts -- none of that is  
2 consistent with that point of view, so I reject that  
3 point of view.

4 **Q.** If we could turn up POL00028406, please. This is  
5 a letter from David Miller to you on 8 April 1999  
6 dealing with issues that you've raised in respect of the  
7 project. But if we could turn over the page to page 2,  
8 the "Stability of the Solution", and looking at the  
9 first paragraph, he says:

10 "We cannot understand the assertion that the 'level  
11 of risk of new faults arising is *unknown*'. Clearly  
12 there is progressive evidence from each of the test  
13 cycles and acceptance reviews. We cannot of course be  
14 *certain* that no new faults will arise but that is the  
15 nature of the process. The CAPS/Benefit Payment  
16 System ... areas have performed consistently as testing  
17 has progressed, with the later faults arising from  
18 specific conditions and not from underlying design  
19 flaws. We believe the BA itself recognises that the BPS  
20 elements of the system are stable."

21 Was that your position? Would you have accepted  
22 that those aspects of the system were stable?

23 **A.** Yes, I think I would. I think it was just the wider  
24 picture that we were concerned about, and the scale of  
25 issues facing POCL and ICL Pathway in particular, from

31

1 PinICLs were being resolved during the previous stage of  
2 testing, that might have been the case but you get to  
3 the next stage, you worry whether the resolution of  
4 those PinICLs has actually undone something as you move  
5 to the next stage of testing.

6 So that's why we wanted to get to a point where we  
7 could see a cleaner run of testing, which we never got  
8 to, and therefore we concluded it was more realistic to  
9 pause and that's why we'd decided not to progress.

10 That decision was not taken by Val Curran, it was  
11 taken in discussion with myself with the Agency chief  
12 executive, with the Department's Permanent Secretary and  
13 also with the Secretary of State.

14 **Q.** It's been suggested that one of the reasons why the BA  
15 didn't undergo the live trial was because it knew that  
16 the DSS was halfway out the door and didn't fully intend  
17 to go through with the project. What would you say in  
18 response to that?

19 **A.** I would say I don't accept that, certainly not at the  
20 level I was working at, and certainly not with my  
21 intention to try and make this programme work.

22 The efforts that we'd gone to, to work with POCL to  
23 try and resolve the outstanding matters in terms of  
24 testing, the efforts we'd gone to with ICL Pathway to  
25 adjust our dates to try and make things happen, none of

30

1 the test results, so -- and we were therefore about what  
2 impact that might have on the quality of the system that  
3 was being -- as we entered into live trial, and what  
4 impact that might have on timetable subsequently to put  
5 things right.

6 **Q.** What was your relationship with Mr Miller like at this  
7 specific time, April 1999?

8 **A.** Still I would say quite professional. I think we both  
9 were able to express disappointment that we couldn't  
10 agree, but that's quite natural in a situation like  
11 this. I would still say it was professional and good  
12 natured.

13 **Q.** On 11 May 1999, you proposed that Child Benefit  
14 customers be removed from the Benefit Card Payment. If  
15 we could turn up DWP00000007, yes, that's the one, and  
16 if we could turn to page 6, please, and scroll down,  
17 please. This is a memo that you wrote to Bruce McNiven  
18 at the Post Office and Tony Oppenheim at ICL, and you  
19 say:

20 "Further to discussions last week regarding the  
21 removal of Child Benefit Customers from the [Benefit  
22 Payment Card], I undertook to provide you with some  
23 further details on the CAPS view of how this might be  
24 performed.

25 "In order to successfully remove all customers from

32



1 Benefit Card Payment, ensure continuity of benefit  
 2 payment and avoid adverse publicity full co-operation  
 3 would be required from ICL Pathway, POCL and DSS. In  
 4 order to be fully prepared, should a decision be taken  
 5 to remove customers from card payment, we would  
 6 recommend that early meetings are held with all three  
 7 parties to:  
 8 "understand the overall framework for the removal of  
 9 customers;  
 10 "develop and agree the detailed processes which need  
 11 to be undertaken;  
 12 "develop and agree a testing and implementation  
 13 plan, which would be used to remove customers from  
 14 card."  
 15 So at this stage what's happening? What discussions  
 16 are happening in relation to the Child Benefit customers  
 17 being removed?  
 18 **A.** I think -- I'm trying to recall where this sat with the  
 19 discussions between ministers and -- of both departments  
 20 and with the Treasury. But, clearly, if cards were not  
 21 going to continue, then we would need to work out what  
 22 we needed to do about existing customers on Child  
 23 Benefit. So, again, this was a preparatory piece of  
 24 work to understand what we would need to do.  
 25 **Q.** If we turn back to page 1 of that document, and this

33

1 this point, but they were pretty sore about the way  
 2 things were looking.  
 3 **Q.** If we could turn to page 3 of that document, and scroll  
 4 down. Sorry, this is the letter that you wrote to  
 5 Bruce McNiven, which states:  
 6 "As I indicated to you during our [phone]  
 7 conversation yesterday, the reports I have received  
 8 following the Data Centre Migration differ to the  
 9 information you have now provided in your letter about  
 10 the scale of the problems that have arisen."  
 11 What was the scale of the problems at that time?  
 12 **A.** A number of -- I can't remember the specific number, but  
 13 it was a significant number of Child Benefit customers  
 14 had been affected by the data centre migration. I think  
 15 it was affecting the likelihood that they would not have  
 16 continuity of payment through the Benefit Payment Card,  
 17 so we needed to take remedial action to put that right.  
 18 **Q.** Around this time, KPMG prepared a report, if we turn up  
 19 HMT00000008, thank you. If we look at page 5, and if we  
 20 scroll into and down, please, we can see that you  
 21 contributed to this report. Can you explain what that  
 22 involved?  
 23 **A.** Yes, I mean, the -- by this stage, the Department and  
 24 other government departments were heavily involved in  
 25 working out what to do next, not just in terms of the

35

1 records the Benefit Payment Card being cancelled, how  
 2 did you feel about that at the time?  
 3 **A.** It was mixed feelings, to be honest, because I was  
 4 relieved, the programme team were relieved, we'd got  
 5 a decision, and we could move on to, towards using what  
 6 we -- the work we'd already gone to prepare for ACT.  
 7 But disappointment that things had come to had a head  
 8 like this.  
 9 **Q.** If we could turn up POL00028730, this is a letter that  
 10 you wrote to -- sorry -- to John Bennett, and if we read  
 11 the first paragraph, we see:  
 12 "We reject your allegations that we are in breach of  
 13 our obligations to Pathway under the Related Agreements.  
 14 We do not agree that all of the CCNs listed in the  
 15 schedule to your letter are waiting for a response from  
 16 us."  
 17 What is the relationship like at this stage?  
 18 **A.** With ICL Pathway?  
 19 **Q.** Yes.  
 20 **A.** I think that it was quite difficult by now. I think  
 21 they were understandably feeling pretty sore about the  
 22 decision that had been taken to cancel the Benefit  
 23 Payment Card and pretty sore about the -- I can't  
 24 remember at what point we had reached in trying to get  
 25 a settlement of commercial matters with ICL Pathway at

34

1 Benefit Payment Card but what it would mean for  
 2 continuity of payment by order book in the short-term  
 3 and movement towards ACT. So my role, therefore, on  
 4 behalf of the Benefits Agency, was to co-ordinate input  
 5 to that, some of which was more data specific in terms  
 6 of flows of -- and projected flows of order book  
 7 payments, and so on. So anything technical about CAPS  
 8 and what we would need to do was input to that too but  
 9 this was more about supporting the Department and the --  
 10 and Government ministers on trying to find a way  
 11 forward, or to provide them with information that would  
 12 help with the options that were under consideration.  
 13 **Q.** Subsequently, you received various letters from  
 14 Mena Rego at the Post Office. If we could turn up  
 15 NFSP00000041, please, and if we could scroll down.  
 16 Sorry, if we could go to page 6 of that document,  
 17 and scroll down, please.  
 18 This is a letter that she wrote to you regarding  
 19 acceptance, and it says:  
 20 "Following our discussions on Acceptance on  
 21 Wednesday 23 June -- when I believed we were on the same  
 22 wavelength -- I was not a little surprised to hear from  
 23 my contract team that we had now received a draft  
 24 schedule 16b. This seeks (amongst other things) to  
 25 impose a full blown Acceptance process on POCL for the

36

1 OBCS service which effectively replicates and enhances  
2 the previous arrangements between POCL and ICL.  
3 "Given the stage we are at on acceptance with ICL,  
4 and bearing in mind your own Team's heavy involvement  
5 (and Leadership) on the definition and development of  
6 the solution as well as the early stages of the  
7 Acceptance process, I believed we had agreed that the  
8 way forward was to carry on informing and consulting you  
9 regarding the OBCS service whenever appropriate."

10 Can you explain what's going on here?

11 **A.** Yes, I think Mena and my memory of what we'd discussed  
12 clearly diverged. We were still looking for acceptance,  
13 understandable acceptance, for what was to happen with  
14 the Order Book Control Service and how we were going to  
15 be satisfied that was going to be working okay in the  
16 short term.

17 **Q.** What did you think about the Horizon project going  
18 forward and whether or not it would be viable for POCL?  
19 Was that something that you thought about at the time,  
20 after BA withdrew?

21 **A.** I think things that I'd discussed with Dave Miller and  
22 others were that, on the back of the view that we took  
23 about the state of readiness to move into live trial, my  
24 concern for them was whether they were going to continue  
25 to face ongoing issues of timetabling and also quality

37

1 **Q.** In that case, I will take you slowly to the point I'm  
2 about to make.

3 Can we go to page 18 within the Relativity  
4 pagination. Thank you. If we look at this document,  
5 which, you see at the top, it says "Eyes on The Future",  
6 the bottom strapline says "Feet On The Ground". Under  
7 "Fraud Savings", it says this:

8 "Positive authorisation of all payments  
9 "Counterfeit/lost/stolen cards  
10 "Cardholder verification  
11 "Pick Up Notices ...  
12 "Extended Verification Procedure ...  
13 "Signature and card detail checks.  
14 "Fraud Risk Management Service  
15 "Monitoring, trend analysis  
16 "Investigation support."

17 So we can see what's being discussed here, which is  
18 the need for particular aspects of the system in  
19 operation. Now, this appears to be in reference to the  
20 time period when we're looking at the involvement of BA,  
21 the Benefits Agency, yes?

22 **A.** It does look that way, because we're talking about,  
23 really, cards and replacing paper-based methods of  
24 paper.

25 **Q.** Exactly and that was the desire of the Benefits Agency,

39

1 of the software that they were going to be operating.

2 **MS KENNEDY:** Thank you.

3 Chair, I don't have any further questions for  
4 Mr Gaskell. Do you have any questions at this stage?

5 **SIR WYN WILLIAMS:** No, I don't, thank you.

6 **MS KENNEDY:** Sir, I'm not sure whether any of the core  
7 participants have questions.

8 Yes, Mr Stein does.

9 **SIR WYN WILLIAMS:** Right. Over to you, Mr Stein.

10 **Questioned by MR STEIN**

11 **MR STEIN:** Thank you, sir.

12 Mr Gaskell, my name is Sam Stein and I represent  
13 a large number of ex-subpostmasters, mistresses and  
14 managers.

15 I will take you, if I can, please, straight to  
16 a document, which is FUJ00075730. We should be seeing  
17 there, as you can see on this page, this is a document  
18 saying:

19 "Presentation/Demonstration to [Right Honourable]  
20 Frank Field MP, Minister for Welfare Reform [and then  
21 the date] 16th July 1998."

22 You should have been provided with, I think, some of  
23 these materials beforehand and hopefully you have had  
24 an opportunity to read them?

25 **A.** I only saw them first thing this morning.

38

1 which was to move to ACT, the card system; is that  
2 correct?

3 **A.** Well, it's to move to the card system, in the first  
4 instance, and ACT eventually.

5 **Q.** Yes. Now, my question in this aspect of things is that  
6 we can see that this relates to the Benefits Agency, we  
7 can see what's being said about fraud savings, we're  
8 aware, or the Inquiry is aware, that there was  
9 a considerable concern within the Benefits Agency about  
10 millions being lost through fraud, yes?

11 **A.** Absolutely.

12 **Q.** Right. So let's look at the other side of things. What  
13 information did you have at that time about the Post  
14 Office's prosecution service or Post Office prosecutions  
15 more generally?

16 **A.** I, personally? None.

17 **Q.** Were you even aware that the Post Office prosecuted its  
18 own cases?

19 **A.** Only as a general member of the public.

20 **Q.** Were you aware that the Post Office had its own  
21 investigation team?

22 **A.** No.

23 **Q.** Thinking back, can you help, then, with this: what  
24 discussions were you involved in or knew about between  
25 the Post Office, Pathway and Government? What

40

1 discussions were ongoing about the prosecutorial needs  
2 of the Post Office?

3 So this is the BA, the Benefits Agency; what was the  
4 Post Office saying about their issues with  
5 investigations and prosecutions?

6 **A.** I'm not aware there were any and, just from memory,  
7 thinking back to the CAPS and card programme board,  
8 which is where the overarching programme was reviewed by  
9 the Agency, that was never an issue that came up, that  
10 I can recall.

11 **Q.** Now, the same question, just departing slightly from  
12 prosecutions, which I've said so far. The Post Office  
13 also deals with its own civil cases in relation to  
14 monies that they decide that they should, at that time,  
15 seek to recover through the civil courts. Again, what  
16 discussions were there from the Post Office as to its  
17 needs regarding the use of material from the Horizon  
18 system for civil actions?

19 **A.** None that I'm aware of. And I can only -- just in order  
20 to try and be helpful, when the issues cropped up about  
21 incomplete or lost or duplicate transactions, issues  
22 like that were never mentioned.

23 **Q.** If we can cap this off, then, did you ask any questions  
24 about it? They weren't mentioned but did you say "Well,  
25 what's going on with your side of all of this?"

41

1 that helps orientate ourselves.

2 Can we go to the top of page 8, please. Now, at  
3 page 8, therefore, under this document, described as  
4 being "Restricted -- policy and commercial" at the top  
5 there, if we can highlight, please, the third -- no,  
6 sorry, before we do that, let's just read the first  
7 couple of lines. It starts with:

8 "the ability of the Post Office to manage changes to  
9 the network under each scenario."

10 So they're talking about the various possible ways  
11 forward. Then the next bit is "Keys issues will be",  
12 okay? Now, the first one is:

13 "how to maximise POCL's existing customer base as  
14 benefit payment switches to ACT ..."

15 Fine. Then next one:

16 "how to maintain relations with existing clients who  
17 are looking to automation to improve services ..."

18 I'm going to concentrate on the third one. Third  
19 bullet point -- and if you could highlight that,  
20 Frankie, I'd be very grateful. Thank you:

21 "how to ensure that the subpostmasters (private  
22 agents who run the majority of the post office network)  
23 perceive that post office business can provide a viable  
24 future and do not voluntarily exit the market (reducing  
25 the ability of the [Post Office] to manage network

43

1 **A.** Only insofar as what was the impact of the lost, missing  
2 and incomplete transactions, where the suggestions were  
3 being made that this could be down to user error by  
4 subpostmasters. That was where the focus was.

5 Never was it suggested or even mentioned, for  
6 instance, that there might be something inappropriate  
7 taking place. This was more about whether the system  
8 was performing or whether the staff who were operating  
9 the system in sub post offices were doing it in the  
10 right way.

11 **Q.** All right. So if summarise this, then, essentially, you  
12 don't recall there being any discussions from the Post  
13 Office about the needs of their own systems for  
14 investigations for civil actions or prosecutions?

15 **A.** No, at no stage.

16 **Q.** I'll take you to a separate document, please, which is  
17 POL00028530. Now, we will see this one at -- if we can  
18 just go down to, I think it's the second page, yes,  
19 there we go, right.

20 Does this come under the same heading of a document  
21 you looked at this morning or had this morning?

22 **A.** You'll have to show me more, I think.

23 **Q.** You can see what this is, "BA/POCL Automation Project,  
24 Interdepartmental Working Group Report To Ministers",  
25 okay? So the date of this is 13 November 1998, so if

42

1 closures and migrate business to other offices)."

2 Then next paragraph, please, paragraph 21, if we can  
3 move just slightly down to that, so it's centred in the  
4 page we're looking at -- thank you, and highlight  
5 paragraph 21 this time, please. Thank you.

6 Paragraph 21:

7 "Under all options the Post Office will be seeking  
8 to manage a reshaping of the network, against  
9 a background of commitment to a nationwide network of  
10 post offices. Their objective is to retain the current  
11 levels of access, especially in rural areas, but to  
12 reduce overprovision in some urban and suburban areas,  
13 replacing some physical offices with electronic access  
14 points. Current trends would in any case see  
15 a reduction in the rural network by some 200 offices  
16 each year, and a gradual shift to ACT-based methods of  
17 payment over time (by 2009/10 almost 50% of claimants  
18 are expected to have switched to ACT). Compared to the  
19 current network of 19,000 offices, POCL believe that  
20 their vision for the future could be served by a network  
21 consisting of around 11,000-13,000 full service offices  
22 supplemented by 5,000-10,000 electronic access points,  
23 many of which could continue to be sited in existing  
24 post offices. In practice however we recognise that any  
25 network of the future will be constrained by the same

44

1 combination of history and politics that has shaped  
2 today's network."

3 So we can see mentions here of the potential impact  
4 of Horizon system, we can see that there is reference to  
5 ACT matters, to which you're very familiar.

6 Now, can we start, therefore, with the third bullet  
7 point:

8 "how to ensure that the subpostmasters ... perceive  
9 that post office business can provide viable future ..."

10 Were you aware that the Post Office was seeking to  
11 ensure that subpostmasters and mistresses and managers  
12 could perceive that the Post Office business could  
13 provide a viable future?

14 **A.** I think we were -- all of us that were associated at  
15 a particular level in the programme were well aware that  
16 one of the reasons we were doing the Benefit Payment  
17 Card was about the future viability of the Post Office  
18 network, we knew that. I mean, that was just common  
19 knowledge. And even when we came to the decisions about  
20 cancelling the Benefit Payment Card, from the work I was  
21 doing with ministers and with the Treasury, was looking  
22 about how we could smooth the transition to ACT, to help  
23 the Post Office network.

24 So we knew there was an impact on the network, there  
25 would be an impact on subpostmasters, we knew that, so

45

1 restricted document, this appears to be saying to  
2 everyone that "What we're about to do with the Horizon  
3 system is move towards the cutting, by a huge number, of  
4 Post Office branches and let's make sure that the  
5 subpostmasters and mistresses don't realise that that's  
6 about to happen when we're going to implement Horizon".  
7 That's what it appears to say, doesn't it? Otherwise  
8 the word "perceive":

9 "how to ensure that the subpostmasters ... perceive  
10 that post office business can provide a viable future  
11 and do not voluntarily exit the market ..."

12 **A.** You're asking me to offer a personal opinion on this  
13 document that I saw this morning, and reading into that  
14 literally, it does -- it does look that way.

15 **Q.** Yeah.

16 **A.** But from -- again, I think trying to keep this in  
17 perspective about what the programme was trying to  
18 achieve overall, there were two conflicting -- not two  
19 conflicting; there were two sets of requirements here.  
20 There was the Department of Social Security's  
21 requirements and needs, in terms of payment  
22 modernisation, and also the needs of the Post Office  
23 network, and I think most people recognised that there  
24 was always going to be a tension between those two  
25 things. And I think whoever prepared this document,

47

1 this was about -- by the way, I never, I was not  
2 involved in producing this document and I didn't receive  
3 it at the time but they were the sort of things that  
4 were on our minds. We were aware about the impact on  
5 the Post Office network about decisions that were being  
6 taken.

7 **Q.** As it says here, that "subpostmasters (private agents  
8 who run the majority of the post office network)", you  
9 realise, of course, that subpostmasters are running  
10 a small business that they've invested their own time,  
11 energy and funds into, yes?

12 **A.** Yes.

13 **Q.** You're aware that these are individuals that, no doubt  
14 in order to have purchased the physical premises, will  
15 have taken out loans and mortgages and the like, yes?

16 **A.** Yes.

17 **Q.** You're aware that these are small businesses that depend  
18 upon the Post Office income in part and also, of course,  
19 on any footfall coming through their post offices as to  
20 any other aspects of things that they sell; you're aware  
21 of all of that?

22 **A.** I know of talking to them. I also consulted(?)  
23 subpostmasters about matters, yes.

24 **Q.** Because this appears to be saying to those receiving  
25 this "Private and Confidential", commercially marked,

46

1 I think to some extent, was reflecting the reality of  
2 the coming together of those two requirements.

3 **Q.** Because this seems to be setting out that to achieve  
4 a reduction from 19,000 post offices to something like  
5 11 to 13,000 offices -- I mean, if we look at that at  
6 a rate of some 200 a year, then that's going to take  
7 35 years. That can't be right, so this is looking at  
8 a reduction to get it within these sort of timescales,  
9 being a very fast reduction of -- I can't work it out,  
10 but it's well over a third of the post offices that  
11 exist.

12 What were you aware of, in terms of making sure that  
13 subpostmasters, you know, knew about this intention?

14 **A.** It was not my role to make sure that subpostmasters --

15 **Q.** That wasn't my question. What were you aware of?

16 **A.** I wasn't aware of what steps the Post Office were taking  
17 in discussion with subpostmasters.

18 **Q.** You see, this appears to show that, by the  
19 subpostmasters committing themselves to work with the  
20 Post Office on the rollout of Horizon, in a timely  
21 fashion, that these were essentially turkeys working  
22 their way towards their own Christmas. What do you say  
23 about that?

24 **A.** I think, again, you're asking me to offer a personal  
25 view in hindsight, and all I can say is at the time

48

1 these were -- the impact that was going to happen to the  
2 Post Office network was entirely a matter for the Post  
3 Office network and for their respective ministers, and  
4 not the Benefits Agency.

5 We were aware of it and, therefore, there were  
6 factors that we took into account in trying to manage  
7 the migration to ACT but that was it.

8 **Q.** Mr Gaskell, this is a briefing to ministers, so this  
9 appears to be the Post Office setting out its intention  
10 and setting out what it wants to do, "Let's keep it away  
11 from subpostmasters"?

12 **A.** I don't know what was in the minds of the people who  
13 were preparing that submission to ministers.

14 **MR STEIN:** Excuse me one moment.

15 **(Pause)**

16 Thank you, Mr Gaskell.

17 **SIR WYN WILLIAMS:** Are there any other questions?

18 **MS KENNEDY:** Sir, I'm looking around, and I can't see that  
19 anyone else is about to stand up.

20 Do you have any questions?

21 **SIR WYN WILLIAMS:** Fine.

22 Thank you, Mr Gaskell, for, firstly, making your  
23 witness statement and, secondly, coming to answer  
24 Ms Kennedy's and Mr Stein's questions. I'm very  
25 grateful to you.

49

1 you know, I ask questions on behalf of the Inquiry.

2 Do you have in front of you a witness statement?

3 **A.** I do.

4 **Q.** Is that dated 16 September of this year?

5 **A.** Yes, it is.

6 **Q.** Could I ask you to turn to the final page or page 12.

7 Is that your signature on that page?

8 **A.** Yes, it is.

9 **Q.** Is that statement true to the best of your knowledge and  
10 belief?

11 **A.** It is, but I have to make two comments on the statement.

12 Firstly, there's a small factual error in paragraph 10.

13 **Q.** Shall we bring it up, it's WITN04000100. Thank you.

14 Which paragraph would you like to begin with?

15 **A.** Paragraph 10.

16 **Q.** Thank you.

17 **A.** Roughly halfway through that paragraph, you will see  
18 I describe the composition of the panel, including Bill  
19 Robins and Alec Wylie, and then I say that,  
20 respectively, they were the former head of the Northern  
21 Ireland Social Security Agency and the former Director  
22 General of Communications and Information Services at  
23 the MoD. I'm afraid I transposed their affiliations.

24 So Bill Robins, I think, was the former Director  
25 General of Communications and Information Services at

51

1 **A.** Thank you.

2 **MS KENNEDY:** Chair, could I propose that we take a 20-minute  
3 break now before the next witness --

4 **SIR WYN WILLIAMS:** Certainly, yes.

5 **MS KENNEDY:** -- coming back at, shall we say 11.35?

6 **SIR WYN WILLIAMS:** That's fine by me, thank you very much.

7 **MS KENNEDY:** Thank you.

8 **(11.12 am)**

9 **(A short break)**

10 **(11.37 am)**

11 **MR BLAKE:** Sir, can you see and hear us?

12 **SIR WYN WILLIAMS:** Yes, I can.

13 **MR BLAKE:** The next witness is Sir Adrian Montague. I  
14 should say, we may well be finished before lunch. If  
15 we're not, we may go through lunch with your permission,  
16 sir.

17 **SIR WYN WILLIAMS:** I am more than happy to complete  
18 Sir Adrian's evidence, provided that can be done  
19 reasonably, and then we break for the day. All right?

20 **MR BLAKE:** Thank you very much.

21 **SIR ADRIAN MONTAGUE (sworn)**

22 **Questioned by MR BLAKE**

23 **MR BLAKE:** Can you give your full name, please.

24 **A.** Adrian Alastair Montague.

25 **Q.** Sir Adrian, thank you very much for coming today. As

50

1 the MoD and Alec Wylie was the former head of the  
2 Northern Ireland Social Security Agency. I apologise  
3 for the mistake.

4 **Q.** No apology required. Thank you very much. There is one  
5 other change that you have. Do you want to deal with  
6 that now or do you want to deal with that at  
7 an appropriate time?

8 **A.** It concerns paragraph 11 but, as we discussed before,  
9 before starting, I think it makes more sense -- more  
10 sense in the context of the flow of my evidence -- to  
11 take it when we come to paragraph 11.

12 **Q.** Thank you very much. That witness statement and the  
13 exhibits will go into evidence and the matters that I'll  
14 deal with today are supplementary to that. But I'm  
15 going to start with your background. You trained as  
16 a lawyer and became a partner at Linklaters; is that  
17 right?

18 **A.** I did. I did.

19 **Q.** Your expertise was advising on big projects like the  
20 Channel Tunnel?

21 **A.** Yes.

22 **Q.** You then moved to Kleinwort Benson as head of project  
23 finance and later global head of project finance; is  
24 that correct?

25 **A.** I did.

52

1 Q. Then you joined the Private Finance Initiative Taskforce  
2 in the Treasury in 1997 until 2000?

3 A. That's correct.

4 Q. After that you have returned to the private sector, you  
5 have been chairman of Friends Provident and then  
6 chairman of Aviva; is that correct?

7 A. Among other jobs, yes.

8 Q. I'm going to start today with some very broad questions  
9 and they relate to you as somebody with significant  
10 commercial experience. Can I ask you: what was your  
11 view of how the Post Office was run during your  
12 involvement in this matter?

13 A. I'll start with three general comments.

14 Q. Absolutely.

15 A. Firstly, like many other witnesses, I'm very aware that  
16 the events we're discussing took place 25 years ago.  
17 Before I received the papers from the Inquiry's legal  
18 team, frankly I had very little residual knowledge of  
19 the events of 1998. Those papers have prompted a lot of  
20 recollections and I'm using those recollections as the  
21 basis of my evidence today, but I'm also conscious that  
22 there are still a lot of gaps in my memory.

23 Secondly, in circumstances like this, there's a very  
24 strong temptation to comment in hindsight, partly  
25 because of the terrible distress suffered by the

53

1 performance through the documents that we had at the  
2 time and, I mean, they appeared to me to be reasonably  
3 well organised, struggling, I think, with this  
4 procurement. I think both the Post Office and the  
5 Benefits Agency in different ways struggled with the  
6 procurement.

7 I think it was clear that, even if they had been in  
8 accord at the outset, by the time I became involved, the  
9 Benefits Agency and the Post Office were in different  
10 places, and that made life inconvenient for everyone.

11 Q. When you say they struggled, was that a matter of  
12 expertise or an issue to do with technical knowledge or  
13 something else?

14 A. I think ... I think it was partly their grip over the  
15 procurement and the way in which they were supposed to  
16 be overseeing the performance of ICL. I think they  
17 had -- they had failed to develop a comprehensive and  
18 effective approach towards managing the project. But  
19 beyond that, it was quite difficult for me to comment on  
20 the rest of the Post Office.

21 Q. What were your views of the level of government  
22 involvement in the Post Office at that time?

23 A. It was not apparent to me. I mean, what we saw were  
24 a limited number of people from the Post Office and from  
25 Post Office Counters. On the different working groups

55

1 subpostmasters and subpostmistresses, I have dipped into  
2 the testimonies from the first phase of the Inquiry and,  
3 to be frank, I find them very distressing. So, speaking  
4 to counsel for subpostmasters and subpostmistresses,  
5 they have my sympathy.

6 That's the reason why you have to struggle against  
7 hindsight, and there is also one comment that we'll come  
8 to where I think I was speaking in hindsight. That  
9 apart, I have tried to speak from my memory of the facts  
10 as they stood at the time.

11 Then, thirdly, in preparing for this evidence today,  
12 I have read the evidence of Mr Copping, who you -- who  
13 the Inquiry interviewed earlier in Phase 2, and I found  
14 some of his evidence unexpected. It's also a little  
15 awkward because, in some of my recollections, I do  
16 differ from Mr Copping and, therefore, I will try put  
17 especially the role of the panel in context as we go  
18 through this morning.

19 Q. Thank you very much.

20 Trying as best you can, without the benefit of  
21 hindsight, what was your opinion at the time of how the  
22 Post Office was run?

23 A. Well, I had, I think, limited engagement with the Post  
24 Office, because the panel heard from the Post Office on  
25 a number of occasions, I obviously saw the Post Office's

54

1 there were obviously representatives from the DTI, the  
2 Post Office's supervisory Department. I had no  
3 ministerial contact with anyone except, I think,  
4 briefly, Stephen Byers.

5 Q. Was your view of the Post Office one that was  
6 independent of government or not?

7 A. I saw -- I saw no evidence that the Post Office was  
8 being constrained by government in its handling of the  
9 procurement.

10 Q. How about ICL, what was your level of involvement with  
11 ICL and your view as to how that was run as a company?

12 A. Well, again, I spent a lot of time with ICL over the  
13 period that the panel was involved. If I can just take  
14 a step back and think about the chronology here. For  
15 the period from sort of March until the summer break,  
16 I was quite intensively involved --

17 Q. This is 1998?

18 A. It's 1998. I was intensively involved through the panel  
19 proceedings and preparation and, as it were, mopping up  
20 afterwards. In the autumn between September and just  
21 before Christmas, there was intensive engagement between  
22 the public sector and the Post Office, and the Benefits  
23 Agency and ICL, and I came to know ICL, I think,  
24 probably better than I had during the period of the  
25 panel's engagement. Then after Christmas, the baton

56

1 really passed to Steve Robson, who was the man in charge  
2 of the final negotiations with ICL.

3 Here it's difficult to avoid hindsight. I mean, the  
4 impression I had at the time was of an organisation,  
5 frankly, struggling, I think, to see its way through  
6 technical solutions, commercially an adept organisation,  
7 presentations they made to Government were quite slick.  
8 But, overall, you know, they were competent people but  
9 I think they were being let down by, again, their  
10 organisation on the project.

11 **Q.** Are you talking about a managerial level, below the  
12 managerial level, any particular --

13 **A.** It's really only the managerial level I had contact  
14 with, and board members of ICL.

15 **Q.** I'm going to begin with procurement, something that you  
16 weren't involved in. The tendering process took place  
17 in April and May 1996 under the Conservative Government.  
18 Am I right to say you had no involvement at that time?

19 **A.** You are correct.

20 **Q.** Did you become aware at some stage that there had been  
21 three shortlisted suppliers, Cardlink, IBM and Pathway?

22 **A.** No, not really. I've obviously become aware of it since  
23 in looking at some of the testimony.

24 **Q.** When you say "since", is that because of the Inquiry  
25 rather than knowledge at the time?

57

1 I believe I'm right that Alec Wylie had had a previous  
2 contact with it, I've seen him referred to in the papers  
3 somewhere, I think as part of the programme delivery  
4 board, or some such. And it's evidently an extremely  
5 complicated procurement.

6 I think it had been badly negotiated, if I'm honest.  
7 We had seen, in the taskforce, a number of IT  
8 procurements. They are among the most difficult of the  
9 PFI projects, because they require a very crisp and  
10 complete definition of the sponsor's requirements. PFI,  
11 after all, is supposed to concentrate on outputs and  
12 outcomes rather than anything very specific in terms of  
13 technical specification. But the contractor in this  
14 project has to understand precisely what the software  
15 is, the hardware and the software is that it's trying to  
16 connect to, so ICL would have needed a very precise  
17 understanding both of the Benefits Agency's systems and  
18 of POCL's systems.

19 And because, you know, the balance of commercial  
20 advantage switches from the procurer to the contractor,  
21 once the contract is signed, it behoves the procuring  
22 authorities to be absolutely specific and categorical in  
23 what they're seeking from the contractor, and we know  
24 that there were big gaps in some of the contractual  
25 documentation. So acceptance testing, model testing,

59

1 **A.** Yes. I mean, what the panel -- the panel took the view  
2 that we were there to try to help the parties in  
3 expressing a view on technical viability, then trying to  
4 sketch out a way forward, and I think we'd consciously  
5 steered away both from any pre-contractual negotiations,  
6 which frankly didn't feature at all, and also from  
7 trying to attribute blame. This was a panel focused on  
8 trying to find constructive solutions to the  
9 difficulties that the parties found themselves in.

10 **Q.** Were you aware to any extent that, as a technical  
11 solution, Pathway was the least preferred bidder at that  
12 stage?

13 **A.** No.

14 **Q.** Were you aware -- and for the record, they may have been  
15 documents that you've seen brought on screen for other  
16 witnesses, just for the record, it's POL00031237 and  
17 POL00028451 -- that the risks that were identified at  
18 that procurement stage relating to Pathway were that it  
19 could prove unreliable and had a fragile software  
20 system?

21 **A.** We weren't. Perhaps I need to explain how the panel  
22 functioned, because I think that would be helpful. So  
23 the panel was created in March and April 1998.  
24 Bill Robins and I, I think, were strangers to Horizon at  
25 that stage. We'd had no previous contact with it.

58

1 none of these things were specified in detail, and so,  
2 I mean, almost the two procuring authorities went into  
3 this contract with their hands tied behind their backs.  
4 There were big gaps which made it very difficult to  
5 control ICL and to push the contract to an easy  
6 completion.

7 I'm not sure it would ever have an easy completion,  
8 but it was a very difficult commercial situation.

9 **Q.** You say "badly negotiated"; who by?

10 **A.** Well, by the procuring authorities. You know, they  
11 initiated the procurement, it was their requirements  
12 that the contractor was responding to. When you go into  
13 a procurement like this, as I say, your requirements  
14 need to be very, very specific, because that way the  
15 contractor knows what he's going to have to deliver, and  
16 you've got a decent chance of holding him to account.  
17 If a lot is left undefined, it's much, much more  
18 difficult.

19 **Q.** One aspect of the procurement exercise that is highly  
20 relevant to PFI is that Pathway was close to the risk  
21 transfer sort and would secure PFI clearance but the  
22 other bidders wouldn't.

23 Can you explain for us why this risk transfer is  
24 relevant and important in PFI?

25 **A.** I mean, PFI was, at that stage, still a novel way of

60

1 procuring goods and services for the public sector. Its  
 2 philosophy was that the public sector needed to define  
 3 its requirements specifically, then the risk of meeting  
 4 those requirements was transferred to the contractor.  
 5 As a result of that risk transfer, the contractor would  
 6 usually have a great deal of authority to define his own  
 7 methods of working, against a specification dictated  
 8 from the public sector side, and payment would only  
 9 usually start once the goods or services had been  
 10 successfully delivered.

11 So that -- I mean, at one stage in his evidence  
 12 Mr Copping contrasts PFI with a build and supply  
 13 arrangement, in which you would expect the procuring  
 14 authorities to have a much greater interaction with the  
 15 contractor, more control over the detailed stages of the  
 16 procurement. But, in this case, in the PFI case, much  
 17 of that will be left to the contractor, which simply  
 18 underlines the importance of a precise definition of the  
 19 procuring authority's requirements at the outset. And  
 20 from the contractor's perspective, his incentive is to  
 21 get to the end of the construction period as quickly as  
 22 possible, because that's the point at which he starts to  
 23 receive payment.

24 So there is a great difference in risk profile  
 25 between a PFI procurement and a more traditional build

61

1 **A.** I think perhaps you ought to ask Steve Robson that  
 2 question, because he was the man who -- he or Harry  
 3 Bush, perhaps Harry Bush, asked me to attend this  
 4 meeting. I think it was because the taskforce, my  
 5 taskforce, had a mandate primarily to focus on new  
 6 projects, projects pre-financial close, but also they  
 7 were asked to interest themselves in projects in  
 8 difficulty, and this was clearly a project in  
 9 difficulty. And I think it was probably Harry Bush who  
 10 asked me to attend.  
 11 **Q.** Who was Harry Bush?  
 12 **A.** He's an official in the Treasury who worked to Steve  
 13 Robson and was responsible, I think, for this project in  
 14 the first instance.  
 15 **Q.** Thank you very much. Can we scroll down to the section  
 16 under "The Review Programme", please. This describes  
 17 two separate stages that the review group would pursue.  
 18 The first is a "Project Assessment", and it says there:  
 19 "The first stage would be to determine the viability  
 20 and potential costs of continuing with the Horizon  
 21 project. The assessment would need to determine whether  
 22 Horizon could be delivered, when it could be delivered,  
 23 what the total costs of delivery would be and the level  
 24 of risk associated with these assessments. The Benefits  
 25 Agency, POCL and ICL would need to be involved in this

63

1 and supply arrangement.

2 **Q.** Looking at this particular exercise -- we'll look at PFI  
 3 in slightly more detail shortly -- but is there a risk  
 4 that the party that takes on the highest level of risk  
 5 will be the one that's selected rather than perhaps the  
 6 best party for the job?  
 7 **A.** It should not work that way, because the procuring  
 8 authority's appraisal of the competing bids should focus  
 9 on the level of risk transfer, and you'd expect the  
 10 procuring authorities or their advisers to comment  
 11 adversely if one of the contractors was too, if you  
 12 like, too gung-ho regarding this transfer. I don't know  
 13 whether it was the case in this situation.  
 14 **Q.** Did you have any views at the time about whether Pathway  
 15 might have been chosen because it was --  
 16 **A.** I had no views.  
 17 **Q.** No.  
 18 I'm going to move on to the Horizon Project Review  
 19 Group, and can we look at BEIS0000104, please. This was  
 20 the first meeting of the Horizon Project Review Group.  
 21 Can you tell us, looking at those who were present, we  
 22 see names from HMT, DTI, DSS, were those the three  
 23 Government Departments that formed that group?  
 24 **A.** I believe so, yes.  
 25 **Q.** How is it that you were selected for that group?

62

1 stage."

2 The second stage: "Contingency planning for  
 3 cancellation".

4 Can we go over the page, please, and look at  
 5 paragraphs 6 and 7. I'm going to read those for the  
 6 purposes of the record. At paragraph 6, it says:

7 "One approach to this work would have been to  
 8 commission a firm of external consultants to perform the  
 9 complete review. But because a decision was needed  
 10 quickly it seemed probable that PA, who had produced the  
 11 last report on Horizon, would be the only consultants  
 12 able to undertake the work. However, there was  
 13 a significant risk that because of the subsequent work  
 14 that they had done for other parties involved in the  
 15 Horizon project, PA would not be in a position to make  
 16 the judgement required.

17 "After discussion it was agreed that the best  
 18 solution would be to appoint an assessment board, under  
 19 an independent chair, to conduct the project review.  
 20 The board would interview all the interested parties,  
 21 commission any further work it thought necessary, and  
 22 then report back (with recommendations). If necessary  
 23 the panel could use external consultants to do more  
 24 detailed research under their direction. It was likely  
 25 that PA might be in a position to do this sort of work

64



1 without compromising their position."

2 So, starting with paragraph 6, it seems as though  
3 this task needed to be done quickly. Is it your view  
4 that there was limited time in which to undertake this  
5 project? Was it sufficient time?

6 **A.** Erm ... I think the time requirement dictated the  
7 panel's approach to the mandate it was given, but  
8 within -- within that constraint and with the support of  
9 PA, I hope we did a satisfactory job.

10 **Q.** Did you view it as a quick snapshot, a deep dive or  
11 something else?

12 **A.** No. I think it's ... well, we were given the mandate to  
13 consider the technical viability of the project. As  
14 I think I said earlier on, two of us on the panel were  
15 strangers to Horizon. Doing full justice to that, with  
16 the members of the panel directly engaged in inquiry,  
17 would have taken a very great deal of time. I don't  
18 think any of the members of the panel were free enough  
19 from other obligations to devote that much time to the  
20 inquiry.

21 So what the panel decided was that it needed to use  
22 PA, really, as its devil, to go and make enquiries on  
23 the panel's behalf, and I think it's worth just  
24 recalling why it was that PA were the obvious people to  
25 do this work.

65

1 **Q.** Perhaps we could go over the page to paragraph 16,  
2 page 3. It says there:

3 "DSS ministers had envisaged the project review  
4 being turned around in a period of two to three weeks.  
5 The group agreed that this timetable seemed  
6 unrealistic -- finding and appointing an external  
7 assessors might take two or three weeks."

8 It says over the page:

9 "The timetable would become clearer once the review  
10 board had been appointed."

11 From that, it sounds as though there was significant  
12 time pressure to complete the job?

13 **A.** Although that's true, I don't want you to get out of  
14 proportion this question of pressure, because, you know,  
15 with great respect, ministers often have ideal notions  
16 of how long tasks are going to take, and part of the job  
17 of the panel was to say, you know, "We need the time we  
18 need", and therefore it was two or three months,  
19 I think, rather than two or three weeks.

20 **Q.** At that stage, you considered that PA Consulting was the  
21 best for that role?

22 **A.** As that note envisages, certainly the best, probably the  
23 only.

24 **Q.** Can we look at your report, that is at POL00028094,  
25 please. So that's the first page. It was produced in

67

1 In his testimony, Mr Copping describes their  
2 qualifications for doing the previous Horizon review,  
3 which concluded at the end of 1997. I don't think it's  
4 necessary, unless you wish to, to bring up the evidence.  
5 It's on pages 108 to 110 of Mr Copping's testimony.

6 But when you look at his evidence, it's clear that  
7 in that first assignment, in Mr Copping they had  
8 a vastly experienced team leader. He said that he'd  
9 conducted himself over 30 interviews with the -- I think  
10 the ICL staff, perhaps others as well, and there were --  
11 although, for all his experience and expertise in  
12 telecommunications and IT, nonetheless there were areas  
13 where he needed a team of specialists.

14 So, from the panel's perspective, PA had three  
15 powerful recommendations in their favour, you know.  
16 They had the expertise, they had the knowledge in depth  
17 of the Horizon procurement, and they had resources they  
18 could deploy to cover the ground effectively.

19 Now, that's in the context of their review that  
20 concluded at the end of 1997, but you can see that from  
21 the panel's perspective, the expertise, the resources  
22 and the knowledge that PA had, were huge advantages. In  
23 fact, I think only through PA could the panel have  
24 concluded in the way that they did. PA was the  
25 essential tool to allow the panel to do its job.

66

1 July 1998, and you've mentioned those two others who  
2 assisted you. Are you aware of any IT experience of the  
3 other panel members or indeed yourself?

4 **A.** Well, starting with myself, I have no training in IT or  
5 in engineering. I've never managed an IT project.  
6 I mean, I have acquired some experience over the years.  
7 I think probably exposure to IT projects rather than  
8 experience would be a better way of describing it.  
9 Because in the various boards I sat on and as  
10 an adviser, we've had to oversee IT projects, for better  
11 or for worse, and often for worse. But I have had no  
12 direct -- I have no direct qualifications or expertise.

13 Now, Mr Robins and Mr Wylie were appointed to the  
14 panel by the Treasury, and all I can say is I developed  
15 a high regard for their technical capabilities. I think  
16 it's true that Mr Wylie had had a previous connection  
17 with the Horizon project, Mr Robins had had none, but  
18 their day jobs, I think, involved significant  
19 responsibility for the functioning of an IT system and,  
20 therefore, I think they were in a good position to  
21 complement any expertise that I was able to bring, which  
22 lay more in the PFI area than it did in IT.

23 **Q.** You have suggested that all three of you were also busy  
24 doing other things at the time?

25 **A.** Indeed.

68

1 Q. So although they had experience, were they getting into  
2 the weeds or was that somebody else?  
3 A. No, I don't think it was our function to get into the  
4 weeds. I mean, because of the constraints of time, the  
5 panel effectively functioned as a review panel, so we  
6 looked to the parties to make submissions to us  
7 regarding issues that they wanted to examine -- and  
8 perhaps we can come on to this in a minute -- and then  
9 PA were mandated by the panel to make the investigations  
10 and report back to the panel on their findings.  
11 Q. Can we look at the "Executive Summary", that's page 3.  
12 I'll start with the third bullet point. It says:  
13 "In light concerns over progress, this Panel,  
14 chaired by the head of the Treasury Task Force on  
15 Private Finance, was set up to make an independent  
16 assessment of whether the programme was technically  
17 viable, if so how quickly it could be completed and at  
18 what cost."  
19 Pausing there, technically viable is a term that  
20 we've focused on over the past few days; what did you  
21 understand "technically viable" to mean?  
22 A. Capable in practice of delivering the contracted  
23 outputs, but I think the emphasis is on "capable", so we  
24 were making a judgement on the ability of the project  
25 over time to be developed in a way that would answer the

69

1 A. Well, again, let me go back and explain how the panel  
2 and this report were put together.  
3 As I said, the -- I think perhaps it might be  
4 instructive to go to -- let me see -- I think  
5 section 2.4 of annex A to the report. 2.3 and 2.4 is --  
6 Q. Do you have the report in front of you?  
7 A. I do.  
8 Q. If you were able to give us a page number, that would be  
9 very helpful.  
10 A. This is 28.04, I think it must be page 30. If I may,  
11 I'll perhaps read it out.  
12 Q. Absolutely.  
13 A. "The first full meeting of the Panel will be attended by  
14 all the Parties and the Consultants. The Parties will  
15 not be legally represented (either by external or  
16 employed lawyers) at this meeting or at any subsequent  
17 meetings. At the first meeting the Panel will invite  
18 the Parties to make short presentations to the Panel  
19 about the outstanding issues and how those issues can be  
20 resolved. The Panel will, in its absolute discretion,  
21 determine the order in which the presentations are to be  
22 given, the number of presentations and the time limits  
23 for the presentations.  
24 "Following the first meeting the Panel will  
25 establish a list of issues to be investigated. It will

71

1 specification.  
2 Q. Is it similar to feasible, perhaps, or is that something  
3 different?  
4 A. I'm not sure that I can very precisely distinguish one  
5 from the other.  
6 Q. Yes. Let's look at the "Findings". If we could scroll  
7 down slightly, I'm going to look at the second two  
8 bullet points. So it says there:  
9 "Our view is that the programme is technically  
10 viable. There must be some risk around scalability and  
11 robustness because the system has had to be tested at  
12 the level of component parts, but we are satisfied these  
13 risks are being well managed by Pathway.  
14 "There is good evidence of future proofing at all  
15 levels. The basic infrastructure is very robust for the  
16 future and, in the main, industry standard products have  
17 been used. The system should allow POCL to compete for  
18 new business in a variety of markets, including banking  
19 and financial services. New applications based on  
20 smartcard technology should be relatively  
21 straightforward and economic. If online applications  
22 are required, they may take longer and require more  
23 investment."  
24 What did you mean there by "The basic infrastructure  
25 is very robust" or "robust for the future"?

70

1 invite further submissions from the Parties and will  
2 instruct the Consultants to investigate the matters in  
3 dispute. The Consultants will ask the Parties to  
4 provide any information the Consultants think could be  
5 useful to the investigation."  
6 Then:  
7 "The Parties shall at all times give such assistance  
8 as may be reasonably be requested by the Consultants to  
9 enable the investigation to be completed."  
10 So there you have, I think, in a nutshell, how the  
11 panel intended to work. So, we asked the parties to  
12 make presentations to us regarding the issues, we were  
13 going to ask PA to go and investigate those issues.  
14 Now, I think we will perhaps need to go into this  
15 next point in some detail. PA gave us a report, and  
16 that report formed the basis of the panel's own report.  
17 So many of the judgements in this report were adopted by  
18 the panel, but originated in PA's own investigations.  
19 Q. Can I just pause you there for one moment?  
20 A. Yes.  
21 Q. I think Peter Copping's evidence was that there was no  
22 separate report and that this report was effectively  
23 taking on board the points they made. Am I right in  
24 saying that there was a different -- there was, in fact,  
25 a separate report from PA?

72

1 A. Well, I think this is obviously an important matter.  
 2 Now, I think in his witness statement Peter Copping  
 3 acknowledges that it was likely he submitted to the  
 4 taskforce some working papers, but he couldn't recall  
 5 what they were. I don't think he was ever asked whether  
 6 he had made a report as such and I think that's  
 7 understandable, because no document has survived, and  
 8 the panel's report has come to take a very high profile  
 9 in these proceedings.

10 Now, on this point, I do want to be clear that there  
 11 was a document from PA, whether it was working papers or  
 12 a report -- perhaps there's a slight nuance in this  
 13 case -- but there was a document from PA which laid out  
 14 in terms the bulk of what appeared in the panel's own  
 15 report.

16 The panel obviously met to discuss the PA report,  
 17 and when the panel report came to be prepared, it  
 18 incorporated the vast bulk of PA's technical advice.

19 Now, I can be quite precise on that because  
 20 I produced the first draft of the panel report, and  
 21 I recall taking the document we had received from PA and  
 22 making minor editorial changes to it. I mean, there  
 23 were definitions that needed to be changed, nomenclature  
 24 of the parties needed to be harmonised and I made some  
 25 changes to the order to bring out the sense, the

73

1 and so these detailed points would have required a very  
 2 precise understanding of the panel -- of the project.  
 3 You know, it's not something -- these are not judgements  
 4 you can make without very close interaction with the  
 5 different contracting parties in a way that the panel  
 6 could not itself have achieved because of the time  
 7 constraints.

8 So that these are judgements that came from PA, we  
 9 discussed them with PA, we saw no reason to depart from  
 10 those judgements and because there was a concern to have  
 11 a panel report rather than another report from PA, as  
 12 you've already highlighted, we adopted those conclusions  
 13 for the purposes of our panel report.

14 Now -- so if you look at most of the text of the  
 15 report, from memory now, I think from paragraphs 14 to  
 16 99, these were drawn from PA's findings. As I said,  
 17 I prepared the front few pages, the introduction, and  
 18 the summary of findings, and annex A, which deals with  
 19 the way forward. I had also -- I did prepare that,  
 20 again including some findings from PA. But the text of  
 21 the report broadly comes from PA.

22 Q. So if we go over the page and look at, for example,  
 23 paragraph 25, that says:

24 "The main architectural issues are scalability and  
 25 robustness."

75

1 powerfulness of PA's conclusions.

2 But the backbone of this report was PA's own advice  
 3 to the panel.

4 Q. If we go back to page 3, the findings there, that it's  
 5 technically viable, is that your language or is that  
 6 PA's language?

7 A. Well, I think that is probably my language, because  
 8 I think I wrote the conclusions, but it was on the basis  
 9 of the later paragraphs in the panel's report which were  
 10 adopted from PA's own findings given to us.

11 Q. The finding that the programme is "technically viable",  
 12 and then in the next bullet point that "the basic  
 13 infrastructure is very robust for the future", is there  
 14 an intentionally different form of words used in those  
 15 two bullet points?

16 A. I think if you go further into the report -- I mean,  
 17 this is essentially a summary of the findings of the  
 18 report. If you go further into the report, you'll see  
 19 on pages 11 and 12 -- you may want to go there, but it's  
 20 helpful to look at it now.

21 Q. Yes, perhaps paragraph 22 might be the starting point.

22 A. Very good. It's -- to go back to the provenance of this  
 23 report, as I said, the members of the panel were  
 24 slightly distant from the detailed investigations,  
 25 because it was PA that carried out those investigations,

74

1 Or the paragraph below, the final sentence:

2 "We therefore assess the risk of the entire solution  
 3 failing to operate as expected to be as low as could be  
 4 achieved in the circumstances."

5 And the following paragraph, which says,  
 6 for example, that:

7 "... there is a concern that the system is  
 8 (necessarily) heavily dependent on the third party  
 9 middleware product 'Riposte'."

10 Are those kinds of findings ones that were made by  
 11 PA rather than yourself?

12 A. Yes.

13 Q. Would you have scrutinised PA's report in that respect?

14 A. Yes, obviously. So we had this report from PA, there  
 15 would have been a dialogue between me, in the first  
 16 instance, and then the panel around the observations and  
 17 the conclusions, and then, as I said, I would have  
 18 prepared -- I did prepare -- the first draft of the  
 19 panel report, and that would have been circulated to the  
 20 other members of the panel for their comments, and then  
 21 sent to the sponsors, the inter-ministerial committee.

22 Q. Those kinds of issues that are highlighted on this page  
 23 that we see now, were they a cause for concern at all at  
 24 the time?

25 A. Erm ... no, I think we'll come to this. I think that

76

1 the prevailing mood, I think, in the sponsors and in PA  
2 and in the panel, was of concern at the way the  
3 procurement was progressing, but I think none of the  
4 very severe dysfunctionality that came to dog Horizon in  
5 its later years, that was not apparent, I think, to any  
6 of us.

7 If you remember, I said that the methodology of the  
8 panel was that we relied on the sponsors to make  
9 presentations to us. We would have created this list of  
10 issues and then we remitted those lists of issues to PA  
11 for detailed investigation. And so, I think, there was  
12 concern as to the way that the procurement was  
13 progressing, but none of the technical issues that came  
14 to dog the project were apparent to us or brought to our  
15 attention, I mean, either by the parties or by PA.

16 **Q.** Did you think at the time that PA were carrying out  
17 a thorough enough investigation?

18 **A.** Well, I mean, we were slightly comforted and reassured  
19 by the fact that PA had conducted a very intensive  
20 investigation into the project a few months previously,  
21 and, I mean, I think my expectation was that Mr Copping  
22 would have refreshed those conclusions in dialogue with  
23 the sponsors. I mean, I think in his evidence quite  
24 a lot was made of the fact that he was not specifically  
25 asked to make any enquiries. To be honest, I think

77

1 affecting -- regarding technical viability; personally  
2 I'd have thought it was likely he had a dialogue with  
3 the -- in fact, I think at one stage he does say he had  
4 a number of meetings with the project participants.  
5 I think there must have been a flow of questions to and  
6 fro.

7 **Q.** I'm going to ask you about the use of your report. Can  
8 we look at BEIS0000418, please. I don't know if you saw  
9 Mr Sibbick's evidence at all, from earlier --

10 **A.** Briefly. Briefly.

11 **Q.** This is a letter from Peter Mandelson, Secretary of  
12 State for Trade and Industry at that time, to  
13 Stephen Byers, who was the chief secretary to the  
14 Treasury.

15 If we go over the page, please, he says there:  
16 "There is still some way to go to complete the  
17 Horizon project, but the basic development work has been  
18 thoroughly evaluated by independent experts who have  
19 pronounced it viable, robust and of a design which  
20 should accommodate future technological developments."

21 Then in the next paragraph it says:

22 "I believe the only sensible choice is to proceed  
23 with the Horizon project. It is the way forward which  
24 offers the least commercial and technological risk."

25 Starting with that first paragraph there, if that is

79

1 I find it difficult to believe he did not make any  
2 enquiries, because he knew the project so well. He was  
3 going to give the panel a report on technical viability,  
4 and, therefore, I think he would have at least needed to  
5 have refreshed his discussions with the sponsors and  
6 with ICL.

7 **Q.** What is your view of the evidence that he has given to  
8 the Inquiry in respect of the production of this report?

9 **A.** Well, I don't think he was specifically asked whether he  
10 had produced this report or the report on which the  
11 panel's findings were based. You know, it's 25 years  
12 ago. I think it's perhaps a case that recollections may  
13 differ. I mean, he's a very experienced consultant.  
14 It's many years since I've spoken to him but he was very  
15 professional, and I think he did do a good job for the  
16 panel.

17 **Q.** You say recollections differ; how so, in relation to  
18 this particular event?

19 **A.** If you recall his evidence, I mean, he was asked  
20 specifically a number of questions regarding his  
21 interaction with ICL and BA and POCL during the process  
22 of his investigations, and he said, I think in answer to  
23 all of them, that he made -- he had not asked any  
24 questions. He's a very experienced consultant, he has  
25 a mandate from the panel to produce a report,

78

1 a description of your report, do you think that that is  
2 an accurate summary of the findings that you made:  
3 "viable, robust and of a design which should accommodate  
4 future technological developments"?

5 **A.** I think what the report -- the panel report said was  
6 that we thought that the project was "technically  
7 viable", I don't think we specifically comment on its  
8 general robustness. And we said it had been future  
9 proofed. Now, that may be consonant with a description  
10 that the design should accommodate future technological  
11 developments, but I think this is a minister writing to  
12 a colleague, and I think some licence with the  
13 conclusions is only to be expected.

14 **Q.** As an Inquiry, we're interested in how this phrase  
15 "robust" keeps on cropping up over the years. Is it  
16 your evidence that your report did not pronounce it as  
17 "robust"?

18 **A.** Yes.

19 **Q.** In relation to technological risk, did your report say  
20 that it offers the least technological risk?

21 **A.** I don't think so. I don't recognise those words. If  
22 you can point me to something that says the opposite,  
23 I'll consider it, but I don't think so.

24 **Q.** In relation to the reference to independent experts, are  
25 you aware of any other independent experts having

80

1 pronounced anything in that kind of a period, so summer  
2 to December 1998, or is it likely that that is  
3 a reference to your report?

4 **A.** I think the chronology suggests it is a reference to my  
5 report. There was subsequently a review by, I think,  
6 KPMG at Mr Corbett's behest, which came to conclusions  
7 on all fours with the conclusions that the panel came  
8 to.

9 **SIR WYN WILLIAMS:** Sir Adrian, Mr Blake has told you we're  
10 trying to find the origin of the word "robust" in the  
11 context of Horizon. This may be an impossible question,  
12 and please tell me if it is, but do you think that the  
13 word "robust" in your report is a word you would have  
14 chosen or a word you would have adopted?

15 **A.** I think it's probably a word that I would have adopted,  
16 sir, but, you know, if we take a step back for a minute,  
17 what I think we saw was a procurement in -- if I'm  
18 honest, in disarray and difficulty. I've read some of  
19 the technical evidence submitted to the panel, and  
20 I find the lack of professionalism in ICL quite  
21 disturbing. I think it was not obvious to us that that  
22 was the case. I think ICL had a tendency to play its  
23 cards quite close to its chest and I think it was  
24 feeling slightly defensive about its ability to see this  
25 through to the end.

81

1 **A.** No, I have not seen this.

2 **Q.** No. I'll take you to it very briefly and, please, if  
3 you want to spend more time on it, I'm happy to, but  
4 I don't think I need to for the purposes of the  
5 question.

6 It says about halfway down that second paragraph:  
7 "During the course of the Task Force it became clear  
8 that there are significant deficiencies in the EPOSS  
9 product, its code and design, and these are also  
10 presented in this report."

11 If we go down to the "Management Summary" -- these  
12 are just examples to give you a flavour of this  
13 report -- it says:

14 "Before the EPOSS Task Force was initiated [so  
15 that's pre-August 1998] the Counter Development Team  
16 were immersed in a seemingly impossible task of dealing  
17 with PinICLs [so incident reports] that were being  
18 raised faster than they could be cleared."

19 Then perhaps we can go to page 7. There is  
20 a section on the "EPOSS Code" that we've looked at in  
21 quite a lot of detail in this Inquiry:

22 "It is clear that senior members of the Task Force  
23 are extremely concerned about the quality of code in the  
24 EPOSS product", et cetera, et cetera.

25 Were these kinds of concerns brought to your

83

1 But, again, I'd say that the defects that became  
2 apparent later in the process were not obvious to people  
3 at the time we made the report, certainly were not  
4 obvious to the panel, and I think, if they had been  
5 obvious to the parties, in the list of issues they were  
6 going to prepare for the panel, I can't see any reason  
7 why they would not have mentioned it.

8 And I believe that PA itself had no inkling of these  
9 issues, so that they may have been -- they may have been  
10 brewing in the undergrowth, but none of them were  
11 apparent at this stage in the process.

12 **MR BLAKE:** While we're on that, perhaps I can take you to  
13 FUJ00080690. This isn't a document that was in your  
14 pack before the hearing today. It's not a document you  
15 would have seen at all at the time, and it may be  
16 something that you've seen following this Inquiry, and  
17 it's a report of something called the EPOSS PinICL  
18 Taskforce at ICL. It was a taskforce that, as it says  
19 there, took place between 19 August and 18 September  
20 1998, and a PinICL is effectively an incident report  
21 within ICL.

22 Can we very briefly look at page 4, please. In the  
23 "Introduction" there, this should give you enough  
24 flavour. I don't know if this is something you have  
25 seen mentioned at all during this Inquiry or --

82

1 attention in the summer of 1998?

2 **A.** No, I think, to be clear, the taskforce here is  
3 a different taskforce from the Treasury taskforce --

4 **Q.** Oh, absolutely.

5 **A.** That's just worth clarifying.

6 **Q.** Yes.

7 **A.** The answer is no. No, these were not brought to our  
8 attention. I mean, I think again it's worth a comment,  
9 because I think in processes of developing, you know,  
10 software and detailed design, incidents will occur and,  
11 you know, they have to be dealt with in order of  
12 priority, and there's clearly an avalanche of incidents  
13 for ICL here. And I think it perhaps takes time before  
14 how they interact together becomes apparent.

15 Now, this was the sort of information which it would  
16 have been very valuable for the taskforce -- sorry, for  
17 the panel to have, and it is the sort of information  
18 which one would have hoped, had it been available at the  
19 time, the parties brought to the panel in the list of  
20 issues to be considered, but it was not the case.

21 **Q.** Thank you. Perhaps we can look at page 18 of that  
22 report to give you a little more flavour. It says:

23 "Whoever wrote this code clearly has no  
24 understanding of elementary mathematics or the most  
25 basic rules of programming."

84

1 That's in reference to one example of code.  
 2 Can we go back to your report at POL00028094 and  
 3 look at page 32. This is a list of meetings that you  
 4 had with ICL and POCL. So am I right to say that, as  
 5 your panel, you sat -- and I think you've referred today  
 6 already to presentations that were made. So on 11 May  
 7 there was the initial presentation by all parties; there  
 8 were then private presentations of issues by parties on  
 9 11 May; 19 May, presentations of parties' business  
 10 cases; 28 May, demonstration to the panel of Horizon  
 11 products; 8 June, final presentations by the parties;  
 12 and then, 11 June, presentation to parties of panel's  
 13 initial findings.

14 Did ICL give you any inkling, at this time -- so  
 15 quite close in proximity to that taskforce -- of those  
 16 kinds of issues that they were experiencing?  
 17 **A.** No, they didn't.  
 18 **Q.** Should they have?  
 19 **A.** I think it depends on their state of knowledge regarding  
 20 these incidents. I mean, I note that the report you  
 21 referred to a moment ago was dated in September. This  
 22 was five months previously. Things probably developed  
 23 quite quickly. If there had been, I think,  
 24 a significant possibility that the code could be  
 25 dysfunctional, you would certainly have hoped that, in

85

1 the report that we had, they'd have needed to interact,  
 2 to use a neutral word, with ICL, and they were much  
 3 closer to the detail than the panel could possibly have  
 4 been.

5 But, equally, you know, they're not all seeing, all  
 6 knowing either, so they're rather dependent on what  
 7 people tell them. I mean, they could have and clearly  
 8 they did make detailed enquiries because, otherwise, you  
 9 know, the detailed list of recommendations could not  
 10 have been produced by the panel. So they've obviously  
 11 had an interaction with Pathway. And, as I say, I don't  
 12 think -- I don't think it could have been disclosed at  
 13 this stage, (inaudible) at this stage.

14 **Q.** I want to ask you about further monitoring after your  
 15 report was produced. Can we look at HMT00000021,  
 16 please. Thank you very much. This is a note from you  
 17 to Harry Bush, Harry Bush being in the Treasury?  
 18 **A.** Harry Bush being someone who reported to Steve Robson  
 19 who was, I think, in charge of this project and who was  
 20 the person who had invited me to attend that first  
 21 meeting in March.  
 22 **Q.** Thank you.

23 So this is 6 July 1998, and your report was produced  
 24 in July 1998, this came after your report was provided?

25 **A.** Certainly after the initial findings had been

87

1 all candour, they would have mentioned it. And you  
 2 would have -- if the parties had had that inkling, you'd  
 3 have expected them to mention it. I mean, I think the  
 4 difficulty is the panel -- the panel was a recipient of  
 5 all these advices from the parties and our job, with the  
 6 assistance of PA, was to try to assess them overall.

7 I think there was probably an element of  
 8 salesmanship, defensive positioning on ICL's part.  
 9 I don't recall the precise interactions between us and  
 10 the parties in those sessions that you referred to.  
 11 Unfortunately, I don't think any of the documents have  
 12 survived. But I expect they were, you know, reasonably  
 13 detailed presentations. But I think -- in ICL's case,  
 14 I think it will be natural that they put slightly  
 15 a positive spin on events.

16 **Q.** Were PA Consulting tasked with finding out, under the  
 17 spin, the truth of the matter?

18 **A.** Well, you know, we asked them to give us material that  
 19 we could use in the panel report in the areas that  
 20 they've covered in their own report and, you know, they  
 21 were tasked with advising the panel regarding the  
 22 technical viability of the project. I think -- I think  
 23 they were themselves, you know, looking at it with the  
 24 benefit of the detailed report they'd done the previous  
 25 year. As I've said, I think that, in order to complete

86

1 communicated to the parties. I've seen somewhere  
 2 a suggestion that my -- the panel report is not  
 3 available until 22 July. It was some time in July.  
 4 There may have been a draft available at this point.

5 **Q.** Thank you.

6 I'll just read a little bit from paragraph 1, it  
 7 says:

8 "This minute addresses three issues what we should  
 9 be doing to try to stabilise the Horizon programme in  
 10 the short term to prevent any further deterioration  
 11 pending Ministers' decisions, whether there is any  
 12 compromise between Option 1 and Option 2 which might  
 13 command the support of both BA and POCL, and who the  
 14 troubleshooter might be."

15 We have heard a lot about this period, I don't want  
 16 to spend any time on it really, can you briefly  
 17 summarise for us what was going on at a political level  
 18 in July 1998 with regards to various options?

19 **A.** I think the political level was not visible to me.

20 I mean, I think that the background to this note was  
 21 that I think we must have had a meeting with POCL and  
 22 the Benefits Agency as a follow-up to the meeting when  
 23 we told them about our initial findings. I think it's  
 24 clear -- and to be clear, you know, the way forward that  
 25 we suggested was going to involve some pain on the part

88

1 of all three of the parties to the transaction.

2 And what we were trying to do was to find a way  
3 forward that was -- kept the greatest value for money  
4 and involved the least disturbance, and so we did opt  
5 for what's known as option 1, the continuation of the  
6 project with some changes. And I think we must have  
7 discussed this with the Benefits Agency and, not to put  
8 too fine a point on it, they were having none of it.  
9 You know, we had got to the stage where the Benefits  
10 Agency were far removed from their -- the support they  
11 must have given the project at the outset, because it  
12 was a joint procurement, and had moved to the point  
13 where they had a strong preference for ACT, Automatic  
14 Credit Transfer, and they weren't going to willingly  
15 compromise.

16 So I think, you know, after that meeting, I was  
17 really rehearsing with Harry Bush whether there was any  
18 alternative that might allow us to cut through this  
19 logjam on the public sector side.

20 **Q.** Can we look at the first bullet point, please, if we  
21 could scroll down slightly. I'm going to read what it  
22 says there for the purpose of the record, it says:

23 "The Panel report has a list of actions which need  
24 to be completed by the end of July. Some of these  
25 presuppose ministerial decisions one way or the other,

89

1 the conclusion the panel report, the leadership in the  
2 discussions switched back to the officials in all three  
3 Departments who had had the conduct of it prior to the  
4 panel, and I think this was slightly outside my brief.

5 **Q.** It may have been outside your brief but it looks there  
6 as though you are suggesting that there needs to be more  
7 follow-up once your report has concluded; is that a fair  
8 summary of that paragraph?

9 **A.** Well, it is indeed a fair summary. You know, I think  
10 that the Treasury's way of working tends to sit over the  
11 Departments and check that the Departments are handling  
12 things effectively. It's quite rare for the Treasury to  
13 take the lead in assuming control over the process, and  
14 I think I was perhaps outside my brief in assuming that  
15 that could be done.

16 **Q.** When you wrote your report, did you see that as  
17 a snapshot in time, or did you see it as something that  
18 could be used for the next six months, a year --

19 **A.** I think it was inevitably a snapshot in time, because,  
20 you know, the fundamental tenet of that report was that  
21 it interacted with the submission of the parties and the  
22 report of PA, and things were moving evidently quite  
23 fast and, therefore, I think it would need to have been  
24 refreshed over the months that followed.

25 **Q.** Do you think that that was clear to those who were

91

1 and will therefore have to be put to one side for the  
2 time being (essentially those affecting the 'strategic  
3 issues'), but many of the actions relating to the  
4 critical or operational issues will adversely impact the  
5 future timing of the programme if they are not pushed  
6 through on a timely basis. We need to frogmarch the  
7 parties into resolving these issues. To encourage them  
8 to do so, we discussed a weekly forum to monitor  
9 progress. This might meet [for want of a better  
10 alternative] under our chairmanship, and might be  
11 informed by a hands-on monitoring role on the part of  
12 PA. I have spoken to Peter Copping about this and he  
13 has sent in a proposal, which I attach. The price is  
14 significant, and we need to consider whether the role  
15 represents value for money."

16 So you're there proposing a hands-on role by  
17 a technical expert, is it?

18 **A.** Erm, I think it would need -- it would need to have had  
19 direct official input to command the right degree of  
20 authority, but clearly a technical expert would have  
21 been invaluable to help the chairman, whoever it was  
22 going to be, conduct the forum effectively.

23 **Q.** Do you know if that role actually was established?

24 **A.** I don't know. I mean, I think I was a bit outside my  
25 brief in making this suggestion. You know, I think with

90

1 involved in the project?

2 **A.** I honestly can't tell you that. I mean, I think one of  
3 the challenges of the public sector is that, sometimes,  
4 these reports occupy a terribly important part of the  
5 debate and you don't continually ask yourself how the  
6 situation has evolved. So -- but I think it did come to  
7 have a slightly totemic value.

8 **Q.** Can we look at page 4 of this note, please, and it's the  
9 final paragraph. Thank you.

10 We have heard a little bit about the role of  
11 Graham Corbett. Can you tell us a little bit about that  
12 and how he was chosen?

13 **A.** Well, I think recognising that any of the options we had  
14 considered would require some difficult decisions to be  
15 taken by all the parties, I thought we believed that the  
16 intervention of a third-party troubleshooter with  
17 a mandate to try to provide an acceptable way forward  
18 for all parties -- or an acceptable way forward, not  
19 an ideal way forward -- would be a useful contribution.  
20 And so the troubleshooter was recommended, suggested in  
21 the panel report and then the question was: who should  
22 the troubleshooter be?

23 As I said in this note, Steve Robson came up with  
24 the idea of Graham Corbett. I had known Graham Corbett  
25 quite well in the past, because he had been the finance

92

1 director of -- CFO of Eurotunnel, and he's a very robust  
2 character -- he was a very robust character, so  
3 I thought in terms of someone who'd be able to immerse  
4 himself in the detail, financial details in particular,  
5 of the procurement at the time that it's -- it was --  
6 you know, at this time. I thought he would have,  
7 potentially have a very positive influence on the  
8 outcome.

9 **Q.** You have said that he may be able to "knock heads  
10 together if the parties are unable to hammer out  
11 a detailed commercial solution for themselves". I think  
12 you also noted that he wasn't, in brackets, about  
13 halfway down that paragraph, he's not, as far as you  
14 know, in the IT field. Was his report intended to be  
15 a look into the IT side?

16 **A.** Not so far as I'm aware. I didn't see his terms of  
17 reference. Indeed, I wasn't connected -- I wasn't  
18 concerned with his report. I do not believe he would  
19 have held himself out as having any capability to  
20 address technical details, but he's fundamentally  
21 a financial and a commercial man, and his role could  
22 have been very decisive, I think.

23 **Q.** Thank you very much.

24 Can we look at POL00028098, please. Perhaps we  
25 could go to page 3. This is his report. Did you see

93

1 of the Horizon Programme Office ... now situated within  
2 POCL, and with PA Consulting keeping close to and  
3 guiding their discussions. PA's final report as of  
4 14 October is attached at Annex E together with the  
5 HPO's high level end-to-end plan for the programme which  
6 has been signed off by all parties. Attention is drawn  
7 to the generally encouraging overall summary at the end  
8 of the PA report, but also to the continuing high risk  
9 area of acceptance procedures, both the definition of  
10 the tests themselves and the consequences of failure."

11 Perhaps we can look at their report, it's at  
12 page 32. I don't need to go into this in any detail,  
13 but perhaps we can look at this very briefly and also  
14 over the page.

15 Were you aware, at that stage, that PA had carried  
16 out this work?

17 **A.** Erm ... I don't have any very clear memory of it. I may  
18 have been.

19 **Q.** It looks there to be quite a high level analysis. Could  
20 we look at the page before, please? Thank you very  
21 much. Did you have in mind something more significant  
22 than this kind of work when you referred to hands-on  
23 monitoring?

24 **A.** Yes. I mean, I've had quite a lot of experience with  
25 troubled -- projects in difficulty and, generally

95

1 his report at the time?

2 **A.** I can't remember. I may have done.

3 **Q.** Okay. I'll only look at it very briefly. It starts  
4 there with "Background", it says:

5 "On 17 September [this is to the chief secretary to  
6 the Treasury] you appointed me as independent adviser to  
7 this project with the terms of reference set out in  
8 annex A ... and B [and something] with a reporting date  
9 of 16 October."

10 So, again, this is a very short timescale for  
11 a report, similar to yours in many ways, in terms of the  
12 timescale?

13 **A.** In terms of timescale, I think he was under probably  
14 even greater pressure than the panel was to come up with  
15 some findings. I think it has a slightly different  
16 focus, because, as he says in that first paragraph, he  
17 had been unable to reach agreement on a commercial basis  
18 for proceeding, so I think that was clearly the focus of  
19 his efforts.

20 **Q.** Can we look at page 6, please. At the bottom of that  
21 page, it sets out another role for PA Consulting. It  
22 says:

23 "Soon after my appointment we established a working  
24 group of the programme directors from each of the  
25 parties working under the chairmanship of the Director

94

1 speaking, you know, the parties are a long way apart  
2 commercially. You know, there may be unclear technical  
3 issues, and, I mean, I think it's characteristic of  
4 those projects, shared by this project, that there's  
5 a sort of denial, a refusal to get down to basics and  
6 understand precisely what the issues are.

7 And I think what you need is what Graham Corbett  
8 provided on a commercial basis for a short period of  
9 time, which is a heavyweight who takes the chair, forces  
10 people to confront the issues, and does bang heads  
11 together. That's the way you rescue a project.  
12 I didn't see any of that, well, at any time really, in  
13 the autumn of 1998. That's what was required. That's  
14 essentially what the panel had suggested.

15 **Q.** Thank you.

16 Can we look at POL00031114, please. Now, you --  
17 well, I'll ask you actually. Are you aware of a further  
18 report that was carried out by Project Mentors? Perhaps  
19 we could go over the page. This is a summary of the  
20 report, and it says there:

21 "As you will see, all three of Andrew's team [that's  
22 Project Mentors] are (I quote from Andrew's letter to  
23 me) 'deeply concerned that their findings show a serious  
24 problem with the way in which ICL Pathway have developed  
25 the system. The impact of this is likely to be that

96



1 there will be failures to meet essential user  
2 requirements, causing the need for extensive re-work  
3 before the system can be accepted and, potentially,  
4 operational problems if the system is rolled out."

5 That is eight days after the letter that I showed  
6 you earlier from Peter Mandelson, referring to the  
7 system as "robust".

8 Were you aware at this stage or at any other stage  
9 of a further review being undertaken into Horizon,  
10 a further technical analysis such as this?

11 **A.** I was not aware of the Project --

12 **Q.** Mentors.

13 **A.** -- Mentors report, until it landed on my desk last week.

14 **Q.** Yes. Were you aware of any other significant report,  
15 prior to the rollout of Horizon, into the robustness or  
16 reliability of Horizon?

17 **A.** I was not. But I don't think I could be expected to,  
18 because, you know, in the autumn of 1998 my involvement  
19 was significantly less than it had been during the  
20 summer.

21 **Q.** To what extent were you involved in late 1998 and into  
22 1999 with the Horizon project?

23 **A.** I noted from some of the papers that I had been asked to  
24 act as a commercial facilitator at one stage. This is  
25 in December, I think, 1998. And ... I'll go back

97

1 I say, I had not seen that report until last week.

2 **MR BLAKE:** Thank you.

3 Sir, I have about ten more minutes of questions, so  
4 I'm going to continue, unless you feel we need a break.

5 **SIR WYN WILLIAMS:** Well, as it happens, I would quite like  
6 a short comfort break, but I literally mean short, so  
7 all wait for me to disappear and then return in a minute  
8 or two, if that's all right.

9 **MR BLAKE:** You may not be the only one. Perhaps if we break  
10 for ten minutes, but then we'll sit through lunch,  
11 because I won't be very long at all.

12 **SIR WYN WILLIAMS:** Are there any questions other than yours,  
13 Mr Blake?

14 **MR BLAKE:** I think it's unlikely. Mr Stein looks like he  
15 may but, if he does, it will be brief, I'm sure.

16 **MR STEIN:** Sir, if I can just add, we may have one question  
17 but I may be able to discuss that with Mr Blake so that  
18 we can deal with it.

19 **SIR WYN WILLIAMS:** Let's have five minutes for my comfort  
20 and everyone else's who needs it, and then we'll carry  
21 on.

22 **MR BLAKE:** Thank you very much.

23 **A.** Perhaps I may join you, sir.

24 **(12.56 pm)**

**(A short break)**

99

1 slightly.

2 I think there were four attempts to secure  
3 a financial accommodation with ICL during the autumn.  
4 Graham Corbett's was the first. There was then a letter  
5 from the chief secretary, I believe, to ICL saying  
6 "You've got to come up with some sensible proposals".  
7 ICL responded. The proposals were not regarded as  
8 sensible or acceptable. There was a last ditch  
9 negotiation, which I think I was involved in. I have no  
10 memory of what happened in that -- at that stage. And  
11 then, finally, just before Christmas, probably under  
12 extreme pressure, ICL volunteered some further  
13 reductions. But these were negotiations really  
14 conducted at a high commercial level, and did not  
15 involve any recalibration of the technical assessments.

16 I think this is quite an interesting note, again  
17 I hadn't seen it, but I think it's a sort of  
18 pre-litigation note. It's written under the cover of  
19 the legal advisers' correspondence. I'm sure it's  
20 accurate. I mean, I think it's perhaps -- viewed from  
21 a litigation perspective, you'd expect it, I think, to  
22 be quite critical of ICL, it obviously is quite critical  
23 of ICL. I think some of the evidence I have seen since,  
24 in the earlier phases of this Inquiry, now suggest that  
25 the observations may well have been accurate. But, as

98

1 **(1.03 pm)**

2 **MR BLAKE:** Thank you very much, sir. Can you see and hear  
3 me?

4 **SIR WYN WILLIAMS:** Yes, I can, thank you.

5 **MR BLAKE:** Thank you.

6 I'm going to ask you a few questions about PFI. Was  
7 this the largest PFI project you dealt with?

8 **A.** No, there were quite a few larger than this, it was  
9 probably the largest IT project.

10 **Q.** A witness that we've heard from, Mr Folkes from the Post  
11 Office, has described PFI as creating a black box where  
12 the service provider's job was to ensure it created the  
13 right output but the contents of the box weren't  
14 available, so how it worked, how it was built. Do you  
15 agree with that?

16 **A.** No, not really. I think I said earlier on that the task  
17 of the procuring authorities in a PFI project is to be  
18 absolutely specific regarding their requirements. Now,  
19 I think the philosophy of PFI is, with a very specific  
20 output specification in front of them, it is for the  
21 contractor to decide how to achieve that specification.

22 But that does not mean that the procuring authority  
23 sort of goes away and comes back again in four years'  
24 time. The procuring authority should reserve to itself  
25 rights to check progress, to be informed as to the way

100

1 in which the detailed engineering phase is being  
2 undertaken, and there should be check points where the  
3 contractor has got to produce evidence of testing or  
4 evidence of how the specification is being undertaken.

5 So the essential difference is that the contractor  
6 has probably a greater influence over its methods of  
7 working than you would necessarily expect in  
8 a conventional procurement, but it should not mean that  
9 the procuring authority has no control of it.

10 There was, as an example, in PFI a very strong  
11 procurement, at around the same time, handled by the  
12 Treasury taskforce, and it concerned the Department of  
13 Treasury, the National Savings.

14 It was a business transformation project, it was not  
15 of the same scale as Horizon, but it was very  
16 complicated because it involved the transfer to  
17 a private sector contractor of the majority of national  
18 savings business processes, so a large element of  
19 re-computerisation, a large transfer of civil servants  
20 into the private sector.

21 This transaction was reviewed by the National Audit  
22 Office and was commended as the right approach to  
23 transactions of this sort. It's clear that Horizon was,  
24 you know, conducted at an earlier phase when there was  
25 less understanding of what made for a good PFI project,

101

1 Q. -- lack of sharing?

2 A. No.

3 Q. There were renegotiations about the contract when the  
4 Benefits Agency had pulled out of the project. Was  
5 increasing access to information from ICL something that  
6 was raised with you at the time or discussed at all?

7 A. I wasn't a part of those negotiations, so I'm afraid  
8 I can't answer the question.

9 Q. Do you think that a project of this kind was suited to  
10 PFI?

11 A. I think the experience of PFI generally -- I'll come  
12 back to the specific question -- the experience of PFI  
13 generally is that it required a good deal of  
14 sophistication on the part of the procuring authorities.  
15 Dealing with PFI was not a job that many civil servants  
16 had training in or experience of and, therefore, a very  
17 important role was taken by the financial advisers to  
18 help them structure a procurement effectively, and there  
19 were some procurements where the Treasury taskforce  
20 acted as a sort of in-house adviser to the Department  
21 concerned, and when you had the right combination of  
22 experienced civil servants, the right calibre of  
23 financial advice, and sometimes the involvement of the  
24 Taskforce, then I think projects could come to fruition  
25 very successfully.

103

1 but I think "black box" is too simplistic a description.

2 Q. I think you explained at the beginning of your evidence  
3 that you were quite critical of the negotiation process.  
4 Did you think at the time -- were you aware of concerns  
5 about the sharing of information --

6 A. No, I think I was -- I mean, you asked me general  
7 questions, which didn't specifically focus on my state  
8 of knowledge regarding the negotiations but, in view of  
9 what I know now, I would have been critical of them  
10 because I think they were -- they failed to take  
11 advantage of the fact that, in a PFI project, until the  
12 contracts are signed, the balance of negotiating  
13 advantage is always with the procurer because the  
14 contractor wants the business. Afterwards the balance  
15 shifts a bit towards the contractor.

16 Q. So is it your view that contractual provisions regarding  
17 the sharing of information should have been agreed at  
18 an early stage?

19 A. I think the full scope of the intervention that  
20 a procuring authority might want to make during the  
21 course of production of the platform, production of  
22 Horizon, that ought to have been specified.

23 Q. Were you aware at the time of concerns about the sharing  
24 of information or --

25 A. No.

102

1 I mean, an example is the Prison Service, which  
2 conducted PFI procurements to the same model over five  
3 or six different, usually, prisons and, by the time they  
4 got to the end of this, they were a cracking good  
5 procurement unit because they had all the experience,  
6 they had all the contacts, they were very effective.

7 But first time procurements with inexperienced civil  
8 servants, perhaps with the wrong calibre of financial  
9 advice -- I don't know who gave the financial advice on  
10 this project -- and a lack of determination to extract  
11 maximum advantage from the opposition as the procurer  
12 before signing, that's a recipe for a bad outcome.

13 Q. The Chair will, in due course, be considering  
14 recommendations to make to avoid problems in the future.  
15 Is there something that you can identify in that regard,  
16 with regard to the PFI project, that should be avoided  
17 in the future or that should be done better in the  
18 future?

19 A. I can think of lots of things. I mean, PFI has rather  
20 fallen out of fashion, I think because of indifferent  
21 quality of execution of these projects. I think that  
22 the well-executed projects are outstanding, the badly  
23 executed projects have attracted all the adverse  
24 commentary. I think it is a combination of experience  
25 in the Civil Service to manage these procurements, the

104

1 right calibre of financial advice, an understanding of  
 2 the risks you're trying to transfer, and an awareness of  
 3 how you control this transfer during procurement.  
 4 I might point you perhaps to the National Savings  
 5 outsourcing, where the NAO reviewed it in detail and  
 6 came up with a number of positive recommendations.  
 7 **Q.** We discussed earlier that part of the PFI contract was  
 8 for the contractor to bear the risks, and that, as we've  
 9 heard, was one of the reasons why ICL won the project in  
 10 the first place. Were you aware in 1998 of ICL  
 11 demanding a positive return on their investment and  
 12 a shift away from that risk-based model?  
 13 **A.** Well, the financial negotiations in the autumn of 1998  
 14 clearly showed that ICL wanted to repair its finances  
 15 and secure improvements in the financial terms to  
 16 achieve a positive NPV, and I think the interactions  
 17 that Graham Corbett had with ICL were quite important  
 18 because they showed a reluctance on the part of the  
 19 public sector parties to go as far as ICL was seeking.  
 20 **Q.** Do you think that, ultimately, ICL obtained the benefits  
 21 from PFI, in respect of determining the solution but  
 22 without ultimately bearing the risks?  
 23 **A.** I think you'd have to ask ICL that. I'm afraid I can't  
 24 comment.  
 25 **Q.** Did you have an opinion at the time?

105

1 certainly not aware of them.  
 2 **Q.** Was the reliability of accounting data something that  
 3 you were asked to look into as part of your report?  
 4 **A.** No.  
 5 **Q.** You left the project in the New Year of 1999, and Steve  
 6 Robson took over, as you've explained. Who was Steve  
 7 Robson?  
 8 **A.** Steve Robson, I think he was the Second Permanent  
 9 Secretary at the Treasury.  
 10 **Q.** Why was he a suitable person to take over?  
 11 **A.** Well, I mean, the panel will be taking evidence from him  
 12 in a few days' time, you'll make your own judgements of  
 13 his suitability. He is an extraordinary civil servant,  
 14 very senior, very experienced, very clear in his  
 15 judgements. I think if anyone had had the opportunity  
 16 to turn this around, it would have been Steve Robson.  
 17 **Q.** Thank you. I don't have any further questions. Is  
 18 there anything that you would like to say at this stage?  
 19 **A.** No, I've already, I think, expressed the sympathy I feel  
 20 for the subpostmasters and subpostmistresses. Some of  
 21 the evidence in the first phase was truly distressing,  
 22 and painted a very vivid picture of the way that they  
 23 had suffered under this procurement. They have my  
 24 sympathy.  
 25 **MR BLAKE:** Sir, do you have any questions?

107

1 **A.** Well, you know, I wasn't surprised that ICL were  
 2 projecting to suffer a considerable loss on the  
 3 contract. They had clearly underestimated the risk.  
 4 I mean, the Project Mentors report shows that they were  
 5 ill prepared for the size of the task that faced them.  
 6 They were unprofessional in the way they handled it.  
 7 None of this was apparent earlier in 1998 and so  
 8 it's not a surprise that they were going to suffer  
 9 a loss. It's not a surprise that they were trying to  
 10 recover it. I think, you know, successive rounds of  
 11 negotiation were quite robust in denying ICL the extent  
 12 of the improvements in their finances that they were  
 13 claiming, but ICL was on the hook for this contract.  
 14 I can comment until, I think, Christmas 1998. When  
 15 Steve Robson took over the baton in early 1999, I had --  
 16 I was copied in on some of the documents, although  
 17 I really had no continuing involvement with their  
 18 discussions.  
 19 **Q.** I want to ask you about prosecutions. Did you give any  
 20 thought as to the Post Office's prosecutions of  
 21 individuals using data from Horizon during your  
 22 involvement in the project?  
 23 **A.** None at all. I mean, I -- I don't think that we were  
 24 aware at this stage -- I don't understand if there were  
 25 prosecutions at this stage but, if there were, we were

106

**Questioned by SIR WYN WILLIAMS**

1 **SIR WYN WILLIAMS:** Well, only to ask you, Sir Adrian: you  
 2 gave a brief summary of what might be called the hints  
 3 of recommendations in respect of PFI contracts in  
 4 general terms and what we might learn from the Horizon  
 5 PFI in particular.  
 6 If in due course I were to ask you to make a written  
 7 statement about such matters, would that appal you or  
 8 would you co-operate?  
 9 **A.** I would certainly co-operate, and it would be  
 10 a pleasure, sir.  
 11 **SIR WYN WILLIAMS:** Thank you.  
 12 **A.** I have some very firm views on what makes for a good  
 13 procurement and a bad procurement.  
 14 **SIR WYN WILLIAMS:** So I've gathered.  
 15 Thank you very much for making your witness  
 16 statement and for coming to answer the questions this  
 17 morning. I'm grateful to you.  
 18 **A.** Thank you.  
 19 **MR BLAKE:** Thank you very much, sir, we're back on Tuesday.  
 20 **SIR WYN WILLIAMS:** I believe that is the case, Mr Blake, and  
 21 10.00 on Tuesday, yes?  
 22 **MR BLAKE:** Thank you very much.  
 23 **SIR WYN WILLIAMS:** Thank you very much, everyone.  
 24 (1.17 pm)

108

1 (The hearing adjourned until 10.00 am  
2 on Tuesday, 29 November 2022)  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25

109

1	INDEX	PAGE
2		
3	VINCENT GASKELL (sworn) .....	1
4		
5	Questioned by MS KENNEDY .....	1
6		
7	Questioned by MR STEIN .....	38
8		
9	SIR ADRIAN MONTAGUE (sworn) .....	50
10		
11	Questioned by MR BLAKE .....	50
12		
13	Questioned by SIR WYN WILLIAMS .....	108
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		

110

<p><b>MR BLAKE: [14]</b> 50/11 50/13 50/20 50/23 82/12 99/2 99/9 99/14 99/22 100/2 100/5 107/25 108/20 108/23</p> <p><b>MR STEIN: [3]</b> 38/11 49/14 99/16</p> <p><b>MS KENNEDY: [9]</b> 1/3 1/5 1/9 38/2 38/6 49/18 50/2 50/5 50/7</p> <p><b>SIR WYN WILLIAMS: [20]</b> 1/4 1/6 38/5 38/9 49/17 49/21 50/4 50/6 50/12 50/17 81/9 99/5 99/12 99/19 100/4 108/2 108/12 108/15 108/21 108/24</p> <p>'</p> <p>'Amber' [1] 18/6 'deeply' [1] 96/23 'level' [1] 31/10 'Problem' [1] 8/4 'Riposte' [1] 76/9 'strategic' [1] 90/2</p> <p><b>1</b></p> <p><b>1.03 pm [1]</b> 100/1 <b>1.17 pm [1]</b> 108/25 <b>10 [3]</b> 44/17 51/12 51/15 <b>10 August [1]</b> 16/25 <b>10 July 1998 [1]</b> 15/15 <b>10 November 1998 [1]</b> 21/11 <b>10,000 [2]</b> 16/2 44/22 <b>10.00 [1]</b> 108/22 <b>10.00 am [2]</b> 1/2 109/1 <b>10003 [1]</b> 22/6 <b>10024 [1]</b> 22/9 <b>108 [1]</b> 66/5 <b>11 [4]</b> 48/5 52/8 52/11 74/19 <b>11 June [1]</b> 85/12 <b>11 May [2]</b> 85/6 85/9 <b>11 May 1999 [1]</b> 32/13 <b>11,000-13,000 [1]</b> 44/21 <b>11.12 am [1]</b> 50/8 <b>11.35 [1]</b> 50/5 <b>11.37 am [1]</b> 50/10 <b>110 [1]</b> 66/5 <b>119 [1]</b> 15/19 <b>12 [3]</b> 25/16 51/6 74/19 <b>12 June [1]</b> 14/5 <b>12 November 1997 [1]</b> 6/23</p>	<p><b>12.56 pm [1]</b> 99/24 <b>12th [1]</b> 7/11 <b>13 [1]</b> 8/16 <b>13 November [1]</b> 20/25 <b>13 November 1998 [1]</b> 42/25 <b>13,000 [2]</b> 44/21 48/5 <b>14 [1]</b> 75/15 <b>14 October [1]</b> 95/4 <b>16 [1]</b> 67/1 <b>16 October [1]</b> 94/9 <b>16 September [1]</b> 51/4 <b>16b [1]</b> 36/24 <b>16th July 1998 [1]</b> 38/21 <b>17 September [1]</b> 94/5 <b>18 [2]</b> 39/3 84/21 <b>18 September [1]</b> 82/19 <b>18/6/98 [1]</b> 14/14 <b>19 August [1]</b> 82/19 <b>19 May [1]</b> 85/9 <b>19 November [1]</b> 8/16 <b>19,000 [2]</b> 44/19 48/4 <b>1996 [1]</b> 57/17 <b>1997 [10]</b> 2/20 2/23 4/25 6/23 9/16 10/12 28/24 53/2 66/3 66/20 <b>1998 [36]</b> 4/10 7/8 10/19 12/12 13/20 13/21 15/15 16/15 17/15 17/22 19/14 21/11 22/5 26/22 38/21 42/25 53/19 56/17 56/18 58/23 68/1 81/2 82/20 83/15 84/1 87/23 87/24 88/18 96/13 97/18 97/21 97/25 105/10 105/13 106/7 106/14 <b>1999 [16]</b> 4/5 4/5 4/25 15/11 17/21 25/5 26/9 27/10 28/5 29/2 31/5 32/7 32/13 97/22 106/15 107/5</p> <p><b>2</b></p> <p><b>2.3 [1]</b> 71/5 <b>2.4 [2]</b> 71/5 71/5 <b>20 [1]</b> 25/20 <b>200 [2]</b> 44/15 48/6 <b>2000 [1]</b> 53/2 <b>2009/10 [1]</b> 44/17 <b>2010 [1]</b> 2/2 <b>2022 [2]</b> 1/1 109/2 <b>204 [1]</b> 15/19 <b>21 [3]</b> 44/2 44/5 44/6 <b>22 [1]</b> 74/21 <b>22 July [1]</b> 88/3 <b>23 [1]</b> 18/24</p>	<p><b>23 June [1]</b> 36/21 <b>25 [1]</b> 75/23 <b>25 November 2022 [1]</b> 1/1 <b>25 years [2]</b> 53/16 78/11 <b>254.75 [1]</b> 11/1 <b>26 November 1997 [1]</b> 9/16 <b>28 May [1]</b> 85/10 <b>28.04 [1]</b> 71/10 <b>29 November 2022 [1]</b> 109/2</p> <p><b>3</b></p> <p><b>3.2 [1]</b> 7/22 <b>3.4.2 [1]</b> 9/18 <b>30 [2]</b> 66/9 71/10 <b>32 [2]</b> 85/3 95/12 <b>35 years [1]</b> 48/7</p> <p><b>4</b></p> <p><b>46 [1]</b> 10/24</p> <p><b>5</b></p> <p><b>5 and [1]</b> 6/23 <b>5,000-10,000 [1]</b> 44/22 <b>50 [1]</b> 44/17 <b>5th [1]</b> 7/11</p> <p><b>6</b></p> <p><b>6 July [1]</b> 87/23 <b>60,000 [1]</b> 15/23</p> <p><b>7</b></p> <p><b>70 per [1]</b> 19/1</p> <p><b>8</b></p> <p><b>8 April 1999 [1]</b> 31/5 <b>8 June [1]</b> 85/11 <b>85 [1]</b> 15/20</p> <p><b>9</b></p> <p><b>98 [1]</b> 14/14 <b>99 [1]</b> 75/16</p> <p><b>A</b></p> <p><b>ABED [3]</b> 7/22 7/25 8/24 <b>ability [4]</b> 43/8 43/25 69/24 81/24 <b>able [7]</b> 32/9 64/12 68/21 71/8 93/3 93/9 99/17 <b>about [90]</b> 2/1 3/9 4/15 5/16 9/5 11/25 12/7 13/18 14/24 16/16 17/12 17/15 17/20 18/18 19/19 20/13 21/7 23/6 23/8 24/25 25/7 26/3 26/25 27/15 27/20 28/8 28/20 28/24 31/24 32/1 33/22 34/2 34/21</p>	<p>34/23 35/1 35/9 36/7 36/9 37/17 37/19 37/23 39/2 39/22 40/7 40/9 40/13 40/24 41/1 41/4 41/20 41/24 42/7 42/13 43/10 45/17 45/19 45/22 46/1 46/4 46/5 46/23 47/2 47/6 47/17 48/13 48/23 49/19 56/10 56/14 57/11 62/14 71/19 79/7 81/24 83/6 83/23 87/14 88/15 88/23 90/12 92/10 92/11 93/12 99/3 100/6 102/5 102/23 103/3 106/19 108/8 <b>above [1]</b> 29/17 <b>absence [1]</b> 23/14 <b>absolute [1]</b> 71/20 <b>absolutely [10]</b> 17/3 19/10 20/1 24/25 40/11 53/14 59/22 71/12 84/4 100/18 <b>accept [1]</b> 30/19 <b>acceptable [5]</b> 16/3 23/12 92/17 92/18 98/8 <b>acceptance [13]</b> 23/13 29/11 29/11 31/13 36/19 36/20 36/25 37/3 37/7 37/12 37/13 59/25 95/9 <b>accepted [2]</b> 31/21 97/3 <b>access [4]</b> 44/11 44/13 44/22 103/5 <b>accommodate [3]</b> 79/20 80/3 80/10 <b>accommodation [1]</b> 98/3 <b>accord [1]</b> 55/8 <b>account [6]</b> 9/20 18/10 22/8 23/23 49/6 60/16 <b>accounting [3]</b> 2/14 21/19 107/2 <b>accurate [3]</b> 80/2 98/20 98/25 <b>achieve [6]</b> 22/7 23/23 47/18 48/3 100/21 105/16 <b>achieved [2]</b> 75/6 76/4 <b>acknowledges [1]</b> 73/3 <b>acquired [1]</b> 68/6 <b>across [3]</b> 2/7 3/4 3/12 <b>act [12]</b> 34/6 36/3 40/1 40/4 43/14 44/16 44/18 45/5 45/22 49/7 89/13 97/24 <b>ACT-based [1]</b> 44/16</p>	<p><b>acted [1]</b> 103/20 <b>action [5]</b> 14/3 16/10 19/4 27/21 35/17 <b>actions [5]</b> 18/22 41/18 42/14 89/23 90/3 <b>activity [1]</b> 16/9 <b>actually [13]</b> 13/3 13/10 13/11 13/15 21/7 23/16 24/5 24/6 28/9 28/19 30/4 90/23 96/17 <b>add [1]</b> 99/16 <b>addition [1]</b> 18/13 <b>additional [1]</b> 8/6 <b>address [2]</b> 20/21 93/20 <b>addressees [1]</b> 24/16 <b>addresses [1]</b> 88/8 <b>addressing [1]</b> 16/9 <b>adept [1]</b> 57/6 <b>adhered [1]</b> 28/23 <b>adjourned [1]</b> 109/1 <b>adjust [1]</b> 30/25 <b>adopted [5]</b> 72/17 74/10 75/12 81/14 81/15 <b>Adrian [7]</b> 50/13 50/21 50/24 50/25 81/9 108/2 110/9 <b>Adrian's [1]</b> 50/18 <b>advantage [4]</b> 59/20 102/11 102/13 104/11 <b>advantages [1]</b> 66/22 <b>adverse [2]</b> 33/2 104/23 <b>adversely [2]</b> 62/11 90/4 <b>advice [6]</b> 73/18 74/2 103/23 104/9 104/9 105/1 <b>advices [1]</b> 86/5 <b>adviser [3]</b> 68/10 94/6 103/20 <b>advisers [2]</b> 62/10 103/17 <b>advisers' [1]</b> 98/19 <b>advising [2]</b> 52/19 86/21 <b>affected [1]</b> 35/14 <b>affecting [3]</b> 35/15 79/1 90/2 <b>affiliations [1]</b> 51/23 <b>afraid [4]</b> 8/2 51/23 103/7 105/23 <b>after [15]</b> 2/17 7/12 10/12 12/13 37/20 53/4 56/25 59/11 64/17 87/14 87/24 87/25 89/16 94/23 97/5 <b>afterwards [2]</b> 56/20 102/14 <b>again [25]</b> 8/17 8/19</p>
--	---	---	--	--

<b>A</b>	28/13 34/6 75/12 85/6 107/19	5/24 36/7 59/12 81/1 107/18	areas [5] 31/16 44/11 44/12 66/12 86/19	attendance [1] 27/12
again... [23] 9/17	also [29] 3/6 4/1 4/22	apart [2] 54/9 96/1	arena [1] 8/7	attended [3] 12/16
11/14 12/9 17/5 17/10	5/6 5/11 6/16 9/6 9/9	apologise [1] 52/2	arise [1] 31/14	13/9 71/13
18/3 20/8 26/13 26/21	20/16 22/9 22/9 25/17	apology [1] 52/4	arisen [2] 25/20	attendees [1] 23/1
27/5 33/23 41/15	30/13 37/25 41/13	appal [1] 108/8	35/10	attention [4] 77/15
47/16 48/24 56/12	46/18 46/22 47/22	apparent [7] 55/23	arising [3] 13/13	84/1 84/8 95/6
57/9 71/1 75/20 82/1	53/21 54/7 54/14 58/6	77/5 77/14 82/2 82/11	31/11 31/17	attitude [1] 27/16
84/8 94/10 98/16	63/6 68/23 75/19 83/9	84/14 106/7	around [9] 14/18	attracted [1] 104/23
100/23	93/12 95/8 95/13	appeared [2] 55/2	35/18 44/21 49/18	attribute [1] 58/7
against [4] 9/19 44/8	alternative [2] 89/18	73/14	67/4 70/10 76/16	Audit [1] 101/21
54/6 61/7	90/10	appearing [1] 14/19	101/11 107/16	August [3] 16/25
agency [25] 2/10	although [6] 11/7	appears [6] 39/19	arrangement [2]	82/19 83/15
2/24 4/6 9/8 11/19	16/3 66/11 67/13 69/1	46/24 47/1 47/7 48/18	61/13 62/1	authorisation [4]
12/5 30/11 36/4 39/21	106/16	49/9	arrangements [1]	5/12 5/17 5/20 39/8
39/25 40/6 40/9 41/3	always [2] 47/24	applications [2]	37/2	authorities [7] 59/22
41/9 49/4 51/21 52/2	102/13	70/19 70/21	arrears [1] 26/16	60/2 60/10 61/14
55/5 55/9 56/23 63/25	am [8] 1/2 50/8 50/10	appoint [1] 64/18	as [115]	62/10 100/17 103/14
88/22 89/7 89/10	50/17 57/18 72/23	appointed [3] 67/10	ask [20] 1/22 18/16	authority [10] 6/15
103/4	85/4 109/1	68/13 94/6	23/5 24/4 41/23 51/1	6/25 9/7 12/15 61/6
Agency's [2] 2/14	among [2] 53/7 59/8	appointing [1] 67/6	51/6 53/10 63/1 72/3	90/20 100/22 100/24
59/17	amongst [1] 36/24	appointment [1]	72/13 79/7 87/14 92/5	101/9 102/20
agents [2] 43/22 46/7	amounts [2] 11/24	94/23	96/17 100/6 105/23	authority's [2] 61/19
ago [3] 53/16 78/12	29/12	appraisal [1] 62/8	106/19 108/2 108/7	62/8
85/21	analysis [5] 19/20	appreciate [2] 9/22	asked [19] 2/23 3/23	Automatic [1] 89/13
agree [6] 15/3 32/10	19/22 39/15 95/19	24/12	11/23 22/22 23/7	automating [1] 16/5
33/10 33/12 34/14	97/10	approach [10] 11/6	28/18 63/3 63/7 63/10	automation [2] 42/23
100/15	Andrew [1] 25/21	13/22 14/21 15/5	72/11 73/5 77/25 78/9	43/17
agreed [7] 23/17	Andrew Simpkins [1]	27/15 28/4 55/18 64/7	78/19 78/23 86/18	autumn [5] 56/20
25/10 25/12 37/7	25/21	65/7 101/22	97/23 102/6 107/3	96/13 97/18 98/3
64/17 67/5 102/17	Andrew's [2] 96/21	appropriate [2] 37/9	asking [3] 1/25 47/12	105/13
agreement [1] 94/17	96/22	52/7	48/24	available [4] 84/18
Agreements [1]	annex [4] 71/5 75/18	approximately [1]	aspect [3] 27/23 40/5	88/3 88/4 100/14
34/13	94/8 95/4	15/23	60/19	avalanche [1] 84/12
Alastair [1] 50/24	annex A [3] 71/5	April [5] 28/5 31/5	aspects [4] 4/23	Aviva [1] 53/6
Alec [3] 51/19 52/1	75/18 94/8	32/7 57/17 58/23	31/22 39/18 46/20	avoid [3] 33/2 57/3
59/1	Annex E [1] 95/4	April 1998 [1] 58/23	assertion [1] 31/10	104/14
Alec Wylie [3] 51/19	another [3] 29/25	April 1999 [2] 28/5	assessment [2] 76/2 86/6	avoided [1] 104/16
52/1 59/1	75/11 94/21	32/7	63/18 63/21 64/18	awaiting [1] 8/24
all [55] 3/4 3/5 3/14	answer [6] 49/23	architectural [1]	69/16	aware [37] 21/21
19/9 23/11 25/23 28/9	69/25 78/22 84/7	75/24	63/18 63/21 64/18	24/24 25/2 40/8 40/8
28/22 29/16 31/1	103/8 108/17	are [75] 8/24 9/9 9/10	69/16	40/17 40/20 41/6
32/25 33/6 34/14 39/8	answers [1] 22/24	9/11 9/11 10/2 10/3	assessments [2]	41/19 45/10 45/15
41/25 42/11 44/7	any [55] 3/18 8/23	11/12 12/8 12/8 12/9	63/24 98/15	46/4 46/13 46/17
45/14 46/21 48/25	12/13 13/2 13/12 15/4	13/14 13/14 14/8	assessors [1] 67/7	46/20 48/12 48/15
50/19 58/6 59/11	18/22 21/17 38/3 38/4	14/12 14/19 15/21	assigned [1] 16/7	48/16 49/5 53/15
64/20 66/11 68/14	38/6 41/6 41/23 42/12	16/1 16/4 16/24 17/2	assignment [1] 66/7	57/20 57/22 58/10
68/23 70/14 71/14	44/14 44/24 46/19	18/8 18/8 19/17 19/18	assistance [2] 72/7	58/14 68/2 80/25
72/7 76/23 78/23 79/9	46/20 49/17 49/20	20/17 20/18 20/20	86/6	93/16 95/15 96/17
81/7 82/15 82/25 85/7	57/12 58/5 58/10	21/16 25/24 25/25	assisted [1] 68/2	97/8 97/11 97/14
86/1 86/5 87/5 87/5	62/14 64/21 65/18	31/20 33/6 33/16	associated [2] 45/14	102/4 102/23 105/10
89/1 91/2 92/15 92/18	68/2 68/21 71/16 72/4	34/12 34/15 37/3	63/24	106/24 107/1
95/6 96/21 99/7 99/8	77/5 77/25 78/1 78/23	43/17 44/18 46/9	assumed [1] 7/12	awareness [1] 105/2
99/11 103/6 104/5	80/25 82/6 85/14	46/13 46/17 49/17	assuming [2] 91/13	away [4] 49/10 58/5
104/6 104/23 106/23	86/11 88/10 88/11	52/14 53/22 57/11	91/14	100/23 105/12
All right [2] 42/11	88/16 89/17 92/13	57/19 59/8 67/16 68/2	assurance [2] 14/15	awkward [1] 54/15
50/19	93/19 95/12 95/17	70/12 70/13 70/22	25/11	
allegations [1] 34/12	96/12 96/12 97/8	71/21 75/3 75/8 75/24	assured [2] 21/23	<b>B</b>
allow [3] 66/25 70/17	97/14 98/15 99/12	76/10 76/22 80/24	29/25	BA [18] 4/7 13/19
89/18	106/19 107/17 107/25	83/8 83/9 83/12 83/23	at [218]	14/9 16/12 17/11 19/6
alluded [1] 28/14	anybody [1] 15/4	90/5 91/6 91/11 93/10	attach [1] 90/13	20/5 21/18 27/11 28/5
almost [3] 10/15	anyone [3] 49/19	96/1 96/6 96/17 96/22	attached [1] 95/4	30/14 31/19 37/20
44/17 60/2	56/3 107/15	99/12 102/12 104/22	attempts [1] 98/2	39/20 41/3 42/23
already [6] 27/20	anything [6] 2/20	area [2] 68/22 95/9	attend [4] 12/20 63/3	78/21 88/13
			63/10 87/20	BA CAPS [1] 28/5

<b>B</b>	4/8 4/10 6/9 6/9 7/11 7/24 8/4 8/23 10/24 11/24 14/22 18/13 18/20 19/5 23/16 24/2 24/8 25/22 26/15 27/19 28/23 29/5 30/2 30/14 34/22 35/14 38/22 53/5 55/7 57/20 58/14 59/6 61/9 62/15 64/7 67/10 70/17 76/15 76/19 79/5 79/17 80/8 82/4 82/9 82/9 84/16 84/18 85/23 87/4 87/10 87/12 87/25 88/4 90/21 91/5 91/23 92/25 93/22 94/17 95/6 95/18 97/19 97/23 98/25 102/9 102/17 102/22 107/16 <b>before [20]</b> 2/18 20/1 20/25 24/17 25/9 25/23 43/6 50/3 50/14 52/8 52/9 53/17 56/21 82/14 83/14 84/13 95/20 97/3 98/11 104/12 <b>beforehand [1]</b> 38/23 <b>began [1]</b> 17/21 <b>begin [3]</b> 15/8 51/14 57/15 <b>beginning [3]</b> 9/2 12/16 102/2 <b>behalf [3]</b> 36/4 51/1 65/23 <b>behest [1]</b> 81/6 <b>behind [1]</b> 60/3 <b>behoves [1]</b> 59/21 <b>being [39]</b> 8/5 8/11 8/19 8/22 10/7 10/15 10/17 10/25 11/13 13/12 20/17 20/21 23/20 26/22 28/18 29/20 30/1 32/3 33/17 34/1 39/17 40/7 40/10 42/3 42/12 43/4 46/5 48/9 56/8 57/9 67/4 70/13 83/17 87/17 87/18 90/2 97/9 101/1 101/4 <b>BEIS0000104 [1]</b> 62/19 <b>BEIS0000418 [1]</b> 79/8 <b>belief [3]</b> 1/19 19/6 51/10 <b>believe [11]</b> 12/15 31/19 44/19 59/1 62/24 78/1 79/22 82/8 93/18 98/5 108/21 <b>believed [3]</b> 36/21 37/7 92/15 <b>below [3]</b> 22/21 57/11 76/1	<b>beneficiary [1]</b> 11/10 <b>benefit [28]</b> 3/4 3/12 11/22 15/17 15/19 17/7 25/11 29/1 29/2 31/15 32/13 32/14 32/21 32/21 33/1 33/1 33/16 33/23 34/1 34/22 35/13 35/16 36/1 43/14 45/16 45/20 54/20 86/24 <b>benefits [21]</b> 2/10 2/24 3/7 4/6 36/4 39/21 39/25 40/6 40/9 41/3 49/4 55/5 55/9 56/22 59/17 63/24 88/22 89/7 89/9 103/4 105/20 <b>Benefits Agency [13]</b> 2/10 2/24 4/6 36/4 39/21 39/25 40/6 40/9 41/3 49/4 55/9 88/22 89/7 <b>Benefits Agency's [1]</b> 59/17 <b>Bennett [1]</b> 34/10 <b>Benson [1]</b> 52/22 <b>BES [1]</b> 25/12 <b>best [10]</b> 1/19 12/24 13/5 13/23 51/9 54/20 62/6 64/17 67/21 67/22 <b>better [5]</b> 56/24 68/8 68/10 90/9 104/17 <b>between [23]</b> 3/16 4/25 6/3 6/10 6/22 7/11 8/16 10/16 13/19 14/9 20/3 27/11 33/19 37/2 40/24 47/24 56/20 56/21 61/25 76/15 82/19 86/9 88/12 <b>beyond [2]</b> 24/16 55/19 <b>bidder [1]</b> 58/11 <b>bidders [1]</b> 60/22 <b>bids [1]</b> 62/8 <b>big [3]</b> 52/19 59/24 60/4 <b>Bill [3]</b> 51/18 51/24 58/24 <b>Bill Robins [2]</b> 51/24 58/24 <b>bit [14]</b> 3/21 4/2 5/16 19/15 21/13 22/16 23/6 28/8 43/11 88/6 90/24 92/10 92/11 102/15 <b>bite [1]</b> 14/19 <b>black [2]</b> 100/11 102/1 <b>BLAKE [6]</b> 50/22 81/9 99/13 99/17 108/21 110/11 <b>blame [1]</b> 58/7	<b>blown [1]</b> 36/25 <b>board [20]</b> 5/3 5/5 5/9 5/12 5/17 5/20 14/1 14/3 15/14 22/23 26/12 26/23 28/13 41/7 57/14 59/4 64/18 64/20 67/10 72/23 <b>boards [2]</b> 5/1 68/9 <b>book [4]</b> 15/18 36/2 36/6 37/14 <b>books [1]</b> 3/8 <b>boss [1]</b> 24/8 <b>both [12]</b> 11/19 12/5 13/1 15/1 17/1 32/8 33/19 55/4 58/5 59/17 88/13 95/9 <b>bottom [5]</b> 19/19 22/16 27/5 39/6 94/20 <b>box [3]</b> 100/11 100/13 102/1 <b>BPS [1]</b> 31/19 <b>brackets [1]</b> 93/12 <b>branches [1]</b> 47/4 <b>breach [1]</b> 34/12 <b>break [8]</b> 50/3 50/9 50/19 56/15 99/4 99/6 99/9 99/25 <b>breakdown [2]</b> 17/25 18/17 <b>brewing [2]</b> 20/12 82/10 <b>brief [6]</b> 90/25 91/4 91/5 91/14 99/15 108/3 <b>briefing [3]</b> 24/19 24/21 49/8 <b>briefly [9]</b> 3/2 56/4 79/10 79/10 82/22 83/2 88/16 94/3 95/13 <b>bring [5]</b> 3/3 51/13 66/4 68/21 73/25 <b>bringing [1]</b> 3/10 <b>broad [1]</b> 53/8 <b>broadening [1]</b> 4/10 <b>broadly [1]</b> 75/21 <b>brought [6]</b> 4/9 58/15 77/14 83/25 84/7 84/19 <b>Bruce [2]</b> 32/17 35/5 <b>Bruce McNiven [2]</b> 32/17 35/5 <b>bruising [1]</b> 6/10 <b>BSM [1]</b> 26/20 <b>build [3]</b> 6/13 61/12 61/25 <b>building [1]</b> 23/11 <b>built [1]</b> 100/14 <b>bulk [2]</b> 73/14 73/18 <b>bullet [8]</b> 9/18 43/19 45/6 69/12 70/8 74/12 74/15 89/20 <b>Bush [8]</b> 63/3 63/3 63/9 63/11 87/17 87/17 87/18 89/17	<b>business [14]</b> 3/25 6/19 15/22 43/23 44/1 45/9 45/12 46/10 47/10 70/18 85/9 101/14 101/18 102/14 <b>businesses [1]</b> 46/17 <b>busy [1]</b> 68/23 <b>but [102]</b> 2/23 3/8 5/4 7/9 8/3 8/8 9/23 10/17 12/12 13/6 13/21 15/11 17/14 20/9 20/14 22/14 24/14 24/19 30/2 31/7 31/14 32/10 33/20 34/7 35/1 35/12 36/1 36/8 41/24 44/11 46/3 47/16 48/10 49/7 51/11 52/8 52/14 53/21 55/18 57/8 57/8 59/13 60/8 60/21 61/16 62/3 63/6 64/9 65/7 66/6 66/20 68/11 68/17 69/23 70/12 72/18 73/4 73/13 74/2 74/8 74/19 75/20 77/3 77/13 78/14 79/17 80/11 80/23 81/12 81/16 82/1 82/10 83/3 84/20 86/12 86/13 87/5 90/3 90/20 91/5 92/6 93/20 95/8 95/13 97/17 98/13 98/17 98/25 99/6 99/10 99/15 99/17 100/13 100/22 101/8 101/15 102/1 102/8 104/7 105/21 106/13 106/25 <b>Byers [2]</b> 56/4 79/13 <b>C</b> <b>calibre [3]</b> 103/22 104/8 105/1 <b>called [4]</b> 5/12 5/20 82/17 108/3 <b>came [13]</b> 15/10 41/9 45/19 56/23 73/17 75/8 77/4 77/13 81/6 81/7 87/24 92/23 105/6 <b>can [114]</b> <b>can't [14]</b> 7/7 10/17 22/13 22/14 34/23 35/12 48/7 48/9 49/18 82/6 92/2 94/2 103/8 105/23 <b>cancel [1]</b> 34/22 <b>cancellation [1]</b> 64/3 <b>cancelled [1]</b> 34/1 <b>cancelling [1]</b> 45/20 <b>candour [1]</b> 86/1 <b>cannot [2]</b> 31/10 31/13 <b>cap [1]</b> 41/23 <b>capabilities [2]</b> 3/24
----------	---	---	--	---

<b>C</b>				
<p><b>capabilities...</b> [1] 68/15</p> <p><b>capability</b> [1] 93/19</p> <p><b>capable</b> [2] 69/22 69/23</p> <p><b>CAPS</b> [25] 2/15 2/22 2/24 3/2 3/9 4/20 5/3 5/4 5/10 6/3 6/12 9/4 14/2 15/14 19/10 22/22 25/9 25/18 26/11 28/5 28/12 31/15 32/23 36/7 41/7</p> <p><b>CAPS/Benefit</b> [1] 31/15</p> <p><b>card</b> [18] 5/4 14/2 28/13 32/14 32/22 33/1 33/5 33/14 34/1 34/23 35/16 36/1 39/13 40/1 40/3 41/7 45/17 45/20</p> <p><b>Cardholder</b> [1] 39/10</p> <p><b>Cardlink</b> [1] 57/21</p> <p><b>cards</b> [5] 22/22 33/20 39/9 39/23 81/23</p> <p><b>careful</b> [1] 27/3</p> <p><b>Carol</b> [1] 21/23</p> <p><b>carried</b> [3] 74/25 95/15 96/18</p> <p><b>carry</b> [2] 37/8 99/20</p> <p><b>carrying</b> [1] 77/16</p> <p><b>case</b> [20] 8/13 9/13 10/7 12/4 12/10 13/20 14/16 16/15 30/2 39/1 44/14 61/16 61/16 62/13 73/13 78/12 81/22 84/20 86/13 108/21</p> <p><b>cases</b> [4] 10/2 40/18 41/13 85/10</p> <p><b>cash</b> [4] 9/20 18/10 22/7 23/23</p> <p><b>categoric</b> [1] 59/22</p> <p><b>cause</b> [2] 8/9 76/23</p> <p><b>caused</b> [1] 8/6</p> <p><b>causes</b> [1] 19/4</p> <p><b>causing</b> [1] 97/2</p> <p><b>CCNs</b> [1] 34/14</p> <p><b>cent</b> [1] 19/1</p> <p><b>centre</b> [2] 35/8 35/14</p> <p><b>centred</b> [1] 44/3</p> <p><b>certain</b> [3] 29/14 29/15 31/14</p> <p><b>certainly</b> [12] 7/4 10/18 14/22 30/19 30/20 50/4 67/22 82/3 85/25 87/25 107/1 108/10</p> <p><b>certainty</b> [1] 17/12</p> <p><b>cetera</b> [2] 83/24 83/24</p> <p><b>CFO</b> [1] 93/1</p> <p><b>chair</b> [7] 1/3 14/14</p>	<p>38/3 50/2 64/19 96/9 104/13</p> <p><b>chaired</b> [4] 5/4 5/5 28/14 69/14</p> <p><b>chairman</b> [3] 53/5 53/6 90/21</p> <p><b>chairmanship</b> [2] 90/10 94/25</p> <p><b>challenged</b> [2] 13/3 13/15</p> <p><b>challenges</b> [1] 92/3</p> <p><b>challenging</b> [6] 12/24 13/5 13/6 20/8 20/9 20/14</p> <p><b>chance</b> [2] 11/6 60/16</p> <p><b>change</b> [4] 3/22 5/19 21/22 52/5</p> <p><b>changed</b> [1] 73/23</p> <p><b>changes</b> [4] 43/8 73/22 73/25 89/6</p> <p><b>Channel</b> [1] 52/20</p> <p><b>Channel Tunnel</b> [1] 52/20</p> <p><b>character</b> [2] 93/2 93/2</p> <p><b>characteristic</b> [1] 96/3</p> <p><b>charge</b> [2] 57/1 87/19</p> <p><b>check</b> [3] 91/11 100/25 101/2</p> <p><b>checkpoint</b> [1] 19/25</p> <p><b>checks</b> [1] 39/13</p> <p><b>cheques</b> [1] 3/8</p> <p><b>chest</b> [1] 81/23</p> <p><b>Chesterfield</b> [1] 21/21</p> <p><b>chief</b> [4] 30/11 79/13 94/5 98/5</p> <p><b>chief secretary</b> [2] 94/5 98/5</p> <p><b>Child</b> [6] 15/18 32/13 32/21 33/16 33/22 35/13</p> <p><b>choice</b> [1] 79/22</p> <p><b>chosen</b> [3] 62/15 81/14 92/12</p> <p><b>Christmas</b> [5] 48/22 56/21 56/25 98/11 106/14</p> <p><b>Christmas 1998</b> [1] 106/14</p> <p><b>chronology</b> [2] 56/14 81/4</p> <p><b>circulated</b> [1] 76/19</p> <p><b>circumstances</b> [2] 53/23 76/4</p> <p><b>civil</b> [12] 2/2 2/5 41/13 41/15 41/18 42/14 101/19 103/15 103/22 104/7 104/25 107/13</p> <p><b>Civil Service</b> [3] 2/2 2/5 104/25</p>	<p><b>claimants</b> [1] 44/17</p> <p><b>claiming</b> [1] 106/13</p> <p><b>clarifying</b> [1] 84/5</p> <p><b>clarity</b> [1] 23/14</p> <p><b>clean</b> [2] 26/8 28/17</p> <p><b>cleaner</b> [1] 30/7</p> <p><b>clear</b> [12] 55/7 66/6 73/10 83/7 83/22 84/2 88/24 88/24 91/25 95/17 101/23 107/14</p> <p><b>clearance</b> [2] 19/23 60/21</p> <p><b>cleared</b> [2] 25/23 83/18</p> <p><b>clearer</b> [1] 67/9</p> <p><b>clearly</b> [12] 19/12 31/11 33/20 37/12 63/8 84/12 84/23 87/7 90/20 94/18 105/14 106/3</p> <p><b>clerk</b> [1] 11/7</p> <p><b>clients</b> [1] 43/16</p> <p><b>close</b> [6] 60/20 63/6 75/4 81/23 85/15 95/2</p> <p><b>closer</b> [1] 87/3</p> <p><b>closures</b> [1] 44/1</p> <p><b>co</b> [4] 33/2 36/4 108/9 108/10</p> <p><b>co-operate</b> [2] 108/9 108/10</p> <p><b>co-operation</b> [1] 33/2</p> <p><b>co-ordinate</b> [1] 36/4</p> <p><b>code</b> [6] 83/9 83/20 83/23 84/23 85/1 85/24</p> <p><b>colleague</b> [1] 80/12</p> <p><b>colleagues</b> [1] 12/5</p> <p><b>combination</b> [3] 45/1 103/21 104/24</p> <p><b>come</b> [14] 5/25 20/13 34/7 42/20 52/11 54/7 69/8 73/8 76/25 92/6 94/14 98/6 103/11 103/24</p> <p><b>comes</b> [4] 14/21 23/24 75/21 100/23</p> <p><b>comfort</b> [2] 99/6 99/19</p> <p><b>comforted</b> [1] 77/18</p> <p><b>coming</b> [10] 1/23 13/2 13/14 17/2 46/19 48/2 49/23 50/5 50/25 108/17</p> <p><b>command</b> [2] 88/13 90/19</p> <p><b>commended</b> [1] 101/22</p> <p><b>comment</b> [8] 53/24 54/7 55/19 62/10 80/7 84/8 105/24 106/14</p> <p><b>commentary</b> [1] 104/24</p> <p><b>comments</b> [3] 51/11 53/13 76/20</p>	<p><b>commercial</b> [13] 4/23 34/25 43/4 53/10 59/19 60/8 79/24 93/11 93/21 94/17 96/8 97/24 98/14</p> <p><b>commercially</b> [3] 46/25 57/6 96/2</p> <p><b>commission</b> [2] 64/8 64/21</p> <p><b>commitment</b> [2] 11/4 44/9</p> <p><b>committed</b> [1] 11/7</p> <p><b>committee</b> [1] 76/21</p> <p><b>committees</b> [1] 5/1</p> <p><b>committing</b> [1] 48/19</p> <p><b>common</b> [4] 3/3 3/10 3/11 45/18</p> <p><b>communicated</b> [1] 88/1</p> <p><b>Communications</b> [2] 51/22 51/25</p> <p><b>compact</b> [1] 20/22</p> <p><b>company</b> [2] 15/8 56/11</p> <p><b>Compared</b> [1] 44/18</p> <p><b>compete</b> [1] 70/17</p> <p><b>competent</b> [1] 57/8</p> <p><b>competing</b> [1] 62/8</p> <p><b>complement</b> [1] 68/21</p> <p><b>complete</b> [7] 3/15 50/17 59/10 64/9 67/12 79/16 86/25</p> <p><b>completed</b> [3] 69/17 72/9 89/24</p> <p><b>completely</b> [1] 6/12</p> <p><b>completeness</b> [1] 9/14</p> <p><b>completion</b> [2] 60/6 60/7</p> <p><b>complicated</b> [2] 59/5 101/16</p> <p><b>component</b> [1] 70/12</p> <p><b>composition</b> [1] 51/18</p> <p><b>comprehensive</b> [2] 15/6 55/17</p> <p><b>compromise</b> [2] 88/12 89/15</p> <p><b>compromising</b> [1] 65/1</p> <p><b>computer</b> [1] 3/19</p> <p><b>computerisation</b> [1] 101/19</p> <p><b>conceive</b> [1] 29/9</p> <p><b>concentrate</b> [2] 43/18 59/11</p> <p><b>concern</b> [13] 8/9 8/21 11/20 16/11 18/8 21/16 37/24 40/9 75/10 76/7 76/23 77/2 77/12</p> <p><b>concerned</b> [10] 9/1 16/16 26/3 28/24</p>	<p>31/24 83/23 93/18 96/23 101/12 103/21</p> <p><b>concerning</b> [1] 11/17</p> <p><b>concerns</b> [12] 16/1 16/9 16/23 18/25 19/2 21/7 28/12 52/8 69/13 83/25 102/4 102/23</p> <p><b>concluded</b> [5] 30/8 66/3 66/20 66/24 91/7</p> <p><b>conclusion</b> [1] 91/1</p> <p><b>conclusions</b> [8] 74/1 74/8 75/12 76/17 77/22 80/13 81/6 81/7</p> <p><b>condition</b> [1] 19/20</p> <p><b>conditions</b> [1] 31/18</p> <p><b>conduct</b> [3] 64/19 90/22 91/3</p> <p><b>conducted</b> [6] 13/25 66/9 77/19 98/14 101/24 104/2</p> <p><b>confidence</b> [2] 21/18 29/5</p> <p><b>Confidential</b> [1] 46/25</p> <p><b>confirm</b> [2] 1/9 20/19</p> <p><b>confirmed</b> [1] 28/7</p> <p><b>conflicting</b> [2] 47/18 47/19</p> <p><b>confront</b> [1] 96/10</p> <p><b>connect</b> [1] 59/16</p> <p><b>connected</b> [1] 93/17</p> <p><b>connection</b> [1] 68/16</p> <p><b>conscious</b> [1] 53/21</p> <p><b>consciously</b> [1] 58/4</p> <p><b>consequences</b> [1] 95/10</p> <p><b>Conservative</b> [1] 57/17</p> <p><b>consider</b> [3] 65/13 80/23 90/14</p> <p><b>considerable</b> [3] 14/22 40/9 106/2</p> <p><b>consideration</b> [1] 36/12</p> <p><b>considerations</b> [1] 29/16</p> <p><b>considered</b> [4] 20/21 67/20 84/20 92/14</p> <p><b>considering</b> [1] 104/13</p> <p><b>consistent</b> [1] 31/2</p> <p><b>consistently</b> [1] 31/16</p> <p><b>consisting</b> [1] 44/21</p> <p><b>consonant</b> [1] 80/9</p> <p><b>constrained</b> [2] 44/25 56/8</p> <p><b>constraint</b> [1] 65/8</p> <p><b>constraints</b> [2] 69/4 75/7</p> <p><b>construction</b> [1] 61/21</p> <p><b>constructive</b> [1] 58/8</p> <p><b>consultant</b> [2] 78/13</p>



<p><b>C</b></p> <p><b>consultant...</b> [1] 78/24</p> <p><b>consultants</b> [9] 4/3 64/8 64/11 64/23 71/14 72/2 72/3 72/4 72/8</p> <p><b>consulted</b> [1] 46/22</p> <p><b>consulting</b> [5] 37/8 67/20 86/16 94/21 95/2</p> <p><b>contact</b> [4] 56/3 57/13 58/25 59/2</p> <p><b>contacts</b> [1] 104/6</p> <p><b>contained</b> [1] 8/8</p> <p><b>content</b> [2] 12/7 24/22</p> <p><b>contents</b> [1] 100/13</p> <p><b>contested</b> [1] 17/18</p> <p><b>context</b> [4] 52/10 54/17 66/19 81/11</p> <p><b>Contingency</b> [1] 64/2</p> <p><b>continually</b> [1] 92/5</p> <p><b>continuation</b> [1] 89/5</p> <p><b>continue</b> [4] 33/21 37/24 44/23 99/4</p> <p><b>continued</b> [2] 7/7 23/8</p> <p><b>continues</b> [1] 15/17</p> <p><b>continuing</b> [3] 63/20 95/8 106/17</p> <p><b>continuity</b> [5] 6/19 15/22 33/1 35/16 36/2</p> <p><b>contract</b> [8] 36/23 59/21 60/3 60/5 103/3 105/7 106/3 106/13</p> <p><b>contracted</b> [1] 69/22</p> <p><b>contracting</b> [1] 75/5</p> <p><b>contractor</b> [17] 16/8 59/13 59/20 59/23 60/12 60/15 61/4 61/5 61/15 61/17 100/21 101/3 101/5 101/17 102/14 102/15 105/8</p> <p><b>contractor's</b> [1] 61/20</p> <p><b>contractors</b> [1] 62/11</p> <p><b>contracts</b> [2] 102/12 108/4</p> <p><b>contractual</b> [3] 58/5 59/24 102/16</p> <p><b>contrasts</b> [1] 61/12</p> <p><b>contributed</b> [1] 35/21</p> <p><b>contribution</b> [1] 92/19</p> <p><b>contributors</b> [1] 5/22</p> <p><b>control</b> [7] 15/18 37/14 60/5 61/15 91/13 101/9 105/3</p> <p><b>conventional</b> [1] 101/8</p> <p><b>conversation</b> [1] 35/7</p>	<p><b>copied</b> [1] 106/16</p> <p><b>Copping</b> [8] 54/12 54/16 61/12 66/1 66/7 73/2 77/21 90/12</p> <p><b>Copping's</b> [2] 66/5 72/21</p> <p><b>copy</b> [3] 1/11 24/12 24/17</p> <p><b>Corbett</b> [5] 92/11 92/24 92/24 96/7 105/17</p> <p><b>Corbett's</b> [2] 81/6 98/4</p> <p><b>core</b> [1] 38/6</p> <p><b>correct</b> [14] 2/3 2/6 2/18 6/5 6/20 8/12 20/20 22/3 25/4 40/2 52/24 53/3 53/6 57/19</p> <p><b>correspondence</b> [1] 98/19</p> <p><b>cost</b> [1] 69/18</p> <p><b>costs</b> [2] 63/20 63/23</p> <p><b>could</b> [74] 3/25 6/21 7/16 10/20 10/21 12/18 15/13 15/15 17/4 19/14 19/15 20/11 20/19 21/9 21/10 22/4 22/6 22/15 24/4 24/6 25/5 25/6 26/10 27/15 27/22 28/1 30/7 31/4 31/7 32/15 32/16 34/5 34/9 35/3 36/14 36/15 36/16 42/3 43/19 44/20 44/23 45/12 45/12 45/22 50/2 51/6 58/19 63/22 63/22 64/23 66/18 66/23 67/1 69/17 70/6 72/4 75/6 76/3 83/18 85/24 86/19 87/3 87/7 87/9 87/12 89/21 91/15 91/18 93/21 93/25 95/19 96/19 97/17 103/24</p> <p><b>couldn't</b> [2] 32/9 73/4</p> <p><b>counsel</b> [1] 54/4</p> <p><b>Counter</b> [1] 83/15</p> <p><b>Counterfeit</b> [1] 39/9</p> <p><b>Counterfeit/lost/stolen</b> [1] 39/9</p> <p><b>Counters</b> [1] 55/25</p> <p><b>couple</b> [1] 43/7</p> <p><b>course</b> [9] 9/12 17/14 31/13 46/9 46/18 83/7 102/21 104/13 108/7</p> <p><b>courts</b> [1] 41/15</p> <p><b>cover</b> [2] 66/18 98/18</p> <p><b>covered</b> [1] 86/20</p> <p><b>cracking</b> [1] 104/4</p> <p><b>Crahan</b> [1] 14/13</p> <p><b>created</b> [3] 58/23 77/9 100/12</p> <p><b>creating</b> [1] 100/11</p>	<p><b>Credit</b> [1] 89/14</p> <p><b>crisp</b> [1] 59/9</p> <p><b>criteria</b> [2] 23/10 25/10</p> <p><b>critical</b> [7] 15/4 24/24 90/4 98/22 98/22 102/3 102/9</p> <p><b>cropped</b> [1] 41/20</p> <p><b>cropping</b> [1] 80/15</p> <p><b>crucially</b> [1] 29/4</p> <p><b>Curran</b> [2] 28/9 30/10</p> <p><b>current</b> [9] 8/8 15/17 16/1 20/16 20/22 26/18 44/10 44/14 44/19</p> <p><b>customer</b> [4] 2/14 11/23 12/1 43/13</p> <p><b>customers</b> [10] 4/1 32/14 32/21 32/25 33/5 33/9 33/13 33/16 33/22 35/13</p> <p><b>cut</b> [1] 89/18</p> <p><b>cutting</b> [1] 47/3</p> <p><b>Cycle</b> [2] 25/19 25/23</p> <p><b>cycles</b> [2] 26/4 31/13</p> <hr/> <p><b>D</b></p> <p><b>data</b> [7] 6/3 11/12 35/8 35/14 36/5 106/21 107/2</p> <p><b>date</b> [3] 38/21 42/25 94/8</p> <p><b>dated</b> [2] 51/4 85/21</p> <p><b>dates</b> [1] 30/25</p> <p><b>Dave</b> [4] 14/10 22/21 22/24 37/21</p> <p><b>Dave Miller</b> [3] 14/10 22/21 37/21</p> <p><b>David</b> [5] 19/17 20/4 20/6 20/7 31/5</p> <p><b>David Miller</b> [4] 19/17 20/4 20/7 31/5</p> <p><b>day</b> [2] 50/19 68/18</p> <p><b>days</b> [2] 69/20 97/5</p> <p><b>days'</b> [1] 107/12</p> <p><b>deal</b> [7] 52/5 52/6 52/14 61/6 65/17 99/18 103/13</p> <p><b>dealing</b> [4] 11/15 31/6 83/16 103/15</p> <p><b>deals</b> [2] 41/13 75/18</p> <p><b>dealt</b> [2] 84/11 100/7</p> <p><b>debate</b> [1] 92/5</p> <p><b>December</b> [4] 10/12 22/5 81/2 97/25</p> <p><b>December 1997</b> [1] 10/12</p> <p><b>December 1998</b> [2] 22/5 81/2</p> <p><b>decent</b> [1] 60/16</p> <p><b>decide</b> [2] 41/14 100/21</p> <p><b>decided</b> [3] 28/5 30/9 65/21</p>	<p><b>decision</b> [10] 28/2 28/6 28/8 29/14 29/15 30/10 33/4 34/5 34/22 64/9</p> <p><b>decisions</b> [5] 45/19 46/5 88/11 89/25 92/14</p> <p><b>decisive</b> [1] 93/22</p> <p><b>deep</b> [2] 8/21 65/10</p> <p><b>defects</b> [1] 82/1</p> <p><b>defensive</b> [2] 81/24 86/8</p> <p><b>deficiencies</b> [1] 83/8</p> <p><b>define</b> [2] 61/2 61/6</p> <p><b>definition</b> [4] 37/5 59/10 61/18 95/9</p> <p><b>definitions</b> [2] 23/9 73/23</p> <p><b>degree</b> [1] 90/19</p> <p><b>delays</b> [2] 8/6 29/7</p> <p><b>deliver</b> [1] 60/15</p> <p><b>delivered</b> [3] 61/10 63/22 63/22</p> <p><b>delivering</b> [1] 69/22</p> <p><b>delivery</b> [5] 6/25 12/15 13/3 59/3 63/23</p> <p><b>demanding</b> [1] 105/11</p> <p><b>demonstration</b> [2] 38/19 85/10</p> <p><b>denial</b> [1] 96/5</p> <p><b>denied</b> [1] 11/10</p> <p><b>denying</b> [1] 106/11</p> <p><b>depart</b> [1] 75/9</p> <p><b>departing</b> [1] 41/11</p> <p><b>Department</b> [11] 4/15 4/18 9/7 12/5 14/23 35/23 36/9 47/20 56/2 101/12 103/20</p> <p><b>Department's</b> [2] 3/4 30/12</p> <p><b>departments</b> [6] 33/19 35/24 62/23 91/3 91/11 91/11</p> <p><b>depend</b> [1] 46/17</p> <p><b>dependent</b> [2] 76/8 87/6</p> <p><b>depends</b> [1] 85/19</p> <p><b>deploy</b> [1] 66/18</p> <p><b>depth</b> [1] 66/16</p> <p><b>deputy</b> [2] 12/17 12/20</p> <p><b>describe</b> [5] 12/25 13/5 13/23 20/1 51/18</p> <p><b>described</b> [3] 21/1 43/3 100/11</p> <p><b>describes</b> [2] 63/16 66/1</p> <p><b>describing</b> [1] 68/8</p> <p><b>description</b> [3] 80/1 80/9 102/1</p> <p><b>design</b> [9] 6/14 6/15 9/7 31/18 79/19 80/3</p>	<p>80/10 83/9 84/10</p> <p><b>desire</b> [1] 39/25</p> <p><b>desk</b> [1] 97/13</p> <p><b>desperately</b> [1] 27/19</p> <p><b>detail</b> [9] 39/13 60/1 62/3 72/15 83/21 87/3 93/4 95/12 105/5</p> <p><b>detailed</b> [16] 14/6 14/9 18/17 33/10 61/15 64/24 74/24 75/1 77/11 84/10 86/13 86/24 87/8 87/9 93/11 101/1</p> <p><b>detailing</b> [1] 18/12</p> <p><b>details</b> [5] 3/4 8/25 32/23 93/4 93/20</p> <p><b>deterioration</b> [1] 88/10</p> <p><b>determination</b> [1] 104/10</p> <p><b>determine</b> [5] 14/11 20/19 63/19 63/21 71/21</p> <p><b>determining</b> [1] 105/21</p> <p><b>develop</b> [3] 33/10 33/12 55/17</p> <p><b>developed</b> [6] 3/5 7/6 68/14 69/25 85/22 96/24</p> <p><b>developing</b> [1] 84/9</p> <p><b>development</b> [4] 14/25 37/5 79/17 83/15</p> <p><b>developments</b> [4] 14/23 79/20 80/4 80/11</p> <p><b>devil</b> [1] 65/22</p> <p><b>devote</b> [1] 65/19</p> <p><b>dialogue</b> [3] 76/15 77/22 79/2</p> <p><b>dictated</b> [2] 61/7 65/6</p> <p><b>did</b> [44] 3/18 4/12 11/15 12/23 13/8 23/5 24/11 24/21 28/20 34/2 37/17 40/13 41/23 41/24 52/18 52/18 52/25 57/20 62/14 65/9 65/10 66/24 68/22 69/20 70/24 75/19 76/18 77/16 78/1 78/15 80/16 80/19 85/14 87/8 89/4 91/16 91/17 92/6 93/25 95/21 98/14 102/4 105/25 106/19</p> <p><b>didn't</b> [14] 2/20 2/22 13/10 24/15 24/17 29/5 30/15 30/16 46/2 58/6 85/17 93/16 96/12 102/7</p> <p><b>differ</b> [4] 35/8 54/16 78/13 78/17</p>
---	---	---	--	--

<b>D</b>	<p><b>disturbing [1]</b> 81/21</p> <p><b>ditch [1]</b> 98/8</p> <p><b>dive [1]</b> 65/10</p> <p><b>diverged [1]</b> 37/12</p> <p><b>do [52]</b> 1/12 1/13 2/20 8/1 9/20 9/21 11/19 19/13 22/17 25/1 27/19 27/25 28/3 28/15 33/22 33/24 34/14 35/25 36/8 38/4 43/6 43/24 47/2 47/11 48/22 49/10 49/20 51/2 51/3 52/5 52/6 54/15 55/12 64/23 64/25 65/25 66/25 71/6 71/7 73/10 78/15 80/1 81/12 89/2 90/8 90/23 91/25 93/18 100/14 103/9 105/20 107/25</p> <p><b>document [23]</b> 15/13 16/19 17/23 21/9 33/25 35/3 36/16 38/16 38/17 39/4 42/16 42/20 43/3 46/2 47/1 47/13 47/25 73/7 73/11 73/13 73/21 82/13 82/14</p> <p><b>documentation [1]</b> 59/25</p> <p><b>documents [4]</b> 55/1 58/15 86/11 106/16</p> <p><b>does [10]</b> 24/15 38/8 39/22 42/20 47/14 47/14 79/3 96/10 99/15 100/22</p> <p><b>doesn't [1]</b> 47/7</p> <p><b>dog [2]</b> 77/4 77/14</p> <p><b>doing [9]</b> 3/9 6/13 42/9 45/16 45/21 65/15 66/2 68/24 88/9</p> <p><b>domain [1]</b> 18/13</p> <p><b>don't [38]</b> 8/2 10/18 12/13 15/3 30/19 38/3 38/5 42/12 47/5 49/12 62/12 65/17 66/3 67/13 69/3 73/5 78/9 79/8 80/7 80/21 80/21 80/23 82/24 83/4 86/9 86/11 87/11 87/12 88/15 90/24 92/5 95/12 95/17 97/17 104/9 106/23 106/24 107/17</p> <p><b>done [11]</b> 10/13 13/12 18/21 29/6 50/18 64/14 65/3 86/24 91/15 94/2 104/17</p> <p><b>door [1]</b> 30/16</p> <p><b>doubt [1]</b> 46/13</p> <p><b>down [31]</b> 5/25 7/16 7/21 8/17 8/18 9/17 16/20 17/17 17/24</p>	<p>19/16 21/10 24/11 25/15 26/12 27/4 32/16 35/4 35/20 36/15 36/17 42/3 42/18 44/3 57/9 63/15 70/7 83/6 83/11 89/21 93/13 96/5</p> <p><b>draft [4]</b> 36/23 73/20 76/18 88/4</p> <p><b>drawn [2]</b> 75/16 95/6</p> <p><b>DSS [4]</b> 30/16 33/3 62/22 67/3</p> <p><b>DTI [2]</b> 56/1 62/22</p> <p><b>due [3]</b> 26/16 104/13 108/7</p> <p><b>duplicate [7]</b> 8/22 10/25 11/21 11/25 12/10 12/11 41/21</p> <p><b>during [21]</b> 7/8 15/23 16/15 17/14 17/21 17/22 20/16 29/2 29/7 30/1 35/6 53/11 56/24 78/21 82/25 83/7 97/19 98/3 102/20 105/3 106/21</p> <p><b>DWP0000007 [1]</b> 32/15</p> <p><b>dysfunctional [1]</b> 85/25</p> <p><b>dysfunctionality [1]</b> 77/4</p>	<p>44/22</p> <p><b>element [3]</b> 22/10 86/7 101/18</p> <p><b>elementary [1]</b> 84/24</p> <p><b>elements [1]</b> 31/20</p> <p><b>else [4]</b> 49/19 55/13 65/11 69/2</p> <p><b>else's [1]</b> 99/20</p> <p><b>email [2]</b> 22/16 22/17</p> <p><b>emphasis [1]</b> 69/23</p> <p><b>employed [1]</b> 71/16</p> <p><b>enable [1]</b> 72/9</p> <p><b>enabled [1]</b> 3/22</p> <p><b>encashment [1]</b> 11/11</p> <p><b>encashments [4]</b> 15/24 15/24 16/2 16/4</p> <p><b>encourage [1]</b> 90/7</p> <p><b>encouraging [1]</b> 95/7</p> <p><b>end [22]</b> 3/7 3/11 3/11 3/17 4/10 16/24 16/24 19/20 19/20 21/19 21/19 25/10 25/10 61/21 66/3 66/20 81/25 89/24 95/5 95/5 95/7 104/4</p> <p><b>ending [1]</b> 9/16</p> <p><b>energy [1]</b> 46/11</p> <p><b>enforce [1]</b> 11/4</p> <p><b>engaged [1]</b> 65/16</p> <p><b>engagement [3]</b> 54/23 56/21 56/25</p> <p><b>engineering [2]</b> 68/5 101/1</p> <p><b>enhances [1]</b> 37/1</p> <p><b>enough [3]</b> 65/18 77/17 82/23</p> <p><b>enquiries [4]</b> 65/22 77/25 78/2 87/8</p> <p><b>ensure [6]</b> 33/1 43/21 45/8 45/11 47/9 100/12</p> <p><b>enter [1]</b> 20/2</p> <p><b>entered [1]</b> 32/3</p> <p><b>enthusiasm [1]</b> 28/4</p> <p><b>entire [1]</b> 76/2</p> <p><b>entirely [2]</b> 19/11 49/2</p> <p><b>entry [2]</b> 23/10 25/10</p> <p><b>environment [2]</b> 8/8 18/15</p> <p><b>envisaged [1]</b> 67/3</p> <p><b>envisages [1]</b> 67/22</p> <p><b>EPOS [1]</b> 22/10</p> <p><b>EPOSS [5]</b> 82/17 83/8 83/14 83/20 83/24</p> <p><b>equally [1]</b> 87/5</p> <p><b>Erm [4]</b> 65/6 76/25 90/18 95/17</p> <p><b>error [4]</b> 9/19 17/18 42/3 51/12</p> <p><b>errors [1]</b> 18/10</p> <p><b>escalation [1]</b> 14/16</p>	<p><b>especially [2]</b> 44/11 54/17</p> <p><b>essential [4]</b> 20/1 66/25 97/1 101/5</p> <p><b>essentially [6]</b> 27/8 42/11 48/21 74/17 90/2 96/14</p> <p><b>establish [2]</b> 6/16 71/25</p> <p><b>established [2]</b> 90/23 94/23</p> <p><b>et [2]</b> 83/24 83/24</p> <p><b>et cetera [2]</b> 83/24 83/24</p> <p><b>Eurotunnel [1]</b> 93/1</p> <p><b>evaluated [1]</b> 79/18</p> <p><b>even [7]</b> 28/23 29/25 40/17 42/5 45/19 55/7 94/14</p> <p><b>event [1]</b> 78/18</p> <p><b>events [3]</b> 53/16 53/19 86/15</p> <p><b>eventually [1]</b> 40/4</p> <p><b>ever [2]</b> 60/7 73/5</p> <p><b>everyone [4]</b> 47/2 55/10 99/20 108/24</p> <p><b>Everything [1]</b> 1/21</p> <p><b>evidence [29]</b> 1/21 1/23 28/16 31/12 50/18 52/10 52/13 53/21 54/11 54/12 54/14 56/7 61/11 66/4 66/6 70/14 72/21 77/23 78/7 78/19 79/9 80/16 81/19 98/23 101/3 101/4 102/2 107/11 107/21</p> <p><b>evident [3]</b> 8/23 9/23 12/13</p> <p><b>evidently [2]</b> 59/4 91/22</p> <p><b>evolved [1]</b> 92/6</p> <p><b>ex [1]</b> 38/13</p> <p><b>ex-subpostmasters [1]</b> 38/13</p> <p><b>exactly [2]</b> 14/11 39/25</p> <p><b>examine [1]</b> 69/7</p> <p><b>example [6]</b> 5/14 75/22 76/6 85/1 101/10 104/1</p> <p><b>examples [1]</b> 83/12</p> <p><b>except [2]</b> 4/8 56/3</p> <p><b>exceptions [1]</b> 18/9</p> <p><b>excess [1]</b> 15/25</p> <p><b>exchanging [1]</b> 29/12</p> <p><b>Excuse [1]</b> 49/14</p> <p><b>executed [2]</b> 104/22 104/23</p> <p><b>execution [1]</b> 104/21</p> <p><b>executive [2]</b> 30/12 69/11</p> <p><b>exercise [2]</b> 60/19 62/2</p>
----------	---	--	---	---

<p><b>E</b></p> <p><b>exhibits [1]</b> 52/13</p> <p><b>exist [1]</b> 48/11</p> <p><b>existing [4]</b> 33/22 43/13 43/16 44/23</p> <p><b>exit [3]</b> 23/10 43/24 47/11</p> <p><b>expect [5]</b> 61/13 62/9 86/12 98/21 101/7</p> <p><b>expectation [1]</b> 77/21</p> <p><b>expected [6]</b> 25/22 44/18 76/3 80/13 86/3 97/17</p> <p><b>expecting [1]</b> 26/5</p> <p><b>experience [16]</b> 3/21 4/2 6/10 29/6 53/10 66/11 68/2 68/6 68/8 69/1 95/24 103/11 103/12 103/16 104/5 104/24</p> <p><b>experienced [6]</b> 20/17 66/8 78/13 78/24 103/22 107/14</p> <p><b>experiencing [1]</b> 85/16</p> <p><b>expert [2]</b> 90/17 90/20</p> <p><b>expertise [9]</b> 3/19 9/8 52/19 55/12 66/11 66/16 66/21 68/12 68/21</p> <p><b>experts [3]</b> 79/18 80/24 80/25</p> <p><b>explain [14]</b> 3/1 4/13 5/16 6/6 11/14 23/6 27/16 28/7 28/9 35/21 37/10 58/21 60/23 71/1</p> <p><b>explained [3]</b> 14/10 102/2 107/6</p> <p><b>exposure [1]</b> 68/7</p> <p><b>express [1]</b> 32/9</p> <p><b>expressed [1]</b> 107/19</p> <p><b>expressing [1]</b> 58/3</p> <p><b>Extended [1]</b> 39/12</p> <p><b>extensive [1]</b> 97/2</p> <p><b>extent [5]</b> 13/24 48/1 58/10 97/21 106/11</p> <p><b>external [5]</b> 4/3 64/8 64/23 67/6 71/15</p> <p><b>extract [1]</b> 104/10</p> <p><b>extraordinary [1]</b> 107/13</p> <p><b>extreme [1]</b> 98/12</p> <p><b>extremely [2]</b> 59/4 83/23</p> <p><b>eye [2]</b> 9/10 27/3</p> <p><b>Eyes [1]</b> 39/5</p>	<p><b>facilitator [1]</b> 97/24</p> <p><b>facility [1]</b> 14/17</p> <p><b>facing [1]</b> 31/25</p> <p><b>fact [6]</b> 66/23 72/24 77/19 77/24 79/3 102/11</p> <p><b>factors [2]</b> 18/8 49/6</p> <p><b>facts [1]</b> 54/9</p> <p><b>factual [1]</b> 51/12</p> <p><b>failed [2]</b> 55/17 102/10</p> <p><b>failing [1]</b> 76/3</p> <p><b>failure [1]</b> 95/10</p> <p><b>failures [1]</b> 97/1</p> <p><b>fair [5]</b> 4/25 5/2 15/1 91/7 91/9</p> <p><b>fallen [1]</b> 104/20</p> <p><b>falsely [1]</b> 11/11</p> <p><b>familiar [1]</b> 45/5</p> <p><b>far [6]</b> 29/15 41/12 89/10 93/13 93/16 105/19</p> <p><b>fashion [2]</b> 48/21 104/20</p> <p><b>fast [2]</b> 48/9 91/23</p> <p><b>faster [1]</b> 83/18</p> <p><b>faults [3]</b> 31/11 31/14 31/17</p> <p><b>faulty [1]</b> 17/14</p> <p><b>favour [1]</b> 66/15</p> <p><b>feasible [1]</b> 70/2</p> <p><b>feature [1]</b> 58/6</p> <p><b>featured [1]</b> 16/17</p> <p><b>February [4]</b> 4/5 25/3 26/9 26/22</p> <p><b>February 1998 [1]</b> 26/22</p> <p><b>February 1999 [2]</b> 4/5 26/9</p> <p><b>feel [4]</b> 25/24 34/2 99/4 107/19</p> <p><b>feeling [4]</b> 13/15 27/15 34/21 81/24</p> <p><b>feelings [2]</b> 6/6 34/3</p> <p><b>Feet [1]</b> 39/6</p> <p><b>felt [1]</b> 15/5</p> <p><b>few [9]</b> 1/25 7/5 7/6 69/20 75/17 77/20 100/6 100/8 107/12</p> <p><b>few weeks [1]</b> 7/5</p> <p><b>field [2]</b> 38/20 93/14</p> <p><b>final [9]</b> 20/2 21/13 21/22 51/6 57/2 76/1 85/11 92/9 95/3</p> <p><b>finally [1]</b> 98/11</p> <p><b>finance [6]</b> 12/4 52/23 52/23 53/1 69/15 92/25</p> <p><b>finances [2]</b> 105/14 106/12</p> <p><b>financial [12]</b> 63/6 70/19 93/4 93/21 98/3 103/17 103/23 104/8 104/9 105/1 105/13</p>	<p>105/15</p> <p><b>find [10]</b> 4/18 12/23 13/16 36/10 54/3 58/8 78/1 81/10 81/20 89/2</p> <p><b>finding [3]</b> 67/6 74/11 86/16</p> <p><b>findings [17]</b> 24/24 69/10 70/6 74/4 74/10 74/17 75/16 75/18 75/20 76/10 78/11 80/2 85/13 87/25 88/23 94/15 96/23</p> <p><b>fine [4]</b> 43/15 49/21 50/6 89/8</p> <p><b>finished [1]</b> 50/14</p> <p><b>firm [2]</b> 64/8 108/13</p> <p><b>first [38]</b> 1/5 6/7 6/7 7/5 7/14 8/10 19/19 21/17 28/9 28/22 29/2 31/9 34/11 38/25 40/3 43/6 43/12 54/2 62/20 63/14 63/18 63/19 66/7 67/25 71/13 71/17 71/24 73/20 76/15 76/18 79/25 87/20 89/20 94/16 98/4 104/7 105/10 107/21</p> <p><b>firstly [3]</b> 49/22 51/12 53/15</p> <p><b>five [3]</b> 85/22 99/19 104/2</p> <p><b>five minutes [1]</b> 99/19</p> <p><b>five months [1]</b> 85/22</p> <p><b>fixes [1]</b> 18/22</p> <p><b>flagged [1]</b> 8/11</p> <p><b>flavour [3]</b> 82/24 83/12 84/22</p> <p><b>flaws [1]</b> 31/19</p> <p><b>flip [1]</b> 17/24</p> <p><b>flow [2]</b> 52/10 79/5</p> <p><b>flows [2]</b> 36/6 36/6</p> <p><b>focus [8]</b> 13/11 16/6 42/4 62/8 63/5 94/16 94/18 102/7</p> <p><b>focused [4]</b> 6/12 19/11 58/7 69/20</p> <p><b>focusing [2]</b> 5/9 16/8</p> <p><b>Folkes [1]</b> 100/10</p> <p><b>follow [2]</b> 88/22 91/7</p> <p><b>follow-up [1]</b> 91/7</p> <p><b>followed [1]</b> 91/24</p> <p><b>following [6]</b> 8/16 35/8 36/20 71/24 76/5 82/16</p> <p><b>football [1]</b> 46/19</p> <p><b>Force [4]</b> 69/14 83/7 83/14 83/22</p> <p><b>forces [1]</b> 96/9</p> <p><b>forcibly [1]</b> 11/7</p> <p><b>fore [1]</b> 13/14</p> <p><b>foreign [1]</b> 15/24</p>	<p><b>forewarn [1]</b> 20/12</p> <p><b>form [2]</b> 19/1 74/14</p> <p><b>Formal [1]</b> 14/14</p> <p><b>formalisation [1]</b> 19/24</p> <p><b>formally [1]</b> 8/4</p> <p><b>formed [2]</b> 62/23 72/16</p> <p><b>former [4]</b> 51/20 51/21 51/24 52/1</p> <p><b>forth [1]</b> 22/1</p> <p><b>forum [3]</b> 13/13 90/8 90/22</p> <p><b>forward [18]</b> 9/24 9/25 19/14 26/9 27/10 28/2 36/11 37/8 37/18 43/11 58/4 75/19 79/23 88/24 89/3 92/17 92/18 92/19</p> <p><b>found [4]</b> 13/7 13/10 54/13 58/9</p> <p><b>four [2]</b> 98/2 100/23</p> <p><b>four years' [1]</b> 100/23</p> <p><b>fours [1]</b> 81/7</p> <p><b>fragile [1]</b> 58/19</p> <p><b>framework [1]</b> 33/8</p> <p><b>frank [2]</b> 38/20 54/3</p> <p><b>Frank Field [1]</b> 38/20</p> <p><b>Frankie [1]</b> 43/20</p> <p><b>frankly [3]</b> 53/18 57/5 58/6</p> <p><b>fraud [4]</b> 39/7 39/14 40/7 40/10</p> <p><b>free [1]</b> 65/18</p> <p><b>frequency [2]</b> 10/6 26/16</p> <p><b>Friday [1]</b> 1/1</p> <p><b>Friends [1]</b> 53/5</p> <p><b>Friends Provident [1]</b> 53/5</p> <p><b>fro [1]</b> 79/6</p> <p><b>frogmarch [1]</b> 90/6</p> <p><b>front [8]</b> 1/11 3/11 24/15 25/1 51/2 71/6 75/17 100/20</p> <p><b>fruition [1]</b> 103/24</p> <p><b>frustrating [1]</b> 13/8</p> <p><b>fuelling [1]</b> 21/7</p> <p><b>FUJ00075730 [1]</b> 38/16</p> <p><b>FUJ00080690 [1]</b> 82/13</p> <p><b>full [8]</b> 1/9 33/2 36/25 44/21 50/23 65/15 71/13 102/19</p> <p><b>fully [2]</b> 30/16 33/4</p> <p><b>function [1]</b> 69/3</p> <p><b>functionality [2]</b> 25/8 25/12</p> <p><b>functioned [2]</b> 58/22 69/5</p> <p><b>functioning [1]</b> 68/19</p> <p><b>fundamental [3]</b> 15/9</p>	<p>15/12 91/20</p> <p><b>fundamentally [1]</b> 93/20</p> <p><b>funds [1]</b> 46/11</p> <p><b>furnished [1]</b> 18/13</p> <p><b>further [20]</b> 7/20 8/24 25/13 25/15 29/7 29/7 32/20 32/23 38/3 64/21 72/1 74/16 74/18 87/14 88/10 96/17 97/9 97/10 98/12 107/17</p> <p><b>future [23]</b> 4/16 8/9 27/21 39/5 43/24 44/20 44/25 45/9 45/13 45/17 47/10 70/14 70/16 70/25 74/13 79/20 80/4 80/8 80/10 90/5 104/14 104/17 104/18</p>
<p><b>F</b></p> <p><b>face [1]</b> 37/25</p> <p><b>faced [1]</b> 106/5</p>				<p><b>G</b></p> <p><b>gap [1]</b> 10/16</p> <p><b>gaps [3]</b> 53/22 59/24 60/4</p> <p><b>Gaskell [13]</b> 1/5 1/7 1/10 1/11 22/22 25/9 25/18 38/4 38/12 49/8 49/16 49/22 110/3</p> <p><b>gathered [1]</b> 108/15</p> <p><b>gauge [1]</b> 5/23</p> <p><b>gave [6]</b> 24/13 24/19 24/21 72/15 104/9 108/3</p> <p><b>general [7]</b> 40/19 51/22 51/25 53/13 80/8 102/6 108/5</p> <p><b>generally [6]</b> 22/12 40/15 95/7 95/25 103/11 103/13</p> <p><b>generated [2]</b> 25/20 26/6</p> <p><b>George [9]</b> 4/9 5/5 12/17 12/21 12/22 24/8 24/18 24/19 28/14</p> <p><b>George McCorkell [5]</b> 4/9 5/5 12/21 24/8 28/14</p> <p><b>George McCorkell's [1]</b> 12/17</p> <p><b>George's [1]</b> 4/22</p> <p><b>get [9]</b> 27/23 30/2 30/6 34/24 48/8 61/21 67/13 69/3 96/5</p> <p><b>getting [3]</b> 12/8 21/3 69/1</p> <p><b>giro [1]</b> 3/8</p> <p><b>gist [2]</b> 24/22 24/23</p> <p><b>give [10]</b> 50/23 71/8 72/7 78/3 82/23 83/12 84/22 85/14 86/18 106/19</p> <p><b>given [11]</b> 6/10 9/3</p>

<p><b>G</b></p> <p><b>given... [9]</b> 17/8 29/21 37/3 65/7 65/12 71/22 74/10 78/7 89/11</p> <p><b>gives [1]</b> 8/9</p> <p><b>giving [1]</b> 1/23</p> <p><b>global [1]</b> 52/23</p> <p><b>go [35]</b> 8/17 19/22 30/17 36/16 39/3 42/18 42/19 43/2 50/15 52/13 54/17 60/12 64/4 65/22 67/1 71/1 71/4 72/13 72/14 74/4 74/16 74/18 74/19 74/22 75/22 79/15 79/16 83/11 83/19 85/2 93/25 95/12 96/19 97/25 105/19</p> <p><b>goes [3]</b> 8/3 23/3 100/23</p> <p><b>going [45]</b> 1/25 9/10 9/24 9/25 14/12 14/20 19/13 21/4 21/6 25/25 26/4 29/6 33/21 37/10 37/14 37/15 37/17 37/24 38/1 41/25 43/18 47/6 47/24 48/6 49/1 52/15 53/8 57/15 60/15 62/18 64/5 67/16 70/7 72/13 78/3 79/7 82/6 88/17 88/25 89/14 89/21 90/22 99/4 100/6 106/8</p> <p><b>gone [4]</b> 25/19 30/22 30/24 34/6</p> <p><b>good [15]</b> 1/3 1/4 6/16 20/6 20/10 28/16 32/11 68/20 70/14 74/22 78/15 101/25 103/13 104/4 108/13</p> <p><b>goods [2]</b> 61/1 61/9</p> <p><b>got [11]</b> 13/10 13/20 26/7 28/16 30/7 34/4 60/16 89/9 98/6 101/3 104/4</p> <p><b>government [10]</b> 2/8 35/24 36/10 40/25 55/21 56/6 56/8 57/7 57/17 62/23</p> <p><b>grading [1]</b> 7/17</p> <p><b>gradual [1]</b> 44/16</p> <p><b>gradually [1]</b> 4/8</p> <p><b>Graham [6]</b> 92/11 92/24 92/24 96/7 98/4 105/17</p> <p><b>Graham Corbett [5]</b> 92/11 92/24 92/24 96/7 105/17</p> <p><b>Graham Corbett's [1]</b> 98/4</p> <p><b>grand [1]</b> 11/14</p>	<p><b>graphs [1]</b> 17/24</p> <p><b>grateful [3]</b> 43/20 49/25 108/18</p> <p><b>great [4]</b> 61/6 61/24 65/17 67/15</p> <p><b>greater [3]</b> 61/14 94/14 101/6</p> <p><b>greatest [1]</b> 89/3</p> <p><b>grip [2]</b> 27/23 55/14</p> <p><b>ground [2]</b> 39/6 66/18</p> <p><b>group [9]</b> 19/4 42/24 62/19 62/20 62/23 62/25 63/17 67/5 94/24</p> <p><b>groups [1]</b> 55/25</p> <p><b>guiding [1]</b> 95/3</p> <p><b>gung [1]</b> 62/12</p> <p><b>gung-ho [1]</b> 62/12</p>	<p>21/18 25/8 80/25 89/8 93/19</p> <p><b>he [50]</b> 21/11 21/20 22/24 24/21 24/21 31/9 61/22 63/2 63/2 66/8 66/13 73/3 73/4 73/5 73/6 77/24 78/1 78/2 78/2 78/4 78/7 78/9 78/9 78/14 78/15 78/19 78/22 78/23 78/23 78/24 79/2 79/3 79/3 79/15 90/12 92/12 92/25 93/2 93/6 93/9 93/12 93/18 94/13 94/16 94/16 99/14 99/15 107/8 107/10 107/13</p> <p><b>he'd [1]</b> 66/8</p> <p><b>he's [7]</b> 60/15 63/12 78/13 78/24 93/1 93/13 93/20</p> <p><b>head [8]</b> 15/11 17/2 34/7 51/20 52/1 52/22 52/23 69/14</p> <p><b>heading [1]</b> 42/20</p> <p><b>heads [2]</b> 93/9 96/10</p> <p><b>hear [3]</b> 36/22 50/11 100/2</p> <p><b>heard [5]</b> 54/24 88/15 92/10 100/10 105/9</p> <p><b>hearing [2]</b> 82/14 109/1</p> <p><b>heavily [2]</b> 35/24 76/8</p> <p><b>heavy [1]</b> 37/4</p> <p><b>heavyweight [1]</b> 96/9</p> <p><b>held [4]</b> 2/4 2/10 33/6 93/19</p> <p><b>help [8]</b> 3/25 28/1 36/12 40/23 45/22 58/2 90/21 103/18</p> <p><b>helpful [5]</b> 20/24 41/20 58/22 71/9 74/20</p> <p><b>helps [1]</b> 43/1</p> <p><b>here [14]</b> 1/23 17/8 17/14 26/13 27/1 37/10 39/17 45/3 46/7 47/19 56/14 57/3 84/2 84/13</p> <p><b>high [8]</b> 7/24 25/20 68/15 73/8 95/5 95/8 95/19 98/14</p> <p><b>high/medium [1]</b> 25/20</p> <p><b>highest [1]</b> 62/4</p> <p><b>highlight [3]</b> 43/5 43/19 44/4</p> <p><b>highlighted [2]</b> 75/12 76/22</p> <p><b>highly [1]</b> 60/19</p> <p><b>him [5]</b> 19/17 59/2 60/16 78/14 107/11</p> <p><b>himself [4]</b> 12/22</p>	<p>66/9 93/4 93/19</p> <p><b>hindsight [6]</b> 48/25 53/24 54/7 54/8 54/21 57/3</p> <p><b>hints [1]</b> 108/3</p> <p><b>his [23]</b> 21/17 54/14 61/6 61/11 61/20 66/1 66/6 66/11 73/2 77/23 78/5 78/19 78/20 78/22 93/14 93/16 93/18 93/21 93/25 94/1 94/19 107/13 107/14</p> <p><b>Historical [1]</b> 11/12</p> <p><b>Historically [1]</b> 26/15</p> <p><b>history [1]</b> 45/1</p> <p><b>HMT [2]</b> 23/1 62/22</p> <p><b>HMT00000008 [1]</b> 35/19</p> <p><b>HMT00000018 [1]</b> 27/12</p> <p><b>HMT00000021 [1]</b> 87/15</p> <p><b>ho [1]</b> 62/12</p> <p><b>holding [1]</b> 60/16</p> <p><b>Home [1]</b> 2/17</p> <p><b>Home Office [1]</b> 2/17</p> <p><b>honest [4]</b> 34/3 59/6 77/25 81/18</p> <p><b>honestly [1]</b> 92/2</p> <p><b>Honourable [1]</b> 38/19</p> <p><b>hook [1]</b> 106/13</p> <p><b>hope [1]</b> 65/9</p> <p><b>hoped [2]</b> 84/18 85/25</p> <p><b>hopeful [1]</b> 25/25</p> <p><b>hopefully [1]</b> 38/23</p> <p><b>Horizon [39]</b> 2/21 5/2 6/18 10/11 17/4 22/4 37/17 41/17 45/4 47/2 47/6 48/20 58/24 62/18 62/20 63/20 63/22 64/11 64/15 65/15 66/2 66/17 68/17 77/4 79/17 79/23 81/11 85/10 88/9 95/1 97/9 97/15 97/16 97/22 101/15 101/23 102/22 106/21 108/5</p> <p><b>house [1]</b> 103/20</p> <p><b>how [37]</b> 10/6 12/23 13/15 13/24 20/21 23/15 27/22 32/23 34/1 37/14 43/13 43/16 43/21 45/8 45/22 47/9 53/11 54/21 56/10 56/11 58/21 62/25 67/16 69/17 71/1 71/19 72/10 78/17 80/14 84/14 92/5 92/12 100/14 100/14 100/21 101/4 105/3</p>	<p><b>however [5]</b> 8/23 16/1 26/17 44/24 64/12</p> <p><b>HPO's [1]</b> 95/5</p> <p><b>huge [2]</b> 47/3 66/22</p>
<b>I</b>				
<p><b>I actually [1]</b> 13/10</p> <p><b>I also [3]</b> 4/22 20/16 46/22</p> <p><b>I am [1]</b> 50/17</p> <p><b>I apologise [1]</b> 52/2</p> <p><b>I appreciate [2]</b> 9/22 24/12</p> <p><b>I ask [4]</b> 1/22 51/1 51/6 53/10</p> <p><b>I attach [1]</b> 90/13</p> <p><b>I became [1]</b> 55/8</p> <p><b>I believe [7]</b> 12/15 59/1 62/24 79/22 82/8 98/5 108/21</p> <p><b>I believed [2]</b> 36/21 37/7</p> <p><b>I came [1]</b> 56/23</p> <p><b>I can [17]</b> 13/5 13/15 13/23 19/10 38/15 41/10 41/19 48/25 50/12 56/13 68/14 70/4 73/19 82/12 100/4 104/19 106/14</p> <p><b>I can't [11]</b> 10/17 22/13 22/14 34/23 35/12 48/9 49/18 82/6 94/2 103/8 105/23</p> <p><b>I certainly [1]</b> 10/18</p> <p><b>I chaired [1]</b> 5/4</p> <p><b>I could [2]</b> 24/4 97/17</p> <p><b>I describe [1]</b> 51/18</p> <p><b>I developed [1]</b> 68/14</p> <p><b>I did [6]</b> 4/12 52/18 52/18 52/25 75/19 76/18</p> <p><b>I didn't [7]</b> 2/22 13/10 24/15 24/17 46/2 93/16 96/12</p> <p><b>I do [7]</b> 1/13 9/21 51/3 54/15 71/7 73/10 93/18</p> <p><b>I don't [34]</b> 8/2 12/13 15/3 30/19 38/3 38/5 49/12 62/12 65/17 66/3 67/13 69/3 73/5 78/9 79/8 80/7 80/21 80/21 80/23 82/24 83/4 86/9 86/11 87/11 87/12 88/15 90/24 95/12 95/17 97/17 104/9 106/23 106/24 107/17</p> <p><b>I expect [1]</b> 86/12</p> <p><b>I feel [1]</b> 107/19</p> <p><b>I find [3]</b> 54/3 78/1 81/20</p> <p><b>I found [1]</b> 54/13</p>				

<p><b>I</b></p> <p><b>I had [15]</b> 3/20 3/21 20/6 53/18 54/23 56/2 56/24 57/4 57/13 62/16 75/19 92/24 97/23 99/1 106/15</p> <p><b>I hadn't [1]</b> 98/17</p> <p><b>I have [15]</b> 35/7 51/11 54/1 54/9 54/12 68/4 68/6 68/11 68/12 83/1 90/12 98/9 98/23 99/3 108/13</p> <p><b>I honestly [1]</b> 92/2</p> <p><b>I hope [1]</b> 65/9</p> <p><b>I indicated [1]</b> 35/6</p> <p><b>I just [1]</b> 72/19</p> <p><b>I know [2]</b> 46/22 102/9</p> <p><b>I literally [1]</b> 99/6</p> <p><b>I made [1]</b> 73/24</p> <p><b>I may [5]</b> 71/10 94/2 95/17 99/17 99/23</p> <p><b>I mean [38]</b> 3/2 5/18 6/9 35/23 45/18 48/5 55/2 55/23 57/3 58/1 60/2 60/25 61/11 68/6 69/4 73/22 74/16 77/15 77/18 77/21 77/23 78/13 78/19 84/8 85/20 87/7 88/20 90/24 92/2 95/24 96/3 98/20 102/6 104/1 104/19 106/4 106/23 107/11</p> <p><b>I mentioned [1]</b> 26/24</p> <p><b>I might [1]</b> 105/4</p> <p><b>I need [2]</b> 58/21 83/4</p> <p><b>I never [2]</b> 24/20 46/1</p> <p><b>I note [1]</b> 85/20</p> <p><b>I noted [1]</b> 97/23</p> <p><b>I obviously [1]</b> 54/25</p> <p><b>I only [1]</b> 38/25</p> <p><b>I prepared [1]</b> 75/17</p> <p><b>I probably [1]</b> 22/13</p> <p><b>I produced [1]</b> 73/20</p> <p><b>I propose [1]</b> 50/2</p> <p><b>I quote [1]</b> 96/22</p> <p><b>I really [1]</b> 106/17</p> <p><b>I recall [4]</b> 12/12 17/13 17/14 73/21</p> <p><b>I received [2]</b> 7/14 53/17</p> <p><b>I reject [1]</b> 31/2</p> <p><b>I remember [2]</b> 7/4 10/15</p> <p><b>I represent [1]</b> 38/12</p> <p><b>I right [3]</b> 57/18 72/23 85/4</p> <p><b>I said [8]</b> 65/14 71/3 74/23 75/16 76/17 77/7 92/23 100/16</p> <p><b>I sat [1]</b> 68/9</p>	<p><b>I saw [8]</b> 6/11 7/6 11/19 11/21 16/18 47/13 56/7 56/7</p> <p><b>I say [4]</b> 51/19 60/13 87/11 99/1</p> <p><b>I showed [1]</b> 97/5</p> <p><b>I spent [1]</b> 56/12</p> <p><b>I start [1]</b> 1/22</p> <p><b>I suggest [1]</b> 22/25</p> <p><b>I think [187]</b></p> <p><b>I thought [4]</b> 20/10 92/15 93/3 93/6</p> <p><b>I took [2]</b> 10/14 24/18</p> <p><b>I transposed [1]</b> 51/23</p> <p><b>I undertook [1]</b> 32/22</p> <p><b>I want [2]</b> 87/14 106/19</p> <p><b>I was [25]</b> 3/20 3/23 5/9 9/4 16/14 26/2 27/18 28/2 30/20 34/3 36/22 45/20 46/1 54/8 56/16 56/18 68/21 89/16 90/24 91/14 97/11 97/17 98/9 102/6 106/16</p> <p><b>I wasn't [5]</b> 48/16 93/17 93/17 103/7 106/1</p> <p><b>I were [1]</b> 108/7</p> <p><b>I will [3]</b> 38/15 39/1 54/16</p> <p><b>I won't [1]</b> 99/11</p> <p><b>I would [12]</b> 9/9 13/4 20/6 30/19 31/23 32/8 32/11 76/17 81/15 99/5 102/9 108/10</p> <p><b>I wrote [1]</b> 74/8</p> <p><b>I'd [7]</b> 4/8 6/9 12/4 37/21 43/20 79/2 82/1</p> <p><b>I'll [14]</b> 11/19 28/22 42/16 52/13 53/13 69/12 71/11 80/23 83/2 88/6 94/3 96/17 97/25 103/11</p> <p><b>I'm [38]</b> 1/25 8/2 14/20 27/21 33/18 38/6 39/1 41/6 41/19 43/18 49/18 49/24 51/23 52/14 53/8 53/15 53/20 53/21 57/15 59/1 59/6 60/7 62/18 64/5 70/4 70/7 79/7 81/17 83/3 89/21 93/16 98/19 99/4 99/15 100/6 103/7 105/23 108/18</p> <p><b>I'm afraid [4]</b> 8/2 51/23 103/7 105/23</p> <p><b>I've [11]</b> 41/12 57/22 59/2 68/5 78/14 81/18 86/25 88/1 95/24 107/19 108/15</p> <p><b>IBM [1]</b> 57/21</p>	<p><b>ICL [67]</b> 3/16 5/6 6/3 6/17 8/5 8/21 10/7 11/2 11/3 12/8 15/2 16/21 17/16 18/5 18/17 18/19 26/17 28/18 29/13 30/24 31/25 32/18 33/3 34/18 34/25 37/2 37/3 55/16 56/10 56/11 56/12 56/23 56/23 57/2 57/14 59/16 60/5 63/25 66/10 78/6 78/21 81/20 81/22 82/18 82/21 84/13 85/4 85/14 87/2 96/24 98/3 98/5 98/7 98/12 98/22 98/23 103/5 105/9 105/10 105/14 105/17 105/19 105/20 105/23 106/1 106/11 106/13</p> <p><b>ICL Pathway [22]</b> 3/16 5/6 6/17 8/5 8/21 10/7 11/2 12/8 15/2 16/21 17/16 18/5 18/17 18/19 28/18 29/13 30/24 31/25 33/3 34/18 34/25 96/24</p> <p><b>ICL Pathway's [2]</b> 11/3 26/17</p> <p><b>ICL's [2]</b> 86/8 86/13</p> <p><b>idea [1]</b> 92/24</p> <p><b>ideal [2]</b> 67/15 92/19</p> <p><b>identified [1]</b> 58/17</p> <p><b>identify [1]</b> 104/15</p> <p><b>if [133]</b></p> <p><b>ill [1]</b> 106/5</p> <p><b>immediate [1]</b> 11/20</p> <p><b>immerse [1]</b> 93/3</p> <p><b>immersed [1]</b> 83/16</p> <p><b>impact [16]</b> 4/1 11/23 12/1 12/2 18/7 18/12 32/2 32/4 42/1 45/3 45/24 45/25 46/4 49/1 90/4 96/25</p> <p><b>implement [1]</b> 47/6</p> <p><b>implementation [2]</b> 5/24 33/12</p> <p><b>implementing [1]</b> 3/12</p> <p><b>importance [2]</b> 26/18 61/18</p> <p><b>important [5]</b> 60/24 73/1 92/4 103/17 105/17</p> <p><b>impose [1]</b> 36/25</p> <p><b>impossible [2]</b> 81/11 83/16</p> <p><b>impression [1]</b> 57/4</p> <p><b>impressions [1]</b> 6/7</p> <p><b>improve [3]</b> 25/25 26/2 43/17</p> <p><b>improvements [2]</b></p>	<p>105/15 106/12</p> <p><b>inability [2]</b> 22/7 23/23</p> <p><b>inappropriate [1]</b> 42/6</p> <p><b>inaudible [1]</b> 87/13</p> <p><b>incentive [1]</b> 61/20</p> <p><b>incidences [1]</b> 8/22</p> <p><b>incident [2]</b> 82/20 83/17</p> <p><b>incidents [6]</b> 7/25 8/6 19/1 84/10 84/12 85/20</p> <p><b>included [2]</b> 18/11 18/20</p> <p><b>including [4]</b> 15/24 51/18 70/18 75/20</p> <p><b>income [1]</b> 46/18</p> <p><b>incomplete [10]</b> 17/7 17/25 18/4 18/6 18/12 26/13 26/15 26/20 41/21 42/2</p> <p><b>inconvenient [1]</b> 55/10</p> <p><b>incorporated [1]</b> 73/18</p> <p><b>increasing [3]</b> 10/16 28/12 103/5</p> <p><b>increasingly [2]</b> 16/15 16/16</p> <p><b>indeed [6]</b> 8/12 24/15 68/3 68/25 91/9 93/17</p> <p><b>independent [7]</b> 56/6 64/19 69/15 79/18 80/24 80/25 94/6</p> <p><b>independently [1]</b> 3/5</p> <p><b>INDEX [1]</b> 109/3</p> <p><b>indicated [1]</b> 35/6</p> <p><b>indications [3]</b> 21/3 21/4 21/6</p> <p><b>indifferent [1]</b> 104/20</p> <p><b>individuals [3]</b> 12/1 46/13 106/21</p> <p><b>industry [2]</b> 70/16 79/12</p> <p><b>inevitably [2]</b> 11/9 91/19</p> <p><b>inexperienced [1]</b> 104/7</p> <p><b>influence [2]</b> 93/7 101/6</p> <p><b>information [13]</b> 26/19 35/9 36/11 40/13 51/22 51/25 72/4 84/15 84/17 102/5 102/17 102/24 103/5</p> <p><b>informed [2]</b> 90/11 100/25</p> <p><b>informing [1]</b> 37/8</p> <p><b>infrastructure [3]</b> 70/15 70/24 74/13</p> <p><b>initial [4]</b> 85/7 85/13</p>	<p>87/25 88/23</p> <p><b>initially [3]</b> 7/4 10/14 11/10</p> <p><b>initiate [1]</b> 3/3</p> <p><b>initiated [4]</b> 3/3 3/16 60/11 83/14</p> <p><b>Initiative [1]</b> 53/1</p> <p><b>inkling [3]</b> 82/8 85/14 86/2</p> <p><b>input [4]</b> 15/14 36/4 36/8 90/19</p> <p><b>inquiry [16]</b> 1/24 2/12 16/14 40/8 51/1 54/2 54/13 57/24 65/16 65/20 78/8 80/14 82/16 82/25 83/21 98/24</p> <p><b>Inquiry's [1]</b> 53/17</p> <p><b>insofar [1]</b> 42/1</p> <p><b>instance [4]</b> 40/4 42/6 63/14 76/16</p> <p><b>instruct [1]</b> 72/2</p> <p><b>instructive [1]</b> 71/4</p> <p><b>integrity [1]</b> 12/2</p> <p><b>intend [1]</b> 30/16</p> <p><b>intended [3]</b> 11/7 72/11 93/14</p> <p><b>intensive [2]</b> 56/21 77/19</p> <p><b>intensively [2]</b> 56/16 56/18</p> <p><b>intention [3]</b> 30/21 48/13 49/9</p> <p><b>intentionally [1]</b> 74/14</p> <p><b>inter [1]</b> 76/21</p> <p><b>inter-ministerial [1]</b> 76/21</p> <p><b>interact [2]</b> 84/14 87/1</p> <p><b>interacted [1]</b> 91/21</p> <p><b>interaction [4]</b> 61/14 75/4 78/21 87/11</p> <p><b>interactions [2]</b> 86/9 105/16</p> <p><b>Interdepartmental [1]</b> 42/24</p> <p><b>interest [1]</b> 63/7</p> <p><b>interested [2]</b> 64/20 80/14</p> <p><b>interesting [1]</b> 98/16</p> <p><b>interface [4]</b> 7/25 18/5 20/18 21/16</p> <p><b>interfaces [1]</b> 6/3</p> <p><b>interim [3]</b> 6/22 7/2 9/14</p> <p><b>internal [1]</b> 4/4</p> <p><b>intervention [2]</b> 92/16 102/19</p> <p><b>interview [1]</b> 64/20</p> <p><b>interviewed [1]</b> 54/13</p> <p><b>interviews [1]</b> 66/9</p> <p><b>into [26]</b> 15/14 29/13 32/3 35/20 37/23</p>
---	--	---	--	--

<b>I</b>	41/21 43/11 69/7 71/19 71/19 71/25 72/12 72/13 75/24 76/22 77/10 77/10 77/13 82/5 82/9 84/20 85/8 85/16 88/8 90/4 90/7 96/3 96/6 96/10 <b>issues [1]</b> 90/3 <b>it [258]</b> <b>it's [55]</b> 2/1 3/22 4/25 15/1 18/16 23/3 24/5 24/5 24/16 29/8 30/14 40/3 42/18 44/3 48/10 51/13 54/14 56/18 57/3 57/13 58/16 59/4 59/15 60/17 65/12 65/23 66/3 66/5 66/6 68/16 74/4 74/19 74/22 75/3 78/11 78/12 78/14 81/15 82/14 82/17 84/8 88/23 91/12 92/8 93/5 95/11 96/3 98/17 98/18 98/19 98/20 99/14 101/23 106/8 106/9 <b>item [1]</b> 8/21 <b>its [23]</b> 4/1 24/24 26/18 40/17 40/20 41/13 41/16 49/9 56/8 57/5 61/1 61/3 65/22 66/25 71/20 77/5 80/7 81/22 81/23 81/24 83/9 101/6 105/14 <b>itself [5]</b> 5/10 31/19 75/6 82/8 100/24	<b>June [4]</b> 14/5 36/21 85/11 85/12 <b>junior [1]</b> 2/7 <b>just [27]</b> 3/17 4/11 9/12 15/4 17/19 21/7 27/3 28/9 31/23 35/25 41/6 41/11 41/19 42/18 43/6 44/3 45/18 56/13 56/20 58/16 65/23 72/19 83/12 84/5 88/6 98/11 99/16 <b>justice [1]</b> 65/15	<b>K</b> <b>keen [2]</b> 27/19 28/2 <b>keep [6]</b> 4/21 6/12 9/10 9/11 47/16 49/10 <b>keeping [3]</b> 4/20 27/3 95/2 <b>keeps [1]</b> 80/15 <b>KENNEDY [2]</b> 1/8 110/5 <b>Kennedy's [1]</b> 49/24 <b>kept [1]</b> 89/3 <b>Keys [1]</b> 43/11 <b>kind [4]</b> 14/25 81/1 95/22 103/9 <b>kinds [4]</b> 76/10 76/22 83/25 85/16 <b>Kleinwort [1]</b> 52/22 <b>Kleinwort Benson [1]</b> 52/22 <b>knew [9]</b> 18/17 23/17 30/15 40/24 45/18 45/24 45/25 48/13 78/2 <b>knock [1]</b> 93/9 <b>know [45]</b> 23/15 46/22 48/13 49/12 51/1 56/23 57/8 59/19 59/23 60/10 62/12 66/15 67/14 67/17 75/3 78/11 79/8 81/16 82/24 84/9 84/11 86/12 86/18 86/20 86/23 87/5 87/9 88/24 89/9 89/16 90/23 90/24 90/25 91/9 91/20 93/6 93/14 96/1 96/2 97/18 101/24 102/9 104/9 106/1 106/10 <b>knowing [1]</b> 87/6 <b>knowledge [10]</b> 1/19 45/19 51/9 53/18 55/12 57/25 66/16 66/22 85/19 102/8 <b>known [2]</b> 89/5 92/24 <b>knows [1]</b> 60/15 <b>KPMG [2]</b> 35/18 81/6	104/10 <b>laid [1]</b> 73/13 <b>land [1]</b> 11/15 <b>landed [1]</b> 97/13 <b>language [3]</b> 74/5 74/6 74/7 <b>large [7]</b> 14/25 16/4 18/7 29/12 38/13 101/18 101/19 <b>larger [1]</b> 100/8 <b>largest [2]</b> 100/7 100/9 <b>last [9]</b> 1/16 18/11 20/15 24/13 32/20 64/11 97/13 98/8 99/1 <b>late [6]</b> 13/20 13/21 23/19 24/2 26/21 97/21 <b>later [7]</b> 18/19 21/20 31/17 52/23 74/9 77/5 82/2 <b>latest [1]</b> 26/19 <b>lawyer [1]</b> 52/16 <b>lawyers [1]</b> 71/16 <b>lay [1]</b> 68/22 <b>lead [1]</b> 91/13 <b>leader [1]</b> 66/8 <b>leadership [2]</b> 37/5 91/1 <b>learn [1]</b> 108/5 <b>least [6]</b> 27/22 58/11 78/4 79/24 80/20 89/4 <b>left [3]</b> 60/17 61/17 107/5 <b>legal [2]</b> 53/17 98/19 <b>legally [1]</b> 71/15 <b>less [4]</b> 12/12 26/5 97/19 101/25 <b>let [3]</b> 57/9 71/1 71/4 <b>let's [6]</b> 40/12 43/6 47/4 49/10 70/6 99/19 <b>letter [12]</b> 19/16 20/15 31/5 34/9 34/15 35/4 35/9 36/18 79/11 96/22 97/5 98/4 <b>letters [1]</b> 36/13 <b>level [21]</b> 13/4 14/11 16/5 16/7 29/19 30/20 45/15 55/21 56/10 57/11 57/12 57/13 62/4 62/9 63/23 70/12 88/17 88/19 95/5 95/19 98/14 <b>Level 1 [1]</b> 16/7 <b>levels [3]</b> 16/1 44/11 70/15 <b>liability [1]</b> 11/1 <b>licence [1]</b> 80/12 <b>lies [1]</b> 11/2 <b>life [1]</b> 55/10 <b>light [1]</b> 69/13 <b>like [22]</b> 9/4 10/5 11/20 13/13 20/3 25/24 32/6 32/10 34/8	34/17 41/22 46/15 48/4 51/14 52/19 53/15 53/23 60/13 62/12 99/5 99/14 107/18 <b>likelihood [1]</b> 35/15 <b>likely [5]</b> 64/24 73/3 79/2 81/2 96/25 <b>limited [4]</b> 10/1 54/23 55/24 65/4 <b>limits [1]</b> 71/22 <b>lines [1]</b> 43/7 <b>Linklaters [1]</b> 52/16 <b>links [1]</b> 6/3 <b>list [9]</b> 22/21 23/3 71/25 77/9 82/5 84/19 85/3 87/9 89/23 <b>listed [1]</b> 34/14 <b>lists [1]</b> 77/10 <b>literally [2]</b> 47/14 99/6 <b>litigation [2]</b> 98/18 98/21 <b>little [7]</b> 36/22 53/18 54/14 84/22 88/6 92/10 92/11 <b>live [9]</b> 9/12 10/2 10/3 15/16 28/6 29/10 30/15 32/3 37/23 <b>loans [1]</b> 46/15 <b>logjam [1]</b> 89/19 <b>long [3]</b> 67/16 96/1 99/11 <b>longer [1]</b> 70/22 <b>look [48]</b> 7/9 7/20 7/22 8/14 9/9 9/22 10/21 15/15 17/4 21/12 21/13 22/9 22/15 23/22 24/4 35/19 39/4 39/22 40/12 47/14 48/5 62/2 62/19 64/4 66/6 67/24 69/11 70/6 70/7 74/20 75/14 75/22 79/8 82/22 84/21 85/3 87/15 89/20 92/8 93/15 93/24 94/3 94/20 95/11 95/13 95/20 96/16 107/3 <b>looked [4]</b> 15/7 42/21 69/6 83/20 <b>looking [24]</b> 9/4 9/11 10/1 10/3 10/9 12/3 12/4 23/13 23/18 26/24 26/25 31/8 35/2 37/12 39/20 43/17 44/4 45/21 48/7 49/18 57/23 62/2 62/21 86/23 <b>looks [3]</b> 91/5 95/19 99/14 <b>loss [2]</b> 106/2 106/9 <b>lost [15]</b> 10/21 10/24 16/2 16/6 16/12 16/16
<b>J</b>	<b>January [2]</b> 25/5 28/14 <b>January 1999 [1]</b> 25/5 <b>job [11]</b> 3/14 6/11 62/6 65/9 66/25 67/12 67/16 78/15 86/5 100/12 103/15 <b>jobs [2]</b> 53/7 68/18 <b>John [1]</b> 34/10 <b>John Bennett [1]</b> 34/10 <b>join [1]</b> 99/23 <b>joined [1]</b> 53/1 <b>joint [1]</b> 89/12 <b>judge [2]</b> 5/21 23/10 <b>judgement [2]</b> 64/16 69/24 <b>judgements [6]</b> 72/17 75/3 75/8 75/10 107/12 107/15 <b>July [9]</b> 15/15 38/21 68/1 87/23 87/24 88/3 88/3 88/18 89/24 <b>July 1998 [3]</b> 68/1 87/24 88/18	<b>lack [6]</b> 17/12 23/14 29/22 81/20 103/1	<b>L</b>		

<b>L</b>	92/17 <b>mandated [1]</b> 69/9 <b>Mandelson [2]</b> 79/11 97/6 <b>many [7]</b> 44/23 53/15 72/17 78/14 90/3 94/11 103/15 <b>March [4]</b> 27/10 56/15 58/23 87/21 <b>March 1999 [1]</b> 27/10 <b>marked [1]</b> 46/25 <b>market [2]</b> 43/24 47/11 <b>markets [1]</b> 70/18 <b>material [2]</b> 41/17 86/18 <b>materials [1]</b> 38/23 <b>mathematics [1]</b> 84/24 <b>matter [5]</b> 49/2 53/12 55/11 73/1 86/17 <b>matters [8]</b> 29/23 30/23 34/25 45/5 46/23 52/13 72/2 108/8 <b>maximise [1]</b> 43/13 <b>maximum [1]</b> 104/11 <b>may [37]</b> 15/23 16/3 17/13 21/18 21/22 22/22 32/13 50/14 50/15 57/17 58/14 70/22 71/10 72/8 74/19 78/12 80/9 81/11 82/9 82/9 82/15 85/6 85/9 85/9 85/10 88/4 91/5 93/9 94/2 95/17 96/2 98/25 99/9 99/15 99/16 99/17 99/23 <b>May 1996 [1]</b> 57/17 <b>McCorkell [5]</b> 4/9 5/5 12/21 24/8 28/14 <b>McCorkell's [1]</b> 12/17 <b>McNiven [2]</b> 32/17 35/5 <b>me [28]</b> 11/20 18/16 23/19 24/19 28/10 28/11 42/22 47/12 48/24 49/14 50/6 55/2 55/19 55/23 63/3 63/10 71/1 71/4 76/15 80/22 81/12 87/20 88/19 94/6 96/23 99/7 100/3 102/6 <b>mean [48]</b> 3/2 5/18 6/9 15/3 28/21 28/25 35/23 36/1 45/18 48/5 55/2 55/23 57/3 58/1 60/2 60/25 61/11 68/6 69/4 69/21 70/24 73/22 74/16 77/15 77/18 77/21 77/23 78/13 78/19 84/8	85/20 86/3 87/7 88/20 90/24 92/2 95/24 96/3 98/20 99/6 100/22 101/8 102/6 104/1 104/19 106/4 106/23 107/11 <b>meant [2]</b> 3/25 5/21 <b>medium [1]</b> 25/20 <b>meet [2]</b> 90/9 97/1 <b>meeting [18]</b> 14/11 14/14 15/15 20/13 23/1 25/14 27/10 61/3 62/20 63/4 71/13 71/16 71/17 71/24 87/21 88/21 88/22 89/16 <b>meetings [10]</b> 12/16 12/20 12/23 13/9 19/24 26/23 33/6 71/17 79/4 85/3 <b>member [1]</b> 40/19 <b>members [7]</b> 57/14 65/16 65/18 68/3 74/23 76/20 83/22 <b>memo [1]</b> 32/17 <b>memory [10]</b> 7/4 17/10 17/13 37/11 41/6 53/22 54/9 75/15 95/17 98/10 <b>Mena [2]</b> 36/14 37/11 <b>Mena Rego [1]</b> 36/14 <b>mention [3]</b> 5/11 12/14 86/3 <b>mentioned [10]</b> 12/14 24/19 26/24 41/22 41/24 42/5 68/1 82/7 82/25 86/1 <b>mentions [2]</b> 27/14 45/3 <b>Mentors [6]</b> 24/4 96/18 96/22 97/12 97/13 106/4 <b>met [1]</b> 73/16 <b>methodology [1]</b> 77/7 <b>methods [4]</b> 39/23 44/16 61/7 101/6 <b>mid [1]</b> 12/12 <b>mid-1998 [1]</b> 12/12 <b>middle [4]</b> 10/19 13/20 13/21 25/7 <b>middleware [1]</b> 76/9 <b>might [21]</b> 20/13 28/1 30/2 32/2 32/4 32/23 42/6 62/15 64/25 67/7 71/3 74/21 88/12 88/14 89/18 90/9 90/10 102/20 105/4 108/3 108/5 <b>migrate [1]</b> 44/1 <b>migration [3]</b> 35/8 35/14 49/7 <b>Miller [8]</b> 14/10 19/17 20/4 20/7 22/21 31/5	32/6 37/21 <b>Miller's [1]</b> 21/10 <b>million [1]</b> 15/25 <b>millions [1]</b> 40/10 <b>mind [4]</b> 11/16 19/12 37/4 95/21 <b>minds [2]</b> 46/4 49/12 <b>minimal [1]</b> 11/12 <b>minister [2]</b> 38/20 80/11 <b>ministerial [4]</b> 29/17 56/3 76/21 89/25 <b>ministers [11]</b> 4/15 4/18 33/19 36/10 42/24 45/21 49/3 49/8 49/13 67/3 67/15 <b>Ministers' [1]</b> 88/11 <b>minor [1]</b> 73/22 <b>minute [8]</b> 5/14 14/1 14/3 50/2 69/8 81/16 88/8 99/7 <b>minutes [4]</b> 28/13 99/3 99/10 99/19 <b>missing [1]</b> 42/1 <b>mistake [1]</b> 52/3 <b>mistresses [3]</b> 38/13 45/11 47/5 <b>mixed [1]</b> 34/3 <b>MoD [2]</b> 51/23 52/1 <b>model [5]</b> 16/24 25/11 59/25 104/2 105/12 <b>modernisation [1]</b> 47/22 <b>module [2]</b> 3/10 3/11 <b>modules [1]</b> 3/9 <b>moment [3]</b> 49/14 72/19 85/21 <b>monetary [1]</b> 18/14 <b>money [5]</b> 11/24 29/12 29/13 89/3 90/15 <b>monies [1]</b> 41/14 <b>monitor [1]</b> 90/8 <b>monitoring [4]</b> 39/15 87/14 90/11 95/23 <b>Montague [4]</b> 50/13 50/21 50/24 110/9 <b>month [3]</b> 19/2 26/16 27/2 <b>monthly [1]</b> 10/13 <b>months [7]</b> 18/11 27/2 67/18 77/20 85/22 91/18 91/24 <b>mood [1]</b> 77/1 <b>mopping [1]</b> 56/19 <b>more [24]</b> 13/1 15/6 27/21 30/8 36/5 36/9 40/15 42/7 42/22 50/17 52/9 52/9 60/17 61/15 61/25 62/3 64/23 68/22 70/22 83/3 84/22 91/6 95/21 99/3	<b>morning [9]</b> 1/3 1/4 24/14 38/25 42/21 42/21 47/13 54/18 108/18 <b>mortgages [1]</b> 46/15 <b>most [6]</b> 16/17 29/4 47/23 59/8 75/14 84/24 <b>move [10]</b> 19/14 29/24 30/4 34/5 37/23 40/1 40/3 44/3 47/3 62/18 <b>moved [2]</b> 52/22 89/12 <b>movement [1]</b> 36/3 <b>moving [2]</b> 27/10 91/22 <b>MP [1]</b> 38/20 <b>Mr [35]</b> 1/5 1/11 21/10 32/6 38/4 38/8 38/9 38/10 38/12 49/8 49/16 49/22 49/24 50/22 54/12 54/16 61/12 66/1 66/5 66/7 68/13 68/13 68/16 68/17 77/21 79/9 81/6 81/9 99/13 99/14 99/17 100/10 108/21 110/7 110/11 <b>Mr Blake [4]</b> 81/9 99/13 99/17 108/21 <b>Mr Copping [6]</b> 54/12 54/16 61/12 66/1 66/7 77/21 <b>Mr Copping's [1]</b> 66/5 <b>Mr Corbett's [1]</b> 81/6 <b>Mr Folkes [1]</b> 100/10 <b>Mr Gaskell [6]</b> 1/11 38/4 38/12 49/8 49/16 49/22 <b>Mr Miller [1]</b> 32/6 <b>Mr Miller's [1]</b> 21/10 <b>Mr Robins [1]</b> 68/13 <b>Mr Sibbick's [1]</b> 79/9 <b>Mr Stein [3]</b> 38/8 38/9 99/14 <b>Mr Stein's [1]</b> 49/24 <b>Mr Vincent Gaskell [1]</b> 1/5 <b>Mr Wylie [2]</b> 68/13 68/16 <b>MS [3]</b> 1/8 49/24 110/5 <b>Ms Kennedy's [1]</b> 49/24 <b>much [23]</b> 17/15 50/6 50/20 50/25 52/4 52/12 54/19 60/17 60/17 61/14 61/16 63/15 65/19 87/2 87/16 93/23 95/21 99/22 100/2 108/16 108/20 108/23 108/24
----------	--	--	--	--



<b>M</b>	102/12	25/25 26/6 28/5 28/16	<b>objective [1]</b> 44/10	70/4 72/19 79/3 84/18
<b>Muddiman [1]</b> 22/17	<b>negotiation [3]</b> 98/9	28/16 28/23 30/9	<b>obligations [2]</b> 34/13	85/1 89/25 90/1 92/2
<b>multi [1]</b> 29/2	102/3 106/11	30/10 30/19 30/20	65/19	97/24 99/9 99/16
<b>multi-benefit [1]</b> 29/2	<b>negotiations [6]</b> 57/2	31/18 33/20 34/14	<b>observations [2]</b>	105/9
<b>multidisciplinary [1]</b>	58/5 98/13 102/8	35/15 35/25 36/22	76/16 98/25	<b>ones [1]</b> 76/10
4/2	103/7 105/13	37/18 38/6 41/6 43/24	<b>obtained [1]</b> 105/20	<b>ongoing [2]</b> 37/25
<b>must [6]</b> 70/10 71/10	<b>network [18]</b> 43/9	46/1 47/11 47/18	<b>obvious [5]</b> 65/24	41/1
79/5 88/21 89/6 89/11	43/22 43/25 44/8 44/9	48/14 49/4 50/15	81/21 82/2 82/4 82/5	<b>online [1]</b> 70/21
<b>my [43]</b> 3/13 3/13	44/15 44/19 44/20	55/23 56/6 57/22 60/7	<b>obviously [8]</b> 54/25	<b>only [15]</b> 24/13 38/25
4/10 4/16 6/11 6/15	44/25 45/2 45/18	62/7 64/15 70/4 71/15	56/1 57/22 73/1 73/16	40/19 41/19 42/1
9/3 9/3 9/9 17/13	45/23 45/24 46/5 46/8	75/3 75/3 75/6 77/5	76/14 87/10 98/22	57/13 61/8 64/11
20/19 23/20 24/25	47/23 49/2 49/3	77/24 78/1 78/23	<b>occasions [1]</b> 54/25	66/23 67/23 79/22
28/3 30/20 36/3 36/23	<b>neutral [1]</b> 87/2	80/16 81/21 82/2 82/3	<b>occupy [1]</b> 92/4	80/13 94/3 99/9 108/2
37/11 37/23 38/12	<b>never [8]</b> 24/20 26/7	82/7 82/14 83/1 84/7	<b>occur [1]</b> 84/10	<b>onto [1]</b> 25/15
40/5 48/14 48/15	30/7 41/9 41/22 42/5	84/20 87/5 87/9 88/2	<b>occurrence [1]</b> 7/24	<b>onwards [1]</b> 12/12
52/10 53/21 53/22	46/1 68/5	88/19 89/7 90/5 92/18	<b>October [2]</b> 94/9 95/4	<b>operate [3]</b> 76/3
54/5 54/9 54/15 63/4	<b>new [7]</b> 27/15 31/11	93/13 93/16 93/18	<b>off [2]</b> 41/23 95/6	108/9 108/10
74/7 77/21 81/4 88/2	31/14 63/5 70/18	97/11 97/17 98/7	<b>offer [2]</b> 47/12 48/24	<b>operating [2]</b> 38/1
90/24 91/4 91/14	70/19 107/5	98/14 99/1 99/9	<b>offers [2]</b> 79/24	42/8
94/23 97/13 97/18	<b>New Year [1]</b> 107/5	100/16 100/22 101/8	80/20	<b>operation [3]</b> 7/8
99/19 102/7 107/23	<b>newly [1]</b> 16/5	101/14 103/15 106/8	<b>office [54]</b> 2/17 5/6	33/2 39/19
<b>myself [3]</b> 11/19	<b>next [18]</b> 8/14 9/14	106/9 107/1	6/16 16/24 17/18	<b>operational [4]</b> 4/4
30/11 68/4	27/6 28/19 29/8 29/10	<b>note [8]</b> 67/22 85/20	25/11 32/18 36/14	15/21 90/4 97/4
	30/3 30/5 35/25 43/11	87/16 88/20 92/8	40/14 40/17 40/20	<b>Operations [1]</b> 15/16
	43/15 44/2 50/3 50/13	92/23 98/16 98/18	40/25 41/2 41/4 41/12	<b>opinion [3]</b> 47/12
	72/15 74/12 79/21	<b>noted [2]</b> 93/12 97/23	41/16 42/13 43/8	54/21 105/25
	91/18	<b>notes [2]</b> 14/3 26/22	43/22 43/23 43/25	<b>Oppenheim [1]</b> 32/18
	<b>NFSP00000041 [1]</b>	<b>Notices [1]</b> 39/11	44/7 45/9 45/10 45/12	<b>opportunity [4]</b> 27/22
	36/15	<b>notions [1]</b> 67/15	45/17 45/23 46/5 46/8	27/25 38/24 107/15
	<b>night [1]</b> 24/13	<b>novel [1]</b> 60/25	46/18 47/4 47/10	<b>opposite [2]</b> 6/15
	<b>no [55]</b> 2/22 3/20	<b>November [9]</b> 1/1	47/22 48/16 48/20	80/22
	3/20 4/8 8/2 12/22	6/23 8/16 9/16 19/14	49/2 49/3 49/9 53/11	<b>opposition [1]</b>
	12/22 13/10 15/21	20/25 21/11 42/25	54/22 54/24 54/24	104/11
	24/15 24/17 26/2	109/2	55/4 55/9 55/20 55/22	<b>opt [1]</b> 89/4
	31/14 38/5 40/22	<b>November 1998 [1]</b>	55/24 55/25 56/5 56/7	<b>option [4]</b> 11/3 88/12
	42/15 42/15 43/5	19/14	56/22 95/1 100/11	88/12 89/5
	46/13 52/4 56/2 56/7	<b>now [33]</b> 1/21 5/25	101/22	<b>option 1 [2]</b> 88/12
	57/18 57/22 58/13	10/24 26/18 34/20	<b>Office's [4]</b> 40/14	89/5
	58/25 62/16 62/17	35/9 36/23 39/19 40/5	54/25 56/2 106/20	<b>Option 2 [1]</b> 88/12
	65/12 68/4 68/11	41/11 42/17 43/2	<b>offices [14]</b> 10/3 16/5	<b>options [4]</b> 36/12
	68/12 69/3 72/21 73/7	43/12 45/6 50/3 52/6	42/9 44/1 44/10 44/13	44/7 88/18 92/13
	75/9 76/25 82/8 83/1	66/19 68/13 72/14	44/15 44/19 44/21	<b>or [74]</b> 2/22 3/3 5/19
	83/2 84/2 84/7 84/7	73/2 73/10 73/19	44/24 46/19 48/4 48/5	5/22 6/7 7/20 11/13
	84/23 85/17 98/9	74/20 75/14 75/15	48/10	11/16 12/14 13/8 20/4
	100/8 100/16 101/9	76/23 80/9 84/15 95/1	<b>official [2]</b> 63/12	23/12 23/14 23/17
	102/6 102/25 103/2	96/16 98/24 100/18	90/19	24/22 25/25 36/11
	106/17 107/4 107/19	102/9	<b>officials [1]</b> 91/2	37/18 40/8 40/14
	<b>nomenclature [1]</b>	<b>NPV [1]</b> 105/16	<b>often [3]</b> 12/20 67/15	40/24 41/21 41/21
	73/23	<b>NR2 [1]</b> 20/23	68/11	42/5 42/8 42/14 42/21
	<b>none [12]</b> 30/25 31/1	<b>nuance [1]</b> 73/12	<b>Oh [2]</b> 24/1 84/4	51/6 52/6 55/12 55/12
	40/16 41/19 60/1	<b>number [24]</b> 5/1 6/15	<b>okay [6]</b> 7/15 28/9	56/6 59/4 61/9 62/10
	68/17 77/3 77/13	10/1 10/2 10/4 14/8	37/15 42/25 43/12	63/2 65/10 67/7 67/18
	82/10 89/8 106/7	14/23 16/16 23/3 23/4	94/3	67/19 68/3 68/4 68/11
	106/23	23/22 35/12 35/12	<b>on [169]</b>	68/12 69/2 70/2 70/25
	<b>nonetheless [1]</b>	35/13 38/13 47/3	<b>once [4]</b> 59/21 61/9	71/15 71/16 73/11
	66/12	54/25 55/24 59/7 71/8	67/9 91/7	74/5 76/1 77/14 77/15
	<b>normal [1]</b> 9/12	71/22 78/20 79/4	<b>one [38]</b> 6/21 7/9	78/10 81/2 81/14
	<b>North [1]</b> 15/20	105/6	9/17 12/18 20/4 24/5	82/25 84/24 89/25
	<b>Northern [2]</b> 51/20	<b>number 2 [1]</b> 23/22	27/23 29/8 29/24	90/4 91/17 92/18 97/8
	52/2	<b>numbers [1]</b> 27/2	29/24 30/14 32/15	97/15 98/8 99/8 101/3
	<b>not [86]</b> 3/20 8/23	<b>nutshell [1]</b> 72/10	42/17 43/12 43/15	102/24 103/6 103/16
	13/21 14/15 15/1 16/3		43/18 45/16 49/14	104/3 104/17 108/8
	17/17 21/6 23/12	<b>O</b>	52/4 54/7 56/5 60/19	<b>order [15]</b> 3/8 11/16
	24/16 25/19 25/20	<b>OBCS [2]</b> 37/1 37/9	61/11 62/5 62/11 64/7	15/18 21/17 32/25



<p><b>O</b></p> <p><b>order... [10]</b> 33/4 36/2 36/6 37/14 41/19 46/14 71/21 73/25 84/11 86/25</p> <p><b>ordinate [1]</b> 36/4</p> <p><b>organisation [3]</b> 57/4 57/6 57/10</p> <p><b>organisations [1]</b> 5/22</p> <p><b>organised [2]</b> 21/20 55/3</p> <p><b>orientate [1]</b> 43/1</p> <p><b>orientated [1]</b> 27/21</p> <p><b>origin [1]</b> 81/10</p> <p><b>originated [1]</b> 72/18</p> <p><b>other [30]</b> 5/9 16/14 18/8 20/4 20/9 20/11 20/12 29/16 35/24 36/24 40/12 44/1 46/20 49/17 52/5 53/7 53/15 58/15 60/22 64/14 65/19 68/3 68/24 70/5 76/20 80/25 89/25 97/8 97/14 99/12</p> <p><b>others [4]</b> 13/15 37/22 66/10 68/1</p> <p><b>otherwise [2]</b> 47/7 87/8</p> <p><b>ought [2]</b> 63/1 102/22</p> <p><b>our [20]</b> 1/5 12/4 15/6 17/19 19/12 21/7 28/25 30/25 34/13 35/6 36/20 46/4 69/3 70/9 75/13 77/14 84/7 86/5 88/23 90/10</p> <p><b>ourselves [2]</b> 3/16 43/1</p> <p><b>out [27]</b> 9/13 22/16 30/16 33/21 35/25 46/15 48/3 48/9 49/9 49/10 58/4 67/13 71/11 73/13 73/25 74/25 77/16 86/16 93/10 93/19 94/7 94/21 95/16 96/18 97/4 103/4 104/20</p> <p><b>outcome [2]</b> 93/8 104/12</p> <p><b>outcomes [2]</b> 23/17 59/12</p> <p><b>outlets [1]</b> 15/19</p> <p><b>output [3]</b> 21/21 100/13 100/20</p> <p><b>outputs [3]</b> 23/17 59/11 69/23</p> <p><b>outset [3]</b> 55/8 61/19 89/11</p> <p><b>outside [5]</b> 25/13 90/24 91/4 91/5 91/14</p> <p><b>outsourcing [1]</b> 105/5</p>	<p><b>outstanding [7]</b> 18/21 19/18 23/19 29/23 30/23 71/19 104/22</p> <p><b>over [41]</b> 4/22 7/20 14/9 18/3 19/22 21/12 22/15 24/6 24/11 25/3 26/10 27/4 28/10 31/7 38/9 44/17 48/10 55/14 56/12 61/15 64/4 66/9 67/1 67/8 68/6 69/13 69/20 69/25 75/22 79/15 80/15 91/10 91/13 91/24 95/14 96/19 101/6 104/2 106/15 107/6 107/10</p> <p><b>overall [7]</b> 20/23 28/21 33/8 47/18 57/8 86/6 95/7</p> <p><b>overarching [4]</b> 4/16 4/23 5/7 41/8</p> <p><b>overegged [1]</b> 27/18</p> <p><b>overpaid [1]</b> 11/24</p> <p><b>overprovision [1]</b> 44/12</p> <p><b>oversee [1]</b> 68/10</p> <p><b>overseeing [1]</b> 55/16</p> <p><b>oversight [1]</b> 4/20</p> <p><b>own [18]</b> 3/6 3/9 9/9 37/4 40/18 40/20 41/13 42/13 46/10 48/22 61/6 72/16 72/18 73/14 74/2 74/10 86/20 107/12</p> <hr/> <p><b>P</b></p> <p><b>PA [41]</b> 64/10 64/15 64/25 65/9 65/22 65/24 66/14 66/22 66/23 66/24 67/20 69/9 72/13 72/15 72/25 73/11 73/13 73/16 73/21 74/25 75/8 75/9 75/11 75/20 75/21 76/11 76/14 77/1 77/10 77/15 77/16 77/19 82/8 86/6 86/16 90/12 91/22 94/21 95/2 95/8 95/15</p> <p><b>PA Consulting [4]</b> 67/20 86/16 94/21 95/2</p> <p><b>PA's [9]</b> 72/18 73/18 74/1 74/2 74/6 74/10 75/16 76/13 95/3</p> <p><b>pack [1]</b> 82/14</p> <p><b>page [73]</b> 1/16 7/16 7/20 7/21 8/17 8/18 9/16 10/20 14/6 15/13 16/19 17/6 17/8 17/23 18/3 18/3 18/24 19/19 19/22 21/9 21/13 22/15 24/7 24/11</p>	<p>24/15 25/6 25/15 25/16 27/4 27/4 27/6 27/14 31/7 31/7 32/16 33/25 35/3 35/19 36/16 38/17 39/3 42/18 43/2 43/3 44/4 51/6 51/6 51/7 64/4 67/1 67/2 67/8 67/25 69/11 71/8 71/10 74/4 75/22 76/22 79/15 82/22 83/19 84/21 85/3 92/8 93/25 94/20 94/21 95/12 95/14 95/20 96/19 110/2</p> <p><b>page 1 [1]</b> 33/25</p> <p><b>page 12 [1]</b> 51/6</p> <p><b>page 18 [2]</b> 39/3 84/21</p> <p><b>page 2 [6]</b> 7/16 8/17 14/6 24/11 27/4 31/7</p> <p><b>page 23 [1]</b> 18/24</p> <p><b>page 3 [9]</b> 8/18 21/9 22/15 25/6 35/3 67/2 69/11 74/4 93/25</p> <p><b>page 30 [1]</b> 71/10</p> <p><b>page 32 [2]</b> 85/3 95/12</p> <p><b>page 4 [3]</b> 9/16 82/22 92/8</p> <p><b>page 5 [2]</b> 10/20 35/19</p> <p><b>page 6 [6]</b> 15/13 17/6 25/15 32/16 36/16 94/20</p> <p><b>page 7 [2]</b> 16/19 83/19</p> <p><b>page 8 [3]</b> 17/23 43/2 43/3</p> <p><b>page 9 [1]</b> 18/3</p> <p><b>pages [4]</b> 27/7 66/5 74/19 75/17</p> <p><b>pages 108 [1]</b> 66/5</p> <p><b>pages 11 [1]</b> 74/19</p> <p><b>pagination [1]</b> 39/4</p> <p><b>pain [1]</b> 88/25</p> <p><b>painted [1]</b> 107/22</p> <p><b>panel [73]</b> 51/18 54/17 54/24 56/13 56/18 58/1 58/1 58/7 58/21 58/23 64/23 65/14 65/16 65/18 65/21 66/23 66/25 67/17 68/3 68/14 69/5 69/5 69/9 69/10 69/13 71/1 71/13 71/17 71/18 71/20 71/24 72/11 72/18 73/16 73/17 73/20 74/3 74/23 75/2 75/5 75/11 75/13 76/16 76/19 76/20 77/2 77/8 78/3 78/16 78/25 80/5 81/7 81/19 82/4 82/6 84/17 84/19 85/5 85/10 86/4</p>	<p>86/4 86/19 86/21 87/3 87/10 88/2 89/23 91/1 91/4 92/21 94/14 96/14 107/11</p> <p><b>panel's [11]</b> 56/25 65/7 65/23 66/14 66/21 72/16 73/8 73/14 74/9 78/11 85/12</p> <p><b>paper [2]</b> 39/23 39/24</p> <p><b>paper-based [1]</b> 39/23</p> <p><b>papers [7]</b> 16/14 53/17 53/19 59/2 73/4 73/11 97/23</p> <p><b>paragraph [32]</b> 16/21 20/15 25/7 25/16 27/24 31/9 34/11 44/2 44/2 44/5 44/6 51/12 51/14 51/15 51/17 52/8 52/11 64/6 65/2 67/1 74/21 75/23 76/1 76/5 79/21 79/25 83/6 88/6 91/8 92/9 93/13 94/16</p> <p><b>paragraph 1 [1]</b> 88/6</p> <p><b>paragraph 10 [2]</b> 51/12 51/15</p> <p><b>paragraph 11 [2]</b> 52/8 52/11</p> <p><b>paragraph 12 [1]</b> 25/16</p> <p><b>paragraph 16 [1]</b> 67/1</p> <p><b>paragraph 21 [3]</b> 44/2 44/5 44/6</p> <p><b>paragraph 22 [1]</b> 74/21</p> <p><b>paragraph 25 [1]</b> 75/23</p> <p><b>paragraph 6 [2]</b> 64/6 65/2</p> <p><b>paragraph 8 [1]</b> 25/7</p> <p><b>paragraphs [3]</b> 64/5 74/9 75/15</p> <p><b>paragraphs 14 [1]</b> 75/15</p> <p><b>paragraphs 6 [1]</b> 64/5</p> <p><b>part [14]</b> 6/18 15/8 46/18 59/3 67/16 86/8 88/25 90/11 92/4 103/7 103/14 105/7 105/18 107/3</p> <p><b>participants [2]</b> 38/7 79/4</p> <p><b>particular [15]</b> 2/11 5/22 7/9 14/24 19/11 20/24 27/24 31/25 39/18 45/15 57/12 62/2 78/18 93/4 108/6</p> <p><b>parties [37]</b> 6/11 33/7 58/2 58/9 64/14 64/20 69/6 71/14 71/14</p>	<p>71/18 72/1 72/3 72/7 72/11 73/24 75/5 77/15 82/5 84/19 85/7 85/8 85/11 85/12 86/2 86/5 86/10 88/1 89/1 90/7 91/21 92/15 92/18 93/10 94/25 95/6 96/1 105/19</p> <p><b>parties' [1]</b> 85/9</p> <p><b>partly [2]</b> 53/24 55/14</p> <p><b>partner [1]</b> 52/16</p> <p><b>parts [1]</b> 70/12</p> <p><b>party [5]</b> 19/7 62/4 62/6 76/8 92/16</p> <p><b>passed [2]</b> 22/25 57/1</p> <p><b>past [2]</b> 69/20 92/25</p> <p><b>Pathway [32]</b> 3/16 5/6 6/17 8/5 8/21 10/7 11/2 12/8 14/9 15/2 16/21 17/16 18/5 18/17 18/19 28/18 29/13 30/24 31/25 33/3 34/13 34/18 34/25 40/25 57/21 58/11 58/18 60/20 62/14 70/13 87/11 96/24</p> <p><b>Pathway's [2]</b> 11/3 26/17</p> <p><b>pattern [2]</b> 9/11 12/9</p> <p><b>pause [3]</b> 30/9 49/15 72/19</p> <p><b>Pausing [1]</b> 69/19</p> <p><b>paying [1]</b> 3/7</p> <p><b>payment [25]</b> 2/14 3/7 11/10 11/25 15/18 17/7 31/15 32/14 32/22 33/1 33/2 33/5 34/1 34/23 35/16 35/16 36/1 36/2 43/14 44/17 45/16 45/20 47/21 61/8 61/23</p> <p><b>payments [10]</b> 8/22 10/25 11/2 11/21 11/22 12/10 12/11 15/19 36/7 39/8</p> <p><b>pecking [1]</b> 11/16</p> <p><b>pending [1]</b> 88/11</p> <p><b>people [11]</b> 4/4 9/22 13/14 47/23 49/12 55/24 57/8 65/24 82/2 87/7 96/10</p> <p><b>per [2]</b> 16/2 19/1</p> <p><b>perceive [5]</b> 43/23 45/8 45/12 47/8 47/9</p> <p><b>perception [1]</b> 25/19</p> <p><b>perform [1]</b> 64/8</p> <p><b>performance [2]</b> 55/1 55/16</p> <p><b>performed [2]</b> 31/16 32/24</p> <p><b>performing [1]</b> 42/8</p> <p><b>perhaps [32]</b> 5/14</p>
--	---	--	---	--

<b>P</b>	107/22	12/18	47/22 48/4 48/10	<b>presentations [12]</b>
<b>perhaps... [31]</b> 8/14	<b>piece [1]</b> 33/23	<b>POL00028377 [1]</b>	48/16 48/20 49/2 49/2	57/7 71/18 71/21
17/24 29/4 58/21 62/5	<b>PiniCL [3]</b> 19/22	22/5	49/9 53/11 54/22	71/22 71/23 72/12
63/1 63/3 66/10 67/1	82/17 82/20	<b>POL00028395 [1]</b>	54/23 54/24 54/25	77/9 85/6 85/8 85/9
69/8 70/2 71/3 71/11	<b>PiniCLs [6]</b> 25/20	14/2	55/4 55/9 55/20 55/22	85/11 86/13
72/14 73/12 74/21	25/22 26/5 30/1 30/4	<b>POL00028405 [1]</b>	55/24 55/25 56/2 56/5	<b>presented [1]</b> 83/10
78/12 82/12 83/19	83/17	28/7	56/7 56/22 100/10	<b>presently [1]</b> 16/3
84/13 84/21 91/14	<b>place [9]</b> 6/4 14/16	<b>POL00028406 [1]</b>	106/20	<b>pressure [4]</b> 67/12
93/24 95/11 95/13	27/20 29/17 42/7	31/4	<b>post office [40]</b> 5/6	67/14 94/14 98/12
96/18 98/20 99/9	53/16 57/16 82/19	<b>POL00028408 [1]</b>	6/16 17/18 32/18	<b>presuppose [1]</b>
99/23 104/8 105/4	105/10	26/11	36/14 40/14 40/17	89/25
<b>period [13]</b> 6/22 8/15	<b>places [1]</b> 55/10	<b>POL00028410 [1]</b>	40/20 40/25 41/2 41/4	<b>pretty [3]</b> 34/21 34/23
9/15 12/11 39/20	<b>plan [3]</b> 28/24 33/13	25/6	41/12 41/16 43/8	35/1
56/13 56/15 56/24	95/5	<b>POL00028433 [1]</b>	43/22 43/23 44/7	<b>prevailing [1]</b> 77/1
61/21 67/4 81/1 88/15	<b>planning [1]</b> 64/2	19/15	45/10 45/12 45/17	<b>prevent [2]</b> 21/18
96/8	<b>platform [1]</b> 102/21	<b>POL00028451 [1]</b>	45/23 46/5 46/18 47/4	88/10
<b>Permanent [2]</b> 30/12	<b>play [1]</b> 81/22	58/17	47/22 48/16 49/2 49/9	<b>previous [9]</b> 27/1
107/8	<b>please [44]</b> 1/9 6/21	<b>POL00028496 [1]</b>	53/11 54/22 54/24	27/2 30/1 37/2 58/25
<b>Permanent Secretary</b>	7/16 7/21 8/15 8/18	5/15	55/4 55/9 55/20 55/22	59/1 66/2 68/16 86/24
<b>[1]</b> 30/12	9/16 15/14 15/16	<b>POL00028530 [1]</b>	55/24 55/25 56/5 56/7	<b>previously [3]</b> 12/14
<b>permission [1]</b> 50/15	16/19 19/16 22/15	42/17	56/22	77/20 85/22
<b>person [3]</b> 3/20	25/16 26/11 26/12	<b>POL00028589 [1]</b>	<b>Post Office's [3]</b>	<b>price [1]</b> 90/13
87/20 107/10	31/4 32/16 32/17	17/5	54/25 56/2 106/20	<b>primarily [1]</b> 63/5
<b>personal [4]</b> 3/4 6/14	35/20 36/15 36/17	<b>POL00028596 [1]</b>	<b>potential [2]</b> 45/3	<b>prime [1]</b> 16/6
47/12 48/24	38/15 42/16 43/2 43/5	10/12	63/20	<b>prior [5]</b> 2/4 2/20
<b>personally [3]</b> 11/18	44/2 44/5 50/23 62/19	<b>POL00028599 [1]</b>	<b>potentially [3]</b> 11/22	3/18 91/3 97/15
40/16 79/1	63/16 64/4 67/25 79/8	9/15	93/7 97/3	<b>prioritisation [1]</b>
<b>perspective [5]</b>	79/15 81/12 82/22	<b>POL00028600 [1]</b>	<b>powerful [1]</b> 66/15	19/23
47/17 61/20 66/14	83/2 87/16 89/20 92/8	8/15	<b>powerfulness [1]</b>	<b>priority [3]</b> 16/7
66/21 98/21	93/24 94/20 95/20	<b>POL00028601 [1]</b>	74/1	21/17 84/12
<b>Peter [6]</b> 14/12 72/21	96/16	6/21	<b>practice [2]</b> 44/24	<b>Prison [1]</b> 104/1
73/2 79/11 90/12 97/6	<b>pleasure [1]</b> 108/11	<b>POL00028730 [1]</b>	69/22	<b>Prison Service [1]</b>
<b>Peter Copping [2]</b>	<b>pm [3]</b> 99/24 100/1	34/9	<b>pre [5]</b> 19/25 58/5	104/1
73/2 90/12	108/25	<b>POL00031114 [2]</b>	63/6 83/15 98/18	<b>prisons [1]</b> 104/3
<b>Peter Copping's [1]</b>	<b>POCL [31]</b> 3/16 4/7	24/6 96/16	<b>pre-August 1998 [1]</b>	<b>private [9]</b> 43/21 46/7
72/21	8/7 9/5 13/19 15/1	<b>POL00031237 [1]</b>	83/15	46/25 53/1 53/4 69/15
<b>Peter Mandelson [2]</b>	16/4 16/7 16/9 16/15	58/16	<b>pre-contractual [1]</b>	85/8 101/17 101/20
79/11 97/6	17/10 19/17 20/5	<b>policy [1]</b> 43/4	58/5	<b>probable [1]</b> 64/10
<b>PFI [30]</b> 59/9 59/10	21/18 27/11 28/18	<b>political [2]</b> 88/17	<b>pre-financial [1]</b> 63/6	<b>probably [14]</b> 7/14
60/20 60/21 60/24	30/22 31/25 33/3	88/19	<b>pre-litigation [1]</b>	22/13 56/24 63/9
60/25 61/12 61/16	36/25 37/2 37/18	<b>politics [1]</b> 45/1	98/18	67/22 68/7 74/7 81/15
61/25 62/2 68/22	42/23 44/19 63/25	<b>position [5]</b> 31/21	<b>pre-run [1]</b> 19/25	85/22 86/7 94/13
100/6 100/7 100/11	70/17 78/21 85/4	64/15 64/25 65/1	<b>precise [5]</b> 59/16	98/11 100/9 101/6
100/17 100/19 101/10	88/13 88/21 95/2	68/20	61/18 73/19 75/2 86/9	<b>problem [4]</b> 9/24
101/25 102/11 103/10	<b>POCL's [3]</b> 16/11	<b>positioning [1]</b> 86/8	<b>precisely [3]</b> 59/14	9/25 11/4 96/24
103/11 103/12 103/15	43/13 59/18	<b>positive [7]</b> 27/15	70/4 96/6	<b>problems [10]</b> 16/8
104/2 104/16 104/19	<b>point [32]</b> 9/3 11/5	39/8 86/15 93/7 105/6	<b>preference [1]</b> 89/13	20/17 20/21 21/15
105/7 105/21 108/4	12/6 15/21 17/19	105/11 105/16	<b>preferred [2]</b> 11/3	21/18 29/7 35/10
108/6	18/18 18/19 20/10	<b>possibility [1]</b> 85/24	58/11	35/11 97/4 104/14
<b>phase [5]</b> 54/2 54/13	21/8 28/1 28/22 29/3	<b>possible [2]</b> 43/10	<b>premises [1]</b> 46/14	<b>Procedure [1]</b> 39/12
101/1 101/24 107/21	30/6 31/2 31/3 34/24	61/22	<b>preparation [1]</b> 56/19	<b>procedures [1]</b> 95/9
<b>Phase 2 [1]</b> 54/13	35/1 39/1 43/19 45/7	<b>possibly [3]</b> 29/10	<b>preparatory [1]</b> 33/23	<b>proceed [4]</b> 19/7
<b>phases [4]</b> 20/16	61/22 69/12 72/15	29/11 87/3	<b>prepare [4]</b> 34/6	29/14 29/16 79/22
20/22 21/22 98/24	73/10 74/12 74/21	<b>post [61]</b> 5/6 6/16	75/19 76/18 82/6	<b>proceeding [1]</b> 94/18
<b>philosophy [3]</b> 14/21	80/22 88/4 89/8 89/12	10/2 16/5 17/18 32/18	<b>prepared [8]</b> 22/25	<b>proceedings [2]</b>
61/2 100/19	89/20 105/4	36/14 40/13 40/14	33/4 35/18 47/25	56/19 73/9
<b>phone [2]</b> 20/11 35/6	<b>points [8]</b> 9/18 44/14	40/17 40/20 40/25	73/17 75/17 76/18	<b>process [16]</b> 3/15
<b>phrase [1]</b> 80/14	44/22 70/8 72/23	41/2 41/4 41/12 41/16	106/5	13/7 13/23 14/24
<b>physical [2]</b> 44/13	74/15 75/1 101/2	42/9 42/12 43/8 43/22	<b>preparing [2]</b> 49/13	19/25 21/19 26/25
46/14	<b>POL00028094 [2]</b>	43/23 43/25 44/7	54/11	31/15 36/25 37/7
<b>Pick [1]</b> 39/11	67/24 85/2	44/10 44/24 45/9	<b>present [1]</b> 62/21	57/16 78/21 82/2
<b>picked [2]</b> 8/19 11/13	<b>POL00028098 [1]</b>	45/10 45/12 45/17	<b>presentation [3]</b>	82/11 91/13 102/3
<b>picture [2]</b> 31/24	93/24	45/23 46/5 46/8 46/18	38/19 85/7 85/12	<b>processes [3]</b> 33/10
	<b>POL00028310 [1]</b>	46/19 47/4 47/10	<b>Presentation/Demonstration [1]</b> 38/19	84/9 101/18

<b>P</b>	19/24 20/23 21/8 28/1 28/19 29/9 29/20 30/9 69/13 90/9 100/25	<b>prove</b> [1] 58/19 <b>provenance</b> [1] 74/22	14/20 15/11 17/22 21/25 23/15 23/21 27/19 28/19 32/8 32/10 34/20 55/19 56/16 57/7 73/19 77/23 81/20 81/23 83/21 85/15 85/23 91/12 91/22 92/25 95/19 95/24 98/16 98/22 98/22 99/5 100/8 102/3 105/17 106/11	33/18 41/10 42/12 73/4 73/21 78/19 86/9
<b>processing</b> [3] 8/7 9/19 18/5	<b>progressed</b> [1] 31/17 <b>progressing</b> [2] 77/3 77/13	<b>provide</b> [10] 15/17 22/24 32/22 36/11 43/23 45/9 45/13 47/10 72/4 92/17	<b>recalling</b> [1] 65/24 <b>receive</b> [4] 24/12 24/17 46/2 61/23 <b>received</b> [9] 7/14 8/24 14/15 19/2 35/7 36/13 36/23 53/17 73/21	<b>receiving</b> [1] 46/24 <b>recently</b> [1] 1/14 <b>recipe</b> [1] 104/12 <b>recipient</b> [1] 86/4
<b>procurement</b> [26] 55/4 55/6 55/15 56/9 57/15 58/18 59/5 60/11 60/13 60/19 61/16 61/25 66/17 77/3 77/12 81/17 89/12 93/5 101/8 101/11 103/18 104/5 105/3 107/23 108/14 108/14	<b>project</b> [62] 2/21 5/2 6/7 19/7 24/4 30/17 31/7 37/17 42/23 52/22 52/23 55/18 57/10 59/14 62/18 62/20 63/8 63/13 63/18 63/21 64/15 64/19 65/5 65/13 67/3 68/5 68/17 69/24 75/2 77/14 77/20 78/2 79/4 79/17 79/23 80/6 86/22 87/19 89/6 89/11 92/1 94/7 96/4 96/11 96/18 96/22 97/11 97/22 100/7 100/9 100/17 101/14 101/25 102/11 103/4 103/9 104/10 104/16 105/9 106/4 106/22 107/5	<b>provided</b> [6] 18/20 35/9 38/22 50/18 87/24 96/8	<b>quote</b> [1] 96/22	<b>recognise</b> [2] 44/24 80/21
<b>procurements</b> [5] 59/8 103/19 104/2 104/7 104/25	<b>Project Mentors</b> [4] 24/4 96/18 96/22 106/4	<b>Provident</b> [1] 53/5 <b>provider's</b> [1] 100/12 <b>providing</b> [1] 16/9 <b>provision</b> [1] 19/20 <b>provisions</b> [1] 102/16	<b>R</b>	<b>recognised</b> [1] 47/23 <b>recognises</b> [1] 31/19 <b>recognising</b> [1] 92/13
<b>procurer</b> [3] 59/20 102/13 104/11	<b>projected</b> [2] 18/14 36/6	<b>proximity</b> [1] 85/15 <b>public</b> [10] 29/12 29/13 40/19 56/22 61/1 61/2 61/8 89/19 92/3 105/19	<b>raise</b> [1] 23/22 <b>raised</b> [5] 23/20 27/5 31/6 83/18 103/6 <b>raising</b> [1] 26/13 <b>range</b> [2] 2/4 2/7 <b>rare</b> [1] 91/12 <b>rate</b> [1] 48/6	<b>recollected</b> [5] 53/20 53/20 54/15 78/12 78/17
<b>procuring</b> [14] 59/21 60/2 60/10 61/1 61/13 61/19 62/7 62/10 100/17 100/22 100/24 101/9 102/20 103/14	<b>projecting</b> [1] 106/2 <b>projects</b> [13] 52/19 59/9 63/6 63/6 63/7 68/7 68/10 95/25 96/4 103/24 104/21 104/22 104/23	<b>publicity</b> [1] 33/2 <b>pull</b> [6] 5/14 6/21 14/1 19/15 25/5 26/11	<b>rather</b> [13] 16/12 17/11 18/19 27/18 57/25 59/12 62/5 67/19 68/7 75/11 76/11 87/6 104/19 <b>re</b> [3] 28/24 97/2 101/19	<b>recommend</b> [1] 33/6 <b>recommendations</b> [6] 64/22 66/15 87/9 104/14 105/6 108/4
<b>produce</b> [2] 78/25 101/3	<b>promoted</b> [1] 4/7 <b>prompted</b> [2] 18/16 53/19	<b>pulled</b> [1] 103/4 <b>purchased</b> [1] 46/14 <b>purpose</b> [2] 23/2 89/22	<b>reach</b> [1] 94/17 <b>reached</b> [1] 34/24 <b>read</b> [11] 1/14 17/24 34/10 38/24 43/6 54/12 64/5 71/11 81/18 88/6 89/21 <b>readiness</b> [3] 5/21 5/23 37/23	<b>recommended</b> [1] 92/20
<b>produced</b> [10] 7/2 10/17 26/19 64/10 67/25 73/20 78/10 87/10 87/15 87/23	<b>promotion</b> [1] 4/7 <b>pronounced</b> [2] 79/19 81/1	<b>purposes</b> [3] 64/6 75/13 83/4	<b>reading</b> [1] 47/13 <b>real</b> [1] 13/11 <b>realise</b> [2] 46/9 47/5 <b>realistic</b> [1] 30/8 <b>reality</b> [1] 48/1 <b>really</b> [16] 5/9 5/20 6/11 7/15 16/11 39/23 57/1 57/13 57/22 65/22 88/16 89/17 96/12 98/13 100/16 106/17	<b>reconciliation</b> [1] 21/19
<b>producing</b> [2] 3/10 46/2	<b>pronounce</b> [1] 80/16 <b>pronounced</b> [2] 79/19 81/1	<b>pursue</b> [1] 63/17	<b>reason</b> [4] 3/23 54/6 75/9 82/6	<b>record</b> [4] 58/14 58/16 64/6 89/22
<b>product</b> [3] 76/9 83/9 83/24	<b>proofed</b> [1] 80/9 <b>proofing</b> [1] 70/14	<b>push</b> [1] 60/5 <b>pushed</b> [1] 90/5 <b>put</b> [8] 29/20 32/4 35/17 54/16 71/2 86/14 89/7 90/1	<b>reasonably</b> [4] 50/19 55/2 72/8 86/12 <b>reasons</b> [3] 30/14 45/16 105/9 <b>reassured</b> [1] 77/18	<b>recorded</b> [1] 25/8 <b>records</b> [1] 34/1 <b>recover</b> [2] 41/15 106/10
<b>production</b> [3] 78/8 102/21 102/21	<b>proposal</b> [1] 90/13 <b>proposals</b> [3] 20/20 98/6 98/7	<b>put</b> [8] 29/20 32/4 35/17 54/16 71/2 86/14 89/7 90/1	<b>recall</b> [14] 10/18 12/12 12/13 17/13 17/14 22/13 22/14	<b>reduce</b> [1] 44/12 <b>reducing</b> [2] 16/5 43/24
<b>products</b> [2] 70/16 85/11	<b>propose</b> [1] 50/2 <b>proposed</b> [1] 32/13 <b>proposing</b> [1] 90/16 <b>prosecuted</b> [1] 40/17 <b>prosecution</b> [1] 40/14	<b>quality</b> [4] 32/2 37/25 83/23 104/21	<b>referred</b> [6] 2/15 59/2 85/5 85/21 86/10 95/22	<b>referred</b> [6] 2/15 59/2 85/5 85/21 86/10 95/22
<b>professional</b> [6] 13/5 20/8 20/9 32/8 32/11 78/15	<b>proposal</b> [1] 90/13 <b>proposals</b> [3] 20/20 98/6 98/7	<b>question</b> [11] 40/5 41/11 48/15 63/2 67/14 81/11 83/5 92/21 99/16 103/8 103/12	<b>referring</b> [2] 27/24 97/6	<b>reference</b> [10] 22/10 27/1 39/19 45/4 80/24 81/3 81/4 85/1 93/17 94/7
<b>professionalism</b> [1] 81/20	<b>propose</b> [1] 50/2 <b>proposed</b> [1] 32/13 <b>proposing</b> [1] 90/16 <b>prosecuted</b> [1] 40/17 <b>prosecution</b> [1] 40/14	<b>questions</b> [21] 1/25 22/21 38/3 38/4 38/7 41/23 49/17 49/20 49/24 51/1 53/8 78/20 78/24 79/5 99/3 99/12 100/6 102/7 107/17 107/25 108/17	<b>reflected</b> [4] 26/22 27/16 28/3 28/12 <b>reflecting</b> [1] 48/1 <b>reflects</b> [1] 21/1 <b>Reform</b> [1] 38/20 <b>refreshed</b> [3] 77/22 78/5 91/24	<b>referred</b> [6] 2/15 59/2 85/5 85/21 86/10 95/22
<b>profile</b> [2] 61/24 73/8	<b>prosecutional</b> [1] 41/1	<b>quick</b> [1] 65/10 <b>quickly</b> [6] 10/6 61/21 64/10 65/3 69/17 85/23	<b>refund</b> [1] 11/23 <b>refusal</b> [1] 96/5 <b>regard</b> [5] 21/15 26/7 68/15 104/15 104/16 <b>regarded</b> [1] 98/7	<b>referred</b> [6] 2/15 59/2 85/5 85/21 86/10 95/22
<b>programme</b> [54] 2/13 2/23 3/2 4/6 4/7 4/9 4/12 4/16 4/19 4/20 4/24 5/3 5/5 5/7 5/23 6/1 6/14 6/15 6/25 7/6 7/12 9/7 10/4 12/14 13/1 13/3 14/2 15/14 22/23 24/18 25/9 26/10 26/11 27/21 28/10 28/11 28/13 29/19 30/21 34/4 41/7 41/8 45/15 47/17 59/3 63/16 69/16 70/9 74/11 88/9 90/5 94/24 95/1 95/5	<b>prosecutions</b> [7] 40/14 41/5 41/12 42/14 106/19 106/20 106/25	<b>quite</b> [40] 3/13 3/21 4/2 6/10 9/3 12/24	<b>regarded</b> [1] 98/7	<b>referred</b> [6] 2/15 59/2 85/5 85/21 86/10 95/22
<b>programme's</b> [2] 22/4 25/18				
<b>programming</b> [1] 84/25				
<b>progress</b> [12] 4/16				

<b>R</b>	103/3	14/12 47/19 47/21 48/2 59/10 60/11 60/13 61/3 61/4 61/19 97/2 100/18	40/12 42/10 42/11 42/19 48/7 50/19 52/17 57/18 59/1 72/23 85/4 90/19 99/8 100/13 101/22 103/21 103/22 105/1	<b>S</b>
regarding [16] 13/17 16/12 32/20 36/18 37/9 41/17 62/12 69/7 72/12 78/20 79/1 85/19 86/21 100/18 102/8 102/16	<b>repair</b> [1] 105/14	<b>replacing</b> [2] 39/23 44/13	<b>Right Honourable</b> [1] 38/19	<b>said</b> [25] 13/7 14/13 20/6 24/22 25/8 25/9 25/17 25/18 25/21 40/7 41/12 65/14 66/8 71/3 74/23 75/16 76/17 77/7 78/22 80/5 80/8 86/25 92/23 93/9 100/16
regardless [1] 29/16	<b>replanning</b> [1] 3/15	<b>replanning</b> [1] 3/15	<b>rights</b> [1] 100/25	<b>salesmanship</b> [1] 86/8
regards [1] 88/18	<b>replicates</b> [1] 37/1	<b>report</b> [110] 6/22 7/14 8/10 8/14 8/17 9/14 9/24 10/11 10/20 15/14 17/4 18/11 18/13 18/24 24/5 24/12 24/20 24/22 25/2 26/12 35/18 35/21 42/24 64/11 64/22 67/24 69/10 71/2 71/5 71/6 72/15 72/16 72/16 72/17 72/22 72/22 72/25 73/6 73/8 73/12 73/15 73/16 73/17 73/20 74/2 74/9 74/16 74/18 74/18 74/23 75/11 75/11 75/13 75/15 75/21 76/13 76/14 76/19 78/3 78/8 78/10 78/10 78/25 79/7 80/1 80/5 80/5 80/16 80/19 81/3 81/5 81/13 82/3 82/17 82/20 83/10 83/13 84/22 85/2 85/20 86/19 86/20 86/24 87/1 87/15 87/23 87/24 88/2 89/23 91/1 91/7 91/16 91/20 91/22 92/21 93/14 93/18 93/25 94/1 94/11 95/3 95/8 95/11 96/18 96/20 97/13 97/14 99/1 106/4 107/3	<b>Rilot</b> [1] 21/16	<b>Sam</b> [1] 38/12
Region [2] 15/20 15/20	<b>reported</b> [4] 8/22 26/16 26/19 87/18	<b>reshaping</b> [1] 44/8	<b>risk</b> [21] 22/11 31/11 39/14 60/20 60/23 61/3 61/5 61/24 62/3 62/4 62/9 63/24 64/13 70/10 76/2 79/24 80/19 80/20 95/8 105/12 106/3	<b>Sam Stein</b> [1] 38/12
register [2] 22/5 22/11	<b>reporting</b> [1] 94/8	<b>resolution</b> [4] 17/19 19/5 29/22 30/3	<b>risk-based</b> [1] 105/12	<b>same</b> [12] 4/19 11/13 15/13 16/19 18/24 36/21 41/11 42/20 44/25 101/11 101/15 104/2
registered [2] 8/4 11/11	<b>reports</b> [14] 6/19 7/2 8/13 8/24 9/4 10/13 10/14 10/16 10/18 16/18 26/17 35/7 83/17 92/4	<b>resolve</b> [7] 12/8 14/17 18/21 18/22 21/17 22/1 30/23	<b>risks</b> [5] 58/17 70/13 105/2 105/8 105/22	<b>satisfactory</b> [3] 22/7 23/23 65/9
Rego [1] 36/14	<b>represented</b> [1] 71/15	<b>resolved</b> [6] 10/7 16/24 24/2 27/8 30/1 71/20	<b>Robins</b> [5] 51/19 51/24 58/24 68/13 68/17	<b>satisfied</b> [2] 37/15 70/12
rehearsing [1] 89/17	<b>represents</b> [1] 90/15	<b>respect</b> [6] 31/6 67/15 76/13 78/8 105/21 108/4	<b>Robson</b> [10] 57/1 63/1 63/13 87/18 92/23 106/15 107/6 107/7 107/8 107/16	<b>savings</b> [5] 39/7 40/7 101/13 101/18 105/4
reinforce [1] 24/25	<b>reputed</b> [4] 8/22 26/16 26/19 87/18	<b>respectively</b> [2] 16/25 51/20	<b>robust</b> [14] 70/15 70/25 70/25 74/13 79/19 80/3 80/15 80/17 81/10 81/13 93/1 93/2 97/7 106/11	<b>saw</b> [19] 6/11 7/6 8/10 11/19 11/21 12/11 16/18 18/23 24/20 26/7 38/25 47/13 54/25 55/23 56/7 56/7 75/9 79/8 81/17
reject [2] 31/2 34/12	<b>reliability</b> [2] 97/16 107/2	<b>responded</b> [1] 98/7	<b>robustness</b> [4] 70/11 75/25 80/8 97/15	<b>say</b> [47] 4/5 4/25 6/2 6/24 8/3 9/9 9/22 9/25 10/19 12/6 12/15 13/4 13/18 15/1 19/10 20/15 21/1 23/24 24/15 27/22 30/17 30/19 32/8 32/11 32/19 41/24 47/7 48/22 48/25 50/5 50/14 51/19 55/11 57/18 57/24 60/9 60/13 67/17 68/14 78/17 79/3 80/19 82/1 85/4 87/11 99/1 107/18
relate [1] 53/9	<b>relied</b> [1] 77/8	<b>responding</b> [1] 60/12	<b>role</b> [31] 2/10 3/1 3/13 3/18 3/23 4/10 4/12 4/13 4/17 5/7 6/8 6/18 7/5 7/12 9/4 10/14 12/22 24/18 28/10 36/3 48/14 54/17 67/21 90/11 90/14 90/16 90/23 92/10 93/21 94/21 103/17	<b>sayings</b> [8] 23/25 27/7 38/18 41/4 46/24 47/1 72/24 98/5
related [2] 6/22 34/13	<b>relied</b> [1] 77/8	<b>response</b> [4] 20/24 21/11 30/18 34/15	<b>roles</b> [1] 2/4	<b>says</b> [35] 7/23 10/23 15/16 16/22 21/14 22/6 22/20 31/9 36/19 39/5 39/6 39/7 46/7 63/18 64/6 67/2 67/8 69/12 70/8 75/23 76/5 79/15 79/21 80/22 82/18 83/6 83/13 84/22 88/7 89/22 89/22 94/4 94/16 94/22 96/20
relates [3] 8/15 9/15 40/6	<b>relieved</b> [2] 34/4 34/4	<b>responsibilities</b> [1] 4/22	<b>rolled</b> [1] 97/4	<b>scalability</b> [2] 70/10
relating [3] 11/22 58/18 90/3	<b>reluctance</b> [1] 105/18	<b>responsibility</b> [3] 10/8 11/1 68/19	<b>rollout</b> [2] 48/20 97/15	
relation [8] 2/11 17/6 21/13 33/16 41/13 78/17 80/19 80/24	<b>remain</b> [1] 19/2	<b>responsible</b> [1] 63/13	<b>Roughly</b> [1] 51/17	
relations [1] 43/16	<b>remaining</b> [1] 18/23	<b>rest</b> [1] 55/20	<b>rounds</b> [1] 106/10	
relationship [6] 20/3 20/7 20/10 20/14 32/6 34/17	<b>remains</b> [2] 16/6 18/6	<b>restricted</b> [2] 43/4 47/1	<b>routes</b> [1] 14/16	
relationships [3] 6/13 6/14 6/16	<b>remedial</b> [2] 16/9 35/17	<b>result</b> [1] 61/5	<b>rules</b> [1] 84/25	
relatively [1] 70/20	<b>remember</b> [9] 7/4 7/7 8/1 10/15 22/17 34/24 35/12 77/7 94/2	<b>resulted</b> [1] 10/25	<b>rumble</b> [1] 23/8	
Relativity [1] 39/3	<b>remitted</b> [1] 77/10	<b>results</b> [1] 32/1	<b>run</b> [10] 4/10 19/25 26/8 28/17 30/7 43/22 46/8 53/11 54/22 56/11	
release [7] 5/12 5/16 5/19 5/20 15/17 16/21 20/23	<b>removal</b> [2] 32/21 33/8	<b>retain</b> [1] 44/10	<b>run-up</b> [1] 4/10	
relevant [2] 60/20 60/24	<b>removed</b> [3] 32/14 33/17 89/10	<b>retired</b> [1] 2/2	<b>running</b> [2] 9/12 46/9	
reliability [2] 97/16 107/2	<b>renegotiations</b> [1]	<b>retiring</b> [1] 2/18	<b>runs</b> [1] 20/2	
relied [1] 77/8		<b>return</b> [2] 99/7 105/11	<b>rural</b> [2] 44/11 44/15	
relieved [2] 34/4 34/4		<b>returned</b> [2] 16/4 53/4		
reluctance [1] 105/18		<b>review</b> [14] 14/14 62/18 62/20 63/16 63/17 64/9 64/19 66/2 66/19 67/3 67/9 69/5 81/5 97/9		
remain [1] 19/2		<b>reviewable</b> [1] 18/1		
remaining [1] 18/23		<b>reviewed</b> [4] 6/25 41/8 101/21 105/5		
remains [2] 16/6 18/6		<b>reviews</b> [1] 31/13		
remedial [2] 16/9 35/17		<b>right</b> [36] 2/1 2/8 2/25 5/3 6/4 6/9 6/19 7/1 7/18 13/19 18/1 22/2 29/14 29/15 32/5 35/17 38/9 38/19		
remember [9] 7/4 7/7 8/1 10/15 22/17 34/24 35/12 77/7 94/2		<b>required</b> [8] 25/11 33/3 52/4 64/16 70/22 75/1 96/13 103/13		
remitted [1] 77/10		<b>requirement</b> [1] 65/6		
removal [2] 32/21 33/8		<b>requirements</b> [15] 13/19 14/7 14/10		
remove [3] 32/25 33/5 33/13				
removed [3] 32/14 33/17 89/10				
renegotiations [1]				

S				
<p><b>scalability...</b> [1] 75/24</p> <p><b>scale</b> [6] 14/25 17/21 31/24 35/10 35/11 101/15</p> <p><b>scenario</b> [1] 43/9</p> <p><b>schedule</b> [4] 4/21 13/12 34/15 36/24</p> <p><b>schedule 16b</b> [1] 36/24</p> <p><b>scheduled</b> [1] 15/7</p> <p><b>scheme</b> [1] 11/14</p> <p><b>scope</b> [3] 23/9 23/25 102/19</p> <p><b>screen</b> [1] 58/15</p> <p><b>scroll</b> [24] 7/16 7/20 8/17 8/18 9/17 16/20 17/23 21/10 23/4 24/6 24/11 25/15 26/12 27/4 27/6 27/14 32/16 35/3 35/20 36/15 36/17 63/15 70/6 89/21</p> <p><b>scrutinised</b> [1] 76/13</p> <p><b>second</b> [9] 16/21 24/4 27/14 29/4 42/18 64/2 70/7 83/6 107/8</p> <p><b>secondly</b> [2] 49/23 53/23</p> <p><b>secretary</b> [7] 30/12 30/13 79/11 79/13 94/5 98/5 107/9</p> <p><b>Secretary of</b> [1] 79/11</p> <p><b>section</b> [4] 10/21 63/15 71/5 83/20</p> <p><b>section 2.4</b> [1] 71/5</p> <p><b>sector</b> [11] 29/13 53/4 56/22 61/1 61/2 61/8 89/19 92/3 101/17 101/20 105/19</p> <p><b>secure</b> [3] 60/21 98/2 105/15</p> <p><b>Security</b> [2] 51/21 52/2</p> <p><b>Security's</b> [1] 47/20</p> <p><b>see</b> [55] 7/17 7/22 8/19 9/17 9/20 12/19 13/15 14/6 15/16 16/20 17/6 18/3 18/25 19/18 22/9 22/16 23/5 23/22 24/7 25/17 26/12 27/5 27/12 30/7 34/11 35/20 38/17 39/5 39/17 40/6 40/7 42/17 42/23 44/14 45/3 45/4 48/18 49/18 50/11 51/17 57/5 62/22 66/20 71/4 74/18 76/23 81/24 82/6 91/16 91/17 93/16 93/25 96/12</p>	<p>96/21 100/2</p> <p><b>seeing</b> [6] 7/4 10/18 12/9 26/6 38/16 87/5</p> <p><b>seek</b> [1] 41/15</p> <p><b>seeking</b> [4] 44/7 45/10 59/23 105/19</p> <p><b>seeks</b> [1] 36/24</p> <p><b>seemed</b> [3] 10/16 64/10 67/5</p> <p><b>seemingly</b> [2] 23/18 83/16</p> <p><b>seems</b> [2] 48/3 65/2</p> <p><b>seen</b> [14] 28/15 28/17 29/21 58/15 59/2 59/7 82/15 82/16 82/25 83/1 88/1 98/17 98/23 99/1</p> <p><b>selected</b> [2] 62/5 62/25</p> <p><b>self</b> [1] 9/23</p> <p><b>self-evident</b> [1] 9/23</p> <p><b>sell</b> [1] 46/20</p> <p><b>senior</b> [5] 2/7 13/4 14/11 83/22 107/14</p> <p><b>sense</b> [4] 13/8 52/9 52/10 73/25</p> <p><b>sensible</b> [4] 29/19 79/22 98/6 98/8</p> <p><b>sent</b> [5] 16/14 24/7 24/13 76/21 90/13</p> <p><b>sentence</b> [1] 76/1</p> <p><b>separate</b> [4] 42/16 63/17 72/22 72/25</p> <p><b>separately</b> [1] 3/6</p> <p><b>September</b> [5] 51/4 56/20 82/19 85/21 94/5</p> <p><b>serious</b> [3] 10/6 13/1 96/23</p> <p><b>seriousness</b> [2] 9/6 10/5</p> <p><b>servant</b> [1] 107/13</p> <p><b>servants</b> [4] 101/19 103/15 103/22 104/8</p> <p><b>served</b> [1] 44/20</p> <p><b>service</b> [18] 2/2 2/5 10/11 10/14 12/1 15/18 16/7 17/4 19/3 37/1 37/9 37/14 39/14 40/14 44/21 100/12 104/1 104/25</p> <p><b>services</b> [6] 43/17 51/22 51/25 61/1 61/9 70/19</p> <p><b>sessions</b> [1] 86/10</p> <p><b>set</b> [4] 3/3 20/24 69/15 94/7</p> <p><b>sets</b> [2] 47/19 94/21</p> <p><b>setting</b> [3] 48/3 49/9 49/10</p> <p><b>settlement</b> [1] 34/25</p> <p><b>severe</b> [1] 77/4</p> <p><b>severity</b> [1] 20/19</p> <p><b>shall</b> [3] 50/5 51/13</p>	<p>72/7</p> <p><b>shape</b> [1] 21/22</p> <p><b>shaped</b> [1] 45/1</p> <p><b>shared</b> [3] 15/1 24/16 96/4</p> <p><b>sharing</b> [4] 102/5 102/17 102/23 103/1</p> <p><b>she</b> [1] 36/18</p> <p><b>shift</b> [2] 44/16 105/12</p> <p><b>shifts</b> [1] 102/15</p> <p><b>short</b> [10] 36/2 37/16 50/9 71/18 88/10 94/10 96/8 99/6 99/6 99/25</p> <p><b>short-term</b> [1] 36/2</p> <p><b>shortlisted</b> [1] 57/21</p> <p><b>shortly</b> [3] 7/12 10/12 62/3</p> <p><b>should</b> [30] 1/11 9/10 12/6 13/24 14/13 15/6 21/21 24/2 33/4 38/16 38/22 41/14 50/14 62/7 62/8 70/17 70/20 79/20 80/3 80/10 82/23 85/18 88/8 92/21 100/24 101/2 101/8 102/17 104/16 104/17</p> <p><b>show</b> [3] 42/22 48/18 96/23</p> <p><b>showed</b> [3] 97/5 105/14 105/18</p> <p><b>showing</b> [1] 18/14</p> <p><b>shows</b> [1] 106/4</p> <p><b>Sibbick's</b> [1] 79/9</p> <p><b>side</b> [6] 40/12 41/25 61/8 89/19 90/1 93/15</p> <p><b>sight</b> [2] 6/18 22/12</p> <p><b>signature</b> [3] 1/16 39/13 51/7</p> <p><b>signed</b> [3] 59/21 95/6 102/12</p> <p><b>signed off</b> [1] 95/6</p> <p><b>significant</b> [12] 13/12 20/17 35/13 53/9 64/13 67/11 68/18 83/8 85/24 90/14 95/21 97/14</p> <p><b>significantly</b> [1] 97/19</p> <p><b>signing</b> [1] 104/12</p> <p><b>signs</b> [1] 26/3</p> <p><b>similar</b> [4] 11/13 17/5 70/2 94/11</p> <p><b>Simon</b> [1] 21/16</p> <p><b>Simpkins</b> [1] 25/21</p> <p><b>simplistic</b> [1] 102/1</p> <p><b>simply</b> [1] 61/17</p> <p><b>since</b> [5] 28/23 57/22 57/24 78/14 98/23</p> <p><b>Single</b> [1] 25/11</p> <p><b>sir</b> [22] 38/6 38/11 49/18 50/11 50/13 50/16 50/18 50/21</p>	<p>50/25 81/9 81/16 99/3 99/16 99/23 100/2 107/25 108/1 108/2 108/11 108/20 110/9 110/13</p> <p><b>Sir Adrian</b> [4] 50/13 50/25 81/9 108/2</p> <p><b>Sir Adrian's</b> [1] 50/18</p> <p><b>sit</b> [2] 91/10 99/10</p> <p><b>sited</b> [1] 44/23</p> <p><b>situated</b> [1] 95/1</p> <p><b>situation</b> [5] 29/9 32/10 60/8 62/13 92/6</p> <p><b>six</b> [2] 91/18 104/3</p> <p><b>six months</b> [1] 91/18</p> <p><b>size</b> [1] 106/5</p> <p><b>sketch</b> [1] 58/4</p> <p><b>slick</b> [1] 57/7</p> <p><b>slight</b> [1] 73/12</p> <p><b>slightly</b> [13] 41/11 44/3 62/3 70/7 74/24 77/18 81/24 86/14 89/21 91/4 92/7 94/15 98/1</p> <p><b>slowly</b> [1] 39/1</p> <p><b>small</b> [4] 10/2 46/10 46/17 51/12</p> <p><b>smartcard</b> [1] 70/20</p> <p><b>smooth</b> [1] 45/22</p> <p><b>snapshot</b> [3] 65/10 91/17 91/19</p> <p><b>so</b> [120]</p> <p><b>Social</b> [3] 47/20 51/21 52/2</p> <p><b>software</b> [6] 5/18 38/1 58/19 59/14 59/15 84/10</p> <p><b>solution</b> [8] 8/5 31/8 37/6 58/11 64/18 76/2 93/11 105/21</p> <p><b>solutions</b> [2] 57/6 58/8</p> <p><b>some</b> [50] 4/23 7/4 9/8 12/11 12/16 12/25 16/13 16/23 17/17 25/22 27/25 29/22 32/22 36/5 38/22 44/12 44/13 44/15 48/1 48/6 53/8 54/14 54/15 57/20 57/23 59/4 59/24 68/6 70/10 72/15 73/4 73/24 75/20 79/16 80/12 81/18 88/3 88/25 89/6 89/24 92/14 94/15 97/23 98/6 98/12 98/23 103/19 106/16 107/20 108/13</p> <p><b>somebody</b> [2] 53/9 69/2</p> <p><b>someone</b> [2] 87/18 93/3</p> <p><b>something</b> [25] 5/11 5/19 9/1 12/6 12/7</p>	<p>22/11 30/4 37/19 42/6 48/4 55/13 57/15 65/11 70/2 75/3 80/22 82/16 82/17 82/24 91/17 94/8 95/21 103/5 104/15 107/2</p> <p><b>sometimes</b> [2] 92/3 103/23</p> <p><b>somewhere</b> [2] 59/3 88/1</p> <p><b>Soon</b> [1] 94/23</p> <p><b>sophistication</b> [1] 103/14</p> <p><b>sore</b> [3] 34/21 34/23 35/1</p> <p><b>sorry</b> [7] 8/18 25/16 34/10 35/4 36/16 43/6 84/16</p> <p><b>sort</b> [13] 10/9 46/3 48/8 56/15 60/21 64/25 84/15 84/17 96/5 98/17 100/23 101/23 103/20</p> <p><b>sort of</b> [6] 10/9 46/3 48/8 56/15 64/25 84/15</p> <p><b>sought</b> [2] 8/5 14/15</p> <p><b>sounds</b> [1] 67/11</p> <p><b>South</b> [2] 15/19 15/20</p> <p><b>speak</b> [1] 54/9</p> <p><b>speaking</b> [4] 11/18 54/3 54/8 96/1</p> <p><b>specialists</b> [1] 66/13</p> <p><b>specific</b> [13] 3/13 9/3 29/24 31/18 32/7 35/12 36/5 59/12 59/22 60/14 100/18 100/19 103/12</p> <p><b>specifically</b> [11] 2/11 19/3 19/5 22/13 22/14 61/3 77/24 78/9 78/20 80/7 102/7</p> <p><b>specification</b> [6] 59/13 61/7 70/1 100/20 100/21 101/4</p> <p><b>specifications</b> [1] 23/13</p> <p><b>specified</b> [2] 60/1 102/22</p> <p><b>spend</b> [2] 83/3 88/16</p> <p><b>spent</b> [1] 56/12</p> <p><b>spin</b> [2] 86/15 86/17</p> <p><b>spite</b> [1] 19/9</p> <p><b>spoken</b> [2] 78/14 90/12</p> <p><b>sponsor's</b> [1] 59/10</p> <p><b>sponsors</b> [5] 76/21 77/1 77/8 77/23 78/5</p> <p><b>stabilise</b> [1] 88/9</p> <p><b>Stability</b> [1] 31/8</p> <p><b>stable</b> [2] 31/20 31/22</p> <p><b>staff</b> [3] 4/1 42/8</p>

<b>S</b>	57/1 63/1 87/18 92/23 106/15 107/8 107/16 <b>still</b> [13] 4/20 14/8 19/6 21/25 23/18 23/19 25/25 32/8 32/11 37/12 53/22 60/25 79/16 <b>stolen</b> [1] 39/9 <b>stood</b> [2] 8/1 54/10 <b>straight</b> [1] 38/15 <b>straightforward</b> [1] 70/21 <b>strangers</b> [2] 58/24 65/15 <b>strapline</b> [1] 39/6 <b>strong</b> [5] 6/13 9/8 53/24 89/13 101/10 <b>structure</b> [1] 103/18 <b>struggle</b> [1] 54/6 <b>struggled</b> [2] 55/5 55/11 <b>struggling</b> [2] 55/3 57/5 <b>sub</b> [1] 42/9 <b>subject</b> [1] 25/13 <b>submission</b> [2] 49/13 91/21 <b>submissions</b> [2] 69/6 72/1 <b>submitted</b> [2] 73/3 81/19 <b>subpostmasters</b> [19] 38/13 42/4 43/21 45/8 45/11 45/25 46/7 46/9 46/23 47/5 47/9 48/13 48/14 48/17 48/19 49/11 54/1 54/4 107/20 <b>subpostmistresses</b> [3] 54/1 54/4 107/20 <b>subsequent</b> [4] 8/12 18/22 64/13 71/16 <b>subsequently</b> [3] 32/4 36/13 81/5 <b>suburban</b> [1] 44/12 <b>success</b> [1] 23/11 <b>successful</b> [1] 23/16 <b>successfully</b> [3] 32/25 61/10 103/25 <b>successive</b> [1] 106/10 <b>such</b> [6] 18/20 59/4 72/7 73/6 97/10 108/8 <b>Sue</b> [1] 22/17 <b>Sue Muddiman</b> [1] 22/17 <b>suffer</b> [2] 106/2 106/8 <b>suffered</b> [2] 53/25 107/23 <b>sufficient</b> [2] 29/5 65/5 <b>suggest</b> [2] 22/25 98/24	<b>suggested</b> [6] 30/14 42/5 68/23 88/25 92/20 96/14 <b>suggesting</b> [1] 91/6 <b>suggestion</b> [2] 88/2 90/25 <b>suggestions</b> [1] 42/2 <b>suggests</b> [2] 11/12 81/4 <b>suitability</b> [1] 107/13 <b>suitable</b> [1] 107/10 <b>suited</b> [1] 103/9 <b>summarise</b> [2] 42/11 88/17 <b>summary</b> [11] 18/20 69/11 74/17 75/18 80/2 83/11 91/8 91/9 95/7 96/19 108/3 <b>summer</b> [4] 56/15 81/1 84/1 97/20 <b>supervisory</b> [1] 56/2 <b>supplementary</b> [2] 1/22 52/14 <b>supplemented</b> [1] 44/22 <b>suppliers</b> [1] 57/21 <b>supply</b> [2] 61/12 62/1 <b>support</b> [4] 39/16 65/8 88/13 89/10 <b>supporting</b> [1] 36/9 <b>supposed</b> [2] 55/15 59/11 <b>sure</b> [11] 3/14 10/8 29/6 38/6 47/4 48/12 48/14 60/7 70/4 98/19 99/15 <b>surprise</b> [2] 106/8 106/9 <b>surprised</b> [2] 36/22 106/1 <b>survived</b> [2] 73/7 86/12 <b>swear</b> [1] 10/17 <b>switched</b> [2] 44/18 91/2 <b>switches</b> [2] 43/14 59/20 <b>sworn</b> [4] 1/7 50/21 110/3 110/9 <b>sympathy</b> [3] 54/5 107/19 107/24 <b>system</b> [29] 2/14 7/17 11/11 12/3 14/23 15/18 17/7 17/21 31/16 31/20 31/22 32/2 39/18 40/1 40/3 41/18 42/7 42/9 45/4 47/3 58/20 68/19 70/11 70/17 76/7 96/25 97/3 97/4 97/7 <b>systems</b> [8] 3/5 3/6 3/12 3/19 29/1 42/13 59/17 59/18	<b>T</b> <b>table</b> [1] 29/21 <b>tabled</b> [1] 14/13 <b>take</b> [21] 3/23 4/11 28/4 35/17 38/15 39/1 42/16 48/6 50/2 52/11 56/13 67/7 67/16 70/22 73/8 81/16 82/12 83/2 91/13 102/10 107/10 <b>taken</b> [12] 9/5 26/10 28/8 30/10 30/11 33/4 34/22 46/6 46/15 65/17 92/15 103/17 <b>takes</b> [4] 21/11 62/4 84/13 96/9 <b>taking</b> [9] 3/18 7/5 27/20 29/17 42/7 48/16 72/23 73/21 107/11 <b>talking</b> [4] 39/22 43/10 46/22 57/11 <b>targeted</b> [1] 19/5 <b>task</b> [8] 65/3 69/14 83/7 83/14 83/16 83/22 100/16 106/5 <b>tasked</b> [3] 19/3 86/16 86/21 <b>taskforce</b> [15] 53/1 59/7 63/4 63/5 73/4 82/18 82/18 84/2 84/3 84/3 84/16 85/15 101/12 103/19 103/24 <b>tasks</b> [1] 67/16 <b>team</b> [12] 6/12 9/9 9/23 19/10 34/4 36/23 40/21 53/18 66/8 66/13 83/15 96/21 <b>Team's</b> [1] 37/4 <b>teams</b> [2] 4/3 27/11 <b>technical</b> [24] 3/18 3/20 3/24 9/8 36/7 55/12 57/6 58/3 58/10 59/13 65/13 68/15 73/18 77/13 78/3 79/1 81/19 86/22 90/17 90/20 93/20 96/2 97/10 98/15 <b>technically</b> [7] 69/16 69/19 69/21 70/9 74/5 74/11 80/6 <b>technological</b> [6] 79/20 79/24 80/4 80/10 80/19 80/20 <b>technologists</b> [1] 4/3 <b>technology</b> [2] 3/21 70/20 <b>telecommunications</b> [1] 66/12 <b>tell</b> [7] 19/17 24/21 62/21 81/12 87/7 92/2 92/11 <b>temptation</b> [1] 53/24	<b>ten</b> [2] 99/3 99/10 <b>ten minutes</b> [1] 99/10 <b>tended</b> [1] 24/25 <b>tendency</b> [1] 81/22 <b>tendering</b> [1] 57/16 <b>tends</b> [1] 91/10 <b>tenet</b> [1] 91/20 <b>tension</b> [1] 47/24 <b>term</b> [5] 14/21 36/2 37/16 69/19 88/10 <b>terminal</b> [1] 11/5 <b>terms</b> [24] 3/8 4/1 9/19 12/3 12/10 13/1 13/11 15/6 18/14 29/17 30/23 35/25 36/5 47/21 48/12 59/12 73/14 93/3 93/16 94/7 94/11 94/13 105/15 108/5 <b>terrible</b> [1] 53/25 <b>terribly</b> [1] 92/4 <b>test</b> [3] 19/20 31/12 32/1 <b>tested</b> [1] 70/11 <b>testimonies</b> [1] 54/2 <b>testimony</b> [3] 57/23 66/1 66/5 <b>testing</b> [47] 13/17 13/18 13/24 13/24 14/7 14/9 14/12 14/21 14/24 15/5 15/8 16/20 16/24 17/1 19/21 19/25 20/2 20/14 20/17 20/22 21/2 21/6 21/23 23/9 23/10 23/16 25/1 25/10 25/21 26/5 26/8 27/5 28/16 28/17 29/5 29/8 29/22 29/25 30/2 30/5 30/7 30/24 31/16 33/12 59/25 59/25 101/3 <b>tests</b> [1] 95/10 <b>text</b> [2] 75/14 75/20 <b>than</b> [22] 15/7 16/12 17/11 18/19 50/17 56/24 57/25 59/12 62/5 67/19 68/7 68/22 75/11 76/11 83/18 87/3 94/14 95/22 97/19 99/12 100/8 101/7 <b>thank</b> [47] 1/6 5/25 8/18 21/9 22/10 22/16 35/19 38/2 38/5 38/11 39/4 43/20 44/4 44/5 49/16 49/22 50/1 50/6 50/7 50/20 50/25 51/13 51/16 52/4 52/12 54/19 63/15 84/21 87/16 87/22 88/5 92/9 93/23 95/20 96/15 99/2 99/22
----------	---	---	---	---

<b>T</b>	54/11 56/24 56/25 58/3 61/3 64/22 69/8 72/6 74/12 76/16 76/17 76/20 77/10 79/21 83/19 85/8 85/12 92/21 98/4 98/11 99/7 99/10 99/20 103/24	106/12 107/22 107/23 <b>they'd</b> [2] 86/24 87/1 <b>they're</b> [5] 10/9 43/10 59/23 87/5 87/6 <b>they've</b> [3] 46/10 86/20 87/10 <b>thing</b> [3] 23/15 26/2 38/25 <b>things</b> [36] 3/17 4/14 9/11 10/4 10/9 11/15 11/16 13/10 13/11 21/4 23/4 23/5 23/7 23/12 23/18 23/25 25/24 26/4 27/3 30/25 32/5 34/7 35/2 36/24 37/21 40/5 40/12 46/3 46/20 47/25 60/1 68/24 85/22 91/12 91/22 104/19 <b>think</b> [216] <b>thinking</b> [3] 23/6 40/23 41/7 <b>third</b> [9] 24/5 43/5 43/18 43/18 45/6 48/10 69/12 76/8 92/16 <b>third party</b> [1] 76/8 <b>thirdly</b> [2] 19/23 54/11 <b>this</b> [278] <b>thorough</b> [2] 15/6 77/17 <b>thoroughly</b> [2] 20/9 79/18 <b>those</b> [44] 2/7 3/6 4/17 6/21 12/18 12/23 13/14 15/9 21/22 23/14 23/14 23/17 23/18 23/25 30/4 31/1 31/22 46/24 47/24 48/2 53/19 53/20 61/4 62/21 62/22 64/5 68/1 71/19 72/13 74/14 74/25 75/10 75/12 76/10 76/22 77/10 77/22 80/21 85/15 86/10 90/2 91/25 96/4 103/7 <b>though</b> [4] 29/25 65/2 67/11 91/6 <b>thought</b> [12] 13/22 14/24 19/9 20/10 37/19 64/21 79/2 80/6 92/15 93/3 93/6 106/20 <b>threats</b> [1] 15/22 <b>three</b> [17] 6/11 19/18 21/12 33/6 53/13 57/21 62/22 66/14 67/4 67/7 67/18 67/19 68/23 88/8 89/1 91/2 96/21 <b>three months</b> [1] 67/18	<b>three weeks</b> [3] 67/4 67/7 67/19 <b>through</b> [19] 1/14 4/19 13/2 30/17 35/16 40/10 41/15 46/19 50/15 51/17 54/18 55/1 56/18 57/5 66/23 81/25 89/18 90/6 99/10 <b>throughout</b> [1] 26/25 <b>tied</b> [1] 60/3 <b>time</b> [82] 3/14 4/14 4/20 6/1 6/9 8/6 11/17 12/6 14/1 14/18 17/5 18/1 18/16 18/23 23/6 24/9 24/12 27/17 32/7 34/2 35/11 35/18 37/19 39/20 40/13 41/14 44/5 44/17 46/3 46/10 48/25 52/7 54/10 54/21 55/2 55/8 55/22 56/12 57/4 57/18 57/25 62/14 65/4 65/5 65/6 65/17 65/19 67/12 67/17 68/24 69/4 69/25 71/22 75/6 76/24 77/16 79/12 82/3 82/15 83/3 84/13 84/19 85/14 88/3 88/16 90/2 91/17 91/19 93/5 93/6 94/1 96/9 96/12 100/24 101/11 102/4 102/23 103/6 104/3 104/7 105/25 107/12 <b>timely</b> [2] 48/20 90/6 <b>timeout</b> [1] 11/5 <b>times</b> [1] 72/7 <b>timescale</b> [3] 94/10 94/12 94/13 <b>timescales</b> [1] 48/8 <b>timetable</b> [8] 28/21 28/21 28/23 28/25 29/20 32/4 67/5 67/9 <b>timetabling</b> [3] 13/2 21/5 37/25 <b>timing</b> [1] 90/5 <b>TIP</b> [3] 20/18 21/13 21/15 <b>today</b> [8] 1/5 50/25 52/14 53/8 53/21 54/11 82/14 85/5 <b>today's</b> [1] 45/2 <b>together</b> [8] 3/3 3/10 48/2 71/2 84/14 93/10 95/4 96/11 <b>told</b> [2] 81/9 88/23 <b>tomorrow</b> [1] 23/1 <b>Tony</b> [1] 32/18 <b>Tony Oppenheim</b> [1] 32/18 <b>too</b> [6] 8/13 36/8 62/11 62/12 89/8	102/1 <b>took</b> [15] 4/22 5/7 10/14 12/22 24/18 25/3 28/10 37/22 49/6 53/16 57/16 58/1 82/19 106/15 107/6 <b>tool</b> [1] 66/25 <b>top</b> [4] 12/8 39/5 43/2 43/4 <b>total</b> [3] 10/25 15/24 63/23 <b>totemic</b> [1] 92/7 <b>towards</b> [13] 6/6 16/8 19/3 20/23 23/11 29/10 29/11 34/5 36/3 47/3 48/22 55/18 102/15 <b>TP</b> [1] 18/11 <b>Trade</b> [1] 79/12 <b>traditional</b> [1] 61/25 <b>trained</b> [1] 52/15 <b>training</b> [2] 68/4 103/16 <b>transaction</b> [9] 8/7 9/19 11/6 11/8 17/1 18/5 26/20 89/1 101/21 <b>transactions</b> [22] 10/21 10/24 11/4 11/12 16/2 16/6 16/12 16/17 17/7 17/13 17/16 17/25 18/4 18/6 18/12 18/18 19/1 26/14 26/15 41/21 42/2 101/23 <b>transfer</b> [10] 60/21 60/23 61/5 62/9 62/12 89/14 101/16 101/19 105/2 105/3 <b>transferred</b> [1] 61/4 <b>transformation</b> [1] 101/14 <b>transition</b> [1] 45/22 <b>transposed</b> [1] 51/23 <b>Treasury</b> [15] 33/20 45/21 53/2 63/12 68/14 69/14 79/14 84/3 87/17 91/12 94/6 101/12 101/13 103/19 107/9 <b>Treasury's</b> [1] 91/10 <b>trend</b> [1] 39/15 <b>trends</b> [2] 26/25 44/14 <b>trial</b> [5] 28/6 29/10 30/15 32/3 37/23 <b>tried</b> [1] 54/9 <b>troubled</b> [1] 95/25 <b>troubleshooter</b> [4] 88/14 92/16 92/20 92/22 <b>true</b> [4] 1/19 51/9 67/13 68/16 <b>truly</b> [1] 107/21
----------	--	--	---	--



<b>T</b>	<b>underlying [2]</b> 19/4 31/18	<b>use [7]</b> 14/20 41/17 64/23 65/21 79/7 86/19 87/2	53/11 56/5 56/11 58/1 58/3 65/3 65/10 70/9 78/7 102/8 102/16	<b>we'll [5]</b> 54/7 62/2 76/25 99/10 99/20
<b>truth [1]</b> 86/17	<b>understand [9]</b> 6/10 20/16 31/10 33/8 33/24 59/14 69/21 96/6 106/24	<b>used [4]</b> 33/13 70/17 74/14 91/18	<b>viewed [1]</b> 98/20	<b>we're [17]</b> 9/25 10/3 10/9 12/3 12/7 39/20 39/22 40/7 44/4 47/2 47/6 50/15 53/16 80/14 81/9 82/12 108/20
<b>try [11]</b> 4/18 27/23 30/21 30/23 30/25 41/20 54/16 58/2 86/6 88/9 92/17	<b>understandable [2]</b> 37/13 73/7	<b>useful [2]</b> 72/5 92/19	<b>views [4]</b> 55/21 62/14 62/16 108/13	<b>we've [5]</b> 68/10 69/20 83/20 100/10 105/8
<b>trying [17]</b> 15/3 22/1 33/18 34/24 36/10 47/16 47/17 49/6 54/20 58/3 58/7 58/8 59/15 81/10 89/2 105/2 106/9	<b>understandably [1]</b> 34/21	<b>user [3]</b> 17/17 42/3 97/1	<b>Vince [3]</b> 22/22 25/9 25/18	<b>Wednesday [1]</b> 36/21
<b>Tuesday [3]</b> 108/20 108/22 109/2	<b>understanding [7]</b> 3/24 20/20 59/17 75/2 84/24 101/25 105/1	<b>using [3]</b> 34/5 53/20 106/21	<b>Vincent [4]</b> 1/5 1/7 1/10 110/3	<b>weeds [2]</b> 69/2 69/4
<b>Tunnel [1]</b> 52/20	<b>undertake [2]</b> 64/12 65/4	<b>usually [4]</b> 12/22 61/6 61/9 104/3	<b>Vincent Gaskell [1]</b> 1/10	<b>week [5]</b> 8/16 21/20 32/20 97/13 99/1
<b>turkeys [1]</b> 48/21	<b>undertaken [4]</b> 33/11 97/9 101/2 101/4	<b>V</b>	<b>visible [1]</b> 88/19	<b>weekly [4]</b> 7/2 10/15 19/24 90/8
<b>turn [31]</b> 1/16 7/16 9/14 9/16 10/20 12/18 14/6 15/13 16/19 17/6 17/23 18/3 18/24 21/9 21/12 22/4 25/6 27/4 27/11 28/7 31/4 31/7 32/15 32/16 33/25 34/9 35/3 35/18 36/14 51/6 107/16	<b>undertook [1]</b> 32/22	<b>Val [2]</b> 28/9 30/10	<b>vision [1]</b> 44/20	<b>weeks [4]</b> 7/5 67/4 67/7 67/19
<b>turned [1]</b> 67/4	<b>underway [1]</b> 20/18	<b>Val Curran [2]</b> 28/9 30/10	<b>vivid [1]</b> 107/22	<b>Welfare [1]</b> 38/20
<b>Turning [5]</b> 6/1 10/11 13/17 25/5 26/9	<b>undone [1]</b> 30/4	<b>valuable [1]</b> 84/16	<b>void [2]</b> 11/7 11/12	<b>well [40]</b> 4/8 11/18 21/4 21/6 24/6 25/19 26/4 37/6 40/3 41/24 45/15 48/10 50/14 54/23 55/3 56/12 60/10 65/12 66/10 68/4 70/13 71/1 73/1 74/7 77/18 78/2 78/9 86/18 91/9 92/13 92/25 96/12 96/17 98/25 99/5 104/22 105/13 106/1 107/11 108/2
<b>turns [1]</b> 9/12	<b>unexpected [1]</b> 54/14	<b>value [5]</b> 11/1 15/25 89/3 90/15 92/7	<b>volume [1]</b> 8/8	<b>well-executed [1]</b> 104/22
<b>two [19]</b> 8/22 27/7 47/18 47/18 47/19 47/24 48/2 51/11 60/2 63/17 65/14 67/4 67/7 67/18 67/19 68/1 70/7 74/15 99/8	<b>unfortunately [1]</b> 86/11	<b>variety [1]</b> 70/18	<b>volumes [1]</b> 16/4	<b>went [3]</b> 2/17 4/5 60/2
<b>type [1]</b> 20/14	<b>uninvolved [1]</b> 14/8	<b>various [5]</b> 13/7 36/13 43/10 68/9 88/18	<b>voluntarily [2]</b> 43/24 47/11	<b>were [216]</b>
<b>typically [1]</b> 5/18	<b>unique [1]</b> 3/6	<b>vast [1]</b> 73/18	<b>volunteered [1]</b> 98/12	<b>weren't [9]</b> 21/4 26/4 29/6 29/13 41/24 57/16 58/21 89/14 100/13
<b>U</b>	<b>unit [1]</b> 104/5	<b>vastly [1]</b> 66/8	<b>W</b>	<b>West [1]</b> 15/19
<b>ultimately [2]</b> 105/20 105/22	<b>unknown' [1]</b> 31/11	<b>verbal [2]</b> 24/19 24/21	<b>wait [1]</b> 99/7	<b>what [114]</b>
<b>unable [2]</b> 93/10 94/17	<b>unless [3]</b> 23/16 66/4 99/4	<b>verification [2]</b> 39/10 39/12	<b>waiting [1]</b> 34/15	<b>what's [6]</b> 33/15 37/10 39/17 40/7 41/25 89/5
<b>unclear [1]</b> 96/2	<b>unlikely [1]</b> 99/14	<b>very [74]</b> 9/1 9/8 20/6 23/1 43/20 45/5 48/9 49/24 50/6 50/20 50/25 52/4 52/12 53/8 53/15 53/18 53/23 54/3 54/19 59/9 59/12 59/16 60/4 60/8 60/14 60/14 63/15 65/17 70/4 70/15 70/25 71/9 73/8 74/13 74/22 75/1 75/4 77/4 77/19 78/13 78/14 78/24 82/22 83/2 84/16 87/16 93/1 93/2 93/7 93/22 93/23 94/3 94/10 95/13 95/17 95/20 99/11 99/22 100/2 100/19 101/10 101/15 103/16 103/25 104/6 107/14 107/14 107/14 107/22 108/13 108/16 108/20 108/23 108/24	<b>Wales [1]</b> 15/20	<b>when [35]</b> 6/2 6/7 9/25 10/14 11/19 11/21 13/8 13/13 13/20 14/21 16/4 17/20 20/8 24/21 25/3 26/9 36/21 39/20 41/20 45/19 47/6 52/11 55/11 57/24 60/12 63/22 66/6 73/17 88/22 91/16 95/22 101/24 103/3 103/21 106/14
<b>uncomfortable [1]</b> 13/16	<b>unmatched [1]</b> 18/9	<b>viability [7]</b> 45/17 58/3 63/19 65/13 78/3 79/1 86/22	<b>want [11]</b> 52/5 52/6 67/13 73/10 74/19 83/3 87/14 88/15 90/9 102/20 106/19	<b>whenever [1]</b> 37/9
<b>undefined [1]</b> 60/17	<b>unprofessional [1]</b> 106/6	<b>viable [14]</b> 37/18 43/23 45/9 45/13 47/10 69/17 69/19 69/21 70/10 74/5 74/11 79/19 80/3 80/7	<b>wanted [6]</b> 17/19 20/12 26/2 30/6 69/7 105/14	<b>where [27]</b> 9/7 11/15 12/25 13/10 13/14 15/7 16/15 20/11 26/5 26/7 28/1 28/11 28/15 28/17 30/6 33/18 41/8
<b>under [27]</b> 5/24 7/22 9/17 9/18 14/6 16/20 16/21 18/4 18/24 34/13 36/12 39/6 42/20 43/3 43/9 44/7 57/17 63/16 64/18 64/24 86/16 90/10 94/13 94/25 98/11 98/18 107/23	<b>unrealistic [1]</b> 67/6	<b>view [25]</b> 5/7 9/3 9/5 15/1 15/9 15/21 17/16 17/19 24/25 31/2 31/3 32/23 37/22 48/25	<b>wants [2]</b> 49/10 102/14	
<b>underestimated [1]</b> 106/3	<b>unreliable [1]</b> 58/19		<b>was [316]</b>	
<b>undergo [1]</b> 30/15	<b>until [8]</b> 53/2 56/15 88/3 97/13 99/1 102/11 106/14 109/1		<b>wasn't [8]</b> 4/8 48/15 48/16 93/12 93/17 93/17 103/7 106/1	
<b>undergoing [1]</b> 28/6	<b>unusually [1]</b> 7/24		<b>wavelength [1]</b> 36/22	
<b>undergrowth [1]</b> 82/10	<b>up [40]</b> 4/10 5/14 6/21 7/5 8/19 11/14 12/18 13/2 14/1 17/21 19/15 20/11 20/13 22/4 23/4 25/5 26/11 27/11 28/4 28/7 31/4 32/15 34/9 35/18 36/14 39/11 41/9 41/20 49/19 51/13 56/19 66/4 69/15 80/15 88/22 91/7 92/23 94/14 98/6 105/6		<b>way [44]</b> 4/18 11/24 12/24 13/5 13/23 15/4 28/2 29/17 35/1 36/10 37/8 39/22 42/10 46/1 47/14 48/22 55/15 57/5 58/4 60/14 60/25 62/7 66/24 68/8 69/25 75/5 75/19 77/2 77/12 79/16 79/23 88/24 89/2 89/25 91/10 92/17 92/18 92/19 96/1 96/11 96/24 100/25 106/6 107/22	
<b>underlines [1]</b> 61/18	<b>upfront [1]</b> 23/17		<b>ways [4]</b> 3/7 43/10 55/5 94/11	
	<b>upon [1]</b> 46/18		<b>we [301]</b>	
	<b>urban [1]</b> 44/12		<b>we'd [14]</b> 21/4 21/5 23/13 28/11 28/16 28/17 30/9 30/22 30/24 34/4 34/6 37/11 58/4 58/25	



**W**  
**where...** [10] 42/2  
 42/4 54/8 66/13 89/9  
 89/13 100/11 101/2  
 103/19 105/5  
**whether** [21] 7/7  
 13/11 23/10 23/11  
 27/16 30/3 37/18  
 37/24 38/6 42/7 42/8  
 62/13 62/14 63/21  
 69/16 73/5 73/11 78/9  
 88/11 89/17 90/14  
**which** [69] 2/14 4/12  
 5/3 5/5 5/20 8/14 9/15  
 10/11 10/24 12/11  
 17/5 18/8 18/20 19/19  
 20/1 21/6 22/5 24/25  
 25/20 27/23 28/19  
 29/9 30/7 33/10 33/13  
 35/5 36/5 37/1 38/16  
 39/5 39/17 40/1 41/8  
 41/12 42/16 44/23  
 45/5 51/14 55/15 58/6  
 60/4 61/13 61/17  
 61/22 65/4 66/3 68/21  
 71/21 73/13 74/9  
 75/18 76/5 78/10  
 79/19 79/23 80/3 81/6  
 84/15 84/18 88/12  
 89/23 90/13 95/5 96/9  
 96/24 98/9 101/1  
 102/7 104/1  
**While** [1] 82/12  
**who** [33] 11/10 22/17  
 24/8 42/8 43/16 43/22  
 46/8 49/12 54/12  
 54/12 57/1 60/9 62/21  
 63/2 63/9 63/11 63/12  
 64/10 68/1 79/13  
 79/18 87/18 87/19  
 87/19 87/20 88/13  
 91/3 91/25 92/21 96/9  
 99/20 104/9 107/6  
**who'd** [1] 93/3  
**whoever** [3] 47/25  
 84/23 90/21  
**whole** [3] 5/8 7/8  
 17/8  
**whose** [1] 10/8  
**why** [12] 23/6 23/19  
 28/8 30/6 30/9 30/14  
 54/6 60/23 65/24 82/7  
 105/9 107/10  
**wider** [1] 31/23  
**will** [35] 1/22 20/21  
 21/23 26/18 31/14  
 38/15 39/1 42/17  
 43/11 44/7 44/25  
 46/14 51/17 52/13  
 54/16 61/17 62/5  
 71/13 71/14 71/17  
 71/20 71/24 71/25  
 72/1 72/3 72/14 84/10

86/14 90/1 90/4 96/21  
 97/1 99/15 104/13  
 107/11  
**WILLIAMS** [2] 108/1  
 110/13  
**willingly** [1] 89/14  
**wish** [1] 66/4  
**withdrew** [1] 37/20  
**within** [11] 2/4 14/23  
 18/12 23/25 39/3 40/9  
 48/8 65/8 65/8 82/21  
 95/1  
**without** [4] 54/20  
 65/1 75/4 105/22  
**WITN04000100** [1]  
 51/13  
**witness** [10] 1/5 1/12  
 49/23 50/3 50/13 51/2  
 52/12 73/2 100/10  
 108/16  
**witnesses** [3] 13/7  
 53/15 58/16  
**won** [1] 105/9  
**won't** [1] 99/11  
**word** [7] 47/8 81/10  
 81/13 81/13 81/14  
 81/15 87/2  
**words** [2] 74/14  
 80/21  
**work** [25] 2/17 4/19  
 8/6 27/25 28/25 30/21  
 30/22 33/21 33/24  
 34/6 45/20 48/9 48/19  
 62/7 64/7 64/12 64/13  
 64/21 64/25 65/25  
 72/11 79/17 95/16  
 95/22 97/2  
**worked** [2] 63/12  
 100/14  
**working** [16] 6/4 20/7  
 28/10 30/20 35/25  
 37/15 42/24 48/21  
 55/25 61/7 73/4 73/11  
 91/10 94/23 94/25  
 101/7  
**Workshop** [1] 26/20  
**workshops** [2] 21/20  
 21/22  
**worried** [3] 17/20  
 28/19 28/20  
**worry** [2] 12/7 30/3  
**worrying** [1] 23/15  
**worse** [2] 68/11  
 68/11  
**worth** [3] 65/23 84/5  
 84/8  
**would** [107] 1/9 5/2  
 7/11 9/9 9/22 9/24  
 11/9 11/10 11/23  
 12/20 13/3 13/4 13/15  
 17/20 19/7 20/6 20/13  
 20/23 21/1 22/13  
 23/15 23/24 24/8 25/2  
 25/22 26/1 26/7 28/5

28/25 29/1 29/9 30/17  
 30/19 31/21 31/23  
 32/8 32/11 33/3 33/5  
 33/13 33/21 33/24  
 35/15 36/1 36/8 36/11  
 37/18 44/14 45/25  
 51/14 58/22 59/16  
 60/7 60/21 61/5 61/8  
 61/13 63/17 63/19  
 63/21 63/23 63/25  
 64/7 64/11 64/15  
 64/18 64/20 65/17  
 67/9 68/8 69/25 71/8  
 75/1 76/13 76/15  
 76/17 76/19 77/9  
 77/22 78/4 81/13  
 81/14 81/15 82/7  
 82/15 84/15 84/18  
 85/25 86/1 86/2 90/18  
 90/18 90/20 91/23  
 92/14 92/19 93/6  
 93/18 99/5 101/7  
 102/9 107/16 107/18  
 108/8 108/9 108/10  
 108/10  
**wouldn't** [1] 60/22  
**writing** [1] 80/11  
**written** [2] 98/18  
 108/7  
**wrong** [1] 104/8  
**wrote** [8] 19/16 32/17  
 34/10 35/4 36/18 74/8  
 84/23 91/16  
**Wylie** [5] 51/19 52/1  
 59/1 68/13 68/16  
**WYN** [2] 108/1  
 110/13

**Y**  
**yeah** [17] 2/16 2/19  
 5/13 7/10 7/19 10/22  
 14/4 18/2 21/3 22/3  
 22/19 23/8 24/1 24/3  
 24/10 27/9 47/15  
**year** [6] 44/16 48/6  
 51/4 86/25 91/18  
 107/5  
**years** [7] 48/7 53/16  
 68/6 77/5 78/11 78/14  
 80/15  
**years'** [1] 100/23  
**yes** [57] 1/13 1/15  
 1/18 1/20 2/9 2/11  
 2/12 2/13 2/25 3/2  
 4/14 5/18 6/5 9/21  
 9/25 14/20 15/11  
 16/13 17/9 19/8 24/23  
 25/4 27/7 31/23 32/15  
 34/19 35/23 37/11  
 38/8 39/21 40/5 40/10  
 42/18 46/11 46/12  
 46/15 46/16 46/23  
 50/4 50/12 51/5 51/8  
 52/21 53/7 58/1 62/24

70/6 72/20 74/21  
 76/12 76/14 80/18  
 84/6 95/24 97/14  
 100/4 108/22  
**yesterday** [1] 35/7  
**yet** [1] 28/17  
**you** [372]  
**you know** [26] 48/13  
 57/8 59/19 60/10  
 66/15 67/14 67/17  
 75/3 81/16 84/9 84/11  
 86/12 86/18 86/20  
 86/23 87/5 88/24  
 89/16 90/25 91/20  
 96/1 96/2 97/18  
 101/24 106/1 106/10  
**you'd** [5] 23/16 62/9  
 86/2 98/21 105/23  
**you'll** [3] 42/22 74/18  
 107/12  
**you're** [11] 13/13  
 25/8 27/15 45/5 46/13  
 46/17 46/20 47/12  
 48/24 90/16 105/2  
**you've** [13] 21/1  
 25/17 26/10 28/13  
 31/6 58/15 60/16 68/1  
 75/12 82/16 85/5 98/6  
 107/6  
**your** [69] 1/9 1/11  
 1/16 1/19 1/21 2/1  
 5/11 6/6 6/7 6/18 6/24  
 7/12 9/23 11/16 12/19  
 15/9 17/10 23/6 24/8  
 27/16 31/21 32/6  
 34/12 34/15 35/9 37/4  
 41/25 49/22 50/15  
 50/23 51/7 51/9 52/15  
 52/19 53/10 53/11  
 54/21 55/21 56/5  
 56/10 56/11 60/13  
 65/3 67/24 74/5 78/7  
 79/7 80/1 80/16 80/16  
 80/19 81/3 81/13  
 82/13 83/25 85/2 85/5  
 87/14 87/23 87/24  
 91/5 91/7 91/16 102/2  
 102/16 106/21 107/3  
 107/12 108/16  
**yours** [2] 94/11 99/12  
**yourself** [3] 68/3  
 76/11 92/5

**Z**  
**zoom** [3] 19/15 22/6  
 22/15