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**From:** Brooks, Victoria [GRO]  
**Sent:** Tue 22/07/2014 4:00:23 PM (UTC)  
**To:** Dave Posnett [GRO]; Belinda Crowe [GRO];  
Parsons, Andrew [GRO]; Rodric  
Williams [GRO]; Chris Aujard [GRO];  
Jarnail Singh [GRO]  
**Cc:** Angela Van-Den-Bogerd [GRO]  
**Subject:** RE: Pensions & Allowances 'Reintroduction' Fraud - Confidential [BD-4A.FID20472253]  
**Attachment:** \_DOC\_29102295(4)\_Note on pensions and allowances reintroduction fraud 22 Jul 14.DOCX  
**Attachment:** \_COMPARISON\_29109971(1)\_Comparison of pensions note 22 Jul 14 v 3.PDF

Dear All

Many thanks to Dave for his help with this today.

I have revised the note to take account of Dave's comments below and expanded on the point relating to non-bar coded books as a result of our discussions. I have attached a comparison showing the changes made since the version we sent around yesterday.

Provided you are happy the content is correct, we are happy for the clean note (not the comparison) to be sent on to Second Sight.

If you have any queries, please let me know.

Kind regards

Victoria

**Victoria Brooks**

Associate

for and on behalf of Bond Dickinson LLP

*Bond Dickinson*

Direct: [GRO]  
Office: [GRO]

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**From:** Dave Posnett [GRO]  
**Sent:** 22 July 2014 09:55  
**To:** Brooks, Victoria; Belinda Crowe; Parsons, Andrew; Rodric Williams; Chris Aujard; Jarnail Singh  
**Subject:** RE: Pensions & Allowances 'Reintroduction' Fraud - Confidential [BD-4A.FID20472253]  
**Sensitivity:** Private

Victoria,

The vast majority of P&A books were barcoded. They should have been scanned by the SPMR/clerk and if the book had been reported lost or stolen then Horizon (or indeed its previous incarnation) would have instructed the SPMR/clerk to impound the P&A book. The actual foils, vouchers, etc within the P&A book were not barcoded, but they did contain customers National Insurance or Pension numbers ... providing an audit trail/information for the DWP.

If a P&A book wasn't barcoded (which was rare) then the SPMR/clerk could conduct a manual entry on Horizon (basically entering the pension type and amount in effect). The fraud involving the encashment of lost/stolen books was evident when the DWP spotted high volumes of manual entries (non scanning) and that the bulk of these encashments related to lost/stolen P&A books ... i.e the National Insurance or Pension numbers on the submitted foils, vouchers, etc were cross referenced to P&A books that had been reported lost/stolen.

There are also other methods e.g. swapping book covers so the scanning would be genuine to Horizon, but the foils, vouchers, etc within the book would be lost/stolen. But this could confuse matters and simply add more noise if communicated to Second Sight. In summary, the P&A books had safeguards, but they weren't 100% secure and fraudsters naturally look for ways to circumnavigate these safeguards. Fraud was significant and indeed a main driver (in addition to costs) for moving to Post Office Card Account.

Regards,

Dave Posnett | Accredited Financial Investigator

---

Security Team, 5<sup>th</sup> Floor Bunhill Row Wing, 148 Old St, London, EC1V 9HQ

Telephone: **GRO** Postline: **GRO**

Mobile: **GRO** Mobex: **GRO**

Fax: **GRO**

**GRO**

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**From:** Brooks, Victoria [mailto:**GRO**]

**Sent:** 22 July 2014 09:38

**To:** Belinda Crowe; Dave Posnett; Parsons, Andrew; Rodric Williams; Chris Aujard; Jarnail Singh

**Subject:** RE: Pensions & Allowances 'Reintroduction' Fraud - Confidential [BD-4A.FID20472253]

**Sensitivity:** Private

Dear All

Please see attached clean version of the note, and, for ease of reference, a comparison document in pdf format (not to be sent on to Second Sight) which shows the changes we have made. On reflection, we also added another bullet to the executive summary just to reinforce the point that these frauds cannot cause a loss unless the surplus is withdrawn from the branch.

One thing that is not covered in the note, which Ron may come back on, is why is Horizon not designed so that these frauds cannot take place e.g. why do the vouchers / dockets not have a unique code number or bar code which could be inputted into Horizon and which would check if the voucher had already been claimed against? This might be something Dave can help with. This need not stop us from sending the note over now, but it would be worth knowing if we have an answer to this in case it is asked.

If you have any queries, please ask.

Kind regards

Victoria

**Victoria Brooks**

Associate

for and on behalf of Bond Dickinson LLP

*Bond Dickinson*

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**From:** Brooks, Victoria

**Sent:** 22 July 2014 08:59

**To:** 'Belinda Crowe'; Dave Posnett; Parsons, Andrew; Rodric Williams; Chris Aujard; Jarnail Singh

**Subject:** RE: Pensions & Allowances 'Reintroduction' Fraud - Confidential [BD-4A.FID20472253]

**Sensitivity:** Private

Thanks Belinda and Dave. I will make the changes suggested (which are helpful – thank you) and send the note back to you shortly.

Kind regards

Victoria

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**From:** Belinda Crowe [<mailto:>]

**GRO**

**Sent:** 22 July 2014 08:24

**To:** Brooks, Victoria; Dave Posnett; Parsons, Andrew; Rodric Williams; Chris Aujard; Jarnail Singh

**Cc:** Belinda Crowe

**Subject:** FW: Pensions & Allowances 'Reintroduction' Fraud - Confidential [BD-4A.FID20472253]

**Sensitivity:** Private

Thanks all,

This looks good to me. Victoria, you may want to tweak to take account of Dave's comments but otherwise I think that we could send this over to Second Sight with a covering email from Chris which explains that:

In direct respond to Second Sight's specific request there is no overarching brief on this, because, as is clear from the note, that there is no pattern of 'failed' prosecutions as far as POL is aware and therefore no underlying issue.

We will to investigate cases as they come to us but would point out that those who apply to the Scheme do not cover the who spmr population, and the fact that an applicant asserts a position needs to be tested by the investigation process established for the Scheme.

Belinda Crowe  
148 Old Street, LONDON, EC1V 9HQ



---

**From:** Dave Posnett  
**Sent:** 21 July 2014 18:33  
**To:** Brooks, Victoria; Parsons, Andrew  
**Cc:** Belinda Crowe  
**Subject:** RE: Pensions & Allowances 'Reintroduction' Fraud - Confidential [BD-4A.FID20472253]  
**Sensitivity:** Private

Hi Victoria,

Thank you. I think this is an accurate portrayal of P&A book processes and associated frauds. The only things I would mention (to change if you wish) are the following:

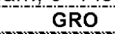
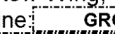
- Whilst these days we refer to 'Transaction Corrections', these were formerly known as 'Error Notices' ... not an issue, but previous terms have been explained for some items within the report.
- If DWP noticed an overclaim/reintroduction on their rota check, this would trigger a further 4 week check. If the overclaim/reintroduction was a one-off then the branch would be subject to an Error Notice. If there were more overclaims/reintroductions evident then only then would an investigation be raised.
- POU = Paid Order Unit ... part of the DWP responsible for paid orders (or vouchers, dockets, foils, etc). This isn't explained in the report and Second Sight may wonder what POU is?
- When deciding on prosecution, various parties have an input or are part of the decision making process ... DWP/POL Investigator/POL Decision Manager/POL Legal/Barrister ... I only re-iterate the point that we don't simply prosecute (as some would perceive), there are many checks and balances before cases even get to court.



Regards,


Dave Posnett | Accredited Financial Investigator

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Security Team, 5<sup>th</sup> Floor Bunhill Row Wing, 148 Old St, London, EC1V 9HQ

Telephone:  Postline: 

Mobile:  Mobex: 

Fax: 



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**From:** Brooks, Victoria [<mailto:> ]  
**Sent:** 21 July 2014 17:38  
**To:** Parsons, Andrew; Dave Posnett  
**Cc:** Belinda Crowe  
**Subject:** RE: Pensions & Allowances 'Reintroduction' Fraud - Confidential [BD-4A.FID20472253]

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**Sensitivity:** Private

Dear Dave

I am a colleague of Andy Parsons in commercial disputes and I have recently started to assist with the Horizon mediation scheme. Andy asked me to take a look at this and prepare a note for you, which is attached.

As you will see, we have put the section dealing with the criminal prosecutions onto a separate page after a page break. This is because this goes beyond the more factual analysis of the frauds in the first section and is an issue which we may not want to refer to whenever this note is used as Belinda points out in her email (particularly as it notes that commenting on the merits of prosecutions is not part of Second Sight's expertise or scope), so we have put it in a separate section to aid ease of removal when it is not needed.

Please do let us know if you have any comments or changes to this note.

Kind regards

Victoria

**Victoria Brooks**

Associate

for and on behalf of Bond Dickinson LLP

*Bond Dickinson*

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Office:

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**From:** Parsons, Andrew

**Sent:** 14 July 2014 18:36

**To:** 'dave.posnett@

**Cc:** 'belinda.crowe@'; Brooks, Victoria

**Subject:** Re: Pensions & Allowances 'Reintroduction' Fraud - Confidential [BD-4A.FID20472253]

**Sensitivity:** Private


Apologies - I meant BD. We'll do a draft and send it over to you for your thoughts. A

Andrew Parsons


Senior Associate

for and on behalf of Bond Dickinson LLP

Sent by blackberry

Mobile: 

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**From:** Dave Posnett 

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**Sent:** Monday, July 14, 2014 05:52 PM  
**To:** Parsons, Andrew  
**Cc:** Belinda Crowe <[REDACTED] GRO>; Brooks, Victoria  
**Subject:** RE: Pensions & Allowances 'Reintroduction' Fraud - Confidential [BD-4A.FID20472253]

Andy,

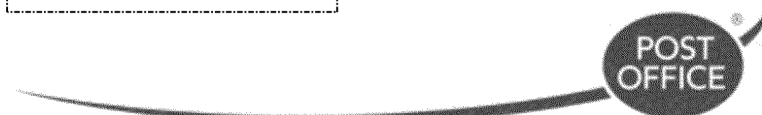
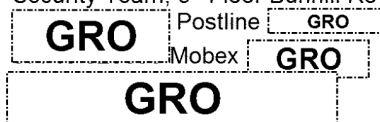
Yes, fine. When you say 'we' do you mean Bond Dickinson or you and me?  
I think I covered everything in my previous email on this, but happy to add further or clarify if need be.

Regards,

Dave Posnett | Accredited Financial Investigator

---

Security Team, 5<sup>th</sup> Floor Bunhill Row Wing, 148 Old St, London, EC1V 9HQ



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**From:** Parsons, Andrew [mailto:[REDACTED] GRO]  
**Sent:** 14 July 2014 11:48  
**To:** Dave Posnett  
**Cc:** Belinda Crowe; Brooks, Victoria  
**Subject:** RE: Pensions & Allowances 'Reintroduction' Fraud - Confidential [BD-4A.FID20472253]  
**Sensitivity:** Private

Dave

We can do a first draft if that works for you?  
A

**Andrew Parsons**  
Senior Associate  
for and on behalf of Bond Dickinson LLP

*Bond Dickinson*

Direct: [REDACTED]  
Mobile: [REDACTED]  
Fax: [REDACTED] **GRO**

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**From:** Belinda Crowe [mailto:[REDACTED] GRO]  
**Sent:** 14 July 2014 09:05  
**To:** Parsons, Andrew; Jarnail Singh  
**Cc:** Rodric Williams; John M Scott; Jonny Gribben; Angela Van-Den-Bogerd; David Oliver1; Dave Posnett; Chris Aujard; Belinda Crowe



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**Subject:** RE: Pensions & Allowances 'Reintroduction' Fraud - Confidential  
**Sensitivity:** Private

Having now reviewed all the emails on this, I think we need to do a paper for second Sight which we can refer to again and again on these cases. I do not think we should have them all reviewed, except insofar as we need to for the POL investigation.

However, the combination of points made by Dave, Andy and Jarnail (the latter being that it is important to ensure that assertions are made on the basis of fact) and there is a broader point about the fact that matters relating to criminal law and procedure are outside second Sight's scope and expertise and accordingly they are not required to give an opinion on them (as set out in their letter of engagement).

Andy/ Dave would it be possible for you to get your heads together and draft a detailed note for Ron which sets out the position. As set out above, I think this is something we would want to refer to every time one of 'these' cases arises. We can, as we have done with the ATM briefing, append it to any responses to draft CRRs where SS have not listened to or response (although I realise that there may be some parts we would not wish to append).

Hope that makes sense, if not, happy to discuss (Andy we can pick up when we speak later if helpful).

Best wishes  
Belinda

**Belinda Crowe**  
148 Old Street, LONDON, EC1V 9HQ



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**From:** Parsons, Andrew [mailto:

**Sent:** 03 July 2014 20:05

**To:** Belinda Crowe; Jarnail Singh

**Cc:** Rodric Williams; John M Scott; Jonny Gribben; Angela Van-Den-Bogerd; David Oliver1; Dave Posnett; Chris Aujard

**Subject:** RE: Pensions & Allowances 'Reintroduction' Fraud - Confidential

**Sensitivity:** Private

Belinda

My 2 cents...

Ron seems to be drawing a distinction between (i) cases of outright fraud and (ii) cases where the SPMR innocently re-entered the same pension docket twice.

In terms of termination of an SPMR's contract, this may make little difference. The former is clearly grounds for summary dismissal whereas the latter demonstrates a failure to follow procedures / incompetence which may also be a sound basis for summary dismissal. Obviously, there is a question of whether the incompetence is so serious as to warrant dismissal but Post Office do regularly dismiss SPMRs on this ground. The latter therefore perhaps presents an issue worthy of investigation by SS as along as SS accepts that it does not lead to an automatic conclusion that POL acted wrongly.

Ron also alludes to the idea that SPMRs may have been wrongly prosecuted and may have suffered damage as a result. Clearly, the first line of defence will be as per Dave's email on all the possible reasons for why a prosecution may be stopped. In any event, the proper claim in this area would be "malicious prosecution". This requires not merely error or negligence on the part of POL in bringing a prosecution but rather recklessness or bad faith (eg. POL knew the SPMR to be innocent but prosecuted anyway). It would therefore require a dramatic failing on POL's part to tip over this threshold.

We'd also need to consider, on a case by case basis, if any civil claims resulting from the above would now be legally time barred. Dave suggested in his email that P&A dockets with withdrawn in around 2005 which suggests that most claims would be beyond the usual 6 year limitation period (though there may be an extended period for Malicious Prosecution – I'd need to check this).

Kind regards  
Andy

**Andrew Parsons**

Senior Associate

for and on behalf of Bond Dickinson LLP

*Bond Dickinson*

Direct:  
Mobile:  
Fax:

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**From:** Belinda Crowe **GRO**  
**Sent:** 03 July 2014 18:47  
**To:** Jarnail Singh  
**Cc:** Parsons, Andrew; Rodric Williams; John M Scott; Jonny Gribben; Angela Van-Den-Bogerd; David Oliver1; Dave Posnett; Chris Aujard; Belinda Crowe  
**Subject:** RE: Pensions & Allowances 'Reintroduction' Fraud - Confidential  
**Sensitivity:** Private

Thanks Jarnail

This is useful background. I will not, of course, pass this on. I will draft something for Chris to consider as a response to Ron based on this and Dave's very helpful assessment. Everyone will have an opportunity to comment/clear it before it goes.

Best wishes  
Belinda

**Belinda Crowe**

148 Old Street, LONDON, EC1V 9HQ

**GRO**

Postline

**GRO**



GRO

**From:** Jarnail Singh  
**Sent:** 03 July 2014 14:09  
**To:** Belinda Crowe  
**Cc:** Parsons, Andrew; GRO; Rodric Williams; John M Scott; Jonny Gribben; Angela Van-Den-Bogerd; David Oliver1; Dave Posnett; Chris Aujard  
**Subject:** RE: Pensions & Allowances 'Reintroduction' Fraud - Confidential  
**Sensitivity:** Private

Belinda

In the Jasvinder Kaur Uppal case in the second sight list ref M108

1. Mrs Uppal,, faced 8 charges of theft from Royal Mail customers via their Post Office Card Accounts. The total loss alleged is £5,461.97. The prosecution case was that Mrs U as a sub-postmistress on 38 occasions asked 8 elderly customers to input their PIN numbers a second time on the pre-text that it had not worked the first time. The case is that Mrs U then gave the customer a single amount of cash keeping the second for herself. She made full admissions in her second PACE interview. In her defence statement, she denies the theft claiming no knowledge of where the money has gone.
2. It was not in the public interest for this case to continue to be prosecuted particularly; Defendant remained GRO to stand trial she was GRO and was not able to give evidence at her own trial. Death of 2 of the 8 complamants. Also when one takes into account the order which is likely to be imposed if Ms Uppal was found guilty . Sentence options are restricted, due to GRO as advised by counsel likelihood of GRO, the amounts involved, the reducing community impact and the minimal likelihood of her conduct being repeated. The GRO evidence, which POL could not dispute, in relation to on-going impact also militates against the continuation of the case. Hope this helps

Jarnail Singh | Criminal Lawyer

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**From:** Jarnail Singh  
**Sent:** 03 July 2014 10:40  
**To:** Belinda Crowe  
**Cc:** Parsons, Andrew (GRO); Rodric Williams; John M Scott; Jonny Gribben; Angela Van-Den-Bogerd; David Oliver1; Dave Posnett; Chris Aujard  
**Subject:** RE: Pensions & Allowances 'Reintroduction' Fraud - Confidential  
**Sensitivity:** Private

Belinda  
Thanks .

Jarnail Singh | Criminal Lawyer

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**From:** Belinda Crowe  
**Sent:** 02 July 2014 18:22  
**To:** Jarnail Singh  
**Cc:** Parsons, Andrew ; Rodric Williams; John M Scott; Jonny Gribben; Angela Van-Den-Bogerd; David Oliver1; Dave Posnett; Belinda Crowe; Chris Aujard  
**Subject:** RE: Pensions & Allowances 'Reintroduction' Fraud - Confidential  
**Sensitivity:** Private

Thanks Jarnail,

As discussed, I think at this stage the issue might be slightly more straightforward. That is that we want to explore whether or not there was a generic issue here. I would not want to speculate at the moment on what that might be but a look at the cases might explain whether there is a link between them in some way. I realise that all cases are dealt with on a case by case basis and that may well be our response to Second Sight – that there is no common link in the way that they suggest and that each case will be investigated by POL in the usual way when they are submitted. So at this stage I do not think we need the review by lawyers in the way you describe at this stage – let's take it step at a time and see what an initial trawl through throws up.

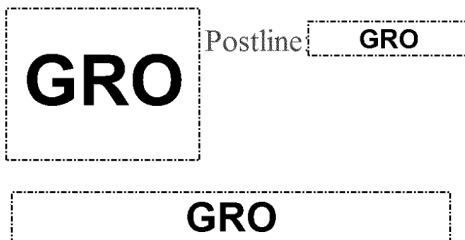
I have no problem with us alerting CK to the fact that SS have raised this, just for information and we will need to make sure, as we address these points in our investigations we are mindful of the fact that SS could start to draw a parallel between cases. Hence being able to give them a firm response at this stage and, if appropriate, being able to nip this in the bud.

Best wishes

Belinda

**Belinda Crowe**

148 Old Street, LONDON, EC1V 9HQ



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**From:** Jarnail Singh  
**Sent:** 02 July 2014 15:09  
**To:** Belinda Crowe; Chris Auiard  
**Cc:** Parsons, Andrew (GRO); Rodric Williams; John M Scott; Jonny Gribben; Angela Van-Den-Bogerd; David Oliver1; Dave Posnett  
**Subject:** RE: Pensions & Allowances 'Reintroduction' Fraud - Confidential  
**Sensitivity:** Private

Belinda/ Chris

The attached Shah case does not cause POL any concerns. Daksha Shahs conviction was rightly over turned by the court of appeal. She was represented by completely incompetent barrister at her trial before the crown court and it was for that reason the court of appeal concluded that her conviction was unsafe. In brief her barrister should not have agreed to the evidence of vulnerable witnesses to be read, given the defence his client wanted to advance. Turning to other DWP issues being raised by second sight;

- 1.It is not surprising that second sight is looking for trends. I anticipate that they will look to identify other trends in the mediation applications too.
2. Clearly POL needs to be in position to say they have looked into and considered such issues. No doubt there could be adverse publicity should it be alleged POL are not properly investigating the issues which are raised.
3. There could be number of reasons for the failure/ withdrawal of a prosecutions. Second sight appear to be saying that they are struggling to understand the reasons themselves..
4. I would recommend that independent specialist Lawyers be instructed to look at the cases highlighted by second sight ,with view to identifying the reasons for the failure / withdrawal of the cases. No doubt they could be asked to look at available evidence in any given case with view to explaining whether or not the commencement of proceeding were justified against the individual concerned. It is my view this should be done by a) specialist criminal lawyers b) Outside the organisation to avoid any suggestion being made in due course that POL have not investigated adequately or have investigated in such a way as to brush the issues under the carpet. Such an instructions in my view offer POL maximum protection both publically and POLS dealings with second sight.

Regards

Jarnail

Jarnail Singh I Criminal Lawyer

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**From:** Belinda Crowe  
**Sent:** 02 July 2014 10:26  
**To:** Dave Posnett  
**Cc:** Belinda Crowe; Parsons, Andrew (  ); Rodric Williams; Jarnail Singh; John M  
Scott; Jonny Gribben; Angela Van-Den-Bogerd; David Oliver1  
**Subject:** FW: Pensions & Allowances 'Reintroduction' Fraud - Confidential  
**Sensitivity:** Private

Dave, I think you may be the first port of call on this. Below is an email from Ron Warmington of Second Sight. He raised this matter yesterday at a meeting with Chris Aujard yesterday.

The gist is that Second Sight claim to have identified a potential pattern of cases – case details set out in the table



below – where DWP related fraud prosecution related cases were either withdrawn or failed for some reason.

The Post Office has only completed its investigation on two of these cases (highlighted in red). The majority of the information Ron has used to inform his question below has been gleaned from cases put by the applicants. However, we do need to be able to answer his broader question of whether there was a specific problem relating to these types of prosecutions which resulted in them either failing or being withdrawn.

Are you able to provide a response on this that Chris can use to respond to Ron. That response does not need to address the individual cases, as that will be done through the Post Office investigation process.

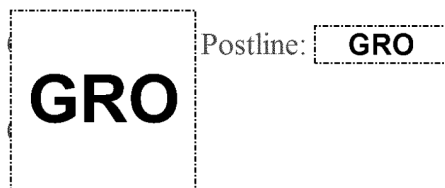
I think we will need to get back to Ron by the end of the week.

Best wishes  
Belinda

<i>Case Ref</i>	<i>Name of applicant</i>	<i>Post office</i>	<i>FAD Code</i>
M002	TAYLOR	Agnes Road	497340
M004	JONES	Rhigos	484611
M020	BATEMAN	Twigworth	235523
M052	COUSINS	Hertford Heath	119129
M059	BROWN	Annfield Plain	153329
M061	RHODES	Marchington	330238
M100	FOULGER	Boaler Street	171420
M108	UPPAL	Lazy Hill	231242
M131	BHANOTE	Langley	295246
M144	ENGLISH	Great Haywood	321238
M150	CONNOLLY	Killeter	179714

**Belinda Crowe**

148 Old Street, LONDON, EC1V 9HQ



**GRO**

**From:** Ron Warmington; **GRO**  
**Sent:** 01 July 2014 15:12  
**To:** Chris Aujard  
**Cc:** Belinda Crowe; **mediation**; **GRO**  
**Subject:** Pensions & Allowances 'Reintroduction' Fraud - Confidential  
**Sensitivity:** Private

Strictly confidential - prepared in contemplation of litigation:

Chris:

As mentioned today, we have a number of cases (we now have 11) where 'Pensions and Allowances' matters have been raised (cases M002, 004, 020, 052, 059, 061, 100, 108, 131, 144 and 150). Whilst, as yet, we have only received the CQRs on 8 of these (M002, 020, 052, 059, 061, 100, 108 and 131)... and, of those, POL will only see the CQRs on two of those later this week (M020 and M131)... and we have only as yet received the POIRs on cases M002 and M052, something of a pattern is emerging.

The pattern here is that some of the Applicants are describing being arrested, interviewed under caution (PACE interviews) and then charged with fraudulently 'reintroducing' dockets (sometimes referred to as 'vouchers') but later (sometimes much later) the prosecutions all failed.

The underlying fraud here (that seems to have been suspected by POL's Investigators) was that some SPMRs (or their staff) were taking already-encashed benefit cheques/dockets and putting them through again, thereby generating cash surpluses (i.e. by pretending that they'd paid out when they hadn't)... and that they immediately pocketed those surpluses (or used them to pay off shortages that they were carrying). Where duplicated payments were booked, POL would then presumably have been duped into reclaiming those (falsely-reported) outlays from the DWP.

It is not yet clear to us why the Standard Operating Procedure; the design of the dockets; and the cancellation process (presumably deployed whenever a

docket is encashed) did not PREVENT reintroduction fraud in the first place... but that will doubtless emerge.

More importantly than *why such fraud was not prevented* is the issue of *failed prosecutions*. We have yet to see an example of a successful prosecution of one of these cases (maybe there's one that we have yet to see). In that context I have previously supplied Angela (on 10th Feb this year) with details of another case (not one of our 150) where the conviction was overturned on appeal (the Regina v Shah case - see attached). Back in February we had started to see a pattern (of withdrawn or failed DWP-related prosecutions) but as yet, nothing POL has sent us has cleared the mist as to why all the prosecutions failed.

Here's the email and Shah case attachment:

<< Message: Untitled >>

It follows, Chris, that we are still in the dark as to what has really happened in these cases... and we cannot finalise our CRRs on them until we have a far better understanding of what was going on in those branches. And our CRR on M002 is due for delivery next week so we are writing that report now. Was POL (and maybe the DWP) barking up the wrong tree here and unable to proceed to trial because the suspects had nothing to do with the fraud... or were the cases where POL informed the court that it would submit no evidence simply driven by technical/evidential errors/shortcomings?

In that context, on Case M002 (Joy Karen TAYLOR), the Applicant submitted with her Initial Application a 20 June 2003 report by POL's Investigator J R Downie that includes the following text: "*Although enquiries have been protracted in this case they have failed to identify with any certainty the likely offender. In short although I believe that Mrs Taylor is the most likely culprit in these matters there is sufficient doubt cast by her to make the proving of it difficult without admissions.*".

The question that we are trying to deal with in light of that document/statement is this: was Downie's above-quoted conclusion the driver of that case being pulled (as seems highly likely) and were the similar decisions made on other cases similarly driven... or did POL perhaps conclude that all of the accused really had been innocent all along? Perhaps, as the investigation of all those cases proceeded, some other perpetrators emerged?



We (2nd Sight) need to arrive at a balance of probabilities view as to what was going on in each of these branches and the POIRs (which as yet make little or no reference to the criminal cases) really aren't helping us arrive at a justifiable view on any of them.

In case M002, we are, quite simply, trying to form an evidence-based view as to whether this lady was stealing money by deliberately reintroducing P&A dockets... or whether she was *accidentally* duplicating entries and then absorbing the resultant surpluses into the mish-mash of her unreliable balancing processes? If the former, then her case should be thrown out. If the latter, and she has suffered damage as a consequence of being charged with an offence she did not commit, then she may have a claim deserving of attention, as may the others. If she was truly innocent of the P&A fraud, the reported Audit date shortfall (£810) seems relatively trivial and possibly insufficient grounds for her suspension and termination.

Lastly, the dates are all a bit drawn out in this case. The Audit that resulted in her suspension was on 25 June 2001... the two 'Security Interviews' were in February 2002... Downie's Report (quoted above) was dated 20 June 2003 and the cases were 'pulled' (POL write to the Applicant's solicitors advising them that there was not enough evidence to support a criminal prosecution so the case was dropped) in July 2003. In another case, we have been told that the prosecution was pulled the night before the trial.

Perhaps there's an over-arching briefing report that covers all these P&A 'Reintroduction' fraud cases that would help us to find out why seemingly all the prosecutions failed (or in the Shah case succeeded... only to be overturned at appeal)?

Thanks and regards,

**Ron Warmington CFE, FCA**

Director

**Second Sight** Support Services Ltd

Tythe Farm

Maugersbury

Cheltenham

Gloucestershire

GL54 1HR

Phone:

**GRO**

Mobile: [GRO]  
Email: [GRO]  
Website: <http://www.2ndsight.eu>

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