

Section 1

Introduction

Introduction

In this Part of my report, I have reproduced or included certain documents which are relevant to the subject matter of the investigation which led to this report.

The primary and secondary documents which are reproduced or included are grouped in six sections other than this introduction. Those sections contain:

- documents related to the investigation process, including the terms of reference for the investigation and the initial response of the bodies whose actions were under investigation to the heads of complaint which were set out in those terms of reference – these are set out in Section 2;
- information regarding complainants and direct contacts, produced as a result of a survey we conducted of those whose interest in our investigation we had registered – this is set out in Section 3;
- the responses, in whole or in part, of certain parties to my report, including those from an individual former GAD actuary and from action groups representing the lead complainants – these are set out in Section 4;
- documents, such as service level agreements between, and internal and public guidance produced by, the prudential regulators and/or GAD, which help to explain the statutory and administrative context for the discharge of their functions which existed at the time covered by this report – these are set out in Section 5;
- reports produced by those responsible for the scrutiny of the Society's regulatory returns, setting out the results of that scrutiny – these are set out in Section 6; and
- other primary documents which are either relevant to specific heads of complaint or which otherwise provide context for the subject matter of the investigation – these are set out in Section 7.

The purpose of the reproduction and inclusion of these documents is to assist the reader by placing before them material which may add to their understanding of the context in which I have reached the conclusions contained in this report.

The reader should be aware that, within some of the documents reproduced in this Part of my report, reference is made to annexes or appendices. Not all of those have been reproduced here, with only those directly relevant to the subject matter of the report being included.

