

developing partnership capacity and performance in Wiltshire:

a proposal for phase two of the review of partnership working in Wiltshire from the Tavistock Institute

Introduction

The Tavistock Institute welcomes the opportunity to submit a proposal to carry out the second phase of the review of partnership working in Wiltshire. We welcome the emphasis in the Consultants' Brief on cultural change and we are keen to bring to bear in this project, lessons we have learned from similar work with partnerships in other county areas.

Three principles are central to our approach:

- The process of addressing specific issues within the changes facing Wiltshire is key to building the capacity of the local system – culture and structures - to operate effectively and this provides an overarching framework for our proposed engagement.
- We seek to work with client systems and support them in identifying and owning the challenges they face (rather than taking problems “away” and “solving them” for the client);
- We are experienced in creating safe spaces for surfacing underlying issues which may be obstructing partnership and for constructive challenge, so that progress is grounded in honest collaborative appraisal of the issues.

In the light of these principles, honed in many settings and tested recently in similar contexts such as our review of strategic partnerships in Gloucestershire, we are suggesting a two part approach to this project with an important mid-way review point.

The objectives of part one would be to kick-start the process of cultural change and facilitate discussion and action for further development and embedding of partnership working in Wiltshire. This part would also begin to frame proposals for overview and scrutiny and for performance management.

Part two would be designed in the light of the outcome of part one. In our experience it would not be desirable to design a process for developing and consulting on proposals for scrutiny and performance management without access to the results of part one. The objectives of Part Two would be to:

- identify and work with key factors surfaced during Part One to develop further momentum for local partnership working;
- develop proposals and support activities around overview and scrutiny and performance management;
- bring together the discussion of any further outstanding issues, highlighting options and giving an independent set of recommendations in written form.

This proposal therefore sets out detailed thinking for part one, but adopts a more outline approach to the second part. Our approach is to invest heavily in the initial activities of

part one, in order to create the conditions in which part two activities can proceed more economically in the use of external resources - effort and budget. The proposed review point at the close of part one would allow us to build on the progress of part one, focussing resources on the critical levers for change in part two and agreeing a division of labour between the consultants and Wiltshire players.

The proposal sets out:

- our understanding of the brief;
- our approach to this type of project and our experience of working with partnerships and in county/multi-tier areas;
- some issues we feel are relevant to this project;
- our proposed programme, budget and outline timetable;
- our response to the other issues raised in the brief.

The brief

It is clear from the Consultants' Brief that this exercise is intended to:

- support each of the partnerships in the new "family of partnerships" in Wiltshire to develop their roles, terms of reference etc in ways which provide synergy to the other members of the family;
- ensure that the family as a whole is fit for purpose to support the delivery of the LAA and Community Strategy and that each of the members of the family understands its contribution to them;
- recommend an approach to scrutiny and overview and performance management for the new partnership structures;
- consider the implications for partnership working of the anticipated creation of one unitary council for Wiltshire.
- consider the role of District LSPs

This work is conceived of as being part of a programme of cultural change for partnership working involving principles, commitments, behaviours and values as well as structures.

It is also clear, however, that there are a number of underlying issues and dynamics which need to be addressed in this project. The brief refers to the fact that "as yet, there is not a consensus amongst partners or agreement to adopt the detail of the proposals including some aspects of ...the family of partnerships". It goes on to warn that this phase should not seek to re-run phase one.

The report of phase one of the review is more explicit. It refers in particular to reservations about the proposals for an assembly and a public service (or sector) board. Taken together, these references, the conclusion in the recommendations of the phase one report that "further consideration be given to where decision-making occurs", and the acknowledgement in the brief of a lack of consensus suggest that the issues of trust and commitment identified in SOLACE's report remain substantially unresolved.

This would suggest that phase two – both parts of this project – must, in addition to the tasks referred to above, explore the set of issues around trust, commitment and decision-making so as to:

- secure consensus around the way forward;

- identify what further evolution of the proposals is necessary to secure and sustain that consensus and commitment;
- begin to embed the values and behaviours that are necessary to make the new structures work.

Our approach and experience

The Institute's ways of working are specifically designed to address complex situations such as this and surface and work with the different dynamics, concerns, anxieties and motivations that are involved. Our objective is to design a process which will enable progress to be made on the issues of substance while at the same time addressing and working with the underlying cultural issues.

We recently completed a review of the governance of the strategic partnership arrangements in Gloucestershire which involved many issues similar to those which are evident in Wiltshire. In that project we adopted a workshop-based approach along the same lines as that suggested in the brief for this project. We are currently facilitating a series of business planning workshops for the Suffolk Strategic Partnership. Both of these pieces of work required an understanding of the dynamics of partnership working in county areas.

We have also:

- designed and facilitated a workshop for all the councils in West Sussex to enable them to explore how to make progress on improved two tier and partnership working across the county;
- worked with the district councils in County Durham to explore what more devolved and engaged local government might look like.

Finally we designed and facilitated a 24 hour event for the LGA and IDeA on the concept of public service boards, the results of which formed the core of their policy statement, *Into the Mainstream*.

In this work we encountered a similar mix of cultural, structural and process issues to those which are referred to in the brief for this project. While not making any assumptions about the issues in Wiltshire, it may be worth referring to some of the themes which have emerged from our previous work. Three phrases encapsulate much of what we have found:

- “give and take”; or, more accurately a lot of take and not much give. This reflects the tendency of organisations to attend or be represented at partnership meetings when they want something, but not when they don't;
- the “benefit of the doubt”; or more accurately its absence. The development of a “nit picky”, blame culture in partnership relationships.
- “its not what you do, it's the way that you do it”. This reflects the fact that the style and culture of partnership working is at least as important as the structures.

We have also encountered geographical and topic silos and a lack of commitment to county-wide issues which are perceived as being a “county council thing”.

Other generic issues seem to be:

- The meeting of County top-down values and bottom-up District/Town/Parish values, in which the County logic is driven by a more strategic overview and the D/T/P dynamic is driven by specific community needs and aspirations. This can

- be experienced at the local level as a somewhat arrogant and interfering upper level and, at the County level, as a set of multiple and disparate interest groups, not interested in co-operation
- The clash between, on the one hand, local government bureaucracy seeking a rational path to conciliating different interests and, on the other hand, the need for politicians and communities to clarify and negotiate different interest groups
 - The difficulty of expressing honest disagreement without endangering vulnerable relationships, given the difference in cultures between different interests and players, which leads to different groups second-guessing the concerns of others and which generally obscures communication
 - The lack of clarity around the roles of different sub-partnerships within the 'family of partnerships', so that each contributes a vital part to the whole

The result is that every interaction can be experienced as a win-lose interaction in which it is important not to give too much away.

One approach which we have found useful in addressing questions such as where decision-making should take place is to be clear about the range of tasks involved in partnership working. They can be seen as a cycle of: deliberation; authorisation or decision-making; implementation (both commissioning and providing); and evaluation and appraisal. This cycle can be used to prompt a discussion about who needs to be involved at each stage. For example, a very inclusive process may be crucial for an effective process of deliberation and strategic planning, but authorisation must involve the key decision makers from relevant organisations. There is bound to be considerable difficulty in negotiating a specific partnership role that proves to be effective without taking into account how it relates to the whole.

Our proposed programme for the first part of the work reflects the requirement in the brief for a series of facilitated workshops with the partnerships involving a number of different actors:

- The Project Team as our reference group
 - The Transition Teams of member/officer pairs working with specific partnerships
 - The groupings of partnerships selected for the first part of the work.
- . We propose to design these workshops so that they can fulfil a multiple tasks:
- To begin the process of cultural change and clarification of the roles, membership and ways of working for the partnerships in the evolving new arrangements;
 - To explore issues relevant to the task of building consensus around and evolving the proposed new structures and family of partnerships;
 - To reflect on the implications for partnership working of the move to one council for Wiltshire and the implementation of the new LAA;
 - To collect data and views to inform subsequent work on overview and scrutiny and performance management.

It may well be that more than one round of workshops will be required, but by investing heavily in the transition team members in the facilitation process, our aim is that subsequent rounds would not require external support.

We see the project team referred to in the brief as being crucially important and would want it to work as a reference group for the project. For it to fulfil this role the degree of

influence of people serving on it would be very important: they must be authorised to steer the project and work with us throughout the process and be sufficiently representative of the range of interests to provide credibility.

We also see the concept of the transition teams as being crucial. As well as each partnership having a transition team, our proposal envisages an overarching transition team comprising one officer and one member from each partnership (or group of partnerships – see below) which would work with us and the project team at key stages in designing and facilitating the process. Involving the transition team members in this way would be an important part of the cultural change process, it would also help to ensure some commonality in the approach adopted across the different partnerships.

It is important that the composition of the project and transition teams included representatives from all the sectors involved in partnership working, including the voluntary and community sectors.

The brief refers to the need to look at the role of District LSPs and for that work to be phased accordingly. We envisage this issue featuring in the early discussion with the project board and as one of the themes to be explored in the workshops. One early decision will be whether one of groupings for transition team/workshop purposes should be the district LSPs.

An outline programme

Part One:

Step 1: Set Up

A set up meeting to complete the contracting process and explore issues such as the membership of the project team, the identification of the transition teams and the overall design of the first phase.

Step 2: Project Team Meeting

A first meeting of the project team to:

- carry out an initial *tour de horizon* of the issues involved;
- agree the grouping of partnership bodies for workshop and transition team purposes;
- finalise the transition team members and people to be interviewed.

Step 3: Interviews.

The purpose of the interviews is to collect views and data on the issues covered by the brief and to inform the design of the workshops. The interviews would be with the key players in the family of partnerships as identified by the project team. We envisage that a majority of the interviewees would be members of the transition team.

Step 4: Workshop Design

A second meeting with the project team and a workshop with the transition team (held on the same day). The primary task of the latter would be to design the workshops and begin to prepare the transition team members to play a role in facilitating them.

Step 5: Coaching Day

A one day event with the members of the transition team to coach them in the skills required to facilitate the workshops and support the change process in their partnership.

Step 6: The initial workshops.

The purpose of the workshops was outlined above. We envisage organising four workshops each of which would last three quarters of a day.

One workshop would be for the Wiltshire Assembly/WiSB; and one would be for the Wiltshire PSB/WiSBEx.

We propose that the remaining two workshops would be for transition team members from the other partnership bodies. This would be the beginning of a cascade process, and would enable the task of designing and facilitating the workshops to form a central part of the culture change and capacity building processes.

Each partnership would be asked to identify a two person transition team. We would then hold two workshops with half of the transition team members attending each workshop (with the teams grouped in a way which reflects the roles of the partnerships). The aims of these workshops would be both to fulfil the tasks referred to above and to equip the transition team members to facilitate workshops with their partnerships. In addition, four of these transition team members would be identified to join the “overarching” transition team

We envisage the workshops being *led* by the relevant members of the transitional team, with the Institute’s consultants supporting them and consulting specifically to any difficulties encountered by the group in fulfilling the task of the meeting. For example, the consultants would position themselves as independent of specific partnership interests, surface any issues not being spoken to, reframe any conflicts and clashes. We consider this element of the design to be important in using the process to begin the task of cultural change and to develop the organisational change capacity of the family of partnerships.

Step 7: Project Team Meeting

A meeting of the project team to review the outcomes of phase one and design phase two. This is a key review point in the project.

The outputs at this stage would be:

- some interim conclusions on the extent to which consensus is being achieved, outstanding issues and ideas to be addressed in considering how the proposals should evolve particularly in relation to the proposed assembly and PSB;
- recommendations for further cultural change and development work with individual partnerships (including, for example further workshops);
- a set of issues to be explored further in thinking about the move to one council, the role of the District LSPs, and the implementation of the LAA;
- data and views as an input to the work on overview and scrutiny and performance management;
- a programme for part two.

Part two

The outcome of phase one will be crucially important in designing phase two. But we envisage engaging with members of the family of partnerships in order to:

- develop recommends for the application of overview and scrutiny to partnership working;
- develop recommendations for performance management.

We also envisage working with the project team and transition team to develop recommendations for the evolution of the recommendations from the SOLACE report in the light of the:

- Outcome of phase one;
- The implications of the new approach to LAAs and the need to support the delivery of the LAA;
- The implications of the move to a single council, including the role of the District LSPs

The process could, for example, involve a number of cross partnership events on the relevant themes and using the partnership structures for consultation purposes. This would be a means of both pursuing the particular tasks and continuing the process of organisational change.

This phase would also include:

- report writing;
- a final meeting of the project team.

The outputs of this stage would include:

- conclusions on the evolution of the proposed structure, including the District LSPs, and any recommended changes;
- conclusions on the relationship between partnership working and the LAA and one council, including any recommended action;
- recommendations on overview and scrutiny and performance management;
- proposals for further consensus building (if required), work on the development of individual partnerships and any further cultural change activity.

The most important outputs, however, will relate to the extent of consensus across the family of partnerships, clarity about the decision-making processes and progress in operationalising common values and ways of working. The extent to which this has been achieved will, in the short term, be an issue for the project and transition teams to assess, but could also be evaluated more formally in the run-up to the proposed 12 month review.

Budget and timetable

This is a draft timetable; it would be subject to discussion with the project team.

We would envisage two consultants being involved in most of the meetings and events we propose. In our experience this is a key factor in ensuring the quality of work such as this.

Part One

Step 1: Set Up Meeting. *Late September*

2 x 0.5 day = **1 day**

Step 2: Project Team Meeting (Preparation and attendance) *Early October*
2 x 0.75 day = **1.5 days**

Step 3: Interviews (including writing up) *Mid October*
4 days

Step 4: Meeting with project team and workshop with transition team (Preparation, attendance and facilitation) *Late October*
2 x 1.5 days = **3 days**

Step 5: Coaching day *Late October*
2 x 1 day = **2 days**

Step 6: Initial workshops (preparation and facilitation) *November*
4 workshops
2x 5 days = **10 days**

Step 7: Project Team Meeting (Preparation and attendance) *December*
2x 0.75 day = **1.5 days**

Project management, report writing etc
5 days

Part Two

These are very much initial allocations and would be subject to a **fundamental** review in Step 7. *This work would take place in January and February*

Work on Overview and Scrutiny: **5 days**

Work on Project Management: **4 days**

Work with Project Team and Transition Team on core partnership recommendations: **5 days**

Final meeting of the Project Team: **1 day**

Report writing: **2 days**

Project Management: **2 days**

The day rates for the consultants would be £1,100 per day. This means that the total budget on the basis of the programme set out above would be:

47 days @ £1,100 per day = **£51,700 (+VAT)**

These costs do not include:

- travel and subsistence (which would be claimed on the basis of cost);
- any attendance at meetings other than those referred to in the proposal.

The budget also assumes support from the client with the invitation of people to events, arranging meeting rooms etc.

Consultant team

We are proposing a team of three consultants to work on this project (Fiddy Abraham, Camilla Child and Phil Swann), each of whom has been involved in at least one of the

projects referred to earlier in this proposal. Two members of the core team were involved in the Gloucestershire project (one as project director – Phil Swann - and the other – Fiddy Abraham - as project manager).

Phil Swann would act as project director and we would also designate a project manager who would be the main point of contact with the client. Phil Swann would spend at least 10 days on the project.

The CVs for this team are attached.

We can confirm that the team is available to work to the proposed timetable.

Referees

Design and facilitation of a workshop for the councils in West Sussex

(Phil Swann and Fiddy Abraham worked on this project)

Tom Crowley
Chief Executive
Horsham District Council
Park North,
North Street,
Horsham,
West Sussex
01403 215101
tom.crowley@horsham.gov.uk

Review of Gloucestershire Strategic Partnership

(Phil Swann and Fiddy Abraham worked on this project)

Jane Burns
Assistant Chief Executive
Gloucestershire County Council
Shire Hall
Gloucester GL1 2TG
01452 425202
jane.burns@gloucestershire.gov.uk

Risks

We consider that the main risk with this project is that the relevant people in Wiltshire would not be prepared to devote time to it. This is a concern in relation to:

- the membership of and attendance at the project team;
- participation in the transition team;
- attendance at the events and workshops we are proposing.

We would look to the project team to work with us in keeping this under review and in encouraging participation.

Insurance

A copy of our liability insurance certificate is enclosed

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CVs



The Tavistock Institute
Social science in action



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Fiddy (Frances) Abraham, BA (Cantab), MA (City)

Principal Consultant and Senior Researcher, The Tavistock Institute

Fiddy's consultancy helps individuals, groups, organisations and groups of organisations improve their understanding and skills for well-being and performance. Fiddy's work focuses mainly on three areas:

- consultancy to address difficult issues within and across organisations
- support to service delivery, especially within social care and to marginalized groups, working with service users, staff, management and policy actors
- collaboration with public and private sector clients in organization and interorganisational design

Fiddy works out of a broad range of social science approaches, including discourse analysis, conversation and narrative, her original discipline of political science and traditional Tavistock approaches such as socio-technical systems thinking and psychodynamic understandings. Depending on your needs, she uses a variety of methods to support collaboration internally and externally.

Fiddy Abraham joined the Institute in 1976 and has been delivering assignments in action research, consultancy. and formative evaluation, beginning with an action research programme in a merchant fleet. This supported the development of communities on board ships and the re-organisation of back-office functions.

Fiddy has designed and delivered educational events and courses for providers such as Civil Service College, the OU Business School and School of Health & Social Welfare, bespoke events for clients and is Faculty on the Institute's Masters Programme in Advanced Organisational MA in Consulting and Change Management.

Recent and current consultancy cases include:

- Multi-tier local authorities developing collaboration and partnership (see eg www.gloucestershire.gov.uk/media/word/4/b/Tav_Ins_Report_5th_draft.doc)
- A public sector organisation facing incremental closure
- A national (Irish) social care provider developing quality in services
- A multi-disciplinary clinic staff group in conflict

- Support to local partners addressing domestic violence (see Checklist on (www.lga.gov.uk/Publication.asp?lsection=761&ccat=28&id=SX1515-A7832FF7))
- Research activities to inform consultancy (see eg http://ec.europa.eu/employment_social/social_inclusion/docs/evaluation_full_text_en.pdf)
- http://ec.europa.eu/employment_social/social_inclusion/docs/evaluation_summary_en.pdf



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Camilla Child, BA (Hons), MSc, MA (completing 2008)
Senior Consultant and Researcher, The Tavistock Institute

Camilla works closely with clients to support learning and deliver change. She consults to individual organisations and to larger systems, designing and facilitating workshops and events, helping groups of different sizes and makeup generate and assess data.

Camilla's work includes: organisational consultancy, helping clients with organisational design, partnership management; organisational development and developing evaluation expertise; and evaluating public programmes and public sector bodies in sectors such as training and workforce development; employment; social inclusion, lifelong learning, children's services and social care; libraries and culture

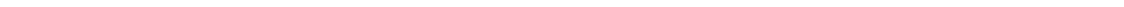
Camilla focuses on local implementation and delivery of social policies. She also has extensive experience of the design and management of complex, large scale, time critical applied research for local, national and EU clients and has practical experience of working with statutory bodies, the voluntary sector and the commercial sector. Camilla also spent several years working with young people in residential and community settings.

Examples of current and recent assignments

- Consultancy to the senior management team in a children's sector organisation around leadership and succession
- an organisational design and change consultancy to six District Councils in County Durham (*with KPMG*), developing more devolved and engaged local governance
- Consultancy to multi-agency teams to develop frameworks for self evaluation, with learning events
- Knowledge and practice review on contribution of social care to emergency care and planning, including practice case studies and the design and delivery of learning events
- Formative evaluation and developmental activities e.g.: assessing impact and effectiveness young person's substance misuse service; People's Network in libraries and supporting workforce development in the public library sector¹; national roll out of DH Healthy Start programme

¹ [Books and Bytes: new service paradigms for the 21st century library \(PDF 731KB\)](http://www.mla.gov.uk/resources/assets/1/ict_full_rep_pdf_6663.pdf)
http://www.mla.gov.uk/resources/assets/1/ict_full_rep_pdf_6663.pdf

- Design and facilitation of workshops supporting strategy development: LB Lewisham arts strategy; Leadership Centre for Local Government; IDeA



Phil Swann

BSc Town and Country Planning

Director Tavistock Institute London

The Tavistock Institute works with people and organisations to make sense of situations, innovate, solve problems, and develop. Founded in 1947, the Institute undertakes consultancy, development, and research for private, public and voluntary sector clients.

Phil Swann has extensive experience of working in and for local government. During his period at the Local Government Association he was responsible for a number of significant policy development and lobbying successes, including the New Commitment to Regeneration (which was a forerunner of local strategic partnerships), Local Public Service Agreements and the shared priorities between central and local government.

Since joining the Institute as director in September 2004 Phil has established a consultancy practice and has been project director for a number of projects on local government and local governance. In his role as director Phil has also gained first hand experience of organisational and cultural change.

As a former journalist and director of communications Phil has first class communication skills and has experience of designing and facilitating a wide variety of events ranging from the LGA's annual conference to small workshops and seminars.

Current Position Tavistock Institute, London

2004 - *Director*

Previous Position Local Government Association, London

1997-2004

Phil held three senior posts at the LGA between April 1997 and September 2004, culminating in my role as the organisation's first Director of Strategy and Communications. In this role he was responsible for the Association's public face, its overall strategic direction, its relationship with Westminster and Whitehall and a number of significant policy areas, such as the improvement agenda and police reform.

Before being appointed as Director of Strategy and Communications Phil was Head of Environment and Development (for the first year of the LGA's existence) and Director of Communications and Public Affairs.

As Head of Environment and Development he was responsible for over half of the Association's committee system. As well as leading policy work on planning, transport, economic development, environment, cultural services, urban policy and rural policy he played a key role in the development of the Association's decision-making structures.

His achievements as Director of Strategy and Communications and Director of Communications and Public Affairs include:

- A number of major policy and lobbying successes, including local strategic partnerships, local public service agreements and shared priorities between central and local government;
- Leading a public affairs strategy which, according to independent perceptions audits, increased the Association's impact in Whitehall and Westminster;

- Securing a major impact for the Association at the annual political party conferences;
- Successfully launching a weekly magazine for every councillor in England and Wales which has transformed their knowledge of local government;
- Increasing the Association's non-subscription income and establishing the LGA's annual conference as the premier local government event.

Previous Employment

1983 to 1997 A variety of posts, ultimately becoming Under Secretary, Planning and Transport.

1980 to 1983 Editor, Planning magazine.

1978 to 1980 Planning Officer, Sefton Council.

Education and Training

2005 Attended French Group Relations Event (one week) organised by IFSI

2004 Attended the Tavistock Institute's "Leicester Conference", a two week group relations event.

1973 to 1978 BSc Town and Country Planning, Heriot-Watt University/Edinburgh College of Art.

Examples of Current and Recent Assignments

Strategy and Strategic Management

- Developing and facilitating a process to help the LGA senior officers and Executive Committee develop and make 'a distinctive and influential contribution to the current debates about the future of local government'
- Work on the Future of Local Governance and local governance strategy including facilitated workshops, away days, Delphi exercises, and Search Conferences for the Office of the Deputy Prime Minister (ODPM) (*with Solon Consultants and LGIU*)
- Helping LACORS (Local Authorities Coordinators of Regulatory Services) senior management team develop a new strategy to support and drive improvement

Organisational and programme design

- Engaging democracy – developing more devolved and engaged local governance in County Durham, an organisational design and change consultancy to six District Councils in County Durham (*with KPMG*)
- Review and reorganisation of deliberation, decision making and execution in the Gloucestershire Strategic Partnership

Organisational development

- Consultancy support to Improvement and Development Agency for local government (IDeA) in the development of a transformational People Strategy
- *Beyond competence: driving local government improvement* a participatory, exploratory action for the LGA Improvement Board and the IDeA (*with University of Warwick Business School*)
- Design and facilitation of a 24 hour residential workshop on developing *Local Public Service Boards* for eight councils and their partners, for IDeA and LGA
- Facilitating team and partnership away days on organisation, strategy and execution for a variety of public and voluntary sector clients (inc. LGE, IDeA, Leadership Centre for Local Government, all the councils in West Sussex, Suffolk CC, Manchester CC, Windsor and Maidenhead Council, and AGMA)



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Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, one or more copies of this Certificate must be displayed at each place of business at which the Policyholder employs persons covered by the Policy

Policy No : CC0010523001
Name of Policyholder including where applicable all Subsidiary Companies, except any specifically excluded below: The Tavistock Institute of Human Relations

Excluded Subsidiary Companies:

Date of commencement of insurance Policy: 1 October 2006
Date of expiry of insurance Policy: 30 September 2007

We hereby certify that subject to paragraph 2:-

1. the Policy to which this Certificate relates satisfies the requirements of the relevant law applicable to the compulsory insurance of liability to employees in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations within the Continental Shelf around those countries; and

2. the minimum amount of cover provided by this Certificate is no less than £5,000,000.

Signed on behalf of Aviva Insurance Ltd trading as Norwich Union and (if applicable) other insurers, being the underwriters as defined in the Policy (Authorised Insurers)

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