



THE LONDON  
INTERDISCIPLINARY  
SCHOOL

AUTUMN  
SYSTEMS SURGERY  
ROUNDUP



## SURGERY MISSION

To provide a space to understand, untangle, and suggest changes to the current systems that govern how and what we do to improve our world. These sessions allow participants to gain new knowledge, apply problem-solving skills and test evolutions and revolutions in a needed area of change alongside peers, industry experts, and creative thinkers.

# SURGERY COMPONENTS



- 1 SYSTEM
- 25 INTERDISCIPLINARY STUDENTS
- 6 INTERDISCIPLINARY FACULTY
- 9 INDUSTRY EXPERTS
- 1 HOUR OF BRIEFING
- 3 HOURS OF DISCUSSIONS
- 5 PROPOSALS FOR CHANGE

# PARTICIPANTS

## GUESTS

Olivia Sibony, IMPACT AMPLIFIED

Eime Tobar, AVISON Young

Siddharth Varma, AVIVA

Lena Fauldauer, ALLIANZ

Olivia Stancombe, DELOITTE

Arthur Kay, SKYROOM

Nyasha Kuwana, FLOODFLASH

Finn Kelly, LONDON BOROUGH OF EALING

Nickolas Laport, TRANSFORMATION BY DESIGN

## LIS STUDENTS

Louis Malhamé

Chris Usher

Evie Ferguson

Kessia Gill

Charlie Pullen

Dhires Nathwani

Sumayyah Azhar

Olisa Asielue

Harry Roberts

Henry Scott

Numail Fatima

Vishal Mistry

Rachael McGrath

Oscar Robinson-Alam

Ranveer Singh Chopra

Alexander Lambrianou

Shaheen Banon Beeharry

Tobi Adeniji

Priya Mistry

Elsa Walston

Saul Bhaidani

Aaron Kirk

Lucy Adenij

Blaise Lanphere

Haadiyah Cassam

## LIS STAFF

Carl Gombrich

Rosita Bannert

Michael Englard

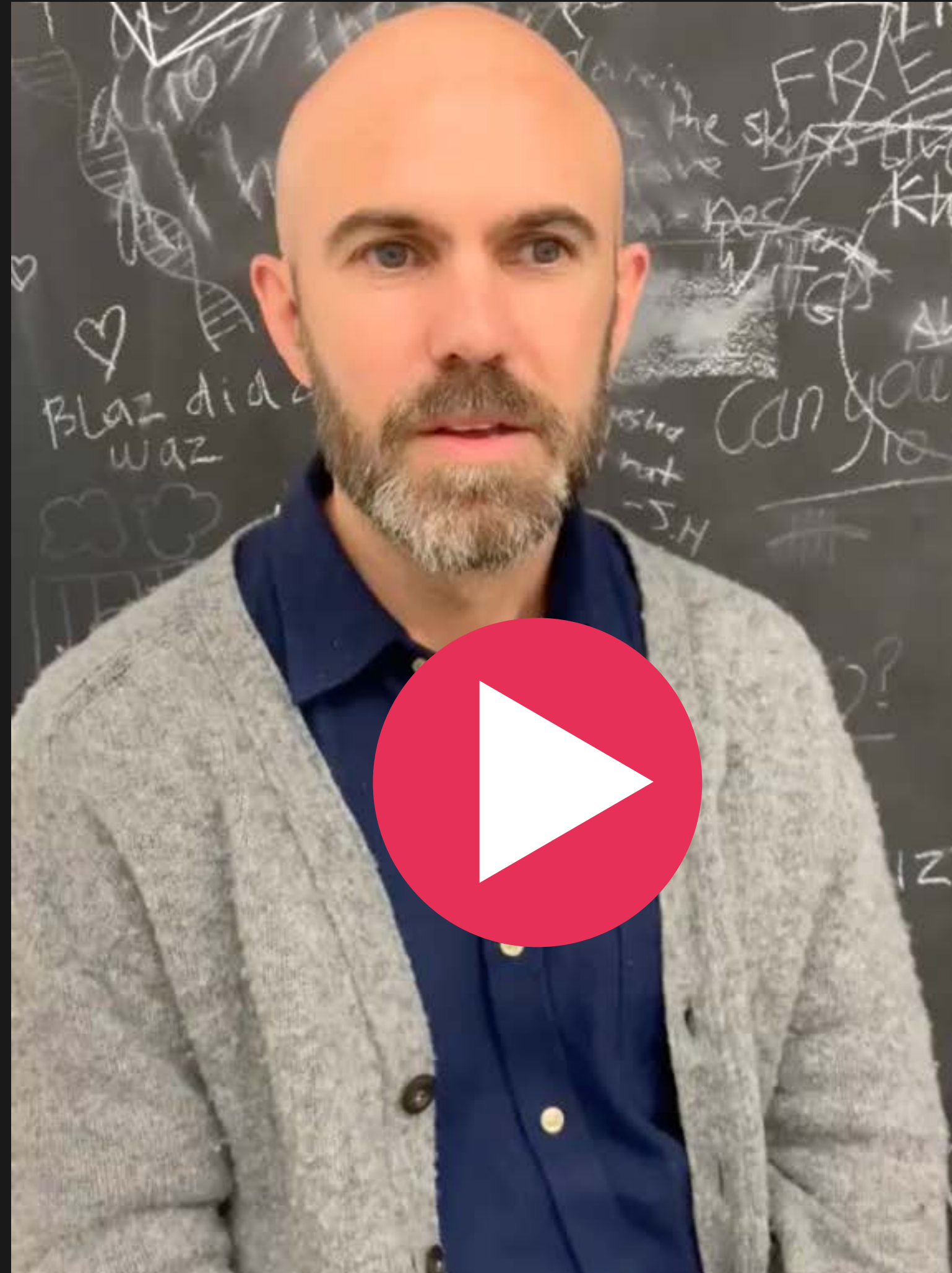
Alan Wilson

Ed Fideo

Lara Kinneir

# SUMMARY OF DISCUSSIONS





# PARTICIPANT EXPERIENCES



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## **JAMES BUCHANAN**

### **Co-founder, hidden strategy and surgery collaborator**

**Giving renters more control over property maintenance could improve quality of life across the UK and save money for home-owners, landlords, and insurers.**

Rental properties in England are not just expensive and in short supply, they are also often poorly maintained. 23% or 990,000 occupied private rented homes are estimated to fail the Decent Homes Standard\*. That's nearly a million households living in substandard accommodation, which has an impact on their quality of life and potentially their health.

Part of the problem is that tenants find it hard to get maintenance tasks sorted out, either because they don't know what to do or their landlord fails to act. Small problems become bigger, making them more expensive to fix. And warning signs are missed, which can also make claims to insurers more likely. If we could find a way to help renters get problems fixed earlier, we could improve their quality of life AND save everyone money

Recently, we collaborated on a system surgery at the London Interdisciplinary School focused on the potential for insurers to invest in strengthening local community spirit.

The idea being that strong communities are more secure and resilient and, as result, generate fewer insurance claims.

Perhaps it could be an opportunity for insurers and communities to win together?

If the system surgery participants at LIS are representative of the rest of the country, this issue really resonates. Out of five groups in the system surgery, three of them chose to focus on property maintenance. In explaining why, they made a connection between the systemic failure, which makes the situation worse for everyone, and their own personal experiences of trying to get things fixed in their homes.

They talked about how frustrating it is to know there is a problem but not know what to do about it. Is it their responsibility? Do they know what to do? Do they need tools? Can they get help? Is it up to their landlord? The rules of the game are not at all clear.

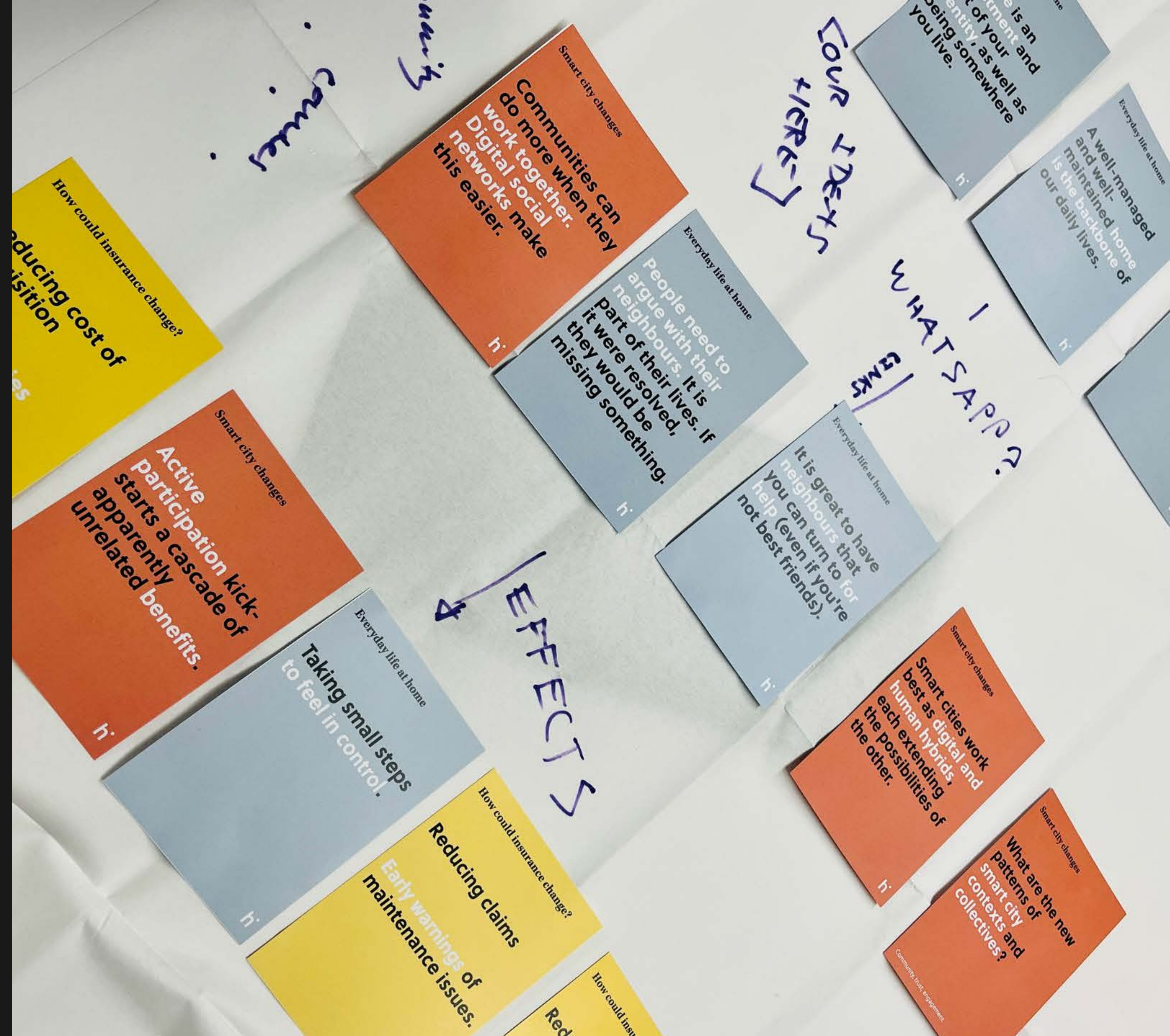
All their proposed solutions had one thing in common: better, clearer, communication between tenant and landlord. They wanted to be able to log problems, with images, and have unambiguous expectations of response time and responsibilities.



Rather than feeling like adversaries, they wanted to be on the same side as their landlord, looking after the property together.

They also talked about the potential for better collaboration between local households, to look after shared spaces, like corridors and gardens. Again, better communication would help, especially after moving in, when you don't know how things work, who does what, and where to get hold of tools. This is less about fixing adversarial relationships and much more about getting to know your neighbours and building a community.

The ingredients for innovation are here. Housing quality and maintenance represents a real problem to solve for tenants. There's a business case, immediately for landlords and insurers and longer term for the NHS. And it's feasible, there's a lot that could work better and there's not a huge technology problem to solve. The challenge is to change the system, reconnect the dots, and align incentives.





## **Aaron Kirk Student, LIS**

**A chance to improve lives through more efficient and human focused systems.**

An insurance-based systems surgery did not sound particularly exciting. After attending however, I found myself enlightened and excited about the scope to adopt more interesting thought patterns to solve a seemingly mundane yet powerful system of insurance.

The surgery began with the introduction to Industry by surgery collaborators, James Buchanan and Timothy Pape, the co-founders of Hidden Strategy. Hidden Strategy attempts to curate and implement design solutions be them spatial, digital, or structural. The company is a perfect example of the demand for interdisciplinary thinking in the current economy, with a broad skillset being necessary to consider the numerous facets that interact to create a complex problem.

For the afternoon, we worked in teams and alongside other industry collaborators to explore how we could make insurance 'better' for all parties? We deliberated over one of the key issues reported by insurance customers regarding cost, and the lack of clarity over how cost is calculated which leads to a lack of trust from the consumer as they are conscious that they may be 'ripped off'.

One proposal that we conceived of was to encourage communal insurance with a designated representative for the area. This would spread costs between neighbours and immediately reduce the administrative costs of insurers who could streamline their business to deal with a large quantity of clients in concentrated locations.

Another benefit of shared insurance would be the ability of one insurer to quickly address issues which affect multiple households. The idea of an insurance representative allocated to the area could go a long way in forging trusting relationships and help with issues of clarity for the customer who may in turn be more likely to pay rather than claim ignorance, which is another issue felt by providers.

The surgery encouraged us to consider not only how we can make insurance better, but how we can make our lives better through more efficient and human focused systems as a whole. It encouraged us to think about a brighter future, one where insurance is not mundane, but rather a shared interest that encourages us to connect with one another.



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All solutions had one thing in common: better, clearer, communication between tenant and landlord.



**Dr Eime Tobar,  
Social Value Director,  
Avison Young**

**A systems approach  
for place-based solutions**

I was really pleased to be invited to participate in this workshop to discuss the role of insurance in delivering positive community impact.

Participants - passionate and curious LIS students and practitioners from various sectors – discussed issues around home insurance and ideas for solutions emerged. What struck me most was the issue of poverty premium.

Lower income households living in a deprived area are likely to be charged a higher premium due to a higher crime rate in the area or insufficient security system of the building. It is a classic example of inequality embedded in systems and places.

As a Social Impact Strategist in Real Estate, this was a reminder of the importance of a place-based systems approach. Conscious or not, we all work in inter-connected systems. By being deliberate and purposeful, we can turn those systems into a network of positive influence instead of leaving them to be an intertwined chain that locks in social issues, such as inequality.

Group discussions to develop ideas for solutions were inspiring and encouraging. Everyone shared ideas without being constrained by their expertise or roles. The format and setting of the event gave a wonderful platform to develop innovative thinking. I look forward to seeing what the Systems Surgery produces next.



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NEXT SYSTEMS SURGERY  
25TH APRIL 2024