Insurance forms / forms of insurance: precautions against the precarity of irreversibility

Yelena Guryanova

Acknowledgements:
A. Alavi

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Dear Mr. A. Alavi,

Our sincere thanks for choosing our premium response package, where not only is our communication shared in the only cryptographically secure manner known to mathematics (one-time pad, delivered directly and by hand from our offices), but the arguments are elucidated and backed by rigorous scientific evidence with reference to at least three citations.

We are writing to advise you of a new range of insurance products recently added to the ever-burgeoning line in our *CTRL-Z* category, because we believe that some of these services could considerably improve the prospects of your portfolio with us.

Do you feel panicked in acutely tense situations and find yourself losing control in conversations which escalate beyond recognition? Instead of throwing caution to the wind do you throw it to the typhoon? Do you wish to avoid the cannon of consequences that befall you after (without your prior approval) your pre-frontal cortex conducts you on a cerebral trajectory of crisis?

Our tailored solutions offer you the merited redress you deserve.

They say we write what we know; but in the instance of interaction, devoid of a medium on which to see our thoughts as words, do we really know what to say?

It is erroneously believed that all mammals have tear ducts, but as Rebecca Giggs points out, Whales do not, "For what would be the point of crying in the sea?" Per your last medical check-up we are aware that your glands are fully functioning (if not a little too well) and that you have taken no beach holidays in the last two years, which is why the *No Tears for Fears* bundle comes with our utmost recommendation. This package offers broad coverage over a wide gamut of misfortunes including those which result in *ad hominem* attacks on yourself, including, but not restricted to, accusations of being: cold, childish, impatient, intolerant, rude, petulant, insufferable and cruel. Cover is active as soon as there is reasonable suspicion that the assailant was provoked. Incitements include pejorative remarks on interest and engagement, grandiose fantasies, quips on suspicious intent, catastrophising and circular dialogues whose orbits persist until everyone's patience snaps like a KitKat (for an exhaustive list, see Annex A).

Prevention is better than cure and our motto reflects this: re-do your life before un-doing it. The crux of this particular policy is to abate the events before they happen by harnessing an innovative deep-tech app on your phone, that monitors conversations in the background as well as your heart-rate, eye movements and perspiration. For those with decisive troubles with self-discipline, the app can be set to override the user's responses by sending a small electrical impulse through the body, momentarily paralysing the lips and filling the fleeting vacuum in the conversation with an alternative reply. As a direct example, should you be ambushed by allegations that you are planning your prose (or whatever else should come out of your mouth) with your therapist, instead of being astounded, confounded, dumbfounded (or any other participial adjective ending -ed listed in Annex B of the attached) and launching a tirade of vicious retorts, with just one simple intervention, a pre-recorded message matching the texture of your voice will calmly interject, "a therapist should not impose personal beliefs on clients; what you are

suggesting would not only be highly unprofessional but illegal. I wonder what you must be feeling to say such a thing?".

In Italo Calvino's *The Cloven Viscount* the bad half of the Viscount says to Pamela that each interaction between two beings is something that tears them both to pieces: "We have no other language in which to express ourselves. Every meeting between two creatures in this world is a mutual rending." Count on the good half and follow our top-tier linguistic proposals, whose lexicographic arrangements can soothe even the spikiest of situations. Do you wish to be able to leave unpleasant phone calls in sophisticated style without upsetting the delicate balance of a potentially wobbly relationship? Do you find that a slow-boiling ennui leaves you teetering on the brink of a tempting precipice to tear down the tedium in vehement theatre? Our app also offers a potpourri of plausible excuses and provides an equilibrate range of emotionally regulated content to use in a variety of situations before it is too late.

Accidents, however, do happen and 'too late' may happen too soon — we are the first to admit that! We acknowledge that our software isn't perfect and in the event of a malfunction, in which your proverbial foot enters your proverbial mouth, pay-outs will be awarded. In the case that a claim is made, the following mutually exclusive recompense may be granted to the plaintiff based on the information submitted and the intensity and severity of the crying (gauged: single crocodile tears to uncontrolled sobbing).

(i) A series of tailored apologies ranging tonally from nonchalant and jovially dismissive through to outright grovelling (2000 characters over max. 10 messages).
(ii) 6 piecemeal replies spread out across a concerted period of time that defuse tension with 95% confidence.
(iii) 3 saccharine extended voice notes to the aggrieved.
(iv) 5 warm embraces by an individual in a weight class and comfort category of your choice, as well as full management of your smartphone communications and in-person meetings for one week.

In contra-tone to the words of Virginia Woolf, "Yet how do we exist, save on the lips of our friends?" We sincerely believe that you also exist in writing! Find your better self and enter a new era of expressibility with *expressLM* — a service that can undetectably edit past Whatsapp conversations, or even erase some of your responses. Our advanced AI large language model (LLM) will fill in the gaps to make the dialogue coherent with respect to the response of the other and the latency can be tailored anywhere from 0.3 seconds to 30 years. Our computational resources use some of the most advanced technologies and our real numbers are encoded in the largest floats available anywhere in the world. We are able to go way beyond the standard 64-bits of classical computation, in part because we have tapped into the potential of foreign markets and identified a motivated and willing workforce who are meticulously writing down the additional bits by hand. This creates an unbridled capacity to access some of the lesser frequented corners of vocabulary and fashion eloquent and composed replies raising your effective (past) writing level from literary dilettante to award-winning novelist on a scale accredited by the Higher Education Authority (HEA). Note that that the HEA (whose jurisdiction is precisely your diction) retains all intellectual property rights to passages on or above the level 'advanced intermediate', as well as those those in iambic pentameter.

Unfortunately, since we (nor any other insurance company to our knowledge) have not been able to circumvent the second law of thermodynamics (on average), there will be an additional premium payable for erasure, which is computed as a function of the heat

produced (we set Boltzmann's constant to one). Averages are averages and exceptions will be made for special occasions, such as your birthday, where we will offer one day of pay-free heat production, capped at a reasonable limit. Our policy on climate neutrality is available on request.

They say we write what we know; with *expressLM* you can now write what you know better.

Take further advantage of our prophylactic program by preventing mishaps in social situations. With *Sip Comrade* and with your permission (legally signature), our engineers will go out to your favourite drinking holes and pre-stock them with alcohol-free alternatives, unparalleled in taste and appearance to the real thing. Each staff member will undergo a 10 minute training session to inform them of your preferences and habits and unbeknown to you, your alcohol consumption will be moderated to a level at which you remain (objectively speaking) extremely interesting and witty. As a bonus, once per month you will be able to select from an inventory of pithy epigrams from which to navigate and elocute even the most tiresome of conversations, particularly in those institutions located in areas of town that have, so far, been extremely resistant to gentrification — an innovation that is at the cutting edge of technology, since simulating the upper classes is far less algorithmically challenging than finding the resonant feature space of the working milieu.

This service comes with a multitude of health benefits, ranging from heightened awareness, increased liver function and improved circadian rhythm, and which, for the first month, are offered at no extra cost and with our compliments. Unforeseen circumstances (such as going to a different bar) are currently not well forecast by our models, however preliminary calculations show that the risk is hedged markedly when cover is applied to significantly visited establishments that you report to us. Statistically speaking you are (most probably) secure.

We would like to extend our final insurance offer to cover you in the eventuality of unforeseen idiocy through our *Words of Non-wisdom* package, whose premium is significantly reduced if *express_LM* and *Sip Comrade* are active services. Claims may be sought as soon as relationships and accords sour as a result of: texting people your ‘brilliant ideas’, ‘thoughts’, ‘niggles’, ‘declarations’ or ‘affirmations’ between 23:45 — 05:05 local time; not reading the room in sensitive situations (independent of whether you are enclosed by four walls or not); curt, dismissive and subtly snide remarks to colleagues; exasperated tutting and eye-rolling, rash passive aggressive emails; intense impulses to start a plethora of new and simultaneously unfinished projects; changing priorities with no prior warning to affected individuals; the pursuit of intense self-indulgent ego-boosting activities; giving false hope to others that something is possible; making promises you cannot keep and unhinged decisions that leave a debris of dubious consequences. To this end compensation from the following list may be awarded:

(i) Two contrite dinners hosted at your home and in attendance by the affronted with three course meals prepared by our expert chefs.
(ii) A medical-based excuse relieving you of one week of responsibility.
(iii) A freshly prepared pile of fruit to serve to the offended.
(iv) 4 impassioned acknowledgments of wrong doing (2 in text, 2 in person)
(v) 1 singing telegram, whose lyrics are carefully designed to reflect remorse and regret.

In all cases *Proof of Work* needs to be submitted. Work, whose definition garners no consensus among physicists to this day, will be defined in the *Terms and Conditions* and evaluated through information theoretic means with reference to fluctuations and dynamical maps; we do not consider single-shot methods or, worse still, generalised coordinates. References to two-point measurement schemes are factually and contractually forbidden (your statutory rights will not be affected).

As you are well aware, we cannot change others, we can only change ourselves, which is why protecting you against yourself is the best form of indemnity available today. Please do not hesitate to reach out to us with any queries or comments regarding any of our offers.

We ensure to insure.
Faithfully yours,

Christina Cautio

Dear Ms. Christina Cautio,

Many thanks for your elaborate letter, the offers and the phone call. I can truly imagine myself being in all of the scenarios your policies are covering. However, my main concern is not “protecting me from myself” but to rephrase your final remark (which is valid nevertheless) to protect me and like-minded individuals against harm from the others.

You see, the company I represent, which as you know is “Mind-your-own-business-and-try-to-stay-calm-and-under-the-radar Ltd” work with many individuals who are often accused of many wrong-doings, such as but not limited to exercising too much control over different aspects of society, looking different, being arrogant, speaking languages that no-one understands, having imaginary beliefs, celebrating funny traditions, allying with the wrong crowd, at times even espionage and in general corrupting the society. We have been trying to limit these false accusations and as the company name suggest: Minding our own business. One of the ways we tried to protect us against the others is to group and form “The Nation of the Ghosts”. Through this action, we can at least find support and comfort, a safe haven in times of distress, if you will.

That was in that connection that I contacted you first to ask if you have any policies that can cover/support both the individual members of “The Nation of the Ghosts” and the nation as a whole against the worst case scenarios: irreversible harmful actions by the “normal” individuals and “normal” groupings of them.

History has unfortunately taught of one painful lesson: “it will happen again”. So, do you have a policy against irreversible acts of the normals against our members as individuals and as a group?

On a more personal note, I am quite interested in your: “Words of Non-Wisdom” package. This is mainly due to my position as the CEO of the above mentioned company. One of my tasks (as I wrote before) is to support and calm my fellow Ghosts. And as you may guess, at times, I give them promises that I cannot keep and give them hope in dark times that I don’t have the light switch for. At times, I personally have been accused of naivety, wishful thinking and ignoring facts, whatever that may mean.

This has put a tremendous pressure on my psyche and at times I have had to find refuge in bars and bottles. Thus your program “Sip Comrade” is also of great interest to me and most likely to my fellow Ghosts.

Unfortunately I do not find the “No Tears for Fears” policy relevant to me or the company. I will send the offer to my fellow Ghosts and inform them about it – I wouldn’t be surprised if some of them would be interested. If so, with your permission, they will contact you directly.

Yours truly,

A.Alavi, CEO

Dear Mr. A. Alavi,

I am delighted to receive your response and to learn about your organisation! In these dynamic and tumultuous times we take great pride in pivoting our products along your axes of agony.

As discussed on the phone, your indication to 'stay calm and under the radar' landed directly with our *Looks and Language*s department, whose studio is kitted-out to create dresses of bespoke disguise. Artificial ears, eyelashes, eyebrows, moustaches, limbs; a closet of costumes, as well as regular workshops on regional dialects and accents by professional actors were all proffered to your associates, who, altogether, showed little interest in these types of performative solutions.

Rest assured that our feet are firmly afoot on computable soil; we are pleased to announce that we recently won the *Evangelists of Efficiency* award at Empiricists' Annual Summit. For this reason I believe the scientific substance of our previous letter — where our calculations were influenced heavily by classical and quantum mechanics, especially thermodynamics and energy minimisation principles — appeal more to your analytical mind.

As you are aware the business of insurance views the world largely through the lens of the market and consequently our modelling is mostly Poissonian up to catastrophic events (flooding, hurricanes, landslides) which are modelled differently, as are survival models which describe probability distributions until a specific event occurs (often death). In our current scheme, the Insurables (from hereon-in *Ghosts)* are formulated as particles in a system, where we would be optimising for their well-being just as physical systems optimise for energy.

In order to accommodate your needs better, I would like to understand more about the group of Ghosts. Are these Ghosts transparent or do they cast long shadows in the twilight? What precisely is it that your Ghosts would like to secure? Would they, for instance, like to secure the future? In order to value the future we must first assess or estimate a ratio by which it is *de*valued. Future incomes, for example may be devalued by 3.5% per year, which means that $1 today will be worth 3 cents in 100 years time. Actually, whatever rate you use (unless it is absurdly whimsical) won't make a dent to the 100-years argument. In this light, the future doesn't matter; the present view of the future is that it is worthless.

Or, instead of being bluntly absolutist, one could, instead, entertain the idea of relative pragmatism — for instance an insurance against any relative changes to the associated risk. Here we should give credit where credit is due, since we are not the first to devise such an ambitious definition. In 1995, six months after the events of Srebrenica, the Intergovernmental Panel on Climate Change (IPCC) published its second assessment in which it proposed the Value of Statistical Life (VSL) — a monetised cost–benefit analysis defined as, "the value people assign to a change in the risk of death among the population." The report estimated the value of a statistical life at $1.5 million per person from an 'industrialised' country, compared with $150,000 for those in 'non-industrialised' countries. What kind of nation do your Ghosts hail from? Are they producing anything serviceable and sophisticated during their working hours? Or are their transport systems

and factories still rudimentary? This kind of information may greatly influence the premium of any policy.

I have understood that your Ghosts have lost a great deal, from trust, dignity, purpose, security, respect and hope. As you may appreciate, one of the most complex insurance instruments to engineer is the one that protects from loss of memory, whose implementation requires an abundance of effort and a particular investment of continual struggle. Underwriting can be adopted through a variety of means, such as: literature, photographs, exhibitions, pamphlets, videos, monuments, ceremonies, sculptures, plays, displays and more. Our most basic (and cheapest!) offer starts at chalk. Here, our advocates will take to the streets and write the names, the places and the dates important to your ghosts. A laudable economic choice with the disadvantage that communication is washed away in the rain, or trampled to dust under heavy footfall. The second cheapest offer is to employ artists. They are like dogs — constantly bringing things back, fetching remnants of the past to chew on. You can count on individuals from this chronically underpaid profession to be committed to curating a top-notch show and to be quite fastidious in their obsession for your cause.

The point you raise about individual versus group insurance is pertinent. Group policies offer lower premiums and better coverage options than individual plans and can even be tax deductible, which I am sure is an attractive offer to somebody of your appointment. An organisation that takes care of its people builds brand loyalty, social capital, and a positive culture! This course requires a significant pre-investment on your behalf, the benefits of which will likely only be seen long after your tenure as CEO. One reason behind this protracted commitment is due to the sustained and enduring activity of the “normal” group, who are unfortunately always erecting convenient scaffolds on which to hang their stories, the disassembly of which is not only laborious but also expensive and tiresome.

I apologise in advances if some of our responses appear underdeveloped, since the type of protection you seek is still an active area of investigation and quantification in our *Liability Laboratories*. You may have read the recent media hype about a pioneering product to enter the market: *Death Insurance*. We cannot claim to be the creators thereof, but since the inventors did not file for patent, our R&D Team were as quick as a pack of ravenous hyenas to seize the opportunity and capitalise on its potential. Life insurance, as I’m sure you are aware, is awarded in cases that the Insurable dies. By logical inversion then, Death Insurance is paid out if the claimant survives. Do your Ghosts count themselves as survivors? If so, I believe we have every occasion to engage further in business.

We will be in touch about the particulars of this potential offering as soon as we pin-down the exact wording of the subclauses. In the meantime, we wish you a peaceful and claim-free summer.

Faithfully yours,
Claudia Cautio