



SOCIETY OF ACTUARIES

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Notes from the Speculative Fiction Contest

by Sue Sames

While life insurance, annuities and pensions are not necessarily available in the future, according to views from the entries in the SOA's Speculative Fiction Contest, apparently Facebook, video games, Blackberries and the *Sports Illustrated* swimsuit edition survive pretty much as they are today.

Here's a summary of the various themes from the 17 speculative fiction stories a la Harper's Index:

- Percentage of stories in which pensions, life insurance or annuities are no longer viable: 29
- Earliest mandatory retirement age mentioned: 27
- Oldest mandatory retirement age mentioned: no retirement, we work until we die
- Percentage mentioning mortality studies: 35
- Percentage featuring companies secretly manipulating mortality or the economy: 12
- Percentage featuring the government secretly manipulating mortality or the economy: 18
- Percentage mentioning alcohol: 35
- Percentage mentioning dates, hot chicks or models: 35
- Percentage mentioning dates, hot chicks or models or brothels: 47
- Percentage featuring happily married couples: 18
- Percentage written by women: 12
- Percentage quoting scripture: 24
- Percentage quoting scripture related to mortality: 12
- Percentage quoting scripture related to food: 12

Percentage featuring an actuary using enterprise risk management skills to the relief of human suffering from poverty: 6

Percentage featuring an actuary as a superhero using math to the relief of human suffering from natural disasters: 6

Non-English languages used: 2
(Khmer, which is spoken in Cambodia and Klingon, spoken on Star Trek)

Quotes from each story:

- "Risk management is not just about correlation matrices and copulas ... Diversification of risk can only go so far. When the remaining risk profile is still unacceptable, something further must be done. In the case of financial risks, that "something" may involve hedging strategies. For insurance claims risks, it may involve



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reinsurance techniques. For the risks associated with systemic poverty and disease, the solution involves investment in human capital. This is what the Preah Vihear Project is all about—identifying key societal risk exposures and training leaders to take action to mitigate them.”

– *A World of Good*

- “I didn’t dwell on the [dry cleaner’s] manager’s side business [dealing cocaine and trafficking in hand guns], but it taught me that people are far more complex than I had ever imagined. That knowledge came in handy years later when I started working as an actuary and had to deal with committees and ferret out hidden agendas. Just because someone smiled didn’t mean they agreed with what was said.” – *A Trip Down Memory Lane*
- “If you stand up one hot chick, she’ll tell other hot chicks—and no more dates.” – *A Turn-Screw tlhmqH*
- “Data, et al up in a min; I manipulate a tad.” – *Actuarial Palindromes*
- “You know how impossible it is to fake data. We are faking five-sixths of all the data in the “universe.” We got caught up in ... some math thing.” – *Brinley’s Bet*
- “You helped design the random event generator.” – *Chance Happeneth to All*
- “Technically a few countries ... had no law forbidding immortality.” – *From the Smallest of All Creatures*
- “But software light through yonder Windows breaks— It is the least and JULIET is the sum ...” – *How the Battle Began*
- “Yutk, I can’t get through to any real people, there’s only AI’s on duty. My entire security section went to Super Bowl MMMMMMMMMXXIV.” – *Joe A*
- “It was a fluke accident during the examination process that turned Actuary Man from just an ordinary student into a superhero. Since that day, Actuary Man has been working for the good of the people using his mathematical skills and his slightly modified TI-35X.” – *Math Does It Again*
- “At Magnolia Life, we understand that the challenges of advanced age can create significant hardships for our customers. Many who are on their own have no one to turn to, and must face their various health challenges alone. For this reason, Magnolia Life offers a service to make your decisions easier. By contacting an exit assistance specialist, we provide you with access to physicians who have experience in final decisions, ensuring that the choices you make are carried out discreetly and confidentially, leading to an efficient—and painless—solution to your end of life problems.” – *No Country For Young Men*
- “What actuary doesn’t calculate how long he’s expected to live?” – *No Love Sincerer*
- “Now, if you could (time) travel to the future, you could make stunningly accurate assumptions. Shoot, you wouldn’t need to do stochastic projections—no, I guess you would since PBA requires it, and there’s no exception for time travel.” – *Picture This*
- “They (my employers) had been starting to use the (risk) model to fine tune their blackmail process, reflecting the relative risks and rewards of bribery, payoffs, blackmail and other crimes.” – *The Gaming Actuary*
- “The good news is, now that the United States and Canada are friends again, no passport was needed to go to the [seminar] in Vancouver, BC.” – *The Marlars Christmas Letter 2015*
- “So why’d you leave the States? And why leave Earth?” – *The MISSERG*
- “The good news is that due to recent mortality trends, immediate annuity payouts will drop and our profit will increase substantially over the next few years, and our stock options should become very valuable. The bad news is, you and I may not be healthy enough to enjoy our extra money.” – *Up All Night*

If you would like to read these stories, you can find them at www.soa.org/news-and-publications/newsletters/technology/pub-8th-speculative-fiction.aspx ☆