

Nowhere to Hide

By

Steven completed his morning walk. He tapped on his smartglasses to view his stats in the heads-up display:

Workout Summary:

Time: 31 minutes, 4 seconds

Distance: 1.63 miles

Average Speed: 3.14 miles per hour

He then double-tapped his smartglasses to see today's headlines with video. "Dow Hits Record High"... "Scientists Confirm Once Again that the Earth is Indeed Round"... "Too Much Sugar Lowers Life Expectancy by Five Years"... Buried in today's news is a headline that Steven doesn't notice: "InsurTek Life Insurance Company Lawsuit Over Privacy Issues from Big Data". Steven sits down to have his morning coffee.

A voice interrupts his thoughts. "Good morning, Steven."

"Good morning, Smartha." (Smartha was short for Smart Health Advisor).

"Did you enjoy your walk this morning?"

"Yes, I did", replied Steven.

"I have a message for you from InsurTek Life Insurance Company. Would you like to hear the message?"

"No thanks."

"But I think you really should hear this, Steven.", responded Smartha.

"Not now." Steven continued to drink his coffee.

“InsurTek also wants to know how you liked your morning walk.”

Steven was startled. “What?!!!”

“I said, Insurtek also wants to know how you liked your morning walk.”

“I heard you the first time, Smartha. How in the world did they know that I went on a walk this morning?”

“Would you like to hear their message?”

“Uh, yes. Please play the message.”

“OK”... *“Good morning, Steven. This is Allie from Insurtek Life Insurance Company. We hope you enjoyed your walk this morning. Getting at least 30 minutes of exercise per day helps keep you healthy. Our records show that you are a healthy male, age 31.4 years who has never used a tobacco product. Your driving record is flawless (except for that speeding ticket from 3 years ago in Indianapolis, Indiana). You currently take no prescriptions, have been married to your wife Susan for 3.14 years, and are expecting your first child in March.” ...*

“How do they know all of this about me?”

... “Based on our actuarial data and automatic underwriting criteria, we show that you qualify for \$1 million of 15-year level term life insurance for only \$31.42 per month. Our records indicate that you can easily afford this monthly payment, even with your financing on that new washer and dryer. Please tell Smartha whether you accept or decline now.”

“What’s your answer for InsurTek, Steven”, says Smartha.

“How do they know everything about me?”

“Your answer, Steven.”

“What? Oh. Um. No. Please decline, Smartha. (This is creepy).”

A few seconds pass. “Steven, you have an incoming call from InsurTek Life Insurance Company. Would you like to take it?”

“What? Uh, thanks, Smartha. Yes, put them through.”

“Good morning, Steven. This is Allie from InsurTek following up on our life insurance quote. We understand that you declined coverage, but I’d like to take a minute to explain the importance of having life insurance, especially with the upcoming birth of your first child.”

“Excuse me, but how do you know about the upcoming birth of my first child and everything else about me?”

“At InsurTech, we take pride in learning as much as we can about our future customers. Information can be found everywhere. You are Steven Quentin Johnson, born February 29, 1996 at 3:14pm to Robert and Louise Johnson at First Memorial Hospital in Snowfort, Wisconsin. You and your wife Susan Martin were married on May 25, 2024. You have never smoked, your cholesterol is 150, you drink alcohol moderately, you do at least 30 minutes of exercise five times per week, you...”

“Excuse me, but I never authorized all of that information to be public. I am NOT going to be one of your future customers.”

“Our algorithms show a 98.6% chance that you will see the value in our offer and accept by the end of the day.”

“I WILL NOT!”

“But you will, Steven. You see...”

“GOODBYE!” Steven ended the call.

Steven is flustered, but starts to get back into his normal morning routine. After showering and getting dressed, he checks his phone. He opens his social media app to check on any updates from friends. Along with the usual jokes, memes, and such, he comes across an ad.

Quick, affordable, term life insurance. Apply with the tap of a finger and qualify in as little as 10 seconds. Contact InsurTek today.

“This is crazy”, Steven thinks to himself. He then notices that there are five new unread text messages. All five are from InsurTek.

Steven looks at the first message...

Good morning, Steven. This is Allie from InsurTek. You ended our call abruptly before I got to explain more about why you need life insurance. Our sophisticated system shows that you automatically qualify for \$1 million of 15-year term life insurance for only \$31.42 per month. All you have to do is use the fingerprint scanner and face recognition on your phone to identify yourself and we have all the information we need to issue your policy with immediate coverage. No application to complete because we already have all the information we need. It's that easy.

Steven deletes the message and moves on to message #2 sent five minutes later...

Steven, this is Allie again from InsurTek. It's so easy for you to apply. All we need from you is a fingerprint scan and face recognition to provide 15-year term life insurance to protect your wife and coming baby girl.

“This is going too far”, Steven thinks. He and his wife literally found out they were having a girl just last week and they hadn't told anyone the news yet.

Steven ignores the messages and continues with his day. A few minutes later, another text message comes in from InsurTek. Steven blocks the number, but the texts start coming from different numbers.

Steven gets so frustrated with all of the messages, he decides that he needs to change his number. He goes to his local carrier's store to stop this madness.

As soon as Steven walks out of the store, he gets a call on his new number. Since he doesn't recognize the number, he ignores it and lets it go to voice-mail. He checks the voice-mail and hears the following message...

Hello, Steven. This is Allie from InsurTek...

"You've got to be kidding me," Steven thinks. He continues to listen.

We noticed that you changed your phone number. We have updated our records accordingly. Please contact us immediately to purchase your 15-year term life insurance for only \$31.42 per month for \$1 million of coverage.

The phone rings again. This time Steven decides to answer.

"Hello, Steven. This is..."

"Allie. Yes, I know."

"Yes. Allie. How are you doing this afternoon, Steven?"

"Look. I don't know how you got all of this information about me, but I am not going to buy life insurance from you ever."

"Oh, but you already have."

"What!!!"

"You see, Steven. When you unlocked your phone with your face recognition and fingerprint just now, we received everything we needed to process your application.

Congratulations! You are now part of the InsurTek family. We look forward to serving you and your family for years to come."

"NO!!! I DID NOT GIVE MY APPROVAL TO PROCESS ANY APPLICATION!!!"

“You will have \$31.42 per month deducted from your bank account ending in 5003 at Highlands Savings Bank on the 15th of the month.”

“Look. I did NOT authorize this. Please cancel at once!!!”

There was no response on the other end. InsurTek had ended the call.

Steven was flustered. This was not turning out to be a very good day at all. How could this one company know everything about him? They even knew that he and his wife were expecting a baby girl – something they hadn’t shared with anyone. And how could they just start deducting their premiums from his bank account without his official authorization?

Steven got in his smartcar to head home.

Where would you like to go, Steven?

“Take me home.”

Of course.

The car takes off rather quickly.

“Slow down!”

The car continues to increase in speed.

“OTTO! SLOW DOWN!!!”

I am sorry, Steven, but my system has been overridden. I cannot comply.

A message appears on the screen...

I AM SORRY, STEVEN, BUT SINCE YOU PURCHASED YOUR LIFE INSURANCE, YOU ARE WORTH MORE DEAD THAN ALIVE.

“Otto! Stop the car right now!”

The car continues to speed up and is approaching a sharp curve. On the screen is the following message:

INSURTEK WILL BE SENDING \$1 MILLION DIRECTLY TO ALLIE
KNOWSALOT AS THE SOLE BENEFICIARY IN 5, 4, 3, 2, 1...

“OTTO! STOP THE CAR AT ONCE!!!”

The car can't make the turn and goes over the cliff with Steven still inside screaming.

Steven was dead... or was he?

...

(Alarm goes off). Steven woke up from his restless sleep. “Wow! What a nightmare!”

“Smartha.”

“Yes, Steven.”

“What's my schedule for today?”

“You have a conference call this morning at 10:00 a.m. with Allie from InsurTek Life
Insurance Company. Otherwise, your day is free.”

“AHHHH!!!!”