

# No Offence

By

It was almost 8:30 am, and Howard Fent had no idea where the hell he was.

This was the first time he used GeThere, a new ride service, and most likely the last. He was promised to be at the office by ten after eight, but was now in a part of the city he didn't even recognize, stuck behind a transport truck that sat motionless in front of the car, evidently waiting for its software to be rebooted from some remote location. Howard wished he could just take control of the vehicle himself and find his own damn way to work, but the ability to do that had disappeared years ago. Far too dangerous to have mere humans in control of moving vehicles, of course.

Miraculously, about ten minutes later, he was deposited outside of the entrance of Derek Jeter Towers, the 53<sup>rd</sup> floor of which housed the headquarters of Zebular Insurance (A Facebook Company). Emerging from the car, he steeled himself for the walk through the lobby to the elevator banks, which often proved to be the most annoying part of the day.

He was only a few feet in the building when a security guard, dressed in a ridiculous red blazer with gold epaulets, and sporting a visibly insincere smile, approached him. "Can we offer you a hand today, sir?" Howard muttered "no thanks," and continued along without even making eye contact. His policy was to respond to the first approach of the day only. The second one – and, if necessary, the third and fourth – would simply receive an open palm a few inches in front of their face.

The security guards were a relatively new addition, ever since some poor soul had the misfortune of slipping on the marble floor during a fall rainstorm, bruising his ankle, and subsequently suing the owners of the building for \$400 million due to injuries, emotional trauma, suppressed memories of the incident, and an inability to pursue his career as a computer analyst, something which Howard did not realize one needed their feet to perform. (His award was eventually reduced to a mere \$3 million.) So, in a desperate attempt to forestall any further such incidents, building management instituted a policy of making escorts available to anyone who might need them as they traversed the twenty yards from the entrance to the elevator. Howard was just glad that Zebular didn't provide the building's liability insurance coverage.

Moments later, he arrived on the 53<sup>rd</sup> floor, and began his morning walk through the drab, colourless, and somewhat depressing assortment of cubicles that filled the workspace. They all looked the same, lacking any sort of personalization, as dictated by the company's human resources business unit. No family pictures, lest they offend someone who did not have a family of their own. No vacation pictures either, since there was bound to be someone who could not afford to travel to similar destinations. And, for obvious reasons, any displays of allegiance to sports teams were strictly prohibited.

It was hard to believe that, only a few decades earlier, the notion of an insurance company head office was thought to be a thing of the past. Remote working arrangements had made it possible to operate large companies without anyone actually being present in the nominal headquarters. Work at home arrangements became the norm, and 3D video technology made it feel that, when you had to interact with any co-workers, they were right there beside you. Commercial buildings quickly emptied, leaving many of the major financial sectors looking like ghost towns. But then something odd – and not entirely unforeseeable – happened. Productivity dropped. Assignments fell behind schedule, with many not being completed at all. Eventually, software was developed that could fool remote cameras into thinking that they were seeing an employee hard at work at their home, when in fact what they were seeing was an elaborate hologram, while the actual employee was probably asleep upstairs in their bedroom. After a while, a few innovative companies started to do away with remote working arrangements. They brought their staff back under one roof, and miraculously, productivity improved almost immediately. It didn't take long for other firms to follow suit, and within a few years, corporate

head offices were a real thing again. Anyone who shorted the commercial real estate market and bought back in after it crashed stood to make a small fortune. Howard, unfortunately, wasn't one of them.

He arrived at his own cubicle a few moments later. It was located at the far corner of the building, next to a window, and offered a fairly nice view of the streets below, although the 210-story Instagram Tower next door dominated much of what was visible. He tried to enjoy it as much as he could, since he fully expected to be moved to a different location in a few weeks. The company had decided that everyone got a window cubicle on a rotating basis, so employees were constantly being shuffled around. It got so bad that they had to develop an app to track everyone, so you would have a fighting chance of actually finding the person you wanted to meet with.

Howard sat down to tackle his email, which still had yet to be replaced as the primary means of communication in the corporate world. It wasn't too bad this morning – only a couple thousand messages to deal with. Unfortunately, the AI algorithm that controlled the flow of traffic had started filing important project communications into a folder with unsolicited recipe emails that everyone seemed to receive. One of his tasks today was to try to figure out how to fix that.

It was just after 9:15 when he had his first visitor of the day. He had seen her before; her name was Kate or Katie or Katherine or something like that. She was new, and fairly young. Maybe Howard was getting too old himself, but she looked like she could still be in high school. In reality, she was likely only a couple of years removed.

Kate or Katie, or whatever her name was, was one of the hundreds – maybe thousands now – of individuals working in the company's human resources business unit. It was by far the largest unit in the company, outnumbering their systems staff by a wide margin. Every day, dozens of individuals fanned out across the company, checking in with anyone who scheduled any sort of meeting or interaction that day, even if it was a brief fifteen-minute chat. Their mission was to make sure everyone was in a proper mental state, and still felt comfortable proceeding with their scheduled meeting, or whether they needed to postpone, due to stress or apprehension or some other condition that could interfere with their ability to properly make decisions. Howard couldn't count how many meetings were cancelled because of this. He observed that projects took several months longer to finish as a result.

"Good morning, Howard," she intoned. She seemed polite enough, but never smiled. Actually, no one under thirty seemed to smile anymore. It was as if the world was too serious for them to express any sort of levity. "I'm just checking to see if you were still available to participate in this morning's 10:00 meeting with Mr. Brooks, Ms. Haverman, and Ms. Fanetti."

"Absolutely," he replied. "After all, I would never pass up a chance to spend time with my good friend Mr. Brooks."

She didn't respond to that last remark, probably because she didn't hear it. For Howard had noticed that she was wearing a pair of bright yellow earrings, a sign that she was equipped with an AIPOC device, which stood for Auditory Interception of Potentially Offensive Content. The first AIPOC devices were designed several years ago, and filtered out anything that the wearer could hear and possibly take exception to. The first versions were microscopically sized so they could fit almost invisibly inside one's ears, but that soon became a problem, as no one could see whether someone was wearing them or not, leading to much confusion as to whether the speaker was being heard. So, the next version of AIPOC took a more visible form – earrings if the wearer was so inclined, or a device that clipped onto their shirt collar. But always in a bold, school-bus yellow colour, lest there be any doubt about whether the AIPOC device was present or not. And because Howard's comment had a clearly facetious tone to it, AIPOC would block it before it reached Kate's ears. She obviously had it on a highly sensitive setting.

"Very good," she replied. "The meeting is still scheduled to take place in the Apple 7 Room." Apple had purchased the naming rights for all the meeting rooms in the building, but didn't bother coming up with any sort of creative names for them. "I'll be there," Howard replied. He wasn't looking forward to

the meeting, though. It was bound to be another battle with his counterpart in marketing, Nathan Brooks, with whom he failed to see eye-to-eye on just about anything.

The topic of discussion for this meeting was no exception. They were there to discuss the PAI product, one of Zebular's popular new insurance offerings, and one that Howard had vehemently protested against, to no avail. It was now one year since launch, and Howard had prepared his pricing recommendation for the upcoming renewal period, which wasn't the recommendation that anyone wanted to hear. He was calling for all sales for the product to be suspended immediately, which he knew would cause a minor firestorm. The 10:00 meeting would be the manifestation of that storm.

He arrived at the meeting room at precisely 9:59. The others were already there, as expected. Howard took a seat across from Nathan, who sat silently with his usual pinched expression on his face, as if something greatly offensive was sitting on the table in front of him. Although he was in his late thirties, he was prematurely bald and had a hunched posture, making him look closer to sixty than his actual age. And the bright yellow clip on his collar indicated that his AIPOC device was in full function.

Tracy Haverman was seated at the closer end of the table. "Good morning, Howard," she intoned pleasantly. Tracy was the divisional vice president; both Howard and Nathan reported up to her. Howard thought she was a nice enough person, but he sometimes wished she could be more of a leader and less of a conciliator, which was in all likelihood the role she would be playing today. At least she never wore an AIPOC device; he had to give her credit for that.

At the far end of the table was Linda Fanetti, the mandatory HR representative. It was now a requirement to have someone from HR in attendance at every meeting, no matter how large or small, formal or informal, just in case something happened to which one of the attendees, heaven forbid, took offence to. They exchanged smiles silently.

"I think we'll get started," Tracy said, in her usual friendly but authoritative manner. "Linda, I'll turn things over to you."

"Certainly," Linda replied. "I just wanted to remind everyone that this meeting is being conducted under the Zebular Code of Employee Interactions. We ask that everyone adhere to the main principles outlined in the code, to which you have all certified that you will follow. In particular, I would like to remind you..."

Howard quietly gritted his teeth. Every single meeting started with the same speech. He could have recited it by memory.

"...in which any attendees are reminded that they can, at any time, indicate discomfort, stress, or any other unwanted reaction to the topic of discussion..."

He didn't see the point of the whole exercise, but he dared not indicate any impatience or lack of attention. Such an infraction could lead to a two-day reorientation session, in which the code of whatever the hell they called it would once again be drilled into his head. He couldn't afford to sacrifice the time necessary for that. It was best to keep his mouth shut and just bear it out.

"...are committed to engaging discussions that represent an atmosphere of mutual respect..."

Was this actually taking more time? He didn't know how, since it was just the same words all over again, but somehow it seemed to be doing just that.

"...any questions, you are free to contact me immediately after the completion of this meeting." Over. Finally.

"All right," Tracy intoned. "Thank you so much, Linda. As indicated on the meeting invitation, we are here to discuss the renewal pricing for the PAI product. Howard, I understand that you had some concerns from an actuarial perspective. Why don't you start off."

Howard took a moment to clear his mind. "I'll try to make this as simple as possible. As you know, I raised numerous concerns about PAI when it was launched last year, but we agreed to gather a year's worth of experience and see where we stood. I've just completed reviewing our results, and that's what I

wanted to share with you today. Now, first of all, let's look at our expected sales volumes when we launched this a year ago."

As Howard spoke, a bright green cylinder emerged from the table top in front of him, slowly rising to a height of about two feet. "Now let's compare that to the actual sales volume." A second cylinder, this one a dark shade of purple, now rose beside the first one, quickly surpassing it and reaching close to five feet. Howard could see a slight smile emerge on Nathan's face, evidently pleased that actual sales had exceeded projections.

"I understand that may look impressive," Howard continued, "but now let me show you our estimated claims on this business." At this point, he remained silent, for maximum effect, as a third cylinder – this one red, on purpose – began its ascent, passing the original green one, then the purple one, before finally stopping a few inches from the top of the ceiling, dwarfing the others. Howard had scaled his presentation so that the claims volume would fill the vertical height above the table, sending a clear implied message – this couldn't go on much longer. However, he also made sure that his message was explicit.

"We have seriously underestimated the amount of claims that would emerge from this block of business. I could recommend a significant price increase, but I doubt that we could forecast that with any accuracy. The PAI product has already impeded the profitability of this business unit, so I am recommending that we withdraw the product immediately."

As expected, Nathan shifted uncomfortably in his chair, and scowled at no one in particular. He didn't like hearing that his great product idea was unsustainable.

Tracy spoke next. "Nathan, why don't you present the marketing viewpoint of this?"

"Well," Nathan replied, in his grating nasally voice that Howard found irritating. "Here's what I'm feeling right now." As he spoke, his own set of cylinders began rising from the table. The first one was charcoal grey in colour, and stretched to about three feet. "This represents the amount of hostility that I'm sensing against the PAI product." Then, a second cylinder, a different shade of grey, slightly taller. "This is the concern I have that we would be withdrawing a product that our customers clearly appreciate." This was followed by four shorter ones, each in their own dull colours. "And these show my feelings of apprehension about the direction that Howard wants to take us, my current state of anxiety, and a couple of other emotions that I can't quite define right now." Howard could see Linda nodding intently from her end of the table.

"All right," Tracy said. "It looks like we have some conflicting perspectives that we need to resolve."

Howard took a deep breath. "I don't think there is anything to resolve. We have a product that is simply financially unsustainable."

"It's a good product," Nathan shot back. "It fills a definite market need."

"Maybe so, but I don't think we can sell it at a price that we can afford."

"I'm sorry, but I think we place too much emphasis on 'appropriate price'. That completely ignores what our customers need in terms of coverage, and what *they* can afford. We need to keep them in the equation."

"I'm trying to keep them in the equation," Howard responded, trying to keep his reaction under control. "But there is no point providing an insurance coverage if Zebular is no longer around to pay the claim. And unfortunately, that seems to be the path that we're on if we keep selling this product."

"I'm feeling that this has elements of a personal attack," Nathan said. Another cylinder emerged in front of him.

Tracy jumped back into the conversation. "Howard, do you want to elaborate on your comment about Zebular no longer being around?"

"Certainly," he replied. "The situation you see here, where our claims have grossly exceeded our premium levels?"

"That always happens in the first year," Nathan interjected.

Howard chose to ignore him. "It's not going to stay this way. It's actually going to get worse. The more of this product we sell, the gap on a per policy basis is going to widen even more. The more people find out about this, the more likely they are to start submitting claims. We don't have a sufficient control mechanism in place."

"The requirement to submit a claim is well documented," Nathan grumbled.

"Yes, it is. All the policyholder needs to do is indicate that they encountered something that has offended them. I told you a year ago that Personal Affront Insurance left us open to huge amounts of anti-selection, and that's exactly what we're seeing."

"No one chooses to be offended," Nathan replied.

"I think maybe you should make that choice a bit more often yourself," Howard said, with a clear sarcastic tone. Nathan didn't react, as his AIPOC probably blocked it out. But Linda heard it, and shot him a withering look. "I apologize and retract that," Howard said. Failure to apologize when the HR person called you out was an unforgiveable offense.

"So let me try to summarize," Tracy said. "Howard, you have some concerns about the financials, whereas Nathan sees a real need that we are trying to meet."

"It's not just 'some concerns'," Howard said, trying not to sound exasperated. "We are selling a product which, in my professional opinion, is not capable of being profitable. Every policy we sell will represent a loss to the company. I can't sign off on that."

Linda now interjected. "Howard, do you think you could try viewing this from outside the actuarial perspective?"

The suggestion irritated Howard. Why is the HR person getting involved in a business discussion? "My role is specifically to present the actuarial perspective. And I can't abide by us selling a Personal Affront Insurance product that doesn't make financial sense. Why is that so hard to see?"

"We do see that," Tracy said. "But we are trying to reflect all sides of the argument."

"Are you not responsible for the profitability of this business unit?" Howard asked. He tried to modulate the tone of his voice, but the question still came across as insubordinate.

"Among other things," she replied. "But we can't look at just that one element."

Nathan was now standing up, pacing the room. "I don't like the way this conversation is going."

"Then let me make it easy for you," Howard said. "I'm refusing to provide any repricing support for this product. I insist that it be withdrawn."

Linda now turned her attention to Nathan. "How are you reacting to this?"

"It feels like my ideas are just being trampled on. I am not comfortable with where this is going." He locked his fingers behind his head and started rocking back and forth on his heels.

"Oh, stop the performance art," Howard said to himself. As soon as the words left his mouth, he knew he had made a mistake.

"I think we need to adjourn this meeting now," Linda said. "Nathan, we'll meet in my office to discuss your feelings in a few minutes. Please head down to the aromatherapy salon for a few minutes and I'll meet you there shortly."

"Thank you," Nathan said as he left the room. "I'm starting to hyperventilate."

Howard sat stunned. He looked at Tracy quizzically. "Am I not being heard here?"

"We couldn't let the meeting deteriorate any further," she replied. "This discussion was becoming quite injurious to Nathan. I would like to find a way that we can keep selling the PAI product for another year, so we can assess again at a later date."

Howard was starting to feel worn down. "I can't support that," he said softly. "And I will take this matter to the CFO if I have to. I'm sorry, but we can't let this go on any further."

Then – he almost missed it – Howard saw something happen between Tracy and Linda. It was a look, like they had some sort of shared knowledge. As if there was something they had discussed earlier that now needed to be raised.

“Howard,” Linda said gently. “I don’t think this pricing role is really a good fit for you. Is there something else in the company that you might be interested in?”

An alarm sounded inside Howard’s brain. This was how it started. This was the beginning of the conversation that led to being dismissed. Except that nobody actually got dismissed anymore, lest that lead to some sort of emotional trauma. No, the path was a lot more subtle. It was usually a move to a new role, which was purposely designed to either bore the incumbent to death, or make such little use of their skills that they started to look for something else more rewarding. It was the modern equivalent of placing someone’s desk under a leaky pipe – if they decided on their own that it was time to go, then no one needed to feel guilty about it.

And all this came from that one statement.

“Let me think about it,” he replied.

The walk back to his desk was long one. He was confident that he could find another position, but held no illusions about things being better elsewhere. The refusal to listen to expertise, and deference to how people ‘felt’ about a situation was widespread. Trying to find an employer that minimized such things would be a challenge.

But financially? Howard Fent would do quite fine. Because, unbeknownst to the attendees at today’s meeting, he was in fact one of the first people to purchase his own personal affront insurance policy when the product was launched. It didn’t change the fact that he thought it was a flawed idea, but if it was there, why not take advantage of the concept? And being let go was the ultimate affront that a professional would have to contend with, wasn’t it?

He would have to make sure he filed his claim as soon as possible. After he left the building, of course.