

Model Citizen

“As you can see from the example, having an annuity will protect you from exhausting your savings in the event you live an unexpectedly long time. Your standard Social Security benefits are designed to keep you out of poverty, and will increase with inflation, but if you’re a retiree who would like a more comfortable retirement, you should consider putting some of your savings into an annuity. There are several different payout patterns available for the basic annuity sold under the Citizens’ Insurance Act, and these are described in the provided booklet. Like the other insurance products covered in this class, any insurance company that sells annuities is required to issue a basic annuity with the guaranteed provisions to anyone who applies.

“More complex annuities are available, including designs where you invest during your working years, accruing savings in a tax-advantaged manner. For these products, consult a licensed insurance agent or financial planner.”

I looked over the crowd in the hotel meeting room. All eyes were focused on me; no one wanted to be accused of being remiss in their duties as citizens. The camera on the wall at the front of the room was recording the lesson for posterity, with the feed being monitored by any number of individuals, government or private citizen. No one wanted to be seen as a shirker.

“So that covers the basic insurance products available to all citizens under the Act: basic needs life insurance, health insurance, property insurance for home and automobile, and annuities. Does anyone have any questions about the topics covered?”

A few people looked as if they might want to speak, but only one young man raised his hand. “Yes?” I said.

“I didn’t purchase insurance, and now my house is on fire. Can I still buy the standard property insurance?”

A fair number of the seminar attendees laughed, but many of them covered their mouths. I responded with a sensible chuckle, signaling that the joke was an approved form of humor. The people who were trying to hide in the crowd looked relieved.

“Absolutely not. When you buy a home or automobile, it is your duty as a good citizen to protect your property with insurance. Most new purchases have checks in place to enforce this duty, but you might get away with if you were to, for example, buy a used car in a private transaction. But don’t expect sympathy from your fellow citizens if you need insurance but don’t have it.”

This prompted a young woman in the audience to raise her hand, and I called on her. “I once had the bottom health insurance plan, the, uh...” She opened her booklet to look it up. “The H plan,” she continued. “But then I got really sick, and I was able to change to a different plan right away. Why is that?”

“There’s a different strategy employed for health insurance,” I explained. “Every citizen is encouraged to stay healthy in their own way, but for diseases like cancer, there’s little ability to predict who will get it. The different standardized health insurance plans under the Act reflect that people have different health needs, and their rightful contribution should vary accordingly. The H plan is designed with younger people in mind, people who only expect to use their insurance for routine preventive care.

“But we decided as a society that we shouldn’t penalize people who suddenly got sick. So if your circumstances have changed from needing just an annual physical to having weekly appointments, we don’t want you to suffer as a result. The main difference between this situation and the burning house is that fire is a constant risk and the maximum benefit, the value of the house, is known in advance.”

“Then why are we paying for the hurricanes that hit all those rich people’s houses? We live in the middle of the country! They know the risks!”

I looked to the woman who spoke up. She was probably a decade older than me, definitely from the older generation, from a time when people more freely said what was on their mind. It was clear why she came to this seminar, and it was not because she was interested in insurance. Several of the people in the audience focused their phones on her, trying to be surreptitious, which is hard to do knowing you needed a good picture to get a viral video. The older woman noticed, of course, and shut up.

“That is a common mistake. People of all socioeconomic classes face the risk of losing everything to a hurricane. This situation is more like the cancer example, where living in certain places increases the risk, but no one knows if they will be hit, and how bad the damage will be. Every place has its own risks—earthquakes, wildfires, tornadoes—and it’s most fair if all of these risks are shared.”

I’m not an actuary, but even I knew she is generally right. Those beachfront properties are both extremely expensive and likely to suffer greater damage in a hurricane, and the design of policies under the Citizens’ Insurance Act effectively subsidizes this risk at the expense of those who would never own a beach house. But that was the party line, and I had a duty to say it.

I looked at the woman again. Definitely old enough to remember when celebrities’ beachfront homes were publicly celebrated, rather than kept secret. Or rather, everyone still knows about them, but knows better than to talk about them.

“Are there any other questions?” By now, the audience was alert, phones ready, so I didn’t expect anyone else to say anything.

The room stayed quiet.

The door to the conference room opened, and hotel staff wheeled in carts of food. “In that case, the seminar is concluded. We do have this room available for the next forty minutes. Please enjoy the provided refreshments, and talk with your fellow citizens about what you’ve learned and your own experience with insurance. If anyone has any questions that they didn’t want to ask publicly, I will be available at the back of the room.”

The food was nothing special, a typical lunch spread of sandwiches, chips, soda, and coffee. A few of the attendees were already in line. My eyes were drawn to them. Their clothes were worn and ill-fitting, draping too loosely on their frames. They shifted nervously as they waited for the workers to finish. They hadn’t just skipped breakfast, that’s for sure. They showed the consequences of years of poor citizenship decisions; this one seminar was hardly going to make up for it.

“There should be more than enough food for everyone here,” I announced. “And since it is poor citizenship to waste food when people are hungry in this country, please take the leftovers home.”

I knew it was more food than needed. The hotel representative even said as much. But I had a budget, and there was no sense in not using it all. I’ve certainly heard the rumors about people running citizenship seminars like mine, people who would only provide the minimum required services and pocket the difference, though I’m sure all their receipts are in order. But I can’t do anything about that. About the only way to stop them is to find something bad they said on social media when they were younger.

At least I can say I did a good deed for some hungry people.

I retreated to the corner of the room, where I had my jacket and bag sitting on a chair. We were in one of those hotel conference rooms that could be subdivided into smaller spaces, and the seminar only took up section A of the Missouri Hall. So the side wall was actually one of those movable dividers, and a few panels had already been folded up. Looking through the gap, it looked like the whole Missouri Hall was being set up for a banquet. The open divider was a little hint that the hotel workers wanted to tear down this part of the hall and finish the banquet setup.

I noticed that the folded divider wall nicely blocked the cameras in the room.

In the room, there was a lot of eating, but not a lot of talking. People were eyeing each other cautiously. The conversations that were happening were taking place between people who came to the seminar together, and I held little hope they were actually talking about insurance. That’s a shame, since insurance is something everyone should try to understand.

About twenty minutes into the conversation period, the gentleman who asked the first question came up to me. "I'm still interested in insurance for that burning house," he said.

"And it's still not available," I replied. "But you're in luck. Insurance is my life's work, and I love talking about it. I happen to be free this evening, so I could tell you about the insurance products that would work for you. Do you like Italian food?"

At first, the man looked like he was going to say no, but he replied affirmatively.

"I know a good independent restaurant downtown. Run by a family that hails from Italy, so no risk of cultural appropriation. It's called Michelangelo's. The name's not original, but the food is great. Let's do an early dinner at 5:00, and I'll make some more insurance suggestions. You'll want to talk to a licensed agent if you want to buy them, of course, but I can talk about them. Have you been to that part of town before?"

"No," he replied, this time probably truthfully.

"For parking, I recommend the parking garage at 9th and Elm Street. It's often busy, but there's a secret to it. If you turn left instead of right, you'll reach a basement level, and there are normally plenty of spots there."

"Okay," the man said.

"Traffic can sometimes be bad, so you should plan on getting there around half an hour early, at 4:30, just to be safe. Understand?"

"Michelangelo's, 5:00, park at 9th and Elm."

"Don't forget to allow extra time," I said.

"I understand," he replied.

Now, I had to hope he did understand.

I closed the heavy metal door behind me and flicked the light switch. The light of a bare bulb illuminated the concrete floor and walls of a forgotten room on the basement level of the parking garage at 9th and Elm. The room was probably once a janitor's closet, before robotic cleaners took over

the job. And judging by the state of the parking structure, I wondered if it was being cleaned at all. The parking structure was a concrete relic of the past, when people routinely drove to work in downtown offices.

Most importantly, there were no cameras on the basement level of the structure.

I set up a metal folding chair and card table, and placed my laptop computer atop the table, turning it on. I laughed at how pathetic this “office” was compared to my past digs as founder and CEO of Model Citizen Insurance. We were one of those tech start-ups focused on selling an old product, in this case insurance, to a younger, hipper, more tech-savvy audience. We billed ourselves as offering “insurance protection, without the boring insurance company”.

We were hardly the only start-up with that idea. There were a lot of failures in this space. It turns out that all of those boring insurance company things were necessary after all. Our dirty little secret was that we actually were a boring insurance company, just one with progressive marketing. We promoted ourselves over social media using all the things popular at the time—funny videos, memes, a snarky Twitter spokesperson. We had apps and instant approval, like other start-ups, but our unique selling point was social media integration. By letting the company share those funny advertisements on the client’s social media, they could receive either a minuscule reduction to their premiums, or a larger donation in their name to any of a number of worthwhile causes.

Fewer than ten people elected the premium reduction. The demographic we were reaching was big on donations to causes, especially ones that could be hyped over social media. They loved showing how they were being model citizens, even if they found the term “model citizen” to be corny and outdated.

The donation program turned out to be the worst part of the design of Model Citizen Insurance. We went into it knowing our target market was fickle, and planned on reviewing the list of causes every six months. All it took was the celebrity of the moment to endorse a new cause and charity, and the similar charities other people were supporting were just abandoned. But worse were the Internet rage mobs. It was a daily occurrence for someone with a minor level of fame to be called out for a joke made as a teenager, standing up for the wrong person, supporting the wrong cause, donating to the wrong politician. If the accusation went viral, that led to calls for Model Citizen to immediately dissociate themselves with the newest pariah, even if it was just something like him supporting a cause we included in our charitable giving plan. On average, we needed to make an emergency change to our plan three times a year.

My computer was now ready, the wallpaper showing Rolf and Kimberly, the cartoon spokespersons used in Model Citizen’s first successful advertising campaign. Rolf was a vapid supermodel with an unplaceable European accent, who thought Model Citizen Insurance sold insurance for models. He would make a similar kind of mistake in each ad, allowing level-headed Kimberly to correct him and explain the product or policy feature that was the focus of the commercial.

The ad campaign ran for three years. Four years after that, Rolf appeared in a popular meme, and so the characters were brought back for another round. It's been more than fifteen years since the world has seen anything from these characters, but as far as I know, no one has called them problematic and called for their cancellation. But give it time.

I moved the cursor over Rolf's perfectly sculpted chin and clicked on a particular pixel. That launched a hidden login procedure, running through several VPNs and the best encryption available, connecting me to the company's offshore servers.

Model Citizen is yesterday's news. The company is still in business, offering the same low face amount life insurance products, along with the basic products now required under the Act. Artificial intelligence programs and the occasional consultant see to keeping things running. The donation program still exists, but with a much smaller slate of charities. But Model Citizen's original business model did allow it to collect an asset that would turn out to be very valuable to the right client.

And I had a buyer lined up, assuming he could read between the lines. With cameras and phones everywhere, it is wise to assume everything you say is being recorded. The gentleman's joke was his signal that he was the person who had reached out to me through secretive channels, what one might have termed the dark web prior to Amazon launching a service with that name. And our normal conversation about traffic and parking was a signal on where and when to meet. There's no bad traffic, and no problem finding parking, but the hope is that any person who overheard the conversation wouldn't know that.

I checked my watch, an old-fashioned wristwatch—I'm old enough that not wearing a smartwatch doesn't stick out—and counted down the minutes.

At 4:31, the door opened, and the gentleman from the hotel peeked in. I held up a portable whiteboard with one word written on it: "Phone?"

"I'm watching a video in my car, like a normal person does when they have time to kill," the man said.

"I'm listening to a podcast. It's much more erudite," I replied.

The man laughed nervously.

"Step inside and close the door," I said.

He did so, and I got a good look at him. I had done my research on the man who had contacted me, Daniel Immelmann, and his appearance matched the pictures and videos I saw. He was dressed in the same clothes he wore at the seminar, and carried a backpack.

“You said you have clean identities available,” Daniel said.

“That is certainly an ‘insurance for a burning house’ kind of situation.” I said. “Before we start, tell me what happened.”

“I made a comment about the presidential election during high school. It was something I had deleted years ago. Right now, the only posts I have left from high school are complaining about exams, talking about school sporting events, and pictures from going out to eat with my friends—after deleting the ones from restaurants that became problematic, of course. But someone found the deleted comment and pulled it out of a digital archive.”

That matched what I knew. The recovered post was something completely innocuous for the time, a policy position endorsed by both major party candidates that election as well as a majority of the population, but that was nine years ago, a veritable eternity. Those politicians, along with celebrities and other prominent people, are able to weather the videos and quotes showing they once thought the wrong thing. They might claim that they didn’t really mean what they said, or that they evolved their position, while actively supporting the new cause.

People like Daniel don’t have that luxury. There are millions of people today, isolated and alone, with little more than a basic guaranteed income, a tiny pod apartment, and a computer with an Internet connection. They search video feeds for evidence of people expressing the wrong thoughts, hoping for recognition and social credit, anything to allow them access to something more than their meager station. Finding a post or video and making it go viral is one of the few things someone in their place can do. I once read a study that showed the average trending time for viral stories has decreased from 32 hours a decade ago to 15 hours today, but even that shorter time is more than enough to poison one’s name forever.

Changing one’s legal name is not a solution to the problem. One can change their name, and can even count on never hearing their old name again—using someone’s deadname is a crime punished more harshly than most violent crimes. But a name with a blank slate social media profile is a huge red flag. It’s like a resume with a long gap in it, back when resumes were still allowed to contain useful information.

Enter Model Citizen Insurance. When Model Citizen policyholders signed up for social media integration, they clicked I Agree to a long license agreement, the kind that no one actually reads. If they had, they might have noticed that while the social media integration ended when a policy was canceled, it didn’t end when a policy paid out its benefit. Since the company only sold life insurance, that left it with control over hundreds of social media accounts from deceased policyholders, and because of the way the company marketed itself, these accounts had high social credit scores.

“Do you have the files I requested you bring?” I asked Daniel.

He pulled a flash drive out of his pocket. "Pictures and videos from my social media accounts, with anything with written words excluded. But what is it for?"

"The goal is to find as close a match as possible to the identity of a person who has passed. If there's a post about a beach vacation, we'll match it with one of your beach photos. If the post talks about friends, we want other people in the picture. At a restaurant? Show a restaurant.

"This computer is communicating via satellite to our servers, located safely offshore. An AI program will search out the best match."

Daniel passed the flash drive to me, and I plugged it into the computer. A program analyzed each picture for issues and flagged questionable ones for manual review. Daniel had done his job, as the program only flagged two images, both for writing visible on clothing. To be safe, I excluded the two images.

Within a minute, I had a response. "The best match to our collected identities is Anita Anderson."

"No. I can't do that," Daniel said.

"You can say you were named in honor of a relative or famous figure, or that you're proud to have a name that challenges expectations," I suggested.

"No. Look, I have trouble smoothly lying. I never say anything that isn't what every right-thinking person believes, but when I have to say things that are the opposite of what I believed just a few years earlier, I hesitate. Just a small hitch in my voice, but I'm convinced it's what made someone expend the time or money to dig up my deleted posts."

Time or money was an interesting question. I've seen programs that can brute force URLs for searching archives, but the easier approach is to contact an insider working at one of the Silicon Valley behemoths, exchange some cryptocurrency, and get copies of the deleted posts.

"It sounds like you think someone at your university led this," I said. "Did you find the culprit?"

"I did not. I traced the beginning of the viral smear to three big name influencers, but I couldn't draw a connection between them and anyone I know," Daniel said. "But I don't want revenge. I just want to study and teach history."

As a student of history, Daniel surely knew that graduate schools were where this kind of behavior started. People would ruin the names of their fellow students as a preemptive way to reduce competition for jobs in their field. Thus, wise people practiced the careful pruning of social media

accounts and paid attention to influential voices to learn what new words or ideas shouldn't be expressed. It's a practice Model Citizen follows with the social media accounts it controls.

"Let me go over with you the next best matches we have," I said to Daniel. I turned the computer so that he could see the screen. "William Alexander Cavendish—and yes, the middle name appears to be important—is the second best match among the identities we have, requiring deletion of 44% of the existing posts, but his background looks to be considerably different from yours. Jason Miller would require deleting 48% of the posts, but the more generic name is a benefit. Neither is as good of a fit as Anita's, which is 37%, but those are the best results for male-identified and gender-neutral first names."

"I like the idea of a generic name. I'll take Jason Miller."

"Then to finish the transaction, there is the matter of payment. We can conduct the transaction in a number of different cryptocurrencies...."

"I brought cash," Daniel interrupted.

"Cash. How quaint." Since this side business couldn't use the regular banking system, we normally used cryptocurrency. But cash works, too. For most of my life, politicians and pundits have talked about moving to a cashless society, but the fact that this hasn't happened suggests that rich and connected individuals benefit from being able to conduct business in a less than official manner.

Daniel pulled out bundles of \$100 bills from his backpack. I counted them, seeing he had the full \$32,000 we had agreed to. In truth, I could get five times that for a clean identity, but Daniel represented an opportunity. He was someone who wanted to end this nightmare of a perpetually monitored society, and here was a possibility of installing him into a university environment, where he would have the chance to influence young minds for decades.

"A pleasure doing business with you, Jason," I said.

"It's... I guess it will be Jason," Daniel said. "What are the next steps?"

"You will need to begin the process of a legal name change right away. We will clone the existing social media accounts and remove the links to other people, while preserving the links to celebrities, corporations, fan pages, and the like. When you finish the name change, send us the court order via the same channels where you first reached me, and you will receive the passwords to the social media accounts. Your pictures and videos will be linked to the posts in the accounts, and posts that don't match will have been deleted. At that time, you should familiarize yourself with the things Jason said in the past, his likes, his interests. You've moved on from some of them, but they are now a part of your past.

“Like here, it mentions he likes Italian food. So become more familiar with it. And speaking of Italian food, we have ten minutes until our reservation.”

“Wait. You were serious about that?” Daniel asked.

“Every person carries a recording device on their person at all times. Any of them could have picked up on our conversation. And given the commotion caused by that older woman during the seminar, we should expect a heightened interest in watching the recordings. So yes, I am dead serious about sitting down in that restaurant at five o’clock.”

“And talking about insurance?”

“Not strictly necessary, but it wouldn’t hurt. It’s cliché, but I got into insurance because I wanted to help people. I’m happy to give you recommendations. And trust me; you don’t want to be getting your insurance advice from college professors.”

I closed my computer. “Go and finish watching your video. I’ll meet you in the restaurant lobby sometime around five.”

“Okay,” Daniel said.

“We’ll have some pizza and discuss the financial decisions a good citizen must make. Because, remember: Jason Miller has always been a model citizen.”