

Life in Life Insurance

The numbers were out. Numbers that predicted causes of death in seaside resorts. The usual suspects – cancer, stroke, heart attack – were accurate, so that was some consolation. But Una had underestimated the amount of accidents: misadventure with a shopping trolley, donkey stampede, and a hanging basket (begonias) that had ceased to hang.

She looked up at the LED lighting suspended directly above her head, glanced down at her screen and then back up again. Still there. The sixth floor of Katapult Insurance remained a low-risk work environment. It was her career that was precarious. Until 5.29 p.m., today had been within one standard deviation of an average Friday at the office, and then an email from Internal Audit had arrived. There was a tiny gap between the number of accidental deaths she'd predicted in her research and the actual number that had happened. This project was supposed to clinch her promotion to team leader. Getting the numbers right was usually the one thing she didn't worry about.

Una's colleagues were zipping up their backpacks and making their final Ctrl-Alt-Del of the week. She didn't want to spend the weekend brooding over the email and Ajay was

still in his glass cubicle, one of four that formed the corners of the open-plan floor. She picked up her comfort biro and clicked it on and off as she walked over to him. Inside, he stood behind his standing desk, headset resting on his greying temples, looking at the screen as if it was an actual colleague. He spotted her and waved her in.

'Hi, Una, how's it going?' he said, swiping the headset mic away from his mouth.

'Fine,' she said, continuing to click the pen as she stood opposite him; it seemed wrong to sit in the chair facing his standing desk. 'Do you have a few minutes?'

He scanned her face as if he were proofreading a PowerPoint presentation for typos. 'Of course. I wanted to catch up with you on a few things anyway. Shoot.'

'It's about the seaside figures,' she said. 'I need to review the accidental causes of death. There's a tiny discrepancy with the rolling three-month projections based on the customer claims data. You know how Internal Audit can be. I'll work extra hours to get it sorted.'

Ajay tugged at his right ear lobe. 'Yes, I saw that mail. Now hear me out on this. My feeling is that we need a fresh pair of eyes on it. So, I've sent it over to Tim.'

Una gripped the biro at close to shatter pressure. This was a disaster. For fifteen years, since joining the graduate scheme together, she'd been in Tim's shadow. He was the only other internal candidate with the right level of experience for the team lead role. Ajay, their boss, was department head and would make the key decision.

'I think it would be better staying with its original owner,' said Una, mid click. 'Me.'

‘Don’t take this the wrong way,’ said Ajay. ‘Your stuff is always top notch – you’re the departmental expert in spotting worst-case scenarios. But as I’ve mentioned to you before, you’re sometimes reluctant to try newer methods, and stick to what you’ve done in the past. I don’t want Internal Audit on my back.’

‘But it was my research and I want to find out what’s wrong with it.’ Una’s voice was getting high-pitched and a little whiny. Not a power move.

Ajay pushed his rimless glasses back up his nose. ‘Okay, here’s an idea. You can work on the research together, as a team. I’m keen for Tim to be more collaborative, and for you it would be a learning opportunity to see how he approaches things. The dream team!’

Una’s biro-clicking had now reached a personal best. Everyone knew that Tim was terrible at working with other people. This wasn’t the dream team, it was the nightmare pair.

‘And one more thing,’ said Ajay. ‘I’m sure you’re aware of the department’s balanced scorecard and the importance of everyone respecting and engaging with the workstreams that make up that scorecard.’

What was the balanced scorecard? Fortunately, Una had learnt various styles of nod from an Active Listening webinar. She performed a ‘please carry on’ nod towards him.

‘I noticed that you’ve not booked any holiday this year and you carried over fifteen days from last year.’

‘I’ve had a lot of deadlines recently,’ she said.

‘I appreciate that, but we’re only at 99.5 per cent for the department and we need to be 100 per cent to turn green.’

You know that senior management review these figures closely, and your lack of holiday is affecting our scorecard health.'

Una frowned. 'But I like coming to work. I don't get why I'm being penalised for showing up.'

Ajay was silent. This meant she was in the wrong but he wasn't going to tell her.

The truth was, holidays were challenging now that most of her friends had kids. Last year, she'd gone on a group tour of 'Jewels of Italy', but the group hadn't appreciated her concerns about the rising water levels in Venice, and became actively hostile during that challenging trip to the Leaning Tower of Pisa.

'Okay, sure,' she said. 'I'll definitely take time off. Soon.'

'Thanks. So that's everything then. Have a great weekend.' Ajay picked up his headset. 'Got a call now, if you can close the door on your way out.'

Una walked out of the office, staring at the grey fire-retardant carpet. Was she losing her touch? Was assessing life expectancy a young person's game? Reviewing the disputed numbers would take hours of work. Time for coffee. As she walked towards the kitchenette, a sound emerged, the electric swish of Lycra thighs rubbing together in metronomic rhythm as their owner strode past her. Blazing into the middle of the floor in an orange one-piece cycling outfit was Neoliberal Tim.

'Guys. Heading off now,' he said, waggling a cycle helmet over his Lego-worthy signature haircut. 'Have a great weekend. Do you want to know what I'm doing tomorrow? I'm zorbing down Parliament Hill. For charity.'

His announcement barely caused a ripple among the operations team, and his brow furrowed as he strode towards the kitchenette. Una followed in his wake and found him fully focused, decanting juice from a coconut into a water bottle.

‘Hey, Tim, cycling home?’ She sluiced out her mug in the sink in a casual manner. ‘By the way, just been in to see Ajay. How’s it going with those seaside figures?’

‘Interesting reading on the accidents,’ he replied. ‘There was the standard stuff – runaway lawnmowers, robot vacuums gone rogue – but then some new ones. Not seen a hanging basket before.’

‘You know, Ajay said we should work on it as a team. So perhaps we can brainstorm together on Monday.’ She shuddered inside. Brainstorming encouraged people to spout stupid ideas instead of filtering them out before they opened their mouths. But it would be an opportunity for her to see if Tim had uncovered anything useful.

He drew himself up to his full height. ‘No thanks. I’m a Tim player, not a team player.’

Una bored into the mug with a scouring sponge and rotated it with force. ‘Fine. Absolutely not a problem.’

‘Look, Una, there’s nothing significantly wrong with your original work. It’s solid, competent analysis. But let’s face it, you’re not exactly known for being innovative or bold. Don’t take it personally. I’ve simply been brought in to take things up a gear. I’ll be happy to take you through my findings once I’m ready.’

She stabbed at the decaf espresso setting on the drinks machine with her index finger. A button she pressed every

day in exactly the same way. Then she whacked the double shot option. There, that was innovative and bold.

'Fine. I've got my own approach that I'm working on anyway, something new.'

'Really? Sounds intriguing. Tell me more,' said Tim.

'It's still a work in progress.'

'No problemo, see you Monday. And cheer up, at least we're not in Pet Insurance.' He swigged from his bottle and then sprinted towards the lifts.

Una returned to her desk. She couldn't say any more to Tim about her new approach, because she didn't have one. She only had her tried and trusted methods, just as Ajay had said.

She started from scratch and reviewed all the factors she'd used to predict the causes of death from the client data: age, gender, marital status and income level. Then she went on to the health factors: smoking, alcohol consumption, diet and level of physical activity. After twenty minutes, she was so focused on her screen, the motion-sensitive lighting plunged her into darkness, and she had to stand up and wave to make the light above her come back on. She was startled by a figure nearby and turned to see herself reflected in the window. Her reflection looked more scared than she was.

Sitting hunched over her computer, alone in the office, with a coffee and a small packet of yoghurt-coated raisins from the vending machine to sustain her, Una wondered if she was doing enough to maximise her own life expectancy. She'd read an article that morning about how a good level of social connectedness could add 2.1 years to your life

span. Most of the sixth floor had gone to Naomi's leaving drinks. The Dog and Bucket would be noisy, people spilling out onto the kerb, and she'd struggle to hear anyone speak. But perhaps she should have gone along anyway to say goodbye to Naomi instead of sitting here with only the hum of the air conditioning for company.

A small *meep* came from her phone, a text from an unknown number.

Did you get this una ken got me a smart phone xx

Her phone began to ring, a known number.

'Hi, Mum.'

Her mother would be perched on the fold-up chair in the hall, on the landline in her flat in Eastbourne where she'd lived ever since Una had gone to university.

'Did you get my text?' said Mum.

'Yes.'

'My first ever text! Ken got me a smartphone. An Apple one.'

'Did he now?' said Una. 'He seems to be splashing the cash a lot recently.'

Mum had been 'stepping out' for the last six months with this Ken, who lived nearby with a widescreen TV and a Ventolin inhaler. Ken was generous – she must check his credit history.

'I just wanted to see if you're free this weekend and whether you wanted to pop down. That would be good, as I've got some news to tell you.'

Una chewed on a raisin. She'd intended to log in at the weekend and work on getting the seaside figures back in line. She had nothing else arranged except for a spin class

and her monthly call with Amara on Sunday. She'd thought about going to see the photography exhibition at the Natural History Museum, but didn't want to walk round there on her own.

'I'll have to see. There's some urgent stuff at work that I need to look at over the weekend.'

'Think about it, we'd love to see you. You don't have to come to the bingo tomorrow if you don't want to, and we're going to visit your dad's grave, but I understand if you still don't feel—'

'Look, Mum, as I said, I've got a lot on at the moment.'

'That's okay, I know your job is important to you.'

Una's priority was to sort out the seaside numbers and clinch her promotion, but there were other numbers letting her down. Number of visits to Dad's grave – 0. Number of visits to Mum cancelled over the two years since Dad had died due to working weekends – 3. She was statistically underperforming as a daughter, and going to see Mum this weekend would help to combat that. Besides, given all these peculiar seaside accidents, she could carry out a quick risk assessment while she was there. If Eastbourne was a hotspot of danger, she could suggest to Mum that she move somewhere safer. Away from the dreadful Ken.

She sighed. 'You know what, I can do some work at yours. I'll get the train tomorrow morning.'

'Great! I'll be in all morning. Is there anything in particular you want to eat? I've got quite a few ready meals in the freezer.'

'Better get back to work now. Hang on, what's this news you mentioned?'

'I'll tell you when you're here. Nothing to worry about.'

A phrase that only made her feel the opposite of what was intended.

'Okay, bye, Mum.'

Una packed up her laptop and headed for the lift. On her way out, she passed Tim's desk. On top of a grubby copy of *The Fountainhead* perched the Perspex trophy that he'd won for being Young Actuary of the Year (London and SE) 2009. That was then. Now she, Una McMurray, twice shortlisted for Young Actuary of the Year (London and SE), would fix those numbers before Tim if it was the second-to-last thing she ever did.