

THE INSURANCE TALE

Or, Qualifiers Beware: A Fable

by Constance McCutcheon

“You have to be a nonsmoker for this policy,” the insurance rep said, smiling across the perfectly clean desk at the frowzy, ill-clad woman.

“I am.”

The insurance rep smiled kindly. “You have to provide a certified statement from—”

“I have it here.” The frowzy woman answered energetically, her mouth firm. Nimble she turned, pulled a plastic-sheathed paper from out of her laptop carrying case, and laid it on the desk.

The insurance rep straightened up a little and repositioned her elbows to better pinch lightly her chin which she supported in the clasp of her thumbs and forefingers. She smiled again. “It must be notarized.”

“It is,” came the prompt reply.

A pause followed. “All right then. We can turn to dietary considerations. You must be a vegetarian.”

“I am.”

“No eggs, cheese, or fish.”

“I am.” For the first time the woman smiled, a wide, natural, sincere smile.

“But you’re in menopausal,” the rep observed.

The smile disappeared.

“I take it, however, since you *have* applied,” the rep continued with mild reproof, “that you are not postmenopausal—”

“Is anyone?” the frowzy woman parried. “You have to be dead to be that, don’t you?”

“in which case the restrictions are even more stringent. They require you eat tofu, miso soup—” The rep held up an emphatic finger.

“*Low-fat* miso soup, drink three liters of soy milk and have five tablespoons of Brewers yeast on a daily basis.”

The smile returned. “I do! I do all of it! I’ve read all of your restrictions and conditions and I’ve been following them faithfully! I like them! I’ve been feeling great.”

“Since *when* have you been following all of them faithfully?” came the wily question.

The woman frowned. “Ever since your paper came out announcing them. That was last October. Ever since then. You see, I’ve been really interested in getting covered by this policy. It’s the only one offering dental insurance as well that is reasonably priced.”

“Have you got all of this—”

“Written down, signed by my doctor—”

“Ah! I’m afraid the doctor—”

“Yes, yes, he was on your list of recommended and approved doctors. The statement is notarized and in triplicate. It’s all here.”

“Let’s take them out of that terrible reflecting plastic thing and have a look at them, shall we?” The insurance rep drew the papers out of their plastic sheath and laid them side by side on her desk in a neat line. She then rose from her desk and turned to the pot of freshly brewed coffee she had had brought in when her client first announced herself for their appointment. She grabbed it, approached her well-qualified potential client, and urged hospitably, “Do have some coffee.”

“I haven’t got a cup and besides—”

“Oops!” The insurance rep stumbled and the entire contents of the pot spilled over the papers. “Oh, dear, they’re ruined,” she said matter-of-factly, making no move to sop up the puddles of coffee that pooled around and over the papers that slowly soaked it up. “Well, I guess that was that. In any case, I fear you were not qualified anyway. Coffee, I just remembered, is not on the list.”

The potential client surveyed the mess made of her months of careful effort, but didn’t show the dismay the insurance rep had expected. She didn’t make the slightest attempt to rescue her papers in triplicate, and that made the rep suspicious. Perhaps this potential client was a psychopath, which would disqualify her, too.

“I was just about to say,” the woman said, “that I wasn’t going to drink any.”

“But you were about to accept it.”

“I was not.”

“I’m afraid as a witness,” the rep contradicted tenderly, “I’d have to testify that you were.”

“And I’d testify that my last words were ‘and besides.’ I had said that I didn’t have a cup and that besides—if I had been allowed to finish—coffee’s not on the list. I’ve given it up. Which I have.”

“You didn’t refuse,” the insurance rep needled her ever so gently. “I’m afraid I’d have to say that as a witness.”

“I didn’t get a chance to refuse! You poured it all over my papers before I could get that far. I’d have to say that as a witness, *I’m afraid.*” Her voice took on just the hint of an edge. Glory be, blood did run in her veins. Could *that* perhaps disqualify her? the insurance rep wondered.

“Well, it’s a pity about all this. All that work ruined and wasted. I’m afraid you’ll have to start all over again—with the term of your restrictions as well: doctors are not permitted to attest to things that happened more than six months ago.”

“But that’s exactly the term I’m required to stick to these conditions in order to qualify. They have to be allowed to attest to things six months in the past.”

“On the very last day of that term, yes. Not one day later.”

“But I had done all that,” the woman said, becoming doleful now, but she brightened right away again. “But it doesn’t matter. I have copies of all of this at home.”

“Certified and signed?” the insurance rep asked stiffly.

“Of course. I had them all signed and certified, then scanned them in and printed them out and had those certified and signed and scanned them in again. They’re bombproof! I even had the notary republic certify that they would serve as valid qualifications for admission to your special health insurance policy—after talking with your office, of course.”

“Then I’m afraid you’ll have to go back and get them and return here before five o’clock for any of this to be accepted. We have our deadlines, too, you know.”

Galvanized on learning about this new restriction, the woman rose and left the office in a hurry, but her hurry was in vain. When she got to her apartment house, she found it in flames. No one would be permitted onto the premises until it had burned to the ground and the debris cooled sufficiently for the mourning residents to kick through the rubble for traces of jewelry and cookware.

The woman called her insurance rep while watching the flames from a block away. Even from there, she could see the silhouettes of the maddened, anxious crowd pressing in towards the flames and being held back by imperious, dark-faced, sooty firemen.

“The papers and signatures and notary republic stamps are gone gone gone,” she cried into the phone.

“That *is* too bad,” the insurance rep remarked efficiently. “You had plenty of time, too. It’s only three-thirty.”

“I still can!” the woman exclaimed. “I have copies in my safe deposit box at the bank! I remember! Oh, wonderful, wonderful me!”

“Which bank might that be?” the insurance rep wanted to know.

“Does that have to be certified, too?” the woman asked, her exuberance dimpled by doubt.

“I’m not at liberty to say,” the insurance rep declined to answer.

“But it would help to know which one it is. I’m afraid the more information we have the better . . . you know. For you.”

“Oh, yes, of course. It’s the People’s Bank.”

“Ah, the one on the corner of Elm and Fifth?”

“No! That’s a dingy old branch office and stinks inside. My bank is the main central one with the marble columns and sculpture on the portico and looks like an old library. It’s on my way to work.”

“I guess you’re near your home now?”

“A block away. I called as soon as I saw what happened. I can see the flames from here.”

“So if you hurried now to the bank, you could be there—”

“It only takes fifteen minutes from here. But then I have to get a clerk to open the safe deposit box for me,” she reflected, growing anxious. “I’ll have to hurry. But I’m sure I could be at your office by—”

“In time, of course. Well, then there’s no time to be lost.”

The woman was never heard of again. After the allotted time during which no news was heard, no body was found, no nothing turned up, the woman's next-of-kin were finally allowed access to the woman's safety deposit box. Much to their wonder, they found nothing in it but a large envelope and a diary that listed foods eaten each day, in what quantities, and the stores from which those foods had been purchased and exercises performed each day. On each page of the diary was a signature and the stamp of a notary republic. In the envelope, carefully clipped together, were all the bills received and paid to acquire all those signatures and stamps for the diary. On the first page of the diary, a note had been scribbled that the information had been collected, verified by a doctor, and notarized in order to allow one Debbie Debner to qualify for a special health insurance program offered at a reduced rate only to those who possessed provable outstanding health and who provably practiced impeccable dietary habits. The woman's next-of-kin called the insurance company that offered the policy, then wrote, then called, then finally sent an email from the company's Web site mentioning their next-of-kin by name and the book and the policy and asking if the insurance company had any records of her or about her. The answer they received, per email, seemed grave and serious enough, but because it was rather cryptic, must serve as the moral of this tale because the next-of-kin didn't know what else to make of it:

"It is known that the intake of soy products in moderation reduces the size of fat cells; and that those individuals who get carried away by this knowledge and overindulge in said products may be caused to disappear altogether."

THE END