

The logo consists of the letters 'RPC' in a white, bold, sans-serif font, centered within a square that has a purple-to-blue gradient background.

The Matrix and the Reality of Insurance

1 hour, 31 minutes and 39 seconds into The Matrix, something remarkable happens. We glimpse a skyscraper, at the top of which is the single word, 'Norwich', and what looks suspiciously like the Norwich Union logo. 15 minutes and 9 seconds later, it's a different skyscraper, but this one has 'Aon'. This tells us everything we need to know about The Matrix. Literally everything.

Because I have a theory and I am going to share that theory with you.

The theory is this:

The Matrix is
all about
insurance

On a superficial level, of course, the lesson from The Matrix is: don't muck about with artificial intelligence. Today, it's algorithmically-driven underwriting; tomorrow, the whole of humanity is entombed in baths of gloop wired up to a mainframe. Open your eyes, sheeple.

But that's not the half of it. There's a deeper level. Of course, there is, because The Matrix is not just a film; it is an idea.

As Morpheus says: "The matrix is everywhere. It is all around us. Even now in this very room. You can see it when you look out of the window or turn on your television."

What could he possibly be referring to other than insurance? Try it now. Look around you. Is there anything that you can see that is not insured? Insurance is everywhere. Yes, even now in this very room.

That's right. Insurance is the matrix. Insurance creates the reality we inhabit, a system of numbers on a screen, of premium and claims. If it did not exist, what would our world look like? It would not look like this.

In the film, the main character is called Neo. He is the One. You can tell Neo is the One, because it's an anagram. They could instead have called him Eon, which has a timeless feel to it, but sounds a bit like Ian and, with respect to all the Ians of this world, Hollywood is not going to call the Messiah of all humanity, Ian. So it had to be Neo. It would have been a different film had it been Ian. In some ways a better film.

Early on, Neo is given a choice. If he takes the blue pill, he receives a comprehensive package of insurance and can blend in with the rest of humanity. Take the red pill, and he ends up living uninsured in a massive hole near the Earth's core. He takes the red pill. Idiot.

Neo and his mates, Trinity and Morpheus, plus sundry other humans, who may or may not make it to the end of the movie, have a mission: to save humanity from the grip of insurance. Obviously, the screenwriters don't describe it like that, because that is one film pitch that is doomed to failure. But that is what it is.

But why? What have they got against insurance? "As long as the matrix exists," Morpheus says in a faux-meaningful voice, "the human race will never be free." So it's to do with a lack of freedom. Hmm, maybe his gripe is really with compulsory insurance.

No, of course, it is more than that. His problem is a metaphysical one. It's to do with the nature of reality. The matrix (aka insurance) is a system. You cannot touch it, smell it or taste it. It is not real, yet it is all around us. Morpheus' problem with insurance is an existential one. It breaches the link between cause and effect.

So who is on the side of insurance? Well, there's Agent Smith. His job is to protect the matrix. He's a bit like a loss adjuster. A really cool loss adjuster. An improbably cool loss adjuster. Or perhaps an insurance lawyer. That's it! I am Agent Smith. Perhaps that's why I like him so much. All of him.

At the outset of this article, I should have said that, if you haven't seen The Matrix, you may not want to read this article. However, frankly, given that the film has no plot, it is very hard to include any spoilers. As mentioned, The Matrix is an idea and ideas do not spoil. The novels of Albert Camus do not lose their power simply because you know the conclusion is that life is a void of meaninglessness. It's not like 'Bruce Willis is dead'; now that's a spoiler.

The fact that The Matrix is an idea also explains why everyone speaks very slowly in voices that become deeper and more sonorous as the film progresses. Agent Smith and Morpheus both constantly sound as though they are explaining Kant's categorical imperative to a toddler. It works like this. If I say "I support Spurs" at normal speed, it sounds like a cry for help. However, if I say, slowly and in a very low octave "I... Support... Spurs," it begins to sound as though the whole edifice of Tottenham Hotspur FC somehow survives solely due to my continued existence. Clever eh?

Of course, in addition to all the philosophising, the characters do kick each other a lot as well. This is a physical representation of a policy dispute. It is arbitration by combat.

But fundamentally, The Matrix, much like insurance, is about something more essential than that. "Everything that has a beginning has an end," says the Oracle. But that is not true. For example, take this blog. Whilst it has a beginning, it has no



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