

## **Insurance Insurance: A Cartesian Dilemma**

by Theodore Plantinga

Twentieth-century thinkers have been telling us for some time that the foundations have been shaken and that our certainties are tottering. Even mathematics is not immune. Folks who have never studied philosophy but nevertheless stumble upon such assertions might well feel inclined to roll their eyes and sigh, "Give me a break!" Or they may fall back on ancient wisdom and declare that two things, at least, are certain -- death and taxes.

Since I teach philosophy, it is part of my job to make the implausible sound plausible. Therefore I stand on my head (metaphorically, at least) to try to show students that philosophers who stir up doubt are not just blowing smoke. In the context of introductory philosophy, of course, one appeals to Descartes and his experiment of radical doubt. To push the skeptical possibility to its limit, Descartes even introduces the possibility of an "evil genius", explaining to his readers: "I shall then suppose [that] ... some evil genius not less powerful than deceitful, has employed his whole energies in deceiving me; I shall consider that the heavens, the earth, colours, figures, sound, and all other external things are nought but the illusions and dreams of which this genius has availed himself in order to lay traps for my credulity; I shall consider myself as having no hands, no eyes, no flesh, no blood, nor any senses, yet falsely believing myself to possess all these things ...." [*Meditations*, I, p. 148 in Vol. I of the Haldane & Ross edition of Descartes' *Philosophical Works*] Eventually Descartes arrives at his famous bedrock certainty: "Cogito, ergo sum." I can be sure than I exist as a thinking thing.

To drive home the general point about doubt, I appeal to Calvinistic tradition, from which most of my students are drawn. In some Calvinistic circles it is common for people who appear to be believers to nurture doubts about their own salvation. (Max Weber's famous thesis about Protestantism and capitalism also hinges on this type of doubt). So how can such would-be believers attain any certainty in terms of his relationship to Christ? An existential question. Are they forever to mumble to themselves, "I love the Lord -- at least, I *think* I do -- but does he love me in return?"

And then I usually apply a psychological angle as well. A question that naturally arises from Descartes' experiment is how one can distinguish between dreams and waking realities. Perhaps the philosophy class in which the question is raised is only a bad dream. How could one ever be sure? Some forms of Indian philosophy also raise such a question and argue, in effect, that everyday consciousness shares some of the unreality of the dream world and lacks the validity and veracity of the superconsciousness in which we are in touch with undivided, undifferentiated reality.

There is also Cartesian doubt concerning character. Sometimes, after a famous crime is solved, we are told by journalists that there is just no way to predict who is liable to perpetrate such horrible deeds. Especially if the apprehended criminal was respectable in appearance, we are likely to hear that any of us could be -- or could become -- such a malefactor.

A sobering thought indeed. So how do I know that I will not turn into the next Paul Bernardo? (Bernardo is a particularly notorious convicted rapist and murderer in these parts, now safely tucked away behind bars.) Granted, my picture does not currently hang in the post office, but how can I be sure that I will not, in Jekyll-and-Hyde style, suddenly turn into a sadist and criminal? Could it be that I have already committed such crimes but have hidden the memory of those deeds from my everyday, respectable self?

Just recently I came up with a new case of Cartesian doubt. It has to do with insurance. I carry auto insurance, as I am required to do, and I thought I had nothing to worry about on this score. But on Christmas Day (a Wednesday this past year), when I had a little time on my hands, I tackled the postal backlog at home, including something from State Farm, my insurance company. I figured they were trying to sell me something again, and for a moment I even considered tossing the envelope into the waste-basket unopened. But I did the cautious thing and opened it. Inside I found a check -- a rebate for the unused portion of my auto insurance policy, which I had canceled!

Canceled? Had I been driving for some time without insurance? Apparently so. But *when* had I canceled my insurance? Surely this was a misunderstanding! The thing to do was to call the office at once. Of course there would be no one there on Christmas Day, but perhaps there would be a number to call in case of emergency.

It turned out that there was no such number. But I was told that the office would be open for business again on Friday (the day after Christmas is Boxing Day in my part of the world -- another holiday). State Farm does have a 1-800

number which one uses to report accidents and to get help in coping with them. I tried that number and explained my situation to the woman on the line. I got no help from her, or even any discernible sympathy. Since no accident had taken place, I would just have to wait until Friday and then take the matter up with my local office. I explained that was planning to use the car the next day to go out of town and visit one of my sisters. Could State Farm sell me a temporary policy to tide me over until things were straightened out? No, that would also have to wait until Friday.

Well, who can you get on the phone on Christmas Day? I was reminded of a Woody Allen line: "Not only does God not exist, just try getting a plumber on the weekend." At least the police should still be in business, I figured. And they were. No, they did not know where I could get temporary insurance to cover me for the next day. And they cautioned me not to drive my car if it was uninsured.

My wife suggested that an internet search might find us a State Farm website with some helpful phone numbers, such as the home phone number of our local agent. That didn't work either. I had tried finding our agent's home number in the phone directory for our town, but it was not listed. Neither did his promotional materials include an invitation to phone him at home if there was an emergency. And because he has a fairly common last name, it would be hard to distinguish him from others with the same last name and first initial. I eventually tried a telephone number in a nearby city that I thought might be his home. I got an answering machine. I left a message to the effect that if he was the State Farm agent, I needed to talk with him pronto. At midnight he called my home and did not sound pleased to be doing business at that hour. I explained that my policy had been canceled against my will. He replied that the reason must be that I had not been paying my premiums. I asked: Why the refund check? That stumped him. He then gave me his personal assurance that my insurance was still or again in effect and asked me to contact him again on Friday. This I did, and he presumably straightened out whatever error took place in the paperwork or the computer.

I visited the office once more after that to try to get to the bottom of the business, this time talking with a female associate of his with whom I normally do my insurance business. (I also carry homeowners insurance with State Farm.) She was courteous and apologetic but could shed no light on what had happened or on how it could be prevented in the future.

Being of an inquiring disposition, I continued to reflect on the matter and came up with an idea. Hereby I propose a new insurance product that State Farm and

other companies could offer for sale, on top of all the other insurances they already foist upon us -- insurance insurance. (I know the term sounds clumsy; I haven't been able to think of anything fancier yet.) Such a policy would insure a fella against the sudden, unexpected and unexplained loss of insurance and the costs that could be incurred as a result of such loss.

How well would it work? Of course you're already thinking that insurance insurance might conk out unexpectedly just like the auto insurance which it backs up. You're right: such insurance is not foolproof either. But it would provide some peace of mind.

I'm reminded of the auxiliary fuel tank on the old Volkswagen Beetle. My very first car was a VW, and it had a real, honest-to-goodness auxiliary gas tank. I even used it a couple of times. You would run out of gas, throw a small switch, and then draw from the auxiliary tank, which was not large but did suffice to get you to a gas station, where you could refuel. Regular American cars did not have such a thing. I took pride in being the owner of a back-up system.

My VW did not last forever, and it was replaced by a couple of other cars. Then I bought another VW Beetle -- this time brand new. It was just like my original VW, right down to the color, but it had a few minor improvements. Yet there was one disappointment: the auxiliary gas tank was just a dab of paint on the fuel gauge. Once the needle moved into a certain zone, you were to think of yourself as drawing on your reserve tank. And you had better not delay long in getting to a gas station. Never again did I enjoy the delicious pleasure of running out of gas, throwing a switch, and then starting up again. I have indeed run out of gas since selling my original VW, but the consequences were more painful and inconvenient.

All of which leads to a cliché: we are to live by faith. My assurance of salvation is a matter of faith: there is no insurance policy I can buy that will guarantee me that God will not turn his back on me. I must simply take his promise at face value. Likewise, I must believe that I am not liable to turn into Paul Bernardo suddenly and unexpectedly. And, in a certain sense, I must live by faith in State Farm -- faith that even if they goof up, as they are able to do, they will honor the spirit of their insurance covenant with me.

Perhaps my proposal regarding insurance insurance is really no more substantial than that dab of paint on the fuel gauge in my second VW. Even so, the feeling of assurance I had in the original VW, with that delicious option to flick the switch and thereby access the reserve tank, still remains a fond memory. I'd best treat it as a foretaste of heaven, where, I trust, my auto

insurance will never vanish through human or computer error, and where I will never have to pinch myself and wonder whether I'm dreaming, or hang my head and wonder whether I really belong there. Here on earth we see through a glass, darkly (see I Corinthians 13:12), but there all mystery will disappear.

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