

## THE IMAGE OF INSURANCE IN THE WORLD CINEMA

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The concept of “insurance” as a special type of economic relationship, designed to provide insurance protection for people (or organizations) and their interests from various kinds of dangers at the expense of monetary funds formed from the insurance contributions paid by them [1] and “insurance agent” – a certain private persons or legal bodies engaged in the sale of insurance policies and / or conclusion of insurance contracts on behalf of an insurance company [2], began to enter the language of everyday communication of people in the post-soviet cultural space not so long ago, as there are some difficulties with the perception of these concepts and attitudes towards them. However, the real history of insurance, no matter how unusual it may be to realize, counts literally from the origins of human civilization. Even in the times of the Babylonian kingdom there already existed a concept of “mutual insurance”, which was

reflected in the well-known *The Code of Hammurabi*, one of the most ancient legal documents in the world. [3] Although at that time the basic principle of insurance was, in fact, the usual mutual cover-up, and the modern system of conducting insurance business began to emerge only during the Age of Discovery, it is impossible to deny the fact that insurance went hand in hand with the human community from the first steps of its development as a natural and desirable occurrence.

And this occurrence, of course, found its reflection in the world culture – the cinema in particular. Barely twenty years since the advent of sound cinema [4], and we have already got one of the first most famous films featuring the insurance agent as its main hero. The movie is called *Double Indemnity* (1944). Representing an insurance agent as a fraudster and a conspirator, the film conveys to the viewer a valid insurance concept – “double indemnity”, which means paying double the amount of the contribution in the case of the sudden death of the insured person from a fatal accident. *Double Indemnity* was followed by *The Killers* (1946), where the insurance investigator got his spotlight, inquiring the strange circumstances of the murder of a man who insured his life for \$ 2500 (about \$ 40,000 in current prices). The same subject of investigation by the insurance company’s agent related to life insurance is also reflected in *Smokescreen* (1964). Also in the one of the most famous films of the same period, *How to Steal a Million* (1966), the insurance contract on the protagonist’s property becomes a turning point of the plot.

Exploring the development of the film industry through time, it’s easy to see that the most popular topic in films relating to insurance is the certain criminal story – killing or imitating the killing of the insured person for the purpose of early payment from the insurance company. Such movies as *Race* (2008), *Suburbicon* (2017), *Killer Joe* (2011), *Andover* (2018) – only a small part of the entire set of films with a similar plot. This reflects one interesting fact: the popularity of life insurance in the countries where these movies are produced. That creates the image of this practice as a daily norm: an insurance contract for certain amounts, fabulous or not, is made literally by every European, Asian or American.

One should also take in notice some films with likeably original plots representing the topic of insurance, sometimes in a very unusual context. These includes the comedy film *I Now Pronounce You Chuck and Larry* (2007) telling the story of the two fireman friends, who, willing to increase the sum insured for the life of one of them, made a conclusion of a fictitious same-sex marriage and forced to prove to the insurance investigator who is suspicious of the suddenness of their decision that they aren’t deceiving his company. The 1991’s tape called *The Adjuster* presents an image of an insurance agent who sympathizes with his affected clients and is seeking to improve their spirit by a engaging them into a love relationship, and *Proof of Life* (2000) raises the topic of insurance against kidnappings and the problem of timely prolongation of insurance policies.]

Unusual insurance service – vertical settlements, meaning the sale of an existing life insurance policy, by someone who is terminally or chronically ill, to a third party for more than its cash surrender value but less than its face value, or death benefit [5] – is displayed by film *The Settlement* (1999), where a prosperous company is on the verge of devastation due to medical progress in tending AIDS. In the *Darwin Awards* (2006) movie a former police officer uses his talents in a new job as an insurance agent to figure out people who more at risk of absurd death, warning the company from selling assumingly unprofitable policies to them. The topic of risk assessment is also revealed in the film *Along Came Polly* (2004), where the lead character is an insurance agent and risk manager, who is so passionate about his work that he uses the formulas and programs even in calculating risks of starting a relationship with a woman he likes.

And what about the use of an insurance agent’s image in russian cinema, which is based on the realities of a life more familiar to us? Sadly, there isn’t many of them. And it is not surprising: the popularity of this subject is influenced badly not only by the cultural heritage of the USSR with its *Gosstrah*, which “people called Goshorror” [6], but also by a complete loss of confidence in the reliability of insurance services in general due to the “burning” of all savings on savings books and insurance policies after the collapse of the USSR. Not to mention the economic chaos in the 90s, when insurance became a popular fraud case, which reinforced the perception of an insurance agent as an unreliable, unqualified, annoying person offering to invest money in an incomprehensible service built on opaque schemes [8] and desiring to cash in on someone else’s misfortune [9]. Popular modern presentation of the insurance agent profession as “accessible to everyone” and promising “quick money for energetic people” [10] does not contribute to correcting this perception.

As a result, images of insurance agents in the cinema of the last century are represented, in fact, by only two relatively popular examples – the notorious Yuri Detochkin from *Beware of the car*, filmed in 1966, and Vissarion Bulkin in the 1986’s film *Insurance agent* played by Alexander Abdulov. Both

images reflect the unenviable realities of work in insurance organizations of that time. However, with the advent of the 2000s, the situation is gradually improving in proportion to how the insurance market of the post-Soviet countries is getting stronger and restoring its reputation – in particular, the Republic of Belarus [11] and the Russian Federation [12]. Released in 2011, the television series *Insurers* reveals to the viewer the situation of insurance investigators work in 16 episodes, each dedicated to a particular insured event, and *the Insurance Agent* series coming in 2019 that will make its protagonist a former fraudster and a thug who uses his insight on a new job as an insurance agent. For the Russian reality, the plot is rather expected and not very profitable to create a positive image of the profession.

Nevertheless, this can already be considered a progress: insurance in the post-Soviet culture has yet to “re-introduce” itself to people, and the more you talk about this matter from the screens in popular language, the shorter and easier will be the way to this achievement.

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