

The Policy on the Living

It begins with a form. No ceremony. No warning. Just a signature added to a stack of paperwork at the start of employment. Somewhere inside the system, a life becomes a line item. This is what the industry once called dead peasant insurance: a corporate-owned life insurance policy taken out on employees, where the company—not the family—receives the benefit when the worker dies. The term itself is jarring, almost obscene, as if language momentarily reveals what the system prefers to hide. A person is insured not for their protection, but for the institution's continuity. The justification is administrative. Risk management. Financial planning. Offsetting the cost of turnover. The language is smooth, antiseptic, and legal. But beneath it lies a deeper inversion: death becomes a form of revenue, and human absence becomes a balance-sheet event. The worker does not know the policy exists. The family does not receive the payout. The system quietly collects. This is not a story about villains in boardrooms. It is a story about architecture. Modern systems do not require cruelty to function. They require abstraction. Once people are converted into data, into projections, into "human capital," the moral weight of their existence is reduced to actuarial math. A life is no longer sacred or tragic; it is insurable. Replaceable. Profitable in its ending. The dystopia here is not that corporations anticipate death. It is that they are structured to benefit from it. In older moral frameworks, death carried meaning—ritual, grief, inheritance, remembrance. In this framework, death is operational. It is something to be managed, priced, and accounted for. The body disappears. The policy remains. And yet the most unsettling part is not the policy itself. It is how easily it fits into the logic of our time. We already accept that attention is monetized. That behavior is tracked. That risk is calculated. Why not mortality? Dead peasant insurance did not arise from malice; it arose from efficiency. From the same impulse that turns workers into metrics, customers into profiles, and communities into markets. It is simply the endpoint of a system that asks not, Who is this person? but, What is their value to us? The question we must face is not whether such policies are legal. They often are. The question is whether a civilization can remain human while quietly designing profit structures around the disappearance of its own people. Because when a system benefits from your absence, it has already begun to outgrow its obligation to your presence. And that is the quiet shape of dystopia: not oppression by force, but meaning replaced by management—until even death is no longer a tragedy, only a transaction.