

Translated excerpt

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Life Insurance

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Only those who know their options for insurance can discover the kind of insurance they need.

Hans Dieter Meyer, Insurance Guide

Oh, of all the things that could possibly happen.

Franz Kafka, *The Burrow*

There must be an insurance,

That is not of this world.

Ingeborg Bachmann, *Malina*

I'm thirty-four years old and I'm scared.

I'm scared of each lit-up window of the Urban Hospital on the other side of the canal and of the blue light that now flickers into the streetcar.

I'm scared of waiting rooms. I'm scared of four currant red tubes in a kidney dish; kidney dishes and infusion stands. I'm scared of the hurried steps of paramedics, their sturdy shoes. I'm scared of the white light behind the windows of the ambulance, the brisk movements, the rattling wheels of the stretcher and the silence after the heavy doors have slammed shut. I'm scared of hospital parking lots and hospital garages, of hospital staircases and *stretcher access lanes*. I'm scared of doors that open automatically and the word EMERGENCY ADMISSION. I'm scared of long, garishly lit corridors and of elevators that have beds shoved into them. I'm scared of hospital beds with plastic covers and of the bodies beneath the camomile-yellow bed linen, of tubes and bags, of bandages and plaster and gauze.

I've been scared ever since I was three. I have my own angst and my mother's angst. I have my father's angst. Grandma F and Grandpa F's angst. Grandma G and Grandpa O's angst. I have our town's angst and the angst of the newly developed housing area. I'm scared because anything can happen any time.

I have every kind of insurance there is. I have liability insurance, household insurance, a private supplementary health insurance that includes being treated by a head physician and a double room in the hospital, occupational disability insurance and travel health insurance. Accident insurance, supplementary dental insurance, voluntary unemployment insurance and life insurance.

My parents sell insurance. For everything that can possibly happen.

I am writing. About what happened.

Homeowners' insurance protects homes against damage caused by fire, storm or tap water.

The building's insurance is not compulsory, but they recommend it for property owners. It protects them from financial ruin and reimburses the costs for repairs all the way through to reconstructing the entire building.

I have a dream that I'm driving through my town with my parents, but I don't recognize the town. I dream that I ask whether it is new and they say *no*. I dream that I want to get out in front of my parents' house, but I can't find the stop.

How the town looks where I grew up

Our small town starts at a yellow city limits sign and ends at a yellow city limits sign.

A narrow river flows through the town. It runs parallel to a main road that winds its way from town to town like a highway, and connects all the small towns in the area. The highway is like a long curly strand of hair. The towns are like knots that can't be unsnarled.

The river and the main road divide our town into two parts. The parents live on one side and their children move to the other so they can turn into parents. Building lots eventually turn into construction sites, construction sites eventually turn into houses.

The town lies there like the mashed potatoes I've arranged onto a plate, just like my mother had shown me: scoop a large dollop of soft mush in the middle of the plate and use a spoon to press a deep hollow in the middle. Afterwards, pour the brown sauce inside and watch it turn into a small lake. A brown, creamy lake, the banks made of crumbly puree. The two blend together when I dig the spoon into it and destroy the freshly formed landscape. I put it into my mouth. It tastes the way it smells in the kitchen.

The town lies in the middle, like the brown creamy sauce, a chain of hills surrounding it. The hill where the cemetery is located. The hill where the barbecue area is located. The hill with the leased fishing ponds. The hill where we once tried to fly a kite.

Wooded hills that I always see whenever and wherever I look out. As if they were guarding the town.

What there is in the town where I was raised

The town has a bus turnaround loop, a sports field and a town assembly hall with a pub that at some point will burn down. There are clubs that have existed for centuries and holidays that have always been celebrated. There are farms and stables that, as you walk past, smell of the animals that are kept there until slaughtering day. There are sausage kitchens and a baker. There are nicknames that everybody knows. *Maggi. Stift. Boss.* There is the housing development.

Otherwise, there is nothing.

How you greet each other in our town, when you drive towards each other in the car



you nod



you hold up your right index finger, while you continue to clutch the steering wheel with the rest of your fingers

How you greet each other in our town, when you meet on the street

- *G'day!* - *G'day!*

What the house looks like where I grew up.

In 1990, my parents bought a prefab house that was pieced together by a crane within a few days. I was a year old and got my own room.

ROOMS ON THE BOTTOM FLOOR OF THE HOUSE

Insurance office (with customer toilet) Garage

Boiler room

Laundry room

ROOMS ON THE FIRST FLOOR

Livingroom

Kitchen

Bedroom

Children's room

third room

Bathroom

Guest toilet

Everything for which there is no room downstairs is stored in the attic. Behind the house is a terrace, a ping pong table, a pond, a garden shed, a pavilion, a garden on a slope. Then the forest begins.

The part of town where my parents' house is located is called the housing development area. It's located on the children's side.

A few facts about the housing development area



The first houses in the housing development area were built in the mid-1980s.



There are now thirty houses in the housing development area. There are twenty-three solid houses and seven prefab houses. Twenty-nine single family houses and one apartment building. Five houses have bachelor apartments.



Each house has at least one car. They are parked in carports, garages, or on the side of the road.



In one corner of the housing development area, there is a playground that nobody plays in. The children in the housing development play in the gardens, on the street, or indoors. In the gardens, there is game equipment of various sizes and prices.



Back when there was no playground, there was an area that lay fallow between two newly built houses that belonged to the municipality. In 1994, a crane swung two gray containers onto the meadow. A short time later, a Bosnian family moved in. One of their daughters became my babysitter for a while.



Everybody in the housing development area knows where the other is flying or driving to for vacation. Some people always fly to Mallorca, others drive to their hut in the mountains. Whoever doesn't work in the housing development area is on vacation. Vacation is the best time of the year.



Behind two of the houses there is an in-ground pool. In the gardens of the other houses, there are usually smaller swimming and wading pools from the hardware store.



The town's supervisor lives in the largest house in the housing development area.

Conversations you have in our town

- Hey, How's it goin'?

- Same ol' same ol'

- Hey, How's it goin'? - It's gotta'.

(Tragic) incidents in the housing development area



In 2016, a forty-five-year-old man got into his car in front of one of the houses and died of a heart attack a few feet from his home. The car was insured with us.



When I was five years old, I crashed my go-cart into another go-cart. After that, my front tooth was brown for many years.



In one of the houses, a woman living alone had a stroke at the age of sixty-six. A neighbor found her. She spent several months in a clinic and had herself discharged early. She claimed that the neighbors could take care of her. Seven cats lived in her house. They were all insured with us.



In 1998, a friend of mine who lived in one of the houses emigrated to Norway with her brothers, sister, parents and twenty gerbils. In her house, it was forbidden to use the word shit. The house was not insured with us.



In one of the houses, a couple got a divorce. The wife and daughter moved to the city, the husband rented a bachelor apartment two houses away.



In one of the houses, a friend of mine's stepfather had a heart attack and died in the bedroom, in my friend's mother's arms. The house was a solid house that he had built himself, *a yearslong construction site*. It was insured with us.

What happens when something happens in our town

When an ambulance drives through town, WEE-oww-WEE-oww, people watch out where it stops. *Pssst, listen*. If an ambulance stops in front of one of the houses, the neighbors call each other as soon as it has driven away. Whoever lives on the main road, doesn't have to call anybody. Some people stick their heads out of the living room windows, others stand in front of them and look up.

When somebody dies in our town, there is a death knell. It is quieter than the bells that ring on the half or full hour. Whenever something bad happens, the neighbor calls my mother. Altogether, my mother and the neighbor know the cause of death of around ninety percent of the people in the town.

The mortician lives in the neighboring town. He usually comes with a large hearse, but sometimes he also comes with a small private car. Everyone recognizes the mortician's small dark Peugeot from the neighbouring town. He is insured with us.

Who people in the town call when something happens to them

1. *Doctor S* or an ambulance
2. the police
3. my parents

Conversations my mother sometimes has to have

- *hey, what's goin' on around here? - Why?*

- *well, yer grave's lookin' real bad, ya know? The dandelions are startin' to bloom! And them forget-me-nots, they're lookin' sideways. Why the heck don't nobody take care of em'?*

A conversation my father keeps having with me

My father holds his right fist in front of my face.

- How does it smell? - Hospital.

My father nods. My father holds his left fist in front of my face.

- How does it smell? - Cemetery.

My father nods and grins.

- Good, Jupp.

My father calls me Jupp.

I'm six years old and I don't know why.

Where my parents are from

My mother is from our town. My father is from the neighboring town. There are five miles between the two towns, lots of meadows, lots of curves, lots of forest and even more hills. The dialects of the two towns are similar, but some words are very different. My father has a big sister. My mother has a big brother and a little sister. I don't have any siblings.

Both my mother's father (Grandpa F) and my father's father (Grandpa O) sold insurance.

Why my mother reads autopsy reports during work

My mother is the only mother in the housing development who goes to work.

When I was at nursery and elementary school, she drove to the big city three times a week, before I woke up, to settle accident claims in the office of an insurance company.

As I grew older, she told me about the most exciting accidents, autopsy reports and about the apples she ate while reading.

Whenever I take the escalator, for example, I have to think about the woman with the long loose hair who bent down to pick something up and got scalped in the process.

How my mother became an insurance saleswoman

- When I finished middle school, my dad said: Oh, you're so good at math and it would be good if you learned something about business. Why don't you apply for a job at the insurance company and the bank? And the insurance company answered first and said I should come for an interview. And then I went there and passed the exam right away and they said: You can start right away. And then I asked my dad what he thought about it. Well, go right ahead! And then I accepted. And that's how I got into insurance. Actually, I had wanted to become an interior designer. But I would have needed to get a degree or an apprenticeship as a carpenter beforehand. And then my father said that wasn't for girls, not for me.