

# TheACTUARY

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# Evolution



LAST MONTH WAS A BIG ONE FOR FANS OF EVOLUTION. FIRST we had the release of Richard Dawkins's book *The God Delusion*, in which the existence of a divine being is given a low probability on the basis of evolutionary logic. Then it was announced that the complete works of Charles Darwin are to be published online. But most importantly, we had the news that Dr Oliver Curry, an evolutionary theorist from the London School of Economics, has predicted that – to quote the BBC News headline – ‘Human race may split in two’.

I can picture you now, sitting at the breakfast table reading this article, propped up against the cornflakes packet (the article, that is, not you), with raised eyebrows and mouth agape. Yes, it's big news. The human race may split in two!

But not for 100,000 years, according to Dr Curry. So there's no need to worry for the moment. If Curry's projections are correct, then (according to the BBC): ‘The descendants of the genetic upper class would be tall, slim, healthy, attractive, intelligent, and creative and a far cry from the “underclass” humans who would have evolved into dim-witted, ugly, squat goblin-like creatures.’

I am not sure I feel comfortable with using the words ‘attractive’ and ‘ugly’ to refer to the aesthetic qualities of different species. I am sure that I am not alone, for example, in finding chafer grubs unattractive. If a female chafer grub ever invited me to an open-air movie, I should politely decline. Likewise, if I found myself in an intimate clinch with one, I should disengage immediately and with great violence. I daresay that male chafer grubs feel differently.

100,000 years is an awful long time, and you might wonder what will occur to our species over a shorter period: ‘Dr Curry warns [that] in 10,000 years’ time humans may have paid a genetic price for relying on technology. Spoiled by gadgets designed to meet their every need, they could come to resemble domesticated animals.’

If I read this correctly, then in the year 12006 my great-great-great... etc grandson will not only have a plasma screen, a personal robot, and an iPod, he will also have unopposable thumbs and a tail. So in 100,000 years he will be a cross between George Clooney and Leonardo da Vinci, but in 10,000 he'll be

Scooby Doo? How does that work? But that's not the worst of it. The article continues: ‘Social skills, such as communicating and interacting with others, could be lost, along with emotions such as love, sympathy, trust and respect. People would become less able to care for others, or perform in teams. Physically, they would start to appear more juvenile. Chins would recede, as a result of having to chew less on processed food.’

So it's a farewell to all chins, and to love, sympathy, trust, respect, and teamwork. It's a bleak view of the future. But to those of you used to working in an office of actuaries, it is perhaps a comfortingly familiar one (goak here).

We actuaries love projections. There is little we would rather get our teeth stuck into than a projection of what our species will be like in 100,000 or 10,000 years' time – well, other than what our species will be like in 100 years' time. And this is so uncertain a matter that the CMI, in publishing the ‘00 series’ mortality tables, has not provided us with a mandated projection.

Very wise, too, and I would not do so in its position. We live in uncertain times, with projections of life expectancy so variable. Instead, the profession says that actuaries are required to consider a ‘range of scenarios’. Well, I would love to share with you my thoughts on P-Splines, but – oh, gosh, is that the time? I shall leave you with three alternative schools of thought on mortality improvements.

The optimist Dr Aubrey de Grey (professor, Cambridge University): ‘I think the first person to live to 1,000 might be 60 already. There are seven major types of molecular and cellular damage that eventually become bad for us – including cells being lost without replacement and mutations in our chromosomes.’

The pessimist Dr Jay Olshansky (professor, University of Illinois): ‘The human body was not designed for long-term use. It was designed for short-term use and in effect what we're doing is pushing these bodies beyond the end of the warranty period for living machines.’

The escapist Woody Allen: ‘The key is to not think of death as the end, but as a very effective way to cut down on your expenses.’

 TIMOTHY BRAMHAM