We got you covered: Contextualizing industry insurance practices and the response to Covid-19

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Abstract
In response to Covid-19, media industries have increasingly relied upon insurance to manage risks to health and productivity loss surrounding creative labor. Analysis of contemporary trade journals reveals how the pandemic prompted new urgency around the question of who could get coverage, both by health plans protecting individual workers and cast insurance policies protecting employers. While Covid-19 risks are global in nature, the lack of universal health care exacerbated precarity in US media industries especially, where these two insurance practices overlap: medical coverage depends on the ability to work, which can depend on whether employers can insure their investment in that creative labor. Thus, struggles over insurance must be contextualized within historical discourses that made insurability legible within professional media work cultures. Ultimately, this analysis reveals how corporate media cultures calculate loss and mortality, marking some, but not all, as worthy of status, investment, or protection.

Keywords
cast insurance, Covid-19, health, Hollywood, insurance, labor, media industries, pandemic, risk

Risk pervades the everyday lives of media professionals. Research into labor precarity (Deuze, 2007: 21; O’Donnell and Zion, 2019) emphasizes the flexible, post-Fordist labor conditions that can make steady employment uncertain. However, media work
includes additional risk of medical complications, injury, or even death that can result from intense and demanding labor environments. Precarity in media work is not just a question of employment but also threat to bodily health—as the recent 2021 accident involving poor safety precautions and live firearms on the set of the film Rust made all too clear (Maddeus, 2021). In most developed nations, socialized healthcare and welfare programs help to partially mitigate these risks and provide for the needs of workers and their families when risks turn into real crises—in media work as in all industries. In the US, however, lack of universal healthcare and the precarity that defines media work combine to make these risks particularly acute and protections against them more uncertain. Access to affordable personal health and income continuation insurance frequently depend on union representation and collective bargaining practices to secure coverage as a condition of employment. But this coverage is far from universal or even: not all types of media work benefit from collective bargaining, breaks in employment that often characterize creative work put continuing coverage at risk, and many work as so-called “independent” contractors rather than as employees protected by collective bargaining agreements. The perils of the US social welfare system combine with those shared by “creative” labor industries across the globe (Flew, 2011; Hesmondhalgh and Baker, 2010) to limit protections from precarity.

However, given their dependence on creative labor, media institutions must also contend with these risks. The risk of illness, injury, or death threatens the livelihood of individual media professionals; but media industries, too, have long guarded against the loss of productivity resulting from professionals’ inability to continue working. In a 2001 article for Insurance Journal, a trade publication for agents and brokers, Charles Boyle reviewed an Insurance Information Network of California bulletin to discuss the insurance products that “protect filmmakers from possible business interruption” (Boyle, 2001). Like any business, entertainment industries needed coverage for worker’s compensation and other liability concerns; errors and omissions protection against libel lawsuits; completion bonding to guarantee the financial means to finish a project are in place. More unique, however, was cast insurance, a product that enabled studios to purchase policies that reimbursed the costs of delay or cancellation if key personnel cannot continue working. According to Boyle, cast insurance had led to sizable claims by media industries, citing the 1994 case of Wagons East, in which producers collected $14.5 million from insurers to cover the costs of reshoots after star John Candy died during production. On the one hand, cast insurance seems comparable to insurance practices in any major industry, where machinery and other production inputs might all be insured against loss. On the other, the creative dynamics of media industries make it more imperative to insure human resources. Whereas manufacturing industries might substitute new workers for those lost if factories are still running, creative industries face greater disruption from the loss of key personnel. Thus, media institutions have a greater imperative to ensure that the precarity it imposes on its creative labor force does not put their own production investments at risk. Insurance policies taken out on cast (and crew) protect media institutions from their reliance on precarious creative labor.

Few crises have so foregrounded the risk of interruption in the creative work of the media industries—and the role of insurance as a means of managing that risk—as the Covid-19 pandemic. While the continual threat of production shutdowns made media
workers uncertain about their ability to continue working (and specifically in the US, to maintain needed healthcare insurance), media institutions sought out their own cast and crew Covid policies to guard against the ballooning expenses of production stoppages. On the minds of both individuals and institutions was the question of insurability to secure and maintain such protections. So, while insurance is hardly part of the glamour and prestige of media entertainment, it nevertheless requires attention from critical media industry studies. In the language suggested by Beck (1992) and applied to media industries by Deuze (2007: 1), these cultural institutions are part of a “risk society,” and insurance is part of the everyday social practice that animates and manages that risk. Insurance practices can deepen our understanding of the cultures of production and distribution, and relations of power in which media work unfolds (Banks et al., 2015; Caldwell, 2008; McDonald et al., 2021; Mayer, 2011).

Furthermore, understanding of the Covid-19 pandemic is specifically enhanced through examination of work disruptions in creative media industries and the mitigation of that risk via insurance instruments. Emerging scholarship on the media industries’ Covid-19 response identifies disrupted and reorganized practices of production, distribution, and exhibition (Fortmueller, 2021; Gray and Johnson, 2021). As studies and creative communities developed new safety protocols to monitor and manage these health risks, insurance offered a means of managing uncertainty and protecting against the inability to fully eliminate health risks. However, this crisis only amplified a culture of risk identification and mitigation long in place. The pandemic intensified the importance of insurance within the media industries, inviting us to consider how health risks and mortality have long been calculated and accounted for, and why the accounting of insurability continues to reproduce inequalities and unevenness in media labor. To understand media industries’ response to Covid, we need to consider not just the wake of the pandemic, but also the standing professional culture of insurability into which the pandemic was received.

Insurance is, of course, its own complex industry, and many insurance products are relevant to media labor—far more than can be covered here. However, a deeper understanding of the response to Covid-19 can be built through paying closer attention to both the individual health insurance policies needed by many media workers in the US and the quite distinct cast and crew insurance policies pursued by media institutions. The differences between them reveal inequalities of power between capital and labor in the pandemic; but just as importantly, their linkages suggest that Covid-19 posed an existential question of insurability to and around media workers. Hollywood takes center stage in this study, given particularly American issues surrounding health insurance; but cast and crew insurance coverage is not limited to the US alone, and pursuit of such coverage determines who can work during the pandemic. Growing corporate demand for cast and crew Covid insurance globally creates new expectations of individual insurability as a potential precondition to employment. However, US media industries do merit focus here because the dysfunctional healthcare system combined with these institutional insurance practices to heighten the precarity that media professionals faced. Those who cannot be insured under corporate cast and crew policies cannot work, and thus may lose their individual eligibility for healthcare coverage. The risks of Covid-19 are inherently global, crossing boundaries of nation and industry
both; yet the complex dynamics of Hollywood’s insurance practices have produced those risks in uneven ways and posed existential questions about who can be protected from them, at what cost, via insurance.

We can unpack those dynamics by examining the risks of loss posed to media labor and employers alike by Covid-19, and the way these two types of insurance were mobilized in the face of those risks. Analysis of contemporary industry discourse in US trade journals reveals new urgency around the question of who could get insurance coverage in the pandemic—both by health plans protecting individual media workers and cast and crew insurance policies protecting employers. However, these struggles over insurance in response to Covid-19 must be contextualized within historical discourses that had previously rendered insurability legible and imaginable within professional media work cultures. The emergence of cast insurance practices in 20th-century Hollywood set the stage for the response to Covid-19 by establishing the uneven terrain upon which insurability would be defined and in which the professional’s ability to work would be negotiated. This dialogue between the historical and the contemporary reveals insurance not just as a financial product, but also a powerful means of marking who mattered and who possessed what value within industry cultures. Discourses of insurability assess whose mortality bears what kind of value and demands what kind of economic protections—and, by implication, whose might not. The Covid-19 pandemic has not disrupted the media industries’ reliance on insurance to manage risk so much as it has introduced new considerations in calculating loss and mortality in creative labor, marking some, but not all, as eligible and worthy of protection as “essential” workers.

Insuring the health of creative professionals

Social distancing and quarantine procedures in response to the Covid-19 pandemic in early 2020 brought a complete disruption of production operations for global film and television institutions. Such media may be immaterial commodities distributed and delivered in “contactless” ways over the air, over cable, or via internet connection, yet they remained industries dependent on communities of workers engaged in collaborative practices, transactions, and rituals within material spaces. With the ability to share space in doubt, content production came to a standstill all over the world. By January 2020, Hengdian World Studios ceased operations in China (Davis, 2020). While limited work resumed within a few weeks, the pandemic had curtailed production on a global scale by that point. In hard-hit Italy, rising infection rates and government restrictions required global blockbusters like Mission: Impossible 7 to halt on-location shooting (Higgins-Dunn and Whitten, 2020). By March, UK broadcasters adapting to the new realities of the pandemic (Ravindran, 2020) warned program suppliers that “some commissions may need to be canceled” (Dams, 2020). Reporting in the United States kept score, with IndieWire maintaining a growing list of “Every film, TV show, and event affected by the outbreak” (IndieWire, 2020).

Less production meant fewer employment opportunities for creative communities at a global scale. In the US, however, these shutdowns frequently came at the urging of union leaders and other creative professionals who sought protection from the risk of being endangered and ultimately infected while doing those jobs (McNary, 2020c; Tangcay,
Union leaders and Hollywood studios worked subsequently to minimize the economic impact of these new health and safety measures on professional incomes (Littleton and Aurthur, 2020). Compounding these lost paychecks, though, was the risk of discontinued health insurance coverage during a pandemic. Union benefits included participation in group health plans; as part of the larger International Alliance of Theatrical and Stage Employees (IATSE) organization, members of the International Cinematographers Guild could enroll in the US Motion Picture Industry health plan. While both IATSE and the Screen Actors Guild—American Federation of Television and Radio Artists (SAG-AFTRA) promised that Covid-19 testing would be free of charge for anyone enrolled, production shutdown threatened members’ ability to maintain their coverage. For IATSE members, eligibility for health services depended on the accrual of “benefit hours” earned for paid work (McNary, 2020a). Similarly, the SAG-AFTRA plan required members to meet “earnings thresholds” during a four-quarter period (McNary, 2020b). Thus, working actors would remain covered, but as time went on, those who could not maintain employment could lose health coverage. Moreover, those struggling to find work before the pandemic began—and thus not meeting the earnings threshold—lacked health coverage from the start of the pandemic. Therefore, US media workers not earning paychecks found both their economic security and their health endangered, uncertain of their ability to access health care at a critical time. As a result, unions paired their March 2020 calls for production shutdowns with promises to rethink these healthcare eligibility requirements. In other words, insurance benefits raised questions about who held what status and who counted within US labor communities, with the mortal stakes of the pandemic prompting reconsideration of those distinctions. Ultimately, the question of not being able to work in US media industries was a question of being able to access healthcare. This is altogether an unsurprising claim given the nature of American healthcare—however, that fact would bear significant relevance as other industry insurance practices asked similar questions about who was and was not eligible and essential to continued work.

**Insuring the health of studios**

Even when fears about community spread subsided and many Hollywood productions resumed, the risk of interrupted work persisted. In April 2021, CBS Studios paused the Toronto-based production of *Star Trek: Discovery* for two weeks after Canada’s contract tracing system revealed a close contact with Covid for a member of the production team. This professional had been designated “Zone A” under industry Covid safety protocols, a term referring to cast members and production personal in direct contact with them (Patten, 2021). Production would not resume until that Zone A individual completed quarantine. By contrast, when a guest star tested positive nine days earlier on sister series *Star Trek: Strange New Worlds*, CBS Studios did not halt production. According to *Deadline*, the guest had “only come into contact with a few people during a fitting when the positive test was received” (Andreeva, 2021). Zone A designees were essential creative contributors, but production could go forward without a few costumers or a guest star (who could presumably be recast). Such distinctions unsurprisingly reflect above- and below-the-line cleavages central to media labor critiques (Mayer,
At the same time, though, these disruptions reveal how creative industries like media entertainment may be uniquely susceptible to Covid impacts. When key creative personnel are lost, the whole machine shuts down.

Covid regularly interrupted other productions seeking to resume work, too, including the television series Bridgerton, Westworld, House of the Dragon, and American Horror Story (A White, 2021; P White 2021a, 2021b, 2011c) and the film Matilda (Kanter, 2021). Each such delay carried a cost for studios—both in immediate production budget overruns and in the long-term doubt cast on the safety of continued production. When star Miles Teller refused to comply with vaccination mandates on the set of The Offer, for example, the delays allegedly cost Paramount $6 million (Siegel et al., 2021).

As a result, studios sought cast and crew insurance coverage to manage the risks of Covid interruption. This coverage informed Tom Cruise’s infamous efforts to discipline the UK-based crew of Mission Impossible 7 for non-compliance with Covid safety protocols. In December 2020, Cruise reportedly observed crew members breaking on-set guidelines, even after a positive test result had delayed earlier October shoots in Italy. In his capacity as both star and producer (Zone A par excellence), Cruise harangued his crew:

They’re back there in Hollywood making movies right now because of us…. I’m on the phone with every fucking studio at night, insurance companies, producers, and they’re looking at us and using us to make their movies. We are creating thousands of jobs, you motherfuckers…. That’s what I sleep with every night—the future of this fucking industry! … Do you understand the responsibility that you have? If we shut down it’s going to cost people fucking jobs, their home, their families. (Dale, 2020)

Cruise’s excessive rhetoric underscored the perceived stakes of keeping production running and the costs of disruption—his was truly a risky business!

More importantly, his tirade acknowledged the centrality of insurance to the maintenance of pandemic media production. The late-night calls he invoked are not just with studio bosses, but also with insurance companies assessing the risks of cast and crew coverage amid perpetual Covid delays. The smoother production of Mission Impossible 7 went, the easier to convince underwriters that it was good business to insure the media industries against Covid disruptions. If the pandemic repeatedly delayed production and insurers had to regularly pay out on such policies, it would make little sense to provide such coverage. Thus, Cruise and other creative managers had to prove that insurance coverage, when issued, would not actually be needed. The appearance of caution could also guard against later disputes, as when insurer Fireman’s Fund claimed that Disney put cast in crew unnecessarily in harm’s way by resuming production (Gardner, 2021a).

While Cruise fancied himself as a savior who might help deliver the industry from risk, not all film and television productions equally shouldered those risks of resuming production through insurance practice. Prior to Covid-19—and even since—such coverage has not always been mandatory or worth the investment. Major studios like Paramount, Warner Bros., and Disney can all depend on deep corporate pockets to “self-insure” (Mirvish, 2020). Covid-related shutdowns would undoubtedly expand...
budgets and cut into profit margins; but even projects budgeted at hundreds of millions of dollars would be unlikely to threaten the survival of a multi-billion-dollar media conglomerate. However, in the face of a projected $20 billion global box office loss in the first three months of the pandemic alone (Siegel et al., 2020), even large studios began seeking out this insurance product. It remains unclear how much this investment will pay off: both Federal Insurance and Fireman’s Fund have challenged reimbursements claimed by Paramount and Disney, respectively (Gardner, 2021a, 2021b). Cast and crew insurance coverage remained far more critical for independent producers and smaller firms with more financial risk tied to any given project. However, as filmmaker Dan Mirvish (2020) explained, film projects with budgets in the $1–10 million range suddenly found it significantly more difficult to obtain insurance: “without liability protection, COVID insurance coverage or confident investors, it’s difficult to get a bond or secure bank financing” (2020: 55). Covid insurance served as one potential means to make investors more confident, assuring that extra funds would be forthcoming to protect their investment in the event of delays or talent loss. However, such coverage was now even harder for independent producers to come by. Peter Marshall, managing director at DeWitt Stern/Risk Strategies, told Mirvish: “The insurance companies are bleeding so hard, so they’re restricting coverage and charging a lot more than they ever did. It’s a terrible combination” (Mirvish, 2020: 55). Insurers like Marshall believed that bigger budget projects could more easily cover the extra expenses of complying with Covid safety protocols. While less money was on the line, smaller productions were perceived as not having “money to throw at safety and schedule” (Mirvish, 2020: 55).

Mirvish recounted his experience shooting 18½ during the pandemic as one guided by new guild health and safety rules requiring frequent Covid testing for cast and crew, socially distanced transportation and catering, on-set safety inspectors, and assigned back-up roles on set. He estimated that these costs led to a 20% budget increase (2020: 53–4). These guild rules did not mandate additional Covid insurance, but complying with the rules required additional investment, and reassuring wary investors meant Covid insurance. The existence of such insurance—and the growing difficulty of securing it—created new barriers to entry for media financing. While Cruise and the major studios struggled with delays that might impact their insurance policies, smaller projects could not secure policies to get off the ground. Ironically, those least in need of Covid cast and crew insurance had greatest access to it.

Covid insurability was not just a financing consideration. Insurer willingness to underwrite policies could also depend on assessing the risk factors surrounding specific cast and crew, wherein those deemed too great a risk to pandemic safety and productivity could find themselves unable to secure work. Put another way, producers seeking the most affordable insurance coverage would be incentivized to employ cast and crew with fewer risk factors. Given the potential for Covid complications with age, insurability presented a particular challenge for some older professionals. For example, character actor John Rhys-Davies, known for his supporting roles as Sallah and Gimli in the Indiana Jones and Lord of the Rings franchises, respectively, described his employment prospects as significantly curtailed by Covid insurance norms. “I’ve just lost two films on the grounds that they can’t get insurance for older actors against COVID-19,”
the 76-year-old claimed (Oller, 2020). Older actors were still working—but employing and insuring them came with extra cost, safety measures, or potential for delay. To resume production of Star Trek: Picard in February 2021, CBS Studios could have either paid a higher premium to insure octogenarian series lead Patrick Stewart, justifying the expense for a creative contributor essential to the continuation of the project; or, if underwriters refused to insure Stewart, the studio could have self-insured to shoulder the risk and cost itself. But neither insurance at a premium or self-insuring were options presented to Rhys-Davies by potential employers; he thus interpreted his unemployment as a meaningful failure to be insurable. Yet Rhys-Davies could at least (hopefully) rely on prior income and ongoing residuals from past work to see himself through this rough patch (to say nothing of access to medical care outside the US as a citizen of the UK); for other older US actors whose below-the-line names we would not recognize, lack of insurability could mean a lack of income from new work but also suspended participation in the SAG-AFTRA health plan.

Insurability thus emerged as a marker of distinction in pandemic-era media industries: a means of communicating who belonged as well as who merited investment. Of course, this calculus is not unique to the pandemic. Although Covid brought such concerns to the fore, we can better understand these insurance practices by contextualizing them within long-standing cast insurance policies in which creative professionals’ ability to work has depended on assessment of their insurability.

**Insuring the insurable**

While pandemics bring added uncertainty, the prospect of insuring cast and crew against loss of productivity demands an accounting of the discourses through which creative professionals have come to be understood as insurable. In 2013, film insurance broker Brian Kingman of Gallagher Entertainment explained to NPR that for a $100 million film with a primary cast of 10–12 people, cast insurance might cost $350,000. If any individual actor was perceived to be a significant risk, however, that premium might increase to $1 million. Kingman explained that with “enough time, talent, and money, anything is insurable.” If (now) well-mannered Robert Downey Jr. breaks an ankle on set, that is a “standard or covered peril”; yet if a studio wants to work with a star on court-ordered probation (say, Robert Downey Jr. circa 1999), and thus at increased risk of incarceration that would delay production, a more expensive, customized policy could stipulate that talent be assigned handlers or “minders” to minimize the chance of loss (Kennedy, 2013). To secure these policies, studios require actors to submit to physicals and sign affidavits attesting to their risk factors. While often communicated as a binary (insurable/uninsurable), insurability is a spectrum constantly produced through insurance practice. Not merely a means of protecting the value of human labor, cast insurance also helps to produce and communicate that value in the first place. Anyone sufficiently valuable can be insured.

Despite this function, cast insurance remained a relatively marginal area of concern in industry discourses prior to the Covid-19 pandemic. Within the Entertainment Industry Magazine Archive, searches for “cast insurance” return only eighteen references in Variety, Hollywood’s trade paper of record, between 1905 and 2000. The Film and
Television Literature Index returns only one additional mention. However, as these practices have been understood and theorized in industry discourse, they nevertheless supported a regime of knowledge in which creative labor accrues value in part through consideration of its insurability—a process now extended in the age of Covid-19.

Cast insurance emerged in the US as part of an early discourse on Hollywood safety culture. *Variety* credited the studios with reducing the number of falls and other minor production injuries requiring off-the-lot medical care from 7,700 in 1929 to 450 in 1937—an improvement surely accounted for in the $425,277 studios were estimated to pay insurers annually for workman’s compensation policies (Studios’ casualty trim, 1938: 11). *Variety* praised new studio “safety councils” for fostering an attitude of “extreme care.” Defined as coverage for “losses suffered when important players are forced out of pictures already before the cameras because of illness or injury, necessitating retakes” (1938: 11), cast insurance was identified as part of this broad-based effort; yet it was perceived to be overly expensive. At this stage, cast insurance attracted scant studio attention, with little reflection on who might be insurable.

By 1950, *Variety* described cast insurance as a practice for independent producers alone, having “passed out of existence as far as the major studios are concerned,” thanks to those high coverage costs and greater corporate confidence about shouldering risks over time (Inside Stuff, 1950: 27). Cast insurance figured as a tool more valuable to the growing ranks of independent producers with all their finances tied up in a single project. By 1954, however, cast insurance regained relevance to major studios—particularly as the insurance industry became more interested in providing affordable coverage. Lloyd’s of London proved particularly eager to underwrite Hollywood, making cast insurance and indemnity policies easier to procure for TV, film, and vaudeville. Insurance broker Bernard M. Levmore had successfully negotiated with Lloyd’s to insure Jackie Gleason’s two-week engagement at the New York City Paramount theater, surmising that similar policies would soon be available to other “reputable producers” (Lloyd’s back into cast insurance, 1954: 41). This policy covered $25,000 at stake in otherwise “non-cancellable contracts,” which represented a quarter of the total production cost, for a premium of $2,000. Protection thus came at a cost of only 2% to the overall budget. By the mid-1960s, Manhattan insurance broker Lee Winkler similarly estimated that premiums to indemnify against “illness, injury, or death of stars during the shooting of a feature” would be 1.5–3.5% of a total production budget (Landry, 1963: 4).

Trade reporting characterized these increasingly affordable cast insurance policies as a good investment. In 1956, *Variety* celebrated MGM’s decision to procure cast insurance on its films as a decision that had “already” paid off, thanks to a $300,000 payout for production delays after *Raintree Country* star Montgomery Clift was in a car accident (Inside Stuff, 1956: 4). That reimbursement represented six times MGM’s premium, which was estimated at 1% of the film’s $5 million budget. Although most studio policies at this time carried deductibles estimated at $100,000, United Artists insured *Solomon and Sheba* against loss of creative productivity after only $19,000 in out-of-pocket expenses. After the death of star Tyrone Power, Lloyd’s paid out $869,172 to cover the expense of recasting with Yul Brynner, who demanded double his predecessor’s salary (Glenn, 1960: 5). Lloyd’s remained the principal insurer of Hollywood films until the
mid-1970s, although other companies had entered the field too, with per-film premiums averaging $40,000 (Thomas, 1974: 62). Insurers took out advertisements in trade magazines like *Variety* to convince filmmakers of the need for this protection. In 1963, Winkler Associates placed notices in multiple issues to position itself as New York’s “largest specialist in motion picture insurance” and promised discounted rates to producers making three or more films per year (Cast Insurance, 1963a: 24, 1963b: 22, 1963c: 24). By 1980, Coulter & Groner, Inc. (1980) appealed to their potential clients’ sense of self-preservation: “What if,” an advertisement asked, “your superstar doesn’t show” or some accident happens on set? “Protect Yourself!” (1980: 41). In 1986, Italian entertainment insurance consultancy Cinesicurtà advertised policies for third-party property damage, workman’s compensation, errors and omission coverage, and completion guarantees, but highlighted in a larger font coverage for talent non-appearance and the resulting loss of profits and contracts (1986: 350).

While cast insurance advertisements targeted film financiers, the demands of insurability simultaneously subjected talent to new regimes of surveillance and risk management. In 1963, *Variety* framed cast insurance as a practice subject to the “prejudice” of underwriters. As insurance broker Lee Winkler acknowledged, coverage depended on industry reputation: “Performers and producers with a reputation for conservative personal behaviour and good credit records have a much readier appeal to underwriters than the other types” (Landry, 1963: 4). Invocations of an “other” juxtaposed to preference for “conservative” lifestyles carried explicitly political connotations, privileging unequal assessment of risks informed by gender, race, and sexuality. Good credit was often denied to women and minorities, while rumors of non-normative sexual practices could surely mark talent as riskier, whether in an age of closeted sexual identities or later in panicked response to the AIDS crisis. Assessing the insurability of creative contributors meant assessing their identities and precarious positions within social hierarchies and industry gossip networks.

This assessment of insurability furthermore involved medical exams for creative personnel. By 1971, Dr N. Edward Gourson had acquired the moniker “Dr Hollywood,” recognized by *Variety* as the physician responsible for conducting insurance exams for the major studios (Broadway, 1971: 93). On the one hand, this affable image presented the medical exam as a ritual in which it was doubtful anyone would fail; Gourson, by implication, served Hollywood not the insurance companies. On the other hand, labor conflicts over such assessments revealed medical insurability as anything but guaranteed, subject as much to diffuse and uneven cultural factors as uniform medical metrics. As *Variety* speculated in 1974, “there is no way of determining how many careers have been destroyed because of heart irregularities or rumors of boozing or dope-taking” (Thomas, 1974: 62). In this assessment, one’s ability to make a living in the creative economy depended on a clean bill of health subject equally to the rumor mill and politics as medical testing. In evidence of this tension, *Variety* pointed to several examples. Assaf Dayan, son of an Israeli government official, found his career in the film industry stunted after an attempt on his life in 1971 marked him uninsurable. When journalists revealed his cancer diagnosis, actor Laurence Harvey feared that “the news would prompt insurance companies to turn him down for cast insurance” (Thomas, 1974: 62). Through insurance assessment practice, perception of risk produced precarity.

Risky behaviors could be rehabilitated, of course. While Elliot Gould had been “the hottest new face in films” in 1971, he allegedly went “berserk” on set, shutting down
production of *A Glimpse of Tiger*, and forcing a $500,000 insurance claim by Warner Bros. Whether insurance companies refused coverage or studios refused to pay higher premiums, Gould was considered uninsurable. Only after “exemplary” behavior on the set of *The Long Goodbye* was Gould “employable again.” David Warner, too, was on a “gray list” for alleged misbehavior on a film, “deemed uninsurable for *Straw Dogs*.” Only when director Sam Peckinpah and producer Dan Melnick “decided to take a chance” did he get the role. After Melnick reported good behavior to Lloyd’s of London, *Variety* promised Warner’s “employment outlook has brightened” (Thomas, 1974: 62). Such trade narratives are rife with contradictions: these men were allegedly unemployable due to their uninsurable behavior, but in fact they continued to be employed by powerful, auteurist men willing to take the risk, which fed new perceptions of them as generally employable once more. Filmmakers could employ the uninsurable if they were willing to deploy their economic and cultural privilege to counter that classification.

Most relevant to a discussion of future Covid policies, studios often hesitated to deploy that power to bank on talent with health concerns, sometimes shifting risks of financial loss from illness or death onto employees themselves. For example, when health conditions limited Spencer Tracey’s insurability, the actor agreed to forgo all payment for *Guess Who’s Coming to Dinner* until production was complete. After completing the last shot, Tracey reportedly told director Stanley Kramer: “all right, you cheap son of a bitch, hand over my money” (Thomas, 1974: 62). Days later, Tracey died. Beyond on-set barbs that make for good legends, *Variety* also documented labor disputes over medical insurability. In 1988, Burt Lancaster sued Columbia for $1.5 million, claiming his dismissal from *The Old Gringo* was without good cause, despite concerns about a pre-existing heart condition. Lancaster maintained that customary practice required producers to notify talent of any insurance concerns and provide an opportunity to cure them. However, as alleged by Lancaster, Columbia simply informed him that he could not be insured “at the customary rates and without exclusion” and summarily dismissed him (Lancaster, 1988: 17). He further claimed that Columbia knew his condition at contract signing and should not have been surprised by any subsequent health assessment. He thus sought his contracted $1.5 million rather than the $196,428 paid for pre-production prior to dismissal. At stake here was a debate over “customary” rates and practices, as well as who such norms did and did not exclude. As ever, Columbia could have self-insured or paid higher premiums if insuring Lancaster was paramount; in this case, the studio viewed contract dissolution as the better investment. The customary rate structure presumed that not everyone was suitable for creative work in Hollywood: some would be deemed too great a risk. In this case, Lancaster’s irregular heart health marked him as precariously outside the norms of the insurable. His story did, however, warrant attention from *Variety*; surely for other creative bodies perceived to carry non-customary risk on account of gender, race, sexuality, ability, and more, such barriers to entry no more generated a guarantee of trade coverage than insurance coverage.

**Conclusion**

Trade narratives about cast insurance, while sometimes decades removed from the Covid crisis, nonetheless reveal the culture of insurability that helped to govern creative work
during the pandemic. Historically, the categories of the insurable and the uninsurable have been deployed to mark off those deemed non-essential to participation in the creative economies of the Hollywood and other media industries; and in the US context, at least, the inability to work has amplified the risks of being unable to meet one’s healthcare needs. Whether at the level of individual healthcare policies or studios’ cast and crew coverage, an insurance system necessitates, by design, the production of a class of the uninsured. In these media industries, then, insurance-based responses to Covid-19 have therefore exacerbated existing inequalities and systems of value. This is not to say that insurance fails entirely to provide material security and risk protection—only that such protection is a privilege for those who continue to be deemed essential.

We must therefore resist reading any pandemic insurance policies as a sign that media industries have succeeded in mitigating risk and managing precarity. Instead, struggles over insurability intensify those forces, reinforcing labor hierarchies that privilege those least risky while leaving many more others on the outside. Unfortunately, healthcare is not yet a recognized human right throughout the globe, and the flexible labor economies that subject media professionals and other creative professionals to precarity make it challenging to secure and maintain individual health insurance in the US and other places lacking universal healthcare. The scramble during Covid-19 to protect media workers’ union health benefits from qualification thresholds meant to limit them reveals how insurability can be a status won and lost by creative professionals. In the US, at least, *individual insurance coverage depended on being able to work in the pandemic*. At the same time, a parallel system of insurance policies worked to protect studios from losses when cast and crew fall ill or worse. In those cases, *being able to work in the pandemic depends on eligibility for insurance coverage*. The pandemic thus revealed how employability and insurability can be intertwined in the creative labor of media industries. Historical contextualization demonstrates how distinctions between the employable and the insurable extended from risk assessments based in industry reputations, privileges, and assumptions about what is and is not customary—not just actuarial statistics. Insurance has been, and continues to be, an instrument for defining industry cultures and relations of power within them.

Material security and survivability has never been guaranteed in media work. The Covid-19 pandemic changes very little in that regard—perhaps only taking precarity to its inevitable conclusion and making those risks clearer. Media industries’ insurance practices do not reduce those risks; instead, they produce a culture of insurability that generates meanings, identities, and values from one’s proximity to risk.

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