

	European	Native Brazilian	Japanese	Title/clan name		
Name	Lanceleouf	Pindaberaiba	Zasuki	Brightspear		
Race	Aven	34 years old			Strength	13
Class	Cleric				Dexterity	14
Gender	Male				Constitution	15
Alignment	Lawful Evil				Intelligence	11
Background	Archaeologist				Wisdom	14
Level [1]		5			Charisma	17
Trinket	The notes an apprentice wizard tried sneaking into a test				Extra stat [2]	13
Favorite curse	Gutless junk burglar				Stat avg (6)	14
					Stat avg (7)	13.85
Raised by	You grew up with your mother and father.					
Parents	You know who your parents are or were					
(if absent parent)	Your absent parent was imprisoned, enslaved or taken away.					
Siblings	You have 4 siblings					
Home city	North Norfall					
Birthplace	You were born on an outer plane of your choice					
Childhood home	Your childhood home was a rundown shack.					
Family lifestyle	Your family lifestyle was modest.					
Childhood	You remember your childhood being normal, with a few close friends.					
	You made an enemy of an adventurer but you are NOT to blame.					
	You caught a disease and recovered from it, but still have a cough, pockmarks, or gray hair.					
	You were accused of counterfeiting and served 2 years for it before escaping or being freed.					
	You were accused of extortion and served 1 years for it before escaping or being freed.					
	You made an enemy of an adventurer but you are NOT to blame.					

"Weighting" a character means it will take into account "weight" variables in the PCCreation sheet.

The weights make certain races and classes more or less likely to show up. Class weight makes mundane classes such as Fighter, Barbarian and Rogue more common, while race weight makes Humans, Elves and Dwarves more common.

Weights can be changed in the PCCreation sheet, and are safe to modify. Use positive integral (whole) numbers.

In order to disable weight variables, enter 0 in the red cell.

In order to enable them, enter 1 in the red cell instead.

0

Permissions have been changed, now anyone can edit the red tile

Keep in mind anything other than 1 will disable weight calculation

For "saving" a character, use ctrl+shift+v to paste the copied text rather than the formulas that originated it.

Using "right click -> paste special -> values only" also works.

Town name	North Norfall	New Crystalville	Mid Orange Valley
Flower	Tiny pink orchid with a metallic fragrance.	25cm green jasmine with a strawberry fragrance.	Small pink daffodil with a acidic fragrance.
Town economy	its lantern oil production.	its spell component production.	its breeding of war rams.
Title	The Hidden	Brightspear	Krakenmaster
Faction	Midnight Sword Baronate	Dread Servants Brigade	Mystic Hilt Inquisition
Artifact Location	being experimented on by a mage	in a lost city in Mithardir	in the belly of a sea serpent
Gemstone	suglilite	diamond	garnet
Weapon	makeshift dragonforged adamantine trident	ceremonial halfling meteor nunchucks (club)	traditional witchmade gold shotgun
Armor	weird halfling ice hide shirt	unique gnomish stone heaume	worn human bronze hoplon
Inn	The pilgrim's keep	The pirate's keg	The suglilite lute
Wild Magic (All)	A familiar appears next to you, taking the form of your childhood pet and follows you around for an hour.		
Wild Magic (PHB)	Creatures have disadvantage on saving throws against the next spell you cast in the next minute that involves a saving throw.		
Trinket	The notes an apprentice wizard tried sneaking into a test		
Familiar	Crimson seagull with two atennae	Brown guinea pig with an extra set of wings	White parakeet with an extra tail
Spell Focus	Copper orb with carved runes	Iron staff with tribal drawings	Stone bracelet with thin mist coming out of it
Major Villain	Your BBEG is a vampire trying to sacrifice the whole world to show his power	Your BBEG is a wizard trying to corrupt a continent to fulfill his destiny	Your BBEG is a cultist trying to sacrifice a country as a prank
Local Villain	Your local villan is a awakened animal gathering secrets to lift a curse	Your local villan is a serial killer gathering slaves for vengeance	Your local villan is a serial killer gathering magic items for his experiments
The dungeon is	an isolated den full of yuan-ti where the players must lift a curse	an overgrown mine full of undead where the players must hire its inhabitants for a job	a hidden fortress full of spies where the players must deliver an item
Deity	Lanceleouf, god of Beauty, Tempest and Unity. His symbol is a bloody dagger and skull.	Khaean, god of Tempest, Unity and Nature. His symbol is a black dragon and lion.	Kenmir, god of Unity, Nature and Life. His symbol is a black scythe and ouroboros.

Prefix		Midfix	Suffix		Possibilities	
Ai	6	Za	ki	do	Zasuki	27200
Sa	12	Ki	ka	moto	Kibare	
Kyo	29	Ga	ru	kura	Gadawa	
Shi	21	Ino	ma	mura	Inotomaru	
Sa	25	Ka	ba	kuro	Kakuma	
Za	24	Wa	bu	za	Wasuki	
Na	11	Hi	ga	ta	Hinaru	
Bo	28	Se	chi	shi	Semama	
Mi	9	Mi	su	to	Mizudai	
Ko	24	Wa	ra	ki	Watsujin	
Hi	31	I	tsu	ke	Inomoto	
Ki	30	Gai	bi	da	Gaitsumaru	
Aka	14	Cho	no	ki	Chonaketsu	
Cho	31	I	na	ha	Isahiro	
Pa	31	I	do	ru	Igakuro	
A	4	Shi	su	ma	Shirato	
Ku	30	Gai	re	nai	Gaikata	
Fu	19	Te	ji	maru	Tenano	
Te	8	Bo	ku	ma	Bosuto	
Mo	2	Sa	to	dai	Sanore	
Ino	30	Gai	wo	jiri	Gairudo	
Su	24	Wa	mi	re	Wanaki	
Na	8	Bo	da	no	Bobuwa	
Wa	3	Kyo	sa	bi	Kyogamoto	
Ka	7	Na	zu	to	Natoha	
O	16	A		ro	Anonai	
Ka	22	Su		mori	Sujiketsu	
Se	32	Iwo		ketsu	Iwosumori	
Ga	23	Na		wa	Nabumoto	
Gai	29	Ga		chi	Gamanai	
I	17	Ku		hiro	Kusaketsu	
Iwo	17	Ku		hito	Kukuno	
Obi	7	Na			Nakamaru	
Oki	1	Ai			Aisuma	
	10	Ko			Kozuki	
	26	O			Orumori	
	24	Wa			Wanake	
	3	Kyo			Kyosadai	
	25	Ka			Kadoza	
	17	Ku			Kugaki	
	25	Ka			Kababi	
	29	Ga			Ganoru	

This table is meant to simulate japanese names
It was made with the butchered names of anime characters, so take the names
generate here with a grain of salt.
When adding new syllables, make sure they start with consonants and end with
vowels. It may not be a hard rule of japanese, but makes the names smoother

After being reincarnated you							
snore loudly							
became lactose intolerant							Allergy table
became allergic to X							nuts
became unusually short for the race							dust
became unusually tall for the race							doconut
became the opposite gender							healing potions
have oddly strong body odor							alcohol
can no longer hold your liquor							spores
have horrible acne							
are bald							
have oddly colored hair							
have oddly colored eyes							Odd color table
have and odd skin color							red
are always hungry							purple
are always thirsty							green
are always horny							pink
have nightmares about your old body							orange
have a constant nasal congestion							blue
can't feel taste very well							teal
still see your old body in the mirror							cyan
have no body hair outside your head							
are always chilly							
are not sure you're still you							
have memories of someone else in this body							
have nightmares about your last death							
have an itchy body part							
hear a popping noise from your knees							
hear voices attributed to the departed							

Scheme	Objective	Scheme	Weakness	Methods			
7	<ul style="list-style-type: none"> 1 Immortality 2 Influence 3 Magic 4 Mayhem 5 Passion 6 Power 7 Revenge 8 Wealth 	<ul style="list-style-type: none"> Steal a planar creature's essence Win a contest or tournament Open a gate to another world Fulfill an apocalyptic prophecy Destroy rivals for another's affection Conquer a region Avenge a past imprisonment or injury Marry into wealth 	<ul style="list-style-type: none"> DMG page 94 	<ul style="list-style-type: none"> 5 	<ul style="list-style-type: none"> 1 A hidden object holds the villain's soul 2 Their power is broken if the death of their true love is avenged 3 They're weak in the presence of a specific artifact 4 A weapon does extra damage to the villain 5 The villain is destroyed if it speaks its true name 6 An ancient prophecy or riddle reveals how to defeat t hem 7 The villain falls when an ancient enemy forges it 8 The villain loses power if a bargain struck long ago is fulfilled 	<ul style="list-style-type: none"> 5 	<ul style="list-style-type: none"> 1 Agricultural devastation 2 Assault or beating 3 Bounty hunting or assassination 4 Captivity or coercion 5 Confidence scams 6 Defamation 7 Duelling 8 Execution 9 Impersonation or disguise 10 Lying or perjury 11 Magical mayhem 12 Murder 13 Neglect 14 Politics 15 Religion 16 Stalking 17 Theft or property crime 18 Torture 19 Vice 20 Warfare
Immortality	<ul style="list-style-type: none"> 1 Acquire a legendary item to prolong their life 2 Ascend to godhood 3 Become undead 4 Obtain a younger body 5 Steal a planar creature's essence 						
Influence	<ul style="list-style-type: none"> 1 Seize a position of power or title 2 Win a contest or tournament 3 Win favor with a powerful individual 4 Place a pawn in a position of power 						
Magic	<ul style="list-style-type: none"> 1 Obtain an ancient artifact 2 Build a magical device 3 Carry out a deity's wishes 4 Offer sacrifice to a deity 5 Contact a lost deity or power 6 Open a gate to another world 						
Mayhem	<ul style="list-style-type: none"> 1 Fulfill an apocalyptic prophecy 2 Enact the vengeful will of a god or patron 3 Spread a vile contagion 4 Overthrow a government 5 Trigger a natural disaster 6 Specially destroy a bloodline or clan 						
Passion	<ul style="list-style-type: none"> 1 Prolong the life of a loved one 2 Prove worthy of another's love 3 Raise or restore a dead loved one 4 Destroy rivals for another's affection 						
Power	<ul style="list-style-type: none"> 1 Conquer a region 2 Incite a rebellion 3 Seize control of an army 4 Become the power behind the throne 5 Gain the favor of a ruler 						
Revenge	<ul style="list-style-type: none"> 1 Avenge a past humiliation or insult 2 Avenge a past imprisonment or injury 3 Avenge the death of a loved one 4 Retrieve stolen property and punish the thief 						
Wealth	<ul style="list-style-type: none"> 1 Control natural resources or trade 2 Marry into wealth 3 Plunder ancient ruins 4 Steal land, goods or money 5 Acquire slaves 6 Sell illegal goods 						

Name	Roll	RandomName
Cherry	67	Streak
Hope	46	Bold
Serendipity	115	Passion
Serenity	121	System
Art	90	Virtue
Chant	49	Sapphire
Creed	113	Arsenal
Excellence	82	Mere
Fear	88	Temptation
Glory	64	Faith
Ideal	42	Alacrity
Music	107	Trick
Random	49	Sapphire
Quest	40	Lucky
Poetry	5	Art
Reverence	11	Ideal
Sorrow	36	Merry
Weary	94	Treat
Violet	53	Sugar
Mercy	98	Hot
Able	7	Creed
Valiant	50	Lily
Dapper	48	Amber
Just	4	Serenity
Coy	78	Diligence
Earnest	95	Far
Randy	28	Rowdy
Rowdy	17	Sorrow
Humble	63	Bright
Breezy	92	Profit
Frank	85	Kitty
August	80	Avarice
Major	57	Unity
Belle	40	Lucky
Bliss	93	Trick
Merry	88	Temptation
Willowy	66	Lord
Hardy	76	Magnanimity
Purity	69	Jolly
Lucky	81	Sassy
Freight	59	Elloquence
Alacrity	20	Mercy
Azure		
Rakish		

Brazen		
Bold		
Drowzy		
Amber		
Sapphire		
Lily		
Rose		
Rich		
Sugar		
Chastity		
Holy		
Maddie		
Unity		
Unique		
Elloquence		
Brilliant		
Idyll		
Muse		
Bright		
Faith		
Elder		
Lord		
Streak		
Humble		
Jolly		
Amnistry		
Joy		
Loony		
Courage		
Ambition		
Zealous		
Magnanimity		
Magnificent		
Diligence		
Perseverance		
Avarice		
Sassy		
Mere		
Puzzle		
Thot		
Kitty		
Chivalry		
Mischief		
Temptation		
Chime		

Virtue		
Tome		
Profit		
Trick		
Treat		
Far		
Covert		
Chill		
Hot		
Dread		
Shine		
Truth		
Dare		
Acumen		
Allure		
Hazel		
Arcane		
Trick		
Secret		
Chaos		
Anarchy		
Order		
Tempest		
Arsenal		
Love		
Passion		
Spoiler		
Problem		
Solution		
Question		
Answer		
System		
Blank		
Aurora		
Solemn		
Eulogy		
Grace		
Shrewd		
Delight		

Diamond cost of Raise Dead	500	
Priest/bard hiring cost (transportation included)	200	
Total cost	700	This is not a random generator, but instead a calculator for the cost and expected price of resurrection insurance in a standard D&D setting.
Life expectancy	70	The yellow-highlighted parts are data to be entered according to the price of resurrection, life expectancy of the customer's race, and their income.
Chance to die at any given year	0.0142857142857143	Everything else calculates itself, resulting in two prices: One in case resurrection insurance is a monopoly, another in case it is a perfectly competitive market.
Break even cost of insurance (yearly)	10	Realistically, the price can be anywhere in between the numbers highlighted in green.
Break even cost of insurance (monthly)	0.833333333333333	When the price says "not profitable" it means at least one of the parts finds it so, which in turn means the exchange does not happen and the person goes uninsured.
Insurance cost (yearly)	10	Keep in mind large catastrophes or world-ending disasters cause lots of death, which would bankrupt such a company. As a result, they are generally not insured.
Daily income in gp [3]	2	
Yearly income (22 workdays/month)	528	
Utility (no death) [4]	22.97825059	High-risk professions, such as adventurers, would be charged too much for insurance.
Utility (death) [5]	0	If this service is provided to them at all, it would be by the appropriate guild.
Expected utility (uninsured) [6]	22.64998986	For high risk professions, just use a lower life expectancy. Example: if a gladiator is expected to die within 10 years in the arena, set life expectancy to 10 and see what the price would be.
Insured utility (PPD) [7]	22.64998986	
Insured utility (free market) [8]	22.75961335	
Willingness to pay insurance (yearly) [9]	14.97795918	Consider having the church(es) selling this service, as a form of indulgence/tithe.
Perfectly Price Discriminating Monopoly Profits	4.977959184	A few potential plot hooks:
Yearly price (perfectly competitive market)	10	Transport a corpse to a large city within 10 days
Yearly price (price-discriminating monopoly)	14.97795918	Desecrate a corpse before it can be raised
		Figure out who desecrated a corpse
		Perform a personal favor for a Bard/Cleric who is reluctant to join the insurance company
		Protect a shipment of diamonds
		Steal a shipment of diamonds
		Transport a corpse and the diamonds to a vacationing cleric/bard
		Kill a cleric before he can raise someone specific
		Disable a cleric until a corpse is too old to be raised

	Results:
1 Your highest attribute is decreased by 1.	93 A commoner of the DM's choice within 10 miles of you becomes a wild magic sorcerer.
2 Your lowest attribute is decreased by 1.	92 Each creature within 30 feet of you takes 5 necrotic damage. You regain hit points equal to the sum of the necrotic damage dealt.
3 A 10ft. area of silence is created around you. It lasts 4 minutes and moves with you.	78 You split in two, creating a nude clone of yourself under the DM's control. It has all your memories and abilities but no items.
4 You age 6 years.	5 You age 6 years.
5 You turn into a potted plant until the start of your next turn. If you drop to 0 hit points your form reverts.	18 You lose your memory of the last 8 hours. A Modify Memory spell can end this effect, regardless of how long it takes to be cast.
6 You cast Polymorph on yourself. If you fail the saving throw, you turn into a sheep for the spell's duration.	11 For 8 hours you forget Common and learn another language of your choice.
7 The next time you roll a Wild Magic Surge within the next hour, roll twice and choose a the worst result.	33 You are sent forward in time, and reappear in your current location at the beginning of your next round.
8 Up to one creature of the DM's choice from your backstory who is alive is struck by falling rocks and dies.	94 Up to one dead creature of the DM's choice from your backstory who is dead is brought back to life.
9 You're launched 100 feet up. If something prevents this movement, you take 1 bludgeoning damage for every foot prevented.	7 You cast Polymorph on yourself. If you fail the saving throw, you turn into a sheep for the spell's duration.
10 For 8 hours you forget Common and learn another language of your choice.	75 You emit magical darkness within 5ft of you. This effect lasts for an hour, and fades gradually.
11 The area within 10ft of your current location becomes an antimagic zone for 5 hours.	28 9 bananas are added to your inventory. Each either heals 1d10 or deals 1d10 necrotic damage to whoever eats it.
12 The area within 10ft of your current location becomes a Wild Magic zone for 3 hours.	
13 Your brain jumps out of your head. It has the stats of an Intellect Devourer, and returns to your head after a minute.	
14 You cast Fireball as a 3rd-level spell centered on yourself.	
15 For 1 day, everything you eat or drink intoxicates you as though it were alcoholic.	
16 You take 15 points of Force damage.	
17 You lose your memory of the last 8 hours. A Modify Memory spell can end this effect, regardless of how long it takes to be cast.	
18 An eye appears on the back of your head. For the next minute you have 360° vision if you're bald, and horrible itching if you're not.	
19 You feel a sudden urge to visit the privy and empty your bowels. Make DC10 concentration checks every round until you do.	
20 You shrink 7 inches.	
21 A toad appears in your mouth.	
22 You cast Zone of Truth centered on yourself. The zone moves with you.	
23 You cast Grease centered on yourself.	
24 Each creature within 30 feet of you becomes invisible for the next minute. It ends on creatures that attacks or cast a spell.	
25 You are frightened by the nearest creature until the end of your next turn.	
26 You open a door to a dead wizard's Demiplane on a surface you can see within 30ft. It stays open for 1 minute.	
27 9 bananas are added to your inventory. Each either heals 1d10 or deals 1d10 necrotic damage to whoever eats it.	
28 You and all creatures within 30 feet of you gain vulnerability to piercing damage for the next minute.	
29 27 mice appear all around you. They follow you for an hour, then skittle toward the horizon.	
30 You cast Confusion centered on yourself.	
31 A creature you can see within 30ft farts loudly.	
32 You are sent forward in time, and reappear in your current location at the beginning of your next round.	
33 You can't speak for the next minute. Whenever you try, pink bubbles float out of your mouth.	
34 If you were left-handed you become right-handed, and vice-versa.	
35 You become suddenly thirsty.	
36 Your shadow leaves and acts on its own for 2 days.	
37 Illusory butterflies and flower petals flutter in the air within 10 feet of you for the next minute.	
38 Radiant light bursts from your body. Creatures within 30ft of you must make a Constitution saving throw or be blinded until the start	
39 You cast Fog Cloud centered on your current location.	
40 For the next minute, you must shout when you speak.	
41 For the next minute, any flammable object you touch that isn't being worn or carried by another creature bursts into flame.	
42 You cast Fly on a random creature within 60 feet of you.	
43 Someone who was attempting a Teleport spell appears at an unoccupied space next to you.	
44 You are surrounded by faint, ethereal music for the next minute.	
45 Your size increases by one size category for the next minute.	
46 Your hair falls out but grows back within 24 hours.	
47 Both your trinket and a perfect replica of it appear in your pocket. You have no idea which is the original.	
48 A random creature within 60 feet of you becomes poisoned for 4 hours.	
49 You glow with bright light in a 30-foot radius for 1 minute. A creature that ends its turn within 5ft of you is blinded until the end of its next turn.	
50 You instantly die. After a minute passes, you return to life with full hit points.	
51 Each creature within 30 feet of you takes 5 necrotic damage. You regain hit points equal to the sum of the necrotic damage dealt.	
52 A unicorn controlled by the DM appears in a space within 5 feet of you, then disappears 1 minute later.	
53 A modron appears in an unoccupied space within 5 feet of you, then disappears 1 minute later.	
54 Up to three creatures you choose within 30 feet of you take 33 lightning damage.	
55 You gain resistance to all damage for the next minute.	
56 You are transported to the Astral Plane until the end of your next turn.	
57 You become invisible for the next minute. During that time, other creatures can't hear you. This ends if you attack or cast a spell.	
58 Your skin turns a vibrant shade of blue. A Remove Curse spell can end this effect.	
59 You cast Mirror Image.	
60 A spectral shield hovers near you for the next minute, granting you a +2 bonus to AC and immunity to Magic Missile.	
61 A piece of clothing of your choice that a creature of the DM's choice is wearing disappears.	
62 You regain your lowest-level expended spell slot.	
63 You cast Levitate on yourself.	
64 An eye appears on your forehead for 1 minute. During that time, you have advantage on Perception checks that rely on sight.	
65 You assume the form of another race for 24 hours, as per the Alter Self spell.	
66 If you die within the next minute, you immediately come back to life as if by the Reincarnate spell.	
67 Maximize the damage of the next damaging spell you cast within the next minute.	
68 For the next minute, you can teleport up to 20 feet as a bonus action on each of your turns.	
69 Your gender is reversed. A Remove Curse spell can end this effect.	
70 A creature you can see can use their reaction to cast one of your Sorcerer spells for free using your modifiers.	
71 For the next minute, you can see any invisible creature if you have line of sight to it.	
72 98 pieces of chalk of various colors appear in the unoccupied space nearest to you.	
73 Your skin becomes luminescent, shedding dim light in a 5ft radius for the next 1 hour and fading gradually.	
74 You emit magical darkness within 5ft of you. This effect lasts for an hour, and fades gradually.	
75 You regain all expended sorcery points.	
76 You cast Continual Flame without material components on an object you are touching.	
77 You split in two, creating a nude clone of yourself under the DM's control. It has all your memories and abilities but no items.	
78 You cast Magic Missile as a 5th-level spell.	
79 For the next minute, all your spells with a casting time of 1 action have a casting time of 1 bonus action.	
80 You are immune to being intoxicated by alcohol for the next 18 days.	
81 You grow 5 inches.	
82 For the next minute, you regain 5 hit points at the start of each of your turns.	
83 You gain 10 pounds of fat. Lesser restoration removes 5 pounds if cast within the next 24 hours.	
84 You teleport up to 60 feet to an unoccupied space of your choice that you can see.	
85 You become ethereal for 1 minute, at the end of it choosing whether to reappear where you were or where you are.	
86 Creatures have disadvantage on saving throws against the next spell you cast in the next minute that involves a saving throw.	
87 You regain 12 hit points.	
88 The creature with the least current hit points within 30ft of you is polymorphed into a duck for the next minute.	
89 A familiar appears next to you, taking the form of your childhood pet and follows you around for an hour before disappearing.	
90 A Simulacrum of you appears in the nearest unoccupied space. It lasts for a minute, then melts away.	
91 You can take one additional action immediately.	
92 A commoner of the DM's choice within 10 miles of you becomes a wild magic sorcerer.	
93 Up to one dead creature of the DM's choice from your backstory who is dead is brought back to life.	
94 The next time you roll a Wild Magic Surge within the next hour, roll twice and pick a result.	
95 You sprout wings for 1 hour. You have full control over them, but they are too weak for anything more than gliding.	
96 Eight cats appear around you. For the next one hour whenever you would die, one of the cats dies instead and you regain 1 hp.	
97 You become 3 years younger	
98 Roll twice on the Wild Magic table, and both results occur.	
99 Your lowest attribute is increased by 1.	
100 Your highest attribute is increased by 1.	

	church
	cathedral
	chapel
	prasat
	shrine
	temple
	meeting house
	mosque
	pagoda
	stupa
	synagogue
	wat
	abbey
	monastery

[1] As with everything in this file, this is a suggestion.
For levels of random NPCs i use 4d20 and pick the lowest one, which is the number you see here.

[2] Some DMs allow players to roll an extra stat to replace their lowest, or have them roll extra stats for attractiveness or luck.

It can also be used when a reroll is needed due to low stats.

[3] Commoner = 0.01

[4] Assuming a "standard" utility curve where $U = \sqrt{\$}$

Utility is an economic term for "happiness" or "enjoyment". It assumes you enjoy things more if you have more things, but there are diminishing returns. Eating ten times more food won't make you ten times happier and so on. Hence these formulas generally being based on a square root.

[5] Zero if the person cannot afford resurrection with their yearly income.
If resurrection is affordable, it becomes based on income – resurrection costs.

[6] Weighted average between your utility on a year you die, your utility on a year you don't die, based on the chances of each happening.

[7] The insured utility of a Perfectly Price-Discriminating monopoly should be the same as the uninsured expected utility, as the company adjusts the price in order to keep the customer just as happy as he was before, but safer because of risk-aversion.

[8] In a perfectly competitive market, companies don't profit. If a market is profitable, more companies move in, making it less profitable until the company revenue equals company costs.

So the insured utility for a free market assumes insurance cost = break even insurance cost.

[9] How much the person is willing (and able) to pay for the added safety.

In a free market, the person gains utility from the difference between what they're willing to pay and what they truly pay.

In a perfectly price discriminating monopoly, the price of insurance will be equal to your willingness to pay.

[10] Price relative to an item made by a professional enchanter.

[11] If the item has a passive effect, roll once (in secret) when it is purchased.