In order to better understand the method implemented in Indelible I would suggest you to try the following approach (as already anticipated last week via video-chat):

- Prepare a table with probability 1 for inserting only 1 character and 0 elsewhere ("emulates PIP")  
- Fix the length of the ancestral sequence (root) L  
- Simulates sufficient MSAs to obtain a clear distribution of lengths at the root.

These according to your previous observations should be L or L+1

- a) simulate sufficient MSAs with lambda = mu = {...0.8,0.9,1.1,1.2,...} and try to understand what influence these values have on the average length of the sequences at the leaves  
- b) then simulate sufficient MSAs with lamda<mu. Do you get geometrically distributed lengths?  
- compare the results obtained with a) and b). It is possible that in a) with a tree long enough the sequences vanish   
  
At this point it should be clearer, in my opinion, how to use Indelible.