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From The Top Down

by Martin Bourne

She wasn't much to look at but, she was something to think about. This was the second time I had met Mandy. This time she was on the defensive, but before she was cocksure, pushy. Mandy was statuesque with a perfectly proportioned body. If it had not been for her argument with the ravages of acne when she was younger, then, apart of course from her gutter mouth, she would have been quite a catch.

Now, she had some explaining to do. She eyed me with suspicion, wondering how this meeting would play out.

“So, Mandy, and I hope you don't mind me using your first name, you know why I'm here don't you?”

“Sort of.”

“Well, just in case you're in any doubt, I'll recap. You made an insurance claim for the theft of property from your home and I came to see you about a year ago, and the upshot was that the insurance company paid you £8,780 in settlement representing the agreed value of the stolen property. Do you agree that's what happened?”

“Yeah.”

We were meeting in her run down council house, and as I was establishing the facts she fiddled with the holes in her jeans which had been strategically placed at the knees and more revealing at the thighs. She reached forward and picked up a spliff from the stained coffee table, lit it and leaned back inhaling deeply.

I continued. "As you are probably aware, I received a call recently from the police and learned that there never had been a theft from your home, and that the whole insurance claim was fraudulent. As a result, the insurance company has confirmed that they want you to repay them."

"Huh, they can fucking sing for that. You think I've got over eight grand sitting about."

"Well, I assume you have some money as the weed you're smoking isn't free?"

"Got it from my boyfriend, didn't I?"

"Oh, and what does he do?"

"Drug dealer ain't he."

"Do the police know that?"

"Course they do. That's how come you got the call from them. They raided me one night, found some pills, arrested me and my fella. He's gonna go down for it, and I...Well, let's just say I'm helping them."

"Are you saying that you've become an informant. If so, I find it surprising that the police divulged your dodgy claim."

"Listen love, it's all about them putting a little pressure on me. Now see, they've got this, what did you call it?, fradleyent claim, well whatever, and then they help it go away, if I help em some more, you see."

"You think the police can stop the insurance company from pursuing you?"

"There's more going on than you know. Anyway, best thing you can say is that I'm not paying them back a penny, cos I ain't got it."

"What sort of things are going on. The police also told me you had been working as a prostitute, has that got something to do with it?"

"Which officer you been speaking to then? Look love, you seem to be a straightforward honest bloke, but you need to leave this alone. Just tell em I ain't paying and I can't pay, and go careful."

I left, and the following day reported to the insurance company that she had refused to repay the money. I was told that they would consider how to proceed and give me further instructions in due course.

Two weeks later and still awaiting instructions, I received a further call from the police.

"Just giving you the heads up, we have arrested the head of claims at the insurance company and a senior local councillor. They have both been implicated in drug dealing and

prostitution. I doubt the insurance company will want to press their claim against Mandy in the circumstances as I doubt they will want the publicity.”