

GRANT SUTHERLAND



IN THE RISK BUSINESS, MURDER'S THE ONE THING
YOU CAN'T INSURE AGAINST

EAST OF THE CITY

East of
the City

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Grant Sutherland

藏书章



HEADLINE
FEATURE

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‘You still want it?’

When I didn’t answer her little joke, Ms Kerry Anne Lammar, the senior sales agent on the Cooper’s Dock development, went on down the hall and turned right.

‘I don’t think you’ve seen the kitchen,’ she said.

I let my fingers trail along the wall as I followed her. They’d painted the walls, and laid the carpet too, since the last time I’d been to see it. In the kitchen I found Kerry Anne striking a pose by the fridge. She was smiling.

‘You like?’ she asked me.

Every surface gleamed. The woodwork was mahogany, and the cupboards looked big enough to get lost in. There was a built-in cooker and microwave, and other gadgets I didn’t even recognize. God knows what Mum would have made of it.

But when all I said, was, ‘It’s okay,’ Kerry Anne’s smile just froze.

She turned away from me then, started opening and closing cupboard doors, telling me what was what. She wasn’t exactly rude, but you could tell she wasn’t happy either. Kerry Anne was in her mid-forties, and when I’d first rolled up in her office and asked for the penthouse details, she’d treated me like dirt. Since then I’d put down the hundred grand deposit, and now she didn’t treat me like dirt any more, but she still thought of me that way. It was the trace of my old accent, I guess. And my age. She just couldn’t accept that a thirty-three-year-old East End boy deserved forty thousand pounds’ worth of kitchen

inside a million pounds' worth of penthouse.

She was still explaining the fancy ventilation system as I wandered off to check out the other rooms. They'd all been carpeted too, and painted, and most of the light fittings were done. In one of the back bedrooms, I paused a moment and looked out of the window, between the buildings, to the flat where I lived. My kid sister Katy would still be in bed. I'd lived there nearly six years, and every morning of the past two I'd go out onto the balcony, drink my coffee, and watch the workmen scramble around the building site that had gradually turned into the flashiest apartment block on the Thames.

And now I was standing in it. Cooper's Dock.

'Mr Collier?'

Kerry Anne, she just couldn't keep that pissed-off tone out of her voice. And she was searching for me in the wrong direction.

'Mr Collier, I wanted to show you . . . Mr Collier?' Her voice drifted away as she went on with the search.

I wandered through the second bathroom into another bedroom, then out into the lounge. Light. It came pouring in through the wall of glass that separated the lounge from the balcony. I slid the door open and stepped outside.

The morning breeze was cold coming up off the river. I did up my coat and rested my forearms on the railing. The view was a stunner. East to Docklands, West to the bridges, and the whole South Bank laid out in front. Six months earlier, when my parents died, I'd thought about reclaiming my deposit and letting the penthouse go. It was too late for that now. I was locked in under the terms of my contract. If I didn't produce the rest of the money by the following weekend, I'd forfeit five thousand quid of my deposit weekly. Five grand a week until they found another purchaser for the penthouse. Or until my hundred grand deposit, which I'd borrowed against my flat, was gone. Rocking forward on the balls of my feet now, I wondered how far out I'd land if I jumped.

There was a sound behind me. I turned to find Kerry

Anne rapping her knuckles on the plate-glass. She pointed at her watch, and shouted, 'Another appointment,' the words barely reaching me outside. She disappeared, and I leant back against the railing and considered my uncompleted purchase.

The penthouse was huge, and now that it had been fitted out it really looked like a million quid, maybe more. Back when I'd paid the deposit, they hadn't even finished this floor; I only had the plans to go on, but I'd always hoped it might turn out to be something special. And that's what had happened; the finished article was a cracker, even better than I'd hoped.

Did I still want it? Oh yeah, I still wanted it. It was everything I wanted, the security and respectability, the whole bit.

All I had to do now was get my promotion at work confirmed. Once I'd done that I could sell my flat, then my bank manager would stump up the rest of the cash for the penthouse. But my promotion. There, if I could bear to look at it, was my problem. The promotion I'd been promised, the reason a normally cautious man like me had put a hundred grand on the line, just hadn't happened. Showed no sign of happening. A little fact I'd neglected to tell Ms Kerry Anne Lammar.

Now I hurled a quid coin way out into the river, just for luck. When I got in to work, I was going to have to speak with my boss.

2

The Lloyd's Room isn't a room, it's the first three floors of the Lloyd's Building. Each floor is shaped like a square doughnut, open-side facing inward to the atrium. The atrium goes up past the glassed-in offices till it reaches the top floors where the Lloyd's Chairman and the Council hold court. But the Room is the heart of the place, that's where the business of Lloyd's gets done. It had been my place of work for twelve years, ever since my big bust-up with Dad.

'Morning, Ian.'

'Morning,' I said, not really recognizing the bloke. One of the brokers. He stepped off the escalator ahead of me and veered left.

I went right, making my way down to the Mortlake boxes, the cluster of desks where me and the other Mortlake underwriters spent our working day. Passing through the Room I got a few nods, but only a few; it was shaping up to be a busy morning in the market. For nine months a year the brokers drifted in and out, the underwriters sauntered around the Room arranging mid-week games of golf, and half the market disappeared on freebies to the States. Sometimes, occasionally, a policy got written. Then from November through February the place came alive. Brokers you hadn't seen for twelve months were suddenly queuing at the box, their folders bulging with 'slips', the various policy renewals for the coming year. And that's how it was that morning. Brokers going from box to box, underwriters referring to their PCs, talking to the brokers and studying the slips, the

whole market earning its keep. Angela Mortlake, my boss, was busy.

I slid into my chair.

‘Good night at the dogs?’

I looked over the PC at my least favourite colleague, Frazer Burnett-Adams. My father used to be a bookie at the dogs. Frazer’s father was a baronet. He found some way of reminding me of these two facts several times each week.

‘That crack wasn’t even funny the first time you made it, Frazer.’ I glanced at the files on my desk. ‘And the first time you made it was five fucking years ago.’

While he told me I had no sense of humour, I scrolled through the overnight e-mail. A few notes on the Ottoman Air case – a disputed claim currently in court – from our solicitor, but nothing vital. I looked over at Angela again. She was still busy.

‘I hear there’s no chance Ottoman are going to settle. Must be a worry for you.’

‘Give it a rest, Frazer.’

He put up his hands, all innocence. Just asking, he said.

Then his attention was diverted by a broker, but I knew it was only a short-term reprieve. Frazer was forty years old. He’d been underwriting at Lloyd’s for fifteen years, the last five of those with us on Syndicate 486. When Angela Mortlake went into hospital for her mastectomy six months back, and I replaced her temporarily, Frazer went ballistic. He’d calmed down a bit since she’d come back, but I knew he was still doing everything he could to shaft me. I wasn’t the only one who wanted Angela’s job. Now when I saw she was free I got up and went over to join her.

‘Did you hear about Sebastian’s place?’ she asked me.

‘Hear what?’

‘Last night,’ she said as I pulled up a chair. ‘It burnt down.’

My head jerked round.

‘Everyone’s talking about it,’ she told me.

Three yards away from us, a queue of brokers had

formed; they were waiting to show us their slips, the policies they were touting around the Room. Angela signalled one of them over. It was Nigel Chambers from WardSure. Sebastian Ward, whose house had burnt down, was his employer. He confirmed what Angela had told me, but he didn't seem to know anything more about it. He cracked some joke about hoping Sebastian was fully insured. Ignoring that, Angela pointed to his folder.

'The satellite?' she said, and he sat down and pulled out a slip.

Sebastian's house had burnt down. While I waited for that one to hit me, Angela started into the routine, the last haggle with the broker, the final push and shove before she signed. Even now, after the mastectomy that had knocked her so badly, Angela was still one of the best. She had insurance in her blood. She was a Gastonville before she married Allen Mortlake, and the Gastonvilles have provided Lloyd's with quite a few Chairmen, one or two a century, and at Lloyd's that kind of thing matters. If you listened to the talk, the name was half the reason Allen Mortlake married her. Instant connections. Anyway, between them they knew the market inside-out.

Now she picked up her stamp and banged it down on the slip. It left a row of squares, and above these the syndicate title, MOR 486.

'Fifteen,' she told Nigel.

She put numbers in the squares, then wrote '15%' and her scratch, 'A. Mortlake', the A and M big and looping. She'd just insured fifteen per cent of a thirty million-pound satellite launch in Guyana. Then Nigel Chambers pulled another slip from his folder.

'CAT risk in the sunny isles?' Catastrophe insurance, he meant, in the Caribbean.

Angela stood and stretched. 'Not interested,' she said.

He shuffled his papers together and moved on. Angela glanced back at the queue of brokers waiting to deliver their pitch.

I said, 'How do they think it happened? Sebastian's place.'

'No idea.' She said she'd only just heard herself an hour ago.

'Have you spoken to him?'

Shaking her head, she looked at me. It was a pretty weird moment; I could see what she was thinking. Three months earlier, sitting at my desk on the 486 box, I'd come completely and spectacularly unstuck.

I'd been running a set of stats through my PC when one of the brokers came and put a fire policy down in front of me. It was straightforward, a good premium, a nice piece of business for the syndicate. He started talking it up, telling me what a blind man could see, how attractive it looked, and the next thing I knew I was floating. A disembodied state, that's what the psychiatrist called it, involuntary withdrawal. Suddenly I'd slipped back three months, back to the night my parents died. I could see flames flaring out the top windows and black smoke going up past the moon. I could smell it too, just like on that night, and taste it. That's what finished me, the sour taste of ash. The broker was still trying to sell me on the policy as I slid to my knees choking. I really couldn't breathe. A few moments later I blacked out.

When I came round Angela was kneeling beside me, a crowd of gawkers gathering.

I'm all right, I'd told her.

Ahha. Don't tell me, Ian, she'd said. You just felt like a good lie-down.

Later on she spoke to the broker. How my parents died was no secret, and when the broker told her about the fire policy I guess she just put two and two together. The next day she sent me to a shrink. I only saw him the once; he was useless.

'Anyway,' she said now, turning back to her desk, 'we've got enough on our plate here.'

'Angela, can I have two minutes?'

She glanced up at me. 'I don't know any more about it, Ian, honestly. Just that it burnt down.'

'My promotion,' I said.

She took a second with that. The one and only time

we'd discussed this freely was back last year before she'd gone into hospital for the mastectomy. Back then she'd told me the job was mine if I wanted it, but when she came out of hospital she didn't do what she'd said she'd do, and retire. She came back to the Room. Just a temporary thing, she'd told me, while Allen, her husband, sorted out the merger he was putting together.

But now when she looked over at Frazer, I was sure it wasn't the merger she was thinking of, but me. She didn't know if I was up to the job she'd once offered me.

'Angela, this is pretty important to me, I've made some commitments—'

'You'll have to speak with Allen.'

'But you said—'

'I don't want an argument,' she said, smiling through clenched teeth at the brokers who were standing just out of earshot. 'If you want to discuss it, Ian, go upstairs and see Allen. But don't take all day, we're getting busy.'

She beckoned a broker forward from the queue. A tight knot formed in my stomach as I headed upstairs.

On the top floors of the Lloyd's Building you've got the offices of the Chairman and his Deputy and their staff. The Adam Room is up there too, Floor 11, used for Council meetings and ceremonial occasions. Between these top floors and the Room down below it's all offices, solicitors and brokers, that kind of thing. Most of the Managing Agents moved out to cheaper places a long while ago, but not Allen Mortlake. I'd heard him say he'd be damned if he was going to walk half a mile just to get to the Room, but I knew there was more to it than that; there usually was with Allen. He wanted a seat on the Lloyd's Council to top off his career, and here, right near the centre of power, was the best location from which to run a discreet campaign.

When I went into his office I found him at the window, hands resting on the plate-glass, looking down. The window overlooked the atrium and from where he stood he could see into the Room. Behind his desk sat his

daughter – another colleague of mine on the 486 box – Justine.

‘Like beetles on a dunghill,’ he said turning. ‘Think things might firm up?’

‘Good chance,’ I told him.

‘No way,’ Justine said.

She didn’t even bother to look up from the magazine she was reading – sometimes I really could have slapped her. But all Allen did was raise an eyebrow at me and smile.

Justine was Allen and Angela’s only child. Down on the box Angela kept a pretty firm rein on her, but in private they both spoilt her like crazy. She was one of the lucky people, that kind who take it for granted that the world is made for them. She was good looking in a plastic kind of way, and the only worry she ever seemed to have was how to spend her money.

‘This one,’ she said now, circling something in the magazine as she handed it up to her father.

He gave it the once-over, then nodded.

I said, ‘Have you heard from Sebastian?’

‘I’ve left a message for him to call me,’ Allen said. Apart from Sebastian’s company putting a lot of business the Mortlake Group’s way, Sebastian Ward was a Mortlake family friend. But Allen being Allen, that didn’t stop him from looking up at me now and asking, ‘Do we know who wrote the lead on his house?’

‘Not us,’ I told him cheerfully. I told him the only personal business we’d written on Sebastian was the kidnap and ransom policy, the K and R. A promotional stunt we’d cooked up with Sebastian to announce our entry into that market. ‘But whoever did his house will be bleeding.’

‘Good,’ he said, and he shot me a smile.

Glancing at Justine, who was flicking through the magazine, I said, ‘Allen, can we have a quick word?’

When he turned to her she kept flicking. He was a big man, imposing, and it wasn’t just his size either. He’d started his career at Lloyd’s in the claims department of

one of the marine syndicates, then worked his way onto their box. He'd gone from deputy underwriter to underwriter in seven years, married Angela, then formed his own Managing Agency. You wouldn't say he was liked, he wasn't the chummy kind, but he was respected, and I think he probably preferred it that way. His wife Angela never treated him as casually as Justine did, but even with his daughter there were limits.

'Go on,' he told her now. 'If you find something else, tell me tonight.'

She frowned, and circled something else saying, 'This one too.'

'Good God,' he murmured, looking at the magazine over her shoulder. I craned over and caught a glimpse of the dress she'd circled in red ink. The name at the top of the page was Valentino.

Laughing, Justine got up and strolled out, telling me she'd see me down on the box later.

Allen rolled his eyes at me, like saying, Daughters. What can you do?

I wondered how I was going to put my problem to him. Sack your wife, I need the job?

But there wasn't going to be a better time, so I took a breath and said, 'Allen, I wanted to have a word about the situation on the 86 box.'

He cocked his head. 'Situation?'

'Angela's retirement.'

He gave me a direct look, as if he was weighing something up. Then his private line rang, and he answered it. It was Angela.

While they talked, I wandered across to the window and looked down at the Room. Down there the world's risk was being traded and spread. From every part of the globe the brokers' agents had gathered policies – insurance against crop damage in Australia, flood risk in the Caribbean, earthquakes in Bangkok, fire in the American mid-West – and now the brokers had brought them on to us, Lloyd's of London. There were display cabinets downstairs full of silver plates, model ships made of ivory, and

all sorts of other presents from various underwriters to historic figures like Nelson who'd saved British ships and cargo from going down. The Lutine Bell and all that. This same business had been going on for centuries, about as establishment as you get; I'd come a hell of a long way from the dog tracks. And now when I was all set to top the past thirteen years of my life off with a promotion and a penthouse, Sebastian Ward, the man who'd first opened the door to me at Lloyd's, had lost his house in a fire. What were the odds on that?

When Allen hung up the phone, I turned.

'I really think it should be settled,' I said. 'The delay's not helping, even the brokers are starting to ask what's going on.'

He didn't respond. I was all set to give him the works, why I deserved the job, and why I deserved it right now. But the look on his face stopped me cold.

I asked, 'Bad news?'

'The fire at Sebastian's,' he said, staring at the phone.

Something fluttered in my throat. 'Is he all right?'

'No,' Allen said, 'he's not all right.' His hands went to his face again and his voice came out muffled. 'Angela's coming up. She's got Max with her.' Max was Sebastian Ward's son.

I said, 'What happened?'

Allen didn't move, he kept his hands to his face. I felt a prickling sensation up my neck.

'Is he dead?'

It was a few seconds before he lowered his hands. He looked straight at me. 'No, not dead.' His face was flushed now. I thought it was shock at first, but then I realized it was something more like anger. 'The stupid bastard,' he said, 'has been kidnapped.'