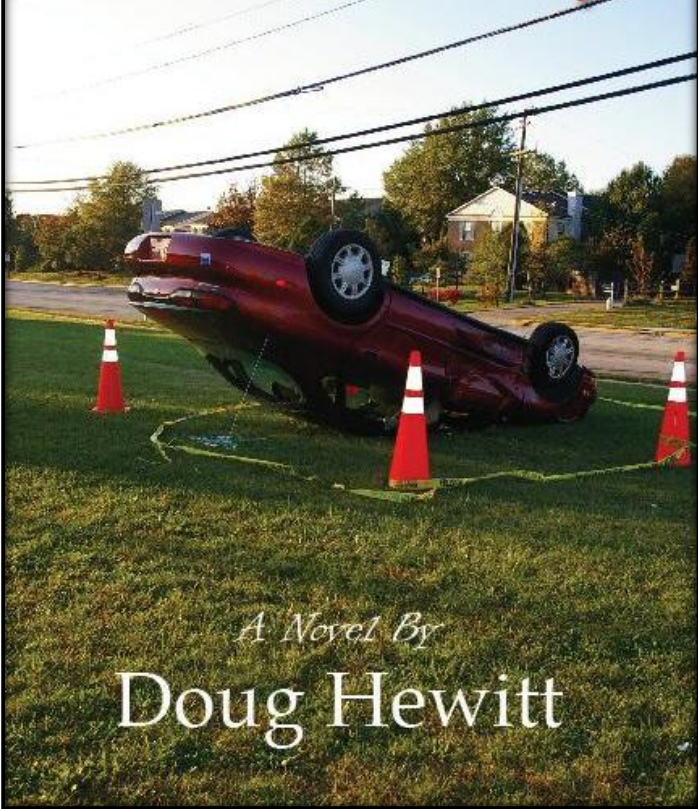


# The Dead Guy



*A Novel By*  
Doug Hewitt

Aberdeen Bay  
Published by Aberdeen Bay, an imprint of Champion Writers.  
[www.aberdeebay.com](http://www.aberdeebay.com)

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#### PUBLISHER'S NOTE

This is a book of fiction. Names, characters, places, and incidents are either the product of author's imagination or are used fictitiously. Any resemblance to actual persons, living or dead, business establishments, government agencies, events, or locales is entirely coincidental.

International Standard Book Number

ISBN-13: 978-0-9814725-7-7

ISBN-10: 0-9814725-7-5

Printed in the United States of America.

## Chapter 1

The name's Thigpen. Jack Thigpen. I investigate car insurance fraud. I'm not a double-nought spy, and I can't stomach martinis – no matter shaken or stirred – much to the chagrin of my wife. Martinis make me gag, but what I hate even more than olive-adorned vomit-inducing adult beverages are scammers, con men, swindlers, and cheats. These shysters, scumbags, *fraud-meisters*, who absolve their consciences with the belief their crimes are victimless, instead perpetuate illegal activities that result in injury and death.

The case that changed my life – and ended my best friend's – started with a call to my cell phone at eight o'clock in the morning.

"Jack Thigpen," I answered.

"You the guy who runs Thigpen Investigations?" the voice asked. His voice was low, broken, as though he needed to clear his throat.

"Yes, that's me."

"What kind of investigations do you do?"

"All kinds, but I specialize in auto insurance fraud."

"Experience?"

"I've been in the business for three years, and I've worked with all the major insurance companies. Can I ask who's calling?"

"Ted Meade. I run the claims department at Alliance Insurance."

"Alliance? I haven't heard of it."

"Yeah," Meade huffed. "Our company's relatively new, only five years old. We're not big, but we've been growing."

"How can I help you, Mr. Meade?"

"We've been getting flooded with claims from a specific repair shop. Most of the claims have red flags."

"What kind of red flags?" Claims adjustors were always looking over claims for anything odd such as claimants changing doctors just before accidents or being difficult to contact. Other red flags were inconsistent versions of witness testimony, X-rays conflicting with a doctor's initial diagnosis, and clearly legible doctor signatures (*this one I've always found humorous, that they actually look for such a thing*).

"Mostly it's the amount of the claims, over eight thousand dollars on average."

"That's high," I agreed.

"And there's one claim with an airbag replacement for a car struck on the side impact panel."

"That's not unheard of," I pointed out.

"Sure, but the police report says the impact panel just had a

small dent.”

I stood, sipping my instant coffee, laced with enough sugar to make it potable. *Gotta get that coffee maker soon.* “So, what is it exactly you want?”

“Stake the place out. See if there’s evidence of fraud.”

“That, I can do. First I’d like to meet and talk about this in more detail. I like to meet my clients before starting a case.”

Meade coughed, but his raspy voice didn’t change. “Let’s talk in my office. Fourth floor of the Kalahan Building in Roseville. Intersection of Twelve Mile and Utica Road. Ask the receptionist for Ted Meade.”

“When?”

“Let’s see ..., how about nine-thirty?”

“No problem. You’re not far.”

“Okay, Mr. Thigpen, see you then.”

I ended the call and sipped my coffee again, thankful to have another job. I often wondered why I didn’t have more business. Insurance companies should’ve been eager to hire me, to have legions of fraud investigators on their payroll. But they were afraid of “bad faith” lawsuits. If they erroneously deny a claim, they could get sued. They figure it’s easier to avoid the risk and pay the claims. I didn’t mind the time between cases, though. I’d been playing more tennis lately, and in the back of my mind, I figured a comeback wasn’t completely out of the question.

My hand twitched and I dropped the coffee cup. I quickly

cleaned up the spill, wondering if I had a pinched nerve.

It was a ten-minute drive to Roseville. I lived in St. Clair Shores, north of Grosse Pointe, which was one of the five ultra-wealthy “Pointe” communities just north of Detroit proper. Ellie lived in Grosse Pointe, in a roomy Tudor, which had been my home, too, until six months ago. Now I live in a small bungalow, a “rental” inherited from a great uncle. He had left it for my sister, Lynne, and me, but I’d bought her out as she didn’t want to move from Kansas. I hadn’t known the great uncle very well, and from I heard, he had died a horrible death from Creutzfeldt-Jakob Disease – CJD – a neurodegenerative disorder. In a way, it was a human version of Mad Cow Disease, and Uncle Theo had progressed within a few months from slurred speech, blurred vision, and loss of muscle coordination to mental incapacitation – *dementia* – and coma and death. My doctor informed me last week, when I’d gone in to see if I had a pinched nerve, the disease could be hereditary. I’d told him that my grandfather had died in a similar manner, and he’d handed me over to Dr. Cho, one of the best neuropathologists in the country. CJD was difficult to diagnose, but I’d agreed to have some additional tests done, even though statistically I was going to be fine. There were only a few hundred CJD cases a year in the United States, and the disease almost always struck people over the age of sixty.

I hadn’t expected to need the house, but the inheritance had turned out to be fortunate because after three years of marriage,

my wife decided she needed more “space” than our four-thousand square feet of flooring inside walls of brick and stucco. *A trial separation*, she had said. And because Ellie’s parents owned the Tudor — one of five properties they owned in Grosse Pointe and just down the road from their home — I figured I’d play nice and move out. *A temporary move*, I had told myself, *just until we get back together and I can find a tenant. Then we’ll save our money, buy the Tudor, and live happily ever after.*

At first the rental had been like a prison, my sentence of being without Ellie to be served there, but more and more I grew into thinking of it as home. Sometimes I wondered if it was simply because no one objected when I put my feet on the coffee table. *Or when I drank beers from the bottle instead of martinis in a glass ...*

After finishing my coffee, I rinsed my cup, then shaved, showered, and dressed in jeans and a polo shirt. I grabbed my digital camera, walked outside, and climbed into my Explorer.

I drove out to the Kalahan Building and rode the elevator to the fourth floor. I found a glass door with the stenciled name ALLIANCE INSURANCE and went inside to the receptionist’s desk.

“I’m here to see Mr. Meade,” I said. “Name’s Thigpen.”

The receptionist stood. “Follow me, Mr. Thigpen.” She was a young, attractive girl with straight black hair, too much eye makeup, and a short blue dress that swished back and forth as she walked. I was faithful to Ellie, but after so much time without her,

I suddenly wondered if I was being faithful only to a memory.

Most of the workers sat at desks in a maze of cubicles. Aisles between cubicles didn't go straight for more than twenty feet before ending at another aisle at right angles to the first. I turned left and right through the maze to Ted Meade's office, which was an actual office with a door and four walls.

Meade paced behind his desk, talking on the phone. He was a tall man, a couple of inches over six feet, with a face wrinkled from a perpetual frown. He glanced over at us, covered the phone's mouthpiece, and asked, "Who's this, Janet?"

"Mr. Thigpen, sir."

Meade nodded and waved her off. He spoke briefly into the phone and hung up. "Sit down, sit down." His voice was low, congested. "Can I call you Jack?"

"That'd be fine," I said, settling into the brown upholstered chair in front of the desk.

"Good, good." Stacks of folders littered Meade's desk. He nudged a few as though they'd been slightly out of place. "I'm glad you could take the case on such short notice." He sat behind his desk and studied me, hands under his chin, palm to palm.

"I don't schedule cases in advance. That would make my life too hectic."

He laughed. "In this town, you could probably schedule twenty hours of work a day. But where would that get you?"

"It'd get you rich, but too tired to enjoy it."

“Exactly. Now tell me, Jack, how do you usually operate on a case like this, a stakeout?”

“I find a place to park and then sit and watch through a telephoto lens.”

“What do you drive?”

It was a common question in Detroit. In Chicago, someone might ask if you were a White Sox or Cubs fan; in New York, the Mets or Yankees; but in Detroit it was *what do you drive?* “Ford Explorer.”

“Good, good. And you just park out in the street?”

“Depends. I try to park where there are other vehicles so I don’t stand out. Parking lots are good.”

“That makes sense. No one’ll notice you.”

“Right. Now, about my fees ...”

Meade placed his hands on his armrests and leaned back. “Here’s the deal. I’ve been authorized to offer you a thousand a day. No expenses, though.”

It was a generous offer, although freelancers tended to earn more per hour than company investigators because freelancers had to cover their own health insurance. “For how long?” I asked.

“Five days. Today’s Monday, so if you can start today, through Friday.” Meade opened his top desk drawer, took out a check, and filled it in. “Here’s one day’s pay. You get the rest at the end of the week.”

I took the check, folded it, and put it in my wallet. “Okay,

now where's this repair shop?"

Meade handed me a manila envelope with a tie closure. I opened it, reached inside, and pulled out a Metro Area map with a red circle drawn around a location in Warren. The name JOSEF'S REPAIR SHOP, 1803 NINE MILE ROAD was written beside the circle.

"Clear enough?" Meade asked.

"Seems to be. One thing, though, what about your investigators?"

"We haven't hired any, yet. We're still a young company. And hell, with what we'd have to pay in salaries and legal fees, it's been easier just to pay the claims."

"But they've been adding up," I said.

"Yes. This Josef guy, Josef Adolpho — keep a special eye out for him. He had a cousin in New York up on RICO charges a few years ago."

RICO was an acronym for the federal Racketeer Influenced and Corrupt Organizations Act. "The feds might be interested if it turns out fraud's involved."

"Maybe," Meade said. "So do a good job. Stake this place out. See if these guys are taking us for a ride."

I heard voices and glanced out the door. Three men were walking by, arguing. The man most vocal held a cup of coffee. He looked extremely young, a summer intern perhaps. The coffee cup had a black-and-gold B on it, a Boston Bruins logo.

"You let Boston Bruins coffee mugs in here?" I asked.

Meade laughed, the sound like a stuttering diesel. "Ah, Blalock. Transferred here last month from Boston. He'll learn not to bring it out during hockey season."

Detroit was not only called the Motor City, it was Hockey Town, too, home of the Detroit Red Wings. During the playoffs, octopi were thrown to the ice after each Red Wing goal and half the cars sported Red Wing flags from windows. Even the famous downtown statue "Spirit of Detroit" mysteriously donned a massive red-and-white jersey with the wheel-and-wing logo. People took their hockey seriously in Detroit, and the kid would be razzed so frequently for his Bruins coffee cup that he wouldn't have time to work.

"He's not the brightest guy in the office," Meade said. "But he's a go-getter."

"You have a Boston office, too?"

"Yeah, but not insurance. Alliance operates a number of businesses."

"I've never heard of them."

"They're not big enough to be noticed, not yet anyway."

I nodded, resealed the manila envelope, and stood. "I guess that's it, then. I'll call if I find anything."

Meade handed me a business card. "If there's no answer, leave a message."

"Right. Anything else before I go?"

“What if I need to get in touch with you?”

“Use the same number you called earlier. It’s my cell phone. I keep it with me.” I strode to the office door.

“Good luck, Jack.”

I nodded. “I’ll be in touch,” I said, heading off through the maze of cubicles.

“Have a nice day, Janet,” I said, passing the receptionist. She glanced up and smiled.

As the elevator descended, listening to the background music “The Girl From Ipanema,” I wondered if I should start scheduling work in advance. Maybe, for now, it’d be good not to have spare time. Ellie didn’t seem interested in getting back together. Until I adjusted, keeping busy wouldn’t be all that bad.

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