

Death Benefits

By Thomas Perry
Random House, \$24.95

Actuary turned gumshoe? In the history of detective fiction there have been stranger transformations. Think of Miss Marple. Or Lord Peter Wimsey.

And while you're thinking, consider: A lot of the traits that serve actuaries so well on the job (attention to detail, nimble mind, a head for numbers) would not be bad attributes for investigating criminal behavior.

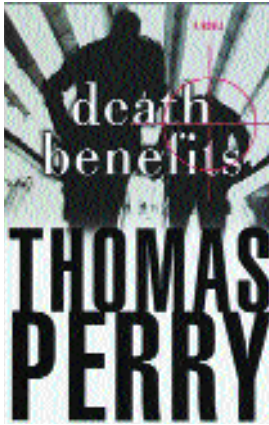
They certainly work for John Walker, the protagonist in Thomas Perry's fast-paced new novel, *Death Benefits*. Fresh out of college and uncertain about career aims, Walker has signed on as a data analyst with a prestigious San Francisco insurance company. About the only exciting thing that happens in his first year there is a brief romance with fellow analyst Ellen Snyder.

But when Snyder disappears shortly after authorizing a \$12 million death benefit payment to an impostor, things change.

Walker is asked to assist in a company investigation headed up by an enigmatic ex-cop, Max Stillman. Despite misgivings, Walker agrees to help because he can't believe Snyder is guilty. Soon he's facing thugs on dark streets, riding out a hurricane in Miami, and dallying with a spiky young computer hacker named Serena who is willing to do more than just help track the elusive Ellen. Walker's quiet cubicle life is a thing of the past.

The twists and turns of the plot are somewhat fantastical, but Perry, who won an Edgar for his debut novel, *The Butcher's Boy*, keeps the pace revved so high you hardly have time to notice. Perry's prose is taut, his dialogue snaps, and his descriptions are finely tuned to the novel's action. The effect is, at times, startlingly cinematic:

"He felt his foot tangle in the arm of the fallen man, and then he knew the pavement was coming. His arms instantly pushed out in front of him in a reflex to break the fall, but they skidded on concrete and the burning sensation shot up to his elbows. He rolled and kicked out, and heard a wet *thwock* sound that told him his heel had made contact with an open mouth. He scrambled to his feet and felt a strong pressure around his shoulders that pulled him forward. The voice of Stillman was close to his ear: 'Run.'"



Stillman is in many ways a stock character. He's tough, he knows the moves, he's got the chops for this line of work. But Walker is another matter. Over the course of the novel, Perry transforms him from a man of introspection to a man of action. It's clear that actuarial science doesn't stand a chance when Walker, having uncovered evidence of a brutal murder, observes: "I always thought people like that ought to be hunted down. It never occurred to me that the one who ought to do it might be me."

Walker is a quick study (he has to be), and by the book's end he's stopped looking back.

"All of his life he had lived by observing in retrospect what had been going on around him for a period of time, discerning the trends and patterns, then deciding what to do about them. That had always seemed to him to be a rational, wise course of action. (But) Looking at things in retrospect was not a good way to decide whether to duck, run, or hold your ground. It was a good way to figure out how you came to be lying on your back, gazing up at the sky in queasy regret."

Some small quibbles. No late-summer hurricane would be named Hurricane

Theresa. The love interest between Walker and Serena seems unlikely, the sex (mercifully elliptical) gratuitous. And the ending came as no particular surprise to me, an annoyance since I seemed to figure it out faster than either Walker or Stillman.

But having figured it out, I wouldn't have been able to extricate myself with their muscle, flair, or panache.

That's why I still work in an office.

—Linda Mallon

The main characters in *Death Benefits* are not members of the Academy or the SOA, but at times they sound and act like actuaries.

John Walker is a young insurance analyst who gets pulled into an adventure involving fraud, missing persons, breaking and entering, shootouts, fisticuffs, and even murder. When the narrator talks about Walker's job at a fictitious San Francisco insurance company, he could be describing an entry-level actuarial student's day—heading up the elevators to the office each morning, sitting in a cubicle, crunching numbers, grabbing lunch, staring at a computer, sending reports and analysis up the corporate ladder, and trudging home at night.

But once he gets involved with Stillman (an investigator looking into a case of possible insurance fraud), Walker is no longer tied to his desk. I imagine it's a rare actuary who gets shot at during the work day, brawls with thugs in alleyways, or discovers dead bodies, as Walker does at various times. But he still often uses the skills of an actuary—logical analysis, an understanding of probability, and good sense—to help solve the mystery.

There's a computer expert/love interest who uses the Internet to search out information about people and places, much as many actuaries use the Net to find economic and other data. At one point, even the private eye uses demographic analysis (male vs. female, married vs. single, etc.) and a phone book to try to locate a criminal whom the heroes know lives in a small town.

—Bruce Gaffney