

A woman with dark hair tied back is seen from the side, looking out a large window. The view outside shows a city skyline at sunset, with the sun low on the horizon and several skyscrapers visible. The scene is dimly lit, with the primary light source being the setting sun.

Nathan Ashborn

My Signature on My Death

**Her Signature Is Real.
So Is the Payout for Her Death.**

INSURANCE POLICY



[Handwritten signature]



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Nathan Ashborn

THRILLER

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INTRO

When Anna Radecka saw her own signature beneath the date of her death, the first thing she felt was not fear.

It was irritation.

The document lay on the conference table inside a transparent plastic sleeve, as though someone was worried she might soil it. Three pages of fine print, several stamps, the logo of Meridian Insurance Company, and her name written exactly as it appeared on her ID card.

Anna Maria Radecka.

The national identification number was correct.

So was the address.

At the bottom of the second page was a signature.

Her signature.

"That doesn't look like my signature," she said. "It is my signature."

The woman sitting across the table did not answer immediately. She was perhaps forty-five, with her hair tied low at the nape of her neck and the kind of calm face Anna associated with people who delivered bad news for a living.

Her badge read: Marta Sowińska, Compliance Department.

"That is precisely why we asked you to come in."

Anna pulled the document a few centimeters closer. She could not take it out of the sleeve. Sowińska had already explained that the original formed part of the company's internal records and could not leave the room.

The value of the policy was printed on the first page.

Two million four hundred thousand zlotys.

Anna read the amount for the third time.

"I have never had insurance like this."

"I understand."

"No, I don't think you do. I have group life insurance through work. A standard policy. I think it pays about three hundred thousand if I die. I have never taken out anything worth two million."

"Two million four hundred thousand."

Anna looked at her.

"Was that supposed to help?"

"I want us to be precise."

Beyond the glass wall of the conference room, Warsaw was drowning in October rain. People moved beneath umbrellas on the pavement near Rondo Daszyńskiego, cars sat motionless in traffic, and a tram waited at the lights. An ordinary Tuesday. That morning Anna had driven her daughter to school, argued on the phone with a furniture supplier about her new apartment, drunk coffee in the car, and arrived eleven minutes late for a meeting she had been convinced was about an error in a database.

Two hours earlier, Meridian had called her.

A request for her to verify her identity in person in connection with an insurance policy.

Nothing more.

Now she was staring at a document claiming that eight months ago she had voluntarily insured her own life for more than her apartment was worth.

"Who pays the premiums?"

Sowińska hesitated.

It was the first thing the woman had done that did not look rehearsed.

"The premium was paid as a single payment."

"By me?"

"No."

Anna placed both hands on the table.

"But you just said this was my policy."

"You are the insured person."

"Then who took it out?"

"That is one of the matters we are currently investigating."

"Who?"

Sowińska opened a thin gray folder even though she clearly did not need to look anything up.

"Your husband."

For several seconds, all Anna could hear was the hum of the ventilation system.

"I don't have a husband."

This time Sowińska looked at her immediately.

"According to the documentation, the person who entered into the contract was Tomasz Radecki."

Anna felt irritation give way to something colder.

"Tomasz is my ex-husband."

"When did you divorce?"

"Three years ago."

"Are you still in contact?"

"We have a daughter. So yes."

"Would he have known that you had this policy?"

"I didn't have any policy."

Sowińska closed the folder.

"Ms. Radecka, I need to ask you several questions now that may sound strange."

"I think we're already past that point."

The woman accepted the remark without smiling.

"In February of this year, did you sign any financial documents while you were with Tomasz Radecki?"

Anna wanted to say no.

Instead, she saw Tomasz's kitchen.

A Sunday.

Jagoda doing a math assignment at the kitchen island.

A mug of tea.

Tomasz sliding two sheets of paper and a pen toward her.

An authorization concerning their daughter's school account.

That was what he had said.

Anna had signed them.

She had read one page.

Not the other.

"Possibly," she said.

"By hand?"

"Yes."

"With a black pen?"

Anna looked at the signature again.

Black ink.

The downward stroke from the R dropping slightly too low. A tiny break near the end of her surname. The distinctive tremor that appeared only when she signed something quickly.

Not a copy.

Not a scan.

A signature made by the same hand she was now gripping against the edge of the table.

"What is going on?" she asked.

Sowińska took a slow breath.

"Yesterday morning, a claim was submitted under this policy."

Anna did not understand.

"What kind of claim?"

The woman did not look away.

"A claim arising from the death of the insured person."

Anna let out a short laugh, but the sound seemed foreign even to her.

"Meaning me."

"Yes."

"Someone reported that I was dead."

"Yes."

"Yesterday?"

"At eight seventeen in the morning."

Anna reached for the phone lying beside her handbag. The screen showed three missed calls, a message from Jagoda, and a notification from her banking app. Everything looked normal.

"And that's why you called me?"

"No."

Her finger stopped above the screen.

"No?"

"We contacted you because an automated data check detected activity on your phone number after the stated time of death. If it had not, the claim would have continued through the standard process."

Anna slowly put the phone down.

"The stated time?"

Sowińska opened the folder again.

She removed a single sheet of paper.

This time she did not hand it to Anna.

She placed it in front of herself.

"The claim did not simply state that you were dead. It included documentation confirming the death."

Anna watched her for a moment.

"A death certificate?"

"No."

"Then what?"

"A hospital information sheet and a medical certificate. The documents are being verified."

"From which hospital?"

Sowińska was silent for a second too long.

"St. Elizabeth Hospital."

Anna stopped breathing.

Sowińska noticed.

"Do you know the hospital?"

Anna stared at the rain-slicked windows behind her.

She did.

Eight years earlier, she had spent nine days there after a car accident. Two years later, Jagoda had undergone surgery there. And for the past six months, someone Anna knew far better than she wanted to admit had been working there.

Tomasz.

Not as a doctor. He ran the administration of one of the hospital divisions.

"Ms. Radecka?"

Anna looked back at the document.

"Who was supposed to get the money?"

Sowińska went still.

And that was when Anna understood that this was the question the woman had been trying to avoid from the beginning.

"The beneficiary was changed three weeks ago," she said.

"From Tomasz?"

"Tomasz Radecki was never the beneficiary."

"Then who?"

Sowińska turned the third page of the policy toward her.

Anna read the name.

Then she read it a second time.

And a third.

She did not know the person.

But she knew the address printed beside the name.

It was her own.