

## Halloween horror story plot for life insurance

By: Rebecca Root

A woman in Perth, Australia is having no luck cancelling a life insurance policy that her abusive ex took out against her.

After finding out about the policy while the couple were settling their finances after splitting, the woman, who cannot be named because of concerns for her safety, contacted the insurer AMP to be told their 'hands are tied'.

Despite ending the relationship five years ago, the woman is still fearful of what her abusive ex may do.

Speaking to the Western Australian newspaper, she said: "He's threatened me, he's threatened my daughter. He will not settle. I just want to get on with my life. I do not want him to have any incentive to benefit from me dying. I am terrified."

The ex-partner currently has a restraining order against him stopping him from coming anywhere near the said female. However, despite the break-up several years ago, the man continued to make payments towards the policy as recently as last year. Should his ex-partner die, he is the sole beneficiary of the policy.

The woman claims AMP, a huge Australian insurance firm, did not take her claims seriously at first.

"They said they would make a note on the file. What good is that to me?" she said.

AMP director of insurance, Megan Beer, responded by saying: "We want to help. At the moment our hands are tied. We take this very, very seriously. We need to act quickly. I'd be happy to consider how else we might be able to lead some change across this industry."

As it stands, it would be against the law to cancel the policy. However, AMP has contacted the Australian Financial Services Council to aid them in resolving the situation in line with the federal government laws.

Murder for life insurance is a significant problem in the US. Someone murders a spouse, relative or business partner to collect on the victim's life-insurance policy, where coverage often is worth \$200,000 or more.

In September, a jury in Denver convicted Harold Henthorn of pushing his wife of 12 years over a 128-foot Rocky Mountain cliff to her death. His motive, investigators say, was US\$4.7 million in life insurance. Henthorn faces life in prison when sentenced on December 8.

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**Coalition Against Insurance Fraud**

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Worryingly, Jay warns there's another common thread in many of these cases – murderers have killed previously. Investigators now are convinced Henthorn killed his first wife in 1995. She died when the couple's Jeep fell off a jack while changing a flat tire on a remote road, crushing her beneath it. Henthorn collected \$600,000 in insurance in that case.

The Coalition wondered whether if investigators had dug just a little deeper back in 1995, and gathered a bit more evidence, they could have prevented or at least deterred Henthorn from killing again.

