

Otto: I left the legal profession because I wanted to live and let live – and not to prosecute someone who got involved in arson. One of the last cases that I did involved someone who set his own car alight. His wife and three kids were at court – standing outside because they were too young. It's devastating. The guy was a first offender and he was sent to jail.

Collison: Should be.

Otto: Now, as I said to you before, I prefer not to go down that road. But believe me, if I have to I will.

Collison: What are you actually saying? That you don't believe me?

Otto: I'm saying give me the truth. I want to assure you – I'll give it to you in writing – if you give me the truth, I'll walk away from this. Do you understand what I'm saying?

Collison: Yes, absolutely.

Otto: With what we have at the moment, there's no doubt in my mind

two experts, Klatzow and the CSIR's Kim Yeats, met to compare notes. They agreed that the fire had been started in various places "by deliberate human agency".

Contrary to what Otto had so categorically claimed in his bludgeoning interview with Collison, the CSIR man agreed with Klatzow that the fire on the stairs had been a "low intensity" one – there were only low burn marks on the skirting on one side of the stairs and there was minimal damage to varnish and paint on the balustrade.

As Collison had claimed all along, the fire had not reached the roof via the stairs. So how *had* the fire got to the roof? Simple, my dear Watson, Klatzow might have said: the fire set in the dining room had taken off most vigorously, generating extreme heat that had exploded the windows – Juliet had heard glass breaking, remember? – and, the experts agreed, "there

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Otsurance claims manager Renee Otto

I can ... please believe me, I have a master's degree in law, I know what evidence will be accepted in a court case. ... Now, I want to strike a bargain with you. I don't believe you want this thing to go the full 15 rounds, because there can be only one loser. It's not only going to be you, it's you and the people close to you. I want us to compare notes and see if we can get an agreement.

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Michael Collison refused to be blackmailed into withdrawing his insurance claim against Otsurance. A week later he received a letter from Otsurance not only repudiating his claim, but denying that he was insured with Otsurance at all – a legal trick to ensure that in any civil court case, he would bear the onus of proof.

He issued summons against Otsurance – and hired the intrepid Dr David Klatzow as a forensic expert to independently establish the cause and course of the fire.

The case came to court 18 months later. On the day the trial began, the

was egress of fire from the windows". Outside the windows, Klatzow noted, the cypress trees and dead ivy had caught fire, rapidly taking the fire up ... into the overhanging wooden eaves of the roof. Yeats agreed.

Otsurance's expert witness would support Collison's account of what had happened. Otsurance had no case.

On the second day of the trial Otsurance conceded that Collison had a claim.

Collison had assumed that settling the amount of his claim would be simple; Otsurance's own valuer had valued his burnt out house at R2.2 million. But no. Otsurance obviously thought that, having been without a house for 18 months and having to fund a court case that had already cost close on R350,000, Collison would be desperate enough to accept a mere R650,000. He wasn't, but after another six months of haggling he was weary enough to accept only R1.2 million. He has since sold the property – as a vacant plot.

Renee Otto is no longer claims manager at Otsurance, but, as Patience Stevens has learnt, his spirit lives on in the claims department. ■