

Claim Denied

G.R. Jerry

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Claim Denied is a mind-bending horror novel in which an insurance worker contends with a maniacal ghoul that commits vicious acts in his name.

In G. R. Jerry's horror novel *Claim Denied*, an insurance adjuster confronts a horrific entity that's able to manipulate reality from a mirror realm.

Benny is a hard but stressed-out worker at an insurance company; he has a stable of happy clients. He enjoys flirting with Trudy, his bombshell coworker. But his ordinary habits are upended when his bathroom reflection morphs into a terrifying robed, red-eyed figure that climbs out and disappears. Once his adrenaline wears off, Benny assumes that he imagined the sight. But then his best client calls to accuse him of a tasteless prank: she saw a similar phantom in her bathroom that spoke in Benny's voice.

The phantom manifests more often in bathroom mirrors, followed by vicious attacks. All of the victims are connected to Benny, and the phantom always uses either his name, voice, or appearance. When his top client is murdered, Benny is implicated, though law enforcement rules him out. Later, Benny and the police enter the mirror realm.

The fragility of Benny's mind is focal throughout. Still, he's an intelligent and articulate lead, if one who's given to cracking jokes at inappropriate times and making irreverent pop cultural references. Most of the story is told from his perspective, and the line between what is real and imagined blurs—until other people's experiences of events are introduced for clarification.

The phantom is also constructed in fascinating terms and with the benefit of an extended backstory: he evolved from a medieval-era human into a mirror-hopping monster eager to inflict pain. He's motivated by a vengeance over love gone awry. In the end, his rise, fall, and ultimate fate command more interest than Benny's story does.

There are descriptive depictions of mutilated bodies and the unsettling mirror realm. To counter this dominant violence and gore, the book uses humor to good effect. And the story moves from Benny's first interaction with the phantom toward its harrowing conclusion with speed. Its narrative perspective rotates to include Benny, Trudy, and the phantom; the transitions between their viewpoints are jarring, though. Their voices often blend together, and only occasional, character-distinctive clues help when it comes to determining who's narrating a given scene. Further, when they're in conversation with others, the cast's speech patterns are stilted.

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JOHN M. MURRAY (November 23, 2022)

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