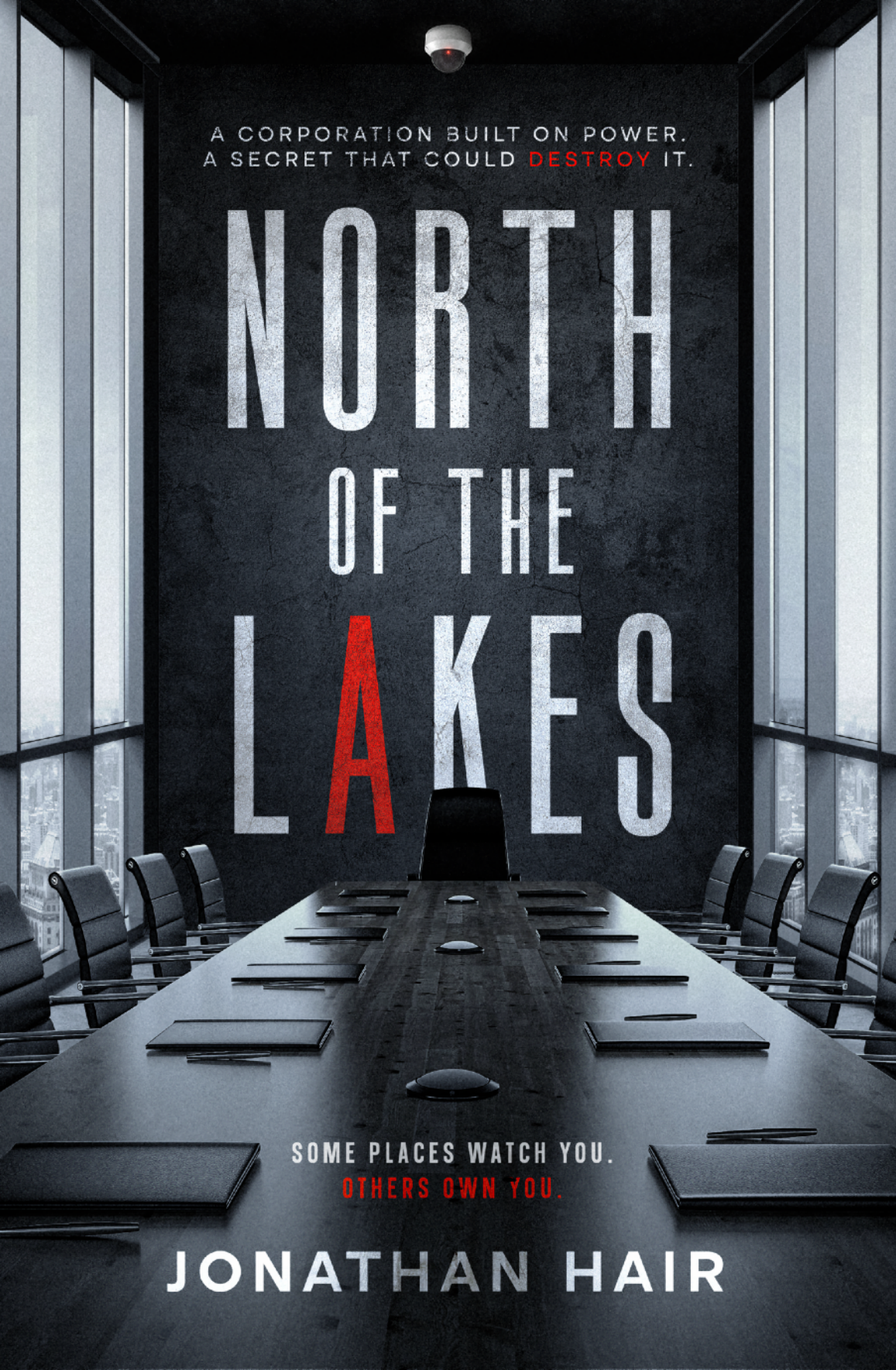
A CORPORATION BUILT ON POWER.
A SECRET THAT COULD DESTROY IT.
NORTH OF THE LAKES
SOME PLACES WATCH YOU.
OTHERS OWN YOU.
JONATHAN HAIR

NORTH OF THE LAKES

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Some readers may find these themes distressing. Please read with care.

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PART ONE

THE STANDARD

1

I clocked in at 6:58 a.m., two minutes early because two minutes early used to mean something here. Brightline's Brisbane office sat in a glass building where the CBD thinned into the inner city, surrounded by bars, apartment towers and enough wellness businesses to suggest anxiety had become a local industry. Depending on the morning, the streets below belonged to delivery vans and cleaners or to the final casualties of the night before—clubbers drifting towards rideshares in yesterday's clothes, carrying shoes, kebabs and decisions they would defend until lunchtime. In my twenties, I had been one of them often enough to know the walk. At twenty-four, getting home at sunrise had felt like proof of a successful night. At forty-something, being awake at sunrise usually meant indigestion or an email I should not have opened.

The floor looked the way it always did before the noise took hold—dark monitors, overhead lights and empty glass meeting rooms. I dropped my bag, woke my screen and told myself I'd keep my head down. *Do the work. Don't make anything bigger than it is.* By 7:12, the floor had started filling. Phones booted. Laptops woke. Someone microwaved porridge that smelled like cardboard and sugar. Maya sat three desks down from me, all neat bun and bright eyes. She had the posture of someone still trying to earn their chair.

Riley arrived with perfume and the clipped sound of her shoes. "Morning, team," she said, not quite looking at us, already scanning, a tablet against her chest. She had a way of filling the space before she

reached it—not loud, exactly, just difficult to ignore. She shifted it against her hip and looked over the nearest row. "Before the queues build, quick calibration. Two minutes." Nobody moved. They didn't need to. Riley stopped beside my desk and nodded at my second monitor. "Jonas, pull up BL11894201. We'll use that one."

Of course we would. I exited the claim I'd been reviewing and opened the file she wanted. Around me, keyboards slowed without stopping. Maya watched carefully and made no attempt to hide it. Ari turned slightly in his chair. Someone near the printer found a reason to stay there. The request had been addressed to me. The audience formed anyway.

"We'll use this as a live calibration," she said, her voice carrying along the row. "Walk us through the decision. Cause first. Then extent. Then policy."

She didn't ask if the timing worked or suggest stepping into a booth. She didn't lower her voice. The floor had simply become the training room, and my claim was now the material. I pulled the file across both monitors and kept my breathing even. Nobody looked until suddenly they did. One glance from the printer, one chair shifting, and the aisle was watching.

At the far end of the aisle, Thelma Olsen lifted herself higher in her chair for a better view. The old Home Claims team called her the Giraffe, never where she could hear it. Tall, pale and freckled, with straight dark-brown hair and heels too high for office carpet, she walked carefully and watched everything without looking as though she was watching. Her half-awake expression invited people to underestimate her. Her eyes met mine and held.

"Initial review at 9:11 yesterday. Photos showed localised plaster cracking beside a doorway, no diagonal tension cracks and no movement in the slab. Builder notes from March confirmed the door frame had swollen with seasonal humidity—"

Riley lifted a finger. "Pause. You're giving conclusions. Start with the

framework. The framework matters more than intuition. If that's sound, the decision usually follows." She let her attention travel along the row before returning to me. "Jonas knows that." She met my eyes when she said my name, making the praise feel public.

"Framework," I repeated. "Right. Cause, extent, policy. Cause: internal moisture, no sign the storm let water in. Extent: cosmetic. Policy: wear and tear, not a sudden event."

She smiled, small and polished. My shoulders went rigid, though I couldn't have said exactly why. "Better. Now, why no storm ingress? The customer mentioned a downpour."

I didn't look up. "Because the moisture readings from the builder's meter were consistent across multiple internal walls, not concentrated near exterior openings. No staining, no tide marks. The 'downpour' was two weeks prior—"

"—and?" she said, head tilted.

"And the photos show older hairline cracks that have been painted over at least once."

"Good." Riley turned slightly towards the row. "Hear the correction back to framework? That's what we want. Jonas gets lost sometimes in his own head—don't we *all*, Jonas?—but when he *remembers* the model, he's reliable."

Reliable. That was the word I should have carried away. Instead, *gets lost sometimes in his own head* lodged first. Brightline already had my neurodivergence on file. The note beneath it was simple: direct, specific feedback, delivered privately where possible. Riley had inherited that in the handover. I couldn't know if she had read it, remembered it or simply thought the audience mattered more. "Thanks."

Riley slid the tablet closer. Her nails were immaculate—mother-of-pearl. "Now, one more. Claim BL11867352. Walk me through why you didn't request a moisture report before declining."

I opened it. "Because the material on file already excluded a sudden, identifiable event. Sending a contractor to confirm 'dry' would waste

the customer's time."

Her attention stayed on me, not the screen. "So you *made* a decision without validating."

"I validated using the file contents and policy. We can't outsource decision-making to contractors every time we're afraid."

She paused. Her smile held. "What do we hear there?"

Nobody volunteered. Maya hesitated before answering. "Um… confidence?"

"Confidence," Riley echoed, approving. "Exactly. But confidence becomes risk if it slides into assumption. We don't assume." She turned back to me. "Show me the photos where you confirmed no ingress."

I opened them and kept my voice calm. While I clicked, Riley pivoted slightly towards the aisle, leaving my screen visible to anyone watching by then. "See that?" she said, indicating the screen without touching it. "Hairline. Cosmetic. Good. But where's the under-door shot?"

"There wasn't one. The builder didn't send—"

"So we don't have it." She let that sit. Then, lightly, "What would it have cost you to ask?"

"Time," I said. "Two days at minimum. And two days to tell a customer what we already know."

"We don't *already* know. We don't know until we know." She let the sentence carry down the row. "Golden rule."

I breathed in. The air smelled like burnt coffee and the lemon wipes the cleaners used at night. "With respect," I said, "the guidelines say we request additional photos if the initial photographs and reports are insufficient. In *my* view they weren't."

"*Your* view," she said, and there was that tone beneath the words again, "is valuable. It's also *one* view. The job is to reduce subjectivity."

I kept my voice level. "By following policy."

"By following leadership," she said, in a voice only the three of us could hear. "We align, Jonas. We don't freelance."

Freelance. I let the word pass without catching. She tapped the

tablet, and another claim filled the screen. I hadn't seen it before. "Let's take another while we're here." She slid the tablet towards me.

"Here? Now?"

"Now," she said brightly. "Everyone's already listening. We may as well make the calibration useful."

Reviewing an unfamiliar claim in public was a rookie exercise; we did them in booths for a reason—privacy, focus, the ability to get it wrong without staging it. I sat down anyway. I opened the attachments. Roof tiles, a valley gutter, a shot of ceiling staining around a light fitting.

"What are you looking for first?" Riley asked.

"Event timing. Pre-existing condition. Pathways for ingress. Policy triggers."

"Good." She turned slightly towards the row. "Listen to the order. This is the order."

I swallowed a rebuttal. The order could change; claims weren't recipes. I let it go. "The valley shows leaf litter," I said. "No guard. The staining's centred but diffused."

"So?" she asked.

I kept my eyes on the roof photographs. "The most likely cause is overflow from poor maintenance, not a single point failure. Maintenance sits with the owner, so I'd decline."

Riley let the answer settle before shifting the tablet a fraction towards the aisle. "And what would you do if the customer calls crying?"

"Explain the decision. Offer advice on prevention. Be kind without being vague."

Riley laced her fingers together. "Beautiful," she said, loud enough to carry. "That's what a Brightline assessor sounds like."

Laughter—genuine, relieved—bubbled from a nearby desk, and the moment could have ended there. But Riley stayed. Her gaze moved over me quickly. Then she tilted her head. "One note," she said. "Language." My stomach dropped.

"You say 'decline' like it's a verdict. It's a conversation. Think invitations, not walls. 'Based on the evidence, we can't assist under the policy today, but…' etcetera. Words are scalpels. Jonas uses knives."

Nobody laughed. *Oh, fuck off.* The thought arrived hard enough that I felt it behind my teeth. I kept it there and chose my voice carefully. "We've also had coaching to be clear, not euphemistic, to avoid raising false hope."

"Coaching evolves," Riley said. "So do you." She let that hang, then turned to the room and clapped her hands once. "All right. Back to it. The river only flows one way."

People chuckled at that—the *Riley-ism*—and keyboards resumed their chatter. Maya pasted on a smile and bent back towards her screen.

Riley lingered. She leaned, palm on the desk, as if confiding. "Good energy this morning, Jonas. Keep it. And maybe hydrate. You look… tight."

"I'm fine," I said.

She nodded like she believed me. As she straightened, a small packet of tissues slid out of the tablet case and landed next to the keyboard. I lifted it to hand it back. The top of the packet split just enough for a sliver of something white, folded into plastic, to flash in the seam. Then her palm covered it, easy, practised, and the packet disappeared into the case again. "Thanks," she said, not looking at me.

When she was gone, I let my shoulders fall the half-inch I'd been holding them up. On my screen, the cold claim waited for a note. I typed my decision rationale cleanly, unadorned. I reread it twice, then hit save. Two desks over, Beard Guy let out a low whistle, the kind people blow at their monitors when the numbers don't add up. I waited for my breathing to match the room again. A message pinged in my team channel.

> **RILEY:** Quick share from Jonas this morning—great framework discipline on claim analysis. Remember, we validate when in

doubt. Let's keep the river flowing.

From my chair, the public correction and the approved version in the team channel felt connected. I could write down the order. I could not prove the intention. A second ping, private this time.

KYLA: All okay?

The cursor blinked for three beats before I typed:

JONAS: Fine. Desk calibration in the open. Not ideal.

KYLA: It's good for the team to learn. You're strong at the model—embrace the visibility :)

There was a smiley face. There was always a smiley face. I cleared the chat and loaded the next claim: a fence panel lifted by wind, a shed roof peeled back, someone who used the word "devastated" for a thing that could be stapled and sealed.

I used to like this part of the job—the moment somebody's disaster stopped being a story and became something I could solve. I hadn't meant to make a career of insurance. My first claims job was supposed to last six months, which was roughly how long I expected most things in my twenties to last. Then I discovered I liked work where chaos eventually had to show its workings. A customer could swear a storm had destroyed a ceiling, a builder could blame age, and somewhere between the photographs, reports and policy wording there would be a decision you could explain.

In my first year, I declined a roof claim too quickly. The senior assessor reviewing it slid the report back across the desk. "Don't defend the decision. Show me the evidence."

The roof was covered. My decision wasn't.

I corrected it, called the customer and kept the lesson. Evidence first. Conclusion second. I learned eventually that the rule worked on organisations too. For years, being good at that had mostly been enough.

I set the callback reminder and adjusted my headset until it stopped pressing against my ear. Across the aisle, Maya was whispering to the guy beside her, pointing at her screen and nodding like she'd found the one right answer. I wanted to tell her claims rarely had one. There was policy, evidence and judgement, and they did not always line up neatly.

Not long after, Riley posted a team update about Friday's huddle—a rapid-fire coverage exercise built around deliberately incomplete claim scenarios. Staff called the place *the Line* when management wasn't listening. Apparently, the Line had discovered gamification, which meant policy exclusions would now arrive with points. I swallowed a sound that might have been a laugh and might have been a cough. I replied to no one and everyone: *Understood.*

By 8:15, the floor was fully awake. Phones rang and glass meeting rooms filled. Caroline Keane moved between desks, wedding ring flashing, her son's laminated drawing clipped inside her folio. Marcus Fenwick met her by the printer with a flat white. He handed it over without asking; she took it without thanks. Nobody looked twice, which at the Line usually meant everybody had.

By nine, I'd logged four decisions, two callbacks, a contractor request and the sting of Riley's words. I could call the morning a lesson, or decide too quickly that Riley was cruel and I was innocent. When I stood to stretch, my reflection caught in the meeting-room glass. Behind it, Riley tapped at her tablet. For a second, I wondered whether she was working on a claim or documenting me. I told myself that was exactly the kind of conclusion I had no evidence for.

I sat down and started a new note. I titled it:

Leadership—Public Calibration—Morning.

I wrote what happened without adding conclusions, then used the claim framework: Cause, extent, policy. Because if Riley was going to criticise me in public, I wanted an exact account of what had happened.