

## Darwins take Life Insurance fraud to new level

In the style of a Hollywood epic the tale of Mr and Mrs John Darwin had the nation on the edge of their seats as it slowly began to unfold. Ingredients including greed, fraud, and terrible deceit that divided a family and shook the town of Seaton Carew near Hartlepool have made this an absolutely intriguing story.

It first came to the nation's attention on Saturday 1st December 2007 when 57-year-old John Darwin walked into a West London police station stating his belief that he was a missing person, and that he had no memory of the previous seven years. His sons were understandably delighted to see him as they believed he had died in a tragic canoe accident seven years previously.

When he was reported missing in 2000 a three day air and sea hunt was launched that ultimately cost £70,000, but all that was found was his smashed up canoe and no trace of Mr. Darwin. At an inquest 13 months later, and despite never finding a body he was officially declared dead.

However, since the story of his 'reappearance' broke it has transpired that shortly after going 'missing' he actually returned to the home he shared with his 55-year-old wife Anne, living in a room in the house next door that the family also owned. When any family or guests visited the family home Darwin simply sneaked through a concealed hole in the wall between the two properties into his secret hideaway.

What was not known to anyone but themselves at the time of the "accident" was the fact that the couple were in tens of thousands of pounds of debt. They owned several properties that they rented out, but they were still living well beyond their means. Mr. Darwin allegedly hatched a plan to disappear and for his wife to claim the [life insurance](#) with which to pay off their debt and eventually move abroad, although Mrs Darwin disputes some of her husband's claims.

Mrs. Darwin received £25,000 in life insurance from Unat Direct Insurance Management once her husband was officially declared dead in 2002. Although the policy was actually due to pay out £50,000 she was given half that amount because a body was never found. In addition the Darwins' £130,000 mortgage was paid off by Norwich Union.

In early 2007 Mrs. Darwin sold her UK properties and moved abroad after transferring the proceeds from the sales to offshore bank accounts. It was only after John Darwin miraculously turned up in the UK that the police tracked down his wife in Panama.

Since then there have been more twists and turns in this story as tales of the Darwins' life together unfolds. This tale will undoubtedly end up as a blockbuster film and perhaps answer many of the questions yet unanswered, including why Mr. Darwin decided to return to Britain just as the couple seemed to have succeeded with their audacious plan.

Ultimately the couple who are both in custody will be pursued by the insurance and mortgage companies seeking repayment of the funds they paid to Mrs. Darwin, and as fresh allegations and charges emerge almost daily they face a very bleak future.

### About the Author

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