Clarion Review

General

The Last Layer
Lawrence Perlman
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Four Stars (out of Five)

Few people realize that owners of high-end jewelry typically purchase more than one insurance policy. Held by different companies, the policies cover owner investment against theft, loss, or damage. The firm holding the final level of coverage, called the last layer, takes responsibility, on behalf of the subordinate carriers, for pursuing suspected fraudulent claims.

Lawrence Perlman's novel, The Last Layer, concerns such an inquiry into recent robberies in France, the United States, and Italy. Catherine York works for an elite American firm that insures the last layer and begins her investigation in Saint Barth, an island in the French Caribbean. She feigns interest in buying jewelry from Sophia Mostov, whose wares comprised most of the stolen inventory. Simultaneously, a senior inspector from the French National Police, Gerard de Rochenoir, arrives in Saint Barth to investigate Mostov's connection to the Paris robberies. Unaware of each other's missions, both Catherine and Gerard are intrigued by Sofia and the near flawless gems displayed in her store.

Gerard comes from a wealthy family and possesses refined taste, as well as the acute detection skills required for police work. While in St. Barth, he lunches at a terrace restaurant and observes Catherine and Sofia together on the beach. He ponders the nature of their relationship and Sofia's business connections. "She also apparently had some very wealthy clients around the world," he thinks. "At least three of these clients had been robbed, an unlikely coincidence."

As Gerard and Catherine collaborate on the case, their professional and personal involvement deepens. Gerard's assistant finds a portion of the stolen jewelry, and Catherine flies to Paris to witness an appraisal arranged by her firm. The appraiser is puzzled when he finds so few inclusions in the gems. He says, "Inclusions, after all, are part of the natural process of forming a gemstone."

Perlman has traveled extensively and lived abroad during his career in law and business. He has also written about growing up in St. Paul, Minnesota. He provides personal details about his villains that suggest their personal vulnerability. For example, when Sofia and her uncle and business partner, Boris Voroshilov, meet in Zurich, they discuss her sudden departure from Cuba at the age of twelve. Following her parents' deaths, she flew alone to Moscow to live with Boris. "Not only was I scared because I was going to an unknown place," Sofia tells him, "but I had no money with me."

The book's introductory scene starts slowly as Gerard observes the mansion where one of the robberies occurred and imagines how the thief perpetrated the crime. Perlman writes knowledgably and well about fashion, food, wine, rare gems, international espionage, and criminal behavior, but some readers may tire of predictable details about what characters eat, drink, and wear. Scenes of sexual encounters, while appropriately sensual, are written sensitively.

The author resolves plot lines satisfactorily, with one exception that suggests the possibility of a sequel. Readers who relish mysteries about sophisticated characters pursuing international intrigue will appreciate this one.

Margaret Cullison