

MR.INSURER

WRITTEN BY

SIR.MACBETH MALEKUTU

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CELL: 0740699045

EMAIL: macbethmalekutu@gmail.com/ sir.macbethmalekutu@hotmail.com

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INT. INSURANCE OFFICE - DAY

CHRIS is having acrimonious conversation with the founder of Insurance. Chris showing him files with client details.

The MANAGER# is not interested in the argument but Chris is full of zeal to serve justice of the peace and cultivate the truth.

The MANAGER# is oversubscribed with wrath---derailment---stressed---heart beating fast---perspiring- drinking water to easy down the high body temperature---

Chris is greenhouse-effect him with whatever is saying. Unpacking the past might such as this might kill him.

MANAGER#

(hot under the collar and ill-mannered)

You are a gory new Detective in my area. We have had a jumbo discussion with that chestnut Detective who is retired.

Chris want to close the up and win victory for the investigation but it's a long hole in hell.

CHRIS

Look at the files, Sir...Most of your customers are getting a lots of pay outs if one member dies.

(pause)

Showing him columns with immense back pays paid to the families few years ago.

CHRIS (CONT'D)

Why is that? Do you have any information that your main holders are killing their own family members to gain money in return? You records shows that two members can dies within six months. Which is the fucking information you faked. You are fucking committing hanky-panky.

Chris laughs and chuckles. Walking around in the office. Feeling bewildered. The Manager# refuse to speak the truth. To him Chris came up with all propaganda in the world.

CHRIS (CONT'D)

These family members bites the dust every two weeks or within a month.

(MORE)

CHRIS (CONT'D)

Pardon me, they don't fucking come to a sticky end; they are actually fucking slew/slain. And we find the same weaponry left with the demised bodies. Converse with me, Sir. I can leg-up you and clear out the situation.

The Manger# is feeling dizzy. Heart beat fast---He tries to grab water--- trying to take medication out of his pocket.

**The Manager# FALLS DOWN.**

Chris is attempting to aid but it's excessively late.

INT. INSIDE THE CAR - NIGHT

We don't see anybody but we only listen to two African-American male voices pronouncing on the phone. The car is significantly old inside. We only see empty black front seat.

BLACK MAN #1(O.S)

Hello..Are you Safas? I heard you are the geezer who can do the job in this insurance thing.

Beat followed by silence.

BLACK MAN #2(O.S)

50 thousand after the job is done. Call me when you on stand by. Accident by the act of God. The police will inform you once it's done. No trace back to us.

Telephone went off. We see the gloved hands of a African-American man in the car.

Beat. Silence.

Intense music playing in the background.

1 INT. INSURANCE OFFICE - DAY

1

From outside WALL-GLASS of the office, we see two people seated in inaudible conversation.

JOSEPH HOLIDAY, African American male, mid 50'S. He is very earnest and intense. He is assisted by LYDIA FRIEND at her mid 40's. She have a queer looking and she is very tall.

Joseph is tapping the floor with his shoe. Patiently cooling one's heels.

LYDIA

Good Morning Mr. Holiday. It's been two years having life insurance with us. We are very thankful to have you for so many years. But how can I help presently?

Joseph is not settled in his chair.

JOSEPH

I lately been retrenched at age of 55. I think the risk of dying are very high. I came here in fear and trepidation..you know.

Lydia is extra-sensory emphatic person. Trying to digest the story. Ears wide open.

LYDIA

((Emphasizing)

Mr.Holiday I exceedingly grok your situation. But I know you worried about the monthly payment. But if we don't receive the payment...

Interrupted by Joseph.

Seating straight on his chair.

JOSEPH

(deadpan)

It will lapse and if I skip two months without making a payment I won't get a cent, if the act of God take place or anything of a sort happen. Well I have money coming through from UIF and I will try to make a payment.

LYDIA

That means your funeral cover will be active if you make your regular payment.

Joseph using kinesics to make his explanation easy.

JOSEPH

Can we double check again...I covered me and other two NEPHEWS of mine.

Lydia is checking on the system. Nodding. Clicking her teeth.

LYDIA

You covered "you" as a main member.  
Your wife as beneficiary. You  
covered other two NEPHEWS.

Joseph is reckoning. He want to ask the main thing.

JOSEPH

Hmm...can you draw up again a copy  
of how much is the payout,if  
someone I covered dies. I kind of  
lost that copy I had. I don't want  
to go home and arse around.

Printer is whirring and Lydia gets the copy. She look at it.  
She signs and give it to Joseph to sign. Joseph is eager to  
see the figures.

LYDIA

For your NEPHEWS you covered them  
for R150,000,00 if one of them dies  
but only if they die because of  
natural causes or the act of God.  
Anything beyond their control.

JOSEPH

I have other NEPHEW that I want to  
cover but after my UIF kicks out.  
They make reckless decision and  
nowadays the world is very  
dangerous. I tried to talk them to  
stay away from troubles. They fuck  
people's wife. And they fuck  
around.

Lydia stares..

LYDIA

They do barmy stuff. It is just  
deemed balls up for you.

JOSEPH

I think sometimes domiciliary is  
full of shit but well we can't  
choose family. Well..thank you so  
much for clarifications.

They shake hands.

JOSEPH SUBSIST...

BLACK SCREEN

TITLE fades in---

**MR. INSUSER**

2 INT. JOSEPH'S HOUSE - NIGHT

2

Close to a table with five people. Eating dinner. We see Joseph's wife MELINDA, mid 40's clothed or clad in normal attire. Very skinny and English rose moulded with big eyes.

Seated on the left side of a brown table. The house is old and dosshouse in a stylish way. The wall is white panted.

ON MACDONALD

He is mid 20s, high, with black eyes and black hairs. He looks very intense. He really likes to build things up.

ON DONALD

He is mid 20's, with black hair, chubby looks and big nose. Very talkative and back deipnosophist. He stands up his own ground. He is into, 'One day i will take Grammy for best original screenplay' shit!

ON DYLAN

He is mid 20's. He is well trained physically with a blade head. He is not talkative. He pay attention to things.

We see three NEPHEWS of Joseph seated on right side of the table. The light is way too bright. The eating bowls are black with silver forks.

In the middle of the table there is a bottle of milk. Everyone is silence. Only plates clicks and chewing.

MELINDA

(grinning )

Anyone want some more steak?

Donald takes some steak without saying anything. He is very chuffed about the food.

DONALD

This is good.

Joseph relaxes, move off and pour himself some coffee. He look at Donald with that thinking look and bite his lips.

JOSEPH

How did the interview go Don?

Everyone stops eating. And look at Joseph...What a peace discord!

DONALD

(rude)

You are very average, typical and unremarkable relative. The interview didn't go well. I don't have experience in data capturing.

MELINDA

((harsh voice)

Donald! Donald! Don't...

Interrupted by Donald.

DONALD

No..no.. Melinda somebody needs to tell him. I used to fucking work and share my pay with everyone ,especially you Uncle... I am no longer working...what should I do now?! I am no longer fucking working!

JOSEPH

I gave you a roof. I gave you chance to go to school.

(pause)

And you messed up everything...and you wanted to be a screenwriter. You've been squiggling around my house with your fucking sloppy scripts and eating every fucking thing you see.. You never fucking finished writing anything except gaining weight.

Donald keeps on eating. Throwing Joseph with a steak on his face.

DONALD

I heard you are retrenched. Some of your colleagues are complaining about your customer service. That you didn't treat everyone with respect. How do you answer to that as a someone who have family?

Pause.

Silence.

Donald stands up and tell Joseph how to gets off.

DONALD (CONT'D)

For me that's pathetic, pity and embarrassing. Don't come here and age us about your retrenchment. You are fucking us with your retrenchment. You are a African-American male who can't provide customer service.

(pause)

We both know those with blues eyes do better than African-American people with customer services.

Joseph feeling sorted with the arrangements of words.

Looking at Melinda with the look of, 'What a kak with have here now?!'.

And Melinda is looking at him, with the look of, 'Look at you, always fucking us with your foot in our asses!'.

JOSEPH

(demonstrating )

That's how everyone survives there. Look at Macdonald. He went to college and comes back with nothing. He was failing and i was paying.

Macdonald gets up without saying anything. He is very pissed but he doesn't give a thought about Joseph's speech.

He gets his jacket and put his hat on. With that impression i need some 'fucking room to breath'.

JOSEPH (CONT'D)

Where are you going now Don?

Silence.

DONALD

(nod and grins)  
I need to buy a fucking cigarettes.  
And why do you care bitch?

As he is heading to the door.



INT. BATHROOM- LATER

Joseph is on the telephone. Music is playing in the setting.

JOSEPH

(on the phone)

He compendious, with big nose and pudgy. He is wearing a brown jacket. He danced to the nearby factory for a fleet-footed smoke.

BLACK MAN #2 (O.S.)

I can see him.

JOSEPH

Just call when you wilco, okay?

Joseph is in foreboding, defecating and shaking.

Comfort station is flaring non-stop so that no can hear the conversation.

BLACK MAN (O.S.)

(bold voice)

Joseph give ear to me and answer precisely. Is he covered on the insurance?

Joseph speaks so fast while he pee in the bathroom.

JOSEPH

Well..yes he i covered him.

Silence.

BLACK MAN 2 (O.S.)

How much is the pay out after final exit?

Joseph go in silence for a while.

INTERCUT ON SAFAS'S CAR

UNMOVING VEHICLE

We only see a black car.

ON DONALD

The street is sparkles with lights. He is walking nearby the car.

JOSEPH  
 (thinking )  
 Hundred and fifty thousand!

Silence.

BLACK MAN 2 (O.S.)  
 My cut is fifty.

JOSEPH  
 (frightened) )  
 What?! I thought we agreed about  
 ten thousand money up front and  
 last payment ten.

Joseph is flushing in the comfort station and opens a door slowly and taking swift look. His eyes are rolling around, taking a snap shot!

BLACK MAN #2 (O.S.)  
 Joseph, I have other proposals  
 piping up! Make up your mind  
 because you wasting my time.

JOSEPH  
 Well..you got yourself a contract.  
 And how do you know my name?

Bragging and warning.

BLACK MAN #2 (O.S.)  
 Because i get rented to dispatch  
 people.

Telephone goes off.

EXT. STREET - NIGHT

ON SEFAS

Smoking cigarette and pure dark. SEFAS is MID 50's with outsized lips, high and hard-favoured. Dressed in black.

He is following Donald. Donald looks back and Safas is greeting him.

SAFAS  
 Sorry sir. I am new here...i need a  
 caravansary around here.

DONALD  
 You mean a hotel? Why don't you  
 Google? We live in the 21th  
 Century. Google map is advanced.

A high-rise uncomfortable moment with Safas.

Showing him an up in years phone. Making a joke.

SAFAS  
 Well..i use Nokia 3310. No 21th  
 Century for me.

DONALD  
 (laughs)  
 That one is for fellows who don't  
 want to get bagged.

Safas looks mortified. And he is well-disposed to give up.  
 But Donald changes his mind with that look "you know what, i  
 know some place"

DONALD (CONT'D)  
 I know a place for you.

Very interesting question not sure if Donald will tag along  
 on his car.

SAFAS  
 Not far if we walk? I am driving,  
 so we could take a quick turn.

Frustrated! Thinking!

DONALD  
 Well, sure we can.

Thumbs up for Safas! They go into a car. Engine start. The  
 music is playing in the car.

Safas lights a fag and Donald is lighting his fag as well.

They both look at other and chuckles.

They car is packed with smoke. As if they car is burning.

Street lights with hookers. They fades into the darkness as  
 they drive by.

Standing around the corner. Smoking and hiking every car  
 passing by.

DONALD (CONT'D)  
 OH..WAIT! I think you should turn  
 left there and drive straight until  
 to the corner.

Safas is not saying anything. He is playing along. We see a  
 bright building with many windows. Looks like a hotel.

Safas aiming at it.

DONALD (CONT'D)  
 I think you are at home now. At  
 least safe and sound with some  
 place to sleep like a log.

They go through with the entrance and park at the parking  
 lot.

Donald is winding down the window. He is not paying attention  
 to Safas. Donald is splitting through the window. The smoke  
 was too much for him.

Safas take out Yakutia knife slowly without Donald smelling a  
 rat or seeing anything.

**MOTION** -- He attempts Donald two times in a stomach-- fast  
 stabbing --bleeding fleshing out-- heart beat-- falling--  
 trying to speak--falling off his seat-- blocked ears--black  
 out--trying to run off--out of balance--

Donald is looking at him holding his bleeding stomach. He is  
 trying to speak or say something.

DONALD (CONT'D)  
 Eh?! What?

Losing speeches and feeling pains.

Donald opens the door trying to run away. And Safas attempt  
 again at his back near the ribs.

Donald fall down and Safas stabs his left leg without  
 removing his Yakutia knife.

Safas close the car door and drives away. Speeding all the  
 way from a crime scene.

Donald is rested and left bleeding in the middle of parking  
 near hotel. He is trying to growl but no one is coming,  
 parking or walking nearby.

DONALD'S HEART BEAT! HEART BEAT! IT STOPS!

INTERCUT BETWEEN THE DEATH BODY OF DONALD AND DETECTIVE.

We see a yellow crime scene plastic line marked. Crime scene with police light's indicating at the parking lot.

Forensics team and ambulance.

The body is marked.

ON CHRIS

A presentable tall man at his 60's drinking coffee. His name is CHRIS. He is the investigator/detective. We saw him talking with the founder of fraud insurance who collapsed and died.

Wears a black All stars sneakers, with a black polo-neck and black pants, and a black jackets.

ON GLORIA

African-American woman, Mid 30's. She is a police partner with Chris. Very chubby and talkative. She follows the protocol. She is been working in the department for 40 years.

CHRIS

Any vehicle information, witness names and suspect information?

GLORIA

No sir. Nobody saw anything.

Chris is approaching with a suspect feeling, looking where Safas's car marked in the parking lot.

GLORIA (CONT'D)

What is it?

CHRIS

There was a car here...it seem like he/she came to...but it's fine. Don't worry about it.

GLORIA

Do you know Yakutia knife?

Making a joke about it.

CHRIS

What? We are not at China. You wanna buy it?! Book a ticket to Hong Kong!

GLORIA

The suspect left it on the left leg of the deceased. It seems like he was saying something to someone or kind of a sign.... i don't know but still no finger print on it. I don't it's related with the insurance. Insurance are legit now and following the Law.

Chris in thinking about that Insurance but Gloria takes His mind out of it.

CHRIS

Pros are very classy. If there is no finger print on it, just keep it at the evidence room for now. I need a drink.

INT. JOSEPH'S HOUSE - NIGHT

We see Macdonald, Melinda, Dylan and Joseph they are mourning.

Melinda is holding the Bible.

Joseph is crying louder than anyone.

Melinda is reading from the bible.

MELINDA

"Then I heard a voice from heaven say, "Write this: Blessed are the dead who die in the Lord from now on." "Yes," says the Spirit, "they will rest from their labor, for their deeds will follow them."

JOSEPH

My boy didn't commit any deeds.

Joseph's phone rings...and he doesn't answers.

It rings again. He answers without saying anything.

SAFAS (O.S.)

It's done! I am expecting my money before the end of the week, Joseph. A man doesn't grieve long.

Phone goes off.

Silence.

Pause.

Sad piano music playing in the background.

INT. INSURANCE OFFICE - DAY

We see Lydia with Joseph drinking coffee.

Lydia is comforting Joseph. Joseph is faking it.

Joseph is taking out paper out of his bag.

JOSEPH

I brought along death certificate.  
You know i have been not working  
for months...I need money for the  
funeral...

(Interrupting himself and  
sounding confused. )

I mean my family need money to bury  
our boy.

LYDIA

Well Sir, i will give your  
application my urgent attention.  
Within the next 24hours amount of  
150,000,00 should be reflecting on  
your account. Like i said before,  
you have been here for the longest  
time with us.

JOSEPH

(appreciating )

Thank you so much. He never forsake  
us irrespective of the situation.

They shake hands.

JOSEPH exits.

INT. JOSEPH'S HOUSE - NIGHT

Joseph is very on a knife-edge and constrained. He can't stop  
checking his phone.

A PHONE SCREEN SPITS OUT:

INSURANCE: MONEY IN +150 000,00  
into SAVINGS ACCOUNT; FUNERAL PLAN.

INTERCUT: JOSEPH IN THE BATHROOM

Joseph is going to a comfort station. He looks out to see if no one is watching him. He closes the door slowly.

He look at the message. His eyes are yawing remarkably with JOY when he sees the message.

Thinking about Sefas. He calls him.

Police serein wailing in distance.

INTERACTIVE SYSTEM (O.S)  
The telephone number does not  
exist.

Phone terminated.

Joseph is redialling again.

JOSEPH  
Oh shit! No shit!

New incoming call with a different number. Joseph is not answering.

He attempt to answer and it goes off. Another incoming call with a different number.

He answers right away.

JOSEPH (CONT'D)  
Hello?

SAFAS(O.S)  
I know you received your pay outs.  
Please send it to the account you  
will receive within the next five  
minutes .

JOSEPH  
My domiciliary is still mourning.

Beat.

Silence

SAFAS (O.S.)  
I don't give a flipping frisk about  
your family. I don't give a cute  
fuck!  
(laugh)  
You made a call and now you acting  
up as if family mourning shit. Let  
me know if you need a job done  
again. Pay up Joseph!



SUPER: Phone screen pop up with a message.

Call dropped.

Joseph is shaking acting fast.

INT. BANK OFFICE - DAY

An African American KIKI providing customer service as teller. SHE IS VERY YOUNG, BEAUTIFUL AND SMART.

He is wears a cap. Rolled with shades. Very unrecognisable. Joseph is showing a teller bank account details.

KIKI

Please can i have your ID card.

JOSEPH

Yeah, sure you can.

Giving her the card. Kiki chuckles and Joseph laughs back.

KIKI

Are you sending 50 000,00 thousand to anonymous account?

Joseph looks surprised and confused. He frown and shrugs with the teller with the looks of, 'what the fuck do you mean'?!

JOSEPH

And?

KIKI

Unverified account. Do you want to go ahead?

Joseph is trying to fake courage and confidence. He is a bad liar but he got away with it now.

JOSEPH

Well..she is my daughter. I don't want to meet or see her. I am transactional creature to her than being a patriarch.

Computer clicks. Keyboard typing beat.

Kiki stares at him ,speechless.

KIKI

I strike on now then. Here is your proof of payment. Payment done! Sorted. Anything else?

Joseph with a fake smile chuckles back.

INT. POLICE DEPARTMENT - DAY

Close on to Detective Chris seated down. He is looking at the Yukania knife.

He takes out Rubik's cube out of his pocket and play around with it. Whistling around alone.

Enters Gloria with two cups of cappuccinos.

GLORIA  
Any leads so far ?

He looks Gloria with that thinking expression.

CHRIS  
Have we thought of visiting the  
family of Donald ?

Gloria tags along with the idea. She is looking him with that look of, 'what the fuck! Let's go.'

GLORIA  
(smug)  
Yeah, sure we might get something.  
We feel pity for them too much.

They both stands up confidently without leaving their cups of cappuccinos behind.

Beat.

Silence.

Intense music playing in the background.

INT. JOSEPH'S HOUSE - DAY

Chris and Gloria are accosted by Melinda warmly. She shakes hands with them kindly with a genuine smile.

She is trying to fake the fact that she is not okay.

Chris and Gloria chuckles in return.

MELINDA  
Would you like some cup of tea?

They both keep quite looking at each other.

CHRIS

Well we had some tea on our way here. We are with the Police Department.

Melinda direct them to seat down.

GLORIA

Of course, we will be very brief.

Melinda stares them seriously.

MELINDA

(keen to know)

Have you found who killed my boy?

CHRIS

We haven't found anything but we are still looking. We clouded it as a robbery.

GLORIA

Small guys trying to play big.

Melinda is annoyed but chuckles falsely.

CHRIS

Is everything well at home? I heard Donald was having some hassle with Joseph. I mean his uncle.

MELINDA

Joseph addressed a fact, like a father and a fact that needed to be addressed to a son. Joseph wonderful role model to them. Did nothing but praising them. One hell of source of inspiration to them.

CHRIS

You mean NEPHEWS?

MELINDA

Donald is like a son to us. I think to call him a NEPHEW would be ignoble to him. They are waifs and we can't make them feel like waifs, can we?!

Chris is walking around.

CHRIS

(keen)

Do you mind if you show me his room?

Silence.

Beat.

Melinda is not playing along but she looks on the floor.

MELINDA

She was dozing on the floor. We move things around at night...to make a space.

Chris and Gloria are mystified and shocked.

GLORIA

What?

CHRIS

(startled and staggered)

He didn't have a room? And the rest of others? He was sleeping on the floor. I think that's making them feel like waifs, don't you think?

Chris is looking her like shit. He standing near the window.

MELINDA

Every family have their own problems. I think your problem is finding the right person who killed my boy.

Chris leans against the wall.

MELINDA (CONT'D)

(rude and harsh)

Don't lean on my fucking wall.

GLORIA

Where can we find Joseph?

MELINDA

Oh! My necessitous husband. He trying so hard to put things together in the house. He is running down looking for a job.

GLORIA

How old is he?

MELINDA  
52..cracking 54 soon.

Blew away/Blown away and alarmed.

Chris is entering the situation with fire. He lost his cool.

CHRIS  
What the fuck? He is 52. Who is  
going to hire him at that age? We  
live in the fucking 21th century.  
Young people are hired left and  
right now. We need to face facts  
here.

Gloria is trying to ease him down..

GLORIA  
Chris! Slow down man.

He doesn't stop talking.

CHRIS  
You fucking fishing with us  
Melinda.

Melinda stands up for herself. And correct Chris.

MELINDA  
(angry)  
You fucking come into my congress  
and crust me? Get the fuck out!  
Now! If you can't find out who  
felled my boy, you are good-for-  
nothing to me.

Chris raising his voice.

CHRIS  
I came into your congress because i  
am a fucking cop.

Melinda is showing them the door.

They are waiting not moving, looking at each other. She looks  
at them.

She rush to the door and command them to leave.

Gloria is pushing Chris to come out.

MELINDA

I can't believe our country is producing such a useless people wearing badges. Detective Chris you have no respect for citizens.

Splits on Chris's shoes at the door.

Chris is waiting at the door and looking at Melinda with that look of, 'i will be back'.

Melinda bangs the door.

INT. POLICE DEPARTMENT - DAY

We see Joseph in a interrogated room alone. Feeling very comfortable about the situation.

Enters Chris with two cups of coffee.

CHRIS

You know what Joseph? I am a very amiable person. No one is giving ear to us.

Joseph is not saying anything.

CHRIS (CONT'D)

I am that kind of a cop who can save you from them. I serve justice without even thinking about the pay day.

(pointing at other officers)

You see them? They serve justice thinking about the pay day. When it's time to go home, they fucking go home...you know that? To their families and to start tomorrow again. They don't go above the board like me.

Joseph is getting annoyed.

JOSEPH

And your point is?

Drinking his coffee. Offering Joseph a cup.

Joseph is pulling it back to Chris.

CHRIS

I am that guy who sticks around. I have my hustle aside. I take serving justice very personal.

Exasperated and losing his patience.

JOSEPH

I think you wasting my time. You went above the board and held me against my will. I thought you were going to ask some few questions. You are having absurd conversation with me...can i go home? Oh!..how who killed my boy?

Chris looks impressed but he doesn't buy it for Joseph to go home.

CHRIS

(earnest)

I want you to unfortunately believe the fact that i am the guy that you could to talk with if you know anything about Donald. I want you to think about me ,that I am opening a channel now ,for you to be saved.

Joseph stands up and screams at Chris.

JOSEPH

Donald! Donald! Donald! Come back alive and talk to Chris. He trying to say i killed you. How can i kill my boy?

Screaming stops.

JOSEPH (CONT'D)

The most fantastic officer from heaven. Trying to save people. Some one is dying everyday in our country and under your watch. Please tell me...what the fuck are trying to say about saving me? Save your fucking ass Chris!

Joseph stands up and kick the chair.

JOSEPH (CONT'D)

Let me the fuck out!.





