Policy delivery

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Published on Lush Stories on 03 Feb 2011

Unexpected opportunity at work

http://www.lushstories.com/stories/first-time/policy-delivery.aspx

She looked very nice today. The cute little black skirt flipping lightly with each step. Her long light brown hair hanging loose and straight down her back. She carried herself with such a feminine flair. She wasn't beautiful, I decided, but very cute. She seemed to be more self-confident than a 20-something had a right to be. But she didn't seem to take herself too seriously, and that was very sexy too. Her top was a simple white blouse, buttons down the front buttoned up to just between her small breasts.

I'd been working with her for the last couple of months. I'd known her for a year or two, just in passing when I went into the bank. She was one of the cute young girls who worked as a teller. Between her and a couple of the other tellers, I had to admit to myself that the drive-through had lost its appeal. Sure, it took a few more minutes to walk into the lobby, but that time was well spent when I could pass the time chatting and flirting with these girls half my age. I was constantly arguing with myself about whether the girls were flirting back, or just humoring the dirty old insurance guy. A little more than a year ago, when she was buying her first house, I'd flipped my business card on the counter with one of my deposits. “If I can be of any help with your insurance, please give me a call. I'd be happy to do what I can,” I remember saying. I wasn't surprised that nothing came of it at the time. I *was* pleasantly surprised a few months ago when she asked if I'd take a look at her renewals. I agreed, and she slid me a packet of papers.

Now I have no illusions about myself. I'm average. I've always looked younger than my age. I was the guy who got carded when I went to buy a beer at a new bar, even at 30. But now, at 48 with more gray in my brown hair, and a bit of a belly now that I don't play as much baseball or volleyball as I used to, I'm pretty sure the years have caught up to me. I'm 6'1” and stay in reasonable shape at around 180 pounds. These days my exercise is a round of golf – walking and carrying my bag – but still golf. While selling insurance doesn't give me much exercise, I do get a little working in my fairly large yard.

So I took her insurance papers, drove by her house just to get a feel for it, and prepared some recommendations. I invited her to stop by the office to go over the proposal. We set a time to meet,

she stopped by during her lunch time. That day she'd come in wearing dark brown slacks with a very pretty blouse. We went over the suggestions I had, and I explained that if she wanted to proceed with the changes that I'd want to stop by the house to do some measurements and take some photos for the underwriters. She agreed and we decided it would be best to meet after work one day. A time was set, and I got up to walk her to the door. Her ass looked fantastic in those pants, and I'm pretty sure she knew I was watching as she walked ahead of me. She lingered at the door to allow a little more flirting before she headed back to work. “OK, I'll see you on Thursday night about 6,” she said as she looked up at me and grinned.

Thursday came; I was dressed fairly casually. It wasn't unusual for me to wear khakis and a button down or a polo shirt depending on my schedule for a given day. That day I'd had a light day and was dressed for it. I walked up to the door, and knocked. She answered the door wearing the tightest pair of jeans I think I've ever seen and just the lightest of tee-shirts over the top. I know she was aware that I was staring, but she made nothing of it. She breezed around the 100-year-old house showing me everything I asked to see.

Normally, these visits include the basement to see the utilities, a quick look around the first floor to see if there are any unusual features then outside for some quick measurements and photos. Today though, I was in no hurry. I asked if she'd show me the upstairs as well. I made something up about needing to see the whole place in case there's a claim. Truth was, I was enjoying the flirting, and based on the nipples on her little boobies, it appeared she was enjoying it too. I could swear that her nipples visibly got harder as she pushed open her bedroom door. I stopped in the doorway as she stepped in and told me this was her room. I noted the unmade bed and clothes laying around. I teased her about not having her mom here to pick up after her. Then I thought maybe I'd misread things and backed down. A short while later she walked me to the door and stood on the front porch as I confirmed the measurements and snapped a couple pictures for the file. I stood at the foot of the porch for a few last minutes, finally said my goodbyes and promised I'd have a final quote in a day or two.

A couple of days later, she came in to the office, where the applications were completed and submitted. She wore a pretty little dress that was shorter and sexier than anything I'd seen her wear at the bank. As we completed the business I stood to walk her to the door, but instead, she stepped to the side of my desk and threw her arms around my neck. She hugged me and gave me a light kiss and thanked me for taking care of the changes for her. My arms wrapped around her and I hugged her back. My hands lingered a bit on her lower back. As we walked to the door, she pouted and said, “You didn't even say anything about my dress!”

“It's very nice, but you always look hot,” I said, smiling.

“I'm not hot,” she argued.

“Of course you are,” I said. “One of the bank hotties.”

“Amy and Amber are hot; I'm just average. They both have great bodies, and are cute too. I don't have their boobs. I don't even need to wear a bra under a dress like this.”

“That's a good thing...I don't like bras! In fact I frown on bras being worn in my office!” I laughed. “They don't have your ass either! Don't sell yourself short. You can have any guy you want, I'm sure. They are hot, but so are you. If I was 20 years younger, you'd all have your hands full.”

“I have to wear a bra at work. They don't let any of us get by without. You like my ass? That's good to know. What else do you like?”

“That's a long list. I like having pretty girls tolerate my flirting,” I offered. “Looks like I'm keeping you from a date. He's a lucky guy. Have a great night, and thanks again for the business.”

She leaned in gave me a peck on the cheek and left, her hips moving with an exaggerated sway as she did.

That's how we got to today. Her policies have been issued, and I used it as an excuse to have her stop by the office again. It was 6:30. I didn't know if this would go anywhere, but I made sure to set the appointment late enough that we'd be the only ones around if it did. When I left home I'd told my wife that I had a late appointment and I'd be home after that. Nothing unusual about that.

She came strutting into my office. I had heard the door, and got up to greet her, but by the time I'd gotten around my desk, there she was. The dazzling smile that met me was surprising. I leaned back against my desk, sitting on the edge of it while I greeted her. She stepped in very close and kissed me. Lightly at first then a bit more insistently. I was surprised, but accepted her advance. My hands fell to her waist and I stroked her side as we kissed. Her slim waist gave way to the widening of her hips, and my hands explored every inch. I reached further to feel the soft material of her skirt over her perfect ass. It didn't take long before my cock was stiffening uncomfortably in my pants. She rocked her hips against mine and all my doubts about where this might go were gone. I took her hand and pulled her around to my side of the desk. I backed her onto the desk and reached up to undo the button between her tits. Then a second.

“I didn't break your rule,” she whispered.

“My rule?”

“I made sure I didn't put a bra on, since I know you don't like them.” She smiled as the third and fourth buttons came free. As her shirt parted, I saw her belly button piercing for the first time. My fingers danced over it, pulling in the ring lightly. Her small breasts came into view. I leaned down and kissed the right, then the left. Then I took the left fully into my mouth, sucking hard on it. I dragged my teeth across it as I let it slip from my mouth. As I moved back to her right, my left hand slid lightly up the outside of her right thigh. Slowly under her skirt over the silky material of her stocking. I was delighted to feel the top edge of her thigh high stockings. I must have smiled.

“I figured if you don't like bras, you probably wouldn't like pantyhose either.”

I pulled my lips reluctantly from her breast, looked at her and said, “Very good. But there's one more thing.” I slipped my hand over the top of her thigh, and slipped a finger over the soft, hot, wet lips of her uncovered pussy. “You are on top of things, aren't you?”

“Not yet,” she answered, “but I intend to be.”

She pushed me back into my chair and slipped from my desk. She knelt in front of me and quickly unbuckled my belt. She unbuttoned my pants and easily slipped the zipper down.

I stood up and she immediately pulled my pants and boxers to the floor. I kicked off my shoes and stepped free of my pants. She flicked her tongue over the tip of my cock and then slowly swallowed the length. I watched as she slowly slipped her lips to the very tip of my cock before swallowing it again and again. Before long I knew I couldn't last like this. I reached down and lifted her back onto the desk. I carefully lifted her skirt so her bare ass was on the desk. I pulled my chair up, sat down and lowered my mouth to her bald wet pussy. I felt her fingers curl in my hair as my tongue and lips explored her tight young pussy. My lips found her stiffening clit and I sucked and flicked my tongue over it. As I slipped a finger deep inside her, I felt her body convulse as she had her first orgasm. It was like a river had been let loose from inside her.

“Please fuck me,” she begged.

I slowly lifted myself from the floor, my lips sliding up to nibble her piercing. I guess I spent too long because she pulled me up by my hair. I tried to stop at her breasts again, but she was having none of it.

I lifted her knees in my hands and slipped my cock against her tight hot pussy. I played with the tip of my cock brushing lightly over her pussy, slapping her clit then back down to her ass.

“Stop playing with me,” she begged.

I pushed forward and her incredibly tight pussy massaged my cock in a wonderful way. She moaned as I buried myself fully in her. I held still to revel in the sensations. I could feel her pussy quiver as she had a second small orgasm. I couldn't help myself...I started to fuck her hard. My hips slapped her ass with every stroke. Her pussy poured a stream onto my cock and desk. All too soon I lost control and filled her with my cum. A final few pumps and a grunt, and I fell back into my chair.

Her legs splayed open to the arms of my chair. Here I sat. My shirt half buttoned. My cock withering, dripping with our combined juices. A pretty 24-year-old girl with her skirt wrapped around her waist and my cum dribbling out of her smooth pussy. Her blouse laying to the side of the desk. I pinched myself...that hurt...this must be real. I reached out and flicked my thumb over her clit. She twitched and giggled. She slowly sat up and got off the desk and sat in my lap.

“I've been thinking about fucking you for a long time now, but I never thought it would actually happen.” she said.

“Mmm, me too, except I was sure it would never happen.” I laughed. “Now I hope it can happen again.”

“I think you can count on that. Maybe we can even make the dream Amy had about you come true.” She kissed me and stood up to dress.

“Amy had a dream about me? What was it?”

She smiled and said, “You'll just have to wait to find out.”

I stood to dress, groping her at every opportunity. After we were both mostly dressed I walked her to the door with her new policy in her hand. I kissed her and she was out the door.