



THE GANYMEDE INSURANCE JOB

The *Ganymede Insurance Job* is an *Expanse Roleplaying Game* adventure suitable for a crew of three to six characters, levels 1 to 3. As the crew hunts down a scammer in hiding on behalf of the Belter family he robbed, they discover they're not the only ones looking for him—or his money.

The adventure starts with the Luongs, a family of Belter rockhoppers taken in by an insurance scam, and their desperate play for justice, and leads to a conflict between Martian security forces and a dangerous, system-spanning crime syndicate, the Loca Greiga. It takes place primarily on Tycho Station and Ganymede. Since many of the characters involved are Belters, familiarize yourself with **CHAPTERS 10** and **11** of *The Expanse Roleplaying Game*, should you wish to showcase Belter culture and language.

INTRODUCTION

Ganymede is a kind of safe haven for the people of the Belt. Sure, it's run by the Martian government—who treat Belters no better there than anywhere else in the solar system—but they still see it as a sanctuary of sorts. Built as a long-term colony meant to sustain expansion into the Outer Planets, Ganymede grows the Belt's crops. Many Belter women also travel there to give birth, due to a low rate of birth defects and stillbirths, thanks by the moon's magnetosphere. It is one of the few places where the Inner Planets use a lighter touch, if for no more altruistic reason than the fear of driving the whole of the Belt into the OPA's eager arms.

It's this soft spot in the collective Belter psyche that an unscrupulous insurer named Thomas Katirci sought to exploit. Reasoning that Belters have a tendency to see Ganymede as a nurturing, helpful place, he saw it as the perfect station from which to run an insurance scam on rockhoppers, poor families living in independent ships and scraping by mining small metal and ice claims in the Belt.

Katirci got away with his scheme for several years, charging very low premiums to insure rockhopper ships and paying out minor claims from the money brought in by new clients lured in by his existing ones. The scheme came crashing down just a few months ago when the Luong family came looking for a payout for a damaged Epstein drive and a few injured crew. Instead

of the helping hand they had come to expect, the Luongs found only silence from Katirci. Facing the loss of their ship—both their home and the source of their livelihood—the family turned to the OPA and freelance troubleshooters for help.

THEME

This adventure focuses on two of the main themes of the *Expanses* setting: wheels within wheels, and the idea of the Churn. The first of these is an acknowledgement that the concurrent, conflicting, overlapping plans of billions upon billions of humans in the solar system create intricate webs of cause and effect that can all-too-often appear to isolated individuals as indecipherable chaos. But the *Expanses* series, with its shifts in perspective tracking multiple intersecting narratives, often demonstrates that seemingly random events in one character's life are actually the result of others' unseen plans intruding on their own.

The idea of the Churn builds off of these interwoven schemes. Being caught up in the wheels of humanity's conflicts can be a sudden, dangerous experience for an individual, and it *will* happen sooner or later. Change can come when a person least expects it, and it often does. All of the characters in this adventure are working from incomplete information, and when their plans collide, it creates continually escalating conflict.

INCORPORATING THE GANYMEDE INSURANCE JOB INTO A SERIES

At its heart, *The Ganymede Insurance Job* is a straightforward mission with a clear goal, on behalf of clients who won't be able to afford to hire the characters ever again, even in the unlikely event they have need. That makes it easy to slot into an ongoing series as a self-contained episode with little permanent impact beyond the payout and a sense of righteous accomplishment, should you choose. Of course, the competing interests of Mars, the Loca Greiga, the rockhoppers, and the OPA offer ample opportunities to connect the adventure to existing stories or use it as the start of ongoing relations or rivalries with these organizations.

There are a number of scenes included to allow you to tailor how intricate you want the web of interests surrounding the insurance scam to be. If this is the first adventure in a series, these scenes offer excellent foundations for why a particular Martian security officer sees the characters as criminals, or why Fred Johnson sees them as OPA loyalists. Read through all of the scenes and plot which ones to include to best tailor the interested parties to the details of your series.

PART I

TAKING THE JOB

These scenes are designed to introduce characters to the basic elements of the adventure and entice them to help the rockhoppers find justice—or at least a payout. They begin with the first meeting between the Luongs and the player characters, leaving it up to the GM to decide how the meeting was actually arranged.

SCENE I

CLIENTS AND VICTIMS

SOCIAL ENCOUNTER

Open the scene by reading the following:

You find yourselves packed into the dining room—if a total of two folding tables and four cracked plastic chairs can be called that—of a small lunch counter on Tycho Station, an hour before it opens. The place is clean and orderly in the typical Belter fashion, but shows signs of years of constant use. Various seated or standing around the periphery are the Luongs, husbands Kofi and Hien, wives Thanh and Isabella, and their three young children. The oldest kid can't be any more than eight, though she'd tower over any Earth or Martian kids her age. Nearly all of the family have recent injuries or just-barely-healed scars.

The adults take turns filling you in on their situation. The family lives on a rockhopper named the Tall Ship, where they make a living mining and making short cargo runs through the Belt. Their ship is badly damaged and in dock for repairs, but they're running low on money and fear it may be repossessed to pay their debts. They explain that they have the ship insured, but that the insurer seems to have fallen off the grid. After three weeks of trying to reach him, they've turned to your crew in desperation, before they run out of money.

Hien hops off the counter, wincing as he puts too much weight on a foot in an inflatable cast. "Please," he begs, "Creds wamali, yeah. Too few, milowda sasa. Milowda bist mal, tell truth. Help milowda, else finished we."



As they discuss the job, the Luongs share the following details with the crew:

Their ship is insured through a man named Thomas Katirci, an Earther based on Ganymede. The Luongs and some of their friends were approached by him a couple of years ago and couldn't pass up his incredibly low premiums. Kofi says he looked into the man as best as he could before they bought in, and didn't find anything suspicious.

Katirci started out very easy to deal with, and paid out reliably for small claims. This is the first time in over two years they haven't been able to reach him.

Thanh got fed up after a week of silence, and reached out to the Martian authorities on Ganymede. They were initially sympathetic, but have so far only offered vague assurances that the matter will be followed up on. Thanh's last message was sent three days ago; there's been no answer so far.

Isabella thinks speaking to the "dusters" was a waste of time. She was the one who reached out to the OPA for help and convinced her spouses to put out the contract.

The Luongs want the characters to find Katirci on Ganymede and bring him back to Tycho to stand trial for fraud, under the nebulous jurisdiction of the OPA. Isabella speaks up to ask them to try to find the money her family is owed. She promises to up their payment if they do, which draws worried glances from her spouses.

The payout for the job is enough to increase each character's Income score by +1. If they retrieve the money as well, Isabella's extra payment is enough to give each character a +2 to a single Income test. As Hien observed, they don't have much to offer.

The crew can attempt to negotiate for additional payment, but the Luong family is at the end of their finances. With some prodding, Kofi can attempt to leverage some OPA contacts he knows to get the characters the promise of more work in the future. Should you wish to include the **Smuggling Run** scene from this section, Kofi can potentially play the part of the contact.

SCENE 2

FLIGHT TO GANYMEDE

INTERLUDE

The crew can use the trip to Ganymede as an Interlude, giving them a chance to roleplay relationships, as well as gather preliminary information from Ganymede. The trip will take just over a week at a standard burn of 0.3 g, so there is plenty of time to dig for all the information they can get. They'll need to do more extensive legwork once they are on the station, as detailed under **Scene 1 of Part 2**.

Anyone who takes the time to work through the transmission delay between the ship and Ganymede can make a **TN 11 Intelligence (Research)** test to comb through public records to find details on Thomas Katirci. Success uncovers an apartment suite owned by TKO Holdings, a holding company that eventually links back to him. They also find that TKO has a lot of real estate transactions in its name, with some indications that they're not all entirely legit.

Characters with a Background in law enforcement or as a criminal can attempt a **TN 11 Communication (Investigation)** test to find out some of the shady history behind Katirci and TKO Holdings. A success reveals that Katirci has links to the Loca Greiga, a volatile crime syndicate operation involved in drugs, prostitution, and racketeering on every station, moon, and planet in the system. He's never directly implicated in anything, but the real estate transactions are almost certainly money laundering operations. If he's one of the syndicate's money cleaners, it would make sense that he keeps such a low profile. A failure on the test by more than 5 results in word of the inquiries getting back to Katirci and the Loca Greiga.

SCENE 3

FINDING A BERTH

EXPLORATION/SOCIAL ENCOUNTER

Ganymede is a busy port, strictly controlled and protected by the Martian Congressional Republic Navy. The Martians are currently conducting exercises in the area, so traffic is slowed to a crawl by the extra security. Since they lack the kind of official paperwork that might speed up the bureaucracy, the characters either need to wait 48 hours for a berth to open up—and pay a stiff docking fee of Cost 13—or search for a faster way onto the moon.

The most straightforward way of speeding things along is to fast-talk or bribe a flight controller. Due to the tight security, characters who wish to accomplish this must succeed at a **TN 13 Communication (Bargaining)** test. Success reduces the wait time to 24 hours, but failure extends it by another 24 hours while the crew is questioned and their ship searched by suspicious, offended officials. Offering a bribe increases the difficulty of the test to **TN 15** but success reduces the wait to only a few hours.

Characters possessing the Contacts talent and a connection to either the MCRN or the Ganymede government may attempt a **TN 11 Communication (Etiquette)** test to speed things up through more legitimate means, without exposing the crew to suspicion or retaliation.

Characters who want to leverage criminal contacts can be put in contact with Fiona Ivashin, a smuggler who maintains a remote landing pad connected to the city via maintenance railway. The price to use this berth is even higher than the official docks, a Cost of 15, but they can land immediately, and avoid customs, should they be involved in smuggling the bio sample off the moon.

SCENE 4

A WARNING

ACTION/SOCIAL ENCOUNTER

If the characters tipped off the syndicate through their investigation in **Scene 2: Flight to Ganymede**, a crew of three armed Loca Greiga thugs accost them at the docks, just outside of their berth. The three thugs aren't afraid of a fight, but have orders to only threaten the characters at the moment.

Standing in your path are three heavily-muscled Belters, two men and a woman. All three are dressed like dock workers, but openly sport tattoos associated with the Loca Greiga crime syndicate. One of the men steps up and flashes a piece tucked into a pocket of his coveralls.

"Hoy! Where you 'tink you headed, coyos?" he asks in a thick Belter patois. "You want off da ido, you gon' need pass security. Dat's us, sasa ke?"

See the **Loca Greiga Thug** stats at the end of the adventure. The three thugs demand to know what the characters are doing in the city, and tell them to stay away from residential block 16, containing Katirci's apartment, claiming it's Loca Greiga territory. They also demand a "dock maintenance fee" of Cost 13. In lieu of the bribe, a character can succeed at a **TN 13 Communication (Deception)** or **Strength (Intimidation)** test to convince the thugs they're either too broke or too dangerous, respectively, to mess with.

Should the scene become violent, the thugs take cover behind a free-standing walk-in cooler. They fight until one of them is Wounded or taken out, and then retreat to inform their bosses and get help.

SCENE 5

SMUGGLING RUN

SOCIAL ENCOUNTER

An OPA operative on Tycho Station offers the crew a chance to earn some extra income by smuggling a biological sample off of Ganymede. This person could be Kofi Luong, who would be subcontracting the job to the characters in an effort to earn a little extra money and incentivize the people helping his family. Alternatively, you can use an OPA middleman by the name of Vinicius Otero.

Regardless of the identity of the operative, they tell the characters the run will be easy. A researcher in a biolab on Ganymede has offered to sell some frozen pig embryos to the OPA. This breed of pig is supposed to be tolerant of confined spaces and ultra-efficient at building muscle mass from minimal food, making them ideal for attempting to raise on stations. Should it work, this would give the OPA a way to boost food production in the Belt, as well as income from the luxury meat.

The OPA operative will attempt to reason with any crew members who express reservations about carrying bio-samples, afraid they'll unknowingly transport some of the protomolecule. They offer to let the characters read the communications with the scientist on Ganymede, and tell them to open up the portable freezer to check the embryos.

The operative offers payment enough to increase each character's Resources score +1 but a character can haggle them up to +2 Resources with a successful **TN 13 Communication (Bargaining)** test. Only after the characters accept the job does the operative warn them that they will have to be circumspect when returning with the sample, as station leadership—namely Fred Johnson—doesn't know about the plan.

PART 2

FINDING KATIRCI

These scenes are where the job starts to become difficult, as the crew starts to encounter their first true obstacles, and discovers how many other competing interests are involved. They also provide some of the first opportunities for the characters to decide how best to serve their clients and justice, if that interests them.

SCENE 1

FINDING LEADS

EXPLORATION ENCOUNTER

Have the players roll a **TN 11 Communication (Investigation)** test to represent their characters asking around and combing through public records to find dirt on Katirci. Ask if a character is working through legitimate or criminal channels and tailor the information they uncover accordingly. For example, criminal contacts likely wouldn't know anything about Katirci's finance background, but they would pay more attention to the movement of police and crime bosses than the local records office clerk.

Characters wishing to gather information on Katirci's apartment can find plans filed with the city without a test, provided they know his address. He lives in a luxurious three-bedroom apartment that includes individual bathrooms for each suite, as well as a large central living area that has its own hydroponic walls. If they wish to know what security may be present, a character must make a **TN 11 Intelligence (Security)** test. Success reveals an upgraded door lock (requiring a successful **TN 13 Intelligence (Technology)** test to bypass), as well as an electrified plate just inside the door. He also has an alarm system that doesn't alert any of the registered security companies on Ganymede.

Checking through criminal contacts gets word back to the Loca Greiga bosses. They seek out the characters in **Scene 2: Other Players**, attempting to keep them away from Katirci.

KATIRCI'S
APARTMENT

3 METERS

1. Hallway
2. Main Living Area
3. Katirci's Suite
4. Guest Suite 1
5. Guest Suite 2

- A. Electrified Plate
B. Turret Location

Legal methods of inquiry likewise tip off Pinkwater Security, who are keeping an eye out for anything suspicious going on around Katirci. Security officers either locate the crew at their berth, if it's legal, or track them down in public. Either way, they ask the characters to come in to the security offices for a meeting, as detailed in **Scene 4: Negotiations with the Government**.

SCENE 2

OTHER PLAYERS

ACTION/SOCIAL ENCOUNTER

If the Loca Greiga were tipped off after the characters' investigations in the previous scene, they send a group of thugs similar to those used in the scene **A Warning in Part 1**. If you made use of that scene, the syndicate won't be so forgiving a second time, and the thugs start a fight once they recognize the characters. If the crew managed to avoid the syndicate's attention, skip this scene.

The Loca Greiga send three thugs, plus a crew chief by the name of Dan-Dan. If the criminals are inclined to talk, read the following; otherwise, they attempt to ambush the characters in the streets.

You face off against a group of hardened men and women led by a wiry Belter who calls himself Dan-Dan. None of them could pass for truly respectable, but you notice they've each taken steps to hide their Loca Greiga tattoos and keep their weapons inside jackets and deep pockets—just barely.

"I don't know what you done, an' I don't care," says Dan-Dan, clearly trying to avoid lang Belta. "Bosmang says you stop. Now."

"You get professional courtesy, like. Right up until you leave tomorrow. You here after, well...not so courteous, sasa ke?"

LEADS

TN

DETAILS

Legal: Thomas Katirci is some kind of real estate investor, though not many people know him. If the characters didn't know his address, they learn it.

Criminal: Local criminals are reluctant to talk about Katirci. He may be protected by some powerful people.

Legal: Katirci has suspiciously few connections with local financial companies. People in his neighborhood think the police were called to his apartment a few weeks ago, but no one's sure.

Criminal: Pinkwater Security, the local police contractors, have stepped up their presence in Katirci's residential block.

Legal: Police were called to Katirci's apartment just a few days after the Luongs reported him to the local authorities. He was released from custody early the next morning, but there doesn't appear to be a police report on file.

Criminal: Katirci is a money launderer for the Loca Greiga. Word is the syndicate has a cash transfer coming through the station in the next day or two.

Dan-Dan and his people don't take no for an answer. Either the crew agrees to get off Ganymede as quickly as possible, or they attack. If the characters have already run afoul of the Loca Greiga, Dan-Dan skips the talking.

If the crew manages to kill or capture Dan-Dan, his hand terminal contains a message from his boss telling him to be ready just down the corridor from Katirci's apartment on the day of the deal, in case their money man is being watched by security. They suspect Katirci has been compromised, but don't know for sure.

SCENE 3

STORMING THE SUITE

ACTION/EXPLORATION ENCOUNTER

Thomas Katirci has been confined to his lush apartment by Pinkwater Security, waiting for an in-person meeting with his Loca Greiga bosses. If the characters can't arrive at a deal with either the security force or the syndicate, they'll need to extract their target from his gilded cage in the middle of a police raid. For the layout of Katirci's apartment, see the description and map in **Scene 1: Finding Leads**.

When the characters approach Katirci's apartment, he is inside with two syndicate middlemen, Concepción Acosta-Rodríguez (who goes by "Chung") and Ay-Das Ondar (who goes by "Ondar"). They're deep in discussion about purchasing a block of apartments from Katirci at inflated prices, and they're haggling over the amount and how soon they can expect to re-sell the real estate to get their cash back. Two groups of people mean to complicate this situation:

A squad of **Pinkwater Security Officers** equal to the number of characters, plus a commanding **Sergeant**, are waiting to hear evidence over a wire before moving in to arrest Chung and Ondar. They storm the apartment after details of the deal come in over the wire Katirci's wearing, or they hear sounds of violence.

A crew of **Loca Greiga Thugs** equal to the number of characters plus one, and a **Loca Greiga Crew Chief**, are waiting in a café a few doors down. If the Pinkwater officers move in, the thugs move to ambush them from behind. They also advance on the apartment if they hear violence over their open line to Chung and Ondar.



In a three-way fight between the characters, Pinkwater Security, and the Loca Greiga, the other groups focus on each other over the characters, giving them an opening to grab Katirci and run. If the crew proves itself a real danger to either group, however, they focus attacks on the characters.

Given the number of adversaries they potentially face in a fire-fight at Katirci's apartment, the characters may decide the safest bet is to grab Katirci and run back to their ship. Any group that doesn't have a prior arrangement with the characters to let Katirci go immediately gives chase. If this happens, proceed to the scene **Katirci in the Halls** in **Part 3**.

SCENE 4

NEGOTIATIONS WITH THE GOVERNMENT

SOCIAL ENCOUNTER

Despite Isabella's distrust of them, Pinkwater Security did act on the Luongs' complaint, and arrested Katirci on suspicion of insurance fraud after only a few days' investigation. He quickly broke under interrogation and revealed his role in the Loca Greiga, offering to sell them out to avoid prison. The police accepted the deal and did their best to make the arrest disappear. Pinkwater is now using Katirci as an informant, planning to arrest his bosses when they come to his apartment to work out a property purchase.

The crew can come to Pinkwater's attention through a number of ways. Read or paraphrase the following.

You're ushered into an interrogation room, but the door is left ajar to set you at ease. After a few minutes, an officer steps into the room, flanked by a couple of beat cops. She is a short, broad woman with dark skin, wearing a hijab. She introduces herself curtly as Lieutenant Iminathi Parsi and gets right down to business.

"It has come to the attention of Pinkwater Security that you have been asking around about a Mr. Thomas Katirci. I do not know what you want with the man, but I am here to tell you to stay away from him. He is a person of interest in an ongoing investigation, and because my superiors do not believe you to be relevant to that investigation, I am asking you to stay away. Am I understood?"

She fixes each of you with a glare, looking for a nod or word of agreement.

Lt. Parsi won't reveal any more of Pinkwater's interest in Katirci unless the characters make it clear they're already in the know. Once she's informed of the possible danger to her men, she opens up a bit more. She works to get any scrap of information out of the characters that she can, anxious to keep the bust from falling apart.

Once she learns all of the details they know, the lieutenant decides that she doesn't have enough manpower at the moment, and wants to delay the bust. The characters can convince her to allow them to help the security team with a successful **TN 10 Communication (Persuasion)** test. In return for the work, Parsi offers to convince the Martian authorities to add reparations for Katirci's victims to his plea deal requirements.

SCENE 5

NEGOTIATIONS WITH THE SYNDICATE

SOCIAL ENCOUNTER

If the crew wants to circumvent the law and look for help from the other side, they can approach the Loca Greiga with proof that Katirci has flipped on the syndicate. So long as they haven't engaged in a firefight with Loca Greiga members, criminal connections can put the characters in contact with a crew chief named Zhang Yin.

Zhang is outgoing and free with information. He believes any evidence the characters produce that demonstrates Katirci's collaboration with Pinkwater, and immediately agrees to trade Katirci and his bank accounts to the characters if they can get him away from security. What Zhang doesn't tell them is that he plans to pin all violence committed against security personnel during Katirci's extraction on them. He reasons this will rid him of one problem without creating another.

DEFENSIVE MEASURES

Katirci has a small taser turret in the ceiling of his living room, as well as a 1 square meter electrified plate in the floor, just inside the front door.

ELECTRICAL PLATE: The plate can be triggered with an Activate action by a button on a ring Katirci wears, automatically dealing 1d6+4 penetrating damage to anyone standing on it without specially insulated boots. It needs 1 round to recharge its capacitors after being activated.

TASER TURRET: The turret is motion-activated, has six shots, and will not target anyone wearing a special RFID tag, which is located in the same ring. Katirci activates it immediately if the situation becomes violent. The turret makes a ranged attack with a +4 bonus, doing 2d6-2 penetrating damage if it hits. It is a small object (TN 13 to attack) with Toughness 5. Any damage that gets past its Toughness causes it to stop working.

Both the electrical plate and the turret do non-lethal damage; any characters taken out by them are left unconscious.

SCENE 6

PIG PICKUP

SOCIAL ENCOUNTER

If the characters accepted the smuggling run on Tycho Station, they come to Ganymede expecting to transport a sample of frozen embryos back with them. Once they meet their contact, a scientist named Lidia Ma, they learn things are a little more complicated.

Lidia's team was locked out of the lab containing the embryos, after the corporation she works for heard rumors that someone is planning to steal them. Desperate for the payday, Dr. Ma turned to the only other thing she could think of: the pregnant sow they were keeping for observation. When she meets up with the characters, pig in tow, read the following:

A short woman with a Belter build approaches you. She's slight, even for someone raised in low gee, and dressed in a hooded jacket and hat, pulled down to obscure her face. Whatever disguise she was attempting is doomed to failure, however, by the short leash trailing from her hand and the very fat pig on the other end. She introduces herself as "The Scientist."

"Are you my contacts?" she asks hesitantly. "I know you were expecting something smaller, but Jiaozi here," she gestures to the pig, "is the best I could do. She's pregnant, so you'll still get what you want. If anything, this is faster!" she says, a hopeful note in her voice.

If pressed, Dr. Ma explains to the characters about her lab's lockdown and her last-minute improvisation. She's desperate for the money this deal will bring her, and cooperates with any requests, short of significantly reducing her payment.

PART 3

LEAVING GANYMEDE

Due to the many ways the characters could proceed in **Part 2**, all scenes in **Part 3** should be considered optional. You should select those that best fit the outcome of **Part 2** and match your desired pacing.

SCENE 1

KATIRCI IN THE HALLS

ACTION/EXPLORATION ENCOUNTER

This scene is an extended chase with either the Loca Greiga or Pinkwater Security (or both!) hot on the characters' heels. Read or paraphrase the following:

You flee through the tunnels of Ganymede toward your ship, a reluctant Katirci in tow. Your pursuers aren't far behind you, and they're closing in as you struggle to find your way through the unfamiliar labyrinth of hallways.

Katirci knows better than to try to fight all of you, but that doesn't stop him from dragging his feet and occasionally increasing his offers to pay you off. He stops when the first bullets ricochet off the walls near you and he realizes that his best chance is with you right now.

Use the chase system from **CHAPTER 5** of *The Expanse Roleplaying Game*. Each round, the characters make a **TN 11 Constitution (Running)** test. The success threshold is 20. One character is responsible for keeping Katirci moving each round, and the TN of their test increases to 13 while doing so.

SCENE 2

DUST OFF

EXPLORATION/SOCIAL ENCOUNTER

It's possible the characters are wanted by the authorities by the time they attempt to lift off from Ganymede. Even if they're not fleeing under the shadow of an all-points bulletin, they may need to take off quickly to escape pursuit. To do so, they either

need to secure official clearance quickly or risk confronting the MCRN by launching without permission.

Characters wishing to obtain permission to lift off quickly must make a **TN 13 Communication (Persuasion)** or **Intelligence (Security)** test. Success means they have convinced traffic control to bump them up in the priority list, possibly due to a fake emergency. If the characters create a *real* emergency situation, like setting a fire in the dock, the test becomes **TN 11**.

If the ship was docked at the smugglers berth listed as an option in **Finding a Berth** in **Part 1**, the only option available is to take off without clearance.

Should the crew wish to risk a confrontation with the Martian Navy, secretly roll a **TN 11 Perception (Sensors)** test with a +0 modifier. On a success, the characters' ship is identified as an illegal takeoff and they are hailed. If this happens, read the following:

"Attention unauthorized ship. This is the MCRN patrol ship Tongzhi. You have left dock without filing a flight plan and without authorization from flight control. Return to dock immediately or cut your engines and prepare to be boarded."

If the characters want to try to bluff their way past the patrol ship by claiming emergency conditions, they must succeed at a **TN 16 Communication (Deception)** test. The crew can lower the **TN to 13** by either causing damage to their ship or simulating it with a successful **TN 12 Intelligence (Engineering)** test. If they can't convince the Martians they lifted off for legitimate reasons and they refuse to be boarded, the patrol boat moves to intercept and disable them. If this occurs, proceed to **Scene 3: Hard Burn**.

SCENE 3

HARD BURN

ACTION/EXPLORATION ENCOUNTER

It is likely the crew faces resistance from either MCRN patrol boats or Loca Greiga tugs in orbit around Ganymede. If that occurs, their best bet is to burn hard for Tycho Station and hope to lose pursuit in the Belt. Clever pilots can use the sunlight focusing mirrors in orbit around Ganymede as cover—because no ships will risk damaging those—but they'll have to leave eventually, as MCRN ships in the area converge on the disturbance.

Represent this with another chase, this time with a **TN 11 Dexterity (Piloting)** test made by the pilot of the ship. Circling around the mirrors increases the TN to 13 while in the area, but prevents enemy ships within range from targeting them. The success threshold for escaping into the Belt is 20. In the process, the crew must make a **TN 13 Constitution (Stamina)** test against 3d6 acceleration damage. Success on the test means they take only 1d6 damage.



SCENE 4

JUSTICE

SOCIAL ENCOUNTER

If the crew returned Katirci, read the following:

You haul Katirci on board Tycho station and frog-march him through the corridors to the café and the eager Luongs. They all, even the children, regard him with cold eyes. Isabella spits in his face.

Before the situation can devolve any further, two OPA agents arrive to take custody of Katirci. They promise the family his trial will be quick, and his punishment final. As they drag him away, you can hear him begging for leniency, offering to put his financial skills to use for the OPA.

If they left him in Pinkwater's custody to testify against the Loca Greiga, read this instead:

Your clients eye you with a mix of anger and relief when you return to them with the money they need to move on, but without the man they want to see punished. It's clear they resent you for the call to leave Katirci on Ganymede, even as they take pains to acknowledge that it's good he can help punish other evil men. You're not sure if the Luongs will ever heal emotionally from the twin betrayals they've experienced lately, even as the money the Martian government paid will fix the damage they and their ship have suffered.

This scene is meant as a denouement after the hard work of hauling Thomas Katirci all the way back to the Belt to face justice for his crimes, or keeping him alive on Ganymede to help there. The Luong family is happy the characters

have succeeded, but they're still bitter about the injury they suffered at Katirci's hands. This bitterness is only compounded if the characters return without the scammer. If the crew did bring him back, the OPA agents who take possession of Katirci all but promise a guilty ruling against him, and hint darkly at execution.

The final outcome for all these people largely rests in the characters' hands. If they bring back Katirci, the OPA gets a show trial and an attempt at legitimacy in the eyes of some reluctant Belters, but the Loca Greiga on Ganymede may escape prosecution. If they recovered the Luong's promised insurance payout, the family can get back to rebuilding their lives, but the characters likely broke the law or compromised with criminals to get it.

Emphasize the choices the characters made to reach their preferred conclusion, and reveal what those choices mean for everyone involved.

SCENE 5

FRED DOESN'T NEED TO KNOW

EXPLORATION/SOCIAL ENCOUNTER

The crew deliver Jiaozi, the pregnant sow, to their OPA contact, whether that's Kofi Luong or Vinicius Otero. Neither knows quite what to do with the pig, but they're more amused than angry. They gladly pay the characters the fee negotiated in the scene **Pig Pickup** in **Part 2**.

"Well," he says with a shrug, "I guess there's no hiding this from Fred. Let's find you a crate, Jiaozi."



ALLIES & ADVERSARIES

This section contains the descriptions and stats for the major antagonists encountered during **The Ganymede Insurance Job**.

LOCA GREIGA

The Loca Greiga is a crime syndicate with its hands in a wide range of illegal activities and a presence in nearly every port of call in the solar system. They employ a large number of men and women who were raised in poverty and hardship as thugs, drug dealers, and prostitutes. Crew leaders and above tend to have a greater level of grooming and education, to better fit into the organized command structure of the large organization.

PINKWATER SECURITY

Pinkwater Security is a private security company that holds the largest public safety contract with Mars on the Ganymede colony. They are responsible for keeping the peace and enforcing laws in all areas outside of direct corporate control and policing. Their officers are well-trained, but the distance from their Martian overseers, as well as a corporate board always looking to cut costs, allows for not-insignificant level of graft and abuse of power.

PINKWATER SECURITY OFFICER

ABILITIES (FOCUSES)

ACCURACY 1 (PISTOLS), **COMMUNICATION 1**, **CONSTITUTION 1**, **DEXTERITY 1**, **FIGHTING 2** (LIGHT WEAPONS), **INTELLIGENCE 0** (SECURITY, TACTICS), **PERCEPTION 2** (SEARCHING), **STRENGTH 2**, **WILLPOWER 1**

SPEED	FORTUNE	DEFENSE	AR + TOU
10	5	11	5

WEAPON	ATTACK ROLL	DAMAGE
--------	-------------	--------

BATON	+4	1D6+2
PISTOL	+3	2D6+2
TASER	+3	1D6+2 PENETRATING

SPECIAL FEATURES

Favored Stunts: Knock Prone, Injure, Take Cover
Talents: Tactical Awareness (Novice), Pistol Style (Novice)
Equipment: baton, medium body armor, pistol, taser

THREAT: MINOR

PINKWATER RANKING OFFICER

ABILITIES (FOCUSES)

ACCURACY 2 (PISTOLS), **COMMUNICATION 2** (ETIQUETTE), **CONSTITUTION 0**, **DEXTERITY 2**, **FIGHTING 1**, **INTELLIGENCE 1** (LAW, RESEARCH, TACTICS), **PERCEPTION 2** (SEARCHING), **STRENGTH 1**, **WILLPOWER 1** (SELF-DISCIPLINE)

SPEED	FORTUNE	DEFENSE	AR + TOU
11	15	11	4

WEAPON	ATTACK ROLL	DAMAGE
--------	-------------	--------

BATON	+1	1D6+1
PISTOL	+4	2D6+2
TASER	+4	1D6+2 PENETRATING

SPECIAL FEATURES

Favored Stunts: Adrenaline Rush, Guardian Angel, Skirmish
Talents: Command (Expert), Pinpoint Accuracy (Novice), Pistol Style (Novice)
Equipment: baton, medium body armor, pistol, taser

THREAT: MINOR

LOCA GREIGA THUG

ABILITIES (FOCUSES)

ACCURACY 2 (PISTOLS), **COMMUNICATION -1**, **CONSTITUTION 1** (TOLERANCE), **DEXTERITY 1** (INITIATIVE), **FIGHTING 2** (LIGHT WEAPONS), **INTELLIGENCE -1**, **PERCEPTION 1** (SEEING), **STRENGTH 2** (INTIMIDATION), **WILLPOWER 0**

SPEED	FORTUNE	DEFENSE	AR + TOU
10	5	11	2

WEAPON	ATTACK ROLL	DAMAGE
--------	-------------	--------

PISTOL	+4	2D6+1
KNIFE	+4	1D6+2

SPECIAL FEATURES

Favored Stunts: Double Team, Injure, Vicious Blow
Talents: Tactical Awareness (Novice), Pistol Style (Novice)
Equipment: pistol, knife, heavy jacket

THREAT: MINOR

LOCA GREIGA CREW CHIEF

ABILITIES (FOCUSES)

ACCURACY 2 (RIFLES), **COMMUNICATION 1** (DECEPTION), **CONSTITUTION 1** (TOLERANCE), **DEXTERITY 0** (INITIATIVE), **FIGHTING 1** (LIGHT WEAPONS), **INTELLIGENCE 1** (SECURITY), **PERCEPTION 1**, **STRENGTH 2** (INTIMIDATION), **WILLPOWER 1**

SPEED	FORTUNE	DEFENSE	AR + TOU
10	15	13	3

WEAPON	ATTACK ROLL	DAMAGE
--------	-------------	--------

GRENADE	+2	3D6 (2M RADIUS)
KNIFE	+3	1D6+2
RIFLE	+4	3D6+1

SPECIAL FEATURES

Favored Stunts: Adrenaline Rush, Take Cover, Taunt
Talents: Inspire (Expert), Misdirection (Novice)
Equipment: rifle, knife, one grenade, light body armor

THREAT: MINOR

PRE-GENERATED CHARACTERS

On the following pages are six pre-generated 1st level characters usable with this adventure to kick-off an *Expanses* game. They're a fairly diverse group with different origins and backgrounds. The default assumption is the characters are already a crew and have a ship of their own. It is not detailed or named here, since it isn't particularly relevant to the action taking place on Ganymede, but you can use the stats for a small freighter from **CHAPTER 6** of *The Expanses RPG* core book, if they're needed. Alternately, if you prefer not to start the crew off with a ship, assume they book passage to Ganymede on a larger ship, and make **Scene 3** about bribing the officials at the entry point..

ADDISON "ADDY" GRANT

"I don't know what's in it or where it's from, but I guarantee it'll get you where you're goin'. Want some?"

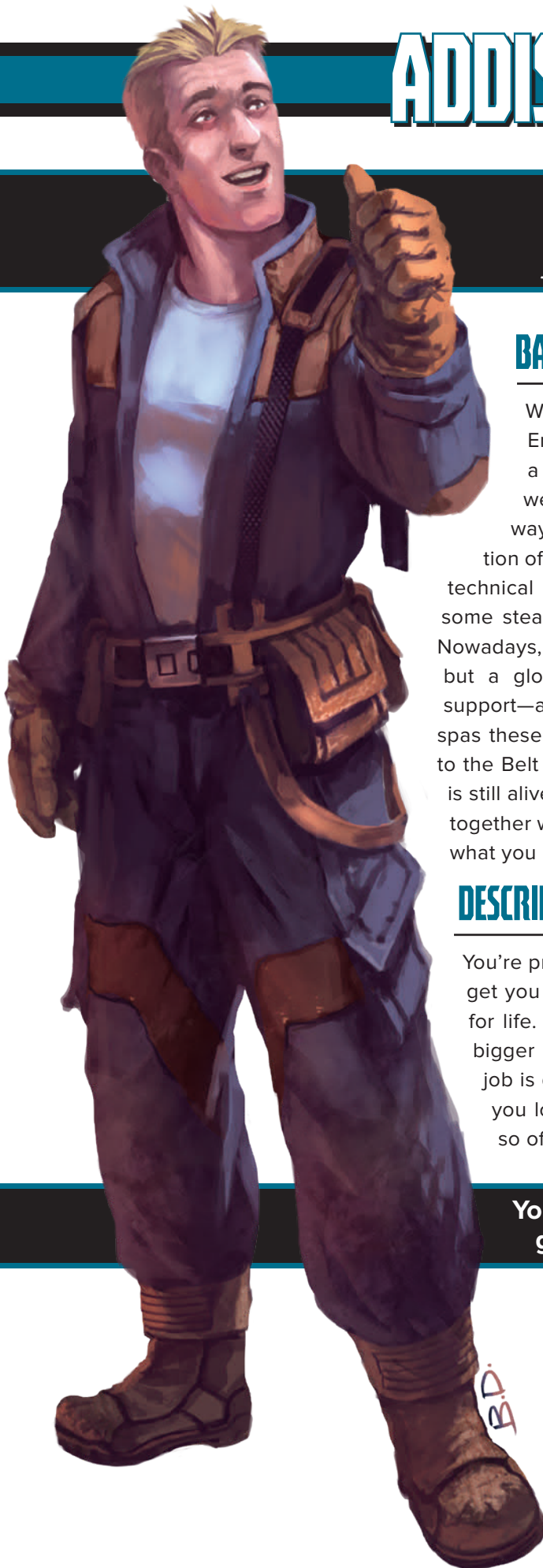
BACKGROUND

What's a Martian, a participant by birth in the Great Endeavor, doing so far out away from home? Just having a good time and putting your talents to use, things that were increasingly difficult to do back on Mars. In some ways, you were born too late. There was a whole generation of Martian pioneers who worked with their hands, tackled technical challenges all day, and liked to unwind and blow off some steam when the work was done. They knew how to live. Nowadays, if you're good at fixing things on Mars, you're nothing but a glorified handyman or superintendent—or worse, tech support—and the old rough-and-tumble bars are restaurants and spas these days. So you found your way out to the new frontier, to the Belt and the Outer Planets, where the pioneer spirit of old is still alive, you're valued for being able to keep a bunch of tech together with nothing but spit and bailing wire, and nobody cares what you do with your off-hours.

DESCRIPTION

You're proof that blond hair, blue eyes, and a winning smile can get you through a lot, especially combined with a certain zest for life. Your stamina is deceptive, and you have drunk much bigger people under the table. You keep on going until the job is done. You've also learned to take "You're smarter than you look" as a compliment; might as well, since you hear it so often.

You are an engineer with a zest for life who's good at fixing things and making friends.



ADDISON "ADDY" GRANT

ORIGIN: MARTIAN

BACKGROUND: TRADE

SOCIAL CLASS: MIDDLE

PROFESSION: TECHNICIAN

3D6 + ABILITY SCORE + FOCUS BONUS [+2] VS. TARGET NUMBER

TALENTS

CAROUSING

NOVICE

When making **Constitution (Tolerance)** advanced tests, you gain a +1 bonus to the result of each Drama Die.

IMPROVISATION

NOVICE

You can make an ability test requiring a specific focus even if you don't have it.

MAKER

NOVICE

You can use **Intelligence (Engineering)** to make items with the appropriate tools and materials.

DRIVE

ECSTATIC: Your quality is zest for life and general willingness to try new things. Your downfall is irresponsibility and a tendency to overdo enjoyment at times.

RELATIONSHIPS

THE CREW OF THE YOUR SHIP 1: Once per game session you can get as many SP as your Relationship rating to perform any stunt that would be in-character when it comes to helping other members of the crew of the your ship. You choose this after you see if you succeed on a test.

ATTACKS

ATTACK	BONUS	DAMAGE
Pistol	+2	2d6+1
Unarmed	+1	1d6+3

DEFENSE 12

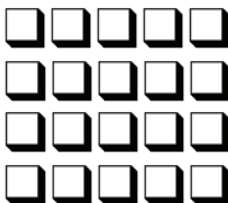
SPEED 12

TOUGHNESS 2

DEFENSE = 10 + DEX SPEED = 10 + DEX TOUGHNESS = CON + ARMOR

FORTUNE 20

CONDITIONS



INCOME 2

INCOME TEST = 3D6 + INCOME VS. COST TN

ACCURACY

2

This ability measures aim and precision, and measures Addison's capacity to hit with ranged or thrown weapons.

COMMUNICATION

1

This ability covers Addison's social skills and generally making friends and influencing people.

CONSTITUTION

2

This ability is Addison's overall health, fortitude, and resistance to harm, illness, and fatigue.

TOLERANCE: This focus helps Addison to withstand the effects of potentially toxic substances, whether imbibed for recreation or by unwitting exposure.

DEXTERITY

2

This ability covers deftness, agility, and reaction time, affecting how quickly and gracefully Addison moves.

FIGHTING

1

This ability is Addison's capability in close combat, ranging from a brawl to wielding weapons.

INTELLIGENCE

2

This ability measures Addison's reasoning, memory, problem-solving, and overall knowledge.

ENGINEERING: This focus helps Addison when making, repairing, and maintaining technological items as well as knowledge of the principles and practicalities of their design and development.

TECHNOLOGY: This focus helps Addison with knowledge of the design and operation of technology, particularly computers.

PERCEPTION

1

This ability is Addison's capacity to pick up on and notice things using any of his senses.

STRENGTH

0

This ability rates Addison's sheer muscle power and the ability to apply it, from lifting heavy things to feats of athletics.

WILLPOWER

2

This ability measures Addison's self-control, self-discipline, mental fortitude, and confidence.

ADE AKINTOLA

"I'm sure if we all just calm down and talk about this, that we can work out something mutually beneficial to us all."

BACKGROUND

Born and raised in the Central African Shared Interest Zone on Earth, you experienced a relatively comfortable childhood and youth because of your family's wealth and business interests. That also produced expectations on you: to behave properly, to learn, and to succeed. Although you were given a number of advantages, you were expected to make the most of them. That led to an extended "work study" in the Outer Planets to learn about all of the aspects of shipping and trade, with the largest flow of resources and goods in the system being a closed loop between the Belt and the Outers, and the Inner Planets, particularly Earth. Seeing life away from Earth has certainly been a broadening experience, not necessarily in all of the ways your family intended. Still, you have ambitions of doing well and proving your leadership and management skills, including dealing with those who wrongly assume that you have been given things simply by accident of birth.

DESCRIPTION

You have the build and musculature of an Earther, no mistaking it, nor the features of your Yoruban African ancestry. You have a fair amount of personal style, and enjoy dressing and presenting yourself well. That said, you tend to "dress down" just slightly on the job, artfully making sure you don't look too good. You're comfortable in social situations and have a natural way with people.

You are a natural leader with ambition and an eye for intrigue.

ADE AKINTOLA

ORIGIN: EARTHER

BACKGROUND: ARISTOCRATIC

SOCIAL CLASS: UPPER

PROFESSION: EXECUTIVE

3D6 + ABILITY SCORE + FOCUS BONUS [+2] VS. TARGET NUMBER

TALENTS

CONTACTS

NOVICE

You can make an NPC with a Neutral or better attitude into a contact with a successful **Communication (Persuasion)** test.

INSPIRE

NOVICE

If you are conscious and allies are within sight of you, they gain +1 on all **Willpower** tests.

INTRIGUE

NOVICE

If you fail a **Communication (Deception)** test, you can re-roll and keep the result of the second roll.

DRIVE

ACHIEVER: Your quality is ambition, knowing what you want and going after it. Your downfall is obsession, too focused on your goals to see anything (or anyone) else.

RELATIONSHIPS

THE CREW OF THE YOUR SHIP 1: Once per game session you can get as many SP as your Relationship rating to perform any stunt that would be in-character when it comes to helping other members of the crew of the your ship. You choose this after you see if you succeed on a test.

ATTACKS

ATTACK	BONUS	DAMAGE
Pistol	+2	2d6+1
Unarmed	+1	1d6+3

DEFENSE II

SPEED II

TOUGHNESS 0

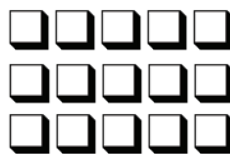
DEFENSE = 10 + DEX

SPEED = 10 + DEX

TOUGHNESS = CON + ARMOR

FORTUNE 15

CONDITIONS



INCOME 6

INCOME TEST = 3D6 + INCOME VS. COST TN

ACCURACY

2

This ability measures aim and precision, and measures Ade's capacity to hit with ranged or thrown weapons.

COMMUNICATION

3

This ability covers Ade's social skills and generally making friends and influencing people.

LEADERSHIP: This focus helps Ade when guiding, directing, and inspiring others.

CONSTITUTION

0

This ability is Ade's overall health, fortitude, and resistance to harm, illness, and fatigue.

DEXTERITY

1

This ability covers deftness, agility, and reaction time, affecting how quickly and gracefully Ade moves.

FIGHTING

1

This ability is Ade's capability in close combat, ranging from a brawl to wielding weapons.

INTELLIGENCE

2

This ability measures Ade's reasoning, memory, problem-solving, and overall knowledge.

HISTORY: This focus helps Ade with knowing important events, places, items, and personalities from the past.

PERCEPTION

3

This ability is Ade's capacity to pick up on and notice things using any of his senses.

STRENGTH

1

This ability rates Ade's sheer muscle power and the ability to apply it, from lifting heavy things to feats of athletics.

WILLPOWER

2

This ability measures Ade's self-control, self-discipline, mental fortitude, and confidence.

SELF-DISCIPLINE: This focus helps Ade when he is trying to focus his mental energy or control his impulses and emotions.

CASEY KHATRI

*"I wouldn't do that if I were you.
But then, if I were you, maybe I would
want to end my miserable existence."*

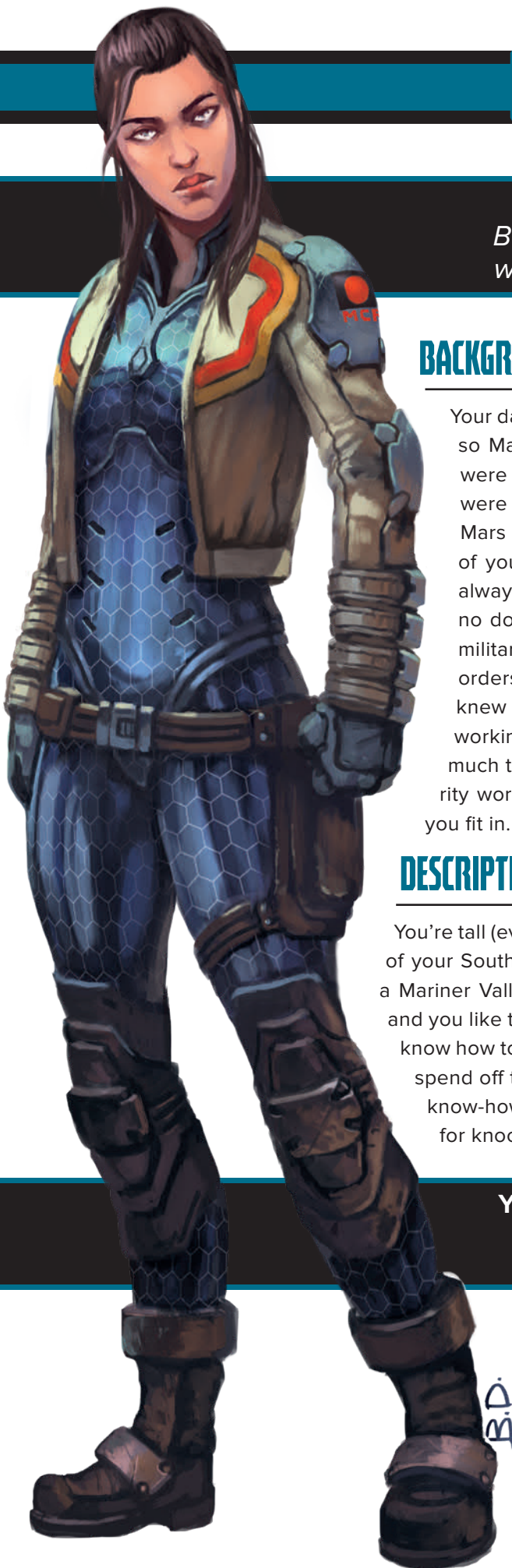
BACKGROUND

Your dad used to tell a dumb joke about how your family was so Martian that you bled red, but it's true. Your ancestors were some of the first settlers in the Mariner Valley, and you were raised to be proud of that heritage and everything Mars was looking to achieve. Although earlier generations of your family were technicians and engineers, you were always one of the bigger and stronger kids, and there was no doubt that you were going to sign on with the Martian military. Turns out, however, that military superiors like their orders followed and, well, sometimes you thought that you knew better. After you left the service, you tried your hand working private security in the Outer Planets, with pretty much the same results. So you moved on to freelance security work on various ships, still looking for that place where you fit in.

DESCRIPTION

You're tall (even for a Martian) and in great shape, with the features of your South Asian Indian ancestors, but the distinctive twang of a Mariner Valley accent by way of Texas. You have an easy smile and you like to think you're friendly, if only people will see that you know how to get things done in the most efficient way. You tend to spend off time either exercising or tinkering, and your technical know-how has helped you out at least as much as your knack for knocking heads.

**You are an ex-soldier, good to have in
a brawl as well as when it comes to
putting things together.**



CASEY KHATRI

ORIGIN: MARTIAN

BACKGROUND: LABORER

SOCIAL CLASS: LOWER

PROFESSION: SOLDIER

3D6 + ABILITY SCORE + FOCUS BONUS [+2] VS. TARGET NUMBER

TALENTS

GRAPPLING STYLE NOVICE

If you fail an opposed **Fighting (Grappling)** test to avoid being grappled, you can re-roll it and keep your second roll.

MAKER NOVICE

You can use **Intelligence (Engineering)** to make items with the appropriate tools and materials.

STRIKING STYLE NOVICE

Your unarmed attacks do a base 1d6 damage.

DRIVE

BUILDER: Your quality is organization, figuring out how to structure things so they work. Your downfall is stubbornness, so caught up in structure that you lose flexibility.

RELATIONSHIPS

THE CREW OF THE YOUR SHIP 1: Once per game session you can get as many SP as your Relationship rating to perform any stunt that would be in-character when it comes to helping other members of the crew of the your ship. You choose this after you see if you succeed on a test.

ATTACKS

ATTACK	BONUS	DAMAGE
Pistol	+2	2d6+1
Unarmed	+5	1d6+3

DEFENSE 12

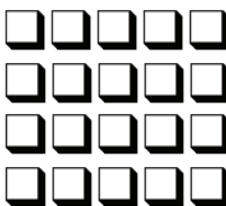
SPEED 12

TOUGHNESS 2

DEFENSE = 10 + DEX SPEED = 10 + DEX TOUGHNESS = CON + ARMOR

FORTUNE 20

CONDITIONS



INCOME 2

INCOME TEST = 3D6 + INCOME VS. COST TN

ACCURACY

2

This ability measures aim and precision, and measures Casey's capacity to hit with ranged or thrown weapons.

COMMUNICATION

0

This ability covers Casey's social skills and generally making friends and influencing people.

CONSTITUTION

2

This ability is Casey's overall health, fortitude, and resistance to harm, illness, and fatigue.

DEXTERITY

2

This ability covers deftness, agility, and reaction time, affecting how quickly and gracefully Casey moves.

FIGHTING

3

This ability is Casey's capability in close combat, ranging from a brawl to wielding weapons.

BRAWLING: This focus shows Casey's proficiency in fighting unarmed, from bare-knuckle boxing to various styles of martial arts.

INTELLIGENCE

0

This ability measures Casey's reasoning, memory, problem-solving, and overall knowledge.

ENGINEERING: This focus helps Casey when making, repairing, and maintaining technological items as well as knowledge of the principles and practicalities of their design and development.

PERCEPTION

1

This ability is Casey's capacity to pick up on and notice things using any of her senses.

STRENGTH

3

This ability rates Casey's sheer muscle power and the ability to apply it, from lifting heavy things to feats of athletics.

MIGHT: This focus helps Casey with feats of raw power, such as lifting or holding up heavy objects.

WILLPOWER

1

This ability measures Casey's self-control, self-discipline, mental fortitude, and confidence.

CHAO ZHANG-SOKOLOV

*"Don't try to move, just lie still.
It'll be alright, I promise."*

BACKGROUND

Like a lot of Belters, you were born on Ganymede Station, but you also grew up there. Your parents were well-educated, your father an engineering teacher and your mother a botanist, at least until she got sick. You did well enough in school, but spent a lot of time exploring the unused areas of the station. After your mother died, you and your dad kind of drifted apart, and you became more and more involved with Belter political causes, which led you to the Outer Planets Alliance. OPA friends benefitted from your knack for getting around station security, but that didn't keep you from getting into trouble. That meant the end of higher education and finishing pre-med for you, and you and your father haven't spoken since he bailed you out. You left Ganymede behind and have used your connections to make a life for yourself in the Belt, wondering whether to further devote yourself to the OPA cause, or if maybe they've already gotten enough from you.

DESCRIPTION

Your heritage is primarily Chinese, Siberian, and Russian. Like most Belters, you're tall and thin, although life on Ganymede with medically-connected parents spared you from any childhood scars or major medical issues. You have a split-circle OPA tattoo on the inside of your left forearm, and alternate between flaunting it and discretely covering it up, depending on circumstances and your mood.

You are a compassionate medic with a criminal past, and the skills to match.



CHAO ZHANG SOKOLOV

ORIGIN: BELTER

BACKGROUND: ACADEMIC

SOCIAL CLASS: MIDDLE

PROFESSION: EXPERT

3D6 + ABILITY SCORE + FOCUS BONUS [+2] VS. TARGET NUMBER

TALENTS

EXPERTISE (SECURITY)

NOVICE

You have an additional +1 on **Intelligence (Security)** tests to fool or bypass security sensors.

KNOWLEDGE

NOVICE

When you succeed on an **Intelligence** test with a knowledge focus, you gain an extra piece of information.

MEDIC

NOVICE

Your treatment allows patients to add +5 to tests to overcome a medical hazard or grants a new test to overcome that hazard, if there is one. This includes saving a patient from dying or reviving an unconscious patient.

DRIVE

CAREGIVER: Your quality is compassion, naturally responding to others' needs. Your downfall is self-sacrifice, a tendency to place those needs above your own.

RELATIONSHIPS

THE CREW OF THE YOUR SHIP 1: Once per game session you can get as many SP as your Relationship rating to perform any stunt that would be in-character when it comes to helping other members of the crew of the your ship. You choose this after you see if you succeed on a test.

ATTACKS

ATTACK	BONUS	DAMAGE
Pistol	+2	2d6+1
Unarmed	+1	1d6+1

DEFENSE

12

SPEED

12

TOUGHNESS

0

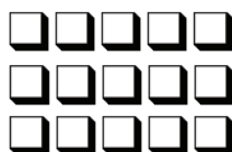
DEFENSE = 10 + DEX

SPEED = 10 + DEX

TOUGHNESS = CON + ARMOR

FORTUNE 15

CONDITIONS



INCOME 4

INCOME TEST = 3D6 + INCOME VS. COST TN

ACCURACY

2

This ability measures aim and precision, and measures Chao's capacity to hit with ranged or thrown weapons.

COMMUNICATION

2

This ability covers Chao's social skills and generally making friends and influencing people.

CONSTITUTION

0

This ability is Chao's overall health, fortitude, and resistance to harm, illness, and fatigue.

DEXTERITY

2

This ability covers deftness, agility, and reaction time, affecting how quickly and gracefully Chao moves.

FIGHTING

1

This ability is Chao's capability in close combat, ranging from a brawl to wielding weapons.

INTELLIGENCE

3

This ability measures Chao's reasoning, memory, problem-solving, and overall knowledge.

MEDICINE: This focus helps Chao when tending to the sick and injured, and shows his medical and anatomical knowledge.

SECURITY: This focus accounts for Chao's knowledge of different security devices, systems, protocols, and personnel.

PERCEPTION

1

This ability is Chao's capacity to pick up on and notice things using any of his senses.

STRENGTH

1

This ability rates Chao's sheer muscle power and the ability to apply it, from lifting heavy things to feats of athletics.

WILLPOWER

2

This ability measures Chao's self-control, self-discipline, mental fortitude, and confidence.

SELF-DISCIPLINE: This focus helps Chao when he is trying to focus his mental energy or control his impulses and emotions.

IZZY MOON

"Sabez tech, not people. I do what I know, you do what you know, sa-sa?"

BACKGROUND

You were born on Ganymede like many Belters, but lived your early life in a tiny ship hopping from rock to rock in the Belt, looking for mining opportunities. You've been at home with technology since childhood and displayed a knack for it, which your family encouraged to the best of their ability. You learned a great deal from online resources, downloads, and trial-and-error but, still, access to higher education was limited for a Belter kid like you. Eventually, you ended up using your burgeoning skills to acquire the information you needed illegally. That brought attention from certain criminal elements who were happy to employ your skills, and you were fine with that until you worried about getting in too deep. Now you're generally looking to stay legit and to find ways to cut your old ties with organized crime, or at least avoid their notice until you can.

DESCRIPTION

Your heritage is predominantly Korean and Brazilian, and you have the long, lanky build of someone born and raised in microgravity. You tend to dress more for comfort and practicality than style, going for a utility jumpsuit over a T-shirt, for example. You usually have a toolkit close at hand and useful small tools in your various pockets.

You are a smart, self-taught hacker who knows how to make do with what's at hand.



IZZY MOON

ORIGIN: BELTER

BACKGROUND: URBAN (STATION)

SOCIAL CLASS: LOWER

PROFESSION: TECHNICIAN

3D6 + ABILITY SCORE + FOCUS BONUS [+2] VS. TARGET NUMBER

TALENTS

HACKING NOVICE

Gain an extra piece of info from Intelligence tests involving tech and use **Intelligence (Technology)** for investigation.

IMPROVISATION NOVICE

You can make an ability test requiring a specific focus even if you don't have it.

MISDIRECTION NOVICE

Make a **Communication** test against an opponent's **Willpower (Self-Discipline)**. If you win, your opponent cannot perform stunts until the end of your next turn.

DRIVE

REBEL: Your quality is innovation, the ability to look at things from angles no one else has considered. Your downfall is defiance, a dislike of conformity, conventionality, and doing what you're told.

RELATIONSHIPS

THE CREW OF THE YOUR SHIP 1: Once per game session you can get as many SP as your Relationship rating to perform any stunt that would be in-character when it comes to helping other members of the crew of the your ship. You choose this after you see if you succeed on a test.

ATTACKS

ATTACK	BONUS	DAMAGE
Pistol	+2	2d6+1
Unarmed	+1	1d6+1

DEFENSE 13

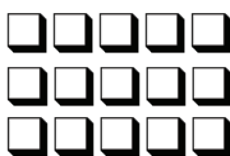
SPEED 13

TOUGHNESS 0

DEFENSE = 10 + DEX **SPEED = 10 + DEX** **TOUGHNESS = CON + ARMOR**

FORTUNE 15

CONDITIONS



INCOME 2

INCOME TEST = 3D6 + INCOME VS. COST TN

ACCURACY

3

This ability measures aim and precision, and measures Izzy's capacity to hit with ranged or thrown weapons.

COMMUNICATION

1

This ability covers Izzy's social skills and generally making friends and influencing people.

CONSTITUTION

0

This ability is Izzy's overall health, fortitude, and resistance to harm, illness, and fatigue.

DEXTERITY

3

This ability covers deftness, agility, and reaction time, affecting how quickly and gracefully Izzy moves.

FIGHTING

1

This ability is Izzy's capability in close combat, ranging from a brawl to wielding weapons.

INTELLIGENCE

3

This ability measures Izzy's reasoning, memory, problem-solving, and overall knowledge.

TECHNOLOGY: This focus helps Izzy with knowledge of the design and operation of technology, particularly computers.

PERCEPTION

1

This ability is Izzy's capacity to pick up on and notice things using any of her senses.

STRENGTH

1

This ability rates Izzy's sheer muscle power and the ability to apply it, from lifting heavy things to feats of athletics.

WILLPOWER

2

This ability measures Izzy's self-control, self-discipline, mental fortitude, and confidence.

NICO VELEZ

*“Hang on!
Time for some heavy Gs!”*

BACKGROUND

Like billions of people on Earth, your family lived on Basic Assistance, getting by living in government subsidized housing in the vast sprawl of Brasilia in the South American Shared Interest Zone. You joined the United Nations Navy as a way of leaving that kind of life behind, and trained as a pilot. The strict rule of military life wasn't for you, however. You managed not to get drummed out (barely) but you weren't looking to sign on for another hitch, either. You took your skills, cashed out, and headed for the Belt. Most of the ships you fly these days aren't as sexy as state-of-the-art military vessels, but you're still flying nevertheless.

DESCRIPTION

On Earth, you'd be considered a touch below average height, emphasized a bit more by how tall Belters and even Martians tend to be. You have Latinx features and slim, dexterous hands, and some have described your dark brown eyes as “smoldering.” You keep your black hair almost military-short, a habit you got into that still serves well on board ships and stations.

You are a cynical pilot, trained in the United Nations Navy but not suited for the military life.



NICO VELAZ

ORIGIN: EARTHER

BACKGROUND: MILITARY

SOCIAL CLASS: MIDDLE

PROFESSION: PILOT

3D6 + ABILITY SCORE + FOCUS BONUS [+2] VS. TARGET NUMBER

TALENTS

FRINGER

NOVICE

Other characters suffer a -2 penalty to test to find information about you or your activities.

PILOT

NOVICE

Starting up a vehicle is a free action for you and you can perform **Dexterity (Driving or Piloting)** tests as minor actions.

PISTOL STYLE

NOVICE

You gain a +1 bonus to damage with pistols against targets closer than 6 meters.

DRIVE

SURVIVOR: Your quality is preparedness: you survive by being ready for anything. Your downfall is cynicism: you're always anticipating and preparing for the worst.

RELATIONSHIPS

THE CREW OF THE YOUR SHIP 1: Once per game session you can get as many SP as your Relationship rating to perform any stunt that would be in-character when it comes to helping other members of the crew of the your ship. You choose this after you see if you succeed on a test.

ATTACKS

ATTACK	BONUS	DAMAGE
Pistol	+4	2d6+2
Unarmed	+2	1d6+3

DEFENSE

13

SPEED

13

TOUGHNESS

1

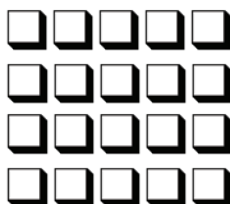
DEFENSE = 10 + DEX

SPEED = 10 + DEX

TOUGHNESS = CON + ARMOR

FORTUNE 20

CONDITIONS



INCOME 4

INCOME TEST = 3D6 + INCOME VS. COST TN

ACCURACY

2

This ability measures aim and precision, and measures Nico's capacity to hit with ranged or thrown weapons.

PISTOLS: This focus shows Nico's proficiency with single-grip, short-barrel ballistic weapons.

COMMUNICATION

0

This ability covers Nico's social skills and generally making friends and influencing people.

CONSTITUTION

1

This ability is Nico's overall health, fortitude, and resistance to harm, illness, and fatigue.

DEXTERITY

3

This ability covers deftness, agility, and reaction time, affecting how quickly and gracefully Nico moves.

PILOTING: This focus helps Nico when operating vehicles that move in three dimensions like aircraft, drones, and spaceships.

FIGHTING

2

This ability is Nico's capability in close combat, ranging from a brawl to wielding weapons.

INTELLIGENCE

1

This ability measures Nico's reasoning, memory, problem-solving, and overall knowledge.

PERCEPTION

2

This ability is Nico's capacity to pick up on and notice things using any of her senses.

SEARCHING: This focus helps Nico with finding things that are hidden or obscured, such as hidden compartments.

STRENGTH

1

This ability rates Nico's sheer muscle power and the ability to apply it, from lifting heavy things to feats of athletics.

WILLPOWER

1

This ability measures Nico's self-control, self-discipline, mental fortitude, and confidence.

THE EXPANSE

NAME	
ORIGIN	
BACKGROUND	
SOCIAL CLASS	
PROFESSION	
DRIVE	

ACCURACY	☐	RATING
COMMUNICATION	☐	RATING
CONSTITUTION	☐	RATING
DEXTERITY	☐	RATING
FIGHTING	☐	RATING
INTELLIGENCE	☐	RATING
PERCEPTION	☐	RATING
STRENGTH	☐	RATING
WILLPOWER	☐	RATING

PHYSICAL APPEARANCE	MOVE	RUN

SPEED	DEFENSE	TOUGHNESS	ARMOR	PENALTY	LEVEL
					FORTUNE

ARMOR TYPE

TALENTS & SPECIALIZATIONS

RELATIONSHIPS

CONDITIONS

☐ BLINDED ☐ DEAFENED ☐ DYING ☐ EXHAUSTED ☐ FATIGUED	☐ FREE-FALLING ☐ HELPLESS ☐ HINDERED ☐ INJURED ☐ PRONE	☐ RESTRAINED ☐ UNCONSCIOUS ☐ WOUNDED
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FORTUNE

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EXPERIENCE	INCOME

WEAPON	ATTACK ROLL	DAMAGE

WEAPON GROUPS

GOALS

PREFERRED STUNTS

[illegible]

NAME			TYPE			DRIVE		
SENSORS			WEAPONS					
HULL								
CREW								
QUALITIES								
FLAWS								
CREW ROLE				ROLE TEST				

BLINDED: The character cannot see and automatically fails ability tests reliant on sight, such as Perception (Seeing).

DEAFENED: The character cannot hear and automatically fails ability tests reliant on hearing, such as Perception (Hearing).

DYING: The character loses 1 point of Constitution score each round on the start of the character's turn. When the character's Constitution score reaches -3, the character dies. Successful first aid applied to a Dying character stabilizes their condition, making them Helpless, Unconscious, and Wounded instead. They must recover from these conditions normally.

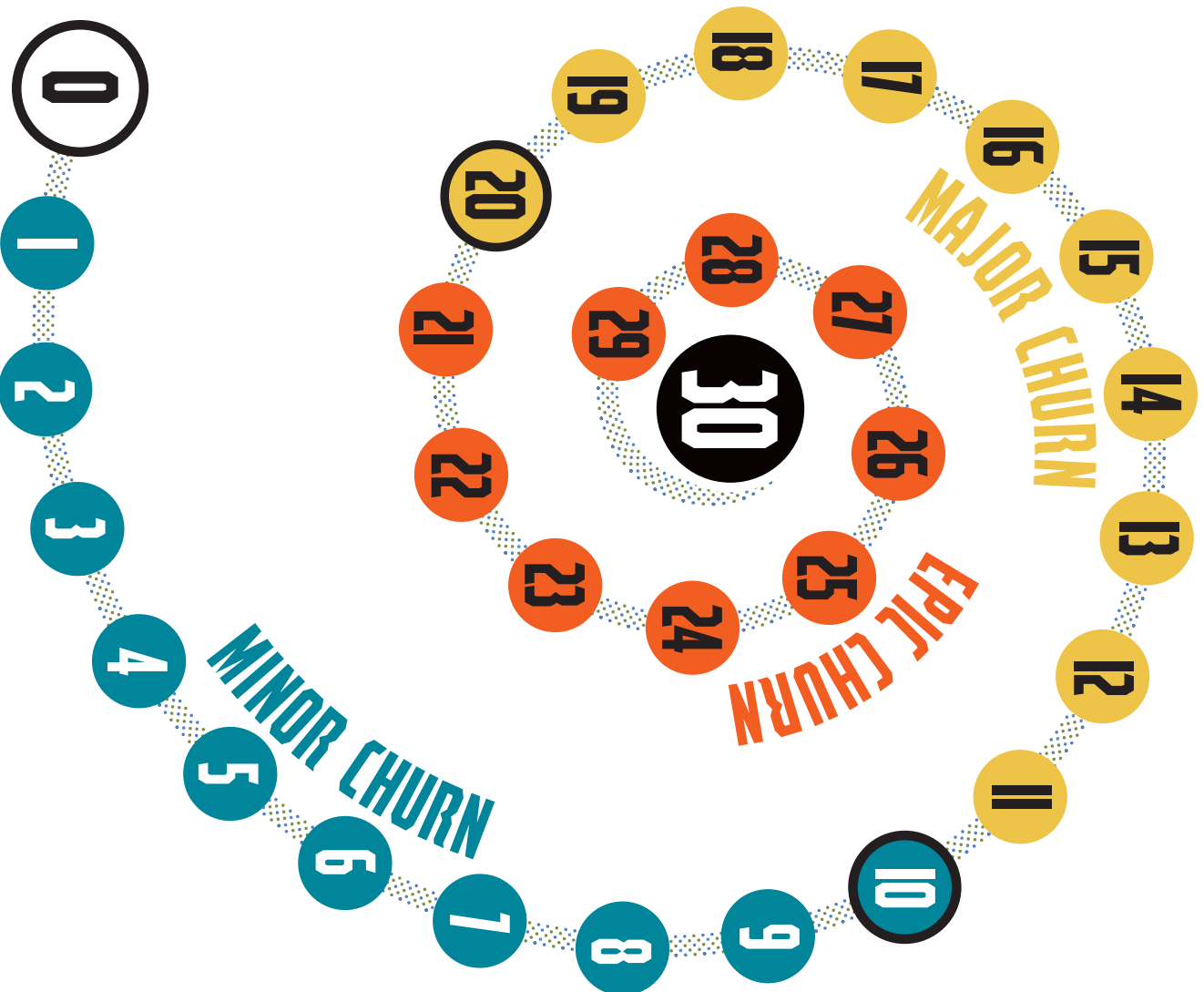
EXHAUSTED: The character's Speed is halved and they cannot take the Charge or Run actions. An Exhausted character who receives an additional fatigued or exhausted condition becomes Helpless.

FATIGUED: The character cannot take the Charge or Run actions. A fatigued character who receives an additional Fatigued condition becomes Exhausted.

FREE-FALLING: A free-falling character is effectively weightless in a microgravity or free-fall environment. The character can only move with access to hand-holds or a surface to push off from or some type of thrust (such as from a thruster pack) and, once moving, continues to move with the same speed and trajectory unless acted upon to stop or change their movement.

WOUNDED: The character has a -2 penalty to all tests and is exhausted, their Speed halved and unable to take the Charge or Run actions. A Wounded character who receives an additional Injured or Wounded condition becomes Dying.

CHURN TRACKER



At the beginning of each adventure, the Churn Pool is “reset,” starting at 0. Add 1 to the Churn Pool each time one of the following events occurs:

- A character succeeds on an ability test and rolls a 6 on the Drama Die.
- A character spends 4 or more stunt points to perform a stunt.
- Fortune points are spent to alter a die roll.
- The characters successfully overcome an encounter or hazard

- At the end of a scene in the adventure.

When the Churn Pool reaches 10 and 20, roll 1d6 and consult the **Churn Over** table.

The Churn Pool then continues building. When it reaches 30, an Epic Effect occurs automatically (no die roll required) and the pool “resets” to 0 and begins building again.

CHURN OVER			
CHURN POOL	D6 RESULT 1–3	D6 RESULT 4–6	
10	Minor Effect	No Effect	
20	Major Effect	Minor Effect	

MINOR: The characters face a setback, a minor complication that makes things more difficult for them. Examples include:

- **CHALLENGE:** A character automatically fails an ability test, or has to make a second, follow-up test, to complete a task. The crew suffers a moderate consequence on a challenge test.

- **HAZARD:** A new hazard appears, or an existing hazard increases by one level.

- **INVESTIGATION:** It takes an additional test or special circumstance to unlock a clue.

- **SOCIAL:** An NPC’s attitude shifts one step less favorable or can only be maintained through extra effort from the characters.

MAJOR: The characters have to deal with a more serious setback, such as:

- **CHALLENGE:** An existing threat is increased to the next rank (normal to Elite, etc. see the **Threats** chapter of *The Expanse* RPG). The crew has go through an unexpected challenge test.

- **HAZARD:** A new hazard appears, or an existing hazard increases by two levels. The crew suffers a loss to their ship (see **Losses** under **Space Combat** in Chapter 6 of *The Expanse* RPG).

- **INVESTIGATION:** Opposing forces are alerted to the investigation and misdirect it so an additional lead or clue must be investigated to progress.

- **SOCIAL:** An NPC’s attitude shifts two steps less favorable or can only be maintained by performing a difficult task. An NPC learns a secret detrimental to the characters. The PCs make a new minor enemy.

EPIC: Things go from bad to really bad. A whole new threat enters the story, and it’s worse than whatever the crew is already dealing with. Examples include:

- **CHALLENGE:** A test can only succeed at a significant price, sacrificing lives, valuable equipment, or social standing. A new Epic adversary enters the plot, or an existing adversary is upgraded to that level.

- **HAZARD:** A new Murderous Hazard enters the plot, or an existing hazard is upgraded to that level.

- **INVESTIGATION:** The investigation leads to a trap, where characters might be ambushed, framed, or otherwise seriously harmed.

- **SOCIAL:** An NPC with a favorable attitude becomes Hostile or one with an unfavorable attitude becomes Very Hostile. An NPC learns a secret that could have disastrous effects on the characters.