

Document 0766

[20766001]

Toni Johnson pulls a tape measure across the front of what was once a stately Victorian home .

[20766002]

A deep trench now runs along its north wall , exposed when the house lurched two feet off its foundation during last week 's earthquake .

[20766003]

A side porch was ripped away .

[20766004]

The chimney is a pile of bricks on the front lawn .

[20766005]

The remainder of the house leans precariously against a sturdy oak tree .

[20766006]

The petite , 29-year-old Ms. Johnson , dressed in jeans and a sweatshirt as she slogs through the steady afternoon rain , is a claims adjuster with Aetna Life & Casualty .

[20766010]

Many adjusters are authorized to write checks for amounts up to \$ 100,000 on the spot .

[20766011]

They do n't flinch at writing them .

[20766012]

" That 's my job - get [policyholders] what they 're entitled to , " says Bill Schaeffer , a claims supervisor who flew in from Aetna 's Bridgeport , Conn. , office .

[20766013]

The Victorian house that Ms. Johnson is inspecting has been deemed unsafe by town officials .

[20766014]

But she asks a workman toting the bricks from the lawn to give her a boost through an open first-floor window .

[20766015]

Once inside , she spends nearly four hours measuring and diagramming each room in the 80-year-old house , gathering enough information to estimate what it would cost to rebuild it .

[20766016]

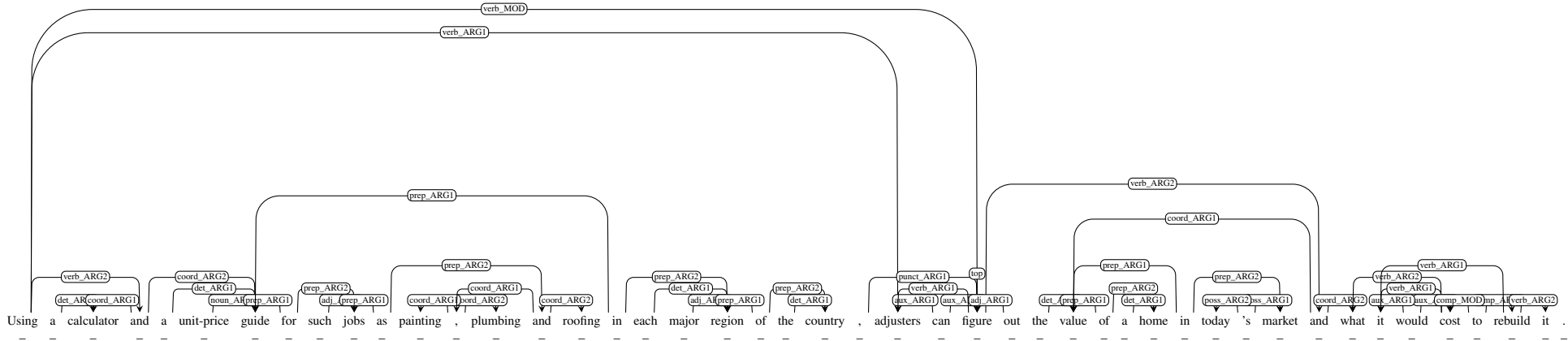
She snaps photos of the buckled floors and the plaster that has fallen away from the walls .

[20766017]

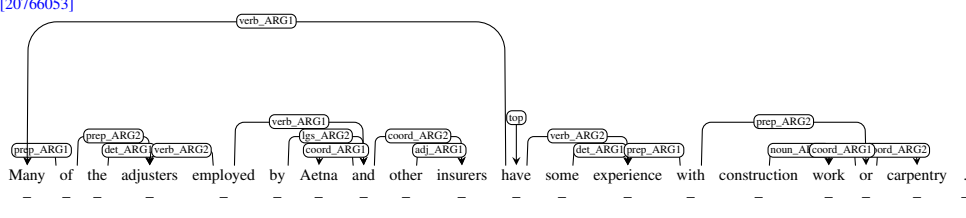
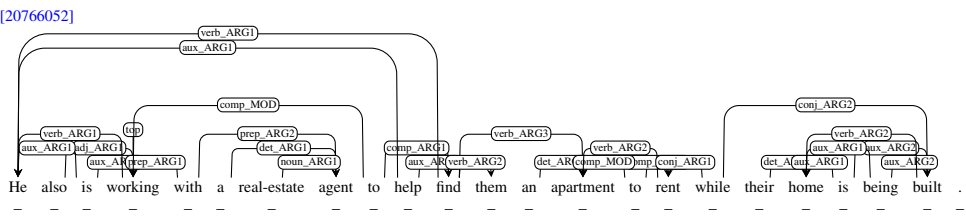
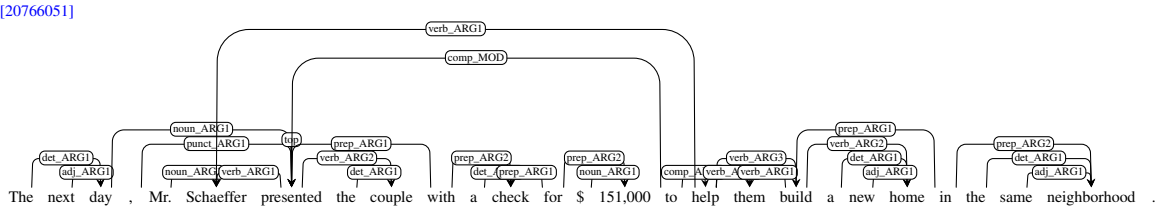
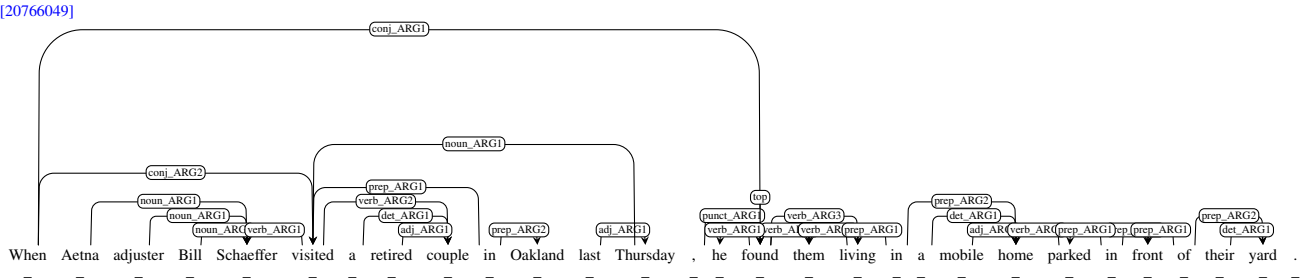
While she works inside , a tenant returns with several friends to collect furniture and clothing .

[20766018]

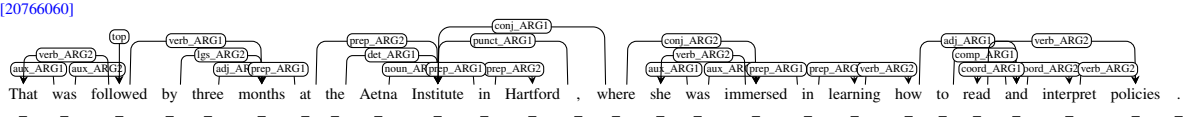
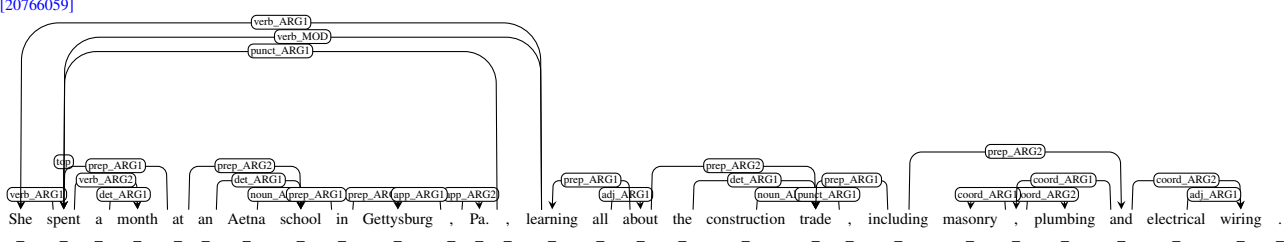
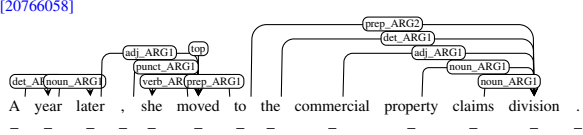
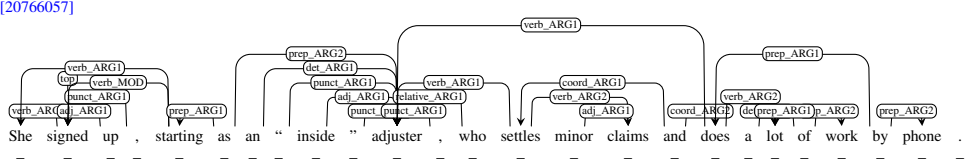
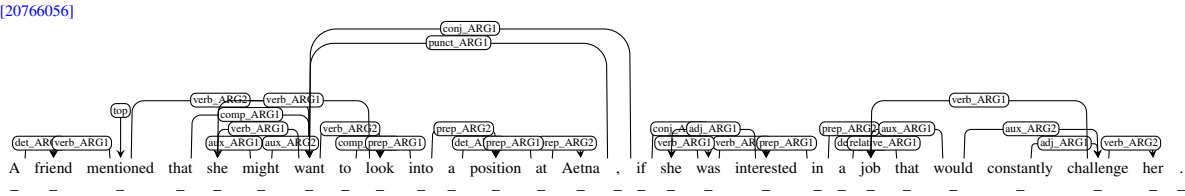
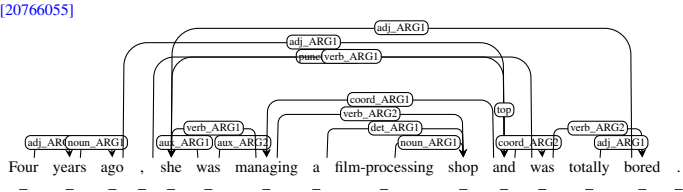




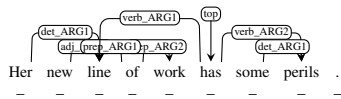
Sometimes repairs are out of the question .



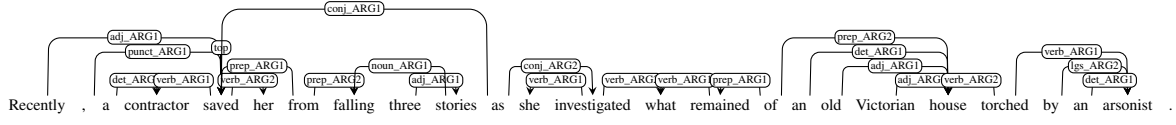
But such skills were alien to Toni Johnson .



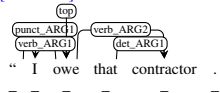
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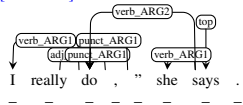
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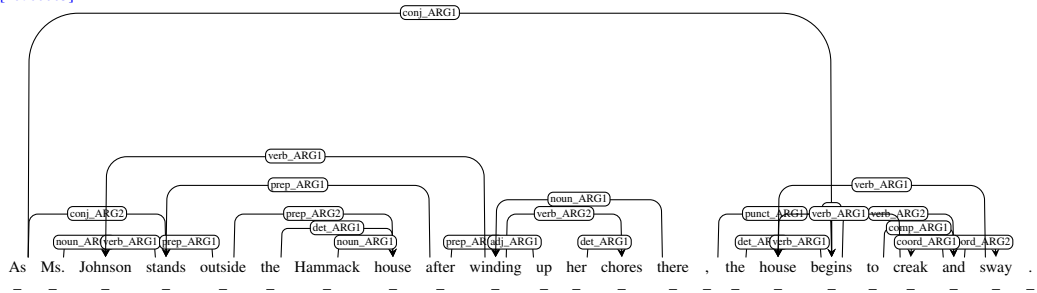
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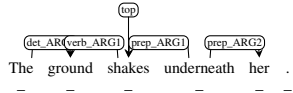
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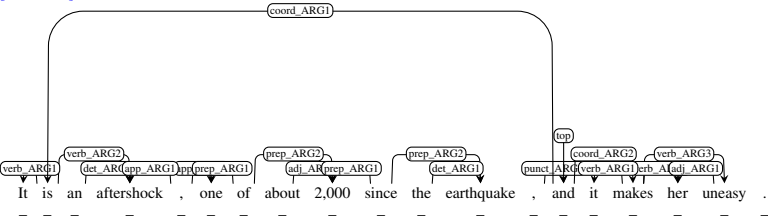
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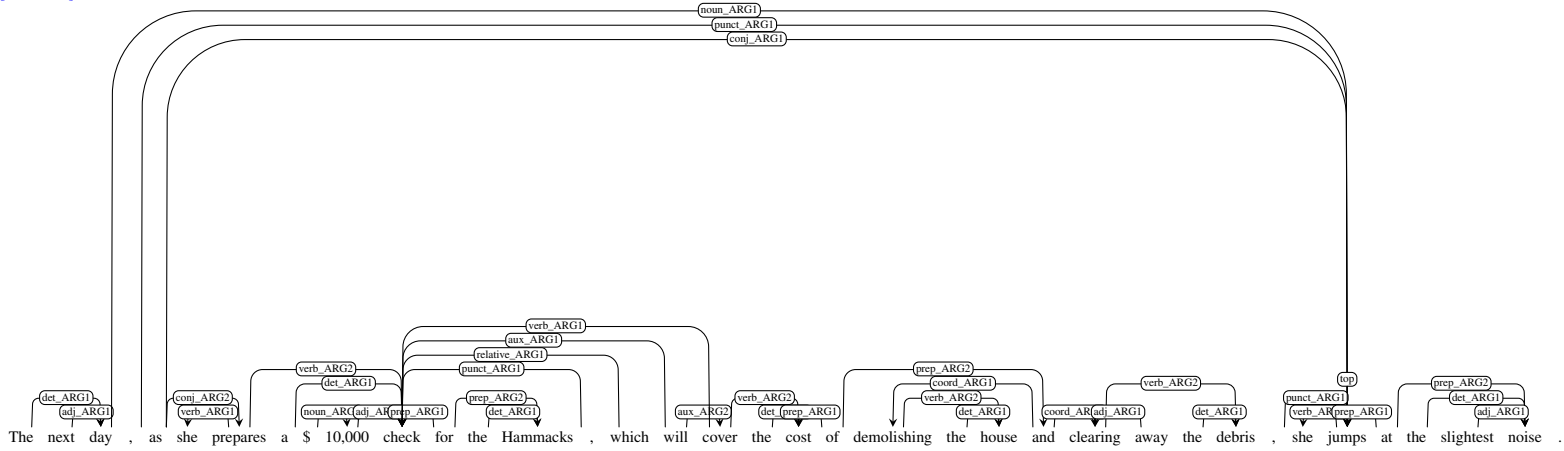
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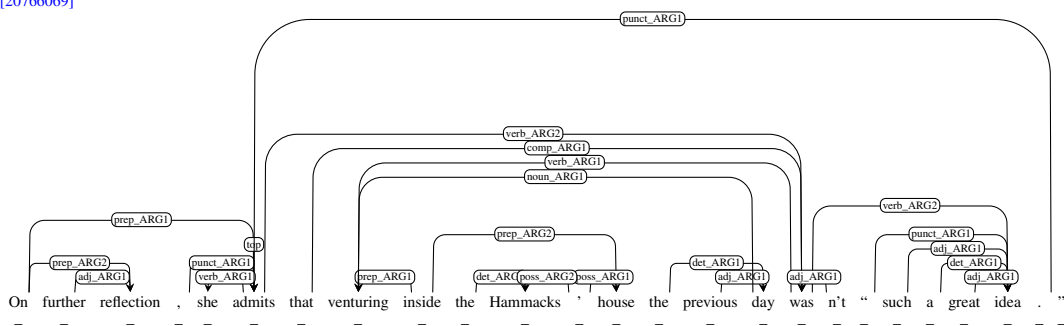
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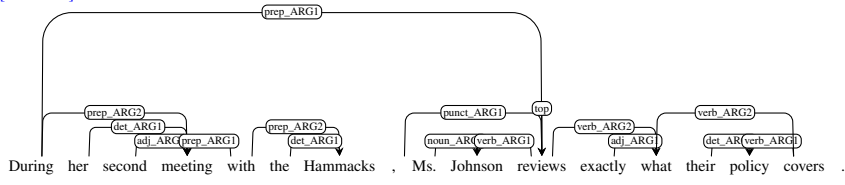
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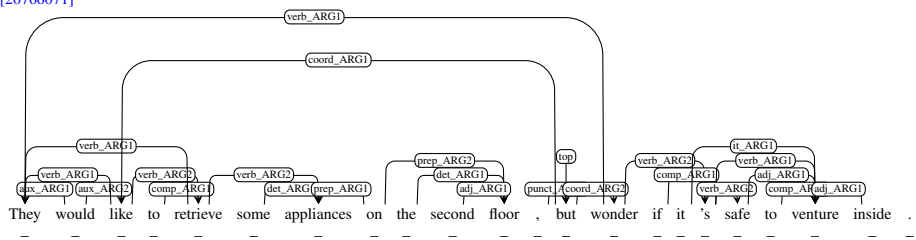
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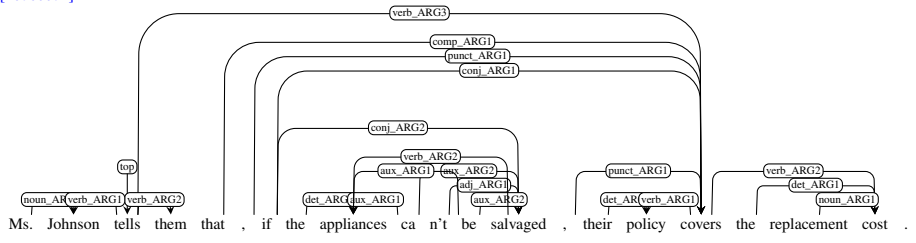
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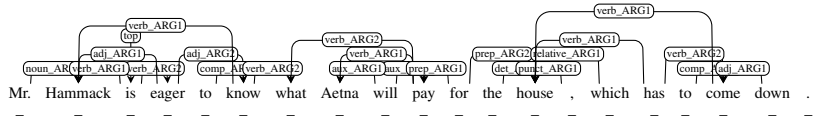
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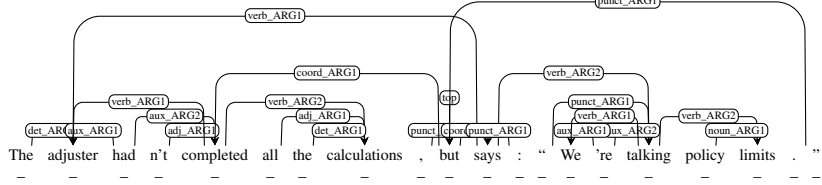
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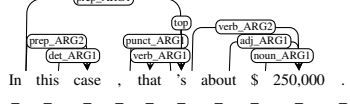
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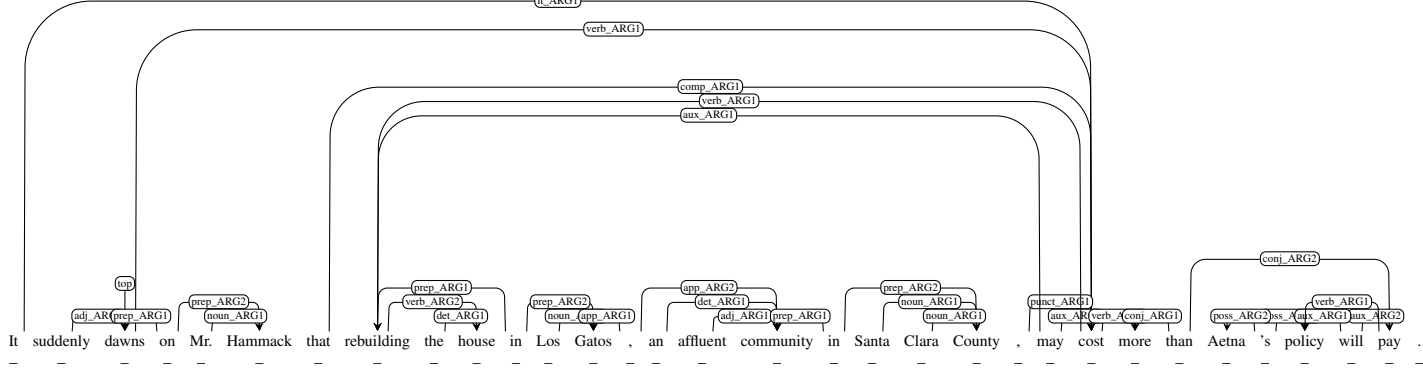
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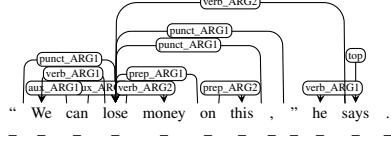
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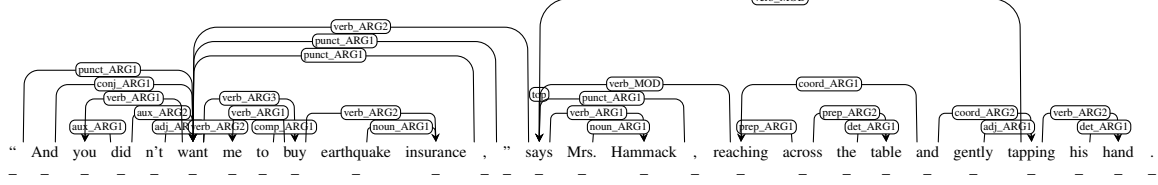
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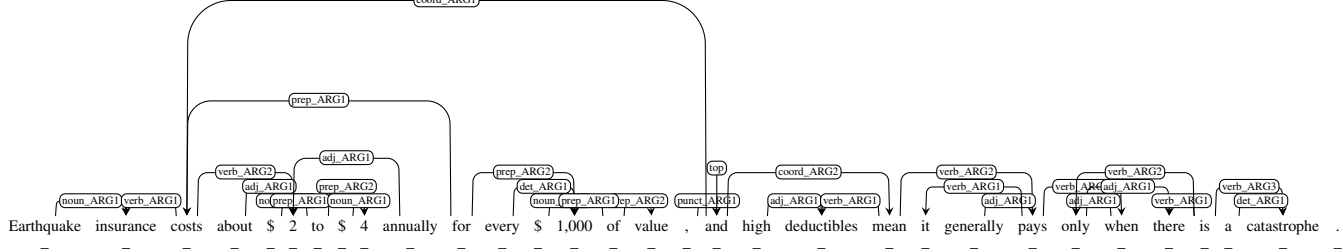
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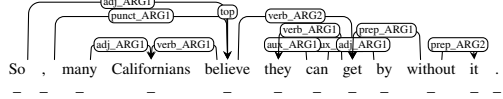
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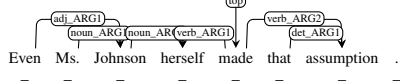
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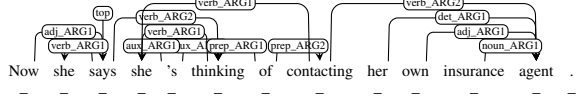
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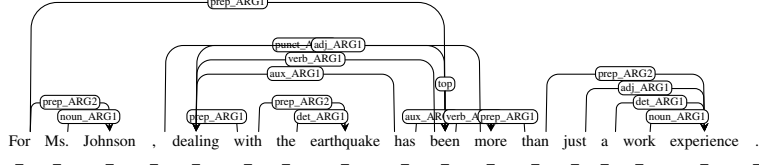
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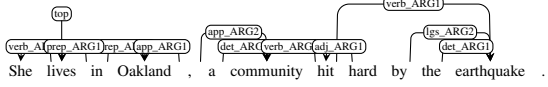
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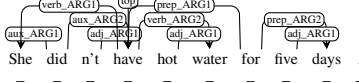
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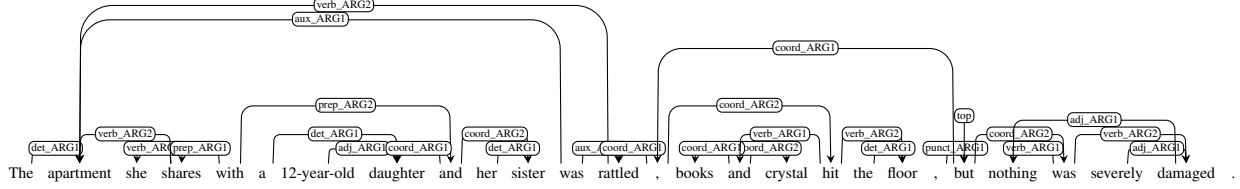
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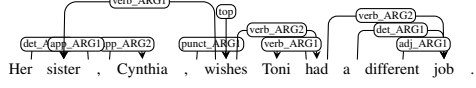
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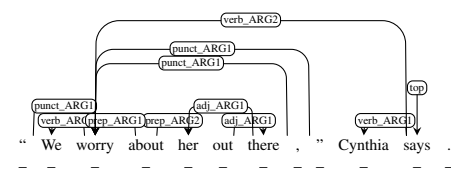
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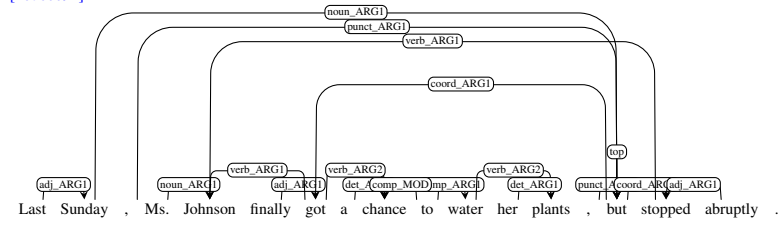
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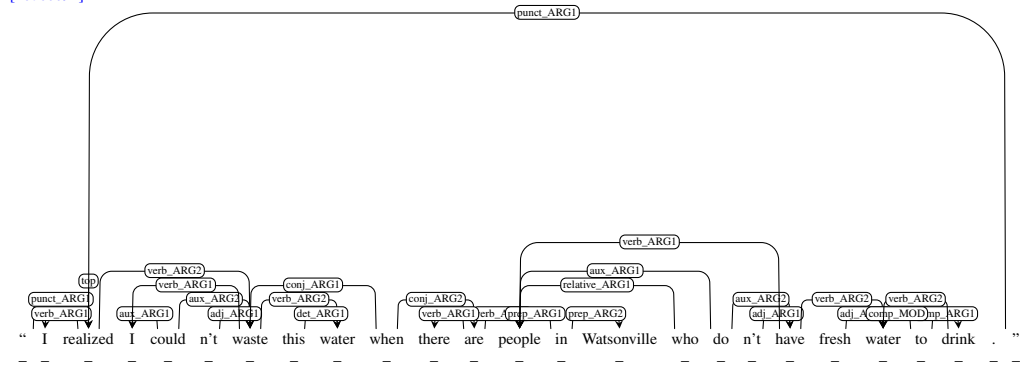
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[20766091]



[20766092]



[20766093]

