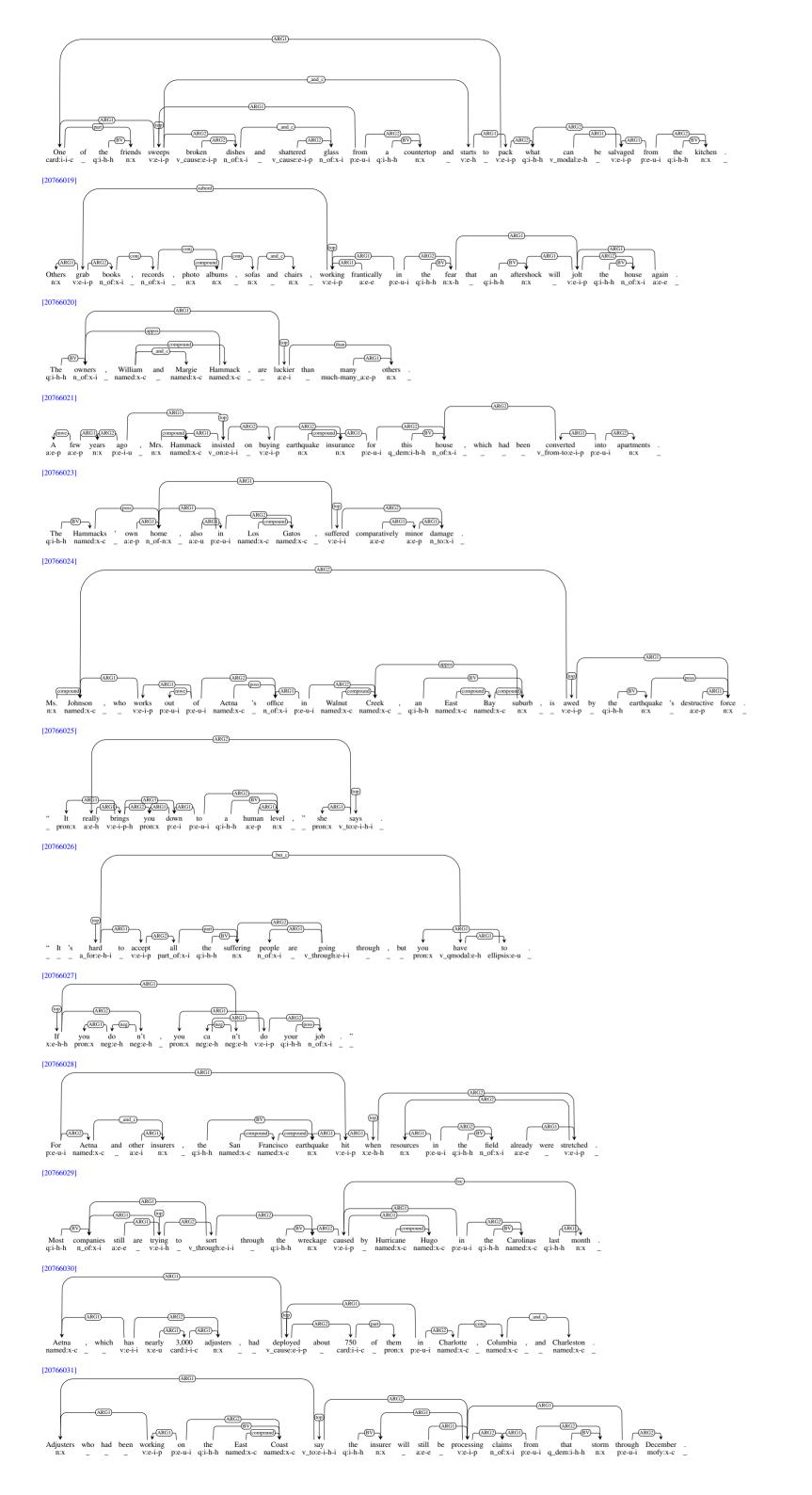
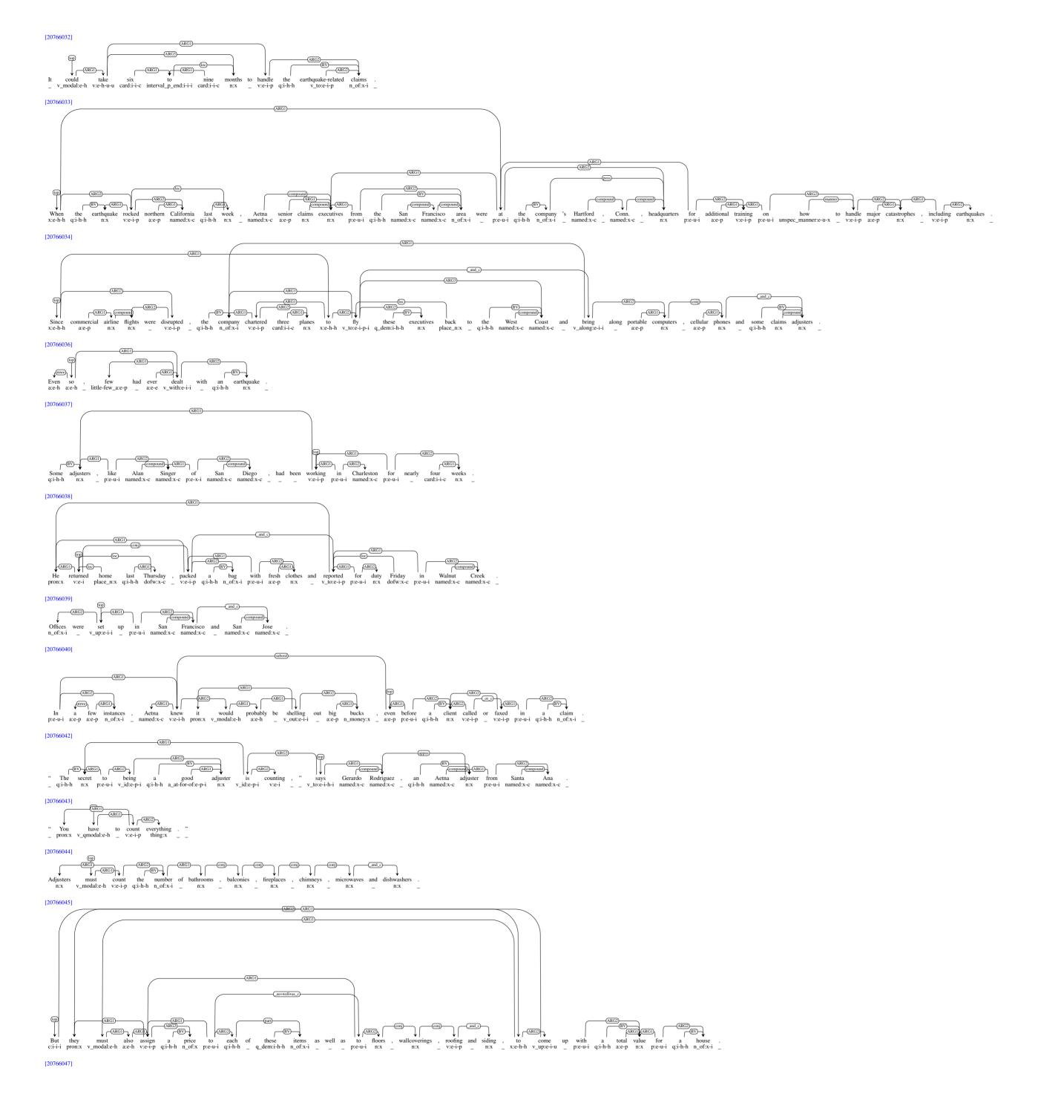
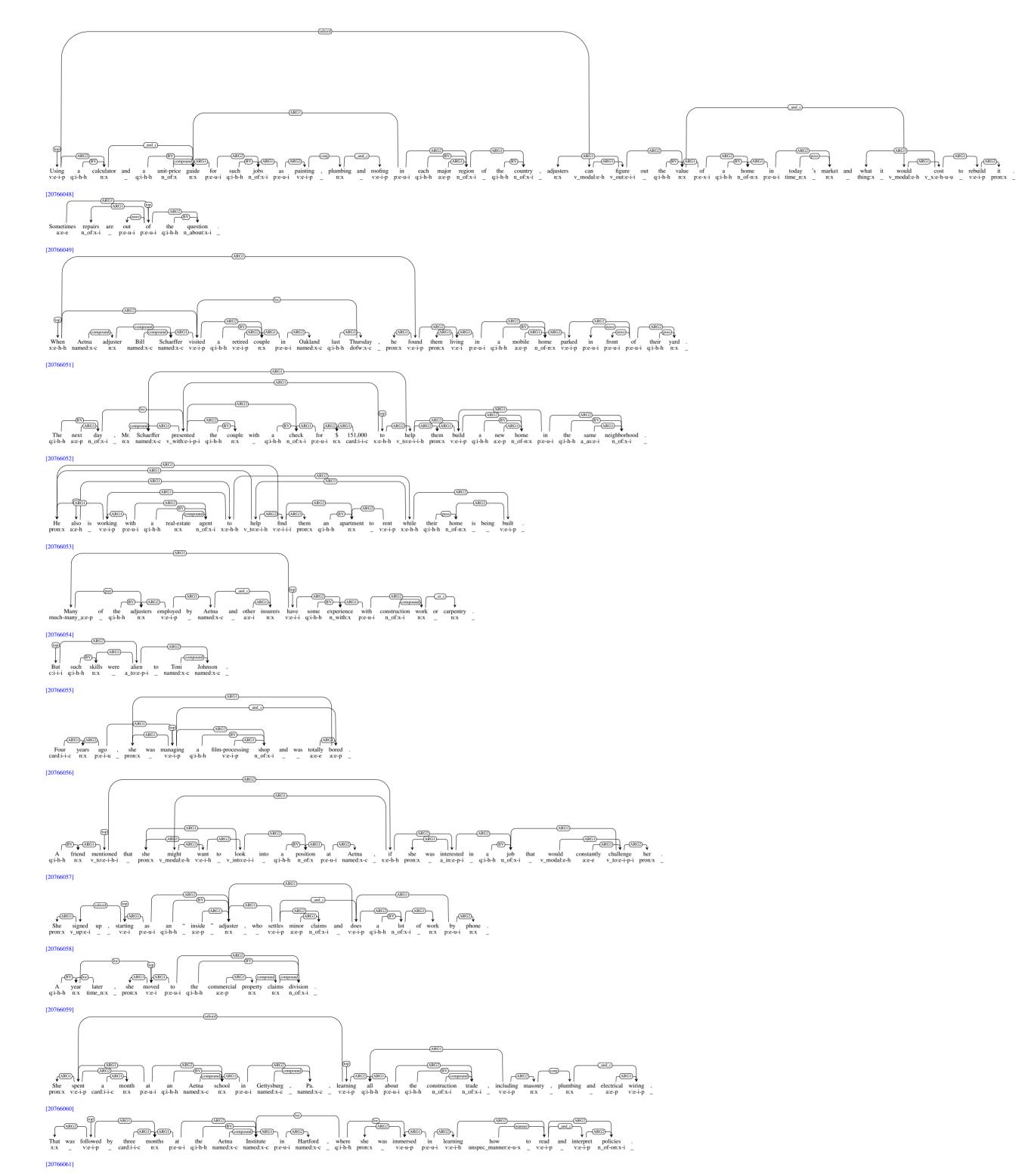
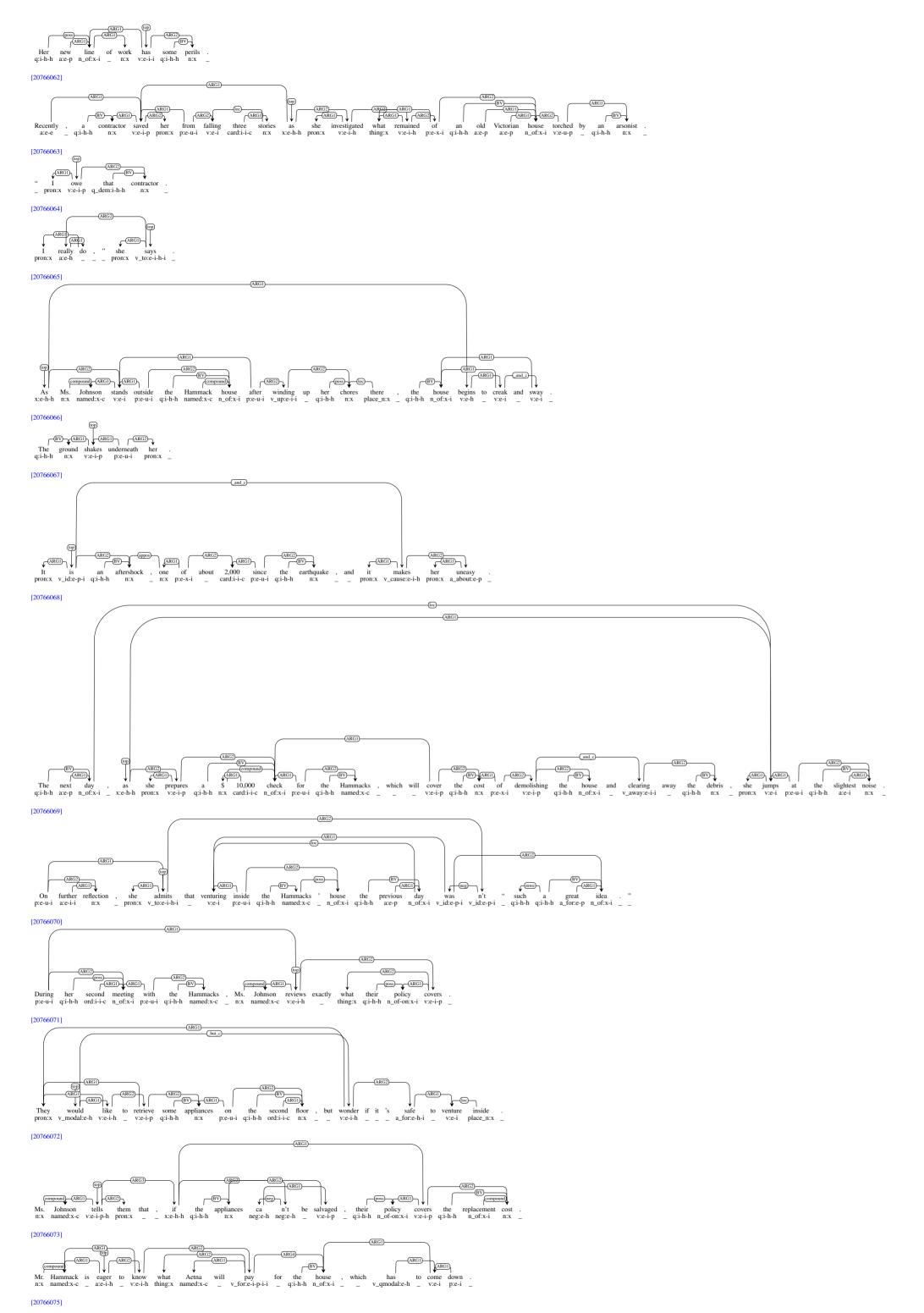
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Toni Johnson pulls a tape measure across the front of what was once a stately Victorian home named:x-c named:x-c v:e-i-p-h q:i-h-h n:x n:x p:e-u-i q:i-h-h n:x p:e-x-i thing:x v_id:e-p-i a:e-e q:i-h-h a:e-p a:e-p n_of-n:x
  A deep trench now runs along its north wall , exposed when the house lurched two feet off its foundation during last week 's earthquake . q:i-h-h a:e-p n:x a:e-e v:e-i p:e-u-i q:i-h-h n:x n_of:x _ v:e-i-p x:e-h-h q:i-h-h n_of:x-i v:e-i card:i-i-c n:x p:e-u-i q:i-h-h n:x p:e-u-i q:i-h-h n:x _ n:x _ ...
 A side porch was ripped away q:i-h-h n:x n:x _ v:e-i-p p:e-i
The chimney is a pile of bricks on the front lawn q:i-h-h n:x v_id:e-p-i q:i-h-h n_cf:x-i _ n:x p:e-u-i q:i-h-h n:x n:x
   The remainder of the house leans precariously against a sturdy oak tree q:i-h-h n_of:x-i _ q:i-h-h n_of:x-i v_towards:e-i a:e-e p:e-u-i q:i-h-h a:e-p n:x n_of:x-i
   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 q:i-h-h a:e-u _ a:e-p   n:x   named:x-c _ v_in:e-i-p   p:e-u-i   n:x _ q:i-h-h   n:x   x:e-h-h   pron:x   v:e-i-p   p:e-u-i   q:i-h-h   a:e-p   n_of:x   n:x _ v_id:e-p-i   q:i-h-h   n:x   n:x   p:e-u-i   named:x-c   named:x-c _ named:x-c
          Many adjusters are authorized to write checks for amounts up to $ 100,000 on the spot much-many_a:e-p n:x _ v:e-i-i-h _ v_to:e-i-p n_of:x-i p:e-u-i n_of:x-i p:e-u-i n:x card:i-i-c p:e-u-i q:i-h-h n_of:x-i
   They do n't flinch at writing them pron:x _ neg:e-h v:e-i-p p:e-u-i v_to:e-i-p pron:x
 "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 x:x v_id:e-p-i q:i-h-h n_of:x-i _ v:e-i-i-i _ n:x _ q:i-h-h pron:x _ v_to:e-i-p-i _ v_to:e-i-h-i named:x-c _ named:x
 The Victorian house that Ms. Johnson is inspecting has been deemed unsafe by town officials q:i-h-h a:e-p n_of:x-i _ n:x named:x-c _ v:e-i-p _ _ v:e-i-h a:e-p p:e-u-i n:x n:x
But she asks a workman toting the bricks from the lawn to give her a boost through an open first-floor window c:i-i-i pron:x v:e-i-i-h q:i-h-h n:x v:e-i-p q:i-h-h n:x p:e-u-i q:i-h-h n:x v:e-i-i-i pron:x q:i-h-h n:x p:e-u-i q:
   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 p:e-u-i place_n:x _ pron:x v:e-i-u _ v:e-i-p _ v:e-i-p _ v:e-i-p _ pron:x
   She snaps photos of the buckled floors and the plaster that has fallen away from the walls pron:x v:e-i-p n:x p:e-x-i q:i-h-h n_of:x _ v:e-i-p n:x p:e-x-i q:i-h-h n_of:x _ v:e-i-p n:x 
                                                                                                                                                                                                                                                                                                                                                      to collars and c
     While she works inside , a tenant returns with several friends to collect furniture and clothing x:e-h-h pron:x v:e-i-p place_n:x _ q:i-h-h n:x v:e-i p:e-u-i a:e-p n:x x:e-h-h v:e-i-p n:x _ n:x
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The adjuster had n't completed all the calculations but says : "We 're talking policy limits ."

q:i-h-h n:x neg:e-h neg:e-h v:e-i-p part_of:x-i q:i-h-h n_of:x-i _ v_to:e-i-h-i _ pron:x _ v_about:e-i-p n_of-on:x-i n_of:x-i _ ...
 In this case that 's about $ 250,000 p:e-u-i q_dem:i-h-h n_of:x-i _ x:x v_id:e-p-i _ n:x card:i-i-c
                                                                             on Mr. Hammack that rebuilding the house in Los Gatos , an affluent community in Santa Clara County , may cost more than Aetna 's policy will pay i _ n:x named:x-c _ v:e-i-p q:i-h-h n_of:x-i p:e-u-i named:x-c _ n=of:-n:x named:x-c _ n=of:-n:x
                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          poss
                                 ARGI
 "We can lose money on this , " he says pron:x v_modal:e-h v:e-i-p n:x p:e-u-i x:x _ pron:x v_to:e-i-h-i
                                                                                                                                                                                                                                                                                                                                                                                                                                                         _and_c
       "And you did n't want me to buy earthquake insurance ci-i-i-i pron:x _ neg:e-h v:e-i-h pron:x _ v:e-i-p n:x n.x _ vto:e-i-h n:x named:x-c _ v:e-i-p p:e-u-i q:i-h-h n:x _ a:e-e v:e-i-p q:a:e-a v:e-i-p q:a:e-a v:e-a v:
                                                                                                                                                                                                                                                                           y for every $ 1,000 of value , and high deductibles mean it generally pays only when there is a catastrophe pre-u-i q:i-h-h n:x card:i-i-c pre-x-i n:x _ _ a:e-p n:x v_to:e-i-h-i pron:x a:e-e v_for:e-i-i-i x:e-u x:e-h-h _ v_there:e-i q:i-h-h n:x
                                                                                                                     (ARG1)
                                                                                                                                                                       to $ 4
   Even Ms. Johnson herself made that assumption n:x named:x-c pron:x v:e-i-p-u q_dem:i-h-h n:x
  Now she says she 's thinking of contacting her own insurance agent a:e-h pron:x v_to:e-i-h-i pron:x v_to:e-i-h-i pron:x - v_of:e-i-i - v:e-i-p q:i-h-h a:e-p n:x n_of:x-i -
                                                                                                                              with the earthquake has been more than just a work experience i _ q:i-h-h n:x _ v_id:e-p-i much-many_a:e-i _ x:e-u q:i-h-h n:x n_with:x
   She lives in Oakland , a community hit hard by the earthquake pron:x v:e-i p:e-u-i named:x-c _ q:i-h-h _n_of:x-i _v:e-i-p a_for:e-e _p:e-u-i q:i-h-h _n:x
                         did n't have hot water for five days

x _ neg:e-h v:e-i-i a:e-p n:x p:e-u-i card:i-i-c n_of:x-i
 The apartment she shares with a 12-year-old daughter and her sister was rattled , books and crystal hit the floor , but nothing was severely damaged q:i-h-h n:x pron:x v:e-i-p p:e-u-i q:i-h-h a:e-p n:x _ q:i-h-h n_of:x-i _ v_cause:e-i-p _ n_of:x-i _ n:x v:e-i-p q:i-h-h n:x _ thing:x _ a:e-e v:e-i-p
Her sister , Cynthia , wishes Toni had a different job q:i-h-h n_of:x-i _ named:x-c _ v:e-i-h-i named:x-c v:e-i-h-i named:x-c v:e-i-h-i a_than-from:e-i n_of:x-i _
            We worry about her out there , pron:x y_about:e-i-i _ pron:x p:e-i place_n:x _
                                                                                                                                                                               , " Cynthia says
_ named:x-c v_to:e-i-h-i
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