



The elephant in the room

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N INDUSTRY OLD-TIMER TOOK ME ASIDE after the San Francisco storm orientation meeting and said “If you get claims in Chinatown, you might want to consider hiring a bodyguard to accompany you on the inspections. I did last time, and it was money well spent.”

I considered this suggestion for about thirty seconds before my inner cheapskate took control and shuttled it to the Mental Round File. Now, in a back bedroom of an old house in Chinatown with a dead woman on the bed in front of me, I cursed my cheap self.

I’m a catastrophe adjuster, the only woman on a team of ten sent into San Francisco after high winds and heavy rain caused more property damage than the local adjusters could handle quickly. Only 10% of the national pool of catastrophe adjusters, or “Cat Adjusters,” as we’re called, are women. Of that 10%, approximately 3% inspect without a partner. I work alone. At that moment, I was quite aware of my solitary situation.

Maybe you’ve been here before, suddenly stumbling upon something so unexpected that time seems to stand still. Your mind frantically tries to attach itself to

