

Examples of Landslide Causation from a Geotechnical Perspective

California Department of Insurance

Continuing Education Course No. 264051



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Landslides and slope failures in urban environments with hillside developments, such as Los Angeles or Oakland, often involve several properties and as a result, third party insurance claims. The effect of homeowner's improvements can have significant impacts on the stability of a slope, such as modification of drainage, cuts to enlarge backyards at the toe of a slope, or surcharging (adding load) at the top of a slope.

When a landslide affects multiple properties, the involvement of neighboring homeowners often results in third party insurance claims for which the determination of causation can be complex. Because the homeowner's insurance includes personal liability coverage (property damage, etc.) often, adjusters hire or consult with geotechnical engineers or geologists to determine causation and answer questions related to the relative contribution from the various parties involved.

The aim of this continuing education course is to:

- ❑ Help adjusters understand the technical elements that engineers consider in assessing causation and relative contributions, as well as the "reasonable care" concept which has been used to assess liability
- ❑ Allow adjusters to ask better questions to engineers and improve their competence when adjusting landslide third party claims.

