

Retaining Walls California Department of Insurance Continuing Education Course No. 265267

The instructor, Dr. Daniel Pradel (Provider No. 244778), is a Professor in the Civil Engineering Department at UCLA and a California licensed engineer. He has over 20 years of experience in performing first and third party claim investigations for insurance companies.

Large retaining walls are present in urban environments with hillside developments, such as Los Angeles and Oakland. Failure of large retaining walls often involves several properties, particularly when retaining walls retain steep slopes along property lines.



Collapsed retaining wall damages home below

The aim of this presentation is to educate insurance professionals about claims involving retaining walls. Case histories will be presented to discuss the following topics:

- ❑ How California case law (*Garvey vs. State Farm* and *Sprecher v. Adamson*) can result in coverage of earth movement and groundwater seepage under either first party or third party claims.
- ❑ The effect of a homeowner's improvements and/or maintenance (e.g., modification of drainage, adding a load at the top) on the stability of a retaining wall, and the resulting effects on personal liability coverage.
- ❑ Typical causes of moisture intrusion through retaining walls and water damages in basements (e.g., sudden pipe breaks or inadequate drainage), and how engineers determine the sources and causes of the water intrusion.



Seepage through wall (inadequate waterproofing)

This presentation will help insurance brokers and adjusters to better understand the technical aspects and failure mechanisms that engineers consider in assessing causation, relative contributions (when several causes have created the retaining wall distress or failure), and the "reasonable care" concept which has been used to assess liability in many litigations. This will allow brokers to have a better understanding of potential risks and what to look for when performing a site inspection. It will also allow adjusters to ask better questions to the engineers and improve their competence when adjusting claims involving retaining walls.