

# Settlement and Expansion of Soils

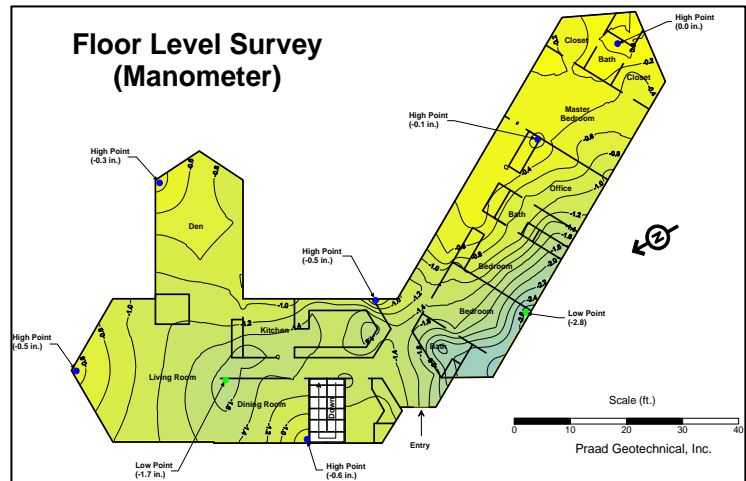
## California Department of Insurance

### Continuing Education Course No. 266607/266608

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.



*Sinkhole in the front yard of a residence*



Earth movement is a specific topic that is often excluded in insurance policies in California. However under some conditions, first-party soil movement claims are covered as a result of the 1989 California Supreme Court ruling in *Garvey v. State Farm Fire & Casualty Co.* (48 Cal.3d 395 , 257 Cal. Rptr. 292; 770 P.2d 704), e.g., when a sudden utility pipe break is involved.

This presentation will specifically cover two types of earth movement, soil settlement and expansion, which can be particularly damaging to residential and commercial structures.

Concurrent causations are often present in soil movement claims, e.g., when long term subsidence is aggravated by a sudden break in a water pipe which together result in large settlement, expansive soil movement, or other geotechnical failure mechanisms.

Hence, adjusters often hire geotechnical engineers to prepare causation reports and assist them in coverage determination. The aim of this course is:

- ❑ To help adjusters to better understand the technical aspects and geotechnical mechanisms that engineers consider in assessing causation
- ❑ How the “efficient proximate cause” doctrine in *Garvey* applies to complicated claims
- ❑ Allow adjusters to ask better questions to the engineers and improve their competence when adjusting claims related to soil movement.

