



## What is needed for slope monitoring to inform loss models in meaningful terms?



Engineering Geologist Amec Foster Wheeler Los Angeles, CA, USA

IAEG Commission No. 1 (2007) Engineering Geological Characterisation and Visualisation Initiative 1: Engineering Geology for Actuarial Purposes

## Richard J. Roth, Jr.

Consulting Insurance Actuary Huntington Beach, CA, USA

> Geological Society of America

Seattle October 22, 2017



### Monitoring technology

Monitoring has advanced to the point that small-scale changes can be detected.

Or is it small-scale differences between sensed scenes?

Some differences are interpreted to be vegetation growth.

Among the challenges associated with monitoring is interpreting the significance of detected changes.

"Significant" in what context?

Is vegetation growth "significant"?

What about change detected because of tilt of a tree?

amec foster wheeler

### Session Focus → Nature and behavior of unstable slopes

This session calls upon landslide professionals to use monitoring methods wisely and effectively to better understand the nature and behavior of unstable slopes. ENCLARG

This is a narrow view What really is needed is better understanding of slope-system behavior, including the stable parts.

Exactly what is a "stable slope", anyway?

Why would a stable slope be of interest?



### It depends on your perspective

From a geoscience perspective, slope behavior would include processes and intensities of mass erosion, flux, and sediment accumulation. Water movement, storm flow Slope profile evolution From a societal perspective, slope behavior would include <u>H</u>azard characteristics (amount, direction, and frequency of



movement at a large number of points).

But only if the slope supported a residence, grocery store, office building hospital, fire station, police station school, highway, buried utilities

Engineers care about loads for design



### Slope Hazard, not slope hazard

Hazard has two levels of consideration

- "<u>h</u>azard" refers to processes which could cause damage or injury (think 'inventory map')
- "<u>H</u>azard" refers to the probability that an event of damaging intensity will occur at a specific location
- "Uniform <u>H</u>azard" refers to the intensity of an event at a specific location that corresponds to a designated exceedance probability

Hazard here at the The Conference Center in Seattle:



- The earthquake <u>Hazard</u> here in Seattle is expressed as PGA = 0.592 g. This "intensity" has an annual exceedance probability of 4.04E-4 (2% in 50 yr)
- Where is the Seattle Fault trace?
- How much tectonic deformation is expected here with an annual frequency of 4.04E-4?
- What is the landslide <u>Hazard</u> at this site?



### Slope Hazard, not slope hazard

Slope Hazard would be coupled with the Fragility of buildings, roads, utilities, and other facilities "at risk" of being damaged by slope processes. ENGLARG

The at-risk facilities could be those currently in place, or constructed in the future to standard designs.

Slope monitoring to be effective, therefore, also must include accurate documentation of damage that is caused by slope processes,

Buildings, roads, and utilities are strain gauges, after all...

something that geologists may be well suited to observe, but perhaps not well suited to interpret.

...what about undeveloped slopes?



### What about earthquake damage?

Earthquake damage began to be documented systematically in the last century, which led to a realization that damage was more severe on sites with certain characteristics, even though the ground motion and building age and construction details were comparable.

Earthquake damage was modeled, leading to modeled losses, which informed actuaries and enabled private insurance. Post-earthquake surveys became more focused on details of ground motion, site characteristics, and building design and construction.

With insurance came funding for science and engineering studies to develop better loss models. Because a market existed for model output



### Earthquake loss models

At one time, earthquake damage was considered to be uninsurable

#### Complex processes need loss models

 Lots of earthquakes have occurred, but not enough to use damage statistics as the basis for insurance premiums

#### Damage and loss models



- ► Hazard → Ground motion value associated with annualized frequency (4.04E-04/yr)
- ▶ Reference site with local amplification
- Expected damage based on building type, age, number of stories, business function
- Value of building structure, contents, function
- Loss models consider replacement or repair cost; business interruption cost



### No landslide loss models

- No landslide loss models because
  - Geologists and engineers have not developed <u>Hazard</u> models that the insurance industry can use
  - Locations of landslide deposits may be useful for planning and zoning, but not for loss estimating
  - ► Landslide area doesn't cause damage; displacement causes damage, particularly differential displacement
- Without insurance products, no market exists for landslide-hazardmodel output







STATE OF CALIFORNIA SEISMIC HAZARD ZONES Delineated in compliance with Chapter 7.8, Division 2 of the California Public Resources Code (Seismic Hazards Mapping Act) MT. WILSON OUADRANGLE OFFICIAL MAP MAP EXPLANATION Zones of Required Investigation: Areas where historic occurrence of liquefactic geotechnical and groundwater conditions inc permanent ground displacements such that r Public Resources Code Section 2693(c) would Earthquake-Induced Landslides Areas where previous occurrence of landslide topographic, geological, geotechnical and sul indicate a potential for permanent ground dis

q



### Landslide and earthquake h Hazards in USA



Hazard Factor Landslide Earthquake

??

- Intensity
- Peak acceleration values
- Frequency
- 0.00211/year (475-yr average return period)

#### amec foster wheeler

### Detailed Landslide Hazard Maps

- First step toward serious landslide models = getting insurance industry interested
- Landslide <u>H</u>azard maps are needed by insurance industry so that insuring landslides can be considered
- ▶ Back in 2008...







### Insurance Industry Could

- ▶ Back in 2008...
- Use modeling results to set premiums
- Include landslide coverage in all-risk policy for areas with essentially zero risk
- Issue limited number of landslide policies in areas with 1-in-100 chance (AF = 0.01)
- Issue no landslide policies in areas with more than 1-in-100 chance without effective landslide mitigation measures

By 2012... Godt et al. developed a zip code-based map of nil hazard from landslides in the U.S.





## Probabilistic Landslide Intensity

- ▶ Back in 2008...
- Estimate distribution of landslidetriggering processes (earthquake magnitude and distance, rainfall intensity and duration)
- Define landslide intensity
- Characterize landslide intensity on a site with standard conditions caused by triggering processes (earthquake, rainfall)
- Define site susceptibility to landsliding

By 2010... Keaton and Roth developed a conceptual hazard map based on geology, relief, earthquake, and rainfall modeled after early seismic hazard zones (0, 1, 2, and 3)



(inspired by Perkins, 1997)

Session Focus → Nature and behavior of <del>unstable</del> slopes



behavior of unstable slopes, and also provide context for stable slopes.



The narrow view could be broadened

Pick a few "stable slopes" and document how stable they really are

in addition to monitoring unstable slopes





# Jeffrey R. Keaton Richard J. Roth, Jr.

Engineering Geologist Amec Foster Wheeler Los Angeles, CA, USA Jeff.Keaton@amecfw.com

This is a business case for mapping low-hazard areas with the same degree of detail

as high-hazard areas

IAEG Commission No. 1 (2007) Engineering Geological Characterisation and Visualisation Initiative 1: Engineering Geology for Actuarial Purposes

Consulting Insurance Actuary Huntington Beach, CA, USA

What is needed for

slope monitoring to

in meaningful terms?

inform loss models

Geological Society of America

Seattle October 22, 2017