

Report Instructions: Insurance Adjustors

The earthquake in 1906 destroyed many buildings. Most of the buildings were covered with some sort of insurance. Insurance companies usually covered damages that were caused by fire, landslide or looting. However, insurance companies did not cover damages caused by “an act of God” such as an earthquake, tornado, or flooding.

Your team will act as insurance adjustors for a large insurance company who had the responsibility to determine if the buildings were covered by fire or the earthquake. If it is through fire, your company will pay the claim. If it is by earthquake, your company will refuse the claim.

Fill out the Insurance Analysis below to help you determine whether you will pay or refuse the claim.

1. Describe the damages to the building and surrounding area.

- San Jose High School Ruins
- Agnews Asylum Ruins
- Collapse of the Hotel Vendome
- Earthquake Damaged San Jose Main Post Office,
- Earthquake Destroyed House
- Grant School Ruins

2. Identify whether it would be more cost-effective to repair or completely rebuild. Be specific by circling one choice.

- San Jose High School Ruins (repair/rebuild)
- Agnews Asylum Ruins (repair/rebuild)
- Collapse of the Hotel Vendome (repair/rebuild)
- Earthquake Damaged San Jose Main Post Office (repair/rebuild)
- Earthquake Destroyed House (repair/rebuild)
- Grant School Ruins (repair/rebuild)

3. Should the state or the insurance agency cover the damage to this building? Give a brief explanation of your reason.

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