

## SYNOPSIS

On September 11, 2001, the World Trade Center was destroyed by terrorists using two hijacked Boeing 767 aircraft as guided missiles.

Silverstein Properties signed a lease on the property only six weeks before the attack. \$3.55 billion of per-occurrence property insurance coverage was provided by twenty four insurance companies however, it was undecided which of two competing policy forms would be adopted. The Wil-Prop Form defined the attacks as one occurrence while the Travelers Form did not define “occurrence”. Silverstein Properties believed that the attacks were two occurrences and that they were entitled to up to \$7 billion of coverage.

A first trial determined that most of the twenty four insurance companies were governed by the Wil-Prop Form that defined the attacks as one occurrence. This was the second trial that would determine which form of the policy would apply to the remaining nine companies who provided \$1.1 billion of coverage.

Z-Axis was part of the Silverstein forensic team along with engineers from Weidinger Associates, Hughes Associates, and LZA Thornton/Tomasetti. This team proved that the collapses were two occurrences from an engineering standpoint. Z-Axis analyzed the video evidence to determine the speed and angle of impact of each aircraft. This data was the first step in a long series of computations that proved the collapse of each tower was an independent event.

Z-Axis also supported the investigative team by processing hundreds of videos of the attacks. The team used these videos as a key input to their analysis. In addition, the final trial exhibits were developed by Z-Axis through long term consultation with the legal and engineering team.

## VERDICT

On December 6, 2004 the jury returned a unanimous decision in favor of Silverstein, declaring the events were two occurrences for the remaining insurance companies, doubling their combined coverage to \$2.2 billion.

