



**CURACAO MARKET STATISTICAL OVERVIEW
MOTOR VEHICLE INSURANCE INDUSTRY**

2019

INDIVIDUAL INSURANCE COMPANY
SUMMARY SHEETS

[ASKA]
Insurances

ASKA - 2019 - CLIENTS INVOLVED IN INCIDENTS

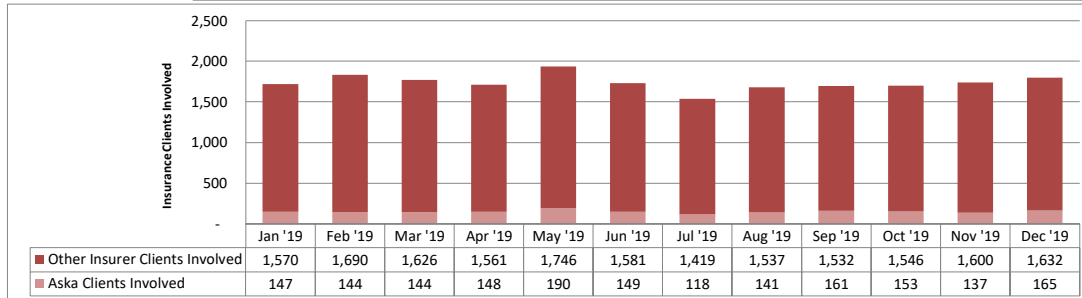
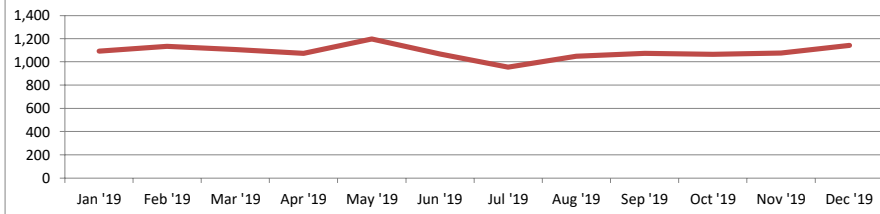
of Incidents Registered in Curaçao

Total Involved Parties in Curaçao

Aska Clients Involved

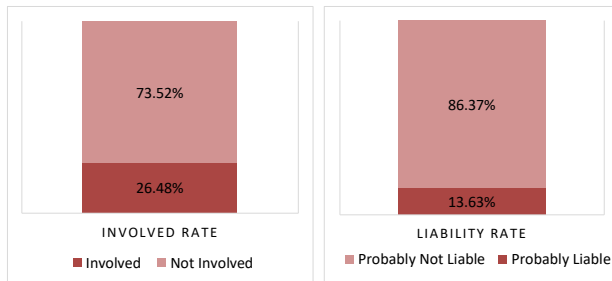
Jan '19	Feb '19	Mar '19	Apr '19	May '19	Jun '19	Jul '19	Aug '19	Sep '19	Oct '19	Nov '19	Dec '19	TOTAL
1,093	1,134	1,106	1,073	1,199	1,068	956	1,047	1,073	1,064	1,077	1,141	13,031
1,717	1,834	1,770	1,709	1,936	1,730	1,537	1,678	1,693	1,699	1,737	1,797	20,837
147	144	144	148	190	149	118	141	161	153	137	165	1,797

of Incidents Registered in Curaçao



ASKA - 2019 - INVOLVED RATE & PROBABLE LIABILITY RATE

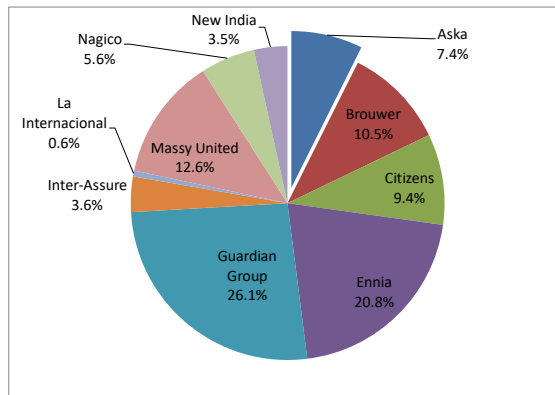
ACTUAL - REGISTERED



"Involved" - % of portfolio involved in an incident in 2019

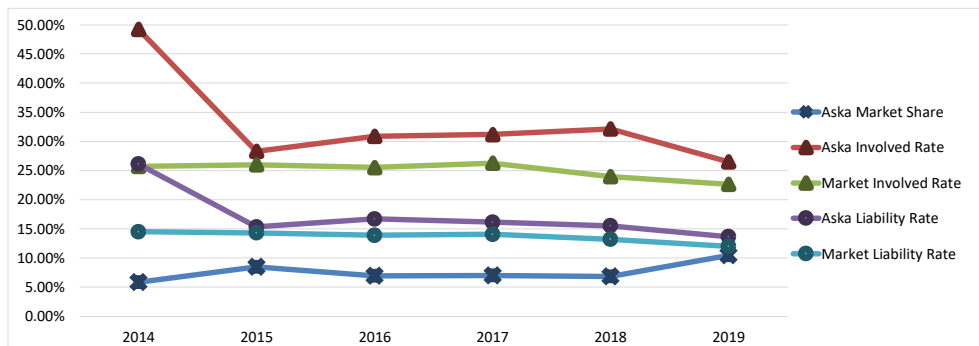
"Probably Liable" - % of portfolio which was probably liable in an incident in 2019

ASKA - 2019 - MARKET SHARE



ASKA - 6 YEAR HISTORICAL OVERVIEW - 2014-2019

	2014	2015	2016	2017	2018	2019	5-Year Difference
Aska Portfolio Size	4,358	6,669	5,871	5,903	6,137	6,787	118
% Change		53.03%	-11.97%	0.55%	3.96%	10.59%	
Aska Market Share	5.85%	8.46%	6.94%	6.98%	6.82%	10.47%	2.00%
% Change		44.76%	-17.98%	0.59%	-2.28%	53.40%	
Aska Involved Rate	49.20%	28.30%	30.88%	31.17%	32.15%	26.48%	-1.82%
% Change		-42.48%	9.12%	0.94%	3.14%	-17.64%	
Aska Liability Rate	26.10%	15.30%	16.69%	16.13%	15.51%	13.63%	-1.67%
% Change		-41.38%	9.08%	-3.36%	-3.83%	-12.14%	





SEGUROS BROUWER N.V.

MAKELAAR IN VERZEKERINGEN, HYPOTHEKEN, PENSIOENEN

BROUWER - 2019 - CLIENTS INVOLVED IN INCIDENTS

of Incidents Registered in Curacao

Total Involved Parties in Curaçao

Brouwer Clients Involved



■ Other Insurer Clients Involved

■ Brouwer Clients Involved

BROUWER - 2019 - INVOLVED RATE & PROBABLE LIABILITY RATE

ACTUAL - REGISTERED



■ Involved ■ Not Involved

"Involved"- % of portfolio involved in an incident in 2019

LIABILITY RATE

■ Probably Not Liable ■ Probably Liable

"Probably Liabe" - % of portfolio which was probably liable in an incident in 2019

BROUWER- 2019 - MARKET SHARE



BROUWER - 6 YEAR HISTORICAL OVERVIEW - 2014-2019

Brouwer Portfolio Size

% Change

Brouwer Market Share

% Change

Brouwer Involved Rate

% Change

Brouwer Liability Rate

% Change

 Brouwer Involved Rate

 Market Involved Rate

 Brouwer Liability Rate

Market Liability Rate

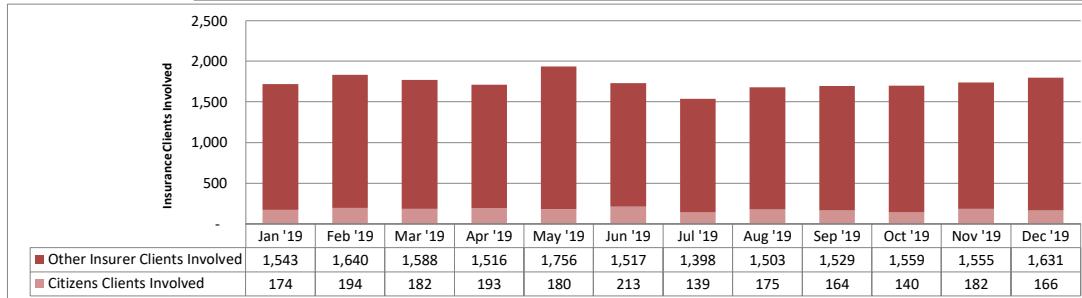
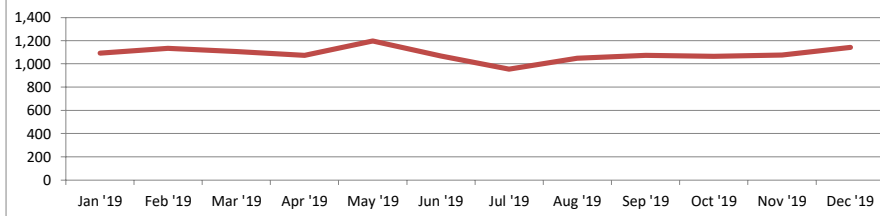
Citizens
INSURANCE

CITIZENS - 2019 - CLIENTS INVOLVED IN INCIDENTS

of Incidents Registered in Curaçao
Total Involved Parties in Curaçao
Citizens Clients Involved

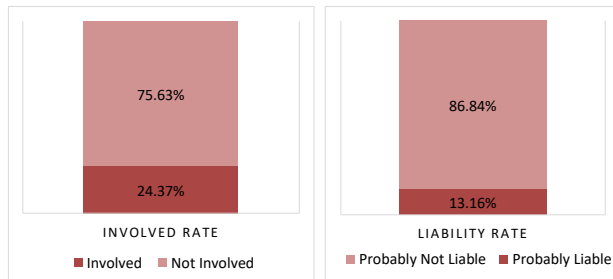
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1,717	1,834	1,770	1,709	1,936	1,730	1,537	1,678	1,693	1,699	1,737	1,797	20,837
174	194	182	193	180	213	139	175	164	140	182	166	2,102

of Incidents Registered in Curaçao



CITIZENS - 2019 - INVOLVED RATE & PROBABLE LIABILITY RATE

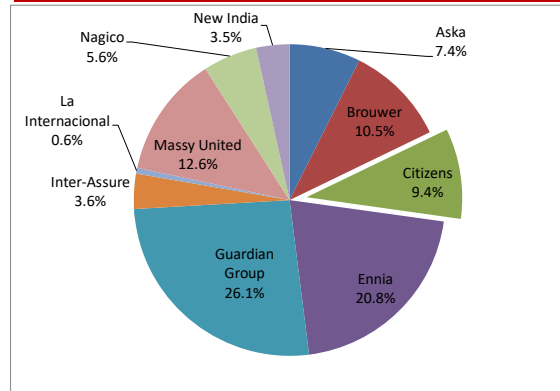
ACTUAL - REGISTERED



"Involved"- % of portfolio involved in an incident in 2019

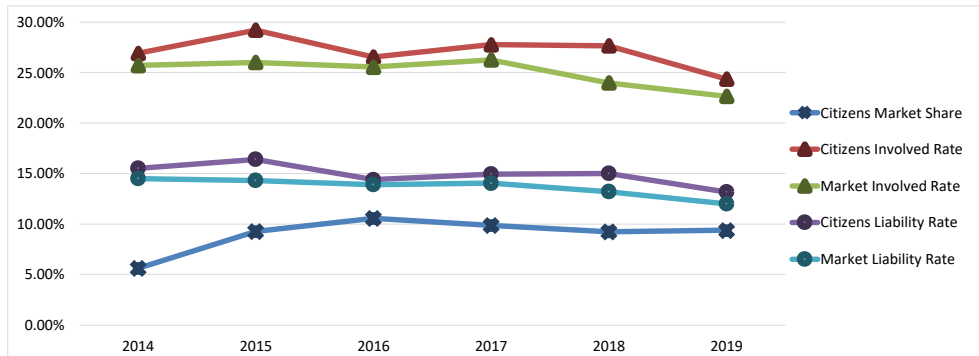
"Probably Liable"- % of portfolio which was probably liable in an incident in 2019

CITIZENS - 2019 - MARKET SHARE



CITIZENS - 6 YEAR HISTORICAL OVERVIEW - 2014-2019

	2014	2015	2016	2017	2018	2019	5-Year Difference
Citizens Portfolio Size	4,190	7,299	8,952	8,345	8,309	8,626	1,327
% Change		74.20%	22.65%	-6.78%	-0.43%	3.82%	
Citizens Market Share	5.62%	9.26%	10.59%	9.87%	9.24%	9.37%	0.11%
% Change		64.79%	14.27%	-6.74%	-6.41%	1.44%	
Citizens Involved Rate	26.90%	29.20%	26.53%	27.75%	27.64%	24.37%	-4.83%
% Change		8.55%	-9.14%	4.60%	-0.38%	-11.85%	
Citizens Liability Rate	15.50%	16.40%	14.39%	14.93%	15.00%	13.16%	-3.24%
% Change		5.81%	-12.26%	3.75%	0.44%	-12.26%	



ennia

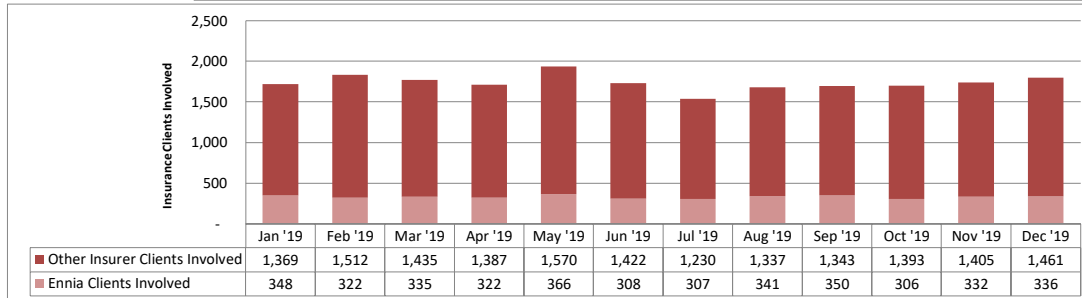
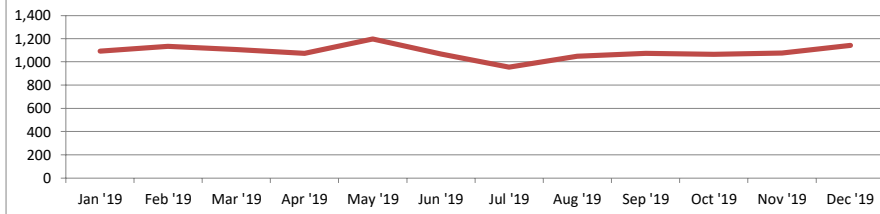
Feel secure!

ENNIA - 2019 - CLIENTS INVOLVED IN INCIDENTS

of Incidents Registered in Curaçao
Total Involved Parties in Curaçao
Ennia Clients Involved

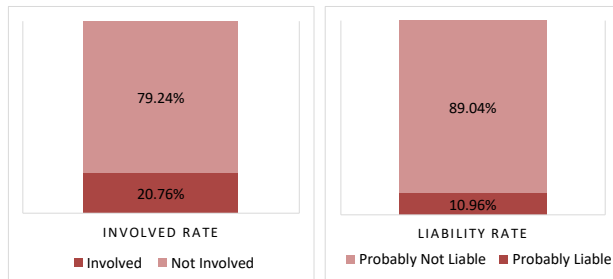
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1,717	1,834	1,770	1,709	1,936	1,730	1,537	1,678	1,693	1,699	1,737	1,797	20,837
348	322	335	322	366	308	307	341	350	306	332	336	3,973

of Incidents Registered in Curaçao



ENNIA - 2019 - INVOLVED RATE & PROBABLE LIABILITY RATE

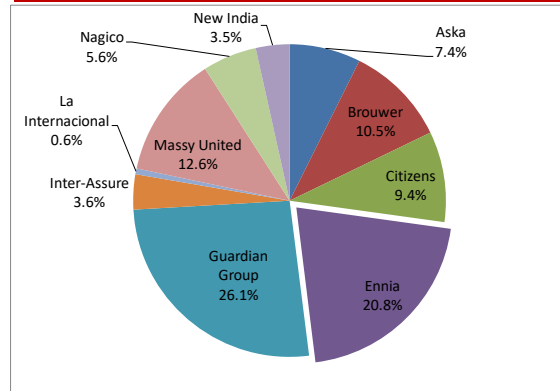
ACTUAL - REGISTERED



"Involved"- % of portfolio involved in an incident in 2019

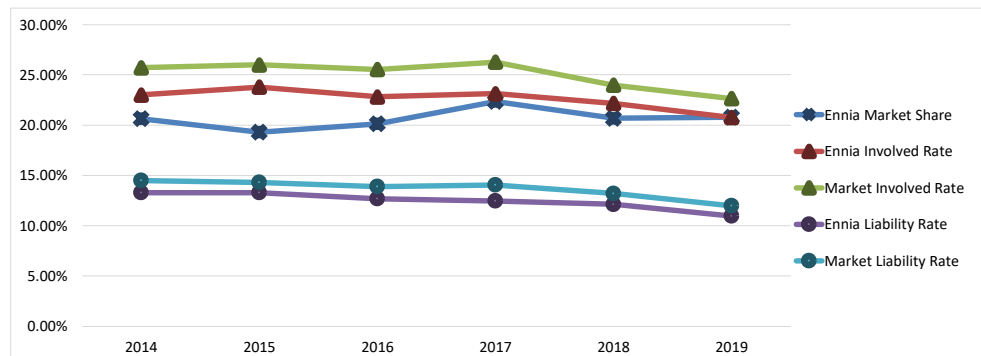
"Probably Liable"- % of portfolio which was probably liable in an incident in 2019

ENNIA - 2019 - MARKET SHARE



ENNIA - 6 YEAR HISTORICAL OVERVIEW - 2014-2019

	2014	2015	2016	2017	2018	2019	5-Year Difference
Ennia Portfolio Size	15,377	15,198	17,019	18,901	18,596	19,138	3,940
% Change		-1.16%	11.98%	11.06%	-1.61%	2.91%	
Ennia Market Share	20.63%	19.29%	20.13%	22.36%	20.68%	20.79%	1.51%
% Change		-6.50%	4.34%	11.11%	-7.52%	0.56%	
Ennia Involved Rate	23.00%	23.80%	22.82%	23.13%	22.16%	20.76%	-3.04%
% Change		3.48%	-4.12%	1.36%	-4.21%	-6.30%	
Ennia Liability Rate	13.30%	13.30%	12.68%	12.45%	12.12%	10.96%	-2.34%
% Change		0.00%	-4.66%	-1.81%	-2.69%	-9.52%	





Guardian Group
live easy

GUARDIAN - 2019 - CLIENTS INVOLVED IN INCIDENTS

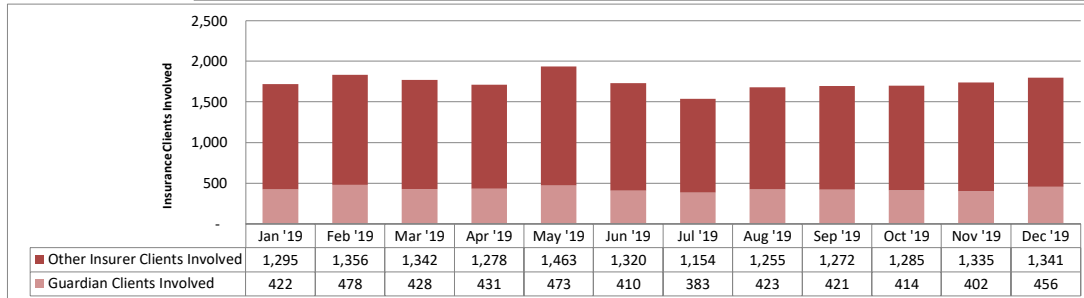
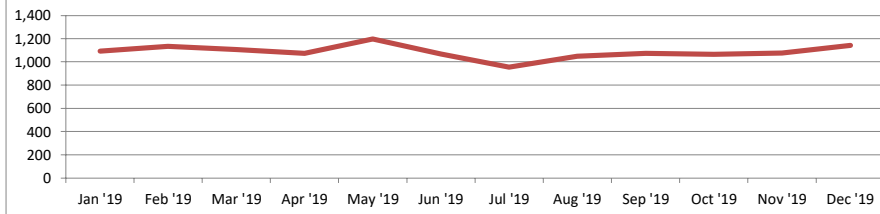
of Incidents Registered in Curaçao

Total Involved Parties in Curaçao

Guardian Clients Involved

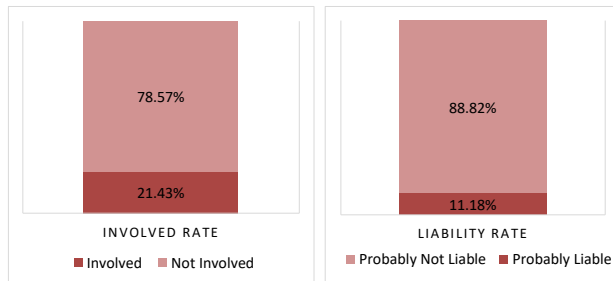
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1,093	1,134	1,106	1,073	1,199	1,068	956	1,047	1,073	1,064	1,077	1,141	13,031
1,717	1,834	1,770	1,709	1,936	1,730	1,537	1,678	1,693	1,699	1,737	1,797	20,837
422	478	428	431	473	410	383	423	421	414	402	456	5,141

of Incidents Registered in Curaçao



GUARDIAN - 2019 - INVOLVED RATE & PROBABLE LIABILITY RATE

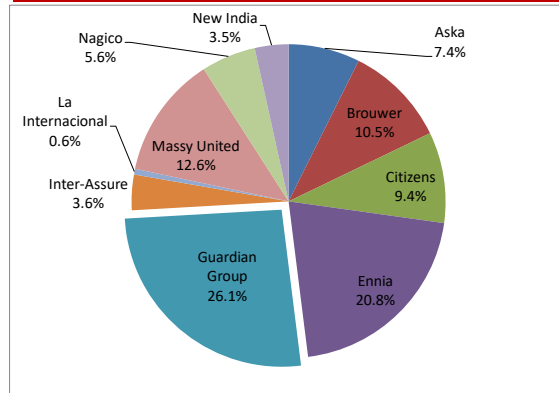
ACTUAL - REGISTERED



"Involved" - % of portfolio involved in an incident in 2019

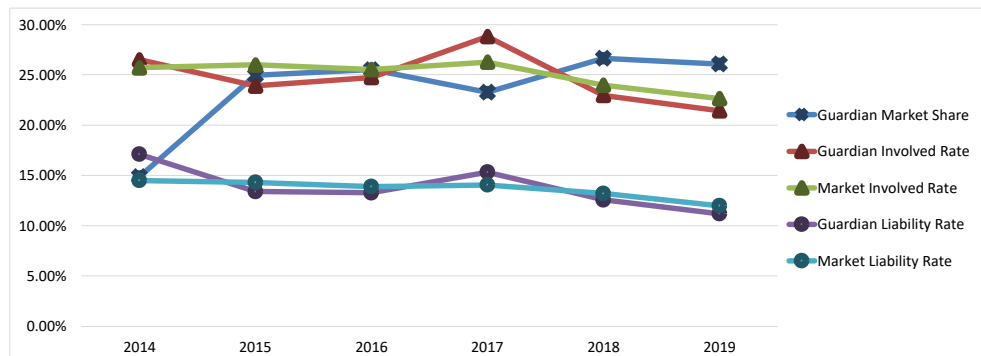
"Probably Liable" - % of portfolio which was probably liable in an incident in 2019

GUARDIAN - 2019 - MARKET SHARE



GUARDIAN - 6 YEAR HISTORICAL OVERVIEW - 2014-2019

	2014	2015	2016	2017	2018	2019	5-Year Difference
Guardian Portfolio Size	11,097	19,656	21,585	19,669	23,963	23,994	4,338
% Change		77.13%	9.81%	-8.88%	21.83%	0.13%	
Guardian Market Share	14.89%	24.95%	25.52%	23.27%	26.65%	26.07%	1.12%
% Change		67.56%	2.32%	-8.83%	14.51%	-2.16%	
Guardian Involved Rate	26.50%	23.90%	24.74%	28.83%	22.96%	21.43%	-2.47%
% Change		-9.81%	3.51%	16.53%	-20.36%	-6.68%	
Guardian Liability Rate	17.10%	13.40%	13.26%	15.32%	12.57%	11.18%	-2.22%
% Change		-21.64%	-1.04%	15.54%	-17.93%	-11.10%	





Inter-Assure
insurances

Sigur sigur!

INTER-ASSURE - 2019 - CLIENTS INVOLVED IN INCIDENTS

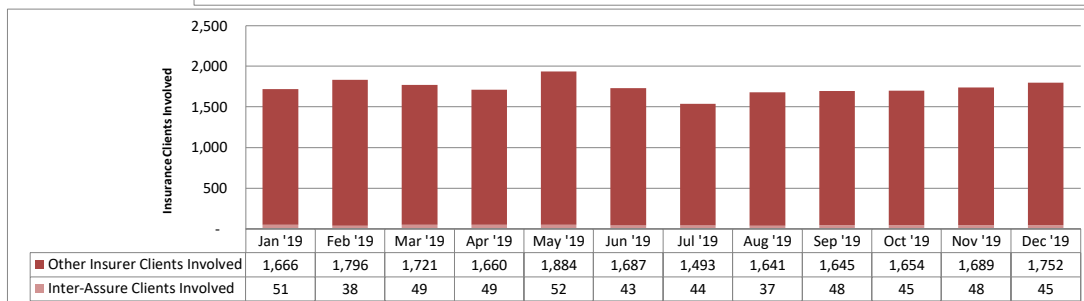
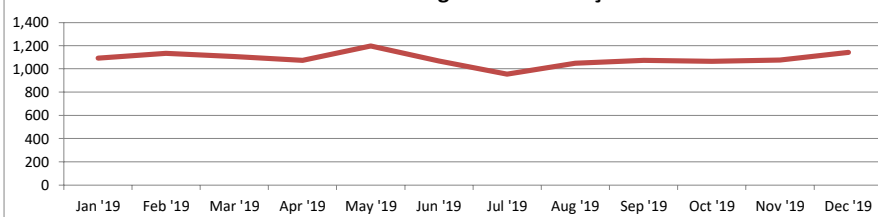
of Incidents Registered in Curaçao

Total Involved Parties in Curaçao

Inter-Assure Clients Involved

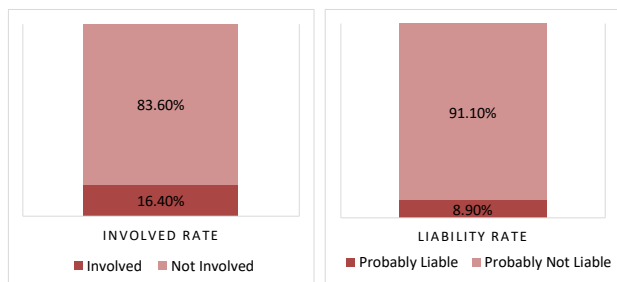
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1,717	1,834	1,770	1,709	1,936	1,730	1,537	1,678	1,693	1,699	1,737	1,797	20,837
51	38	49	49	52	43	44	37	48	45	48	45	549

of Incidents Registered in Curaçao



INTER-ASSURE - 2019 - INVOLVED RATE & PROBABLE LIABILITY RATE

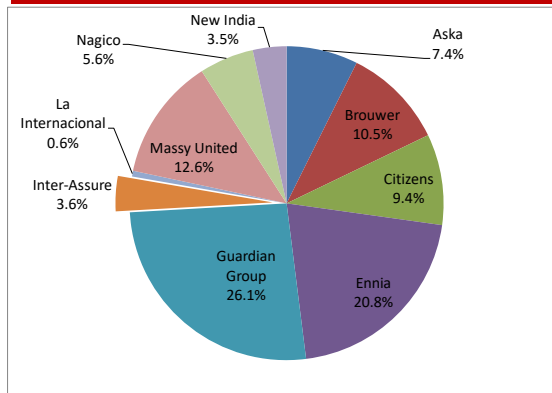
ACTUAL - REGISTERED



"Involved"- % of portfolio involved in an incident in 2019

"Probably Liabe"- % of portfolio which was probably liabe in an incident in 2019

INTER-ASSURE - 2019 - MARKET SHARE



INTER-ASSURE - 6 YEAR HISTORICAL OVERVIEW - 2014-2019

Inter-Assure Portfolio Size

% Change

Inter-Assure Market Share

% Change

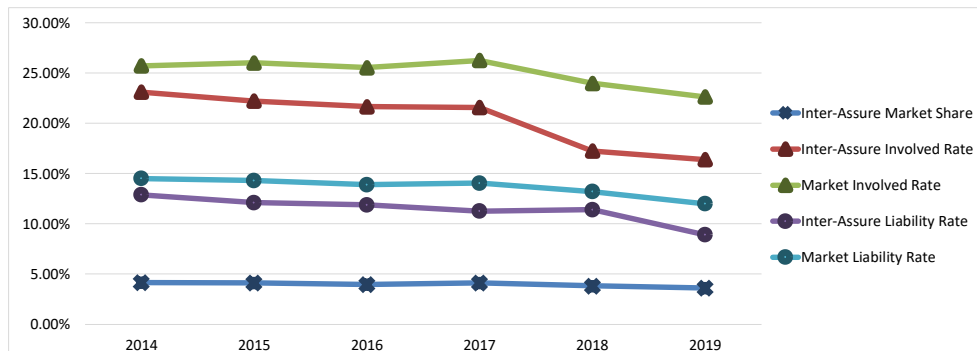
Inter-Assure Involved Rate

% Change

Inter-Assure Liability Rate

% Change

2014	2015	2016	2017	2018	2019	5-Year Difference
3,100	3,260	3,359	3,491	3,446	3,348	88
4.16%	4.14%	3.97%	4.13%	3.83%	3.64%	-0.50%
23.10%	22.20%	21.64%	21.57%	17.24%	16.40%	-5.80%
12.90%	12.10%	11.88%	11.26%	11.40%	8.90%	-3.20%





LA INTERNACIONAL - 2019 - CLIENTS INVOLVED IN INCIDENTS

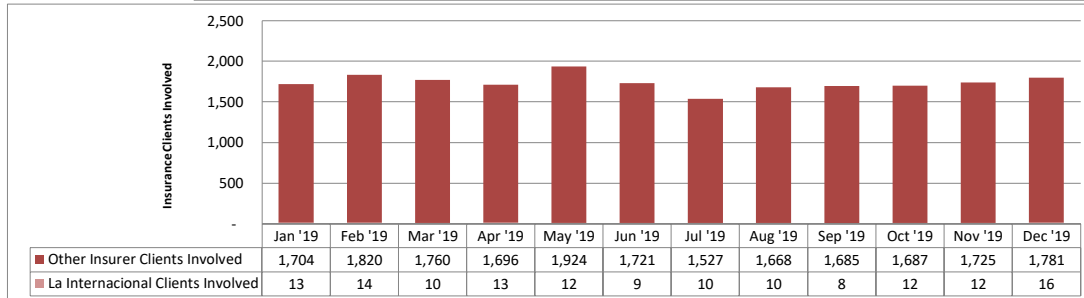
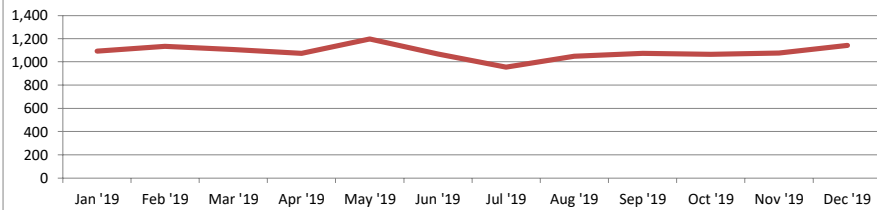
of Incidents Registered in Curaçao

Total Involved Parties in Curaçao

La Internacional Clients Involved

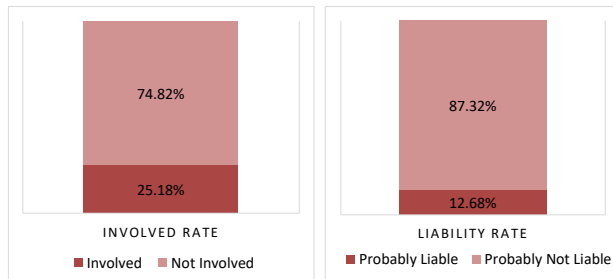
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1,717	1,834	1,770	1,709	1,936	1,730	1,537	1,678	1,693	1,699	1,737	1,797	20,837
13	14	10	13	12	9	10	10	8	12	12	16	139

of Incidents Registered in Curaçao



LA INTERNACIONAL - 2019 - INVOLVED RATE & PROBABLE LIABILITY RATE

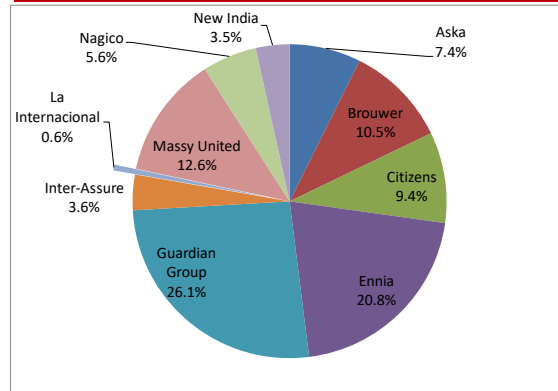
ACTUAL - REGISTERED



"Involved" - % of portfolio involved in an incident in 2019

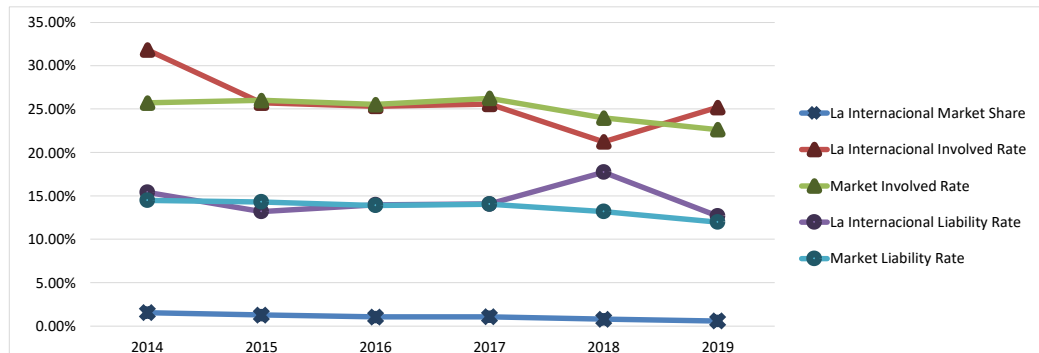
"Probably Liabile" - % of portfolio which was probably liable in an incident in 2019

LA INTERNACIONAL - 2019 - MARKET SHARE



LA INTERNACIONAL - 6 YEAR HISTORICAL OVERVIEW - 2014-2019

	2014	2015	2016	2017	2018	2019	5-Year Difference
La Internacional Portfolio Size	1,149	1,002	881	896	711	552	-450
% Change		-12.79%	-12.08%	1.70%	-20.65%	-22.36%	
La Internacional Market Share	1.54%	1.27%	1.04%	1.06%	0.79%	0.60%	-0.67%
% Change		-17.50%	-18.08%	1.75%	-25.41%	-24.14%	
La Internacional Involved Rate	31.80%	25.70%	25.31%	25.56%	21.24%	25.18%	-0.52%
% Change		-19.18%	-1.52%	0.99%	-16.91%	18.57%	
La Internacional Liability Rate	15.40%	13.20%	13.96%	14.06%	17.72%	12.68%	-0.52%
% Change		-14.29%	5.76%	0.72%	26.04%	-28.44%	





MASSY UNITED - 2019 - CLIENTS INVOLVED IN INCIDENTS

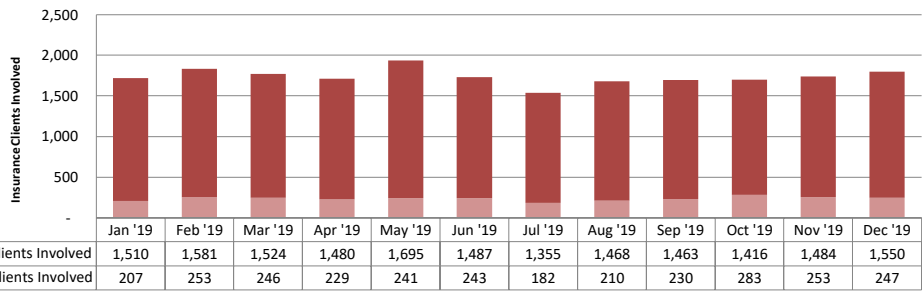
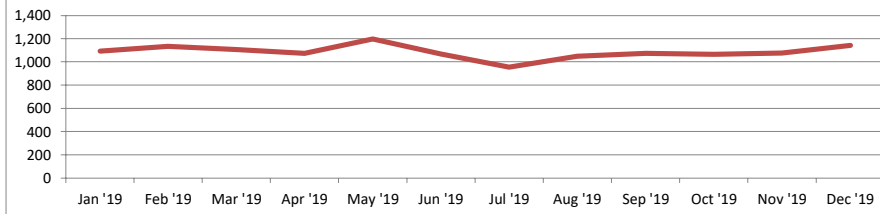
of Incidents Registered in Curaçao

Total Involved Parties in Curaçao

Massy United Clients Involved

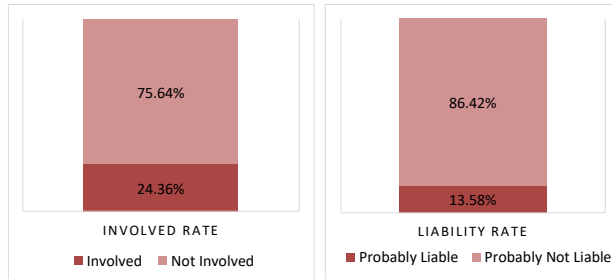
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207	253	246	229	241	243	182	210	230	283	253	247	2,824

of Incidents Registered in Curaçao



MASSY UNITED - 2019 - INVOLVED RATE & PROBABLE LIABILITY RATE

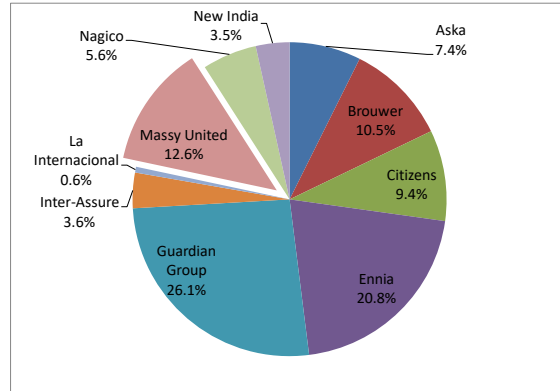
ACTUAL - REGISTERED



"Involved" - % of portfolio involved in an incident in 2019

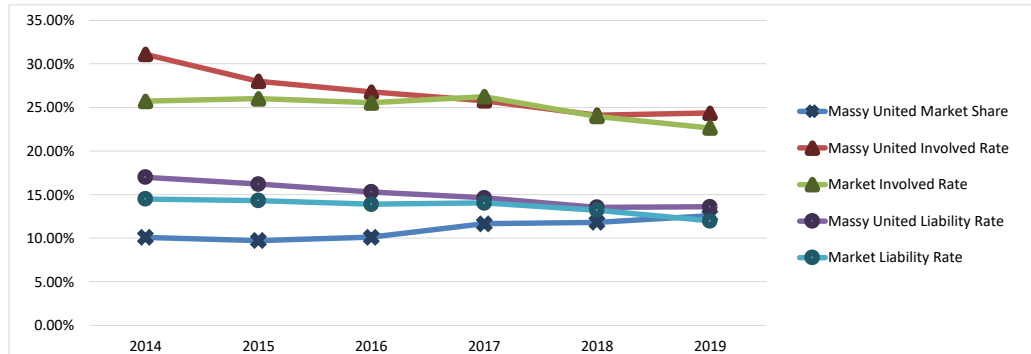
"Probably Liable" - % of portfolio which was probably liable in an incident in 2019

MASSY UNITED - 2019 - MARKET SHARE



MASSY UNITED - 6 YEAR HISTORICAL OVERVIEW - 2014-2019

	2014	2015	2016	2017	2018	2019	5-Year Difference
Massy United Portfolio Size	7,520	7,667	8,539	9,837	10,623	11,595	3,928
% Change		1.95%	11.37%	15.20%	7.99%	9.15%	
Massy United Market Share	10.09%	9.73%	10.10%	11.64%	11.81%	12.60%	2.87%
% Change		-3.55%	3.77%	15.25%	1.50%	6.65%	
Massy United Involved Rate	31.10%	28.00%	26.77%	25.76%	24.14%	24.36%	-3.64%
% Change		-9.97%	-4.39%	-3.77%	-6.30%	0.91%	
Massy United Liability Rate	17.00%	16.20%	15.29%	14.61%	13.53%	13.58%	-2.62%
% Change		-4.71%	-5.62%	-4.45%	-7.41%	0.42%	



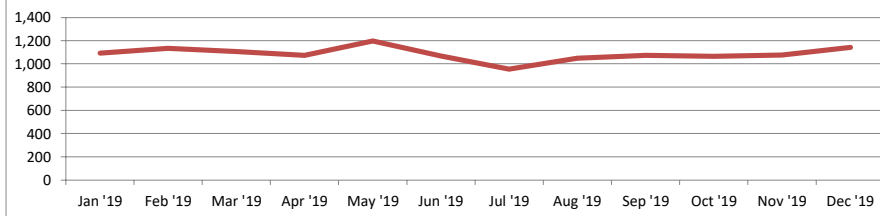


NAGICO - 2019 - CLIENTS INVOLVED IN INCIDENTS

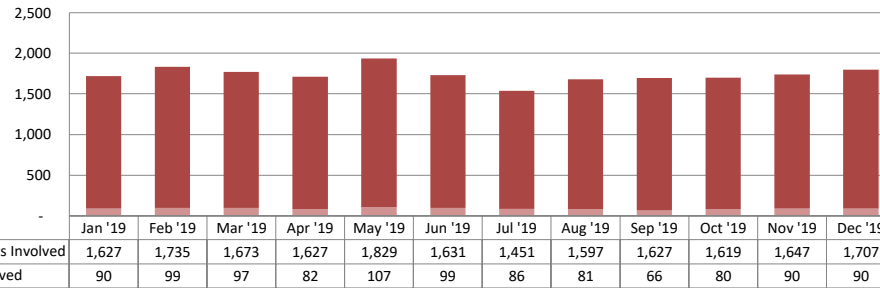
of Incidents Registered in Curaçao
Total Involved Parties in Curaçao
Nagico Clients Involved

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1,717	1,834	1,770	1,709	1,936	1,730	1,537	1,678	1,693	1,699	1,737	1,797	20,837
90	99	97	82	107	99	86	81	66	80	90	90	1,067

of Incidents Registered in Curaçao

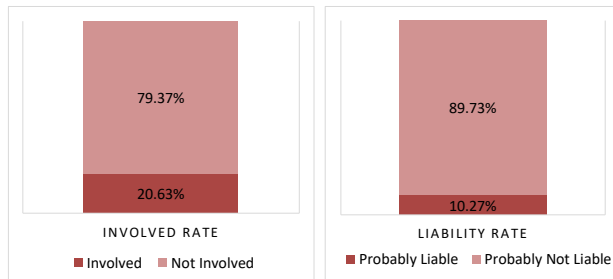


Insurance Clients Involved



NAGICO - 2019 - INVOLVED RATE & PROBABLE LIABILITY RATE

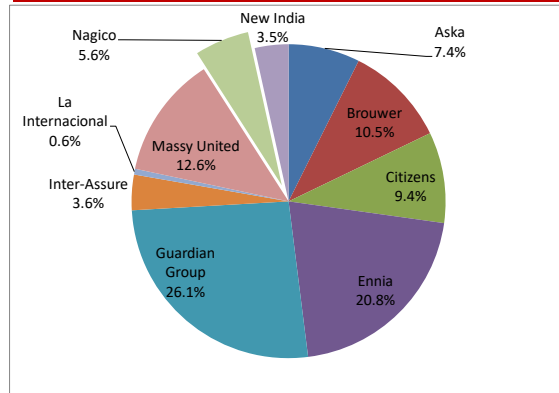
ACTUAL - REGISTERED



"Involved"- % of portfolio involved in an incident in 2019

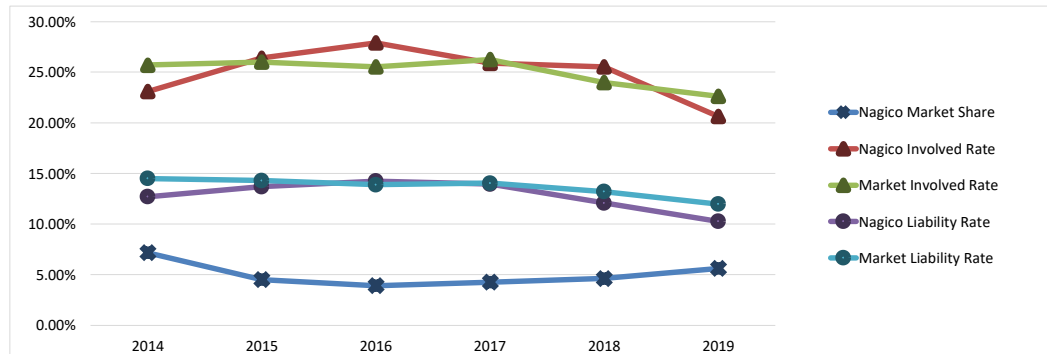
"Probably Liable"- % of portfolio which was probably liable in an incident in 2019

NAGICO - 2019 - MARKET SHARE



NAGICO - 6 YEAR HISTORICAL OVERVIEW - 2014-2019

	2014	2015	2016	2017	2018	2019	5-Year Difference
Nagico Portfolio Size	5,341	3,562	3,319	3,608	4,161	5,171	1,609
% Change		-33.31%	-6.82%	8.71%	15.33%	24.27%	
Nagico Market Share	7.17%	4.52%	3.92%	4.27%	4.63%	5.62%	1.10%
% Change		-36.91%	-13.18%	8.76%	8.40%	21.43%	
Nagico Involved Rate	23.10%	26.40%	27.90%	25.89%	25.52%	20.63%	-5.77%
% Change		14.29%	5.68%	-7.20%	-1.42%	-19.15%	
Nagico Liability Rate	12.70%	13.70%	14.25%	13.94%	12.09%	10.27%	-3.43%
% Change		7.87%	4.01%	-2.18%	-13.28%	-15.05%	





THE NEW INDIA ASSURANCE CO. LTD.

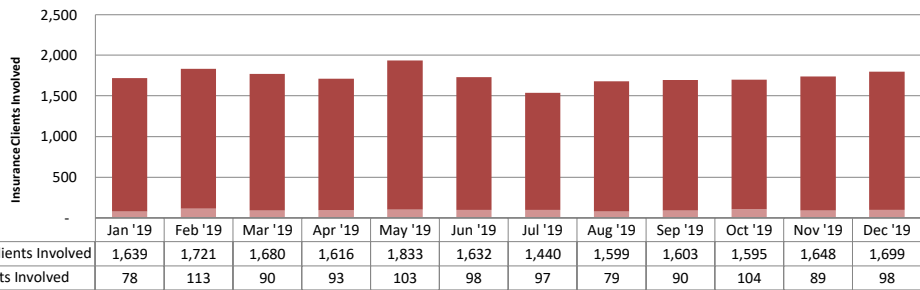
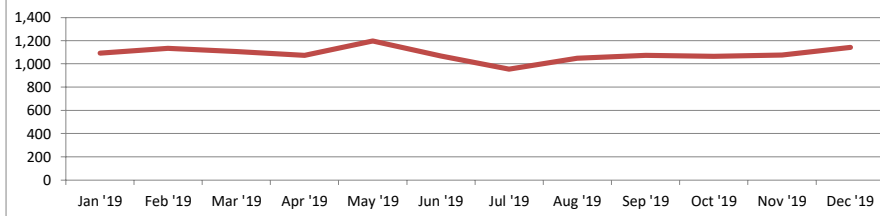
Wholly owned by Government of India

NEW INDIA - 2019 - CLIENTS INVOLVED IN INCIDENTS

of Incidents Registered in Curaçao
Total Involved Parties in Curaçao
New India Clients Involved

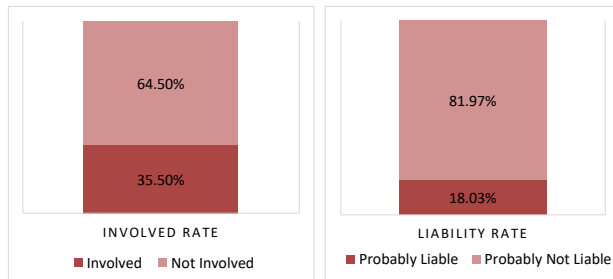
Jan '19	Feb '19	Mar '19	Apr '19	May '19	Jun '19	Jul '19	Aug '19	Sep '19	Oct '19	Nov '19	Dec '19	TOTAL
1,093	1,134	1,106	1,073	1,199	1,068	956	1,047	1,073	1,064	1,077	1,141	13,031
1,717	1,834	1,770	1,709	1,936	1,730	1,537	1,678	1,693	1,699	1,737	1,797	20,837
78	113	90	93	103	98	97	79	90	104	89	98	1,132

of Incidents Registered in Curaçao



NEW INDIA - 2019 - INVOLVED RATE & PROBABLE LIABILITY RATE

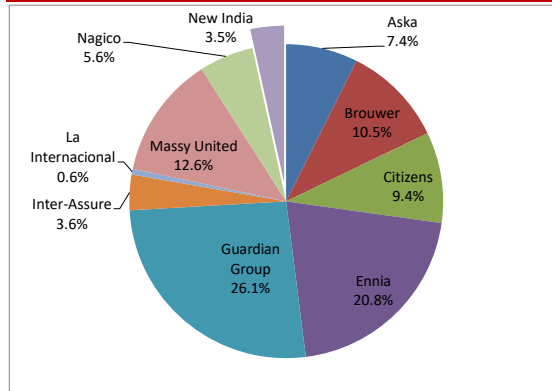
ACTUAL - REGISTERED



"Involved" - % of portfolio involved in an incident in 2019

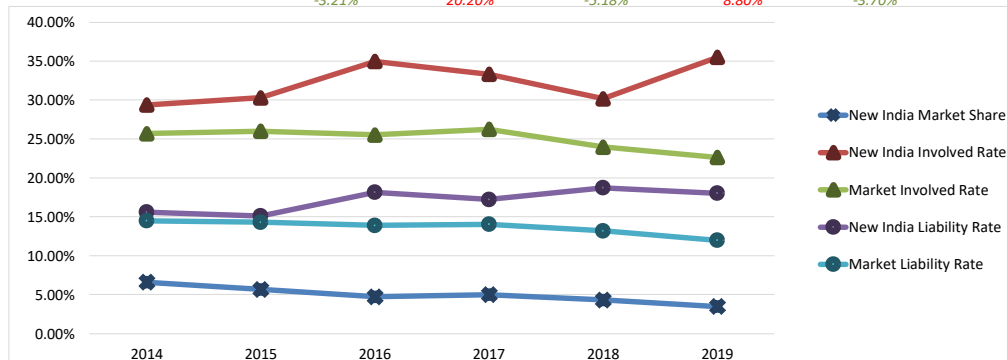
"Probably Liable" - % of portfolio which was probably liable in an incident in 2019

NEW INDIA - 2019 - MARKET SHARE



NEW INDIA - 6 YEAR HISTORICAL OVERVIEW - 2014-2019

	2014	2015	2016	2017	2018	2019	5-Year Difference
New India Portfolio Size	4,926	4,458	3,983	4,212	3,872	3,189	-1,269
% Change		-9.50%	-10.66%	5.75%	-8.07%	-17.64%	
New India Market Share	6.61%	5.66%	4.71%	4.98%	4.31%	3.46%	-2.19%
% Change		-14.39%	-16.76%	5.80%	-13.59%	-19.52%	
New India Involved Rate	29.40%	30.30%	34.97%	33.31%	30.17%	35.50%	5.20%
% Change		3.06%	15.41%	-4.75%	-9.44%	17.68%	
New India Liability Rate	15.60%	15.10%	18.15%	17.21%	18.72%	18.03%	2.93%
% Change		-3.21%	20.20%	-5.18%	8.80%	-3.70%	



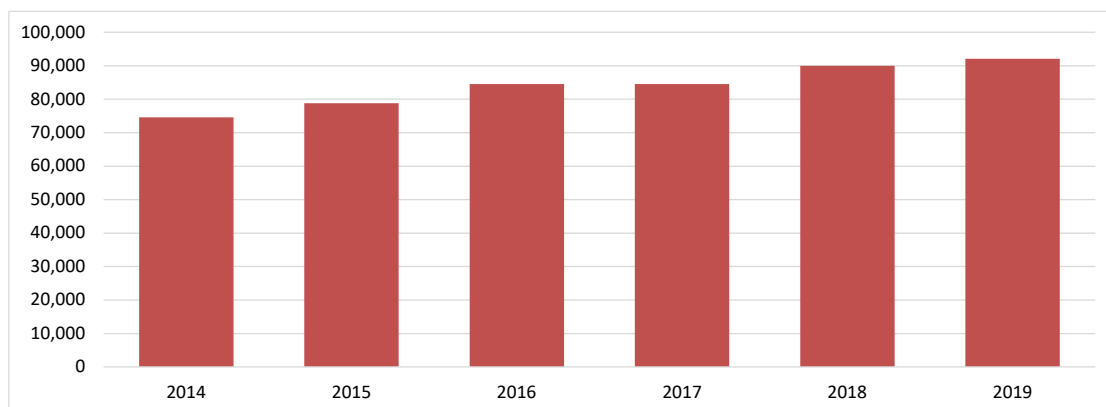
CURACAO MOTOR VEHICLE INSURANCE INDUSTRY *OVERVIEW*

CURAÇÃO 2019 - INSURANCE INDUSTRY OVERVIEW - ACTUAL

	Portfolio	Involved	Involved Rate (%)	(Probable) Liability	Liability Rate (%)
Aska	6,787	1,797	26.48%	925	13.63%
Brouwer	9,635	2,111	21.91%	1,140	11.83%
Citizens	8,626	2,102	24.37%	1,135	13.16%
Ennia	19,138	3,973	20.76%	2,098	10.96%
Guardian Group	23,994	5,141	21.43%	2,682	11.18%
Inter-Assure	3,348	549	16.40%	298	8.90%
La Internacional	552	139	25.18%	70	12.68%
Massy United	11,595	2,824	24.36%	1,575	13.58%
Nagico	5,171	1,067	20.63%	531	10.27%
New India	3,189	1,132	35.50%	575	18.03%
TOTAL	92,035	20,835	22.64%	11,029	11.98%

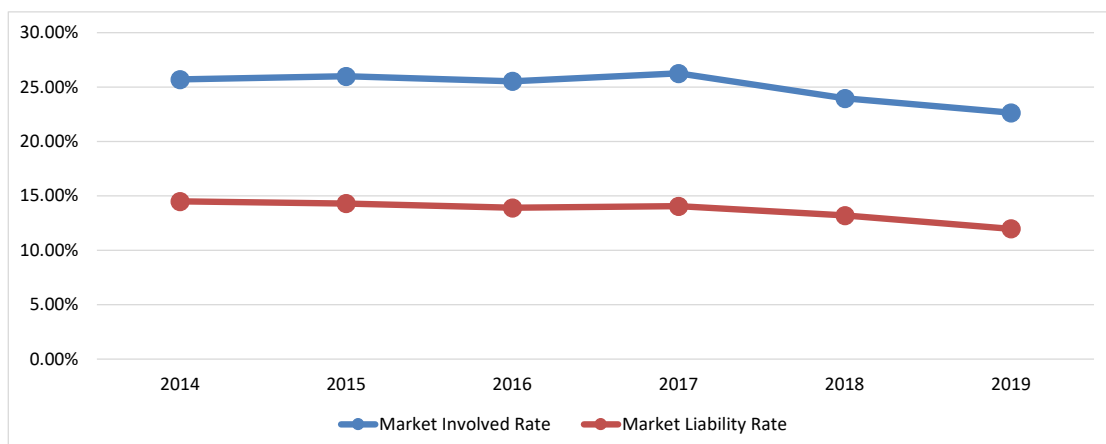
CURAÇÃO INSURED MOTOR VEHICLES IN MARKET 2014-2019

	2014	2015	2016	2017	2018	2019
Vehicles in Market	74,536	78,791	84,565	84,526	89,928	92,035



CURAÇÃO MARKET INVOLVED & LIABILITY RATE OVERVIEW 2014-2019

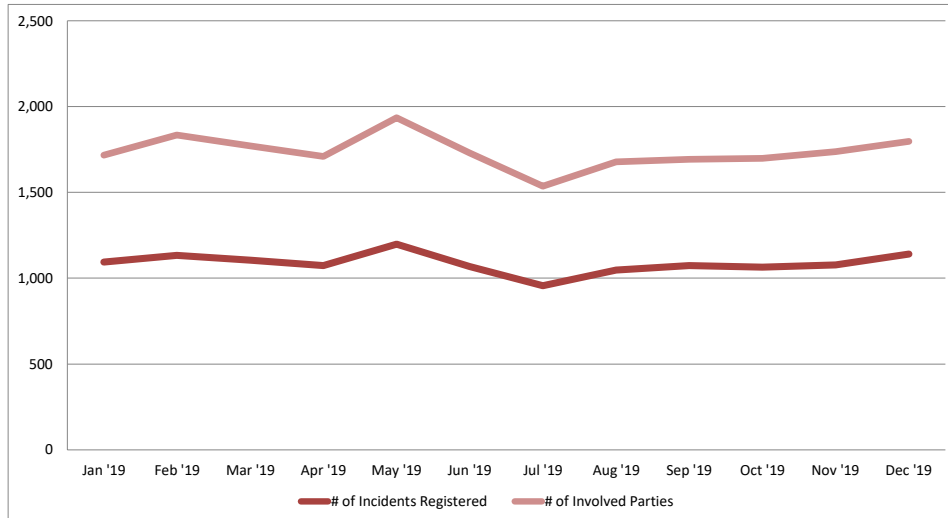
	2014	2015	2016	2017	2018	2019
Market Involved Rate	25.70%	26.00%	25.53%	26.26%	23.97%	22.64%
Market Liability Rate	14.50%	14.30%	13.89%	14.04%	13.20%	11.98%



CURAÇAO MOTOR VEHICLE INSURANCE MARKET
GENERAL MARKET STATISTICS

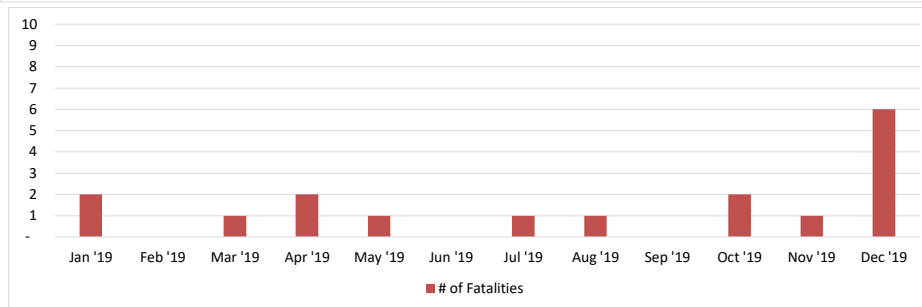
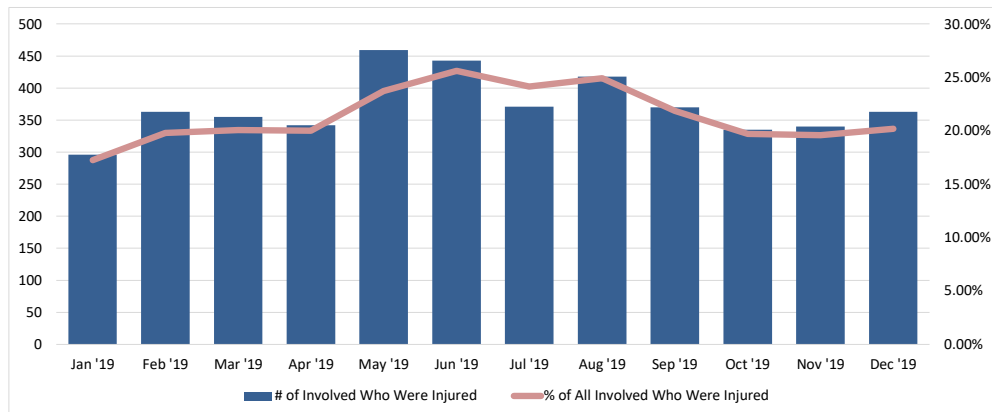
NUMBER OF INCIDENTS & INVOLVED PARTIES - CURACAO 2019

	Jan '19	Feb '19	Mar '19	Apr '19	May '19	Jun '19	Jul '19	Aug '19	Sep '19	Oct '19	Nov '19	Dec '19	TOTAL
# of Incidents Registered	1,093	1,134	1,106	1,073	1,199	1,068	956	1,047	1,073	1,064	1,077	1,141	13,031
# of Involved Parties	1,717	1,834	1,770	1,709	1,936	1,730	1,537	1,678	1,693	1,699	1,737	1,797	20,837



NUMBER OF INJURED PARTIES & FATALITIES - CURACAO 2019

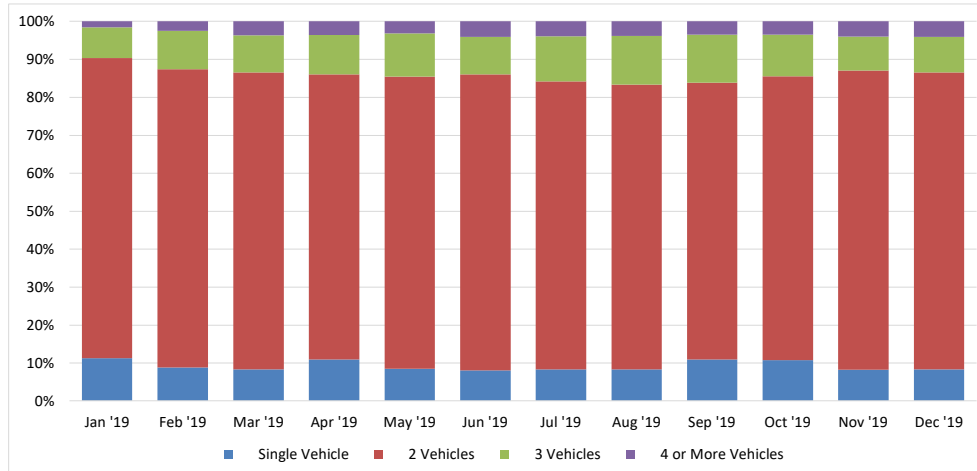
	Jan '19	Feb '19	Mar '19	Apr '19	May '19	Jun '19	Jul '19	Aug '19	Sep '19	Oct '19	Nov '19	Dec '19	TOTAL
# of Injured Parties	296	363	355	342	459	443	371	418	370	335	340	363	4,455
% of All Involved - Injured	17.24%	19.79%	20.06%	20.01%	23.71%	25.61%	24.14%	24.91%	21.85%	19.72%	19.57%	20.20%	21.38%
# of Traffic Fatalities	2	0	1	2	1	0	1	1	0	2	1	6	17
% of All Involved - Fatality	0.12%	0.00%	0.06%	0.12%	0.05%	0.00%	0.07%	0.06%	0.00%	0.12%	0.06%	0.33%	0.08%



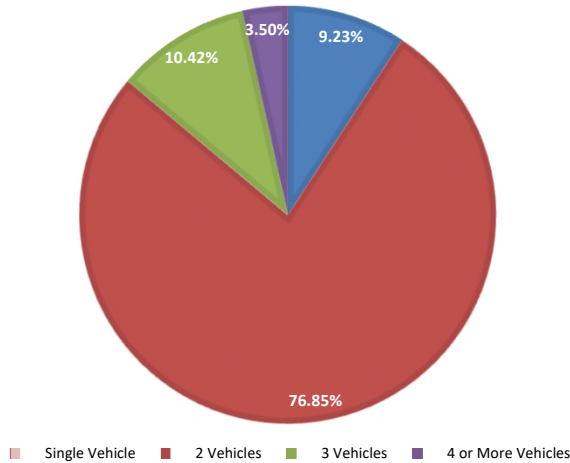


MULTIPLE-VEHICLE INCIDENTS OVERVIEW - CURACAO 2019

	Jan '19	Feb '19	Mar '19	Apr '19	May '19	Jun '19	Jul '19	Aug '19	Sep '19	Oct '19	Nov '19	Dec '19	TOTAL
Single Vehicle	11.25%	8.82%	8.32%	10.90%	8.51%	8.05%	8.37%	8.31%	10.90%	10.81%	8.26%	8.33%	9.23%
2 Vehicles	79.14%	78.57%	78.21%	75.12%	76.98%	78.00%	75.84%	75.07%	72.97%	74.72%	78.83%	78.26%	76.85%
3 Vehicles	7.96%	10.05%	9.76%	10.34%	11.26%	9.83%	11.82%	12.70%	12.58%	10.90%	8.82%	9.29%	10.42%
4 or More Vehicles	1.65%	2.56%	3.71%	3.63%	3.27%	4.12%	3.96%	3.92%	3.54%	3.57%	4.09%	4.12%	3.50%

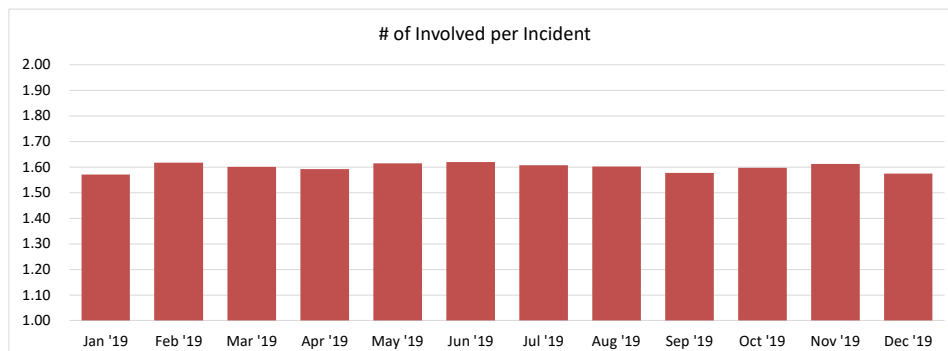


INCIDENTS WITH MULTIPLE VEHICLES INVOLVED - %



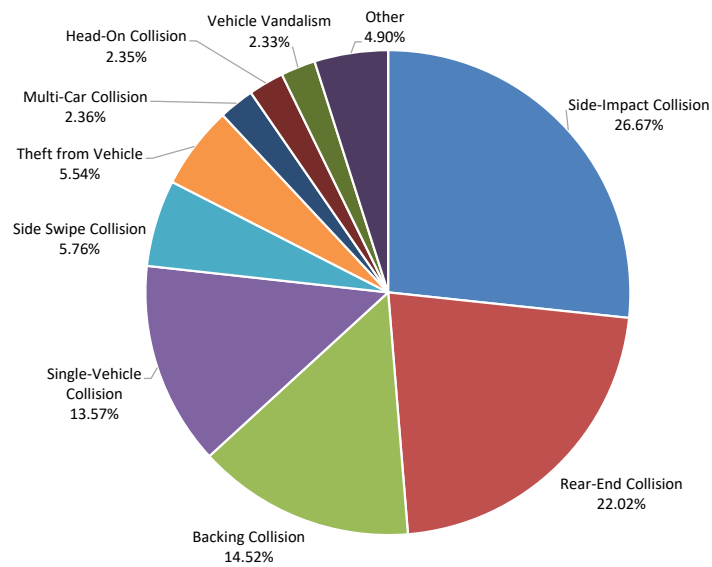
AVERAGE NUMBER OF INVOLVED PER INCIDENT - CURACAO 2019

	Jan '19	Feb '19	Mar '19	Apr '19	May '19	Jun '19	Jul '19	Aug '19	Sep '19	Oct '19	Nov '19	Dec '19	TOTAL
# of Involved per Incident	1.57	1.62	1.60	1.59	1.61	1.62	1.61	1.60	1.58	1.60	1.61	1.57	1.60



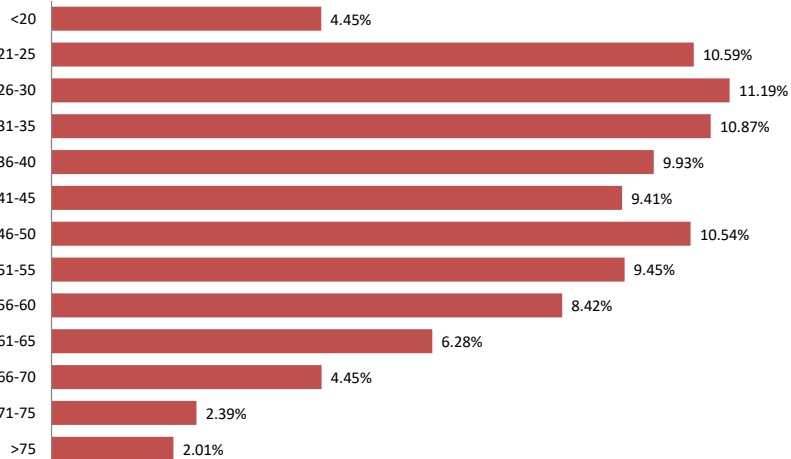
ACCIDENT TYPE CATEGORIZATION - CURACAO 2019

	Total	%
Side-Impact Collision	3,475	26.67%
Rear-End Collision	2,869	22.02%
Backing Collision	1,892	14.52%
Single-Vehicle Collision	1,768	13.57%
Side Swipe Collision	751	5.76%
Theft from Vehicle	722	5.54%
Multi-Car Collision	308	2.36%
Head-On Collision	306	2.35%
Vehicle Vandalism	303	2.33%
Parking Collision	133	1.02%
Struck Parked Vehicle	113	0.87%
Intersection Collision	59	0.45%
Vehicle Theft	58	0.45%
Attempted Vehicle Theft	38	0.29%
Vehicle Fire	25	0.19%
Catastrophe	7	0.05%
Unknown	205	1.57%
TOTAL	13,032	100%



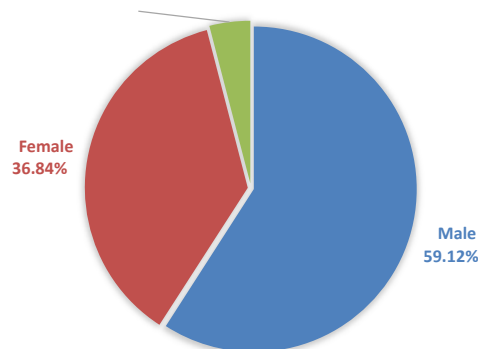
INVOLVED DRIVER AGE - PERCENTAGE - CURACAO 2019

	%
<20	4.45%
21-25	10.59%
26-30	11.19%
31-35	10.87%
36-40	9.93%
41-45	9.41%
46-50	10.54%
51-55	9.45%
56-60	8.42%
61-65	6.28%
66-70	4.45%
71-75	2.39%
>75	2.01%
TOTAL	100%



INVOLVED DRIVER GENDER - CURACAO 2019

	Total	%
Male	13,254	59.12%
Female	8,260	36.84%
Unknown	906	4.04%





ACCIDENT TYPE CATEGORIZATION - CURACAO 2019

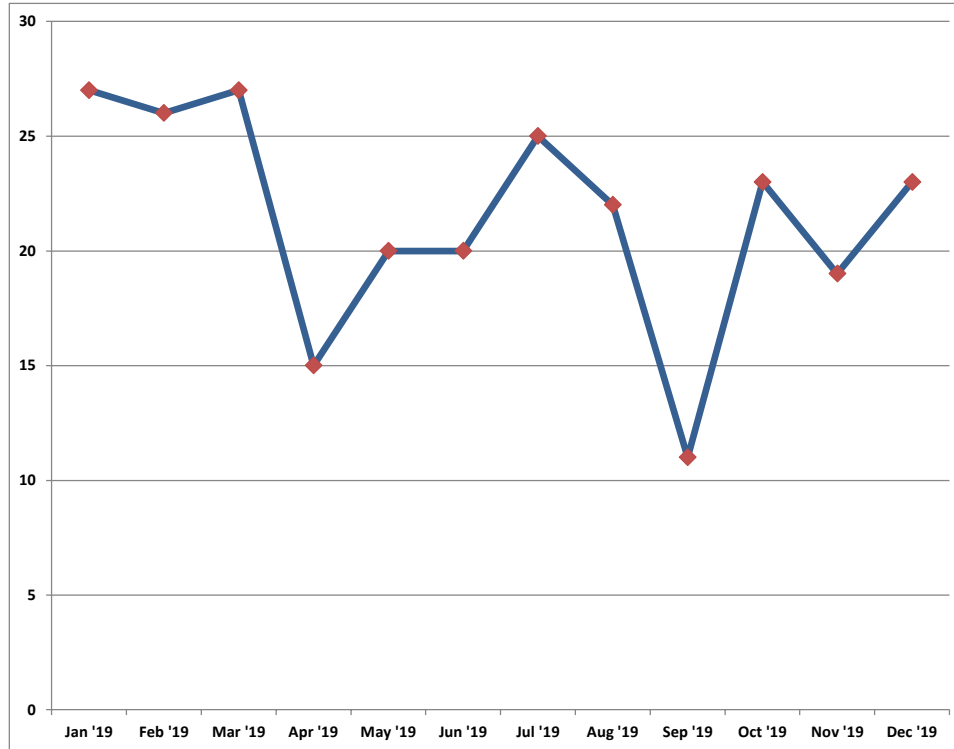
	2015		2016		Change	2017		Change	2018		Change	2019		Change	5-year Change
	Total	%	Total	%		Total	%		Total	%		Total	%		
Side-Impact Collision	2,767	21.23%	3,271	0	18.21%	3,662	28.10%	11.95%	3,505	26.90%	-4.29%	3,475	26.67%	-0.86%	25.59%
Rear-End Collision	2,806	21.53%	3,022	23.19%	7.70%	3,100	23.79%	2.58%	2,925	22.44%	-5.65%	2,869	22.02%	-1.91%	2.25%
Backing Collision	1,065	8.17%	1,415	10.86%	32.86%	1,444	11.08%	2.05%	1,865	14.31%	29.16%	1,892	14.52%	1.45%	77.65%
Single-Vehicle Collision	1,428	10.96%	1,391	10.67%	-2.59%	1,386	10.64%	-0.36%	1,420	10.90%	2.45%	1,768	13.57%	24.51%	23.81%
Side Swipe Collision	814	6.25%	586	4.50%	-28.01%	509	3.91%	-13.14%	882	6.77%	73.28%	751	5.76%	-14.85%	-7.74%
Theft from Vehicle	1,103	8.46%	1,167	8.95%	5.80%	804	6.17%	-31.11%	648	4.97%	-19.40%	722	5.54%	11.42%	-34.54%
Multi-Car Collision	237	1.82%	256	1.96%	8.02%	345	2.65%	34.77%	413	3.17%	19.71%	308	2.36%	-25.42%	29.96%
Head-On Collision	318	2.44%	259	1.99%	-18.55%	346	2.66%	33.59%	279	2.14%	-19.36%	306	2.35%	9.68%	-3.77%
Vehicle Vandalism	516	3.96%	313	2.40%	-39.34%	359	2.75%	14.70%	249	1.91%	-30.64%	303	2.33%	21.69%	-41.28%
Parking Collision	592	4.54%	525	4.03%	-11.32%	385	2.95%	-26.67%	248	1.90%	-35.58%	133	1.02%	-46.37%	-77.53%
Struck Parked Vehicle	200	1.53%	73	0.56%	-63.50%	91	0.70%	24.66%	219	1.68%	140.66%	113	0.87%	-48.40%	-43.50%
Intersection Collision	279	2.14%	313	2.40%	12.19%	209	1.60%	-33.23%	44	0.34%	-78.95%	59	0.45%	34.09%	-78.85%
Vehicle Theft	25	0.19%	45	0.35%	80.00%	88	0.68%	95.56%	43	0.33%	-51.14%	58	0.45%	34.88%	132.00%
Attempted Vehicle Theft	18	0.14%	24	0.18%	33.33%	73	0.56%	204.17%	39	0.30%	-46.58%	38	0.29%	-2.56%	111.11%
Vehicle Fire	15	0.12%	24	0.18%	60.00%	12	0.09%	-50.00%	33	0.25%	175.00%	25	0.19%	-24.24%	66.67%
Catastrophe	29	0.22%	11	0.08%	-62.07%	14	0.11%	27.27%	14	0.11%	0.00%	7	0.05%	-50.00%	-75.86%
Unknown	714	5.48%	661	5.07%	-7.42%	737	5.66%	11.50%	291	2.23%	-60.52%	205	1.57%	-29.55%	-71.29%
TOTAL	12,926	100%	13,356	100%		13,564	100%		13,117	100%		13,032	100%		

INVOLVED DRIVER AGE - PERCENTAGE - CURACAO 2019

	2015 %	Change	2016 %	Change	2017 %	Change	2018 %	Change	2019 %	Change	5-year Change
<20	4.40%	5.84%	4.71%	6.90%	4.55%	-3.34%	4.53%	-0.45%	4.45%	-1.78%	1.03%
21-25	11.15%	8.76%	10.67%	-4.29%	10.55%	-1.14%	10.78%	2.23%	10.59%	-1.76%	-4.98%
26-30	11.50%	6.67%	11.28%	-1.89%	11.28%	-0.04%	11.26%	-0.12%	11.19%	-0.68%	-2.72%
31-35	10.64%	-2.52%	11.00%	3.39%	11.49%	4.47%	11.39%	-0.83%	10.87%	-4.55%	2.24%
36-40	9.93%	-7.42%	9.90%	-0.31%	10.22%	3.24%	9.84%	-3.71%	9.93%	0.91%	0.00%
41-45	11.76%	2.74%	10.63%	-9.65%	10.35%	-2.66%	10.01%	-3.29%	9.41%	-5.94%	-20.00%
46-50	10.64%	-1.80%	10.46%	-1.67%	9.95%	-4.86%	9.94%	-0.13%	10.54%	6.09%	-0.88%
51-55	9.96%	-6.30%	10.04%	0.82%	10.02%	-0.20%	9.77%	-2.54%	9.45%	-3.22%	-5.09%
56-60	7.56%	3.53%	7.73%	2.32%	8.02%	3.74%	8.28%	3.27%	8.42%	1.69%	11.48%
61-65	5.63%	-3.03%	5.60%	-0.53%	5.74%	2.42%	5.72%	-0.37%	6.28%	9.82%	11.47%
66-70	3.52%	-5.06%	4.02%	14.17%	3.53%	-12.23%	3.83%	8.62%	4.45%	16.16%	26.43%
71-75	1.81%	-6.09%	2.29%	26.47%	2.45%	7.01%	2.53%	2.95%	2.39%	-5.26%	32.00%
>75	1.50%	-0.26%	1.66%	11.23%	1.85%	11.40%	2.12%	14.26%	2.01%	-5.14%	34.30%

PROBABLE DUI CASES REGISTERED PER MONTH - CURACAO 2019

	Jan '19	Feb '19	Mar '19	Apr '19	May '19	Jun '19	Jul '19	Aug '19	Sep '19	Oct '19	Nov '19	Dec '19	TOTAL
Probable DUI's	27	26	27	15	20	20	25	22	11	23	19	23	258
% of All Involved	1.57%	1.42%	1.53%	0.88%	1.03%	1.16%	1.63%	1.31%	0.65%	1.35%	1.09%	1.28%	1.24%

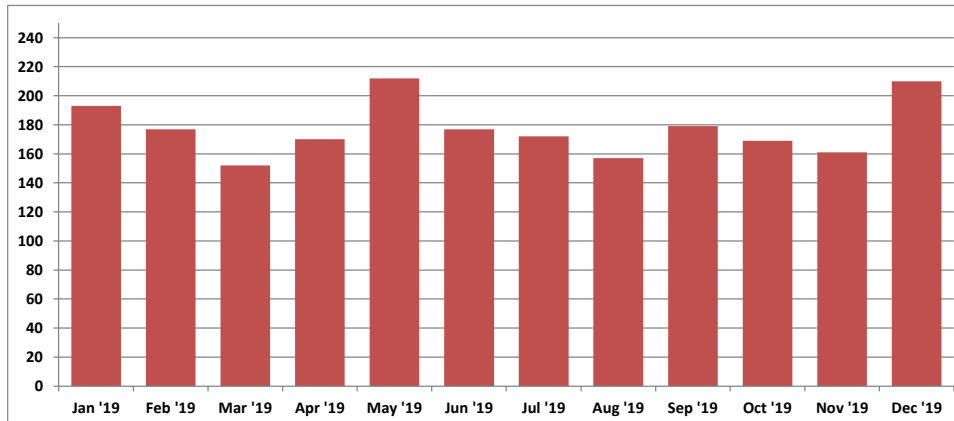


NOTE: ForenSys Agents mark an involved party as a "Probable DUI" when one or more of the following are observed:

1. Involved Party is incoherent and/or talks gibberish
2. Involved Party has bloodshot eyes
3. Involved Party has an unbalanced posture
4. Involved Party has the scent of alcohol on breath
5. Involved Party slurs when speaking

INCIDENTS INVOLVING RIGHT HAND DRIVE VEHICLES - CURACAO 2019

	Jan '19	Feb '19	Mar '19	Apr '19	May '19	Jun '19	Jul '19	Aug '19	Sep '19	Oct '19	Nov '19	Dec '19	TOTAL
Right Hand Drive	193	177	152	170	212	177	172	157	179	169	161	210	2,129
% Of All Incidents	11.24%	9.65%	8.59%	9.95%	10.95%	10.23%	11.19%	9.36%	10.57%	9.95%	9.27%	11.69%	10.22%

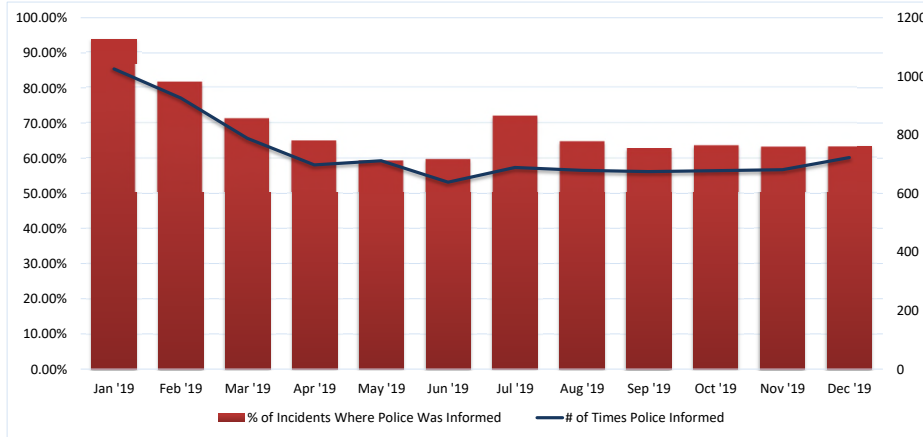




NUMBER OF INCIDENTS WHERE FORENSYS INFORMED POLICE - CURACAO 2019

of Times Police Informed
% of Total Incidents

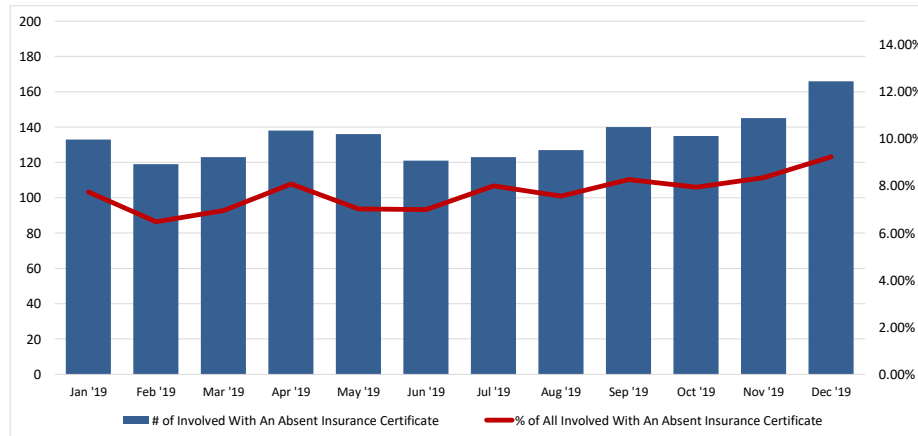
Jan '19	Feb '19	Mar '19	Apr '19	May '19	Jun '19	Jul '19	Aug '19	Sep '19	Oct '19	Nov '19	Dec '19	TOTAL
1025	925	788	697	711	638	688	678	674	677	681	722	8,904
93.78%	81.57%	71.25%	64.96%	59.30%	59.74%	71.97%	64.76%	62.81%	63.63%	63.23%	63.28%	68.33%



NUMBER OF INVOLVED WITH AN ABSENT INSURANCE CERTIFICATE AT INCIDENT SCENE - CURACAO 2019

of Involved w/ Absent Ins. Cert.
% of Total Involved Parties

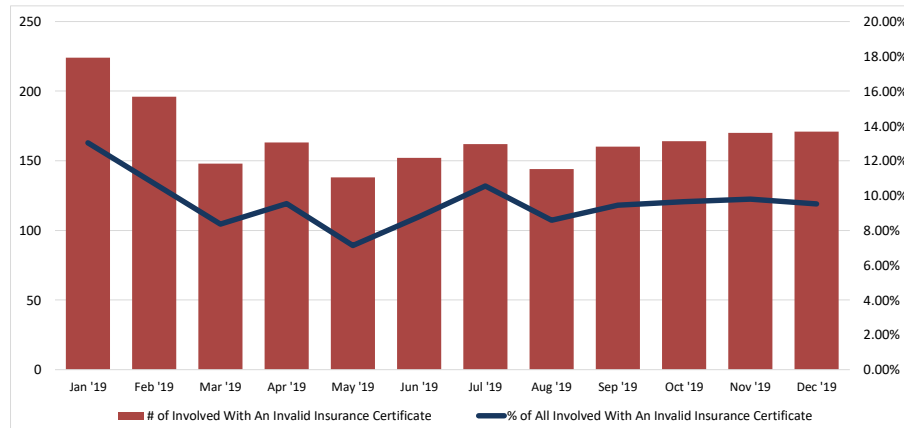
Jan '19	Feb '19	Mar '19	Apr '19	May '19	Jun '19	Jul '19	Aug '19	Sep '19	Oct '19	Nov '19	Dec '19	TOTAL
133	119	123	138	136	121	123	127	140	135	145	166	1,606
7.75%	6.49%	6.95%	8.07%	7.02%	6.99%	8.00%	7.57%	8.27%	7.95%	8.35%	9.24%	7.71%



NUMBER OF INVOLVED WITH AN INVALID INSURANCE CERTIFICATE AT INCIDENT SCENE - CURACAO 2019

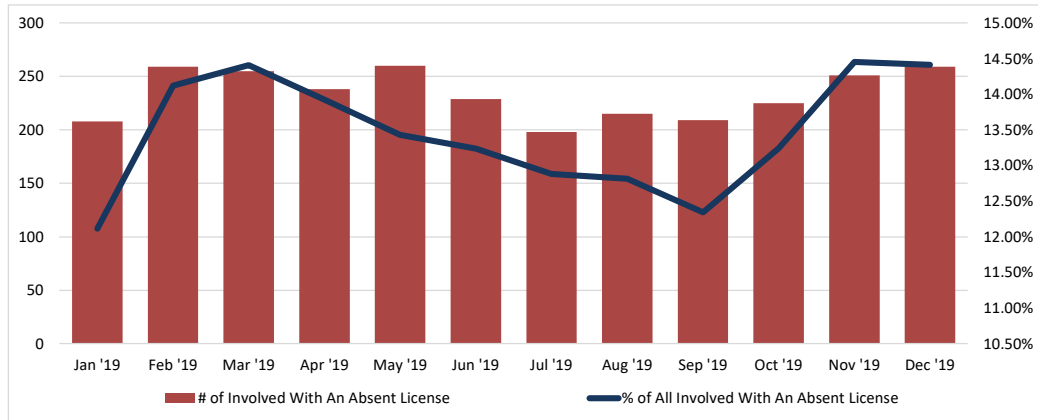
of Involved w/ Invalid Ins. Cert.
% of Total Involved Parties

Jan '19	Feb '19	Mar '19	Apr '19	May '19	Jun '19	Jul '19	Aug '19	Sep '19	Oct '19	Nov '19	Dec '19	TOTAL
224	196	148	163	138	152	162	144	160	164	170	171	1,992
13.05%	10.69%	8.36%	9.54%	7.13%	8.79%	10.54%	8.58%	9.45%	9.65%	9.79%	9.52%	9.56%



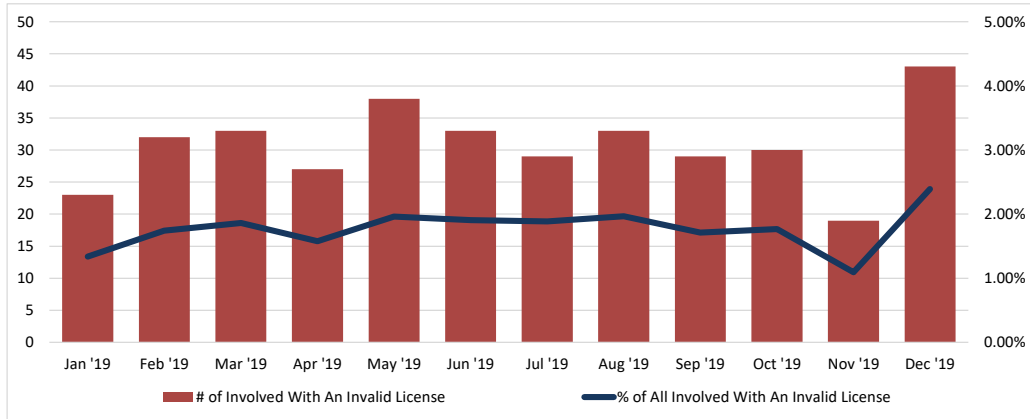
NUMBER OF INVOLVED WITH AN ABSENT DRIVER LICENSE AT THE INCIDENT SCENE - CURACAO 2019

	Jan '19	Feb '19	Mar '19	Apr '19	May '19	Jun '19	Jul '19	Aug '19	Sep '19	Oct '19	Nov '19	Dec '19	TOTAL
# of involved w/o License	208	259	255	238	260	229	198	215	209	225	251	259	2,806
% of Total Involved Parties	12.11%	14.12%	14.41%	13.93%	13.43%	13.24%	12.88%	12.81%	12.34%	13.24%	14.45%	14.41%	13.47%



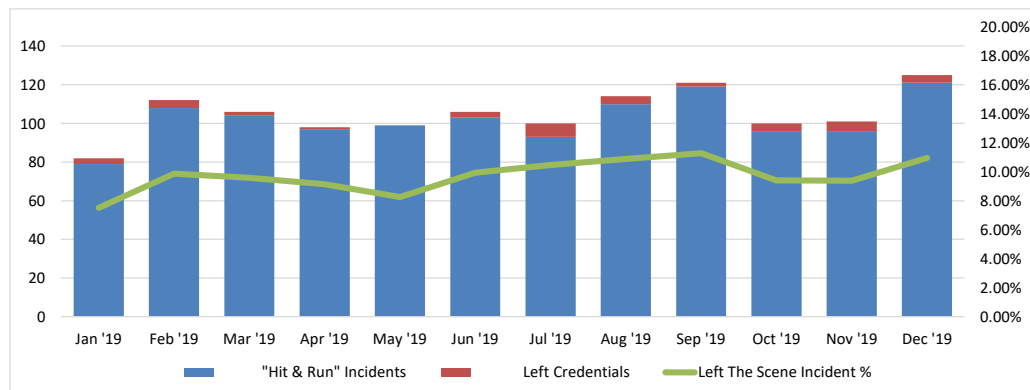
NUMBER OF INVOLVED WITH AN INVALID DRIVER LICENSE AT THE INCIDENT SCENE - CURACAO 2019

	Jan '19	Feb '19	Mar '19	Apr '19	May '19	Jun '19	Jul '19	Aug '19	Sep '19	Oct '19	Nov '19	Dec '19	TOTAL
# of involved w/ Invalid License	23	32	33	27	38	33	29	33	29	30	19	43	369
% of Total Involved Parties	1.34%	1.74%	1.86%	1.58%	1.96%	1.91%	1.89%	1.97%	1.71%	1.77%	1.09%	2.39%	1.77%

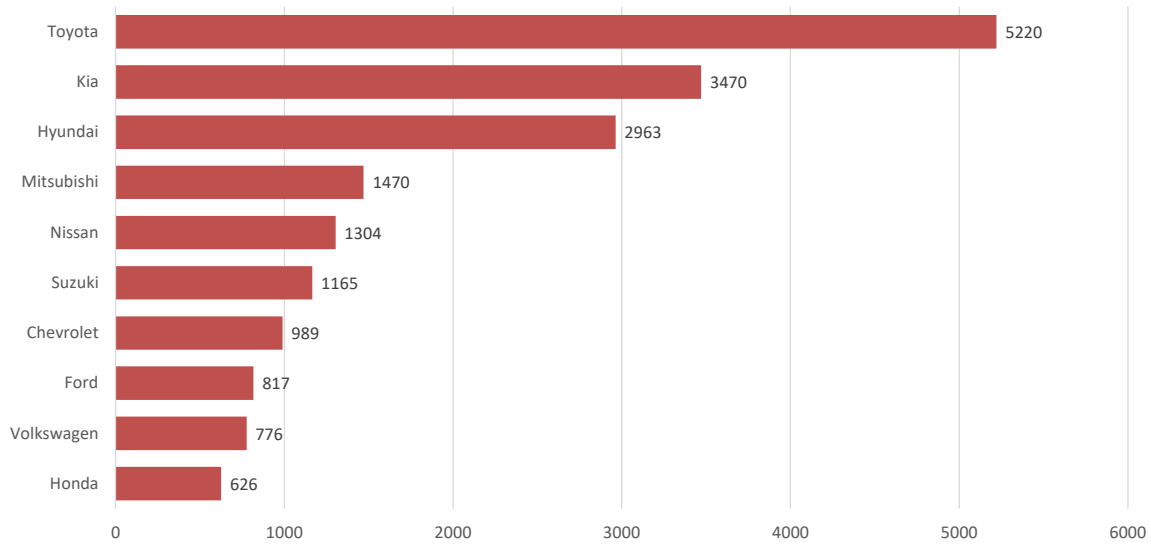


NUMBER OF INCIDENTS WHERE ONE (OR MORE) PARTIES LEFT THE INCIDENT SCENE - CURACAO 2019

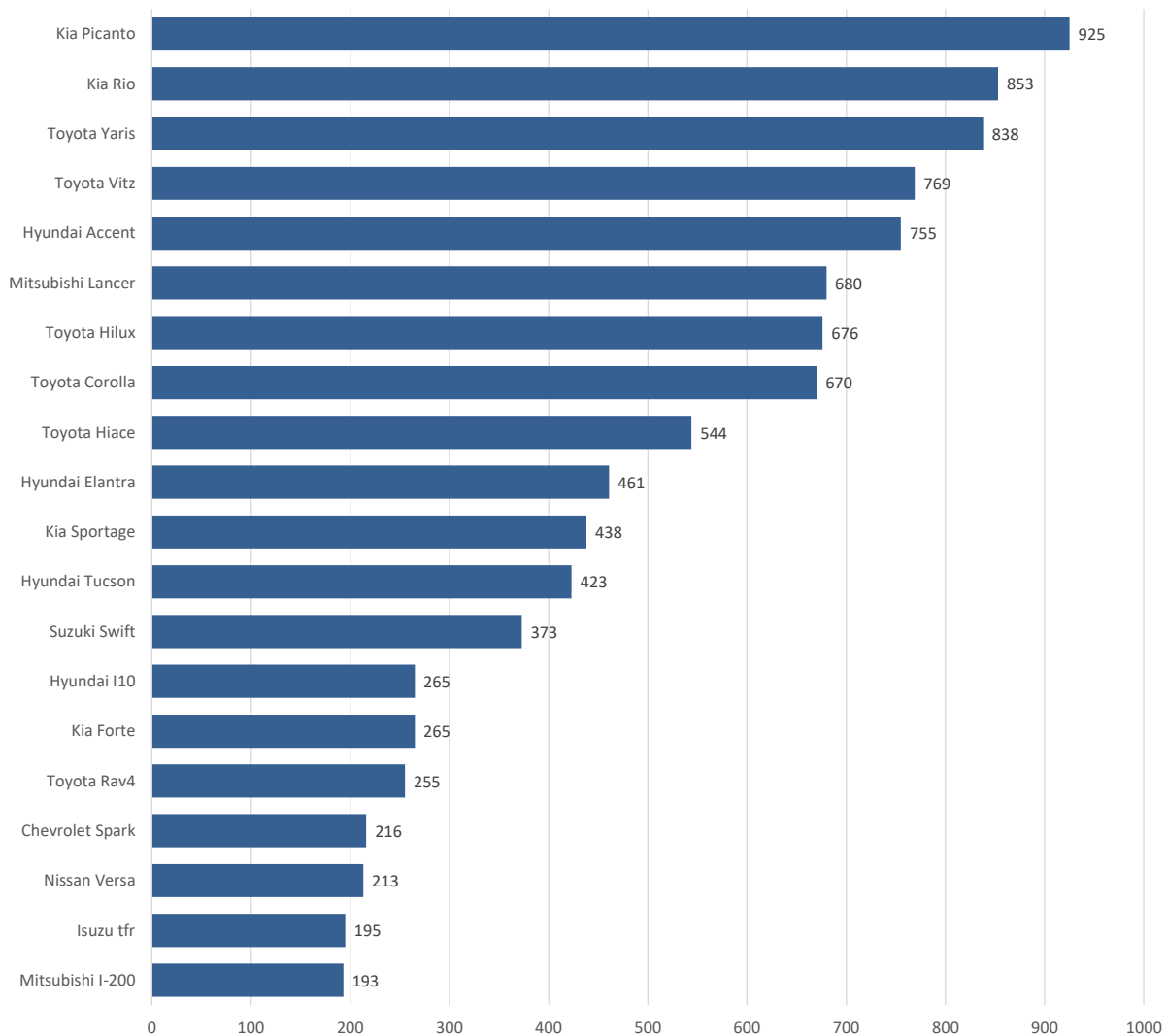
	Jan '19	Feb '19	Mar '19	Apr '19	May '19	Jun '19	Jul '19	Aug '19	Sep '19	Oct '19	Nov '19	Dec '19	TOTAL
# of "Left the Scene" Incidents	82	112	106	98	99	106	100	114	121	100	101	125	1,264
Left The Scene Incident %	7.50%	9.88%	9.58%	9.13%	8.26%	9.93%	10.46%	10.89%	11.28%	9.40%	9.38%	10.96%	9.70%
"Hit & Run" Incidents	79	108	104	97	99	103	93	110	119	96	96	121	1,225
Left Credentials	3	4	2	1	0	3	7	4	2	4	5	4	39



TOP 10 MOTOR VEHICLE BRANDS MOST INVOLVED IN INCIDENTS - CURACAO 2019



TOP 20 MOTOR VEHICLE MODELS MOST INVOLVED IN INCIDENTS - CURACAO 2019





TOP 20 VEHICLE MODELS MOST OFTEN INVOLVED - CURACAO 2017-2019

	2017			2018		Change	2019		Change	2-year Change
	Total	%		Total	%		Total	%		
Kia Picanto	915	4.12%		833	3.86%	-8.96%	925	4.44%	11.04%	10
Kia Rio	1,046	4.71%		921	4.27%	-11.95%	853	4.09%	-7.38%	-193
Toyota Yaris	893	4.02%		873	4.05%	-2.24%	838	4.02%	-4.01%	-55
Toyota Vitz	730	3.29%		802	3.72%	9.86%	769	3.69%	-4.11%	39
Hyundai Accent	828	3.73%		770	3.57%	-7.00%	755	3.62%	-1.95%	-73
Mitsubishi Lancer	873	3.93%		761	3.53%	-12.83%	680	3.26%	-10.64%	-193
Toyota Hilux	715	3.22%		713	3.31%	-0.28%	676	3.24%	-5.19%	-39
Toyota Corolla	737	3.32%		736	3.41%	-0.14%	670	3.22%	-8.97%	-67
Toyota Hiace	548	2.47%		570	2.64%	4.01%	544	2.61%	-4.56%	-4
Hyundai Elantra	508	2.29%		514	2.38%	1.18%	461	2.21%	-10.31%	-47
Kia Sportage	458	2.06%		427	1.98%	-6.77%	438	2.10%	2.58%	-20
Hyundai Tucson	487	2.19%		461	2.14%	-5.34%	423	2.03%	-8.24%	-64
Suzuki Swift	391	1.76%		383	1.78%	-2.05%	373	1.79%	-2.61%	-18
Hyundai i10	274	1.23%		262	1.22%	-4.38%	265	1.27%	1.15%	-9
Kia Forte	138	0.62%		200	0.93%	44.93%	265	1.27%	32.50%	127
Toyota Rav4	267	1.20%		239	1.11%	-10.49%	255	1.22%	6.69%	-12
Chevrolet Spark	192	0.86%		213	0.99%	10.94%	216	1.04%	1.41%	24
Nissan Versa	146	0.66%		206	0.96%	41.10%	213	1.02%	3.40%	67
Isuzu tfr	198	0.89%		169	0.78%	-14.65%	195	0.94%	15.38%	-3
Mitsubishi i-200	248	1.12%		242	1.12%	-2.42%	193	0.93%	-20.25%	-55
TOTAL	10,592	47.72%		10,295	47.77%	-2.80%	10,007	48.03%	-2.80%	-585

NOTES:

- Vehicle models ranked by most often involved in an incident in 2019.
- Total % = % of all involved vehicles that Top 20 most frequently involved models represent.

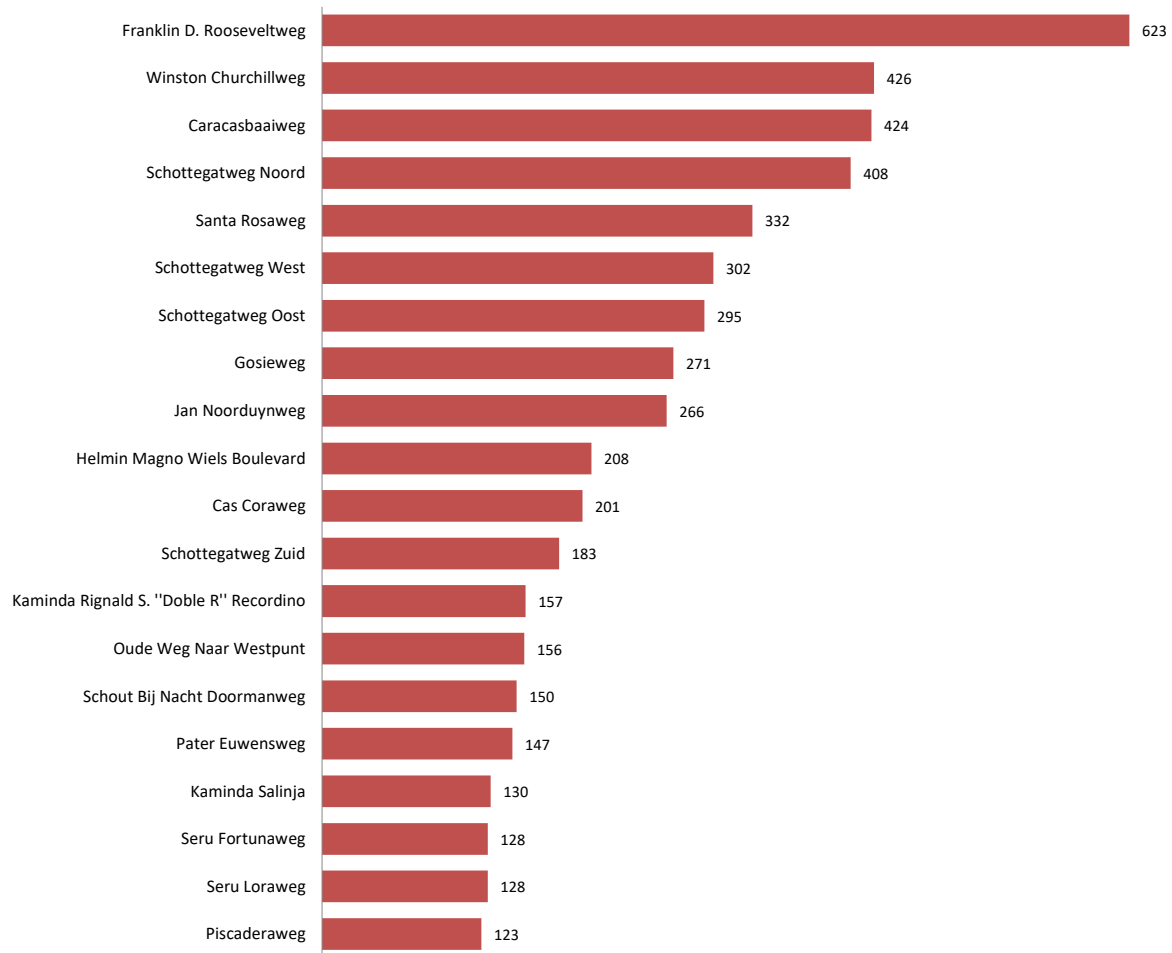
TOP 10 VEHICLE MODELS MOST OFTEN INVOLVED - CURACAO 2017-2019

	2017			2018		Change	2019		Change	2-year Change
	Total	%		Total	%		Total	%		
Toyota	4,910	22.12%		5,404	25.07%	10.06%	5,220	25.05%	-3.40%	310
Kia	3,406	15.34%		3,329	15.45%	-2.26%	3,470	16.65%	4.24%	64
Hyundai	2,934	13.22%		3,054	14.17%	4.09%	2,963	14.22%	-2.98%	29
Mitsubishi	1,792	8.07%		1,644	7.63%	-8.26%	1,470	7.05%	-10.58%	-322
Nissan	1,200	5.41%		1,376	6.38%	14.67%	1,304	6.26%	-5.23%	104
Suzuki	1,218	5.49%		1,176	5.46%	-3.45%	1,165	5.59%	-0.94%	-53
Chevrolet	963	4.34%		943	4.38%	-2.08%	989	4.75%	4.88%	26
Ford	875	3.94%		858	3.98%	-1.94%	817	3.92%	-4.78%	-58
Volkswagen	535	2.41%		667	3.09%	24.67%	776	3.72%	16.34%	241
Honda	617	2.78%		589	2.73%	-4.54%	626	3.00%	6.28%	9
TOTAL	18,450	83.12%		19,040	88.34%	3.20%	18,800	90.22%	-1.26%	350

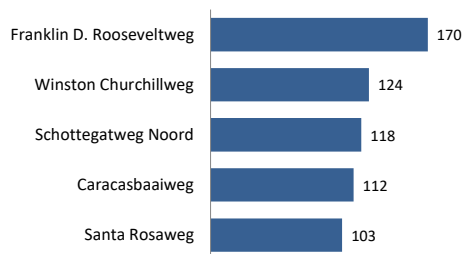
NOTES:

- Vehicle brands ranked by most often involved in an incident in 2019.
- Total % = % of all involved brands that Top 10 most frequently involved brands represent.

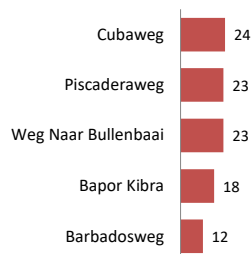
20 MOST ACCIDENT PRONE LOCATIONS - CURACAO 2019



TOP 5 MOST ACCIDENTS-WITH-INJURIES PRONE LOCATIONS - CURACAO 2019



TOP 5 MOST ATTEMPTED VEHICLE THEFT & VEHICLE VANDALISM PRONE LOCATIONS - CURACAO 2019





INCIDENT QUANTITIES BY TIME AND DAY- CURACAO 2019

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY	%
00:00 - 01:00	34	18	24	17	20	51	42	1.58%
01:00 - 02:00	14	13	21	20	18	52	57	1.50%
02:00 - 03:00	28	14	18	39	14	53	43	1.60%
03:00 - 04:00	19	10	17	16	24	61	59	1.58%
04:00 - 05:00	17	8	11	14	11	50	54	1.27%
05:00 - 06:00	17	11	7	12	13	35	47	1.09%
06:00 - 07:00	46	55	34	38	42	35	31	2.16%
07:00 - 08:00	158	131	152	145	130	54	50	6.30%
08:00 - 09:00	85	122	97	79	103	61	54	4.62%
09:00 - 10:00	106	119	99	95	96	90	70	5.18%
10:00 - 11:00	122	94	93	108	119	107	72	5.49%
11:00 - 12:00	144	119	126	127	142	118	82	6.59%
12:00 - 13:00	162	134	142	149	151	120	83	7.23%
13:00 - 14:00	132	120	131	130	144	128	93	6.74%
14:00 - 15:00	130	115	115	117	159	105	77	6.28%
15:00 - 16:00	112	106	115	104	115	108	60	5.53%
16:00 - 17:00	133	134	122	118	176	95	88	6.65%
17:00 - 18:00	172	144	159	135	143	121	73	7.27%
18:00 - 19:00	104	94	98	86	97	118	64	5.08%
19:00 - 20:00	82	60	75	85	96	95	92	4.49%
20:00 - 21:00	69	74	54	65	82	83	91	3.98%
21:00 - 22:00	46	54	62	49	77	57	83	3.29%
22:00 - 23:00	28	43	32	54	53	52	54	2.43%
23:00 - 24:00	19	32	24	42	60	43	51	2.08%
%	15.20%	14.01%	14.04%	14.16%	16.01%	14.53%	12.06%	

AVERAGE INCIDENTS QUANTITIES PER HOUR - TIME AND DAY- CURACAO 2019

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY	Incidents p/hour
00:00 - 01:00	0.654	0.340	0.462	0.327	0.385	0.981	0.808	0.57
01:00 - 02:00	0.269	0.245	0.404	0.385	0.346	1.000	1.096	0.54
02:00 - 03:00	0.538	0.264	0.346	0.750	0.269	1.019	0.827	0.57
03:00 - 04:00	0.365	0.189	0.327	0.308	0.462	1.173	1.135	0.57
04:00 - 05:00	0.327	0.151	0.212	0.269	0.212	0.962	1.038	0.45
05:00 - 06:00	0.327	0.208	0.135	0.231	0.250	0.673	0.904	0.39
06:00 - 07:00	0.885	1.038	0.654	0.731	0.808	0.673	0.596	0.77
07:00 - 08:00	3.038	2.472	2.923	2.788	2.500	1.038	0.962	2.25
08:00 - 09:00	1.635	2.302	1.865	1.519	1.981	1.173	1.038	1.64
09:00 - 10:00	2.038	2.245	1.904	1.827	1.846	1.731	1.346	1.85
10:00 - 11:00	2.346	1.774	1.788	2.077	2.288	2.058	1.385	1.96
11:00 - 12:00	2.769	2.245	2.423	2.442	2.731	2.269	1.577	2.35
12:00 - 13:00	3.115	2.528	2.731	2.865	2.904	2.308	1.596	2.58
13:00 - 14:00	2.538	2.264	2.519	2.500	2.769	2.462	1.788	2.41
14:00 - 15:00	2.500	2.170	2.212	2.250	3.058	2.019	1.481	2.24
15:00 - 16:00	2.154	2.000	2.212	2.000	2.212	2.077	1.154	1.97
16:00 - 17:00	2.558	2.528	2.346	2.269	3.385	1.827	1.692	2.37
17:00 - 18:00	3.308	2.717	3.058	2.596	2.750	2.327	1.404	2.59
18:00 - 19:00	2.000	1.774	1.885	1.654	1.865	2.269	1.231	1.81
19:00 - 20:00	1.577	1.132	1.442	1.635	1.846	1.827	1.769	1.60
20:00 - 21:00	1.327	1.396	1.038	1.250	1.577	1.596	1.750	1.42
21:00 - 22:00	0.885	1.019	1.192	0.942	1.481	1.096	1.596	1.17
22:00 - 23:00	0.538	0.811	0.615	1.038	1.019	1.000	1.038	0.87
23:00 - 24:00	0.365	0.604	0.462	0.808	1.154	0.827	0.981	0.74
Incidents p/hour	1.59	1.43	1.46	1.48	1.67	1.52	1.26	