



ENNIA introduces new insurance group effective January 1, 2025

With the approval of the Outline Agreement ('Hoofdlijnenakkoord') by the Central Bank of Curaçao & Sint Maarten (CBCS) and the governments of Curaçao and Sint Maarten, ENNIA is making a fresh start.

This agreement provides for a restructuring of the insurance group. Part of this restructuring is the establishment of a new entity, **ENNIA Leven N.V. (ENNIA Leven New)**, which started operations on January 1, 2025.

Restructuring and new structure

At the head of the new insurance group is the newly established entity ENNIA Holding N.V. ENNIA Holding N.V. is the shareholder of the newly established entity **ENNIA Leven N.V. (ENNIA Leven New)**, along with the already existing companies ENNIA Caribe Schade N.V. and ENNIA Caribe Zorg N.V. (hereinafter collectively referred to as: ENNIA (New)). ENNIA (New) has a sustainable ownership structure and financing setup.

ENNIA Leven N.V. (**ENNIA Leven New**), ENNIA Caribe Schade N.V., and ENNIA Caribe Zorg N.V. (**ENNIA (New)**), as of January 1, 2025, hold a license from the CBCS and/or De Nederlandsche Bank (DNB) to carry out insurance activities in Curaçao, BES, and Sint Maarten.

ENNIA Caribe Holding N.V. and ENNIA Caribe Leven N.V. (**the Old ENNIA**) are not part of the new insurance group. The names of these companies will be changed to VEHIA N.V. and VELIA N.V., respectively.

Information for life policyholders

The restructuring will have implications for customer insurance policies:

- Policies issued after July 4, 2018, will be fully transferred to ENNIA Leven (New).
- Policies with an effective date before July 4, 2018, will be split, with the part accumulated

before this date remaining with VELIA (formerly ENNIA Caribe Leven N.V.).

Information for non-life and health policyholders

Policies issued with ENNIA Caribe Schade N.V. and ENNIA Caribe Zorg N.V. will remain unchanged.

More information

Scan the QR code and go directly to **ennia.com** for more information.



You can also contact the ENNIA helpdesk at questions@ennia.com or +599 9 434 3811.

ENNIA thanks its customers for their trust and looks forward to a new chapter.

Questions? In case you have any questions, please contact us via:

Telephone: **+5999 434 3811**
E-mail: **questions@ennia.com**
Website: **ennia.com**