

As of the third quarter of 2025

CMF publishes Financial Report of the Insurance Market

- *Insurance companies posted USD 12,158 million in sales as of the third quarter of 2025, an increase of 7.9 percent in real terms versus the same period last year. Life insurance market sales reached USD 8,328 million in that span, growing by 14.2 percent in real terms, while general insurance market sales amounted to USD 3,829 million and decreased by 3.7 percent in real terms.*

December 29, 2025 — The Financial Market Commission (CMF) published today the [Financial Report of the Insurance Market](#) as of the third quarter of 2025.

Insurance companies posted USD 12,158 million in sales between January and September 2025, a real increase of 7.9 percent versus the same period last year. As of September 2025, **life insurance market sales** expanded by 14.2 percent compared to the third quarter of 2024 for a total of USD 8,328 million. 67.4 percent of said sales were pension insurance. Life annuities held the largest share of direct premiums (48.5 percent), followed by the Disability and Survivors Insurance (13.8 percent). Banking and retail insurance had a share of 11.7 percent, and individual insurance policies represented 10.7 percent.

General insurance market sales decreased by 3.7 percent versus the third quarter of 2024, reaching USD 3,829 million. Policies with the largest share of direct premiums were for earthquake and tsunami (25.4 percent); motor vehicles (23.5 percent); fire (14 percent); collaterals and loans (4.7 percent); unemployment (4.4 percent); civil responsibility without motor vehicles (3.1 percent); and the Compulsory Personal Accidents Insurance (2.1 percent).

Results

Insurance companies posted USD 933.6 million in profits as of September 2025, **an increase of 8.4 percent in real terms versus the same period last year.**

Life insurance companies saw their profits **increase by 4 percent in real terms** in that span for a total of USD 676.7 million due to better investment results offsetting higher claim and rent costs. Meanwhile, general insurance companies had USD 256.9 million in profits as of the first half of 2025, **an increase of 22.2 percent in real terms** compared to the same period last year thanks to lower claim costs leading to higher contribution margins.

The investment portfolios of both life and general insurance companies were mainly comprised of domestic fixed income instruments at 53.7 and 74.7 percent, respectively, maintaining their structure compared to last year.

[Check the Financial Report of the Insurance Market here.](#)

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