

## CMF reports on average repair time for motor vehicles as of the second half of 2025

- The average time from filing the claim until the vehicle was available for pickup by policyholders was 52.3 days between July and December 2025, continuing the downward trend that began in 2023.
- To support users with clear, accessible information, the CMF made available to the public [a platform on its website](#) that allows easy comparison of days that a vehicle takes to be repaired. It provides data by insurance company; vehicle brand and model; region where the vehicle is insured; and workshop type. This facilitates a more complete overview of the repair experience.

**April 15, 2026** — The Financial Market Commission (CMF) reports on the average repair time of motor vehicles as of the second half of 2025. Data is compiled from reports submitted by insurance biannually pursuant to Circular Letter No. 2,236, which regulates the submission of information related to motor vehicle repair procedures.

In June 2023, the Commission launched [a platform on its website](#) for users to check and compare repair times for vehicles insured by supervised companies. Detailed data is available about the number of insured vehicles; reported claims; repair times by company; and magnitude of the damage, as well as an updated list of current workshops in the country.

This initiative aims to **provide useful, transparent information** to policyholders, insurance brokers, and the public to make better decisions when taking out or assessing insurance.

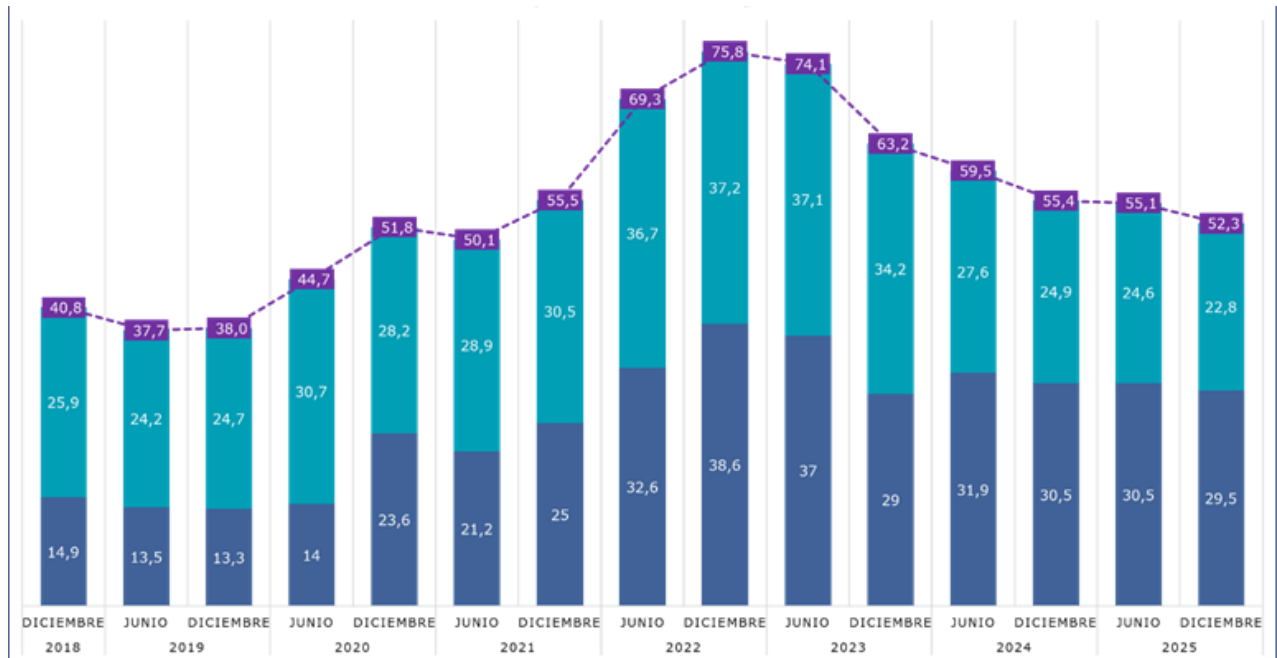
### Results

89,084 insured vehicles suffered accidents in the first half of 2025, an increase of 7.72 percent versus the preceding half (82,697 cases). This increase is part of an expanding universe that reached 2.23 million insured vehicles with current coverage as of the end of 2025, an all-time high.

The average time from filing a claim until the vehicle is available for pickup by the policyholder was 52.3 days, which is the best performance in the last four years. Accordingly, the average time between filing a claim and

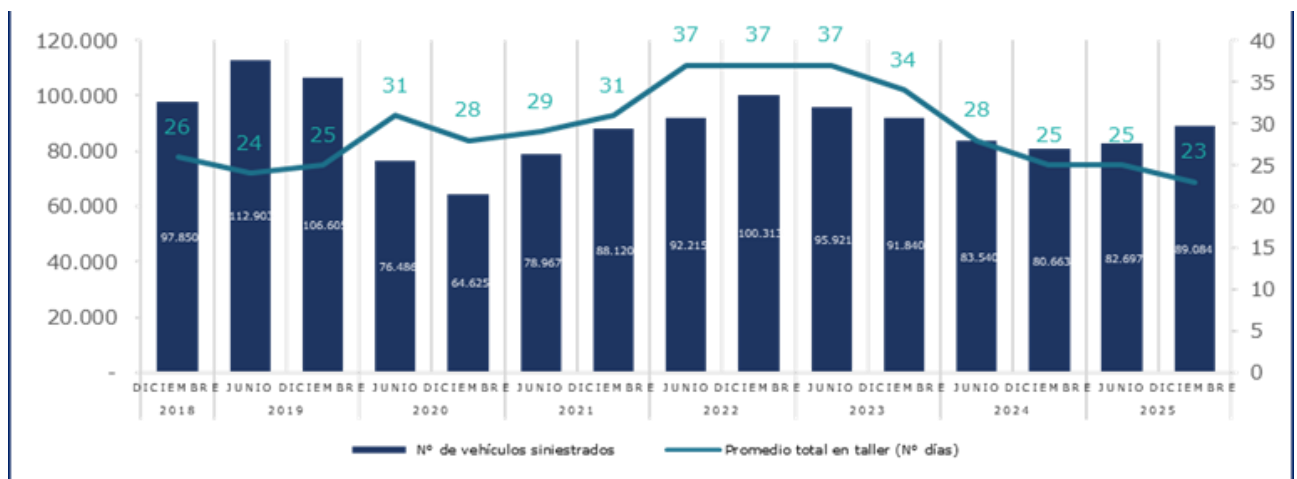
entering the vehicle into a workshop was 29 days, also decreasing compared to said reference period.

### Average time from filing the claim until the vehicle is available for pickup by the policyholder (2018-2025)



Blue: Average days between filing the claim and sending the vehicle to a workshop. Green: Days the vehicle spent in the workshop. Dotted Purple: Total average repair time.

### Average days in workshops and number of vehicles with filed claims by half (2018-2025)



Blue: Number of vehicles with claims. Green: Average days vehicles spent in workshops.

Repair times by insurance company vary significantly depending on the extent of damage to vehicles, as this table shows.

### Average time, by company, elapsed from date of claim until date when vehicle became available to policyholders

Company	Light Damage		Medium Damage		Heavy Damage		Total	
	Vehicles w/ Claims	Average Days	Vehicles w/ Claims	Average Days	Vehicles w/ Claims	Average Days	Vehicles w/ Claims	Average Days
BCI	13,910	42.2	8,712	51.8	7,255	70.0	29,877	51.8
HDI G	11,356	46.6	6,091	56.8	5,912	69.8	23,359	55.1
Zurich Chile G	4,187	44.7	2,151	55.5	1,840	70.1	8,178	53.3
Consortio Nacional	3,587	40.5	2,009	49.9	2,034	61.5	7,630	48.6
Suramericana G	961	40.2	1,592	45.2	2,863	55.1	5,416	49.5
Zenit	1,893	40.8	1,073	54.3	782	72.3	3,748	51.3
Mapfre	1,535	43.1	720	55.5	507	67.5	2,762	50.8
Reale	1,235	41.0	539	52.2	505	70.3	2,279	50.1
FID	1,106	47.1	607	54.5	550	65.5	2,263	53.6
BNP	824	41.2	517	50.2	330	62.5	1,671	48.2
Renta Nacional	795	46.9	308	54.1	226	66.6	1,329	51.9
Porvenir	238	45.8	141	50.0	193	55.6	572	50.1
<b>Total</b>	<b>41,627</b>	<b>43.6</b>	<b>24,460</b>	<b>53.1</b>	<b>22,997</b>	<b>67.0</b>	<b>89,084</b>	<b>52.3</b>

**There are 4,705 workshops under agreements with supervised insurance companies as of the second half of 2025. 32.71 percent of total workshops are in the Metropolitan Region.**

**Do note that these workshops are not company-exclusive, so one may have working agreements with multiple insurers.** This means that **the number of workshops does not necessarily match the number of unique establishments but the number of agreements in force** between companies and workshops.

The presence of workshops in regions such as **Valparaíso, Biobío, Maule, and Los Lagos** shows the service network's territorial reach, although density varies depending on the area.

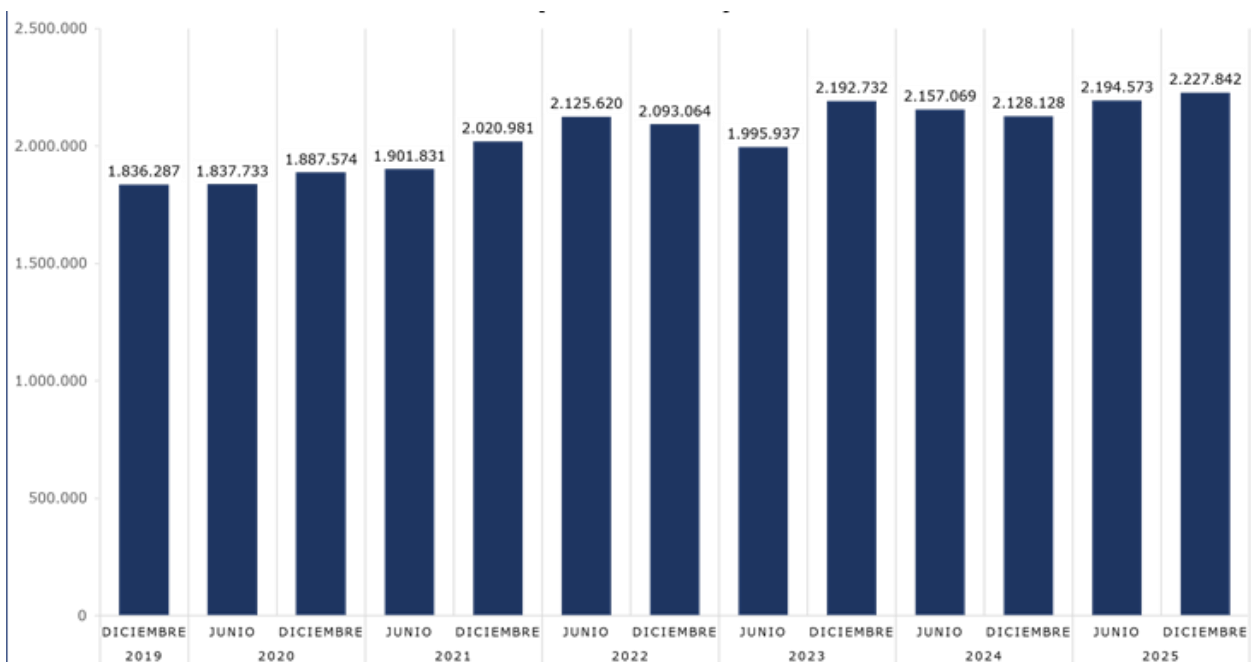
### Repair locations by region

Region	Repair Locations	% of Total
Arica y Parinacota	45	1.0
Tarapacá	96	2.0
Antofagasta	257	5.5
Atacama	127	2.7
Coquimbo	208	4.4

Valparaíso	489	10.4
Metropolitana	1,539	32.7
Libertador Bernardo O'Higgins	249	5.3
Maule	348	7.4
Ñuble	126	2.7
Biobío	348	7.4
La Araucanía	168	3.6
Los Ríos	115	2.4
Los Lagos	416	8.8
Aysén	56	1.2
Magallanes	116	2.5
<b>Total</b>	<b>4,705</b>	<b>100.0</b>

The total number of insured vehicles nationwide as of the second half of 2025 is 2,227,842, an increase of over 33,000 versus the preceding half. It is the largest insured universe ever recorded, reflecting a general upward trend in the vehicle insurance market during recent years.

### Number of insured vehicles by half (2018-2025)



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