

At the close of 2025:

CMF publishes the Insurance Market Financial Report

During the period, insurance companies recorded sales of US\$ 17,737 million, which represented a real increase of 9.3% compared to the same period in 2024. Life insurance market sales increased by 17.6% in real terms, in relation to the same period in 2024, totaling US\$ 12,215 million. In the general insurance market, sales recorded a real decrease of 5.4% compared to the same period of the previous year, totaling US\$ 5,522 million.

May 5, 2026.- The Financial Market Commission (CMF) published the [Insurance Market Financial Report](#) for the close of 2025.

The market as a whole recorded sales of US\$ 17,737 million between January and December 2025, representing a real increase of 9.3% compared to the same period of the previous year.

During 2025, **life insurance market** sales increased by 17.6% in real terms, compared to the same period in 2024, totaling US\$ 12,215 million. Of this total, 68.4% corresponded to pension-related insurance, with the largest share being Life Annuities (47.8% of total premiums), followed by Disability and Survivorship Insurance (SIS, 15.5%). The share of Bancassurance and Retail insurance was 11.3%, and Individual Insurance accounted for 10.3%.

For its part, **general insurance market** sales recorded a real decrease of 5.4% compared to the same period of the previous year, totaling US\$ 5,522 million. The insurance lines with the highest share of direct premiums were Earthquake and Tsunami (26.0%), Motor Vehicles (23.3% of sales), Fire (13.6%), Surety and Credit (4.8%), General Liability excluding Motor Vehicles (4.8%), Unemployment (4.3%), and Personal Accident Insurance (2.1%).

Results

Insurance industry profits reached US\$ 1,311.2 million, **a real increase of 13.6% compared to the same period in 2024.**

The life insurance market recorded profits of US\$ 983.2 million, representing **a real increase of 5.2% compared to the same period of the previous year.** This increase is explained by a higher level of retained premiums, which offset higher claims costs and technical reserve variations, along with a favorable contribution from investment results.

For their part, general insurance companies recorded profits of US\$ 328 million, constituting **a real increase of 49.2% compared to the same period in 2024.** This is explained by higher investment results and an increase in the contribution margin, driven by the growth of retained premiums, along with a better intermediation result, which more than offset the rise in claims costs.

Regarding the investment portfolios of insurance companies, both life and general, they were mainly composed of domestic fixed-income instruments, at 53.7% and 78.0%, respectively, maintaining a structure similar to the previous period.

[See Insurance Market Financial Report](#)

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