

CMF sanctions insurance company for selling policies through unenrolled brokers, sales agents

- *The CMF fined the company UF 150.*

May 11, 2026 — The Board of the Financial Market Commission (CMF) sanctioned Renta Nacional Compañía de Seguros Generales S.A. with a fine of UF 150.

Per [Resolution No. 4,606](#), between October 2021 and January 2025 said company sold insurance both through sales agents that were not enrolled in the Registry of Insurance Sales Agents, and insurance brokers whose listings in the Registry of Insurance Trade Auxiliaries had been cancelled. This breaches both Articles 57 and 58 of Decree with Force of Law No. 251 (Insurance Law) and General Rule No. 471.

Insurance companies are obligated to check in the public Registry whether parties acting as brokers effectively have such status when selling policies since they are bound by the imperative of selling insurance only through duly authorized brokers, which did not happen in this case.

For companies to market insurance through sales agents, they must verify that the latter be enrolled in the Registry and allowed to market insurance, which did not happen in this case either.

Communication & Image Area — Financial Market Commission (CMF)

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