

As of the first half of 2025

CMF publishes Financial Report of the Insurance Market

- *Insurance companies posted USD 8,442 million in sales, an increase of 10.2 percent in real terms versus the first half of 2024. Life insurance market sales reached USD 5,771 million, growing by 15.4 percent in real terms compared to the same period last year, while general insurance market sales amounted to USD 2,672 million and expanded by 0.3 percent in real terms.*

September 25, 2025 – The Financial Market Commission (CMF) published today the [Financial Report of the Insurance Market](#) as of the first half of 2025.

Insurance companies posted USD 8,442 million in sales, a real increase of 10.2 percent versus the first half of last year. As of June 2025, **life insurance market sales** expanded by 15.4 percent compared to the first half of 2024 for a total of USD 5,771 million. 68.1 percent of said sales were pension insurance, with life annuities holding the largest share of direct premiums at 46.8 percent. Next come the Disability and Survivors Insurance (16.5 percent); banking and retail insurance (11.4 percent); and individual insurance policies (10.3 percent).

General insurance market sales rose by 0.3 percent compared to the first six months of 2024, reaching USD 2,672 million. Policies with the largest share of direct premiums are for motor vehicles (26.2 percent); earthquake and tsunami (25.5 percent); fire (14.1 percent); collaterals and loans (4.8 percent); civil responsibility without motor vehicles (4.6 percent); unemployment (4.1 percent); and the Compulsory Personal Accidents Insurance (2.3 percent).

Results

Insurance companies posted USD 598 million in profits during the first half of 2025, a decrease in real terms of 5 percent versus the same period last year. Life insurance companies saw their profits decrease by 11 percent in real terms over that span for a total of USD 420 million due to higher claim and rent costs.

Meanwhile, general insurance companies had USD 178 million in profits as of the first half of 2025, an increase of 12.9 percent in real terms compared to the first half of 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 53.6 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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