As of the end of the first quarter of 2026:

CMF publishes the Insurance Market Financial Report

Insurance companies posted USD 4,546 million in sales as of the first quarter of 2026, an increase of 8.5 percent in real terms versus the same period last year. Life insurance market sales reached USD 3,212 million in that span, growing by 12.3 percent in real terms, while general insurance market sales amounted to USD 1,334 million and increased by 0.4 percent in real terms.

July 15, 2026 — The Financial Market Commission (CMF) published today the **Financial Report of the Insurance Market** as of the first quarter of 2026.

Insurance companies posted USD 4,546 million in sales between January and March 2026, a real increase of 8.5 percent versus the same period last year.

As of March 2026, **life insurance market sales** expanded by 12.3 percent compared to the first quarter of 2025 for a total of USD 3,212 million. 69.7 percent of said sales were pension insurance. Life annuities held the largest share of direct premiums at 51.3 percent, followed by Disability and Survivors Insurance with 14 percent. Banking and retail insurance had a share of 11.3 percent, and individual insurance policies represented 9.2 percent.

General insurance market sales increased by 0.4 percent versus the first quarter of 2025, reaching USD 1,334 million. Policies with the largest share of direct premiums were motor vehicles (25.2 percent); earthquake and tsunami (24.6 percent); fire (11.1 percent); unemployment (5.4 percent); collaterals and loans (4.7 percent); the Compulsory Personal Accidents Insurance (4.4 percent); and civil responsibility without motor vehicles (3.7 percent).

Results

Insurance companies posted USD 358.6 million in profits in the first quarter of 2026, **increasing by 20.6 percent in real terms versus the same period last year**.

Life insurance companies' profits **increased by 69.3 percent in real terms** in that span for a total of USD 321.1 million due to increases in held premiums and lower claim costs paired up with favorable investment results, which offset higher rent costs. Meanwhile, general insurance companies had USD 37.5 million in profits as of the first half of 2025, **decreasing by 65.2 percent in real terms** compared to the same period last year because of lower contribution margins affected by strengthened technical reserves and higher claim costs, as well as lesser investment results.

The investment portfolios of both life and general insurance companies were mainly comprised of domestic fixed income instruments at 53.3 and 74.1 percent, respectively, maintaining their structure compared to the preceding period.

Check the Financial Report of the Insurance Market here.

Communication & Image Area — Financial Market Commission (CMF)

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