Press Release

CMF issues regulation on service outsourcing for insurance, reinsurance companies

The regulation sets forth principles and minimum requirements for insurance and reinsurance companies to identify, assess, monitor, and control risks derived from externalizing services.

August 12, 2026 — The Financial Market Commission (CMF) issued today General Rule No. 573, which establishes instructions on service externalization for insurance and reinsurance companies. This regulation is in line with prudential principles set forth in corporate governance (General Rule No. 309), risk management systems (General Rule No. 325), and operation risk management and cybersecurity (General Rule No. 454) regulations.

After two public consultation processes — held from July to September 2025 and January to March 2026 — drafting the final version of the regulation considered feedback from the industry and the best practices on the matter.

These processes introduced adjustments oriented to provide greater precision and proportionality to requirements established in the regulation. These include a transitory entry into force so that companies can adapt their contracts regarding outsourced services.

Implementing this regulation strengthens management of this risk by establishing guidelines for its adequate implementation, assessment, monitoring, and control.

The regulation is available in the **Regulations section** of the CMF website. The CMF also makes available the corresponding **Regulatory Report** with, among other things, its impact assessment.

Communications Area — Financial Market Commission (CMF)

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