

CMF reports on average repair time for motor vehicles as of the first half of 2026

*The average time from filing the claim until the vehicle was available for pickup by policyholders was **51.6 days** between January and June 2026, continuing the downward trend that began in 2023.*

The CMF makes available to the public [a platform on its website](#) that allows easy comparison of days that a vehicle takes to be repaired. It provides data by insurance company; vehicle brand and model; region where the vehicle is insured; and workshop type.

September 15, 2026 — The Financial Market Commission (CMF) reports on the average repair time of motor vehicles as of the first half of 2026. Data is compiled from reports submitted by insurance biannually pursuant to Circular Letter No. 2,236, which regulates the submission of information related to motor vehicle repair procedures.

To facilitate access to this data, the Commission has [a platform on its website](#) for users to check and compare repair times for vehicles insured by supervised companies. Transparent, useful data is available to policyholders, insurance brokers, and the public to make better decisions when taking out or assessing insurance.

The platform contains detailed information on the number of insured vehicles; reported claims; repair times by company; and magnitude of the damage, as well as an updated list of current workshops in the country.

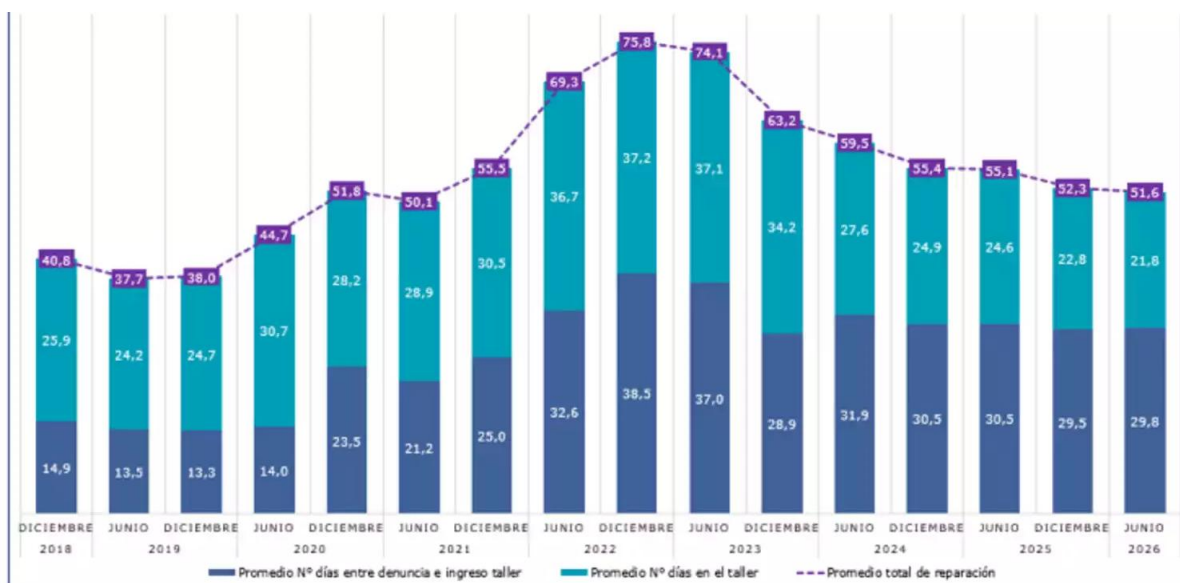
Results

88,991 insured vehicles suffered accidents in the first half of 2026 — practically no variation versus the previous half (89,084 cases).

The average time from filing a claim until the vehicle is available for pickup by the policyholder was 51.6 days, which is the best performance in the last four years. Accordingly, the average time between filing a claim and entering the

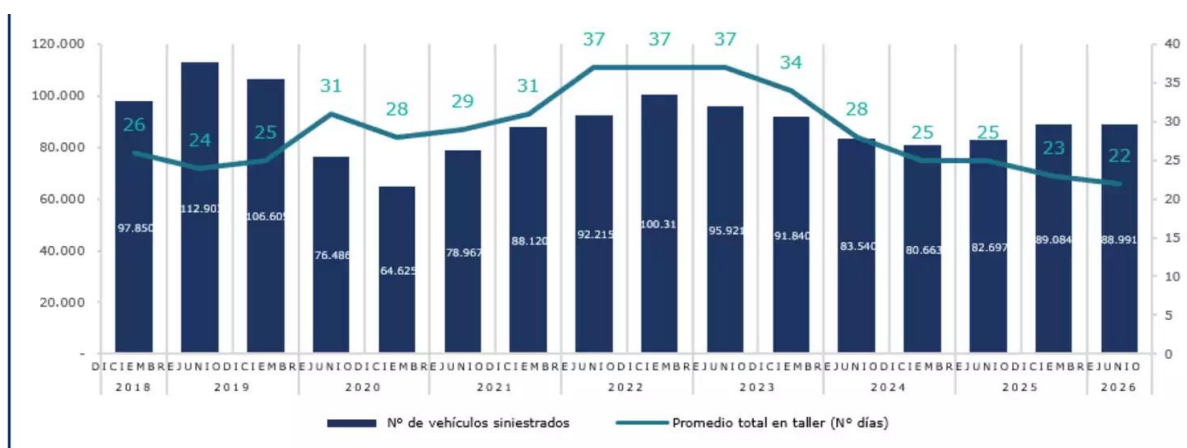
vehicle into a workshop was 29.8 days, slightly increasing compared to said reference period.

Average time from filing the claim until the vehicle is available for pickup by the policyholder (2018- Q2 2026)



Blue: Average days between filing the claim and sending the vehicle to a workshop. Green: Days the vehicle spent in the workshop. Dotted Purple: Total average repair time.

Average days in workshops and number of vehicles with filed claims by half (2018- Q2 2026)



Blue: Number of vehicles with claims. Green: Average days vehicles spent in workshops.

Repair times by insurance company vary significantly depending on the extent of damage to vehicles, as this table shows.

Average time, by company, elapsed from date of claim until date when vehicle became available to policyholders

Company	Light Damage		Medium Damage		Heavy Damage		Total	
	Vehicles w/ Claims	Avg. Days	Vehicles w/ Claims	Avg. Days	Vehicles w/ Claims	Avg. Days	Vehicles w/ Claims	Avg. Days
BCI	14,173	42.6	8,579	51.8	6,999	68.7	29,751	51.4
HDI G	11,097	45.7	6,026	55.2	5,654	66.7	22,777	53.4
Zurich Chile G	4,570	45.0	2,364	54.8	2,311	69.2	9,245	53.6
Consortio Nacional	4,069	41.1	1,819	51.2	1,313	65.7	7,201	48.1
Suramericana G	2,335	44.3	1,632	52.2	1,283	59.8	5,250	50.5
Zenit	1,813	41.1	1,042	49.9	806	70.5	3,661	50.1
Mapfre	1,369	44.4	712	57.8	508	70.1	2,589	53.1
FID	1,239	47.9	666	56.3	621	66.9	2,526	54.8
Reale	1,035	36.7	680	47.4	616	60.4	2,331	46.1
BNP	929	40.0	538	50.3	309	55.9	1,776	45.9
Renta Nacional	716	42.8	358	51.5	288	64.5	1,362	49.7
Porvenir	222	36.5	136	54.4	164	63.2	522	49.6
Total	43,567	43.5	24,552	53.0	20,872	67.0	88,991	51.6

As of the first half of 2026, there are 4,627 workshops under agreements with supervised insurance companies. 31.92 percent of total workshops are in the Metropolitan Region, and the rest across the country.

Do note that these workshops are not company-exclusive, so one may have working agreements with multiple insurers. This means that the number of workshops does not necessarily match the number of unique establishments but the number of agreements in force between companies and workshops.

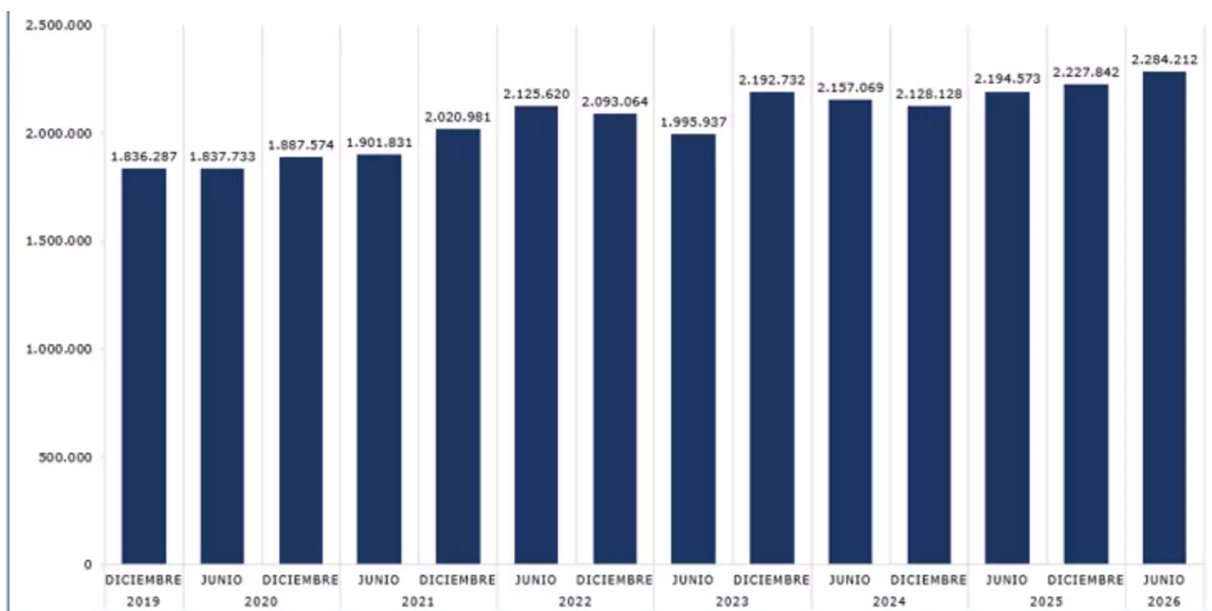
The presence of workshops in regions such as Valparaíso, Biobío, Maule, and Los Lagos shows the service network's territorial reach, although density varies depending on the area.

Number of repair points available by region

Region	Repair Points	% of Total
Arica y Parinacota	37	1
Tarapacá	99	2
Antofagasta	269	6
Atacama	130	3
Coquimbo	200	4
Valparaíso	476	10
Metropolitana	1,477	32
Libertador Bernardo O'Higgins	257	6
Maule	331	7
Ñuble	128	3
Biobío	365	8
Araucanía	171	4
Los Ríos	119	3
Los Lagos	407	9
Aysén	53	1
Magallanes	108	2
Total	4,627	100

The total number of insured vehicles nationwide as of the first half of 2026 is 2,284,212 — an increase of over 56,000 versus the preceding half. It is the largest insured universe ever recorded, reflecting a general upward trend in the vehicle insurance market during recent years.

Number of insured vehicles by half (2019- Q2 2026)



Communications Area — Financial Market Commission (CMF)

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