

As of the first half of 2026

CMF publishes the Insurance Market Financial Report

Insurance companies posted USD 9,393 million in sales as of the first half of 2026, an increase of 5.8 percent in real terms versus the same period last year. Life insurance market sales reached USD 6,730 million in that span, growing by 10.9 percent in real terms, while general insurance market sales amounted to USD 2,663 million and fell by 5.2 percent in real terms.

October 5, 2026 — The Financial Market Commission (CMF) published today the **Financial Report of the Insurance Market** as of the first half of 2026.

The market as a whole (life insurance plus general insurance) posted USD 9,393 million in sales between January and June 2026, a real increase of 5.8 percent versus the same period last year.

As of June 2026, **life insurance market sales** expanded by 10.9 percent compared to the first half of 2026 for a total of USD 6,730 million. 70.5 percent of said sales were pension insurance. Life annuities held the largest share of direct premiums at 51.9 percent, followed by Disability and Survivors Insurance with 14.1 percent. Banking and retail insurance had a share of 10.6 percent, and individual insurance policies represented 9.4 percent.

General insurance market sales decreased by 5.2 percent versus the first half of 2025, reaching USD 2,663 million. Policies with the largest share of direct premiums were earthquake and tsunami (25.4 percent); motor vehicles (24.3 percent); fire (13 percent); unemployment (4.9 percent); collaterals and loans (4.6 percent); the Compulsory Personal Accidents Insurance (3.2 percent); and civil responsibility without motor vehicles (2.5 percent).

Results

Insurance companies posted USD 556.1 million in profits in the first quarter of 2026, decreasing by 11.6 percent in real terms versus the same period last year.

Life insurance companies' profits fell by 8.3 percent in real terms in that span for a total of USD 405.4 million due to increases in annuity costs and technical reserves, which were partially offset by a rise in held premiums, lower claim costs, and better investment results. Meanwhile, general insurance companies had USD 150.7 million in profits as of the first half of 2026, decreasing by 19.6 percent in real terms compared to the same period last year because of lower contribution margins, strengthened technical reserves, and higher management costs.

The investment portfolios of both life and general insurance companies were mainly comprised of domestic fixed income instruments at 53.1 and 76.3 percent, respectively, maintaining their structure compared to the preceding period.

[Check the Financial Report of the Insurance Market here.](#)

Communications Area — Financial Market Commission (CMF)

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