CMF publishes for consultation amendment to Circular Letter on SOAP validity for new vehicles

The proposal aims to adjust instructions applicable to the Compulsory Personal Accidents Insurance (SOAP) regarding legal provisions governing renovation dates for vehicle registration certificates.

November 9, 2026 — The Financial Market Commission (CMF) published for consultation today, and over the next two weeks, a regulatory proposal amending Circular Letter No. 1,147, which establishes instructions on the lapsing of the Compulsory Personal Accidents Insurance (SOAP, for its Spanish acronym) for new vehicles.

This initiative is part of the CMF's ongoing review and update of regulations to adjust existing dispositions to the current legal framework.

The proposal includes modifications to the instructions governing these policies' lapsing dates, as well as updating legal references contained in the Circular Letter.

Details of the proposal are available in the **Regulations Under Consultation section** of the CMF website. The CMF also makes available the corresponding **Regulatory Report** with its core elements.

Communications Area — Financial Market Commission (CMF)

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