

CMF reports on average repair time for motor vehicles as of the second half of 2024

The average time from filing the claim until the vehicle was available for pickup by policyholders was 55 days during second first half of 2024, better than the 60 days posted in the first half of the year. Accordingly, the annual average was 58 days, 11 days better than that of 2023.

On the [CMF website](#), interested parties can check and compare repair times by company, vehicle brand and model, and type of workshop.

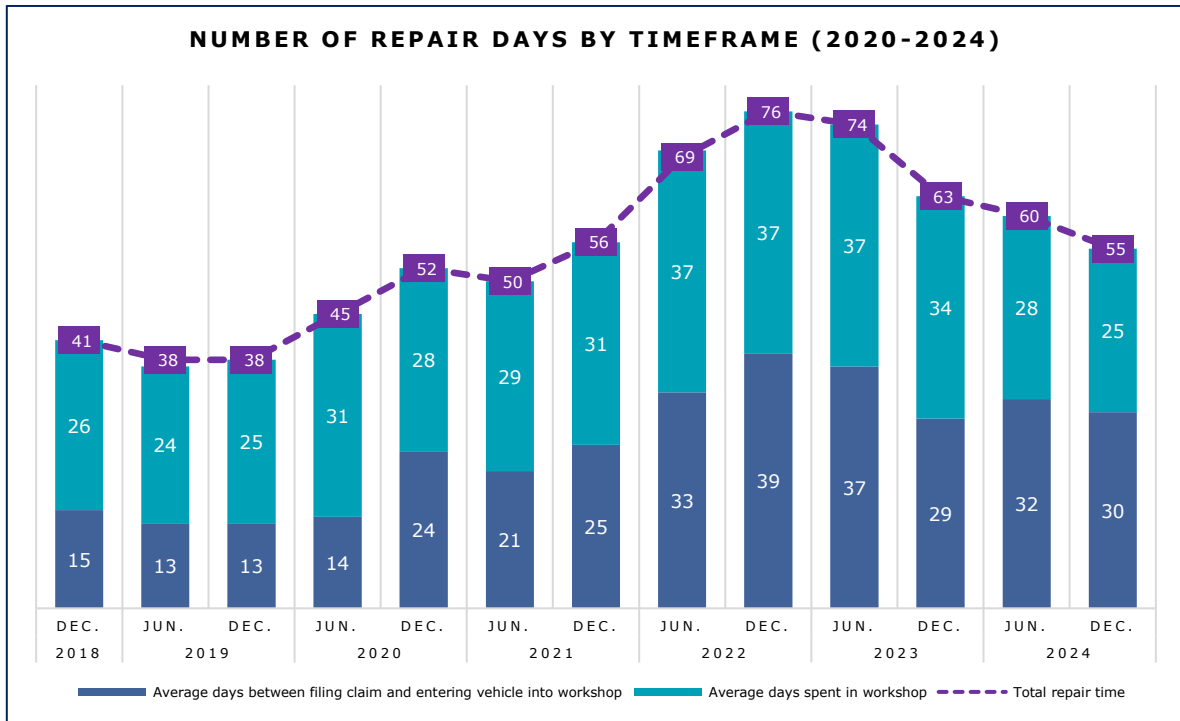
April 8, 2025 — The Financial Market Commission (CMF) reports on the average repair time of motor vehicles as of the second half of 2024. General insurance companies report repair times biannually pursuant to Circular Letter No. 2,236, which regulates the submission of data related to motor vehicle repair procedures.

In June 2023, the Commission launched [a new platform on its website](#) to check and compare repair times for vehicles with filed claims that are covered by general insurance companies supervised by the CMF. Interested parties can access data about repair times by company, vehicle brand and model, and magnitude of the damage, as well as repair shops in the country. The platform is available for use by policyholders, people planning to take out insurance, and insurance brokers providing advice on the matter.

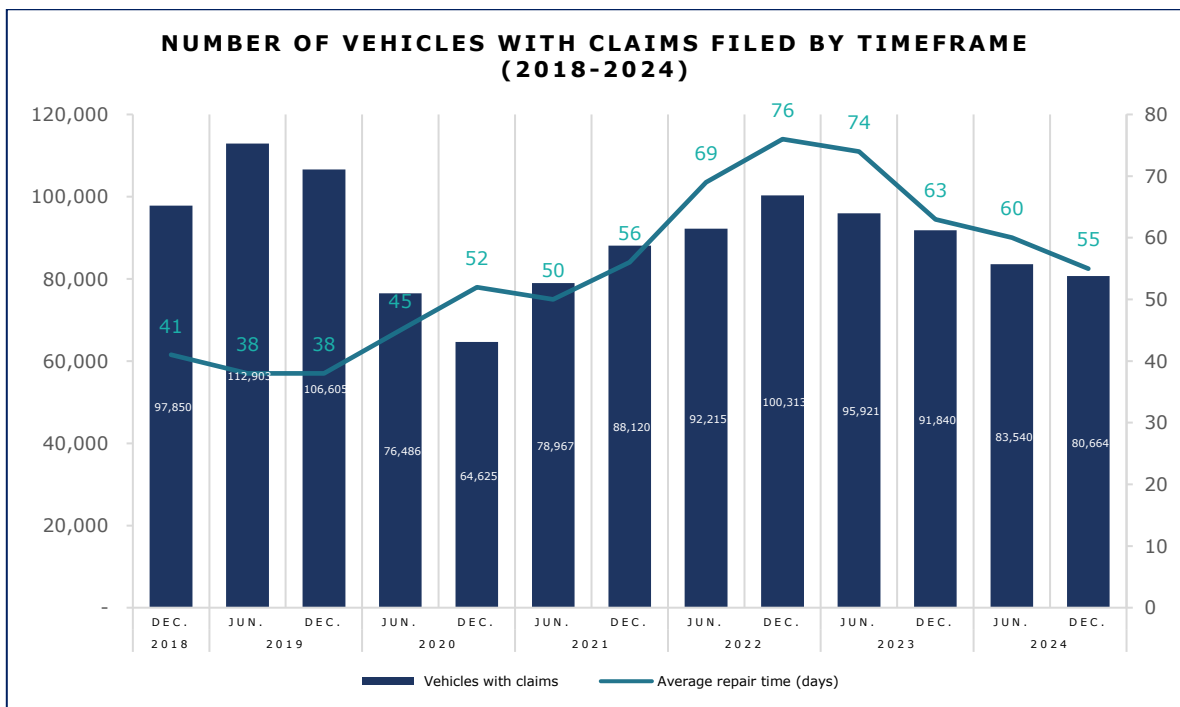
Results

80,664 vehicles suffered accidents in the second half of 2024, a decrease of 3.44 percent versus the first half (83,540 vehicles). Between June and December, the average time from filing a claim until the vehicle is available for pickup by the policyholder was 55 days compared to 60 days in the first half of the year. Meanwhile, the average time between filing a claim and entering the vehicle into a workshop was 30 days, lower than that of the first half.

Average time from filing the claim until the vehicle is available for pickup



Average days in workshops and number of vehicles with filed claims



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 the policyholder

Company	Light Damage		Medium Damage		Heavy Damage		Total	
	No. of Vehicles with Claims	Average Days	No. of Vehicles with Claims	Average Days	No. of Vehicles with Claims	Average Days	No. of Vehicles with Claims	Average Days
BCI	12,720	46	8,614	58	7,609	74	28,943	57
BNP	658	50	456	56	315	67	1,429	55
Consorcio Nacional	2,980	46	1,573	54	1,199	68	5,752	53
FID	724	50	395	66	411	76	1,530	61
HDI G	10,376	47	5,481	56	5,307	71	21,164	55
Mapfre	1,734	50	775	56	519	67	3,028	54
Porvenir	228	38	117	50	132	58	477	47
Reale	1,731	60	682	63	788	70	3,201	63
Renta Nacional	858	51	202	56	157	70	1,217	55
Suramericana G	1,877	48	1,645	55	1,662	65	5,184	56
Zenit	1,439	49	878	60	761	82	3,078	60
Zurich Chile G	3,132	37	1,433	45	1,096	57	5,661	43
Total	38,457	47	22,251	56	19,956	71	80,664	55

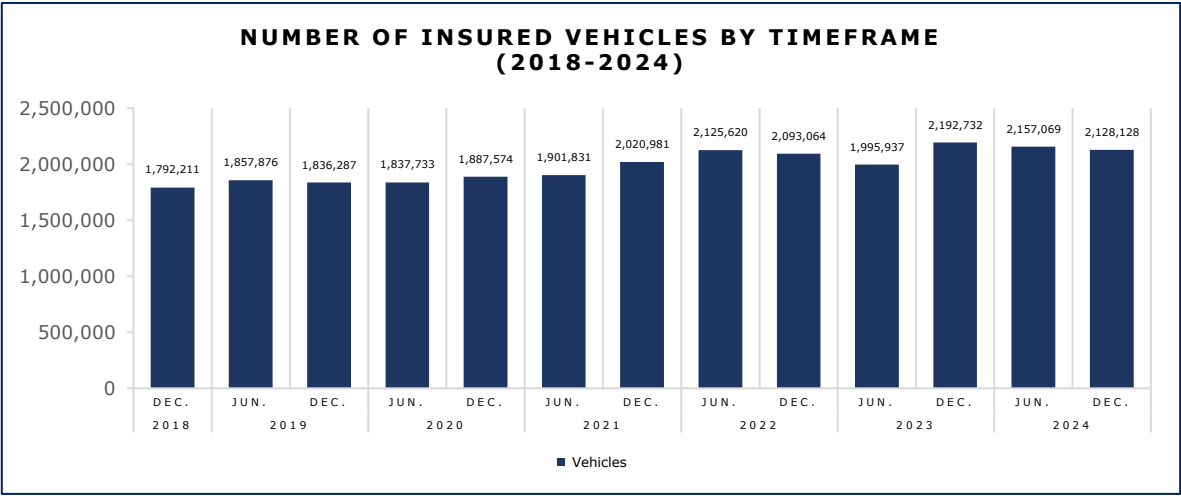
There are 5,102 workshops under agreements with insurance companies (do note that workshops may work with more than one company). 33 percent of total workshops are in the Metropolitan Region.

Workshops by region

Region	Available Workshops	% of Total Available Workshops
Arica y Parinacota	43	1
Tarapacá	90	2
Antofagasta	295	6
Atacama	156	3
Coquimbo	232	5
Valparaíso	507	10
Metropolitana	1,671	33
Libertador Bernardo O'Higgins	269	5
Maule	387	8
Ñuble	141	3
Bío Bío	375	7
La Araucanía	213	4
Los Ríos	119	2
Los Lagos	422	8
Aysén	55	1
Magallanes	127	2
Total	5,102	100

The total number of insured vehicles nationwide as of the second half of 2024 is 2,128,128, 28,941 less than first half of the year. This figure includes all types of vehicles.

Number of insured vehicles by semester



Communication & Image Area — Financial Market Commission (CMF)

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