

CMF reports on average repair time for motor vehicles as of the first half of 2025

The average time from filing the claim until the vehicle was available for pickup by policyholders was 55 days during the first half of 2025, showing no variation versus the second half of last year.

On the [CMF website](#), interested parties can easily check and compare accessible information on repair times by company, vehicle brand and model, and type of workshop. This provides a full overview of the repair experience.

October 20, 2025 – The Financial Market Commission (CMF) reports on the average repair time of motor vehicles as of the first half of 2025. 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](#) for users to check and compare repair times for vehicles with filed claims that are covered by general insurance companies supervised by the CMF. Detailed data about repair times by company, vehicle brand and model, and magnitude of the damage, as well as repair shops in the country, are available.

The platform aims to provide **useful, transparent information** to policyholders, insurance brokers, and the public to make better decisions when taking out or assessing a policy.

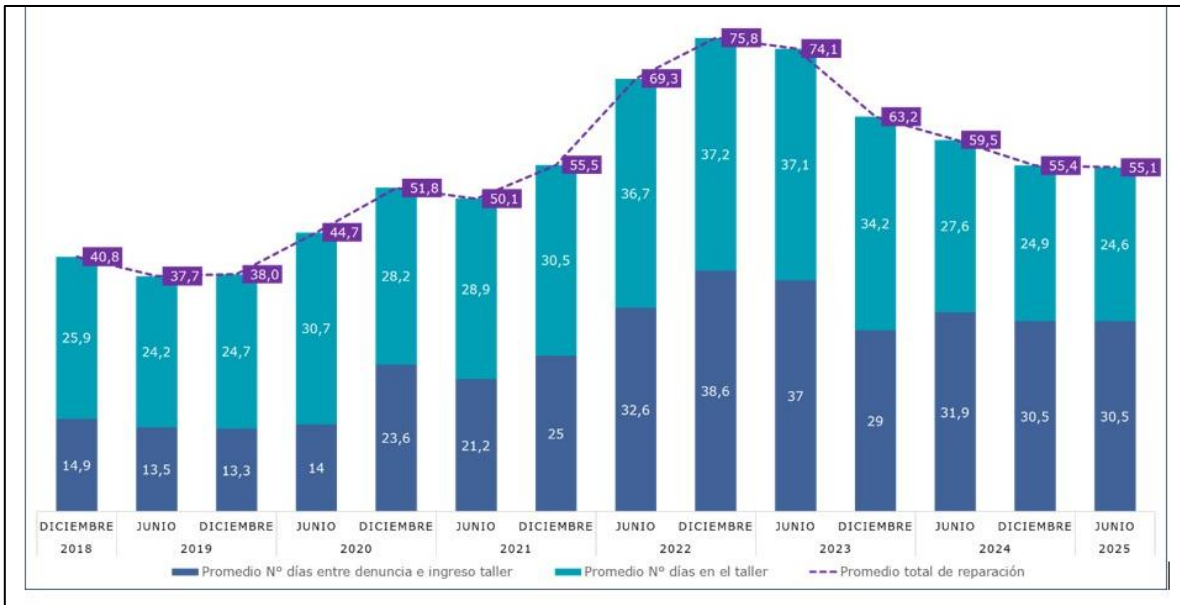
Results

82,697 insured vehicles suffered accidents in the first half of 2025, an increase of 2.5 percent versus the second half of last year (80,663 vehicles). This figure is part of a universe of 2.19 million insured vehicles with current coverage, an all-time high.

Between January and June, the average time from filing a claim until the vehicle is available for pickup by the policyholder was 55 days, the same as in the second half of 2024. Meanwhile, the average time between filing a

claim and entering the vehicle into a workshop was 31 days, higher than that of the second half of 2024.

Average time from filing the claim until the vehicle is available for pickup (2018 – 2Q 2025)



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 (2018 – 2Q 2025)



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. The consolidated market average remained at **55 days**, meaning that severity of the damage still is a relevant factor in repair times.

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	12,803	45	8,696	55	7,159	73	28,658	55
BNP	679	44	453	56	332	66	1,464	53
Consorcio Nacional	3,642	44	1,834	55	1,359	71	6,835	53
FID	927	50	466	62	429	77	1,822	59
HDI G	10,653	50	5,567	59	5,548	73	21,768	58
Mapfre	1,715	46	734	60	468	72	2,917	53
Porvenir	240	45	145	56	118	68	503	54
Reale	2,489	61	548	72	385	78	3,422	64
Renta Nacional	947	49	256	62	152	70	1,355	54
Suramericana G	1,692	44	1,811	54	1,483	65	4,986	54
Zenit	1,485	45	932	56	730	78	3,147	56
Zurich Chile G	3,231	38	1,474	45	1,115	58	5,820	44
Total	40,503	47	22,916	56	19,278	71	82,697	55

There are **4,488 workshops** under agreements with supervised insurance companies as of the first half of 2025. **32.7 percent of total workshops are in the Metropolitan Region.** 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.

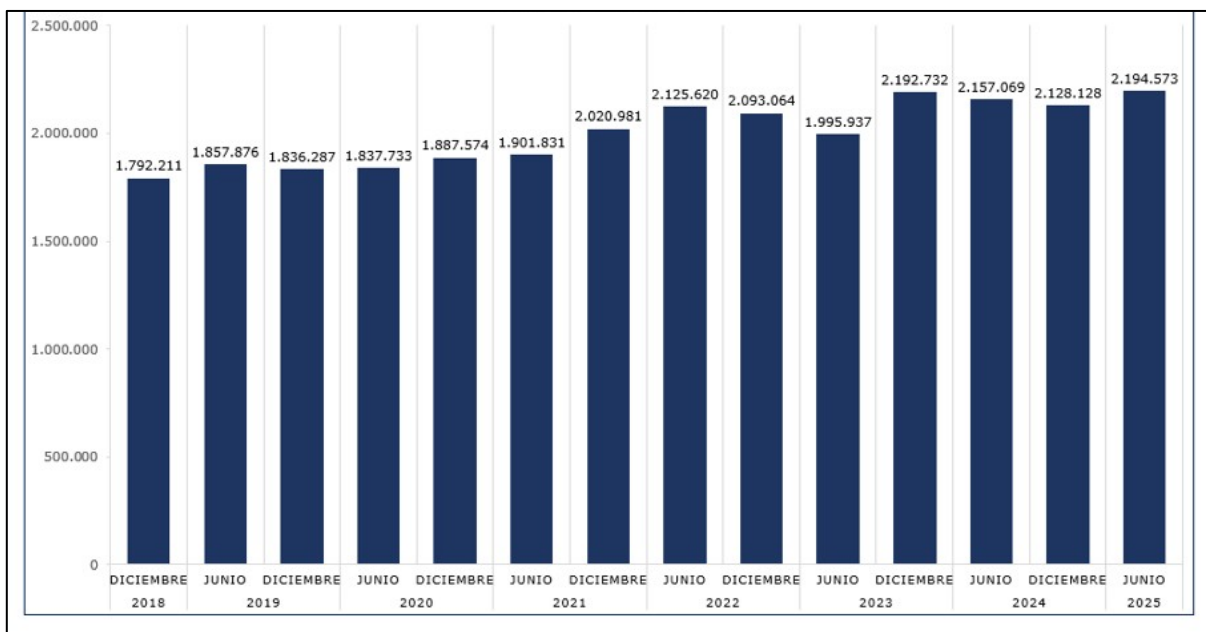
The presence of workshops in regions such as Valparaíso, Biobío, Maule, and Los Lagos shows the service network's territorial reach, although density varies depending on the area.

Repair locations by region

Region	Repair Locations	% of Repair Locations
Arica y Parinacota	36	0.8
Tarapacá	92	2
Antofagasta	258	5.7
Atacama	115	2.6
Coquimbo	189	4.2
Valparaíso	451	10
Metropolitana	1,467	32.69
Libertador Bernardo O'Higgins	256	5.7
Maule	341	7.6
Ñuble	123	2.7
Bío Bío	337	7.5
La Araucanía	171	3.8
Los Ríos	103	2.3
Los Lagos	382	8.5
Aysén	52	1.2
Magallanes	115	2.6
Total	4,488	100

The total number of insured vehicles nationwide as of the first half of 2025 is 2,194,573, an increase of over 66,000 versus the second half of last year. 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 semester (2018 – 2Q 2025)



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