

Press Release



SUPERINTENDENCIA
VALORES Y SEGUROS

With data from the first semester of 2008:

THE SVS PUBLISHES ITS COMPLAINT REPORT FOR THE INSURANCE MARKET

- **Insurance brokers were included in the report.**

Today the Superintendencia de Valores y Seguros (SVS) has made public its Complaint Report for the Insurance Market (IRMA), which compiles complaints received by this entity during the first semester of 2008.

During this period, the SVS received a total of 1,509 written complaints, of which 697 (46%) corresponded to general insurance companies, and 812 (54%) to life insurance companies.

With respect to the previous Complaint Report issued for the second semester of 2007, the total number of complaints received was 1,416. This indicates an increase of 6.6% in complaints between the previous and current periods.

The IRMA provides information about all complaints received, organized by insurance company, general insurance vs. life insurance, considering the ratio of complaints to direct premiums, and with respect to the number of claims filed and coverage bought from the insurance companies.

This is the first time that data is included for complaints made against insurance brokers, whose main function is to provide adequate consultation for people when they are purchasing insurance and in the event of claims.

The total amount of complaints received against brokers was 273, of which 212 (78%) corresponded to retail broker affiliates, 49 (18%) to bank broker affiliates, and 12 (4%) to other brokers.

As a whole, complaints received against insurance companies and insurance brokers, during the first semester of 2008, was a total of 1,782, of which 1,509 (85%) corresponded to insurance companies and 273 (15%) to insurance brokers.

This report is aimed at providing information that will help to improve the transparency and competitiveness of this sector, and seeks to satisfy the greater demand of information by consumers and the general public.

Complaints received, by insurance company

With regards to complaints received by the SVS, and in relation to every one billion pesos in direct premiums (sales) by company, the results are the following:

▪ *General Insurance:*

ACE (2.33); Aseguradora Magallanes (1.22); BCI (1.35); Cardif (3.72); Consorcio Nacional (1.77); Chilena Consolidada (0.96); Interamericana (0.79); Ise Chile (0.98); Liberty (0.58); Mapfre (0.67); Mapfre Garantía y Crédito (0.32); Penta-Security (0.80); Renta Nacional (1.63), Royal & Sun Alliance (1.29) and Santander (1.79).

It should be noted that the general insurance companies that showed the lowest ratio of complaints to premiums (income from insurance sales), during the first semester of 2008, were Mapfre Garantía y Crédito, Liberty and Mapfre.

At the same time, the SVS did not register any complaints for the following insurance companies: Chubb Chile, Huelén, Mutualidad de Carabineros and the credit companies COFACE and CESCE.

▪ *Life Insurance:*

ACE (3.54); Banchile (0.62); BBVA (0.04); BCI (0.85); Bice Vida (0.64); Cardif (3.23); CLC (7.37); Consorcio Nacional (0.54); Corpvida (0.21); Cruz del Sur (0.34); Chilena Consolidada (0.48); Euroamérica (0.53); ING (0.28); Interamericana (2.04); Metlife (0.93); Mutual de Seguros (0.79); Mutualidad de Carabineros (0.15); Ohio National (0.98); Penta (0.25); Principal (0.20); Santander (1.05), and Security Previsión (1.80).

The life insurance companies that showed the lowest ratio of complaints to volume of premiums were BBVA, Mutualidad de Carabineros and Principal.

Renta Nacional and the insurance company Mutual de Ejército y Aviación did not have any complaints issued to the SVS from January to December 2008.

Complaints received according to type of insurance

The types of insurance with most complaints **for insurance companies**, were Motorized Vehicles (32%), Unemployment and Temporary Disability (29%), Fire and Additional Risks (14%), SOAP (8%), among others.

Complaints received by type of insurance, **in the case of life insurance companies**, correspond to 30.5% for Health Insurance; 29.8% for Life Insurance; 12.9% for Disability; 10.5% for Debtor's Life Insurance; 8.3% for Life Annuities, among others.

Complaints resolved during the period

On the other hand, of all complaints resolved by general and life insurance companies, 804 (38%) corresponded to cases that ended in favor of the policyholder; 622 (30%) were cases that did not end in favor of the policyholder, and 677 (32%) were cases not included in the above categories.

The procedures for filing complaints against insurance companies can be found in detail on the SVS website, www.svs.cl, Policyholder Page.

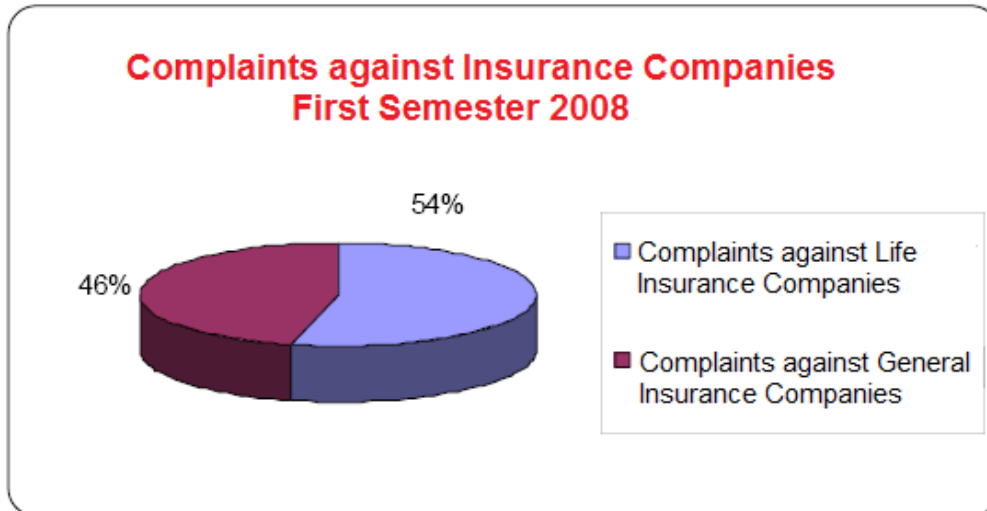
Santiago, September 2, 2008.

COMPLAINT REPORT FOR THE INSURANCE MARKET FIRST SEMESTER 2008

A) INSURANCE COMPLAINTS RECEIVED BY THE SUPERINTENDENCIA DE VALORES Y SEGUROS

Complaints received by the SVS, organized by group
Period: From January 1st to June 30th 2008

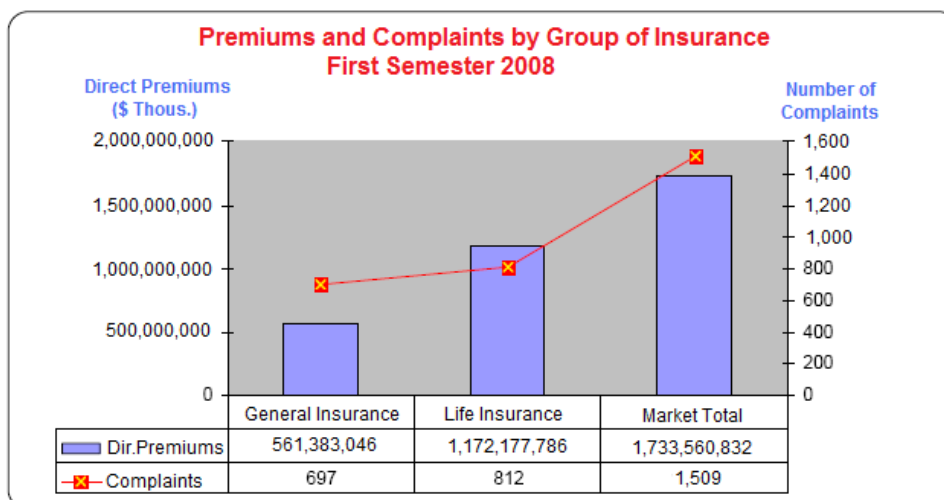
Table I



Total number of complaints against insurance companies, of which 46% corresponds to general insurance companies (which cover risks to objects and assets) and 54% to life insurance companies (which cover risks to people). Note: Illustrates the distribution of written complaints received by the SVS during the first semester of 2008, which totaled 1,509.	1,509
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Premiums and Complaints by Group of Insurance

Table II



Note: This graph shows the amount of sales (direct premiums) and number of complaints from the first semester of 2008, by insurance group (general and life) and the market total.

COMPLAINT AND DIRECT PREMIUMS REPORT
WRITTEN COMPLAINTS RECEIVED
BY THE SUPERINTENDENCIA DE VALORES Y SEGUROS.
Period: January 1st to June 30th 2008

Table III

General Insurance Name Supervised Entity	Complaints		Direct Premiums		Ratio of Complaints to Direct Premiums (e)
	N° (a)	% (b)	(\$Th.) (c)	(%) (d)	
ABN (1)	0	0	0	0	-
ACE	51	7.32	21,851,801	3.89	2.33
ASEGURADOR MAGELLANES	50	7.17	40,991,711	7.30	1.22
BCI	60	8.61	44,505,249	7.93	1.35
CARDIF	155	22.24	41,692,792	7.43	3.72
CESCE (2)	0	0	34,419		-
COFACE	0	0	3,779,566	0.67	-
CONSORCIO NACIONAL	23	3.30	12,971,650	2.31	1.77
CREDITO CONTINENTAL	0	0	6,698,411	1.19	-
CHILENA CONSOLIDADA	49	7.03	50,791,693	9.05	0.96
CHUBB CHILE	0	0	5,732,155	1.02	-
HUELEN	0	0	42,177	0.01	-
INTERAMERICANA	34	4.88	43,296,182	7.71	0.79
ISE CHILE	10	1.43	10,197,511	1.82	0.98
LIBERTY	26	3.73	45,111,873	8.04	0.58
MAPFRE	39	5.60	58,417,365	10.41	0.67
MAPFRE GARANTIA Y CREDITO	1	0	3,173,321	0.57	0.32
MUTUALIDAD DE CARABINEROS	0	0	461,667	0.08	-
PENTA-SECURITY	54	7.75	67,435,108	12.01	0.80
RENTA NACIONAL	11	1.58	6,742,184	1.20	1.63
ROYAL & SUN ALLIANCE	103	14.78	80,152,414	14.28	1.29
SANTANDER	31	4.45	17,303,797	3.08	1.79
Total	697	100	561,383,046	100	

General Insurance Notes:

(1) Abn Amro Seguros Generales S.A., stopped selling policies as of 8/8/05 (Important Fact, 8/2/05).

Abn Amro Seguros Generales S.A. changed its name and corporate purpose to RBS(CHILE) Inversiones Financieras S.A. in Resolution No.507 on 08.08.2008

(2) CESCE CHILE Aseguradora S.A. was authorized by Resolution No.184 on March 31, 2008.

(a) Refers to the written complaints received by the SVS, regarding insurance policies issued by insurance companies.

(b) Percentage representing the number of complaints against the insurance company, with respect to the total received by the SVS.

(c) Amount of Direct Premiums (sales) in thousands of pesos, reported by the insurance company in FECU during the period.

(d) Percentage representing the Direct Premiums (sales) of the insurance company with respect to the market total.

(e) Rate that represents the number of complaints received by the SVS for every billion pesos of Direct Premium (sales) reported by the insurance company. This figure is not calculated for those insurance companies with Direct Premiums (sales) lower than a billion pesos.

**COMPLAINT AND DIRECT PREMIUMS REPORT
WRITTEN COMPLAINTS RECEIVED
BY THE SUPERINTENDENCIA DE VALORES Y SEGUROS.
Period: January 1st to June 30th 2008**

Table IV

Life Insurance Name Supervised Entity	Complaints		Direct Premiums		Ratio of Complaints to Direct Premiums (e)
	N° (a)	% (b)	(\$Th.) (c)	(%) (d)	
ABN AMRO (1)	2	0.25	0	0.00	-
ACE	14	1.72	3,957,716	0.34	3.54
BANCHILE	18	2.22	29,227,126	2.49	0.62
BBVA	3	0.37	83,167,520	7.10	0.04
BCI	15	1.85	17,567,712	1.50	0.85
BICEVIDA	52	6.40	80,627,529	6.88	0.64
CARDIF	128	15.76	39,675,981	3.38	3.23
CLC	13	1.60	1,763,427	0.15	7.37
CN LIFE	3	0.37	620,657	0.05	-
CONSORCIO NACIONAL	47	5.79	87,117,562	7.43	0.54
CORPVIDA (2)	15	1.85	73,127,313	6.24	0.21
CRUZ DEL SUR	18	2.22	52,251,154	4.46	0.34
CHILENA CONSOLIDADA	32	3.94	66,379,678	5.66	0.48
EUROAMERICANA	24	2.96	44,929,315	3.83	0.53
HUELEN	1	0.12	210,675	0.02	-
ING	42	5.17	149,862,922	12.78	0.28
INTERAMERICANA	80	9.85	39,146,461	3.34	2.04
MAPFRE	2	0.25	826,973	0.07	-
METLIFE	150	18.47	161,974,415	13.82	0.93
MUTUAL DE SEGUROS	7	0.86	8,827,864	0.75	0.79
MUTUAL DEL EJERCITO Y AVIACION	0	0.00	6,484,716	0.55	-
MUTUALIDAD DE CARABINEROS	1	0.12	6,672,104	0.57	0.15
OHIO NATIONAL	21	2.59	21,517,225	1.84	0.98
PENTA	13	1.60	51,853,560	4.42	0.25
PRINCIPAL	14	1.72	69,221,488	5.91	0.20
RENTA NACIONAL	0	0	1,262,303	0.11	-
SANTANDER	51	6.28	48,409,151	4.13	1.05
SECURITY PREVISION (3)	46	5.67	25,495,239	2.18	1.80
Total	812	100	561,383,046	100	

General Insurance Notes:

(1) Abn Amro Seguros de Vida S.A., stopped selling policies as of 8/8/05 (Important Fact, 8/2/05).

Abn Amro Seguros de Vida S.A. changed its name and corporate purpose to RBS(CHILE) Seguros de Vida S.A. in Resolution No.475 on 07.28.2008

(2) Compañía de Seguros Vida Corp S.A. changed its corporate name to Compañía de Seguros Corpvida S.A through Resolution No.551 on 11.26.2007.

(3) On December 31, 2007, Compañía Security Previsión S.A. bought Cigna Compañía de Seguros de Vida S.A.

(a) Refers to the written complaints received by the SVS, regarding insurance policies issued by insurance companies.

(b) Percentage representing the number of complaints against the insurance company, with respect to the total received by the SVS.

(c) Amount of Direct Premiums (sales) in thousands of pesos, reported by the insurance company in FECU during the period.

(d) Percentage representing the Direct Premiums (sales) of the insurance company with respect to the market total.

(e) Rate that represents the number of complaints received by the SVS for every billion pesos of Direct Premium (sales) reported by the insurance company. This figure is not calculated for those insurance companies with Direct Premiums (sales) lower than a billion pesos.

COMPLAINT AND DIRECT PREMIUMS REPORT

WRITTEN COMPLAINTS RECEIVED BY THE SUPERINTENDENCIA DE VALORES Y SEGUROS.

Period: January 1st to June 30th 2008

Table V

GENERAL INSURANCE NAME SUPERVISED ENTITY	Complaints		Claims		Ratio of Complaints to Number of Claims (e)
	N° (a)	% (b)	(No.) (c)	(%) (d)	
ABN (1)	0	0	0	0	-
ACE	51	7.32	6,622	1.76	0.77
ASEGURADOR MAGELLANES	50	7.17	41,987	11.14	0.12
BCI	60	8.61	34,900	9.26	0.17
CARDIF	155	22.24	55,310	14.68	0.28
CESCE (2)	0	0	0	0	-
COFACE	0	0	312	0.08	-
CONSORCIO NACIONAL	23	3.30	9,671	2.57	0.24
CREDITO CONTINENTAL	0	0	1,165	0.31	-
CHILENA CONSOLIDADA	49	7.03	25,084	6.66	0.20
CHUBB CHILE	0	0	1,625	0.43	-
HUELEN	0	0	1	0	-
INTERAMERICANA	34	4.88	9,568	2.54	0.36
ISE CHILE	10	1.43	27,560	7.31	0.04
LIBERTY	26	3.73	22,503	5.97	0.12
MAPFRE	39	5.60	23,995	6.37	0.16
MAPFRE GARANTIA Y CREDITO	1	0	267	0.07	0.37
MUTUALIDAD DE CARABINEROS	0	0	14	0	-
PENTA-SECURITY	54	7.75	30,448	8.08	0.18
RENTA NACIONAL	11	1.58	6,553	1.74	0.17
ROYAL & SUN ALLIANCE	103	14.78	69,311	18.40	0.15
SANTANDER	31	4.45	9,891	2.63	0.31
Total	697	100	561,383,046	100	

General Insurance Notes:

(1) Abn Amro Seguros Generales S.A., stopped selling policies as of 8/8/05 (Important Fact, 8/2/05).

Abn Amro Seguros Generales S.A. changed its name and corporate purpose to RBS(CHILE) Inversiones Financieras S.A. in Resolution No.507 on 08.08.2008

(2) CESCE CHILE Aseguradora S.A. was authorized by Resolution No.184 on March 31, 2008.

(a) Refers to the written complaints received by the SVS, regarding insurance policies issued by insurance companies.

(b) Percentage representing the number of complaints against the insurance company, with respect to the total received by the SVS.

(c) Number of claims filed, as reported by the insurance company in FECU during the period.

(d) Percentage representing the Claims filed to the insurance company with respect to the market total.

(e) Rate that represents the number of complaints received by the SVS for every hundred Claims, as reported by the insurance company. This figure is not calculated for those insurance companies with less than one hundred Claims.

COMPLAINT AND DIRECT PREMIUMS REPORT

WRITTEN COMPLAINTS RECEIVED BY THE SUPERINTENDENCIA DE VALORES Y SEGUROS. Period: January 1st to June 30th 2008

Table VI

LIFE INSURANCE NAME SUPERVISED ENTITY	Complaints		Claims (*)		Ratio of Complaints to Number of Claims (e)
	N° (a)	% (b)	(No.) (c)	(%) (d)	
ABN AMRO (1)	2	0.25	0	0	-
ACE	14	1.72	523	0.02	2.68
BANCHILE	18	2.22	1,684	0.06	1.07
BBVA	3	0.37	5,516	0.18	0.05
BCI	15	1.85	15,822	0.52	0.09
BICEVIDA	52	6.40	311,924	10.20	0.02
CARDIF	128	15.76	2,977	0.10	4.30
CLC	13	1.60	766	0.03	1.70
CN LIFE	3	0.37	162	0.01	1.85
CONSORCIO NACIONAL	47	5.79	32,202	1.05	0.15
CORPVIDA (2)	15	1.85	40,312	1.32	0.04
CRUZ DEL SUR	18	2.22	110,121	3.60	0.02
CHILENA CONSOLIDADA	32	3.94	108,161	3.54	0.03
EUROAMERICANA	24	2.96	192,698	6.30	0.01
HUELEN	1	0.12	93	0	-
ING	42	5.17	322,482	10.55	0.01
INTERAMERICANA	80	9.85	477,447	15.61	0.02
MAPFRE	2	0.25	354	0.01	0.56
METLIFE	150	18.47	485,562	15.88	0.03
MUTUAL DE SEGUROS	7	0.86	920	0.03	0.76
MUTUAL DEL EJERCITO Y AVIACION	0	0.00	366	0.01	-
MUTUALIDAD DE CARABINEROS	1	0.12	736,700	24.09	-
OHIO NATIONAL	21	2.59	3,209	0.10	0.65
PENTA	13	1.60	1,209	0.04	1.08
PRINCIPAL	14	1.72	938	0.03	1.49
RENTA NACIONAL	0	0	147	0	-
SANTANDER	51	6.28	2,116	0.07	2.41
SECURITY PREVISION (3)	46	5.67	203,339	6.65	0.02
Total	812	100	3,057,750	100	

General Insurance Notes:

(1) Abn Amro Seguros de Vida S.A., stopped selling policies as of 8/8/05 (Important Fact, 8/2/05).

Abn Amro Seguros de Vida S.A. changed its name and corporate purpose to RBS(CHILE) Seguros de Vida S.A. in Resolution No.475 on 07.28.2008

(2) Compañía de Seguros Vida Corp S.A. changed its corporate name to Compañía de Seguros Corpvida S.A through Resolution No.551 on 11.26.2007.

(3) On December 31, 2007, Compañía Security Previsión S.A. bought Cigna Compañía de Seguros de Vida S.A.

(a) Refers to the written complaints received by the SVS, regarding insurance policies issued by insurance companies.

(b) Percentage representing the number of complaints against the insurance company, with respect to the total received by the SVS.

(c) Number of claims filed, as reported by the insurance company in FECU during the period.

(d) Percentage representing the Claims filed to the insurance company with respect to the market total.

(e) Rate that represents the number of complaints received by the SVS for every hundred Claims, as reported by the insurance company. This figure is not calculated for those insurance companies with less than one hundred Claims.

(*) Includes Retirement and non-Retirement policies.

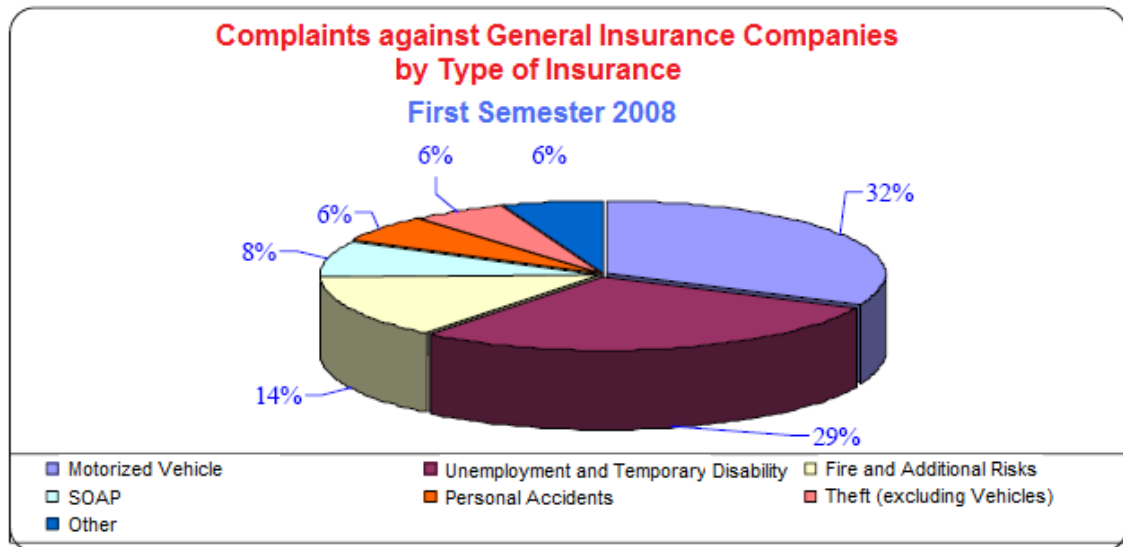
Distribution of complaints received by the SVS, by type of insurance
 Period: January 1st to June 30th 2008

Table VII

Complaints against General Insurance Companies by Type of Insurance, from 01.01.2008 to 06.30.2008

Type	Total	%
Motorized Vehicles	223	32%
Disability and Temporary Disability	199	29%
Fire and Additional Risks	99	14%
SOAP	55	8%
Personal Accidents	41	6%
Theft (Excluding Vehicles)	39	6%
Other	41	6%
General Total	697	100%

Table VIII



Note: Shows the distribution of all complaints received during the first semester of 2008 by type of insurance, in the general insurance market.

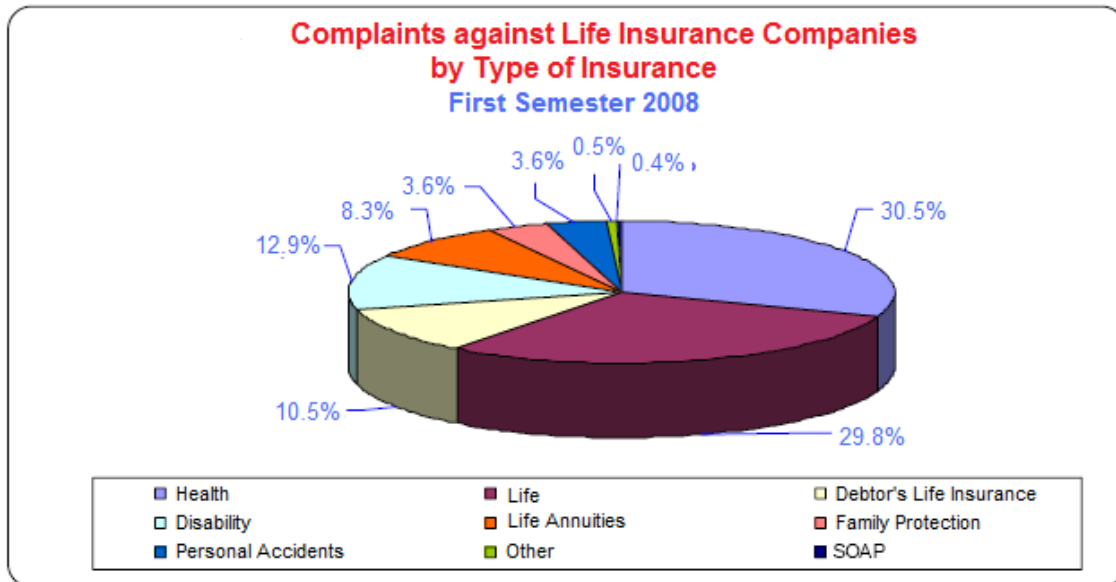
Distribution of complaints received by the SVS, by type of insurance
 Period: January 1st to June 30th 2008

Table IX

Complaints against Life Insurance Companies by Type of Insurance, from 01.01.2008 to 06.30.2008

Type	Total	%
Health	248	30.5%
Life	242	29.8%
Disability	105	12.9%
Debtor's Life Insurance	85	10.5%
Life Annuities	67	8.3%
Family Protection	29	3.6%
Personal Accidents	29	3.6%
Other	4	0.5%
SOAP	3	0.4%
General Total	812	100%

Table X



Note: Shows the distribution of all complaints received during the first semester of 2008 by type of insurance, in the life insurance market.

Complaints received during the First Semester of 2008,
based on type of insurance and the subject of the complaint.

GENERAL INSURANCE

Table XI

SUBJECTS	TYPE OF INSURANCE							Total
	Motorized Vehicles	Unemployment and Disability	Fire and Add'l Risks	SOAP	Other Insurance	Personal Accidents	Theft (not Vehicles)	
Coverage and Compensation (1)	209	184	86	52	36	38	33	638
Improvement and Sales (2)	8	15	10	3	2	3	6	47
Other (3)	6		3		3			12
Total	223	199	99	55	41	41	39	697

NOTES

- (1) Includes complaints about subjects such as: Compensation Payment, Coverage and Exclusions, Policy Term - Termination, Policyholder Obligations, Premium Payments and Claims Adjustment.
- (2) Includes complaints about subjects such as: Commercialization or Sale and Proposal - Improvement of the Insurance Policies.
- (3) Other non-classifiable subjects of complaint.

LIFE INSURANCE

Table XII

SUBJECTS										Total
	Health	Life	Disability	Debtor's Life Insurance	Life Annuities	Family Protection	Personal Accidents	Other	SOAP	
Coverage and Compensation (1)	229	199	103	81	0	25	24	0	3	664
Life Annuities (2)	0	0	0	0	57	0	0	0	0	57
Improvement and Sales (3)	17	35	2	3		4	5	1		67
Other (4)	2	8		1	10			3		24
Total	248	242	105	85	67	29	29	4	3	812

- (1) Includes complaints about subjects such as: Compensation Payment, Coverage and Exclusions, Policy Term - Termination, Policyholder Obligations, Premium Payments and Claims Adjustment.
- (2) Includes complaints about subjects such as: Beneficiaries of Survivor's Insurance, Life Annuities Intermediation, Pension Amount Adjustments, Pension Payments, State-backed Guarantees, Recognition Bonus, among others.
- (3) Includes complaints about subjects such as: Commercialization or Sale and Proposal - Improvement of the Insurance Policies.
- (4) Other non-classifiable subjects of complaint.

Agreement with SERNAC, for using its Online Complaint Form

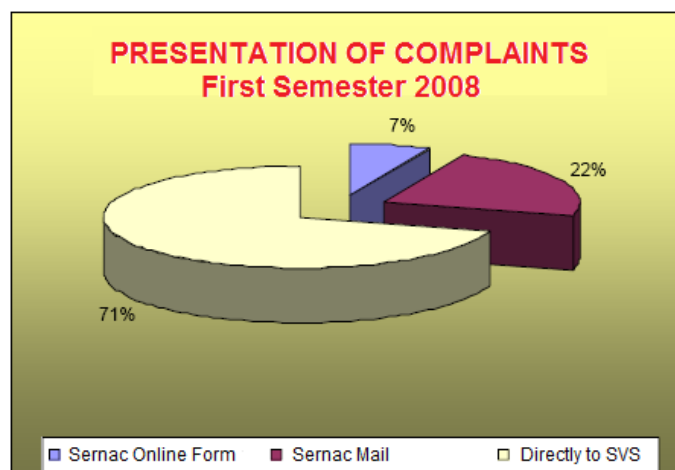
During the first semester of 2008, the SVS received a total of 440 complaints through SERNAC, representing 29% of all complaints, of which 101 were sent via the Online Complaint Form on the SERNAC website, and 339 were sent by mail.

This is shown in the chart and graph below:

Table XIII

Mode of Presentation	Complaints from 01.01.2008 to 06.30.2008	
	Number of Complaints	% of Total
SERNAC Online Form	101	7%
SERNAC Mail	339	22%
Directly to the SVS	1,069	71%
Total	1,509	100%

Table XIV



Note: Shows the number of complaints received by the SVS by way of the National Consumer Service (SERNAC) and the percentage of total complaints sent this way.

Complaints resolved, according to their ending result

Period: from January 1st to June 30th 2008

Table XV

Ending Result	Complaints from 01.01.2008 to 06.30.2008	
	Number of Complaints	% of Total
In Favor of Policyholder (1)	804	38%
Not in Favor of Policyholder (2)	622	30%
Other (3)	677	32%
Total	2,103	100%

Notes:

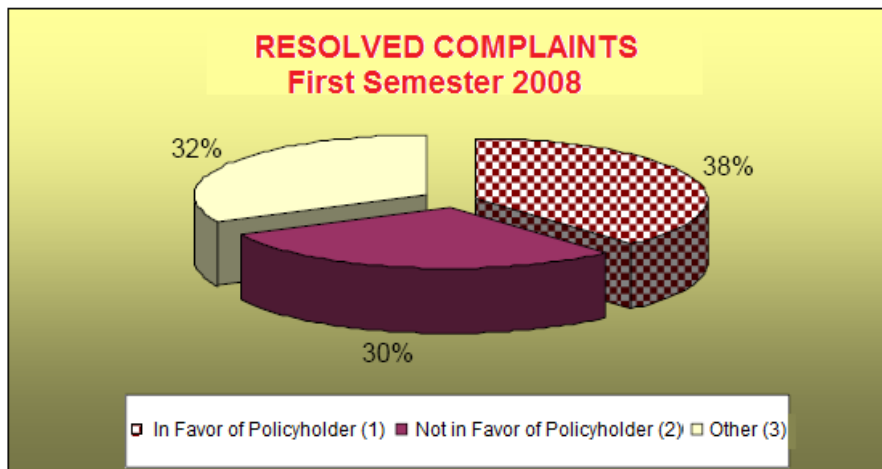
(1) Cases in which the subject of the complaint was resolved

(2) Cases in which the subject of the complaint was not resolved, whether due to the application of the conditions of the contract and/or the need for a legal resolution

(3) Cases not included in the previous categories, which may include:

- Partially resolved or unresolved cases
- Cases with insufficient background information and evidence
- Cases that require paperwork or special conditions from the policyholder
- Other cases.

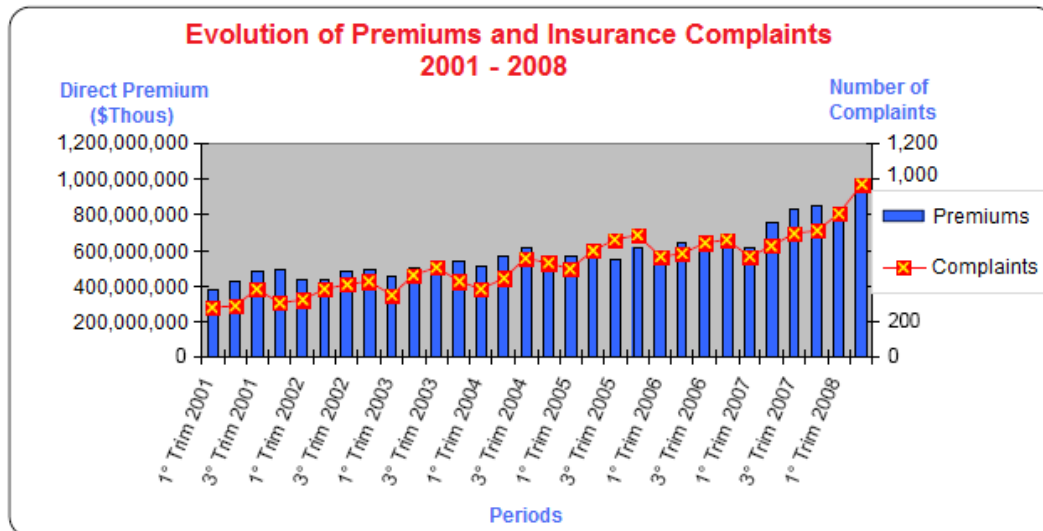
Table XVI



Note: Shows the breakdown of complaints that were resolved during the first semester of 2008, based on their ending results.

EVOLUTION OF PREMIUMS AND INSURANCE COMPLAINTS RECEIVED BY THE SUPERINTENDENCIA DE VALORES Y SEGUROS 2001-2008

Table XVII



Note: The graph shows the evolution of sales (direct premiums) and complaints for the insurance market, by quarter (trimester) from 2001 to 2008.

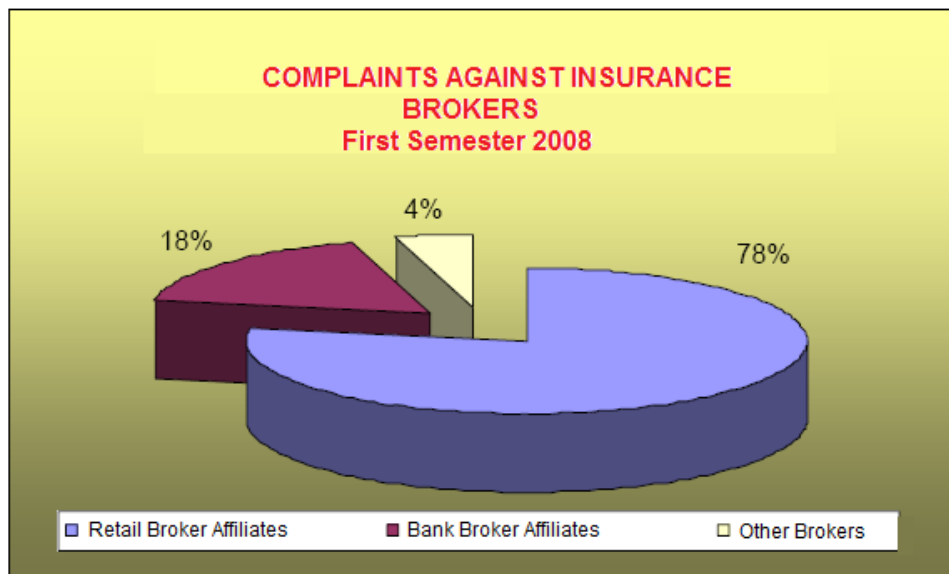
B) WRITTEN COMPLAINTS AGAINST INSURANCE BROKERS (*)

Table I

Type of Broker	Complaints from 01.01.2008 to 06.30.2008	
	Number of Complaints	% of Total
Retail Broker Affiliates	212	78%
Bank Broker Affiliates	49	18%
Other Brokers	12	4%
Total	273	100%

(*) Includes the written complaints received by the SVS and handled by the Division of Policyholder Education and Services, regarding the actions of insurance brokers in the intermediation of insurance company policies.

Table II



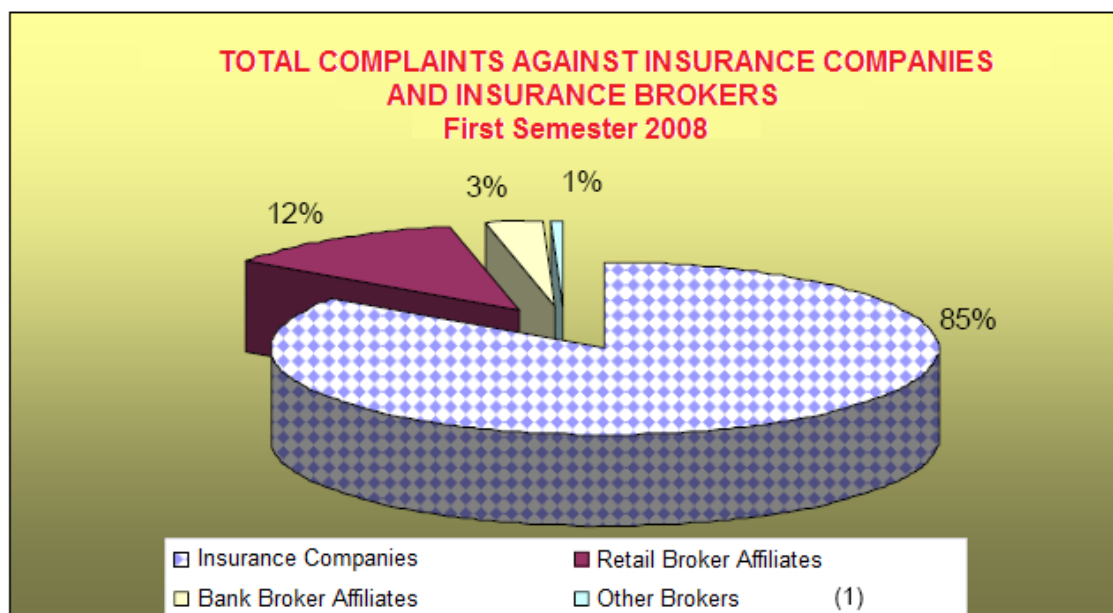
TOTAL WRITTEN COMPLAINTS AGAINST INSURANCE COMPANIES AND INSURANCE BROKERS (*)

Table III

Entity	Complaints from 01.01.2008 to 06.30.2008	
	Number of Complaints	% of Total
Insurance Companies	1,509	85%
Retail Broker Affiliates	212	12%
Bank Broker Affiliates	49	3%
Other Brokers	12	1%
Total	273	100%

(*) Includes the written complaints received by the SVS and handled by the Division of Policyholder Education and Services, regarding the actions of insurance brokers in the intermediation of insurance company policies.

Table IV



NOTES

Total complaints for the insurance market, of which 85% correspond to insurance companies, and 15% correspond to insurance brokers.

(1) Other Brokers: include complaints against insurance brokers, not included in the previous categories.

COMPLAINT REPORT FOR INSURANCE BROKERS
WRITTEN COMPLAINTS RECEIVED BY THE SUPERINTENDENCIA DE
VALORES Y SEGUROS (*)
Period: January 1st to June 30th 2008

Table V

Retail Broker Affiliates	No. of Complaints
CORREDORA DE SEGUROS RIPLEY LIMITADA	72
SERVICIOS FALABELLA POR LIMITADA	45
PARIS CORREDORES DE SEGUROS LIMITADA	44
CORREDORES DE SEGUROS PRESTO LIMITADA	35
LA POLAR CORREDORES DE SEGUROS LIMITADA	11
ABCDIN CORREDORES DE SEGUROS LIMITADA	5
Total	212

Bank Broker Affiliates	No. of Complaints
BANCHILE CORREDORES DE SEGUROS LIMITADA (1)	21
BANCOESTADO CORREDORES DE SEGUROS S.A.	16
BCI CORREDORES DE SEGUROS S.A.	5
SANTANDER CORREDORA DE SEGUROS LIMITADA	5
CORPBANCA CORREDORES DE SEGUROS S.A.	1
BBVA CORREDORA TECNICA DE SEGUROS LIMITADA	1
Total	28

Other Brokers	No. of Complaints
AGENCIAS BRINER CORREDORES DE SEGUROS LIMITADA	9
CORREDORA DE SEGUROS VALDES, VERGARA Y COMPAÑÍA LTDA	1
SANTANA LOPEZ PEDRO NOLASCO	1
ALARCON HERRERA FERNANDO PATRICIO	1
Total	12

(*) Includes the written complaints received by the SVS and handled by the Division of Policyholder Education and Services, regarding the actions of insurance brokers in the intermediation of insurance company policies.

Notes on Brokers:

(1) On February 1, 2008, Banchile Corredores de Seguros Limitada bought Citibank Corredores de Seguros Limitada.

**REPORT ON COMPLAINTS AND INTERMEDIATED PREMIUMS
WRITTEN COMPLAINTS AGAINST INSURANCE BROKERS
Period: January 1st to June 30th 2008**

Table VI

INSURANCE BROKERS	Complaints		Intermediated Premiums (\$Thous.) (c)	Rate of Complaints to Intermediated Premiums (d)
	No. (a)	% (b)		
ABCDIN CORREDORES DE SEGUROS LIMITADA	5	1.83	3,006,805	1.66
BANCOESTADO CORREDORES DE SEGUROS S.A.	16	5.86	62,176,327	0.26
BANCHILE CORREDORES DE SEGUROS LIMITADA (1)	21	7.69	51,856,649	0.40
BBVA CORREDORA TECNICA DE SEGUROS LIMITADA	1	0.37	29,390,308	0.03
BCI CORREDORES DE SEGUROS S.A.	5	1.83	39,476,135	0.13
CORPBANCA CORREDORES DE SEGUROS S.A.	1	0.37	15,247,795	0.07
CORREDORA DE SEGUROS RIPLEY LIMITADA	72	26.37	14,128,776	5.10
CORREDORES DE SEGUROS PRESTO LIMITADA	35	12.82	9,527,680	3.67
LA POLAR CORREDORES DE SEGUROS LIMITADA	11	4.03	6,874,459	1.60
PARIS CORREDORES DE SEGUROS LIMITADA	44	16.12	36,820,496	1.19
SANTANDER CORREDORA DE SEGUROS LIMITADA	5	1.83	78,346,016	0.06
SERVICIOS FALABELLA PRO LIMITADA	45	16.48	41,146,292	1.09
AGENCIAS BRINER CORREDORES DE SEGUROS LTDA	9	3.30	8,774,164	1.03
CORREDORA DE SEGUROS VALDES, VERGARA Y COMPAÑIA LTDA	1	0.37	1,997,334	0.50
SANTANA LOPEZ PEDRO NOLASCO	1	0.37	23,249	-
ALARCON HERRERA FERNANDO PATRICIO	1	0.37	1,718,127	0.58
	273	100	400,510,612	

Notes on Brokers:

- (1) On February 1, 2008, Banchile Corredores de Seguros Limitada bought Citibank Corredores de Seguros Limitada.
- (a) Includes the written complaints received by the SVS and handled by the Division of Policyholder Education and Services, regarding the actions of insurance brokers in the intermediation of insurance company policies.
- (b) Percentage representing the number of complaints against the insurance broker, with respect to the total received by the SVS and handled by the Division of Policyholder Education and Services.
- (c) Amount of Intermediated Premiums in thousands of pesos, reported by the insurance broker in FECU during the period.
- (d) Rate that represents the number of complaints received by the SVS for every billion pesos of Intermediated Premiums reported by the insurance company. This figure is not calculated for those insurance brokers with Intermediated Premiums lower than a billion pesos.

Information for Policyholders on Presenting Complaints and Questions

Source. www.svs.cl

- 1.- If you have any type of insurance and have a question or complaint regarding your policy, **please review your coverage and immediately contact** your insurance broker, insurance company or claims adjuster, as corresponds.
- 2.- The policyholder has the right to directly submit any questions or complaints regarding his or her insurance policy, in writing, to the insurance companies, insurance brokers or claims adjusters. These may be submitted to the main office or any agency, office or branch where the company provides customer assistance, personally or by mail or fax, no other formalities needed, during the normal working hours for customer assistance and without restriction of days or times.
- 3.- The policyholder must remember that it is important to **keep a copy of the complaint or question submitted to the insurance company**, insurance broker or claims adjuster.
- 4.- The insurance companies must receive, record and respond to the questions or complaints presented directly by the policyholder or beneficiary. **The maximum time period allowed for issuing a response is 20 business days from the date of receipt.**
- 5.- Remember that in the event of an ongoing disagreement with the company, the controversy or difficulty resulting from the application of the insurance policy may be resolved legally, according to the conditions of the respective policy.
- 6.- The policyholder may always request information or present questions or complaints regarding his or her insurance policy at the offices of the Division of Policyholder Education and Services of the SVS, located at Avda. Libertador Bernardo O'Higgins 1449, 1st Floor, Santiago. Policyholder assistance is provided from Monday to Friday, between 9:00 a.m. and 1:30 p.m.
- 7.- Complaints and questions may be made in writing to the Division of Policyholder Education and Services, using the **Question or Complaint Form**, which can be printed off the SVS website (www.svs.cl), or by mail. For policyholders living outside the Metropolitan Region, the letter of complaint may be issued to the offices of the National Consumer Service (SERNAC).
- 8.- Complaints or questions received by the Division of Policyholder Education and Services must be signed and accompanied by any necessary background information, and ideally the response received from the insurance company, insurance broker or claims adjuster, as is the case. Once the written complaint or question is received, the SVS may contact the implicated entity, when necessary, and will inform the policyholder in writing of the actions taken and their results.
- 9.- Intervention by the SVS does not exclude the obligations of the insurance company to respond to the questions or complaints received directly from its policyholders.
- 10.- The intervention and opinions issued administratively by the SVS do not go against the right of the parties to exercise corresponding actions before the Courts of Justice or to appeal to the arbitration entity indicated in the conditions of the insurance policy or contract.