



CMF presents its Online Insurance Inquiry System

- *The System allows individuals to consult online, in real time and free of charge, any insurance they have taken out with companies registered in Chile.*
- *Inquiries can be made by policyholders (as insured or contracting parties) and individuals who, in the event of the policyholder's death or declared incapacity, can prove legitimate interest in accessing said information. These include spouses, children, parents, and heirs of the contracting party.*

October 27, 2022 — The Financial Market Commission (CMF) presents its **Online Insurance Inquiry System** (SICS, for its Spanish acronym). The SICS is implemented pursuant to Law No. 21,314 which mandates, among other things, the creation of **a digital, interconnected, real-time automatic insurance inquiry platform maintained by the CMF and accessible for free**. All information contained in the System is provided directly by insurance companies supervised by the Commission.

Inquiries are available to **policyholders** (as insured or contracting parties) and individuals who, in the event of the policyholder's death or declared incapacity, **can prove legitimate interest in accessing such information**. These include spouses, children, parents, and heirs of the contracting party.

Using the SICS

Interested parties can access the System through the [Online Services section](#) or the specific webpage for the SICS available on the CMF website using their **Individual Password issued by the Civil Registry**.

When the person making the inquiry is the insured or holder of an insurance policy, their information will be displayed immediately. If the inquiry is submitted by a person claiming legitimate interest, the SICS will request the necessary documentation to prove it. Once the CMF verifies said legitimate interest, the inquiring party will receive an email with instructions to review any insurance policies registered to the respective RUT (National ID number).

Data provided by insurance companies about policies taken out will appear on the screen under two categories:

- **In Force:** Active policies within the terms established in the corresponding contract.
- **Not in Force with Current Obligations:** Terminated policies for which actions arising from the corresponding contract have not lapsed.

For more information on the SICS, check the [FAQ Document](#) available on the Commission's [Know Your Insurance](#) website.

Area of Communications, Education & Image — Financial Market Commission (CMF)

Contact: prensa@cmfchile.cl | [Press Room](#) | **Twitter:** [@CMFChile](#) [@CMF Educa](#)
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