

# Sebastián Valin Acuña

ComparaOnline.com



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<b>COUNTRY</b>	Chile
<b>INDUSTRY</b>	Technology
<b>YEAR SELECTED</b>	2012
<b>WEBSITE</b>	<a href="http://www.comparaonline.com/">http://www.comparaonline.com/</a>

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## COMPANY SNAPSHOT

ComparaOnline is doing consumers' dirty work for them. Making informed decisions about insurance used to be a painful, time-consuming process in Latin America: consumers had to call companies and visit their sales offices to receive impenetrable policy information. Resolved to provide a practical alternative, in 2009 Sebastian Valin created ComparaOnline (CO), a company that empowers consumers to compare insurance products and rates. Consumer credit and telecom product comparison services were added thereafter. ComparaOnline.com is seeing fast growth. With a leading position in the online auto insurance market in Chile, CO is on its way to disrupting the insurance, credit and telecom industries in Latin America.

Sebastian is a bold young entrepreneur who dreams of taking his company public on the NASDAQ. As a civil engineering undergraduate at the Universidad de los Andes in Chile, Sebastian convinced his friends to give him their old VHS recordings so he could transfer them to DVD. As the business grew, he juggled his time amongst other jobs as a DJ and intern at an engineering firm. When he graduated in 2008, Sebastian knew he was going to be an entrepreneur—he just didn't know what business to start.

As Sebastian researched different business opportunities, his brother bought a new car and asked him for help in finding a car insurance policy. While struggling to obtain quotes and coverage data from insurance agents and compiling a long Excel sheet to track policy information, Sebastian realized that gathering pricing information and comparing auto insurance policies in Chile was a nightmare. Sensing demand for an online aggregator, he flew to Europe to meet with five companies applying similar concepts there. None of them were interested in Latin America so, armed with knowledge of their business models, Sebastian launched CO in March 2009. By the end of 2009, CO had received a total of 32,350 visits and the team had grown to nine employees.

Locally, CO has already made an impact by creating over 90 high-quality jobs, including telecommuting jobs, which are close to non-existent in Chile, and helping service providers reach their customers. Simply put, CO is changing the way many Latin Americans do business.

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