

ESMA Vehicle Workshop Quality Standards

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Reading the confidence labels. Each finding in this brief carries a confidence tag. **HIGH CONFIDENCE** means multiple independent primary or established industry sources agree and the finding is unlikely to be materially wrong. **MEDIUM CONFIDENCE** means the finding rests on a single credible source or several trade press references – probably directionally correct but may need refinement as better data becomes available. **LOW CONFIDENCE** means the finding is drawn from a single secondary source or inferred from indirect evidence and should be treated as a working hypothesis, not a settled conclusion.

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1. The ESMA Workshop Classification Scheme

The Emirates Authority for Standardization and Metrology (ESMA), established under Federal Law No. 28 of 2001, was the UAE's sole standardization body until its functions were absorbed into the Ministry of Industry and Advanced Technology (MoIAT). ESMA remains the common name for the standardization and conformity assessment arm, and its regulatory framework continues to govern product and service quality across the UAE. **HIGH CONFIDENCE**

For the motor repair industry, ESMA operates a vehicle workshop classification and accreditation system formalized through Cabinet Resolution No. 61 of 2019, titled "Emirates Regulations on the Conformity Requirements for Vehicle Maintenance Establishments and Service Centers and the Classification thereof." The scheme became mandatory in mid-November 2021, following a voluntary adoption period during which 16 workshop operations obtained conformity certificates (Zawya, 21 November 2021). **HIGH CONFIDENCE**

Star rating framework

ESMA classifies workshops on a five-star scale, where five stars represents the highest tier of quality and capability. Workshops are also categorized by service type: general service, tires, brakes, body and paint, collision damage, SMART (Small and Medium Area Repair Technology), AC repair, engine work, and other specialty categories. The system evaluates workshops across multiple dimensions rather than applying a single pass/fail test. **HIGH CONFIDENCE**





Assessment criteria

The conformity assessment evaluates workshops against the following dimensions, as specified in Cabinet Resolution No. 61 of 2019:

Dimension	What is assessed
Service scope	Type and range of services offered, whether general or specialist
Facility standards	Workshop location, size, layout, working environment, health and safety compliance
Staff competence	Employee skills, certifications, and training; individual mechanics are examined and certified
Equipment	Availability and quality of tools; use of approved and certified equipment throughout operations
Spare parts quality	Quality of parts used, linked to ESMA's separate spare parts conformity scheme
Documentation	Documentation of operations, service records, and quality management processes
Geographic positioning	Location and accessibility factors

Source: Cabinet Resolution No. 61 of 2019; ESMA Conformity Certificate service page (esma.gov.ae). The full text of the resolution was not available through public sources at the time of research. The assessment criteria above are drawn from secondary descriptions of the resolution's requirements.

Accreditation process

Certification operates through the UAE Conformity Assessment System (ECAS). A workshop applies through the MoIAT/ESMA e-services portal. ESMA dispatches technical assessors to conduct an on-site evaluation against the Cabinet Resolution No. 61 criteria. The technical evaluation costs AED 2,500 per working day per technical assessor (ESMA service page, esma.gov.ae). Upon satisfactory assessment, the workshop receives a conformity certificate with its star classification. **HIGH CONFIDENCE**



The approach to non-compliance is graduated rather than punitive. Workshops that fall short of minimum standards receive a grace period to improve, with ESMA providing guidance. The stated approach is to help workshops "attain the skills and standards required and then certify them accordingly" (Gulf News, 2016). That said, operating without meeting minimum standards after the mandatory implementation date carries regulatory risk. **MEDIUM CONFIDENCE**

2. The Warranty Connection

Key legal development. In 2016, the Ministry of Economy's Consumer Protection Committee approved amendments specifying that vehicle dealers may not cancel the warranty if a vehicle has been serviced at a center not affiliated with the dealer, provided the center is ESMA-approved (Khaleej Times, legal analysis; The Law Reporters, consumer law analysis).

Under the current Federal Law No. 15 of 2020 on Consumer Protection, Article 10 consolidates warranty and after-sales service obligations. Suppliers must implement all warranties, provide required spare parts and maintenance, and replace the good or refund its value within the specified time limit. The law's warranty definition (Article 1) covers any "written or implicit acknowledgement made by the supplier that the goods or service is free from defects or malfunctions and conforms to standard specifications." **HIGH CONFIDENCE**

The practical effect: a workshop's ESMA accreditation status is the dividing line between warranty-preserving and warranty-voiding repairs for non-dealer service. An independent workshop that holds ESMA certification can perform warranty-period services without jeopardizing the owner's coverage. One without ESMA certification cannot make this claim. For consumers, the ESMA star rating has become a visible trust signal. For workshops, it is a market access requirement for warranty-period work. **HIGH CONFIDENCE**

Replacement vehicle provision. The executive regulations under Federal Law No. 15 of 2020 (Cabinet Resolution No. 66 of 2023) include provisions regarding after-sales service obligations. The specific conditions for replacement vehicle entitlements during repair periods should be confirmed against the full text of the executive regulations, which was not accessible through public online sources at the time of this research. **LOW CONFIDENCE**





3. Insurance Repair Obligations Under CBUAE Rules

The Central Bank of the UAE (CBUAE), through Insurance Authority Board of Directors' Decision No. 25 of 2016, issued the Unified Motor Vehicle Insurance Policy Against Loss and Damage. Chapter Two of this policy sets out specific obligations on insurance companies regarding motor vehicle repair quality. The relevant provisions are quoted from the official English text of the policy:

Provision	Obligation (from Chapter Two)
Article 7 – Repair standard	"If the damaged Motor Vehicle is repaired with repair shops approved by the Company, the Company shall insure that the Motor Vehicle is repaired properly, carefully and professionally and that the work is warranted by the repair shops."
Article 7 – Inspection rights	"The Company shall ensure that the Insured is enabled to have the Motor Vehicle checked by any approved motor vehicle examination agency in the UAE to make sure that the Motor Vehicle has been properly repaired."
Article 7 – Sub-standard repair	"If it is found that the repairs are below required and recognized technical standards, the Company shall address the issue(s) with the repair shop until the Motor Vehicle is professionally repaired and delivered to the Insured."
Chapter Two – Vehicle-appropriate shops	For vehicles older than three years from first registration, the insurer must repair at "suitable repair shops for the type and year of manufacture." (Specific clause number to be confirmed against the Arabic source text; this provision is confirmed in CBUAE Rulebook summaries but could not be precisely located in the English PDF available online.)

Source: *The Unified Motor Vehicle Insurance Policy Against Loss and Damage, Insurance Authority Board of Directors' Decision No. 25 of 2016 (CBUAE Rulebook; also available as PDF from smartservices.cbuae.gov.ae). Quoted text is from the official English translation.*

Critical distinction. The CBUAE policy uses the phrase "repair shops approved by the Company" – meaning the insurer approves its own repair shops. The policy does not say "ESMA-approved repair shops." The term "approved" in the CBUAE text refers to the insurer's own network approval, not ESMA certification. However, the separate requirement that repairs meet "required and recognized technical standards" creates an implicit link to ESMA, which is the only federal framework that defines and rates workshop technical standards. **HIGH CONFIDENCE**



4. Vehicle Modification and Insurance

Vehicle modifications in the UAE must be performed at ESMA-approved workshops. Modifications done at unauthorized shops can lead to fines ranging from AED 1,000 to AED 50,000, potential jail terms, vehicle impoundment, and voided insurance coverage (First Choice Cars, "Car Modification Rules in UAE," citing UAE traffic and vehicle regulations). This creates a precedent where ESMA workshop status directly affects insurability, though the precedent applies specifically to modifications rather than to standard collision repair. **MEDIUM CONFIDENCE**

5. Spare Parts Conformity

ESMA operates a separate but connected conformity scheme for vehicle spare parts. All manufacturers, importers, and distributors of auto spare parts must obtain a conformity certificate to sell in the UAE market. The requirements include testing at ESMA-approved laboratories and maintaining an effective Quality Management System per IATF 16949 (formerly ISO/TS 16949). Original spare parts from manufacturers require a declaration of conformity plus a test report. **MEDIUM CONFIDENCE**

This creates a dual compliance chain: the workshop is assessed under the ESMA classification scheme, and the parts it installs must also be ESMA-conforming. For insurance claims, this provides a traceable quality assurance layer from facility through to components.

6. Current State of Adoption

The scheme became mandatory in November 2021, but adoption remains concentrated among larger operations. The first wave of certifications went to major players: Al-Futtaim Motors (8 locations), Arabian Automobiles, Emirates Transport, Dubai Government Workshop, Suzuki, and Tire Plus (Zawya, November 2021). Since then, publicly announced five-star certifications include XA Group (Zawya), Grand Service Station (5 locations across Jumeirah, Al Barsha, Al Qusais, Al Warqa, and Ajman) (Grand Service Station website), Rafid Vehicle Repair (Zawya, 2023), and IEM across all aftersales services (Eye of Riyadh). **HIGH CONFIDENCE**

The independent garage segment, which constitutes the majority of the UAE repair market by volume, appears to be in earlier stages of adoption. The total number of ESMA-certified workshops in the UAE could not be determined from publicly available sources. Workshop information is intended to appear on a public portal enabling consumers to search and compare certified workshops, but the completeness and accessibility of this directory was unclear at the time of research. **MEDIUM CONFIDENCE**



7. Regulatory Trajectory: Will the CBUAE Mandate ESMA-Certified Workshops?

This section examines whether the CBUAE is likely to require insurance companies to use exclusively ESMA-certified workshops for motor vehicle repair. No such requirement exists today. The question is whether the regulatory direction points toward one.

What the current rules say

The Unified Motor Vehicle Insurance Policy (Decision No. 25 of 2016) requires insurers to ensure repairs meet "required and recognized technical standards" (Chapter Two, Article 7). It does not define what those standards are or which body certifies them. The insurer selects its own "approved" repair shops. The CBUAE has not issued a circular, guidance note, or regulation that explicitly references ESMA workshop certification as a requirement for insurance repair networks. **HIGH CONFIDENCE**

Factors pointing toward convergence

Several regulatory and market developments create directional pressure toward a formal link between CBUAE repair quality requirements and ESMA certification:

The "recognized technical standards" gap. The CBUAE requires repairs to meet "recognized technical standards" but provides no definition. The ESMA workshop classification system, established by Cabinet Resolution No. 61 of 2019, is the only federal-level framework that defines and rates technical standards for vehicle repair workshops in the UAE. In a dispute about repair quality, the ESMA standard is the most obvious benchmark a court or regulator would reference. An insurer directing repairs to workshops that have not met the only federally defined quality standard would face a difficult argument if challenged. **MEDIUM CONFIDENCE**

The consumer protection precedent. Federal Law No. 15 of 2020 and the 2016 Ministry of Economy amendments already tie ESMA certification to a legally consequential outcome: warranty preservation. The regulatory apparatus has already accepted the principle that ESMA certification is the threshold for a workshop being "good enough" for warranty-period work. Extending this principle to insurance-funded repairs is a short step, not a structural change. **MEDIUM CONFIDENCE**

The vehicle modification precedent. Modifications must be performed at ESMA-approved workshops, with financial penalties and insurance consequences for non-compliance. The regulatory principle that ESMA status determines whether repair work is insurable already exists in UAE law, though it applies to modifications rather than standard collision repair. **MEDIUM CONFIDENCE**



Federal Decree-Law No. 6 of 2025. Enacted on 8 September 2025, this law consolidates the CBUAE's regulatory authority over banking and insurance under a single framework, replacing both Federal Decree-Law No. 14 of 2018 and Federal Decree-Law No. 48 of 2023 (Lexology; Addleshaw Goddard; White & Case). The law expands the CBUAE's scope to cover insurtech and technology service providers, increases maximum penalties to AED 1 billion, and establishes Sanadak as an independent dispute resolution body. All regulated entities have until September 2026 to comply. The transition period creates a natural window for the CBUAE to update subsidiary regulations, including motor insurance repair standards. **HIGH CONFIDENCE**

Post-flood regulatory attention. The 2024 floods produced approximately AED 4 billion in motor claims alone (Chambers and Partners, Insurance & Reinsurance 2026 UAE Guide). Events of this magnitude typically trigger regulatory review of claims handling processes, including repair quality. When a market is absorbing a large volume of motor repair claims simultaneously, the pressure on workshop capacity and quality becomes acute, and regulators face stronger incentives to formalize quality standards. **MEDIUM CONFIDENCE**

The UAE's broader standardization trajectory. The UAE government has moved consistently toward formalization and standardization across sectors. The creation of ESMA, the mandatory product conformity scheme (ECAS), the mandatory workshop classification, the unified motor insurance policy, and the consolidation of insurance regulation under the CBUAE all point in the same direction: away from self-regulation and toward defined federal standards. **MEDIUM CONFIDENCE**

Factors that might delay or prevent a mandate

A mandatory link between CBUAE repair standards and ESMA certification is not inevitable. Several factors could slow or prevent it:

Adoption gap. If the majority of independent workshops remain uncertified, mandating ESMA-only repairs would immediately constrain insurer repair capacity. The CBUAE would need to consider whether the market has sufficient certified capacity to absorb the volume of insurance repairs. Mandating a standard that most workshops cannot yet meet could increase repair costs and cycle times, harming both insurers and policyholders. **MEDIUM CONFIDENCE**

Institutional coordination. ESMA/MoIAT and the CBUAE are separate regulatory bodies. A formal mandate would require coordination between them, or at least the CBUAE's explicit adoption of MoIAT's classification as the reference standard. Cross-agency regulatory initiatives take time. **MEDIUM CONFIDENCE**

No public signal. As of April 2026, no CBUAE consultation paper, draft circular, or public statement has been identified that proposes explicitly requiring ESMA-certified workshops for insurance repairs. The regulatory pipeline, as visible from public sources, does not include this specific measure. **HIGH CONFIDENCE**



Assessment

Research assessment (medium confidence). The regulatory direction favors an eventual formal link between CBUAE motor insurance repair requirements and ESMA workshop certification. The existing language in the unified motor policy ("recognized technical standards") already creates an implicit connection, and the consumer protection framework has established the precedent that ESMA certification is the threshold for acceptable workshop quality. The September 2026 compliance deadline under Federal Decree-Law No. 6 of 2025 creates a plausible window for subsidiary regulation updates. However, no specific regulatory proposal has been identified, and the adoption gap among independent workshops may delay implementation. The most likely path is a graduated approach: CBUAE guidance linking "recognized technical standards" to ESMA classification, followed by a transition period, rather than an abrupt mandate. Timing is uncertain but a development within the next two to four years would be consistent with the regulatory trajectory.

8. Strategic Relevance for Claims Management

The ESMA framework has several implications for motor claims management in the UAE, particularly for organizations that manage repairer networks on behalf of insurers.

Network quality as measurable infrastructure

ESMA's star rating system gives repairer network operators an objective, government-backed metric for workshop quality. A claims manager that routes repairs exclusively or preferentially to ESMA-certified workshops offers insurers a measurable quality assurance layer that goes beyond internal assessments. The star rating turns network quality from a subjective claim into a verifiable fact.

Compliance alignment

A claims management operation that routes repairs based on ESMA classification, enforces spare parts conformity through its documentation processes, and audits against the CBUAE Chapter Two repair quality requirements can demonstrate regulatory alignment that a traditional claims handling process cannot match. If the CBUAE moves to formalize the ESMA link (see Section 7), organizations already operating to this standard would face no transition cost.

Warranty-period risk management

The 2016 warranty liberalization created a specific risk for insurers handling claims on warranty-period vehicles. If a repair is performed at a non-ESMA workshop, the vehicle owner may lose warranty coverage, creating a secondary liability for the insurer: the policyholder's vehicle has been repaired, but the manufacturer's warranty has been voided in the process. This exposure is often invisible until a warranty claim is denied. Claims operations that route all warranty-period repairs to ESMA-certified workshops eliminate this risk entirely, turning what is currently unmanaged exposure into a documented compliance control.



Data and analytics

ESMA workshop ratings combined with claims data create a potential analytical asset. Correlating repair quality outcomes (re-repairs, complaints, cycle times) with ESMA star ratings would produce an evidence base for network optimization and for demonstrating the cost-of-quality relationship between workshop ratings and claims outcomes.

Workshop onboarding standards

Incorporating ESMA certification status into workshop onboarding and assessment frameworks aligns internal network standards with the federal framework. Making ESMA certification a condition or strong preference for network membership removes subjectivity from quality decisions and provides a defensible standard if a repair quality dispute arises.

Workshop certification as a network development tool

There may be an opportunity for claims managers to help independent workshops achieve ESMA certification as part of a network partnership model. Workshops that want access to insurer claim volume could be supported through the certification process. The incentive structure is self-reinforcing: more certified workshops in the network produce better quality metrics for insurers, which generates more claim volume directed through the managed network. For insurers, this addresses the adoption gap described in Section 7 by actively expanding the pool of ESMA-certified capacity available to them.





9. Open Questions

Question	Why it matters
What is the current ESMA certification rate among UAE independent workshops?	Determines how much of the market is certified versus uncertified, and whether mandating ESMA-only repairs is practically feasible
Has the CBUAE included workshop quality standards in its regulatory pipeline under Federal Decree-Law No. 6 of 2025?	Would indicate whether the convergence scenario described in Section 7 is being actively considered
What is the full text of Cabinet Resolution No. 61 of 2019?	Contains the detailed classification criteria not available in public summaries; needed to map network standards against the federal requirements precisely
Are there emirate-level enforcement differences?	Dubai, Abu Dhabi, and Sharjah may implement or enforce the scheme differently, affecting network strategy by location
What is the renewal cycle for ESMA workshop certification?	Affects the ongoing compliance burden and creates recurring touchpoints for network quality assurance
Does a machine-readable ESMA workshop directory exist?	If available, could enable automated verification of workshop certification status within claims management systems



Research Methodology

This brief was compiled through web-based research of publicly available sources, supplemented by review of the official English text of the Unified Motor Vehicle Insurance Policy Against Loss and Damage (Insurance Authority Board of Directors' Decision No. 25 of 2016). The full text of Cabinet Resolution No. 61 of 2019 was not available through public online sources; the assessment criteria described in Section 1 are drawn from secondary reporting on the resolution's requirements.

Searches were conducted across: CBUAE Rulebook (rulebook.centralbank.ae), ESMA service pages (esma.gov.ae), UAE legislation portal (uaelegislation.gov.ae), Chambers and Partners practice guides, law firm client alerts (Al Tamimi, Addleshaw Goddard, White & Case), trade press (Zawya, Gulf News, Khaleej Times), and specialist legal analysis sites.

The question of whether the CBUAE will mandate ESMA-certified workshops for insurance repairs required inference from available evidence, as no direct regulatory proposal was found. The assessment in Section 7 reflects the weight of circumstantial evidence and regulatory trajectory rather than confirmed policy direction.



Sources

Source	Tier	Used for
Insurance Authority Board of Directors' Decision No. 25 of 2016 – Unified Motor Vehicle Insurance Policy Against Loss and Damage (CBUAE Rulebook; official PDF from smartservices.cbuae.gov.ae)	Tier 1	Insurer repair obligations, "recognized technical standards" language, Article 7 provisions
Cabinet Resolution No. 61 of 2019 – Emirates Regulations on Conformity Requirements for Vehicle Maintenance Establishments and Service Centers (secondary references only; full text not accessed)	Tier 1	Workshop classification framework, assessment criteria
Federal Law No. 15 of 2020 – UAE Consumer Protection Law	Tier 1	Warranty obligations, Article 10, ESMA-approved workshop warranty preservation
Federal Decree-Law No. 6 of 2025 – Central Bank, Financial Institutions, and Insurance (Lexology; Addleshaw Goddard; White & Case analyses)	Tier 1/3	CBUAE regulatory consolidation, transition period, expanded scope
Cabinet Resolution No. 66 of 2023 – Executive Regulations to Consumer Protection Law	Tier 1	After-sales service obligations (not fully reviewed)
Chambers and Partners, Insurance & Reinsurance 2026 – UAE Trends and Developments	Tier 2	AED 4 billion flood claims figure, regulatory environment overview
Zawya, "16 vehicle maintenance workshops get conformity certificates" (21 November 2021)	Tier 3	Initial certification wave, named workshop operations
Zawya, "Rafid earns five-star rating for vehicle maintenance services" (2023)	Tier 3	Five-star certification adoption
Zawya, "XA Group scores five-star ESMA rating for auto repair and service"	Tier 3	Five-star certification adoption
Eye of Riyadh, "IEM Receives Five Star ESMA Certificates for all Aftersales Services in UAE"	Tier 3	Five-star certification adoption
Grand Service Station website (gsstations.ae/esma-certification/)	Tier 4	Five-star certification across 5 locations
Gulf News, "Auto workshops in Dubai to be categorised, rated" (2016)	Tier 3	Early scheme description, graduated compliance approach
Khaleej Times, "UAE: Will I lose warranty if my car is serviced from a workshop that's not affiliated to the dealer?"	Tier 3	Warranty preservation at ESMA-approved workshops, Consumer Protection Committee ruling
The Law Reporters, "Car Warranty in the UAE: Consumer Laws and Servicing at Centres Not Affiliated to the Dealer"	Tier 3	Legal analysis of ESMA-warranty link, 2016 Ministry of Economy decision
First Choice Cars, "Car Modification Rules in UAE"	Tier 4	Vehicle modification ESMA requirements, penalties