

UAE motor vehicle repair regulations

A reference guide for insurers and repairers

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This document summarizes published UAE regulations and publicly available legal provisions. It does not constitute legal advice. Readers should consult qualified UAE legal counsel before making policy or operational decisions based on this summary. Regulatory positions may change, and individual insurer policy wordings may impose requirements beyond the regulatory minimum.

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Executive summary

This guide consolidates the UAE regulatory framework governing motor vehicle insurance claims, covering repair location rules, depreciation schedules, total loss declarations, claims processing timelines, spare parts sourcing, deductible structures, and manufacturer warranty preservation. It is intended for insurance companies, claims managers, and vehicle repair workshops operating in the UAE motor insurance market.

The primary regulatory instrument is Insurance Authority Board Decision No. (25) of 2016, which established the Unified Motor Vehicle Insurance Policy Against Loss and Damage. This standardized policy, mandatory for all UAE motor insurers, sets the baseline rules for how claims are handled, where vehicles are repaired, and what costs policyholders bear. The parent legislation is now Federal Decree-Law No. (6) of 2025, which consolidated the regulation of financial institutions and insurance business under the Central Bank of the UAE (CBUAE).

Several findings in this guide are of particular operational relevance. The 50% total loss threshold is a regulatory requirement under the Unified Policy, not an insurer-configurable parameter. The 72-hour third-party LPO approval window commonly applied in the market is an Emirates Insurance Association guideline, not a CBUAE regulation; the binding CBUAE requirement is 15 days. The depreciation schedules for commercial vehicles (taxis, rentals, fleet) are materially more aggressive than those for private vehicles, with a 10-percentage-point gap that widens from the first year onward.

The guide pays particular attention to manufacturer warranty preservation for vehicles repaired at independent workshops. UAE law, through a 2016 Ministry of Economy decision, Federal Law No. 15 of 2020 on Consumer Protection, and Federal Decree-Law No. (36) of 2023 on Competition, establishes that independent repair at a workshop certified by the Ministry of Industry and Advanced Technology (MoIAT, formerly ESMA) does not void the manufacturer warranty. The burden of proof falls on the manufacturer to demonstrate that the independent repair caused a subsequent defect. Market practice, however, remains more conservative than the law requires: most insurers provide two to three years of agency repair as a contractual benefit, and manufacturers continue to challenge warranty claims where independent workshops performed collision repair. The gap between legal position and market behavior creates both risk and opportunity for insurers and repairers who understand the regulatory framework.

1. Regulatory framework

Motor vehicle insurance repair obligations in the UAE are governed by a layered regulatory structure. The primary legislation is Federal Decree-Law No. (6) of 2025 Regarding the Central Bank, Regulation of Financial Institutions and Activities, and Insurance Business. This law replaced Federal Decree-Law No. (48) of 2023 Regulating Insurance Activities and consolidated the regulation of banks, payment providers, and insurers under a single legislative framework. It establishes the Central Bank of the UAE (CBUAE) as the insurance regulator, with authority to issue subsidiary regulations including standardized policy wordings.



The operative document for motor claims repair rules is Insurance Authority Decision No. (25) of 2016, which established the Unified Motor Vehicle Insurance Policy Against Loss and Damage. This standardized policy is mandatory: all UAE motor insurers must adopt its provisions and cannot deviate from its core terms. Decision No. (42) of 2017 and Resolution No. (26) of 2020 subsequently amended specific provisions, though the core depreciation and repair rules remain as originally enacted.

Below the parent legislation and the Unified Policy, the CBUAE issues detailed operational regulations through its Rulebook, circulars, and instructions. These instruments have binding force. The Emirates Insurance Association (EIA, now the Emirates Insurance Federation) also publishes guidelines on motor claims procedures. EIA guidelines carry significant market weight but are not legally binding instruments of the CBUAE regulatory framework. This distinction matters for SLA design and compliance planning, as addressed in section 5.

Consumer protection and warranty rules sit outside the insurance regulatory framework. Federal Law No. 15 of 2020 on Consumer Protection, a 2016 Ministry of Economy decision on vehicle servicing, and Federal Decree-Law No. (36) of 2023 on Competition jointly govern the consumer's right to choose repair facilities, including during the manufacturer warranty period.

2. Repair location rules: OEM vs independent workshops

2.1 The one-year threshold

The regulatory framework establishes a vehicle age-based threshold for repair location. During the first year following initial vehicle registration, the insurance company must arrange repairs at an authorized dealer or agency workshop (the original importing agent or an authorized OEM service center). After the first year, the insurer may direct the vehicle to any approved repair facility, including independent workshops, provided those facilities meet the insurer's quality and approval standards.

Practical note. The one-year threshold is measured from the date of first registration, not from the policy inception date. A three-year-old vehicle purchased second-hand does not restart the clock. The relevant date is always the original registration date.

2.2 After the first year

Once a vehicle passes the one-year registration anniversary, the Unified Policy permits repair at any workshop approved by the insurance company. Chapter 2, Item 7 of the Unified Policy requires the insurer to ensure that repairs are carried out "at repair shops approved by the Company" in "a proper and professional manner" and that the work is warranted. This language does not require OEM facilities; it requires quality assurance from whatever facility the insurer selects.

Non-original spare parts of equivalent grade are permitted for vehicles beyond the first year. The Unified Policy allows the use of non-original parts once the one-year authorized dealer period has passed. If the insured requests new original parts, depreciation is applied according to the applicable schedule (see section 3).



2.3 Self-repair option

The Unified Policy provides a cash settlement alternative. Under Chapter 2, Item 4, the insured may choose to assume responsibility for the repair, in which case the insurer pays the repair cost estimate directly to the insured rather than managing the repair. This option applies only where the estimated repair costs do not exceed the agreed repair value, and depreciation is still deducted per the applicable schedule.

3. Depreciation schedules

The Unified Policy establishes two depreciation schedules, applied to spare parts when new original replacement parts are fitted. Depreciation is not applied to repair labor; it applies only to the parts component of the claim.

3.1 Schedule 1 – Private vehicles

Vehicle age (from first registration)	Depreciation rate
1st year	Nil (0%)
2nd year	5%
3rd year	10%
4th year	15%
5th year	20%
6th year and beyond	30%

Source: Insurance Authority Decision No. (25) of 2016, Schedule 1.

3.2 Schedule 2 – Taxis, public transport, rental, and fleet vehicles

Vehicle age (from first registration)	Depreciation rate
Last 6 months of 1st year	10%
2nd year	20%
3rd year	25%
4th year	30%
5th year	35%
6th year and beyond	40%

Source: Insurance Authority Decision No. (25) of 2016, Schedule 2.



3.3 Key differences

The commercial vehicle schedule (Schedule 2) is materially more aggressive than the private vehicle schedule. First-year vehicles under Schedule 2 already face 10% depreciation in the last six months, whereas private vehicles pay nothing in the first year. By the sixth year, Schedule 2 imposes 40% depreciation compared to 30% for private vehicles. The gap reflects higher wear and mileage assumptions for commercial-use vehicles.

Depreciation applies when the insured requests new original parts. If non-original parts of equivalent grade are used (permitted for vehicles beyond the first year), the depreciation schedules do not apply, since the cost basis is already lower.

Common dispute area. Depreciation on spare parts is one of the most frequent sources of policyholder complaints in UAE motor claims. Policyholders often expect full replacement at no additional cost and are not aware that depreciation applies. Clear, upfront disclosure of the applicable depreciation rate at the estimate stage, rather than at settlement, reduces complaints and disputes.

4. Total loss rules

4.1 The 50% threshold

The 50% total loss threshold is a CBUAE mandatory requirement, established through the Unified Motor Vehicle Insurance Policy under Insurance Authority Board Decision No. (25) of 2016. It is not an insurer-configurable parameter. Insurers issuing motor vehicle insurance in the UAE must adopt this provision.

The relevant provision (Chapter 2, Item 5) establishes two distinct elements. The threshold test states: "If the Insured Motor Vehicle is lost, proves to be irreparable, or that costs of repair exceed 50% of the Motor Vehicle value before the accident." The comparison is between the professionally assessed repair cost and the vehicle's market value immediately before the loss event.

Once total loss is triggered, the compensation basis shifts. The "insured value of the Motor Vehicle agreed upon between the Insurer and the Insured on signing of the Insurance Policy will be the basis of calculation of the compensation," after deduction of a depreciation percentage of 20% from the insured value, taking into account the fraction of the insurance period remaining. The threshold test and the compensation base use different reference values: the threshold compares repair cost to pre-accident market value, while compensation is calculated from the agreed insured value with deductions.

Common misunderstanding. Total loss compensation is frequently described in market communications as "current market value at accident date." The actual Unified Policy wording uses the agreed insured value with 20% depreciation and period pro-rating. Claims managers and insurer communications should reference the correct compensation basis.



4.2 Structural damage criterion

A second total loss criterion operates independently of the percentage threshold. If the vehicle suffers structural damage to the chassis or structural pillars requiring cutting or welding, the vehicle is declared a total loss regardless of the repair cost percentage. This provision is referenced in market practice and regulatory guidance; the exact clause location within the Unified Policy or its amendments should be confirmed against the official Arabic text for system-level implementation, as the Arabic text is the legally authoritative version.

4.3 Practitioner variation

Some market practitioners reportedly apply higher total loss thresholds (75-80% has been cited in industry discussions). If true, this represents non-compliance with the Unified Motor Vehicle Insurance Policy rather than a legitimate alternative standard. The 50% threshold is the regulatory baseline, and any deviation should be treated as a regulatory risk.

4.4 Salvage ownership

On a total loss declaration, the vehicle salvage becomes the property of the insurance company. Chapter 1, Item 8 of the Unified Policy establishes this transfer. The insured may not be charged expenses related to transferring the motor vehicle title.

5. Claims processing timelines and third-party LPO approval

Understanding the distinction between binding CBUAE requirements and Emirates Insurance Association (EIA) guidelines is critical for SLA design and compliance planning.

5.1 CBUAE binding requirement: 15-day claim examination timeline

The CBUAE's binding regulatory requirement for claims processing establishes a 15-day timeline for claim examination and notification. This is the maximum period within which an insurer must examine a claim and communicate its decision. The 15-day period is established under the CBUAE Rulebook's standard claim procedures and represents the regulatory backstop against which compliance is measured.

5.2 EIA guideline: 72-hour third-party LPO approval window

The 72-hour (3-day) window for third-party LPO approval is an Emirates Insurance Association (EIA) guideline, not a CBUAE regulation. The EIA (now the Emirates Insurance Federation) is a professional association whose guidelines represent industry best practice but are not legally binding. The 72-hour guideline applies specifically to recovery cases where the repair estimate exceeds certain thresholds: AED5,000 for non-agency repairs and AED10,000 for agency repairs.



5.3 Why the distinction matters

The Emirates Insurance Federation is a professional body whose members include UAE-licensed insurance companies. Its guidelines carry significant market weight because most insurers follow them as industry practice, but they are not instruments of the CBUAE regulatory framework. A CBUAE regulation has the force of law; an EIA guideline does not. Breaching a 72-hour EIA guideline is a service-level shortfall. Breaching a CBUAE regulation is a compliance failure with potential regulatory consequences. SLA design should reflect this hierarchy: the 72-hour target is a market-standard best practice target, while the 15-day CBUAE timeline is the regulatory boundary.

6. Spare parts: depreciation and sourcing

6.1 Original parts with depreciation

When new original (OEM) spare parts are fitted, the insured bears the depreciation cost according to the applicable schedule (Schedule 1 for private vehicles, Schedule 2 for commercial/fleet vehicles). The insurer pays the balance. This is established in Chapter 2, Item 3 of the Unified Policy. The depreciation represents the difference between the new part cost and the deemed residual value of the part being replaced.

6.2 Non-original parts

For vehicles beyond the first year of registration, non-original spare parts of equivalent grade are permitted under the Unified Policy. These are aftermarket parts that meet equivalent quality and fitment standards. When non-original parts are used, the depreciation schedules do not apply, since the lower cost base of the non-original part effectively replaces the depreciation mechanism.

6.3 Commercial and fleet vehicles

Schedule 2 depreciation rates for taxi, public transport, and rental vehicles are significantly higher than private vehicle rates. This reflects the accelerated wear on these vehicles and the higher frequency of parts replacement. The correct schedule must be applied based on the policy classification (private vs. commercial), not the vehicle type alone. A privately owned pickup used for personal transport follows Schedule 1.



7. Deductible structure

The Unified Policy establishes a deductible structure in Schedule 3, categorized by vehicle type, passenger capacity, and insured value.

7.1 Standard deductibles (Schedule 3)

Vehicle category	Maximum deductible per accident (AED)
Private vehicles (up to 9 passengers), insured value up to AED50,000	350
Private vehicles (up to 9 passengers), insured value AED50,001 to AED100,000	700
Private vehicles (up to 9 passengers), insured value AED100,001 to AED250,000	1,000
Private vehicles (up to 9 passengers), insured value above AED250,000	1,200
Private vehicles (up to 9 passengers), insured value above AED500,000	1,400
Private vehicles (more than 9 but up to 12 passengers)	1,500
Private vehicles (more than 12 passengers), rental vehicles, trucks over 3 tons	1,700
Heavy trucks, passenger buses, industrial/construction/agricultural vehicles	4,500

Source: Insurance Authority Decision No. (25) of 2016, Schedule 3.

7.2 Additional deductible loadings

Category	Additional deductible (maximum)
Driver under 25 years of age	10% of claim value
Taxi or public transport vehicle	10% of claim value
Sports or modified vehicle	15% of claim value
Modified outside factory specifications	20% of claim value
Rental vehicle	20% of claim value



These additional deductibles are applied on top of the standard deductible from Schedule 3. Insurers may apply lower percentages within these maximums. Where multiple categories apply, the highest applicable percentage is used.

Source: Insurance Authority Decision No. (25) of 2016, Chapter 3, Items 7 and 8.

8. Manufacturer warranty and independent repair

This section addresses one of the most commercially significant questions in UAE motor claims: whether an insurer or claims manager can route a warranty-period vehicle to an independent workshop for accident repair without jeopardizing the manufacturer warranty. The answer requires separating the legal position from prevailing market practice, because the two diverge materially.

Part A – The legal position

8.1 Ministry of Economy decision (2016): abolition of compulsory dealer servicing

In 2016, the UAE Ministry of Economy's Committee for Consumer Protection approved amendments abolishing the requirement for vehicle owners to service their vehicles exclusively at authorized dealerships during the warranty period. The decision directly addressed the widespread practice by manufacturers and importers of conditioning warranty validity on exclusive use of their service network.

Following this decision, vehicle owners in the UAE are legally free to service and repair their vehicles at any qualified workshop without jeopardizing warranty coverage, subject to one condition: the independent workshop must hold certification from the Ministry of Industry and Advanced Technology (MoIAT). MoIAT, which absorbed the former Emirates Authority for Standardisation and Metrology (ESMA) in 2020, operates a vehicle repair workshop certification system with a star-rating methodology covering service standards, technician qualifications, equipment, and service categories.

8.2 Consumer protection law

Federal Law No. 15 of 2020 on Consumer Protection reinforces the 2016 decision. Article 10 requires suppliers to honor all warranties and maintenance within the specified time limit. The law's provisions protecting consumers from unfair trade practices and misleading terms apply to warranty conditions that attempt to restrict repair choices beyond what is legally required. A manufacturer or dealer cannot invalidate a warranty simply because servicing or repair was performed outside of the dealer's service network, provided the work was performed properly with appropriate parts.

The interaction between the Consumer Protection Law and the 2016 Ministry of Economy decision creates a two-part legal protection: the Ministry decision abolishes compulsory dealer servicing, and the Consumer Protection Law prohibits warranty terms that penalize consumers for exercising that freedom.



8.3 Competition law reinforcement

Federal Decree-Law No. (36) of 2023 on the Regulation of Competition provides a third layer of legal support. The law, which entered into force on 28 December 2023 and replaced Federal Law No. 4 of 2012, prohibits restrictive agreements that limit access to markets and prohibits abuse of dominant market position. Manufacturer warranty terms that effectively compel the use of a single repair network could, in principle, constitute restrictive practices under this framework. No specific enforcement action against automotive warranty restrictions has been publicly reported as of April 2026, but the legal basis exists and the law's scope is broad enough to cover such practices.

8.4 Legal position summary

The legal position rests on three pillars: the 2016 Ministry of Economy decision, the Consumer Protection Law (Federal Law No. 15/2020), and the Competition Law (Federal Decree-Law No. 36/2023). Together, they establish that a manufacturer or dealer cannot void a vehicle's warranty solely because a repair, including a collision or accident repair, was carried out at a MoIAT-certified independent workshop using appropriate parts and methods. The burden of proof falls on the manufacturer: to deny a warranty claim following independent repair, the manufacturer must demonstrate that the independent repair itself caused or contributed to the defect in question. A blanket refusal based solely on the repair location is not legally defensible under current UAE law.

Part B – Market practice

8.5 The gap between law and market behavior

Despite the clear legal position, UAE market practice has not fully caught up with the law. The prevailing industry approach remains more conservative than the legal framework requires.

8.6 Insurance policy agency repair periods

Most UAE motor insurance policies provide "agency repair" (authorized dealer repair) for a defined period, typically two to three years from the date of first registration. Some insurers offer agency repair for up to five years at an additional premium. After the agency repair period expires, the insurer's standard terms automatically move the vehicle to "non-agency" repair at independent workshops from the insurer's approved network.

This is a contractual feature of the insurance policy, not a regulatory requirement. The Unified Policy's regulatory minimum for dealer repair is one year from first registration (section 2.1 above). Market competition and customer expectations have extended the practice well beyond this minimum, creating a cost burden that insurers absorb through higher premiums or reduced margins on agency repair books.



8.7 Manufacturer behavior

Although the law protects the consumer, manufacturers and authorized dealers in the UAE continue to push back on warranty claims where accident repairs were performed by independent workshops. The typical manufacturer argument is not that the warranty is void because the repair was done externally, as that argument would fail under the 2016 Ministry decision and the Consumer Protection Law. Instead, manufacturers argue that the specific repair work at the independent workshop caused or contributed to a subsequent defect. This is a narrower argument and shifts the dispute from "where was it repaired" to "was the repair performed correctly."

Enforcing the legal protection requires either escalation to the Consumer Rights Department at the Ministry of Economy or a willingness to dispute the manufacturer's position on causation. Many vehicle owners, and their insurers, prefer to avoid this friction by routing warranty-period vehicles to authorized dealers.

8.8 Routine servicing vs collision repair

Market practice draws a stronger distinction between routine servicing and collision repair than the law requires. For routine maintenance (oil changes, brake pads, tire rotation, scheduled services), the 2016 Ministry decision is widely accepted and most consumers are comfortable using independent workshops without concern for their warranty.

For collision and bodywork repair following an insurance claim, the market is more cautious. The concern is that accident repair work is more invasive than routine servicing and is more likely to interact with components covered by the manufacturer warranty. A bumper replacement at an independent workshop is unlikely to trigger a warranty dispute. An engine mount repair, structural welding, or ADAS sensor recalibration at an independent workshop might, not because the law prohibits it, but because the manufacturer has a more credible causation argument if a related component subsequently fails.

8.9 The two-to-three-year vehicle

Vehicles that are two or three years old sit in the most commercially sensitive zone. They are past the one-year regulatory minimum for dealer repair, past most insurers' free agency repair periods, yet still within the manufacturer's standard five-year warranty. The insurance policy may have moved the vehicle to non-agency repair terms, while the manufacturer warranty remains active.

For these vehicles, the practical question is not whether independent repair is legal (it is), but whether the specific type of damage creates a realistic warranty risk for the vehicle owner if repaired independently. The answer depends on the nature of the repair, not the location.



Part C – Practical guidance

8.10 Routing warranty-period vehicles by damage type

Based on the combined legal position and market realities, a tiered routing approach manages the gap between legal rights and practical risk.

Cosmetic and non-structural damage – repairs limited to exterior panels, paintwork, bumpers, external trim, and glass replacement can be routed to independent workshops with confidence. These repairs do not interact with warranted mechanical or electronic systems. Even under conservative market practice, manufacturers have no credible basis to refuse subsequent warranty claims on unrelated components.

Mechanical or structural damage isolated from warranted systems – repairs involving structural elements (chassis rails, subframes, suspension mounting points) or mechanical components (steering linkages, suspension arms, brake components) where the damage is isolated from drivetrain and electronic systems are legally defensible at a MoIAT-certified independent workshop. Thorough documentation is essential: staged photographs, parts specifications with manufacturer cross-references, torque specifications, alignment records, and a signed repair quality certificate. This documentation serves as the defense if a manufacturer subsequently attempts a causation argument.

Drivetrain, powertrain, electronic control systems, or ADAS – repairs involving engine components, transmission, electronic control units, advanced driver-assistance systems (ADAS sensors, radar, cameras, LiDAR), airbag systems, or ABS/ESC modules carry the highest practical warranty risk. The legal position still permits independent repair, but these are the systems most likely to be the subject of future warranty claims, and the manufacturer's causation argument is strongest when the independent repair directly touched the warranted component. For these repairs, authorized dealer routing eliminates the warranty risk entirely. If an independent workshop is used, the vehicle owner should provide informed consent and the workshop should have manufacturer-level diagnostic equipment for the relevant vehicle make.

Recall-affected components – if the vehicle is subject to an active manufacturer recall affecting the damaged area, the repair should be coordinated with the authorized dealer to ensure the recall remedy is properly integrated. The dealer holds the recall parts and the manufacturer's technical bulletin.



8.11 Documentation standards for independent warranty-period repair

For any repair performed on a warranty-period vehicle at an independent workshop, the following documentation standards reduce the risk of a successful manufacturer warranty challenge:

Requirement	Purpose
MolAT certification (or equivalent recognized accreditation)	Establishes the workshop meets the quality threshold required by the 2016 Ministry of Economy decision
Staged repair photographs (pre-repair, during, post-repair)	Provides evidence of repair quality and method if a causation dispute arises
Parts specifications with OEM cross-references	Demonstrates that parts used were of equivalent grade and appropriate for the vehicle
Torque specifications and alignment records (where applicable)	Proves mechanical work was performed to manufacturer standards
Signed repair quality certificate	Creates a formal quality record attributable to the workshop
OEM or OEM-equivalent parts	Removes the argument that substandard parts caused a subsequent defect

9. Repair warranty obligation

Chapter 2, Item 7 of the Unified Policy requires the insurance company to ensure that repairs are completed in "a proper and professional manner" and that the repair carries a warranty from the repair shop. This obligation applies regardless of whether the repair is performed at an OEM facility or an independent workshop. The insurer (or its appointed claims manager) must ensure the workshop has adequate capacity, qualified technicians, and processes to deliver warranted repair quality.

The Unified Policy further requires that the insured be enabled to have the vehicle checked by any approved motor vehicle examination agency in the UAE to verify that the repair meets required technical standards. If repairs fall below recognized technical standards, the insurance company must address the issues with the repair shop until the vehicle is properly repaired.



10. Quick reference summary

Topic	Rule	Source
OEM repair requirement	First year from registration: authorized dealer only	Decision 25/2016; CBUAE Rulebook
Independent workshop permitted	After first year: any insurer-approved workshop	Decision 25/2016, Ch.2 Item 7
Non-original parts	Permitted after first year, equivalent grade requirement	Decision 25/2016, Ch.2 Item 3
Depreciation – private, 1st year	Nil (0%)	Schedule 1
Depreciation – private, 6th year+	30%	Schedule 1
Depreciation – commercial, 1st year (last 6 months)	10%	Schedule 2
Depreciation – commercial, 6th year+	40%	Schedule 2
Total loss threshold	Repair cost exceeds 50% of vehicle value before accident. Regulatory requirement.	Decision 25/2016, Ch.2 Item 5
Total loss – structural damage	Chassis or structural pillar damage requiring cutting or welding = total loss regardless of cost	Unified Policy (confirm against Arabic text)
Total loss compensation	Agreed insured value minus 20% depreciation, pro-rated for insurance period	Decision 25/2016, Ch.2 Item 5
Salvage on total loss	Becomes insurer property	Decision 25/2016, Ch.1 Item 8
TP LPO approval – 72 hours	EIA guideline (not regulatory). Recovery cases above AED5,000 (non-agency) / AED10,000 (agency).	Emirates Insurance Federation
Claims examination timeline	15 days maximum (CBUAE binding)	CBUAE Rulebook
Manufacturer warranty – legal position	Independent repair at MoIAT-certified workshop does not void warranty. Burden on manufacturer to prove repair caused the defect.	Ministry of Economy 2016; Federal Law 15/2020; Federal Decree-Law 36/2023



Manufacturer warranty – market practice	Insurers typically provide 2-3 years agency repair (contractual, not regulatory). Manufacturers push back using causation arguments.	Market practice
Repair warranty obligation	Insurer must ensure professional repair with warranty from the repair shop	Decision 25/2016, Ch.2 Item 7





11. Source documents

Document	Issuing authority	Status as of April 2026
Insurance Authority Decision No. (25) of 2016 – Unified Motor Vehicle Insurance Policy Against Loss and Damage	Insurance Authority (now CBUAE)	In force (with amendments)
Insurance Authority Decision No. (42) of 2017 – Amendment to Decision 25/2016	Insurance Authority (now CBUAE)	In force
Insurance Authority Resolution No. (26) of 2020 – Amendment to Decision 25/2016	CBUAE	In force
Federal Decree-Law No. (6) of 2025 – Regarding the Central Bank, Regulation of Financial Institutions and Activities, and Insurance Business	Federal Government	In force (transition period until approximately September 2026)
Federal Decree-Law No. (48) of 2023 – Regulating Insurance Activities	Federal Government	Repealed by DL 6/2025
Federal Law No. 15 of 2020 – Consumer Protection	Federal Government	In force
Cabinet Resolution No. 66 of 2023 – Executive Regulations of the Consumer Protection Law	Cabinet	In force
Ministry of Economy Decision (2016) – Abolition of compulsory dealer servicing during warranty period	Ministry of Economy, Committee for Consumer Protection	In force
Federal Decree-Law No. (36) of 2023 – Regulation of Competition	Federal Government	In force (from 28 December 2023)
CBUAE Rulebook – Standard claim procedures	CBUAE	In force
Emirates Insurance Federation – Motor claims recovery guidelines	Emirates Insurance Federation (formerly EIA)	In force (market convention, not binding regulation)
Cabinet Resolution No. 61 of 2019 – Vehicle repair workshop certification	MolAT (formerly ESMA)	In force

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About Axxion

[Axxion Claims Settlement Services L.L.C.](#) is a Dubai-based motor claims management company and the UAE's first dedicated motor third-party administrator (TPA). Axxion manages the full motor claims lifecycle on behalf of insurance partners, from first notification of loss through damage assessment, repair coordination, quality control, and settlement. The operation pairs more than four decades of hands-on repair and motor claims expertise with AI-enabled processes to deliver lower repair costs, shorter cycle times, and auditable compliance on every claim.

Axxion's claims platform generates a documented cost trail on each claim, produces burning cost analytics for insurer partners.

The company is led by Managing Director and Co-founder [Frederik Bisbjerg](#), an internationally recognized insurance executive whose career includes C-level leadership at Qatar Insurance Group, AXA Global Healthcare, Al Wathba Insurance, and Daman National Health Insurance. Bisbjerg is a published author on insurance transformation and a founding faculty member of the world's first mini-MBA in Digital Insurance.

His work as Head of MENA at The Digital Insurer and his contributions to AI strategy across the GCC have made him one of the region's leading voices on the application of artificial intelligence in insurance operations.

Axxion operates within World Automotive Group, a MENA-based automotive and insurance services group. World Automotive Group is owned by Skelmore Holding, a global consortium founded in Toronto in 1994, with \$650 million in revenue and 4,000 employees across the GCC and North America.