THE UAE BROKER DIGITAL INDEX 2026 · LOGOS TECHNOLOGIES, DUBAI

The next step for UAE brokers: serving clients online

How the UAE's licensed insurance brokers serve their clients online. A study of all 151 brokers on the Central Bank of the UAE's register, November 2026.

Most UAE brokers already welcome new business online: a visitor can ask for a quote. The next step, letting a client who already has a policy see it, report a claim or pay online, is still open to almost the whole market. This study measured where the market stands, so that any firm can see how near that step it is.

Who has a website



115 · Website read by the study

4 · Website working, but it refused an automated reader

32 · No website could be found

Shares below are of the 115 sites read unless said otherwise.

What we found

01 New business is online. Service is the next step.

64% of the brokers' websites ask the visitor for a quote. 12% let a client sign in to see their own policies. 14% take a claim online.



02 Three sites in four have the whole step still ahead.

77% of the sites read have no client sign-in and no way to report a claim online. Among the sites that ask for a quote, 73% offer neither.



03 Paying online on the broker's own site is the least developed.

1 site in 115. Several sites tell clients to pay the insurer directly.



04 For one licensed broker in five, no website could be found.

32 of the 151 firms on the register.



05 The basics are in place.

99% of the sites are secure (https), 97% work on a phone, 77% link to the firm's LinkedIn page.



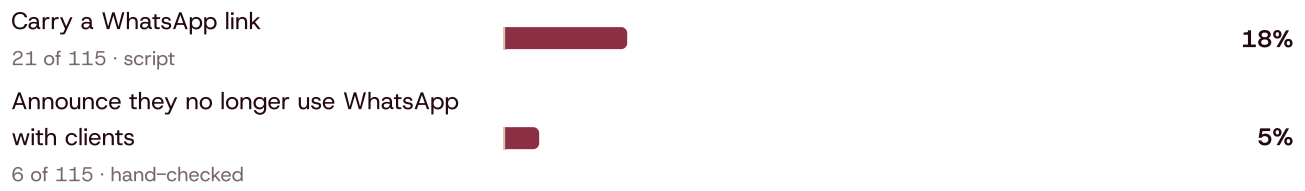
06 Arabic and live help are rare.

17% of the sites offer Arabic, the UAE's official language. 6% offer live chat.



07 Messaging is changing.

6 sites announce that the broker no longer uses WhatsApp with clients. 21 still carry a WhatsApp link, and two do both.



What it means for a broker's office

When a client cannot see their own policy online, they call or write. Someone in the office finds the document, sends it, and answers the next question about the same policy. When a claim cannot be reported online, the details arrive by phone or message and are typed in again. Each of these is work done by hand that the client could have done themselves, at a time that suited them.

How it is solved

A client area of the broker's own, where each client signs in to their own policies, documents, claims and statement of account, and writes to the broker in a secure conversation. In Cortix, our insurance broking software, this is Client Access, from the Retail step: "Each client signs in to their own policies, quotations, claims, documents and statement of account." Conversations are "a secure message thread between broker and client", and Client Access "can be installed on the client's phone". *(Live wording on cortix.world/included/, checked 26 Nov 2026.)*

How we measured

- **Who:** all 151 insurance brokers on the Central Bank of the UAE's register of October 2026. 119 have a working website; 115 could be read.
- **What:** each site's homepage and the main pages it links to (contact, services, claims, client area), read on 26 Nov 2026. Client sign-in, online claims and online payment were checked by hand; the rest by script.
- **Limits:** only what a visitor sees on those pages is counted, so every figure is a floor. Online payment is the most undercounted, because purchase journeys were not followed. For some global groups, the group's UAE page stands for the firm.
- **No firm is named.** The figures are counts of firms. Shares are of the 115 sites read unless said otherwise.

The UAE Broker Digital Index is a study by Logos Technologies, Dubai. Cortix is insurance broking software from Logos Technologies, Dubai. The GCC's most trusted and efficient insurance systems. Since 1999.