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INSURANCE EXPLAINED



THE RISK HIDING IN PLAIN SIGHT: CYBER RISK

Ask around about how many businesses in the UAE have actually been targeted by a cyberattack this year. Most guesses will be low.

The reality is, the number is way higher than expected.



It rarely looks like the movies, there's no dramatic tabs opening all at once. It's usually something small and quiet, it could be a phishing email using a nearly identical email address to one of your coworkers. And by the time someone notices something is wrong, the damage is already done.

That quiet nature is exactly why most businesses still don't take it seriously. It doesn't feel like a car accident or a fire, it's silent until it isn't.

AN EASY RISK TO UNDERESTIMATE

If you ever thought “that’s more of a bank’s thing” or “we’re too small to be worth targeting” you’re in good company, most business owners talk to feel the same way, right up until they don’t.



Here’s what’s actually happening in the UAE market: cyber insurance is growing fast in 2026, as it’s roughly a 95 million USD industry and is projected to reach 350 million USD by 2034.

That’s not a niche product finding a niche market. That’s an entire economy realizing that the risk is real. And yet, so many businesses are still going without it.

Recent industry research shows that only about 4 out of 10 companies in the UAE have comprehensive cyber insurance, while nearly 1 in 5 have none.

Most of the time, it’s the smaller businesses that end up unprotected, not because they don’t care, but because nobody ever let them know about the risks they face.

WHY WE WANTED TO BRING THIS UP NOW



Businesses are moving online faster than they're securing themselves. Invoicing, payroll, customer files. It's all going digital, often managed by different tools without anyone responsible for tying the security together, which opens the door to huge cyber risks.

One Question Worth Asking

If your systems went dark tomorrow for three days, what would that cost you in real numbers?

Most people have never actually worked that out. It tends to be the kind of thing that you only calculate after the damage is already done.

At Abu Dhabi Insurance Brokers, our main priority is your safety and peace of mind, everything else comes second.

It's time to expect more.