



THE CHARTERED INSTITUTE  
OF LOSS ADJUSTERS

# Energy Transition

## Insurance at the frontline of change

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The energy sector has witnessed remarkable transformation over the past quarter of a century. Just 25 years ago, in 2000, the first UK offshore wind farm was commissioned; since then, offshore wind and other renewable insurance claims have become commonplace. The expertise of Construction, Energy and Engineering (“CEE”) adjusters has played a crucial role in steering these losses, adapting as the industry has grown and diversified.

As the global energy transition accelerates, there is every indication that the next 25 years will be similarly transformative. Emerging technologies such as Carbon Capture, Battery Storage, and Hydrogen are poised to become as integral - and as complex - from an insurance perspective as wind and solar are today.

These innovations are not only redefining the value of energy itself but are also reshaping the entire value chain. From an accounting standpoint, this shift brings increased complexity to business models, more volatile economics - often reliant on support to balance out high capital expenditure - and heightened scrutiny of both financial and non-financial environmental impacts.

In parallel, the evolution of other insurance products serves as a reminder that change can lead to the widening of an expectation gap that can exist between the intent of insurers, the financial losses suffered by the insured, and what is ultimately deemed an insured loss.

Navigating this landscape requires CEE adjusters to become both students and teachers: understanding the real-world implications of these changes and working with insurers, and the whole insurance community, to highlight policy areas that need to evolve to keep pace.

Ultimately, it is being at the forefront of change that makes working in the field of CEE claims so compelling. The challenges are continuous, but so too are the opportunities for growth and learning, so I am excited to work with CEE adjusters and to witness first-hand how our industry continues to adapt and thrive over the next 25 years.