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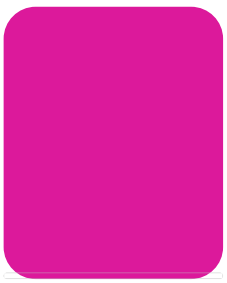
2026: The year energy ownership takes hold

Lindsay Shipper, Simon Wilson • December 11, 2025

Geopolitical uncertainty, climate risk and supply chain fragility are reshaping how businesses think about energy. In 2026, many property owners will move from relying solely on external energy providers to bringing their energy supply chain in-house. From wind farms and battery energy storage systems (BESS) to nuclear and even emerging fusion technologies, organisations are investing in independent energy sources to secure resilience and business continuity.

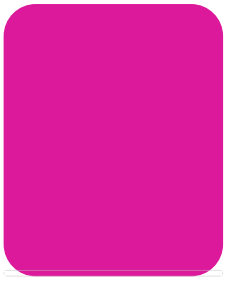
Owning energy infrastructure offers clear advantages. From stability and sustainability, to autonomy. Yet, this shift introduces new property risks. As businesses explore innovation, they face vulnerabilities that traditional risk frameworks weren't designed to handle. Battery systems bring fire risk, wind farms require complex maintenance, and nuclear projects carry significant regulatory and operational exposures. Add to this the growing threat of extreme weather events, which can disrupt continuity and threaten safety – and that's before factoring in the ever-present danger of cyberattacks.

The insurance industry is responding. Innovators are developing solutions to address these emerging challenges, enabling businesses to embrace energy independence without compromising security. By de-risking investment in on-site generation and storage, insurance becomes a critical enabler of this transformation.



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