



Commercial Insurance Profile

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Benefits and Risks of Rooftop Solar Panels for Commercial Properties

Although solar panels can provide significant financial, environmental and reputational benefits, they can present various risks and be susceptible to damage from several sources. As the popularity of solar panels increases, commercial property owners should be aware of their benefits and disadvantages to make the best decision for their buildings.

Installing solar panels on commercial rooftops can offer organisations several benefits, including electricity bill savings, tax incentives and improved sustainability credentials. They are also an alternative energy solution during power grid outages, reducing operational disruptions. Despite these notable benefits, there are several risks for businesses to assess, such as:

- Fire hazards and the risk of fires that produce toxins
- Susceptibility to weather- and animal-related damage
- Added weight that can have structural implications
- Decreased rooftop walking space, creating fall risks
- Attractive target for theft and vandalism

When weighing the pros and cons of rooftop solar panels, property owners should also consider the following measures to mitigate risks associated with them:

- Choose quality materials while appraising their combustibility and toxicity.
- Have a professional evaluate the rooftop to ensure it can handle the weight of solar panels.
- Examine insulation materials to determine if they present additional fire risks.
- Hire certified installers to help ensure the systems are installed according to the manufacturer's instructions and adhere to any applicable regulations.
- Take protective measures, including removing overhanging trees, installing animal guards and selecting solar panels to withstand severe weather.

Organisations should also review their insurance cover to ensure their policies include solar panels and associated risks. Contact us today for further information.

Addressing the Digital Skills Gap

Technology continues evolving rapidly, and many organisations struggle to keep pace. Maintaining adequate digital skills in the workforce is imperative for organisations of all types and sizes as technology develops. Yet, a growing body of data shows that numerous employees lack these skills. According to a recent Gallup and Amazon Web Services (AWS) study, only 11% of UK workers possess advanced digital skills, and 68% of organisations find it challenging to hire the workers they require. Such a “digital skills gap”—the discrepancy between the supply and demand of workers with sufficient digital skills—is a significant threat to organisations. Not only can a lack of digital skills hamper innovation and growth, but it could also expose organisations to cyber-threats should they lack the expertise to defend themselves.

Since employing the right people with the right skills is critical to organisational success, employers should examine ways to address the digital skills gap. They can consider the following tips:

- **Stay abreast of digital trends.** The first step towards closing the gap is understanding what skills are in demand. Organisations must stay up to date with the latest digital trends and sought-after skills in areas such as social media, digital marketing and software development.
- **Determine workforce digital skills.** Organisations should measure their digital skill sets against industry standards and evolving technology trends. They should note any weaknesses and consider ways to address them.
- **Upskill the workforce.** According to the survey by Gallup and AWS, 67% of workers are interested in obtaining digital skills training, but 93% face at least one barrier to receiving this training (eg a lack of time or financial resources). Organisations should find ways to improve training opportunities for employees to improve overall workforce digital ability. In addition to employing external training, organisations could weigh the merits of a mentoring programme where skilled employees train other team members.
- **Hire new talent.** Even after upskilling, an organisation may still have skills gaps, making it necessary to acquire new talent. Organisations should account for the skills that might be needed in the future and be as forward-thinking as possible when hiring new employees.

It’s wise to remember that technology continually develops. The digital skills that are needed now may change in a matter of months. Organisations must stay informed and be ready to adapt to remain competitive.

For additional digital trends and risk mitigation guidance, contact us today.



As technology evolves, businesses could be left behind without sufficient digital skills. However, upskilling the workforce and acquiring new talent can help close the digital skills gap and ensure organisations remain competitive.