



Gard announces restructuring: 'Closer to clients, sharper solutions'

Gard has announced a strategic restructuring aimed at strengthening client focus and improving service delivery. From 1 September 2025, integrated teams combining underwriting and claims handling expertise will provide agile and tailored support to Members and clients.

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“At Gard, we have always put the needs of our Members and clients first. With this shift, we will be even closer to the markets we serve, ensuring faster collaboration, sharper solutions and improved service for our customers,” said Gard CEO, Rolf Thore Roppestad.

A market-aligned structure

As part of the new business structure, Gard is forming five dedicated, market-facing syndicates, all empowered to deliver integrated service to clients:

- **The Nordics business unit**

led by Christen Guddal, Executive Vice President and Chief Underwriting Officer at Gard. Guddal has over 30 years’ experience in the industry and has held several leadership positions at Gard.

- **The Asia business unit,**

headed by Executive Vice President and Chief Underwriting Officer André Kroneberg. Kroneberg has worked for several years as an underwriter and has also served as Managing Director for Gard’s offices in London and Hong Kong.

- **The Europe business unit,**

led by Executive Vice President and Chief Underwriting Officer Audun Pettersen. Pettersen is presently Chief Underwriting Officer for shipowners’ business outside Asia and has over two decades of underwriting experience.

- **The Greece, Americas, Middle East & UK business unit,**

headed by Bjørnar Andresen, Executive Vice President and Chief Underwriting Officer. Andresen brings over two decades of underwriting leadership and extensive marine market insight from a top management perspective.

- **The Specialty business unit,**

led by Executive Vice President and Chief Underwriting Officer Christian Prichard-Davies. Prichard-Davies is currently Gard’s Chief Financial Officer and was instrumental in Gard’s recent acquisition of Codan’s global Marine & Energy portfolio. Torunn Biller White, now Chief Risk Officer, will take over as CFO.

Leaders of the business units will report to the CEO.

“This is a world-class team, with deep expertise and a strong client focus,” said Roppestad.

Unified standards, local responsiveness

To ensure fairness and consistency across the group, Bjørnar Andresen and Christen Guddal will also take on global responsibilities. Andresen as Group CUO with overall responsibility for pricing strategies and underwriting practices, and Guddal as Chief Claims Officer with overall responsibility for claims practices and service standards – making sure all teams operate under a unified framework.

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Gard is also setting up a team of specialists dedicated to handling large and complex claims across all business areas. In addition, experienced claims area leaders for marine, energy and P&I will ensure that customers continue to benefit from in-depth knowledge and technical expertise, regardless of location.

Strengthening the corporate service

In parallel with the business reorganisation, Gard is also making changes at the corporate level:

- **Torunn Biller White**

is appointed Chief Financial Officer and Executive Vice President, overseeing both Finance and Technology. She currently serves as Gard's Chief Risk Officer.

- **Ingvild Høgenes Nilsen**

, Gard's General Counsel, joins the Group Leadership Team as Chief Legal Officer and Executive Vice President, with responsibility for the Group Legal team, products, KYC and sanctions.

- **Lars Lislegard-Bækken**

, currently Chief Operating Officer, becomes Executive Vice President for People and Strategy, focusing on talent development and organisational improvements to support Gard's strategic objectives.

- **Line Dahle**

becomes Executive Vice President, Industry Impact, overseeing Loss Prevention, Analytics, Sustainability, Communications, Industry Liaison and Customer Support. Dahle currently serves as Chief Customer Officer.

- **Kristian Dalene**

becomes Executive Vice President for Investments, Reinsurance and Group functions.

"With this shift, we are not only reorganising – we are re-energising," said Roppestad.

"It's about being future-ready, focused and fully aligned with our purpose: to help members and clients manage risk and its consequences," he added.

Gard Chairman Morten Høegh also welcomed the restructuring: "This is a forward-leaning and astute move. It shows Gard's commitment to always evolving and always putting the needs of Members and clients first."

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