



## The power of purpose and hope

In Gard, we strongly believe that prevention is better than cure. Which is why we will do more to prevent losses in the years ahead. With extensive claims data and deep maritime expertise, we are uniquely positioned to provide targeted advice to our members and clients.

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I recently listened to a conversation about the novel *The golden gospel* ('*Det gygne evangelium*'), written by the author Gabriel Scott who lived not far from Gard's head office in Arendal. The book centers around the premise that God and St. Peter travel to earth to oversee how things are going – only to realise that conflict and misery is all around. In an effort to make things better, God grants humanity the ability to see into the future, so that accidents and suffering can be avoided. The idea sounds promising of course, but it ends up creating new challenges. As it turns out, knowing it all robs people of their purpose, their hope – their drive to make a difference.

In some respects, insurance is all about predicting the future. By learning from the past, we prepare for tomorrow. By understanding and calculating risks, we provide financial security and practical support when something goes wrong. Could we perhaps also envision a future where accidents could be avoided altogether?

### Preventing losses

None of us can fully predict the future, of course – there will always be elements of uncertainty in global trade. That is why we are here: to mitigate risks and provide stability in an otherwise fast-changing world. Going forward, however, Gard will do more to proactively prevent losses. Using our combined resources, data-driven insights and new technologies, we aim to enhance our services so that more incidents in fact *can* be avoided. So that seafarers are safer at work. So that the environment is better protected. And so that the maritime industry can navigate with greater confidence. That is what drives us. Our goal, quite simply, is to ensure you are *safer with Gard*.

As we close the year, I would like to thank you for your continued collaboration and partnership. I look forward to embarking on a new year together. With purpose, with hope – and with the drive to make a difference.

Best wishes, Rolf Thore Roppestad

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