

**Gina Hardy, Chief Executive Officer
North Carolina Joint Underwriting Association (NCJUA)
North Carolina Insurance Underwriting Association (NCIUA)**

In 2012, Ms. Hardy was named Chief Executive Officer for the North Carolina Joint Underwriting Association (NCJUA) and the North Carolina Insurance Underwriting Association (NCIUA). The Associations collectively insure \$109 billion in property exposures for 439,649 policyholders and are recognized as leaders in promoting resilient construction.

In 2021, Insurance Business American named Ms. Hardy as one of the Elite Women in the insurance industry.

Ms. Hardy has a BA from Emory University, an MBA from the John E. Weems Graduate School at Meredith College, and has the following designations: Chartered Property and Casualty Underwriter, Associate in Risk Management, Certified Insurance Counselor, Certified Risk Manager, and Associate in Claims.

Ms. Hardy was a keynote speaker for Guidewire's International Information Technology Conference. She has also made formal presentations at the White House (OMB on Community Resilience); SMIFA Insurance Linked Securities Conference; National Council of Insurance Legislators (NCOIL); Women in Insurance Technology International Conference; and International Connected Claims Event.

Ms. Hardy serves as Board Chair of PIPSO (Property Insurance Plans Services Office), and as member of the RMI Advisory Board of East Carolina University, Business School Board of Advisors for Meredith College; and Diversity and Inclusion Committee and Board of Advisors for Brantley Risk Insurance Center at Appalachian State University.