



 **ICT Education**
FOUNDATION

IMPACT REPORT

2025

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The mission of the ICT Education Foundation is to promote career opportunities in the Property and Casualty insurance industry, through scholarships and other financial support, for university students enrolled in risk management and insurance programs at participating Texas universities.

About the Foundation

Since 2002, the Insurance Council of Texas has awarded scholarships and other educational funds to Texas university students and partner universities to help nurture the next generation of insurance professionals. In 2007, ICT created the ICT Education Foundation, a 501(c)(3) non-profit charitable organization, to administer the growing scholarship program. What's unique about the ICT Education Foundation is 100% of all donations go directly to scholarships and other funding for participating schools. Every dollar you give helps students succeed and fuels the future of our industry.

Mission

The mission of the ICT Education Foundation is to promote career opportunities in the Property and Casualty insurance industry, through scholarships and other financial support, for university students enrolled in risk management and insurance programs at participating Texas universities.

Message from the Executive Director

Record Year, Lasting Impact: Celebrating 800+ Scholarships and \$120,000 Raised.

In 2025, thanks to the support of our donors and sponsors, the ICT Education Foundation raised a record \$120,000 to invest in students, strengthen university partnerships and support the future of the Texas property and casualty insurance industry.

We also reached another milestone, as we have awarded more than 800 scholarships to Texas students. Many scholarship recipients have gone on to successful careers in the industry, strengthening our workforce and reinforcing the value of this investment.

In total, since 2002, the Foundation has awarded more than \$1.7 million in scholarships and education funding to our partner universities across Texas.

This progress is powered by dedicated volunteers who serve on the Education Foundation board of trustees. We want to recognize the dedication and service of two trustees, Felicia Hutchins and Errica Rivera, who resigned from the board after many years of service; their leadership and commitment are deeply appreciated.

With these new board vacancies, we had an opportunity to welcome new stewards of insurance education. Please welcome our newest trustees: Maurice Morris, Vice President, Public & Government Affairs - AAA, Laura Farmer, Vice President of Business Development - Service Insurance Companies and Debra Richardson, a longtime educator, insurance professional, and 2021 Raymond Mauk Leadership Award recipient. We look forward to working with our newest trustees and benefitting from their dedication to advancing insurance education.

On behalf of ICT and the board of trustees, thank you for supporting the next generation of insurance professionals. If you are not yet involved, I invite you to join us in building a strong future for our industry.

Sincerely,



Albert Betts Jr.
Executive Director
Insurance Council of Texas

Message from the President

To our donors and friends,

It is a privilege to serve as president of the ICT Education Foundation Board of Trustees during this transition. Our purpose is clear: strengthen the property and casualty industry by investing in students and universities that advance insurance education.

This progress is possible because of you. Our donors and sponsor - insurance companies, businesses, and individual contributors. Because of you, we create opportunities for students who are eager to learn, grow, and lead. Your support is an investment in the next generation of insurance professionals, now and in the future.

As we look ahead, our priorities are clear:

- Expand scholarship opportunities
- Strengthen university and industry partnerships that open career pathways
- Increase professional engagement through mentorship and real-world connections

I'm energized by the fresh perspective and leadership joining our Board of Trustees. Thank you to Felicia Hutchins and Errica Rivera for their years of leadership and service. I'm pleased to welcome our newest trustees: Maurice Morris of AAA, Laura Farmer of Service Insurance Companies, and Debra Richardson, a long-time educator and insurance professional. Their experience and ideas will sharpen our focus on student success.

I'm also proud to share that Angela Doss has been named vice president of the ICT Education Foundation Board of Trustees. Angela brings deep industry experience and a strong commitment to advancing insurance education, and I look forward to serving alongside her as we build on the Foundation's momentum.

To every donor and sponsor: thank you. Your commitment is to help build the next generation of insurance professionals—and ensuring our industry has the talent to thrive well into the future.



John Henle

President

ICT Education Foundation Board of
Trustees

Board of Trustees

The Education Foundation is overseen by a Board of Trustees committed to advancing insurance education and fostering the development of future insurance professionals. We extend our sincere gratitude to all of the Trustees for their time, dedication, and invaluable contributions in making the ICT Education Foundation a success.



John Henle
President

Berkley Southwest



Angela Doss
Vice President

Nationwide Mutual Ins Co



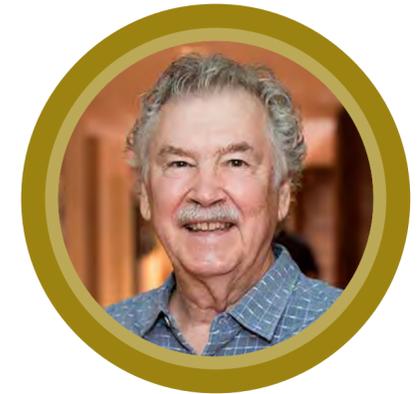
Albert Betts, Jr.
Ex-officio

Insurance Council of Texas



Laura Farmer

Service Insurance
Companies



Rick Gentry

Retired - Insurance
Council of Texas



Max McClure

Aon



Debra Richardson

(Retired) - University of North Texas &
University of Texas - Dallas



John Schramm

Higginbotham



Craig Sparks

Retired - Berkley Southwest
(Formerly Union Standard)



Maurice Williams

AAA

Changes to the Board of Trustees



Angela Doss to Serve as Vice President of ICT Education Foundation Board Effective Jan. 1, 2026

Angela Doss, senior director of state legislative and regulatory affairs for Nationwide Insurance, has been named vice president of the ICT Education Foundation Board of Trustees. She brings more than 20 years' experience in the property-casualty industry and has been with Nationwide since 2005. Doss has served on the foundation's board of trustees since 2022 and also serves on the ICT board, where she will become vice president effective Jan. 1, 2026. She has also served on several ICT committees, including the Chair of Audit and Chair of Regulatory and Policy committees, as well as Volunteer Leader Award Recipient. Doss is a graduate of Luther College and Drake University Law School.



Education Foundation Board of Trustees Welcome Three New Members

Trustees **Maurice Williams**, vice president, public & government affairs - AAA, **Debra Richardson** and **Laura Farmer**, vice president of business development - Service Insurance Companies bring deep knowledge and diverse perspectives to the ICT Education Foundation. Williams oversees public and government affairs as a vice president with AAA. Richardson is a Mauk Award recipient, former insurance professor and longtime industry professional. Farmer leads business development for Service Insurance Companies and volunteers with the Insurance Industry Charitable Foundation, strengthening connections between insurers, communities, students and local schools across Texas.

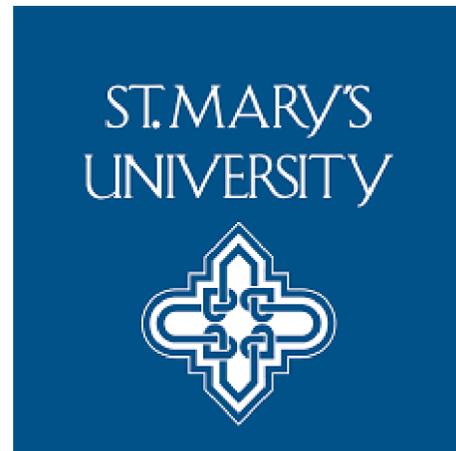


Foundation Honors Rivera and Hutchins for Dedicated Service

The ICT Education Foundation expresses sincere appreciation to departing trustees **Errica Rivera** of Liberty Mutual and **Felicia Hutchins** of State Farm for their years of service and leadership. Rivera, who joined the board in 2017, and Hutchins, who began her service in 2018, have generously shared their time, expertise and encouragement. Their thoughtful guidance, advocacy for students and steady support of the foundation's mission have made a lasting difference for Texas insurance education.

Partner Universities

Since 2002, ICT and the ICT Education Foundation has played a pivotal role in shaping careers within the Property and Casualty (P&C) insurance industry. As a nonprofit 501(c)(3) organization, we are committed to providing scholarships and financial support to students pursuing degrees in risk management and insurance. In addition, we partner with Texas universities, offering grants that support Gamma Iota Sigma chapters, CPCU and other insurance certifications, and participation in a range of industry events.



What do you hope to do after you graduate?

After I graduate, I hope to work in the risk management and insurance field. My goal is to help people and businesses protect what matters most to them. I also hope to grow into a leadership role one day and give back by mentoring other students who are just beginning their journeys.



Caleb Jenkins
Baylor University
2025 Scholarship Recipients



Amaris Alvarez
St. Mary's University
2025 Scholarship Recipient

What interests you most about a career in risk management and insurance?

I'm most interested in how every day brings something different. Insurance gives you the chance to learn about all types of businesses, solve problems, and provide real solutions that make a difference for people. I like that it combines relationship-building, analysis, and communication. It's a career that challenges you to keep growing while helping others succeed.

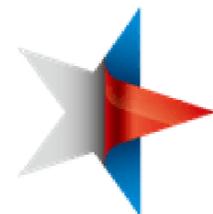
Thank You to Our Supporters

2025 Corporate Partners

We rely on the generosity of individual donors and corporate partners to fund the scholarships and grants that drive our mission forward. Their support is central to everything we do, opening doors to education for students across Texas. This year, our corporate sponsors contributed **\$96,000** to support scholarships and Academic Achievement Awards.

Thank you for supporting the next generation of insurance professionals!

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Veritex Community Bank

PLATINUM



DIAMOND



GOLD

Hochheim Prairie Insurance
Universal Norh America

2025 Individual Donors

In 2025, individual donors generously contributed **\$22,800** to the Education Foundation. Your support does more than fund scholarships and programs — it changes lives and opens doors for students pursuing insurance careers. We are deeply grateful for your generosity, your trust and your continued commitment to the future of education.

DOCTORATE LEVEL \$1000+

Anonymous Donor
Craig Sparks

Angela Doss
William (Bill) Thornton

MASTERS LEVEL \$500 - \$999

Albert Betts	John Henle
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Paula Harmon	

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Errica Rivera

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Rich Johnson
Brian Keefer
Scott Kibbe

Timothy McCoy
Kevin Reinhardt
Ty Simmons
John Stuckemeyer
Jay Thompson
Terry Porter

FRIENDS OF THE FOUNDATION LEVEL \$25 - \$99

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Richard Wigzell
Donna Wright

Thank You to Our Supporters

2025 Legacy Donors

Thank you to our 2025 Legacy Donors! Legacy Partners are individuals who have donated to the ICT Education Foundation for either five, ten or fifteen years.

10 YEAR LEGACY AWARD RECIPIENTS

Paula Harmon

5 YEAR LEGACY AWARD RECIPIENTS

Anonymous Donor
Angie Cervantes
Scott Gainey
Davida Redwine
Donna Wright

PREVIOUS LEGACY AWARD RECIPIENTS

Albert Betts Jr.	Dorothy Langley	Linda Schmidt	Steve Nichols
Angie Cervantes	Gerald Ladner	Lonnie Van Houten	Stuart Colburn
Barbara Schoenfeld	James Garven	Lyndell Haigood	Terry Porter
Byron Smith	James Harms	Lynn Brewer	Thomas Fitzpatrick
Camille Garcia	Jim Foltz	Mark Hanna	Timothy McCoy
Craig Sparks	Jack Ikenaga	Marvin Kelly	Tony (Antonio) Gonzalez
David Lavergne	John Schramm	Mike Gerik	Ty Simmons
David Sommer	John Stuckemeyer	Paula Harmon	Wayne Ottoway
David T. Weber	Joseph B. Johnson	Rick Gentry	Wendall Braniff
Davida Redwine	Juan Padron	Ronald Cobb	William Huff
Debra Richardson	Keith Mitchell	Scott Gainey	William Parrillo
Donna Wright	Linda K Von Quintus	Sharon Johnson	



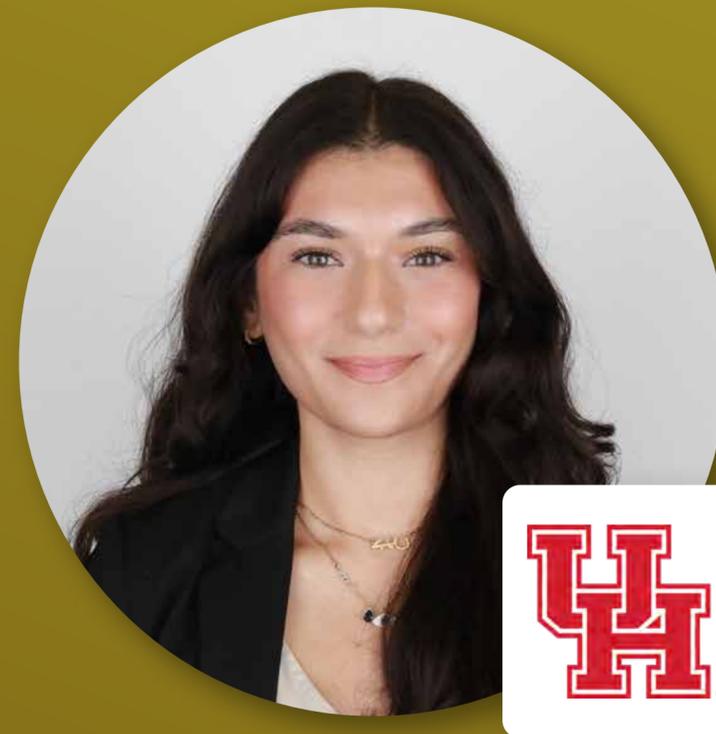
Aminat Alaka
University of North Texas
2025 Scholarship Recipients

What interests you most about a career in risk management and insurance?

I'm drawn to risk management and insurance because it combines helping people with strategic thinking—assessing risks, finding solutions, and making a real difference in people's financial security, regardless of income level.

What interests you most about a career in risk management and insurance?

It recognizes my hard work and passion for the property and casualty field. As someone who attends many conferences, serves actively on campus, and stays involved in professional development, I'm not always able to work as many hours as I'd like. This scholarship will help ease the financial burden of rent for my apartment near campus and support essential expenses like textbooks and course materials. It will also provide the stability I need to stay focused on my academic goals and leadership commitments. I'm truly grateful for this support and the opportunities it will help me pursue.



Jeena Faizi
University of Houston
2025 Scholarship Recipient

2025 Distribution Totals

Since 2002, ICT and the ICT Education Foundation has donated over **\$1.7 million** in scholarships and program funding, including \$1,234,737 in scholarships, \$488,562 in AAA funding, and \$17,500 in other academic donations to our partner universities.



\$67,500
Scholarships



37
Students



\$35,000
Academic Achievement
Awards



9
Partner Universities

Historical Data

More than
\$1.2M
in scholarships

Nearly
\$500k
in AAA Funding

2025 ICT Education Foundation Scholarship Recipients

Congratulations to the ICT Education Foundation's 2025 scholarship recipients. Their hard work and commitment to learning set them apart, and the Foundation is proud to invest in their potential.

Thanks to our generous donors, the Foundation awarded **37 scholarships** to a group of highly impressive students. These gifts do more than offset tuition and expenses—they open doors, build confidence, and create momentum toward meaningful careers. Selecting recipients was both inspiring and challenging given the exceptional applicant pool.

Applicants were evaluated on:

- Personal statement and interest in the P&C industry
- Involvement in professional organizations
- Property & casualty work experience (if applicable)
- Years of coursework completed
- GPA

Thank you to the scholarship committee for the time and care devoted to reviewing **nearly 130 applications**: Board of Trustees members **John Henle, Angela Doss, and Max McClure**, along with ICT staff **Albert Betts, Paula Harmon, and Rich Johnson**. Their thoughtful review helped ensure these scholarships recognize achievement, promise, and perseverance.

\$5,000 SCHOLARSHIP RECIPIENTS

Sara Acevedo

University of Houston - Downtown Campus

Jordyn Porter

University of North Texas

Jose Gutierrez

St. Mary's University

Bond Wickwire

University of Texas - San Antonio (UTSA)

Abdullah Mohammad Mahi

St. Mary's University

\$2,500 SCHOLARSHIP RECIPIENTS

Matthew Bidwell

University of Texas - Dallas

Riley Gibson

St. Mary's University

Jennifer Calandra

University of Houston - Downtown Campus

Isabella Martinez

St. Mary's University

Katie Cerda

St. Mary's University

Skilee Soto

St. Mary's University

Vlad Chiorescu

St. Mary's University

\$1,000 SCHOLARSHIP RECIPIENTS

Kaitlyn Adamson

University of North Texas

Aminat Alaka

University of North Texas

Amaris Alvarez

St. Mary's University

Soha Arian

University of Texas - Dallas

Carson Bindseil

St. Mary's University

Jannely Chavez

St. Mary's University

Folarin Duyilemi

University of North Texas

Jeena Faizi

University of Houston - Main Campus

Stephen Garcia

St. Mary's University

Chad Harrell

University of Houston - Downtown Campus

Caleb Jenkins

Baylor University

Prashanna Kharel

University of North Texas

Yaseen Khatri

University of Houston - Main Campus

Minh Le

University of Houston - Downtown Campus

Angelica Ledezma

St. Mary's University

Jenna Lee

St. Mary's University

Arturo Martinez Polanco

St. Mary's University

Rhett Medling

Baylor University

Ashley Ring

Baylor University

Roland Rojas

St. Mary's University

John Thurbin

St. Mary's University

Aaron Timmins

University of Houston - Downtown Campus

Sophia Tran

University of Texas - Dallas

Sofia Viera

University of Texas - San Antonio (UTSA)

Marianne Villanueva

University of North Texas

**What does receiving an ICT Education Foundation Scholarship mean to you?
How will it help you?**

It is both an honor and a meaningful investment in my future within the Texas insurance community. It reinforces my commitment to advancing in risk management and financial planning as I complete my MBA in Finance at UTSA. This support allows me to focus more on mastering advanced insurance concepts, empowering me to grow into a future industry leader.



Minh Le
University of Houston - Downtown
2025 Scholarship Recipients



Bond Wickwire
University of Texas - San Antonio
2025 Scholarship Recipient



What do you hope to do after you graduate?

After graduation, I hope to begin my career as an Actuarial Analyst at an insurance firm. My long-term goal is to continue my professional development by pursuing the Casualty Actuarial Society (CAS) exams and specializing in property and casualty insurance.

Student Spotlights

ICT Strengthens University Partnerships Through 2025 Campus Visits

In 2025, ICT staff and board of trustees members visited all nine partner universities in person, strengthening campus relationships and deepening industry engagement. Thanks to John Henle, John Schramm, Craig Sparks, Rick Gentry and Errica Rivera for participating in campus visits. These face-to-face conversations and networking opportunities help students better understand the range of insurance careers and pathways available, while building connections that can lead to internships, mentorships and future employment.



Educator Spotlights

Please join us in welcoming three outstanding new professors to our partner universities: **Yu Liu**, at The University of Texas Rio Grande Valley; **Dr. Enya He** at Baylor University; and **Dr. Ricardo Vicente** at The University of Texas at Dallas. Their time, effort, and dedication empower students to succeed and help build the future of the insurance industry. We are grateful for their commitment and excited for what's ahead.

Dr. Enya He is a seasoned insurance industry leader and former tenured professor who joined Baylor University in January 2025 as an Adjunct Professor of Risk Management and Insurance. At Baylor, she teaches and helps prepare the next generation of insurance professionals through industry-informed instruction, applied learning, and mentorship.

Dr. He brings extensive leadership experience from the global insurance marketplace. She currently serves as Strategic Broker Relationship Leader for QBE North America. Previously, she was the South Central Regional Director for Lloyd's America, where she worked closely with Lloyd's syndicates, Lloyd's brokers, U.S. wholesale and retail brokers, and risk managers nationwide. She has also served as a consultant for Munich Re and for Value.Space, an insurtech venture emerging from Lloyd's Lab.

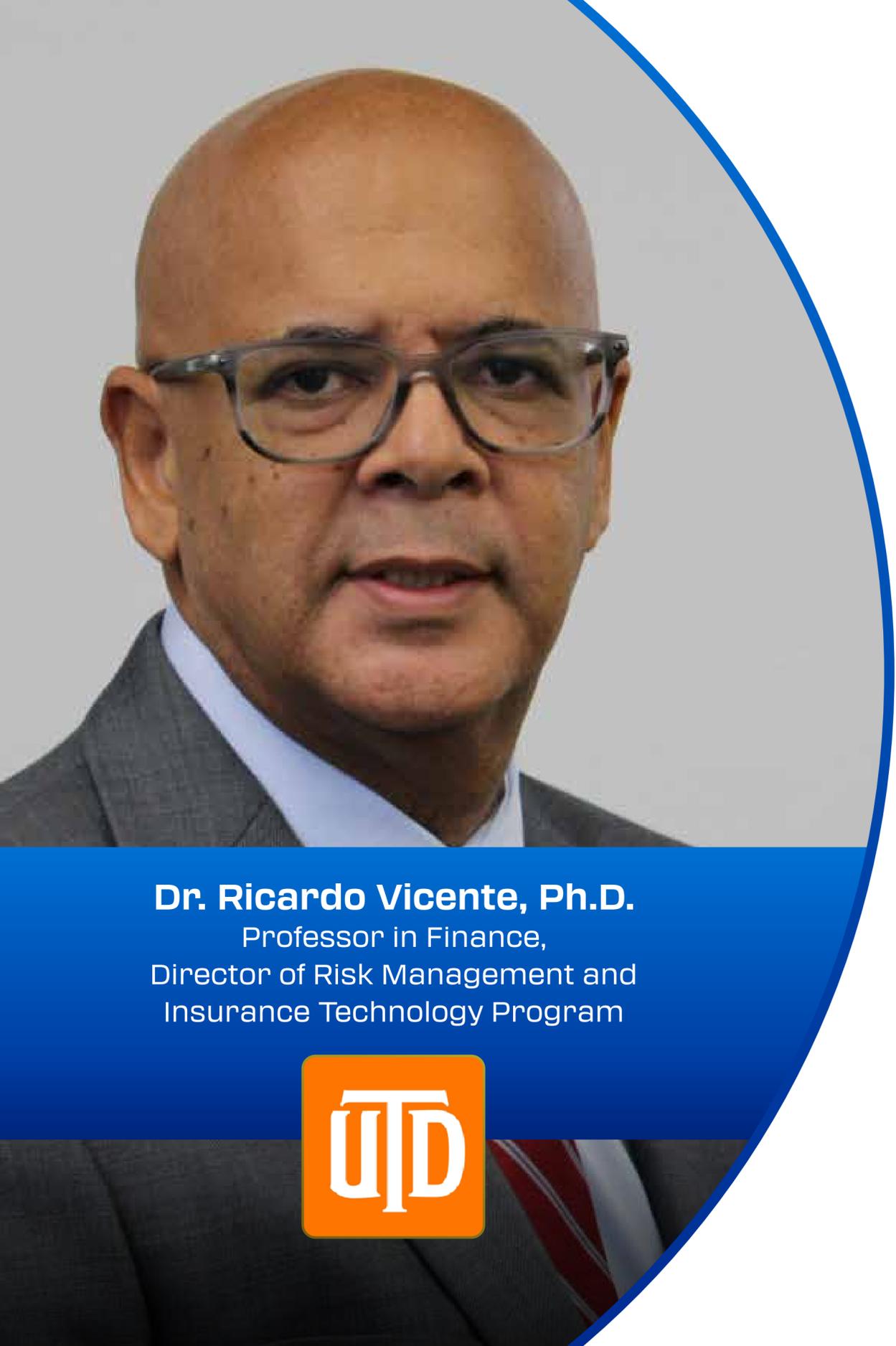
She is widely recognized for her contributions to the profession, including being named to the Insurance Business America Elite Women in Insurance list in 2017. Dr. He earned her doctoral degree in Risk Management and Insurance from the Terry College of Business at the University of Georgia.



Dr. Enya He, Ph.D.

Adjunct Professor - Risk
Management and Insurance,
Baylor University





Dr. Ricardo Vicente, Ph.D.
Professor in Finance,
Director of Risk Management and
Insurance Technology Program



What excites you about working with the future leaders in insurance and risk management?

As a pillar of the global economy, the insurance and risk management industry is undergoing a major transformation. What excites me most is witnessing this evolution firsthand and helping future leaders bridge the gap between traditional models and modern innovation. By helping them blend foundational knowledge with fresh perspectives on technology, climate resilience and social impact, we are fostering a curiosity that will modernize the industry. Serving as the liaison between current industry needs and the preparation of these creative, capable leaders gives me immense confidence in the future of our profession.

What are the impacts a scholarship has on your students?

A scholarship has a profound and lasting impact on students. Financial support allows students to concentrate better and focus on learning, internships, certifications and leadership opportunities. Beyond financial relief, scholarships send a powerful message of confidence and belief in a student's potential. Many recipients gain increased motivation, academic confidence and a stronger sense of responsibility to give back to the profession. These students often become highly engaged leaders in the classroom, active participants in industry organizations and future ambassadors of the insurance and risk management industry.

Why is it important to support the ICT Education Foundation?

Through ICT's support, students gain access to industry leaders through conferences and on-campus visits, where professionals take the time to talk with students one-on-one, answer questions, and share real career experiences. This kind of engagement is valuable, especially for my students, who otherwise have almost no exposure to the insurance and risk management profession. Supporting the ICT Education Foundation is, in many ways, supporting early talent development and helping build the future pipeline for the industry.

What are the impacts a scholarship has on your students?

With the financial support provided through ICT, I was able to bring five students from the University of Texas Rio Grande Valley to attend the 33rd Annual ICT Property & Casualty Insurance Symposium in Austin. For many of them, the scholarship's impact goes far beyond covering travel costs. It opens doors to professional exposure, networking opportunities, and a clearer understanding of what a career in risk management and insurance looks like.



Yu Liu
Associate Professor of Finance,
The University of Texas Rio Grande Valley



Student Spotlights

Tell us a story that "makes you, you!"

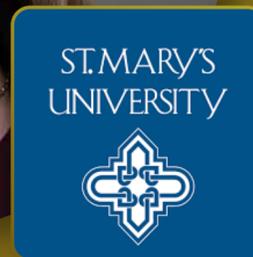
As a student from a low-income family, this scholarship will significantly benefit me. College is expensive, and this support will help ease the financial stress of paying my tuition.



Sara Acevedo
University of Houston -
Downtown
2025 Scholarship Recipients

Tell us a story that "makes you, you!"

Growing up as the oldest of seven, I learned early what responsibility, leadership, and resilience truly mean. I didn't step into leadership because I wanted to—it came out of necessity. Caring for my siblings, keeping up with school, and helping support my family taught me to work hard, stay focused, and keep going even when life felt overwhelming. Those experiences shaped the foundation of who I am today. My story is simple: I come from hard work, I rise from responsibility, and I move forward because I believe in creating a better future for my family and my community. That's who I am.



Riley Gibson
St. Mary's University
2025 Scholarship Recipient

2025 Symposium Raises \$100,000 to Support Future Insurance Leaders

The **2025 Insurance Council of Texas Property & Casualty Symposium** was an incredible day for our industry and a meaningful win for the students we serve. As the ICT Education Foundation's largest annual fundraiser, it brought our community together with a shared purpose: investing in the next generation of insurance professionals.

Thanks to the generosity of our corporate sponsors and the fundraising raffle held during the Symposium Networking Reception, we raised nearly **\$100,000** in total support. Of that amount, **\$96,000** came from sponsorships, while our generous raffle participants and individual donors contributed an additional **\$3,370** to help support college students pursuing degrees in risk and insurance management.

Every sponsorship, raffle ticket purchased, and gift donated helps create opportunities for students who are working hard to build their futures, and we are incredibly grateful for this support.

The symposium also created valuable space for students to connect learn and engaged with industry leaders and while they explored the trends shaping the property and casualty landscape — a powerful reminder of what we can accomplish when we come together.

Thank you to everyone who participated and helped make this event possible. Your support is making a lasting difference for students and for the future of our profession.



\$96,000

thanks to our
corporate sponsors



\$3,370

raised by raffle
participants and
individual donors



2025 Education Foundation Report

insurancecouncil.org/educationfoundation

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