



NCT Education
FOUNDATION

IMPACT REPORT

2024

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Message from the Executive Director

Since 2002, Insurance Council of Texas and later the ICT Education Foundation, a 501(c)(3) nonprofit charitable organization, have shaped the future of the property and casualty insurance industry by providing financial support to students and universities across Texas. Thanks to the generous contributions of insurance companies, law firms, and individual professionals, ICT and the ICT Foundation has awarded more than \$1.6 million in scholarships to 767 Texas students, as well as education funding to our partner universities. Many of our scholarship recipients have gone on to have successful careers in the industry.

To support our students and partner universities, we have relied on the time and energy of dedicated volunteers to serve on the Education Foundation board of trustees. These insurance professionals have given their time and expertise for this worthy purpose. In 2024, two of our longest-tenured Foundation trustees announced their retirement from the board. These leaders dedicated time and energy to strengthening the property and casualty industry and preparing it for the future.

Special thanks to Tony Gonzalez, who has served as Foundation president since its inception, and Joe Johnson, who has served as Foundation vice president since its inception. They leave the Foundation stronger and better for their guidance and efforts.

With change comes new opportunities for growth. I am excited to welcome John Henle, president of Berkley Southwest, as the new president of the board of trustees. John brings energy, a dynamic perspective, and a deep passion for advancing the Foundation's mission. Prior to being unanimously approved as Foundation president, John served on the board of trustees and also serves as board secretary on the ICT board of directors. I am confident that his leadership will propel the Foundation into the future, and I look forward to the initiatives he will champion in the years ahead.

As always, on behalf of ICT and the board of trustees, I thank our supporters, partner universities, and the dedicated educators who make this work possible. Your contributions ensure the Foundation continues to inspire and empower the next generation of insurance professionals. For those not yet involved, I invite you to join us in building a strong future for the property and casualty insurance industry.



Albert Betts Jr.
Executive Director
Insurance Council of Texas

Message from the President

It is a great honor to step into the role of President of the ICT Education Foundation Board of Trustees. The Foundation's mission to support students and universities in advancing insurance education is critical to the growth and sustainability of our industry. Since its founding, the Foundation has awarded over \$1.6 million in scholarships to 767 students and funding to 12 Texas universities.

I want to acknowledge and thank Tony Gonzalez, our outgoing president, for his 17 years of extraordinary leadership. Tony has been the heart and soul of the Foundation since its founding in 2007, and we are all grateful for his enduring commitment to the next generation of insurance professionals.

As I take on this role, I am excited to build on the Foundation's strong legacy. My focus will be on:

- Finding ways to expand scholarship opportunities to reach even more deserving students.
- Enhancing partnerships with universities and industry organizations to create more pathways into the Property and Casualty insurance field.
- Increasing engagement with industry professionals to secure additional resources and mentorship opportunities for our scholarship recipients.

I am inspired by the dedication of our board members, supporters, and educators who make this work possible. Together, we can continue to make a meaningful impact on students and the industry. I look forward to collaborating with all of you as we advance this vital mission.



John Henle
President
Berkley Southwest

Board of Trustees



John Henle
President
Berkley Southwest



Angela Doss
Nationwide Mutual Ins Co



Felicia Hutchins
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Errica Rivera
State Auto/Liberty Mutual



Max McClure
Steadily



John Schramm
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Craig Sparks
Retired - Berkley Southwest
(Formerly Union Standard)



Rick Gentry
Retired - ICT



Albert Betts
Ex-officio - ICT Executive

Changes to the Board of Trustees



New President Steps in to Lead Education Foundation Board of Trustees

John Henle, president, Berkley Southwest, was named president of the ICT Education Foundation Board of Trustees, bringing years of industry experience and a strong commitment to developing future insurance leaders. Since he joined the board in 2022, he has been actively involved in supporting the Foundation's mission to provide scholarships and career opportunities for students pursuing insurance careers. As president, he will lead initiatives to expand the foundation's impact and strengthen industry partnerships. We look forward to his leadership and the continued success of the Foundation under his guidance.



Founding Education Foundation President Steps Down

The Insurance Council of Texas Education Foundation extends its heartfelt gratitude to Tony Gonzalez for his remarkable dedication and service. Tony, who served as president of the board of trustees since the Foundation's inception in 2007, stepped down in April 2024. His leadership and commitment to developing future leaders in the insurance industry have been invaluable. We thank Tony for his unwavering support and years of service, which have profoundly impacted our mission.

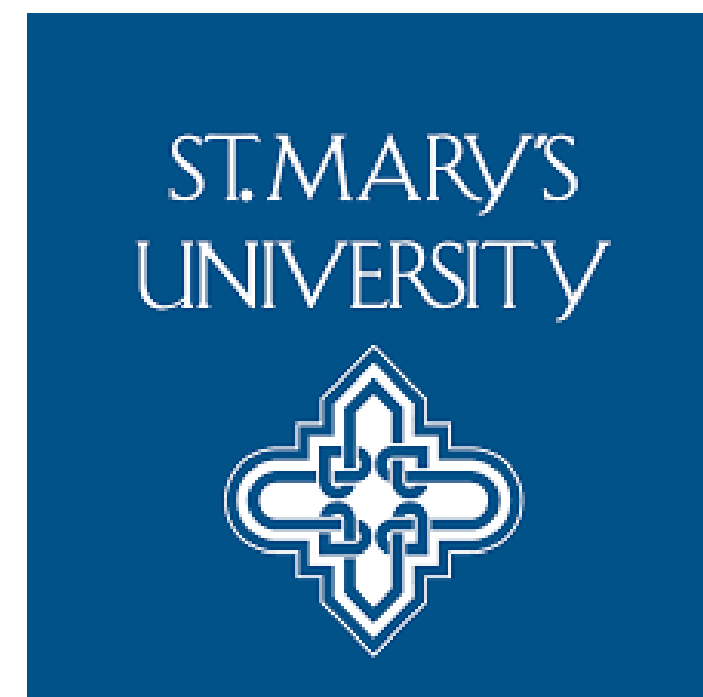


Joe Johnson Steps Aside from ICT Education Foundation Board

Joe Johnson, one of the original trustees of the ICT Education Foundation Board, has announced his decision to step down after serving since its inception in 2007. With a distinguished career spanning roles in underwriting, marketing, and insurance operations, Johnson culminated his profession as Vice President and Regional Manager of UFG Insurance in Houston. Now retired in Arkansas, Johnson enjoys traveling and golfing. ICT thanks him for his service and dedication!

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, industry conference fees, travel expenses, and participation in a range of industry events.



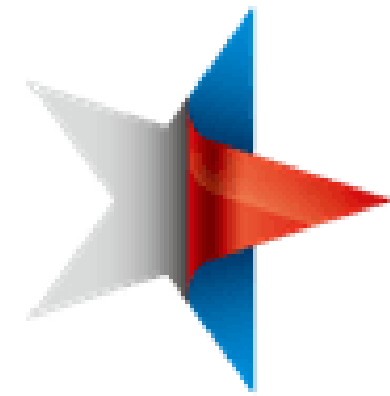
Thank You to Our Supporters

2024 Corporate Partners

We depend on the support of both individual and corporate donations to fund scholarships and grants, directly advancing our mission. These generous contributions from our corporate partners are at the core of our Foundation's work, enabling and inspiring educational opportunities. This year, our corporate sponsors contributed \$52,000 to support scholarships and AAA.

Thank you for supporting the next generation of insurance professionals!

PLATINUM



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INSURANCE
AUTO / HOME / LIFE

EMERALD

SWA Claims Mgmt Svs LLC

Thompson Coe

Farmers

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AAA Texas

CNA

Veritex Community Bank

Chubb

The Travelers

SAPPHIRE

Atlas General Agency

Insurors Indemnity

Locke Lord LLP

DIAMOND



2024 Individual Donors

In 2024, individual donors generously contributed over \$16,000 to the Education Foundation through direct donations.

Your meaningful support is instrumental in shaping the future of education, and we sincerely appreciate your involvement!

DOCTORATE LEVEL \$1000+

Anonymous Donor Craig Sparks John Schramm

MASTERS LEVEL \$500 - \$999

Albert Betts	Tony Gonzalez
Bill Brooks	Paula Harmon
Chris Daughtery	John Henle
Angela Doss	Joe Johnson
Rick Gentry	Aaron "Max" McClure
Michael Gerik	

BACHELORS LEVEL \$250 - \$499

Debra Lee Richardson
David Weber
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Jonna Kay Hamilton
Rogelio Hernandez

Terry Porter
Rhonda Thompson
Sabrina Timmins

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

Nedra Francisco	Brian Keefer	David Redwine
Lyndell Haigood	Scot Kibbe	Linda Vallejo
Connie Johnson	Wayne Ottoway	Nichole Van Roekel
Richard Johnson	Abraham Padron	Donna Wright
Ronnie Johnson	Juan Padron	Lauren Ybarra

Thank You to Our Supporters

2024 Legacy Partners

Thank you to our 2024 Legacy Donors! Legacy Partners are individuals who have donated to the ICT Education Foundation for five, ten, and fifteen years.

15 YEAR DONOR RECIPIENTS

Albert Betts
Michael Gerik
Mark Hanna
Debra Richardson

5 YEAR DONOR RECIPIENTS

Jonna Kay Hamilton
Connie Johnson
Brian Keefer
Linda Vallejo
William Weldon

PREVIOUS LEGACY PARTNERS

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

2024 Distribution Totals

Since 2002, ICT and the ICT Education Foundation has donated over **\$1.6 million** in scholarships and program funding, including \$1,167,237 in scholarships, \$448,670 in AAA funding, and \$17,500 in other academic donations to our partner universities.



\$75,000
Scholarships



40
Students



\$30,950
Academic Achievement
Awards



9
Partner Universities

Historical Data

\$1,167,237

in scholarships

\$448,670

in AAA funding

2024 ICT Education Foundation Scholarship Recipients

Congratulations to the 2024 scholarship recipients for their dedication and commitment to learning. We look forward to seeing the positive impact they will make in their academic journeys. Thanks to the generous support of our donors and sponsors, we were able to award 40 scholarships to deserving students. A special thank you to our scholarship committee for reviewing more than 148 student applications and selecting the recipients. The committee included Board of Trustees members **John Henle**, **Angela Doss**, and **Max McClure**, along with ICT staff members **Albert Betts**, **Paula Harmon**, and **Rich Johnson**.

\$5,000 SCHOLARSHIP RECIPIENTS

Aaron Flores
St. Mary's University

Ariette Aragon
St. Mary's University

Jai Shet
University of Houston - Main

Lily Westmoreland
University of North Texas

Rita Dicarlo
Baylor University

\$2,500 SCHOLARSHIP RECIPIENTS

Alexander Fontenarosa
University of Texas - Dallas

Armando Ramirez
Baylor University

Brock Polydoroff
University of North Texas

Dung (Zack) Nguyen
University of Texas - Dallas

Jadon Grimes
University of Texas - Dallas

Jimena Morillo Aliaga
St. Mary's University

Jose Gutierrez
St. Mary's University

Kendra Turner
St. Mary's University

Madalyn Trevino
St. Mary's University

Shante Delgado
University of Houston - Downtown Campus

\$1,000 SCHOLARSHIP RECIPIENTS

Aaron Ben Anton

St. Mary's University

Aayan Momin

University of Texas - Dallas

Abdullah Mohammad Mahi

St. Mary's University

Adekunle Ajayi

University of Texas - Rio Grande Valley

Alvaro Soler Santa Maria

St. Mary's University

Arturo Martinez Polanco

St. Mary's University

Charles Ribordy

University of Texas - Dallas

Clement Haastrup

St. Mary's University

Daysha Watts

Baylor University

Harizah Kabiruddin

University of North Texas

Isabella Martinez

St. Mary's University

Jenna Lee

St. Mary's University

John Thurbin

St. Mary's University

Karla Rodriguez

University of Houston - Downtown Campus

Katie Cerda

St. Mary's University

Kaitlyn Adamson

University of North Texas

Negin Khakpour

University of Texas - Dallas

Reagan Dutton

Baylor University

Riley Gibson

St. Mary's University

Sachi Arora

University of Texas - Dallas

Samuel Zimel

University of North Texas

Skilee Soto

St. Mary's University

Soha Arian

University of Texas - Dallas

Thana Ngan Hoang

University of Houston - Main Campus

Student Spotlights



What does receiving an ICT Education Foundation Scholarship mean to you?

Receiving the ICT Education Foundation Scholarship means a great deal to me, as it will alleviate some of the financial pressures I face, allowing me to better focus on my studies and academic growth. This support enables me to dedicate more energy to excelling in my coursework, participating in extracurricular activities, and developing the skills necessary for my future career without the constant stress of financial burdens. I am deeply grateful for this opportunity!

Alvaro Soler Santa Maria

St. Mary's University - 2024 Scholarship Recipient

What do you hope to do after you graduate?

After graduation, I see myself stepping into a role as an underwriter at a major corporation, where I can dive into real-world challenges in risk management. I'm especially excited about my upcoming underwriting internship with Munich Re through their Summer Leadership Development Program. This opportunity will give me hands-on experience with one of the industry's top companies, where I'll be learning the ins and outs of underwriting on a large scale. My hope is that the insights I gain there—whether it's analyzing complex risks, making data-driven decisions, or understanding the nuances of reinsurance—will lay a strong foundation for my future career. I'm especially interested in areas like cyber risk, climate-related risks, and other emerging issues that the insurance industry is tackling as the world evolves.

Isabella Martinez

St. Mary's University - 2024 Scholarship Recipient



What does receiving an ICT Education Foundation Scholarship mean to you?

Receiving this scholarship means I can fully focus on my goal of becoming an actuary. As a part-time contract software engineer, I'm often having to choose between work and studying. This scholarship allows me to take time off from work and focus on preparing for my upcoming actuarial exam without the financial strain. It's a huge step forward in pursuing my dream.

Samuel Zimel

University of North Texas - 2024 Scholarship Recipient



Tell us a brief and interesting story about yourself.

One of my favorite accomplishments I did in university was that I reinitiated the Jiu Jitsu club, where I was able to simulate a future side dream where I run a martial arts academy. Because I had officer help me promote and do logistics and budgeting, but more importantly I created a class schedule and taught up to 40 people a class Jiu jitsu. I learned a lot about teaching others individually and as a group, learned to explain things way easier to different types of people, and learned things myself as I saw other perspectives.

Armando Ramirez

Baylor University - 2024 Scholarship Recipient





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

The incredible people within the industry and the meaningful connections I've had the privilege to build. At every RMI event, I've been able to network with and learn from accomplished professionals who are genuinely passionate about their work. These interactions have offered invaluable insights into how insurance impacts our daily lives and has deepened my appreciation for the industry's complexities. The willingness of seasoned professionals to answer my questions and generously share their time has been both inspiring and motivating. It's this strong sense of community and mentorship that makes me excited about a career in RMI and eager to contribute to the field.

Dung (Zack) Nguyen

University of Texas - Dallas - 2024 Scholarship Recipient

What do you hope to do after you graduate and what excites you about the insurance industry?

After graduating, I plan to pursue my goal of owning an independent insurance agency that offers multiple lines of coverage. My mission is to raise awareness in underrepresented communities about the critical importance of having proper insurance protection in place. What excites me most about a career in risk management and insurance is its diversity, the ever-present need for reliable coverage, and the evolving opportunities it offers for individuals from all backgrounds.

Shante Delgado

University of Houston - Downtown - 2024 Scholarship Recipient



Alumni Spotlights

Career Milestones: I am the Southwest Region's Real Estate Resident Advisor as of August 2024 and have been accepted and am participating in Chubb's LEAD Program (Leadership Education and Development) to help further my knowledge of what it means to be a leader.

Enjoyment in the Industry: The insurance industry is strongly based on your ability to create and cultivate relationships. I find myself enjoying my work because I am creating meaningful relationships with those I work with not only internally, but externally as well. Insurance is a client facing industry and it is one of the top things I love about it because we are out meeting people and marketing our capabilities.

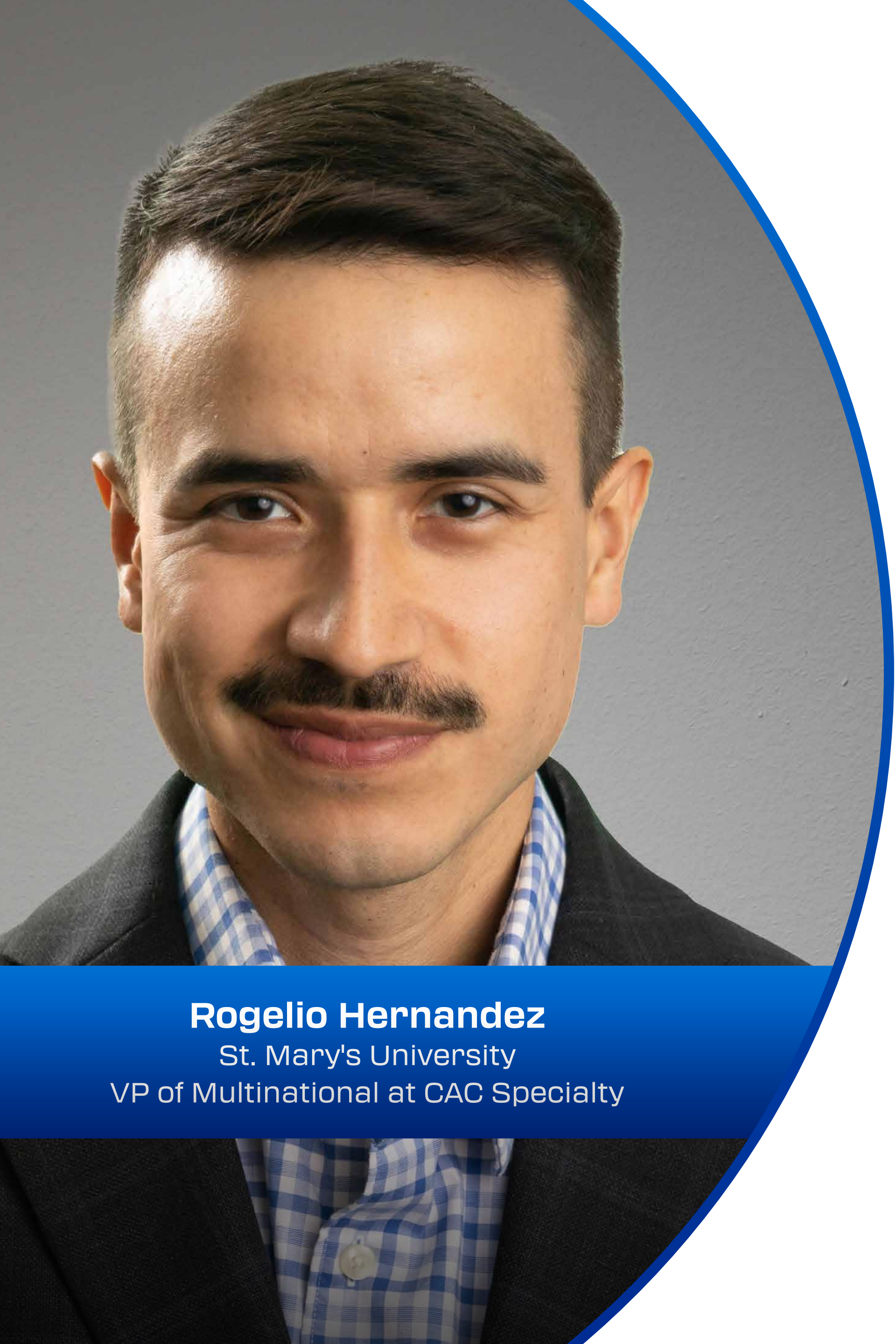
Scholarship Impact: When I received the ICT Scholarship, it felt as though ICT believed in me to go forth and pursue a career in insurance. I didn't have much background about insurance outside of what you see on tv, but ICT invested in me and gave me the tools to see all the different aspects of the corporate world that insurance is a part of.



Heather Hansen

Baylor University

Senior Underwriter, Commercial Insurance
Specialist and Southwest Region Real
Estate Resident Advisor at Chubb



Rogelio Hernandez

St. Mary's University

VP of Multinational at CAC Specialty

Career Milestones: I was brought onto CAC to help build out and expand their Multinational capabilities.

Challenges and Takeaways: As in life, things in business don't always go as planned, so you must be flexible and ready to pivot.

Enjoyment in the Industry: I enjoy the creativity of developing solutions to complex issues. Our clients are all unique and each have different needs. Presenting and offering different solutions keeps things interesting. Also, working alongside a phenomenal crew of colleagues is always motivating.

Scholarship Impact: I received this as an undergraduate student at St. Mary's University.

Why Giving to the Foundation is Important: As a scholarship recipient and now industry professional, I want to support the organizations that helped me to lessen the financial burden for current students pursuing RMI.

Educator Spotlights

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

Over the past 10 years in higher education, I've held various roles, including academic advising, but none have made me feel as connected and inspired as I do with the UNT RMI program. When a student tells me they have landed an internship or their first job offer, I'm genuinely overjoyed for them. It is such a privilege to cheer them on and watch them succeed. While the pay can be great, RMI is an exciting field with so many opportunities.

Why is it important to support the ICT Education Foundation?

Supporting the ICT Education Foundation means investing in the future of insurance industry. The U.S. Bureau of Labor Statistics estimates that 50% of the current insurance industry workforce will retire by 2034! The industry will face a critical need for new talent and the Foundation plays a key role in addressing the talent-need by offering scholarships that encourage students to keep pursuing the RMI field.

What impact does a scholarship have on your students?

A scholarship can be life-changing. Whether it helps cover tuition, rent, professional attire, food, or even car payments, it provides the support students need to stay focused on their education. Sometimes, it's the extra push that keeps them moving forward, reminding them that someone believes in their potential and is invested in their success.

As someone who has attended the ICT Symposium, why is it important for students to be in attendance?

Attending the ICT Symposium gives students the chance to network face-to-face with industry professionals, potential mentors, and future employers. These connections simply can't be replicated by an online interaction. I always remind UNT students that they're constantly interviewing, whether they are in the classroom or eating dinner at a local diner. Events like the ICT Symposium are a perfect opportunity for them to put their best foot forward and showcase their potential.



Clarissa Hutkowski

University of North Texas
Risk Management and Insurance
Program Project Coordinator



Pamela Hurley, Ph.D.

Associate Professor of Risk
Management and Insurance, Risk
Management and Insurance Program
Director, University of Houston-
Downtown (UHD)

Why is it important to support the ICT Education Foundation?

The ICT Education Foundation needs support to continue to fulfill its significant role in the property casualty industry: from providing resources, supporting the RMI academic programs in Texas, and its role in the regulatory environment. Albert Betts and Richard Johnson have been active participants on campus to promote the insurance and risk management industry to students, provide valuable professional insights, reinforce the strengths of the industry students are studying and working hard to be prepared to join, and for the scholarships and financial support provided for students to defray the costs of their education and make it possible to attend the ICT symposium. The ICT board members are also dedicated to the advancement of RMI education and academic programs that provide future industry leaders.

What impact does a scholarship have on your students?

The scholarship has a profound impact on UHD students. We are a designated Hispanic and minority serving institution and have many first-generation students, many of whom are paying for their education themselves. The students receiving scholarships are able to better afford their educational goals with the support of ICT scholarships. They have also been able to attend the ICT symposium, something that would otherwise not be possible for most of them.

As someone who has attended the ICT Symposium, why is it important for students to be in attendance?

It is important for students to attend the ICT conference to learn more about the property casualty industry. They benefit from networking with professionals in the industry and realize that it is a collegial environment with support for students as they are pursuing their education and entering into the property casualty industry. The conference is an outstanding opportunity for students to recognize how what they are learning in their academic curriculum is applied by professionals. It is one thing to tell students that the industry they are entering is this way, but attending the ICT symposium creates a lasting impression through experiential learning.

2024 ICT Property & Casualty Insurance Symposium

The 2024 Insurance Council of Texas Property & Casualty Symposium was a resounding success, serving as the largest annual fundraiser for the ICT Education Foundation. Thanks to the generous support of corporate sponsors, raffle participants, and individual donors, the Foundation raised nearly \$55,000 to benefit college students pursuing risk management and insurance. Attendees connected with industry leaders, explored emerging trends, and contributed to the future of the insurance profession. The event highlighted the industry's commitment to education and innovation, with every contribution helping to build the next generation of insurance professionals. Thank you to all who made it possible!





HCT Education FOUNDATION

2024 Education Foundation Report

insurancecouncil.org/educationfoundation

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5508 W US Hwy 290, Ste 100,
Austin, TX 78735

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