



2022-2023  
**ANNUAL  
REPORT**

TOP ISSUES FACING THE  
PROPERTY AND CASUALTY  
INSURANCE INDUSTRY

UPDATES ON ICT  
OPERATIONS AND  
INITIATIVES

REGULATORY, LEGISLATIVE,  
AND LEGAL ISSUES FROM  
THE LAST YEAR

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# MESSAGE FROM THE ICT BOARD CHAIR



I am thrilled to address the ICT community and our valued members once again. Having served on the ICT Board for more than a decade, I am honored to have played a role in shaping the future and direction of this impactful organization. The property and casualty insurance industry is in a transformative phase, facing heightened regulatory and economic pressures. However, I remain confident our industry will continue to thrive, and ICT is committed to ensuring our members stay informed about the latest regulatory, legislative, and industry developments specific to Texas. By doing so, we can enhance our customer and policyholder service.

Like my fellow board members, I chose to serve on the ICT board because I wholeheartedly believe in the organization and its mission: to provide relevant information and resources to our members and the public, while promoting the property and casualty insurance industry. ICT plays a pivotal role in supporting the P&C and Workers' Compensation sectors in Texas—ensuring that crucial elected officials, regulatory stakeholders, media, and the public are well-informed and educated about our industry. As we move forward, I am grateful for the hard work and dedication of the entire ICT team.

This Annual Report offers only a glimpse into the extensive efforts the team undertakes to champion the interests of the P&C industry in the state. They consistently advocate for your success in the fiercely competitive Texas market, and I eagerly anticipate collaborating closely with Albert and the ICT team to provide the high-quality service and representation our industry deserves.

Lastly, I would like to express my sincere appreciation for your unwavering support and membership with ICT. Together, we will navigate the challenges ahead and seize the opportunities that arise, driving our industry forward. Thank you once again, and I look forward to the continued growth and success of our ICT community.

**JOHN SCHRAMM**

A handwritten signature in black ink that reads "John Schramm". The signature is fluid and cursive.

2022-2023 ICT Board Chair  
Executive Vice President,  
US Head of Field Operations, CNA

# WELCOME NEW BOARD MEMBERS

We are delighted to welcome three distinguished industry professionals to the ICT Board of Directors. Recent retirements required that board member companies recommend new company representatives to serve. Chris Merideth, Legislative Affairs, Farmers Insurance; and Diane Hirtz, Branch Manager, United Fire Group; joined the board as representatives of their respective companies. Liberty Mutual has also joined the ICT board with Jeff Junkas, Senior Public Affairs Officer, serving as their representative. Their diverse experience and perspectives will contribute to the governance of ICT and fulfilling our mission on behalf of our members.



**CHRIS MERIDETH**  
Legislative Affairs,  
Farmers Insurance



**DIANE HIRTZ**  
Branch Manager,  
United Fire Group



**JEFF JUNKAS**  
Senior Public Affairs Officer,  
Liberty Mutual

## Angela Doss Elected Board Secretary

The ICT Board of Directors is thrilled to announce Angela Doss, Sr. Dir. State Government Relations External Affairs, Nationwide Insurance, has been elected as our new board secretary. After serving as a board representative for Nationwide since 2020, Angela now joins the Board's executive committee. We look forward to her contribution to furthering the mission and vision of the ICT.



**ANGELA DOSS**  
Sr. Dir. State Government  
Relations External Affairs  
Nationwide Insurance

# BOARD MEMBERS



**JOHN SCHRAMM**  
CNA Insurance Group  
Chair



**SCOTT GAINEY**  
Kemper  
Member



**CHRIS MERIDETH**  
Farmers  
Member



**MICHAEL GERIK**  
Texas Farm Bureau  
Vice Chair



**JOHN HENLE**  
Union Standard  
Member



**ROBERT ZEMAN**  
Allstate  
Member



**LUKE HORTON**  
The Travelers  
Treasurer



**DIANE HIRTZ**  
United Fire  
Member



**ANGELA DOSS**  
Nationwide  
Secretary



**JEFFREY JUNKAS**  
Liberty Mutual  
Member



**JOHN STUCKEMEYER**  
State Farm Fire  
Immediate Past Chair



**JAMES "JED" KINCAID**  
Progressive  
Member



**THOMAS FITZPATRICK**  
Chubb  
Member



**KARI KING**  
USAA  
Member

# EXECUTIVE DIRECTOR



**ALBERT BETTS**

A handwritten signature in black ink that reads "Albert Betts". The signature is fluid and cursive.

Executive Director

## **Dear Members,**

On behalf of the ICT staff and board of directors, we are pleased to present our 2022–2023 annual report.

This year has been marked by significant milestones and transformations that shaped ICT's course. As we reflect on ICT's accomplishments and service to our members, it is important to acknowledge the progress we have made as an industry.

## **New Offices**

ICT made the strategic decision to sell our building and move away from a property management role, and then relocated to a smaller, modern, and flexible workspace after five decades of dedicated service in our previous location. In February 2023, we hosted an open house for our members to welcome you to our new space.

## **2022-2023 Highlights**

- New board member representatives, new member companies and associate members, and a new website and member "InfoHub" where members can access all ICT information and materials online.
- Developed background information and research for the 2023 legislative session and worked with AFACT and other trade groups to help coordinate the industry's messaging and supporting information to work towards a successful 88<sup>th</sup> Legislature.
- Provided analysis and communication during the session to keep our members informed.
- We hosted multiple member meetings, webinars, podcasts, and provided weekly session updates.
- Engaged TDI on various issues and administrative rulemaking matters.
- Worked on a range of public education and safety campaigns designed to reduce the risk of loss, increase understanding of insurance coverages and options, and counter false information about insurance and the claims process.
- Helped to increase regulatory and public understanding of a range of factors placing pressure on rates in personal and commercial lines.
- Provided consistent messaging on the excellent work by insurers to respond to catastrophes and process claims and pay losses.
- Lowered our overall member assessment budget by 10% while continuing to provide valuable resources, industry insights, and representing our members' interests.

You can find more details about these efforts in this report. We appreciate being your Texas association and thank you for your continued support and dedication.

Sincerely,  
Albert Betts  
Executive Director

# STAFF CHANGES



**JULIA BURKLUND**  
COMMUNICATIONS & PUBLIC AFFAIRS COORDINATOR

In November 2022, Julia Burklund joined the team as Communications & Public Affairs Coordinator. She is charged with managing our social media and developing innovative marketing and communications efforts. Julia's prior experience included marketing within the financial services, resorts, casino, and apparel merchandising industries. Originally from Las Vegas, Julia attended Vanguard University in Costa Mesa, California, where she earned a degree in communication.



**DAVIDA REDWINE**  
MEMBER SERVICES MANAGER

In June 2023, Davida Redwine was named Member Services Manager. This new position was created to engage more deeply with our members, and activate our network of professionals in dynamic ways. As Member Services Manager, Davida is responsible for developing, planning, and managing membership initiatives to engage members and ensure the Council exceeds expectations. Davida will oversee the development and execution of ICT's membership recruitment and retention strategy, with the goal of attracting new member companies and their employees. Davida has been with ICT since 2017 and served as the website and database administrator.

If you have questions about your membership, need assistance with the Member InfoHub, ICT website or any other member benefits, please reach out to Davida at, [dredwine@insurancecouncil.org](mailto:dredwine@insurancecouncil.org).

## We've Relocated!

After over 50 years at the same address, ICT sold its building in June 2022. In December 2022, we moved into our new office located at: 5508 W Hwy 290, Austin, TX 78735.

In February 2023, we welcomed friends and colleagues to celebrate our new home during an open house event.



# ABOUT ICT



ICT is the largest state-based property and casualty association in the country serving the seventh largest insurance market in the world with more than 400 member companies and 25 associate members—representing nearly 85% of all Texas property and casualty insurers.\*

## Our Mission

ICT is a nonprofit trade association that promotes the property and casualty insurance industry by providing relevant information and resources to its members, the public, regulators and the media.

## Our Vision

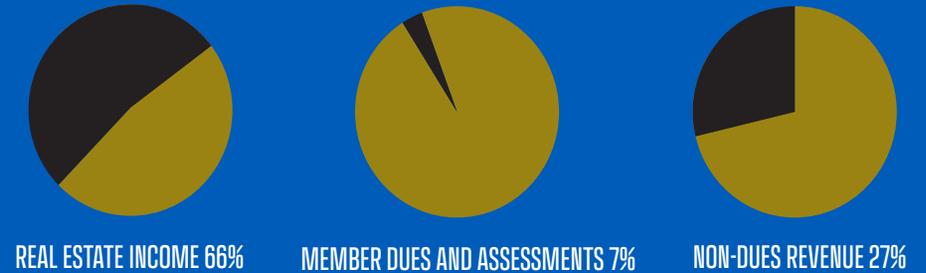
To become an invaluable informational, regulatory, and advancement resource for our members by creating a favorable property and casualty insurance environment in which to operate in Texas.

\*by premium dollars

## Financials

### ICT REVENUE SOURCES

Balance Sheet as of December 31, 2022



ASSETS	
Cash & Investments	\$20,803,841
Current Assets	\$1,908,283
Fixed Assets	\$354,231
Net Noncurrent Assets	\$1,879,000
<b>Total Assets</b>	<b>\$24,945,355</b>
LIABILITIES AND NET EQUITY	
Current Liabilities	\$594,345
Noncurrent Liabilities	\$734,340
Net Equity	\$23,616,670
<b>Total Liabilities and Equity</b>	<b>\$24,945,355</b>



# LEGISLATIVE

Ahead of the legislative session, ICT developed talking points and briefing documents on anticipated issues such as auto repair, appraisal, and TWIA.

## Legislature by the Numbers

The 88<sup>th</sup> legislative session convened on Jan. 10, 2023.

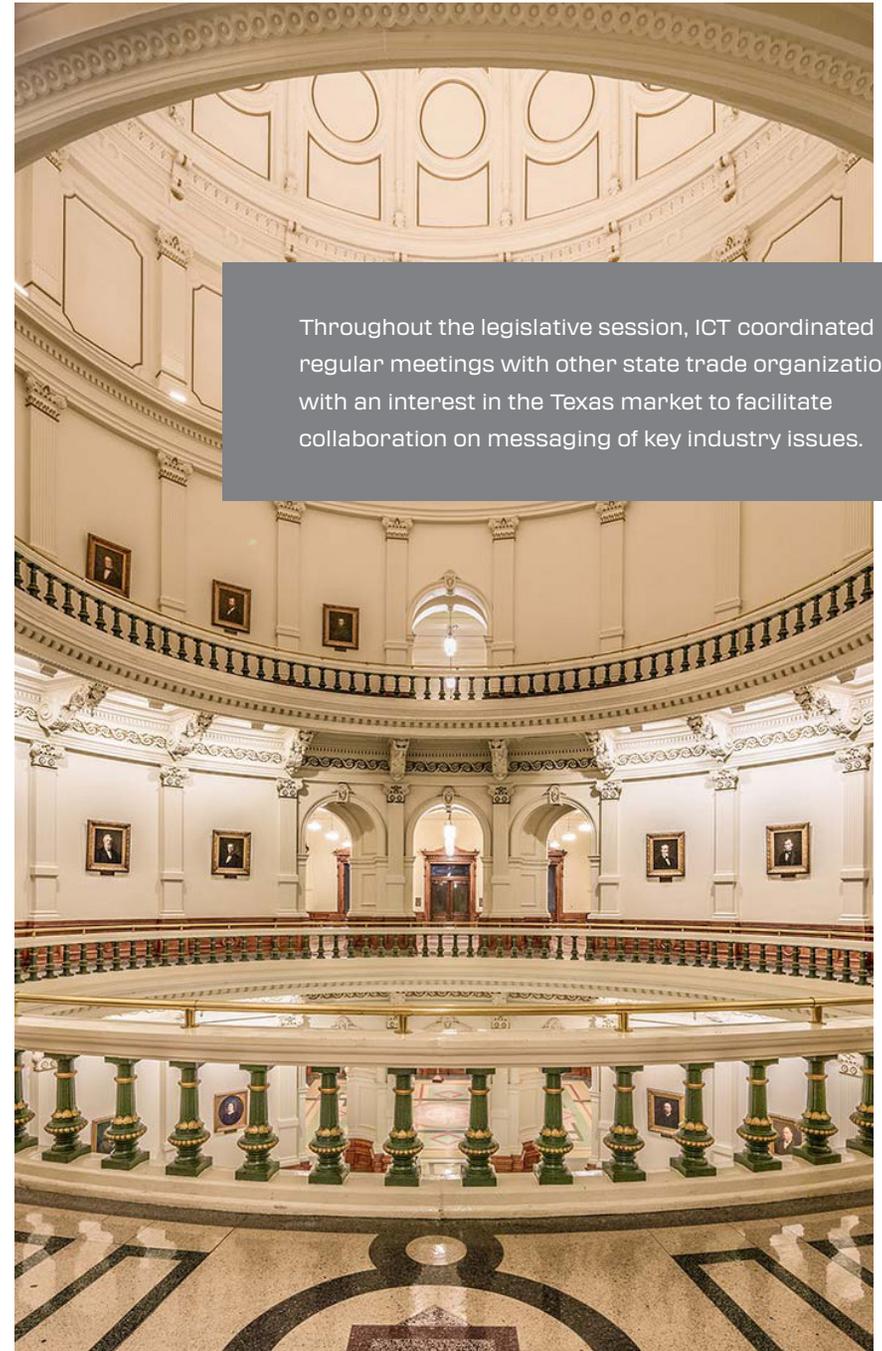
- There were 8,046 combined House and Senate bills filed, which was up 1,119 from the 87<sup>th</sup> legislative session.
- The House filed a historic number of bills, breaking five thousand for the first time (5,413, up from 4,671 during the last session).
- The Senate filed 2,633 bills, up from 2,256 in the previous session.
- ICT tracked over 500 bills (up from 400 last session) with potential to impact the industry; closely watching 52 deemed as significant.

## Session Issues

- **Auto Repair/OEM** - auto repair and the use of non-OEM parts
- **Anti-ESG** - ESG in relation to rating, political shareholder agreements and TDI rulemaking
- **Appraisal** - Mandating auto and home policies contain appraisals and, in some instances, establishing the process
- **TWIA** - TWIA funding proposals including replacing bonding with state loans or contingent grants with the State
- **Homeowners** - replacement cost, ALE, and mandatory coverage for cosmetic damages to metal roofs
- **Workers' Compensation** - LIBs reform, conducting medical exams via telemedicine, and "no show" fees on missed DD exams

ICT keeps members informed during the legislative session with:

- Weekly legislative updates and bill tracking reports
- Timely recaps of committee hearings on bills of interest
- Webinars
- Podcasts
- Meeting with ICT committees



Throughout the legislative session, ICT coordinated regular meetings with other state trade organizations with an interest in the Texas market to facilitate collaboration on messaging of key industry issues.

# REGULATORY

## Monitoring TDI Updates And News



ICT supports our Members by monitoring the Texas Department of Insurance (TDI) and the latest regulatory actions to better support Members in making informed decisions and staying ahead of changes in the industry.

- ICT provides members with recaps including their Annual Report and Biennial Report to the Texas Legislature.
- ICT offers valuable comments and input to TDI regarding proposed rules and policy changes by effectively representing its members' interests at regulatory hearings that affect all property and casualty lines.
- ICT staff attended TDI's Open House at their new office in December 2022, where they met key staff and heard a presentation on the 88<sup>th</sup> Biennial Report to the Legislature.
- ICT met with TDI staff to discuss the inflationary pressures in home and auto. ICT shared information on inflationary pressures and their impact on rates, and issues related to auto repairs and claims.

## Informal Proposed Revisions to the Texas Private Passenger Automobile Statistical Plan

ICT joined with AFACT in submitting comments on the proposed revisions with input on:

- obsolete references that should be eliminated
- suggestions on the submission formats
- appropriate premium or loss threshold to require detailed reporting to ensure TDI has sufficient data that is representative of the Texas private passenger auto market
- the potential for additional reporting requirements



**CASSIE BROWN**  
Commissioner of Insurance

Commissioner of Insurance Cassie Brown, who was first appointed by Governor Greg Abbott in September 2021, was unanimously confirmed for a two-year term by the Texas Senate on March 15, 2023.

In 2022, the TDI moved from the William P. Hobby Jr. Building in downtown Austin to the Barbara Jordan State Office Building north of the Texas Capitol.

## **Informal Rule Proposal to Implement SB 1602 (87<sup>th</sup> Legislature) on Nonrenewal for Failure to Cooperate**



In combination with AFACT, ICT submitted comments on TDI's informal rule proposal to implement SB 1602. These comments included expressing concern on whether SB 1602 expressly granted rule-making authority to implement the new section of the Insurance Code, bringing awareness to the potential cost and complexity of implementation, and the need to specifically address and limit the applicability to third-party liability claims. As this was an informal draft proposal, ICT will have an opportunity to weigh in, if necessary, during the formal rulemaking process.

## **Proposed Amendments to the Auto Bill of Rights**

ICT submitted comments, recommending that this proposal be withdrawn and proposed later to allow for any changes signed into law that may occur as a result of the 88<sup>th</sup> legislative session.

## **Proposed Amendments to TAIPA's Texas Plan of Operation**

ICT includes member companies who no longer write auto insurance but are required to pay annual membership to TAIPA even though there are no active policies in force. On behalf of these members, ICT submitted comments in support of the proposed language approved by the Governing Committee, which expands the options for member carriers, including the option of entering into a contract with a service carrier to take assignments it would otherwise be required to take. The TAIPA Texas Plan of Operation was adopted in March 2023.

## Division of Workers' Compensation (DWC)

ICT actively monitors all TDI-DWC rulemaking, bulletins, and other regulatory matters relevant to our members to evaluate their implications for the Texas workers' compensation system.

- We keep our members informed by providing regular updates and analysis on TDI-DWC actions.
- When necessary, ICT also submits comments and feedback to TDI-DWC regarding proposed rules and policy adjustments. ICT also represents our members' interests by participating in workers' compensation stakeholder meetings and regulatory hearings.
- ICT staff met with Commissioner Nelson and key DWC staff to discuss ICT's role and capabilities within the workers' compensation system, the ICT Workers' Compensation Committee and their functions, as well as general issues of interest to members.



**JEFF NELSON**  
Dept. of Workers'  
Compensation  
Commissioner

Governor Abbott appointed Jeff Nelson as the new DWC Workers' Compensation Commissioner on Aug. 9, 2022. He had previously served as Director of External Relations for DWC since October 2016. The position had been open since Cassie Brown was appointed to serve as Texas Insurance Commissioner in September 2021. Commissioner Nelson was unanimously confirmed by the Texas Senate in March 2023.

## COVID-19 Data Calls

ICT continued to keep members informed on the results of DWC's mandatory data call on COVID-19 related injuries. In June 2023, DWC released its final fact sheet from their COVID-19 data call:



Insurance carriers reported nearly **100,000 COVID-19 claims** and **472 fatalities** to DWC



**51% of of claims and 55% of fatalities**

involve first responders and correctional officers



Insurance carriers **denied less than half (39%)** of COVID-19 positive test claims.



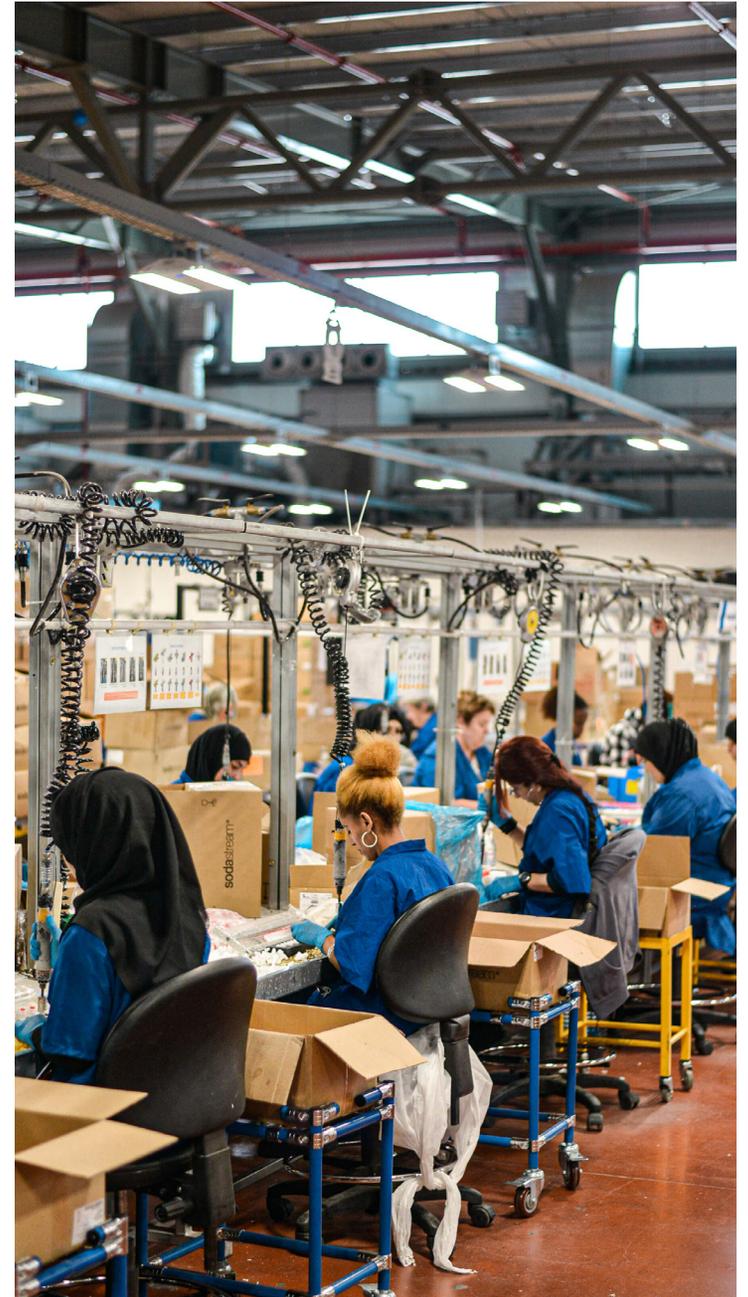
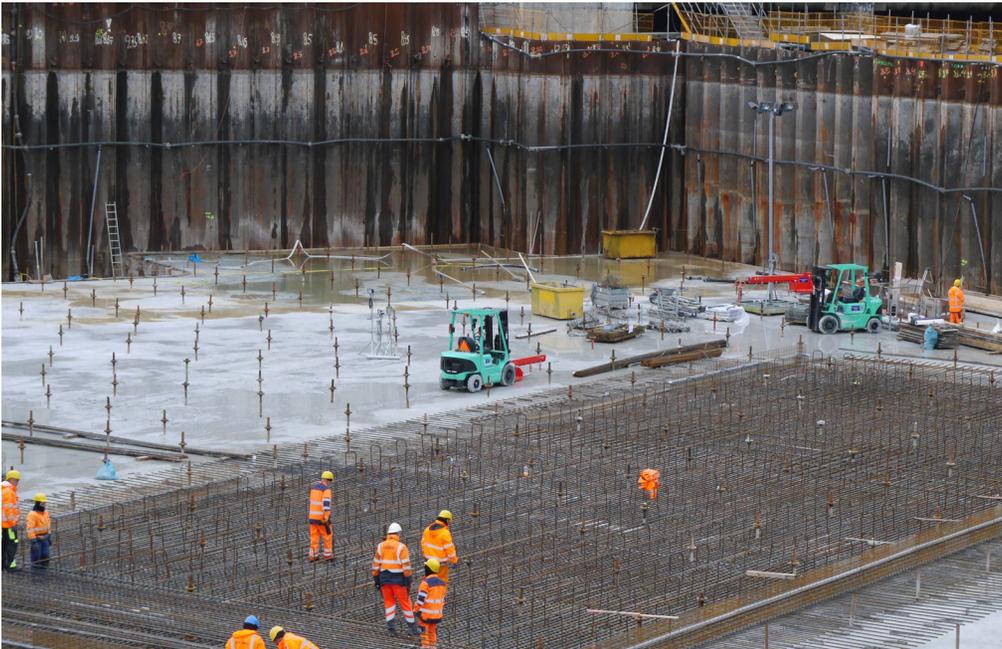
There were **27,000 denials of COVID-19 claims** with positive tests or diagnoses, and only **258 disputes filed** with DWC.

## Medical Quality Review CY23 Annual Audit Plan

In November 2022, ICT submitted comments on DWC's proposed Medical Quality Review CY23 Annual Audit Plan, which sets the priority for medical quality review audits during the upcoming year. The Audit Plan was adopted in January 2023.

## Recaps of DWC Insurance Carrier Quarterly Meetings

ICT's workers' compensation regulatory counsel, Burns Anderson Jury and Brenner LLP provided recaps of DWC Insurance Carrier Quarterly Meetings, which are available in the member InfoHUB on ICT's website.





**ICT staff worked with ICT's Workers' Compensation Committee and submitted comments on the following rules on behalf of our members:**

**Proposed DWC Wage Forms**

DWC requested input on three proposed new forms: DWC Form-003, Employer's Wage Statement; DWC Form-003ME, Employee's Multiple Employment Wage Statement; and DWC Form-003SD, Employer's Wage Statement for School Districts. ICT submitted comments suggesting changes that would improve clarity and usability.

**Second Informal Rule Amendments to DD Procedures and Requirements**

DWC requested input from stakeholders on their second set of informal rule amendments to 28 TAC Chapter 127, Designated Doctor Procedures and Requirements, and 28 TAC §180.23 to improve the designated doctor (DD) program. In consultation with our Workers' Compensation committee, ICT submitted comments urging the Department to keep the DWC Form-068 and expressing some thoughts on the expansion of specialties that can address traumatic brain injuries. These DD rules were adopted in April 2023 and DWC ultimately kept the DWC Form-068.

**Informal Rule Amendments to Guidelines for Medical Services, Charges, and Payments to DD Program**

DWC requested input on the most recent informal rule amendments to 28 Texas Administrative Code (TAC) Chapter 133, General Medical Provisions and 28 TAC Chapter 134, Benefits--Guidelines for Medical Services, Charges, and Payments to improve the designated doctor (DD) program. ICT submitted comments to express some members' concerns that medical vendors may not currently capture the service-to-date (Box 24A) on professional bills; thus, the proposed change could cause programming issues across the system.

# OTHER REGULATORY EFFORTS

## ICT Supports Texas Department of Licensing and Regulation (TDLR) Proposed Amendments to the Vehicle Storage Facility (VSF) Program Rules

ICT submitted comments to TDLR in support of proposed amendments to the VSF Program Rules to explicitly ban “flipping.” The amendments were an industry-led initiative at the request of the Towing and Storage Advisory Board, with input from the advisory board members.



# GOVERNOR ABBOTT APPOINTS LEADERS TO OPIC AND OIEC

## Public Counsel Appointed to OPIC

Gov. Greg Abbott appointed David Bolduc as Public Counsel for the Office of Public Insurance Counsel (OPIC) in March 2023 for a term expiring Feb. 1, 2025. He was unanimously confirmed by the Senate on April 18, 2023.



**DAVID BOLDUC**  
Public Counsel for the  
Office of Public Insurance  
Counsel (OPIC)

## Public Counsel Appointed to OIEC

Dirk Johnson was appointed by Governor Greg Abbott on Feb. 3, 2023, to serve as public counsel for the Office of Injured Employee Counsel (OIEC). He was confirmed by the Texas Senate on March 15, 2023.



**DIRK JOHNSON**  
Office of Injured Employee  
Counsel (OIEC)



# MONITORING TEXAS RESIDUAL MARKETS - TWIA AND FAIR PLAN

- ICT monitors all TWIA and FAIR Plan meetings, ensuring comprehensive coverage and delivering concise recaps and summaries of reports of interest to its members.
- ICT submits letters or comments on behalf of its members.
- ICT provided its members with summaries of TWIA's Annual Report and Biennial Report to the Texas Legislature, highlighting key points.



## TWIA Annual Rate Filing

The 2022 rate adequacy analysis indicated rates were inadequate by 15% residential and 11% commercial. Given the lower rate inadequacy numbers and after discussing with the other state and national trades, ICT did not believe it appropriate to push for a rate increase at this time. Rate indications were lower than prior years due to TWIA paying off bond debt.

## Proposed Assessments for Excess Reinsurance

In February 2023, ICT collaborated with the other state and national trade groups to prepare and submit a joint letter to the TWIA board expressing the industry's concern. The letter noted the fact that Texas insurers write over 55% of the coverage in Tier 1 and are already committed to pay \$1 billion for losses after a catastrophic event and that adopting a lower 1:100 PML is at odds with TWIA's increasing exposure. The TWIA Board ultimately decided to take no action in purchasing reinsurance in excess of the 1:100 PML.

## TWIA deals with Florida and Louisiana insolvencies

ICT kept members up to date on TDI's emergency rules and TWIA's regular updates on the impact of Florida's Weston Property & Casualty's insolvency and FedNat insurance's receivership. In September 2022, Florida regulators declared Weston Property & Casualty Insurance Company insolvent and canceled policies effective September 7. On Sept. 27, 2022, FedNat Insurance, a Florida property and casualty insurance company licensed in Texas, was placed in receivership and ordered into liquidation by the Second Judicial Circuit Court of Leon County, Florida. This was significant due to the number of windstorm policies in Texas coastal counties affected.



# LEGAL ISSUES



**As a service to members, ICT offers guidance and responses to various legal issues as they arise and will file amicus briefs on behalf of the industry. ICT filed two amicus briefs in two separate cases.**

**Helena Chemical v. Cox, No. 20-0881** - In December 2021, ICT joined APCIA in filing an amicus brief urging the Texas Supreme Court to grant the petition for review, in which the requirement of expert testimony to establish the appropriate standard of care and causation is at risk of being overturned or weakened if the appellate court decision stands. We urged the Texas Supreme Court to reverse the Court of Appeal's opinion because it strays from established precedent about causation and the need for qualified expert testimony.

At issue here is a case of "herbicide drift" after a group of farm property owners sued Helena Chemical for damages allegedly caused to cotton crops by drift from aerial application of an herbicide "Sendero," which is toxic to broadleaf plants such as cotton.

The case was of interest because of the implications for expert testimony standards, causation issues, and to prevent, in effect, imputing strict liability against aerial applicators or herbicides regardless of any precautions taken. Given that ICT's members represent a significant percentage of the commercial property and commercial liability insurance market in Texas and provide a significant percentage of farm and ranch owners coverage to farmers and ranchers in Texas, we thought the issues were important in our members' defense of liability claims under commercial policies.

On March 3, 2023, the Court held that the testimony was unreliable as expert testimony and reversed the appellate court decision, which was consistent with the arguments made by ICT and APCIA.

**Gregory v. Chohan, No. 21-0017** - In July 2021, ICT joined NAMIC and APCIA in filing an amicus brief with the Texas Supreme Court. Of interest to the property and casualty industry, was the standard of appellate review for excessive damage awards in Texas. In June 2023, the Supreme Court reversed and a plurality of the court concluded that the parties must provide both evidence of the existence of mental anguish and evidence justifying the amount awarded. The "shock the conscience" standard of review is insufficient, and parties should not rely on unsubstantiated anchors or ratios between economic and noneconomic damages.

This case involved a multi-vehicle accident in which four people died, and others were injured. The estate of those killed in the accident sued the employer in addition to Gregory. At the trial court level, the jury awarded noneconomic damages unaccompanied by physical injury to the recovering plaintiffs in the amount of \$15,065,000, which was to compensate the plaintiff's family for "mental anguish" and "loss of companionship." The brief argues, among other things, that the Texas Supreme Court should clarify the evidence required to sustain a mental anguish award and adopt a "reasonableness standard" for mental anguish awards.

In June 2023, the Supreme Court reversed and a plurality of the court concluded that the parties must provide both evidence of the existence of mental anguish and evidence justifying the amount awarded. The "shock the conscience" standard of review is insufficient, and parties should not rely on unsubstantiated anchors or ratios between economic and noneconomic damages.

# COMMUNICATIONS & PUBLIC AFFAIRS



ICT actively engages with local, regional, and national media on behalf of our membership and the industry. This year, some of the top issues included home and auto rates, the impacts of inflation on insurance, severe weather preparedness, auto & catalytic converter thefts, and legislative and regulatory issues.

For the 2022 Hurricane Season, thanks to a generous sponsorship from USAA, we created a hurricane preparedness campaign that included digital advertising, social media and a radio media tour. ICT and USAA spokespeople provided insurance and preparedness tips and conducted nearly a dozen radio interviews around the state.



## Media Relations

In 2022 the team fielded **over 200 media inquiries**

Secured nearly **600 media placements**



ICT's communications team oversees [www.insurancecouncil.org](http://www.insurancecouncil.org), and develops resource pages focused on important seasonal events such as spring storms and hurricane season.

## Public Safety & Information Campaigns



### “Lock It Down!”

Thanks to the support of a \$350,000 grant from the **Motor Vehicle Crime Prevention Authority (MVCPA)**, ICT launched a new **Lock It Down!** campaign to help combat rising automobile and catalytic converter theft, and raise statewide awareness about the issue. Texas ranks number 2 in the nation in catalytic converter thefts; it has become an increasing issue for consumers and insurance companies alike. Through educational materials, workshops, and community outreach, ICT helped empower individuals to take proactive steps to protect their vehicles by promoting the use of anti-theft devices, encouraging secure parking, and fostering a vigilant community.

The campaign garnered **over 28 million impressions across the state.**

### Out to Alarm Texas: Distributing Smoke Alarms for Safety

Our commitment to community safety extends beyond preventing vehicle-related crimes. In collaboration with member organization, State Farm Insurance, ICT created the **Out to Alarm Texas** program to provide smoke alarms to fire departments across Texas. This year we **distributed over 1,800 alarms to 29 local fire departments.** With the support of State Farm’s generous grant, since 2005, **ICT has distributed over 27,000 smoke alarms to more than 50 local municipal and volunteer fire departments** throughout the state. By working hand-in-hand with fire departments, ICT ensures that families in need receive these crucial safety devices, enhancing their protection against fire hazards.



This year, the ICT team joined the Austin Fire Department to distribute smoke alarms to a local community in desperate need of functioning smoke alarms.

**ICT has distributed over 27,000 smoke alarms to Texans, and 1,800 alarms to 29 local fire departments.**



## Hide, Lock and Take: Empowering Texans Against Theft

Another flagship initiative-known as Hide, Lock and Take aims to prevent thefts from vehicles.

Through the program, **ICT donated 900 Hide, Lock and Take signs** and other essential resources to seven Texas law enforcement agencies.

By promoting simple yet effective practices such as hiding valuables, locking vehicles, and taking keys - ICT is empowering individuals to actively reduce theft-related incidents. The signs serve as a visual reminder for drivers to take precautions, and also deters potential criminals from targeting vehicles. This initiative is possible thanks to a generous grant provided by **State Farm Insurance**.



## New Website, InfoHub & App

In an effort to better serve our members and the industry, ICT recently partnered with GrowthZone to serve as our new member management platform. With this transition comes a redesigned website allowing for more streamlined and impactful communications for all audiences ICT serves.

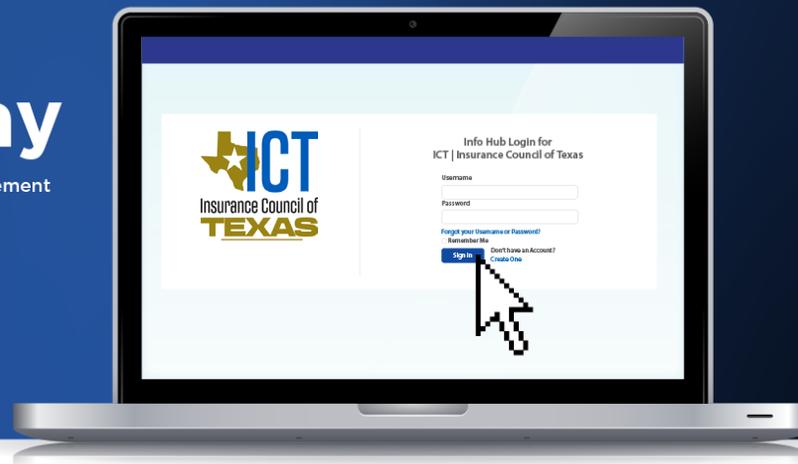
Members now also have exclusive access to member-only information, insights, news, and analysis through ICT's new Member InfoHub. By creating an account through the new ICT website, Members can gain access to valuable resources, update profile information, and subscribe to stay informed on ICT events, news, and announcements. Plus, members have access to all ICT legal and legislative updates, industry issues, and consumer advice. Members can also download the new GrowthZone MemberPlus App from the Apple or Google Play App stores for convenient access to the ICT Member experience. Simply use your ICT member ID and password to log in.

# Create your new ICT account today

ICT has recently partnered with **GrowthZone** as our new member management system. With this change comes new member benefits and features.

### To access our new member InfoHub:

1. Visit [insurancecouncil.org](https://insurancecouncil.org)
2. Go to the LOGIN page and create an account
3. Refresh the page and login
4. Enjoy exclusive member-only content!



Scan here to  
create your  
account!

# SIGNATURE EVENTS, WEBINARS, PODCASTS AND MEMBER MEETINGS

## ICT Celebrates 30th Property & Casualty Insurance Symposium

In July 2022, we hosted the 30th Annual ICT/AFACT Property and Casualty Insurance Symposium in Austin. This event was the first in-person Symposium in nearly three years. With over 200 attendees, the event featured industry experts engaging on:

- the state of the property and casualty market
- maintaining excellence in challenging times
- resilience and insurance
- strategies for hiring the next generation of insurance professionals
- and the implementation of successful DEI campaigns

Other honors included the ICT Volunteer Leadership Certificate, awarded to individuals who commit their valuable time to ICT's efforts and initiatives. In addition, Debra Lee Richardson and Bo Gilbert were recognized as the 2021 and 2022 recipients of the Raymond Mauk Leadership Award, respectively. The award is given annually to an individual who has made a notable contribution to the Texas property and casualty insurance industry.



The newly appointed Commissioner of Insurance, Cassie Brown was a guest speaker at the 2022 ICT Symposium. Brown participated in a Q&A session with ICT Executive Director, Albert Betts.



Volunteer Leadership Award Winner Jarrett Hill



Volunteer Leadership Award Winner Jennifer Johnson



Volunteer Leadership Award Winner Luke Horton



Volunteer Leadership Award Winner Rhett Dawson



Volunteer Leadership Award Winner Tony Gonzalez



Debra Richardson, Mauk Award Winner, and her nephews.



Albert Betts and Bo Gilbert, Mauk Award Winner

## 2022 Workers' Compensation Conference

Another signature event was the September 2022 Workers' Compensation Conference, which offered valuable insights from expert speakers and engaging panel discussions on current topics and trends affecting the workers' compensation industry in Texas.

## Webinars and Podcasts

ICT hosted 10 webinars and seven podcasts throughout the year. Topics for webinars included: Environment, Social and Governance (ESG) and its impact on the industry, building resiliently, wildfire awareness and more. We also released a series of podcasts through the legislative session to inform members about the latest changes to legislation that would affect the industry in Texas.

## ICT Kicks Off Quarterly Member Calls

ICT hosted our first all member calls in the Spring of 2023. Members received updates on legislative hearings and bills, TDI rule-making, media issues and inquiries and ICT operational updates.

# ICT EDUCATION FOUNDATION

Since 2002, the ICT has awarded scholarships and other educational funds to Texas university students and partner universities to help cultivate the next generation of insurance professionals. In 2007, we created the ICT Education Foundation, a 501(c)(3) nonprofit charitable organization, to recognize academic excellence by awarding scholarships to university students pursuing majors in risk management and insurance.

## 2022 DISTRIBUTION TOTALS

Total of **\$60,750** given to **25** students and **9** universities



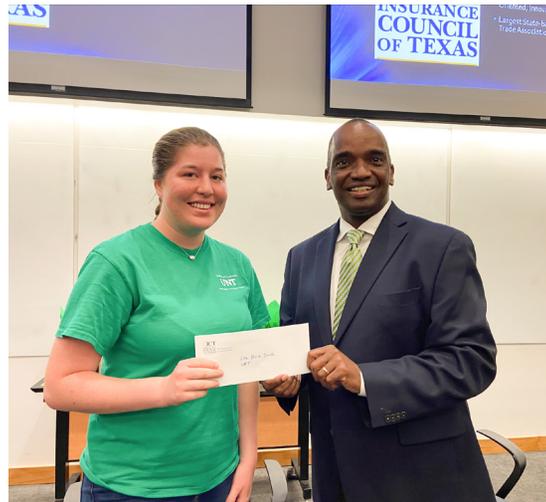
**\$39,750** in student scholarships



**\$21,000** in Academic Achievement Awards to universities



Since the Education Foundation's inception, we've awarded over **\$1.4 million in funding** and scholarships, including **687** student scholarships



## Special Thanks to Our Legacy Partners

Legacy Partners are individuals who have donated to and supported the Education Foundation for five and 10 years. We warmly invite you to join our esteemed group of donors by adding your name to our list of supporters. Your valuable contribution will have a direct impact as 100% of your donation will go towards scholarships and university funding.

### 2022 TEN YEAR PARTNERS

Wendy Braniff  
Linda Schmidt  
David Weber

### 2022 FIVE YEAR PARTNERS

Thomas (Tom) Fitzpatrick  
William Parrillo  
Ty Simmons

Byron Smith  
William (Bill) Weldon

### PREVIOUS LEGACY PARTNERS

Albert Betts  
Lynn Brewer  
Ronald Cobb (Deceased)  
Stuart Colburn  
Jim Foltz (Deceased)  
Camille Garcia  
James Garven  
Rick Gentry  
Michael Gerik  
Tony Gonzalez  
Mark Hanna  
Paula Harmon  
James Harms (Deceased)  
Lonnie Van Houten

William Huff  
Jack Ikenaga Jr  
Joe Johnson  
Sharon Johnson  
Marvin Kelly  
Dorothy Langlely  
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David Lavergne  
Keith Mitchell  
Timothy McCoy  
Steve Nichols  
Wayne Ottoway  
Juan Padron  
Terry Porter

Linda Von Quintas  
Debra Lee Richardson  
Barbara Schoenfeld  
John Schramm  
Craig Sparks  
David Sommer  
John Stuckemeyer

For more information on the Foundation and its positive impact, visit [insurancecouncil.org/educationfoundation](https://insurancecouncil.org/educationfoundation).

# ICT COMMITTEES

ICT Committees are comprised of representatives from member companies and those who are interested in discussing, reviewing, and having input into the issues facing the Texas P&C industry.



ICT's **Claims, Commercial Lines, Personal Lines, and Windpool Committees** regularly convene to get updates on regulatory and legislative issues.



ICT's **Workers' Compensation Committee** regularly convene to get updates on regulatory and legislative issues.



ICT's **Audit Committee** convene on a quarterly basis and offers guidance on various financial matters within the organization. They assess the annual financial statement and ERISA audits. Comprised of experts in finance and law, this committee provides valuable direction throughout the year.



The ICT **Communications & Public Affairs Committee** convene every quarter to address key concerns that influence the image and reputation of the P&C industry in Texas. Additionally, the committee offers valuable direction and recommended approaches to the ICT communications team, enabling them to establish the objectives and tactics for robust marketing and communication initiatives throughout the year.



**The Texas Committee on Insurance Fraud** was developed in 2005 by ICT leadership and the TDI Fraud Department to discuss ways to combat the \$45 billion impact fraud has on the P&C industry and over \$34 billion on workers' compensation. This year, they met November 2022 at the new TDI Headquarters in Austin and heard from, the TDI Fraud Department, Department of Worker's Compensation Fraud Department, National Insurance Crime Bureau, Coalition Against Insurance Fraud, Texas Motor Vehicle Crime Prevention Authority and ICT. The group engaged in discussions regarding emerging trends and offered valuable insights on the challenges encountered by industry professionals and how the industry and regulators can work together to combat insurance fraud.

ICT WAS CREATED WHEN THE TEXAS INSURANCE ADVISORY ASSOCIATION AND TEXAS AUTOMOBILE INSURANCE SERVICES OFFICE MERGED IN 1996. FOR OVER 80 YEARS, THESE ASSOCIATIONS HAD BEEN THE PRINCIPAL PROPERTY AND AUTOMOBILE INSURANCE ASSOCIATION FOR COMPANIES OPERATING IN TEXAS, AND THEIR MERGER CREATED A STRONGER AND MORE EFFICIENT TRADE ASSOCIATION.

**BY 1999, THE NAME WAS OFFICIALLY CHANGED TO WHAT WE KNOW TODAY AS ICT, GROWING INTO THE LARGEST STATE-BASED PROPERTY AND CASUALTY ASSOCIATION IN THE COUNTRY.**

**FOLLOW ICT ON SOCIAL MEDIA:** @INSURANCECOUNCIL

