



EMERGING TALENT PROGRAM: POWERING STUDENT POTENTIAL

HIGH SCHOOL → UNIVERSITY → CAREER

ANNUAL REPORT

2025-2026



**RISK & INSURANCE
RESEARCH ACADEMY**



**RISK & INSURANCE
EDUCATION ALLIANCE**

A Message From the CEO

Dear Friends and Supporters,

The future of our industry depends on the opportunities we create today, and there is real momentum behind the work we are doing together. Every student who discovers insurance and risk management as a career path, earns a professional credential, or connects with an industry professional represents one more step toward a stronger workforce and a stronger future. That belief is at the heart of the Academy's Emerging Talent Programs.

For me, this work is personal. Twenty years ago, as I was graduating from college, I was excited to join an industry built around helping people protect and restore what matters most in their lives and livelihoods. I saw a profession where creativity, imagination, knowledge, and service could come together to create real value for clients, and where a person could build a meaningful career and provide for themselves and their family.

That is why it is so rewarding to see the impact of this work. During the 2025–2026 year, more than 1,400 students engaged in our programs across high school and university pathways, earning 223 professional credentials while gaining industry knowledge, career awareness, and valuable professional development opportunities. Through classroom programs, virtual learning experiences, scholarships, and university partnerships, we are building meaningful bridges between education and careers.

None of this would be possible without the dedication of our educators, industry partners, donors, volunteers, and Emerging Talent Partners. Your support expands access to education, strengthens career pathways, and helps students see new possibilities for their futures. More importantly, it shows them that this industry is ready to welcome, guide, and invest in them.

We are proud of the progress reflected in this report, and we are even more excited about what lies ahead. Together, we are opening doors, developing future leaders, and helping ensure that the insurance and risk management profession remains strong, vibrant, and prepared for generations to come. Thank you for your partnership, your belief in this work, and your commitment to the next generation of insurance and risk management professionals.

Sincerely,



William J. Hold, MBA, CRM, CISR
President and CEO





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Emerging Talent Program

2025-2026 Executive Summary



THE EMERGING TALENT PROGRAM CONNECTS STUDENTS WITH OPPORTUNITIES TO DISCOVER THE RISK MANAGEMENT AND INSURANCE INDUSTRY THROUGH EDUCATION, PROFESSIONAL CREDENTIALS, AND CAREER EXPLORATION.

KEY HIGHLIGHTS

1,468

Students Engaged

Across High School and University Programs

230

Credentials Earned

Across High School, University, and Scholarship Programs

21

Partner High Schools

In 8 States

62

University Courses

At 33 Partner Universities

WHAT'S NEW IN 2025-2026

University Subscription

Expanded access to Alliance designation programs and learning paths..

Virtual Career Connections

A virtual speaker series connecting students with risk and insurance professionals and career pathways.

Virtual Academy

Flexible online learning experiences introducing high school students to the industry.

Student Newsletters

New communications providing students with resources, opportunities, scholarships, and industry updates.

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The Emerging Talent Program supports students from discovery in high school through university education, professional credentials, and career growth, building the next generation of risk and insurance professionals.

More Than Programs. Pathways.

SHAPING THE FUTURE, POWERING STUDENT POTENTIAL

The Risk & Insurance Research Academy is the Risk & Insurance Education Alliance's 501(c)(3) arm housing the Emerging Talent Program, which bridges classroom to career and develops the next generation of insurance and risk management professionals.

Early engagement has the potential to shape futures. **The Emerging Talent Program builds pathways** from high school to university to workforce, connecting students with education, career exploration, professional designations, and more, preparing them to step confidently into professional pathways. **It's an opportunity for the industry to invest in its own future!**

“

“The Academy is really the glue that provides students the skills and knowledge they need to have successful careers.”

LISA EVANS, CIC, CRM

TEXAS MUTUAL INSURANCE | ACADEMY BOARD
MEMBER

Building Awareness, Knowledge, and Opportunity



Launched in Fall 2019, the **CISR High School Program** is the Academy's earliest juncture to connect with students through classroom learning, career awareness, and designations. Students gain foundational industry knowledge, empowering them to go directly into the workforce or pursue post-secondary options.

2025-2026 ACADEMIC YEAR RESULTS

367

STUDENTS

106

CISR DESIGNEES

757

EXAMS TAKEN

21

**PARTICIPATING
HIGH SCHOOLS**



Across **8 states** and **16 school districts**

"The CISR High School Program was able to open doors for me that wouldn't have been options otherwise. I was able to jump right into a career with a ton of advancement and growth while I was still fresh out of high school."

- Kathryn Knapp, CISR



From Discovery to Career Readiness

“

"This designation is a beautiful thing to have but the learning and the growth and the experience is what it's all about."

Marcus D. Nickerson, MBA

Marketing & Real Estate Instructor
Robinson School of Business and Management

A DIGITAL CLASSROOM EXPERIENCE

The Program is designed to provide **rigorous instruction** while allowing schools the **flexibility** to incorporate the program into a wide variety of classroom settings with options for synchronous and asynchronous delivery.

PROGRAM MATERIALS INCLUDE:

- Video lectures enhanced with real-life examples
- CISR Learning and Study Guides
- CISR Standard Self-Paced modules
- Practice exams and quizzes
- Instructor training

PROGRAM TIMING

Program completion depends on the delivery method the individual school chooses.

Schools administering the program as a scheduled independent or integrated course, complete the program in 12 to 18 months. Students completing the program as an independent study typically complete the program within six months of starting.



REQUIRED MODULES

- **Elements of Risk Management**
- **Insuring Personal Auto**
- **Insuring Personal Residential**
- **Commercial Property & Casualty**
- **Life & Health**

SUPPLEMENTAL MATERIAL

- **Intro Self-Paced Courses**
- **Workers' Compensation**
- **Dynamics of Service & Selling**

Bridging Academy Learning and Professional Success



The **University Associate Program** helps students turn academic achievement into career momentum. By aligning university coursework with professional designation pathways, students can earn CIC or CRM credit before graduation, differentiate themselves in the job market, and take meaningful steps toward careers in insurance and risk management.

2025-2026 ACADEMIC YEAR RESULTS

1,101

PARTICIPANTS

116

DESIGNEES

583

WAIVERS APPROVED

287

EXAMS TAKEN

CREDENTIAL OUTCOMES

Through approved university coursework and Alliance exams, students can earn the UACIC or UACRM micro-credential and begin building progress toward full designations. In 2025-2026, students earned 115 designations:

61 UACIC | 36 UACRM | 10 CISR | 7 CIC | 1 CRM

“

"One of the great things about The Alliance is they partner with universities across the country and allow students to earn waivers for the CIC and CRM. This gives students a way to differentiate themselves."

Jill Bisco, Ph.D., CIC, CRM, CPRM, CSRM

ILLINOIS STATE UNIVERSITY | ACADEMY BOARD MEMBER



From College Credit to Career Readiness

Through no-cost digital textbooks, learning guides, faculty resources, approved course alignment, and designation pathways, the **University Associate Program** supports faculty instruction and helps students begin earning professional credentials before graduation.

UA DESIGNATION

Students need one waiver and one exam within the same program, CIC or CRM, to earn the University Associate Designation.

NO-COST DIGITAL TEXTS

Enrolled students received access to the Alliance's library of digital textbooks, learning guides and study guides.

WAIVER CREDIT

Approved university coursework can provide students with waiver credit toward CIC or CRM designation progress.

IN-CLASS DESIGNATION EXAMS

Faculty may incorporate Alliance designation exams into a university course while helping students earn designation exam credit.



“Working with the Alliance strengthens the credibility of our program by directly aligning our curriculum with designation exams. By offering course waivers toward these professional designations, we increase the tangible value of our coursework and demonstrate its relevance to students’ future careers.”

Juan Zhang, Assistant Professor
BALL STATE UNIVERSITY

NEW FOR 2026

UNIVERSITY SUBSCRIPTION

BENEFITS FOR STUDENTS

- One flat student fee of \$150 covers eligible CIC, CRM, and CISR course materials and exam fees.
- Encourages additional designation exam taking and designation completion early in their professional career.
- Greatly reduces the financial burden on the next generation of risk and insurance professional.

Virtual Programs:

Flexible pathways to career exploration and education.

VIRTUAL CAREER CONNECTIONS

- ✓ Industry Speakers Share Career Insights & Tips
- ✓ Students Discover Pathways Across Risk & Insurance
- ✓ On-Demand Learning & Skill Building

2026 HIGHLIGHTS



19
Sessions



20
Speakers



17
Companies

As students learn, connect, and explore in new ways, we continue to innovate and meet them where they are.



VIRTUAL ACADEMY

- ✓ Foundational Industry Education over 6 Weeks
- ✓ Participants Begin Earning a Professional Designation
- ✓ Blending Independent Learning with Live Virtual Sessions

2026 HIGHLIGHTS



12 Accepted Students



2 of 5 Core CISR Modules



2 Cohorts Launched

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Funding the Future.



Emerging Talent Partners and donors make the Academy's work possible. Industry support - grants, corporate sponsors, and individual donations - allows the Academy to power student potential, creating new ways for students to access professional education and engage with the industry.

What Does Funding Support?



Expanding Student Access

Growing the touchpoints and tools for industry awareness and education.

Programs and Resources

- High School Licenses
- Expansion of Emerging Talent Programs



Empowering Educators

Supporting educators with the resources and training needed to deliver high-quality instruction.

Programs and Resources

- Teacher Training
- Free Digital Textbooks
- Classroom Resources



Building Career Pathways

Connecting students with technical training, designations, and post-graduation options.

Programs and Resources

- University Associate Program
- Scholarship Program
- Virtual Programming



Long-Term Impact

Building talent pipelines, pathways, and growth for the industry.

Programs and Resources

- New Educational Resources
- Future Program Development



THANK YOU TO OUR
2026 DONORS

\$100,000

Raised through September 2026

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PREMIER PARTNERS

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CPRM, CSRM

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AIS, MLIS, AFIS, CAWC

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ARM

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Seibert Insurance Agency

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Big I Minnesota
FAIA
GSM Insurors
IA&B of PA MD & DE
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IIA of North Carolina
IIAB of Arizona
IIAB of South Carolina
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PIA of Kentucky
PIA of Oregon
PIA of Wisconsin
Utah IA

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CSRM
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Mitch Dunford
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Lisa Evans, CIC, CRM
Sharla Floyd
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R. Kevin Ray, CIC, CPCU, AU, AINS,
AIS, API
Terese Schaubert, CIC
Karl Sherrill, MBA, CIC, CRM
Nick Swartz
Marguerite Tortorello
Mark E. Wall, CIC, CRM, CPCU, ARM

Meet Our 2025-2026 CISR High School Designees

Allen High School Allen, Texas

Ayham Abou Assali
Layan Al Halabe
Russell Bentley
Darika Dhanasekaran
Ansh Dodia
Rithika Gunda
Vihaan Gupta
Jorge Hernandez
Grayson Hollon
Arya Jadia
Caleb Johnson
Brian Mogollon
Biamonte
Koen Moulton
Srisaiyatish Munagala
Tristi Nakata
Grant Nguyen
Ram Patel
Preston Peters
Timmy Pham
Raman Shwan
Zanir Tharwani
Valusha Tyagi
Sebastian Vargas

Dubiski Career High School Grand Prairie, Texas

Rodrigo Castaneda
Jaime De Luna
Alis Galvan Martinez
Yaretzi Garcia
Samara Garcia
Christopher Garcia Ramirez
Marley Gonzalez
Aileen Maldonado
Thomas Nguyen
Zemira Quintanilla
Chelsa Sequera
Maria Tobon Botero
Destiny Zuniga

Joseph W. Nixon High School Laredo, Texas

Yareli Acosta
Rosa Alvarez Salazar
Francisco Arellano
Tomas Blanco
Myla Carreon
Kassandra Carrillo
Jose Castaneda
Rodrigo Chavez
Ashley Garcia
Diana Hernandez
Nelson Jasso
Samantha Martinez
Josette Martinez
Angel Medina
Mia Medina
Carolina Mendiola
Jennifer Merchan
Edgar Mora
Katherine Perez
Joscelyn Ramirez
Hiram Resendes
Camila Rivera
Aaron Rodriguez
Johnny Rojas
Aaron Salazar
Mia Salinas
Madeline Sandate
Alexander Torres
Kiara Vasquez
Kylie Vega
Alexia Velazquez

Mineola High School Mineola, Texas

Eva Cruz-Caro
Melanie Reyna

Portage High School Portage, Indiana

Kodie Young

Marvin E. Robinson School of Business & Management Dallas, Texas

Ruby Alcantar
Ruby Bartolo
Augustin Benavides
Rudy Chavez
Aaron Compean
Lincoln Esparza
Mareli Fernandez Jimenez
Christian Gonzalez
Jos Gray
Bryan Guia
Brie Johnson
Gabriela Lopez
Jaquelin Martinez
Ian Oliva
Jennifer Peraza
Eber Perez Covarrubias
Joselyn Ramos
Emily Urbina Hernandez
Angel Vazquez
Jennifer Vega
Meriyah Wilkerson

Raymond & Tirza Martin High School Laredo, Texas

Melanie Cruz
Andrea Cuevas
Mariana Garza
Daniela Garza
Giselle Lemus Sanchez
Elizabeth Lorenzo-Salazar
Dayana Odabachian
Karina Zamudio Trevino

Wilson Talent Center Lansing, Michigan

Brihanna Berwald
Zayyir Doyle
Aerin Duso
Annabelle Hacker
Tessa Himebaugh
Joseph Rodgers
LaShayla Turner

Meet Our 2025-2026 University Designees

CIC

Jack Thompson, *Butler University*
Benjamin Dyer, *Florida State University*
Sage Hall, *Florida State University*
Tristan Harrigan, *Florida State University*
Kaan Mumcuoglu, *Florida State University*
Quentin Rotella, *Florida State University*
Julian Solomon, *Florida State University*

CRM

Brooke Baker, *Ferris State University*

CISR

Jocelyn Aguilar, *Fisk University*
Habeebah Dawodu, *Fisk University*
Samyrah Demorcy, *Fisk University*
Hailee Gause, *Fisk University*
Taevion Gowdy, *Fisk University*
Jada Haymon, *Fisk University*
Jaila Hines, *Fisk University*
Rana Mahyowb, *Fisk University*
Ireoluwa Oluyale, *Fisk University*
Oluwasemilore Senbore, *Fisk University*

UACRM

Donald Kitson, *Ball State University*
Michael Moore, *Ball State University*
Easton Whittig, *Ball State University*
Morgan Regier, *Butler University*
Christian Carroll, *Eastern Kentucky University*
Courtney McClelland, *Faulkner University*
Keyarrow Moore, *Faulkner University*
Priscilla Nelson, *Faulkner University*
Kailey Owen, *Faulkner University*
Michael Owens, *Faulkner University*
Breka Tinch, *Faulkner University*
Julie Lautner, *Ferris State University*
Madison Rayborn, *Ferris State University*
Lillian Schell, *Ferris State University*
Darcy White, *Ferris State University*
Kade Buchanan, *Illinois State University*
Diya Patel, *Illinois State University*
Austin Alflen, *The University of Olivet*
Cole Barker, *The University of Olivet*
Branson Goodman, *The University of Olivet*
Charles Grant, *The University of Olivet*
Evan Honnen, *The University of Olivet*
Christian Legal, *The University of Olivet*
Peter Moore, *The University of Olivet*
Myles Parker, *The University of Olivet*
Savannah Schmidt, *The University of Olivet*
Tristan Andrews, *University of Houston-Downtown*
Andrea Cedeno, *University of Houston-Downtown*
Tyler Chen, *University of Houston-Downtown*
Jakob Farrar, *University of Houston-Downtown*
Luis Flores, *University of Houston-Downtown*
Clinton Henson, *University of Houston-Downtown*
Victoria Hinojosa, *University of Houston-Downtown*
Debbie Kourt, *University of Houston-Downtown*
Laura Tatum, *University of Houston-Downtown*
Brittany Younger, *University of Houston-Downtown*

UACIC

Chloe Bastin, *Butler University*
Miles Casey, *Butler University*
Will Christiansen, *Butler University*
Gabriel Cidon, *Butler University*
Garrett Ellensohn, *Butler University*
Leah Foster, *Butler University*
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Dominic Grossa, *Butler University*
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AJ Knappe, *Butler University*
Patricia Lynn, *Butler University*
Molly Morrissey, *Butler University*
Brian Preshlock, *Butler University*
Brady Preston, *Butler University*
Pat Shamieh, *Butler University*
Abby Shorter, *Butler University*
William Steiner, *Butler University*
Christa Minniefield, *Faulkner University*
Keyarrow Moore, *Faulkner University*
Breka Tinch, *Faulkner University*
Hannah Botens, *Florida State University*
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Aria Geraci, *Florida State University*
John Gideon, *Florida State University*
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Bailey Kearns, *Florida State University*
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Aydan Schwerdtfeger, *Florida State University*
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Mattie Sue Swann, *Florida State University*
Grace Webster, *Florida State University*
Matthew Weisson, *Florida State University*
Taliah Zelman, *Florida State University*
Isaac Zenteno Soto, *Florida State University*
Gabriel Pence, *Ohio Dominican University*
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Madison Borrelli, *The University of Olivet*
Bryan Carney, *The University of Olivet*
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Kyle Crusan, *The University of Olivet*
Branson Goodman, *The University of Olivet*
Evan Honnen, *The University of Olivet*
Savannah Jodway, *The University of Olivet*
Hayleah McFadden, *The University of Olivet*
Henry Moore, *The University of Olivet*
Peter Moore, *The University of Olivet*
Brody Parten, *The University of Olivet*
Aidan Reynolds, *The University of Olivet*
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