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Mission of IABA
The International Association of Black Actuaries is a professional and student member organization whose mission is to contribute to an increase in the number of black actuaries and to influence the successful career development, civic growth and achievement of black actuaries

Vision of IABA
To be the world’s leading actuarial organization dedicated to influencing diversity by developing and recognizing the achievement of black actuaries

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The chief role of executives has always been to make decisions but this function has been executed differently at different eras of history. In the times preceding the seventeenth century, when human understanding of numbers was frail if at all, decisions were based on faith, hope and guesswork (see HBR article, A Brief History of Decision-Making by Leigh Buchanan & Andrew O’Connell). It was not uncommon for people to bank their fates on the presumed telegnosis of the stars, oracles, priests, and other cultic bodies. However, as our knowledge in numeral systems and many intellectual disciplines such as mathematics, economics, psychology, political science and others evolved over the centuries, our abilities to make decisions and assess associated risks matured as well. The toolkit of the twentieth century executive sophisticatedly developed to include cost benefit analysis, net present value analysis, capital asset pricing models (CAPM), valuation models, demand and supply models and many others.

Nevertheless, as tools for decisions became sharper, the dynamics of modern business also became increasingly complex, sometimes incapacitating their (the tools’) ability to generate any meaningfully actionable insights, a situation popularly referred to as analysis paralysis. In his book, ‘Organized Mind’, Dan Levitin helps paint the picture of how markedly complex our modern, in contradistinction to earlier worlds, have been: Dan explains that we take in five times as much information (the equivalence of 175 newspapers) as was absorbed in 1986. In addition to the complexity of information, most companies struggled with the institution and maintenance of good data structures, which would have helped them to capitalize on the nuggets of winning insights buried in the messy, unstructured data they collected. These consequently ignited a romantic appeal of gut calls to executives, who sought to benefit from the palpable benefits of first mover advantages and speed to the market, enabled by fast but frugal decision-making culture.

The advent of big data being produced in high volumes and velocity such as telematics coupled with breakthroughs in computational power has however presented an immense competitive advantage for companies to strategize based on data insights than on the traditional lure of the gut calls and hip shots. Daniel Khaneman and other cognitive scientists have continuously reminded us, in a rich set of published literature, about how vulnerable our human intuition is. Common biases such as sunk cost fallacy (tendency to allow historic irrecoverable losses to influence future decisions), overconfidence bias (our utter belief in our ability to deliver despite contrary historic results), confirmation bias (selectively seeking only counsel that confirms our prior beliefs), only to mention a few, continue to affect the quality of our intuitive decisions. All of these forces have sparked strong desire in companies to leverage cutting edge analytics and evidence-based solutions to uncover new territories of immense values otherwise considered impossible a few decades ago.

Today, data analytics are being used to help drive business strategies in all sorts of ways in various industries (Financial, Political, Education, Energy, Manufacturing, etc): From figuring out the target customers or market appetite of companies, to recruiting best of
best employees, to devising marketing strategies (profiles of customers with highest propensity to purchase), to detection of fraud, to forecasting what revenue of a company will be in a specified future year, to you just name it. Most companies, to illustrate, know from repeated experiences, which industries, or states, or customer business sizes are profitable. Such one-dimensional views are normally called **univariate perspectives**, and are common across many companies. However, analytical companies leverage data to develop **multi-dimensional perspectives** to deepen their competitive edge in the market. For instance, a company may generally know that its construction segment is unprofitable; however, such a business knowledge can be misleading because there could be a subsegment within the construction segment (such as construction businesses with number of employees above a specified threshold) that’s highly profitable. Sophisticated data science analysis therefore provides a powerful lens into multi-dimensional insights otherwise obscured by intuition and experience. **This (i.e. the nuanced lens of multi-dimensional analysis) explains why most analytical companies expend many resources to building sophisticated multivariate predictive models with many explanatory variables.**

The various types of analytical solutions can be categorized into five main rungs in the following order of sophistication:

**Reporting Analysis:** What is the state of my company?

**Forecasting:** What will be the state of my company?

**Predictive Modeling:** Determine the drivers of a target variable of interest (such as Customer profitability, employee productivity, fraudulent score, etc.)

**Optimization:** Synthesize current state, all the relevant driver variables, and all possible future paths to determine an optimized strategy for company.

What’s hot in the job market has definitely changed over the years. In the ‘80s-90s, being a quant with mathematical dexterity to model financial derivatives was the envy of jobseekers; in the middle to late 90s, having the ability to operate the computer and manage information technology systems was the ideal job of the modal job candidate; **the twenty-first century has borne a new favorite and it’s having the ability and agility to massage data in creative ways.** Hal Varian, the chief economist of Google, is known to have deemed data science as the sexiest job in the next decade. Join me in Part II of this article for a discussion on how you can tap into the industrial brio of fun, reward, and value.

References:

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ACTUARIAL SCIENCE INITIATIVE FOR WEST AFRICA

Guillaume Moussa, APSA/ESA President, MSc Math, Actuary DAV, CERA

The concept of organised insurance business is virtually unknown in Africa. Especially in rural areas, it has to be explained to the people what “insurance” actually means not forgetting the African characteristics and peculiarities. Not only the limited financial means of large parts of the population have to be considered, but also cultural and social aspects.

Of course before settlers arrived there existed forms of mutual and social insurance schemes. There were for example in the territory now known as Nigeria the “age-grade” associations and some clan unions which acted as mutual insurance societies to their members, similar to the English or German ancient guilds.

In 2006, there were only a handful of fully-qualified actuaries or people with a profound actuarial background in West Africa – some of whom were already retired. From the point of view of the insurance industry, there was and still is a great demand for actuarial and financial mathematics know-how.

In view of the rapid economic growth within the region this shortage of key knowledge is lamentable. So far, this shortage has only been relieved by paying for expensive expertise from abroad.

With the exception of South Africa, up until 2006 there was no possibility (either as professional education or in university studies) to earn a qualification in the field of actuarial and financial mathematics (actuarial sciences) before starting one’s career.

This inspired the establishing of a professional actuarial education program for West Africa in Benin. However, no such far-reaching ideas would stand any chance in their complex and lengthy implementation without dedicated people supporting the idea with all their heart and soul. The founders of “Actuaries for Africa” are such people. Originating from West Africa, they were fortunate enough to receive a comprehensive mathematical and actuarial education in Germany, and the gratitude for this opportunity is a source of inspiration and motivation for them. So after becoming fully-qualified actuaries, with the conviction that their actuarial career will be among the African Diaspora, they decided to help universities in Africa to set up professional actuarial education programs.

The project is focused on graduates who studied mathematics in West Africa who are interested in actuarial science. The project also addresses potential junior talents in local schools. Sometimes the pupil’s interest in mathematical studies has yet to be aroused, and being able to show the future prospects for actuaries is a great boost here. Not only students, but also local regional professionals are addressed to take part in vocational trainings in the study program.

The founders of the initiative were able to acquire strong partnerships. These partnerships include: the Ludwig-Maximilian-University (LMU) in Munich, Germany; the KU Leuven (Belgium); and state and private universities in Cotonou, Benin. The full study program extends over 5 years (three year bachelor’s degree, followed by an optional two year master). It comprises 65 lectures, 40 of which are held by top-ranking international teachers. Apart from lecturers from the LMU, additional teachers from other universities in Belgium, Switzerland, USA and South Africa have held lectures in the study program. Employees from German companies with subsidiaries abroad (i.e. Canada, Switzerland, USA and Belgium) have taken on lectures as well. A PhD program will start in 2017 with the participation of one US University.

The project includes internships in Belgium, Germany and Switzerland for the best students. The companies involved have given very positive feedback, especially regarding the knowledge level of the students.

A tutor program and revision courses are carried out under supervision of the students, who successfully completed their bachelor degree. This bodes well for the future, because former graduates are getting involved in taking the project one step further. The first master graduates shall take over teaching activities regarding basic knowledge of actuarial and financial mathematics in 2017.

The program also offers continuous professional development. In 2010, for instance, 14 professionals from Nigeria attended a seminar as continuous professional development.

The biggest and most moving success recently was the formal bachelor certificate presentation in February 2012 for the 11 students of academic years 2011 and 2012. Around 16 former students are now working in the region. Each life insurance company in Benin has at least one graduate from the program.

The actuarial association “Ecole Supérieure d’Actuariat (ESA)” provides up to two (02) scholarships for each country of the sub-region covering the entire tuition fees. ESA is pleased to report that 15 students have been selected for Scholarships in 2015. Awards range from $200 to $3,000, totaling $15,000 in awards. AESA is also delighted to announce the setting up of Robert Joseph Randall, Sr. Scholarship in 2015. One Student from Ivory Coast is the first recipient.

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September 2015
Monique is a Corporate Vice President & Actuary at New York Life Insurance Company in Tampa, FL. She continues to serve as the President of IABA since being elected in January, 2013. Monique also served in the Vice President role and chaired the Annual Meeting Planning Committee from 2010 - 2012. Monique has been a member of IABA since 2009. After moving from Jamaica, Monique graduated from Binghamton University in 2000 with a Bachelors of Science in Mathematics and Economics.

Jamala is the Life Valuation Leader at Genworth Financial. Jamala was born and raised in Barbados, and graduated from the University of Waterloo in 2003 with a Bachelor of Mathematics in Actuarial Science and Statistics. She got her FSA designation in 2008. She has served in leadership positions with IABA since 2007 and has held the positions of Treasurer, Secretary, Mentoring Chair. She has been serving as Vice President of IABA since 2013. Jamala has also been serving on the Annual Meeting Planning Committee since 2010.

Kendra is a Senior Actuarial Analyst at Travelers Insurance Company in Hartford, CT. Prior to her role at Travelers, she was an Actuarial Analyst in the Retirement practice at Towers Watson in Atlanta, GA. Kendra has served on the planning and education committees of the Hartford affiliate. In 2013, she helped to develop and implement the affiliate’s multiple touch point high school outreach program. Kendra graduated from Howard University’s School of Business in 2009 with her Bachelors of Business Administration in Insurance with a concentration in Actuarial Science.

Kezia has worked as an actuary at the Towers Watson’s DC office, for the past 11 years, where she advises clients on retirement medical and pension plans. Kezia has been secretary of IABA since January, 2014 and has previously served as lead of the DC affiliate from 2006 - 2013. Kezia is a Fellow of the Society of Actuaries, a Member of the American Academy of Actuaries and an Enrolled Actuary. She received a Bachelor of Science in Mathematics from Massachusetts Institute of Technology (MIT).

Kenny is a 2015 graduate of Pennsylvania State University where he received a degree in Risk Management with an Actuarial Science Option and a minor in Statistics. He currently works at AIG in New York City as a P&C pricing actuary. He was a past recipient of the IABA Foundation Scholarship and has been involved on the Mentoring and Professional Development Committees. He is very excited to take on this Student Liaison position and provide additional resources to the aspiring student actuaries during his term.

Nicassia is the Associate Director of Precollege Programs at the University of Maryland. She spearheaded the development and implementation of the first BSc program in Actuarial Science at a Historically Black Institution in 2008 and first IABA student-led affiliate in 2012. She has served on the Corporate Advisory Council and chaired the Education Committee for IABA since 2010. In 2012, she founded the IABA Boot Camp, now in its fourth year. Nicassia has been a Board member for IABA since 2013. Nicassia holds a MS in Mathematics with a specialization in Computational Finance from Purdue University, a BSc in Mathematics from Morgan State University and currently completing her doctoral degree in Mathematics Education.

Jeff is Assistant Vice President and Actuary - Actuarial Policy, US Finance with John Hancock Financial Services. He earned a Bachelors of Arts degree in mathematics from Western New England College and a Master of Science degree in Numerical Analysis from Syracuse University. He is a two time past president of IABA (1997-1998, 2007-2009), and co-chair of IABA’s Corporate Advisory Council. Jeff is one of IABA’s founders and has been involved with the organization since 1992.
Alan Glickstein, ASA, EA is the North American Retirement Leader for Policies and Procedures at Towers Watson. Alan works extensively with many large clients in several industries and services, increasingly focused on the financial and risk management aspects of benefit plans to some of Towers Watson’s largest clients. Members of the newsletter committee had a talk with him about his journey to being an actuary during the recent Annual Meeting in Miami.

Tell us a little about your background and the path you took to your current position
I graduated from Queens College in New York with a Math/Physics major and at the time I had no idea who an actuary was. Whilst looking for employment I met with a recruiter who encouraged me to interview for this great job, which turned out to be an actuarial job. Nothing about this job sounded interesting because I had to move from New York to New Jersey, I had to wear a suit and tie to work and I had to take exams but upon meeting with some wonderful people during my interview and learning more about the retirement/benefit consulting firm my perceptions started to change and it began to sound interesting to me. I decided to give it a try and thirty four and a half years later I am still here so I guess I liked it.

If you weren’t an actuary, what else could you see yourself doing?
I have always been interested in a job with a lot of flexibility, I liked going different places at different times, I liked being outside and adore nature in general. I had interviewed for a couple of technical sales jobs after college because I thought it might be interesting to go around and talk to organizations about different products or services.

When I went to a place, it was really the people and the energy in the environment that intrigued me so I was pretty open to different types of employment, but definitely not teaching, I didn’t think I had the personality, the patience nor the skills for that. I thought I would have been a horrible teacher.

What would you say is the most interesting part of your career?
What is interesting about my job is the diversity of experiences I have. I work with different clients and I have a role with my company that gets me involved in more management activities and other types of non-traditional actuarial activities which are really fun and interesting. But what I like most is visiting with clients, learning what they do and helping solve their problems. I work with Towers Watson but when I’m working with clients I feel I am part of their team.

There are different industries with different challenges and there are different solutions we can bring, we meet different people and it is so dynamic. We learn a lot about the business world in a field like ours, clients rely on us for our somewhat narrow professional expertise and we are able to add value and learn quickly how businesses work and I find this so fascinating.
What’s the one decision you’ve made/ something you’ve done that has propelled you forward in your career?

I’m not sure there was one point that really moved me forward but I have had opportunities when I had to step in when my boss was away and helped clients solve complex problems. I remember a couple of incidences very clearly in my mind when my boss was on vacation and coincidentally something really big happened to a client of mine. It was a milestone, some big event they needed emergency immediate help that normally my boss would be there to take care of. And here I am with an opportunity to show what I could do. I could sink or swim. I didn’t know if I was ready but the circumstances forced me to be ready. Sometimes someone has to push you out of the airplane when you’re not looking and have you pull the parachute.

What advice would you give to young and upcoming actuaries who are looking to move ahead in their career?

Communication is a big part of the actuarial field. We have deep technical knowledge in areas where others who rely on us might know nothing about, and we have to bridge the gap of us understanding and explaining actuarial concepts to non-actuaries. That is what makes the real difference of who an effective actuary is. Even on your work team, the value of your insight might be diminished if you are not able to communicate properly. One way to do this is to observe people ahead of you in your profession.

Can you comment on steps actuaries can take to increase visibility within their organization and stand out as leaders and not just technical experts?

There is a stereotype that actuaries are introverted generally and not that outgoing and there’s probably some truth in that but I think it’s overdone like most stereotypes. I think it’s important for individuals who want to be more widely connected within their workplaces to meet with non-actuaries both professionally and socially. There are lots of ways to do that, most workplaces have some sort of wellness/ events committee, it’s a great way to meet people including senior people who might be able to help you in the future.

We just introduced something like a hoteling concept in our office where one has to sign up for open space to sit. I use this as an opportunity to go out of my way and sit in the part of the building where the retirement actuaries aren’t because I want to meet people I don’t normally run into. It certainly gives me a broader exposure within the organization.

How do you view the actuarial profession in the next 10 years?

I can’t comment on the actuarial profession broadly. I work in retirement, which is not a rapidly growing field or at least the pension field isn’t. Some other professions are increasingly encroaching on our area, there are things that we’ve traditionally done that accountants, financial advisors and other professionals want to do.

I think we enjoy a great reputation generally, most people who don’t know anything at all about actuaries tend to have a positive impression of us. I think the campaign that SOA had a few years ago when they came up with the tag line “Risk is Opportunity” was really good and we need more campaigns like that, we need to be a lot bolder with our vision for the future and extend to new territories where our skills could be utilized.

What do you like doing in your free time?

I like physical activities, I’m always hiking when I go on vacations. I like walking long distances and just getting out in nature. I also like reading but I don’t get much time to read for pleasure like I would like to. I like to travel and I have magazines I take with me on my many airplane flights. I love time with my family, we just got a 3 month old puppy after one of our dogs died a few months ago.
This year’s Annual Meeting started on Thursday with a special volunteer event supported by ‘Stop Hunger Now’. 87 IABA members got together at the annual meeting grounds and succeeded in packing 10,152 meals to be shipped to some deserving African countries. It was a great time spent giving back to the community.
NEW DESIGNEES

1. Janice Akomeah Acheampong  Associate of the Society of Actuaries
2. Nkenge Blue  Associate of the Society of Actuaries
3. Jeffrey Carrington  Associate of the Society of Actuaries
4. Kudakwashe Chibanda  Fellow of the Casualty Actuarial Society
5. Tim Finnie  Fellow of the Society of Actuaries
6. Veronica Fontama  Fellow of the Society of Actuaries
7. James King  Associate of the Casualty Actuarial Society
8. Lindi Knock  Associate of the Society of Actuaries
9. Tomantha Kyle  Associate of the Society of Actuaries
10. Tenesia McGruder  Fellow of the Society of Actuaries
11. Jessica Morse  Associate of the Society of Actuaries
12. Maambo Mujala  Fellow of the Society of Actuaries
13. Isaac Nyarko  Associate of the Society of Actuaries
14. Achille Sime Lanang  Fellow of the Society of Actuaries
15. Trent St. Rose  Associate of the Society of Actuaries

SPECIAL AWARD WINNERS
16. Dwayne Husbands, FSA, MAAA – Superior Service
   For his commitment to the Ambassador Program
17. Jamala S. Murray, FSA, MAAA – Superior Service
   For her commitment to the Mentoring Program and Annual Meeting
18. Francis Doughan – Most Valuable Player
   For his commitment to the Technology Committee
19. Zara D’Antignac, ASA
   For her many years of dedication and diligence to helping IABA raise funds
20. Melissa Strother – Affiliate Member of the Year
   For her dedication to the Hartford Affiliate
21. Employer of the Year for Insurance – Prudential
22. Employer of the Year for Consulting – Towers Watson

Not Pictured:
Bachir Bachir  Associate of the Society of Actuaries
Ana Matos  Associate of the Society of Actuaries
I am grateful for the scholarship that I received from the IABA this year. It has definitely taken a weight off my shoulders and allows me to focus on my studies and actuarial career. The stress of working and worrying about finances distracts me from studying, and this scholarship has helped take away that distraction. This year I attended the Annual Meeting for the first time, and it certainly surpassed all of my expectations. The people, sessions and atmosphere were amazing and I cannot wait for next year! God bless the IABA! By Siegfried Anyomi

I am truly honored to be selected as one of the finalist for this years’ IABA scholarship. I am truly grateful for this award. It is because of organizations like IABA that those that have big dreams like myself are able to achieve them knowing that someone has their back. This success has encouraged me to work more ardently toward a successful career as an actuary. Thank you again. By George Kamau

This year’s was my first time attending the IABA annual meeting and I have to say I have been impressed. Not only was impressed, but I had also been inspired to achieve more as I begin my actuarial career. Furthermore the friendly environment at the annual meeting, truly made me feel a part of something great. Lastly, I would like to thank the IABA for inviting me to the annual meeting and granting me a scholarship. I truly appreciate the experience and I look forward to attend next year’s annual meeting. By Jevauhn Williams

The work of the International Association of Black Actuaries and its corporate sponsors has truly made a major impact in my life. The aid they provide goes a long way to making an education affordable and is vital in increasing the number of black actuaries in the profession. I am thankful for all of that and also for the opportunities to further my career through internships and IABA’s mentoring program. By Ryan Muzulu

I am Abena Adusei, a senior and Actuarial Science major at Morgan State University. I am honored to have received the Towers Watson/ IABA award this year. Ever since I joined IABA in my freshman year, it has been my dream to make a substantial contribution to the organization and to also be awarded a scholarship from the Foundation. I am extremely glad I have been able to serve as a co-affiliate leader for the Morgan State University affiliate for the past year and to also have received a scholarship to help with my tuition and fees for my last year in college. Thank you Towers Watson. Thank you IABA. I greatly appreciate your having faith in me and helping me become the actuary I aspire to be. By Abena Adusei

Last year, I was a recipient of the IABA Foundation Scholarship. I am grateful for the financial assistance provided by IABA, as it helped pay for some of my student fees during my final year at Illinois State University. I will be starting the PhD program at the University of Wisconsin-Madison in Fall 2015. Though the admission into the program includes the waiver of all tuition payments, receiving this year’s Foundation scholarship will help me pay segregated fees that are required of all students each semester. By Adolph N. Okine

I am writing to express my sincere gratitude for awarding me one of the IABA Scholarships. I was thrilled and appreciative to learn that I have been selected as a recipient of your scholarship. I am currently a graduate student in the actuarial science program at Illinois State University (Center of Actuarial Excellence). The financial assistance you have provided me with will be of great help in lighting my financial burden as well as paying my educational expenses, and this will allow me to concentrate more on my studies. Thank you once again for your generosity. I promise to work very hard, give back to the community, and support other students with scholarships [just as you did] in the future. By Bright Amudzi

My journey with the IABA began in 2009 through friends and has since transformed me as an individual and in many aspects of my life. I received the scholarship for the third time this year and words cannot describe how they have contributed immensely towards my education and actuarial career. I really say a big thank you to IABA for bringing me closer to getting my PhD as well as taking the actuarial exams. My interactions with experienced professionals in the industry during IABA annual meetings really inspire and motivate me and deepen my interest in the actuarial profession. I cannot imagine any possible way to truly express enough gratitude to IABA and the Scholarship Committee for the awards and subsequently paying for my annual meetings’ expenses. It is a privilege to be part of such an amazing association. Finally, I want thank IABA members for being awesome and encourage all to stick together in achieving the goals of the association. As a member of the Data Management Committee (DMC), I plan to give back in a humble way possible and it is my prayer that IABA gets bigger and bigger. By Kwadwo Asamoah

Since the day I received an email that I have been awarded the IABA scholarship, I have always wondered how the annual meeting was going to be like and my expectations have not been cut short. Superb, exciting and great are some of the words I would use to describe 2015 IABA annual meeting in Miami. It was refreshing having the chance to meet and interact with people and making new connections. Having received the IABA scholarship and also participating in both the boot camp and annual meeting, I am hopeful of a successful career as an Actuary. I am looking forward to next year’s event “oh I have got free registration since I won the scavenger hunt at South beach.” By Precious Baah

I would like to thank the International Association of Black Actuaries and corporate sponsors for the work they are doing to increase the number of black actuaries through their scholarships. I am grateful for this scholarship award and I will continue to work hard on my path to becoming an Actuary. Being a scholarship recipient has presented several career development opportunities from learning more about the profession at the annual conference to networking and internship opportunities. It is truly inspiring to see what IABA is doing for students like myself. I would like to give back to IABA and I am given an opportunity to do so through volunteering. Once again thank you to IABA and all the sponsors who are making my dream of becoming an Actuary come true. By Michelle Muzulu

Scholarship Recipients

Bright Amudzi - Towers Watson Recipient
Siegfried Anyomi - Allstate Recipient
Kwadwo Asamoah - Aon Recipient
Precious Baah - Liberty Mutual Recipient
Daniel Gagba - DW Simpson Recipient
Emmanuella Joseph - Ernst & Young Recipient
George Kamau - Ryan Muzulu - Investor Relations
Wilhermina Lugukwaga - Morgan State University
Michelle Muzulu - Morgan State University
Estelle Mvula - Morgan State University
Adolph Okine - Morgan State University
Zabre Salifou - Morgan State University
Justin Yves Tiendrebeogo - Morgan State University
Jevauhn Williams - Morgan State University
Jerome Williams - Morgan State University

Boot Camp Attendees

Ernest Aboagye - Aon Recipient
Paulius Ackah - Diandrea James - Aon Recipient
Abena Adusei - Shelby Allen - Towers Watson Recipient
Felix Akresi - Evelyn Mutagaywa - Aon Recipient
Jamie Allen - Blessing Okenye - Allstate Recipient
Precious Baah - Tiffany Simmons - Aon Recipient
Kwasi Danquah - Niti Tetteh - Allstate Recipient
Ameko Koku - Okasate Traore - Morgan State University
James Laate - Travelers Recipient
Irene Larbi - Juanita Fatola - Aon Recipient
Rachel Lewis - Steinman
Evelyn Mutagaywa - Steinman
Blessing Okenye - Steinman
Tiffany Simmons - Steinman
Niti Tetteh - Steinman
Okasate Traore - Steinman

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Abena Adusei - Towers Watson Recipient
Shelby Allen - Allstate Recipient
Diandrea James - Aon Recipient
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Ameko Koku - Okasate Traore - Morgan State University
James Laate - Travelers Recipient
Irene Larbi - Juanita Fatola - Aon Recipient
Rachel Lewis - Steinman
Evelyn Mutagaywa - Blessing Okenye - Tiffany Simmons
Blessing Okenye - Tiffany Simmons
Tiffany Simmons - Niti Tetteh
Niti Tetteh - Okasate Traore
Okasate Traore - Morgan State University
Get Energized.
Commit.
Be Transformed.