JOURNEY TO
One Thousand
Our Mission Starts with YOU!
Increasing The Number Of Black Actuaries

EDITOR’S NOTE
By Efua Mantey

‘Journey to one thousand’ 2013 left us with sweet memories of Chicago that still linger on my mind and make me smile. It was a good time making friends, meeting old ones, networking at Navy Pier’s Crystal Gardens and attending the professional development sessions at Chicago’s Swissotel. Most of all, it was great welcoming our new leaders; Monique Hacker (elected President), Jamala Murray (elected VP), Jonathan Applewhite (elected treasurer), Brandon Stevens (elected student liason), Trisa-Lee Gaynor (elected secretary) and the new directors on board (Matthew Duke, Nicassia Belton, Art Randolph). To all the incoming leaders, I say congratulations. To all the outgoing executives I say good job. Your contribution and dedication to the association has left foot prints that will always be remembered as we make our journey to one thousand black actuaries.

The newsletter committee also said goodbye to Kwabena Kesse as I took over from him with Stephen Abrokwha occupying the assistant editor position. Stacia Brown and Lina Boye remained on the team and we welcomed our newest members Claudia Hamilton and Fafali Adanu.

I hope you still have good memories of the meeting in Chicago and trust that you will enjoy reading through this newsletter as we take you through highlights of events that took place at this year’s annual meeting. Cheers! ☺️
Are We There Yet?
Data Management Committee/Membership Committee

The theme for the 2013 Annual Meeting was “Journey to One Thousand. Our Mission Starts with YOU.” The theme refocuses us all on the IABA’s mission to increase the number of black actuaries by assigning a tangible target to that goal. So now that we know where we want to be and one month has passed, the next questions that inevitably follow are – “How long is this journey?”, “Are we there yet?” and “Who is going to let us know when we get there?” Let’s explore this last question.

So, journey to one thousand what? One thousand credentialed black actuaries? One thousand IABA members? Or, perhaps, one thousand persons on the distribution list for this newsletter? Whatever the metric, reliable data is needed to measure it. Earlier this year, the IABA Board formed the Data Management Committee (DMC) which has the goal of tracking such data as one of their functions. As the outgoing IABA President, John Robinson, mentioned in the April 2013 newsletter, the DMC’s core function “is to manage that data and provide actionable information to leadership.” John later went on to clarify that the analysis would be based on “hopefully, good data.” This brings us to a key ingredient in determining whether we are on course in our journey. The effectiveness of our impact as an organization, in part, depends on the reliability of the data we use to measure that effectiveness.

It’s not hard to see the importance of maintaining accurate and current information. Imagine a journey to a recently developed town, or a new area in your city, but you are using a GPS device that has not been recently updated. Chances are you will have difficulty in knowing how close you are, or even in finding your destination. You’ll likely hear the ever frustrating – GPS is “recalculating” a couple of times. Now, imagine that same journey, but the GPS comes with lifetime updates that automatically refresh anytime something changes. Those automatic updates come from YOU.

In the first phase of the ongoing data reliability exercise, the DMC has teamed up with the Membership Committee in a membership data update drive dubbed G.P.S. (Go Online, Update your Profile, and Save). This drive focuses on the latter half of this year’s annual meeting theme: Our Mission Starts with YOU. The drive seeks to initiate a cultural change, one which encourages the habit of regularly updating membership profiles with vital stats, such as designations, exams passed and contact information. The first activity in this drive is a promotion which runs through October 15, 2013, and targets all members and supporters of IABA. To take part in the promotion, YOU have to go to the IABA website, log in, review, update and save your profile. The promotion ends in a raffle drawing from everyone who has updated/verified and saved their profiles during the promotion period. Two lucky winners will be awarded with free registration for the 2014 IABA Annual Meeting!

“Journey to One Thousand: Our Mission Starts with YOU.” Are we there yet? We can’t tell you right now, our GPS is recalculating. Do your part to help reset and maintain the accuracy of our journey’s GPS. Log in, review, update and save … now.

ACCESS GPS HERE
Interview with Themba Gamedze
Interviewed by Efua Mantey and Yolanda Aserweh, Newsletter Committee

The goal of IABA’s ‘Journey to One Thousand’ project is to increase the number of black credentialed actuaries. That may be a bold initiative but there are some role models that the younger generation can look up to. One of them is the president of the Actuarial Society of South Africa, Themba Gamedze.

He can well be described as trail blazer in the field of actuarial science in the Republic of South Africa. Our editorial team caught up with him for an interview on the sidelines of the recent IABA annual meeting in Chicago.

First, we asked about how he started his career and some of the challenges that he faced.

It’s been a long journey; I started as an academic and used to lecture in pure mathematics. My family moved to Swaziland in the sixties because my father was being harassed by the secret police. So I grew up in Swaziland and had my education there. I did mathematics and lectured in the subject for a number of years and then I found out about actuarial science quite late when I was 29 years old. At the time, I tried to find a position but we were still in Swaziland and there wasn’t any. Then I got an opportunity in the UK where I worked for a company called Bristol. I worked in product development and then moved into valuations and modeling. Around ’93 or so my mother started making noises that I should come back to South Africa because things were changing. In ’94 Munich RE offered me a position in South Africa and it was fun. At this stage I wasn’t passing my exams and I was really getting frustrated. My wife was getting very frustrated too so I decided to move to another industry. I got another job back in life assurance where I was looking after experienced analysis in all the decrements and managing that department. I also got involved in the strategic direction of the company on the prompting of the chief executive. After that I got a job with HSBC as an analyst for insurance. At that stage, someone might say ‘why did you go outside the traditional industries’ and I’d say ‘well, if I don’t pass these exams, I’d better have a career in something else’ so I built a bit of a career as an analyst and as a derivatives structure product person.

Did you do all these within the confines of actuarial work?

Yes, because I was already a senior actuarial analyst. I hadn’t qualified but I was fairly senior in the UK and so this was my opportunity to work at management level. It was a life and health operation but I also established the P/C function at Munich RE in South Africa.

Did you start running the actuarial department immediately you relocated to South Africa?

Yes, because I was already a senior actuarial analyst. I hadn’t qualified but I was fairly senior in the UK and so this was my opportunity to work at management level. It was a life and health operation but I also established the P/C function at Munich RE in South Africa.

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it was to value life insurance companies and short term insurance companies so I utilized my actuarial skills. We also used to calculate embedded values and so on. When I did derivatives, it was mostly with financial economists but actuaries can also make contributions. I was one of the first actuaries who worked in that area. After that, I went back to life assurance, this time I was at the executive level. I helped to develop the black market because at that stage, there wasn’t any. So I had to justify a business plan that would allocate resources to developing that part of the market. Eventually, I was given an opportunity to run a business which is a retirement fund in a company called Sanlam. I ended up being responsible for group strategy and was immediately asked to become the next president of the Actuarial Society. I became president elect for 2 years and I’m now ending my 2nd term as president. In March I was recruited by my old company. They wanted someone to run a project that span different divisions and they felt I could handle that. So my career has moved quite a lot from academic to product pricing, modeling, management and executive management. So it’s sort of been a reasonable path but on the way, it’s passed through life and health and P/C asset management and I feel very fortunate to have had that experience.

You moved around a lot during the course of your career. Does the environment in South Africa allow that easy movement? It’s not that easy to move from life into P/C.

One of the things that helped me was that in the UK when I started, I had to do all the exams so I had to pass P/C, I had to pass life, investments and of course pensions. Nowadays, you only have to do one so in a way it was very helpful. But in South Africa, I think one tends to find very few skills, so no matter where you are, they’ll look after you very well, particularly if you’re qualified. They’ll hang on to you. So because I wasn’t qualified and yet had some skills and some experience, it was easy for me to move because people recognized my skills. It was also easier because there were more challenges and yet fewer skills to solve such problems, yeah, it is more difficult in other environments. I agree.

You founded the Black Actuaries of SA Association. Can you tell us a bit about how it started?

Yes. Obviously, I was president but the real driver was another young man whom I’ll tell you about; Grantie Mattappa. He qualified as a fellow at age 22. He’s probably one of the youngest if not the youngest ever actuary. Incredibly bright. He was raised and educated in South Africa and decided he wanted to do this so he pulled me and said ‘let’s do something’. So he basically started saying we need to get people to understand what actuaries are. To tell about the profession and its importance from the South African point of view. We couldn’t just leave things as they were so we begun by first creating role models. Secondly, we started encouraging people into the profession by saying ‘please do it because the economy needs you’. So that’s how it started.

Which is what the IABA is also looking forward to...

Absolutely. My belief is that the actuarial expertise or potential must be uniformly distributed by race. We need to make sure people realize they can do it and we’ve seen some amazing progress. People who’ve been mentored and given the push thrive. Very exciting!

Now let’s talk about the examination process. Is it similar to what we have in the US?

Our program is very identical to that of the UK. The only difference is that with earlier exams, we work with the universities, so if you receive a certain mark that’s high enough, you get exempted from some of the professional exam. After a number of exams, the Actuarial Society take over the professional exams which all students are required to take. Students are also required to pass modeling and communication skills, so there are extra things that students have to go through in the professional exams but I’ll say in broad terms it is similar to what the SOA is doing. I know the Canadian societies are also deciding to use their accredited universities. It is similar to what is going on in Australia. We do the same thing so we get along well.

What is the demand for actuaries like in SA?

There is a huge demand. But I would say that awareness of the profession is not that much. For example, there are 1,000 fellows but something like 32,000 chartered accountants, so people are much more aware of that and employers will readily go for them, so there is high demand for actuaries. Increasingly, we’re seeing a high demand in things like banking, medical insurance and even in the short term insurance, P/C. There is enormous demand but the problem is if you demand something, it’s not there, sometimes you forget and don’t bother about that anymore. What’s the point in wanting if they are not available? But as soon as they are offered, they are snatched up. Now the solvency 2 regime is really pulling in actuaries.

How easy is it for people like me in the P/C industry to find jobs in South Africa?

The Actuarial Society has just obtained permission to recruit quite a large number, up to 500 and that can be increased at any time so there’s nothing stopping us from the actuarial society point of view. The key thing is the employers. They have real challenges to meet so they for example, in P/C, if you’ve got some 3, 4, 5 years of experience, you’d be welcomed with open arms even if you’re not qualified. We need people and we need as many as we can get. Certainly, for P/C, I can say that without any fear of contradiction. The system is that, employers look after our actuaries, they provide lots of study time, pay for all exams and then the corporates look after you in terms of development. The society also has something to support our students through mentorship and also work with ASABA (Association of South African Black Actuarial Professionals). There’s nothing stopping you from the actuarial point of view. So you’re treated very well if you get in. Question is, do you bring the skills that people can use immediately? So my advice will be to get quite a few exams behind you and some experience too. But once
you get that experience, even the exams won’t matter that much. It is the experience that will really pay you, so every year or two extra that you spend here will be worth its weight in gold.

Increasingly, the government is also saying that people on boards and board members should understand the risks they are running. So increasingly, fairly young actuaries go on boards as non-executives of other companies or executives of their own companies, which is a big area where you can develop your career quickly. So I’ll say it’s a good area.

FACT SHEET ON THEMBA GAMEZDE

- Fellow of the Actuarial Society of South Africa.
- President of the Association of South African Black Actuarial Professionals.
- President of the Actuarial Society of South Africa.
- Trained in the UK as an actuary.
- Managed the actuarial division at the Munich Reinsurance Company of Africa – 1995.
- Worked at HSBC South Africa as an Investment Analyst with a focus on the insurance sector.
- Worked as Derivative Structured Products Executive at HSBC and South African Merchant Bank, AMB Capital.
- Served as an independent director on a number of boards.
- Recently appointed member of the Audit Committee of the Unemployment Insurance Fund managed by the Department of Labor.
- Has an investment interest in the Alternative Energy sector.

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2014 Annual Meeting Free Registration - G.P.S. Raffle Ends October 15th!

In order to better serve and stay connected with IABA supporters and members, we would like each of you to take 2-3 minutes to login to your profile and verify that the information we have for you is accurate, for a chance to win free registration to the 2014 IABA Annual Meeting!

You can do this in 3 easy steps:
1. Click here Access Your Profile
2. Enter your login information and press login
3. Verify and, if necessary, update your information. Press save (you must press save even if all your information is up to date)

Tuesday, October 15th we will draw two random names from those that verified and/or updated, and saved their profile. The two names chosen will be rewarded with free registration to the 2014 IABA Annual Meeting!

A few reminders:
- Even if your information is up to date, you must log in to verify and save your information to be entered into the drawing.
- Only profiles that are completely updated will qualify for the drawing (i.e. correct designation, address, email address, IABA affiliate, etc)

If you need assistance in updating your profile please email us at iaba@blackactuaries.org.

Thank you in advance!
Go, Profile update, Save ☑️
- The Membership and Data Management Committees

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The International Association of Black Actuaries Foundation (IABA Foundation) Actuarial Boot Camp is an intensive 4-day workshop geared toward preparing young actuarial students for the interview process associated with obtaining an actuarial internship or entry level position. Business writing and communications, Public Speaking and presentation skills and Intermediate/advanced excel skills are just a few of the training sessions available to attendees. There is also a resume writing workshop and mock interviews geared towards helping students prepare for the job application process.

The 2013 sessions were organized and lead by Kamal Harris, Kendria Boddie and Kate Weaver. Claudia Hamilton, newest member of the newsletter committee and an attendee of the Boot camp herself sat down with some of the other attendees to share their experiences. Here is what some of them had to say:

**Claudia Hamilton:**
Boot camp 2013 has been a memorable experience for all of us and one that we wish had never ended. Many of my fellow attendees shared similar sentiments - “we want one more week.”
My sincerest gratitude to the organizers and those who helped to groom us.

**Eddy Kamboh:**
Boot Camp 2013 was just awesome! It was very motivating to be around people who shared common goals. The sessions and learning experience were much more in depth than I anticipated and I am very thankful to have participated in the second year of the program. Based on this experience, I fully intend to offer my time and resources for the success of this organization as I grow in my career.

**John Mulwa:**
The IABA Actuarial Boot Camp was fantastic. The program participants were friendly and social which fostered a family atmosphere for the duration of the Boot Camp. The workshops were very informative and I learned a lot of soft skills which I will apply in both my professional and personal life. I am very thankful to the IABA for giving me this opportunity.

**Jennifer Burkett:**
The IABA Boot Camp was phenomenal! The experiences I had throughout the week prepared me both to land my first position and to be successful in the corporate work environment. Thank you IABA!

**Olivia Atutey:**
Wow, that was fun and very educative. I loved all the sessions; networking, interviews, emotional intelligence and business writing skills. They were all great! Thanks to the IABA and everyone who made it a success.

**Terry Kyereh:**
IABA has done a good job of introducing the Boot Camp. After all the training, I realized I was “half a person”. I have gained so much from this year's Boot Camp, including networking, business writing and resume writing skills, emotional intelligence, and interview tips. Conflict resolution is a tool I will always hold on to. The IABA Boot Camp also gave me the opportunity to interact with actuarial Fellows and I was really excited to share my experiences with and have them do the same. Kamal was the best liaison ever! Thank you for such an opportunity.

**Janys Monteiro:**
The camp was a great thing for me both professionally and personally. I learned so much and had the chance to refresh my Excel skills. I talked with a lot of professionals and potential employers. The annual meeting was also great and I will definitely be back next year.

**Akwasi Sarpong:**
The IABA boot camp has been of great benefit to me. This 4-day training has taught me great things such as how to initiate a professional conversation, improving my people skills in and outside the work place and also helping me create a better resume. The excel training on was also very beneficial. I really enjoyed meeting actuarial students from all over the country and also appreciate the opportunity to meet experienced actuaries from great institutions. Interacting with these actuaries has increased my understanding of the work they do and also challenged me to always go the extra mile in my actuarial career.
The International Association of Black Actuaries Foundation (IABA Foundation) scholarship program provides scholarships at the undergraduate and graduate level to qualified black students who are interested in pursuing an actuarial career. IABA’s 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. The Foundation received 160 applications for Scholarships in 2013. Sixteen lucky recipients were awarded scholarships ranging from $3,500 to $5,000 totaling $59,000 in awards.

The IABA Foundation would like to extend sincere gratitude to Ernst & Young, Liberty Mutual, New York Life, Prudential and Towers Watson and all sponsors for contributing to the IABA Foundation Scholarship program during 2013. A few of this year’s scholarship recipients would also like to send expressions of gratitude to the IABA for their awards.

Courtney T. Green - University of Alabama
I am so grateful for the scholarship that I received from the IABA. It definitely takes a weight off of my shoulders and allows me to focus on progressing in my actuarial career. The stress of working and worrying about finances only distracts me from studying, and this scholarship has helped remove 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!

Isaac Nyarko - Illinois State University (Actuarial Science – Graduate student)
I am really grateful to the IABA for this scholarship award for the second time and it’s been wonderful being part of this association. I joined the IABA in 2012 and was part of the first batch of the boot-camp attendees which I think was a huge success. At the end of the boot-camp, I had improved so much with regards to my professionalism and my confidence was boosted to face any challenge. The annual meeting followed and it was simply fantastic – the networking opportunities, the speaker sessions, and most importantly the cordiality of the attendees was superb. This year’s annual meeting was remarkable. The organizers are always coming up with new and better ideas each year.

Terry Kyereh - Youngstown State University (Statistics Major – Graduate Student)
I want to take this opportunity to thank the IABA for such an opportunity and to encourage them to continue to aid students in their schooling in their quest to becoming black actuaries. I was highly elated and appreciative to learn that I was selected as the recipient of this scholarship. By awarding me this scholarship, the IABA has lightened my financial burden which allows me to focus more and to contribute towards the mission and vision of the IABA. Your generosity has inspired me to help others and give back to the community. It is amazing to be a part of the IABA and I count it an enormous blessing to dwell amongst its visionary members. Being a part of organization such as the IABA gives its members the will-power to do more since exam passers are acknowledged at banquets and above all, the realization that there are black actuaries who have been able to accomplish the arduous task of becoming Fellows.

Akwasi Sarpong – Illinois State University (Actuarial Science – Graduate student)
I want to express my sincere gratitude to the IABA for awarding me an IABA Foundation Scholarship. This scholarship will go a long way to helping me further my career in actuarial science. My goal is to become a successful actuary and also create more avenues for African students with real talents in Mathematics to explore the field of Actuarial Science. I believe the IABA Foundation scholarship has taken me a step closer to my dream. I appreciate the opportunity the IABA has afforded me as a scholarship recipient to participate in this year’s conference.

Tiffany Daley - University of Connecticut (Actuarial Science major)
Thank you for awarding me a scholarship. I was very happy and appreciative to learn that once again I was selected to be a recipient. Thanks to you, I can focus less on how I’ll financially...
get through school and more on passing my classes and actuarial exams. Thanks to the IABA, I have made so many connections. I have made many friends, who will definitely be friends for life! By attending the networking events held at the annual meetings, I landed two summer internships. I love being a part of the IABA because it brings together black actuaries from all over the world. I want to take part in fulfilling the IABA mission, increasing the number of black actuaries and reaching 1,000+ in number. I plan on giving back and becoming more active by being a mentor and working with my affiliate to reach out to high school students about the actuarial profession. Thank you again for this award and I will be sure to make you all proud with the investment you’ve made in me.

Yolanda Aserweh – Illinois State University (Actuarial Science – Graduate student)

Yolanda Aserweh – Illinois State University (Actuarial Science – Graduate student)

The IABA has been of great support to me in terms of grooming me to fit into the culture of Corporate America, and in providing me with financial assistance for my graduate education. This year I was awarded the Liberty Mutual Co-Sponsored Scholarship for the 2013/2014 academic year. I count myself fortunate to have been selected for the award. It also came with various opportunities to network with people who work with Liberty Mutual.

As always, the IABA annual meeting captures the needs of its members (both students and workers) and does a superb job of meeting them. This year’s was no different. The networking opportunities are immeasurable. I know at least two students who have landed full time positions through connections they made at the annual meeting.
Contributors to the Student Subsidy campaign.
Goal was $3k and we raised $1,905.

We would like to invite you to make a tax-deductible donation in honor of a black actuary’s recent achievement. Please consider making a donation to recognize someone who recently passed an exam, achieved a designation, retired, received a promotion or new internship/job. Donations will be made to IABA Foundation and we will publish a list of honorees in the next newsletter. Our fundraising goal is $1,000 and the campaign will run through Oct. 30.

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SAVE THE DATE
IABA’s 21st Annual Meeting,
August 1 and 2, 2014.