

The ACTUARIAL WOMEN'S Committee



WOMEN UNITED ARE STRONGER THAN A COUNTRY DIVIDED - UNKNOWN

Letter from the editor by Lufuno Netshitenzhe



2019 was quite the year.

Over the last few months women have had to ask some tough questions:

- Questions for **ourselves**, for example as the Johannesburg AWC Pre-exam High Tea raised: What is holding you back from your full potential? – Acknowledging the walls that we have created for ourselves; and
- Questions for **broader society**, for example as Gender Based Violence grabbed headlines over September: When will women be safe? and Am I Next? – Acknowledging the walls that out of our control because they're bigger than us.

Then as we were all getting into the swing of "2020 will be my year", COVID-19 arrived on our shores and asked, "Are you sure about that"? 2020 is definitely turning out to be uncertainty personified.

As the country went into and continues in a lockdown, women are having to take-up multiple roles: mother, sister, wife, girlfriend, home schooling teacher, cook, cleaner, nanny, colleague etc. The next question then becomes when do we rest?

If we're not trying to get our foot in the door that isn't all the way open, get a seat at the table or create our own tables, we're having to be extra vigilant for danger knows no boundaries.

As exam season comes and goes and day-to-day life starts to set in, everything can feel like a tough burden to carry. Take the time to connect with yourself, pat yourself on the back for the small victories, but also to feel your emotions, particularly those following disappointment.

One thing we tend to forget as we go about living is that you're not alone in the journey. For every situation you're going through, there's another 10 women who are either in it with you or have gone through it.

In times like these, we need to remember that we have each other and we're stronger together. Using Tyler Perry's BET award winning speech analogy,

we can help each other cross: the road, to that next job or promotion, to that exam pass, to your fitness goals or to whatever your heart desires.

Let's help each other cross. To everyone writing this session, good luck and remember to stay safe in these trying times.

AWC CHAIRPERSON'S ADDRESS

Letter from the Chair of the AWC – Nabeelah Kolia



2020. What a year it has been thus far. For me, 2020 is the year of **change**. Change in the way we work, change in the way we interact, change in our priorities, our wants and change in the way we view the world. The effects of coronavirus have forced us to take a hard look at the way we have always done things and re-evaluate. It has highlighted the inequalities in our country and forced us to think beyond just ourselves and to empower others.

As the AWC our theme for 2019 and 2020 is: **EMPOWERED WOMEN, EMPOWER WOMEN**. We all are empowered in some way or form by being part of this profession, having gotten a degree and found a job. As a result I believe that we have a responsibility to use this power to empower others. An adaptation of a quote I recently heard is: "if everyone helps their neighbour, then who will need help?" resonated with me. Helping others and empowering others is something we can all do in some way, shape or form.

The AWC has embraced this and as such we are actively seeking opportunities to empower others. If you cannot give money to this cause, give time. And if you cannot give time, then at least give us your ideas. You can read about our involvement

in the Womandla Expo, our partnership with SUBZ pads and the launch of the AWC Leadership Development Programme in this newsletter, but please let us know what else you think we can do.

We are constantly evolving, constantly improving and constantly striving to be our best selves.

Let us all aspire to use our power to **EMPOWER**.

THE WOMEN WHO MADE IT OVER THE LINE: FASSA QUALIFIERS



The AWC would like to congratulate the following women on qualifying as Fellows over the last year.

We're both proud and inspired and we wish you luck on the path you pave with FASSA behind your name.

Qualifiers:

- Nina Nicholas
- Ina-Mari Scannell
- Cayley MacPherson
- Advaita Singh
- Ceridwen Anne Susan Oakley
- Christine Louise Forbes
- Classina Wilhelmina Jansen van Rensburg
- Francina Itumeleng Innocentia Kgafela
- Glodean Mokganyetji Serogege
- Nelda Breytenbach
- Micheala De Villier
- Kim Oliver
- Tiffany Lara Elliot
- Shreeya Harnish Patel
- Amy Lewarne

- Daleen De Vos
- Kholeka Seluleko Mdluli
- Memory Zimba
- Mbali Maipeng Thubisi
- Ilse de Villiers
- Yvonne Acker
- Lara Elizabeth Kritzing
- Karen Muyengwa
- Sandra Jean Lewis
- Nokuthula Gracious Moyo
- Stacy Jay Opperman
- Rika Taute
- Yashna Chetty
- Stephanie Maria Hinteregger
- Lauren Vicky Lanz
- Paayal Ramsoomar
- Kelefilwe Kungwane
- Mampeo Leisanyane
- Donna Lucy Hill

For those still on the journey, we collected quotes from 2 of the women on this list to serve as motivation.



Kholeka Mdluli:

"Qualifying means there's hope and it is an "I can do it too" moment for many others on this journey to qualify. It is also a lifeline for our young profession to continue growing diversely."



Memory Zimba:

"I feel like I qualified twice. First when I got my Associate Membership of the Actuarial Society of South African (AMASSA) and the second when I became a Fellow (FASSA). For both, the most prominent feeling was relief."

Unexpectedly, obtaining AMASSA changed how I perceive myself because it gave me the right to call myself an Actuary, something I never fully believed would happen. Obtaining the AMASSA designation helped me conquer the fear that I would never be an Actuary and that I was "capable". I felt relieved when I got the results of the last exam that

would make me a FASSA because I felt burnt out. I think I only started feeling excited about being an Actuary when I got my FASSA certificate. Between getting the results and the Certificate, I felt exhausted. Right now, I am enjoying the problem of all the different options open to me in terms building my career."

YASHODA RAM - DOING IT ALL, WITH STYLE

by Catherine Wroblewski



I met Yashoda a few years back, when I first got involved with the AWC. The more I got to know her, the more I became convinced that this magnificent woman couldn't possibly do all she does, and still manage to get any sleep (there are only so many hours in a day!) all while looking like a million dollars. This successful career woman, mom, wife and friend somehow manages to get the recipe just right. Currently the Chief Innovation Officer at Bridge Labs, there are no glass ceilings or proverbial boxes that can keep Yashoda from reaching her goals.

1. Who/what would you say has been the biggest influence in your career so far?

My parents absolutely - my dad exposed us (my siblings) to computing and programming pretty much from as young as I can remember. That sparked an interest that developed into a deep curiosity and now a passion around

coding, data, predicting the future and converting information into insights.

My kids. And this is counterintuitive because most assume having kids makes you less engrossed with your career development. This was not the case for me, I strive to be a role model for my daughter, but equally for my sons. Pursuing a career that sets me on fire is the ultimate example for them. Kids learn from what you do, not what you say, so living with purpose because of them has definitely been an influence.

contribution to a better standard of acceptable progress that this is no longer a gender question.

3. Where would you say the Actuarial profession is heading in the next 10 years? Do you think we are adapting at a fast enough pace to keep up with the world and the industries we work in?

There will always be a requirement for regulatory work that is deeply technical and requires judgment in executing thorough recommendations to insurers and

anything being run off a platform really. Which means our skill set now has relevance and applicability in more industries. Which is awesome - we just need to ensure those industries know what we have to offer.

So I don't think we need to be overly concerned with adaptation as a profession in the next decade, rather with showcasing how the actuarial mind and skill set can be adapted across all industries. Particularly in emerging markets.

4. Please tell us about some of the interesting projects you've worked on?

Define interesting! Hehe.

The most uplifting recent work I have done has been in collaboration with the United Nations. UN Women have an initiative called African Girls Can Code in which young women from across Africa get the opportunity to attend 4 camps a year. The camp in April was in Pretoria and I had the privilege in participating to talk to the participants about women in STEM, particularly the extensions of coding across industries.

Another interesting piece of work I recently did was on the influence of consumer segmentation to technical risk pricing. Using a machine learning technique to cluster consumer data into cohorts that make them dissimilar rather than homogenous and then analysing differences in risk. I love technical work that has a human element so this was a treat.

5. Where would you say your passion(s) lie(s)? What drives you to succeed?

Success doesn't look the same for



2. Do you feel that your view of what roles we as women play in our communities (career communities included) has changed over the years?

I think it has certainly evolved in line with global thinking and my own experiences. The data supports the fact that women are rising to every single challenge possible, and in doing so exceeding progress their male counterparts have achieved - even with a 100 year head start!

I think the role of everyone is changing so rapidly in terms of

banks specifically. So the role of the HAF and related ERM contribution will accelerate as markets, products and risks become increasingly complex.

Data science, AI, ML and all the other buzzwords that may terrify most other professionals, have been inherent in what we do and how we develop solutions since the beginnings of actuarial work. Predicting likely outcomes using data is now extending beyond financial services into e-commerce, marketing, media distribution,

any 2 people. I've maintained a very strong internal compass throughout my career to make choices and pursue roles that resonated with that.

When you have external driving forces, it's difficult to say no to things that don't serve a greater purpose. Of everything we do and achieve in our lives we all leave here with nothing, no letters after our names, no material possessions,

nothing. Raising good humans is something tangible that parents leave behind that hopefully persists through generations. For me that is a meaningful way of making a difference in the world - raising good humans. That drives me in all other aspects of my life - health, career, relationships, hobbies. They see everything, success to me is therefore being a well-rounded, happy mother.

6. Any advice you can give the "younger generation" looking to follow in your footsteps?

Make your own footsteps!

There are many paths yet to be found and explored, do that. There's only one you. Make it the best version you possibly can. Remind yourself to be deliberate with your time and energy - those are both diminishing resources. Everything else can be refilled.

ACTUARIES WORKING OUTSIDE TRADITIONAL AREAS *by Mpho Mtsi*



I remember an actuary who presented at the CERA course in Johannesburg. He spoke about the ways in which he applied his actuarial training in the construction environment, and I was blown away. I had only encountered actuaries in insurance, pensions, medical aids and banking. I had not begun to think how our skillset could be used in other industries. That sparked something in me and I think I was pretty much changed forever.

Since then, I have continued with my actuarial exams, moved to corporate

finance advisory and investment management, completed my global Masters in Finance in Hong Kong, Shanghai and New York and, more recently, been awarded one of the Mail and Guardian Top 200 Young South Africans in 2018 and a service and excellence award from the Gauteng Premier for my work in STEM (Science, Technology, Engineering and Maths). None of that would likely have happened without the incredible foundation that my actuarial studies gave me, and it makes me proud to be an advocate for the role of actuarial, statistical and mathematical sciences in many industries today.

I get very excited when I frequently encounter disruptors and trailblazers who started off as actuaries who didn't quite fit the mold; something I identify with. The world now celebrates the square pegs that can't fit in the round holes, and I hope that in my little way I encourage other actuarial students to think beyond the paths that have been pursued by those before them. In all that we do, we are advocates of this line of study

and our skillset is so valuable (we are often the last to realise just how much). Create the role that you want, in the industry you desire and with the skills that you possess.

I have now dedicated the next chapter in my life to actively supporting economic development in our continent. I hope to leave a legacy in the STEM fields for women, Africans and all segments of our communities that aren't usually represented on global stages. Thank you to the Actuarial Women's Committee and all those that frequently reach out to me for your endless support. May we all support each other on this difficult but extremely rewarding route we have chosen!

"Someone sits under the shade today because someone else planted a tree a long time ago"- Warren Buffet.

Let's go planting!

OUR VERY OWN INSURANCE APPRENTICE

Memory Zimba, the past chair of the AWC and the current president of ASABA was part of the Insurance Apprentice 2020. We caught up with her to get the inside scoop on her experience.

1) What inspired you to enter?

While preparing to take over as the President of the Association of South African Black Actuarial Professionals (ASABA), I realised the lack of exposure for Actuarial professionals. Combined with the fact that I have qualified while working in Insurance, believing in the value proposition of Insurance, it seemed an opportunity to be an Ambassador for my profession and industry in spaces where I will have the privilege to contribute.

2) What has been your biggest challenge in the process?

Canvassing votes for my one minute video was very challenging. I am not very active on social media, therefore promoting my video and ensuring I remind people to vote was extremely challenging.

3) What have you learnt about the industry that you did not know prior to Insurance Apprentice?

I underestimated the level of knowledge sharing amongst the different companies. One assumes because you are competitors, you minimize engagement. However, I have discovered that we behave like a very big family with some healthy competition. My fellow contestants have done a very good job of demonstrating this. Despite the fact that we are competing against each

other, we embraced each, marvelled at each other's strengths and focused more on forming friendships than "destroying the competition".

The Insurance Apprentice has delayed their announcement of the winner till after the lockdown, but we are holding thumbs for you Memory. For more information on the Insurance Apprentice, check out their website:

www.theinsuranceapprentice.co.za/.



"I'M THE STUPIDEST PERSON IN THE ROOM" MASTERCLASS



Our first virtual Masterclass focusing on the imposter syndrome took place at the end of April 2020 and I am happy to announce that it was oversubscribed - with more than 100 people wanting to join! The session was targeted at people who have ever felt like: *"I don't belong here"; "They only promoted me because they need a female in the management team" or "I'm not qualified enough"*.

Despina Senatore, founder of Purposeful Woman (Pty) Ltd, presented an insightful and thought-provoking session on the imposter syndrome. The imposter syndrome affects at least 70% of high-achieving people, especially women. The session kicked off with a

questionnaire that told you how much of an imposter you really are and encouraged you to reflect on what this actually means for you. Self-limiting beliefs create a highly stressful cycle which negatively impacts your career. To minimise the feelings you need to be aware of the triggers and manage them. Despina provided us with 6 useful tips to manage the imposter syndrome:

- Break the silence
- Separate feelings from fact
- The importance of perspective
- Recognise and acknowledge your achievements and successes
- Take the focus off yourself and your doubts
- The antidote to fear is action

This topic resonated with so many people in the session and opened the eyes of those that didn't know that the person next to them could be feeling this way. If you didn't manage to attend the session the full masterclass video is available for download on the ASABA website.

DATE WITH A LEADER - SUSAN HUNT

The "Date with a leader" initiative provides an informal platform for all members of AWC and ASSA to approach and converse with leaders in the industry. Our aim, as the AWC, is to encourage you to get to know our featured leader, have an open dialogue on topics such as leadership and development within the workplace. You will also find out what makes the featured leader good at what they do, and what personal qualities and skills stand out.

When we approached Susan to host a session she was keen to get involved and even more so wanting to provide a rewarding experience for those that would attend.

It was a refreshing session and we thoroughly enjoyed Susan's fresh, honest and interactive approach in sharing a range of important milestones and personal life lessons with us. Sometimes, human beings with titles seem to be a little intimidating for some of us, let alone approaching them in casual conversation. Susan was not one of those. We sat in her lounge, bordered by delicious food, surrounded by nine wonderful ladies and inspirational, thought-provoking conversation. It was truly a safe opinion space in a relaxed environment where a number of us chatted about leadership challenges and practical career hurdles.

Going forward, this initiative can be seen as a platform to not only network but also assist you in growing into a leadership position. You could identify a remarkable



quality or gain from a relevant life lesson that you are also going through. You can also voice your opinion and thoughts on matters that leaders are always keen to debate and learn from.

It is our vision that this initiative will, in time, enable a collaborative vehicle between young actuaries and inspirational leaders towards uplifting the actuarial profession.

Susan has over 25 years' experience. The first 10 years in South Africa in pensions consulting and the next 10 years in life insurance in the UK and the US. She has extensive end to end external and management information actuarial and financial reporting experience (EEV, MCEV, IFRS and Economic Capital) at both a Group level and a life business unit level.

Susan returned to South Africa in 2014 and recently moved from the Risk Function in Absa WIMI (Wealth, Investment Management, and Insurance) to the role of Chief Actuary of the Life business. She is recognised as a resilient, resourceful and caring leader with a strong, consistent vision delivering through building high performing diverse teams.

GET TO KNOW A LEADER - BERLINA MOROOLE



It's a chilly Friday morning and I'm sitting in Starbucks waiting for Berlina Moroole (back when we could still go out and have coffee with people). Having not met her before and only knowing her profile, which includes former CRO of she

Liberty and former partner at Deloitte & Touche, I was nervous about meeting her.

But when she arrived and we got settled in, I started realizing how warm she was. It stopped being about me chatting to a highly qualified professional, but rather speaking to another woman about her journey in corporate and life.

Berlina grew up in Mafikeng and that's where from a young age, she realized that she wanted more.

This natural drive that she had landed her in CSIR, where she was known for being quite vocal when

she disagreed with her management. She believes that her opinionated nature could have been a bit more controlled but I think that it gave her the edge that she needed. Some may call it bull headed, but I call it speaking her mind.

At this point in her life, she chose to pursue her studies in chartered accounting and qualified whilst working full-time.

Her professional journey includes working as an advisory audit committee member for the United Nations Population Fund (UNFPA) and board member for Legal Aid South Africa.

Other than being successful professional woman, she's also a mother to a twelve-year old boy, who she's so proud of the young man that he's becoming. This spoke to the important role she believes that family plays in her life.

One thing that stood out for me was when she told me that the one thing that she would do differently in her life was to have more fun. It started to put things in perspective. For a person who has achieved so much in life, her answer wasn't to work harder, to have gone for that job offer, but rather to have had more fun. I believe we tend to take this for

granted whilst building our careers. We spend so much time focused on the rat race that we don't take the time to review our lives holistically.

Berlina is a woman who believes in constantly challenging herself. This is shown in her career choices where she constantly joins industries, which she doesn't know about. She's currently working in the automotive industry at Motus Group.

To take a page out of her book - be humble in your success and work hard and put your all into what you do. Most importantly, have fun, in your journey, have fun.

AWC AT THE WOMANDLA CAREER EXPO FOR LANGA HIGH SCHOOL



The AWC represented the financial industry at a career expo hosted by Womandla, at Langa High School, in 2019. We were among exhibitors from a range of industries including, engineering, marketing, IT and robotics.

This career expo gave us an opportunity to inform young minds

(learners from grade 8-12) about Actuarial Science. Many of the students had never heard about Actuarial Science before - all except for four learners. As such, it is an understatement to say we got excited whenever encountering a student who knew a little about what Actuaries do, given the clear information gap that exists.

The junior students will make subject choices that support their desired careers soon and the seniors are choosing degrees that will shape their lives. We've seen that both groups, of learners, tend to make these decisions with very limited information. We observed that few seniors have taken mathematics instead of maths literacy and that the younger learners could not wait for Grade 10, to opt out of mathematics. "Maths is hard" was a common excuse given when we asked why everyone wanted to avoid

mathematics.

We spoke with one of the teachers at the school about this toxic relationship with mathematics. The response was that it was too late to foster a good relationship between learners and mathematics (the villain) in high school. Is this where we (as members of the actuarial profession) should be intervening? All this information was insightful, but we were on a mission. The ongoing AWC events hosted in Cape Town, with lack of attendance, is evidence that we never back down from a cause that we believe in. We were able to engage with students in general knowledge games (sneaking in some maths related questions :)). We also spoke about the importance of taking subjects like maths and made connections between what the students already knew (e.g. funeral cover, life cover) and what actuaries do.

At the end of the expo, we left hoping that the phrases “actuary”, “actuarial science” or even “people who sell funeral cover” will make an appearance in one or more google searches at Langa High School.

Making learning and maths fun is not easy and we would like to thank our sponsors who put the “fun” in “Learning is fun”.

Thank you to Swiss Re and Gen Re for the goodies and thanks to ASSA and the Educational Development Unit (from the commerce department at UCT) for supplying important educational documents to guide the curious young minds and future leaders.

Lastly, we’d like to extend our gratitude to the AWC and Womandla for allowing empowered woman to continue empowering others.



KEEPING GIRLS IN SCHOOL



Due to the lack of access to sanitary wear school girls are not going to school while menstruating and this results in their education being hindered by 25% each year. In 2019 we began our partnership with Subz. We are helping to raise money for reusable sanitary pads with the aim

of keeping girls in school.

If you would like to contribute to this cause please use the following bank details:

SUBZ PANTS AND PADS

First National Bank

Account number: 6235 1109 725

Branch code: 250655

Reference: AWC

Let's all do our bit to help keep girls in school.

“To deny people their human rights is to challenge their very humanity.” – Nelson Mandela



DOUBLE TAKE *with Lufuno Netshitenzhe*



We honour Mam'Winnie today 🇿🇼

What did you do for your holidays?

I try to split them down the middle between being a coach potato and travelling (I've only recently ventured into long plane rides, linked to a fear of heights).

Where did you study?

UCT

What is your pet peeve?

Don't judge me but plugs that are on but not in use. Why are you doing that?

When did you know that you wanted to become an actuary?

My high school maths teacher introduced me to it but ultimately getting myself to continue is because I prefer to finish anything I start.

If you could do anything else, what would it be?

Never tried it but I'd love to produce beats and songs.

What distracts you from your job?

A good conversation, I'm always up for a good debate.

What do you enjoy most about your job?

Getting thrown in the deep-end and learning to swim, nothing quite beats conquering something you thought you couldn't do a few weeks ago.

If you could star as a cartoon which character would you choose?

Kim Possible, she was so cool.

What is your life motto?

"The best way to predict the future is

to create it" – A reminder that while life can be unpredictable, you have to take ultimate control of your life and where it is headed.

What is the best piece of advice you have ever received?

That one setback doesn't make you a failure. As people used to accomplishing, one disappointment can have you feeling like your worthless. In those moments it's easy to forget all your other accomplishments.

If you could have dinner with anyone, dead or alive, who would you have it with?

My late cousin – She passed just before finishing high school, we always had conversation about the lives we imagined for ourselves. I'd like to have one of conversations again and get some advice from her as she's watched over me all these years.

What is the dream?

To be content with where I am in life, no longer having to chase more or what's next.

DOUBLE TAKE *with Farzana Baba*



What did you do for your holidays?

I can't remember because it's been ages since my last holiday! I'm planning a 3-week vacay with 3 kids to Malaysia/Singapore over Xmas and New Year. The logistics will be a mini nightmare but hoping to get in some R&R and the look on my sons face when we get to LegoLand will be worth it!

Where did you study?

Studied at Wits

What is your pet peeve?

Inconsiderate people. Enough said.

4. When did you know that you wanted to become an actuary?

I grew up believing that I wanted to become a medical doctor and then I spent a day doing "vacation" work

with student actuaries and after that experience I was sold.

If you could do anything else, what would it be?

Either a kid's author, run a fashion line or have a travel blog. Probably an entrepreneur of sorts. When I was younger I wanted to be the president ;)

What distracts you from your job?

My 3 boys and their imagination - so fascinating! Thinking about my next entrepreneurial venture and planning when to run! Too much planning, not enough running.

What do you enjoy most about your job?

It never gets boring! Always a complex problem to solve in an innovative way using the least

resources and time. I love seeing the healthcare landscape change and how the solutions we devise actually changing the lives of people for the better.

If you could star as any cartoon which character would you choose?

A princess with superpowers - Princess Ariel and Wonder Woman combined.

What is your life motto?

Always stay humble and kind while hustling all the way.

What is the best piece of advice you have ever received?

My dad always said to "think smart" and it something that sticks with me whenever I'm trying to make a decision, or find a solution or make my way through Jozi traffic.

If you could have dinner with anyone, dead or alive, who would you have it with?

So many people! I'd love to sit with my future self and get life tips and a little "cheat sheet". I'd love to have dinner with my gran (cooked by her, she was an amazing cook) and get her pearls of wisdom, listening to more stories of her life and adventures and that of her parents and grandparents.

What is the dream?

The dream is to feel that my life is in balance - where I am happy and at peace with the amount of time and effort that I spend on myself, my family, my career - being ME - a working career-driven actuary mom!

INTRODUCING THE AWC LEADERSHIP DEVELOPMENT PROGRAMME

The newest addition to our offerings is an AWC Leadership Development Programme. The AWC LDP is aimed at providing essential building blocks to a handful of newly qualified female actuaries to aid them in the development of their careers. Topics to be covered include "I am qualified, now what?", Self Awareness and Resilience, Work Life Balance, Navigating the Corporate World as well as Personal Coaching to ensure that you are focused, better equipped to tackle your career and able to **LEAD**.

If you have suggestions on speakers, topics or anything else related to the programme please send an email to:

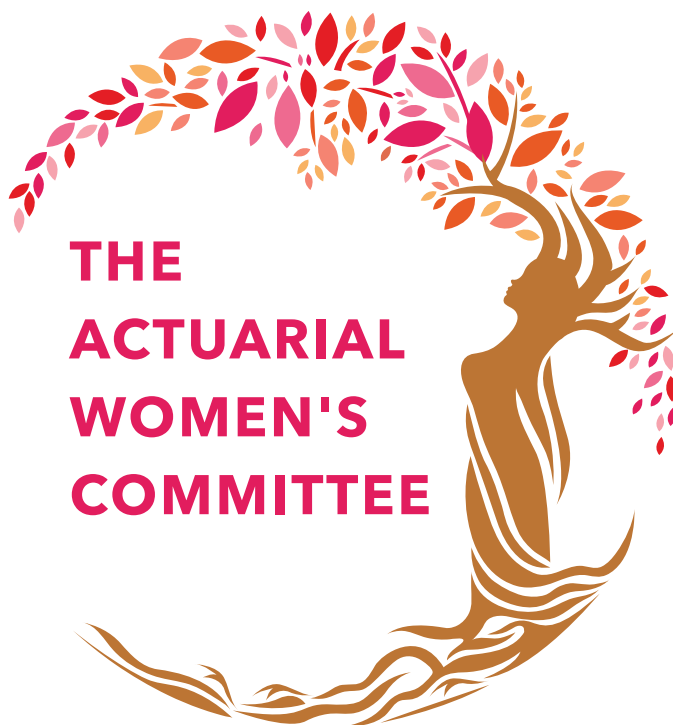
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