DECEMBER NEWSLETTER

STAKEHOLDER ENGAGEMENT

Conference of Consulting Actuaries Annual Meeting—U.S.

IAA President-elect Tom Terry spoke at a session at the Annual Meeting of the Conference of Consulting Actuaries in Las Vegas, Nevada, in October. The session was organized and facilitated by Actuaries Without Borders Section Chair Doug Carey and was devoted to international practice for actuaries based in America. Tom spoke about the IAA and its strategic objectives, including its initiatives in encouraging the development of practice standards around the world, and the role and purpose of the IAA's model standards.

International Financial Reporting Standards Advisory Council (IFRS AC)—UK

Micheline Dionne, the IAA Relationship Manager to, and a member of, the IFRS AC, attended a meeting of the AC in October.

Current International Accounting Standards Board (IASB) activities include finalizing the insurance contracts and conceptual framework projects, and working on the primary financial statement and insurance contracts standard implementation support project. Participants also discussed key performance indicators for the IFRS Foundation. Amendments to IFRS 4 to address IFRS 9 issues were issued in September.

Some members of the IAA Pensions and Employee Benefits Committee will liaise with IASB staff to assist in the progression of the pensions hybrid plans.

The Actuaries’ Club of Hartford and Springfield—U.S.

On November 10, Tom Terry spoke at the annual meeting of the Actuaries’ Club of Hartford and Springfield. His talk, delivered in Hartford, Connecticut, focused on the growth of the actuarial profession globally, and similarities and differences in the practice needs of actuaries around the world. He spoke of the challenges and opportunities facing the profession, and the IAA’s efforts to address them.

International Labour Organization’s Impact Insurance Forum and 12th International Microinsurance Conference—Sri Lanka

During November, members of the Microinsurance Working Group (MiWG) attended the 12th International Microinsurance Conference and the Impact Insurance Forum. Attendance included participation in a joint panel discussion with the International Association of Insurance Supervisors (IAIS) on actuarial capacity in microinsurance and the implications for regulation. The discussion challenged the audience on when and at what level actuarial expertise is required when performing microinsurance work, which resulted in healthy debate about the practical implications of the lack of actuarial expertise in most microinsurance markets. Feedback received during the discussion supported the work being done by the working group with the IAIS on actuarial services in inclusive insurance markets.
20th Asian Actuarial Conference (AAC)—India

From 9 to 12 November, over 716 actuaries, from a wide range of Asian (and other) countries, participated in an interesting program, based on this year's AAC theme “Changing Asian Societies: Challenges and Opportunities”. IAA President Malcolm Campbell was in attendance and as well as a talk on the future of the profession, he was a panel member in two plenary sessions, one on “regulatory changes in evolving economies and technologies”, and another entitled “expanding professional and blurring of boundaries”.

The conference ended with the customary gala dinner including performances from many of the participants. All now look forward to next years’ event in Beijing.

4th African Actuarial Congress—South Africa

The Actuarial Society of South Africa (ASSA), with the support of the Africa Subcommittee of the IAA Advice and Assistance (A&A) Committee, organized the 4th African Actuarial Congress in Cape Town in November, immediately following the IAA Council and Committee meetings. The event was attended by more than 160 participants representing 12 African countries and other areas.

The seminar featured an enriching agenda—which included elements concerning wider fields such as data analytics and large-scale infrastructure projects—that allowed participants to have lively discussions and to network. Sundeep Raichura, the subcommittee’s chairperson, closed the event by indicating that information shared during the seminar would help the subcommittee leadership develop a three-year work plan with the objective of building a legacy for the continent’s many aspiring actuaries.

Annual Conference—Caribbean Actuarial Association

This year’s Caribbean Actuarial Association (CAA) annual conference in Suriname, taking place during the CAA’s 25th anniversary year, was attended by Executive Committee member Mike McLaughlin. He spoke to a plenary session about the IAA, its structure and strategic objectives, and its role in helping its 69 member associations. Mike indicated ways in which the CAA could benefit from its international membership, including knowledge resources, committee participation, model standards and supranational relationships.

The conference covered a wide variety of topics, including risk management and big data. Mike spoke on the social impact of actuarial work and the need for greater involvement by the profession and individual members. He also joined the Presidents’ Forum on behalf of the IAA, along with the presidents or representatives of the Society of Actuaries (SOA), Casualty Actuarial Society (CAS), Canadian Institute of Actuaries (CIA), Institute of Actuaries of Australia, Het Koninklijk Actuarieel Genootschap (Netherlands) and CAA.

During the gala dinner Mike presented the CAA with a plaque from the IAA, congratulating the association on its anniversary. The photo shows CAA President Marcus Bosland accepting it. Mike also said that the CAA was a model member of the IAA, participating actively and contributing to a wide range of international activities.

Next year’s conference will be held in the Bahamas from November 30.
Organisation for Economic Co-operation and Development (OECD)—France

In December Esko Kivisaari, IAA relationship manager to the OECD and delegate to the International Organisation of Pension Supervisors, along with Christelle Dieudonné, Chairperson of the Health Committee from January 2017, and IAA PEBE member Thierry Poincelin, attended meetings of the OECD Insurance and Private Pensions Committee and its Working Party on Private Pensions in Paris. The OECD secretariat representatives were Pablo Antolin, Jessica Mosher and Mamiko Yokoi-Arai.

The OECD expressed its continued interest in receiving help from the actuarial profession on specific projects. These meetings were an opportunity for us to develop our relationship with the OECD and identify projects where our knowledge would be useful to it. A specific project will focus on cyber risks. We need an IAA expert in this area, and if you are interested in being involved please contact Carla Melvin, IAA Supranational Relations Manager.

The next OECD meetings will take place in June, and IAA representatives will be attending.

International Association of Insurance Supervisors—UK

Representatives from the IAIS and the IAA MiWG met in London at the Institute and Faculty of Actuaries (IFoA) office to discuss the progress of their joint project to develop papers on actuarial services in financial inclusion.

Participants agreed that the timeline remained ambitious, but the IAA paper is on track and a draft of it could be shared with a review group in January. The progress of the IAIS paper would be reviewed shortly; a group has been established to produce it and a chair has been appointed.

The MiWG’s work received a good reception at the above-mentioned Sri Lanka and Cape Town meetings, with strong interest among IAA members. An updated presentation may be made to the IAA meeting in Budapest in April.

MEET THE ACTUARIAL SOCIETY OF TURKEY

The Actuarial Society of Turkey (AST) was founded in 1951 and has 152 full members and eight honorary members. It was admitted as an Associate Member of the IAA in 1998 and became the 69th Full Member Association in November 2016. It is led by President Orhun Emre Çelik.

Its members are active in non-life insurance, life insurance, pensions and education, and also work at regulatory agencies and as independent consultants. The education and exam system for actuaries in Turkey is administered by the regulatory and supervisory authority UAT (the Undersecretariat of Treasury). The Turkish Treasury has had an actuarial exam system in place since 2009, and awards three levels of designations: Level I Trainee Actuary, Level II Assistant Actuary, and Registered Fully Qualified Actuary. The AST has 32 members at Level I, 16 at Level II and 95 Registered Fully Qualified Actuaries. It also has nine members chosen from among non-actuaries who make material contributions to the actuarial profession in Turkey, who are selected by the Board of Directors upon the recommendation of three full members.
ACTUARIES CLIMATE INDEX

Measures Changes in Extreme Weather Events and Sea Level

Organizations representing the actuarial profession in the United States and Canada launched the Actuaries Climate Index™ (ACI), which provides a quarterly measure of changes in extreme weather events and sea levels, available online at www.ActuariesClimateIndex.org. This index is based on analysis of quarterly seasonal data for six different index components collected from 1961 to winter 2016, compared to the thirty-year reference period of 1961 to 1990. The Actuaries Climate Index is an educational tool designed to help inform actuaries, public policymakers, and the general public about climate trends and their potential impact.

The Actuaries Climate Index was developed by the Climate Change Committee, which is a joint effort of the American Academy of Actuaries, the Canadian Institute of Actuaries, the Casualty Actuarial Society, and the Society of Actuaries.

The Actuaries Climate Index looks at the continental United States and Canada, placed into 12 different regions. Higher index values indicate an increase in the occurrence of extreme weather events. The latest Actuaries Climate Index values show an increase in the impact of extreme weather events, such as high temperature, heavy precipitation and drought.

The risk measured by the Actuaries Climate Index is relative to the average frequencies during the reference period of 1961 -1990. The data is from neutral, scientific sources, generating objective, evidence-based results on extreme weather events. According to the data analysis, 1.02 is the current five-year moving average value for the Actuaries Climate Index. The index value remained below 0.25 during the reference period, reached a value of 0.5 in 1998, and first reached 1.0 in 2013. These values indicate a sustained increase in the frequency of extreme weather occurrences and changes in sea levels.

“The Actuaries Climate Index is designed to provide objective data about changes in the frequency of extreme climate events over recent decades in the continental United States and Canada,” said Doug Collins, Chair of the Climate Change Committee. “Actuaries are experienced in the assessment and mitigation of the financial consequences of risk, and we have developed the index for analyzing the climate.”

Actuaries Climate Index values for the most recent periods show:

• For the U.S. and Canada combined, the value for winter 2016 was 1.46, the sixth highest level below the peak reached in the fall of 2015. The high value was caused primarily by high temperatures in the northeastern U.S. and eastern Canada as well as heavy precipitation in many locations.

• The current highest five-year average values by region are in the Northwest Pacific (British Columbia and Yukon Territory), Northeast Atlantic (New Brunswick, Newfoundland and Labrador, Nova Scotia, Prince Edward Island) and Southern Plains (Kansas, Montana, North Dakota, Nebraska, Oklahoma, South Dakota, Texas and Wyoming).

Updates for values will be posted quarterly on www.ActuariesClimateIndex.org as data for each meteorological season becomes available. The organizations are also developing a second index, the Actuaries Climate Risk Index (ACRI), which will measure correlations between changes in the frequency of extreme events as measured by the Actuaries Climate Index and economic losses, mortality, and injuries.
UPCOMING EVENTS

 Council and Committees to Meet in Hungary

The next meetings of the IAA Council and Committees will take place at the Budapest Marriott Hotel from April 18-23, 2017, at the invitation of the Hungarian Actuarial Society. Developments can be followed on the IAA website and in due course, on the IAA app.

These meetings provide an opportunity for numerous groups to discuss ongoing projects and consider new developments. Bringing together actuaries and other experts from around the world, they enable the international actuarial profession and financial industry to network and collaborate. We look forward to seeing you there. A special newsletter to report on these meetings will be issued in May.
Upcoming Section Colloquia

PBSS/IACA Colloquium in Cancun, Mexico

Come join your friends and peers from around the world for the Pension Benefits and Social Security (PBSS) Colloquium, to be held from June 4–7, 2017, in the Caribbean paradise of Cancún. Actuaries and non-actuaries from all disciplines involved with technical and social aspects of pensions and social security are encouraged to participate.

The PBSS 2017 Scientific Committee is assembling a preliminary agenda with key issues facing today’s public and private organizations on the sustainability of pensions and social security. We are also preparing an exciting social program to show you the grandeur of the Mayan culture and the natural wonders of Cancún.

Whether you are an author or prospective presenter or anticipate being a member of the audience, we invite you to join us in Cancún to renew old friendships, and make some new ones, while you continue to learn and expand your relevant knowledge to become more effective and design and shape your ambition for pensions and social security in your country and around the world.

Information on the call for papers and the preliminary program is available at the colloquium website.

ASTIN & AFIR/ERM Colloquium in Panama City, Panama

The next ASTIN and AFIR-ERM colloquium will take place from August 20–24, 2017, in Panama City, Panama, hosted by the Asociación Centroamericana de Actuarios (Central American Actuaries Association).

Information on the call for papers and the preliminary program is available at the colloquium website.

IAALS Colloquium in Barcelona, Spain

Under the theme "Long-Term Saving in an Ageing World", run under the auspices of the IAA Life Section (IAALS). This event is to be held in Barcelona, (Spain), 23 and 24 October 2017 and organized by the Col·legi d’Actuaris de Catalunya, (Catalan Actuaries Association). Please visit the colloquium website for the call for papers, keynote speakers and other details.
ASSOCIATION NEWS

Deutsche Aktuarvereinigung (DAV), Germany

A New Youth Website

In early November the DAV launched a platform for potential actuaries: werde-aktuar.de. Besides receiving all necessary information about how to become an actuary in Germany, visitors to the site can also find different projects for would-be actuaries, such as an internship program and workshops for young mathematics students, that are offered by the DAV and its partner association DGVFM.

Actuaries are encouraged to visit werde-aktuar.de; the DAV is looking forward to receiving your feedback.

First Pension Summit by German Actuaries

In December the DAV staged its first pension summit, focusing on the future of the German three-pillar retirement system. The aim of the summit in Cologne was to start an open conversation with all relevant stakeholders about the challenges that might soon put the retirement system to a test.

A senior economist and a member of the German Federal Bank provided a macroeconomic-based background to a future-oriented pension system, which was addressed in a panel discussion involving a member of the German Parliament, representatives of trade unions and actuaries. More information about the summit is available here.

Second ICA 2018 Newsletter Published – Register Now

How about dining next to Brachiosaurus brancai, the tallest mounted dinosaur skeleton in the world? Find out what you can expect from this and the other evening events in our International Congress of Actuaries 2018 (ICA 2018) newsletter, which was published in November to inform you about all the latest news regarding the event in Berlin.

It also includes updates on the scientific program, the announcement of the first national partner of the Virtual ICA 2018 and information about the organisers’ visits to the DAV’s autumn meeting and the ASSA convention in Cape Town.

Be sure to receive updates by subscribing here.

American Academy of Actuaries (AAA), U.S.

AAA/IAAHS Global Health Care Webinar Looks at France, United Kingdom

More than 300 people from about 285 registered sites listened to the Oct. 5 webinar on the health care systems of France and the United Kingdom. Part of the global health care webinar series presented jointly by the Academy’s Health Practice International Committee and the International Actuarial Association Health Section (IAAHS), the webinar’s panel looked at major cost drivers in both countries, the outlook for reform, and the role of actuaries. The webinar was moderated by April Choi, who has been chairman of the IAAHS since 2014 and was chairperson of the Academy’s Health Practice International Task Force from 2009 to 2014.

Christelle Dieudonné and Yann Quéré, actuarial executives with more than 20 years of experience, presented on France’s health care system. London-based Adrian Baskir, vice chairman of IAAHS with 25 years of experience in management and executive roles, gave the overview of the U.K.’s health system.

Dieudonné, chairperson of the Health Committee of the French Institut des Actuaires and the institute’s representative to the IAA’s Health Committee, noted that France’s social security system has been managed
historically by four separate administrations.

Quéré noted that the government generally sets prices for medical visits and drugs. Some, like hospital visits, are well reimbursed, and others, like drugs and optical services, are not so well reimbursed. The issue of out-of-pocket expenses becoming higher is “quite a cultural issue,” he said, and will be a big issue in France’s presidential election scheduled for next year. Health actuaries have a large role in shaping the government’s policy, Dieudonné said.

Baskir noted that, like France and the United States, the U.K. (England, Scotland, and Wales, plus Northern Ireland) has an aging Baby Boomer population. Its National Health Service (NHS) is highly regarded, with any perceived cuts to it drawing widespread criticism from the public and press. The NHS topped a poll of things Britons were proud of—ahead of the military, the royal family, and the country’s Olympic team, he said.

“Everyone is really proud of [the NHS],” Baskir said, and as in France, the system’s future is an important political issue. More outsourcing of services is controversial, and a funding shortfall is projected in the system by 2018-19, with the government seeking a £22 billion savings “that are difficult to find,” he said. “The NHS has a big deficit that’s growing, and it will continue to grow as the population ages.”

Slides and audio from the webinar are available to Academy members free of charge.

**Bob Beuerlein Becomes President of the American Academy of Actuaries**

At the Academy’s Annual Meeting and Public Policy Forum in Washington in November Bob Beuerlein became the Academy’s 52nd president, succeeding Tom Wildsmith. In his farewell remarks, Wildsmith gave a brief history of the Academy’s founding, and spoke to the importance of its professional and objective voice on key policy issues to national and state policymakers.

In his inaugural address, Beuerlein challenged actuaries to become “more like thermostats than thermometers”—with the ability to change the temperature as needed, rather than merely gauge it. “By understanding complex issues, we can choose to influence the environment regarding these issues and thus impact the outcome of situations. We must avoid being like thermometers that understand the issues but do not influence the environment with this understanding,” he said.

Other changes to the Academy’s leadership include:

Stephen Alpert, an actuary specializing in retirement and pension issues who has been an Academy volunteer since 2000 and is chairperson of the Public Interest Committee, began a one-year term as the Academy’s president-elect.

Tom Campbell, a member of the Committee on Qualifications and a former vice president, life, began a one-year term as secretary-treasurer.

Three vice presidents started two-year terms:

Rade Musulin, a member of the Academy’s Extreme Events Committee, is the new vice president, casualty.

Shari Westerfield, who has served as vice chairperson of the Health Practice Council (HPC) and was a regular director on the Academy’s Board from 2010 to 2012, is the vice president, health.

D. Jeff Williams, a current Academy board member and chairperson of the Life and Health Qualifications Seminar Committee, is the vice president, professionalism.

The new regular directors are April Choi, Robert J. Rietz, and Lisa Slotznick who will serve three-year terms and Stuart Mathewson who will serve a one-year term.
Academy’s Solvency Committee Submits Comments to IAIS, NAIC


It addressed a number of questions about the market-adjusted valuation (MAV) approach; generally accepted accounting principles (GAAP) with adjustments, including default risk; margin over current estimate (MOCE); risk mitigation; management actions; lapse risk; premium and claims reserve risks; and catastrophe risk.

Casualty Actuarial Society, U.S.

CAS Institute Opens Registration for Credentialing Program, Membership and Experienced Practitioner Pathway

The CAS Institute (iCAS), a newCAS subsidiary offering specialty credentials for quantitative professionals, has opened registration for the first requirements for its Certified Specialist in Predictive Analytics credential, as well as applications for earning the credential through the Experienced Practitioner Pathway. In addition, membership in an iCAS practice community for advanced analytics and data science is now open to all interested professionals. See the iCAS website for more details.

Nancy Braithwaite Begins Term as CAS President

The CAS is pleased to announce that Nancy Braithwaite, a distinguished insurance industry veteran with more than 30 years’ experience in risk management, is its newly elected president. Ms. Braithwaite’s one-year term began at the organization’s recent annual meeting in Orlando, Florida.

New Issue of Variance

A new issue of the society’s peer-reviewed research journal Variance is now available. Papers and information about subscriptions can be obtained at VarianceJournal.org

Ratemaking and Product Management (RPM) Seminar

The CAS is accepting registrations for its 2017 RPM Seminar, scheduled for March 27–29 in San Diego, California. Actuaries from around the world are encouraged to take advantage of the educational sessions and networking opportunities. The seminar includes seven optional full-day workshops, including a new one on enterprise risk management (ERM). Visit casact.org/rpm to learn more.

CAS Enters into Mutual Recognition Agreement with the ASSA

The CAS has entered into a mutual recognition agreement (MRA) with the ASSA. It was signed by Nancy Braithwaite and ASSA President Roseanne da Silva on November 22 during the ASSA convention in Cape Town. The ASSA joins the IFoA, Institute of Actuaries of Australia and Institute of Actuaries of India as organizations with which the CAS has MRAs.
**Society of Actuaries, U.S.**

**SOA at the 20th Asian Actuarial Conference**

The [20th Asian Actuarial Conference](#), organized by 12 actuarial associations in the East Asia region, took place in November in Gurgaon, India. This year’s theme was “Changing Asian Societies: Challenges and Opportunities” and the event focused on the situations that actuaries and other financial-sector professionals face in the region due to the evolving political, economic and demographic sectors.

The SOA, one of the event’s sponsors, was represented by President Jeremy Brown; managing director of research Dale Hall; Ann Henstrand, senior director, international; and lead China representative Jessie Li.

Jeremy was the keynote speaker during the opening ceremony and delivered a speech during the plenary session entitled “Expanding the Profession and Blurring of Boundaries”.

**Living to 100 Symposium**

**LIVING to 100**

Jan. 4–6, 2017

Orlando, Florida

Register Today

Registration for the 2017 Living to 100 Symposium is now open. This prestigious event brings together a diverse range of professionals, scientists and academics to discuss:

- How and why we age,
- Methodologies for estimating future rates of survival,
- Implications for society, institutions and individuals,
- Changes needed to support an aging population increasing in size,
- Applications of existing longevity theories and methods for actuarial practice.

Learn more at [LivingTo100.SOA.org](http://LivingTo100.SOA.org).
**Actuarial Association of Europe (AAE)**

*AAE Elects New Chairperson*

On 28 September, the Actuarial Association of Europe announced that Kristoffer Bork had been elected as the new Chairperson of the AAE for the year to September 2017. Kristoffer Bork is a Danish national and was President of the Den Danske Aktuarforening (the Danish Actuarial Association) from 2010 to 2016.

Kristoffer Bork said: “I am honoured to have been given the opportunity of leading the AAE, and I look very much forward to working with and supporting our Member Associations across Europe. In particular, I want to focus on building further on the existing relationships between the AAE and European institutions. Moreover, in the coming year, the AAE plan to implement a revised strategy and to extend the cooperation with the IAA, the global international actuarial association, even further. It will be both challenging and exciting to contribute to improvements on these important issues”.

Philip Shier, the Immediate Past Chairperson, said: “Kristoffer has many years of actuarial experience, both in Europe and globally, and having worked closely with him over the past 12 months, I know that he will be a sensitive and dynamic Chairperson of the Association over the coming year.”

Ad Kok, Chief Executive of the AAE said: “I am delighted that Kristoffer has been selected for this role by the General Assembly, and I look forward to continuing to build a strong and effective partnership between the executive and Kristoffer that draws on his experience to help deliver our strategy.”

At the same General Assembly, Thomas Béhar (France) was elected as Vice-Chairperson for the coming year.

**European Actuarial Academy (EAA)**

*New CERA Programme*

The EAA is one of the main providers of actuarial education—especially when it comes to ERM, a concept that has gained significant momentum in the insurance industry and beyond.

The academy offers four training courses and exams (via the DAV) to actuaries who want to deepen their ERM knowledge and gain the internationally recognised ERM-related CERA credential.

The 2017 CERA seminars are scheduled as follows:

- **Module A**: Foundations Quantitative Methods of ERM—February 27 to March 2 in Vienna, Austria
- **Module B**: Taxonomy, Modelling and Mitigation of Risks—September 18–22 in Vienna
- **Module C**: Processes in ERM—March 27–28 in Zagreb, Croatia
- **Module D**: ERM – Economic Capital—March 29–30 in Zagreb

Additional information and registration forms can be obtained [here](#).
EAA Series – New Title, and Seminar in Munich

The EAA series of publications, supported by the academy, cover actuarial topics in a broad and interdisciplinary sense and are aimed at students, academics and practitioners in insurance and finance.

The Handbook on Loss Reserving, edited by Prof. Dr. Michael Radtke, Prof. Dr. Klaus Schmidt and Anja Schnaus, is now available. The 322-page textbook can be purchased here and costs from around 102 €, plus applicable taxes and delivery costs.

It covers the basic aspects of actuarial loss reserving. Besides the traditional methods, it also includes a description of more recent approaches and a discussion of certain problems occurring in actuarial practice, like inflation, scarce data, large claims, slow loss development, the use of market statistics, the need for simulation techniques and the task of calculating best estimates and ranges of future losses.

Actuarial students, academics and practising actuaries will benefit from this overview of the most important actuarial methods of loss reserving by developing an understanding of the underlying stochastic models and how to practically solve some problems that may occur in actuarial practice. A seminar based on this handbook will be offered by the EAA in the spring in Munich.

Further details on published and upcoming titles are available here.

IN MEMORIAM

It is with profound sadness that we inform you of the passing of your friend and colleague Giovanna Ferrara (pictured) on December 21.

For many years, Giovanna was a very active volunteer in the IAA community, serving until her untimely passing as a member of the A&A and Social Security committees, and of the Africa Subcommittee, where she contributed passionately. Giovanna, a member of the ASTIN, PBSS and IAAHS Sections, was also a regular attendee at the IAA meetings and we will miss the important contributions she made to the association’s work.

On behalf of all Giovanna’s colleagues and friends, the IAA has sent a message of condolences to her colleagues in Italy and to her family.

IN THE NEWS

David Martin, Chairperson of the IAA Professionalism Committee, has been re-appointed by the Secretary of State for Work and Pensions as a non-executive director of the Board at The Pensions Regulator in the UK. Congratulations David!

SECRETARIAT NEWS

We are proud to announce that meeting manager Anne Lamarche received her Certified Meeting Professional designation, having passed her final exam just prior to the meetings in Cape Town. Anne has been working towards this for five years; the first requirement was completing and passing the convention and meeting management certificate program, which she obtained in 2014.

Well done and congratulations, Anne!