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ROBERT FREEMAN

PAPERS

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ROBERT FREEMAN PAPERS, 1950 - 1993  
Sc MG 795

Bulk Dates: 1955 - 1963

Extent: Shelving Unit: 2 boxes  
Linear feet: .8

Source and Date: Gift of Robert Freeman III, 2007

Processor's Name: Edwina Ashie-Nikoi

Date Finding Aid Completed: January 21, 2009

Abstract: Business and personal correspondence, financial records and other files that document Freeman's career as a pioneer and consultant of the life insurance industry in Ghana and other African countries.

Organization note: Collection is organized into 2 series: Personal Papers and Professional Papers

Access: Unrestricted access

Reproductions: All requests subject to limitations noted in divisional policies on reproduction.

Copyright: Information on copyright (literary rights) available from repository.

Citation: [Item], Robert Freeman Papers, Sc MG 795, Manuscripts, Archives and Rare Books Division, Schomburg Center for Research in Black Culture, The New York Public Library

Index Terms

Names: Chapman, D.A.  
Freeman Jr., Robert T.  
Gardiner, Robert K. A.  
Jones, David  
Nyemitei, Henry  
Tandy Jr., Vertner W.  
Woode, Anthony Kobina

Subject: Ghana  
Ghana -- History - Independence, 1957  
Ghana General Insurance  
Ghana Insurance Company  
Gold Coast Insurance Company  
Great Nigeria Insurance Company  
Murray, Pauli  
Nkrumah, Kwame  
Prudential Insurance Company (Liberia)  
State Insurance Company (Ghana)  
Swiss Reinsurance Company  
United Mutual Life Insurance

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**ROBERT FREEMAN (1918-2001). PAPERS, 1950 - 1993, (bulk dates, 1955 - 1963)  
2 boxes (.8 linear feet).**

### **Biographical Sketch**

Robert Turner Freeman, Jr. was born on April 25, 1918 in New York City. He graduated from Lincoln University in 1941 and, in November of the following year, married Mary Jones of Washington, D.C. The couple had two children, daughter Veronica ("Ronnie") and Robert T. Freeman, III ("Bob").

From 1942-1945, Freeman worked as an economic statistician with the War Production Board in Washington, D.C. In 1945, he returned to New York City and entered the life insurance industry as the vice-president and actuary for United Mutual Life Insurance, an African-American insurance company that "mainly insured Negro lives." During Freeman's tenure with United Mutual Life, the company expanded its operations to Puerto Rico, the Virgin Islands, New Jersey, Connecticut, and Washington, D.C. During this time, Freeman also prepared and presented a study to the New York State Insurance Department that challenged reinsurance companies' higher premiums for black lives; this resulted in the passing of legislation prohibiting discrimination in premium rates.

In 1954, Freeman learned that Britain intended to grant its Gold Coast colony independence, and that his former Lincoln University classmate, Kwame Nkrumah, would be the new nation's leader. The question of adequate life insurance in the soon-to-be former colony intrigued him and, together with two lawyer friends Vertner W. Tandy, Jr. and David Jones, Freeman conducted a survey of the life insurance industry in the Gold Coast and found that there were no domestic life insurance companies. Learning of the three's interest in life insurance, Dr. Robert K. A. Gardiner, head of Social Welfare and Community Development and, later, of the Ministry of Housing, invited them to visit the Gold Coast in 1955. During this visit Freeman, Tandy and Jones decided to charter the Gold Coast Insurance Company and they returned to New York to settle their personal affairs. Meanwhile, on the Gold Coast, Henry Nyemetei, Kofi Johnson, and Anthony Kobina Woode arranged registration, immigration, and housing. The partners returned to the Gold Coast in January 1956 and the company was fully operational by March.

The Gold Coast Insurance Company recruited twenty-five insurance agents - the first in the colony - and gave them a two-week training course. By 1959, the company was 150-strong and branch offices had been opened in other major Ghanaian cities.

Three years after establishing the Gold Coast (later Ghana) Insurance Company, Freeman and Tandy formed the Ghana General Insurance Company to sell automobile and fire insurance. It was the first domestic property and casualty company in Ghana. Meanwhile, the partnership with Jones had dissolved and he had returned to the United States.

In 1962, the flourishing Ghana Insurance and Ghana General Insurance companies were incorporated into the newly-formed State Insurance Corporation (SIC), a materialization of President Nkrumah's conviction that Government should operate in all business as a means of establishing the country's economic freedom. Nkrumah requested Freeman remain on board as the Managing Director of the SIC. The president displayed his full trust in Freeman's ability by dissolving the company's board of directors, effectively giving Freeman a free hand to operate and develop the company. SIC grew under Freeman's leadership and the investment of its premium income in Ghana impacted the country's housing and other industries.

Freeman's and Tandy's activities drew a lot of interest from other African governments. From 1958 to 1959 Freeman provided Liberia's Providence Insurance Company with actuarial consultation. In 1960 the Western Region Finance Corporation of Nigeria approached Freeman and Tandy about establishing an all-purpose insurance company in Lagos, Nigeria. The Great Nigeria Insurance Company was built along the lines of the Ghana Insurance Company. Tandy re-located to Lagos to oversee operations of the new company. Lesotho's government asked Freeman to establish a Social Security system similar to the one he helped establish in Ghana. In 1965, Freeman resigned his post at SIC. He returned to the United States where he worked with the Peace Corps and USAID. In 1971 Freeman returned to Africa, this time under the invitation of the Ethiopian Government who wanted him to formulate insurance law and set up an insurance department. Freeman was also a consultant with the Government of Zambia, conducting a study of that country's health care system in 1981. From 1984-1986 he served as the president and chairman of the board of the Freeman International Insurance Company a domestic fire and casualty insurance company which he founded in Washington, D.C. Freeman sold the company in October 1986. In 1988, he returned to the African continent, this time performing a survey of the South African Insurance market and preparing a blue-print for establishing the first black South African Life Insurance Company.

In addition to direct involvement with African government, Freeman also consulted on African affairs for numerous U.S. private and governmental entities. Among other roles, he served as board member for the Phelps-Stokes Fund and was involved with the NAACP's 1977 Task Force on Africa which examined the impact

of American foreign policy on Africa and made recommendations for the NAACP's involvement on the African continent.

Freeman died on January 10, 2001 in Washington, D.C.

### Scope and Content

The Robert Freeman Papers document Freeman's career as a pioneer of the life insurance industry in Ghana, and to some degree Nigeria. The Papers reveal African-American contributions to the post-colonial Ghanaian economy, the multifaceted motivations of African-American expatriates to Africa, and the professional and personal relationships between expatriates and Africans. The Papers are divided into PERSONAL and PROFESSIONAL papers.

The scanty **PERSONAL Papers** series (.3 lin. ft.) includes a few letters to and from family and associates, curriculum vitae, biographical sketches, a file on Pauli Murray, clippings about Kwame Nkrumah, and the obituaries of Henry Nyemetei and Anthony Kobina Woode, both of whom had stints managing the State Insurance Company after Freeman's resignation. Of note in the family correspondence is a letter describing Ghana's Independence Day festivities and the Freemans' experience meeting American invitees such as Richard Nixon and Adam Powell. The Pauli Murray folder contains a travelogue of her experiences in Ghana and other countries, a letter reflecting on non-violence and women's liberation among other things, and an unpublished paper "The Law as it Affects Desegregation." The newspaper clippings document Freeman's professional endeavors as well as provide glimpses into the family's social life in Ghana and the United States. Also included in the clippings are some general interest articles on Ghana during the sixties.

The **PROFESSIONAL Papers** series (.5 lin. ft.) consists mainly of business correspondence and financial documents. The series is further divided into five sub-series. The first three folders of correspondence in the Ghana Insurance & Ghana General Insurance sub-series trace the establishment of the Ghana Insurance Company and the challenges encountered in the process, namely red tape, settling in Ghana, and overcoming the populace's suspicions about the workings of insurance; Nkrumah, for example, was alleged to have thought insurance "a racket" (Letters from David Jones, page 7).

The remainder of the series generally documents Freeman and Tandy's other business investments and their involvement in the formation of other national insurance companies on the African continent. The Consumer United Insurance Corporation folder contains reports from the NAACP Task Force on Africa mission to Senegal, Liberia, Cote D'Ivoire, and Nigeria as well as recommendations made by Freeman and his team based on their

meetings with leaders such as Senegal's Leopold Sédar Senghor and William Tolbert of Liberia.

The General Correspondence sub-series cover correspondence in the period after Freeman's departure from Ghana. Included here are requests for, or acknowledgements of, Freeman's consultation on insurance projects in Africa as well as correspondence from Freeman's tenure in the Peace Corps (1965-1966) and USAID's Africa Bureau (1968-1971) including a letter from Senator Edward W. Brooke to President Nixon regarding "the serious dearth of black Americans in policy-making positions in our government."

**Provenance**

Gift of Robert Freeman III  
SCM 08-38

Processed by Edwina Ashie-Nikoi  
2009

**Container List****Box   Folder**

1	<b>PERSONAL SERIES</b>
1	Biographical Material
	Correspondence
2	Family, 1942-1977
3	Other, 1956-1994
4	Activities
	Friends & Professional Contacts
5	Pauli Murray
6	Kwame Nkrumah
7	Henry P. Nyemetei, 1993 (obituaries)
8	Kobina Woode, 1986 (obituaries)
9	Ephemera
10	Newspaper Clippings
11	Passport and Travel Documents
	<b>PROFESSIONAL SERIES</b>
	Ghana Insurance & Ghana General Insurance
12	Correspondence, 1953-1956
13	Letters from David Jones, 1956
14	U.S. Shareholders, 1956-1963
2	1 Corporate Documents, 1955-1962
	2 Financial Records, 1957-1963
	3 Buy-out of Ghana Insurance Co., 1962
	4 Buy-out of Ghana General Insurance Co., 1962-1963
	State Insurance Company
5	Correspondence, 1962-1972
6	Financial Records, 1963
7	25 <sup>th</sup> Anniversary, 1987
	Great Nigeria Insurance
8	Correspondence, 1960-1963
9	Financial Records, 1960-1962
10	Minutes, 1960-1963
	Other Corporations
11	United Mutual Life Insurance, 1950-1955
12	Providence Insurance Co. (Liberia), 1958-1959
13	Swiss Reinsurance Co. Loan, 1960-1962
14	Harmony House Furniture Co. (Nigeria), Financial Records, 1961
15	Harmony House Lawsuit, 1962-1968
16	Consumer United Insurance Company, 1976-1981
	General Correspondence
17	African Contacts, 1964-1985
18	Peace Corps/USAID, 1965-1973
19	Proposed African Reinsurance Corp., 1971-1980
20	Ethiopia, 1968-1973
21	Recommendations for D.C. Superintendent of Insurance, 1973



MANUSCRIPTS, ARCHIVES AND RARE BOOKS DIVISION

SEPARATION RECORD

The following items were removed from:

Name of Collection/Papers: Robert Freeman

Accession Number: SCM 08 - 39

Donor: Robert Freeman, III

Gift X

Date received: Spring 2007

Date transferred: 18 November 2008

The item(s) listed below have been sent to the division indicated, either to be retained or disposed of there. Any items that should receive special disposition are clearly marked.

Schomburg Photographs and Print Division:

Photographs of: Robert Freeman, Annual Dinner of the Brooklyn &  
Long Island Lawyers' Association, April 16, 1953; unidentified  
transparency

Separated by: Edwina Ashie-Nikoi Date: January 21, 2009