



Insurance Institute for Asia and the Pacific, Inc.

Awards this Certificate to

Flaviana C. Garces

for having Attended the Course / Seminar on

Corporate Governance

Conducted from January 31, 2024 to January 31, 2024

Presented this 31st day of January 2024

at Makati City, Philippines

MARISSA H. DELA CRUZ
Education Director

FRANCISCO D. PAPA, JR.
Executive Director