



Insurance Institute for Asia and the Pacific, Inc.

Awards this Certificate to

Jonathan M. Cruz

for having Attended the Course / Seminar on

Corporate Governance

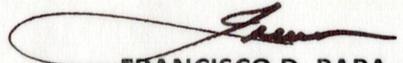
Conducted from January 31, 2024 *to* January 31, 2024

Presented this 31st *day of* January 2024

at Makati City, *Philippines*




MARISSA H. DELA CRUZ
Education Director


FRANCISCO D. PAPA, JR.
Executive Director