

Institute of Corporate Directors

presents this

Certificate of Participation

to

Arthur L. Panganiban, Jr.

AFDR Insurance Brokers, Inc.

for having completed the course

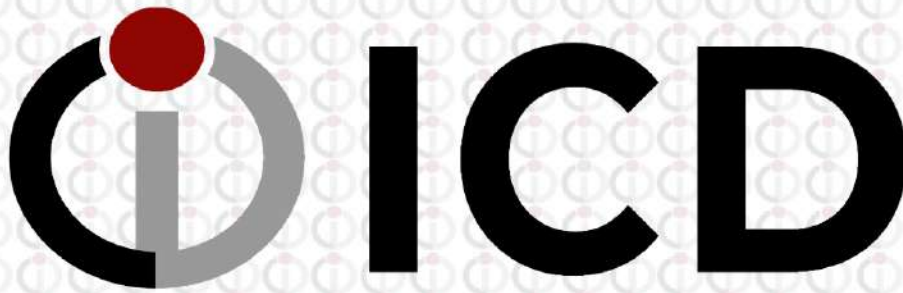
**Data-Driven Fraud Prevention
& AML Best Practices**

held on

August 1, 2025 | 2:00 PM - 5:00 PM
through Zoom Meetings

A handwritten signature in black ink that reads 'Jalandoni'.

Ms. Catherine Denise Jalandoni
Executive Director



Institute of Corporate Directors

presents this

Certificate of Participation

to

Ma. Rowena R. Nicolas

AFDR Insurance Brokers, Inc.

for having completed the course

Data-Driven Fraud Prevention & AML Best Practices

held on

August 1, 2025 | 2:00 PM - 5:00 PM
through Zoom Meetings

A handwritten signature in black ink that reads 'Catherine Jalandoni'.

Ms. Catherine Denise Jalandoni
Executive Director



Institute of Corporate Directors

presents this

Certificate of Participation

to

Margarete R. Isleta

AFDR Insurance Brokers, Inc.

for having completed the course

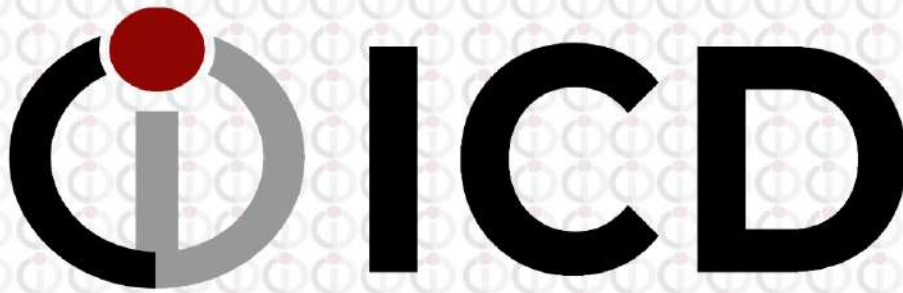
**Data-Driven Fraud Prevention
& AML Best Practices**

held on

August 1, 2025 | 2:00 PM - 5:00 PM
through Zoom Meetings

A handwritten signature in black ink that reads "Jalandoni".

Ms. Catherine Denise Jalandoni
Executive Director



Institute of Corporate Directors

presents this

Certificate of Participation

to

Stephanie R. Inocentes

AFDR Insurance Brokers, Inc.

for having completed the course

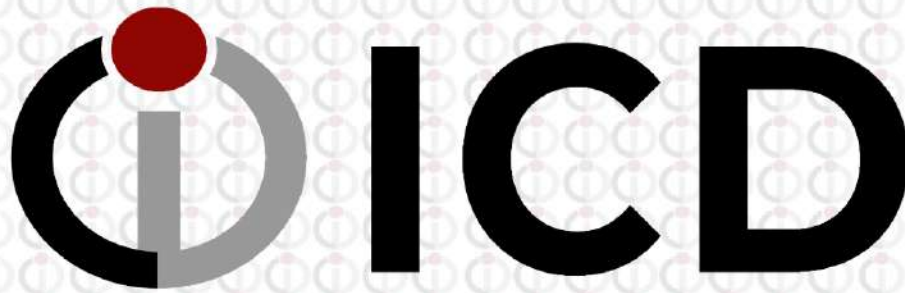
**Data-Driven Fraud Prevention
& AML Best Practices**

held on

August 1, 2025 | 2:00 PM - 5:00 PM
through Zoom Meetings

A handwritten signature in black ink that reads 'Jalandoni'.

Ms. Catherine Denise Jalandoni
Executive Director



Institute of Corporate Directors

presents this

Certificate of Participation

to

Juan Antonio H. Inocentes

AFDR Insurance Brokers, Inc.

for having completed the course

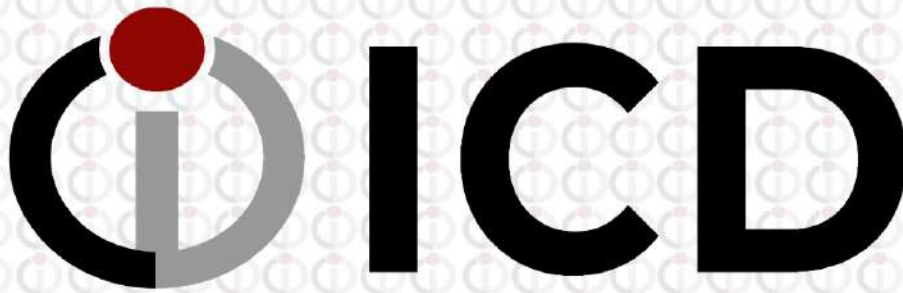
Data-Driven Fraud Prevention & AML Best Practices

held on

August 1, 2025 | 2:00 PM - 5:00 PM
through Zoom Meetings

A handwritten signature in black ink that reads 'Jalandoni'.

Ms. Catherine Denise Jalandoni
Executive Director



Institute of Corporate Directors

presents this

Certificate of Participation

to

Marichu C. Hao

AFDR Insurance Brokers, Inc.

for having completed the course

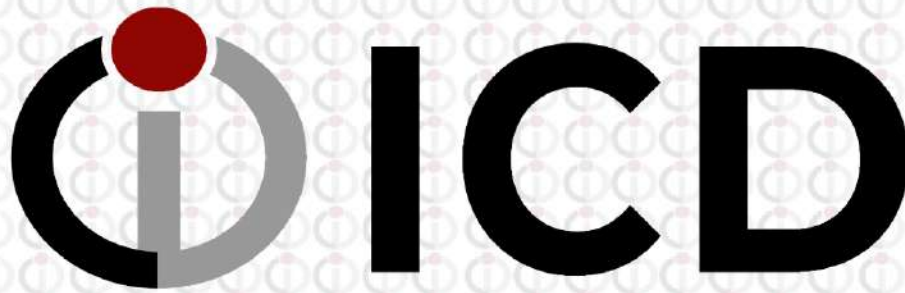
Data-Driven Fraud Prevention & AML Best Practices

held on

August 1, 2025 | 2:00 PM - 5:00 PM
through Zoom Meetings

A handwritten signature in black ink that reads 'Catherine Jalandoni'.

Ms. Catherine Denise Jalandoni
Executive Director



Institute of Corporate Directors

presents this

Certificate of Participation

to

Jocelyn B. Garcia

AFDR Insurance Brokers, Inc.

for having completed the course

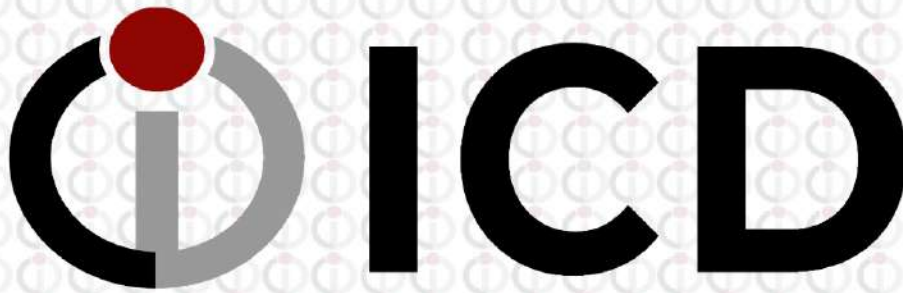
Data-Driven Fraud Prevention & AML Best Practices

held on

August 1, 2025 | 2:00 PM - 5:00 PM
through Zoom Meetings

A handwritten signature in black ink that reads 'Jalandoni'.

Ms. Catherine Denise Jalandoni
Executive Director



Institute of Corporate Directors

presents this

Certificate of Participation

to

Alberto V. Del Rosario, Jr.

AFDR Insurance Brokers, Inc.

for having completed the course

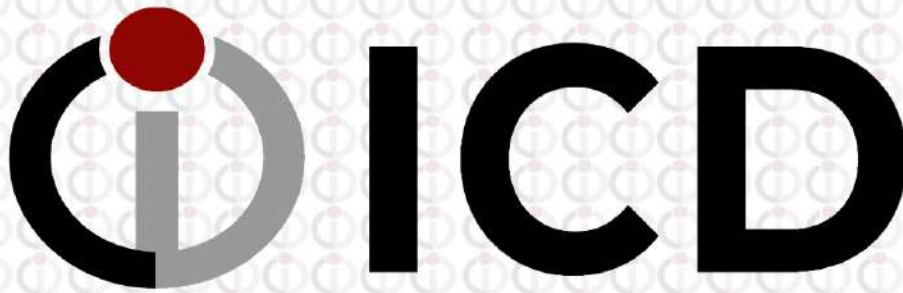
**Data-Driven Fraud Prevention
& AML Best Practices**

held on

August 1, 2025 | 2:00 PM - 5:00 PM
through Zoom Meetings

A handwritten signature in black ink that reads 'Jalandoni'.

Ms. Catherine Denise Jalandoni
Executive Director



Institute of Corporate Directors

presents this

Certificate of Participation

to

Ingeborg V. Del Rosario

AFDR Insurance Brokers, Inc.

for having completed the course

**Data-Driven Fraud Prevention
& AML Best Practices**

held on

August 1, 2025 | 2:00 PM - 5:00 PM
through Zoom Meetings

A handwritten signature in black ink that reads 'Jalandoni'.

Ms. Catherine Denise Jalandoni
Executive Director



Institute of Corporate Directors

presents this

Certificate of Participation

to

Hans-Louis V. Del Rosario

AFDR Insurance Brokers, Inc.

for having completed the course

**Data-Driven Fraud Prevention
& AML Best Practices**

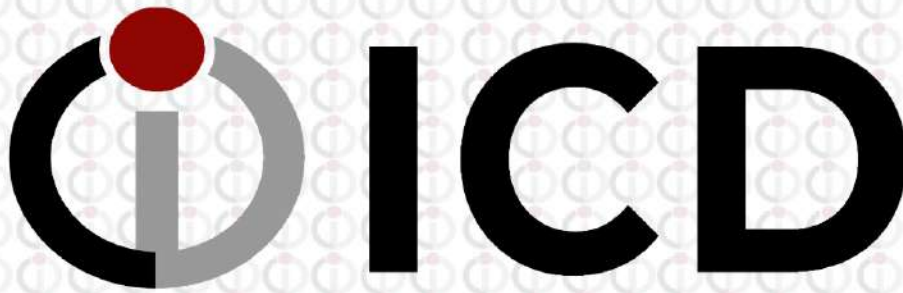
held on

August 1, 2025 | 2:00 PM - 5:00 PM

through Zoom Meetings

A handwritten signature in black ink that reads 'Jalandoni'.

Ms. Catherine Denise Jalandoni
Executive Director



Institute of Corporate Directors

presents this

Certificate of Participation

to

Antonio G. Cumagun

AFDR Insurance Brokers, Inc.

for having completed the course

**Data-Driven Fraud Prevention
& AML Best Practices**

held on

August 1, 2025 | 2:00 PM - 5:00 PM
through Zoom Meetings

A handwritten signature in black ink that reads 'Jalandoni'.

Ms. Catherine Denise Jalandoni
Executive Director