



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

Ms. Catherine Denise Jalandoni
Executive Director



Institute of Corporate Directors

presents this

Certificate of Participation

to

Juan Antonio H. Inocentes

AFDR Insurance Brokers, Inc.

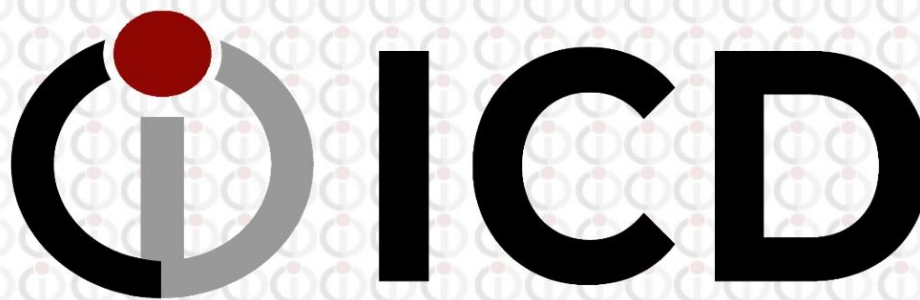
for having completed the course

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Margarete R. Isleta

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Marichu C. Hao

AFDR Insurance Brokers, Inc.

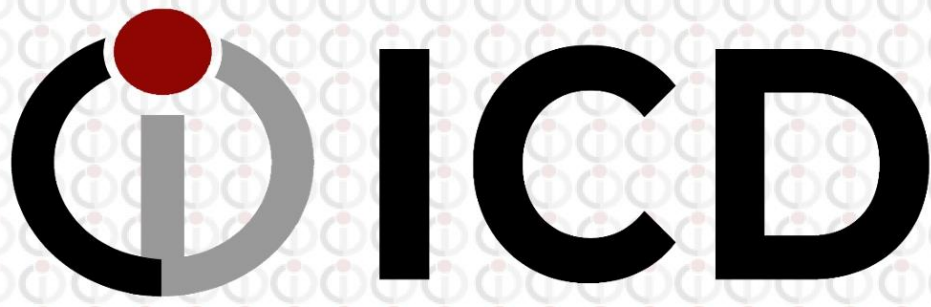
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Hans-Louis V. Del Rosario

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Alberto V. Del Rosario, Jr.

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A handwritten signature in black ink, reading 'Jalandoni', with a stylized flourish.

Ms. Catherine Denise Jalandoni
Executive Director



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Stephanie R. Inocentes

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Ms. Catherine Denise Jalandoni
Executive Director



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Antonio G. Cumagun

AFDR Insurance Brokers, Inc.

for having completed the course

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held on

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through Zoom Meetings

A handwritten signature in black ink, reading 'Jalandoni', with a stylized flourish.

Ms. Catherine Denise Jalandoni
Executive Director



Institute of Corporate Directors

presents this

Certificate of Participation

to

Ma. Adelina Gatdula

AlG Philippines Insurance, Inc.

for having completed the

Directors in the Digital Age: Governance of Technology, AI, and Cybersecurity

held on

November 13, 2025 | 10:00 AM - 12:00 PM
through Zoom Meetings

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

Ms. Catherine Denise Jalandoni
Executive Director



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

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Ms. Catherine Denise Jalandoni
Executive Director



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Ingeborg V. Del Rosario

AFDR Insurance Brokers, Inc.

for having completed the course

Data-Driven Fraud Prevention & AML Best Practices

held on

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through Zoom Meetings

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Executive Director



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Jocelyn B. Garcia

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Executive Director