



Institute of Corporate Directors

presents this

Certificate of Participation

to

BGen. Ricardo C. Morales

AFP General Insurance Corporation

for having completed

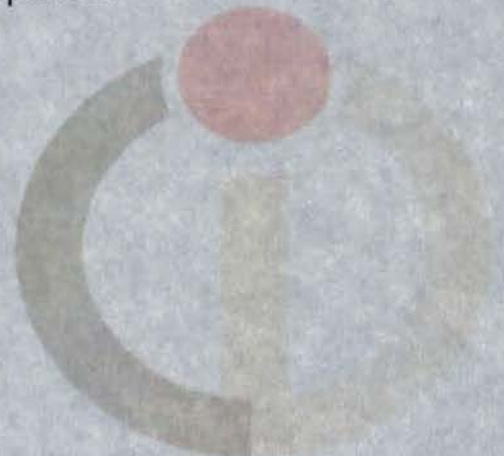
Corporate Governance Orientation Program

held on

Wednesday, 2 December 2009
at Boardroom 3, Dusit Thani Hotel,
Makati City, Metro Manila, Philippines.



Leonardo M. Berba
Chief Executive Officer





Institute of Corporate Directors

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Certificate of Participation

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BGen. Ricardo C. Morales

AFP General Insurance Corporation

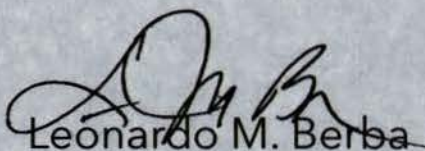
for having completed

Professional Directors Program (Strategy for Directors)

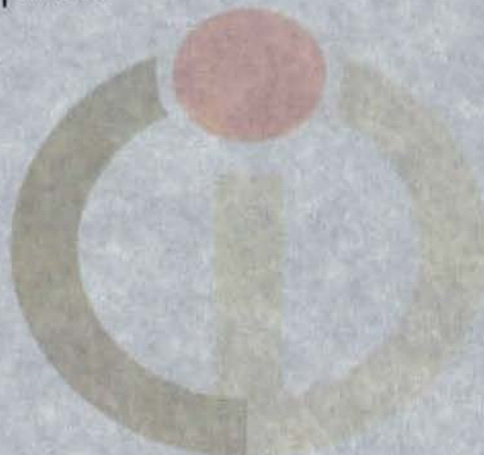
held on

Monday, 7 December 2009

at Boardroom 4, Dusit Thani Hotel,
Makati City, Metro Manila, Philippines.



Leonardo M. Berba
Chief Executive Officer





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BGen. Ricardo C. Morales

AFP General Insurance Corporation

for having completed

Professional Directors Program (Policy for Directors)

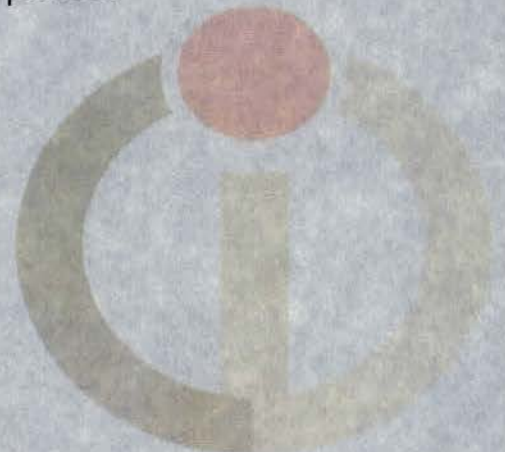
held on

Tuesday, 8 December 2009

at Boardroom 4, Dusit Thani Hotel,
Makati City, Metro Manila, Philippines.



Leonardo M. Berba
Chief Executive Officer





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AFP General Insurance Corporation

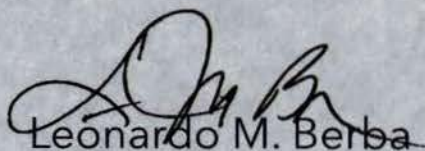
for having completed

Professional Directors Program (Monitoring for Directors)

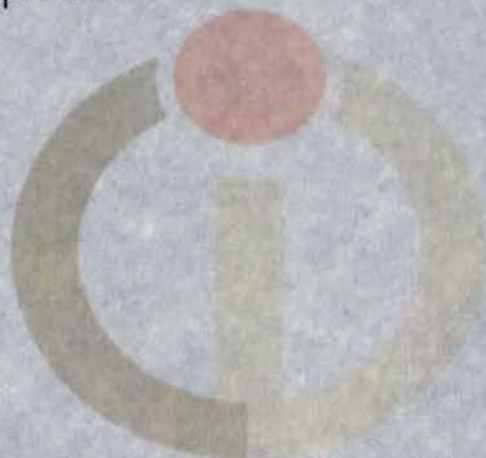
held on

Monday, 14 December 2009

at Boardroom 3, Dusit Thani Hotel,
Makati City, Metro Manila, Philippines.



Leonardo M. Berba
Chief Executive Officer





Institute of Corporate Directors

presents this

Certificate of Participation

to

Marlene R. Padua

Philippine Health Insurance Corporation

for having completed

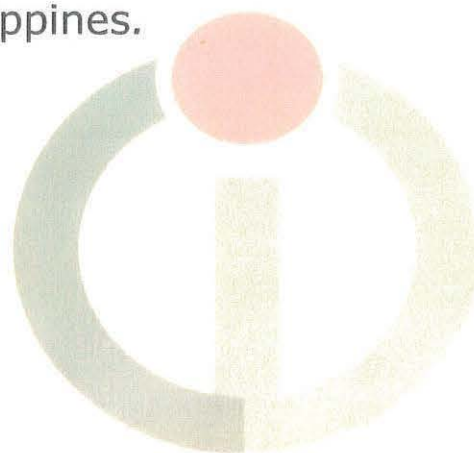
Corporate Governance Orientation Program for GOCCs

held on

Thursday, 17 October 2019
at Tower Club, Philam Tower,
Makati City, Metro Manila, Philippines.



Alfredo E. Pascual
Chief Executive Officer





**Institute of
Corporate Directors**

presents this

Certificate of Participation

to

Maria Graciela Garayblas-Gonzaga

Philippine Health Insurance Corporation

for having completed

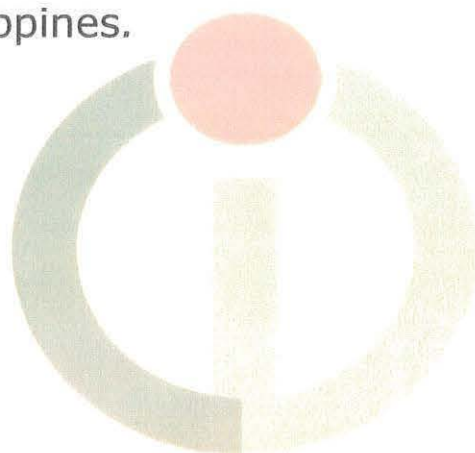
Corporate Governance Orientation Program for GOCCs

held on

Thursday, 17 October 2019
at Tower Club, Philam Tower,
Makati City, Metro Manila, Philippines.



Alfredo E. Pascual
Chief Executive Officer





Institute of Corporate Directors

presents this

Certificate of Participation

to

Alejandro L. Cabading

Philippine Health Insurance Corporation

for having completed

Corporate Governance Orientation Program for GOCCs

held on

Thursday, 17 October 2019

at Tower Club, Philam Tower,

Makati City, Metro Manila, Philippines.

Alfredo E. Pascual

Chief Executive Officer