



CERTIFICATE OF APPRECIATION

This certify is conferred upon:

THEOFILUS BAYU DWINUGROHO

As a **Participant** in "the International Conference on Disaster Risk Financing and Insurance: Public-Private Insurance Partnership for a Social Resiliency Exposed to Natural Disaster Risks" jointly held by Kansai University, Japan and National Research and Innovation Agency, Indonesia.

Held on 12 December 2024

Kikuo Nishizawa

Prof. Kikuo Nishizawa
Dean of Faculty of Policy Studies, Kansai
University

