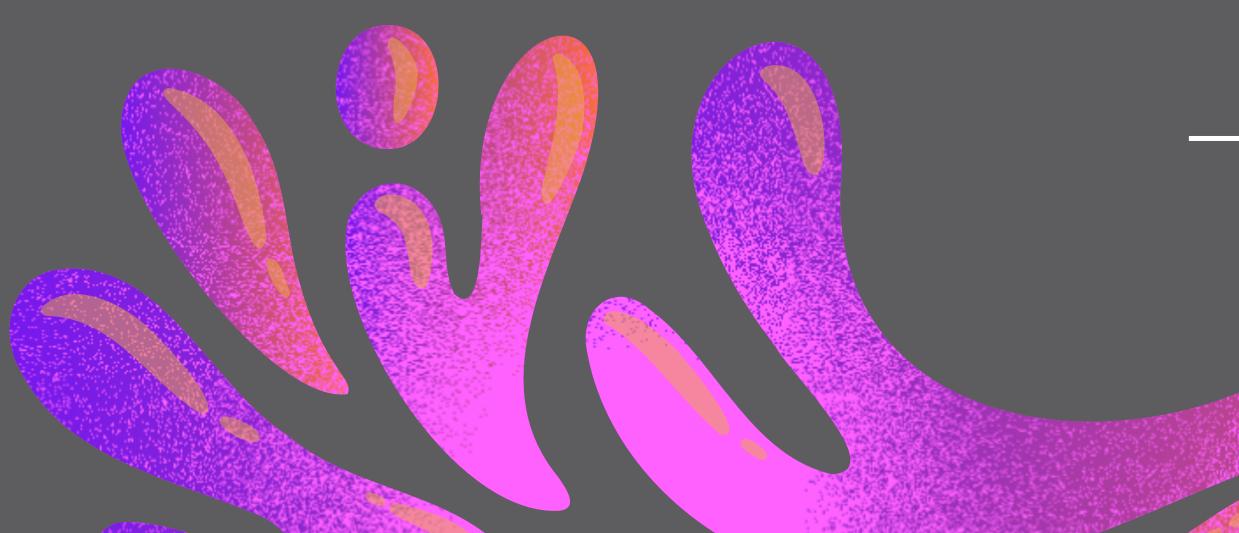


CERTIFICATE OF APPRECIATION This certify is conferred upon:

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



Kihr hihz

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





