

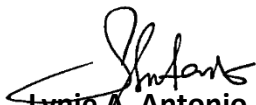


April 22, 2021

## CERTIFICATION

This is to certify that complaints against agents for the year 2020 were heard and decided by the Sales Disciplinary Committee in accordance with prescribed guidelines and procedures.

This is to further certify that regular report on Negative List of Agents were submitted to the office of the Insurance Commissioner quarterly, in compliance with the regulation of the Insurance Commission.



**Lynie A. Antonio**

VP & Head, Sales Support Department