



HSB

A Munich Re company

Certificate of Accreditation

This is to certify that

Gouri Kulkarni

has successfully completed the 2 hours IoT RIBO Accredited (Technical) Insurance Seminar
presented by **The Boiler Inspection and Insurance Company of Canada**

L. Johnston

Leeann Johnston, Manager, Toronto Regional Office

on this day of June 23rd, 2021