THE INTERNATIONAL GROUP OF P&I CLUBS

THIS IS TO CERTIFY THAT

Wan Ting Lau

IS AWARDED THE

P&IQ Certificate

FOR HAVING SUCCESSFULLY COMPLETED THE FOLLOWING MODULES:

Module 1 - The Shipping Business
Module 2 - P&I Insurance: History, Operation and Practice
Module 3 - Underwriting, Loss Prevention and Claims Handling

Signed

Chairman of the International Group of P&I Clubs

Date 22 October 2025

The P&IQ is a qualification for the P&I industry produced by the International Group of P&I Clubs.