P&IQ

THE INTERNATIONAL GROUP OF P&I CLUBS

THIS IS TO CERTIFY THAT

Karthikeyan A

HAS SUCCESSFULLY PASSED THE

P&I Qualification Module:

Cargo Risks

Signed

Chairman of the International Group of P&I Clubs

Date 20 May 2026

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