

PATRON HER MAJESTY THE QUEEN

This is to certify that

David Nicklin

has been awarded the

Regulatory

by The Chartered Insurance Institute

/ Sian Fisher CHIEF EXECUTIVE OFFICER

Meller

Dr Nicola Mellor RESPONSIBLE OFFICER

Date awarded: 10th March 1995 Authentication: A536-458Q-99R8 Authenticate this certificate at www.ciigroup.org/en/authenticate

