



CERTIFICATE OF PARTICIPATION & PRESENTATION

This is certify that

Hajar Ettaya

Has attended the 13th International Conference on Business Economics, Marketing & Management Research (BEMM-2026) from April 27, 2026 to April 30, 2026 in Istanbul, Turkey and made an oral presentation of the paper entitled :

« Beyond the Copula: A Survey of Artificial Intelligence Methods for Modeling Reserve Dependence in Non-Life Insurance ».

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