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This is to certify that
Islam Abdeljawad and Layth Dwaikat
have presented a paper titled

*Capital Structure, Performance, and the Moderating Role of Diversity of Products and Claims of Insurance
Companies in Palestine*
at the EAMMIS 2022



Anjum Razaque, Ph.D.
EAMMIS 2022 Conference chair



Abdalmuttaleb Al-Sartawi, Ph.D.
EAMMIS 2022 Conference chair

