

HANNA KARWAT-RATAJCZAK

Ms Hanna Karwat-Ratajczak has a university degree in law, she graduated from the Faculty of Law and Administration of the University of Warsaw (major: law). After completing the legal adviser apprenticeship, in 1996 she obtained the qualifications of a legal adviser. Ms Karwat-Ratajczak has 30 years of experience in consulting and legal services in Poland.

Her professional experience include:

1. 1991 - 1992 lawyer in the Department of Small Business in the Ministry of Privatization;
2. 1992 - 1997 lawyer (since 1996 - legal advisor) in the Legal Department of the Agricultural Agency of the State Treasury in Warsaw;
3. 1997 - 1998 deputy director of the Warsaw branch of Compensa Insurance Company S.A. ;
4. 1998 - 2003 attorney-at-law in the Legal Department of Commercial Union Poland Group Union;
5. 2003 - 2007 director of the Legal Department of PZU S.A.;
6. 2007 - 2008 attorney-at-law at Celtic Asset Management sp. z o.o.;
7. 2009 - 2010 director of the Legal Department of the Generali Group in Poland;
8. 2010 till now head of the Legal Team of the Polish Chamber of Insurance;

Ms Hanna Karwat-Ratajczak also sat on the supervisory boards of the following companies:

1. 1992 - 1994 Przedsiębiorstwo Transportowo-Spedycyjne "CEMET" S.A (President)
2. 1992 - 1996 Firma Dywanowa "Agnella" S.A.
3. 1996 - 1999 Rypin Ship Company sp. z o.o. (President)
4. 1997 Agricultural Corporation "AGROS" sp. z o.o.
5. 1994 - 2002 Firma Tytoniowa w Lublinie S.A. (since 1998 - President)
6. 2006 - 2008 Uzdrowisko Horyniec sp. z o.o.

According to the submitted statement, Ms Hanna Karwat-Ratajczak does not conduct any activity competitive to the Company's activity, does not participate in a competitive company as a partner in a civil partnership, partnership or as a member of the body of a capital company, and does not participate in any other competitive legal person as a member of its body.

On the basis of the submitted declaration, she is also not entered in the Register of Insolvent Debtors kept pursuant to the Act on the National Court Register.