POWSZECHNY ZAKŁAD UBEZPIECZEŃ NA ŻYCIE SPÓŁKA AKCYJNA organizational structure

President of the Board

Members of the Board

internal audit

- compliance
- corporate management and governance
- strategy
- strategic analyzes
- corporate communication
- reinsurance

risk management

Claims and Benefits Service and Remote Channels Department:

- benefits service
- assistance
- remote customer service

insurance operations

- administration
- purchase

Insurance Operations Department:

- corporate security
 - AML
 - process analysis and efficiency
 - customer experience management
 - support for service processes

Digital Processes, Services and **Platforms Development** Department:

- processes digitalization
- development of digital services and platforms
- after-sales customer service

IT Department:

- design and efficiency of IT
- development of IT systems
- management of IT systems and services
- innovations

legal consulting

HR Department:

- HR management
- HR operations

Health Insurance Department:

- health insurance development and quality management
- medical services and standards management
- analysis

actuarial

Investment Department:

- treasury
- assets allocation
- long-term and portfolio investments
- real estate investments
- macroeconomic analyzes

Financial Department:

- planning and controlling
- tax policy
- accounting
- accounting operations
- debt collecion
- insurance accounting
- internal operations
- information management
- CRM

Product Department:

- management of group and individual products
- strategic management of the product offer
- actuarial tariff
- underwriting

Business Development Department:

project management

- retail distribution strategy
- direct sales
- sales support
- sales analyzes
- corporate business development

Marketing, Sponsoring and Prevention Department:

- marketing
- sponsorship
- prevention

Group Network Department:

branch network management

Corporate Sales Department:

 management of group insurance sales and sales network

Multiagency and Brokerage Sales Department:

 multiagency and brokerage sales and sales network management

Own Sales Department:

own sales and sales network management

Cooperation with Banks and Strategic Partners Department:

- assurbanking
- bancassurance and strategic partnership
- management of banking protective and investment products
- management of banking investment products

- client communication
- real estate
- sustainable development