

POWSZECHNY ZAKŁAD UBEZPIECZEŃ NA ŻYCIE SPÓŁKA AKCYJNA  
organizational structure

President  
of the Board

Members of the Board

- Data Protection Officer
  - internal audit
  - internal control
  - compliance
  - AML
  - legal consulting
  - PZU Group strategy
  - project management and M&A
  - innovations and AI
  - corporate security
  - marketing
  - reinsurance
  - corporate business development
  - sales support
  - sales analysis
- Corporate Management Department:**
- corporate management
  - PZU Group corporate governance
  - relations and corporate communication
  - sponsorship
  - prevention
- HR Department:**
- HR management
  - HR operations
- Administration and Logistics Department:**
- administration
  - real estate
  - purchase
- Customer and Digital Services Department:**
- CRM
  - eCommerce
  - management of processes and services digitalization
  - customer relationship and experience management
- Insurance Operations Department:**
- insurance operations
  - after-sales customer service
- Multiagency Sales Department:**
- multiagency sales and sales network management
- Exclusive Sales Department:**
- exclusive sales and sales network management
- Cooperation with Banks and Strategic Partners Department:**
- bancassurance  
(management of product and sales, actuarial tariff, analysis)
  - assurbanking
  - coordination and supervision of cooperation with PZU Group banks
  - strategic partnerships and new businesses
  - management of investment and savings products  
(management of offer and actuarial tariff)
  - management of sales of investment and savings products

- management of individual and SME products  
(development of the product offer, actuarial tariff, underwriting)
  - direct sales
  - sales support
  - product and sales analysis
- Group Network Department:**
- management of branch network
- Individual and SME Sales Department:**
- sales management and agency sales network

- IT Department:**
- IT strategy and project management
  - IT architecture and infrastructure management
  - management and development of IT systems
  - IT support
  - cybersecurity

- actuarial
- Investment Department:**
- assets allocation
  - macroeconomic analysis
  - alternative investments
  - real estate investments
  - treasury
- Financial Department:**
- information management
  - planning and controlling
  - tax policy
  - accounting
  - insurance accounting
  - internal operations

- risk management

- management of corporate products  
(development of the product offer, actuarial tariff, underwriting)
  - development of corporate sales
  - after-sales service for health insurance
- Corporate Sales Department:**
- management of group insurance sales and sales network

- debt collection
  - counteracting insurance crime
- Claims and Benefits Service and Remote Channels Department:**
- benefits service
  - assistance
  - remote customer service

- sustainable development