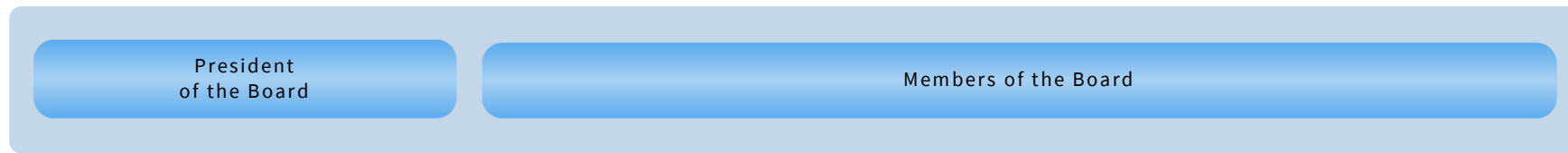


POWSZECHNY ZAKŁAD UBEZPIECZEŃ NA ŻYCIE SPÓŁKA AKCYJNA
organizational structure



- internal audit
 - internal control
 - compliance
 - AML
 - legal consulting
 - corporate management and governance
 - PZU Group strategy
 - project management and M&A
 - innovations
 - corporate security
 - cybersecurity
 - administration
 - real estate
 - purchase
 - reinsurance
 - sustainable development
 - customer experience management
 - corporate business development
 - sales support
 - sales analysis
 - management of corporate products (development of the product offer, actuarial tariff, underwriting)
 - debt collection
- HR Department:**
- HR management
 - HR operations
- Marketing, Communication and Social Involvement Department:**
- marketing
 - corporate communication
 - sponsorship
 - prevention
- Customer and Digital Services Department:**
- CRM
 - management of processes and services digitalization
- Claims and Benefits Service and Remote Channels Department:**
- benefits service
 - assistance
 - remote customer service
- Insurance Operations Department:**
- insurance operations
 - after-sales customer service
- Exclusive Sales Department:**
- exclusive sales and sales network management
- Multiagency and Brokerage Sales Department:**
- multiagency and brokerage sales and sales network management
- Corporate Sales Department:**
- management of group insurance sales and sales network
- Cooperation with Banks and Strategic Partners Department:**
- bancassurance (management of product and sales, actuarial tariff, analysis)
 - strategic partnerships and new businesses
 - assurbanking
 - management of investment and savings products (management of offer, 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 and development of branch network
- Individual and SME Sales Department:**
- management and development of agency sales network

- IT Department:**
- management and development of IT systems
 - IT service management
 - IT infrastructure management
 - IT support

- 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
- Health Insurance Department:**
- after-sale service
 - health insurance management
 - analysis and sales support

- risk management