

POWSZECHNY ZAKŁAD UBEZPIECZEŃ SPÓŁKA AKCYJNA  
organizational structure

President  
of the Board

Members of the Board

- internal audit
- internal control
- compliance
- AML in PZU Group
- risk management
- legal consulting
- corporate management
- PZU Group corporate governance
- PZU Group strategy
- project management and M&A
- corporate security and business continuity
- cybersecurity
- sales support
- purchase
- administration
- real estate

**HR Department:**

- HR
- HR operations

**Marketing, Communication, and Social Involvement Department:**

- marketing
- corporate communication
- sponsorship
- prevention

**IT Department:**

- management and development of IT systems
- IT service management
- IT infrastructure management
- IT support

**Health Insurance Department:**

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

**Group Network Department:**

- branch network management and development

- sustainable development
  - CRM
- Individual and SME Insurance Product Department:**
- management of mass products, health insurance and insurance programs
  - actuarial tariff
  - underwriting
  - product analysis
- Digital Processes, Services and Platforms Development Department:**
- processes digitalization
  - development of digital services and platforms
  - innovations

- reinsurance
- Corporate Client Department:**
- corporate sales management
  - risk analysis, underwriting and risk assessment
  - corporate product management
  - financial risk insurance
  - corporate business strategy and development
  - corporate business service
- Dealer Programs Department:**
- dealer programs

- customer experience management
  - direct sales
  - sales support
  - sales analysis
- Exclusive Sales Department:**
- exclusive sales and sales network management
- Multiagency and Brokerage Sales Department:**
- multiagency and brokerage sales and sales network management
- Cooperation with Banks and Strategic Partner Department:**
- bancassurance (management of product and sales, actuarial tariff, sales analysis)
  - assuringbanking

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

- Claims and Benefits Service and Remote Channels Department:**
- claims and benefits service
  - assistance
  - remote customer service
- Insurance Operations Department:**
- insurance operations
  - after-sales customer service