

# POWSZECHNY ZAKLAD UBEZPIECZAN SA

ISIN: PLPZU0000011 WKN: - Asset Class: **Stock**



## Company Profile

Powszechny Zaklad Ubezpieczen SA engages in the provision of life and non-life insurance services. It operates through the following segments: Corporate Insurance; Mass Insurance; Group and Individually Continued Insurance; Individual Protective Insurance; Life Investment Insurance; Investments; Banking Activity; Pension Insurance; Baltic States; Ukraine; Investment Contracts; and Other. The Corporate Insurance segment offers motor and non-life insurance products to companies. The Mass Insurance segment offers property, accident, TPL and motor insurance products to retail clients and entities. The Group and Individually Continued Insurance segment refers to health and investment assurance offered to corporate entities. The Individual Protective Insurance segment deals with life insurance products. The Life Investment Insurance segment refers to unit-linked insurance and single premium endowment insurance with guaranteed sum insured with significant insurance risk. The Investment segment pertains to the surplus of funds and profit. The Banking Activity segment consists of a wide range of bank products offered by Alior Bank and to both individual and corporate clients. The Pension Insurance segment includes retirement funds. The Baltic States segment delivers reinsurance services. The Ukraine segment offers life and non-life insurance products. The Investment Contracts segment pertains to unit-linked products and bonds with a guaranteed rate of return. The Other segment manufactures and trades fittings, heaters, and casting. The company was founded in 1803 and is headquartered in Warsaw, Poland.

## Financial figures, Fiscal year: from 01.01. to 31.12.

Financial figures	2023		2022		2021	
	Assets	Liabilities and equity	Assets	Liabilities and equity	Assets	Liabilities and equity
Receivables	-		-		-	
Investments	430,094,000,000		389,419,000,000		369,466,000,000	
Accrued liabilities		2,307,000,000		1,206,000,000		1,711,000,000
Liabilities		403,945,000,000		392,352,000,000		359,595,000,000
Common stock capital		86,000,000		86,000,000		86,000,000
Equity capital of a company		60,479,000,000		39,752,000,000		39,994,000,000
Total assets	464,424,000,000	464,424,000,000	432,104,000,000	432,104,000,000	399,589,000,000	399,589,000,000

## Balance notes

	2023	2022	2021
Accounting standard	IFRS	IFRS	IFRS
Employees	38,738	38,279	39,751
Equity ratio	19.58%	14.35%	15.74%
Debt-equity ratio	410.72%	596.77%	535.20%

## Others

	2023	2022	2021
Tax Expense Rate	22.56%	30.75%	27.05%

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## Income statement

	2023	2022	2021
<b>Contributions receipts</b>	25,354,000,000	24,297,000,000	23,232,000,000
<b>Net income</b>	5,766,000,000	3,374,000,000	3,336,000,000
<b>EBIT</b>	5,864,895,000	2,913,295,000	1,853,445,000
<b>Operating income before taxes</b>	16,067,000,000	7,630,000,000	7,469,000,000
<b>Income taxes</b>	3,625,000,000	2,346,000,000	2,020,000,000

## Board of Directors

Marcin Kubicza	Chairman of Supervisory Board
Michał Jonczyński	Member of Supervisory Board
Adam Jacek Uszpolewicz	Member of Supervisory Board
Andrzej Kaleta	Member of Supervisory Board
Anita Elzanowska	Member of Supervisory Board
Anna Machnikowska	Member of Supervisory Board
Filip Jan Gorczyca	Member of Supervisory Board
Małgorzata Kurzynoga	Member of Supervisory Board
Michał Bernaczyk	Member of Supervisory Board
Wojciech Eugeniusz Olejniczak	Member of Supervisory Board

## Members of Management Board

Anita Elzanowska	Chairman of Managing Board
Maciej Rapkiewicz	Member of Executive Committee
Michał Bernaczyk	Member of Executive Committee
Tomasz Kulik	Member of Executive Committee