



2025



## Basic information

about the Agricultural Social Insurance Fund



Warsaw 2026



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# **Basic Information**

about the Agricultural Social  
Insurance Fund

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AGRICULTURAL  
SOCIAL INSURANCE FUND

## INTRODUCTION

Farmers engaged in individual agricultural production activity in Poland, despite accounting for a significant proportion of the country's total population, were not granted rights equal to those of other

socio-occupational groups with regard to social security and universal healthcare benefits until almost the mid-1970s.

A breakthrough in the development of the farmers' social insurance system came with the adoption of the Act of 20 December 1990, which entered into force on 1 January 1991. This Act introduced modern solutions bringing the farmers' social insurance system in Poland closer to analogous insurance systems operating in many European countries, such as Austria, France and Germany.

The administration of the farmers' social insurance system was entrusted to a separate institution established by the Act – the Agricultural Social Insurance

Fund (KRUS), which took over the relevant tasks from 2,500 municipal offices and 54 branches of the Social Insurance Institution.

Within the framework of the coordination of social security systems, the Fund performs the tasks of competent institutions and acts as a liaison institution, closely cooperating with public administration authorities in Poland as well as with equivalent liaison and competent institutions of other EU/EFTA Member States, the United Kingdom of Great Britain and Northern Ireland, and states with which Poland has concluded bilateral social security agreements.

**At present, the Fund is one of the national government administration institutions servicing the social insurance system for farmers and their families and performing other commissioned tasks financed from the state budget for the benefit of farmers – in the fields of social policy, healthcare and others.**



## TASKS OF THE AGRICULTURAL SOCIAL INSURANCE FUND

The **tasks of the Agricultural Social Insurance Fund** are carried out on the basis of the provisions of the Act of 20 December 1990 on farmers' social insurance (Dz.U. [*Journal of Laws*] of 2025, item 1770).

- **Servicing insured persons and beneficiaries** in matters concerning coverage by farmers' social insurance, the assessment and collection of insurance contributions, and the granting and payment of benefits.
- **Activities aimed at preventing accidents at agricultural work and occupational diseases** are carried out through:
  - analysing the causes of such accidents and diseases,
  - conducting voluntary free-of-charge training courses and instruction for insured persons concerning the principles of protecting life and health on farms, as well as disseminating knowledge on the risks of accidents at agricultural work and agricultural occupational diseases, and on procedures to be followed in the event of an accident at agricultural work,

- making efforts to ensure the proper production and distribution of safe means used in agriculture as well as protective equipment and clothing for farmers,
- defining principles for the protection of health and life on farms – recommendations concerning farm equipment, the protection of working persons and the manner of carrying out activities related to agricultural operations, established for the purpose of preventing accidents at agricultural work and agricultural occupational diseases.
- **Taking measures to assist insured persons and persons entitled to insurance benefits** who are completely incapable of working on a farm but whose recovery is considered likely as a result of treatment and rehabilitation, or who are at risk of becoming completely incapable of working on a farm – including, inter alia, referral for medical rehabilitation and referral of persons entitled to an agricultural pension to medical rehabilitation.

- On the basis of separate provisions, the Fund **also performs commissioned tasks in the field of health insurance** – pursuant to the Act of 27 August 2004 on healthcare services financed from public funds (Dz.U. [Journal of Laws] of 2025, item 1461, as amended) – i.e. maintaining settlements relating to health insurance contributions of pensioners, disability pensioners, farmers and cooperating household members and helpers, recording contributions in insured persons' accounts, and transmitting information on insured persons and health insurance contributions paid on their behalf, as well as transmitting information on family members of pensioners, disability pensioners, farmers and household members registered for health insurance to the institution competent for health insurance matters.
- **Collecting advance payments of income tax on paid pensions, disability pensions** and other taxable benefits and, following the end of the tax year, calculating the tax or preparing information on income obtained on that basis.
- **Performing tasks arising from the implementation of international provisions concerning the coordination of social security systems** for EU/ EFTA Member States, the United Kingdom of Great Britain and Northern Ireland, and arising from bilateral social security agreements concluded with Australia, Canada, the Republic of Korea, the Republic of Macedonia, the Republic of Moldova, Ukraine, Mongolia, the Republic of Türkiye, the Republic of Belarus, the State of Israel, the United States of America, and the agreement with the Government of Quebec.
- **Servicing the work of the Farmers' Social Insurance Council.**
- In carrying out its statutory tasks, the Fund **cooperates with the Social Insurance Institution (ZUS).**





## COVERAGE BY FARMERS' SOCIAL INSURANCE AND RULES FOR THE PAYMENT OF CONTRIBUTIONS

Farmers' social insurance, in accordance with the principles laid down in the Act of 20 December 1990 on farmers' social insurance, applies to farmers and cooperating household members as well as farmer's helpers who:

- 1) are Polish citizens;
- 2) are citizens of European Union Member States or Member States of the European Free Trade Association (EFTA) parties to the Agreement on the European Economic Area, or of the Swiss Confederation;
- 3) within the meaning of Article 2(4)(a) of the Act of 14 July 2006 on the entry into, residence in and departure from the territory of the Republic of Poland of citizens of European Union Member States and their family members (Dz.U. [Journal of Laws] of 2025, item 1164), are family members of the persons referred to in point 2, joining or residing with such persons;
- 4) within the meaning of Article 2(4)(b) of the Act of 14 July 2006 on the entry into, residence in and departure from the territory of the Republic of Poland of citizens of Member States of the European Union and their family members, are family members of a Polish citizen residing with that citizen in the territory of the Republic of Poland;
- 5) are persons referred to in Article 19(2) and (3) or Article 19a of the Act of 14 July 2006 on the entry into, residence in and departure from the territory of the Republic of Poland of citizens of Member States of the European Union and their family members;
- 6) are citizens of the United Kingdom of Great Britain and Northern Ireland referred to in Article 10(1) (b) and (d) of the Agreement on the withdrawal of the United Kingdom of Great Britain and Northern Ireland from the European Union and the European Atomic Energy Community (OJ EU L 29, 31.01.2020, p. 7, as amended), or members of their families referred to in Article 10(1)(e) and (f) of that Agreement;
- 7) are foreigners referred to in Article 3(1) or (3) of the Act of 20 March 2025 on the conditions governing

the admissibility of entrusting work to foreigners in the territory of the Republic of Poland (Dz. U. [Journal of Laws], item 621).

The Act on farmers' social insurance distinguishes:

- 1) two **types of insurance**:
  - pension and disability insurance,
  - accident, sickness and maternity insurance;
- 2) two **forms of insurance coverage**:
  - compulsory,
  - voluntary.

**The following persons are compulsorily covered by both types of insurance:**

- a farmer, i.e. an adult natural person residing in and personally conducting, on his or her own account, agricultural activity in the territory of the Republic of Poland on a farm in his or her possession with an area exceeding 1 conversion hectare of agricultural land or conducting a special branch of agricultural production, the size and type of which are specified in the annex to the Act on farmers' social insurance,
- the spouse of a farmer, if he or she works on the farm or in the household directly connected with that farm,
- a household member, i.e. a person close to the farmer who has reached the age of 16, shares a household with the farmer or resides on the farm premises or in its close vicinity, works permanently on that farm and is not bound to the farmer by an employment relationship,

provided that such persons are not subject to another social insurance scheme and do not have an established right to a pension or disability pension or to benefits under social insurance schemes. The term 'another social insurance scheme' means compulsory pension and disability insurance specified in the provisions on the social insurance system or pension provision specified in separate regulations.

**An exception to this principle applies to farmers and household members who are compulsorily covered in full by farmers' social insurance and who:**

- 1) additionally commence non-agricultural business activity or cooperation in conducting such activity. In order to remain covered by farmers' social insurance, such persons should have been subject to this insurance in full by virtue of the Act continuously for at least three years before commencing non-agricultural business activity or cooperation in conducting such activity. At the same time, such persons should satisfy the following conditions:
  - within 14 days from the date of commencement of such activity, submit to the Agricultural Social Insurance Fund a declaration on continuation of farmers' social insurance. A duly completed application for entry in the Central Registration and Information on Business (CEIDG-1) also constitutes a declaration of the intention to continue farmers' social insurance,
  - continue to conduct agricultural activity or work permanently on a farm covering an area exceeding 1 conversion hectare of agricultural land or in a special branch of agricultural production,
  - not be an employee and not remain in a service relationship,
  - not have an established right to a pension or disability pension or to benefits under social insurance schemes.

Moreover, by 31 May of each tax year, such persons are statutorily obliged to submit to the Fund a certificate or declaration confirming that the amount of income tax due on revenues from non-agricultural business activity for the previous tax year has not exceeded the applicable limit. The 'annual threshold amount' of this tax applicable for the previous year is announced by the minister competent for rural development in the Official Gazette of the Republic

of Poland 'Monitor Polski'. The above principles also apply to persons resuming non-agricultural business activity which was temporarily suspended, as well as to persons who have changed the type or subject matter of the activity conducted.

- 2) perform agency agreements, contracts of mandate or other service contracts to which, in accordance with the Civil Code, the provisions concerning contracts of mandate apply, or have been appointed to a supervisory board despite being covered by another social insurance scheme on those grounds. Such persons continue to be covered by farmers' social insurance if the income earned from the above-mentioned contracts or from serving on a supervisory board, calculated on a monthly basis, does not exceed the amount of the minimum wage applicable in the given period, established on the basis of separate regulations.

Persons who satisfy the conditions for simultaneous coverage by farmers' social insurance and pension and disability insurance in ZUS on the basis of the above-mentioned contracts or service on a supervisory board may withdraw from farmers' social insurance after submitting a declaration to that effect, but not earlier than from the date on which such declaration is submitted to the Fund.

- 3) receive, inter alia, an integration benefit or a scholarship during a training course or traineeship, perform active military service as non-professional soldiers, or perform alternative service. Such persons continue to be covered by farmers' social insurance provided that immediately before being covered by ZUS insurance on the above-mentioned grounds they were compulsorily covered in full by farmers' social insurance. Withdrawal from farmers' social insurance is possible at any time, provided that a

declaration to that effect is submitted to the Fund. In such a case, the insurance ceases not earlier than from the date on which the declaration is submitted to the Fund.

Farmer's helpers, i.e. adult persons providing paid assistance to farmers in the harvesting of hops, fruit, vegetables, tobacco, herbs and herbal plants on the basis of a harvesting assistance agreement, are **compulsorily covered exclusively by accident, sickness and maternity insurance within a limited scope**.

Such insurance only confers entitlement to one-off compensation for permanent or long-term damage to health or death resulting from an accident at agricultural work or an agricultural occupational disease.

**Persons voluntarily covered by both types of insurance include those who:**

- do not satisfy the conditions for compulsory insurance coverage but for whom agricultural activity constitutes a permanent source of income, i.e. farmers conducting agricultural activity on a farm not exceeding 1 conversion hectare and their spouses and household members working on that farm,
  - as farmers, transferred the land of the farm run by them for afforestation,
- provided that such persons are not subject to another social insurance scheme and do not have an established right to a pension or disability pension or to benefits under social insurance schemes.

Persons conducting agricultural activity who are subject to another social insurance scheme or who have an established right to a pension or disability pension (excluding pensioners and disability pensioners who have been certified as incapable of independent existence) are **voluntarily covered by accident, sickness and maternity insurance exclusively within a limited**

**scope.** Such insurance only confers entitlement to one-off compensation for permanent or long-term damage to health or death resulting from an accident at agricultural work or an agricultural occupational disease.

**Persons voluntarily covered by pension and disability insurance include those who:**

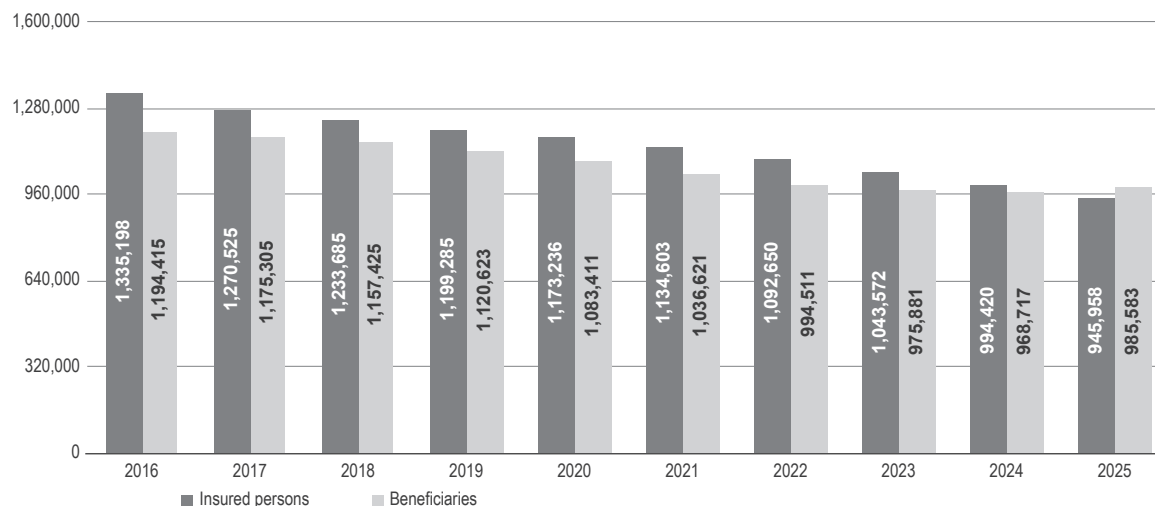
- were covered by farmers' social insurance as farmers and ceased conducting agricultural activity without acquiring the right to a pension or disability pension under the insurance scheme, provided that they had been covered by pension and disability insurance for at least 12 years and 6 months,
- receive an agricultural disability pension on the grounds of incapacity for work as a temporary pension,
- conducted a farm or worked on a farm and, on that

basis, were covered by farmers' social insurance, and subsequently ceased conducting agricultural activity and by 31 December 2023 acquired the right to a care benefit or carer's allowance and continue to receive such benefit or allowance. Contributions for such persons are paid by the authority paying the benefit or allowance until they acquire a 25-year insurance period,

- receive the parental supplementary benefit referred to in the Act of 31 January 2019 on the parental supplementary benefit until they acquire a 25-year period of pension and disability insurance.

Voluntary insurance coverage takes effect upon submission of the relevant application to an organisational unit of KRUS and not earlier than from the date of submission of that application.

Chart 1. Persons covered by farmers' social insurance as at the end of a given year and the average monthly number of beneficiaries in the years 2016–2025



Source: Statistical data of the Agricultural Social Insurance Fund.

Contributions for the insurance of all persons insured on a farm are paid by the farmer, with the exception of:

- contributions for persons covered by pension and disability insurance upon application due to receipt of a nursing benefit, special care allowance or carer's allowance, which are paid by the authority disbursing such benefit or allowance,
- pension and disability insurance contributions for a farmer or household member, and for a family member of a farmer or household member covered by insurance while simultaneously providing childcare, which are financed from the state budget.

The amount of the contribution for accident, sickness and maternity insurance is determined by the Farmers' Social Insurance Council. The President of the Fund announces the amount of the contribution in the Official Gazette of the Republic of Poland 'Monitor Polski'.

The contribution for accident, sickness and maternity insurance is calculated at an equal rate for each insured person, excluding persons covered by accident, sickness and maternity insurance upon application within a limited scope, for whom one-third of the basic contribution is charged.

The contribution for accident, sickness and maternity insurance for a farmer's helper is payable in full on a monthly basis.

The amount of the basic monthly contribution for pension and disability insurance is equal to 10% of the basic pension applicable in the last month of the previous quarter. However, where the farm covers agricultural land exceeding 50 conversion hectares, the farmer pays an additional monthly contribution for pension and disability insurance in the following amount:

- 12% of the basic pension – where the farm covers agricultural land up to 100 conversion hectares,

- 24% of the basic pension – where the farm covers agricultural land exceeding 100 conversion hectares and up to 150 conversion hectares,
- 36% of the basic pension – where the farm covers agricultural land exceeding 150 conversion hectares and up to 300 conversion hectares,
- 48% of the basic pension – where the farm covers agricultural land exceeding 300 conversion hectares.

In each farm area category, only the basic contribution for pension and disability insurance is paid for household members.

The farmer is obliged to pay the basic monthly contribution for pension and disability insurance at double the standard rate for persons working on the farm who simultaneously conduct non-agricultural business activity or cooperate in conducting such activity.

Contributions are assessed on a monthly basis, while the payment deadline is quarterly and falls on the last day of the first month of a given quarter, except for contributions for farmer's helpers, for which the payment deadline for a given month expires on the 15th day of the following month. Nevertheless, where the insurance coverage period is shorter than one month, the contribution amount is calculated proportionally to the number of days of coverage.

**The right to have pension and disability insurance contributions financed from the state budget in connection with the personal care of a child is vested in:**

- a farmer,
- a household member,
- a family member of a farmer or household member, from the date of submission of an application in this regard to an organisational unit of KRUS and subject to fulfilment of conditions such as:





## COVERAGE BY HEALTH INSURANCE AND RULES FOR THE PAYMENT OF CONTRIBUTIONS

Pursuant to the provisions of the Act of 27 August 2004 on healthcare services financed from public funds, the following persons are **subject to compulsory health insurance**:

- **persons satisfying the conditions for coverage by farmers' social insurance** who are farmers, spouses or household members within the meaning of the provisions of the Act on farmers' social insurance,
- **farmer's helpers** within the meaning of the provisions of the Act on farmers' social insurance,
- **farmers and their household members** who are not covered by farmers' social insurance by virtue of the Act on farmers' social insurance and are not subject to health insurance on another basis,
- **family members** of the above-mentioned **farmers and household members** who are not subject to health insurance on another basis and who have been registered for health insurance with KRUS,
- **pensioners, disability pensioners, persons receiving the parental supplementary benefit, and**

**members of their families** who are not subject to health insurance on another basis and who have been registered for insurance,

- **persons who have applied for an agricultural pension/disability pension** and are not subject to health insurance on another basis, as well as members of their families.

**Health insurance contributions for farmers covered by this insurance** who conduct agricultural activity on agricultural land below 6 conversion hectares, **as well as for their household members**, are financed from the state budget. Farmers conducting farms with an area of 6 or more conversion hectares pay health insurance contributions individually for themselves, their spouses and household members covered by this insurance in the amount of PLN 1 per month for each full conversion hectare of agricultural land. Contributions are also paid individually by farmers conducting agricultural activity within special branches

of agricultural production within the meaning of the provisions of the Act on farmers' social insurance (regardless of whether such activity is conducted exclusively within a separate special branch or additionally on agricultural land). A farmer conducting a special branch of agricultural production pays health insurance contributions for his or her own insurance on the basis of a declared assessment base corresponding to:

- the income determined for personal income tax purposes, but not lower than the amount corresponding to the minimum wage, or
- the minimum wage, in the case of activity not subject to personal income tax.

The **health insurance contribution for household members** is paid depending on the scope of the agricultural activity conducted by the farmer:

- in the case of conducting special branches together with a farm with an agricultural land area of 6 or more conversion hectares, the farmer pays the health insurance contribution on the basis of the agricultural land area (PLN 1 per conversion hectare),
- in the case of conducting separate special branches, the farmer pays a health insurance contribution amounting to 9% of the assessment base, which constitutes 33.4% of the average monthly remuneration in the enterprise sector in the fourth quarter of the previous year, including profit-sharing payments,
- in the case of conducting special branches together with a farm with an agricultural land area below 6 conversion hectares, the health insurance contribution is financed from the state budget.

The **health insurance contribution for farmer's helpers** amounts to 9% of the assessment base, which constitutes 33.4% of the average monthly remuneration

in the enterprise sector in the fourth quarter of the previous year, including profit-sharing payments. The health insurance contribution is monthly and indivisible. It is paid only on one basis, for example:

- farmers and household members conducting non-agricultural business activity while simultaneously being covered by farmers' social insurance are subject to health insurance exclusively on the basis of their agricultural activity, and the contribution for this insurance is paid on that basis,
- farmers conducting agricultural activity within special branches of agricultural production while simultaneously conducting agricultural activity on agricultural land pay health insurance contributions for themselves exclusively on the basis of conducting special branches, whereas for household members on farms with an agricultural land area of 6 or more conversion hectares, contributions are paid exclusively on the basis of the land area.

In the case of farmers or household members who are compulsorily covered in full by farmers' social insurance and who are simultaneously covered by another social insurance scheme due to the performance of a contract of mandate or appointment to a supervisory board, the health insurance contribution is paid on each applicable basis, except for contributions financed from the state budget. In such cases, the contribution is not paid by KRUS.

In the case of **pensioners, disability pensioners and persons receiving parental supplementary benefits**, the health insurance contribution deducted from the benefits paid amounts to 9% of the benefit and is covered from the pension/disability pension.



## TYPES OF BENEFITS

Within the framework of farmers' social insurance, a distinction is made between **cash benefits under pension and disability insurance and benefits under accident, sickness and maternity insurance.**

### CASH BENEFITS UNDER PENSION AND DISABILITY INSURANCE

- 1) agricultural pension;
  - 2) agricultural disability pension on the grounds of incapacity for work;
  - 3) agricultural training pension;
  - 4) survivor's pension;
- the above benefits may be paid concurrently under the so-called widow's pension scheme;
- 5) supplements to pensions and disability pensions:
    - nursing supplement,
    - supplement for forced labour,
    - supplement for a complete orphan (only in relation to a survivor's pension),

- supplement for payment of double or additional pension and disability insurance contributions (only in relation to an agricultural pension),
- supplement for an injured veteran,
- cash supplement for a war invalid,
- combatant's supplement or supplement for secret teaching,
- compensatory supplement,
- cash benefit for substitute military service soldiers compulsorily employed in coal mines, quarries, uranium ore extraction plants and construction battalions,
- cash benefit payable to persons deported to forced labour and detained in labour camps by the Third Reich and the Union of Soviet Socialist Republics,
  - electricity allowance;
- 6) honorary benefit granted upon reaching 100 years of age;
- 7) maternity benefit;
- 8) funeral grant.

An **agricultural pension** is payable to an insured person (a farmer or household member) who jointly satisfies the following conditions:

- has reached retirement age, which is 60 years for women and 65 years for men,
- has been covered by pension and disability insurance for at least 25 years.

An **agricultural disability pension on the grounds of incapacity for work** is payable to an insured person (a farmer or household member) who jointly satisfies the following conditions:

- is permanently or temporarily completely incapable of working on a farm,
- the complete incapacity for work on a farm arose during the period of coverage by pension and disability insurance or no later than within 18 months following the end of that period,
- has been covered by pension and disability insurance for the required period ranging from 1 year to 5 years depending on the age at which the complete incapacity for work arose.

The right to an agricultural disability pension on the grounds of incapacity for work is also vested in an insured person who is completely incapable of working on a farm and who has at least 25 years of pension and disability insurance coverage.

In such a case, it is not required that the complete incapacity for work on a farm arose during the period of coverage by pension and disability insurance or within 18 months following the end of that period.

A **survivor's pension** is payable to eligible family members of a deceased pensioner/disability pensioner and of an insured person who, at the time of death, satisfied the conditions for entitlement to an agricultural pension or agricultural disability pension. Family members eligible for a survivor's pension include, in particular, children

until reaching 16 years of age and, if they have exceeded that age, until completion of education at school, though not longer than until reaching 25 years of age, as well as children regardless of age if they became completely incapable of work during their education. Moreover, if a child reaches 25 years of age while in the final year of higher education, entitlement to the survivor's pension is extended until completion of that academic year. Grandchildren and siblings taken in for maintenance and upbringing are treated on an equal footing with children. The surviving spouse (widow or widower) and parents may also benefit from entitlement to a survivor's pension, provided that they satisfy the conditions for this benefit. All eligible family members are entitled to one joint survivor's pension, which may be divided into equal parts among the eligible persons.

A **widow's pension** consists in the concurrent payment of one's own pension or disability pension benefit (agricultural pension or agricultural disability pension on the grounds of incapacity for work) and a survivor's pension following the death of a spouse, whereby one of the benefits is paid in full and the other in an amount equal to 15%. A widow's pension is payable to a person who:

- has reached the statutory retirement age,
- satisfied the conditions for entitlement to a survivor's pension following the death of a spouse no earlier than 5 years before reaching retirement age,
- remained in marital community until the date of the spouse's death.

A **nursing supplement** is payable to a person entitled to a pension or disability pension if that person has been recognised as completely incapable of work and independent existence or has reached 75 years of age.

A **supplement for a complete orphan** is payable to a person entitled to a survivor's pension whose parents are both deceased.

The **remaining supplements to pensions and disability pensions, cash benefits and the electricity allowance** are granted on the basis of combatant activity and to persons injured during wartime operations and post-war repression.

**Maternity benefit** is payable to the insured mother or father of a child. This benefit is granted on the grounds of childbirth, as well as adoption of a child up to 14 years of age or taking a child up to 7/10 years of age into care and upbringing.

An **extended maternity benefit**, effective from 19 March 2025, is payable to parents of prematurely born children or children born at term but requiring prolonged hospitalisation after exhaustion of the basic maternity benefit period (i.e. from 52 to 71 weeks of maternity benefit depending on the number of children born) for a period from 8 up to a maximum of 15 weeks, depending on the week of birth and the child's birth weight. This benefit is also granted to persons who have adopted a child or taken a child into care and upbringing, if the child's hospital stay took place after the adoption/taking the child into care and upbringing.

**Maternity benefit for the father of a child** is payable for a period of 9 weeks, provided that the mother previously received maternity benefit.

**As of 6 August 2025, maternity benefit and the funeral grant** are also payable in the event of the birth of a stillborn child regardless of the stage of pregnancy, and therefore there is no requirement for the sex of the child to be specified. Consequently, the catalogue of documents on the basis of which the above-mentioned benefits may be granted has been extended.

A **funeral grant** is payable to the person who incurred funeral expenses following the death of an insured

person (including a person covered exclusively by accident, sickness and maternity insurance), a person entitled to a pension or disability pension under the insurance scheme, a family member of an insured person or pensioner/disability pensioner, as well as a person who on the date of death did not have an established right to a pension or disability pension under the insurance scheme but satisfied the conditions for its granting and receipt.

#### CASH BENEFITS UNDER ACCIDENT, SICKNESS AND MATERNITY INSURANCE

- 1) one-off compensation for permanent or long-term damage to health or death resulting from an accident at agricultural work or an agricultural occupational disease;
- 2) sickness benefit.

**One-off compensation** is payable to an insured person (a farmer, household member or farmer's helper) who has suffered permanent or long-term damage to health as a result of an accident at agricultural work or an agricultural occupational disease, as well as to the family members of an insured person who died as a result of an accident at agricultural work or an agricultural occupational disease.

**Sickness benefit** is payable to an insured person (a farmer or household member) who, due to illness, is continuously incapable of work for at least 30 days, though not longer than 180 days. If, after exhaustion of the 180-day benefit period, the insured person remains incapable of work and further treatment and rehabilitation offer prospects of regaining the ability to work, the benefit period shall be extended for the period necessary to restore such ability, though by no more than a further 360 days.

**Table 2. Expenditure on sickness benefits and one-off compensation payments in 2025 (PLN)**

Sickness benefits		One-off compensation payments	
Number of days	Amount paid	Number of benefits	Amount paid
23,065,364	572,380,332.40	7,087	77,582,481.50

Source: Statistical data of the Agricultural Social Insurance Fund.

## OTHER BENEFITS

The **parental supplementary benefit** is payable to: A mother who jointly satisfies the following conditions:

- 1) has given birth to and raised, or has raised, at least four children;
- 2) has reached 60 years of age;
- 3) does not have income ensuring the necessary means of subsistence.

A father who jointly satisfies the following conditions:

- 1) has raised at least four children in the event of:
  - the death of the children’s mother,
  - abandonment of the children by the mother,
  - long-term cessation of raising the children by the mother;
- 2) has reached 65 years of age;
- 3) does not have income ensuring the necessary means of subsistence.

This benefit is not payable to a person entitled to a pension or disability pension in an amount at least equal to the minimum pension.

**An additional annual cash benefit for pensioners and disability pensioners, known as the thirteenth pension**, is payable to persons who, as at 31 March, have an established right to a pension, disability pension or parental supplementary benefit (Mama 4+) and

is paid on the payment dates for these benefits falling in April. The amount of the thirteenth pension is equal to the amount of the minimum employee pension, which from 1 March 2025 amounted to PLN 1,878.91 and from 1 March 2026 amounts to PLN 1,978.49 gross.

**A further additional annual cash benefit for pensioners and disability pensioners, known as the fourteenth pension**, is payable to persons who, on the last day of the month preceding the month of payment of the fourteenth pension, are entitled to a pension, disability pension or parental supplementary benefit (Mama 4+) and is paid together with those benefits.

The amount and month of payment of the fourteenth pension are determined by the Council of Ministers by way of a regulation.

In 2025, the fourteenth pension was paid on the September payment dates for pension and disability benefits. Persons whose pension and disability benefits did not exceed PLN 2,900 received the fourteenth pension in an amount equal to the minimum pension, i.e. PLN 1,878.91 gross. Persons receiving higher pension and disability benefits received this benefit in a correspondingly lower amount.

The fourteenth pension was not granted to pensioners and disability pensioners whose benefits exceeded PLN 4,728.91.

**The supplementary benefit for persons incapable of living independently** is payable to a pensioner or disability pensioner who:

- 1) is incapable of independent existence and such incapacity has been confirmed by a relevant decision certifying such incapacity;
- 2) does not have entitlement to cash benefits financed from public funds, the total amount of which, together with benefits paid by foreign pension and disability institutions (excluding supplements and

benefits paid together with pensions and disability pensions), from 1 March 2024 to 28 February 2025 amounted to at least PLN 2,419.33 gross per month, from 1 March 2025 to 28 February 2026 amounted to at least PLN 2,552.39 gross per month, and from 1 March 2026 amounts to at least PLN 2,687.67.

This benefit is payable in an amount not exceeding PLN 500 per month.

Both the parental supplementary benefit and the benefit for persons incapable of living independently are payable provided that the beneficiary resides in the territory of the Republic of Poland during the period of receipt of the benefit.

The **compensatory benefit for anti-communist opposition activists and persons persecuted for political reasons** is payable to a person who has been granted the status of an anti-communist opposition activist or a person persecuted for political reasons by the Head of the Office for War Veterans and Victims of Oppression and who received a pension or disability pension from 1 March 2024 to 28 February 2025 in an amount lower than PLN 3,415.50, from 1 March 2025 to 28 February 2026 in an amount lower than PLN 3,603.35, and from 1 March 2026 in an amount lower than PLN 3,794.33. This benefit is payable in an amount constituting the difference between the above-mentioned amount and the amount of the pension or disability pension.

The **cash benefit for serving as a village administrator (sołtys)** is payable to a person who:

- 1) served as a village administrator for at least 7 years;
- 2) reached the relevant age: 60 years in the case of women and 65 years in the case of men;

- 3) has not been convicted by a final judgment for an offence or fiscal offence committed in connection with serving as a village administrator.

From 1 March 2024 to 28 February 2025, this benefit amounted to PLN 336.37 gross per month; from 1 March 2025 to 28 February 2026 it amounted to PLN 354.86 gross per month; and from 1 March 2026 it amounts to PLN 373.67 gross per month.

The **supplementary top-up benefit** is payable to a person entitled to a survivor's pension paid concurrently with a social pension, who is completely incapable of work and independent existence. From 1 January 2025 to 28 February 2026, the amount of the supplementary top-up benefit was PLN 2,520.00 gross per month, and from 1 March 2026 it amounts to PLN 2,704.71 gross per month.

The **hospitalisation benefit related to COVID-19** is payable in the amount of 50% of the minimum wage, which amounted from 1 January 2024 to 30 June 2024 to PLN 2,121, from 1 July 2024 to 31 December 2024 to PLN 2,150, from 1 January 2025 to 31 December 2025 to PLN 2,333, and from 1 January 2026 to PLN 2,403, and is exempt from personal income tax.

Table 3. Expenditure on hospitalisation benefits related to COVID-19 in 2025 (PLN)

Hospitalisation benefits related to COVID-19	
Number of benefits	Amount paid
3	7,932.00

Source: Statistical data of the Agricultural Social Insurance Fund.



## REHABILITATION OF FARMERS

In accordance with its statutory obligation, the Agricultural Social Insurance Fund refers for medical rehabilitation persons who are completely incapable of working on a farm but whose recovery is considered likely as a result of treatment and rehabilitation, persons at risk of becoming completely incapable of working on a farm, and persons entitled to an agricultural pension.

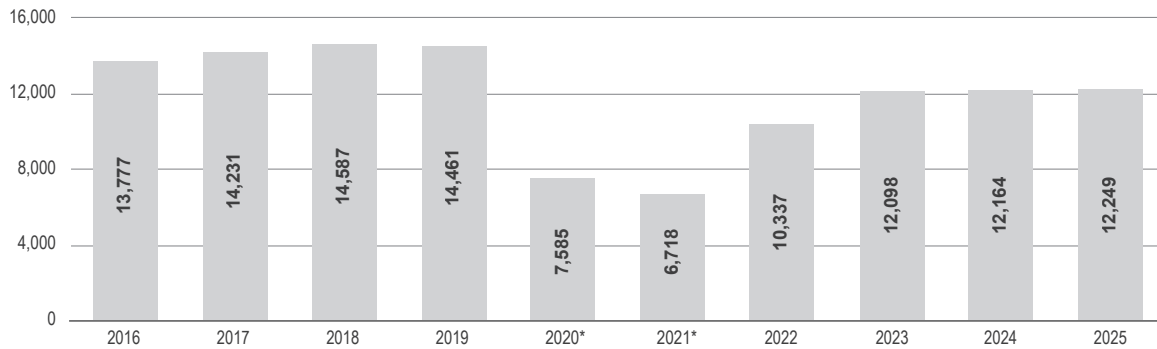
Medical **rehabilitation** for persons who are completely incapable of working on a farm or are at risk of losing the ability to work on a farm is a healthcare benefit in kind aimed at maintaining or restoring the ability to work on a farm, provided by Farmers' Rehabilitation Centres. For persons entitled to an agricultural pension, it is aimed at improving functional capacity.

The basis for referring farmers for medical rehabilitation was a final decision of a medical expert or medical board of the Fund, issued in medical certification

proceedings to determine entitlement to a farmers' social insurance benefit, or an application drawn up by the physician treating the patient and containing indications for medical rehabilitation. The basis for referring a person entitled to an agricultural pension for medical rehabilitation was an application drawn up by the treating physician. The costs of medical rehabilitation are covered in full by the Fund.

In 2025, the Fund referred persons for medical rehabilitation to six KRUS Farmers' Rehabilitation Centres. The rehabilitation stays were attended by persons with disorders of the musculoskeletal system (KRUS Farmers' Rehabilitation Centres in Horyniec-Zdrój, Iwonicz-Zdrój, Jedlec, Kołobrzeg, Szklarska Poręba and Świnoujście) and the circulatory system (KRUS Farmers' Rehabilitation Centre in Kołobrzeg). KRUS Farmers' Rehabilitation Centres are healthcare establishments that ensure a high standard of healthcare services and have modern treatment facilities.

**Chart 2. Farmers who underwent medical rehabilitation at KRUS in the years 2016–2025**



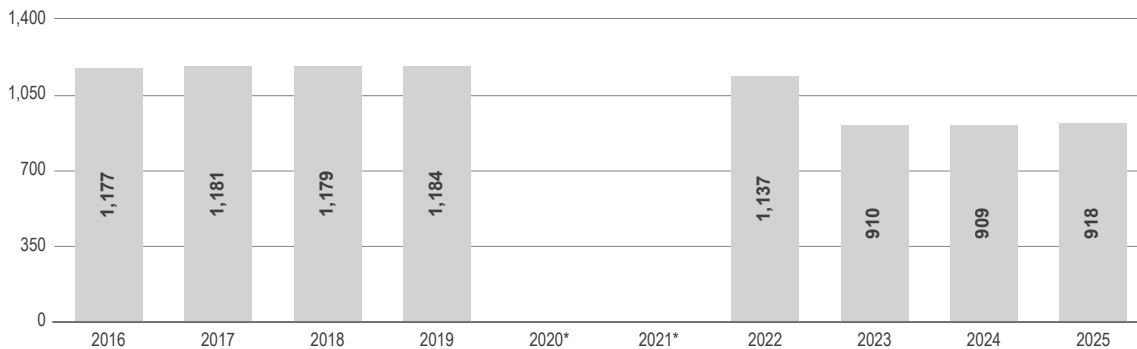
\* Due to the epidemic situation prevailing in the country, a smaller number of farmers benefited from medical rehabilitation. During that period, the operation of the Centres was suspended twice, and their reopening was carried out under a sanitary regime.

Source: Statistical data of the Agricultural Social Insurance Fund.

The medical rehabilitation programme and its scope were determined individually for each patient, in accordance with the physician's recommendations.

In 2025, medical rehabilitation for persons entitled to an agricultural pension was used by 800 persons.

**Chart 3. Children who underwent medical rehabilitation at KRUS in the years 2016–2025**



\* Due to the epidemic situation prevailing in the country, the organisation of rehabilitation stays for the children of farmers insured with KRUS was discontinued.

Source: Statistical data of the Agricultural Social Insurance Fund.

A **rehabilitation stay lasts 21 days** and, in particularly justified medical cases, may be extended by an additional stay. Rehabilitation stays are organised throughout the year.

Since 1992, more than 418 thousand persons have benefited from the medical rehabilitation provided by the Fund.

Persons not covered by farmers' social insurance may use stays at KRUS Farmers' Rehabilitation Centres on a paid basis.

During the summer holidays, the Fund additionally organises **rehabilitation stays for farmers' children** in the field of musculoskeletal disorders and respiratory diseases. Children aged from 7 to 15 years are entitled to participate in such stays, provided that at least one of their parents (legal guardians) is covered by farmers' social insurance. A rehabilitation stay lasts 21 days.

KRUS Farmers' Rehabilitation Centres provide round-the-clock medical care. The medical rehabilitation programme and its scope are selected individually for each child. Children are supervised by qualified teaching staff who, in the time free from rehabilitation treatments, also organise health-promoting activities for participants in the rehabilitation stays.

In the years 1993–2025, more than 37.5 thousand children participated in rehabilitation stays.



Horyniec-Zdrój is a spa town located in the north-eastern part of the Podkarpackie Voivodeship (260 m above sea level), surrounded by picturesque hills and extensive forests of Southern Roztocze, near the border with Ukraine.

It is a valued and frequently visited destination for spa patients seeking to improve their health, rest and recreation, with opportunities for various forms of tourism. This is favoured by the mild, low-stimulus microclimate with continental features and the unspoilt natural environment of the Southern Roztocze Landscape Park.

The town possesses one of the largest deposits in Poland of low-type peat used for therapeutic purposes, with excellent medicinal properties. The local springs of slightly mineralised sulphide and hydrogen sulphide waters create broad opportunities for treatment and rehabilitation.

The KRUS Farmers' Rehabilitation Centre in Horyniec-Zdrój is a modern rehabilitation complex with a swimming pool. The facility offers 274 places in rooms with full sanitary facilities, equipped with television sets, telephones and wireless internet access. The facility includes the indoor swimming pool complex 'Wodny Świat' [Water World] with a full-size swimming pool, a rehabilitation and recreational pool with hydro-attractions, a tube slide, a salt cave and a Finnish sauna. The Centre also has its own park.

Indications for medical rehabilitation at the KRUS Farmers' Rehabilitation Centre "Kresowiak" in Horyniec-Zdrój include musculoskeletal disorders in the fields of orthopaedics, rheumatology and neurology.

The Centre provides patients with round-the-clock medical care and physiotherapy treatments including hydrotherapy, massage (classical and mechanical), balneotherapy, ultrasound therapy, inhalation therapy, kinesotherapy, laser therapy, phototherapy, thermotherapy, electrotherapy and magnetotherapy.

The Centre also provides rehabilitation services under a contract with the National Health Fund and for commercial patients.



### KRUS FARMERS' REHABILITATION CENTRE IN IWONICZ-ZDRÓJ

Iwonicz-Zdrój is a spa town located in the Podkarpackie Voivodeship in the south-eastern part of Poland. It is one of the oldest Polish spa resorts, surrounded by beautiful fir and beech forests as well as attractive natural walking and excursion areas. The natural resources of Iwonicz include numerous mineral water springs (chloride-bi-carbonate-sodium, bromide, iodide, ferruginous and boric waters), therapeutic peat and iodised salt.

The KRUS Farmers' Rehabilitation Centre in Iwonicz-Zdrój specialises in the rehabilitation of musculoskeletal disorders in the fields of orthopaedics, rheumatology and neurology, as well as in the treatment of respiratory diseases.

The Centre is a six-storey building with accommodation for 180 persons.

The wide range of therapeutic treatments enables the Centre's medical staff to develop an individual therapeutic programme tailored to each patient's needs. The Centre provides patients with round-the-clock medical care as well as treatments in the fields of kinesitherapy, massage (automatic massage, Aquavibron massage, BOA pneumatic limb massage, therapeutic massage, manual massage, lymphatic massage, membranous segmental massage), hydrotherapy and physiotherapy.



### KRUS FARMERS' REHABILITATION CENTRE IN JEDLEC

The KRUS Farmers' Rehabilitation Centre in Jedlec is a facility located in the Wielkopolskie Voivodeship, surrounded by picturesque and unspoilt forests.

The Centre provides specialised services in the treatment of musculoskeletal disorders, rheumatic diseases,

posture defects, nervous system disorders and other coexisting diseases.

Patients requiring post-accident rehabilitation and rehabilitation following hospital treatment are also rehabilitated at the Centre. In addition to providing medical rehabilitation for KRUS patients, the Centre also provides rehabilitation services under a contract with the National Health Fund.

The Centre is housed in a modern building and offers 200 accommodation places in rooms with full sanitary facilities, equipped with television, radio, telephone and wireless internet access.

The KRUS Farmers' Rehabilitation Centre in Jedlec provides patients with round-the-clock medical care as well as treatments in the fields of physiotherapy, electrotherapy, magnetotherapy, vacuum massage, phototherapy, laser therapy (Sollux lamp irradiation and Hydrosun therapy with water filter), thermotherapy, whole-body cryotherapy (cryochamber), local cryotherapy, balneotherapy, therapeutic massage (manual and mechanical) and hydrotherapy.



### KRUS FARMERS' REHABILITATION CENTRE 'NIWA' IN KOŁOBRZEG

Kołobrzeg is the largest and most beautiful Polish spa resort, distinguished by its unique charm and rich history. The city's principal tourist and spa function results from its excellent location at the mouth of the Parsęta River, near forests, peat deposits and a wetland ecosystem that provides shelter for many rare species of animals and plants. Numerous historical monuments also encourage visitors to come to Kołobrzeg.

The KRUS Farmers' Rehabilitation Centre 'Niwa' in Kołobrzeg is located among green areas, approximately

300 metres from a sandy beach within the coastal park zone. It constitutes an ideal place for people who value relaxation and tranquillity. The Centre offers 318 accommodation places in comfortably and functionally equipped rooms. The Centre conducts year-round therapeutic, rehabilitation and recreational activities in the fields of musculoskeletal disorders, circulatory system diseases and respiratory diseases. Coexisting conditions treated at the Centre include diabetes and thyroid diseases. Round-the-clock medical care is provided. The Centre is adapted for guests with reduced mobility. Facilities available to guests include a spacious café, patio, billiards room, swimming pool with jacuzzi, sauna, solarium, hairdressing salon, gymnasium and rehabilitation rooms; an internet workstation and wireless internet access are available in the reception hall.

The facility is located 200 metres from the railway and coach stations (accessible via a footbridge) and 500 metres from the town centre. The Centre organises KRUS rehabilitation stays, rehabilitation stays co-financed from PFRON funds, commercial stays and recreational and therapeutic stays. In-patient rehabilitation is also provided under the statutory insurance system in Germany.



#### **KRUS FARMERS' REHABILITATION CENTRE 'GRANIT' IN SZKLARSKA PORĘBA**

The KRUS Farmers' Rehabilitation Centre 'Granit' in Szklarska Poręba is an architecturally interesting facility located at the foot of the Karkonosze Mountains.

The Centre's main activity in Szklarska Poręba is the medical rehabilitation of persons with musculoskeletal disorders.

The Centre provides patients with round-the-clock medical care as well as treatments in the fields of electrotherapy, phototherapy, heat therapy, hydrotherapy, balneotherapy,

partial massage and kinesitherapy (including Tergumed, Biodex System 4 PRO for isokinetic assessment and training, individual exercises, group exercises, pool exercises, trampoline exercises and Nordic walking).

Guests have 211 accommodation places at their disposal in double and triple rooms. Each room has an alarm system and a separate entrance to a terrace with a beautiful panoramic view of the mountains. The recreational area consists of a swimming pool, sauna and audiovisual room.



#### **KRUS FARMERS' REHABILITATION CENTRE 'SASANKA' IN ŚWINOUJŚCIE**

Świnoujście is the only seaside resort in Poland located entirely on islands, at the eastern end of the island of Usedom and in the western part of the island of Wolin, on the banks of the Świna River. The two parts of the city are connected by ferry services and a road tunnel under the bed of the Świna River. The town's assets include the widest naturally sandy beach in Poland, coastal dunes and the beautiful wild nature of the islands. The conditions here are favourable for sea bathing (thalassotherapy).

The KRUS Farmers' Rehabilitation Centre 'Sasanka' in Świnoujście is located in a quiet part of the attractive spa district of Świnoujście, 350 m from the sea.

The Centre provides patients with round-the-clock medical care as well as treatments in the fields of balneotherapy, hydrotherapy, electrotherapy, phototherapy, kinesitherapy, therapeutic massage and other treatments (acoustic shock wave therapy, deep electromagnetic stimulation and pool exercises). Patients have 153 accommodation places at their disposal, with full sanitary facilities and equipped with satellite television, wireless internet access, radio and telephone. The Centre's recreational area consists of a swimming pool with a steam bath, billiards room, café, children's playground and barbecue area.



## MEDICAL CERTIFICATION UNDER THE FARMERS' SOCIAL INSURANCE SYSTEM

The Fund **performs tasks in the field of medical certification** pursuant to Article 46 of the Act of 20 December 1990 on farmers' social insurance and the Regulation of the Minister of Social Policy of 31 December 2004 on medical certification at the Agricultural Social Insurance Fund, as amended by the Regulation of the Minister of Agriculture and Rural Development of 19 September 2025 on medical certification at the Agricultural Social Insurance Fund (Dz. U. [*Journal of Laws*] of 2025, item 1293).

**Medical certification proceedings in KRUS organisational units are conducted in two instances**, i.e. in the first instance decisions are issued by the Fund's medical experts, and in the second instance – by the Fund's medical boards.

Decisions issued by the **Fund's medical experts/medical boards** concern:

- 1) permanent and temporary complete incapacity for work on a farm;
  - 2) permanent and long-term damage to health;
  - 3) incapacity for living independently;
  - 4) temporary incapacity for work lasting more than 180 days;
  - 5) the advisability of vocational retraining due to permanent complete incapacity for work on a farm;
  - 6) indications for medical rehabilitation;
  - 7) other circumstances determining the granting of benefits under farmers' social insurance.
- Medical certification proceedings for determining entitlement to benefits under farmers' social insurance are free of charge.
- A final decision of a Fund medical expert or a decision of a Fund medical board constitutes the basis for issuing a decision on benefits provided for in the Act, entitlement to which depends on the determination of:
- 1) permanent or long-term damage to health or death resulting from an accident at agricultural work or an agricultural occupational disease, or
  - 2) permanent or temporary complete incapacity for work on a farm, or

- 3) incapacity for living independently, or
- 4) temporary incapacity for work lasting more than 180 days.

Table 4. Medical certification decisions issued by KRUS in the years 2016–2025

Year	Number of decisions issued by	
	Fund medical experts	Fund medical boards
2016	132,633	18,372
2017	127,246	16,901
2018	118,239	16,077
2019	162,990	16,490
2020	223,928	26,045
2021	144,855	20,192
2022	135,027	18,191
2023	130,500	17,693
2024	115,164	14,572
2025	110,315	13,466

Source: Statistical data of the Agricultural Social Insurance Fund.

Pursuant to the above-mentioned regulation on medical certification at the Agricultural Social Insurance Fund, **direct and superior supervision** over the certification activities of the Fund's medical experts and medical boards is exercised by the **President of KRUS**.

**Direct supervision**, by authorisation of the President of KRUS, is exercised by the **Regional Medical Examiner – Medical Certification Inspector. Superior supervision**, by authorisation of the President of KRUS, is exercised by the **Chief Medical Examiner of the Fund**.





## PREVENTION IN AGRICULTURE

The Act on farmers' social insurance obliges KRUS to undertake activities aimed at preventing accidents at work and agricultural occupational diseases. The Fund's preventive activity consists in examining the causes and circumstances of accidents at work and disseminating among insured persons knowledge concerning accident risks in the agricultural working environment and the 'Rules for the Protection of Health and Life on the Farm' established by the President of the Agricultural Social Insurance Fund. This document contains recommendations concerning farm equipment, the protection of persons working on farms and the manner of carrying out activities related to agricultural operations. Employees of the Fund seek to encourage farmers voluntarily to apply these recommendations. The Rules are promoted among insured persons, inter alia, in the form of brochures and informational materials, as well as during training sessions, talks, competitions, safe work demonstrations, inspections of accident sites, through the media and during other preventive activities. The above-mentioned document is available in three language versions: Polish, Ukrainian and English.

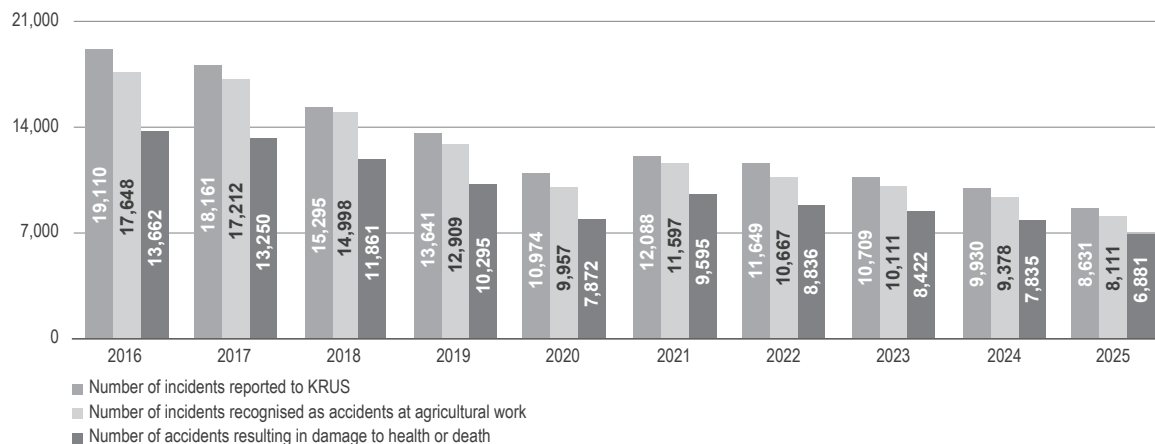
The Agricultural Social Insurance Fund organises voluntary, free-of-charge training sessions and talks for interested farmers, village administrators, members of rural housewives' associations, farmers undergoing treatment at KRUS Farmers' Rehabilitation Centres, local government authorities, students of agricultural schools and children from rural areas. In the years 2016–2025, nearly 38 thousand training meetings were organised, attended by more than 1.2 million persons. In 2011, an application entitled 'Calendar of Preventive Events' was launched on the KRUS website at [www.gov.pl/krus](http://www.gov.pl/krus) in order to disseminate information on preventive activities carried out by the Fund. In order to promote the principles of health and life protection on farms, the Fund published a number of informational materials, including films, brochures, leaflets, posters, roll-up banners and preventive calendars, and additionally for children: puzzles, a memory game, the family board game 'Bezpiecznie z Krusławem' [Safe with Krusław] and an e-learning course entitled 'Bezpiecznie na wsi mamy – upadkom zapobiegamy' [We are safe on the farm – we prevent

falls]. In a modern and attractive form, this course familiarises the youngest inhabitants of rural areas with accident risks present on farms and teaches appropriate behaviour while staying on farm premises.

As part of **extracurricular activities**, various **Olympiads, competitions and quizzes concerning occupational health and safety, as well as competitions for the safest farm**, are organised. Since 2003, the **Nationwide ‘Bezpieczne Gospodarstwo Rolne’ [Safe Farm] Competition** has been organised, in which approximately 1,000 individual farms participate each year. Its purpose is to promote the principles of health and life protection on farms and to disseminate good practices related to occupational health and safety in rural areas. Each year, the Competition is granted the honorary patronage of the President of the Republic of Poland. The initiative is supported by local government authorities, voluntary fire brigades, the police, local agricultural chambers, agricultural advisory

centres, farmers’ professional and social organisations, research institutes working to improve occupational safety on farms, manufacturers of agricultural machinery and equipment, as well as numerous companies and institutions. The Competition is conducted in three stages and, in accordance with the criteria set out in the regulations, regional and voivodeship committees assess farms in terms of: organisation of the farmstead and farmyard, order and cleanliness within the farmyard, buildings and workplaces, the technical condition of livestock and farm buildings, the technical condition of machinery, equipment and tools used on farms, conditions for the handling and keeping of livestock, provision of work clothing and personal protective equipment, methods of storing plant protection products and other hazardous substances, the aesthetics of the farm, as well as the application of organisational, technological and technical solutions affecting the safety of persons working and staying on farms.

Chart 4. Farmers’ accidents in the years 2016–2025



Source: Statistical data of the Agricultural Social Insurance Fund.

Since 2011, the **Nationwide Art Competition for Children** has been organised, with approximately 40 thousand children from around 3 thousand primary schools participating each year. Every year, the initiative is granted the honorary patronage of the Minister of Agriculture and Rural Development. The purpose of the competition is to promote among primary school pupils from rural areas positive behaviours related to children's work and play on farms, as well as to popularise the **'List of particularly dangerous activities related to running a farm which must not be entrusted to children under 16 years of age'**, indicating tasks which, due to the hazards involved in their performance, are particularly dangerous for the youngest persons.

As part of implementing the *Vision Zero Strategy in the agricultural sector in Poland*, in 2025 the Fund organised the seventh edition of the **Nationwide Competition for Young People 'Moja Wizja Zero'** [My Vision Zero], consisting in producing a short preventive film related to the subject matter of the competition. The competition aims to promote safe behaviours related to work on farms among young people, in particular pupils of upper secondary schools and students of higher education institutions with an agricultural profile. The initiative was granted the honorary patronage of the Minister of Agriculture and Rural Development.

Since 2020, two competitions have been organised: the **Nationwide Competition for Children for a Rhyming Verse on Safety on Farms** and the **Nationwide Test Competition on Safe Work on Farms**.

The Fund also undertakes efforts aimed at ensuring the proper production and distribution of means used in agriculture, as well as protective equipment and clothing.

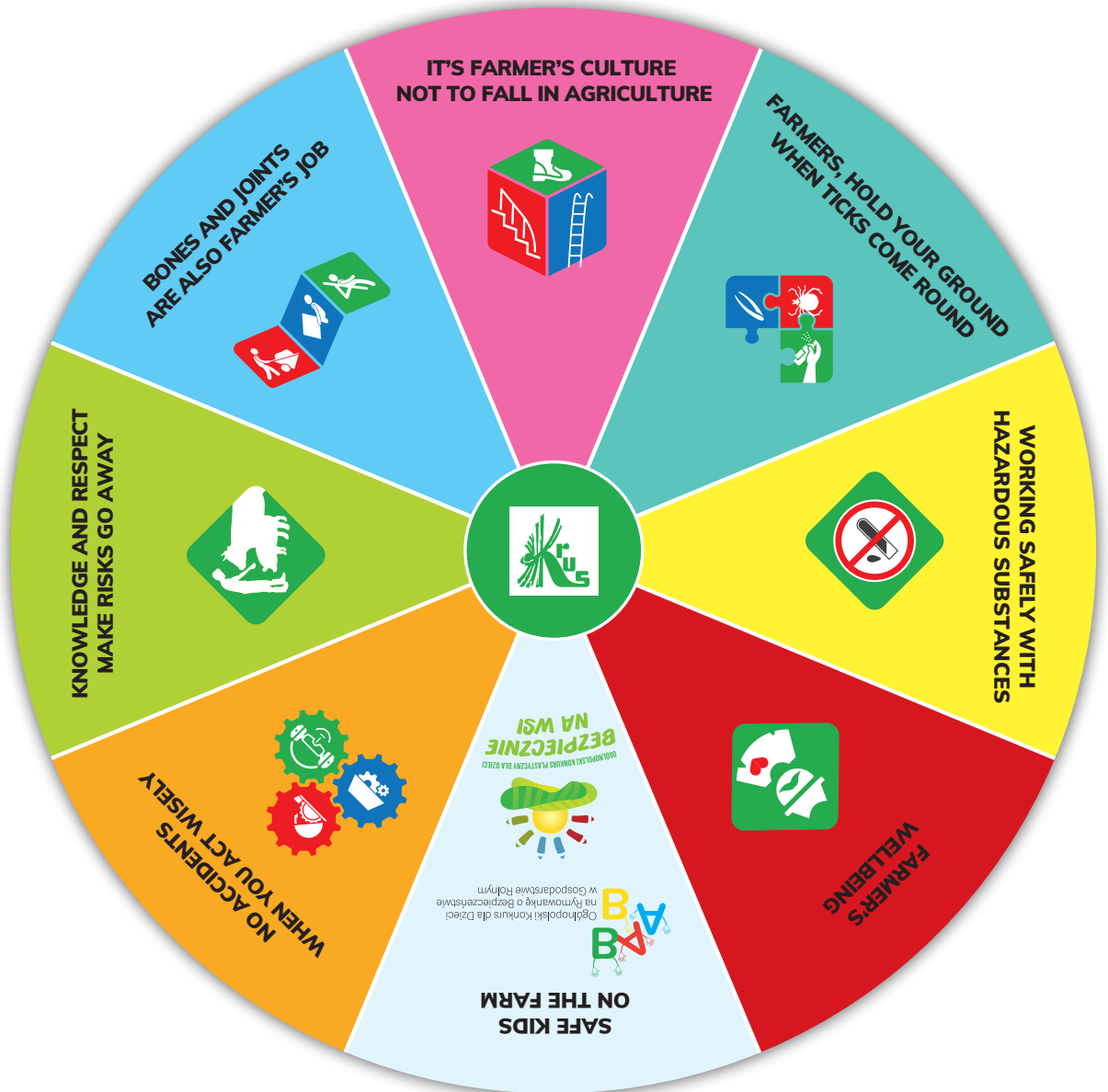
Products distinguished by an above-average level of safety are awarded the 'Safety Mark of the Agricultural Social Insurance Fund' by the President of KRUS, while products whose use improves occupational safety receive the trade fair distinction 'Product Increasing Occupational Safety on Farms'. Since 2001, manufacturers of the above-mentioned products have received the 'DOBROŚLAW' statuette. In addition, the Fund conducts **recourse and preventive proceedings** aimed at recovering benefits paid and changing design solutions in relation to manufacturers whose products contribute to accidents at work.

Representatives of KRUS actively **participate in agricultural fairs, exhibitions, seminars and scientific and training conferences, as well as other events of this kind**, during which they organise information and prevention stands, competitions, exhibitions and safe work demonstrations for farmers. At selected international, national and regional events, stands are organised jointly with the Ministry of Agriculture and Rural Development and institutions operating for the benefit of agriculture, including the Agency for Restructuring and Modernisation of Agriculture and the National Support Centre for Agriculture.

Since 2023, KRUS has been carrying out activities aimed at reducing the number of accidents at work and occupational diseases among farmers under the project 'Bezpieczny Rolnik, Bezpieczna Wieś' [Safe Farmer, Safe Village], referring to the most common categories of accidents and groups of occupational diseases in agriculture. The project consists of seven campaigns under the following slogans:

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\* More information on the Vision Zero Strategy on p. 42.





## ORGANISATION

### STRUCTURE

The Agricultural Social Insurance Fund is managed by the **President**, who is a central government administration authority subordinate to the minister responsible for rural development. The President of KRUS is appointed by the Prime Minister at the request of the minister responsible for rural development. The Prime Minister dismisses the President of KRUS.

Within KRUS, the following are distinguished:

- 1) the **Headquarters**;
- 2) **Regional Branches**;
- 3) **Local Offices**.

In addition, the President of KRUS acts as the founding authority for and exercises supervision over **medical rehabilitation institutions**.

The statutory tasks of the Agricultural Social Insurance Fund are carried out through the **Headquarters, 16 KRUS Regional Branches and 256 KRUS Local Offices subordinate to them**. The Headquarters is

the organisational unit of KRUS responsible for coordinating and providing substantive supervision over the work of the other KRUS organisational units. The President of KRUS supervises and controls the work of the heads of KRUS organisational units through the Headquarters. The Regional Branch Offices together with the Local Offices form a network of KRUS units carrying out tasks related to servicing insured persons and beneficiaries. The Agricultural Social Insurance Fund performs its statutory tasks in the field of medical rehabilitation and the provision of healthcare services to farmers entitled to benefits from the Fund through six medical rehabilitation establishments.

The following organisational units form part of the **Fund's Headquarters**:

- 1) President's Office;
- 2) Finance Office;
- 3) Organisation and Legal Office;
- 4) Human Resources Management Office;
- 5) Statistics Office;
- 6) Insurance Office;

- 7) Benefits Office;
- 8) Prevention Office;
- 9) Rehabilitation Office;
- 10) Administration and Investment Office;
- 11) Information Technology and Telecommunications Office;
- 12) Public Procurement Office;
- 13) Internal Audit Office;
- 14) Communications Office;
- 15) Control Office;
- 16) Crisis Management, Defence Affairs and Information Security Office;
- 17) Farmers' Social Insurance Council Service Team;
- 18) Occupational Health and Safety Position;
- 19) Employee Relations Team;
- 20) Chief Medical Examiner's Team.

The **sixteen KRUS Regional Branches** carry out the Fund's core tasks in the fields of determining the obligation to participate in social insurance, assessment and collection of contributions, determining the circumstances and causes of accidents at agricultural work, determining entitlement to cash benefits and paying those benefits. Smaller organisational units – Local Offices – operate within the Regional Branches. There are currently 256 Local Offices, which together with the 16 Regional Branches form the network of Fund units carrying out tasks related to servicing insured persons and beneficiaries.

## **FARMERS' SOCIAL INSURANCE COUNCIL**

The Farmers' Social Insurance Council **represents the interests of insured persons and beneficiaries as a whole** in matters relating to insurance and the activities of the Agricultural Social Insurance Fund.

The Farmers' Council, consisting of 25 members, is appointed for a three-year term by the minister

responsible for rural development from among candidates proposed by nationwide socio-professional farmers' organisations, trade unions of individual farmers and the National Council of Agricultural Chambers.

The Farmers' Council has the **right to supervise and assess the activities of the Agricultural Social Insurance Fund**. It may apply to government administration authorities, state institutions and local government bodies to undertake specific initiatives or actions in matters related to insurance.

**It determines the amount of the monthly contribution for accident, sickness and maternity insurance** for one or several quarters.

**It gives opinions on:**

- draft legal acts regulating insurance, in particular implementing acts to the Act and legal acts having a direct impact on the functioning of the insurance system;
  - draft operational programmes and financial plans of the Fund;
  - reports on the activities of the Agricultural Social Insurance Fund and the Farmers' Social Insurance Contribution Fund.
- The substantive activities of the Farmers' Social Insurance Council are primarily carried out by the **Presidium** and the **permanent committees of the Farmers' Council**:
- Committee for the Organisation and Financial Management of the Fund;
  - Committee for Prevention and Rehabilitation;
  - Committee for Insurance;
  - Committee for Benefits.

## **FINANCIAL MANAGEMENT**

The Agricultural Social Insurance Fund **conducts independent financial management**. The financial basis

for insurance and the activities of KRUS is provided by the following funds:

- 1) Pension and Disability Fund;
- 2) Administrative Fund;
- 3) Prevention and Rehabilitation Fund;
- 4) Incentive Fund;
- 5) Farmers' Social Insurance Contribution Fund, which has legal personality and is not subsidised from the state budget.

In addition, pursuant to separate provisions, KRUS carries out additional tasks financed from the Solidarity Fund.

### **Pension and Disability Fund**

This fund is formed from:

- 1) pension and disability insurance contributions;
- 2) reimbursement from the Social Insurance Fund to cover specific expenditure;
- 3) a write-off from the Contribution Fund amounting to 40% of the costs of maternity benefits;
- 4) a supplementary subsidy from the state budget;
- 5) a subsidy from the state budget allocated for health insurance contributions for persons, i.e.:
  - a) farmers and household members working with them who are covered by social insurance,
  - b) persons receiving pension and disability benefits in the contributory part,
  - c) farmers who are not covered by social insurance but are covered by health insurance;
- 6) a subsidy from the state budget allocated for pension and disability insurance contributions for the persons referred to in Articles 16a–16c<sup>\*</sup> of the Act of 20 December 1990 on farmers' social insurance.

\* This applies to a farmer or household member providing:

- 1) care for a child – the contribution is financed for a period of 3 years, but no longer than until the child reaches 5 years of age;
  - 2) care for a child with disabilities – the contribution is financed for a period of 6 years, but no longer than until the child reaches 18 years of age.
- The above also applies to:
- 1) a farmer or household member conducting non-agricultural business activity and insured with KRUS, if they have ceased or suspended such activity for the period of providing care;
  - 2) a farmer, household member or family member who is not covered by farmers' social insurance but has submitted an application for coverage by pension and disability insurance during that period and is not covered by another social insurance scheme.

The resources of this fund are allocated to financing:

- 1) pension and disability insurance benefits;
- 2) pensions and disability pensions from another social insurance scheme, paid together with pension and disability insurance benefits, including supplements;
- 3) reimbursement of specific costs to the Social Insurance Fund, where such reimbursement is provided for in pension regulations;
- 4) health insurance.

### **Administrative Fund**

The Administrative Fund is allocated to financing the costs of insurance administration (except for costs covered from the resources of the Contribution Fund or the Prevention and Rehabilitation Fund) and the costs of administering tasks in the field of health insurance.

### **This fund is formed from:**

- 1) write-offs from the Contribution Fund amounting to up to 12% of the planned expenditure of the Contribution Fund;
- 2) write-offs from the Pension and Disability Fund amounting to up to 3.5% of the planned expenditure of the Pension and Disability Fund;
- 3) reimbursement by the competent institutions of costs related to the implementation of health insurance and the performance of other tasks entrusted to the President of KRUS pursuant to separate provisions;
- 4) interest obtained from investing free resources of the Administrative Fund.

### **Prevention and Rehabilitation Fund**

This fund is formed from write-offs from the Contribution Fund amounting to up to 6.5% of planned expenditure, a budgetary subsidy and interest obtained from investing free resources of the Prevention and Rehabilitation Fund.

The Prevention and Rehabilitation Fund is allocated to financing material costs, i.e.:

- 1) activities carried out by the Fund aimed at preventing accidents at agricultural work and agricultural occupational diseases;
- 2) assistance for insured persons and persons entitled to insurance benefits who are completely incapable of working on a farm but whose recovery is considered likely as a result of treatment and rehabilitation, or who are at risk of becoming completely incapable of working on a farm.

### **Incentive Fund**

The Incentive Fund may be established within the write-off to the Administrative Fund calculated from the Contribution Fund. The Fund is administered by the President of KRUS in agreement with the Chairperson of the Farmers' Council and on the basis of regulations adopted by the Farmers' Council. Payments from this fund are made outside the limits resulting from the regulations governing remuneration in the state budgetary sphere.

### **Contribution Fund**

The Contribution Fund is formed from accident, sickness and maternity insurance contributions, as well as from other sources specified in the statutes of the Contribution Fund, ensuring full coverage of the expenditure of the Contribution Fund.

The resources of this fund are allocated to financing:

- 1) benefits from accident, sickness and maternity insurance;

- 2) a write-off to the Administrative Fund amounting to up to 12% of the planned expenditure of the Contribution Fund;
- 3) a write-off to the Prevention and Rehabilitation Fund amounting to up to 6.5% of planned expenditure;
- 4) direct operating costs of the Farmers' Council;
- 5) costs of managing this fund and fulfilling its obligations as a legal person;
- 6) KRUS activities concerning the initiation and support of the development of insurance for farmers and their families through mutual insurance societies;
- 7) deficits of the Administrative Fund and the Prevention and Rehabilitation Fund.

### **Solidarity Fund**

The Solidarity Fund is a state special-purpose fund administered by the minister responsible for social security and operates on the basis of the Act of 23 October 2018 on the Solidarity Fund. The purpose of the Fund is to provide social, vocational, healthcare and financial support to persons with disabilities, as well as financial support to pensioners and disability pensioners.

Pursuant to agreements concluded between the minister responsible for social security and the President of the Agricultural Social Insurance Fund on 1 October 2019 and 2 January 2020, the Agricultural Social Insurance Fund allocates the resources of the Solidarity Fund to financing:

- 1) supplementary benefits for persons incapable of living independently, together with the costs of administering those benefits, referred to in Article 11(1) of the Act of 31 July 2019 on supplementary benefits for persons incapable of living independently;
- 2) social pensions and interest for delayed payment of social pensions, funeral grants together with the costs of administering those benefits, referred to in Article 14(1) of the Act of 27 June 2003 on social pensions;
- 3) supplementary allowances together with the costs of administering those allowances, referred to in Article 14(1) of the Act of 27 June 2003 on social pensions.

**Table 5. Benefits for individual farmers financed from the Contribution Fund in the years 2016–2025 (PLN)**

Years	Total amount of benefits from accident, sickness and maternity insurance	Including:		
		Lump-sum compensation	Sickness benefits	Maternity benefits <sup>1)</sup>
2016	435,953,799.40	69,236,450.00	366,622,823.00	94,526.40
2017	407,732,846.52	66,406,978.00	341,305,260.00	20,608.52
2018	374,899,209.60	69,221,920.50	305,673,911.30	3,377.80
2019	334,204,960.50	63,429,653.50	270,775,307.00	–
2020	268,001,861.93	46,067,530.00	221,934,331.93 <sup>2)</sup>	–
2021	277,296,221.30	58,821,184.00	218,475,037.30 <sup>2)</sup>	–
2022	577,277,338.50	70,281,757.50	506,995,581.00 <sup>2)</sup>	–
2023	580,946,401.21	67,160,029.50	513,786,371.71 <sup>2)</sup>	–
2024	547,278,402.72	64,379,669.00	482,898,733.72	–
2025	649,962,813.90	77,582,481.50	572,380,332.40	–

1) maternity benefits paid on the basis of the provisions in force before 1 January 2016. Since 1 January 2016, maternity benefits have been benefits paid from pension and disability insurance pursuant to Article 35a and Article 35b of the Act of 20 December 1990 on farmers' social insurance;

2) including sickness benefits paid in connection with COVID-19.

Source: Statistical data of the Agricultural Social Insurance Fund.

**Table 6. Expenditure on farmers' social insurance in the years 2016–2025 (PLN)**

Years	Amount of pension and disability benefits and other benefits <sup>1)</sup>	Amount of sickness, maternity and lump-sum compensation benefits
2016	15,408,096,420.53	435,953,799.40
2017	15,481,106,510.97	407,732,846.52
2018	15,656,945,811.46	374,899,209.60
2019	17,209,177,539.19	334,204,960.50
2020	16,668,187,165.02	268,001,861.93 <sup>2)</sup>
2021	16,683,964,357.07	277,296,221.30 <sup>2)</sup>
2022	16,870,809,345.25	577,277,338.50 <sup>2)</sup>
2023	20,471,057,751.63	580,946,401.21 <sup>2)</sup>
2024	23,235,059,975.99	547,278,402.72
2025	24,808,791,513.75	649,962,813.90

1) data excluding pension and disability cash benefits for soldiers performing substitute military service, cash benefits for persons deported to forced labour, and disability pension benefits for war invalids, military invalids and persecuted persons (these benefits are currently paid as commissioned tasks);

2) including sickness benefits paid in connection with COVID-19.

Source: Statistical data of the Agricultural Social Insurance Fund.

## eKRUS

The currently observed dynamic development of the information society, including rural areas and farmers themselves, determines numerous activities aimed at the broadly understood **improvement of quality of life**, consisting inter alia in enabling easy and rapid access to e-services provided by both the private and public sectors, facilitating remote communication with public administration, improving the efficiency of managing information resources held by the administration, ensuring access to new and innovative solutions and, consequently, counteracting digital exclusion also among the social group consisting of persons insured with KRUS. The fulfilment of these tasks requires **efficiently managed, effective and reliable IT infrastructure**, as well as **modern IT systems** supporting the objectives pursued by KRUS in relation to farmers and members of their families. The core of the continuously developed IT architecture is constituted by the **KRUS Integrated IT System (ZSI)**, together with the **Employee Portal** and the **eKRUS Farmers' Portal**. Within the ZSI, key domain systems supporting the administration of social and health insurance, as well as related matters and proceedings, payment of benefits from accident, sickness and maternity insurance, conducting proceedings concerning accidents and occupational diseases in agriculture, and referring farmers and family members for medical rehabilitation are also integrated. In recent years, the key systems have been centralised and mutually integrated, which in some cases involved changes both to the architecture and to the technologies in which the system was developed. Consequently, the IT resources possessed, including systems and applications, ensure that support for users in carrying out the Fund's statutory tasks, as well as the provision of services for KRUS beneficiaries, will be implemented using modern IT solutions.

From the perspective of a farmer insured with KRUS, the continuous development of the **eKRUS Farmers' Portal** is of particular importance. The Portal was **launched in 2016 in response** to the growing needs of farmers regarding the availability of e-services. Every visitor to the eKRUS Portal has access to content containing basic information on farmers' social insurance and health insurance, as well as benefits available under the insurance scheme. After registering on the eKRUS Portal, users gain access to personalised data, including registration data, insurance history, a list of contributions, as well as information on upcoming payment deadlines and contribution amounts. Use of the eKRUS Portal, both in its publicly accessible section and in the personalised section, is entirely free of charge.

A user holding an account may pay farmers' social insurance and health insurance contributions, as well as repay arrears in respect of those contributions, in the form of direct online payment orders to the KRUS bank account. Users may also independently generate e-certificates: a certificate of periods of coverage by farmers' social insurance, a certificate of periods of coverage by and payment of health insurance contributions, and a certificate of insurance coverage. These are automatically generated electronic documents bearing a qualified electronic seal and do not require the signature of a Fund employee.

Within a fully automated module, the eKRUS Portal enables users to register (or correct registration) for accident, sickness and maternity insurance and health insurance for farmer's helpers during the period in which they provide assistance on a farm under a harvesting assistance agreement. It is also possible to make online payment of contributions for helpers, search and view helpers' contributions, and view periods of insurance coverage for farmer's helpers.

In addition, as part of ongoing development work on the eKRUS Portal, functionality has been made available for searching for and completing application forms such as: an application for maternity benefit, an application for maternity benefit for the father of a child, accident notification, an application for one-off compensation for permanent or long-term damage to health caused by an accident at agricultural work, a declaration concerning business activity, and an application for extension of the sickness benefit payment period.

## HELPLINE

In order to ensure easier access to information and support for insured persons and beneficiaries, the Agricultural Social Insurance Fund has launched a helpline. The purpose of the helpline is to improve communication with customers, build modern and user-friendly communication channels, and enable quick answers to the most frequently asked questions concerning the activities of KRUS.

Through the helpline, information may be obtained concerning:

- farmers' social insurance,
- benefits available under the social insurance system,
- accident prevention activities,
- medical rehabilitation,
- medical certification.

The helpline is operated by qualified consultants who provide reliable information and help to indicate the further course of action in a specific matter.

The helpline is available at **22 626 37 90**, Monday to Friday, from **9:00 to 14:00**. To connect efficiently with the appropriate subject area, select the relevant number in accordance with the voice message.

Helpline consultants provide general information, help callers understand the applicable procedures and indicate the appropriate steps to be taken in order to resolve a matter. Where necessary, they also refer callers to the relevant KRUS organisational units competent according to the caller's place of residence.

It should be emphasised, however, that the helpline is not intended for conducting administrative proceedings. It is not possible to submit explanations, appeals, complaints or applications through the helpline. In matters requiring individual analysis or resolution, direct contact with the competent organisational unit of the Fund is necessary.

The launch of the helpline constitutes a significant convenience for persons using the services of the Agricultural Social Insurance Fund. This solution saves time, reduces the need for personal visits to offices and provides convenient access to information without leaving home.

## INTEGRATED MANAGEMENT SYSTEM AND MANAGEMENT CONTROL

In order to improve the efficiency and effectiveness of the management system, minimise risks and ensure the satisfaction of interested parties, the Agricultural Social Insurance Fund developed and implemented a **Quality and Information Security Management System** in 2005, in accordance

with the requirements of ISO 9001 and ISO/IEC 27001. On 1 December 2009, the **Anti-Corruption Threat Prevention System** was implemented, and the three management systems implemented at KRUS were combined to form the **Integrated Management System**. In 2019, the Anti-Corruption Threat Prevention System was replaced by the **Anti-Corruption**

**Management System**, compliant with the requirements of ISO 37001.

The **Integrated Management System** applies in all organisational units of the Fund and covers, in particular, the performance of the tasks imposed on KRUS by the Act on farmers' social insurance.

The implementation at the Agricultural Social Insurance Fund of the quality management system in the first instance produced effects in the form of standardising and linking management processes within the certified units. These processes were defined and described in terms of their mutual interaction and taking into account the division of competences for individual positions within the Fund.

The implementation of the Information Security Management System enabled the Fund to make use of the world's best practices relating to information security, while at the same time making it possible to confirm an appropriate level of data protection through independent certification.

The implementation of the Anti-Corruption Management System confirms the principles of integrity and reliability applicable within the Fund. This has been expressed in the adopted Anti-Corruption Policy of the Agricultural Social Insurance Fund and its consistent observance. This system eliminates or significantly

reduces the possibility of corrupt practices and confirms trust in KRUS as a transparent and professionally managed organisation.

The eighth Integrated Management System Certificate, granted to the Agricultural Social Insurance Fund in 2023, confirms compliance with the requirements of ISO 9001 and ISO/IEC 27001 in the area of **servicing insured persons and beneficiaries with regard**

**to tasks arising from the Act of 20 December 1990 on farmers' social insurance and the organisation of support for farmers**, as certified by an independent certification body. It demonstrates the transparency of the institution responsible for farmers' social insurance and its equivalent standing among central offices of state administration operating both in Poland and in other countries that meet the highest quality requirements.

The benefits obtained by KRUS in connection with the implementation of the Quality Management System include, above all, reduced operating costs of the organisation, including those related to staff training, internal information exchange and the clarification of decision-making processes.

The above benefits were already visible shortly after completion of the implementation. Over a longer period, further positive effects may be observed resulting from a change in the attitude of the institution's environment towards the office. These include raising the quality of work of all organisational units of the Fund, increasing customers' trust in the office and its management, better and more efficient performance of the office's statutory tasks, and greater satisfaction among KRUS insured persons, beneficiaries and employees themselves.

The Information Security Management System at the Agricultural Social Insurance Fund was designed and implemented with a view to protecting information regardless of the form in which it occurs:

- it describes rules of conduct in specific areas of KRUS in a more structured manner,
- it makes it possible to translate objectives set by management into tasks for individual employees,
- the mechanisms implemented are intended to support compliance with legal requirements, including the Personal Data Protection Act, and to guarantee

that all data processed and stored at KRUS are properly protected and secured.

Every employee should derive contentment and satisfaction from their work, and also be certain that at any time they can verify the correctness of the tasks they perform or the appropriateness of the decisions they have taken. The basis for this is provided by the **instructions, security rules, procedures, etc.** implemented at the Fund. Other benefits brought by the information security system, including to KRUS employees, include:

- reducing operational risk,
- strengthening credibility,
- securing processed data,
- reducing the risk of information loss,
- establishing uniform rules in the field of information security,
- ensuring contingency plans in the event of unforeseen events,
- recording and analysing incidents that have occurred and affect security,
- clearly assigned responsibilities and authorisations,
- awareness of the importance of the information processed,
- awareness of the existence of threats in the area of information processing,
- protecting employees against unconscious behaviour that has a negative impact on the image of KRUS and the security of the information processed.

The Anti-Corruption Management System implemented at the Agricultural Social Insurance Fund responds to the **Anti-Corruption Strategy** adopted by the **Ministry of Agriculture and Rural Development** and also implements the tasks arising from the Government Anti-Corruption Programme for 2018–2020. When developing documentation for this system, the Fund placed particular emphasis on the transparency of procedures and the elimination of excessive discretion on

the part of officials. This system is based on transparent, unambiguous procedures, with a clear definition of the scope of powers, responsibilities and margin of decision-making discretion. It also confirms the Fund's willingness to act in accordance with the principles of integrity and reliability, as expressed by the adoption of the **Anti-Corruption Policy of the Agricultural Social Insurance Fund** and its consistent observance.

Thanks to the functioning Anti-Corruption Management System, KRUS employees are able **actively to influence the manner in which individual tasks within the scope of their duties are performed**. It should be emphasised that, if a risk of a corruption-related event occurring in the processes carried out is identified, each employee is obliged to report this information to the appropriate person (their immediate superior or the Regional Branch Coordinator for the Integrated Management System, or the Plenipotentiary of the President of KRUS for the Integrated Management System), together with a proposed method of reducing such risk, in accordance with the **'Procedure for dealing with corruption-related incidents'**. Moreover, through active participation in the implementation of the anti-corruption system, employees obtain confirmation that the management is willing to eliminate corruption threats and practices.

The benefits of implementing the Anti-Bribery Management System may be considered from the point of view of:

#### 1) the Fund's management:

- building the image of a transparent and professionally managed organisation,
- obtaining information on new risks and further specifying already identified risks related to the organisation's activities,
- refining the risk map,
- ensuring transparent principles of cooperation with interested parties,

- reducing the possibility of the risk of losing financial resources as a result of potential corruption practices;

#### 2) employees:

- providing employees with a sense of security through clearly and transparently defined decision-making processes,
- clearly defined scopes of powers and responsibilities,
- protection against unconscious conduct and its consequences,
- improving the organisation on the basis of experience gained,
- defining procedures in cases of suspected corruption,
- the relevant procedure applied at KRUS is the 'Procedure for dealing with corruption-related incidents';

#### 3) the environment:

- strengthening the perception of KRUS as an organisation that treats problems seriously, does not disregard them and does not postpone them.

As of 1 January 2010, in accordance with the Act of 27 August 2009 on public finance, **management control** was implemented at the Agricultural Social Insurance Fund.

**Management control** comprises all activities undertaken to ensure that objectives and tasks are achieved in a lawful, effective, economical and timely manner. The implementation of management control ensures that the Fund achieves the following objectives:

- compliance of activities with regulations and procedures,
- effectiveness and efficiency of operations,
- reliability of reports,
- protection of resources,
- observance and promotion of principles of ethical conduct,
- efficiency and effectiveness of information flow,
- risk management.

In order to ensure the efficient and effective achievement of objectives, KRUS has adopted a process-based approach. All processes show points of linkage, interaction or dependency between them so that the flow of information and the course of action in the performance of tasks take place without disruption and according to a strictly defined order. Main processes have been distinguished, describing the most important activities of the Agricultural Social Insurance Fund leading to the performance of KRUS statutory tasks, as well as auxiliary processes supporting and supplementing the main processes. Within the processes, specific objectives, procedures, measures and their owners have been defined. All these elements are supervised, periodically reviewed and updated. Analysis of data obtained from monitoring individual processes makes it possible to assess the degree to which objectives have been achieved and to identify areas requiring action to improve the achievement of defined objectives and tasks.

An important element of management control is the **risk management** process, understood as the identification, analysis and assessment of both threats and opportunities that may affect the achievement of objectives and tasks. Remedial measures taken and the use of identified opportunities serve to limit negative effects and support the development of the unit.

In fulfilment of the requirement to ensure adequate, effective and efficient management control with regard to monitoring and evaluating its functioning, the Agricultural Social Insurance Fund conducts a

self-assessment of the state of management control, in accordance with the 22 management control standards for the public finance sector, grouped into five categories:

- internal environment,
- objectives and risk management,
- control mechanisms,
- information and communication,
- monitoring and evaluation.

The results of the self-assessment constitute the basis for undertaking improvement measures and are used when preparing the **statement on the state of management control** of the President of KRUS, submitted in accordance with the applicable provisions.

Each year, the President of KRUS submits a **statement on the state of management control** to the Minister of Agriculture and Rural Development, confirming that the solutions implemented at the Fund are observed, effective and functioning as intended, and that they make it possible to diagnose any irregularities in the management of public finances on an ongoing basis. By signing the statement on the state of management control for the entire unit, the President of KRUS also confirms that the overall management arrangements have been verified and that the procedures applied are effective. In accordance with good practice, as part of the statement, all cases of irregularities known to the management are analysed, their causes are explained and appropriate measures are taken to avoid their recurrence in the future.

# VISION ZERO

Safety.Health.Wellbeing.

## INTERNATIONAL COOPERATION

Since the beginning of its operations, the Agricultural Social Insurance Fund (KRUS) has cooperated with foreign insurance institutions and organisations in Europe and worldwide.

### **International Social Security Association (ISSA)**

Membership in the ISSA entitles the Fund to participate in the Association's activities and in conferences, training sessions, symposia and colloquia organised by it concerning insurance, prevention and rehabilitation. This provides a unique opportunity to become acquainted with global solutions and trends in these areas.

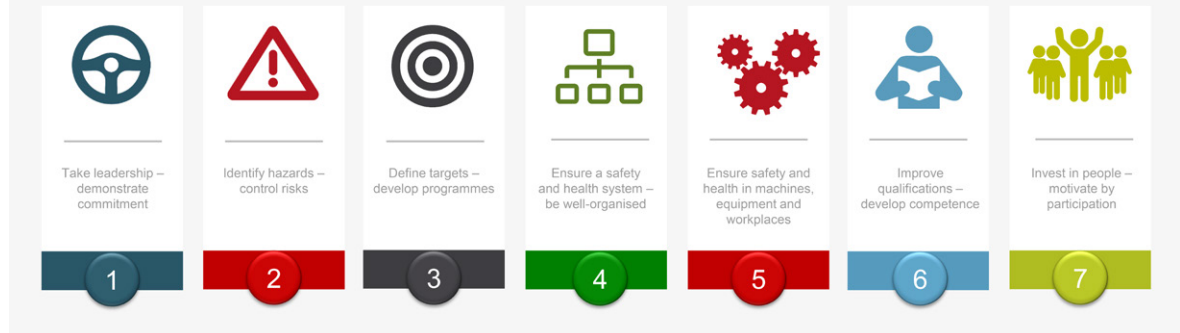
KRUS actively participates in the work of the **International Section of the ISSA on Prevention in Agriculture**. The Section was established in 1969 and carries out tasks aimed at preventing occupational accidents and diseases among all persons employed in agriculture and forestry. Recognition of the Fund's activities within the ISSA and its commitment to the development of the ISSA International Section on Prevention in Agriculture was reflected in entrusting our institution with the

most important positions within the Section's authorities and in transferring the Section's General Secretariat from Germany to Poland. The Fund has managed the Section's Secretariat since 2007, and the President of KRUS serves as Chairperson of the Section Board, initiating activities promoting safe work and prevention in agricultural holdings.

In 2017, the Section launched the **international Vision Zero campaign – a global prevention strategy** understood as a long-term process aimed at achieving zero occupational accidents and injuries and eliminating occupational diseases. It represents a new approach to prevention in occupational safety, combining three dimensions of human work: health, safety and wellbeing. The strategy is based on **7 Golden Rules**, the application of which helps reduce the risk of undesirable events.

The Fund joined the international campaign promoting Vision Zero in **2018** and thereby became an official **Vision Zero Partner**.

# 7 Golden Rules



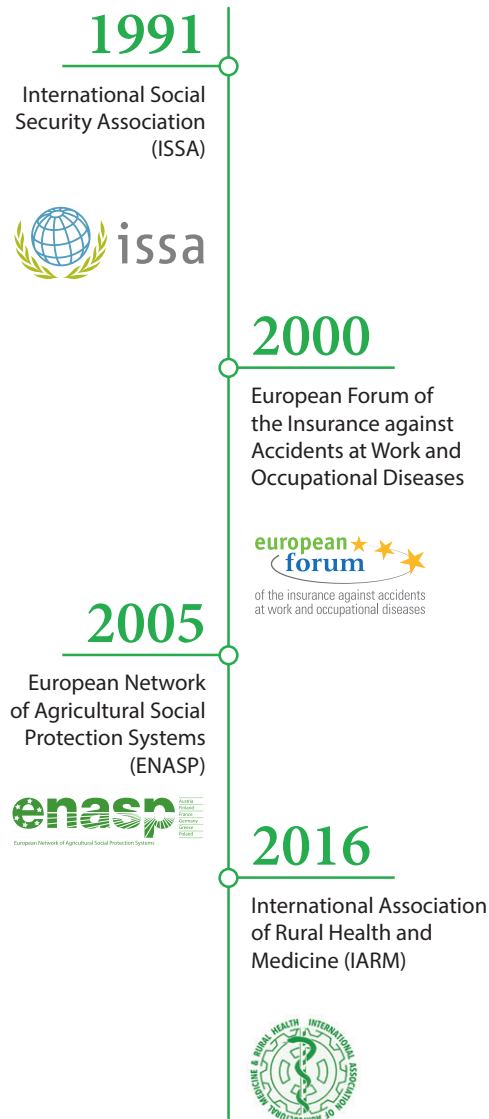
In May 2019, the 39<sup>th</sup> **International Colloquium entitled ‘Vision Zero – Prevention Strategy in Agriculture’** was held in Córdoba, organised by the ISSA International Section on Prevention in Agriculture in cooperation with the Agricultural Social Insurance Fund. The main objective of the event was to promote Vision Zero as a global prevention strategy in the agricultural sector. On 13 June 2019, during the conference inaugurating the Vision Zero Strategy in the agricultural sector in Poland, the Fund presented a number of preventive measures aimed at further improving occupational safety and farmers’ health. In 2020, due to the pandemic, international meetings were held in the form of videoconferences. In 2021, the Fund co-organised international events such as the symposium ‘SYM 16. Occupational Safety and Health Culture in Agriculture: Development from Generation to Generation’ during the 22nd World Congress on Safety and Health at Work.

In 2022, the Fund co-organised in Rome the 40th International Colloquium of the ISSA International Section on Prevention in Agriculture entitled

‘Occupational Safety and Health in Agricultural Development’, together with the International Social Security Association (ISSA) and the International Fund for Agricultural Development (IFAD). The purpose of this anniversary event was to raise awareness of the hazards and risks associated with agriculture and to present examples of their management. The colloquium provided an excellent opportunity and valuable platform for experts to exchange experience and new initiatives contributing to the reduction of occupational accidents and diseases, and consequently to the protection of the lives, health and wellbeing of farmers and rural inhabitants.

In addition, the Fund actively participated in international events such as the virtual Vision Zero Summit Japan 2022, during which the ISSA Agriculture Section organised Session L ‘Agri(OSH)culture’, and the World Social Security Forum (WSSF) in Marrakesh, organised by ISSA and CDG Prévoyance, during which the Section organised an interactive session entitled ‘Transforming Prevention and the Role of Vision Zero’.

Figure 1. KRUS membership in international organisations



Source: Compilation by KRUS.

In 2023, the Fund participated in the Summit summarising the implementation of the European Commission's strategic framework on occupational safety and health for 2021–2027 in Stockholm and in the 23rd World Congress on Safety and Health at Work in Sydney, during which the ISSA Agriculture Section co-organised a technical session entitled: 'Walk the line: One Vision Zero for all global supply chains'. The Fund's activities in the field of prevention in agriculture were particularly appreciated – in recognition of its achievements in promoting the 'Vision Zero' strategy in agriculture, KRUS was awarded the 'ISSA VISION ZERO Award: From Commitment to Impact'.

In 2024, representatives of the Fund took part in the ISSA Regional Social Security Forum for Europe held in Porto. During the Forum, prestigious awards were presented as part of the ISSA Good Practice Award for Europe, along with a new ISSA Special Innovation Award. The Fund received awards for two projects:

- eKRUS: Digital services for farmers insured with KRUS,
- the "My Vision Zero" Film Competition for Young People.

In 2025, the Fund co-organised in Kraków the 41st International Colloquium of the ISSA International Section on Prevention in Agriculture, entitled 'The role of prevention in sustainable social development in agriculture', together with the University of Agriculture in Kraków, the EU project 'SafeHabitus – strengthening farm health and safety knowledge innovation systems', the Central Institute for Labour Protection – National Research Institute and the National Labour Inspectorate. The main objective of the Colloquium was to create a forum for exchanging the latest achievements and good practices in the field of prevention in agriculture in its many aspects, in order to enable better protection of the life, health and wellbeing of farmers. Implementing occupational health and safety principles

on farms means not only disseminating them, but also changing habitual practices and introducing a professional work culture that has a real impact on the quality of life of farmers and other rural residents. In addition, representatives of the Fund took part in the World Social Security Forum (WSSF) in Malaysia, co-organised by ISSA and the Malaysian Social Security Organisation PERKESO and the Malaysian Employees Provident Fund EPF. During this event, in the Innovation Zone, they presented the Fund's activities in the field of prevention and rehabilitation.

### **European Forum of the Insurance against Accidents at Work and Occupational Diseases**

The purpose of the Forum's activities is to exchange experience and information concerning effective protection against occupational risks in the workplace, acquired by member organisations and institutions.

For the first time, the Fund has assumed the presidency of the European Forum. As part of this presidency, a conference entitled 'Be healthy: take care of your physical and mental health', as well as working group meetings and the Forum's General Assembly, will be organised in Warsaw in 2026.

### **European Network of Agricultural Social Protection Systems (ENASP)**

KRUS is active in the ENASP Network, which comprises five European institutions operating farmers' social protection systems: Poland – KRUS, France – MSA, Austria – SVS, Germany – SVLFG and Finland – MELA. Representatives of other social security institutions also participate in the work of ENASP as observers. The priorities of the Network's activities are:

- defending and strengthening the values and principles of farmers' social protection based on solidarity and territorial cohesion,
- representing the interests of farmers' social protection before European Union institutions,

- exchanging information and good practices among members of the Network in order to develop tools enabling member organisations to respond better to shared needs.

As part of its activities in ENASP, the Fund participated, inter alia, in a pan-European study on poverty and exclusion among rural populations.

### **International Association of Rural Health and Medicine (IARM)**

The Agricultural Social Insurance Fund played an important role in the development of the International Association of Rural Health and Medicine (formerly: International Association of Agricultural Medicine and Rural Health – IAAMRH).

Since the beginning of its operation, KRUS has supported the Association in its activities, actively participating in successive Congresses of the Association.

Cooperation between the Agricultural Social Insurance Fund and the Association began in the mid-1990s. In the years 2000–2002, the General Secretariat of the Association operated at KRUS. In 2000, members of the KRUS management also sat on the Board of the then IAAMRH and chaired one of the Association's committees.

In the following years, the Fund's cooperation with the Association was suspended. Since 2016, **KRUS has again been a member of IARM.**

### **Bilateral cooperation**

Meetings held within the framework of international organisations also foster the development of bilateral cooperation. The Fund's membership in ISSA and its involvement in the work of the ISSA International Section on Prevention in Agriculture contributed to establishing bilateral cooperation and exchanging

experience in activities related to the farmers' social protection system with numerous organisations, including the German **Social Insurance for Agriculture, Forestry and Horticulture** (Sozialversicherung für Landwirtschaft, Forsten und Gartenbau – SVLFG) and the **Austrian Social Insurance Institution for the Self-Employed** (Sozialversicherungsanstalt der Selbständigen – SVS).

One of the Fund's most important foreign partners is the French **Agricultural Mutual Benefit Fund** (Mutualité Sociale Agricole – MSA). The French farmers' social protection system served as a reference point when developing the concept of the farmers' social insurance system in Poland. Under a bilateral agreement concluded in 1992, cooperation based on partnership was initiated between the then 49 Regional Branches of the Agricultural Social Insurance Fund and 54 Departmental Funds of the MSA. This cooperation involved exchanges of groups of specialists from various areas of social security. One of the results of this cooperation was the pilot programme '**Project of 5 Localities**', completed in 2004 and conducted under the

patronage and with financial support from the French Ministry of Agriculture, Forestry and Fisheries, in cooperation with the French Embassy and the European Union representation. This initiative made it possible to identify solutions enabling rural families to overcome difficult economic conditions and social problems. The results of the work were published in the 'Good Practice Guide' entitled 'Project of 5 Localities.'

An important area of KRUS activity is cooperation with the Lithuanian **State Social Insurance Fund Board SODRA**, with which an agreement was signed in 1993 and subsequently renewed until 2023. Thanks to this cooperation, experts from both SODRA and KRUS had the opportunity each year to become acquainted with detailed solutions applied in the insurance systems of both countries, as well as with the organisation of work in the institutions established for this purpose. In 2024, the continuation of the existing cooperation was not pursued due to changes in the scope of activity of the Lithuanian institution SODRA.

The Fund maintains numerous **contacts with many other social security institutions** in Europe, for example with MELA in Finland, DGUV and Deutsche Rentenversicherung Bund in Germany. It also implements bilateral social security agreements with Australia, Canada, the Republic of Korea, the Republic of North Macedonia, the Republic of Moldova, Ukraine, Mongolia, the Republic of Türkiye, the State of Israel, the Republic of Belarus and the United States of America, as well as an agreement with the Government of Quebec.





# INSURANCE IN AGRICULTURE

## materials and studies

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### PUBLIC COMMUNICATION AND PUBLISHING ACTIVITIES

The Agricultural Social Insurance Fund **disseminates information on the broad scope of its activities**. It does so through the websites: [www.gov.pl/krus](http://www.gov.pl/krus), [www.gov.pl/krus/bip](http://www.gov.pl/krus/bip), [dane.gov.pl/pl](http://dane.gov.pl/pl), the eKRUS Farmers' Portal, social media, and through **cooperation with media** dealing with agriculture and farmers' social insurance. As part of this cooperation, articles are published in newspapers and agricultural magazines, radio and television broadcasts are produced, and information is posted on internet portals. Materials concerning KRUS activities are also disseminated in publications of institutions cooperating with the Fund. Ongoing activity is also important, i.e. responding to journalists' questions concerning all aspects of the Fund's functioning. Information activities are conducted both at Headquarters level and at the level of KRUS Regional Branch Offices and Local Offices.

**Journal Insurance in Agriculture – Materials and Studies**  
The Agricultural Social Insurance Fund undertakes continuous activities aimed at improving the

protection of farmers' needs, inter alia by seeking practical solutions in the field of farmers' social insurance in the European Union and worldwide. This applies both to various forms of property and personal insurance and to legal and organisational solutions, as well as agricultural economics. In this field, the Fund initiates scientific cooperation and the exchange of international experience, which since 1999 have been disseminated and documented by the **journal Insurance in Agriculture – Materials and Studies**. Since 2020, the journal has been published as a semi-annual.

Materials in the field of social insurance are accepted for the following sections:

- organisation, economics and social problems,
- health protection and rehabilitation,
- legislation and case law,
- insurance worldwide,
- documentation and statistics.

A body of eminent specialists and representatives of the **academic community from leading universities and institutions**, both Polish and foreign, has been gathered around the journal.

The journal successfully completed the **ICI Journals Master List** evaluation process and is indexed in the international database of scientific journals **Index Copernicus** (it obtained the ICV 2024 indicator of 94.67).

The journal is published in the **early birds** mode (ahead of print – publication of an article in electronic form preceding publication in print) under the Creative

Commons Attribution 4.0 International Licence (CC BY 4.0) and applies the **double-blind review** principle (the identity of reviewers is not known to the authors, and the identity of authors is not known to the reviewers). Its full electronic version is available on the website at: [www.ojs.academicon.pl/ur/about](http://www.ojs.academicon.pl/ur/about) and [www.gov.pl/web/krus/czasopismo-ubezpieczenia-wrolnictwie---materialy-i-studia](http://www.gov.pl/web/krus/czasopismo-ubezpieczenia-wrolnictwie---materialy-i-studia), thanks to which it reaches a wide audience. The printed version (with a print run of 1,000 copies) is distributed free of charge among public administration institutions, government institutions and research centres.

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