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Basic information

about the Agricultural Social Insurance Fund



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Basic information

about the Agricultural Social
Insurance Fund

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AGRICULTURAL
SOCIAL INSURANCE FUND

INTRODUCTION

The agricultural population conducting individual agricultural activities in Poland, despite its significant share in the total population of the country, until the mid-1970s was not equated with other socio-professional groups in terms of the rights to social security and general health care services.

A breakthrough in the development of farmers' social insurance took place after the adoption of the Act of 20 December 1990, which entered into force on 1 January 1991. This Act introduced modern solutions that brought the Polish social insurance system for farmers closer to similar insurance systems in many European countries, such as Austria, France or Germany.

Service of social insurance for farmers was entrusted to a separate institution established by law – the **Agricultural Social Insurance Fund (KRUS)**, which took over tasks in this field from 2,500 offices, municipalities and 54 branches of the Social Insurance Institution.

As part 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 and with equivalent liaison institutions and competent authorities of other EU/EFTA Member States, the United Kingdom of Great Britain and Northern Ireland and countries with which Poland has concluded bilateral social security agreements.

Currently, the Fund is one of the national institutions of government administration, servicing the social insurance system for farmers and their families and performing other commissioned tasks financed from the state budget for the agricultural population – in the field of social policy, health protection and in other areas.



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 Farmers' Social Insurance Act of 20 December 1990 (Journal of Laws of 2025, item 197).

■ **Service of the insured and beneficiaries** in matters relating to the coverage of farmers' social insurance, the calculation and collection of insurance contributions, and granting and payment of benefits.

■ **Activities for the prevention of accidents at work in agriculture and occupational diseases** by:

- analysing the causes of these accidents and diseases;
- conducting free and voluntary training courses for the insured in the field of health and life protection on a farm, disseminating knowledge about the risks of accidents at work in agriculture and agricultural occupational diseases, as well as drafting procedures in the event of an accident during agricultural work;

- ensuring the proper production and distribution of safe products used in agriculture, as well as protective equipment and clothing for farmers;
- defining a principles of health and life protection on a farm – setting recommendations regarding farm equipment, the safety of the workers and their related agricultural activity, which have been established in order to prevent accidents at work and agricultural occupational diseases.

■ **Helping insured persons and persons entitled to insurance benefits** who are totally incapable of working on a farm but may recover as a result of treatment and rehabilitation, or those who are at risk of total incapacity for work on a farm; this includes referrals for therapeutic rehabilitation, referrals of persons entitled to a farmer's old-age pension to medical rehabilitation.

- On the basis of separate regulations, the Fund also **performs the tasks commissioned in the field of health insurance** – on the basis of the Act of 27 August 2004 on Health Care Services Financed from Public Funds (Journal of Laws of 2024, item 146) – i.e. keeping settlements for health insurance contributions of retirees and pensioners, farmers and household members and their helpers, keeping records of contributions on the accounts of the insured and providing information about the insured and health insurance contributions paid for them, as well as providing information on the family members of the retirees and pensioners, farmers and household members to the institution competent for health insurance.
- **Performing tasks arising from the implementation of international provisions on the coordination of social security systems** for EU/EFTA Member States, the United Kingdom of Great Britain and Northern Ireland, as well as those 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 Turkey, the Republic of Belarus, the State of Israel, the United States of America, as well as from the agreement with the Government of Quebec.
- **Supporting the Agricultural Social Insurance Council.**
- In implementing statutory tasks, the Fund **cooperates with the Social Insurance Institution (ZUS).**
- **Collecting income tax advances on old-age pensions, disability pensions** and other benefits subject to taxation, and after the end of the tax year, calculating income tax or preparing information on income obtained therefrom.





FARMERS' SOCIAL INSURANCE AND RULES REGARDING PAYMENT OF INSURANCE CONTRIBUTIONS

Social insurance for farmers, in accordance with the principles set out in the Farmers' Social Insurance Act of 20 December 1990, applies to farmers and household members working with them and farmer's helpers who:

- 1) **hold a Polish citizenship** or
- 2) **are entitled to work in the territory of the Republic of Poland** pursuant to Article 87 of the Act of 20 April 2004 on Employment Promotion and Labour Market Institutions, or **are exempted from the obligation to have a work permit on the basis of special provisions.**

The Farmers' Social Insurance Act distinguishes:

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

Both types of insurance are mandatory for:

- **the farmer**, i.e. an adult natural person living and conducting agricultural activity in the territory of the Republic of Poland in person and self-employed on a farm he/she owns, with an area of over 1 conversion ha of arable land, or in a special division of agricultural production, the size and type of which are specified in the Annex to the Farmers' Social Insurance Act;
 - **the farmer's spouse**, if he/she works on an agricultural holding or in a household directly related to this agricultural holding;
 - **a household member**, i.e. a person close to a farmer who is at least 16 years old, stays with the farmer in a common household or lives within his/her farm or in close proximity, permanently works on this farm and does not have an employment contract of any kind with the farmer,
- if they are not subject to other social insurance or have no determined entitlement to an old-age or disability pension or the right to social insurance benefits.

The above condition indicates that when determining the coverage of social insurance, any other insurance under the general insurance system has priority over agricultural insurance.

The exception to this rule applies to farmers and household members subject to full social insurance for farmers under the Act (mandatorily), who:

- 1) additionally undertake non-agricultural business activities or cooperate in conducting them. These persons, in order to remain in the social insurance of farmers, should be subject to this insurance to the full extent by virtue of the Act, continuously for at least three years before the date of commencing non-agricultural business activities or cooperation in conducting these activities. At the same time, these people should meet the following conditions:
 - within 14 days of its commencement, submit to the Agricultural Social Insurance Fund a statement on continuing social insurance for farmers. A properly completed application for entry into the Central Registration and Information on Business (CEIDG-1) is also a declaration of willingness to continue social insurance for farmers;
 - continue agricultural activity or permanently work on a farm, covering an area of over 1 conversion ha of arable land or in a special division of agricultural production;
 - are not an employee and are not part of any labour-based relationship;
 - do not have a determined entitlement to an old-age or disability pension or to social insurance benefits.

In addition, these persons, by May 31 of each tax year, have a statutory obligation to submit a certificate or statement to the Fund that they have not exceeded the amount of income tax due for the previous tax year on revenues from non-agricultural economic activities. The “annual limit” of this tax in force for the past year is announced by the minister competent for rural

development in the Official Journal of the Republic of Poland “Monitor Polski”. The above rules also apply to persons resuming non-agricultural business activities which has been temporarily suspended, as well as persons, who have changed the type or subject of their business activities.

- 2) perform agency agreements, mandate contracts or other contracts for services to which the provisions of the mandate apply in accordance with the Civil Code, or have been appointed to the supervisory board despite being covered by other social insurance. These persons are still subject to social insurance for farmers if the income obtained from the performance of the above-mentioned contracts or from performing a function in the supervisory board on a monthly basis does not exceed the minimum wage in a given period, determined on the basis of separate provisions.

Persons who meet the conditions for simultaneous coverage of farmers’ social insurance and old-age and disability pension insurance with ZUS under the above-mentioned agreements or performing functions in the supervisory boards may withdraw from social insurance for farmers after submitting a statement to this effect, not earlier than from the day on which such a statement was submitted to the Fund.

- 3) receive an integration benefit or a scholarship during the time they participate in a training course, internship or professional preparation of adults (to which they were referred by a district labour office), receive a scholarship during the time they participate in a training course, internship or professional preparation of adults (to which they were referred by entities other than the district labour office), receive a scholarship on the basis of the provisions on employment promotion and labour market institutions during the time they participate

in post-graduate studies, perform active military service as a non-professional soldier, perform substitute service. These persons are still subject to social insurance for farmers if they were subject to full social insurance for farmers by virtue of the Act immediately prior to the date of coverage for the above-mentioned reasons with the Social Insurance Institution (ZUS). Withdrawal from social insurance for farmers is possible at any time provided that a statement to this effect is submitted to the Fund. In this case, the insurance shall cease, but not earlier than from the date on which the statement was submitted to the Fund.

Accident, sickness and maternity insurance as the only type of insurance is mandatory to a limited extent for the farmer's helpers, i.e. adults who provide assistance to the farmer for a fee when harvesting hops, fruit, vegetables, tobacco, herbs and herbal plants under a harvest help agreement.

Such insurance gives the right only to a one-off compensation for permanent or long-term damage to health or death as a result of an accident at work on a farm or an agricultural occupational disease.

Voluntarily, both types of insurance cover persons who:

- do not meet the conditions for being subject to mandatory insurance, and for which agricultural activity is a permanent source of income, including in particular farmers conducting agricultural activity on a farm with an area not exceeding 1 conversion ha and their spouses and household members working on that farm;
 - as farmers, transferred the land of their farm for afforestation,
- if they are not subject to other social insurance or have no determined entitlement to an old-age or disability pension or the right to social insurance benefits.

Voluntary accident, sickness and maternity insurance covers to a limited extent persons conducting agricultural activity and who are subject to other social insurance or who have a determined entitlement to an old-age or disability pension (excluding retirees and pensioners who have a determined inability to live independently). Such insurance gives the right only to a one-off compensation for permanent or long-term damage to health or death as a result of an accident at work on a farm or an agricultural occupational disease.

Voluntary old-age and disability pension insurance covers persons who:

- were subject to social insurance for farmers as a farmer and ceased agricultural activity without being entitled to an old-age or disability pension if they were subject to old-age and disability insurance for a period of at least 12 years and 6 months;
- receive farmer's pension due to incapacity for work as a temporary pension;
- operated a farm or worked there and because of that they were subject to social insurance for farmers, and then ceased agricultural activity or work on a farm, and, by 31 December 2023, acquired the right to a carer's allowance or a guardian's benefit and continue to receive it. Contributions for such persons, until they reach a 25-year insurance period, shall be paid by the authority responsible for the payment of the allowance or benefit;
- receive a parental supplementary benefit, referred to in the Act of 31 January 2019 on Parental Supplementary Benefit until reaching the 25-year period of old-age and disability insurance.

Coverage by voluntary insurance takes place after submitting an appropriate application to the KRUS organisational unit and not earlier than from the date of submitting this application.

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

- contributions for persons subject to old-age and disability insurance upon request due to the receipt of a nursing allowance, special care allowance or allowance for a guardian, which is paid by an authority paying this benefit or allowance;
- contributions for old-age and disability pension insurance for a farmer or a household member and a family member of a farmer or a household member subject to insurance, while caring for a child, 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 fee in the Official

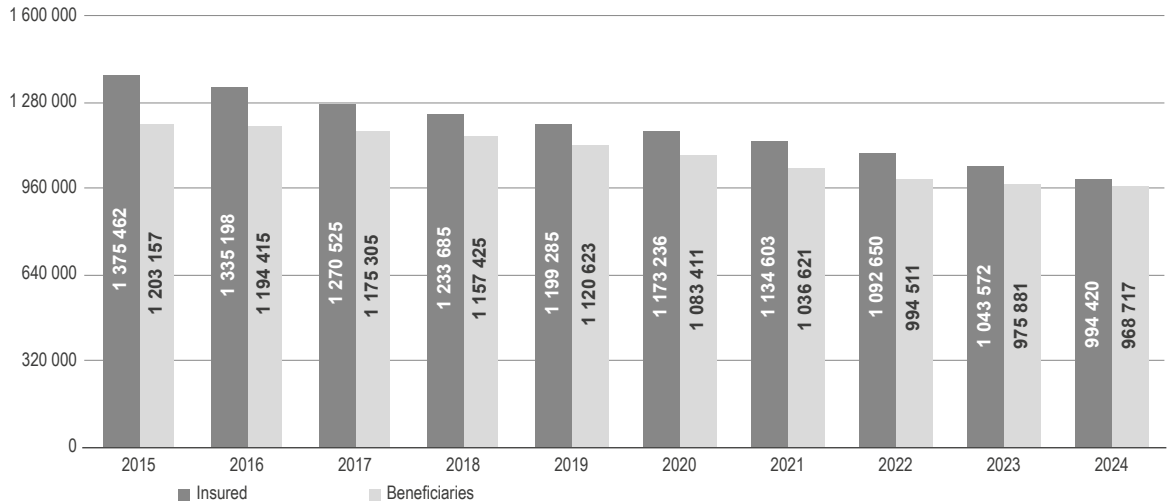
Journal of the Republic of Poland “Monitor Polski”.

The accident, sickness and maternity insurance contribution is calculated in an equal amount for each insured person, excluding persons covered by accident, sickness and maternity insurance upon request to a limited extent, for whom 1/3 of the basic contribution is charged.

The contribution for accident, sickness and maternity insurance for the farmer's helper is due in full every month.

The basic monthly contribution for old-age and disability pension insurance amounts to 10% of the basic old-age pension in the last month of the previous quarter. However, if an agricultural holding covers an

Graph 1. Persons subject to social insurance for farmers as at the end of a given year and the average monthly number of beneficiaries in 2015–2024



Source: Statistical data of the Agricultural Social Insurance Fund.

area of arable land of over 50 conversion hectares, the farmer pays an additional monthly old-age and disability pension insurance contribution of:

- 12% of the basic old-age pension – if the farm covers an area of arable land of up to 100 conversion ha;
- 24% of the basic old-age pension – if the farm covers an area of arable land of over 100 conversion ha up to 150 conversion ha;
- 36% of the basic old-age pension – if the farm covers an area of arable land of over 150 conversion ha up to 300 conversion ha;
- 48% of the basic old-age pension – if the farm covers an area of arable land of over 300 conversion ha.

In each area group of a farm, only the basic contribution is paid for old-age and disability pension insurance for the household members.

A farmer is obliged to pay the basic monthly contribution for old-age and disability pension insurance in a double amount for persons working on a farm and at the same time conducting non-agricultural business activities or cooperating in conducting such activities.

The contribution assessment is monthly, and the payment deadline is quarterly and falls on the last day of the first month of a given quarter, with the exception of contributions for a helper, whose payment deadline for a given month expires on the 15th day of the following month. However, if the insurance period is shorter than a month, the amount of the contribution is calculated in proportion to the number of days of coverage.

The right to finance contributions for old-age and disability pension insurance from the state budget in connection with personally taking care of a child is granted to:

- a farmer;
- a household member;

- a family member of a farmer or a household member; from the date of submitting the application to this effect to the organisational unit of KRUS and after fulfilling the following conditions:
- not being subject to any other social insurance, e.g. due to employment under an employment contract or mandate contract;
- not having a determined entitlement to an old-age or disability pension or the right to social insurance benefits;
- ceasing or suspending non-agricultural business activities in the case of persons who conduct it, or ceasing cooperation in conducting such activities by persons who cooperate in conducting them;
- not using the same entitlements in KRUS or ZUS by the other parent (e.g. financing of contributions from the state budget in connection with personally taking care of a child, or receiving a maternity allowance, or taking parental leave).

This right is granted for a period of:

- up to 3 years, but not longer than until the child turns 5;
- up to 6 years, but no longer than until the child turns 18, in the case of caring for a disabled child who has a disability or a degree of disability certificate.

Table 1. Number of contribution payers (as of 31 December 2024)

Total number of payers*	including active payers
765,829	745,395

* The number of persons paying contributions for at least one insured person on a farm/in a special division of agricultural production or on whose account old-age and disability pension insurance contribution for at least one person is financed from the state budget subsidy due personally taking care of a child and by entities: commune heads, mayors, city presidents who pay contributions to old-age and disability pension insurance for people who care for disabled people, and the number of persons or entities that are not currently active payers, but have debt due to unpaid insurance contributions.

Source: Statistical data of the Agricultural Social Insurance Fund.



HEALTH INSURANCE AND RULES REGARDING PAYMENT OF INSURANCE CONTRIBUTIONS

Pursuant to the provisions of the Act of 27 August 2004 on Health Care Services Financed from Public Funds, the **health insurance obligation applies to:**

- **persons who meet the conditions to be covered by farmers' social insurance** i.e.: farmers, spouses or household members within the meaning of the Farmers' Social Insurance Act;
- **farmer's helpers** within the meaning of the Farmers' Social Insurance Act;
- **farmers and their household members**, who are not subject to social insurance for farmers under the Farmers' Social Insurance Act, not subject to health insurance for any other reason;
- **family members** of the above-mentioned **farmers and household members** who are not subject to health insurance for any other reason and have been registered for health insurance at KRUS;
- **retirees and pensioners, persons receiving parental supplementary benefit and their family members** who are not subject to health insurance for any other reason and have been registered for insurance;

- **persons who have applied for a farmer's old-age/disability pension** and are not subject to health insurance for any other reason, as well as their family members.

Contributions for health insurance of farmers covered by this insurance, who run agricultural activity on arable land of the area below 6 conversion hectares, **and for their household members**, are financed by the state budget. On the other hand, farmers operating farms with an area of 6 and more conversion hectares pay the health insurance contribution for themselves, their spouses and household members subject to this insurance individually in the amount of PLN 1 per month from each full conversion hectare of arable land. The contribution is also paid individually by farmers running agricultural activity within the framework of special divisions within the meaning of the provisions of the Farmers' Social Insurance Act (regardless of whether this activity is carried out only in a self-contained special division, or additionally on

arable land). A farmer operating in a special division of agricultural production pays health insurance contributions on the declared basis of the contribution amount corresponding to:

- the income determined for taxation of personal income tax, in an amount not lower than the amount corresponding to the amount of the minimum wage, or
- minimum wage in the case of conducting business activities that is not subject to taxation with personal income tax.

The health insurance contribution for household members is paid depending on the scope of the farmer's agricultural activity:

- in the case of special divisions, including a farm with an arable area of 6 and more conversion hectares, the farmer pays a health insurance contribution from arable land (PLN 1 per 1 conversion ha);
- in the case of self-contained special divisions, the farmer pays a health insurance contribution of 9% of the assessment base, which is the amount of 33.4% of the average monthly wage in the enterprise sector in the fourth quarter of the previous year, including profit payments;
- in the case of special divisions, including a farm with an arable area of less than 6 conversion hectares, the health insurance contribution is paid from the state budget.

The health insurance contribution for farmer's helpers is 9% of the assessment base, which is 33.4% of the average monthly wage in the enterprise sector in the fourth quarter of the previous year, including profit payments.

The health insurance contribution is monthly and indivisible. It is only paid for one reason, for example:

- farmers and household members conducting non-agricultural business activities and at the same time being subject to farmers' social insurance, are subject to health insurance only as a result of conducting agricultural activity and pay an insurance contribution for this reason only;
- farmers conducting agricultural activity within the framework of special divisions of agricultural production and at the same time conducting agricultural activity on land, pay their health insurance contributions only due to operating in special divisions, while for household members on farms with an area of 6 and more conversion hectares – only from the land.

In the case of farmers or household members who are fully covered by farmers' social insurance under the Act and at the same time have been covered by other social insurance for performing the mandate contract or appointment to the supervisory board, the health insurance contribution is paid for each reason due, except for contributions financed from the state budget. Therefore, in this case the contribution is not paid by KRUS.

In the case of **retirees and pensioners and persons receiving parental supplementary benefits**, the health insurance contribution from the benefits paid is 9% of the benefit, and is covered from the old-age/disability pension.



TYPES OF BENEFITS

As part of farmers' social insurance, **cash benefits from old-age and disability pension insurance and from accident, sickness and maternity insurance** are distinguished.

BENEFITS FROM OLD-AGE AND DISABILITY PENSION INSURANCE

- 1) farmer's old-age pension;
- 2) farmer's disability pension due to incapacity for work;
- 3) farmer's training pension;
- 4) survivor's pension;
- 5) allowances to old-age/disability pensions:
 - nursing allowance;
 - allowance for forced labour;
 - allowance for a double orphan (only to the survivors' pension);
 - allowance for turning 100 years old;
 - allowance for an injured veteran;
 - cash allowance for a war invalid;
- veteran allowance or allowance for underground education;
- compensation allowance;
- cash benefit for substitute service soldiers forced to work in coal mines, quarries, uranium ore mines and construction battalions;
- cash benefit for persons deported to perform forced labour and imprisoned in labour camps by the German Third Reich and the Union of Soviet Socialist Republics;
- electricity allowance;
- 6) supplement to the farmer's old-age pension due to payment of a double or additional contribution for old-age and disability pension insurance;
- 7) maternity allowance;
- 8) funeral allowance.

Farmer's old-age pension is granted to the insured person (farmer, household member) who meets all of the following conditions:

- has reached retirement age of 60 for a woman and 65 for a man;

- has been covered with old-age and disability insurance for at least 25 years.

Farmer's disability pension due to incapacity for work is granted to the insured person (farmer, household member) who meets all of the following conditions:

- is permanently or temporarily totally incapable of working on a farm;
- total incapacity for work on a farm occurred during the period of being subject to old-age and disability insurance or no later than within 18 months from the end of this period;
- was covered by old-age and disability insurance for the required period ranging from 1 to 5 years, depending on the age at which total incapacity for work occurred.

The right to the farmer's disability pension due to incapacity for work also applies to the insured person who is totally incapable of working on a farm and has had at least 25 years of old-age and disability insurance.

In this case, it is not required that total incapacity for work on a farm occurs during the period of being subject to old-age and disability insurance or within 18 months from the end of this period.

Survivor's pension is granted to eligible family members of the deceased retiree/pensioner and of the insured person who, at the time of death, met the conditions for receiving a farmer's old-age or disability pension. Family members entitled to a survivor's pension are primarily children up to the age of 16, and if they exceed this age – until the completion of school education, but no longer than until the age of 25, as well as children of all ages, if at the time of education they have become totally incapable of work. In addition, if a child is over 25 years of age in the last year of their study, the entitlement to a survivor's pension is extended until the end of that year of study. Grandchildren and siblings accepted

for maintenance of upbringing are treated as children. The right to a survivor's pension may also be exercised by the spouse of the deceased (widow, widower) and parents, if they meet the conditions for this benefit. All eligible family members are entitled to one shared survivor's pension, which may be divided into equal parts

Nursing allowance is payable to a person entitled to an old-age or disability pension if the person has been declared totally incapable of work and of living independently or has reached the age of 75.

Allowance for a double orphan is granted to a person entitled to the survivors' pension, whose both parents are dead.

Other allowances to old-age and disability pensions, cash benefits, electricity allowance are granted for veterans' activities and for persons injured during war operations and post-war repression.

Maternity allowance is payable to the insured mother or father of the child. This benefit is granted for the birth of a child, as well as for the adoption of a child up to the age of 14 or acceptance of a child up to the age of 7/10 for upbringing.

Maternity allowance for a father of a child is available from 26 April 2023 for a period of 9 weeks if the mother previously received maternity allowance.

Funeral allowance is payable to a person who paid the costs of a funeral after the death of the insured (not excluding a person subject only to accident, sickness and maternity insurance), entitled to an old-age or disability insurance pension, a family member of the insured person or a retiree/pensioner, as well as a person who on the day of death did not have a determined pension entitlement, but met the conditions for granting and receiving it.

CASH BENEFITS

FROM ACCIDENT, SICKNESS

AND MATERNITY INSURANCE

- 1) one-off compensation for permanent or long-term damage to health or death as a result of an accident at work on a farm or an agricultural occupational disease;
- 2) sickness allowance.

One-off compensation is granted to the insured (farmer, householder, farmer’s helper) who suffered permanent or long-term damage to health as a result of an accident at work on a farm or an agricultural occupational disease, and to the family members of the insured who died as a result of an accident at work on a farm or an agricultural occupational disease.

Sickness allowance is granted to the insured (farmer, household member) who, due to sickness, is unable to work continuously for at least 30 days, but not longer than 180 days. If, after the end of the 180-day benefit period, the insured is still unable to work, and they may recover as a result of further treatment and rehabilitation, the allowance period is extended for the time necessary for recovery, but not longer than for the next 360 days.

Table 2. Expenses for sickness allowances and one-off compensation in 2024 (in PLN)

Sickness allowances		One-off accident compensation	
Number of days	Payout amount	Number of benefits	Payout amount
24,144,706	482,898,733.72	8,083	64,379,669.00

Source: Statistical data of the Agricultural Social Insurance Fund.

OTHER BENEFITS

Parental supplementary benefit is granted to: a mother who meets all of the following conditions:

- 1) gave birth to and raised, or raised at least four children;
- 2) has reached the age of 60;
- 3) has no income to provide the necessary means of subsistence;

a father who meets all of the following conditions:

- 1) raised at least four children in the case of:
 - the death of the children’s mother;
 - abandonment of children by the mother;
 - long-term cessation of parenting by the mother;
- 2) has reached the age of 65;
- 3) has no income to provide the necessary means of subsistence;

This benefit is not granted to a person entitled to an old-age or disability pension in the amount of at least the lowest old-age pension.

An additional annual cash benefit for retirees and pensioners, known as the thirteenth pension, is granted to persons who, as at 31 March, are entitled to an old-age pension, disability pension or the parental supplementary benefit (Mama 4+). It is paid in the April payment dates of these benefits.

The amount of the thirteenth pension is equal to the minimum employment-based pension, which amounted to PLN 1,780.96 gross as of 1 March 2024, and amounts to PLN 1,878.91 gross as of 1 March 2025.

Another additional annual cash benefit for retirees and pensioners, known as the fourteenth pension, is granted to persons who, on the last day of the month preceding the month of payment of the fourteenth pension, are entitled to an old-age pension, disability pension or the parental supplementary benefit (Mama 4+). It is paid together with these benefits.

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

In 2024, the fourteenth pension was paid on the September payment dates for old-age and disability pension benefits. Persons whose old-age and disability pension benefits did not exceed PLN 2,900 received the fourteenth pension in the amount equal to the minimum pension, i.e. PLN 1,780.96 gross. Persons whose benefits exceeded this threshold received the benefit in a correspondingly reduced amount.

Retirees and pensioners whose benefits exceeded PLN 4,630.96 did not receive the fourteenth pension.

Supplementary benefit for persons incapable of living independently is granted to a retiree/pensioner who:

- 1) is incapable of living independently and this incapacity has been determined by a decision about the same;
- 2) is not entitled to cash benefits financed from public funds, the total of which, together with benefits paid by foreign institutions competent for old-age and disability pensions (excluding allowances and benefits paid with old-age and disability pensions), amounted to at least PLN 2,157.80 gross per month from 1 March 2023 to 29 February 2024, to at least PLN 2,419.33 gross per month from 1 March 2024 to 28 February 2025, and to at least PLN 2,552.39 gross per month from 1 March 2025.

This benefit is due in the amount not higher than PLN 500 per month.

Both the parental supplementary benefit and the benefit for persons incapable of living independently are granted provided that the person resides in the territory of the Republic of Poland while receiving the benefit.

Compensation benefits for anti-communist opposition activists and persons repressed for political reasons are granted to a person who has been awarded the status of an anti-communist opposition activist or

a person repressed for political reasons by the Head of the Office for Veterans and Repressed Persons, and who was receiving an old-age pension from 1 March 2023 to 29 February 2024 in the amount lower than PLN 3,046.29, from 1 March 2024 to 28 February 2025 in the amount lower than PLN 3,415.50, and from 1 March 2025 in the amount lower than PLN 3,603.35. This benefit is due in the amount equal to the difference between the above-mentioned amount and the old-age or disability pension.

Cash benefit for acting as sołtys (village administrator) is granted to a person who:

- 1) held the position of village administrator (sołtys) for at least 7 years,
- 2) has attained the appropriate age: 60 years of age for women, and 65 – for men,
- 3) has not been convicted by a final judgment of an offence or a fiscal offence committed in connection with the performance of the sołtys function.

From 1 July 2023 to 29 February 2024, this benefit amounted to PLN 300 gross per month; from 1 March 2024 to 28 February 2025 – PLN 336.37 gross per month; and from 1 March 2025 it amounts to PLN 354.86 gross per month.

Allowance for hospitalisation in connection with COVID-19 is granted in the amount of 50% of the minimum wage, which amounts to PLN 2,121 from 1 January 2024 to 30 June 2024, PLN 2,150 from 1 July 2024 to 31 December 2024, and PLN 2,333 from 1 January 2025. This allowance is exempt from personal income tax.

Table 3. Expenditure on allowances for hospitalisation due to COVID-19 in 2024 (in PLN)

Allowances for hospitalisation due to COVID-19	
Number of benefits	Payout amount
32	58,725.00

Source: Statistical data of the Agricultural Social Insurance Fund.



REHABILITATION FOR FARMERS

The Agricultural Social Insurance Fund, in accordance with its statutory obligation, refers persons who are totally incapable of working on a farm but may recover as a result of treatment and rehabilitation, persons who are at risk of total incapacity for work on a farm, and persons entitled to a farmer's old-age pension to undergo therapeutic rehabilitation.

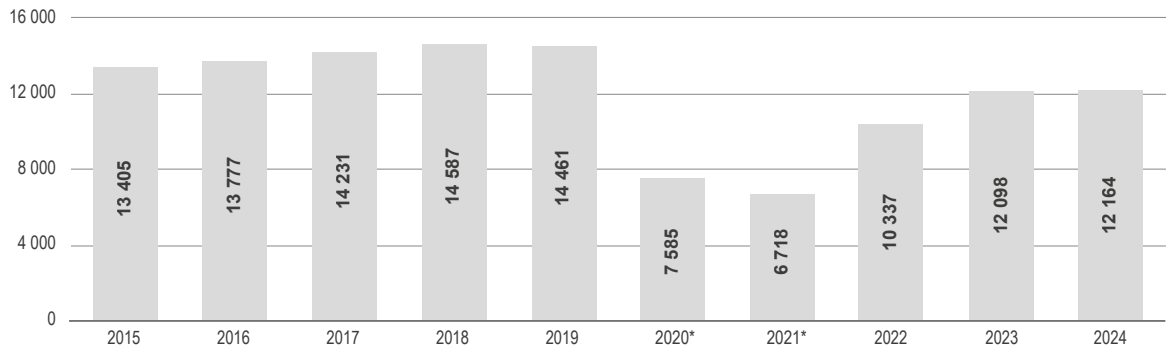
Therapeutic **rehabilitation** for persons who are totally incapable of working on a farm or who are at risk of total incapacity for work on a farm is an in-kind health benefit to maintain or restore the capacity for work on a farm, provided by the KRUS Farmers' Rehabilitation Centres. For those entitled to a farmer's old-age pension, it provides health-improving activities.

A referral for therapeutic rehabilitation of farmers was based on a final decision of a health care examiner or a medical board of the Fund, issued in a procedure to determine the right to benefit from social insurance for farmers, or on a request issued by the doctor

treating the patient, with such a decision or request including indications for therapeutic rehabilitation. A referral for therapeutic rehabilitation for a person entitled to a farmer's old-age pension was based on the request issued by the doctor treating the patient. The costs of therapeutic rehabilitation are covered in full by the Fund.

In 2024, the Fund referred people for therapeutic rehabilitation to six KRUS Farmers' Rehabilitation Centres (CRRs). Persons with the following conditions benefited from staying there: diseases of the musculoskeletal system (CRR KRUS in Horyniec-Zdrój, Iwonicz-Zdrój, Jedlec, Kołobrzeg, Szklarska Poręba and Świnoujście) or the cardiovascular system (CRR KRUS in Kołobrzeg) as well as persons with a history of COVID-19 (CRR KRUS in Jedlec and Szklarska Poręba. KRUS Farmers' Rehabilitation Centres are health care institutions that provide a high level of health services and have a modern treatment base.

Graph 2. Farmers who underwent therapeutic rehabilitation at KRUS in 2015–2024



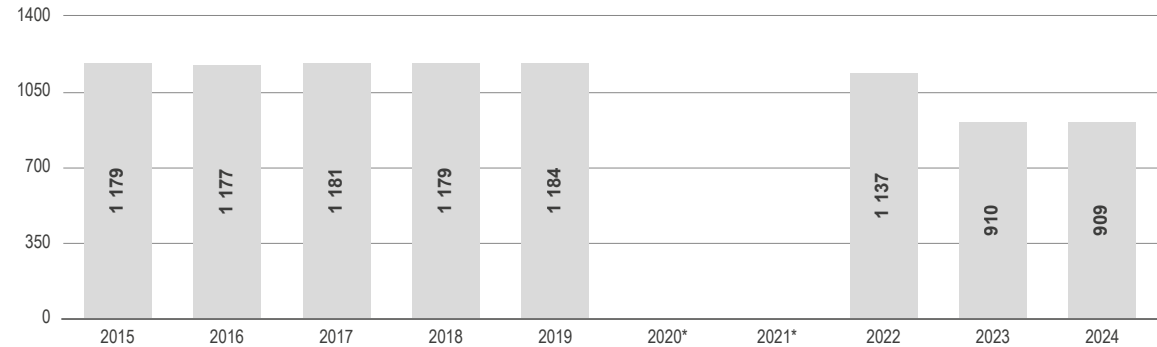
* Due to the prevailing epidemiological situation in the country, a smaller number of farmers received therapeutic rehabilitation. During this period, the activity of the Centres was suspended twice, and after its resumption, rehabilitation was delivered in a sanitary regime.

Source: Statistical data of the Agricultural Social Insurance Fund.

Programme and scope of therapeutic rehabilitation was determined individually for each patient in line with the doctor's instructions.

In 2024, 800 people benefited from therapeutic rehabilitation for those entitled to a farmer's old-age pension.

Graph 3. Children who underwent therapeutic rehabilitation at KRUS in 2015–2024



* Due to the prevailing epidemiological situation in the country, organisation of rehabilitation holidays for children of farmers insured in KRUS was abandoned.

Source: Statistical data of the Agricultural Social Insurance Fund.

A stay at a rehabilitation centre lasts 21 days, and in particularly justified medical cases it is possible to extend it for another 21 days. Rehabilitation stays are organised throughout the year.

Since 1992, 405,844 people have received therapeutic rehabilitation provided by the Fund.

People who are not covered by farmers' social insurance may stay at KRUS Farmers' Rehabilitation Centres against payment.

During summer holidays, the Fund also organizes **rehabilitation stays for farmers' children**, with focus on diseases of the musculoskeletal system and the respiratory system. Children between the ages of 7 and 15 are entitled to benefit from the stay, provided that at least one of their parents (legal guardians) is subject to social insurance for farmers. A stay at a rehabilitation centre lasts 21 days.

KRUS Farmers' Rehabilitation Centres provide 24-hour medical care. The therapeutic rehabilitation programme and its scope is determined individually for each child. The care for children is provided by qualified pedagogical staff who, in their free time from rehabilitation, also organize health classes for its participants.

In the years 1993–2024, 36,674 children participated in rehabilitation holidays.



Horyniec-Zdrój is a health resort, located in the north-eastern part of the Podkarpackie Voivodship (260 m a.s.l.), surrounded by picturesque hills and extensive forests of the Southern Roztocze region, near the border with Ukraine.

It is a valued and much visited place by visitors who seek health improvement, rest and recreation with opportunities for various forms of tourism. The location has a mild, low-stimulus microclimate with continental characteristics and the unpolluted, pristine nature of the Southern Roztocze Landscape Park.

The health resort has one of the largest deposits of low-type peat in Poland with excellent therapeutic properties. The sources of weakly mineralised sulphide and hydrogen sulphide waters present in the village create wide possibilities of treatment and rehabilitation.

The KRUS Farmers' Rehabilitation Centre in Horyniec-Zdrój is a modern rehabilitation complex with a swimming pool. The facility has 274 beds in rooms with full sanitary facilities, equipped with TV sets, telephone and wireless Internet access. The facility has an indoor swimming pool – the “Wodny Świat” (English: Water World) with a full-size swimming pool, a rehabilitation and recreation pool with hydro-activities, a tube slide, salt cave and Finnish sauna. The centre has its own park.

Indications for therapeutic rehabilitation at the “Kresowiak” – KRUS Farmers' Rehabilitation Centre in Horyniec-Zdrój include musculoskeletal system disorders involving orthopaedics, rheumatology and neurology.

The Centre provides patients with round-the-clock medical care, physiotherapeutic procedures ranging from hydrotherapy, massage (classical, mechanical), balneotherapy, ultrasonotherapy, inhalation, kinesiotherapy, laser therapy, phototherapy, thermotherapy, electrotherapy, to magnetotherapy.

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



KRUS FARMERS' REHABILITATION CENTRE IN IWONICZ-ZDRÓJ

Iwonicz-Zdrój is a health resort located in the Podkarpackie Voivodship in south-eastern Poland. It is one of the oldest Polish health resorts surrounded by a beautiful fir and beech forest and attractive walking and hiking areas. Iwonicz's natural resources are its numerous intakes of spa waters (sodium-bicarbonate-chloride, bromide, iodide, ferruginous, boron), therapeutic peat and iodide salt.

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

The centre is a six-storey building with 180 beds.

A wide range of therapeutic treatments enables the Centre's medical staff to develop an individual treatment plan tailored to the patient's needs. The KRUS Farmers' Rehabilitation Centre in Iwonicz-Zdrój offers patients round-the-clock medical care, as well as treatments in kinesitherapy, massage (automatic, aquavibron, BOA pneumatic massage of arms and legs, therapeutic, manual, lymphatic, hydro-jet massage for various body zones), hydrotherapy and physical therapy.



KRUS FARMERS' REHABILITATION CENTRE IN JEDLEC

The KRUS Farmers' Rehabilitation Centre in Jedlec is located in the Wielkopolskie Voivodship and surrounded by picturesque, clean forests.

The Centre provides specialised services in the treatment of musculoskeletal disorders, rheumatic diseases, posture defects, nervous system and other concomitant diseases.

Patients who need post-accident rehabilitation and after in-patient treatment are also rehabilitated here. The KRUS Farmers' Rehabilitation Centre in Jedlec, apart from therapeutic rehabilitation of KRUS patients, also provides rehabilitation services under the contract with the National Health Fund.

The Centre, located in a modern building, offers 200 beds in rooms with full sanitary facilities, equipped with a TV, radio, telephone and wireless Internet access.

The KRUS Farmers' Rehabilitation Centre in Jedlec provides patients with round-the-clock medical and nursing care, as well as procedures involving physical therapy, electrotherapy, magnetotherapy, negative pressure massage, phototherapy, laser therapy (irradiation – sollux lamps and hydrosun – with a water filter), thermotherapy – general 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 health resort which is charming and has a rich history. The main function of the town that is a popular tourist destination and a health resort, is conditioned by the excellent location at the mouth of the Parsęta River in the vicinity of forests, therapeutic peat deposits, and swamp ecosystem that provides shelter to many rare species of animals and plants. Numerous monuments encourage people to visit Kołobrzeg.

The KRUS Farmers' Rehabilitation Centre NIWA is located among greenery, approx. 300 m from the sandy beach within the belt of a seaside park. It is a perfect place for people who value relaxation and peace. The Centre offers 318 beds in comfortable and functionally equipped rooms.

The Centre provides year-round therapeutic, rehabilitation and leisure activities in the scope of musculoskeletal, cardiovascular and respiratory diseases. Concomitant diseases treated at the Centre are diabetes and thyroid diseases. 24-hour medical care is provided. NIWA is adapted to receive guests with reduced mobility. Guests have at their disposal: a spacious cafe, patio, billiards, swimming pool with a Jacuzzi, sauna, solarium, hair salon, gym, rehabilitation rooms, in the lobby by the reception there is an Internet point and wireless Internet.

The facility is located 200 m from the railway and bus station (crossing the footbridge) and 500 m from the town centre. The Centre hosts KRUS rehabilitation stays, rehabilitation stays co-financed by PFRON (State Fund for the Rehabilitation of the Disabled), commercial stays, leisure and health stays.

Stationary rehabilitation under statutory insurance in Germany is also offered.



KRUS FARMERS' REHABILITATION CENTRE GRANIT IN SZKLARSKA PORĘBA

The KRUS Farmers' Rehabilitation Centre GRANIT in Szklarska Poręba is a facility with interesting architecture located at the foot of the Karkonosze Mountains.

The main activity of the Centre in Szklarska Poręba is therapeutic rehabilitation of people with musculoskeletal disorders.

The centre provides patients with round-the-clock medical care, as well as electrotherapy, phototherapy, thermotherapy, hydrotherapy, balneotherapy, partial massages, kinesitherapy (including: Tergumed, Biodex System 4 PRO – equipment for isokinetic assessment and training, individual gymnastics, group gymnastics, gymnastics in the pool, trampoline exercises, Nordic Walking).

The hotel has 211 beds in double and triple rooms. Each room is equipped with an emergency call system and has a separate entrance to a terrace offering a stunning view of the mountain panorama. The recreational part 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 the islands, at the eastern end of the Uznam island and on the western end of the island of Wolin, on the banks of the Świna River. The two parts of the city are connected by a ferry service and a road tunnel beneath the bed of the Świna River. The advantage of the town is the widest natural sand beach in Poland, coastal dunes and beautiful wild nature of the islands. There are very good conditions for swimming in the sea (thalassotherapy).

SASANKA is located in a quiet place of the attractive, health resort district of Świnoujście, 350 m from the sea.

The Centre provides patients with round-the-clock medical care, as well as balneotherapy, hydrotherapy, electrotherapy, phototherapy, kinesitherapy, therapeutic massage and other procedures (acoustic shock wave therapy, deep electromagnetic stimulation, gymnastics in the pool). There are 153 beds in rooms with full

sanitary facilities, equipped with satellite TV, wireless Internet, radio and telephone. The recreational part of the Centre consists of: a swimming pool with a steam sauna, a billiard room, a cafe, a children's playground, and a barbecue area.





MEDICAL CERTIFICATION UNDER THE AGRICULTURAL SOCIAL INSURANCE SYSTEM

The Fund **performs tasks in the field of medical certification** pursuant to Art. 46 of the Farmers' Social Insurance Act of 20 December 1990 and the Regulation of the Minister of Social Policy of 31 December 2004 on Medical Certification at the Agricultural Social Insurance Fund.

The certification in the organisational units of KRUS is two-instance proceedings, i.e.: in the first instance, decisions on the certification are taken by the Fund's health care examiners, and in the second instance – by the Fund's medical boards.

The certifications issued by **the Fund's health care examiners/medical boards** concern:

- 1) permanent and temporary total incapacity for work on a farm;
- 2) permanent and long-term damage to health;
- 3) inability to live independently;
- 4) temporary incapacity for work of more than 180 days;

- 5) desirability of retraining due to permanent total incapacity for work on a farm;
- 6) indications for therapeutic rehabilitation;
- 7) other circumstances which determine granting of farmers' social insurance benefits.

The procedure to determine the right to farmers' social insurance benefits is free of charge.

A final decision of the Fund's health care examiner or medical board is the basis for **issuing a decision** on the benefits provided for in the Act, the entitlement to which is conditional on whether one of the following has been determined:

- 1) permanent, long-term damage to health or death as a result of an accident at work on a farm or agricultural occupational disease, or
- 2) permanent or temporary total incapacity for work on a farm, or
- 3) inability to live independently, or
- 4) temporary incapacity for work of more than 180 days.

Table 4. Medical certifications issued in KRUS in 2015–2024

Year	Number of certifications issued by the Fund's health care examiners	Number of certifications issued by the Fund's medical boards
2015	139,186	19,533
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

Source: Statistical data of the Agricultural Social Insurance Fund.

Pursuant to the Regulation of the Minister of Social Policy of December 31, 2004 on Medical Certification at the Agricultural Social Insurance Fund, **direct and managing supervision** over the decisions taken by the Fund's health care examiners and medical boards is **exercised by the President of KRUS**.

Direct supervision under the authority of the President of KRUS is exercised by the **Regional Health Examiner – Medical Certification Inspector**. **Managing supervision** under the authority of the President of KRUS is exercised by the **Chief Health Examiner of the Fund**.





PREVENTION IN AGRICULTURE

Under the Farmers' Social Insurance Act, KRUS is required to **take action to prevent accidents at work and to prevent agricultural occupational diseases. The Fund's prevention activity involves examining the causes and circumstances of accidents at work and disseminating knowledge of accident hazards in the agricultural work environment and the "Principles of the protection of health and life on a farm"** established by the President of the Agricultural Social Insurance Fund. This document contains recommendations on handling farm equipment, safeguarding those working on the farm and the manner in which farming activities should be performed. The employees of the Fund try to convince the farmers to apply them voluntarily. The rules are disseminated to the insured farmers, for example, in the form of a brochure and outreach materials, as well as during training, lectures, competitions, demonstrations of safe work, inspections of accident sites, via the media and during other preventive activities. The above document is available in three language versions: English, Russian and Ukrainian.

The Agricultural Social Insurance Fund **organizes voluntary, free training courses and lectures** for farmers, village administrators, members of the country women's associations, farmers undergoing treatment at KRUS Farmers' Rehabilitation Centres, local governments, agricultural school students and children from rural areas. In the years 2015–2024 more than 38 thousand training meetings were held which were attended by almost 1.3 million people. In 2011, on the KRUS website www.gov.pl/krus the application entitled **"Calendar of Preventive Events"** was launched, which is used to disseminate information about preventive activities undertaken by the Fund. In order to promote the rules of safe work on a farm, the Fund issued **a range of outreach materials**, including: films, brochures, leaflets, posters, roll-ups and prevention calendars, and for children: jigsaw puzzles, a "memory" game, a family board game "Safe with Krusław" and an e-learning course called "It's safe in the countryside – we prevent falls". The modern and attractive form of the course introduces the youngest rural inhabitants to the accident hazards on a farm,

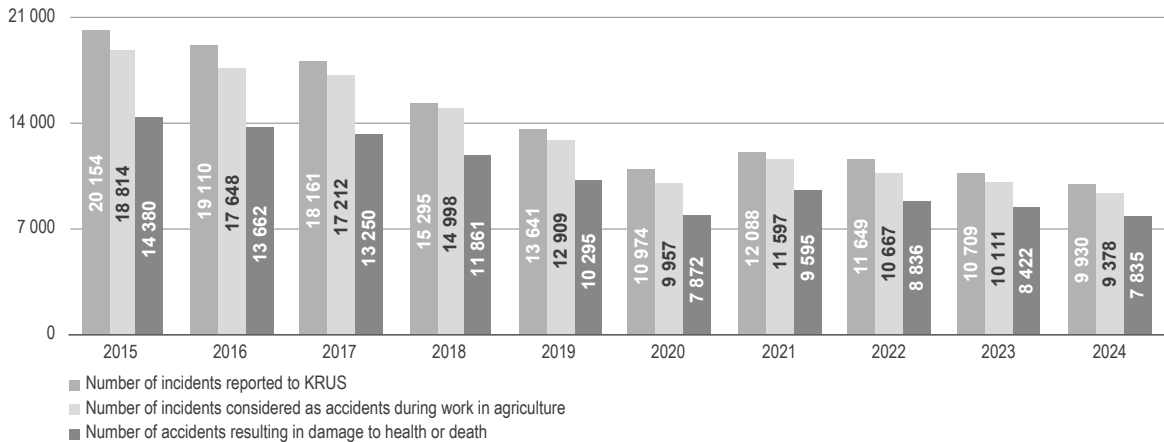
and teaches them how to behave correctly when being in the farmyard.

As part of **non-training activities**, various types of **OSH knowledge olympiads, contests and quizzes, and competitions for the safest farm** are organised. Since 2003, the **National Competition “Safe Farm”** has been organised, with approximately 1,000 farms participating every year. Its purpose is to promote the rules of health and life protection on farms, as well as to promote good practices related to occupational health and safety in rural areas. Every year the President of the Republic of Poland holds the honorary patronage over the Competition. The implementation of the project is supported by local governments: volunteer fire brigades, police, local chambers of agriculture, agricultural advisory centres, farmers’ professional and social organisations, scientific and research institutes working to improve work safety on farms, producers of agricultural machinery and equipment, as well as a number of companies and institutions. The

competition takes place in three stages and, according to the criteria specified in the regulations, regional and voivodship committees assess farms in terms of: organisation of the farmyard; order within the yard, buildings and work stations; technical condition of livestock and farm buildings; technical condition of machines, devices and tools used in farms; livestock handling and living conditions; provision of work clothes and personal protective equipment; methods of storing plant protection products and other hazardous substances; farm aesthetics; as well as application of organisational, technological and technical solutions affecting the safety of people working and staying on farms.

In 2011, the first edition of the **National Art Competition for Children “Safe in the Countryside”** took place, with about 40,000 children from around 3,000 primary schools participating every year. The event is organised under the honorary patronage of the Minister of Agriculture and Rural Development. The

Graph 4. Number of farmer accidents in 2015–2024



Source: Statistical data of the Agricultural Social Insurance Fund.

purpose of the competition is to promote positive behaviour related to the children's work and play on the farm among primary school pupils from rural areas, as well as to promote the **“List of particularly dangerous activities related to operating a farm, which must not be entrusted to children under 16 years of age”**, indicating the types of work, which, due to the risks involved in their performance, are extremely dangerous to the youngest.

The Fund, implementing the *Vision Zero Strategy in the agricultural sector in Poland*^{*}, organised in 2024 the sixth edition of the **National Competition for the Youth “My Vision Zero”**, consisting in shooting a short preventive movie related to the subject of the competition. The competition aims to promote among young people, in particular students of secondary schools and agricultural university students, safe behaviour related to working on a farm. The project is organised under the honorary patronage of the Minister of Agriculture and Rural Development.

Two competitions have been held since 2020: **the National Farm Safety Rhyme Contest for Children** and **the National Farm Safety Test Contest**.

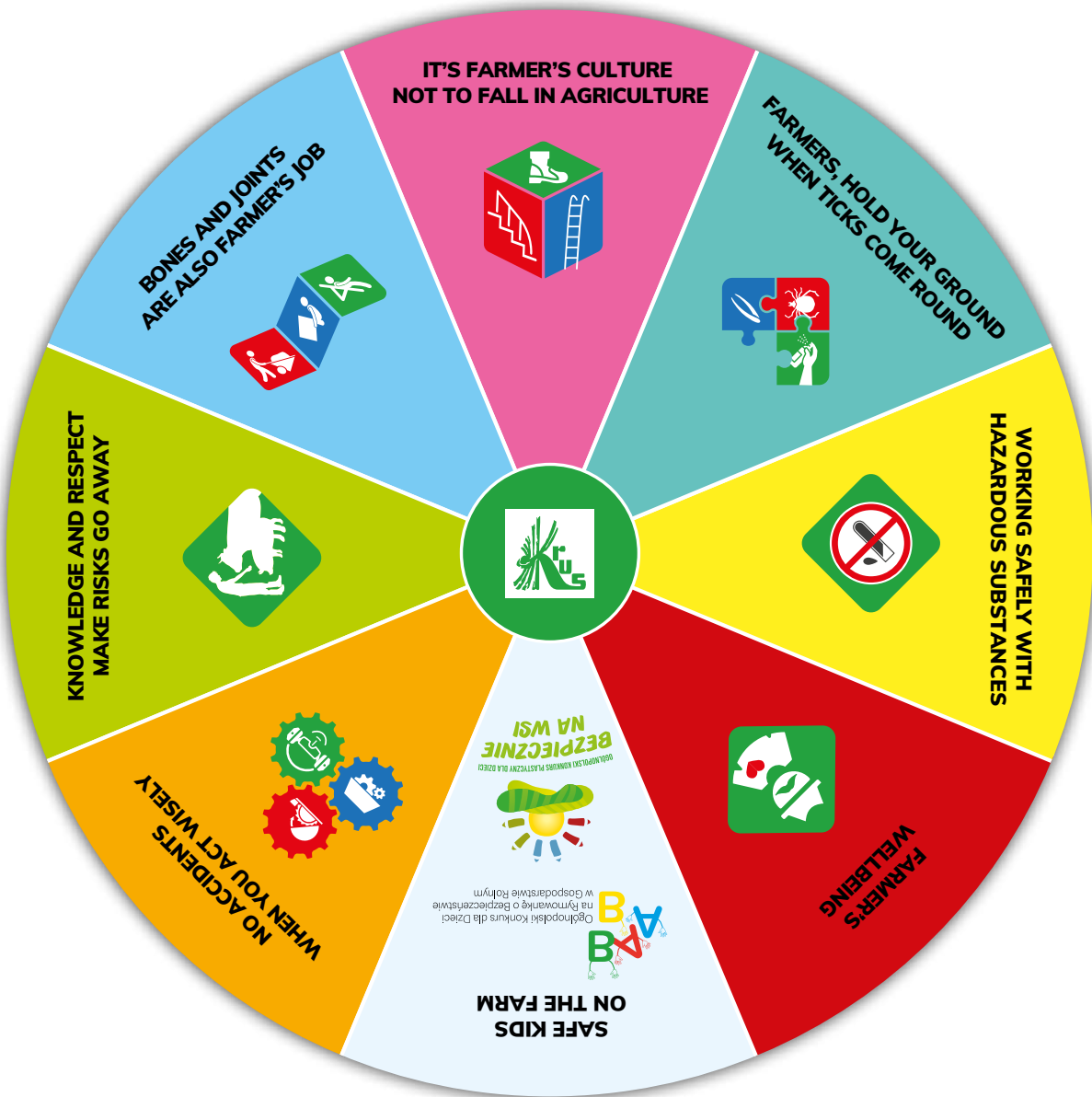
The Fund also undertakes efforts to secure proper manufacturing and distribution of safe technical equipment for agriculture, as well as protective equipment and clothing. Products with the above-average level of safety are awarded by the President of KRUS the **“Safety Mark of the Agricultural Social Insurance Fund”**, and those which improve safety at work are awarded the fair distinction **“Product Increasing Work Safety**

on a Farm”. By the end of 2024, 241 products were entitled to use the “KRUS Safety Mark”, and 79 products were awarded the fair distinction. Since 2001, the manufacturers of the above-mentioned products have been awarded the “DOBROŚLAW” statuette. In addition, the Fund conducts **recourse and preventive proceedings** aimed at the return of paid benefits and changes in design solutions in relation to manufacturers whose products contribute to the occurrence of accidents at work. The quality of many types of machines, devices and other products was questioned, the faults of which were exclusive, major, or accompanying cause of accidents.

KRUS representatives take an active part in **agricultural fairs, exhibitions, seminars and scientific and training conferences as well as in other similar events**, during which they organize information and preventive stands, as well as competitions, exhibitions and demonstrations of safe work for farmers. At selected international, national and regional events, stands are set up together with the Ministry of Agriculture and Rural Development and institutions acting for the benefit of agriculture, including the Agency for Restructuring and Modernisation of Agriculture and the National Centre for Agricultural Support.

In 2022, a new project of the Agricultural Social Insurance Fund was launched: “Safe Farmer, Safe Countryside”, which brings together all forms of preventive action by KRUS relating to the most common accident categories and groups of occupational diseases in agriculture. It consists of seven campaigns under the following slogans:

^{*} For more about the *Vision Zero Strategy*, see page 40.





ORGANISATION OF KRUS

■ STRUCTURE

The Agricultural Social Insurance Fund (KRUS) is managed by the **President**, who is the central body of government administration, subordinate to the minister competent for agriculture and rural development. The President of KRUS is appointed by the Prime Minister at the request of the minister competent for agriculture and rural development. The President of KRUS is dismissed by the Prime Minister.

Within KRUS, the following units are distinguished:

- 1) **headquarters;**
- 2) **regional branches;**
- 3) **local offices.**

In addition, the President of KRUS is the authority establishing and supervising **therapeutic rehabilitation institutions.**

The statutory tasks of the Agricultural Social Insurance Fund are performed by the **Headquarters, 16 Regional Branches of KRUS and 256 KRUS Local**

Offices subordinated to them. The Headquarters is an organisational unit of the Fund used for coordination and substantive supervision over the work of other organisational units of the Fund. The President of KRUS supervises and controls the work of the managers of organisational units of the Fund with the help of the Headquarters. Regional Branches together with Local Offices form a network of KRUS units which provide services to the insured and the beneficiaries. The Agricultural Social Insurance Fund performs its statutory tasks in the field of therapeutic rehabilitation and provision of health services to farmers eligible for benefits from the Fund with the help of six therapeutic rehabilitation centres.

The Headquarters of the Fund consists of the following organisational units:

- 1) President's Office;
- 2) Finance Office;
- 3) Organisational 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) IT and Telecommunications Office;
- 12) Public Procurement Office;
- 13) Internal Audit Office;
- 14) Communication Office;
- 15) Control Office;
- 16) Crisis Management, Defence Affairs and Information Security Office;
- 17) Farmers' Social Insurance Council Service Team;
- 18) Chief Medical Officer's Team.

Sixteen Regional Branches perform the Fund's basic tasks in the field of determining the social insurance obligation, calculation and collection of contributions, and determining the circumstances and causes of accidents at agricultural work, determining the right to cash benefits and their payment. As part of Regional Branches, there are smaller organisational units – **Local Offices**. Currently, there are 256 Local Offices, which together with 16 Regional Branches form a network of KRUS units that perform tasks in the field of servicing the insured and the beneficiaries.

FARMERS' SOCIAL INSURANCE COUNCIL

The Farmers' Social Insurance Council **represents the interests of all the insured and the beneficiaries** regarding insurance and activities of the Agricultural Social Insurance Fund.

The Farmers' Council with **25 members** is appointed by the minister competent for rural development for a 3-year term from among candidates proposed by nationwide socio-professional organisations of farmers

and trade unions of individual farmers, and the National Council of Agricultural Chambers.

The Farmers' Council has the **right to control and evaluate the activities of the Agricultural Social Insurance Fund**. It may apply to state administration bodies, state institutions and local government units for taking specific initiatives or actions in matters related to insurance.

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

It gives opinions on the following:

- draft legal acts regulating insurance, in particular implementing acts to the Act, legal instruments having a direct impact on the functioning of insurance;
- draft action programmes and financial plans of the Fund;
- report on the activities of the Agricultural Social Insurance Fund and the Farmers' Social Insurance Contribution Fund.

The basic substantive activity of the Farmers' Council is performed by the **Presidium and standing Committees of the Farmers' Council**:

- Committee for the Organisation and Financial Management of the Fund;
- Prevention and Rehabilitation Fund;
- Insurance Committee;
- Benefits Committee.

FINANCIAL MANAGEMENT

The Agricultural Social Insurance Fund **runs its own financial management**. The financial foundations of KRUS insurance and operations are the following **funds**:

- 1) Pension Fund;
- 2) Administrative Fund;

- 3) Prevention and Rehabilitation Fund;
- 4) Incentive Fund;
- 5) Farmers' Social Insurance Contribution Fund, which is a legal person and is not subsidised from the state budget.

In addition, KRUS, on basis of separate regulations, performs additional tasks financed from the Solidarity Fund.

Pension Fund

This fund is composed of:

- 1) old-age and disability pension insurance contributions;
- 2) reimbursement from the Social Insurance Fund to cover specific expenses;
- 3) an allowance from the Contribution Fund in the amount of 40% of the cost of maternity allowances;
- 4) a supplementary subsidy from the state budget;
- 5) a subsidy from the state budget for health insurance contributions of:
 - a) farmers and household members working with them who are covered by social insurance;
 - b) persons receiving old-age and disability pension benefits in the contributory part;
 - c) farmers who are not subject to social insurance but are subject to health insurance;
- 6) a subsidy from the state budget for old-age and disability pension insurance of persons referred to in Art. 16a-16c* of the Farmers' Social Insurance Act of 20 December 1990.

This fund is used to finance:

- 1) old-age and disability pension insurance benefits;

- 2) old-age and disability pensions from other social insurance paid together with old-age and disability insurance benefits with supplements;
- 3) reimbursement of certain costs to the Social Insurance Fund, if such reimbursement is provided for in old-age pension legislation;
- 4) health insurance.

Administrative Fund

The Administrative Fund is used to finance the costs of the insurance service (except for costs covered by the Contribution Fund or the Prevention and Rehabilitation Fund) and the costs of servicing tasks in the field of health insurance.

This fund is composed of:

- 1) an allowance from the Contribution Fund in the amount of up to 12% of planned expenditure of the Contribution Fund;
- 2) allowances from the Pension Fund in the amount of up to 3.5% of planned expenditure of the Pension Fund;
- 3) reimbursement by competent institutions of costs related to the implementation of health insurance and the implementation of other tasks entrusted to the President of KRUS under separate provisions;
- 4) interest obtained from the investing free funds of the Administrative Fund.

Prevention and Rehabilitation Fund

It is composed of allowances from the Contribution Fund in the amount of up to 6.5% of planned

* It concerns a farmer or a household member who provides:

- 1) care for a child – the contribution is financed for a period of 3 years, but not longer than until the child turns 5;
- 2) care for a disabled child – the contribution is financed for a period of 6 years, but not longer than until the child turns 18.

The above also applies to:

- 1) a farmer or a household member conducting non-agricultural business activities and insured with KRUS, if they ceased or suspended the same for the period of care;
- 2) a farmer or a household member or a family member who are not subject to the farmers' social insurance, but have applied for old-age and disability insurance coverage during this period and are not subject to other social insurance.

expenditure, a budget subsidy and interest obtained from investing free funds of the Prevention and Rehabilitation Fund.

The Prevention and Rehabilitation Fund is earmarked for financing material costs, i.e.

- 1) activities performed by KRUS for the prevention of accidents at agricultural work and agricultural occupational diseases;
- 2) assistance to the insured and persons entitled to insurance benefits who are totally incapable of working on a farm but may recover as a result of treatment and rehabilitation, or those who are at risk of total incapacity for work on a farm;

Incentive Fund

The Incentive Fund may be established as an allowance for the Administrative Fund accrued from the Contribution Fund. The fund is managed by the President of KRUS, in consultation with the Chairman of the Farmers' Council, on the basis of the regulations adopted by the Farmers' Council. Payments from this Fund are made outside the limits resulting from the provisions on determining salaries in the state budget sector.

Contribution Fund

The Contribution Fund is composed of accident, sickness and maternity insurance contributions as well as from other sources specified in the Statute of the Contribution Fund, ensuring full coverage of the Contribution Fund's expenses.

This fund is used to finance:

- 1) accident, sickness and maternity insurance benefits;
- 2) an allowance for the Administrative Fund in the amount of up to 12% of planned expenditure of the Contribution Fund;

- 3) an allowance for the Prevention and Rehabilitation Fund in the amount of up to 6.5% of planned expenditure;
- 4) direct costs of functioning of the Farmers' Council;
- 5) costs of managing this fund and performing its obligations as a legal person;
- 6) KRUS activity regarding initiating and supporting 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 competent for social security and operating under the Solidarity Fund Act of 23 October 2018. The purpose of the Fund is to provide social, professional, health and financial support to disabled people, as well as to provide financial support to retirees and pensioners.

On the basis of contracts concluded between the minister competent for social security and the President of the Agricultural Social Insurance Fund of 1 October, 2019, of 2 January, 2020, of 25 March 2020 and of 5 August 2022, the Agricultural Social Insurance Fund allocates funds from the Solidarity Fund for financing:

- 1) supplementary benefits for people incapable of living independently along with the costs of their service, referred to in Article 11(1) of the Act of 31 July 2019 on the Supplementary Benefit for People Incapable of Living Independently;
- 2) social pensions and interest for late payment of social pensions and funeral allowances along with the costs of their service, referred to in Article 14(1) of the Act of 27 June 2003 on the Social Pension.

Table 5. Benefits for individual farmers financed from the Contribution Fund in 2015–2024 (in PLN)

Year	Benefits from accident, sickness and maternity insurance – total	of which:			
		one-off accident compensations	sickness allowances	maternity allowances ¹⁾	childbirth allowances ²⁾
2015	565,887,854.06	71,813,440.83	392,640,516.40	101,424,016.06	9,880.77
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 ³⁾	–	–
2021	277,296,221.30	58,821,184.00	218,475,037.30 ³⁾	–	–
2022	577,277,338.50	70,281,757.50	506,995,581.00 ³⁾	–	–
2023	580,946,401.21	67,160,029.50	513,786,371.71 ³⁾	–	–
2024	547,278,402.72	64,379,669.00	482,898,733.72	–	–

1) Maternity allowances payable under the legislation in force prior to 1 January 2016. Since 1 January 2016, maternity allowances have been paid from the old-age and disability pension insurance scheme pursuant to Articles 35a and 35b of the Farmers' Social Insurance Act of 20 December 1990.

2) As of 1 May 2014, the childbirth allowance was abolished and replaced by the maternity allowance. The basis for the payment of childbirth allowance in subsequent years is the 10-year statute of limitations on the claim for that allowance.

3) including sickness allowances paid in connection with COVID-19.

Source: Statistical data of the Agricultural Social Insurance Fund.

Table 6. Expenses for social insurance for farmers in 2015–2024 (in PLN)

Year	Old-age and disability pensions and other benefits ¹⁾	Sickness, maternity, childbirth allowances and accident compensations
2015	15,187,121,780.77	565,887,854.06
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 ²⁾
2021	16,683,964,357.07	277,296,221.30 ²⁾
2022	16,870,809,345.25	577,277,338.50 ²⁾
2023	20,471,057,751.63	580,946,401.21 ²⁾
2024	23,235,059,975.99	547,278,402.72

1) Data excluding old-age and disability pension benefits for substitute service soldiers, cash benefits for persons deported to perform forced labour, disability benefits for war invalids, military veterans and repressed persons (these benefits are currently paid as commissioned tasks).

2) including sickness allowances 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**, also on rural areas, as well as among farmers themselves, determines many activities aimed at the generally understood **improvement in the quality of life**, including enabling easy and quick access to e-services, both in the private and public sectors, ease of remote communication with public administration, improving the efficiency of managing information resources of the administration, providing access to new, innovative solutions, and, as a consequence, counteracting digital exclusion also of the social group made up of the insured in KRUS. A prerequisite for the implementation of these tasks is a **competently managed, efficient and reliable IT infrastructure and state-of-the-art IT systems** supporting the goals pursued by KRUS with regard to farmers and their family members. The core of the continuously developed IT architecture is **KRUS Integrated IT System (ZSI)** along with the **Employee Portal** and **eKRUS Farmers' Portal**. Key domain systems supporting social and health insurance, as well as cases and proceedings related thereto, payment of accident, sickness and maternity insurance benefits, conducting proceedings due to accidents and occupational diseases in agriculture, as well as referring farmers and their family members to rehabilitation are also integrated within the ZSI. The key systems have been centralised and mutually integrated over the past years, and in some cases this has involved changing both the architecture and technology of the system. Therefore, the IT resources, including systems and applications, guarantee that the support of users in performing the statutory tasks of KRUS, as well as the delivery of services for KRUS beneficiaries, will be performed using modern IT means.

From the perspective of a farmer insured with KRUS, it is important that the **eKRUS Farmers' Portal** – which

was launched in 2016 as a response to the growing needs of farmers in terms of e-service availability – is continuously evolving. Each visitor to the eKRUS Portal has access to basic information about social insurance and health insurance for farmers, as well as on insurance benefits. Once registered on the eKRUS Portal, it is possible to access personalised data, including record data, insurance history, list of contributions, as well as information on upcoming payment deadlines and contribution amounts. The use of the eKRUS Portal, both public and personalised sections, is completely free of charge.

A user with an account has the option of paying contributions for farmers' social insurance and for health insurance, as well as repaying debts for these contributions, through direct online payment orders to a KRUS bank account. Users can also generate e-certificates on their own: a certificate on the periods of being subject to social insurance of farmers, a certificate on the periods of being subject to and paying health insurance contributions, and a certificate of insurance coverage. These are automatically generated electronic documents, which bear a qualified electronic seal and do not require the signature of a Fund's employee.

The eKRUS portal, as part of a fully automated module, allows the user to submit an application (or a correction of an application) for accident, sickness and maternity insurance and for health insurance for the farmer's helpers during the period when they provide assistance on the farm under a harvest help agreement. It is also possible to make online payments for helper contributions, to search and view helper contributions, and to view the periods of insurance coverage for the farmer's helpers.

In addition, within the ongoing development of the eKRUS Portal, a functionality was made available for searching and filling in application forms such as:

application for maternity allowance, application for maternity allowance for a father of a child, accident notification, application for one-off compensation for permanent or long-term damage to health as a result of an accident at work on a farm, declaration concerning business activity, and application for extending the period of sickness allowance payment.

INTEGRATED MANAGEMENT SYSTEM AND MANAGEMENT CONTROL AT KRUS

In order to increase the efficiency and effectiveness of the management system and minimize risks and in order to obtain the satisfaction of interested parties, in accordance with the requirements of ISO 9001 and ISO/IEC 27001 standards, the **Information Quality and Security Management System** was developed and implemented in KRUS in 2005. On 1 December 2009, the **Anti-Corruption Risk Mitigation System** was implemented, and the **Integrated Management System** was established from three management systems implemented at KRUS. In 2019, the Anti-Corruption Risk Mitigation System was replaced with the **Anti-Corruption Management System**, in accordance with the requirements of ISO 37001.

The **Integrated Management System** applies to all organisational units of the Fund and covers, in particular, the implementation of tasks imposed on KRUS by the Farmers' Social Insurance Act.

The implementation in the first place of the quality management system at the Agricultural Social Insurance Fund resulted in the unification and linking of management processes within certified units, which were defined and described in mutual interactions and taking into account the division of competencies for individual positions in the Fund.

The implementation of the Information Security Management System has enabled the Fund to take advantage of the best global standards related to information security, while allowing the confirmation of an appropriate level of data protection through independent certification.

The implementation of the Anti-Corruption Management System confirms the principles of integrity and reliability in force at the Fund. This was expressed by the adopted Anti-Corruption Policy of the Agricultural Social Insurance Fund and its consistent observance. This system eliminates or significantly reduces the possibility of corruption and confirms reliance in KRUS as an organisation which is transparent and professionally managed.

The eighth Integrated Management System Certificate, awarded to the Agricultural Social Insurance Fund in 2023, confirming compliance with the requirements of ISO 9001 and ISO/IEC 27001 in the field of **servicing the insured and the beneficiaries within the scope of tasks arising from the Farmers' Social Insurance Act of 20 December 1990 and in the area of farmer support** by an independent certifying body, proves the transparent operation of the institution of social insurance for farmers and its equivalent position among central offices of state administration, functioning both in Poland and in other countries and meeting the highest quality requirements.

The benefits obtained by KRUS related to the implementation of the Quality Management System include primarily the reduction of the organisation's operating costs, including those related to employee training, exchange of internal information and clarification of decision-making processes.

The above-mentioned benefits were already evident shortly after the implementation had been completed.

In the longer term, further benefits can be observed resulting from a change in the attitude of the people towards the office. These benefits include enhancement of the quality of work of all organisational units of the Fund, increasing clients' trust in the office and its management, better and more efficient implementation of the office's statutory tasks, greater satisfaction of the insured and KRUS beneficiaries and the employees themselves.

The Information Security Management System at the Agricultural Social Insurance Fund has been designed and implemented to protect information, regardless of its form:

- describes the rules of conduct in specific areas of KRUS activity in a more structured way;
- allows translating the goals set by the management into the tasks for individual employees;
- the implemented mechanisms are designed to support the legal requirements, including the Personal Data Protection Act, and guarantee that all data processed and stored at KRUS is properly protected and secured.

Each employee should derive satisfaction from their work and be sure that they can check the correctness of their tasks or the accuracy of their decisions at any time. This is based on the **instructions, safety rules, procedures, etc.** implemented in the Fund. Other benefits of the information security system i.a. for KRUS employees include:

- reduction of operational risk;
- strengthening credibility;
- protection of processed data;
- reducing the risk of information loss;
- establishing uniform rules on information security;
- providing contingency plans in case of unforeseen events;
- registration and analysis of incidents affecting security;

- clearly assigned responsibilities and powers;
- awareness of the importance of processed information;
- awareness of the existence of risks in the area of information processing;
- protecting employees against unconscious behaviour having a negative impact on the image of KRUS and the security of processed information.

The Anti-Corruption Management System implemented at the Agricultural Social Insurance Fund meets the adopted **Anti-Corruption Strategy of the Ministry of Agriculture and Rural Development** and performs tasks resulting from the Government Programme for Counteracting Corruption for 2018–2020. When developing the documentation for this system, the Fund placed particular emphasis on the transparency of procedures and the elimination of excessive official discretion. This system is based on transparent, unambiguous procedures, with a clear definition of the scope of powers, responsibilities and the margin of discretion. It is also a confirmation of the Fund's will to act in accordance with the principles of integrity and reliability, which was expressed by the adoption of the **Anti-Corruption Policy of the Agricultural Social Insurance Fund** and its consistent observance

Thanks to the Anti-Corruption Management System in place, KRUS employees have the opportunity to **actively influence the manner of performing particular tasks** falling within the scope of their duties. It is worth emphasizing that in the event of noticing the risk of a corruption event occurring in ongoing processes, each employee is required to provide such information to the appropriate person (direct supervisor or Coordinator for the Integrated Management System, KRUS President's Proxy for the Integrated Management System) along with the proposed method of reducing this risk, in accordance with the **"Procedure in the event of corruption incidents"**. Moreover, employees, through active participation in the

implementation of the anti-corruption system, obtain confirmation that management of the Fund is willing to eliminate corruption risks and activities.

The benefits of implementing the Anti-Corruption Management System can be considered from the point of view of:

1) the Fund's management:

- building the image of an organisation which is transparent and professionally managed;
- obtaining information about new risks, and specifying the already identified risks associated with the organisation's activities;
- clarifying the risk map;
- ensuring transparent rules for cooperation with stakeholders;
- limiting the risk of losing funds as a result of possible corruption activities;

2) the employees:

- providing employees with a sense of security through clearly and transparently defined decision-making processes;
- clearly defined powers and responsibilities;
- protection against unconscious behaviour and its effects;
- improving the organisation based on gained experience;
- defining procedures in the event of suspected corruption
- the appropriate procedure in KRUS is the "Procedure in the event of corruption incidents";

3) the environment:

- strengthening opinions about KRUS as an organisation that treats problems seriously, and does not underestimate or ignore them.

As of 1 January 2010, in accordance with the Public Finance Act of 27 August 2009, **management control** has been implemented at the Agricultural Social Insurance Fund.

Management control comprises all actions taken to ensure the achievement of goals and tasks in a legal, efficient, economical and timely manner. The implementation of management control enables the Fund to achieve the following goals:

- compliance of operations with regulations and procedures;
- effectiveness and efficiency of operation;
- reliability of reports;
- resource protection;
- compliance with and promotion of ethical principles;
- efficiency and effectiveness of information flow;
- risk management.

To ensure that the goals are met effectively and efficiently, a process-based approach has been used at KRUS. In all processes, interfaces, interactions or interdependencies are demonstrated so that the flow of information and the course of action in the execution of tasks takes place seamlessly, in a precisely defined order. Key processes were identified, describing the most important activities of the Agricultural Social Insurance Fund, leading to the implementation of its statutory tasks, and auxiliary processes which support the key processes and complement them. Within the processes, specific objectives, procedures, metrics and their owners have been defined. All of these elements are monitored, periodically reviewed and, if necessary, updated. The analysis of the data obtained from the monitoring of individual processes makes it possible to assess the degree to which objectives have been achieved and to indicate the areas of the organisation that require action, leading to an improved implementation of the defined objectives and tasks.

While meeting the condition of ensuring adequate, effective and efficient management control regarding the monitoring and evaluation of its functioning, a **self-assessment process of the state of management control** is implemented at the Agricultural Social Insurance Fund, in accordance with 22 management control standards for the public finance sector classified in five groups:

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

In addition, as part of management control at KRUS, a documented **risk analysis** is periodically performed in order to increase the likelihood of achieving the set objectives and fulfilling the set tasks.

Every year, the President of KRUS, at the request of the Minister of Agriculture and Rural Development, submits a **statement on the state of management control**, in which he/she confirms that the solutions implemented in the Fund are observed, effective and functioning as intended, and allow for ongoing diagnosis of possible irregularities in public finance management. The President of KRUS, by signing a statement on the state of management control for the entire unit, also confirms that all management solutions have been verified and the procedures applied are effective. In accordance with good practices, the statement analyses all cases of irregularities known to the management, explains their root causes and undertakes appropriate activities to prevent similar situations in the future.

INTERNATIONAL COOPERATION

Since the beginning of its activity, the Agricultural Social Insurance Fund has cooperated with foreign insurance institutions and organisations in Europe and around the world.

International Social Security Association (ISSA)

Membership at ISSA entitles the Fund to participate in the work of the Association, in conferences, trainings, symposia and colloquia on insurance, prevention and rehabilitation. It is a unique opportunity to learn about global solutions and trends in this field.

KRUS actively participates in the work of the **ISSA International Section for Prevention in Agriculture**. This section was established in 1969 and fulfils the tasks aimed at preventing accidents and occupational diseases for people employed in agriculture and forestry. As an expression of recognition for the Fund's activities within the ISSA and commitment to the development of the ISSA International Section for Prevention in Agriculture, the most important functions in the Section's authorities were entrusted to the

Fund and the General Secretariat of the Section was moved from Germany to Poland. The Fund has been running the Secretariat of the Section since 2007, and the President of KRUS acts as the Chairman of the Section Board and initiates activities promoting safe work and prevention in an agricultural holding.

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

The Agricultural Social Insurance Fund joined the international campaign to promote Vision Zero in **2018** and thus became the **official Partner of Vision Zero**.



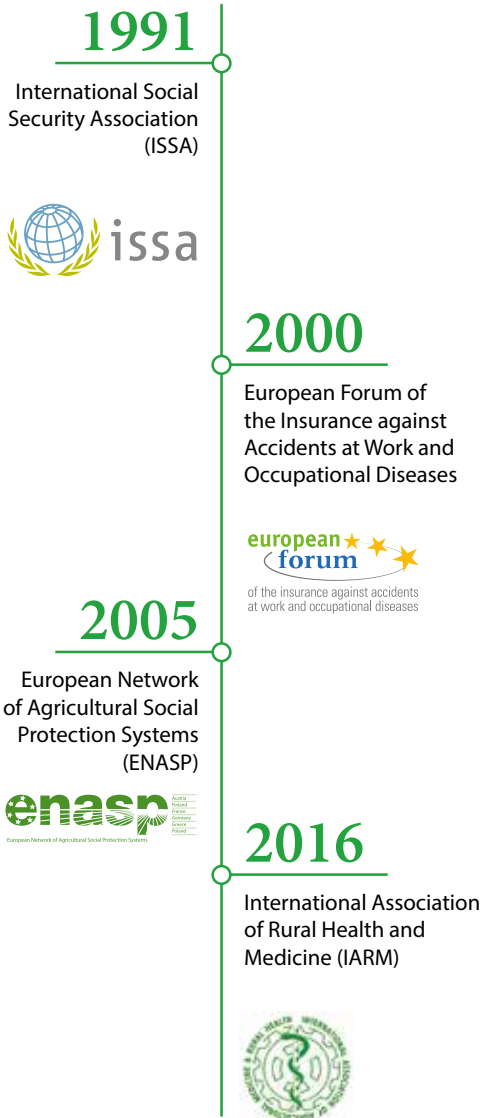
In May 2019 in Cordoba, the **39th International Colloquium** entitled “Vision Zero – Prevention Strategy in Agriculture” was organised by the ISSA International Section for Prevention in Agriculture in cooperation with the Agricultural Social Insurance Fund. The main goal of the event was to promote Vision Zero as a global prevention strategy in the agricultural sector. On 13 June 2019, at the conference inaugurating the Vision Zero Strategy in the agricultural sector in Poland, the Fund presented a number of preventive actions aimed at further improving the occupational safety and health of farmers. 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. Safety culture in farming – growing from generation to generation” during the 22th World Congress on Safety and Health at Work.

In 2022, the Fund co-organised in Rome – together with the International Social Society Association (ISSA) and the International Fund for Agricultural

Development (IFAD) – the 40th International Colloquium of the ISSA International Section on Prevention in Agriculture entitled “Occupational Health and Safety in Agricultural Development”. The aim of this anniversary event was to raise awareness of the risks and hazards in agriculture and provide examples of how to manage them. The colloquium was an excellent opportunity and a valuable platform for experts to share their experiences and new initiatives that contribute to the reduction of accidents and occupational diseases, thus protecting the lives, health and well-being of farmers and rural residents.

In addition, the Fund has actively participated in international events such as, i.a.: the virtual Vision Zero Summit Japan 2022, during which the ISSA Agriculture Section organised the L session “Agri(OSH)culture,” or 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 Health and Safety at Work 2021–2027 in Stockholm and the 23rd World Congress on Safety and Health at Work in Sydney, where the ISSA Agriculture Section co-organised a technical session entitled: “Walk the Line: One Vision Zero for All Global Supply Chains”. The Fund's efforts in the field of prevention in agriculture were particularly recognised: in recognition of its achievements in promoting the “Vision Zero” strategy in agriculture, KRUS was awarded the “SSA 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,
- Youth Film Competition “My Vision Zero.”

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

The aim of the Forum's activities is to share experiences and information on effective protection against occupational risks at work, gained by member organisations and institutions.

European Network of Agricultural Social Protection Systems (ENASP)

KRUS is an active member of ENASP, which currently includes five European institutions operating social security systems for farmers: 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 ENASP are:

- defending and strengthening the values and principles of social security for farmers based on the principle of solidarity and territorial cohesion;
- representing the social security interests of farmers in the institutions of the European Union;
- exchange of information and good practices among Network members in order to develop tools so that member organisations can better respond to common needs.

As part of its activities at ENASP, the Fund participated, for example, in a pan-European study on poverty and exclusion of people from rural areas.

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 the International Association of Agricultural Medicine and Rural Health – IAAMRH).

From the beginning of its operation, KRUS has supported the Association in its activities, actively participating in the work of subsequent Congresses of the Association.

The cooperation of the Agricultural Social Insurance Fund with the Association began in the mid-1990s. In the years 2000–2002, the Association's Secretariat operated at KRUS. In 2000, members of the KRUS management were also part of the Management Board of the then IAAMRH, and served as Chairman of one of the Association's committees.

In the following years, the cooperation between the Fund and 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 promote the development of bilateral cooperation. The membership of the Fund in ISSA and joining the work of the ISSA International Section for Prevention in Agriculture contributed to establishing bilateral cooperation and exchange of experience in the field of activities related to the social security system of farmers with many organisations, including with the German **Social Insurance Institution for Agriculture, Forestry and Horticulture** (*Sozialversicherung für Landwirtschaft, Forsten und Gartenbau – SVLFG*) as well as the Austrian **Social Insurance Institution for the Self-Employed** (*Sozialversicherungsanstalt der Selbständigen – SVS*).

One of the Fund's most important foreign partners is the **Agricultural Mutual Social Assistance Fund** (*Mutualité Sociale Agricole – MSA*) from France. The French farmers' social security system was a reference when creating the concept of the farmers' social insurance system in Poland. Under the 1992 bilateral agreement, cooperation began on the basis of partnership between the then 49 Regional Branches of the Agricultural Social Insurance Fund and 54 MSA Departments. This cooperation consisted of exchanges between groups of specialists in different social security areas. The effects of the cooperation included a pilot programme **“Five Towns Project”** conducted in 2004 under the patronage and with the financial support of the Ministry of Agriculture, Forestry and Fisheries in France, in cooperation with the French Embassy and the European Union Representation. This project helped find solutions enabling families from rural areas to overcome challenging economic conditions and social problems. The results of the work were published in the “Good Practices Guide” under the title “Five Towns Project”.

An important focus of KRUS activities includes co-operation with the Lithuanian **State Social Security Fund Board SODRA**, with which an agreement was signed in 1993 and is regularly renewed until 2023. Thanks to the cooperation, experts from SODRA and KRUS annually have the opportunity to become acquainted with the detailed solutions in the insurance systems of both countries and with the organisation of work in institutions established for this purpose. In 2024, the existing cooperation was not continued due to changes in the scope of activities of the Lithuanian institution SODRA.

The Fund maintains numerous **contacts with many other social security institutions** in Europe, such as MELA from Finland and DGUV or Deutsche Rentenversicherung Bund from Germany. Bilateral social security agreements have also been concluded with Australia, Canada, the Republic of Korea, the Republic of Macedonia, the Republic of Moldova, Ukraine, Mongolia, the Republic of Turkey, the Republic of Belarus, the State of Israel and the United States of America, as well as an agreement with the Government of Quebec.





INSURANCE IN AGRICULTURE

materials and studies

PUBLIC COMMUNICATION AND PUBLISHING ACTIVITIES

The Agricultural Social Insurance Fund **disseminates information on a wide range of its activities**. It does so via the website www.gov.pl/krus, www.gov.pl/krus/bip, dane.gov.pl/pl, the **eKRUS Farmers' Portal**, **social media**, as well as in **cooperation with the media** dealing with agriculture and farmers' social insurance. This cooperation includes articles in journals and farmer's magazines, radio and TV broadcasts, and information on Internet portals. Materials regarding KRUS activities are also disseminated in publications of institutions cooperating with the Fund. Ongoing activity is also important, i.e. answering questions from journalists regarding all aspects of the Fund's functioning. Information activities are performed both at the Headquarters' level and at the level of Regional Branches and KRUS Local Offices.

The journal “Ubezpieczenia w Rolnictwie – Materiały i Studia” (“Insurance in Agriculture – Materials and Studies”)

The Agricultural Social Insurance Fund performs continuous activities to improve the social protection of farmers, e.g. by seeking practical solutions in the field of social insurance for farmers in the European Union and worldwide. This applies to both various forms of property and personal insurance and legal, organisational and agricultural economics solutions. The Fund initiates scientific cooperation and exchange of international experience in this field, which has been disseminated and documented in the **journal “Ubezpieczenia w Rolnictwie – Materiały i Studia”** since 1999. Starting from 2020, the journal has been published as a **biannual**.

The materials in the field of social insurance are accepted for the following **sections**:

- organisation, economy and social issues;
- health care and rehabilitation;
- legislation and case law;
- insurance in the world;
- documentation and statistics.

The journal has managed to bring together **a team of outstanding specialists and representatives of the academia** from leading universities and institutions both in Poland and abroad.

The journal has successfully passed the **evaluation process of the ICI Journals Master List** and is indexed in the international database of scientific journals **Index Copernicus** (with the ICV 2023 of 95.09).

The journal is published in the **“early bird”** mode (also referred to as “ahead of print” – publication of an article in electronic version preceding publication in print) under the Creative Commons Attribution 4.0 International (CC BY 4.0) licence and applies the *double-blind review* principle (the identity of the reviewers is not known to the authors and the identity of the authors is not known to the reviewers). Its full electronic version is available at www.gov.pl/web/krus/czasopismo-ubezpieczenia-w-rolnictwie---materialy-i-studia, thus reaching a wide audience. The printed version (1,000 copies) is distributed free of charge to public administration institutions, government institutions and research centres.

Further information:

e-mail: czasopismo@krus.gov.pl, tel. 22 592 66 12, 22 592 65 74, 22 592 66 86, 22 592 64 05.

Additional information on the journal of the Agricultural Social Insurance Fund is available at www.gov.pl/web/krus/czasopismo-ubezpieczenia-w-rolnictwie---materialy-i-studia



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