



# 2019



## Basic information

AGRICULTURAL SOCIAL  
INSURANCE FUND



Warsaw 2020



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# **Basic information**

AGRICULTURAL SOCIAL  
INSURANCE FUND

Preparation

**Communication and International Cooperation Office**

in cooperation with:

Office of Medical Certification,

Finance Office,

Organisational and Legal Office,

Human Resources Office,

Statistics Office,

Public Procurement Office,

Insurance Office,

Benefits Office,

Prevention Office,

Rehabilitation Office,

Administration and Investment Office,

IT and Telecommunications Office,

Control Office,

Internal Audit Office,

Crisis Management, Defence Affairs and Information Security Office,

Farmers' Social Insurance Council Service Team.

The publication presents the current status as of 31 December 2019.

Agricultural Social Insurance Fund – Headquarters

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## INTRODUCTION

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The agricultural population conducting individual agricultural production activity 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 universal 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. The above Act introduced modern solutions that brought the social insurance system for farmers closer to similar insurance systems in many European countries, such as Austria, France or Germany.

Servicing 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 2500 offices, municipalities and 54 branches of the Social Insurance Institution (ZUS).

In the framework of the social security systems coordination, the Fund performs the tasks of competent institutions and acts as a liaison institution, closely cooperating with the competent authority in Poland and with institutions of other EU / EFTA Member States and countries with which Poland has concluded bilateral agreements on social security.

Currently, the Fund is one of the national institutions of government administration, servicing the social security 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 fields.

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## TASKS OF THE AGRICULTURAL SOCIAL INSURANCE FUND

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The tasks of the Agricultural Social Insurance Fund are carried out on the basis of the provisions of the Act of 20 December 1990 on farmers' social insurance (Journal of Laws of 2020, item 174, as amended).

1. 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.
2. Activities for the prevention of accidents at work in agriculture and occupational diseases by:
  - analysing causes of 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 proper production and distribution of safe products used in agriculture, as well as protective equipment and clothing for farmers;
  - defining the principles of health and life protection on the 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.
3. Helping insured persons and persons entitled to insurance benefits showing complete incapacity for work on a farm, but with hope of recovery as a result of treatment and rehabilitation, or those who may have a total inability to work on a farm.



4. 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 2020, item 1398, as amended) – i.e. keeping settlements for health insurance contributions of old-age and disability 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 those eligible for health insurance.
5. Collecting income tax advances on old-age and disability pensions paid after the end of the tax year, calculating income tax or preparing information on income obtained from old-age or disability pensions.
6. Performing tasks related to the implementation of the provisions of Community Regulations regarding the coordination of social security systems for EU / EEA countries and Switzerland, as well as those arising from bilateral social security agreements concluded with Australia, Canada, the Republic of South Korea, the Republic of Macedonia, the Republic of Moldova, Ukraine, Mongolia and the United States of America, and the agreement with the government of Quebec.
7. Supporting the Agricultural Social Insurance Council.
8. In implementing statutory tasks the Fund cooperates with the Social Insurance Institution (ZUS).

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## BEING SUBJECT TO FARMERS' SOCIAL INSURANCE AND RULES REGARDING PAYMENT OF CONTRIBUTIONS FOR THIS INSURANCE

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Social insurance for farmers, in accordance with the principles set out in the Act of 20 December 1990 on farmers' social insurance, 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 art. 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 obligatory and cover:**

- **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, conducting agricultural activity on a farm he/she owns, with an area of over 1 ha of conversion agricultural land (including within the group of agricultural producers) or a special division of agricultural production, the size and type of which are specified in the Annex to the Act on social insurance for farmers, as well as the person who allocated the land of his farm for afforestation,

- **the farmer's spouse**, if he/she works on a farm or in a household directly related to this farm;
- **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 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 and 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.

**An 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 full extent by virtue of the Act, continuously for at least 3 years before the date of commencing non-agricultural business activity or cooperation in conducting this activity. At the same time, these persons 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 over 1 ha of conversion of arable land or in a special division of agricultural production,
- not to be an employee and not to be part of any labour based relationship,
- not to have a determined entitlement to an old-age or disability pension or to social insurance benefits.

In addition, these persons, by 31 May of each tax year, have a statutory obligation to submit a certificate or statement to the Fund about the fact of the non-exceeding amount of income tax due for the previous tax year on revenues from non-agricultural economic activity. 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 economic activity which has been periodically

suspended, as well as persons, who have changed the type or subject of their business activity.

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 farmers' social insurance 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 remuneration for work 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 the Social Insurance Institution (ZUS) under the above-mentioned agreements or performing functions in the supervisory board may withdraw from farmers' social insurance after submitting a statement in this matter, not earlier than from the day from which such a statement was submitted to the Fund.

**The old-age and disability pension insurance is only mandatory for:**

- persons receiving a structural pension co-financed from the funds from the Guarantee Section of the European Agricultural Guidance and Guarantee Fund or from the funds from the European Agricultural Fund for Rural Development until the entitlement to an old-age pension from agricultural social insurance;
- the spouse of the person referred to above, if the structural pension co-financed from the resources from the Guarantee Section of the European Agricultural Guidance and Guarantee Fund or from the resources from the European Agricultural Fund for Rural Development is paid with an increase for that spouse.

**Accident, sickness and maternity insurance is only 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 only gives the right to a one-off compensation for permanent or long term damage to health or for death as a result of an accident at work or 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 farmer, transferred the land of their farm for afforestation, after submitting an appropriate application to the KRUS organizational unit,
- if they are not subject to other social insurance and have no determined entitlement to an old-age or disability pension or the right to social insurance benefits.

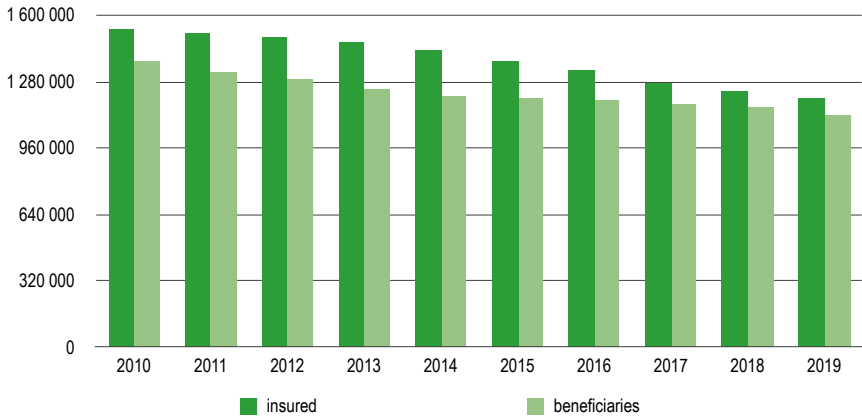
**Voluntary accident, sickness and maternity insurance covers, to a limited extent only,** persons conducting agricultural activity and who are subject to other social insurance or who have a determined entitlement to an old-age or disability pension (excluding old-age and disability pensioners who have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

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

- were subject to social insurance for farmers as a farmer and ceased farming activities 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 for incapacity for work as a temporary pension;
- ran a farm or worked there and because of that they were subject to social insurance for farmers, and then ceased to convey agricultural activity or work on a farm in connection with the right to nursing allowance or special care allowance or allowance for a guardian until reaching the 25-year period of old age and disability insurance. These persons can decide if they want to be insured in KRUS or ZUS. If they choose old-age and disability pension insurance in KRUS, these persons should, within 30 days counting from the day of issue of the decision granting the relevant allowance or benefit, submit an application for coverage to the current organizational unit of KRUS;
- receive a supplemental parental benefit, referred to in the Act of 31 January 2019 on parental supplementary 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 organizational unit and not earlier than from the date of submitting this application.

**Chart 1. Persons subject to farmers' social insurance as at the end of a given year and the average monthly number of beneficiaries in 2010–2019**



Source: Statistical data of the Agricultural Social Insurance Fund.

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 paying authority of 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 household member subject to insurance, while caring for a child, which are financed from the state budget.

The amount of the contribution for accident, sickness and maternity insurance is determined by the Farmers' Social Insurance Council. The President of the Fund announces the amount of the contribution in the Official 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 which 1/3 of the basic contribution is calculated.

Contributions for accident, health and maternity insurance for the farmer's helper is due in full every month.

The basic monthly contribution for the old-age and disability pension insurance amounts to 10% of the basic pension from the last month of the previous quarter. However, if a farm covers an area of arable land over 50 conversion hectares, the farmer pays an additional monthly retirement and disability pension insurance contribution of:

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

In each area group of a farm, only the basic contribution is paid 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 activity or cooperating in conducting such activity.

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 farmer's family member or a household member;
- from the date of submitting the application in this matter to the organizational 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, mandate contract;
  - not having a determined pension entitlement or entitlement to social security benefits;

- ceasing to conduct or suspending non-agricultural economic activity in the case of persons who conduct it, or ceasing cooperation in conducting such activity by persons who cooperate in conducting it;
- not using the same entitlements of KRUS or ZUS by the other parent (e.g. financing of contributions from the state budget in connection with personal childcare or receiving maternity benefit or taking parental leave).

This right is granted for a period of:

- up to 3 years old, no longer than until the child reached the age of 5;
- up to 6 years, 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 2019)**

Total number of payers*	Including payers paying contributions (active payers)
910 842	882 372

\* Number of persons paying contributions for at least one insured person on a farm / special division of agricultural production or on an account whose pension insurance contribution for at least one person is financed from the state budget subsidy for personal care for children and 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 people 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.*



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## BEING SUBJECT TO HEALTH INSURANCE AND RULES REGARDING PAYMENT OF CONTRIBUTIONS FOR HEALTH INSURANCE

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Pursuant to the provisions of the Act of 27 August 2004 on health care services financed from public funds (Journal of Laws of 2020, item 1398, as amended), the health insurance obligation applies to:

- persons who meet the conditions to be covered by farmers’ social insurance who are: farmers, spouses or household members within the meaning of the Act on farmers’ social insurance;
- farmer’s helpers within the meaning of the Act on Farmers’ Social Insurance;
- farmers and their household members, who are not subject to farmers’ social insurance under the Act on Farmers’ Social Insurance, not subject to health insurance for other purposes;
- 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;
- old-age and disability pensioners, persons receiving parental supplementary benefit and their family members who are not subject to health insurance for any other and have been registered for insurance;
- persons who have applied for an agricultural old-age/ disability pension and are not subject to health insurance for any other reason, as well as their family members.

Contributions regarding health insurance of farmers covered by this insurance, who run agricultural activity on arable land below 6 conversion hectares, and for their household members, are financed by the state budget. On the other hand, farmers running farms with an area of 6 and more conversion hectares pay the health insurance contributions 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 Act on farmers' social insurance (regardless of whether this activity is carried out only in a separate special division, or additionally on arable land). A farmer running 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 remuneration in the case of conducting business activity that is not subject to personal income tax.

The health insurance contribution for the 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 land of 6 and more conversion hectares, the farmer pays a health insurance contribution on the area of 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 33.4% of the average monthly salary 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 salary 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 title, for example:

- farmers and household members running non-agricultural economic activity and at the same time being subject to farmers' social insurance, are subject to health insurance as a result of conducting agricultural activity and for this reason they pay a contribution for this insurance;
- farmers running agricultural activity as part of special divisions of agricultural production and at the same time conducting agricultural activity on land pay for their own insurance only health insurance contributions for running special divisions, while for household members on farms with an area of 6 and more conversion hectares – contributions 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 contribution is paid for each title due, except for contributions financed from the state budget. Therefore, in this case the contribution is not paid by KRUS.

In the case of old-age and disability pensioners and persons receiving the parental supplementary benefits, the health insurance contributions from the benefits paid are 9% of the contribution base, except that 7.75% is covered by the income tax advance and the remaining 1.25% from the net amount of the old-age/disability pension.

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## TYPES OF BENEFITS

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

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### **Cash benefits from old-age and disability pension insurance**

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- 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;
  - for forced labour;
  - for an orphan (only to survivors' pensions);
  - for turning 100 years old;
  - for an injured veteran;
  - cash benefit for a war disabled person;
  - a veteran or for underground education;
  - compensation allowance;
  - cash benefit for alternative non-combatant service soldiers forced into employment 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) maternity benefit;
- 7) 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 subject to old-age and disability insurance for at least 25 years.

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

- is permanently or temporarily unable to work on a farm,
- total incapacity to 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 these periods,
- was subject to 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.

**A survivor's pension** is granted to entitled family members of the deceased pensioner and of the insured who, at the time of death, met the conditions for receiving an 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 completely incapable of work. In addition, if the child is over 25 years of age in the last year of study at university, the entitlement to a survivor's pension is extended until the end of that year of study. Grandchildren and siblings taken for the time 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.

**The 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 independent existence or has reached the age of 75.

**The allowance for an orphan** is granted to a person entitled to a survivor's pension, whose both parents are dead.

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

**Maternity benefit** 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 or upbringing of a child

up to the age of 7, and in the case of a child who has a certificate saying to postpone compulsory education, up to the age of 10.

**A 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 pension, a family member of the insured person or a pensioner, as well as a person who on the day of death did not have a fixed pension entitlement, but met the conditions for granting and collecting it.

### **Cash benefits from accident, sickness and maternity insurance**

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- 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 agricultural occupational disease;
- 2) sickness allowance

**One-off compensation** is granted to the insured (farmer, household member, farmer's helper) who has suffered permanent or long-term health damage as a result of an accident during 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 during work on a farm or an agricultural occupational disease.

**Sickness allowance** is granted to the insured (farmer, household member) who, as result of illness, 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 as a result of further treatment and rehabilitation there is a possibility of recovery, 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 accident compensation in 2019 (in PLN)**

Sickness Allowances		One-off accident compensation	
Number of days	Payout amount	Number of benefits	Payout amount
27 077 569	270 775 307	10 571	63 429 653,50

*Source: Statistical data of the Agricultural Social Insurance Fund*

## Other benefits

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**Supplementary parental 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 mother of children,
  - 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.

**A supplementary benefit for persons incapable of living independently** is granted to a pensioner who:

- 1) is incapable of independent existence and this incapacity has been confirmed by a decision about such incapacity,
- 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 pensions), amounts to at least PLN 1700 gross per month.

This benefit is due in the amount constituting a supplement to the old-age / disability pension up to PLN 1700 – 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.

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## REHABILITATION OF FARMERS

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The Agricultural Social Insurance Fund, in accordance with the statutory obligation, undertakes actions to assist the insured and persons entitled to insurance benefits, having a complete incapacity for work on a farm, but with possibility of recovery as a result of treatment and rehabilitation, or in the risk of total incapacity to work on a farm, including issuing a referral for medical rehabilitation to rehabilitation centres.

**Rehabilitation** is a health benefit in kind serving to maintain or restore working capacity on a farm, provided by KRUS Farmers' Rehabilitation Centres.

The basis for a referral to medical rehabilitation is a final decision of a doctor or medical board of the Fund, issued in a procedure to determine the right to benefit from social insurance for farmers, including indications for therapeutic rehabilitation. One can also apply for a rehabilitation referral based on an application made by the doctor treating the patient. The costs associated with therapeutic rehabilitation are fully covered by the Fund. Every year, approx. 14000 authorized persons make use of rehabilitation.

At present, the Fund sends farmers for rehabilitation to **six KRUS Farmers' Rehabilitation**

**Centres**, where people with diseases of the musculoskeletal system (CRR KRUS in Iwonicz-Zdrój, Horyniec-Zdrój, Szklarska Poręba, Jedlec, Kołobrzeg and Świnoujście) or the cardiovascular system (CRR KRUS in Kołobrzeg) undergo rehabilitation.

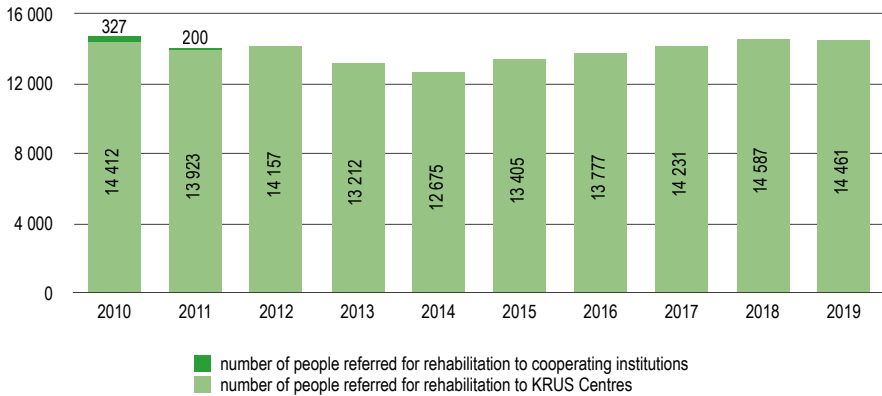
KRUS Farmers' Rehabilitation Centres are modern health care facilities that provide a high level of health services and are equipped with modern apparatus.



The medical rehabilitation programme and its scope is determined individually for each patient in accordance with the doctor's instructions. 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 organized throughout the year.

Since 1992, over 351000 authorized people and their family members have benefited from medical rehabilitation carried out by the Fund. People who are not covered by farmers' social insurance may benefit from a stay at the Agricultural Social Insurance Fund centres for a fee.

Chart 2. Farmers who underwent medical rehabilitation at KRUS in 2010–2019

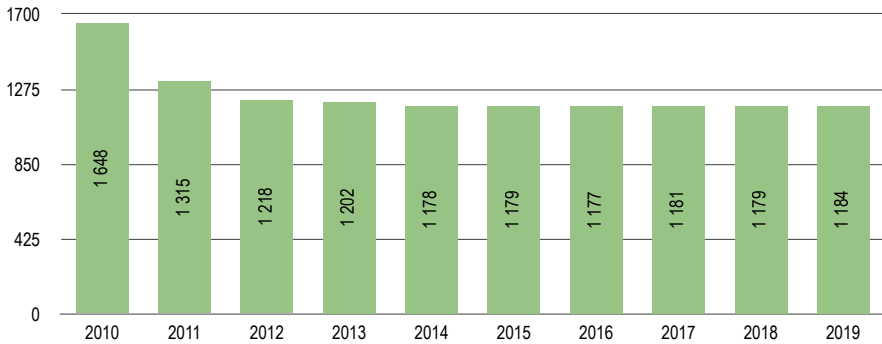


Source: Statistical data of the Agricultural Social Insurance Fund

During summer holidays, the Fund also organizes **rehabilitation stays for farmers' children** in the field of impairments and diseases of the musculoskeletal system and the respiratory system. Children from 7 to 15 years of age have the right to take advantage of the stay if at least one of their parents (legal guardians) is subject to farmers' social insurance. The duration of the stay at the rehabilitation centre is 21 days.

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

In the years 1993–2019, over 34000 kids participated in rehabilitation stays.

**Chart 3. Children who underwent medical rehabilitation at KRUS in 2010–2019**

Source: Statistical data of the Agricultural Social Insurance Fund

### **KRUS Farmers' Rehabilitation Centre in Horyniec-Zdrój**

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

It is a place valued and visited by numerous patients in order to improve health, rest and for recreation with the possibility of practicing various forms of tourism. This centre has a mild, low-stimulus microclimate with continental features and unpolluted, untouched nature of the Southern Roztocze Landscape Park.

The health resort has one of the largest reserves of therapeutic mud in Poland with excellent healing properties. The sources of weakly mineralized sulphide and hydrogen sulphide waters present in the town create wide possibilities of treatment and rehabilitation.

The KRUS Farmers' Rehabilitation Centre is a modern rehabilitation resort with a swimming pool. The facility has 274 beds in rooms with full hygiene and sanitary facilities, equipped with TV sets, telephone and wireless Internet access.

The facility has an indoor swimming pool called Wodny Świat (eng. Water World) with a full-size swimming pool, a rehabilitation and recreation pool with hydro-attractions, a tubular slide, salt cave and Finnish sauna. The centre has its own park.

The indicators for therapeutic rehabilitation at the Centre are musculoskeletal system disorders in the field of orthopaedics, rheumatology and neurology.

The KRUS Farmers Rehabilitation Centre in Horyniec-Zdrój provides patients with round-the-clock medical care, physiotherapeutic procedures in the field of hydrotherapy, massage (classical, mechanical), balneotherapy, ultrasound, inhalation, kinesitherapy, laser therapy, phototherapy, thermotherapy, electrotherapy, magnetotherapy.

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

### **KRUS Farmers' Rehabilitation Centre in Iwonicz-Zdrój**

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

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

The centre is a 6-floor building with 180 beds in 2- and 4-bed rooms and an apartment. A wide range of available treatments provides the patient with a rehabilitation programme tailored to his individual needs and capabilities.

The KRUS Farmers' Rehabilitation Centre in Iwonicz-Zdrój offers patients 24-hour medical and nursing care, as well as treatments in kinesitherapy, massage (automatic, aquavibron, pneumatic BOA limbs, therapeutic, manual, lymphatic, zonal membrane massage), hydrotherapy and physical therapy.

### **KRUS Farmers' Rehabilitation Centre in Jedlec**

The KRUS Farmers' Rehabilitation Centre in Jedlec is located in the Greater Poland voivodship, surrounded by picturesque, clean forests.

The KRUS Farmers' Rehabilitation Centre in Jedlec provides specialized 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 inpatient 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 (NFZ).

The KRUS Farmers' Rehabilitation Centre, located in a modern, spacious sanatorium building, offers 212 beds in rooms with full hygiene and 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 treatments in the field of: physical therapy, electrotherapy, magnetotherapy, negative pressure massage, light therapy, laser therapy (irradiation – sollux lamps and hydrosun – with a water filter), thermotherapy – general cryotherapy (cryochamber), local cryotherapy, balneotherapy, therapeutic massage (manual and mechanical), hydrotherapy.

### **NIWA – KRUS Farmers' Rehabilitation Centre in Kołobrzeg**

Kołobrzeg is the largest and one of the most beautiful Polish health resorts with charm and rich history. The main function of the town that is a common 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 mud, and swamp ecosystem that provides shelter to many rare species of animals and plants. Also numerous monuments encourage people to visit Kołobrzeg.

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

The centre conducts all year-round medical rehabilitation and leisure activities in the field of musculoskeletal, cardiovascular and respiratory diseases. Concomitant diseases treated at the Centre are diabetes and thyroid disease. 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 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, commercial stays, leisure and health stays. Stationary rehabilitation under statutory insurance in Germany is also carried out.

### **GRANIT – KRUS Farmers' Rehabilitation Centre in Szklarska Poręba**

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

The main activity of the KRUS Farmers' Rehabilitation Centre GRANIT is the medical rehabilitation of people with musculoskeletal disorders.

The centre provides patients with round-the-clock medical care, as well as electrotherapy, phototherapy, heat therapy, hydrotherapy, balneotherapy, partial massages, kinesitherapy (including: Tergometr, 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 has an alarm signal and a separate exit to the terrace with a view of the beautiful panorama of the mountains. The recreational part of the KRUS Farmers' Rehabilitation Centre GRANIT consists of a swimming pool, sauna and audiovisual room.

### **SASANKA – KRUS Farmers' Rehabilitation Centre in Świnoujście**

Świnoujście is the only seaside resort in Poland located entirely on the islands, at the eastern end of the island of Uznam and on the western island of Wolin, on the banks of the Świna River. Both parts of the town are connected by ferry. 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).

The KRUS Farmer's Rehabilitation Centre is located in a quiet and attractive part of Świnoujście, 350 m from the sea.

The KRUS Rehabilitation Centre SASANKA in Świnoujście provides patients with round-the-clock medical care, as well as balneotherapy, hydrotherapy, electrotherapy, phototherapy, kinesitherapy, therapeutic massage and other treatments (acoustic shock wave therapy, deep electromagnetic stimulation, gymnastics in the pool). Patients have 145 beds available in double and triple rooms and in "studio" rooms with full sanitary facilities, equipped with a TV, wireless internet, radio and telephone. The recreational part of the KRUS Farmers' Rehabilitation Centre SASANKA consists of a swimming pool with a steam room, a billiard room, a café, a children's playground, and a barbecue area.

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## MEDICAL CERTIFICATION UNDER THE AGRICULTURAL SOCIAL INSURANCE SYSTEM

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

The judicial proceedings in the bodies of the Fund are two-instance. In the first instance, judgements are issued by the Fund's doctors, and in the second instance – by the medical board of the Fund.

The tasks of the **Fund's doctor** / medical board include issuing decisions regarding:

- 1) permanent or temporary total incapacity to work on a farm;
- 2) permanent or long-term damage to health;
- 3) inability to live independently;
- 4) temporary incapacity to work for more than 180 days;
- 5) the desirability of retraining due to permanent, total inability to work on a farm;
- 6) indications for medical rehabilitation;
- 7) other circumstances determining the granting of social security benefits for farmers.

A final decision of a Fund's doctor or the medical board of the Fund constitutes the basis for issuing a decision on:

- 1) the agricultural workers' pension for inability to work,;
- 2) one-off compensation for an accident during work on a farm or agricultural occupational disease,
- 3) nursing allowance,
- 4) extended sickness benefit for temporary inability to work over 180 days,
- 5) farmer's training pension,

- 6) medical rehabilitation,  
7) survivors' pension.

**Table 3. Number of judgments in 2010–2019**

Year	Number of judgments issued by KRUS doctors	Number of judgments issued by KRUS medical board
2010	153 493	22 941
2011	149 232	22 989
2012	148 127	22 727
2013	146 905	21 491
2014	143 887	20 160
2015	139 186	19 533
2016	132 633	18 372
2017	127 243	16 901
2018	118 239	16 077
2019	162 990	16 490

*Source: Statistical data of the Agricultural Social Insurance Fund*

Pursuant to the Regulation of the Minister of Social Policy of 31 December 2004 on medical certification at the Agricultural Social Insurance Fund (KRUS), direct and supervisory supervision over the decision of the Fund and medical board is exercised by the President of KRUS.

Direct supervision, authorized by the President of KRUS is exercised by the Regional Doctor Inspector of Medical Certification. Final supervision, authorised by the KRUS President, is exercised by the Chief Doctor of the Fund.

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## PREVENTION IN AGRICULTURE

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The Act on farmers' social insurance obliges KRUS to take action to prevent accidents at work and to prevent agricultural occupational diseases. The Fund's prevention activity consists of examining the causes and circumstances of accidents at work and disseminating knowledge of accident hazards in the agricultural work environment and the principles of safe work in **"Rules for 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 and safety rules for persons carrying out work related to agricultural activity. The employees of the Fund try to convince the farmers to apply them voluntarily. The rules are disseminated to insured farmers, among other things, in a form of a paper brochure and materials, as well as during trainings, talks, competitions, demonstrations of safe work, inspections of accident sites, via media and during other prevention activities. The Agricultural Social Insurance Fund organizes voluntary, free training courses for interested farmers, village administrators, members of the Country Women's Associations, farmers undergoing treatment at KRUS Farmers' Rehabilitation Centres, for local governments, agricultural school students, junior high school students and children from rural areas. In the years 2009–2018 almost 43000 training meetings were carried out and attended by over 1.5 million people. In 2011, on the KRUS website [www.krus.gov.pl](http://www.krus.gov.pl) the application entitled **"Calendar of Prevention Events"** was launched, which serves to disseminate information about prevention actions carried out by the Fund.

In order to promote the rules of safe work on a farm, the Fund issued a number of popularizing materials, including: films, brochures, leaflets, posters, roll-ups and prevention calendars, and for children: jigsaw puzzles, a "memory" game and an e-learning course called **"We are safe in the countryside – we prevent falls"**. The modern and attractive form of the course introduces the youngest rural inhabitants to the current accident hazards on a farm, and teaches how to behave correctly when being in the farmyard.



As part of non-training activities, various types of olympic games, competitions and quizzes on OSH knowledge and competitions for the safest farm are conducted. The National Competition “Safe Farm” has been organized since 2003, in which approximately 1000 farms participate 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 organizations, 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 included in the regulations, regional and voivodship committees assess farms in terms of:

- organization 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;
- equipment with work clothes and personal protective equipment;
- methods of storing plant protection products and other hazardous substances;
- farm aesthetics;
- the application of organizational, 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 “Safely in the countryside” was held. In the competition approx. 35000 children from approx. 2500 primary schools participate annually. The Minister of Agriculture and Rural Development gives honorary patronage to this undertaking every year. The aim of the competition is to promote among primary school pupils from rural areas positive behaviour towards work and play of children on the farm, as well as to promote the *List of particularly dangerous activities related to running a farm, which must not be entrusted to children under 16 years of age*, indicating 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*<sup>\*</sup>, organized in 2019 the first edition of the **National Competition for Youth “My Vision Zero”**, consisting in the production of a short prevention film related to the subject of the competition. The competition aims to promote among young people, in particular students of secondary schools and university students with an agricultural

\* More about the Zero Vision Strategy on page 47

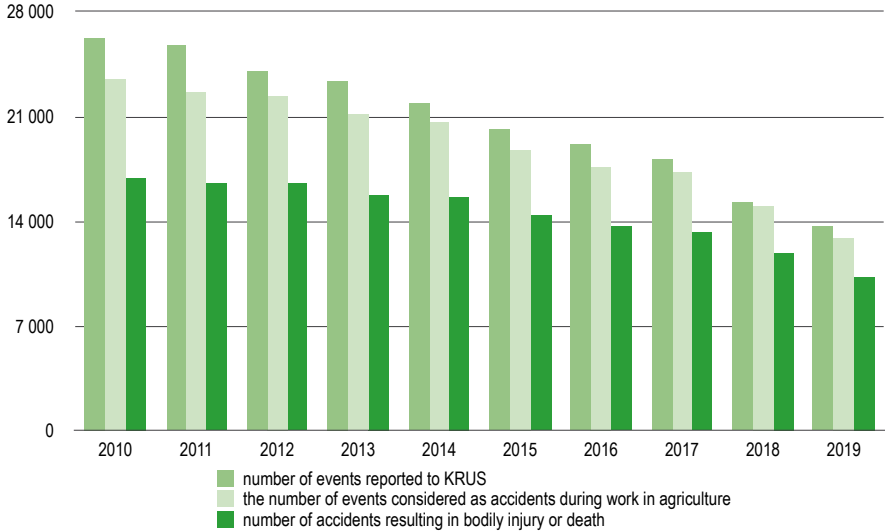
profile, safe behaviour related to working on a farm. The event is under the honorary patronage of the Minister of Agriculture and Rural Development.

The Fund also undertakes efforts to foster proper design and manufacturing of safe technical equipment for agriculture, as well as protective equipment and clothing. Products with an above-average level of safety are awarded the “**Safety Mark of the Agricultural Social Insurance Fund**” by the President of KRUS, and those which improve safety at work – the trade fair distinction “Product increasing work safety on a farm”. By the end of 2019, 34 manufacturers for 223 products were entitled to use the KRUS Safety Mark, and the trade fair award was given to 56 suppliers for 70 products. Since 2001, the producers of the above-mentioned products receive the “**DOBROSLAW**” statuette, which symbolizes fame for producers who care about the safety of farmers. The Fund informs farmers about the distinguished products and encourages them to buy safe machines that reduce the risk of accidents.

In addition, the Fund conducts recourse and preventive proceedings aimed at the return of benefits paid and changes in product design 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 whose defects were the only, main or in some way the cause of accidents was questioned.

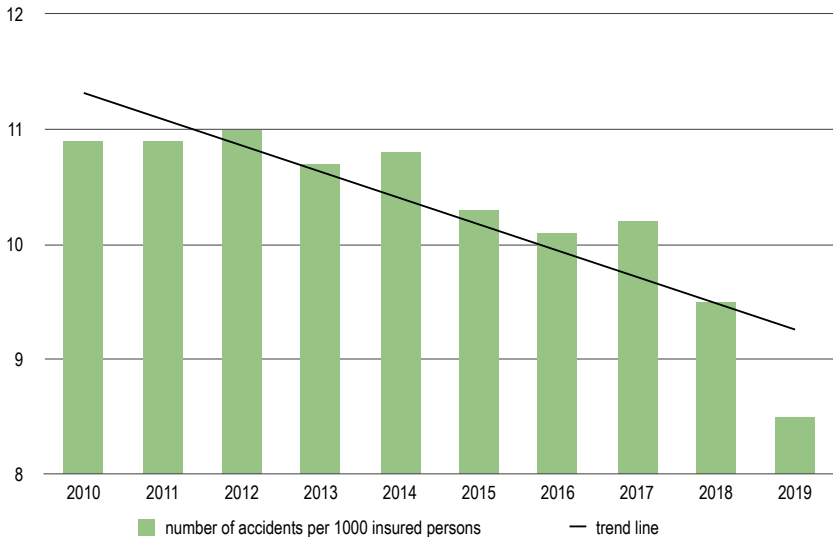
KRUS representatives take an active part in agricultural fairs, exhibitions, seminars and scientific and training conferences as well as in other similar events. During these events they organize information and prevention stands, where competitions, exhibitions and demonstrations of safe work for farmers are organized. 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, such as Agency for Restructuring and Modernisation of Agriculture and the National Support Centre for Agriculture.

**Chart 4. Number of farmers' accidents in 2010–2019**



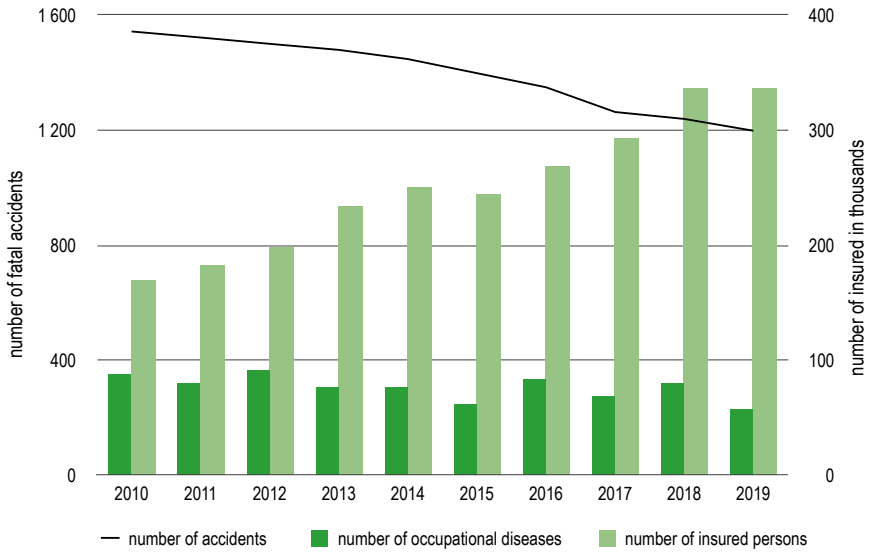
Source: Statistical data of the Agricultural Social Insurance Fund.

**Chart 5. Accidents per 1000 insured in 2010–2019 (according to decisions resulting in the payment of one-off compensations)**



Source: Statistical data of the Agricultural Social Insurance Fund

**Chart 6. Fatal accidents and occupational diseases ended with payment of one-off compensation in years 2010–2019 compared to the number of insured**



Source: Statistical data of the Agricultural Social Insurance Fund

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## ORGANISATION OF KRUS

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### Structure

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The Agricultural Social Insurance Fund (KRUS) is managed by the President, who is the central authority of government administration subject to a 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.

KRUS consists of:

- 1) Headquarters,
- 2) regional branches,
- 3) local offices,
- 4) medical rehabilitation facilities (KRUS Farmers' Rehabilitation Centres).

**The Headquarters** is an organizational unit of the Fund coordinating and supervising the work of other organizational units of the Fund.

The President of KRUS oversees and controls the work of managers of the Fund's organizational units of with the help of the Headquarters.

The KRUS Headquarters consists of the following units:

- 1) Medical Certification Office,
- 2) Finance Office,
- 3) Organizational and Legal Office,
- 4) Human Resources Office,
- 5) Insurance Office,
- 6) Benefits Office,
- 7) Prevention Office,

- 8) Rehabilitation Office,
- 9) Administration and Investment Office,
- 10) IT and Telecommunications Office,
- 11) Control Office,
- 12) Public Procurement Office,
- 13) Internal Audit Office,
- 14) Communication and International Cooperation Office,
- 15) Crisis Management, Defence Affairs and Information Security Office,
- 16) Farmers Social Insurance Council Service Team,
- 17) Team of the President's Counsellors.

**Sixteen KRUS regional branches** perform the Fund's basic tasks such as determining the social insurance obligation, calculation and collection of contributions, determining the circumstances and causes of accidents at agricultural work, and determining the right to cash benefits and their payment. As part of regional branches, there are smaller organizational 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 beneficiaries.

## **Farmers' Social Insurance Council**

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The Farmers' Social Insurance Council represents the interests of all insured and beneficiaries regarding insurance and activities of the Farmers' Social Insurance Fund. The Council of Farmers counts 25 members who are appointed by the minister competent for rural development for a 3-year term from among candidates proposed by socio-professional organizations of farmers and trade unions of individual farmers with a national scope of activity and the National Council of Agricultural Chambers.

The Council of Farmers has the right to control and assess the activities of the Agricultural Social Insurance Fund. It may turn to the 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.

Gives opinion on:

- draft legal acts regulating insurance, in particular implementing acts to the Act, legal acts having a direct impact on the functioning of the insurance;
- draft operational programmes and financial plans of KRUS.

- report on the activities of the Agricultural Social Insurance Fund and the Farmers' Social Insurance Contribution Fund.

## **KRUS Financial economy**

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

- 1) Pension Fund,
- 2) Administrative Fund,
- 3) Prevention and Rehabilitation Fund,
- 4) Motivation Fund,
- 5) the Farmers' Social Insurance Contribution Fund, which is a legal person and is not subsidized from the state budget.

### **Old-Age and Disability Pension Fund**

This fund is composed of :

- 1) contributions for old-age and disability pension insurance;
- 2) refunds from the Social Insurance Fund to cover specific expenses;
- 3) deduction from the Contribution Fund in the amount of 40% of the cost of maternity benefits;
- 4) a supplementary subsidy from the state budget;
- 5) a subsidy from the state budget for health insurance contributions, i.e.
  - a) farmers and household members working with them who are covered by social security;
  - 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 covering contributions to the old-age and disability pension insurance of persons referred to in Art. 16a-16c\* Act of 20 December 1990 on farmers' social insurance.

\* it concerns a farmer or a household member who exercises:

- 1) childcare – the contribution is financed for a period of 3 years, not longer than until the child is 5 years old;
- 2) caring for a disabled child – the contribution is financed for a period of 6 years, not longer than until the child reaches 18 years of age.

The above also applies to:

- 1) a farmer or a household member conducting non-agricultural economic activity and is insured with KRUS, if he/she ceased or suspended it 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 during this period and are not subject to other social insurance.

Funds from this fund are intended for financing:

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

### **Administrative Fund**

The Administrative Fund is intended for financing 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 consists of:

- 1) deductions from the Contribution Fund in the amount of up to 12% of the planned expenditure of the Contribution Fund,
- 2) deductions from the Pension Fund in the amount of up to 3.5% of the 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 on the basis of separate provisions,
- 4) interest obtained from the investment of free resources of the Administrative Fund.

### **Prevention and Rehabilitation Fund**

It comprises deductions from the Contribution Fund in the amount of up to 6.5% of planned expenses, budget subsidy and interest obtained from investing free resources from the Prevention and Rehabilitation Fund.

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

- 1) activities carried out by the Fund for the prevention of accidents at agricultural work and occupational diseases;
- 2) assistance to the insured and persons entitled to insurance benefits, having total incapacity to work in an agricultural holding, but with the possibility of recovery as a result of treatment and rehabilitation, or with the risk of total incapacity to work in an agricultural holding;
- 3) agricultural training pension awarded for a period of 6 months to an insured person who meets the conditions for obtaining an agricultural pension for incapacity for work specified in Art. 21 of the Act of 20 December 1990 on farmers' social insurance, in relation to which the advisability of retraining due to permanent total incapacity to work in an agricultural holding was issued.



## Motivation Fund

The Motivation Fund may be created as a contribution to the Administrative Fund calculated 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 the formation of remuneration in the state budgetary field. The fund's resources are paid out as pay awards.

## Contribution Fund

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

Funds from this fund are earmarked for financing:

- 1) benefits from accident, sickness and maternity insurance;
- 2) an allowance for the Administrative Fund in the amount of up to 9% of planned expenses of the Contribution Fund;
- 3) contribution to the Prevention and Rehabilitation Fund in the amount of up to 6.5% of planned expenses;
- 4) direct costs of functioning of the Council of Farmers;
- 5) costs of managing this fund and performing its obligations as a legal entity;
- 6) KRUS's 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.

**Table 4. Benefits for individual farmers financed from the Contribution Fund in 2010–2019 (in PLN)**

Year	The amount of benefits from accident, sickness and maternity insurance – total	of this			
		One-off accident compensation	Sickness allowances	Maternity benefits <sup>1)</sup>	Childbirth allowances <sup>2)</sup>
2010	550 946 042,53	58 159 813,80	393 106 367,47	99 422 125,95	257 735,31
2011	553 268 106,88	59 535 943,40	397 120 158,74	96 392 140,08	219 864,66
2012	571 078 104,28	69 830 596,10	400 866 359,45	100 236 770,46	144 378,27
2013	582 234 054,92	74 453 421,00	409 951 509,57	97 754 861,00	74 263,35
2014	575 384 730,67	76 290 670,80	403 487 018,05	95 599 027,08	8 014,74
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	–	–

1) Maternity benefits paid under the provisions in force before 1 January 2016. From 1 January 2016 maternity benefits are benefits paid from the old-age and disability pension insurance pursuant to Art. 35a and art. 35b of the Act of 20 December 1990 on the farmers' social insurance.

2) On 1 May 2004, the childbirth allowance was abolished and replaced with a maternity allowance. The basis for the payment of the allowance in subsequent years is a 10-year limitation period for claiming this benefit.

Source: *Statistical data of the Agricultural Social Insurance Fund*

**Table 5. Expenses for farmers' social insurance in the years 1999–2019 (in PLN thousands)**

Year	old-age or disability pensions and others*	sickness, maternity, childbirth and accident compensation
2010	14 270 631	550 946 042,53
2011	14 191 068	553 268 106,88
2012	14 773 973	571 078 104,28
2013	15 347 570	582 234 054,92
2014	14 685 504	575 384 730,67
2015	15 186 930	565 887 854,06
2016	15 408 096	435 953 799,40
2017	15 481 107	407 732 846,52
2018	15 656 946	374 899 209,60
2019	17 209 178	334 204 960,50

\* Data excluding old-age and disability pension benefits for soldiers of alternative military service, cash benefits for persons deported to forced labour, disability benefits for injured war and military veterans and repressed people (these benefits are currently paid as commissioned tasks).

Source: *Statistical data of the Agricultural Social Insurance Fund*

## e-KRUS

The currently observed dynamic development of the information society, including rural areas, as well as farmers themselves, determines many activities aimed at the generally understood improvement of the quality of life, such as 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 insured with KRUS. A condition for the implementation of these tasks is to have an efficiently managed, efficient and reliable IT infrastructure supporting the goals that KRUS implements in relation to farmers and their family members.

The currently available IT resources include over 6000 workstations and about 350 servers located in over 270 locations, with the result that the modernization has significantly reduced the number of server infrastructure to improve its quality and efficiency of operation, among other things through gradual virtualization of resources.

There are several different systems and applications based on various technological solutions. In individual cases, data processing is carried out in a distributed model, which is a significant limitation in the context of building and managing advanced e-services.

In connection with the above, adapting the current IT resources, including systems and applications, to support KRUS users and beneficiaries in the implementation of the statutory tasks of the Fund, will be carried out using modern IT means.

From the perspective of a farmer – insured with KRUS – it was important to launch a new service in 2018, i.e. **KRUS e-contributions**, which enables online payment of contribution obligations and offers new solutions, in particular e-certificates – downloadable electronic insurance certificates. E-services are an alternative to the traditional method of handling basic matters at KRUS and in the next few years they will determine the key direction of KRUS IT development.

Equally important are also activities initiated outside KRUS as part of public administration, in which the Fund actively participates in order to implement new system interfaces for data exchange (public e-services) or to modify the existing ones. This translates into the increased interoperability of IT systems and applications at the state level, standardization of scope and mode of information exchange, and a significant reduction of human work. Examples of such activities include the implementation of the following projects: construction and provision of new interfaces for the Ministry of Family, Labour and Social Policy and for the Polish Post, and the extension of the interface for the Agency for Restructuring and Modernization of Agriculture and the National Health Fund.

## **Integrated Management System and management control at KRUS**

At the Agricultural Social Insurance Fund, in order to increase the efficiency and effectiveness of the management system, minimize risks and obtain the satisfaction of interested parties, in accordance with the requirements of ISO 9001 and ISO / IEC 27001 standards, the Quality and Information Security Management System was developed and implemented in 2005. security of Information. On December 1, 2009, the Anti-Corruption Threat Prevention System was implemented and the Integrated Management System was created from three management systems

implemented at KRUS. In 2019, the Anti-Corruption Threat Prevention System was replaced by the Anti-Corruption Management System, in accordance with the requirements of ISO 37001.

The Integrated Management System applies to all organizational units of the Fund and covers in particular the implementation of tasks imposed on KRUS by the Act on the farmers' social insurance.

The first implementation 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 interaction and taking into account the division of competencies for individual positions of 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 at the Fund. This was expressed by the adopted Anti-Corruption Policy of the Agricultural Social Insurance Fund and its consistent compliance. This system eliminates or significantly reduces the possibility of corruption and confirms reliance on KRUS as a transparent and professionally managed organisation.

Another certificate of the Integrated Management System awarded to the Agricultural Social Insurance Fund in 2017, confirming compliance with the requirements of ISO 9001 and ISO / IEC 27001 in the field of **servicing the insured and beneficiaries in the scope of tasks arising from the Act of 20 December 1990 on social insurance for farmers and farmers' support organizations**, proves the transparency of the activities of farmers' social insurance institutions and its equivalent position among central offices of state administration, operating both in Poland and in other countries that meet the highest quality requirements.

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

The mentioned benefits were visible shortly after the implementation was completed. In the long run, further benefits can be observed resulting from a change in the attitude of the people towards the office, which include increasing the quality of work of

all organizational 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 that has been designed and implemented to protect information, regardless of its form:

- describes the rules of conduct in specific areas of KRUS in a more structured way;
- allows you to translate the goals set by the management into tasks for individual employees,
- the implemented mechanisms are to support the legal requirements, including the Personal Data Protection Act, and guarantee that all data processed and stored at KRUS are 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. The basis here are the instructions, safety rules, procedures, etc. implemented by the Fund.

Other benefits of the information security system of KRUS, for example for its 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 duties,
- awareness of the importance of processed information,
- awareness of the existence of threats 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 Action Management System implemented at the Agricultural Social Insurance Fund meets the adopted Anti-corruption Strategy of the Ministry of Agriculture and Rural Development, as well as performs tasks arising 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 compliance.

Thanks to the Anti-corruption Management System, KRUS employees have the opportunity to actively influence the manner of carrying out particular tasks within the scope of their duties. It is worth emphasizing that in the case 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 Representative for the Integrated Management System) along with the proposed method to reduce 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 is willing to eliminate corruption threats.

We can consider the benefits of implementing the Anti-Corruption Management System from the point of view of:

1) The Fund's management:

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

2) Employees:

- ensuring a clear sense of security for employees and clearly defined decision-making processes,
- clearly defined terms of reference and responsibilities,
- protection against unconscious behaviours and their effects,
- improving the organization 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) Environment:

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

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

Management control consists of all actions taken to ensure the achievement of goals and tasks in a legal, effective, 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,
- effectiveness and efficiency of information flow,
- risk management.

The Integrated Management System has systematised procedures and identified activities that are elements of management control. They also have been critically assessed in terms of their effectiveness and legitimacy.

At the Agricultural Social Insurance Fund, in accordance with 22 management control standards for the public finance sector included in five groups:

- internal environment,
- risk objectives and management,
- control mechanisms,
- information and communication,
- monitoring and evaluation,
- self-assessment is carried out.

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 adhered to, effective and function 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 management, explains their causes and makes appropriate decisions as to whether to prevent similar situations in the future and whether the decision to change the currently adopted procedures is justified.

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## INTERNATIONAL COOPERATION

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

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

The Fund joined the International Social Security Association (ISSA) in 1991. Membership at ISSA entitles KRUS to participate in the work of the Association, in conferences, training, symposia and colloquia on social 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 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 and the General Secretariat of the Section was transferred from Germany to Poland. The Fund has been running the Section Secretariat since 2008, and the President of KRUS acts as the Chairman of the Section Board and initiates activities promoting safe work and prevention in agriculture.

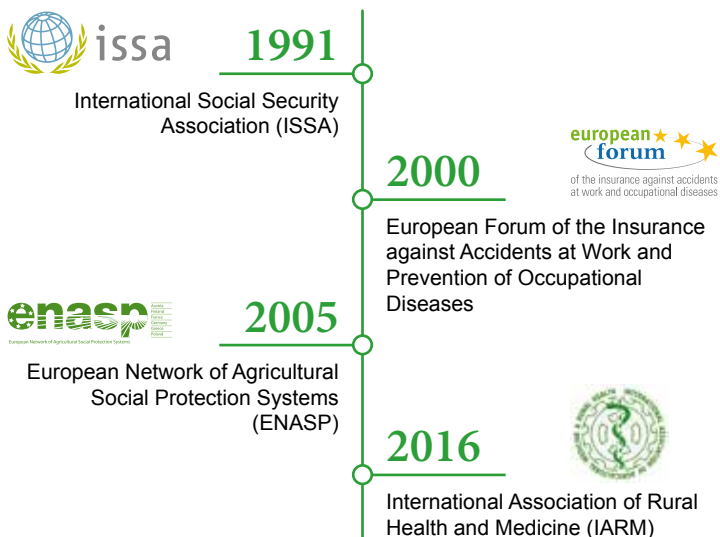
In 2017, the Section started promoting the ISSA international campaign Vision Zero – a global prevention strategy understood as a long-term process of reaching the goal of zero accidents and injuries at work and eliminating occupational diseases. It is a new approach to the problem of prevention in the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



1. Take leadership – demonstrate commitment
2. Identify hazards – control risks
3. Define targets – develop programmes
4. Ensure a safe and healthy system – be well-organized
5. Ensure safety and health in machines, equipment and workplaces
6. Improve qualifications – develop competence
7. Invest in people – motivate by participation

The Agricultural Social Insurance Fund joined the international campaign to promote Vision Zero in 2018 and thus became an official Partner of Vision Zero. In May 2019, the 39th International Colloquium “Vision Zero — Prevention Strategy in Agriculture” was organized 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. At the conference inaugurating the Vision Zero Strategy in the agricultural sector in Poland, which took place on 13 June 2019 in Warsaw, the Fund presented a number of preventive actions aimed at further improvement of the occupational safety and health of farmers.

Figure 1. KRUS membership in international organizations



Source: KRUS study.

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

The Forum's goal is to exchange experiences and information on effective protection against occupational risks in the workplace, gathered by member organizations and institutions.

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

KRUS is an active member in the ENASP Network, to which six European institutions providing social security system for farmers currently belong: Poland – KRUS, France – MSA, Austria – SVB, Germany – SVLFG, Greece – OPEKA and Finland – MELA. Some representatives of other social security institutions also participate in the work of ENASP as observers. The priorities of the ENASP Network 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 organizations can better respond to common needs.

As part of its activities at ENASP, the Fund participated, among other things, 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 supported the Association in its activities, actively participating in the work of subsequent Congresses of this Association.

The cooperation of the Agricultural Social Insurance Fund with the Association began in the mid-90s. 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 is again a member of the IARM Association.

## **Bilateral cooperation**

Meetings at the international arena were also conducive to the development of bilateral cooperation. The membership of the Fund in the ISSA and joining the work of the International ISSA 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 organizations, including with the German Social Insurance Institution for Agriculture, Forestry and Horticulture (*Sozialversicherung für Landwirtschaft, Forsten und Gartenbau – SVLFG*).

The cooperation of the Fund with the Austrian Social Insurance Institution for Farmers (*Sozialversicherungsanstalt der Bauern – SVB*) also began with joint operation in the ISSA International Section for Prevention in Agriculture.

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 exchanging groups of specialists from various fields of social security. The effect of the cooperation was, among other things, a pilot programme "5 Towns Project" conducted in 2004 under the patronage of and with the financial support of the Ministry of Agriculture, Forestry and Fisheries of France, in cooperation with the French Embassy and the European Union Representation. This project helped to find solutions enabling families from rural areas to overcome difficult economic conditions and social problems. The results of the work were published in the "Good Practice Guide" under the title "5 Towns Project".

Important fields of KRUS activity include cooperation with the Lithuanian State Board of the Social Security Fund SODRA, with which the agreement was signed in 1993 and is renewed every year. Thanks to the cooperation each year experts from SODRA and KRUS have the opportunity to become acquainted with the detailed solutions of the insurance systems of both countries and with the organization of work in institutions established for this purpose.

The Fund maintains numerous contacts with many other social security institutions in Europe, such as the MELA from Finland and the DGUV of Germany. Bilateral security agreements have also been concluded with Australia, Canada, South Korea, Moldova, Mongolia, the United States of America, Ukraine and the Republic of Macedonia, as well as an agreement with the government of Quebec.

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## PUBLIC COMMUNICATION AND PUBLISHING ACTIVITIES

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The Agricultural Social Insurance Fund disseminates information on a wide range of its activities. It does so via the website [www.krus.gov.pl](http://www.krus.gov.pl) and the KRUS Public Information Bulletin (BIP) website, the Central Repository of Public Information, social media, as well as in cooperation with the media dealing with agriculture and agricultural insurance. As part of this cooperation, press articles, radio and TV broadcasts, and information on Internet portals are published. Materials regarding KRUS activities are also disseminated in newsletters of publishing houses and institutions cooperating with the Fund. Ongoing activity is also important, i.e. answering journalists' questions regarding all aspects of the Fund's functioning. Information activities are carried out both at the Headquarters' level and at the level of regional branches and KRUS local offices.

### **The semi-annual journal “Ubezpieczenia w Rolnictwie – Materiały i Studia” (eng. Insurance in Agriculture. Materials and Studies)**

The Agricultural Social Insurance Fund carries out continuous activities to improve the social protection of farmers, among other things, by seeking practical solutions in the field of social security for farmers in the European Union and the world. This applies to both various forms of property and personal insurance, as well as legal, organizational solutions and agricultural economics. The fund initiates scientific cooperation and exchange of international experiences in this field, which is disseminated and documented in the scientific periodical “Ubezpieczenia w Rolnictwie – Materiały i Studia” (eng. Insurance in Agriculture. Materials and Studies) by KRUS since 1999.

Materials from the field of social security are accepted into the following sub-topics:

- organisation, economics and social issues;
- health care and rehabilitation;

- legislation and case law;
- insurance in the world;
- documentation and statistics.

For the journal, a team of outstanding specialists and representatives of the academia from leading universities and institutions, both Polish and foreign, was found.

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.

The journal is published in the “early bird” mode. Its full electronic version is available on the website: [www.krus.gov.pl](http://www.krus.gov.pl), thanks to which it reaches a wide audience. The printed version (in 1000 copies) is distributed free of charge to public administration institutions, government institutions and research centres.

**Further information:**

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Additional information about the Agricultural Social Insurance Fund can be found on the website: [www.krus.gov.pl](http://www.krus.gov.pl).







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