



KASA ROLNICZEGO
UBEZPIECZENIA SPOŁECZNEGO



KRUS in figures 2023–2025



Ladies and Gentlemen,

the years 2023–2025, to which this brochure refers, were for the Agricultural Social Insurance Fund a special time. After a period of challenges related to the COVID-19 pandemic, they brought stability, but also new energy for action and development. It was precisely then, step by step, that we strengthened the foundations of the institution – both organisational and expert – preparing for the 35th anniversary of KRUS.

It was also a time of building something more than just an efficient system – a time in which we consistently shaped the image of the Fund as an institution that is modern, open, and ready to take on ambitious challenges. We developed international cooperation, strengthened our presence in the structures of the ISSA, and prepared to assume the presidency of the European Accident Forum – treating these activities as a natural direction of development and confirmation of the significance of our experience.

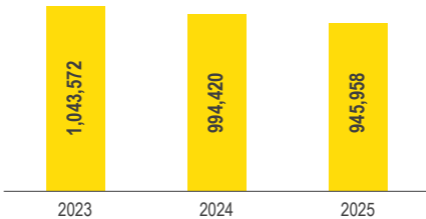
The data that we present to you today are not merely a set of figures. They are a story about the work, commitment, and changes that have taken place in KRUS in recent years. They also constitute a solid starting point for further activities – already in the jubilee year 2026, which opens another chapter before us.

I warmly invite you to read this publication – I believe that it will allow a better understanding of the scale of our activities and enable a shared look towards the future of the Polish countryside and its social security system.

President
of the Agricultural Social Insurance Fund

A handwritten signature in black ink, appearing to read 'T. Ślusarczyk', written in a cursive style.

Tomasz Ślusarczyk

Total insured*

* as at the end of the year

Insured by status*

| | 2023 | 2024 | 2025 |
|---|-----------|---------|---------|
| Total number of insured, incl.: | 1,043,572 | 994,420 | 945,958 |
| number of farmers | 622,439 | 593,669 | 566,646 |
| number of spouses | 267,135 | 252,338 | 238,116 |
| number of household members | 141,176 | 137,411 | 131,498 |
| number of farmer's helpers | 1,630 | 1,425 | 2,052 |
| number of carers of persons with disabilities | 11,182 | 9,572 | 7,645 |
| number of family members caring for a child | 10 | 5 | 1 |

* as at the end of the year

Insured by voivodeship*

| Voivodeship | Insured | Share (%) in the total number of insured |
|---------------------|----------------|--|
| Dolnośląskie | 31,391 | 3.3 |
| Kujawsko-Pomorskie | 50,179 | 5.3 |
| Lubelskie | 119,172 | 12.6 |
| Lubuskie | 11,012 | 1.2 |
| Łódzkie | 74,538 | 7.9 |
| Małopolskie | 115,913 | 12.3 |
| Mazowieckie | 131,969 | 14.0 |
| Opolskie | 20,099 | 2.1 |
| Podkarpackie | 70,077 | 7.4 |
| Podlaskie | 66,363 | 7.0 |
| Pomorskie | 31,837 | 3.4 |
| Śląskie | 25,909 | 2.7 |
| Świętokrzyskie | 52,633 | 5.6 |
| Warmińsko-Mazurskie | 33,410 | 3.5 |
| Wielkopolskie | 92,841 | 9.8 |
| Zachodniopomorskie | 18,615 | 2.0 |
| Total | 945,958 | |

* as at the end of 2025

Insured by age and sex*

| Age in years | 2023 | | | 2024 | | | 2025 | | |
|-----------------|------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | total | women | men | total | women | men | total | women | men |
| above 66 | 3,150 | 1,214 | 1,936 | 3,206 | 1,250 | 1,956 | 3,208 | 1,211 | 1,997 |
| 61-66 | 71,761 | 4,050 | 67,711 | 69,422 | 4,004 | 65,418 | 67,626 | 4,179 | 63,447 |
| 55-60 | 189,935 | 90,147 | 99,788 | 183,750 | 88,131 | 95,619 | 178,263 | 85,884 | 92,379 |
| 49-54 | 212,580 | 110,928 | 101,652 | 207,739 | 107,551 | 100,188 | 203,058 | 104,368 | 98,690 |
| 43-48 | 193,509 | 98,664 | 94,845 | 182,933 | 92,256 | 90,677 | 172,986 | 86,315 | 86,671 |
| 37-42 | 157,124 | 78,504 | 78,620 | 147,748 | 72,450 | 75,298 | 137,803 | 66,367 | 71,436 |
| 31-36 | 113,707 | 52,536 | 61,171 | 106,731 | 48,180 | 58,551 | 99,082 | 43,716 | 55,366 |
| 25-30 | 70,175 | 26,439 | 43,736 | 63,810 | 23,351 | 40,459 | 57,759 | 20,644 | 37,115 |
| 19-24 | 30,706 | 8,602 | 22,104 | 28,177 | 7,821 | 20,356 | 25,334 | 6,764 | 18,570 |
| 16-18 | 925 | 198 | 727 | 904 | 197 | 707 | 839 | 165 | 674 |
| Total | 1,043,572 | 471,282 | 572,290 | 994,420 | 445,191 | 549,229 | 945,958 | 419,613 | 526,345 |

* as at the end of the year

Insured by type of agricultural production carried out on agricultural land and in special branches of agricultural production¹⁾

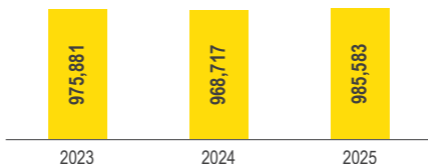
| No of conversion hectares | 2023 | 2024 | 2025 |
|---------------------------------|------------------|----------------|----------------|
| 0.0000–1.0000 ²⁾ | 131,550 | 125,259 | 118,089 |
| 1.0001–10.0000 | 658,362 | 626,392 | 595,135 |
| 10,0001–50,0000 | 226,960 | 216,411 | 206,538 |
| 50,0001–150,0000 | 20,831 | 20,764 | 20,691 |
| 150,0001–300,0000 | 2,511 | 2,445 | 2,488 |
| 300,0001 and over | 548 | 509 | 511 |
| self-contained special sections | 2,810 | 2,640 | 2,506 |
| Total³⁾ | 1,043,572 | 994,420 | 945,958 |

1) as at the end of the year

2) including persons who have ceased agricultural activity

3) including farmer's helpers providing assistance with harvesting

Total beneficiaries*



* monthly average

Beneficiaries by voivodeship

| Voivodeship | Monthly average number of beneficiaries in 2025 | Share (%) in the total number of beneficiaries |
|---------------------|---|--|
| Dolnośląskie | 36,800 | 3.7 |
| Kujawsko-Pomorskie | 66,796 | 6.8 |
| Lubelskie | 123,401 | 12.5 |
| Lubuskie | 12,455 | 1.3 |
| Łódzkie | 82,999 | 8.4 |
| Małopolskie | 89,529 | 9.1 |
| Mazowieckie | 151,114 | 15.3 |
| Opolskie | 19,623 | 2.0 |
| Podkarpackie | 56,574 | 5.7 |
| Podlaskie | 68,872 | 7.0 |
| Pomorskie | 32,497 | 3.3 |
| Śląskie | 27,824 | 2.8 |
| Świętokrzyskie | 53,453 | 5.4 |
| Warmińsko-Mazurskie | 35,232 | 3.6 |
| Wielkopolskie | 107,417 | 10.9 |
| Zachodniopomorskie | 20,667 | 2.1 |
| Total* | 985,583 | |

* including beneficiaries:

- with pensions financed from the Pension Fund (FER), but paid by the Ministry of National Defence, the Ministry of the Interior and Administration, and the Ministry of Justice
- with agricultural benefits at 50% due to entitlement to employee benefits overlapping with foreign benefits (GBRZ)
- with parental supplementary benefits

Beneficiaries by benefits

| | 2023 | 2024 | 2025 |
|--|----------------|----------------|----------------|
| Retirement pensions ¹⁾ | 764,252 | 762,563 | 772,558 |
| Disability pensions due to incapacity for work | 170,939 | 166,236 | 163,971 |
| Survivor's pensions ²⁾ | 40,645 | 39,882 | 49,024 |
| GBRZ ³⁾ | 46 | 36 | 29 |
| Total⁴⁾ | 975,881 | 968,717 | 985,583 |

1) including pensions financed by KRUS from the Pension Fund (FER) paid by the Ministry of National Defence, the Ministry of the Interior and Administration, the Ministry of Justice, as well as parental supplementary benefits

2) including social pensions

3) agricultural benefits at 50% due to entitlement to employee benefits overlapping with foreign benefits (GBRZ)

4) due to rounding, component sums may differ from the reported 'Total'

Pensions and disability pensions due to incapacity for work by sex*

| | Sex | 2023 | 2024 | 2025 |
|--|-----|----------------|----------------|----------------|
| Receiving pensions | m | 245,993 | 252,440 | 258,232 |
| | f | 517,862 | 509,001 | 540,746 |
| Receiving disability pensions due to incapacity for work | m | 86,713 | 84,654 | 81,678 |
| | f | 81,020 | 80,274 | 83,404 |
| Total | | 931,588 | 926,369 | 964,060 |

* as at the end of the year

Pensioners by age*

| Pensioners | | | |
|--------------|---------|---------|---------|
| Age (years) | 2023 | 2024 | 2025 |
| 60–64 | 86,348 | 84,330 | 83,262 |
| 65–69 | 180,906 | 184,761 | 186,545 |
| 70–74 | 158,259 | 159,350 | 166,409 |
| 75–79 | 119,698 | 124,472 | 141,721 |
| 80–99 | 217,321 | 207,130 | 219,522 |
| 100 and over | 1,323 | 1,398 | 1,519 |

Disability pensioners due to incapacity for work

| Age (years) | 2023 | 2024 | 2025 |
|--------------|--------|--------|--------|
| 29 and below | 231 | 262 | 241 |
| 30–39 | 2,551 | 2,468 | 2,370 |
| 40–49 | 13,763 | 13,107 | 12,064 |
| 50–54 | 17,836 | 17,581 | 16,805 |
| 55–59 | 33,413 | 32,490 | 30,751 |
| 60–64 | 43,637 | 40,892 | 38,345 |
| 65 and over | 56,302 | 58,128 | 64,506 |

* as at the end of the year

Expenditure on pension and disability benefits¹⁾ (in thousands PLN)

| | 2023 | 2024 | 2025 ²⁾ |
|--|---------------------|---------------------|---------------------|
| Retirement pensions ³⁾ | 17,050,852.8 | 19,320,959.1 | 20,494,122.2 |
| Disability pensions due to incapacity for work | 3,451,090.5 | 3,865,558.0 | 4,049,063.6 |
| Survivor's pensions ⁴⁾ | 1,130,181.7 | 1,263,561.9 | 1,807,848.2 |
| Other benefits ⁵⁾ | 461.1 | 418.2 | 374.5 |
| Total⁶⁾ | 21,632,586.1 | 24,450,497.3 | 26,351,408.5 |

1) including payments from other insurance systems in the event of overlapping entitlement to benefits and one-off cash benefits

2) including pensions and disability pensions forming part of a widow's pension paid from 1 July 2025 pursuant to the Act of 26 July 2024 amending the Act on pensions and disability pensions from the Social Insurance Fund and certain other acts

3) including pensions financed by KRUS from the Pension Fund (FER) and paid by the Ministry of National Defence, the Ministry of the Interior and Administration, the Ministry of Justice, parental supplementary benefits and one-off cash benefits

4) including social pensions

5) including agricultural benefits at 50% due to entitlement to employee benefits overlapping with foreign benefits (GBRZ) and cash benefits for civilian blind victims of war operations

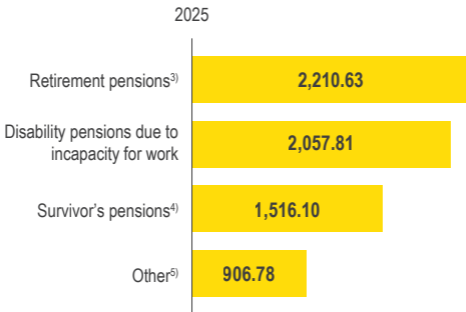
6) due to rounding, component sums may differ from the reported total

Widow's pensions paid in internal and external concurrence from July to December 2025¹⁾

| | Average monthly number of widow's pensions | Average benefit in PLN | Amount of payments in PLN |
|-------------------------|--|------------------------|---------------------------|
| in internal concurrence | 90,975 | 2,571.85 | 1,403,842,958.80 |
| in external concurrence | 75,944 | 967.21 | 440,723 578.24 |
| Total | 166,919 | 1,841.78 | 1,844,566,537.04 |

1) On 1 January 2025, provisions entered into force enabling the simultaneous payment of a survivor's pension after a deceased spouse and a pension or disability pension due to incapacity for work in so-called concurrence (one of the benefits is paid in full, and the other in part equal initially to 15%, and from 1 January 2027 – 25%). Payment of the widow's pension started on 1 July 2025.

Average pension and disability benefit in PLN^{1) 2)}



1) including payments from other insurance systems in the event of overlapping entitlement to benefits and one-off cash benefits

2) including pensions and disability pensions forming part of a widow's pension paid from 1 July 2025 pursuant to the Act of 26 July 2024 amending the Act on pensions and disability pensions from the Social Insurance Fund and certain other acts

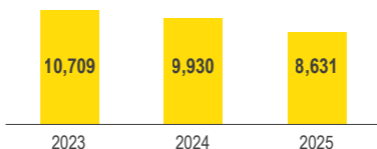
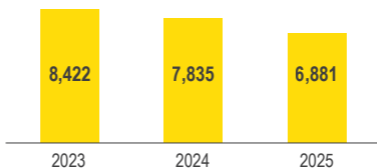
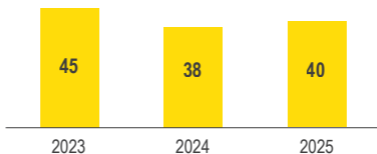
3) including pensions financed by KRUS from the Pension Fund (FER) and paid by the Ministry of National Defence, the Ministry of the Interior and Administration, the Ministry of Justice, parental supplementary benefits and one-off cash benefits

4) including social pensions

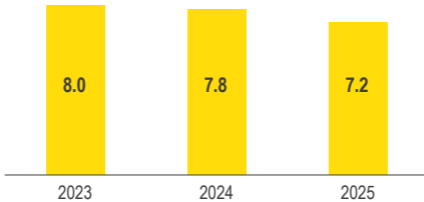
5) including agricultural benefits at 50% due to entitlement to employee benefits overlapping with foreign benefits (GBRZ) and cash benefits for civilian blind victims of war operations

Allowances due to hospitalisation related to COVID-19 in 2025

| | |
|---------------------------|----------|
| No. of benefits | 3 |
| No. of persons | 3 |
| amount of payments in PLN | 7,932.00 |

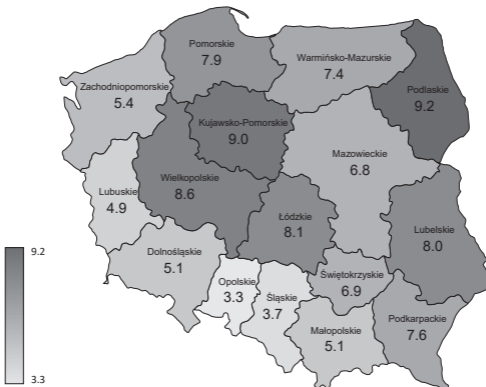
Events reported as accidents at agricultural work**Accidents at agricultural work resulting in the payment of a one-off compensation due to injury or death****Fatal accidents at agricultural work resulting in the payment of a one-off compensation**

Accident rate*



* number of accidents resulting in the payment of one-off compensation per 1,000 insured persons

Accident rate in 2025*



* number of accidents resulting in the payment of one-off compensation per 1,000 insured persons, by voivodeship

Structure of accidents at agricultural work for which one-off compensation was paid, by groups of events

| | 2023 | 2024 | 2025 |
|---|--------------|--------------|--------------|
| Falls of persons | 4,235 | 4,087 | 3,455 |
| Falling objects | 590 | 512 | 444 |
| Contact with sharp hand tools and other sharp objects | 375 | 329 | 332 |
| Being hit or crushed by materials and objects transported mechanically or | 208 | 168 | 146 |
| Being run over, hit or caught manually | 132 | 91 | 90 |
| Being caught and hit by moving parts of machinery and equipment | 936 | 817 | 738 |
| Being hit or crushed by materials or bitten by animals | 1,060 | 940 | 893 |
| Fire, explosion, action of forces of nature | 40 | 46 | 33 |
| Exposure to extreme temperatures | 38 | 41 | 26 |
| Exposure to harmful materials | 10 | 13 | 14 |
| Sudden illnesses | 83 | 106 | 71 |
| Other events | 715 | 685 | 639 |
| Total | 8,422 | 7,835 | 6,881 |

One-off accident compensation paid

| | 2023 | 2024 | 2025 |
|---------------------------|------------|------------|--------------|
| Number of benefits | 8,626 | 8,083 | 7,087 |
| Amount of payments in PLN | 67,160,029 | 64,379,669 | 77,582,481.5 |

Occupational diseases for which one-off compensation was granted

| Disease entity or group | 2023 | 2024 | 2025 |
|---|------------|------------|------------|
| Bronchial asthma | 6 | 4 | 6 |
| Allergic rhinitis | 1 | 2 | 1 |
| Extrinsic allergic alveolitis | 9 | 12 | 12 |
| Skin diseases | 2 | 3 | 1 |
| Chronic diseases of the musculoskeletal system caused by the way work is | 3 | 4 | 7 |
| Chronic diseases of the peripheral nervous system caused by the way work is performed | 14 | 8 | 7 |
| Malignant neoplasms arising as a result of exposure to factors present in the work environment recognised as carcinogenic | 0 | 1 | 0 |
| Bilateral permanent sensorineural hearing loss of cochlear or sensory-neural type caused by noise, expressed as an increase in the hearing threshold of at least 45 dB in the better-hearing ear, calculated as the arithmetic mean for audiometric frequencies of 1, 2 and 3 kHz | 0 | 0 | 1 |
| Infectious or parasitic diseases, including: | 175 | 194 | 218 |
| lyme disease | 163 | 179 | 192 |
| tick-borne encephalitis | 11 | 13 | 25 |
| erysipelas | 0 | 1 | 0 |
| inflammation of the interior of the eyeball and corneal ulceration caused by infection with the pathogenic fungus <i>Aspergillus</i> species | 0 | 1 | 0 |
| liver echinococcosis | 1 | 0 | 0 |
| leptospirosis | 0 | 0 | 1 |
| Total | 210 | 228 | 253 |

Prevention

| | Number of actions | | | Number of participants | | |
|---|-------------------|-------|-------|------------------------|---------|---------|
| | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| Training courses | 3,717 | 3,398 | 3,883 | 115,791 | 99,732 | 116,757 |
| Competitions | 2,655 | 2,559 | 2,719 | 91,108 | 78,896 | 88,264 |
| Stands | 1,423 | 1,166 | 1,757 | 120,684 | 82,405 | 134,330 |
| Demonstrations | 2,669 | 2,625 | 3,222 | 65,918 | 66,728 | 91,399 |
| Farm inspections, visits to field works | – | – | – | 13,164* | 10,197* | 10,380* |

* number of farms

Leading KRUS competitions

| | 2023 | 2024 | 2025 |
|---|--------|--------|--------|
| National 'Safe Farm' Competition | | | |
| Number of farms | 1 062 | 987 | 1 128 |
| National 'Safe in the Countryside' Art Competition for Children | | | |
| Number of participants | 38 146 | 30 355 | 31 471 |
| Number of schools | 3 184 | 2 830 | 2 667 |
| National Children's Competition for a Rhyme about Safety on a Farm | | | |
| Number of participants | 2 072 | 1 873 | 2 115 |
| National Test Competition on Safe Work on a Farm | | | |
| Number of participants | 1 496 | 924 | 1 442 |

Costs of preventive activities (in thousands PLN)



Number of persons referred for medical rehabilitation and regenerative stays

| | 2023 | 2024 | 2025 |
|---|-----------------------------|---------------|-----------------|
| Number of farmers referred for medical rehabilitation, incl.: | | | |
| musculoskeletal | 12,098 | 12,164 | 14,249 |
| cardiovascular | 11,251 | 11,354 | 11,437 |
| Post COVID-19 rehabilitation | 844 | 810 | 812 |
| Outpatient rehabilitation | 3 | 0 | 0 |
| Number of persons entitled to an agricultural pension referred for medical rehabilitation | 3 | 3 | 8 |
| Number of insured persons who are carers of persons with disabilities referred for regenerative stays | 717 | 800 | 800 |
| Number of children referred for medical rehabilitation | 187 | – | – ¹⁾ |
| Number of children referred for medical rehabilitation | 910 | 909 | 918 |
| Amount of expenditure incurred on rehabilitation in PLN | 56,907,404.00 ²⁾ | 56,515,770.65 | 60,329,380.77 |

1) from 2024, the Fund no longer provides regenerative stays for persons who are carers of persons with disabilities

2) including regenerative stays

KRUS Farmers' Rehabilitation Centres



- CRR KRUS 'Sasanka' in Świnoujście
- CRR KRUS NIWA in Kołobrzeg
- CRR KRUS in Jedlec
- CRR KRUS 'Granit' in Szklarska Poręba
- CRR KRUS 'Kresowiak' in Horyniec-Zdrój
- CRR KRUS in Iwonicz-Zdrój

Decisions issued in first-time pension cases by the most common groups of diseases

| Disease groups* | 2023 | 2024 | 2025 |
|--|-------|-------|-------|
| Cardiovascular diseases, incl.: | 2,775 | 2,630 | 2,454 |
| hypertensive disease | 241 | 249 | 201 |
| ischaemic heart disease | 774 | 739 | 663 |
| Diseases of the musculoskeletal system | 4,620 | 4,874 | 4,517 |
| Mental and behavioural disorders | 1,509 | 1,552 | 1,492 |
| Neoplasms | 2,378 | 2,377 | 2,283 |
| Injuries, poisoning and consequences of external factors | 986 | 987 | 899 |
| Diseases of the nervous system | 1,100 | 1,192 | 1,107 |
| Respiratory diseases | 399 | 346 | 355 |
| Diseases of the digestive system | 307 | 317 | 272 |
| Diseases of the genitourinary system | 169 | 155 | 131 |
| Infectious or parasitic diseases, incl.: | 58 | 92 | 96 |
| tuberculosis | 12 | 21 | 20 |
| Diseases of the skin and subcutaneous tissue | 60 | 60 | 51 |
| Diseases of the eye and its adnexa | 165 | 184 | 167 |
| Other diseases | 537 | 531 | 512 |

* according to the International Statistical Classification of Diseases and Related Health Problems – 10th Revision ICD-10, 3-character categories

Decisions issued in repeated pension cases by the most common groups of diseases

| Disease groups* | 2023 | 2024 | 2025 |
|--|--------|--------|--------|
| Cardiovascular diseases, incl.: | 7,545 | 6,555 | 6,506 |
| hypertensive disease | 842 | 686 | 652 |
| ischaemic heart disease | 2,389 | 1,986 | 1,933 |
| Diseases of the musculoskeletal system | 11,122 | 10,017 | 10,573 |
| Mental and behavioural disorders | 6,152 | 5,216 | 5,391 |
| Neoplasms | 3,808 | 3,548 | 3,520 |
| Injuries, poisoning and consequences of external factors | 2,454 | 2,182 | 2,125 |
| Diseases of the nervous system | 3,581 | 3,082 | 3,221 |
| Respiratory diseases | 1,172 | 947 | 937 |
| Diseases of the digestive system | 638 | 652 | 645 |
| Diseases of the genitourinary system | 362 | 327 | 345 |
| Infectious or parasitic diseases, incl.: | 129 | 121 | 103 |
| tuberculosis | 26 | 17 | 13 |
| Diseases of the skin and subcutaneous tissue | 178 | 163 | 164 |
| Diseases of the eye and its adnexa | 593 | 445 | 506 |
| Other diseases | 1,586 | 1,345 | 1,391 |

* according to the International Statistical Classification of Diseases and Related Health Problems – 10th Revision ICD-10, 3-character categories



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UBEZPIECZENIA SPOŁECZNEGO

KRUS Regional Branches



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