

1990-2025



WE KNOW EACH
OTHER WELL





AGRICULTURAL SOCIAL INSURANCE FUND (KRUS)
al. Niepodległości 190, 00-608 Warsaw
www.gov.pl/krus

Edited by: Communications Office
with support from KRUS headquarters and regional branches

Graphic design, DTP layout: Jarosław Cichocki

The publication uses materials from:
KRUS employees, KRUS archive, and Adobe Stock

ISBN 978-83-978769-0-3

35 YEARS BEHIND US



‘We wish to develop and transform KRUS, adapting it to contemporary requirements.’



There are still many employees at KRUS who remember the pioneering period at the turn of the year 1990 and 1991 when the first desks, telephones, fax machines, file holders and... typewriters were often organised and set up ‘from scratch’. It was a time of enthusiasts and dreamers who began to create the history of the Fund.

But there is also a large group of young or very young people in our institution. They look at KRUS through the prism of their own aspirations, without historical baggage. They want to see the Fund as a modern company, based on digital technologies, open, and close to people. They are keen to develop and change KRUS, adapting it to the demands of the modern world.

I am addressing you on the occasion of the anniversary edition, fondly recalling the events of 35 years ago. But what matters most to me is that we see our history as a starting point for the future. We owe this to the pioneers of KRUS. They started out in the turbulent years of political transformation, on uncertain ground. And they managed to create a great, stable institution, respected by farmers. We are a rock for rural residents.

I see our future in a similar way. Farmers’ expectations are moving towards digital solutions, ambitious projects in the areas of prevention, prophylaxis and rehabilitation. Digital service delivery, flexible insurance, direct relationships, trust, closeness, empathy... These are the expected directions of development!

I warmly recommend this anniversary monograph. Its main protagonists

are PEOPLE of KRUS. Employees. Farmers. Founders. Pensioners. We talk about history and the present. About challenges and... private moments that are positively associated with KRUS. Unfortunately, it is impossible to describe the professional history of every employee, so perhaps you will find yourself in at least a few of these stories, smile and say: ‘That’s exactly how it was!’

We work in a unique institution. We create exceptional quality. ALL OF US. And we owe you all our gratitude.

I hope you enjoy your reading!

**President of the Agricultural
Social Insurance Fund**

Tomasz Ślusarczyk





CONTENTS

AND SO IT HAPPENED	5
WE ARE DOING IT!	9
THANK YOU FOR YOUR TRUST	11
35TH ANNIVERSARY EVENTS	12
KRUS: MODERN AND AMBITIOUS	14
SUPPORT IN TIMES OF CRISIS	17
THE LADY AND GENTLEMAN FROM KRUS	20
IT'S SIMPLY ŁÓDŹ	21
GIRLS FROM AUGUSTÓW. THE FIRST TEN	25
PREVENTION THAT WORKS	28
HOW DID THE KRUS COMPETITION MAKE GOOD PRACTICES THE NORM?	30
VILLAGE ADMINISTRATOR, WHAT A PROUD TITLE!	34
YOUNG, COLOURFUL, CREATIVE	35
BEAUTIFUL, LONG-LIVING	39
REHABILITATION OF FARMERS' CHILDREN	41
21 DAYS TO RECOVERY	43
KRUS & LOVE	45
VERY SHORT STORIES	49
PILOT LADY	53
A PATH OF SLOW CHANGE	56
GROUP SOLIDARITY FUND	59
PREVENTIVE AND PROPHYLACTIC PROGRAMMES	62
eKRUS STEP BY STEP	64
KRUS ON THE WEB	66
WHAT'S NEW ON THE INTRANET?	68
KRUS ON SOCIAL MEDIA	70
KRUS SIGNS THE 'PLAIN LANGUAGE DECLARATION'	72
TELL ME ABOUT THE STRENGTH OF YOUR COMMUNITY..., AND I WILL TELL YOU HOW FAR YOU CAN GO.	74
TOGETHER	76

AND SO IT HAPPENED

25 Mińska Street in Warsaw. It is early January 1991. Maksymilian Delekta, newly appointed by the Minister of Agriculture and Food Economy as President of KRUS, finds himself in one of the rooms of the Department of Benefits for Farmers at the Social Insurance Institution (ZUS).

He is not new to this place. He has been working in the department for many years and, as a member of the team preparing the foundations for a new insurance system for farmers, he faces resistance from his own community.

'You don't stand a chance, this project will never get approved', he hears in the corridors of the ZUS headquarters. The President of ZUS sends him to Mińska Street to show the director his place in the hierarchy. Other employees, considered unnecessary and controversial rebels at headquarters, follow him there.

This is the beginning of the Agricultural Social Insurance Fund, but it is by no means the first stage in its history...

A few months earlier, a storm swept through government and parliamentary offices, and later also through the media, with the future of the agricultural insurance system at stake. In the spring of 1990, farmers protested against what they considered to be excessively high pension contributions to the Social Insurance Institution (ZUS).

BOYCOTTING ONE'S OWN INTERESTS

Some social and professional organisations in rural areas are calling for farmers not to pay social security contributions. The first to raise this slogan was the National Council of Independent Farmers' 'Solidarity Union', accusing the government of 'failing to respond to proposals to

reduce the levy'. The government, meanwhile, argues that reducing contributions will lead to a deficit in the pension fund or to an excessive burden on small farms.

Prime Minister Tadeusz Mazowiecki instructs the Minister of Agriculture, Artur Balazs, to urgently present a proposal for a new law that would regulate the social security system in agriculture. The Economic

Committee of the Council of Ministers gives the working group, which consists of politicians and specialists, exactly three weeks to prepare the draft...

Dr Bolesław Banaszekiewicz, advisor to Minister Balazs and member of the working group, argues with the position of the protesting farmers. In an interview with *Gazeta Wyborcza* journalist Krystyna Naszkowska, he accuses the leaders of the agricultural unions of boycotting their own interests:

'No other social insurance system in Poland has such a favourable ratio of contributions to budget subsidies,' claims the minister's adviser. *'This makes it all the more unacceptable to mechanically equalise the contribution amount for each insured person, regardless of the size of their farm. Equal contributions for all farmers would either place an excessive burden on small farms (the personal contribution would increase to PLN 760,000) or shift the burden of financing to the state budget and lead to a deficit in the pension fund.'*

According to Dr Banaszekiewicz, the concept of the system, which is to come into force in 1991, also speaks against such a solution. Bolesław Banaszekiewicz is already familiar with the assumptions of this system – the amount of the pension will depend strictly on the amount of contributions paid. The assumptions of the 1990 social insurance reform for farmers are to be announced by the Minister for Rural Living Conditions

By 1992, KRUS had taken over more than 2,500 accounts from communal offices, organising all the files relating to each contribution payer. Previously, these offices had settled contributions collectively, without showing how much had been paid (or not paid) and for whom. KRUS created an IT recording system that was unprecedented at the time. It contained complete information about the course of insurance and contributions paid. It soon became the basis for a computer database that was used for individual settlements, financial reporting and statistics of the Fund.

MAKSYMILIAN DELEKTA
First President of KRUS

by mid-May. It provides for the creation of a fund completely independent of ZUS, subject to the control of agricultural organisations.

'During the 14 years of the pension system's existence,' writes Krystyna Naszkowska in her commentary, *'farmers have invested in the amount of their pensions in a system that will come into force next year. Those who are calling for non-payment of social security contributions this year are reducing the balance of the account with which farmers will enter the new system.'*

THIS IS HOW IT WILL LOOK LIKE

On 5 May 1990, the minister presents at a conference the principles of a new social security system for farmers, scheduled to be launched on 1 January 1991. The drafters

propose introducing two types of pensions: contributory and state.

'Contributory pensions,' notes Krystyna Naszkowska after the conference, *'will be available to every farmer, regardless of whether they transfer their farm to a successor. The conditions for receiving a pension will be age (60 for women and men) or 40 years of service in agriculture. The amount will depend on the size of the contribution and the length of time it is paid. The contribution will be purely personal (the fee based on the number of hectares will be waived). Only the minimum rate equal to the lowest monthly employee pension will be compulsory. Above this amount, insurance is voluntary – up to six times the minimum rate. Upon reaching retirement age, the farmer stops paying contributions.'*

Every farmer who transfers their farm to a successor is entitled to a state pension, regardless of their

contributory pension,' adds Naszkowska. 'It will be equal to the minimum employee pension. The method of transferring the farm is new: instead of the statutory priority, it is proposed that an agreement be concluded between the farmer and a freely chosen successor. Farmers who, through no fault of their own, have difficulties transferring or selling their land will be entitled to part of the state pension. State pensions will be financed from the state budget.

The reform draft provides for the separation of the Farmers' Social Insurance Fund (KUSR) from the Social Insurance Institution (ZUS) structure, which would become an independent institution controlled by the government and the Farmers' Council. It would have legal personality and could conduct financial activities.

'It will be a kind of bank, not an authority,' says Balazs.

The KUSR project quickly finds supporters. The Main Council of Agricultural Circles and Organisations not only supports the 1991 pension bill drafted by Artur Balazs's office, but also proposes to implement it as early as... 1 July 1990.

However, the Farmers' Circles have reservations about equalising the retirement age for women and men, the proposal to separate accident and sickness insurance from ZUS, the failure to extend the list of occupational diseases affecting farmers, and the lack of economic justification

for the creation of a Farmers' Social Insurance Fund.

In autumn 1990, the government's bill on social insurance for farmers is submitted to the Sejm, which, after two days of discussion, refers it to committees for further work. The bill is well received by MPs, although many of them repeat that 'the devil is in the details'.

What was the MPs' proposal?

- ▶ *Let's reduce the retirement age for farmers by five years, because farming is particularly hard work!*
- ▶ *The full pension should be paid – regardless of whether one works on the land or not – immediately upon reaching retirement age. The proposal that a farmer can either sell the land, transfer it to a successor, or lease it is being discussed as an attack on the sacred right of ownership.*
- ▶ *All organisational rules must be removed from the bill, including penalties for late payment of contributions and checks confirming that the accident was the farmer's fault.*

And most importantly: some say, *'A separate Fund should be created, because this is the path to selfgovernment,'* while others object: *'A separate Fund must not be created, because an expanded administrative structure costs too much!'*

KUSR, OR KRUS

The culmination of the disputes – after ritual protests by MPs that everything was happening too quickly – was the December debate on the bill on social security for farmers, in which Leszek Balcerowicz, the then deputy prime minister in Tadeusz Mazowiecki's government, asked the fundamental question of what should come first – social assistance or the development of agriculture.

In December 1990, the term KUSR disappeared from media discussions and was replaced by KRUS – the Agricultural Social Insurance Fund.

In the column 'Notatki z Wiejskiej' ('Notes from Wiejska Street') in 'Życie Warszawy' rather enigmatic information appears on this subject:

The draft bill provides that social insurance will cover farmers and their domestic workers. This will include accident, sickness and maternity insurance, as well as pension insurance. It is proposed that these matters be handled by the Agricultural Social Insurance Fund, whose president would report to the Ministry of Agriculture. The interests of the insured and beneficiaries would be represented by the Farmers' Social Insurance Council. Contributions for each insured person would be paid by the farmer.

Ewa Czackowska, a journalist for Rzeczpospolita, reports on the events in the Sejm as follows: "The draft law on social insurance for farmers was,

in fact, met with a positive opinion from the Social Policy Committee, the Agriculture and Food Economy Committee, and the Legislative Committee, as well as from the MPs participating in the Sejm debate. The separation of farmers' insurance into a contributory part, which is also paid when the farm continues to operate, and a supplementary part (subsidised from the budget), the payment of which is suspended until the farm ceases to operate, was considered very beneficial at the time. The biggest advantage of this bill, said MP Jan Choszczewski (PSL), is the right to receive a pension without having to transfer the land to a successor or to the state treasury. Farmers can sell or lease it."

AT THE START

The establishment of the Agricultural Social Insurance Fund meant that it took over a large number of tasks requiring ongoing service, affecting - to varying degrees - over 3.5 million people living and working in rural areas.

This group included 1.79 million agricultural benefit recipients and 1.75 million farmers running individual businesses on their farms. Insurance services had previously been provided by 2,500 municipal offices, 54 voivodeship ZUS branches and the Department of Benefits for Farmers at the ZUS headquarters.

By 1992, KRUS had taken over more than 2,500 accounts from local authorities, organising all the files relating to each contribution payer. Since these offices had previously settled contributions collectively, without indicating the amount and for whom they were paid (or unpaid), KRUS created an IT record-keeping system that was unprecedented at the time.

It contained complete information about the course of insurance and contributions paid. It soon became the basis for a computer database used for individual settlements, financial reporting and statistics of the Fund.



WE ARE DOING IT!

In 1990, at one of Tadeusz Mazowiecki's government meetings, a decision was made to reform the pension system. According to this decision, the then Minister of Labour was to take care of the reform of the pension system, and the Minister of Agriculture – the reform of the insurance and pension benefits system for farmers, recalls Maksymilian Delekta, the first President of KRUS.

Working groups were established in both ministries. Our group, which prepared the draft for the creation of KRUS, consisted of Minister Balazs, Bolesław Banaszekiewicz, Kazimierz Daszewski, and myself. We worked very energetically, while the group from the Ministry of Labour... let's just say that they worked a little slower. Deputy Prime Minister Leszek Balcerowicz convened a meeting of the Economic Committee of the Council of Ministers, at which both teams were to present their reform proposals.

First item – the proposal from the Ministry of Labour. Balcerowicz listened to our colleagues, and his reaction to the presentation was unequivocal: *It can only be trashed!* After our presentation, with simulations, legal and financial assumptions, he said: Gentlemen, let's do it! His words sounded like a signal. It all started with them.

When I became a member of the team that developed the rules for the new pension system in rural areas, I had already worked for a long time as director of the Farmers' Insurance Department at ZUS. They told me: You came up with it? Now get to work! It wasn't easy. The then ZUS president sent me to a building on Mińska Street in Warsaw as a 'reward': I was not to wander around the head office... At that time, during the legislative process, the new draft law on agricultural insurance was treated by ZUS as downright scandalous, and one could get the impression that everyone was against it. In behind-the-scenes conversations, we were given less than zero per cent chance of it being passed.

In accordance with Jacek Kuroń's decree, ZUS was obliged to transfer its material and human resources to KRUS. The then management of ZUS came up with the idea of transferring

their worst employees to us. The worst, in their understanding, were mostly the biggest critics of ossified structures, rebellious, expecting changes, full of their own ideas. To put it bluntly, they gave us mainly people with initiative who did not fit into the rigid framework of ZUS.

All of them were given a personal opportunity at KRUS, and each of them made very good use of it.

The Act was passed on 20 December 1990. It came into force on 1 January 1991, with President Wałęsa signing it after a considerable delay. KRUS formally already existed, but there were no implementing regulations for the act yet; they had to be created in parallel with the launch of the structures.

In the early days, we worked in a small group of about twenty of my closest colleagues. We began by

drawing up a very solid schedule, which outlined all the activities, deadlines, contractors and responsible persons. One of my first tasks was to recruit staff, especially for the KRUS offices in the field.

I announced a competition, which was a big novelty at the time, and one of the criteria for assessing candidates – apart from knowledge of regulations, experience and professional skills – was having a driving

licence. *'Why is that?'* I was asked many times. *'What is the purpose of this criterion, after all, there are drivers to drive directors around...'* I replied that if someone cannot drive a car, they cannot manage a structure consisting of many people either. But the real purpose was slightly different – at the very beginning, we saved a considerable amount of money this way, as it ultimately came down to jobs for a group of about fifty drivers. In this way, my

directors travelled around Poland on their own, and KRUS saved millions.

Has this system, devised in 1990, stood the test of time? In my opinion, it has, but like all systems, it should be constantly upgraded and adapted to changing conditions. But that is a completely different story...

Maksymilian Deleka
First President of KRUS

KRUS - Kasą Ubezpieczenia Społecznego Rolników
Sejm RP w dniu 20 grudnia 1990 r. uchwalił ustawę o ubezpieczeniu społecznym rolników i członków ich rodzin, która kompleksowo reguluje zasady ubezpieczeń, zasady obliczania wysokości emerytur i rent, system finansowania oraz organizację ubezpieczenia. Ustawa weszła w życie 1 stycznia 1991 r. i zakłada stopniowy proces przejmowania tych obowiązków przez KRUS z Zakładu Ubezpieczeń Społecznych oraz Urzędów Gmin.

THANK YOU FOR YOUR TRUST

For years, KRUS has been among the most trusted institutions in rural Poland.

The annual report 'Polish countryside and agriculture 2024' assessed, among other things, the quality of relations between farmers and rural residents, as well as public institutions working for agriculture and rural areas.

The results of this survey are, above all, very encouraging for us, and we would like to thank the rural residents for their high assessment of our work!

Here is some information from the report:

- ▶ 32% of farmers declare complete trust in KRUS; we are in third place on the list of **the most trusted sources of information** about the countryside and agriculture!
- ▶ 32.4% of farmers rate the quality of service at KRUS offices in 2024 as very good,
- ▶ 54% of farmers rate the quality of service at KRUS in 2024 as good,
- ▶ 45% of farmers considered their dealings with KRUS units in 2024 to be successful,
- ▶ 45.7% of farmers trust public institutions serving the Polish countryside and agriculture.



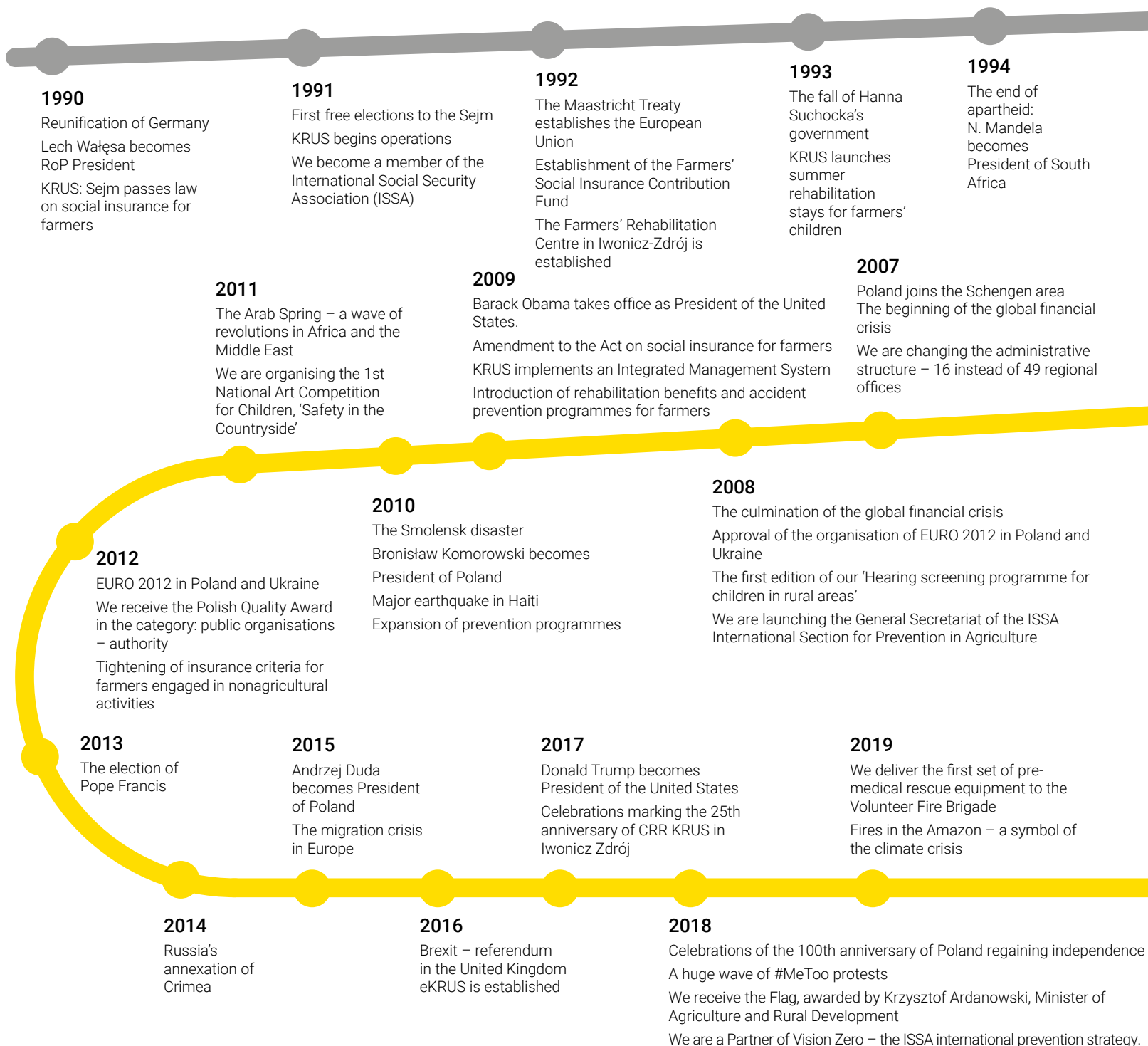
Residents of rural areas in Poland place the greatest trust in information obtained from websites – 34.5%, from other farmers – 34%, from employees of KRUS, ARiMR and KOWR – 32.4%, and from employees of communal offices – 31.6%.

We compared these results with the report from 2023. At that time, 16.8% of rural residents declared their trust

in the information provided by KRUS employees. Among farmers, this figure was 37.5%. In 2023, 25.7% of farmers rated the quality of KRUS's work as very good, and 64.7% as good.

The 'Polish countryside and agriculture' survey has been conducted since 2003.

35TH ANNIVERSARY EVENTS



1995

Aleksander Kwaśniewski becomes president
 First KRUS competition for journalists for publications on safety in the countryside
 First KRUS employee sports competition. Central finals in Jedlec.

1997

The new Constitution of Poland
 First amendment to the Act on social insurance for farmers
 New regulations extending the scope of insurance for farmers, including accident, sickness and maternity insurance

1999

Introduction of the euro into the settlement system
 Poland joins NATO
 We begin handling health insurance tasks for farmers, their households, pensioners, disability pensioners and their family members
 The first issue of the KRUS journal 'Insurance in Agriculture – Materials and Studies' is published

1996

The birth of Dolly the cloned sheep
 KRUS awards the Safety Mark to machines and equipment with a high level of safety

1998

Nuclear tests by India and Pakistan

2000

Re-election of Aleksander Kwaśniewski
 First 'DOBROŚLAW' award for "Product improving safety at work on farms"
 KRUS has full membership status in the European Forum of the Insurance against Accidents at Work and Occupational Diseases

2005

Death of John Paul II (2 April)
 Lech Kaczyński becomes President of Poland

2003

US invasion of Iraq
 Poland: accession referendum
 First edition of the KRUS 'Safe Farm' competition
 Introduction of partial retirement benefits for farmers

2001

The attack on the World Trader Center
 TVN24 debut

2006

Construction disaster at the Katowice International Fair hall
 KRUS returns under the supervision of the Minister of Agriculture and Rural Development

2004

Poland joins the European Union
 KRUS introduces the definition of permanent/temporary incapacity for work.
 KRUS already pays out 771,355 pensions
 KRUS obtains its first ISO certificates
 Together with Austria, Finland, France and Germany, we establish ENASP (European Network of Agricultural Social Protection Systems)
 Adaptation of the KRUS system to EU law

2002

Introduction of the euro as the currency in 12 countries
 Creation of poviats and voivodships in the new administrative structure

2020

COVID-19 pandemic – global lockdowns
 We sign an agreement with the State Fire Service on promoting activities for safety

2022

Russia's invasion of Ukraine
 We have launched the PUE KRUS platform
 Rehabilitation at CRR KRUS also for retired farmers
 Death of Queen Elizabeth II

2024

Poland: celebrations marking 25 years of Poland's membership in NATO
 We sign a cooperation agreement with the National Health Fund (NFZ).
 We receive a certificate in the ISSA competition 'Good Practices for Europe 2024'

2021

Adoption of the AI Act by the EU
 Start of large-scale COVID-19 vaccinations

2023

Parliamentary elections won by the Coalition 15 X
 Rapid development of artificial intelligence
 KRUS website on the gov.pl government platform

2025

Karol Nawrocki becomes President of Poland
 We are launching a long-term prevention campaign called 'Farmer's Well-being'.
 We are commencing the celebrations of the 35th anniversary of KRUS



INTERVIEW WITH TOMASZ ŚLUSARCZYK, PRESIDENT OF THE AGRICULTURAL SOCIAL INSURANCE FUND

KRUS: MODERN AND AMBITIOUS

You have the opportunity to assess KRUS from two perspectives – as a regional branch director and as the president of the institution. Can you see any differences?

Undoubtedly, yes. There is more tedious work at the bottom, direct relations with farmers and beneficiaries. At headquarters, there is much more politics. But the problems are the same. On the one hand, there is underinvestment and low employee earnings, and on the other, there is KRUS's position in relation to other institutions in the agricultural sector, our financial needs and regulatory expectations. We are at a stage of development where urgent strategic decisions are needed – what role will KRUS play in the future, what changes will be made to the Act on Social Insurance for Farmers, and what new goals will the legislator set for us?

Before we talk about the future, I would like to ask you for your

assessment of the last 35 years. Has KRUS been successful in the Polish countryside?

We are constantly needed by it. This is proven by statistics in all areas of activity, but above all by our relations with farmers. KRUS enjoys their recognition, which is evident not only from direct conversations, but also from specific studies. In successive reports entitled "Polish countryside and agriculture", we are among the leading institutions trusted by rural residents. This is satisfying and creates a great responsibility, but at the same time it shows that we are moving in the right direction.

However, I would be far from complacent. At both levels you mention, I sense a kind of institutional fatigue. I see the repetition of patterns and actions that were good a dozen or so years ago, but today cannot stand the test of time. I see our attachment to solutions with a long tradition and,



at the same time, our reluctance to modify, diversify or replace them with new standards.

Are we, as an institution, conservative?

Let me answer differently: we are not as progressive as our surroundings, and this is not always our fault. Over the past 35 years, the Polish countryside has developed much more intensively than KRUS. We suffer from outdated IT systems, some of which date back to the early 1990s. One could say that the law is not adapted to the digital reality, demographic changes and farmers' expectations, ambitions and pace of development. I see how our tasks are increasing and how rarely this is accompanied by real financial support. The best example of this is the implementation of the widow's pension, which showed how fragile the technological and human resources foundations of our business are. I have great respect for the people who rose to this challenge, working several hours a day. It was a new experience for us, but also a warning that without modernisation, it will be difficult for us to survive. Of course, from the perspective of KRUS customers, everything is in order – we perform our statutory duties conscientiously and on time – but internally, our organisation is suffering and needs new impetus.

But maybe that's how it should be? KRUS as a stable, somewhat boring pension office that collects contributions, pays out benefits, and where life flows dreamily and peacefully.

That would be a mistaken assumption. Archaic institutions are not necessary for a developing country. Take a look at the situation in rural Poland.

Demographically, it is getting worse. Farmers are ageing – the average age of farm users has exceeded 50 and has increased by almost 3 years in a decade. As many as 46 per cent of farms are run by farmers over the age of 55. We are seeing major problems in terms of elderly care, health and transport exclusion.

45 per cent of seniors from rural areas have NEVER undergone preventive medical examinations. 25 per cent of men living in rural areas have never visited a specialist. There are twice as few pharmacies and medical facilities in rural municipalities as in cities. Cardiovascular diseases and cancer are the cause of 65 per cent of deaths among farmers. In 2024, over 3 million rural residents were hospitalised in Poland, accounting for 37 per cent of all hospitalisations. I am quoting the results of only one study...

But let us also note the other extreme – there is a growing number of dynamically developing farms run by young people from the digital generation, for whom professional aspirations, modern technologies and profit are the basis for development. They are impatient, active, and expect an appropriate level of service, flexible insurance offers, and a support policy based on concrete facts.

Are they turning their backs on the Fund?

– On the contrary. Farmers have a great deal of trust in KRUS; they

do not treat us as a superfluous institution. So I think that we should match their dynamism and modernity. We are needed, that's true, but we are lagging behind in terms of development.

KRUS can be an excellent tool for state social policy, but only if its activities cover all rural areas and the full spectrum of social issues.

This would require an amendment to the Act on Social Insurance for Farmers.

We can carry out a large part of our activities on the basis of existing legislation, but legislative changes relating to KRUS are indeed eagerly awaited and urgently needed. One of our tasks under the Act is to promote the principles of protecting life and health. This is a broad category, but one that we have explored quite narrowly. Let us use an example. The Fund's latest prevention campaign is running under the slogan 'Farmer's wellbeing'. Until now, we have treated prevention as a set of activities aimed exclusively at promoting safety principles – we showed how to climb ladders without falling, how to protect your hands and face when spraying chemicals, we said that you need to wear shoes with toe caps and provide good lighting in farm buildings. And all of this is correct, I do not question these measures.

But surely some accidents in agriculture are not caused by a lack of training or appropriate footwear, but

are the result of poor health, burnout, depression, problems with diabetes, the spine, addiction or nervousness. Long hours of solitary work in the fields also take their toll. The Austrians and Germans have studied this problem in their countries and found that almost a third of their farmers suffer from depression episodes!

And that is why we should look at our activities in a much broader context than before. Well-being is no longer just a sense of 'physical' security, but also mental health, appropriate social relationships, job satisfaction, a proper diet, medical and social care. In this area, KRUS can serve as effective support for the state's activities. We have highly qualified staff, a network of facilities and regular, daily contact with farmers.

The Fund at your fingertips.

Exactly. And we do not have to serve solely as a staid 'pension office', but as a dynamic social support institution. That is what matters to me. I want to change the philosophy of social thinking about KRUS and thinking about our mission – also within the KRUS structure. Since the legislator has imposed on us the obligation to promote the principles of protecting life and health, let's do it!

How?

This should be done more boldly. Broadly. Modernly. Efficiently. With greater energy and faith that we will change KRUS for the better. We must anticipate the nature and scale

of the future needs of rural residents. The number of insured farmers is decreasing and, to a lesser extent, so is the number of beneficiaries. This is a phenomenon that will be difficult to stop. But this fact does not necessarily mean that we are scaling back our activities in proportion to the changes taking place. On the contrary! We can offer more, reach wider social groups and better serve the insured and beneficiaries who are already associated with KRUS. And this is still a huge group.

The flagship role of the Fund will continue to be in the area of agricultural insurance and benefits. This will remain unchanged, although we intend to modernise our technological tools in order to serve our customers faster and more efficiently, while incurring lower costs for this service. In addition, there will be changes in preventive measures, support for our farmer rehabilitation centres, education, health prevention and, finally, the entire sphere of activities related to employee wellbeing.

It's a popular slogan...

Yes, and it will remain just a slogan if we do not translate it into concrete action. I am referring to improving qualifications and fostering an atmosphere of partnership and dialogue, mentoring programmes, flexible forms of employment, and employee support programmes. I am not revealing any secrets when I say that KRUS itself is also ageing: one third of our employees are in their fifties. This is a sign of the

times. We must take care of retired farmers and young farmers, and think with the same intensity about our employees, their development and the natural processes of staff turnover. We think of KRUS as a business that has the power to attract young people, hence the internship programmes, modern forms of employee volunteering, the promotion of work-life balance principles and individual development programmes. We want to build our position as an attractive employer, but also to integrate strongly with groups of former KRUS employees. They have great potential and can provide us with ongoing support.

What about efficiency? How can the operating costs of a large, multi-branch institution be reduced?

– This is one of our main objectives. Digitisation is one of the basic tools here – we need to transfer our resources to a cloud data warehouse, digitise most of our internal processes, eliminate paper-based reporting, and introduce electronic controlling rules.

What will KRUS be like in 2030?

More modern. Ambitious. Responsive to change. Digital. Friendly to farmers and employees. It is worth working for such an institution.

Thank you for the interview.

Interviewed by:
Jacek Prześluga

KRUS IN THE FACE OF THE COVID-19 PANDEMIC

SUPPORT IN TIMES OF CRISIS

The COVID-19 pandemic was one of the most serious socio-economic crises in recent world history. It emerged at the end of 2019 in the city of Wuhan, China, where the first cases of infection with the previously unknown SARS-CoV-2 coronavirus were detected. It did not take many months for it to affect us as well...

The World Health Organisation declared a pandemic on 11 March 2020, and Poland, like many other European countries, introduced a nationwide lockdown just a few days later. Schools and cultural institutions were closed, economic activity and social contact were restricted, and strict sanitary regulations came into force.

Although the Polish countryside appears to be more 'spread out' and less densely populated than cities, the pandemic has not spared farmers and the institutions that support them. In these challenging times, the Agricultural Social Insurance Fund has not only faced the task of

ensuring the continuity of benefit payments and service to the insured, but also of quickly adapting to completely new operating conditions.

CONTINUITY OF OPERATIONS AND SAFETY

At the outset of the pandemic, KRUS introduced a number of organisational measures aimed at reducing the risk of infection while ensuring the efficient performance of its statutory tasks.



Although local offices remained open, customers were encouraged to use remote communication – via the eKRUS and e-PUAP portals, by telephone or via special document drop boxes located at the entrances to the offices. In the event of quarantine or closure of a given unit, its tasks were taken over by others – in accordance with a previously prepared organisational plan for times of crisis. All the most important information was made available on an ongoing basis on the Fund's website.

BENEFITS WITHOUT DELAYS

Despite the pandemic, KRUS benefit payments continued without interruption. This applied to both pensions and temporary benefits – sickness, care and quarantine related ones. During the first lockdown in spring 2020, special care benefits were paid to parents of children who were unable to attend schools and kindergartens.

As part of the protective measures of the so-called anti-crisis shield, KRUS – in accordance with the regulations – automatically exempted farmers from the obligation to pay pension insurance contributions for the second quarter of 2020. Benefits that were conditional on a declaration of total incapacity for work were extended by three months to avoid a break in payments in

conditions of limited access to medical examinations.

REHABILITATION WITH OBSTACLES

The greatest organisational difficulties concerned the activities of Farmers' Rehabilitation Centres, which, in accordance with the regulations of the Minister of Health, had to be temporarily suspended. After closing in March 2020, they reopened in May, but the development of the epidemic situation caused... another suspension of their operation from 23 October. KRUS declared that all previously issued referrals would be honoured after the pandemic threat had passed. And so it happened.

The first session after the reopening of the KRUS Farmers' Rehabilitation Centres began on 18 June at the KRUS Rehabilitation Centre in Świnoujście, followed by sessions in the other centres: 21 June in Kołobrzeg, 22 June in Jedlec, 23 June in Horyniec Zdrój and Szklarska Poręba, and 24 June in Iwonicz Zdrój, wrote Iwona Sobiś, chief specialist at the KRUS Rehabilitation Office, in our scientific journal.

Medical rehabilitation carried out at KRUS Farmers' Rehabilitation Centres was conducted under strict sanitary conditions – patients were accommodated individually in rooms. No unauthorised persons were allowed in the facilities, and meals were served in shifts to maintain the recommended distance between patients. Strict sanitary measures were observed in the treatment centre with regard to the number of people allowed in the rooms at any one time. Between providing services to individual persons, workstations were disinfected and, as far as possible, the rooms were ventilated.

Patients and staff staying in common areas were required to comply with the rules regarding covering their nose and mouth. Due to the continuing epidemic and the constant increase in the number of cases, a document entitled 'Procedure in the event of suspected SARS-CoV-2 infection in a patient during their stay at the KRUS Farmers' Rehabilitation Centre' was also developed for use in the event of symptoms occurring in persons staying at a KRUS Centre, taking into account national procedures and current guidelines from the Minister of Health in this regard.

Since the Centres resumed their activities, the Fund has referred nearly 2,300 patients for rehabilitation.



A NEW FORMULA FOR PREVENTION

Preventive measures are an important aspect of the Fund's activities. Traditional forms of education, competitions and training had to be limited, but KRUS successfully transferred some of its activities to the digital space. These included online art and e-learning competitions for children, test competitions for farmers ('Safe Handling of Farm Animals') and a second film competition for young people entitled 'My Vision Zero – Farmer's Safety, Health and Well-being'. Educational materials – leaflets, posters, brochures – were

distributed to farmers both traditionally and digitally.

Through these measures, KRUS not only maintained contact with farmers during the pandemic restrictions, but also raised awareness of occupational safety in rural areas – in conditions that became even more challenging for many.

In such an extremely difficult and demanding period as the pandemic, the effectiveness of public institutions is determined not only by the system, but also by people. Thanks to flexible work organisation and employee commitment, KRUS was able to continue to perform its tasks for

the benefit of the insured. Despite lockdowns and uncertainty, farmers could count on an institution that did not disappoint their trust.

The COVID-19 pandemic has brought many challenges for public administration and the social security system, including in the agricultural sector. KRUS has proven that even in crisis conditions, it is possible for an institution that combines insurance, prevention and rehabilitation activities to function efficiently. The work of the Fund during this period was not only a duty – it was also an expression of responsibility towards the Polish countryside.

THE LADY AND GENTLEMAN FROM KRUS

There is no point in hiding it: we are a highly feminised institution. Of our 6,284 employees, almost 85 per cent (5,335) are women and around 15 per cent (949) are men.

The largest group of employees are people aged 41–50. There are 2,239 forty-year-olds in our institution; the largest number of people in this group are employed by the branch in Warsaw (291) and the branch in Lublin (271). The fewest forty-year-olds work in the branches in Zielona Góra (50) and Koszalin (56).

The primacy of the Warsaw branch in many categories seems obvious for understandable reasons – it is the largest regional branch in KRUS.

The second largest group in terms of numbers are people in their fifties, of whom there are 1,993. Traditionally, the Regional Branch in Warsaw (365) and the Regional Branch in Lublin (244) employ the most, and the Regional Branch in Zielona Góra (29) and the Regional Branch in Opole (40) employ the least.

The largest number of young women aged 20–25 work in the Regional Branch in Warsaw – 15, as well as in Kraków (8) and Bydgoszcz (7). The Warsaw and Kraków branches are at the top of the list in terms of the number of the youngest male employees – 4 and 2, respectively.

Unfortunately, we do not employ any centenarians, but we do have as many as 30 people in our team who are over 71 years of age. The largest number of seniors (we salute you!) work in the Warsaw, Częstochowa, Gdańsk, Kraków, Rzeszów, Poznań and Wrocław branches. Among them are many people who have been working at KRUS since the beginning of January 1991! We greet them with particular warmth 😊

The average age of men in KRUS is 49, while the average age of women is three years lower.



The highest average age among men is recorded in the Zielona Góra Regional Office (51.7 years), and the lowest in the Koszalin Regional Office (45.5). Among women, the lowest average is recorded in the Opole Regional Office (43.6 years) and the Olsztyn Regional Office (43.7), and the highest in the Częstochowa branch: 48.6 years. At the KRUS headquarters, the average age of women is 47.7 years, and of men – 48.7 years.

A LARGE AGGLOMERATION AND A SMALL TOWN. ONE OF SIXTEEN BRANCHES AND ONE OF 256 LOCAL OFFICES.

ŁÓDŹ AND AUGUSTÓW ARE LESS THAN FOUR HUNDRED KILOMETRES APART. HOWEVER, THESE TWO POINTS ON THE MAP ARE CONNECTED BY A SHARED HISTORY OF PEOPLE AND THEIR HARD WORK. THEY ARE CONNECTED BY KRUS AND... MEMORIES.

35 YEARS OF KRUS IN TWO VERY DIFFERENT PLACES IN POLAND... TWO STORIES, TWO PERSPECTIVES ON HISTORY.

IT'S SIMPLY ŁÓDŹ

The establishment of the Agricultural Social Insurance Fund in the present-day Łódzkie Voivodeship is linked to the administrative division of the country that has been in force since 1975.

In 1992, when regional branches of KRUS were established, the current Łódzkie Voivodeship included the former voivodeships of Łódzkie, Piotrkowskie, Sieradzkie, as well as parts of the Płockie and Skierniewickie voivodeships and individual municipalities from the Częstochowski, Kaliskie and Konińskie voivodeships.

On 1 February 1992, the Regional Branch of KRUS in Łódź was established in the Łódź region.

Two months later, on 1 April, a Regional Branch of KRUS was established in Tomaszów Mazowiecki, covering the former Piotrkowskie Voivodeship. On 15 October 1992, a Regional Branch of KRUS began operating in Zduńska Wola, covering the area of the former Sieradzkie Voivodeship. In the following years, local offices were established to facilitate the provision of services to farmers near their places of residence.

As part of the KRUS Regional Branch in Łódź, local offices were established in Zgierz (in 1993) and Brzeziny (in 2009). The structure of the KRUS Regional Branch in Tomaszów Mazowiecki includes field offices in Bełchatów, Piotrków Trybunalski, Radomsko and Opoczno (in 1993). Meanwhile, as part of the KRUS Regional Branch in Zduńska Wola, field offices were established in Łask, Poddębice, Sieradz and Wieluń (1993), Wieruszów (2000), and the branch in Pajęczno, which



until the end of 2001 operated within the structures of the KRUS Regional Branch in Częstochowa, was also taken over.

Of the three KRUS Regional Branches in the Łódzkie Voivodeship, which were established in 1992, **only the branch in Łódź has been located in the same premises since its establishment.**

IT IS SIMPLY LOVE

The workplace is conducive to meeting new people. Working together can also lead to great love. The first couple in the Łódzkie Voivodeship, and in Poland, who met at KRUS and got **married were Edyta Olejnik and Jarosław Kołodziejczyk from the then KRUS Regional Branch in Tomaszów Mazowiecki. The wedding ceremony**

took place on 3 September 1994. Mr and Mrs Kołodziejczyk still work at the KRUS unit in Tomaszów Mazowiecki today.

Currently, five married couples who met and tied the knot while employed at KRUS work at the Fund's offices in the Łódzkie Voivodeship.

With the development of KRUS, organisational units established international cooperation in order to exchange experiences and transfer good practices from other institutions operating in the field of social insurance for farmers in Europe. Bilateral cooperation between KRUS and the Departmental Mutualité Sociale Agricole (MSA) funds in France was based on a cooperation agreement concluded in Bordeaux in 1992. The first delegation from the Łódzkie Voivodeship to France was

a delegation of employees from Tomaszów Mazowiecki. In October 1994, a visit to the MSA in Saintes took place. As part of the cooperation with the MSA, representatives of the KRUS Regional Branch in Łódź and Zduńska Wola visited France in 1995 and 1996.

Another agricultural insurance institution with which the Fund cooperated was the Lithuanian SODRA. Representatives of the KRUS Regional Branch in Zduńska Wola had the opportunity to visit Lithuania twice, in 1996 and 2009. The KRUS delegations learnt about the functioning of the Lithuanian insurance institution's system and visited Vilnius and its surroundings, including Lithuanian farms.

FLOOD SURVIVORS AND US

In 1997, after the memorable flood of the century, the organisational units of the Fund in the Łódzkie Voivodeship joined in the collection of gifts and financial resources for the affected residents of rural areas. The collection organised by the branches in the Łódzkie Voivodeship was appreciated by the 'Farmers for Farmers' Committee, which sent a letter of gratitude for the donations and the work put into the initiative.

Additionally, in 1997, together with a group of young people from France, donations for flood victims arrived in Tomaszów Mazowiecki. In France, MSA was involved in the collection. The donations from French hospitals included clothing, toys, medicines and wheelchairs for disabled

farmers who had suffered accidents while working on the land. They arrived in Piszczowice in the Opolskie Voivodeship at the beginning of September 1997.

TENOR VOICE

In 2009, KRUS underwent major organisational changes in the Łódzkie Voivodeship. They were connected with adapting the Fund to the country's administrative structure introduced in 1999. A single Regional Branch was established with a seat in Łódź. The existing Regional Branches in Tomaszów Mazowiecki and Zduńska Wola were transformed into Local Offices with an extended scope of activities. In 2009, the KRUS Regional Branch in Łódź

also included several Offices which had previously been subordinate to Branches in other voivodeships within the KRUS structure. These were the Offices in Łowicz, Kutno, Łęczyca, Skierniewice and Rawa Mazowiecka.

These changes brought with them the need to integrate employees from three Regional Branches, who now worked together within a single unit of the KRUS Regional Branch in Łódź.

Accordingly, on 5 September 2009, an integration meeting was organised in Kamionacz (Sieradz powiat) for employees of the Regional Branch and 19 subordinate branches. It was the first such meeting under the new structure. During the meeting, several competitions were held, in which employees from individual units competed.



The 20th anniversary of the Fund was celebrated in November 2012 in Niesięcin with a formal meeting attended by over 500 people. The most distinguished employees of KRUS from the Łódzkie Voivodeship were presented with national awards. The meeting was combined with the anniversary of the Agricultural Chamber of the Łódzkie Voivodeship, which celebrated its 15th anniversary.

During the official summary of the voivodeship stage of the Safe Farm competition, which was organised in July 2016 at the Łódź Culture Centre, **Dariusz Stachura, a globally renowned tenor, performed pro bono, the only foreigner to play the role of Rudolf alternating with Luciano Pavarotti.**

THE PRESIDENTIAL COUPLE AT THE KRUS STAND

In 2019, the Presidential Harvest Festival in Spała was held for the last time in the Łódzkie Voivodeship. Notably, the tradition of harvest festivals under the patronage of the President of the Republic of Poland in Spała dates back to 1927.

Since the reactivation of the Spala Harvest Festival in 2000, the Agricultural Social Insurance Fund has organised an information and promotion stand. The three-day rural festival attracted multitudes of visitors, especially those interested in, among other



things, the annual competition for the most beautiful harvest wreath. Visits by the presidential couple to the KRUS stand and other exhibitors have also become a tradition.

WE ARE NEEDED

During KRUS's many years of operation in the Łódzkie Voivodeship, the organisational structure, the locations of the different units and the management of the Fund have changed. Since KRUS was established in the Voivodeship, a total of nearly 1,500 people have been employed.

Currently, 480 employees of the Regional Branch of KRUS in Łódź and 19 local offices provide services to approximately 75,000 insured persons and 79,000 benefit recipients in the Łódzkie Voivodeship.

For 35 years, our main task has been to work for the benefit of rural residents, and our goal is the satisfaction

of our policyholders and beneficiaries. During this time, thousands of preventive activities have been organised in the Łódzkie Voivodeship in the form of training courses, competitions, demonstrations, exhibitions and stands, which have significantly contributed to a more than fivefold decrease in the number of accidents at work in agriculture.

For 3.5 decades, hundreds of thousands of insured persons and beneficiaries visited the Fund's offices in Łódź due to their convenient location, close to their place of residence. Over 35 years, nearly 30,000 farmers and around 2,500 children from the Łódzkie Voivodeship have benefited from rehabilitation stays. The Fund's activities have had and continue to have a huge impact on the current state and development of rural areas in the Łódzkie Voivodeship and on the quality of life of its inhabitants.

Przemysław Kraska
Head of Department, RB Łódź

GIRLS FROM AUGUSTÓW. THE FIRST TEN

The Regional Branch of the Agricultural Social Insurance Fund in Augustów was established on 1 April 1992 as a new institution separated from the Social Insurance Institution (ZUS), designed to provide insurance and pension services to farmers. It covered the Suwalskie Voivodeship and had offices in Ełk, Giżycko, Olecko, Pisz and Suwałki.

Following the administrative reform of 1999 and the liquidation of the branch on 6 September 2007, it has been operating as a Local Office since 1 July 2008 in an expanded form, serving not only the municipalities of the Augustów poviats, but also the municipality of Giby in the Sejny poviats, as well as supervising and coordinating the work of the Local Office in Suwałki. The Local Office in Augustów is one of two state administration institutions in the city that cover several poviats with its activities.

PEOPLE

The organiser and first director was **Antoni Safiejko**, who was the deputy director of the Social Insurance Institution (ZUS) branch before joining the Agricultural Social Insurance



Oddział Regionalny Kasy Rolniczego Ubezpieczenia Społecznego w Augustowie został utworzony 1 lutego 1992 roku na podstawie Zarządzenia Prezesa KRUS z 15 stycznia 1992 roku. Samodzielność organizacyjną uzyskał 1 kwietnia. Tak, jak cała „Kasa”, powstał w wyniku reorganizacji ZUS polegającej na wyodrębnieniu systemu ubezpieczeń społecznych rolników i osób z nimi współpracujących ze struktury organizacyjnej ZUS.

Organizatorem, a zarazem pierwszym pracownikiem Oddziału był dyrektor – **Antoni Safiejko**, a następnie główna księgowa – **Beata Maria Malinowska**.

Z dniem 1 kwietnia 1992 roku, dołączyło do nich 37 byłych pracowników Oddziału ZUS oraz 8 spoza struktur ubezpieczeniowych:

<i>Dzikońska Ewa,</i>	<i>Kuczwalska Bożena,</i>
<i>Jasińska Helena,</i>	<i>Kujawska Barbara,</i>
<i>Jaworowska Teresa,</i>	<i>Łaskowska Teresa,</i>
<i>Jesionek Krystyna,</i>	<i>Malinowska Dorota,</i>
<i>Jodezyk Jadwiga,</i>	<i>Michalska Małgorzata,</i>
<i>Jurkiewicz-Osewska Małgorzata,</i>	<i>Mordaszewska Danuta,</i>
<i>Kartaszow Maria,</i>	<i>Olszewska Krystyna,</i>
<i>Kazimierzuk Elżbieta,</i>	<i>Orzechowska Halina,</i>
<i>Kondracka Longina,</i>	<i>Palczewska Anna,</i>
<i>Kozaczek Krystyna,</i>	<i>Piotrowska Zofia,</i>

Fund. The first trio of employees consisted of **Longina Połubińska**, who worked there the longest, **Bożena Kotarska** and **Anna Pietkiewicz**, who were delegated from ZUS.

When asked what prompted them to join KRUS, Ms Longina replies with a smile: ‘Mr Antoni told us it would be fun!’

They were soon joined by **Beata Twardowska**, **Jagoda Milewska**, **Katarzyna Kozłowska**, **Ewa Siedlecka**, **Ewa Twardowska**, **Małgorzata Gąsiewska** and **Urszula Kopiczko**, all of whom had just graduated from school and were ambitious and enthusiastic. Although years have passed, they still retain their charm and energy, as if it were yesterday. And they all still work there today. Katarzyna Kozłowska is the deputy manager of the facility, Longina Połubińska heads the

Insurance Department, Bożena Kotarska – the Retirement and Pension Department, and the others are the backbone of their departments. Over time, more women joined the team. Today, out of 41.5 full-time positions at the facility, 38 are held by women. Human resources have always been the strong point of our institution.

OFFICE

Originally, the branch was located on 3 Maja Street, the main, representative street of Augustów, in a building that had already seen better days, owned by its ‘big brother’. After purchasing a building plot on Młyńska Street in November 1992, the Warsaw-based company began construction work on 1 July 1993. In the first few months, the work was hampered by heavy

rainfall. The facility was taken over for use on 17 February 1995, and after the construction of outdoor stairs and a fence around the property, the final acceptance of the works took place on 25 October. The KRUS branch gained its own headquarters.

It was one of the most beautiful architectural features in the city, although, as it later turned out, not very functional. Much of the space was taken up by a patio with flowers, later replaced by a mature, tall palm tree. The roof structure proved particularly unfortunate, as it was complicated, with many folds, and difficult to maintain, especially in winter after heavy snowfall. In September last year, the already badly worn stairs and fencing were thoroughly renovated, which restored the surroundings to their former beauty. The facility also houses the offices of the KRUS Central Control Office.

TASKS AND CUSTOMERS

‘Was it fun?’ **Jagoda Milewska** recalls her first days. ‘First of all, there was a lot of work and many additional, ad hoc tasks. We often worked several hours a day to meet deadlines, especially when we had to complete urgent tasks. We even worked on Sundays, for example in 1993, when databases were being created. Sometimes we took documentation home with us, and whole families made decisions. Once, a document with a payment got lost and we were a few pennies short to close the book. We even looked for it in the rubbish bin, and it was resting peacefully at the bottom of a drawer,’ recalls Ms Jagoda.

There was both anger and laughter. At first, there were many training trips to Katowice and Szczecin to learn how to use the software. On the night train back to Augustów, someone stole a bag containing floppy disks with software and data...

For many years, the branch had a cash desk where farmers paid their insurance contributions. Sometimes they would come in intoxicated. Once, a gentleman suggested to Urszula Kopiczko, who looked very young (and still does today!), that they 'have a drink'. His companion immediately admonished him: 'She's just a child!'

It happened that farmers who did not pay their contributions voiced their dissatisfaction loudly. Sometimes too loudly. It took a lot of diplomacy to resolve the situation.

'When that didn't help and the customer continued to shout,' recalls Ms Jagoda, describing one such situation, "I banged my hand on the table and demanded in a firm tone: "Calm down, please!" It worked. Incidentally, there was a show of solidarity among my colleagues – the girls came running down from the first floor, thinking they needed to support me.

A LADDER AND CHOCOLATES

There were also very organised and meticulous visitors. Once, a farmer brought in... a ladder – as the cause

of his accident at work. There were also those who brought chocolates, happy that their case had been resolved. And flowers on Women's Day. It was impossible to refuse, so as not to offend the donor. Today, apart from the Information Desk, visitors do not have access to staff rooms, and these problems no longer occur.

'Some people sent us Christmas cards. But recently, there was also someone who was denied a pension, so he sent us medicine packaging with an appropriate comment. We were also involved in many social issues,' adds **Bożena Kotarska**. 'In 1997, we collected money to help flood survivors according to the amounts declared by farmers. As a result of a misunderstanding, one of the central newspapers published an article entitled 'Forced Charity'. We

felt very sad about this, and were also forbidden from speaking to the media. But there were also very pleasurable moments, such as when, on 8 December 2017, the management of the Association of Home Army Soldiers in Labour Camps came to KRUS to personally thank us for the Christmas parcels organised for Poles in the east.

Overall, there were definitely more positive moments in my work. Thirty five years of life and work: joys and sorrows, successes and failures – professional and private, arrivals and departures, greetings and farewells, team-building meetings and trips, social activities...

Jarosław Szlaszyński
Head of LO in Augustów



PREVENTION THAT WORKS

Since 1993, we have been consistently shaping a culture of occupational safety in individual farming. Our educational efforts – ranging from competitions and information campaigns to checklists – are paying off in terms of safety and increased awareness. In the years to come, KRUS will continue to prioritise preventive activities, broadly understood as prevention and health education, as well as the adaptation of programmes to changing threats – especially those related to occupational and lifestyle diseases in rural areas.

This could be considered the news of the 35th anniversary: thanks to preventive measures, the number of accidents reported to KRUS has fallen by about 80%. The accident rate has dropped from 24.6 in 1993 to 7.8 in 2024. The number of fatal accidents has also decreased significantly.

STATISTICS DON'T LIE!

Cezary Nobis, Director of the Prevention Office, says: *'KRUS plays a fundamental role in the social security system for farmers. One of the key tasks of the Fund, as set out in the Act on Social Insurance for Farmers, is preventive activity aimed at limiting accidents at work and occupational diseases in agriculture. Since*

its inception, we have been pursuing this mission with great consistency, and statistics clearly confirm an improvement in safety in agriculture in virtually every segment.

Over the 35 years of its existence, KRUS has recorded a significant reduction in the number of reported accidents. In 1993, the number was around 66,000, which was the basis for the payment of over 42,000 one-off compensation payments, including several hundred for fatal accidents.

In 2024, there were only 9,930 accidents – 779 fewer than the previous year – and 7,835 one-off compensation payments were made, including 38 for death. This represents a reduction in the number of reported

accidents by over 80% and in lump-sum compensation payments by approximately 80% since 1993.

An analysis of the causes and circumstances of accidents reported to KRUS shows that three categories of incidents dominate: falls (52.2%), impacts, crushing, animal bites (12%) and getting caught or hit by moving parts of machinery and equipment (10.4%). As many as 57.3% of accidents are attributed to human factors (improper conduct of the farmer, improper use of machinery, equipment and tools – 26.3%), and 25.7% to technical factors, e.g. poor condition of farmyards, communication routes and manoeuvring areas.

While the number of accidents is falling, the challenges in the area of occupational diseases are growing. In 2022, 194 one-off compensation payments were awarded for occupational diseases, of which 173 cases concerned infectious and parasitic diseases, mainly Lyme disease. Two years later, KRUS recorded a total of 228 cases of occupational diseases, including 194 cases of infectious and parasitic diseases, of which as many as 179 concerned Lyme disease. The remaining cases involved diseases of the respiratory system, peripheral nervous system and musculoskeletal system caused by the nature of the work, as well as skin diseases and malignant tumours resulting from exposure to carcinogens in the work environment.

SAFE THANKS TO KRUS

*'Prevention measures carried out by KRUS are based on analysing the causes of accidents and implementing educational campaigns, competitions, training courses, awarding the KRUS Safety Mark and providing educational materials available to rural residents. The entire programme is financed by the Prevention and Rehabilitation Fund and supported by the media, not only industry-specific ones,' emphasises **Renata Bielecka, Deputy Director of the Prevention Office.** 'In the last decade alone, we have conducted over 38,000 training sessions, attended by almost 1.3 million people.'*

As part of extracurricular activities, various types of competitions, contests and quizzes on health and safety are organised. Since 2003, we have been organising the National 'Safe Farm' Competition, in which over 1,000 individual farms participate each year. Its aim is to promote the principles of health and safety 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 acts as the honorary patron of the competition. The project is supported by: the Ministry of Agriculture and Rural Development, the National Agricultural Support Centre, the Agency for Restructuring and Modernisation of Agriculture, the National Labour Inspectorate, as well as local governments, volunteer fire brigades, police, local chambers of agriculture, agricultural advisory centres, professional and social organisations of farmers, scientific and research institutes working to improve safety at work on farms, manufacturers of agricultural machinery and equipment, and many other companies and institutions.

KRUS representatives actively participate in agricultural fairs, exhibitions, seminars and scientific and training conferences, local festivals and harvest celebrations, during which they organise information and prevention stands, competitions, exhibitions and demonstrations of safe working practices for farmers.

At chosen international, national and regional events, KRUS stands are exhibited jointly with the Ministry of Agriculture and Rural Development and institutions working for agriculture, including the Agency for Restructuring and Modernisation of Agriculture and the National Centre for Agricultural Support. In 2022, we launched a new project called 'Safe Farmer, Safe Countryside', which combines all forms of preventive measures taken by KRUS, relating to the most common categories of accidents and occupational diseases in agriculture.

Every year, around 330,000 people participate in KRUS's preventive activities! And that is probably the second, very important piece of news about the 35th anniversary...



HOW DID THE KRUS COMPETITION MAKE GOOD PRACTICES THE NORM?

When we started with prevention in the 1990s, the Polish countryside was fragmented, poorly mechanised and full of ‘invisible’ risks. At that time, approximately 66,000 accidents at work on farms were reported annually, including nearly 300 fatalities. In rural areas, this was a pressing, priority social problem and the cause of many family tragedies.

It is therefore no surprise that safety has become a priority for KRUS. Four employees from the prevention department discussed how to combine education with positive competition, audits in farmers’ workplaces and effective prevention. Their discussions and debates gave rise to the nationwide ‘Safe Farm’ (BGR) competition. **Krzysztof Bielecki, Zbigniew Rapacki, Stefan Tomaszewicz and Wojciech Kobielski** are still referred to as the ‘founding fathers’ of BGR, and not without reason.

BEGINNINGS AND OBJECTIVE

The competition was launched in 2003. Its main idea seemed simple: to promote solutions that really protect health and life on the farm – from tidiness and lighting to proper work organisation and the installation of machine guards, to groundwater drainage and hardening of surfaces in the farmyard.

Participation in the competition was intended to motivate farmers to apply health and safety principles on farms in practice – recommendations of

the President of KRUS concerning farm equipment, safety of workers and methods of performing agricultural activities, established to prevent accidents at work and occupational diseases in agriculture.

Safety audits during the assessment of farms participating in the competition were carried out by committees composed of health and safety specialists from various institutions, who advised farmers on ways to eliminate accident hazards. The idea of a competition between farmers quickly gained the interest of the Agricultural Property Agency and the approval of the Ministry of Agriculture and Rural

Development. The National Labour Inspectorate was also invited to participate in the competition.

In many cases, the competition committees pointed out hazards to farmers that they were unaware of, even though eliminating them did not require high financial outlays, but only work and creativity. The number of hazards to human health and life identified by the committees determined the winner. The fewer the hazards, the greater the chance of winning. In addition, farmers were rewarded for implementing solutions to improve work safety at their own expense. The best farms selected in the competition became a point of reference and a model for other farmers to follow.

Since the first edition, small and large farms have been eligible to

participate in the competition, provided that the owner is covered by social insurance for farmers. The honorary patronage of the President of the Republic of Poland and co-organisation by the Ministry of Agriculture and Rural Development, the National Labour Inspectorate, the Agency for Restructuring and Modernisation of Agriculture and the Agricultural Property Agency have emphasised the importance of this event for years. The winner of each edition receives the main prize – a farm tractor funded by the President of KRUS. The prizes for the other winners were funded by the Ministry of Agriculture and Rural Development, GI-PIP, KOWR, ARiMR, as well as agricultural unions and organisations, companies and media operating in the agricultural sector. All editions of the competition were organised under the patronage of TVP.

SCALE EFFECT

The key is a 'safety audit' in the real working environment. Committees composed of health and safety specialists identify hazards and suggest practical improvements – often requiring little investment but bringing immediate benefits. Participants' own creative solutions that increase safety in the yard are also rewarded. As a result, the best farms become local beacons of good practice.

The competition is a multi-stage process, taking place at the regional and voivodeship levels, followed by a central stage, which is attended by 16 winners from each voivodeship. The final is preceded by visits to the farms by the committee.



To date, 25,402 farms from all over Poland have been entered into the 22 editions of the competition. Many of them have participated multiple times: farmers returned after implementing the committee's recommendations, treating the competition as a roadmap for modernisation and an excuse to compare themselves with the best. Over the years, many of the solutions discovered on the finalists' farms have become standard practice throughout the industry.

Over almost a quarter of a century, the number of reported accidents at work has fallen by around 85%, from 66,000 to 9,930 per year. The accident rate has fallen from 24.6 in 1993 to 7.8 in 2024. The number of fatal accidents has also decreased significantly: in 2024, there were 38, almost ten times fewer than at the end of the 1990s.

Why did it work so well? The competition combines education, counselling, recognition and competition. It is one of the important prevention tools: it helps to reduce the number of accidents and occupational diseases. It is also part of the 'Safe Farmer, Safe Countryside' project, which brings together the preventive activities of KRUS, partners and local communities.

I have been participating in the work of competition committees that evaluate farms as part of the BGR competition for many years. On the one hand, it is a kind of 'technical inspection', carried out very meticulously and objectively, but on the

other hand, it is very useful, because we combine our inspection with instructions on how to implement modern, safe solutions. We are not looking for mistakes, but for solutions that can be copied by every neighbour in the area. Thanks to this, good practices spread through villages faster than the best leaflet.

I must mention that organising such a logistically demanding competition was and is possible thanks to the commitment of many field workers. It is they who, with great dedication, seek out wonderful farms and help farmers prepare for the competition.

Anna Berkowicz (KRUS RB Kraków), **Agata Dulat** (KRUS RB Zielona Góra), **Ewa Kowalczyk** (KRUS RB Wrocław), **Krzysztof Kozioł** (KRUS RB Białystok), **Przemysław Kraska** (KRUS RB Łódź), **Robert Rybak** (KRUS LO Tarnów), **Zbigniew Suchomski** (KRUS LO Włocławek) – these are the people who have made the competition recognised and well-known, and above all, ensured its substantive quality.

SIGNIFICANCE FOR RURAL AREAS

Work safety is not an add-on to production – it is a prerequisite for farm continuity, family health and financial stability. The BGR competition introduces the topic of workplace risks in rural areas into public debate, presents specific, repeatable solutions, and builds the prestige of those who prioritise a culture of safety. This motivates farmers to change, institutions to cooperate, and local media to promote good practices.

After 35 years of operation, KRUS can draw a valuable conclusion from such activities: prevention works when it is close to people, based on facts and embedded in everyday life. The 'Safe Farm' programme meets all these conditions.

Renata Bielecka

Deputy Director of the KRUS
Prevention Office



BGR EFFECT

Wojciech Musiał, winner of the 8th edition of the BGR competition (2010), a farmer from Nieciecza in Małopolska:

'I have fond memories of the time spent preparing for this competition. Many changes took place on my farm, which I had been thinking about before, and participating in the competition only accelerated the process of implementing them. We mobilised ourselves! When I was preparing the farm for the competition, I did not think that I would get so far in it. Each stage ended well for me, and that was already extremely exciting! However, the final itself and my victory came as a big surprise. Since then, there have been significant changes on the farm. I have more land, more machinery, and I have started teaching the younger generation the farming profession. There has not been a single accident on our farm so far – this is also one of the effects of BGR.'

Winners of the first edition of the BGR competition, Ewa and Piotr Owczarscy, farmers from the village of Dębowierzchy in the Lubelskie Voivodeship:

'We took part in this competition even though we didn't know what the main prize would be... One of the KRUS employees told us about it – you have a nice farm, give it a try, maybe you'll be successful. And we tried. It was only after advancing to the central level of the competition that we found out that the prize was a farm tractor. We felt a thrill of excitement – maybe we would succeed?'

For us, over 20 years ago, a tractor was a really valuable prize! We asked a specialist to advise us – what else needed to be added, changed, adjusted, improved... It was a pleasant surprise when the results of the competition, with us in the leading role, were announced at the presidential harvest festival in Spała. Great satisfaction, great success and a great surprise. And the BGR tractor is still working on our farm today.'

Emilia and Jan Mazepa from the village of Domaniówek in the Dolnośląskie Voivodeship are the winners of the fourth edition of the competition:

'This competition motivated us. The farm has always operated at a decent level, but to be honest, safety issues were not particularly discussed. It was obvious that accidents had to be avoided, that we had to think. And here – a completely different philosophy. Everything should be well thought out, well organised, to the point. The competition allowed us to refine many solutions. The inspectors reprimanded us for our shortcomings, gave us tips, we listened to them, took action and... the results came. We encourage all farmers to take part in this competition, because fortune favours the brave!'

Janusz Bystron from the village of Sławki in the Pomorskie Voivodeship was the winner of the 13th edition of the BGR competition:

'I came third in the seventh edition of the competition and first in the thirteenth. I remember it as an extraordinary experience. It had a big impact on the future of our farm, because let's be

honest – it is a very prestigious competition, information about it reaches many media outlets, the winners are talked about and often visited for advice. Whenever I get into the tractor, which was the main prize at the time, I work with great joy and fondness, because I know how much effort it took to win it and how much satisfaction it has brought us.'

Krzysztof and Mateusz Spychalscy from Pikutkowo in the KujawskoPomorskie Voivodeship, winners of the 14th edition of the competition:

'We competed three times, and last time we were very lucky, but we also worked very hard. It was a great source of satisfaction, because winning a competition with over 1,000 participants is always a reason to be proud. Mr Zbyszek, an inspector from KRUS, was a great support to us. He once said: "If I don't win this competition with you, I don't think I'll ever win anything..." We have always taken safety seriously because we employ many people during the season and the worst thing that could happen to us would be an accident involving this group of people. They must always be well trained, know their duties and limitations, but also know as much as we do about health and safety rules in agriculture. This is fundamental. The responsibility for the lives and health of these people is always enormous. The prize in the BGR competition, a tractor, stood in plain sight for a long time, because it is a great satisfaction and a reason to be proud – to be the best in the country...'

VILLAGE ADMINISTRATOR, WHAT A PROUD TITLE!

From 1 July 2023, KRUS will pay benefits for serving as a village administrator. Over 37,000 former village administrators will receive these benefits, available even if the recipient is receiving a pension or disability benefit from ZUS or another pension authority.

'It's a small reward for our service to the villagers,' says Stanisław Kalista, who was the village administrator in Bukówka and Zbrza in the Pawłów commune, Starachowice powiat for over 50 years.

For over a year, i.e. from 1 July 2023 to 30 September 2024, the Agricultural Social Insurance Fund received 39,344 applications for cash benefits for performing the function of village administrator.

'During this period, we issued nearly 34,000 decisions granting entitlement to this benefit and over 3,000 decisions refusing it,' says **Katarzyna Kluczyńska, Deputy Director of the KRUS Benefits Office.**

Initially, in order to receive the benefit, it was necessary to serve as a village administrator for at least two

terms, but not less than eight years, pursuant to the Act of 8 March 1990 on municipal selfgovernment, and to reach the general retirement age, i.e. 60 years for women and 65 for men. In 2024, the provisions of the Act were amended. Following the introduction of the changes, the term of office was reduced to seven years instead of eight, and the requirement to serve a term of office and to perform the function on the basis of the Act of 8 March 1990 on municipal selfgovernment was waived. In addition, a provision was added regarding non-punishability for fiscal offences.

The amendment also introduced changes facilitating the conduct of evidentiary proceedings in situations where the applicant does not have documents confirming the period of serving as a village administrator.

For almost a year now, a statement from three, rather than five, persons confirming that the applicant for the benefit did indeed serve as a village administrator in the past has been sufficient.

The current activities of KRUS include measures aimed at simplifying procedures, including forms, as well as improving cooperation and information exchange with external institutions.

As of 30 June 2025, the Fund had paid a total of 37,258 benefits to village leaders. Since 1 March this year, this allowance has amounted to PLN 354.86 per month, compared to PLN 336.36 previously. The next indexation is planned for 1 March 2026.

NATIONAL FILM COMPETITION FOR YOUNG PEOPLE 'MY VISION ZERO'

YOUNG, COLOURFUL, CREATIVE

She entered the stage almost at the last minute and, according to her peers, stole the show. Kaja Barton, a colourful character and winner of the first edition of the 'My Vision Zero' competition – then an 18-year-old student at the Agricultural Education Centre School Complex in Bydgoszcz – appeared at the competition gala accompanied by her colleagues who were actors in her winning movie, as well as her school principal and teacher.

She was impossible to miss: rainbow-coloured hair, an outfit full of multicoloured accents, an open mind, a sense of humour and an artistic ease that she exuded from the moment she entered the room.

In 2019, the rainbow symbol was a form of unambiguous declaration in public debate. And that is how Kaja presented herself – proud, joyful, colourful, a rainbow winner – posing for photos with representatives of state institutions in the building of the Ministry of Agriculture and Rural Development, arousing keen interest among the public and... slight

consternation among conservative politicians and officials.

*'This contrast,' recalls **Adriana Minorowska from the KRUS Communications Office,** "made a huge impression on all of us. It was a breath of fresh air and youth, especially when compared to the very formal nature of the event – with suits, dresses and official, serious speeches. At the same time, it was proof that our competition not only promotes creativity, but also gives young artists space to express themselves. Even when dealing with such a difficult topic as life and work in the countryside. Of all the*

winner of all editions of the competition, it was Kaja Barton who stuck in my memory the most.

ORIGINS

'Vision Zero' is a global prevention strategy in the field of occupational safety, developed by the International Social Security Association (ISSA), of which the Agricultural Social Insurance Fund has been a member since 1991, and since 2007, it has been running the the ISSA International Section for Prevention in Agriculture.



KRUS joined the international “Vision Zero” campaign in 2018, becoming its official partner. The goal of “Vision Zero” is to reduce the number of occupational accidents and diseases among farmers, improve living and working conditions in rural areas, and strengthen the role of preventive measures.

As part of this strategy, the most important initiative undertaken by KRUS on the Polish market is a nationwide film competition for young people – ‘My Vision Zero’. The aim of this educational game is not only to engage the younger generation in the subject of occupational safety in agriculture, but also to encourage a creative approach, prevention and responsibility for health and life.

The main objectives of the competition are to promote safe attitudes and behaviours related to working on a farm among school and university students, especially those studying agriculture, as well as to promote the idea of ‘Vision Zero’ in agriculture – an international social campaign based on three fundamental pillars: Safety, Health, Well-being.

This concept is governed by 7 Golden Rules:

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

PASSION

Since the first edition of the competition in 2019, its driving force and coordinator has been **Gabriela Marcinkowska from the KRUS Communications Office:**

‘After so many years of organising the competition, I know that if someone calls me on Saturday or Sunday, or if I answer the phone after 10 p.m., it is definitely about “My Vision Zero”. I have grown attached to this idea, to the joy that accompanies it and the stressful responsibilities that are an integral part of the competition. I remember almost every film out of the more than three hundred I watched while working on registering entries. I remember the smiles and happy faces of the winners, but also the sadness of all those who were unsuccessful. Each edition of this competition was different, each had its own atmosphere and heroes. They included artists such as Kaja Barton, full of vitality, as well as very modest creators, even embarrassed by their success and presence on stage. We always welcomed everyone warmly and remember them even more fondly.’

The originator and organiser of the competition is KRUS, which invites many institutions to cooperate in jointly pursuing objectives related to safety, health and well-being in agriculture. In recent years, we have signed cooperation agreements with

the Ministry of Agriculture and Rural Development, the National Centre for Agricultural Support, the Agency for Restructuring and Modernisation of Agriculture, the National Labour Inspectorate, the State Fire Service, AGRO Insurance – Mutual Insurance Company and the PGE Foundation.

Every year, the Minister of Agriculture and Rural Development acts as the honorary patron of the competition, which emphasises the importance of the subject matter for Polish agriculture. The competition is open to young people aged 13 to 21 – primary and secondary school pupils and university students. However, we strongly encourage young people studying at agricultural schools to participate in the competition, recognising them as future ambassadors of safety in rural areas.

‘It’s part of our mission,’ admits Gabriela Marcinkowska. ‘On the one hand, we activate young people’s artistic passion, but on the other, we pursue a very active educational policy, using the competition to promote the principles of safe living in the countryside. And I think we are succeeding, because every year the number of participants in “My Vision Zero” and the artistic level of the competition are growing. Every young artist wants to be like Quentin Tarantino, and I believe that our competition is becoming a great incentive for young people and a gateway to a professional career. I wish them all the best.’

ACCIDENT

There have been moments in the history of the competition that have remained in the organisers' memories for a long time – not only because of the emotions associated with the event, but also because of unforeseen circumstances. One such story was the trip taken by students from the Agricultural School Complex in Cudzynowice to the 'My Vision Zero' competition gala in 2021.

The final gala took place on 26 November in Warsaw. The weather conditions on that day were exceptionally difficult: heavy snowfall and traffic jams paralysed the entire capital, and the situation on the roads throughout the country was very difficult. The winners travelled from different parts of Poland.

'I was in constant telephone contact with all the winners, their teachers and parents,' recalls Gabi Marcinkowska. 'I remember one phone call in particular – from the teacher of Gabriel Łakomy, a distinguished student from the school in Cudzynowice. She sadly informed me that the bus they were travelling in had been involved in a serious road collision involving several vehicles. Fortunately, no one was hurt – it all ended with "only" a lot of stress and fear. Unfortunately, they did not make it to the gala.'

Since then, every time the 'My Vision Zero' gala was approaching and poor weather was forecast, I would remember this incident and how they

had to deal with the unpredictability of the weather and the risks of travelling. To this day, I still remember the name of the teacher who called me. She was looking after a group of children and had to deal with such a difficult situation on the road – Ms Sylwia Psica.

DISTINCTIONS

For the project: film competition for young people 'My Vision Zero', KRUS received a Certificate of Merit in the International Social Security Association's 'Good Practice Award for Europe 2024' competition.

It is also worth mentioning that owing to our patrons and sponsors, the prizes in our competition have been very attractive and valuable for years. In 'My Vision Zero', participants have the chance to win not only cash prizes, but also valuable material prizes, such as laptops, drones, sports cameras, smartphones, smartwatches, headphones and tablets – practical devices that are sure to be valuable aids in both the education and everyday lives of young filmmakers.

Since the first edition, the competition finals have been held in various prestigious venues – at the headquarters of the Ministry of Agriculture and Rural Development, at the Luna cinema, and in the Crystal Hall of the Warsaw University of Life Sciences. During the exceptional period of the coronavirus pandemic (in 2020), both the meeting of the

Competition Committee and the final gala were organised online, which allowed for safe participation despite the restrictions in place.

The final galas of the 'My Vision Zero' competition are traditionally held at the turn of November and December. This is the time when Warsaw begins to sparkle with illuminations and the festive mood sets in, an atmosphere that makes the award ceremony during the gala a special and magical event. For everyone.



BEAUTIFUL, LONG-LIVING

We could hardly believe it! Anna Winiarska, a KRUS pensioner from Huta Gogolowska in Podkarpacie, celebrated an extraordinary anniversary on 23 February – her 110th birthday! She is not only the oldest agricultural pensioner in the region, but also one of the five oldest people living in Poland.

Her life is a story of working from dawn to dusk, caring for the farm and family, and raising generations of children on the values of respect and mutual assistance. Anna survived two world wars and witnessed all the political changes in Poland. She had four children – a daughter and three sons, but three of them are now deceased. She also has seventeen grandchildren, twenty-nine great-grandchildren and twelve great-great-grandchildren.

PRAYER GIVES HOPE

She is the only one who has reached such an advanced age, as her parents died in their early 60s. The elderly lady prefers simple, natural products. She enjoys eating cabbage and dumplings. Her son Kazimierz and his wife Stanisława prepare meals for her. They take care of the senior citizen. Mrs Anna's passion is flowers. Until a few years ago, she enjoyed growing them in her garden.

'There were so many of them in our house that my father sometimes got angry because they covered the windows and made it dark inside,' recalled Anna's son, Kazimierz.

Despite her remarkable age, Anna is in good shape and still has a sharp mind. What is her secret to longevity, especially since no one else in her

family has lived to be 90? The senior citizen is a deeply religious person.

'How long God grants me life, an hour, two days or a month, is His will,' said the elderly woman when we went with the President of the Fund to celebrate her 110th birthday. Daily prayer is important to her. It gives her hope and peace.



Due to mobility issues, the senior citizen attends Holy Mass via television. Every month, she is visited by the parish priest of St. Catherine of Alexandria in Gogołów. She also listens to the radio every day and, until recently, read Catholic newspapers. 110 year-old Anna has a very cheerful disposition, is able to enjoy the little things in life and appreciate what she has.

SPOUSES – RECORD HOLDERS

In May 2025, KRUS celebrated another extraordinary anniversary: Wanda and Waclaw Smardz from the Obrazów commune in the Świętokrzyskie Voivodeship. The woman is 101 years old, her husband is 105, so together they have lived for 206 years. In addition, they have been married for 79 years, which makes them not only the oldest farming couple in the region, but also in the whole country.

The history of their relationship dates back to pre-war times – Ms Wanda was active in the Catholic Youth Association, while Mr Waclaw ran a farm. After their wedding in 1946, they ran a farm together in Dębiany, initially growing grain and vegetables without the aid of machinery, and later turning to fruit farming. They raised two children and now have five grandchildren and one great-granddaughter.

Today, both are under the care of their family, but they still look after each other.

‘You have to pray and do good deeds, then God will bless you,’ Mrs Wanda told us during a special visit by representatives of KRUS to her home.

RESPECT FOR LIFE

Both Mrs Anna and the Smardz family, as well as all pensioners and disability pensioners who have reached the age of 100, receive a so-called honorary benefit granted by KRUS to centenarians. This is a special pension supplement, which from March 2025 will amount to PLN 6,589.67 gross per month.

Data from the KRUS Statistics Office show that in mid-2025, 1,398 people over the age of 100 were receiving the honorary benefit. Importantly, eligible persons do not have to submit any applications – the benefit is granted automatically upon reaching the age of 100. This is an expression of the state’s respect for its oldest citizens and, in the case of farmers, an appreciation of their years of hard work on the land.

The largest number of centenarians receiving benefits from KRUS live in Mazovia – 218 people. In second place is the Lubelskie Voivodeship with 167 beneficiaries, and in third place is the Łódzkie Voivodeship with 108. The fewest centenarians with agricultural pensions are in the

Opolskie Voivodeship, where KRUS statistics show 19 people. There are not many more in Lubuskie (26) and Śląskie (47).

The life stories of Mrs Anna and the Smardz family are not only touching examples of human longevity, but also illustrate a broader phenomenon – the ageing of society. Poland, like many European countries, is getting older, and the number of centenarians is growing every year. In the coming decades, there will be many times more of them than today. The honorary benefit is therefore not only financial support, but also a tribute to those who have devoted their entire lives to work, family and community.



REHABILITATION OF FARMERS' CHILDREN

Let us imagine that we send all residents of Malbork, without exception, to a KRUS rehabilitation stay. Or all residents of Brzeg, with the surrounding villages. Or almost all citizens of Chojnice. That's quite a lot, isn't it?

Since 1993, exactly 37,874 children have benefited from summer rehabilitation stays of KRUS. This is roughly the same number as the population of Chojnice, Brzeg or Malbork.

This is part of our mission. The pandemic years (2020–2021) were an exception to the rule, when the stays were cancelled for epidemiological reasons. Rehabilitation placements organised by KRUS are not only a form of treatment, but also a real chance for a healthy childhood for the youngest members of farming families. Their enormous importance stems from several key reasons.

Firstly – comprehensive care, free of charge. Children whose at least one parent is insured with KRUS are eligible for free 21-day rehabilitation stays. This is full support, which includes accommodation, full board,



24-hour medical and nursing care, and an individual rehabilitation programme prepared by qualified medical and teaching staff. A programme

designed in this way gives children space to relax, play and, above all, receive real treatment, which is often unavailable where they live.

Secondly, the KRUS rehabilitation programme provides real **protection for farmers' family budgets**. The entire cost of accommodation and transport for the stay is covered by KRUS. The safest forms of transport are always used, e.g. a hired coach supervised by our staff. This is significant support for families who might otherwise have to forego rehabilitation due to high costs or difficult access.

Thirdly, the assistance is targeted very carefully. Rehabilitation stays are allocated after verification by a physician and are intended for children with musculoskeletal disorders, posture defects, and respiratory system disorders. A referral issued by a physician guarantees that assistance is provided to those who really need it.

Finally, we combine wellbeing with education. A rehabilitation stay is not just about therapy. Here, in a safe environment, under the supervision of specialists, children rest, play, learn to take care of themselves in a natural way and learn how to live safely on a farm. It is a combination of treatment, education and a normal childhood – without pressure, but with clearly marked care.

Similar initiatives also operate outside Poland, although in most countries there is no distinction between rehabilitation services for the agricultural and nonagricultural communities. In Austria, for example, there is Kokon Rohrbach-Berg: the first rehabilitation centre created



exclusively for children and young people up to the age of 18. It has 77 beds for patients and 67 places for carers. Referrals to this centre are issued by SVS, an organisation that, like KRUS, works on behalf of Austrian farmers and microentrepreneurs.

The centre offers rehabilitation focused on musculoskeletal, cardiac and pulmonary conditions, as well as mental health support. Individual therapeutic programmes are carried out by an interdisciplinary medical team.

KRUS rehabilitation stays for children provide the highest level of

medical care in rehabilitation centres for farmers, which are renowned for their excellent specialist care and effectiveness.

We are thus following the European trend of treating children's rehabilitation as an investment in the future – healthy young generations mean lower healthcare costs in adulthood and greater independence. It is therefore not only a fantastic social programme, but above all a manifesto of concern for the health of farmers' children.

21 DAYS TO RECOVERY

Six facilities. Six attractive locations on the map of Poland. Six Farmers' Rehabilitation Centres (CRR) belonging to KRUS and the Contribution Fund. It is a unique network in the social security system, providing medical rehabilitation for rural residents. How does it work? What are the results?

When the social insurance system for farmers was established in 1990, it was quickly recognised that cash benefits without effective rehabilitation were not enough. Already in the second year of the Fund's existence, the Farmers' Rehabilitation Centre in Iwonicz-Zdrój was launched, and in the following four years, other centres were modernised and opened. Since 1992, a total of over 400,000 people have benefited from KRUS medical rehabilitation; today, approximately 14,000 farmers per year consistently use the programme.

HOW DID THE #CRR6 NETWORK COME ABOUT?

The model of rehabilitation for farmers is based on a network of facilities in Horyniec-Zdrój, Iwonicz-Zdrój, Jedlec, Kołobrzeg, Szklarska Poręba and Świnoujście. The locations in spa towns allow standard

physiotherapy to be combined with balneotherapy, i.e. the use of natural medicinal resources such as mud, brine or sulphide and hydrogen sulphide baths, which enhances the effect of the therapy.

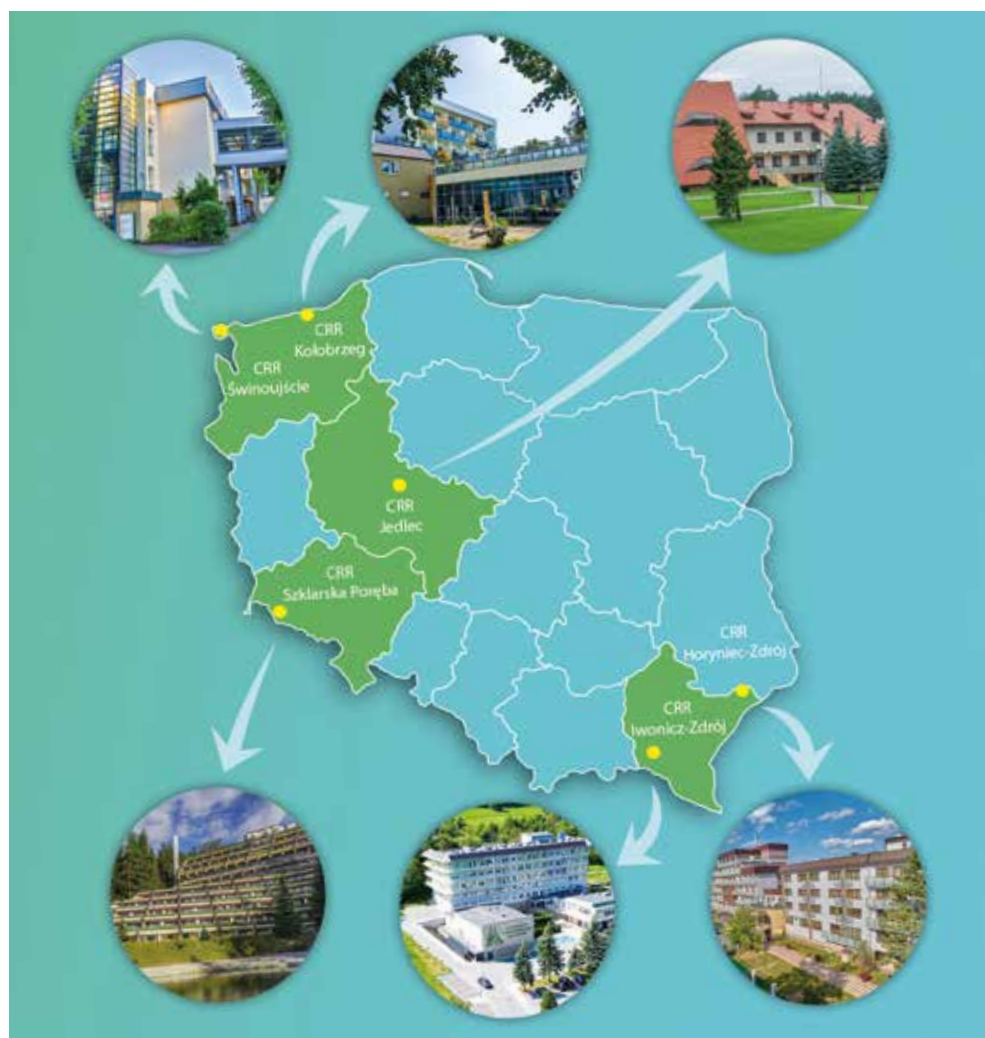
The basic form of rehabilitation consists of 21-day inpatient stays at Farmers' Rehabilitation Centres. This benefit is available to insured persons who are completely unable to work on a farm, who are expected to regain their ability to work, and to persons at risk of such incapacity. Persons entitled to an agricultural pension may also take advantage of rehabilitation for several weeks. The stay for this group is free of charge and possible no more than once every 12 months.

The treatment programme includes, among other things, kinesitherapy, therapeutic massage, electrotherapy and light therapy, hydrotherapy, and, in health resorts, balneological treatments. Interdisciplinary teams ensure the safety and quality of the

services provided: at the end of 2024, a total of 209 medical staff worked in all Centres (including 43 doctors, 100 physiotherapists and massage therapists, 58 nurses, 3 psychologists and 5 dieticians).

Since 1993, KRUS has also been organising 21-day summer rehabilitation camps for farmers' children (aged 7–15). To date, nearly 34,000 young patients have benefited from these camps. The dates of the camps are announced each year at the five KRUS Farmers' Rehabilitation Centres.

The operation of medical rehabilitation facilities is directly based on Article 64 of the Act on social insurance for farmers, and the rules for referring patients to rehabilitation stays are specified in a regulation issued by the Ministry of Agriculture and Rural Development. Funding is provided by the Prevention and Rehabilitation Fund, created, among other things, from a write-off from the Contribution Fund (up to 6.5%



of its planned expenditure) and a budget subsidy. The evolution of the sources and scale of funding has made it possible to build a stable system available throughout the country in three decades.

RESTORE TO HEALTH

The aim of medical rehabilitation is not only to 'cure the condition', but above all to restore full functioning on the farm. That is why we place such great

emphasis on diagnostics and the assessment of rehabilitation outcomes, implementing the International Classification of Functioning, Disability and Health (ICF), i.e. we focus on a real return to life roles and work. This approach combines medicine, prevention and health education, strengthening the long-term effect of rehabilitation.

'We treat rehabilitation in our centres as an investment in the farmer's health, fitness and regaining good mental and physical condition, rather

than as a "spa stay" intended solely for rest and recuperation,' admits Katarzyna Walasek, director of the KRUS Rehabilitation Office. 'Three weeks of intensive therapy, good diagnostics, specialist medical equipment and patient education mean that the person returning to the farm is better prepared for work and taking care of their own health. This is our primary goal: to restore fitness and, in a broader context, to ensure the well-being of farmers.'

In the early years, the rehabilitation programme at the Farmers' Rehabilitation Centres grew very rapidly: from 1,022 referrals in 1992 to 11,578 in 1996, before stabilising at around 14,000 per year. Until 2011, this was supplemented by local outpatient initiatives in health centres equipped with rehabilitation equipment by KRUS. Over time, the CRR's own staff and equipment capacity allowed it to fully implement comprehensive, round-the-clock stays.

The CRR network is unique in the Polish insurance system. The programme's effectiveness stems from a simple premise: quick assessment of eligibility, accessibility, standardised 21-day stays and teams that focus on getting patients back to work. As a result, rehabilitation at KRUS effectively reduces the social costs of incapacity for work and, above all, allows farmers to regain their fitness and independence.

Robert Liana's study published in 'Insurance in Agriculture – Materials and Studies' was used.

KRUS & LOVE

They met at KRUS, fell in love and lived happily ever after... How many such couples are there in our institution? It turns out that there are quite a few! And how many of them have been with us the longest?

We searched for married couples who met at KRUS and have been together for a long time via the Intranet, asking them not only to respond to our challenge, but also to write down their memories. After all, this is an important and beautiful part of the company's history.

Fifteen couples entered our 'poll' for the married couple with the longest service at KRUS. You ask whether it is possible to fall in love with a colleague at KRUS? We already know that the answer is, of course, IT IS!

Fifteen couples, fifteen beautiful stories. And each one seems to shout: 'You can fall in love at KRUS!'

Meet them. They were (and still are) young and beautiful. They found their other half at KRUS, sometimes sneaking up on each other slowly and patiently, sometimes love came as quickly as a summer storm, and sometimes it needed a little help in the form of a team-building event or sports competition.

We would like to share with you the story of their love... ❤️ Here is our list of the longest-married couples at the Fund:

EDYTA AND JAROSŁAW KOŁODZIEJCZYK (1994)

They sent us a short message: We are a 'KRUS' couple. We met at KRUS in 1992, got married in 1994, and have been together ever since.

EDYTA AND ALBERT ŁAGODA (1995)



Email from Albert: We met in 1994. My future wife was already working for KRUS in Grójec at the time. I was

young, talented and ambitious, and I really wanted to join this institution. One day in March, I was invited to an interview with the manager, Wiesława Borkowska. While waiting in the corridor, I suddenly saw... a phenomenon. A long-legged blonde with her hair tied in a ponytail and a radiant smile came out of room 207. It was a moment that changed everything – I fell in love at first sight and decided to do everything I could to get the job.

The interviews went well and on 28 April 1994 I started working at LO in Grójec. Determined to get to know my colleague better, on 8 May 1994, I visited her at her home. It was a beautiful, sunny Saturday. She smiled when she saw me – and that's how our story began. We got engaged in December of that same year, and on 24 June 1995, we got married. Today, we have two adult children – our daughter Iga and our son Piotr. We will soon become grandparents.

Edyta still works at KRUS. My professional adventure with the Fund

ended in October 1995. We are still married today, and this year we celebrated our 30th wedding anniversary. I am extremely grateful to fate that our paths crossed through our work at KRUS.

ANETA AND SŁAWOMIR JARZĄB (1996)

Message from Mrs Aneta: I have been an employee of the Fund since 10 September 1993. My husband Sławomir has been an employee since 13 August 1993. We met at work while organising the opening of KRUS LO in Wieluń. We got married on 14 September 1996. Next year, we will celebrate our 30th wedding anniversary and 33 years of working at KRUS.

ANNA AND MARIUSZ ŁYSIAK (1997)

Message from Mr Mariusz: We received our employment contracts with the Regional Branch of KRUS in Biłgoraj on the same day, 1 May 1993. We met after the long May weekend – on Tuesday, 4 May 1993.

Before we started working at KRUS, we did not know each other at all. When I started work, I was assigned to the Records Department, and Ania to the Insurance Department, which was being set up at the time. Initially, our relationship was that of 'colleagues at work'. Gradually, our contact began to go beyond a professional relationship. We went on trips together to the mountains, to the lake, to social events. When dating was no longer enough for

us and our relationship turned into something more, we got married on 4 October 1997. For our honeymoon, we chose to go to... the KRUS guest rooms in Hajnówka.

On 2 January 2000, our daughter Magda was born. Now she is independent and currently lives and works in Warsaw. Almost eight years later, our second child, Miłosz, was born. This year, he will be taking his final school exams. As in any relationship, there are good times and bad times, but the good times definitely outnumber the bad. In the beginning, chemistry takes care of everything, but over time, you have to work on the relationship. We complement each other and try to respect each other and be honest with each other.

EDYTA AND ZBIGNIEW CHMIELEWSCY (1998)



We received a letter from Ms Maria Domańska, head of an independent department at KRUS LO in Konin:

Dear Sirs, I have decided to write about two extraordinary couples who work at our local office in Konin. As modesty prevents them from writing about themselves, I decided to do it (after obtaining their consent, of course) 😊

The first newlyweds in our branch at that time (our facility was originally a branch, and it was only in 2009 that it was transformed into a branch facility in Poznań) were Edyta Biskupska and Zbigniew Chmielewski. Their story has changed dynamically over the years. Edyta started working at KRUS in September 1992 as a clerk in the Benefits Department. Three years later (in June 1995), Zbyszek joined the Insurance Department. Passing each other in the KRUS corridor, shy glances and stolen smiles, as well as time spent together outside the office during sports competitions and trips, resulted in the birth of true love, which continues to this day.

Their first date happened on 7 March 1997, and on 25 April 1998, they solemnly exchanged wedding vows in front of a large gathering of friends and colleagues from work. Then Zbyszek left our little homeland to take up another job, but after a few years he returned, because it's good everywhere, but home is best. 😊

In the meantime, Edyta moved from the Benefits Department to the Insurance Department. She now works in the next room, which I am very happy about, as she is someone you

can always rely on. Zbyszek works one floor above, in the Independent Department for Prevention, Rehabilitation and Medical Assessment, and is also a very empathetic and cheerful person. The fruit of Edyta and Zbyszek's love are their two children: Zuzanna and Antoni.

Let me be honest with you for a moment and tell you that we can still see their loving glances whenever they pass each other in the corridor, even by accident. True love exists, and I am lucky to be able to witness it.

KATARZYNA AND ARTUR SKÓRKA (1998)

A short and to-the-point email from Mr Artur: I have been working at KRUS since 1996, my wife Kasia since 1997, and we got married in September 1998.

JOANNA AND WALDEMAR CZERWIŃSCY (2001)

Email from Mr Waldemar: Sometimes love comes unexpectedly. In our case, it was at work, at RB in Rawicz. We met at work on 10 March 1997 (my first day at AG). Apparently, I caught the eye of my future wife, who had been working at KRUS since 1994. Panicked by my first day at work, I wasn't really thinking about romantic relationships...

It started innocently enough, with casual chats in the corridor, subtle flirting, small gifts – they still stand on our desks today... And so, from these small gestures and conversations over coffee, feelings developed, and

after three months, we had our first date. And it took off! We got married in June 2001, now have two grown-up sons, are still together and still work at KRUS. My wife and I sometimes joke that we have a full-time job of love, 24/7, with no holidays, but with full commitment and smiles. Love found us at work and stayed with us forever – thanks to KRUS.

SYLWIA AND ANDRZEJ ROSIEJEWSCY (2006)



And again, a word from Mrs Maria Domańska: Time passed... We spent our time working, going on trips together, attending teambuilding events, and going out to pubs in the evenings. And as is often the case with joint events – sometimes they carry the risk of tears, sometimes flirting, and maybe even something more – it is very likely that the banquet hall in Lisiec Wielki, where the 10th anniversary celebrations of KRUS were held, was a silent witness to a budding love, sealed with another 'corporate' marriage.

It was at this ceremony that Sylwia Banaszak and Andrzej Rosiejewski looked at each other a little differently, and their hearts beat much faster. Sylwia began her adventure at KRUS on 17 September 1996 as an intern, then as a clerk in the Benefits Department. She liked the job so much that she has stayed here to this day – now as a specialist in the Benefits Department.

Andrzej, on the other hand, began working at the Regional Social Insurance Institution (KRUS RB) in Konin in February 1999, initially as an intern and then as a permanent employee of the Insurance Department, where he handled health insurance. He then took on a new challenge, in line with his education, and began working as an IT specialist.

On 30 September 2006, we witnessed Sylwia and Andrzej saying their sacramental 'I do', after which the party began and lasted until the early hours of the morning. Sylwia and Andrzej have two wonderful daughters: Marta and Aleksandra, who are now in secondary school. They both still work at our company. They still share the same passions and still come to work together, holding hands.

KATARZYNA AND GRZEGORZ MAJAK (2006)

Short email: ŁUKÓW LO - Couple since July 2001. Married since September 2006. Working in the same department since May 2011.

MAŁGORZATA AND PIOTR SZCZUDŁO (2006)

Written by Mr Piotr: Małgorzata Szczudło and I have been married since 2006 and we met at KRUS in 2003. We both still work at KRUS. I work at ZPRO RB in Poznań, and Małgosia works at LO in Gniezno.

HANNA AND DAMIAN SZYMAŃSCY (2008)

A brief note here as well: We met at KRUS in 2001 (my wife was on an internship – she has been an employee since 2002), and we have been married since 2008.

AGNIESZKA AND ARTUR GRZESZUK (2008)

Email from Mrs Agnieszka: She is a young, smiling student, her first job is close to management, i.e. in the secretariat, where you get to know your colleagues the fastest, most of whom are women. And then they arrive, a delegation from the branch, surprisingly – male staff. All of them are always willing to help, talkative, funny, and this one quiet, calm, intriguing, because he is always busy, always someone wants something from him. As is often the case with IT specialists – if you want something, write a request!!! He was such a 'still water'... Due to the distance between us, we began to have long conversations on the phone, first business-related, then personal. And so, during my next visit to the facility, I had to make tea for the guests out of courtesy, and I did, and I stirred his glass, and I have been stirring it ever since, for 20 years now! We got married in 2008.

ZUS... KRUS & LOVE

For the sake of historical accuracy, we must also note the following stories... It is 1990 or earlier, he works at ZUS, she works at ZUS, they meet, fall in love and... both go to KRUS, where their relationship blossoms into marriage.

MARLENA I STANISŁAW SOCHACCY

Email from Marlena Marmul-Sochacka: I am an employee of the Wrocław RB. I began my adventure with agricultural benefits in 1988, when KRUS did not even exist yet, not even in plans. Before KRUS became an independent, separate entity, farmers were served by ZUS, where I took my first job at the age of 19. It was there, in 1990, that I met my future husband, who was the Head of the Records Department. My boyfriend decided to give up his lucrative position to join me at KRUS. In 1992, already as employees of the Fund, we got married. It was the first KRUS marriage (in the Wrocław RB) and, as it later turned out, the only one that has survived to this day. In 2002, I parted ways with our company, only to return to KRUS after 15 years. My husband, on the other hand, returned to work at ZUS... I am now counting down the years, months and days until my retirement.

TERESA I KONRAD JANDA (1993)

From an email from Mrs Teresa: We started working at ZUS together in 1990 and got married on 12 June 1993. We are employees of Kielce RB and Opatów LO. My husband and I started working at KRUS on 1 December 1992.

MAŁGORZATA I PIOTR BASTY (1993)

Email from Mrs Małgosia: I work at Rawicz LO. I met my husband Piotr Basty at ZUS, where he worked, and I came for an internship. At the same time, KRUS was being established. We worked there together from June 1992. We were already a couple at that time. We got married on 3 July 1993. We are a happy married couple and have a daughter.

BARBARA I TADEUSZ BIK

And finally, an email from Mrs Basia, which we are publishing as a curiosity: although her marriage has its roots in ZUS in 1985, Mrs Basia and Mr Tadeusz's daughter is perhaps the oldest child of a KRUS employee couple: My husband and I met and got married while still at ZUS, in 1985. Then we both moved from ZUS to KRUS. In 1991, our daughter was born, who is perhaps the oldest child of a KRUS employee couple. We were there when the move from ZUS to KRUS took place. My husband personally transported the entire archive to KRUS in his small car with a trailer. We have both been working there from the very beginning until now.

VERY SHORT STORIES

Experienced, long-term employees are an invaluable repository of institutional memory – they ensure that the organisation is not just a formal structure, but above all a community.

However, life at a company is not only about work, but also personal emotions. Sometimes very strong, carried over and discussed at home, stored in memories. We asked you for short, personal stories from the last 35 years. Here are the most interesting ones.

HENIO

Spring 2003. A day like any other, perhaps even a little nicer than usual because it was very sunny. Henio, a prevention officer, sets off to visit farms.

There was a time when Fiats 126P, the iconic little Fiats, were used for such trips. This was also the case in our company. Ours was red. Henio took the keys, got in, started the car and drove to the farmers...

After three hours, we receive a telephone call from the police at the office. The voice on the other end of the line says:

'Your employee had an accident. Unfortunately, it was fatal. On the city ring road, the car he was driving collided with a large delivery van... He had no chance of survival...'

We are who we are, you know – dear friend, regret, sadness. But... We know that his wife is waiting for him at home. She is five months pregnant. Both she and our Henio were so happy about this child...

Today, Szymon is 22 years old. He looks like his father – only taller. His mother laughs that he is also more handsome, but she still sees Henio in him...

We are still in touch with Henio's wife and Szymon. We supported him during his final exams. Now he is a proud student, and when we meet, we always talk about his father, because Szymon was not lucky enough to meet him.

It is certainly a sad story, perhaps not bright enough to talk about during a jubilee celebration. But it did

happen, and just like our Henio, it became part of KRUS history. And it is true, just like our whole life.

Justyna Prziężniak
Head of Krasnystaw LO

TOWARDS THE FUTURE WITH A LITTLE FIAT

When the Agricultural Social Insurance Fund branch in Przeworsk was established in 1991, my husband and I were employees of the Social Insurance Institution. For this reason, when KRUS was created, we were assigned to work on separating agricultural benefits and insurance from the rest of ZUS's activities and transferring farmers' documentation to a separate database.

KRUS in Przeworsk received a new building with rooms adapted for office use. During the move, all employees of the newly created institution were involved in transferring pension files and documentation. We did not have company transport or people to help us. So we used our own muscle power and... our private little Fiat with a trailer, which turned out to be a godsend.

We used the car to transport documents and necessary equipment. What mattered most at the time was the working atmosphere. No one looked at their colleagues, everyone was packing, carrying, unpacking, arranging. This work gave us great joy and satisfaction – we were proud that we were creating everything from scratch, that it was up to us what the offices in the new location would look like, what conditions we would create for the farmers and for ourselves.

My husband, myself, and the entire team that formed the KRUS in Przeworsk at that time are still working at our facility today, almost in their entirety. Now, on the occasion of the 35th anniversary of the Fund, we look back on those beginnings with fondness, remembering our motivation to work, the joy of building a 'company' from scratch, the hopes and stresses of the time, and... that little Fiat with a trailer that helped us so much.

We started with the following lineup: **Aleksandra Szczepańska, Krzysztof Ochyra, Łucja Ochyra, Barbara Bik,**

Tadeusz Bik, Małgorzata Głowacka, Piotr Cieśliński, Wiesław Piątek, Dorota Szegda, Elżbieta Techmańska, Renata Adamarek, Joanna Ochyra, Zofia Zięba, Bożena Klepacz, Beata Śliwa, Ireneusz Fucharowicz... Do you remember those moments?

Barbara Bik

Independent Inspector, Przeworsk LO

NOT JUST WORK

I began my adventure with KRUS as an intern at the Łęczycza LO. I had just finished school and was full of energy, but also a little stressed, because, you know, it was my first serious job! I didn't expect to stay here for long... 😊

Almost immediately, I came across an organised integration trip to Kamionacz – it was my first such event! Excited, I got on the bus with the team that was about to become 'my team'.

I didn't know what to expect. We travelled together with KRUS employees from Kutno and Poddębice. A small group, but a fine one. It was immediately clear that it wouldn't be boring with them. The party started on the bus. By the time we arrived, we had already integrated quite well. Our driver effectively tested our patience and sense of direction because... he simply got lost. We drove around for a long time, but no one got angry about it. On the contrary, the journey became an attraction in itself, and every turn only lifted our spirits.

There was no end to the laughter, and the journey became a prelude to long-term integration.

When we finally arrived at the venue, the party was in full swing. Delicious food, great music, dancing, singing and lots of new people. The fun was great, no one sat in the corner pretending to be a stiff official. Everyone was just having a good time. There were also games and sports activities, from tug-of-war to various team games. Some fought for victory with Olympic commitment, others were more concerned with not spilling their drinks from plastic cups. But there was something for everyone.

It was during this trip that I got to know the people with whom I had the pleasure of working over the following years. I still share my everyday life with some of them, while others are now enjoying their well-deserved retirement (we will not forget them!). Unfortunately, not all of them are still with us, but each and every one of them left their mark and fond memories, because those are the only moments I want to remember.

That's how my journey with KRUS began. Not with desks and stamps, but with shared laughter, dancing and wandering around the wilderness in a bus.

And Kamionacz? Well... even today, just remembering him brings a smile to my face. 😊

Aleksandra Sobińska

Senior Specialist, Łęczycza LO

SIMPLY THE MISSION

I have been working for KRUS for a short time. My first day at work, 2 April 2024, consisted only of signing the contract, undergoing medical examinations and returning home. The next day, my first day at the facility, was filled with a hint of unease, curiosity and a great desire to work. Getting to know the employees, the system we work with here and... And so it began!

My dread was apparently visible on every part of my face. I was afraid to click on anything in the system, fearing that I would break something, crash the computer, or delete some farmer's account. And today? After these several months, I know that it was worth applying for this position and, despite my earlier doubts about my own abilities, I can do it.

I have met some fantastic people who are great to work with. They are people from whom I draw knowledge, experience and positive energy. I couldn't have found a better place.

I like what I do, and I work for farmers. I know this group very well, because I am a farmer's wife myself and I am well aware of the problems they face on a daily basis. I sometimes feel that I am on a mission on their behalf.

Oh, and one more thing... our team-building event! November 2024. Dancing, partying and having fun together. Such meetings should take

place from time to time, if only to allow employees to integrate, have fun and relieve stress. Without pomposity and a stuffy atmosphere. After all, we are one big KRUS family.

I hope that we will publish another monograph on the 50th anniversary of KRUS – I will have many more memories by then!

Magdalena Katolik-Szczęśna
Inspector, Włocławek LO

SIR OR MADAM?

I am describing an event from about 20 years ago, which still makes me smile when I think about it. While working at the 'consultation point' (I don't remember having a laptop or mobile phone at my disposal), a person came to me with a question about insurance.

They were dressed in military style and had very short hair, and the outline of female breasts was visible under their cotton undershirt. In my opinion, it could have been a man with gynaecomastia (an unpleasant and embarrassing condition) or a woman after chemotherapy whose hair was starting to grow back (also sad and unpleasant...).

I didn't want to be rude and further hurt this person's feelings by addressing them as 'madam' or 'sir' without being sure that I was using the correct form... For a few minutes of breakneck linguistic gymnastics (or rather 'equilibrastics'), I explained

the insurance terms and conditions and the benefits to which they were entitled, trying not to use any personal forms... Everything became clear when I explained how to fill in the forms. To my 'We enter our details here, and our spouse's details here,' the response was, 'I don't have a husband!'

Oh, thank God! – I thought, because from that moment on, everything was finally clear to me... 😊

Barbara Cysarz
Specialist, Sanok LO

A SMOKE OF HISTORY

I remember my first day at KRUS, as if it were yesterday. It was 27 October 1997. I wore a red black-checked skirt suit, because you have to look nice in the office, and I was stressed out by the idea that only older women worked there – but it turned out that the staff were young and friendly. There were no 'ladies', only 'colleagues' with whom I immediately became on first-name terms. Rooms filled with drawers containing the records of benefit recipients, on which various notes were made and stickers were affixed – necessarily with the ZETO stamp!

On the first day, I stuck stickers with the word... DECEASED and marked the change code field on the card with an Ø. Later, there were entries concerning flood survivors and, as the days went by, tasks related to pension and disability benefits.

An experienced colleague, who had just been promoted to approver, made me a notebook with notes on which codes to use in which cases – I continued to make notes so that I could perform my tasks well. I still have that notebook today! From my first day, I remember a girl with big glasses shouting: I'm not going to teach her, let someone else do it this time (she later became my approver and we ended up graduating from more than one university together), and a girl who, after coming to work, spent about two hours in front of the mirror. 😊.

What times those were... Employees used to smoke cigarettes at their desks – how happy I was when the rules changed and we had to go out into the corridor for a smoke break! Letters and decisions were typed on typewriters – I had a typewriter with memory and the work went really fast. Later, the first computers appeared – one for the whole department and those queues, designated hours of work with the computer. I sorted the cases – a pile for the typewriter, a pile for the computer. And then you had to write out the decisions yourself, e.g. for family pensions, refusing the right to benefits, postponing the dates of decisions. Not only that – it was done on carbon paper... Over time, I became an approver and started teaching newly hired clerks. But that's a completely different story...

Magdalena Dolata
Chief Specialist, Bydgoszcz RB

A BRUISED NOSE, SATURDAY AND... HOT CHOCOLATE

I was a young mother of a two-year-old son and was applying for a job at KRUS. On the evening before my interview, I took my child to a Christmas party at a friendly school. I danced all evening with my son in my arms.

He was so fidgety that at one point, while spinning around in the dance, he hit me right in the nose with his cute little head. I heard a crunch and saw stars. And the next day... the job interview!

My nose was swollen like a balloon. I applied thick layers of make-up. I looked suspicious, but I passed the interview. Appearance certainly didn't matter. That was in 1997. I still work there today. Despite the ups and downs, even after all these years, I have to admit that I love this job.

* * *

The first day of my job at KRUS was a Friday. I was so overwhelmed that at the end of the day I forgot to ask my colleagues if we worked on Saturdays. In 1997, I didn't have a mobile phone yet, I didn't have many contacts, I didn't know the addresses of my new colleagues from work, and I didn't have a car.

I commuted to work by city bus because our office was located on the other side of town. On Saturday, I got up earlier than usual to catch the bus.

I waited for over an hour in front of the KRUS building, only to finally realise that Saturday is a day off work after all...

* * *

The beginning of my employment, the hot summer of 1997. I had a client who wanted to settle his arrears. He was very nice, but he behaved somewhat erratically and his breath smelled like fire, or maybe it was just too much sun...

Young, beautiful and kind, I gave him a lecture on insurance and the obligation to pay premiums. It took a while, but he did not hide his satisfaction. He thanked me repeatedly. However, he glanced discreetly to the sides, as if the presence of my colleagues in the room was bothering him. He fidgeted in his chair, tossing and turning a bit, until finally he pulled something out of his back trouser pocket.

Once it was probably chocolate... Not only was it hot, but he was sitting on it! The bar turned into hot chocolate. And he politely apologised that he only had one...

Dorota Mogielnicka
Head of LO in Łomża

PILOT LADY

Let's call a spade a spade: sitting behind a desk at the KRUS office is not one of Lidia's childhood dreams. When her friends from nursery school were planning to become princesses and actresses, she was stuck in a dramatic dilemma – should she be a racing driver or a pilot?

She became a pilot. She works at KRUS.

Lidia Wiśniewska. An employee of the KRUS Local Office in Lipno in the Kujawsko-Pomorskie Voivodeship. She introduced herself to her colleagues on the Intranet by publishing a short note about her everyday superpowers:

From 7 a.m. to 3 p.m., I am a MultiPerson Workstation Specialist for Benefits. After three o'clock, however, scientific magic happens – I use Bernoulli's principle, apply Newton's laws of motion, understand induced drag and the Lilienthal curve, and avoid

flat spins. In layman's terms, I devote myself to the most beautiful human passion. Flying.

GROUNDING

Repetitive, a bit tedious, organised. These are not bad qualities for her job; one can probably get used to such monotony and derive considerable satisfaction from it..

'In my job, you have to constantly think ahead, keep track of deadlines, plan, check, coordinate and constantly keep in mind a multitude of factors,' admits Lidia. 'Here, consistency is highly valued. But... to be honest, I find it tiring to sit in one place for eight hours. It cannot be compared to the fatigue that aviation offers.'

She is a novice pilot of ultralight aircraft and powered paragliders. She is one of only seven women in Poland (and relatively few in the world) who



are licensed to fly powered paragliders. She describes her home airport, the Włocławek Aeroclub in Kruszyn, as '77 hectares of happiness'.

She had been involved with aviation from an early age. Her father built model aeroplanes and told her many stories about them, although he never flew himself. Her mother did not see a future for her daughter in flying – it was too dangerous, too crazy.

Her friends wanted to pursue careers in modelling and acting, while she was busy learning about the aircraft that took part in the Battle of Britain and modern fighter jets such as the F-16. She thought about becoming a professional pilot and taking on fighter jets, but she decided that her body would be too weak to withstand the g-forces and physical demands.

THE BOYS FROM THE 303RD SQUADRON

For a long time, her passion for flying faded, only to reappear during her studies in English philology:

'I enrolled in a history seminar,' she recalls, 'and I planned to write my master's thesis on AngloSaxon countries and history, because that was the formal requirement, and at the same time it would touch on topics that are very close to my heart.'

This is how a work on the activities of the British Air Force during the Second World War came into being,



focusing, among other things, on the pilots of the 303rd Squadron. Lidia contacted the son of an RAF pilot who fought in defence of the British Isles. She saw his old uniform, his never-opened first aid kit and his pilot's logbook with a record of his shoot-downs. Everyone around her was surprised that she was writing a paper about what she really loved.

A few years ago, she became involved in sport aviation, found her way to the local airport and thought she would be happy if she managed to take to the skies a few times during the season as a passenger on a motorised hang glider. Her curiosity about flying and her passion were noticed by an instructor, who remarked that it would be a shame if she flew in vain. And that was like an invitation to space! She began training, the only woman in a group of men.

'It is worth knowing that motor gliding is very much dominated by men,'

adds Lidia Wiśniewska. 'Only seven women in Poland have a licence, while there are over four hundred men in this group...'

A SEASON FOR EMOTIONS

It took her just over a season to become a pilot. Lots of studying, lots of repetitive exercises, taxiing, take-offs and landings. Lidia obtained her powered paraglider pilot's licence, followed by her ultralight aircraft pilot's licence. An ultralight aircraft is an aircraft which, together with its crew, fuel and luggage, cannot exceed a weight of 450 kg. These are small two-seater aircraft, which are flown differently, in the opposite way to powered paragliders. When she finished her paraglider training, everyone told her that she would not be able to fly an aeroplane because

too many of the manoeuvres are performed in the opposite way.

'The stick and throttle in an aeroplane work differently than the controls in a glider. Taxiing, climbing, descending and turning a glider requires the opposite movements to those in an aeroplane. But I managed it!' – she says, not without pride.

The flying season lasts from May to October. This mainly applies to motorised paragliders; aeroplanes can be flown all year round, but attention must be paid to the carburettor and airframe surface icing.

What emotions surround her in summer? Joy? Euphoria? After some thought, she replies:

'It's a whole range of emotions. Especially at the beginning, when you realise that your lifelong dream is coming true, especially when for many years there was no indication that it would! It's joy, great concentration, responsibility, but also uncertainty, because you never know what will happen. After all, not everything depends on the pilot. The satisfaction from such a flight is stratospheric. Enormous! And then there's a certain kind of pride in having achieved something that few people can do and that I've achieved through hard work. Because it's hard work, really. Flying is romantic, beautiful, but to earn your place at the controls, you really have to put in the effort.

She flies several times a month on average, sometimes more than a dozen times per month. Much depends on

the weather, the availability of aeroplanes and gliders. It is an expensive sport, fuel costs a lot, and KRUS does not spoil you with remuneration... But no true passion has a price that cannot be paid for it! For Lidia, being on the ground all the time is unnatural; being behind a desk is just time before and after flying. It's very addictive.

*'It would be difficult for me to live without it. It draws me into the air, carries me. Existence without flying is a dull life for me. Meanwhile, a life in which I soar into the sky can be as colourful and delightful as a sky covered with *Alto cumulus stratiformis* clouds at sunset,' she admits with a hint of reflection.*

SKY IS NOT THE LIMIT. IT'S AN INVITATION

Her text about flying became an Intranet hit. No one can sum up this story better than she can:

'Aviation is a field where passion meets precision, and imagination merges with science. It is an endless story about the eternal human desire to transcend boundaries and about the longing for the skies, which have never been our natural environment and are therefore so intriguing. Aviation is a feeling of freedom and indescribable satisfaction.

It is about the respect for the forces of nature and great commitment. It is a majestic dance of the machine with the air and a daring touch of the clouds. It is the necessity of having "eyes all around your head" and, at the same time, the romance of discovering the world from a new perspective.

It is a great freedom of swift mobility and trust in other people – commanders, instructors, co-pilots, informants, controllers, flight managers. Aviation is charts and calculations, but also the story of heroes. It is the smell of fuel and the taste of pride.

It is both craziness and a great responsibility. It is hard work and wild pleasure. It is learning patience and humility. It is constantly expanding your knowledge, immense concentration, endless adrenaline and an unusual way of touching space.

It is more than just a sport or a profession.

It is passion to fill a person's life.

And sky is not the limit, it is an invitation.'

HISTORY OF SOCIAL INSURANCE IN AGRICULTURE

A PATH OF SLOW CHANGE

During the Second Polish Republic, the social security system was in its infancy, and its development was very irregular. Although there was no uniform social insurance system for farmers as we understand it today, certain measures were taken to provide social and insurance protection for the Polish countryside.

IN 1919, shortly after regaining independence, compulsory health insurance was introduced in the territories of the former Russian partition in the form of health insurance funds, which also covered peasants employed in agriculture. These insurance funds operated on the basis of a decree issued by the Head of State, modelled on the German system.

IN 1920, the Sejm passed a law on compulsory fire insurance for agricultural buildings. Implementation of these benefits was entrusted to the Polish Mutual Insurance Directorate, which gained state competence in this area. In 1927, the insurance obligation was extended to movable property and crops, and its enforcement was entrusted to local authorities.

IN 1922, an important institutional step was taken with the establishment of the State Insurance Control Office (PUKU). The purpose of this institution was to supervise the private and mutual insurance market and to create a legal framework for their activities. This made it possible to support self-help forms of security in rural areas, such as cooperatives and mutual insurance societies. The PUKU unified insurance law and developed numerous legislative projects, including those concerning compulsory fire insurance and motor vehicle insurance. It operated until the outbreak of the Second World War.

In practice, however, traditional solutions, especially life annuity agreements, remained the main social security solution for farmers. They consisted in transferring the farm in

exchange for care and maintenance until death. Such agreements, although of a private nature and not formally institutionalised, served a similar purpose to today's retirement pensions.

BETWEEN 1919 AND 1939, attempts were made to develop comprehensive social insurance schemes for farmers, but none of them were ever adopted. The obstacles included the enormous scale of farm fragmentation, administrative difficulties and the state's financial constraints. As a result, farmers were not included in the unified social security system established in 1933, which mainly covered employees in industry and services.

In the second half of the 1930s, Poland's population was approximately 34 million, and 2.4 million people

were covered by pension insurance (including 2.3 million blue-collar workers and 0.35 million white-collar workers). At that time, over 70% of the population of our country was rural. Agricultural workers were not covered by insurance, for them 'substitute insurance' in the form of medical care and sickness benefits in kind was to be organised by landowners.

Despite the lack of a uniform system, the interwar countryside was an important focus of political and social debate, and the need for social security for the agricultural population was widely recognised as essential for the development of agriculture. There were local self-help initiatives – municipal funds, mutual insurance societies and credit cooperatives – which formed the beginnings of future institutional structures.

Although insurance protection was gradually introduced for civil servants, white-collar workers and, from 1934, hired workers, no legal or organisational solutions at that time offered a social package for the agricultural population. Nor were farmers' illnesses related to the specific nature of their professional activities and living conditions in rural areas recognised, and the causes of accidents in agriculture and the health status of this social group were not analysed.

In rural areas, health prevention measures were not implemented at a level comparable to those applied to other professional groups. For

decades, the problem of financial security for the farming population in old age or in the event of long-term illness and disability remained unresolved.

IN 1962, an attempt was made to regulate this situation with the Act of 28 June *on the acquisition of certain agricultural property for state management or ownership and on retirement provision for owners of that property*, and the Act of 24 January 1968 *on pensions and other benefits for farmers transferring agricultural property to state ownership*.

IN 1963, the first benefits for farms transferred to the state free of charge appeared, in the form of a lifetime equivalent paid in monthly instalments. In December of that year, farmers were paid 690 oldage, disability and family pensions. In 1972, farmers were provided with free medical care. At that time, the number of people entitled to pensions

was 45,500. Two years later, the state introduced the obligation to take over farms free of charge in exchange for pensions. The number of pensions paid had already increased and amounted to over 64,000.

THE YEAR 1977 marked a turning point. The Act of 27 October 1977 *on pension provision and other benefits for farmers and their families* is considered to be the beginning of the creation of an insurance system for farmers. It guaranteed farmers' rights to medical care, gave them the professional right to sickness benefits and one-off compensation for accidents at work on a farm, regulated the issue of pensions and retirement benefits for farms transferred to the state or successors, as well as the granting of cash benefits for farms transferred free of charge to descendants before 1 January 1978. The number of pensions paid to farmers exceeded 164,000 during this period.



Before that date, as mentioned earlier, farmers had no social security in case of illness, disability or old age. Meanwhile, such systems had been in place in European countries for many years. **In France since 1952, in Germany since 1957, in Finland since 1970, and in Austria since 1971.**

The last of the acts preceding the system organised under the Agricultural Social Insurance Fund was the Act of 14 December 1982 *on social insurance for individual farmers and their families*. It is associated with preparations for a general reform of the agricultural pension and disability pension system, which is why it includes many solutions concerning insurance protection for farmers, their spouses and household members for whom farming was the only source of livelihood. The conditions necessary to receive a pension were also specified at that time, similar to those in employee insurance. The amounts of funeral allowances after the death of a pensioner and disability pensioner were also equalised, and annual indexation of benefits was taken into account.

IN 1983, the group of persons subject to social insurance for farmers was expanded to include so-called household members, i.e. persons related to the farmer and working on their farm. At that time, over 799,000 pension benefits had already been paid out.

IN 1990, when farmers' social insurance was administered by the Social

Insurance Institution, 1,506,000 agricultural pensions and disability benefits were distributed. The State Treasury took over approximately 350,000 farms with a total area of over 2.2 million hectares. In return, the Polish state undertook to pay agricultural pensions and disability benefits for life.

IN 1991, the Agricultural Social Insurance Fund began its activities, comprehensively and independently handling social insurance for farmers and introducing the possibility of obtaining a pension or disability benefit without transferring the farm to the State Treasury.

The organisational solutions and scope of insurance in the KRUS system were based on similar solutions for the agricultural communities of France, Germany and Austria. Following their example, an independent institution was established – the Agricultural Social Insurance Fund, headed by the Fund's President – a central government administration authority subordinate to the minister responsible for rural development.

The system implemented by the Fund includes a representative body for all insured persons and beneficiaries – the Farmers' Social Insurance Council, which is mandated to supervise the Fund's activities. The minister responsible for rural development is responsible for appointing the members of this body for a fixed term from among the representatives of social and professional

farmers' organisations and trade unions of individual farmers operating nationwide. Originally, the Council consisted of 50 members, but currently it has 25 members.

The tasks entrusted to KRUS cover part of the agricultural population in Poland. Social insurance for farmers is intended to supplement the universal security system. The Fund is one of the national government administration institutions, operating the social insurance system for farmers and their families and performing other tasks commissioned and financed from the state budget for the benefit of the agricultural population – in the field of social policy, health care and others.

In the first year of the Fund's operation, social insurance for farmers covered 1,750,000 people (farmers and their households). In subsequent years, their number gradually decreased to 1,134,603 people in 2021 (as at 31 December 2021).

In turn, there were 1,790,640 recipients of agricultural pensions and disability benefits in 1991, and the maximum number of 2,027,885 was recorded by the Fund in 1996. After this period, there was a decline in this group of people – by an average of approximately 100,000 per year. The average monthly number of beneficiaries in 2023 was 975,881.

GROUP SOLIDARITY FUND

The Contribution Fund has been operating since 1 January 1991. It was established on the basis of the Act of 20 December 1990 on Social Insurance for Farmers. Among the funds operating within KRUS, it is the only one with legal personality, its own management board and supervisory board.

The function of the Fund's Management Board is performed ex officio by the President of the Agricultural Social Insurance Fund, and supervision is exercised by the Supervisory Board, which consists of five representatives of the Farmers' Council, two representatives of the Ministry of Agriculture and Rural Development, and one representative each from the Ministry of Finance and the Ministry of Social Policy. The term of office of the Supervisory Board is three years.

As Marek Hołubicki, president of KRUS in 2000–2002, stated in our magazine 'Ubezpieczenia w Rolnictwie – Materiały i Studia' [Insurance in Agriculture – Materials and Studies], 'the fund is a unique structure in the context of universal social insurance, because as an institution working closely with the President of the

Fund and the Farmers' Council, it also simply refers to the old concept of group solidarity among the insured. The legislator clearly defined the manner of establishing the Fund and managing its assets, both in terms of the financial management of the Fund itself and the Fund.

The Fund provides sickness, accident and maternity insurance for farmers, which is separated from the social insurance for farmers by law. It operates on a self-financing basis and does not receive any budget subsidies. The Fund's revenues come primarily from contributions from insured farmers and sources specified in its Statutes. The amount of contributions is determined annually by the Farmers' Council.

One of the key areas of activity of the Contribution Fund is the effective

management of farmers' contributions and assets, as well as the secure growth of entrusted financial resources. These are deposited in banks and invested in government bonds, among other things.

The Fund owns Farmers' Rehabilitation Centres, where farmers insured by KRUS and their family members can receive treatment. It also supports the activities of social, professional and local government organisations in the area of policy concerning farmers, especially in social, health and educational matters. Every year, it implements social programmes, including summer and winter holidays for farmers' children, provides rural fire brigades with medical kits free of charge and subsidises the purchase of rescue equipment.



THE CONTRIBUTION FUND FINANCES:

- ▶ insurance benefits: accident, sickness and maternity insurance, such as maternity benefits, sickness benefits, childbirth benefits and one-off compensation for accidents at work and occupational diseases;
- ▶ contribution to the administrative fund – up to 12% of the Fund's planned expenditure;
- ▶ contribution to the prevention and rehabilitation fund – up to 6.5% of the Fund's planned expenditure;
- ▶ direct labour costs of the Farmers' Council;
- ▶ the costs of managing the Fund and performing its obligations as a legal entity;
- ▶ development of insurance for farmers and their families, which is provided by mutual insurance companies;
- ▶ shortfalls in the administrative fund and in the prevention and rehabilitation fund.

The Contribution Fund only handles the payment of accident, sickness and maternity insurance benefits. All other tasks, such as calculation and collection of contributions, are performed by the President of the Fund and authorised employees and organisational units of KRUS.

FROM THE HISTORY OF THE CONTRIBUTION FUND

Prof. Błażej Wierzbowski wrote about the importance of the Contribution Fund and the beginnings of its activities in the inaugural issue of the journal 'Ubezpieczenia w Rolnictwie – Materiały i Studia' (Insurance in Agriculture – Materials and Studies) in 1999*.

(...) the solution adopted in the Act on Social Insurance for Farmers marked the beginning of a new direction in the development of agricultural insurance. The first institution based on the principle of group solidarity, self-help and self-financing was established. For this reason alone, it was perfectly suited to a market economy.

However, the innovative nature of this institution was not matched by its financial potential. For a long time, it was also an institution that stood out in an environment that was still firmly rooted in the legal and organisational solutions of the old system. The clash between the innovative concept of the Contribution Fund and a conservative environment with significant – albeit immobile – economic and organisational potential, which relied on routine procedures, threatened to undermine the innovative nature of

the new institution and make it resemble its surroundings. In the early days of the Contribution Fund, its very close links with the Agricultural Social Insurance Fund (KRUS) played a positive role.

This connection, manifested primarily in the Fund's use of the organisational structure and staff of KRUS, enabled it to conduct its activities in accordance with the legislator's intentions without major disruptions or difficulties. At the same time, a positive feedback loop developed within the organisational structure of the farmers' social insurance system. Not only did KRUS influence the Fund, but the Fund also influenced KRUS.

The positive effects of this feedback include: weakening the entitlement attitudes of users of the entire system, strengthening self-help and self-governing elements in the system, rationalisation and optimisation of the economic foundations of the system, clear motivation for employees operating the system, ensuring the relative independence of the entire system from variable arrangements in the system, and the development of a system of self-monitoring

and self-evaluation, rationalisation and optimisation of the economic foundations of the system, clear motivation for employees servicing the system, ensuring the relative independence of the entire system from variable arrangements in the public administration system, promoting the stability of social insurance in agriculture, facilitating links between the social insurance system in agriculture and agricultural organisations and institutions, creating real opportunities for links with agricultural insurance and financial services institutions other than social insurance.

The legislative effect of the abovementioned positive results of feedback in the farmers' social insurance system took the form of an amendment made in 1996. Since 1997, there has been a clear consolidation of the organisational and legal structure of the Contribution Fund, with its clearer separation in legal, financial, organisational, functional and personnel terms. This was accompanied by a clear emancipation of the Farmers' Social Insurance Council, which was the result of the strengthening of local government elements.

* Błażej Wierzbowski, *Rola Funduszu Składowego Ubezpieczenia Społecznego Rolników w systemie ubezpieczeń rolniczych* (The role of the Farmers' Social Insurance Contribution Fund in the agricultural insurance system), *Ubezpieczenia w Rolnictwie – Materiały i Studia*, 1999, no. 1, pp. 98–99.

PREVENTIVE AND PROPHYLACTIC PROGRAMMES

The Agricultural Social Insurance Fund, together with the Contribution Fund, has been investing in the health of rural residents for years, running preventive and prophylactic programmes.

One of the most recognisable and appreciated initiatives is the 'Hearing screening programme for school-age children in rural areas', implemented in cooperation with the Institute of Physiology and Pathology of Hearing in Warsaw and the Association of Friends of Deaf and Hearing-Impaired People 'Man to Man'.

This is a globally unique project. As emphasised by Prof. Henryk Skarżyński, an eminent specialist in the field of audiology, director of the Institute of Physiology and Pathology of Hearing in Warsaw and National Consultant for Audiology and Phoniatics, *'Poland is the only country in the world that has tested the hearing of young-children in villages and small towns.'*

(...) KRUS has contributed to an unprecedented international success.'

The programme was made possible thanks to resources from the Contribution Fund. This nationwide social programme was organised entirely from extra-budgetary means, primarily from farmers' contributions.

SCALE OF THE PROGRAMME AND ITS RESULTS

Between **2008 and 2017**, the programme covered **469,207 children** from **24,244 schools** in nearly **6,900 rural communes**. The results were alarming: between **12.8% and 13.5%** of pupils had hearing disorders, and in some studies the percentage was as high as **19%**. One in three children complained of tinnitus, and **60% of parents** were unaware that their children had hearing problems.



During a press conference in 2017 entitled '20 years from pilot studies to universal screening in the early detection of hearing disorders,' **KRUS Deputy President Janina Pszczółkowska** pointed out that the implementation of such programmes is of great value. They enable the early detection of various types of hearing disorders in children, which translates into better communication skills development at the beginning of school education.

The programme was not limited to diagnostics – it also offered further therapy and rehabilitation for children with detected problems. It also had a huge educational dimension: it sensitised parents, teachers and entire local communities to the importance of hearing prevention and noise protection.

INTERNATIONAL SIGNIFICANCE

The success of the Polish programme has been recognised at European level – it has become a model for health policy throughout the European Union. The results of the research meant that during the Polish Presidency of the Council of the European Union in 2011, universal screening for communication disorders in children was considered a priority action within the initiative 'Reducing health inequalities in Europe'.

'Owing to the initiative of Professor Henryk Skarżyński and the understanding shown by KRUS, Poland can

*now present a modern and effective hearing prevention programme to Europe and the world,' this is how **Marek Sawicki, the then Minister of Agriculture and Rural Development**, spoke about the success of the 'Hearing screening programme for school-age children in rural areas' at a Sejms conference.*

OTHER PROGRAMMES

The Farmers' Social Insurance Contribution Fund also organised and financed a **programme of ultrasound screening of the thyroid and abdominal cavity**, as well as a **programme of health screening for residents of rural areas**.

Ultrasound examinations of the thyroid gland and abdominal cavity in mobile clinics were targeted at farmers insured by KRUS as well as pensioners and disability pensioners. In the pilot phase in 2015, over 4,500 people from four voivodeships (Lubelskie, Małopolskie, Mazowieckie and Podlaskie) benefited from the examinations. The programme revealed enormous, long-standing health neglect among adult rural residents, resulting from a lack of universal preventive care and limited access to specialists. As many as one-third of those examined had serious liver changes, many men were diagnosed with prostate enlargement, and some people required immediate life-saving surgery.

The third preventive programme, implemented in cooperation with the

Institute of Rural Medicine in Lublin in 2015–2016, is a unique undertaking on a global scale – as innovative as hearing tests or mobile ultrasound examinations. The programme covered over 9,000 people.

This time, farmers had access to the most comprehensive package of preventive medical examinations. In just 90 minutes, farmers underwent a comprehensive medical interview – their blood pressure, heart rate, body weight, height, waist and hip circumference were measured – with BMI and WHR indices calculated. They underwent a full panel of laboratory tests, including blood analysis, glucose, cholesterol (HDL, LDL), thyroid hormone and vitamin D levels, as well as tests for Lyme disease. The examination also included an abdominal ultrasound and fitness tests.

Farmers received not only the results, but also specific medical recommendations. If necessary, they were referred for further treatment in clinical conditions, including at the Institute of Rural Medicine. In practice, the programme combined prevention with a real chance of rapid implementation of therapy.

*'These programmes are a response to farmers' limited access to diagnostic tests and specialist consultations. But we would also like to use this form of testing to encourage farmers to undergo preventive examinations and to equalise health opportunities for rural residents,' explained **Artur Brzóska, the then president of KRUS.***

eKRUS STEP BY STEP

Ten years have flown by in the blink of an eye. It seems like it was only yesterday, but our website has just celebrated its tenth anniversary!

We launched the pilot version of eKRUS, a portal for farmers, in July 2015. Initially, it was only available at the regional branch in Rzeszów and its subordinate local offices. However, in November, access to the portal was extended to other branches – in Białystok, Gdańsk, Kielce, Lublin, Olsztyn and Warsaw. In January 2016, we were able to announce that eKRUS was already operating in all regions and branches of the Fund. This marked the end of the implementation phase.

eKRUS would not exist in its current form if it were not for the IT pioneers of that time and their tremendous commitment. However, the system would also not exist if it were not for the many employees of the benefits, insurance and prevention departments, who provide specialist assistance and contribute substantive content to the portal.

Back in November 2015, we introduced the option of logging in using a Trusted ePUAP Profile, and

four months later, the functionality of the eKRUS portal was expanded to include the option of applying for a user account via the ePUAP platform.

Two years later, in March 2018, we made it possible for users of the ePayments service to pay social security and health insurance contributions via direct online payments. In November 2019, it became possible to register assistants, and in January 2020, it became possible to generate an electronic certificate of periods of social insurance coverage for farmers, which contains information about paid insurance contributions. The electronic form of the certificate is fast, convenient and secure. Farmers no longer need to visit a KRUS local office...

In July 2021, our users were already able to use eKRUS to generate certificates of insurance coverage, which contain information on whether the payer's account shows/does not show any debt to KRUS, as well as certificates of periods of insurance

coverage and payment of health insurance contributions, which contain information on universal health insurance.

The following years brought new functionalities to the portal. In September 2023, eApplications were introduced, enabling users to search for and fill in application forms and submit them electronically to KRUS for maternity benefits and paternity benefits. A month later, the portal was expanded again, and it became possible to search for, fill in and submit further application forms for accident reports and applications for one-off compensation for permanent or long-term damage to health caused by an accident at work in agriculture.

In 2023, we added the function of submitting additional forms – declarations of business activity and applications for the extension of sickness benefit payments. June 2024 saw the introduction of two-factor authentication, which provides 'double-checking' that the user

is really who they say they are when using online services. This method is available in most common online services, such as banking, email and social media.

What is ahead of us? We assume that the goal of our efforts will be to build the eKRUS application with all the functionalities of today's service, with full access for KRUS pensioners and disability pensioners. Polish farmers cannot have an application that is inferior to the one provided to citizens by ZUS. Our application should therefore include, among other things: a benefit calculator, information about the pension or disability benefit received, a benefit application wizard, and the possibility of obtaining certificates.

One can also think about functions that are currently unavailable, but which are based on artificial intelligence solutions – telemedicine, virtual assistants, electronic reminder systems or even warnings and remote monitoring of the beneficiary's health. This is still something we have to look forward to.

Michał Kowalówczyński
Office of Information Technology
and Telecommunications

SZYBKO BEZPIECZNIE ZAWSZE NA CZAS



**Załącz konto
na eKRUS i korzystaj
z usług **online****



ekrus.gov.pl



KRUS ON THE WEB

The KRUS website was created in the past century on the initiative of the then press spokesperson Maria Lewandowska. It was one of the first websites of public authorities. It has undergone many changes, but it is still the easiest way to obtain information about the Fund's activities.

The beginnings were not easy. The problem was maintaining and editing the website and ensuring its best possible accessibility, because it is worth remembering that the computers of individual users at that time were not very powerful and not all of them could handle advanced graphics. The internet was also not as powerful as it is today. The rule was therefore to convey information in the simplest way possible, ensuring universal accessibility.

DOS. DO YOU REMEMBER?

Most of the content was created by the then Press Officer Team, but it was posted by an external company maintaining the website. The editorial module available at the Fund did allow for the publication of simple information, especially current announcements, but it was very inconvenient, built on the basis of DOS programmes (does anyone still remember what DOS was?).

A revolutionary change took place in 2005, when AMP Media submitted an offer to run the website. I was present at the first meeting with representatives of this company, and I was most surprised by the age of its representatives. They were very young people, fresh out of university, but full of enthusiasm and confidence in their own abilities. They had one serious argument to

reinforce their credibility, because they ran the website of the Ministry of Defence. So if the Ministry of Defence trusted them, why shouldn't KRUS trust them?

Entrusting them with the maintenance of our website turned out to be a great decision. They were available for every phone call asking for advice or problem solving,



professional, knowledgeable and extremely friendly. They also made every effort to keep the system up to date and were open to our suggestions for changes and improvements. We worked with them for over 10 years and to this day we regret that this cooperation has ended. The reason was the need to announce a tender, which was won by the cheapest company, not the best one.

We struggled with this tender winner for several years until we moved to the gov.pl platform, which now supports all ministry websites. The editorial module template is quite limited here, and not entirely convenient for administrators, but we are counting on innovations that will come with time. An unquestionable advantage is that we use the platform free of charge, while companies that maintain websites charge up to several hundred thousand zlotys a year.

FAST, EASY, CONVENIENT

Currently, the KRUS website contains all the information needed by KRUS insured persons, beneficiaries and others interested in the Fund's activities. The latest information can be found in the Announcements and News sections available on the home page. Detailed information can be found in the following sections: Insurance, Benefits, Prevention, Medical Rehabilitation, Medical Certification and Health Insurance. The most frequently searched content can be found in the Essentials

section. It includes, among other things, current contribution rates, downloadable forms and applications, and benefit amounts. From here, you can go to the e-KRUS website, where you can log in to your personal account.

More detailed information on agricultural insurance can be found in the biannual publication 'Ubezpieczenia w Rolnictwie – Materiały i Studia' (Insurance in Agriculture – Materials and Studies). It is useful for professionals involved in agricultural insurance, students and enthusiasts seeking scientific knowledge.

It is worth noting that the KRUS website is accessible on all mobile devices, which is becoming increasingly important as over 90 per cent of users

now use mobile phones and tablets. We record approximately 150,000 visits per month, which amounts to over a million users per year.

What next? First and foremost, it depends on the development of a separate e-KRUS website (or application) enabling direct integration with users. The main aim is to enable all documents to be completed online, which is not an easy task as it requires additional complex security measures. KRUS portals on social media will certainly also be developed, and the Fund's online presence will make life easier for our insured persons and beneficiaries.

Maciej Świątek
Communications Office



WHAT'S NEW ON THE INTRANET?

It can be a digital desk and a digital conference room at the same time. It strengthens organisational cohesion, facilitates access to information and everyday life in the company, giving each employee a sense of being part of a larger whole. Intranet. Available at KRUS since 2015, but still somewhat underappreciated.

It is said to be a corporate notice board, but that is only part of the truth. For many of us, logging into the intranet is how we start our daily work. In public institutions and commercial companies, it is a closed, internal digital network. Is it necessary? In an era of information overload, constant data rotation and dispersed teams, a well-designed intranet is not a luxury but a necessity. It is a strategic tool for managing knowledge, communication and organisational culture.

The good spirit of the KRUS intranet is **Piotr Marjański from the IT and Telecommunications Office**, who knows everything about the system and is familiar with every nook and cranny of it:

'The intranet works like a living organism. First and foremost, it organises internal communication and centralises information. Thanks to it, everyone knows where to look for knowledge and how to find solutions to their problems. It also saves time – we have gathered most of the necessary data and procedures in one place. It is a great help for new employees, who can independently go through all the necessary levels of information. And for some time now, it has also become a place for direct meetings with the President of the Fund and a place where you can find "something to read" during breaks and after the end of the day's activities,' says Piotr Marjański.

Indeed, the Intranet increasingly serves an integrative function at

KRUS, while also allowing for the free exchange of ideas. Thus, we had monthly reflections from the President of the Fund on matters important to our institution, but also on those less frequently noticed, which were on the sidelines of the mainstream internal discussions.

A need of the times led to the creation of a section called 'Wordies', which is dedicated to simplifying official language and warning against the most common mistakes in our letters and emails. Sometimes there are publications there that could embarrass many language purists.

The same motivation was behind the creation of the 'Farewells' section, probably the saddest, but eagerly awaited by many employees.

It is there that we learn about people who have left us forever.

And finally, 'After Hours', a section that has become a permanent fixture in our offices, increasingly supported by the creative activity of KRUS employees from various regions of Poland. **Adriana Minorowska from the Communications Office**, who edits this part of the Intranet, emphasises the thematic diversity and growing readership of this section. The best materials are read by 20-30 per cent of all KRUS employees. One of the biggest hits in this section of the intranet was a text by **Magdalena Nadwyczawska**, who is the deputy head of the Insurance Department of the KRUS Regional Branch in Krakow. After work, she divides her life between her home, children, garden, books and... an extraordinary artistic passion.

Her handicrafts – 3D houses and paintings – delight her colleagues and everyone who has had the opportunity to see them. In 'After Hours' she wrote about herself: *'I have glue in my veins, glitter in my hair, and my children think that 'washi tape' is our distant cousin from Japan.'*

A well-designed Intranet is therefore not only a tool for managing and accessing useful information. It is a shared space for work and communication, and sometimes also for entertainment and reflection. It is a digital desk, a digital kitchen and a digital conference room – all in one place.



KRUS ON SOCIAL MEDIA

Is it important to have your own communication channel? Yes. It is the fastest way to reach a wide audience, including, above all, rural residents. It is also a relatively inexpensive, effective and efficient tool. How has KRUS's social media changed in recent years?

The changes are most visible on Facebook (FB), which has been our leading communication channel since the Fund's first days on social media. We used it to promote KRUS activities, mainly those related to prevention and safety at work and in rural areas. We showed management meetings of KRUS, including international ones, provided information about new benefits and changes in regulations, and encouraged farmers to use the services of rehabilitation centres. Of course, we also promoted our competitions and presented their winners, using a variety of graphic and film formats.

Social media at KRUS has a short tradition and has never been the main communication tool; Public Relations and Media Relations tools played a key role here.

Social media are now a key communication tool for public institutions, including KRUS. They allow us to reach various audiences quickly, directly and precisely, from young

farmers and agricultural school students to pensioners and local leaders. They enable real-time responses, build brand recognition for the institution and, above all, allow it to speak a language that is familiar to users – not only to inform, but also to engage, educate and strengthen trust in KRUS.

Unlike traditional PR, which operates mainly through external media (press, television, internet), social media gives KRUS full control over the message and its form. It is easily measurable and accessible regardless of time or place, which is particularly important for rural residents. Today, it is on the Internet that farmers engage in daily conversations about health, work and safety.

What was the first change we introduced? Very simple – it concerned the publication hours. Our audience does not go to work at 8–9 a.m. They get up at 5 a.m., sometimes even earlier, using the morning hours not only to get started, have coffee

and breakfast, but above all – to work on the farm. And it is at this time, just after waking up, that they receive their daily news service from KRUS.

However, this is a slightly different service than the one we are accustomed to from public institutions. We live the life of a farmer and share his problems. We suggest valuable solutions that are not always directly related to the Fund's activities at first glance. New, free preventive medical examinations? Information on the KRUS profile. Reminders about the need for physical exercise, how to relax, how to protect yourself against cancer? All this – on the KRUS profile.

Daily posts at a fixed time, carefully selected topics, interesting graphic solutions, but also a sense of humour and less celebrity culture – these are the features that distinguish KRUS from the profiles of other public institutions.

The effect of this change exceeded our expectations. The structure of our audience has changed significantly – more and more rural residents are following us, and in proportion to them, there are fewer accounts administered by offices and institutions. After three years on Facebook, at the beginning of 2025 we had over 10,000 followers, and now we have 18,000.

But this year's effectiveness is most evident in other areas. In 2023, all our posts had 391,000 views. In the whole of 2024 – 667,000. **Meanwhile, in the first ten months of 2025, the number of post views reached almost... 7.7 million.**

Post views are only part of the information about the KRUS profile. **Much more important is the size of the reach and the scale of interaction with recipients.** The reach of posts in 2023 was 254,000, and in 2024 it reached 503,000. Ten months of 2025 saw **another record: over 1.6 million!**

A similar trend can be seen in **interaction indicators, i.e. the number of responses to KRUS posts.** In 2023, it amounted to 15,300, in 2024 – 19,000, **and from January to the end of October 2025 – over 76,000.**

These are strong results, although we would naturally like to continue breaking records. The most encouraging thing is the increase in fan engagement, because it means that our posts are eliciting a response and are not being dismissed with a

shrug. We also appreciate the substantive quality of our interactions with fans on Facebook, which are free of emotional hate and political animosity.

An upward trend is also noticeable on three other social media platforms where KRUS has accounts. We have almost doubled the number of followers on Instagram, our LinkedIn profile has 50% more followers, and the Fund's YouTube profile is also performing well.

The cherry on top of our social media presence is the KRUS profile on Spotify, where since February 2025 we have been presenting music enjoyed and listened to by KRUS employees. We know that they listen to it especially during their time off.

What lies ahead? We intend to maintain the upward trend of 2025. We will reach for new technologies, including AI, as a tool to support the development of social media. We will develop cyclical campaigns promoting the activities of KRUS, such as 'Holidays with Rehabilitation', 'May for Health' or a campaign supporting the 'banking' of farmers, pensioners and disability pensioners.

We also want – and this is one of the most important communication goals – to use social media to promote the KRUS strategy and activities that will be implemented in accordance with its provisions. Supporting farmers' well-being is a challenge that KRUS communication should meet with the help of reliable

sources of information, educational activities, the promotion of preventive healthcare and free screening programmes, seeking good relations with rural residents and topics that may be of interest to them.

Adriana Minorowska
Communications Office

KRUS SIGNS THE ‘PLAIN LANGUAGE DECLARATION’

In November 2022, the Agricultural Social Insurance Fund joined the group of signatories to the ‘Plain Language Declaration’, an agreement between public institutions that have committed themselves to writing to citizens in a clear, understandable and friendly manner.

The declaration on language simplification was initiated in 2018 by the Ministry of European Funds and Regional Policy (then still known as the Ministry of Investment and Development). To date, 84 public institutions have signed it, including those with which farmers have daily contact: MRiRW, ARiMR, KOWR, ZUS, NFZ, GIS... and, of course, KRUS – as the 46th institution in the country.

When signing the Declaration, **the then President of KRUS, Dr Aleksandra Hadzik**, emphasised that its signing was a step towards more effective communication with our beneficiaries, and that simplifying official language is a process that requires appropriate training of officials and practice in communicating with clients.

The declaration entails specific tasks. By signing it, the Fund undertook to:

- ▶ Strive to ensure that employees continuously improve their plain language skills – learn speak and write in language.
- ▶ Create language standards and encourage employees to use them.
- ▶ Sensitise employees to the needs of others – regardless of age, level of disability or level of education.
- ▶ Introduce solutions in line with the idea of plain language and promote them among others.

‘WORDIES’ – OUR RESPONSE

The Communications Office came up with the idea of creating a section dedicated to simple language, accessible to every employee on the internal Intranet portal. The first welcome ‘Wordies’ appeared on 30 January 2025.

‘We will write about language here. Simple language,’ we announced in our welcome message. ‘About official communications, letters to farmers, mistakes we all make, and how to fix them cleverly. We will show examples, smile together sometimes, and hopefully learn something together.’

Initially, posts about plain language appeared twice a week, and since

the summer they have been published once a week. Each of them refers to the Declaration adopted by KRUS. It introduces the principles of plain language in speech and writing, enables employees to acquire new language skills and encourages them to use solutions consistent with the idea of plain language and respect for the rules of correct Polish in their daily work.

The posts contain original examples from letters, announcements and press releases. They are accompanied by comments. They also show suggestions for simpler and more reader-friendly versions – with the reader, our policyholder and beneficiary in mind.

We wrote, among other things, about polite refusal, etiquette in correspondence, legal basis, message structure, sentence structure, buzzwords, zombie nouns, typography, and what can be dedicated. The most popular post was entitled 'STRUCTURE, ORDER, CLASS' – it received as many as 1,082 views in the five months following its publication. This post discusses how to provide information about the Fund's activities while maintaining courtesy and respect towards the people to whom these messages relate.

'Wordies' is not just a language guide. It is also part of an organisational culture that promotes empathy, transparency and equal access to information. Emotions, knowledge, legal regulations and polite phrases all lose their value if the

recipient does not understand our communication – this assumption is the foundation of the new column.

FROM THE HISTORY OF PLAIN LANGUAGE

The plain language movement originated in Anglo-Saxon countries and dates back to the 1940s. Winston Churchill's memorandum of 9 August 1940 entitled 'Brevity' is considered to be its symbolic beginning. At that time, the Battle of Britain was raging. Winston Churchill was struggling not only with the enemy, but also with bureaucratic chaos in his office. The war reports from officials were long and very difficult to read. He therefore appealed to his staff to produce short, concise documents and to use simpler, more direct language.

The British Prime Minister wrote bluntly: *'Let's do away with phrases such as "The following issues should also be taken into account..." or "The possibility of implementing... should be considered". Most of these lengthy phrases are just unnecessary fillers that can be omitted entirely or replaced with a single word. Let's not be afraid to use short, expressive phrases, even if they are conversational in nature.'*

In the following decades, the idea of simple communication developed in the United States, Australia, Sweden, and Germany.

In Poland, the first discussions about user-friendly official language began in 2010. The then Ministry of Investment and Development, together with linguists from the University of Wrocław, began to study the comprehensibility of the language used in European Funds. In 2012, the First Official Language Congress was organised, which sparked a wider public debate on the need to simplify the style of communication between public institutions and citizens. The idea of simplicity quickly gained many supporters among civil servants, linguists and even lawyers.

In 2018, the Ministry of European Funds and Regional Policy initiated a declaration on language simplification. It also organises an annual Plain Language Forum called 'Prosto i kropka' (Simple - period), which brings together supporters of plain language in public administration.

PLAIN LANGUAGE AT KRUS IN NUMBERS

- ▶ On 15 November 2022, as the **46th institution** in succession, the Fund signed the 'Plain Language Declaration'.
- ▶ On 3 October 2019, the Ministry of Agriculture and Rural Development joined the signatories of the Declaration as the **21st institution** in succession
- ▶ On 30 January 2025, we launched the 'Wordies' section.
- ▶ The most popular post, entitled 'STRUCTURE, ORDER, CLASS,'

TELL ME ABOUT THE STRENGTH OF YOUR COMMUNITY...., AND I WILL TELL YOU HOW FAR YOU CAN GO.

The employee community is an important pillar of any organisation. In a dispersed structure, with 256 branches and 16 regional offices, this thesis is of fundamental importance. We are scattered all over Poland, we communicate via electronic links and telephone calls, but on a daily basis we function as a community. This is how we are perceived: we are KRUS. One institution.

Our annual sports competitions are excellent proof that building community through integration makes a lot of sense. During these meetings, relationships, acquaintances and friendships are formed, and we also know that... marriages are formed! This is a sign that the life of a large institution can be based on

the principles of partnership, competition, exchange of views and fun.

In today's economy, the winners are companies and institutions that are well-organised, efficient and modern – also in terms of their mindset – but also those whose main distinguishing feature is a good, friendly atmosphere.

We can argue and debate, we can compete with each other and between offices, and even between branches, but at the end of the day, what counts is the overall result and whether we simply enjoy being together. Do we leave work satisfied after each day and in good spirits thanks to the atmosphere that prevails there?

THE ROLE OF A LEADER

As always, managers and leaders have a big role to play here. Can they maintain control over results while ensuring that their teams remain motivated? Do they foster an atmosphere of trust, close bonds and cooperation – or create emotional barriers that leave employees walking around with knots in their stomachs? Do they keep their mouths shut or let people speak their minds?

But in essence, creating this atmosphere is the responsibility of each and every one of us. One senseless rumour can destroy relationships between people in a large office. One failure can dampen team spirit for weeks. One mistake by an employee, whether culpable or not, can affect the atmosphere of cooperation for a long time.

The strength of an organisation can be gauged by its ability to deal with such problems. This has a huge impact on the perception of the KRUS brand as a whole. Six thousand satisfied with their work KRUS officials are also six thousand advocates for our company, speaking well of it in their communities. That is why communication is so valuable. Internal discussion forums. Meeting places such as conferences and sports competitions.

Whether we like it or not, by creating a good atmosphere, we affect the image of our institution. Farmers will always perceive us through the prism of their relationships with

individual employees. They associate KRUS not only with an official brand and seal, but above all with the people and the atmosphere that unites them. Whether we do this through friendly and professional customer service, reliable and comprehensive responses to correspondence, or a well-organised prevention competition – it all matters.

WORDS MATTER

I am a communications specialist and I know that words can persuade or discourage. Words are important because the people who speak them are important! That is why our monograph contains so many ordinary, human stories. That is why there are so many names – and we would like to write about everyone, because each of us is part of the history of KRUS! – and these partial stories and memories are an element of good communication.

Dialogue builds atmosphere. Openness to different views, to the need for change and to debate on the most difficult issues also builds it. Rivalry and competition in the professional or sporting arena are attributes that strengthen the power of any community. This makes it easier to deal with challenges and motivate each other to develop.

In companies where employees support each other, stress levels are reduced and job satisfaction is higher, which translates into better quality, efficiency and... lower staff turnover.

PURE PROFIT

But the employee community also makes it easier to share knowledge and experience, helps new team members get started, and this always speeds up problem solving, development and innovation. A socially integrated company is more resilient to external pressures, more flexible in adapting to customer needs and better perceived by its environment. This includes the political sphere.

Of course, KRUS will never become one big family. Family-like relationships cannot be achieved in such a structurally dispersed institution. But it can be integrated on multiple levels, bringing together people from different management levels or different generations. Sometimes these can be commemorative meetings on the occasion of the 35th anniversary, sometimes joint sailing or hiking trips, sports competitions or contests for the most beautiful office.

Every action, every form of dialogue and every person contributes to the atmosphere. The director and the driver, the chief specialist and the inspector, the CEO from headquarters and the lady behind the desk in a remote branch. We are all equally important.

And we are all KRUS.

Jacek Prześluga

TOGETHER

This is not just a regular tableau.

It is a portrait of our everyday life – woven from glances and smiles, sometimes shy, sometimes confident. From moments when someone overcame their shyness in front of the camera and thought: ‘All right, let’s do it. For us.’

It is from these small gestures that a collage has been created, which is more than just a memento. It is a story about community – about the people who have created and continue to create KRUS over the years. About people from offices and branches, from headquarters and the field, from large and small towns, who are united not only by their work, but also by the belief that together we can achieve more.

When we asked for these photographs, some said they did not like

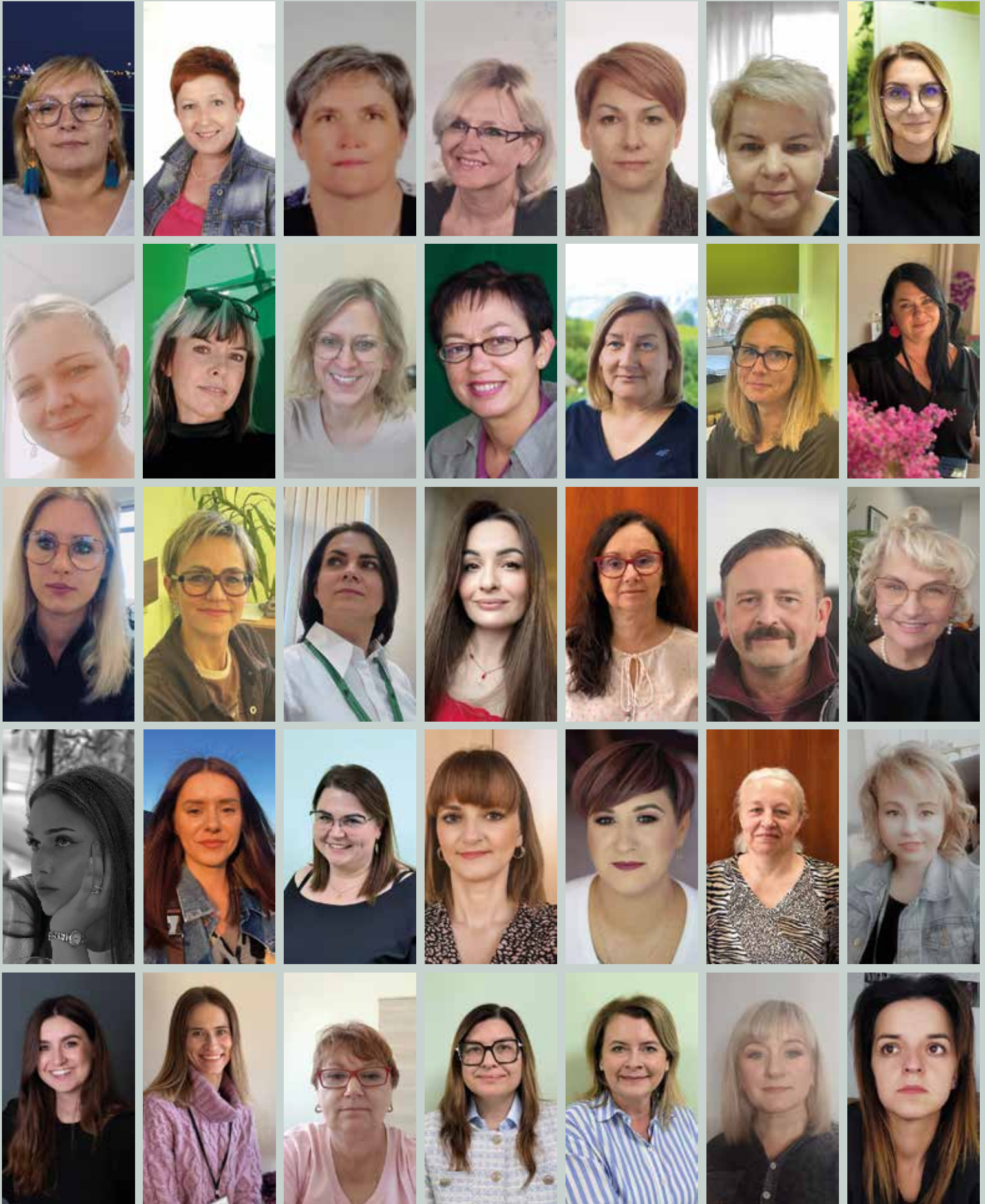
being in front of the camera, that it was not for them. Yet they picked up the lens. Not to stand in the spotlight, but to be part of a joint venture. And that is the most beautiful thing, although we are a little sorry that not everyone is in these photographs...

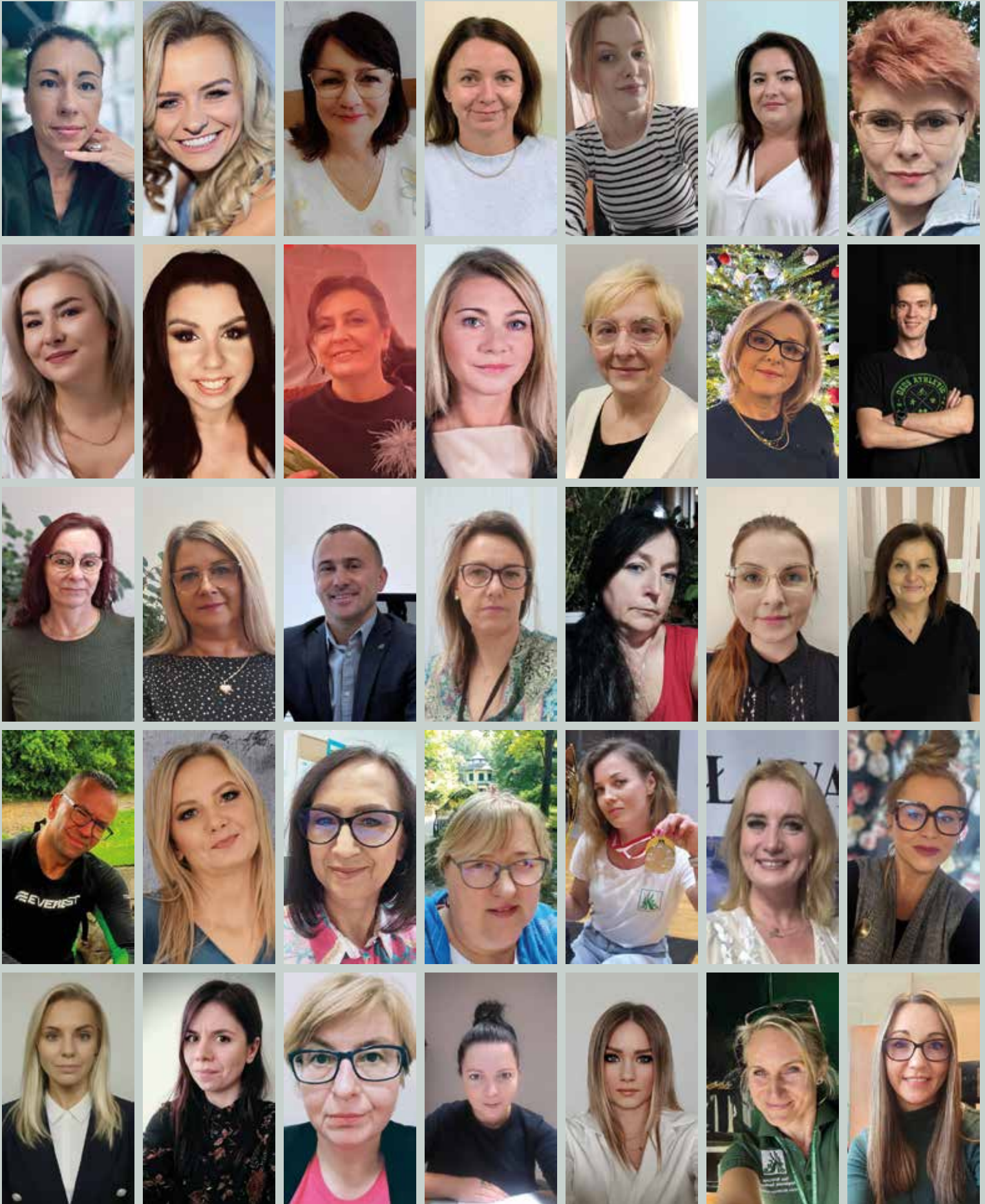
Each of these photographs tells a separate story. One shows the first day at work, another – long years of service, and yet another – simply the good energy with which someone came to the office. This

tableau brings together different generations and different career paths, but also shared values: kindness, responsibility and belief in the meaning of what we do.

We would like to extend our gratitude to everyone who agreed to be in this photograph. This gesture is proof that genuine relationships and true integration arise where there is mutual respect, cooperation, and trust. This photograph will remain with us for a long time, as a fond memory of our time together.

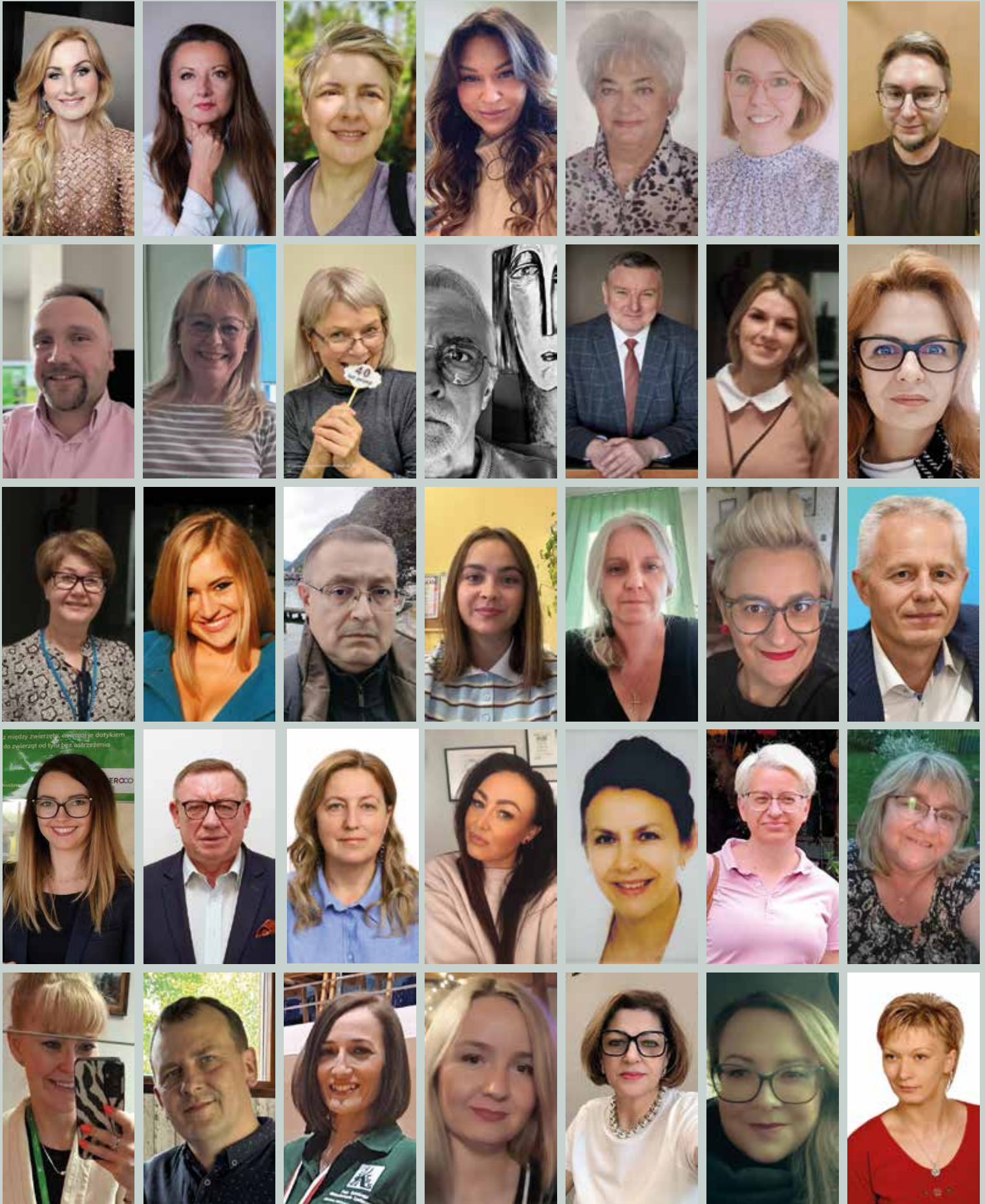














**Together with KRUS,
look after your health
and your child's health**



1990-2025



**Dobrze
się znamy**

www.gov.pl/krus

