



KASA ROLNICZEGO  
UBEZPIECZENIA SPOŁECZNEGO

The background of the cover is a vibrant green digital tunnel. It is composed of numerous vertical lines of glowing green dots and binary code (0s and 1s) that create a sense of depth and perspective, leading the eye towards a bright light at the end of the tunnel.

## **KRUS in figures 2021–2023**

Warsaw 2024



Dear Readers,

I present to you the statistical brochure of KRUS in figures containing the most important information on the functioning of the social insurance system for farmers in Poland and on the implementation of the statutory tasks of the Agricultural Social Insurance Fund in the years 2021–2023.

Our institution has been consistently working for farmers and rural residents for more than thirty years, adapting the range of services offered to changing conditions and needs of the insured and benefit recipients of the Fund. One such area is the development of digital solutions.

In recent years, we have been intensively developing the eKRUS Portal for Farmers (<https://www.ekrus.gov.pl/>), through which those insured with the Fund can, among other things, check their insurance history, file e-applications, pay premiums.

I encourage all KRUS insured to register on the eKRUS platform and use this quick and convenient digital services tool.

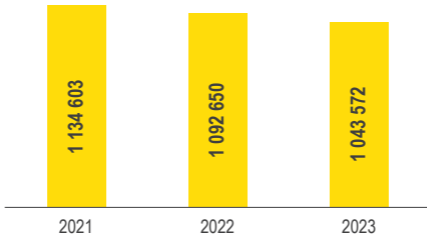
I would like to invite you to read the contents of this brochure and hope you will enjoy reading this publication.

President  
Agricultural Social Insurance Fund

A handwritten signature in blue ink, appearing to read 'Dariusz Rohde'.

Dariusz Rohde

## Number of insured\*



\* end of year status

## Insured by status

	2021	2022	2023
Total number of insured, including:	1 134 603	1 092 650	1 043 572
number of farmers	679 189	652 908	622 439
number of spouses	297 825	282 908	267 135
number of household members	146 253	144 597	141 176
number of farmer's helpers	1 431	1 608	1 630
number of carers of people with disabilities	9 894	10 620	11 182
number of family members caring for a child	11	9	10

**Number of insured by voivodeship\***

Voivodeship	Number of insured	Percentage of the total number of insured
dolnośląskie	34 949	3.3
kujawsko-pomorskie	55 519	5.3
lubelskie	132 739	12.7
lubuskie	12 178	1.2
łódzkie	82 290	7.9
małopolskie	125 810	12.1
mazowieckie	146 210	14.0
opolskie	22 523	2.2
podkarpackie	77 151	7.4
podlaskie	73 583	7.1
pomorskie	34 969	3.4
śląskie	28 775	2.8
świętokrzyskie	58 044	5.6
warmińsko-mazurskie	36 696	3.5
wielkopolskie	101 602	9.7
zachodniopomorskie	20 534	2.0
<b>Total</b>	<b>1 043 572</b>	

\* status at the end of 2023

## Insured by age and gender\*

Age (years)	2021			2022			2023		
	Total	Women	Men	Total	Women	Men	Total	Women	Men
Over 66	4 870	1 479	3 391	3 446	1 256	2 190	3 150	1 214	1 936
61-66	72 958	6 072	66 886	74 672	4 762	69 910	71 761	4 050	67 711
55-60	201 466	92 996	108 470	197 574	93 465	104 109	189 935	90 147	99 788
49-54	220 175	115 544	104 631	216 009	113 030	102 979	212 580	110 928	101 652
43-48	214 868	111 926	102 942	204 107	105 191	98 916	193 509	98 664	94 845
37-42	175 444	90 206	85 238	166 719	84 592	82 127	157 124	78 504	78 620
31-36	127 371	61 193	66 178	120 222	56 422	63 800	113 707	52 536	61 171
25-30	82 601	33 008	49 593	76 262	29 710	46 552	70 175	26 439	43 736
19-24	34 544	9 857	24 687	32 686	9 286	23 400	30 706	8 602	22 104
0-18	306	110	196	953	185	768	925	198	727
<b>Total</b>	<b>1 134 603</b>	<b>522 391</b>	<b>612 212</b>	<b>1 092 650</b>	<b>497 899</b>	<b>594 751</b>	<b>1 043 572</b>	<b>471 282</b>	<b>572 290</b>

\* end of year status

### Insured by agricultural production carried out on agricultural land and in special departments of agricultural production<sup>1)</sup>

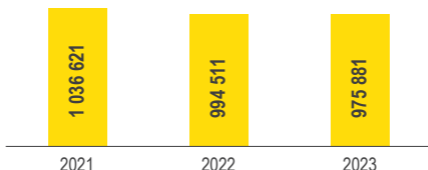
Number of conversion ha	2021	2022	2023
0.0000–1.0000 <sup>2)</sup>	139 563	135 981	131 550
1.0001–10.0000	720 518	692 387	658 362
10.0001–50.0000	246 784	237 183	226 960
50.0001–150.0000	21 461	21 065	20 831
150.0001–300.0000	2 551	2 509	2 511
300.0001 or more	606	568	548
independent special departments	3 120	2 957	2 810
<b>Total<sup>3)</sup></b>	<b>1 134 603</b>	<b>1 092 650</b>	<b>1 043 572</b>

1) end of year status

2) including persons who have ceased agricultural activity

3) including farmer's helpers who provide help with the harvest

## Number of beneficiaries\*



\* monthly average

## Beneficiaries by voivodeship

Voivodeship	Average monthly number of beneficiaries in 2023	Percentage of the total number of beneficiaries
dolnośląskie	36 462	3.7
kujawsko-pomorskie	66 506	6.8
lubelskie	123 964	12.7
lubuskie	12 791	1.3
łódzkie	82 475	8.5
małopolskie	85 287	8.7
mazowieckie	150 398	15.4
opolskie	19 349	2.0
podkarpackie	55 437	5.7
podlaskie	69 326	7.1
pomorskie	32 089	3.3
śląskie	27 315	2.8
świętokrzyskie	52 810	5.4
warmińsko-mazurskie	35 627	3.7
wielkopolskie	104 742	10.7
zachodniopomorskie	20 847	2.1
<b>Total*</b>	<b>975 881</b>	

\* including beneficiaries:

- with old-age pensions financed from the Old-Age and Disability Pension Fund (FER), and paid by the Ministry of National Defence, the Ministry of the Interior and Administration, the Ministry of Justice
- with agricultural benefits in the amount of 50% due to the entitlement to employee benefits concurrent with foreign benefits (GBRZ)
- with parental supplementary benefits

## Beneficiaries by benefits

	2021	2022	2023
Old-age pensions <sup>1)</sup>	810 964	774 990	764 252
Disability pensions	183 887	178 073	170 939
Survivors' pensions <sup>2)</sup>	41 704	41 392	40 645
GBRZ <sup>3)</sup>	65	56	46
<b>Total<sup>4)</sup></b>	<b>1 036 621</b>	<b>994 511</b>	<b>975 881</b>

1) including pensions financed by KRUS from the Old-Age and Disability Pension Fund (FER) paid by the Ministry of National Defence, the Ministry of the Interior and Administration, the Ministry of Justice, and with parental supplementary benefits

2) including social pensions

3) agricultural benefits in the amount of 50% due to the entitlement to employee benefits concurrent with foreign benefits (GBRZ)

4) due to rounding-off, the sum of components may differ from the "Total" value stated

## Old-age and disability pensions by gender

	Gender	2021	2022	2023
Old-age pension recipients	M	244 278	240 251	245 993
	F	549 214	527 168	517 862
Disability pension recipients	M	95 136	91 437	86 713
	F	86 482	84 104	81 020
<b>Total</b>		<b>975 110</b>	<b>942 960</b>	<b>931 588</b>



## Old-age and disability pensioners by age\*

Old-age pensioners			
Age (years)	2021	2022	2023
55–59	5 633	0	0
60–64	97 206	88 207	86 348
65–69	172 720	177 547	180 906
70–74	160 039	159 059	158 259
75–79	109 396	113 569	119 698
80–99	247 356	227 910	217 321
100 or more	1 142	1 127	1 323
Disability pensioners			
Age (years)	2021	2022	2023
29 or less	303	270	231
30–39	3 086	2 806	2 551
40–49	16 282	15 088	13 763
50–54	19 910	19 017	17 836
55–59	38 227	36 115	33 413
60–64	50 775	47 482	43 637
65 or more	53 035	54 763	56 302

\* end of year status

## Expenditure on old-age and disability benefits<sup>1)</sup> (PLN in thousands)

	2021	2022	2023
Old-age pensions <sup>2)</sup>	13 978 083.2	14 021 053.2	17 050 852.8
Disability pensions	2 866 539.3	2 905 727.3	3 451 090.5
Family pensions <sup>3)</sup>	928 847.6	980 145.7	1 130 181.7
Other benefits <sup>4)</sup>	519.7	473.3	461.1
<b>Total<sup>5)</sup></b>	<b>17 773 989.8</b>	<b>17 907 399.6</b>	<b>21 632 586.1</b>

1) including payments from other insurance systems in the case of overlapping entitlements to benefits, as well as one-off cash benefits

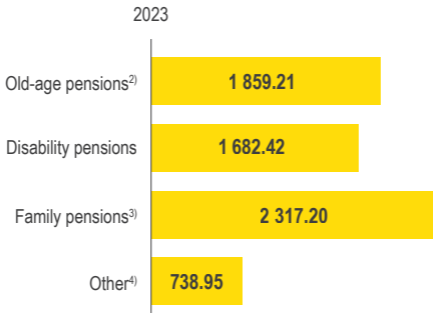
2) including old-age pensions financed by KRUS from the Old-Age and Disability Pension Fund (FER) and paid by the Ministry of National Defence (MON), the Ministry of Internal Affairs and Administration (MSWiA), the Ministry of Justice (MS), supplementary parental benefits and one-off cash benefits

3) including social pensions

4) including agricultural benefits in the amount of 50% due to entitlements to employee benefits concurrent with foreign benefits (GBRZ) and cash benefits for civilian, blind victims of war

5) due to rounding-off, the sum of components may differ from the "Total" value stated

## Average old-age and disability benefit in PLN<sup>1)</sup>



1) including payments from other insurance systems in the case of overlapping entitlements to benefits, as well as one-off cash benefits

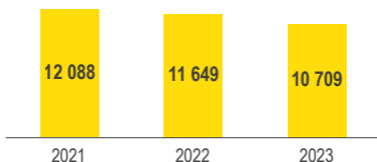
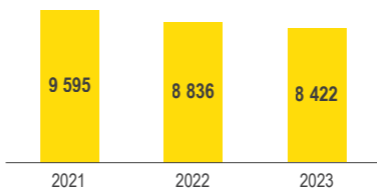
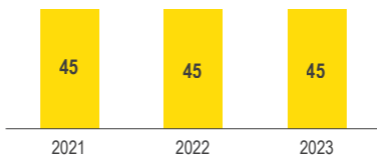
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3) including social pensions

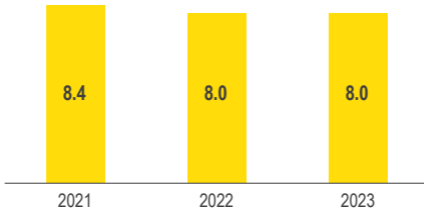
4) including agricultural benefits in the amount of 50% due to entitlements to employee benefits concurrent with foreign benefits (GBRZ) and cash benefits for civilian, blind victims of war

## Benefits paid by KRUS during the COVID-19 pandemic in 2023

	Benefits due to compulsory quarantine, epidemiological surveillance or hospitalisation	Care benefits	Sickness benefits (U07)
number of days		213	6 290
number of benefits	29	1	603
number of people	26	1	580
amount of payments in PLN	47 915.00	7 075.83	188 395.00

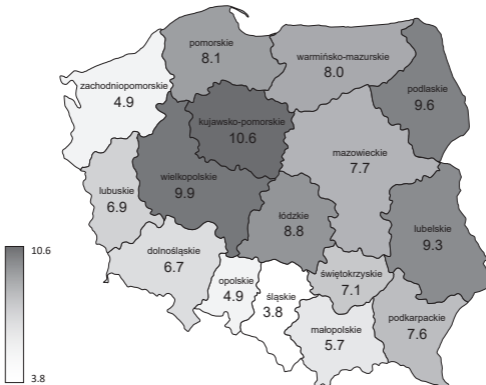
**Incidents reported as accidents in agriculture****Accidents in agriculture resulting in the payment of one-off compensation for health damage or death****Fatal accidents in agriculture resulting in the payment of a one-off compensation**

## Accident rate\*



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

## Accident rate in 2023\*



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

### Structure of accidents during agricultural work resulting in a one-off compensation payment by event group

	2021	2022	2023
Person falling	4 812	4 343	4 235
Object falling	525	573	590
Contact with sharp hand tools and other sharp objects	418	382	375
Person hit or crushed by items being transported mechanically	188	194	208
Person run over, hit or grabbed by a moving vehicle	131	143	132
Person caught or hit by a moving part of machine	1 221	1 065	936
Person hit, crushed, bitten by an animal	1 130	1 127	1 060
Fire, explosion, act of natural forces	56	90	40
Action of extreme temperatures	43	31	38
Action of harmful materials	12	19	10
Sudden illnesses	104	95	83
Other events	955	774	715
<b>Total</b>	<b>9 595</b>	<b>8 836</b>	<b>8 422</b>

### One-off accident compensations paid

	2021	2022	2023
Number of benefits	9 889	9 084	8 626
Amount of payments in PLN	58 821 184	70 281 757	67 160 029

## Occupational diseases for which one-off compensation was granted

Disease entity or group	2021	2022	2023
Acute or chronic poisoning or their sequelae caused by chemical substances	1	0	0
Bronchial asthma	3	2	6
Chronic obstructive bronchitis	0	0	1
Extrinsic alveolitis	2	4	9
Skin diseases	2	2	2
Chronic diseases of the musculoskeletal system caused by the way of working	0	6	3
Chronic diseases of the peripheral nervous system caused by the way of working	4	6	14
Diseases of the visual system caused by physical, chemical and biological factors	0	1	0
Infectious or parasitic diseases, including:	197	173	175
Lyme disease	189	160	163
tick-borne meningitis	8	11	11
echinococcosis of the liver	0	0	1
tularemia	0	1	0
pasteurellosis	0	1	0
<b>Total</b>	<b>209</b>	<b>194</b>	<b>210</b>

## Prevention activities

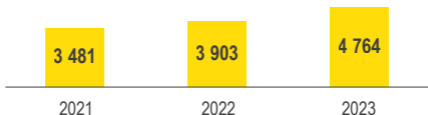
	Number of activities			Number of participants		
	2021	2022	2023	2021	2022	2023
Training	2 812	3 326	3 717	59 974	83 590	115 791
Competitions	2 421	2 608	2 655	79 594	83 634	91 108
Stands	812	1 228	1 423	59 717	93 687	120 684
Shows	1 991	2 424	2 669	37 410	57 240	65 918
Farm inspections, field work visits	–	–	–	12 351*	12 675*	13 164*

\* number of farms

## Leading KRUS competitions

	2021	2022	2023
<b>National Competition "Safe Farm"</b>			
Number of farms	906	994	1 062
<b>National Art Competition for Children "We Are Safe in the Country"</b>			
Number of participants	43 234	39 164	38 146
Number of schools	3 744	3 169	3 184
<b>National Rhyme Competition for Children about Safety on the Farm</b>			
Number of participants	925	1 521	2 072
<b>National Test Competition on Safe Work on the Farm</b>			
Number of participants	1 395	1 466	1 496

## Costs of prevention activities (in PLN thousands)





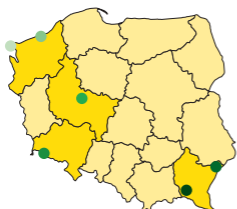
## Number of farmers referred to medical rehabilitation and regeneration stays

	2021	2022	2023
Number of farmers referred to medical rehabilitation, including:			
motor system	6 718	10 337	12 098
cardiovascular system	6 388	9 557	11 251
	233	652	844
Rehabilitation of people recovering from COVID-19	97	128	3
Outpatient rehabilitation	2	1	3
Number of farmer's pension beneficiaries referred to medical rehabilitation	–	–	717
Number of the insured who are carers of persons with disabilities referred to regeneration stays	–	–	187
Number of children referred for therapeutic rehabilitation	0 <sup>1)</sup>	1 137	910
The amount of expenses incurred on rehabilitation in PLN	34 408 943.69	44 096 554.25	56 907 404.00 <sup>2)</sup>

1) due to the prevailing epidemic situation in the country, the organisation of rehabilitation camps for children of farmers insured with KRUS was suspended

2) including regeneration stays

### KRUS Farmers Rehabilitation Centres



- CRR „Sasanka” in Świnoujście
- CRR NIWA in Kolobrzeg
- CRR in Jedlec
- CRR in Szklarska Poręba
- CRR in Horyniec-Zdrój
- CRR in Iwonicz-Zdrój

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

Disease groups*	2021	2022	2023
Cardiovascular diseases, including:	2 322	2 476	2 775
hypertensive disease	210	214	241
ischemic heart disease	691	705	774
Diseases of the osteoarticular system	3 606	3 827	4 620
Mental and behavioural disorders	1 301	1 371	1 509
Cancers	2 128	2 100	2 378
Injury, poisoning and effects of external factors	925	875	986
Nervous system diseases	1 031	1 054	1 100
Respiratory system diseases	305	312	399
Digestive system diseases	249	286	307
Diseases of the genitourinary system	135	127	169
Infectious and parasitic diseases, including:	93	68	58
tuberculosis	31	22	12
Diseases of the skin and subcutaneous tissue	47	49	60
Diseases of the eye and its appendages	163	144	165
Other diseases	453	482	537

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

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

Disease groups*	2021	2022	2023
Cardiovascular diseases, including:	8 520	7 887	7 545
hypertensive disease	1 098	934	842
ischemic heart disease	2 840	2 501	2 389
Diseases of the osteoarticular system	11 911	11 103	11 122
Mental and behavioural disorders	6 596	6 118	6 152
Cancers	4 020	3 770	3 808
Injury, poisoning and effects of external factors	2 671	2 560	2 454
Nervous system diseases	3 799	3 603	3 581
Respiratory system diseases	1 430	1 250	1 172
Digestive system diseases	689	617	638
Diseases of the genitourinary system	405	401	362
Infectious and parasitic diseases, including:	176	143	129
tuberculosis	26	14	26
Diseases of the skin and subcutaneous tissue	218	182	178
Diseases of the eye and its appendages	645	595	593
Other diseases	1 768	1 581	1 586

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



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## KRUS Regional Branches



[www.gov.pl/krus](http://www.gov.pl/krus)

Prepared by:

**Office of Communication and International Cooperation**

based on the statistical data of the Agricultural Social Insurance Fund

Agricultural Social Insurance Fund – Headquarters

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