



KASA ROLNICZEGO
UBEZPIECZENIA SPOŁECZNEGO



**KRUS in figures
2020-2022**



Dear Readers,

This is the fourth edition of "KRUS in figures 2020–2022" statistical brochure describing the operations of the Agricultural Social Insurance Fund.

This publication is a comprehensive source of knowledge about the way the system of social insurance of farmers operates in Poland. The following five chapters present figures related to the implementation of our statutory tasks.

This edition presents key information which demonstrates directions of development of the Fund that result, among others, from the introduction of favourable amendments to the Act on Social Insurance for Farmers, extension of the catalogue of services offered to farmers, including in the field of e-administration, and accident prevention.

For over 30 years, KRUS has carried out widespread preventive measures to reduce the number of occupational accidents and diseases among farmers. These efforts resulted in a reduction in the number of reported accidents in farms by more than 80%.

We pursue an ambitious goal of complete elimination of accidents and occupational diseases in agriculture in accordance with Vision Zero international prevention strategy, to which the Fund acceded in 2018.

Currently, we are going to pursue such activities as part of a new project called "Bezpieczny Rolnik, Bezpieczna Wieś" [*Safe Farmer, Safe Countryside*].

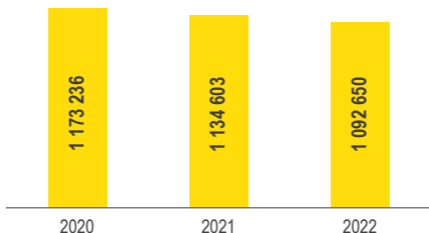
I hope you will enjoy reading this publication.

President
Agricultural Social Insurance Fund

A handwritten signature in blue ink, which appears to read "Hadzik".

Aleksandra Hadzik, PhD

Number of insured*



* end of year status

Insured by status

| | 2020 | 2021 | 2022 |
|--|-----------|-----------|-----------|
| Total number of insured, including: | 1 173 236 | 1 134 603 | 1 092 650 |
| number of farmers | 700 971 | 679 189 | 652 908 |
| number of spouses | 311 219 | 297 825 | 282 908 |
| number of household members | 150 536 | 146 253 | 144 597 |
| number of farmers' helpers | 1 496 | 1 431 | 1 608 |
| number of carers of people with disabilities | 9 001 | 9 894 | 10 620 |
| number of family members caring for a child | 13 | 11 | 9 |

Number of insured by voivodeship*

| Voivodeship | Number of insured | Percentage of the total number of insured |
|---------------------|-------------------|---|
| dolnośląskie | 36 738 | 3.4 |
| kujawsko-pomorskie | 58 636 | 5.4 |
| lubelskie | 139 593 | 12.8 |
| lubuskie | 12 846 | 1.2 |
| łódzkie | 86 234 | 7.9 |
| małopolskie | 130 070 | 11.9 |
| mazowieckie | 153 630 | 14.1 |
| opolskie | 23 602 | 2.2 |
| podkarpackie | 80 489 | 7.4 |
| podlaskie | 77 053 | 7.1 |
| pomorskie | 36 507 | 3.3 |
| śląskie | 30 206 | 2.8 |
| świętokrzyskie | 60 908 | 5.6 |
| warmińsko-mazurskie | 38 332 | 3.5 |
| wielkopolskie | 106 049 | 9.7 |
| zachodniopomorskie | 21 757 | 2.0 |
| Total | 1 092 650 | |

* status at the end of 2022

Insured by age and gender*

| Age (years) | 2020 | | | 2021 | | | 2022 | | |
|----------------|------------------|----------------|----------------|------------------|----------------|----------------|------------------|----------------|----------------|
| | Total | Women | Men | Total | Women | Men | Total | Women | Men |
| over 66 | 4 526 | 1 364 | 3 162 | 4 870 | 1 479 | 3 391 | 3 446 | 1 256 | 2 190 |
| 61-66 | 66 667 | 5 926 | 60 741 | 72 958 | 6 072 | 66 886 | 74 672 | 4 762 | 69 910 |
| 55-60 | 204 132 | 90 775 | 113 357 | 201 466 | 92 996 | 108 470 | 197 574 | 93 465 | 104 109 |
| 49-54 | 225 465 | 118 343 | 107 122 | 220 175 | 115 544 | 104 631 | 216 009 | 113 030 | 102 979 |
| 43-48 | 225 771 | 118 486 | 107 285 | 214 868 | 111 926 | 102 942 | 204 107 | 105 191 | 98 916 |
| 37-42 | 184 631 | 95 844 | 88 787 | 175 444 | 90 206 | 85 238 | 166 719 | 84 592 | 82 127 |
| 31-36 | 135 679 | 66 142 | 69 537 | 127 371 | 61 193 | 66 178 | 120 222 | 56 422 | 63 800 |
| 25-30 | 89 245 | 36 308 | 52 937 | 82 601 | 33 008 | 49 593 | 76 262 | 29 710 | 46 552 |
| 19-24 | 36 888 | 10 642 | 26 246 | 34 544 | 9 857 | 24 687 | 32 686 | 9 286 | 23 400 |
| 0-18 | 232 | 85 | 147 | 306 | 110 | 196 | 953 | 185 | 768 |
| Total | 1 173 236 | 543 915 | 629 321 | 1 134 603 | 522 391 | 612 212 | 1 092 650 | 497 899 | 594 751 |

* end of year status

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

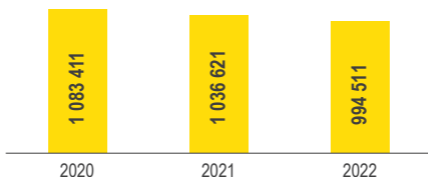
| Number of conversion ha | 2020 | 2021 | 2022 |
|---------------------------------|------------------|------------------|------------------|
| 0.0000–1.0000 ²⁾ | 143 555 | 139 563 | 135 981 |
| 1.0001–10.0000 | 747 719 | 720 518 | 692 387 |
| 10.0001–50.0000 | 254 130 | 246 784 | 237 183 |
| 50.0001–150.0000 | 21 417 | 21 461 | 21 065 |
| 150.0001–300.0000 | 2 482 | 2 551 | 2 509 |
| 300.0001 or more | 626 | 606 | 568 |
| independent special departments | 3 307 | 3 120 | 2 957 |
| Total³⁾ | 1 173 236 | 1 134 603 | 1 092 650 |

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 2022 | Percentage of the total number of beneficiaries |
|---------------------|---|---|
| dolnośląskie | 37 175 | 3.7% |
| kujawsko-pomorskie | 67 402 | 6.8% |
| lubelskie | 127 141 | 12.8% |
| lubuskie | 13 225 | 1.3% |
| łódzkie | 84 506 | 8.5% |
| małopolskie | 86 105 | 8.7% |
| mazowieckie | 152 869 | 15.4% |
| opolskie | 19 900 | 2.0% |
| podkarpackie | 57 014 | 5.7% |
| podlaskie | 70 752 | 7.1% |
| pomorskie | 32 498 | 3.3% |
| śląskie | 28 146 | 2.8% |
| świętokrzyskie | 54 036 | 5.4% |
| warmińsko-mazurskie | 36 351 | 3.7% |
| wielkopolskie | 105 558 | 10.6% |
| zachodniopomorskie | 21 283 | 2.1% |
| Total* | 994 511 | |

* including beneficiaries:

- with old-age pensions financed from the Old-Age and Disability Pension Fund (FER), and paid by the Ministry of National Defense, 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 benefits¹⁾

| | 2020 | 2021 | 2022 |
|-----------------------------------|------------------|------------------|----------------|
| Old-age pensions ²⁾ | 853 740 | 810 964 | 774 990 |
| Incapacity for work | 187 601 | 183 887 | 178 073 |
| Survivors' pensions ³⁾ | 41 988 | 41 704 | 41 392 |
| GBRZ ⁴⁾ | 83 | 65 | 56 |
| Total | 1 083 411 | 1 036 621 | 994 511 |

1) monthly average

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

3) including social pensions

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

Old-age and disability pensions by gender

| | Gender | 2020 | 2021 | 2022 |
|-------------------------------|--------|------------------|----------------|----------------|
| Old-age pension recipients | M | 255 804 | 244 278 | 240 251 |
| | F | 579 560 | 549 214 | 527 168 |
| Disability pension recipients | M | 98 326 | 95 136 | 91 437 |
| | F | 88 431 | 86 482 | 84 104 |
| Total | | 1 022 121 | 975 110 | 942 960 |

Old-age and disability pensioners by age*

| Old-age pensioners | | | |
|-----------------------|---------|---------|---------|
| Age (years) | 2020 | 2021 | 2022 |
| 55–59 | 12 126 | 5 633 | 0 |
| 60–64 | 109 277 | 97 206 | 88 207 |
| 65–69 | 173 493 | 172 720 | 177 547 |
| 70–74 | 160 132 | 160 039 | 159 059 |
| 75–79 | 110 529 | 109 396 | 113 569 |
| 80–99 | 268 721 | 247 356 | 227 910 |
| 100 or more | 1 086 | 1 142 | 1 127 |
| Disability pensioners | | | |
| Age (years) | 2020 | 2021 | 2022 |
| 29 or less | 311 | 303 | 270 |
| 30–39 | 3 360 | 3 086 | 2 806 |
| 40–49 | 17 387 | 16 282 | 15 088 |
| 50–54 | 21 032 | 19 910 | 19 017 |
| 55–59 | 41 132 | 38 227 | 36 115 |
| 60–64 | 53 736 | 50 775 | 47 482 |
| 65 or more | 49 799 | 53 035 | 54 763 |

* end of year status

Expenditure on old-age and disability benefits¹⁾ (PLN in thousands)

| | 2020 | 2021 | 2022 |
|--------------------------------|----------------------|----------------------|-----------------------------------|
| Old-age pensions ²⁾ | 14 175 489.10 | 13 978 083.20 | 14 021 053.20 |
| Disability pensions | 2 829 230.10 | 2 866 539.30 | 2 905 727.30 |
| Family pensions ³⁾ | 889 432.10 | 928 847.60 | 980 145.70 |
| Other benefits ⁴⁾ | 617.60 | 519.70 | 473.30 |
| Total | 17 894 768.80 | 17 773 989.80 | 17 907 399.60⁵⁾ |

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

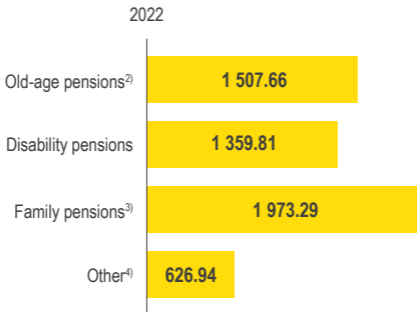
2) including old-age pensions financed by KRUS from the Old-Age and Disability Pension Fund (FER) and paid by the Ministry of National Defence (MON), the Ministry of Internal Affairs and Administration (MSWiA), the Ministry of Justice (MS), supplementary parental benefits and single financial benefits

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 differs from the 'total' value stated

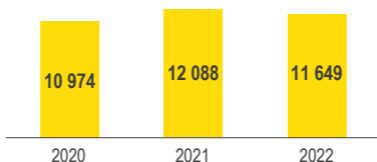
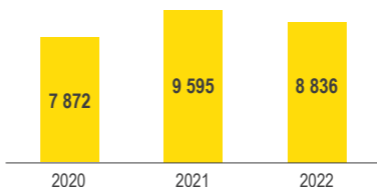
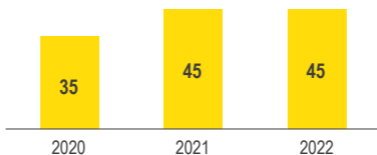
Average old-age and disability benefit in PLN¹⁾



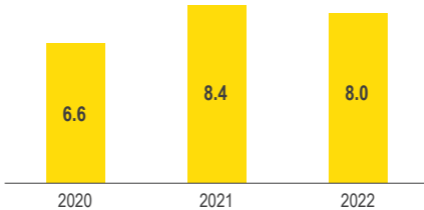
- 1) including payments from other insurance systems in the case of overlapping of entitlements to benefits from these schemes with entitlements to benefits from the Old-Age and Disability Pension Fund (FER), as well as payments made in connection with employment in a non-agriculture sector, active military service and veteran activity and 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 single financial benefits
- 3) including social pensions
- 4) including agricultural benefits in the amount of 50% due to the entitlement 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 2022

| | Benefits due to compulsory quarantine, epidemiological surveillance or hospitalisation | Care benefits | Sickness benefits |
|---------------------------|--|---------------|-------------------|
| number of days | | 190 530 | 219 116 |
| number of benefits | 36 616 | 10 048 | 22 857 |
| number of people | 36 228 | 9 370 | 22 518 |
| amount of payments in PLN | 53 898 834.55 | 6 450 320.79 | 6 437 092.00 |

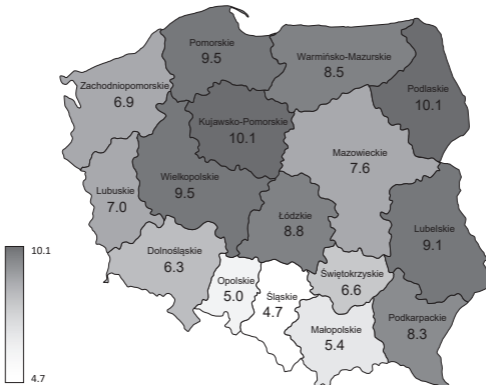
Incidents reported as accidents in agriculture**Accidents in agriculture resulting in the payment of a one-off compensation for health damage or death****Fatal accidents in agriculture resulting in the payment of a one-off compensation**

Accident rate*



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

Accident rate in 2022*



* 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 one-off compensation payment by event group

| | 2020 | 2021 | 2022 |
|---|--------------|--------------|--------------|
| Person falling | 3 718 | 4 812 | 4 343 |
| Object falling | 438 | 525 | 573 |
| Contact with sharp hand tools and other sharp objects | 376 | 418 | 382 |
| Person hit or crushed by items being transported mechanically | 164 | 188 | 194 |
| Person run over, hit or grabbed by a moving vehicle | 122 | 131 | 143 |
| Person caught or hit by a moving part of machine | 958 | 1 221 | 1 065 |
| Person hit, crushed, bitten by an animal | 958 | 1 130 | 1 127 |
| Fire, explosion, action of natural forces | 55 | 56 | 90 |
| Action of extreme temperatures | 40 | 43 | 31 |
| Action of harmful materials | 9 | 12 | 19 |
| Sudden illnesses | 76 | 104 | 95 |
| Other events | 958 | 955 | 774 |
| Total | 7 872 | 9 595 | 8 836 |

One-off accident compensations paid

| | 2020 | 2021 | 2022 |
|---------------------------|------------|------------|------------|
| Number of benefits | 7 986 | 9 889 | 9 084 |
| Amount of payments in PLN | 46 067 530 | 58 821 184 | 70 281 757 |

Occupational diseases for which one-off compensation was granted

| Disease entity or group | 2020 | 2021 | 2022 |
|---|------------|------------|------------|
| Acute or chronic poisoning or their sequelae caused by chemical substances | 0 | 1 | 0 |
| Bronchial asthma | 9 | 3 | 2 |
| Chronic obstructive bronchitis | 0 | 0 | 0 |
| Extrinsic alveolitis | 16 | 2 | 4 |
| Allergic rhinitis | 2 | 0 | 0 |
| Skin diseases | 3 | 2 | 2 |
| Chronic diseases of the musculoskeletal system caused by the way of working | 3 | 0 | 6 |
| Chronic diseases of the peripheral nervous system caused by the way of working | 8 | 4 | 6 |
| Malignant neoplasm | 0 | 0 | 0 |
| Perforation of the nasal septum by a corrosive substance | 0 | 0 | 0 |
| Bilateral permanent cochlear hearing loss | 1 | 0 | 0 |
| Diseases of the visual system caused by physical, chemical and biological factors | 1 | 0 | 1 |
| Infectious or parasitic diseases or their consequences, including: | 190 | 197 | 173 |
| Lyme disease | 185 | 189 | 160 |
| tick-borne meningitis | 5 | 8 | 11 |
| aspergillosis | 0 | 0 | 0 |
| ocular toxoplasmosis | 0 | 0 | 0 |
| toxocariasis | 0 | 0 | 0 |
| hepatic echinococcosis | 0 | 0 | 0 |
| tularemia | 0 | 0 | 1 |
| listeriosis | 0 | 0 | 0 |
| yersiniosis | 0 | 0 | 0 |
| bartolenosis | 0 | 0 | 0 |
| pasteurellosis | 0 | 0 | 1 |
| Total | 233 | 209 | 194 |

Prevention activities

| | Number of activities | | | Number of participants | | |
|-------------------------------------|----------------------|-------------------|-------------------|------------------------|----------------------|----------------------|
| | 2020 | 2021 | 2022 | 2020 | 2021 | 2022 |
| Training | 2 768 | 2 812 | 3 326 | 116 591 | 59 974 | 83 590 |
| Competitions | 1 852 | 2 262 | 2 608 | 86 983 | 86 910 | 83 634 |
| Stands | 267 | 812 | 1 228 | 12 704 | 59 717 | 93 687 |
| Shows | 1 213 | 1 991 | 2 424 | 26 925 | 37 410 | 57 240 |
| Farm inspections, field work visits | N/A ¹⁾ | N/A ¹⁾ | N/A ¹⁾ | 10 217 ²⁾ | 12 351 ²⁾ | 12 675 ²⁾ |

1) not available

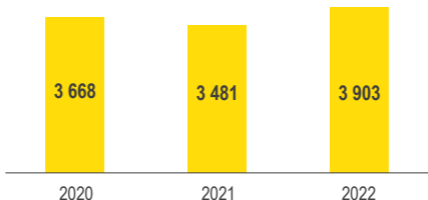
2) number of farms

The leading KRUS competitions

| | 2020 | 2021 | 2022 |
|---|--------|--------|--------|
| National Competition "Safe Farm" | | | |
| Number of farms | 0* | 906 | 994 |
| National Art Competition for Children "We Are Safe in the Country" | | | |
| Number of participants | 57 569 | 43 234 | 39 164 |
| Number of schools | 4 118 | 3 744 | 3 169 |

* due to the prevailing epidemic situation in the country, the competition was suspended

Costs of prevention activities (in PLN thousands)

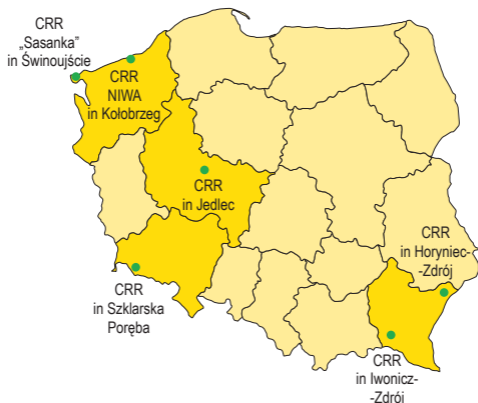


Number of farmers referred to medical rehabilitation

| | 2020 | 2021 | 2022 |
|--|---------------|---------------|---------------|
| Number of farmers referred to medical rehabilitation, including: | | | |
| motor system | 7 585 | 6 718 | 10 337 |
| cardiovascular system | 6 956 | 6 388 | 9 557 |
| Rehabilitation of people recovering from COVID-19 | 629 | 233 | 652 |
| Outpatient rehabilitation | – | 97 | 128 |
| Number of children referred for therapeutic rehabilitation | 1 | 2 | 1 |
| The amount of expenses incurred on rehabilitation in PLN | 0* | 0* | 1 137 |
| | 33 548 428.14 | 34 408 943.69 | 44 096 554.25 |

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

KRUS Farmers Rehabilitation Centres



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

| Disease groups* | 2020 | 2021 | 2022 |
|---|-------|-------|-------|
| Cardiovascular diseases, including: | 2 255 | 2 322 | 2 476 |
| hypertensive disease | 203 | 210 | 214 |
| ischemic heart disease | 685 | 691 | 705 |
| Diseases of the osteoarticular system | 3 342 | 3 606 | 3 827 |
| Mental and behavioral disorders | 1 296 | 1 301 | 1 371 |
| Cancers | 2 291 | 2 128 | 2 100 |
| Injury, poisoning and effects of external factors | 872 | 925 | 875 |
| Nervous system diseases | 1 086 | 1 031 | 1 054 |
| Respiratory system diseases | 302 | 305 | 312 |
| Digestive system diseases | 268 | 249 | 286 |
| Diseases of the genitourinary system | 119 | 135 | 127 |
| Infectious and parasitic diseases, including: | 87 | 93 | 68 |
| tuberculosis | 29 | 31 | 22 |
| Diseases of the skin and subcutaneous tissue | 40 | 47 | 49 |
| Diseases of the eye and appendages | 165 | 163 | 144 |
| Other diseases | 442 | 453 | 482 |

* according to the International Statistics for the Classification of Diseases and Health Problems - Tenth Revision ICD-10 3-character categories

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

| Disease groups* | 2020 | 2021 | 2022 |
|---|--------|--------|--------|
| Cardiovascular diseases, including: | 8 132 | 8 520 | 7 887 |
| hypertensive disease | 1 246 | 1 098 | 934 |
| ischemic heart disease | 2 605 | 2 840 | 2 501 |
| Diseases of the osteoarticular system | 10 540 | 11 911 | 11 103 |
| Mental and behavioral disorders | 5 909 | 6 596 | 6 118 |
| Cancers | 3 746 | 4 020 | 3 770 |
| Injury, poisoning and effects of external factors | 2 498 | 2 671 | 2 560 |
| Nervous system diseases | 3 648 | 3 799 | 3 603 |
| Respiratory system diseases | 1 378 | 1 430 | 1 250 |
| Digestive system diseases | 624 | 689 | 617 |
| Diseases of the genitourinary system | 368 | 405 | 401 |
| Infectious and parasitic diseases, including: | 170 | 176 | 143 |
| tuberculosis | 23 | 26 | 14 |
| Diseases of the skin and subcutaneous tissue | 231 | 218 | 182 |
| Diseases of the eye and appendages | 609 | 645 | 595 |
| Other diseases | 1 585 | 1 768 | 1 581 |

* according to the International Statistics for the Classification of Diseases and Health Problems - Tenth Revision ICD-10 3-character categories



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