



KASA ROLNICZEGO UBEZPIECZENIA SPOŁECZNEGO



KRUS in figures 2019–2021



Dear Reader,

This brochure presents the figures relating to the activities of the Agricultural Social Insurance Fund (KRUS) in 2019-2021. In the five chapters with descriptions and infographics we included the most important information from the perspective of the functioning of the agricultural social insurance system in Poland and the farmers forming this system.

The last year of KRUS' operation was unique in many aspects. We summarized 30 years of KRUS' functioning, sharing our experience and plans for the future with organizations, experts, and people involved in the creation and development of social security institutions in the country and abroad.

During this period, we expanded the catalogue of services offered to the farmers, among others in the area of e-government by developing the eKRUS website for farmers. We supported the implementation of state tasks in the area of combating the COVID-19 pandemic. We continue to provide professional services to our beneficiaries, striving to ensure that the Fund is always available and farmer-friendly.

This brochure shows our journey to achieving our goal. I hope that it will contribute to an even better understanding of the Agricultural Social Insurance Fund, as well as its strategic tasks carried out for Polish agriculture.

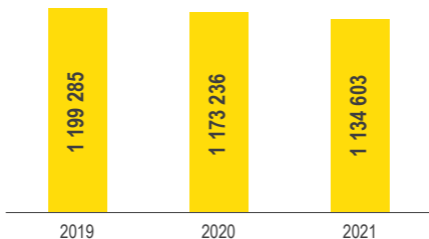
I invite you to read our brochure thoroughly!

President
Agricultural Social Insurance Fund

A handwritten signature in blue ink, appearing to read 'Hadzik' with a stylized flourish at the end.

Aleksandra Hadzik, PhD

Number of insured*



* end of year status

Insured by status

	2019	2020	2021
Total number of insured, including:	1 199 285	1 173 236	1 134 603
number of farmers	717 213	700 971	679 189
number of spouses	320 952	311 219	297 825
number of household members	152 054	150 536	146 253
number of farmers' helpers	809	1 496	1 431
number of carers of people with disabilities	8 241	9 001	9 894
number of family members caring for a child	16	13	11

Number of insured by voivodeship*

Voivodeship	Number of insured	Percentage of the total number of insured
dolnośląskie	38 582	3,4
kujawsko-pomorskie	61 231	5,4
lubelskie	144 618	12,7
lubuskie	13 480	1,2
łódzkie	89 663	7,9
małopolskie	133 690	11,8
mazowieckie	159 772	14,1
opolskie	24 588	2,2
podkarpackie	83 701	7,4
podlaskie	79 673	7,0
pomorskie	37 808	3,3
śląskie	31 503	2,8
świętokrzyskie	63 456	5,6
warmińsko-mazurskie	39 834	3,5
wielkopolskie	110 061	9,7
zachodniopomorskie	22 943	2,0
Total	1 134 603	

* status at the end of 2021

Insured by age and gender*

Age (years)	2019			2020			2021		
	Total	Women	Men	Total	Women	Men	Total	Women	Men
over 66	4 086	1 273	2 813	4 526	1 364	3 162	4 870	1 479	3 391
61-66	58 268	5 775	52 493	66 667	5 926	60 741	72 958	6 072	66 886
55-60	204 138	86 515	117 623	204 132	90 775	113 357	201 466	92 996	108 470
49-54	230 381	120 382	109 999	225 465	118 343	107 122	220 175	115 544	104 631
43-48	233 191	123 129	110 062	225 771	118 486	107 285	214 868	111 926	102 942
37-42	192 625	100 583	92 042	184 631	95 844	88 787	175 444	90 206	85 238
31-36	143 494	70 767	72 727	135 679	66 142	69 537	127 371	61 193	66 178
25-30	94 326	38 954	55 372	89 245	36 308	52 937	82 601	33 008	49 593
19-24	38 506	11 187	27 319	36 888	10 642	26 246	34 544	9 857	24 687
0-18	270	104	166	232	85	147	306	110	196
Total	1 199 285	558 669	640 616	1 173 236	543 915	629 321	1 134 603	522 391	612 212

* end of year status

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

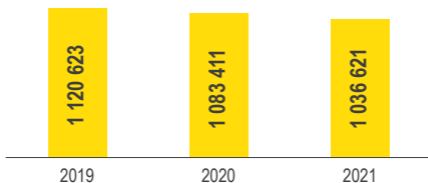
Number of conversion ha	2019	2020	2021
0,0000–1,0000 ²⁾	147 863	143 555	139 563
1,0001–10,0000	764 513	747 719	720 518
10,0001–50,0000	258 883	254 130	246 784
50,0001–150,0000	21 446	21 417	21 461
150,0001–300,0000	2 420	2 482	2 551
300,0001 or more	637	626	606
independent special departments	3 523	3 307	3 120
Total³⁾	1 199 285	1 173 236	1 134 603

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 2021	Percentage of the total number of beneficiaries
dolnośląskie	38 924	3,8
kujawsko-pomorskie	69 729	6,7
lubelskie	133 203	12,8
lubuskie	14 040	1,4
łódzkie	88 379	8,5
małopolskie	88 597	8,5
mazowieckie	159 277	15,4
opolskie	20 888	2,0
podkarpackie	60 018	5,8
podlaskie	74 207	7,2
pomorskie	33 614	3,2
śląskie	29 827	2,9
świętokrzyskie	56 300	5,4
warmińsko-mazurskie	37 935	3,7
wielkopolskie	108 712	10,5
zachodniopomorskie	22 318	2,2
Total*	1 036 621	

* 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⁾

	2019	2020	2021
Old-age pensions ²⁾	883 920	853 740	810 964
Incapacity for work	194 056	187 601	183 887
Survivors' pensions ³⁾	42 551	41 988	41 704
GBRZ ⁴⁾	96	83	65
Total	1 120 623	1 083 411	1 036 621

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	2019	2020	2021
Old-age pension recipients	M	265 074	255 804	244 278
	F	605 074	579 560	549 214
Disability pension recipients	M	100 991	98 326	95 136
	F	89 913	88 431	86 482
Total		1 061 052	1 022 121	975 110

Old-age and disability pensioners by age*

Old-age pensioners			
Age (years)	2019	2020	2021
55–59	13 445	12 126	5 633
60–64	101 234	109 277	97 206
65–69	167 997	173 493	172 720
70–74	157 605	160 132	160 039
75–79	128 884	110 529	109 396
80–99	300 007	268 721	247 356
100 or more	976	1 086	1 142
Disability pensioners			
Age (years)	2019	2020	2021
29 or less	255	311	303
30–39	3 084	3 360	3 086
40–49	16 196	17 387	16 282
50–54	20 570	21 032	19 910
55–59	39 513	41 132	38 227
60–64	58 736	53 736	50 775
65 or more	52 550	49 799	53 035

* end of year status

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

	2019	2020	2021
Old-age pensions ²⁾	14 713 919,90	14 175 489,10	13 978 083,20
Disability pensions	2 926 826,30	2 829 230,10	2 866 539,30
Family pensions ³⁾	878 577,20	889 432,10	928 847,60
Other benefits ⁴⁾	659,00	617,60	519,70
Total	18 519 982,40	17 894 768,80	17 773 989,80

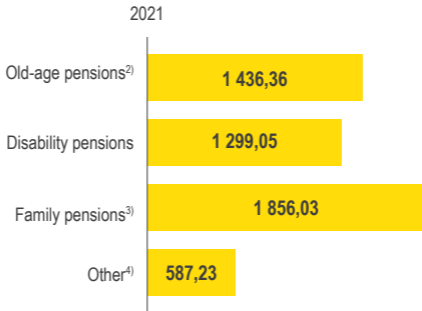
1) including payments from other insurance systems in the case of overlapping entitlements to benefits, as well as one-off cash benefits

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

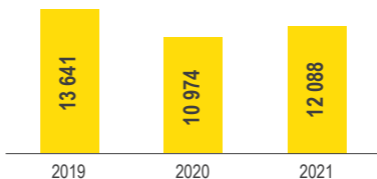
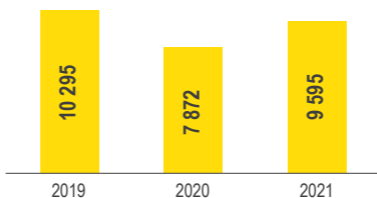
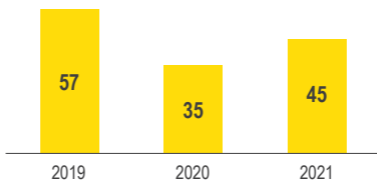
Average old-age and disability benefit in PLN¹⁾



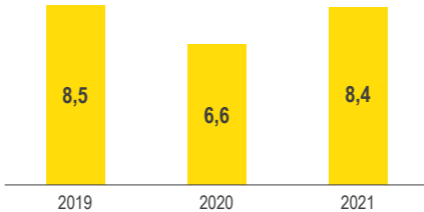
- 1) including payments from other insurance systems in the case of overlapping of entitlements to benefits from these schemes with entitlements to benefits from the Old-Age and Disability Pension Fund (FER), as well as payments made in connection with employment in a non-agriculture sector, active military 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 2021

	Benefits due to compulsory quarantine, epidemiological surveillance or hospitalisation	Care benefits	Sickness benefits
number of days		2 059 775	195 872
number of benefits	58 456	80 743	20 000
number of people	57 434	62 659	19 876
amount of payments in PLN	80 370 775,22	68 361 026,48	2 890 168,00

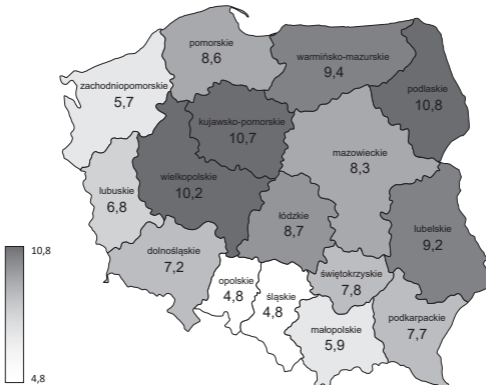
Incidents reported as accidents in agriculture**Accidents in agriculture resulting in the payment of a one-off compensation for health damage or death****Fatal accidents in agriculture resulting in the payment of a one-off compensation**

Accident rate*



* number of accidents resulting in the payment of one-off compensation per 1000 insured

Accident rate in 2021*



* number of accidents resulting in the payment of one-off compensation per 1000 insured by voivodeship

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

	2019	2020	2021
Person falling	4 975	3 718	4 812
Object falling	674	438	525
Contact with sharp hand tools and other sharp objects	472	376	418
Person hit or crushed by items being transported mechanically	193	164	188
Person run over, hit or grabbed by a moving vehicle	145	122	131
Person caught or hit by a moving part of machine	1 222	958	1 221
Person hit, crushed, bitten by an animal	1 236	958	1 130
Fire, explosion, action of natural forces	54	55	56
Action of extreme temperatures	60	40	43
Action of harmful materials	8	9	12
Sudden illnesses	108	76	104
Other events	1 148	958	955
Total	10 295	7 872	9 595

One-off accident compensations paid

	2019	2020	2021
Number of benefits	10 571	7 986	9 889
Amount of payments in PLN	63 429 654	46 067 530	58 821 184

Occupational diseases for which one-off compensation was granted

Disease entity or group	2019	2020	2021
Acute or chronic poisoning or their sequelae caused by chemical substances	0	0	1
Bronchial asthma	12	9	3
Extrinsic alveolitis	16	16	2
Allergic rhinitis	3	2	0
Skin diseases	4	3	2
Chronic diseases of the musculoskeletal system caused by the way of working	3	3	0
Chronic diseases of the peripheral nervous system caused by the way of working	1	8	4
Bilateral permanent cochlear hearing loss	1	1	0
Diseases of the visual system caused by physical, chemical and biological factors	1	1	0
Infectious or parasitic diseases or their consequences, including:	296	190	197
Lyme disease	282	185	189
tick-borne meningitis	12	5	8
ocular toxoplasmosis	0	0	0
toxocarosis	1	0	0
echinococcosis of the liver	1	0	0
tularemia	0	0	0
listeriosis	0	0	0
yersiniosis	0	0	0
bartolenosis	0	0	0
Total	337	233	209

Prevention activities

	Number of activities			Number of participants		
	2019	2020	2021	2019	2020	2021
Training	4 635	2 768	2 812	167 675	116 591	59 974
Competitions	3 239	1 852	2 262	116 389	86 983	86 910
Stands	1 362	267	812	159 049	12 704	59 717
Shows	2 561	1 213	1 991	76 529	26 925	37 410
Farm inspections, field work visits	N/A ¹⁾	N/A ¹⁾	N/A ¹⁾	13 557 ²⁾	10 217 ²⁾	12 351 ²⁾

1) not available

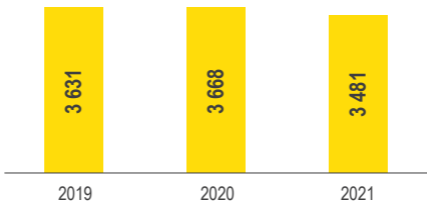
2) number of farms

The leading KRUS competitions

	2019	2020	2021
National Competition "Safe Farm"			
Number of farms	1 153	0*	906
National Art Competition for Children "We Are Safe in the Country"			
Number of participants	49 574	57 569	43 234
Number of schools	3 597	4 118	3 744

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

Costs of prevention activities (in PLN thousands)

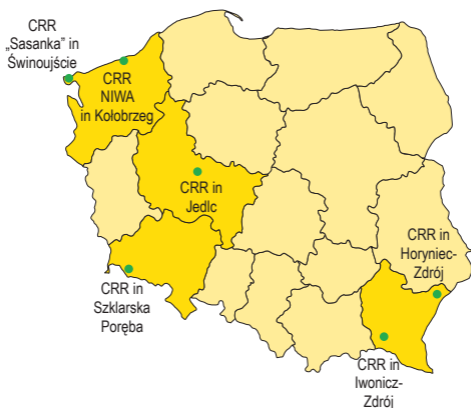


Number of farmers referred to medical rehabilitation

	2019	2020	2021
Number of farmers referred to medical rehabilitation, including:			
motor system	14 461	7 585	6 718
cardiovascular system	13 562	6 956	6 388
Rehabilitation of people recovering from COVID-19	899	629	233
Outpatient rehabilitation	–	–	97
Number of children referred for therapeutic rehabilitation	11	1	2
The amount of expenses incurred on rehabilitation in PLN	1 176	0*	0*
	34 983 734,29	33 548 428,14	34 408 943,69

* 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*	2019	2020	2021
Cardiovascular diseases, including:	2 708	2 255	2 322
hypertensive disease	319	203	210
ischemic heart disease	813	685	691
Diseases of the osteoarticular system	3 931	3 342	3 606
Mental and behavioral disorders	1 397	1 296	1 301
Cancers	2 212	2 291	2 128
Injury, poisoning and effects of external factors	1 064	872	925
Nervous system diseases	1 097	1 086	1 031
Respiratory system diseases	423	302	305
Digestive system diseases	311	268	249
Diseases of the genitourinary system	147	119	135
Infectious and parasitic diseases, including:	89	87	93
tuberculosis	21	29	31
Diseases of the skin and subcutaneous tissue	69	40	47
Diseases of the eye and appendages	207	165	163
Other diseases	473	442	453

* 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*	2019	2020	2021
Cardiovascular diseases, including:	9 249	8 132	8 520
hypertensive disease	1 543	1 246	1 098
ischemic heart disease	3 119	2 605	2 840
Diseases of the osteoarticular system	11 754	10 540	11 911
Mental and behavioral disorders	6 460	5 909	6 596
Cancers	3 797	3 746	4 020
Injury, poisoning and effects of external factors	2 661	2 498	2 671
Nervous system diseases	3 866	3 648	3 799
Respiratory system diseases	1 596	1 378	1 430
Digestive system diseases	710	624	689
Diseases of the genitourinary system	419	368	405
Infectious and parasitic diseases, including:	196	170	176
tuberculosis	28	23	26
Diseases of the skin and subcutaneous tissue	221	231	218
Diseases of the eye and appendages	647	609	645
Other diseases	1 787	1 585	1 768

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



KASA ROLNICZEGO
UBEZPIECZENIA SPOŁECZNEGO

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