Farmers` Social Insurance in Poland

Basic information
Agricultural Social Insurance Fund (KRUS)

KRUS is an independent public institution separated from social insurance system – ZUS.
KRUS was established in 1990 Year, to realize tasks connected with full servicing farmers’ social insurance.
The Law of 20 December 1990 on the farmers’ social insurance (Official Journal 2008, No. 50, item 291 with later amendments)

- KRUS is supervised by the Minister of Agriculture nad Rural Development
- The President of KRUS is appointed by the Prime Minister of the Republic of Poland upon the motion of the Minister of Agriculture nad Rural Development made in agreement with the Council of Farmers` Social Insurance
Organization and management

Structure KRUS

- Head office
- 16 regional branches
- 256 local offices
- 7 rehabilitation centres

Management
President
Two Deputy Presidents
The Council of Farmers' Social Insurance:

- has control rights in relation to the President of KRUS
- supervises the Contribution Fund
- estimates the amount of quarterly contribution into accident, sickness and maternity insurance
- represents affairs of insured persons and beneficiaries
- consists of 25 members appointed by farmers’ organizations for 3 years
KRUS tasks:

- covering by social insurance
- payment of insurance benefits
- leading medical certification system
- prevention activity
- rehabilitation activity
- initiating development of voluntary insurance
- realisation of other tasks given by the state
Two types of coverage by insurance, and two contributions in farmers’ social insurance

1. Accident, sickness and maternity insurance
2. Pension insurance

and

1) Obligatory insurance
2) Voluntarily insurance
Subjective definitions

- **Farmer** – residing in Republic of Poland and performing personally and on his own account agricultural activity on the farm belonging to him, exceeding above 1 hectare of arable land or special agriculture-related production activity which doesn’t require ownership of a farm of surface and production type referred to in the Law.

- **Household member** – person over 16.Year, who lives with the farmer in a shared household or the same farm, works on it and isn’t bound by a contract of employment.
Voluntary insurance

Persons, who can’t be insure obligatory, who subsist on agriculture (for example personally performing agricultural activity on the farm with surface area exceeding below 1 ha area, and special group beneficiaries, who have Union structural pensions.

Covered ie. 11% insure farmers in KRUS.
Number of insured persons in KRUS in 1991-2008

![Graph showing the number of insured persons in KRUS from 1991 to 2008. The graph indicates a fluctuation in numbers with a general trend of increase over the years.]
Number of beneficiaries in 1991-2008

Beneficiaries in KRUS in 1991-2008

- 2046187 in 1993
- 2049177 in 1994
- 2027885 in 1995
- 200557 in 1996
- 1968843 in 1997
- 19087258 in 1998
- 1841827 in 1999
- 1797897 in 2000
- 1755312 in 2001
- 1708600 in 2002
- 1661800 in 2003
- 1585970 in 2004
- 1530234 in 2005
- 1487146 in 2006
- 1440369 in 2007
- 1399587 in 2008
## The quarter premiums

( value in PL)

<table>
<thead>
<tr>
<th>2009</th>
<th>Accident, Sickness and maternity PLN</th>
<th>Pensions insurance PLN</th>
<th>Total value on quarter PLN</th>
<th>for farmers leading additional activity PLN</th>
</tr>
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<tbody>
<tr>
<td>III quarter</td>
<td>90,-</td>
<td>203,-</td>
<td>293,-</td>
<td>586,-</td>
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Benefits from accident, sickness and maternity insurance

- Lump-sum compensation for permanent or protracted impairment of health or death due to the work injury while a person was engaged in farms duties or to agricultural professional illness.
- Sickness benefit in case of illness that lasts longer than 30 days
- Maternity benefit
Benefits from the pension insurance

- old-age pension
- disability pension for farmers
- training pension for farmers
- family pension
- funeral benefit

Supplements to pensions
Financing insurance

Accident, sickness and maternity insurance
is self financed insurance (without the state donation). The owner of the farm is obliged to pay quarterly premiums for each person covered by this insurance into the Contribution Fund.

Pension insurance
The state guaranties the liquid financing of the obligations from this insurance. About 83% expenditures for this aim is financed from subsidy from the national budget.
Preventive activity of KRUS

- KRUS is obliged by the Law on the farmers’ social insurance to run comprehensive activity aiming at prevention of work injuries in agriculture and farmers’ occupational diseases.

- KRUS organizes trainings and courses for farmers and competitions about the principles of safe work.

- Prevention activities carried out by the KRUS resulted in reduction in a number accidents at work on a farm.
KRUS Safety Mark

KRUS makes efforts to introduce production and distribution of safe technical means for farmers.

President of KRUS awards the fair prizes „KRUS safety Mark” and the statue DOBROSŁAW - „Product which improves safety of work on the farm” to the safest products.
KRUS takes regressive and preventive action against the producers whose products cause accidents at work.

KRUS demands the change of product construction as well as return of compensations for injury paid to farmers.
Rehabilitation

Fund of Prevention and Rehabilitation is created from deductions from the Contribution Fund. Remaining part is covered from the state allocations. Thanks to this Fund KRUS is able to:

1. conduct activities on prevention of work injuries connected with agricultural work and occupational illness

2. assist the insured persons and those who have a right to insurance benefits, presently enable to work on the farm or threatened with such incapacity, with different forms of rehabilitation or with a possibility of qualifying for a new job.
Farmers’ Rehabilitation Centres

- CRR in Iwonicz Zdroj
- CRR in Horyniec Zdroj
- CRR in Szklarska Poręba
- CRR in Jedlec
- CRR in Kołobrzeg
- Training and Rehabilitation Centre in Teresin
- Recreation and Rehabilitation Centre in Świnoujście
Forms of rehabilitation

7 KRUS Farmers’ Rehabilitation Centers are specialized in rehabilitation of the locomotion system diseases.

Farmers who suffer from the circulatory and respiration system diseases are sent by KRUS to other health care institutions.

Since 1992-2008, above 180 000 farmers and 19 000 children have taken advantage of KRUS treatment rehabilitation.

KRUS provided above 400 local health service centers with rehabilitation equipment to help farmers in continuing rehabilitation.
Since 2004, KRUS has been one of few Government administration offices which initiated the International Organization for Standardization’s System in Poland, in accordance with the European Union ISO standards.