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KASA ROLNICZEGO
UBEZPIECZENIA SPOŁECZNEGO

KRUS

in figures
2018–2020



Ladies and gentlemen,

I present to you the second edition of the brochure, which contains the most important data showing the scale of tasks performed by the Agricultural Social Insurance Fund in the years 2018-2020.

On the occasion of publishing this brochure, I would like to draw your attention to this year's KRUS special anniversary.

The 30th anniversary of the Fund is a celebration of all those involved with our institution: its precursors and founders, management, current and retired employees, but above all farmers. The Fund continues to accompany farmers both during their working lives and in retirement.

With thirty years of experience behind us, we are ready to face challenges ahead of us, including the most unexpected ones, such as COVID-19.

I hope that this publication will contribute to a better understanding of our institution and the concept of a separate system of social insurance for farmers.

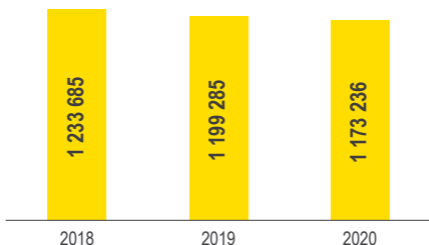
More information about the current activities can be found on the website: www.krus.gov.pl.

I encourage you to read the brochure and to celebrate the 30th anniversary of the Agricultural Social Insurance Fund

President
Agricultural Social Insurance Fund

Aleksandra Hadzik, PhD

Number of insured*



* end of year status

Insured by status

	2018	2019	2020
Total number of insured, including:	1 233 685	1 199 285	1 173 236
number of farmers	739 973	717 213	700 971
number of spouses	332 419	320 952	311 219
number of household members	152 896	152 054	150 536
number of farmers' helpers	872	809	1 496
number of carers of people with disabilities	7512	8 241	9 001
number of family members caring for a child	13	16	13

Number of insured by voivodeship

Voivodeship	Number of insured end of 2020	Percentage of the total number of insured
dolnośląskie	40 351	3,4
kujawsko-pomorskie	63 573	5,4
lubelskie	149 394	12,7
lubuskie	14 206	1,2
łódzkie	92 976	7,9
małopolskie	137 981	11,8
mazowieckie	164 924	14,1
opolskie	25 714	2,2
podkarpackie	86 445	7,4
podlaskie	81 844	7,0
pomorskie	38 893	3,3
śląskie	32 859	2,8
świętokrzyskie	65 752	5,6
warmińsko-mazurskie	40 974	3,5
wielkopolskie	113 452	9,7
zachodniopomorskie	23 898	2,0
Total	1 173 236	

Insured by age and gender*

Age (years)	2018			2019			2020		
	Total	Women	Men	Total	Women	Men	Total	Women	Men
over 66	3 838	1 228	2 610	4 086	1 273	2 813	4 526	1 364	3 162
61-66	50 395	6 270	44 125	58 268	5 775	52 493	66 667	5 926	60 741
55-60	204 767	82 736	122 031	204 138	86 515	117 623	204 132	90 775	113 357
49-54	238 683	124 255	114 428	230 381	120 382	109 999	225 465	118 343	107 122
43-48	239 160	126 870	112 290	233 191	123 129	110 062	225 771	118 486	107 285
37-42	203 534	106 773	96 761	192 625	100 583	92 042	184 631	95 844	88 787
31-36	152 804	76 121	76 683	143 494	70 767	72 727	135 679	66 142	69 537
25-30	99 457	41 557	57 900	94 326	38 954	55 372	89 245	36 308	52 937
19-24	40 732	12 119	28 613	38 506	11 187	27 319	36 888	10 642	26 246
0-18	315	120	195	270	104	166	232	85	147
Total	1 233 685	578 049	655 636	1 199 285	558 669	640 616	1 173 236	543 915	629 321

* end of year status

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

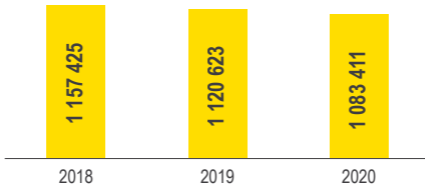
Number of conversion ha	2018	2019	2020
0,0000–1,0000 ²⁾	152 498	147 863	143 555
1,0001–10,0000	788 173	764 513	747 719
10,0001–50,0000	264 939	258 883	254 130
50,0001–150,0000	21 268	21 446	21 417
150,0001–300,0000	2 365	2 420	2 482
300,0001 i więcej	670	637	626
independent special departments	3 772	3 523	3 307
Total³⁾	1 233 685	1 199 285	1 173 236

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 voivodeship¹⁾

Voivodeship	Average monthly number of beneficiaries in 2020	Percentage of the total number of beneficiaries
dolnośląskie	40 889	3,8
kujawsko-pomorskie	72 421	6,7
lubelskie	139 471	12,9
lubuskie	14 895	1,4
łódzkie	92 651	8,6
małopolskie	91 447	8,4
mazowieckie	166 396	15,4
opolskie	22 083	2,0
podkarpackie	63 414	5,9
podlaskie	77 918	7,2
pomorskie	34 984	3,2
śląskie	31 781	2,9
świętokrzyskie	59 088	5,5
warmińsko-mazurskie	39 467	3,6
wielkopolskie	112 276	10,4
zachodniopomorskie	23 444	2,2
Total²⁾	1 083 411	

1) monthly average

2) 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⁾

	2018	2019	2020
Old-age pensions ²⁾	914 389	883 920	853 740
Incapacity for work	199 694	194 056	187 601
Survivors' pensions ³⁾	43 233	42 551	41 988
GBRZ ⁴⁾	109	96	83
Total	1 157 425	1 120 623	1 083 411

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 introduced in 2019

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	2018	2019	2020
Old-age pension recipients	M	272 651	265 074	255 804
	F	627 394	605 074	579 560
Disability pension recipients	M	104 145	100 991	98 326
	F	92 802	89 913	88 431
Total		1 096 992	1 061 052	1 022 121

Old-age and disability pensioners by age*

Old-age pensioners			
Age (years)	2018	2019	2020
55–59	28 638	13 445	12 126
60–64	126 759	101 234	109 277
65–69	173 501	167 997	173 493
70–74	148 019	157 605	160 132
75–79	126 348	128 884	110 529
80–99	295 983	300 007	268 721
100 or more	797	976	1 086
Disability pensioners			
Age (years)	2018	2019	2020
29 or less	340	255	311
30–39	3 971	3 084	3 360
40–49	20 024	16 196	17 387
50–54	24 450	20 570	21 032
55–59	48 760	39 513	41 132
60–64	58 202	58 736	53 736
65 or more	41 200	52 550	49 799

* end of year status

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

	2018	2019	2020
Old-age pensions ²⁾	13 632 112,50	14 713 919,90	14 175 489,10
Disability pensions	2 631 427,00	2 926 826,30	2 829 230,10
Family pensions ³⁾	775 520,50	878 577,20	889 432,10
Other benefits ⁴⁾	716,80	659,00	617,60
Total	17 039 776,80	18 519 982,40	17 894 768,80

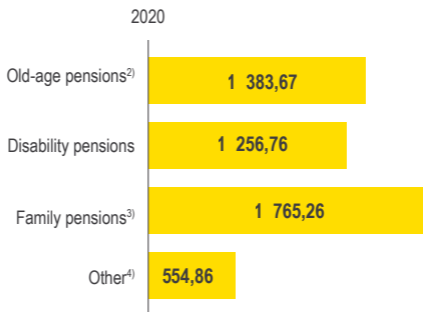
1) including payments from other insurance systems in the case of overlapping entitlements to benefits, as well as one-off cash benefits paid since 2019

2) including 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, and the Ministry of Justice, as well as supplementary parental benefits paid since 2019

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

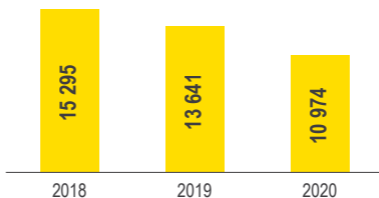
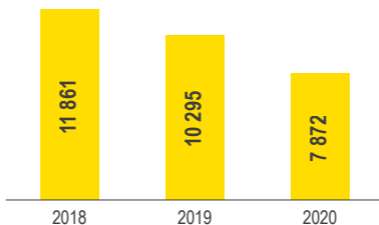
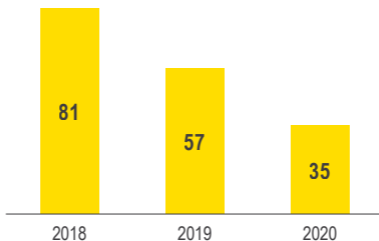
Average old-age and disability benefit in PLN¹⁾



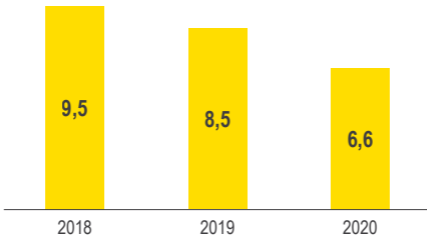
- 1) including payments from other insurance systems in the case of overlapping of entitlements to benefits from these schemes with entitlements to benefits from the Old-Age and Disability Pension Fund (FER), as well as payments made in connection with employment in a non-agriculture sector, active military service and veteran activity and one-off cash benefits
- 2) including 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, and the Ministry of Justice, as well as 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) and cash benefits for civilian, blind victims of war

Benefits paid by KRUS during the COVID-19 pandemic in 2020

	Benefits due to compulsory quarantine, epidemiological surveillance or hospitalisation	Care benefits	Sickness benefits
number of days		5 522 737	30 475
number of benefits	25 978	145 458	3 024
number of people	25 405	96 529	3 068
amount of payments in PLN	33 771 400,00	178 991 016,77	458 151,00

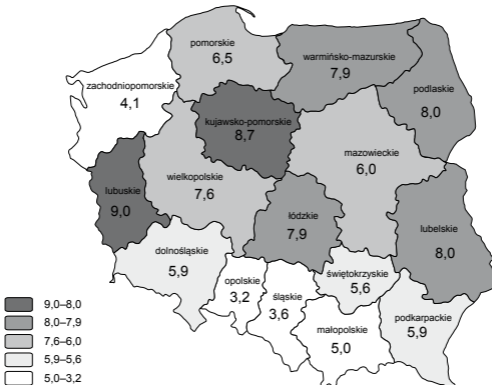
Incidents reported as accidents in agriculture**Accidents in agriculture resulting in the payment of a one-off compensation for health damage or death****Fatal accidents in agriculture resulting in the payment of a one-off compensation**

Accident rate*



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

Accident rate in 2020*



* 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

	2018	2019	2020
Person falling (group 02)	5 711	4 975	3 718
Object falling (group 03)	779	674	438
Contact with sharp hand tools and other sharp objects (group 04)	551	472	376
Person hit or crushed by items being transported mechanically or manually (group 05)	241	193	164
Person run over, hit or grabbed by a moving vehicle (group 06)	234	145	122
Person caught or hit by a moving part of machine (group 07)	1 459	1 222	958
Person hit, crushed, bitten by an animal (group 08)	1 330	1 236	958
Fire, explosion, action of natural forces (group 09)	78	54	55
Action of extreme temperatures (group 10)	58	60	40
Action of harmful materials (group 11)	15	8	9
Sudden illnesses (group 12)	106	108	76
Other events (group 13)	1 299	1 148	958
Total	11 861	10 295	7 872

One-off accident compensations paid

	2018	2019	2020
Number of benefits	12 312	10 571	7 986
Amount of payments in PLN	69 221 921	63 429 654	46 067 530

Occupational diseases for which one-off compensation was granted

Disease entity or group	2018	2019	2020
Acute or chronic poisoning or their sequelae caused by chemical substances	0	0	0
Bronchial asthma	11	12	9
Chronic obstructive bronchitis	0	0	0
Extrinsic alveolitis	12	16	16
Allergic rhinitis	1	3	2
Skin diseases	5	4	3
Chronic diseases of the musculoskeletal system caused by the way of working	6	3	3
Chronic diseases of the peripheral nervous system caused by the way of working	2	1	8
Malignant neoplasm	0	0	0
Puncture of the nasal septum with a corrosive substance	0	0	0
Bilateral permanent cochlear hearing loss	1	1	1
Diseases of the visual system caused by physical, chemical and biological factors	0	1	1
Infectious diseases, including:	299	296	190
Lyme disease	282	282	185
brucellosis	0	0	0
tick-borne meningitis	14	12	5
aspergillosis	0	0	0
ocular toxoplasmosis	0	0	0
toxocarosis	0	1	0
echinococcosis of the liver	0	1	0
tularemia	0	0	0
listeriosis	1	0	0
yersiniosis	1	0	0
bartolenois	1	0	0
Total	337	337	233

Prevention activities

	Number of activities			Number of participants		
	2018	2019	2020	2018	2019	2020
Training	4 870	4 635	2 768	194 014	167 675	116 591
Competitions	2 514	3 239	1 852	89 097	116 389	86 983
Stands	1 089	1 362	267	112 245	159 049	12 704
Shows	2 152	2 561	1 213	72 135	76 529	26 925
Farm inspections, field work visits*	N/A	N/A	N/A	10 426	13 557	10 217

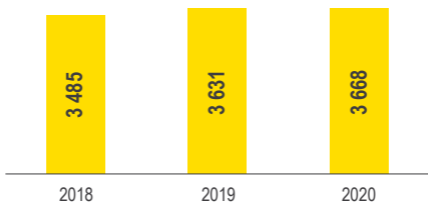
* number of farms

The leading KRUS competitions

	2018	2019	2020
National Competition "Safe Farm"			
Number of farms	1 087	1 153	0*
National Art Competition for Children "We Are Safe in the Country"			
Number of participants	36 116	49 574	57 569
Number of schools	2 987	3 597	4 118

* 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

	2018	2019	2020
Number of farmers referred to medical rehabilitation, including:	14 587	14 461	7 585
motor system	13 690	13 562	6 956
cardiovascular system	897	899	629
Outpatient rehabilitation	10	11	1
Number of children referred for therapeutic rehabilitation	1 179	1 176	0*
The amount of expenses incurred on rehabilitation in PLN	33 008 538,09	34 983 734,29	33 548 428,14

* 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*	2018	2019	2020
Cardiovascular diseases, including:	2 924	2 708	2 255
hypertensive disease	386	319	203
ischemic heart disease	940	813	685
Diseases of the osteoarticular system	4 215	3 931	3 342
Mental and behavioral disorders	1 556	1 397	1 296
Cancers	2 353	2 212	2 291
Injury, poisoning and effects of external factors	1 034	1 064	872
Nervous system diseases	1 164	1 097	1 086
Respiratory system diseases	362	423	442
Digestive system diseases	293	311	302
Diseases of the genitourinary system	138	147	268
Infectious and parasitic diseases, including:	131	89	119
tuberculosis	46	21	87
Diseases of the skin and subcutaneous tissue	63	69	29
Diseases of the eye and appendages	190	207	40
Other diseases	493	473	165

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

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



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Prepared by:

Office of Communication and International Cooperation

based on the statistical data of the Agricultural Social Insurance Fund.

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