Basic information
Agricultural Social Insurance Fund
Basic information

Agricultural Social Insurance Fund

Warsaw 2019
Preparation

Organizational and Legal Office

in cooperation with:
Office of Medical Certification,
Finance Office,
Human Resources Management Office,
Public Procurement Office,
Insurance Office,
Benefits Office,
Prevention Office,
Rehabilitation Office,
Administration and Investment Office,
Communication and International Cooperation Office,
Control Office,
Internal Audit Office,
Crisis Management, Defense Affairs and Information Security Office,
Farmers Social Insurance Council Service Team.

Agricultural Social Insurance Fund (KRUS) – Head Office
al. Niepodległości 190, 00-608 Warsaw
Table of Contents

Introduction .................................................................................................................................................. 5

Tasks of the Agricultural Social Insurance Fund ............................................................................... 7

Being subject to farmers’ social insurance and rules regarding payment of contributions for this insurance ......................................................................................................................... 9

Being subject to health insurance and rules regarding payment of contributions for health insurance ................................................................................................................................. 15

Types of benefits ...................................................................................................................................... 17  
   1. Cash benefits from old-age and disability pension insurance  
   2. Cash benefits from accident, sickness and maternity insurance  
   3. Other benefits

Rehabilitation of farmers ......................................................................................................................... 21

Medical certification under the agricultural social insurance system ........................................... 27

Prevention in agriculture ...................................................................................................................... 29

Organisation of KRUS .......................................................................................................................... 35  
   1. Structure  
   2. Farmers’ Social Insurance Council  
   3. KRUS financial economy  
   4. e-KRUS  
   5. Integrated Management System and management control at KRUS

International cooperation ..................................................................................................................... 49

Public communication and publishing activities .................................................................................. 53
INTRODUCTION

The agricultural population conducting individual agricultural production activity in Poland, despite its significant share in the total population of the country, almost until the mid-1970s was not equated with other socio-occupational groups in social security rights and universal health care services.

A breakthrough in the development of farmers’ social insurance took place after the adoption of the Act of December 20, 1990, which entered into force on January 1, 1991. The above Act has introduced modern solutions that bring farmers’ social insurance system closer to similar insurance systems in many European countries, e.g. Austria, France or Germany.

Servicing of social insurance for farmers was entrusted to a separate institution appointed by the Act – the Agricultural Social Insurance Fund (KRUS), which took over tasks in this field from 2,500 offices, municipalities and 54 branches of the Social Insurance Institution (ZUS).

The tasks entrusted to KRUS concern the agricultural population in Poland. The social insurance of farmers is by definition a complement of the universal system. As part of the coordination of social security systems, the Fund performs the functions of a liaison institution closely cooperating with the competent authorities in Poland and equivalent liaison institutions or competent bodies of other EU / EFTA member states of citizens of the member states with which Poland has concluded international cooperation agreements in the field of social security.

Currently, the Fund is one of the national institutions of government administration, reliably supporting the social insurance system for farmers and their families and performing other commissioned tasks financed from the state budget for the agricultural population – in the field of social policy, health protection and in other fields.
**TASKS OF THE AGRICULTURAL SOCIAL INSURANCE FUND**

1. Service of the insured and beneficiaries in matters relating to the coverage of farmers’ social insurance, the calculation and collection of insurance contributions, and the granting and payment of benefits.

2. Activities for the prevention of accidents at work in agriculture and agricultural occupational diseases by analyzing the causes of accidents, conducting free and voluntary training courses in the field of health and life protection on a farm, dissemination of knowledge about the risks of accidents at agricultural work and the rules of safe work on a farm, initiating the implementation of protective clothing and safe machinery and equipment used in agriculture.

3. Helping insured persons and persons entitled to insurance benefits showing complete incapacity for work on a farm, but with hope of recovery as a result of treatment and rehabilitation, or those who may have a total inability to work on a farm.

4. Initiating and supporting the development of voluntary insurance.

5. Bookkeeping of health insurance contributions for old-age and disability pensioners, farmers and household members and helpers working with them, recording contributions on the accounts of the insured and providing information about the insured and contributions for health insurance paid for them as well as providing information on family members of those persons who have been registered for health insurance in the competent institution dealing with health insurance.

6. Charging income tax advances from retirement and disability pensions paid after the end of the tax year, calculation of income tax or preparation of information on income obtained from retirement or disability pensions.

7. Performing tasks related to the implementation of the provisions of Community Regulations regarding the coordination of social security systems for EU / EEA countries and Switzerland, as well as those arising from bilateral social security agreements concluded with Australia, Canada, the Republic of South Korea, the Republic of Macedonia, the Republic of Moldova, Ukraine, Mongolia and the United States of America, and the agreement with the government of Quebec.
BEING SUBJECT TO FARMERS’ SOCIAL INSURANCE AND RULES REGARDING PAYMENT OF CONTRIBUTIONS FOR THIS INSURANCE

Social insurance for farmers, in accordance with the principles set out in the Act of 20 December 1990 on social insurance for farmers, applies – under the principles set out in the Act – farmers and household members working with them and farmer’s helpers who:

1) hold a Polish citizenship or
2) are entitled to work in the territory of the Republic of Poland pursuant to art. 87 of the Act of April 20, 2004 on employment promotion and labor market institutions, or are exempted from the obligation to have a work permit on the basis of special provisions.

The Farmers’ Social Insurance Act distinguishes:

1) two types of insurance:
   - old-age and disability pension insurance,
   - accident, sickness and maternity insurance,
2) two forms of insurance coverage:
   - mandatory,
   - voluntary.

Both types of insurance are obligatory and cover:

- the farmer, i.e. an adult natural person living and conducting agricultural activity in the territory of the Republic of Poland in person and self-employed, conducting agricultural activity on a farm he/she owns, with an area of over 1 ha of conversion agricultural land (including within the group of agricultural producers) or a special division of agricultural production, the size and type of which are specified in the Annex to the Act on social insurance for farmers, as well as the person who allocated the land of his farm for afforestation,

- the farmer’s spouse, if he/she works on a farm or in a household directly related to that farm,

- the household member, i.e. a person close to a farmer who is at least 16 years old, stays with the farmer in a common household or lives within his farm or in close proximity, permanently works on this farm and does not have an employment contract of any kind with the farmer,

if they are not subject to other social insurance and have no determined entitlement to an old-age or disability pension or the right to social insurance benefits.
The above condition indicates that when determining the coverage of social insurance, any other insurance under the general insurance system has priority over agricultural insurance.

**The exception to this rule applies to farmers and household members subject to full social insurance for farmers under the Act (mandatorily) who:**
1. additionally undertake non-agricultural business activities or cooperate in conducting them.

These persons, in order to remain in the social insurance of farmers, should be subject to this insurance to full extent by virtue of the Act, continuously for at least 3 years before the date of commencing non-agricultural business activity or cooperation in conducting this activity. At the same time, these people should meet the following conditions:
   - within 14 days of its commencement, submit to the Agricultural Social Insurance Fund a statement on continuing social insurance for farmers. A properly completed application for entry into the Central Registration and Information on Business (CEIDG-1) is also a declaration of willingness to continue social insurance for farmers,
   - continue agricultural activity or permanently work on a farm, covering an area over 1 ha of conversion of arable land or in a special division of agricultural production,
   - are not an employee and are not part of any labour based relationship,
   - do not have a determined entitlement to an old-age or disability pension or to social insurance benefits.

In addition, these persons, by May 31 of each tax year, have a statutory obligation to submit a certificate or statement to the Fund about the fact of the non-exceeding amount of income tax due for the previous tax year on revenues from non-agricultural economic activity. The “annual limit” of this tax in force for the past year is announced by the minister competent for rural development in the Official Journal of the Republic of Poland “Monitor Polski”. The above rules also apply to persons resuming non-agricultural economic activity which has been periodically suspended, as well as persons, who have changed the type or subject of their business, activity.

2. Perform agency agreements, mandate contracts or other contracts for services to which the provisions of the mandate apply in accordance with the Civil Code, or have been appointed to the supervisory board despite being covered by other social insurance.

These persons are still subject to farmers’ social insurance if the income generated by performing the abovementioned contracts or performing functions in the supervisory board on a monthly basis does not exceed the amount of the minimum remuneration for work in a given period, determined on the basis of separate provisions.
Persons who meet the conditions for simultaneous coverage of farmers’ social insurance and old-age and disability pension insurance with the Social Insurance Institution (ZUS) under the above-mentioned agreements or performing functions in the supervisory board may withdraw from social insurance for farmers after submitting a statement in this matter, not earlier than from the day from which such a statement was submitted to the Fund.

The old-age and disability pension insurance is only mandatory for:
- persons receiving a structural pension co-financed from the funds from the Guarantee Section of the European Agricultural Guidance and Guarantee Fund or from the funds from the European Agricultural Fund for Rural Development until the entitlement to an old-age pension from agricultural social insurance;
- the spouse of the person referred to above, if the structural pension co-financed from the resources from the Guarantee Section of the European Agricultural Guidance and Guarantee Fund or from the resources from the European Agricultural Fund for Rural Development is paid with an increase for that spouse.

Accident, sickness and maternity insurance is only mandatory, to a limited extent, for the farmer’s helpers, i.e. adults who provide assistance to the farmer for a fee when harvesting hops, fruit, vegetables, tobacco, herbs and herbal plants under a harvest help agreement.

Such insurance only gives the right to a one-off compensation for permanent or long-term damage to health or for death as a result of an accident at work or agricultural occupational disease.

Voluntarily, both types of insurance cover persons who:
- do not meet the conditions for being subject to mandatory insurance, and for which agricultural activity is a permanent source of income, including in particular farmers conducting agricultural activity on a farm with an area not exceeding 1 conversion ha and their spouses and household members working on that farm;
- as farmer, transferred the land of their farm for afforestation, after submitting an appropriate application to the KRUS organizational unit, if they are not subject to other social insurance and have no determined entitlement to an old-age or disability pension or the right to social insurance benefits.

Such persons may then be covered by full insurance, i.e. accident, sickness and maternity insurance as well as old-age and disability pension insurance or only accident, sickness and maternity insurance, but not earlier than from the date of submission of the application.
Voluntary accident, sickness and maternity insurance covers, to a limited extent only, persons conducting agricultural activity and who are subject to other social insurance or who have an determined entitlement to an old-age or disability pension (excluding retirees and pensioners who have a declared inability to live independently). Such insurance only gives the right to a one-off compensation for permanent or long-term damage to health or death as a result of an accident at work or agricultural occupational disease.

Voluntary old-age and disability pension insurance only covers persons who:

- were subject to social insurance for farmers as a farmer and ceased farming activities without being entitled to an old-age or disability pension if they were subject to old-age and disability insurance for a period of at least 12 years and 6 months after the 1st of January 1991;
- receive farmer's pension for incapacity for work as a temporary pension;
- ran a farm or worked there and because of that they were subject to social insurance for farmers, and then ceased to convey agricultural activity or work on a farm in connection with the the right to nursing allowance or special care allowance or allowance for a guardian until reaching the 25-year period of old-age and disability insurance. These people can decide if they want to be insured in KRUS or ZUS. If they choose old-age and disability pension insurance in KRUS, these persons should, within 30 days counting from the day of issue of the decision granting the relevant allowance or benefit, submit an application for coverage to the current organizational unit of KRUS;
- receive a supplemental parental benefit, referred to in the Act of 31 January 2019 on parental supplementary benefit, until reaching the 25-year period of old-age and disability insurance.
Insurance contributions for all persons insured on a farm are paid by the farmer, except for:

– contributions for persons subject to old-age and disability insurance upon request due to the receipt of an nursing allowance, special care allowance or allowance for a guardian, which is paid by the paying authority of this benefit or allowance;

– contributions for old-age and disability pension insurance for a farmer or household member and a family member of a farmer or household member who is insured while caring for a child, which are financed from the state budget.

The amount of contributions for accident, sickness and maternity insurance is determined by the Farmers’ Social Insurance Council. The President of KRUS announces the amount of the contribution in the Official Journal of the Republic of Poland ‘Monitor Polski’.

The contribution for accident, sickness and maternity insurance is calculated in an equal amount for each insured, excluding persons subject to accident, sickness and maternity insurance upon a limited application, for which 1/3 of the basic contribution is calculated.

Contributions for accident, sickness and maternity insurance for farmer’s helper is due in full every month.

The basic monthly contribution for old-age and disability insurance is 10% of the basic old-age pension in force in the last month of the previous quarter. However, if a farm covers an area of arable land above 50 conversion hectares, the farmer pays an additional monthly old-age and disability pension insurance contribution of:

– 12% of the basic old-age pension – if a farm covers an area of arable land of up to 100 conversion hectares;

– 24% of the basic old-age pension – if a farm covers an area of arable land above 100 conversion ha to 150 conversion ha;

– 36% of the basic old-age pension – if a farm covers an area of arable land above 150 conversion ha to 300 conversion ha;

– 48% of the basic old-age pension – if a farm covers an area of arable land above 300 conversion hectares.

In each area group of a farm, only the basic contribution is paid for the household members.

The farmer is obliged to pay the basic monthly contribution for old-age and disability pension insurance in a double amount for persons working on a farm and at the same time conducting non-agricultural business activity or cooperating in conducting such activity.
The contribution assessment is monthly, with the deadline for the payment of the contributions being quarterly and being on the last day of the first month of the given quarter, with the exception of contributions for a helper whose payment deadline for a given month expires on the 15th day of the following month. However, if the period of coverage is less than a month, the amount of the contribution is calculated in proportion to the number of days of coverage.

The right to finance contributions for old-age and disability pension insurance from the state budget in connection with personally taking care of a child is granted to:
- a farmer,
- member of the household,
- a farmer’s family member or household member
from the day of submitting the application in this matter to the organizational unit of KRUS and after fulfilling the following conditions:
- not being subject to other social insurance, eg due to employment under an employment contract, mandate contract;
- not having a determined pension entitlement or entitlement to social security benefits;
- ceasing to conduct or suspending non-agricultural economic activity in the case of persons who conduct it, or ceasing cooperation in conducting such activity by persons who cooperate in conducting it;
- not using the same entitlements of KRUS or ZUS by the other parent (e.g. financing of contributions from the state budget in connection with personal childcare or receiving maternity benefit or taking parental leave).

This right is granted for the period of:
- up to 3 years, no longer than until the child reaches the age of 5,
- up to 6 years, no longer than until the child turns 18, in the case of caring for a disabled child with a disability or degree of disability certificate.

Table No. 1
Number of contribution payers (as at December 31, 2018)

<table>
<thead>
<tr>
<th>Specification</th>
<th>Altogether&lt;sup&gt;a)&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td>Total</td>
<td>937 044</td>
</tr>
</tbody>
</table>

<sup>a)</sup> The data include the number of entities, i.e. heads, mayors and presidents, who pay contributions for persons subject to old-age and disability insurance upon request in connection with receiving an nursing allowance or special care allowance pursuant to the Act of 28 November 2003 on family benefits or allowance for guardian under the Act of 4 April 2014 on the determination and payment of carer benefits.
BEING SUBJECT TO HEALTH INSURANCE AND RULES REGARDING PAYMENT OF CONTRIBUTIONS FOR HEALTH INSURANCE

Pursuant to the provisions of the Act of 27 August 2004 on health care services financed from public funds, the health insurance obligation applies to:

– persons who meet the conditions to be covered by social insurance for farmers who: are farmers, spouses or household members within the meaning of the Act on social insurance for farmers;
– farmer’s helpers within the meaning of the Act on farmers’ social insurance;
– farmers and their household members, who are not subject to social insurance for farmers under the Social Insurance for Farmers Act, not subject to health insurance for other purposes;
– family members of the abovementioned farmers and household members who are not subject to health insurance for any other reason and have been registered for health insurance at KRUS;
– pensioners, persons receiving supplemental parental benefit and their family members who are not subject to health insurance for any other reason and have been registered for insurance;
– persons who have applied for agricultural old-age / disability pensions and are not subject to health insurance for any other reason, as well as their family members.

Contributions regarding health insurance for farmers covered by this insurance, who conduct agricultural activity on arable land below 6 conversion hectares, and for their household members are financed by the state budget. On the other hand, farmers running a farm with an area of 6 or more conversion hectares pay health insurance contributions for themselves, their spouses and household members subject to this insurance individually in the amount of PLN 1 per month for each full conversion hectare of agricultural land. Also, the contribution is individually paid by farmers conducting agricultural activity as part of special departments within the meaning of the provisions of the Act on social insurance for farmers (regardless of whether this activity is carried out only in an independent special department or additionally on agricultural land). A farmer running a special division of agricultural production pays health insurance contributions on the declared basis of the contribution amount corresponding to:

– the income determined for the taxation of personal income tax, in an amount not lower than the amount corresponding to the amount of the minimum wage, or
BEING SUBJECT TO HEALTH INSURANCE AND RULES REGARDING PAYMENT OF CONTRIBUTIONS FOR HEALTH INSURANCE

– minimum remuneration in the case of conducting business activity not subject to personal income tax.

The health insurance contribution for household members is paid depending on the scope of agricultural activity conducted by the farmer:
– in the case of special divisions including a farm with an arable land area of 6 and more conversion hectares, the farmer pays the health insurance contribution for agricultural land (PLN 1 for 1 conversion hectare);
– in the case of self-contained special divisions, the farmer pays a health insurance contribution of 9% of the assessment, base which is 33.4% of the average monthly salary in the enterprise sector in the fourth quarter of the previous year, including profit payments;
– in the case of special divisions including a farm with an arable land area below 6 ha, the health insurance contribution is paid from the state budget.

The health insurance contribution for farmer’s helpers is 9% of the assessment base, which is 33.4% of the average monthly salary in the enterprise sector in the fourth quarter of the previous year, including profit payments.
The health insurance contribution is monthly and indivisible. It is paid for only one title, for example:
– farmers and household members conducting non-agricultural economic activity and at the same time being subject to farmers’ social insurance, health insurance are subject only to agricultural activity performed and a contribution for this insurance is paid on that account;
– farmers conducting agricultural activity as part of special departments for agricultural production and simultaneously conducting agricultural activity on land, pay for their insurance only health contributions for conducting special departments, while for household members in farms with an area of 6 and more conversion hectares only from land.

In the case of farmers or household members who are fully covered by farmers’ social insurance under the Act and at the same time have been covered by other social insurance for performing the mandate contract or appointment to the supervisory board, the health contribution is paid for each title due, except for contributions financed from the budget countries. Therefore, in this case the contribution is not paid by KRUS.

In the case of retirees and pensioners and persons receiving the parental benefits supplement, the health insurance contributions from the benefits paid are 9% of the contribution base, except that 7.75% is covered by the income tax advance and the remaining 1.25% from the net amount of the old-age/disability pension.
As part of farmers’ social insurance, cash benefits from old-age and disability pension insurance and accident, sickness and maternity insurance are distinguished.

1. Cash benefits from old-age and disability pension insurance
   1) farmer’s old-age pension;
   2) farmer’s disability pension due to incapacity for work;
   3) farmer’s training pension;
   4) survivors’ pension;
   5) allowances to old-age/disability pensions:
      – nursing,
      – for forced labor,
      – for an injured veteran,
      – for an orphan (only to survivors’ pensions),
      – veteran or for underground education,
      – compensation
      – cash benefit for alternative non-combatant service soldiers forced into employment in coal mines, quarries, uranium ore mines and construction battalions,
      – cash benefit for persons deported to perform forced labor and imprisoned in labor camps by the German Third Reich and the Union of Soviet Socialist Republics,
      – electricity allowance,
   6) maternity benefit;
   7) funeral allowance.

Farmer’s old-age pension is granted to the insured (farmer, household member) who meets all of the following conditions:
   – has reached retirement age of 60 for a woman and 65 for a man,
   – was subject to old-age and disability insurance for at least 25 years.

The farmer’s disability pension due to incapacity for work is due to the insured (farmer, household member) who jointly meets the following conditions:
   – is permanently or temporarily incapable of work on a farm,
   – total inability to work on a farm arose during the period of being subject to old-age or disability pension insurance or no later than within 18 months from the end of these periods,
   – was subject to old-age and disability insurance for the required period of 1 to 5 years depending on the age at which the total incapacity for work arose.
A survivor’s pension is payable to entitled family members of the deceased pensioner and the insured who at the time of death met the conditions for obtaining an old-age or disability pension. Family members entitled to a survivor’s pension are primarily children under 16 years of age, and if they exceed this age – until the completion of school education, but not longer than until the age of 25, as well as children of all ages, if at the time of education they have become completely incapable of work. In addition, if the child is over 25 years of age in the last year of study, the entitlement to a survivor’s pension is extended until the end of that year of study. Grandchildren and siblings taken for the time of upbringing are treated as children. The right to a survivor’s pension may also be exercised by the spouse of the deceased (widow, widower) and parents, if they meet the conditions for this benefit. All eligible family members are entitled to one shared survivor’s pension, which may be divided into equal parts.

The nursing allowance is payable to a person entitled to an old-age or disability pension if the person has been declared totally incapable of work and independent existence or has reached the age of 75.

The allowance for an orphan is granted to a person entitled to a survivor’s pension, whose both parents are dead.

Other allowances to old-age and disability pensions, cash benefits, electricity allowance are granted to veterans’ activities and for persons injured during war operations and post-war repression.

Maternity benefit is payable to the insured mother or father of the child. This benefit is granted for the birth of a child, as well as for the adoption or upbringing of a child up to the age of 7, and in the case of a child who has a certificate saying to postpone compulsory education, up to the age of 10.

A funeral allowance is payable to a person who payed the costs of a funeral after the death of the insured, not excluding a person subject only to accident, sickness and maternity insurance, entitled to an old-age or disability pension, a family member of the insured person or a pensioner, as well as a person who on the day of death did not have a fixed pension entitlement, but met the conditions for granting and collecting it.

2. Cash benefits from accident, sickness and maternity insurance

1) a one-off compensation for permanent or long-term damage to health or death as a result of an accident at work on a farm or agricultural occupational disease,

2) sickness allowance.

One-off compensation is granted to the insured (farmer, household member, farmer’s helper) who has suffered permanent or long-term damage to health as a result of
an accident at work on a farm or agricultural occupational disease and to the family members of the insured who died as a result of an accident during agricultural work or agricultural occupational disease.

Sickness allowance is granted to the insured (farmer, household member) who, as a result of illness, is unable to work continuously for at least 30 days, but no longer than for 180 days. If, after exhausting the 180-day allowance period, the insured person is still unable to work, and as a result of further treatment and rehabilitation there is a possibility of recovery, the allowance period is extended for the time necessary for recovery, but not longer than for the next 360 days.

Table No. 2
Expenses for sickness allowances and one-off accident compensation in 2018 (in PLN)

<table>
<thead>
<tr>
<th>Specification</th>
<th>Sickness Allowances</th>
<th>One-off accident compensation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of days / allowance</td>
<td>30 567 569</td>
<td>12 312</td>
</tr>
<tr>
<td>Payout Amount</td>
<td>305 673 911</td>
<td>69 221 921</td>
</tr>
</tbody>
</table>

3. Other benefits

**Supplementary parental benefit** is granted to:

A mother who meets all of the following conditions:

1) gave birth and raised or raised at least four children,
2) has reached the age of 60,
3) has no income to provide the necessary means of subsistence.

Father who meets all of the following conditions:

1) raised at least four children in the case of:
   - death of the mother of children,
   - mother abandoning children,
   - long-term cessation of the mother raising children,
2) reached the age of 65,
3) has no income to provide the necessary means of subsistence.

Supplementary parental benefit is granted provided that you reside in the territory of the Republic of Poland during the time of receiving the supplement.

This benefit is not payable to a person entitled to an old-age or disability pension in the amount of at least the lowest pension.
The Agricultural Social Insurance Fund, in accordance with the statutory obligation, undertakes actions to assist the insured and persons entitled to insurance benefits, having a complete incapacity for work on a farm, but with possibility of recovery as a result of treatment and rehabilitation, or in the risk of total incapacity to work in an agricultural holding, including issuing a referral for therapeutic rehabilitation to rehabilitation centres.

Rehabilitation is a health benefit in kind serving to maintain or restore working capacity on a farm, provided by KRUS Farmers’ Rehabilitation Centres.

The basis for a referral to medical rehabilitation is a final decision of a doctor or medical board of the Fund, issued in a procedure to determine the right to benefit from social insurance for farmers, including indications for therapeutic rehabilitation. You can also apply for a rehabilitation referral based on an application made by the doctor treating the patient. The costs associated with therapeutic rehabilitation are fully covered by the Fund. Every year, approx. 14 thousand authorized persons make use of rehabilitation.

At present, the Fund sends farmers for rehabilitation to six KRUS Farmers’ Rehabilitation Centres (in Iwonicz-Zdrój, Horyniec-Zdrój, Szklarska Poręba, Jedlec, Kołobrzeg and Świnoujście), in which people with diseases of the musculoskeletal system or the circulatory system (KRUS Farmers’ Rehabilitation Centre in Kołobrzeg) undergo rehabilitation. KRUS Farmers’ Rehabilitation Centres are modern health care facilities that provide a high level of health services and are equipped with modern apparatus.

The therapeutic rehabilitation programme and its scope is determined individually for each patient in accordance with the doctor’s instructions.

A stay at a rehabilitation centre lasts 21 days, and in particularly justified medical cases it is possible to extend it for another 21 days.

Rehabilitation stays are organized throughout the year.

Since 1992, over 351,000 authorized people and their family members have benefited from therapeutic rehabilitation carried out by the Fund.

People who are not covered by farmers’ social insurance may benefit from a stay at the Agricultural Social Insurance Fund centres for a fee.
During summer holidays, the Fund also organizes rehabilitation stays for farmers’ children in the field of defects and diseases of the musculoskeletal system and respiratory system diseases. Children from 7 to 15 years of age have the right to take advantage of the stay if at least one of their parents (legal guardians) is subject to social insurance for farmers. The duration of the stay at the rehabilitation centre is 21 days.

Rehabilitation centres provide 24-hour medical care. The therapeutic rehabilitation programme and its scope is determined individually for each child. The care for children is provided by qualified pedagogical staff who, in their free time from rehabilitation, also organize health classes for participants.

In the years 1993–2018, over 32,000 children participated in rehabilitation stays.
**KRUS Farmers’ Rehabilitation Centre in Horyniec-Zdrój**

Horyniec-Zdrój is a health resort, located in the north-eastern part of the Podkarpackie Province (260 m a.s.l.), surrounded by picturesque hills and extensive forests of the Southern Roztocze region, near the border with Ukraine.

It is a place valued and visited by numerous patients in order to improve health, rest and for recreation with the possibility of practicing various forms of tourism. This center has a mild, low-stimulus microclimate with continental features and the unpolluted, untouched nature of the Southern Roztocze Landscape Park, which encourages outdoor activities.

The health resort has one of the largest reserves of therapeutic mud in Poland with excellent healing properties. The sources of weakly mineralized sulphide and hydrogen sulphide waters present in the village create wide possibilities of treatment and rehabilitation.

The KRUS Farmers’ Rehabilitation Centre is surrounded by nature unspoiled by civilization. It is a modern sanatorium complex with a swimming pool. The facility has 274 beds with full hygienic and sanitary facilities, equipped with a TV, telephone and wireless Internet access.

The Wodny Świat (eng. Water World) indoor swimming pool has a full-size swimming pool, a rehabilitation and recreation pool with hydrotraction, a tube slide, a salt cave and a Finnish sauna.

The indicators for therapeutic rehabilitation at the Centre are musculoskeletal system disorders in the field of orthopedics, rheumatology and neurology.

The KRUS Farmers Rehabilitation Centre in Horyniec-Zdrój provides patients with round-the-clock medical care, physiotherapeutic procedures in the field of hydrotherapy, massage (classical, mechanical), balneotherapy, ultrasound, inhalation, kinesitherapy, laser therapy, phototherapy, thermotherapy, electrotherapy, magneto-therapy.

In addition, the Centre provides rehabilitation services under an agreement with the National Health Fund and for individual (full-paid) patients.

**KRUS Farmers’ Rehabilitation Centre in Iwonicz-Zdrój**

Iwonicz-Zdrój is a health resort town located in the Podkarpackie Voivodeship in the south-eastern part of Poland. It is one of the oldest Polish health resorts surrounded by a beautiful fir and beech forest and attractive walking and excursion areas.
The KRUS Farmers’ Rehabilitation Centre in Iwonicz-Zdrój specializes in the rehabilitation of musculoskeletal disorders, in the field of orthopedics, rheumatology, neurology and in the treatment of respiratory diseases.

The Centre is a six-storey building with 180 beds in 2- and 4-bed rooms and an apartment. A wide range of available treatments provides the patient with a rehabilitation program tailored to his individual needs and capabilities.

The KRUS Farmers Rehabilitation Centre in Iwonicz-Zdrój offers patients 24-hour medical and nursing care, as well as treatments in kinesitherapy, massage (automatic, aquavibron, pneumatic BOA limbs, therapeutic, manual, lymphatic, zonal membrane massage), hydrotherapy and physical therapy.

**KRUS Farmers’ Rehabilitation Centre in Jedlec**

The KRUS Farmers’ Rehabilitation Centre in Jedlec is a center located in the Greater Poland Voivodeship, surrounded by picturesque, clean forests.

The KRUS Farmers Rehabilitation Centre in Jedlec provides specialized services in the treatment of musculoskeletal disorders, rheumatic diseases, posture defects, nervous system and other concomitant diseases.

Patients who need post-accident rehabilitation and after inpatient treatment are also rehabilitated here. The KRUS Farmers’ Rehabilitation Centre in Jedlec, apart from therapeutic rehabilitation of KRUS patients, also provides rehabilitation services under the contract with the National Health Fund in the field of:

- rehabilitation clinic,
- outpatient physiotherapy,
- systemic rehabilitation in a day care center,
- systemic rehabilitation in stationary conditions (rehabilitation department).

KRUS Farmers Rehabilitation Centre, located in a modern, spacious sanatorium building, offers 212 beds in rooms with full hygiene and sanitary facilities, equipped with a TV, radio, telephone and wireless Internet access.

KRUS Farmers’ Rehabilitation Centre in Jedlec provides patients with round-the-clock medical and nursing care, as well as treatments in the field of: physical therapy, electrotherapy, magnetotherapy, vacuum massage, light therapy, laser therapy, radiation (sollux lamps and hydrosun – with a water filter), thermotherapy – general cryotherapy (cryochamber), local cryotherapy, balneotherapy, therapeutic, manual, mechanical and hydrotherapy massage.
**KRUS Farmers’ Rehabilitation Centre NIWA in Kołobrzeg**

Kołobrzeg is the largest and most beautiful Polish health resort which is charming and has a rich history. The main function of the town that is a common tourist destination and a health resort, is conditioned by the excellent location at the mouth of the Parsęta River in the vicinity of forests, therapeutic mud, and swamp ecosystem that provides shelter to many rare species of animals and plants. Numerous monuments encourage people to visit Kołobrzeg.

The KRUS Farmers’ Rehabilitation Centre NIWA located among greenery, approx. 300 m from the sandy beach within the seaside park. It is a perfect place for people who value relaxation and peace. The KRUS Farmers’ Rehabilitation Centre NIWA offers 318 beds in comfortable and functionally equipped rooms.

The Centre conducts year-round therapeutic, rehabilitation and leisure activities in the field of musculoskeletal, cardiovascular and respiratory diseases. Concomitant diseases treated at the Centre are diabetes and thyroid disease. 24-hour medical care is provided. NIWA is adapted to receive guests with reduced mobility. Guests have at their disposal: a spacious cafe, patio, billiards, swimming pool with Jacuzzi, sauna, solarium, hair salon, gym, rehabilitation rooms, in the lobby by the reception there is an internet point and wireless internet.

The facility is located 200 m from the railway and bus station (crossing the footbridge) and 500 m from the town center. The Centre hosts KRUS rehabilitation stays, rehabilitation stays co-financed by PFRON, commercial stays, leisure and health stays. Stationary rehabilitation under statutory insurance in Germany is also carried out.

**KRUS Farmers’ Rehabilitation Centre GRANIT in Szklarska Poręba**

The KRUS Farmers’ Rehabilitation Centre GRANIT in Szklarska Poręba is an architecturally interesting facility located at the foot of the Karkonosze Mountains.

The main activity of the KRUS GRANIT Rehabilitation Centre for Farmers in Szklarska Poręba is the therapeutic rehabilitation of people with musculoskeletal disorders. The centre provides patients with round-the-clock medical care, as well as electrotherapy, phototherapy, heat therapy, hydrotherapy, balneotherapy, partial massages, kinesitherapy (including: Tergumetr, Biodex System 4 PRO – equipment for isokinetic assessment and training, individual gymnastics, group gymnastics), gymnastics in the pool, trampoline exercises, Nordic Walking).

The hotel has 211 beds in double and triple rooms. Each room has an alarm signal and a separate exit to the terrace with a view of the beautiful panorama of the mountains.
The recreational part of the KRUS GRANIT Rehabilitation Centre for Farmers in Szklarska Poręba consists of a swimming pool, sauna and audiovisual room.

**KRUS Farmers’ Rehabilitation Centre SASANKA in Świnoujście**

Świnoujście is the only seaside resort in Poland located entirely on the islands, at the eastern end of the island of Uznam and on the western island of Wolin, on the banks of the Świna River. Both parts of the town are connected by ferry. The advantage of the town is the widest natural sand beach in Poland, coastal dunes and beautiful wild nature of the islands. There are very good conditions for swimming in the sea (thalassotherapy).

The KRUS Farmer’s Rehabilitation Centre is located in a quiet place of the attractive Świnoujście health resort, located 350 m from the sea.

The KRUS SASANKA Rehabilitation Centre in Świnoujście provides patients with round-the-clock medical care, as well as balneotherapy, hydrotherapy, electrotherapy, phototherapy, kinesitherapy, therapeutic massage and other treatments (acoustic shock wave therapy, deep electromagnetic stimulation, gymnastics in the pool). Patients have 145 beds available in double and triple rooms and in “studio” rooms with full sanitary facilities, equipped with a TV, wireless internet, radio and telephone. The recreational part of the KRUS Farmers’ Rehabilitation Centre SASANKA in Świnoujście consists of: a swimming pool with a steam room, a billiard room, a cafe, a children’s playground, and a barbecue area.
The Fund performs tasks in the field of medical certification under art. 46 of the Act of 20 December 1990 on social insurance for farmers and the Regulation of the Minister of Social Policy of 31 December 2004 on medical certification in the Agricultural Social Insurance Fund.

The judicial proceedings in the bodies of the Fund are two-instance. In the first instance, judgements are issued by the Fund’s doctors, in the second instance – by the medical board of the Fund.

The tasks of the Fund's doctor / medical board include issuing judgements regarding:
1) permanent or temporary total incapacity to work on a farm;
2) permanent or long-term damage to health;
3) inability to live independently;
4) temporary inability to work lasting longer than 180 days;
5) the desirability of retraining due to permanent, total inability to work on a farm;
6) indications for therapeutic rehabilitation;
7) other circumstances determining the granting of social security benefits for farmers.

A final decision of the Fund's doctor or the medical board of the Fund constitutes the basis for issuing a decision on:
1) the agricultural workers’ pension for inability to work;
2) one-off compensation for an accident during work in the agricultural holding or agricultural occupational disease;
3) nursery allowance;
4) extended sickness benefit due to temporary inability to work over 180 days;
5) farmer’s training pension;
6) therapeutic rehabilitation;
7) survivors’ pension.
Table No. 3
Number of judgements in the years 2007–2018

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of judgements issued by KRUS expert doctors</th>
<th>Number of decisions issued by the KRUS medical board</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>30,567,569</td>
<td>12,312</td>
</tr>
<tr>
<td>2008</td>
<td>305,673,911</td>
<td>692,219,921</td>
</tr>
<tr>
<td>2009</td>
<td>159,857</td>
<td>23,625</td>
</tr>
<tr>
<td>2010</td>
<td>153,493</td>
<td>22,941</td>
</tr>
<tr>
<td>2011</td>
<td>149,232</td>
<td>22,989</td>
</tr>
<tr>
<td>2012</td>
<td>148,127</td>
<td>22,727</td>
</tr>
<tr>
<td>2013</td>
<td>146,905</td>
<td>21,491</td>
</tr>
<tr>
<td>2014</td>
<td>143,887</td>
<td>20,160</td>
</tr>
<tr>
<td>2015</td>
<td>139,186</td>
<td>19,533</td>
</tr>
<tr>
<td>2016</td>
<td>132,633</td>
<td>18,372</td>
</tr>
<tr>
<td>2017</td>
<td>126,994</td>
<td>16,901</td>
</tr>
<tr>
<td>2018</td>
<td>118,239</td>
<td>16,077</td>
</tr>
</tbody>
</table>

Pursuant to the Regulation of the Minister of Social Policy of December 31, 2004 on medical certification at the Agricultural Social Insurance Fund (KRUS), direct and supervisory supervision over the decision of the Fund and medical board is exercised by the President of KRUS.

Direct supervision under the authority of the President of KRUS is exercised by the Regional Doctor Inspector of Medical Certification. Supervision over the authority of the KRUS President is exercised by the Chief Register Doctor of the Fund.
The Act on social insurance for farmers obliges KRUS to take action to prevent accidents at work and to prevent agricultural occupational diseases. The Fund’s prevention activity consists of examining the causes and circumstances of accidents at work and disseminating knowledge of accident hazards in the agricultural work environment and the principles of safe work among insured persons.

The President of the Agricultural Social Insurance Fund – KRUS defined “Rules for the protection of health and life on a farm”. The employees of the Fund try to convince farmers to apply them voluntarily.

The rules are handed out to insured farmers, for instance as a brochure and are constantly reminded during trainings, when examining the places of the accidents, through media and during other prevention activities. In 2008, the rules of health and life protection were updated and adapted to the legal regulations and good agricultural practices in force in EU countries.

Raising the level of knowledge in the field of health and safety is done with the help of publications and educational films, competitions, shows, press articles and radio and television broadcasts. In 2011, an application called “Prevention Events Calendar” was launched on the KRUS website www.krus.gov.pl. The application is used to pass information about prevention activities carried out by the Fund.

In addition, voluntary, free training courses are organized for interested farmers, village administrators, members of the Country Women’s Associations, farmers undergoing treatment at KRUS Farmers’ Rehabilitation Centers, for local governments, agricultural school students, junior high school students and children from rural areas. In the years 2009–2018 almost 43 thousand training meetings were carried out and attended by over 1.5 million people.

In order to promote the rules of safe work on a farm, the Fund issued a number of popularizing materials, including: films, brochures, leaflets, posters, roll-ups and prevention calendars, and for children: jigsaw puzzles, a “memory” game and an e-learning course called “It’s safe in the countryside – we prevent falls”. The modern and attractive form of the course introduces the youngest rural inhabitants to the current accident hazards on a farm, and teaches how to behave correctly when being in the farmyard.
As part of non-training activities, various types of olympiads, competitions and quizzes on OSH knowledge and competitions for the safest farm are conducted. The National Competition “Safe Farm” has been organized since 2003, in which approximately 1,000 farms participate every year. Its purpose is to promote the rules of health and life protection on farms, as well as to promote good practices related to occupational health and safety in rural areas. Every year the President of the Republic of Poland holds the honorary patronage over the Competition. The implementation of the project is supported by local governments: volunteer fire brigades, police, local chambers of agriculture, agricultural advisory centers, farmers’ professional and social organizations, scientific and research institutes working to improve work safety on farms, producers of agricultural machinery and equipment, as well as a number of companies and institutions. The competition takes place in three stages and according to the criteria contained in the regulations, regional and voivodship committees assess farms in terms of:

- organization of the farmyard;
- order within the yard, buildings and work stations;
- technical condition of livestock and farm buildings;
- technical condition of machines, devices and tools used on farms;
- conditions for handling and living of farm animals;
- equipping with work clothes and personal protective equipment;
- storing plant protection products and other hazardous substances;
- farm aesthetics;
- the application of organizational, technological and technical solutions affecting the safety of persons working and staying in agricultural holdings.

In 2011, the first edition of the National Art Competition for Children “Safely in the countryside” took place, in which approx. 35,000 children from approx. 2.5 thousand primary schools participate annually. The Minister of Agriculture and Rural Development gives honorary patronage to this undertaking every year. The purpose of the competition is to promote positive behaviour related to work and play of children on the farm among primary school pupils from rural areas, as well as to promote the List of particularly dangerous activities related to running a farm, which must not be entrusted to children under 16 years of age, indicating work, which, due to the risks involved in their performance, are extremely dangerous to the youngest.

The fund also makes efforts to produce and distribute safe technical equipment for agriculture. Products with an above average level of safety are awarded the “Safety Mark of the Agricultural Social Security Fund” and those which improve safety at work – the market distinction “Product increasing work safety on a farm”.

PREVENTION IN AGRICULTURE
Until the end of 2018, 32 producers for 221 products were entitled to use the KRUS Safety Mark. Moreover, the trade fair award was given to 54 suppliers for 68 products. Since 2001, the manufacturers of products also receive the “DOBROSŁAW” statuette, which is a symbol of fame for producers who care about the safety of farmers. The Fund informs farmers about the distinguished products and encourages them to buy safe machines that reduce the risk of accidents. KRUS representatives take an active part in agricultural and mechanization fairs and other similar events, organize various stands and information stands for farmers. At selected international, national and regional events for agriculture there are shared stands with the Ministry of Agriculture and Rural Development and institutions, incl. The Agency for Restructuring and Modernization of Agriculture and the National Center for Agricultural Support. In addition, the Fund conducts recourse and preventive proceedings aimed at the return of benefits paid and changes in construction solutions in relation to producers whose products contribute to the occurrence of accidents at work. The quality of many types of machines, devices and other products whose defects were the only, main or in some way the cause of accidents associated with the wrong usage of these machines. The preventive activity of the Agricultural Social Insurance Fund (KRUS) since 1993 brings visible effects.

The number of accidents at agricultural work during this period decreased more than threefold, including more than four times less fatal accidents. Certainly, this situation was also affected by economic changes in the country, as well as a change in the mentality of farmers and rural residents in the field of health and life protection. The number of accidents at agricultural work continues to decrease systematically.
Graph No. 4
Accidents ended with the payment of one-off compensation in the years 2009–2018 against the background of the number of insured

Graph No. 5
Number of accidents per 1000 insured in the years 2009–2018 (according to decisions resulting in the payment of one-off compensation)
Graph No. 6
Fatal accidents and occupational diseases ended with the payment of one-off compensation in the years 2009–2018 against the background of the number of insured

Graph No. 7
Number of accidents among farmers in the years 2009-2018
ORGANISATION OF KRUS

1. Structure
The Agricultural Social Insurance Fund (KRUS) is managed by the President, who is the central body of government administration, subordinate to the minister competent for agriculture and rural development. The President of KRUS is appointed by the Prime Minister at the request of the minister competent for agriculture and rural development.

The Prime Minister dismisses the President of KRUS.
1) the headquarters,
2) regional branches,
3) local offices,
4) therapeutic rehabilitation facilities (KRUS Farmers’ Rehabilitation Centres).

The headquarters is the organizational unit of the Fund for coordination and supervision of the work of other organizational units of the Fund.

The President of KRUS supervises and controls the work of the managers of organizational units of the Fund with the help of the Headquarters.

The KRUS Headquarters consists of the following organizational units:
1. Office of Medical Certification
2. Finance Office
3. Organizational and Legal Office
4. Human Resources Management Office
5. Insurance Office
6. Benefits Office
7. Prevention Office
8. Rehabilitation Office
9. Administration and Investment Office
10. Information Technology and Telecommunications Office
11. Control Office
12. Public Procurement Office
13. Internal Audit Office
14. Communication and International Cooperation Office
15. Crisis Management, Defense Affairs and Information Security Office

Sixteen KRUS regional branches carry out the Fund’s basic tasks in the field of determining the social insurance obligation, calculation and collection of contributions,
and determining the circumstances and causes of accidents at agricultural work, determining the right to cash benefits and their payment. As part of regional branches, there are smaller organizational units – local offices. Currently, there are 256 local offices, which together with 16 regional branches form a network of KRUS units that perform tasks in the field of servicing the insured and beneficiaries.

2. Farmers’ Social Insurance Council
The Farmers’ Social Insurance Council represents the interests of all insured and beneficiaries regarding insurance and activities of the Farmers’ Social Insurance Fund. The Council of Farmers with 25 members is appointed by the minister competent for rural development for a 3-year term from among candidates proposed by socio-professional organizations of farmers and trade unions of individual farmers with a national scope of activity and the National Council of Agricultural Chambers.

The Council of Farmers has the right to control and evaluate the activities of the Agricultural Social Insurance Fund.
Sets the amount of the monthly contribution for accident and sickness insurance and maternity for one or several quarters.
Gives opinions on projects:
- legal acts regulating insurance, in particular implementing acts to the Act, legal acts having a direct impact on the functioning of the insurance,
- activities, programs and financial plans of KRUS.
Gives opinions on the report on the activities of the Agricultural Social Insurance Fund and contribution fund and may turn to the state administration bodies, state institutions and bodies of local government units for taking specific initiatives or actions in matters related to insurance.

3. KRUS financial economy
The Agricultural Social Insurance Fund runs an independent financial management. The financial basis for KRUS insurance and operations are the following funds:
1) Pension Fund,
2) Administrative Fund,
3) Prevention and Rehabilitation Fund,
4) Motivation Fund,
5) Farmers’ Social Insurance Contribution Fund, which is a legal person and is not subsidized from the state budget.

Old-age and Disability Pension Fund
This fund is composed of:
1) contributions for retirement and disability pension insurance;
2) refunds from the Social Insurance Fund to cover specific expenses;
3) deductions from the Contribution Fund in the amount of 40% of the cost of maternity benefits;
4) a supplementary subsidy from the state budget;
5) a subsidy from the state budget for health insurance contributions, i.e.
   a) farmers and household members working with them who are subject to social insurance,
   b) persons receiving pension contributions in the contributory part,
   c) farmers who are not subject to social insurance but are subject to health insurance.
6) a subsidy from the state budget for contributions to the old-age and disability pension insurance of persons referred to in art. 16a-16c of the Act of 20 December 1990 on social insurance for farmers.

Funds from this fund are intended to finance:
1) benefits from old-age and disability pension insurance;
2) pensions from other social insurance paid together with benefits from retirement and disability insurance with supplements;
3) reimbursement of certain costs to the Social Insurance Fund, if such a reimbursement is provided for by retirement provisions;
4) health insurance.

**Administrative Fund**
The Administrative Fund is earmarked for financing the costs of servicing insurance (except for the costs covered by the Contribution Fund or the Prevention and Rehabilitation Fund) and the costs of handling tasks in the field of health insurance. This fund comprises:
1) deductions from the Contribution Fund in the amount of up to 9% of the planned expenses of the Contribution Fund;
2) deductions from the Pension Fund in the amount of up to 3.5% of planned expenses of the Pension Fund;
3) reimbursement by the competent institutions of costs related to the implementation of health insurance and the implementation of other tasks entrusted to the President of KRUS on the basis of separate provisions.

**Prevention and Rehabilitation Fund**
It comprises contributions from the Contribution Fund in the amount of up to 6.5% of planned expenses and from the budget subsidy.

The Prevention and Rehabilitation Fund is earmarked for financing material costs, i.e.
1) activities carried out by the Fund for the prevention of accidents at agricultural work and agricultural occupational diseases;
2) assistance to the insured and persons entitled to insurance benefits, having total incapacity to work in an agricultural holding, but with the possibility of recovery as a result of treatment and rehabilitation, or with the risk of total incapacity to work in an agricultural holding;

3) agricultural training pension awarded for a period of 6 months to an insured person who meets the conditions for obtaining an agricultural pension for incapacity for work specified in art. 21 of the Act of the 20th of December 1990 on social insurance for farmers, in relation to which the advisability of retraining due to permanent total incapacity to work in an agricultural holding was issued.

**Motivation Fund**
The Motivation Fund may be created as a contribution to the Administrative Fund calculated from the Contribution Fund.

The fund is managed by the President of KRUS, in consultation with the Chairman of the Farmers ‘Social Insurance Council, on the basis of regulations adopted by the Farmers’ Council.

Payments from this fund are made outside the limits resulting from the provisions on the formation of remuneration in the state budgetary field. The fund’s resources are paid out as prizes.

**Contribution Fund**
The Contribution Fund is created from contributions for accident, sickness and maternity insurance as well as from other sources specified in the Statute of the Contribution Fund, ensuring full coverage of the Contribution Fund’s expenses.

Funds from this fund are earmarked for financing:

1) benefits from accident, sickness and maternity insurance;
2) an allowance for the Administrative Fund in the amount of up to 9% of planned expenses of the Contribution Fund;
3) contribution to the Prevention and Rehabilitation Fund in the amount of up to 6.5% of planned expenses;
4) direct costs of functioning of the Council of Farmers;
5) costs of managing this fund and performing its obligations as a legal entity;
6) KRUS’s activity regarding initiating and supporting the development of insurance for farmers and their families through mutual insurance societies;
7) deficits of the Administrative Fund and the Prevention and Rehabilitation Fund.
## Table No. 4
Benefits from accident, sickness and maternity insurance financed by the Contribution Fund in the years 1999–2018 (in PLN thousands)

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount of benefit for accident, sickness and maternity insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1999</td>
<td>244 551</td>
</tr>
<tr>
<td>2000</td>
<td>224 261</td>
</tr>
<tr>
<td>2001</td>
<td>249 932</td>
</tr>
<tr>
<td>2002</td>
<td>295 709</td>
</tr>
<tr>
<td>2003</td>
<td>353 683</td>
</tr>
<tr>
<td>2004</td>
<td>396 142</td>
</tr>
<tr>
<td>2005</td>
<td>401 509</td>
</tr>
<tr>
<td>2006</td>
<td>407 303</td>
</tr>
<tr>
<td>2007</td>
<td>409 725</td>
</tr>
<tr>
<td>2008</td>
<td>456 618</td>
</tr>
<tr>
<td>2009</td>
<td>522 704</td>
</tr>
<tr>
<td>2010</td>
<td>550 946</td>
</tr>
<tr>
<td>2011</td>
<td>553 268</td>
</tr>
<tr>
<td>2012</td>
<td>571 078</td>
</tr>
<tr>
<td>2013</td>
<td>582 234</td>
</tr>
<tr>
<td>2014</td>
<td>575 385</td>
</tr>
<tr>
<td>2015</td>
<td>565 888</td>
</tr>
<tr>
<td>2016</td>
<td>435 954</td>
</tr>
<tr>
<td>2017</td>
<td>407 733</td>
</tr>
<tr>
<td>2018</td>
<td>347 899</td>
</tr>
</tbody>
</table>
### Table No. 5
Expenses for social insurance for farmers in the years 1999–2018 (in PLN thousands)

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount of benefits</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>old-age or disability pensions and other&lt;sup&gt;1&lt;/sup&gt;</td>
<td>sickness, maternity, childbirth, accident compensation</td>
</tr>
<tr>
<td>1999</td>
<td>12 111 644</td>
<td>244 551</td>
</tr>
<tr>
<td>2000</td>
<td>12 763 867</td>
<td>224 261</td>
</tr>
<tr>
<td>2001</td>
<td>13 987 251</td>
<td>249 932</td>
</tr>
<tr>
<td>2002</td>
<td>14 124 241</td>
<td>295 709</td>
</tr>
<tr>
<td>2003</td>
<td>14 373 779</td>
<td>353 683</td>
</tr>
<tr>
<td>2004</td>
<td>14 390 634</td>
<td>396 142</td>
</tr>
<tr>
<td>2005</td>
<td>14 058 251</td>
<td>401 509</td>
</tr>
<tr>
<td>2006</td>
<td>14 286 461</td>
<td>407 303</td>
</tr>
<tr>
<td>2007</td>
<td>13 291 017&lt;sup&gt;2&lt;/sup&gt;</td>
<td>409 725</td>
</tr>
<tr>
<td>2008</td>
<td>13 634 687&lt;sup&gt;2&lt;/sup&gt;</td>
<td>456 618</td>
</tr>
<tr>
<td>2009</td>
<td>14 058 972&lt;sup&gt;2&lt;/sup&gt;</td>
<td>522 704</td>
</tr>
<tr>
<td>2010</td>
<td>14 270 631&lt;sup&gt;2&lt;/sup&gt;</td>
<td>550 946</td>
</tr>
<tr>
<td>2011</td>
<td>14 191 068&lt;sup&gt;2&lt;/sup&gt;</td>
<td>553 268</td>
</tr>
<tr>
<td>2012</td>
<td>14 773 973&lt;sup&gt;2&lt;/sup&gt;</td>
<td>571 078</td>
</tr>
<tr>
<td>2013</td>
<td>15 347 570&lt;sup&gt;2&lt;/sup&gt;</td>
<td>582 234</td>
</tr>
<tr>
<td>2014</td>
<td>14 685 504&lt;sup&gt;2&lt;/sup&gt;</td>
<td>575 385</td>
</tr>
<tr>
<td>2015</td>
<td>15 186 930&lt;sup&gt;2&lt;/sup&gt;</td>
<td>565 888</td>
</tr>
<tr>
<td>2016</td>
<td>15 408 096&lt;sup&gt;2&lt;/sup&gt;</td>
<td>435 954</td>
</tr>
<tr>
<td>2017</td>
<td>15 481 107&lt;sup&gt;2&lt;/sup&gt;</td>
<td>407 733</td>
</tr>
<tr>
<td>2018</td>
<td>15 656 946&lt;sup&gt;2&lt;/sup&gt;</td>
<td>374 899</td>
</tr>
</tbody>
</table>

1) Including mainly: funeral allowances, cash benefits for alternative non-combatant service soldiers, cash benefits for persons deported to perform forced labour, benefits for disabled soldiers, military and repressed persons.

2) Data without cash benefits for alternative non-combatant service soldiers, cash benefits for persons deported to perform forced labour, benefits for disabled soldiers, military personnel and repressed persons (these benefits are currently paid as commissioned tasks).
### Table No. 6
Benefits for individual farmers financed from the Contribution Fund in the years 1999–2018

<table>
<thead>
<tr>
<th>Year</th>
<th>The amount of benefits from accident, sickness insurance and maternity – total</th>
<th>one-off accident compensation</th>
<th>sickness allowances</th>
<th>maternity benefits</th>
<th>childbirth allowances</th>
</tr>
</thead>
<tbody>
<tr>
<td>1999</td>
<td>244 550,6</td>
<td>86 880,9</td>
<td>104 240,8</td>
<td>7 855,9</td>
<td>45 573,0</td>
</tr>
<tr>
<td>2000</td>
<td>224 260,6</td>
<td>89 190,3</td>
<td>79 387,3</td>
<td>7 765,5</td>
<td>47 917,5</td>
</tr>
<tr>
<td>2001</td>
<td>249 932,1</td>
<td>103 310,1</td>
<td>87 338,4</td>
<td>7 689,8</td>
<td>51 593,8</td>
</tr>
<tr>
<td>2002</td>
<td>295 708,5</td>
<td>111 326,0</td>
<td>115 090,6</td>
<td>10 016,3</td>
<td>59 275,6</td>
</tr>
<tr>
<td>2003</td>
<td>353 683,1</td>
<td>112 754,3</td>
<td>153 307,7</td>
<td>12 189,6</td>
<td>65 431,5</td>
</tr>
<tr>
<td>2004</td>
<td>396 142,4</td>
<td>111 743,4</td>
<td>205 756,2</td>
<td>51 430,6</td>
<td>27 212,2</td>
</tr>
<tr>
<td>2005</td>
<td>401 509,2</td>
<td>75 550,4</td>
<td>249 330,0</td>
<td>75 658,9</td>
<td>969,9</td>
</tr>
<tr>
<td>2006</td>
<td>407 302,6</td>
<td>71 897,4</td>
<td>255 986,2</td>
<td>78 736,0</td>
<td>683,0</td>
</tr>
<tr>
<td>2007</td>
<td>409 725,3</td>
<td>64 168,3</td>
<td>264 772,2</td>
<td>80 309,2</td>
<td>475,6</td>
</tr>
<tr>
<td>2008</td>
<td>456 617,7</td>
<td>62 075,0</td>
<td>310 444,8</td>
<td>83 705,6</td>
<td>392,3</td>
</tr>
<tr>
<td>2009</td>
<td>522 703,6</td>
<td>61 003,5</td>
<td>326 976,7</td>
<td>98 463,1</td>
<td>260,3</td>
</tr>
<tr>
<td>2010</td>
<td>550 946,0</td>
<td>58 159,8</td>
<td>393 106,4</td>
<td>99 422,1</td>
<td>257,7</td>
</tr>
<tr>
<td>2011</td>
<td>553 268,1</td>
<td>59 535,9</td>
<td>397 120,2</td>
<td>96 392,1</td>
<td>219,9</td>
</tr>
<tr>
<td>2012</td>
<td>571 078,1</td>
<td>69 830,6</td>
<td>400 866,4</td>
<td>100 236,8</td>
<td>144,3</td>
</tr>
<tr>
<td>2013</td>
<td>582 234,0</td>
<td>74 453,4</td>
<td>409 951,5</td>
<td>97 754,9</td>
<td>74,2</td>
</tr>
<tr>
<td>2014</td>
<td>575 384,7</td>
<td>76 290,7</td>
<td>403 487,0</td>
<td>95 599,0</td>
<td>8,0</td>
</tr>
<tr>
<td>2015</td>
<td>565 887,8</td>
<td>71 813,4</td>
<td>392 640,5</td>
<td>71 813,4</td>
<td>9,9</td>
</tr>
<tr>
<td>2016</td>
<td>435 953,8</td>
<td>69 236,5</td>
<td>366 622,8</td>
<td>94,5</td>
<td>0,0</td>
</tr>
<tr>
<td>2017</td>
<td>407 732,8</td>
<td>66 407,0</td>
<td>341 305,2</td>
<td>20,6</td>
<td>0,0</td>
</tr>
<tr>
<td>2018</td>
<td>347 899,2</td>
<td>69 221,9</td>
<td>305 673,9</td>
<td>3,4</td>
<td>0,0</td>
</tr>
</tbody>
</table>

4. e-KRUS
The currently observed dynamic development of the information society, including also rural areas, as well as farmers themselves, determines many activities aimed at the generally understood improvement in the quality of life, including enabling easy and quick access to e-services, both in the private and public sectors, ease of remote communication with public administration, improving the efficiency of managing information resources of the administration, providing access to new, innovative solutions, and, as a consequence, counteracting digital exclusion also for this social group made up of the insured in KRUS.
A condition for the implementation of these tasks is to have an efficiently managed, efficient and reliable IT infrastructure supporting the goals that KRUS implements in relation to farmers and their family members.

The currently available IT resources include over 6,000 workstations and about 350 servers located in over 270 locations, with the result that the modernization has significantly reduced the number of server infrastructure to improve its quality and efficiency of operation, among others through gradual virtualization of resources. There are several different systems and applications based on various technological solutions. In individual cases, data processing is carried out in a distributed model, which is a significant limitation in the context of building and managing advanced e-services. In 2018, the last two KRUS domain systems used in the abovementioned model will be shut down, which will further simplify the server infrastructure.

Having that in mind, adapting the IT resources, including systems and applications, to the needs arising from the development plans for the computerization of KRUS for the years 2016–2020, and thus in line with the requirements referred to at the beginning, will be implemented, among others through:

1) gradual centralization of processing of KRUS information resources, the implementation of which will be based on the development of key domain systems in the areas of insurance and benefits as well as an integration platform along with the implementation of maintenance and services in a fully centralized model. As a consequence – withdrawing part of the infrastructure from KRUS local offices for the development and increase of computing power of central data processing centers;

2) replacement of systems and applications currently operating in a narrow field (e.g. accident, medical certification, rehabilitation, reporting), functional and infrastructure migration to key domain systems and an integration platform. Consequently, the extinction of a number of independently operating applications and systems, the construction of which is based on various technologies and programming platforms, realizing individual tasks, and not full support and service processes;

3) development of e-services provided by KRUS through the eKRUS Farmers Portal (www.ekrus.gov.pl), improving contact and service for farmers and their family members, and successively enabling, among others, downloading an electronic certificate of being subject to insurance, paying contributions via electronic banking, or initiating own standard matters;

4) implementing monitoring and automation tools for asset management of the currently extensive KRUS IT infrastructure (workstations, servers, arrays, ICT networks and so-called active equipment, tape libraries) and ensuring an adequate level of IT security.
From the perspective of a farmer – insured in KRUS – it is important to launch a new service in 2018, i.e. the KRUS e-contributions, which allows payment of contributory liabilities online, as well as subsequent designed solutions, in particular e-certificates, which will enable online electronic certificates regarding the fact of being subject to insurance, and the fact of having paid all the contributions to be downloaded. E-services are an alternative to traditional methods of dealing with basic issues at KRUS and in the next few years it will set the main direction for KRUS’s IT development.

The activities initiated outside KRUS as part of public administration, in which KRUS actively participates in its scope, and whose purpose is to implement new system interfaces for data exchange (public e-Services) or modify existing ones, which translates into increased IT system interoperability and state-level applications, standardizing the scope and mode of information exchange, and significantly reducing human labour input is also significant. Current examples of such activities in 2017 and 2018 include the implementation of the following projects: construction and provision of new interfaces for the Ministry of Family, Labour and Social Policy and for the office of Poland Post, and extension of the interface of the Agency for Restructuring and Modernization of Agriculture and the National Health Fund.

5. Integrated Management System and management control at KRUS

At the Agricultural Social Insurance Fund, in order to increase the efficiency and effectiveness of the management system, minimize risks and to obtain the satisfaction of interested parties, in accordance with the requirements of ISO 9001 and ISO / IEC 27001, the Information Security Quality Management System was developed and implemented in 2005. On December 1st, 2009, the Anti-Corruption Threat Prevention System was implemented and the Integrated Management System was created from three management systems implemented at KRUS. In 2019, the Anti-Corruption Threat Prevention System was replaced by the Anti-Corruption Management System, in accordance with the requirements of ISO 37001.

The Integrated Management System applies to all organizational units of the Fund and covers in particular the implementation of tasks imposed on KRUS by the Act on social insurance for farmers.

The first implementation of a quality management system at the Agricultural Social Insurance Fund resulted in the unification and linking of management processes within certified units, which were defined and described in mutual interaction and taking into account the division of competences for individual positions of the Fund.

The implementation of the Information Security Management System has enabled the Fund to take advantage of the best global standards related to information securi-
The implementation of the Anti-Corruption Action Management System confirms the principles of integrity and reliability at the Fund. This was expressed by the adopted Anti-Corruption Policy of the Agricultural Social Insurance Fund and its consistent compliance. This system eliminates or significantly limits the possibility of corruption phenomena and confirms reliance in KRUS as a transparent and professionally managed organization.

The sixth Integrated Management System Certificate awarded to the Agricultural Social Insurance Fund in 2017, confirming compliance with the requirements of ISO 9001 and ISO / IEC 27001 in the field of servicing the insured and beneficiaries in the scope of tasks arising from the Act of 20 December 1990 on social insurance farmers and farmers ‘support organizations, proves the transparency of the activities of farmers’ social insurance institutions and its equivalent position among the central offices of state administration, operating both in Poland and in other countries that meet the highest quality requirements.

The benefits obtained by KRUS related to the implementation of the Quality Management System are primarily the reduction of the organization's operating costs, including those related to employee training, exchange of internal information and clarification of decision-making processes.

The mentioned benefits were visible shortly after the implementation was completed. In the longer term, further benefits can be observed resulting from a change in the attitude of people towards the office, which include increasing the quality of work of all organizational units of the Fund, increasing clients’ trust in the office and its management, better and more efficient implementation of the office’s statutory tasks, greater satisfaction of the insured and beneficiaries KRUS and the employees themselves.

The Information Security Management System at the Agricultural Social Insurance Fund (KRUS) has been designed and implemented to protect information regardless of its form:

– describes the rules of conduct in specific areas of KRUS in a more structured way;
– allows you to transfer the goals set by management into tasks for individual employees;
– the implemented mechanisms are to support the legal requirements, including the Personal Data Protection Act, and guarantee that all data processed and stored at KRUS are properly protected and secured.
Each employee should have satisfaction from their work, and be sure that they can check the correctness of their tasks or the accuracy of their decisions at any time. The basis here are the instructions, safety rules, procedures, etc. implemented at the Fund.

Other benefits of the information security system of KRUS, for example for its employees, include:
- reduction of operational risk,
- strengthening credibility,
- protection of processed data,
- reducing the risk of information loss,
- establishing uniform rules on information security,
- providing contingency plans in the event of unforeseen events,
- registration and analysis of incidents that have an impact on security,
- clearly allocated responsibilities and authorities,
- awareness of the importance of information being processed,
- awareness of the existence of threats in the area of information processing,
- protecting employees against unconscious behavior having a negative impact on the image of KRUS and the security of processed information.

The Anti-Corruption Action Management System implemented at the Agricultural Social Insurance Fund (KRUS) meets the adopted Anti-Corruption Strategy of the Ministry of Agriculture and Rural Development, as well as performs tasks arising from the Government’s Program for Counteracting Corruption for 2018-2020. When developing documentation for this system, the Credit Union put particular emphasis on the transparency of procedures and the elimination of excessive official discretion. This system is based on transparent, unambiguous procedures, with a clear definition of the scope of privileges, responsibility and margin of discretionary powers. It is also a confirmation of the Fund’s will to act in accordance with the principles of integrity and reliability, which was expressed by the adoption of the Anti-Corruption Policy of the Agricultural Social Insurance Fund and its consistent compliance.

Thanks to the functioning Anti-Corruption Management System, KRUS employees have the opportunity to actively influence the way of performing individual tasks within the scope of their duties. It is worth emphasizing that in the event of noticing the risk of a corruption event in ongoing processes, each employee is required to provide such information to the appropriate person (direct superior or Coordinator for the Integrated Management System, KRUS President’s representative for the Integrated Management System) along with the proposed way to reduce this risk, in accordance with the ‘Procedure to followed in the event of corruption incidents’. What’s more, employees, through active participation in the implementation of the anti-corruption system, receive confirmation that the management is willing to
eliminate threats and corruption. We can consider the benefits of implementing the Anti-Corruption Management System from the viewpoint of:

1. Fund’s management:
   – building the image of a transparent and professionally managed organization;
   – obtaining information about new risks and specifying already identified risks associated with the organization’s activities – clarifying the risk map;
   – ensuring transparent rules for cooperation with interested parties;
   – limiting the possibility of threatening the loss of funds as a result of possible corruption activities.

2. Employees:
   – ensuring a clear sense of security for employees and clearly defined decision-making processes;
   – clearly defined terms of reference and responsibility;
   – protection against unconscious behavior and their effects;
   – improving the organization based on gained experience;
   – defining procedures in case of suspected corruption – the appropriate procedure in KRUS is “Procedure to followed in the event of corruption incidents’.

3. Environment: strengthening opinions about KRUS as an organization that treats problems seriously, does not underestimate them and does not ignore them.

As of January 1, 2010, in accordance with the Act of August 27, 2009 on public finances, management control was implemented at the Agricultural Social Insurance Fund.

Management control consists of all actions taken to ensure the achievement of goals and tasks in a lawful, effective, economical and timely manner. The implementation of management control provides the Fund with the following objectives:
   – compliance of operations with regulations and procedures,
   – effectiveness and efficiency of operation,
   – reliability of reports,
   – resource protection,
   – compliance with and promotion of ethical principles,
   – effectiveness and efficiency of information flow,
   – risk management.

The Integrated Management System has systematised procedures and identified activities that are elements of management control, and then they have been critically assessed for their effectiveness and legitimacy.
At the Agricultural Social Insurance Fund, in accordance with 22 management control standards for the public finance sector included in five groups:

- internal environment,
- risk objectives and management,
- control mechanisms,
- information and communication,
- monitoring and evaluation, self-assessment is carried out.

Every year, the President of KRUS, at the request of the Minister of Agriculture and Rural Development, submits a statement on the state of management control, in which he/she confirms that the solutions implemented at the Fund are adhered to, effective and function as intended and allow for ongoing diagnosis of possible irregularities in public finance management. By signing a statement on the state of management control for the entire entity, the President of KRUS also confirms that all management solutions have been verified and the procedures used are effective. In accordance with good practices, the statement analyzes all cases of irregularities known to management, explains their causes and makes appropriate decisions as to whether to prevent similar situations in the future and whether the decision to change the currently adopted procedures is justified.
Since the beginning of its activity, the Agricultural Social Insurance Fund has cooperated with foreign insurance institutions and organizations in Europe and worldwide. 

**International Social Security Association (ISSA)**


Membership at ISSA entitles the Fund to participate in the work of the Association, such as conferences, trainings, symposia and colloquia regarding social insurance, prevention and rehabilitation. It is a unique opportunity to learn about global solutions and trends in this field.

KRUS actively participates in the work of the ISSA International Section for Prevention in Agriculture. This section was established in 1969 and fulfills tasks aimed at preventing accidents and occupational diseases for people employed in agriculture and forestry. As an expression of recognition for the Fund activities within ISSA and commitment to the development of the International Section of ISSA for Prevention in Agriculture, the most important functions in the Section's authorities were entrusted and the General Secretariat of the Section was transferred from Germany to Poland. The Fund has been running the Section Secretariat since 2008, and the President of KRUS acts as the Chairman of the Section Board and initiates activities promoting safe work and prevention in an agricultural holding.

In 2017, the Section started the international campaign of Vision Zero – a global prevention strategy understood as a long-term process of reaching the goal of zero accidents and injuries at work and eliminating occupational diseases. It is a new approach to the problem of prevention in the field of occupational safety, which combines three dimensions of human work: health, safety and well-being. The strategy is based on 7 Golden Rules, the application of which helps reduce the risk of adverse events:

1. Take the initiative – get involved
2. Identify threats – control the risk
3. Define goals – create a programme
4. Ensure a healthy and safe work system – be well organized
5. Ensure a safe environment in the agricultural holding: machinery, tools and workplace
6. Expand your knowledge of farm safety rules
7. Set a good example and motivate others
The Agricultural Social Insurance Fund joined the international campaign to promote Vision Zero in 2018 and thus became the official partner of Vision Zero.

In May 2019, the 39th International Colloquium entitled “Vision Zero – Prevention Strategy in Agriculture”, was organized by the International Section of ISSA for Prevention in Agriculture in cooperation with the Agricultural Social Insurance Fund – the official partner of the campaign since 2018. The main goal of the event was to promote Vision Zero as a global strategy of prevention in the agricultural sector. At the conference inaugurating the Vision Zero Strategy in the agricultural sector in Poland, which took place on June 13, 2019 in Warsaw, the Fund presented a number of preventive actions aimed at further improving the safety and health of farmers.

**European Forum of the Insurance against Accidents at Work and Prevention of Occupational Diseases**

Since 2000, KRUS is a member of the European Forum of the Insurance against Accidents at Work and Prevention of Occupational Diseases. The purpose of the Forum’s activity is to exchange experiences and information on effective protection against occupational risks in the workplace, gathered by member organizations and institutions.

**European Network of Agricultural Protection Systems (ENASP)**

KRUS is an active member in the European Network of Agricultural Protection Systems ENASP, to which currently belong six European institutions providing the social security systems for farmers: Poland – KRUS, France – MSA, Austria – SVB, Germany – SVLFG, Greece – OPEKA and Finland – MELA. Representatives of other social security institutions also participate in the work of ENASP as observers. The priorities of the ENASP Network are:

– defending and strengthening the values and principles of social security for farmers based on the principle of solidarity and territorial cohesion,
– representing the social security interests of farmers in the institutions of the European Union,
– exchange of information and good practices among Network members in order to develop tools so that member organizations can better respond to common needs.

As part of its activities at ENASP, the Fund participated, among other things, in a pan-European study on poverty and exclusion of people from rural areas.
International Association for Rural Health and Medicine (IARM)
The Agricultural Social Insurance Fund played an important role in the development of the International Association of Rural Health and Medicine (formerly the International Association of Agricultural Medicine and Rural Health – IAAMRH).

From the beginning of its operation, KRUS supported the Association in its activities, actively participating in the work of subsequent Congresses of this Association.

The cooperation of the Agricultural Social Insurance Fund with the Association began in the mid-90s. In the years 2000–2002 the Association’s Secretariat was active at KRUS. In 2000, members of the KRUS management were also part of the Board of the then IAAMRH and served as Chairman of one of the Association’s committees.

In the following years, the cooperation between the Fund and the Association was suspended. Since 2016, KRUS is again a member of the IARM Association.

Bilateral cooperation
Meetings at the international arena were also conducive to the development of bilateral cooperation. The membership of the Fund in ISSA and joining the work in the ISSA International Section for Prevention in Agriculture contributed to establishing bilateral cooperation and exchange of experiences in the field of activities related to the social insurance system of farmers with many organizations, including with the German Social Insurance Institution for Agriculture, Forestry and Horticulture (Sozialversicherung für Landwirtschaft, Forsten und Gartenbau – SVLFG).

The cooperation of the Fund with the Austrian Social Insurance Institution for Farmers (Sozialversicherungsanstalt der Bauern – SVB) also began with joint operation in the ISSA International Section for Prevention in Agriculture.

One of the Fund’s most important foreign partners is the Agricultural Mutual Social Assistance Fund (Mutualité Sociale Agricole – MSA) from France. The French farmers’ social security system was a reference when creating the concept of the farmers’ social insurance system in Poland. Under the 1992 bilateral agreement, cooperation began as a partnership between the then 49 Regional Branches of the Agricultural Social Insurance Fund and 54 MSA Departments. This cooperation consisted of exchanging groups of specialists from various fields of social security. The effect of this cooperation was, among other things, a pilot programme “5 Towns Project” conducted in 2004 under the patronage of and with the financial support of the Ministry of Agriculture, Forestry and Fisheries in France, in cooperation with the French Embassy and the European Union Representation. This project helped to find solutions
enabling families from rural areas to get out of difficult economic conditions and to overcome social problems. The results of the work were published in the “Good Practices Guide” under the title “5 Towns Project “.

Important fields of KRUS’s activity include cooperation with the Lithuanian State Board of the Social Security Fund SODRA, with which the agreement was signed in 1993 and is renewed every year. Thanks to the cooperation, experts from SODRA and KRUS annually have the opportunity to become acquainted with the detailed solutions in the insurance systems of both countries and with the organization of work in institutions established for this purpose.

The fund maintains numerous contacts with many other social insurance institutions in Europe, e.g. MELA of Finland, DGUV of Germany. Bilateral social security agreements have also been concluded with Australia, Belarus, Israel, Canada, South Korea, Moldova, the United States of America, Turkey, Ukraine and the Republic of Macedonia, as well as an agreement with the government of Quebec.
The Agricultural Social Insurance Fund disseminates information on a wide range of its activities. It does so via the website www.krus.gov.pl and the Public Information Bulletin (BIP) website, information in the Central Repository of Public Information, as well as in cooperation with the media dealing with agriculture and agricultural insurance. As part of this cooperation, articles in magazines, radio and television broadcasts are published, as well as information posted on internet portals. Materials regarding KRUS activities are also disseminated in newsletters of publishing houses and institutions cooperating with the Fund. Ongoing activity is also important, i.e. answering journalists’ questions regarding all aspects of the Fund’s functioning. Information activities are carried out both at the Headquarters level and at the level of regional branches and KRUS local offices.

The quarterly journal “Ubezpieczenia w Rolnictwie – Materiały i Studia” (eng. Insurance in Agriculture. Materials and Studies)

The Agricultural Social Insurance Fund carries out continuous activities to improve the social protection of farmers, among other things, by seeking practical solutions in the field of social security for farmers in the European Union and the world. This applies to various forms of property and personal insurance as well as legal, organizational solutions and agricultural economics. The fund initiates scientific cooperation and exchange of international experience in this field, which it disseminates and documents in the quarterly journal “Ubezpieczenia w Rolnictwie – Materiały i Studia”, (eng. Insurance in Agriculture. Materials and Studies) since 1999.

Materials from the field of social insurance are accepted into the following sub-topics:

– organisation, economics and social issues,
– health care and rehabilitation,
– legislation and case law,
– insurance in the world,
– documentation and statistics.

For the quarterly journal, a team of outstanding specialists and representatives of the academia from leading universities and institutions, both Polish and foreign, was found.
The journal has successfully passed the evaluation process of the ICI Journals Master List and is indexed in the international database of scientific journals Index Copernicus.

The quarterly is published in the “early bird” mode. Its full electronic version is available on the website www.krus.gov.pl, thanks to which it reaches a wide audience. The printed version (in 1000 copies) is distributed free of charge to public administration institutions, government institutions and research centres.

For more information:

e-mail: kwartalnik@krus.gov.pl, tel. 22 592 66 88, 22 592 66 86, 22 592 64 05.

Additional information on the Agricultural Social Insurance Fund can be found on the website: www.krus.gov.pl.
KASA ROLNICZEGO
UBEZPIECZENIA SPOŁECZNEGO

www.krus.gov.pl