

# Agricultural Social Insurance Fund – 35 years of benefits for individual farmers

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## Abstract

The Agricultural Social Insurance Fund (KRUS, the Fund) was established on 1 January 1991; thus, we are approaching the 35th anniversary of its existence. This is a good time to summarise KRUS activities for the benefit of individual farmers. The study presents the benefits of KRUS for insured farmers. These benefits are presented from economic, social and health perspectives. From the economic perspective, through KRUS activities, a relatively low share of contributions paid in relation to farmers' incomes has been maintained. In the analysed years 2013–2016, it amounted to 2.5%. From the social perspective, KRUS has maintained the stability of the main benefits (old-age and disability pensions) in relation to financial changes occurring in the country. This refers to the ratio of the basic pension to the minimum wage. Over the period of 35 years, this ratio remained stable and amounted to 36.7% in 1991 and 36.2% in 2025. In addition, the social benefit of KRUS is reflected in the high efficiency of pension savings. From PLN 1,000 of capitalised contributions, a person insured with KRUS receives PLN 34.60 in pension. This is significantly more than in the case of persons insured with the Social Insurance Institution (ZUS). As regards the health aspect, farmers essentially finance sickness, accident and maternity insurance themselves; however, supervision over them is exercised by KRUS and the Council of Farmers. This type of KRUS benefit is implemented through the payment of benefits such as sickness allowance, one-off compensation and maternity allowance. One-off compensation and maternity allowance essentially fulfil their insurance function, whereas the sickness allowance is too low (PLN 20 per day of illness) to enable the employment of another person during the illness of the insured farmer.

**Keywords:** household member, efficiency of savings, pension, spouse, farmer, sickness insurance, pension insurance, maternity insurance.

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## Introduction

The social insurance system for individual farmers took shape over many years – from 1962 until it attained its full form in 1982. Agricultural workers employed in the socialised agriculture sector had been covered by this insurance since 1947. Thus, individual farmers waited 35 years for their insurance protection to be brought into line with the insurance protection of persons working in socialised agriculture. Individual farmers assess their being fully covered by social insurance very positively<sup>1</sup>. The existence of a separate preferential social insurance system for farmers, despite criticism, has its social, economic and international justification. Separate social insurance systems for farmers exist in: Germany, France, Finland and Austria. They are used as an additional source of support for agricultural production (besides EU support), which is technologically and economically specific. This is a branch of the national economy whose production and economic outcomes depend on soil conditions, atmospheric conditions, market laws and biology. Market laws – in the case of agricultural production – operate in a particular way, because demand for food is inelastic. It should therefore be assumed that agriculture, as a specific branch of production, requires a special approach, also in terms of social insurance policy concerning persons working in it. The aim of the study is to present the benefits of KRUS offered to individual farmers and their families over a period of 35 years.

### **A brief history of the development of social insurance for individual farmers in Poland**

The social insurance of individual farmers was institutionally separated on 1 January 1991 on the basis of the Act of 20 December 1990 on the social insurance of farmers<sup>2</sup> – at that time, the Agricultural Social Insurance Fund was established. Until the establishment of KRUS, this insurance was administered – initially in the 1960s by local self-government, and subsequently by the Social Insurance Institution (ZUS). The social insurance system for individual farmers developed in stages. In the 1960s (1962, 1968), relevant acts were promulgated, the provisions of which provided for monetary compensation in return for the transfer by the farmer of the agricultural holding to the State Treasury. In the

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1. M. Podstawka, *Rolnicze ubezpieczenia społeczne w Polsce oraz propozycje ich zmian*, Warszawa, SGGW, 1998, p. 89.

2. Ustawa z 20 grudnia 1990 roku o ubezpieczeniu społecznym rolników, Dz. U. 1991 nr 7 poz. 24.

following decade (1973, 1977), acts came into force whose provisions initiated the shaping of the insurance system. The relevant acts from that period introduced insurance against particular risks, such as old-age, disability and accident risks, and defined the personal scope of insurance coverage. The Act of 1977, for the first time, made it possible to transfer the holding to a successor and treated this as fulfilment of the condition consisting in the cessation of agricultural activity by the insured farmer<sup>3</sup>. In turn, the Act of 1982 created the farmers' social insurance system and made it similar to the general system<sup>4</sup>. These solutions are currently continued by the Act of 20 December 1990 on the social insurance of farmers, which remains in force. In 2025, 35 years will have passed since the entry into force of the provisions of the aforementioned Act and the establishment of KRUS, that is, the institution responsible for the functioning of the farmers' social insurance system. It is worth adding that the Act of 20 December 1990 was amended several times. A significant amendment to its provisions took place on 2 April 2004, just before our country's accession to the European Union<sup>5</sup>.

## The economic benefit of KRUS

Undoubtedly, despite dissenting voices, agriculture is – as indicated earlier – a specific branch, different from the other branches of the national economy. This peculiarity of agriculture is connected with natural and market-related conditions – which in turn means that capital turnover in this branch is slower. Accordingly, the efficiency of agriculture is lower than in the case of non-agricultural branches of production. In addition, as mentioned, demand for food is inelastic, which means that the food market is governed by different laws. The situation on this market is also affected by the specificity of agricultural products, which have a limited shelf life. In this case, farmers always lose out in competition with intermediaries. Often, the prices for their products do not cover the costs of producing them. Between 1939 and 2025, it is clear how the situation on the agricultural market has changed to the disadvantage of farmers. In 1939, PLN 1.02 was paid in Warsaw for a kilogram of live pigs, while the price of pork was PLN 1.52, hence the share of the price paid to the farmer in the price of pork amounted to 67.1%<sup>6</sup>. In 2025,

3. Ustawa z 27 października 1977 r. o zaopatrzeniu emerytalnym oraz innych świadczeniach dla rolników i ich rodzin, Dz. U. 1977 nr 32 poz. 140.

4. Ustawa z 14 grudnia 1982 r. o ubezpieczeniu społecznym rolników indywidualnych i członków ich rodzin, Dz. U. 1982 nr 40 poz. 268.

5. Ustawa z 2 kwietnia 2004 r. o zmianie ustawy o ubezpieczeniu społecznym rolników oraz o zmianie niektórych innych ustaw, Dz. U. 2004 nr 91 poz. 873.

6. Główny Urząd Statystyczny Rzeczypospolitej Polskiej, *Mały Rocznik Statystyczny 1939*, Warszawa 1939, pp. 249–254.

by contrast, the price of live pigs in the country averaged PLN 6.00 per kilogram, while the price of pork averaged PLN 20.00 per kilogram. The ratio of the price paid to the producer of live pigs to the price of pork amounted to 31%. Over a period of 76 years, there was a more than twofold decrease in the valuation of the farmer's labour input in relation to the value of the food product. This example is evidence that in agriculture we are dealing with the so-called agrarian question, exemplified by farmers' income disparity. In this situation, relatively low social insurance contributions in relation to farmers' incomes help to mitigate income disproportions. Research carried out at the Institute of Agricultural and Food Economics – National Research Institute (IERiGŻ PIB) shows that in 2013–2016, social insurance contributions in KRUS in relation to farmers' incomes amounted to: in 2013 – 2.6%, in 2015 – 2.7%, in 2016 – 2.2%. For persons conducting business activity, in turn, social insurance contributions in ZUS in relation to their incomes amounted to: in 2013 – 7.8%, in 2015 – 8.8%, in 2016 – 7.5%<sup>7</sup>. It is worth mentioning that preferential contributions are applied in the ZUS social insurance system for entrepreneurs starting a business. The ratio of contributions to the incomes of these persons amounted to: in 2013 – 1.7%, in 2015 – 1.9%, in 2016 – 1.7%<sup>8</sup>. This shows that farmers – in terms of the ratio of social insurance costs to earned incomes – are not the most privileged group. The economic benefit delivered by KRUS is associated with the payment of benefits, mainly old-age and disability pension benefits. Most often, farmers' households are families consisting of multi-generational families. Accordingly, within one household there are farmers who run an agricultural holding and pay relatively lower contributions to KRUS, and there are also senior citizens who receive old-age or disability pensions. Most often, these benefits also support the running of agricultural activity. They are used to hire production services or labour.

## The social benefit of KRUS

This type of KRUS benefit is the one farmers value most highly. They assess it through the prism of equalising their occupational status with the statuses of other social groups. As mentioned earlier, only the Act of 27 October 1997 guaranteed old-age and disability pension payments for individual farmers. This means that they obtained such entitlements around 40 years later than persons employed in socialised agriculture and working in other branches of the national economy. Thus,

7. J. Kulawik, *Poziom wydatków budżetowych na sfinansowanie ubezpieczenia emerytalno-rentowego rolników w ogólnych wydatkach budżetu państwa na przestrzeni lat*, Warszawa, IERiGŻ PIB, 2018, p. 117.

8. M. Podstawka, *Ubezpieczenia emerytalne powszechne i dla rolników – wybrane konteksty*, Warszawa, SGGW, 2023, p. 73.

the payment of old-age or disability pensions from farmers' social insurance gives senior citizens a sense of financial independence and constitutes social security for them. It is also worth mentioning in this context the health security that arose with regard to individual farmers in 1971. This population obtained health insurance on the basis of the Regulation of 14 December 1971 of the Minister of Health and Social Welfare on medical benefits for persons running individual agricultural holdings and for dependent family members remaining in their maintenance. This, however, occurred several decades later than in the case of other occupational groups. At this point, it is also worth pointing to a certain stability of the social security provided by KRUS. In 1991, the basic pension for farmers amounted to PLN 250,000, while the minimum wage amounted to PLN 700,000. Thus, the share of the basic pension in relation to the minimum wage amounted to 35.7%. For comparison, in 2025, the basic pension from KRUS amounted to PLN 1,691.02, while the minimum wage was PLN 4,666.00. In this situation, after 35 years, the ratio of the KRUS basic pension to the minimum wage is 36.2%, which confirms the stability of the social benefit delivered by KRUS. Social security for farmers through social insurance in KRUS is also expressed in the indicator of the efficiency of saving for pension benefits. Here, the efficiency of pension savings is understood as the ratio of the calculated pension to capitalised contributions. In other words, the point here is to determine what amount of pension is generated by PLN 1,000 of contributions calculated in this way.

A farmers' pension consists of two parts: the contribution-based part and the supplementary part. These will be calculated for a hypothetical farmer who was born on 10 April 1955, ran a 10-hectare agricultural holding, and transferred it to a successor in April 2020. Then, in May 2020, he submitted an application to KRUS for the granting of a farmers' pension on the basis of the insurance periods he presented, namely:

- in the period from 11 April 1971 to 30 June 1977, he worked on his parents' agricultural holding (this period does not affect the amount of the pension granted, but is taken into account in determining entitlement to the pension benefit – 6 years);
- in the period from 1 July 1977 to 31 December 1982 – he ran an agricultural holding – 5.5 years;
- in the period from 1 January 1983 to 31 December 1990, he worked on his own agricultural holding – 8 years; in accordance with Table 15, for this period the individual contribution assessment indicator is calculated, amounting to 17 years;
- in the period from 1 January 1991 to 30 April 2020, he worked on his own agricultural holding – 29.3 years.

The farmer meets the conditions for the granting of a pension benefit because he is of pensionable age, that is, he has reached 65 years of age and has a 25-year insurance period. Accordingly, the pension benefit is calculated as follows:

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- amount of the contribution-based part:  $(5.5 + 17 + 29.3 = 51.8\% \cdot \text{PLN } 972.40)$   
(amount of the basic pension from 1 March 2020 to 28 February 2021) = **PLN 503.70**
- amount of the supplementary part, in accordance with the applicable rules,  
amounts to:  $85\% \cdot 972.40 = \text{PLN } 826.54$

Pension:  $343.55 + 850.85 = \text{PLN } 1,194.40$

To calculate the efficiency of savings, it is also necessary to calculate the capitalised pension contributions. Their calculation is presented in Table 1.

**Table 1. Pension contributions paid to KRUS in 1995–2020 (PLN)**

Year	Total old-age and disability pension contributions (PLN)	Indexation coefficient (%)	Capitalised contribution for the year (PLN)
1995	284.20	127.80	361.93
1996	348.40	119.90	851.08
1997	419.50	114.80	1,461.05
1998	473.50	111.30	1,712.83
1999	510.00	115.60	3,318.80
2000	553.00	112.72	4,118.63
2001	608.00	106.70	4,303.18
2002	632.00	106.00	5,127.40
2003	657.30	103.65	5,230.61
2004	672.20	103.63	5,420.48
2005	675.20	105.55	6,433.78
2006	705.80	106.90	7,632.43
2007	718.00	112.85	9,818.39
2008	752.00	116.26	11,827.36
2009	813.00	108.72	13,840.51
2010	843.00	108.73	14,955.60
2011	870.00	105.13	16,254.43
2012	893.00	104.53	17,326.54
2013	927.00	104.54	20,274.79
2014	954.00	102.06	21,130.93
2015	974.00	103.37	22,349.88
2016	1,001.00	105.37	23,894.33
2017	1,056.00	108.68	26,298.93
2018	1,109.00	109.20	30,447.10
2019	1,119.00	109.20	38,414.00

Source: Author's own study based on data from the Agricultural Social Insurance Fund.

The total revalorised contributions is substituted into the efficiency formula:

$$\text{Efficiency in KRUS} = \frac{\text{PLN } 1,330.24}{\text{PLN } 38,414.00} \times 100\% = 3.46\%$$

The calculated efficiency means that an insured man will receive PLN 34.60 in monthly pension benefit from PLN 1,000 of capitalised KRUS contributions.

## The health and rehabilitation benefit of KRUS

This type of benefit is fully financed by the insured farmers themselves; nevertheless, the efforts connected with sickness, accident and maternity insurance rest with KRUS, and specifically with the Contribution Fund. This Fund has legal personality. By virtue of the Act, the function of the single-person management body is performed by the President of KRUS under the supervision of the Council of Farmers. This Council performs the supervisory function through the Supervisory Board elected from among its members. Formally, the Contribution Fund is an organisational and legal entity of a foundation type<sup>9</sup>. The Contribution Fund operates on the basis of self-financing – the amount of contributions is decided by the Council of Farmers, and the amount of benefits by the Minister of Agriculture and Rural Development, admittedly after obtaining the opinion of the Council of Farmers.

Article 66 of the Act on the social insurance of farmers<sup>10</sup> provides that KRUS may initiate and support the development of insurance for farmers and members of their families, conducted by mutual insurance societies. The Fund may provide assistance in their establishment and operation. The scope and rules for granting assistance and expenditure limits are determined by the President of KRUS in agreement with the Council of Farmers or at its request. In turn, Article 77a of the Act on the social insurance of farmers contains a list of public tasks and other activities that may be supported from the resources of the Contribution Fund. These include activities for the benefit of public benefit organisations and activities related to accident prevention, medical rehabilitation, natural disasters and crisis situations, as well as vocational programmes. Article 77 provides that deficits of the Administrative Fund and the Prevention and Rehabilitation Fund may be financed from the Contribution Fund. The resources of the Contribution Fund are intended, among other things, to finance the costs of managing

9. P. Czechowski, *Pozycja prawna funduszu składowego ubezpieczenia społecznego rolników w świetle nowelizacji ustawy*, "Ubezpieczenia w Rolnictwie. Materiały i Studia" 2001, nr 4(12), p. 46.

10. Obwieszczenie Marszałka Sejmu Rzeczypospolitej Polskiej z 13 grudnia 2019 r. w sprawie ogłoszenia jednolitego tekstu ustawy o ubezpieczeniu społecznym rolników, Dz. U. 2020 poz. 174.

the Fund and the operating costs of the Council of Farmers. In turn, Article 66 of the Act provides that the Fund may initiate and support the development of voluntary insurance for farmers conducted by mutual insurance societies. In particular, KRUS may provide assistance in the establishment and operation of such societies. Whereas, with regard to the activities listed in Article 66, the Act specifies that expenditure for this purpose may not exceed 1% of the Fund's planned expenditure for a given year, the amount of expenditure resulting from Article 77 is not specified. This makes the situation insufficiently transparent. In the past, many various activities of the Contribution Fund connected, among other things, with the purchase of shares in the Mutual Insurance Society 'TUW' in Warsaw, in Polska Kasa Rolna S.A., in Bank Rolno-Przemysłowy S.A., or in Centrum Rozwoju Systemów Medycznych S.A., were challenged by the Supreme Audit Office (NIK)<sup>11</sup>. It seems that it would be more appropriate to relate this expenditure to expenditure actually incurred in the previous year, rather than to expenditure planned for a given year.

The tasks listed in Article 77, which are supported by the Contribution Fund, are socially important and useful from the insurance perspective. However, they should also have, like those listed in Article 66, a limited level of financing in relation to revenues. The cited problems of the Contribution Fund connected with organisation, supervision and management, regulated by the Act of 20 December 1990 on the social insurance of farmers, indicate the need for changes. An interesting issue is the correlation between the financial situation and the amounts of benefits paid. Relevant information is presented in Table 2. The data contained in the table show that revenue from contributions paid by insured farmers is variable. It depends on the number of contributors, contribution rates and the level of collection. In the analysed years, revenue from contributions ranged from PLN 542 million in 2009 to PLN 780 million in 2022. As regards the contribution, in the first quarter of 2009 it amounted to PLN 26 per month per insured person, and in the first quarter of 2019 – PLN 42 per insured person. This is an increase of more than 161%<sup>12</sup>. This does not, however, translate into an increase in the revenues of the Contribution Fund. Hence the conclusion that over the period 2009–2019 there was a decrease in the number of insured persons. In 2009, there were 1,550 million contribution payers, while in 2019 there were slightly more than 1,200 million<sup>13</sup>. The information contained in Table 2 also concerns expenditure related to the payment of benefits. What is missing,

11. W. Józwiak (red.), W. Jagła, *Problemy ubezpieczenia społecznego rolników*, Warszawa, IERiGŻ PIB, 2014, pp. 44–47.

12. Data of the Agricultural Social Insurance Fund.

13. Kasa Rolniczego Ubezpieczenia Społecznego, *Informacje podstawowe o KRUS 2019*, Warszawa 2020, p. 13.

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however, is data concerning the use of the Fund's resources for the implementation of the tasks specified in Articles 66 and 77. In Table 2, the amounts of expenditure on these grounds were also determined indirectly. The information contained therein shows that, with the passage of time, until 2019, the Contribution Fund increasingly financed tasks indirectly related to sickness, accident and maternity insurance.

**Table 2. Finances of the Farmers' Social Insurance Contribution Fund in 2009–2019 (PLN)**

Year	Revenue from contribution receivables	FSUSR expenditure on accident, sickness and maternity insurance benefits			Total amount of benefit payments	Difference between revenue and expenditure
		sickness allowances	maternity allowances	one-off accident compensation		
2009	542,764.8	362,976.7	98,463.1	61,003.5	522,443.3	20,321.5
2010	601,879.6	393,106.4	99,442.1	58,159.8	550,688.3	51,191.3
2011	703,289.1	397,120.2	96,392.1	59,535.9	553,048.2	150,240.9
2012	720,967.1	400,866.4	100,236.6	69,830.6	570,933.8	150,033.3
2013	702,703.5	409,951.5	97,754.9	74,453.4	582,159.8	120,543.7
2014	688,793.1	403,487.0	95,599.0	76,290.7	575,376.7	113,416.4
2015	689,795.7	392,640.5	101,424.4	71,813.4	565,878.3	123,917.4
2016	668,118.3	366,622.8	–	69,236.5	435,859.3	232,259.0
2017	648,646.7	331,305.3	–	66,407.0	407,712.3	240,934.4
2018	621,914.2	305,673.9	–	69,221.9	374,895.8	247,018.4
2019	605,189.7	270,775.3	–	63,429.7	334,205.0	270,984.7
2020	591,642.9	221,934.0	69,006.9	45,925.0	336,865.9	254,777.0
2021	578,482.0	218,474.9	60,544.0	59,263.9	338,282.8	240,199.2
2022	782,651.9	506,996.1	53,460.0	70,037.0	630,493.1	152,158.8
2023	7,507,099.0	513,785.9	46,696.9	66,938.9	627,421.7	123,287.3
2024	715,408.9	482,899.0	41,480.0	64,663.9	589,042.9	127,366.0

Source: Kasa Rolniczego Ubezpieczenia Społecznego (KRUS).

In 2016–2019, payments from the Contribution Fund for these purposes accounted for from 34% to 44% of revenue from contributions. With the proviso, however, that from 2022 onwards the Contribution Fund limited the financing of quasi-insurance tasks. Expenditure related to the implementation of Articles 66 and 77 of the Act of 20 December 1990 on the social insurance of farmers amounted in 2022 to 24% of the total amount of payments. In 2023, it decreased to 19.6%, and in 2024 it accounted for 21% of payments. The Contribution Fund pays sickness allowance, which is intended to compensate for the costs of employing another person on the holding in the event

of the insured farmer's incapacity for work. No scientific proof is needed to state that this benefit does not fulfil its purpose. For PLN 20 (and until 2022 – PLN 10) per day, an insured farmer is unable to employ another person. The situation is somewhat more favourable with regard to one-off compensation for permanent or long-term health impairment. In 2019, the value of this benefit amounted to PLN 809 for each percentage point of health impairment<sup>14</sup>. In 2009, an amount of PLN 550 was paid for each percentage point of health impairment<sup>15</sup>. In this case, we observe an almost 150% increase in this benefit, which correlates with the increase in contributions. Until 2022, there was no correlation between the amount of sickness allowance paid and the income situation of the Contribution Fund. It should be emphasised that compensation in KRUS for 1% impairment is lower than in ZUS, where it amounts to 20% of the average wage in the national economy. It seems that health impairment in KRUS should be compensated in a similar manner.

The assessment carried out shows that the currently existing regulations concerning sickness, accident and maternity insurance – contained in the Act on the social insurance of farmers – have become outdated. They require changes. The definition of an accident at agricultural work also requires new regulation. The point here is to extend the scope of agricultural activity to include activities connected with the processing of agricultural raw materials, the provision of services, supervision and protection of property, and the conduct of non-agricultural business activity. Those activities which concern special branches of agricultural production should also be included in the definition of agricultural activity. The scope of activities listed in Article 77 of the Act on the social insurance of farmers should be limited by an expenditure cap from the Contribution Fund. This will make it possible to increase benefits paid from sickness and accident insurance. Accordingly, the Contribution Fund will carry out the insurance tasks for which it was established. It seems purposeful to oblige the Contribution Fund to accumulate reserves, just as insurance companies do. The creation of reserves is justified in the event of an intensification of random or catastrophic events. When planning the revenues of this Fund, it is not always possible to predict its expenditure. The experiences connected with the COVID-19 pandemic clearly demonstrate the need to create such reserves.

14. Rozporządzenie Ministra Rolnictwa i Rozwoju Wsi z 12 kwietnia 2018 r. zmieniające rozporządzenie w sprawie określenia wysokości jednorazowego odszkodowania z tytułu wypadku przy pracy rolniczej lub rolniczej choroby zawodowej oraz zasiłku chorobowego, Dz. U. 2018 poz. 827.

15. Rozporządzenie Ministra Rolnictwa i Rozwoju Wsi z 16 maja 2007 r. w sprawie określenia wysokości jednorazowego odszkodowania z tytułu wypadku przy pracy rolniczej lub rolniczej choroby zawodowej oraz zasiłku chorobowego, Dz. U. 2007 nr 98 poz. 652.

Agriculture is a sector of the national economy in which a large number of accidents occur. Table 3 presents their total number in 2020–2024, and Table 4 presents their types.

**Table 3. Accidents at agricultural work in 2020–2024**

Years	Number of events reported to KRUS	Number of accidents causing health impairment	Number of fatal accidents
2020	10,974	7,872	35
2021	12,088	9,595	45
2022	11,649	8,836	45
2023	10,709	8,422	45
2024	9,930	7,835	38

Source: *Kasa Rolniczego Ubezpieczenia Społecznego, KRUS w liczbach 2022–2024, p. 12.*

The data presented in Table 3 show that the number of accidents at agricultural work has decreased since 2020, which testifies to the well-conducted preventive activities of KRUS.

**Table 4. Types and number of accidents at agricultural work**

Type of accident	Year		
	2022	2023	2024
Falls of persons	4,343	4,235	4,087
Falling objects	573	590	512
Contact with sharp tools	382	375	329
Being hit or crushed by materials	194	208	168
Being run over, hit or caught by a means of transport	143	132	91
Entanglement in moving parts of machinery	1,065	936	817
Animal bites	1,127	1,060	940
Fire, explosion	90	40	46
Exposure to extreme temperatures	31	38	41
Exposure to harmful materials	19	10	13
Sudden illnesses	95	83	106
Other	774	715	685

Source: *Kasa Rolniczego Ubezpieczenia Społecznego, KRUS w liczbach 2022–2024, p. 14.*

The above data show that in agriculture the largest number of accidents is connected with falls of persons. This type of event accounts for half of all accidents at agricultural work. Slightly more than 10% of all accidents are events connected with entanglement in moving parts of machinery and equipment, as well as events connected with being hit and bitten by animals. The remaining accidents account for a much smaller share in the structure of total accidents at agricultural work in 2020–2024. Table 5, in turn, shows the number and structure of farmers’ occupational diseases.

**Table 5. Farmers’ occupational diseases for which one-off compensation was granted in 2022–2024**

Disease entity	Year		
	2022	2023	2024
Bronchial asthma	2	6	4
Allergic rhinitis	0	1	2
Pneumonia	4	9	12
Diseases of the musculoskeletal system	6	3	4
Diseases of the nervous system	6	14	8
Eye diseases	1	0	0
Malignant neoplasms	0	0	1
Infectious diseases	173	175	194
Lyme disease	160	163	179
Tick-borne encephalitis	11	11	13
Inflammation of the eyeball	0	0	1
Echinococcosis of the liver	0	1	0
Tularaemia	1	0	0
Pasteurellosis	1	0	0
Total	194	210	228

Source: *Kasa Rolniczego Ubezpieczenia Społecznego, KRUS w liczbach 2022–2024, p. 15.*

Lyme disease predominates among farmers’ occupational diseases. In 2022–2024, it accounted for almost 80% of all farmers’ occupational diseases.

Farmers and their children benefit from rehabilitation provided by KRUS in Farmers’ Rehabilitation Centres. Rehabilitation is available to an insured farmer who demonstrates total incapacity for work on the agricultural holding but for whom recovery is deemed possible as a result of treatment and rehabilitation. Table 5 presents KRUS activities concerning the rehabilitation of farmers and their children.

Table 5. Farmers and their children who underwent medical rehabilitation in KRUS in 2015–2024

Year	Farmers	Farmers' children
2015	13,405	1,179
2016	13,777	1,177
2017	14,231	1,181
2018	14,587	1,179
2019	14,461	1,184
2020	7,585	–
2021	6,718	–
2022	10,337	1,137
2023	12,098	910
2024	12,164	909

Source: Kasa Rolniczego Ubezpieczenia Społecznego, *Informacje Podstawowe o KRUS 2024*, Warszawa 2025, p. 21.

Finally, it is worth emphasising the role of KRUS in prevention. The Act on the social insurance of farmers obliged this institution to take action to prevent accidents at work and agricultural occupational diseases. The Fund's preventive activity consists in investigating the causes of these events and in disseminating knowledge about hazards occurring during work in agriculture. KRUS organises voluntary, free-of-charge training for farmers, students of agricultural schools, and children from rural areas. In 2015–2024, more than 38,000 such training sessions were conducted, attended by 1.3 million persons<sup>16</sup>. In addition, KRUS systematically publishes materials in the form of films, brochures, posters and leaflets that disseminate the principles of health and life on the agricultural holding. It is also worth mentioning competitions organised by KRUS, such as “Safe Agricultural Holding”, “Villages without Worry”, and “My Vision Zero”. In 2022, KRUS launched a new project entitled “Safe Farmer, Safe Village”, which brings together all forms of preventive action. It consists of seven campaigns covering the most common categories of accidents and groups of occupational diseases.

16. Kasa Rolniczego Ubezpieczenia Społecznego, *Informacje Podstawowe o KRUS 2024*, Warszawa 2025, p. 28.

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## Conclusion

The establishment of the Agricultural Social Insurance Fund 35 years ago was an expression of historical justice towards individual farmers and recognition of their role in the economy. They had waited more than 35 years for this justice. Over the past 35 years, KRUS has delivered and continues to deliver benefits in the economic, social and health fields. The economic benefit of KRUS is reflected in the high efficiency of pension savings. The social benefit is delivered through the payment of benefits, above all old-age and disability pensions, which constitute material security in old age for farmers after the end of their occupational activity. In turn, the health benefit consists in covering farmers and their families with health insurance and carrying out preventive and rehabilitation activities.

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## Agricultural Social Insurance Fund – 35 years of benefits for individual farmers

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**Ustawa** z 20 grudnia 1990 roku o ubezpieczeniu społecznym rolników, Dz. U. 1991 nr 7 poz. 24.

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