

# SUMMARY

## Overview

● Six agricultural social protection systems in the EU	1
● In Europe, agricultural & rural populations have specific needs	2
● ENASP represents...	3

## ENASP members

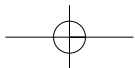
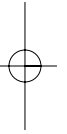
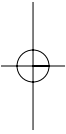
● Austria	4
● Finland	10
● France	16
● Germany	22
● Greece	28
● Poland	34

## General Overview

● Austria	41
● Finland	42
● France	43
● Germany	45
● Greece	47
● Poland	48

## Contacts

50



# OVERVIEW

## SIX AGRICULTURAL SOCIAL PROTECTION SYSTEMS IN THE EU...



... ALL OF THEM MEMBERS OF ENASP

# OVERVIEW

## In Europe, agricultural and rural populations have specific needs

Six countries have chosen to set up autonomous systems in order to give them social protection. These systems are specifically dedicated to answer these needs. They deal with the whole spectrum of social security: workplace accidents & occupational illnesses, health, pensions, family and services. In order to be as close as possible to people, their action is based on a dense territorial network. They are able to give appropriate answers and good quality service. Mixing proximity and coherence, national orientations and local context, these systems have demonstrated their adaptability and experience. As proposing forces to public authorities, their ambition is to constantly adapt their missions to agriculture's and rurality's mutations, staying true to their values: equity, quality, social justice, autonomy, social democracy and defence of agricultural employment.

Moreover the Single Market and various Treaties are making – and will continue to make – the European Union an indispensable level for coordi-

nation with regard to social issues. These latest advances are bringing about the implementation of trans-national cooperation between the different social protection schemes. In the same time, the Common Agricultural Policy and the community cohesion policy mean that specific farming and rural questions must be raised to the European level, to defend their requirements and values. The combination of these tendencies has therefore led the six autonomous agricultural social protection systems of the EU to

**join their forces within ENASP.**



# OVERVIEW

## ENASP represents...

- Six EU Member States.
- Almost 15,3 million beneficiaries.
- € 47 billion financial benefits per year.
- It covers the whole spectrum of social protection for rural populations. Its members are deeply involved into sanitation & social action and regularly launch local or national projects in favour of social inclusion or rural development.



## ...A social platform for EU rural populations



All these elements found the representativeness of ENASP. This network is here to defend and strengthen the values and principles of agricultural social protection, based on solidarity and territorial cohesion. It represents the interests of agricultural social protection at the European level, in synergy with its members' own initiatives. Acting as a forum for consultation with European authorities, it also works as a place for exchanging information and good practices between its members and all its partners in the field of social protection. ■

# ENASP MEMBERS



## Austria

### SOZIALVERSICHERUNG- STANSTALT DER BAUERN (SVB)



**S**ocial security covers the people's need for social protection. Thus, it forms an integral part of social peace in Austria and offers certain benefits for all circumstances, like for example sickness, accident or old age. In the beginning, social protection focused on certain, economically weak segments of the Austrian population. Today, nearly all occupational groups in Austria are covered by social security, irrespective of income.

Social security is characterized by the solida-

arity principle. Since contributions are based on incomes, benefits payable to economically weaker groups are, in part, covered by contributions of those at the upper end of the income scale. Contributions must not be matched by equivalent benefits or opportunities for benefits (equivalence principle), as it is the case with private insurance premiums.

The Farmers' Social Security Authority covers all three branches i.e. health, accident and retirement insurance for all those self-employed in agriculture and forestry.

*An organisation  
dealing with the  
three main  
branches of social  
protection*



# ENASP MEMBERS

## THE BASIC CONCEPTS OF AUSTRIAN SOCIAL SECURITY

Social security is made up of health, accident and retirement insurance. Granting of insurance benefits is dependent on the occurrence of the respective insured event (e.g. sickness, accident at work, maternity, old age). Only after occurrence of a defined event, social security will grant the benefits stipulated by law. A typical feature of Austrian social security is compulsory membership.

This implies that the insurance does not result from a voluntary application, as under private insurance schemes, but from the existence of certain conditions as defined by law (e.g. entering employment status, starting a self-employed activity). Thus, compulsory insurance is established without declaration of intent on the part of the insured as well as of the insurer.

Moreover, the insured will be automatically assigned to a social security institution on the basis of the legal framework. Equally, entering the insurance scheme is even independent of prior registration or payment of contributions. This provides for the system to be carried by a broad base of insured people (defined by the gainfully employed) which is the precondition for the working of the solidarity principle.

In social security terms, as opposed to the private insurance equivalence principle, this means that benefits are the same for all, irrespective of the amount of contributions paid.

As a result of these principles, social security creates social balance: with regard to contributions, between groups at both ends of the income scale; and with regard to benefits, between those more and those less at risk.

*Creating social balance*



# ENASP MEMBERS

## LEGAL BENEFITS

Most benefits are legally stipulated compulsory benefits payable by social security. This means that the benefits must be granted by SVB, if the respective legal requirements are met. If the SVB concludes that the necessary requirements are not met, the insured affected can assert the claim to the respective benefit by way of legal action (no costs, need not be made through a lawyer) before an independent court i.e. the competent Labour Court.

## ORGANISATION OF FARMERS' SOCIAL SECURITY: AN INDEPENDENT ADMINISTRATION

Farmers' social security is not run by national administration, but on the basis of independent

authority. Independent authority means that the state transfers certain administrative responsibilities to those groups in society who have a direct interest in these matters. Representatives of these groups of people form administrative bodies performing administrative tasks without having to accept instructions from anyone. This means that, within the legal framework, it is the farmers themselves, who, as representatives of the insured, are responsible for the administration of the farmers' social security.

Representatives of the insured are picked by indirect election. First, Austria's farmers elect their representatives by direct election within the framework of the elections to the Farmers' Chambers. Based on the outcome of these elections, the official professional association – Austrian Chamber of Agriculture – in its capa-

*A large health insurance*



## ENASP MEMBERS

city as federal umbrella organisation of the farmers' professional representation will send (primarily) farmers as representatives of the insured to the SVB bodies. Thus, independent administration warrants a form of administration which is close to the insured, competent and un-bureaucratic.

### **BENEFITS PAYABLE IN CASE OF SICKNESS**

Sickness is defined as an anomalous state of body or mind requiring medical treatment. Medical treatment must be sufficient and adequate, but must not exceed the limits of the necessary (where two therapies have the same effect, the less costly one has to be selected). In the framework of medical treatment the following benefits are granted :

› **Medical treatment:** medical aid is administered by doctors under contract and doctors under no contract with the scheme.

› **Hospital treatment:** if required by the type of illness (e.g. surgery), the SVB will grant inpatient hospital care instead of medical treatment administered in a doctor's practice. If he/she or a family member draws on hospital care, the insured farmer will have to pay a contribution for a maximum of four weeks per calendar year.

› **Health aids:** if necessary, the SVB will also provide for health aids (wheelchairs, prostheses).

› **Medicines:** per medicine issued, a fixed prescription charge is payable directly when obtaining the drug at the pharmacy. This charge is

*A deep involvement through farm hand providing*



# ENASP MEMBERS

the same for all occupational groups however some exceptions exist in order to protect the socially underprivileged.

## **MATERNITY BENEFITS**

As regards maternity, health insurance will pay for all necessary medical measures including medical aid, midwives, remedial aids or inpatient hospital care. Moreover, maternity allowance, as well as childcare allowance, is granted by way of cash benefits.

## **FARM HAND PROVIDED BY SOCIAL INSURANCE**

If the farm manager or a family member pursuing regular occupation on the farm drops out for more than two weeks as a result of sickness, grants to help cover the costs for farm hands can be drawn from the SVB. The farm hand must be requested and brought to account through the competent machine and farm hand syndicate. Grants to help cover the costs for farm hands are granted for the duration of work incapacity, but no longer than until the end of the sixth month following the onset of work.

## **FARMERS' ACCIDENT INSURANCE**

Farmers' accident insurance is conceived as insurance for the agricultural/forestry entity. Thus insurance protection is not solely extended to the farm manager, but also covers certain family members provided that they, at least occasionally, assist in the work on the farm. Accident insurance protection covers accidents at work and occupational diseases.

## **BENEFITS GRANTED BY FARMERS' ACCIDENT INSURANCE**

So, if one of the two relevant insured cases has occurred, a large range of benefits is provided by the farmers' accident insurance scheme, according to severity of the results arising from the injury or the disease. Concerning post-accident remedial treatment and medical rehabilitation, the following benefits are granted: medical treatment, medicines, remedial aids, medical aids, hospital care or care in rehabilitation institutions. Under the accident insurance scheme, the insured does not have to pay any cost contribution.

# ENASP MEMBERS

## FARMERS' RETIREMENT INSURANCE

### ■ Old-Age Retirement

Occurrence of the insured event:

Men: having reached age 65;

Women: having reached age 60.

### ■ Retirement in Case of Incapacity to Work

Incapacity to work applies, if the insured person, as a result of physical or mental illness, is incapable of pursuing a regular self-employed or remunerative occupation (not bound to a specific job).

From the age of 57, a higher level of job protection (~ Berufsschutz) is provided for farmers, too. This means that a farmer is considered incapable to work, if he/she, due to physical or mental illness, is incapable of pursuing the job in the entity he/she has pursued during the last 180 calendar months prior to reporting date for a minimum period of 120 calendar months.

## WIDOW'S/WIDOWER'S PENSION

It is equal to between zero and 60 % of the retirement benefit which was or would have been payable to the deceased. Calculation of the relevant percentage rate is based on the gross income earned by the deceased and the widow/widower in the two calendar years preceding death.

## ORPHAN'S PENSION

For every child having lost one parent, orphan's pension accounts for 40 % of the widow's/widower's pension (assessed with 60 %) and 60 % for every child having lost both parents.

Orphans are entitled to a pension until the age of 18. After that, such benefits can only be claimed provided that certain conditions are met. ■

# ENASP MEMBERS



## Finland

### MAATALOUSYRITTÄJIIEN ELÄKELAITOS (MELA)



In Finland organising the earnings-related pension security of agricultural entrepreneurs is a task of the Farmers' Social Insurance Institution (MELA). In addition to employment pension security, MELA is responsible for the statutory accident insurance of agricultural entrepreneurs and e.g. for the holiday stand-in system of agricultural entrepreneurs.

two statutory schemes: the national pension scheme providing a minimum security and the earnings-related employment pension system. The employment pension system is based on the fact that the labour input of both wage earners and entrepreneurs is insured in adherence with the same principles, and also the benefits are alike.

#### RELATION TO OTHER EMPLOYMENT PENSION SYSTEM AND ACCIDENT INSURANCE

The Finnish social security system is based on

The social security provided by the Social Insurance Institution (KELA) guarantees a minimum security to everyone living in Finland. In addition to basic pension security it covers many other forms of benefits such as general treat-

*A system based on two statutory schemes*



## ENASP MEMBERS

ment of illnesses, family benefits, basic unemployment security and many other benefits related to housing and basic livelihood. The earnings-related employment pension security system covers all persons working as wage-earners or entrepreneurs, and through the system the insured accumulate earnings-related old age, disability, and family pension security.

The earnings-related pension security system of agricultural entrepreneurs is very similar to the system of wage-earners and other entrepreneurs. The major exceptions are the following:

- › **The agricultural entrepreneurs'** separate early retirement pension system;
- › **The agricultural entrepreneurs'** obligatory accident insurance system which for other en-

trepreneurs is based on optional insurance;

- › **The insurance premium system** based on which agricultural entrepreneurs, on lower earned income levels, pay a lower premium than others working as entrepreneurs.

The key content of the Finnish employment pension system is often settled through trilateral negotiations between the labour market organisations and the government of the country. This is to ensure that possible implemented changes gain a wide acceptance among the different parties.

### CENTRALISED PENSION SECURITY

In addition to agricultural entrepreneurs, MELA insures reindeer breeders, fishermen and entrepreneurs carrying out forestry activities. Star-

*A system settled through trilateral negotiations*



## ENASP MEMBERS

ting from the beginning of 2009, MELA has also provided social security for the artists and research workers who have received a grant or scholarship for the work.

For the farm related entrepreneurs, the insurance covers also other business operations carried on in connection with farms. Insurance conditions are stipulated in the Farmers' Pensions Act. The accident insurance, early retirement system and holiday stand-in system of agricultural entrepreneurs are also governed by separate laws.

The structural change of agriculture has been quite strong in Finland. MELA insures 84,000 entrepreneurs (= 59,000 farms) and there are 160,000 beneficiaries. The rapid structural change is expected to continue long into the future.

The high number of beneficiaries in relation to the insured means in practice that the government must participate in the costs of the system with a significant contribution. In addition to this, the social politics of agriculture has also been part of the incomes policy system of agriculture, and the significance of this has not reduced during the EU membership of Finland.

MELA is an employment pension company established by virtue of law, which is exceptional in the Finnish decentralised employment pension insurance system. Due to this special status and the significant share of government funding, representatives of the government have an important role in MELA's administration; the Ministry of Social Affairs and Health, the Ministry of Agriculture and the Ministry of Finance are represented in the board of direc-

*An efficient local network of agents*



## ENASP MEMBERS

tors. Representatives of the insured have a majority in the board of directors, as well as the delegation of MELA.

MELA's legislative status is strongly based on the idea that the operation can be organised more cost-effectively through one company. In this goal MELA has been very successful, as the annual operation costs are, on an estimate, only half of the average operation costs for running the employment pension system of other entrepreneurs.

In addition to the head office, MELA has a regional network of agents that largely handles the practical customer service. At the moment, there are 58 regions and more than 200 local receptions. In the future MELA will lay a

strong focus on the development of electronic service channels (Internet and phone services).

### WELFARE TO RURAL AREAS

The operation of MELA was launched in 1970 with employment pension insurance. MELA's tasks have increased over the years e.g. to include tasks related to early retirement pensions, accident insurance, occupational safety, and holiday stand-in systems of agricultural entrepreneurs. A new area of action is to provide social security for the artists and research workers working with the help of a grant or scholarship.

The insurance security and services provided by MELA consist of the following segments:

*Creating welfare for rural populations*



# ENASP MEMBERS

Through employment insurance agricultural entrepreneurs are secured with the right to receive old age pension, disability pension and related rehabilitation, part-time employment pension and unemployment pension corresponding with those of other entrepreneurs and wage earners. The insurance security also covers group life assurance and family pension.

Benefits of accident insurance include daily allowances, pensions, compensation and rehabilitation measures resulting from accidents and occupational diseases. For accident insurance it should also be noted that other entrepreneurs are not covered by obligatory accident insurance.

Through the early retirement pension system (disability not required) the recruitment of young agricultural entrepreneurs into carrying on agriculture and farming business is promoted. Another key aspect is the promotion of the structural development of agriculture.

A short term sickness allowance gives economic security when sickness lasts more than four but less than ten working days.

The farmers' holiday stand-in system secures

especially the right of agricultural entrepreneurs carrying on animal husbandry to an annual holiday and stand-ins during illness. From the beginning of 2010, holiday stand-in system is widened to include the fur breeders and substitute benefits for the reindeer breeders.

To be covered by the above mentioned insurance and benefits the agricultural entrepreneur must have valid insurance pursuant to the Farmers' Pensions Act and the Accident Insurance Act.

## FINANCING OF THE SYSTEM

The principles of financing the benefits system managed by MELA have been determined in the legislation. The financing of the benefits system is divided into three main categories: The financing of 1) the employment pension system, 2) accident system and 3) holiday stand-in system.

### ■ Financing of employment pensions system

The financing share of the agricultural entrepreneurs' employment pension system is determined on the basis of each entrepreneur's personal earned income, the rate of the em-

## ENASP MEMBERS

ployment pension premium of the general system and the agricultural entrepreneurs' cut-rate system. The difference between the actual pension cost and the premium income is paid by the government.

The general premium rate is adopted annually by the Ministry of Social Affairs and Health, and in 2009 the rate is 20.8 % of salary. Agricultural entrepreneurs pay, up to an annual earned income of approx. € 23,000, a half premium, and for earned income exceeding the above sum the premium rate increases gradually to the general premium rate. Due to the relatively low income level, the premium rate of agricultural entrepreneurs in practice is approx. 11.0 % of earned income. Correspondingly the government pays a notable share. The amount of the cut-rate premium is governed by law.

### ■ Financing of accident system

The agricultural entrepreneurs pay approx. a third of the costs of the obligatory accident insurance of the working hours. The premium calculated of annual earned income, and the premium rate is approx. 2.4 %. The leisure time accident insurance is fully financed with pre-

miums. The premium system is a reserve fund system.

### ■ Financing of holiday stand-in system

Government is responsible for financing the annual holiday. Of the costs of the stand-ins, based on illness or short-term disability, a premium based on the amount of earned income is collected from agricultural entrepreneurs. The difference between the actual pension cost and the premium income is paid by the government.

## DEVELOPMENT WORK IN CO-OPERATION

MELA is an expert participant when the pension security of agricultural entrepreneurs is developed in co-operation with the government and organisations representing agricultural entrepreneurs.

MELA participates in a network of interest groups representing other employment pension insurers, government agencies and the insured. MELA acts in the role of an expert in the preparation of legislation and participates in the operation of co-operation bodies of the social insurance sector. ■

# ENASP MEMBERS



## France

### Mutualité sociale agricole



In France, Mutualité Sociale Agricole (MSA) manages compulsory social welfare for the whole agricultural profession (farmers labour providers, agricultural employees, and their families), providing services to over 6 million people. Almost 35 MSA offices pay more than 27,1 billion euros of benefits each year.

#### AN OVERALL SOCIAL WELFARE FOR THE COVERED PEOPLE

MSA manages all the social security branches, not only health, family allowances and pen-

sions, but also accidents at work and occupational diseases, as well as collection of contributions. In addition to paying benefits, it also carries out the collection and control of National Insurance contributions due from labour providers and self-employed. On behalf of its partner organisations, MSA also manages additional social welfare relating to retirement, health and social security provision. Moreover it deals with occupational medicine and runs occupational hazard prevention initiatives. As part of this, MSA provides cover for self-employed workers, such as farm managers and labour providers, agricul-

*A one-stop shop system for the whole French agricultural populations*



# ENASP MEMBERS

tural employees, as well as their dependents and the retired persons. This makes MSA different from the other health security system bodies and makes its originality.

Whilst managing simultaneously all the branches is the best way of ensuring that the members benefit efficiently from all of their social entitlements, it also promotes an overall approach to welfare which allows MSA a consistent and efficient management. As a committed player, MSA is establishing relationships with other social welfare systems and with the public authorities in order to evolve in line with the expectations and needs of the agricultural and rural communities. MSA commits itself to maintaining the agricultural demography and taking part in the implementation of a number of legislative reforms which have an impact on its members.

## **DYNAMIC ACTIONS AND SERVICES FOR THE WHOLE RURAL WORLD**

Besides its mission of compulsory social welfare, MSA is pursuing a health and social action policy adapted to the communities living in rural areas, within a very flexible legal framework. Its initiatives are of benefit to specific customers, in particular where it concerns the promotion of independence for young people, answering the needs of children, supporting parents and promoting the family, as well as providing support to people at risk, elderly or disabled.

Extending its public service mission beyond the core business of a social security scheme, MSA also offers a range of services to all its members. It has organized these services in order to widen its action on the whole rural world. Com-

*More than categorical social security: services for the whole rural world*



## ENASP MEMBERS

pleting MSA basic, legal actions, this development strategy is based on the capacity to identify the needs of local life and to build appropriate responses, taking into account the demographic and sociological specificities. Therefore there are no plans to adopt a single range of services that would be transferred from the national to the local level, in line with the scheme's decentralized organisation. It is based on the specific strength of the MSA, which is able, through its network of elected representatives and field technicians, to understand local lifestyles and emerging needs.

■ *There is a wide range of services actions:*

➤ **For all the insured:** AVMA centres, MSA holiday villages.

➤ **For retired people:** MARPA, retirement houses which welcome old people in the countryside, and the network PRÉSENCE VERTE, an electronic-security system.

➤ **For disabled people:** the SOLIDEL network, protected workplaces in the agricultural sector and accommodation and help facilities.

➤ **For the whole rural population:** the national platform of services-for-people FOURMI VERTE, created in partnership with Groupama and Familles Rurales.

Even beyond this range of services, there are also animation actions in the rural world led in partnership. For instance 10,000 rural Elder Clubs are gathered in a national federation (FNCAR).

*Daily democracy at work in a mutualist structure*



## ENASP MEMBERS

### MUTUALISM: MORE THAN A TRADITION, A DRIVING FORCE

All these missions are deeply rooted in the rural world's everyday life and make MSA anything but a technocracy. In order to remain close to its members, MSA is organised into a network and operates in a decentralised way. The Central Fund (Caisse Centrale / CCMSA) represents MSA at the national level. Then there are around 35 departmental and multi-departmental local funds, each of which being therefore the single contact point for the insured members on a territorial basis. This system represents 18,000 employees, including 1,400 social workers and 600 doctors/dentists.

Moreover, and this is one of its major characteristics, MSA is a mutual society. With this governance, its elected representatives and its knowledge of the rural sector provide with an expertise which is essential for building the future of rural communities. This mutualist organisation is different from the one of other French social security institutions, whereas MSA core business is not complementary insurance such as for the other French mutual benefit societies.

For MSA elected representatives, as well as for the rural and agricultural community, it stands for closeness, dialogue, and an overall vision of agricultural and rural issues. This difference also allows to carry out social and health tests, and to run concerted innovative, tailor-made initiatives which have tangible results, along with partners and public authorities. Mutualism is the collective decision as much as the individual initiative; it is the sharing of means as well as know-how.

It results in the daily commitment of thousands of elected representatives, active men and women acting on a voluntary basis. Every five years, the agricultural profession is called upon to elect these representatives from amongst its peers, over the whole country. Almost three million people – farmers, employees, labour providers and retired people – vote for their 27,000 district delegates. These delegates then elect from amongst themselves the 2,000 Administrators of the departmental, multi-departmental and national levels. True democracy is at work in this system, as its elective structure applies the “one man–one vote” principle and represents all constituent parts of the profession.

# ENASP MEMBERS

This is how the social link is maintained, around issues concerning rural areas, whether they are crises within the sector or social and health issues.

## **ALONGSIDE THE RURAL POPULATIONS, A LABORATORY FOR SOCIAL INNOVATION AND PARTNERSHIPS**

The MSA's human scale, together with its territorial roots and mutualist governance, make it a laboratory where innovative projects can be initiated and tested in a pragmatic and flexible way. These actions are often undertaken in partnership with actors that are always recognized in their field or in the rural territory, whether public or private. Indeed MSA emphasizes on the development of networking, which is often the key to success. This is the reason why several projects implemented by MSA have since been generalized and incorporated by public powers, once the experimental stage is over. Among the projects currently initiated or widespread, several can be mentioned. The "gerontological networks" value the cooperation between physicians, hospitals and medico-social workers. The "Rural Health Houses" are another

example: the concept is to regroup health professionals from different disciplines (medical, paramedical or social) in a single physical location and around a health project: thus, they can provide care of better quality and attract young professionals. Another innovation are the "Workshops of Ageing Well" that enhance prevention and health education for people over 55 year old through a series of workshops taught by healthcare professionals, social workers and volunteers. Last but not least, the European project "Agriquadra", which aimed at assisting all stakeholders in the agricultural sector to better understand the issue of age management (monitoring population, identifying adequate jobs for older workers, highlighting the best employment strategies developed by companies and employees), in order to develop systems of support to facilitate the evolution of employees in the second part of their career.

## **ACROSS FRONTIERS**

This ambition to contribute to answer the social needs of rural populations goes beyond French borders. For many years, MSA has de-

## ENASP MEMBERS

fended and promoted these specificities through an international involvement that naturally finds its legal legitimacy both in the management and objectives convention passed with the public authorities and in MSA's Strategic Action Plan. Specifically, this involvement presents three dimensions: a follow-up influence and activity on EU affairs, dense and formalized relationships in a number of international networks (ISSA, AIM, ESIP...), and especially ENASP and, last but not least, an input of expertise in several parts of the world such as

Eastern Europe, Northern Africa and sub Saharan Africa. This activity comes naturally in forms of varied positions: lobbying, research publications, cooperation projects, institutional twinings, missions abroad, involvement in seminars, receiving delegations, study visits, acceptance of trainees, co-organizing events... As appropriate, MSA acts alone or with other partners, on its own initiative or in the wake of organizations and networks to which it belongs. Tailor made actions that correspond to the whole MSA philosophy! ■

# ENASP MEMBERS



## Germany

### DIE LANDWIRTSCHAFTLICHE SOZIALVERSICHERUNG (LSV)



#### **SPITZENVERBAND DER LANDWIRTSCHAFTLICHEN SOZIALVERSICHERUNG (LSV-SpV)**

**A**gricultural social insurance is an autonomous agricultural social protection that presents a whole set of specificities and differences with the principles of general social insurance.

#### **INSURANCE UNDER ONE ONLY ROOF**

This is why the agricultural social insurance system offers everything under one only roof for

a whole profession: accident insurance, old age pension, health insurance, dependency insurance. Moreover a complementary insurance exists for the employed workers in the field of agriculture and forestry; it is also opened to their rightful owners on a legal and tariff basis.

#### **AGRICULTURAL ACCIDENT INSURANCE: PREVENTION, READJUSTMENT, COMPENSATION UNIT**

The oldest branch of this system is accident insurance. It was originally conceived as a legal, compulsory insurance for the employed wor-

*A professional social protection system that covers personal and family risks*



# ENASP MEMBERS

kers in the field of agriculture and forestry. Later, independent farmers, helping spouses and family helpers have been covered too against workplace accidents. Accident insurance is implemented by nine agricultural funds. Agricultural accident insurance deals with the following activities/functions:

## Prevention

Agricultural funds legally deal with prevention of workplace accidents, occupational diseases and risks linked to professional activity.

## Readjustment

After an accident, health and work ability have to be recovered by all adapted means.

## Compensation

The insured person and his rightful owners are if necessary compensated with financial benefits.

## FARM ASSISTANCE THAT GUARANTEES ENTERPRISE'S EXISTENCE

Domestic and farm assistance is exclusively planned as a specificity of agricultural social protection. It guarantees work is competently carried out in the farm and the family if the farmer or the spouse is absent: this absence can be explained by a hospital treatment or a medical cure.

*Four pillars of social protection that guarantee security and are strongly based on prevention and solidarity*



## ENASP MEMBERS

These expenses are financed by agricultural funds exclusively with farmers' contributions. Moreover the State allows grants in order to reduce the part of the contributions: it is important to keep this situation in reasonable limits in consideration of the constant reduction of the number of farmers. The State also participates in the balancing of the deficit caused by structural changes.

### **OLD AGE ASSISTANCE TO FARMERS: OVER SIXTIES PREVENTION'S PILLAR**

The second pillar is farmers' old age assistance. Thanks to it, all the farmers are covered provided their farm reaches a certain size. Despite the relatively slender old age helps at the beginning, many farmers' social and economic

conditions have been sensibly improved. It explains why farms have been left sooner to younger generations, which permitted their modernisation and rationalisation. In the European context, Germany has consequently the youngest farmers' generation. It corresponded to the goals of the agrarian policy which was – with the social goals – at the origin of this law.

Nevertheless old age assistance is a partial insurance only. It is a German specificity. Whereas retirement insurance's contributions depend from the income, old age assistance is linked to a single contribution and a single benefit. Other elements for the income defence are the renunciation to the farm and private measures.

From 1st January 1995, compulsory insurance

*Insured risks covered by communitarian solidarity, with an inner-system State's financial compensation for structural changes*



## ENASP MEMBERS

has been extended to the farmer's spouse – which is from 95% to 98% the wife. In most of the cases the latter are part of insured people and they can benefit from their own pension. Farmers' old age assistance generally offers the same benefits as the pension insurance. It means it particularly allows medical readjustment, including the specificity of the help to farms and families. It also allows professional readjustment – in order to avoid premature exclusion from professional life –, old age pensions, work ability reducing pensions, pensions for widows and orphans... Due to structural changes and the reducing of contributions amounts, the State commits itself to take charge of the yearly difference between the in-

comes and the expenses, in order to guarantee the system's functioning.

### HEALTH INSURANCE FOR FARMERS: A GLOBAL PROTECTION

Agricultural health insurance is a compulsory insurance system for the farmer. At least concerning the benefits, it is not different from the other legal health insurance funds. One specificity of the agricultural sickness funds is that the State finances the retired farmers ("Alten-teiler"). It was decided the State would take charge of the biggest part of the expenses due to retired people. Agricultural health insurance covers 850,000 beneficiaries, with 1/3 active

*A system mainly based on self-management, which guarantees the juridical autonomy of the institution*



# ENASP MEMBERS

farmers and 2/3 retired people. It means that the State covers 2/3 of the expenses.

## DEPENDENCY INSURANCE

Another field of agricultural social insurance is dependency insurance. It includes all sorts of long term care. Concerning home care, agricultural dependency insurance funds deal with 5% of the market, whereas they only represent 1.2% for health insurance and only 0.17% for long term care. It means that family solidarity is still very important in rural areas, and relatively more than in the cities, which is a very positive aspect.

## COMPLEMENTARY INSURANCE IN THE FIELD OF SOCIAL INSURANCE

Complementary insurance within social insurance is reserved to employed workers in the field of agriculture and forestry. It aims at paying to the employed workers a complementary benefit which completes their rents paid by the general pension scheme. Indeed these rents are usually lower than in the other sectors.

## THE COMMON ROOF OF AGRICULTURAL SOCIAL PROTECTION: THE SPITZENVERBAND DER LANDWIRTSCHAFTLICHEN SOZIALVERSICHERUNG

In order to promote an efficient management in favour of insured people and farmers, the agricultural social insurance funds – which were formerly twenty-one and are nowadays nine – have joined together into the Spitzenverband der landwirtschaftlichen Sozialversicherung (LSV-SpV). The LSV-SpV is located at Kassel.

The LSV-SpV mainly sustains its members in the implementation of their functions defined by law. It looks at the harmonisation of laws transposition.

LSV-SpV has several fundamental and cross-sectional tasks, e.g.

- › comprehensive representation of agricultural social insurance
- › clarification of basic issues
- › benchmarking of benefit and quality data
- › fundamentals of financial provision and administration

## ENASP MEMBERS

- › fundamentals of domestic assistance
  - › fundamentals for the determination of staff needed, organisational structure and operational organisation, planning and implementation of bigger investments
  - › binding rules for the collection of contributions
  - › carrying out apportionment of expenses in the agricultural accident insurance
  - › central competence on the field of prevention of accidents at work
  - › decree of accident prevention regulations
  - › training of the members' salaried workers
  - › contracts for the members with other institutions of social insurance
  - › responsibility for substitutional entitlements
  - › payment and adaptation of pensions
  - › decision of contracts with benefit providers of remedies and with pharmaceutical industries
  - › permission of contracts of the agricultural sickness funds with benefit providers for the implementation of domestic assistance
  - › administration of liquid means of the reserve funds
  - › checking hospital and pharmacy bills
  - › working on equalization of benefit expectations; mutual settlement of pension entitlements
- In addition there are operative tasks as ■

# ENASP MEMBERS



## Greece

### ΟΡΓΑΝΙΣΜΟΣ ΓΕΩΡΓΙΚΩΝ ΑΣΦΑΛΙΣΕΩΝ (ΟΓΑ)



**O**GA is one of the two most important social security organisations in Greece. It deals not only with social protection for farmers and their families, but also with agricultural employees and many other categories of rural population.

#### **A MULTI-DIMENSIONAL SOCIAL SECURITY SCHEME**

OGA was established in 1961 by the law 4169/61 and is an independent organisation of

public state administered by a nine-member Board of Administration, under the supervision of the Ministry of Employment and Social Protection. It has a central department at national level, 5 regional departments and also representatives in the whole country (employees of local self – governed municipalities).

The number of its insured people is 725,000 (contributors) and of the beneficiaries 2,030,000. OGA provides to its insured pensions, health care, family allowances and social

*Dealing with the whole social protection of rural population*



## ENASP MEMBERS

programs. The volume of benefits paid to these people amounts to 7,8 billion € for the year 2008.

### A LONG TERM EVOLUTION

OGA is in the middle of a transitional period that began in 1988 and is scheduled to finish in 2026. With this restructuring, OGA is transforming itself from a fully state subsidised system, where the insured persons did not have to pay any contribution to a mostly contribution-based insurance scheme, following the pay-as-you-go principle. From 1988 to 1997, the contributions were voluntary.

In 1998 the Main Insurance Branch was introduced, with compulsory contributions.

Seven contribution categories were provided: the insured people can choose one of the seven categories and have to pay 7% of a fixed amount set for each category.

The State participates, contributing with 14% on the same amount. The basic pension (flat rate) is decreased by 4% per year, starting in 2003, and the goal set for the year 2026 is the abolishment of this pension which is based on the State and its transformation to main pension based on contributions.

### A LARGE SCOPE OF APPLICATION

OGA is a true rural system of social security, working far beyond the only agricultural dimension. It offers social protection not only to inde-

*Towards a contribution-based insurance scheme*



# ENASP MEMBERS

pendent farmers (the owner and exploiter of a farm, the stock breeder, the bee keeper etc.) and their families (spouses, children, members of family), but also to the employed workers in the field of agriculture and their families (including unskilled workers in agricultural enterprises like plantations, floriculture, fish breeding, stock breeding). Moreover OGA covers fishermen and relevant workers, employed people of all categories living in areas up to 5000 inhabitants (on the condition that they are not affiliated to any other social security organisation), self-employed people and craftsmen in villages up to 2000 inhabitants under certain conditions and on a voluntary basis, monks and nuns working in the agricultural sector.

## ADEQUATE BENEFITS FOR RURAL FAMILIES

OGA provides benefits in cash as well as benefits in kind.

› **Cash benefits:** pensions, maternity allowances, family allowances;

› **Benefits in kind:** medical treatment, hospital treatment, pharmaceutical treatment, social programs.

## PENSIONS

Pensions represent the highest percentage of benefits that OGA offers.

*A true rural system  
for Greek rural  
areas*



## ENASP MEMBERS

### ■ Basic – Flat rate – Pensions

The entitlement conditions for the basic benefits are:

➤ **Old age basic pension:** 65 year old and 25 years of agricultural employment.

➤ **Invalidity basic pension:** 67 % invalidity, lasting for at least 3 years, 5 years of agricultural employment before the occurrence of the invalidity.

➤ **Survivors' basic pension:** the surviving spouse must be 65 year old and not a pensioner of any other scheme. The deceased must have been an OGA pensioner. The children must be single (under 18 and 24 for students).

➤ **Uninsured basic pension:** 65 year old, total annual income less than the annual OGA basic pension.

### ■ Main Insurance Pension

The entitlement conditions for the main insurance benefits are:

➤ **Old age main insurance pension:** 65 year old, at least 15 years of insurance (starting with 5 years from 2003 and increasing by 1 year until 2013).

➤ **Invalidity main insurance pension:** 67% invalidity lasting for at least one year, 5 years of insurance, 2 of which in the five-year period before the occurrence of the invalidity, or 15 years of insurance.

➤ **Survivors' main insurance pension:** the deceased must have been a pensioner or if not, he/ she must have fulfilled the conditions for the

*Developed social  
action for rural  
families*



# ENASP MEMBERS

Invalidity main insurance pension. For the surviving spouse, she must not receive any kind of pension and have had an agricultural employment. For the children, they must be single and under 18. OGA also provides extra allowance to fully disabled pensioners, extra allowance to blind or paraplegic-tetraplegic old age pensioners, death grants, etc.

## ACCESS TO HEALTH CARE

All the insured people and their dependants, the pensioners and their dependants are entitled to health care. OGA provides medical treatment, hospital treatment in State and private hospitals, pharmaceutical treatment and benefits in kind (oxygen, orthopaedics equipment, etc.)

## SUPPORTING FAMILY LIFE

In the field of family allowances OGA provides:

- › **A monthly allowance** for the third child of every family;
- › **A monthly allowance** to families with more than four children;
- › **A lifetime pension to mothers** having up to four children.

› **As of 1st January 2006**, a one-time benefit of 2,000 € to each family with every child birth after the second child (third, fourth etc.)

› **A monthly allowance** to mothers having or acquiring a third child (as of 1st January 2008)

At this point, it should be noted that these family allowances as well as the above mentioned uninsured elderly pension do not apply exclusively to the agricultural population of the country but to the whole population of the country provided that they meet the required eligibility criteria.

OGA, because of its decentralised structure with its representatives in the whole Greek territory is an organisation of wider functions. It has been given the oversight of the provisions of these benefits to the eligible multi-member families and the benefits (pension and health-care) to the uninsured elderly by the Ministry of Health and Social Solidarity.

## SOCIAL PROGRAMS

The insured people, the pensioners and their dependent members are provided with the right to participate in social tourism programs as following:

# ENASP MEMBERS

- › **Free vacation programs;**
- › **Free vouchers for books,** theatre and other cultural events;
- › **Participation to training trips** for young farmers (i.e. to agricultural exhibitions farms);
- › **Participation to similar EU social programs.**

## **SUCCESSIVE INSURANCE**

In case of persons who, besides OGA, were successively insured by other Greek social security organisations, periods to OGA's main insurance branch after 1998 are taken into account by the

other Greek insurance schemes and vice-versa.

## **OGA'S INTERNATIONAL RELATIONS**

OGA applies the EU Regulations 1408/1971 and 574/1972 of social security. This means that OGA cooperates with social security organisations of the other EU members, the three Countries of EEA and Switzerland.

OGA also applies bilateral agreements of social security with 10 other countries such as Brazil, Canada, USA, etc. ■

## ENASP MEMBERS



### Poland

#### KASA ROLNICZEGO UBEZPIECZENIA SPOŁECZNEGO (KRUS)



**K**RUS is an institution established with a view to providing services related to the social insurance system for farmers.

#### THE MISSIONS OF THE AGRICULTURAL SOCIAL INSURANCE FUND

KRUS provides services for the insured and beneficiaries in respect of all matters pertaining to the social security system, premium rate, collects of premiums and payment of benefits.

KRUS performs activities to prevent accidents at work in agricultural and professional diseases, by means of analysis of underlying causes of such accidents and injuries, free voluntary trainings pertaining to protection of life and health on the farm and promotes safe agricultural machines, equipment and protective clothing. KRUS is an institution which provides services for the insured and beneficiaries unfit for work or vulnerable to lose capability of working on the farm but likely to regain such capacity through efficient treatment and rehabilitation.

*An independent organisation to answer Polish farmers' needs*



## ENASP MEMBERS

KRUS promotes and supports development of voluntary insurance. It effects settlements of the health insurance premiums for farmers and their families working on farms, registers premiums on the accounts of beneficiaries and provides the healthcare fund with the necessary information.

### AGRICULTURAL SOCIAL INSURANCE ELIGIBILITY

The Farmer's social insurance, according to the principles set forth in the Law, covers farmers and their families who:

- are Polish citizens;
- reside in Poland on the basis of a visa, a temporary resident permit, a permanent residence permit, a long-term resident of the European Community permit, consent for tolerated stay or refugee status or supplementary protection,

➤ are citizens of the European Union Member States, the Swiss Confederation or EFTA countries – parties to the Agreement on the European Economic Area.

The insurance also covers citizens of the European Union Member Countries, unless the EU regulations provide otherwise.

The farmers' social insurance law specifies two types of insurance – retirement pension insurance, accident, sickness and maternity insurance – as well as two types of insurance coverage – mandatory and voluntary.

Both types of insurance apply mandatory to a:

- Farmer residing in the Republic of Poland and conducting agricultural activity independently, in his own name and on his own farm with a surface area of more than 1 comparative fiscal

*Protection for Polish farmers and their families*



## ENASP MEMBERS

hectare of agricultural land (also as part of an agricultural producers' group), or a special type of agriculture production i.e. agriculture-related activity which does not require the possession of a farm, with a size and production type defined by the Act;

- › Farmer's spouse;
  - › Household member, i.e. a person close to the farmer, who is at least 16 years of age and remaining in common residence with the farmer, who lives or permanently works on the farm without being in an employment relationship with the farmer;
- provided that such persons are not covered by a different social insurance scheme, do not have a settled right to disability or old age pension or to social security benefits.

### THE TYPES OF BENEFITS

There are two types of the farmers' social insurance: retirement pension insurance, and accident, sickness and maternity insurance.

Concerning the financial benefits payable within the retirement pension insurance, the following financial benefits have been provided:

- › Agricultural retirement pension;
- › Agricultural pension due to unfitness for work;
- › Agricultural training allowance;
- › Family allowance;
- › Retirement benefits and pension from the social insurance for individual farmers and their families (benefits set forth in the regulations before January 1st, 1999);
- › Additional retirement and pension allowances:

*Decisive missions  
for rural populations  
in the wake of 1st  
May 2004*



## ENASP MEMBERS

- Domiciliary care allowance;
- Allowance for forced labour;
- Orphan's allowance (only with the family allowance).

- Veteran allowance or allowance for secret teaching;
- Compensatory allowance;
- Benefits for soldiers of the replacement military service compulsorily employed in coal mines, stone pits or uranium ore mines;
- Benefits for persons deported to perform forced labour or sent to labour camps by the Third Reich

and the Union of Soviet Socialist Republics;

- Energy flat-rate;
- Funeral allowance;

The following financial benefits are payable within the accident, sickness and maternity insurance:

- Lump-sum compensation for permanent or long-term health impairment of death as a result of an accident while performing agricultural work or as a result of an agricultural occupational disease;
- Sickness benefit;
- Maternity allowance. ■

*An increasing amount of benefits*



# ENASP MEMBERS

## TOTAL AMOUNTS OF BENEFITS

Expenses for social insurance of farmers (thousands PLN)

Years	Benefits	
	Pension and other benefits*	Sickness, maternity, childbirth allowances and accident compensation
<b>2003</b>	14 373 779	353 683
<b>2004</b>	14 390 634	398 142
<b>2005</b>	14 058 251	400 539
<b>2006</b>	14 286 461	407 303
<b>2007</b>	13 291 017	409 725
<b>2008</b>	13 634 687	456 618

*Including: funeral allowances, benefits for former soldiers-miners, benefits for deported persons, veteran benefits.*

# ENASP MEMBERS

## THE FINANCIAL ADMINISTRATION

The Agricultural Social Insurance Fund has an independent financial management. The following funds constitute a financial base for insurance and activity of the Fund: Premium Fund of the Farmers' Social Insurance, Retirement Pension Fund, Administrative Fund, Prevention and Rehabilitation Fund, Motivation Fund.

The Premium Fund is created based on premiums for the accident, sickness or maternity insurance as well as other sources specified in the Fund's Statute. The funds are allocated to:

- › Finance accident, sickness and maternity benefits;
- › Finance direct operational costs of the Council of Farmers;
- › Finance the work of the KRUS related to initiating and supporting the development of agricultural insurance schemes for farmers and their families by mutual insurance societies;
- › Finance development of voluntary insurance offered by the insurance companies;
- › Make deductions for the Administrative Fund amounting to 9% of the anticipated Premium Fund expenses;

› Make deductions for the Prevention and Rehabilitation Fund amounting to 5% of anticipated expenses;

› Finance the deficits in the Administrative Fund and the Prevention and Rehabilitation Fund.

The **Retirement Pension Fund** is composed of Premiums for the retirement pension insurance, Refunds from the Social Insurance Fund to cover specific expenses, Supplementary subsidy from the national budget. The funds are allocated to finance retirement pension benefits; pension from other social insurance, paid with the retirement pension insurance benefits and allowances; refund of certain costs to the Social Insurance Fund, if so provided in the relevant retirement regulations; and health insurance.

The aim of the **Administrative Fund** is to finance the insurance service costs (except for the costs covered by the Premium Fund or the Fund of Prevention and Rehabilitation) and costs incurred in connection with the health insurance services. It is composed of deductions from the Premium Fund amounting to 9% of the anticipated Premium Fund expenditures, de-

## ENASP MEMBERS

ductions from the Retirement Pension Fund amounting to 3.5% of the anticipated Retirement Pension Funds expenditures, refunds of costs related to the health insurance services and other tasks designated to the President of the Fund in accordance with separate regulations.

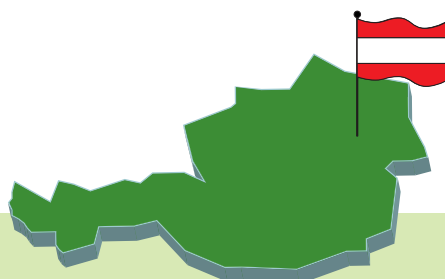
The **Prevention and Rehabilitation** Fund consists of deductions from the Premium Fund in the amount of 5% of the planned expenses and the government subsidies. The funds are allocated to perform activities to prevent work accidents and professional diseases in agriculture, assist the insured and beneficiaries unfit for work on the farm, or at risk to suffer such incapacity, providing them with different forms of

treatment and rehabilitation, finance professional retraining of pensioners eligible for agricultural training pension.

The **Motivation Fund** may be created by deductions for the Administrative Fund calculated from the Premium Fund. The President of KRUS administers the Motivation Fund in consultation with the President of the Council of Farmer's Social Insurance, in accordance with the rules and regulations adopted by the Council of Farmers. Payments from the Motivation Fund are made beyond the limits resulting from the regulations on salaries in state budgetary institutions. Funds are paid in the form of bonuses. ■

# GENERAL OVERVIEW

## Austria



### Structure

1 Central Fund at the national level.  
7 local funds at the regional level.  
Four special hospitals.

### Creation, statutes, supervisory ministry

In this form, created in 1974, even if other funds existed before (one fund for health, one for pension and one for accident).  
Independent organisation of public state.  
Depends from the Ministry of Labour, Social Affairs and Consumers Protection, the Ministry of Health, the Ministry of Finance.

### Total Financial benefits

€ 2,92 billion in 2009.

### Risks covered

Employment injuries & occupational illnesses.  
Health.  
Pensions.  
Family.

### Categories of people covered

Independent farmers & their families.

### Total number of contributors and beneficiaries\*

292,000 contributors (2008) (3.50% of the whole Austrian population).  
387,000 beneficiaries (2008) (4.64% of the whole Austrian population).  
Criterion: number of contributors & beneficiaries for sickness in 2008.

### Main activities of insured people

Farming, wine-growing, fruit-growing, horticulture, fishing, hunting.

### Liability conditions

The unit value of the enterprise must achieve a certain size (€ 150 in the accident sector, and € 1,500 in the health and pension sector).  
If the enterprise is smaller, contribution are mandatory only if the income comes predominantly from agricultural activities.  
If the agricultural income is not the main one, insurance is mandatory for all the activities.  
The obligation to pay contribution is up to a common maximum limit.

### Financing

Employment injuries & occupational illnesses  
Contribution basis (1.9%)  
Financing: 75.5% self-financing, 24.5% State

Health  
Contribution basis (7.65%)  
Financing: 53.6% self-financing, 46.4% State

Pensions  
Contribution basis (15%)  
Financing: 25.7% self-financing, 74.3% State (taxes)

Family  
Contribution basis: no available figure  
Financing: 0.2% self-financing, 99.8% State

# GENERAL OVERVIEW

## Finland



### Structure

1 Central Fund at the national level.  
58 districts/agents and approximately 200 office points at the local level.

### Creation, statutes, supervisory ministry

Created in 1969.  
Independent organisation of public state.  
Depends from the Ministry of Finance, the Ministry of Social Affairs and Health, the Ministry of Agriculture and Forestry.

### Total Financial benefits

€ 1,1 billion in 2008.

### Risks covered

Employment injuries & occupational illnesses.  
Pensions.  
Family (holiday stand-in system).

### Categories of people covered

Independent farmers, forest owners, fishermen, reindeer breeders & their families as well as artists and research workers working through grants and scholarships.

### Total number of contributors and beneficiaries\*

84,000 contributors (1.57% of the whole Finnish population).  
162,000 beneficiaries (3% of the whole Finnish population).  
Criterion: number of contributors & beneficiaries for pensions in 2008.

### Main activities of insured people

Farming (also fruit-growing and horticulture), forest owning, fishing and reindeer breeding as well as artists and research workers.

### Liability conditions

Insurance is available for entrepreneurs (+ spouse + close relatives) whose:

- Age is between 18-67;
- Cultivate arable land is at least 5 hectares (owned or leased); no upper limit;
- Value of work input is more than € 3,300 / year;
- Part time farmers have also access and very restricted group of share holders who are entrepreneurs also.

Insurance is available also for the artists and research workers who have received a grant or scholarship. The main terms for insurance are equal to the terms for entrepreneurs.

### Financing

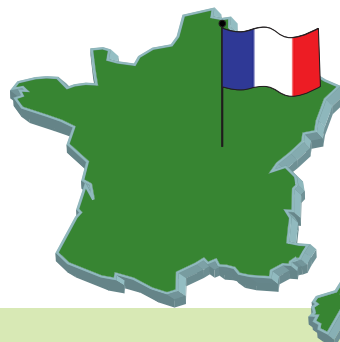
Employment injuries & occupational illnesses  
33,5 % of total cost self-financing  
29,5 % of total cost by the state  
37 % of total cost is covered by funds from the general social security scheme  
Pensions & Family  
Rate of contribution depends both on the premium rate of the general social security system (social policy) and negotiations between farmers unions and the State (agricultural policy)

The pension premiums are calculated according to a percentage specified annually by the Ministry of Social Affairs and Health. In 2009 the farmers paid a premium of 10.192 % - 20.8 % on their computed annual income. The percentage was 10.192 up to 22,984,43 euros income, and for income over 36.118,45 euros, the premium was set at 20.8 %.

Financing: 25% self-financing, 75% State (excepting farmers' holiday substitute system)

# GENERAL OVERVIEW

## France



### Structure

1 Central Fund at the national level.  
35 MSA funds in 2010  
Other organisational units (130 rural homes for the elderly, 1 tele-security network, 8 vacation centres, 6 medical and social centres for rehabilitation, 47 establishments non profit organisations of sheltered work places, 72, 000 members within 9, 000 rural elderly clubs).

### Creation, statutes, supervisory ministry

Created in 1945.  
Roots: mutual societies (1850), first national regroupings of agricultural mutual insurance companies in the 1930's.  
Agricultural, professional, private, organisation which manages public funds for the social protection of farmers and agricultural employees.  
Depends from the Ministry of Food, Agriculture and Fishery, from the Ministry of Labour, Social Relations, Family and Solidarity and from the Ministry of Finance.

### Total Financial benefits

€ 27.1 billion in 2008 (total costs: € 27.1 billion – 61% independent farmers, 39% employed workers).

### Risks covered

Employment injuries & occupational illnesses.  
Health.  
Pensions.  
Family.

### Categories of people covered

Independent farmers & their families, labour providers & their families, employed workers in the field of agriculture (including seasonal workers) & their families.

### Total number of contributors and beneficiaries\*

1,260,000 contributors – 576,000 independent farmers and 684,000 employed workers (2% of the whole French population).  
6,000,000 beneficiaries (9,4% of the whole French population).  
Criterion: number of contributors & beneficiaries for sickness in 2007. The number of employed workers in expressed in “full-time equivalent”

### Main activities of insured people

All sorts of culture (general agriculture, wine growing, arboriculture, specialized cultures of all kinds...), breeding (animals of all kinds, aquatic breeding: pisciculture, ostriculture etc.), taming activities, fishing (including lake and inland fishing if the fisherman is professional), activities of forestry, enterprises of all kinds that are a continuation of an agricultural activity, tourist reception structures, agricultural works enterprises, rural craft firms; agricultural professional organisations (trade unions, chambers of agriculture, MSA, etc.), private schools of agricultural education.

# GENERAL OVERVIEW

## Liability conditions

Concerning the independent farmers, they depend from the MSA if they have an agricultural activity and if this activity has a certain dimension. Concerning the question of the agricultural activity, it is defined in the Rural Code. Concerning the dimension, it is a question of threshold. This threshold has to be compared with the area of the lands exploited: if your area is bigger than the threshold, you depend from the MSA. Theoretically speaking, it is the case if your area is bigger than half the SMI (minimum area of setting up), i.e. 0.25 hectare. But this figure can change from one region to another and from one agricultural activity to another. If it is impossible to deal with the problem through the area, the dimension is judged with another threshold: the working time necessary for exploiting the farm. The threshold is 1,200 working hours a year.

Concerning the plural-active people, two situations are possible:

- If they work in agriculture and have another independent, non agricultural activity, they depend from the social protection scheme of their main activity (biggest income and biggest working time);
- If they work in agriculture and have another non agricultural employed activity, they pay contributions to all the concerned social protection schemes. Nevertheless

they depend for health from the scheme of their main activity.

## Financing

The financing of MSA is defined every year in the Social Security Financing Law. It is different for every risk (health, family, pension, workplace accidents), for the sanitarian & social action expenses and for the management expenses. Indeed the sanitarian & social action and management expenses are totally financed by a share of the contributions paid by the insured people ("complementary contributions"). For the four main risks, benefits are financed both by the other share of the contributions ("technical contributions"), the other French social protection schemes (principle of demographic compensation) and the State.

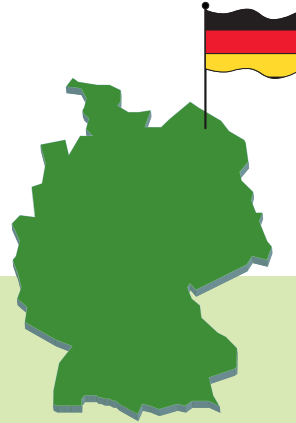
The systems of financing are divided into two schemes, one for the independent farmers and one for the employed workers in the field of agriculture.

Distribution of the financial products by nature: contributions and tax (CSG) 18%, "external financing" 82%.

Distribution of the financial products by nature for the employed workers' scheme: contributions and tax (CSG) 47%, "external financings" 53%.

# GENERAL OVERVIEW

## Germany



### Structure

1 Central Fund at the national level.  
9 accident funds, 9 pension funds and 9 sickness funds at the regional level.

### Creation, statutes, supervisory ministry

Accident insurance system created in 1888, pension system created in 1957, health system created in 1972.

LSV-SpV is an independent organisation of public state.

It depends from the Federal Ministry of Labour and Social Affairs and the Federal Ministry of Food, Agriculture and Consumer Protection.

### Total Financial benefits

€ 6.9 billion in 2008

### Risks covered

Employment injuries & occupational illnesses.  
Health.  
Pensions.

### Categories of people covered

Health and pensions: independent farmers & their families.

Employment injuries and occupational illnesses: independent farmers & their families, employment workers and seasonal workers.

### Total number of contributors and beneficiaries\*

Employment injuries and occupational illnesses: 1.6 million contributors; 3.5 million beneficiaries (4% of the whole German population)

Pension: 270,000 contributors; 650,000 beneficiaries (0.8% of the whole German population)

Health: 214,000 contributors; 850,000 beneficiaries (1% of the whole German population)

Criterion: number of contributors & beneficiaries in 2009.

### Main activities of insured people

Enterprises of agriculture and forestry including horticulture and viticulture, fish-keeping, lake and inland-fishing as well as those following the aims of nature and environment protection serving for landscape nursery (enterprises of agriculture), private contractors of agriculture and forestry, hunts, park and gardening enterprises, cemeteries, enterprises for the protection and support of agriculture, enterprises without cultivation but keeping animals (for example animal-breeding or poultry farming), half-time enterprises

# GENERAL OVERVIEW

of agriculture, agricultural households as well as occupational training and further education for an activity in one of the mentioned enterprises.

## Liability conditions

Concerning the accident funds, the liability generally depends of the exploitation of an agricultural enterprise (without any area or income criteria). The less than 0.25 ha exploitations can require the exemption of the obligation of insurance. For the old age and disease funds, the exploitation must be bigger than a certain area (approximately 6 ha, it depends with regions). This limit is decided by the funds themselves. Exemptions are possible under conditions.

## Financing

Employment injuries & occupational illnesses

Funds financed by a system of distribution. This apportion is calculated each year on the basis of preceding year's expenses. The volume of the distribution for 2009 rose to approximately 832 M€. A subsidy is currently versed on behalf of the State as an agricultural social compensation.

Health & Pensions

Monthly contribution perceived for the insured people. Contributions are subsidized by the State for approximately 75 %. Concerning the contributions of the health insurance, the percentage of retired people insured by the sickness funds is dealt with by the State (approximately 50 % of the whole contributions).

# GENERAL OVERVIEW

## Greece



### Structure

1 Central Fund at the national level.  
8 Regional Departments.  
Representatives in the whole country (employees of local self-governed municipalities).

### Creation, statutes, supervisory ministry

Created in 1961.  
Independent organisation of public state, under the supervision of the Ministry of Employment and Social Protection.

### Total Financial benefits

€ 7,8 billion in 2008.

### Risks covered

Health.  
Pensions.  
Family.

### Categories of people covered

Independent farmers and their families, employed workers in the field of agriculture and unskilled workers in agricultural enterprises, employed people of all categories living in areas up to 5,000 inhabitants (on the condition that they are not affiliated to any other social security organisation), self-employed people and craftsmen in villages up to 2,000 inhabitants, monks and nuns in agricultural sector (optional).

### Total number of contributors and beneficiaries\*

725,000 contributors (6.7% of the whole Greek population).  
2,030,000 beneficiaries (18.7% of the whole Greek population).  
Criterion: number of contributors & beneficiaries for sickness in 2008.

### Main activities of insured people

Farming, breeding, bee keeping, fishing, agricultural enterprises (for employed workers) like plantations, floriculture, stockbreeding and coastal or middle-water fisheries; self-employed activities and rural craft firms in villages up to 2.000 inhabitants.

### Liability conditions

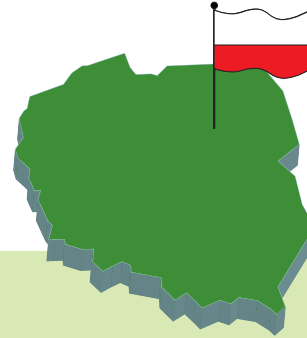
Main employment in agriculture or other activities mentioned above.  
Main income from agriculture or other activities mentioned above.

### Financing

Social funds 13.5%, contributions 7.8% (pensions 4.1%, health 3.5%, social programs 0.2%), State 76.8%, others 1%.

# GENERAL OVERVIEW

## Poland



### Structure

1 Central Fund.  
16 Regional Branches.  
256 Local Offices.  
Other organisational units (Farmers' Rehabilitation Centres, Training and Rehabilitation Centre).

### Creation, statutes, supervisory ministry

Created in 1990.  
Independent organisation of public state.  
Depends from the Ministry of Agriculture.

### Total Financial benefits

€ 3,9 billion in 2008.

### Risks covered

Employment injuries & occupational illnesses.  
Health.  
Pensions.  
Family

### Categories of people covered

Independent farmers and their families.

### Total number of contributors and beneficiaries\*

1,180,000 contributors (3% of the whole Polish population).

1,440,000 beneficiaries (3.7% of the whole Polish population).

Criterion: number of contributors & beneficiaries for accidents, sickness, maternity in 2009.

### Main activities of insured people

All sorts of culture (general agriculture, wine growing, arboriculture, specialized cultures of all kinds...), breeding, fishing, activities of forestry, enterprises of all kinds that are a continuation of an agricultural activity; agricultural professional organisations, etc.

### Liability conditions

The Law on the farmers' social insurance provides two forms of covering by insurance. According to the conditions satisfactory for the interested person, the covering by insurance takes place either on the strength of a law (obligatorily) or on demand (voluntarily). From the fact of being covered by the farmers' social insurance emerges the obligation to pay monthly contribution, regardless the form of this coverage (obligatory, voluntary). Such obligation should be fulfilled by the owner of the farm who conducts the agricultural activity on his own account.

The following persons must be covered by KRUS:

# GENERAL OVERVIEW

- A farmer who conducts the agricultural activity on his own account as the owner (independent or dependent) of the farm situated in Poland and possessing above 1 hectare of arable land or a special section of agricultural production, according to the interpretation of tax regulations;
- A farmer's spouse who works constantly on the farm, in the special section of agricultural production or keeps the house which is directly connected with a farm;
- A member of the household, i.e. a person close to a farmer who is at least 16 years old, remains a farmer in the common household or lives on the farm or in the neighbourhood and works constantly on the farm and is not employed by a farmer as a worker (if those persons are not covered by other social insurance and do not have right to old-age pension or disability pension from the farmers' social insurance or other social insurance).

The exception to this rule are those who conduct agricultural activity or work on the

farm and at the same time conduct non-agricultural economic activity or cooperate in conducting such activity. According to the Law of 1st January 1997, these people may choose the system by which they want to be covered.

## Financing

Employment injuries & occupational illnesses & Health

Accident, health and maternity insurance are financed only from farmers' premiums, are collected in farmers' social insurance premium fund. This fund is a legal entity, the function of fund board fulfil ex officio President of KRUS, under surveillance Council of Farmers.

Pensions

Pension insurance is in main part financed from budget subsidies, only completing from farmers' premiums.

About 90% expenditures for this aim are financed from subsidy from the national budget.

\* The "contributors", or "insured people", are the people who pay contributions. The "beneficiaries", or "covered people", are the people who receive a benefit without necessarily paying a contribution (which means that the "contributors" are included in the "beneficiaries").

# CONTACTS

## ENASP Secretariat

### MSA

Tel: +33 1 41 63 73 65

Fax: +33 1 41 63 77 54

Email: [enaspsecretariat.blf@ccmsa.msa.fr](mailto:enaspsecretariat.blf@ccmsa.msa.fr)

## Contacts in ENASP member organisations

### KRUS (Poland)

Tel: +48 22 592 64 07

Fax: +48 22 592 66 59

[bop@krus.gov.pl](mailto:bop@krus.gov.pl)

[magdalena.szewczyk@krus.gov.pl](mailto:magdalena.szewczyk@krus.gov.pl)

[www.krus.gov.pl](http://www.krus.gov.pl)

### LSV (Germany)

Tel: +49 561 93 59 106

Fax: +49 561 9359 360 106

[erich.koch@spv.lsv.de](mailto:erich.koch@spv.lsv.de)

[www.lsv.de](http://www.lsv.de)

### MELA (Finland)

Tel: +358 20 63 00 500

Fax: +358 20 63 00 400

[antti.huhtamaki@mela.fi](mailto:antti.huhtamaki@mela.fi)

[www.mela.fi](http://www.mela.fi)

### MSA (France)

Tel: +33 1 41 63 73 22

Fax: +33 1 41 63 77 54

[cazeuneuve.jeremie@ccmsa.msa.fr](mailto:cazeuneuve.jeremie@ccmsa.msa.fr)

[www.msa.fr](http://www.msa.fr)

### OGA (Greece)

Tel: +30 210 33 22 248

Fax: +30 210 38 42 475

[m.kipreou@oga.gr](mailto:m.kipreou@oga.gr)

[www.oga.gr](http://www.oga.gr)

### SVB (Austria)

Tel: +43 1 797 06 26 02

Fax: +43 1 797 06 26 00

[harald.jilke@svb.at](mailto:harald.jilke@svb.at)

[www.svb.at](http://www.svb.at)