

Livestock insurance - solutions used in Poland

MINISTERSTWO ROLNICTWA I ROZWOJU WSI



Act of July, 7th 2005 on insurance of agricultural crops and livestock
(i.e. Journal of Laws of 2019, item 477)

1. Definitions of unfavourable atmospheric phenomena covered by insurance with subsidies to insurance premiums.

2. Conditions of access to 65% of subsidies to premiums
for the conclusion of insurance contracts against the risk
of adverse weather events.

3. Levels of limit tariff rates to which surcharges are applied.



Livestock insurance

The state budget provides subsidies to premiums in the amount of 65% for the conclusion of insurance contracts cattle, horses, sheep, goats, poultry or pigs from the risk of damage caused by:

- hurricane,
- flood,
- torrential rain,
- hail,
- lightning,
- landslides,
- avalanche,
- and as a result of emergency slaughter*.



*Slaughter of necessity

Damage caused by slaughter ordered by a veterinarian, following the occurrence of aforementioned events (hurricane, flood... etc)



The effects of livestock insurance

	2010	2015	2018	2021
Number of contracts concluded	279	477 +71%	795 +67%	811 +2%
Sum insured in thousand euros	11 644	57 041 +390%	88 079 +54%	118 350 +34%
Number of insured livestock in pcs, including:	689 200	13 115 432	17 593 295	21 912 710
Pigs	20 289	16 710	52 247	69 289



Risk management - RDP 2014-2020

1. Application of 70% of subsidies to premiums for insuring poultry, cattle and pigs against the risk of losses caused by Salmonellosis.
2. The minimum number of pigs insured by one producer is 14.
3. Additional payment in the form of a refund.
4. Payment of compensation by the insurance company:
 - a. After exceeding the losses constituting 20% of the average annual production value for the last three years preceding the year in which the insurance contract was concluded,
 - b. Or for three years in a five-year period, disregarding the highest and the lowest value.



Expected results of the risk management program

First recruitment - July / August 2022

The amount available for subsidies to contributions
- **EUR 108.47 million** under RDP 2014 - 2020.



Thank you for
your attention

