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Conditions of youth insurance education in Poland

Abstract of the doctoral dissertation

Insurance is an important financial instrument that should be used by business entities in risk management, but it seems that it is underestimated by our society. The feeling of uncertainty, threat, unpredictability of events and risk has always accompanied man. Some risks are related to the occurrence of random events. The negative effects of such events forced man to look for methods of defence and prevention against damage, in the financial sense - losses. A form of covering the negative consequences of random events is insurance, the use of which is important due to the financial consequences not only for the economic entity on a micro-scale (household or enterprise) but also for the finances of the economy on a macro scale. Most often, accidental damages are covered by financial resources collected or obtained thanks to individual precaution and foresight of these entities. However, not all entities show such precaution and foresight.

In order for a household or an enterprise to be able to manage risk using the insurance method, it must have certain knowledge and skills allowing for rational use of the available insurance offer. Therefore, insurance education is necessary, one which consists in shaping insurance awareness and foresight, as well as insurance thinking. The need for insurance education results from the benefits provided by insurance to entities operating in the economy, households and enterprises. These entities are interested in safe functioning, including primarily financial security, which can be ensured by the use of insurance. This is an important issue, not only for these entities but also from the point of view of the economic and social functioning of the market economy.

Thanks to the education of children and youth, the future of society can be shaped. For household members and entrepreneurs to demonstrate insurance prudence in their activities, understand the principles of the insurance community of risk, be able to use insurance cover and select insurance products to their needs, it is necessary to have an appropriate scope of

insurance education in the school system. Because education is a complex process, it should shape knowledge, skills and attitudes, to be effective in insurance education, the entities involved in this process must participate: school, teachers, students and their parents, and guardians. It is also important in what conditions the teaching process takes place, with the use of which didactic methods. School education should be supplemented with programmes, competitions, and projects addressed to students on the initiative of public institutions, including those established for such causes and private institutions that will make this education more attractive. Insurance education addressed to young people is a good solution from the point of view of students' interest in this subject, since they will soon start independent activity in economic life, the need to make decisions regarding the management of household finances, and perhaps their own enterprise. In addition, the need to introduce insurance education at the school level fills the gap that exists in the lack of education of adults about insurance.

The subject of the dissertation is the conditions of insurance education against the background of economic education implemented in the school system. These conditions are related to the complexity of education, understood broadly as a process of comprehensive human development, covering the education system, including the most important school subsystem, with the scope of elements of financial education introduced to economic education, with the features of the insurance method in risk management and the benefits of its use.

The work aims to critically assess the existing situation in the field of insurance education for schoolchildren and to consider all the conditions related to its implementation in the school system.

The research objective of the work is to determine the state of insurance education based on research that was conducted among students and teachers of secondary schools in the Mazowieckie Voivodeship.

The research problem of the work is the current state of insurance education of young people, resulting from its implementation in the school system, supported by the activities of out-of-school state and private institutions, as well as its impact on shaping students' risk awareness, risk management, insurance precautionary attitudes, understanding the insurance risk community and skills using the offer of the insurance market.

The results of the research and an attempt to determine the model of insurance education allow for the formulation of conclusions regarding the changes that should take place in the implementation of this education in the school system, supported by the activities of public and private institutions outside the school.

The following thesis was put forward in the work: insurance education of young people, including shaping students' risk awareness, ways of dealing with risk, insurance prudence and understanding of the insurance risk community, will ensure in their adult private and professional life the skilful use of the insurance method in risk management.

The research methods used in the work are literature studies: book publications, articles, information and Internet studies in the field of literature on the subject, i.e. on education, risk management, insurance and analysis of legal acts. The method of diagnostic survey and focus group research was also used. The quantitative study consists in conducting surveys among third-grade students of selected secondary schools, general secondary schools and technical schools in the Mazowieckie Voivodship and their teachers. The focused study was conducted among young people.

The research was also carried out on activities in the field of insurance education addressed to the youth of secondary schools by public and private entities of the insurance market.

The first chapter presents the characteristics of education, with all its components, as well as its goals. Education is described here as a process of comprehensive human development, with an emphasis on what "good" education should mean. The education system is also discussed, including the school system, its structure and core curricula, as well as the state of Polish education according to existing research. The directions of changes that are taking place in education, related to the implemented reforms and postulated by the scientific community, are also indicated. Then, the introduction and implementation of economic education in the school system as a necessary aspect of education is described.

The second chapter concerns the place of insurance education in the school system. In the beginning, the idea of insurance and the role it plays in economic and social life are described. The indicated features of the insurance are used in the further part of the work to indicate the benefits that may result from the insurance education of young people. Next, the existing definitions of insurance education and its scope were reviewed. Further on, the content of teaching on insurance, included in the core curricula of individual subjects, implemented during education in a secondary school, in general, and vocational education, is described. It also presents initiatives and activities undertaken by out-of-school public and private institutions in the field of insurance education for young people, supporting the process of school education.

The third chapter is the research part of the work. It presents the assumptions of a survey and focus study conducted among students and teachers of selected secondary schools in the

Mazowieckie Voivodship. Research methodology, results and conclusions are discussed here. The research shows the current state of insurance education of young people in the school system. The questions addressed to students concern knowledge about risk awareness and risk management, the need for insurance, understanding the risk community, the method of insurance, the role of insurance in managing household finances and risk, and the sources of this knowledge. The survey for teachers teaching "Fundamentals of Entrepreneurship" is related to the interest of students and teachers in insurance knowledge, the conditions for implementing insurance education at school, as well as competitions and initiatives related to this subject.

The fourth chapter presents the model of insurance education. Its scope is described as the desired knowledge that a secondary school student should be equipped with, the skills that he should acquire during school education and the attitudes that he should acquire. Desirable attitudes of teachers, students themselves, their parents and guardians, as well as the school as an institution, a place where this education is carried out, are presented here. The model of insurance education is formulated based on the model of education in general terms, its features and objectives, and based on the results of its research. Next, the changes that should be introduced in school insurance education are indicated. Finally, the benefits of insurance education are indicated for the demand side of the insurance market: households and enterprises, and for the supply side - insurance companies. These benefits justify the necessity of using insurance education in the school system.

The conclusion is a summary of the considerations contained in the dissertation, it contains postulated directions of changes that should take place in school insurance education of young people to bring its implementation closer to the described model, taking into account the conditions of their introduction.

Insurance education of young people occurs in the school system and outside it. Its implementation is conditioned by many factors, such as the education process itself and the method of insurance. Based on the state of knowledge and conclusions from the research conducted among young people and teachers, directions of changes that should take place in school insurance education can be formulated. The research conducted shows deficiencies in this education that reduce its effectiveness.

Changes in school teaching should therefore take place in terms of the knowledge transferred and the skills and attitudes shaped. The postulated supplementation of the content of teaching in the field of knowledge concerns familiarization with concepts such as uncertainty, risk, random event, risk community, risk management methods, insurance method, financial security, social security, principles of the pension system, benefits of insurance in the

economic and social. School education in the field of skills should be supplemented with an analysis of one's risk situation, an assessment of information sources, and rational use of insurance coverage. In terms of attitudes, it is postulated to develop risk awareness, risk sensitivity, insurance prudence, predicting the effects of events, as well as being active and taking action. Teaching should include the science of the idea of insurance, of risk, which results in the method of securing oneself against the effects of its implementation. It is very important to emphasize that insurance education should begin with explaining the ambiguity of the concept of risk and the conditions of insurance foresight.

It is important to increase the number of hours that should be devoted to insurance. Because, as teachers admit during the study, this knowledge is extensive and there is usually not enough time to discuss all the issues.

A very important postulate is the introduction of education on insurance in all professions of education at technical schools and trade schools. A student preparing for a specific profession should know what insurances apply to their industry, sometimes compulsorily or voluntarily. They should also gain knowledge on how to protect their business by using insurance.

The postulate related to the core curriculum is to control the implementation of its assumptions in terms of visits to workplaces and meetings with practitioners of economic life. As the conducted research shows, this area is very neglected and rarely implemented.

Research communities related to insurance, as well as state and private institutions, which have education on insurance as part of their activities, should be active in initiating changes. Only continuous lobbying and convincing education managers about the importance of insurance education and the need to introduce changes in its teaching can bring an effect. The school system unites and engages learning stakeholders: students, teachers, parents and carers.

The postulated changes in the attitude of teachers include recognizing their knowledge about insurance as important and stimulating their activity to update this knowledge, expand it, look for interesting methods of working in the classroom, openness to the proposals of institutions that offer programs, competitions and materials to be used. It is important to support teachers in the teaching process through state and private institutions dealing with insurance education, to facilitate their work, and to provide ready-made solutions in the field of materials for conducting classes, and proposals for new methods of work.

The teacher plays a key role in teaching, often being a master and guide for the student. During the survey, students indicated school as the most important place to acquire knowledge

about insurance. All the more important is the attitude of the teacher's involvement, which will also be passed on to the students. Therefore, the teacher needs to offer students additional forms of learning about insurance: competitions, educational programs, and extracurricular activities. They are the person who can use the potential and commitment of students. Secondary school students want to learn, they just need to be shown the way that they will follow on their own. International student achievement surveys, illustrating the state of Polish education, show that our students do well on tests of knowledge and skills in various fields. They do not differ in level from students from other European countries. Their abilities should therefore be put to good use.

School teaching always takes place in certain conditions that may encourage participation in additional forms of education, and also make teaching more attractive and interesting. For this, an appropriate technological base in schools is needed, but also the favour of school managers to take additional actions by teachers and students.

The role of the family home is very important in teaching economics. This is also confirmed by students in the survey, indicating parents and guardians as the second most important source of obtaining knowledge about insurance. Therefore, cooperation between teachers and parents is postulated here, confronting students' knowledge acquired at home with objective truths and facts about insurance.

According to the survey, students believe that knowledge about insurance is important for the functioning of the economic system and in private life. They also recognize the need for insurance and its usefulness for their functioning and in the activities of enterprises. The position of students is confirmed by teachers, in their opinion students treat knowledge about insurance as important and will use insurance in the future because they are aware of the benefits resulting from it. Their declaration that they will use insurance in the future gives hope for the development of the insurance market and its increasing importance for households and enterprises.

The task of state and private institutions dealing with insurance is to support school education. They undertake many activities, but changes should occur in the effectiveness of reaching the recipients, i.e. students and teachers. What is needed here is more activity in terms of communicating about ongoing projects. Representatives of universities who care about insurance education should strive for a greater presence of this knowledge at competitions and school Olympiads. It is also necessary to involve insurance companies in education about insurance. Showing the benefits of insurance for both the demand and supply side of the

insurance market is a task for both school teaching and educational activities undertaken by state and private institutions.

The introduction of the postulated changes described in this paper guarantees the implementation of the thesis put forward at the beginning that insurance education of young people, including shaping students' risk awareness, ways of dealing with risk, insurance prudence and understanding of the insurance risk community, will stimulate their insurance thinking and provide them in their adult private and professional life with skilful use of the insurance method in risk management.

There is a good chance of introducing these changes because as a society we are open to education, an important issue for family households is the education of children. Therefore, there is a chance that families will also support children in gaining knowledge about insurance. Schools should care about the highest possible level of teaching and creating opportunities for students to be active and develop their interests. The voice of the scientific community about the need for insurance education is also important. It seems that such a need for an educational scope is also noticed by state and private institutions. It can be seen that a lot is happening in this area, but there is a lack of coordination of many actions taken and cooperation between entities dealing with insurance education.

Insurance education of secondary school youth has one main goal: to prepare young people for effective and efficient operation in the insurance market and to ensure financial security for both households and enterprises. Therefore, it must be accessible and should convince people to rationally use the insurance cover. It can therefore be assumed that the appropriate scope of school insurance education of young people is to fulfil an important preventive task, and it should fulfil it with the involvement of all entities of the school system and the insurance market.