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THE ROLE OF GROUP LIFE INSURANCE IN SHAPING ECONOMIC SECURITY IN THE FACE OF CONTEMPORARY NON-MILITARY THREATS

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Abstract: Group life insurance plays an important role in the non-military security system, influencing economic, social, and health security. Its significance lies in its ability to mitigate the effects of random events such as death, illness, or loss of work capacity, which may lead to financial instability. These events affect both the financial situation of households and, indirectly, the functioning of enterprises, particularly in the area of human resources. In the context of contemporary non-military threats, such as employment instability, rising living costs, and increasing health risks, economic security becomes particularly relevant. The aim of this article is to examine the role of group life insurance in shaping economic security. The study is based on a review of the literature and an analysis of secondary data. The findings suggest that, through benefit payments and relatively broad accessibility, group life insurance helps reduce the effects of uncertainty and strengthens the economic resilience of individuals and society as a whole. As a result, it serves as an important instrument for financial stabilisation and a component of the response to contemporary non-military threats.

Keywords: economic security, group life insurance, households, non-military threats, risk management

JEL Classification: G22, H55, I13

Introduction

Economic security has received relatively little attention in analyses of non--military threats. However, a deterioration in households' financial situation may generate risks comparable in severity to those associated with many military threats.

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Developments in recent years – particularly the COVID-19 pandemic, high inflation, which averaged more than 14% in 2022, the digital transformation of the labour market, and rising healthcare costs – have revealed the extent of society's economic vulnerability to systemic factors (Central Statistical Office [GUS], 2025a, 2025b; OECD, 2025). These phenomena are reflected in specific life situations, such as the loss of a main source of income, limited access to healthcare, or difficulties in meeting financial obligations.

In this context, financial instruments that help mitigate the effects of random events are becoming increasingly important. A key role is played by group life insurance, which constitutes a component of the economic protection system for households. According to the latest data published by the Polish Insurance Association, the number of people covered by group insurance exceeded 14 million in 2025, marking a clear increase from previous years. Gross written premiums in this segment have been growing steadily, confirming the increasing importance of this type of insurance protection (Polish Insurance Association [PIU], 2025). The data indicate that group insurance provides broad financial protection, covering not only insured individuals but also, indirectly, their households.

Despite the growing scale of this phenomenon, group life insurance in the context of non-military security remains insufficiently explored in the academic literature. Existing studies focus primarily on the protective, social, and economic functions of life insurance, while less attention has been paid to its significance from the perspective of economic security and security studies. This article examines group life insurance as a component of the economic security system and analyses its role in mitigating the economic effects of contemporary non-military threats on households. The present analysis extends the existing body of knowledge by indicating the role of group life insurance not only as an insurance protection instrument but also as a component of the economic security system and its significance in mitigating the economic consequences of contemporary non-military threats for households.

The article is based on a review of the literature and an analysis of secondary data, including statistics from the Polish Insurance Association and the Central Statistical Office for the years 2020-2025, as well as reports from the OECD and the European Commission. The adopted research approach enables an assessment of group life insurance both as a component of the economic security system and as an instrument for mitigating the effects of contemporary non-military threats.

Literature review

The concept of economic security has been widely discussed in the scientific literature, although its interpretation varies depending on the adopted research perspective. In this article, economic security is considered one of the dimensions of security. The study adopts Koziej's (2011) approach, according to which security is understood as both a state and a process that ensures an entity's ability to survive and pursue its interests in a changing environment through the use of opportunities, risk reduction, and counteracting threats. In a broader sense, it includes not only the level of income but also its stability and resilience to external economic shocks.

In the analysis of insurance functions, an important role is played by risk theory, developed by, among others, Arrow (1971). According to this theory, uncertainty regarding future events with financial consequences is one of the fundamental elements of economic decision-making. From this perspective, the insurance mechanism involves the transfer of risk from the individual to the insurer, who spreads it across a large pool of insured individuals. As a result, the cost of protection is lower and access to coverage becomes more widespread.

The concept of resilience, originating from security studies, is also increasingly used in the analysis of household situations. According to the approach proposed by Briguglio et al. (2009), economic vulnerability and resilience constitute two distinct, though related, dimensions of the material and financial situation of individuals. Life insurance primarily strengthens the ability of households to cope with the consequences of random events. Its impact on reducing vulnerability to such events is indirect and depends on economic conditions such as income level, employment stability, the level of indebtedness, and access to savings.

Non-military security encompasses threats that are not military in nature but may affect the functioning of the state, society, and individuals. In the literature, it is recognised as one of the fundamental dimensions of national security (Kitler, 2011). From this perspective, financial institutions, including insurance companies, may be regarded as part of the infrastructure supporting economic security and, indirectly, social security. In Polish research on security, there is still a lack of in-depth analyses of the role of life insurance, particularly group life insurance, in shaping economic security. Existing studies tend to focus more on the social protection function of group insurance than on its role within the economic security system.

Recent international studies indicate a growing interest in the role of life insurance in the functioning of households. Chen et al. (2025) analysed the impact of life insurance on household consumption expenditure, showing that life insurance contributes to financial and psychological stability and influences household consumption decisions. Mahdavi (2025), in turn, presented a model of life insurance demand, demonstrating that decisions to purchase life insurance are determined, among other factors, by mortality risk, wealth, interest rates, and risk preferences. These studies contribute to the current understanding of the economic determinants of life insurance and its role in household financial decision-making.

The literature indicates that demographic changes, particularly population ageing, are among the most significant challenges facing social security systems and the life insurance market (OECD, 2025). As the number of older people increases, so does the prevalence of chronic diseases and the demand for healthcare services, long-term care, and support for dependent individuals. These trends increase the risk of financial deterioration among households due to rising healthcare and care-related costs, as well as the potential loss of income. Consequently, the literature highlights the need to adapt social protection systems, including insurance solutions, to demographic changes and emerging social needs (OECD, 2025).

The literature on the development of social protection systems also emphasises the importance of combining public and private instruments. Such solutions allow risks and costs to be shared more broadly between the public and private sectors and

may strengthen the resilience of social protection systems to long-term demographic challenges (OECD, 2025). The directions identified in the literature suggest that group life insurance can serve as an important complement to public social protection systems. However, its role extends beyond complementing the public social protection system. Group life insurance plays an important role in mitigating the economic consequences of adverse events for households (Bernheim et al., 2003). From this perspective, it may be regarded as a component of the non-military security system, supporting the economic security of society. This perspective allows group life insurance to be interpreted as an institution that strengthens socio-economic resilience, the effectiveness of which depends on appropriately designed institutional frameworks (Ostrom, 1990).

Research methodology

This article is based on a review of the literature and an analysis of secondary data, including statistical data and industry reports. The adopted research approach reflects the interdisciplinary nature of the issue under study. Group life insurance combines elements of economics, security studies, and insurance law. The analysis included both domestic and international scientific publications on economic security, life insurance, risk management, and non-military threats. Reports published by public institutions and industry organisations providing official data on the insurance market and the socio-economic situation were also used. The literature was selected according to the following criteria: relevance to the research problem and study objective; presentation of research findings, analyses, or theoretical concepts relating to group life insurance, economic security, or risk management; and the currency of the publications. Publications issued before 2020 were included only where they constituted recognised theoretical foundations for the analysed issues. Statistical sources were selected on the basis of three criteria: the use of official data published by public institutions and industry organisations, the availability of comparable data covering the entire 2020-2025 period, and the availability of information corresponding to the scope of the analysis, including the number of individuals covered by group life insurance, gross written premiums, and selected macroeconomic indicators. The application of these selection criteria was intended to ensure the reliability, comparability, and consistency of the research material with the objective and scope of the study.

The study uses secondary data drawn primarily from reports published by the Polish Insurance Association and the Central Statistical Office, covering the years 2020-2025. Additional data and reports from the OECD, the European Commission, and Eurostat were also included. This time frame made it possible to analyse changes occurring under conditions of increased macroeconomic volatility, related among other factors to the COVID-19 pandemic and the period of high inflation. The data analysis was conducted using descriptive and comparative methods. It consisted of comparing the values of the analysed indicators over consecutive years, identifying the direction and dynamics of changes, and interpreting the findings in the light of macroeconomic conditions and the conclusions presented in the literature.

The analysis included a comparison of the number of individuals covered by group life insurance, gross written premiums, and selected macroeconomic indicators over consecutive years, making it possible to identify trends and assess the dynamics of the analysed phenomena.

The applied approach made it possible to identify the main market trends and to assess the role of group life insurance in shaping economic security. The findings were interpreted in the context of macroeconomic and institutional conditions and related to the conclusions presented in the literature, making it possible to interpret them in the context of economic security. The analysis is preliminary in nature, and its findings provide a starting point for further empirical research.

Results

Group life insurance as a component of economic security: Analysis

In 2024, the value of gross written premiums in Division I (life insurance) amounted to PLN 23.6 billion, representing an increase of 3.5% compared to the previous year. Out of a total of 22.9 million policies, 11.1 million were individual policies, while 11.8 million individuals were covered under group insurance.

This structure is relevant for economic security, as group insurance, typically offered through employers, makes coverage available to individuals who, for financial or informational reasons, do not purchase individual policies.

Table 1. Life Insurance in Poland in 2022-2025

Year	Number of life insurance policies (million)	Number of individuals covered by group insurance (million)	Gross written premium, Division I (PLN billion)	Gross written premium, group life insurance (PLN billion)
2022	23.1	12.0	21.5	9.0
2023	22.9	11.7	22.8	9.4
2024	22.9	11.8	23.6	9.9
2025	25.5	14.3	24.8	10.4

Source: Author's own elaboration based on data from the Polish Insurance Association (2024; 2025; 2026)

The data presented in Table 1 show that in the years 2022-2024 the number of active life insurance policies remained relatively stable, while in 2025 there was a clear increase in the scale of insurance coverage. The number of active life insurance policies reached 25.5 million, of which 14.3 million were individuals covered by group insurance.

Compared to 2024, this represents a 21% increase in the number of individuals covered by group insurance, alongside a 5.2% increase in gross written premiums in Division I. The group insurance segment was therefore the main driver of growth in the life insurance market in 2025. The high share of group insurance confirms its growing importance in providing financial protection for employees and their families. Access to this form of coverage remains largely linked to employment within a specific organisation, which makes employers important intermediaries in the system of employee financial protection.

The presented data indicate that the nominal value of gross written premiums in Division I has remained at approximately PLN 21-25 billion for several years (Polish Insurance Association, 2024, 2025, 2026). However, under conditions of high inflation, this means that the real growth of the market has been weaker than suggested by nominal figures alone. The group insurance segment shows greater resilience to macroeconomic changes than the individual segment, which may be associated with lower costs of coverage, simpler enrollment conditions, and the frequent co-financing of premiums by employers.

A key condition for the effective functioning of insurance as an instrument of economic security is the preservation of the real value of benefits. In the analyzed period, a significant increase in price levels was observed, particularly in the years 2021-2023. The average annual inflation rate (CPI) was 5.1% in 2021, 14.4% in 2022, and 11.4% in 2023. In 2024, it decreased to 3.6% and remained at the same level in 2025.

Table 2. CPI Inflation Rates in Poland by Selected Categories, 2020-2025 (annual average, %)

Year	2020	2021	2022	2023	2024	2025
CPI (%, annual average)	3.4	5.1	14.4	11.4	3.6	3.6

Source: Author's own elaboration based on data from the Central Statistical Office (2025a)

In 2022, the average annual CPI inflation rate reached 14.4%, which weakened the real value of benefits paid from policies that were not indexed. In 2023, CPI stood at 11.4%, and only in 2024 did it decline to 3.6%. Under such conditions, the sum insured set several years earlier gradually depreciated. As a result, a nominally unchanged benefit no longer matched the actual financial needs of households, reducing the effectiveness of insurance protection.

Between 2020 and 2024, the number of people covered by group life insurance remained relatively stable, ranging from 11.7 to 12.2 million. Data for 2025, however, indicate a marked increase in coverage. An increase in the number of insured individuals to over 14 million may signal that the group insurance segment has entered a phase of more dynamic development. This trend confirms the durability of this form of protection and reflects changing household preferences. Under conditions of economic uncertainty and rising living costs, group insurance may

have become more attractive than individual solutions, primarily due to lower costs, easier access, and limited formal requirements at the enrollment stage.

From the perspective of low- and middle-income households, affordability remains a key factor. In this context, group policies play an important role in expanding access to insurance, as they allow coverage for individuals who might otherwise remain outside the insurance system. This is related, among other factors, to relatively low costs, simplified enrollment procedures, and a limited scope of risk and medical assessment. It is also important to note the possibility of employer co-financing premiums and the inclusion of immediate family members in the coverage.

According to the Polish Insurance Association, the life insurance market in 2025 grew both in terms of the number of contracts and the value of gross written premiums. At the end of the year, the number of active policies reached 25.5 million, of which 14.3 million were group policies, covering more than half of all insured individuals in Division I. Compared to 2024, the number of individuals covered by group insurance increased by 21%, while gross written premiums in this segment rose by 5.3% (Polish Insurance Association, 2026).

The increased accessibility of group insurance, especially among lower-income households, translates into a tangible strengthening of their financial security. In the event of random events such as the death of the main income earner, benefit payments help limit a sudden deterioration in the household's financial situation, thereby strengthening household financial resilience. This relationship is supported by research indicating that having life insurance reduces the risk of poverty following the loss of a primary source of income, particularly among lower-income households (Bernheim et al., 2003).

The COVID-19 pandemic served as a test of the resilience of the life insurance system. During this period, a significant increase in benefit payments was observed, partly due to higher mortality, which placed additional pressure on insurers. For households, this meant the activation of a protective mechanism that allowed for partial compensation of lost income in crisis situations. In subsequent years, as excess mortality related to COVID-19 declined, the scale of such payouts decreased, although the total value of benefits remained high. This situation indicates the temporary nature of the pandemic shock and the relative stability of the life insurance system over the longer term. These conclusions are consistent with international analyses, which emphasise the role of the insurance sector in building socio-economic resilience following the pandemic (The Geneva Association, 2021).

At the same time, the pandemic also exposed weaknesses in the system. Unequal access to insurance depending on the form of employment became clearly visible, with individuals in less stable forms of employment more likely to remain uninsured. Limitations also concerned the scope of benefits, particularly in cases of long-term incapacity for work and chronic health conditions. As a result, the pandemic highlighted both the importance of life insurance as a component of economic security and the need to further adapt its design to contemporary non-military threats.

In the labour market context, group insurance performs a dual function. It constitutes part of total compensation, increasing the attractiveness of employment and

supporting employee recruitment and retention. At the same time, it provides financial protection in crisis situations such as death, illness, or loss of work capacity, which may lead to a sudden deterioration in household finances. The importance of this function increases under conditions of employment instability and growing labour market volatility. These phenomena may also be linked to the ongoing segmentation of the labour market, as described in classic analyses by Piore (1975). In such conditions, group insurance acts as a stabilising mechanism, limiting the effects of income interruptions and supporting the continuity of household functioning.

Group insurance also has an indirect impact on human resource management by increasing employees' sense of security and strengthening their attachment to the employer. It contributes to reducing subjective risk, understood as perceived uncertainty regarding future financial conditions. This uncertainty influences household consumption and savings decisions, often leading to excessive caution or reduced economic activity. From the perspective of expected utility theory (von Neumann & Morgenstern, 1944), insurance reduces the financial impact of random events, limits potential losses, and increases the predictability of household consumption.

From the perspective of health security, an increasing share of medical components can be observed in group policies, including access to outpatient services, diagnostics, and specialist care. Interest in private health insurance is also growing. Data from the Polish Insurance Association indicate that in 2024, 5.39 million individuals used this type of protection, with gross written premiums amounting to PLN 2.3 billion. The development of this segment helps partially relieve the public healthcare system and may contribute to a faster return of employees to work.

At the same time, the limitations of group life insurance should not be overlooked. The link between insurance and employment means that losing a job often results in the loss of coverage precisely when it is most needed. This issue is becoming more visible in the context of increasing labour market flexibility and the continued high share of temporary employment in EU countries (Eurostat, 2024). These factors increase employee turnover and the frequency of job changes, which in practice may lead to gaps in insurance coverage.

The results of the analysis indicate that group life insurance performs a multidimensional function within the economic security system, although its effectiveness depends largely on external conditions such as labour market structure, inflation dynamics, the regulatory environment, and the scope of coverage offered. In this context, the legal framework governing the insurance market is also important, including Directive (EU) 2016/97 on insurance distribution. In the international literature on insurance economics and household finance, including studies by Bernheim and OECD analyses, this issue is addressed more extensively than in Polish security studies. As a result, life insurance is rarely perceived as part of the economic security infrastructure, which is also reflected in social policy approaches focused primarily on public welfare systems.

At the same time, certain limitations of the analysis should be acknowledged. The statistical data used are aggregated and do not allow for a detailed assessment of differences across sectors, demographic groups, or regions. Information asymmetry continues to exist in the group life insurance market, which may lead

to inefficient resource allocation and limit the ability of insured individuals to make rational insurance decisions (Akerlof, 1970). At the same time, the mechanisms governing the group life insurance market have undergone significant changes over recent decades, primarily as a result of regulatory developments and ongoing digitalisation. The introduction of Directive (EU) 2016/97 on insurance distribution (IDD) strengthened the information obligations of insurance distributors, enhanced customer protection standards, and improved the transparency of the insurance distribution process. At the same time, the continuing digitalisation of the insurance market has increased the availability of information on insurance products, improved customer service processes, and enhanced communication between insurers, employers, and insured persons. As a result, the degree of information asymmetry has been partially reduced; however, the phenomenon persists due to the specific nature of group life insurance. The terms of the insurance programme are agreed between the insurer and the employer, while the employee joins a previously established insurance programme. Consequently, a person joining the insurance programme may have access to less information about the terms of coverage than the parties involved in designing the insurance programme.

The analysis also allows for the formulation of practical conclusions. It appears justified to consider introducing mechanisms that ensure the continuity of insurance coverage in the event of job loss, for example, by allowing group policies to be continued in an individual form. Although insurers offer the possibility of continuing coverage after employment ends, this is usually done under less favourable and more limited conditions. It would also be beneficial to introduce mechanisms for indexing the sum insured to maintain the real value of benefits over time. In addition, increasing the transparency of policy terms and providing employees with clear information about the scope of coverage could improve the effectiveness of insurance in mitigating the effects of random events.

Finally, it is important to highlight the role of the life insurance sector as a stabiliser of the financial market. Insurers' assets are primarily invested in safe financial instruments due to the need to secure future benefit payments and maintain technical reserves. As a result, investment policies are oriented toward safety, profitability, and liquidity. This leads to a dominant share of relatively low-risk instruments, such as government bonds, while maintaining appropriate portfolio diversification. Such an asset structure supports sector stability and strengthens its role within the domestic financial system. Consequently, insurance companies contribute to reducing the risk of financial market instability, thereby supporting the economic security of the state.

Conclusions

The analysis indicates that group life insurance plays an important, although still insufficiently recognised, role in shaping economic security under contemporary non-military threats. Its importance stems primarily from its ability to mitigate the effects of random events, stabilise the financial situation of households, and indirectly influence the functioning of enterprises and the broader economic system.

It contributes to reducing the risk of poverty, stabilising employment, and lowering the burden on social security systems, especially in times of crisis. At the same time, its effectiveness depends on external conditions such as labour market developments and the level of inflation. The erosion of the real value of benefits under high inflation is particularly significant. The experience of the COVID-19 pandemic and the economic turbulence that followed exposed these limitations, while also increasing public awareness of the need to protect life and health. These developments suggest a gradual shift in the market structure toward protection-oriented products.

The analysis also highlights certain limitations of this form of protection. The link between group insurance and employment may result in the loss or deterioration of coverage when changing jobs. In addition, information asymmetry and limited insurance awareness among some participants may reduce the actual effectiveness of these instruments.

From the perspective of security studies, it is important to more fully incorporate private financial instruments, including group insurance, into the discourse on non-military security. The economic resilience of households is one of the foundations of broader societal resilience. At the state level, this issue is part of the wider concept of financial security, encompassing both the public and private sectors (Zaleska, 2019).

Neglecting this dimension in public policies, which tend to focus mainly on public social security systems, leads to an incomplete use of available resources. Improving effectiveness in this area requires a shift in how life insurance is perceived by both employers and employees. It should be viewed not only as an additional benefit, but as a real instrument of risk management and a component of long-term economic security.

The findings of the present analysis also indicate the need for further empirical research. In particular, comparative studies involving different countries appear to be justified in order to assess the impact of different social protection systems and models of group life insurance on the economic security of households. Another important direction for future research is household-level analysis aimed at assessing the impact of group life insurance on the financial stability of households following adverse events. These studies should be complemented by quantitative analyses evaluating the effectiveness of group life insurance in mitigating the effects of financial shocks and identifying the factors influencing the effectiveness of this form of protection.

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ROLA GRUPOWYCH UBEZPIECZEŃ NA ŻYCIE W KSZTAŁTOWANIU BEZPIECZEŃSTWA EKONOMICZNEGO W OBLICZU WSPÓŁCZESNYCH ZAGROŻEŃ POZAMILITARNYCH

Streszczenie: Grupowe ubezpieczenia na życie odgrywają istotną rolę w systemie bezpieczeństwa pozamilitarnego, wpływając na bezpieczeństwo ekonomiczne, społeczne i zdrowotne. Ich znaczenie wynika z możliwości ograniczania skutków zdarzeń losowych, takich jak śmierć, choroba czy utrata zdolności do pracy, które mogą prowadzić do destabilizacji sytuacji finansowej. Zdarzenia te oddziałują zarówno na kondycję materialną gospodarstw domowych, jak i pośrednio na funkcjonowanie przedsiębiorstw, zwłaszcza w obszarze zasobów ludzkich. W warunkach współczesnych zagrożeń pozamilitarnych, takich jak niestabilność zatrudnienia, wzrost kosztów życia oraz rosnące ryzyka zdrowotne, szczególnego znaczenia nabiera bezpieczeństwo ekonomiczne. Celem artykułu jest zbadanie roli grupowego ubezpieczenia na życie w kształtowaniu bezpieczeństwa ekonomicznego. Rozważania oparto na analizie literatury przedmiotu oraz danych wtórnych. Wyniki wskazują, że ubezpieczenia te, poprzez mechanizm wypłaty świadczeń oraz relatywnie szeroką dostępność, przyczyniają się do ograniczania skutków niepewności oraz wzmacniania odporności ekonomicznej jednostek i całego społeczeństwa. W efekcie grupowe ubezpieczenia na życie stanowią istotny instrument stabilizacji finansowej oraz element systemu reagowania na współczesne zagrożenia pozamilitarne.

Słowa kluczowe: bezpieczeństwo ekonomiczne, grupowe ubezpieczenia na życie, gospodarstwa domowe, zagrożenia pozamilitarne, zarządzanie ryzykiem

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