
Insurance Protection of Soldiers in Missions and Operations Outside the Country

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Abstract:

Purpose: The aim of this article is to present the essence of health insurance and the consequences of unfortunate events of soldiers participating in missions and operations outside the country.

Design/Methodology/Approach: The study will show the basic definitions of insurance, then the missions and operation will be presented in which soldiers of the Polish Army took or take part.

Findings: . The article also shows the currently applicable system of benefits and receivables due to soldiers in the event of accident or illness in connection with service in the Polish Military Contingents, as well as the author's own (pilot) research carried out in the 15th Giżycko Mechanized Brigade.

Practical Implications: Research results can be used by relevant state authorities, as well as the commander-in-chief of the Armed Forces to create an insurance policy for soldiers directed to carry out tasks under operations outside the country, as expected.

Originality/Value: The issue of insurance of soldiers participating in missions outside the country remained outside the area of scientific interest and was treated by decision-makers subjectively. In the event of damage to health, the benefit paid did not guarantee the recovery of the soldier's life skills. The proposed model includes the inclusion of government administration bodies to bear the costs of soldiers' insurance protection, as well as each mission participant individually.

Keywords: Insurance, insurance protection, social security, insurance protection outside the country, the injured and victims in missions and operations outside the country, Polish army.

JEL codes: A13, F52, G22, H56, I13.

Paper type: Research study.

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1. Introduction

The army performs an important role, which consists in ensuring the external security of its citizens. That is why the state is conducting a policy towards the armed forces that is conducive to attracting the best people to the army. One of the conditions for having the best soldiers is to create appropriate social and material conditions for them. The tasks performed by soldiers and the conditions in which they perform their duties require solutions that encourage young people to devote themselves to serving their homeland. These issues should be reflected, among others, in insurance protection to compensate for the occupational risk of soldiers suffering from unfortunate events while performing tasks in international operations and missions, as well as exercises in squares and training grounds.

2. The Substance of Insurance

The functioning of the state economy forces changes in the social and economic insurance system. The idea of protection against any risk has been present since the beginning of mankind. At the time of human development, the forms of protection against negative events took on other, pragmatic forms. Based on the literature on the subject of insurance, sources of protection against old age, disability or property losses can already be found in the Middle Ages, nevertheless, the development of the free market economy resulted in the need to insure against negative events.

At present, we recognize some events as desirable or indifferent, but there are also those that are undesirable. The rule is that negative events that we do not want to experience are random, i.e. we are aware that they will occur, but we do not know where and when it will happen. For this reason, insurance was created, the purpose of which is to compensate for losses that occurred as a result of random events.

The term insurance is an equivocal one. It can designate, in the first place, the institutions of insurance, whatever their objective or social form may be. Private and nationalized companies, social security schemes, mutualist societies, companies run on a premium basis, insurance against accidental death, fire, civil liability: there are a multiplicity of such institutional types, which specialists have set out to classify in various ways, distinguishing between insurances of persons and property, mutualist and premium systems, social and private insurances. Each insurance institution differs from the others in its purposes, its clientele, its legal basis (Ewold, 1999).

Insurance is a contract in the event of a random event that, if it occurs, obliges the insurance company to pay compensation on the basis of premiums that are paid throughout the duration of the contract. Insurance is eminently creative where, completing the interrupted work snatched by death from the hands of the family man, it instantly realizes the capital which was to have been the fruit of savings; it is eminently creative when it gives the aged man with inadequate resources the pension needed to sustain his declining years (Chauffon, 1884).

The interdisciplinary nature of insurance is manifested in the fact that economic and legal aspects, actuarial issues, i.e. insurance statistics and mathematics, as well as marketing aspects are combined. That is why in the literature on the subject one can find many definitions of insurance, which, although they define the same concept, emphasize its various elements. Insurance is an institution that is to eliminate or at least reduce the burden of certain random events, the risk of which accompanies a person at every stage of his life. These events may be of a negative nature (death, destruction of a house due to fire) or may be associated not so much with loss as with the creation or increase of financial needs (childbirth). With the progress of civilization, losses (needs) are of an increasing value and require more and more specialized safeguards (Ronka-Chmielowiec, 2002).

Insurance does not, as has been mistakenly said, eliminate chance, but it fixes its scope; it does not abolish loss, but ensures that loss, by being shared, is not felt. Insurance is the mechanism through which this sharing is operated. It modifies the incidence of loss, diverting it from the individual to the community. It substitutes a relation of extension for a relation of intensity (Chauffon, 1884).

Another definition presents insurance as a multi-regulator of national economy development processes disrupted by random events, natural disasters, and accidents. The cost of this regulation is directly or indirectly distributed to predetermined units (legal or physical) using this regulator (Banasiński, 1999). Insurance can be defined as a technology of risk. In fact, the term "risk" which one finds being used nowadays apropos of everything has no precise meaning other than as a category of this technology. Risk is a neologism of insurance, said to derive from the Italian word "risco" which meant "that which cuts", hence reef and consequently risk to cargo on the high seas. Say's Dictionary of political economy states that the whole theory of insurance rests on the fundamental notion of risk (Say, 1896).

The notion of risk is likewise central to the juridical definition of insurances: *"risk is the fundamental element of insurance, since it is very object of this type of contract"*. Risk constitutes an essential element of insurance; the fundamental element, even for Picard and Besson who add: "this notion of risk is specific in its origin to the law and science of insurance, and differs markedly from the notion of risk utilised in civil law and everyday speech" (Picard and Besson, 1976).

Hadyniak and Szumlicz (2010) present a slightly different definition, claiming that *"insurance as a financial structure is a mechanism consisting in the fact that the policyholder contributes to the joint risk fund, from which those who have suffered damages resulting from this risk receive compensation for the effects of such damages (risk sharing) from the insurer (risk transfer)"*. Insurance it is remedy so potent that the emancipation of action by insurance can only be compare with that effected in another domain by religion. This global sense of security produced already by our fragmentary existing forms of insurance and still more by its integral forms yet to

come, is like a transposition on the earthly plane of the religious faith that inspires the believer (Gros, 1920).

According to the above definitions, the insurance market is treated as a source of income for the state budget, and the effects of any random events are passed on to all its participants. At that time, insurance functions as a macroeconomic economic stabilizer, mitigating the effects associated with the occurrence of risk, and also contributes to the growth of gross domestic product (GDP).

Only 20 percent of the world's population has adequate social security coverage, while more than half lacks any kind of social security protection at all. Experience shows that people are willing to contribute to social security benefits that satisfy their priority needs. Europe is the region with the highest level of social security expenditure at nearly 25% of GDP, followed by North America at 16.6%. Africa has the lowest level at 4.3% of GDP (International Labour Organization, 2006).

When deciding on any insurance, you must first answer the question, what should be protected, as well as against what risk. Only precisely defining own needs will guarantee that the costs of what we really expect as customers will be incurred. In summary, it should be stated that insurance is an important element of finance for both individual households and the entire economy. On the other hand, insurance products are based on a risk dispersion mechanism and relate to future events.

3. The Wounded and Injured in Missions and Operations Outside the Country

Based on the United Nations Charter, an international collective security system was created. The signatories of this agreement recognized that the principal goal of the United Nations (UN) was to prevent war and set conditions that would allow justice and respect of obligations under other sources of international law. It was assumed that achieving this goal is possible as a result of friendly cooperation based on the principles of equality and mutual respect of interests, as well as agreeing on international activities of an economic, social, cultural or humanitarian nature (United Nations Charter, 1945).

The participation of the Polish Armed Forces in operations outside the country depends on Polish interests and foreign policy goals. These are actions through which the efforts of many countries are directed towards achieving common political and military goals. The forces participating in it set additional requirements, including increased flexibility, the need to adapt structures to unusual tasks, mobility, a compatible communication system, and better protection of troops.

For over 60 years, the army has been present in the demilitarized zone of the Korean Peninsula. It is the first and also the longest foreign operation with the participation of the Polish Army, because it has lasted since 1953. In the 1950s, 391 soldiers served

in the Polish Mission to the Supervisory Commission of Neutral States on the Korean Peninsula. The War in Korea is considered the bloodiest conflict of the “cold war”. The fights between the democratic Republic of Korea, supported by the US and the United Nations, and the communist People’s Democratic Republic of Korea supported by the Union of Soviet Socialist Republics and the People’s Republic of China led the world to the brink of the atomic war. The signed truce closing the tragic stage in the Korean history led to the creation of the Demilitarized Zone along the 38th parallel, separating both sides of the conflict. As part of supervising the agreement, two permanent international committees were established: The Neutral Repatriation Commission and the Neutral States Supervisory Commission, which includes Poland together with Sweden and Switzerland. Three Polish soldiers died during the mission in Korea (<https://cwdpgp.wp.mil.pl/pl/pages/korea-2019-07-17-b/>).

The next operation that the Polish Army soldiers had to face was the mission in Iraq, which goal was for Poland to support the stabilization and reconstruction process of Iraq, as well as to train and advise Iraqi security forces. The nature of the mission has evolved from stabilizing, through stabilizing and training, to consulting and training. The Polish Military Contingent in Iraq was the second largest military contingent issued for this operation and the largest contingent issued by Poland abroad. Although the military already had experience gathered during operations carried out around the world under the auspices of the UN and NATO, the Iraqi mission required a new approach. It was caused by the involvement of a large number of soldiers (2,500 soldiers at the climax), equipment and weapons other than in previously conducted operations. Soldiers served in foreign and at the same time difficult terrain in terms of religion, culture, and climate. Over fifteen thousand soldiers participated in the operation. “28 people died – 22 military, three former soldiers employed in security companies, two TVP journalists and a GPB officer” (Skrzypczak, Majewski, and Reszka, 2010).

An equally important lesson for Poland was the mission in Afghanistan, commenced in 2002. After the attacks on the World Trade Centre on September 11, 2001 by Al-Qaeda, the Polish authorities joined the international coalition against global terrorism. The operation was codenamed “Enduring Freedom”. In the initial phase, about 100 Polish soldiers participated in the allied forces. Tasks performed by soldiers included, among others demining and clearing the area of unexploded ordnance, securing logistic and sapper convoys, as well as providing humanitarian aid with non-governmental organizations. Five years later, the nature of the tasks performed by soldiers changed, the operation “Enduring Freedom” ended, and thus the first change of the Polish Military Contingent as part of the International Security Assistance Force (ISAF) was initiated. The main tasks of Polish soldiers were to ensure stability and help in the reconstruction and development of Afghanistan. During the Afghan mission, 43 Polish soldiers and 1 civilian employee of the army died or were killed. At the time when Poland obliged to sign the North Atlantic Pact in March 1999 and when a decision was made to join the European Union in 2004, it meant the

involvement of the Polish Army in various missions outside the country. This danger, affecting Poland, puts high demands on soldiers in every respect.

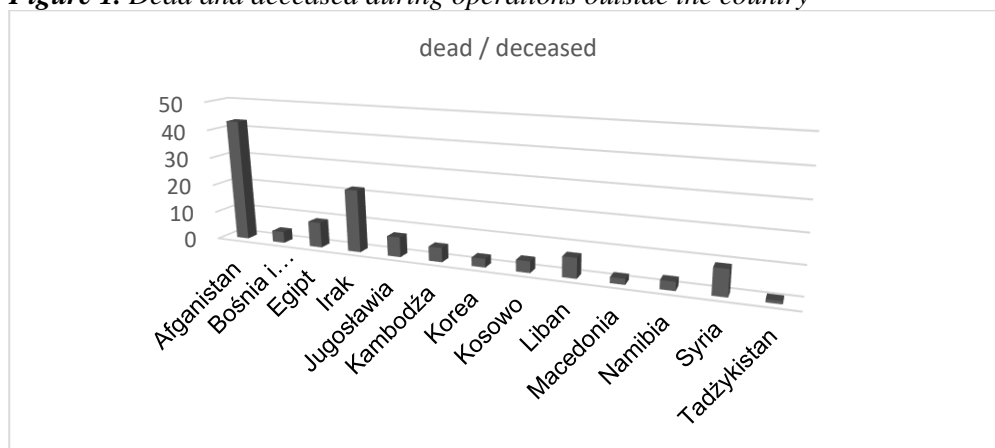
Table 1 was prepared based on the data provided by the Centre for Veterans of Actions Outside the Borders, presenting selected places in which soldiers participated as part of missions and operations outside the country, and the number of unfortunate events in which Polish soldiers were killed.

Table 1. *Dead and deceased during operations outside the country*

Place of military mission/operation	Dead/deceased
Afghanistan	43
Bosnia and Hercegovina	4
Egypt	9
Iraq	22
Yugoslavia	7
Cambodia	5
Korea	3
Kosovo	4
Lebanon	7
Macedonia	2
Namibia	3
Syria	9
Tajikistan	1
TOTAL	119

Source: Own study based on data provided by the Centre for Veterans of Actions Outside the Borders, available on <https://cwdpgp.wp.mil.pl/pl/pages/pamieci-polegym-i-zmarym-w-wojskowych-misjach-zagranicznych-2019-07-16-d/> (access: 2020.01.27).

Figure 1. *Dead and deceased during operations outside the country*



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The above data (Table 1) shows that the largest number of soldiers died or deceased during missions in Afghanistan and Iraq. It was caused by difficult conditions in which soldiers conducted the operations. Different weather, religious or cultural conditions accompanying them in Iraq or Afghanistan, as well as the tense political situation in these places.

4. The Existing Care System for the Wounded and Injured

Army employees employed in the Polish Military Contingents and soldiers performing military service in the country or performing tasks in military operations outside the country are guaranteed compensation in the event of accidents or diseases related to military service. These guarantees are governed by the following legal acts:

- The Act of September 11, 2003 on the military service of professional soldiers (Journal of Laws of 2003, no. 179 item 1750, as amended).
- The Act of April 11, 2003 on compensation benefits due in the event of accidents and diseases related to military service (Journal of Laws of 2017, item 1950).
- Regulation of the Minister of National Defense of August 8, 2003 on determining the degree of damage to health and the relationship between the death of soldiers and military service as a result of an accident or illness.
- Regulation of the Minister of National Defense of September 15, 2003 on the procedure in the event of an accident or the disclosure of a disease related to the active military service (Journal of Laws of 2003, no. 163 item 1578, as amended).
- Regulation of the Minister of National Defense of January 10, 2006 on the decree of invalidity of professional soldiers, soldiers dismissed from professional military service, and retirees and pensioners of the military medical boards in these matters (Journal of Laws of 2006, no. 12 item 75 and Journal of Laws of 2015.749).

Pursuant to the Act of September 11, 2003 on the military service of professional soldiers, art. 24. Performing professional military service outside the country, point 7. Sub-point 5: "Professional soldiers assigned to perform professional military service outside the country are entitled, in particular, to the following rights and benefits: individual and collective insurance against accidents occurring during the performance of their service outside the country, which resulted in bodily injury, health disorder or death of a soldier". The insurance in force is the accidental death and dismemberment insurance. It covers soldiers and civilian employees of the army on duty outside of Poland who have been directed to perform the military service in Polish military contingents, military, and observation missions, and temporarily staying in the areas of operation of the Polish Military Contingents.

Accidental death and dismemberment insurance are the insurance covering life or health. It covers accidents occurring in Poland and abroad. These events may occur alone or constitute a component of insurance packages.

When choosing the type of insurance, one should carefully examine the terms of the contract, because insurance companies contain various types of exemptions from the contract. Examples of situations where the insurer does not pay compensation are:

- occupational diseases;
- committing or attempting suicide;
- driving a vehicle without the required permits;
- causing an accident under the influence of alcohol or other drugs;
- participation in protests;
- accidents during war, nuclear contamination or radiation.

In the event of an accident, the insured is obliged to mitigate its effects by undergoing immediate medical attention. The injured has 14 days to notify the insurance company of the occurrence. Doctors appointed by the company determine the damage to the injured person's health. In the event of death of the insured – the benefit is transferred to the authorized person or to the family members. The benefits of this insurance certainly include:

- protecting the family and loved ones in the event of death;
- support in the event of incapacity to work;
- guarantee of payment of the insurance sum;
- payment of compensation regardless of other accident insurance policies;
- low premium, additional discount for liability insurance or comprehensive cover (depending on the insurance company).

The accident insurance contract can take various forms:

- individual for a specific person;
- group name or nameless contract;
- family contract;
- on someone else's account (the policy holder concludes the insurance and someone else appears in the policy).

At the beginning of the 20th century, the Americans developed a system of insurance against the consequences of unfortunate events of soldiers during the performance of combat tasks. *“The US Congress devised a system of Veterans' benefits in 1917, including programs such as disability compensation, health insurance, and vocational rehabilitation. In 1918, Congress passed a law in support of the first major vocational rehabilitation program for Soldiers. A new approach was emerging with the*

recognition that many injured Warriors were not patients for a lifetime but could return to work.” (Office of the Surgeon General, Cooper, Pasquina, and Drach, 2013).

It should be noted that when deciding on insurance, you should first answer the question, what and against which risks will it protect you. Thanks to precisely defined needs, we will get a guarantee that the costs of what we really expect as customers will be incurred. To sum up, insurance is an important element of finance for individual households as well as for the entire economy of a given country. In the case of insuring soldiers against the risk of consequences of unfortunate events, insurance coverage is provided by the insurer around the clock. The insurance covers accidents caused by:

- practicing sport by a soldier outside the country;
- an accident when he was a driver or a passenger;
- loss of consciousness, epilepsy attack, diabetic coma or sunstroke.

In the case of serious illness diagnosed during the insurance cover, the scope of insurance includes:

- tumours;
- renal failure;
- limb paralysis.

In addition, daily benefits are provided for hospital treatment outside the country as well as for kidnapping or disappearance outside the country in the area of the PMC or the observation mission. In the United States Army, soldiers are also insured against the consequences of diseases called battlefield stress. “As of December 1, 2005, every Soldier is covered under Service Members’ Group Life Insurance also has Traumatic Service Members’ Group Life Insurance. The extra coverage is designed to help service members and their families deal with the major expenses that arise after a severe wound or injury. Payment ranges from \$25,000 to \$100,000, based on the nature of the wound or injury.” (Office of the Surgeon General, Cooper, Pasquina, and Drach, 2013).

The amount of benefits that the soldier of the Polish army is entitled to in the case of damage to health is varied. PLN 100,000 is due to soldiers participating in UN observation missions, while PLN 250,000 is intended for European Union and Polish Military Contingent observation missions. 100% permanent health damage is provided for soldiers of observation missions under the auspices of the United Nations in the amount of PLN 75,000 (PLN 750 for each 1% damage), while PLN 150,000 (PLN 1,500 for each 1% damage) is available to soldiers staying on European Union observation missions (Ministry of National Defense, 2012).

5. Own Research

In the research process, the method of diagnostic survey using the expert interview technique was used as the basic method. The expert interview is an interview with a respondent who is known to have knowledge of the subject of the study. Thanks to the kindness of the commander of the 15th Mechanized Brigade in Giżycko, 6 soldiers took part in the pilot study: 3 soldiers in the rank of sergeant, 1 soldier in the rank of a master corporal and 2 soldiers in the rank of a junior warrant officer. The indicated soldiers are experts because of the experience resulting from taking part in operations outside the country. The study was conducted from July 8-25, 2019. The purpose of the interview was to obtain information on the insurance cover that brigade soldiers used in operations outside the country. The interview included 5 open questions.

Question 1: Soldiers assigned to perform service outside the country in Polish Military Contingents (PMC) and observation missions of international organizations and multinational forces are covered by insurance protection. What did your insurance cover include?

The answer was unequivocal for all respondents, it was the accidental death and dismemberment insurance (AD&D). The insurance program includes:

- accidental death and dismemberment insurance (AD&D) of soldiers and military employees outside the country: directed to perform military service/work in Polish military contingents (PMC) and observation missions of international organizations and multinational forces temporarily staying in the areas of operation of Polish military contingents and observational missions of international organizations and multinational forces;
- civil liability insurance (OC) for soldiers and military employees – drivers, for damages arising from the use of motor vehicles owned by foreign countries outside the country.

Question 2: What do you think the Polish state should be guided in determining the amount of benefit in the event of the soldier's unfortunate events?

Unlike the previous question, the answers varied:

Soldier 1: *“First of all, the amount of compensation for damage to health, including the consequences of the injury.”*

Soldier 2: *“People deciding on the rules of insurance should pay attention to the circumstances of the injury while performing official duties outside the country. Divide the cases into those acquired during combat operations and those that occurred in the security soldiers.”*

Soldier 3: *“People deciding on the rules of insurance should pay attention to the circumstances of acquiring an injury while performing service outside the country.”*

They should also consider the costs that a soldier incurs after acquiring an injury, often they must be incurred for the rest of his life.”

Soldier 4: “First of all, the amount of compensation for damage to health taking into account the consequences of the injury, or also taking into account the costs incurred for rehabilitation.”

In general, it can be assumed that respondents expect from the insuring body that the compensation for unfortunate events should consider the type of tasks that the soldier performed during which he was injured. Compensation for soldiers for performing combat tasks in foreign operations is of particular importance here.

Question 3: In the event of loss of health or life, insurance coverage should secure your family’s future. Has the insurance you had met your expectations? If not, what would you expect?

Soldier 1: “It did not live up to my expectations, because we should be treated on an equal footing with representatives of the state who died on April 10, 2010.”

Soldier 2: “A soldier going to a combat mission should be fully financially and legally protected in the event of any consequences related to the loss of health or life. The rates should be such as to fully compensate for the loss. And not having the commission underestimate the damages, so that the compensation is as small as possible.”

Soldier 3: “A soldier deciding to leave as part of combat missions abroad should be fully secured financially and legally in the event of any consequences related to the loss of life or health. Insurance rates should be adequate to the risk incurred and secure the wounded soldier or his family (in the event of his death) financially to fully compensate for the loss at the time of the tragedy.”

Soldier 4: “It did not live up to my expectations, soldiers should be treated as representatives of the state (...). At present, the life of a soldier is worth PLN 125,000 (100% of damage), and representatives of the state – millions.”

Soldier 6: “Benefits are greatly underestimated. Regardless of the rank, every soldier should receive the same monetary equivalent as those in government positions to ensure a dignified life for his family.”

In the statements of soldiers, one can feel resentment over the unequal treatment in comparison to other social groups. They expect that the amount of compensation in the event of loss of health or life would be equated with persons holding the highest offices in the state.

Question 4: Have you insured yourself additionally? If so, what was the reason and what was the scope of protection?

All respondents did not get additional insurance.

Soldier 1: *“I did not insure myself additionally, it should be secured by the Ministry of National Defense.”*

Soldier 2: *“I did not insure myself additionally, insurers raise rates because of high risk.”*

Soldier 4: *“I did not insure myself additionally, because the costs were too high. In addition, I believe that the Ministry of National Defence should secure it.”*

Soldier 6: *“I did not insure myself. I thought that the Polish Army cares for the safety of its soldiers. A soldier on a mission should not think about insurance, but about the best performance of his duties.”*

Although the surveyed soldiers expect higher damages for their health or life, they do not want to join the insurance premiums themselves. They expect that the state should bear the full cost of sending soldiers on foreign missions. They show a consumer approach to life, thinking that they deserve it.

Question 5: In the event of damage to health, did the amount of compensation fully satisfy you?

Soldier 1: *“Payment for damage to health is not enough for the injuries sustained and does not take into account the mental consequences in any respect.”*

Soldier 2: *“The compensation paid after the trauma acquired on the mission will not even compensate for the medications I need to take. Not to mention the fact that our beloved commission lowers the interest rates and thinks about how not to pay money.”*

Soldier 3: *“Compensation paid after a damage acquired during a foreign mission is embarrassing. Insurance conditions and medical care provided after the acquisition, as well as care by a military unit are one of the reasons not to go on such a mission.”*

Soldier 4: *“Paying compensation is embarrassment. This amount is not able to compensate for lost years in health.”*

Soldier 6: *“The amount of damage is far from satisfactory. The commissions grant the smallest possible amounts. In no way do they cover the cost of the treatment.”*

The statements of the respondents are unsatisfactory in terms of the amount of compensation for the damage suffered. Soldiers blame military medical commissions, which lower the amount of compensation. Allocated compensation is often not enough for medical care and a return to normal life.

6. Conclusions

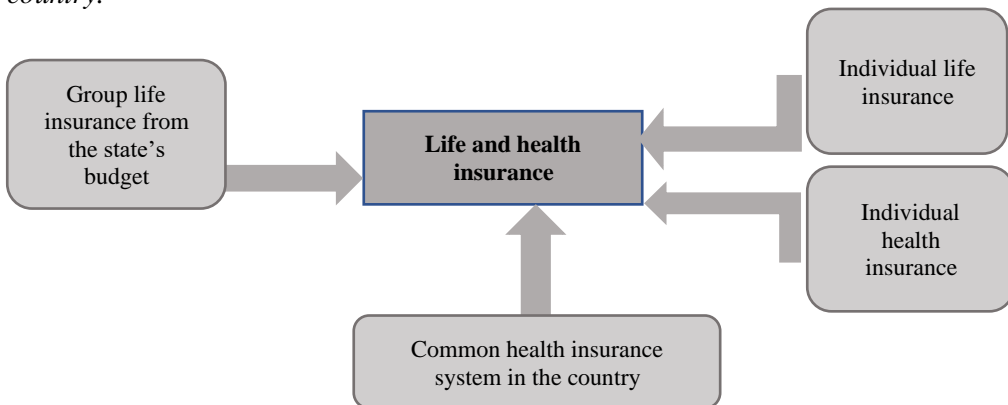
The main obligation of the state under applicable legal acts is to ensure the security of its citizens by maintaining the armed forces capable of acting on the appropriate operational level. This must be done by ensuring the proper functioning of the armed forces. Analysis of the literature on the subject and the research carried out shows that participants of military operations outside the country should be insured against the risk of loss of health or life during the performance of combat tasks. Figure 2 presents

an example model of responsibility for the life and health of soldiers performing tasks during operations outside of Poland.

The functioning of the Armed Forces of the Republic of Poland, also the financing of their activities, is based on the legal foundations applicable in all institutions and bodies of state administration operating in the public sector.

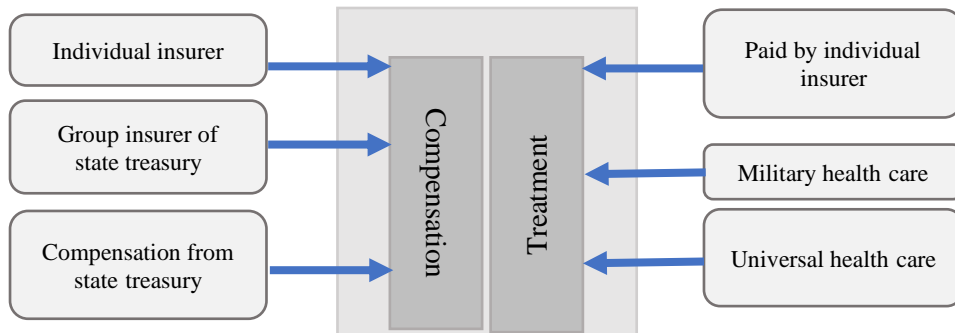
1. Soldiers directed to perform service outside the country in Polish military contingents (PMC) and observation missions of international organizations and multinational forces are covered by insurance against the consequences of accidents.
2. The amount of benefits in the event of a soldier's unfortunate events should depend on the soldier's participation in combat operations and on those which occurred to the support soldiers.
3. Soldiers expect that the amount of compensation in the event of loss of health or life during the implementation of combat tasks outside the state would be equated with persons holding the highest offices in the state.
4. Participants of peacekeeping operations outside the country expect that the state should bear the full insurance and compensation costs by sending soldiers on foreign missions for the risk of carrying out combat tasks.
5. The amount of compensation for the loss of health or life suffered is unsatisfactory and will not compensate for the return of soldiers to normal life or will not protect their families in the absence of the father of the family.

Figure 2. Model for financing insurance of soldiers during operations outside the country.



Source: Own study.

Compensation for damage to health or loss of a soldier's life should be borne by both the collective and individual insurer. It is also advisable that the additional reimbursement be compensated by the state treasury because the state has sent the soldier to carry out tasks in operations outside the country. Such a model is presented in Figure 3.

Figure 3. Responsibility for damage to health and life

Source: Own study.

The awareness of participants of foreign missions about individual responsibility for the risk of their participation in operations should be increased. The issue of insurance against the consequences of unfortunate events and further research on this issue should seek to find solutions that would satisfy the participants of military operations in the event of loss of health or life.

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