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## INSURANCE EDUCATION AS PART OF SOCIAL EDUCATION

—A Task for Insurance Sociology—

by

*Noriaki Niwata*

### *1. Social Change and Social Education*

How we grasp, understand and define social education are important issues in the study of education. Specialists have volunteered their ideas each differing from the other in terms of substance and nuance. Social education seems to take shape by being defined and restricted by the general attitude toward or expectations placed on it and by a variety of factors such as the structure, system, norm, character, positioning, developmental stage and process of society. In this respect, social education can be said to be a reflection of society itself. In other words, social education cannot be considered separately from its social background. Social education compose and belong to the supra-structure of the society where it is provided. Needless to say, the elements comprising the supra-structure interact with the infra-structure of society. Likewise, social education acts sometimes to correct its base to the state it should be or to induce change in the base. From this viewpoint, the mission of social education may be defined as follows:

- (1) To educate the members of society to enhance his/her ability and personality through a correct understanding of how society should be and how it actually is.
- (2) To provide education to make full use of all abilities, technology, physical strength and human dignity that are possessed by members of society to contribute toward social progress and advancement.

If we consider what kind of educational measures are required to prepare society to achieve the above two objectives, it will reveal to us the outline of what is known as social education. What we must keep in mind, however, is that society is not static, but dynamic. Society changes with the flow of time and it does so faster each year. Superficially, social education continues to endeavour to adapt to the needs of society of that particular time, but in actual, it is required to adapt to change and to foresee the future.

Let us now turn to the current status of society and its characteristics, and grope a little into the future to see what changes it may have in store for us.

- (1) A majority of modern man must work to make his daily bread. More and more employment opportunities are being facilitated by corporate businesses. In other words, modern men are employed by corporations. In return for work, they

- receive payment with which to make and sustain living. Thus, social education provided in this light would be targeted at the social class which works and lives off such a form of employment.
- (2) Progress and advancement in society, especially the development and enhancement of productivity have succeeded in solving severe poverty, conceived and developed the middle-class, and organized and established a social structure in which the middle-class is dominant. Therefore, it is this middle-class that is the major recipient of social education in such a society.
  - (3) The modern system of production is mass production and distribution of merchandise and services by large capital. Work and daily living are consequently dominated and controlled by large capital or nearly dominated and controlled. The standard of living in materialistic terms continues to be upgraded under such dominance, but there rises a dormant, chronic and general sense of dissatisfaction due to the lack of spontaneity or purposefulness in life. This brings about a sense of a different kind of poverty. The primary task of social education would be to confront this sense of poverty.
  - (4) Official authority is another factor along with the dominance of large capital in a mixed economy that interferes with production and all other aspects of our lives. This kind of a society can either be regarded as a government-guided society or a planned society in which authority plays a dominant role in daily life. Social education in such a society will strive to establish proper relationships between administration, public authority, the state and governmental authority – all these can be used to imply both the positive and the negative – and the people in that country or society.
  - (5) Future society will be run not only by tangible property but also by intangible, intellectual information. In other words, accessing, utilizing and manipulating information will have a crucial impact on both production and living. The so-called information society is this kind of a society where handling and coping with information will be among the issues taken up in social education.
  - (6) A social phenomenon that is rapidly approaching us is a society that is managed by science where technocrats will manipulate technocracy. In this society, the professional elites and the mass coexist. It is a high-technology society as well as a society of the mass. Social education provided in such a society will be extremely technical, but must also accommodate a modern liberal-arts type of training for the mass.
  - (7) An economic era in which each nation existed separately from another is quickly becoming out-dated. Instead, a new era of internationalization is opening up. The world is becoming more worthy of being called a “global community”. Social education, in this light, must then be education to prepare for internationalization is opening up. The world is becoming more worthy of being called a “global community”. Social education, in this light, must then be education to prepare for internationalization.
  - (8) Future society will have more foresight and will incorporate forecasts into its

policies. It is a society that anticipates the future and will have a stronger tint of planned economy. Living the present in a worthwhile fashion implies an effort to live even better in the future. Social education must satisfy this need and it must not forget to attempt to resolve the problems of tomorrow.

## 2. *The Emphasis of Social Education*

It is natural that the focal point of social education changes as social systems undergo change. Education, especially, reacts in its own way to social change according to its characteristics and its aims. Education tends to go its own way. The educational process of evolution is an interaction of "social change → reaction to change on the part of education" and "education as an integral part of society → educational change caused by a fermentation of its inherent issues". It can be pointed out that when education parts from society and begins to walk on its own without mingling, education becomes alienated from the age and becomes distorted. There is ample danger that insurance education will fall into this pitfall. When this happens, insurance education becomes separated from the age and it deteriorates, teaching only the mechanisms and techniques of insurance to ensure that students have the ability to make effective use of insurance. As a result, students begin to find insurance education "boring", and that "it does not relate to the age" and ends up thinking that "education in which insurance is taught may be low in standard and awareness". This is a good example of how insurance education may achieve limited success in outlining the characteristics of insurance, but fail to ascribe its relationship to society in general.

Let us review some social phenomena that may partake Japan in the future.

- (1) The seniority system and other existing orders will either collapse or regress to be replaced by a society that is ruled by merits, which will emerge as a new order. In such a society, social education must be technical education as well as education for the purpose of acquiring cultural refinement because people will begin to be evaluated by their personal values as well as their abilities to perform their jobs.
- (2) The emerging of a society of the highly educated will blur differences between the white-collar worker and the blue-collar. Social education encompassing vocational training will be provided to a wider range of recipients. An increasing number of female labour force will seek employment, which will require a higher level of social education to be provided to them.
- (3) Social education will be, on one hand, standardized. On the other hand, it will be diversified in terms of recipients, substance, philosophy and method to satisfy the needs of an age of diversified values and lifestyles. It is a society of the mass. It is also a society that enjoys high standard of living. Therefore, it will be necessary to provide advanced social education which is also unique in its own way.
- (4) The future society will doubtlessly be a society with a high ratio of elderly population. This will affect all aspects of the economy as well as daily living in terms of pensions, medicine, employment, living environment and so forth. Education

will be required to come to grips with these issues.

- (5) Internationalization has already began. Japan must act to bring her uniqueness into full play as a member of the global community. She must also make efforts to learn from the outside world. This learning process may set the direction in which future education will head.
- (6) The economy no longer affects our lives in a positive manner only. World-wide shortage of resources has activated the market mechanism. Politics and other factors influence the economy. On the domestic level, pollution, environmental destruction and other negative aspects of production and economic growth have surfaced. Education must come to grips with a wide range of phenomena embodying both the negative and the positive.

Then, what areas should future social education stress?

- (1) It will be necessary for education provided at home, schools, work place and in the community to have specific objectives, yet be inter-related to each other to form one comprehensive educational system. This will be emphasized especially when conceiving life-long education. Education at each level must have its characteristics, but they must also be inter-related to each other to complete a flow of education. Otherwise it becomes mere congeries. Just as production and daily living are activities inter-twined with society where there is an inter-action and a certain flow amongst individuals so must there be such a flow of education throughout our lives. It is important that social education, which is a kind of adult education, must not be cut off from school education. It must harmonize with school education while maintaining its characteristics.
- (2) No true social education can be complete without maintaining contact with labour. It should have high regard for labour. It should teach practical skills and other practical matters. Character education or education for cultural refinement will not contribute greatly toward rearing rich and strong individuality. Social education must be practical, but must also contribute toward personal enhancement.
- (3) Education consumes a tremendous sum. This tendency will only be strengthened, not weakened in the future. This means that more financial assistance will be expected from the State, government or the administration. This brings about the danger of dominance or restriction from the Establishment to steer education to their advantage. Thus, it becomes even more important to maintain educational independence. Efforts must be made to keep social education from becoming an instrument of the Establishment. Social education provides means to individuals to grow to become independent and free members of society.
- (4) Education that is provided to adapt society to the tide of internationalization or to the age of the global community, is an expansion and changed form of domestic education. The first step would be to acquire international customs and a sense of internationalism. At the same time, this will offer us an opportunity to notice new things and think about our homeland.
- (5) Social education will change from that provided by a group-oriented society, which is uniquely Japanese, to that by an individualistic society which is more

common among the industrialized nations. In the past, the hierarchy of the group to which we belonged educated us in its own way. In the future, it will be up to us to educate ourselves as the occasion permits. This change in the approach to education will allow us to acquire logical thinking by which we will be able to judge things for ourselves and common sense on which logical thinking is based. Such a change in education will open the way for a society that evaluates people by their personal charm and abilities.

- (6) Education in a large and complex society will be education that rears individuals who may criticize, but not totally deny, the Establishment and who are capable of coming to grips with gradual progress. Such education will be the kind of education that is effective in this kind of a society. Education aims to rear individuals who are qualified to implement reforms within the Establishment, but if students seek to be completely subordinated by or loyal to a group within the Establishment, they cannot hope to establish their egos or maintain their independence. Social education must rear individuals who will neither refuse or deny the affluence provided by the Establishment, but rather accept them as the basis for making a stride toward tomorrow.

Future education will be provided over a longer period of time than it is now. This can be burdensome for those who must bear the expenses. To overcome this and to promote education even further, education should be intensified to shorten the time length. Then education can be provided for those in employment. While social education will be rated highly, its purposefulness will also be brought under scrutiny. The fruits of education should be made use of over a longer period of time. Life-long learning should be facilitated by providing education now and then and by extending the term of employment, viz., procrastinating retirement. By doing so, we may expect to make longer use of the effects of education. Such expectations for a more complete social education brings heavier burden on the shoulders of the State, which must reinforce its educational infrastructure. Along side with education for the ordinary, the State is required to furnish education for social outcasts, viz., education for the physically handicapped, those who do not reach the required mental standards and those residing in the remote areas in the country belong to this category.

Education in an aging society is education to re-develop or refresh skills and/or knowledge. This type of education is what is commonly called "life-long education". In a high-technology society and in an age when one technological innovation is followed by another, we must not be too keen on technical training and forget the need to maintain emotional and psychological stability because we cannot make use of our capabilities if we lack stability. Social education as part of life-long education tends to lean toward technical education which teaches practical and useful skills and knowledge. However, in actual, the psychological aspect cannot be dispensed with.

The more education we try to provide, the more must the State and its people invest in education. In other words, we find the following relationship between education and investment: Increased investment in education → better skills and higher personal value → higher income over a longer period of time → return on investment. The basic

conditions on which this relationship rests are that society is individualistic, ability-oriented and that it compensates its members according to their ability and the amount of work they can process. Thus, advanced education implies the formation of a modern individualistic society which rests on a merit system.

Large capitals will dominate production and distribution even further in the future and will begin to dominate our daily lives in general. Large capitals will dominate our lives thoroughly in many ways. As a result, we will begin to lead diversified lifestyles based upon diversified values but within those limits and restrictions. An information society is supposed to be a society that is supplied with diversified and abundant information. Yet, it is information that is censored, controlled and supplied by large capital. Thus, even information is under the dominance of large capital. Both school education and social education must be enhanced and upgraded to rear individuals that are capable of maintaining and exerting individuality even though life may be controlled by large capital, and agencies that supply information, viz., the mass media chiefly, may induce and regulate our awareness, judgement, choice and thinking on which these mental activities are based. Education must be neutral and independent in such an environment. However, a large portion of education is beginning to be dominated, controlled or restricted by the Establishment and its nucleus, the large capital. When this dominance gets out of hand, "education becomes corrupt" and "a crisis in education" will be much talked about. However, we should note that the situation would be just as unfavourable even if large capital is replaced by large labour unions, and large capital and the Establishment by class politics and its pressure group.

Education and its effectiveness depend on the relationship between the provider and recipient, viz., who provides it and who receives it, and how it is provided and received. Educators must be neutral, fair and independent as they can be. Recipients must be independent and be able to judge for themselves. Education, especially social education, does not pose any substantial problem as long as it is limited to teaching skills or technology, but once it becomes involved in teaching the choices that are available and ideas, it tends to become standardized and an instrument to favour the Establishment while it enhances the recipients' abilities to criticize and form judgements. It, therefore, becomes vital to secure and respect the social status of educators as well as their standard of living. It is impossible to provide education that is truly individualistic, independent, fair, neutral and democratic without securing the social status and the standard of living of educators. Proper attitude toward education and effective education cannot be achieved without social security on the social level, and on the personal level, sufficient and adequate income to purchase security. Educators may be expected to shoulder a heavy burden in terms of being moral and possessing insight. In return for this, they may expect sufficient security. When this is furnished, educators will be in a position to assess how much security, savings and insurance they may need. Educators who lack understanding of these systems may find difficulty maintaining independence and neutrality in their teaching environment. It is important that educators are secured both socially and privately.

Education encompasses an element of self-denial. Higher education disseminates

and enhances conventional ideas and technology, which allows society to advance and make progress. Ironically, this process also destroys existing technological systems and organizations. Progress, in this sense, is destructive. Progress originates in conventional technology. Innovation is brought about by transcending existing technology. Conventional technology is ostracized by new ones. In a similar way, the rising of new forms of production and distribution denies and destroys existing patterns. This process came about swiftly in the past, but it will be more gradual in the future. To give an example, the appearance of computers have changed conventional production technology and systems. Organizations that utilize computers open the way for a new type of organizations and social structure. From this standpoint, we find that innovations in the field of education tend to be pressured and alienated by social organization or structure. Needless to say, education without any innovation does not need to face this danger. But then, it is no longer education. It merely teaches skills. Going back to our earlier statement, we find that the opening up of a new age and a new future through the promotion of education sacrifices, distorts and damages what has become outdated. The process brings about, for example, bankruptcy, unemployment and, on a broader scale, more accidents and deterioration of health. Therefore, social security must be furnished to cope with these issues. There will be differences in speed with which this process takes place, but technology, organization, the Establishment and society make progress and enhance through a process that is "pro — con — reconciliation". Social security and insurance for the people including educators are the premise for disseminating proper education and to call in a new age. To measure the level of cultural development of a nation by the degree to which these two systems are furnished, is quite appropriate in that sense. Social security and insurance are better furnished in highly advanced nations. The benefits of public and private forms of security makes progress possible. Security has come to be a condition for sublimation rather than for the maintenance of upgraded living.

### ***3. Insurance Education in Social Education***

Let us call education that is provided outside of school at various stages in life social education and examine what kind of insurance education is provided at what stages in life.

- (1) **Childhood:** This is the period during which time we are dependents. In terms of insurance, it is a period during which time we benefit, meaning we profit from the effects of insurance. In other words, should calamity such as natural disaster or accidents befall the supporters (in many cases, parents) both life and non-life insurances provide coverage bringing direct assistance to the dependents. With this kind of a limited participation in insurance, all the education that may be provided will be home education teaching dependents about the existence of insurance.
- (2) **Period of Self-Support; Adolescence to Maturity:** This is the period during which time we support and sustain our livelihood. In many cases, it is also a period when we see the completion of school education. Our participation in insurance during



this period is through the purchase of insurance. It is a period of insurance programming. Insurance education provided during this period will be the focal point of insurance education provided as part of social education. It is important that the need for and the function of insurance is explained as well as how to incorporate insurance into our life cycle and how it can be effectively used. The role of the teacher will be played by insurance companies or the insurance industry as well as by employees and other parties concerned that are dispatched by the companies or the industry. This type of education is provided through marketing activities and in relation to sales promotion by agents. In addition, consumer groups across the country provide this type of education. In some cases, governmental agencies and municipal bodies will advocate, cooperate or plan educational opportunities.

- (3) Retirement: This period is generally regarded as the period when we age. It is also a period with stronger possibility of death and accidents. It is a period of benefiting from insurance. If we regard childhood as the first beneficiary period, this will be the second of its kind. It may also be regarded as the settlement period. Unlike childhood when dependents tended to be beneficiaries, the beneficiary in this case is generally either the insured or his/her spouse. This period of old age implies retirement. In some cases, serious illness or injury can force us into retirement.

This period is a self-learning period when we must consider how to make best use of the sum we receive. The insurance industry, insurance companies, agents, insurance administrators, other parties concerned and consumer groups may serve the role of adviser or interpreter of how to claim or utilize the sum insured. At long last, we hold in our hands the effects of insurance. We are fully informed about insurance. It is now our turn to relay the experience and knowledge to succeeding generations. In many cases, the students will be women and children at home or juniors at work place. The objective here is to participate in teaching insurance as part of social education. This is insurance education "by word of mouth". The role has changed. No longer are we the student, we are the teacher.

We may also need to categorize insurance education by our involvement with insurance. In other words, with which aspect of insurance are we engaged in? If we were to sort out insurance-related knowledge, organize it and provided it through available means, we find that it reveals to us an outline of another category of insurance education.

- (1) At home, the approach to insurance education may be either from the standpoint of home economics or life cycle planning. The substance of this type of insurance education evolves around teaching how to make effective use of insurance according to the particular life cycle or stage in life. It is for the consumer of insurance, viz., the demand-side.
- (2) Insurance education could also be targeted at agents: How to best incorporate and use insurance in society in the most effective manner. This approach would be a business-administration-type of education. The substance of education provided in this category would be to train those in the insurance business in how to

strive for increased profits while enhancing the quality and quantity of insurance. In many cases, this involves a study of insurance business administration. It is for the insurer and lays the rails for their business. This type of education comes in the form of in-house training or employee training. The fundamental belief here is that the dissemination and enhancement of insurance will be achieved through increased management efforts. Insurance education in this category is recognized as being important and is implemented over a wide area.

- (3) If we examine the position that insurance holds and the role it plays in society, and convey the results of the examination to the general public, we find another category of insurance education. This education does not favour the demand-side, consumers, or the supply-side, the insurers. The substance of this education is heavily involved in insurance business or insurance institution. We might expect this type of education to be provided in a technical course at school, however, the borderline between school and social education is quite blurred and, in some cases, it is provided by governmental agencies (though very rarely) or by municipal bodies (though there are very few instances so far). In other cases, the mass media provides it and academic societies include it among their research activities. In still other cases, the insurance industry through means of associations or centers provide it with the aim to promote understanding of insurance, identify the social positioning of insurance, disseminate and enhance the social mission and responsibility of insurance. It is rather unfortunate that we rarely find these types of insurance education in Japan. Insurance education provided as part of social education seems to be bi-polarized. It is either a "how to" approach to purchasing, selling or using insurance, or insurance business including marketing. There is strong possibility that insurance education will stress the business or system side of insurance when insurance economics or insurance sociology develop and researchers in these fields disseminate information to the general public. The study of insurance law will not necessarily achieve this.

Insurance education can also be categorized by where it is provided. Each will have characteristics that are different from the other. If we place the various categories in chronological order, we will find an outline of life-long education.

- (1) Home Education: This is insurance education whereby parents relay their experiences to their children and they to their children and so forth. It relays the personal impressions held by predecessors to the younger generation. The substance of this education tends to be emotional and perceptive. This is backed by consumer education and vice versa. Insurance education provided at home forms the undercurrent of consumer education by tinting it with sentiment for or against insurance.
- (2) School Education: This is not regarded as being part of social education. It is sandwiched in between two types of social education and bridges the two. It also serves to upgrade the substance of education taught in the former period to prepare for the latter period of social education. This education provides basic insurance education and is theoretic.

(3) **Social Education:** Home education is also regarded as social education, but education that is provided after the completion of school education and when we are out in society truly deserves the name of social education. Insurance education in this category will be a mixture of approbations and disapprobations of insurance. The two attitudes can be likened to preventive medicine and clinical medicine. In the "preventive medicine" approach, consumer education is provided free of any restrictions. In many cases, it is education to satisfy cultural needs. The main objective here is to "prevent" a situation whereby ignorance may keep consumers from choosing the right type of insurance or using it in a satisfactory manner. In the "clinical medicine" approach, complaints about existing policies would be used as a lesson for the future. Efforts to process complaints may help to upgrade education. Public agencies or groups that process complaints may be regarded as providing insurance education to those who file complaints. During this process, actual complaints may be used for case study when providing community residents with insurance education. This "clinical medicine" approach to insurance education originates in complaints that are lodged and thus cannot help being critical toward insurance. "Critical" can mean either of the two things: One, the faults, problems and other shortcomings of insurance may be criticized while maintaining a basic and general approbation of insurance. Two, it may be a total denial of insurance. The latter does not generally fuse with education and is usually incorporated into some movement.

Insurance education can also be categorized by the types of people who attend. Needless to say, the substance of insurance education will differ according to the type of students. However, it is not permissible for fundamental or basic ideas or attitudes to be inconstant depending on who receives the education. This is an essential nature of education. The first and last mission of education is to teach "virtue as virtue and vice as vice". Education, seen in this light, is indeed demanding and this is the very reason why educators need to be provided with security both socially and privately so that they may make full use of the systems.

- (1) **Insurance Education for the General Public:** This type of insurance education teaches recipients who are generally housewives and consumers knowledge rather than provide an occasion for academic research.
- (2) **Insurance Education for Opinion Leaders:** This type of insurance education needs to be advanced and technical in standard. It is generally provided by public agencies for educators, administrators, movement leaders and, in some cases, intellectuals and groups of elites. This type of insurance education should not take up practical matters. If it hints of promoting sales of insurance even in the subtlest way, it will be a failure, and further more, it will bring about an outcry against insurance. This type of insurance education originates in a disapprobation of insurance. It generally begins with a critical approach to insurance, but if it gradually generates understanding about insurance in the end, then it can be regarded as having achieved success.
- (3) **Insurance Education for Those in the Insurance Industry:** This type of insur-

ance education will be provided by insurance professionals from the industry or individual companies. It generally pursues advanced and technical matters. The training of new-comers to the business is another type of education in this category, which is elementary in nature. Due to the procrastination of retirement, this type of insurance education will have to be provided at several stages. In terms of substance, it leans toward practicality. Attempts will be made to teach and polish practical knowledge and techniques.

Insurance education may also be categorized by what is taught. Since the business of insurance or the system on which it rests covers a wide area and is multi-phased, the substance of insurance education differs depending on where the focus is. On the other hand, since the various elements and functions of insurance are inter-related, we cannot make clear-cut divisions.

- (1) Insurance Education Concentrating on Insurance Coverage and Function (=Security): This type of insurance education focuses on the true purpose of insurance, analyzes it and conveys the information to recipients. Some of the matters that may be taken up in this category are the difference between insurance and savings or what types of coverages and functions (=securities) are available.
- (2) Insurance Education Concentrating on the Financial Aspect of Insurance: Insurance is an area of finance. Therefore, insurance education may be categorized as education of finance. Here, insurance is taken up as an option among various means of making effective use of our financial resources. Another approach that is attracting some attention recently is to examine insurance companies by regarding them as a category of financial institutions.
- (3) Insurance Education in Relation to State or Governmental Policy Implementation: This type of insurance education will take up insurance in relation to social insurance. Its function of re-distributing income will be taught from the standpoint of governmental policies implementation. Insurance may further be taken up in relation to the planning, implementation, development and promotion of economic, social and industrial policies, viz., insurance education may be provided along side with social education. Public insurance schemes have been greatly upgraded in recent years. Insurance business has come to be regarded as one large industry making it possible to take private insurance into account when designing social insurance schemes. In line with this tendency, it has become immensely popular to approach insurance from a policy-making standpoint. This type of insurance education is aimed to insurance businessmen, i.e., managers, and governmental administrators in charge. At the same time, it should be offered to business people in other industries as well as those concerned with social insurance.

#### ***4. Changes in Insurance Education that are Induced by Changes in Attitudes toward Welfare***

The pursuit and realization of welfare are regarded as the foremost tasks of our economic activities, or extending even further, our advanced and wide-spread activities

evolving around the economy. It is most important to consider insurance education in this light and to disseminate the information to the general public to have them understand and be aware of the relationship. This is another category of insurance education which can be examined in relation to the changes in the attitudes toward welfare.

- (1) **A Period when Welfare was Pursued to Resolve Poverty and to Aid Social Outcasts:** The poor and other social outcasts inhibit the upgrading of welfare for the healthy and the ordinary. It functions to “pull down” the overall standard of welfare. Thus, the State implemented policies to aid the poor, which later became the prototype for social aid. It also served to sow the seeds of the old concept of mutual aid. These activities relied heavily on charity from the affluent. Thus, the elites – the noble and the affluent ruling class – were taught the idea of mutual aid, which is the basis for today’s insurance and the need to stabilize civic lives. We find a primitive form of insurance education in the strongly religious and ethical education which aimed to create a sense of benevolence and paternalism among the members of the upper class.
- (2) **A Period when Welfare was Upgraded in line with Enhanced Living Standards:** The primary emphasis is placed on economic growth in this age. Both society and individuals see the possibility of achieving welfare amid growth and, in some cases, growth directly implied welfare. In other words, the degree of materialistic satisfaction measured the degree of welfare, viz., high wages and high profits. Security was measured by its capacity to sustain the standard of living that was achieved and to secure profits from capital investment. Insurance education was provided to further understand, assess, use and purchase insurance so that recipients of the education could achieve economic security. Insurance education thus developed from explaining the need for insurance to how to make the most effective use of it. Insurance education was provided first at home and then by corporations. It was provided to enhance understanding of new products aside existing ones. It thus gradually became possible to connect school education with social education. However, we must note that at this point of welfare development, insurance education still leaned very much toward explaining the various aspects of insurance.
- (3) **A Period of Endeavouring to Achieve a Welfare Society:** Welfare can no longer be measured by materialistic satisfaction in this age. Spiritual satisfaction is an element that needs to be considered. Welfare can no longer be pursued on an individual basis but as a society as a whole, or at least on a community basis. Welfare is also achieving fairness and equality. It is providing equal opportunities for education and employment, and equal share of the pie. Freedom is another major element along side with fairness and equality. It is the freedom to pursue diversified values, emancipation from materialism, and the freedom of mind.

An advanced welfare society is a society that has founded and established a system of security, and that which can aid social outcasts automatically and immediately, but which leaves anything beyond that to be dealt with individually at personal freedom. Social security and civic insurance are what provides this aid and react to prevent poverty. Thus, the need for insurance education to dis-

seminate knowledge about the preventive functions of social security and insurance, and the importance of security have begun to be recognized. At this stage of welfare development, the general public is taught how social security can be combined with insurance, and how important both are for a welfare society. Here, true insurance education is established within the compass of social education. The State and government have begun to acknowledge the need for insurance education. The State in actually promoting insurance education when it emphasizes the need for self-help along side with social security. Time has come when the government is involved in the promotion of insurance education. This is clear when we examine the increasing amount of space that is allocated for insurance in the materials and literature published by the government.

The initial step in insurance education was to teach the idea of mutual aid to the elites of society. The second step was taken in the times of economic growth and enhanced living standards when insurance education emphasized the need to sustain what was gained. This was chiefly provided by insurance companies. The third step was the involvement of the State and government in insurance education where welfare was viewed from a broader angle and insurance was considered in relation to social security at an advanced level.

- (1) Insurance education as part of social education supplements school education. If insurance education is provided chiefly or solely as social education, it tends to learn toward the Establishment.
- (2) This period of history when insurance is related to every aspect of our lives and utilized in various ways in society, insurance education needs to be studied from a broader perspective covering such areas as economics, business administration, commerce, law, sociology, home economics, politics, psychology, statistics, natural science and so forth and it is quite possible to do so.
- (3) Existing insurance education may no longer be adequate in terms of both what it teaches and how it is taught if it is to encompass welfare.

Figure 3. Decision Making Process of Japanese Top Management

