

Research on the Reform of the Insurance Course Based on Integrated Development

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Abstract: The Insurance course, as a core subject for economics and finance majors, urgently needs reform in terms of integrated development amid global shifts in humanities programs, China's high-quality economic growth, and rapid technological advancements. This paper identifies five issues related to the integrated development of the Insurance course and provides corresponding countermeasures and suggestions.

Keywords: Insurance; Curriculum reform; Integrated development

1. Introduction

The reform of the Insurance course at second-tier colleges, based on the concept of integrated development, is imperative. Humanities disciplines are facing unprecedented challenges, and technological advancements pose significant challenges to the development of the social sciences. The stratification of Chinese higher education institutions, categorized into '985', '211', and 'second-tier colleges', is pronounced, along with the large number of undergraduate graduates seeking employment. The of technological transformation, institutional stratification, and employment difficulties further necessitates reforms in social science courses. The Insurance course within the Economics and Finance major at the second-tier college where the author is based urgently requires reform. This paper explores the integration of ideological and political education, industry demand, information technology, innovation and entrepreneurship, and cross-disciplinary professional courses in the Insurance curriculum.

2. Literature Review

In terms of integrating ideological and political education into insurance studies, it is

investigated the innovation and development of ideological education in insurance course [1]. Some scholars suggested that employment-oriented practices should be integrated into practical teaching to incorporate entrepreneurship and innovation education, thereby forming a distinctive talent cultivation model for insurance application-oriented professionals [2]. Regarding the integration of interdisciplinary courses in insurance studies, many scholars from various universities have actively explored this area, they proposed suitable insurance course teaching models for local universities [3]. While others developed a hybrid teaching model combining MOOC, SPOC, and flipped classrooms [4]. Some scholars introduced the OBE concept to continuously improve the quality of insurance courses [5].

By reviewing existing research, it is evident that there is a lack of perspectives from local universities in the reform of ideological and political education in insurance courses, which have not deeply explored the ideological elements of insurance courses in line with the unique characteristics of local university operations. Additionally, there is limited research on the integration of industry needs, information technology, and dual innovation education. Most studies focus on the macro perspective of insurance majors and talent cultivation. Therefore, this paper discusses the reform of insurance courses in the field of economics and finance based on five aspects of integration.

3. Issues In the Integrated Development of Insurance Science

3.1 Integration of Ideological and Political Education

The "Guidelines for the Construction of Ideological and Political Education in Higher Education Courses" (2020) issued by the

Ministry of Education emphasizes the integration of ideological and political education elements into professional courses, aiming to build an 'ideological and political education through courses' system. Therefore, for a humanities-oriented course like Insurance, the integration of ideological and political education should follow the specific pathways outlined in the document. However, in practice, the integration of ideological and political education elements into the Insurance course is often forced and lacks a seamless combination with professional knowledge, making it difficult to resonate with students. This is manifested in superficial mentions of insurance industry policies and regulations without in-depth analysis of their underlying values and social responsibilities; outdated case studies that are disconnected from reality; and instructors' insufficient grasp of key points for integrating ideological and political education into the Insurance course.

3.2 Industry Demand Integration

The Chinese State Council's Office issued the "Several Opinions on Deepening the Integration of Education and Industry" back in 2017, proposing to build an integrated development pattern of education and industry, promoting precise alignment between academic disciplines and industry needs; encouraging enterprises to participate in the entire process of talent cultivation, and supporting the joint construction of laboratories, engineering centers, and other platforms by schools and companies. Therefore, courses like Insurance at local institutions should also strive for integration with the insurance industry and insurance companies. However, in practice, the content of the Insurance course is outdated, and the knowledge students acquire does not match the actual needs of the industry and enterprises. Specifically, it lacks coverage of emerging sub-sectors within the insurance industry, such as internet insurance, technology finance insurance. There are insufficient practical opportunities at insurance companies, leading to low or even non-existent practical skills among students.

3.3 Integration of Information Technology

The "China Education Modernization 2035" released by the Central Committee of the

Communist Party of China and the State Council in 2019 advocates the use of information technology to drive educational reform, building intelligent campuses and online course resources. Therefore, the development of the Insurance course needs to enhance the application of information technology. However, the current application of information technology in the Insurance course is insufficient, failing to fully leverage modern technology to improve teaching effectiveness. There are several issues: simplistic teaching methods, lack of online courses, inadequate construction of virtual simulation labs, and a limited variety of insurance data analysis tools.

3.4 Innovation and Entrepreneurship Education Integration

The "Opinions on Deepening the Reform of Innovation and Entrepreneurship Education in Higher Education Institutions" (2015) requires universities to incorporate innovation and entrepreneurship education into professional courses, reform teaching methods, strengthen practical ability training, and encourage the development of interdisciplinary courses. Therefore, the reform of innovation and entrepreneurship education in the Insurance course needs to focus on cultivating practical abilities and fostering an integrated knowledge system. However, innovation and entrepreneurship education has not been effectively integrated into the Insurance.

3.5 Interdisciplinary Integration of Professional Courses

The Ministry of Education's "New Liberal Arts Construction Declaration" (2020) and the China Banking and Insurance Regulatory Commission's 'China Insurance Industry Development Plan for the 14th Five-Year Period' (2021) both emphasize the importance of cross-disciplinary integration in professional courses within economics and finance majors. There is a requirement to promote interdisciplinary integration between liberal arts and sciences, medicine, information technology, and other fields, encouraging collaborative design of insurance courses with law, medicine, big data, and other disciplines. However, due to the lack of specialized resources and local social resources at regional institutions, collaborative design faces

challenges. This is specifically reflected in insufficient integration between insurance studies and related fields such as finance and law, a lack of interdisciplinary course design, and students' difficulty in addressing complex issues.

4. Conclusion

In summary, based on the integrated analysis of the five aspects of reform in the Insurance course, this paper recommends: first, to deepen the integration of ideological and political education by thoroughly exploring relevant elements, tracking current hot topics, and designing cases that resonate with students. Second, to strengthen the integration of industry needs: the departments and teachers responsible for the course should closely collaborate with enterprises, promptly update course content, and enhance practical teaching components. Third, to advance the integration of information technology by fully utilizing online courses, virtual simulations, and other technologies to improve teaching effectiveness. Additionally, to reinforce the integration of innovation and entrepreneurship education by offering related courses, proactively establishing practical platforms, and encouraging student participation in entrepreneurial projects. Finally, to promote the cross-integration of professional courses by designing interdisciplinary courses to cultivate students' ability to comprehensively apply knowledge. Through these measures, the quality of teaching in the Insurance Studies course can be effectively enhanced, fostering high-quality talent that meets societal demands.

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