

Research on the Reform of the Insurance Course Empowered by Insurance Technology

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Abstract: Insurance technology is profoundly transforming the entire insurance industry chain, and the insurance industry's transformation thus requires corresponding talents. As a core course for training talents in economics and finance, the Insurance course urgently needs reform in the aspect of insurance technology development. Based on the teaching practice and research of the Insurance course, this paper points out four problems existing in the Insurance course in terms of insurance technology development and provides corresponding countermeasures and suggestions.

Keywords: Insurance; Insurance Technology; Talent Cultivation

1. Introduction

The reform of the Insurance course in local undergraduate colleges empowered by insurance technology is imperative. The rapid development of technology, the clear stratification of higher education institutions, and the employment predicament have made the reform of social science courses more urgent. The Insurance course in the economics and finance major of the author's local undergraduate college urgently needs to be reshaped by insurance technology. This paper discusses from four aspects: the course system, course resources, training mode, and ability cultivation goals.

2. Literature Review

Regarding the empowerment of the Insurance course system by insurance technology, some scholars have explored the upgrade of the "2+X" training system of the insurance course [1], and some scholars have suggested deeply integrating industry-university-research cooperation and case teaching into the Insurance course system [2]. In terms of the Insurance course resources, many scholars from different universities have made active explorations, and they have proposed the construction of insurance course

resources suitable for local universities [3]. Some scholars have also discussed the training mode and ability cultivation goals [4][5]. Through the review of existing research, it can be found that in the construction of the insurance course system, there is a lack of integration of insurance technology content, and the application of insurance technology has not been deeply explored in line with the characteristics of local universities. In addition, there are few studies on the clear positioning of course resources, training mode, and ability cultivation goals, and most studies focus on the macro level of traditional insurance major and talent cultivation. Therefore, this paper discusses the reform of the Insurance course in the field of economics and finance empowered by insurance technology from four aspects.

3. Problems in the Reform of the Insurance Course Empowered by Insurance Technology

3.1 The Course System Fails to Reflect the Development of Insurance Technology

The "Opinions on Strengthening Insurance Education in Schools" ([2006] No. 24) issued by the Ministry of Education and the China Insurance Regulatory Commission pointed out that insurance professional education should be strengthened, the construction of insurance disciplines and insurance textbooks in higher education should be strengthened, and insurance-related compulsory and elective courses should be offered in relevant majors in universities with conditions. Therefore, for a humanities and social science course like Insurance, its course system empowered by insurance technology should follow the specific path of this document and keep up with the times. However, in actual operation, the course update speed has not kept up with the iteration speed of insurance technology (such as artificial intelligence, blockchain), and there is a disconnection from the application of cutting-edge technologies. At the same time, most

courses only treat insurance technology content as simple knowledge expansion, without achieving the deep integration of the insurance major and data science, making it difficult for students to form a compound knowledge system of "insurance + technology".

3.2 Lack of Insurance Technology in Course Resources

The "Several Opinions on Accelerating the High-Quality Development of Science and Technology Insurance and Strongly Supporting High-Level Self-Reliance and Self-Strengthening in Science and Technology" (March 2026) issued by the Ministry of Science and Technology, the China Banking and Insurance Regulatory Commission pointed out that support should be given to localities in building supply and demand matching platforms for science and technology insurance in incubators, accelerators, university science and technology parks, and high-tech industrial development zones where science and technology-based small and medium-sized enterprises are concentrated, and to carry out policy publicity and product promotion. Therefore, local undergraduate colleges should also actively engage in in-depth cooperation with the insurance industry and insurance companies for courses such as Insurance. However, in practice, it is difficult to introduce compound teachers who are proficient in both theory and technology in terms of teacher resources. During the teaching process, professional teachers mostly follow traditional theories, lacking practical training platforms that reflect the real scenarios of the insurance industry. The case library is not updated in a timely manner, resulting in students' analysis tools being outdated and unable to meet the digital operation needs of insurance enterprises.

3.3 The Training Model Fails to Meet the Demands of the Insurance Industry for Insurance Technology

The "China Education Modernization 2035" (2019) issued by the Central Committee of the Communist Party of China and the State Council advocates the use of information technology to promote educational reform and build smart campuses and online course resources. Therefore, the construction of the Insurance course needs to strengthen the application of insurance technology. However, the current Insurance

courses in high-level finance and economics colleges still focus on cultivating traditional actuarial or management talents, while the insurance industry urgently needs compound innovative talents who can utilize insurance technology, such as insurance big data analysis, artificial intelligence modeling for insurance product design, and risk control. In addition, in practice, the cooperation between schools and insurance enterprises often remains at a superficial level, with activities such as signing an agreement or holding a lecture, lacking substantive interactions such as jointly developing insurance technology courses.

3.4 The Goal of Insurance Technology Capabilities Is Ambiguous

The "Opinions on Deepening the Reform of Innovation and Entrepreneurship Education in Higher Education Institutions" (2015) requires colleges and universities to integrate innovation and entrepreneurship education into professional courses, reform teaching methods, strengthen the cultivation of practical abilities, and encourage the opening of interdisciplinary courses. However, the Insurance course lacks a clear positioning of students' ability cultivation, often neglecting the shaping of core capabilities in insurance technology. Although students master the basic theories, they are insufficiently trained in high-level thinking abilities such as risk judgment and business value interpretation in complex scenarios. Therefore, the goal of insurance technology capabilities is not clearly positioned in the Insurance course.

4. Conclusion

In summary, based on the analysis of the four aspects of integration and reform of the Insurance course, this paper suggests: First, deeply integrate the existing curriculum system. Insurance courses need to break down disciplinary barriers and build a compound knowledge structure of "insurance + data + technology". Specifically, on the basis of consolidating the core theories of insurance studies, deeply integrate technical courses such as web crawler programming, machine learning, and big data analysis. The goal is to cultivate students' compound abilities of "application of technical tools + in-depth industry analysis" while mastering solid professional foundations. Second, the teaching mode should be closely linked to practice. The existing courses should

go beyond theoretical lectures and build a progressive teaching system of "theory + case + project". On the one hand, convert the real case library of the industry into classroom teaching content; on the other hand, introduce simulation training such as intelligent underwriting, surveying, and claims settlement, and explore various assessment methods such as enterprise research reports to enhance students' practical abilities and innovative thinking. Third, establish a highly integrated training platform. Colleges and universities need to establish a deep collaborative education mechanism with insurance associations. Through inviting executives from various insurance companies to participate in course design, jointly establishing school-enterprise collaborative order classes, and setting up industry-university-research laboratories, the latest progress and practical resources of the insurance industry can be directly introduced into the training process. At the same time, introduce international insurance qualification certification content to broaden students' global career vision. Fourth, the goal of abilities should be advanced. The ultimate goal of empowering the Insurance course with insurance technology is to shape students' core competitiveness. It is necessary to cultivate the ability to use AI tools, but more importantly, to emphasize the core values that machines cannot replace, such as risk judgment and business value interpretation in complex scenarios, and ultimately form a high-level ability system of "technology + insight + decision-making", providing the industry with outstanding talents who can master technology rather than be replaced by it. In conclusion, the empowerment of the Insurance course reform by insurance technology is to build a training system that deeply integrates new technologies and traditional theories, is oriented towards practical application, and features collaboration between schools and enterprises. The core lies in cultivating compound talents who are proficient in both insurance theory and technology and possess innovative capabilities. Through the above measures, the teaching quality of the Insurance course can be effectively enhanced, and high-quality talents that meet the needs of society can be cultivated.

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