

Research on the Interactive Mode of Principles of Insurance Course: Based on School-enterprise Interaction

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Abstract: This paper mainly introduces the application and significance of school enterprise linkage in the course of principles of insurance. Firstly, it analyzes the general situation of the current social development, the current state of the insurance industry, and the trend of higher education reform, emphasizing the importance and necessity of the interactive mode of the course of Principles of Insurance based on school-enterprise interaction. Furthermore, it discusses the theoretical basis of school-enterprise interaction, encompassing school-enterprise cooperation theory, mutual benefit, win-win theory and resource integration theory. Combined with practical cases, it expounds the specific application of school-enterprise interaction in the course of Principles of Insurance. It also analyzes the design idea and implementation scheme of the interactive mode of the course, encompassing the integration of teaching resources, emphasizing practicality, introducing enterprise elements, and combining offline and online teaching. Finally, it emphasizes that the application effect of school-enterprise linkage mode in the Principles of insurance course is remarkable.

Keywords: School-enterprise interaction, Interactive mode, Principles of Insurance course

1. Research Background and Significance

1.1 Research Background

As an important part of the financial system, the insurance industry plays an important role in China's economic and social development. Nonetheless, with the rapid development of social economy, the insurance industry is also facing some new challenges and opportunities. In recent years, the scale of China's commercial health insurance market continues to expand, and the premium income continues to grow, but the loss ratio is still low, which reflects some problems in risk control and product design in the insurance industry. At the same time, the proportion of commercial health insurance in residents' medical expenses is also relatively small, thereby limiting its space to play a greater role.

From the perspective of market competition in the insurance industry, with the increase of market players and the intensification of competition^[1], the cost of insurance institutions in marketing and underwriting is rising, and the difficulty of combating fraud and insurance fraud is also increasing. These problems not only affect the healthy development of the insurance industry, but also damage the interests of consumers. Therefore, the insurance industry needs to strengthen risk management and improve service level to meet the growing demand of consumers.

Under the background of comprehensive reform of higher education, the teaching of insurance course is also facing new challenges and opportunities. Universities with industry characteristics need to adhere to the goal guidance and problem orientation, providing high-level intellectual and scientific support for the insurance industry^[2]. At the same time, the teaching of insurance course also needs to work closely with the insurance industry to jointly explore the interactive mode of school enterprise interaction of insurance principle course, so as to improve the teaching quality and effect.

1.2 Research Significance

The rapid development of the insurance industry puts forward higher requirements for the quality of insurance education and the cultivation of insurance talents. The research on the interactive mode of the course of Principles of Insurance based on school-enterprise interaction gets great significance in many aspects. This research will help to promote the development of the insurance industry. Taking Zhonghui property mutual insurance company and Harmony health insurance Co., Ltd in table 1 as an example, the insurance business income of the two companies fluctuated, which reflected the competition and challenges in the insurance market. Through school-enterprise interaction, insurance companies can participate in curriculum development and teaching, providing students with real industry environment and cases, thereby cultivating insurance talents with more innovative spirit and practical ability, and provide strong support for the sustainable development of the insurance industry. Through cooperation with enterprises, colleges and universities can understand the industry's demand for talents, timely adjust teaching contents and methods, and improve the quality of education. At the same time, enterprises can also benefit from cooperation, get excellent talents that meet the needs of the industry, and promote the sustainable development of enterprises. This study is of great significance to promote the comprehensive development of students. Through the interactive mode of school-enterprise interaction in the course of Principles of Insurance, students can contact and understand the industry earlier, improve their professional quality and practical ability, and lay a solid foundation for future career development.

Table 1. National Insurance Business Income

Year	Insurance business income; Mutual Benefits (million yuan)	Insurance business income; Harmonious Health (million yuan)
2019	740.98	239.83
2020	647.04	379.26
2021	546.86	4891.35
2022	813.62	--

Data source: CEI data

2. Theoretical Basis and Practical Case Analysis of School-enterprise Linkage

2.1 Theoretical Basis of School-enterprise Interaction

The theory of school-enterprise cooperation is the basic idea of school-enterprise collaboration. It believes that schools and enterprises should cooperate closely to jointly cultivate talents that meet social needs. In the course of Principles of Insurance, school-enterprise cooperation is particularly important, as the insurance industry needs professionals with theoretical knowledge and practical experience. School-enterprise cooperation can provide students with practical opportunities, enable students to have a deeper understanding of the actual operation of the insurance industry, thereby enhancing their vocational skills and employment competitiveness.

In the course of Principles of Insurance, school-enterprise cooperation is mainly grounded on the principle of mutual benefit and win-win. The university furnishes professional talents and scientific research achievements for enterprises to promote the development and innovation of enterprises. Enterprises help schools better understand market demand and talent training direction by providing practice opportunities and market demand information. This mutually beneficial and win-win cooperation mode is conducive to achieving a win-win situation for schools and enterprises^[3].

Resource integration constitutes one of the pivotal principles of school-enterprise cooperation. In the course of Principles of Insurance, schools and enterprises can jointly integrate educational resources, course content, practice base and other resources to jointly carry out teaching activities. Schools can use the actual cases and practical experience of enterprises to enrich the teaching content and improve the teaching effect. Enterprises can improve their competitiveness in the insurance industry with the help of the educational resources and scientific research ability of the school. For example, the school can invite experts from enterprises to teach in the school, so that students can have a deeper understanding of the actual operation of the insurance industry. At the same time, the school can also organize students to practice in enterprises, where students can acquire insurance knowledge and hone their professional skills through practical experiences. This cooperation mode of resource integration is helpful to realize the optimal allocation and sharing of educational resources, and improve the teaching

effect and talent training quality.

Taking the collaboration between the Department of Risk Management and Insurance of a university and Taikang online Property Insurance Co., Ltd. as an example, the two sides jointly delve into a novel mode of school-enterprise cooperation through exchanges and interactions. Through visiting enterprises, the school understands the actual needs and operation mode of enterprises, and provides robust support for curriculum setting and talent cultivation. By providing practical opportunities and market demand information, enterprises help schools better understand market demand and talent training direction. This cooperation mode not only helps to improve students' vocational skills and employment competitiveness, but also helps to promote the development and innovation of the insurance industry.

2.2 Practice Case Analysis

Case 1: Cooperation Between Universities and Insurance Companies

The principle of insurance course occupies an important position in the curriculum of colleges and universities because of its characteristics of paying equal attention to theory and practice. In order to improve the teaching quality of the course of principles of insurance, colleges and universities establish a cooperative relationship with insurance companies. This cooperation mode not only improves students' practical ability and professional quality, but also brings many benefits to insurance companies.

By inviting experts from insurance companies to teach in the school, students can be exposed to the latest developments and practical operations in the insurance industry and deepen their understanding of the Principles of Insurance. These experts not only have rich practical experience, but also can bring the latest knowledge and technology of the insurance industry into the classroom, making the course content closer to the actual needs. At the same time, students also have the opportunity to participate in the actual work of insurance companies, through internships and practical activities, in-depth understanding of the operation process and professional skills of insurance business, and lay a solid foundation for future career development. This cooperation mode also provides talent support and scientific research support for insurance companies. Through the cooperation with colleges, insurance companies can attract more excellent students to join their teams, and carry out the R&D and innovation of insurance products with the help of the scientific research force of colleges. This cooperation mode not only helps insurance companies improve the competitiveness of their products, but also provides strong talent protection for their future development.

Case 2: The University and the Insurance Company Jointly Build Online Open Courses

With the continuous development of internet technology, online education has become an important part of modern education. Through cooperation with many insurance companies, the university has jointly built an online open course of Principles of Insurance. During the course construction, the University invited enterprise experts to participate in the course production, and provided a large number of enterprise practical cases. These cases not only enrich the course content, but also enable students to more intuitively understand the actual situation of the insurance industry. At the same time, the insurance company has also obtained curriculum resources and technical support from the school by participating in the curriculum construction, providing strong support for the training and business development of its employees.

The University also carried out online teaching and research activities with insurance companies to discuss the teaching methods and application prospects of insurance principles. This cooperation mode can not only improve the teaching and scientific research level of both sides, but also provide broader talent and intellectual support for the development of the insurance industry.

3. Design Ideas and Implementation Scheme of Interactive Mode of Principles of Insurance Course

3.1 Design Ideas of Interactive Mode

The design of interactive mode should closely follow the characteristics of the course of Principles of Insurance, with the core goal of improving students' professional quality and practical ability. School-enterprise cooperation is one of the effective ways to achieve this goal. For example, the visit

between the college and Allianz Life Insurance Co., Ltd. is a successful mode of cooperation. In terms of integrating teaching resources, the two sides can jointly develop relevant textbooks, teaching plans and practical teaching bases for the course of principles of insurance. Allianz is a leading insurance company in the industry. Its rich business experience and case resources can provide vivid and authentic materials for teaching. At the same time, through the lectures given by enterprise experts, students can have a deeper understanding of the application of Insurance Principles in practical business, so as to enhance the practicability and pertinence of learning.

In terms of emphasizing practicality, school can learn from the operation mode of Allianz life insurance, and let students learn in practice through case analysis, role play, group discussion and other methods. For example, students can study an insurance product of Allianz life in groups and analyze its design principles, risk management and marketing strategies, so as to deepen their understanding of the Principles of Insurance. This problem-based learning method can not only stimulate students' interest in learning, but also cultivate their teamwork and problem-solving abilities.

The introduction of enterprise elements is an important way to improve students' professional adaptability. Through the cooperation with Allianz life and other enterprises, students can get in touch with the actual situation of enterprises earlier and understand the latest developments and talent needs of the insurance industry. The teaching by enterprise experts and project-driven teaching methods can enable students to learn the enterprise's operation mode and business process in practice, so as to better adapt to future career development.

The combination of online and offline teaching mode is the trend of future development. Utilizing modern information technology tools, such as online courses, learning platforms, etc., can realize the organic combination of online and offline, and improve the efficiency and convenience of interaction. Students can learn the theoretical knowledge of insurance principles online, and practice offline through visiting enterprises and internships, so as to realize the deep integration of theory and practice.

3.2 Formulation of Implementation Plan

a) School-enterprise Cooperation Framework

It has established close cooperative relations with insurance companies and insurance intermediaries, and through signing cooperation agreements, it has defined the content and methods of cooperation between the two sides in curriculum development, resource sharing, practical teaching, and other aspects. At the same time, a school-enterprise cooperation committee was established to coordinate the cooperation between the two sides and ensure the smooth progress of the cooperation. This cooperation mode not only helps to improve the teaching quality of the principles of insurance, but also provides talent support for enterprises.

b) Curriculum setting and adjustment

According to the development trend of the insurance industry and the actual needs of enterprises, the curriculum of the Principles of Insurance has been adjusted and optimized. In the course teaching, frontier theoretical topics such as insurance market and insurance risk management are added to help students better understand the current situation and development trend of the insurance industry. At the same time, this study also combed and integrated the original curriculum, removed redundant content, and improved the pertinence and practicability of the curriculum. Finally, it also regularly communicates with enterprises, and timely adjusts the course according to the feedback of enterprises, so as to ensure that the course content keeps pace with the needs of the industry.

c) Practice Teaching Link

In order to enable students to better grasp the knowledge of the Principles of Insurance, this study designed a series of practical teaching links. For example, organize an insurance case analysis course to enable students to deeply understand Insurance Principles by analyzing real insurance cases. Secondly, it has also cooperated with enterprises to carry out the insurance product design project, so that students can use the knowledge they have learned in practice and cultivate their practical ability and innovation ability. These practical teaching links not only improve students' interest in learning, but also lay a solid foundation for their future career development.

d) Assessment and Feedback

In order to ensure the quality and effect of teaching, this study established a perfect assessment mechanism. Students' learning achievements are assessed and evaluated through classroom tests,

course papers, practical projects and other ways. At the same time, a student feedback mechanism has been established to regularly collect students' opinions and suggestions, and timely adjust and improve the problems existing in teaching. This assessment method not only helps to understand students' learning situation, but also promotes the continuous improvement of teaching quality.

4. Application Effect Evaluation of Interactive Mode in the Course of Principles of Insurance

In the course evaluation of the Principles of Insurance, this paper constructs a comprehensive and detailed evaluation index system to measure the teaching effect of the course and the participation of students, teachers, enterprises, and other aspects from multiple dimensions.

From the perspective of students' learning effect, three evaluation dimensions are set: knowledge mastery, skill improvement and learning attitude. Knowledge mastery is the basis for evaluating students' learning effect of the course, and the pass rate of the course directly reflects students' mastery of knowledge points. In order to ensure the objectivity of the evaluation, a comprehensive test paper was designed and the scoring standard was strictly enforced. Skill improvement is one of the core objectives of course teaching. Through the assessment of homework completion and classroom participation, we can intuitively understand the students' practical operation ability in course learning. Learning attitude is also an important factor affecting the learning effect. Through the statistics of classroom participation, review time after class and other indicators, we can evaluate the students' attention to the course and learning attitude.

In terms of interaction effect, it mainly evaluates the two dimensions of teacher-student interaction and student-student interaction. The evaluation indicators of teacher-student interaction include the participation of interactive links, the rate of interactive problem solving, etc. Through classroom discussion, problem solving and other links, people can understand the interaction between teachers and students. The interaction between students is mainly evaluated through group work, classroom discussion and other ways. These interactions not only help consolidate knowledge points, but also cultivate students' communication ability and team spirit. At the same time, through the survey of interaction satisfaction, students' satisfaction and opinions on the interactive effect of the course are understood.

In the aspect of the effect of school-enterprise cooperation, indicators such as the participation of enterprises, the number of school-enterprise cooperation projects and the satisfaction with school-enterprise cooperation are set. Enterprise participation directly reflects the degree of enterprise support for course teaching. By inviting enterprise experts to give lectures and organizing enterprise visits, the actual needs of enterprises can be integrated into course teaching. The number of school-enterprise cooperation projects is an important indicator to measure the depth of school-enterprise cooperation. Through cooperation with enterprises to carry out research projects, internships and training, it can provide students with a broader learning and practice platform. At the same time, through the satisfaction survey of school-enterprise cooperation, people can understand the feedback and suggestions of enterprises on curriculum teaching, so as to adjust the teaching strategy and curriculum in time.

5. Research Conclusion

5.1 The Application Effect of School Enterprise Linkage Mode in the Course of Principles of Insurance is Remarkable

The school-enterprise cooperation mode plays an important role in the course of Principles of Insurance. Through school-enterprise cooperation, students can be exposed to real insurance business scenarios, understand the actual operation process of the insurance industry, and thus have a deeper understanding of the Principles of Insurance. At the same time, school-enterprise cooperation also provides students with more practical opportunities to consolidate and deepen their knowledge in practice. School-enterprise cooperation can also improve the employment competitiveness of students, so that students can quickly adapt to the work needs of the insurance industry after graduation. Therefore, the application of school-enterprise cooperation mode in the course of Principles of Insurance is of great significance.

There are many ways to implement the school-enterprise cooperation mode. For example, the school can invite experts from the insurance industry to teach in the school and provide professional

guidance and suggestions for students; Students can also be organized to go to insurance companies for field visits and internships, so that students can understand the actual operation of insurance companies. These measures are helpful to improve students' learning interest and effect, and promote the in-depth development of school-enterprise cooperation mode.

5.2 The Effect of Interactive Mode in the Course of Principles of Insurance is Remarkable

Interactive mode is an indispensable part of the course of Principles of Insurance. Through teacher-student interaction, student-student interaction and school-enterprise interaction, we can create a good learning atmosphere and improve students' learning enthusiasm and participation. In the interaction between teachers and students, teachers can find students' learning problems in time and give guidance to help students solve their puzzles in learning; In the student-student interaction, students can exchange their learning experience and experience, and jointly solve the problems in learning; In the school-enterprise interaction, students can be exposed to the real insurance business scene and understand the latest developments and development trends of the insurance industry.

5.3 Case Analysis, Situational Teaching and Other Teaching Methods Play An Important Role in the Course of Principles of Insurance

Case analysis, situational teaching and other teaching methods have unique advantages in the course of Principles of Insurance. Through case analysis, students can understand the real insurance business scenarios and cases, and understand the specific situation and coping strategies of Insurance Principles in practical application. Through situational teaching, students can be exposed to the real insurance business scenario, feel the actual operation process and risk management process of insurance business, and thus have a deeper understanding of the principles of insurance.

The implementation of case analysis, situational teaching and other teaching methods requires teachers to have rich practical experience and teaching experience. Teachers need to collect and sort out real insurance business cases and integrate them into teaching. At the same time, it is also necessary to design appropriate teaching situations and activities according to the actual situation and learning needs of students. All these require teachers to spend a lot of time and energy, but it is also an important way to improve the quality and effect of the teaching of the course of insurance principles.

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