

# **The Construction of Insurance Major Curriculum System Based on the Innovation Talent Cultivation Objectives**

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**Abstract :** With the development of economy, people's awareness of insurance has become more and more intense. Along with the re-emergence and strongness of insurance business in China, the training of China's insurance professionals has gradually begun. Many colleges and universities begin to set up insurance majors. At that time, it was mainly distributed in areas such as Beijing, Tianjin, Shanghai, and Xiamen where the resources for higher education were abundant and the financial industry was developed. The universities that started earlier in the undergraduate degree in insurance and are better are Nankai University, Peking University, Renmin University of China, Xiamen University, Shanghai University of Finance and Economics, Zhongnan University of Economics and Law, and so on. With the development of higher education in our country and the increasing demand for insurance professionals from society, many ordinary undergraduate schools have also established insurance majors. Based on the insurance specialty courses, this article analyzes some problems that may exist in the course of the construction of insurance majors in ordinary colleges and universities, and puts forward the basic ideas for solving problems and some specific suggestions.

## **Introduction**

Since China restored its domestic insurance business in the 1980s, the insurance industry has maintained a rapid development, accompanied by a large demand for insurance professionals from the insurance market. After joining the World Trade Organization, as China gradually opens its financial markets to the outside world, more and more foreign-funded insurance companies have entered the Chinese market. The Chinese insurance industry is facing greater and greater competitive pressure, and therefore the insurance professionals have also proposed the higher the demand. At present, the demand of insurance companies for insurance professionals has changed from the traditional single-skilled talents for specific positions to those with good psychological quality and professional quality, a solid theoretical basis for knowledge, and sufficient social practice and application capabilities and innovative talents. Based on the analysis of the status quo of practical teaching of insurance specialty in colleges and universities, this paper puts forward the construction strategy of insurance professional practice teaching system. Through the improvement of the practice syllabus, it constructs a good practice teaching environment, enriches practical teaching methods, and optimizes the practice of teaching faculty and establishes an effective practice teaching quality assessment mechanism and other measures to build and improve the insurance professional practice teaching system.

## **Basic Cognition of Training Objective of Higher Education Under the New Normal of Economic Development**

### **Deeply Understand the New Normal of the Development of Economy and Higher Education.**

China's economic society is currently undergoing a period of transformation and economic development has entered a new normal, gradually entering the stage of comprehensive and independent innovation. The development of higher education has entered a new normal. The supply-demand relationship in the talent market has been transformed into an industry-driven, enterprise-driven demand. It has been transformed into a service and lead in synchronization. The development mode has been transformed into an intensional development centering on quality

improvement. This requires us to insist on it. Based on demand, we constantly optimized and adjusted the talent cultivation structure and strengthened innovation and entrepreneurship education and career guidance.

**The goal of talent cultivation must adapt to the social needs of the new normal.**

Under the new normal, social and economic development requires innovative and entrepreneurial talents. The cultivation of applied innovative talents is in line with the basic connotations of the “new normal” of economic development. This is not only the current policy orientation for the adjustment of talents training in universities in China, but also a long-term direction for higher education applied innovative talents to cultivate education theory research and practical exploration. Different types of colleges and universities must take into account the needs of social and economic development when positioning their respective talent training goals. At the same time, they should also take into account their respective levels and development orientation. At present, domestic scholars agree that the domestic universities generally fall into three levels: research universities, teaching and research universities, and teaching universities. Research universities focus on postgraduate education and focus on cultivating academic and innovative talents. Teaching and research universities focus on the education of undergraduates and focus on cultivating senior professionals in professional fields. Teaching universities focus on teaching and foster regional applications. Talents.

## **The Status Quo of College Insurance Professional Course Teaching**

**Uncoordinated talent training objectives and social needs.**

The rapidly developing economy and society require high-quality insurance personnel with strong practical ability and innovative ability, but in accordance with the design of personnel training programs for university insurance majors, the theoretical knowledge of insurance personnel cultivated is firmly established, but lacks innovation and practical ability, unable to adapt to the needs of contemporary social economic development. In addition, the lack of a clear orientation for the professional transformation of some colleges and universities will also affect the discipline construction of insurance majors, the construction of courses and textbooks, the setting of teaching content, the effect of the reform of teaching methods, and personnel training.

**The curriculum system is not set up properly.**

At present, there are still systemic problems in the establishment of college insurance specialty courses, lack of practical courses and practical lessons, unreasonable curriculum module setup, pre-requisite courses can't be laid for follow-up courses and other issues. These problems are not conducive to the improvement of students' practical ability in the transformation of college insurance majors to applied undergraduates.

**Teaching methods and teaching methods need to be innovated.**

As we all know, scientific teaching methods and means can improve the quality of teaching and ensure the effectiveness of teaching. However, in the teaching process of colleges and universities' insurance majors, teacher-instilled teaching methods are mainly used, and heuristics, case teaching methods, and situational simulation teaching methods are rarely used in the classroom. Too much reliance on traditional teaching methods limits students' enthusiasm and creativity.

**Assessment and evaluation system needs to be improved.**

Many colleges and universities in the insurance professional assessment of students still follow the traditional assessment methods, pay attention to pattern examinations, emphasizing the usual attendance. This assessment method not only fails to reflect students' comprehensive ability in all aspects, but also enables students to believe that their attendance and final exam scores are high, that they can use their academic performance to prove their abilities. There was even the phenomenon of not attending classes and reviewing the final exams.

**Insufficient construction of teaching staff.**

The high-quality teaching staff with strong practical ability is one of the basic conditions for guaranteeing the teaching quality of the insurance major in the transition process of colleges and universities. " Give a man a fish and you feed him for a day. Teach him how to fish and you feed

him for a lifetime. " Only those teachers who have really strong practical ability can subtly improve students' innovative ability and practical ability in the teaching process. However, the proportion of "dual-qualified" teachers in undergraduate college insurance specialists is currently insufficient. Most of the teachers are from the school gate to the school gates, that is, they directly enter colleges and universities after graduating from masters and doctors. Without the insurance industry practice or experience, it is difficult to Theoretical knowledge is better integrated with practice, and there is a lack of practical teaching in teaching.

### **Basic Ideas on the Reform of the Undergraduate Talent Cultivation Mode for Insurance in Colleges and Universities**

The talent cultivation model is the knowledge, ability and quality structure designed by the university for students and the way to achieve this structure. It is a concentrated expression of the ideas and concepts of education in colleges and universities. There are many talent training models, including professional settings, training objectives, training specifications, training programs, and training methods. The talent cultivation mode mainly solves two problems: Firstly, what kind of talents are cultivated, that is, the goal of talent training; Secondly, how to achieve this goal. Do a good job in the reform of the personnel training model, the training goal is the core, and the goal is to ensure the realization of the mode.

The basic train of thought for the reform of undergraduate insurance undergraduate training mode is: According to the objective needs of the country, especially the economic and social development of insurance personnel, the insurance talents training objectives of undergraduate courses are accurately positioned; According to the insurance undergraduate professional training objectives , Design and training specifications; According to the insurance undergraduate training objectives and training specifications, develop personnel training program; According to the insurance undergraduate professional training objectives, training specifications and training programs, choose training methods and implement them. The insurance personnel trained by the talent cultivation model is delivered to society and accepted by the society. The school collects social assessments through surveys of graduates and other methods, and analyzes and evaluates the quality of insurance personnel training. If the quality of insurance personnel training and social needs are not adapted, it is necessary to adjust insurance personnel training to meet the needs of society.

### **Construction of Insurance Curriculum System for Innovative Talents Cultivation In Colleges and Universities**

#### **Enrich practical teaching methods.**

The existing practical teaching equipment to enrich practical teaching methods and personnel training methods will help increase the initiative and enthusiasm of students to participate in practical teaching. Among them, the scenario simulation teaching should be an important teaching method for the on-campus training project. The teaching method is based on the different requirements for the training of job titles and the design of similar work processes and work environment, and the rational division of labor and the corresponding humanities settings, and the classroom teaching is closely linked with the actual production or business activities. Allow students to translate the professional theoretical knowledge they have learned into practical professional abilities, and to highlight the operation and be interesting. Insurance, as a discipline with strong application, can be used in practice training programs in many subjects. For example, through the simulation of insurance product marketing, the marketing practice ability and language expression ability of the media should be strengthened. Students' psychological quality and professional quality; Through the scenarios simulation of insurance underwriting and verification business to cultivate the ability of underwriting and compensation; Through the scenario simulation of insurance products financing business to cultivate data computing capabilities, improve risk management awareness and Financial awareness and so on. After the simulation training is

completed, the teacher should summarize the entire process, analyze the existing problems, help the students to reflect, and accumulate experience for the next simulated training.

#### **Focus on the construction of teachers.**

To improve the overall quality of insurance specialists in colleges and universities, it is possible to emphasize the candidate's practical ability in recruiting talents. Applicants with experience in the industry are given priority, teachers' relevant industry training can be increased, and school-industry cooperation can be enhanced to improve the faculty. The ability to practice, and strive to build "dual-qualified" teachers team. At the same time, it pays attention to the multi-level training of professional academic leaders, academic leaders, and key teachers in insurance, and continuously improves the research ability and teaching and research ability of the entire teaching staff.

#### **Reform assessment system.**

The assessment and evaluation system after the reform should be able to evaluate the entire insurance professional teaching process in multiple aspects, at multiple levels, and from multiple perspectives. It can not only assess the comprehensive ability of a student in a given semester or a certain time, but also reflect the integration of all semesters during the student's school life. The assessment methods are flexible and diverse, increase students' autonomy in learning, and focus on ways and means of highlighting students' creativity, practical ability and analytical ability, and appropriately increase the proportion of their performance in total performance.

#### **Using diversified teaching methods and teaching methods.**

The application of various teaching methods in the new mode of "Internet + Teaching". The first is the use of distance learning. Under the background that modern information technology is widely used in the field of education, students, teachers, and education organizers adopt various media methods to carry out systematic education and communication. Specifically, real-time or non-real-time live audio or video-related audio and video technologies are used to transfer the main content of insurance-related professional courses to the users inside and outside the campus through the Internet. The second is the use of micro-teaching (also known as micro-teaching). In accordance with the requirements of curriculum standards and personnel training programs revised in accordance with the transformation requirements of colleges and universities, certain contents that require special attention of students in the insurance specialty classroom are presented in short videos. Specifically, the key points and difficulties involved in various courses of the insurance specialty, teaching contents or teaching links that need special emphasis, classic cases of insurance studies, teaching progress, curriculum reference, current status of curriculum research, practice thinking, test assessment and so on can be recorded by the way of video and broadcast to the students.

### **Summary**

The reform of undergraduate insurance undergraduate training mode requires the cooperation of other teaching links. Innovating the talent training model requires updating the educational concept, attracting staff from outside the school to participate in the preparation of the talent training program, reconstructing the curriculum system, building a teaching system that integrates knowledge and practice, reforming teaching methods and teaching evaluation methods, strengthening the construction of the teaching staff, and deepening the reform of teaching management. Cooperate. Only by planning and coordinating these measures can the expected results be achieved. It is also important to stress that the reform of the talent cultivation model is an eternal theme of colleges and universities. It is not only the responsibility of the majority of teaching managers, but also the task of the majority of insurance professionals. Professional teachers should not only study the teaching content, but also study the content of teaching management reforms such as the reform of the personnel training model. Only in this way can we enhance the pertinence of teaching and cultivate high-quality insurance personnel that meet the needs of society.

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