

Research on Innovation of Classroom Teaching of Insurance under the Background of Internet Finance

Xinzhu Zhou

Experimental Management Center, Qilu Normal University, China

zhouxinzhu1980@163.com

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Abstract. With the rapid development of internet finance, the core of modern economic competition is talent competition. Talents are particularly important for the development of the insurance industry. Especially in recent years, China's insurance industry has seen a surge in demand for talents and a huge supply gap, which has severely constrained the rapid development of the insurance industry. There is an urgent need to accelerate the development of insurance education and to develop professional and technical personnel that meet the requirements of the modern insurance industry as soon as possible. Insurance study is one of the core courses of economic management majors in universities in China and plays an important role in the cultivation of students' professional skills. However, for a long time, many domestic colleges and universities have generally emphasized theory and practice in the teaching of insurance. They have not paid attention to the cultivation of students' innovative spirit and practical ability. Classroom teaching is basically an "infusion teaching" and "spoon-filled" teaching method, which seriously affects insurance study's development of teaching. This paper proposes that under the background of Internet finance, through accelerating the pace of teaching reform, increasing the content of practical teaching, breaking through the traditional single classroom infusion teaching method, establishing a perfect knowledge system, interdisciplinary teaching. It is of great significance to deepen the curriculum reform and reform the professional personnel training mode of colleges and universities.

Introduction

Insurance is a social science that specializes in studying insurance and its law of activity. Compared with other disciplines, the curriculum teaching of insurance has its own particularity, that is, it has strong practicality, applicability and characteristics of the times, in addition to its obvious theoretical nature. According to relevant statistics, nearly 40% of the existing employees are from the Internet industry. Their main business is internet insurance sales. They do not set up operating entities in all regions. Sales and claims of all products are directly completed through the Internet. In the era of Internet finance, these new characteristics of the insurance industry pose new challenges to traditional insurance teaching classroom teaching models. The talents needed in the era of Internet finance should be high-quality, broad-based, economical, specialized, and adaptable. This requires that the reform of insurance courses and teacher training in higher education institutions in China should adapt to changes in the economic market, keep up with the pace of the times, innovate teaching concepts in a timely manner, accelerate the process of teaching reforms, reasonably increase relevant practical teaching content, and gradually improve the traditional indoctrination style and the spoon-feeding teaching method, combined with the application of cutting-edge multimedia teaching tools such as online classrooms and flipping classrooms, clarifies the objectives of curriculum teaching, integrates classroom teaching with related examples of insurance. We will focus on cultivating the theoretical foundation of insurance theory, familiar with the Internet insurance market environment and related policies, and have applied talents capable of solving practical problems.

Analysis of the capability structure of insurance professionals under the background of internet finance.

According to the new demands for talents in the economic and financial development in the Internet era, and referring to the TPACK framework, insurance professionals in the context of Internet finance should have comprehensive capabilities, wide knowledge, high work efficiency, and be suitable for future social development. The PSI talents will be the main target for future insurance professionals.

The PSI talents are mainly a kind of talent ability requirements that are proposed in order to adapt to the current development of Internet finance, namely, Professional knowledge, Social practice and comprehensive application ability of Information technology (abbreviated as PSI). To professional knowledge, social practice ability, information technology and related cross for a better integration, the formation of high comprehensive application ability of solving practical problems, this is now and the future of the Internet financial environment for the development of students' comprehensive ability of the highest form of expression, and the cultivation of the ability will be accompanied by the student's life.

Basic capabilities include P, S, and I. Among them, professional knowledge ability (P) includes learning ability of insurance knowledge, life insurance, property insurance, insurance investment, insurance marketing, insurance accounting, etc.; social practice ability (S) mainly refers to the ability to participate in various social practice activities; information technology ability (I) mainly includes the application capabilities of computers and the Internet, including the use of Office software, the application of basic software such as Word, Excel, Windows, Power Point, and Internet, the use of related network platforms, and the production of videos.

Problems in the course of traditional insurance teaching

Single teaching method

At present, most schools use the traditional teaching model for the day-to-day teaching of insurance students. That is to say, "teachers explain, students listen to notes." The teaching process is more often performed in the form of textbooks, based on teaching materials. , to guide students step by step to learn the relevant insurance principles, product composition and other basic knowledge. This indoctrinable teaching method not only makes it impossible for students to effectively participate in teaching in the classroom, but also greatly reduces the effectiveness of teaching. The teaching innovation advocated by the recent academic circles has only put forward relevant innovative experiments and improvements on teaching tools, such as the use of relevant high-tech electronic equipment for teaching in the teaching process. It is undeniable that although the modern teaching equipment has brought a certain degree of novelty and convenience to the teaching process, it has never touched a qualitative change in the teaching methods. The universality of the application of test-taking and indoctrination teaching methods is still difficult to shake.

Discrete disciplines

At present, the content of insurance courses in our country is mostly limited to the insurance field within a narrow sense. In the setting of professional courses, it is only combined with life insurance, property and liability insurance courses, it is difficult to form cross-teaching with other disciplines. In fact, insurance science is a very practical social science. The areas it touches and applies are far more than the concept itself. Securities, banking, statistics, law, medicine and other disciplines have crossed over with it. , And in the era of today's Internet finance booming, it has even been involved in e-commerce and other courses. In contrast, the practice of insurance teaching in universities in our country, on the one hand, the intersection of insurance teaching materials and other disciplines is obviously insufficient. On the other hand, the insurance scholars' own knowledge and teaching ability have also to be improved.

Lack of practical content

In recent years, with the rapid development of the insurance industry, insurance has emerged in an endless stream, innovation has continued, and relevant insurance laws, regulations and rules have undergone major changes. Based on the practicality and application of insurance itself, the

insurance professional teaching in advanced countries is paid more attention to and it emphasizes the practical aspects. The teaching methods of real cases of simulated insurance are widely used. The most representative one is the insurance case simulation of Harvard Business School teaching method. This teaching method, through the remodeling and explanation of typical cases, strengthens the student's learning of insurance theory and basic theories, and further helps students develop the ability to independently analyze problems and solve problems. In comparison, the pace of updating insurance materials in China lags behind insurance practice and the teaching content cannot keep pace with the rapid development of Internet insurance.

Study on the Teaching Reform of Insurance under the Background of Internet Finance

Inspire learning motivation, clear learning objectives

Active motivation can help students clearly point out their learning goals. In the introductory class, students are allowed to clarify the importance of the curriculum. From the study of the function and role of insurance in the process of the development of market economy, it is emphasized that insurance is the product of a market economy, a market-based decentralized risk mechanism, a market-oriented tool for maintaining the stability of market economy. With the deepening of socialized production, the constant accumulation of social wealth and the emergence of new technologies, the stability of the future market economy will become more fragile. Experts predict that the same natural disaster or accident will double the damage caused every 15 years. Therefore, the future development of the market economy needs insurance stabilizers to play a role. From a developed market economy country, without exception, it is a strong insurance country. This is by no means accidental. It is the result of developed countries relying on market-based insurance tools for risk management and resource allocation. Insurance has become an important means for the modern economy's important industries and risk management. It is an important symbol of the level of social civilization, economic development, and social governance. By motivating students' learning motivation from the macro level, students are guided to understand the meaning of learning the course from three aspects. Firstly, from the perspective of individuals and families, grasping risk management and insurance knowledge is a necessary condition for future "qualified citizens". Secondly, with the development of mixed financial industry operations, mastering risk management and insurance knowledge is also a basic quality requirement for financial employees. Thirdly, even if it does not engage in the financial industry in the future, the idea of risk management and insurance will play its role in any position.

Pay attention to teaching methods reform and innovation

Stimulating students' learning motivation enhances the enthusiasm and initiative of students' learning. However, to improve teaching quality, high-quality classroom teaching must also be guaranteed. Reform the teaching methods. To change the traditional classroom teacher-based teaching mode, combine teaching methods such as teacher lectures, class discussions, and guide students in reading after class to complement each other. The content of teachers' lectures must be carefully selected. The basic theory is the focus of classroom teaching, and the content of the next chapter should be taught by students themselves. The content of the class discussion should be carefully selected, teachers should fully consider, carefully and fully prepare to play the guiding role of the old teacher; guide students to complete a certain amount of material reading after class, expand the content of classroom teaching; layout the next class teaching requires students to read in advance Information and thinking.

Pay attention to the combination of theory and practice so that you can apply what you learn. Insurance theory is both theoretical and practical. To improve the effectiveness of classroom teaching, it is necessary to combine theory with practice and guide practice with theory. In the classroom teaching, we pay attention to the training of theoretical literacy, pay attention to wide-caliber entry, and pay special attention to analyzing the insurance operating mechanism under the financial background, such as the connection and difference between insurance and modern options theory. We must pay attention to the intrinsic link between insurance theory and theoretical economics.

School-enterprise cooperation platform

The "school-enterprise cooperation type" practice is a kind of joint teaching mode focusing on the quality of student training, focusing on school learning and enterprise practice, and stressing the sharing of resources and information between schools and enterprises. Although the role of school practice in cultivating students' practical ability cannot be overlooked, there is a certain gap between the practical teaching environment in the school and the real work environment. Only through the baptism of the market can students' professional ability really be improved. Under the new situation, the "school-enterprise cooperation type" practice requires us to actively organize students to enter the insurance company to understand the operational procedures, receive professional job skills training, and engage with and participate in actual work tasks. On the other hand, we need insurance. Business negotiation concludes various forms of cooperation agreements, such as jointly organizing "order classes" for insurance professionals, and inviting senior employees of insurance companies to enter the university to hold lectures for students to promote students' grasp of the development of the insurance industry and broaden their horizons. Improve students' professional practice ability and innovative ideology.

Summary

With the gradual development of social development based on the use of information, the focus of teaching is not so much on teaching students how much "settled" knowledge, but on the ability to train students in how to creatively use knowledge and continuously solve new problems. It is to train people from educated to educators. Changes in the focus of teaching and the current problems in teaching require teachers to make choices and re-arrangements for classroom teaching content. It not only pays attention to the logic and objectivity of knowledge, but also pays more attention to the application of knowledge; it not only pays attention to the scientific nature of knowledge, but also explores the humanistic connotation in it; it not only pays attention to students' knowledge exchange, but also strengthens emotional communication. The choice of teaching content needs to rebalance the breadth and depth of knowledge. The innovation and reform of the insurance discipline in the era of Internet finance is an extremely important issue in the theory and practice of higher education. The reform and innovation in the discipline construction and training mode of insurance science will deepen college curriculum reform and transform professional talents. The training mode has great significance.

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