Research on Case Integration Teaching of Ideological and Political Education in Property Insurance Courses

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Abstract

Property insurance focuses on the economic relationship and civil liability loss compensation of property insurance, introducing a large number of practical cases to enable students to systematically grasp the basic theory of property insurance, while increasing their sense of national pride and patriotism, and strengthening their legal awareness and professional ethics in insurance. This article first analyzes the problems of ideological and political education in property insurance courses and the necessity of integrating case studies. Then, it explores the ways to carry out ideological and political education and case studies, and finds an effective path to integrate ideological and political education and case studies in property insurance courses from the course objectives, teaching content, teaching methods, and assessment mechanisms.

Keywords

Property Insurance Courses; Ideological and Political Education; Case Integration Teaching.

1. Introduction

In order to implement the goal of cultivating talents through moral education, achieve the social mission of young scholars, and maximize the role of classroom teaching as the main channel for educating students, many domestic scholars actively explore the construction of a comprehensive, full process, and full course education pattern to align insurance professional courses with ideological and political theory courses. Through the combination of ideological and political courses and professional courses, as well as the combination of teaching and education, efforts should be made to achieve an effective path of highly integrating vocational skills and professional spirit cultivation (Qin Lingling and Zuo Yushuai, 2017; Qin Lingling and Fu Ronghui, 2020; Zhang Xiaodong and Chen Ying, 2021; Chen Ling, 2021). The teaching of property insurance courses requires students to understand the basic theories of property and liability insurance, systematically grasp the basic principles and types of property and liability insurance, and comprehensively grasp the operation of the property and liability insurance market. Guide students to identify problems, analyze them, and provide reasonable solutions from the operational data of property insurance companies, ultimately cultivating the ability to solve complex problems. However, the teaching of property insurance courses still relies on the teacher’s explanation of theoretical knowledge. Students only passively receive relevant knowledge points, forming a problem of teaching and learning separation where teachers invest heavily and students sit idly by. It cannot guide students to closely integrate and update theory and practice, nor can it play the implicit function of ideological and political elements. This poses serious challenges to the teaching of property insurance courses and the cultivation of insurance professionals (Fan Hongli, 2022). Therefore, this article combines teaching practice to explore the necessity, design concept, and specific implementation path of a teaching
model that integrates ideological and political elements and case teaching in property insurance courses.

2. **The Necessity of Integrating Property and Casualty Insurance Courses with Case Studies**

At present, property insurance still focuses on teachers explaining basic theoretical knowledge during the teaching process, and fails to effectively integrate ideological and political elements into professional courses. In addition, there is a lack of targeted case teaching resources, which cannot meet the requirements of organic integration of ideological and political education and case teaching in courses. This article summarizes the existing problems, mainly manifested in the following three aspects:

Firstly, the exploration of ideological and political elements is not deep enough. At present, the ideological and political reform of this professional course is still in the stage of exploring ideological and political elements, and has not yet comprehensively, systematically, and specifically sorted out ideological and political elements, nor has it perfectly integrated ideological and political elements with knowledge points; In terms of teaching mode, the focus is still on teaching knowledge points, and there is no effective classroom design for the ideological and political elements involved, which naturally integrates them into the teaching of professional knowledge. There are even some ideological and political education preaching that is mechanically applied and forcefully inserted, making it difficult to achieve the educational function of implicit ideological and political education.

Secondly, case teaching resources are difficult to match. To promote the organic integration of case teaching and ideological and political education in property insurance courses, it is also necessary to create a suitable case teaching resource library. But this is the shortcoming of current property insurance teaching. The teaching practice of property insurance courses lacks targeted and typical practical cases, which cannot adapt to the complex professional knowledge and rapid practical changes of the course, nor can it meet the depth requirements of case teaching.

Thirdly, case resources and ideological and political elements have not been effectively integrated into the teaching process. The property insurance course generally lacks the integration of case resources and ideological and political elements in teaching design and practice. On the one hand, the implementation process of case teaching and ideological and political education in courses lacks effective teaching design, and there is no specific teaching content, teaching process, teaching mode, and teaching evaluation tailored to the characteristics of case teaching and ideological and political education. Therefore, it is unable to provide effective guidance for teachers’ teaching activities and solve various problems faced in the teaching process.

Property insurance is a subject with strong theoretical, practical, and practical applicability. The organic integration of case teaching and ideological and political elements is a necessary requirement for the reform of property insurance curriculum, and it is a necessary process to explore the organic unity of talent cultivation and education. The teaching model that integrates case teaching and ideological and political elements is teacher led and student-centered. Teachers design teaching content based on teaching objectives, carefully screen classic and cutting-edge cases related to teaching content from the perspective of students, and integrate ideological and political elements to guide students to think independently and engage in in-depth discussions. Adding ideological and political factors to real, effective, and infectious professional cases can guide students to discover the unique connotations behind the cases, take advantage of the situation to conduct moral education, and make students feel the power of ideological and political education, making the property insurance course a soulful and warm
professional course. In addition, the guided case teaching method can stimulate students' interest in classroom participation, train them to use critical thinking to analyze and solve problems, and achieve a win-win effect in knowledge transmission and ability development. Therefore, the teaching reform that deeply integrates ideological and political elements with case teaching can not only silently cultivate and shape the correct worldview, outlook on life, and values of college students, but also subtly cultivate their hands-on ability and innovation and entrepreneurship ability.

3. Design Concept of Integrating Ideological and Case Teaching in Property Insurance Courses

3.1. Integration Design Objectives of Course Ideological and Case Teaching

Course objective 1: To demonstrate the advantages and four confidences of socialism with Chinese characteristics by explaining the formation and development of property insurance, as well as comparing domestic and foreign property insurance systems. On the basis of combining case studies, inspire students' patriotism; By explaining the basic characteristics of liability risk and liability insurance, combined with case studies, help students establish awareness of risk and responsibility; By explaining the performance process of property and liability contracts, and emphasizing the legal consequences of violating the contract. By combining case studies, we aim to strengthen students' legal awareness and professional ethics.

Course objective 2: By explaining the principle of maximum integrity in property and liability insurance and combining it with case studies, strengthen the belief that students should be honest and trustworthy in their behavior; Provide fire safety and professional ethics education based on the scope of liability and exemption characteristics of fire insurance. Guide students to improve their awareness of fire safety and enhance their sense of professional pride; By explaining the specific business process of vehicle insurance and assigning roles according to the practical work tasks of vehicle insurance claims, completing designated group tasks, and cultivating students to firmly establish team awareness and improve communication skills.

Course objective 3: By explaining aerospace engineering insurance, offshore oil development insurance, and nuclear energy engineering insurance, combined with video and case materials, increase students' sense of national pride and patriotism; By explaining domestic cargo transportation insurance and combining case analysis, group discussions are conducted to determine whether the cause of the accident was improper cargo loading and reinforcement, in order to enhance the collaborative ability of students and cultivate a meticulous and meticulous craftsmanship spirit; Based on the explanation of credit and guarantee insurance, combined with case studies, it is emphasized that college students should consume rationally and take responsibility in China.

3.2. Design Ideas for Integrating Ideological and Political Education with Case Teaching in Courses

This article attempts to carry out effective course design, reconstruct teaching content, and better integrate ideological and political elements of the course with case teaching methods into the teaching process. The property insurance course should combine the teaching objectives of the course, systematically organize the teaching content based on theoretical knowledge and practical business, and clarify the teaching focus and difficulties; Fully explore the ideological and political elements of the course, collect and organize case resources required for each knowledge point, and organically combine cases with ideological and political elements (Table 1).
Table 1. Integrated Design of Ideological and Case Teaching in Property Insurance Curriculum

<table>
<thead>
<tr>
<th>Teaching Content</th>
<th>Course Ideological and Political Integration Points</th>
<th>Course Objectives</th>
<th>Specific Cases</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overview of Property Insurance</td>
<td>By explaining the formation and development of property insurance, as well as comparing domestic and foreign property insurance systems, we can demonstrate the advantages of socialism with Chinese characteristics and the four confidences. And combine Case 1 and Case 2 to inspire students' patriotism.</td>
<td>Course objective 1</td>
<td>Case 1: Zhongan Insurance reshapes the traditional insurance value chain and promotes the development of new internet businesses; Case 2: Long term improvement in China’s insurance market - Analysis from the 2022 Allianz Global Insurance Industry Development Report.</td>
</tr>
<tr>
<td>Property insurance contract</td>
<td>By explaining the performance process of property insurance contracts and emphasizing the legal responsibility for the consequences of violating the contract. And by introducing cases 3 and 4, strengthen students' legal concepts and professional ethics.</td>
<td>Course objective 1</td>
<td>Case 3: A 15-year-old girl in Qingdao collided with a BMW car and got married, but after three years, she was pursued for compensation; Case 4: Wholeheartedly serving customers</td>
</tr>
<tr>
<td>The basic principles of property insurance</td>
<td>By explaining the principle of maximum integrity in property insurance and combining it with Case 5, we aim to strengthen the belief that students should be honest and trustworthy in their behavior.</td>
<td>Course objective 2</td>
<td>Case 5: The new policy of auto insurance reform, and the case of claims for blister cars in the extremely heavy rainstorm in Henan.</td>
</tr>
<tr>
<td>General Property Insurance</td>
<td>Provide fire safety and professional ethics education based on the scope of liability and exemption characteristics of fire insurance. Guide students to improve their awareness of fire safety and enhance their sense of professional pride.</td>
<td>Course objective 2</td>
<td>Case 6: Yunnan Yuxi Forest Fire.</td>
</tr>
<tr>
<td>Engineering insurance</td>
<td>By explaining the concepts of science and technology engineering, and introducing aerospace engineering insurance, offshore oil development insurance, and nuclear energy engineering insurance, combined with video and case materials 7, students can increase their sense of national pride and patriotism.</td>
<td>Course objective 3</td>
<td>Case 7: Nanyan Insurance Technology: One Stop Health Management+Insurance</td>
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4. An Effective Path to Integrate Ideological and Case Teaching in Property Insurance Courses

4.1. Clarify Course Objectives
Integrate the teaching philosophy of "cultivating virtue and nurturing talents" throughout the entire teaching process, and establish a "trinity" teaching goal of knowledge transmission, value shaping, and ability cultivation. The ideological and political reform of property insurance
courses should fundamentally achieve the effective combination of professional courses and ideological and political courses, improve students' learning efficiency and teaching effectiveness, broaden their horizons and enhance their personality, and achieve the dual goals of cultivating professional skills and improving ideological and political levels. With the infiltration of ideological and political elements, professional courses can have more warmth and emotions. The reform and exploration of the property insurance teaching model based on the integration of ideological and political education and case teaching will have more soul.

4.2. Improve Teaching Content
Case teaching is an effective means of carrying out ideological and political education in property insurance courses, which can improve the teaching effectiveness of ideological and political education. The "Property Insurance" course should establish a specialized case library of ideological and political elements as soon as possible to enrich teaching content. The selection of cases should adhere to the principle of combining theoretical knowledge with ideological and political elements, combining knowledge points with coverage, combining classic and cutting-edge, and combining positive and negative cases. Targeted, moderate, and novel cases should be selected, embedded with ideological and political elements to form a complete teaching case library. In addition, the construction of the case library should include more controversial cases, allowing students to explore the root causes of disputes in the case of problem introduction. This not only solidly grasps theoretical knowledge, but also trains practical work abilities, achieving the goals of knowledge cultivation, ability building, and literacy enhancement.

4.3. Improving Teaching Methods
The integration of ideological and political elements and case teaching should adopt case teaching and interactive heuristic teaching methods. During the teaching process, practical cases are introduced to deepen students' understanding of professional knowledge, while incorporating ideological and political elements into the cases. Through real-life scenarios, students are guided to analyze the ideological and political connotations behind the cases, achieving a win-win effect in cultivating talents and educating people.

4.4. Diversified Assessment Mechanism
The assessment mode of ideological and political education in professional courses should focus on the integrity and comprehensiveness of teaching and education, pay attention to the participation and sense of gain of students, and make them active and become the main body of the classroom. The evaluation mechanism should introduce process assessment, comprehensively and systematically evaluate various types of information such as students' pre class learning tasks, recommended book reading completion, etc., and establish a dynamic tracking and feedback mechanism to reveal, judge, and generate teaching value; In addition, adhere to developmental evaluation, timely understand the growth and development of students through their classroom performance and final assessment evaluation.

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