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Study on the Teaching Reform of Insurance in Local Application-oriented Universities under the Background of Digital Economy

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Abstract

This paper focuses on the reform of insurance education in local application-oriented universities under the background of digital economy. Firstly, the impact of the digital economy on the teaching of insurance education was discussed by including the application of big data technology and artificial intelligence technology in insurance education. Secondly, the necessity of reforming insurance education in local application-oriented universities was illustrated through analyzing their characteristics and institutional orientation as well as the urgent need for insurance education reform. Subsequently, strategies for reforming insurance education in local application-oriented universities were proposed, including updating content of courses, innovating teaching methods, strengthening the construction of teaching team and reform cultivation modes. Finally, the feasibility of the proposed strategy was verified through a case study of insurance teaching reform in a local application-oriented university, and strategies were put forward for promoting insurance teaching reform in local application-oriented universities.

Keywords

Digital economy; Local application-oriented universities; Insurance; Reform strategy.

1. Introduction

With the rapid development and in-depth application of the digital economy, traditional industries are undergoing comprehensive changes and upgrades. Insurance, as an important financial service, is inevitably influenced by the digital economy. The digital economy provides more development opportunities and challenges for the insurance industry, while also putting forward new requirements for insurance education. As an important platform for cultivating applied talents, local application-oriented universities should actively promote the reform of insurance education to meet the new demands of the digital economy. In this paper, the impact of the digital economy on insurance education reform is discussed in the terms of reform necessity, reform strategies and practical cases of insurance education in local application-oriented universities.

2. The Impact on The Reform of Insurance Education

The rapid development of the digital economy has had a profound impact on insurance education. On the one hand, the application of big data technology makes insurance research more precise and comprehensive since the ability of data analysis is greatly strengthened by this technology. By mining and analyzing large amounts of data, important information such as the development trends and risk assessment models of the insurance industry can be discovered. Besides, big data technology has also played an important role in updating and expanding the content of the insurance discipline. With the big data technology being

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introduced in the teaching of insurance courses, the outdated content can be updated to meet the needs of the digital economy era and to make the courses more closely related to practical applications [1].

On the other hand, artificial intelligence technology has also had a positive impact on insurance education. The application of artificial intelligence technology in insurance risk assessment and claims makes content of insurance courses more practical. Unlike traditional insurance courses, the courses enriched by artificial intelligence technology allows students to conduct practical operations through simulation experiments and case analysis, gaining a deeper understanding of the specific operations and processes of insurance business. The change in teaching approaches for insurance studies through artificial intelligence technology is also an inevitable trend. The traditional teaching methods mainly rely on teacher explanations, with students passively receiving knowledge. However, the application of artificial intelligence technology makes the teaching method more flexible and personalized, allowing students to learn according to their interests and needs and improve learning outcomes.

3. The Necessity of Reforming Insurance Education

On the basis of modern China s situation, local application-oriented universities are important platforms for cultivating practical personnel and are closely related to the development of local economy. In the era of digital economy, the necessity of reforming insurance education in local application-oriented universities is increasingly prominent.)

3.1. Characteristics and institutional orientation

Local application-oriented universities refer to higher education institutions that take serving local economic and social development as their responsibility and focus on cultivating practical personnel. Compared with comprehensive universities with a relatively complete range of disciplines, local application-oriented universities pay more attention to the close connection with the local economy and their institutional orientation in talent development are identified as cultivation of practical abilities. As a result, the importance of the reform on insurance education of local application-oriented universities is determined by their characteristics which are summarized as follows[3]:

3.1.1. The relation with local economy

One of the characteristics of local application-oriented universities is their close relationship with local economic development. With the rapid rise of the digital economy, the insurance industry, as an important component of the digital economy, plays a crucial role in the development of local economies. Local applied universities need to adjust the teaching content of insurance according to the needs of the local economy, in order to adapt to the development needs of the digital economy era.

3.1.2. The important mission of cultivating applied talents

Another characteristic of local application-oriented universities is the important mission of cultivating applied talents. In the era of digital economy, the insurance industry needs more talents with practical and innovative abilities, and local application-oriented universities are important bases for cultivating such talents. The reform of insurance education should focus on cultivating students' practical abilities and innovative spirit, so that they can adapt to the needs of the digital economy era and contribute to the development of local economy..

3.2. The urgent need for insurance education reform

The urgent need for reform in insurance education can be mainly manifested in two aspects: the limitations of traditional insurance education and the development needs of local application-oriented universities.

3.2.1. The limitations of traditional insurance education

Traditional insurance education mainly focuses on theory and lacks practical elements. This teaching model cannot meet the demand for insurance talents in the digital economy era. In the era of digital economy, the insurance industry needs more talents with practical experience and innovative consciousness, and the traditional teaching mode of insurance cannot cultivate such talents. Therefore, the reform of insurance education is imperative.

3.2.2. The development needs of local application-oriented universities

The development needs of local application-oriented universities are also one of the important reasons for the reform of insurance education. In the context of the digital economy, the demand for insurance talents in local economies is greatly increased. As an important support for local economic development, local application-oriented universities need to adjust the teaching content of insurance according to the needs of the local economy, and cultivate more insurance talents who can adapt to the demands of the digital economy era.

4. Reforming Strategies for Insurance Teaching

4.1. Update and expansion of teaching content

4.1.1. Introduce knowledge related to the digital economy

In the context of the digital economy, insurance education needs to be combined with the digital economy and introduce relevant knowledge. Teachers can provide students with a clear understanding of the digital economy by teaching its basic concepts, development trends, and core technologies. It is also possible to explore the impact and challenges of the digital economy on the insurance industry by combining practical cases, so that students can have a deeper understanding of the changes that the digital economy has brought to the insurance industry. It is also possible to introduce laws, regulations, and policies related to the digital economy to cultivate students' legal awareness and policy grasp ability [4].

4.1.2. Strengthening insurance innovation and technology application Teaching

In the era of digital economy, insurance innovation and technology application have become important trends in industry development. The reform of insurance education in local application-oriented universities needs to strengthen the teaching of insurance innovation and technology application. Teachers can cultivate students' innovative consciousness and ability by explaining the basic theories and practical cases of insurance innovation. Combining practical applications, teaching basic knowledge and skills of insurance technology, enabling students to proficiently use insurance technology tools for business operations and data analysis.

4.2. Innovation and improvement of teaching methods

4.2.1. Using big data technology for case analysis

In the context of the digital economy, the application of big data technology is of great significance for insurance education. Teachers can conduct case analysis teaching by collecting and analyzing a large amount of insurance data, combined with practical cases. By analyzing and interpreting real data, students can better understand key issues in insurance business and risk management. Teachers can also use big data technology to analyze and evaluate students' learning situation and performance, adjust teaching strategies in a timely manner, and improve teaching effectiveness.

4.2.2. Combining artificial intelligence technology for simulation experiments

Artificial intelligence technology is one of the core technologies in the digital economy era, and its application in insurance education is becoming increasingly important. Teachers can use artificial intelligence technology to develop insurance business simulation experiment software,

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allowing students to conduct insurance business operations and decisions in a virtual environment. Through simulation experiments, students can exercise their business and decision-making abilities in real scenarios, and improve their practical skills. Teachers can also provide personalized learning guidance and coaching through artificial intelligence technology to help students better understand and master insurance knowledge[5].

4.3. Construction of Teacher Team and Reform of Training Mode

4.3.1. Enhancing teachers' digital economy literacy

In the context of the digital economy, teachers need to possess certain digital economic literacy in order to better adapt to the needs of teaching reform. The reform of insurance education in local application-oriented universities needs to enhance teachers' digital economic literacy. Schools can enhance teachers' understanding and application abilities of the digital economy through organizing training and learning exchanges. Schools can also encourage teachers to participate in scientific research projects and practical activities in the field of digital economy, in order to enhance their practical abilities and innovation levels.

4.3.2. Promote the industry mentor system and strengthen practical teaching activities

One of the characteristics of insurance education is its strong practicality. Local application-oriented universities can implement an industry mentor system to strengthen practical teaching. Through cooperation with the insurance industry, industry experts and experienced practitioners are invited to serve as mentors for students, guiding them in practical projects and internships. Mentors can help students understand the latest developments and practical operations in the insurance industry, cultivate their practical abilities and innovative thinking. Schools can also establish a sound management mechanism for practical teaching to ensure the effective implementation of practical teaching.

5. Practice of Insurance Teaching Reform

5.1. Design and teaching of courses related to digital economy implementation

In the digital economy era, students majoring in insurance need to possess up-to-date knowledge and skills to adapt to the increasingly complex and diverse demands of the insurance market. Therefore, a certain application-oriented university has designed and adjusted the curriculum of insurance major, introducing courses related to digital economy to enhance students' comprehensive quality and competitiveness[6].

5.1.1. Introducing the course of big data analysis

With the rapid development of big data technology, the application of data analysis in various industries is becoming increasingly widespread, and the insurance industry is no exception. In order to cultivate students' ability to apply big data analysis in the insurance field, the university has introduced relevant big data analysis courses in the insurance major. By studying this course, students can understand and master the basic concepts, methods, and tools of big data analysis, and develop their ability to analyze and solve practical problems.

5.1.2. Offering courses on the application of artificial intelligence in insurance studies

The application of artificial intelligence technology in the insurance industry is becoming increasingly widespread, such as intelligent claims systems, risk assessment models, etc. In order to enable students to understand and apply artificial intelligence technology, the university has offered courses on the application of artificial intelligence in insurance studies. By studying this course, students can understand the basic principles and application scenarios of artificial intelligence, master the specific application methods of artificial intelligence in the insurance field, and thus enhance their comprehensive quality and competitiveness.

5.2. Innovation and improvement of teaching methods

Teaching methods are an important aspect of insurance education reform. In order to improve students' practical and problem-solving abilities, the university has innovated and improved its teaching methods.

5.2.1. Using real insurance cases for case analysis

Students majoring in insurance need to have the ability to solve practical problems. In order to cultivate students' practical abilities, the university has introduced real insurance cases and organized students to conduct case analysis. By analyzing real cases, students can understand the operational mechanism of the insurance market, master methods and skills for solving practical problems, and enhance their practical abilities and comprehensive qualities.

5.2.2. Using artificial intelligence simulation platform for practical operation

In order to provide a more realistic practical environment, the university utilizes an artificial intelligence simulation platform for practical operations. Students can play different roles in the virtual insurance market, conducting practical operations such as insurance product design, risk assessment, and claims processing. Through this approach, students can practice and apply their learned knowledge in a simulated environment, enhancing their practical and problem-solving abilities [7].

5.3. Construction of teacher team and reform of training mode

The construction and cultivation of the teaching staff are crucial for the reform of insurance education. In order to ensure the quality and level of teaching, the university has taken a series of measures to reform the construction and training mode of the teaching staff.

5.3.1. Teacher participation in digital economy training and training

In order to equip teachers with knowledge and skills related to the digital economy, the university encourages them to participate in digital economy training and training. Through training and training, teachers can understand and master the latest developments and application trends of the digital economy, update teaching content and methods, and improve teaching level and quality.

5.3.2. Collaborate with the insurance industry and introduce industry mentors

In order to make teaching more practical, the university has collaborated with the insurance industry and introduced industry mentors to participate in teaching work. Industry mentors can share their practical experience and industry trends, provide students with real cases and problems, and improve the effectiveness and pertinence of teaching.

5.3.3. Suggestions for promoting the reform of insurance education in local application-oriented universities

In order to further promote the reform of insurance education in local application-oriented universities, efforts need to be made from multiple aspects.

Firstly, strengthen cooperation with the insurance industry and promote the alignment of teaching content with actual needs. Establish close cooperative relationships with insurance companies, insurance industry associations, etc., carry out practical activities such as on-site inspections and internships, so that students can better understand and adapt to the requirements of the insurance industry.

Secondly, cultivate teachers' comprehensive qualities and abilities, and improve their teaching level and quality. Encourage teachers to participate in academic exchange activities, teaching seminars, etc., to enhance their academic achievements and teaching abilities. At the same time, strengthen the cultivation of teachers' practical abilities, provide more practical opportunities and platforms, so that they can better combine theoretical knowledge with practical applications [8].

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Finally, strengthen the cultivation of students' practical abilities, enhance their comprehensive qualities and competitiveness. By offering practical courses and organizing practical activities, we aim to cultivate students' practical skills and problem-solving abilities. At the same time, encourage students to actively participate in internships, practical training, innovation and entrepreneurship activities, and improve their practical and innovative abilities.

6. Conclusion

In the context of the digital economy, the reform of insurance education in local application-oriented universities is imperative. By introducing big data and artificial intelligence technologies, updating teaching content, innovating teaching methods, and reforming the construction and training mode of the teaching staff, local application-oriented universities can better adapt to the needs of the digital economy era and cultivate insurance talents that meet the demands of the digital economy era. This article discusses the impact of the digital economy on the reform of insurance education, the necessity, strategies, and practical cases of insurance education reform in local application-oriented universities, providing useful references and inspirations for the reform of insurance education in local application-oriented universities. I believe that under the promotion of the digital economy, the reform of insurance education in local application-oriented universities will usher in a better development prospect.

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