

# Exploration and practice of the construction mode of on campus training base in private colleges and universities—Taking Zhengzhou business school early Shang insurance studio as an example

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**Abstract:** *the cultivation of high-quality application-oriented talents is inseparable from practical teaching, and the school enterprise cooperation is also an effective way to improve the practical teaching level of private colleges and universities. Therefore, the establishment of campus practical training base is an important link in students' career education, and an important way to promote the win-win situation among students, enterprises and universities and improve the teaching quality of higher education in China. Based on the analysis of the problems of applied talents training of contemporary insurance major, combined with the construction of practical training base in chushang insurance studio of Zhengzhou Business University, this paper explores the construction mode of practical training base in private colleges under the deep integration of school enterprise cooperation.*

**Keywords:** *private university enterprise cooperation, insurance major, on Campus Training Base*

## 1. Introduction

In recent years, China's higher vocational colleges and universities have developed rapidly, cultivating a number of professional application-oriented talents, diversifying the professional structure, expanding the scale of running schools and improving the teaching facilities, which have played an important role in China's social and economic development, alleviating the pressure of employment and educational reform. Strengthening the construction of the college base is not only an important guarantee for the college to achieve the goal of talent training and cope with the increasingly severe employment situation of college students, but also an inevitable requirement for the college to promote the combination of production, study and research with enterprises and cultivate high-quality professionals urgently needed by the society. In university teaching, we should strengthen the education of students' professional knowledge, enhance students' perceptual knowledge, engineering consciousness and practical ability, and improve students' comprehensive quality.

## 2. The necessity of establishing the training base of insurance specialty in the post epidemic Era

### 2.1. Provide guarantee for training high quality applied talents

With the gradual deepening of residents' awareness of health and property risk prevention and the continuous innovation of insurance product form, the insurance industry has gradually entered the fast lane of development. Even in the epidemic era, it can not stop the rapid development of the insurance industry, even because the epidemic also makes people more aware of the importance of risk prevention. According to the data of China Banking and Insurance Regulatory Commission, the premium income of China's insurance industry will increase year by year from 2015 to 2019, of which the premium income will reach 4264.5 billion yuan in 2019, a year-on-year increase of 12.2%. In the first half of 2020, China's premium income will reach 2718.6 billion yuan, a year-on-year increase of 6.5%.

With the rapid development of insurance industry, the insurance industry needs a lot of professional talents, but at present, most of the students engaged in insurance industry are not insurance majors, and the insurance professionals trained in the school can meet the standard of talents because of lack of practical experience. This is because the work of insurance companies includes not only insurance

marketing, but also related insurance business such as market development, product design, actuarial insurance, exhibition, insurance, customer service, claim settlement, survey and loss determination. But at present, many colleges and universities mainly focus on the cultivation of insurance students in the theoretical level. Students lack practice and understanding of the real situation of society and industry. Most of the students can only engage in insurance marketing work, which can not meet the high-quality, application and diversified employment standards of the insurance industry. But the establishment of the training base in the school can make students not go out of the school to translate the theoretical knowledge into practice in time, realize the theory guidance practice, practice test theory, and then learn from practice.

### ***2.2. Deepen school enterprise cooperation***

The training base in the school can carry out theoretical study, such as the college can hold academic exchanges such as competitions, forums, lectures, etc., to strengthen the cooperation and exchange among all colleges in the school; but more professional practice can be carried out. Zhengzhou business school established school enterprise cooperation with the people's health Insurance Co., Ltd. in 2017. The training base in the school can learn the operation model of the school enterprise cooperation unit. In this way, the students of insurance can actually participate in many insurance business of insurance companies in the school. Meanwhile, the use of meetings and training forms can enhance the communication and exchange between colleges and enterprises, expand the field of school enterprise cooperation, which is conducive to the cooperation between schools and enterprises, and change the "consumption" training base into "operation type" training base, and finally realize a virtuous cycle.

### ***2.3. To solve the problem that students can't go out for practice***

In the post epidemic era, in order to ensure the personal safety of students, students can not be organized to practice in the company on a large scale according to the requirements of the Ministry of education and the school, which makes students lack the opportunity to participate in professional practice on the spot. After establishing the practice training base in the school, students can basically achieve the internship objectives in the school, which not only reduces the cost of the school, but also reduces the internship risks. There are many risks.

## **3. The development status of chushang insurance studio, the practice and training base of insurance major in Zhengzhou Business University**

### ***3.1. Purpose of establishment***

Insurance major is a discipline with strong applicability and practicality. In the new economic era, "mass entrepreneurship and innovation" has blossomed in all walks of life, and college students have become a force that can not be ignored in the entrepreneurial army. Colleges and universities encourage college students to start their own businesses and practice their professional knowledge, hoping to enrich their own practice and make outstanding achievements in practical work. In 2017, the Zhengzhou Central Branch of the people's health insurance company of China Limited and the school of Finance and trade of Zhengzhou Business University promoted the school enterprise cooperation. On March 30, 2018, President Yang Shanfeng of Jinmao University held talks with Ren Gang, general manager of Zhengzhou branch of PICC Health, and reached a consensus on the establishment of training base in the University. On April 13, 2018, the first batch of 13 key members of the studio went to Zhengzhou branch of PICC Health for professional training, which laid the foundation for the establishment of the studio. On May 31, 2018, chushang insurance studio of Zhengzhou business school successfully settled in Zhongchuang space of Zhengzhou business school, and chushang insurance studio was officially established and started work.

The establishment of chushang insurance studio aims to connect with the insurance company under the guidance of professional teachers, get the profound experience of each link and process of the insurance industry from the knowledge in the classroom and books through practice, understand the industry dynamics, learn the latest products, get close to the market and touch the market, learn from the professional insurance service team, and take chushang insurance studio as the carrier for insurance Insurance concept and information transmission, is committed to providing more optimized life insurance or property insurance consultation, design, signing, after-sales, renewal, claims and other related matters for all the audience groups seeking protection. Practice the new campus entrepreneurship mode of

"production, learning, research and innovation".

### ***3.2. Brief introduction of school enterprise cooperation unit***

Zhengzhou Central Branch of people's Health Insurance Co., Ltd. of China, established on April 7, 2017, is located at 21 / F, No. 12, business outer ring road, Zhengzhou area (Zhengdong), Henan pilot free trade zone. Its business scope: health insurance business supporting the national medical security policy and entrusted by the government; health insurance business in various RMB and foreign currencies, accidental injury insurance business; and Consulting services and agency business related to health insurance; other business authorized by the head office.

Zhengzhou Central Branch of people's Health Insurance Co., Ltd. of China has a professional and capable team of high-quality professionals. Ren Gang, Secretary of the Party committee and general manager of the company, pays close attention to the work related to school enterprise cooperation, and gives a lot of support and help to colleges in cooperation. In order to improve the talent training system, Zhengzhou Central Branch of people's Health Insurance Co., Ltd. has set up a professional lecturer team as the guidance of the practice school Teachers, in accordance with the general requirements of the college to cultivate applied talents, actively carry out curriculum construction and student internship, training related work. After nearly four years of cooperation, the two sides have achieved stable cooperation, remarkable results, and basically achieved a win-win goal.

### ***3.3. The meaning of studio logo***

The capital letter "CS" corresponds to the first letter of "chushang". Chushang means "do not forget the original heart, high quality". The shape of the shield composed of the two letters means that chushang insurance studio is a strong backing that can help people resist risks.

### ***3.4. The development of practice and training in school***

①Online and offline insurance knowledge popularization and publicity activities. The official account of micro-blog and WeChat public is online propaganda and insurance related knowledge, which enables more people to understand insurance. Among them, micro-blog has released more than 700 push related knowledge about insurance, and many online online workshops have organized insurance awareness questionnaires and insurance knowledge popularization lectures.

②The actual situation of insurance business. As of November 25, 2020, the total premium income is 104932 yuan, serving more than 9200 people. We have cooperated with the school of Finance and trade, School of accounting, School of foreign languages, School of literature and journalism, Ministry of sports and School of information technology and mechanical and electrical engineering of Zhengzhou Business University. We also undertake the group insurance business of Zhengzhou Business University, such as the academic affairs office and the Youth League Committee, which radiates all over the University and provides security for the teachers and students of Zhengzhou Business University.

③Claim settlement. On November 14 and 17, 2020, two students of Jinmao college and Sports Department of Zhengzhou Business University were injured in sports. Students of Jinmao college insured group accident insurance for all athletes of College of Finance and trade games donated by chushang insurance studio, and students of sports department purchased PICC Health student safety insurance through chushang insurance studio. The underwriting unit is school enterprise cooperation of our university Setting: Zhengzhou Central Branch of people's Health Insurance Co., Ltd. of China.

## **4. Problems in the development of practice and training base of Insurance Major**

### ***4.1. Lack of professional skills***

All members of chushang insurance studio are insurance majors of Zhengzhou Business University. Due to the course arrangement, they only began to contact with insurance professional courses when they were sophomores. Many insurance professional knowledge is lacking, so they can only do some auxiliary work in the studio. At present, they are unable to connect with insurance business independently.

#### ***4.2. Team instability***

Insurance major is a product of the promotion of Finance and insurance industry in recent years. In Zhengzhou business school, it was just opened in 2017. At present, there are only four classes of students majoring in insurance, and few students are interested in joining chushang insurance studio. As far as the flow of talents is concerned, since 70% of the studio's insurance business comes from the school, the business volume is not fixed, and it is unable to take care of every studio member. Everyone's passion and experience are gradually exhausted, resulting in the loss of staff. Moreover, in the classified teaching of the school, some members of the studio want to improve themselves by taking the postgraduate entrance examination. The students who choose to take the postgraduate entrance examination in their junior year have too much pressure on their academic courses, which also leads to the loss of staff.

#### ***4.3. School support is not enough***

According to the current situation of our school, the overall quality of the practical teachers is low, and the number of professional teachers with excellent theoretical knowledge and rich practical experience is less. The practice training base in the school of insurance major is an innovative practice, which needs to be explored by itself in many aspects. The school is not fully sure of the future development of the training base, and dare not let the students go to do it freely. In addition, some rules and regulations of the school are too rigid, which is not conducive to students to carry out the practice training in the school, which indirectly causes the slow development of the training base.

#### ***4.4. Popularity needs to be improved***

The popularity of chushang insurance studio in Zhengzhou business school has been increasing year by year, but it still can not make the whole school teachers and students know, and the popularity outside the school is far from enough. On the one hand, because the studio was established for a short time, and the studio involves commercial marketing, there are many inconveniences in carrying out publicity; on the other hand, the studio's publicity is not enough, and the publicity form is too single .

#### ***4.5. Students lack confidence***

The lack of confidence of the members of chushang insurance studio lies in: first, the sense of belonging, which means that the members of the studio do not belong to the insurance company, are not regular employees, have no formal labor treatment, and have no sense of belonging, which also leads to the serious drop out rate of the members; second, the "single and limited sales service mode", which means that the insurance products of the studio can not meet the all-round needs of customers; third, the "social security" They will have a sense of identity and respect for the insurance industry. "Everyone's attitude towards the insurance industry is not respected enough. When the studio members carry out their work, they will face many rejections. If they can't adjust their mentality in time, it's difficult to stick to it.

### **5. Countermeasures to improve the practice and training base of Insurance Major**

#### ***5.1. School level***

##### ***5.1.1. Increase support***

On the one hand, in order to promote the rapid development of the school training base, the school needs to hire more experienced insurance professional instructors to provide professional guidance for the work of the studio as soon as possible; on the other hand, it hopes that some rules and regulations of the school can relax the requirements of the working mode of the training base, and strengthen the attention of the instructors and the leaders of the school to the exploration of the construction mode of the school training base .

##### ***5.1.2. Improve the management system***

The initial business department, publicity department and office are initially set up in the initial insurance studio. Later, the publicity department and the office are combined into a marketing department. The department heads lead members of the Department to participate in the corresponding work. The general director of the studio manages the Department Directors and arranges the training plan. The instructor and the university leaders conduct training guidance and supervision on the studio. The studio

The management system of insurance company should be improved and improved constantly with reference to the actual operation of insurance company.

## **5.2. Enterprise level**

### **5.2.1. Carry out training activities to improve members' professional skills**

China People's Health Insurance Co., Ltd. regularly organizes professional skills training for the initial Shang insurance studio, including students going to the company for training on weekends and company lecturers regularly coming to the school for training, and constantly enhancing the practical ability of studio members. Meanwhile, the school enterprise cooperation unit can encourage the studio members to apply for vacation internship in the company in the cold and summer vacation.

### **5.2.2. Provide marketing promotion system**

On September 10, 2019, Zhengzhou Central Branch of people's Health Insurance Co., Ltd. of China provided the studio with a student safety insurance called "PICC Health student comprehensive insurance plan". The insurance method is wechat online insurance. After one month's sales and after-sales, the studio has provided 244 students of Zhengzhou Business University with safety insurance. In 2020, the company will add 25 kinds of specific disease insurance on the basis of the original insurance plan, and change the insurance mode to the group insurance remittance mode. School enterprise cooperation units need to actively provide insurance marketing promotion system to the studio, and make adjustments according to the actual situation of the school.

## **5.3. On the level of practice training base in school**

### **5.3.1. Members should learn professional theoretical knowledge well**

Originally, students need to make full use of the professional theoretical knowledge learned in the school and use it in practical work in the process of employment after graduation; but after joining the school training base, students must give full play to the theoretical knowledge learned in the classroom and use it in the school practice and training. Therefore, studio members need to know the professional knowledge of insurance in advance, which can be organized by senior students. Students who have not yet started to learn professional courses are required to learn in advance, and they are required to master theoretical knowledge faster than other students after contacting professional courses.

### **5.3.2. Expand the scope of publicity and broaden the business target market**

The initial target market of chushang insurance studio is located in Zhengzhou Business University. However, with the gradual maturity of the studio, there is an urgent need to gradually expand the market to the surrounding area of the school and the city where the campus is located. This requires the studio to carry out strong and continuous publicity on the target market first, and then carry out questionnaire survey on the insurance demand of the market population, and then carry out targeted insurance marketing to successfully broaden the business market.

## **6. Epilogue**

The construction of innovative practice and training base of insurance specialty in private colleges and universities is an important measure to improve the skill level of students majoring in insurance and provide new applied talents for China's insurance industry. In the process of constructing practice training base, private schools should strengthen communication and exchange at a higher level, fully learn from the advanced experience of other colleges and universities, and constantly innovate and practice, so as to explore a set of innovative practice base construction mode that can better adapt to the development of the industry and enhance the talent training needs of private colleges and universities.

## **7. Conclusion**

Private enterprises are more and more involved in the construction and development of colleges and universities, which makes it more feasible to invest and build vocational colleges. How to use the social power to build more colleges and universities to meet the increasing needs of the masses of vocational education is a hot issue in the development of higher education in China. At present, many colleges and universities mainly focus on cultivating the theoretical level of insurance students. Students lack practice

and understanding of the realities of society and industry. Most students can only engage in insurance marketing work, unable to meet the high quality, high application, diversified employment standards of the insurance industry. Constructing the talent training mode of cultural industry management specialty, strengthening the construction of teaching plan, curriculum setting and teacher team, unremittingly cultivating practical talents to meet the needs of the development of cultural industry. Henan University students innovative Entrepreneurship training Program Project: Chushan Insurance Studio.

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