

Application of BOPPPS Model with Flipped Classroom in the Principles and Practice of Insurance Course

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Abstract: Based on the current teaching status analysis of principles and practice of insurance course, this study aims at finding out innovative teaching model: taking the interpretation of insurance contract clauses as the teaching breakthrough point, the BOPPPS teaching model is applied on the basis of the flipped classroom teaching mode, so as to let the students actively participate in the whole learning process. While the students interpret the insurance contract, emotional education will be positively incorporated into the interpretation process. Through an effective connection of studying basic insurance theories with applying the theories to solve practical insurance problems, such teaching model helps to improve students' learning initiative and practical ability, greatly enhances students' ability to explore the mechanism of insurance to transfer risk and benefit society, thus providing a useful reference for practical teaching.

1. Introduction

As a basic course for vocational undergraduate financial management majors, principles and practice of insurance course exposes students to explore how insurance is a mechanism to transfer risk and benefit society, examine the key insurance industry functions of selling/distributing insurance, underwriting insurance policies, adjusting losses, and reinsuring risk, and understand the elements needed to form an insurance contract. By the end of the course students should be able to apply relevant theories and methods to analyze and solve practical problems in the field of insurance, which lays a solid foundation for them to further start a career in insurance.

However, due to certain reasons such as the students' weak learning ability, insufficient practical classes and high course requirement, student performance in the case analysis, insurance contract interpretation, and insurance product design is not as effective as it should be. By tracking their past performance, it is found that the top three significant and common challenges faced by instructors include the following:

(1) Weaker student performance in practical classes. Although students are generally good in acquiring, retaining, and remembering basic insurance concepts, most of them are struggling with applying the theory to real-life insurance situations. One of the most common problems is that students show weak ability to communicate and articulate their views in practical classes. Simply put, students' theory and practice cannot better work together to enhance their decision-making processes

in the insurance field. It is often seen the cases that while the insurance theory can be memorized, the terms and conditions cannot be well interpreted in specific insurance contracts; while students know the mechanism of the insurance, they can't use it well to solve practical issues; while they can write the theory from the memory, students often get confused when using the theory to analyze the practical insurance problems.

(2) Ineffective self-learning ability. Thanks to technology, students can now easily connect with various sources of ideas and knowledge – people, organizations, and communities. Despite the enormous increase in available information and strong ability to acquire network knowledge, students normally play a less active role in the class and they tend to rely on the lectures as the main source of information. Being hesitant to take the initiative, actively engage and interact with the learning materials, students show lower level of cognitive engagement in the course, which makes the learning experience less memorable and impactful, and further discourages critical thinking and problem-solving skills which are essential in today's world.

(3) A lack of interest or motivation to learn the course. Students basically lack interest or motivation either because they see little value in the course or the content, or because they have other priorities that compete for their time and attention. Regardless of the objective value of the insurance course, if students do not recognize its value, they may not be motivated to expend effort. For most students, the insurance is just a contract, or a piece of paper, and they even cannot differentiate coverage from coverage, or insurer by insurer. They simply do not care, let alone explore practical applications for daily life, and that is just why they cannot engage in the classroom.

Based on the above discussion, this paper explores an innovative teaching model by taking the interpretation of insurance contract clauses as the teaching breakthrough point and integrating the BOPPPS teaching model into the flipped classroom, so as to provide a bridge from the educational theory to the instructional practice and let the students actively participate in the whole learning process.

2. Implement a BOPPPS model with flipped classroom in insurance course

Under the BOPPPS model, the insurance classroom teaching process can be divided into 6 stages, which are bridge-in (B), learning outcome (O), pre-assessment (P), participatory learning (P), post-assessment (P) and summary (S). These six stages are interlocked and closely linked to teaching activities. Focusing on teacher-led and student-centered learning, the BOPPPS model is also helpful for mitigating timing issues as it enables instructors to schedule the time for each component (Liu, 2020) ^[1]. For instance, the “O”, learning outcomes, typically takes 10% of class time and the middle “P”, participatory learning, is often the most time-consuming. By secluding the specific time for the six stages, instructors will ensure that they can pace themselves to achieve the intended course content goals as well as the learning outcomes. Regardless of the class sizes, designing lessons with the BOPPPS model sparks authentic and deep learning.

As another way to incorporate active learning into the insurance course, a flipped classroom is also structured around the idea that direct instruction is not the best use of class time (Awidia, T., & Paynter, M., 2019) ^[2]. Instead, students encounter information before class, freeing class time for activities that involve higher order thinking. Since a flipped classroom model involves a lot of work by students outside of class, finding sources for students to use outside of class is the most important part of implementing a flipped classroom (Akçayır, G., & Akçayır, M., 2018) ^[3]. The instructors will firstly decide how to use class time and design class activities. Then they should find or create resources such as readings, audio files, websites, or videos for students to use at home. Unlike when they are in a classroom, students cannot ask question as they arise, so it is essential for instructors to teach students how to use the material outside the classroom (Xiong & Tang, 2024) ^[4].

The application of the blended teaching of BOPPPS and flipped classroom is based on the six elements of BOPPPS, with the interpretation of insurance contract clauses as the breakthrough point of teaching, so that students can fully participate in the learning process (Yan et.al., 2023)^[5]. The specific learning process is divided into three stages: before class, during class and after class. The pre-class phase is mainly online, with students doing pre-study under the guidance of the instructors. Generally, the instructors clearly formulate the module tasks according to the teaching content, students are required to achieve the study plan by working in a group and being actively involved to solve the given tasks uploaded on the online learning platform before class. At the end of this session, learners should be ready for the presentation of their group-work results. Different from the pre-class stage, the in-class phase is based on face-to-face classroom teaching and consists of five stages: setting learning outcomes, pre-assessment, participatory learning, post-assessment and summary. Instructors first remind students of expectations for each lecture, and then use live polling tools to ask quiz questions about the course content to determine what students' prior knowledge. Such pre-assessment session is a great help for students to identify their learning problems and give timely feedback to the instructors, further enabling the instructor to target knowledge gaps and misconceptions. The teaching content will then be arranged around the teaching objective. In participatory learning stage, learners are involved as actively in the learning process as possible. Specifically, students will be divided into groups to interpret the insurance policy terms and actively answer questions raised by instructors and other groups. As students present their group reporting (e.g., insurance policy interpretation), the team performance must be assessed based on the team's final product (e.g., design, report, presentation) and the group processes (e.g., ability to meet deadlines, contribute fairly, communicate effectively) (Qiu et.al., 2023)^[6]. It should be noted that the group performance must be translated into individual grades and the individual learning and performance will be assessed by a combined grades from instructors' assessment, self-assessment and peer assessment. The post-assessment determines, formally or informally, if the students have demonstrated or achieved the intended learning outcomes. Polling software will be adopted to ask direct questions about content that students are taking away from the class. In addition, informal questions are also raised to the class about what they are taking away from the lesson. At the end of the post-assessment session, the summary is necessary for the learners to reflect briefly and integrate the learning during the learning cycle's closing. The summary session again focuses on the teaching objectives and guides students to reflect on and summarize the course content. The after-class phase is still based on online learning, and teachers can help students expand and improve through personalized tutoring.

3. Application of BOPPPS model to the teaching design in principles and practice of insurance course

Taking "accident injury insurance" as an example, this paper attempts to integrate the flipped classroom with BOPPPS teaching mode to explore new ideas of classroom innovation and practice (as shown in Table 1).

Table 1: Application of BOPPPS model to the teaching design in principles and practice of insurance course

Teaching component	Teaching Content	Teaching Mode
Bridge In	Introduction of 5 real cases to bring students to know the stunning differences of accident insurance coverage	Case reading and analysis
Learning Outcomes	To understand the concept and characteristics of accident insurance, and be familiar with its insurance responsibility and payment methods; to be able to correctly interpret the terms and conditions of the accident insurance contract	PPT presentation
Pre-Assessment	Analysis of students: do students understand the concept, characteristics and insurance responsibility of accidental injury insurance?	Targeted direct communication and exchange with students
participatory learning	(1) Students' interpretation of policy terms (2) Answering questions (3) Teacher's comments (4) Teacher's marking, student-student self-assessment and peer assessment	Group presentations, discussions, questions, etc.
Post-Assessment	Whether students understand the insurable risks of accidental injury insurance through this section	Case choice questions
Summary	Summarize the concept and characteristics of accidental injury insurance and carry out targeted checking and revise according to the post-assessment results.	Students briefly write down the three necessary conditions constituting the liability of accidental injury insurance according to their own understanding

3.1 Bridge-in

The main purpose of bridge-in session is to arouse students' curiosity, stimulate their interest in thinking and get their attention with an emotional hook through inspiring teaching design. When teaching "accidental injury insurance", the instructor requires students to collect accidental injury insurance products designed by different life insurance companies (giving priority to the types of insurance they or their family members have purchased) through books or the Internet, etc. Meanwhile, the instructor uploads a video on how to interpret accidental injury insurance clauses on the Chaoxing Online Learning Platform, an introduction to interpreting insurance products, as well as rules for explaining the insurance clauses and assessment methods, and arranges the students to actively participate in the online class.

3.2 Learning outcomes

Instructor should clearly define the objectives of each lecture so that students can understand what they will learn and thus measure their learning outcomes. In this session, the instructor introduces the course content and sets the learning objectives of the lecture: to understand the concepts and characteristics of accident injury insurance, to be familiar with its insurance coverages and payment methods; to be able to correctly interpret the terms and conditions of the accident insurance contract.

3.3 Pre-assessment

The pre-assessment is mainly a non-graded assessment where the instructor determines each student's knowledge of and proficiency in the subject matter. It does not only prepare students for future content; the pre-test also facilitates the teachers to better understand students' knowledge level and learning interest while checking the effect of students' pre-course flipped learning. In this session, the show of hands method will be used to check student's knowledge of specific questions. The instructor evaluates and explains the results of the pre-test. Through direct communication with students, the teacher obtains information about the students' knowledge level by solving the case problems in the introductory session, and deal with students' confusion according to the results of the pre-test.

3.4 Participatory learning

Participatory learning is the key part of the BOPPPS teaching model, in which groups of students come to present topics on the interpretation of the content of policy terms. This stage will be divided into 4 steps. The first step is interpretation of policy terms. According to the accident insurance product chosen in advance, each group of students will come to the podium to introduce the basic terms and conditions of the policy, the highlights of the product and share their own experiences according to the insurance contract. This will be done within a specified time period. Students are free to choose the way to show their performance, which can be an oral group presentation, or personal presentation on behalf of the group, or even cosplaying the roles including policyholders and insurance agents. The second step is to answer questions. After a group has finished interpreting, all group members go up to the stage to answer questions raised by other groups and the instructor. In response to the students' general confusion about the contents of the insurance contract terms, teachers and students can fully consult the school-enterprise co-operation insurance company industry tutors, to further enhance the students' ability to interpret the policy and practical ability. While the instructor reviews the performance of each group in the third step, social-emotional education will be done by the instructor to promote the emotional development of students. The last step is to rate each student based on the teacher's assessment, students' self-assessment and mutual assessment. Individual performance will finally be evaluated based on a combined assessment from instructors, self and peers. In the process of completing the applied output task of policy interpretation, students not only deepen their understanding of insurance knowledge, but also deeply feel their parents' love and care for them, and further have a deeper sense of the social value of insurance and the professionalism of insurance planning.

3.5 Post-assessment

The post-assessment stage can help instructors evaluate the teaching effect and find out whether the expected teaching goals have been achieved. Multiple-choice questions will be arranged to test students' understanding of the insurable risks of accident injury insurance. Based on students'

feedback, instructors can evaluate the effectiveness of teaching and improve teaching strategies to enhance future teaching quality.

3.6 Summary

The summary session aims to help students review and consolidate what they have learnt. Students will be asked to briefly write down the three conditions necessary for accident insurance liability according to their own understanding. This helps students to deeply understand the three conditions necessary for accidental injury insurance liability. The last session not only aims to promote students to deeply understand the characteristics of accidental injury insurance, it also helps to carry out targeted checking according to the post-test results, which provides a valuable opportunity for teachers to reflect on the teaching process.

4. Conclusion

Intellectual networking brought about by the Internet and big data has greatly changed the way of teaching and learning in the principles and practice of insurance course. Taking the interpretation of insurance contract terms as the teaching breakthrough point, the application of BOPPPS model on the basis of the flipped classroom teaching mode promotes students to actively participate in the whole learning process. Through an effective connection of studying basic insurance theories with applying the theories to solve practical insurance problems, students' learning initiative and practical ability have been significantly improved. Moreover, it greatly enhances students' ability to explore the mechanism of insurance to transfer risk and benefit society, thus providing a useful reference for practical teaching.

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