

THE RISK GOVERNANCE OF CHILDREN PHYSICAL ACTIVITY TRAINING STRATEGIES IN HUNAN PROVINCE CHINA

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Abstract

In recent years, with the upsurge of children's sports, the incidence of safety accidents has also increased. Although the safety of sports training has been a commonplace topic, the early childhood is a critical period of physical development, and more scientific guidance is needed to help its physical and mental healthy growth. Therefore, I am conducting research on this topic. The objective of this research were to :1) To study the current situation and affecting factors of the risk governance of children physical activity training in Hunan province, China. 2) To analyze factors effect the risk governance of children physical activity training in Hunan province, China. 3) To optimize the strategies of the risk governance of children physical activity training in Hunan province, China. This research employed a mixed research methodology combining a quantitative and qualitative research methods. Step1: In the qualitative research section, Select 14 experts for interviews, analyze and understand the current situation and influencing factors of the risk governance of children physical activity training in Hunan province, China. Step 2: In the quantitative research section, the sample consists of 240 respondents and is obtained through sampling. The sample size is calculated using a method used to determine that the sample size is 20 times the inventory variable. Collect data using questionnaire survey method and analyze using structural equation modeling (SEM). Step 3: Select 15 experts, analyze the information in focus group discussions through content analysis research. The research results show that: There are several key aspects of the current development status of the risk governance of children physical activity training in Hunan province: 1) There are three factors: risk identification, risk assessment and risk treatment. They have a significant positive impact on the risk governance of children physical activity training strategies in Hunan province, China. 2) Experts evaluate the feasibility, appropriateness, usefulness, and accuracy of the risk governance of children physical activity training strategies in Hunan province, China high level and their opinions remain consistent. 3) Parents should pay attention to their own and children's risk awareness training, timely communication with the coach to pay attention to the child's mental health; Through safety management and first aid training, the coaches improve the ability to prevent and control health risks and enhance the ability to cope with psychological risks; Training institutions should strengthen the construction of site facilities, pay attention to the construction of teachers, reduce false publicity and low-price competition, and reduce the probability of risk occurrence; Government departments promote the healthy development of the early childhood sports training industry by strengthening supervision, preventing security risks, promoting platform supervision, implementing video supervision and control coverage, and strengthening the supervision of unreasonable models such as pre-payment. Therefore, this study helps to understand the overall status and influencing factors that the risk governance of children physical activity training strategies in Hunan province, China, and to construct a development model, promote and apply it, laying a theoretical foundation for research related to the risk governance of children physical activity in China.

Keywords: Risk Governance, Children Physical Activity, Training.

1. INTRODUCTION

1.1 Research background

Children physical activity is not only an important part of the traditional kindergarten education, but also an important part of the education of early childhood training institutions, which has gradually developed into a prairie fire. At the same time, children's safety responsibility accidents, health problems and sports injuries that have aroused widespread concern in the society have frequently been seen in the news, and institutions that set up children's sports activities have also been troubled to a certain extent. The comprehensive health risk under the influence of multiple subjects and factors has become an important bottleneck restricting the development of children's physical activity. The purpose of this study is to establish a systematic and scientific management method integrating risk identification, risk assessment and risk response in the early childhood physical training industry from the perspective of risk management, so as to promote the healthy development of the early childhood physical training industry. The research results will be used to support research and promote the sustainable development of the children physical activity training industry in Hunan Province.

1.2 Research objectives

To study the current situation and affecting factors of the risk governance of children physical activity training in Hunan province, China. To analyze factors effect the risk governance of children physical activity training in Hunan province, China. To optimize the strategies of the risk governance of children physical activity training in Hunan province, China.

1.3 Research steps

(1) Using qualitative research and structured interview methods, the current situation and influencing factors of the risk governance of children physical activity training in Hunan Province were investigated. (2) Using quantitative research methods to develop the risk governance of children physical activity training mode in Hunan Province, China. (3) A qualitative methods was used to optimize the strategies of the risk governance of children physical activity training in Hunan Province.

2. LITERATURE REVIEW

2.1 Research on the children physical activity training

Children activity training refers to a special service market. For children aged 3-6 years old, combined with the rules and characteristics of sports projects, the means and forms of sports training are used to cultivate children of different genders, improve their sports skills, especially for the purpose of physical exercise, and then cultivate their sports interests and preferences, and finally improve the comprehensive development of team cooperation and other non-intellectual factors (Li,2020).

2.2 Research on risk governance

The concept of "governance" was introduced in 1989 when the World Bank discussed how to solve Africa's development problems(Huang,2015). In 1916, management scientist Fayol introduced the idea of risk management into enterprise management for the first time. In 1952, Geral first proposed risk management. In 2003, the International risk governance Council (IRGC) mentioned risk governance in a prominent position and systematically discussed its meaning. It emphasizes the diversification of risk management subjects, social factors and psychological factors such as risk cognition, social risk amplification, precautionary principle, etc., and emphasizes the role of risk stakeholders and public participation, risk communication and other factors in risk governance(Yu,2021) .

2.3 Research on sport risk governance

The risk management of national fitness public service is mainly manifested in the insufficient security supervision of the governing body, the unreasonable allocation of national fitness resources, the frequent safety accidents of extreme sports projects, the risk events triggered by the stranger society, the huge impact of public emergencies, and the embedding of digital technology breeding network risks(Sun,2022). The risk of physical education and training and its governance should follow the direction of both internal and external improvement, shape the pattern of co-construction, sharing and co-governance internally, promote the refined sports supply externally, and finally build a long-term risk governance mechanism(Liu,2019).

2.4 Research on risk identification

Risk identification is a process in which risk subjects judge, classify and identify the risks and potential risks they face. Risk identification includes two aspects: perception of risk, that is, identifying the existence of risk through investigation and understanding; Analyze the risk.(Fan,2022).

2.5 Research on risk assessment

Risk assessment is the intermediate link of risk management. On the basis of risk identification, qualitative or quantitative methods are used to analyze a large amount of risk factor data summarized to estimate and predict the probability of risk factors, as well as the degree of impact of risk on the realization of the task and the loss situation, so as to provide a basis for the selection of appropriate coping methods and scientific decision-making(Liu,2024) .

2.6 Research on risk treatment

Risk treatment is the key link of risk management. On the basis of fully evaluating the probability of occurrence of potential risk factors and the severity of losses they may bring, various targeted strategies or risk early warning and control mechanisms to avoid and reduce risk losses are adopted to minimize the possibility of occurrence of risk events and various losses and negative effects caused by risks. Risk response measures usually include risk transfer, risk avoidance, risk mitigation and risk retention, which are generally used in combination(Wang,2023).

2.7 Conceptual framework

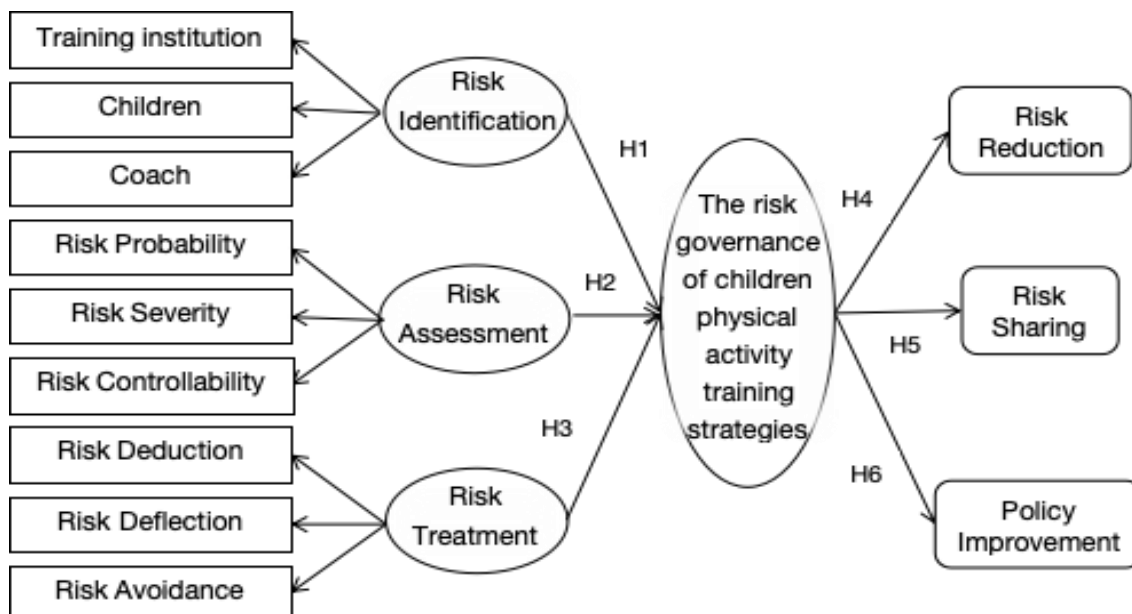


Figure 1: Framework diagram

2.8 Research hypothesis

- H1. Risk identification affect the children physical activity training risk governance in Hunan province, China.
- H2. Risk assessment affect the children physical activity training risk governance in Hunan province, China.
- H3. Risk treatment affect the children physical activity training risk governance in Hunan province, China.
- H4. The children physical activity training risk governance will reduce the risk in training.
- H5. The children physical activity training risk governance will promote the risk sharing in training.
- H6. The children physical activity training risk governance will improve the risk of training policy.

3. RESEARCH METHODOLOGY

Step 1 research tool: The tool used in this study is structured interviews. Expert interviews are scheduled in advance. This structured interview is essentially very standard or formal. All respondents will answer the same question. The questions will be presented in order, and the interviewer must first read the questions in the interview form.

Step 2 research tool: The tool used in this study is a questionnaire aimed at investigating the factors influencing the risk governance of children physical activity training strategies in Hunan Province, China.

It is divided into three parts: (1) a questionnaire about the overall situation of the respondents, which includes closed questions such as education level, position, and experience. (2) Investigation on the influencing factors of the risk governance of children physical activity training strategies in Hunan Province. By analyzing relevant literature and conducting interviews.

These questions are classified based on the components/indicators of open-ended questions. This is the 5-level quality type of the Likert scale, and the researchers divided the scores into 5 levels. (3) Open ended questioning to collect respondents' opinions or suggestions on the the risk governance of children physical activity training strategies in Hunan Province.

Step 3 research tool: Discuss opinions and information with experts through focus group discussions. The researchers first reported the research results in detail to the team members, and through in-depth discussions, the members shared their professional insights and practical experience to further enrich the research content and propose the accuracy and relevance of the survey results. Combined with their professional background and practical experience, they put forward valuable opinions and suggestions to further improve the research report.

4. RESULTS

4.1 Research status and influencing factors

4.1.1 Research status

(1) The current situation of the children physical activity training in Hunan Province

Under the background of the increasing importance of early childhood education in Chinese society, early childhood physical education, as an important part of early childhood education, is not only related to children's physical health, but also plays an important role in their psychological development and social ability training.

Hunan Province, as an important province in central China, has a high representative development of the market of infant sports training. Relevant data show that Hunan Province currently has more than 500 children's sports training institutions, with an annual growth rate of 22.3%. These training institutions have played an active role in promoting the improvement of children's physical fitness and stimulating their interest in sports.

However, the rapid development of the market has also brought about a series of problems, such as insufficient market supervision and low professional degree of teachers, which restrict the healthy development of the early childhood sports training market.

(2) The current situation on the policy of the children physical activity training in Hunan Province

The early childhood sports training policy in Hunan Province has experienced a gradual process from scratch, from preliminary exploration to gradual improvement. With the increasing attention of the country to physical education and youth sports, Hunan Province has gradually introduced a series of policies to promote the development of sports training for children. For example, in the 13th Five-Year Plan for Sports Development in Hunan Province, the Hunan Provincial government clearly proposed to strengthen the guidance and support for early childhood sports, and promote the popularization and improvement of early childhood physical education.

The implementation of this policy has significantly improved the status quo of sports training for children. The release of the Action Plan to Further promote sports Consumption (2019-2020) in January 2019 proposed to vigorously develop the sports training market and strengthen the training of youth sports skills, providing clear policy support for the development of the children's sports industry.

In August 2020, the "Opinions on Deepening the Integration of Sports and Education to Promote the Healthy Development of Adolescents" pointed out that it is necessary to encourage the development of youth sports clubs, establish an orderly social sports club competition, training and training system, implement relevant tax policies, and provide policy support in terms of venues.

Hunan Provincial Sports Bureau and other relevant departments have strengthened the risk management of early childhood sports training through the formulation and implementation of relevant policies, such as the "Hunan Sports Strong Province Construction Plan (2020-2030)".

4.1.2 Influencing factors

- 1) In terms of risk identification, the physical education training for children in Hunan Province is still insufficient. Some institutions fail to fully identify and assess potential risk factors, such as students' physical condition, movement difficulty, teaching conditions, etc., in the course setting and teaching process. This results in the actual teaching process, some children cannot adapt to the curriculum due to physical reasons or teaching conditions, thus increasing the safety risk.
- 2) In terms of risk assessment, there are common problems such as single assessment method and inconsistent assessment standards for children's physical training in Hunan Province. This results in risk assessment results that are not accurate enough to provide targeted guidance for teaching. In order to obtain more accurate risk assessment results, Hunan Provincial children's sports training institutions should introduce diversified assessment methods, such as questionnaires, interviews, expert interviews, etc., to obtain more comprehensive information.

- 3) In terms of risk response, although some measures have been taken in the early childhood sports training in Hunan Province, there are some phenomena such as not timely and not in place. This leads to an inability to respond quickly and effectively to risks when they occur, thus increasing losses. In order to improve the ability to cope with risks, the children's sports training institutions in Hunan Province should establish a sound emergency management system, including the formulation of emergency plans and the development of emergency drills.

4.2 Structural equation model

After the formal confirmation of the research questionnaire, we immediately entered the data collection stage. The data collection process of this study was based on simple random sampling, and 250 survey questionnaires were distributed through an online questionnaire platform. After the questionnaire was collected, in order to ensure data quality and analysis accuracy, this study strictly screened and eliminated invalid samples, and ultimately retained 240 valid questionnaires, with an effective rate of 96%, providing a reliable and solid foundation for subsequent data analysis and research.

4.2.1 Variable description and reliability analysis

In table 1, it analyzes the overall mean data of six variables: Risk assessment, Risk identification, Risk treatment, Risk reduction, Risk sharing and Policy improvement. The table shows the maximum value, mean value, standard deviation, skewness and kurtosis of each variable, which reflect the distribution of the data.

The minimum value of Risk assessment is 1.4, the maximum is 4.3, and the overall average is 2.92. The skewness is $-0.133 < 0$, that is, the data is slightly skewed to the right. The kurtosis is $-1.416 < 0$, that is, the data peak distribution is relatively smooth; The minimum value of Risk identification is 1.5, the maximum is 4.39, and the overall average is 2.96.

A skewness of $-0.302 < 0$ indicates that the data is slightly skewed to the right. The kurtosis is $-1.29 < 0$, that is, the data peak distribution is relatively smooth; The minimum value of Risk treatment was 1.33, the maximum was 4.39, and the overall mean was 2.87. A skewness of $-0.14 < 0$ indicates that the data is slightly skewed to the right. A kurtosis of $-1.342 < 0$ indicates that the data distribution is smooth and dispersed.

The minimum Risk reduction value is 1, the maximum is 4.6, and the overall mean is 3. A skewness of $-0.171 < 0$ indicates that the data is slightly skewed to the right. The kurtosis is $-1.01 < 0$, that is, the data peak distribution is relatively smooth; The minimum value of Risk sharing is 1.2, the maximum is 5, and the overall average is 3.06.

A skewness of $-0.174 < 0$ indicates that the data distribution is slightly skewed to the right. If the kurtosis is $-1.108 < 0$, the data distribution is relatively smooth. The minimum value of Policy improvement is 1, the maximum is 5, and the overall mean is 3.02. A skewness of $-0.198 < 0$ indicates a slight bias to the right. The kurtosis is $-1.019 < 0$, that is, the data peak distribution is relatively smooth.

Table 1: Descriptive Statistics-Variables

Variables	N	Min	Max	Mean	SD	Skewness		Kurtosis	
						Statistics	Error	Statistics	Error
Risk assessment	240	1.4	4.3	2.92	0.83	-0.133	0.129	-1.416	0.256
Risk identification	240	1.5	4.39	2.96	0.8	-0.302	0.129	-1.29	0.256
Risk treatment	240	1.33	4.39	2.87	0.82	-0.14	0.129	-1.342	0.256
Risk reduction	240	1	4.6	3	0.88	-0.171	0.129	-1.01	0.256
Risk sharing	240	1.2	5	3.06	0.96	-0.174	0.129	-1.108	0.256
Policy improvement	240	1	5	3.02	0.96	-0.198	0.129	-1.019	0.256

4.2.2 Measurement model

4.2.2.1 Stage 1

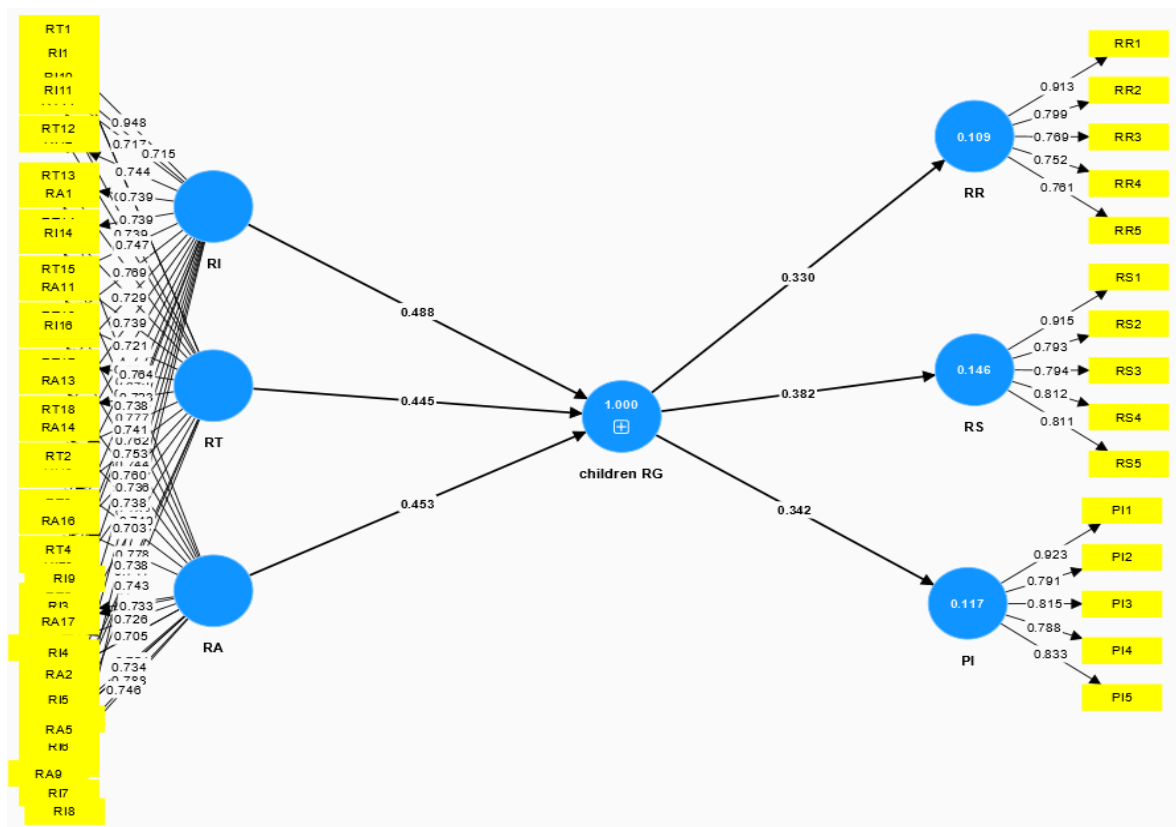


Figure 2: First-order SEM Model

First, the first-order reactivity model was evaluated, as shown in Figure 2.

In the empirical analysis, it is necessary to conduct reliability analysis first and test the reliability of the questionnaire, that is, whether the reliability of the questionnaire meets certain standards. In order to test the internal consistency of first-order dimensions, this study used Cronbach's alpha coefficient as the data index of reliability to test the internal consistency

reliability of the scale, that is, the convergence of internal indicators within each dimension. When the Klonbach α coefficient value in the analysis is higher than 0.6, it means that the internal consistency reliability is within the acceptable range. When it is further higher than 0.7, it can be considered that the internal consistency reliability of the scale is good and passes the reliability test. Specifically, the Klonbach α coefficient values of the six first-order variable dimensions in this study were 0.961, 0.956, 0.955, 0.859, 0.883 and 0.888, respectively, all of which were greater than 0.7, indicating that the internal consistency of the questionnaire was up to standard, and the data results of this survey had good reliability performance. The reliability of the analysis results is strong, and further data analysis can be carried out.

After the reliability analysis is passed, the validity is further measured, and the validity is further refined into two types, namely, aggregate validity and discriminative validity. Firstly, the aggregation validity test is performed. Aggregate validity generally tests three correlation values, namely Factor loadings, Average variance extracted (AVE), and Composite reliability (CR). The situation of factor load coefficient can effectively reflect the correspondence between the item and the factor, and then the AVE and CR values calculated by the factor load coefficient are measured and investigated, so as to determine whether the aggregation validity meets the standard. When the factor load coefficient corresponding to the measured question is greater than 0.6, the AVE value of each dimension is greater than 0.5, and the CR value is greater than 0.7, it can indicate that the aggregate validity of the questionnaire data meets the standard. It can be seen from the aggregate validity table that the factor load coefficient of the items in each dimension is greater than 0.6, indicating that the corresponding relationship between the items and factors is strong. Meanwhile, the AVE value of each dimension is greater than 0.5, which is 0.574, 0.576, 0.569, 0.641, 0.683 and 0.692 respectively, and the CR value is greater than 0.7. They were 0.964, 0.961, 0.959, 0.899, 0.915 and 0.918, respectively. The above data index results show that the model data has high aggregation validity and the internal correlation of variables is up to the standard.

Table 2: Reliability and convergent validity analysis of reflective constructs

Construct	Cronbach's alpha	CR	AVE
Risk Identification (RI)	0.961	0.964	0.574
Risk Assessment (RA)	0.956	0.961	0.576
Risk Treatment (RT)	0.955	0.959	0.569
Risk Reduction (RR)	0.859	0.899	0.641
Risk Sharing (RS)	0.883	0.915	0.683
Policy Improvement (PI)	0.888	0.918	0.692

Discriminative validity refers to the fact that the observed variables of different constructs or potential variables in the measurement tool should have a certain degree of differentiation, also called discriminative validity. Discriminative validity ensures that different potential variables are clearly distinguished conceptually and measurably, that is, the difference measurement of different potential variables. The Fornell-Larcker criterion and HTMT tables were observed to determine whether the questionnaire reached the standard.

Table 3: Discriminant validity-HTMT

	PI	RA	RI	RR	RS	RT
PI						
RA	0.295					
RI	0.257	0.274				
RR	0.275	0.301	0.182			
RS	0.223	0.277	0.318	0.173		
RT	0.237	0.34	0.263	0.293	0.282	

Table 4: Discriminant validity-Fornell-Larcker criterion

	PI	RA	RI	RR	RS	RT
PI	0.832					
RA	0.273	0.754				
RI	0.242	0.264	0.758			
RR	0.24	0.279	0.168	0.801		
RS	0.204	0.26	0.296	0.154	0.826	
RT	0.223	0.327	0.254	0.271	0.266	0.759

Factor loadings (Average variance extracted, AVE, Composite reliability, CR) and Heterotrait Ratio (Heterotrait-Monotrait Ratio, according to the analysis results of HTMT and Fornell-Larcker criterion, the internal variables have high correlation and the external variables have high differentiation, so it can be proved that the validity of the questionnaire meets the standard.

4.2.2.1 Stage 2

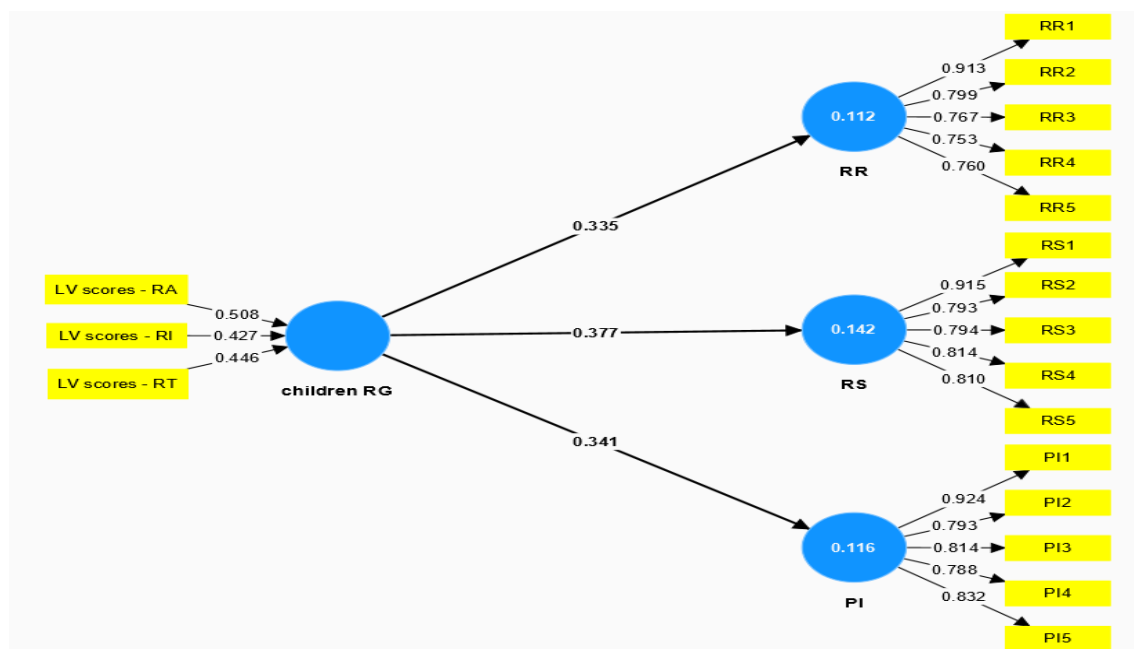


Figure 3: Higher-order SEM Model

After the first-order reactivity index reached the standard, we used the first-order latent variable score to construct the second-order formative structural equation model, as shown in Figure 3. In the formative model, the weight reflects the degree to which the first-order latent variable contributes to the second-order latent variable, i.e. the importance, whether there is enough weight to include it in the measurement model rather than deleting and replacing the dimension. If the weight of the first-order latent variable is too low, it means that it has insufficient explanatory power for the second-order latent variable, and it should be considered whether the variable needs to be eliminated or adjusted. When the P-value of the weight is less than 0.05, it is considered that the weight is significant and the variable can be retained; otherwise, the variable should be removed or replaced. When the VIF value is less than 5, we believe that there is no multicollinearity and the independence of each dimension is good.

Table 5: Higher-order formative construct validation

Construct	ITEM	weight	2.50%	97.50%	sig.	VIF
Children risk governance	RA	0.508	0.337	0.661	0.000	1.165
	RI	0.427	0.262	0.588	0.000	1.113
	RT	0.446	0.271	0.605	0.000	1.159

Table 5 tests the weights, P-values, VIF and other data of the second-order formative model of this study, verifying that the first-order latent variables of the second-order formative model have good explanatory power, and the model is reasonably constructed, which can be further analyzed for the structural model.

4.2.3 Correlation analysis

Use correlation analysis to study the relationship among six dimensions: Policy improvement, Risk assessment, Risk identification, Risk reduction, Risk sharing and Risk treatment. Spearman correlation coefficient was used to indicate the strength of the correlation. The relationship values range from -1 to 1, where -1 means a completely negative linear correlation, 1 means a completely positive linear correlation, and 0 means no correlation. Correlation coefficient can be used to predict whether there is a certain correlation between two variables. The data in the table shows that the correlation coefficients between all the variables involved in this study are greater than 0, that is, we can infer that there is a significant correlation between the variables in this study, which is in line with the expected hypothesis, and further path analysis can be conducted.

Table 6: Latent variables-Correlations results

	PI	RA	RI	RR	RS	RT
Policy improvement	1					
Risk assessment	0.273	1				
Risk identification	0.242	0.264	1			
Risk reduction	0.24	0.279	0.168	1		
Risk sharing	0.204	0.26	0.296	0.154	1	
Risk treatment	0.223	0.327	0.254	0.271	0.266	1

4.2.4 Hypothesis Testing

The above data analysis results show that the six hypotheses of this study are valid. The results are as follows: risk identification, risk assessment and risk treatment all have positive effects on the risk management of children's physical exercise; Risk management of children's physical exercise can effectively reduce the risk in training; Risk management of children's physical activity training will promote risk sharing in training; The risk management of children's physical exercise can make the risk training policy more perfect.

Table 7: Hypothesis result

Hypothesis	Path	Estimate sample (O)	P-v	Sig.
H1	Risk identification→Children risk governance	0.488	0.000	√
H2	Risk assessment→Children risk governance	0.453	0.000	√
H3	Risk treatment→Children risk governance	0.445	0.000	√
H4	Children risk governance→Risk reduction	0.335	0.000	√
H5	Children risk governance→Risk sharing	0.377	0.000	√
H6	Children risk governance→Policy improvement	0.341	0.000	√

4.3 Inspection and evaluation

This section conducted a qualitative study to optimize the risk governance of children physical activity training in Hunan province, China. The research mainly collected information through group discussions and expert opinions, and used content analysis methods to organize and summarize the information from focus group discussions and expert discussions.

In the risk governance of children physical activity training, risk identification, risk assessment and risk treatment each play a crucial role, which together constitute the core of risk governance.

Risk identification is the first step and basic link of risk management. It mainly involves the collection, sorting and analysis of various risk factors that may exist in the process of sports training for children. Through risk identification, we can clearly understand what risks may be faced in early childhood sports training, what aspects these risks may come from, and what form they may appear. Risk identification can provide the basis for risk management, enhance risk awareness and promote the perfection of risk management system.

Risk assessment is a qualitative and quantitative analysis of the identified risks on the basis of risk identification to determine their possibility and impact. The results of risk assessment will directly affect the formulation and implementation of risk response strategies. Risk assessment provides the basis for risk response, improves the scientific nature of risk management and optimizes resource allocation. Limited resources are used where they are most needed, so as to improve the efficiency and effectiveness of risk management.

Risk response is to develop and implement corresponding measures to reduce or eliminate risks based on risk assessment, according to the possibility and impact of risks. Risk response is the final link of risk management, but also the key to achieve the goal of risk management.

Appropriate risk response can reduce risk losses, ensure children's safety and improve training quality, so that children can enjoy sports in a safe environment and promote their physical and mental health development.

5. CONCLUSION, DISCUSSION AND SUGGESTION

5.1 Conclusion

In the development process of the risk governance of children physical activity training in Hunan Province, three factors, including risk identification, risk assessment, and risk treatment have a significant positive impact on the development of the risk governance model of children physical activity training in Hunan Province. The research results indicate that the factors affecting the risk governance of children physical activity training in Hunan Province are closely related to its three components. Therefore, this study helps to use structural equation modeling to measure the factors that affect the risk governance of children physical activity training in Hunan Province in various ways.

5.2 Discussion

This study constructed a structural equation model for the risk governance of children physical activity training in Hunan Province, China, and found that risk identification, risk assessment, and risk treatment have a significant positive impact on it. Based on this, the study proposes corresponding suggestions, including Parents should pay attention to their own and children's risk awareness training, timely communication with the coach to pay attention to the child's mental health; Through safety management and first aid training, the coaches improve the ability to prevent and control health risks and enhance the ability to cope with psychological risks; Training institutions should strengthen the construction of site facilities, pay attention to the construction of teachers, reduce false publicity and low-price competition, and reduce the probability of risk occurrence; Government departments promote the healthy development of the early childhood sports training industry by strengthening supervision, preventing security risks, promoting platform supervision, implementing video supervision and control coverage, and strengthening the supervision of unreasonable models such as pre-payment.

5.3 Suggestion

Explore new risk reduction methods and technologies, such as the introduction of advanced sports protective equipment, the development of intelligent monitoring systems, etc., to further reduce the risk of injuries to young children in sports training. Research on how to improve the risk transfer mechanism, such as through the purchase of more comprehensive and flexible insurance products, and the establishment of risk sharing mechanism, so as to better transfer and disperse risks. In-depth analysis of how to avoid risks more effectively, such as by optimizing the design of training programs, improve the screening standards for children, etc., to avoid potential safety hazards.

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