



ALERT

**SET
SEG**
School Insurance Specialists

pro - Active Loss Exposure Reduction Techniques | VOL 2 NO 6 • FEBRUARY 2008

MASB-SEG PROPERTY CASUALTY POOL | 415 W. KALAMAZOO ST. LANSING, MICHIGAN 48933 | 800.292.5421

BULLYING:

Reduce your district's risk

The MASB-SEG Property/Casualty Pool recognizes that bullying has always been a critical behavioral issue confronting school districts. This behavior not only creates long-lasting consequences for its victims, but it also puts districts at risk. By identifying which problems are most prevalent at your schools and implementing a bullying prevention action plan, your district can help prevent bullying.

WHAT IS BULLYING?

When bullying occurs in schools, administrators are legally obligated to take effective measures to stop the behavior. Before doing so, it is important to understand the definition of bullying and the risk factors that contribute to it. According to the Center for the Study and Prevention of Violence (CSPV), there are three criteria used to categorize bullying.

- Behavior is aggressive or intentionally harmful.

- Behavior is carried out repeatedly and over time.
- Behavior occurs within an interpersonal relationship categorized by an imbalance of power.

It is also important for administrators to understand that if bullying becomes physical, it is considered assault, and districts are legally required to report incidents to law enforcement officials.

RISK FACTORS

The CSPV has identified the following school-related risk factors that may increase the likelihood of bullying:

- Lack of supervision during breaks;
- Unsupervised student interactions between different grades;
- Indifferent or accepting teacher/student attitudes toward bullying; and
- Inconsistent enforcement of the rules.

Although administrators may believe the risk of bullying is higher for males, it is also important to identify risks among females. "According to experts, girl bullying is on the rise and it has become more physical and violent than ever," Michigan State Police Sergeant Trudy Rampy said.

When this behavior is not addressed, it can have tragic consequences for both male and female students. "Too many kids are taking their own lives and/or the lives of others because they are victims of bullying," said Rampy.

PREVENT BULLYING

Once bullying has been defined and risk factors are understood, the Pool recommends schools implement a bullying prevention action plan that includes:

- Administering student surveys to identify behavioral problem areas;
- Adopting district-wide policies prohibiting bullying and establishing consequences for misbehavior;
- Raising school and community awareness of bullying and increasing involvement of parents; and
- Training teachers in appropriate prevention and response methods.

CONTROL CYBERBULLYING

In recent years, cyberbullying has made the problem increasingly difficult for administrators to control. Bullies use text-messaging, e-mail, instant messaging and blogs to harass their peers. According to Glenn Stutzky, a clinical instructor at Michigan State University's School of Social Work, cyberbullying is the fastest growing trend in bullying among teens. Stutzky defines cyberbullying as the "use of modern communication technologies to embarrass, humiliate, threaten or intimidate an individual in the attempt to gain power and control over them."

To help control cyberbullying, Stutzky suggests schools consider these recommendations:

- Amend anti-bullying policies to

Continued on back





School Insurance Specialists

415 West Kalamazoo Street
Lansing, Michigan 48933-2079

www.setseg.org

BULLYING: REDUCING RISK

Continued from front

include text messaging, cell phone use and online bullying;

- Conduct educational programs for teachers, students and parents about cyberbullying;
- Provide parents with appropriate school contact information so they can report incidents of cyberbullying; and
- Treat all bullying incidents seriously.

EMPOWERING BYSTANDERS

According to the Michigan Safe School Initiative Workgroup, a consortium of entities which serve the educational community and collaborate on school safety projects, bystanders are present during 85 percent of bullying episodes that take place in the classroom or on the playground. Unfortunately,

bystanders are much more likely to encourage or assist the bully than to help the victim. Schools can help empower bystanders by teaching inclusion and requiring students to report incidents of bullying to school officials, as is required by legislation in several other states. Districts can also incorporate no-name-calling practices and establish a policy for contacting the parent(s) of a student who has engaged in bullying.

BULLYING LEGISLATION

The Michigan legislature has repeatedly proposed anti-bullying laws, similar to those adopted by more than two-thirds of states. Matt's Safe School Law, which would require schools to develop strict anti-bullying policies, currently remains in a Senate committee.

ADDITIONAL RESOURCES

To view a copy of the Michigan State Board of Education Model Anti-Bullying Policy, visit the Michigan Department of Education Web site:

www.michigan.gov/mde/.

For fact sheets about bullying, visit the CSPV Web site:

www.colorado.edu/cspv/.

For additional information on school safety, please visit the Michigan Safe School Initiative Web site:

www1.cj.msu.edu/~outreach/safe_schools/. ●

Your institution is a member of the MASB-SEG Property/Casualty Pool Inc. The Pool is a member-run, governmental, risk-sharing pool for educational entities in the state of Michigan. This free publication is one of many privileges of membership. Members are licensed to distribute this publication to individuals within their organization. Non-members are strictly prohibited from using this publication in any form without the prior written consent of Pool management.

PREVENT LIGHTNING DAMAGE

Lightning strikes can cause substantial property damage. To minimize your risk of damage, SET SEG Risk Control Consultant Mike Grosso suggests installing:

- A lightning protection system to provide a path for lightning currents to safely travel to the ground;
- Surge arresters to prevent surges from entering buildings; and
- Transient voltage surge suppressors to maximize protection for your electronic equipment. ●

