

# Good Risk Management Includes SEL in Schools

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Education, Property & Casualty, Risk



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Have you ever experienced a challenging day and inadvertently expressed your frustration or anger toward your spouse or another person you are close to? This phenomenon occurs because you see these people as emotionally secure and safe.

Similarly, schoolchildren may view their teachers as a safe space. When children confront emotions they have yet to effectively manage, it can result in physical outbursts. To combat this, school districts are starting to prioritize social and emotional learning (SEL), which is leading to positive outcomes for students, adults, and the broader community. This article explores the connection between teaching students SEL, how it can reduce workers' compensation claims, and why it matters for effective risk management.

## Workers' Compensation Claims

As an insurance broker, we've seen an increase in incidences of workers' compensation claims related to teachers being injured by students from physical outbursts.

Schoolchildren arrive at school with a variety of issues, triggers, and concerns. It is crucial as a school district to help students navigate anger, frustration, and sadness constructively. This will support their ability to learn, but it also helps them manage their physical impulses.

Incorporating SEL plays a pivotal role in reducing the incidence of workers' compensation claims resulting from student-inflicted injuries to their educators. It is important to recognize that mitigating teacher injuries is not only beneficial for the well-being and safety of your staff, but it's also crucial for maintaining a consistent teacher presence in the classroom, which increases student achievement<sup>1</sup>, and alleviates the financial burden of workers' compensation claims.

## More About SEL

Incorporating social and emotional learning (SEL) in schools results in a multitude of benefits for both students and staff, beyond the reduction of workers' compensation claims. So, how does it work? SEL provides students with essential skills and the ability to effectively manage their emotions, cultivate empathy for others, and make reasonable decisions. These key competencies play a pivotal role in enhancing interactions while reducing the likelihood of physical altercations and injuries.

*[“Hundreds of studies”](#) involving more than 1 million students worldwide across PreK-12 offer consistent evidence that SEL has a positive*

*impact on students' academic achievement.*"<sup>2</sup> This is because when school districts implement SEL programs, there is an associated decrease in emotional distress among students and a reduction in externalized behaviors – also resulting in a reduction of teacher injuries and workers' compensation claims.

Another positive element of incorporating SEL is the improvement of teacher's job satisfaction. Teachers who incorporate SEL principles into their curriculum report higher job satisfaction. They can develop stronger, more meaningful connections with their students while maintaining a conducive learning atmosphere. Also important is that SEL implementation is linked to lower levels of job-related anxiety among educators. As a result, teachers are better equipped to maintain the classroom, conduct effective learning, and reduce absenteeism and workers' compensation claims among educators.

## How to Implement SEL

According to District Administration<sup>3</sup>, here are several tips to successfully implement SEL into your school curriculum:

1. Engage the whole community in SEL
  - Get buy-in from everyone involved, including teachers, administrators, parents, students, and other community members
2. Lean into SEL during stressful times
  - Specific months are very critical to offer SEL, especially during March and April when state tests are happening across the US

### 3. Speak a common language

- Make sure SEL information and resources are easily accessible, like on the district website or newsletters

### 4. Foster a positive school culture

- Teachers and staff who model social-emotional skillsets are the perfect way to encourage reciprocated behavior among students

EXPLORE ADDITIONAL TIPS AND WAYS YOU CAN BEGIN INCORPORATING SEL

#### ■ Key Takeaways:

Schools can proactively mitigate potential risks associated with disruptive behavior and physical altercations by incorporating social and emotional learning (SEL). Equipping students with the ability to manage their emotions, cultivate empathy, and make reasonable decisions allows teachers to effectively teach the curriculum and may even reduce workers' compensation claims.

Reach out to [your M3 team](#) and your other professional vendors to learn how SEL can be an effective risk management strategy for your district.

#### Sources:

<sup>1</sup> [nber.org](http://nber.org)

<sup>2</sup> [casel.org](http://casel.org)

<sup>3</sup> [districtadministration.com](http://districtadministration.com)