

# Youth Exchange 2009-10 Annual Report

---

## INTRODUCTION

RI staff produce an annual report on Youth Exchange activity including statistical information on program participation and feedback from program administrators on emerging issues. This report is designed to review program activity for the 2009-10 Rotary year (1 July 2009 through 30 June 2010).

All statistics in this report are based on 2009-10 inbound student records that were submitted to RI by districts and multidistricts. This data is complimented by feedback on trends and issues gathered through the *2009-10 Youth Exchange Annual Survey*, which was sent to district and multidistrict chairs in August 2010. Additionally, we have also included two appendices in the report to share the results of specific survey requests by the RI Board that were conducted last year on administrative program costs and current student travel insurance practices.

## TABLE OF CONTENTS

2009-10 Student Data Reporting .....	2
2009-10 Youth Exchange Annual Survey Respondent Demographics .....	3
Overall Program Participation .....	3
Long-term Exchanges .....	4
Short-term Exchanges .....	6
New Generations Exchanges .....	9
Early Returns .....	10
Exchange Partner Interactions .....	12
Conclusion .....	12
<i>Appendix A: Survey on Program Finances .....</i>	<i>13</i>
<i>Appendix B: Survey on Student Travel Insurance .....</i>	<i>20</i>

## 2009-10 STUDENT DATA REPORTING

To streamline district requirements and reduce redundancy in annual reporting to RI, all exchange statistics are now based on inbound student data submitted to RI by districts and multidistricts. This information is typically found on the students' Guarantee Forms, and includes exchange type, student name and contact details in home country, gender, date of birth, emergency contact information, sponsoring club/district, host club/district, host parent contact details (if applicable), and host counselor contact information (if applicable). With this change, the overall number of exchanges represented in this report is significantly lower than that of previous years, which can be attributed to three primary factors affecting the reporting of student data:

- *Low rate of inbound student data reporting:* While the RI Board requires that districts submit inbound student data (Rotary Code of Policies 41.080) for all types of exchanges prior to or shortly after the students' arrival in the host district, only **67%** of certified districts worldwide submitted 2009-10 inbound student data either individually or through their multidistrict organization. It is important to note that rates of reporting for student data varied greatly by region:

<b>Geographic Area (using zone structure as of 1 July 2009)</b>	<b>% certified districts reporting student data</b>
Asia (Zones 1-6, 9, and 10)	36%
Oceania (Zones 7 and 8)	58%
Europe (Zones 11-19 and 20B)	61%
Africa (Zone Section 20A)	20%
North America (Zones 21A (Mexico only), 21B, and 24-34)	91%
South America (Zones 21A (excluding Mexico), 22, and 23)	49%

- *Lack of student data submitted for short-term and New Generations exchanges:* The vast majority of the data submitted was for long-term exchanges only, leaving a marked gap in reporting for short-term and New Generations programs. To increase awareness about this issue, RI staff are working to communicate this requirement more effectively with districts.
- *Submission of incomplete or illegible student records:* RI can accept student data in any convenient format, so long as the information is complete and legible. The reporting of incomplete or illegible information (often due to handwritten forms or poor scan quality) can render it impossible for the student's record to be accurately entered into our database. Should incomplete or illegible records be submitted, RI staff will follow-up with the district to try to obtain the necessary information, however, in over 600 exchanges reported to us for the 2009-10 year, we were unable to obtain full exchange information.

The reporting of inbound student data is important not only so that an accurate picture of global program participation can be gathered, but also as a matter of student safety. During times of natural disasters or other large-scale crises when district Youth Exchange officers may not be reachable, it is important that RI have information on how many students are hosted in a particular area and how to reach those students' natural families and host families should the need arise. Please note that all districts are only required to report their *inbound* student data, not data for outbound students. We ask that you work with your partner districts to ensure that they are reporting their student data to RI so that your district's full participation can be accurately represented.

## 2009-10 YOUTH EXCHANGE ANNUAL SURVEY RESPONDENT DEMOGRAPHICS

To complement statistics gathered from inbound student data submissions, the 2009-10 annual survey was sent to current Youth Exchange chairs for all Rotary districts as well as chairs of Board-recognized Youth Exchange multidistrict organizations. The survey was completed by 393 districts or multidistricts responding on their behalf, resulting in a 74% response rate among all districts with 74% of respondents completing the survey individually and 26% as a part of a multidistrict organization. Seven districts reported no participation in the program, six of which are currently non-certified.

Seventy percent (70%) of survey respondents identified their role as district Youth Exchange chair or committee member, while 5% of respondents identified themselves with the role of “other,” including multidistrict chair, New Generations Chair, Youth Opportunities District Chair, Executive Secretary or District Governor. The remaining 26% did not identify their role.

## OVERALL PROGRAM PARTICIPATION

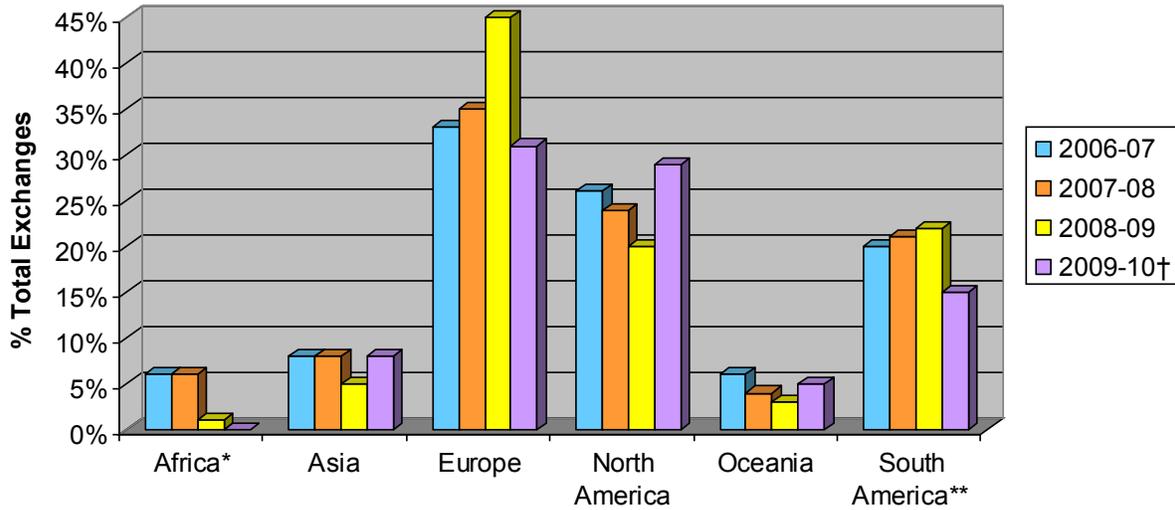
In the 2009-10 Rotary year, 4,998 students were reported to RI as Youth Exchange program participants. The long-term program continues to be the most popular of the three program types, comprising 94% of all exchanges, with short-term or New Generations exchanges comprising only 6% of exchanges reported.

Type of Exchange	Number of Exchanges Reported in 2009-10
Long-term	4,698
Short-term	299
New Generations	1
<b>TOTAL</b>	<b>4,998</b>

The number of exchanges reported for 2009-10 is significantly lower than that of the previous year, likely due to gaps in inbound student data reporting. Estimates from our annual survey indicate that the number of total exchanges conducted in the 2009-10 year could be between **6,200 - 10,000** exchanges.

In comparison to the past three years of program activity, exchanges in the 2009-10 year retained a common geographic distribution despite the overall reduction in exchanges reported. A notable exception to this is the significant increase in activity in North America, which comprised 29% of all reported exchange activity in 2009-10, while activity in Europe markedly declined. It remains unknown whether this change accurately reflects current participation trends given that the rate of certified districts reporting student data in North America was 30% higher than that of certified districts in Europe.

## 2006-2010 Historical Analysis of Total Exchanges



\* Due to changes in RI zone structures in recent years, regional statistics for Africa prior to 2008-09 include Portugal, Spain and parts of Eastern Europe.

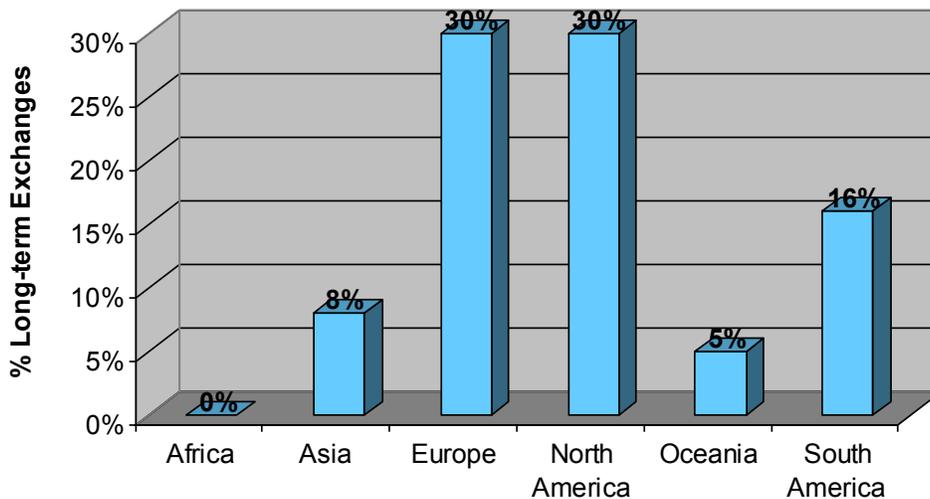
\*\* Similarly, statistics for South America prior to the 2008-09 year include Mexico.

† Due to incomplete or illegible records, 11% of 2009-10 inbound student data could not be assigned to any region

## LONG-TERM EXCHANGES

In 2009-10, long-term exchanges comprised **94%** of total reported exchange activity, with **4,698** long-term exchanges reported by districts. As with the prior year, long-term exchanges were most prevalent in Europe, North America and South America.

### 2009-10 Long-term Exchanges Worldwide



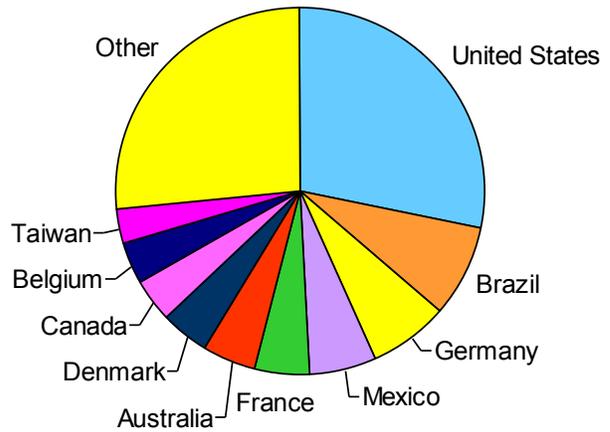
With not all districts submitting inbound student data last year, these figures are not a complete account of global participation. Estimates from our annual survey indicate that the number of long-term

exchanges conducted in 2009-10 could be between **4,700 - 7,200** with activity in **75%** of all certified districts worldwide.

***Inbound Long-term Exchanges by Country***

The following chart and table highlight the ten countries that reported the highest number of inbound long-term exchanges, representing 73% of all long-term exchanges collectively. The United States reported the highest number of long-term exchanges with 1,327 students hosted in 2009-10. While this represents an increase of 40% from the previous year, it is in line with the country information reported prior to 2008.

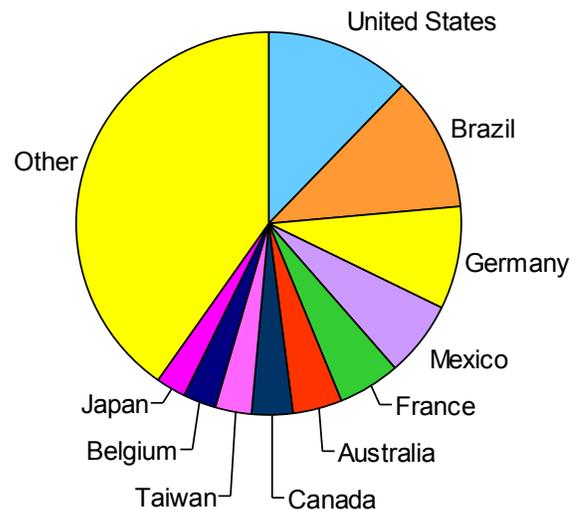
Country	Inbound Long-term Exchanges
United States	1327
Brazil	379
Germany	324
Mexico	276
France	226
Australia	221
Denmark	200
Canada	181
Belgium	164
Taiwan	144
Other	1256
<b>ALL COUNTRIES</b>	<b>4698</b>



***Outbound Long-term Exchanges by Country***

The following chart and table highlight the ten countries with the highest number of outbound long-term exchanges, as reported by their partner districts. These countries collectively represent nearly 60% of all outbound long-term exchanges.

Country	Outbound Long-term Exchanges
United States	568
Brazil	541
Germany	408
Mexico	298
France	245
Australia	197
Canada	159
Taiwan	143
Belgium	134
Japan	114
Other	1891
<b>ALL COUNTRIES</b>	<b>4698</b>



### ***Long-term Exchange Trends and Challenges***

Through the *2009-10 Youth Exchange Annual Survey* district and multidistrict chairs provided feedback on the emerging trends and challenges in the long-term exchange program.

#### Trends:

- An increasing percentage of the students applying are female.
- Knowledge of the program at the club level is increasing, and clubs are realizing that participation in the long-term program can actually help increase and retain membership.
- Some districts reported expanding programs with high rates of growth with strong district support service as a key factor.
- The impact of the internet and social networking sites (such as Facebook, Twitter, etc.) is increasing, both in terms of student behavior and promotional opportunities for the program.
- More districts report moving to a “flat fee” or fixed fee model to simplify administration of the long-term program.

#### Challenges:

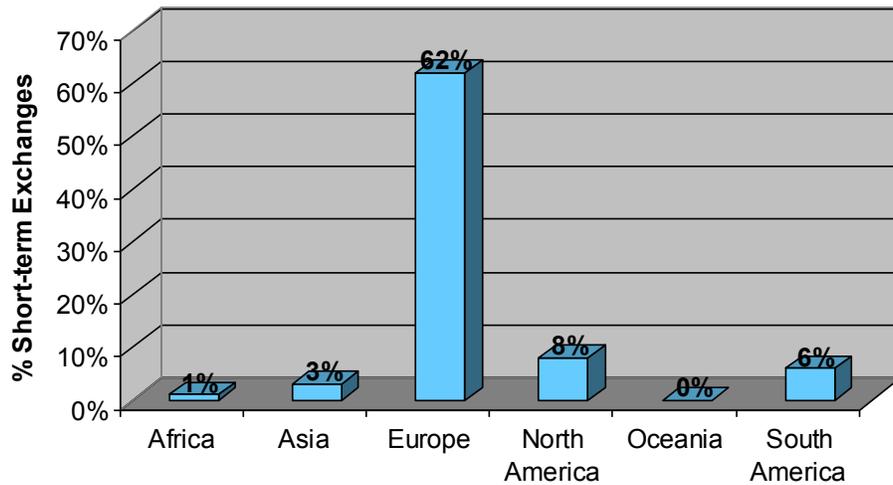
- District certification and visa regulations can strain the program and reduce the number of interested volunteers and host families.
- A decline in participation due to the global economic crisis, both in terms of applicants, host clubs and interested host families.
- An increase in academic concerns in their home country can cause applicants to forego exchanges or return early from exchange.
- Students’ expectations and behavior: some think they will get school credit while on exchange while others think it is a vacation.
- Fewer high schools willing to accept students and difficulty integrating students into the schools that participate.
- Some regions reported a decrease in the number of available placements with partners worldwide.
- Difficulty marketing the program to clubs and keeping club volunteers adequately trained despite frequent club-level turnover.

*More information on the trends and challenges regarding student travel/medical insurance and district finances can be found in report Appendices A and B.*

## **SHORT-TERM EXCHANGES**

In 2009-10, only 299 short-term exchange records were reported, comprising only **6%** of all exchanges. This is a drastic reduction from previous years’ reported figures (of approximately 2,400 to 2,500 short-term exchanges), and enhanced efforts to communicate this reporting requirement are underway for the 2010-11 year. Despite this reporting gap, short-term exchanges have remained most common in Europe, which comprised 62% of all short-term exchanges in 2009-10.

## 2009-10 Short-term Exchanges Worldwide

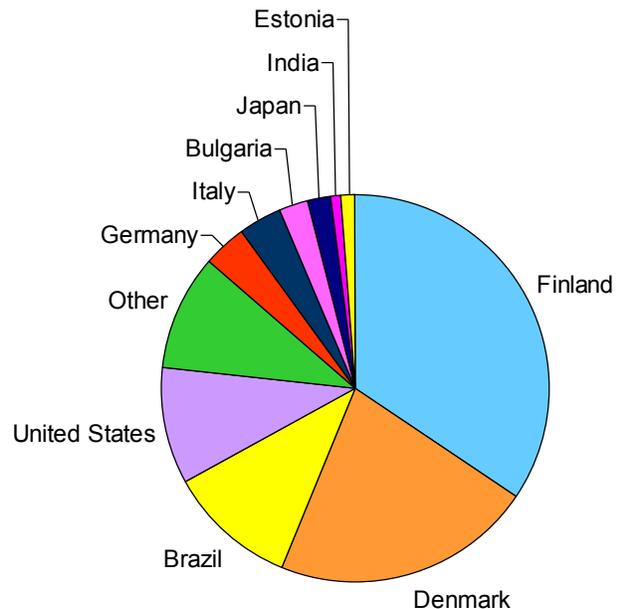


Based on feedback from our annual survey, we estimate that the numbers of short-term exchanges could be as high as **1,400 – 2,500** in 2009-10, with participation from **53%** of all certified districts worldwide.

### *Inbound Short-term Exchanges by Country*

Finland reported the most inbound short-term exchanges in 2009-10, with over one hundred students hosted. The chart and table below outlines the top ten countries that reported the highest numbers of short-term exchanges hosted in the 2009-10 Rotary year, representing 90% of all short-term exchanges.

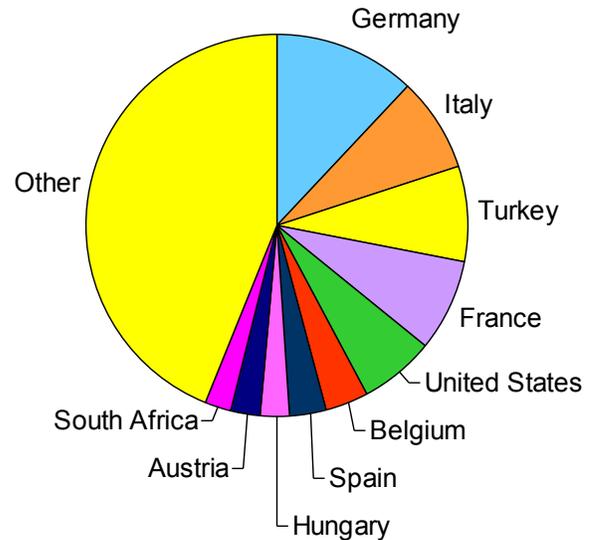
Country	<u>Inbound Short-term Exchanges</u>
Finland	103
Denmark	65
Brazil	32
United States	29
Germany	11
Italy	11
Bulgaria	7
Japan	6
India	3
Estonia	3
Other	29
<b>ALL COUNTRIES</b>	<b>299</b>



***Outbound Short-term Exchanges by Country***

Germany sponsored the most short-term exchanges in 2009-10, with 36 exchanges reported by their partners. The individual countries that sponsored the most outbound short-term exchanges are illustrated in the table and chart below, representing 56% of all short-term exchanges.

Country	Outbound Short-term Exchanges
Germany	36
Italy	24
Turkey	24
France	23
United States	19
Belgium	11
Spain	9
Hungary	8
Austria	7
South Africa	7
Other	131
<b>ALL COUNTRIES</b>	<b>299</b>



***Types of Short-term Exchanges***

To compliment to the student data reported to us by districts, feedback from the annual survey provides general information on the common types of short-term exchanges conducted in during the 2009-10 year. Please note that respondents may have indicated that they participated in more than one type of short-term exchange.

Type	% of Total Short-term Exchanges
Homestay	87%
Tours	0%
General Camps	21%
Family Camps	6%
Disabled	1%
Other	0%

***Short-term Exchange Trends and Challenges***

Along with program statistics, the 2009-2010 Annual Survey asked for feedback regarding trends and challenges of exchange programs. The responses to the short-term program are below.

Trends:

- Short-term programs are becoming increasingly popular due to their flexibility in terms of schedules and visa requirements, as well as their lower cost relative to long-term programs.

- Increased marketing of short-term exchange opportunities to clubs has seen a successful increase in applications.
- Some districts are extending the time period for short-term programs to attract more students.

#### Challenges:

- The global economic crisis seems to have impacted the number of students and families participating in the program in some regions.
- Clubs still have a lack of knowledge about the program and what types of exchanges are involved.
- It remains challenging to ensure the students have a successful intercultural experience; some students never get past the initial homesickness before the exchange concludes.
- Can be difficult to retain experienced, trained volunteers to support this program.
- Need to improve program marketing to more schools, youth groups, and sport clubs.

## **NEW GENERATIONS EXCHANGES**

Exchange data reported for New Generations exchanges conducted in 2009-10 is extremely limited, with only one record being reported. As a result, the analysis of program activity for this type of exchange has been drawn entirely from the annual survey.

Based on this feedback, the number of New Generations exchanges conducted in 2009-10 is estimated to be **80 – 260**. Furthermore, 57 districts indicated that they hosted or sponsored New Generations exchanges, comprising **13%** of all certified districts worldwide. Active districts were from the following countries: Argentina, Australia, Austria, Brazil, Colombia, Denmark, England, Japan, Mexico, The Netherlands, Romania, Spain, Switzerland, Taiwan, and the United States.

Concerning the structure of the New Generations exchanges, individual exchanges were far more popular, with 90% of participating districts responded that they hosted or sponsored an individual exchange, while only 26% responded similarly for group exchanges.

#### *New Generations Exchange Trends and Issues*

Survey respondents provided the following feedback regarding trends and challenges of New Generations exchanges.

#### Trends:

- There is increasing interest from applicants who might otherwise do a gap year with a commercial organization.
- As more clubs and districts become aware of this program, participation has increased.
- It is very important to ensure that both districts agree on the structure and purpose of the exchange.

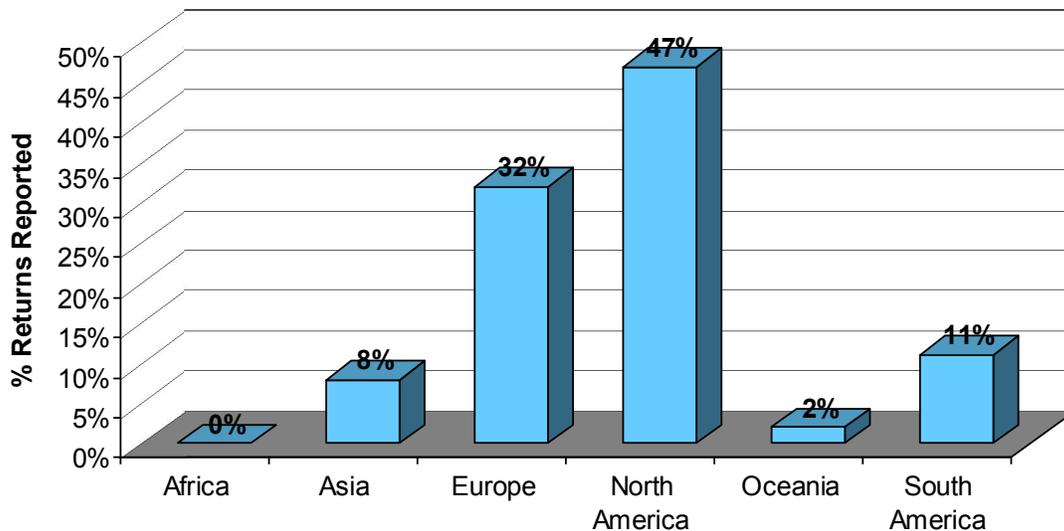
#### Challenges:

- Difficult to find suitable placements and themes that match the participants' interests.
- RI rules are designed for exchanges involving students who are usually minors, not adults. This makes application difficult for the New Generations program.
- Marketing and promoting the program more effectively to potential applicants.

## EARLY RETURNS

In 2009-10, districts reported **146** early returns, all of which were for the long-term program. This comprises only 3% of all long-term exchanges and is a significant reduction from the previous year (in which 444 early returns were reported) that is likely due to incomplete reporting.

### 2009-10 Early Returns Worldwide



### Early Returns by Country

The following lists the top ten host and sending countries reporting the most early returns in 2009-10, representing 84% and 73% of total early returns, respectively.

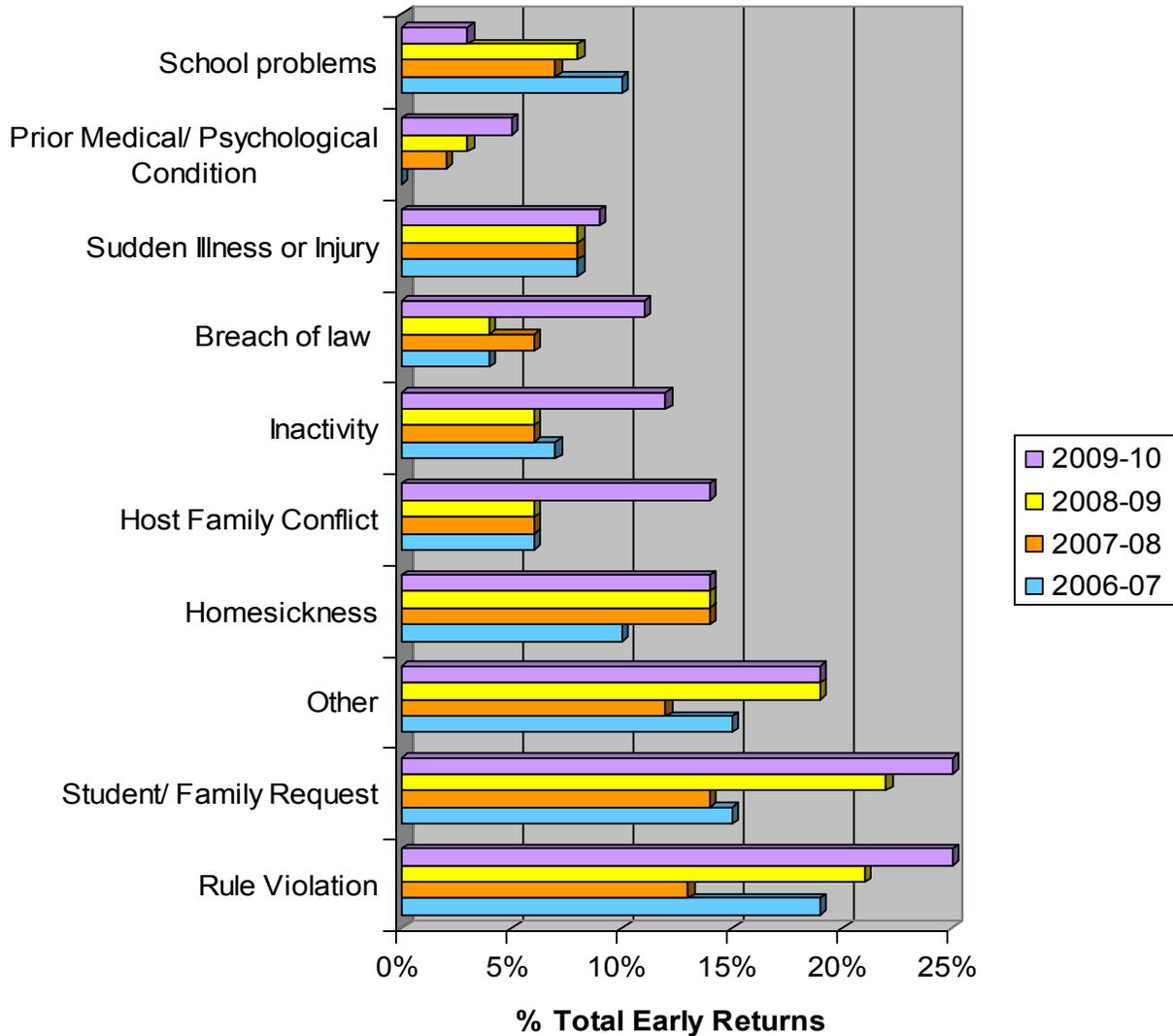
Host Country	Early Returns Reported
USA	58
Brazil	14
Mexico	10
Belgium	9
Germany	8
France	6
Spain	5
Czech Republic	4
Norway	4
Sweden	4
Other	24
<b>ALL COUNTRIES</b>	<b>146</b>

Sending Country	Early Returns Reported
USA	46
Brazil	13
Mexico	9
France	8
Belgium	6
Argentina	5
Germany	5
Thailand	5
Turkey	5
Australia	4
Other	40
<b>ALL COUNTRIES</b>	<b>146</b>

### *Causes for Early Returns*

Districts often report numerous causes for an individual early return. A historical comparison of data regarding the causes of early returns is presented below.

**2006-2010 Historical Analysis of Early Return Causes**



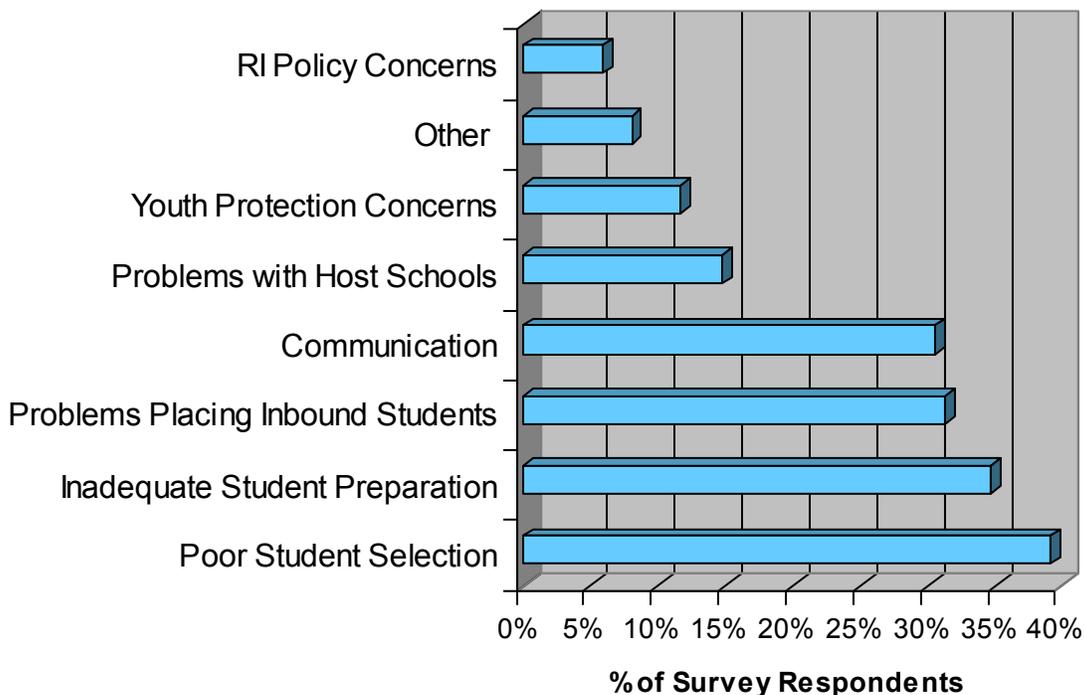
In 2009-10, 25% of all early returns were associated with rule violations. For the purposes of this report, the rule violation category has been expanded to include drug and alcohol use (12% in 2009-10), romantic involvement (5% in 2009-10), and unauthorized travel (5% in 2009-10), as well as other violations of districts’ program rules (4% in 2009-10).

Additionally, 25% of all early returns were initiated by the student or student’s natural family, representing a continued increase in this category since 2008. Further analysis finds that 4% of returns were due to students’ university or school plans in their home country and 3% were due to emergencies within their natural families.

## EXCHANGE PARTNER INTERACTIONS

The annual survey respondents provided feedback on problems and negative experiences with their exchange partner districts in 2009-10, which is presented below. Respondents indicated that the greatest problems facing district partners were poor student selection (39%), followed by inadequate student preparation (35%) and problems placing inbound students (31%).

### Common Problems with Exchange Partners



Sixteen percent (16%) of respondents stated that they had experienced no problem with exchange partners in the 2009-10 year, and 20% of respondents did not provide feedback on this question.

## CONCLUSION

Every year Rotary Youth Exchange provides thousands of young people with the opportunity to experience living in another country. However, challenges in obtaining full data on district activity limit the accurate representation of global participation in this unique program. In the coming year, RI staff will be working with districts to better communicate the reporting required by the RI Board for all types of exchanges, and the assistance of district Youth Exchange leaders and districts officers in this task is essential. Additionally, the RI Youth Exchange Committee will be asked to review this challenge in relation to policy requirements.

If you have any questions about any of the information included in this report, please feel free to contact [youthexchange@rotary.org](mailto:youthexchange@rotary.org).



# Appendix A: Survey on Program Finances

---

## INTRODUCTION

In March 2010, the general secretary surveyed Rotary districts regarding program finances for both the long-term and short-term exchange programs at the request of the RI Board. The survey was sent electronically to 2009-10 district Youth Exchange chairs for all Rotary districts. Two hundred seventy-one (271) districts responded, resulting in a 59% response rate among certified districts. Seven districts reported no participation in the program, six of which were currently non-certified.

All values included in this report have been converted to and presented in US dollars.

## FEE STRUCTURES

Each district funds the Youth Exchange program differently from other districts, and respondents were asked if the district charges fees to the families of outbound long-term exchange students, and if so, how many districts use a flat-fee structure.

- For **long-term** exchanges, **77%** of participating districts reported that they charge fees to the families of outbound students; of those districts that collect fees, **72%** reported using a flat-fee structure
- For **short-term** exchanges, **58%** of participating districts reported that they charge fees to the families of outbound students; of those districts that collect fees, **72%** of them reported using a flat-fee structure

Flat-fee structures bundle some or all of student exchange costs into a pre-determined amount paid to the sending district. Flat fees can vary greatly across programs, however the majority of flat-fee models reported for short-term exchanges were under US\$250 while the majority of flat-fee models reported for long-term exchanges were between US\$500 and \$1,000.

## DIRECT EXCHANGE EXPENSES

To provide perspective on the overall costs of these programs, districts were asked for information on the direct expenses they charge to families of outbound students. Data on direct expenses charged for the long-term and short-term exchange programs are below.

<b>Direct Expenses Charged for <i>Long-term</i> Exchanges</b>			
	<i>Average</i>	<i>Minimum</i>	<i>Maximum</i>
Student airfare	\$2,366	\$600	\$3,772
Student Travel insurance	\$611	\$19	\$1,667
Student Blazers	\$160	\$35	\$534
Student business cards	\$53	\$4	\$331
Student pins/buttons, etc.	\$71	\$3	\$256
Registration fees for orientation meetings	\$340	\$14	\$1,667
Pre-departure language study fees	\$317	\$20	\$1,636
Other direct costs (tours, trips, emergency funds, spending money, visa fees, etc.)	\$930	\$5	\$11,111

<b>Direct Expenses Charged for <i>Short-term</i> Exchanges</b>			
	<i>Average</i>	<i>Minimum</i>	<i>Maximum</i>
Student airfare	\$1,274	\$150	\$2,500
Student Travel insurance	\$181	\$48	\$325
Student Blazers	\$108	\$20	\$364
Student business cards	\$55	\$10	\$449
Student pins/buttons, etc.	\$40	\$3	\$142
Registration fees for orientation meetings	\$126	\$25	\$1,333
Pre-departure language study fees	\$0	\$0	\$0
Other direct costs (tours, trips, emergency funds, spending money, visa fees, etc.)	\$544	\$43	\$3,222

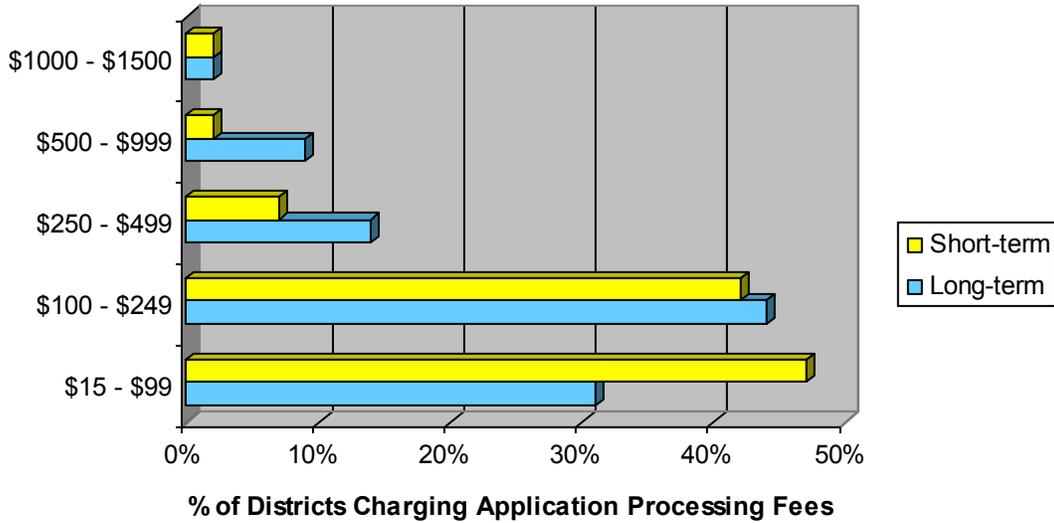
These direct program expenses average US\$4,848 for the long-term program and US\$2,328 for the short-term program.

## **ADMINISTRATIVE EXPENSES**

Districts were asked to report on amounts charged to families of outbound students for specific *indirect* costs related to the administration of the program. Costs were reported per student and all values converted to and presented in US dollars.

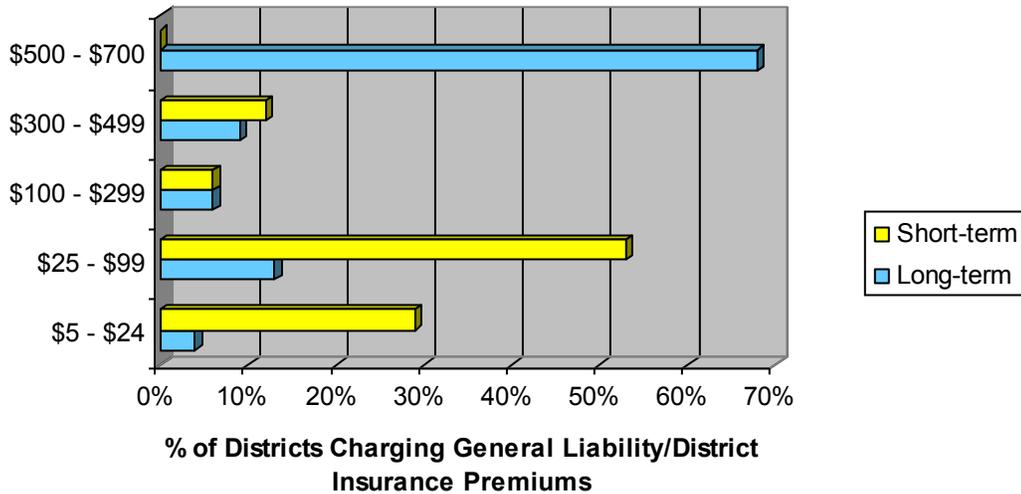
### ***Application Processing Fees***

A range of districts reported that they charge outbound students an application processing fee to cover the costs of reviewing applications, applicant interviews, and other associated expenses. For the long-term program **35%** of districts reported charging application fees, and **57%** of districts reported charging these fees for the short-term program. The majority of application fees charged to outbound students was reported as less than US\$250 per student.



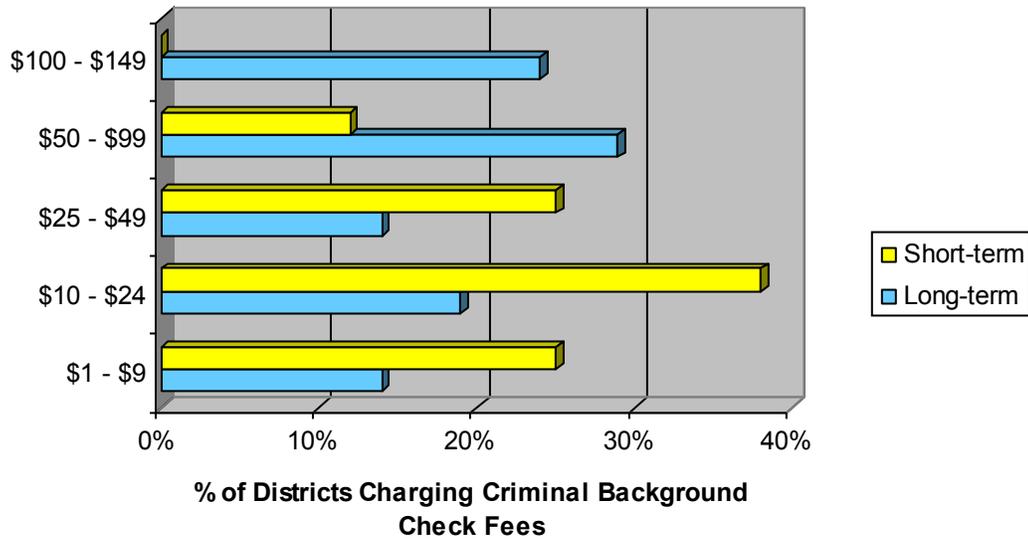
***General Liability Insurance Premiums***

Regarding costs of general liability insurance or other district insurance premiums, **15%** of districts reported charging fees for this expense to long-term outbound students, while **17%** reported charging fees to short-term outbound students.



***Costs of Conducting Criminal Background Checks***

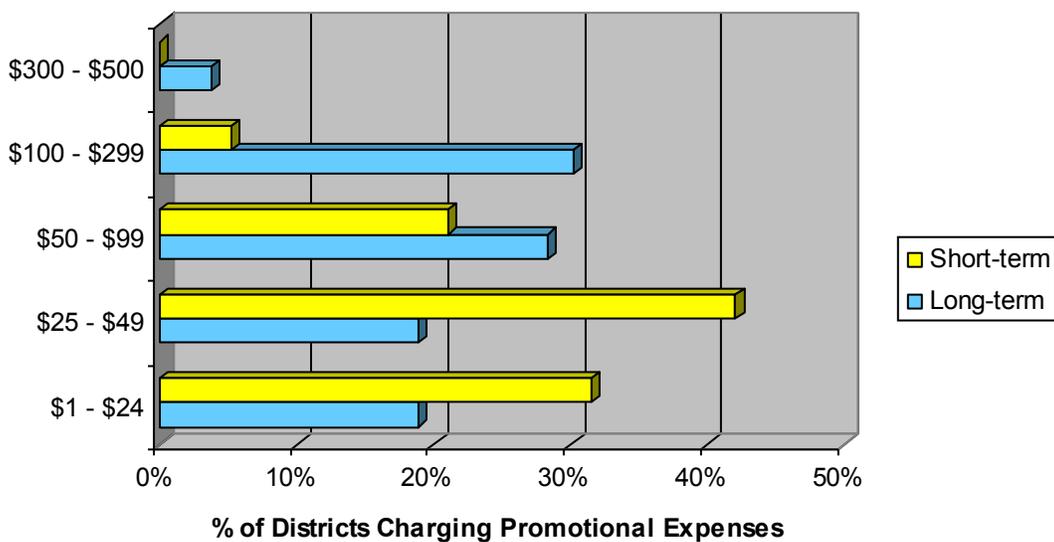
To cover costs incurred from conducting criminal background checks for program volunteers, host families, and members of the Youth Exchange committee, few districts reported that they charge outbound students for these costs: **6%** of districts for long-term exchanges and **8%** of districts for short-term exchanges.



A number of districts reported that the individual volunteers cover the costs associated with performing their own criminal background checks, while others reported that they covered this cost through district or club funds. It should be noted that not all districts are legally able to conduct this type of background check and such districts are certified to use a criminal background check alternative. Overall, the majority of districts that reported charging costs to outbound long-term and short-term students' costs to conduct criminal background checks were located in the United States.

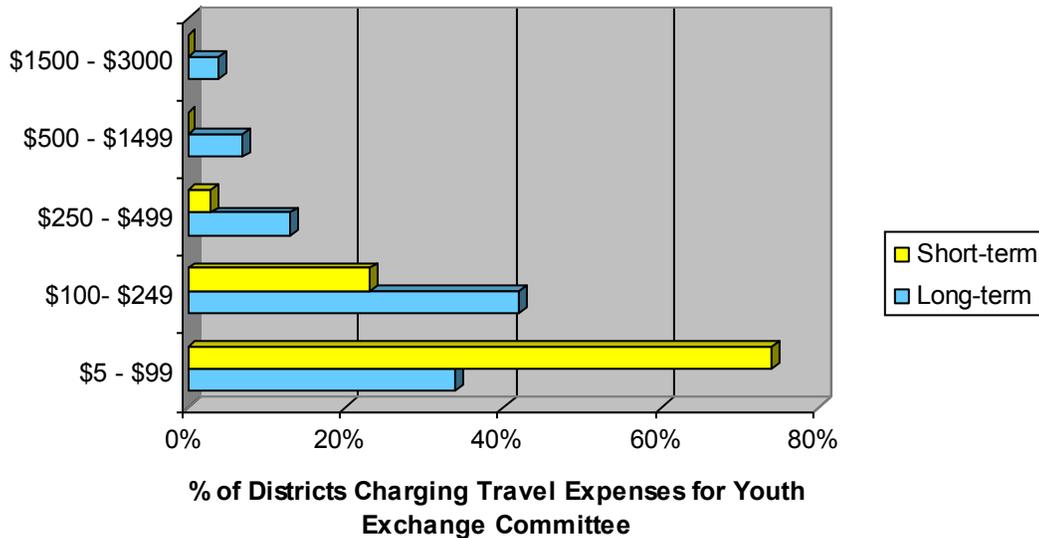
***Program Promotional Expenses***

Some districts use a portion of funds collected from outbound students to promote the programs in their community. These costs could include advertisements, program materials (brochures, posters), website domain name fees, newsletter fees, and more. For the long-term program, **14%** of districts reported charging costs for this expense; for the short-term program, **19%** of districts reported similar costs.



### ***Travel Expenses of Youth Exchange Committee Members***

District Youth Exchange committee members often travel both within their district to administer the program, as well as outside of the district to regional conferences or preconvention meetings. Despite the frequency of committee members' travel, only **22%** of districts reported charging long-term outbound students and **27%** of districts reported charging short-term students for costs associated with this expense.



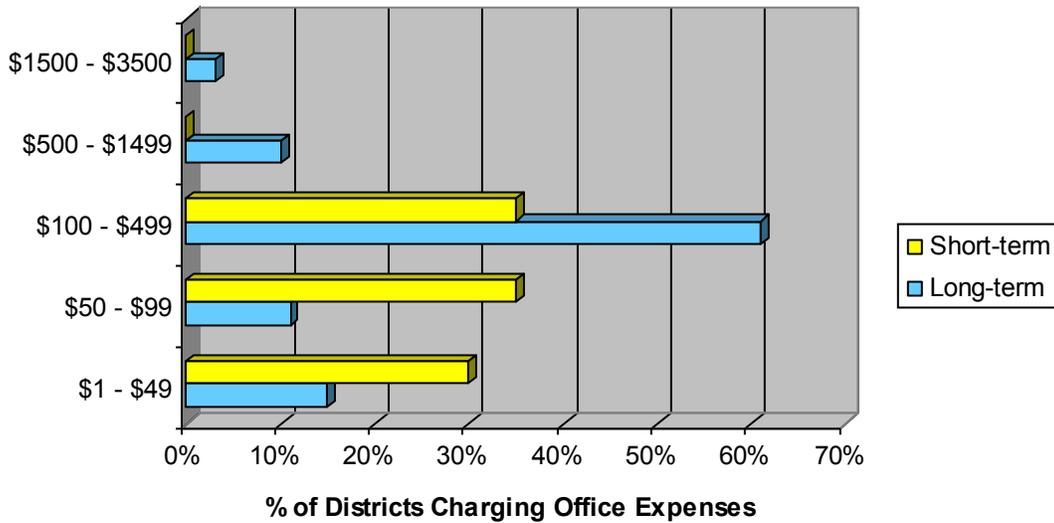
There was a large variance in costs charged to outbound students for expenses related to Youth Exchange committee travel: from less than US\$10 to over US\$2,700. Some districts with small programs reported spending more on committee travel to attend regional meetings and develop new exchange partnerships, and this higher cost was borne by fewer outbound students.

Additionally, some districts reported having an expansive geographic area that resulted in more travel expenses (mileage, airfare, etc.) incurred by their committee and officers in performing their regular duties relative to participating clubs.

### ***Office Expenses***

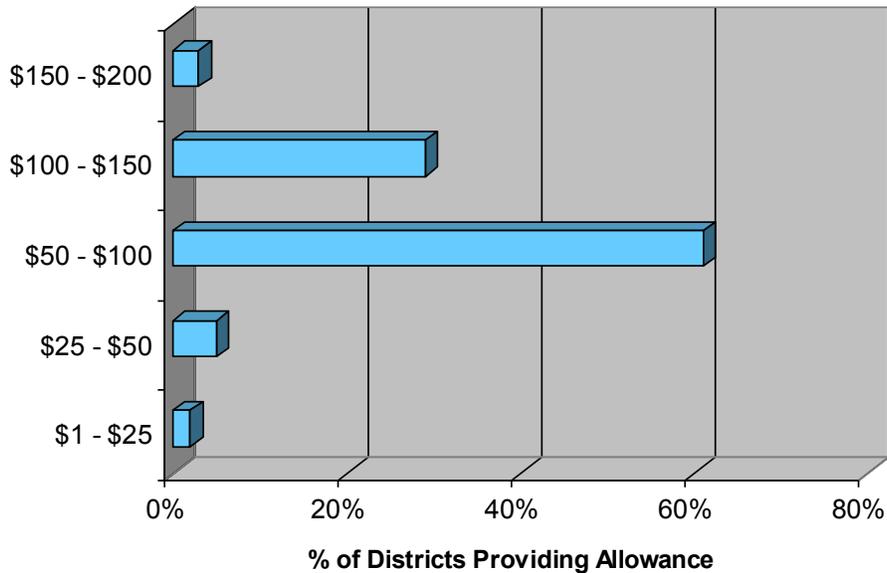
While many Youth Exchange programs are run out of volunteers' homes and offices, some districts maintain separate office space within their district from where they administer the program. Respondents were asked about costs they charge to outbound students to cover expenses associated with these facilities, including rent, utilities, office supplies, staff salary/wages, etc. Twenty-two percent (**22%**) of districts reported charging these costs to outbound long-term students, while **34%** of districts reported charging them to outbound short-term students.

Costs charged to short-term outbound students for office expenses were considerably less (averaging US\$92) than those reported charged to long-term outbound students (averaging US\$349).



## STUDENT ALLOWANCES

Host clubs or districts are required to provide a modest monthly allowance to long-term inbound students (Rotary Code of Policies 41.080.6), and districts were asked to report their practices in this regard. Seventy-four percent (**75%**) of responding districts confirmed that they provide such an allowance to their inbound long-term students, while **10%** reported that they did not and **15%** did not respond. The reported monthly allowance amounts ranged from under \$5 to over \$200.

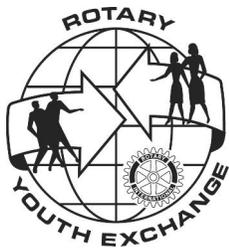


Allowances should be in amounts jointly determined by the parties concerned, and concerns about the monthly allowance being provided to students should be discussed among exchange partners to ensure expectations are met.

## CONCLUSION

Rotary Youth Exchange prides itself as among the least expensive long-term exchange programs in the world, if not the least expensive. This is realized through a strong network of Rotarians and Rotary clubs that is almost exclusively volunteer-operated. Administration and monitoring to comply with legal and governmental requirements is significant and requires time and vigilance on the part of volunteers to ensure students are cared for and have positive exchanges.

As a decentralized program, individual districts with smaller programs naturally have higher overhead expenses. Some districts enjoy economies of scale with large programs or have banded together to form multidistrict groups to operate Youth Exchange and reduce per student costs. The decentralized model is not always most efficient, but it continues to ensure meaningful benefits to the Rotarians working with Youth Exchange through fostering international understanding and goodwill in youth.



## Appendix B: Survey on Student Travel Insurance

---

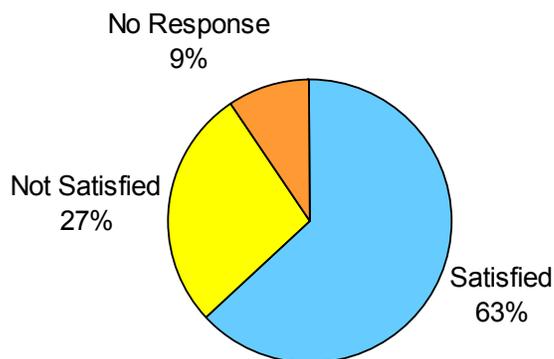
### INTRODUCTION

In August 2010, RI staff surveyed all Rotary districts regarding student travel insurance practices as a special component of the 2009-10 Youth Exchange Annual Survey, which was sent to all district and multidistrict chairs. *(For detailed information regarding survey response rates, please see page 3).* Districts were asked to report on their current student travel insurance practices and their interest in developing a global insurance program for all Rotary Youth Exchange students.

All values included in this report have been converted to and presented in US dollars.

### CURRENT TRAVEL INSURANCE STRUCTURE

Based on the survey results, 63% of districts reported that they were satisfied with the current student travel insurance structure that allows the hosting district or multidistrict to determine the student travel insurance requirements, with 28% reporting that they were not satisfied, and 9% not providing an answer.



Regarding the types or amounts of coverage required for students, **65%** of districts have mandatory coverage requirements for inbound students, with **31%** of districts reporting that they require inbound students to purchase coverage from a specific carrier or source. Furthermore, **65%** of districts reported that they have mandatory coverage requirements for *outbound* students, though not required by RI policy. These districts explained that outbound requirements ensure door-to-door coverage and are necessary to meet the standard of care expected by parents, but can often result in double coverage and high costs for exchange.

## COVERAGE MINIMUMS

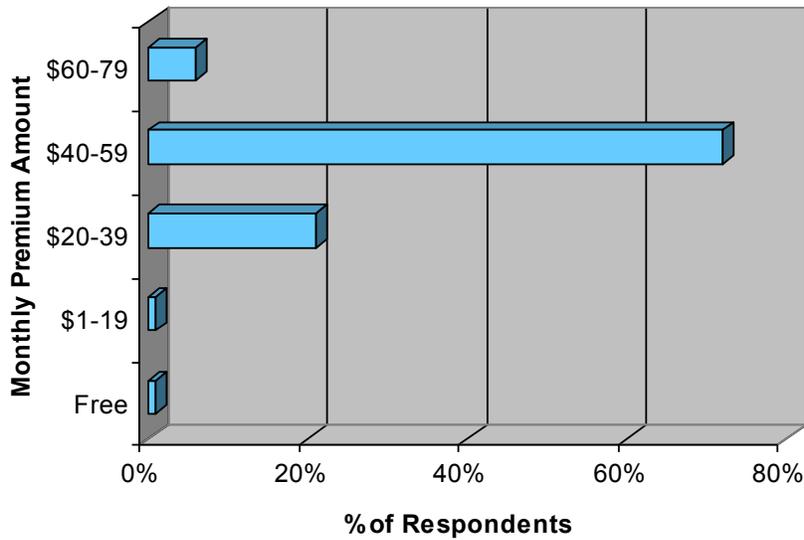
Those districts that did report mandatory travel insurance requirements or programs for inbound students were asked to provide additional details on amounts of coverage required in the categories of medical and dental coverage, emergency medical evacuation, repatriation of remains, legal liability, accidental death and dismemberment, emergency visitation expenses, trip cancellation or interruption, and property loss.

- **Medical and Dental Coverage:** 39% of responding districts require inbound students to have coverage for expenses related to injury or illness such as hospital, doctors, dentist, ambulance, or other usual and customary medical services, with the most common coverage amount of \$500,00 – \$999,999.
- **Emergency Medical Evacuation:** 37% of responding districts require inbound students to have coverage for expenses to transport an injured/ill person to an adequate medical facility or back to their home country, with the most common coverage amount of \$100,000 - \$499,999.
- **Repatriation of Remains:** 32% of responding districts require inbound students to have coverage for expenses to transport an injured/ill person to an adequate medical facility or back to their home country, with the most common coverage amount of \$50,000 - \$99,999.
- **Legal Liability:** 33% of responding districts require inbound students to have coverage for liability arising from the student’s acts or omissions, with the most common coverage amount of \$100,000 - \$499,999.
- **Accidental Death & Dismemberment:** 36% of responding districts require inbound students to have coverage for payment to a beneficiary for the accidental death or the dismemberment of a body part, with the most common coverage amount of \$15,000 - \$49,999.
- **Emergency Visitation Expenses:** 12% of responding districts require inbound students to have for travel expenses of a family member traveling to visit the sick or injured insured traveler, with the most common coverage being unlimited.
- **Trip cancellation or interruption:** 25% of responding districts require inbound students to have coverage for travel expenses incurred because of an unexpected cancellation due to injury or illness, with the most common coverage amount of \$1 - \$14,999.
- **Property loss:** 8% of responding districts require inbound students to have coverage for the theft or total loss of property, such as passports or baggage, with the most common coverage amount of \$1 - \$14,999.

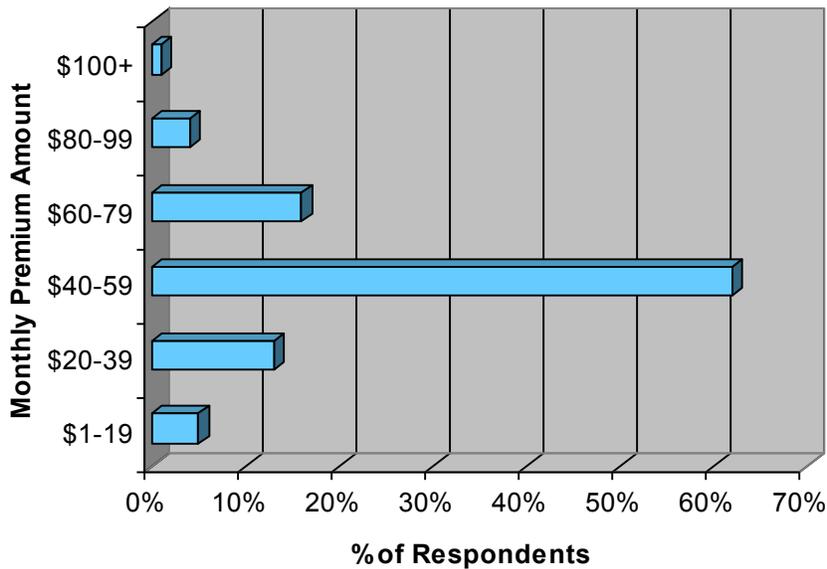
*All values have been converted to and presented in US dollars.*

## STUDENT TRAVEL INSURANCE PREMIUMS

Those districts reporting that they require inbound students to purchase a particular travel insurance program were also asked about the premiums paid for this coverage. A majority of respondents (72%) reported insurance premiums of \$40 - \$59 per month, or \$480 - \$708 for a standard 12 month policy.



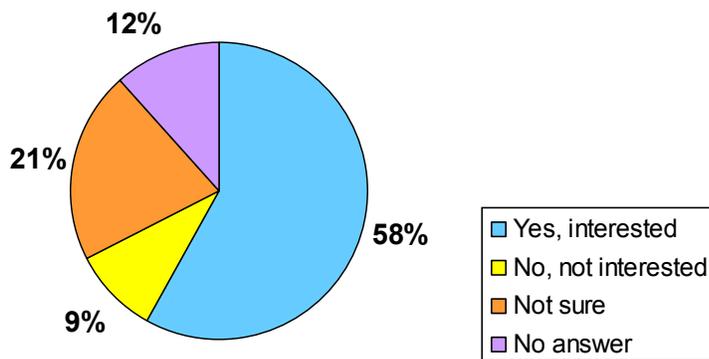
Additionally, districts were asked provide feedback on what they would consider a reasonable amount to pay for monthly student travel insurance premium. A majority of respondents (62%) reported that a reasonable travel insurance policy premium would be \$40 - \$59 per month, or \$480-\$708 for a standard 12 month policy.



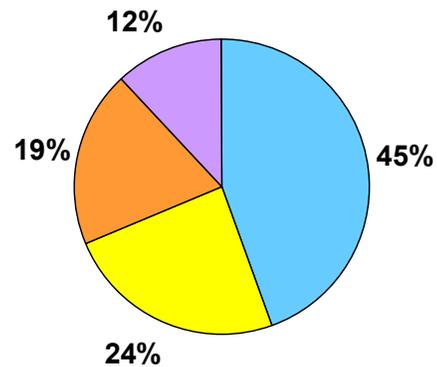
## INTEREST IN GLOBAL STUDENT TRAVEL INSURANCE PROGRAM

At the request of the RI Board, districts were also asked to indicate their interest in a global travel insurance program based on voluntary or mandatory district participation. While a majority of districts (58%) reported being interested in a voluntary global insurance program, the mandatory program did not receive the same levels of interest (45%). Furthermore, almost a quarter of all respondents indicated that they would *not* be interested in a mandatory program.

### Voluntary Global Insurance Program



### Mandatory Global Insurance Program



When analyzed alongside respondents' satisfaction with the current insurance structure, districts that indicated that they were not satisfied with the current system had strong interest in both voluntary (61%) and mandatory programs (65%), though a number (32%) still indicated disinterest or uncertainty toward a mandatory program.

Of respondents that indicated that they were satisfied with the current system, 65% reported that would be interested in a voluntary program, while 54% were either not interested in or not sure of a mandatory program.

## **CONCLUSION**

Survey findings indicate that the majority of districts are satisfied with the current system of student travel insurance, and interest in a global travel insurance program remains divided. While the minority of districts that are unsatisfied with the current system appear interested in either a voluntary or mandatory program, those satisfied with the current structure showed a clear preference for a voluntary program.