



Curtin University

# Travel Risk Management

**Implementing a Travel Risk Management System that has reduced the University's exposures and improved risk management practices.**

# Agenda

- Who is Curtin University?
- Managing Travel Risk
  - Pre 2007
  - Implementing Change 2007/2008
  - Post 2008
  - Travel Controls
  - Educating the University on Travel Risk
- Case Study
- Questions



# Who is Curtin University?

- Originally founded in 1967 as the Western Australian Institute of Technology (WAIT).
- Gained university status in 1987 and has five faculties:
  - Centre for Aboriginal Studies
  - Curtin Business School
  - Faculty of Health Sciences
  - Faculty of Humanities and
  - Faculty of Science and Engineering
- We have 9 Campuses:
  - 6 throughout Western Australia,
  - Sydney
  - Singapore
  - Malaysia
- We have over 3000 staff and over 46,000 Students in a 12mth period.
- In the 2010 period there were over 10,000 domestic trips and 9000 International trips undertaken.



# Managing Travel Risk Pre - 2007

- Each Faculty/School was responsible for their own travel, and they would receive a travel allowance via the Human Resources Dept, to book their airfare via whichever Travel Provider they chose.
- There was no cohesive collection of data, in relation to numbers travelling, dollars spent etc.
- Travellers were expected to send a completed Travel Declaration Form to the Corporate Risk Department via facsimile, and they would then enter the information into an Excel spreadsheet database.
- Main issue with this at the time, was that people were sending their Travel Declarations after their trip had taken place, or they were not properly completed – hit & miss.....
- Quite simply we had no true idea where the majority of our travellers were overseas!!!



# Implementing Change – 2007/2008

- Corporate Risk commissioned a comprehensive online Travel Risk Management System (TRMS) developed in-house. Consultation and preparation took 12 months and included engagement with all faculties for scope.
- At this stage, Corporate Risk also saw an opportunity to collaborate with Strategic Procurement, in order to change travel behaviour and spend. This included implementation of comprehensive Travel Policy and Procedures.
- The highest expenditure at Curtin (after wages) is Travel spend - in 2008 this was \$15,000,000.
- After the implementation of TRMS, and the Travel Policy and Procedures in the 2008/2009 period, the Travel expenditure at Curtin was reduced to \$9,000,000.
- However, the 2008/2009 period resulted in our worst Claims Experience to date, with over 180 claims recorded over the two year period. Although this was forecasted, as more people were aware of their ability to claim under the Policy, it still resulted in substantial premium increases the following year.



# Managing Travel Risk Post – 2008

## Travel Risk Management System (TRMS)

### ■ Functions

- Records all authorised travel
- Head of School, Executive or Delegate approval required
- Travel not recorded in TRMS is unauthorised i.e. insurance is withdrawn
- Ability to run reports on country/airline/hotel to locate travellers in emergency (i.e. Japan)

### ■ Travel Facilitators

- Each area assigns a Travel Facilitator to take on TRMS as part of their admin role
- Travel Facilitators must undergo comprehensive compliance training prior to being appointed to the role
- Currently a network of over 160 Curtin Travel Facilitators
- Training provided one-on-one and via lectures available on-line

The screenshot shows the Curtin University Travel Risk Management System (TRMS) website. The header includes the Curtin University logo and navigation links: A-Z Index, Find staff, Contact us, Map, Help, FAQ, and OASIS login. The main heading is "TRAVEL RISK MANAGEMENT" with a "My Travel" sub-heading. The left sidebar contains a menu with the following items: Home, Emergency Assistance Information, View Countries and Travel Restrictions, Travel News, Travel Brochure, Contact Us, TRMS training videos, and Useful travel iPhone applications. The main content area features a login form with the following text: "Curtin University provides comprehensive Travel Insurance, for all Curtin Staff and other persons sponsored by the University, on approved business travel recorded within the Travel Risk Management System (TRMS), whether you are travelling within Australia or overseas." Below this is a "Latest News" section with the message: "There are currently no news articles." The login form includes fields for "Curtin ID:" (containing "217408J") and "Password:" (containing "\*\*\*\*\*"), and a "Login" button. Below the login form are three icons representing "Curtin Corporate Risk", "Leisure Travel Insurance", and "Curtin Business Travel".

# Travel Controls

- **Single Travel Management Company**

- Campus Travel appointed as sole provider for 5 years
- Assists in the implementation of controls by providing Curtin with live stream data of travellers itineraries into TRMS

- **Department of Foreign Affairs and Trade (DFAT)**

- Restrictions when travelling to (DFAT) Category 4 and 5 Countries
- DFAT 4 Countries - Travel Risk Assessment to be submitted and signed off by Head of School and PVC/DVC/Executive prior to booking
- DFAT 5 Countries – Travel Risk Assessment to be submitted and signed off by Vice Chancellor prior to booking

- **Pre-existing Medical Conditions**

- Restrictions on travellers with pre-existing conditions
- Must obtain fit to fly certificate from their treating physician (not just a GP)

- **Incidental Leisure Travel**

- Restrictions in place on allowable leisure travel days whilst on University business trips

- **Accompanying Spouse/Family Reporting**

- Mandatory for Curtin Staff and Students to declare Accompanying Spouse/Family in order for Curtin to monitor

- **International SOS**

- Appointed International SOS to cover 24 hour worldwide assistance for our travellers



# Educating the University on Travel Risk

## Pre-Travel Risk Advisory

- University travel data is provided to International SOS on a daily basis via automated live streaming.
- This enables International SOS to provide pre-travel risk information to all international travellers prior to their departure.
- Pre-travel risk information is sent via email alerts and contains country specific health and security risks such as vaccination requirements etc.
- International SOS also provides 24-hour access to the latest health, safety and travel advice worldwide via their website.
- There is also traveller specific advice from trained experts around the world, including threat assessments, available to all Curtin travellers.
- The International SOS website, allows travellers to safely and securely store their medical history and vaccination records, which enable International SOS physicians to access critical information to help with their medical assessments during emergencies.



# Case Study

- On 26/12/2010 one of our travellers sustained a comminuted humeral fracture (several breaks to the bone in the upper left arm), after being hit by a wave whilst in Maui USA, on the leisure travel portion of his approved journey.
- International SOS were contacted on 30/12/2010 by the traveller, and immediately contacted Curtin to advise the circumstance, and to seek a decision from the University whether to evacuate the patient back to Australia or to perform surgery in Maui USA.
- The decision was made by Curtin to not evacuate to Australia but to allow for surgery to occur in Maui USA.
- After initially being reviewed in Maui, the patient was commercially transported from Maui to Honolulu on the 3/01/2011, for specialist review where he remained.
- The patient underwent initial surgery in Honolulu on 05/01/2011, and after a post-operative review on the 12/01/2011, the surgery was deemed unsuccessful because of displacement of hardware.

*Continued.....*



# Case Study

- A second specialist opinion provided a recommendation to remove existing hardware and bone grafting, and internally fix with plates and screws.
- The patient underwent the second surgery on 19/01/2011, unfortunately at surgery it was found that the underlying damage was very significant, and the planned bone graft procedure was not able to be performed. The specialist advised that surgical expertise to repair the fracture was not available locally in Hawaii.
- On the 20/01/2011 ISOS recommended prompt transfer via medivac chartered plane with accompanying surgeon to a US facility where patient could undergo further surgical repair to treat his condition when medically fit to fly. Estimated transport cost = \$300,000.
- During this uncertain period the patient's health and wellbeing deteriorated to the extent that he was deemed not fit to fly commercially.
- International SOS continued to look into specialist treatment in Perth and Sydney, following advice from the Insurer that the patient should be returned to Australia for further treatment, which would then be covered by Medicare/Private Health Insurer. Estimated Cost for travel to AUS = \$50,000.

*Continued.....*



# Case Study

- After two failed surgeries, and flawed advice given to the patient by his AUS Private Health Insurer, the patient lost confidence of guaranteed funded medical aid in AUS.
- Final decision made on 28/01/2011 by patient to return to home country to undergo surgery at which time claim with Curtin Insurer ceased.
- Patient continues to be managed and monitored by our Injury Management Team.

## Lessons Learned

- It is sometimes worth evaluating medical evacuation recommendations for viability e.g. \$300,000 to USA vs. \$50,000 to AUS.
- In the case of a complex medical decision, a second medical opinion is worthwhile, to avoid complications.
- Ensure that your Emergency Provider and Insurer are aligned and will work together e.g. Chartis vs. Chubb.

*Continued.....*



# Case Study

## Lessons Learned

- Ensure that international staff are educated on Health Insurance requirements upon appointment and the implications e.g. Extent of cover (medicare equivalent).



# Questions?

