

GUIDELINES FOR REIMBURSEMENT OF NAIC TRAVEL EXPENSES

It is the policy of the NAIC to reimburse all reasonable/eligible costs related to authorized NAIC travel. Eligible travel is defined as travel on behalf of and at the request of the NAIC and may include the following types of travel:

- Travel by the Insurance Commissioner, Director, or Superintendent to NAIC national meetings, Commissioners' Conference, and Commissioners' Mid-Year Roundtable.
- Travel by one senior regulator from each jurisdiction to NAIC national meetings.
- Travel by insurance department staff at the request of the NAIC.
- Travel by insurance department staff or other persons engaged as a speaker/instructor at NAIC-sponsored meetings or education programs.
- Travel by insurance department staff qualifying for reimbursement under zone or grant funds.
- Travel by NAIC-funded consumer representatives.
- Travel by non-NAIC employees or non-insurance department employees at the request of the NAIC for NAIC business.

Travel by insurance department staff and regulators to attend NAIC-sponsored education programs, national meetings, committee meetings, subcommittee meetings, or task force meetings, which is not directly reimbursable by the NAIC, may be reimbursed through the jurisdiction's grant/zone fund allocation to the extent funds are available. (See the reimbursement guidelines below.)

Contact the [NAIC Finance Department](#) to determine if sufficient funds are available before a request for expenditure of these funds. Statements of fund balances are available online at <https://eapps.naic.org/ZoneGrant/index.do> and are also distributed to all members at various meetings throughout the year.

EXPENSE REPORTS – REIMBURSED TO TRAVELER

Expenses reimbursable directly to the traveler should be submitted through the NAIC's electronic expense reporting tool, Chrome River, within 10 working days after return from each trip. To access Chrome River, contact the [NAIC Help Desk](#) with the information requested in the pop-up email message.

When completing a Chrome River expense report:

- Make sure you select the correct report type, travel type, and allocation.
- Itemize all travel expenses daily.
- Include receipts for all expense items of \$50 or more.
- Include an explanation of any extraordinary items and any amount recorded as a miscellaneous expense.
- For group meal expenses, include a list of persons involved, their affiliations, and the business purpose.

Additional Chrome River training materials can be found [here](#).

For questions regarding Chrome River or reimbursable travel expenses, contact the [NAIC Finance Department](#).

EXPENSE REPORTS – REIMBURSED TO JURISDICTION

Expenses reimbursable to the insurance department should be submitted via [email](#) on an [NAIC expense report form](#) within 10 working days after return from each trip.

When completing an NAIC expense report form:

- Indicate the expense type, travel destination, and trip's purpose.
- Itemize all travel expenses daily.
- Include receipts for all expense items of \$50 or more.
- Include an explanation of any extraordinary items and any amount recorded as a miscellaneous expense.
- For group meal expenses, include a list of names of persons involved, their affiliations, and the business purpose.

REIMBURSABLE EXPENSES

Transportation

Air travel shall be scheduled in advance to take advantage of special discount rates. First-class travel payment is authorized only when no other class is available and significant delay would otherwise be unavoidable.

Use of personal automobile and rail travel for NAIC business is encouraged where convenient and where such travel will result in cost savings over alternative modes of transportation. Reasonable expenses for trains, buses, subways, taxis, and shuttle services are reimbursable. Automobile mileage is reimbursed at the IRS standard mileage rate. Parking costs are reimbursed for local airport parking. Where personal automobile travel is used, self-parking charges at the destination will be paid.

Use of rental automobiles is only authorized when the rental is less costly than alternative forms of transportation or when rental is the only reasonably available means of transportation.

Lodging, Meals, and Tips

Reasonably priced hotel accommodations will be reimbursed for eligible trips. Reasonable meal expenses incurred during an eligible trip and conventional and reasonable tips are also reimbursable. The NAIC follows [General Services Administration \(GSA\) per diem rates](#) as the guideline for reasonable meal expenses.

Miscellaneous Travel Expenses

Conventional and reasonable gratuities (e.g., skycap service, baggage service, etc.) are reimbursable. Reasonable laundry and/or dry-cleaning expenses are reimbursed for business trips of six nights or more.

NONREIMBURSABLE EXPENSES

Personal Items

Convenience items or needs not occasioned by a trip are not reimbursable (e.g., magazines, medicine, toiletries, etc.). Hotel movies, health clubs, and babysitting services are not reimbursable.

Spouse Expenses

Travel expenses for spouses are not reimbursable except where expenses are not separable (e.g., taxi/limousine expenses). Where double-room charges are incurred, the alternatively available single-room rate is reimbursable.

INTERNATIONAL TRAVEL

International airfares should be booked at coach, economy, or other discounted fares. International flights exceeding eight hours of actual flight time are authorized to use business class fares, subject to authorization by the NAIC Meetings Department and/or Chief Operating Officer/Chief Legal Officer.

Regulators are encouraged to take advantage of reduced airfares resulting from Saturday overnight stays. The NAIC will bear the reimbursable expenses when total savings in the airfare is greater than the expenses incurred for the overnight stay. The NAIC Meetings Department and/or Chief Operating Officer/Chief Legal Officer should approve the additional overnight stay in advance. Expenses incurred in this circumstance should also be separately identified on the expense report.

- The cost of accommodations should be reasonable for the metropolitan areas where the event is held. Regulators are expected to stay at the same hotel as the meeting venue unless there is a valid reason not to do so. The cost of business meals should be reasonable for the metropolitan area.
- Regulators who expect to make multiple international trips on behalf of the NAIC are eligible to be reimbursed for the U.S. Customs and Border Protection (CBP) Global Entry program, which provides expedited clearance for preapproved travelers upon arrival into the U.S. Qualified travelers are reimbursed for the one-time Global Entry fee with submission of a valid receipt.

NAIC GRANT FUNDS

NAIC grant funds are available to defray the cost of the following:

- Tuition and related travel expenses to NAIC-sponsored education and training programs and for travel expenses to NAIC-sponsored meetings.
- Expenses associated with any Society of Financial Examiners (SOFE) educational program for state and contract examiners.
- Expenses associated with any Insurance Regulatory Examiners Society (IRES) education and training program for state and contract market regulation personnel.
- Expenses associated with attendance at meetings of international associations of insurance regulators, such as the International Association of Insurance Supervisors (IAIS) and the Asociación de Superintendentes de Seguros de América Latina (ASSAL).
- Expenses associated with attendance at meetings of the Interstate Insurance Product Regulation Commission (Compact).
- Expenses associated with member participation in supervisory colleges.
- Other meetings associated with jurisdiction participation in national regulatory and/or NAIC business.

On Jan. 1 of each year, each NAIC member account is credited with the grant amount budgeted for that year. The total grant per jurisdiction for 2023 is \$30,000.

ZONE FUNDS

Each NAIC zone will receive an allocation of at least \$60,000 from the NAIC budget, with future years' allocations to be determined as part of the annual NAIC budget process. This allocation is made available to each zone to support the business and activities of the zone (e.g., zone business meetings at each national meeting, zone interim meetings, etc.). Zones may also allocate a portion of these funds to each zone member, to be used by the jurisdictions to subsidize tuition and travel costs associated with education and training programs approved by

the zone. Amounts allocated to each jurisdiction are the sole decision of the zone, based on available funds and the zone members' education and training needs. Starting in 2014, each zone receives an additional \$2,500 per zone member to fund additional training for zone members.

Each NAIC zone establishes events for which tuition and travel-related expenses may be reimbursed. Consult the NAIC grant/zone fund coordinator in your jurisdiction to determine if expenses are eligible for reimbursement or email the [NAIC Finance Department](#) for assistance.