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, but is not limited to, the following types of travel:

- Travel by the Insurance Commissioner, Director, or Superintendent to NAIC national meetings, Commissioners’ Conference, and Commissioners’ Roundtable.
- Travel by one senior regulator from each member 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 or 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 state’s grant/zone fund allocation to the extent funds are available. (See the reimbursement guidelines below.)

States should contact the NAIC Finance Department to determine if sufficient funds are available prior to 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 obtain access to Chrome River, please contact the NAIC Help Desk with the information requested in the pop-up email message.

When completing a Chrome River expense report:
- Particular attention should be given to selecting the correct report type, travel type, and allocation.
- All travel expenses must be itemized daily.
- Receipts are required for all expense items of $50 or more.
- The expense report shall include an explanation of any extraordinary items and any amount recorded as a miscellaneous expense.
- Group meal expenses must be detailed with a list of names 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 State
Expenses reimbursable to the state insurance department should be submitted on an NAIC expense report form via email within 10 working days after return from each trip.
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When completing an NAIC expense report form:

- Please indicate the expense type, travel destination, and purpose of the trip.
- All travel expenses must be itemized daily.
- Receipts are required for all expense items of $50 or more.
- The expense report shall include an explanation of any extraordinary items and any amount recorded as a miscellaneous expense.
- Group meal expenses must be detailed with 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](https://www.gsa.gov) as the guideline for reasonable meal expenses.

- **Miscellaneous Travel Expenses**
  
  Conventional and reasonable gratuities (e.g., skycap service, baggage service, etc.) are reimbursable.

**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. Reasonable laundry and/or dry-cleaning expenses are reimbursed for business trips of six nights or more.

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

**NAIC Grant Funds**

NAIC grant funds are available to defray the cost of 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
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member participation in supervisory colleges; and/or other meetings associated with state 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 state for 2021 is $20,000.

Zone Funds
Each NAIC zone will receive an allocation of at least $35,000 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 states to subsidize tuition and travel costs associated with education and training programs approved by the zone. Amounts allocated to each member state 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. Please consult the NAIC grant/zone fund coordinator in your state to determine if expenses are eligible for reimbursement or email the NAIC Finance Department for assistance.