CIA Travel Policy for Volunteers and Staff
(Approved by the Board on September 21, 2011; rates updated on October 1, 2019.)

General
Traditionally, employers or other sponsors have played essential roles in paying the travel costs of volunteers conducting CIA business. Consequently, the Institute has been able to keep overall operating expenses to a minimum. The Institute appreciates this generosity, and hopes companies and organizations will always continue to show their support by covering the cost of transportation and accommodation.

However, the Institute understands that on occasion, an employer or sponsor may be unwilling or unable to find the necessary funds. If such an eventuality arises, it is the CIA’s policy to reimburse volunteers and staff for reasonable expenses incurred while travelling on Institute business, where prior authorization was obtained and where the volunteer was not otherwise able to fund the travel costs.

Members are encouraged to plan and hold face-to-face meetings in conjunction with other meetings in order to keep travel reimbursements to a minimum (see CIA Policy on Reimbursement of Meeting Expenses). There will be no travel reimbursement when a committee/task force meeting is held in conjunction with the Annual Conference or specialty seminars, if the member is a paid registrant for that meeting.

When travelling on CIA business that cannot be combined with other travel, members eligible for reimbursement are expected to obtain the lowest practical transportation fare. This may include air fare, train, mileage, taxi, parking or combination of the same. Where such expenses are not covered by their employer or other sponsor, information on the maximum amounts of reimbursement, together with additional information, is included in the sections below.

EXPENSE GUIDELINES

<table>
<thead>
<tr>
<th>Category</th>
<th>Maximums Summary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Air fare:</td>
<td>Flex or equivalent</td>
</tr>
<tr>
<td>Rail fare:</td>
<td>Via business class or equivalent</td>
</tr>
<tr>
<td>Taxi fare:</td>
<td>Reasonable</td>
</tr>
<tr>
<td>Kilometric Rate:</td>
<td>$0.47/km (last revised 10/01/2019)</td>
</tr>
<tr>
<td>Car rental:</td>
<td>If most economical (see details below)</td>
</tr>
<tr>
<td>Parking:</td>
<td>Reasonable</td>
</tr>
<tr>
<td>Accommodation:</td>
<td>Reasonable if not provided by the CIA</td>
</tr>
</tbody>
</table>
Meals: If not provided at meeting
  Breakfast: $25.00
  Lunch: $26.00
  Dinner: $63.00

Please note: original receipts must accompany expense claim. Please consult details below for further information on coverage and limits.

Coverage and Limits

President, President-Elect, Immediate Past President and Executive Director

All reasonable expenses incurred that are not being covered by their employer or other sponsor will be reimbursed. The Institute will also reimburse the President, President-elect, Immediate Past President and Executive Director for international travel. In addition, expenses for partners when travelling internationally will be covered for the President, President-elect, Immediate Past President and Executive Director whenever the host organization offers a partner program and the President, President-elect, Immediate Past President and/or the Executive Director are attending the meeting as official representatives of the CIA.

Board, Council, Actuarial Profession Oversight Board (APOB) and its boards - Members and Non-CIA Reps.

All reasonable expenses incurred that are not being covered by their employer or other sponsor will be reimbursed. Accommodation will be limited to one night. An additional night’s accommodation may be reimbursed if justified. Reimbursement applies to all Board and council meetings, as well as meetings of the Actuarial Profession Oversight Board and the boards under its oversight (see additional info related to the Professional Conduct Board (PCB) in the next section), including those held in conjunction with the CIA Annual Conference or specialty seminars, regardless of whether or not the member is a paid registrant for that meeting or seminar. This reimbursement also applies to CIA members representing the Institute at the request of the Board or officers, or non-members invited to attend a meeting.

PCB, Investigation Teams and Disciplinary or Appeal Tribunals

All reasonable expenses incurred will be reimbursed. Accommodation will be limited to one night. An additional night’s accommodation may be reimbursed if justified. The President, acting upon the recommendation of a tribunal, may:

1) Authorize reimbursement for all reasonable expenses incurred in connection with their appearance before the tribunal for all witnesses, whether appearing on behalf of the prosecution or the defendant, who are reported by the tribunal to have provided testimony pertinent to the proceedings, and members of the tribunal, members of the PCB and investigation team, in excess of two days; and

2) Authorize a per diem amount equal to one half of 1 percent of the average annual industrial wage for the preceding year to such witnesses who are not enrolled in the Institute, and to persons enrolled in the Institute providing such testimony or acting as members of the tribunal, members of the PCB or investigation team, in excess of two days.
*International Affairs Council (IAC)*

All reasonable expenses incurred that are not being covered by their employer or other sponsor will be reimbursed. Travel reimbursement for international meetings will only be available for CIA members who are participating in activities as official representatives of the CIA, or in a strategic role for the CIA.

1) All travel (excluding the President, President-elect, Immediate Past President and Executive Director) for which reimbursement is expected will be subject to pre-approval by the chair of the International Affairs Council (IAC). The chair will operate in this regard within the constraints of the international travel budget set for the current fiscal year. All reimbursements will be subject to CIA requirements as to receipts and pre-approval. Any exceptions would require the approval of an Officer of the CIA or the Chair of the IAC.

2) Members will be reimbursed the following:
   a) Transportation—up to a maximum of Flex equivalent fare from departure point to destination;
   b) Other ground transportation;
   c) Accommodation—number of nights required to attend meeting, plus additional nights subject to travel logistics (e.g., additional nights to obtain lower fare on overseas flights);
   d) Meals required while travelling will be reimbursed provided receipts accompany the expense claim and to the maximums stipulated in the Meals section under the Coverage and Limits within the policy.

**Transportation**

*Air Travel*

- Class of Fare: Flex or equivalent air fare is the maximum amount payable for travel. Original travel vouchers for airline tickets and boarding passes are to accompany the expense claim form.
- Destination of Travel: only minimum requisite travel will be reimbursed (i.e., no additional flights or side trips other than direct arrival and return with necessary stopovers) unless alternative arrangements have been approved.
- Travellers are encouraged to take advantage of discounted flights whenever possible in order to minimize costs. The Institute appreciates all efforts made in this regard.
- As a service to CIA travellers, the Institute encourages travel to be booked through the CIA’s designated travel agent, who is aware of the CIA’s travel policy.

*Rail Travel*

- Via business class or equivalent is the maximum amount payable. Original travel vouchers for train tickets are to accompany the expense claim form.
Automobile Travel

Taxis:
- All reasonable expenses for taxis used while travelling on CIA business will be reimbursed upon receipt of supporting vouchers.
- Airport limousine service expenditures are permissible as long as they are equivalent to the taxi fare.

Personal vehicle:
- Personal vehicles may be used when overall economy is ensured.
- Travellers are reimbursed the kilometric rate in effect at the time of travel. This kilometric rate is intended to cover the cost of operating the vehicle, including gasoline.
- The kilometric rate will be reviewed and amended as required in April each year. The basis for calculating the kilometric rate will be 85 percent of the average of all rates paid in each province and territory of Canada included in the Treasury Board Guidelines rounded to the nearest cent.
- The kilometric rate as of October 1, 2019, is $0.47.
- Traffic violations incurred while travelling on CIA business are not eligible for reimbursement.
- Travellers who choose to travel by private vehicle may claim the kilometric rate in effect at the time of travel or the equivalent of the total travel costs of a Flex (or equivalent) airfare, whichever is less. Additional expenses incurred because of the election to use a private vehicle may not be claimed unless justified and approved in advance.

Car rental:
- Car rentals will be reimbursed when overall economy is ensured. Original travel vouchers for rental cars are to accompany the expense claim form.
- Traffic violations incurred while travelling on CIA business are not eligible for reimbursement.
- Should travellers, due to personal preference, opt to rent a vehicle instead of using a more economical means of transportation, the maximum amount payable for the car rental and other related expenses such as gasoline, collision insurance, etc., will be the equivalent of a Flex airfare and the taxi fare to and from the airport to where the meeting is being held.

Other:
- All other reasonable vehicle expenses such as parking and toll claims will be reimbursed when accompanied by original receipts.

Accommodation

The CIA staff will negotiate accommodation for CIA-related business. Travellers will be advised when group rates are secured for meetings. In many cases accommodation expenditures will be
part of a master account and therefore the traveler will not be out-of-pocket. Should this not be the case, an original hotel invoice should be attached to the expense claim.

Meals at hotels may be reimbursed if not provided with the meeting, subject to a meal allowance (see Meals section). Incidentals such as phone calls, internet connection and business centre charges (e.g., fax, photocopies) will be covered provided the purpose is for conducting Institute business. Other incidentals such as dry cleaning, personal phone calls, mini-bar or movies will not be reimbursed. Original receipts will be required.

Private accommodation may be used. The CIA realizes that the volunteer may want to offer a small gift to the host when private accommodation is used. To this effect the CIA will reimburse up to $30.00 a day for a gift. Receipts for the gift must be provided.

**Meals**

Reasonable expenses for meals will be reimbursed if not provided at the meeting. Original receipts should accompany the travel claim. Meal costs should fall within the meal allowance maximums provided below. The meal allowance maximums will be reviewed and amended as required in April each year. The basis for calculating the meal allowance maximum will be the meal allowances set out in the Treasury Board Guidelines multiplied by 125 percent. The meal allowance maximums as of October 1, 2019, are as follows:

- **Breakfast:** $25.00
- **Lunch:** $26.00
- **Dinner:** $63.00

**Other Expenses**

Other reasonable expenses will be considered and reimbursed if they are justifiable and the reason for incurring the expense is clearly documented on the expense claim form.

**Travel Expense Claim Administration**

The CIA has delegated signing authority for approval of travel expenses for volunteers and staff to the Chair of the HRFAR, the Chair of the PCB, the Chair of the IAC, and the Executive Director as well as the Director, Membership and Operations. All travel expense claims must be approved by one of these individuals prior to payment.

Where a request for reimbursement of expenses contains expenses not explicitly addressed in the CIA Travel Policy for Volunteers and Staff, a detailed explanation of the expense is requested. Based on information provided, the delegated signing officer will make a decision with respect to the request. It is in the best interest of the traveller to obtain authorization for such expenses prior to incurring them whenever possible.

Payment is limited to out-of-pocket expenses actually incurred as demonstrated through original receipts and within the limits outlined in this document. Whenever possible, claims should be made within 14 days of travel and the CIA will reimburse travellers within 30 days of receipt. Travellers will have up to one year to file reimbursement of travel expenses from the date travel takes place. The CIA will not be responsible for expenses filed beyond the one-year period.
All expense claims and supporting documentation should be forwarded to:

Canadian Institute of Actuaries  
Attention: Accounts Payable  
1740-360 Albert Street  
Ottawa, Ontario  
K1R 7X7

E-mail: travelclaim@cia-ica.ca  
Tel: (613) 236-8196  
Fax: (613) 233-4552

CIA staff with the support of the Human Resources, Finance, Audit, and Risk Committee will undertake a review of the travel policy every two years. Proposed revisions to the policy will be subject to approval of the CIA Board.

A fillable copy of the Expense Claim Form can be found here: http://www.cia-ica.ca/docs/default-source/2019/ecf2019e.pdf.