NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

2026 International Priorities

The National Association of Insurance Commissioners (NAIC) is the U.S. standard-setting and regulatory support organization created and governed by the chief insurance regulators from the 50 states, the District of Columbia, and five U.S. territories. Established in 1871, the NAIC helps state insurance regulators serve the public interest by setting standards and regulatory best practices; acting as a forum to exchange information; providing regulatory support functions; and educating consumers, industry, and other stakeholders about the U.S. system of state-based insurance regulation.

NAIC International Policy and Relations

The NAIC is actively engaged in international policy development and relationship building.

Through the NAIC's International Insurance Relations (G) Committee, NAIC Members and staff participate in international discussions and the development of insurance supervisory standards and supporting material, promote international cooperation, coordinate on international insurance matters with relevant U.S. federal government agencies, and provide an open forum for communication with stakeholders on international insurance matters.

The NAIC is engaged with organizations including the International Association of Insurance Supervisors (IAIS), of which it is a founding member, the Organisation for Economic Cooperation and Development (OECD), the Sustainable Insurance Forum (SIF), and the Association of Insurance Supervisors of Latin America (ASSAL).

Bilateral Relationships and International Fellows Program

Bilateral relationships are central to the NAIC's international efforts. They strengthen cooperation with foreign insurance supervisors and policymakers, foster the exchange of supervisory practices and expertise, and promote effective global supervision. The NAIC maintains memoranda of understanding with several jurisdictions to facilitate information exchange and provide technical assistance where necessary.

The NAIC's International Fellows Program supports engagement with foreign jurisdictions by providing insights into the U.S. insurance regulatory system and emphasizing the exchange of supervisory practices. Since its launch in 2005, the program has hosted more than 700 participants from more than 50 countries.

The following summarizes current NAIC strategic priorities for 2026 at both the domestic and international levels.

Enhancing Capital and Investment Frameworks

Ensuring a solvent and accountable insurance marketplace and maintaining enhanced oversight remain core areas of focus for U.S. state insurance supervisors, particularly given insurers' evolving investment strategies.

The NAIC is modernizing the risk-based capital (RBC) framework, advancing work on insurer investment regulation, and refining its new economic scenario generator to align regulations with the current interest rate environment and emerging risks.

Work is ongoing to finalize the Aggregation Method as the U.S. implementation of the Insurance Capital Standard (ICS). Collaboration and coordination will continue with international counterparts as they adapt the ICS to their respective jurisdictional approaches and as the IAIS develops an appropriate implementation assessment framework.

The NAIC serves as a resource on global market information for the U.S. and contributes annually to both the IAIS' Global Monitoring Exercise (GME) and the OECD's Global Insurance Markets Trends report.

Enhancing Data Architecture, Predictive Analysis, and Market Analysis

In 2026, the NAIC will work to deepen its capabilities as a data aggregator, analytics provider, and early warning monitor, supporting more proactive regulatory oversight, risk identification, peer review, and policy insight.

This includes investing in the enterprise data management platform, enhancing data integration and quality, and building advanced analytics (machine learning, stress indicators) to flag systemic vulnerabilities.

Increasing Resilience Through Regulation, Mitigation, and Public Partnership

As policyholders and insurers face escalating risks from natural disasters, the NAIC continues work to help close protection gaps and maximize preparedness and recovery.

Adopted in 2024, the NAIC's National Climate Resilience Strategy for Insurance supports state insurance regulators in accelerating risk reduction and pre-disaster mitigation. In 2026, the NAIC will develop further guidance encouraging resilience measures; provide regulatory guidance for catastrophe modeling, exposures, stress testing, and climate disclosures; and coordinate with federal and state officials to bridge insurance and resilience.

Also, through the NAIC's Catastrophe Risk Management Center of Excellence, regulators receive technical training and expertise on catastrophe models and information regarding their use within the insurance industry.

NAIC Members collaborate with international counterparts on these issues through the IAIS, OECD, SIF, ASSAL, and multilateral dialogues.

Leading on AI Model Governance, Innovation Oversight, and Cyber Threats

The state-based system remains the best equipped to protect policyholders as emerging technology creates new opportunities and risks.

By advancing frameworks to address cybersecurity threats and insurers' use of technology and data, piloting an artificial intelligence evaluation tool, and expanding capacity and expertise through education and training, the NAIC will support state insurance regulators as they encourage responsible innovation.

The NAIC is developing an AI Systems Evaluation Tool to help support regulators in their exam or other regulatory inquiries in evaluating and understanding a company's use of AI. The tool will be piloted in 2026 and later updated based on the experience of the regulators involved, before adoption toward the end of the year.

The NAIC is developing a framework to evaluate the impacts of insurance cybersecurity events and enhance coordination among state insurance departments, which will benefit consumers.

Internationally, the NAIC participates in the IAIS FinTech Forum and the Operational Resilience Working Group, as well as various multilateral and bilateral dialogues on fintech and cyber oversight.

Ensuring Consumer Protections

Consumer protection is a critical priority for U.S. state insurance regulators. As an additional area of focus in 2026, the NAIC is assessing the current state of market regulation and will develop proposed recommendations for enhancement to be considered.

A key aspect to protecting consumers is closing insurance protection gaps, which requires a multifaceted approach involving public policy, supervision, and industry action. The NAIC leads in identifying these issues, promoting financial literacy, monitoring developments, and recommending statutory or regulatory changes.

As part of these efforts, the NAIC contributes to global discussions in relevant IAIS forums on important consumer-focused topics, including the work of the IAIS Protection Gaps Task Force, the Financial Inclusion Forum, and other relevant workstreams. Topics of interest have been the fair treatment of consumers, key indicators to assess insurer conduct, and the identification and evaluation of market conduct risks, among others.

2026 NAIC Meetings

Summer National Meeting 2026
Aug. 11–14 | Columbus, OH

Fall National Meeting 2026
November 14–17 | Dallas, TX

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