What is State Ahead?

*State Ahead* is a three year blueprint for the NAIC’s future, showing the way toward building on existing strengths as a nexus for innovation and a hub of resources for insurance departments to draw upon.

The Case for Transformation

The long-standing goals of solvency monitoring and consumer protection have not changed, but the landscape has. In response, the NAIC must develop and harness new tools, talents and technologies.

*State Ahead* is organized by three overarching themes supported by four goals:

**THEME I: Safe, Solvent and Stable Markets**

1. Provide state insurance regulators with data, training and tools required to support a collaborative regulatory environment that fosters stable financial markets and reliable and affordable insurance products.

**THEME II: Consumer Protection and Education**

2. Ensure that consumer protection keeps pace with changes in the marketplace and consumers have information and education needed for informed decision-making.

**THEME III: Superior Member Services and Resources**

3. Provide optimal services to support state insurance departments and equip them with the necessary talent and resources.

4. Optimize the efficiency and effectiveness of the NAIC structure to focus on member priorities and maximize member engagement.
**Data, Technology and Talent**

Each of our themes and goals will be supported by the investments we make in data, technology and talent. Many of the NAIC’s current initiatives and budget for 2018 are designed to lay these foundational pillars on which *State Ahead* is built.

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In 2018, the NAIC will take the next steps by continuing to build on our foundation started in 2017, as well as planning to assess needs, evaluate technology and set the timeline to meet the goals in *State Ahead*.

The NAIC, will continue to focus on building an infrastructure for data, technology and talent to implement *State Ahead*. This will include regulator training and consumer education.

By the end of 2020, the NAIC will be positioned to provide its members with new analytics, technology and tools to more effectively regulate their markets.