

FAQ: Prior Approval Rate Application (PARA) Portal



This FAQ is intended to assist insurance companies in navigating the creation of their PARA documents through the PARA Portal, an important component of Commissioner Lara's Sustainable Insurance Strategy.

General

Q: What is the PARA Portal?

A: The PARA Portal is a web application that allows insurance companies to fill out and generate the California Department of Insurance (CDI) Prior Approval Rate Application (PARA), Prior Approval Rate Template, Standard Exhibits, Supplemental Quarterly Developmental Template (optional) and the Affidavit. The PARA Portal also performs validation and data reconciliation checks prior to submission. A Reconciliation Summary Report will be generated by the PARA Portal to be included in the company's filing submission to the System for Electronic Rates & Form Filing (SERFF).

Q: Can I use PARA Portal for any filing?

A: Currently, PARA Portal can only support rate filing types without variances and without Standard NCOR. Programs will also require more than six years of experience since inception. The PARA Portal currently accommodates rate filings with up to 20 new or revised forms; additional form(s) must be submitted outside the PARA Portal. The PARA Portal is not yet available for rule, form, rule & form, new program or transferred program filings. Filings that are not supported by PARA Portal will continue to use the CDI Excel templates.

Q: When will the PARA Portal be available for non-rate filing types?

A: Non-rate filing types are scheduled to be included in a future release; however, a definitive timeline is not available at this time.

Q: What is the benefit of using PARA Portal?

A: The PARA Portal checks the information entered by the company for validation and data reconciliation errors prior to submission. The Reconciliation Report Summary will allow the reviewing analyst to identify possible issues earlier, which should reduce the amount of time needed to review the filing, assuming the provided explanation is sufficient.

Registration

Q: Where can I register?

A: Register for a profile [here](#).

Q: What is the difference between an Insurer Admin or Insurer User?

A: When setting up your profile, you will need to request an Insurer Admin or an Insurer User profile. While both Insurer Admins and Insurer Users can fill out the Application documents, only Insurer Admins can approve additional users for their company. It is up to the company to determine who

should serve as its Insurer Admins. The CDI PARA Support Team will approve each company's initial Insurer Admin. Once CDI approves the initial Insurer Admin request, the insurer's admin is responsible for approving all additional requests, including those for other Insurer Admins or Insurer Users.

Q: *Why hasn't my registration been approved yet?*

A: The CDI Support team only approves the initial Insurer Admin for each company. You will normally receive a response within one to two business days. If you are requesting your company's initial Insurer Admin profile and you have not been approved within two business days, please email RRB_PARA@insuranc.ca.gov for assistance. Designated Insurer Admins will be responsible for approving all subsequent user requests for the company. If your company already has an Insurer Admin and your request is not being approved, please check with the Insurer Admin for your company.

Q: *Can Third Party Administrators (TPAs) use the portal to create Application files for my company?*

A: Yes, you may designate TPAs as Insurer Users for your company; however, Insurer Admins should be employees of the company.

Q: *How do I associate with a company?*

A: Go to your "My Profile" tab and click on "+Add a Company." Request association with each company that you might need to create Application documents for. **Tip:** Search for the company using the designated NAIC number.

Q: *Can I associate with a group?*

A: Associations cannot be done on a group basis. They need to be done for every company listed on an application.

Q: *I am an Insurer Admin. How do I approve other Insurer Users for my company?*

A: Click on the Admin Dashboard for a list of Insurer Admin or Insurer User requests for your company.

Q: *How do I delete an Insurer Admin or Insurer User who no longer works for my company?*

A: Please email the PARA Support Team at RRB_PARA@insurance.ca.gov.

Creating an Application

Q: *Why can't I see a company I want to create an application for?*

A: To add a company to an application, you must associate the company with your profile.

Q: *What order should I fill out the tabs on the PARA Portal?*

A: The PARA Portal is designed to facilitate data transfer entered in source fields of the application for use across multiple fields within Application documents, thereby minimizing data reconciliation errors. To optimize this functionality, it is recommended that after completing the General and Filing Type pages, users proceed in the following order: Standard Exhibits, Supplemental Quarterly Developmental Template (if applicable), Prior Approval Rate Template, Prior Approval Rate Application, and finally the Affidavit.

Q: Why can't I change certain fields?

A: Certain fields on the General and the Filing Type pages are locked once the filing is "Saved and Locked." If there is a need to change those fields, then a new PARA would need to be created.

Fields outside of the General Filing Type pages are locked from editing if the data is coming from a source on another part of the PARA. To update those fields, update the source field.

Q: Will my application save progress automatically?

A: The PARA Portal will automatically save every 30 seconds. It is recommended that you use the Save button often.

Q: Why are there two group numbers on my application?

A: The NAIC Group number identifies related insurers within a holding company system. The Company Group number identifies insurers that file combined annual statements with the NAIC.

Q: Why am I not seeing Report Year as a Data Aggregation option?

A: The PARA Portal only allows Report Year as an option for Claims-Made policies per CCR §2644.4.

Q: What does the Pull from PARA button do?

A: The *Pull from PARA* button on Prior Approval Rate Application Page 5 Reconciliation will automatically pull Earned Premium data over from Standard Exhibits Template Exhibit 5 if the company is reporting Earned Premium data.

The *Pull from PARA* button on Prior Approval Template Page 6 Ratemaking Data will pull from applicable fields from the Standard Exhibits Template and the Supplemental Quarterly Development Template (if applicable).

Written or Earned Premium, Premium Trend Factors and Premium Trend Percentage will come from Standard Exhibits Template Page 5 Exhibit 5.

Losses, DCCE, Loss Development Factors, and DCCE Development factors will come from Standard Exhibits Template Page 6 Exhibit 7- Annual or Supplemental Quarterly Development Template Page 2 Exhibit 7 - Quarterly.

Exposures, Loss Trend Factors and Loss Trend Percentage will come from Prior Approval Rate Template Page 7 Exhibit 8.

Experience Credibility will come from Prior Approval Rate Template Page 8 Exhibit 10.

Q: What does the Load NAIC Data button do?

A: Company Annual Statement data pulled from the NAIC data will automatically populate applicable fields on Prior Approval Rate Application 5 Reconciliation and 6 Program Detail. Company or Combined Annual Statement (if applicable) data pulled from the NAIC will automatically populate applicable fields on Prior Approval Rate Template Pages 3.1 Fit & Yield, 3.2 Fit & Yield, and 4.1 Excluded Expenses. These fields can be overwritten but if you want NAIC data to be pulled again, you can click on this button, and it will pull the most recent year's data available.

Q: Why is the Loss Trend Percentage not pulling from Standard Exhibits Page 7 Exhibit 8 to Rate Template page 6 Ratemaking Data?

A: This usually occurs because the company's data is not fully credible for loss trend, resulting in the inability of the PARA Portal to calculate a Credibility-Weighted Loss Trend. Enter Complement data to generate a Credibility-Weighted Loss Trend and Pull from PARA again to add the Loss Trend Percentage.

Q: Why does the Earned/Written Premium I manually enter on Rate Template page 6 Ratemaking Data disappear if I Pull from PARA?

A: The *Pull from PARA* button can only pull one premium basis from Standard Exhibits Template Page 5 Exhibit 5 based on the company's selections. Unfortunately, if you manually entered Earned Premium (and you selected Written Premium on Exhibit 5) or manually entered Written Premium (and you selected Earned Premium on Exhibit 5), it will be deleted once you click on the *Pull from PARA* button. It is recommended that you click on the *Pull from PARA* button before filling out the manually entered fields on this page.

Q: Why is my Rate Template using Quarterly Losses, DCCE, and Loss Development Factors?

A: The PARA Portal will default to Quarterly Losses, DCCE and Loss Development Factors if you use the *Pull from PARA* feature on the Prior Approval Rate Template Page 6 Ratemaking Data and the company elects to submit the Supplemental Quarterly Development Template. The company can elect to use Annual Losses, DCCE and Loss Development Factors by entering or overwriting those fields, but they will be prompted to explain why they are not using quarterly data.

Q: Why is the portal not using the same number of decimals as my source?

A: If you are copying and pasting data into the PARA Portal from an Excel Source, the display value will be used. Make sure that the display value is using the number of decimal places you would like to use in the calculations before copying and pasting into the PARA Portal.

Q: Why are the units not included on Standard Exhibits Template Page 8 Exhibit 10?

A: To be able to populate the units' fields on Standard Exhibits Template Page 8 Exhibit 10, the units data must be present in Standard Exhibits Template Page 6 Exhibit 7 - Annual for Experience Credibility and Standard Exhibits Template Page 7 Exhibit 8 for Loss Trend Credibility.

Q: Why can't I use the PARA Portal if there is less than 6 years of experience in the program?

A: If there are less than six (6) years of experience for a program, the templates cannot be fully completed and a variance is required. The PARA Portal does not currently support variances.

Q: Can I copy an old application?

A: No, there is no functionality to copy an application at this time; however, you may reopen an application and make changes to it.

Q: Can I work on an existing application after I have downloaded the Application Documents?

A: Yes, but you will have to reopen an existing application. You will not be able to change the General Pages or Filing Type and Checklist Pages' fields. If changes are required, you will need to start a new PARA.

Q: Can I find old downloadable files?

A: Yes, find the applicable application record under Your Applications. Click on the Download button. Previous versions you have downloaded can be found in the Archive folder.

Q: What is the best way to fill out the Loss Development Triangles?

A: The Smart Filler is available on Standard Exhibits Template Page 6 Exhibit 7 - Annual and Supplemental Quarterly Development Template Page 2 Exhibit 7 - Quarterly. This feature allows you to create a template that will upload your loss development data to the PARA Portal. See the [User Guide](#) for detailed instructions on how to use the Smart Filler.

Reconciliation

Q: What is the difference between an error and a warning on the PARA Portal?

A: Both errors and warnings occur when what is entered for a field is not a possible option or is not the expected value. An error must be corrected while a warning provides you with an option to either make a correction or provide an explanation for why you are not providing the expected value. You will be able to submit the filing with warnings present but a review of your explanation will still be performed to ensure the PARA is complete and can be accepted at Intake. It is possible that your explanation will be deemed insufficient, and you will be required to correct your entry.

Q: Why am I getting errors that are not applicable to my filing type or line?

A: The error messages are currently not filing type or line of insurance sensitive. This will most commonly occur on the Prior Approval Rate Application Checklist or Forms page. Please ignore any errors or warnings that are for other lines or non-applicable filing types. If you get any of those errors, you can provide a reason in the Filing Memo explaining why the error or warning should not apply to the filing. For example, "Reinsurance Agreements" are not required for this filing because this is not for "Med Malpractice" or "Earthquake," or "There are no forms in this filing."

Q: The data on Prior Approval Rate Application Page 5 Reconciliation and Page 6 Program Detail match my Annual Statement. Why am I getting reconciliation warnings?

A: If a company is submitting a group filing for multiple companies or a combination of lines, such as Commercial Auto Liability and Commercial Auto Physical Damage, these pages require data for a sum of all companies and lines on these pages.

Q: The data I entered on Rate Template Page 3.1 Fit, Page 3.2 Fit & Yield, and Page 4.1 Excluded Expense match my annual statement. Why am I getting a reconciliation error?

A: If a company has a Company Group Number and files a combined annual statement, it is that combined data that should be used to fill out Rate Template 3.1 Fit & Yield, 3.2 Fit & Yield and 4.1 Excluded Expense. A common error found in filings submitted to the CDI is that the company's data on these pages is for an individual company statements rather than combined annual statements.

Why am I getting an error about the Premium Adjustment Factors on Prior Approval Rate Template Page 6 Ratemaking Data?

A: The Premium Adjustment Factors on Prior Approval Rate Template Page 6 Ratemaking Data are checked against your rate filing history in Standard Exhibits Template Page 3 Exhibit 2 and the

parallelogram method on an annual Earned Premium basis. Anything over a threshold of 1% requires an explanation per the Prior Approval Rate Filing Instructions. A review of your explanation will still be performed. It is possible that your explanation will be deemed insufficient, and you will still be required to correct your entry.

Q: Why am I getting an error about the Premium Adjustment Factors on Standard Exhibits Template Page 5 Exhibit 5?

A: The Premium Adjustment Factors on Standard Exhibits Template Page 5 Exhibit 5 are checked against your rate filing history in Standard Exhibit Template Page 3 Exhibit 2 and the parallelogram method on a quarterly Earned or Written Premium basis based on your selection. Anything over a threshold of 1% requires an explanation per the Prior Approval Rate Filing Instructions. A review of your explanation will still be performed. It is possible that your explanation will be deemed insufficient, and you will still be required to correct your entry.

Q: Where can I find my files for downloading?

A: Find the applicable application record under Your Applications. Click on the Download button.

Q: Why can't I click on the Generate Forms button?

A: It is likely there are still open reconciliation items that need to be addressed. Check the Recon Summary Report. All Mandatory Corrections need to be cleared. Warnings need to be cleared, or a detailed explanation must be provided. Once the reconciliation items have been addressed appropriately, the Download button should become active.

Q: Why are the Reconciliation tabs missing on the Excel files?

A: The Recon Summary Report replaces the Reconciliation tabs on the Excel files for filings that are created in the PARA Portal.

Filing Submission

Q: Are my files going to be sent to SERFF?

A: The PARA Portal is only intended to create the following documents: Prior Approval Rate Application (PARA), Prior Approval Rate Template, Prior Approval Standard Exhibits, Prior Approval Supplemental Quarterly Triangles, Reconciliation Report Summary, and Affidavit. Once these documents have been created, they will need to be submitted along with all other required information and documents (see [Prior Approval Rate Filing Instructions](#)) through SERFF.

Q: Can I make changes outside of the portal?

A: Yes, some data entry may be necessary outside for the PARA Portal. For example, only 20 forms can be entered into the PARA Portal. If you have more than 20 forms for your filing, they will need to be entered in the downloaded Excel File. If you make changes to the Excel Files, you will need to save the Excel file and create another PDF file. Submit these files with your filing in SERFF. If you are not submitting the exact Excel or PDF files created by the PARA Portal, an explanation of the changes made to the Portal files in the Filing Memo will help reduce delays in the filing review. The Reconciliation Report Summary from the PARA Portal should still be submitted.

It is important that you are only adding to the file and not altering the data that was entered into the

PARA Portal as this may create reconciliation errors which may cause longer filing review times. If you do make changes to the data that was entered into the PARA Portal, the reconciliation must be run again and an updated Recon Summary Report generated and included in the filing.

Q: I was not required to provide an explanation for differences between Standard Exhibits Template Page 6 Exhibit 7 – Annual and Standard Exhibits Template Page 7 Exhibit 8 because the differences are below the 5% threshold. Why am I getting an objection during the filing review?

A: There may be scenarios where the difference is below the 5% threshold but based on the data in the filing, the difference could still result in a proposed rate change that is outside of the rate template's Change at Max and Change at Min Range. An objection may be needed to obtain the additional information required to determine if the proposed rate is inadequate or excessive.

Q: Why am I still getting objections even though I have no errors and all the warnings have passed on my Recon Summary Report?

A: The Reconciliation Summary Report does not guarantee that your filing will be considered a Complete Rate Application. It will help the reviewing analyst to identify issues more quickly, but the explanations still require a sufficient explanation and analysis. If the explanation is determined to be insufficient, an objection to correct the issue or additional details will be requested. It is recommended that the discrepancy be corrected. If you choose to provide an explanation for a discrepancy, provide as much support as possible to assist the reviewing analyst.

Q: Why are my entries to the Affidavit not appearing in the downloaded file?

A: A corrective update is in development. At this time, it is recommended that the Affidavit be downloaded and filled out outside of the portal. Please remember to "Use a certificate" to digitally sign the form before submitting to SERFF. The signature on the Affidavit must be dated within 5 days from the date of submission.

Support

Q: Are there any training materials available for the PARA Portal?

A: Training materials and User Guides can be found [here](#).

Q: What do I do if I encounter a problem in using the PARA Portal?

A: Please send an email containing your PARA Application Number and a brief description of your issue to RRB_PARA@insurance.ca.gov.

Q: Where can I send suggestions and feedback for the PARA Portal?

A: CDI is committed to ongoing improvements and enhanced functionality of the PARA Portal. We welcome an email with your suggestions and feedback to RRB_PARA@insurance.ca.gov.

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