



California Department of Insurance Prior Approval Rate Application (PARA) Portal

Presented by: Marisohl Sapin

February 2026

Agenda

- Background
- New Enhancements
- Using the PARA Portal
 - Registration
 - Company Association
 - What can the PARA Portal be used for?
 - Creating a PARA
 - What does this status mean?
 - Features
 - Reconciliation
 - Recon Summary Report
 - What reconciliation checks are performed?
 - Generating Application Documents
 - Reopening a PARA
- Miscellaneous
- Suggestions for a Complete Rate Application
- Additional Resources
- Support
- What's Next?

Background

The Prior Approval Rate Application (PARA) Portal is a web application developed by the California Department of Insurance (CDI) for insurers to assist in improving the PARA submission and review process.

Ensuring that PARAs are as complete as possible before submission to the CDI reduces the number of objections and time it takes to complete a filing review.



Background – Part 2

Common errors we find in filings that the PARA Portal will help address:

-  Missing information (empty fields)
-  Lack of support for selections
-  Outdated data
-  Discrepancies in data that are reported on multiple parts of the PARA

Background – Part 3

[Home](#)



California Department of Insurance - PARA Portal

[Home](#) | [My Profile](#) | [Help](#) | [Register](#) | [Sign in](#)

Welcome to the PARA Insurer Portal!

As part of Insurance Commissioner Ricardo Lara's Sustainable Insurance Strategy, the California Department of Insurance (CDI) has begun efforts to modernize California's insurance marketplace. An important element of the modernization effort is the creation of a new Prior Approval Rate Application (PARA) Portal and Data Reconciliation Tool for insurers.

This portal provides the ability to complete the following PARA files using online forms that can be downloaded to Excel for submission to NAIC/SERFF:

- Prior Approval Rate Application ("PARA")
- Prior Approval Rate Template ("Rate Template")
- Standard Exhibits Template
- Supplemental Quarterly Development Template (if applicable)
- Affidavit

For additional information, please refer to the following options or contact RRB_PARA@insurance.ca.gov for any comments, questions, or technical difficulties regarding this portal.

Background – Part 4

A limited deployment was released in January of 2025.

It allowed insurers to:

- Enter info for Prior Approval Rate Application, Prior Approval Rate Template, Standard Exhibits Template and the Affidavit into the PARA Portal.
- Pull most recent Annual Statement data directly from the NAIC into their application.
- Auto-populate related fields with a single input.
- Generate and download Excel files for submission into the System for Electronic Rate and Form Filing (SERFF).

Background – Part 5

Updates released in May of 2025 allowed insurers to:

- Have an option to enter information for the Supplemental Quarterly Development Template.
- Upload Loss Development Triangle Data into the system using the Smart Filler.
- Generate and download PDF files for submission into SERFF.

New Enhancements

On January 30, 2026, CDI introduced additional features aimed at improving filing submissions and further minimizing the time required for filing reviews.

- Enhanced validation and reconciliation checks to flag errors and warnings so insurers can correct before submitting a filing in SERFF.
- A Reconciliation Summary Report identifying possible objections to the reviewing analyst at the onset of the filing review. The insurer's explanation and support for the flagged items are also collected.

Using the PARA Portal

PARA Portal Workflow



Registration



Welcome to the PARA Insurer Portal!

As part of Insurance Commissioner Ricardo Lara's Sustainable Insurance Strategy, the California Department of Insurance (CDI) has begun efforts to modernize California's insurance marketplace. An important element of the modernization effort is the creation of a new Prior Approval Rate Application (PARA) Portal and Data Reconciliation Tool for insurers.

This portal provides the ability to complete the following PARA files using online forms that can be downloaded to Excel for submission to NAIC/SERFF:

- Prior Approval Rate Application ("PARA")
- Prior Approval Rate Template ("Rate Template")
- Standard Exhibits Template
- Supplemental Quarterly Development Template (if applicable)
- Affidavit

For additional information, please refer to the following options or contact RRB_PARA@insurance.ca.gov for any comments, questions, or technical difficulties regarding this portal.

- FAQs (Coming Soon)
- PARA User Guide (Coming Soon)
- Click the link [CDI Prior Approval Rate Filing Information](#) to return to the web page

Registration – Part 2



Request for Registration Invitation

First Name *

Last Name *

Email Address *

Confirm Email *



Generate a new image
Play the audio code

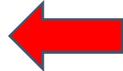
Enter the code from the image

Registration – Part 3

From: ParaDevSvc <paradevsvc@insurance.ca.gov>
Sent: Monday, January 5, 2026 3:43 PM
To: Constantinou, Gus <Gus.Constantinou@insurance.ca.gov>
Subject: PARA Invitation - Gus Constantinou

You have been invited to our portal. To redeem your invitation, please click the link below using this temporary password: **1B28\$a1001**

[PARA Invitation Redeem](#)



Regards,

PARA Team.

Sign up with an invitation code

* Invitation code

TWT0xEIVhcAPGN2AWvR6Li376ltMahLXR-y-kyjoMfxAoeralmWETEyECpB-DLa3xmLoME3ILQa-jplZr-KBnX2GDvIubChcMDzxnv

I have an existing account

Register



Registration – Part 4



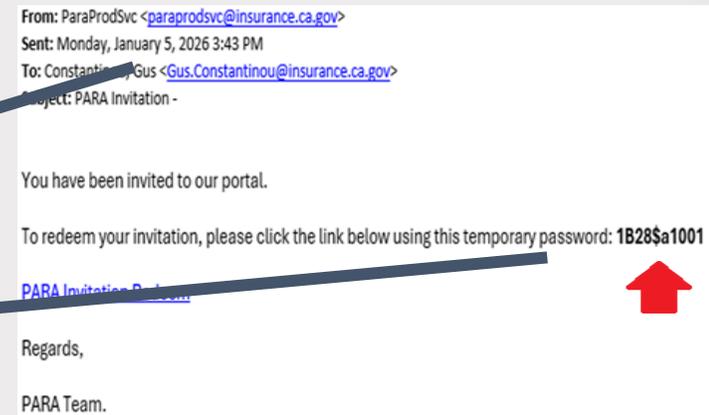
California Department of Insurance

Testing Note: In order to sign in, you need to register your account via registration request process

Sign in with your email address

[Forgot your password?](#)

1. First sign in with temporary password from email.



2. Change password.

Registration – Part 5

Insurer Admin Profiles

- Can approve or reject additional users for their company.
- Can edit Insurer User to Insurer Admin or Insurer Admin to Insurer User
- Can create a PARA .

Insurer User Profiles

- Can create a PARA.
- Third Party Administrators (TPAs) who create PARAs for your company can use the PARA Portal as an Insurer User. They should register for a profile and be approved by an Insurer Admin.

Registration – Part 6

- Group 1: Current Users
 - Emails were sent out on Friday, January 30, 2026, to update existing passwords to comply with updated CDI security requirements.
- Group 2: Pre-Registered Insurer Admins
 - CDI reached out to insurers in December 2025 to gather Insurer Admin contact information. Insurer Admin profiles were automatically created.
 - Emails were sent on Friday, January 30, 2026, to complete registrations.
- Group 3: Not Registered
 - Register on-line.

Registration – Part 7

- After profiles are created, they need to be associated to a company. If you might be creating PARAs for multiple companies, you will need to associate to each company separately.
 - Cannot associate to a group.

Company Association

- On your profile page, click on +Add a Company

Your Information

Personal Information

First Name *
Marisohl

Last Name *
Sapin

Full Name
Marisohl Sapin

Phone Number *
Provide a telephone number

Phone Extension

E-mail
marisohl.sapin@insurance.ca.gov

Job Title

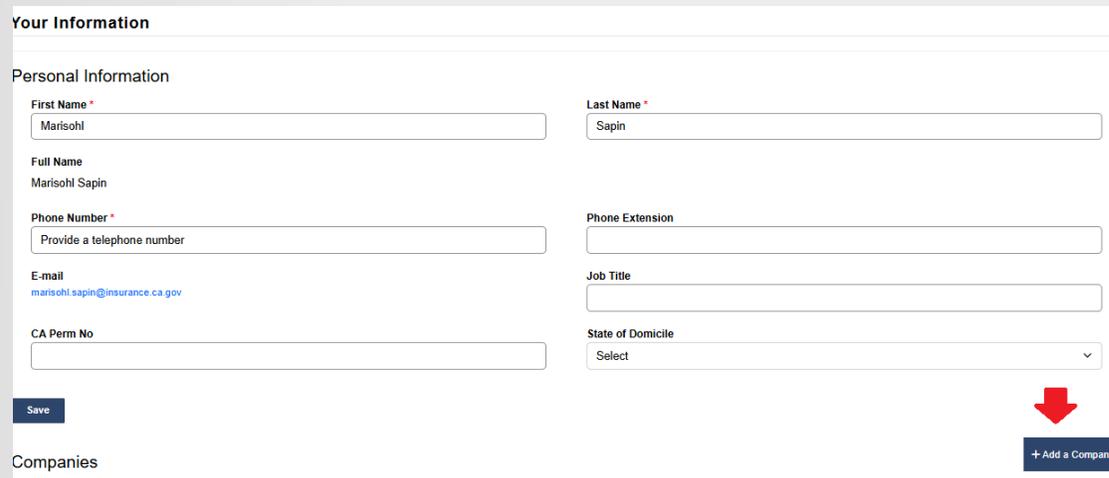
CA Perm No

State of Domicile
Select

Save

Companies

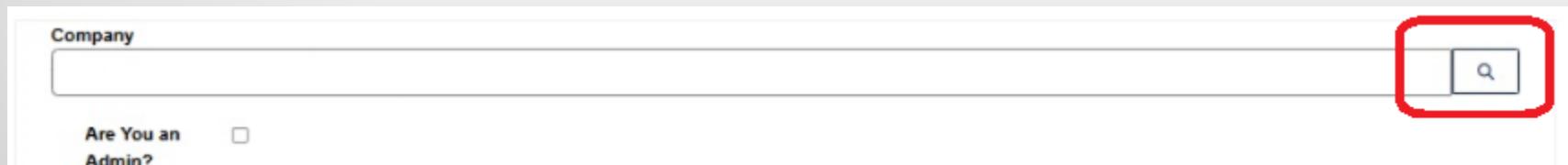
+ Add a Company



- Click on Search

Company

Are You an Admin?



Company Association – Part 2

- You can enter the NAIC number to find company. Check the box.

Lookup records

22667

Choose one record and click Select to continue

Company Name with NAIC code	Email	Main Phone	Account Number	Primary Contact	Address 1: City
<input checked="" type="checkbox"/> 22667 ABC Insurance					

- Check if you will be an Admin and then click on Submit.

Company

22667 ABC Insurance Company

Are You an Admin?

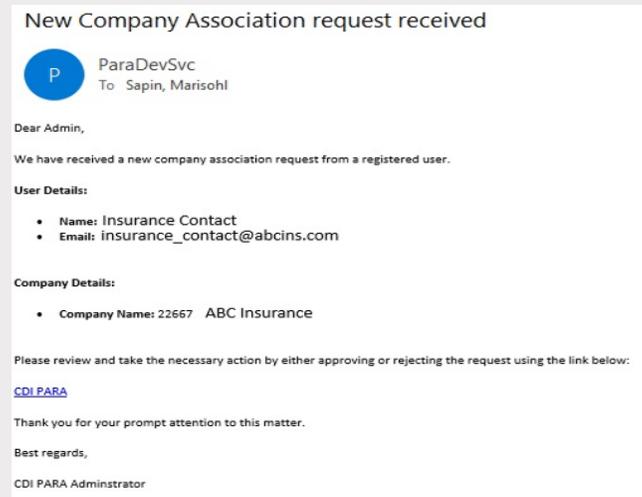
Comments

Submit

Please contact PARAsupport@insurance.ca.gov for comments, questions or technical difficulties.

Company Association – Part 3

- CDI PARA Support team will approve the initial Insurer Admin for each company. Once there is an Insurer Admin approved for a company, they will solely be responsible for approving additional Insurer Admins and Insurer Users for that company. Admins, check your inbox for notifications.



Company Associations – Part 4

- Insurer Admins Approve or Reject from the Admin Dashboard.

California Department of Insurance - PARA Portal

Home | PARA Applications | My Profile | Help | **Admin Dashboard** | Marisohl Sapin

Marisohl Sapin

Your Information

Personal Information

First Name *
Marisohl

Last Name *
Sapin

Full Name
Marisohl Sapin

Phone Number *
Provide a telephone number

Phone Extension

Company Association Requests

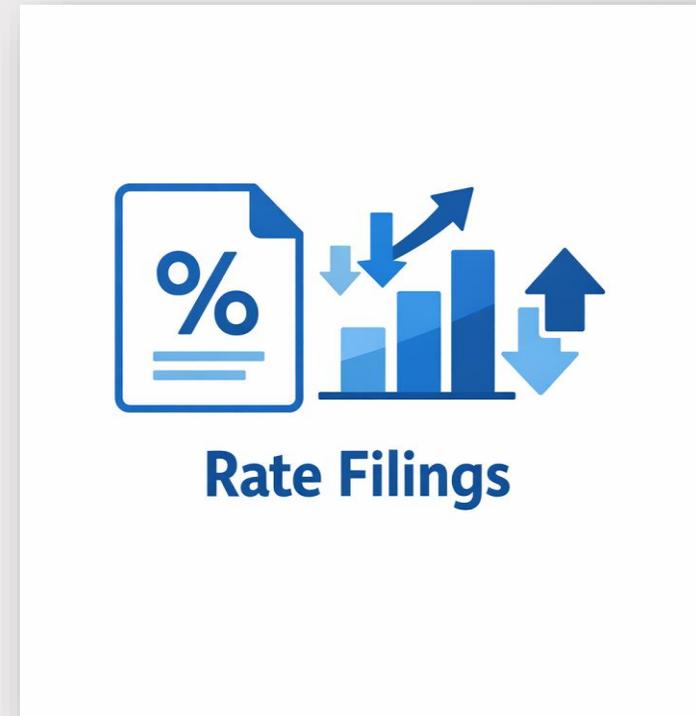
Search user here...

User Name	Company	Role	Association Status	Comments	Requested On	Action
Rebecca Molina	22867 ABC Insurance	Insurer User	Pending		1/30/2026 3:58 PM	Approve Reject

What can the PARA Portal be used for?

Rate filings

- ✓ With forms* and rules
- ✓ At least 6 years of program experience
- ✓ Without variances
- ✓ Without NCOR



*The first 20 forms can be entered into the PARA Portal. Forms 21+ can be entered onto the downloaded Excel file.

Creating a PARA

- Once you have been associated with a company, you can begin creating PARAs! Go to PARA Applications.



Creating a PARA (continued)

- Read the instructions, check box and click on Create New.

California Department of Insurance - PARA Portal Home | PARA Applications

Welcome to the PARA application process. Please review these important instructions before you begin

Initial Application Setup

- You must complete these tabs first:
 - Prior Approval Rate Application:
 - General tab
 - Group tab (if applicable)
 - Filing Type and Checklist tab
 - Standard Exhibits - General tab
 - Supplemental Quarterly Dev Template - General tab
 - Prior Approval Rate Template - General tab
- After completing these initial tabs, click the "Save & Lock" button.
- You will see a confirmation message - please review it carefully.
- Clicking "Yes" will lock these tabs and they cannot be edited later.
- If you need to make changes after locking, you must create a new PARA application.

Continuing Your Application

- After locking the initial tabs, you'll gain access to all remaining sections.
- The save button will change to "Save Changes" for all subsequent work.
- You may complete the remaining tabs in any order, but we recommend following this sequence:

Recommended Sequence

- For a Standard Rate/Transfer/Rule/Form filing:
 1. Standard Exhibits and/or SuppQtrDevTI (As applicable)
 2. Rate Template
 3. Remaining tabs of PriorAppRateAPL
 4. Affidavit
- For a New Program Filing:
 1. Rate Template
 2. Remaining tabs of PriorAppRateAPL
 3. Affidavit

Important Reminders:

- Save your work regularly using the "Save Changes" button.
- Locked tabs cannot be unlocked - verify all information before confirming lock.
- All initial tabs must be accurate as they form the foundation of your filing.

I have read and understood these instructions, including the initial tab requirements and the permanent nature of the lockdown process.



Do I need anything before I use the PARA Portal?

- Have all your data ready.
- Complete any applicable non-standard exhibits.
- Note: If you are copying and pasting values from an Excel file into the PARA Portal, only the display number will be copied. The display number should be set to the number of decimal places you would like used in the calculations.

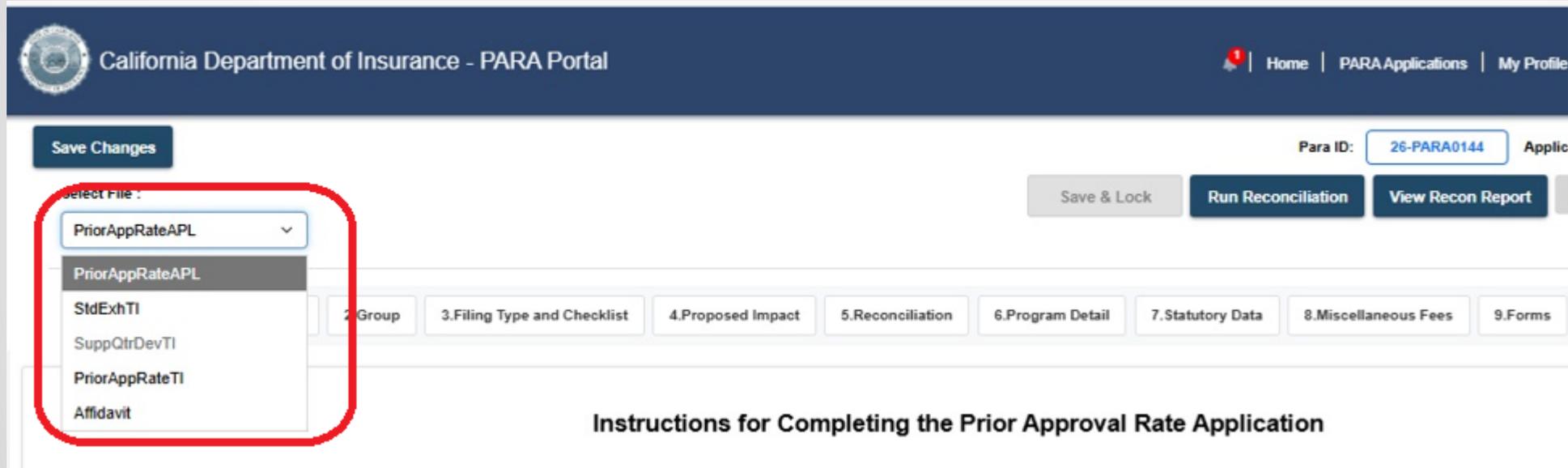
Should I fill out the tabs on the PARA Portal in a certain order?

The PARA Portal can auto-populate fields that are used in multiple parts of the PARA after the first field has been entered. Therefore, it is recommended to follow this order:

1. Standard Exhibits Template
2. Supplemental Quarterly Development Template (optional)
3. Prior Approval Rate Template
4. Prior Approval Rate Application
5. Affidavit

Select a File

- Use the drop down to choose the file you want to enter data for.



The screenshot displays the California Department of Insurance - PARA Portal interface. At the top, the header includes the department logo and navigation links for Home, PARA Applications, and My Profile. A 'Save Changes' button is visible on the left. The main content area features a 'Select File' dropdown menu, which is highlighted with a red circle. The dropdown menu is open, showing a list of file types: PriorAppRateAPL (selected), StdExhTI, SuppQtrDevTI, PriorAppRateTI, and Affidavit. To the right of the dropdown, there is a 'Para ID' field containing '26-PARA0144' and buttons for 'Save & Lock', 'Run Reconciliation', and 'View Recon Report'. Below the dropdown, a horizontal navigation bar contains tabs for 'Group', 'Filing Type and Checklist', 'Proposed Impact', 'Reconciliation', 'Program Detail', 'Statutory Data', 'Miscellaneous Fees', and 'Forms'. The main content area is titled 'Instructions for Completing the Prior Approval Rate Application'.

Sample Page

California Department of Insurance - PARA Portal

Home | PARA Applications | My Profile | Help | Admin Dashboard | Mailsold Sa

Save Changes

Application Status:

Select File:

< Instructions **1. General** 3. Filing Type and Checklist 4. Proposed Impact 5. Reconciliation 6. Program Detail 7. Statutory Data 8. Miscellaneous Fees 9. Forms 10. Rules >

State of California
Department of Insurance (CDI)

Company:
Line:

PRIOR APPROVAL RATE APPLICATION FOR PROPERTY & LIABILITY LINES GENERAL INFORMATION

Information ⓘ

Completed By:
Your File #:

Date:
PARA ID:

Filing Characteristics

Does this filing include a variance request? *

Warning: This system does not support variance requests. Please refer to the Prior Approval Rate Filing Instructions for variance filing procedures.

If yes, is this a variance request submitted after the prior approval application to which it applies? *

Provide the applicable CDI File #:

Is this a group filing? If yes, complete page 2. *

(Page 2 hidden)

Is this a specialty filing as per CIC §2642.77

Company Information

Company Name *

Group Name *

NAIC Company Code *

NAIC Group Code

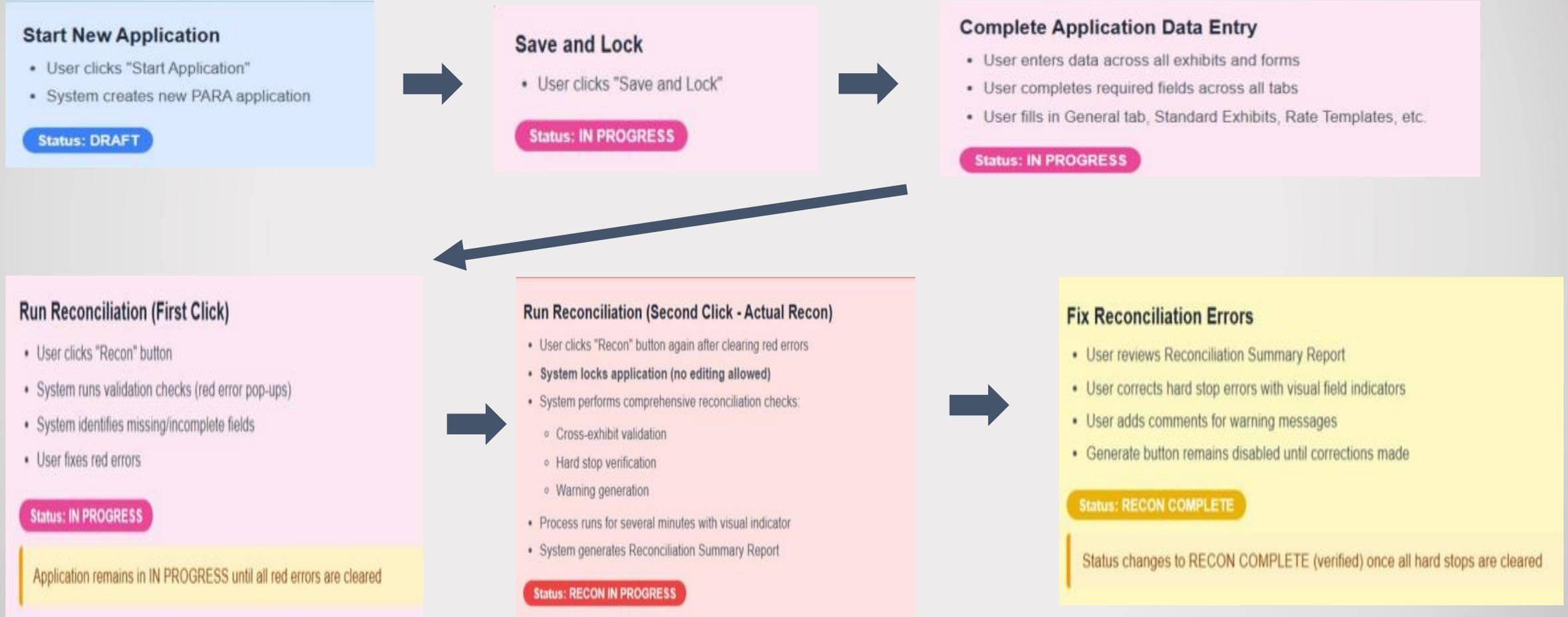
Group Company Code

Organized under the laws of the State of *

Home Office *

Contact Name/Title *

What does this status mean?



What does this status mean? (continued)

Generate Documents (Green Light)

- All hard stops cleared (warnings may remain with comments)
- User clicks "Generate" button (now enabled)
- System generates Excel files, PDFs, and Reconciliation Report
- **System locks PARA from editing**
- System tracks download count

Status: DOWNLOADED



Download & Complete

- User downloads all generated files
- User submits to SERFF/CDI
- Application remains locked in read-only mode

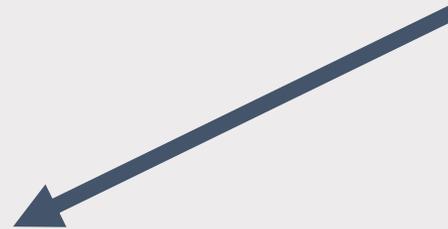
Status: DOWNLOADED

Reopen for Editing (Optional)

- User clicks "Reopen" or "Edit" button
- User makes corrections/updates
- **Application returns to Step 6 (Run Reconciliation - First Click)**
- Process repeats through reconciliation cycle
- System tracks audit trail of field changes between downloads

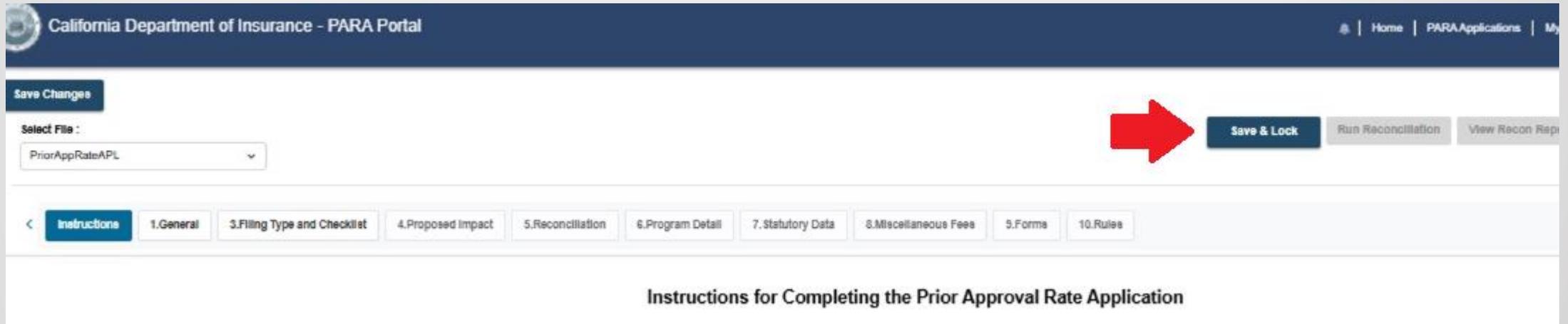
Status: OPEN

Upon successful completion again, status returns to DOWNLOADED



Save and Lock

- Save and Lock occurs after the Prior Approval Rate Application General, Prior Approval Rate Application Checklist, Prior Approval Rate Application Template General , Standard Exhibit Template General pages have been filled out.



The screenshot displays the California Department of Insurance - PARA Portal interface. At the top, the header includes the logo and text "California Department of Insurance - PARA Portal" on the left, and navigation links "Home | PARA Applications | My" on the right. Below the header, there is a "Save Changes" button on the left. In the center, there is a "Select File:" dropdown menu with "PriorAppRateAPL" selected. To the right of the dropdown, a large red arrow points to a dark blue "Save & Lock" button. Further right are two grey buttons: "Run Reconciliation" and "View Recon Rsp". Below these buttons is a horizontal navigation bar with a back arrow and several tabs: "Instructions" (highlighted in blue), "1.General", "3.Filing Type and Checklist", "4.Proposed Impact", "5.Reconciliation", "6.Program Detail", "7.Statutory Data", "8.Miscellaneous Fees", "9.Forms", and "10.Rules". At the bottom of the screenshot, the text "Instructions for Completing the Prior Approval Rate Application" is centered.

Save and Lock – Part 2

- This will lock certain fields for the rest of the PARA data entry. If changes needed to be made to these fields, a new application will need to be started.

Save & Lock Confirmation

You are about to lock foundational sections of your application.
THESE SECTIONS WILL BE LOCKED (cannot be edited):

- **Prior Approval Rate Application:**
 - General Tab (all fields)
 - Group Information (all fields)
 - Filing Type & Checklist (most fields)
- **Standard Exhibits:**
 - General Tab (most fields)
- **Prior Approval Rate Template:**
 - General Tab (most fields)

THESE FIELDS REMAIN EDITABLE (can be changed anytime):

- **Filing Type & Checklist Tab:**
 - Checklist section (administrative tracking)
- **Prior Approval Rate Template:**
 - Proposed % Impact field
- **Standard Exhibits - General Tab:**
 - Loss Trend Complement Data Source and Coverage/Form/Program (editable when credibility < 100%)

IMPORTANT TO KNOW:

- Locked fields protect rate calculations
- Editable fields do not affect calculations
- Locked fields require a new PARA application

Are you ready to lock the foundational sections?

Save and Lock – Part 3

- An initial validation check is performed. All errors need to be cleared before the rest of the PARA pages become available.



Accessing NAIC Data

- The PARA Portal will automatically pre-fill in fields related to NAIC Annual Statements.
- There is an opportunity to overwrite these fields; however, an explanation for why the NAIC Annual Statement data should not be used will be requested during the reconciliation process.
- Overwriting is not recommended as it will cause reconciliation errors.

Accessing NAIC Data (continued)

Prior Approval Rate Application

- The PARA Portal will pull Annual Statement data for each company listed on the Prior Approval Rate Application and for each line.

Prior Approval Rate Template

- If company files on a combined group basis, the PARA Portal will pull Annual Statement data for the Group Company Code indicated on the Prior Approval Rate Application. If there is no Group Company Code, it will use the NAIC Company Code.

NAIC Company Code *	22268
NAIC Group Code	215
Group Company Code	629

Load NAIC Data

- NAIC data can be added back using the Load NAIC Data button.

California Department of Insurance - PARA Portal

Home | PARA Applications | My Profile | Help | Admin Dashboard | Mariso

Save Changes

Para ID: 26-PARA0144 Application Status: Recon Report Available

Select File : PriorAppRateAPL

Save & Lock Run Reconciliation View Recon Report Generate Files Re-Open Application

Instructions 1.General 2.Group 3.Filing Type and Checklist 4.Proposed Impact 5.Reconciliation 6.Program Detail 7.Statutory Data 8.Miscellaneous Fees 9.Forms 10.Rules 12.1Model Disclosure

RECONCILIATION OF DIRECT EARNED PREMIUM DATA

Annual Statement Statutory Page 14 Calendar Year Data

Information ⓘ

Pull Data from PARA Load NAIC Data

SI No.	Coverage/Form/Program ¹ *	Latest CDI Filing # ² *	2nd Prior Calendar Year *	1st Prior Calendar Year *	Most Recent Calendar Year *
			2022	2023	2024
1	Liability	23-208	7,333,972	7,994,507	8,971,740
2	Physical Damage	23-208	2,107,400	2,207,540	2,744,740

Pull Data from PARA

There are several fields in a PARA that require data entry on multiple pages. The Pull Data from PARA button allows fields to be automatically filled out based from a source on earlier entries. This helps prevent reconciliation errors.

It is important that if you change the data in the source field, you Pull Data from PARA again to ensure that all fields have been corrected.

The screenshot shows a form titled "RATEMAKING DATA". It contains several input fields: "Completed by:" (empty), "Date Completed:" (with a placeholder "mm/dd/yyyy"), "Detailed Line Description:" (with "Allied Lines"), and "Coverage:" (with "Test"). To the right of these fields is a "Variance #(s):" field (empty). A red arrow points down to a dark blue button labeled "Pull Data from PARA".

There is an opportunity to overwrite these fields; however, an explanation for why the fields will be requested during the reconciliation process.

Prior Approval Rate Template Page 6 Ratemaking Data

- Most of the fields on this page can use the Pull Data from PARA button to get data from the Standard Exhibits Template and Supplemental Quarterly Development Template (if applicable).
- Remember to Pull Data from PARA again if changes to the sources were updated.



Note: Complete Standard Exhibits before Pulling Data from PARA.

Line	Description	Source	5th Prior Year Ending	4th Prior Year Ending	3rd Prior Year Ending	2nd Prior Year Ending	1st Prior Year Ending	Most Recent Year Ending	Projected ¹	New Program ²
(0)	Year		2020	2021	2022	2023	2024	2025		
(1)	California Direct Written Premium *				7,389,126	7,700,670	8,985,626	10,537,224		
(2)	California Direct Earned Premium *				7,475,428	7,452,518	8,523,531	9,551,989		
(3)	Premium Adjustment Factor *	Exh 4			1.612	1.552	1.405	1.270		
(4)	Premium Trend Factor ¹ *	Exh 5			0.831	0.859	0.887	0.917	-3.2%	
(5)	Miscellaneous Fees and Flat Charges ¹	Exh 6			21,054	10,436	17,954	21,031		
(6)	Earned Exposure Units *				9,294	9,676	10,158	10,486		
(7)	Historic Losses *				3,570,020	3,704,370	6,178,249	1,300,499		
(8)	Historic Defense and Cost Containment Expense (DOCE) *				341,630	319,315	108,737	0		
(9)	Loss Development Factor *	Exh 7			1.197	1.252	1.384	2.281		
(10)	DOCE Development Factor *	Exh 7			1.197	1.252	1.384	2.281		
(11)	Loss Trend Factor ¹ *	Exh 8			1.391	1.312	1.237	1.166	6.1%	
(12)	DOCE Trend Factor ¹ *	Exh 8			1.391	1.312	1.237	1.166	6.1%	

Prior Approval Rate Template Page 6 Ratemaking Data (continued)

- Fields that need to be manually entered include:
 - Written Premium (if Exhibit 5 is based on Earned Premium)
 - Earned Premium (if Exhibit 5 is based on Written Premium)
 - Premium Adjustment Factors
 - Miscellaneous Fees and Flat Charges
 - Catastrophe Adjustment Factor
 - Experience Credibility
 - Ancillary Income
 - Direct Commission Rate (if applicable)
 - Reinsurance Premium (if applicable)
 - Reinsurance Recoverables (if applicable)
- It is recommended that you wait to fill these fields out after you have completed the Pull Data from PARA.

Supplemental Quarterly Development Template

- The company has the option of submitting Quarterly Loss Development Triangles by answering yes to this question on the Standard Exhibits Template.

Save Changes

Select File:
PriorAppRateAPL

< Instructions 1. General 3. Filing Type and Checklist 4. Proposed Impact 5. Reconciliation 6. Program Detail 7. Statutory Data 8. Miscellaneous Fees 9. Form

Line Type* Personal

General Line* Allied Lines

Subline

Program

Provide the most recent applicable CDI file # in this line, subline and/or program

Identify the number of the models used in the development of this program* 0

Does the company develop losses on a quarterly basis? N

- If this option is selected, reconciliation and Pull Data from PARA for Losses, DCCE, Loss Development Factors and DCCE Development factors will default to quarterly data. The company still has the option of using annual data, but they will need to enter it manually and provide an explanation during the reconciliation process.

Exhibit 7 Smart Filler

To help with data entry into the Loss Development Triangles in the Standard Exhibits Template and the Supplemental Quarterly Development Template, the Smart Filler is available. It will upload data for all triangles.

To initiate the Smart Filler, look for the Generate Template button.

The screenshot displays the Smart Filler interface. At the top left, there is a 'Save Changes' button. On the right, the 'Para ID' is '26-PARA0144' and the 'Application Status' is 'Recon Report Available'. Below this, there are buttons for 'Save & Lock', 'Run Reconciliation', 'View Recon Report', 'Generate Files', and 'Re-Open Application'. A navigation bar shows tabs for 'Instructions', '1.General', '2.Exhibit 1', '3.Exhibit 2', '4.Exhibit 3', '5.Exhibit 5', '6.Exhibit 7 - Annual' (which is selected and highlighted in blue), '7.Exhibit 8', '8.Exhibit 10', and 'R2.Exhibit 7 vs Exhibit 8'. A yellow banner contains a note: 'Note: Changes to this page may impact the Rate Template, Page 6 and/or Rate Application, Page 5. To apply the updates, please click 'Pull Data from PARA' on Page 6 of the Rate Template and/or Page 5 of the Rate Application.' At the bottom, there are fields for 'Select Coverage Form Program' and 'Select Triangle'. A red arrow points to the 'Generate Template' button in the bottom right corner.

Exhibit 7 Smart Filler – Part 2

- Download Template

The screenshot displays the 'Exhibit 7 - Annual' page of a software interface. At the top left, there is a 'Save Changes' button. To the right, the 'Para ID' is '26-PARA0144' and the 'Application Status' is 'Recon Report Ava'. Below this, there are buttons for 'Save & Lock', 'Run Reconciliation', 'View Recon Report', 'Generate Files', and 'Re-Open Appl'. A 'Select File' dropdown menu is set to 'StdExhTI'. A navigation bar contains tabs for 'Instructions', '1.General', '2.Exhibit 1', '3.Exhibit 2', '4.Exhibit 3', '5.Exhibit 5', '6.Exhibit 7 - Annual' (which is selected and highlighted in blue), '7.Exhibit 8', '8.Exhibit 10', and 'R2.Exhibit 7 vs Exhibit 8'. A yellow warning banner states: 'Note: Changes to this page may impact the Rate Template, Page 6 and/or Rate Application, Page 5. To apply the updates, please click 'Pull Data from PARA' on Page 6 of the Rate Template and/or Page 5 of the Rate Application.' At the bottom, there are two dropdown menus: 'Select Coverage Form Program' (set to 'Liability') and 'Select Triangle' (set to 'Paid - Loss & DCCE'). To the right of these are three buttons: 'Generate Template', 'Download' (which is highlighted with a red arrow), and 'Upload Ten'.

Exhibit 7 Smart Filler – Part 3

- Add data for all Loss Development Triangles (except Paid Loss + DCCE and Incurred Loss DCCE) into Smart Filler Template Value column. Save file.

Coverage	Triangle_Description	Origin	Development	Value
Liability	Paid - Pure Loss	20162	12	1052845.7800000000000000
Liability	Paid - Pure Loss	20162	24	4621428.2400000000000000
Liability	Paid - Pure Loss	20162	36	9122695.2800000000000000
Liability	Paid - Pure Loss	20162	48	11383674.2600000000000000
Liability	Paid - Pure Loss	20162	60	11796674.2600000000000000
Liability	Paid - Pure Loss	20162	72	12056674.2600000000000000
Liability	Paid - Pure Loss	20162	84	12056674.2600000000000000
Liability	Paid - Pure Loss	20162	96	12056674.2600000000000000
Liability	Paid - Pure Loss	20162	108	12056674.2600000000000000
Liability	Paid - Pure Loss	20162	120	12056674.2600000000000000



- Upload Template

Save Changes

Para ID: 26-PARA0144 Application Status: Recon Report Available

Select File : StdExTI

Save & Lock Run Reconciliation View Recon Report Generate Files Re-Open Application

Instructions 1.General 2.Exhibit 1 3.Exhibit 2 4.Exhibit 3 5.Exhibit 5 6.Exhibit 7 - Annual 7.Exhibit 8 8.Exhibit 10 R2.Exhibit 7 vs Exhibit 8

Note: Changes to this page may impact the Rate Template, Page 6 and/or Rate Application, Page 5. To apply the updates, please click 'Pull Data from PARA' on Page 6 of the Rate Template and/or Page 5 of the Rate Application.

Select Coverage Form Program Select Triangle

Generate Template Download Upload Template



Exhibit 10 Credibility

- The PARA Portal currently only supports filings with at least six years of experience. Filings with less than six years of experience should be filed with a variance and should be done outside of the PARA Portal.

Save Changes

Select File : StdExhTI

Save & Lock Run Reconciliation View

Instructions 1.General 2.Exhibit 1 3.Exhibit 2 4.Exhibit 3 5.Exhibit 5 6.Exhibit 7 - Annual 7.Exhibit 8 8.Exhibit 10 R2.Exhibit 7 vs Exhibit 8

Data Aggregation Method for Loss & DCCE Development *

Does any of the Coverages/ Forms/Programs listed above have fewer than six years of experience? *

Accident Year Data

No

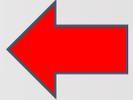
Exhibit 10 Credibility (continued)

- Loss Trend Credibility on Standard Exhibits 8 Loss Trend will automatically be calculated based on Exhibit 10

- PPA and HO filings do not require any data entry

Selected:	16 pt	Trend	Credibility (Justify in Exh 10)
Frequency:	Reported	-6.3%	
Severity:	Paid	0.1%	
Pure Premium:		-6.2%	30.3%

Note: Value will be pulled from Exhibit 10



- If not PPA nor HO, Standard Exhibits Template Page 8 Exhibit 10 can get units from Standard Exhibits Template Page 6 Exhibit 7 and Standard Exhibits Template Page 7 Exhibit 8 for certain units of measure
 - Exhibit 7 - Incurred claim Counts (excludes Closed without Payment), Reported Claim Counts (includes Closed without Payment), Paid Claim Counts, Closed Claim Counts, Paid Losses with without DCCE, Incurred Losses with or without DCCE
 - Exhibit 8 – Closed Claim Counts (excludes Closed without Payment) or Reported Claim Counts (includes Closed without Payment)

Error & Warning Messages

An **error** message indicates that the information entered is not permissible. The application cannot move forward unless the error message has been cleared.

The screenshot shows a web application interface with a navigation bar at the top containing "California Department of Insurance - PARCA Portal", "Home", and "PARCA Applications". Below the navigation bar is a "Save Changes" button and a "Select File:" dropdown menu with "StdExhTI" selected. To the right are "Save & Lock", "Run Reconciliation", and "View Reconciliation" buttons. The main content area has a tabbed interface with tabs for "Instructions", "1.General", "2.Exhibit 1", "3.Exhibit 2", "4.Exhibit 3", "5.Exhibit 5", "6.Exhibit 7 - Annual", "7.Exhibit 8", "8.Exhibit 10", and "R2.Exhibit 7 vs Exhibit 8". The "1.General" tab is active. Below the tabs are several questions with dropdown menus for answers:

- Does the Company-specific Loss Trend Data include or exclude DCCE? * (Includes DCCE)
- Does the Complement Loss Trend Data include or exclude DCCE? * (Includes DCCE)
- Confirm that Exhibit 7 - Reported Claim Counts include Closed without Payments. * (Yes)
- Confirm that Exhibit 7 - Paid Claim Counts include both open and closed paid claims. * (Yes)
- Does Exhibit 7 - Paid Claim Counts include Closed without Payments? * (Yes)
- Confirm that Exhibit 8 - Closed Claim Counts exclude Closed without Payments? * (Yes)
- Confirm that Exhibit 8 - Reported Claim Counts include Closed without Payments. * (No)

A red arrow points to the error message at the bottom: "1. ERROR! Exhibit 8 Reported Claim Counts need to include claims Closed Without Payment."

A **warning** message indicates that there is a possible discrepancy in the information that is entered. The application can move forward without changing the entry; however, an explanation will be required during the Reconciliation process in order to download the documents.

The screenshot shows a table titled "CCR §2644.10 (f): Institutional Advertising". The table has a header row for "2nd Prior Calendar Year" and a sub-header row for "2022". The columns are "Institutional" and "Non-Institutional". The last row is "Total Advertising*", with values 532,644 and 565,043 respectively.

	2nd Prior Calendar Year		
	2022		
	Institutional	Non-Institutional	
Total Advertising*	532,644	565,043	

A red arrow points to the warning message below the table: "Warning - Institutional and Non-Institutional Advertising sum does not match the amount from NAIC for 2022."

Save & Auto Save

The PARA Portal will Auto Saves approximately every 30 seconds.

It is recommended to click on Save Changes as you go as well.

California Department of Insurance - PARA Portal

Save Changes

Select File :
StdExhTI

Instructions 1.General 2.Exhibit 1 3.Exhibit 2 4.Exhibit 3 5.Exhibit 5 6.Exhibit 7 - Annual 7.Exhibit 8

Clear

- Clear buttons are available if you would like to erase fields by column, row or even for entire tables.

The screenshot shows a web interface for a 'Premium Trend' report. At the top, there is a navigation bar with tabs labeled 'Instructions', '1.General', '2.Exhibit 1', '3.Exhibit 2', '4.Exhibit 3', '5.Exhibit 5' (which is selected), '6.Exhibit 7 - Annual', '7.Exhibit 8', and '8.Ex'. Below the navigation bar, the title 'Premium Trend' is displayed, followed by the subtitle 'California Company-Specific Premium Trend Data' and 'Liability'. A 'Quarterly Data' section contains a 'clear' button and a 'Calculate' button. Below this is a table with columns: 'Calendar YYYYQ', 'Written Exposure', 'Written Premium', 'On-Level Written Premium', 'On-Level Written Premium per Exposure', and 'Written'. The table contains data for the years 20184, 20191, 20192, and 20193. Red arrows point to clear buttons in the 'Written Exposure', 'Written Premium', and 'On-Level Written Premium' columns, and another red arrow points to a clear button in the 'On-Level Written Premium per Exposure' column for the year 20184.

Calendar YYYYQ	Written Exposure	Written Premium	On-Level Written Premium	On-Level Written Premium per Exposure	Written
20184	2,662	2,302,323	3,993,277	1,500	
20191	2,636	2,002,720	3,473,629	1,318	
20192	2,056	2,054,138	3,562,811	1,733	
20193	2,316	1,723,735	2,989,742	1,291	

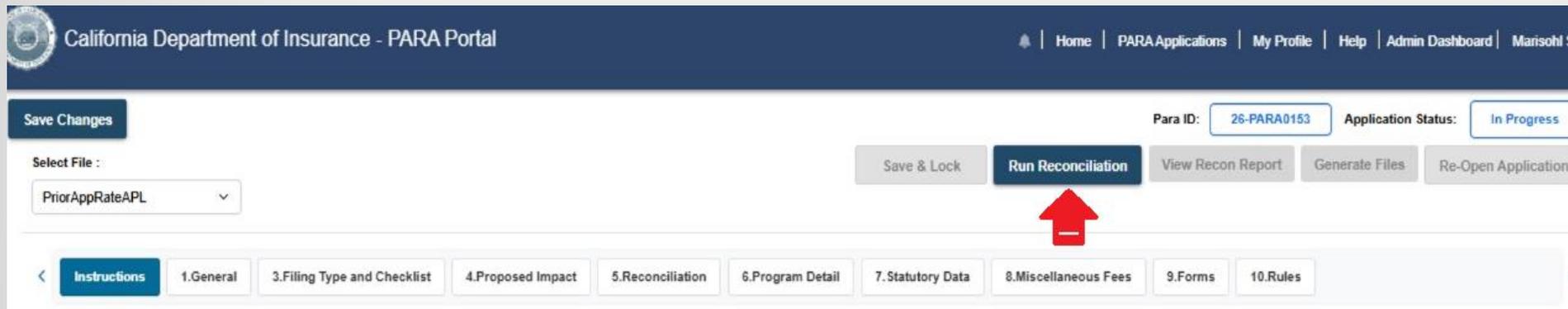
Notifications

The Notifications icon will let you know when your template and documents are ready.

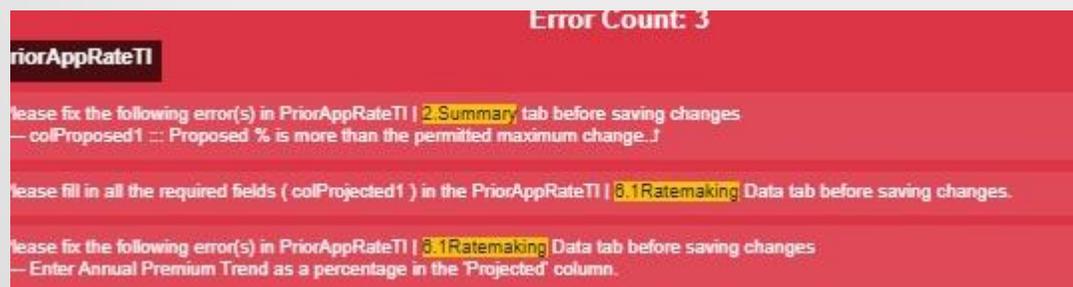


Reconciliation

Once you have finished entering all the information in for your PARA, click on Run Reconciliation.



An initial validation will be run. These errors will need to be corrected in order to move forward.



Reconciliation (continued)

Once the validation errors are cleared, click on Run Reconciliation again. Click on View Recon Report.

Run Reconciliation

All validation errors have been resolved

The reconciliation process will:

- Validate data across all exhibits
- Check for inconsistencies
- Run cross-exhibit calculations
- Generate reconciliation reports

Processing time: 1-5 minutes (depending on the number of coverages)

During reconciliation:

- The application will be read-only
- You will be notified once reconciliation is complete

Cancel Run Reconciliation



Reconciliation Completed Successfully!

Recon Report is now available.

OK



California Department of Insurance - PARA Portal

Home | PARA Applications | My Profile | Help | Admin Dashboard | Marisol Sap...

Saving...

Para ID: 26-PARA0144 Application Status: Recon Report Available

Select File: PriorAppRateAPL

Save & Lock Run Reconciliation View Recon Report Generate Files Re-Open Application

Instructions 1.General 2.Group 3.Filing Type and Checklist 4.Proposed Impact 5.Reconciliation 6.Program Detail 7.Statutory Data 8.Miscellaneous Fees 9.Forms 10.Rules 12.1Model Disclosure

Instructions for Completing the Prior Approval Rate Application

Recon Summary Report

The Recon Summary Report will identify Mandatory Corrections and Warnings that need to be addressed before the filing documents can be downloaded.

PARA Reconciliation - Portal Checkpoint Report

Filing Info

PARA ID: [25-PARA0139](#) Date: 02/01/2026
 Company Name: ABC Insurance Status: ● DRAFT - Warnings Present
 NAIC Code: 13544 Completed By: Marisol Sapin

Click on any error in the details section below to navigate directly to the page that needs correction.

Summary

Checkpoint Type	PriorAppRatePL	PriorAppRateTI	StkEshTI	SuppQtrOnTI	NonStkExhibits	Total
Mandatory Corrections	0	0	0	0	0	0
Warnings	2	5	0	0	0	7
Warnings - With Expiration	0	0	4	0	0	10
Passed Checkpoints	4	0	0	0	0	22

Warnings - Exhibit 7 Quarterly to Annual Reconciliation

PARA Recon #	ELD Name	Coverage	SuppQtr Triangle	StkEsh Triangle	SuppQtr Triangle Values	StkEsh Triangle Values	Message	Status	Insurer Comments	Action
No Exhibit 7 Quarterly to Annual Reconciliation data available.										

Warnings - Review Required, Comments Requested Reconcile Section

PARA Recon #	Page Name	Field Name	Entered Value	Expected Value or Source Value	Warning Message	Status	Insurer Comments	Action
PARA Recon 2127	PriorAppRateTI- & Watermarking Data	DOCE Trend Factor	{ "2022": "1.351", "2022": "1.312", "2024": "1.137", "2025": "1.167", "Projected": "0" }	{ Any value other than the current value. }	You have indicated that the data used to calculate the loss trend in Exhibit 8 does not include DOCE. Please explain how you developed your DOCE trend. A supplemental exhibit must also be submitted in SE999.	Explanation Provided	DOCE Calculation has been provided on a supplemental exhibit.	Go to Page Reconcile
PARA Recon 2138	PriorAppRateTI- & Watermarking Data	Loss Trend Factor	{ "2022": "1.351", "2022": "1.312", "2024": "1.137", "2025": "1.167", "Projected": "0" }	{ "2022": "1.136", "2022": "1.112", "2024": "1.107", "2025": "1.092", "Projected": "2.3" }	Loss trend factors should match Standard Exhibit 8 or provide explanation.	Fix	Add comment...	Go to Page Reconcile

Recon Summary Report – Part 2

When Mandatory Corrections are identified:

Go to applicable page discrepancy exists and correct.

The documents will not download until all “Fail” statuses have been cleared.



Mandatory Corrections - Must Be Corrected Before Download							Reconcile Section
PARA Recon #	Page Name	Field Name	Entered Value	Expected Value or Size Value	Error Message	Action	
PARA Recon 2082	StdExhTI - 7 Exhibit 8	Complement Loss Trend section			Company specific-data is not fully credible. Complete the complement Loss Trend section for Coverage Liability.	Go to Page Reconcile	

Recon Summary Report – Part 3

When Warnings are identified, there are two options.

1. Go to applicable page discrepancy exists and correct (preferred option).

or

2. Provide an explanation.

The documents will not download until all “Fail” statuses have been cleared.

Warnings - Exhibit 7 Quarterly to Annual Reconciliation										
PARA Recon #	OLD Name	Coverage	SuppQtr Triangle	StdExh Triangle	SuppQtr Triangle Values	StdExh Triangle Values	Message	Status	Insurer Comments	Action
No Exhibit 7 Quarterly to Annual Reconciliation data available										
Warnings - Review Required, Comments Requested Reconcile Section										
PARA	Page Name	Field Name	Entered Value	Expected Value or Source Value	Warning Message		Status	Insurer Comments	Action	
PARA Recon 2127	PriorAppRateTI-6.1(Ratemaking Data	DOCE Trend Factor	{ "2022": "1.991", "2023": "1.912", "2024": "1.237", "2025": "1.168", "Projected": "0" }	{ Any value greater than zero }	You have indicated that the data used to calculate the loss trend in Exhibit 8 does not include DOCE. Please explain how you developed your DOCE trend. A supplemental exhibit must also be submitted in SERFF		Explanation Provided	DOCE Calculation has been provided on a supplemental exhibit	Go to Page Reconcile	
PARA Recon 2138	PriorAppRateTI-6.1(Ratemaking Data	Loss Trend Factor	{ "2022": "1.991", "2023": "1.912", "2024": "1.237", "2025": "1.168", "Projected": "0" }	{ "2022": "1.139", "2023": "1.113", "2024": "1.087", "2025": "1.063", "Projected": "2.3" }	Loss trend factors should match Standard Exhibit 8 or provide explanation		Fail		Go to Page Reconcile	
PARA Recon 2108	PriorAppRateTI-6.1(Ratemaking Data	Miscellaneous Fees and Flat Charges	{ "2022": "0", "2023": "0", "2024": "0" }	{ Any amount greater than zero }	You indicated fees apply to Miscellaneous in your application. Review the fees or provide explanation.		Explanation Provided	were collected during those years	Go to Page Reconcile	
PARA Recon 2109	PriorAppRateAPL-5.Reconciliation	Most Recent Calendar Year	2023	2024	Most Recent Calendar Year does not match the most recent year in company's NAIC Annual Statement. Please update or provide an explanation.		Fail	Add comment...	Go to Page Reconcile	
PARA Recon 2142	PriorAppRateTI-6.1(Ratemaking Data	Premium Trend Factor	{ "2022": "0.831", "2023": "0.859", "2024": "0.887", "2025": "0.917", "Projected": "3.1" }	{ "2022": "0.839", "2023": "0.86", "2024": "0.86", "2025": "0.917", "Projected": "4.1" }	Premium trend factors should match Standard Exhibit 5 or provide explanation		Fail	Add comment...	Go to Page Reconcile	
PARA Recon 2143	PriorAppRateTI-6.1(Ratemaking Data	Earned Exposure Units	{ "2022": "9264", "2023": "9676", "2024": "10168", "2025": "10468" }	{ "2022": "944", "2023": "2249", "2024": "10869", "2025": "22720" }	Earned exposure units should match Standard Exhibit 8 or provide explanation		Fail	Add comment...	Go to Page Reconcile	
PARA Recon 2150	PriorAppRateTI-6.1(Ratemaking Data	Premium Adjustment Factor	{ "2022": "1.27", "2023": "1.552" }	{ "2022": "1.165", "2023": "1.453" }	The Premium Adjustment Factor does not match the Premium Adjustment Factor calculated using the Parallelogram method. Please correct or provide an explanation for the discrepancy (Coverage - Cvg)		Fail	Add comment...	Go to Page Reconcile	
PARA Recon 2154	PriorAppRateTI-4.1(Excluded Exp	Most Recent Calendar Year	2023	2024	Most Recent Calendar Year does not match the most recent year in company's NAIC Annual Statement. Please update or provide an explanation.		Fail	Add comment...	Go to Page Reconcile	
PARA Recon 2155	PriorAppRateAPL-6.Program Detail	Difference	{ -340385, -3304074, -3335942, -91016, -3320900, -14, -13, -21 }	Zero	WARNING! Explain any differences. 0 Program Detail		Fail	Add comment...	Go to Page Reconcile	

What reconciliation checks are performed?

- General
 - Mandatory Fields that are missing information
 - Correct number and date formatting used
- Application
 - Prior Approval Rate Application Page 5 Reconciliation and Page 6 Program Detail: NAIC Company Annual Statement
 - Prior Approval Rate Application Page 8 Miscellaneous Fees vs. Prior Approval Rate Template Page 6 Ratemaking Data
 - Prior Approval Rate Application Page 5 Reconciliation vs Standard Exhibit Template Page 5 Exhibit 5: Earned Premium (if applicable)

What reconciliation checks are performed? – Part 2

- Template
 - Prior Approval Rate Template Page 2 Summary: Indications are within range
 - Prior Approval Rate Template Page 3.1 Fit & Yield, 3.2 Fit & Yield, and 4.1 Excluded Expenses: NAIC Company or NAIC Combined Annual Statements
 - Prior Approval Rate Template Page 4.1 Excluded Expenses: Institutional Advertising
 - Prior Approval Rate Template Page 6 Ratemaking Data vs. Standard Exhibits Template and Supplemental Quarterly Development Template (if applicable)
 - Prior Approval Rate Template Page 6 Ratemaking Data: Premium Adjustment Factors using Parallelogram method is on an Annual Earned Basis

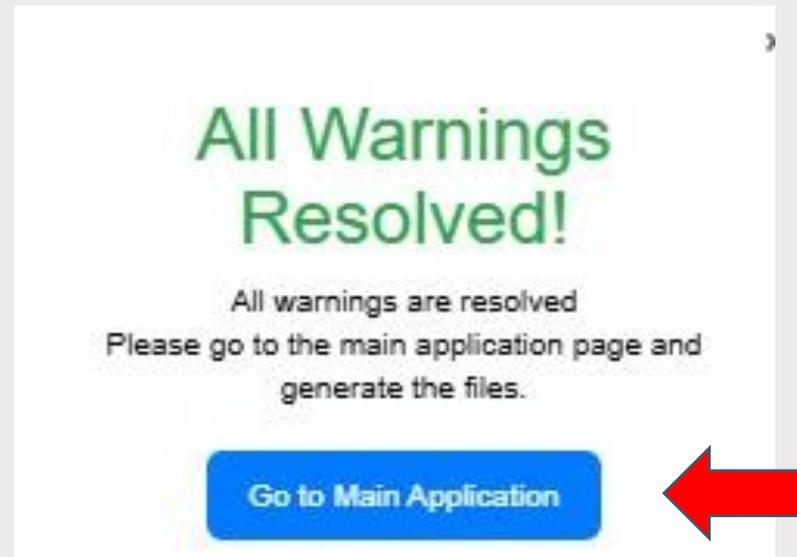
What reconciliation checks are performed? – Part 3

- Standard Exhibits

- Standard Exhibits Template Page 1 General: Is data recent enough?
- Standard Exhibits Template Page 5 Exhibit 5: Trend Period calculation
- Standard Exhibits Template Page 5 Exhibit 5: Premium Adjustment Factors using Parallelogram method is on Quarterly Earned or Written basis
- Standard Exhibits Template Page 5 Exhibit 5 vs Standard Exhibit Template Page 7 Exhibit 8: Data Point selections
- Standard Exhibits Template Page 6 Exhibit 7- Annual: Incurred Loss vs. Paid Loss, Paid Claim Counts vs. Reported Claim Counts and Paid Claim Counts vs. Incurred Claim Counts
- Standard Exhibits Template Page 6 Exhibit 7 - Annual vs. Supplemental Quarterly Development Template Page 2 Exhibit 7 - Quarterly
- Standard Exhibit Template Page 6 - Exhibit 7 Annual vs. Standard Exhibit Template Page 4 - Exhibit 8 Annual Closed Claim Counts, Reported Claim Counts, and Paid Loss
- Standard Exhibit Template Page 6 Exhibit 7 – Annual: Case-Specific Reserves
- Standard Exhibit Template Page 7 - Exhibit 8: For PPA and if applicable for HO, ISO Fast Track complement data
- Standard Exhibit Template Page 7 Exhibit 8: Company Loss Data is fully credible
- Standard Exhibit Template Page 7 Exhibit 8: Company Data Selections vs Complement Data selections
- Standard Exhibit Template Page 7 Exhibit 8: Missing Complement Data
- Standard Exhibit Template Page 8 Exhibit 10: Number of required years in the experience period
- Standard Exhibits Template Page 8 Exhibit 10: Loss Trend and Experience Credibility

Generating Application Documents

Once your Reconciliation is complete, you can Generate Files. Go back to the Main Application.



Generating Application Documents-

Part 2

Click on Generate Files

California Department of Insurance - PARA Portal

Home | PARA Applications | My Profile | Help | Admin Dashboard | Marisohl Sapi

Save Changes

Para ID: 26-PARA0139 Application Status: Recon Complete

Select File : PriorAppRateAPL

Save & Lock Run Reconciliation View Recon Report **Generate Files** Re-Open Application

Generating Application Documents

Your Excel files are being prepared for download.
You'll receive a notification when complete.

Close

Generating Application Documents-

Part 3

Once your files are ready, go to PARA Applications.



California Department of Insurance - PARA Portal

Home | PARA Applications | My Profile | Help | Admin Dashboard | Marisohi Sapin

Your Information

Personal Information

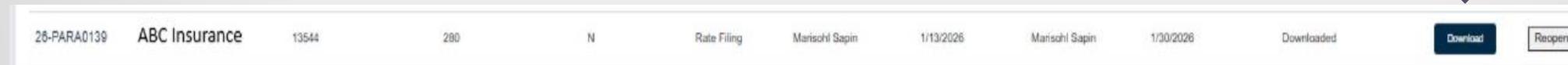
First Name *
Marisohi

Last Name *
Sapin

Full Name
Marisohi Sapin

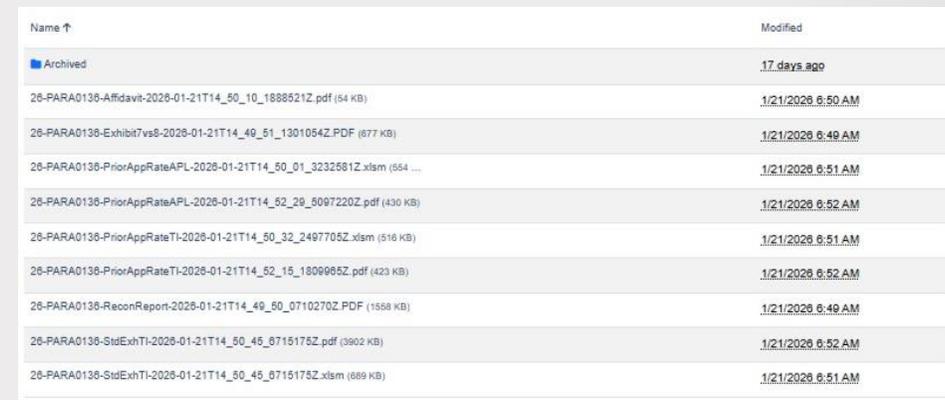
Phone Number *
Phone Extension

Find your application on the list and click on Download.



Application ID	Insurance Company	Status
26-PARA0139	ABC Insurance	Downloaded

Excel and PDF versions ready for Download and ready for submission in SERFF!



Name ↑	Modified
Archived	17 days ago
26-PARA0136-Affidavit-2026-01-21T14_50_10_1888521Z.pdf (64 KB)	1/21/2026 6:50 AM
26-PARA0136-Exhibit7vs8-2026-01-21T14_49_51_1301054Z.PDF (677 KB)	1/21/2026 6:49 AM
26-PARA0136-PriorAppRateAPL-2026-01-21T14_50_01_3232581Z.xlsm (564 ...)	1/21/2026 6:51 AM
26-PARA0136-PriorAppRateAPL-2026-01-21T14_52_29_5097220Z.pdf (430 KB)	1/21/2026 6:52 AM
26-PARA0136-PriorAppRateTI-2026-01-21T14_50_32_2497705Z.xlsm (516 KB)	1/21/2026 6:51 AM
26-PARA0136-PriorAppRateTI-2026-01-21T14_52_15_1809965Z.pdf (423 KB)	1/21/2026 6:52 AM
26-PARA0136-ReconReport-2026-01-21T14_49_50_0710270Z.PDF (1558 KB)	1/21/2026 6:49 AM
26-PARA0136-StdExhTI-2026-01-21T14_50_45_0715175Z.pdf (302 KB)	1/21/2026 6:52 AM
26-PARA0136-StdExhTI-2026-01-21T14_50_45_0715175Z.xlsm (669 KB)	1/21/2026 6:51 AM

PARA Application List

- Go to PARA Applications for a list of all your PARAs

California Department of Insurance - PARA Portal

Home | **PARA Applications** | My Profile | Help | Admin Dashboard | Marisohl Sapin

Your Information

Personal Information

First Name *
Marisohl

Last Name *
Sapin

Full Name
Marisohl Sapin

Phone Number *
Phone Extension

- You can view any PARA by clicking on the File Name, go to your Downloaded Documents, or reopen a PARA.

PARA Applications											Search file here... <input type="text"/>	
File Name	Company Name	NAIC Company Code	NAIC Group Code	Group Filing	Filing Type	Created By	Created Date	Completed By	Completed Date	Application Status	Action	Reopen
26-PARA0153	ABC Insurance	22268	215	N	Rate Filing	Marisohl Sapin	1/30/2026			In Progress	Download	Reopen
26-PARA0152	ABC Insurance	23787	140	N	Rate Filing	Rebecca Molina	1/20/2026			In Progress	Download	Reopen
26-PARA0151	DEF Insurance	23787	140	Y	Rate Filing	Rebecca Molina	1/20/2026			Recon Report Available	Download	Reopen
26-PARA0149	ABC Insurance	13544	280	Y	Rate Filing	Nana Bandoh	1/20/2026	Nana Bandoh	1/20/2026	In Progress	Download	Reopen
26-PARA0148	DEF Insurance	13544	280	Y	Rate Filing	Bruce B	1/20/2026	Bruce B	1/22/2026	Downloaded	Download	Reopen
26-PARA0147	XYZ Insurance	24740	111	Y	Rate Filing	Bruce B	1/19/2026			In Progress	Download	Reopen

Reopening a PARA

You can reopen the filing. Go to PARA Applications.



California Department of Insurance - PARA Portal

Home | PARA Applications | My Profile | Help | Admin Dashboard | Marisohl Sapin

Your Information

Personal Information

First Name *
Marisohl

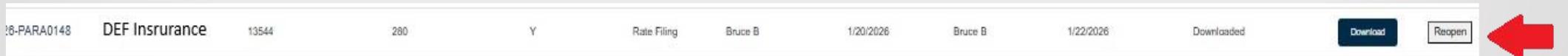
Last Name *
Sapin

Full Name
Marisohl Sapin

Phone Number *
Phone Extension

Security

Select the PARA application you would like to edit and click on Reopen.



28-PARA0148	DEF Insurance	13544	260	Y	Rate Filing	Bruce B	1/20/2026	Bruce B	1/22/2026	Downloaded	Download	Reopen
-------------	---------------	-------	-----	---	-------------	---------	-----------	---------	-----------	------------	----------	--------

After you have made your edits, Run Reconciliation again and generate the updated files.

Miscellaneous

- What if I need to make changes after I've downloaded the PARA Documents?
 - There are some entries that cannot be made in the PARA Portal. For example, you can only enter the first 20 forms. If you have more than 20 forms, the rest will have to be added in the Excel file.
 - **IMPORTANT NOTE:** If you make any changes to the Excel files outside of the PARA Portal, you will need to create another PDF for submission. Please explain any changes that you made to the files outside of the PARA Portal in the Filing Memo. Changes to the data used in the calculation should not be changed outside of the PARA Portal as this will negate the reconciliation.

Miscellaneous (continued)

- Will the PARA Portal submit my filing for me?
 - No, the PARA Portal generates the CDI templates, but they still need to be submitted, along with all other requirements in SERFF. Please see the [Prior Approval Rate Filing Instructions](#) for other requirements.
- Can I create a New PARA by copying an old one?
 - No, that functionality is not available at this time.

Suggestions for a Complete Rate Application

- Review the [PARA Filing Instructions](#).
 - Make sure all documents are submitted.
- Do not alter the data entered from the PARA Portal.
- Do not forget to submit the PARA Recon Summary Report. Please Note: submission of the PARA Recon Summary Report does not, on its own, equal a Complete Rate Application.
- Provide an explanation for your selections in your memo.
 - Be specific to the program and the book of business that is being filed.

Additional Resources

California Department of Insurance



RICARDO LARA
Insurance Commissioner

[Home](#) | **File a Complaint** | [Consumers](#) | [Seniors](#) | [Agents & Brokers](#)

[Insurers Overview](#) / [P&C Rate Filing](#) / [Prior Approval Rate Filing Information](#) / [PARA Portal Training Materials](#)

PARA Portal Training Materials

To help you get started with the Prior Approval Rate Application (PARA) Portal, we've created the following training materials.

Training Videos

The [PARA Portal Recipes for Success video](#) provides the following information:

- Welcome to the PARA Portal
- PARA Portal Benefits
- PARA Portal Registration Recipe for Success
- PARA Portal Rate Filings Recipe for Success

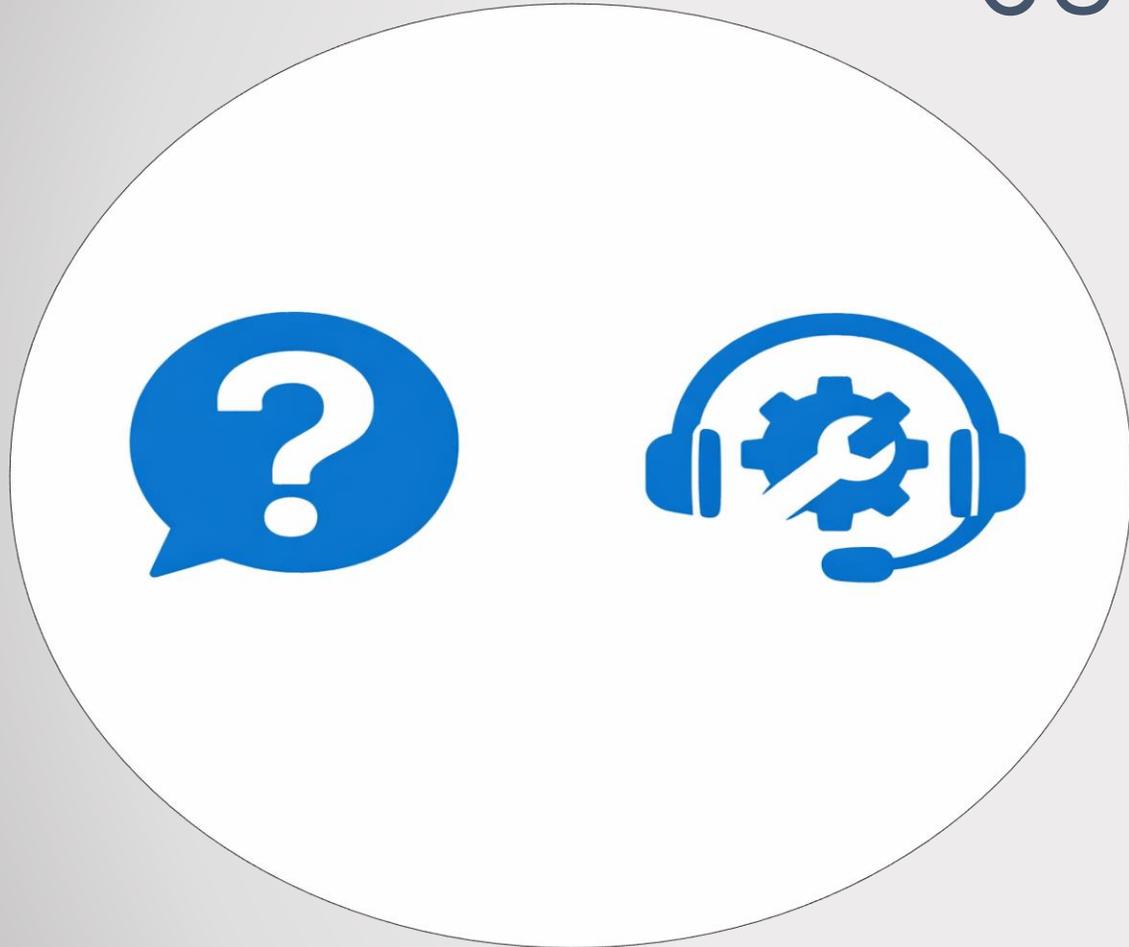
User Guide

[PARA Portal User Guide](#) provides information and screen shots from the PARA Portal.

Prior Approval Rate Filing Information

Please refer to the existing [Prior Approval Rate Filing Information](#) CDI webpage for more detailed information regarding the prior approval rate application process and Excel templates.

Support



If you have any questions regarding the PARA Portal or are experiencing technical issues, send an email to RRB_PARA@insurance.ca.gov.

Please make sure to include the PARA Application number.

What's Next?

- Enhancements and expansions to come!
- Send feedback and suggestions to RRB_PARA@insurance.ca.gov
- Survey



Thank you

...

*AI Usage Disclosure: This document was created with assistance from Copilot. The content has been reviewed and edited by Marisohl Sapin.
For more information on the extent and nature of AI usage, please contact the author.*