

December 26, 2025

**VIA ELECTRONIC MAIL**

Robert S. Barnes  
Barnes & Co Insurance Services, Inc.  
[rob@barnescoins.com](mailto:rob@barnescoins.com)

Teresa W. Barnes  
Barnes & Co Insurance Services, Inc.  
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Amanda N. Blythe  
Barnes & Co Insurance Services, Inc.  
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SUBJECT: Barnes & Co Insurance Services, Inc.'s Petition to Participate in PRID Procedure  
for the Cotality U.S. Wildfire Model Version v.25.1  
(File No. PRID-2025-00005)

Dear Robert S. Barnes,

On December 9<sup>th</sup>, 2025, I granted Cotality's Petition to Initiate and Participate in a PRID Procedure. The decision was publicly noticed on December 9<sup>th</sup>, 2025.

On December 9<sup>th</sup>, 2025, you timely submitted a Petition to Participate in the PRID procedure on behalf of Barnes & Co Insurance Services, Inc. comprising of Robert S. Barnes, Teresa W. Barnes, and Amanda N. Blythe. Having determined that there is good cause for allowing the petitioner to participate, it is appropriate to grant your petition.

Participation in the PRID procedure is subject to the requirements set forth in California Code of Regulations, title 10, section 2648.5. Participants are expected to make an effort to positively contribute to the process. Participation may be suspended or revoked for failure to comply with regulatory requirements or for engaging in conduct that disrupts or prejudices the procedure.

Best regards,  
/s/ Kara Voss  
Kara Voss, Ph.D.  
Model Advisor  
Climate & Sustainability Branch  
California Department of Insurance