



RICARDO LARA
CALIFORNIA INSURANCE COMMISSIONER

February 20, 2025

VIA ELECTRONIC MAIL

Jacy Hyde
Executive Director
California Fire Safe Council
jhyde@cafiresafecouncil.org

SUBJECT: Decision Granting California Fire Safe Council's Petition to Participate in PRID Procedure for the Karen Clark & Company US Wildfire Reference Model Version 3.0 (File No. PRID-2025-00004)

Dear Dr. Hyde:

On January 30, 2025, I granted Karen Clark & Company's Combined Petition to Initiate and Participate in a PRID Procedure. The decision was publicly noticed on February 4, 2025.

On February 13, 2025, you submitted a Petition to Participate in the PRID procedure. The Petition states you are participating on behalf of California Fire Safe Council and lists you as the sole representative.

Applicable regulations provide a means for determining whether a petition to participate is "timely." The deadline to submit a "timely" petition was February 11, but your petition was submitted on February 13. However, the regulations do not limit my discretion to grant a late-filed petition to participate. In light of the nascency of the PRID review mechanism and the extreme importance of this wildfire catastrophe model to the public at large – indeed, this model may be among the first to market in California – I will take the extraordinary step of granting your petition to participate.

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,

Kara Voss

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