



**RICARDO LARA**  
CALIFORNIA INSURANCE COMMISSIONER

February 14, 2025

**VIA ELECTRONIC MAIL**

Matthew Nielsen  
Senior Vice President  
Government, Public, and Regulatory Affairs  
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7 World Trade Center  
250 Greenwich Street  
New York, NY 10007

SUBJECT: Initiation of PRID Procedure: Moody's North America Wildfire Model  
Version 2.0 (File No. PRID-2025-00002)

Dear Mr. Nielsen and Other PRID Participants:

I am writing to inform you that the PRID procedure for this model shall be initiated on February 21st, 2025.

Moody's is participating as the model vendor. The other participants in this matter are:

- Michael Wara, Stanford Climate and Energy Program
- Mike Mastrandrea, Stanford Climate and Energy Program
- Eric Macomber, Stanford Climate and Energy Program
- Nam Nguyen, Stanford Climate and Energy Program
- Lloyd Dixon, RAND
- William Pletcher, Consumer Watchdog
- Harvey Rosenfield, Consumer Watchdog
- Ryan Mellino, Consumer Watchdog
- Ben Armstrong, Consumer Watchdog
- Katlyn Gentile, Consumer Watchdog

The model vendor and all participants shall copy the Model Advisor on all e-mails, correspondence, requests for information, and other communications regarding this matter.

Please take notice of the upcoming dates: An initiation meeting will take place virtually at 10am on February 21st, 2025, with a meeting link to be provided. By March 14th, 2025, all

participants shall submit (1) a statement describing how the participants will avoid duplication with each other and any commercial interest in the model under review; and (2) a stipulated nondisclosure agreement and/or proposed protective order.<sup>1</sup> Please note extensions of time for submitting these items will not be granted without a compelling explanation.

Best regards,

*Kara Voss*

Kara Voss, Ph.D.

Model Advisor

Climate & Sustainability Branch

California Department of Insurance

cc: Participants

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<sup>1</sup> All participants shall follow the requirement set forth in Title 10 of the California Code of Regulations section 2648.5(j).