

December 29, 2026

**VIA ELECTRONIC MAIL**

Mikhail Palatnik  
Senior Vice President, Product, Insurance  
mpalatnik@cotality.com

SUBJECT: Initiation of PRID Procedure: Cotality U.S. Wildfire Model v.25.1  
(File No. PRID-2025-00005)

Dear Mr. Palatnik and Other PRID Participants:

I am writing to inform you that the PRID procedure for this model shall be initiated on January 5<sup>th</sup>, 2026

Cotality is participating as the model vendor. The other participants in this matter are:

- Robert S. Barnes, Barnes & Co Insurance Services, Inc.
- Teresa W. Barnes, Barnes & Co Insurance Services, Inc.
- Amanda N. Blythe, Barnes & Co Insurance Services, Inc.
- Doug Young, Shasta Forest Village Firewise
- Anthony Hinchliffe, Shasta Forest Village Firewise

The model vendor and all participants shall copy the Model Advisor on all emails, 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 10:00am Pacific Time on January 5<sup>th</sup>, 2026 with a meeting link to be provided. By January 27<sup>th</sup>, 2026 each participant organization shall submit (1) a statement describing how the participants will avoid duplication with each other and its commercial interest in the model under review, if any; 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,  
/s/ Kara Voss  
Kara Voss, Ph.D.  
Model Advisor  
Climate & Sustainability Branch  
California Department of Insurance

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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).

cc: Participants

Robert S. Barnes – [rob@barnescoins.com](mailto:rob@barnescoins.com)

Teresa W. Barnes – [teri@barnescoins.com](mailto:teri@barnescoins.com)

Amanda N. Blythe – [amanda@barnescoins.com](mailto:amanda@barnescoins.com)

Doug Young – [dnl5@frontiernet.net](mailto:dnl5@frontiernet.net)

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