



**RICARDO LARA**  
CALIFORNIA INSURANCE COMMISSIONER

January 30, 2025

**VIA ELECTRONIC MAIL**

Glen Daraskevich  
Senior Vice President  
[gdaraskevich@karenclarkandco.com](mailto:gdaraskevich@karenclarkandco.com)  
116 Huntington Avenue  
Boston, MA 02116

SUBJECT: Karen Clark & Company's Petition for Initiation and Participation in PRID Procedure (KCC US Wildfire Reference Model Version 3.0)

Dear Mr. Daraskevich:

We received and publicly posted your [Petition for Initiation and Participation in PRID Procedure](#) on January 15, 2025.

I have reviewed your petition to initiate a PRID procedure for the Karen Clark & Company (KCC) US Wildfire Reference Model Version 3.0, and your petition to participate in a PRID procedure. Having determined that the Commissioner would benefit from a PRID and that other regulatory requirements are met, it is appropriate to grant your combined petition.

In addition to permitting your participation, the regulations also permit other interested members of the public to participate in a PRID procedure. The Department of Insurance's website homepage, [www.insurance.ca.gov](http://www.insurance.ca.gov), currently directs members of the public to the [PRID web page](#) where new petitions are publicly noticed. Petitions to participate in this PRID procedure may be submitted until February 11, 2025. To ensure that all interested parties have an opportunity to timely petition to participate, the PRID procedure will not be initiated until five business days after the Model Advisor has issued rulings on all timely petitions to participate.

Best regards,

*Kara Voss*

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