

February 6, 2025

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

Dear Dr. Voss:

I would like to participate in the CoreLogic PRID procedure. As a policy analyst and economist who has been examining California insurance markets for a number of years, I seek to help facilitate the development and adoption of wildfire models that improve the ability of insurers to accurately price wildfire risk and give appropriate discounts for mitigation measures.

I am also a member the Public Wildfire Model Strategy Group that has been sponsored by the California Department of Insurance. A better understanding of the capabilities of private-sector models will help the committee understand how a public model might leverage private-sector efforts and what capabilities are needed in a public model.

Respectfully,
Lloyd Dixon

Lloyd Dixon
Senior Economist and Director of the Kenneth R. Feinberg Center for Catastrophic Risk
Management and Compensation
RAND
1776 Main Street
Santa Monica, CA 90407
dixon@rand.org
310.393.0411 x7480 (o)
310.210.4140 (m)