

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

Dear Dr. Voss:

I would like to participate in the Moodys 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

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