



ADDENDUM NO.: 1
INVITATION TO NEGOTIATE NO.: 21-0026
CITIZENS ELIGIBILITY REIMAGINED
1/14/2022

The purpose of this addendum is to answer questions received prior to the deadline in Section 1.4, Calendar of Events. Citizens believes the information provided is sufficient for Vendors to accurately respond to the Vendor Questionnaire and initial Price Sheet. Any limitations to complete responses should be set forth in the Vendor's response. Further Q&A and information gathering will be allowed during the Negotiation Phase of the ITN for those Vendors advanced to negotiations.

SOLICITATION CHANGES:

1. Exhibit B, Solution Context Diagram, is hereby added to the ITN.
2. Item 1.D.5. of Exhibit A SEMCI Product Requirements which states 'Mapping Citizens underwriting products to standardize to industry standards' is removed.
3. Section 1.4 Calendar of Events is amended to address a scrivener's error as follows:
"Evaluation Committee Public Meeting to rank Replies **and identify which Vendors Proceed to Negotiations** and ~~Announce Intent to Award Contract(s)~~"

ANSWERS TO QUESTIONS:

1. **Question:** While reviewing the "Vendor Certification" document there are questions regarding us being located in Florida. While we are excited to respond, we would like to inquire if this question is for information only, or if this is a requirement?

Answer: Assuming your question is referencing the Vendor Diversity Information section of Attachment A (page 1), this section is optional. See the instructions immediately following the section header that state in relevant part [emphasis added]: "**On a voluntary basis**, Vendors may check (x) the appropriate box(es) below to declare their diversity status."

2. **Question:** Is Citizens looking to utilize our company to get Florida property quotes from a list of carriers, including or other than Citizens itself?

Answer: Yes, both Citizens and other carriers. Citizens is seeking to procure a comprehensive multiplatform solution that assists consumers and agents with obtaining and comparing offers of coverage from Private Carriers, while enhancing Citizens' ability to validate consumer eligibility for Citizen's coverage. Refer to Section 1.1 of the ITN.

3. **Question:** If so, will Citizens provide the credentials needed to quote each carrier?

Answer: No. Citizens will provide credentials only for Citizens.

4. **Question:** If my understanding is accurate, are we then bidding on a per quote basis?

Answer: No, Vendors are not required to bid on a per quote basis. Vendors must provide initial pricing for Years 1-5 in Attachment D, Price Sheet. This initial pricing must be based on the Pricing Assumptions provided in the Price Sheet, but it is not required to be on a per quote basis. Vendor may provide other reasonable pricing terms and assumptions as part of their initial price offer. Vendors should disclose such other pricing terms and assumptions in Part 2 of the Price Sheet, as indicated in

the Price Sheet.

5. **Question: FMAP** – with the new work streams, specifically with a consumer facing solution, should consumers and agents use the same quote journey?

Answer: No, that is not Citizens' expectation, as the FMAP component is intended for consumers. The intent is not to have the agents use FMAP for quoting, they would use the certified comparative raters. However, Citizens is open to alternative solutions that support both audiences.

6. **Question: Certified comparative raters – from ITN 1.1.b** – is Citizens looking to embed the Clearinghouse functionality we have today (bindable rates, comparison to Citizens, determining eligibility) on other raters such as Ezlynx, PL rater...etc.?

Answer: The functionality described in the question are all required components of the solution. Citizens is seeking to extend this required functionality to comparative raters available to agents for their more general quotation processes. Whether or not the solution proposed by a vendor functions by embedding the existing Clearinghouse into said system is the decision of the vendor and is not a requirement.

- a. **Question:** Can Citizens please provide flow charts/diagrams showing the flow from Comparative Raters, Citizens and the Private Market carriers?

Answer: See Exhibit B, to this Addendum, that shows a possible flow between the Comparative Raters, Citizens, and the Private Market carriers. However, Citizens is open to alternative solutions/flows proposed by Vendors.

- b. **Question:** Will Citizens ask other Certified raters to support Full bindable quote?

Answer: Yes, Citizens' intent is for the Certified Comparative Raters to provide bindable quotes. Whether or not any specific comparative rater is submitted as a Certified Comparative Rater is the decision of that company. Also see answer to question 7 below.

7. **Question: Quote estimation Vs Bindable rates** – The current Clearinghouse statute mandates a full bindable rate to be presented, any legislative change plan to accommodate shorter journeys?

Answer: No, Citizens does not currently anticipate legislative changes that impact the nature of quotes required for Clearinghouse processes. It is critical that such quotes accurately represent a Private Carrier's readiness to insure the risk, including the coverage terms and premium that will apply if the coverage is further pursued. An express statutory purpose for the Clearinghouse is to confirm an applicant's eligibility for Citizens. This eligibility depends on whether an applicant is offered coverage from an authorized insurer within a specified premium threshold for comparable coverage, and the accuracy of quotes is therefore critical.

8. **Question: Partnering for ITN Solution to Citizens:** – Does Citizens have any limitations around Partnering with another vendor/solution provider that is also participating in this ITN process

Answer: No, there is not a specific limitation; however, it is important to note that Vendors are not required to submit a response for all components. Citizens is seeking responses from Vendors for the individual component(s) they can offer. To the extent Vendors are proposing a partnership, this arrangement should be clearly identified in your Reply. Additionally, see the 'Preferred Reply Option' subsection of 1.1 for guidance on proposing an implementation partner.

- a. **Question:** Will Citizens have to approve these type of partnerships

Answer: Pre-approval, prior to submitting a response, is not required for these types of partnerships. However, if separate contracts for each company is anticipated (if awarded),

then both companies will need to complete Attachments A and B; and must be determined to be a responsible vendor.

9. **Question: Vendor management** – Will there be a requirement that Citizens must manage third party vendors such as 3rd party data provider involved with Citizens Clearinghouse re-imagined. For example, Replacement cost Estimators (RCE) providers.

Answer: No, there is not a requirement that Citizens must manage third-party vendors.

10. **Question:** Data Migration. Historical data - Can you confirm that the new platform will need to be able to display and work with the historical data by converting it to the new formats? Will that include all Quote, consumer, and policy data?

Answer: Although not a requirement, the ability of the new platform to work with historical data, including quote, consumer and policy information, is desirable.

11. **Question:** Data Migration. Quotes in transit and data continuity – Agents starting on the new platform will be expected to find and work with previously created quotes on the old platform, how far back should the historical data be available to them?

Answer: Although not a requirement, the ability of the new platform to find and work with previously created quotes is desirable. Sixty days would be an adequate timeframe. Additionally, Citizens may run the systems simultaneously during a transition period, allowing quotes in the current platform to bind or expire.

12. **Question:** Data Migration. Can you confirm that all new report types created in the new platform should include historical data view? And if so, how far back the data should be presented?

Answer: No, there is not a requirement for a new platform to contain historical data from the prior platform.

13. **Question: Bulk processing** – we wanted to confirm that this is a requirement for new business as well. If yes, can you please provide an example scenario, for example: a carrier that departs Florida and needs to move their book to Citizens

Answer: Yes, this is a requirement for new business. Example scenario provided in the question is a good example.

14. **Question:** Can you confirm that the new platform will need to support multiple different types of data structures and policy management systems extracts? Can you provide a number?

Answer: Yes, for either FMAP or comparative raters, the expectation is that the awarded vendor would need to be able to receive premium/eligibility data from 3rd party carriers, in whatever format it is provided to them from the carriers. Citizens does not have an anticipated number at this time.

15. **Question: Integrating with Citizens systems** - Our company is currently integrated with the below Citizens systems, please outline any additional systems integrations that will be required?

- a. SIT (System Integration Tool – Middleware)
- b. CAG (Citizens Authentication Gateway – Citizens current Identity and Access Management solution)
- c. Policy Center (Citizens Policy Management System)
- d. CoreLogic (Third-party data provider)
- e. ISO (Third-party data provider)
- f. Citizens reporting system (Component of Citizens Data Warehouse)
- g. Citizens DWH (Citizens Data Warehouse)

Answer: FMAP and additional 3rd party data sources could be added in the future. Also, CAG will eventually be replaced by a new Identity and Access Management System.

16. **Question: System Continuity** – Does the new platform need to co-exist with the old one in production?

Answer: Most likely yes, depending on the implementation plan provided by the awarded Vendor(s).

- a. **Question:** If so, how long?

Answer: The length of time will depend on the implementation plan proposed by the awarded Vendor(s).

17. **Question:** Exhibit A. section 1-B-3 - Allow for on-boarding or provisioning of participating carriers. Is Citizens looking to be able to onboard and setup Participating carriers on their own (self-service)?

Answer: How the proposed system on-boards and sets-up participating carriers is left to the design of the new system. Citizens does not require that either the carrier “self-service” by adding themselves or that Citizens “self-service” by having the ability to add carriers.

18. **Question:** Exhibit A. Section 2-a-5 - provide Citizen’s applicants and policyholders with expanded market access. Can you please clarify what “expanded Market access” means in this context?

Answer: Expanded market access means ensuring that all Citizens quotes are presented to as many carriers that the agent is appointed with as possible.

19. **Question:** Exhibit A. Section 2-a-6 - provide all Citizens agents expanded market access. Can you please clarify what “expanded Market access” means in this context?

Answer: Expanded market access means ensuring that all Citizens quotes are presented to as many carriers that the agent is appointed with as possible.

20. **Question:** Exhibit A. Section 2-a-7 - provide private carriers expanded market distribution. Can you please clarify what “expanded Market distribution” means in this context?

Answer: Expanded market distribution means ensuring that all Citizens quotes are presented to as many carriers that the agent is appointed with as possible.

21. **Question:** Exhibit A. Section 2-a-8 - reporting must be customizable to filter. Examples for filters include by agent, carrier, risk, eligibility status, and appointment status.

- a. **Question:** Will these reports utilize the Citizens DWH or will a new DWH be utilized?

Answer: The desire is to have data made available in Citizen’s data warehouse; however, some real time reporting from within the platform is desired.

- b. **Question:** Who is the audience for these reports? Agents? Carriers? Citizens?

Answer: Agents, carriers and Citizens are all likely users of reports developed to provide them with information relevant to their interaction with the system.

- c. **Question:** Will this feature need to be a self-service feature?

Answer: Yes.

22. **Question:** Please elaborate on the Citizens definition of “Submission” used throughout the In ITN 21-0026 : Citizens Eligibility Reimagined requirements document?

Answer: The term ‘submission’ as used in Exhibit A SEMCI Product Requirements refers to the request for quote that the system sends to Citizens and carriers.

23. **Question:** Is there an existing API available to produce Citizens premiums from the Guidewire system?

Answer: Yes.

24. **Question:** What Homeowners Forms are required for this project?

Answer: The homeowner forms that Citizens currently offers are: HO-3, HW-2, HO-6, and HW-6. Additionally, non-homeowner forms are: DP-1, DP-3, Homeowner Mobile Homes (MHO-3) and Mobile home Dwelling Property 1 (MDP-1 D). The intention is to qualify the customer based on a carrier's form if the carrier offers that form. Additional form types may be added in the future.

25. **Question:** Can Citizens provide a list of the participating Carriers?

Answer: There is not a list of participating carriers for the services sought under this ITN. The participating carriers for a proposed solution would depend on the relationship between the carrier and the vendor proposing the solution. The goal is to have as many authorized, admitted-market carriers participate as possible.

26. **Question:** Are the participating carriers required to be on the selected comparative rater solution?

Answer: There are currently no participating carriers. See answer to question 25 above. Citizens does not require that any carrier participate on this solution or on a comparative rater.

27. **Question:** Are all Florida Independent Agents required to opt in to participate?

Answer: In order for any agent to write the policy types provided on the platform with Citizens the agent must use the platform. Whether to do so (“participating”) or not is the decision of the agent. As per the ITN, this may be one or many platforms.

28. **Question:** Will Citizens host the FMAP solution and maintain all the carrier capabilities?

Answer: We are open to options for hosting. The expectation is the awarded vendor would need to maintain carrier relationship as well as be responsible for maintaining carrier eligibility. Vendors should include any proposed solutions in their response.

29. **Question:** Does the consumer facing application need to match the agency's application with all offered coverages and limits?

Answer: No, the consumer facing application for FMAP does not need to match the application created in the Certified Comparative Rater.

30. **Question:** How will a consumer be paired with an agency/agencies in the FMAP process?

Answer: The new FMAP process will not “pair” a consumer with an agent as is currently done during the FMAP process. The consumer may be routed to an agent in the new FMAP process if necessary. The exact process for doing so is not presently defined.

31. **Question:** Are all agencies required to opt in to the selected solution?

Answer: In order for any agent to write the policy types provided on the platform with Citizens the agent must use the platform. Whether to do so (“participating”) or not is the decision of the agent. As per the ITN, this may be one or many platforms.

32. **Question:** Will Citizens be responsible for all users provisioning/deprovisioning in the selected comparative rater solution?

Answer: Vendor would be responsible for provisioning access to the Comparative Rater platforms and private carrier systems. Citizens would/could provision access to PolicyCenter.

33. **Question:** Can an agency use their own comparative rating solution outside of the Citizens selected comparative rater solution?

Answer: Yes, however, that comparative rating solution must be a Citizens Certified Comparative Rater.

34. **Question:** Can you expand on what the Citizen Access and Identify Solution for access is and the technology that it uses?

Answer: This is an industry standard Access and Identity Solution that uses SAML 2.0.

35. **Question:** In ITN 21-0026 section 1. D: Please elaborate on what is expected with “Mapping Citizens underwriting products to standardize to industry standards” entails?

Answer: See Addendum 1 above that removes this requirement from Exhibit A, SEMCI Product Requirements.

36. **Question:** Renewal processing – are these for Citizens issued policies only?

Answer: Yes, all existing Citizens policies whose forms are on the Citizens Certified Comparative Rater will be processed prior to their renewal date.

- a. **Question:** Is the processing to identify those renewals that fall within the threshold that are being paced with Citizens

Answer: All existing Citizens policies whose forms are on the Citizens Certified Comparative Rater will be processed prior to their renewal date.

- b. **Question:** In ITN 21-0026 section 2. A: Please explain how bulk processing of New Business would occur?

Answer: How bulk processing would occur should be part of the proposed system design. Why bulk processing might be needed is if an event arises that requires large quantities of risks be quoted for a single effective date. For example: an insurance company is liquidated, and Citizens is required to provide quotes for all affected policyholders of the liquidated company.

37. **Question:** In ITN 21-0026 section 2. A: Report Dashboards: Is this for Citizens employees? Agents? Carriers?

Answer: See answer to question 21.b. above.

38. **Question:** In ITN 21-0026 section 2. A: Please elaborate what is included in “expanded Market Access” for agents and for consumers?

Answer: See answer to question 19 above.

39. **Question:** In ITN 21-0026 section 2. A: Please elaborate on what provide private carriers expanded market distribution

Answer: See answer to question 20 above.

40. **Question:** In ITN 21-0026 section 2. E: Please elaborate if the six (6) seconds includes carrier response time or just the selected comparative rater solution?

Answer: All of the pages within the solution are intended to be displayed in 6 seconds. We do understand certain pages, with complex integrations, could take more time and could be further discussed/negotiated.

41. **Question:** Whether companies from Outside USA can apply for this? (like, from India or Canada)

Answer: Yes.

42. **Question:** Whether we need to come over there for meetings?

Answer: No, see section 1.4 of the core ITN document for information on solicitation meetings including dates, times, and call-in information.

43. **Question:** Can we perform the tasks (related to RFP) outside USA? (like, from India or Canada)

Answer: See section 3.3 of Attachment E, Draft Contract which states in relevant part 'Except as otherwise specified in Exhibit A, the Services shall be provided solely from within the continental United States and on computing, network, and data storage devices residing therein.'

44. **Question:** Can we submit the proposals via email?

Answer: Yes, see section 2.1 A. of the core ITN document which states in relevant part 'Submit Replies via email addressed to citizens.purchasing@citizensfla.com with the subject line ITN No. 21-0026, Citizens Eligibility Reimagined'.

FAILURE TO FILE A PROTEST WITHIN THE TIME PRESCRIBED IN SECTION 627.351 (6)(e), F.S., CONSTITUTES A WAIVER OF PROCEEDINGS. SEE SECTION 3.9, PROTESTS, WITHIN THE SOLICITATION DOCUMENT FOR DETAILS REGARDING HOW AND WHERE TO FILE A PROTEST.