The purpose of this addendum is to answer questions received prior to the deadline in Section 1.3, Calendar of Events. Citizens believes the information provided is sufficient for Vendors to accurately respond to the Vendor Questionnaire, Functionality Workbook, and 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.

ANSWERS TO QUESTIONS. Answers to Vendor questions can be found starting on page 2 of this Addendum.

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

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No.	Question	Answer
1	What are the key drivers for Citizens to move from on-premise Guidewire to a cloud-based solution?	The key drivers are (i) Citizens' general desire and strategy to move its key business systems to the cloud, and (ii) Citizens is on a version of the on-prem Guidewire product that may no longer be supported after July 2026.
2	Is your intent to replace Guidewire on-premise with Guidewire cloud or any other cloud-based solution from the marketplace?	Citizens is seeking to replace its current Guidewire on-premise software with a cloud-based insurance suite that best achieves the goals stated in section 1.2 of the ITN and is aggressively priced.
3	Is your current vendor in good performance standing?	Yes.
4	Is there any other associated ecosystems that you plan to move to the cloud as well?	This ITN is geared toward procuring a cloud-based insurance suite. It is unclear what is meant by "associated ecosystems". This question can be explored during the negotiation phase.
5	What core integrations are included in this move to the cloud?	A high-level listings of the core integrations has been provided as Exhibit 1. A more detailed analysis of the integrations required may be discussed during the negotiation phase of the solicitation.
6	Are all the functions outlined in the integration diagram intended to stay in the status listed, or would there be changes with the new structure?	Yes, all of the functions outlined in the integration diagram are intended to stay. In the event that the new platform offers a similar function as an existing integration a decision may be made to favor the new platform's feature over an existing integration depending on various factors as explored in the negotiation phase.
7	Must the selected vendor provide both the platform and its system implementation? Or, could the selected vendor provide just the system implementation services?	See section 1.1.5 of the ITN document for available Reply Options. All vendor Replies must include the Software, Implementation Services, and Ongoing Support Services. Vendors have two submission options. The first is to submit a response to perform all services directly, and the second is to submit a combined reply with one entity providing the Software and Ongoing Support Services and a separate entity providing the Implementation Services.
8	What are the key principles for the distributed team (on-shore and off-shore) and roles for implementation?	Distributed team members should not reside in countries that are on the OFAC Sanctions Program and Country Information list found at: https://home.treasury.gov/policy-issues/financial-sanctions/sanctions-programs-and-country-information Transparency with Citizens regarding the onboarding process of the distributed team members for both on-shore and off-shore.
9	Is it mandatory for the process that the supplier has clients in the United States?	No, but this could be an important factor in the evaluation and final award process.
10	Is it mandatory for the process that the provider has clients from government entities?	No, but this could be an important factor in the evaluation and final award process.

No.	Question	Answer
11	Our business model supports two ways to market our solutions. One in SAAS format, where we provide the core system license, the infrastructure where it is hosted, as well as the maintenance of said infrastructure. The other option is in PAAS format, where we provide the license but the client can choose where to host and carry out the maintenance of that infrastructure. Since both models are options, is Citizens open to considering both models during the negotiation phase, to determine best value and potentially leveraging existing cloud relationships?	Yes, Citizens prefers a SaaS solution; however, is open to considering alternative models proposed by vendors during the **negotiation** phase. However, for initial response purposes vendors should propose the solution that best aligns with Citizens' expectations as outlined in the ITN document and attachments.
12	Do you have preferred SI partners?	No.
13	Is the pricing we provide in the RFP binding? (Attachment E)	Pricing submitted in response to Attachment E, Price Sheet is for initial pricing purposes only and is subject to continued negotiations should your company be advanced to the negotiation phase of the process.
14	Is there an AWS or Azure relationship?	Our primary cloud infrastructure provider is Azure.
15	Please expound on the integration from BC to Centerpoint HR. What data is being provided to Centerpoint HR and what is the business purpose of the integration?	Citizens is currently reviewing this question and can share more information during the negotiation phase.
16	Is CDW an in-house data warehouse? If not, what is CDW?	The acronym CDW stands for Cloud Data Warehouse. Citizens currently has an in-house data warehouse. However, a separate solicitation was released earlier this year to procure a enterprise-wide cloud data warehouse solution. Citizens is currently in negotiations for that solicitation.
17	Is it Citizens' intention to continue to utilize Smart Communications for document management?	Yes, see answer to question 6 above.
18	We understand that the Citizens' Depopulation Program serves to remove policies from Citizens and return them to the private market but what is the PMS role in facilitating that process?	The role of PMS is to identify policy data, flag policies for non-renewal, and notify customers.
19	Is your expectation that we share implementation estimates and pricing as part of our response if our model requires us to partner with SIs for the implementation journey?	Yes, see answer to question 7 above.
20	If we wish to partner with an SI for the implementation, is your expectation that we submit a joint response with our SI partners or have the SI partners been asked to bid on the implementation effort?	A combined Reply would be required. All vendor Replies must include the Software, Implementation Services, and Ongoing Support Services. Therefore, if you have multiple SI partners, each one may submit a combined Reply with you as the Software provider. See answer to question 7 above.
21	If you have an interface in scope and we have a product that performs said functionality OOTB, would it be assumed you would use our capability/functionality?	Citizens desires to utilize OOTB functionality when it meets our business needs.

No.	Question	Answer
22	Can you clarify the scope of Ongoing Support Services in section 1.1.4?	Vendors should refer to Section C, Support Services of Attachment C, Vendor Questionnaire where Vendors are requested to describe the support plan proposed. As a scored/evaluated criterion, Vendors should propose the support plan they believe is most suitable for Citizens in Section C, Support Services.
23	Can you clarify the DWP and ranges for the first 10 years? In the pricing guide, it suggests DWP as 4.6B in years 1-5, and 2.3B during years 6-10. On the ITN provides DWP of 1.4 billion for approximately half of 2022.	Due to Citizens' role as a residual insurer and the current market conditions in the State of Florida, it is difficult for Citizens to accurately predict PIF and DWP over a long-term period. For the initial Price Sheet, we identified one possible scenario so that all vendor responses could be compared and scored on an equal basis. During the negotiations phase, Citizens will explore the pricing options and scenarios in more detail. Citizens believes that a differentiator for responding vendors is a price structure that acknowledges wide variations in Citizens PIF and DW, understanding that Citizens seeks to reduce PIF over time, and provides for a predictable and stable year-over-year pricing without escalators based on PIF and DWP. Also, see answer to question 58 below.
24	Section D of the pricing document indicates 26 environments. Paragragh 3.5 of Attachment F, Draft Amendment indicates two additional at no charge. What number of environments should we base pricing on?	For initial pricing purposes, Vendors should use the assumptions identified in Attachment E, Price Sheet (25 standard test environments and 1 load environment). These numbers are based on Citizens current state. Citizens anticipates that number of test environments will be reduced during the negotiation phase. The Draft Amendment will be modified accordingly.
25	Does Citizens intend to allow Insured's to make changes to policies or claims?	The ability for policyholders to make limited changes to their account may be a desirable feature.
25A	Help us understand what is meant by "act on a policy or claim".	See answer to question 25 above.
26	What is the approximate customization percentage to PC/BC/CC v9 ? Low/Medium/High/Complex. Please consider customization in terms of New screens added and modification to existing screen. Please provide details on customization for features in Existing Feature Customization worksheet.	Citizens has made many customizations to its existing system with many of those being highly complex. Details on customizations needed or desired for the new system will be discussed during negotiations.
27	In addition to Guidewire, please confirm if Citizens has any legacy system which shall also be moved to new Cloud software?	No, no existing systems would be moved under this solicitation.
27A	If yes, what are the lines of business on that legacy system and please provide the policy and claims number of records.	See answer to question 27 above.
28	Please confirm if the desired features listed in the Attachment_D_FunctionalityWorkbook for insured self service are already implemented in the current Guidewire digital portal?	Some self-service features have been implemented and some have not. Features identified as 'Critical' in Attachment D, Functionality Workbook have been implemented in the current digital portal.

No.	Question	Answer
28A	Please share the Guidewire digital product implemented (CE, PE etc.) along with the version.	Citizens has implemented the Customer Engage Version 10.0.4 product.
28B	Please share the list of functionality customized and added to these Guidewire digital products.	This subject can be explored during negotiations.
28C	Are there any 3rd party integrations implemented apart from the PC/BC/CC? If yes, please share the details.	No. Vendors should refer to Exhibit 1 to the solicitation for a Diagram of Integrations.
28D	Are there multiple brands and languages supported on these Guidewire digital products? If yes, please provide details.	Citizens' current digital product supports multiple languages; however, Citizens is not currently using this functionality.
28E	What is the authentication mechanism implemented for these portal? (Customer, Agent and other persona)	UAA/SAML
28F	Is there any integration for chat, Tag manager, Analytics etc.? If yes, please share the details	No, there is not an integration for chat or tag manager. Citizens currently uses Google analytics for its Customer Engage digital portal.
29	Are there any specific set of features given in the Attachment_D_FunctionalityWorkbook that Citizens has not implemented on Guidewire V9, and would like to implement in the new core and digital platforms?	Yes, features identified as 'Preferred' in Attachment D, Functionality Workbook represent functionality that Citizens has not implemented in its current system but desires to implement in a new insurance suite.
30	What are the lines of business, respective products and product variants currently in production on Guidewire?	Citizens currently offers Personal Residential Multi-Peril and Wind Only products for Homeowners (dwelling, condo, tenant contents & mobile home); Dwelling Fire (dwelling, condo & tenant contents); Commercial Residential Multi-Peril and Wind Only (residential & non-residential) and Commercial Builders Risk.
31	Does Citizens has any plans to add more lines of business or products before or after moving to the new system?	No.
31A	If yes, please respond to migration related questions given in Data Migration Questions worksheet	Not applicable, see answer to question 31 above.
32	Does Citizens has any plans to sunset an existing line of business or products which are currently in production before or after go live to new system?	No.
33	Does Citizen has any plans to add new states for the existing or new lines of business and products before or after go live to new system?	No.
34	Has Citizens done any Guidewire Cloud upgrade assessment exercise (CUE, CTW, CRA) for Core and Digital? If Yes, can the results be shared?	Yes, Citizens completed a Cloud Readiness Assessment (CRA) in early 2021. The result of this assessment was that Guidewire Cloud was a viable option but that Citizens should initiate a competitive solicitation to determine which products in the market would provide the highest overall value to Citizens. Many of the details of the assessment have been deemed proprietary by Guidewire and therefore can not be shared.

No.	Question	Answer
35	Is Database Consistency Checks performed ? If yes ? How many critical issues are found? Can the report be shared?	Yes, database consistency checks are currently performed. Information regarding previous database consistency checks can be shared with vendors advanced to negotiations, if needed.
36	Is Citizens using any Enterprise cloud (Azure, AWS Google) to host the data?	Yes, we do have some databases on Azure.
37	How many new integrations needs to be built (Apart from the existing list of integrations)?	This is unknown at this time. Also, see answer to question 6 above.
37A	What is the current API gateway currently in use?	We route all of our external integrations through Oracle Fusion Middleware, also referred to as SIT within Citizens (System Integration Tool).
37B	What is the authentication mechanism currently in use for internal and external users?	We currently use an internal authentication system, called Citizens Authentication Gateway (CAG). This system provides SAML authentication. In the future Citizens would prefer to use OpenID authentication.
37C	How may Integrations are using Integration Database/Shared Database ?	Over ten. The exact number can be discussed in more detail during negotiations.
37D	Currently how many file based Integrations and batch processes are there ?	There are over one hundred batch processes. A portion of those may be file based.
37E	Which version of digital products are in scope? Please provide the list of products and respective versions	Citizens currently uses Guidewire Customer Engage 10.x.
37G	Are there any existing on-prem digital products?	Yes, Citizens currently uses Guidewire Customer Engage.
37H	Is there scope of migration of existing on-prem digital application to cloud version ?	Yes, see answer to question 81 above.
38	It is assumed that Citizens will provide analysis, dev and testing support for the applications around Guidewire Core and Digital. Please confirm.	Confirmed, Citizens will provide analysis, and dev and testing support for the applications around whichever software Citizens selects.
39	Please provide details about existing Tool and Automation : - Test Automation - Tool and Frameworks being used - Existing Automation inventory such as Number of scripts, Automation coverage, Designated functions - Automation coverage, Script run-ready status, Dev-Ops pipeline integration	We use Parasoft SOATest automation tool. Here is the inventory of automation coverage by each application. These are run frequently (daily or twice a week) to support upcoming releases. These are as of today and subject to change. *PolicyCenter (New Business, Renewals, Cancellations, Policy change, Non-renewals, Rewrite) 57 (includes time travel scenarios) *BillingCenter (Invoicing, Cancellations, Disbursements, Pay plan, Delinquency) 113 (includes time travel scenarios) *ClaimsCenter (FNOL, Assignment, Payment, Activities, Closure, Document, PC Integration, SIU)114 *Rating Personal Lines (20 Policy types)~1200 *Rating Commercial Lines (5 Policy types) 240 Additional details can be provided during the negotiation phase, if needed.

No.	Question	Answer
40	Are there any Test Data Management tool being leveraged in the current state	No.
41	Are there any requirement to perform Application/Network level Security testing (apart from the User Role group level testing). Please provide details	We expect some form of security testing to be performed, but who and how will depend on the chosen solution and how it fits in the Shared Responsibility Model.
42	Are there any ETL process involved in the Data architecture?	Yes. Additional details can be provided during the negotiations phase of the solicitation.
43	Please share details on the current Quality Metrics to understand the application stability.	Citizens current system is moderately stable and has been in production over 10 years. Additional details on quality metrics can be provided during the negotiation phase in response to more specific requests.
44	Please share high level details on the existing technical debt in terms of volumes, complexity, severity and criticality.	See answer to question 43 above.
45	For Digital Portal, is cross browser/devices/OS is in scope and if yes, please provide the details on browsers, devices to be tested.	Citizens current digital portal supports most major browsers. Citizens will use the browsers supported in the resulting Software and will not impose additional browser requirements.
46	Does Citizens has any existing comprehensive regression Automation /Integration/End to End test suite?	See answer to question 39 above.
46A	If yes, what percentage of it can be used for this exercise and also please specify how many cases are automated and how many are manual?	It is unlikely that we would be able to use any of these tests in a new system as they rely on the input fields and workflow processes currently in place. For initial response purposes, vendors should assume that none can be reused; however, this can be explored further during negotiations.
47	There was no mention of specific needs on automation testing, data migration testing and performance testing. Could you please elaborate if there is any need for these services?	Yes, testing is a critical component for an implementation of this scale. Testing functionality is also a critical component for ongoing operation of the software. Vendors should address testing services in their response to the applicable sections of Attachment C, Vendor Questionnaire.
48	In the future state, is the goal to leverage vendor recommended test automation tools or adapt in-house automation tool set?	Our initial preference would be to leverage existing automation tool, however we'll evaluate and implement optimal automation tool based on the cost, compatibility, quality, learning curve, speed of execution and maintenance effort.
49	Is there a plan to add a new vendor or upgrade the existing ones ?	See answer to question 2 above.
50	What are the middleware products used by Citizens to support integration ?	Please see 37A.
51	Is Citizens' experiencing performance issues in either the PolicyCenter, ClaimCenter, BillingCenter and Digital portals? If yes, please provide details.	As a result of significant PIF growth, Citizens has experienced performance issues with its existing system. These issues have been mitigated.

No.	Question	Answer
52	How many Guidewire FTEs from Citizens would be working on this initiative?	Citizens has FTEs assigned to the initiative, but does not have Guidewire FTEs. IT Architect/ Developer 11 Database Administrator 3 Security Personnel 1 Infrastructure Administrator 6 Application Support 3
52A	Could you please provide the break-up of Citizens' FTEs working currently on the PolicyCenter, ClaimCenter, BillingCenter and Digital portals, production and transformation project wise ?	See answer to question 52 above.
53	Could you please provide us a report that lists all the Database Consistency issues (DBCC) on all PolicyCenter, ClaimCenter, BillingCenter, Digital portals and Contact Manager.	See answer to question 35 above.
54	Could you please share the output of the Guidewire Upgrade utility. This should provide us an indication of your current codebase, configurations and customizations.	This information can be shared with vendors advanced to negotiations, if needed.
55	What type of support coverage is Citizens looking for? Do you require support beyond office hours? If so, what is the level of coverage needed? 24/7 or 24/5 or 12/5 etc.?	Citizens is not focused on or requiring a particular level of support at this time. Vendors should describe the support plan they believe is most suitable for Citizens in response to Section C of Attachment C, Vendor Questionnaire. See answer to question 22 above.
56	What is the current back-log of defects in Critical, High, Medium and Low priority levels?	This information can be shared with vendors advanced to negotiations, if needed.
56A	What is the expectation on the threshold and also what timeframe are these back-log items expected to be addressed?	This information can be shared with vendors advanced to negotiations, if needed. However, Citizens does not expect the vendor selected under this solicitation to work on any of these items.
57	How many Citizens' SMEs will be made available for PolicyCenter, ClaimCenter, BillingCenter and Digital portals? Will they be part-time or full-time?	See answers to question 52 above. All are full-time employees.
58	Are you looking for multiple pricing models as a part of the response?	Yes. However, for Part 1 of Attachment E, Price Sheet, Vendors should use the model that best fits the assumptions provided in Attachment E. Vendors may provide alternative pricing models in response to Part 2 of Attachment E. These alternative models will be explored during negotiations should vendor be advanced to that phase of the solicitation process.

No.	Question	Answer
59	Please share any other enterprise and business initiatives along with the key milestone dates that are ongoing or will happen in the future (the ones that may impact or will have a dependency with the Guidewire Cloud transformation).	Citizens has multiple enterprise and business initiatives that could impact or have a dependency on the resulting cloud-based solution. Citizens will work with vendors during the negotiation phase to account for these competing initiatives. Examples of such initiatives include: - Automation of Underwriting Workflows using Predictive Analytics - Automation of Property Inspection Results - Text Message Notifications to Policyholders - Citizens Eligibility Processes (Clearinghouse) - Cloud Data Warehouse - Enterprise Litigation Management Solution
60	There are 5TB in "existing systems". How many source systems and what does each of these source systems manage?	The current total amount of data between PolicyCenter, BillingCenter, and ClaimCenter is just over 3TB. The 5TB figure was given as a buffer given current policy growth.
61	Should all source systems be considered for migration? Or only the total 5TB? Example, maybe there is a DMS, should it be migrated or only what its content?	See the answer to question 60. There are currently no plans to replace our document management systems.
62	How much of this 5TB is information for current operation and how much is historical?	Vendors should assume all data is for current operations.
63	How much of this information is structured, semi-structured and unstructured?	All data is structured.
64	Brief list of the information's format type to be migrated (database, Excel, PDF, etc.).	Primarily database data. There may be other formats of data required as part of the migration depending on the target system and it's capabilities.
65	As a Software Vendor we partner with multiple Implementation Vendors to deploy our solutions and will work with any of our certified Implementation Vendors (Sis) that Citizens selects. We have many highly qualified Implementation Vendor partners and we trust that your selection process identified in section 1.1.3 will result in an efficient implementation plan development resulting in your selection of the best Implementation Vendor. Once the Implementation Vendor is chosen by Citizens, the Software Vendor will immediately begin working with the Implementor to further refine the implementation plan. Please clarify if this is the intent within the ITN 22-0018 section 1.1.3., is to have the Implementation Vendor ITN sections independently completed by Implementation Vendors?	Yes, an Implementation Vendor and the Software Vendor may submit a combined Reply where the Implementation Vendor completes the Implementation sections and the Software Vendor completes their respective sections. All Replies must include the Software, Implementation Services, and Ongoing Support Services. See answers to questions 7 and 20 above.

No.	Question	Answer
65A	This means the Software Vendors responding to section 1.1.2. will respond to all Attachments regarding the technology and functionality of the proposed solution and may respond to the Implementation Vendor sections with "please refer to the Implementation Vendor responses". Is this an accurate interpretation of the ITN Document?	No, please see answer to question 65 above. The Software Vendor should complete its respective sections in each Reply submitted (even if duplicative).
65B	As the Software Vendor, we are viewing the Implementation Vendor to be a separate decision, with multiple implementers to choose from per each Software Vendor, therefore our interpretation is that Citizens will make the Implementor decision based on the multiple plans, rates and implementation responses provided by multiple Implementation Vendors for each Software Vendor. Any clarification on this matter would be greatly appreciated.	See answers to questions 65 and 65A.
66	Approximate direct written premium of companies using the proposed Software? Do you want the average DWP, or the total DWP currently in the system? (Attachment C -Vendor Questionnaire 3.e.)	The approximate total direct written premium currently in the system.
67	Is there any middleware for your integrations?	See answer to question 37A above.
68	What does the red line "SIT" mean in Exhibit_1_DiagramofIntegrations document?	See answer to question 37A above.
69	If Citizens Property Insurance disagrees with the redaction of any specific areas of a vendor's response to the RFP, how exactly is this handled? In other words, will Citizens reach out to the vendor to request a resubmission of the RFP response with revised redactions? Or will Citizens removed the redactions without notice to the vendor?	Citizens will need to discuss removing any redactions with the Vendor first. Citizens will not remove any redactions without the Vendor's consent.
70	For the Attachment B – Financial Stability Review, would a Dun & Bradstreet report be acceptable to meet the required documentation to demonstrate financial stability? As a privately held company, we do not disclose financial information in RFP responses.	No, a Dun & Bradstreet report is not acceptable. However, there are four options available to vendors to demonstrate financial stability. See Attachment B, Financial Review specifically, items 1.A - 1.D. Additionally, Citizens is willing to execute a standard non-disclosure agreement for financial information, if necessary. Vendors should contact the Procurement Officer for this form.
71	Is a recording is available of the pre-reply telephone conference that was held last Tuesday, 9/20 at 10:00am ET. If so, could you please share a link to the recording?	No, there is not a recording of the September 20th pre-reply conference.
72	Is there a preferred cloud vendor (AWS or Azure) that Citizens already uses to deploy enterprise applications (Guidewire, ERPs, Reporting tools, etc)?	Citizens currently utilizes Azure for many of its cloud applications; however, Citizens is open to other cloud providers.

No.	Question	Answer
73	Are there any security or data requirements to use a private cloud account or Citizen's dedicated cloud accounts for application deployment?	Data should be secured while at rest, in transit, and in use, and access to the data should be controlled. All data at-rest should stay on US sovereign soil and vendors should prevent foreign access to data under all circumstances.
74	Is there additional registration required with the State of Florida?	No.
75	Any restrictions on platform / implementation work performed outside Florida or US?	All cloud servers and infrastructure resource, should stay on US sovereign soil and vendors should prevent foreign access under all circumstances. Distributed team members outside of the US should not reside inin countries that are on the OFAC Sanctions Program and Country Information list found at: https://home.treasury.gov/policy-issues/financial-sanctions/sanctions-programs-and-country-information. We prefer data center location in the US-East region for low latency access.
76	Does redacted information provided during the selection process stay confidential after the selection of a vendor?	Yes, redactions of trade secret information will remain protected (confidential) for as long as the owner considers the information to be a trade secret.