The purpose of this addendum is to advise of any changes to the solicitation and answer questions received prior to the deadline in Section 1.4, Calendar of Events.

The information provided should be sufficient for Vendors to respond to the Vendor Questionnaire and Price Sheet. Further Q&A information and information gathering will be allowed during the Negotiation Phase of the ITN for those Vendors advanced to negotiations. In the meantime, Vendors should feel free to make reasonable assumptions about Citizens.

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), FLORIDA STATUTES, CONSTITUTES A WAIVER OF PROCEEDINGS. FAILURE TO POST THE BOND OR OTHER SECURITY REQUIRED UNDER CITIZENS' PROCUREMENT PROTEST PROCEDURE WITHIN THE TIME ALLOWED FOR FILING A BOND SHALL CONSTITUTE A WAIVER OF PROCEEDINGS.

Remainder of page intentionally left blank.

Question #	Questions	Citizens' Response
1	Based on our experience working on similar implementations, we have seen bespoke solution being implemented for the scope mentioned in the proposal. Will Citizens be open to implement bespoke solution or only looking for a product based implementation (with customization for the needs of Citizens)?	Although a custom-built solution may be proposed, please be aware that scoring is heavily focused on whether the Vendor has considerable experience providing Portal services of this type to mortgagee/lenders and insurance clients, as indicated in Attachment C.
2	Do you intend to centralize all policy documents, such as declaration pages or proof of insurance, within the portal to replace other Digital Asset Management (DAM) systems? Additionally, how many languages does the portal currently support?	Citizens does not anticipate centralizing all policy documents in the Portal and replacing other systems as part of this ITN. The Portal is not expected to be used as the system for storage and viewing of policy documents. Policy documents are retained in Citizens' Guidewire Suite. The Portal is expected to provide a system for mortgage companies to push and pull relevant policy data through integration with Citizens' Guidewire suite. This is expected to include retrieval of data to generate certain documentation in standard forms on demand, such as evidence of insurance. Citizens expects the Portal to operate in English at a minimum.
3	Are you considering storing all backend information in a new schema, or will the existing database be leveraged for storing the backend data?	See response to question 2.
4	What is the frequency of current updates for mortgage information?	Citizens processes approximately 30 requests to update mortgagee information per day.
5	Can you provide a detailed process flow and architecture diagram for how inquiries and electronic notifications are managed in the existing system?	Citizens is interested in Vendor's recommended approach. See response to questions 1, 9, and 11.

6	How is vendor onboarding facilitated within the portal, and how many vendors have been onboarded to date?		Citizens expects for the Portal to handle onboarding the mortgage companies in an efficient manner. Citizens is interested in the Vendor's proposed approach for doing so. Approximately 2,000 Mortgage companies have been onboarded at this time.
7	What is the current user base size and how many types of users are accessing the system?		Citizens is seeking a Portal that can provide support to 3,000 external users and 20 internal Citizens users. That is approximately the number of users today
8	How are financial and transaction details maintained within the system? Does it rely on any third-party systems for calculating and generating invoices?		Citizens expects the Portal to assist with invoice related data through retrieval of data from Citizens' Guidewire Suite.
9	How many types of reports are available, and how frequently are reports generated per day?		Citizens expects for the Portal to have reporting features commonly needed by mortgage companies. Vendor should propose their recommended approach based on their experience providing the services to mortage companies and insurers and Citizens needs as described in this ITN. For Citizens' internal users, Citizens would expect at the minimum audit level data to be pulled on-demand, such as inquiry and user history. (e.g. policy searches and transactions, user history, eNotification confirmation and errors, API transactions).
10	Does the current system support dynamic report generation?		Please see the response to Question 9.
11	How many third-party systems are integrated with the current system? Is there a possibility of decommissioning any systems and pulling the information into the portal?		Citizens expects to continue to use the Guidewire Suite. This is the only Citizens system integrated. See response to Question 2.
12	Which Identity Provider (IDP) is currently being utilized for single sign-on within the system?		Citizens has not integrated single sign-on with the current solution.

13	Given that the Appian BPM Platform natively supports the core feature requirements detailed in Attachment D - Functionality Workbook, we are exploring the optimal implementation approach. Could you please confirm your acceptance of a solution that utilizes a configurable platform with out of the box features?	Citizens is open to discussing pros and cons of various implementation approaches as part of negotiations.
14	If you are open to a configurable solution implemented to meet your exact requirements, could you please share the full functional requirements to assist us in sizing purposes.	Please see Attachment D - Functionality Workbook. Citizens expects to address additional details in negotiations. Also see response to Question 1.
15	Considering the potential benefits of cloud-based deployments, such as scalability and flexibility, alongside the critical need for adherence to data residency requirements, we would appreciate understanding your preferred deployment model. This includes options like on-premise within your data center, a cloud solution (private or public), or a compliant SaaS platform.	Citizens is open to discussing pros and cons of various deployment approaches as part of negotiations. Vendors are encouraged to proposed the approach(s) viewed to provide the best value to Citizens.
16	Do you have a preferred licensing model or pricing structure, or are you looking for best value and the implementation partner to propose the most advantageous option?	Citizens has not identified a preferred licensing model at this time. For the intial evaluation phase, pricing should be submitted in accordance with Attachment E and Section 3.4 of the ITN. Alternative pricing models may be explored during negotiations. An award will be based on best value as provided in Section 3.6 of the ITN.
17	What is the proposed production live date that is expected	Citizens expects the new portal to be fully implemented in Q1 2026.
18	To ensure a successful and phased deployment, are you agreeable to an iterative production rollout? If so, could you please provide the complete functional requirements for the Minimum Viable Product (MVP) and the anticipated production launch date for its initial release? Furthermore, what is the projected production launch date for the full solution?	Citizens is open to considering an iterative production roll out. Please see the answer to Questions 13, 14 and 17.
19	What is the proposed start date you are planning for the program	See response to Question 17.
20	For what period beyond the rollout and warrant period do you anticipate requiring support? And can you please elaborate on support and maintenance and operation timelines and requirements.	Citizens is expects ongoing support for the duration of the contract term. The extent of that support will depend on the proposed solution.
21	To ensure adequate support coverage, could you please provide information regarding the required support team's operating time zone(s) and the desired standard shift coverage schedule?	Most financial institutions are US-based; therefore, support should be available during core business hours for all US time zones, at minimum. 24/7 global support would be preferred.

22	Can you kindly share the volume of transaction per day that is expected	Please see Section 1.1 of the ITN.
23	What are the most common questions or type of inquiry that make up the ~2,500 mortgage lender inquiries per day that come into Citizens? What portion of the total do these make up?	The most common request is verification to ensure Citizens' policy information matches what is in the financial institution's system, such as effective dates, premium amount, coverages, and deductibles. This is typically verified at renewal and is approximately 60% of requests.
24	What are the most common 5 updates that make up the ~5,400 electronic notifications per day that Citizens sends to mortgage lenders. What portion of the total do these make up?	Currently, updates are not completed within the electronic notification process. The electronic notification process is primarily a one-way communication that is triggered by various means, such as policy renewal, changes in coverages, changes in deductibles, or other premium-bearing changes.
25	Question 2 (RE: attachment D, line 11): Is there a preference on how these requests are responded to or confirmed via the gateway or outside the gateway (via email, etc.)? 11. Ability for requests to be sent to Citizens for Financial Institution changes to policies.	Citizens has not identified a preference at this time and is intereted in your recommended approach and the advantages it provides.
26	Question 3 (RE: attachment D, line 27): Which data elements are required or optional (if any) in the response to the lender? Please specify the required or optional fields. 27. Ability to provide a search feature to search data by policy number, transaction ID, date, policyholder name, address, etc.	Item #27 from the Functionality Workbook is primarily meant for an internal/Citizens user to retrieve historical transmission data, rather than a Lender.Citizens expects that the solution would provide data elements commonly needed by mortage companies. Vendors are enouraged to provide additional details in the details column of Attachment D.
27	We understand that the Bank/Mortgage companies will login to the portal, search and retrive relevant details. Please confirm our understanding	Yes, Citizens expects representatives from financial insitution companies will login to the portal, search and retrive relevant details.

28	We assume the scope includes sending batch feed to Mortgage Companies/Banks. What kind of information we need to send to Banks? How many different feed formats we need to consider for batch feeds?	Most, if not all, financial institutions expect data to conform to industry standard templates. There are currently approximately twelve (12) different templates based on the policy transaction, such as renewal, cancellation, policy change, etc. Data is inclusive of typical policy data such as premium, coverage, effective dates, etc.
29	We assume Lenderdock stores certain reference data & transactional data related with Citizens. With that assumption, does the vendor need to consider data migration from Lenderdock to the target platform, part of scope? If yes, please provide the volumetric details that need to be considered for data migration?	Citizens does not anticipate a need for data migration.
30	Does the portal have functionalities which require any approvals or multiple approvals at multiple steps by business users	Citizens expects a need for mortgage companies to approve their users within the system. Citizens expects the vendor to manage this process. Citizens expects to approve policy change requests submitted through the Portal using approval processes in Citizen's Guidewire suite.
31	Can we understand end to end process of the portal	See Section 1.1 of the ITN and Attachment D, Functionality workbook regarding Citizens' general expectations for the services. Citizens is interested in the Vendor's proposed approach for these processes. Citizens expects to address further details in negotiations.
32	How many major and Minor application encompass the portal	See the response to Question 31.
33	Single sign on for authentication and authorization already used in the organization?	See the response to Question 12.
34	What is the Technology stack of current application?	The current Portal is provided and managed by a Vendor, Lenderdock. Citizens expects the Portal to integrate with Guidewire Suite via an API.
35	Is there any relational or NoSQL database used?	Citizens expects the Portal to integrate with Citizens' Guidewire Suite using APIs rather than relational or NoSQL databases.

36	Where are the current policies and document hosted?	Citizens currently hosts policy documents in PolicyCenter (Guidewire Suite).
37	Whether application need to be integrated with any third party? If yes, Please provide the list and purpose	See the response to Question 11.
38	What all browsers need to be supported? Assumption: all latest version of chrome, edge , safari needs to be supported	The Portal is expected to work with the then-current version of Microsoft Edge, Mozilla Firefox, and Google Chrome Internet browsers.
39	Approximately how many screens current application have?	See the response to Question 31.
40	It mentions that "Citizens desires the below functionality be included in the Vendor's proposed Gateway". Please detail on the meaning of Gateway in this ITN context?	"Gateway" is referring to the Portal proposed by Vendor under this ITN.
41	Do you require Single Sign-On (SSO) support? With which Identity Providers (e.g., Azure AD, Okta)? will financial Institutions will login via SSO?	No, Citizens does not anticipate needing single sign on support.
42	Are there any compliance requirements (e.g., ISO 27001, SOC 2, GDPR, CDR)?	Refer to Attachment A, Section 4 and Attachment F, section 20.2.
43	Should users register themselves, or will Admin be created for them? Will the user auditing data be only accessible to Citizens users / admins?	Citizens expects for the vendor to manage this process and is interested in Vendor's proposed approach. Also see response to question 9.
44	A). Will there be an usage and access plan configured for each financial ID? For example, Institution A has access to policies and invoices while B has access to only policies. B). Are these IDs generated by Citizens system upon institution/organization creation or supplied by consumers of portal?	Citizens is interested in vendor suggestions for ensuring data privacy while also providing appropriate flexibility. Also refer to response to question 43.
45	A). Does system needs to differentiate the Financial Institutions ids for its state/Region/office/. B) Is it expected to maintain a Hierarchical relation among them and provide a roll up / drill down mechanism on the Data, Report etc. based on the User privileges ?	Citizens does not have a specific approach in mind at this time. The Portal is expected to have functionality commonly needed by financial institutions.Refer to response to question 44.
46	A). Does the portal require bidirectional integration (push + pull)? B). Do the applications in Guidewire have API enabled? if yes, do they follow SOAP-XML or REST protocols for transactions	A. Yes, this is an expected need. B: Yes.
47	Third party API are public APIs or private API. if Private APIs, is there any protocol followed for transfer on information that the portal need to understand. What is amount of data are we expecting as a payload for these APIs	Citizens expects a restricted API over a secure connection using a JSON payload. Citizens anticipates a minimum of 5,000 daily API requests.

48	Is the data extracted from Data Ware house directly or from structured data sets like Data Lake? What is amount of data are we expecting to retrieve via the portal? (assessing the performance needs)	Citizens expects the Portal to push and pull data from Citizens' Guidewire Suite via API. The size of each API transfer is expected to include up to 50 data fields, on average.
49	Is there Citizen preferred Database like Oracle, MySQL, Postgres or Portal can use its own light weight database like MariaDB, RDS etc.	No, Citizens does not have a single preferred database.
50	Please provide details on what types of reports are expected.	Please see the response to Question 9.
51	When we say customizable reports, is it data filters and sorts or are we expecting graphical customization like graphs, charts or infographics. Do you need offline reports?	Citizens expects data filters and sorting at a minimum but is interested in more advanced functionality. Also see the response to Question 9.
52	Offshoreability - Should our solution consider providing support from both onshore and offshore location? Any restriction you have on this	Citizens prefers onshore but is open to considering lower priced offshore alternatives. See response to question 21.
53	What are the integration systems for the Notification portal. What are the typical protocols used	Citizens typically uses Jitterbit middleware and private REST API.
54	Does the portal hold any source of truth data	Citizens' Guidewire Suite is the source of truth data for Citizens' policies. Also see response to Question 2.
55	A). Are there any reusable frameworks or plugins leveraged. B). What is the level of customization of these?	Citizens' expects the Platform to use APIs for integration with Citizens' Guidewire Suite. Citizens does not anticipate frameworks or plugins for this integration.
56	How are documents managed, approximate document size, document type supported? Is there any document management tool leveraged?	See response to Questions 2 and 48.
57	Are the policy documents viewed inline or viewed externally in a document management tool	See response to Question 2.
58	Are there any Low Code/No Code tool being used in the current Portal	The current portal is provided and managed by a Vendor, Lenderdock. Citizens is not responsible for coding the Vendor portal. Vendor should propose their recommended approach for the Portal.

59	Is it expected to Classify Data for those rendered through "API" call /Web services (or) only for the documents generated from the expected application need to be classified. What are the type of "Data Security" measures needs to implements and complied with ?	It is expected that data is encrypted at rest as well as in transit through "API" call / Web services. Proper classification, labeling and retention of all of these documents whether generated or stored is required. Secure access of the documents is required through either API Key Security, or JWT (JSON Web Tokens).
60	Are there any standard format that is being followed between Financial institutions and Citizens for transmission of information between them , like SWIFT format, ACCORD etc. in the current portal. Is the vendor expected to continue to adhere to same standards for the new portal?	Financial institutions that we have worked with expect data transmission in the XNSIX12 standard. This formatting allows for generation of data in ACORD format. Citizens is open to discussing other standards commonly accepted by financial institutions.
61	Does the proposed application needs to be built for "Policy Data Correction " which is tightly coupled with PAS/Billing/Claims system for instant update (or) an update through the batch process	Citizens expects Portal functionality that allows for instant request for correction. Citizens expects to approve requested policy changes submitted through the Portal using approval processes in Citizen's Guidewire suite.
62	What are the standard process to "Onboard" a new Financial Institution and their respective Integrations? How is it being handled in the current portal?	Please see response to Question 6.
63	Does the system expected to cater to Management of Escrow Agents , Escrow payment processing etc., Can you detail the current process handled in the portal?	Citizens does not currently use the Portal for that purpose, and does not anticipate using the Portal for that purpose, but is open to exploring features that may provide additional value.
64	What's the expected number of users (initial vs. peak load)?	See response to questions 6 and 7 for the expected number of users. Citizens does not monitor initial vs. peak load.
65	Should it be mobile-responsive or have a mobile app version?	No requirements are imposed as to responsive design or a mobile app. However, during the evaluation and negotiation phases, Citizens may take into account responsive design and app capabilities, if proposed.
66	Please provide the current integration architecture diagram of Lenderdock integrating with other external & internal systems of Citizens?	See response to question 11.

67	Does Citizens require Deliverables based pricing or Time and Material based pricing for the scope of the project defined?	Please response to Question 16.
68	Based on your current needs, would you be open to exploring a tailored, custom-built portal solution as an alternative to a COTS product?	Please see response to Question 1.
69	We understand that the user base may include internal Citizens users, agents, and external mortgage users, each requiring different levels of access. Would you like us to design a configurable user management system to maintain authentication and role-based authorization across these user groups, allowing for flexible hierarchy and future scalability?	Citizens is open to considering your proposed approach. Also see response to questions 6, 43, and 44.
70	We recommend aligning the portal design with WCAG 2.1 AA accessibility standards, which ensures inclusivity and usability for people with disabilities — an important consideration for public-facing applications. Would Citizens like us to incorporate accessibility compliance as part of the portal design and development process?	Citizens is open to considering your proposed approach. Please note, this portal is intended to be business to business.
71	Should the portal offer an optimized experience across mobile, tablet, and desktop devices?	See response to Question 65.
72	Should we plan for multilingual support, including right-to-left (RTL) languages?	No, Citizens is currently focused on support for english only.
73	Do you have a preferred cloud strategy — public, private, or hybrid?	See response to Question 15.
74	If hosted on a public cloud, do you have a preferred provider (AWS, Azure, GCP)?	No, not necessarily. Vendor should propose what they recommend as best for their proposed solution.
75	Are there existing cloud governance or compliance frameworks we should align with (e.g., tagging, policies, budget controls)?	Yes. Citizens has cloud governance and compliance frameworks that will be discussed during negotiations.
76	What are your expectations around uptime SLAs and disaster recovery (e.g., RTO/RPO) for all environments?	Vendor should propose their capabilites and Citizens is open to discussing as part of negotiations.
77	Are there any known performance benchmarks or latency expectations we should be aware of?	No, Citizens has not identified specific benchmark expectations at this time. Citizens is open to discussing further as part of negotiations.

78	Given the nature of the solution and its alignment with state-level data privacy requirements, would Citizens expect compliance with frameworks such as the Florida Information Protection Act (FIPA), NIST 800-53, and SOC 2 Type II? We recommend incorporating these as a baseline to ensure the solution meets state regulatory expectations, supports secure user access, and enables effective auditability. If there are any internal standards or additional frameworks you follow, could you please let us know so that we can align accordingly.	Yes, see reponse to Question 42.
79	Are there requirements for audit logging (user activity, document access) and compliance reporting?	Yes, please see the response to Question 9.
80	Should centralized cloud governance tools enforce multi-account/subscription/project governance? If you have multiple accounts (Dev, UAT, Pre-prod, Prod), we can manage all these accounts from one single console and apply Service control policies) on OU level.	Vendor should propose a recommended approach and Citizens is open to discussing as part of negotiations.
81	Should the portal persist policy documents or files? This is required to determine whether system requires No-SQL database.	See response to question 2. Citizens does not expect for policy documents or files (or associated data) to be persistent within the Portal.
82	Do we have purging and retention policy for the data?	This will depend on the data retained within the system. Citizens is open to exploring further as part of negotiations. See response to questions 2 and 81.
83	Will cold storage solutions (archival tiers) be used for older policy documents?	No, Citizens does not anticipate a need for that functionality. See response to Question 2.
84	Will a dedicated SRE or CloudOps team be responsible for post-launch support and monitoring?	See response to Question 20.
85	Are there preferred monitoring tools such as CloudWatch, Datadog, or Splunk?	Citizens currently uses Datadog and Splunk so they are likely preferred.
86	What are your expectations for alert management?	Citizens currently uses Datadog, Splunk, and PagerDuty so they are likely preferred.
87	Are environments like Dev, QA, UAT, and Prod expected in the setup?	Citizens expects Vendor to provide a production and test environment at a minimum.
88	What version control system is in use (e.g., GitHub, Bitbucket)?	Citizens does not expect Vendor to use our control system. Vendor is expected to have their own control system.

89	Are there any specific DevSecOps practices or tools you want incorporated (e.g., SAST/DAST)?	Citizens would prefer a code scanning tool such as SonarQube; a open source library scanning tool such as Checkmarx SCA, and a software composition analysis tool, and a code review tool. These practices and tools will be more thoroughly discussed during negotiations.
90	Should tools like Terraform or CloudFormation be used for provisioning infrastructure?	Citizens has not identified a specific preference at this time. Vendor should propose what they recommend.
91	Are Docker or Kubernetes part of your current stack? Should we assume EKS or ECS as the orchestration layer?	Citizens uses Jitterbit for its orchestration layer. Vendor should propose a recommended approach for the Portal and Citizens is open to discussing as part of negotiations.
92	Are there any third-party services or APIs we should plan for in DevOps pipelines?	See response to question 11.
93	Is automated testing a priority? Should we propose frameworks for UI, API, and performance testing?	Citizens expects standard practices which may include automated testing. Vendor should propose a recommended approach and Citizens is open to discussing as part of negotiations.
94	Are there existing tools (e.g., Selenium, JMeter, TestRail) that you want to continue using?	Vendor should propose a recommended approach and Citizens is open to discussing as part of negotiations.
95	Does Citizens currently use any test automation or performance testing tools/frameworks, and do they prefer us to develop test scripts using those same tools? Additionally, does Citizens have any specific preference for open-source or licensed tools for test automation and performance testing?	Citizens uses Parasoft for automation. Citizens is open to working with the Vendor on specific implementation details of this nature, which may be addressed as part of negotiations.
96	Are platforms like Guidewire, DMS, or others currently integrated or should we plan new integrations?	Please refer to Question 11.
97	Should dashboards be personalized by user role (e.g., mortgage company vs. Citizens staff)?	See response to Question 99 No. 3.
98	Are there any KPIs or specific insights you expect to be visualized on these dashboards?	Citizens is primarily interested in monitoring transaction volume by inquiry type. Citizens is open to discussing further during negotiations.

| 99 | As part of the custom portal development, we can support a comprehensive reporting framework that includes:
* Generation of standard out-of-the-box reports
* Creation of customizable, user-defined reports
*Ability to schedule and run reports on-demand
* Utilization reporting, with archival and retrieval support
* Integration with Citizens' data warehouse or other external reporting environments
* Historical data transmission tracking
* Flexible search capabilities
* Data export in Excel or other formats with formatting/charts support

To tailor the design and estimate development efforts, we'd like to understand the following:
1. Could you share examples or templates of standard reports currently in use or expected?
2. What level of report customization is anticipated — drag-and-drop builders, query-based, or configuration-driven templates?
3. Should reports be user-specific, role-based, or sharable across teams (e.g., mortgage companies, Citizens internal teams)?
4. What is the desired scheduling frequency — hourly, daily, weekly?
5. How long should reports remain archived and retrievable within the system?
6. Do exported reports need to preserve layout/visuals (charts, graphs), or will raw data suffice?
7. Should report access follow the same role-based permissions as other portal content?
8. Are there any existing BI tools (e.g., Tableau, Power BI, Qlik) that we should integrate with? | 1. Examples of standard reports include inquiry and user history, such as policy searches and transactions, user history, eNotification confirmation and errors, and API transactions.
2. Citizens does not anticipate overly complex reporting requirements or a need for report customization. From an end-user perspective, reports should be out of the box with simple parameters such as datetime.
3. Citizens is primarily focused on reporting from its perspective. Financial institutions may have additional needs for reporting. Vendor is expected to working with each financial institution to meet reasonable reporting expectations.
4. Citizens expects daily automated notification as well as on-demand reporting.
5. Reports should remain retrievable for at least 24 months.
6. Raw data should suffice for exported reports.
7. Yes, reports access is expected to follow the same role-based permissions as other content.
8. Citizens is uses Power BI for many applications. If integrations are available, we would be interested to learn more about the solution. |