

**Product Updates - December 2025**

<b>Summary</b>	Product Updates – December 2025: Policy Form Updates These changes include recommendations to strengthen Citizens’ policy contract language against material misrepresentation or fraud committed by an agent or representative of the insured or a claimant.			
<b>Approval Type</b>	<input type="checkbox"/>	<b>New Initiative</b>	<input type="checkbox"/>	<b>Amending Ongoing Contract</b>
	<input type="checkbox"/>	<b>Replacing Expiring Contract</b>	<input checked="" type="checkbox"/>	<b>Other (Explain in Summary)</b>
<b>Awarded Vendor(s)</b>	N/A			
<b>Contract Term Length</b>	N/A			
<b>Contract Estimated Spend</b>	N/A			
<b>Procurement Method</b>	<input type="checkbox"/>	<b>Competitive Solicitation</b>	<input type="checkbox"/>	<b>Single Source</b>
	<input type="checkbox"/>	<b>DMS Approved Contract</b>	<input type="checkbox"/>	<b>Emergency Procurement</b>
	<input type="checkbox"/>	<b>Statutory Exemption</b>	<input checked="" type="checkbox"/>	<b>Other (Explain in Summary)</b>
<b>Committee Consent</b>	The Committee recommends that the Board approve the proposed Board Consent for Product Updates - December 2025.			
<b>Board Consent</b>	Product Updates - December 2025 If approved at its meeting, the Actuarial and Underwriting Committee recommends that the Board of Governors approve product changes listed above and authorize staff to take appropriate action, including filing with the Office of Insurance Regulation (OIR) and making applicable system updates.			
<b>Executive Sponsor(s)</b>	Jay Adams, Chief Insurance Officer			