Question #	Questions	Responsible to Answer	Answer
Cyber Ninja 001	Will the Authority provide access to SMEs for each claim type (e.g., Homeowners', Disabled Veterans', Prop 19, Institutional)?	JPA PM	Yes, the Authority will provide a negotiated number of subject-matter-experts to support the development and validation of the Solution. The Proposer should assume responsibility for all professional services required for the project, with the Authority providing these SMEs for support.
Cyber Ninja 002	Are there designated business leads or working groups that will serve as decision-makers during requirements validation, design reviews, and UAT?	JPA PM	Yes, the Authority has processes for decision-making regarding the project scope, deliverables, and acceptance. Specifically, Authority Project Managers and the Contract Administrator will review and approve or reject final deliverables. Dedicated assessor staff are also expected to participate in User Acceptance Testing (UAT).
Cyber Ninja 003	Will the Authority provide standard documentation (SOPs, policy manuals, or existing workflows) to support onboarding and minimize reliance on ad hoc SME sessions?	JPA PM	Yes, the Authority has provided supporting documentation including Assessor Process Flows (Attachment 5) and Assessor Use Cases (Attachment 6) as part of the RFP attachments. These documents detail the "To-Be Workflows" and "To-Be Use Cases" that Proposers should consider in their functional approach.
Cyber Ninja 004	What is your organization's stance on leveraging offshore development resources in countries such as Iran, Turkey and India, especially when handling systems that store or process personally identifiable information (PII)?	JPA Legal Counsel	Due to the sensitive nature of the personally identifiable information (PII) involved, the JPA will not authorize the use of offshore resources for this contract. Due to the sensitive nature of the personally identifiable information (PII) involved, the JPA will not authorize the use of offshore resources for this contract.
Cyber Ninja 005	Are you comfortable with the potential regulatory, geopolitical, or data privacy risks that may arise from offshore development operations in jurisdictions outside the U.S. like Turkey, Iran or India?	JPA Legal Counsel	Due to the sensitive nature of the personally identifiable information (PII) involved, the JPA will not authorize the use of offshore resources for this contract. Due to the sensitive nature of the personally identifiable information (PII) involved, the JPA will not authorize the use of offshore resources for this contract.
Cyber Ninja 006	Have you evaluated the risk of data exposure or breach in offshore locations where the U.S. PII protection laws may not be fully enforceable or standardized?	JPA Legal Counsel	Due to the sensitive nature of the personally identifiable information (PII) involved, the JPA will not authorize the use of offshore resources for this contract. Due to the sensitive nature of the personally identifiable information (PII) involved, the JPA will not authorize the use of offshore resources for this contract.
Cyber Ninja 007	Would Authority accept the accountability for PII leakage if the offshore team operates in a country with limited or evolving cybersecurity enforcement?	JPA Legal Counsel	Due to the sensitive nature of the personally identifiable information (PII) involved, the JPA will not authorize the use of offshore resources for this contract. Due to the sensitive nature of the personally identifiable information (PII) involved, the JPA will not authorize the use of offshore resources for this contract.

Cyber Ninja 008	Has the Authority previously participated in similar shared-cost projects among counties? If so, could you please share any lessons learned or specific challenges you would like to avoid in this initiative?	JPA PM	The Authority will not be providing a response to this question. Vendors should respond to the RFP as written, using their best professional judgment, and document any assumptions made in their proposal.