

SONOMA PARTNERSHIP – FREQUENTLY ASKED QUESTIONS

HR-Related Frequently Asked Questions

Question	Answer
General	
Will my tenure with QBE carry over to BRP?	Yes, your tenure or service date with Westwood will carry over to MSI.
When will my first day be at BRP?	Your last official day at QBE will be 4/29. Your first day at MSI will be 4/30. But, your first day working will be 5/2.
If I have any questions, where should I go?	You can email HRIntegrations@BaldwinRiskPartners.com .
Will I continue to be able to work remote?	Going forward you can work as you do today.
Benefits	
When can I enroll in benefits?	Benefit enrollment will start in April and will run for 30 days. If you decide to enroll in BRP benefits, they will be live effective 5/1/2022. More information to come on actual enrollment dates.
What are the BRP benefit providers, and can I get the plan details?	During the BRP benefits overview session, additional information will be communicated which will include a full Benefits Guide and other plan details. BRP's medical carriers are UMR via United Healthcare and Kaiser in select regions.
If I move to the BRP benefits, will I need to change doctors?	While you'll receive additional information during the benefits overview, you can log onto the UMR (United Healthcare) or Kaiser websites to see if your current doctor(s) are in network. See page 17 of the Benefits Guide for instructions on how to find a provider.
If I enroll in benefits after 5/1 but prior to the close of the enrollment period, when will my benefits be available?	As long as you enroll for BRP benefits during the defined enrollment period you will have active benefits on 5/1/22. We recommend that you enroll as early as possible to obtain access to care and avoid retro-premium deductions.
Will my medical deductible start over?	No, BRP will credit what you've already paid towards your deductible within the 2022 calendar year given it aligns with the BRP health care provider list of eligible expenses.
Are there gym/fitness reimbursements?	No, but BRP offers Wellbeats which provides the ability to stream high-quality, on-demand fitness, nutrition and mindfulness classes. BRP also offers an incentive for participating in the Vitality Wellness program via Wellable, by completing and logging healthy behaviors.
Does BRP contribute to the HSA?	Yes, \$600 for colleagues / \$1,200 for colleague + dependent. You can earn an additional incentive and receive an additional BRP contribution of \$200 for colleagues + \$200 for covered dependents (\$400 max.) for completing Cure8 Health Rewards as outlined on the Benefit Guide.
Payroll	
When will I receive my first BRP paycheck?	If you are Non-Exempt or hourly, you'll receive your first paycheck on 5/20 for time worked from 5/1 to 5/14. If you are Exempt or salaried, you'll receive your first paycheck on 5/13 for time worked 5/1 to 5/15.
How often will I be paid?	If you are Non-Exempt or hourly, you'll be paid bi-weekly every other Friday. If you are Exempt or salaried, you'll be paid semi-monthly on the 15 th and last day of the month. For Exempt colleagues, please be aware that you'll be moving to bi-weekly pay as of July 1.
I just received a merit increase. Will it carry over to my pay at BRP?	Yes, all 2022 merit increases have been accounted for in your BRP pay rate.
Will my paycheck be from BRP or MSI?	Your paycheck will be from BRP Colleague Inc.
401k/Equity-Stock	
Does BRP offer a 401k and what is the match?	Yes, pre-tax and post-tax (Roth) plans are available. BRP matches 100% on the first 1% of your contributions, and 60% on the next 5%.
Will I be able to roll my 401k over to BRP?	Yes. Upon termination of your current plan, you'll receive instructions on how to roll that 401k into the BRP 401k plan if you choose to do so.
What is the 401k vesting schedule at BRP?	Employee contributions and employer matching contributions are immediately vested for colleagues who are hired with QBE before 4/1/22.
When am I eligible to contribute to the BRP 401k plan?	You will be eligible to contribute to the 401k plan on 5/1/22. Colleagues are automatically enrolled in the plan at a pre-tax 4% deferral rate.

Does BRP have a pension program?	No, there is not a pension plan at BRP.
Are we able to purchase BRP stock?	Yes, will be able to purchase BRP stock. However, please do not trade in BRP stock until further notice.
PTO, Sick and Holiday	
How much Paid Time Off (PTO) will I receive?	<p>Exempt (Salaried) Colleagues: Open PTO program</p> <ul style="list-style-type: none"> - BRP Open PTO is considered an unlimited paid time off policy (flexibility to take off as needed with proper notification and approval from leader) - The Open PTO program is about flexible work arrangement, not a form of wages (no caps or payout upon separation). Please see the full policy for more detail. <p>Non-Exempt (Hourly) Colleagues: Based on years of service</p> <ul style="list-style-type: none"> - PTO bank hours will be outlined in your transition letter (pro-rated for May 2022 Start Date) - Allotments are pre-loaded into Workday for advanced use of monthly accrual amounts - Each colleague receives 3 Days Community Service PTO in addition to PTO bank hours <p><i>California colleagues, accrual caps and payouts upon separation are administered in accordance with applicable state and local laws.</i></p>
What are the Holidays at BRP?	<ul style="list-style-type: none"> • New Year's Day • MLK Jr. Day • President's Day • Memorial Day • Juneteenth • 4th of July • Labor Day • Thanksgiving Day • Day after Thanksgiving • Christmas Eve • Christmas Day • 1 floating holiday (for non-exempt colleagues)
Will my accrued, unused QBE PTO be paid out upon moving over to BRP?	Yes, you should receive your accrued, unused PTO in your final QBE paycheck.
Will pre-approved PTO be honored?	If you have time off scheduled, please discuss with your go forward manager and request the time off in Workday.
Does BRP offer COVID-19 specific sick leave?	<p>Colleagues who reside in California will be eligible for state mandated sick leave, including COVID-19 Supplemental Paid Sick Leave. Sick leave (outside of COVID-19) is incorporated into the BRP PTO policies for Non-Exempt and Exempt colleagues (see full policy for details).</p> <p>For eligible Exempt and Non-Exempt colleagues, COVID-19 sick leave balances will display in Workday.</p>

Additional Frequently Asked Questions

Question	Answer
General BRP	
Does BRP own any builders?	No, BRP does not own any builders.
With the acquisition of Westwood, does this move BRP into the top 10 agencies?	Not quite! But the Westwood Partnership is a fantastic addition which puts BRP around #15 in Business Insurance's 2021 rankings.
Does your MGA have any plans to create an Auto product?	Not at the current moment, but we are always evaluating new potential products.
Will we be getting any BRP Swag?	Yes, be on the lookout over the coming months!
Operational	
Will MSI take care of all adjuster licensing?	Yes. Adjuster licenses will be managed in the BRP licensing system. Adjusters will be responsible for taking CE courses to remain active.
Will adjusters need to obtain additional license as they are no longer working directly for the insuring company?	Adjusters will need to be individually licensed. Anyone currently working under a corporate license will need to secure their individual licenses. Adjusters may be asked to secure licenses in additional states.
Will we still sell the QBE home product?	Yes, absolutely!
Are we using PIC or QBE as carriers?	Westwood will continue to sell products using PIC and QBE carriers. MSI will be managing these products going forward.
Will we lose any carriers?	The goal is to continue utilizing current carrier relationships that hopefully continue to grow them over time.
Will this transition open up new markets/carriers for our clients and customers? What will happen with existing builder relationships?	Business will continue as normal for the existing builder relationships. We hope to add new products and carriers over time as prioritized by the Westwood team. BRP has appointments with hundreds of carriers which can be leveraged as needed.
Will Westwood be exclusively for personal lines or are there plans to expand into other business lines?	While the majority of the premium would continue to be personal lines, there will be some opportunities to expand into other business lines. For example, an expansion of the Homeowners Association and/or Builders' Risk products. The core focus will remain on the needs of our builder partners and their customers.
Will this affect the GSSC relationship with Westwood?	Yes. We are currently evaluating options for either transferring work done by GSSC to other parts of MSI or contracting directly with a similar outsourcing solution.
What happens to the Yardi relationship?	We will look to preserve all existing Westwood client and partner relationships.
Will the auto team still write auto insurance for other builders like Pulte, D.R. Horton, Meritage, Tri pointe etc. ?	Yes.
Equipment and Technology	
Do colleagues receive company cell phones?	No, but we do offer cell phone reimbursement in the amount of \$50 for those who are in roles that qualify for it. Ask your go forward manager if you qualify for it.
Will we still be receiving new laptops, monitors and equipment?	You will be receiving a BRP issued laptop and monitor. Until then, continue to use your current equipment.
Will we keep access to our files and emails?	Current expectations are that we will allow for the transference of email, personal, and shared files stored on shared drives.
Will there be any changes to programs already used (AMS, IR, Advantage+, etc.)?	As part of the transition from QBE to BRP, our goal is for changes to existing programs, applications, workflows, etc. to remain as consistent as possible. We are in process of evaluating what if any differences may be felt at the user level as a result of "lifting and shifting" current applications out of QBE and into BRP's technology infrastructure. We see tremendous value in the Advantage+ ecosystem and plan to work with the Westwood team on ways to expand its capabilities to support additional growth.
Will we be using new computer systems or we will still be in Citrix?	Yes. We are working through the details and timing, but plan to provide all colleagues with new equipment, and for an interim period there will likely be QBE applications that will be accessed via Citrix. After the transition, Citrix will no longer be used.
Does BRP have Yammer?	We plan to provide continued access to Yammer.

How will IT support work? Will we have our own IT team?	Yes, we intend to staff a fully dedicated IT team to Westwood. There will be an interim period where certain resources from QBE will continue to provide support, which will be replaced with Westwood/MSI resources over time.
Will we have new technologies offered by BRP that can enhance what technologies we currently have?	We plan to partner closely with Alan, Greg and the entire Westwood team to identify and support opportunities to invest in Westwood's technologies to maximize Westwood's growth. We have our own proprietary policy administration and billing platform that leverages cloud technology, which we are continually enhancing. This platform is one of our competitive advantages in the marketplace, and with the help of the Westwood team, we intend to maintain that advantage.
What is happening to the Westwood website / how will it migrate?	The intention in the near-term is to leave the Westwood website untouched – small changes are likely to occur over time to ensure everything is compliant, but no major changes are anticipated.
Real Estate	
Are we moving to a different office?	In the near-term, we would not expect any changes to work schedules and to work environments (i.e. office locations / remote work).