

# 2026 US Openly Agent Cup™

## Official Rules

### Incentive Objective

The US Openly Agent Cup ("Incentive") is designed to recognize and reward credentialed agents who demonstrate exceptional sales performance and commitment to quality. This Incentive aims to drive increased policy binds and high-quality submissions within eligible states.

### 1. Eligibility

Agents wishing to participate in the Incentive are encouraged to formally opt-in to participate prior to the Incentive Period start date, but may opt-in at any time during the Incentive Period. Participation in the Incentive is acknowledgement and agreement to be bound by these Official Rules.

To participate in the Incentive agents must be:

- actively credentialed and affiliated with an agency that holds a valid Openly LLC ("Openly") short-ID;
- in good standing with Openly throughout the Incentive Period; and
- permitted by their agency to participate in incentives.

Policies bound in the following states are eligible to earn points as outlined in Section 3:

- AL, AZ, CT, DE, IL, IN, KY, ME, MA, MS, NH, NM, OH, OR, PA, SC, TN, UT, VA, WI, GA, KS, MO, OK.

### 2. Incentive Period

The Incentive will commence on **January 1, 2026** and conclude on **March 31, 2026** (the "Incentive Period"). All policies must be bound within this Incentive Period to be eligible for points.

Points will only be earned on policies bound during the Incentive Period, and in no event earlier than the agent's opt-in date, if said date is after the commencement of the Incentive Period.

### 3. Point Earning Structure (1 Point = \$1 Openly Rewards™)

Eligible agents can earn points through the following methods:

#### A. Bound Policies with Hearts:

- **Points** will be awarded for each new policy successfully bound by an eligible agent with issue dates during the Incentive Period based on the scoring table listed below.

	Heart Value	Score	Golf Score
Point can be bound	5	35	Condor
	4	30	Albatross
	3	25	Eagle
	2	20	Birdie
	1	15	Par
	0	10	Bogey

**Cap per policy:** A maximum of **35 points** earned per individual policy, excluding any double-point promotions offered at Openly's sole discretion.

## **B. Consistency Bonus:**

- An additional **25 points** will be awarded to agents who achieve the following consistency criteria during the Incentive Period:
  - Binding at least **1 eligible policy each week for 3 consecutive weeks** of the Incentive; **OR**
  - Binding at least **3 or more eligible policies in a single week** during the Incentive Period.

**C. Point Adjustments for Canceled Policies.** Points awarded for any policy bound during the Incentive Period that is subsequently **canceled with a cancellation effective date** during the Incentive Period will be deducted from the agent's total. This adjustment will occur prior to the final calculation and deposit of points into the agent's Awardco account.

## **4. Point Value and Redemption**

- Points earned through this Incentive will be converted at a rate of **1 point = \$1 Openly Rewards**
- These points will be deposited into the Agent of Record's Awardco account within 10 business days following the conclusion of the Incentive Period.
- Agents are responsible for redeeming their points directly through the Awardco platform, subject to Awardco's terms and conditions.
- Incentive may be terminated at any time at Openly's discretion and agents with any unredeemed points will be given 30 days advance notice to redeem points before reverting back to Openly.

## **5. General Rules and Disclaimers**

- **Discretionary Incentive:** This Incentive is offered at the sole discretion of Openly and may be modified, suspended, or terminated at any time, with or without prior notice.
- **Compliance:** All activities must comply with Openly's policies, procedures, and all applicable federal, state, and local laws and regulations, including but not limited to anti-rebating and anti-inducement laws. Any policies bound or "hearts" earned in violation of these rules will be disqualified.
- **Independent Contractor Status:** Participation in this Incentive does not alter the independent contractor status of any agent or agency. Agents remain solely responsible for their own business expenses, taxes, and benefits.
- **Tax Responsibility:** Agents are solely responsible for any and all taxes associated with points earned and rewards received under this Incentive, including income tax. If an agent fails to provide the required tax information (e.g. W-9), the agent will forfeit all points and awards earned under this Incentive. Openly will issue necessary tax forms as required by law.
- **Data Accuracy:** Points will be calculated based on data recorded in Openly's official systems. Any disputes regarding point calculation must be submitted in writing to [incentives@openly.com](mailto:incentives@openly.com) within 10 days of the Incentive Period end date.
- **Fraud/Abuse:** Openly reserves the right to disqualify any agent suspected of fraud, manipulation, or abuse of the Incentive rules.
- **Incentive Facilitation:** Openly shares necessary participant data with Awardco, our third-party administrator for Openly Rewards. Awardco processes this information solely to manage rewards, track points, and fulfill redemptions. All shared data is protected under strict confidentiality agreements and may not be used by Awardco for independent marketing purposes.

- **Final Decision:** All decisions regarding eligibility, point calculation, and point distribution are at the sole discretion of Openly and are final.

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