



ZEPHYR INSURANCE

Agent Bulletin

HO3 Rate Increase Effective 11/10/2025

And

Additional Reminders

Aloha Agent and Agency Partners:

Effective **November 10, 2025** - Zephyr will be taking an average rate increase of **48.3%** on our **HO3** line. You will see the rate while quoting new business on policies with an effective date of **November 10, 2025** or later. Zephyr is committed to being a long-term, local solutions provider and this rate increase supports our financial stability in this endeavor.

Zephyr would like to remind you of the following changes over the last few months.

Effective **July 14, 2025**- Zephyr increased our new business Coverage A limit from \$1 million to \$ 1.3 million. This will be for our HO3 and HU lines. Any home over \$1 million in Coverage A will require photos of all four sides of the home and underwriter approval.

We have resumed conversion to our new policy processing system. Policy renewals effective October 10, 2025 and later will now be accessible through the Guidewire portal. Policy numbers in Guidewire will include an extra "0" after the letters. Example, HIW0123456 becomes HIW00123456. This will be a rolling conversion through the year.

We encourage you, if you haven't done so already, to **make sure your login to the new policy system is working**. Please reach out to your underwriter if you need assistance with your login. As always, please don't hesitate to reach out to your underwriter, myself, or any member of our team with any questions.

Here are the links to our portals:

New Business and Converted Renewal Policies - Guidewire Portal:

- hrtg-agent.com

- Servicing Existing (Legacy) Policies - Majesco Portal:

- zephyragents.com

You are now able to process your own cancellations for policies in Guidewire using the Cancellation button. Please review our current cancellation requirements:

Our Hurricane cancellation policy aligns with our Homeowners cancellation policy and will allow for prorated refunds on midterm cancellations for all cancellation reasons. We still require a written cancellation request reflecting the policy number, named insured, cancellation effective date, current mailing address, and reason for cancellation. Please upload written requests when processing cancellations. We allow backdating cancellations up to 30 days from the request date. Any further backdating is subject to underwriter review and approval. Refunds for all cancellations (all lines of business) will be sent to the insured. Please indicate in the cancellation request or notify your underwriter if a refund needs to be sent to the mortgagee.

Mahalo for your partnership!

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