



NEWS RELEASE

# Neptune Flood Launches App in ChatGPT, Expanding Access to Preliminary Flood Insurance Quotes

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Digital flood insurance platform brings instant estimates to conversational AI

ST. PETERSBURG, Fla.--(BUSINESS WIRE)-- Neptune Flood today announced the launch of its digital flood insurance app in ChatGPT. The new app enables property owners to receive real-time preliminary Neptune flood insurance quotes directly within ChatGPT.

The launch expands how consumers access flood insurance nationwide. Property owners can now ask questions about coverage and receive an instant preliminary quote through a conversational AI experience, simplifying how protection is understood and purchased. This builds on Neptune's existing direct-to-consumer, real-time quoting infrastructure available at [neptuneflood.com](https://neptuneflood.com) and through the websites of its agency distribution partners as an embedded quoting assistant.

Flood risk affects communities in every state, yet many property owners remain uninsured or underinsured. Neptune believes that making protection easier to access strengthens financial resilience across the country. By meeting consumers within new digital environments, the company is helping close the flood insurance gap.

"Flood insurance should be easy to understand and easy to buy," said Trevor Burgess, Chairman and CEO of Neptune Flood. "Our app in ChatGPT allows us to meet customers where they are and make protection more accessible for families and businesses nationwide. Neptune is an AI native company, and we are excited to be pioneering technological advancements for the benefit of consumers."

Neptune is available in all 50 states and the District of Columbia. As of year-end, the company had more than 280,000 policies in force, providing residential and commercial protection to property owners nationwide.

Through the Neptune Flood app in ChatGPT, consumers can:

- Ask questions about flood risk
- Receive a real-time preliminary quote
- Explore options in plain language
- Seamlessly transition to [neptuneflood.com](https://www.neptuneflood.com) to complete their purchase

Dr. Tom Wexler, Neptune's Chief Engineer, explained, "We architected our proprietary underwriting system, Triton®, as a modular, API-first underwriting system specifically so it could integrate into new digital environments like ChatGPT. Using the Model Context Protocol (MCP), a lightweight API layer securely orchestrates data retrieval, risk modeling, and rating in real time on top of our existing underwriting infrastructure. Because our underwriting stack is fully automated and cloud-native, we can extend instant quoting into conversational AI without changing our core workflow."

The app complements Neptune's nationwide network of independent agents and digital partners, as well as its existing instant online quoting platforms. Customers can choose the channel that works best for them while receiving the same fast, digital underwriting experience.

The Neptune Flood app in ChatGPT is now live [here](#).

## About Neptune Flood

Neptune Flood (NYSE: NP) is a leading, data-driven managing general agent offering a range of easy-to-purchase residential and commercial insurance products, including primary flood and excess flood insurance, distributed through a nationwide network of agencies. Leveraging proprietary artificial intelligence and advanced data science, Neptune delivers fast, accurate, and accessible coverage for residential and commercial properties across the United States. The Company operates without human underwriters, using Triton®, its cutting-edge platform to streamline underwriting, pricing, and policy issuance.

## DISCLAIMER:

ChatGPT is not an insurance agent, broker, or representative of Neptune Flood. The information presented in ChatGPT is based on the details provided at the time of the quote request. This quote does not constitute a binder of coverage, an offer to insure, or a guarantee of coverage. Coverage is subject to underwriting review, eligibility requirements, policy terms, conditions, exclusions, and applicable state regulations.

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