



NEWS RELEASE

Neptune Insurance Holdings Inc. Announces Public Filing of Registration Statement for Proposed Initial Public Offering on the New York Stock Exchange

2025-09-03

ST. PETERSBURG, Fla., Sept. 3, 2025 /PRNewswire/ -- Neptune Insurance Holdings Inc., the parent company of Neptune Flood Incorporated, today announced that it has publicly filed a registration statement on Form S-1 with the U.S. Securities and Exchange Commission ("SEC") relating to the proposed initial public offering of its Class A common stock by certain selling securityholders. Neptune Insurance Holdings has applied to list its Class A common stock on the New York Stock Exchange under the ticker symbol "NP."

The number of shares to be offered and the price range for the proposed offering have not yet been determined. The offering is subject to market conditions and there can be no assurance as to whether or when the offering may be completed or as to the actual size or other terms of the offering.

Morgan Stanley is acting as lead left bookrunner for the proposed offering. J.P. Morgan and BofA Securities are acting as active bookrunners. BMO Capital Markets, Goldman Sachs & Co. LLC, Evercore ISI, Deutsche Bank, Keefe, Bruyette & Woods, a Stifel Company, Mizuho, Piper Sandler, Raymond James and TD Cowen are acting as joint bookrunners. Dowling & Partners Securities LLC is acting as co-manager.

The proposed offering will be made available only by means of a prospectus. Copies of the preliminary prospectus relating to this proposed offering, when available, may be obtained by visiting EDGAR on the SEC's website at www.sec.gov. Alternatively, copies of the preliminary prospectus, when available, may be obtained from Morgan Stanley & Co. LLC, Attention: Prospectus Department, 180 Varick Street, 2nd Floor, New York, New York 10014, or by email at prospectus@morganstanley.com; J.P. Morgan Securities LLC, c/o Broadridge Financial Solutions, 1155 Long Island Avenue, Edgewood, New York 11717, or by email at prospectus-eq_fi@jpmchase.com and

postsalemanualrequests@broadridge.com; or from BofA Securities, Inc. at 1-800-294-1322 or by emailing dg.prospectus_requests@bofa.com.

A registration statement on Form S-1 relating to the proposed offering of securities has been filed with the SEC but has not yet become effective. These securities may not be sold, nor may offers to buy be accepted, prior to the time the registration statement becomes effective. This press release does not constitute an offer to sell or a solicitation of an offer to buy these securities, and there shall be no sale of these securities in any state or jurisdiction in which such offer, solicitation, or sale would be unlawful prior to registration or qualification under the securities laws of any such state or jurisdiction.

About Neptune Insurance Holdings Inc.

Neptune Insurance Holdings Inc. is the parent company of Neptune Flood Incorporated. Founded in 2018, Neptune Flood 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 its cutting-edge platform to streamline underwriting, pricing, and policy issuance.

View original content to download multimedia:<https://www.prnewswire.com/news-releases/neptune-insurance-holdings-inc-announces-public-filing-of-registration-statement-for-proposed-initial-public-offering-on-the-new-york-stock-exchange-302545067.html>

SOURCE Neptune Flood