



NEWS RELEASE

Neptune Launches Atlas+, an AI-Powered Platform Experience Designed to Turn Insurance Agents into Super Agents

2026-05-21

New AI-powered experience helps agents sell with confidence, move faster, and better understand flood risk

ST. PETERSBURG, Fla.--(BUSINESS WIRE)-- Neptune Insurance Holdings, Inc. ("Neptune") (NYSE: NP), the largest private flood insurance provider in the United States, today announced the nationwide launch of [Atlas+](#), Neptune's new AI-powered platform experience for insurance agents.

Atlas+ is designed to help agents become flood insurance sales experts by bringing generative AI directly into the Neptune Agent Portal. Beginning this week, agents using Neptune will be able to use Atlas+ to generate customer-ready sales scripts, draft personalized emails, compare coverage and deductible options, receive quote-specific talking points, and interact with live quotes in natural language, including through dictation.

The initial rollout embeds Atlas+ directly into the quote screen, giving agents real-time support at the point of sale. Instead of navigating multiple screens or manually searching for property and coverage information, agents can ask Atlas+ questions about the quote, request recommendations, or generate customer-facing explanations tailored to the specific property.

"Atlas+ is a major step forward in our mission to make flood insurance easier to understand, easier to sell, and easier to buy," said Trevor Burgess, Chairman and Chief Executive Officer of Neptune. "Agents are the front line of flood insurance education in the United States. By putting AI directly into their workflow, we are giving them the tools to be more knowledgeable, more efficient, and more effective in every customer conversation."

Atlas+ builds on Neptune's technology-first approach to flood insurance. Neptune's platform has processed tens of

millions of quotes and more than one million policies, creating a proprietary foundation of real-world underwriting, pricing, and behavioral data. Atlas+ uses this foundation to help agents better understand flood risk, explain coverage options, and guide customers through a purchase that can often feel complex or unfamiliar.

The launch also marks the beginning of a broader expansion of Atlas+ across Neptune's Agent Portal. In the coming weeks and months, Neptune plans to extend the underlying Atlas+ technology across additional workflows, allowing agents to run tasks agentically, better understand their portfolios, access more data, and take advantage of the datasets that power Neptune's AI-native system.

"Atlas+ is not simply a chatbot or a feature. It is the beginning of a new interaction layer across the Neptune platform," said Jean-Luc Eckstein, Chief Customer Officer of Neptune. "Today, Atlas+ helps agents sell and service flood insurance more effectively inside the quote experience. Over time, we expect it to become the underlying heartbeat of the Agent Portal, helping agents manage their business, understand their customers, and unlock the full power of Neptune's data."

Atlas+ is part of Neptune's broader strategy to use AI to reduce friction in flood insurance distribution, improve risk awareness, and expand access to private flood insurance. Millions of property owners across the United States remain uninsured for flood risk, often because the buying process is misunderstood, overly complex, or overlooked entirely. By equipping agents with better tools, Neptune believes Atlas+ can help close that knowledge gap and support broader adoption of flood insurance coverage.

"Flood insurance is a product that every homeowner should understand, but too often it is treated as complicated or optional until it is too late," Burgess added. "Atlas+ gives agents the ability to explain flood risk and coverage with clarity, speed, and confidence. That is good for agents, good for consumers, and good for the long-term growth of the flood insurance market."

Atlas+ is now available nationwide to insurance agents using Neptune. [A video overview can be viewed here.](#)

About Neptune

Neptune Flood (NYSE: NP) is a leading, AI-native managing general agent offering a range of easy-to-purchase residential and commercial insurance products, including primary and excess flood insurance, distributed through a nationwide network of agencies. Leveraging proprietary artificial intelligence and advanced data science, Neptune delivers fast 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.

Safe Harbor Statement

This press release contains “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. All statements in this release, other than statements of historical fact, regarding our future results of operations, financial position, market size and opportunity, our business strategy and plans, the factors affecting our performance, and our objectives for future operations, are forward-looking statements. The words “may,” “might,” “will,” “should,” “expects,” “plans,” “anticipates,” “believes,” “estimates,” “outlook,” “predicts,” “potential,” or “continue,” and similar expressions are intended to identify forward-looking statements. Forward-looking statements include, but are not limited to, statements about the anticipated benefits, capabilities, and performance of Atlas+, expected agent adoption, market opportunity, and Neptune Flood's business strategy and growth plans.

These forward-looking statements are based on Neptune Flood's current expectations, predictions, and assumptions as of the date of this press release. There are important factors that could cause our actual results, level of activity, performance, or achievements to differ materially from the results, level of activity, performance, or achievements expressed or implied by the forward-looking statements, including those factors discussed under the captions entitled “Risk Factors” and “Management’s Discussion and Analysis of Financial Condition and Results of Operations” in the Company's Annual Report on Form 10-K for the year ended December 31, 2025, the Company's Quarterly Report on Form 10-Q for the quarter ended March 31, 2026, and the other documents that the Company files with the U.S. Securities and Exchange Commission, which are available free of charge on the SEC's website at: www.sec.gov and on Neptune’s investor relations website at investors.neptuneflood.com.

Although we believe the expectations reflected in the forward-looking statements are reasonable, we cannot guarantee future results, level of activity, performance, or achievements. Moreover, neither we nor any other person assumes responsibility for the accuracy and completeness of any of these forward-looking statements. We undertake no obligation to publicly update or revise any forward-looking statement, whether as a result of new information, future developments, or otherwise, except as may be required by law.

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Loren Pomerantz
loren@combined-forces.com
917-902-0219

Source: Neptune Insurance Holdings, Inc.