



NEWS RELEASE

Neptune Makes Flood Insurance Ready for the AI Agent Era

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Consumers can now put personal Muse agents to work shopping for flood insurance, creating another digital pathway to Neptune

ST. PETERSBURG, Fla.--(BUSINESS WIRE)-- Neptune Insurance Holdings, Inc. ("Neptune") (NYSE: NP), the largest private flood insurance provider in the United States, today highlighted a new way for consumers to shop for flood insurance: asking their personal Muse agent to do it for them.

The emergence of AI agents, like Meta's Muse, capable of browsing the web, completing forms, and performing multi-step tasks has the potential to fundamentally simplify how consumers shop for financial products, including insurance.

Neptune's AI-powered quoting system processes tens of thousands of quotes daily, providing pricing in seconds, and expanding access to flood insurance for customers nationwide. As consumers increasingly delegate online research and purchasing tasks to AI agents, Neptune's digital platform provides a seamless experience that is well suited to this new way of shopping.

To use Muse with Neptune, simply ask: "Help me explore flood insurance options from Neptune." Muse will guide you through the process, helping explain available options and identify coverage that fits your needs.

"The internet dramatically expanded consumers' ability to shop for insurance. AI agents have the potential to take that another step forward by doing much of the shopping for them," said Matt Duffy, President of Neptune. "For Neptune, that creates another way for consumers to find our products."

Neptune was built on the premise of expanding access to insurance products through ease of use and digital solutions. Neptune's proprietary technology evaluates individual property risk in real time, enabling customers and insurance professionals to obtain pricing in seconds rather than relying on lengthy manual underwriting processes.

That digital foundation increasingly allows Neptune to meet customers wherever they choose to shop.

Today, a consumer may discover Neptune through one of the more than 55,000 insurance professionals that use its platform, directly online, through conversational AI experiences such as ChatGPT, or through autonomous AI agents acting on the consumer's behalf.

"The distribution landscape is getting larger," Duffy said. "A consumer who might previously have visited multiple websites, called several insurance agents, or simply decided the process was too difficult, can ask an AI agent to do that work for them. If that agent is searching the market for flood insurance, we want finding and evaluating Neptune to be extraordinarily easy."

The importance of expanding access to insurance is particularly significant when it comes to flood risk. Tens of millions of U.S. properties at risk of flooding remain uninsured today, despite the potentially devastating financial consequences of a flood.

Helping property owners better understand that risk is important regardless of how they ultimately choose to purchase coverage. AI agents can make it easier for consumers to learn about their individual flood risk and available protection, helping drive purchases online while also creating more informed conversations with licensed insurance professionals.

"Anything that makes it easier for a property owner to understand their flood risk and shop for coverage can expand the market," Duffy said. "We have built Neptune to make accessing flood insurance simple, and more than 316,000 customers trust Neptune with their insurance coverage today. AI agents can make that simplicity even more powerful."

Neptune expects to continue expanding the ways in which consumers, insurance professionals, and emerging technology platforms can access its products. In addition to facilitating AI agents, Neptune has created a suite of AI tools that help turn insurance agents into super-agents via a platform called Atlas+.

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.

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Media Contact:

Loren Pomerantz

917-902-0219

loren@combined-forces.com

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