Neptune Insurance Holdings Inc

IPO | Security | NYSE

General information

Business	**Neptune Insurance** is a digital leader in flood insurance in the U.S., founded in 2016 in Florida. The company pioneered the insurtech approach to flood coverage by creating the automated Triton and Poseidon platforms for underwriting and policy management. Today, Neptune insures over $100 billion in assets with the backing of 30+ reinsurers and maintains one of the strongest metrics in the industry — a lifetime loss ratio of ~24.7%.
Industry	Insurance
Employees	60
Founded	2018
Website	www.neptuneflood.com

Financial information

Market capitalization	$2,76B
Revenue 2024	$119,3M
Net profit 2024	$34,6M

IPO Profile

Ticker	NP
Exchange	NYSE
IPO Price Range	$18–20
Offering Size	$368,4M
Underwriters	J.P.Morgan / Morgan Stanley / and others
IPO Date	1 Oct 2025
Submit by	30 Sep 2025, 6:00 PM (UAE)

Frequently Asked Questions (FAQ)

— What is an IPO?

An IPO (Initial Public Offering) is when a private company lists its shares on a stock exchange for the first time to raise capital from investors. From that point onward, the company's shares can be freely bought and sold on the open market.

— Where are IPOs conducted?

IPOs take place on the world's largest stock exchanges. In the U.S., the primary venues are the NYSE (New York Stock Exchange) and NASDAQ. Once a company goes public, its shares are freely traded on these exchanges, and the market price is established after the offering.

— What is allocation?

Allocation (from "allocation" — distribution) refers to the process of distributing resources, assets, or capital for maximum efficiency. In investing, allocation usually means distributing the available amount of shares among investors in an IPO or private placement.

— Why do companies go public?

To raise growth capital, increase brand visibility, and provide early investors and employees with an opportunity to sell part of their shares.

— How is participating in an IPO different from buying shares on the exchange?

When you participate in an IPO, you buy shares before they start trading publicly. This provides an opportunity to purchase at the fixed offering price but also carries the risk that the price may drop once trading begins.

— Is there a minimum investment amount?

Yes. Each IPO has a defined minimum entry threshold, shown on the offering page. On average, Regolith provides access starting from $1000.

— What is a lock-up period and how long does it last?

A lock-up period is a timeframe set by the issuer and underwriters during which shares cannot be sold. For IPOs offered through our platform, this period is 93 days. Once it ends, the shares are sold on the exchange and proceeds are distributed among investors.

— Through whom is IPO participation carried out?

We operate through a U.S.-based structure that works with a licensed broker in the U.S. Our partner selects promising IPOs and participates in the offering under its own name.

View all questions