

Flood The Zone

May - July 2025 Promotion

Our largest promotion ever!

Closing The Flood Insurance Gap - One Policy At A Time

The **Flood the Zone** promotion helps agents close the critical flood insurance gap in the U.S. by making flood coverage a standard part of every quote. Many property owners mistakenly believe their standard homeowners or business insurance covers floods - when only a dedicated flood policy provides real protection.

With climate change driving more frequent and severe floods, 97% of residential structures remain uninsured, leaving millions of homeowners vulnerable to catastrophic flooding. With over 20 million U.S. homes at moderate to severe flood risk and only 3.8 million insured, this promotion seeks to help close this gap. It encourages agents to increase policies per relationship, earn more commission, and reduce E&O risks, all while protecting more customers from the peril of flood.

Maximize your earnings during this three month promotion with Neptune Flood

May: Every new business policy above April's net new business production earns **\$50 per policy**

June: Every new business policy above May's net new business production earns **\$75 per policy**

July: Every new business policy above June's net new business production earns **\$100 per policy**

How it works: Flood the Zone is simple, rewarding, paid exactly like your standard commission (1099), and will have corresponding statement for reconciliation. Agents will earn extra commission by exceeding their prior month's net new business production. The more new business binds, the more they earn. Best of all, there's no limit to how much agent's can earn!

	April New Binds	May New Binds	Promotion Payout
Example Scenario A	5	7	\$100. Two binds above the prior month at \$50 each
Example Scenario B	3	3	\$0. No new binds above the prior month.

Example assumes policies meet promotion terms and conditions below

Bonus Promotions

- \$2,500 monthly random drawing: Beat your prior month's new business production by 5+ policies for one entry into the drawing
- Top Performers Reward: The top three agents who beat their prior month's new business production by the highest unit count will earn:
 - 1st Place: \$1,000
 - 2nd Place: \$750
 - 3rd Place: \$500

Promotion & Payout Terms and Conditions

- To qualify for the additional commission for each promotion month, each primary or excess flood policy must be bound during the applicable month and in effect and paid by the end of the following month (bound May 1-31, 2025, paid by June 30, 2025; bound June 1-30, 2025, paid by July 31, 2025; bound July 1-31, 2025, paid by August 31, 2025).
- Net new business production is equal to total policies sold minus canceled policies. Monthly goals may adjust due to canceled policies being subtracted.
- Jumpstart parametric earthquake policies are not eligible.
- The earned commission is paid approximately 60 days after the promotion month ends in the standard commission payout process via 1099.
- Participation by eligible Agent IDs is subject to agency/wholesaler/parent company participation.