

Flow Flood Adds Capacity in FL, NJ, TX, and CA, Cuts Rates 28% in 33 States During NFIP Halt

With NFIP halted, Flow Flood adds capacity in FL, NJ, TX, and CA and rolls out 28% average rate cuts across 33 states to keep communities safe.

TAMPA BAY, FL, UNITED STATES, October 21, 2025 /EINPresswire.com/ -- Flow Flood, the private flood MGA behind the Flood Marketplace, announced additional aggregate

capacity across Florida, New Jersey, Texas, and California. The expansion arrives as the federal government shutdown has halted the National Flood Insurance Program from issuing new policies or renewals. Flow Flood remains fully open and writing, providing agents and lenders with uninterrupted flood solutions during the busiest weeks of hurricane season.

“

Risk does not pause for politics. With NFIP on hold, agents need a private market that is stable, fast, and priced right. Our added capacity and lower rates deliver certainty when timelines are tight.”

Abbe Sultan, Co-Founder Flow Flood

The new limits strengthen Flow Flood’s ability to place both residential and commercial risks in four of the highest demand states. The company has also implemented average rate decreases of 28 percent across 33 states, improving affordability and helping agents keep real estate closings on track.

“Risk does not pause for politics,” said Abbe Sultan, Co-Founder at Flow Flood. “Every day, about 1,400 home closings require flood insurance. With NFIP on hold, agents

need a private market that is stable, fast, and priced right. This capacity, combined with broad rate relief, is a clear win for property owners and lenders who need certainty today.”

“Capacity is confidence,” said Mike Pallas, Co-Founder at Flow Flood. “Our underwriting partners in London and retail agents in the USA have continued to support Flow Flood because our book performs and our technology delivers clean submissions. We are ready for increased volume in Florida, New Jersey, Texas, and California, and we expect strong uptake in other states following our rate reductions.”



Flow Flood

Flow Flood expands flood coverage with innovative products like Coastal Protect for CBRA and V-Zone properties.

What this means for agents and lenders

- Open for business while NFIP is halted
- More room to write in FL, NJ, TX, and CA with fresh aggregate limits
- Lower prices with an average 28 percent reductions across 33 states
- Fast placements with seven private flood options plus the NFIP rate presented side by side in under 90 seconds
- Coverage breadth across residential and commercial risks, including coastal and CBRA



COASTAL PROTECT

Coastal Protect

More than 13,500 licensed users use Flow Flood's platform to quote, bind, service, and renew flood policies in one workflow. The Marketplace compares seven private flood carriers alongside the NFIP rate, giving agents a single application and a clean bind path that keeps closings moving.

Agents can request access and begin quoting in minutes at www.flowinsurance.com

About Flow Flood

Flow Flood is a private flood MGA and the creator of the Flood Marketplace, a platform that delivers instant comparisons across seven private flood markets plus the NFIP rate. The company supports residential and commercial placements nationwide and is backed by top rated capacity providers. Flow Flood's mission is to be the number one flood MGA in the United States by combining best-in-class underwriting with modern technology that simplifies quoting, binding, service, and renewals.

Media Contact

Flow Flood Communications

(925) 900-5949

www.flowinsurance.com

Note: NFIP availability may change based on federal authorization. Flow Flood remains fully operational and continues to quote and bind private flood policies nationwide.

Abbe Sultan

Flow Flood

+1 925-900-5949

[email us here](#)

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