



MSI Brings Embedded Insurance and Compliance to Manufactured Housing Communities

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New offering closes a longstanding coverage gap in factory-built housing, giving property managers a single, embedded way to help keep every community insured

TAMPA, Fla.--(BUSINESS WIRE)--Sep. 30, 2026-- MSI™ today announced it is extending its embedded insurance platform to manufactured home communities, a segment of the housing market where community insurance requirements have historically been hard for operators to track and enforce. The new offering pairs insurance coverage options with automated compliance tracking through LeaseTrack, MSI's compliance tracking platform, giving property managers a single system to help keep communities covered and providing residents a straightforward way to meet their lease's insurance requirements. It is available nationwide.

There are more than 16 million people¹ living in nearly eight million manufactured homes² across the U.S. Yet the industry has historically lacked easy access to insurance products built for these homes, along with the compliance tools operators need to help keep communities covered.

MSI's solution is designed to close that gap by embedding coverage options and compliance tracking directly into the leasing process operators already use. This is the same embedded model MSI has used to bring renters insurance to more than a million residents through property management technology (proptech) platforms nationwide.

"Factory-built homes, whether manufactured or modular, don't always fit neatly into standard insurance policies," said Wil Robertshaw, Executive Vice President of Multifamily at MSI. "MSI's manufactured housing insurance solutions give residents an easy path to coverage options and provide operators the ability to track who's covered and receiving the protection they need."

For residents, that means a straightforward way to meet lease requirements and stay protected. For operators, it means less administrative burden and reduced exposure to uninsured losses, backed by the same platform MSI already runs for multifamily housing communities nationwide.

"As the manufactured housing industry continues to grow, so does the need for insurance solutions built specifically for it," said Matt Churinske, Vice President of Manufactured Housing at MSI. "This is the first step in what we're building for this market, and we'll continue expanding it alongside the operators and communities we serve."

For more information, visit <https://msimga.com/manufactured-housing/>

About MSI

MSI, the brand name for Millennial Specialty Insurance, LLC, is one of the largest independent managing general agencies (MGAs) in the United States and an indirect subsidiary of The Baldwin Insurance Group, Inc. ("Baldwin") (NASDAQ: BWIN). Offering more than 20 insurance products and solutions across personal, commercial, and professional lines, MSI thrives on solving challenges, delivering responsive service, and providing an easy insurance experience to its distribution partners and more than 1.5 million customers. Combining deep underwriting expertise with (re)insurer risk capacity, MSI creates specialized insurance solutions that empower our distribution partners to meet customers' unique needs. MSI is committed to delivering exceptional service and rapid resolutions to customers throughout the policy lifecycle and to building insurance better. Founded in 2015, MSI joined The Baldwin Group in 2019. For more information, please visit www.msimga.com.

About The Baldwin Group

The Baldwin Group, the brand name for The Baldwin Insurance Group, Inc. ("Baldwin") (NASDAQ: BWIN) and its affiliates, is an independent insurance distribution firm providing indispensable expertise and insights that strive to give our clients the confidence to pursue their purpose, passion and dreams. As a team of dedicated entrepreneurs and insurance professionals, we have come together to help protect the possible for our clients. We do this by delivering bespoke client solutions, services, and innovation through our comprehensive and tailored approach to risk management, insurance, and employee benefits. We support our clients, colleagues, insurance company partners, and communities through the deployment of vanguard resources and capital to drive our organic and inorganic growth. The Baldwin Group proudly represents more than three million clients across the United States and internationally. For more information, please visit www.baldwin.com.

Note Regarding Forward-Looking Statements

This press release may contain various "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995, which represent Baldwin's expectations or beliefs concerning future events. Forward-looking statements are

statements other than historical facts and may include statements that address Baldwin's future operating, financial or business performance or Baldwin's strategies or expectations. In some cases, you can identify these statements by forward-looking words such as "may," "might," "will," "should," "expects," "plans," "anticipates," "believes," "estimates," "predicts," "projects," "potential," "outlook" or "continue," or the negative of these terms or other comparable terminology. Forward-looking statements are based on management's current expectations and beliefs and involve significant risks and uncertainties that could cause actual results, developments and business decisions to differ materially from those contemplated by these statements.

Factors that could cause actual results or performance to differ from the expectations expressed or implied in such forward-looking statements include, but are not limited to, those described under the caption "Risk Factors" in Baldwin's Annual Report on Form 10-K for the year ended December 31, 2025 and in Baldwin's other filings with the U.S. Securities and Exchange Commission (the "SEC"), which are available free of charge on the SEC's website at: www.sec.gov, including those risks and other factors relevant to Baldwin's business, financial condition and results of operations. Should one or more of these risks or uncertainties materialize, or should underlying assumptions prove incorrect, actual results may vary materially from those indicated. All forward-looking statements and all subsequent written and oral forward-looking statements attributable to Baldwin or to persons acting on Baldwin's behalf are expressly qualified in their entirety by reference to these risks and uncertainties. You should not place undue reliance on forward-looking statements. Forward-looking statements speak only as of the date they are made, and Baldwin does not undertake any obligation to update them in light of new information, future developments or otherwise, except as may be required under applicable law.

Footnotes:

¹ According to U.S. Census Bureau, 2024 American Community Survey 1-Year Estimates, Table B25033, ["Total Population in Occupied Housing Units by Tenure by Units in Structure."](#)

² According to U.S. Census Bureau, 2024 American Community Survey 1-Year Estimates, Table B25024, ["Units in Structure."](#)

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