



MSI Launches Standalone Canine Liability Insurance for Landlords and Property Managers

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Breed-inclusive coverage for dog bite liability helps create more housing options for pet-owning tenants

TAMPA, Fla.--(BUSINESS WIRE)--Apr. 21, 2026-- MSI™ today announced the launch of its canine liability insurance solution, a standalone product designed for residential landlords and property managers. By giving landlords a simple, affordable way to manage liability arising from dog bites, this insurance product creates a win on both sides of the lease: landlords gain the confidence to open their properties to pet-owning tenants, and renters with dogs gain access to more housing options. The product provides liability coverage for dog bite bodily injury arising from tenant-owned dogs. It is available nationwide, and API integration supports seamless enrollment within existing property management systems.

Better for Landlords. Better for Pet-Owning Tenants.

Pet ownership in the United States continues to rise, increasing demand for pet-friendly rental housing while also heightening liability concerns for landlords. Today, many pet-owning renters face limited housing options that will accept their dogs. MSI's canine liability insurance changes that dynamic. Landlords and property managers who obtain the coverage are better positioned to open their doors to dog-owning tenants, reduce vacancy, attract a broader pool of renters, and compete more effectively in today's market, while expanding available housing for renters with dogs.

"Landlords want to welcome dog-owning tenants, but doing so without appropriate insurance coverage introduces significant liability," said Eric Pruss, President, Multifamily Lines at MSI. "We built this product to give landlords a simple way to manage exposure for liabilities arising from dog bites and make dog-friendly leasing decisions with greater confidence. When landlords can say yes to dogs, everyone benefits—property owners can fill units faster and dog-owning renters have more places to call home."

Dog-related injury claims cost U.S. insurers more than \$1.1 billion annually, primarily through homeowners insurance¹, underscoring the significant financial impact from dog bite incidents. MSI's canine liability insurance is designed to help address that risk by offering coverage focused specifically on dog bite liability.

MSI's Canine Liability Coverage

MSI's canine liability insurance provides up to \$100,000 in dog bite liability coverage per occurrence. Defense costs are included if a covered claim results in legal action.

The product features breed-inclusive underwriting, which means there are no coverage restrictions based on dog breed. Canine liability insurance coverage may provide excess coverage above what is available under existing renters insurance policies, where applicable.

Priced starting at \$4 per unit, per month, the coverage is designed to scale across portfolios of any size. There is no deductible, and landlords can add or remove units on a monthly basis.

Canine liability insurance is part of MSI's broader suite of solutions for property managers, including an embedded renters insurance product that integrates directly into leading property management platforms. Together, these products give property managers a comprehensive, one-stop solution for their residential property management insurance needs.

For more information, visit: <https://msimga.com/canine-liability/>.

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.

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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.

Footnote:

¹ According to the [Insurance Information Institute](http://www.insuranceinformationinstitute.com).

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