

FOR IMMEDIATE RELEASE
January 26, 2023

Enact Releases 2023 Environmental, Social, and Governance (ESG) Roadmap

RALEIGH, N.C., January 26, 2023 – Enact Holdings, Inc. (Nasdaq: ACT) (Enact or Company) today announced that it has published its 2023 Environmental, Social, and Governance (ESG) Roadmap (Roadmap). The Roadmap, a significant step forward in the company's ESG journey, shares the Company's priorities and approach to ESG ahead of the publication of its inaugural ESG report, which is expected to be released in the first half of 2023.

"Operating with strong ESG principles is an integral part of Enact's core mission to help people achieve the dream of homeownership and has always been a key priority and strategic focus. Our culture centers on our commitment to improving the lives of our customers and communities by fulfilling this core mission," said Rohit Gupta, President and CEO of Enact. "Having been a public company for a little over a year, our Roadmap is an important step forward in our ESG journey. We're very proud to share our ESG priorities and approach to the continued integration of these priorities into the culture of the Company as well as the way we conduct business. I'm proud of Enact's positive impact in the communities we serve, and we will continue to drive ESG considerations forward in every area of our business."

Enact's ESG priorities are based on a third-party assessment and ranking of Enact's strategy and include perspectives from key internal and external stakeholders. The Company's priorities are organized into three pillars that focus on the areas most germane to our business:

- **Strengthening Our Communities:** Enact enables families to achieve the dream of homeownership and create wealth while also delivering on its commitment to employee volunteerism, philanthropy, and environmental responsibility.
- **Driving Diversity and Inclusion & Supporting Our People:** Enact encourages and incorporates varied perspectives at every level of the organization in a supportive and inclusive environment to ensure that products and services are innovative and responsive to the diverse needs of customers and prospective homeowners.
- **Focusing on Responsible Business Practices & Corporate Governance:** Enact focuses on underwriting excellence, prudent risk and capital management, data privacy and cybersecurity, and regulatory compliance—all overseen by a diverse, experienced, and highly independent board.

The Roadmap contains descriptions of each pillar that inform the way the Company approaches ESG as well as progress against the strategy and how it is integrated into the business.

###

About Enact Holdings, Inc.

Enact (Nasdaq: ACT), operating principally through its wholly-owned subsidiary Enact Mortgage Insurance Corporation since 1981, is a leading U.S. private mortgage insurance provider committed to helping more people achieve the dream of homeownership. Building on a deep understanding of lenders' businesses and a legacy of financial strength, we partner with lenders to bring best-in class service, leading underwriting expertise, and extensive risk and capital management to the mortgage process, helping to put more people in homes and keep them there. By empowering customers and their borrowers, Enact seeks to positively impact the lives of those in the communities in which it serves in a sustainable way. Enact is headquartered in Raleigh, North Carolina.

Safe Harbor Statement

This communication contains "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act. These forward-looking statements are based on current expectations, forecasts and assumptions that involve risks and uncertainties that could cause actual outcomes and results to differ materially, including statements related to use of the proceeds from the facilities, maturity dates and extension options, and ability to increase the facilities. These forward-looking statements are distinguished by use of words such as "will," "may," "would," "anticipate," "expect," "believe," "designed," "plan," "predict," "project," "target," "could," "should," or "intend," the negative of these terms, and similar references to future periods. These views involve risks and uncertainties that are difficult to predict and, accordingly, our actual results may differ materially from the results discussed in our forward-looking statements, including the potential for future dividend payments which will be determined in consultation with the Board of Directors, and after considering economic and regulatory factors, current risks to the Company, and subsidiary performance. For a list of risks and uncertainties, please see the Company's reports and other filings with the U.S. Securities and Exchange Commission. Although Enact believes the expectations reflected in such forward-looking statements are based on reasonable assumptions, the Company can give no assurance that its expectations will be achieved and it undertakes no obligation to update publicly any forward-looking statements as a result of new information, future events, or otherwise, except as required by applicable law.

Investor Contact

Daniel Kohl

EnactIR@enactmi.com

Media Contact

Sarah Wentz

Sarah.Wentz@enactmi.com