

FOR IMMEDIATE RELEASE
April 11, 2023

Enact Releases Inaugural 2022 Environmental, Social, and Governance (ESG) Report

RALEIGH, N.C., April 11, 2023 – Enact Holdings, Inc. (Nasdaq: ACT) today announced the release of its inaugural 2022 Environmental, Social, and Governance (ESG) Report covering the calendar year 2022. The report marks a significant step forward in the company's ESG journey and reflects Enact's long-standing commitment to operating with integrity, accountability and responsibility while fulfilling our core mission to help people achieve the dream of sustainable homeownership.

"Enact is committed to serving as a positive force in society and holding ourselves accountable to the highest standards as we advance our mission, support our communities, and create shareholder value," said Rohit Gupta, President and CEO of Enact. "We are very proud to issue our first ESG report as we continue to drive ESG considerations forward in every area of our business. This report reflects our ambition to help build a more inclusive and sustainable future for our customers employees, investors and communities."

2022 ESG Report Highlights:

Building on our previously released ESG Roadmap, our inaugural 2022 ESG Report offers insight into Enact's approach to ESG issues across our strategic priorities and focus areas. Enact's ESG priorities are based on our 2022 materiality assessment and are organized into three pillars that focus on the areas most germane to our business. The report provides detail on each pillar, how the pillars are expressed in our everyday operations, and the ways in which we are seeking to expand and improve our performance in key areas.

Strengthening Our Communities – we enable families to achieve the dream of sustainable homeownership and build wealth, while also delivering on our commitment to employee volunteerism, philanthropy, and environmental responsibility.

- We've helped 1.2 million households achieve the dream of homeownership over the past 5 years.
- With our help, 90,700 homeowners were able to avoid foreclosure over the past 5 years.

Driving Diversity and Inclusion & Supporting Our People – we encourage and incorporate varied perspectives at every level of the organization in a supportive and inclusive environment to ensure that our products and services are innovative and responsive to the diverse needs of our customers and prospective homeowners.

- 58% of our workforce is female and 80% of our Board committee chairpersons are female.
- In 2022, we were honored with the Residential DEI Leadership Award by the Mortgage Bankers of America Association for the second time in four years. This is one of several awards we received for our work in DEI in 2022.

Focusing on Responsible Business Practices & Corporate Governance – we focus 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.

- 100% of our board committee chairpersons are independent as well as our board chairperson.
- We conduct annual, real-time cybersecurity exercises that stress test our large-scale cyber incident response plan, and our cybersecurity incident response capabilities.

Enact's 2022 ESG Report is available on the Company's website at <https://ir.enactmi.com/environmental-social-governance>.

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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.

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