



8325 Six Forks Road
Raleigh, NC 27615
919-846-4100
800-444-5664

EnactMI.com

FOR IMMEDIATE RELEASE
March 20, 2024

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

RALEIGH, N.C., March 20, 2024 – Enact Holdings, Inc. (Nasdaq: ACT) (Enact) today announced the release of its 2023 Environmental, Social, and Governance (ESG) Report covering the calendar year 2023.

This report builds upon Enact's inaugural ESG report published in 2023, for the calendar year 2022, by providing additional insight into Enact's approach to ESG matters and highlighting progress across our ESG priorities, along with new insights that provide additional transparency into Enact's ESG journey. The new insights include additional disclosures relating to the Taskforce on Climate-related Financial Disclosures (TCFD) and the United Nations Sustainable Development Goals (U.N. SDGs) frameworks.

"On behalf of everyone at Enact, I am pleased to share the next installment in our efforts to build a more inclusive and sustainable future for our customers, employees, investors and communities," said Rohit Gupta, President and CEO of Enact. "Our vision for ESG remains closely aligned with our mission to help more people responsibly achieve the dream of homeownership and to keep them in their home. We understand that individuals—our colleagues, customers, board members, and our stakeholders—are the core of our business, and we are immensely proud of the progress we have made in addressing their priorities. Going forward we'll continue to evaluate our ESG strategy and priorities based on emerging trends and stakeholder feedback."

Enact's 2023 ESG Report is available on Enact's website at <https://ir.enactmi.com/environmental-social-governance>.

###

Safe Harbor Statement

This communication contains "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act. These forward-looking statements may address, among other things, our expected financial and operational results, the related assumptions underlying our expected results, and the quotations of management. 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. Our forward-looking statements contained herein speak only as of the date of this press release. Factors or events that we cannot predict, including risks related to an economic downturn or recession in the United States and in other countries around the world; changes in political, business, regulatory, and economic conditions; changes in or to Fannie Mae and Freddie Mac (the "GSEs"), whether through Federal legislation, restructurings or a shift in business practices; failure to continue to meet the mortgage insurer eligibility

requirements of the GSEs; competition for customers; lenders or investors seeking alternatives to private mortgage insurance; an increase in the number of loans insured through Federal government mortgage insurance programs, including those offered by the Federal Housing Administration; and other factors described in the risk factors contained in our 2023 Annual Report on Form 10-K and other filings with the Securities and Exchange Commission, may cause our actual results to differ from those expressed in forward-looking statements. Although Enact believes the expectations reflected in such forward-looking statements are based on reasonable assumptions, Enact 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.

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.

Investor Contact

Daniel Kohl

[**EnactIR@enactmi.com**](mailto:EnactIR@enactmi.com)

Media Contact

Sarah Wentz

[**Sarah.Wentz@enactmi.com**](mailto:Sarah.Wentz@enactmi.com)