



Enact Receives Ratings Upgrade from AM Best

September 18, 2026

Underscores Enact's Continued Strong Performance and Robust Capital Position

RALEIGH, N.C., Sept. 18, 2026 (GLOBE NEWSWIRE) -- **Enact Holdings, Inc. (Nasdaq: ACT) (Enact)** a leading provider of private mortgage insurance through its insurance subsidiaries, today announced that AM Best upgraded the insurance financial strength rating for our flagship insurance subsidiary, Enact Mortgage Insurance Corporation, and our operating insurance subsidiary, Enact Mortgage Insurance Corporation of North Carolina, to A from A-. AM Best also announced the upgrade of Enact Holdings, Inc.'s long-term issuer rating, to bbb from bbb-. The outlook for the ratings is stable.

"This represents Enact's first upgrade from AM Best since they initiated coverage in 2023 and reflects our ability to consistently execute and deliver strong performance," said Rohit Gupta, Enact's President and Chief Executive Officer. "We remain confident in our business and in our ability to serve our lenders and their borrowers while also generating value for our shareholders."

Additional information regarding the rating changes can be found in the full report issued by AM Best.

About Enact Holdings, Inc.

Enact (Nasdaq: ACT), operating principally through its wholly-owned subsidiary Enact Mortgage Insurance Corporation since 1980, 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.

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