FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

| STATEMENT OF CHANGES IN BENEFICIAL OWNERSH |
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| OMB APPROVAL | | | | | | | | | | |
|---------------------|-----------|--|--|--|--|--|--|--|--|--|
| OMB Number: | 3235-0287 | | | | | | | | | |
| Estimated average b | ourden | | | | | | | | | |
| hours per response: | 0.5 | | | | | | | | | |

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

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|--|---|----------------------|--|--------|--|---|-------|--|---|-------------------------|----------------------|---|---|--|--|----------------------------|--|---------------------------------------|--|
| Name and Address of Reporting Person* Gupta Rohit | | | | | 2. Issuer Name and Ticker or Trading Symbol Enact Holdings, Inc. [ACT] | | | | | | | | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable) X Director 10% Owner | | | | | | |
| (Last) | ` | irst) DINGS, INC. | (Middle) | | 3. Date of Earliest Transaction (Month/Day/Year) 02/09/2024 | | | | | | | | | (give title | | | | | |
| 8325 SIX FORKS ROAD | | | | | 4. 1 | 4. If Amendment, Date of Original Filed (Month/Day/Year) | | | | | | | | Individual or Joint/Group Filing (Check Applicable Line) | | | | | |
| (Street) | | | | | | X Form filed by One Reporting Person Form filed by More than One Reporting Person | | | | | | | | | | | | | |
| (City) | (S | tate) | (Zip) | | Rı | Rule 10b5-1(c) Transaction Indication | | | | | | | | | | | | | |
| Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10. | | | | | | | | | | | to | | | | | | | | |
| | | Tab | le I - No | n-Deri | vative | e Se | curit | ies Ac | quired | , Dis | sposed c | of, or Be | neficial | ly Owned | l | | | | |
| ···································· | | | 2. Transaction Date (Month/Day/Year) | | ar) E | 2A. Deemed Execution Date, if any (Month/Day/Year) | | 3. Transaction Code (Instr. r) 8) | | | | | Benefici Owned I | es ally Following | Form: | Direct of Indirect str. 4) | 7. Nature of Indirect Beneficial Ownership | | |
| | | | | | | | | Code | v | Amount | (A) o (D) | r Price | Transac | Reported Transaction(s) (Instr. 3 and 4) | | | (Instr. 4) | | |
| Common Stock | | | | 02/09 | 9/2024 | | | | М | | 34,57 | 1 A | (1) | 99 | ,723 | 3 D | | | |
| Common Stock 02/0 | | | | 02/09 | 9/2024 | /2024 | | | M | | 30,39 | 1 A | (1) | 130 | 130,114 | | D | | |
| Common Stock 02/09 | | | | 9/2024 | | | F | | 23,148 | B ⁽²⁾ D \$27 | | 106,966 | | 066 D | | | | | |
| | | - | Table II - | | | | | | | | osed of, converti | | | Owned | | | | | |
| 1. Title of Derivative Security (Instr. 3) | Title of 2. 3. Transaction 3A. Deemed Execution Date curity or Exercise (Month/Day/Year) if any | | | Date, | 4. Transaction Code (Instr. 8) | | n of | | 6. Date Exercisable at Expiration Date (Month/Day/Year) | | te | 7. Title and Am of Securities Underlying Derivative Secu (Instr. 3 and 4) | | 8. Price of Derivative Security (Instr. 5) | 9. Numbe derivative Securities Beneficia Owned Following Reported Transacti (Instr. 4) | e s lly | 10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | Beneficial Ownership (Instr. 4) | |
| | | | | | Code | v | (A) | (D) | Date Exercisa | ıble | Expiration Date | Title | Amount or Number of Shares | | | | | | |
| Restricted Stock Units | (1) | 02/09/2024 | | | M | | | 34,571 | (3) | | (3) | Common Stock | 34,571 | \$0 | 34,55 | 5 | D | | |
| Restricted Stock Units | (1) | 02/09/2024 | | | M | | | 30,391 | (4) | | (4) | Common Stock | 30,391 | \$0 | 60,77 | 8 | D | | |

Explanation of Responses:

- 1. Each restricted stock unit will settle into shares of Issuer common stock on a 1:1 basis.
- 2. The Company withheld shares of common stock to satisfy the tax withholding obligation for the Reporting Person's Restricted Stock Units that vested on February 9, 2024 and February 11, 2024.
- 3. Restricted Stock Units vest and convert to Common Stock in three equal annual installments beginning on February 11, 2023
- 4. Restricted Stock Units vest and convert to Common Stock in three equal annual installments beginning on February 9, 2024

Remarks:

/s/ Evan Stolove, by power of attorney

02/13/2024

** Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- * If the form is filed by more than one reporting person, see Instruction 4 (b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.