FORM 4

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

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

| Washington, | D.C. | 20549 |
|-------------|------|-------|
|-------------|------|-------|

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

| OMB APPI                 | OMB APPROVAL |  |  |  |  |  |  |  |
|--------------------------|--------------|--|--|--|--|--|--|--|
| OMB Number:              | 3235-0287    |  |  |  |  |  |  |  |
| Estimated average burden |              |  |  |  |  |  |  |  |
| hours per response:      | 0.5          |  |  |  |  |  |  |  |

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

| 1. Name and Address of Reporting Person* Gould Brian     |  |  |  |                 | 2. Issuer Name and Ticker or Trading Symbol Enact Holdings, Inc. [ ACT ]   |                   |                                     |                     |   |  |   | Relationship of Reporting Person(s) to Issuer (Check all applicable)     Director     Officer (give title Other (specify) |   |   |                                       |      |  |
|--|--|--|--|-----------------|--|-------------------|-------------------------------------|---------------------|---|--|---|---|---|---|---------------------------------------|------|--|
| (Last) (First) (Middle)                                  |  |  |  |                 | Date 6   |                   | st Trai                             | nsaction (Mo        | nth/Day/Ye                                | ar)  |   | ^ below   |   | be  | Other (specify below)                 |      |  |
| C/O ENA  | ACT HOLD   | INGS, INC.                                 |  |                 |  |                   |                                     |                     |   |  |   | LVIC  | c Chici O   | Crations  | Office                                | CI   |  |
| 8325 SIZ   | K FORKS R  | OAD  |  | 4.              | 4. If Amendment, Date of Original Filed (Month/Day/Year)   |                   |                                     |                     |   |  |   | 6. Individual or Joint/Group Filing (Check Applicable Line)   |   |   |                                       |      |  |
| (Street)   |  |  |  |                 |  |                   |                                     |                     |   |  |   | X Form filed by One Reporting Person  |   |   |                                       |      |  |
| RALEIC   | SH N   | C :  | 27615  |                 |  |                   |                                     |                     |   |  | Form filed by More than One Reporting<br>Person |   |   |   |                                       |      |  |
| (City)   | (Si  | tate)                                      | (Zip)  | R               | lule   | 10b5              | 5-1(c                               | c) Transa           | action I                                  | ndicatior  | 1   |   |   |   |                                       |      |  |
|  |  |  |  |                 |  |                   |                                     |                     |   | ras made pursu<br>ule 10b5-1(c). S   |   |   | ion or written  | plan that is i  | ntende                                | d to |  |
|  |  | Tab  | e I - Non-De   | rivativ         | e Se   | curiti            | es A                                | cquired, [          | Dispose                                   | d of, or Be  | eneficia  | Ily Owne  | d   |   |                                       |      |  |
| 1. Title of Security (Instr. 3)  2. Transa Date (Month/D |  |  |  | Execution Date, |  | Code (Instr.   5) |                                     |                     |   |  |   | Form: Dire<br>(D) or Indir  |   | 7. Nature<br>of Indirect<br>Beneficial<br>Ownership<br>(Instr. 4) |                                       |      |  |
|  |  | Code V Amount (A) or (D)                   |  |                 |  |                   |                                     | r Price             | Transac<br>(Instr. 3                      |  |   |   |   |   |                                       |      |  |
|  | Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities) |  |  |                 |  |                   |                                     |                     |   |  |   |   |   |   |                                       |      |  |
| 1. Title of<br>Derivative<br>Security<br>(Instr. 3)      | 2.<br>Conversion<br>or Exercise<br>Price of<br>Derivative<br>Security  | 3. Transaction<br>Date<br>(Month/Day/Year) | 3A. Deemed<br>Execution Date<br>if any<br>(Month/Day/Yea | Code            | 4. 5. Number 6. Transaction Code (Instr. Derivative |                   | Expiration Date<br>(Month/Day/Year) |                     | Amount of Securities Underlyin Derivative | 7. Title and<br>Amount of<br>Securities<br>Underlying<br>Derivative Security<br>(Instr. 3 and 4) |   | 9. Number<br>derivative<br>Securities<br>Beneficiall<br>Owned<br>Following<br>Reported<br>Transactio<br>(Instr. 4)        | Ownersh<br>Form:<br>y Direct (D<br>or Indire<br>(I) (Instr. | (D)<br>irect  | Beneficial<br>Ownership<br>(Instr. 4) |      |  |
|  |  |  |  | Code            | , v  | (A)               | (D)                                 | Date<br>Exercisable | Expiration Date                           | on Title   | Amount<br>or<br>Number<br>of<br>Shares          |   |   |   |                                       |      |  |
| Restricted<br>Stock<br>Units                             | (1)  | 03/13/2024                                 |  | A               |  | 136               |                                     | (2)                 | (2)                                       | Common<br>Stock  | 136(3)  | \$0   | 25,060  | I   | )                                     |      |  |
| Restricted<br>Stock                                      |  |  |  |                 |  |                   |                                     | l 🗆                 | l   | Common   | 16(3)   | \$0   | 2.016   |   |                                       |      |  |
| Units  | (1)  | 03/13/2024                                 |  | A               |  | 16                |                                     | (4)                 | (4)                                       | Stock  | 10(0)   | Ψ0  | 2,816   | I   | ,                                     |      |  |
|  | (1)  | 03/13/2024                                 |  | A               |  | 28                |                                     | (5)                 | (4)                                       | Stock  Common Stock  | 28(3)   | \$0   | 5,032   | 1   |                                       |      |  |

## **Explanation of Responses:**

- 1. Each restricted stock unit will settle into shares of Issuer common stock on a 1:1 basis.
- $2. These \ restricted \ stock \ units \ will \ vest \ on \ the \ third \ anniversary \ of \ the \ grant \ date \ of \ September \ 15, 2021$
- 3. Additional restricted stock units acquired pursuant to reinvestment terms in the restricted stock unit award agreement resulting from a quarterly dividend at \$0.16 per share, paid on March 13, 2024.
- 4. Restricted Stock Units vest and convert to Common Stock in three equal annual installments beginning on February 11, 2023
- 5. Restricted Stock Units vest and convert to Common Stock in three equal annual installments beginning on February 9, 2024
- 6. Restricted Stock Units vest and convert to Common Stock in three equal annual installments beginning on February 16, 2025

## Remarks:

/s/ Evan Stolove, by power of attorney \*\* Signature of Reporting Person

03/15/2024

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.

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