FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

| | OMB APPROVAL | | | | | | | | |
|-----|---------------------|-----------|--|--|--|--|--|--|--|
| | OMB Number: | 3235-0287 | | | | | | | |
| | Estimated average b | ourden | | | | | | | |
| - 1 | 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

| | | | | | 0000 | 011 00(11 | , 01 1110 | , investment | 001111 | July 7 to | 10110 | | | | | | | |
|--|---|--|--|------------------|--|---|---|----------------------------------|---------|---------------------------------|-----------------|--|---|--|--------------------------------|--|---------------------------------------|--|
| 1. Name and Address of Reporting Person* Gould Brian | | | | | 2. Issuer Name and Ticker or Trading Symbol Enact Holdings, Inc. [ACT] | | | | | | | (CI | Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner | | | | | |
| (Last) | st) (First) (Middle) D ENACT HOLDINGS, INC. | | | | | 3. Date of Earliest Transaction (Month/Day/Year) 06/13/2024 | | | | | | | Officer (give title Other (specify below) EVP & Chief Operations Officer | | | | | |
| 8325 SIX FORKS ROAD | | | | | 4. If Amendment, Date of Original Filed (Month/Day/Year) | | | | | | | | 6. Individual or Joint/Group Filing (Check Applicable Line) | | | | | |
| (Street) | Street) RALEIGH NC 27615 | | | | | | | | | | | | Form filed by One Reporting Person Form filed by More than One Reporting Person | | | | | |
| (City) | ty) (State) (Zip) | | | | | | cule 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 | | | | | | | | | | | |
| | | | | | satis | sfy the af | firmativ | e defense con | ditions | s of Rule | 10b5-1(c). S | See Instruct | ion 10. | ion or written | pian that | is intende | :d to | |
| | | Tab | le I - Non-D | Derivativ | e Se | curitie | es Ad | cquired, [| Disp | osed | of, or Be | neficia | lly Owne | d | | | | |
| 1. Title of Security (Instr. 3) 2. Transa Date (Month/D | | | | | Execution Date | | Code (Instr. | | | | | Benefici Owned I | es ially Following | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | | 7. Nature of Indirect Beneficial Ownership | | |
| | | | | | | | | Code V | | Amount | ınt (A) or Prid | | Reporte Transac (Instr. 3 | tion(s) | | | (Instr. 4) | |
| | | Т | able II - De | | | | | quired, Di | | | | | y Owned | | | | | |
| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Dat if any (Month/Day/Ye | 4. Transactio | | 5. Number on of | | 6. Date Exercisa Expiration Date | | sable and 7. Title and Amount o | | d f s g | 8. Price of Derivative Security (Instr. 5) | 9. Number derivative Securities Beneficiall Owned Following Reported Transactio (Instr. 4) | y Ov Fo Dii or (I) | wnership orm: rect (D) Indirect (Instr. 4) | Beneficial Ownership (Instr. 4) | |
| | | | | Code | v | (A) | (D) | Date Exercisable | | oiration te | Title | Amount or Number of Shares | | | | | | |
| Restricted Stock Units | (1) | 06/13/2024 | | A | | 156 | | (2) | | (2) | Common Stock | 156 | \$0 ⁽³⁾ | 25,216 | | D | | |
| Restricted Stock Units | (1) | 06/13/2024 | | A | | 18 | | (4) | | (4) | Common Stock | 18 | \$0 ⁽³⁾ | 2,834 | | D | | |
| Restricted Stock Units | (1) | 06/13/2024 | | A | | 32 | | (5) | | (5) | Common Stock | 32 | \$0 ⁽³⁾ | 5,064 | | D | | |
| Restricted Stock | (1) | 06/13/2024 | | A | Γ | 36 | | (6) | | (6) | Common Stock | 36 | \$0 ⁽³⁾ | 5,814 | | D | | |

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 \$0.185 per share, paid on June 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

06/17/2024

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.

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.