



Human Rights Policy



What We Believe

Respect for basic human rights is embedded in Enact Holdings, Inc.'s ("Enact" or the "Company") mission of helping families buy a house and keep it their home.

The policies and our guiding principles in our Code of Ethics set forth our commitment to the highest ethical standards and fair dealing in our business operations.

As stated in the Code of Ethics, we strive to conduct our business operations with the highest regard for the fundamental rights of each person in our workplace, in our communities, and in our world. Guided by United Nations Universal Declaration of Human Rights, the United Nations Guiding Principles on Business and Human Rights, and the Organization for Economic Cooperation and Development (OECD) Guidelines for Multinational Enterprises, we are committed to promoting a culture that (1) advances all internationally recognized human rights and (2) addresses conduct and activities that result in adverse impacts to such human rights.

What We are Doing

Implementing Programs and Procedures

Scope

Like the policies and principles articulated in our Code of Ethics, this Statement on Human Rights Policy ("Statement") applies to *those who work for us* – all of Enact's employees, regardless of geographical location; *those who work with us* – Enact's subsidiaries and affiliates; and *those who work on our behalf* – third parties representing Enact and our suppliers.

1. Key Areas of Focus

Among other things, Enact's Code of Ethics conveys our commitment to *Fair Employment Practices* and *Supplier Relations*, along with our clear expectations regarding *Anti-Corruption*, *Working with Governments*, *Safeguarding Information*, and avoiding *Conflicts of Interest*.

1.1. Colleagues

We maintain workplace policies that specifically prohibit employment discrimination, workplace harassment, and forced, compulsory labor.

We are committed to ensuring a workplace free from discrimination, including on the basis of age, gender, race, ethnicity, religion, disability, sexual orientation, and all protected characteristics; promoting equal opportunities; and valuing diversity. Enact is dedicated to the protection and promotion of all human rights, including women's rights, within our workplace and communities.

We are committed to observing all applicable labor and employment laws, including those that pertain to the freedom of association, privacy, and collective bargaining. We are committed to ensuring that all employees and contractors are paid a living wage, reflecting our dedication to ethical and fair labor practices.

We oppose human trafficking, slavery, and child labor as we strive to acknowledge and respect the dignity not only of our colleagues, but of every person.

Enact's Human Resources department has implemented policies, programs, and procedures to help employees achieve physical, personal, and financial wellbeing.

1.2. Community

Enact actively engages in the communities in which we live and work.

Our Enact Foundation and its philanthropic grants are focused on social issues aligned with our mission and business priorities, specifically affordable housing, homelessness, and closing the minority homeownership gap, and are guided by the interests and passions of our employees locally and across the US. We have identified sustainability as an additional focus area, which encompasses our environmental initiatives.

Enact is committed to the protection of human rights, to advancing equality, to reducing inequities, to enabling quality education, and to promoting decent work and economic growth, all of which are United Nations Sustainable Development Goals.

1.3. Contractors

We believe that all businesses have an obligation to conduct their operations in an ethical, sustainable manner. Enact will apply the standards articulated in this Statement to our dealings with our suppliers and other third parties who work on our behalf. Likewise, our Contractor Code of Ethics contains important information to help each contractor to understand our expectation of compliance with the provisions as outlined in the Code of Ethics.

2. Climate

Enact is committed to reducing impacts on the environment associated with our business activities and to implementing best practices to support environmental sustainability. We continue to assess our carbon footprint and seek ways to reduce environmental impact through (1) water, energy, and other resource conservation; (2) avoidance, reduction, and recycling of materials; and (3) programs designed to raise awareness among our colleagues, customers, and contractors.

3. Culture

3.1. Awareness and Training

Enact offers a comprehensive and robust training platform that includes professional development and leadership opportunities for our employees. We also provide courses for employees on diversity, equity, and inclusion, respect in the workplace, and other topics that foster engagement and respect, including training dedicated to Human Rights.

Our Diversity, Equity, and Inclusion Council connects employees with others who have similar interests or experiences and helps to build an inclusive culture through Company-wide educational efforts, events, participation in our recruitment efforts, and input into our hiring strategies.

3.2. Identification of Key Risks and Impacts

Enact's Enterprise Risk Management team enables us to identify and mitigate significant risks to the business. We routinely assess operational risks, including our ability to attract, retain, and motivate qualified colleagues. We will assess inherent exposures to human rights violations and the potential for abuses in any locations where we employ colleagues or engage contractors, whether in the United States or abroad.

3.3. Avenues to Report Concern

Enact offers several channels through which employees and other stakeholders can (1) report concerns discreetly, privately, and anonymously related to human rights or other matters, (2) simply ask questions, or (3) seek information. These channels include our Enact Ombuds Office and the Enact Board of Directors.

3.4. Enact's Prohibition on Retaliation

We believe we have created a transparent, accountable, and responsible corporate culture by empowering our colleagues to voice concerns without fear of retaliation. Enact's strict prohibition on retaliation or the threat of retaliation is set forth in the Code of Ethics.

3.5. Stakeholder Engagement

Enact welcomes stakeholder engagement in relation to the implementation of this Statement as well as the assessment of the effectiveness of its resulting outcomes.

Governance and Oversight

Board of Directors

The Enact Holdings, Inc. Compensation Committee, in connection with its human capital management oversight responsibilities, will be periodically informed about and will exercise oversight of this Statement.

Management

Enact's Chief Human Resources Officer is responsible for maintaining and implementing this Statement, with support from the Company's Senior Leadership Team.

This Statement will be updated periodically as required to reflect relevant developments and company activities. Should this policy conflict with Genworth's Human Rights Policy, Genworth's Policy will govern.

The terms of this Statement may be amended, modified, or terminated at any time. Nothing in this Statement creates a contract of employment or any contractual obligation between Enact and any employee of Enact.