

| OMB APPROVAL | |
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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

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

Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

| | | |
|---|--|--|
| 1. Name and Address of Reporting Person* <u>McMullen James</u> (Last) (First) (Middle) C/O ENACT HOLDINGS, INC. 8325 SIX FORKS ROAD (Street) RALEIGH NC 27615 (City) (State) (Zip) | 2. Issuer Name and Ticker or Trading Symbol <u>Enact Holdings, Inc. [ACT]</u> | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input checked="" type="checkbox"/> Director 10% Owner <input type="checkbox"/> Officer (give title below) Other (specify below) <p style="text-align: center;">Controller</p> |
| | 3. Date of Earliest Transaction (Month/Day/Year) 06/18/2026 | |
| | 4. If Amendment, Date of Original Filed (Month/Day/Year) | 6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person |

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) | | 4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5) | | | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|------------|-------|---|--|---|
| | | | Code | V | Amount | (A) or (D) | Price | | | |

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transaction Code (Instr. 8) | | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | | 6. Date Exercisable and Expiration Date (Month/Day/Year) | | 7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4) | 8. Price of Derivative Security (Instr. 5) | 9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4) | 10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 11. Nature of Indirect Beneficial Ownership (Instr. 4) | |
|--|--|--------------------------------------|--|--------------------------------|---|--|-----|--|-----------------|---|--|--|---|--|-------|
| | | | | Code | V | (A) | (D) | Date Exercisable | Expiration Date | | | | | | Title |
| Restricted Stock Units | (1) | 06/18/2026 | | A | | 5 | | (2) | (2) | Common Stock | 5 | \$0 ⁽³⁾ | 816 | D | |
| Restricted Stock Units | (1) | 06/18/2026 | | A | | 4 | | (4) | (4) | Common Stock | 4 | \$0 ⁽³⁾ | 592 | D | |
| Restricted Stock Units | (1) | 06/18/2026 | | A | | 8 | | (5) | (5) | Common Stock | 8 | \$0 ⁽³⁾ | 1,395 | D | |
| Restricted Stock Units | (1) | 06/18/2026 | | A | | 15 | | (6) | (6) | Common Stock | 15 | \$0 ⁽³⁾ | 2,642 | D | |
| Restricted Stock Units | (1) | 06/18/2026 | | A | | 10 | | (7) | (7) | Common Stock | 10 | \$0 ⁽³⁾ | 1,726 | D | |

Explanation of Responses:

- Each restricted stock unit will settle into shares of Issuer common stock on a 1:1 basis.
- Restricted Stock Units vest and convert to Common Stock in three equal annual installments beginning on February 16, 2025.
- Additional restricted stock units acquired pursuant to reinvestment terms in the restricted stock unit award agreement resulting from a quarterly dividend at \$0.24 per share, paid on June 18, 2026.
- Restricted Stock Units vest and convert to Common Stock in three equal annual installments beginning on April 1, 2025.
- Restricted Stock Units vest and convert to Common Stock in three equal annual installments beginning on February 21, 2026.
- Restricted Stock Units vest and convert to Common Stock in three equal annual installments beginning on October 1, 2026.
- Restricted Stock Units vest and convert to Common Stock in three equal annual installments beginning on February 13, 2027.

Remarks:

/s/ Joe Jacumin, by power of attorney 06/23/2026

** 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.