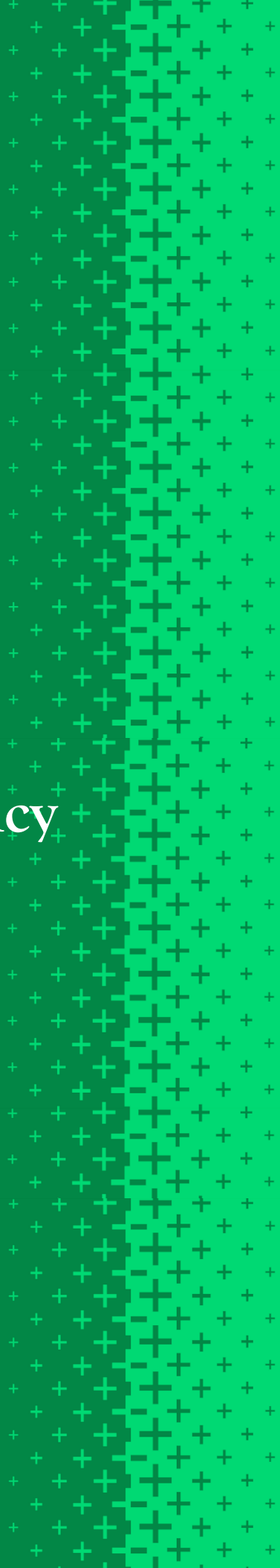




Health and Safety Policy



Policy

Consistent with its core values, Enact is committed to achieving environmental, health, and safety (EHS) excellence and to complying with applicable environmental, health, and safety laws and regulations. Enact will strive to provide a safe and healthy work environment and to avoid adverse impact and injury to the environment and the communities in which we do business.

Guidance for Safety Associate Program

Introduction

Enact is committed to protecting its associates while in the workplace. A structured and standardized Safety Program will help ensure that each Enact facility is prepared to respond to unexpected incidents and contingencies including, but not limited to, fires, tornadoes, storms, intrusion, and personnel casualties. These events may require associates to evacuate the facility or to shelter in place.

These procedures are intended to provide guidance on minimum expectations while remaining flexible for localized variation and implementation. It is expected that each location will further develop specific localized procedures to complement this directive.

Scope

This guideline applies to:

- All Enact-owned facilities globally
- Any facilities that may be leased by Enact for the purpose of conducting business, as appropriate

Objectives

The purpose of this document is to:

- Confirm the commitment of leadership to ensuring the safety of all associates.
- Summarize those responsibilities common to each location.
- Describe the framework within which the Safety Program is implemented and managed at Enact.

Framework

1. Organization

Each Enact business location will:

- Designate a local Safety Program Leader. Responsibilities include:
 - Implementing and managing the local Safety Program for the facility. This may also entail responsibility for multiple satellite locations or smaller facilities.
 - Coordinating and communicating with the Genworth Safety Program leader to ensure compliance with corporate guidance and directives.
 - Ensuring that designated Safety Associates are visibly identified and easily recognizable at their facility.
- Designate a local Crisis Leader. Responsibilities include:
 - Assembling the local Crisis Management team during an incident
 - Coordinating and communicating with the Genworth Crisis Management team
 - Coordinating and communicating with the local leadership team
 - Making on-the-spot decisions when time is of the essence
 - Serving as Safety Program Leader, if necessary
- Designate enough Safety Associates based on size and needs of the facility. As a rule of thumb, one (1) Safety Associate should be assigned for every 25 associates. This ratio may be lower given the specific layout of the facility.
 - In general, each floor of each building should have at least one (1) designated Floor Captain and at least one (1) backup. This associate will have a functional reporting line to the Building Captain and will be responsible for:
 - Maintaining a current list of associates for that floor – provide this information to the Building Captain, as applicable
 - Assembling and mustering all floor associates during a building evacuation or a shelter-in-place
 - Assisting in communication to all associates on the floor during an incident
 - Larger facilities may identify a Sweeper who will be responsible for ensuring that all rooms and spaces have been properly evacuated during a drill or actual incident. This associate should functionally report to the respective Floor Captain. In smaller facilities, the Floor Captain may fulfill these responsibilities.
 - CPR/First Aid certified associates will be identified at each facility. Ideally, each building and/or floor will have at least one (1) certified associate for each 100 employees. These associates should be easily identifiable and readily accessible should the need arise.

Participation in the Enact Safety Program will be voluntary. Associates who volunteer to participate have already expressed some passion for the function and are more likely to fully engage in their job responsibilities. However, if no volunteers step forward for a given location, the Safety Program Leader will work directly with the departmental manager for that location to designate a Safety Associate.

Given the voluntary nature of the Safety Program, sincere appreciation and meaningful recognition is key to retaining strong Safety Associates. Safety Program Leaders should make provisions for occasional recognition of all Safety Associates within their purview. This may include, but is not limited to, an annual recognition luncheon, awards for specific accomplishments, etc. In this same spirit, it is incumbent upon the Safety Program Leader to ensure that the managers of participating Safety Associates are communicated with regularly and that program expectations are clearly set forth up front. It is imperative that managers make Safety Associates available for training, meetings, and other Safety Associate Program activities.

2. Equipment

In addition to the Facility safety equipment specified by local code or regulation (fire extinguishers, detectors, etc.), each site will maintain, at a minimum:

- Easily identifiable reflective safety vest and/or hat for all designated Safety Associates
- Functional two-way radios:
 - Equipped with rechargeable batteries or a sufficient supply of single-use batteries
 - At least one (1) per floor – recommend one (1) for each Safety Associate
 - One (1) for each Building Captain and Crisis Leader, as appropriate
- Operable flashlights for each Safety Associate
- At least one (1) first aid kit for each main floor. These should be easily accessible and fully stocked. Consider storage in a common area like a galley or break room. Ideally, this location will be marked and clearly visible to all associates.

It is recommended that each facility maintain:

- Automated external defibrillator (AED)
- Face shields for CPR
- First aid kits
- Flashlights
- Portable AM/FM radio and/or weather radio
- Safety vests
- Two-way radios

3. Communications

The Safety Program Leader at each location will ensure that a local GenworthALERT distribution is built and tested. This system should be used for mass communications to large groups of associates who may be affected by an incident. It should *not* be used as a substitute for an audible fire alarm or a functional public address (PA) system.

- ① Generally, the Business Continuity Planning Analysts (BCPAs) are responsible for the actual mechanics of building and testing GenworthALERT. The Safety Program Leader should work directly with their respective BCPA, as appropriate.

An active and engaged Safety team is key to an effective Safety Program. The Safety Program Leader should conduct, at a minimum, quarterly meetings with site Safety Associates to:

- Provide program updates
- Solicit input from Safety Associates
- Conduct refresher training on various topics

Additionally, the Global Safety team will meet periodically to assess the general health of the Safety Associate Program and provide additional guidance.

4. Education

The Safety Program Leader will implement a broad-reaching education and awareness campaign to ensure that all local associates understand the structure of the local Safety Program, know their local Safety Associates, and are generally aware of emergency processes at that site. This campaign need not be complex but should reach out to all associates at least once each year.

Each site Safety Program Leader should ensure that all new associates receive a copy of the Emergency Preparedness Guide/MyPlan and are trained in its usage. Often, this can be accomplished through close coordination with Human Resources as part of the onboarding process.

5. Coordination

The Safety Program Leader should coordinate efforts with local Facilities teams, Human Resources, Security Officers, and Business Continuity experts to the maximum extent possible.

Efforts should be made to communicate with local first responders at least annually. This may include site visits by local fire and emergency medical services (EMS) personnel or simple phone calls to establish lines of communication.

6. Training

All newly appointed Safety Associates should be provided initial training to address the responsibilities associated with their respective role. Refresher training should be conducted periodically or at least once a year.

Cardiopulmonary Resuscitation (CPR) training should be conducted only by a certified trainer at a frequency necessary to maintain current certifications. Enact recognizes the following agencies for CPR certification:

- American Red Cross
- International Red Cross
- American Heart Association

7. Testing

Each local Safety Program must provide for adequate testing of emergency response plans. At a minimum, a full fire drill (with evacuation) will be conducted at least annually for each Enact building. Fire drills should be planned and communicated to Senior Leaders in order to minimize business interruption. However, the Safety Program Leader should take all precautions to avoid alerting the general associate population of an impending drill so as not to obviate the intention of the test. Results of each drill should include time to complete the evacuation and any problems encountered (communication failures, uncooperative associates, etc.). These results will be reported to the Enact Safety Program Leader after each test.

In addition to regular fire drills, it is incumbent upon the local Safety Program Leaders to identify necessity for regional contingencies. For example, offices in regions prone to tornadoes should document and test a tornado response plan.

Safety Program Leaders may also wish to conduct periodic medical emergency drills to ensure that Safety Associates are prepared to respond to life-threatening medical situations.

8. Evacuation

Many emergencies require the speedy evacuation of all personnel. Each local Safety Program should identify primary and alternate muster locations for each building and each floor. These locations must be communicated to all associates regularly.

Additionally, local Safety personnel should attempt to identify any impediment to evacuation. These may include obstruction, locked doors, etc. Also, the needs of physically impaired associates should be considered in the planning phase.

The evacuation procedure should consider the distinction between different types of evacuations. For example, a fire evacuation may dictate the quickest egress from the building. However, a bomb-threat evacuation may require a completely different route and/or assembly area given the location and size of the bomb.

9. Shelter-In-Place

Some emergencies require that associates remain inside their facility or relocate to another location within that facility. These incidents include, but are not limited to, tornadoes, thunderstorms, or belligerent intruders. Each local Safety Program should take these events and procedures into account. These locations are generally internal rooms, away from windows or other structural hazards. The Safety Program Leader (or delegate) should check with local authorities regarding suitable locations. Where appropriate, safe internal shelters should be identified and clearly marked, and communication plans should be tested. Furthermore, each facility should have the ability to quickly communicate and direct associates to seek shelter. GenworthALERT can be an effective tool for this purpose.

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 this Policy.

Management

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

This Policy will be updated periodically as required to reflect relevant developments and company activities.

Appendix A: Terminology

Key terms referenced in this document are described below.

Term	Description
Automated External Defibrillator (AED)	A life-saving tool used to restore the normal electric pulses within the heart after a victim suffers some sort of cardio event. AEDs are generally self-guided.
Building Captain	In multi-building facilities, an associate responsible for implementing and managing the local Safety Program within a given building. Accountable to the site Safety Leader.
Cardiopulmonary Resuscitation (CPR)	A life-saving methodology used to sustain life while awaiting professional help. Associates MUST be CPR certified to perform these activities.
Crisis Leader	Designated leader at each site responsible for managing and directing the immediate efforts during an actual crisis or emergency. This associate is generally a mid- to senior-level manager with decision-making authority.
Floor Captain	In buildings with more than one (1) floor, an associate assigned Safety Captain responsibilities for a given floor.
Safety Associate	Generic term for any associate who participates in the Safety Program
Safety Captain	Safety Associate assigned responsibility for a designated area (building, floor, etc.). Responsibilities include accounting for all associates in designated area during an actual emergency.
Safety Program Leader	The local leader responsible for implementing and overseeing the Safety Program at a given site and ensuring compliance with Corporate Safety Policy
Sweeper	In larger areas, an associate assigned to move throughout the area to ensure that all rooms and spaces have been properly evacuated. Makes “all clear” report to assigned Safety Captain.