

Charter of the Audit Committee Enact Holdings, Inc.

The Audit Committee (the “Committee”) of the board of directors (the “Board”) of Enact Holdings, Inc. (the “Corporation”) shall consist of a minimum of three directors. All members of the Committee shall be independent directors and shall satisfy The Nasdaq Stock Market LLC and U.S. Securities and Exchange Commission (“SEC”) standards for audit committee member independence, as determined by the Board. The foregoing may be subject to any applicable exemptions, including Rule 10A-3 under the Securities Exchange Act of 1934, permitting a director of both the Corporation and an affiliate of the Corporation who otherwise satisfies the independence requirements to serve on the Committee. All members shall be able to read and understand fundamental financial statements, including the Corporation’s balance sheet, income statement and statement of cash flows, and have sufficient financial experience and ability to enable them to discharge their responsibilities, and at least one member shall satisfy the SEC’s criteria for an “audit committee financial expert,” in each case, as determined by the Board. Members of the Committee and its chairperson shall be appointed by the Board upon the recommendation of the Nominating and Corporate Governance Committee and may be removed by the Board in the Board’s discretion.

The Committee shall meet at least quarterly and as it deems necessary to fulfill its responsibilities, and at such times and places as the Committee or its chairperson shall determine. The presence of a majority of the Committee members shall constitute a quorum.

The purpose of the Committee shall be to assist the Board in its oversight of, among other things, the integrity of the financial statements of the Corporation, including its accounting and financial reporting processes and the audits of its financial statements, internal controls over financial reporting, the independence and qualifications of the independent auditor, the performance of the independent auditor and the Corporation’s internal audit function, and the Corporation’s compliance with legal and regulatory requirements.

In furtherance of this purpose, the Committee shall have the following authority and responsibilities:

1. To discuss with management and the independent auditor the annual audited financial statements and quarterly financial statements, including matters required to be reviewed under applicable legal or regulatory requirements, including specific disclosures under “Management’s Discussion and Analysis of Financial Condition and Results of Operations.”
2. To recommend to the Board that the audited financial statements be included in the Annual Report on Form 10-K.
3. To discuss with management and the independent auditor, as appropriate, earnings press releases and financial information and earnings guidance, if any, provided to analysts and to rating agencies.
4. To select the independent auditor to examine the Corporation’s accounts, controls and financial statements. The Committee shall have the sole authority and responsibility to

appoint, compensate, retain, and oversee the work of any registered public accounting firm engaged for the purpose of preparing or issuing an audit report or performing other audit, review or attest services for the Corporation (including resolution of disagreements between management and the auditor regarding financial reporting). The independent auditor and each such registered public accounting firm will report directly to the Committee. The Committee shall review and have the sole authority to approve all audit engagement fees and terms and the Committee, or the chairperson of the Committee, must preapprove any audit and non-audit services provided to the Corporation by the Corporation's independent auditor.

5. To review and discuss with management and the independent auditor, as appropriate, any critical audit matters as well as any other matters required to be discussed under applicable auditing standards of the Public Company Accounting Oversight Board and SEC rules, including any audit problems or difficulties and management's response.

6. To, independently and/or in coordination with the Risk Committee, oversee risks associated with financial accounting and reporting, including the system of internal control, which includes reviewing and discussing with management and the independent auditor the Corporation's risk assessment process and management policies with respect to the Corporation's major financial risk exposures and the procedures utilized by management to identify and mitigate the exposure to such risks.

7. To review the Corporation's financial reporting and accounting standards and principles, significant changes in such standards or principles or in their application and the key accounting decisions affecting the Corporation's financial statements, including alternatives to, and the rationale for, the decisions made.

8. To oversee the design and implementation of the internal audit functions, including: (i) purpose, authority and organizational reporting lines; (ii) annual audit plan, budget and staffing; and (iii) concurrence in the appointment, compensation and rotation of the internal audit leader.

9. To review, with the chief financial officer, the controller, the internal audit leader, or such others as the Committee deems appropriate, the Corporation's internal system of audit and financial controls and the results of internal audits, including significant internal audit findings.

10. To obtain and review at least annually a formal written report from the independent auditor delineating: the auditing firm's internal quality-control procedures; any material issues raised within the preceding five years by the auditing firm's internal quality-control reviews, by peer reviews of the firm, or by any governmental or other inquiry or investigation relating to any audit conducted by the firm. The Committee will also review steps taken by the auditing firm to address any findings in any of the foregoing reviews. Also, in order to assess auditor independence, the Committee will obtain and review at least annually a formal written report from the independent auditor delineating all relationships between the independent auditor and the Corporation, actively engaging in a dialogue with the auditor with respect to any disclosed relationships or services that may impact objectivity and independence of the auditor and for taking, or recommending that the Board take, appropriate action to oversee the

independence of the auditor. After reviewing the foregoing report and the independent auditor's work throughout the year, the Committee will evaluate the auditor's qualifications, performance and independence. This evaluation shall include the review and evaluation of the lead partner of the independent auditor. The Committee will report its conclusions with respect to the independent auditor to the Board.

11. To prepare and publish an annual Committee report in the Corporation's proxy statement.

12. To set policies for the hiring of employees or former employees of the Corporation's independent auditor.

13. To review and oversee the investigation of any matters pertaining to the integrity of management, including conflicts of interest, or adherence to standards of business conduct as required in the policies of the Corporation. This should include regular reviews of the corporate ombudsperson process. In connection with these reviews, the Committee will meet, as deemed appropriate, with the general counsel and other officers or employees of the Corporation.

14. To establish policies and procedures for the review, approval and ratification of any proposed related person transactions, as defined in applicable SEC rules, review related person transactions, and oversee other related party transactions governed by applicable accounting standards.

15. To establish and oversee procedures for the receipt, retention and treatment of complaints on accounting, internal accounting controls and auditing matters, as well as for confidential, anonymous submissions by Corporation employees of concerns regarding questionable accounting, internal accounting controls and auditing matters.

16. To meet separately on a periodic basis in executive sessions with management (including with the chief financial officer and the controller), with the internal audit leader and also with the Corporation's independent auditors.

17. To discharge such other responsibilities as the Board may from time to time assign to the Committee.

The Committee shall have the authority to delegate any of its responsibilities to one or more subcommittees as the Committee may deem appropriate in its sole discretion.

The Committee shall have authority to retain such outside counsel, experts and other advisors, as the Committee may deem appropriate in its sole discretion. The Committee shall have sole authority to approve related fees and retention terms.

The Corporation will provide for appropriate funding, as determined by the Committee, for payment of (i) compensation to any registered public accounting firm engaged for the purpose of preparing or issuing an audit report or performing other audit, review or attest services for the Corporation, (ii) compensation to any outside counsel, experts and other advisors retained by the Committee, and (iii) ordinary administrative expenses of the Committee that are necessary or appropriate in carrying out its duties.

The Committee shall report regularly to the Board and shall conduct and present to the Board an annual performance evaluation of the Committee. The Committee shall review at least annually the adequacy of this charter and recommend any proposed changes to the Board for approval.

Effective December 2, 2025