

Expanding Opportunity

Sustainability Report · 2025



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About this Report

This report covers the period of our fiscal year from January 1, 2025, to December 31, 2025.[†] Our process included a review of leading sustainability frameworks and standards, the mortgage industry regulatory environment, and engagement with both internal and external stakeholders. In preparing this report, we also conducted a review of our Environmental, Human Rights, and Health and Safety policies, as well as our Code of Ethics.

[†] This report uses certain terms, including those that SASB or TCFD refer to as “material,” to reflect the key issues or priorities of Enact or its stakeholders. Used in this context, however, these terms are distinct from, and should not be confused with, the terms “material,” “materially,” and “materiality” as defined by or construed in accordance with filings with the Securities and Exchange Commission or other laws or as used in the context of financial statements and reporting.



Letter from Our CEO

One of the things I love about working at Enact is that our social mission and our business mission are deeply aligned; when our company thrives, so do the people and communities we serve. Therefore, it's my privilege to present Enact's 2025 Sustainability Report, which details the progress our company is making in areas vital to our long-term success.

The theme of this year's report, "Expanding Opportunity," reflects our optimism about our company's future, and our commitment to deliver on the promise of our three sustainability pillars: Strengthening Our Communities, Supporting Our People & Driving an Inclusive Culture, and A Focus on Responsible Business Practices & Sound Corporate Governance.

We strengthen our communities in two principal ways:

First, we expand access to homeownership for families who lack the traditional 20% down payment—allowing them to enjoy the stability of owning a home and to build wealth more quickly. With US housing affordability at its lowest point in decades, helping 151,000 households buy and stay in homes in 2025 is a major accomplishment. And we know that increased homeownership makes our communities stronger.

Second, we emphasize employee volunteerism and community involvement. Our support for the neighborhoods where we live and work has become part of the fabric of Enact. We actively support volunteerism, providing paid time off for employees so they can donate their time to charitable organizations of their choice. In 2025 alone, our employees volunteered over 2,800 hours of their time.

This year's theme, "*Expanding Opportunity*," captures both our optimism for the future and our commitment to advancing meaningful, sustainable outcomes.





Whether we are partnering with Habitat for Humanity, which closely aligns with our social mission, or supporting CASA's King's Ridge development in Raleigh for individuals and families transitioning out of homelessness, we are honored to serve our neighbors in North Carolina and beyond. Additionally, our Enact Foundation has awarded over \$1 million to more than 20 nonprofits since its launch in 2022, and we were recognized by the *Triangle Business Journal* as a "Community Champion."

This year we continued our commitment to providing an exceptional employee experience and fostering an inclusive, engaging workplace culture. We are proud that in our annual Employee Engagement Survey, conducted by Gallup, we achieved an engagement score that places us among the best for the third year running, and we received numerous recognitions as a "Best Place to Work" and "Company of the Year" both locally and nationally.

Finally, our focus on exemplary corporate governance remains steadfast. Of course, we operate in a highly regulated industry. That said, we strive to go above and beyond when it comes to protecting our stakeholders' interests. Our Board chairperson is independent, as are all of our committee chairpersons. Our Independent Capital Committee is fully independent. All of which ensures that the Company always acts with every shareholder's interest in mind.

Our business interests complement our social mission; when our business succeeds, we are able to make a meaningful and positive impact in our community. In the following pages, you will have the opportunity to learn more about our approach, what we've achieved, and our outlook for the future.

Thank you for your interest in Enact and our continued sustainability strategy and progress.

Rohit Gupta
President, Chief Executive Officer, and Director at Enact

About Enact

Who We Are

Enact¹ (NASDAQ: ACT), through its subsidiaries, is a leading U.S. private mortgage insurance provider offering borrower-centric products that enable lenders and other partners across the U.S. to help people responsibly achieve and maintain the dream of homeownership. We take pride in our culture, where employees are respected, heard, and empowered to do their best work. We enjoy working hard, learning as a team, and celebrating our successes. Enact is headquartered in Raleigh, North Carolina.

What We Do

Building on a deep understanding of lenders' businesses and a legacy of financial strength, we partner with lenders to bring best-in-class service, leading underwriting expertise, and extensive risk and capital management to the mortgage process, helping to put more people in homes and to enable them to stay in their homes.

We operate in all 50 states and the District of Columbia. We have long-tenured customer relationships with mortgage lenders and are focused on responsible underwriting and prudent risk and capital management practices. We believe that our operating and technological capabilities provide an exceptional customer experience while driving new business volume at attractive risk-adjusted returns.

Why We Do It

At Enact, we live our values of Excellence, Improvement, and Connection in all that we do. Our mission to help people get into and stay in their homes has a positive impact on our world and inspires us to go the extra mile. We look at the bigger picture, always considering our customers' processes and their borrowers' experience. By empowering customers and their borrowers, we seek to positively impact the lives of those in the communities that we serve in a sustainable way.

1. Enact Holdings, Inc. operates principally through its wholly-owned subsidiary Enact Mortgage Insurance Corporation to provide private mortgage insurance (PMI) to mortgage lenders in the United States.



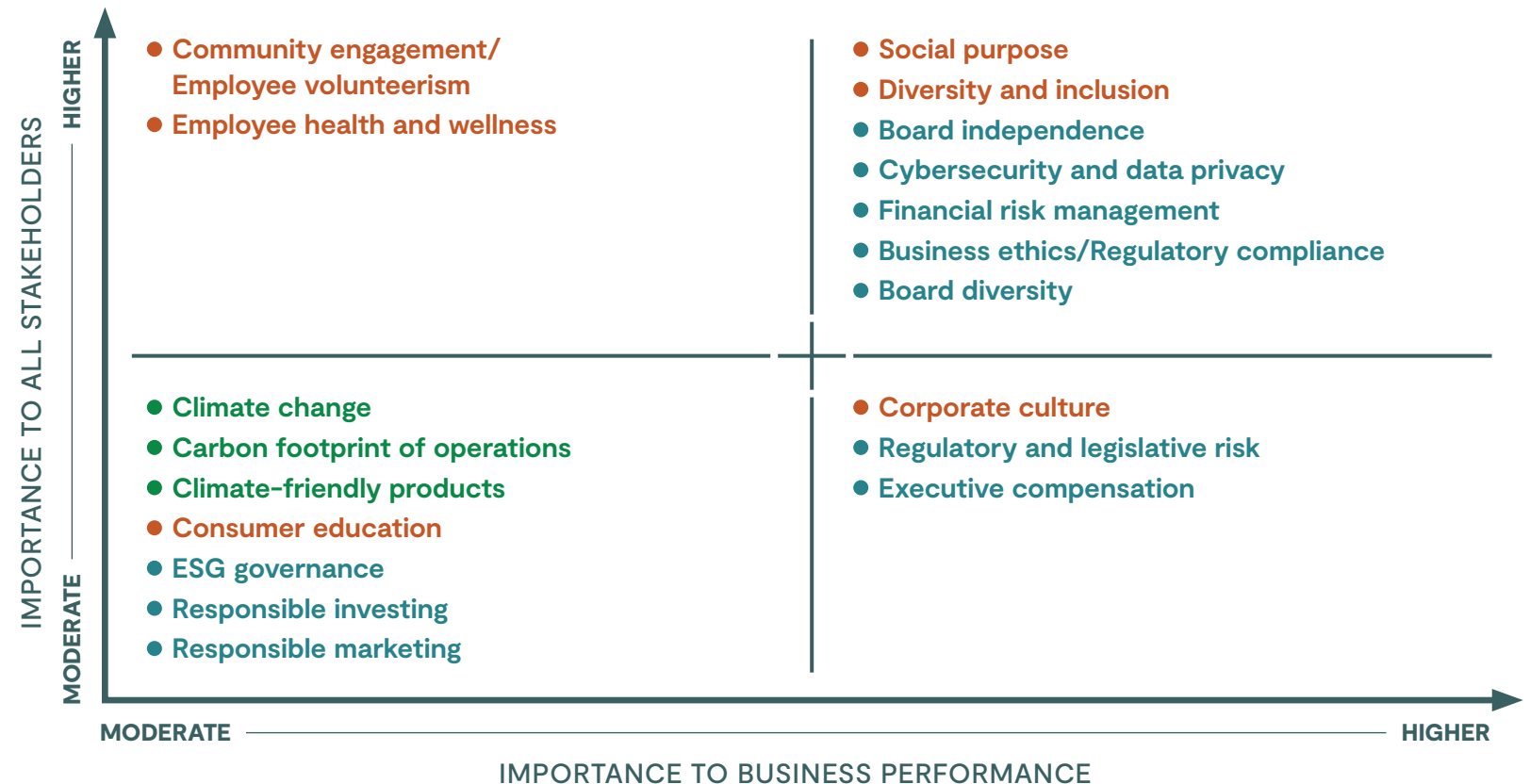
Sustainability Materiality Matrix and Stakeholder Engagement

For the past three years, we have engaged a third-party consultancy to help assess our sustainability disclosures. In 2022, we conducted a formal Materiality Assessment and solicited the perspectives of our key internal and external stakeholders—including employees, Board members, customers, and shareholders. Based on this feedback and the deliberations of our Sustainability Council, Senior Leadership Team, and members of our Board, we identified and ranked the ESG issues that are most important to our business and to our stakeholders.

Our 2025 sustainability engagement program included proactive discussions with a wide variety of stakeholders. Principal topics of engagement included sustainability’s role in our business strategy, along with corporate governance, corporate culture, risk, and cybersecurity. We also continued monitoring developments at the macro level in 2025, including evolving global regulation of sustainability disclosures. Based on our learnings, there were no significant changes to our prior Materiality Matrix.

Materiality Matrix & Issues Ranking

● Environmental ● Social ● Governance





Our Sustainability Pillars

Our sustainability objectives are prioritized into three “pillars” upon which our strategy is based, focusing on the areas that are most germane to our business:



Strengthening Our Communities

Enact remains deeply engaged with the communities we serve by enabling more families to responsibly achieve the dream of homeownership and to create wealth, while also delivering on our commitment to employee volunteerism, philanthropy, and environmental responsibility.



Supporting Our People & Driving an Inclusive Culture

Enact encourages and incorporates varied perspectives at every level of the organization in a supportive and inclusive environment to create innovative products and services that are responsive to the diverse needs of our customers and prospective homeowners.



A Focus on Responsible Business Practices & Sound Corporate Governance

Enact focuses on underwriting excellence, prudent risk and capital management, data privacy and cybersecurity, and regulatory compliance—all overseen by a diverse, experienced, and majority-independent Board.

2025 Sustainability Highlights

Every year, our aim is to expand responsible homeownership opportunities for more borrowers and support the communities where we live and work through volunteerism and community grants, all while fostering an inclusive and supportive workplace where our employees are empowered to excel. We also remain focused on exemplary corporate governance and risk management.



We are proud of our achievements in sustainability in 2025:

151,000

Expanded homeownership opportunities to make it possible for over 151,000 households to buy, refinance, or remain in their homes responsibly

33

Conducted 33 company-wide volunteer events, with 67% of our employees participating in one or more events

94th Percentile

Scored in the 94th percentile in employee engagement among all companies Gallup surveys

>\$1 Million

Exceeded the \$1 million mark in contributions through the Enact Foundation's annual community grant process

Enact was honored with several awards in 2025:



Community Champion Awards—Company Category
Triangle Business Journal



Achievement in Internal Communications—Silver Stevie® Awards for Great Employers



Best Places to Work—#3 in the Extra Large Companies Category
Triangle Business Journal



Company of the Year—Insurance—Gold Stevie American Business Awards®

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Strengthening Our Communities

At a Glance



~1 million

households have achieved financially sustainable homeownership with Enact mortgage insurance in the last 5 years²

\$99,000+

saved by community not-for-profits because of Enact employee volunteer hours³ in 2025

106

community organizations supported by Enact volunteers and/or through the Enact Foundation's grant process in 2025

2. With mortgage insurance for new mortgages and refinancing, or by staying in their homes through loan modifications and other programs

3. Based on the [Current Estimated National Value of Each Volunteer Hour](#) of \$34.79

Our Social Purpose

We enable more households to buy and stay in their homes.

Enact’s three corporate values—Excellence, Improvement, and Connection—motivate us to support accessible pathways toward homeownership. They also guide our commitment to employee volunteerism, philanthropy, and environmental responsibility.

Expanding homeownership

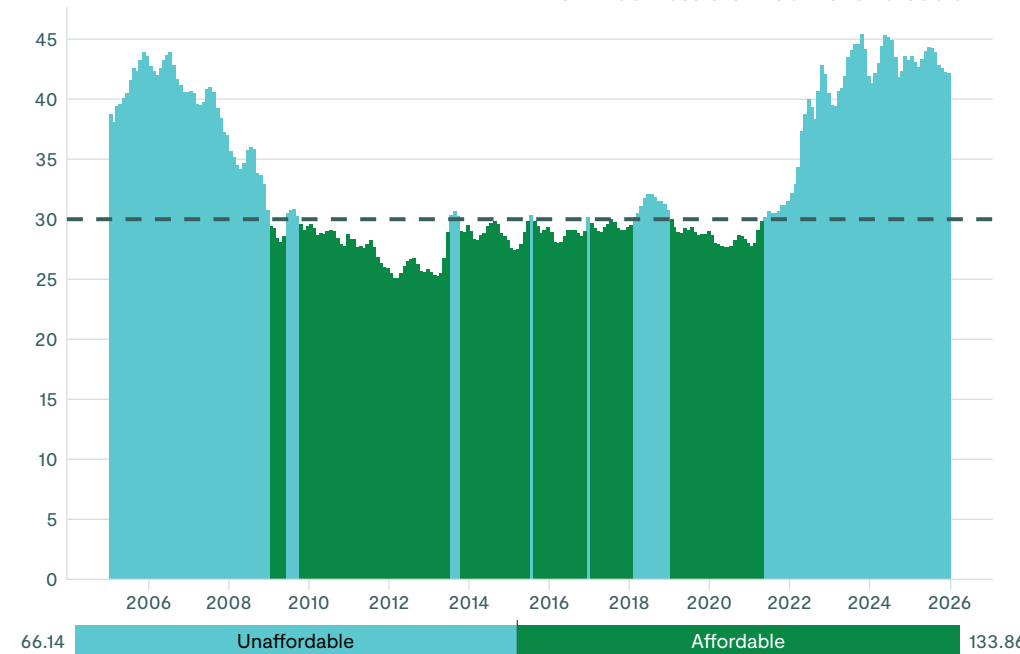
Homeownership has long served as a primary way for millions of families across multiple generations to build wealth. Equity and appreciation, forced savings, and tax advantages are just a few of the ways that homeownership provides big financial benefits.

Unfortunately, home affordability continues at near historic lows; homeownership may feel out of reach for buyers who lack the traditional 20% down payment or lack the credit history to purchase a house. Private mortgage insurance (PMI) enables homeownership for creditworthy borrowers who might otherwise be excluded through our holistic approach to assessing credit risk.

Affordability continues to be a major issue in the U.S. housing market. The chart on the left shows that the U.S. Affordability Index remains very low, meaning available median-priced homes are not affordable for median-income families. The chart on the right shows the gap between the qualified income required to purchase a median-priced home and the actual median income in the U.S.

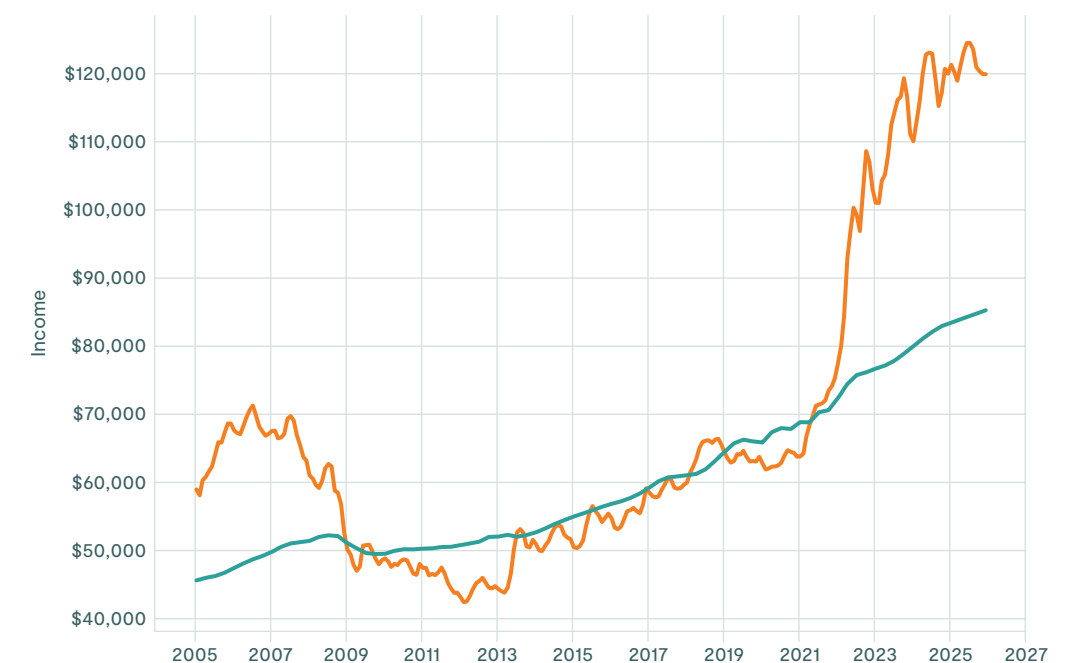
U.S. Affordability Index*

--- Affordability threshold:
Share median income greater than 30%
OR index less than 100 = unaffordable



U.S. Gap Between Actual Median Household Income and Qualified Income*

■ Actual Median Income
■ Qualified Income



* Source: Federal Reserve Bank of Atlanta



Creating products that allow our customers (mortgage lenders) to provide loans to borrowers who would not otherwise enjoy the benefits of homeownership is as critical as ever.

40 Years Old

According to the National Association of Realtors®, the average age of a first-time homebuyer is at an all-time high, reflecting affordability challenges for these buyers.⁴ Enact’s private mortgage insurance makes it possible for families to get into homes much sooner with a lower down payment.

In 2025, we helped nearly 134,700 families achieve homeownership through a purchase or a refinance transaction. We also helped over 16,600 families stay in their homes during times of financial distress through loan modifications and other programs.

Helping underserved communities through nontraditional credit

The fact that there are racial and demographic disparities in homeownership rates is a key factor in economic inequality.⁵ People of color, underbanked individuals, members of the LGBTQ+ community, immigrants, and people from underprivileged backgrounds, are all groups that are on the wrong side of the homeownership gap.^{6,7}

Expanding Responsible Homeownership Opportunity

When traditional credit isn’t available on the RMCR, Enact’s MI guidelines outline acceptable sources of nontraditional credit. These include, but are not limited to:

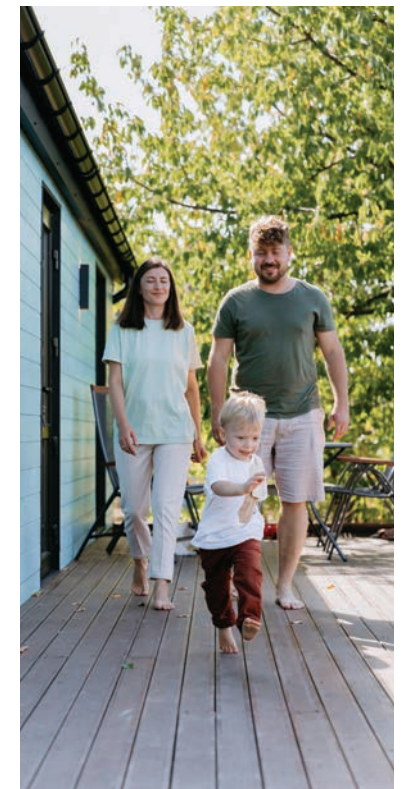
- Rental housing payments. This includes payments made to a landlord or management company
- Utilities, such as electricity, gas, water, telephone service, television, and internet service providers
- Automobile insurance payments
- Cell phone payments
- Payments for household or renter’s insurance
- Payment of medical bills
- Payment of school tuition and childcare
- A loan obtained from an individual
- Checking account, savings account, voluntary payments made to a payroll savings plan or contributions to a stock purchase plan

These borrowers often lack the conventional tradelines that appear on a Residential Mortgage Credit Report (RMCR), but they nonetheless demonstrate financial responsibility in other meaningful ways. Nontraditional credit helps address this gap by allowing lenders to consider a broader spectrum of payment history—rent, utilities, insurance, and more—to build a fuller picture of a borrower’s creditworthiness. This shift moves beyond rigid metrics and expands access to homeownership.

These sources help paint a more complete financial picture, especially when traditional credit data is limited or unavailable.

While in the past, nontraditional credit borrowers would face higher prices for mortgage loans than those with traditional credit scores, our award-winning programs allow us to price our products more appropriately for these consumers and to expand our guidelines, enhancing affordability.

In July, the Federal Housing Finance Agency announced modernizations to credit score models to expand access to homeownership through VantageScore 4.0. While not yet fully implemented, Enact continues to proactively support our lending partners and collaborate with industry stakeholders to ensure a smooth future transition aligned with GSE timelines. This is part of our ongoing commitment to continue working with the FHFA, the GSEs, MISMO, our technology partners, and our customers to help make homeownership more accessible for all.



4. National Association of Realtors 5. Harvard University 6. Purchasing Power: LGBT Capital 7. Homeownership rates: Federal Reserve Bank of St. Louis



Borrower education and support

The mortgage origination process often presents prohibitive complexity for individuals historically excluded from homeownership, including those from underbanked communities and households without intergenerational wealth transfer. Enact’s inclusive strategy is anchored in the conviction that equitable access to education and resources is essential to dismantling these barriers. By equipping both our lending partners and prospective homeowners with comprehensive tools, value-added benefits, and educational programming, we advance sustainable homeownership outcomes that contribute to long-term financial stability and community resilience.

To help enable the success of our customers and consumers, the following are some of the programs that we provide:



Finally Home!

Enact partners with Finally Home! to provide homebuyer education to our lending partners and their borrowers.



Home Suite Home®

Enact’s Home Suite Home® program offers the option of one of three no-cost benefits: an Appliance Home Warranty, Homeowners Insurance Deductible Reimbursement, and/or Identity Theft Reimbursement & Restoration Consulting Services—adding another layer of support as borrowers embark on their homeownership journey.



NextJob

Enact partners with NextJob to provide career resources to unemployed and underemployed borrowers experiencing delinquencies.



SpringFour

Through our strategic alliance with SpringFour, Enact extends critical financial stabilization resources to borrowers facing payment difficulties on Enact-insured loans.

Homebuyer Privileges®

Our popular [Homebuyer Privileges](#) program provides borrowers with access to up to \$8,500 in savings. Homebuyers can take advantage of discounts, rebates, and special offers from over 300,000 local and national merchants.

“Our most important stakeholders are the consumers that we help every day get into homes. And it’s not lost on us how big a financial obligation families are taking on. So, we want to make sure that we provide the support needed so that consumers can make payments on that mortgage and stay in their home for as long as they want to be there.”

Rohit Gupta

President, CEO, and Director at Enact

Customer & Mortgage Servicer Education

In addition to borrower programs, Enact provides training courses covering topics relevant to loan officers working with first-time homebuyers. We also provide customized default management training for our mortgage servicers and delegate our right to the customary review and approval of assistance options to enable borrowers in need to receive relief promptly.

Discover360SM: Help for First-Time Homebuyers (FTHB) Hub

This digital hub, available on Enact’s Discover360SM platform, offers a wealth of resources to help lenders and their borrowers effectively navigate the homebuying process. From budget worksheets to factsheets to blogs that address the issues that FTHBs face, the Hub provides advice and best practices for every step of the homebuying process.



Employee Volunteerism & Community Engagement

We further our mission of accessible homeownership through volunteerism focused on creating safe and stable spaces for people to live.

Enact's core value of Connection has long driven our mission, extending our commitment to service within the communities where we live and work through volunteerism and philanthropy. Our employee-led ImpACT Council actively encourages volunteer participation, both in the Raleigh area and throughout the United States, exemplifying how volunteerism is an integral component of Enact's company culture.



In 2025, the *Triangle Business Journal* recognized Enact as a "Community Champion" for our commitment to the community through volunteerism and philanthropy.

2,850

Our employees spent 2,850 hours volunteering in their local communities. Enact provides 40 hours of paid time off annually to encourage them to do so.



Spotlight

Addressing Homelessness in our Community: The Grand Opening of King's Ridge

In February 2025, Enact was honored to take part in the grand opening of King's Ridge, a housing development that provides a safe, supportive home for individuals and families experiencing homelessness. Enact volunteers assisted with moving, sorting, and staging home goods for residents, and delivered tote bags filled with towels, laundry detergent, and other home necessities.

The opening of King's Ridge marked the culmination of years of effort, and Enact employees were able to tour the completed facility and witness the positive impact it will have for its residents.

The King's Ridge initiative was established with the goal of helping reduce homelessness in our community by 10%. Enact is proud that the passion and dedication of our employees is driving real change.



Month of Service

Volunteerism is deeply rooted in Enact’s corporate culture, and our annual Month of Service in June is an opportunity for those efforts to take center stage. In 2025, we kicked off our Month of Service with a deck party that featured games, refreshments, and entertainment on our Raleigh campus.

Throughout June, 42% of our employees participated in a variety of volunteer activities that made a real difference. They spent over 769 hours in the community, volunteering for the causes that are most meaningful to them. From old favorites like environmental clean-ups, the Food Bank, and Note in the Pocket to new opportunities like Oak City Cares and CASA, our team came together to support a range of important causes.

Our Enact Month of Service, and our commitment to volunteerism throughout the year, underscore our commitment to service and community engagement.

Enact’s Month of Service: By the Numbers

22 Events hosted

23 Organizations supported

8 States where service took place





Strengthening Communities Through the Enact Foundation

The Enact Foundation advances community resilience and equity through strategic partnerships with nonprofit organizations in the communities where our employees live and work. Our grantmaking prioritizes affordable housing access, homelessness prevention, and closing the homeownership gap—social impact areas directly aligned with our corporate mission. This employee-informed philanthropic approach ensures investments address locally relevant needs while driving systemic change.

Since its establishment in 2022, the Enact Foundation has provided grants to organizations such as Habitat for Humanity, Food Bank of Central & Eastern North Carolina, and Note in the Pocket. To date, it has awarded over \$1 million in grants to more than 20 nonprofit organizations.

Grant evaluation criteria include, but are not limited to:

- Alignment with Enact’s mission and business priorities (such as providing affordable housing, preventing homelessness, and closing the homeownership gap)
- Ability to generate sustainable and measurable outcomes
- Financial position and sources of income
- Engagement of Enact employees



Enact Ranks #7 on *Triangle Business Journal’s* 2025 Largest Corporate Philanthropist List

The Enact Foundation supports employees through the Dollars for Doers program, allowing employees to earn up to \$10 for each hour volunteered, with an annual maximum of \$400. Employees can then choose to donate these funds to a nonprofit organization of their choosing. In addition, the Enact Foundation offers a charitable donation matching program, providing a 100% match on employee donations up to \$5,000 and Board member donations up to \$10,000.

Managing Our Carbon Footprint Responsibly

We believe we all have a role to play in creating a more sustainable future.



While Enact’s operational footprint generates modest greenhouse gas emissions relative to our business scale, we maintain a proactive commitment to carbon reduction and environmental impact mitigation across our enterprise.

We systematically measure and seek to minimize emissions at our two corporate facilities—our Raleigh headquarters and our Washington, D.C. office. Our headquarters maintains Gold LEED certification and achieves 30% water consumption reduction compared to comparable buildings. Operational sustainability measures include Building Management System (BMS) optimization of HVAC performance to reduce CO₂ output, comprehensive LED lighting infrastructure, electric vehicle charging stations, and electric heating systems that eliminate natural gas dependency.

Beyond direct operational emissions, we recognize that our greatest environmental impact stems from our role in the housing finance ecosystem. We actively support and facilitate the adoption of green mortgage products and energy-efficient housing initiatives launched by our Government-Sponsored Enterprise partners and lender customers. By promoting financing mechanisms for environmentally sustainable homes, Enact leverages

its market position to advance residential energy efficiency and contribute to broader decarbonization objectives in the housing sector.

2025 Total Scope 1 and Scope 2 Emissions

Of our overall emissions, 77% was from electricity we purchased (Scope 2). Of our Scope 1 emissions, the vast majority came from mobile sources (owned and leased vehicles).

Total Emissions

In metric tons CO₂e

■ Scope 1 ■ Scope 2

2025



912 Total Emissions

2024



837 Total Emissions



Supporting Our People & Driving an Inclusive Culture



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Supporting Our People & Driving an Inclusive Culture

At a Glance



Best Places to Work Award Winner
Triangle Business Journal

94th Percentile

Enact's score on Gallup's Engagement Index, when compared to all companies that Gallup surveys



Company of the Year—Insurance—Gold
Stevie American Business Awards®



Employee Engagement & Inclusiveness: Keys to Our Continued Success

At Enact, we strive to create an inclusive culture that encourages collaboration and innovation.

We believe that our people are our competitive advantage. Inclusion and shared purpose aren't just values—they're business imperatives that directly strengthen our performance and drive sustainable growth.

We strive to maintain a culture where different perspectives fuel innovation and collective commitment powers results. By investing in comprehensive benefits and creating conditions where every employee can thrive, we unlock both individual potential and organizational excellence. This isn't corporate responsibility separate from business strategy—it's how we build a successful, high-performing company.

Driving an Inclusive Culture

Diversity and inclusion rank among our employees' highest sustainability priorities. Equally important, our employees perform at their best when they can bring their authentic selves to work and learn from colleagues with different backgrounds.

We serve diverse communities, and our teams reflect that reality to understand our customers' and their borrowers' needs.

These aren't aspirational principles—they're the foundation of how we build our teams and design our inclusion strategy.



Spotlight

Celebrating Women's History Month with Enact's Female Leaders

In March, the Enact team gathered to celebrate Women's History Month with a panel featuring some of our extraordinary female leaders. The powerful conversation served as a valuable opportunity for all Enact employees to listen to the leaders' shared professional experiences and career journeys. Panelists included Senior Vice President and Chief Human Resources Officer Susan Sullivan, Senior Vice President and Chief Customer Experience Officer Neenu Sohi Kainth, VP, Strategic Account Manager Colleen Kennedy, and Chief Compliance Officer Anna Tilton Daniel. Said Rohit Gupta, "I'm proud to work alongside this group of talented leaders who make a positive impact on our culture and empower others."

Our Employee-Led RISE Council

The RISE Council is all about delivering on one of Enact’s three core values: Connection. Comprised of employees from various departments across the business, the Council creates connections among employees and helps to build an inclusive culture through company-wide educational efforts and events.

The RISE Council hosted 11 events in 2025, to provide opportunities for employees to come together to share and celebrate their varied perspectives. This year, the Council also expanded discussions into mental health and senior services.

As part of our celebration of Hispanic and Latino Heritage Month, the Council hosted a panel featuring Enact employees Jorge Caceres and Melanie Rojas, along with Daniella Gurrea, CEO of Genworth MI Mexico. Moderated by RISE Council board member Rob March, the panelists shared their personal journeys to leadership, explored the role of home equity in building generational wealth, and discussed the challenges in serving Hispanic borrowers and strategies for bridging language gaps through inclusive communication.

The RISE Council partners with the ImpACT Council to align inclusivity programming with community volunteering. For Hunger Action Month in September, the two councils co-hosted a RISE Dive—a series fostering employee dialogue on issues affecting marginalized communities—focused on food insecurity’s causes, systemic inequities, and local Wake County, NC data. The session integrated education, guided discussion, and actionable volunteer and donation opportunities through Enact.

The Enact RISE Council

Respect

Honor and celebrate the cultures, perspectives, and contributions of our employees and the communities we serve.

Include

Create a culture of inclusion where employees feel welcomed, valued, and empowered to bring their full selves to work.

Support

Advocate for employees and communities by coordinating efforts that promote equity, access to resources, and inclusive networks across Enact.

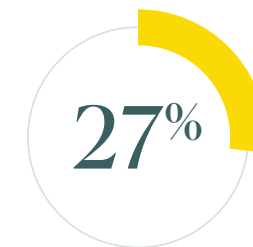
Educate

Advance awareness and understanding through ongoing learning, dialogue, and programming that reflect the varied experiences of our team and communities.

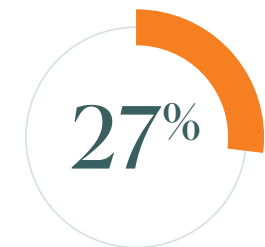
Inclusiveness in Leadership

As of the end of 2025, 20% of our executive leadership team was female, and 20% were ethnically or racially diverse. Of our Board members, 27% were female, and 27% were racially or ethnically diverse. Also, 60% of our Board committee chairpersons were female, and 20% of the Board committee chairpersons were racially or ethnically diverse. We recognize the value of diverse perspectives and experiences at the executive and Board levels of our company as it relates to the success of our business.

Board Members



Female



Racially or ethnically diverse

Board Committee Chairpersons



Female



Racially or ethnically diverse



Developing Our Next Generation of Leaders

We invest in employee growth because developing talent today builds the leadership we'll need tomorrow. Employees at Enact can access a comprehensive learning ecosystem—from structured development programs and live instruction to on-demand courses and specialized workshops. These aren't just professional development checkboxes; they are pathways to stronger performance, career advancement, and deeper technical expertise.

Managers also receive targeted training that goes beyond basics, equipping them with practical tools to build engaged, high-performing teams.

The Evolve Professional Development Program

Our Evolve Professional Development Program delivers year-round learning tailored to where employees are in their careers—whether they're just starting out or already leading teams.

This program opens doors that typical training doesn't. Participants network directly with Enact experts who teach sessions on reinsurance, investor relations,

underwriting, and other critical business functions. They also build essential professional skills through focused workshops on influence and persuasion, data literacy, managing difficult conversations, and strategic relationship-building. It's professional development that serves as a catalyst for career advancement.

The Summer Internship Program

Enact's summer internship program lets managers handpick interns for specific projects, matching candidates' skills and interests to organizational needs. This approach benefits both interns and Enact, supports our employer branding, and demonstrates our commitment to meaningful work experiences.



Enact's Mentorship Program

Our mentorship program fosters professional growth and collaboration by pairing employees to share knowledge and perspectives. Through formal, year-long partnerships, participants develop skills in areas they've identified during the application process. In 2025, 29 mentor-mentee pairs worked together to develop leadership, communication, and career skills.



29

mentor/mentee matches
made in 2025



270

participants in the last
5 years

Spotlight

Mentorship in Action: Ting Chou & Andrew Wilcox

When Ting and Andrew were paired through the Enact mentorship program, both were eager to step outside their day-to-day routines and gain new perspectives.

After two years at Enact, Ting joined the program driven by curiosity about how others think about their work and navigate their careers. Andrew, a longtime participant as both a mentor and mentee, saw the program as a way to give back while staying grounded in what it really means to lead—by listening, learning, and growing alongside others.

From the start, their partnership was grounded in trust. What stood out most for Ting was the safe environment Andrew established: "He really created a psychologically safe environment...everything is honest, genuine." This foundation allowed Ting to ask hard questions, reflect on career decisions, and confidently step into a new role during the mentorship.

As a mentor, Andrew values the opportunity to reflect more deeply on leadership. "It gives me a way to look in the mirror and think about whether or not I'm actually practicing what it is that I'm trying to teach," he says. Rather than encouraging Ting to imitate his style, Andrew intentionally focused on helping her discover her own—reinforcing his belief that strong leadership is rooted in authenticity, not imitation. "The fact that she's thinking about her own style, to me, is the best thing I could have hoped for out of this experience," he notes.

A key takeaway for Ting was the reminder to put people first. "I've become more mindful about what I say to people, what kind of outcome that I want to get, and, in the end, how can we help collaborate better." This mindset continues to shape how she approaches collaboration and leadership, even beyond the formal mentorship.

Both emphasized that mentorship works best when it's a two-way street. Preparation and transparency create meaningful conversations, while trust, respect, and commitment build lasting connections. Their shared advice: show up prepared, stay open, and invest fully.



Valuing and Measuring Employee Sentiment

Gaining insight into how our employees view our corporate culture is essential to maintaining an engaging workplace where our teams can perform at their best. Over the last four years, we have worked with Gallup, a top global analytics firm, to measure employee engagement.

Engaged employees, as defined by Gallup, are highly involved in, and enthusiastic about, their work and workplace. They are psychological “owners,” driving performance and innovation, and moving the organization forward.

Gallup defines “engagement” as the involvement and enthusiasm of employees in both their work and workplace. Employees confidentially responded to a 12-item survey assessing agreement in behaviorally predictive areas such as whether their opinions are heard, if their managers are supportive, if they receive appropriate recognition for their work, and if the company’s mission makes their job feel important.

2025 Gallup Employee Engagement Survey⁸

377

employees participated (90% of Enact’s total workforce)

71%

of our employees are “engaged” according to our 2025 Employee Engagement Survey, conducted by Gallup. According to Gallup’s *State of the Global Workplace: 2025 Report*, only 21% of workers are engaged; this places Enact in the 94th percentile of companies globally.⁹

97th Percentile

Enact’s score related to the following survey statement: “In the last seven days, I have received recognition or praise for doing good work.”

96th Percentile

Enact’s score related to the following survey statement: “My associates or fellow employees are committed to doing quality work.”

95th Percentile

Enact’s score related to the following survey statement: “I understand how my role supports the overall business strategy of my company.”



We also use the survey to identify areas for improvement. All managers of the company elicit feedback from their teams on survey results and formulate action plans to address at least one area where engagement can be improved. After communicating this goal to their teams, each manager tracks their progress in a formalized process.

We are encouraged by the positive results, and we’re committed to making Enact an even better, more engaging place to work.

8. For more about the methodology of Gallup’s Q12 Employee Engagement Survey, visit <https://www.gallup.com/q12/>

9. [State of the Global Workplace | 2025 Global Data - Gallup](#)

Leadership Engagement: The President’s Advisory Council

Enact’s President’s Advisory Council (PAC) serves as another channel for amplifying employee perspectives. Each year, members from different functions across the business are chosen for two-year terms on this Council, which convenes quarterly with our President and CEO.

The PAC creates a platform for employees at different levels of the business to express workforce viewpoints on diverse matters—from workplace culture to enterprise-wide programs—and delivers practical recommendations straight to the top. These quarterly sessions offer a confidential and open environment where members can address key issues directly with our President and CEO, and he, in turn, is able to better understand and respond to employee concerns. Council representatives are actively encouraged to collect both structured and casual input from colleagues to enrich these conversations.

Empowering Our Employees with Best-in-Class Benefits

Talent is what makes our company successful, and talented people choose—and stay with—employers who invest in their well-being. Our benefits package reflects that reality, supporting employees across mental, physical, and financial health.

In addition to full healthcare coverage, notable benefits include:

- Generous choice time-off policy
- Twelve paid holidays
- Hybrid work schedule
- Forty hours of volunteer time off
- Time off to vote
- Tuition reimbursement and student loan repayment
- Paid family leave and adoption assistance program
- Flexible spending accounts
- Personal financial counseling
- 401(k) with up to 5% company match
- Dedicated confidential support and counseling services for mental wellness needs at no cost to employees
- Fitness and emotional wellness reimbursements, including an onsite gym



A Focus on Responsible Business Practices & Sound Corporate Governance

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A Focus on Responsible Business Practices & Sound Corporate Governance

At a Glance



>162% Private Mortgage Insurer Eligibility Requirements (PMIERS) sufficiency¹⁰

73% of our Board members are independent, including the chairperson

100% of our Board committee chairpersons are independent

10. As of December 31, 2025. Private Mortgage Insurer Eligibility Requirements (PMIERS) are set by Government Sponsored Entities Fannie Mae and Freddie Mac. For more information about PMIERS, see this [Fact Sheet](#) from U.S. Mortgage Insurers Association, or [this Federal Housing Finance Agency](#) page.

A Commitment to Ethical Business Practices and Strong Corporate Governance

While we operate in a highly regulated industry, we strive to go above and beyond to meet the highest standards of governance.

“Sustainability is something that’s embedded in our governance and business strategy. I view it as a competitive advantage and a source of competitive and enterprise value.”

Sheila Hooda

Enact Board Member and Chairperson of the Nominating and Corporate Governance Committee at Enact

Ethical and responsible conduct is foundational to our strategy and day-to-day operations. We maintain a strong commitment to independent and effective governance, ensuring that corporate practices align with our Code of Ethics. Our Board of Directors is composed of experienced, highly independent members with diverse qualifications and expertise, including deep underwriting and risk management capabilities, who provide oversight in critical areas such as data privacy and cybersecurity.

Board of Directors

Our experienced and independent Board of Directors provides robust corporate governance that supports the long-term interests of all stakeholders. The Board establishes governance standards for the Company, fulfills its fiduciary responsibilities to shareholders, and provides oversight of management and the Company’s operations.

Despite being a controlled company, Enact’s Board maintains a high degree of independence to help ensure effective and responsible oversight. Eight of Enact’s eleven directors are independent and the Chairperson of the Board as well as all committee chairpersons are independent—reinforcing the Board’s strong governance framework.

The diverse qualifications and complementary skill sets of our Board members provide a depth and breadth of experience and perspectives that support well-informed oversight of the Company. This diversity enables the Board to rigorously evaluate the challenges and opportunities facing Enact from multiple viewpoints. As shown in the chart on [page 29](#), the Board brings significant expertise across key areas, including risk management, government and public policy, and technology.

All directors have prior experience serving on the boards of other public companies. In addition, nine of Enact’s eleven directors have held senior executive leadership roles, including serving as president or chief executive officer of a publicly traded company, leading a significant operating segment of a public company with full profit-and-loss responsibility, or managing a privately held company with annual revenues exceeding \$100 million.

Board members demonstrate a strong commitment to their responsibilities at Enact, with attendance exceeding 75% across all Board and committee meetings in 2025.



Our Board of Directors' Experience Matrix

Skills

	Dominic J. Adesso*	Michael A. Bless	John D. Fisk	Rohit Gupta	Sheila Hooda	Thomas J. McInerney	H. Elizabeth Mitchell	Robert P. Restrepo Jr.	Debra W. Still	Westley V. Thompson	Jerome T. Upton	
President/CEO President or CEO of a public company, a significant operating business segment of a public company with its own P&L, or a privately held company with annual revenues in excess of \$100M	●	●	●	●		●	●	●	●	●		9/11
Accounting/Financial An applicable degree (e.g., MBA, CPA) or significant experience with finance, public company financial reporting, financial statements and auditing processes	●	●	●	●	●	●	●	●	●	●	●	11/11
Other Public Company Board Experience	●	●	●	●	●	●	●	●	●	●	●	11/11
Insurance/Re-Insurance Managerial experience within the insurance industry, with insurance transactions, or insurance regulatory or accounting regimes	●		●	●	●	●	●	●	●	●	●	10/11
Capital Markets/Investments Managerial experience overseeing or executing capital market transactions and investment strategy	●	●	●	●	●	●		●	●		●	9/11
Risk Management Managerial or other public company board committee experience specific to risk, e.g., senior leadership role in a risk organization or a company engaged in managing risk as a primary business line, and/or other public company board risk committee service	●	●	●	●	●	●	●	●	●	●	●	11/11
Government/Public Policy Direct experience engaging with regulators, legislators; having a significant role within a trade or industry group directly involving public policy; or experience as a regulator or legislator	●	●	●	●		●	●	●	●	●	●	10/11
Technology Significant experience with technology strategy, transformation, security or operations	●	●	●	●		●	●	●	●	●		9/11
Mortgage/Financial Services Managerial experience for a company within the mortgage and/or financial services industry	●		●	●	●	●		●	●		●	8/11
Marketing Operating experience with developing or executing on sales and marketing plans including digital marketing	●			●		●		●		●		5/11

* Independent Chairperson of the Board



Sustainability Council

Our engaged, multidisciplinary Council ensures that sustainability considerations are factored in across Enact’s operations.

Established following Enact’s initial public offering in 2021, the Sustainability Council is a cross-functional group responsible for advancing the Company’s sustainability initiatives.

The Council includes representatives from key functions, including:

- Compliance
- Customer solutions
- Enterprise risk management
- Facilities
- Finance
- Human resources
- Information technology (IT)
- Legal
- Operations

The Sustainability Council plays an important role within the organization and maintains regular engagement with senior management and the Board of Directors. The Board’s Nominating and Corporate Governance Committee receives quarterly updates on the Council’s activities, sustainability policies, emerging developments, and related risks, while the full Board is kept informed of sustainability matters on an ongoing basis.

In addition to the Sustainability Council, Enact maintains multiple governance touchpoints to address sustainability-related issues. The Board of Directors also provides oversight of human capital management, culture, and inclusion initiatives through the Compensation Committee; risk management practices through the Risk Committee; and compliance with applicable legal and regulatory requirements through the Risk and Audit Committees.



Succession Planning

We plan for leadership continuity through rigorous annual succession planning with Compensation Committee oversight. By investing in high-potential talent now, we build the executive bench strength that will drive our future.

Preparing Leaders through the Enact Executive Development Program

Situated in North Carolina’s Research Triangle, we are fortunate to be close to several world-class universities. Enact partnered with the University of North Carolina’s Kenan-Flagler Business School to design a bespoke program to prepare a cohort of our employees to take a broader enterprise-wide perspective. Participants completed a 360 Feedback process and attended an immersive, week-long learning experience on the UNC campus.

The cohort learned how to develop an enterprise mindset and practice the skills to architect strategy, communicate and influence with executive presence, develop Enact’s leadership pipeline, adapt quickly, and navigate change.

“The Enact Executive Development Program was a transformative experience that sharpened my strategic thinking and opened my mind to a truly enterprise-wide perspective, encouraging me to consider broader organizational priorities and cross-functional collaboration. Overall, I left with practical tools and a renewed mindset for leading effectively in complex, fast-changing environments.”

Vinny Souza
Director, Data Science & Enterprise Data Enablement



Risk Management

Risk management, including the careful calibration of our risk appetite, is a core focus at Enact. Refining our risk profile and managing capital effectively are central to our strategy and long-term success. Our approach is grounded in a comprehensive enterprise risk management (ERM) framework that supports the identification, assessment, and mitigation of risks across all areas of the business, reinforcing the Company’s resilience and sustainability.

Enact’s organizational structure is designed to support effective day-to-day risk management and a disciplined focus on generating risk-adjusted returns that protect the balance sheet. Through this approach, we seek to safeguard the Company’s financial strength and support sustainable performance over time.

We employ a multi-layered approach to risk oversight to ensure that new and emerging risks are identified and addressed in a timely and appropriate manner. Our Chief Risk Officer chairs our Management Risk Committee, which provides enterprise-wide risk oversight. A cross-functional Governance, Risk, and Compliance (GRC) Council supports these efforts. In addition, senior management regularly reviews key risk metrics and provides updates to the Board’s Risk Committee, reinforcing strong Board-level oversight.

Enact’s Credit Ratings (as of 12/31/25)

Rating Agency	EMICO ¹ Rating ² / Outlook	EHI ³ Rating ⁴ / Outlook	LT Debt ⁵ Rating / Outlook	EMIC-NC ⁶ Rating ² / Outlook	Enact Re ⁷ Rating ² / Outlook
Moody’s	A2 / Stable	Baa2 / Stable	Baa2 / Stable	–	–
S&P	A- / Stable	BBB- / Stable	–	–	A- / Stable
Fitch	A / Stable	BBB / Stable	BBB / Stable	–	–
AM Best	A- / Positive	BBB- / Positive	–	A- / Positive	A- / Stable

1. Enact Mortgage Insurance Corporation; 2. Represents Financial Strength rating; 3. Enact Holdings, Incorporated; 4. Represents Issuer Credit Rating; 5. Represents Debt Rating on our 2025 Senior Unsecured Debt; 6. Enact Mortgage Insurance Corporation of NC; 7. Enact Reinsurance Limited

“Robust risk management enables responsible growth while advancing our mission to support sustainable homeownership. By applying disciplined underwriting, data-driven insights, and prudent capital stewardship, we manage risk thoughtfully and contribute to the long-term stability of the housing market. This balance enables us to serve our customers and communities responsibly while maintaining resilience through economic cycles.”

Mike Derstine
Executive Vice President and Chief Risk Officer

Our investment portfolio is well-diversified and includes high-quality fixed-income assets, giving us strong liquidity even during times of severe financial stress. As a result, we frequently exceed what is legally required of mortgage insurance companies. Enact continues to maintain well over the Private Mortgage Insurer Eligibility Requirements (PMIERs) reserves required by Fannie Mae, Freddie Mac, and the Federal Housing Finance Agency. As of December 31, 2025, Enact had PMIERs sufficiency of \$1.9 billion above the mandated thresholds, or 162% of the required assets.

In addition, 83% of our risk in force benefits from loss protection from our credit risk transfer program as of December 31, 2025.



Our Portfolio: Prioritizing Fiduciary Duty and Long-term Sustainability and Profitability

Fulfilling our fiduciary responsibility to policyholders is the cornerstone of Enact’s investment strategy and a fundamental element of our sustainability platform.

\$212M



Enact holds approximately \$212 million in bonds aligned with our green, social, and sustainability initiatives.

We incorporate sustainability considerations into investment decision-making to support long-term value creation and financial resilience. As of today, Enact holds approximately \$212 million in bonds aligned with our green, social, and sustainability initiatives.

To support disciplined and informed decision-making, we employ a proprietary scoring framework that assesses governance practices, market development, climate exposure, and regulatory considerations. This framework enables the Sustainability Investment Council to provide data-driven insights and collaborate closely with the Investment Committee and Senior Leadership Team in evaluating investment opportunities.

Climate Risk



As evidenced by the wildfires in California in 2025, severe natural disasters are impacting homeowners at increasing rates.

Enact’s Master Policy of Insurance mitigates the Company’s exposure to claims arising from defaults caused by physical damage from climate-related events, contributing to a relatively low-risk portfolio in relation to climate change. Nevertheless, consistent with our mission to enable homeownership, we recognize the potential impact of severe weather on housing affordability. Accordingly, we actively assess and manage climate-related risks to ensure our business remains resilient and aligned with long-term sustainability objectives.



Data Privacy and Cybersecurity

Maintaining the trust of our customers and borrowers is of the utmost importance to Enact.

Enact is firmly committed to protecting the privacy of borrowers and safeguarding the personal information entrusted to us. In general, we rely on borrower information provided by our customers—mortgage lenders—and do not collect nonpublic personal information (NPI) from other sources, except when obtaining supplemental or confirmatory information from consumer reporting agencies. Enact does not share borrowers' NPI with affiliated companies or third parties, except as permitted by applicable federal and state privacy laws and regulations and as described in our Privacy and Security Policy. Oversight of Enact's Privacy Program is provided by the Chief Compliance Officer, who reports to the General Counsel.

From time to time, borrower data that is not personally identifiable may be shared with third parties, including consultants, regulators, and industry trade groups, for purposes such as risk management, industry reporting, or other analytical uses. Borrower personal information may also be disclosed as required by applicable federal and state laws and regulations, including in response to subpoenas, regulatory inquiries, or examinations.

In addition, Enact may share borrower information with Fannie Mae and Freddie Mac in connection with administering insurance coverage on loans held in their respective portfolios where those entities are beneficiaries of our insurance.

Borrowers have the right to access the personally identifiable information that Enact maintains about them and may request the correction or deletion of disputed information in accordance with processes outlined in the North Carolina Insurance Information and Privacy Protection Act or other applicable state privacy laws. Consumers may submit requests to obtain, correct, or delete their personal information through the online form on our website or by contacting our ActionCenter.

Enact also recognizes the critical importance of protecting its information resources from cyber threats. Our information security program is designed to be risk-averse yet pragmatic, incorporating multiple layers of defense that span technology, processes, and governance.

We pursue a zero-trust security model as a guiding principle for protecting customer and employee data both in transit and at rest, applying zero-trust concepts such as



strong authentication, least-privilege access, and encryption across our environment. Our security controls are regularly assessed by internal and external parties, including through annual Sarbanes-Oxley (SOX) and System and Organization Controls (SOC 2) audits focused on security, confidentiality, and availability, to ensure alignment with industry standards, customer expectations, and regulatory requirements.

Enact Cybersecurity Governance Framework

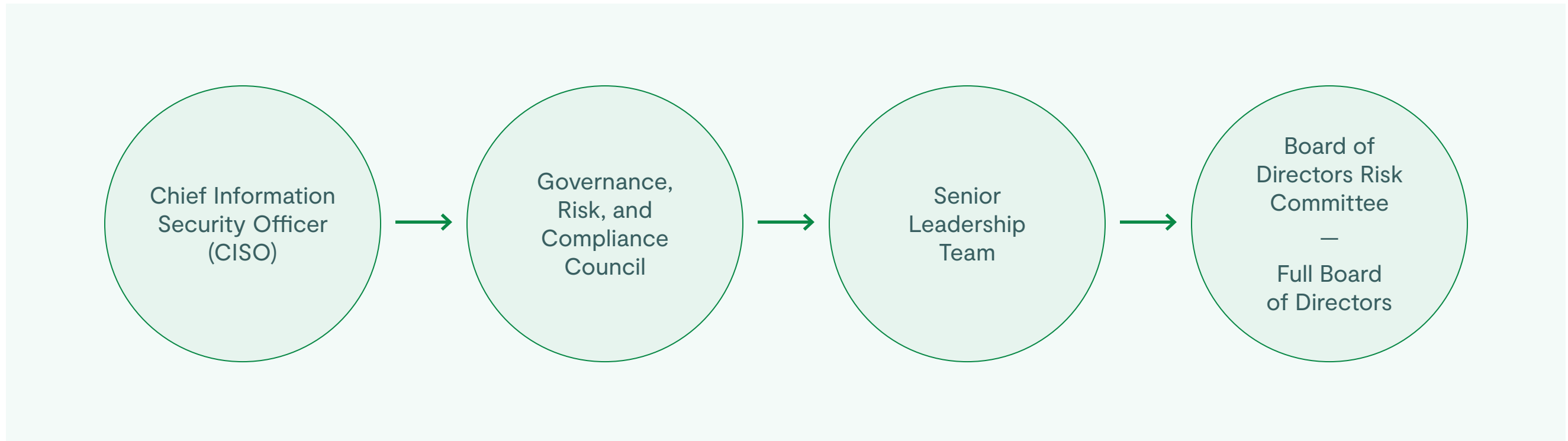
Enact maintains a risk-based cybersecurity program with strong governance at every level of the organization—independently validated, continuously improved, and singularly focused on protecting the trust our customers place in us.

Enact’s technical safeguards are reinforced by a robust governance framework that ensures cybersecurity risk is identified, escalated, and managed at every level of the organization.

Enact’s Chief Information Security Officer escalates information security matters to the Governance, Risk, and Compliance Council, which meets monthly to monitor evolving risks.

Significant issues are reported to the Senior Leadership Team and, as appropriate, to the Board’s Risk Committee or the full Board, both of which are responsible for overseeing cybersecurity risk.

The Risk Committee also receives quarterly updates on information technology, data privacy, and cybersecurity matters.



Business Continuity

Enact maintains a comprehensive business continuity program designed to prepare for and effectively manage potential business disruptions.

Oversight of the development, maintenance, and execution of the business continuity plan is led by a designated crisis management leader who reports to the Chief Risk Officer. The plan is reviewed and updated at least annually to reflect changes in business processes, third-party relationships, and operating environments, and it is regularly tested through tabletop exercises. In addition, all employees are equipped to work remotely, enabling Enact to continue serving customers during any disruptions that may require extended periods away from the office.

Plan reviewed annually



Business processes



Third-party relationships



Operating environments

Third-Party Risk Management

Effective third-party risk management is critical to protecting our operations, maintaining regulatory compliance, and honoring the trust our stakeholders put in us. We implement comprehensive practices to ensure our partnerships align with our values and strategic objectives while mitigating financial, operational, and reputational risks. These practices foster accountability and resilience across our supply chain.

By leveraging advanced risk monitoring tools, we gain comprehensive insights into our third parties' regulatory compliance, financial health, operational resilience, sustainability performance, and cybersecurity maturity. These tools allow us to respond swiftly to emerging risks, ensuring proactive and agile management across our ecosystem.

Key practices include:

Risk Tiering

Prioritizing oversight based on the criticality of third parties to our operations

Continuous Monitoring

Maintaining real-time awareness of risks and performance metrics, including sustainability considerations

Collaborative Engagement

Partnering with third parties to address areas for improvement and promote shared goals

This integrated approach strengthens our risk management program and reinforces our commitment to responsible business practices, ensuring a sustainable and ethical foundation for long-term success.

Looking Ahead

At Enact, we work every day to expand opportunity for more families. By being a key part of the homeownership process, we enable the formation of stable households, wealth creation, and help build vibrant communities.

Expanding homeownership in the United States has long been a national priority, championed by leaders of both parties as a cornerstone of economic stability and community strength. Yet for many families, affordability remains a persistent and significant barrier. Enact is committed to addressing this reality with innovative, financially responsible solutions that expand access.

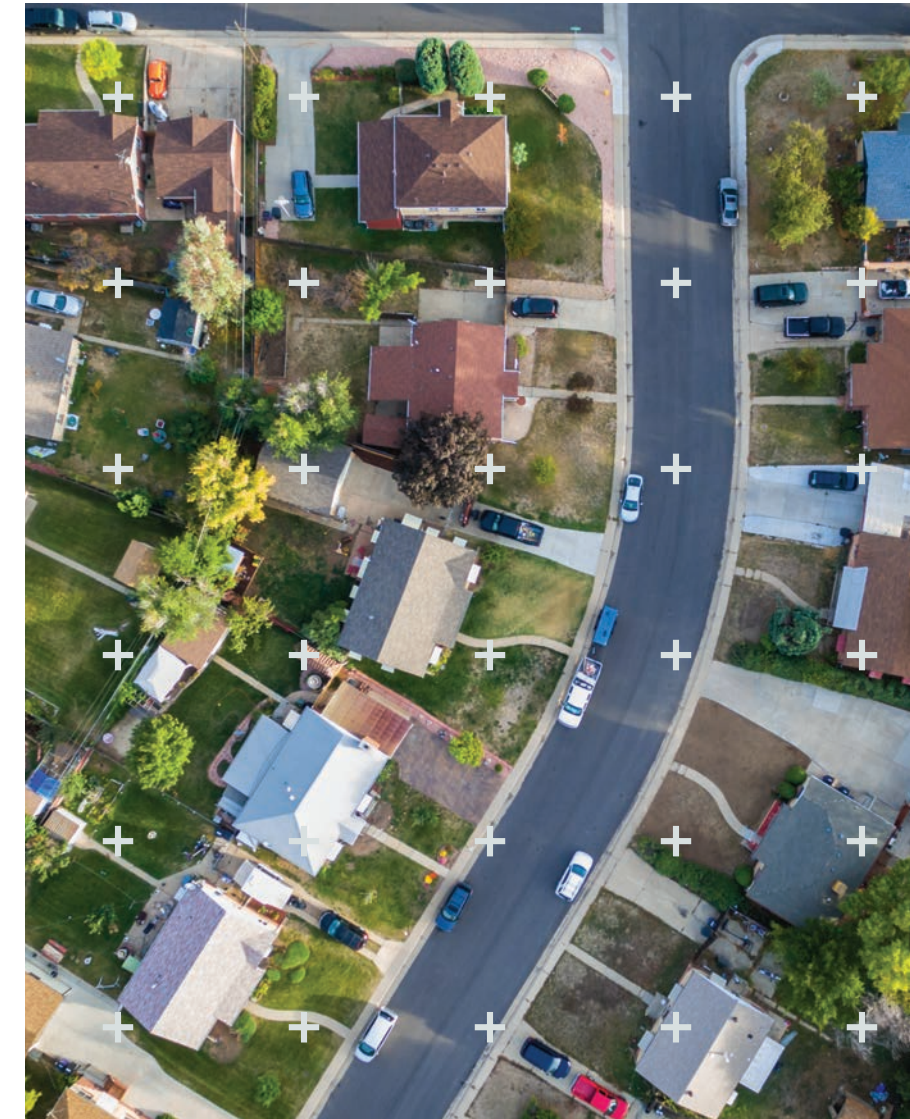
In this way, sustainability is woven into the very fabric of our core business. The more successful we are in promoting the social good of responsible homeownership, the better our company will perform. The more

successful we are in creating a vibrant and inclusive work environment for our employees, the more likely they will perform at their very best. The more we maintain best-in-class governance and risk management, the stronger the foundation that will support the growth of our business.

We know that millions of homeowners, hundreds of mortgage lenders (our customers), and our shareholders place their trust in us. This responsibility is front of mind for us every single day.

Looking ahead to the rest of 2026 and beyond, we look forward to continued engagement with our stakeholders—employees, customers, investors, and other key constituencies—to ensure we remain aligned on the issues that matter most to them.

Thank you for your interest in Enact.



Appendix

39 Our Alignment with U.N. Sustainable Development Goals

40 SASB Disclosures

43 TCFD Disclosures





Our Alignment with U.N. Sustainable Development Goals

Enact indexes its business activities with the most relevant United Nations (U.N.) Sustainable Development Goals (SDGs). While advocating for improved and expanded housing opportunities for Americans, we acknowledge the importance of responsible growth across all organizations in the housing value chain. By sharing our alignment with

the U.N. Sustainable Development Goals, we aim to increase transparency around our efforts, both through our company's initiatives and our philanthropic endeavors.



Support efforts to end poverty

Homeownership is a critical driver of financial wellness and wealth accumulation. By expanding responsible access to mortgage financing, Enact contributes to poverty alleviation efforts throughout the United States, positively impacting the lives of millions of individuals and families. For more details, please see [Section II, Strengthening Our Communities](#).



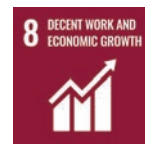
Promote good health and well-being

The mental and physical wellness of our employees is a top priority. We provide several training sessions for managers that are focused on psychological well-being. Our benefits include best-in-class health insurance, generous time-off policies, free onsite vaccines, parental leave, an onsite gym, and more. For more details, please see [Section III, Supporting Our People & Driving an Inclusive Culture](#).



Ensure gender equality

Enact is committed to providing equal pay for equal work. We abide by all applicable employment laws as the starting point to ensure fair wage practices. We have an internally published, comprehensive compensation and job framework that sets clear wage guidelines for employees, and we routinely evaluate internal compensation for equity purposes. To learn more, please visit [Section III, Supporting Our People & Driving an Inclusive Culture](#).



Offer decent work and economic growth

Enact provides a supportive and positive workplace that offers numerous growth opportunities to our employees. Furthermore, by increasing homeownership we help households accumulate wealth and, in turn, create economic growth. For more details, please visit [Section II, Strengthening Our Communities](#) and [Section III, Supporting Our People & Driving an Inclusive Culture](#).



Reduce inequality within and among countries

Through our mortgage lender customers, we provide support for families and individuals who otherwise would not be able to own their own home. In this way, we are contributing to the reduction of wealth inequality. We also help enable increased access to affordable home loans and inclusive homeownership in India through our investment in the India Mortgage Guarantee Corporation (IMGC). For more information on this, please visit [Section II, Strengthening Our Communities](#).



Make cities and human settlements inclusive, safe, resilient, and sustainable

Higher homeownership rates cultivate resident investment in neighborhood vitality, long-term community development, enhanced public safety outcomes, and increased civic participation. Through broader access to mortgage financing, Enact contributes to building sustainable communities where residents are engaged stakeholders in their collective future. For additional detail, please refer to [Section II, Strengthening Our Communities](#).



SASB Disclosures

The Sustainability Accounting Standards Board (SASB) provides a framework for companies to disclose relevant sustainability information that is “most likely to affect an entity’s cash flows, access to finance, and cost of capital over the short, medium, or long term, and the disclosure

topics and metrics that are most likely to be useful to investors.” SASB has published 77 industry-specific standards; below are our disclosures pursuant to the SASB Insurance Industry framework (FN-IN).¹¹

SASB Topic	Metrics	Code	Response
Transparent Information & Fair Advice for Customers	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product-related information to new and returning customers	FIN-IN-270a.1	We disclose material legal matters in our Annual Filing (10K). In 2025, we did not incur any losses attributed to legal proceedings associated with marketing and communication of insurance product-related information to new and returning customers.
	Complaints-to-claims ratio	FIN-IN-270a.2	We do not calculate this ratio. As a business-to-business company, our customers are banks, non-banks, credit unions and other businesses and not individual consumers. In 2025, there were no complaints filed with state insurance departments.
	Customer retention rate	FIN-IN-270a.3	In 2025, the origination market saw a number of lenders decrease through consolidation or dissolution. Despite this, we were able to add 155 new customers in 2025 and achieved a 90.9% customer retention rate.
	Description of approach to informing customers about products	FIN-IN-270a.4	Our customers include banks, non-bank lenders, national and local mortgage bankers, and credit unions. We believe that our success in establishing strong, sustained relationships and our ability to capture new customers is attributable to our comprehensive value proposition. We offer customers a competitive price along with differentiated offerings and services. Additionally, by maintaining an ongoing dialogue with our customers, we are able to develop an understanding of their needs, offer customized solutions for their challenges, advise them on portfolio composition and trends, share market perspectives and industry best practices, and provide product development support and training as necessary. We distribute our mortgage insurance products through a dedicated sales force located throughout the United States, our home-based in-house sales representatives, and a digital marketing program designed to expand our reach beyond our sales force. We utilize all three of these channels to ensure our customers are informed of all aspects of our products, with our website, EnactMI.com , serving as a central point of access of resources related to our Master Policy, underwriting guidelines, credit policy bulletins, servicing guides, information related to our products and services, and on-demand training. Our sales teams and our ActionCenter also work directly with customers to answer questions about different aspects of our products and have consultative discussions to propose ways our customers can best leverage our products and services to their benefit.

11. SASB, 'About Us.'

SASB Topic	Metrics	Code	Response
Incorporation of ESG Factors in Investment Management	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment management processes and strategies	FIN-IN-410a.2	<p>The Enact Board delegates day-to-day management for Enact’s investments to management-level committees. The Enact subsidiaries, EMICO, and Enact Mortgage Insurance Corporation of North Carolina have investment management agreements with Genworth for the management of their investment portfolios.</p> <p>The investments of our holding company, Enact Holdings, Inc., are managed under an investment management agreement with a non-affiliated third party. Genworth’s investment team—with oversight from our Board of Directors, the companies’ Head of Investment Strategy, and senior management—is responsible for executing our investment strategy.</p> <p>Our approach to managing investments is aligned with our fiduciary responsibility to strive to fulfill promises to our policyholders to be there when they need us most—a core tenet of our sustainability platform. We have integrated environmental, social, and governance (ESG) factors into our overall investment strategy.</p> <p>The Enact Investment Committee reviews ESG-related investment risks, governance, market developments, and regulatory requirements to inform its decisions. Enact holds more than \$212 million in green, social, and sustainability-linked bonds. For more information, please see page 33 of this report. You can find additional investment information in our Annual Filing (10K, Footnote 3) and our Quarterly Financial Supplements (QFS) located on the Quarterly Results page of our Investor Relations website.</p>
Policies Designed to Incentivize Responsible Behavior	Net premiums written related to energy efficiency and low carbon technology	FIN-IN-410b.1	We do not collect net premiums written related to energy efficiency and low carbon technology, as we do not originate mortgages and only collect information relevant to the underwriting of mortgage insurance.
	Discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions and/or behaviors	FIN-IN-410b.2	As we do not originate mortgages, we do not have a discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions and/or behaviors. We have policies and procedures and required training on fair lending to ensure that Enact fully complies with the Fair Housing Act, the Equal Credit Opportunity Act and related regulations, and state and local laws, and does not illegally discriminate in mortgage insurance decisions for pricing, underwriting, workout, credit policy, support, marketing, and other decisions throughout the life of the mortgage insurance.

SASB Topic	Metrics	Code	Response
Physical Risk Exposure	Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes	FIN-IN-450a.1	We are not a hazard insurance company. In 2025, we did not calculate Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes. Additionally, we are not liable for physical damage per our Master Policy.
	Total amount of monetary losses attributable to insurance payouts from (1) modeled natural catastrophes and (2) non-modeled natural catastrophes, by type of event and geographic segment net and gross of reinsurance	FIN-IN-450a.2	We are not a hazard insurance company. Therefore, we do not calculate the total amount of monetary losses attributable to insurance payouts from modeled natural catastrophes (net of reinsurance). Additionally, we are not liable for physical damage per our Master Policy.
	Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of firm-level risks and capital adequacy	FIN-IN-450a.3	We are not a hazard insurance company. Therefore, we do not incorporate environmental risks into (1) the underwriting process for individual contracts, and (2) the management of firm-level risks and capital adequacy. Additionally, we are not liable for physical damage per our Master Policy.
Systemic Risk Management	Exposure to derivative instruments by category: (1) total exposure to noncentrally cleared derivatives, (2) total fair value of acceptable collateral posted with a central clearinghouse, and (3) total exposure to centrally cleared derivatives	FIN-IN-550a.1	Not applicable
	Total fair value of securities lending collateral assets	FIN-IN-550a.2	Not applicable
	Description of approach to managing capital- and liquidity-related risks associated with systemic non-insurance activities	FIN-IN-550a.3	Not applicable; we do not engage in systemic non-insurance activities.

TCFD Disclosures

In 2017, the TCFD created a framework for companies which was “designed to help companies provide better information to support market transparency and more informed capital allocation.”¹² In 2024, the TCFD, having completed this remit, was disbanded. Now that the

framework is in place, company disclosures using the TCFD framework will be monitored by the International Sustainability Standards Board (ISSB). Below, we have utilized the TCFD framework to provide a roadmap to our climate-related disclosures in the preceding report.

Pillar	Recommended Disclosures	Report Disclosure Location
Governance	Describe the board’s oversight of climate-related risks and opportunities	Please see <i>A Focus on Responsible Business Practices & Sound Corporate Governance: Sustainability Council</i> on pg. 30 and <i>Climate Risk</i> on pg. 33 of this report.
	Describe management’s role in assessing and managing risks and opportunities	Please see <i>A Focus on Responsible Business Practices & Sound Corporate Governance: Risk Management</i> on pg. 32 of this report.
Strategy	Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term	Please see <i>A Focus on Responsible Business Practices & Sound Corporate Governance: Climate Risk</i> on pg. 33 of this report.
	Describe the impact of climate-related risks and opportunities on the organization’s businesses, strategy, and financial planning	Please see <i>A Focus on Responsible Business Practices & Sound Corporate Governance: Climate Risk</i> on pg. 33 of this report.
	Describe the resilience of the organization’s strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario	Please see <i>A Focus on Responsible Business Practices & Sound Corporate Governance: Climate Risk</i> on pg. 33 of this report.

12. [Task Force on Climate-Related Financial Disclosures, ‘About.’](#)

Pillar	Recommended Disclosures	Report Disclosure Location
Risk Management	Describe the organization’s processes for identifying and assessing climate-related risks	Please see <i>A Focus on Responsible Business Practices & Sound Corporate Governance: Climate Risk</i> on pg. 33 of this report.
	Describe the organization’s processes for managing climate-related risks	Please see <i>A Focus on Responsible Business Practices & Sound Corporate Governance: Climate Risk</i> on pg. 33 of this report.
	Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization’s overall risk management	Please see <i>A Focus on Responsible Business Practices & Sound Corporate Governance: Risk Management</i> on pg. 32 and <i>Climate Risk</i> on pg. 33 of this report.
Metrics and Targets	Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process	Not disclosed
	Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions and the related risks	Please see <i>Strengthening Our Communities: Managing Our Carbon Footprint Responsibly</i> on pg. 17 of this report.
	Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets	Not disclosed

Cautionary Note:

This report contains certain “forward-looking statements” within the meaning of the United States Private Securities Litigation Reform Act of 1995. Forward-looking statements may be identified by words such as “expects,” “anticipates,” “intends,” “plans,” “believes,” “seeks,” “estimates,” “will” or words of similar meaning and include, but are not limited to, statements regarding the outlook for future business and financial performance of Enact Holdings, Inc. (“Enact”) and its consolidated subsidiaries. Forward-looking statements are based on management’s current expectations and assumptions, which are subject to inherent uncertainties, risks, and changes in circumstances that are difficult to predict. Actual outcomes and results may differ materially due to global political, economic, business, competitive, market, regulatory, and other factors and risks, including those discussed at the end of this presentation, as well as in the risk factor section of Enact’s Annual Report on Form 10-K, filed with the United States Securities and Exchange Commission (SEC) on February 27, 2026. Enact undertakes no obligation to publicly update any forward-looking statement, whether as a result of new information, future developments, or otherwise.

Thank you for reading our 2025 Sustainability Report.
For more information, please visit our [website](#).