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ENACT HOLDINGS, INC.

FORM 8-K
(Current report filing)

Filed 11/23/26 for the Period Ending 11/19/26

Address	8325 SIX FORKS ROAD
	RALEIGH, NC, 27615
Telephone	(919) 846-4100
CIK	0001823529
Symbol	ACT
SIC Code	6411 - Insurance Agents, Brokers and Service
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UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of report (Date of earliest event reported): **November 19, 2026**

Enact Holdings, Inc.

(Exact name of registrant as specified in its charter)

Delaware	**001-40399**	**46-1579166**
(State or other Jurisdiction of Incorporation)	(Commission File Number)	(IRS Employer Identification No.)

8325 Six Forks Road
Raleigh, North Carolina 27615
(919) 846-4100
(Address, including zip code, and telephone number, including area code, of registrant's principal executive offices)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common stock, par value $0.01 per share	ACT	The Nasdaq Stock Market

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 5.02 Departure of Directors or Certain Officers; Election of Directors; Appointment of Certain Officers; Compensatory Arrangements of Certain Officers.

On November 19, 2026, Thomas J. McInerney advised Enact Holdings, Inc. (the "Corporation") and the Corporation's Board of Directors (the "Board") of his intention to resign from the Board effective immediately. Mr. McInerney's decision to resign was not the result of any dispute or disagreement with the Corporation or any matter relating to the Corporation's operations, policies or practices.

On November 22, 2026, the Board of the Corporation appointed Melina E. Higgins to serve as a director, effective immediately, for a term expiring at the 2027 Annual Meeting of Stockholders. The Board also appointed Ms. Higgins to serve as a member of the Board's Compensation Committee. As compensation for her services as a director, the Corporation has agreed to pay her an annual cash retainer of $120,000 and $170,000 in deferred stock units. The Corporation expects to enter into an indemnification agreement with Ms. Higgins substantially in the form entered into by the Corporation's existing directors. There are no family relationships between Ms. Higgins and the Corporation's existing directors and officers. There has been no transaction, nor is there any current proposed transaction, between Ms. Higgins and the Corporation that would require disclosure under Item 404(a) of Regulation S-K.

Ms. Higgins has served as a member of Genworth, Inc.'s board of directors since September 2013 and as its Non-Executive Chair since May 2021. Ms. Higgins retired in 2010 from a nearly 20-year career at The Goldman Sachs Group Inc., where she served as a Managing Director from 2001 and a Partner from 2002. During her tenure at Goldman Sachs, Ms. Higgins served as Head of the Americas for Private Debt and Co- Chairperson of the Investment Advisory Committee for the GS Mezzanine Partners funds. She also served as a member of the Investment Committee for the Principal Investment Area, which oversaw and approved global private equity and private debt investments. Goldman's Principal Investment Area was one of the largest alternative asset managers in the world. Ms. Higgins has served as a director of Viatris Inc. since November 2020 (serving as chair of the board, executive committee chair and finance committee chair). She previously served on the boards of Mylan N.V. from February 2013 to November 2020 and NextGen Acquisition Corp. II from March 2021 to December 2021. Ms. Higgins has also served as Non- Executive Chair of the board of Antares Capital Management LLC since January 2026 and Antares Midco, Inc. from January 2016 to December 2025. She is a member of the Women's Leadership Board of Harvard University's John F. Kennedy School of Government. Ms. Higgins received a B.A. in Economics and Spanish from Colgate University and an M.B.A. from Harvard Business School.

Item 7.01 Regulation FD Disclosure.

On November 23, 2026, Enact issued a press release announcing the Board's appointment of Ms. Higgins. A copy of the press release is furnished as Exhibit 99.1 to this Current Report on Form 8-K and incorporated by reference in this Item 7.01.

The information contained in Item 7.01 of this Current Report on Form 8-K, including Exhibit 99.1 furnished herewith, shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that section, nor shall it be deemed incorporated by reference in any filing by Enact under the Securities Act of 1933, as amended.

Item 9.01 Financial Statements and Exhibits.

The following materials are furnished as exhibits to this Current Report on Form 8-K:

Exhibit Number	
99.1	Press Release dated November 23, 2026
104	Cover Page Interactive Data File (the Cover Page Interactive Data File is embedded within the Inline XBRL document)

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Enact Holdings, Inc.

By: /s/ Hardin Dean Mitchell

Name: Hardin Dean Mitchell

Title: Executive Vice President, Chief Financial Officer and Treasurer

Dated: November 23, 2026

Exhibit 99.1

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Enact Announces Changes to its Board of Directors

Thomas McInerney Steps Down as a Member of the Board
Melina Higgins Appointed as a Member of the Board

RALEIGH, N.C., November 23, 2026 (GLOBE NEWSWIRE) -- Enact Holdings, Inc. (Nasdaq: ACT) (Enact) today announced that Thomas J. McInerney has stepped down from the Board, to focus on his health. In addition, Enact's Board has appointed Melina E. Higgins as an Independent Director to serve on Enact's Board of Directors, effective November 22, 2026. She has also been appointed as a member of the Compensation Committee.

Ms. Higgins brings deep financial, industry and public company experience to the Enact Board.
She retired in 2010 from a nearly 20-year career at The Goldman Sachs Group Inc., where she served as a Managing Director from 2001 and a Partner from 2002. During her tenure at Goldman Sachs, Ms. Higgins served as Head of the Americas for Private Debt and Co- Chairperson of the Investment Advisory Committee for the GS Mezzanine Partners funds. Ms. Higgins also served as a member of the Investment Committee for the Principal Investment Area, which oversaw and approved global private equity and private debt investments.

Ms. Higgins has served as a member of Genworth, Inc.'s board of directors since 2013 and as its Non-Executive Chair since 2021. She has also served as a director of Viatris Inc. since November 2020, serving as Non-Executive Chair of the board, executive committee chair and finance committee chair. Ms. Higgins has served as Non-Executive Chair of the board of Antares Capital Management LLC since January 2026. She previously served on the boards of Mylan N.V. from February 2013 to November 2020 and NextGen Acquisition Corp. II from March 2021 to December 2021. Ms. Higgins has also served as Non- Executive Chair of the board of Antares Midco, Inc. from January 2016 to December 2025. She is a member of the Women's Leadership Board of Harvard University's John F. Kennedy School of Government. Ms. Higgins received a B.A. in Economics and Spanish from Colgate University and an M.B.A. from Harvard Business School.

"On behalf of the entire Board, I would like to thank Tom for his service and dedication to Enact," said Dominic Addesso, Chairperson of the Enact Board. "We appreciate the contributions and insights he has provided as a Board member. We wish him nothing but the best and our deepest gratitude. Additionally, we are delighted to welcome Melina to Enact's Board of Directors, Melina's experience at one of the world's leading financial institutions and strong financial and leadership skills will allow her to bring new, valuable perspectives to the board as we continue to advance Enact's long-term strategy and deliver value for our shareholders."

Rohit Gupta, President and CEO of Enact, added, "Tom has been a valued partner to both me personally and to Enact, and I thank him for his commitment and valuable counsel over the past several years. I am also excited to have Melina join us and know that Enact will benefit from her deep knowledge and expertise going forward as we execute against our strategy."

About Enact Enact (Nasdaq: ACT), operating principally through its wholly-owned subsidiary Enact Mortgage Insurance Corporation since 1980, is a leading U.S. private mortgage insurance provider committed to helping more people achieve the dream of homeownership. 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 keep them there. By empowering customers and their borrowers, Enact seeks to positively impact the lives of those in the communities in which it serves in a sustainable way. Enact is headquartered in Raleigh, North Carolina.