

Arch Capital Group Ltd. (ACGL)

Financial Services / Insurance - Diversified · NASDAQ



EQUITY FACTSHEET

Generated: 2026-Oct-18 · Market data through: 2026-10-16

LAST CLOSE \$101.27 2026-10-16	MARKET CAP \$34.6B VOLUME 4.3M	52-WK HIGH \$107.09 52-WK LOW \$82.45	TRAILING PE 7.8 P/S 1.80	GROSS MARGIN 46.2% NET MARGIN 24.4%	ROE 20% ROIC 14%	PIOTROSKI 7/9 ALTMAN Z 1.0	1-YR RETURN +17.4% 5-YR RETURN +167.8%
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Arch Capital Group Ltd., together with its subsidiaries, provides insurance, reinsurance, and mortgage insurance products in the United States, Canada, Bermuda, the United Kingdom, Europe, and Australia. The company operates through three segments: Insurance, Reinsurance, and Mortgage. The Insurance segment offers commercial automobile; commercial multiperil; financial and professional line liability; admitted, excess, and surplus casualty lines; property and short-tail specialty; workers compensation; and casualty insurance. Its Reinsurance segment provides reinsurance products for casualty; marine and aviation; property catastrophe; property excluding property catastrophe; and other specialty products. The Mortgage segment offers U.S. primary mortgage insurance business written predominantly on loans sold to the Federal National Mortgage Association and Federal Home Loan Mortgage Corporation; reinsurance and underwriting services related to the U.S. credit-risk transfer business and other U.S. mortgage reinsurance transactions; and international mortgage insurance and reinsurance business covering loans. It markets its products through a group of licensed independent retail and wholesale brokers. The company was formerly known as Risk Capital Holdings, Inc. Arch Capital Group Ltd. was founded in 1995 and is headquartered in Pembroke, Bermuda.

SECTOR Financial Services INDUSTRY Insurance - Diversified EXCHANGE NASDAQ MARKET CAP \$34.6B EMPLOYEES 8,000 (SEC-filed)
CEO Nicolas Alain Emmanuel Papadopoulos IPO 1995-09-14 COUNTRY BM
Waterloo House, Pembroke, HM HM 08 · Tel 4412789250 · [archgroup.com](https://www.archgroup.com)

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

61 / 100

Street mean **\$107.00** (5 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

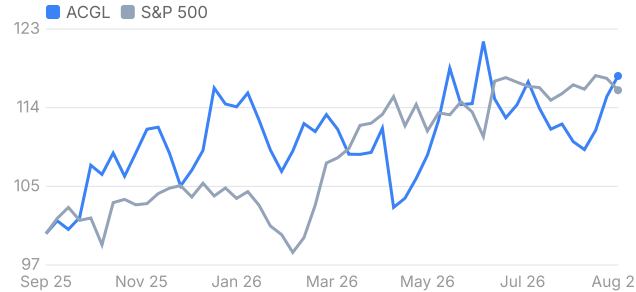
TWO-WAY FLOW

\$0.5M buys against \$3.9M sells / 6 mo

2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · **ACGL +17.4%** · **S&P 500 +15.9%** · spread **+1.6pp**



7 Years vs S&P 500 · **ACGL +167.8%** · **S&P 500 +189.9%** · spread **-22.1pp**



Both charts indexed to 100 at the start of their window and drawn on a single shared scale, so the gap to the benchmark is the gap you see. Adjusted closes throughout.

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3 INSIDERSTREET SCORE

live IS factor model

INSIDERSTREET
SCORE

61

OF 100

Score Breakdown

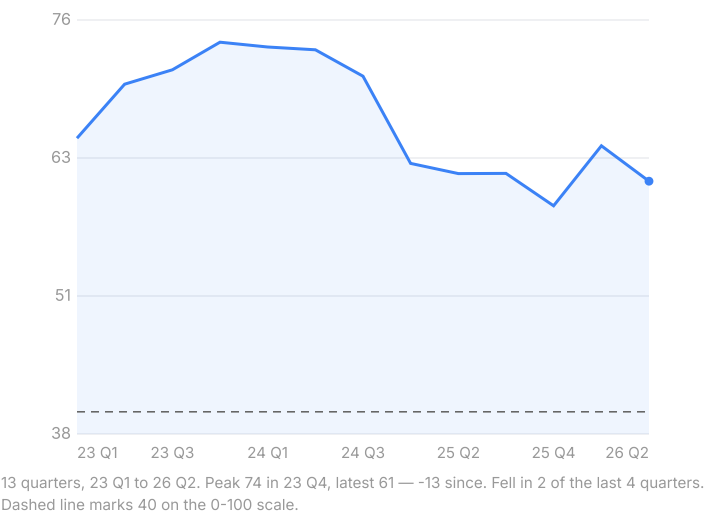
Profitability	72/100
Growth	49/100
Momentum	77/100
Quality	86/100
Earnings Quality	72/100
Balance Sheet	73/100
Value	87/100
Risk (safety)	100/100
Overall	61.0/100

Each component is a diagnostic reading on its own 0-100 scale. The overall score is computed separately from the underlying financials and is **not** the average of the rows above — components are not equally weighted and three of them (Momentum, Value, Risk) are derived partly from price rather than from the business.

Peer Comparison — IS Score

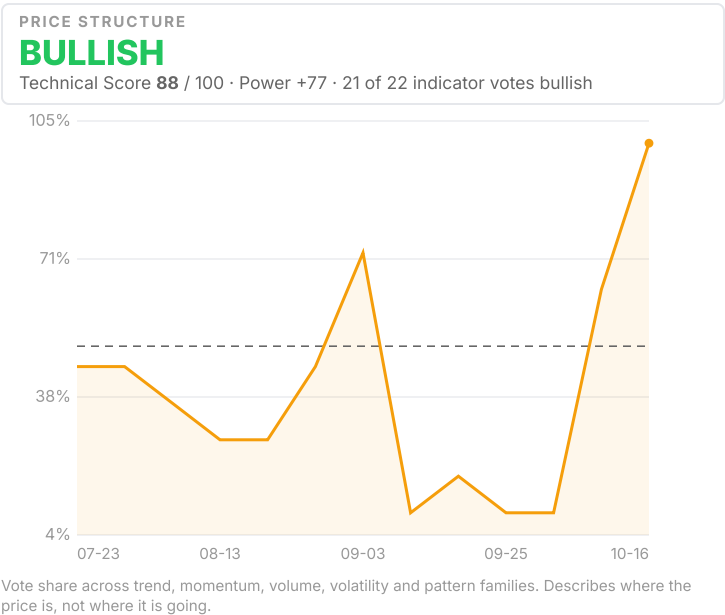
SYMBOL	IS SCORE
HIG	62
AIG	44
ATH	40
BNT	31
AXS	67
WTM	50
ACGL	61

IS Score Trend — quarterly



4 TWO READINGS

business vs price



Both readings sit above the midpoint — business quality at 61 and price structure at 88 out of 100 — so they are not in conflict. The fundamentals and the tape are saying the same thing, which is the case in which either one alone would have been enough.

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5 WHAT WOULD CHANGE OUR MIND falsifiable - check us next quarter

TRIGGER	WHERE IT STANDS NOW	WHAT IT WOULD MEAN
IS Score reaches 75 and holds two consecutive quarters	now 61.0	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 62 → 59 → 64 → 61	the direction matters more than the level
Technical vote share back above 50%	now 100%	price structure no longer broken
Institutional holder count rises two quarters running	peak 921 → now 910	fewer institutions willing to hold is our clearest warning

We publish these so the view can be shown to be wrong. If none of them move and our reading does, we owe you an explanation.

This page is InsiderStreet's own reading, produced from the data in the rest of this document. It is not a price target and not investment advice. Analyst consensus and street price targets appear later under their own heading and are the street's numbers, not ours.

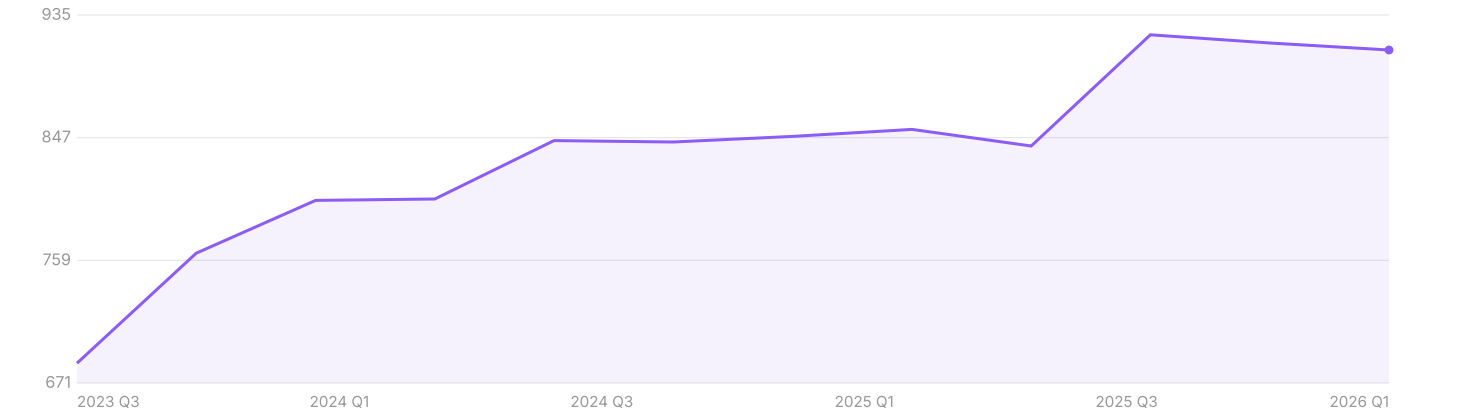
6 SMART MONEY CONFLUENCE EDGE · disclosure sources

SITE CONVERGENCE SCORE 3 of 4 top 4% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 1 buys 2026-05-01	INSIDER BUYS (180D) 1 \$0.5M
ETF FUNDS (30D) 1207 up / 1167 down net +40 funds			

Congressional and insider figures are disclosed purchases in the trailing 180 days; ETF figures are COUNTS OF FUNDS whose holding changed in 30 days, not dollars. Coincidence of separate disclosures, not coordination. An absent source means nothing qualifying was disclosed in its window.

7 INSTITUTIONAL OWNERSHIP - 12-QUARTER TREND 13F · filed 45 days after quarter end

Institutions holding — 12 quarters



Peak 921 · latest 910 (-11 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%
2026 Q2	910	314.6M	\$30.0B	91.7%
2026 Q1	915	317.9M	\$30.0B	92.6%
2025 Q4	921	325.2M	\$30.5B	94.8%
2025 Q3	841	326.4M	\$29.3B	95.1%
2025 Q2	853	336.3M	\$30.3B	98.0%
2025 Q1	848	335.3M	\$32.0B	97.7%
2024 Q4	844	341.6M	\$31.2B	99.5%
2024 Q3	845	332.8M	\$36.7B	97.0%
2024 Q2	803	331.7M	\$33.3B	96.6%
2024 Q1	802	328.7M	\$30.2B	95.8%
2023 Q4	764	327.2M	\$24.2B	95.3%
2023 Q3	685	334.1M	\$26.5B	97.4%

How to read ownership above 100%. A 13F reports the positions a manager has investment discretion over, and where two or more managers share discretion over the same block, each one reports it. Summed across filers, the total can therefore exceed the shares actually outstanding without anything being wrong. We publish the figure as filed rather than netting it down, and flag separately any quarter where the arithmetic is not merely high but impossible.

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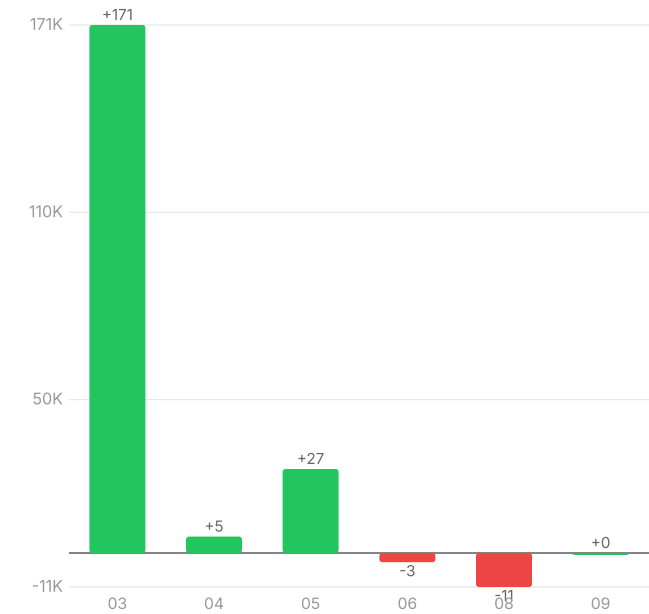
8 INSIDER ACTIVITY live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Halgan Jerome	CEO, Arch Glob Reinsurance Grp	2026-09-14	—	7,682	\$0.71M	0
Schmeiser Robert Michael	CEO, Arch Global Mortgage Grp.	2026-09-14	—	3,841	\$0.36M	0
Halgan Jerome	CEO, Arch Glob Reinsurance Grp	2026-09-03	—	12,870	\$0.35M	0
Halgan Jerome	CEO, Arch Glob Reinsurance Grp	2026-09-03	—	13,746	\$0.35M	0
Halgan Jerome	CEO, Arch Glob Reinsurance Grp	2026-09-03	—	15,822	\$0.34M	0
Halgan Jerome	CEO, Arch Glob Reinsurance Grp	2026-09-03	—	15,929	\$0.44M	0
Halgan Jerome	CEO, Arch Glob Reinsurance Grp	2026-09-03	—	15,461	\$0.58M	0
Halgan Jerome	CEO, Arch Glob Reinsurance Grp	2026-09-03	—	13,692	\$0.42M	0

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	6	46,847	\$3.9M	Counted
P — Open-market purchases	1	5,300	\$0.5M	Counted
M — Exercises (paired A/D)	3	43,710	\$0.9M	None — mechanics
F — Tax withholding	4	21,414	\$2.1M	None — compensation
G — Gifts	2	1,047,300	—	None

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

SIGNAL Two-Way Flow	OPEN-MARKET SELLS \$3.9M 6 txns / 6 mo	OPEN-MARKET BUYS \$0.5M 1 txns / 6 mo	CLUSTER None active 3+ insiders / 21 days
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10 CONGRESSIONAL TRADING EDGE · STOCK Act

MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Ro Khanna	House	SELL	\$1,001 - \$15,000	2026-09-04	2026-10-09
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-05-01	2026-06-11
Ro Khanna	House	BUY	\$1,001 - \$15,000	2025-09-29	2025-10-03

HOUSE 12-MO 3 trades 2 purchases	SENATE 12-MO 0 trades None purchases	COVERAGE STOCK Act filings 30-45 day disclosure lag	
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11 INSTITUTIONAL OWNERSHIP & 13F FLOW

live 13F data

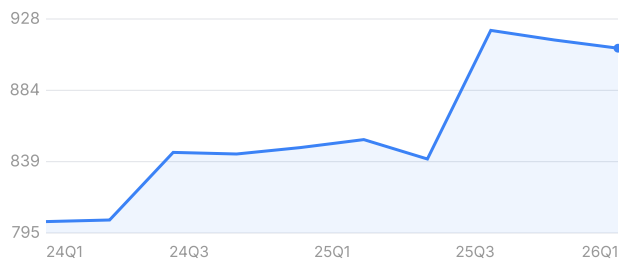
13F FILERS (LAST COMPLETE Q) 915	13F SHARES 318M 92.6% of shares out	NEW / CLOSED 114 / 101 positions, QoQ	INCREASED / REDUCED 325 / 353 positions, QoQ
PUT/CALL (13F) 0.86 option positions	FREE FLOAT 97.1% 331M sh		

2.8 · Largest Reporting 13F Managers

MANAGER	SHARES	VALUE
Confluence Investment Management L	315,201	\$29M
Fjarde Ap-Fonden /Fourth Swedish N	267,188	\$25M
Asr Vermogensbeheer N.V.	150,139	\$14M
Wealth Enhancement Advisory Servic	119,844	\$11M
Mn Services Vermogensbeheer B.V.	101,118	\$9M
Czech National Bank	97,638	\$9M

EDGAR 13F holdings as of 2026-09-30; filer values normalized to dollars.

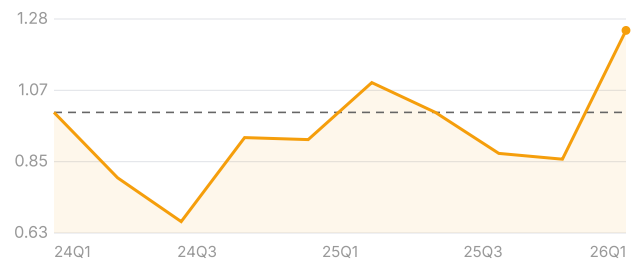
13F Filers Holding ACGL — quarterly



2.9 · Top ETF & Fund Ownership

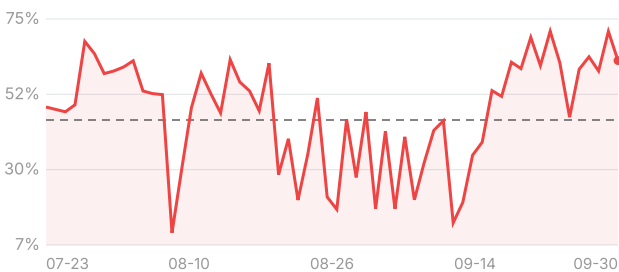
FUND	WEIGHT	POSITION
VITSX	0.0%	\$948M
VSMPX	0.0%	\$948M
VTSAX	0.0%	\$948M
VTI	0.0%	\$948M
VOO	0.0%	\$824M
VFFSX	0.0%	\$824M

Institutional Put/Call — quarterly



12 SHORT VOLUME — DAILY, 60 SESSIONS

EDGE · live FINRA feed



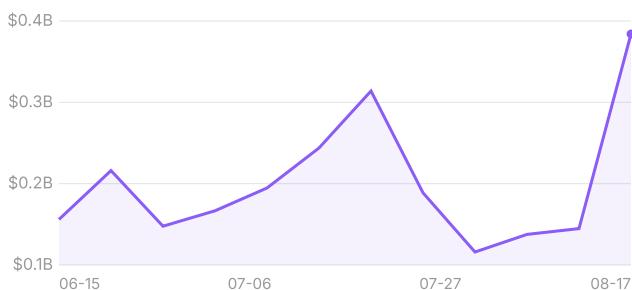
Daily short-sale volume as % of volume reported in FINRA's short-sale file — a flow measure, not short interest; dashed = 50-day average.

LATEST SESSION 62.4% 2026-10-15	20-DAY AVG 52.2% 50-day 44.6%	TREND Rising 20d vs 50d	BY MARKET CENTER Q: 63% · N: 64% · B: 14% latest session
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13 DARK POOL ACTIVITY

EDGE · live ATS data

Weekly Notional (\$B)



Where ACGL Trades in the Dark

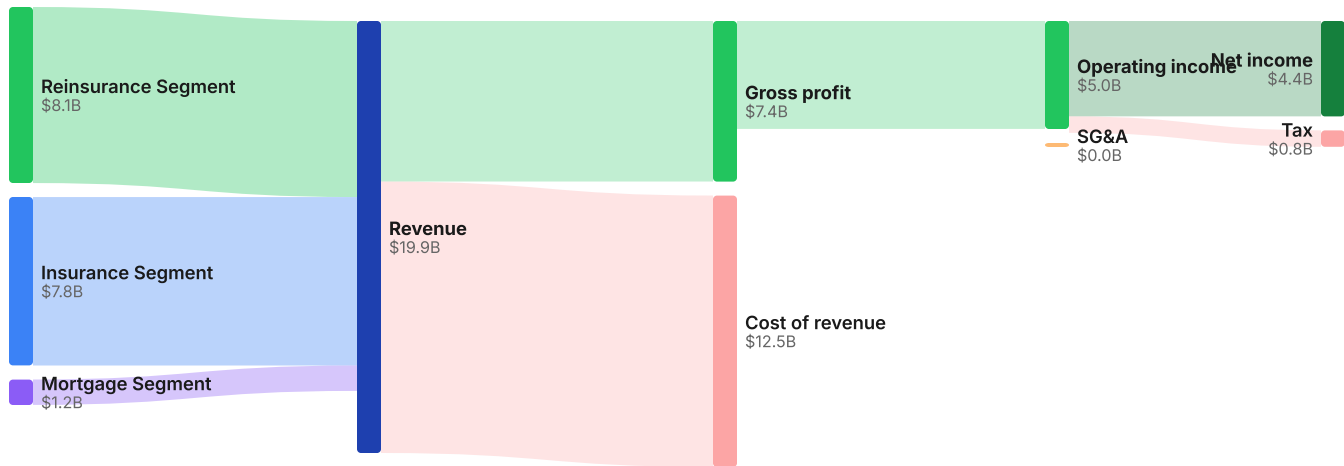
ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross Llc	2.0M	43 sh
Ubsa Ubs Ats	1.6M	47 sh
Ebxl Level Ats	1.4M	28 sh
Mstx Ms Trajectory Cross (Ats-1)	1.3M	39 sh
Sgmt Sigma X2	1.0M	37 sh
Mspl Ms Pool (Ats-4)	0.7M	172 sh

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REVENUE FLOW — FY2025

live segmentation + income data



Where a dollar of Arch Capital Group Ltd. revenue goes. All values FY2025 filings, live.

15

GEOGRAPHIC REVENUE

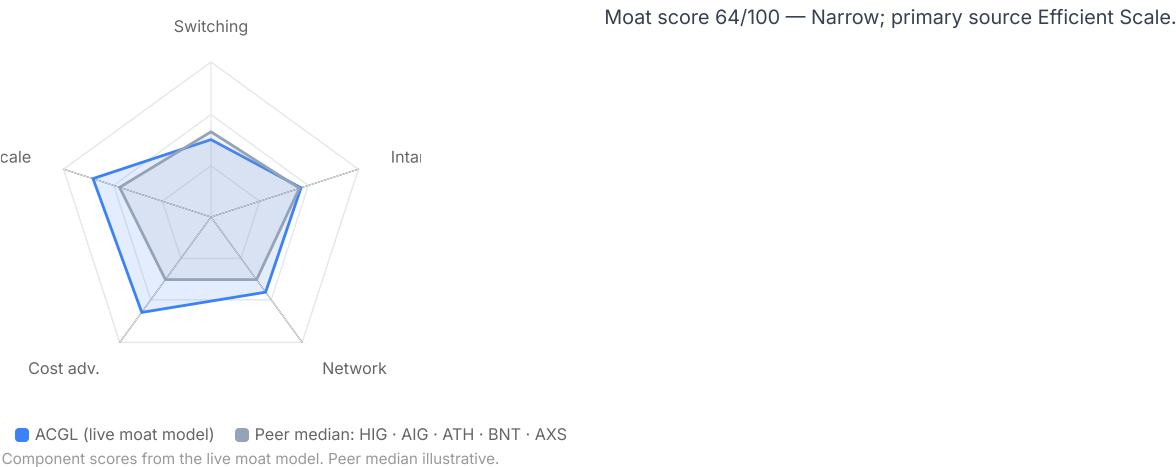
live segmentation

REGION	REVENUE	SHARE
Reinsurance	\$8.1B	48%
Insurance	\$7.8B	46%
Mortgage	\$1.2B	7%

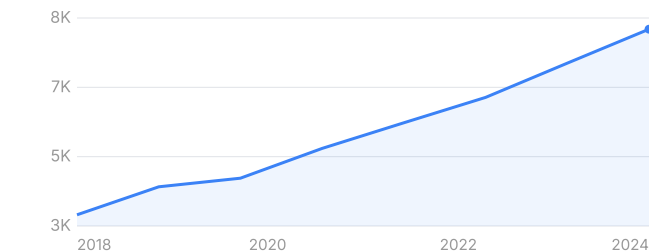
16

MOAT & COMPETITIVE POSITION

LIVE MODEL - 64/100 NARROW



3.8 · Employees (SEC filings)



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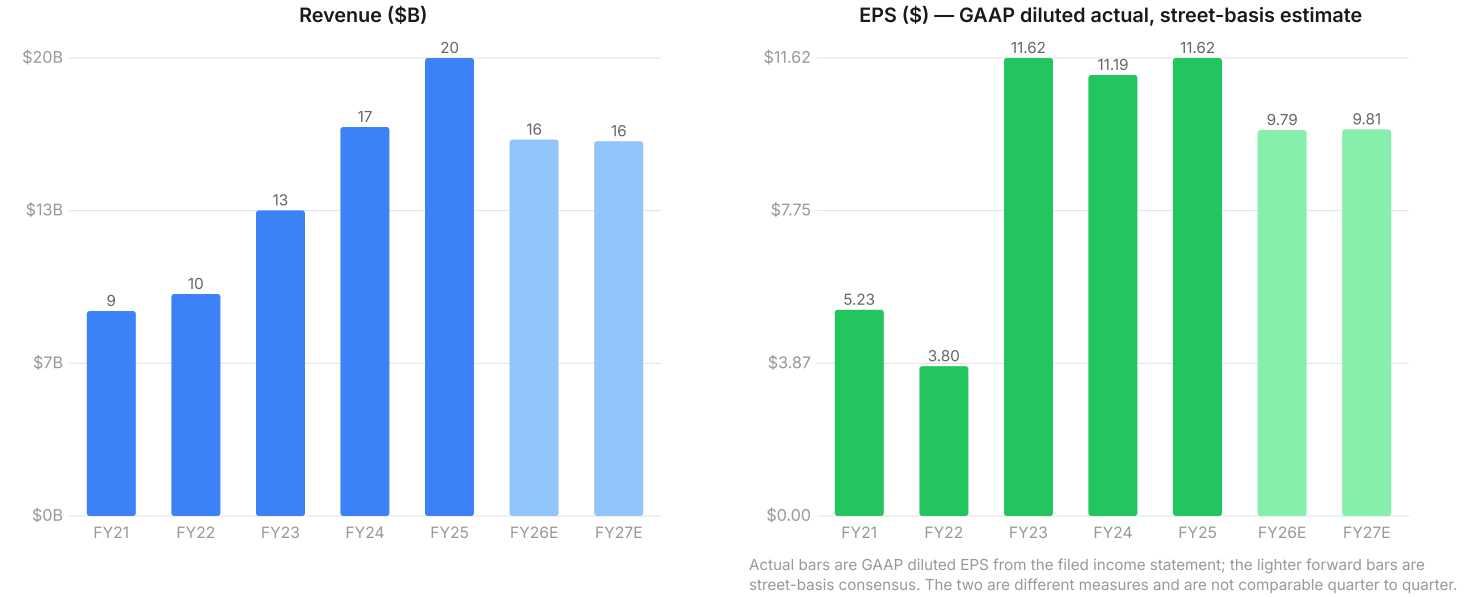
17 CORPORATE INFORMATION — KEY OFFICERS

8,000 employees

OFFICER	TITLE
Nicolas Alain Emmanuel Papadopoulos	Chief Executive Officer & Director
Maamoun Rajeh	President
Francois Morin	Executive Vice President, Chief Financial Officer & Treasurer
Christine Lee Todd	Executive Vice President & Chief Investment Officer

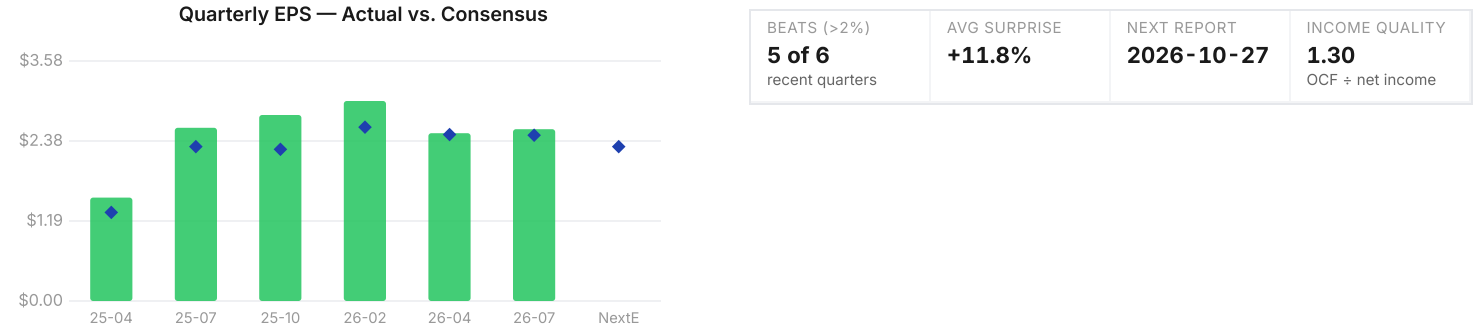
18 REVENUE & EPS — HISTORY AND ESTIMATES

live consensus



19 ESTIMATE VS. ACTUAL & SURPRISES

live data



20 REPORTED VS. CONSENSUS — FULL HISTORY

0 quarters · live data

BEAT RATE —% 0 of 0 quarters	CURRENT STREAK 0 longest 0	AVG EPS SURPRISE —% median —%	SURPRISE TREND — last 4 vs prior 4
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PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE
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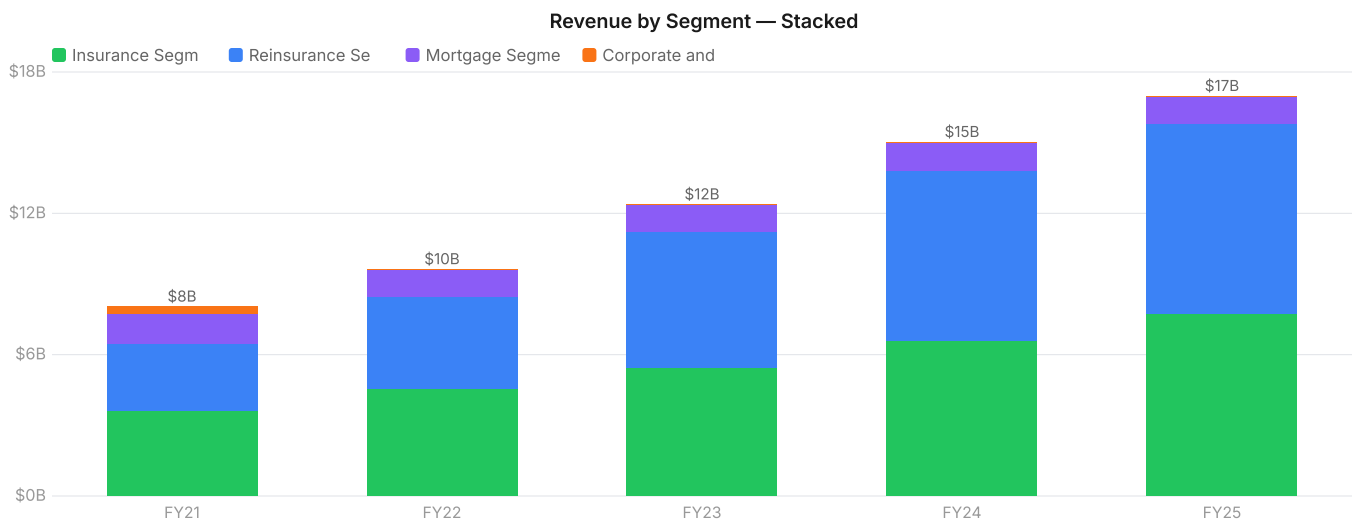
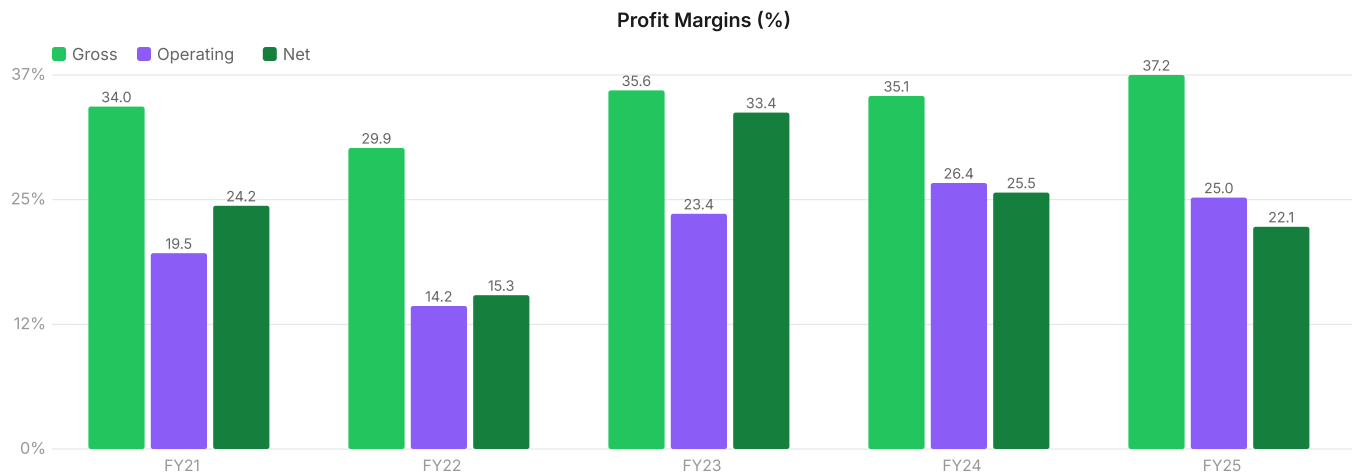
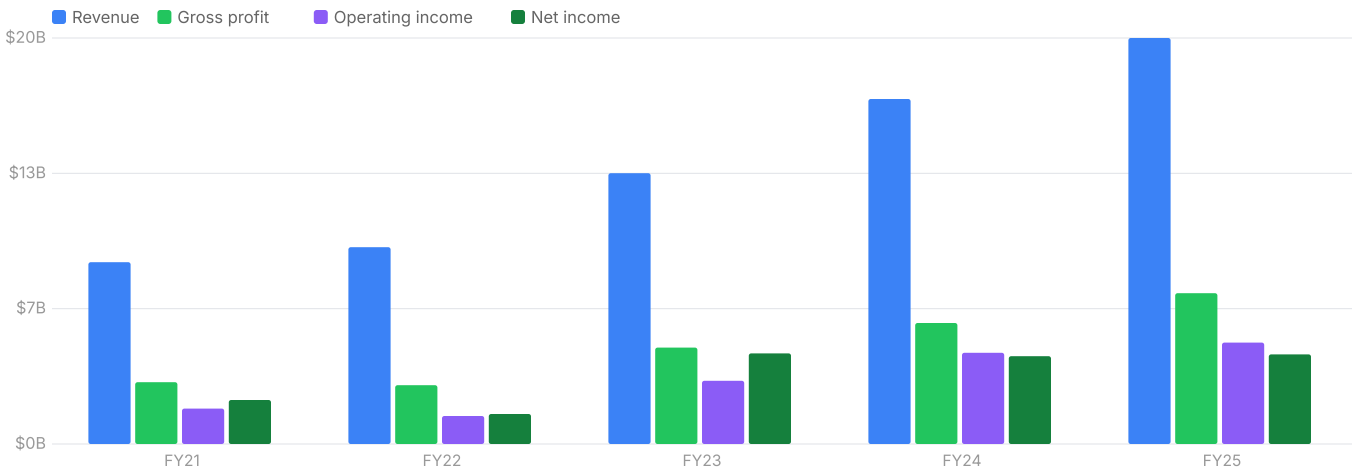
Announcement dates to . Consensus as it stood at each report. Revenue surprise shown where both estimate and actual are filed. A beat record is history, not a forecast.

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INCOME TRENDS — 5 YEAR

live financials



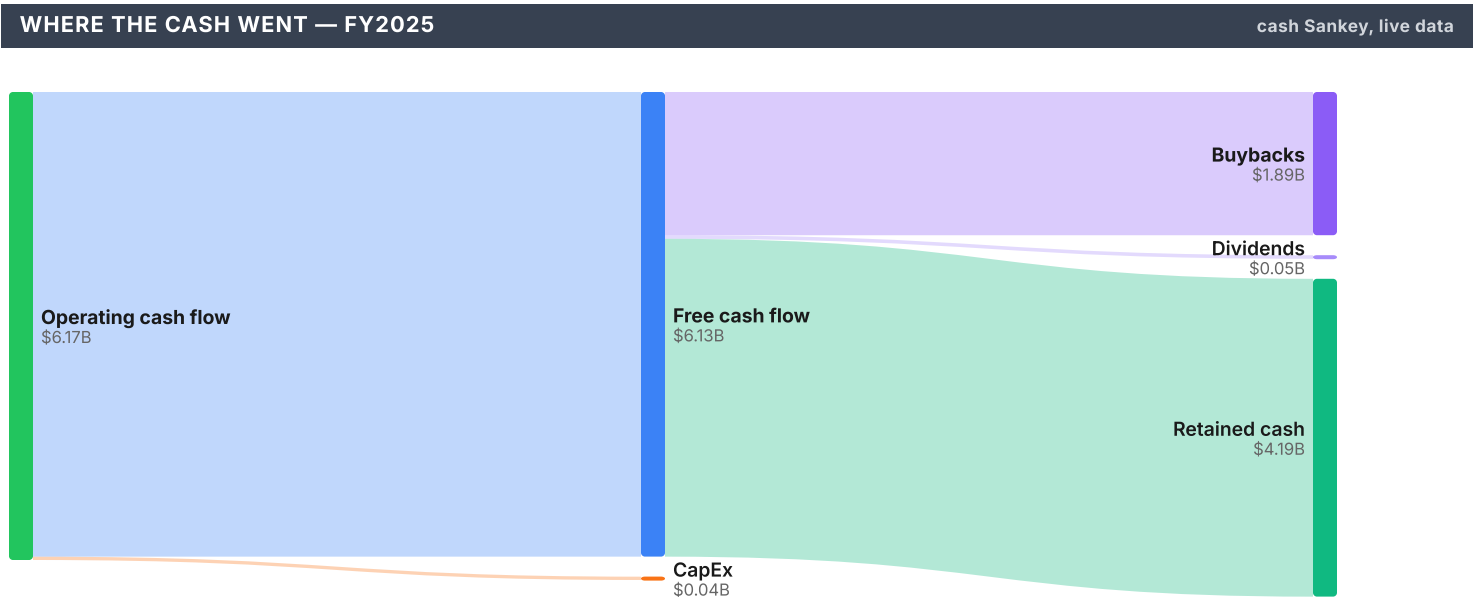
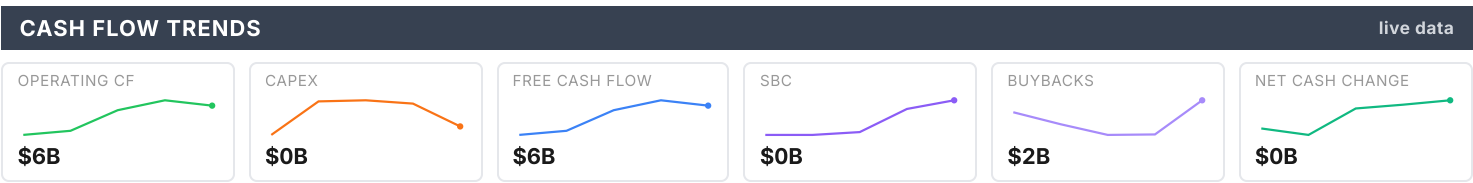
Live segmentation data.

YoY Growth Heatmap — Income Lines

YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	+7.6%	+8.2%	+37.7%	+27.4%	+17.7%
Gross profit	+16.9%	-4.8%	+63.9%	+25.4%	+24.7%
Operating income	+22.8%	-21.0%	+126.5%	+44.0%	+11.3%
Net income	+53.5%	-31.6%	+201.0%	-2.9%	+2.0%

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21 INCOME STATEMENT — FULL						live financials
\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	8.9	9.7	13.3	16.9	19.9	
Cost of revenue	5.9	6.8	8.6	11.0	12.5	
Gross profit	3.0	2.9	4.7	5.9	7.4	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	0.1	0.1	0.1	0.0	0.0	
Operating income	1.7	1.4	3.1	4.5	5.0	
EBITDA	2.3	1.7	3.6	4.9	5.4	
D&A	0.1	0.1	0.1	0.2	0.2	
Pretax income	2.4	1.6	3.6	4.7	5.2	
Income tax	0.1	0.1	-0.9	0.4	0.8	
Net income	2.2	1.5	4.4	4.3	4.4	
Diluted EPS (\$)	5.23	3.80	11.62	11.19	11.62	
Diluted shares (M)	400	378	379	382	376	



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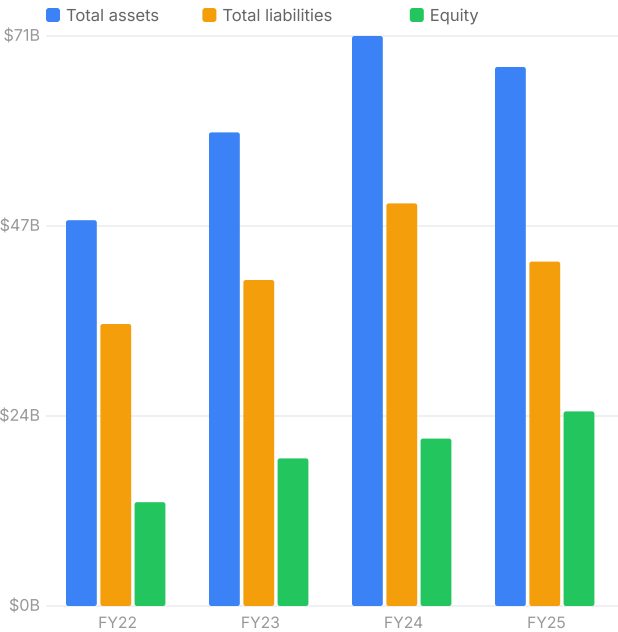
Balance Sheet — Full

\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	0.9	0.9	1.0	1.0	
ST investments	5.6	7.1	8.3	10.6	
Receivables (net)	11.9	13.5	16.1	8.0	
Total current assets	0.0	0.0	0.0	9.0	
PP&E (net)	0.0	0.0	0.0	0.0	
Goodwill + intangibles	0.8	0.7	1.4	2.9	
Total assets	48.0	58.9	70.9	67.1	
Accounts payable	3.3	3.8	4.3	4.6	
Short-term debt	0.0	0.0	0.0	0.0	
Deferred revenue	0.0	0.0	0.0	7.4	
Total current liabilities	0.0	0.0	0.0	7.4	
Long-term debt	2.7	2.7	2.7	2.7	
Total liabilities	35.1	40.6	50.1	42.9	
Shareholders' equity	12.9	18.4	20.8	24.2	

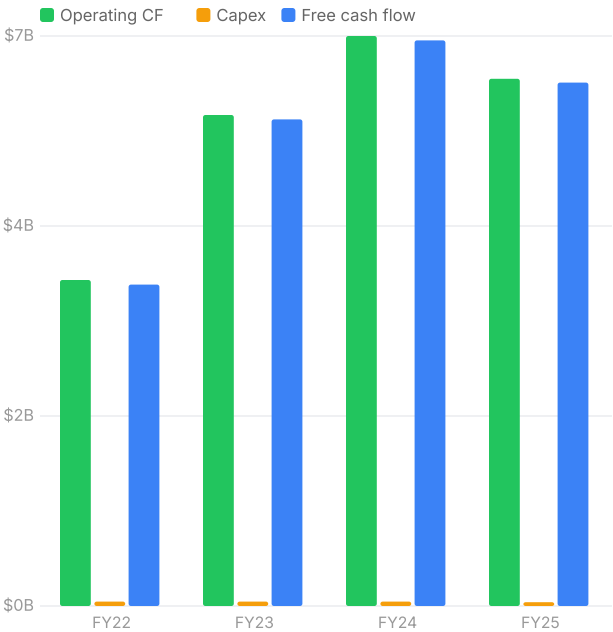
Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	1.5	4.4	4.3	4.4	
D&A	0.1	0.1	0.2	0.2	
Stock-based compensation	0.1	0.1	0.1	0.1	
Working capital change	1.3	1.2	2.7	2.7	
Operating cash flow	3.8	5.7	6.7	6.2	
Capital expenditures	(0.1)	(0.1)	(0.1)	(0.0)	
Investing cash flow	(3.1)	(5.5)	(4.5)	(4.0)	
Buybacks	(0.6)	(0.0)	(0.0)	(1.9)	
Dividends paid	(0.0)	(0.0)	(1.9)	(0.0)	
Debt issuance / (repay)	0.0	0.0	0.0	0.0	
Financing cash flow	(0.7)	(0.1)	(1.9)	(1.9)	
Free cash flow	3.8	5.7	6.6	6.1	

Balance Sheet Structure (\$B)



Cash Generation vs Capex (\$B)



Left: what the balance sheet is made of — the gap between the assets bar and the liabilities bar is book equity. Right: whether the capex bar is covered by the operating-cash bar; where it is not, the difference was funded externally and free cash flow goes negative.

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22 EXPANDED RATIO ANALYSIS (I)

live ratio engine · profitability · valuation

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	16.2%	11.2%	28.4%	22.0%	20.5%	20%	
ROA	4.9%	3.2%	8.3%	6.6%	6.8%	5.5%	
ROIC	18.0%	14.3%	29.7%	27.3%	29.6%	14.3%	
Gross margin	34.0%	29.9%	35.6%	35.1%	37.2%	46.2%	
Operating margin	19.5%	14.2%	23.4%	26.4%	25.0%	27.4%	
Net margin	24.2%	15.3%	33.4%	25.5%	22.1%	24.4%	
EBITDA margin	26.0%	17.9%	27.2%	28.6%	26.9%	29.2%	
FCF margin	37.9%	39.0%	42.9%	39.1%	31.4%	—	
VALUATION							
P/E	7.62	14.79	6.04	8.20	7.58	7.8	
P/B	1.21	1.69	1.46	1.70	1.49	1.4	
P/S	1.84	2.26	2.02	2.09	1.82	1.80	
P/FCF	4.85	5.80	4.71	5.34	5.78	5.7	
EV/EBITDA	5.17	10.48	5.95	5.93	4.81	6.7	
EV/Revenue	1.35	1.87	1.62	1.70	1.37	2.0	
Earnings yield	13.1%	6.8%	16.6%	12.2%	13.2%	13.50%	
FCF yield	20.6%	17.2%	21.2%	18.7%	17.3%	17.52%	

EXPANDED RATIO ANALYSIS (II)

leverage · solvency

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	0.00	—	—	—	1.21	0.67	
Quick ratio	0.00	—	—	—	1.21	0.67	
Debt / equity	0.20	0.21	0.15	0.13	0.11	0.18	
Debt / assets	6.0%	5.7%	4.6%	3.8%	4.1%	5.0%	
Net debt / EBITDA	-1.90	-2.19	-1.47	-1.36	-1.56	0.57	
Interest coverage	16.08	12.38	26.45	32.73	36.13	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.20	0.21	0.25	0.26	0.28	0.23	
Receivables turnover	0.94	0.87	1.05	1.14	1.63	0.9	
DSO (days)	386	421	349	319	224	386	
DPO (days)	189	180	151	135	138	—	
Cash conversion cycle	197	241	198	184	87	386	
GROWTH (YoY)							
Revenue growth	7.5%	8.2%	37.7%	27.4%	22.5%	—	
Net income growth	53.5%	-31.5%	200.9%	-2.9%	-16.7%	—	
EPS growth	61.9%	-27.2%	189.9%	-3.7%	-15.3%	—	
FCF growth	19.0%	11.1%	51.4%	16.2%	-7.0%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	5.55	4.04	11.70	11.26	12.66	13.67	
Book value / share	34.83	35.28	48.32	54.39	64.36	70.02	
Revenue / share	22.95	26.39	35.00	44.23	52.77	55.94	
FCF / share	8.71	10.29	15.00	17.30	16.59	17.64	
Cash / share	18.36	17.76	21.19	24.32	30.69	29.34	
SHAREHOLDER RETURN & SCORES							
Buyback yield	10.3%	2.7%	0.0%	0.1%	4.6%	10.28%	
Altman Z-Score	1.03	1.15	1.30	1.32	1.66	1.0	
Piotroski F-Score	8	7	6	5	6	7/9	
Beneish M-Score	-2.38	-2.49	-2.42	-2.09	-3.19	-2.73	

23 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	7 / 9	Strong		
Altman Z-Score	1.0	Distress (<1.81)	Distress	
Income quality	1.30	Cash-backed	OCF ÷ net income	
Beneish M-Score	-2.73	Non-manipulator	vs -2.22 threshold	

24 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.87	Revenue stability	0.94
Interest burden		0.99	Earnings stability	0.78
Operating margin		28.4%	Earnings persistence	0.98
Asset turnover		0.23×	Revenue CAGR 3y	21.0%
Financial leverage		3.48×	EPS CAGR 3y	36.5%
= ROE		20%	FCF CAGR 3y	13.2%

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SHAREHOLDER RETURN PROFILE live

BUYBACK YIELD 10.28%	DIVIDEND YIELD 0.00%	TOTAL SHAREHOLDER RETURN 10.29% cash yield	SBC / REVENUE 0.8% dilution pressure
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25 MULTIPLE HISTORY — FY SNAPSHOTS + TTM live ratio engine



26 PEER COMPARISON live peer engine

COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
HIG	\$36.6B	8.7	23%	17.9%	+6.5%	9/9	+9.4%
AIG	\$42.8B	14.7	7%	13.4%	-3.8%	4/9	+7.4%
ATH	\$19.8B	30.5	1%	18.4%	+69.8%	5/9	—
BNT	\$12.2B	76.4	1%	3.4%	-14.9%	4/9	-16.4%
AXS	\$7.3B	6.2	19%	21.9%	+11.6%	8/9	+8.1%
WTM	\$5.2B	4.9	22%	23.6%	+8.6%	6/9	—
ARES	\$36.9B	49.0	15%	10.5%	+45.4%	6/9	—
MTB	\$31.1B	11.2	11%	24.3%	-5.8%	7/9	—

1-yr returns computed from adjusted price history; peers without a tracked series show —.

27 ANALYST CONSENSUS & ESTIMATES live consensus

Hold

34 Analysts



MEAN TARGET (QTR) \$107.00 5 targets	TARGET VS. PRICE +5.7% last-quarter mean	NEXT REPORT 2026-10-27 street \$2.30
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CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$16.38B	\$16.51B / \$16.21B	\$9.79	\$10.41 / \$9.41	12
FY2027	\$16.31B	\$16.63B / \$16.02B	\$9.81	\$10.46 / \$9.09	12
FY2028	\$16.87B	\$17.80B / \$16.02B	\$10.53	\$11.46 / \$9.45	5

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28 STREET TARGETS & THIRD-PARTY RATING

live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$102.50	+1.2%	2
Last Quarter	\$107.00	+5.7%	5
Last Year	\$106.27	+4.9%	22
All Time	\$99.26	-2.0%	43

Rolling mean of published targets vs. last close \$101.27. Aggregated from StreetInsider, Benzinga.

Third-Party Composite Rating

A+

DCF5/5

ROE5/5

ROA5/5

DEBT/EQ4/5

P/E4/5

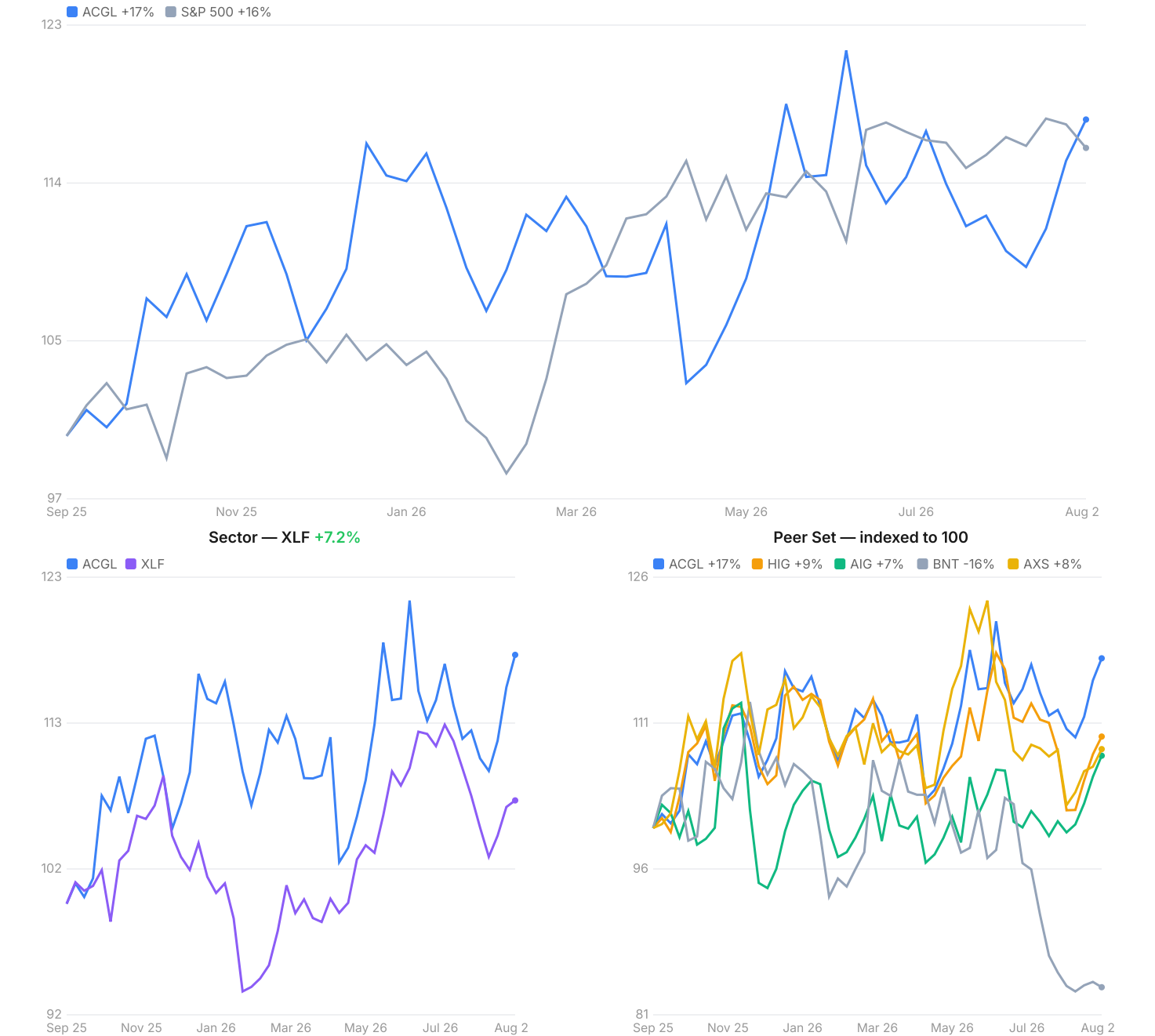
P/B2/5

Independent quant composite as of 2026-10-16; components scored 1-5 (5 best). Shown for contrast with the InsiderStreet Score — methodologies differ.

29 PRICE PERFORMANCE — INDEXED, 12 MO

live prices · benchmark + sector + peer set

ACGL +17.4% vs S&P 500 +15.9% — spread +1.6pp



All series indexed to 100 at the start of the window, adjusted closes.

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TECHNICAL CHART — 6-MONTH DAILY CANDLES, INDICATORS ON

site chart, print edition



Candlesticks with SMA 20/50 overlay, Bollinger (20,2σ) band, volume, and Wilder RSI(14) — computed from live daily OHLCV.

MOVING AVERAGE RIBBON & TREND

site technicals-tab chart, live indicator history



MOVING AVERAGE	VALUE	DISTANCE	% DISTANCE	SIGNAL
SMA 20	\$95.66	+5.61	+5.86%	Above
SMA 50	\$97.17	+4.10	+4.22%	Above
SMA 200	\$96.39	+4.88	+5.06%	Above
EMA 9	\$97.63	+3.64	+3.73%	Above
EMA 21	\$96.67	+4.60	+4.76%	Above
EMA 50	\$96.95	+4.32	+4.46%	Above
EMA 200	\$96.10	+5.17	+5.38%	Above

Series and readings from the nightly technical-indicator history — identical data to the site's ribbon chart. Supertrend segments colored by direction.

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30 TECHNICAL POWER SCORE

EDGE · site engine · 88/100 composite

TECHNICAL VERDICT

BULLISH

Power Score +77

21 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%

Momentum 25%

Volume 20%

Volatility 10%

Patterns 15%

100

100

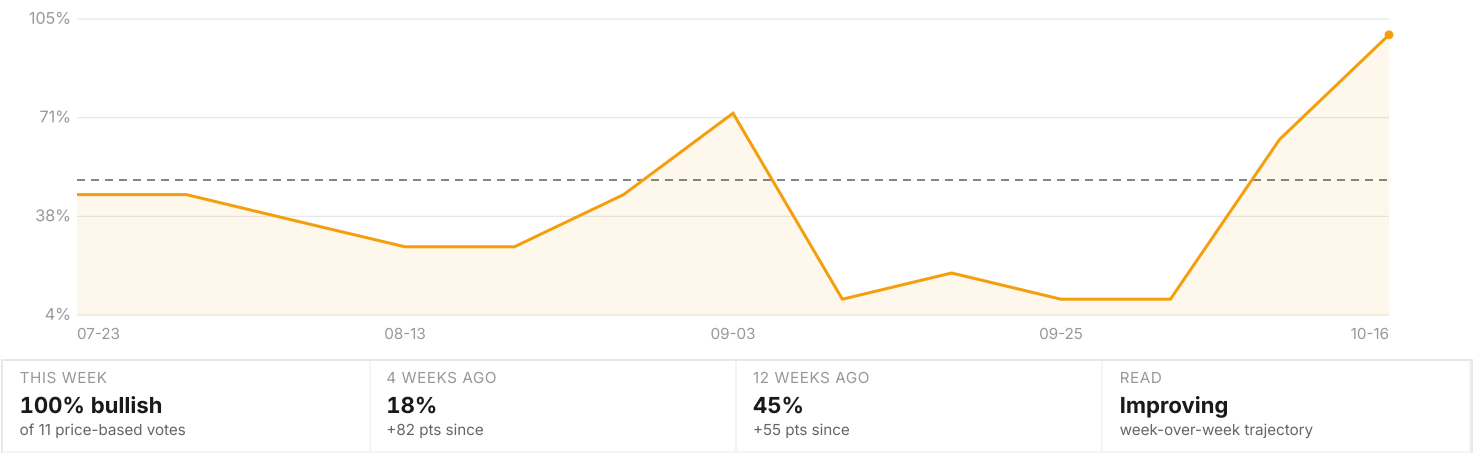
81

100

50

BULLISH — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



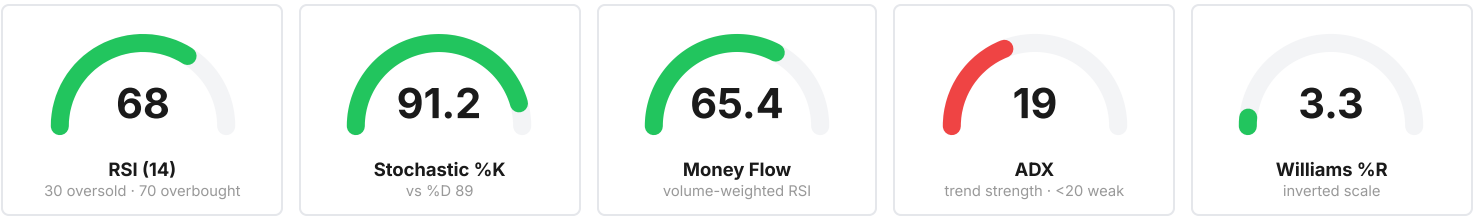
INDICATOR VOTE GRID

21 bull / 1 bear

● Price vs SMA 20	\$95.66	● Price vs SMA 50	\$97.17	● Price vs SMA 200	\$96.39
● EMA 9/21 Cross	97.6/96.7	● SMA 50/200	Golden	● ADX Direction	ADX 19
● Supertrend	\$95	● Parabolic SAR	\$95	● SMA Slope	0.220
● RSI	68.0	● Stochastic K/D	91/89	● StochRSI K/D	100/99
● Williams %R	-3	● CCI	245	● TSI vs Signal	7.6
● CMO	36.1	● ROC	8.19%	● OBV Signal	Accum
● Chaikin MF	-0.130	● MFI	65	● Force Index	2M
● Elder Ray Bull	4.91				

INDICATOR GAUGES

site technicals-tab style



31 KEY LEVELS & VOLATILITY

live indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$99.63 / \$100.42 / \$101.54	S1 / S2	\$98.51 / \$97.72
Bollinger (20,2)	\$91.74 – \$99.57	Squeeze	Off
52-wk range	\$82.45 – \$107.09	Off 52-wk high	-5.4%
ATR (14)	\$1.93 (1.9%)	Historical vol	19.9%

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32 SEASONALITY — 20-YEAR AVERAGES

live model · win rates shown

+0.3% Jan 55%	+2.0% Feb 60%	+0.5% Mar 67%	+0.6% Apr 60%	+0.9% May 50%	+0.1% Jun 45%	+1.5% Jul 65%	+2.6% Aug 75%	+0.9% Sep 55%	+2.6% Oct 65%	+1.9% Nov 65%	+0.8% Dec 55%
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Sample: 20 years — treat short histories as suggestive, not statistical.

33 RISK INDICATORS

computed from live price history

COMPUTED FROM LIVE WEEKLY PRICES	ACGL	S&P 500
Weekly volatility (σ , 1y)	2.84%	1.83%
Best / worst week (1y)	+6.3% / -7.9%	—
Max drawdown (5y, monthly)	-47.2%	—
1-week VaR (95%)	-4.1%	—
Beta (5y)	0.28	1.00

34 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

ACGL EQUITY WEATHER (LIVE)

PARTLY CLOUDY · +24

Trend

Momentum

Volume

Volatility

Breadth

+39

+64

+39

-60

-23

MARKET REGIME (2026-10-16)

NEUTRAL

VIX

19.99

Normal

DOW THEORY

Confirmed

Bearish

SPY / QQQ TSI

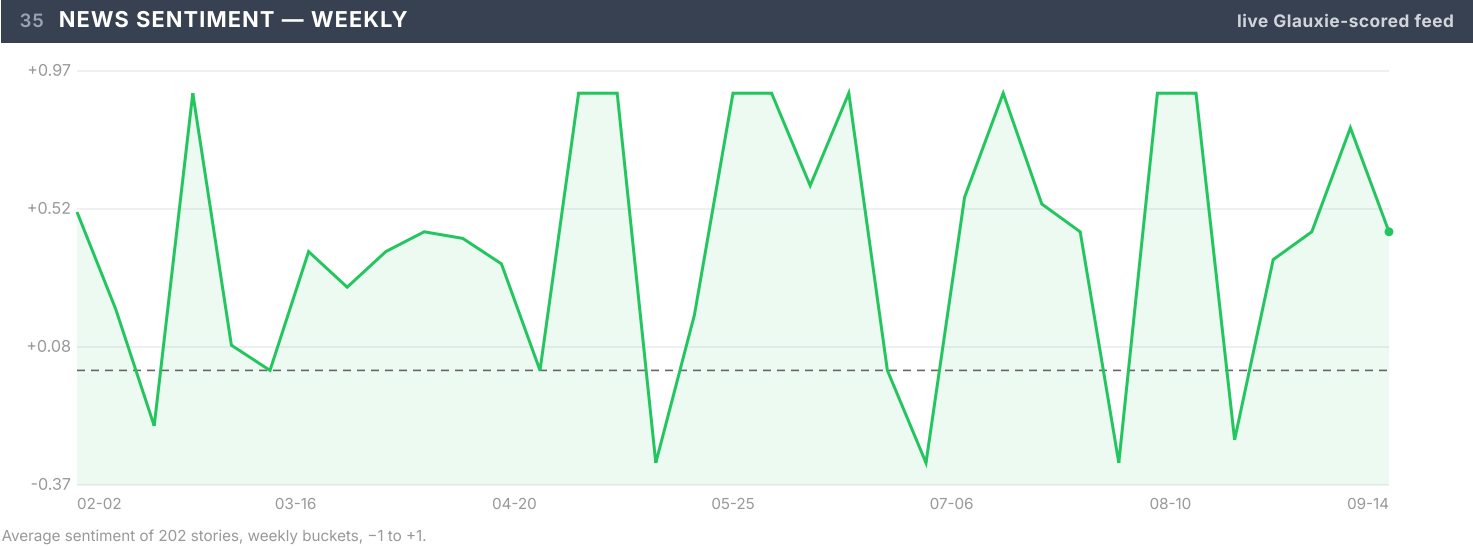
7.2 / 4.7

trend strength

SECTOR STRENGTH

46/100

breadth average



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36 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Partly Cloudy

OVERALL +24.2 +41.4 vs industry	TREND +38.8 +49.6 vs industry	MOMENTUM +63.7 +59.2 vs industry	VOLUME +39.4 +72.5 vs industry
--	--	---	---

READING	ACGL	INSURANCE - DIVERSIFIED N=189	FINANCIAL SERVICES N=24,134	ALL US SYMBOLS N=70,435
Overall	+24.2	-17.2	-16.3	-20.5
Trend	+38.8	-10.8	-12.5	-21.3
Momentum	+63.7	+4.5	-4.4	-15.8
Volume	+39.4	-33.1	+0.0	-3.8

Trend, momentum and volume are computed per company. Volatility and breadth are market-regime values shared by every symbol in the universe, so they are reported once under Market Regime rather than compared here - a company cannot differ from its sector on a constant.

37 EXECUTIVE COMPENSATION

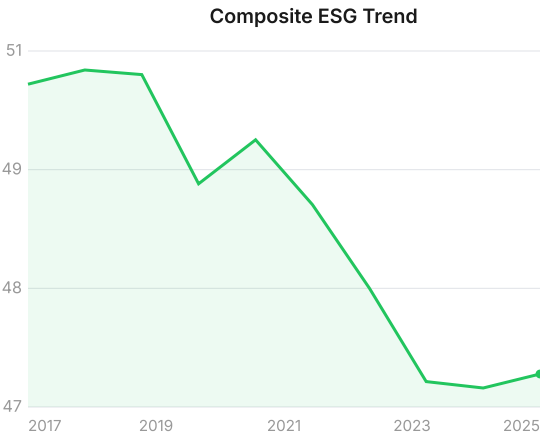
live proxy data · FY2025

EXECUTIVE	TOTAL COMP	STRUCTURE
Nicolas Papadopoulos Chief Executive Officer	\$14.6M	73% equity+incentive
Maamoun Rajeh President, Arch Capital	\$8.3M	70% equity+incentive
David E. Gansberg President, Arch Capital	\$7.8M	73% equity+incentive
François Morin Executive Vice President, Chi	\$5.9M	68% equity+incentive
Christine Todd Chief Investment Officer, Arc	\$5.4M	66% equity+incentive

38 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	37
Social	55
Governance	50
Composite ESG	47



39 METHODOLOGY

Methodology. Every figure originates in InsiderStreet's production data layer and is computed deterministically by the same engines that power insiderstreet.ai. This factsheet contains no model-written text. Sections without underlying data are omitted rather than estimated.

40 DISCLOSURES

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41 DATA PROVENANCE FOR THIS REPORT			sources · coverage · method
DATA DOMAIN	SOURCE	COVERAGE FOR THIS REPORT	
Price & volume	market_db.historical_prices	52 rows	
Fundamentals	income_statements_annual	6 rows · 2020 to 2025	
Reported vs consensus	fact/earnings_calendar	24 rows · 2020-10-29 to 2026-07-28	
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31	
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	103 rows · 2000 to 2026	
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-09-03 to 2026-09-14	
Proposed sales (Form 144)	edgar/form144	not present for this symbol	
Beneficial ownership (13D/G)	edgar/13dg	not present for this symbol	
Short-sale volume (FINRA)	edgar/short_volume_daily	60 rows · 2026-07-23 to 2026-10-15	
Dark pool (ATS, tier 1)	edgar/darkpool_weekly	12 rows · 2026-06-15 to 2026-08-31	
ETF & fund holding	etf_holdings_changelog (30d)	1 record	
Peer set	stock_peers_dynamic	8 rows	
Industry medians	industry_medians	1 record	
Congressional trades	congress_db (House + Senate)	1 record	
ESG	fact/esg_disclosures	1 record	

Method. Every figure in this factsheet is looked up from a named field computed in code. It contains no model-written text.

Not covered. Short interest as a percent of float and days-to-cover are not in this data set — the short-sale figures above are FINRA volume, a flow, and cannot support squeeze or covering analysis. Options positioning and intraday data are also absent. 13F ownership is filed 45 days after quarter end and congressional trades are disclosed on a lag, so both describe a past position, not a current one.