

American International Group, Inc. (AIG)

Financial Services / Insurance - Diversified · New York Stock Exchange

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

LAST CLOSE	MARKET CAP	52-WK HIGH	TRAILING PE	GROSS MARGIN	ROE	PIOTROSKI	1-YR RETURN
\$80.74	\$42.8B	\$87.29	14.7	38.1%	7%	7/9	+7.4%
2026-10-16	VOLUME	52-WK LOW	P/S	NET MARGIN	ROIC	ALTMAN Z	5-YR RETURN
	5.4M	\$71.25	1.60	11.1%	5%	1.1	+82.3%

American International Group, Inc. (AIG) is a global insurance provider, delivering a broad spectrum of insurance solutions to commercial, institutional, and individual clients across North America and worldwide. Its General Insurance division encompasses a wide range of coverages, including general liability, environmental protection, commercial auto liability, workers' compensation, casualty, and crisis management. This segment also covers property risks for commercial, industrial, and energy sectors, with further specialized offerings such as aerospace, political risk, trade credit, portfolio solutions, crop, and marine insurance policies. Additionally, AIG supplies professional liability coverage for various business operations and potential hazards, such as directors and officers (D&O), mergers and acquisitions (M&A), fidelity bonds, employment practices, fiduciary liability, cyber risk, kidnap and ransom, and errors and omissions (E&O) insurance. The General Insurance segment extends to personal lines, featuring policies for automobiles, homes, and umbrella coverage, alongside specialized options for yachts, fine art, and valuable collections. It also includes voluntary and employer-sponsored personal accident and supplemental health plans, extended warranty protection, and travel insurance. AIG's Life and Retirement division focuses on providing a variety of annuity products such as variable, index-linked, and fixed annuities, as well as retail mutual funds. This segment also delivers financial planning and advisory services, in addition to comprehensive record-keeping, plan administration, and compliance support, along with both term and universal life insurance policies. Furthermore, it offers stable value wrap products, structured settlement annuities, and pension risk transfer solutions. Corporate-owned and bank-owned life insurance, alongside guaranteed investment contracts, complete its diverse portfolio. Distribution of these products occurs through a network of independent marketing organizations, independent insurance agents, financial advisors, direct marketing channels, banks, and broker-dealers. Established in 1919, the company maintains its headquarters in New York, New York.

SECTOR Financial Services INDUSTRY Insurance - Diversified EXCHANGE NYSE MARKET CAP \$42.8B EMPLOYEES 22,100 (SEC-filed) CEO Eric Andersen
IPO 1973-01-02 COUNTRY US
1271 Avenue of the Americas, New York City, NY 10020 · Tel 212 770 7000 · [aig.com](https://www.aig.com)

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

44 / 100

Street mean **\$82.67** (3 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

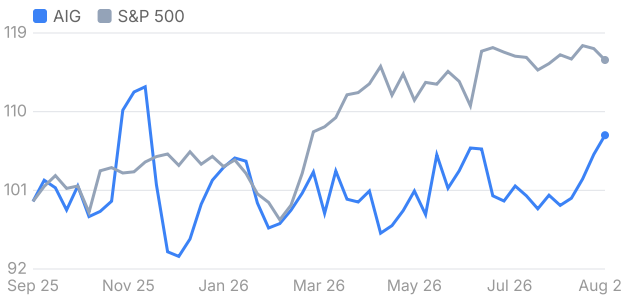
ROUTINE SELLING — LOW SIGNAL

\$18M sold / 6 mo, zero open-market buys

2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · **AIG +7.4%** · **S&P 500 +15.9%** · spread **-8.4pp**



7 Years vs S&P 500 · **AIG +82.3%** · **S&P 500 +189.9%** · spread **-107.6pp**



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

44

OF 100

Score Breakdown

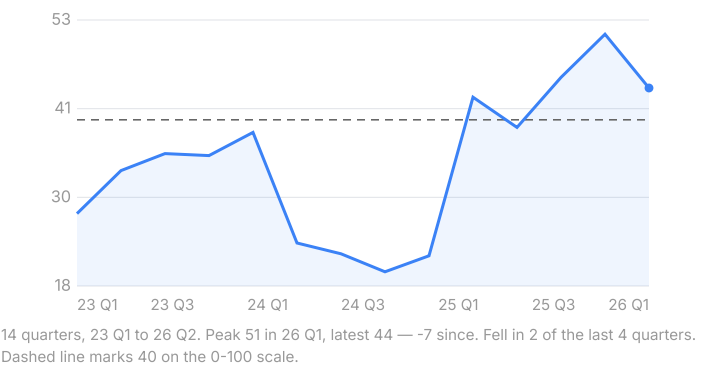
Profitability	41/100
Growth	30/100
Momentum	63/100
Quality	69/100
Earnings Quality	74/100
Balance Sheet	81/100
Value	81/100
Risk (safety)	100/100
Overall	44.2/100

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
ACGL	61
ATH	40
BNT	31
AXS	67
WTM	50
AIG	44

IS Score Trend — quarterly



4 TWO READINGS

business vs price

BUSINESS QUALITY

44 / 100

IS Score 44.2 / 100 · -7.1 from peak of 51

Quarter	Business Quality
23 Q1	30
23 Q2	35
23 Q3	38
23 Q4	38
24 Q1	41
24 Q2	35
24 Q3	31
24 Q4	35
25 Q1	44
25 Q2	51
25 Q3	48
25 Q4	44
26 Q1	44

Fundamental factor model, quarterly. Measures how the business is doing - not where the price is going.

PRICE STRUCTURE

BULLISH

Technical Score 92 / 100 · Power +83 · 22 of 22 indicator votes bullish

Date	Price Structure
07-23	38%
08-13	71%
09-03	38%
09-25	38%
10-16	105%

Vote share across trend, momentum, volume, volatility and pattern families. Describes where the price is, not where it is going.

These two disagree — business quality 44, price structure 92 out of 100, so the price reads better than the business does. We publish the disagreement rather than resolving it: they answer different questions, and the gap between them is information, not an error.

5 WHAT WOULD CHANGE OUR MIND

falsifiable - check us next quarter

TRIGGER	WHERE IT STANDS NOW	WHAT IT WOULD MEAN
IS Score reaches 55 and holds two consecutive quarters	now 44.2	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 39 → 46 → 51 → 44	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 1,157 → now 1,142	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.

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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.

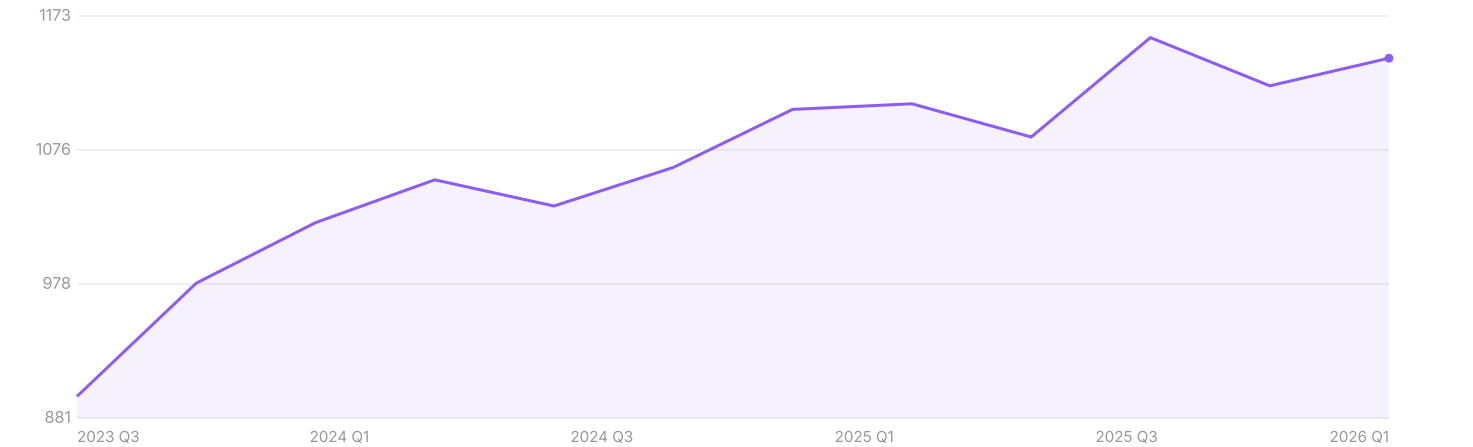
6 SMART MONEY CONFLUENCE EDGE · disclosure sources

SITE CONVERGENCE SCORE 3 of 4 top 4% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 1 buys 2026-06-02	INSIDER BUYS (180D) 0 none disclosed
ETF FUNDS (30D) 938 up / 856 down net +82 funds	INSTITUTIONS ADDED (13F) 20 managers opening or increasing		

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 1,157 · latest 1,142 (~15 from peak).

Quarter	Holders	13F Shares	Value	Reported Own%	Guard
2026 Q2	1,142	504.5M	\$35.9B	94.5%	
2026 Q1	1,122	501.2M	\$36.3B	93.9%	
2025 Q4	1,157	524.3M	\$43.0B	98.2%	
2025 Q3	1,085	519.4M	\$39.7B	97.3%	
2025 Q2	1,109	520.3M	\$43.6B	97.5%	
2025 Q1	1,105	543.2M	\$46.0B	101.8%	ex-outlier 90.1%
2024 Q4	1,063	556.5M	\$39.2B	104.3%	ex-outlier 92.0%
2024 Q3	1,035	573.5M	\$40.5B	107.4%	
2024 Q2	1,054	592.3M	\$42.3B	111.0%	
2024 Q1	1,023	606.5M	\$45.4B	113.6%	
2023 Q4	979	619.2M	\$40.2B	116.0%	
2023 Q3	897	633.2M	\$36.7B	118.6%	

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.

Why 2025-03 reads 101.77%. Institutions cannot hold more of a company than exists. The reported 543.2M shares exceed the 533.8M outstanding, and a single filer accounts for the excess: VANGUARD GROUP INC reports 62,452,826 shares against 65,257,236 the prior quarter, a 1x jump, which alone would be 11.7% of the company. Excluding that filing, ownership is 90.1%. We publish both figures. 13F filings are due 45 days after quarter end and amendments keep arriving after that, so the newest quarter is provisional by construction - this is what an unsettled quarter looks like.

Why 2024-12 reads 104.26%. Institutions cannot hold more of a company than exists. The reported 556.5M shares exceed the 533.8M outstanding, and a single filer accounts for the excess: VANGUARD GROUP INC reports 65,257,236 shares against 66,511,776 the prior quarter, a 1x jump, which alone would be 12.2% of the company. Excluding that filing, ownership is 92.0%. We publish both figures. 13F filings are due 45 days after quarter end and amendments keep arriving after that, so the newest quarter is provisional by construction - this is what an unsettled quarter looks like.

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8 INSIDER ACTIVITY

live Form 4 data

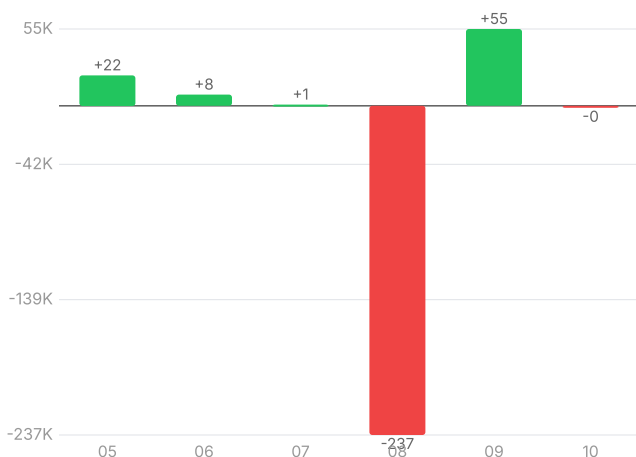
INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Dandridge Edward Lee	EVP, Chief Marketing & Comms	2026-10-16	EXERCISE	2,813	—	14,327
Dandridge Edward Lee	EVP, Chief Marketing & Comms	2026-10-16	TAX W/H	1,437	\$0.12M	12,890
Dandridge Edward Lee	EVP, Chief Marketing & Comms	2026-10-16	EXERCISE	2,813	—	0
Hussain Mohammad	EVP, Chief Risk Officer	2026-10-12	—	12,115	\$0.83M	0
Hussain Mohammad	EVP, Chief Risk Officer	2026-10-12	—	12,768	\$0.96M	0
Hussain Mohammad	EVP, Chief Risk Officer	2026-10-12	—	11,742	\$0.93M	0
Twiningdavis Melissa	EVP, Chief Ops & Admin Officer	2026-10-01	TAX W/H	2,191	\$0.17M	37,228
Wittman Vanessa Ames	director	2026-10-01	A-Award	76	—	11,702

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY

EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	3	236,829	\$18.1M	Counted
M — Exercises (paired A/D)	2	22,517	—	None — mechanics
F — Tax withholding	13	209,343	\$16.8M	None — compensation
P — Open-market purchases	0	0	\$0	Counted — none occurred

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

SIGNAL Routine Selling — Low Signal	OPEN-MARKET SELLS \$18.1M 3 txns / 6 mo	OPEN-MARKET BUYS \$0.0M 0 txns / 6 mo	CLUSTER None active 3+ insiders / 21 days
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10 FORM 144 PLANNED-SALE PIPELINE

live EDGAR data

FILED	FILER	SHARES REGISTERED	EST. PROCEEDS
2026-10-16	Peter Zaffino	509,446	\$40.3M
2026-08-12	Peter Zaffino	236,829	\$18.3M
2025-05-16	Glazer Rose Marie E.	34,954	\$2.9M
2025-05-05	Melissa Twiningdavis	9,321	\$0.8M
Trailing 12 mo	2 filings	746,275	\$59M

11 13D / 13G STAKES

COND

FILED	FORM	REPORTING PERSON	% OF CLASS	SHARES
2026-05-15	SCHEDULE 13G	Wellington Management Company LLP	5.10%	28.4M sh
2026-04-28	SCHEDULE 13G	Vanguard Portfolio Management	5.10%	27.4M sh
2026-02-12	SCHEDULE 13G/A	Capital Research Global Investors	4.90%	26.2M sh
2025-11-13	SCHEDULE 13G	Capital Research Global Investors	5.20%	28.5M sh

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12 CONGRESSIONAL TRADING				EDGE · STOCK Act	
MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-06-02	2026-07-08
Ro Khanna	House	SELL	\$1,001 - \$15,000	2026-01-13	2026-02-10
Julia Letlow	House	SELL	\$1,001 - \$15,000	2025-07-25	2026-01-14
Kelly Loeffler	Senate	SELL	\$15,001 - \$50,000	2020-04-14	2020-05-01
Kelly Loeffler	Senate	SELL	\$15,001 - \$50,000	2020-04-14	2020-04-30
Kelly Loeffler	Senate	BUY	\$15,001 - \$50,000	2020-04-07	2020-05-01
HOUSE 12-MO 2 trades 1 purchases		SENATE 12-MO 0 trades None purchases		COVERAGE STOCK Act filings 30-45 day disclosure lag	

13 INSTITUTIONAL OWNERSHIP & 13F FLOW				live 13F data	
13F FILERS (LAST COMPLETE Q) 1,122		13F SHARES 501M 93.9% of shares out		NEW / CLOSED 139 / 152 positions, QoQ	
PUT/CALL (13F) 1.00 option positions		FREE FLOAT 98.4% 522M sh		INCREASED / REDUCED 374 / 448 positions, QoQ	

2.8 · Largest Reporting 13F Managers

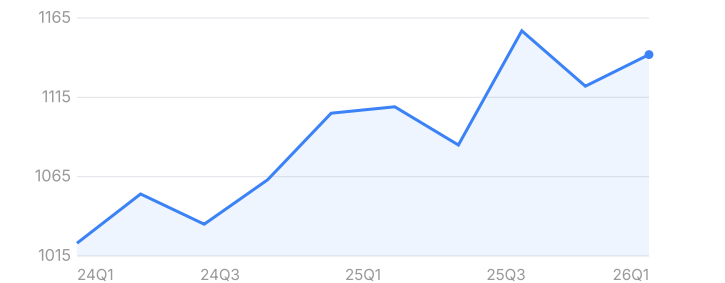
MANAGER	SHARES	VALUE
Ferguson Wellman Capital Managemen	623,972	\$46M
Assenagon Asset Management S.A.	608,522	\$45M
Fjarde Ap-Fonden /Fourth Swedish N	176,324	\$13M
Artemis Investment Management Llp	174,020	\$13M
Wealth Enhancement Advisory Servic	173,097	\$12M

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

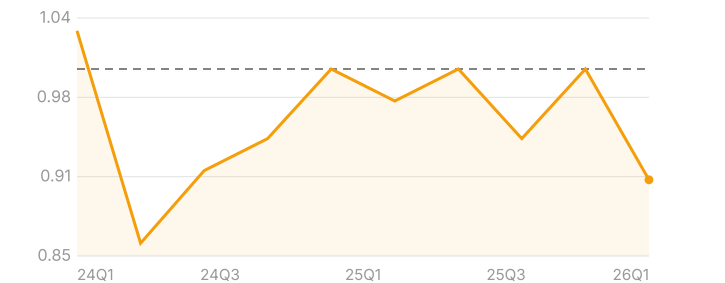
2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.1%	\$1.2B
VSMPX	0.1%	\$1.2B
VTI	0.1%	\$1.2B
VTSAX	0.1%	\$1.2B
VWNAX	1.7%	\$1.1B
VWNFX	1.7%	\$1.1B

13F Filers Holding AIG — quarterly



Institutional Put/Call — quarterly



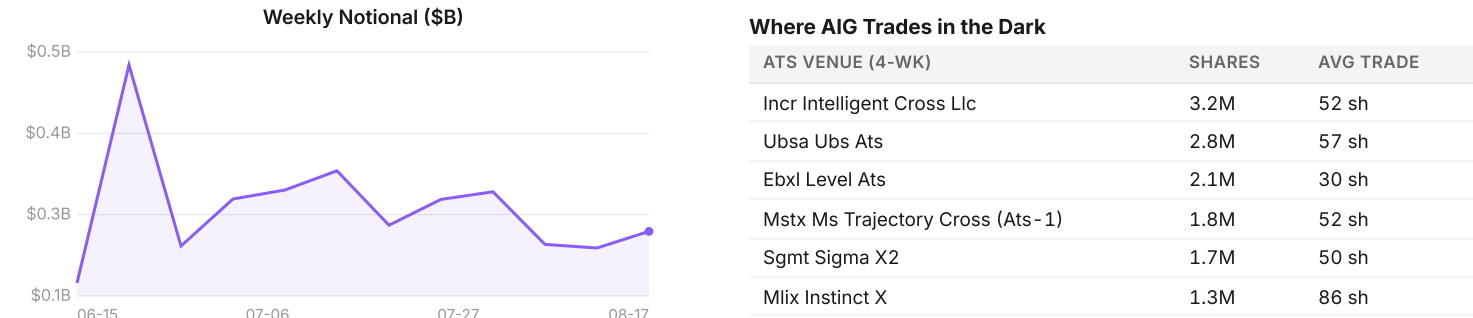
14 SHORT VOLUME — DAILY, 60 SESSIONS				EDGE · live FINRA feed	
		LATEST SESSION 72.3% 2026-10-15		20-DAY AVG 52.8% 50-day 42.5%	
		TREND Rising 20d vs 50d		BY MARKET CENTER Q: 73% · N: 61% · B: 77% latest session	

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

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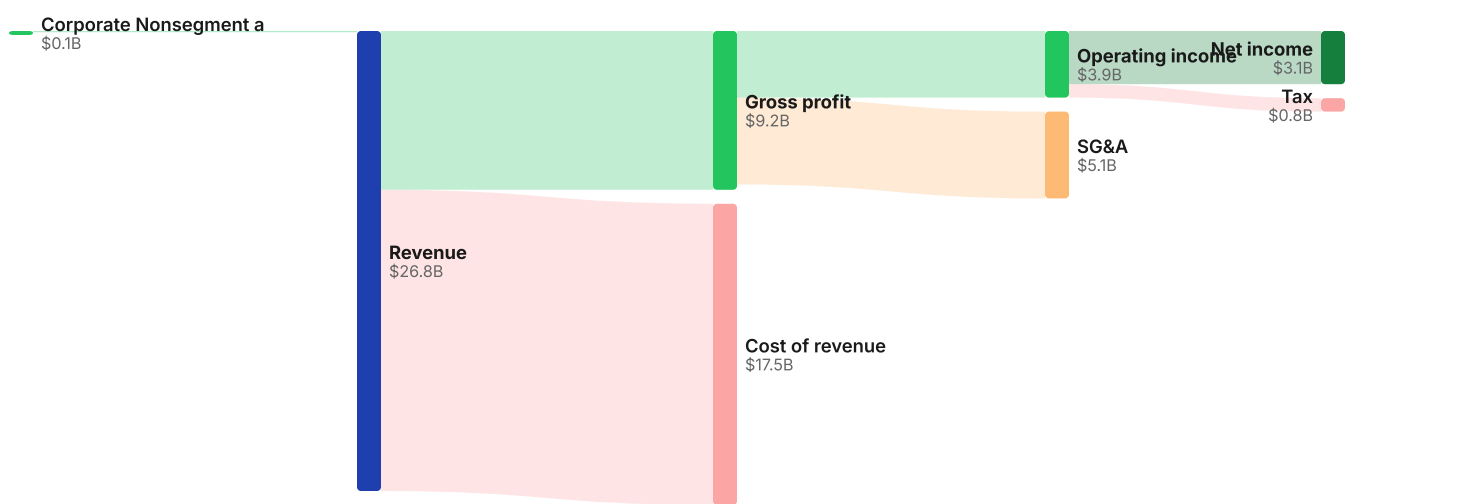
15 DARK POOL ACTIVITY

EDGE · live ATS data



16 REVENUE FLOW — FY2025

live segmentation + income data



Where a dollar of American International Group, Inc. revenue goes. All values FY2025 filings, live.

17 GEOGRAPHIC REVENUE

live segmentation

REGION	REVENUE	SHARE
International	\$14.1B	53%
North America	\$12.7B	47%

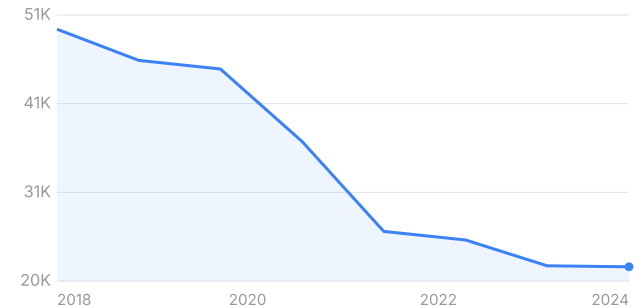
18 MOAT & COMPETITIVE POSITION

LIVE MODEL · 40/100 WEAK



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3.8 · Employees (SEC filings)



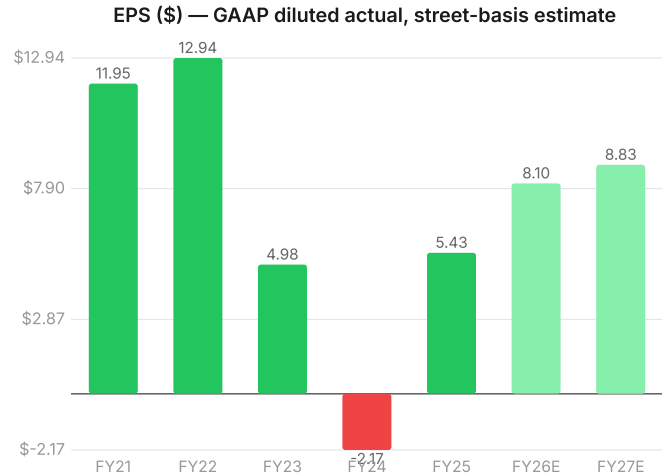
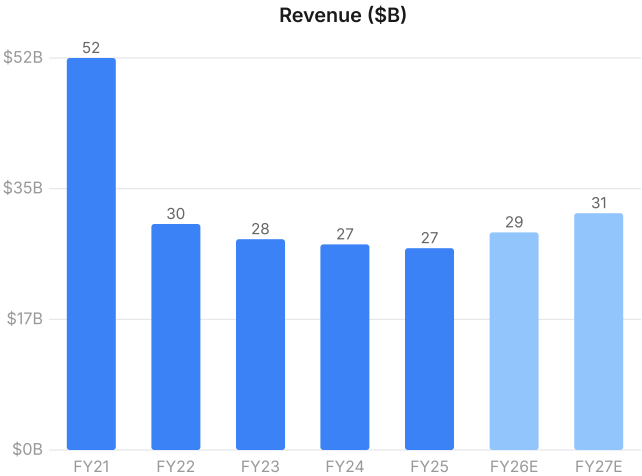
19 CORPORATE INFORMATION — KEY OFFICERS

22,100 employees

OFFICER	TITLE
Peter Salvatore Zaffino	Executive Chairman
Jon Hancock	EVP & Chief Executive Officer of General Insurance
Keith Francis Walsh	Executive Vice President & Chief Financial Officer
Claude E. Wade	Executive Vice President, Chief Digital Officer and Global Head of Business Operations & Claims

20 REVENUE & EPS — HISTORY AND ESTIMATES

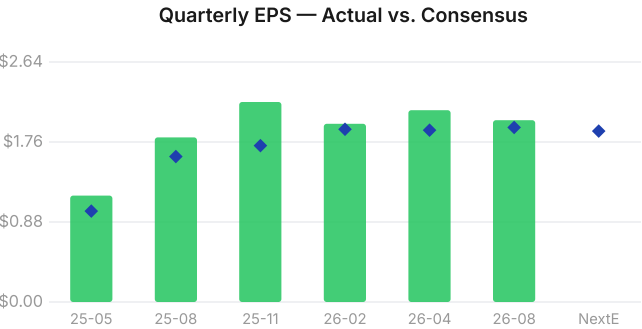
live consensus



Actual bars are GAAP diluted EPS from the filed income statement; the lighter forward bars are street-basis consensus. The two are different measures and are not comparable quarter to quarter.

21 ESTIMATE VS. ACTUAL & SURPRISES

live data



BEATS (>2%) 6 of 6 recent quarters	AVG SURPRISE +12.8%	NEXT REPORT 2026-11-03	INCOME QUALITY 1.30 OCF ÷ net income
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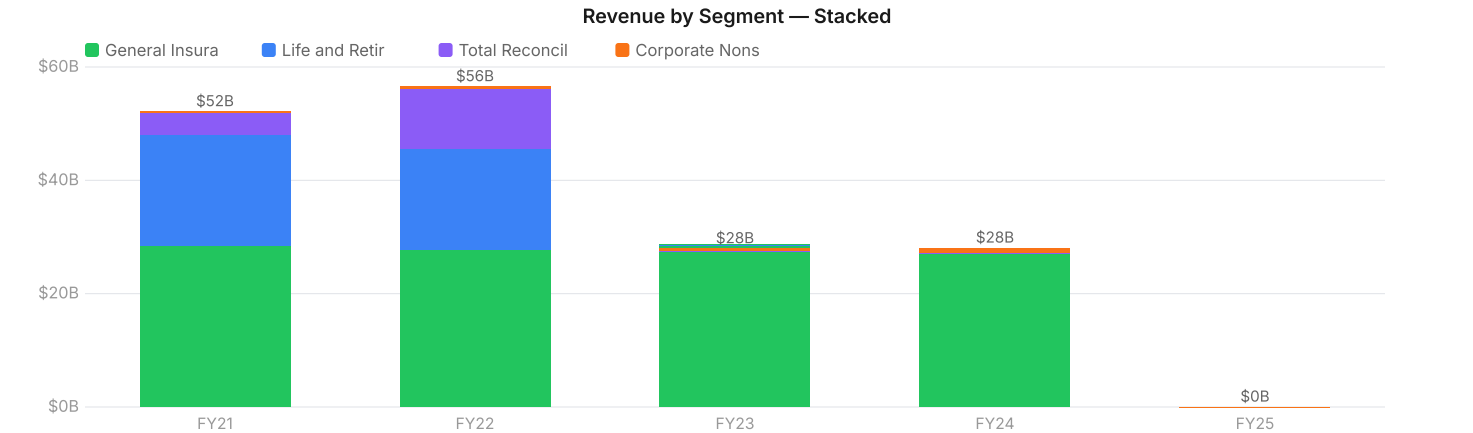
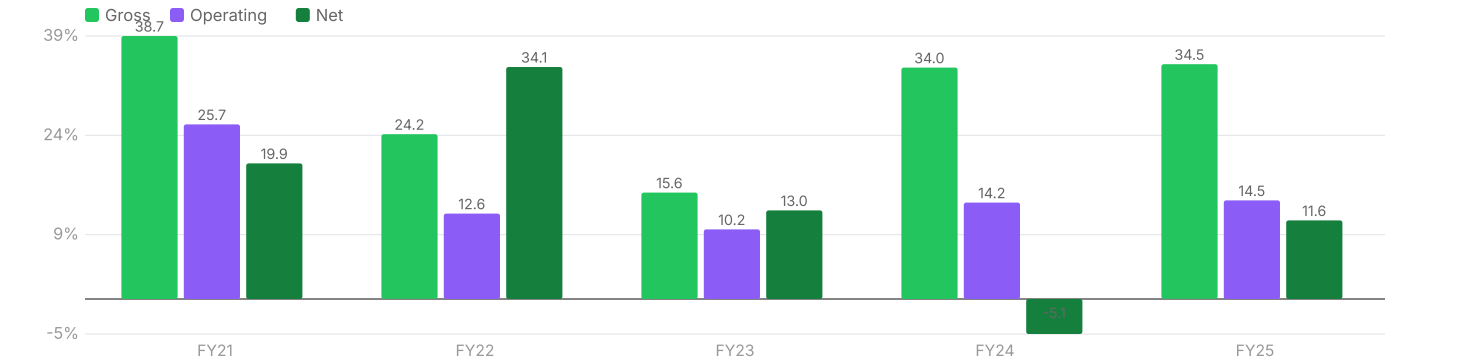
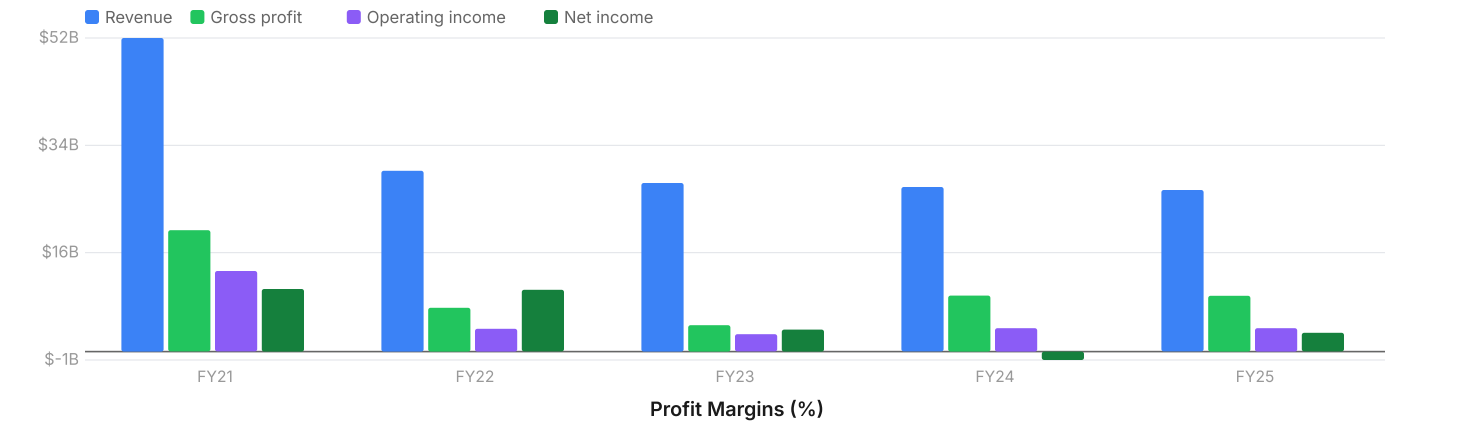
22 REPORTED VS. CONSENSUS — FULL HISTORY0 quarters · live data

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.

INCOME TRENDS — 5 YEARlive financials

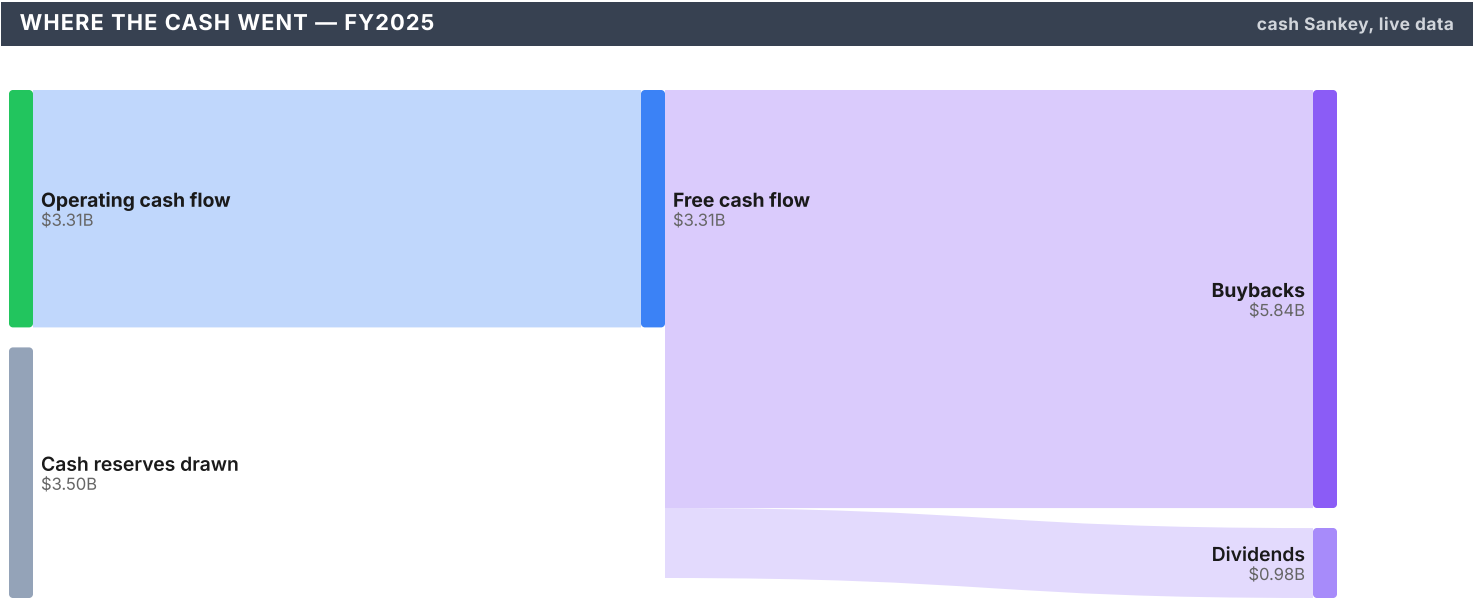
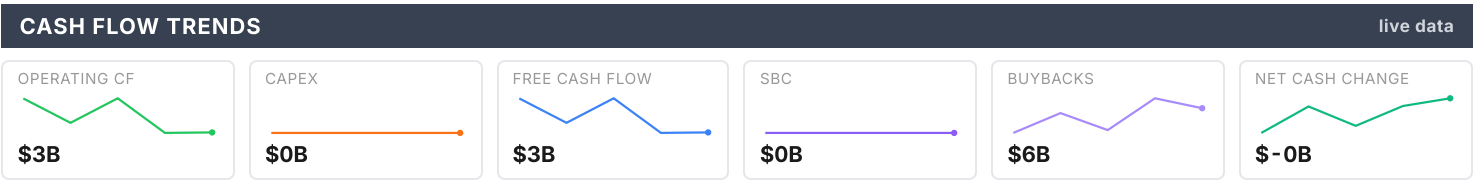


Live segmentation data.

YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	+18.6%	-42.3%	-6.7%	-2.5%	-1.8%
Gross profit	-54.1%	-63.9%	-39.8%	+112.3%	-0.4%
Operating income	-283.0%	-71.8%	-24.0%	+35.0%	+0.3%
Net income	-274.4%	-1.4%	-64.4%	-138.5%	-320.5%

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23 INCOME STATEMENT — FULL						live financials
\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	52.0	30.0	28.0	27.3	26.8	
Cost of revenue	31.9	22.7	23.6	18.0	17.5	
Gross profit	20.1	7.3	4.4	9.3	9.2	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	8.7	6.2	5.4	5.5	5.1	
Operating income	13.3	3.8	2.9	3.9	3.9	
EBITDA	19.2	8.2	7.2	7.9	7.7	
D&A	4.5	3.9	3.8	3.6	3.5	
Pretax income	13.3	3.8	2.9	3.9	3.9	
Income tax	2.4	0.9	0.1	1.2	0.8	
Net income	10.4	10.2	3.6	-1.4	3.1	
Diluted EPS (\$)	11.95	12.94	4.98	-2.17	5.43	
Diluted shares (M)	865	788	725	657	570	



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Balance Sheet — Full

\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	2.0	1.5	1.3	1.3	
ST investments	238.5	78.1	36.1	37.1	
Receivables (net)	13.2	10.0	10.5	49.1	
Total current assets	0.0	0.0	0.0	87.6	
PP&E (net)	0.0	0.0	0.0	0.0	
Goodwill + intangibles	3.9	3.8	3.4	5.5	
Total assets	522.2	539.3	161.3	161.3	
Accounts payable	0.0	6.2	6.1	5.4	
Short-term debt	1.5	0.2	0.0	0.0	
Deferred revenue	0.0	0.0	0.0	18.0	
Total current liabilities	0.0	0.0	0.0	102.7	
Long-term debt	25.7	10.6	8.9	9.2	
Total liabilities	478.8	488.0	118.8	120.1	
Shareholders' equity	43.5	51.3	42.5	41.2	

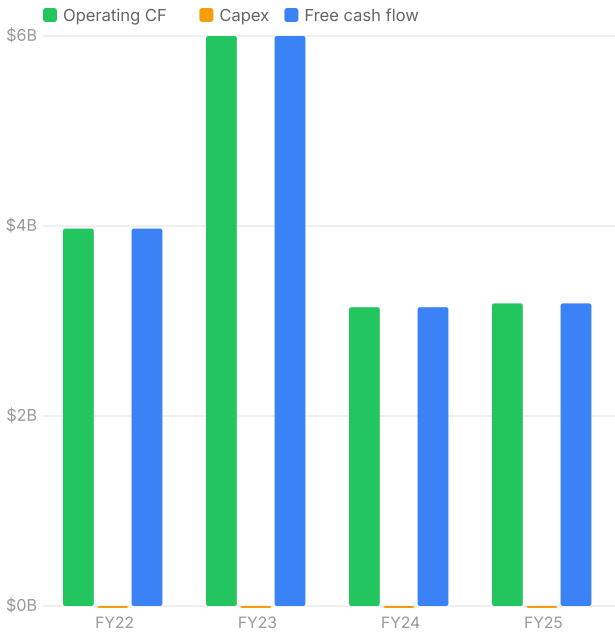
Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	11.3	3.9	2.7	3.1	
D&A	4.4	4.2	3.6	3.5	
Stock-based compensation	0.0	0.0	0.0	0.0	
Working capital change	(12.4)	(3.5)	(2.4)	(3.8)	
Operating cash flow	4.1	6.2	3.3	3.3	
Capital expenditures	0.0	0.0	0.0	0.0	
Investing cash flow	(3.6)	(7.0)	1.7	3.2	
Buybacks	(5.2)	(3.0)	(7.1)	(5.8)	
Dividends paid	(1.0)	(1.0)	(1.0)	(1.0)	
Debt issuance / (repay)	(0.8)	(2.0)	(1.4)	0.1	
Financing cash flow	(0.6)	0.8	(5.1)	(6.5)	
Free cash flow	4.1	6.2	3.3	3.3	

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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24 EXPANDED RATIO ANALYSIS (I)							live ratio engine · profitability · valuation
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	14.2%	18.6%	8.4%	-3.2%	7.4%	7%	
ROA	1.6%	1.8%	0.7%	-0.4%	1.9%	1.8%	
ROIC	-5.0%	-6.3%	-4.2%	19.2%	26.0%	4.9%	
Gross margin	38.7%	24.2%	15.6%	34.0%	34.5%	38.1%	
Operating margin	25.7%	12.6%	10.2%	14.2%	14.5%	14.0%	
Net margin	19.9%	34.1%	13.0%	-5.1%	11.6%	11.1%	
EBITDA margin	36.9%	27.5%	25.8%	29.1%	28.9%	28.2%	
FCF margin	12.1%	7.6%	17.5%	12.0%	12.4%	—	
VALUATION							
P/E	4.79	4.69	12.62	-31.85	15.10	14.7	
P/B	0.68	1.14	1.01	1.05	1.14	1.1	
P/S	0.87	0.86	1.29	1.64	1.75	1.60	
P/FCF	7.16	11.21	7.36	13.66	14.11	11.1	
EV/EBITDA	-13.01	-9.23	-5.02	2.05	2.27	6.7	
EV/Revenue	-4.20	-3.07	-0.64	0.60	0.65	1.9	
Earnings yield	20.9%	21.3%	7.9%	-3.1%	6.6%	6.88%	
FCF yield	14.0%	8.9%	13.6%	7.3%	7.1%	8.99%	
EXPANDED RATIO ANALYSIS (II)							leverage · solvency
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	—	—	—	—	0.85	1.36	
Quick ratio	—	—	—	—	0.85	1.36	
Debt / equity	0.46	0.66	0.24	0.21	0.22	0.22	
Debt / assets	5.1%	5.2%	2.0%	5.5%	5.7%	5.6%	
Net debt / EBITDA	-15.69	-11.81	-15.15	-3.59	-3.78	1.02	
Interest coverage	9.27	12.29	0.80	7.15	10.80	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.09	0.10	0.07	0.08	0.17	0.16	
Receivables turnover	4.37	4.24	3.08	2.67	0.91	0.5	
DSO (days)	84	86	118	137	401	715	
DPO (days)	—	—	—	117	120	—	
Cash conversion cycle	—	—	—	20	282	715	
GROWTH (YoY)							
Revenue growth	18.2%	4.8%	-34.2%	-23.8%	-1.8%	—	
Net income growth	257.9%	5.9%	-63.4%	-138.5%	320.5%	—	
EPS growth	258.7%	16.3%	-59.2%	-143.5%	353.2%	—	
FCF growth	1173.3%	-33.8%	50.3%	-47.6%	1.3%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	10.85	12.62	5.15	-2.24	5.67	5.55	
Book value / share	76.26	52.00	64.06	67.79	75.29	76.11	
Revenue / share	59.92	68.96	50.52	43.47	49.00	50.01	
FCF / share	7.26	5.27	8.82	5.22	6.07	7.21	
Cash / share	338.49	305.32	112.50	59.63	70.29	156.85	
SHAREHOLDER RETURN & SCORES							
Buyback yield	5.8%	11.2%	6.4%	16.0%	12.5%	7.44%	
Altman Z-Score	0.88	0.34	0.22	0.79	0.70	1.1	
Piotroski F-Score	6	5	5	4	5	7/9	
Beneish M-Score	-2.44	-2.02	-2.72	-2.19	1.00	-0.07	

25 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	7 / 9	Strong		
Altman Z-Score	1.1	Distress (<1.81)	Distress	
Income quality	1.30	Cash-backed	OCF ÷ net income	
Beneish M-Score	-0.07	Elevated	vs -2.22 threshold	

26 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.82	Revenue stability	0.83
Interest burden		0.90	Earnings stability	0.23
Operating margin		15.1%	Earnings persistence	0.50
Asset turnover		0.16×	Revenue CAGR 3y	-15.5%
Financial leverage		4.01×	EPS CAGR 3y	-3.9%
= ROE		7%	FCF CAGR 3y	-6.2%

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SHAREHOLDER RETURN PROFILE				live
BUYBACK YIELD	DIVIDEND YIELD	TOTAL SHAREHOLDER RETURN	SBC / REVENUE	
7.44%	2.35%	9.91%	0.0%	
		cash yield	dilution pressure	



28 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%
ACGL	\$34.6B	7.8	20%	23.6%	+6.5%	7/9	+17.4%
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	—
AMP	\$44.2B	11.9	63%	22.2%	+9.0%	5/9	—
MSCI	\$41.4B	31.3	-76%	39.4%	+11.6%	8/9	—

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

29 ANALYST CONSENSUS & ESTIMATES

live consensus

Hold

41 Analysts

Str Sell (0)

Sell (1)

Hold (25)

Buy (15)

Str Buy (0)

MEAN TARGET (QTR)

TARGET VS. PRICE

NEXT REPORT

\$82.67

+2.4%

2026-11-03

3 targets

last-quarter mean

street \$1.88

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$28.87B	\$29.03B / \$28.76B	\$8.10	\$8.24 / \$7.93	12
FY2027	\$31.41B	\$32.09B / \$30.11B	\$8.83	\$9.26 / \$8.35	12
FY2028	\$32.89B	\$33.74B / \$31.78B	\$9.54	\$10.13 / \$8.38	4

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30 STREET TARGETS & THIRD-PARTY RATING

live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$81.50	+0.9%	2
Last Quarter	\$82.67	+2.4%	3
Last Year	\$85.74	+6.2%	23
All Time	\$83.86	+3.9%	49

Rolling mean of published targets vs. last close \$80.74. Aggregated from StreetInsider.

Third-Party Composite Rating

A-

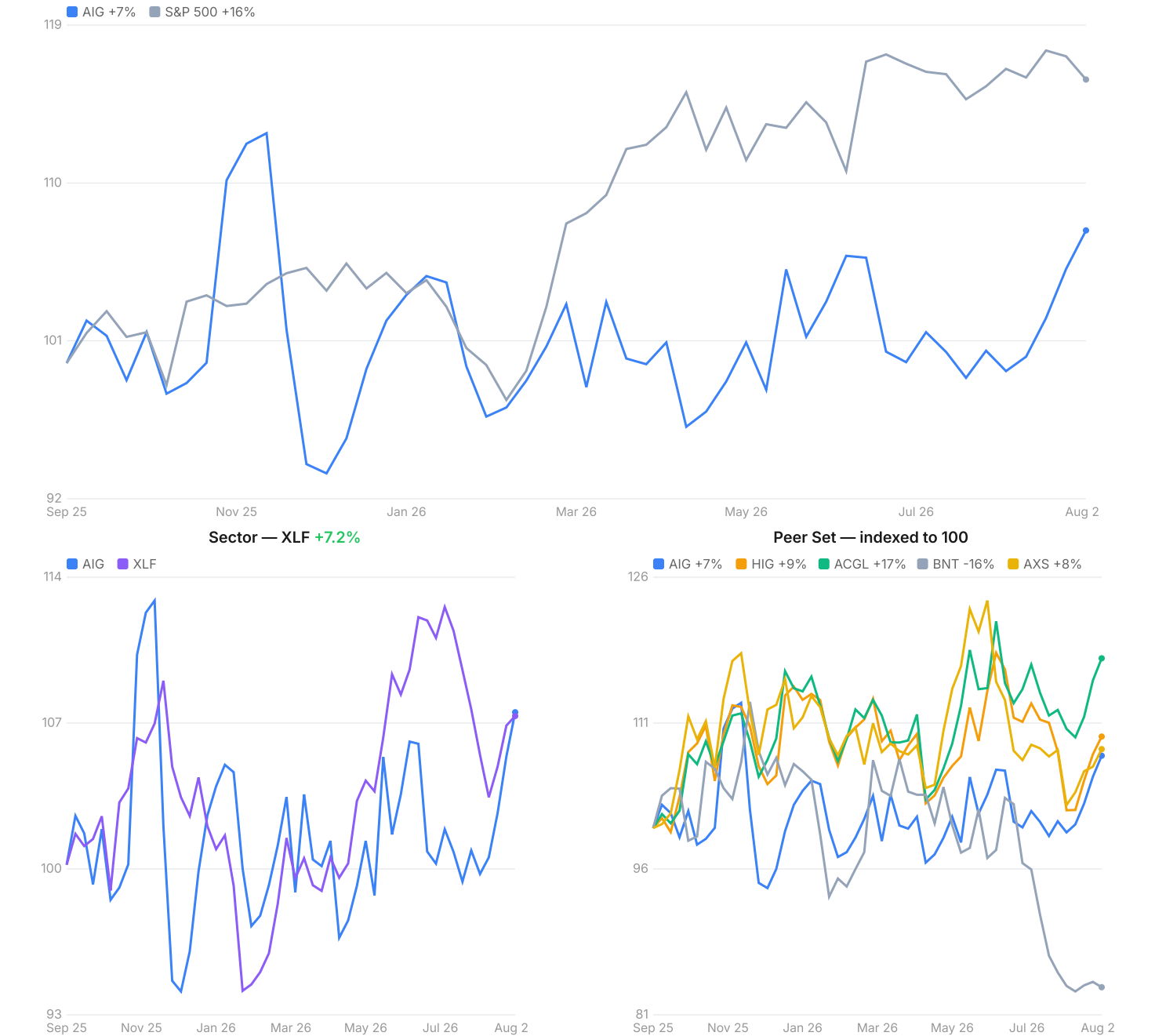
DCF4/5ROE3/5ROA4/5DEBT/EQ4/5P/E3/5P/B3/5

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

31 PRICE PERFORMANCE — INDEXED, 12 MO

live prices · benchmark + sector + peer set

AIG +7.4% vs S&P 500 +15.9% — spread -8.4pp



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	\$75.99	+4.75	+6.25%	Above
SMA 50	\$75.87	+4.87	+6.42%	Above
SMA 200	\$75.82	+4.92	+6.49%	Above
EMA 9	\$77.87	+2.87	+3.69%	Above
EMA 21	\$76.69	+4.05	+5.28%	Above
EMA 50	\$76.27	+4.47	+5.86%	Above
EMA 200	\$76.25	+4.49	+5.89%	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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32 TECHNICAL POWER SCORE

EDGE · site engine · 92/100 composite

TECHNICAL VERDICT

BULLISH

Power Score +83

22 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%

Momentum 25%

Volume 20%

Volatility 10%

Patterns 15%

100

100

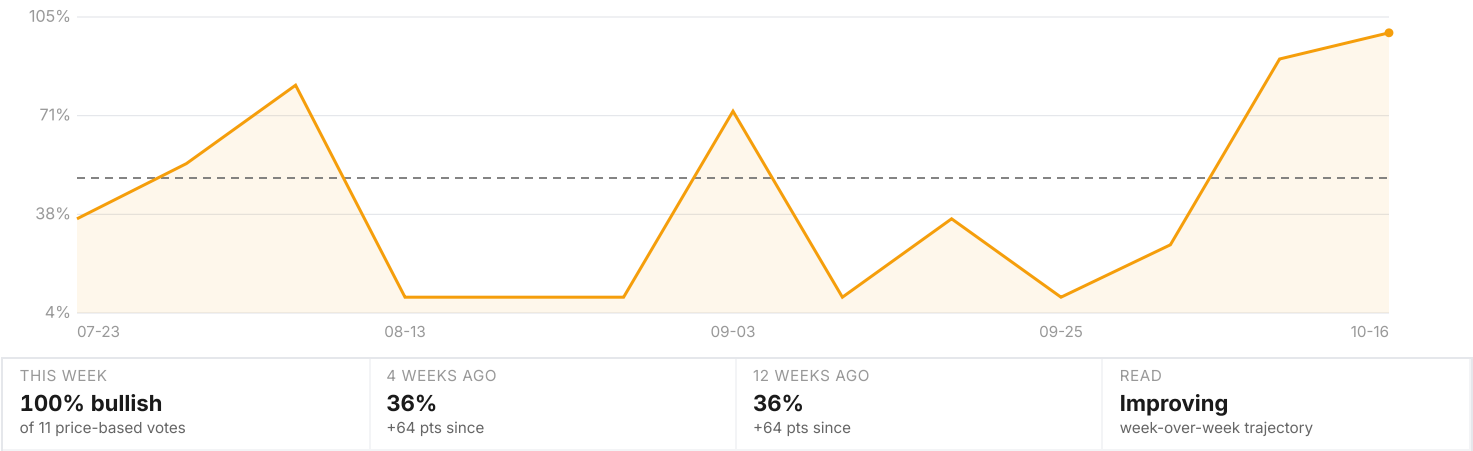
94

100

50

BULLISH — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



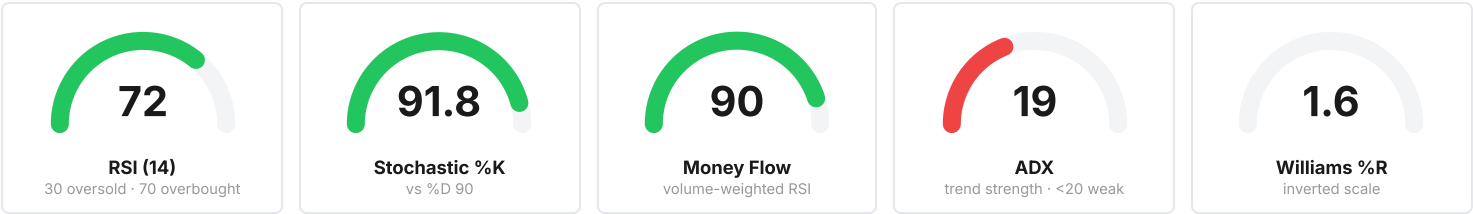
INDICATOR VOTE GRID

22 bull / 0 bear

● Price vs SMA 20	\$75.99	● Price vs SMA 50	\$75.87	● Price vs SMA 200	\$75.82
● EMA 9/21 Cross	77.9/76.7	● SMA 50/200	Golden	● ADX Direction	ADX 19
● Supertrend	\$76	● Parabolic SAR	\$75	● SMA Slope	0.270
● RSI	72.0	● Stochastic K/D	92/90	● StochRSI K/D	98/97
● Williams %R	-2	● CCI	203	● TSI vs Signal	18.5
● CMO	44.0	● ROC	7.75%	● OBV Signal	Accum
● Chaikin MF	0.010	● MFI	90	● Force Index	3M
● Elder Ray Bull	4.18				

INDICATOR GAUGES

site technicals-tab style



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SEASONALITY — 20-YEAR AVERAGES

live model · win rates shown

-3.3% Jan 45%	-2.9% Feb 45%	+5.8% Mar 52%	+4.2% Apr 65%	+1.1% May 60%	-2.8% Jun 50%	-0.5% Jul 55%	+10.7% Aug 50%	-3.6% Sep 55%	+0.0% Oct 70%	-0.4% Nov 45%	+3.0% Dec 65%
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Sample: 20 years — treat short histories as suggestive, not statistical.

35

RISK INDICATORS

computed from live price history

COMPUTED FROM LIVE WEEKLY PRICES	AIG	S&P 500
Weekly volatility (σ , 1y)	3.38%	1.83%
Best / worst week (1y)	+10.2% / -9.7%	—
Max drawdown (5y, monthly)	-66.1%	—
1-week VaR (95%)	-5.9%	—
Beta (5y)	0.51	1.00

36

EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

AIG EQUITY WEATHER (LIVE)

PARTLY CLOUDY · +26

Trend

Momentum

Volume

Volatility

Breadth

+44

+65

+37

-60

-23

MARKET REGIME (2026-10-16)

NEUTRAL

VIX

19.99

Normal

DOW THEORY

Confirmed

Bearish

SPY / QQQ TSI

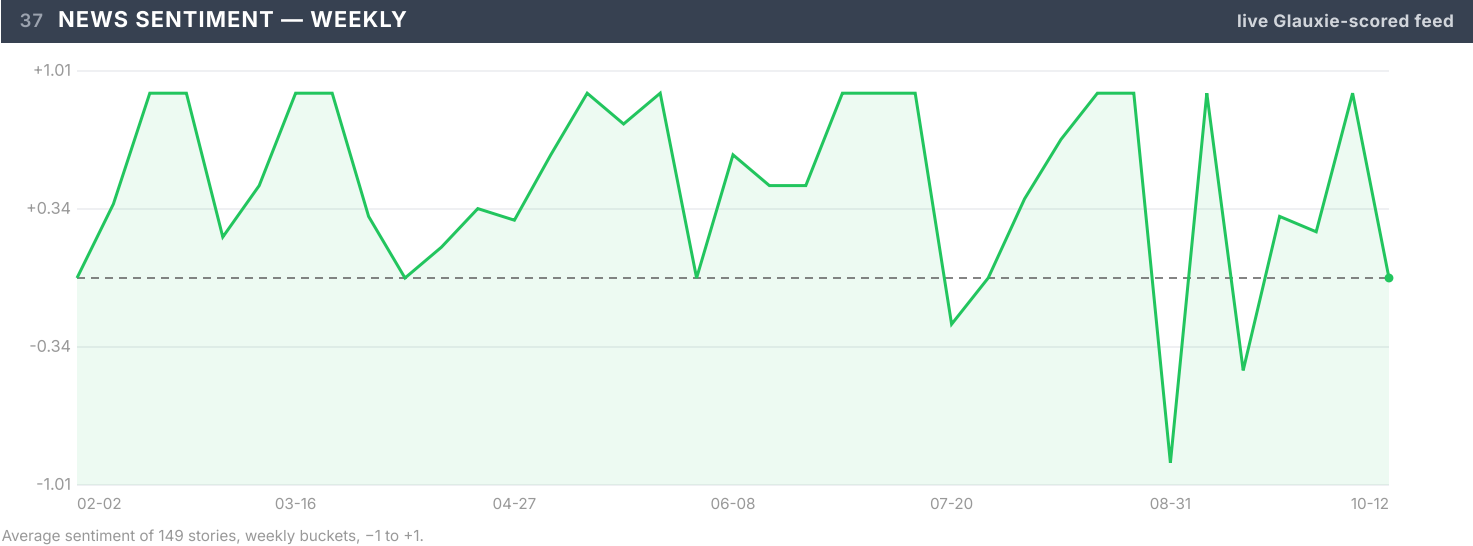
7.2 / 4.7

trend strength

SECTOR STRENGTH

46/100

breadth average



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38 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Partly Cloudy

OVERALL	TREND	MOMENTUM	VOLUME
+25.6 +42.8 vs industry	+43.8 +54.6 vs industry	+65.3 +60.8 vs industry	+37.0 +70.1 vs industry

READING	AIG	INSURANCE - DIVERSIFIED N=189	FINANCIAL SERVICES N=24,134	ALL US SYMBOLS N=70,435
Overall	+25.6	-17.2	-16.3	-20.5
Trend	+43.8	-10.8	-12.5	-21.3
Momentum	+65.3	+4.5	-4.4	-15.8
Volume	+37.0	-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.

39 EXECUTIVE COMPENSATION

live proxy data · FY2013

EXECUTIVE	TOTAL COMP	STRUCTURE
Robert H. Benmosche Chief Executive Officer	\$14.8M	84% equity+incentive
Peter D. Hancock Executive Vice President— P	\$9.6M	84% equity+incentive
Jay S. Wintrob Executive Vice President— Lif	\$9.4M	83% equity+incentive
William N. Dooley Executive Vice President—	\$7.1M	86% equity+incentive
David L. Herzog Executive Vice President and	\$7.0M	85% equity+incentive

40 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	47
Social	58
Governance	54
Composite ESG	53



41 8-K MATERIAL EVENTS

live EDGAR feed

FILED	8-K CONTENTS	ITEMS
2026-09-24	Other Events; Exhibits	8.01,9.01
2026-09-16	Officer/Director Change	5.02
2026-09-02	Officer/Director Change; Exhibits	5.02,9.01
2026-08-06	Earnings Release; Other Events; Exhibits	2.02,8.01,9.01
2026-05-14	Officer/Director Change; Shareholder Vote; Exhibits	5.02,5.07,9.01
2026-04-30	Earnings Release; Other Events; Exhibits	2.02,8.01,9.01
2026-04-27	Officer/Director Change; Exhibits	5.02,9.01
2026-03-16	Departure/Election of Directors; Appointment of Officers	5.02

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42 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.

43 DISCLOSURES

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44 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 · 2020-11-05 to 2026-08-06
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	80 rows · 2006 to 2026
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-10-01 to 2026-10-16
Proposed sales (Form 144)	edgar/form144	1 record
Beneficial ownership (13D/G)	edgar/13dg	4 rows · 2025-11-13 to 2026-05-15
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.