

Assurant, Inc. (AIZ)

Financial Services / Insurance - Property & Casualty · New York Stock Exchange

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

LAST CLOSE \$283.31 2026-10-16	MARKET CAP \$14.0B VOLUME 0.4M	52-WK HIGH \$303.94 52-WK LOW \$206.03	TRAILING PE 13.3 P/S 1.04	GROSS MARGIN 78.1% NET MARGIN 7.9%	ROE 18% ROIC 9%	PIOTROSKI 8/9 ALTMAN Z 1.2	1-YR RETURN +37.0% 5-YR RETURN +159.6%
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Assurant, Inc. operates globally, delivering essential lifestyle and housing solutions designed to secure, assist, and connect consumer acquisitions across diverse markets including North America, Latin America, Europe, and the Asia Pacific. The company's operations are divided into two main divisions: Global Lifestyle and Global Housing. The Global Lifestyle segment provides comprehensive mobile device support, extended warranty and maintenance programs for mobile devices, consumer electronics, and appliances, as well as vehicle protection plans and associated services, alongside credit protection and other insurance offerings. Conversely, the Global Housing segment focuses on various insurance products, encompassing lender-placed homeowners, manufactured home, and flood coverage. It also offers renters insurance and related benefits, in addition to optional manufactured housing and homeowners policies, and other specialized insurance products. Founded in 1892, the company was formerly known as Fortis, Inc. before officially changing its name to Assurant, Inc. in February 2004. Its corporate headquarters are situated in New York, New York.

SECTOR Financial Services INDUSTRY Insurance - Property & Casualty EXCHANGE NYSE MARKET CAP \$14.0B EMPLOYEES 14,800 (SEC-filed)
CEO Keith Warner Demmings IPO 2004-02-05 COUNTRY US
260 Interstate North Circle SE, Atlanta, GA 30339-2210 · Tel 770 763 1000 · assurant.com

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

59 / 100

Street mean \$331.00 (5 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

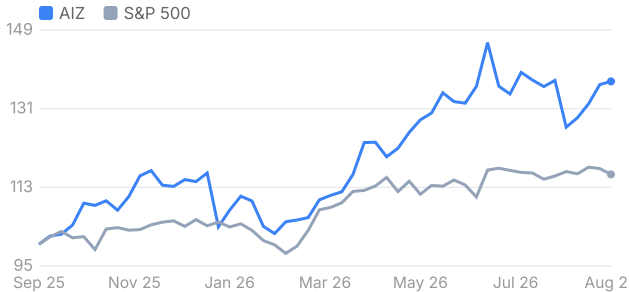
ROUTINE SELLING — LOW SIGNAL

\$11M sold / 6 mo, zero open-market buys

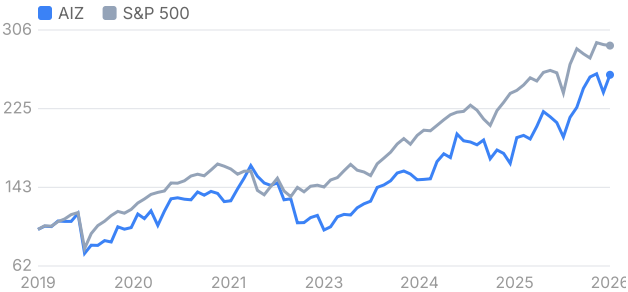
2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · AIZ +37.0% · S&P 500 +15.9% · spread +21.1pp



7 Years vs S&P 500 · AIZ +159.6% · S&P 500 +189.9% · spread -30.2pp



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
59
OF 100

Score Breakdown

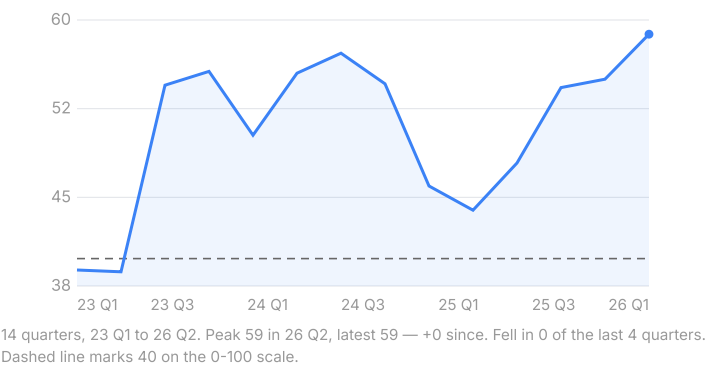
Profitability	51/100
Growth	65/100
Momentum	91/100
Quality	78/100
Earnings Quality	70/100
Balance Sheet	75/100
Value	72/100
Risk (safety)	100/100
Overall	58.6/100

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
CNA	54
RE	45
AFG	53
ERIE	64
ORI	56
L	51
AIZ	59

IS Score Trend — quarterly



4 TWO READINGS business vs price

BUSINESS QUALITY
59 / 100
IS Score 58.6 / 100 · +0.0 from peak of 59

Quarter	Business Quality
23 Q1	38
23 Q2	38
23 Q3	55
23 Q4	58
24 Q1	50
24 Q2	55
24 Q3	58
24 Q4	55
25 Q1	45
25 Q2	42
25 Q3	55
25 Q4	56
26 Q1	59

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

PRICE STRUCTURE
BULLISH
Technical Score 81 / 100 · Power +62 · 21 of 22 indicator votes bullish

Date	Price Structure
07-23	44%
08-13	105%
09-03	81%
09-25	13%
10-16	81%

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

Both readings sit above the midpoint — business quality at 59 and price structure at 81 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.

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 58.6	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 48 → 54 → 55 → 59	the direction matters more than the level
Technical vote share back above 50%	now 91%	price structure no longer broken
Institutional holder count rises two quarters running	peak 618 → now 618	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

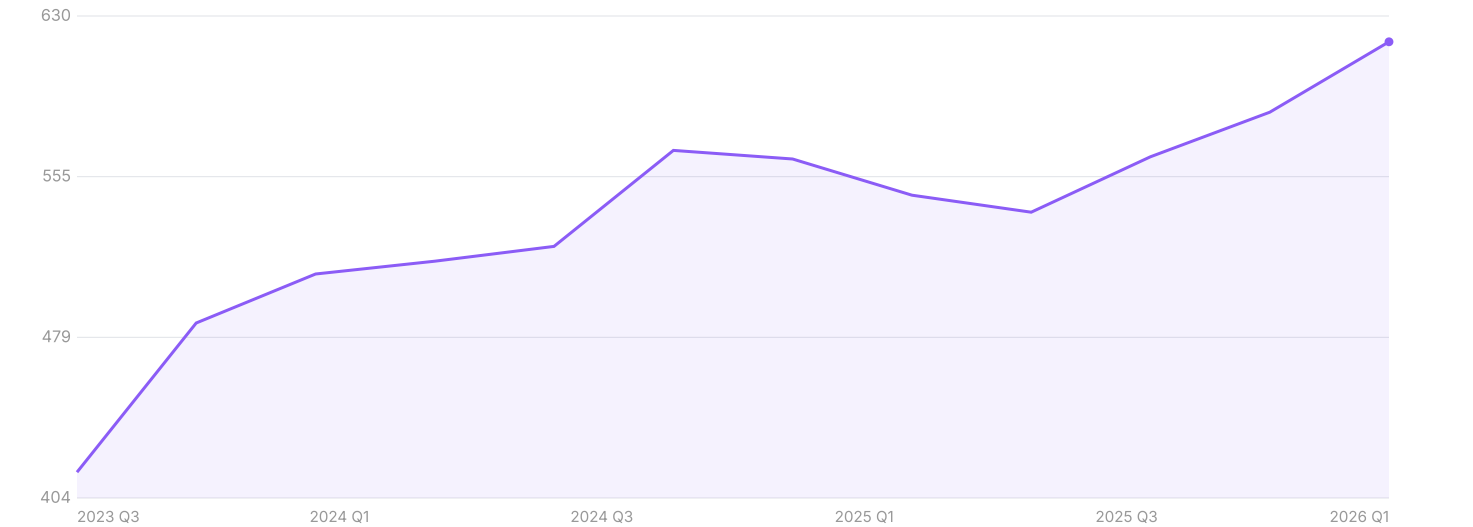
SITE CONVERGENCE SCORE 2 of 4 top 13% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 0 buys none disclosed	INSIDER BUYS (180D) 0 none disclosed
ETF FUNDS (30D) 542 up / 438 down net +104 funds	INSTITUTIONS ADDED (13F) 33 managers opening or increasing		

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



QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%	GUARD
2026 Q2	618	49.1M	\$12.2B	99.1%	
2026 Q1	585	47.1M	\$9.3B	95.1%	
2025 Q4	564	47.9M	\$10.4B	96.8%	
2025 Q3	538	46.9M	\$9.1B	94.8%	
2025 Q2	546	48.1M	\$8.4B	97.1%	
2025 Q1	563	49.5M	\$9.4B	100.0%	
2024 Q4	567	49.0M	\$9.1B	98.9%	
2024 Q3	522	49.1M	\$8.5B	99.1%	
2024 Q2	515	49.1M	\$7.1B	99.2%	
2024 Q1	509	48.9M	\$8.0B	98.7%	
2023 Q4	486	48.7M	\$7.1B	98.3%	
2023 Q3	416	49.6M	\$6.1B	100.1%	ex-outlier 86.0%

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 2023-09 reads 100.11%. Institutions cannot hold more of a company than exists. The reported 49.6M shares exceed the 49.5M outstanding, and a single filer accounts for the excess: VANGUARD GROUP INC reports 6,999,944 shares against 6,996,410 the prior quarter, a 1x jump, which alone would be 14.1% of the company. Excluding that filing, ownership is 86.0%. 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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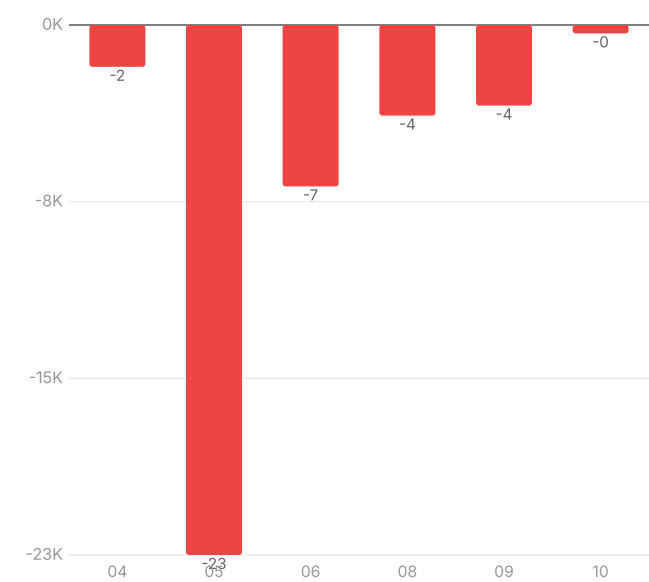
8 INSIDER ACTIVITY live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Dirienzo Dmitry	SVP, CAO, Controller	2026-10-01	TAX W/H	219	\$0.06M	2,522
Campbell Michael P.	EVP, Chief Operating Officer	2026-10-01	TAX W/H	147	\$0.04M	27,296
Demmings Keith	director, President & CEO	2026-09-15	GIFT	3,500	—	133,170
Biju Nair	EVP, Pres, Global Conn Living	2026-08-06	SELL	3,931	\$1.19M	24,247
Lonergan Robert	EVP, CSTO	2026-06-22	SELL	7,000	\$1.84M	27,374
Dirienzo Dmitry	SVP, CAO, Controller	2026-05-26	SELL	2,000	\$0.51M	2,741
Basu Rajiv	director	2026-05-22	A-Award	668	—	3,731
Blake Lynn S.	director	2026-05-22	A-Award	668	—	668

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	8	42,581	\$11.0M	Counted
F — Tax withholding	15	88,591	\$19.7M	None — compensation
G — Gifts	1	3,500	—	None
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 \$11.0M 8 txns / 6 mo	OPEN-MARKET BUYS \$0.0M 0 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	SELL	\$1,001 - \$15,000	2026-01-29	2026-02-10
Julia Letlow	House	BUY	\$1,001 - \$15,000	2025-08-26	2026-01-14
Kelly Loeffler	Senate	SELL	\$250,001 - \$500,000	2020-04-07	2020-05-01
Kelly Loeffler	Senate	BUY	\$15,001 - \$50,000	2020-04-07	2020-05-01
Kelly Loeffler	Senate	BUY	\$50,001 - \$100,000	2020-04-07	2020-05-01

HOUSE 12-MO 5 trades 3 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) 585	13F SHARES 47M 95.1% of shares out	NEW / CLOSED 88 / 55 positions, QoQ	INCREASED / REDUCED 203 / 197 positions, QoQ
PUT/CALL (13F) 1.00 option positions	FREE FLOAT 99.3% 49M sh		

2.8 · Largest Reporting 13F Managers

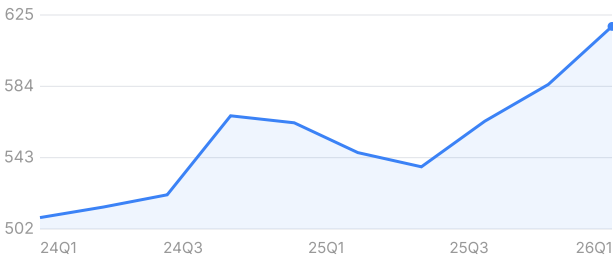
MANAGER	SHARES	VALUE
Deprince Race & Zollo Inc	115,398	\$30M
Valley Wealth Managers, Inc.	98,268	\$26M
Assenagon Asset Management S.A.	24,059	\$6M
Ghp Investment Advisors, Inc.	19,020	\$5M
Czech National Bank	14,172	\$4M
Patton Fund Management, Inc.	12,017	\$3M

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

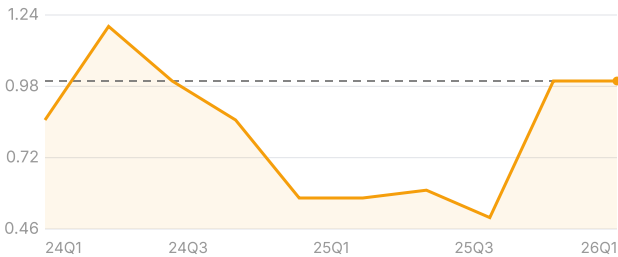
2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.0%	\$411M
VTSAX	0.0%	\$411M
VSMPX	0.0%	\$411M
VTI	0.0%	\$411M
VOO	0.0%	\$341M
VFIAX	0.0%	\$341M

13F Filers Holding AIZ — quarterly

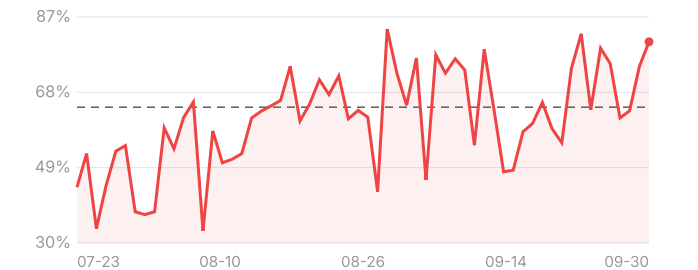


Institutional Put/Call — quarterly



12 SHORT VOLUME — DAILY, 60 SESSIONS

EDGE · live FINRA feed



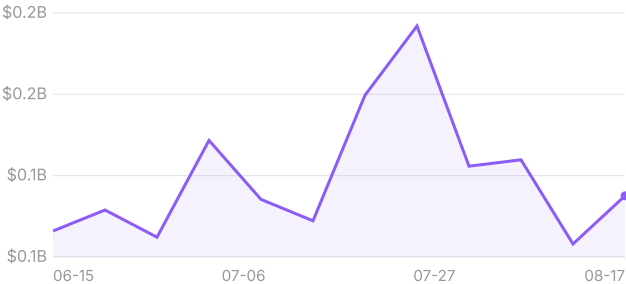
Daily short-sale volume as % of volume reported in FINRA's short-sale file — a flow measure, not short interest; dashed = 50-day average.

LATEST SESSION 80.6% 2026-10-15	20-DAY AVG 65.9% 50-day 64.1%	TREND Rising 20d vs 50d	BY MARKET CENTER Q: 80% · N: 89% · B: 81% latest session
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13 DARK POOL ACTIVITY

EDGE · live ATS data

Weekly Notional (\$B)



Where AIZ Trades in the Dark

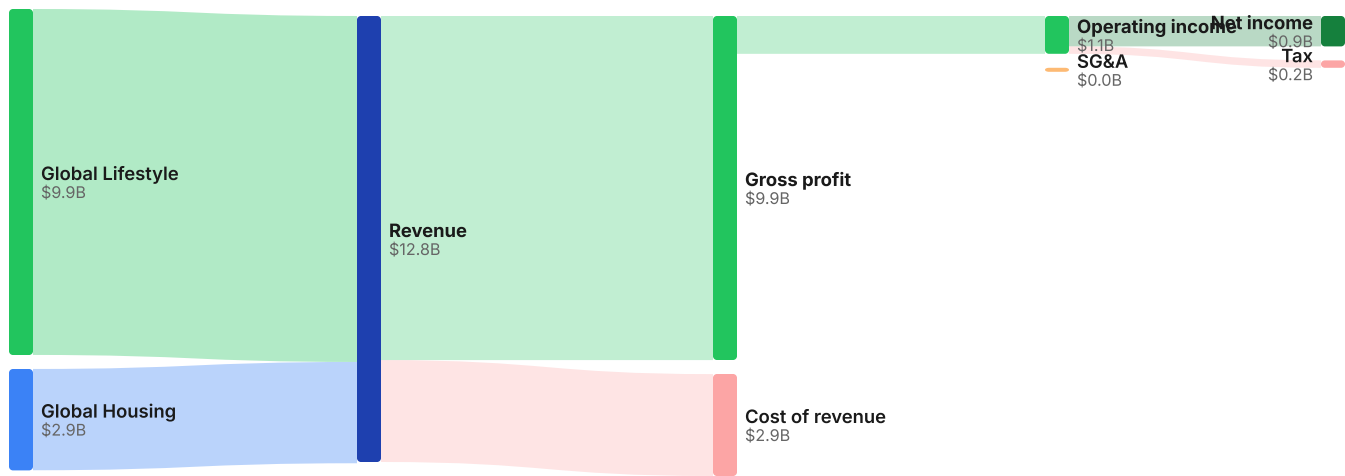
ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross Llc	0.5M	26 sh
Ubsa Ubs Ats	0.4M	34 sh
Sgmt Sigma X2	0.4M	24 sh
Mlix Instinct X	0.3M	42 sh
Ebxl Level Ats	0.3M	15 sh
Mspl Ms Pool (Ats-4)	0.2M	135 sh

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REVENUE FLOW — FY2025

live segmentation + income data



Where a dollar of Assurant, Inc. revenue goes. All values FY2025 filings, live.

15

GEOGRAPHIC REVENUE

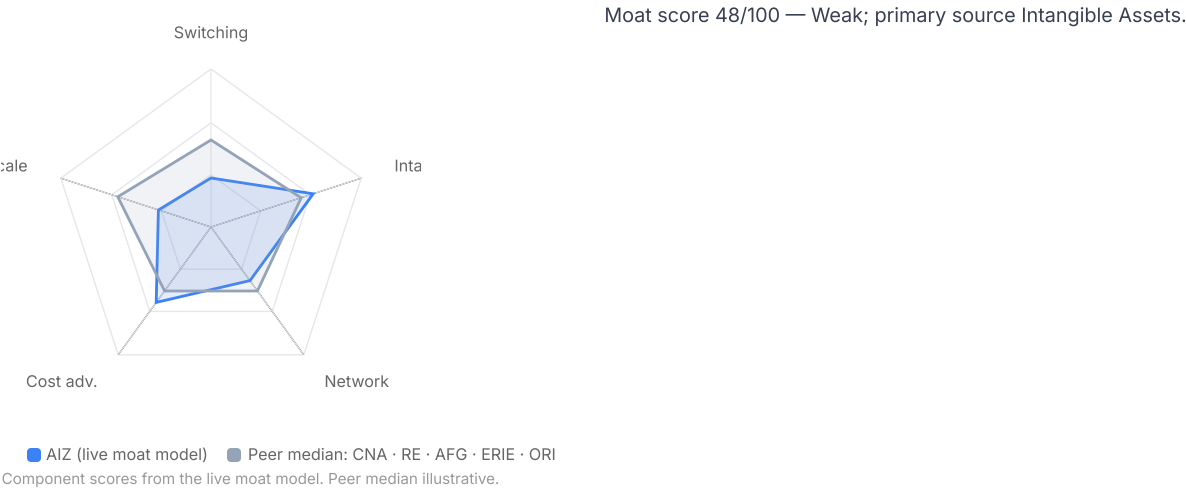
live segmentation

REGION	REVENUE	SHARE
UNITED STATES	\$10.5B	100%

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MOAT & COMPETITIVE POSITION

LIVE MODEL · 48/100 WEAK

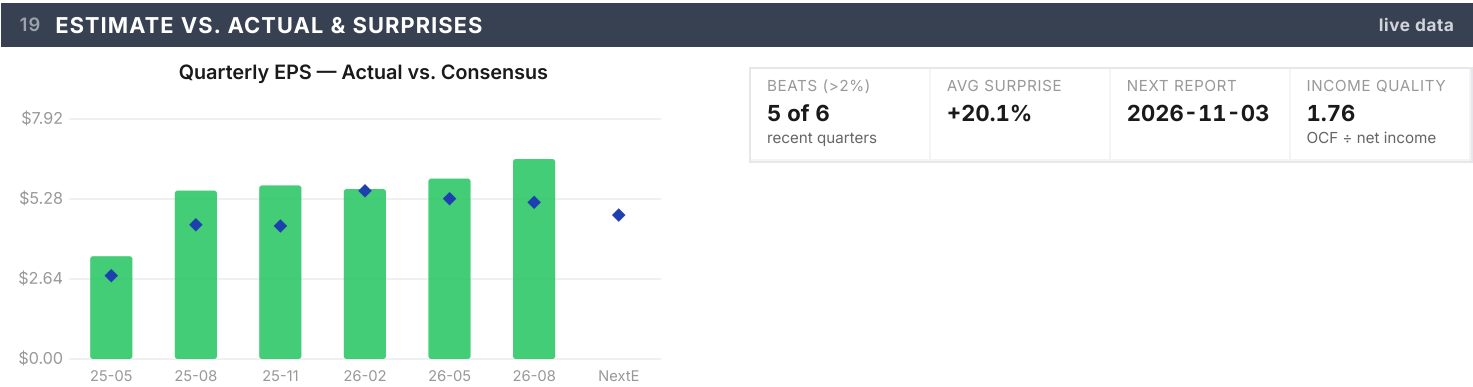
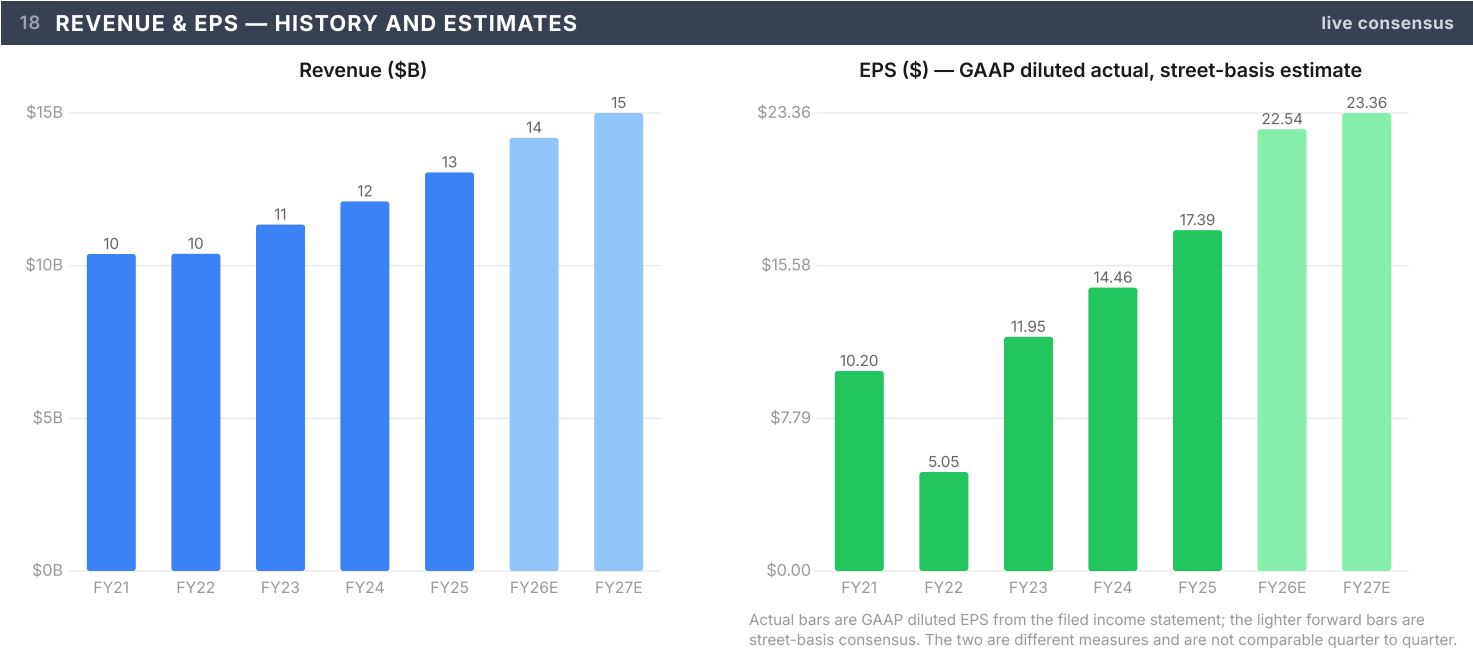


3.8 · Employees (SEC filings)



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17 CORPORATE INFORMATION — KEY OFFICERS		14,800 employees
OFFICER	TITLE	
Keith Warner Demmings	President, Chief Executive Officer & Director	
Keith Roland Meier	Executive Vice President & Chief Financial Officer	
Biju Nair	Executive Vice President & President of Global Connected Living	
Michael Campbell	Executive Vice President & Chief Operating Officer	

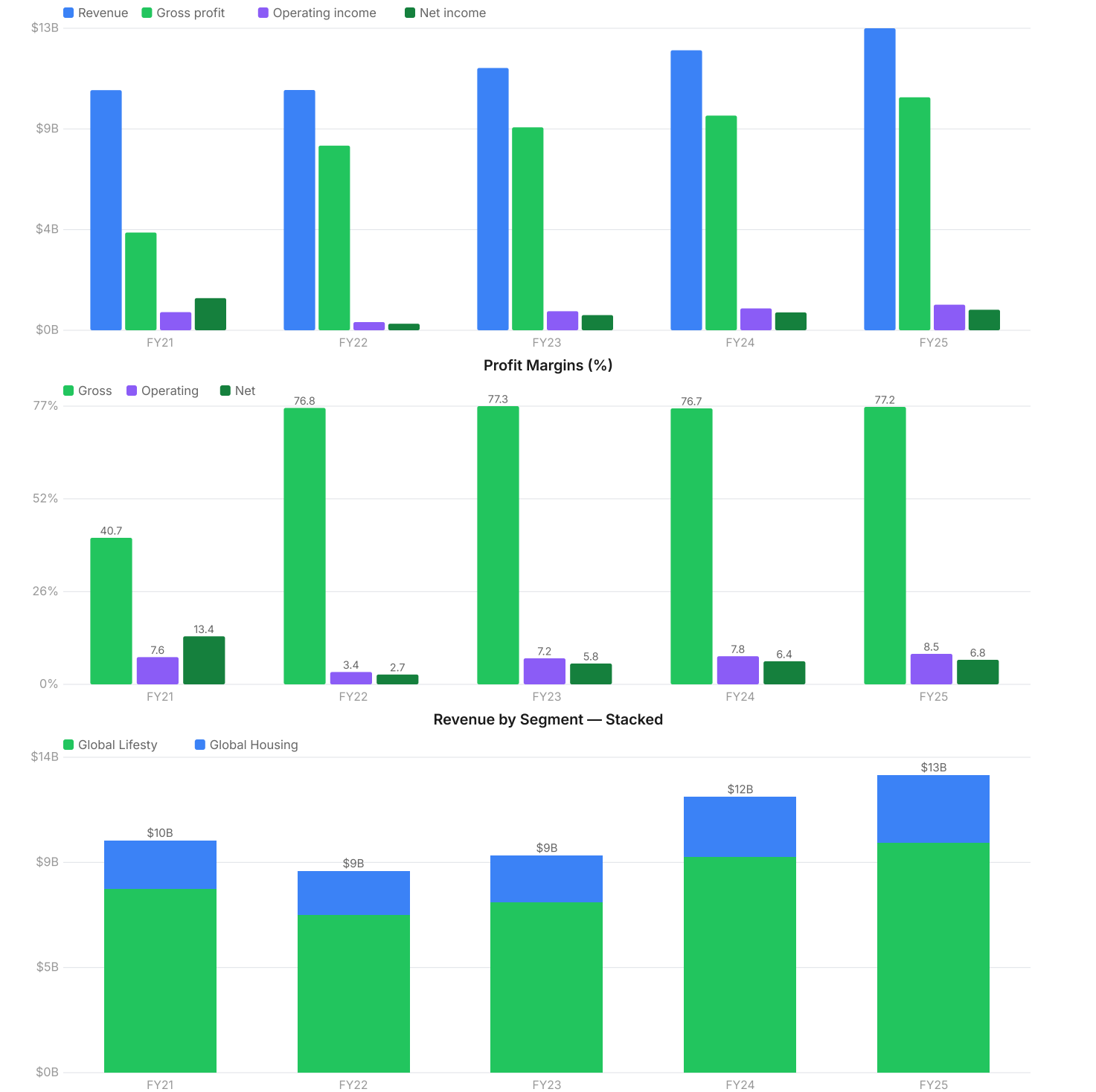


20 REPORTED VS. CONSENSUS — FULL HISTORY					0 quarters · live data	
BEAT RATE —% 0 of 0 quarters		CURRENT STREAK 0 longest 0		AVG EPS SURPRISE —% median —%		SURPRISE TREND — last 4 vs prior 4
PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE
Announcement dates to . 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

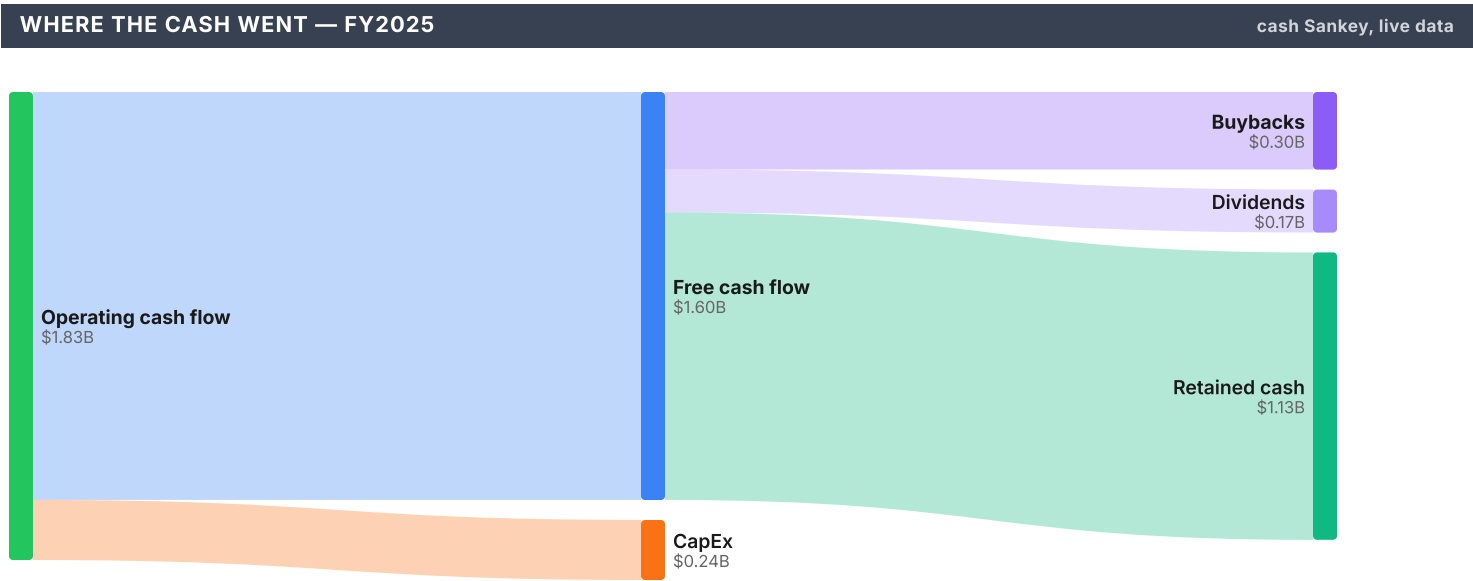
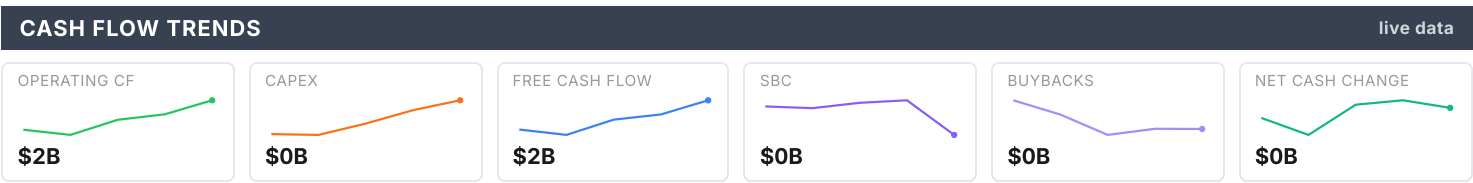


Live segmentation data.

YoY Growth Heatmap — Income Lines					
YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	+6.0%	+0.1%	+9.2%	+6.7%	+7.9%
Gross profit	+13.3%	+88.8%	+9.9%	+5.8%	+8.5%
Operating income	+33.4%	-54.6%	+130.6%	+14.9%	+17.3%
Net income	+208.9%	-79.7%	+132.3%	+18.3%	+14.8%

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21 INCOME STATEMENT — FULL						live financials
\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	10.2	10.2	11.1	11.9	12.8	
Cost of revenue	6.0	2.4	2.5	2.8	2.9	
Gross profit	4.1	7.8	8.6	9.1	9.9	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	0.0	0.0	0.0	0.0	0.0	
Operating income	0.8	0.3	0.8	0.9	1.1	
EBITDA	1.1	0.6	1.1	1.3	1.4	
D&A	0.2	0.2	0.2	0.2	0.2	
Pretax income	0.8	0.3	0.8	0.9	1.1	
Income tax	0.2	0.1	0.2	0.2	0.2	
Net income	1.4	0.3	0.6	0.8	0.9	
Diluted EPS (\$)	10.20	5.05	11.95	14.46	17.39	
Diluted shares (M)	60	55	54	53	50	



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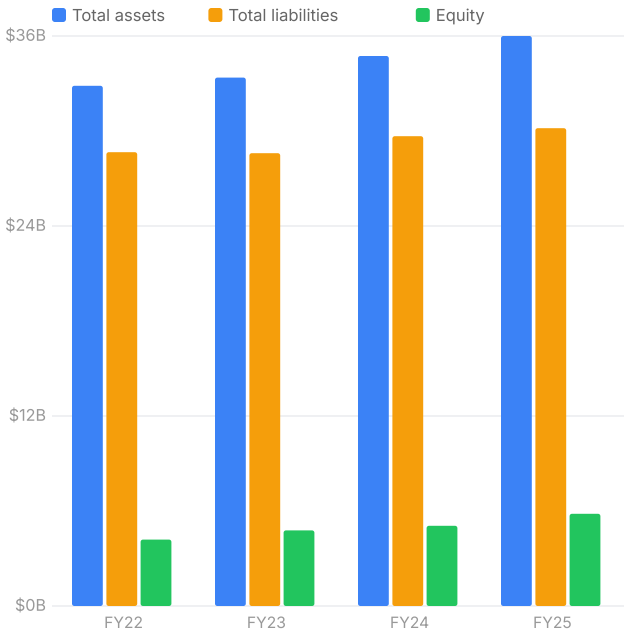
Balance Sheet — Full

\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	1.5	1.6	1.8	1.8	
ST investments	6.4	2.1	2.4	2.7	
Receivables (net)	9.4	8.9	9.6	8.6	
Total current assets	0.0	0.0	0.0	13.1	
PP&E (net)	0.6	0.7	0.8	0.8	
Goodwill + intangibles	3.5	3.3	3.2	13.4	
Total assets	33.1	33.6	35.0	36.3	
Accounts payable	2.7	2.4	3.4	2.1	
Short-term debt	0.2	0.0	0.0	0.0	
Deferred revenue	0.0	0.0	0.0	20.9	
Total current liabilities	0.0	0.0	0.0	23.9	
Long-term debt	1.9	2.1	2.1	2.2	
Total liabilities	28.9	28.8	29.9	30.4	
Shareholders' equity	4.2	4.8	5.1	5.9	

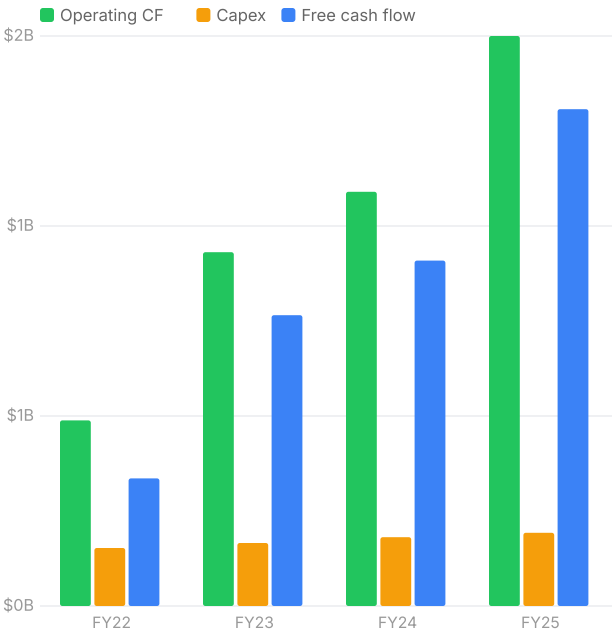
Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	0.3	0.6	0.8	0.9	
D&A	0.2	0.2	0.2	0.2	
Stock-based compensation	0.1	0.1	0.1	0.0	
Working capital change	(0.2)	0.3	(0.0)	0.4	
Operating cash flow	0.6	1.1	1.3	1.8	
Capital expenditures	(0.2)	(0.2)	(0.2)	(0.2)	
Investing cash flow	(0.3)	(0.6)	(0.7)	(1.5)	
Buybacks	(0.6)	(0.2)	(0.3)	(0.3)	
Dividends paid	(0.2)	(0.2)	(0.2)	(0.2)	
Debt issuance / (repay)	(0.1)	(0.1)	0.0	0.1	
Financing cash flow	(0.8)	(0.4)	(0.5)	(0.4)	
Free cash flow	0.4	0.9	1.1	1.6	

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	24.0%	5.7%	14.2%	15.3%	15.9%	18%	
ROA	3.5%	0.8%	1.9%	2.2%	2.4%	2.9%	
ROIC	-33.4%	-17.1%	20.4%	25.3%	24.7%	8.9%	
Gross margin	40.7%	76.8%	77.3%	76.7%	77.2%	78.1%	
Operating margin	7.6%	3.4%	7.2%	7.8%	8.5%	9.9%	
Net margin	13.4%	2.7%	5.8%	6.4%	6.8%	7.9%	
EBITDA margin	10.4%	6.3%	10.0%	10.6%	11.3%	12.7%	
FCF margin	5.8%	4.0%	8.4%	10.6%	12.5%	—	
VALUATION							
P/E	6.12	23.09	13.59	14.39	13.85	13.3	
P/B	1.54	1.51	1.81	2.14	2.06	2.3	
P/S	0.82	0.63	0.78	0.92	0.94	1.04	
P/FCF	14.13	15.56	9.33	8.65	7.56	8.4	
EV/EBITDA	1.03	0.85	6.37	7.02	6.73	8.5	
EV/Revenue	0.11	0.05	0.64	0.74	0.76	1.1	
Earnings yield	16.3%	4.3%	7.4%	7.0%	7.2%	7.58%	
FCF yield	7.1%	6.4%	10.7%	11.6%	13.2%	11.85%	

EXPANDED RATIO ANALYSIS (II)

leverage · solvency

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	—	—	—	—	0.55	1.27	
Quick ratio	—	—	—	—	0.55	1.27	
Debt / equity	0.40	0.50	0.43	0.41	0.38	0.36	
Debt / assets	6.5%	6.4%	6.2%	5.9%	6.1%	6.1%	
Net debt / EBITDA	-6.85	-9.13	-1.49	-1.67	-1.62	0.30	
Interest coverage	8.00	4.23	8.47	9.67	10.91	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.26	0.30	0.33	0.35	0.36	0.37	
Receivables turnover	1.26	1.18	1.23	1.29	1.43	1.6	
DSO (days)	289	310	297	282	256	230	
DPO (days)	122	368	371	384	343	—	
Cash conversion cycle	167	-57	-74	-102	-88	230	
GROWTH (YoY)							
Revenue growth	4.9%	0.1%	9.2%	6.7%	7.9%	—	
Net income growth	210.6%	-79.8%	132.3%	18.3%	14.8%	—	
EPS growth	235.7%	-78.4%	133.8%	21.4%	19.1%	—	
FCF growth	-51.3%	-30.9%	127.9%	35.2%	26.4%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	23.77	5.14	12.02	14.60	17.39	21.48	
Book value / share	94.65	78.64	90.01	98.06	116.97	123.14	
Revenue / share	176.48	189.56	208.32	228.08	255.28	271.73	
FCF / share	10.29	7.64	17.51	24.29	31.84	33.43	
Cash / share	164.63	148.32	69.87	80.41	90.68	239.31	
SHAREHOLDER RETURN & SCORES							
Buyback yield	10.0%	9.0%	2.3%	2.8%	2.5%	2.82%	
Altman Z-Score	0.73	0.64	0.77	0.83	0.53	1.2	
Piotroski F-Score	6	7	8	7	7	8/9	
Beneish M-Score	-2.57	-2.62	-2.59	-2.46	-2.83	-2.98	

23 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	8 / 9	Strong		
Altman Z-Score	1.2	Distress (<1.81)	Distress	
Income quality	1.76	Cash-backed	OCF ÷ net income	
Beneish M-Score	-2.98	Non-manipulator	vs -2.22 threshold	

24 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.80	Revenue stability	0.95
Interest burden		0.92	Earnings stability	0.10
Operating margin		10.7%	Earnings persistence	0.81
Asset turnover		0.38×	Revenue CAGR 3y	8.4%
Financial leverage		6.17×	EPS CAGR 3y	49.3%
= ROE		18%	FCF CAGR 3y	12.2%

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SHAREHOLDER RETURN PROFILE

live

BUYBACK YIELD
2.82%

DIVIDEND YIELD
1.24%

TOTAL SHAREHOLDER RETURN
4.14%
cash yield

SBC / REVENUE
0.7%
dilution pressure



26 PEER COMPARISON

live peer engine

COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
CNA	\$13.0B	10.5	12%	8.4%	+4.5%	8/9	+7.3%
RE	\$15.3B	8.0	13%	14.1%	-5.1%	5/9	—
AFG	\$12.4B	13.0	20%	12.4%	-1.1%	6/9	+19.7%
ERIE	\$11.3B	19.7	25%	16.5%	+9.7%	6/9	-20.0%
ORI	\$9.6B	8.5	19%	12.9%	+11.6%	7/9	+5.7%
L	\$22.6B	13.5	10%	9.4%	+4.3%	8/9	—
MKL	\$22.9B	10.1	13%	22.5%	+6.7%	7/9	—
KNSL	\$8.3B	14.8	30%	32.1%	+15.8%	7/9	—

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

27 ANALYST CONSENSUS & ESTIMATES

live consensus

Buy

19 Analysts

Str Sell (0)

Sell (1)

Hold (7)

Buy (11)

Str Buy (0)

MEAN TARGET (QTR)
\$331.00
5 targets

TARGET VS. PRICE
+16.8%
last-quarter mean

NEXT REPORT
2026-11-03
street \$4.75

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$13.92B	\$14.11B / \$13.68B	\$22.54	\$23.20 / \$21.88	5
FY2027	\$14.72B	\$15.23B / \$14.10B	\$23.36	\$23.89 / \$22.65	5
FY2028	\$15.69B	\$16.51B / \$14.87B	\$24.95	\$26.04 / \$23.87	2

28 STREET TARGETS & THIRD-PARTY RATING

live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Quarter	\$331.00	+16.8%	5
Last Year	\$294.06	+3.8%	16
All Time	\$277.27	-2.1%	22

Rolling mean of published targets vs. last close \$283.31. Aggregated from StreetInsider, Benzinga.

Third-Party Composite Rating

A

DCF 5/5

ROE 5/5

ROA 4/5

DEBT/EQ 3/5

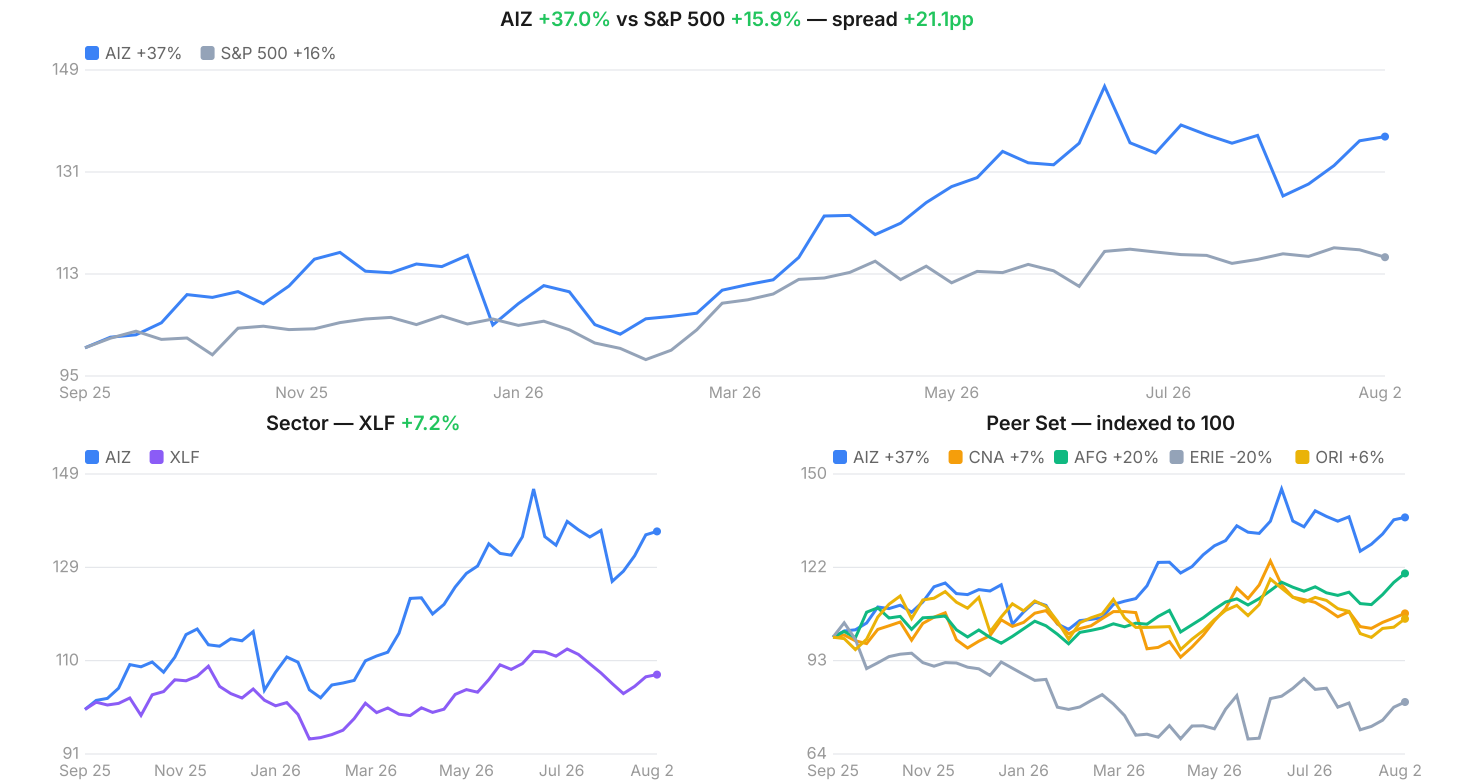
P/E 3/5

P/B 2/5

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

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29 PRICE PERFORMANCE — INDEXED, 12 MO live prices · benchmark + sector + peer set



TECHNICAL CHART — 6-MONTH DAILY CANDLES, INDICATORS ON site chart, print edition



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MOVING AVERAGE RIBBON & TRENDsite technicals-tab chart, live indicator history



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

30 TECHNICAL POWER SCOREEDGE · site engine · 81/100 composite

TECHNICAL VERDICT

BULLISH

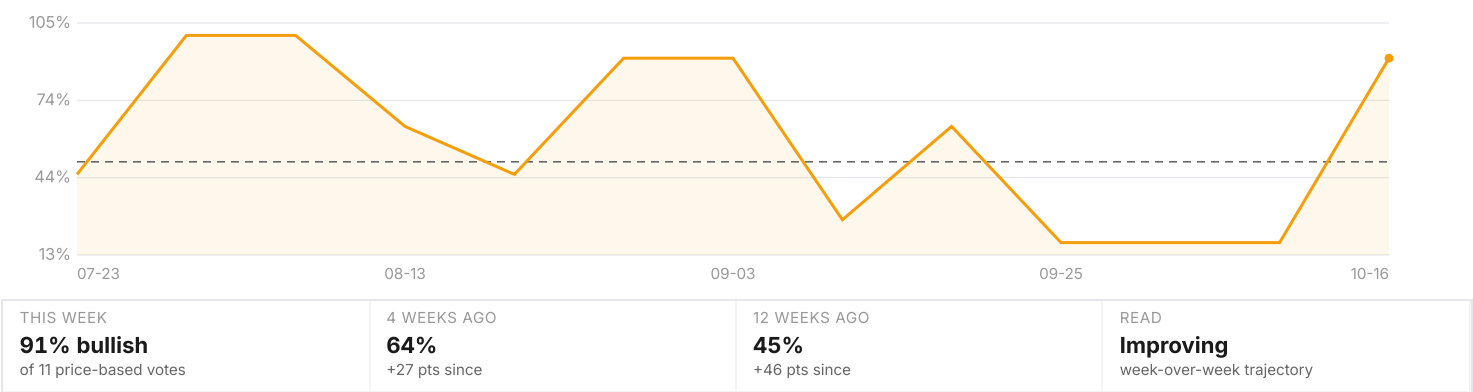
Power Score +62

21 of 22 indicator votes bullish

Family Scores (site weights)

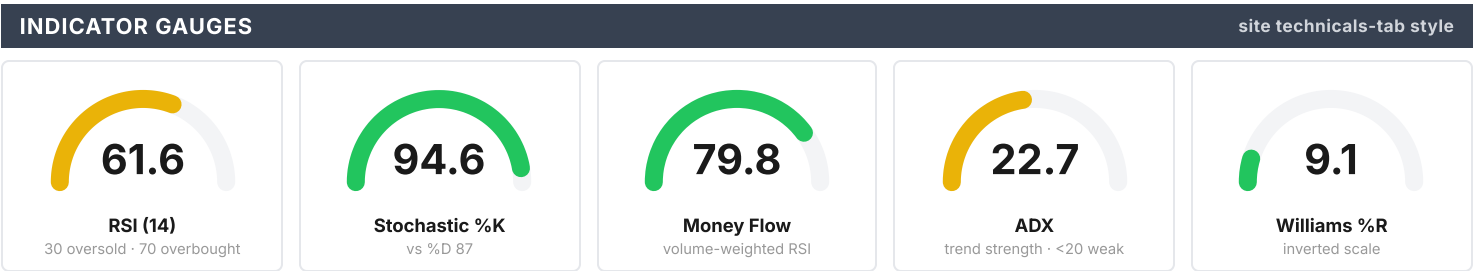
Trend 30%		100
Momentum 25%		91
Volume 20%		69
Volatility 10%		67
Patterns 15%		50

BULLISH — BUT WHICH WAY IS IT TRENDING?vote share recomputed weekly, 13 weeks

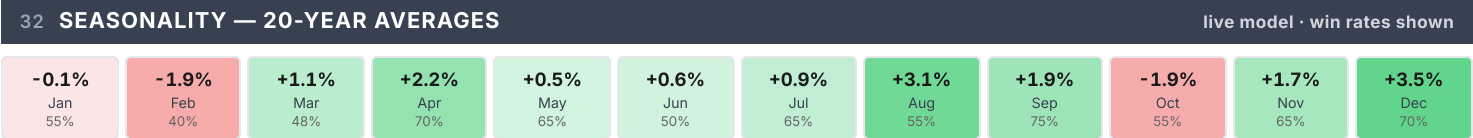


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INDICATOR VOTE GRID				21 bull / 1 bear	
● Price vs SMA 20	\$269.56	● Price vs SMA 50	\$277.76	● Price vs SMA 200	\$251.86
● EMA 9/21 Cross	274.8/273.4	● SMA 50/200	Golden	● ADX Direction	ADX 23
● Supertrend	\$267	● Parabolic SAR	\$264	● SMA Slope	0.060
● RSI	61.6	● Stochastic K/D	95/87	● StochRSI K/D	100/96
● Williams %R	-9	● CCI	200	● TSI vs Signal	-0.2
● CMO	23.2	● ROC	6.01%	● OBV Signal	Accum
● Chaikin MF	-0.100	● MFI	80	● Force Index	1M
● Elder Ray Bull	12.29				



31 KEY LEVELS & VOLATILITY				live indicator table	
LEVEL	VALUE		LEVEL	VALUE	
Pivot / R1 / R2	\$281.26 / \$283.90 / \$285.92		S1 / S2	\$279.24 / \$276.60	
Bollinger (20,2)	\$257.68 – \$281.44		Squeeze	Off	
52 - wk range	\$205.24 – \$303.94		Off 52 - wk high	-6.8%	
ATR (14)	\$5.62 (2.0%)		Historical vol	23.8%	



Sample: 20 years — treat short histories as suggestive, not statistical.

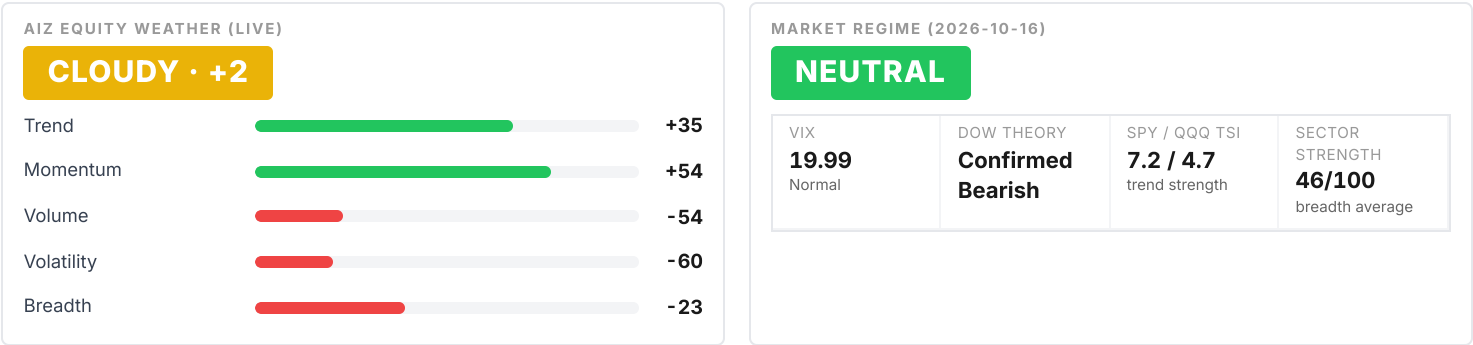
33 RISK INDICATORS			computed from live price history	
COMPUTED FROM LIVE WEEKLY PRICES		AIZ	S&P 500	
Weekly volatility (σ , 1y)		3.27%	1.83%	
Best / worst week (1y)		+7.3% / -10.5%	—	
Max drawdown (5y, monthly)		-40.1%	—	
1 - week VaR (95%)		-7.2%	—	
Beta (5y)		0.54	1.00	

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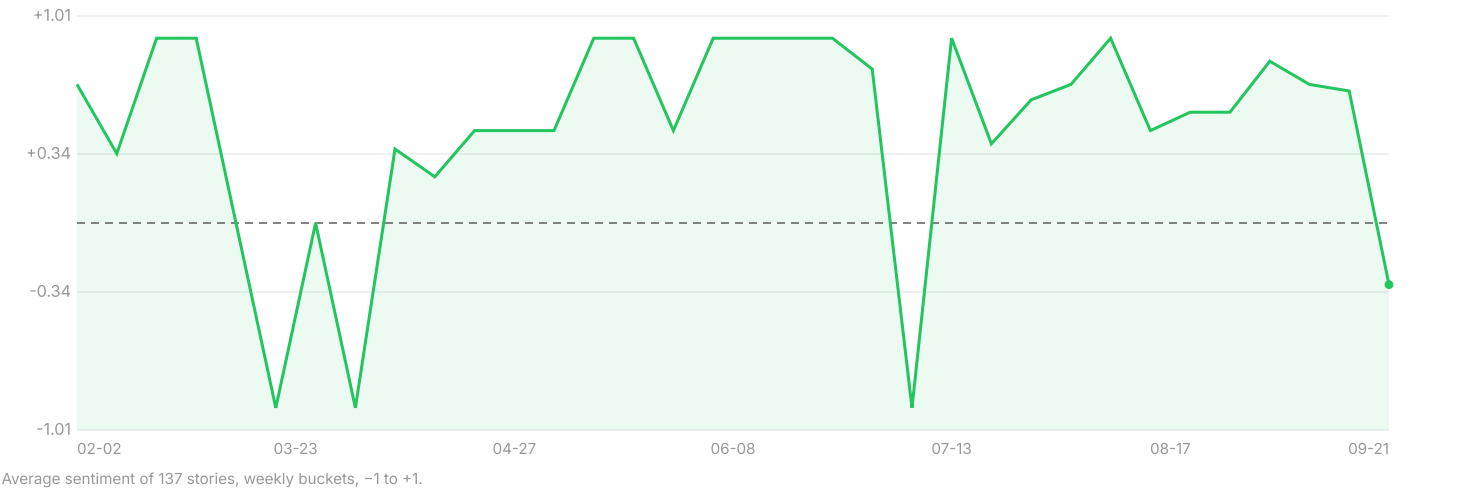
34 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine



35 NEWS SENTIMENT — WEEKLY

live Glauxie-scored feed



36 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Cloudy

OVERALL +2.0 +12.0 vs industry		TREND +34.9 +33.2 vs industry	MOMENTUM +54.1 +39.8 vs industry	VOLUME -53.8 -46.2 vs industry
READING	AIZ	INSURANCE - PROPERTY & CASUALTY N=188	FINANCIAL SERVICES N=24,134	ALL US SYMBOLS N=70,435
Overall	+2.0	-10.0	-16.3	-20.5
Trend	+34.9	+1.7	-12.5	-21.3
Momentum	+54.1	+14.3	-4.4	-15.8
Volume	-53.8	-7.5	+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

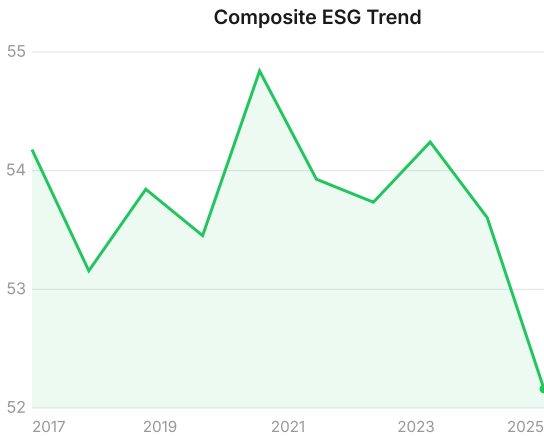
EXECUTIVE	TOTAL COMP	STRUCTURE
Keith W. Demmings, President and Chief Execu	\$15.2M	88% equity+incentive
Keith R. Meier, Executive Vice President, Ch	\$5.5M	82% equity+incentive
Francesca L. Luthi, Former Executive Vice Pr	\$4.2M	80% equity+incentive
Michael P. Campbell, Executive Vice Presiden	\$4.1M	82% equity+incentive
Biju Nair, Executive Vice President and Pres	\$3.6M	79% equity+incentive

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38 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	45
Social	60
Governance	52
Composite ESG	52



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 · 2020-11-02 to 2026-08-04
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	93 rows · 2003 to 2026
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-05-22 to 2026-10-01
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.