

The Allstate Corporation (ALL)

Financial Services / Insurance - Property & Casualty · 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
\$247.88	\$62.7B	\$277.22	4.9	42.2%	43%	6/9	+27.8%
2026-10-16	VOLUME	52-WK LOW	P/S	NET MARGIN	ROIC	ALTMAN Z	5-YR RETURN
	3.5M	\$188.08	0.91	19.2%	31%	1.7	+180.1%

The Allstate Corporation, along with its affiliated entities, provides a comprehensive suite of property, casualty, and other insurance offerings throughout the United States and Canada. The company's operations are structured across four primary business segments: Allstate Protection; Protection Services; Allstate Health and Benefits; and Run-off Property-Liability. The Allstate Protection segment delivers a wide array of personal and commercial insurance solutions. This includes standard private passenger auto and homeowners policies, as well as specialized vehicle coverage for motorcycles, trailers, motor homes, and off-road vehicles. Additional personal lines encompass renter, condominium, landlord, boat, umbrella, manufactured home, and stand-alone scheduled personal property policies. Commercial lines products are also available, marketed under the Allstate and Encompass brand names. The Protection Services division focuses on consumer protection and related financial services. Its offerings include product protection plans and technical assistance for mobile phones, consumer electronics, furniture, and appliances. It also provides finance and insurance products such as vehicle service contracts, guaranteed asset protection (GAP) waivers, road hazard tire and wheel protection, and paint and fabric protection. Furthermore, this segment delivers roadside assistance, device and mobile data collection, advanced data and analytical insights leveraging automotive telematics, and identity protection services. Key brands within this segment include Allstate Protection Plans, Allstate Dealer Services, Allstate Roadside Services, Arity, and Allstate Identity Protection. The Allstate Health and Benefits segment specializes in various health-related insurance products, including life, accident, critical illness, short-term disability, and other health coverage options. Finally, the Run-off Property-Liability segment manages existing property and casualty insurance obligations. Allstate's products are distributed through a diverse network of channels, which include call centers, captive agents, financial specialists, independent agents, brokers, wholesale partners, and affinity groups, as well as directly via online platforms and mobile applications. The Allstate Corporation was founded in 1931 and is headquartered in Northbrook, Illinois.

SECTOR Financial Services INDUSTRY Insurance - Property & Casualty EXCHANGE NYSE MARKET CAP \$62.7B EMPLOYEES 53,000 (SEC-filed) CEO Thomas Joseph Wilson
IPO 1993-06-03 COUNTRY US
2775 Sanders Road, Northbrook, IL 60062 · Tel 847 402 5000 · [allstate.com](https://www.allstate.com)

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

60 / 100

Street mean **\$267.60** (15 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

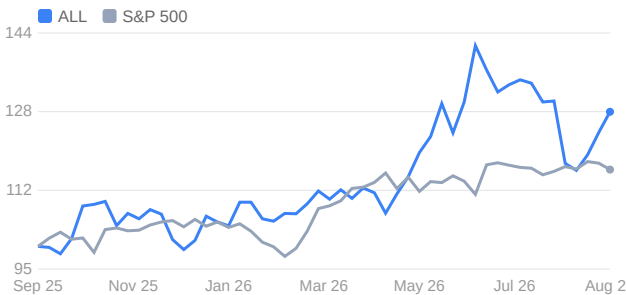
ROUTINE SELLING — LOW SIGNAL

\$43M sold / 6 mo, zero open-market buys

2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · **ALL +27.8%** · **S&P 500 +15.9%** · spread **+11.9pp**



7 Years vs S&P 500 · **ALL +180.1%** · **S&P 500 +189.9%** · spread **-9.8pp**



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

60

OF 100

Score Breakdown

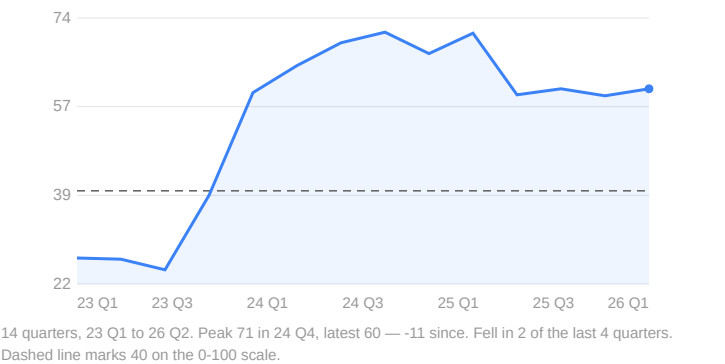
Profitability	69/100
Growth	65/100
Momentum	78/100
Quality	78/100
Earnings Quality	73/100
Balance Sheet	63/100
Value	79/100
Risk (safety)	100/100
Overall	60.1/100

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
TRV	69
PGR	57
CB	61
WRB	60
CINF	78
MKL	50
ALL	60

IS Score Trend — quarterly



4 TWO READINGS

business vs price

BUSINESS QUALITY

60 / 100

IS Score 60.1 / 100 · -11.1 from peak of 71

Quarter	Business Quality Score
23 Q1	22
23 Q2	22
23 Q3	22
23 Q4	39
24 Q1	57
24 Q2	65
24 Q3	70
24 Q4	71
25 Q1	68
25 Q2	70
25 Q3	57
25 Q4	58
26 Q1	57

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

PRICE STRUCTURE

BULLISH

Technical Score 73 / 100 · Power +46 · 18 of 22 indicator votes bullish

Date	Price Structure Score (%)
07-23	105
08-13	38
09-03	71
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.

Both readings sit above the midpoint — business quality at 60 and price structure at 73 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 60.1	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 59 → 60 → 59 → 60	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 1,762 → now 1,762	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

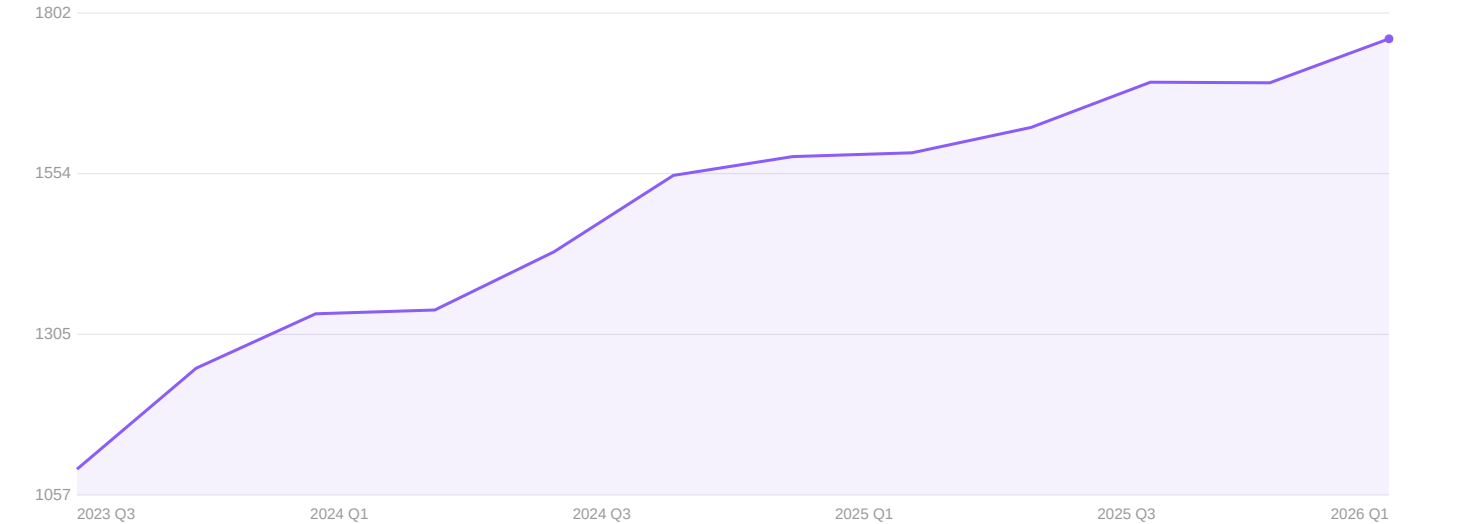
SITE CONVERGENCE SCORE 3 of 4 top 4% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 1 buys 2026-05-01	INSIDER BUYS (180D) 0 none disclosed
ETF FUNDS (30D) 1095 up / 950 down net +145 funds	INSTITUTIONS ADDED (13F) 68 managers opening or increasing		

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 1,762 · latest 1,762 (+0 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%
2026 Q2	1,762	215.2M	\$48.5B	84.0%
2026 Q1	1,694	212.2M	\$41.5B	82.9%
2025 Q4	1,695	210.3M	\$40.8B	82.2%
2025 Q3	1,625	203.8M	\$40.7B	79.6%
2025 Q2	1,586	211.0M	\$39.1B	82.4%
2025 Q1	1,580	210.3M	\$40.9B	82.2%
2024 Q4	1,551	207.8M	\$38.0B	81.2%
2024 Q3	1,433	204.2M	\$36.7B	79.8%
2024 Q2	1,343	205.3M	\$31.1B	80.2%
2024 Q1	1,337	203.8M	\$33.7B	79.6%
2023 Q4	1,253	201.0M	\$27.0B	78.5%
2023 Q3	1,097	202.0M	\$21.6B	78.9%

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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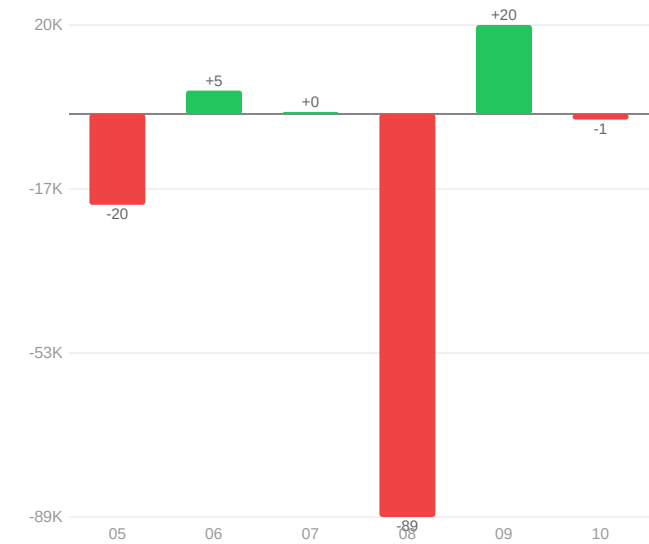
8 INSIDER ACTIVITY live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Rizzo Mario	other: Chief Operating Officer-AIC	2026-10-03	EXERCISE	19	—	82,246
Rizzo Mario	other: Chief Operating Officer-AIC	2026-10-03	TAX W/H	8	\$0.00M	82,238
Rizzo Mario	other: Chief Operating Officer-AIC	2026-10-03	EXERCISE	19	—	38
Dugenske John E	other: Pres, Invest. & Corp. Strategy	2026-10-03	EXERCISE	1,581	—	14,635
Dugenske John E	other: Pres, Invest. & Corp. Strategy	2026-10-03	TAX W/H	701	\$0.16M	13,934
Dugenske John E	other: Pres, Invest. & Corp. Strategy	2026-10-03	EXERCISE	1,581	—	3,162
Jeevanjee Zulfikar	other: EVP & CTO - AIC	2026-10-03	EXERCISE	2,371	—	18,742
Jeevanjee Zulfikar	other: EVP & CTO - AIC	2026-10-03	TAX W/H	1,045	\$0.23M	17,697

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	18	179,174	\$42.8M	Counted
M — Exercises (paired A/D)	18	129,201	\$11.5M	None — mechanics
F — Tax withholding	7	3,701	\$0.8M	None — compensation
G — Gifts	5	188,382	\$20.7M	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 \$42.8M 18 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
Michael Rulli	House	SELL	\$1,001 - \$15,000	2026-08-12	2026-09-03
Michael A. Rulli	House	SELL	\$1,001 - \$15,000	2026-08-12	2026-09-03
Jerry Moran	Senate	SELL	\$1,001 - \$15,000	2020-08-21	2020-09-08
Jerry Moran	Senate	SELL	\$1,001 - \$15,000	2020-08-21	2020-09-08
Jerry Moran	Senate	SELL	\$1,001 - \$15,000	2020-08-21	2020-09-07

HOUSE 12-MO 4 trades 1 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

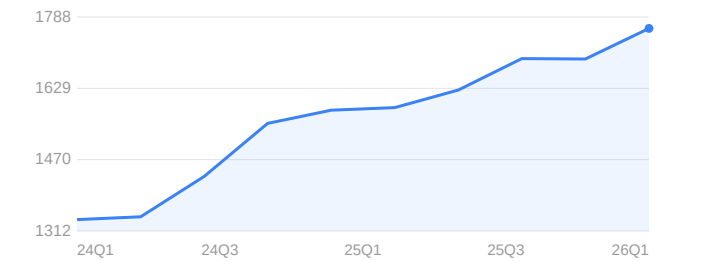
13F FILERS (LAST COMPLETE Q) 1,694	13F SHARES 212M 82.9% of shares out	NEW / CLOSED 158 / 123 positions, QoQ	INCREASED / REDUCED 652 / 549 positions, QoQ
PUT/CALL (13F) 1.15 option positions	FREE FLOAT 99.5% 252M sh		

2.8 · Largest Reporting 13F Managers

MANAGER	SHARES	VALUE
Wealth Enhancement Advisory Servic	439,548	\$98M
Y-Intercept	262,728	\$58M
Assenagon Asset Management S.A.	229,585	\$51M
Oslo Pensjonsforsikring As	157,001	\$35M
Fjarde Ap-Fonden /Fourth Swedish N	117,039	\$26M
Asr Vermogensbeheer N.V.	95,740	\$21M

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

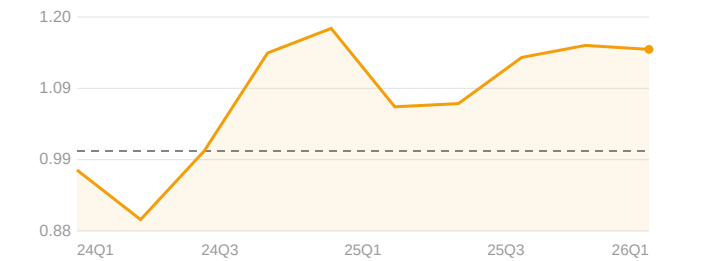
13F Filers Holding ALL — quarterly



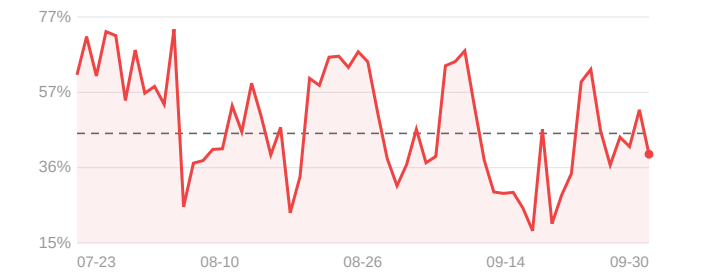
2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.1%	\$1.8B
VTSAX	0.1%	\$1.8B
VTI	0.1%	\$1.8B
VSMPX	0.1%	\$1.8B
VFFSX	0.1%	\$1.5B
VFINX	0.1%	\$1.5B

Institutional Put/Call — quarterly



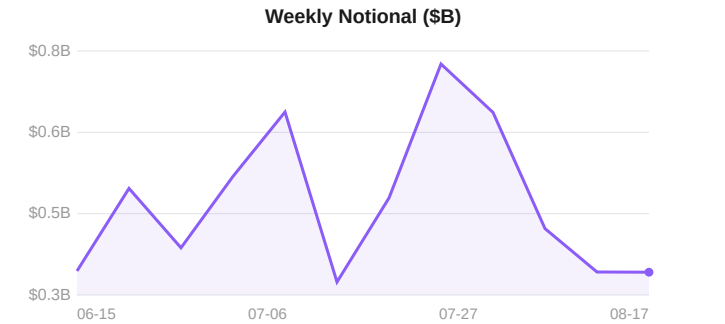
12 SHORT VOLUME — DAILY, 60 SESSIONS EDGE · live FINRA feed



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 39.4% 2026-10-15	20-DAY AVG 39.9% 50-day 45.1%	TREND Falling 20d vs 50d	BY MARKET CENTER Q: 38% · N: 65% · B: 15% latest session
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13 DARK POOL ACTIVITY EDGE · live ATS data



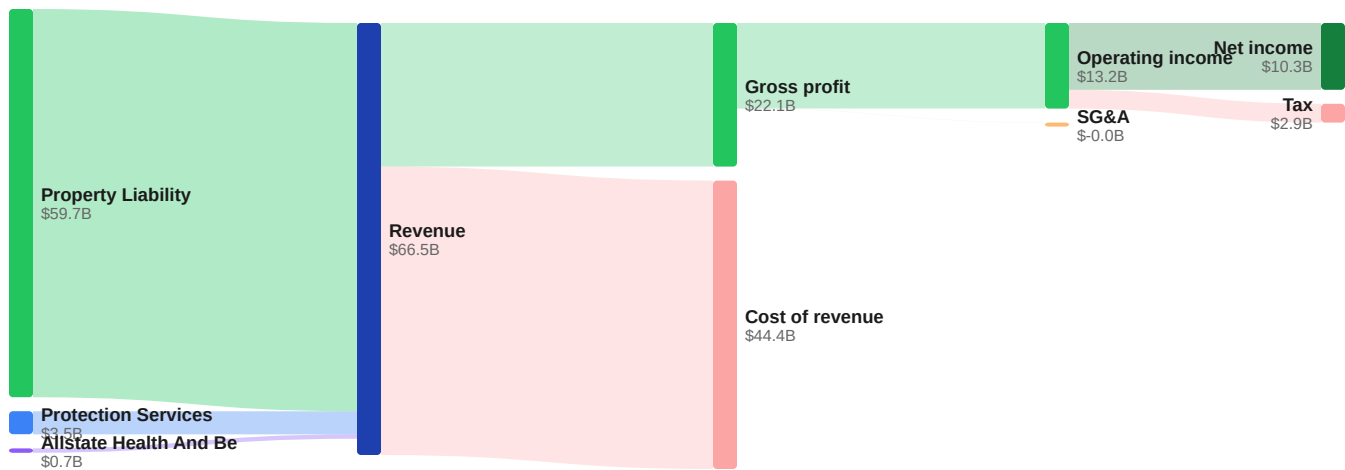
Where ALL Trades in the Dark

ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross Llc	1.9M	37 sh
Ubsa Ubs Ats	1.6M	41 sh
Ebxl Level Ats	1.2M	24 sh
Sgmt Sigma X2	1.1M	32 sh
Mlix Instinct X	0.9M	60 sh
Mstx Ms Trajectory Cross (Ats-1)	0.9M	26 sh

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14 REVENUE FLOW — FY2025

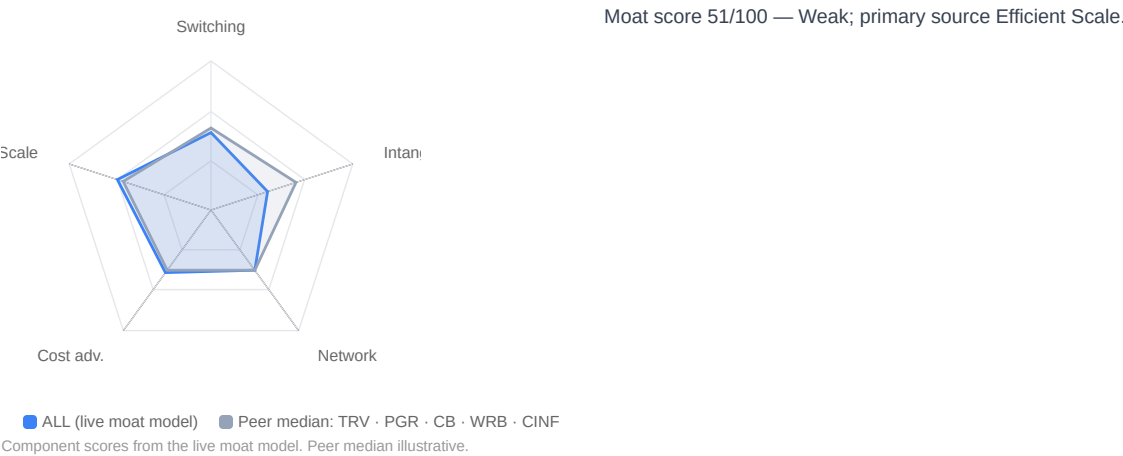
live segmentation + income data



Where a dollar of The Allstate Corporation revenue goes. All values FY2025 filings, live.

15 MOAT & COMPETITIVE POSITION

LIVE MODEL · 51/100 WEAK



3.8 · Employees (SEC filings)



16 CORPORATE INFORMATION — KEY OFFICERS

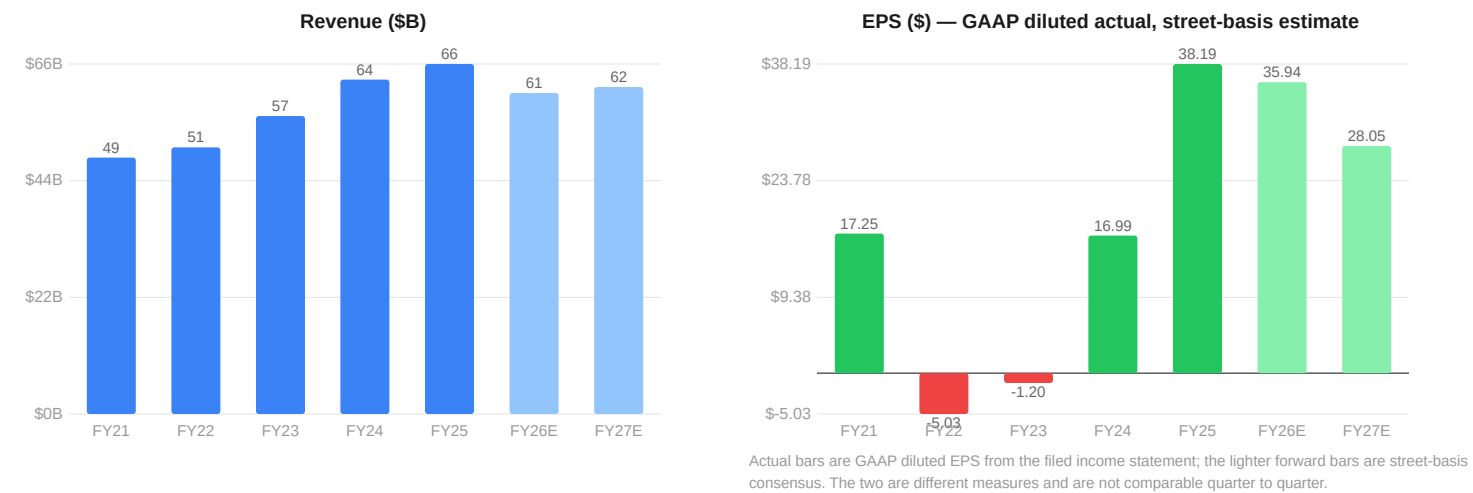
53,000 employees

OFFICER	TITLE
Thomas Joseph Wilson	Chairman of the Board, President & Chief Executive Officer
Christian Lown	Executive Vice President & Chief Financial Officer
John Edward Dugenske	President of Investments & Corporate Strategy
Jesse Edward Merten	Executive VP & President of Property-Liability

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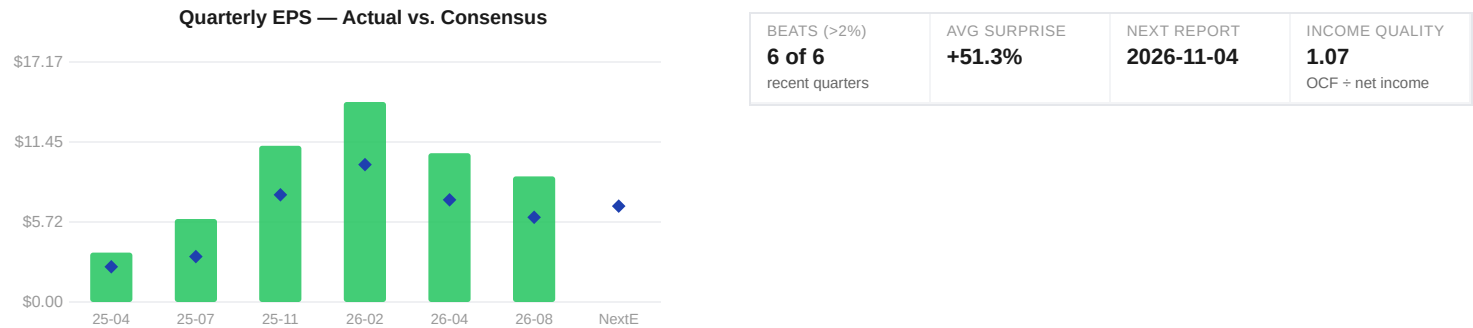
17 REVENUE & EPS — HISTORY AND ESTIMATES

live consensus



18 ESTIMATE VS. ACTUAL & SURPRISES

live data



19 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.

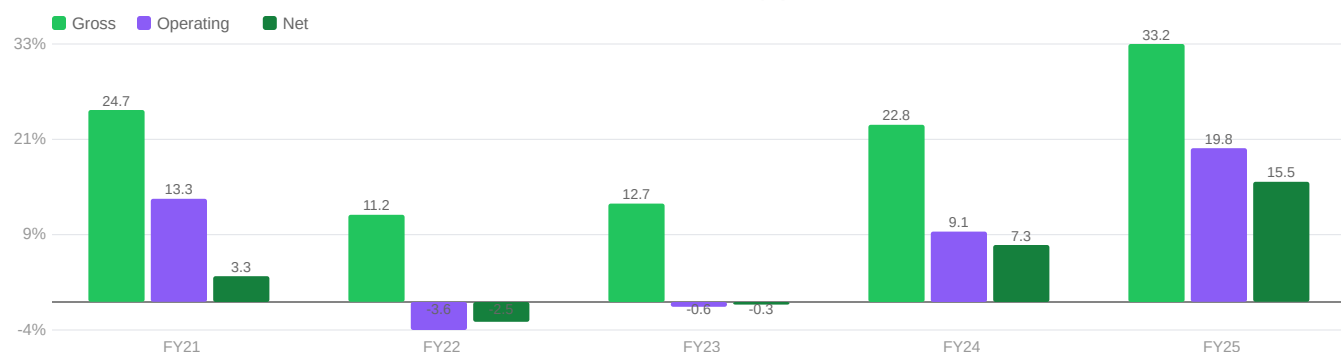
INCOME TRENDS — 5 YEAR

live financials

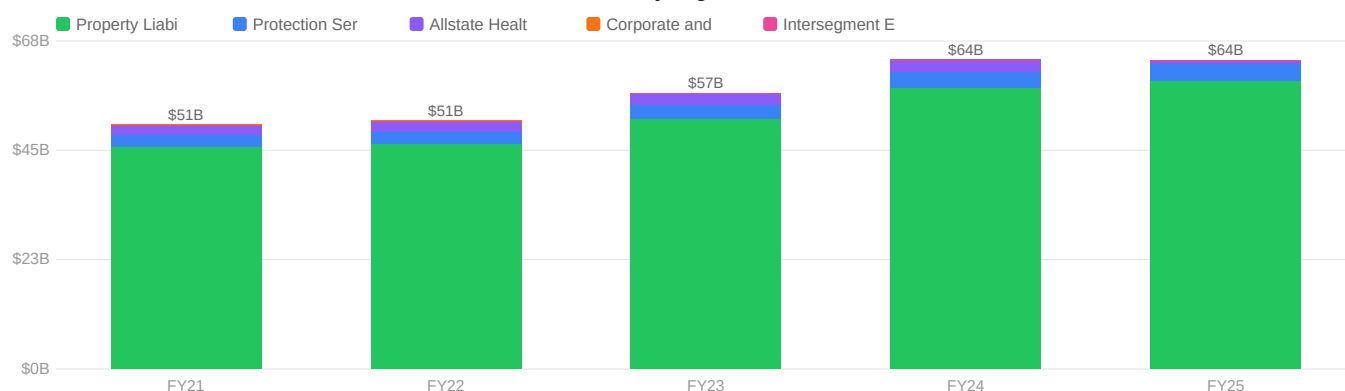


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Profit Margins (%)



Revenue by Segment — Stacked



Live segmentation data.

YoY Growth Heatmap — Income Lines

YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	+16.8%	+4.0%	+11.8%	+12.2%	+4.6%
Gross profit	-7.6%	-52.8%	+26.3%	+102.2%	+52.3%
Operating income	-4.9%	-128.3%	-81.0%	-1755.5%	+128.4%
Net income	-71.1%	-179.9%	-85.4%	-2582.4%	+120.3%

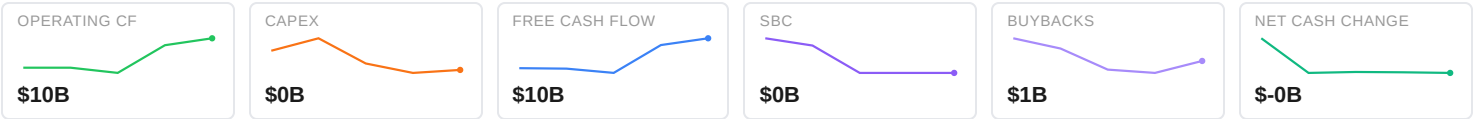
20 INCOME STATEMENT — FULL

live financials

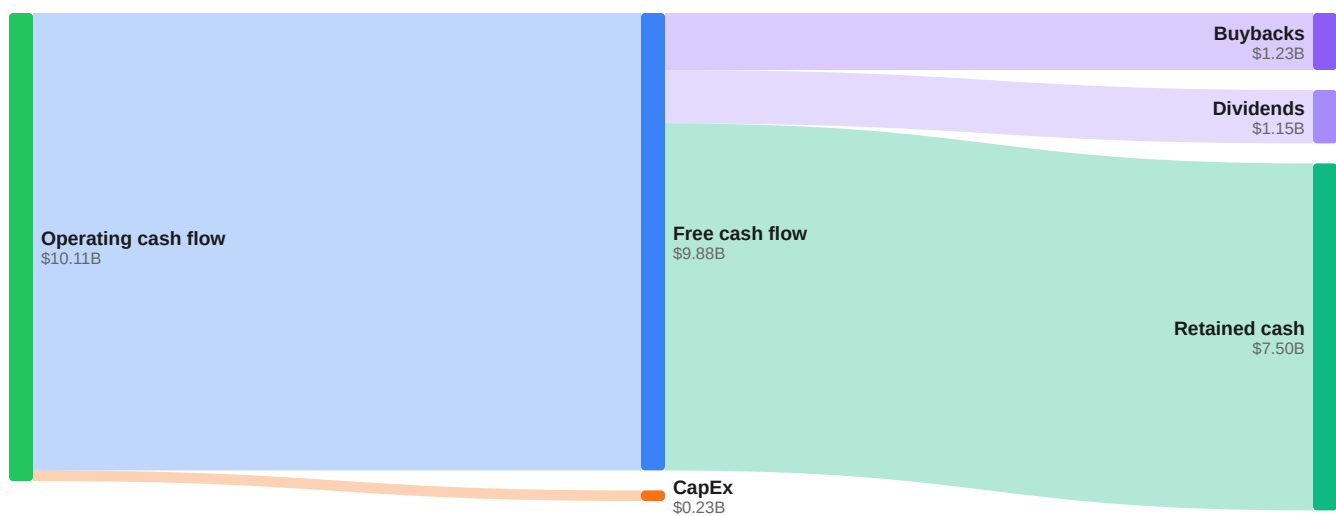
\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	48.7	50.6	56.6	63.5	66.5	
Cost of revenue	36.6	44.9	49.4	49.0	44.4	
Gross profit	12.0	5.7	7.2	14.5	22.1	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	-0.6	0.1	0.0	-0.0	-0.0	
Operating income	6.5	-1.8	-0.3	5.8	13.2	
EBITDA	7.9	-0.6	0.7	6.7	14.0	
D&A	1.1	0.8	0.7	0.6	0.5	
Pretax income	6.5	-1.8	-0.3	5.8	13.2	
Income tax	1.3	-0.5	-0.1	1.2	2.9	
Net income	1.6	-1.3	-0.2	4.7	10.3	
Diluted EPS (\$)	17.25	-5.03	-1.20	16.99	38.19	
Diluted shares (M)	299	271	262	268	265	

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CASH FLOW TRENDS live data



WHERE THE CASH WENT — FY2025 cash Sankey, live data



Balance Sheet — Full

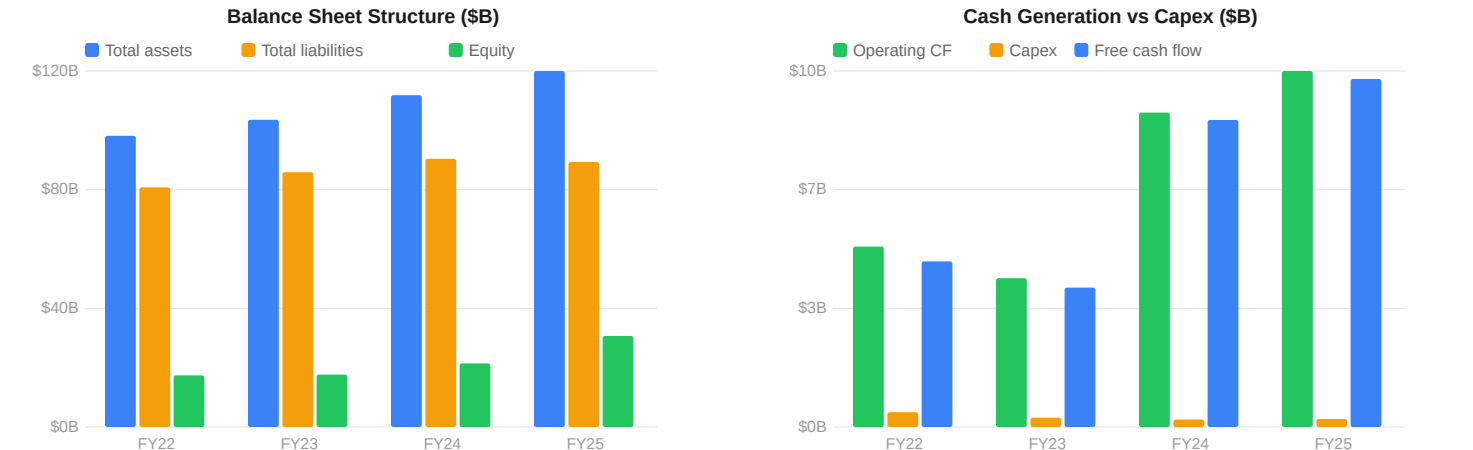
\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	0.7	0.7	0.7	0.7	
ST investments	4.2	5.1	4.5	4.9	
Receivables (net)	18.8	18.9	19.5	20.7	
Total current assets	23.7	24.7	24.8	26.2	
PP&E (net)	1.0	0.9	0.7	0.6	
Goodwill + intangibles	4.7	4.5	4.0	9.8	
Total assets	98.0	103.4	111.6	119.8	
Accounts payable	0.0	0.0	0.0	0.0	
Short-term debt	0.0	0.0	0.0	0.6	
Deferred revenue	0.0	0.0	0.0	29.1	
Total current liabilities	0.0	0.0	0.0	70.9	
Long-term debt	8.0	7.9	8.1	6.9	
Total liabilities	80.6	85.7	90.2	89.2	
Shareholders' equity	17.4	17.6	21.4	30.6	

Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	(1.4)	(0.2)	4.6	10.3	
D&A	0.8	0.7	0.6	0.5	
Stock-based compensation	0.1	0.0	0.0	0.0	
Working capital change	(0.1)	3.4	3.6	0.8	
Operating cash flow	5.1	4.2	8.9	10.1	
Capital expenditures	(0.4)	(0.3)	(0.2)	(0.2)	
Investing cash flow	(1.7)	(3.0)	(8.3)	(7.3)	
Buybacks	(2.5)	(0.3)	(0.0)	(1.2)	
Dividends paid	(1.0)	(1.0)	(1.1)	(1.2)	
Debt issuance / (repay)	0.0	(0.0)	0.1	(0.6)	
Financing cash flow	(3.4)	(1.2)	(0.7)	(2.9)	
Free cash flow	4.7	4.0	8.7	9.9	

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21 EXPANDED RATIO ANALYSIS (I)							live ratio engine · profitability · valuation
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	5.8%	-6.1%	-1.1%	23.8%	39.5%	43%	
ROA	1.4%	-1.3%	-0.2%	4.3%	8.9%	10.7%	
ROIC	18.2%	-7.1%	-1.4%	18.9%	31.6%	31.3%	
Gross margin	24.7%	11.2%	12.7%	22.8%	33.2%	42.2%	
Operating margin	13.3%	-3.6%	-0.6%	9.1%	19.8%	24.8%	
Net margin	3.3%	-2.5%	-0.3%	7.3%	15.5%	19.2%	
EBITDA margin	16.2%	-1.3%	1.3%	10.6%	21.1%	25.7%	
FCF margin	9.9%	9.3%	7.0%	13.7%	14.9%	—	
VALUATION							
P/E	19.30	-25.79	-189.34	10.89	5.36	4.9	
P/B	1.23	1.91	2.00	2.37	1.80	1.9	
P/S	0.64	0.66	0.63	0.80	0.83	0.91	
P/FCF	6.47	7.11	8.99	5.83	5.58	5.1	
EV/EBITDA	4.33	-55.45	51.26	7.99	4.06	3.9	
EV/Revenue	0.71	0.72	0.67	0.84	0.86	1.0	
Earnings yield	5.2%	-3.9%	-0.5%	9.2%	18.7%	20.97%	
FCF yield	15.5%	14.1%	11.1%	17.2%	17.9%	19.54%	

EXPANDED RATIO ANALYSIS (II)							leverage · solvency
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	—	—	—	—	0.37	0.24	
Quick ratio	—	—	—	—	0.37	0.24	
Debt / equity	0.32	0.46	0.45	0.38	0.24	0.22	
Debt / assets	8.0%	8.1%	7.7%	7.2%	6.3%	6.0%	
Net debt / EBITDA	0.41	-4.64	2.82	0.42	0.14	0.37	
Interest coverage	20.54	-4.49	0.08	15.40	33.97	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.43	0.51	0.56	0.59	0.57	0.55	
Receivables turnover	3.01	2.72	3.01	3.31	3.36	5.8	
DSO (days)	121	134	121	110	109	63	
DPO (days)	0	0	0	0	0	—	
Cash conversion cycle	121	134	121	110	109	63	
GROWTH (YoY)							
Revenue growth	12.2%	4.7%	12.1%	12.2%	4.6%	—	
Net income growth	-71.3%	-181.1%	85.5%	2582.4%	120.3%	—	
EPS growth	-69.5%	-188.6%	85.5%	2545.5%	123.6%	—	
FCF growth	-7.9%	-1.5%	-15.7%	120.2%	13.3%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	5.53	-4.90	-0.71	17.37	38.84	51.99	
Book value / share	87.12	66.14	67.13	79.80	115.64	131.55	
Revenue / share	166.83	190.94	213.79	236.38	251.08	270.27	
FCF / share	16.51	17.78	14.96	32.46	37.33	47.85	
Cash / share	16.51	18.57	22.16	19.51	21.02	22.31	
SHAREHOLDER RETURN & SCORES							
Buyback yield	11.6%	7.5%	2.6%	0.0%	2.2%	3.99%	
Altman Z-Score	1.99	1.73	1.76	2.02	1.58	1.7	
Piotroski F-Score	5	4	6	7	7	6/9	
Beneish M-Score	-1.27	-2.48	-2.49	-2.66	-2.45	-2.85	

22 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	6 / 9	Middling		
Altman Z-Score	1.7	Distress (<1.81)	Distress	
Income quality	1.07	Cash-backed	OCF ÷ net income	
Beneish M-Score	-2.85	Non-manipulator	vs -2.22 threshold	

23 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.78	Revenue stability	0.98
Interest burden		0.98	Earnings stability	0.44
Operating margin		25.1%	Earnings persistence	0.50
Asset turnover		0.58×	Revenue CAGR 3y	8.7%
Financial leverage		4.17×	EPS CAGR 3y	—
= ROE		46%	FCF CAGR 3y	40.1%

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SHAREHOLDER RETURN PROFILE				live
BUYBACK YIELD	DIVIDEND YIELD	TOTAL SHAREHOLDER RETURN	SBC / REVENUE	
3.99%	1.71%	5.83%	0.2%	
		cash yield	dilution pressure	

24	MULTIPLE HISTORY — FY SNAPSHOTS + TTM	live ratio engine
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25	PEER COMPARISON	live peer engine
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COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
TRV	\$81.2B	10.1	27%	15.4%	+1.1%	6/9	+51.2%
PGR	\$127.0B	11.0	35%	14.0%	+10.5%	6/9	-1.4%
CB	\$138.8B	12.6	15%	18.2%	+7.6%	7/9	+34.6%
WRB	\$28.0B	15.4	20%	6.6%	+26.0%	8/9	+5.3%
CINF	\$26.3B	8.0	21%	29.4%	+19.5%	8/9	—
MKL	\$22.9B	10.1	13%	22.5%	+6.7%	7/9	—
L	\$22.6B	13.5	10%	9.4%	+4.3%	8/9	—
RE	\$15.3B	8.0	13%	14.1%	-5.1%	5/9	—

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

26	ANALYST CONSENSUS & ESTIMATES	live consensus
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Hold

45 Analysts



MEAN TARGET (QTR)	TARGET VS. PRICE	NEXT REPORT	
\$267.60	+8.0%	2026-11-04	
15 targets	last-quarter mean	street \$6.86	

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$60.95B	\$61.51B / \$60.63B	\$35.94	\$38.61 / \$32.57	13
FY2027	\$62.11B	\$63.83B / \$60.98B	\$28.05	\$33.45 / \$24.80	13
FY2028	\$64.06B	\$67.82B / \$60.38B	\$26.61	\$28.77 / \$23.70	4

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27 STREET TARGETS & THIRD-PARTY RATING

live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$253.60	+2.3%	5
Last Quarter	\$267.60	+8.0%	15
Last Year	\$258.22	+4.2%	37
All Time	\$220.21	-11.2%	73

Rolling mean of published targets vs. last close \$247.88. Aggregated from StreetInsider, Benzinga, Pulse 2.0.

Third-Party Composite Rating

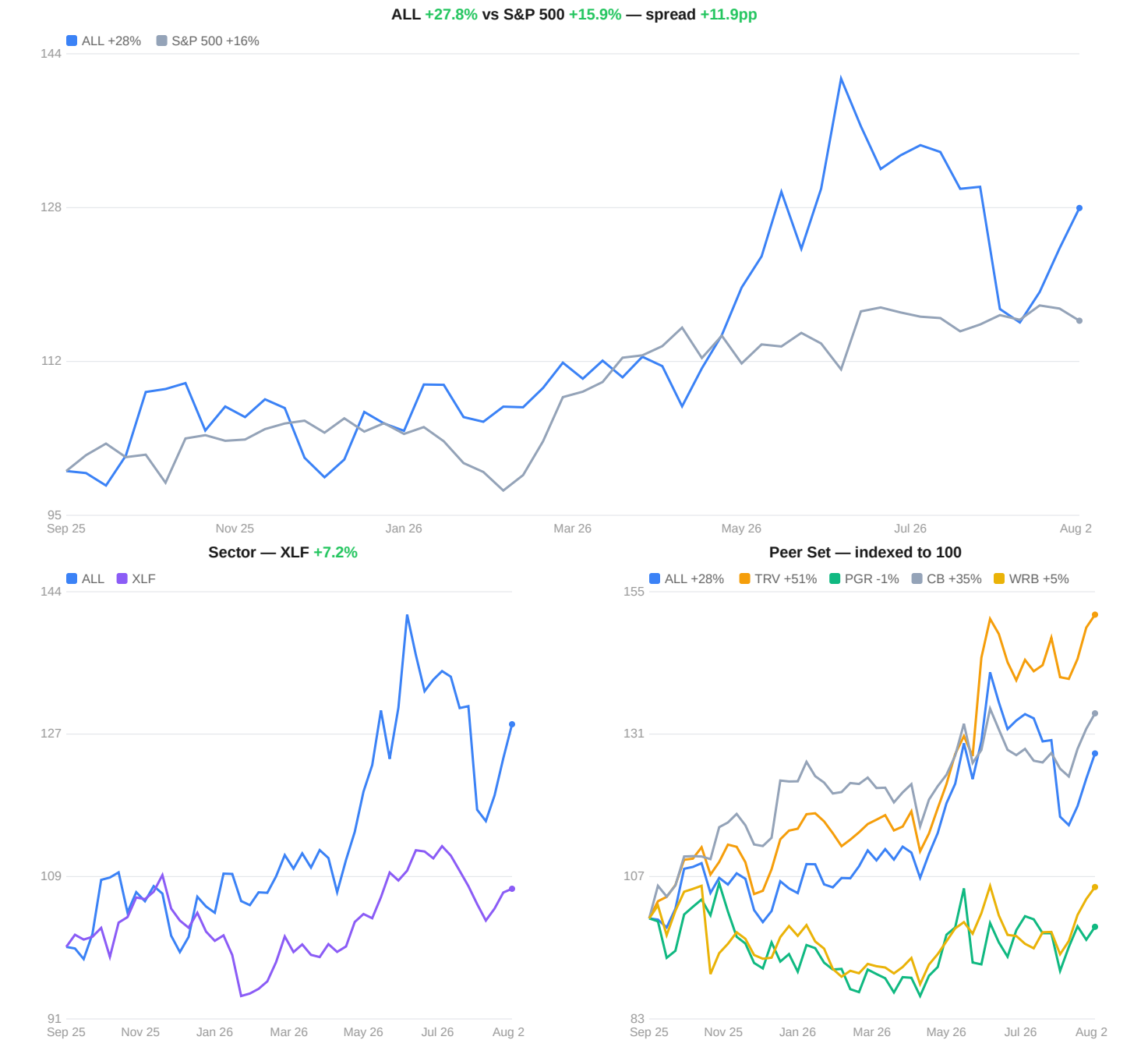
A+

DCF4/5ROE5/5ROA5/5DEBT/EQ4/5P/E4/5P/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.

28 PRICE PERFORMANCE — INDEXED, 12 MO

live prices · benchmark + sector + peer set



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 (20,20) 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	\$230.07	+17.81	+7.74%	Above
SMA 50	\$246.73	+1.15	+0.47%	Above
SMA 200	\$225.66	+22.22	+9.85%	Above
EMA 9	\$236.02	+11.86	+5.02%	Above
EMA 21	\$235.80	+12.08	+5.12%	Above
EMA 50	\$240.91	+6.97	+2.89%	Above
EMA 200	\$229.95	+17.93	+7.80%	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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29 TECHNICAL POWER SCORE

EDGE · site engine · 73/100 composite

TECHNICAL VERDICT

BULLISH

Power Score +46

18 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%

Momentum 25%

Volume 20%

Volatility 10%

Patterns 15%

90

73

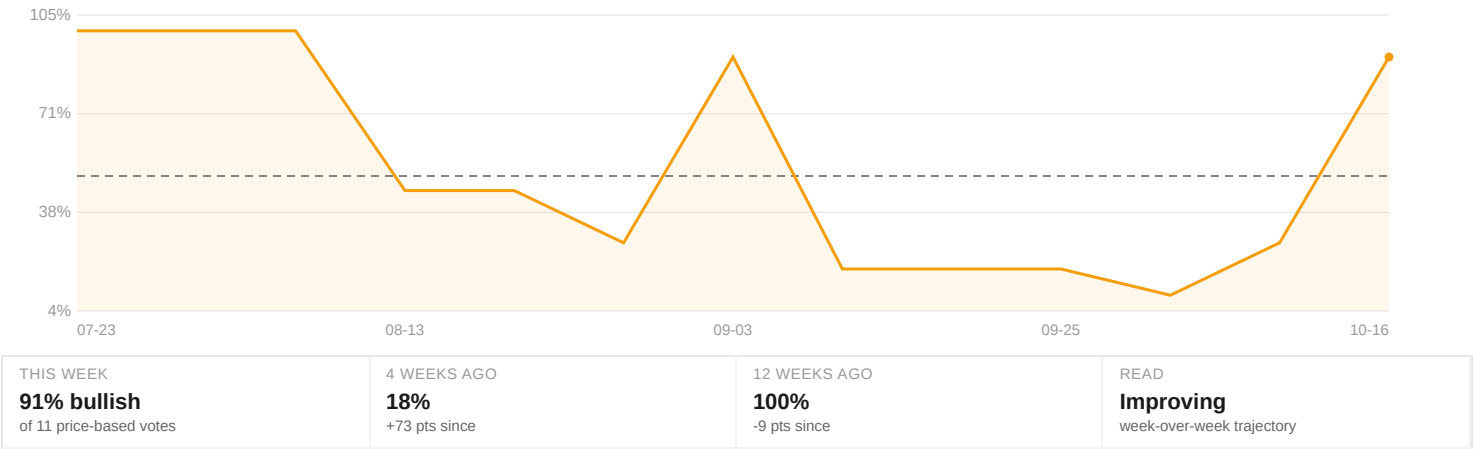
69

67

50

BULLISH — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



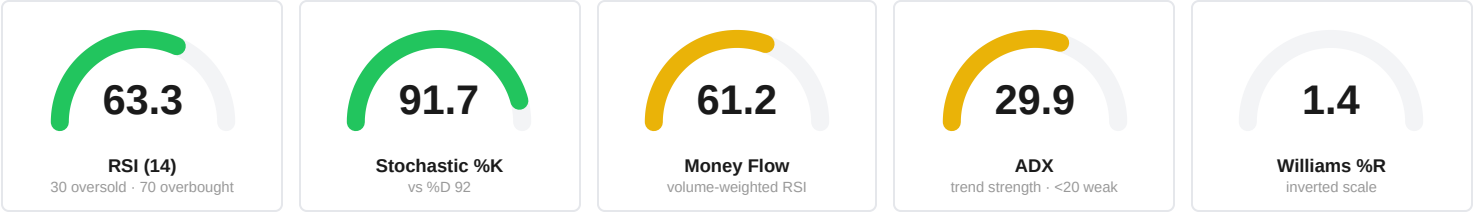
INDICATOR VOTE GRID

18 bull / 4 bear

● Price vs SMA 20	\$230.07	● Price vs SMA 50	\$246.73	● Price vs SMA 200	\$225.66
● EMA 9/21 Cross	236.0/235.8	● SMA 50/200	Golden	● ADX Direction	ADX 30
● Supertrend	\$228	● Parabolic SAR	\$226	● SMA Slope	-0.100
● RSI	63.3	● Stochastic K/D	92/92	● StochRSI K/D	100/100
● Williams %R	-1	● CCI	189	● TSI vs Signal	-10.7
● CMO	26.5	● ROC	10.78%	● OBV Signal	Accum
● Chaikin MF	-0.190	● MFI	61	● Force Index	3M
● Elder Ray Bull	12.46				

INDICATOR GAUGES

site technicals-tab style



30 KEY LEVELS & VOLATILITY

live indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$240.64 / \$242.90 / \$246.19	S1 / S2	\$237.35 / \$235.09
Bollinger (20,2)	\$216.24 – \$243.90	Squeeze	Off
52-wk range	\$187.20 – \$277.22	Off 52-wk high	-10.6%
ATR (14)	\$5.59 (2.3%)	Historical vol	31.4%

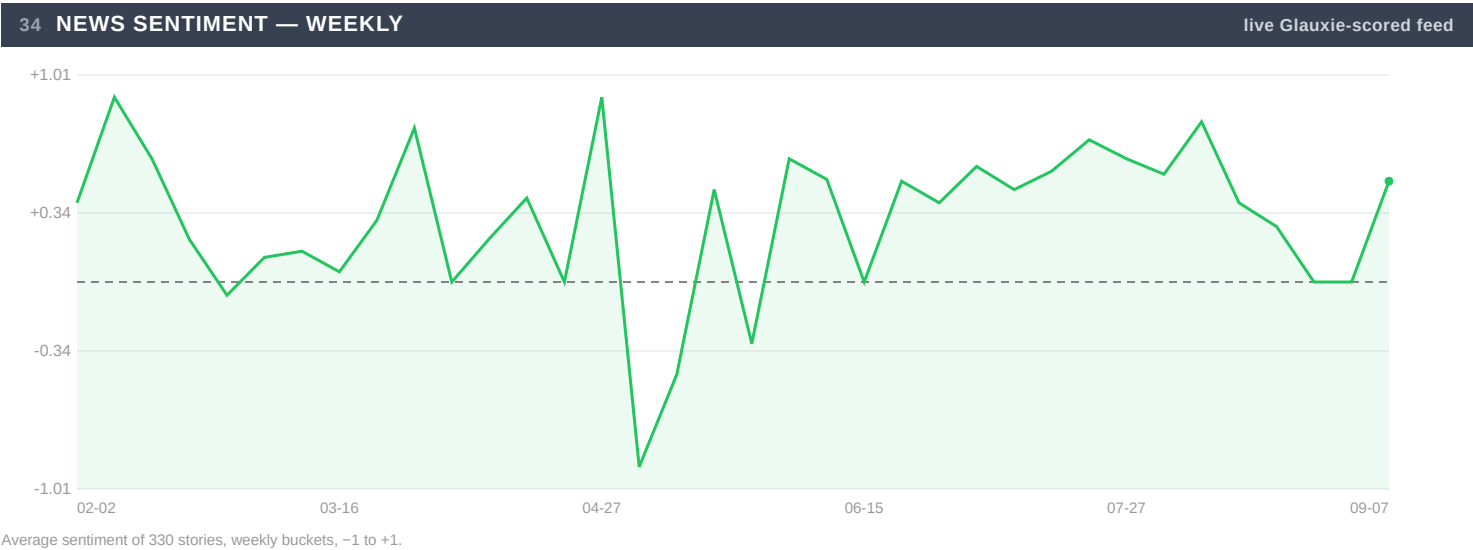
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31 SEASONALITY — 20-YEAR AVERAGES											live model · win rates shown
-1.7% Jan 40%	+1.0% Feb 65%	+2.1% Mar 71%	+2.7% Apr 60%	+0.5% May 45%	-1.4% Jun 35%	-0.1% Jul 50%	+0.4% Aug 55%	+2.3% Sep 80%	-1.6% Oct 35%	+3.3% Nov 75%	+4.4% Dec 75%

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

32 RISK INDICATORS			computed from live price history
COMPUTED FROM LIVE WEEKLY PRICES			
Weekly volatility (σ , 1y)	ALL	S&P 500	
Weekly volatility (σ , 1y)	3.41%	1.83%	
Best / worst week (1y)	+9.0% / -9.9%	—	
Max drawdown (5y, monthly)	-39.9%	—	
1-week VaR (95%)	-4.8%	—	
Beta (5y)	0.15	1.00	

33 EQUITY WEATHER & MARKET REGIME		EDGE · live weather engine
ALL EQUITY WEATHER (LIVE)		MARKET REGIME (2026-10-16)
CLOUDY · +2		NEUTRAL
Trend	+30	VIX 19.99 Normal
Momentum	+66	DOW THEORY Confirmed Bearish
Volume	-59	SPY / QQQ TSI 7.2 / 4.7 trend strength
Volatility	-60	SECTOR STRENGTH 46/100 breadth average
Breadth	-23	



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35 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Cloudy

OVERALL	TREND	MOMENTUM	VOLUME
+2.2	+29.6	+65.7	-59.2
+12.2 vs industry	+28.0 vs industry	+51.4 vs industry	-51.7 vs industry

READING	ALL	INSURANCE - PROPERTY & CASUALTY N=188	FINANCIAL SERVICES N=24,134	ALL US SYMBOLS N=70,435
Overall	+2.2	-10.0	-16.3	-20.5
Trend	+29.6	+1.7	-12.5	-21.3
Momentum	+65.7	+14.3	-4.4	-15.8
Volume	-59.2	-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.

36 EXECUTIVE COMPENSATION

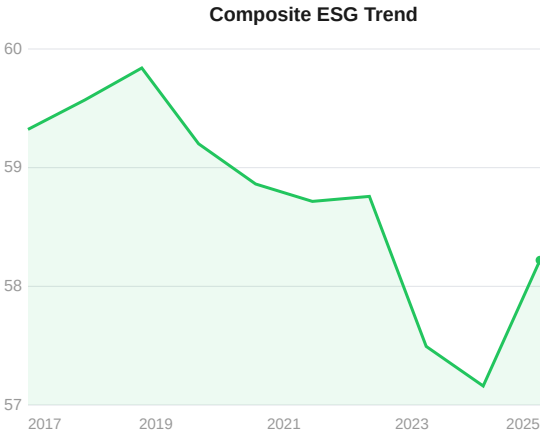
live proxy data · FY2024

EXECUTIVE	TOTAL COMP	STRUCTURE
Thomas J. Wilson Chair, President and Chief	\$26.7M	74% equity+incentive
Mario Rizzo President, Property-Liability	\$9.3M	79% equity+incentive
John Dugenske President, Investments and Cor	\$8.2M	79% equity+incentive
Jesse Merten Executive Vice President and Ch	\$7.7M	79% equity+incentive
Christine DeBiase Executive Vice President,	\$5.2M	76% equity+incentive

37 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	57
Social	62
Governance	56
Composite ESG	59



38 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.

39 DISCLOSURES

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40 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 · 2020-11-04 to 2026-08-05	
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31	
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	119 rows · 1996 to 2026	
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-10-03	
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.