

American Water Works Company, Inc. (AWK)

Utilities / Regulated Water · New York Stock Exchange

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

LAST CLOSE \$134.94 2026-10-16	MARKET CAP \$26.8B VOLUME 1.5M	52-WK HIGH \$145.64 52-WK LOW \$120.57	TRAILING PE 23.3 P/S 5.08	GROSS MARGIN 47.2% NET MARGIN 21.3%	ROE 10% ROIC 4%	PIOTROSKI 6/9 ALTMAN Z 1.0	1-YR RETURN -5.1% 5-YR RETURN +22.9%
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American Water Works Company, Inc. operates across the United States, delivering essential water and wastewater solutions via its various subsidiary companies. Its operations extend to around 1,700 communities situated across 14 states, catering to an active customer base of roughly 3.4 million. The firm caters to a broad spectrum of clients. These include individual households, commercial enterprises (such as food and beverage suppliers, property developers, and energy companies), and both public and private fire service customers. Industrial clients, like large-scale manufacturers, mining, and production facilities, also utilize its services. Furthermore, American Water Works supports public authorities, encompassing government facilities, schools, and universities, alongside other utility providers and community water and wastewater infrastructure. Beyond these, the company extends its water and wastewater provisions to numerous military installations. It also enters into agreements with municipal bodies, predominantly for the management and operation of their water and wastewater facilities, in addition to offering a range of supplementary services. The company's infrastructure is substantial, comprising approximately 80 surface water treatment plants, 480 groundwater treatment plants, and 160 wastewater treatment plants. Its vast network also includes 52,500 miles of mains for transmission, distribution, and collection, alongside 1,100 groundwater wells, 1,700 pumping stations for water and wastewater, 1,300 treated water storage facilities, and 76 dams. Overall, the company delivers drinking water, wastewater management, and ancillary services to roughly 14 million individuals across 24 states. Established in 1886, American Water Works Company, Inc. maintains its headquarters in Camden, New Jersey.

SECTOR Utilities INDUSTRY Regulated Water EXCHANGE NYSE MARKET CAP \$26.8B EMPLOYEES 7,000 (SEC-filed) CEO John C. Griffith IPO 2008-04-23
COUNTRY US
1 Water Street, Camden, NJ 08102-1658 · Tel 856 955 4001 · [amwater.com](https://www.amwater.com)

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

43 / 100

Street mean **\$151.33** (3 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

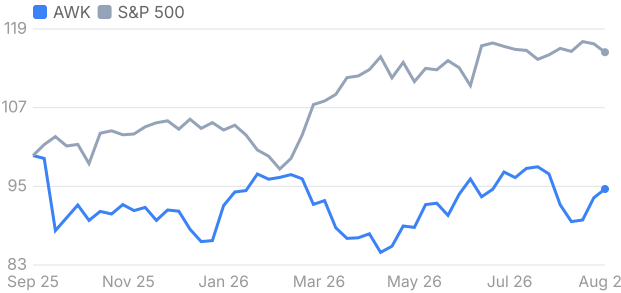
COMP-PLAN ACTIVITY ONLY

exercises and tax withholding only

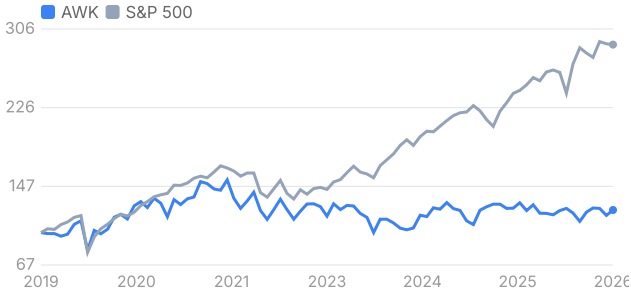
2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · **AWK -5.1%** · **S&P 500 +15.9%** · spread **-21.0pp**



7 Years vs S&P 500 · **AWK +22.9%** · **S&P 500 +189.9%** · spread **-167.0pp**



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

43

OF 100

Score Breakdown

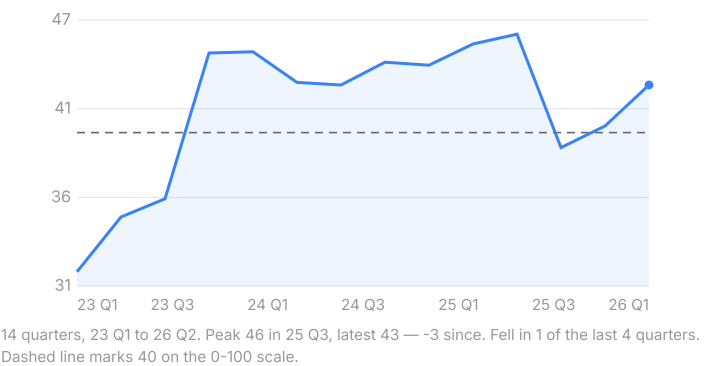
Profitability	70/100
Growth	47/100
Momentum	77/100
Quality	78/100
Earnings Quality	83/100
Balance Sheet	30/100
Value	54/100
Risk (safety)	15/100
Overall	42.8/100

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
WTRG	38
RXN	79
AWR	59
CWT	40
FE	36
CNP	42
AWK	43

IS Score Trend — quarterly



4 TWO READINGS

business vs price

BUSINESS QUALITY

43 / 100

IS Score 42.8 / 100 · -3.0 from peak of 46

Quarter	Business Quality
23 Q1	31
23 Q2	35
23 Q3	36
23 Q4	46
24 Q1	46
24 Q2	45
24 Q3	45
24 Q4	46
25 Q1	46
25 Q2	47
25 Q3	46
25 Q4	38
26 Q1	43

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

PRICE STRUCTURE

BULLISH

Technical Score 70 / 100 · Power +39 · 17 of 22 indicator votes bullish

Date	Price Structure
07-23	71%
08-13	71%
08-23	82%
09-03	105%
09-13	105%
09-23	82%
09-25	4%
10-16	82%

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 43, price structure 70 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 42.8	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 46 → 39 → 40 → 43	the direction matters more than the level
Technical vote share back above 50%	now 82%	price structure no longer broken
Institutional holder count rises two quarters running	peak 1,147 → now 1,135	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.

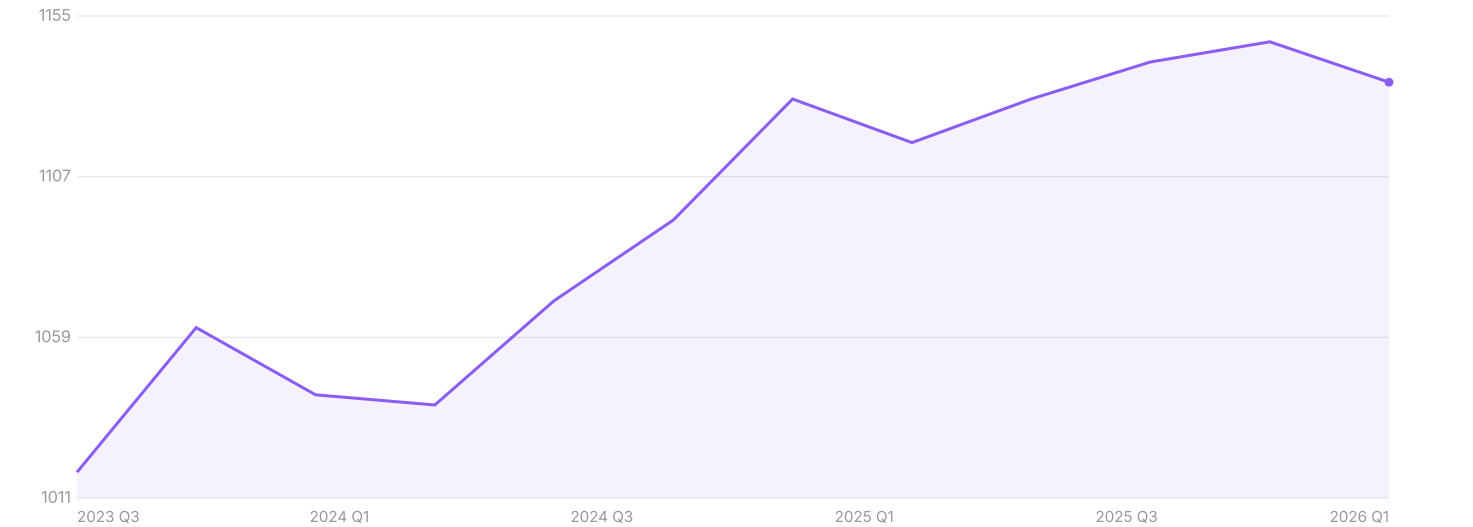
6 SMART MONEY CONFLUENCE EDGE · disclosure sources

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) 1283 up / 895 down net +388 funds	INSTITUTIONS ADDED (13F) -12 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 1,147 · latest 1,135 (-12 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%	GUARD
2026 Q2	1,135	205.0M	\$26.5B	104.6%	ex - outlier 94.1%
2026 Q1	1,147	189.0M	\$25.2B	96.5%	
2025 Q4	1,141	185.8M	\$23.7B	94.8%	
2025 Q3	1,130	182.4M	\$24.3B	93.0%	
2025 Q2	1,117	179.0M	\$23.9B	91.3%	
2025 Q1	1,130	177.0M	\$25.1B	90.3%	
2024 Q4	1,094	175.1M	\$21.4B	89.3%	
2024 Q3	1,070	171.0M	\$24.5B	87.2%	
2024 Q2	1,039	171.7M	\$21.9B	87.6%	
2024 Q1	1,042	167.4M	\$20.2B	85.4%	
2023 Q4	1,062	169.9M	\$22.4B	86.7%	
2023 Q3	1,019	168.4M	\$20.9B	85.9%	

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.

Why 2026-06 reads 104.61%. Institutions cannot hold more of a company than exists. The reported 205.0M shares exceed the 196.0M outstanding, and a single filer accounts for the excess: BlackRock, Inc. reports 20,612,348 shares against 19,513,998 the prior quarter, a 1x jump, which alone would be 10.5% of the company. Excluding that filing, ownership is 94.1%. 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.

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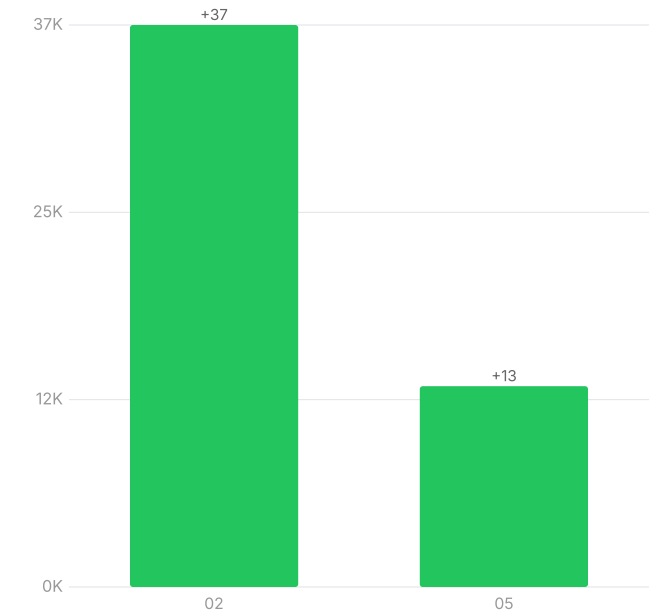
8 INSIDER ACTIVITY live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Nathoo Raffiq	director	2026-05-13	A-Award	1,374	—	2,536
Mcguigan Stuart M	director	2026-05-13	A-Award	1,374	—	3,340
Marberry Michael	director	2026-05-13	A-Award	1,374	—	11,395
Kurz Karl F	director	2026-05-13	A-Award	2,159	—	22,758
Kampling Patricia L	director	2026-05-13	A-Award	1,374	—	9,028
Johnson Julia L	director	2026-05-13	A-Award	1,374	—	32,052
Havanec Laurie P.	director	2026-05-13	A-Award	1,374	—	5,369
Grow Lisa A	director	2026-05-13	A-Award	1,374	—	2,242

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
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 Comp-Plan Activity Only	OPEN-MARKET SELLS \$0.0M 0 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
2024-11-22	Norton Cheryl	4,647	\$0.6M
2024-09-03	Martha Clark Goss	710	\$0.1M
2024-03-04	Kennedy Melanie M	843	\$0.1M
Trailing 12 mo	0 filings	—	\$0M

11 13D / 13G STAKES COND

FILED	FORM	REPORTING PERSON	% OF CLASS	SHARES
2026-08-13	SCHEDULE 13G/A	Wellington Management Company LLP	7.50%	14.9M sh
2026-03-26	SCHEDULE 13G/A	The Vanguard Group	—	exit/reporting change
2025-01-08	SCHEDULE 13G	BlackRock, Inc.	10.10%	19.8M sh

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12 CONGRESSIONAL TRADING					EDGE · STOCK Act
MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Rich McCormick	House	SELL	\$1,001 - \$15,000	2026-07-30	2026-08-17
Rich McCormick	House	SELL	\$1,001 - \$15,000	2026-07-30	2026-08-17
Rick Larsen	House	SELL	\$1,001 - \$15,000	2026-04-07	2026-04-16
Tommy Tuberville	Senate	SELL	\$15,001 - \$50,000	2026-06-08	2026-07-16
Thomas Hawley Tuberville	Senate	SELL	\$15,001 - \$50,000	2026-06-08	2026-07-16
Tommy Tuberville	Senate	SELL	\$15,001 - \$50,000	2022-01-14	2022-02-14
HOUSE 12-MO 14 trades 2 purchases	SENATE 12-MO 2 trades 0 purchases	COVERAGE STOCK Act filings 30-45 day disclosure lag			

13 INSTITUTIONAL OWNERSHIP & 13F FLOW				live 13F data
13F FILERS (LAST COMPLETE Q) 1,147	13F SHARES 189M 96.5% of shares out	NEW / CLOSED 129 / 103 positions, QoQ	INCREASED / REDUCED 407 / 420 positions, QoQ	
PUT/CALL (13F) 1.25 option positions	FREE FLOAT 99.8% 198M sh			

2.8 · Largest Reporting 13F Managers

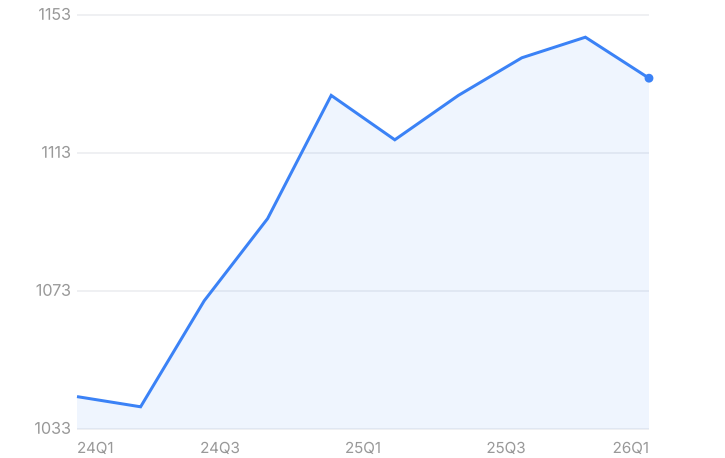
MANAGER	SHARES	VALUE
Confluence Investment Management L	745,410	\$97M
Vontobel Holding Ltd.	528,530	\$68M
Asr Vermogensbeheer N.V.	344,666	\$45M
Perpetual Ltd	320,469	\$41M
Dudley & Shanley, Inc.	160,550	\$21M
Boston Common Asset Management, LI	134,519	\$17M

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

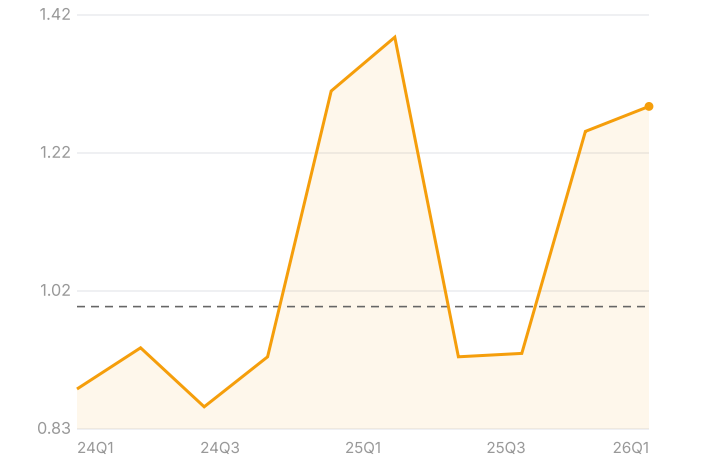
2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.0%	\$816M
VTI	0.0%	\$816M
VTSAX	0.0%	\$816M
VSMPX	0.0%	\$816M
VOO	0.0%	\$676M
VFFSX	0.0%	\$676M

13F Filers Holding AWK — quarterly



Institutional Put/Call — quarterly

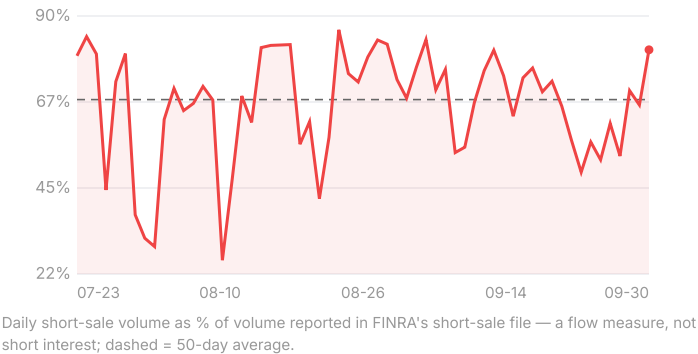


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14 SHORT VOLUME — DAILY, 60 SESSIONS

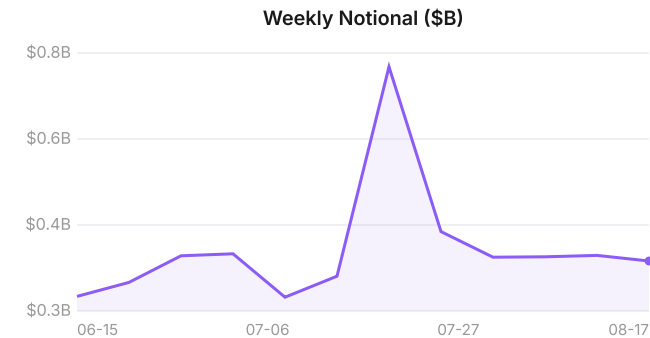
EDGE · live FINRA feed



LATEST SESSION 81.3% 2026-10-15	20-DAY AVG 66.3% 50-day 68.1%	TREND Falling 20d vs 50d	BY MARKET CENTER Q: 81% · N: 87% · B: 99% latest session
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15 DARK POOL ACTIVITY

EDGE · live ATS data

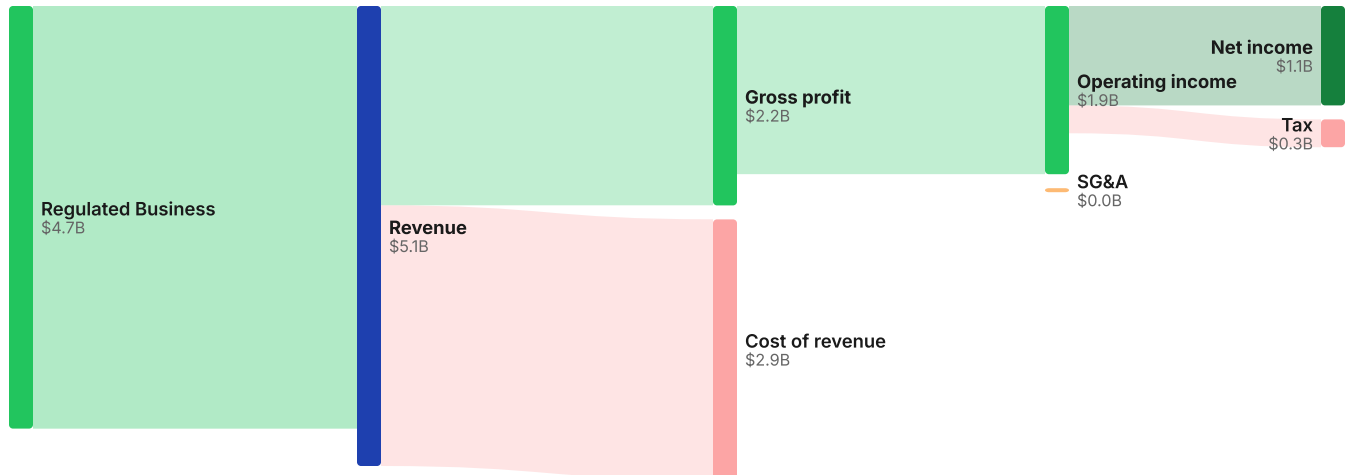


Where AWK Trades in the Dark

ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross Llc	1.9M	35 sh
Ubsa Ubs Ats	1.5M	36 sh
Sgmt Sigma X2	1.0M	32 sh
Ebxl Level Ats	1.0M	20 sh
Mlix Instinct X	0.8M	35 sh
Mstx Ms Trajectory Cross (Ats-1)	0.7M	26 sh

16 REVENUE FLOW — FY2025

live segmentation + income data



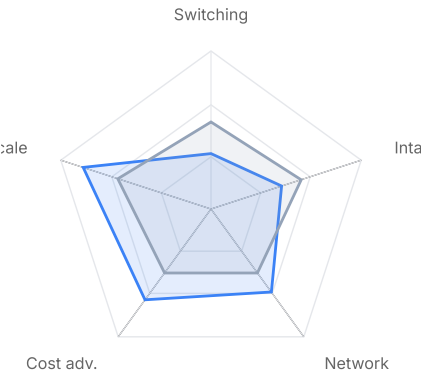
Where a dollar of American Water Works Company, Inc. revenue goes. All values FY2025 filings, live.

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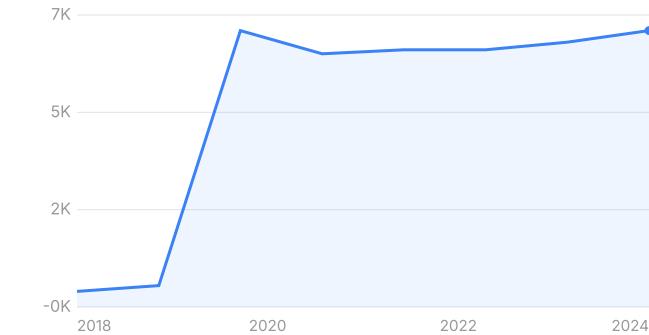
17 GEOGRAPHIC REVENUE		live segmentation
REGION	REVENUE	SHARE
ILLINOIS	\$105M	42%
MISSOURI	\$63M	25%
KENTUCKY	\$18M	7%
CALIFORNIA	\$17M	7%
INDIANA	\$17M	7%
VIRGINIA	\$15M	6%
IOWA	\$13M	5%
HAWAII	\$1M	0%
TENNESSEE	\$1M	0%

18 MOAT & COMPETITIVE POSITION	LIVE MODEL · 57/100 NARROW
Moat score 57/100 — Narrow; primary source Efficient Scale.	



■ AWK (live moat model) ■ Peer median: WTRG · RXN · AWR · CWT · FE
Component scores from the live moat model. Peer median illustrative.

3.8 · Employees (SEC filings)

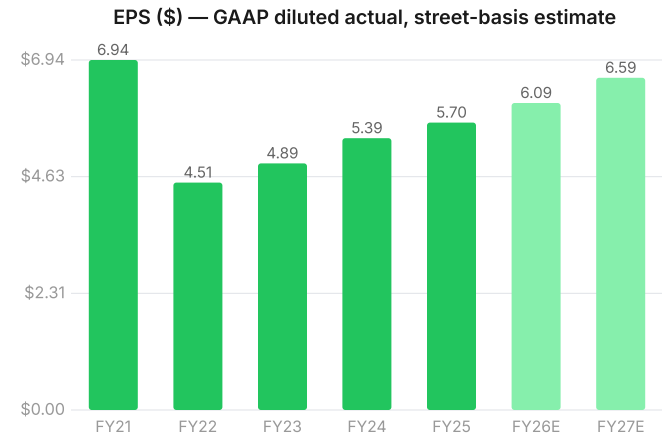
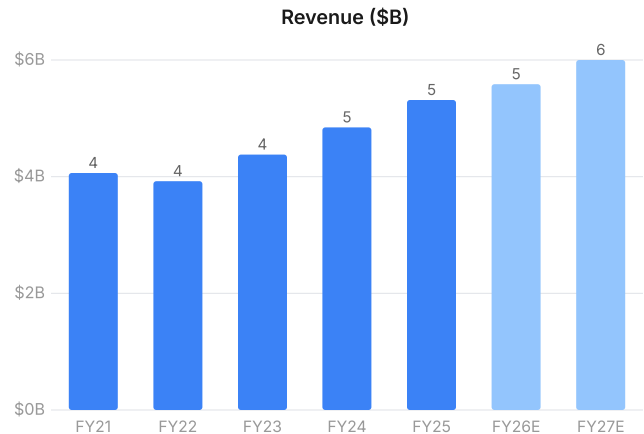


19 CORPORATE INFORMATION — KEY OFFICERS		7,000 employees
OFFICER	TITLE	
John C. Griffith	Chief Executive Officer, President & Director	
Cheryl D. Norton	Executive Vice President & Chief Operating Officer	
David Bowler	Executive Vice President & Chief Financial Officer	
Stacy A. Mitchell	Executive Vice President & General Counsel	

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20 REVENUE & EPS — HISTORY AND ESTIMATES

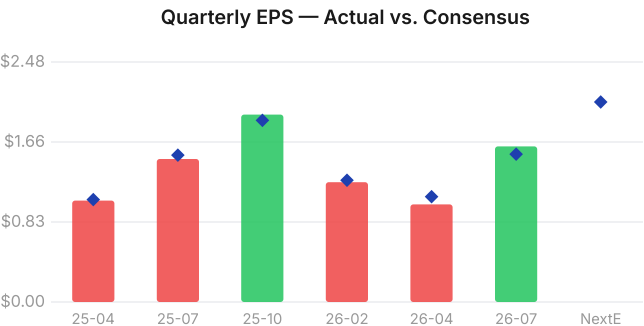
live consensus



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%) 2 of 6 recent quarters	AVG SURPRISE -0.7%	NEXT REPORT 2026-10-28	INCOME QUALITY 2.07 OCF + net income
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22 REPORTED VS. CONSENSUS — FULL HISTORY

0 quarters · live data

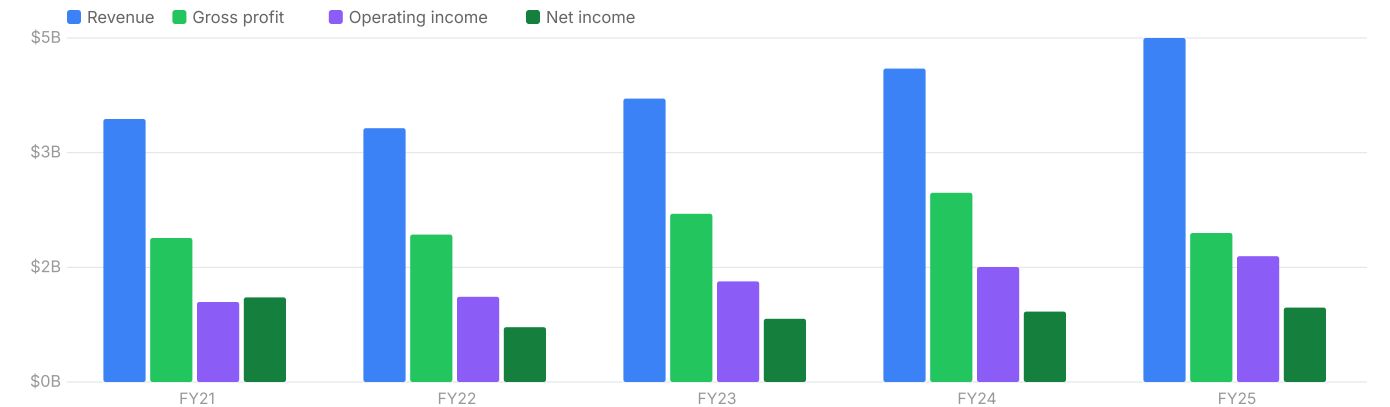
BEAT RATE —% 0 of 0 quarters	CURRENT STREAK 0 longest 0	AVG EPS SURPRISE —% median —%	SURPRISE TREND — last 4 vs prior 4
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PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE
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Announcement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

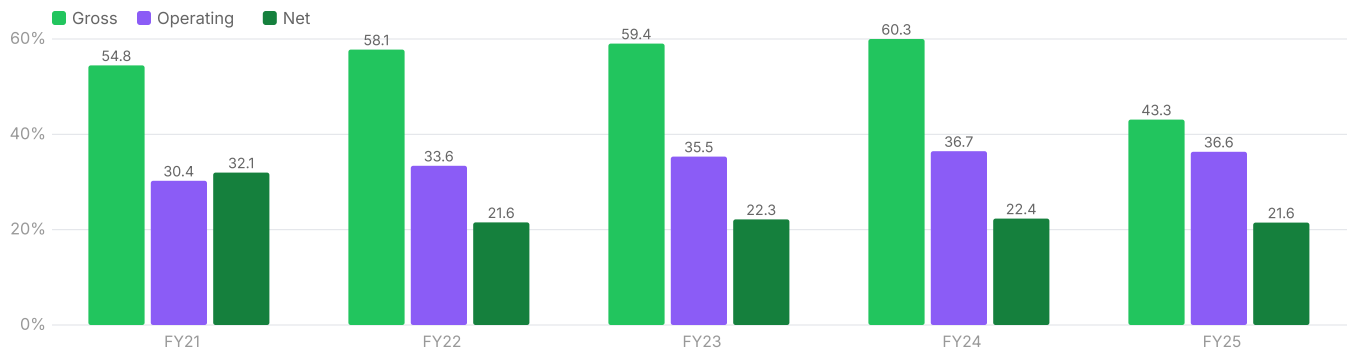
INCOME TRENDS — 5 YEAR

live financials

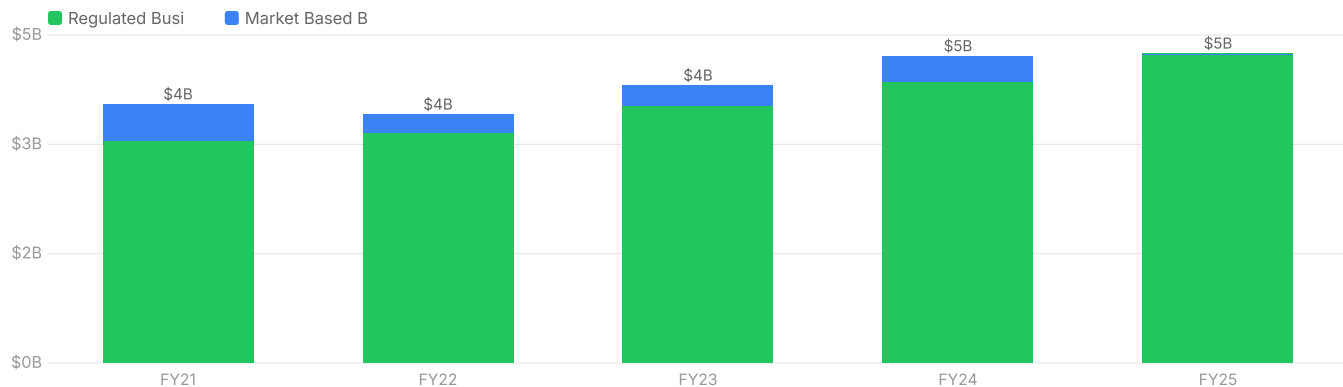


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Profit Margins (%)



Revenue by Segment — Stacked



Live segmentation data.

YoY Growth Heatmap — Income Lines

YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	+4.1%	-3.5%	+11.7%	+10.6%	+9.7%
Gross profit	-0.1%	+2.3%	+14.1%	+12.4%	-21.2%
Operating income	-4.2%	+6.4%	+18.1%	+14.2%	+9.4%
Net income	+78.1%	-35.1%	+15.1%	+11.3%	+5.7%

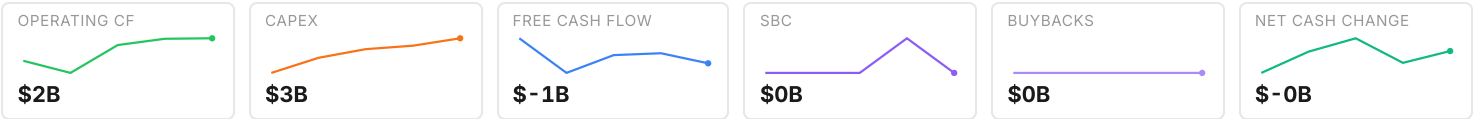
23 INCOME STATEMENT — FULL

live financials

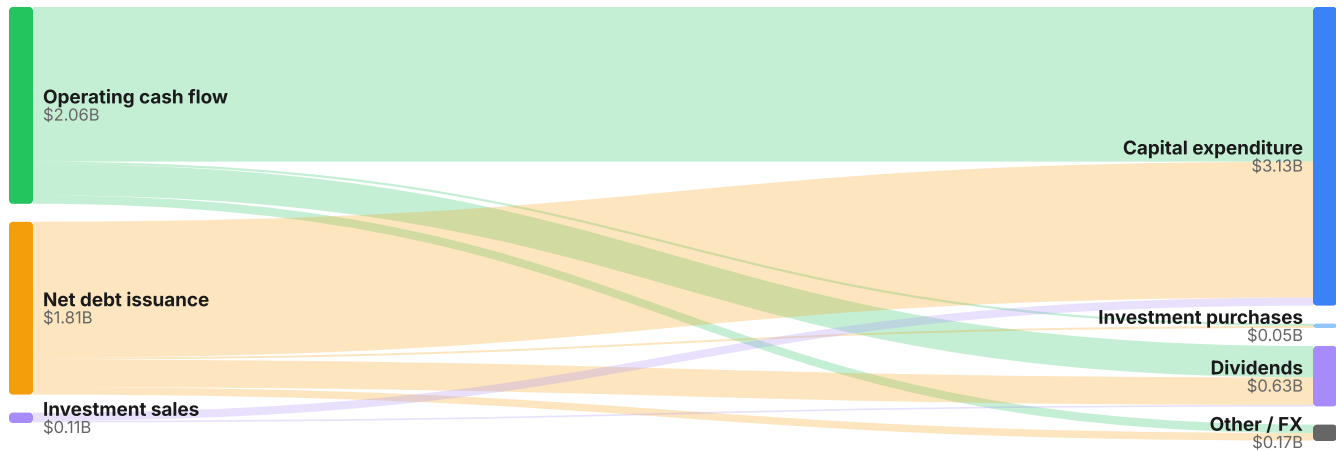
\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	3.9	3.8	4.2	4.7	5.1	
Cost of revenue	1.8	1.6	1.7	1.9	2.9	
Gross profit	2.2	2.2	2.5	2.8	2.2	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	0.1	0.1	0.0	0.0	0.0	
Operating income	1.2	1.3	1.5	1.7	1.9	
EBITDA	1.9	2.0	2.4	2.7	2.8	
D&A	0.6	0.6	0.7	0.8	0.9	
Pretax income	1.6	1.0	1.2	1.4	1.4	
Income tax	0.4	0.2	0.3	0.3	0.3	
Net income	1.3	0.8	0.9	1.1	1.1	
Diluted EPS (\$)	6.94	4.51	4.89	5.39	5.70	
Diluted shares (M)	182	182	193	195	195	

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CASH FLOW TRENDS live data



WHERE THE CASH CAME FROM — FY2025 funding Sankey, live data



Shown instead of the usual cash-distribution diagram because operating cash flow was not positive this year — there was no internally generated cash to distribute, so the decision-relevant question is what funded the spending. Sources left, uses right; cash is fungible and the statement does not trace which rupee of borrowing bought which asset, so the band is proportional, not a claim about specific flows. Any residual from FX translation is carried explicitly as **Other / FX**.

Balance Sheet — Full

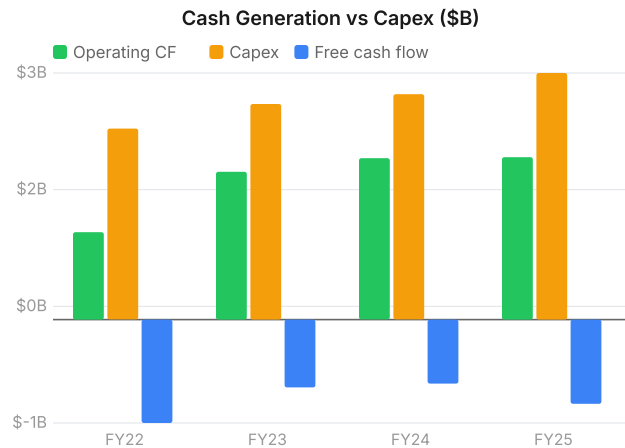
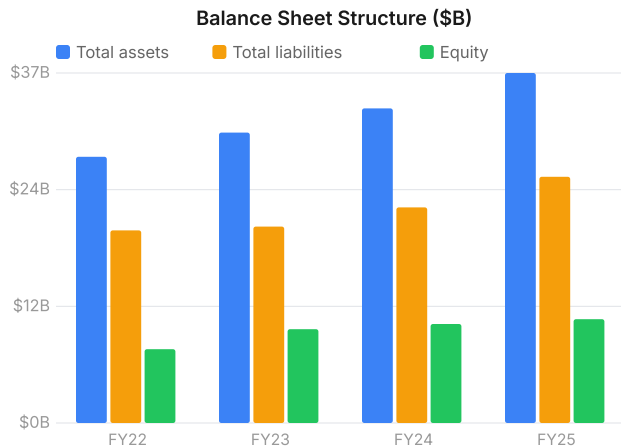
\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	0.1	0.3	0.1	0.1	
ST investments	0.0	0.0	0.1	0.1	
Receivables (net)	0.7	0.7	0.8	1.6	
Total current assets	1.2	1.4	1.2	2.2	
PP&E (net)	23.3	25.5	28.1	0.0	
Goodwill + intangibles	1.1	1.1	1.1	1.2	
Total assets	27.8	30.3	32.8	36.5	
Accounts payable	0.3	0.3	0.3	0.4	
Short-term debt	1.5	0.7	1.5	3.1	
Deferred revenue	0.0	0.0	0.0	0.0	
Total current liabilities	2.8	2.2	3.2	4.7	
Long-term debt	10.9	11.7	12.5	12.9	
Total liabilities	20.1	20.5	22.5	25.7	
Shareholders' equity	7.7	9.8	10.3	10.8	

Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	0.8	0.9	1.1	1.1	
D&A	0.6	0.7	0.8	0.9	
Stock-based compensation	0.0	0.0	0.0	0.0	
Working capital change	(0.4)	0.0	(0.0)	(0.1)	
Operating cash flow	1.1	1.9	2.0	2.1	
Capital expenditures	(2.4)	(2.7)	(2.9)	(3.1)	
Investing cash flow	(2.1)	(2.8)	(3.4)	(3.3)	
Buybacks	0.0	0.0	0.0	0.0	
Dividends paid	(0.5)	(0.5)	(0.6)	(0.6)	
Debt issuance / (repay)	1.4	(0.0)	1.6	1.8	
Financing cash flow	1.0	1.2	1.1	1.2	
Free cash flow	(1.3)	(0.9)	(0.8)	(1.1)	

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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.

24 EXPANDED RATIO ANALYSIS (I)

live ratio engine · profitability · valuation

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	18.4%	10.9%	10.8%	10.4%	10.5%	10%	
ROA	5.0%	3.0%	3.3%	3.3%	3.2%	3.1%	
ROIC	5.0%	5.2%	5.4%	5.5%	5.5%	4.4%	
Gross margin	54.8%	58.1%	59.4%	60.3%	43.3%	47.2%	
Operating margin	30.4%	33.6%	35.5%	36.7%	36.6%	36.9%	
Net margin	32.1%	21.6%	22.3%	22.4%	21.6%	21.3%	
EBITDA margin	48.6%	52.7%	55.7%	57.0%	53.9%	54.2%	
FCF margin	-11.0%	-34.6%	-20.3%	-19.0%	-20.8%	—	
VALUATION							
P/E	25.03	31.65	26.02	22.54	22.91	23.3	
P/B	4.33	3.37	2.51	2.29	2.35	2.3	
P/S	8.04	6.84	5.80	5.06	4.95	5.08	
P/FCF	-73.17	-19.78	-28.56	-26.62	-23.85	-26.0	
EV/EBITDA	22.28	18.46	15.54	14.45	14.85	14.9	
EV/Revenue	10.83	10.11	8.66	8.03	8.01	8.1	
Earnings yield	4.0%	3.2%	3.8%	4.4%	4.4%	4.26%	
FCF yield	-1.4%	-5.1%	-3.5%	-3.8%	-4.2%	-3.84%	

EXPANDED RATIO ANALYSIS (II)

leverage · solvency

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	0.73	0.44	0.65	0.39	0.46	0.52	
Quick ratio	0.70	0.41	0.59	0.35	0.46	0.49	
Debt / equity	1.52	1.62	1.27	1.37	1.47	1.38	
Debt / assets	42.4%	44.8%	41.1%	43.0%	43.6%	44.1%	
Net debt / EBITDA	5.73	5.96	5.13	5.35	5.68	5.54	
Interest coverage	3.16	3.30	3.60	3.47	3.06	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.15	0.14	0.15	0.15	0.15	0.14	
Receivables turnover	9.85	12.54	12.58	12.41	8.26	9.5	
DSO (days)	37	29	29	29	44	38	
DPO (days)	44	56	58	63	45	43	
Cash conversion cycle	4	-9	-7	-12	5	10	
GROWTH (YoY)							
Revenue growth	4.1%	-3.5%	11.7%	10.6%	9.7%	—	
Net income growth	78.1%	-35.1%	15.1%	11.3%	5.7%	—	
EPS growth	77.2%	-35.1%	7.4%	11.3%	5.7%	—	
FCF growth	13.9%	-203.7%	34.5%	-3.5%	-19.9%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	6.94	4.51	4.84	5.39	5.70	5.76	
Book value / share	40.10	42.27	50.24	52.98	55.57	59.52	
Revenue / share	21.59	20.84	21.71	24.02	26.36	26.96	
FCF / share	-2.37	-7.21	-4.41	-4.56	-5.47	-5.26	
Cash / share	0.64	0.47	1.69	1.01	0.89	0.97	
SHAREHOLDER RETURN & SCORES							
Buyback yield	0.0%	0.0%	0.0%	0.0%	0.0%	—	
Altman Z-Score	1.34	1.08	1.09	0.98	0.92	1.0	
Piotroski F-Score	7	5	8	7	7	6/9	
Beneish M-Score	-2.52	-2.24	-2.49	-2.54	-1.10	-3.12	

25 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	6 / 9	Middling		
Altman Z-Score	1.0	Distress (<1.81)	Distress	
Income quality	2.07	Cash-backed	OCF ÷ net income	
Beneish M-Score	-3.12	Non-manipulator	vs -2.22 threshold	

26 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.78	Revenue stability	0.89
Interest burden		0.75	Earnings stability	0.13
Operating margin		36.6%	Earnings persistence	0.98
Asset turnover		0.15×	Revenue CAGR 3y	9.3%
Financial leverage		3.15×	EPS CAGR 3y	7.9%
= ROE		10%	FCF CAGR 3y	—

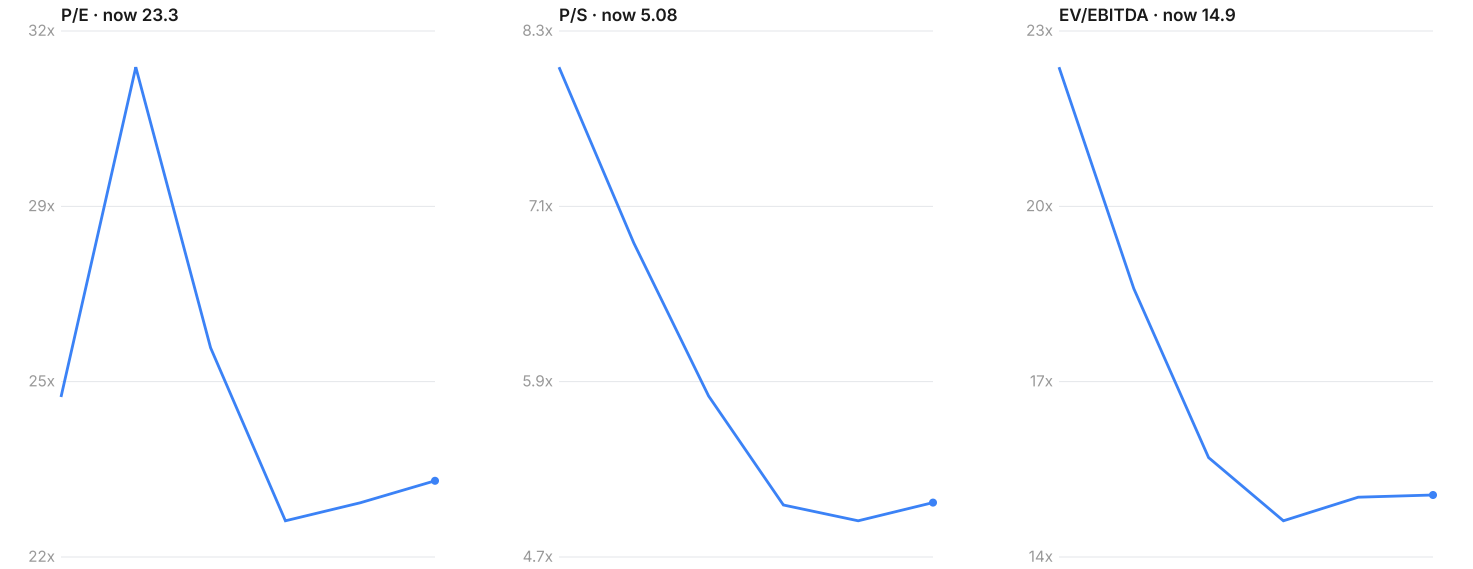
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SHAREHOLDER RETURN PROFILE live

BUYBACK YIELD 0.00%	DIVIDEND YIELD 2.55%	TOTAL SHAREHOLDER RETURN 0.71% cash yield	SBC / REVENUE 0.0% dilution pressure
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27 MULTIPLE HISTORY — FY SNAPSHOTS + TTM live ratio engine



28 PEER COMPARISON live peer engine

COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
WTRG	\$11.6B	20.8	8%	19.9%	+9.9%	6/9	-0.3%
RXN	\$11.4B	39.8	17%	23.1%	+19.3%	9/9	—
AWR	\$3.3B	22.8	14%	23.9%	+13.2%	6/9	+11.6%
CWT	\$2.9B	20.8	8%	18.3%	+6.4%	7/9	-3.6%
FE	\$26.7B	24.6	8%	7.9%	+12.6%	4/9	-0.3%
CNP	\$26.7B	23.9	10%	11.3%	+7.1%	7/9	—
DTE	\$27.0B	20.4	11%	8.5%	+14.4%	4/9	—
PPL	\$26.5B	27.6	9%	10.9%	+6.7%	6/9	—

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

29 ANALYST CONSENSUS & ESTIMATES live consensus

Buy

30 Analysts



MEAN TARGET (QTR) \$151.33 3 targets	TARGET VS. PRICE +12.1% last-quarter mean	NEXT REPORT 2026-10-28 street \$2.07	
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CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$5.40B	\$5.52B / \$5.26B	\$6.09	\$6.11 / \$6.06	10
FY2027	\$5.80B	\$5.93B / \$5.64B	\$6.59	\$6.81 / \$6.48	9
FY2028	\$6.17B	\$6.77B / \$5.82B	\$7.15	\$7.40 / \$7.02	9

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30 STREET TARGETS & THIRD-PARTY RATING

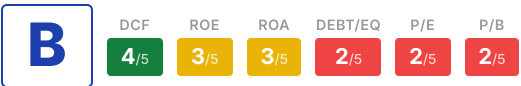
live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$153.00	+13.4%	1
Last Quarter	\$151.33	+12.1%	3
Last Year	\$139.86	+3.6%	14
All Time	\$144.55	+7.1%	29

Rolling mean of published targets vs. last close \$134.94. Aggregated from StreetInsider, Benzinga.

Third-Party Composite Rating



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

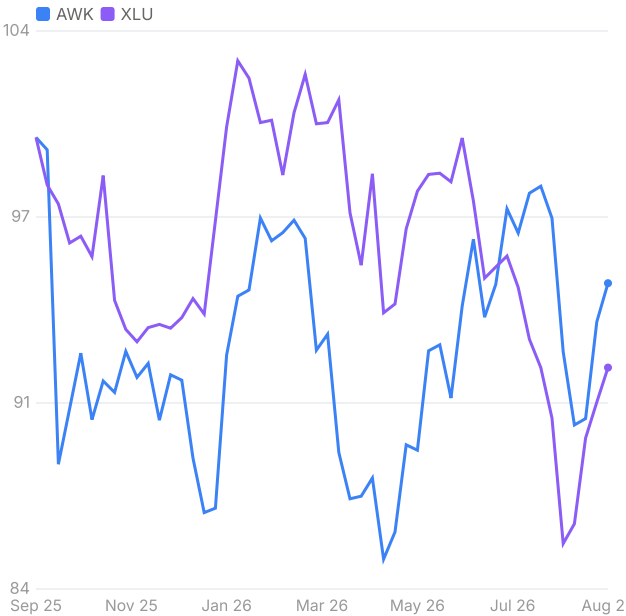
31 PRICE PERFORMANCE — INDEXED, 12 MO

live prices · benchmark + sector + peer set

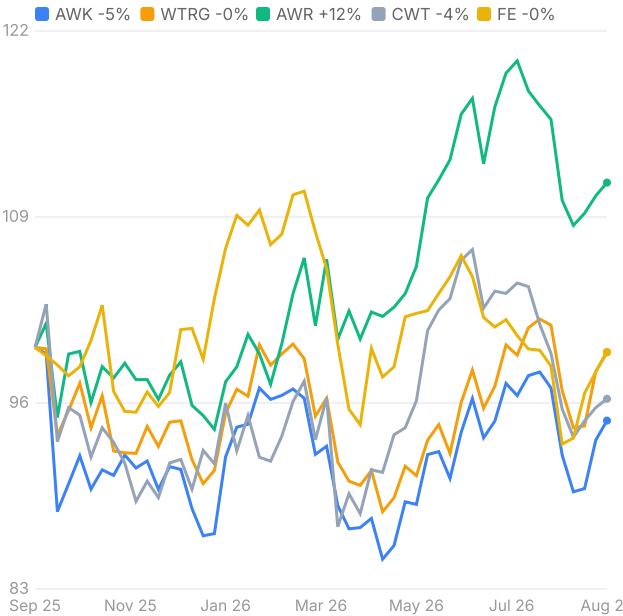
AWK -5.1% vs S&P 500 +15.9% — spread -21.0pp



Sector — XLU -8.1%



Peer Set — indexed to 100



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	\$130.46	+4.48	+3.43%	Above
SMA 50	\$134.75	+0.19	+0.14%	Above
SMA 200	\$131.67	+3.27	+2.48%	Above
EMA 9	\$131.36	+3.58	+2.73%	Above
EMA 21	\$131.66	+3.28	+2.49%	Above
EMA 50	\$132.94	+2.00	+1.50%	Above
EMA 200	\$132.72	+2.22	+1.67%	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 · 70/100 composite

TECHNICAL VERDICT

BULLISH

Power Score +39

17 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%

Momentum 25%

Volume 20%

Volatility 10%

Patterns 15%

70

82

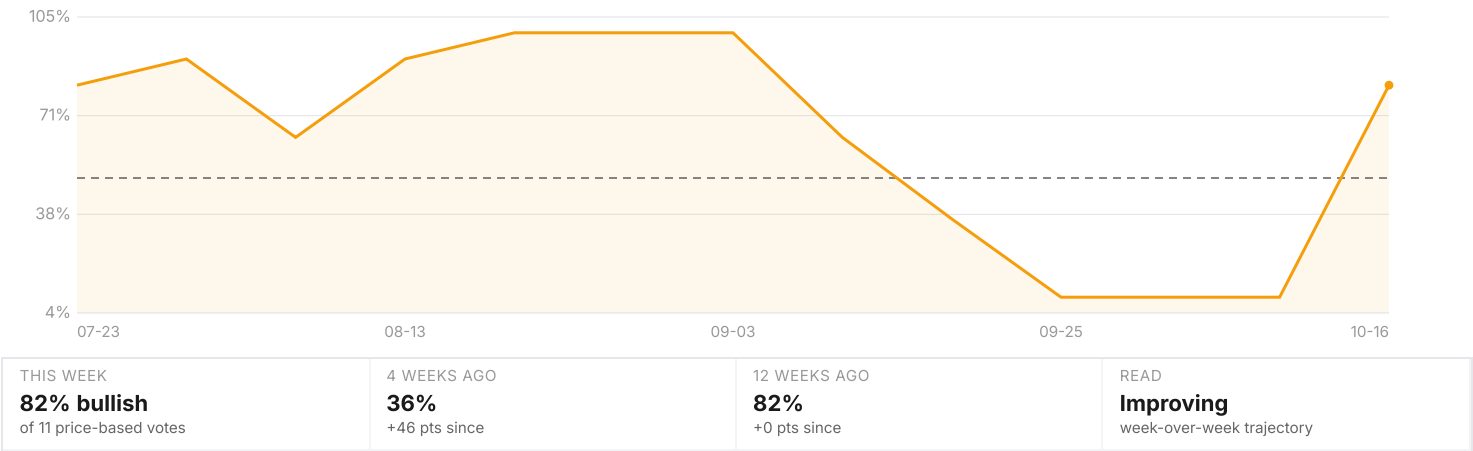
69

67

50

BULLISH — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



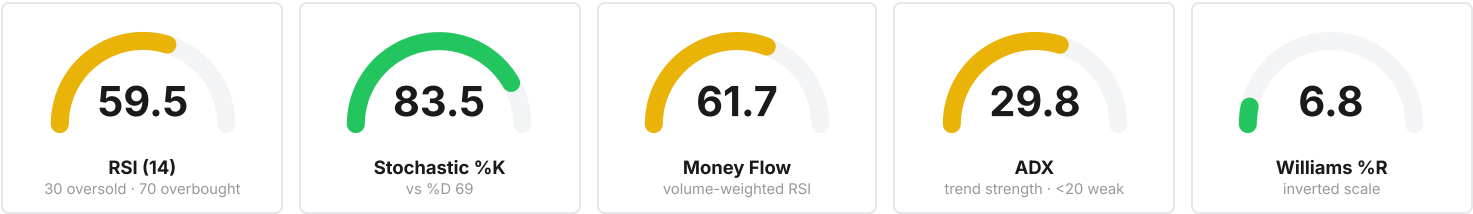
INDICATOR VOTE GRID

17 bull / 5 bear

● Price vs SMA 20	\$130.46	● Price vs SMA 50	\$134.75	● Price vs SMA 200	\$131.67
● EMA 9/21 Cross	131.4/131.7	● SMA 50/200	Golden	● ADX Direction	ADX 30
● Supertrend	\$135	● Parabolic SAR	\$127	● SMA Slope	-0.050
● RSI	59.5	● Stochastic K/D	84/69	● StochRSI K/D	100/100
● Williams %R	-7	● CCI	126	● TSI vs Signal	-11.3
● CMO	18.9	● ROC	3.63%	● OBV Signal	Accum
● Chaikin MF	-0.050	● MFI	62	● Force Index	1M
● Elder Ray Bull	3.48				

INDICATOR GAUGES

site technicals-tab style



33 KEY LEVELS & VOLATILITY

live indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$133.73 / \$134.92 / \$136.81	S1 / S2	\$131.84 / \$130.65
Bollinger (20,2)	\$125.95 – \$134.98	Squeeze	Off
52-wk range	\$120.46 – \$144.71	Off 52-wk high	-6.7%
ATR (14)	\$2.61 (1.9%)	Historical vol	16.8%

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34 SEASONALITY — 18-YEAR AVERAGES

live model · win rates shown

+1.2% Jan 67%	-0.2% Feb 56%	+3.1% Mar 89%	+1.8% Apr 83%	+0.4% May 44%	+1.5% Jun 56%	+2.3% Jul 67%	+1.7% Aug 56%	-1.6% Sep 44%	+1.6% Oct 67%	+3.8% Nov 72%	+1.0% Dec 61%
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Sample: 18 years — treat short histories as suggestive, not statistical.

35 RISK INDICATORS

computed from live price history

COMPUTED FROM LIVE WEEKLY PRICES	AWK	S&P 500
Weekly volatility (σ , 1y)	2.81%	1.83%
Best / worst week (1y)	+6.2% / -11.1%	—
Max drawdown (5y, monthly)	-34.8%	—
1-week VaR (95%)	-4.6%	—
Beta (5y)	0.58	1.00

36 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

AWK EQUITY WEATHER (LIVE)

CLOUDY · +1

Trend

Momentum

Volume

Volatility

Breadth

-11

+39

+24

-60

-18

MARKET REGIME (2026-10-16)

NEUTRAL

VIX

DOW THEORY

SPY / QQQ TSI

SECTOR STRENGTH

19.99

Confirmed Bearish

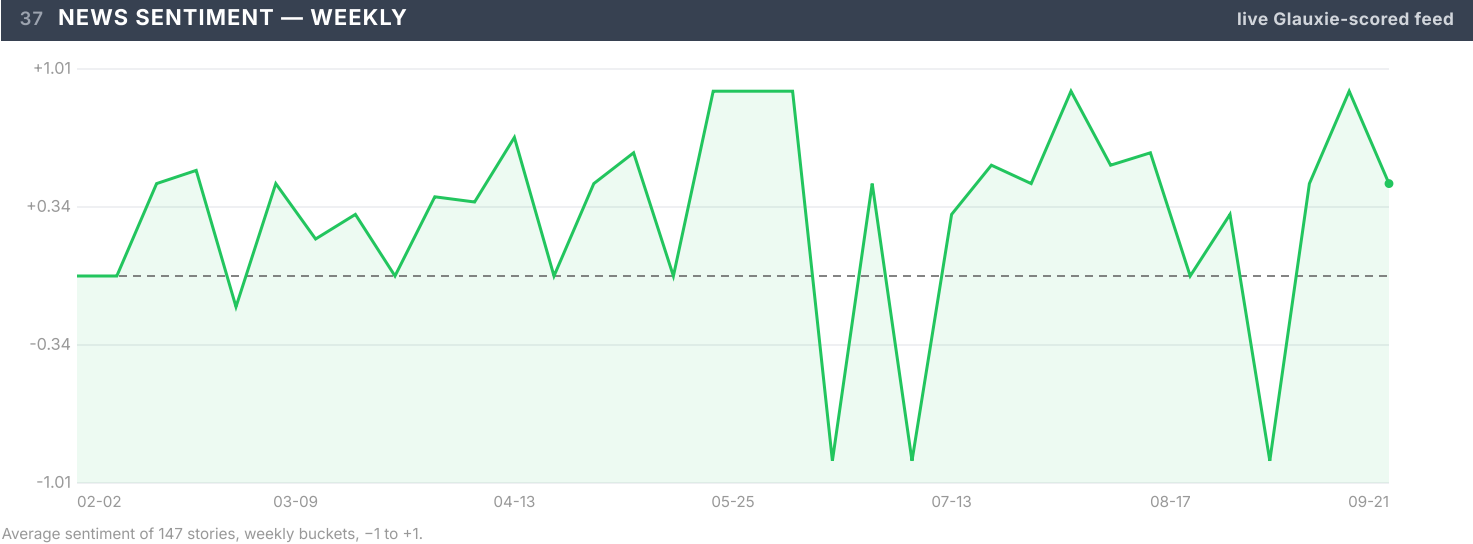
7.2 / 4.7

46/100

Normal

trend strength

breadth average



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38 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Cloudy

OVERALL +0.5 +16.8 vs industry	TREND -10.6 +12.4 vs industry	MOMENTUM +38.6 +46.4 vs industry	VOLUME +24.4 +24.4 vs industry
---	--	---	---

READING	AWK	REGULATED WATER N=100	UTILITIES N=1,247	ALL US SYMBOLS N=70,435
Overall	+0.5	-16.3	-13.6	-20.5
Trend	-10.6	-23.0	-17.2	-21.3
Momentum	+38.6	-7.8	-4.2	-15.8
Volume	+24.4	+0.0	+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 · FY2025

EXECUTIVE	TOTAL COMP	STRUCTURE
John C. Griffith President and Chief Executi	\$7.1M	81% equity+incentive
Cheryl Norton Executive Vice President and C	\$6.3M	43% equity+incentive
M. Susan Hardwick Former Chief Executive Off	\$6.3M	76% equity+incentive
David M. Bowler Executive Vice President and	\$2.7M	72% equity+incentive
Stacy A. Mitchell Executive Vice President a	\$2.2M	69% equity+incentive

40 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	65
Social	73
Governance	75
Composite ESG	71



41 8-K MATERIAL EVENTS

live EDGAR feed

FILED	8-K CONTENTS	ITEMS
2026-09-17	Other Events	8.01
2026-09-16	Other Events; Exhibits	8.01,9.01
2026-09-09	Other Events; Exhibits	8.01,9.01
2026-08-31	Regulation FD	7.01
2026-07-29	Earnings Release; Exhibits	2.02,9.01
2026-07-16	Regulation FD; Exhibits	7.01,9.01
2026-07-06	Other Events; Exhibits	8.01,9.01
2026-07-01	Other Events; Exhibits	8.01,9.01

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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 · 2020-11-04 to 2026-07-29
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	74 rows · 2008 to 2026
Insider transactions (Form 4)	edgar/form4	9 rows · 2026-05-13
Proposed sales (Form 144)	edgar/form144	1 record
Beneficial ownership (13D/G)	edgar/13dg	3 rows · 2025-01-08 to 2026-08-13
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.