

Chubb Limited (CB)

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
\$359.79	\$138.8B	\$365.91	12.6	39.6%	15%	7/9	+34.6%
2026-10-16	VOLUME	52-WK LOW	P/S	NET MARGIN	ROIC	ALTMAN Z	5-YR RETURN
	1.5M	\$266.40	2.24	18.1%	3%	1.1	+160.2%

Chubb Limited, headquartered in Zurich, Switzerland, is a global insurer and reinsurer, offering a broad spectrum of products across various markets. In North America, its Commercial Property & Casualty (P&C) division caters to businesses of all scales, from large corporations to small enterprises, providing a wide range of policies. These encompass commercial property, casualty, workers' compensation, package deals, risk management, financial lines, marine, construction, environmental, medical, cyber risk, surety, and excess casualty, alongside group accident and health insurance. The North America Personal P&C unit serves affluent individuals and high-net-worth families, delivering coverage for homeowners, automobiles (including collector vehicles), valuable possessions, personal and excess liability, travel, and recreational marine risks, complete with related services. Furthermore, its North American Agricultural Insurance arm specializes in multi-peril crop and crop-hail protection, as well as policies for farm and ranch properties and commercial agriculture. Internationally, the Overseas General Insurance segment provides traditional commercial P&C coverage and unique solutions in areas such as financial lines, marine, energy, aviation, political risk, and construction. This division also extends group accident and health, plus conventional and specialized personal lines to corporate clients, mid-market businesses, and smaller customers, distributing products through retail brokers, agents, and other channels. Operating under the Chubb Tempest Re brand, the Global Reinsurance segment furnishes both traditional and specialty reinsurance offerings to property and casualty insurers worldwide. Additionally, Chubb's Life Insurance division features an array of protection and savings products, including whole life, endowment plans, individual and group term life, medical and health, personal accident, credit life, universal life, and unit-linked contracts. The company primarily distributes its extensive range of insurance and reinsurance solutions through brokers. Chubb Limited, which was founded in 1985, was previously known as ACE Limited before adopting its current name in January 2016.

SECTOR Financial Services INDUSTRY Insurance - Property & Casualty EXCHANGE NYSE MARKET CAP \$138.8B EMPLOYEES 45,000 (SEC-filed)
CEO Evan G. Greenberg IPO 1993-03-25 COUNTRY CH
Baerengasse 32, Zurich, ZH 8001 · Tel 41 43 456 76 00 · [chubb.com](https://www.chubb.com)

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

61 / 100

Street mean **\$350.29** (7 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

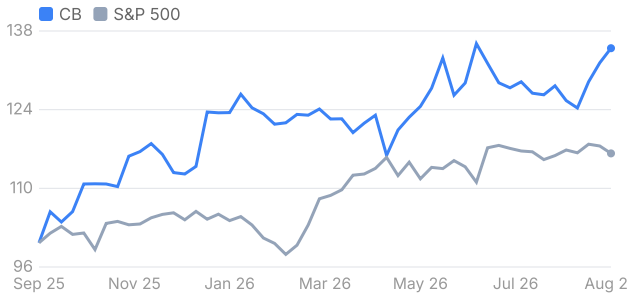
ROUTINE SELLING — LOW SIGNAL

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

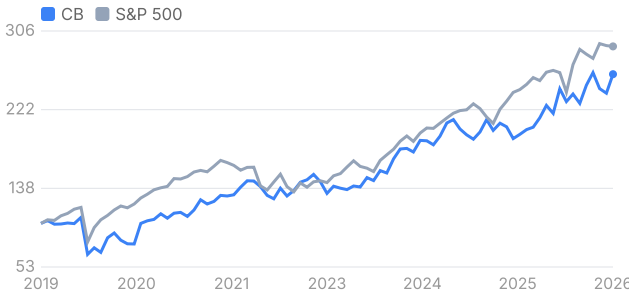
2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · **CB +34.6%** · **S&P 500 +15.9%** · spread **+18.7pp**



7 Years vs S&P 500 · **CB +160.2%** · **S&P 500 +189.9%** · spread **-29.7pp**



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

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3 INSIDERSTREET SCORE live IS factor model

INSIDERSTREET
SCORE
61
OF 100

Score Breakdown

Profitability	59/100
Growth	61/100
Momentum	88/100
Quality	81/100
Earnings Quality	71/100
Balance Sheet	63/100
Value	73/100
Risk (safety)	100/100
Overall	61.0/100

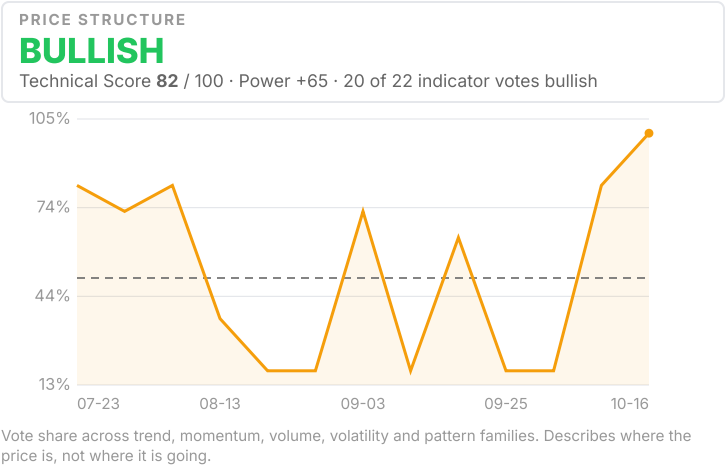
Each component is a diagnostic reading on its own 0-100 scale. The overall score is computed separately from the underlying financials and is **not** the average of the rows above — components are not equally weighted and three of them (Momentum, Value, Risk) are derived partly from price rather than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

Peer Comparison — IS Score

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



4 TWO READINGS business vs price



Both readings sit above the midpoint — business quality at 61 and price structure at 82 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 61.0	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 51 → 54 → 59 → 61	the direction matters more than the level
Technical vote share back above 50%	now 100%	price structure no longer broken
Institutional holder count rises two quarters running	peak 2,154 → now 2,154	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

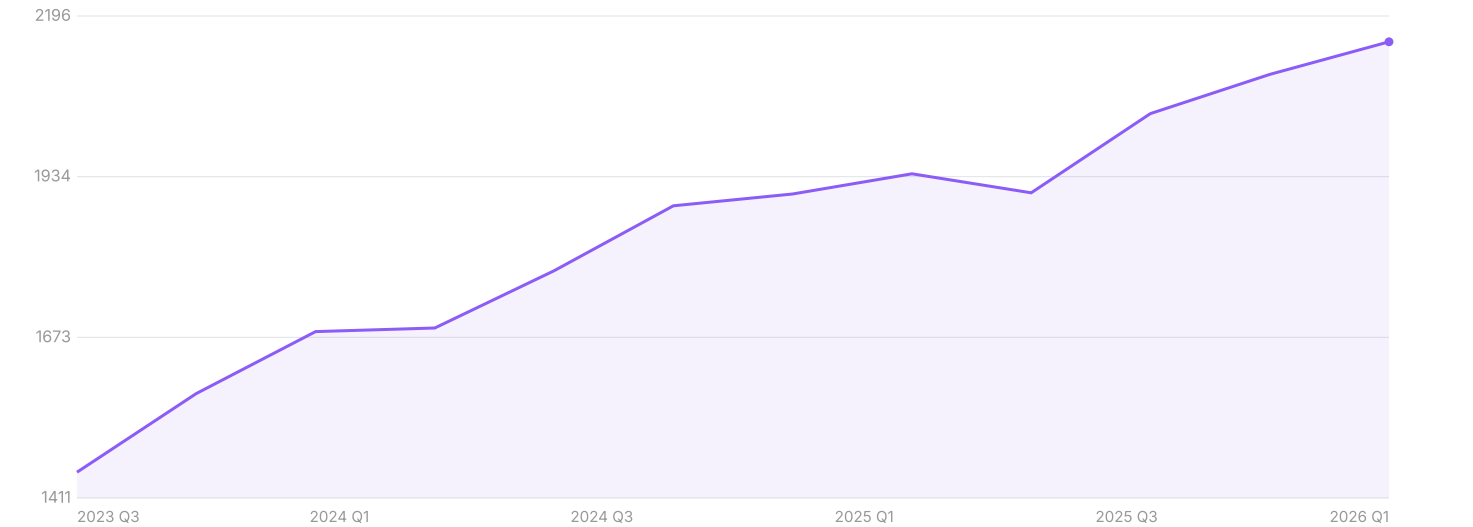
SITE CONVERGENCE SCORE 3 of 4 top 4% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 10 buys 2026-09-04	INSIDER BUYS (180D) 0 none disclosed
ETF FUNDS (30D) 492 up / 427 down net +65 funds	INSTITUTIONS ADDED (13F) 53 managers opening or increasing		

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 2,154 · latest 2,154 (+0 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%
2026 Q2	2,154	351.1M	\$113.4B	89.3%
2026 Q1	2,101	350.8M	\$108.6B	89.3%
2025 Q4	2,037	353.6M	\$105.0B	90.0%
2025 Q3	1,908	343.9M	\$93.2B	87.5%
2025 Q2	1,939	355.7M	\$97.9B	90.5%
2025 Q1	1,906	366.2M	\$103.4B	93.2%
2024 Q4	1,887	364.7M	\$93.8B	92.8%
2024 Q3	1,781	359.7M	\$97.4B	91.5%
2024 Q2	1,688	360.0M	\$86.1B	91.6%
2024 Q1	1,682	359.7M	\$87.2B	91.5%
2023 Q4	1,581	360.1M	\$75.8B	91.6%
2023 Q3	1,453	359.9M	\$69.1B	91.6%

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

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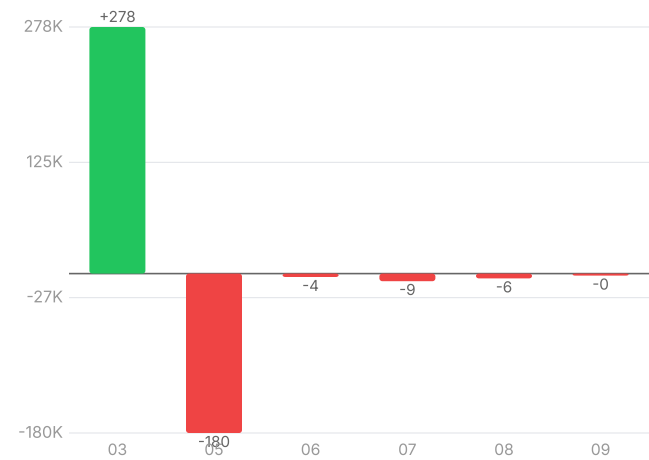
8 INSIDER ACTIVITY live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Wayland Joseph F	Executive Vice President and*	2026-09-01	TAX W/H	144	\$0.05M	33,605
Connors Michael P	director	2026-08-21	SELL	5,500	\$1.90M	12,803
Wayland Joseph F	Executive Vice President and*	2026-07-28	SELL	8,502	\$3.10M	33,749
Ortega Juan Luis	Executive Vice President*	2026-06-08	EXERCISE	3,886	\$0.54M	32,745
Ortega Juan Luis	Executive Vice President*	2026-06-08	SELL	3,886	\$1.25M	28,859
Ortega Juan Luis	Executive Vice President*	2026-06-08	EXERCISE	3,886	\$0.54M	60,234
Keogh John W	President &COO	2026-05-28	GIFT	1,352	—	140,970
Keogh John W	President &COO	2026-05-27	SELL	20,176	\$6.49M	206,146

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	10	53,381	\$17.8M	Counted
M — Exercises (paired A/D)	1	3,886	\$0.5M	None — mechanics
F — Tax withholding	28	143,332	\$47.3M	None — compensation
G — Gifts	1	61,000	—	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	OPEN-MARKET SELLS	OPEN-MARKET BUYS	CLUSTER
Routine Selling — Low Signal	\$17.8M 10 txns / 6 mo	\$0.0M 0 txns / 6 mo	None active 3+ insiders / 21 days

10 FORM 144 PLANNED-SALE PIPELINE live EDGAR data

FILED	FILER	SHARES REGISTERED	EST. PROCEEDS
2026-08-21	Connors Michael P	5,500	\$1.9M
2026-07-28	Wayland Joseph F	8,502	\$3.1M
2026-06-09	Burke Sheila P	2,500	\$0.8M
2026-06-08	Ortega Juan Luis	3,886	\$1.3M
Trailing 12 mo	31 filings	309,078	\$97M

11 13D / 13G STAKES COND

FILED	FORM	REPORTING PERSON	% OF CLASS	SHARES
2026-04-28	SCHEDULE 13G	Vanguard Capital Management	6.88%	26.9M sh
2026-03-26	SCHEDULE 13G/A	The Vanguard Group	—	exit/reporting change
2025-11-14	SCHEDULE 13G/A	National Indemnity Company	8.00%	31.3M sh

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12 CONGRESSIONAL TRADING					EDGE · STOCK Act
MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Maria Elvira Salazar	House	SELL	\$1,001 - \$15,000	2026-09-24	2026-10-08
Kevin Hern	House	SELL	\$1,001 - \$15,000	2026-09-23	2026-10-14
Kevin Hern	House	SELL	\$1,001 - \$15,000	2026-09-23	2026-10-13
Shelley Moore Capito	Senate	SELL	\$1,001 - \$15,000	2025-07-17	2025-08-04
Shelley Moore Capito	Senate	SELL	\$1,001 - \$15,000	2025-07-17	2025-08-04
Shelley Moore Capito	Senate	SELL	\$1,001 - \$15,000	2025-07-17	2025-08-04
HOUSE 12-MO 29 trades 18 purchases		SENATE 12-MO 0 trades None purchases		COVERAGE STOCK Act filings 30-45 day disclosure lag	

13 INSTITUTIONAL OWNERSHIP & 13F FLOW				live 13F data
13F FILERS (LAST COMPLETE Q) 2,101	13F SHARES 351M 89.3% of shares out	NEW / CLOSED 196 / 98 positions, QoQ	INCREASED / REDUCED 790 / 784 positions, QoQ	
PUT/CALL (13F) 1.03 option positions	FREE FLOAT 90.7% 350M sh			

2.8 · Largest Reporting 13F Managers

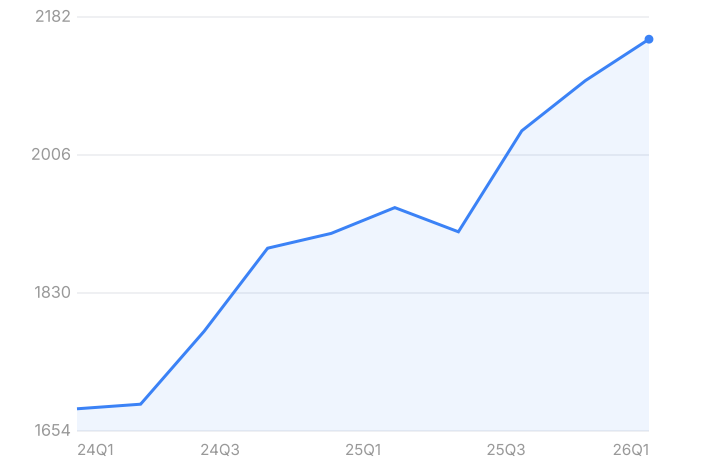
MANAGER	SHARES	VALUE
Wealth Enhancement Advisory Servic	803,050	\$256M
Assenagon Asset Management S.A.	612,668	\$199M
Confluence Investment Management L	433,925	\$141M
Cacti Asset Management Llc	255,039	\$85M
Fjarde Ap-Fonden /Fourth Swedish N	207,177	\$67M
Zwj Investment Counsel Inc	205,424	\$67M

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

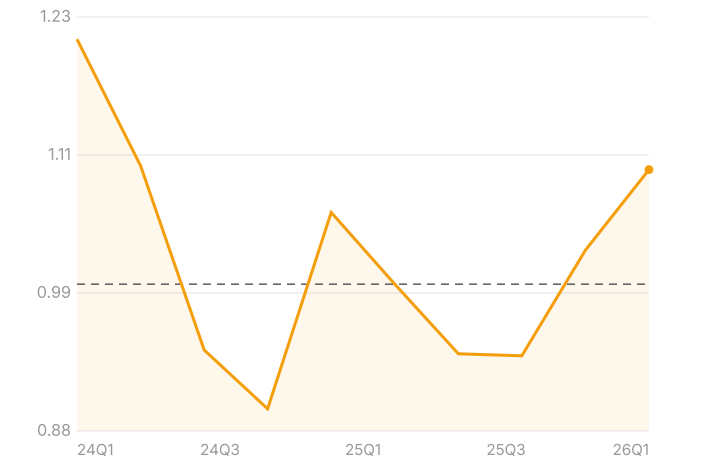
2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.2%	\$3.6B
VTSAX	0.2%	\$3.6B
VSMPX	0.2%	\$3.6B
VTI	0.2%	\$3.6B
VFINX	0.2%	\$3.0B
VOO	0.2%	\$3.0B

13F Filers Holding CB — quarterly



Institutional Put/Call — quarterly

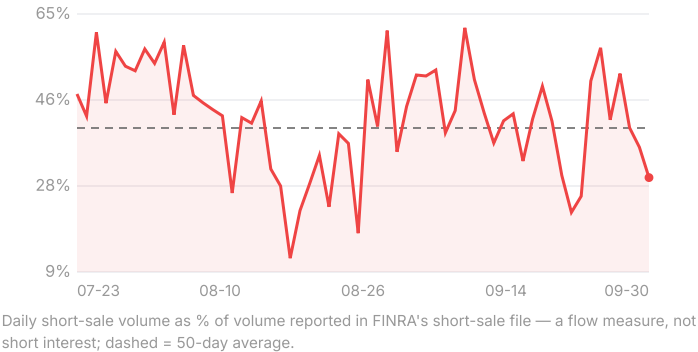


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14 SHORT VOLUME — DAILY, 60 SESSIONS

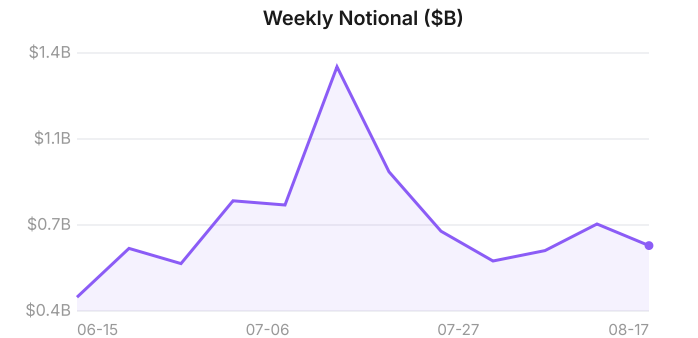
EDGE · live FINRA feed



LATEST SESSION 29.4% 2026-10-15	20-DAY AVG 41.4% 50-day 40.1%	TREND Rising 20d vs 50d	BY MARKET CENTER Q: 29% · N: 40% · B: 24% latest session
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15 DARK POOL ACTIVITY

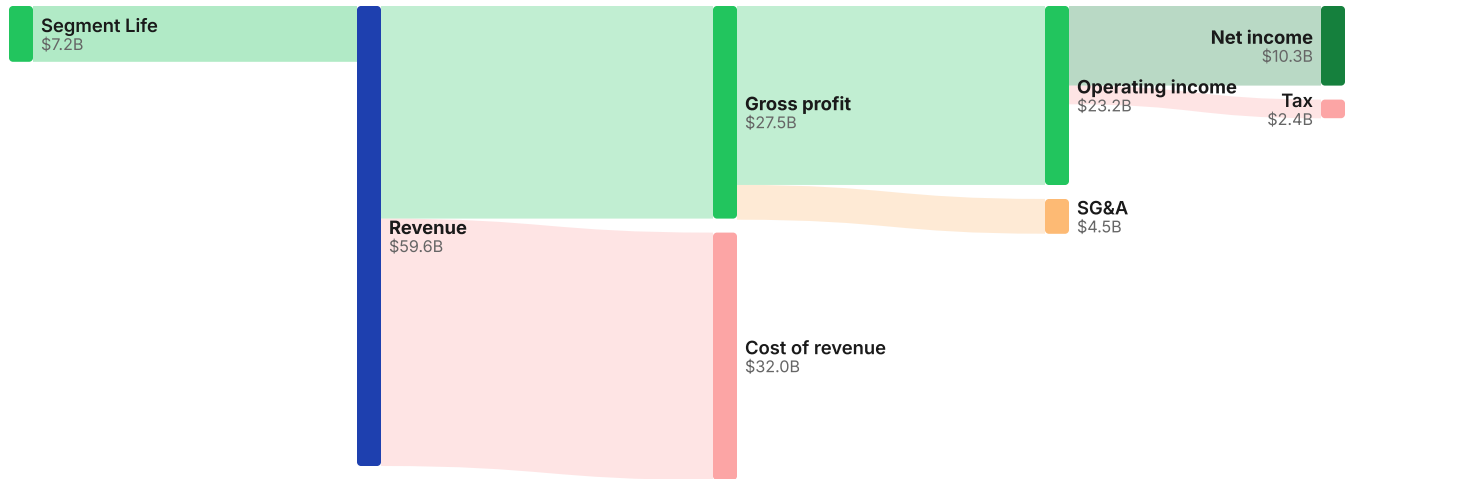
EDGE · live ATS data



Where CB Trades in the Dark		
ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross Llc	2.1M	30 sh
Ubsa Ubs Ats	1.6M	32 sh
Sgmt Sigma X2	1.0M	27 sh
Mlix Instinct X	1.0M	43 sh
Ebxl Level Ats	1.0M	19 sh
Mspl Ms Pool (Ats- 4)	0.7M	71 sh

16 REVENUE FLOW — FY2025

live segmentation + income data



Where a dollar of Chubb Limited revenue goes. All values FY2025 filings, live.

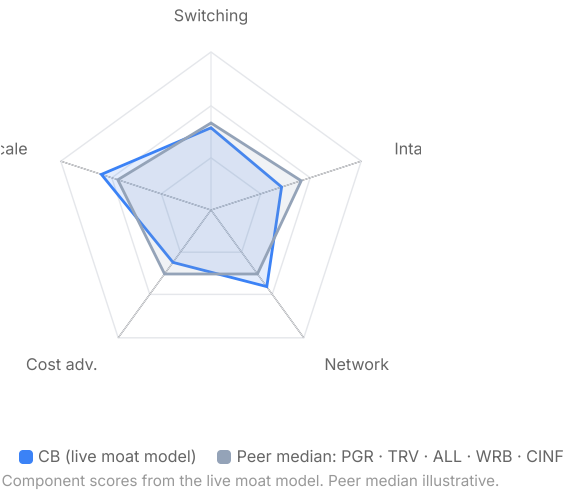
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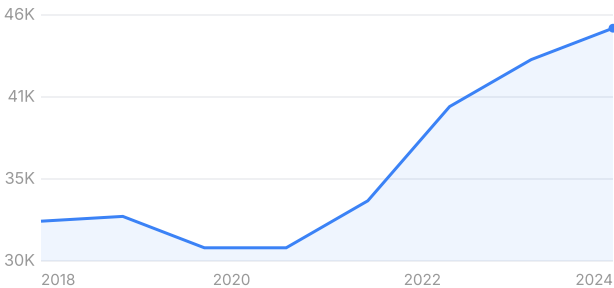
17 MOAT & COMPETITIVE POSITION

LIVE MODEL · 53/100 WEAK

Moat score 53/100 — Weak; primary source Efficient Scale.



3.8 · Employees (SEC filings)



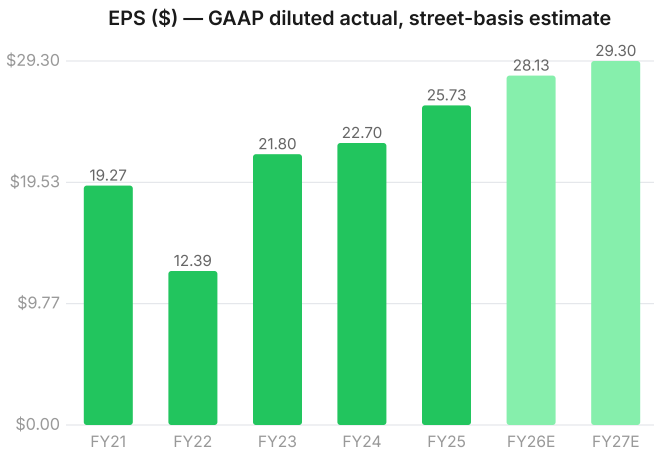
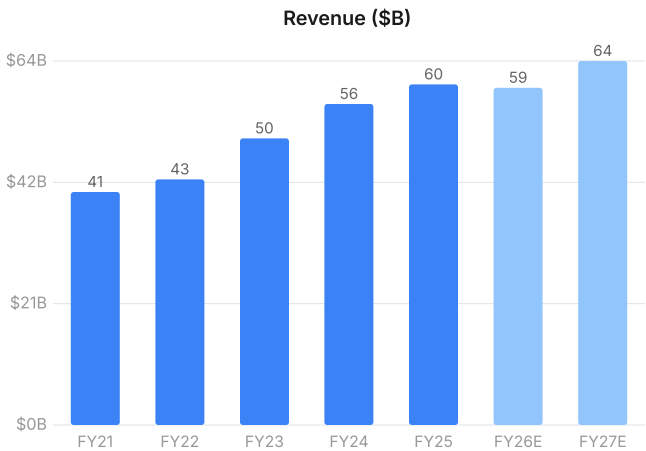
18 CORPORATE INFORMATION — KEY OFFICERS

45,000 employees

OFFICER	TITLE
Evan G. Greenberg	Chairman & Chief Executive Officer
John W. Keogh	Chairman of North America Insurance, President & COO
Sean Ringsted	EVP of Chubb Group, Chief Scientist, Chief Digital Business & Chief Analytics Officer
Juan Luis Ortega	Executive Vice President of Chubb Group & President of North America Insurance

19 REVENUE & EPS — HISTORY AND ESTIMATES

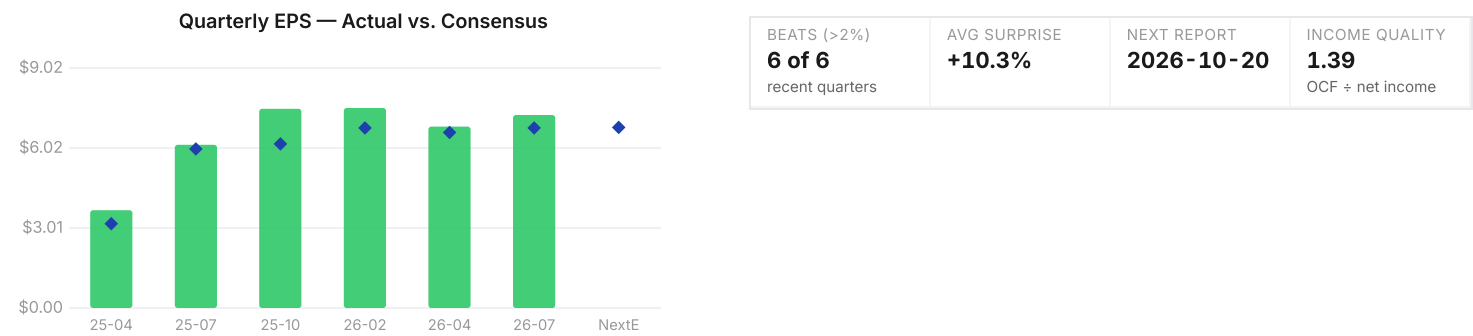
live consensus



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.

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20 ESTIMATE VS. ACTUAL & SURPRISES live data



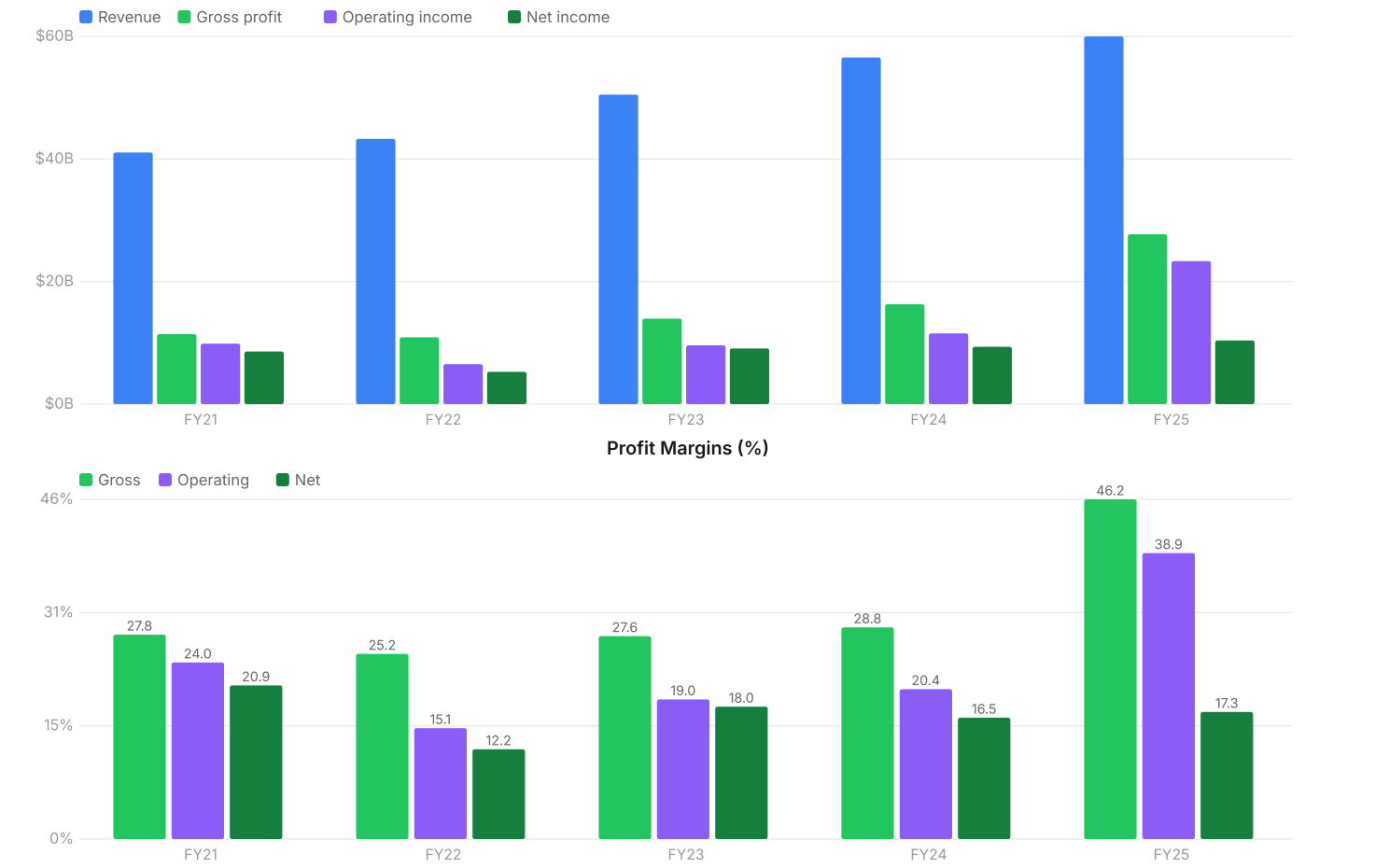
21 REPORTED VS. CONSENSUS — FULL HISTORY 0 quarters · live data

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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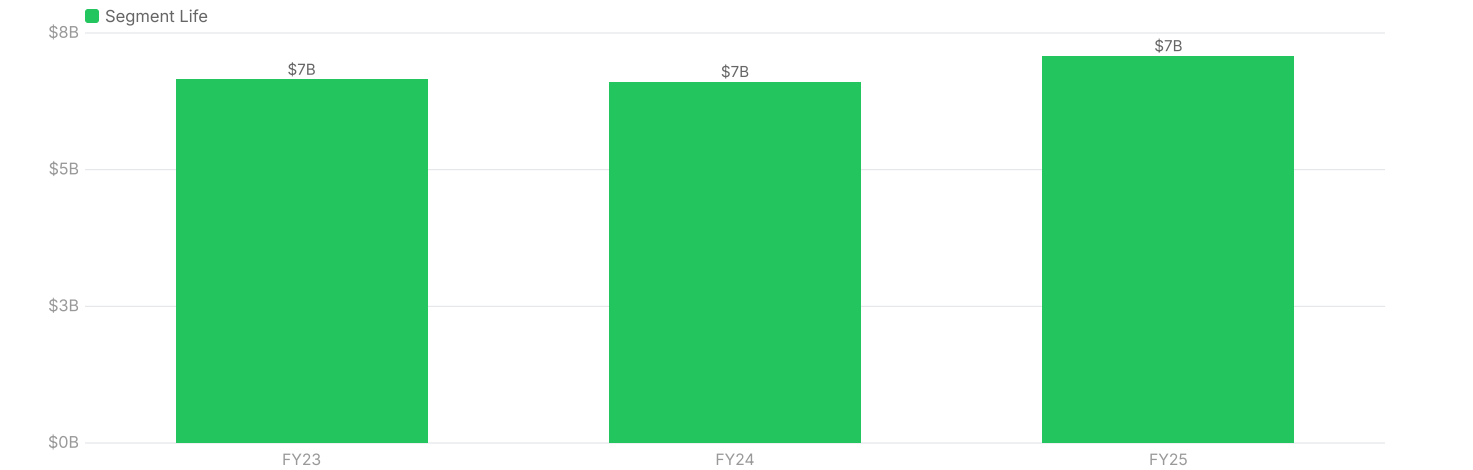
Announcement dates to . Consensus as it stood at each report. Revenue surprise shown where both estimate and actual are filed. A beat record is history, not a forecast.

INCOME TRENDS — 5 YEAR live financials



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Revenue by Segment — Stacked



Live segmentation data.

YoY Growth Heatmap — Income Lines

YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	+13.1%	+5.4%	+16.7%	+12.0%	+6.1%
Gross profit	+61.6%	-4.4%	+27.8%	+16.9%	+70.3%
Operating income	+135.3%	-33.8%	+46.9%	+20.2%	+102.3%
Net income	+141.3%	-38.5%	+72.1%	+2.7%	+11.2%

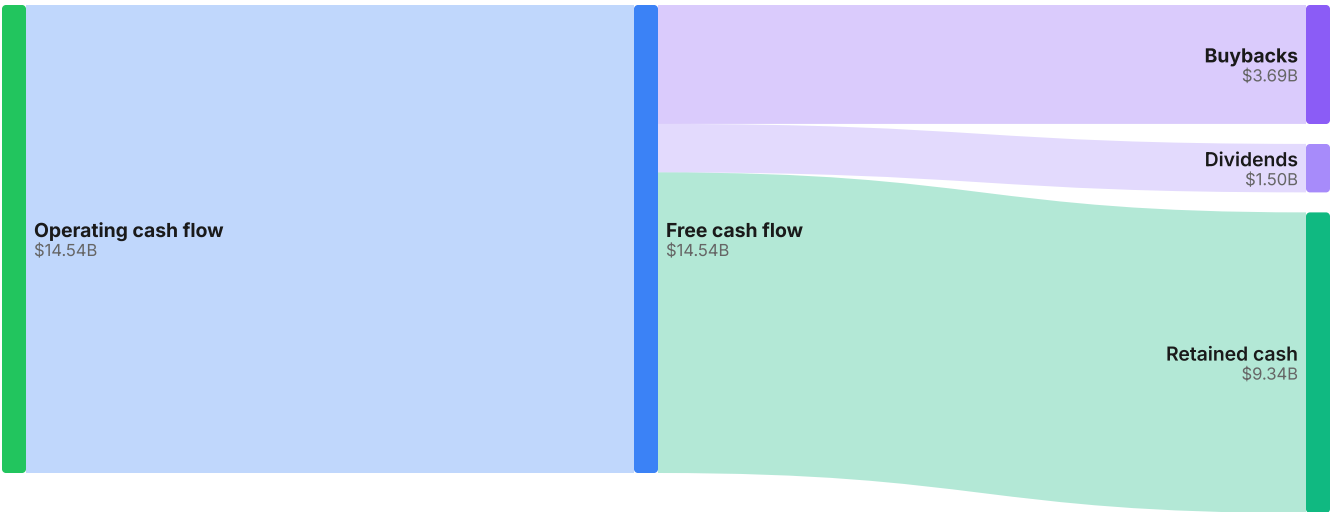
22 INCOME STATEMENT — FULL						live financials
\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	40.8	43.0	50.1	56.2	59.6	
Cost of revenue	29.4	32.1	36.3	40.0	32.0	
Gross profit	11.3	10.8	13.8	16.2	27.5	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	3.1	3.4	4.0	4.4	4.5	
Operating income	9.8	6.5	9.5	11.5	23.2	
EBITDA	10.6	7.3	10.5	12.5	10.1	
D&A	0.3	0.3	0.3	0.3	0.3	
Pretax income	9.8	6.5	9.5	11.5	13.0	
Income tax	1.3	1.2	0.5	1.8	2.4	
Net income	8.5	5.2	9.0	9.3	10.3	
Diluted EPS (\$)	19.27	12.39	21.80	22.70	25.73	
Diluted shares (M)	443	424	414	412	396	

CASH FLOW TRENDS						live data
OPERATING CF	CAPEX	FREE CASH FLOW	SBC	BUYBACKS	NET CASH CHANGE	
 \$15B	 \$0B	 \$15B	 \$0B	 \$4B	 \$-0B	

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WHERE THE CASH WENT — FY2025

cash Sankey, live data



Balance Sheet — Full

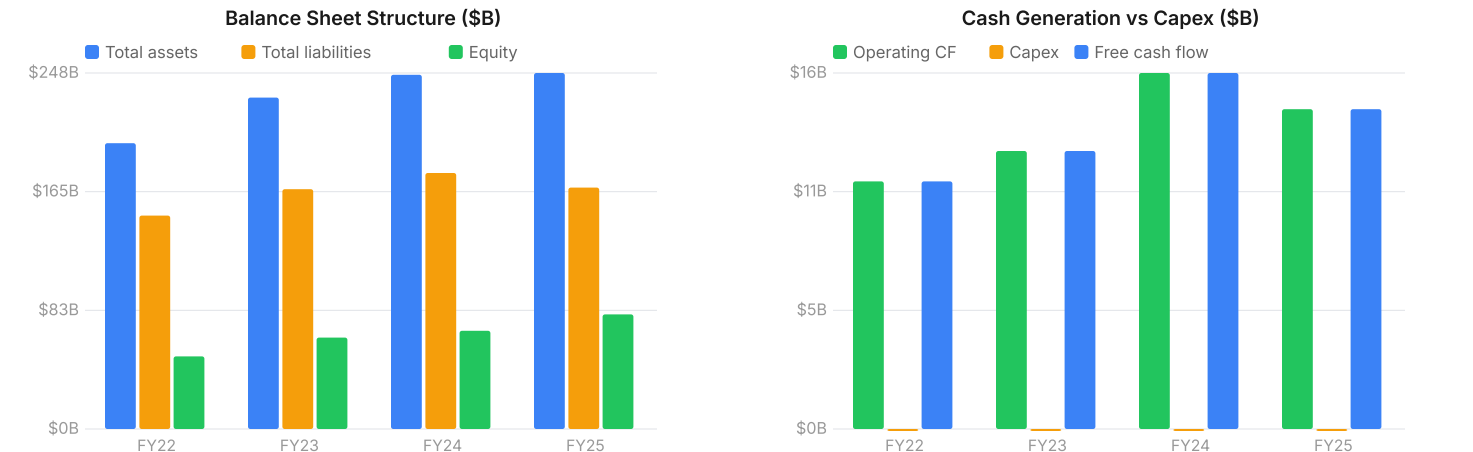
\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	2.0	2.4	2.3	2.5	
ST investments	23.8	31.3	36.9	0.0	
Receivables (net)	31.1	33.6	34.5	15.9	
Total current assets	0.0	0.0	0.0	18.4	
PP&E (net)	0.0	0.0	0.0	4.5	
Goodwill + intangibles	25.4	30.1	29.2	26.4	
Total assets	199.0	230.7	246.5	247.8	
Accounts payable	7.8	8.3	8.1	0.0	
Short-term debt	0.5	1.5	0.8	5.0	
Deferred revenue	0.0	0.0	0.0	0.0	
Total current liabilities	0.0	0.0	0.0	0.0	
Long-term debt	14.4	13.0	14.5	16.2	
Total liabilities	148.5	167.0	178.2	168.1	
Shareholders' equity	50.5	63.7	68.4	79.8	

Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	5.2	9.0	9.6	10.3	
D&A	0.3	0.3	0.3	0.3	
Stock-based compensation	0.0	0.0	0.0	0.0	
Working capital change	3.4	2.3	5.8	4.1	
Operating cash flow	11.3	12.6	16.2	14.5	
Capital expenditures	0.0	0.0	0.0	0.0	
Investing cash flow	(5.7)	(7.6)	(13.9)	(13.0)	
Buybacks	(2.9)	(2.4)	(1.8)	(3.7)	
Dividends paid	(1.4)	(1.4)	(1.4)	(1.5)	
Debt issuance / (repay)	(1.0)	(0.5)	1.0	2.2	
Financing cash flow	(5.1)	(4.5)	(2.2)	(1.9)	
Free cash flow	11.3	12.6	16.2	14.5	

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23 EXPANDED RATIO ANALYSIS (I)

live ratio engine · profitability · valuation

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	14.3%	9.5%	16.4%	15.0%	15.0%	15%	
ROA	4.4%	2.6%	4.2%	3.9%	4.2%	4.0%	
ROIC	-38.8%	13.2%	22.4%	24.0%	11.4%	3.5%	
Gross margin	27.8%	25.2%	27.6%	28.8%	46.2%	39.6%	
Operating margin	24.0%	15.1%	19.0%	20.4%	38.9%	18.2%	
Net margin	20.9%	12.2%	18.0%	16.5%	17.3%	18.1%	
EBITDA margin	25.9%	17.1%	21.0%	22.3%	16.9%	19.6%	
FCF margin	27.2%	26.2%	25.2%	28.8%	22.6%	—	
VALUATION							
P/E	9.23	16.87	10.01	12.58	12.00	12.6	
P/B	1.32	1.75	1.52	1.82	1.68	1.9	
P/S	1.93	2.06	1.80	2.08	2.07	2.24	
P/FCF	7.07	7.87	7.16	7.21	9.16	8.6	
EV/EBITDA	-0.27	10.55	6.77	7.41	10.15	12.6	
EV/Revenue	-0.07	1.81	1.42	1.65	2.40	2.5	
Earnings yield	10.8%	5.9%	10.0%	7.9%	8.3%	7.93%	
FCF yield	14.1%	12.7%	14.0%	13.9%	10.9%	11.58%	

EXPANDED RATIO ANALYSIS (II)

leverage · solvency

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	—	—	—	—	—	0.83	
Quick ratio	—	—	—	—	—	0.83	
Debt / equity	0.27	0.29	0.24	0.24	0.30	0.24	
Debt / assets	8.1%	7.5%	6.3%	6.2%	9.0%	6.4%	
Net debt / EBITDA	-7.72	-1.48	-1.84	-1.91	1.40	1.26	
Interest coverage	20.95	12.40	15.18	16.46	18.01	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.21	0.22	0.23	0.24	0.24	0.22	
Receivables turnover	1.48	1.43	1.55	1.65	2.37	3.3	
DSO (days)	246	255	236	221	154	112	
DPO (days)	86	85	81	75	35	91	
Cash conversion cycle	160	170	155	147	119	21	
GROWTH (YoY)							
Revenue growth	13.6%	4.9%	16.7%	11.9%	6.6%	—	
Net income growth	141.7%	-38.6%	72.1%	2.7%	11.2%	—	
EPS growth	153.1%	-36.5%	75.5%	-1.4%	20.0%	—	
FCF growth	13.9%	0.9%	12.3%	28.1%	-16.5%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	19.73	12.53	21.98	21.68	26.00	28.53	
Book value / share	137.97	120.60	144.89	149.67	186.02	205.71	
Revenue / share	94.63	102.54	122.07	131.20	150.87	157.96	
FCF / share	25.76	26.86	30.76	37.83	34.09	40.91	
Cash / share	226.23	61.55	82.27	91.61	6.23	20.89	
SHAREHOLDER RETURN & SCORES							
Buyback yield	6.2%	3.3%	2.7%	1.5%	3.0%	3.36%	
Altman Z-Score	1.04	1.03	1.02	1.13	1.35	1.1	
Piotroski F-Score	6	6	8	6	7	7/9	
Beneish M-Score	-2.41	-2.46	-2.47	-2.59	-3.07	-3.57	

24 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	7 / 9	Strong		
Altman Z-Score	1.1	Distress (<1.81)	Distress	
Income quality	1.39	Cash-backed	OCF ÷ net income	
Beneish M-Score	-3.57	Non-manipulator	vs -2.22 threshold	

25 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		1.01	Revenue stability	0.99
Interest burden		0.94	Earnings stability	0.49
Operating margin		19.1%	Earnings persistence	0.91
Asset turnover		0.23×	Revenue CAGR 3y	10.1%
Financial leverage		3.75×	EPS CAGR 3y	27.0%
= ROE		15%	FCF CAGR 3y	14.0%

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SHAREHOLDER RETURN PROFILE				live
BUYBACK YIELD	DIVIDEND YIELD	TOTAL SHAREHOLDER RETURN	SBC / REVENUE	
3.36%	1.11%	4.27%	0.0%	
		cash yield	dilution pressure	



27 PEER COMPARISON							live peer engine
COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
PGR	\$127.0B	11.0	35%	14.0%	+10.5%	6/9	-1.4%
TRV	\$81.2B	10.1	27%	15.4%	+1.1%	6/9	+51.2%
ALL	\$62.7B	4.9	46%	17.6%	+5.4%	7/9	+27.8%
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 —.

28 ANALYST CONSENSUS & ESTIMATES

live consensus

Buy

43 Analysts

Str Sell (0)

Sell (2)

Hold (18)

Buy (22)

Str Buy (1)

MEAN TARGET (QTR)

\$350.29

7 targets

TARGET VS. PRICE

-2.6%

last-quarter mean

NEXT REPORT

2026-10-20

street \$6.79

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$58.99B	\$59.44B / \$58.43B	\$28.13	\$29.73 / \$26.89	16
FY2027	\$63.67B	\$65.27B / \$62.42B	\$29.30	\$31.72 / \$27.08	15
FY2028	\$67.45B	\$68.69B / \$65.67B	\$31.87	\$36.05 / \$30.27	5

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29 STREET TARGETS & THIRD-PARTY RATING

live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$345.00	-4.1%	3
Last Quarter	\$350.29	-2.6%	7
Last Year	\$339.56	-5.6%	39
All Time	\$300.53	-16.5%	78

Rolling mean of published targets vs. last close \$359.79. Aggregated from StreetInsider, Benzinga, Pulse 2.0.

Third-Party Composite Rating

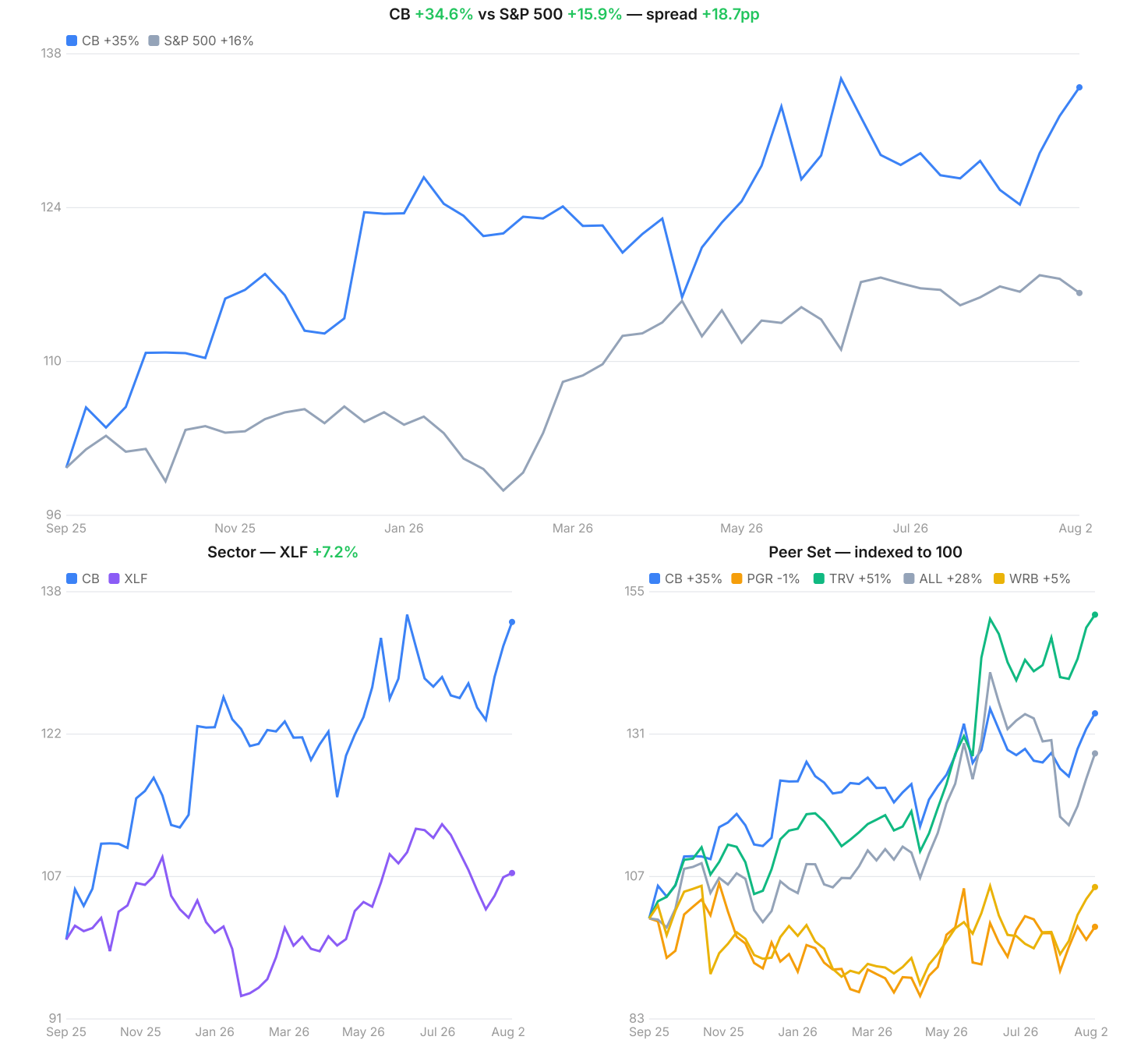
A

DCF5/5ROE4/5ROA5/5DEBT/EQ4/5P/E3/5P/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.

30 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 (20,2σ) 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	\$338.28	+21.51	+6.36%	Above
SMA 50	\$340.44	+19.35	+5.68%	Above
SMA 200	\$331.38	+28.41	+8.57%	Above
EMA 9	\$347.13	+12.66	+3.65%	Above
EMA 21	\$342.07	+17.72	+5.18%	Above
EMA 50	\$340.76	+19.03	+5.58%	Above
EMA 200	\$329.16	+30.63	+9.31%	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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31 TECHNICAL POWER SCORE

EDGE · site engine · 82/100 composite

TECHNICAL VERDICT

BULLISH

Power Score +65

20 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%

Momentum 25%

Volume 20%

Volatility 10%

Patterns 15%

100

91

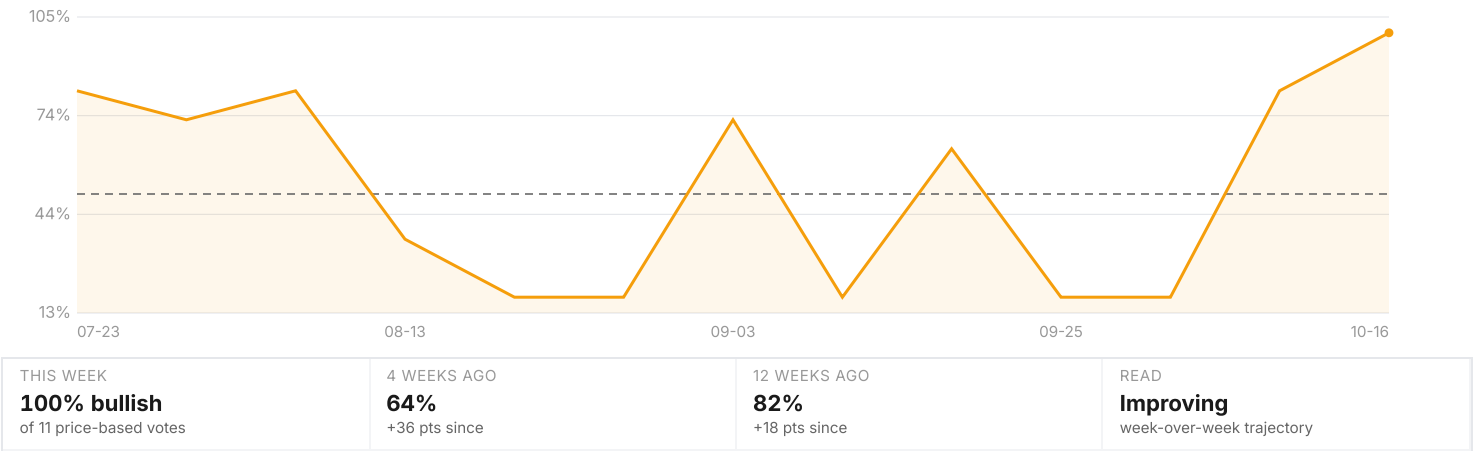
62

100

50

BULLISH — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



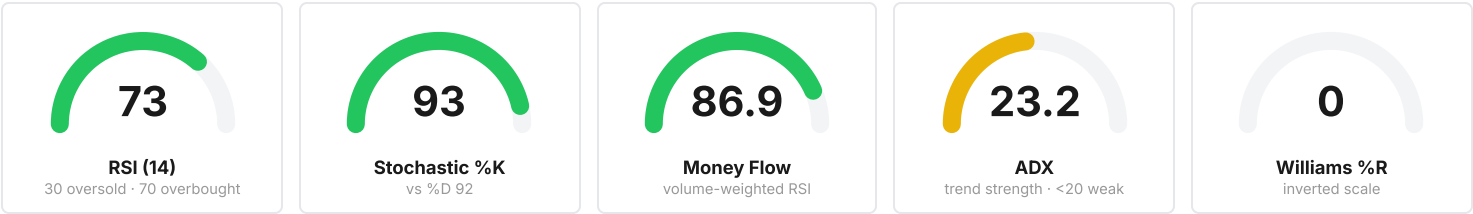
INDICATOR VOTE GRID

20 bull / 2 bear

● Price vs SMA 20	\$338.28	● Price vs SMA 50	\$340.44	● Price vs SMA 200	\$331.38
● EMA 9/21 Cross	347.1/342.1	● SMA 50/200	Golden	● ADX Direction	ADX 23
● Supertrend	\$339	● Parabolic SAR	\$339	● SMA Slope	0.960
● RSI	73.0	● Stochastic K/D	93/92	● StochRSI K/D	100/100
● Williams %R	-0	● CCI	188	● TSI vs Signal	18.2
● CMO	45.9	● ROC	8.73%	● OBV Signal	Accum
● Chaikin MF	-0.090	● MFI	87	● Force Index	3M
● Elder Ray Bull	17.71				

INDICATOR GAUGES

site technicals-tab style



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33 SEASONALITY — 20-YEAR AVERAGES

live model · win rates shown

-0.7%

Jan

30%

+0.5%

Feb

60%

+0.1%

Mar

62%

+1.9%

Apr

75%

+1.0%

May

55%

-0.4%

Jun

50%

+1.0%

Jul

65%

+0.8%

Aug

60%

+1.1%

Sep

65%

+4.2%

Oct

70%

+1.7%

Nov

75%

+3.1%

Dec

80%

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

34 RISK INDICATORS

computed from live price history

COMPUTED FROM LIVE WEEKLY PRICES	CB	S&P 500
Weekly volatility (σ , 1y)	2.68%	1.83%
Best / worst week (1y)	+8.5% / -5.8%	—
Max drawdown (5y, monthly)	-37.3%	—
1-week VaR (95%)	-3.7%	—
Beta (5y)	0.38	1.00

35 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

CB EQUITY WEATHER (LIVE)
CLOUDY · +9

Trend

+44

Momentum

+70

Volume

-54

Volatility

-60

Breadth

-23

MARKET REGIME (2026-10-16)
NEUTRAL

VIX

19.99

Normal

DOW THEORY

Confirmed

Bearish

SPY / QQQ TSI

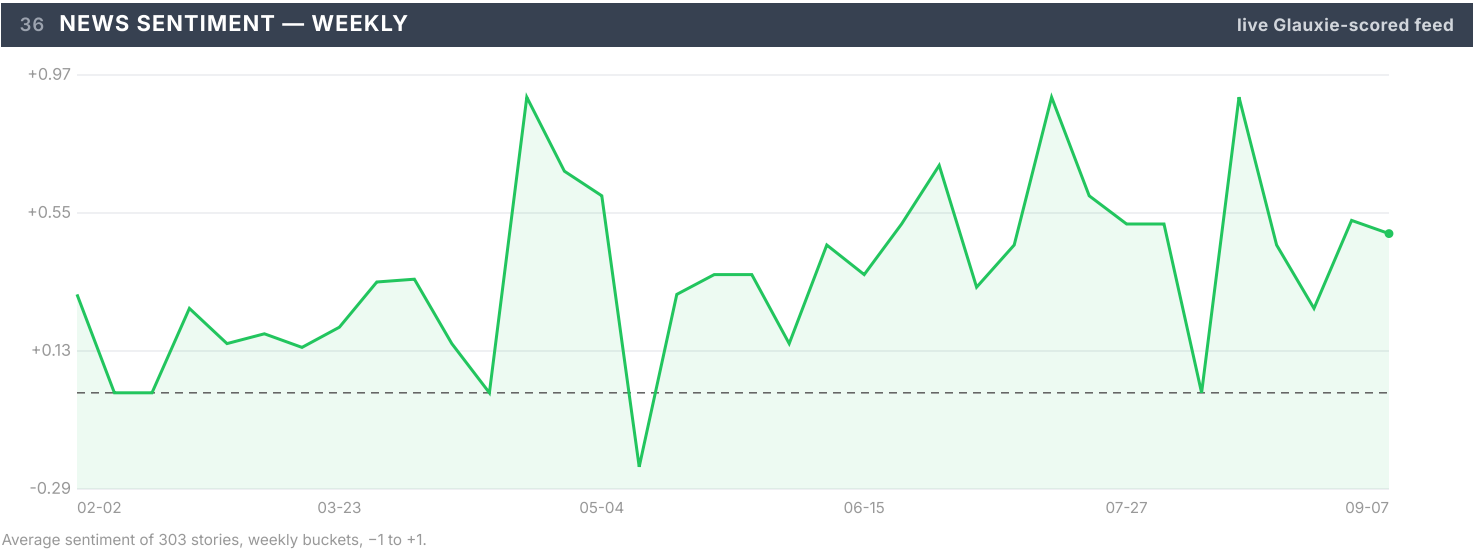
7.2 / 4.7

trend strength

SECTOR STRENGTH

46/100

breadth average



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37 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Cloudy

OVERALL +8.9 +18.9 vs industry	TREND +44.1 +42.4 vs industry	MOMENTUM +70.4 +56.1 vs industry	VOLUME -53.5 -46.0 vs industry
---	--	---	---

READING	CB	INSURANCE - PROPERTY & CASUALTY N=188	FINANCIAL SERVICES N=24,134	ALL US SYMBOLS N=70,435
Overall	+8.9	-10.0	-16.3	-20.5
Trend	+44.1	+1.7	-12.5	-21.3
Momentum	+70.4	+14.3	-4.4	-15.8
Volume	-53.5	-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.

38 EXECUTIVE COMPENSATION

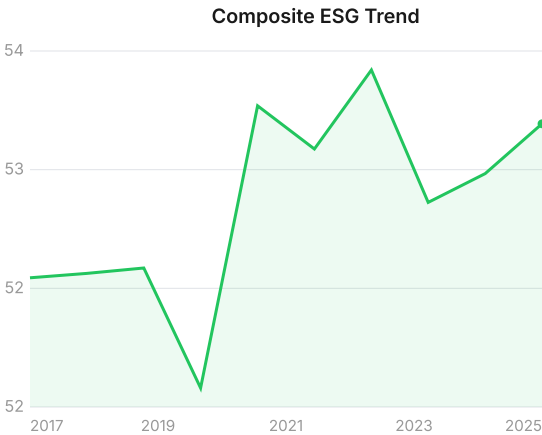
live proxy data · FY2025

EXECUTIVE	TOTAL COMP	STRUCTURE
Evan G. Greenberg Chairman and Chief Executi	\$33.2M	57% equity+incentive
John W. Keogh President and Chief Operating	\$14.8M	59% equity+incentive
John J. Lupica Former Vice Chairman and Exec	\$9.3M	61% equity+incentive
Peter C. Enns Chief Financial Officer	\$6.8M	50% equity+incentive
Juan Luis Ortega President, North America In	\$6.4M	44% equity+incentive

39 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	50
Social	55
Governance	54
Composite ESG	53



40 8-K MATERIAL EVENTS

live EDGAR feed

FILED	8-K CONTENTS	ITEMS
2026-07-21	Earnings Release; Exhibits	2.02,9.01
2026-06-10	Other Events; Exhibits	8.01,9.01
2026-05-22	Officer/Director Change; Bylaws Amendment; Shareholder Vote; Exhibits	5.02,5.03,5.07,9.01
2026-05-20	Other Events; Exhibits	8.01,9.01
2026-04-21	Earnings Release; Exhibits	2.02,9.01
2026-03-11	Amendments to Articles of Incorporation or Bylaws; Financial Statement	5.03,9.01
2026-02-03	Results of Operations and Financial Condition; Financial Statements an	2.02,9.01
2025-12-08	Regulation FD Disclosure	7.01

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41 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.

42 DISCLOSURES

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43 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 · 2020-07-28 to 2026-04-21
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	51 rows · 2011 to 2026
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-05-21 to 2026-09-01
Proposed sales (Form 144)	edgar/form144	1 record
Beneficial ownership (13D/G)	edgar/13dg	3 rows · 2025-11-14 to 2026-04-28
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.