

Cigna Corporation (CI)

Healthcare / Medical - Healthcare Plans · New York Stock Exchange



EQUITY FACTSHEET

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
\$302.30	\$79.9B	\$311.34	12.5	11.7%	15%	8/9	+4.5%
2026-10-16	VOLUME	52-WK LOW	P/S	NET MARGIN	ROIC	ALTMAN Z	5-YR RETURN
	1.5M	\$239.51	0.28	2.3%	8%	2.8	+105.3%

Cigna Group, established in 1792 and headquartered in Bloomfield, Connecticut, provides insurance products and related services across the United States. The company operates through two primary segments. Its Evernorth division offers a comprehensive array of coordinated and specialized health solutions, including pharmacy services, benefits administration, care management and delivery, and advanced intelligence solutions. These offerings cater to a diverse clientele, such as health plans, employers, government entities, and healthcare providers. Meanwhile, the Cigna Healthcare segment delivers an extensive portfolio of products and services, encompassing medical, pharmaceutical, behavioral health, dental, vision, and health advocacy programs for both insured and self-insured customers. This segment also provides Medicare Advantage, Medicare Supplement, and Medicare Part D plans specifically for seniors, in addition to individual health insurance options available on and off public exchanges. Globally, Cigna Healthcare extends international health coverage and benefits to mobile professionals and employees of multinational organizations. Furthermore, the company issues permanent insurance contracts to corporations, designed to cover the lives of specific employees for funding future benefit obligations. Cigna distributes its various offerings through insurance brokers and consultants, direct sales channels to employers, unions, and individuals, and via both private and public exchanges.

SECTOR Healthcare INDUSTRY Medical - Healthcare Plans EXCHANGE NYSE MARKET CAP \$79.9B EMPLOYEES 67,700 (SEC-filed) CEO Brian C. Evanko

IPO 1982-03-31 COUNTRY US

900 Cottage Grove Road, Bloomfield, CT 06002 · Tel 860 226 6000 · [thecignagroup.com](https://www.thecignagroup.com)

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

61 / 100

Street mean **\$344.86** (7 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

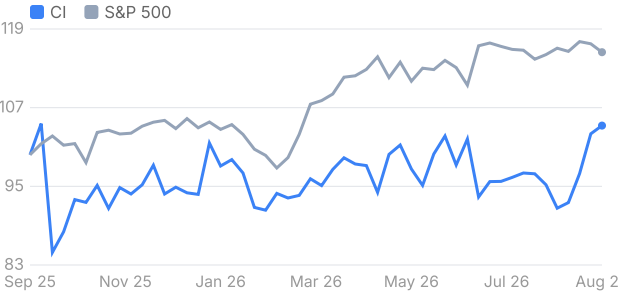
ROUTINE SELLING — LOW SIGNAL

\$67M sold / 6 mo, zero open-market buys

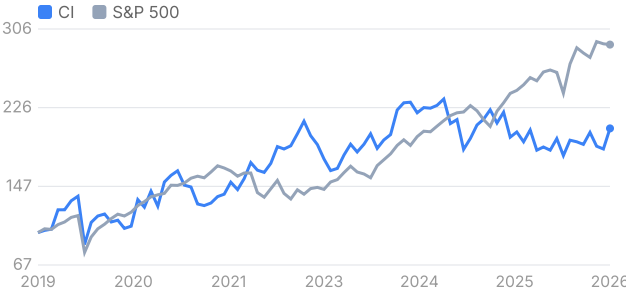
2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · CI +4.5% · S&P 500 +15.9% · spread -11.4pp



7 Years vs S&P 500 · CI +105.3% · S&P 500 +189.9% · spread -84.6pp



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

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3 INSIDERSTREET SCORE

live IS factor model

INSIDERSTREET
SCORE

61

OF 100

Score Breakdown

Profitability	27/100
Growth	63/100
Momentum	90/100
Quality	70/100
Earnings Quality	84/100
Balance Sheet	48/100
Value	74/100
Risk (safety)	65/100
Overall	61.3/100

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
ELV	57
CVS	52
HUM	27
CNC	37
UNH	51
MOH	30
CI	61

IS Score Trend — quarterly



4 TWO READINGS

business vs price

BUSINESS QUALITY

61 / 100

IS Score 61.3 / 100 · +0.0 from peak of 61

Quarter	Business Quality
23 Q1	61
23 Q2	61
23 Q3	47
23 Q4	48
24 Q1	41
24 Q2	42
24 Q3	41
24 Q4	47
25 Q1	57
25 Q2	55
25 Q3	61
25 Q4	61
26 Q1	61

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

PRICE STRUCTURE

BULLISH

Technical Score 88 / 100 · Power +76 · 21 of 22 indicator votes bullish

Date	Price Structure
07-23	50%
08-13	50%
09-03	106%
09-25	31%
10-16	106%

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 61 and price structure at 88 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 61.3	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 61 → 58 → 60 → 61	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 1,731 → now 1,702	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

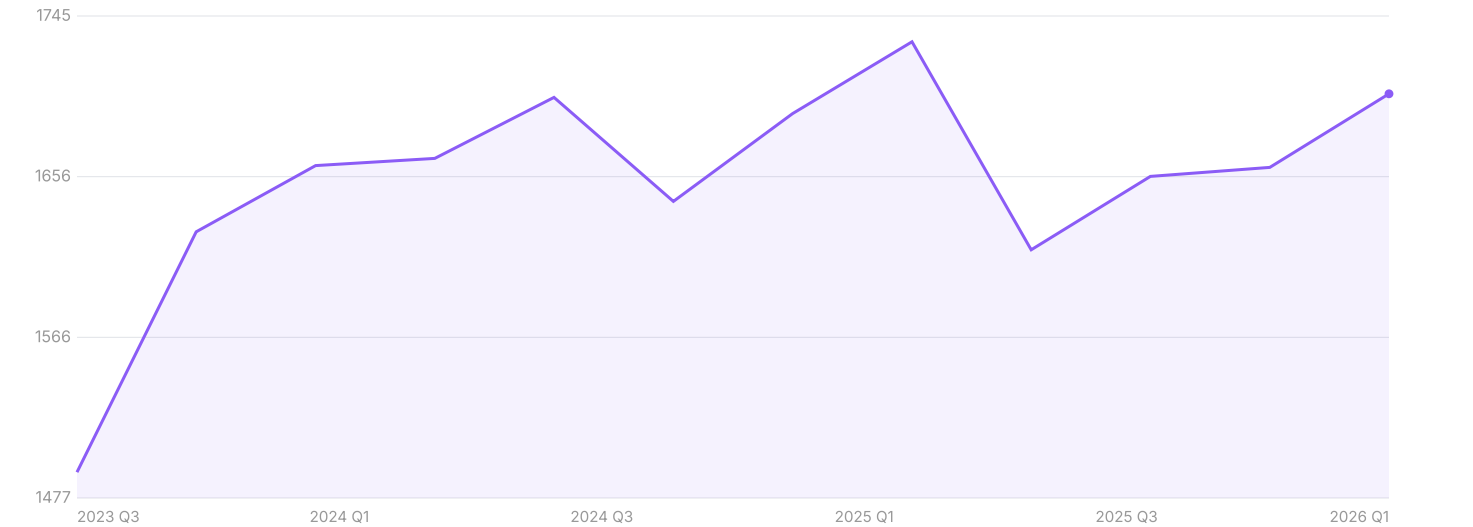
SITE CONVERGENCE SCORE 3 of 4 top 4% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 3 buys 2026-09-11	INSIDER BUYS (180D) 0 none disclosed
ETF FUNDS (30D) 1450 up / 1169 down net +281 funds	INSTITUTIONS ADDED (13F) 41 managers opening or increasing		

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 1,731 · latest 1,702 (~29 from peak).

Quarter	Holders	13F Shares	Value	Reported Own%
2026 Q2	1,702	239.5M	\$64.8B	90.7%
2026 Q1	1,661	235.1M	\$61.4B	89.1%
2025 Q4	1,656	235.5M	\$62.5B	89.2%
2025 Q3	1,615	233.3M	\$62.5B	88.4%
2025 Q2	1,731	236.1M	\$73.5B	89.4%
2025 Q1	1,691	241.0M	\$74.0B	91.3%
2024 Q4	1,642	243.7M	\$63.1B	92.3%
2024 Q3	1,700	242.5M	\$79.2B	91.9%
2024 Q2	1,666	243.5M	\$75.2B	92.2%
2024 Q1	1,662	250.9M	\$84.9B	95.0%
2023 Q4	1,625	255.8M	\$71.9B	96.9%
2023 Q3	1,491	256.0M	\$68.8B	97.0%

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

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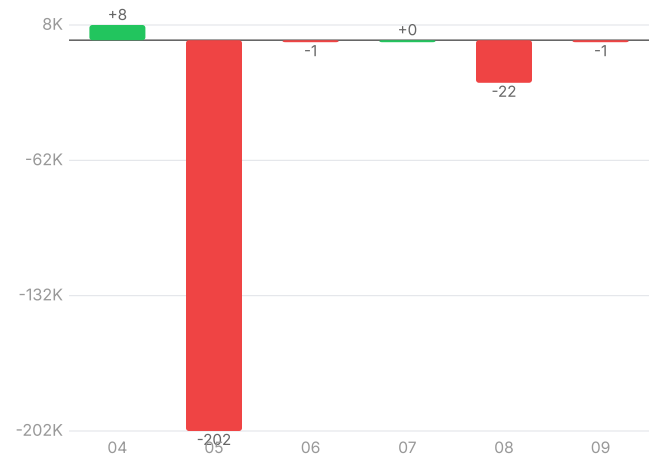
8 INSIDER ACTIVITY live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Neville Everett	See Remarks	2026-09-03	SELL	617	\$0.18M	5,053
Kurian George	director	2026-08-31	A-Award	109	—	2,042
Jones Nicole S	See Remarks	2026-08-18	SELL	2,677	\$0.75M	25,880
Holgerson Bryan	See Remarks	2026-08-06	A-Award	1	—	945
Jones Nicole S	See Remarks	2026-08-05	EXERCISE	1,301	\$0.25M	28,557
Jones Nicole S	See Remarks	2026-08-05	EXERCISE	1,301	\$0.25M	0
Jones Nicole S	See Remarks	2026-08-04	EXERCISE	14,045	\$2.70M	46,692
Jones Nicole S	See Remarks	2026-08-04	SELL	19,436	\$5.37M	27,256

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	19	229,533	\$66.8M	Counted
M — Exercises (paired A/D)	7	228,788	\$39.3M	None — mechanics
F — Tax withholding	13	25,098	\$7.2M	None — compensation
P — Open-market purchases	0	0	\$0	Counted — none occurred

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

SIGNAL Routine Selling — Low Signal	OPEN-MARKET SELLS \$66.8M 19 txns / 6 mo	OPEN-MARKET BUYS \$0.0M 0 txns / 6 mo	CLUSTER None active 3+ insiders / 21 days
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10 FORM 144 PLANNED-SALE PIPELINE live EDGAR data

FILED	FILER	SHARES REGISTERED	EST. PROCEEDS
2026-09-03	Neville Everett	617	\$0.2M
2026-08-18	Jones Nicole S	2,677	\$0.7M
2026-08-04	Jones Nicole S	19,436	\$5.4M
2026-06-12	Kates Jamie G	899	\$0.3M
Trailing 12 mo	9 filings	241,010	\$70M

11 13D / 13G STAKES COND

FILED	FORM	REPORTING PERSON	% OF CLASS	SHARES
2026-04-29	SCHEDULE 13G	Vanguard Capital Management	7.51%	19.8M sh
2026-03-26	SCHEDULE 13G/A	The Vanguard Group	—	exit/reporting change
2026-03-05	SCHEDULE 13G/A	The Vanguard Group	10.03%	26.4M sh
2025-11-05	SCHEDULE 13G/A	Abigail P. Johnson	4.00%	10.7M sh

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12 CONGRESSIONAL TRADING				EDGE · STOCK Act	
MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Ro Khanna	House	SELL	\$1,001 - \$15,000	2026-09-25	2026-10-09
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-09-11	2026-10-09
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-09-04	2026-10-09
Alan Armstrong	Senate	BUY	\$1,001 - \$15,000	2026-03-27	2026-07-21
Jerry Moran	Senate	SELL	\$1,001 - \$15,000	2023-12-14	2024-01-17
Jerry Moran	Senate	SELL	\$1,001 - \$15,000	2023-12-14	2024-01-17
HOUSE 12-MO 30 trades 8 purchases		SENATE 12-MO 1 trades 1 purchases		COVERAGE STOCK Act filings 30-45 day disclosure lag	

13 INSTITUTIONAL OWNERSHIP & 13F FLOW				live 13F data
13F FILERS (LAST COMPLETE Q) 1,661	13F SHARES 235M 89.1% of shares out	NEW / CLOSED 156 / 118 positions, QoQ	INCREASED / REDUCED 671 / 558 positions, QoQ	
PUT/CALL (13F) 1.13 option positions	FREE FLOAT 99.5% 263M sh			

2.8 · Largest Reporting 13F Managers

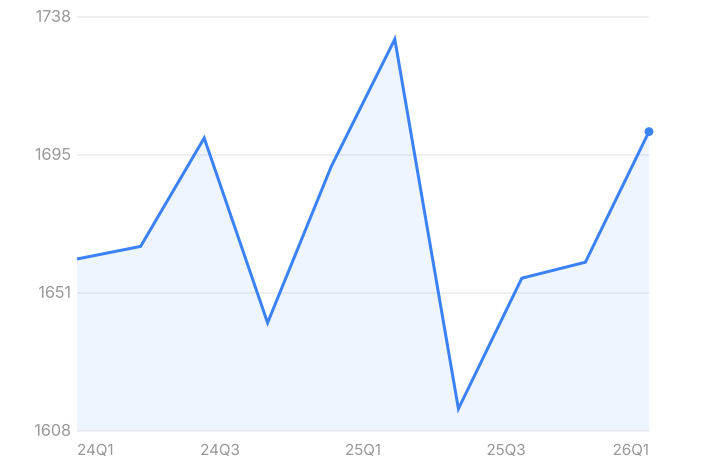
MANAGER	SHARES	VALUE
Assenagon Asset Management S.A.	314,127	\$85M
Wealth Enhancement Advisory Servic	115,237	\$30M
Fjarde Ap - Fonden /Fourth Swedish N	89,955	\$24M
Asr Vermogensbeheer N.V.	82,000	\$22M
Mn Services Vermogensbeheer B.V.	77,020	\$21M
Czech National Bank	75,923	\$21M

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

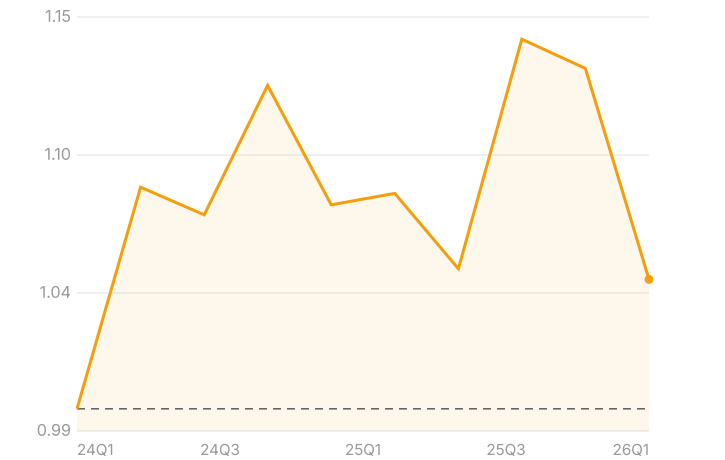
2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.1%	\$2.3B
VTSAX	0.1%	\$2.3B
VSMPX	0.1%	\$2.3B
VTI	0.1%	\$2.3B
VFINX	0.1%	\$1.9B
VOO	0.1%	\$1.9B

13F Filers Holding CI — quarterly



Institutional Put/Call — quarterly

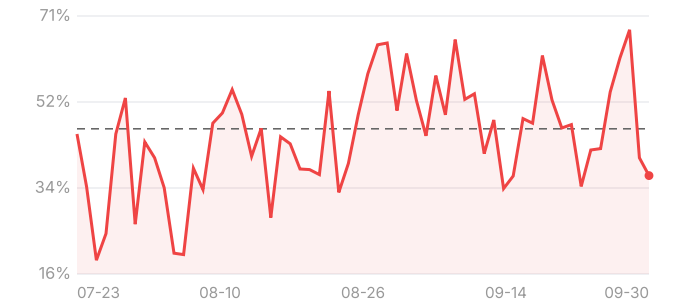


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14 SHORT VOLUME — DAILY, 60 SESSIONS

EDGE · live FINRA feed

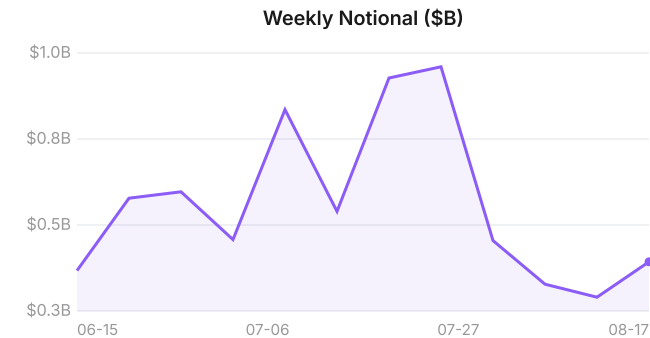


Daily short-sale volume as % of volume reported in FINRA's short-sale file — a flow measure, not short interest; dashed = 50-day average.

LATEST SESSION 36.6% 2026-10-15	20-DAY AVG 47.6% 50-day 46.6%	TREND Rising 20d vs 50d	BY MARKET CENTER Q: 36% · N: 43% · B: 35% latest session
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15 DARK POOL ACTIVITY

EDGE · live ATS data

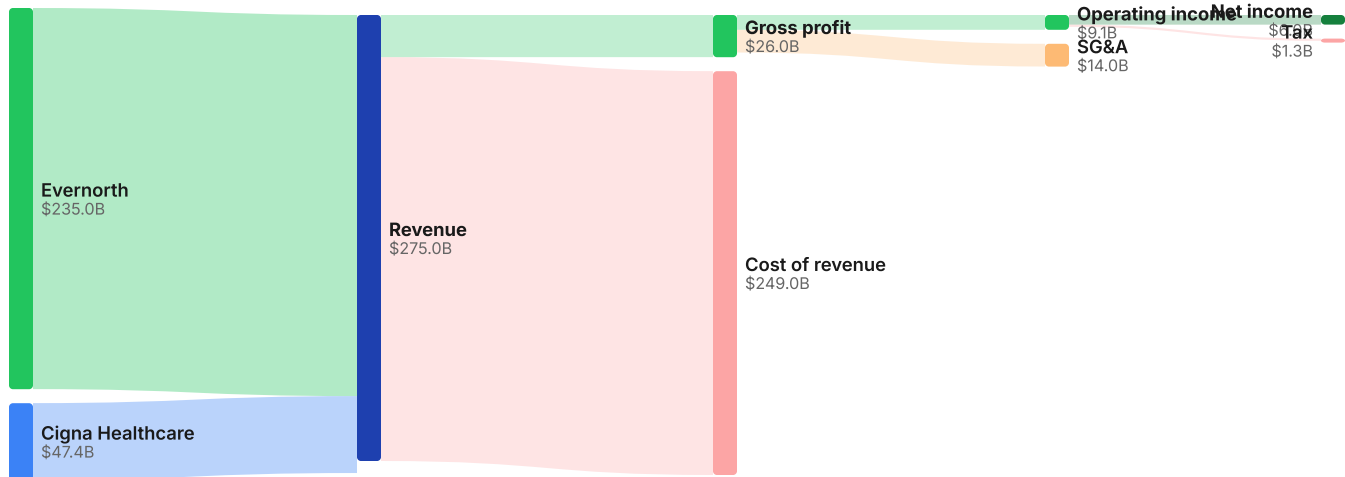


Where CI Trades in the Dark

ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross Llc	1.9M	28 sh
Ubsa Ubs Ats	1.4M	30 sh
Ebxi Level Ats	1.0M	19 sh
Sgmt Sigma X2	1.0M	25 sh
Mlix Instinct X	0.8M	34 sh
Mstx Ms Trajectory Cross (Ats-1)	0.8M	20 sh

16 REVENUE FLOW — FY2025

live segmentation + income data



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

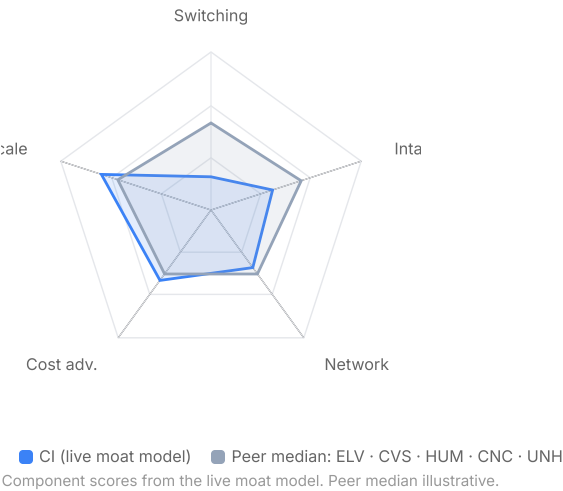
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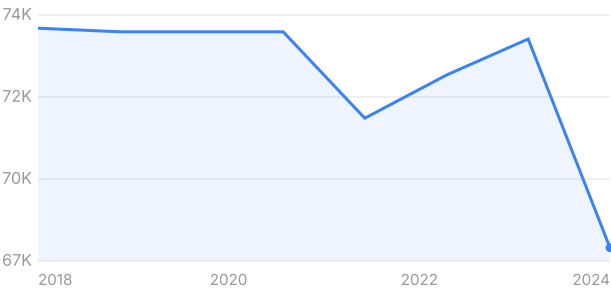
17 MOAT & COMPETITIVE POSITION

LIVE MODEL · 44/100 WEAK

Moat score 44/100 — Weak; primary source Efficient Scale.



3.8 · Employees (SEC filings)



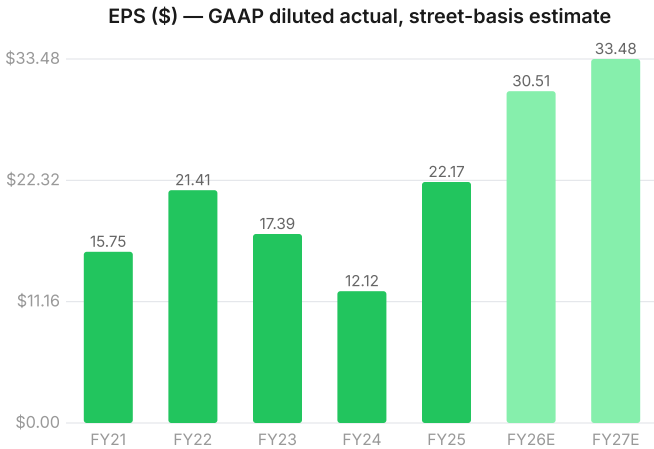
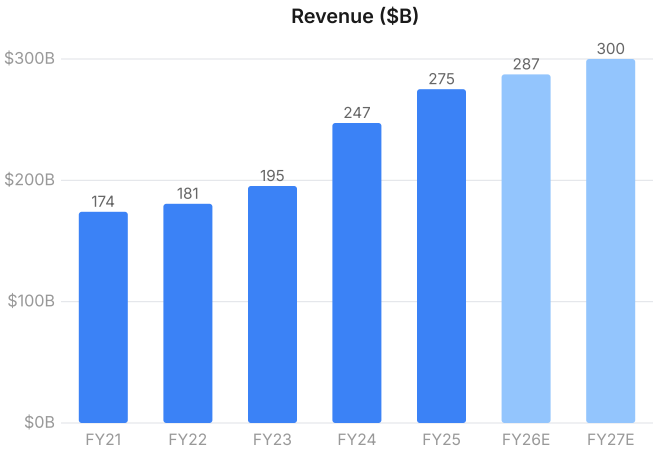
18 CORPORATE INFORMATION — KEY OFFICERS

67,700 employees

OFFICER	TITLE
David Michael Cordani	Executive Chairman of the Board
Brian C. Evanko	President, CEO & Director
Nicole Susan Jones	Executive Vice President, Chief Administrative Officer & Chief Human Resources Officer
Ann Dennison	Executive Vice President & Chief Financial Officer

19 REVENUE & EPS — HISTORY AND ESTIMATES

live consensus

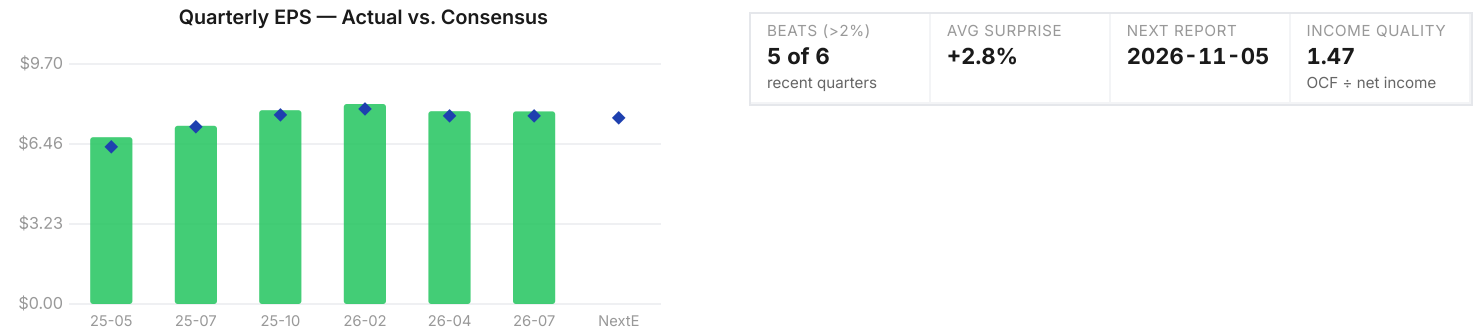


Actual bars are GAAP diluted EPS from the filed income statement; the lighter forward bars are street-basis consensus. The two are different measures and are not comparable quarter to quarter.

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20 ESTIMATE VS. ACTUAL & SURPRISES

live data



21 REPORTED VS. CONSENSUS — FULL HISTORY

0 quarters · live data

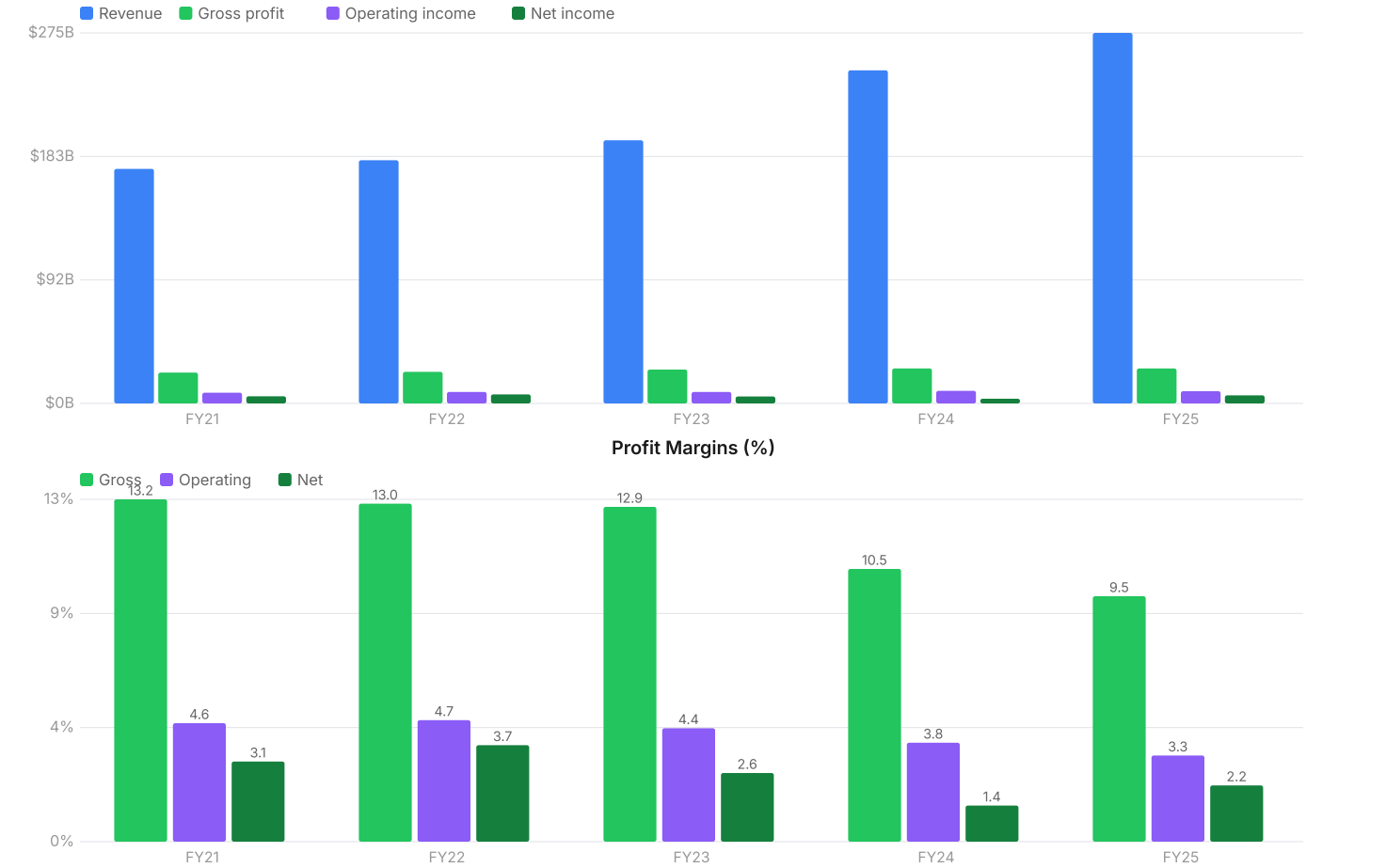
BEAT RATE —% 0 of 0 quarters	CURRENT STREAK 0 longest 0	AVG EPS SURPRISE —% median —%	SURPRISE TREND — last 4 vs prior 4
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PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE
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Announcement 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.

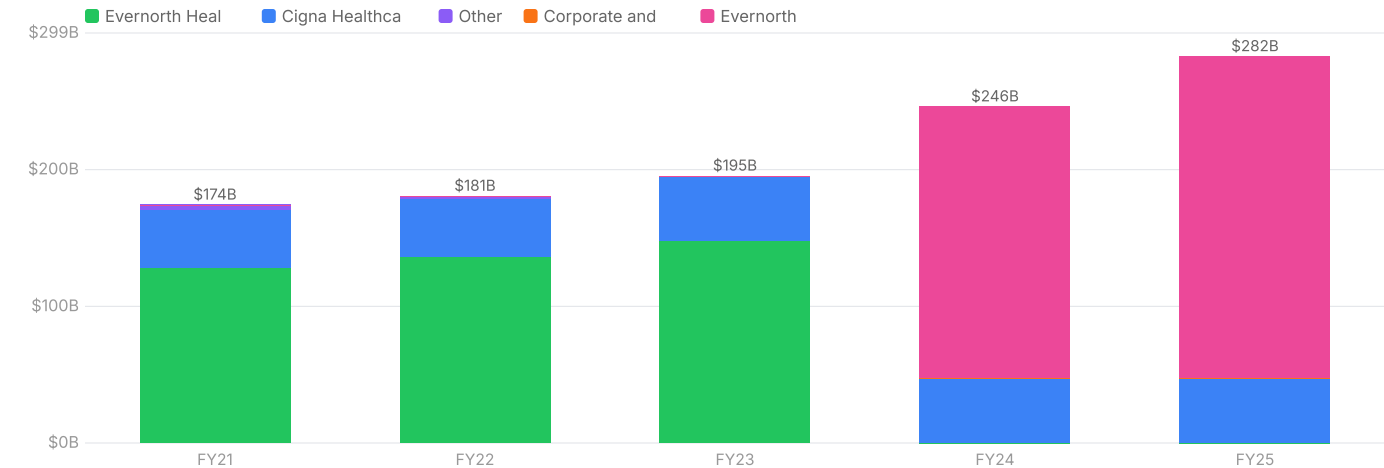
INCOME TRENDS — 5 YEAR

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	+8.5%	+3.7%	+8.2%	+26.6%	+11.3%
Gross profit	-5.2%	+2.4%	+7.1%	+3.1%	+0.1%
Operating income	-2.6%	+6.4%	+1.0%	+10.3%	-3.1%
Net income	-36.5%	+24.8%	-23.0%	-33.5%	+73.5%

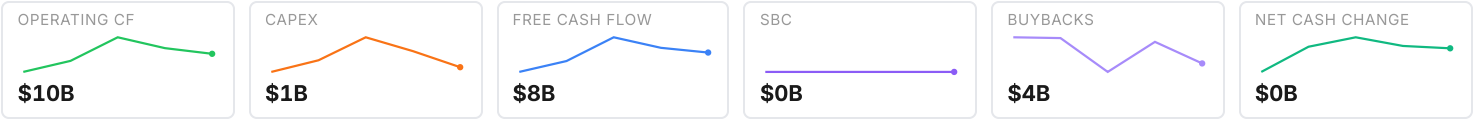
22 INCOME STATEMENT — FULL

live financials

\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	174.1	180.5	195.3	247.1	275.0	
Cost of revenue	151.1	157.0	170.1	221.2	249.0	
Gross profit	23.0	23.5	25.2	26.0	26.0	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	12.8	13.0	14.3	14.6	14.0	
Operating income	7.9	8.5	8.5	9.4	9.1	
EBITDA	10.0	10.4	10.8	11.4	11.6	
D&A	1.8	1.9	1.8	1.8	2.6	
Pretax income	6.8	8.4	5.5	5.3	7.6	
Income tax	1.4	1.6	0.1	1.5	1.3	
Net income	5.4	6.7	5.2	3.4	6.0	
Diluted EPS (\$)	15.75	21.41	17.39	12.12	22.17	
Diluted shares (M)	341	313	297	283	266	

CASH FLOW TRENDS

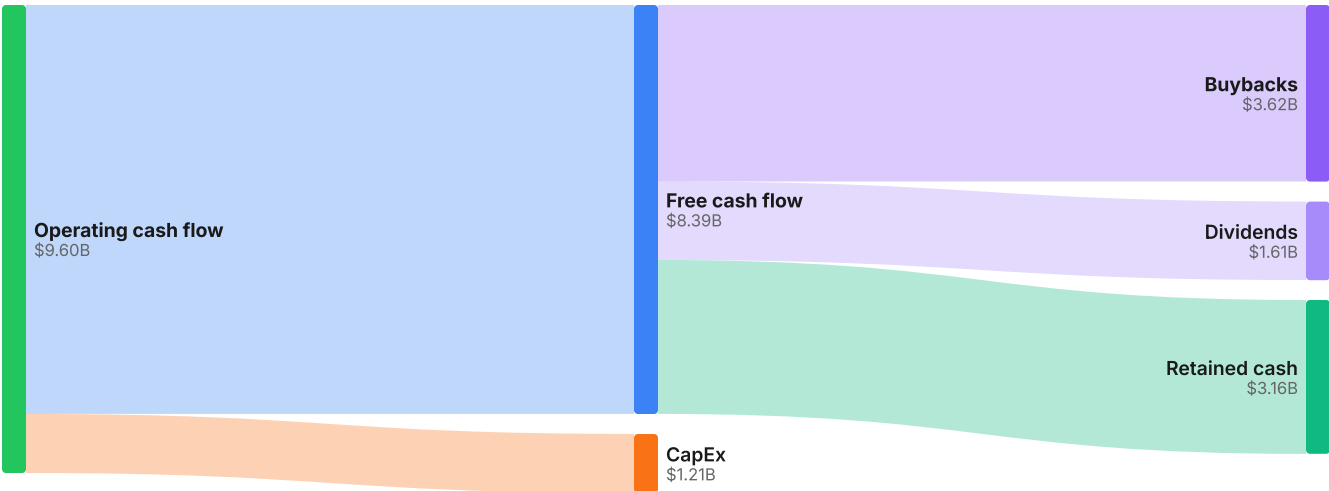
live data



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WHERE THE CASH WENT — FY2025

cash Sankey, live data



Balance Sheet — Full

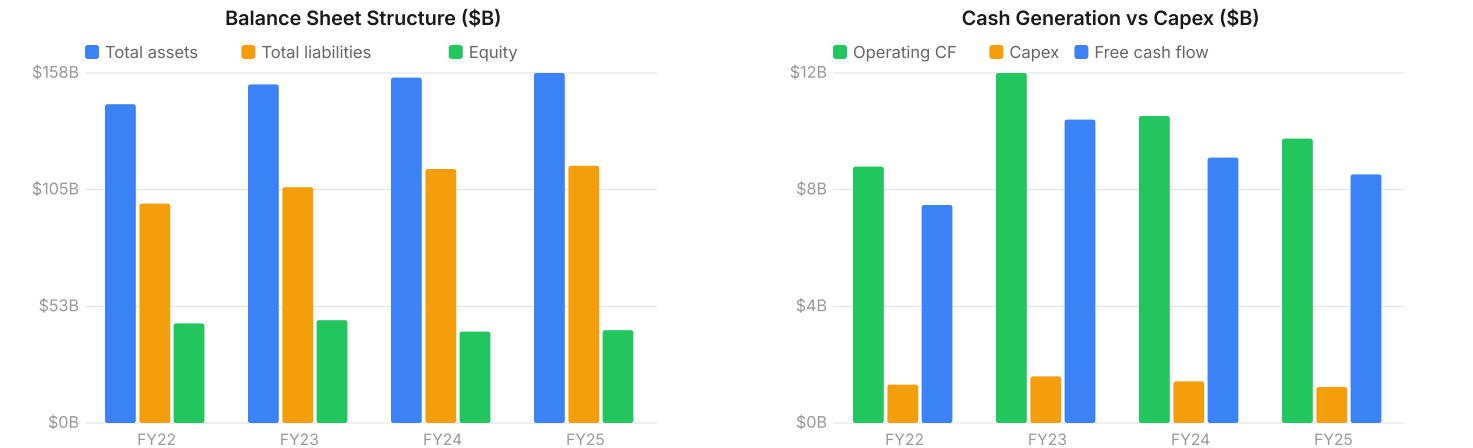
\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	5.9	7.8	7.6	7.7	
ST investments	0.9	0.9	0.7	0.0	
Receivables (net)	17.0	17.5	24.1	28.8	
Total current assets	30.1	37.4	48.9	47.8	
PP&E (net)	1.3	0.9	0.8	3.7	
Goodwill + intangibles	81.2	77.9	76.6	73.5	
Total assets	143.9	152.8	155.9	157.9	
Accounts payable	24.8	28.4	37.8	10.7	
Short-term debt	3.0	2.7	3.0	0.6	
Deferred revenue	0.0	0.0	0.0	0.0	
Total current liabilities	41.2	48.7	58.0	56.3	
Long-term debt	28.0	28.1	28.9	30.9	
Total liabilities	99.0	106.4	114.6	116.0	
Shareholders' equity	44.9	46.4	41.2	41.9	

Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	6.8	5.4	3.8	6.3	
D&A	2.9	3.0	2.8	2.8	
Stock-based compensation	0.0	0.0	0.0	0.0	
Working capital change	0.6	3.5	1.2	0.2	
Operating cash flow	8.7	11.8	10.4	9.6	
Capital expenditures	(1.3)	(1.6)	(1.4)	(1.2)	
Investing cash flow	3.1	(5.2)	(2.1)	(4.4)	
Buybacks	(7.6)	(2.3)	(7.0)	(3.6)	
Dividends paid	(1.4)	(1.5)	(1.6)	(1.6)	
Debt issuance / (repay)	(2.6)	(0.3)	1.1	(0.7)	
Financing cash flow	(11.2)	(4.3)	(7.6)	(6.4)	
Free cash flow	7.4	10.2	9.0	8.4	

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23 EXPANDED RATIO ANALYSIS (I)

live ratio engine · profitability · valuation

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	11.0%	14.6%	11.3%	7.9%	14.4%	15%	
ROA	3.5%	4.5%	3.5%	2.2%	3.8%	4.1%	
ROIC	8.4%	9.8%	12.2%	10.4%	11.5%	7.7%	
Gross margin	13.2%	13.0%	12.9%	10.5%	9.5%	11.7%	
Operating margin	4.6%	4.7%	4.4%	3.8%	3.3%	3.5%	
Net margin	3.1%	3.7%	2.6%	1.4%	2.2%	2.3%	
EBITDA margin	5.7%	5.8%	5.6%	4.6%	4.2%	4.5%	
FCF margin	3.5%	4.1%	5.2%	3.6%	3.1%	—	
VALUATION							
P/E	13.14	14.29	16.47	21.89	12.29	12.5	
P/B	1.50	2.13	1.84	1.83	1.75	1.9	
P/S	0.40	0.53	0.44	0.30	0.27	0.28	
P/FCF	11.68	13.01	8.30	8.39	8.73	8.8	
EV/EBITDA	8.91	10.52	8.88	7.93	8.09	8.4	
EV/Revenue	0.57	0.67	0.55	0.40	0.35	0.4	
Earnings yield	7.6%	7.0%	6.1%	4.6%	8.1%	8.04%	
FCF yield	8.6%	7.7%	12.0%	11.9%	11.5%	11.41%	

EXPANDED RATIO ANALYSIS (II)

leverage · solvency

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	0.83	0.73	0.77	0.84	0.85	0.85	
Quick ratio	0.74	0.61	0.65	0.73	0.72	0.74	
Debt / equity	0.73	0.70	0.67	0.78	0.75	0.75	
Debt / assets	22.1%	21.9%	20.2%	20.5%	19.9%	20.3%	
Net debt / EBITDA	2.55	2.16	1.84	1.90	1.99	2.04	
Interest coverage	6.75	6.93	6.25	6.76	6.77	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	1.12	1.21	1.32	1.60	1.75	1.80	
Receivables turnover	13.08	11.43	11.35	11.91	10.41	9.2	
DSO (days)	28	32	32	31	35	40	
DPO (days)	49	54	57	55	35	15	
Cash conversion cycle	-13	-13	-14	-14	10	33	
GROWTH (YoY)							
Revenue growth	8.5%	3.7%	8.2%	26.6%	11.3%	—	
Net income growth	-36.6%	25.0%	-23.0%	-33.5%	73.5%	—	
EPS growth	-30.5%	34.9%	-20.1%	-29.5%	81.2%	—	
FCF growth	-34.8%	21.9%	39.1%	-12.5%	-6.3%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	16.28	21.95	17.53	12.36	22.40	24.31	
Book value / share	142.92	146.92	156.92	147.72	156.85	162.56	
Revenue / share	528.08	591.06	662.89	889.62	1033.86	1069.78	
FCF / share	18.31	24.10	34.76	32.24	31.54	34.52	
Cash / share	18.20	22.36	29.69	29.57	28.86	23.86	
SHAREHOLDER RETURN & SCORES							
Buyback yield	11.0%	7.9%	2.7%	9.4%	4.9%	1.76%	
Altman Z-Score	1.93	2.31	2.25	2.50	2.67	2.8	
Piotroski F-Score	6	7	8	6	8	8/9	
Beneish M-Score	-2.28	-2.41	-2.66	-2.20	-2.24	-2.82	

24 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	8 / 9	Strong		
Altman Z-Score	2.8	Grey zone	Grey	
Income quality	1.47	Cash-backed	OCF ÷ net income	
Beneish M-Score	-2.82	Non-manipulator	vs -2.22 threshold	

25 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.76	Revenue stability	0.93
Interest burden		0.86	Earnings stability	0.21
Operating margin		3.5%	Earnings persistence	0.89
Asset turnover		1.83×	Revenue CAGR 3y	14.9%
Financial leverage		3.73×	EPS CAGR 3y	2.6%
= ROE		15%	FCF CAGR 3y	-7.2%

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SHAREHOLDER RETURN PROFILE live

BUYBACK YIELD 1.76%	DIVIDEND YIELD 2.05%	TOTAL SHAREHOLDER RETURN 3.69% cash yield	SBC / REVENUE 0.0% dilution pressure
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26 MULTIPLE HISTORY — FY SNAPSHOTS + TTM live ratio engine



27 PEER COMPARISON live peer engine

COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
ELV	\$92.9B	19.0	11%	2.9%	+6.3%	6/9	+23.6%
CVS	\$118.1B	24.1	6%	2.8%	+7.4%	8/9	+14.4%
HUM	\$49.6B	38.8	7%	1.7%	+18.3%	4/9	+54.6%
CNC	\$34.2B	-6.7	-20%	2.5%	+8.7%	6/9	+94.0%
UNH	\$360.3B	22.9	16%	3.6%	+3.3%	7/9	—
MOH	\$10.8B	1296.0	-0%	0.6%	+2.6%	5/9	—
OSCR	\$8.3B	18.6	34%	7.4%	+42.8%	7/9	—
REGN	\$81.4B	18.9	14%	30.2%	+9.3%	7/9	—

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

28 ANALYST CONSENSUS & ESTIMATES live consensus

Buy

39 Analysts



MEAN TARGET (QTR) \$344.86 7 targets	TARGET VS. PRICE +14.1% last-quarter mean	NEXT REPORT 2026-11-05 street \$7.52
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CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$287.16B	\$289.75B / \$281.03B	\$30.51	\$30.58 / \$30.45	15
FY2027	\$299.90B	\$308.49B / \$292.89B	\$33.48	\$33.86 / \$33.13	15
FY2028	\$316.02B	\$323.83B / \$305.86B	\$37.14	\$39.35 / \$31.25	12

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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	\$378.50	+25.2%	2
Last Quarter	\$344.86	+14.1%	7
Last Year	\$331.47	+9.6%	38
All Time	\$329.97	+9.2%	89

Rolling mean of published targets vs. last close \$302.30. Aggregated from StreetInsider, Benzinga, Pulse 2.0.

Third-Party Composite Rating

A-

DCF5/5

ROE4/5

ROA4/5

DEBT/EQ1/5

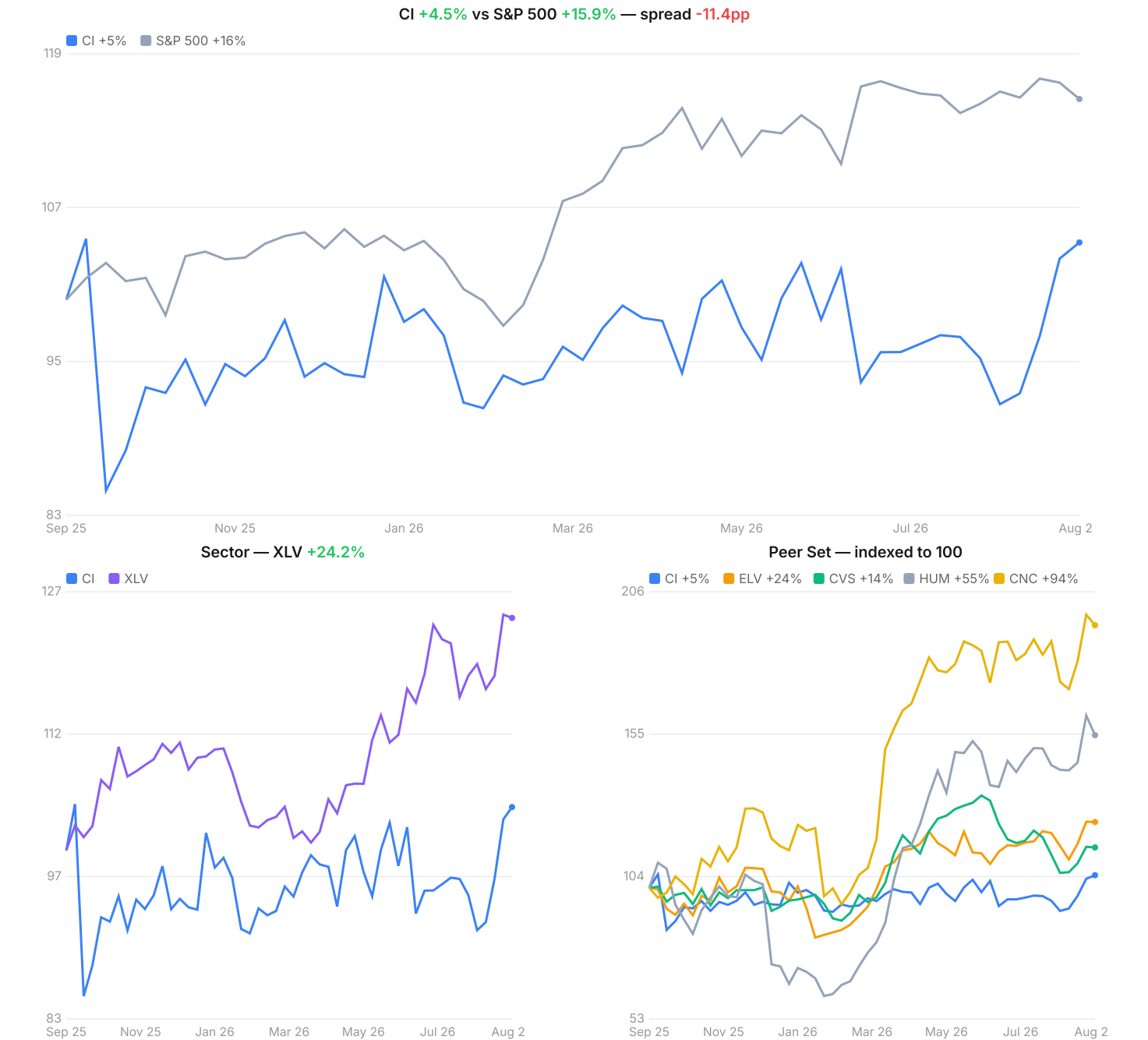
P/E3/5

P/B4/5

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

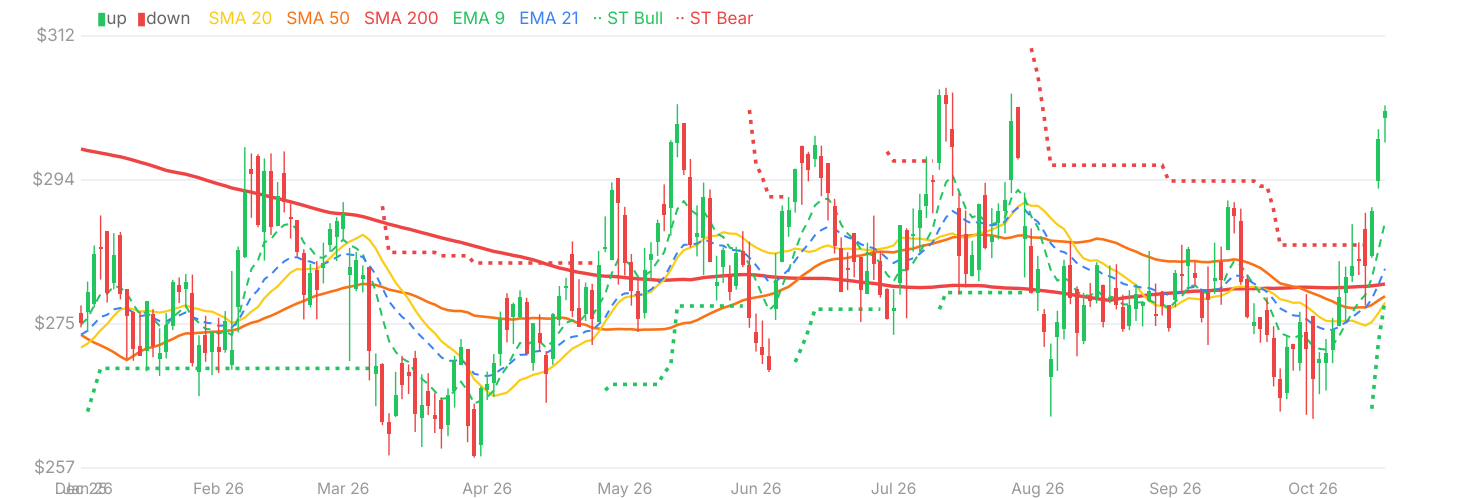
site chart, print edition



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	\$277.79	+24.51	+8.82%	Above
SMA 50	\$278.61	+23.69	+8.50%	Above
SMA 200	\$280.19	+22.11	+7.89%	Above
EMA 9	\$288.13	+14.17	+4.92%	Above
EMA 21	\$282.16	+20.14	+7.14%	Above
EMA 50	\$280.39	+21.91	+7.81%	Above
EMA 200	\$282.13	+20.17	+7.15%	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 SCOREEDGE · site engine · 88/100 composite

TECHNICAL VERDICT

BULLISH

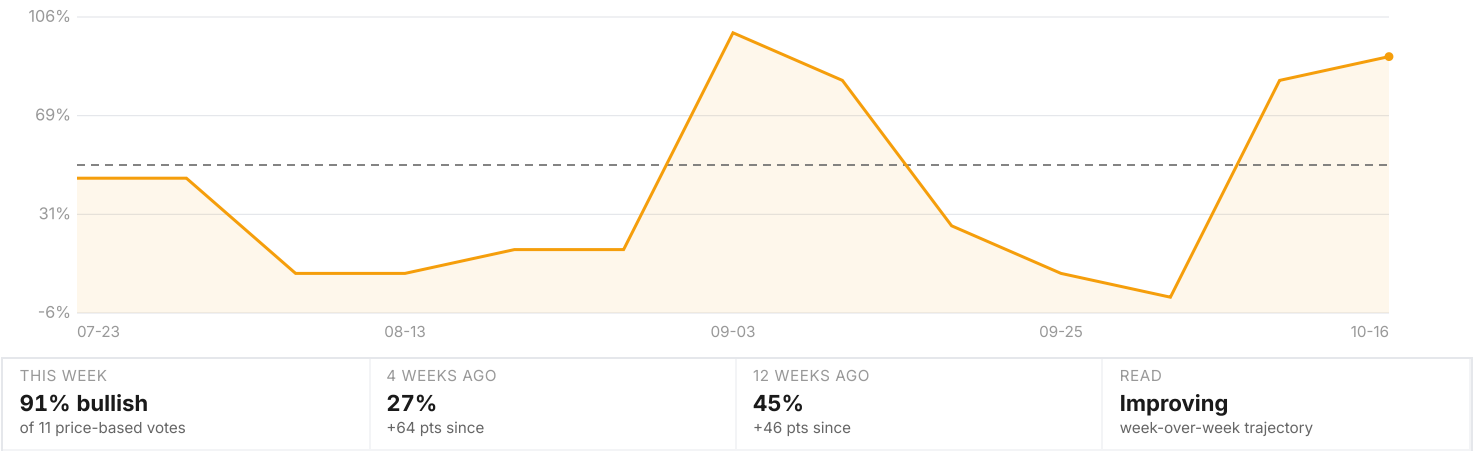
Power Score +76

21 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%		89
Momentum 25%		100
Volume 20%		94
Volatility 10%		100
Patterns 15%		50

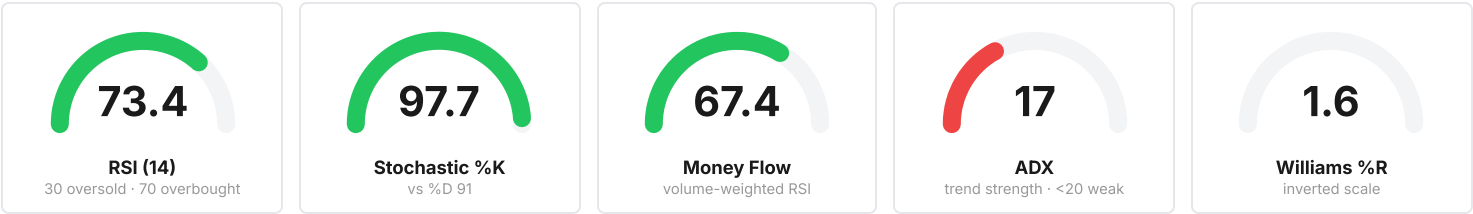
BULLISH — BUT WHICH WAY IS IT TRENDING?vote share recomputed weekly, 13 weeks



INDICATOR VOTE GRID21 bull / 1 bear

● Price vs SMA 20	\$277.79	● Price vs SMA 50	\$278.61	● Price vs SMA 200	\$280.19
● EMA 9/21 Cross	288.1/282.2	● SMA 50/200	Death	● ADX Direction	ADX 17
● Supertrend	\$278	● Parabolic SAR	\$275	● SMA Slope	1.360
● RSI	73.4	● Stochastic K/D	98/91	● StochRSI K/D	100/99
● Williams %R	-2	● CCI	212	● TSI vs Signal	19.0
● CMO	46.9	● ROC	11.82%	● OBV Signal	Accum
● Chaikin MF	0.210	● MFI	67	● Force Index	5M
● Elder Ray Bull	21.01				

INDICATOR GAUGESsite technicals-tab style



32 KEY LEVELS & VOLATILITYlive indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$297.13 / \$301.79 / \$304.77	S1 / S2	\$294.15 / \$289.49
Bollinger (20,2)	\$258.50 - \$297.09	Squeeze	Off
52-wk range	\$238.17 - \$309.60	Off 52-wk high	-2.3%
ATR (14)	\$7.43 (2.5%)	Historical vol	21.7%

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33 SEASONALITY — 20-YEAR AVERAGES

live model · win rates shown

+0.7% Jan 55%	-0.5% Feb 45%	+1.5% Mar 52%	+0.0% Apr 55%	+1.4% May 55%	+1.0% Jun 65%	-0.3% Jul 55%	+4.3% Aug 75%	-1.4% Sep 40%	-0.8% Oct 55%	+2.7% Nov 80%	+3.2% Dec 65%
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Sample: 20 years — treat short histories as suggestive, not statistical.

34 RISK INDICATORS

computed from live price history

COMPUTED FROM LIVE WEEKLY PRICES	CI	S&P 500
Weekly volatility (σ , 1y)	4.39%	1.83%
Best / worst week (1y)	+8.5% / -19.0%	—
Max drawdown (5y, monthly)	-35.5%	—
1-week VaR (95%)	-6.8%	—
Beta (5y)	0.32	1.00

35 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

CI EQUITY WEATHER (LIVE)

PARTLY CLOUDY · +30

Trend

Momentum

Volume

Volatility

Breadth

+44

+77

+45

-60

-30

MARKET REGIME (2026-10-16)

NEUTRAL

VIX

DOW THEORY

SPY / QQQ TSI

SECTOR STRENGTH

19.99

Confirmed Bearish

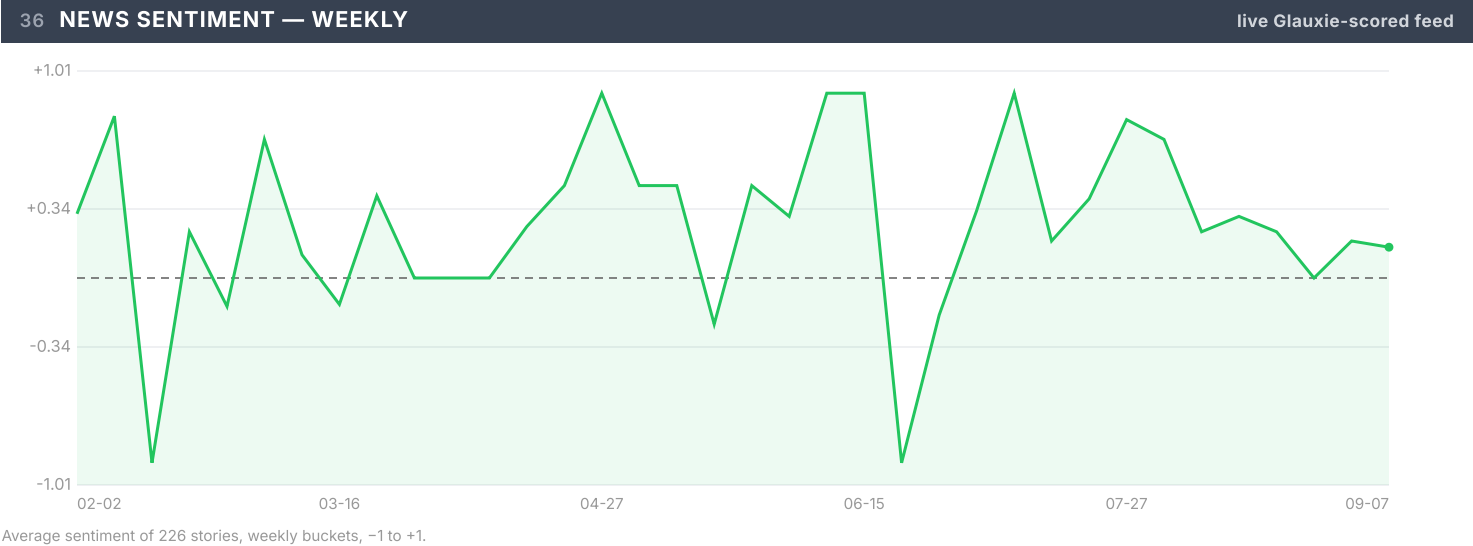
7.2 / 4.7

46/100

Normal

trend strength

breadth average



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37 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Partly Cloudy

OVERALL +29.6 +20.5 vs industry	TREND +44.5 +5.5 vs industry	MOMENTUM +77.3 +21.3 vs industry	VOLUME +44.8 +20.2 vs industry
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READING	CI	MEDICAL - HEALTHCARE PLANS N=28	HEALTHCARE N=5,272	ALL US SYMBOLS N=70,435
Overall	+29.6	+9.1	-24.0	-20.5
Trend	+44.5	+39.0	-25.6	-21.3
Momentum	+77.3	+56.0	-28.5	-15.8
Volume	+44.8	+24.6	-25.0	-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

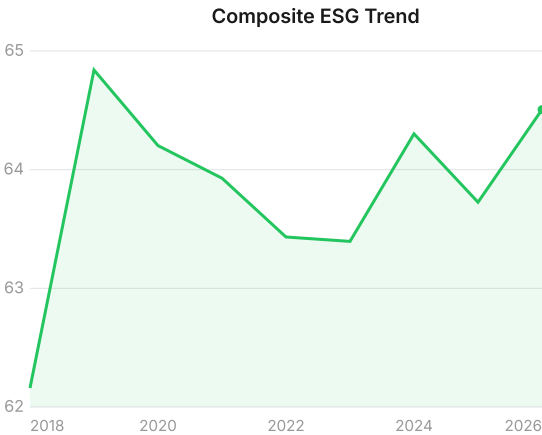
live proxy data · FY2025

EXECUTIVE	TOTAL COMP	STRUCTURE
David M. Cordani Chair and Chief Executive O	\$22.9M	75% equity+incentive
Brian C. Evanko President and Chief Operatin	\$10.0M	72% equity+incentive
Nicole S. Jones Executive Vice President, Ch	\$6.0M	68% equity+incentive
Ann M. Dennison Executive Vice President, Ch	\$4.7M	72% equity+incentive
Everett Neville Executive Vice President, St	\$4.1M	66% equity+incentive

39 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	66
Social	55
Governance	71
Composite ESG	64



40 8-K MATERIAL EVENTS

live EDGAR feed

FILED	8-K CONTENTS	ITEMS
2026-10-09	Officer/Director Change	5.02
2026-09-30	Regulation FD; Exhibits	7.01,9.01
2026-07-30	Earnings Release; Exhibits	2.02,9.01
2026-05-13	Regulation FD	7.01
2026-04-30	Earnings Release; Exhibits	2.02,9.01
2026-04-27	Shareholder Vote	5.07
2026-03-03	Departure/Election of Directors; Appointment of Officers; Regulation F	5.02,7.01,9.01
2026-02-27	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 · 2020-11-05 to 2026-07-30
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 · 2026-07-09 to 2026-09-03
Proposed sales (Form 144)	edgar/form144	1 record
Beneficial ownership (13D/G)	edgar/13dg	4 rows · 2025-11-05 to 2026-04-29
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.