

Everest Group, Ltd. (EG)

Financial Services / Insurance - Reinsurance · New York Stock Exchange

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

LAST CLOSE \$389.10 2026-10-16	MARKET CAP \$14.9B VOLUME 0.3M	52-WK HIGH \$401.07 52-WK LOW \$302.44	TRAILING PE 8.3 P/S 0.89	GROSS MARGIN 28.8% NET MARGIN 11.5%	ROE 12% ROIC 11%	PIOTROSKI 6/9 ALTMAN Z 0.5	1-YR RETURN +14.9% 5-YR RETURN +82.8%
---	---	---	---	--	---	---	--

Everest Group, Ltd., together with subsidiaries, provides reinsurance and insurance products in the United States, Europe, and internationally. It operates in two segment, Insurance and Reinsurance. The company writes property and casualty reinsurance; treaty and facultative reinsurance products; and specialty lines of business through reinsurance brokers, as well as directly with ceding companies; and writes property and casualty insurance directly, as well as through brokers, surplus lines, and general agents. It provides reinsurance products comprising mortgage, catastrophe, marine, aviation, engineering, professional line, credit and surety, motor, agriculture/crop, and political violence reinsurance products. In addition, the company offers commercial property and casualty insurance products through wholesale and retail brokers, surplus lines brokers, and program administrators. The company was formerly known as Everest Re Group, Ltd. and changed its name to Everest Group, Ltd. in July 2023. Everest Group, Ltd., was founded in 1973 and is headquartered in Hamilton, Bermuda.

SECTOR Financial Services INDUSTRY Insurance - Reinsurance EXCHANGE NYSE MARKET CAP \$14.9B EMPLOYEES 3,064 (SEC-filed) CEO James Williamson
IPO 1995-10-06 COUNTRY BM
Seon Place, Hamilton, HA HM 19 · Tel 441 295 0006 · [everestglobal.com](https://www.everestglobal.com)

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

48 / 100

Street mean **\$416.00** (6 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

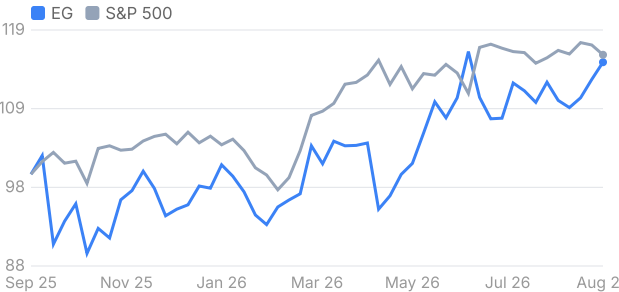
ROUTINE SELLING — LOW SIGNAL

\$0M sold / 6 mo, zero open-market buys

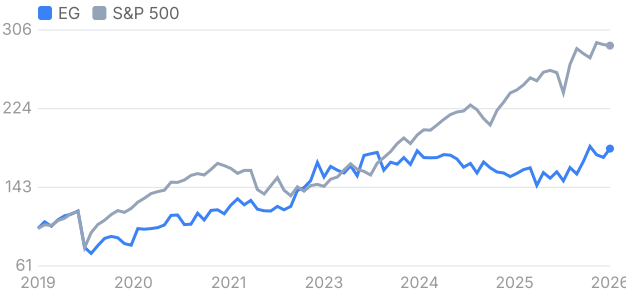
2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · **EG +14.9%** · **S&P 500 +15.9%** · spread **-1.0pp**



7 Years vs S&P 500 · **EG +82.8%** · **S&P 500 +189.9%** · spread **-107.0pp**



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.

THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

3 INSIDERSTREET SCORE

live IS factor model

INSIDERSTREET
SCORE

48

OF 100

Score Breakdown

Profitability	46/100
Growth	53/100
Momentum	77/100
Quality	74/100
Earnings Quality	70/100
Balance Sheet	64/100
Value	87/100
Risk (safety)	100/100
Overall	47.8/100

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
RNR	61
RGA	60
HG	72
SPNT	51
EACQU	53
UNM	32
EG	48

IS Score Trend — quarterly



4 TWO READINGS

business vs price

BUSINESS QUALITY

48 / 100

IS Score 47.8 / 100 · -31.3 from peak of 79

Quarter	Business Quality
23 Q1	38
23 Q2	75
23 Q3	79
23 Q4	67
24 Q1	68
24 Q2	65
24 Q3	42
24 Q4	40
25 Q1	45
25 Q2	40
25 Q3	50
25 Q4	55
26 Q1	48

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

PRICE STRUCTURE

BULLISH

Technical Score 85 / 100 · Power +70 · 21 of 22 indicator votes bullish

Date	Price Structure
07-23	105%
08-13	33%
09-03	95%
09-25	33%
10-16	105%

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 48, price structure 85 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 47.8	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 40 → 51 → 54 → 48	the direction matters more than the level
Technical vote share back above 50%	now 100%	price structure no longer broken

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.

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.

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

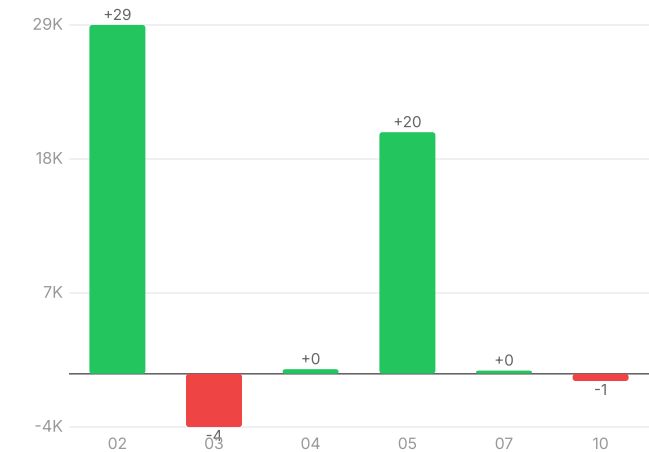
6 SMART MONEY CONFLUENCE				EDGE · disclosure sources
SITE CONVERGENCE SCORE 1 of 4 top 66% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 1 buys 2026-03-27	INSIDER BUYS (180D) 0 none disclosed	
ETF FUNDS (30D) 309 up / 334 down net -25 funds				

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 INSIDER ACTIVITY							live Form 4 data
INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED	
Levine Allan	director	2026-10-01	A-Award	85	\$0.03M	5,472	
Howard John M	director	2026-10-01	A-Award	85	\$0.03M	2,428	
Hartzband Meryl D	director	2026-10-01	A-Award	85	\$0.03M	12,674	
Keen Jason	EVP & CEO of GW & S Division	2026-10-01	TAX W/H	456	\$0.17M	7,714	
Beggs Jill	EVP and CEO of Reinsurance	2026-10-01	TAX W/H	496	\$0.18M	7,817	
Page Alan Darryl	director	2026-10-01	A-Award	85	\$0.03M	2,098	
Levine Allan	director	2026-07-01	A-Award	86	\$0.03M	5,387	
Howard John M	director	2026-07-01	A-Award	86	\$0.03M	2,343	

8 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY					EDGE
6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT	
S — Open-market sales	1	775	\$0.3M	Counted	
F — Tax withholding	15	8,617	\$2.9M	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 \$0.3M 1 txns / 6 mo	OPEN-MARKET BUYS \$0.0M 0 txns / 6 mo	CLUSTER None active 3+ insiders / 21 days
---	--	---	---

9 FORM 144 PLANNED-SALE PIPELINE				live EDGAR data
FILED	FILER	SHARES REGISTERED	EST. PROCEEDS	
2026-05-07	Jason Keen	775	\$0.3M	
2025-03-18	Geraldine M Losquadro	1,500	\$0.5M	
2025-03-14	Van Beveren Gail	830	\$0.3M	
2024-11-14	Williamson James Allan	200	\$0.1M	
Trailing 12 mo	1 filings	775	\$0M	

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

10 13D / 13G STAKESCOND

FILED	FORM	REPORTING PERSON	% OF CLASS	SHARES
2026-04-28	SCHEDULE 13G	Vanguard Capital Management	7.55%	3.1M sh
2026-04-28	SCHEDULE 13G	Vanguard Portfolio Management	5.39%	2.2M sh
2026-03-26	SCHEDULE 13G/A	The Vanguard Group	—	exit/reporting change
2025-04-23	SCHEDULE 13G/A	BlackRock, Inc.	7.60%	3.3M sh

11 CONGRESSIONAL TRADINGEDGE · STOCK Act

MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Gilbert Cisneros	House	SELL	\$1,001 - \$15,000	2026-03-13	2026-04-08
Gilbert Ray Cisneros	House	SELL	\$1,001 - \$15,000	2026-03-12	2026-04-08
Gilbert Cisneros	House	BUY	\$1,001 - \$15,000	2026-01-09	2026-02-13
Alan Armstrong	Senate	BUY	\$1,001 - \$15,000	2026-03-27	2026-07-20

HOUSE 12-MO 6 trades 4 purchases	SENATE 12-MO 1 trades 1 purchases	COVERAGE STOCK Act filings 30-45 day disclosure lag	
---	--	--	--

12 INSTITUTIONAL OWNERSHIP & 13F FLOWlive 13F data

13F FILERS (LAST COMPLETE Q) 1,209	13F SHARES 39M 97.7% of shares out	NEW / CLOSED 58 / 588 positions, QoQ	INCREASED / REDUCED 272 / 254 positions, QoQ
PUT/CALL (13F) 0.36 option positions	FREE FLOAT 111.0% 43M sh		

2.8 · Largest Reporting 13F Managers

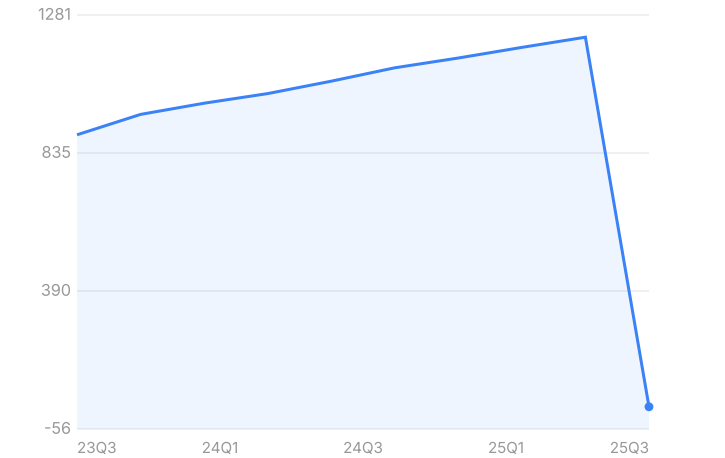
MANAGER	SHARES	VALUE
Perpetual Ltd	126,218	\$46M
Deprince Race & Zollo Inc	103,703	\$38M
Wealth Enhancement Advisory Servic	62,295	\$22M
Equitable Trust Co	36,080	\$13M
Asr Vermogensbeheer N.V.	32,924	\$12M
Counterpoint Mutual Funds Llc	25,402	\$9M

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

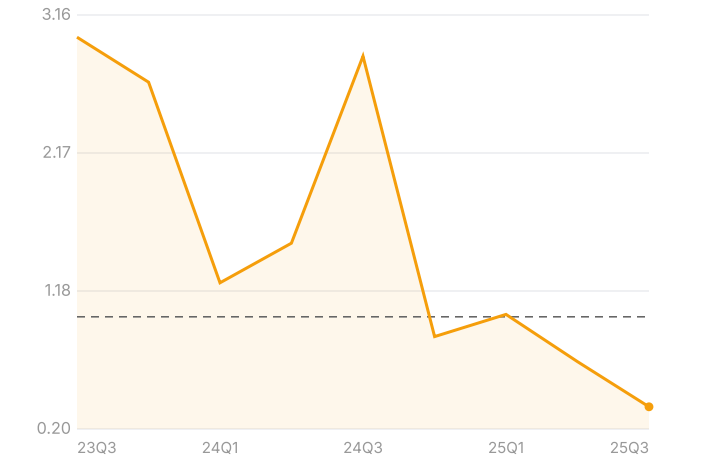
2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.0%	\$441M
VTI	0.0%	\$441M
VSMPX	0.0%	\$441M
VTSAX	0.0%	\$441M
VOO	0.0%	\$342M
VFIAX	0.0%	\$342M

13F Filers Holding EG — quarterly



Institutional Put/Call — quarterly



NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

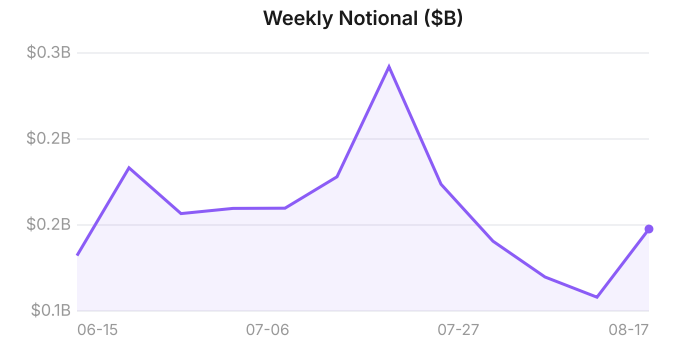
13 SHORT VOLUME — DAILY, 60 SESSIONSEDGE · live FINRA feed



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

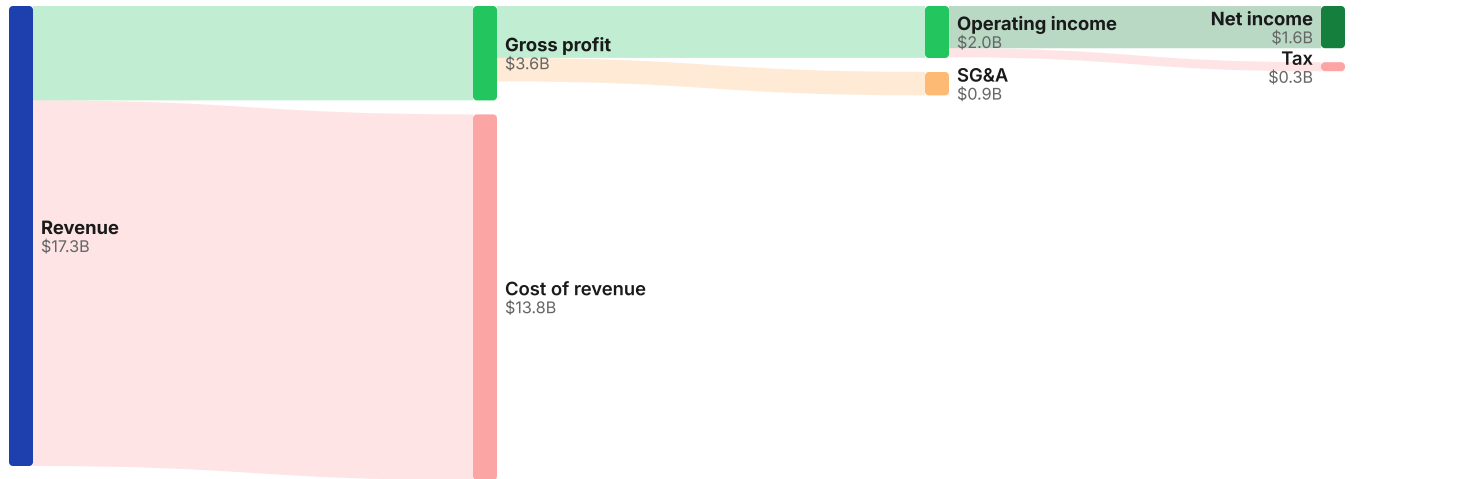
LATEST SESSION 31.7% 2026-10-15	20-DAY AVG 59.8% 50-day 61.8%	TREND Falling 20d vs 50d	BY MARKET CENTER Q: 31% · N: 40% · B: 22% latest session
--	--	---------------------------------------	---

14 DARK POOL ACTIVITYEDGE · live ATS data



Where EG Trades in the Dark		
ATS VENUE (4-WK)	SHARES	AVG TRADE
Ubsa Ubs Ats	0.5M	24 sh
Sgmt Sigma X2	0.3M	15 sh
Ebxi Level Ats	0.2M	9 sh
Cgxs Onechronos	0.2M	28 sh
Mlix Instinct X	0.2M	23 sh
Mstx Ms Trajectory Cross (Ats-1)	0.2M	11 sh

15 REVENUE FLOW — FY2025live segmentation + income data



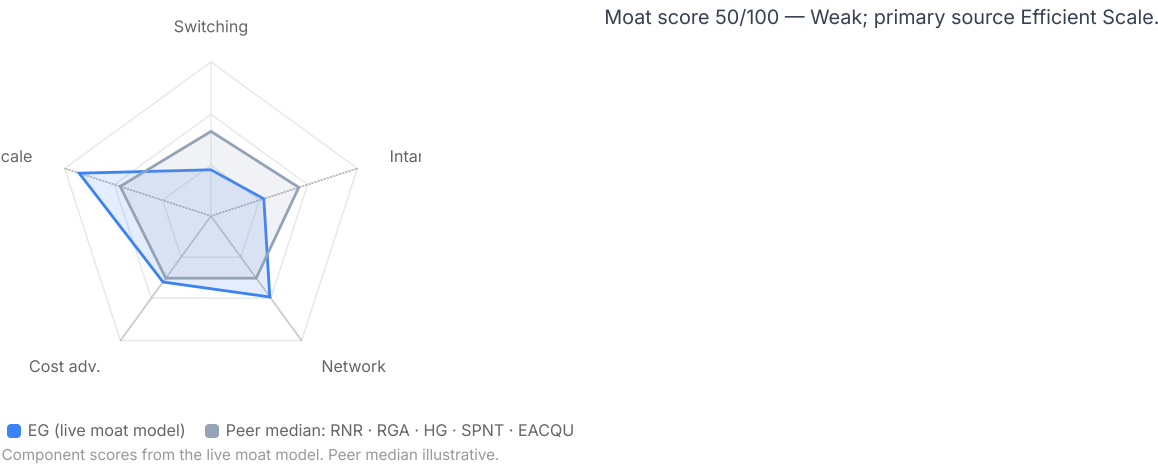
Where a dollar of Everest Group, Ltd. revenue goes. All values FY2025 filings, live.

THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

16 MOAT & COMPETITIVE POSITION

LIVE MODEL · 50/100 WEAK



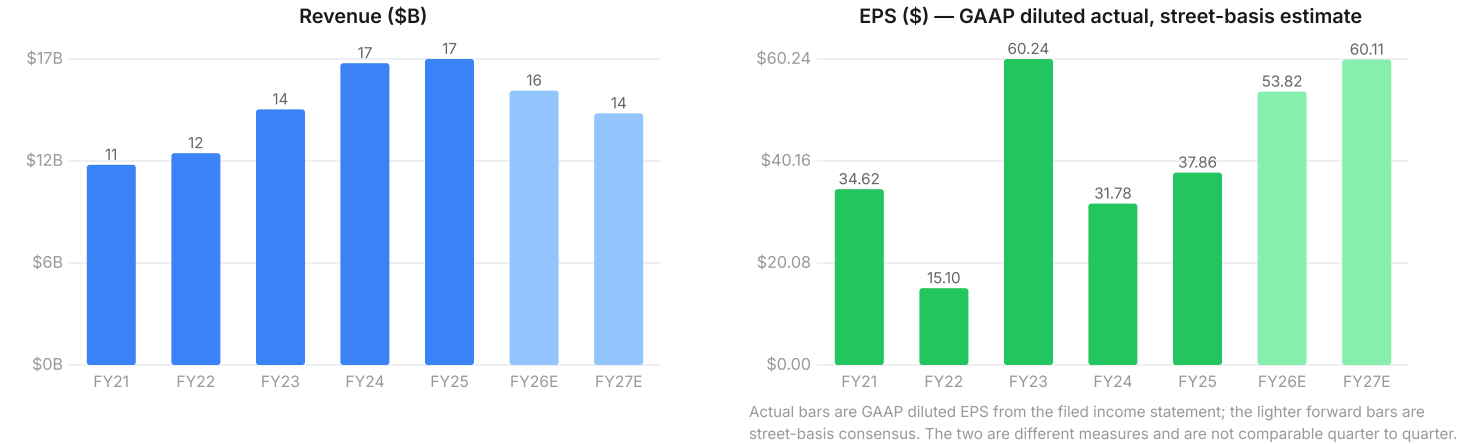
17 CORPORATE INFORMATION — KEY OFFICERS

3,064 employees

OFFICER	TITLE
James Allan Williamson	Chief Executive Officer, President & Director
Elias Farid Habayeb	Executive Vice President & Group Chief Financial Officer
Anthony Vidovich	Executive VP & General Counsel
Jill Alexis Beggs	Executive VP & Chief Executive Officer of Reinsurance

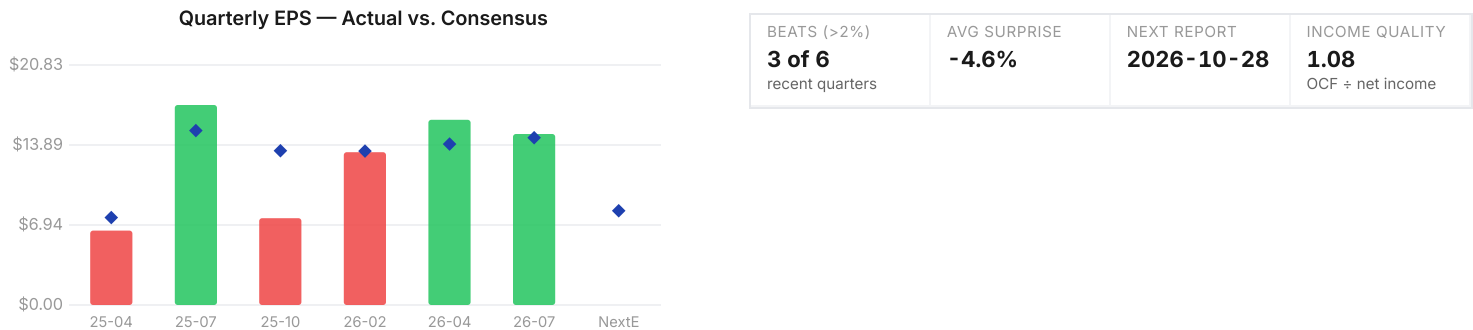
18 REVENUE & EPS — HISTORY AND ESTIMATES

live consensus



19 ESTIMATE VS. ACTUAL & SURPRISES

live data



NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

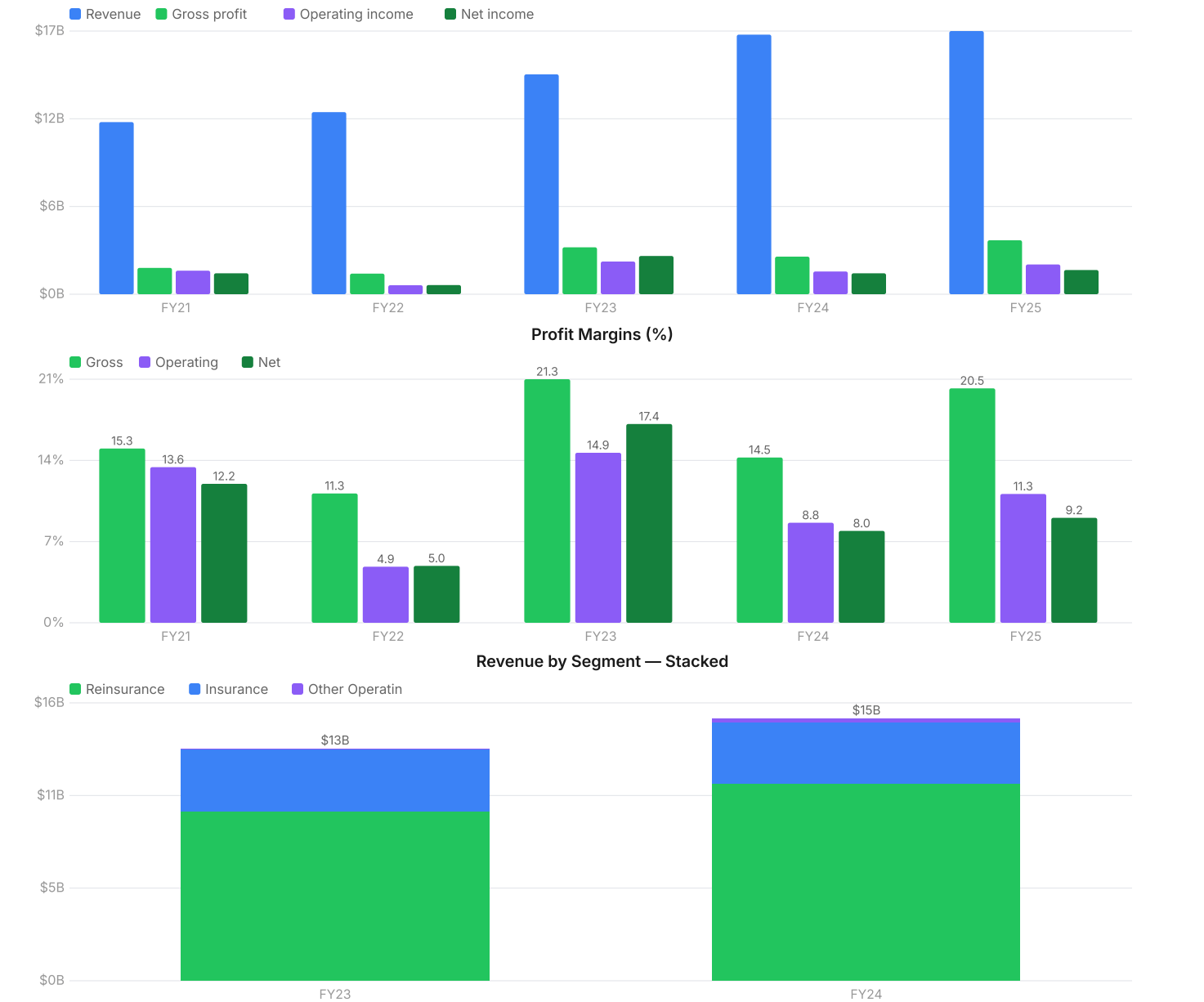
20 REPORTED VS. CONSENSUS — FULL HISTORY0 quarters · live data

BEAT RATE —% 0 of 0 quarters	CURRENT STREAK 0 longest 0	AVG EPS SURPRISE —% median —%	SURPRISE TREND — last 4 vs prior 4
------------------------------------	----------------------------------	-------------------------------------	--

PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE
--------	----------	------------	--------------	----------------	------------------	--------------

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

INCOME TRENDS — 5 YEARlive financials

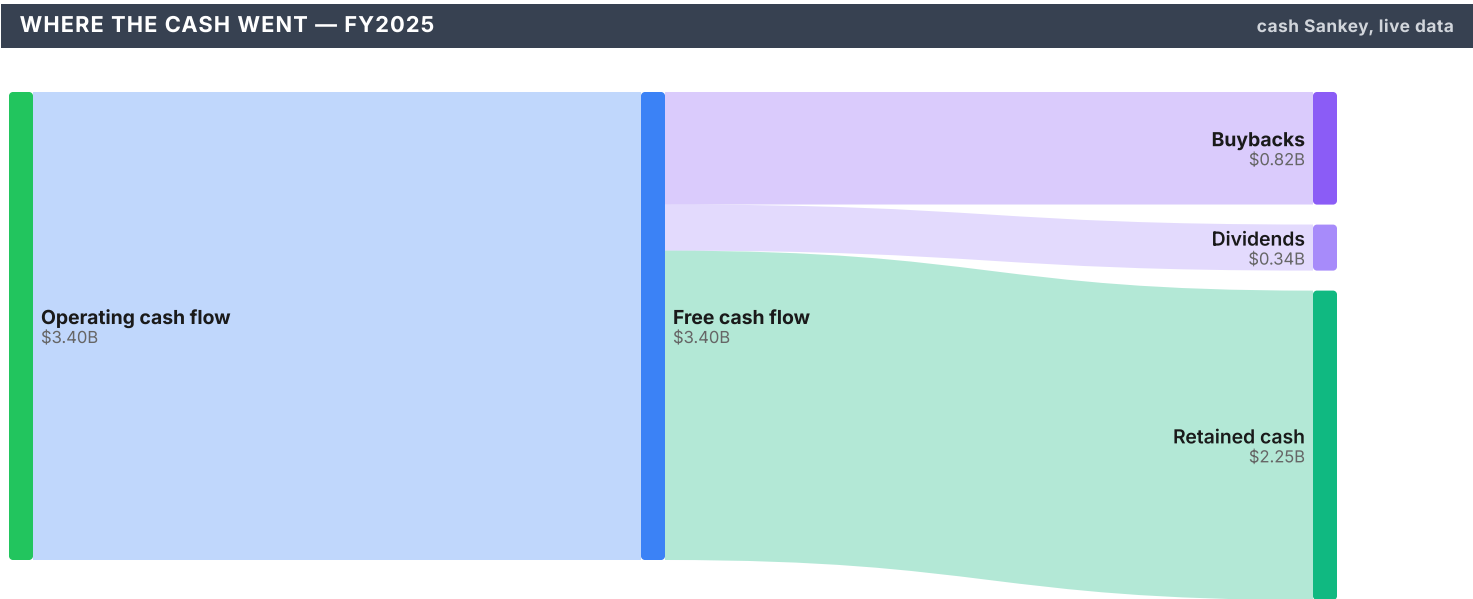
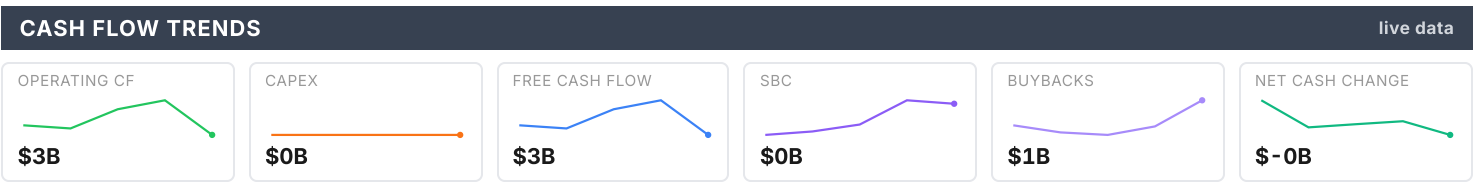


Live segmentation data.

YoY Growth Heatmap — Income Lines					
YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	+18.0%	+5.8%	+20.7%	+18.1%	+1.4%
Gross profit	+47.2%	-21.5%	+127.3%	-19.9%	+43.8%
Operating income	+163.5%	-61.9%	+266.3%	-30.6%	+30.7%
Net income	+168.3%	-56.7%	+321.6%	-45.5%	+15.9%

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

21 INCOME STATEMENT — FULL						live financials
\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	11.3	12.0	14.5	17.1	17.3	
Cost of revenue	9.6	10.6	11.4	14.6	13.8	
Gross profit	1.7	1.4	3.1	2.5	3.6	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	0.1	0.1	0.0	0.0	0.9	
Operating income	1.5	0.6	2.2	1.5	2.0	
EBITDA	1.6	0.7	2.3	1.6	2.1	
D&A	0.0	0.0	0.0	0.0	0.0	
Pretax income	1.5	0.6	2.2	1.5	1.9	
Income tax	0.2	-0.0	-0.4	0.1	0.3	
Net income	1.4	0.6	2.5	1.4	1.6	
Diluted EPS (\$)	34.62	15.10	60.24	31.78	37.86	
Diluted shares (M)	39	39	41	43	41	



THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

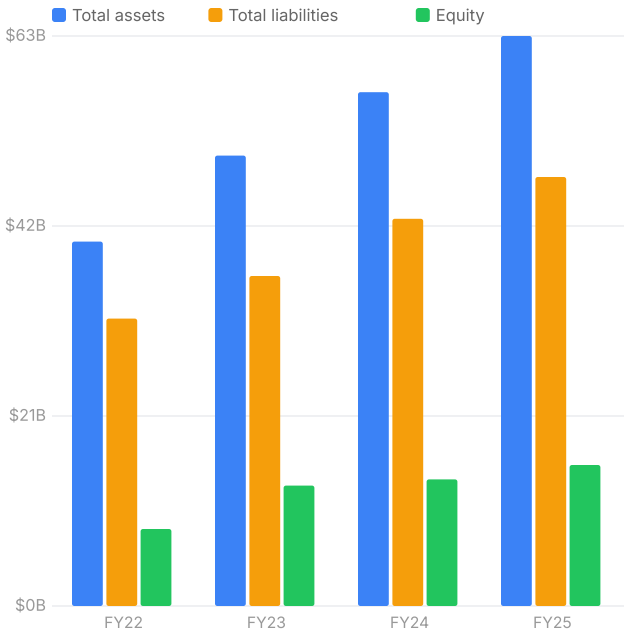
Balance Sheet — Full

\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	1.4	1.4	1.5	1.3	
ST investments	23.3	15.1	18.9	18.2	
Receivables (net)	5.9	7.9	9.7	12.2	
Total current assets	31.0	0.0	0.0	32.4	
PP&E (net)	0.1	0.0	0.0	0.0	
Goodwill + intangibles	1.0	0.0	0.0	1.5	
Total assets	40.0	49.4	56.3	62.5	
Accounts payable	0.6	0.7	0.7	0.6	
Short-term debt	2.3	2.3	2.4	0.0	
Deferred revenue	0.0	0.0	0.0	7.3	
Total current liabilities	2.9	0.0	0.0	42.5	
Long-term debt	0.7	3.4	3.6	3.6	
Total liabilities	31.5	36.2	42.5	47.1	
Shareholders' equity	8.4	13.2	13.9	15.5	

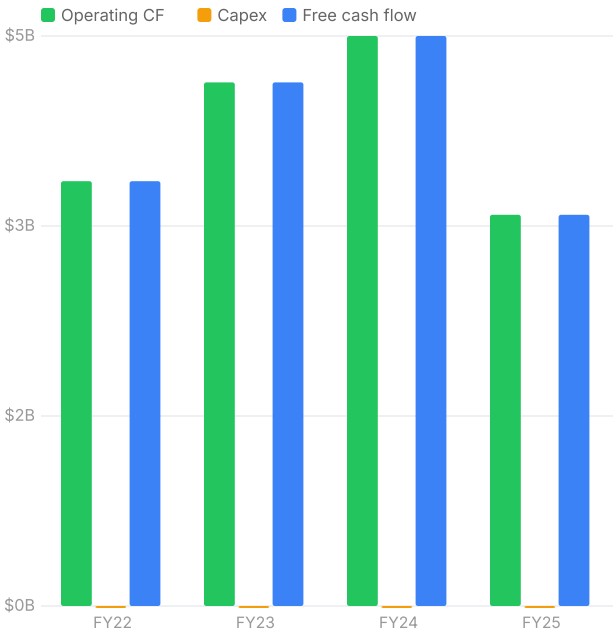
Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	0.6	2.5	1.4	1.6	
D&A	0.0	0.0	0.0	(0.2)	
Stock-based compensation	0.0	0.0	0.1	0.1	
Working capital change	2.4	1.7	3.5	1.6	
Operating cash flow	3.7	4.6	5.0	3.4	
Capital expenditures	0.0	0.0	0.0	0.0	
Investing cash flow	(3.4)	(5.9)	(4.5)	(2.4)	
Buybacks	(0.1)	0.0	(0.2)	(0.8)	
Dividends paid	(0.3)	(0.3)	(0.3)	(0.3)	
Debt issuance / (repay)	0.0	0.3	0.2	0.0	
Financing cash flow	(0.4)	1.4	(0.4)	(1.2)	
Free cash flow	3.7	4.6	5.0	3.4	

Balance Sheet Structure (\$B)



Cash Generation vs Capex (\$B)



Left: what the balance sheet is made of — the gap between the assets bar and the liabilities bar is book equity. Right: whether the capex bar is covered by the operating-cash bar; where it is not, the difference was funded externally and free cash flow goes negative.

THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

22 EXPANDED RATIO ANALYSIS (I)							live ratio engine · profitability · valuation
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	13.9%	6.4%	23.3%	10.1%	10.8%	12%	
ROA	3.9%	1.5%	5.6%	2.6%	2.7%	3.1%	
ROIC	-14.7%	-5.6%	106.9%	-220.4%	-347.1%	10.9%	
Gross margin	15.3%	11.3%	21.3%	14.5%	20.5%	28.8%	
Operating margin	13.6%	4.9%	14.9%	8.8%	11.3%	15.4%	
Net margin	12.2%	5.0%	17.4%	8.0%	9.2%	11.5%	
EBITDA margin	14.3%	5.7%	15.8%	9.6%	11.9%	15.8%	
FCF margin	32.5%	30.6%	31.5%	29.0%	18.1%	—	
VALUATION							
P/E	7.15	20.34	5.84	11.01	8.83	8.3	
P/B	0.97	1.44	1.11	1.09	0.91	1.0	
P/S	0.84	1.01	1.02	0.89	0.81	0.89	
P/FCF	2.57	3.29	3.23	3.05	4.48	7.2	
EV/EBITDA	-5.96	-10.31	1.68	0.37	-0.90	6.6	
EV/Revenue	-0.82	-0.59	0.27	0.04	-0.11	1.0	
Earnings yield	14.0%	4.9%	17.1%	9.1%	11.3%	12.20%	
FCF yield	38.9%	30.4%	31.0%	32.8%	22.3%	13.86%	
EXPANDED RATIO ANALYSIS (II)							leverage · solvency
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	—	10.63	—	—	0.76	0.40	
Quick ratio	—	13.39	—	—	0.76	0.40	
Debt / equity	0.54	0.64	0.43	0.43	0.23	0.23	
Debt / assets	14.2%	13.6%	11.6%	10.5%	5.7%	5.8%	
Net debt / EBITDA	-12.06	-27.96	-4.74	-8.83	-7.70	0.93	
Interest coverage	22.89	6.88	17.07	11.02	14.88	—	

THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.33	0.31	0.32	0.32	0.29	0.27	
Receivables turnover	2.35	2.15	2.24	2.20	1.79	1.3	
DSO (days)	155	170	163	166	204	273	
DPO (days)	14	17	20	17	18	—	
Cash conversion cycle	141	14	14	149	186	273	
GROWTH (YoY)							
Revenue growth	22.8%	2.3%	19.7%	18.2%	1.4%	—	
Net income growth	168.3%	-56.7%	321.6%	-45.5%	15.9%	—	
EPS growth	170.5%	-56.5%	278.9%	-44.6%	19.5%	—	
FCF growth	33.4%	-3.6%	23.2%	8.9%	-36.7%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	35.20	15.31	58.00	32.15	38.42	47.49	
Book value / share	258.69	216.44	304.19	324.96	373.33	383.03	
Revenue / share	300.82	309.26	332.79	399.86	418.19	414.68	
FCF / share	97.81	94.74	104.91	116.09	75.73	51.34	
Cash / share	635.94	632.46	382.05	478.64	471.20	89.86	
SHAREHOLDER RETURN & SCORES							
Buyback yield	2.3%	0.5%	0.0%	1.3%	5.7%	2.78%	
Altman Z-Score	1.09	1.85	1.09	0.99	0.74	0.5	
Piotroski F-Score	7	6	6	6	7	6/9	
Beneish M-Score	-3.00	-3.09	-0.35	-3.81	-3.21	-2.43	

23 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	6 / 9	Middling		
Altman Z-Score	0.5	Distress (<1.81)	Distress	
Income quality	1.08	Cash-backed	OCF ÷ net income	
Beneish M-Score	-2.43	Non-manipulator	vs -2.22 threshold	

24 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.84	Revenue stability	0.89
Interest burden		0.86	Earnings stability	0.10
Operating margin		15.8%	Earnings persistence	0.50
Asset turnover		0.27×	Revenue CAGR 3y	8.1%
Financial leverage		4.03×	EPS CAGR 3y	16.8%
= ROE		13%	FCF CAGR 3y	-21.6%

THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

SHAREHOLDER RETURN PROFILE live

BUYBACK YIELD 2.78%	DIVIDEND YIELD 2.06%	TOTAL SHAREHOLDER RETURN 5.03% cash yield	SBC / REVENUE 0.3% dilution pressure
-------------------------------	--------------------------------	--	---

25 MULTIPLE HISTORY — FY SNAPSHOTS + TTM live ratio engine



26 PEER COMPARISON live peer engine

COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
RNR	\$14.6B	6.0	23%	27.9%	-17.3%	6/9	+39.6%
RGA	\$17.4B	11.6	12%	7.0%	+18.6%	8/9	+42.5%
HG	\$3.6B	6.2	22%	17.0%	+36.9%	8/9	+53.8%
SPNT	\$2.9B	6.1	23%	9.2%	+22.7%	6/9	+41.5%
EACQU	\$2.2B	0.0	23%	13.2%	+21.8%	6/9	—
UNM	\$14.6B	21.5	6%	7.8%	+3.3%	7/9	—
EQH	\$14.5B	-16.3	-509%	-27.3%	-22.1%	6/9	—
CRBG	\$15.3B	20.1	8%	0.1%	+229.2%	8/9	—

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

27 ANALYST CONSENSUS & ESTIMATES live consensus

Hold

22 Analysts

Str Sell (0)	Sell (0)	Hold (14)	Buy (8) Str Buy (0)
MEAN TARGET (QTR) \$416.00 6 targets	TARGET VS. PRICE +6.9% last-quarter mean	NEXT REPORT 2026-10-28 street \$8.18	

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$15.52B	\$15.72B / \$15.30B	\$53.82	\$59.45 / \$50.12	9
FY2027	\$14.24B	\$14.70B / \$13.64B	\$60.11	\$64.54 / \$57.74	9
FY2028	\$14.28B	\$15.13B / \$13.30B	\$67.64	\$70.32 / \$65.58	4

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

28 STREET TARGETS & THIRD-PARTY RATING

live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$436.00	+12.1%	3
Last Quarter	\$416.00	+6.9%	6
Last Year	\$383.32	-1.5%	28
All Time	\$390.79	+0.4%	43

Rolling mean of published targets vs. last close \$389.10. Aggregated from StreetInsider, Benzinga.

Third-Party Composite Rating

A+

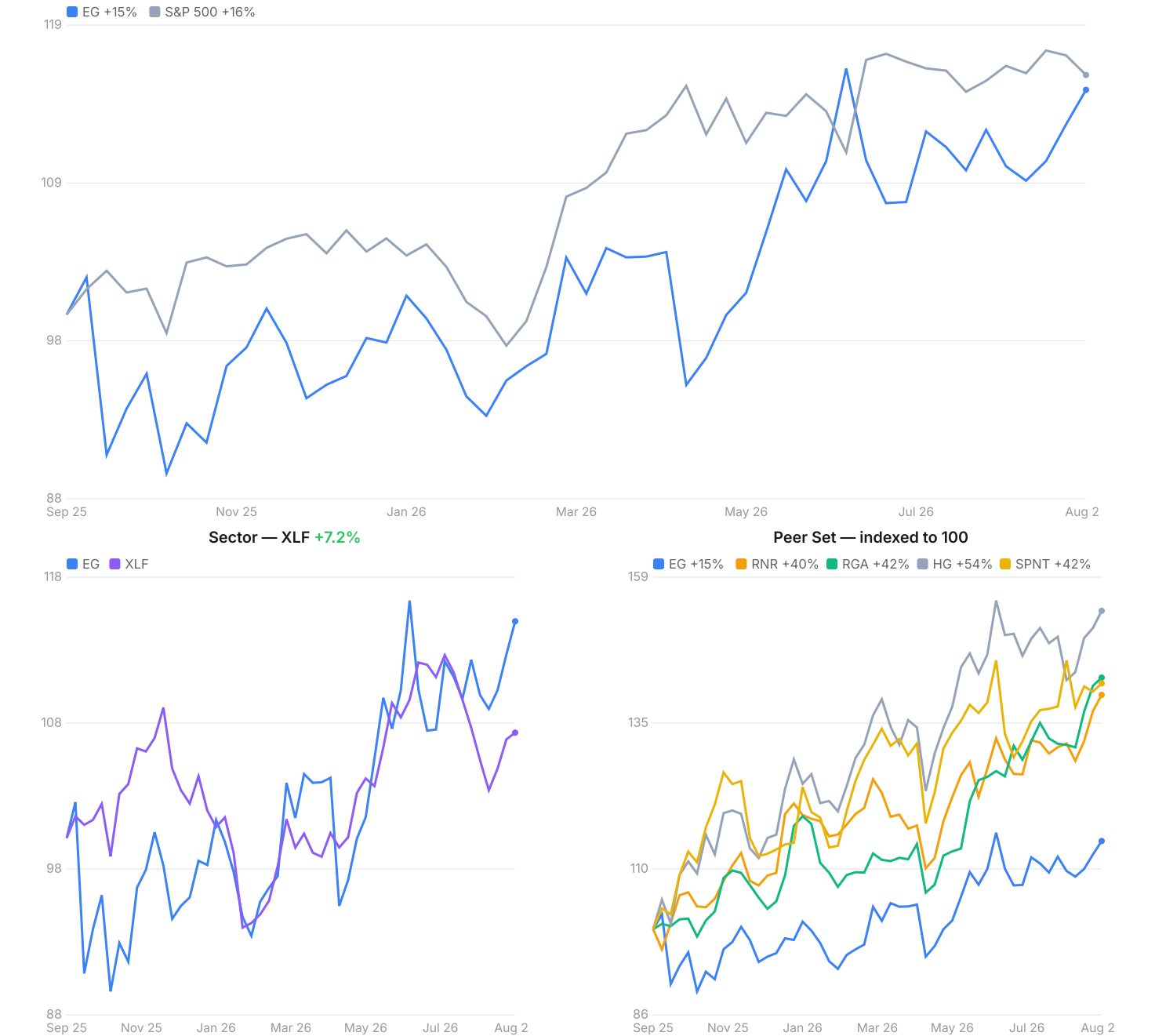
DCF5/5ROE4/5ROA4/5DEBT/EQ4/5P/E4/5P/B3/5

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

29 PRICE PERFORMANCE — INDEXED, 12 MO

live prices · benchmark + sector + peer set

EG +14.9% vs S&P 500 +15.9% — spread -1.0pp



All series indexed to 100 at the start of the window, adjusted closes.

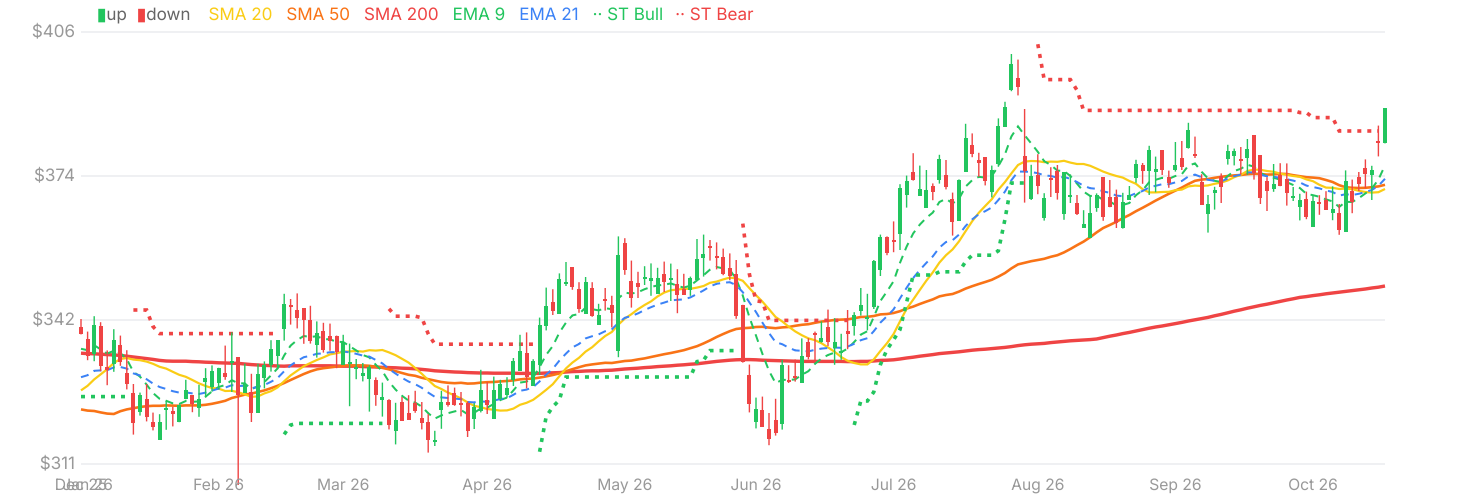
NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

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	\$371.32	+17.78	+4.79%	Above
SMA 50	\$372.27	+16.83	+4.52%	Above
SMA 200	\$349.94	+39.16	+11.19%	Above
EMA 9	\$376.53	+12.57	+3.34%	Above
EMA 21	\$373.58	+15.52	+4.15%	Above
EMA 50	\$371.53	+17.57	+4.73%	Above
EMA 200	\$356.19	+32.91	+9.24%	Above

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

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

30 TECHNICAL POWER SCOREEDGE · site engine · 85/100 composite

TECHNICAL VERDICT

BULLISH

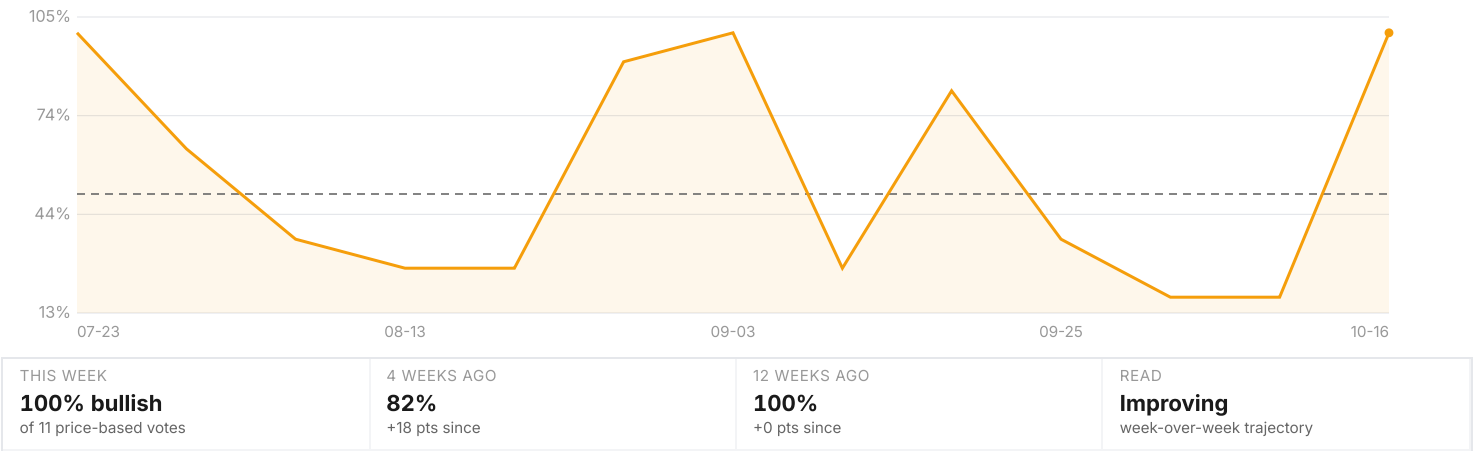
Power Score +70

21 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%		100
Momentum 25%		100
Volume 20%		62
Volatility 10%		100
Patterns 15%		50

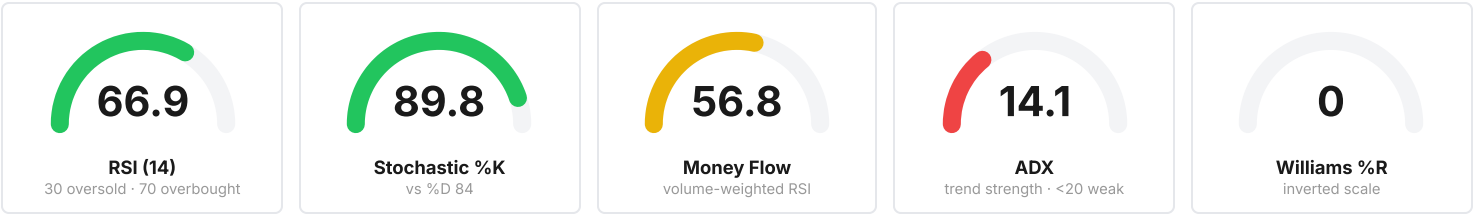
BULLISH — BUT WHICH WAY IS IT TRENDING?vote share recomputed weekly, 13 weeks



INDICATOR VOTE GRID21 bull / 1 bear

● Price vs SMA 20	\$371.32	● Price vs SMA 50	\$372.27	● Price vs SMA 200	\$349.94
● EMA 9/21 Cross	376.5/373.6	● SMA 50/200	Golden	● ADX Direction	ADX 14
● Supertrend	\$363	● Parabolic SAR	\$363	● SMA Slope	0.710
● RSI	66.9	● Stochastic K/D	90/84	● StochRSI K/D	100/99
● Williams %R	-0	● CCI	273	● TSI vs Signal	8.2
● CMO	33.8	● ROC	5.66%	● OBV Signal	Accum
● Chaikin MF	-0.130	● MFI	57	● Force Index	1M
● Elder Ray Bull	15.52				

INDICATOR GAUGESsite technicals-tab style



31 KEY LEVELS & VOLATILITYlive indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$381.71 / \$384.94 / \$388.52	S1 / S2	\$378.13 / \$374.90
Bollinger (20,2)	\$359.93 – \$382.72	Squeeze	Off
52-wk range	\$300.52 – \$401.07	Off 52-wk high	-3.0%
ATR (14)	\$7.37 (1.9%)	Historical vol	18.0%

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

32 SEASONALITY — 20-YEAR AVERAGES

live model · win rates shown

-0.4% Jan 55%	+2.6% Feb 75%	-0.1% Mar 52%	+0.3% Apr 55%	+0.5% May 45%	-0.7% Jun 45%	+1.1% Jul 50%	+1.5% Aug 75%	+1.0% Sep 65%	+1.8% Oct 65%	+2.4% Nov 70%	+0.4% Dec 60%
---------------------	---------------------	---------------------	---------------------	---------------------	---------------------	---------------------	---------------------	---------------------	---------------------	---------------------	---------------------

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

33 RISK INDICATORS

computed from live price history

COMPUTED FROM LIVE WEEKLY PRICES	EG	S&P 500
Weekly volatility (σ , 1y)	3.49%	1.83%
Best / worst week (1y)	+6.6% / -11.5%	—
Max drawdown (5y, monthly)	-37.2%	—
1-week VaR (95%)	-7.5%	—
Beta (5y)	0.28	1.00

34 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

EG EQUITY WEATHER (LIVE)

CLOUDY · +3

Trend

Momentum

Volume

Volatility

Breadth

+39

+54

-56

-60

-23

MARKET REGIME (2026-10-16)

NEUTRAL

VIX

19.99

Normal

DOW THEORY

Confirmed Bearish

SPY / QQQ TSI

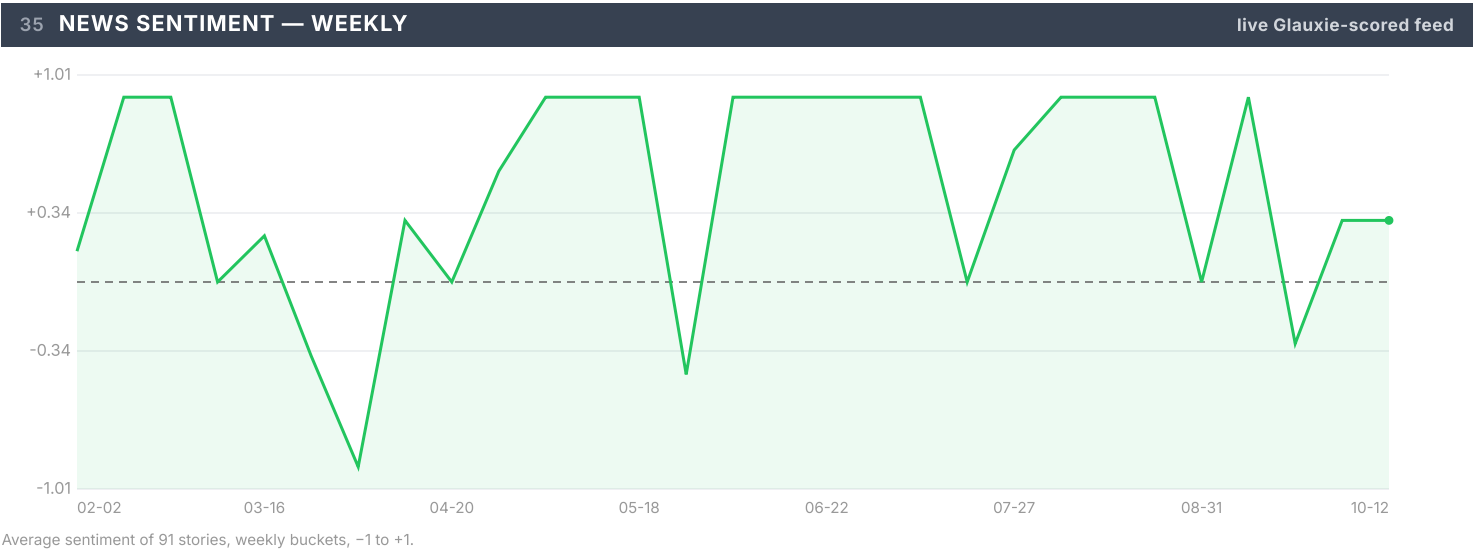
7.2 / 4.7

trend strength

SECTOR STRENGTH

46/100

breadth average



THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

36 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Cloudy

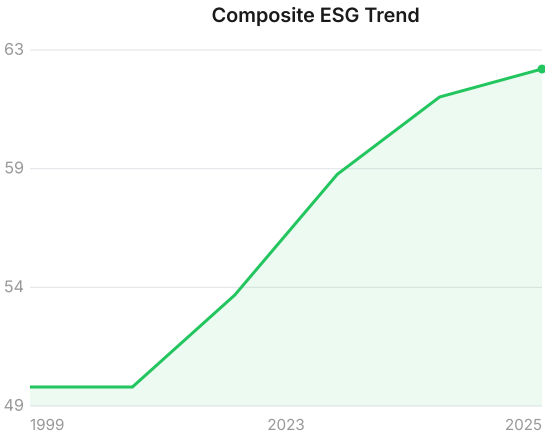
OVERALL +2.8 -8.1 vs industry		TREND +39.1 +0.7 vs industry	MOMENTUM +54.4 +11.6 vs industry	VOLUME -56.2 -79.7 vs industry
READING	EG	INSURANCE - REINSURANCE N=41		FINANCIAL SERVICES N=24,134
		ALL US SYMBOLS N=70,435		
Overall	+2.8	+10.9	-16.3	-20.5
Trend	+39.1	+38.4	-12.5	-21.3
Momentum	+54.4	+42.8	-4.4	-15.8
Volume	-56.2	+23.5	+0.0	-3.8

Trend, momentum and volume are computed per company. Volatility and breadth are market-regime values shared by every symbol in the universe, so they are reported once under Market Regime rather than compared here - a company cannot differ from its sector on a constant.

37 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	71
Social	56
Governance	60
Composite ESG	62



38 8-K MATERIAL EVENTS

live EDGAR feed

FILED	8-K CONTENTS	ITEMS
2026-08-31	Regulation FD; Exhibits	7.01,9.01
2026-07-29	Earnings Release; Exhibits	2.02,9.01
2026-06-03	Other Events; Exhibits	8.01,9.01
2026-05-15	Officer/Director Change; Shareholder Vote	5.02,5.07
2026-04-29	Earnings Release; Exhibits	2.02,9.01
2026-04-13	Regulation FD	7.01
2026-03-23	Material Agreement; Regulation FD; Exhibits	1.01,7.01,9.01
2026-03-16	Departure/Election of Directors; Appointment of Officers	5.02

39 METHODOLOGY

Methodology. Every figure originates in InsiderStreet's production data layer and is computed deterministically by the same engines that power insiderstreet.ai. This factsheet contains no model-written text. Sections without underlying data are omitted rather than estimated.

40 DISCLOSURES

DISCLOSURES. This document is produced by InsiderStreet.ai from live production data. It is not investment advice, not an offer or solicitation to buy or sell any security, and not a recommendation tailored to any person. Data is sourced as of the dates shown and may no longer be current. InsiderStreet.ai is not a registered investment adviser or broker-dealer. Investing involves risk, including loss of principal. Past performance does not guarantee future results. Do not make any investment decision based on this document. © 2026 InsiderStreet.ai — all rights reserved. Redistribution prohibited.

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

41 DATA PROVENANCE FOR THIS REPORT			sources · coverage · method
DATA DOMAIN	SOURCE	COVERAGE FOR THIS REPORT	
Price & volume	market_db.historical_prices	52 rows	
Fundamentals	income_statements_annual	6 rows · 2020 to 2025	
Reported vs consensus	fact/earnings_calendar	18 rows · 2021-09-30 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	45 rows · 2014 to 2025	
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-05-07 to 2026-10-01	
Proposed sales (Form 144)	edgar/form144	1 record	
Beneficial ownership (13D/G)	edgar/13dg	4 rows · 2025-04-23 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.