

The Hartford Insurance Group, Inc. (HIG)

Financial Services / Insurance - Diversified · 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
\$135.12	\$36.6B	\$146.07	8.7	43.9%	23%	7/9	+9.4%
2026-10-16	VOLUME	52-WK LOW	P/S	NET MARGIN	ROIC	ALTMAN Z	5-YR RETURN
	1.5M	\$120.33	1.26	15.0%	5%	1.4	+166.1%

The Hartford Insurance Group, Inc., together with its subsidiaries, provides insurance and financial services to individual and business customers in the United States, the United Kingdom, and internationally. It operates through Business Insurance, Personal Insurance, Property & Casualty Other Operations, Employee Benefits and Hartford Funds. The company offers insurance coverage, including workersâ compensation, property, automobile, general and professional liability, package business, umbrella, fidelity and surety, marine, livestock, accident, health, and reinsurance through regional offices, branches, sales and policyholder service centers, independent retail agents and brokers, wholesale agents, and reinsurance brokers. The company also provides automobiles, homeowners, and personal umbrella coverages. The Property & Casualty Other Operations segment offers coverage for asbestos and environmental exposures. In addition, it provides group life, disability, and other group coverages to members of employer groups, associations, and affinity groups through direct insurance policies; reinsurance to other insurance companies; employer paid and voluntary product coverages; disability underwriting, administration, and claims processing to self-funded employer plans; leave management solution; distributes its group insurance products and services through brokers, consultants, third-party administrators, trade associations, and private exchanges. Further, the company offers managed mutual funds across various asset classes; and exchange-traded funds through broker-dealer organizations, independent financial advisers, defined contribution plans, financial consultants, bank trust, and registered investment advisers, as well as investment management, distribution, and administrative services, such as product design, implementation, and oversight. The company was founded in 1810 and is headquartered in Hartford, Connecticut.

SECTOR Financial Services INDUSTRY Insurance - Diversified EXCHANGE NYSE MARKET CAP \$36.6B EMPLOYEES 19,200 (SEC-filed) CEO Christopher J. Swift
IPO 1995-12-15 COUNTRY US
One Hartford Plaza, Hartford, CT 06155 · Tel 860 547 5000 · thehartford.com

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

62 / 100

Street mean **\$137.00** (1 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

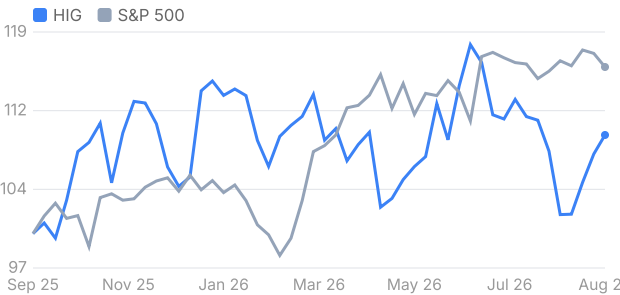
ROUTINE SELLING — LOW SIGNAL

\$8M sold / 6 mo, zero open-market buys

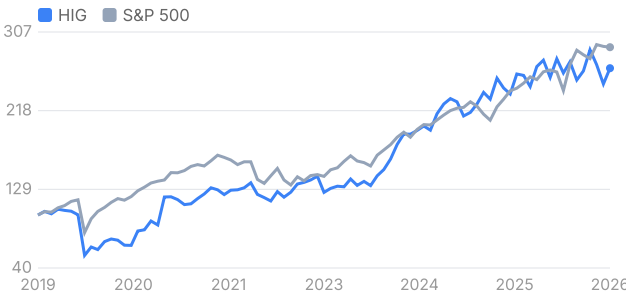
2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · **HIG +9.4%** · **S&P 500 +15.9%** · spread **-6.5pp**



7 Years vs S&P 500 · **HIG +166.1%** · **S&P 500 +189.9%** · spread **-23.7pp**



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.

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
62
OF 100

Score Breakdown

Profitability	54/100
Growth	63/100
Momentum	89/100
Quality	84/100
Earnings Quality	72/100
Balance Sheet	66/100
Value	85/100
Risk (safety)	100/100
Overall	61.6/100

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.

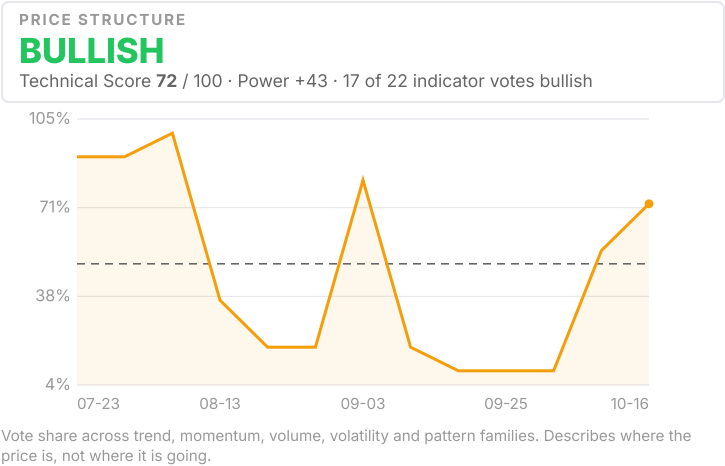
Peer Comparison — IS Score

SYMBOL	IS SCORE
ACGL	61
AIG	44
ATH	40
BNT	31
AXS	67
WTM	50
HIG	62

IS Score Trend — quarterly



4 TWO READINGS business vs price



Both readings sit above the midpoint — business quality at 62 and price structure at 72 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 61.6	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 61 → 62 → 62 → 62	the direction matters more than the level
Technical vote share back above 50%	now 73%	price structure no longer broken
Institutional holder count rises two quarters running	peak 1,206 → now 1,206	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.

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

This page is InsiderStreet's own reading, produced from the data in the rest of this document. It is not a price target and not investment advice. Analyst consensus and street price targets appear later under their own heading and are the street's numbers, not ours.

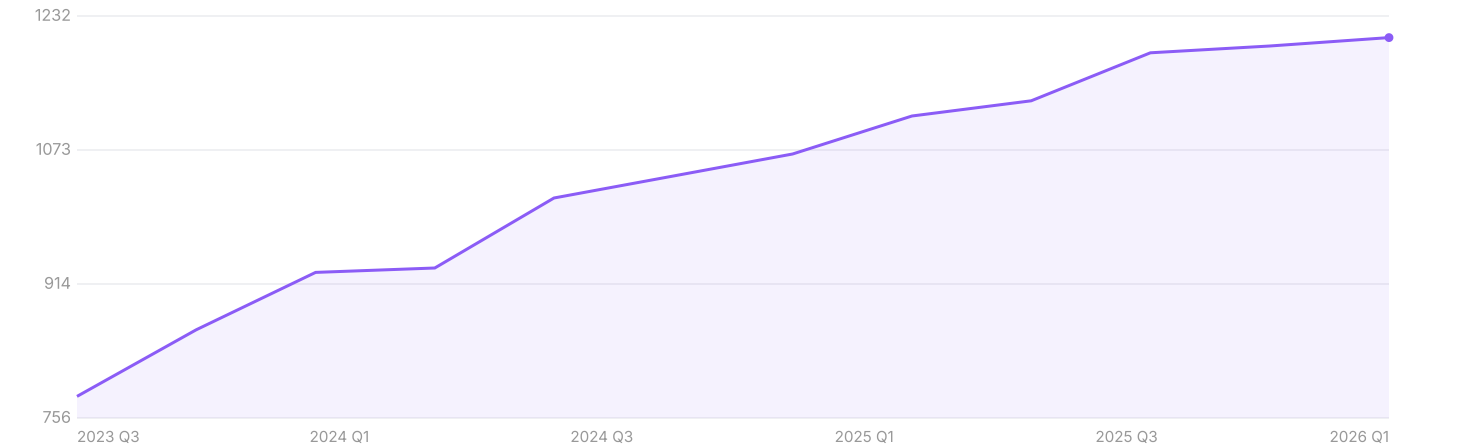
6 SMART MONEY CONFLUENCE EDGE · disclosure sources

SITE CONVERGENCE SCORE 2 of 4 top 13% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 0 buys none disclosed	INSIDER BUYS (180D) 0 none disclosed
ETF FUNDS (30D) 1254 up / 1107 down net +147 funds	INSTITUTIONS ADDED (13F) 10 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 1,206 · latest 1,206 (+0 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%	GUARD
2026 Q2	1,206	254.3M	\$32.9B	91.4%	
2026 Q1	1,196	250.6M	\$33.3B	90.0%	
2025 Q4	1,188	257.2M	\$34.2B	92.4%	
2025 Q3	1,131	253.7M	\$32.5B	91.2%	
2025 Q2	1,113	259.7M	\$31.5B	93.3%	
2025 Q1	1,068	264.8M	\$31.1B	95.1%	
2024 Q4	1,042	267.0M	\$27.7B	96.0%	
2024 Q3	1,016	265.7M	\$29.4B	95.5%	
2024 Q2	933	270.8M	\$25.5B	97.3%	
2024 Q1	928	273.7M	\$26.2B	98.3%	
2023 Q4	860	278.6M	\$20.8B	100.1%	ex - outlier 86.2%
2023 Q3	781	279.0M	\$18.2B	100.2%	ex - outlier 86.0%

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.

Why 2023-12 reads 100.11%. Institutions cannot hold more of a company than exists. The reported 278.6M shares exceed the 278.3M outstanding, and a single filer accounts for the excess: VANGUARD GROUP INC reports 38,754,489 shares against 39,654,855 the prior quarter, a 1x jump, which alone would be 13.9% of the company. Excluding that filing, ownership is 86.2%. We publish both figures. 13F filings are due 45 days after quarter end and amendments keep arriving after that, so the newest quarter is provisional by construction - this is what an unsettled quarter looks like.

Why 2023-09 reads 100.25%. Institutions cannot hold more of a company than exists. The reported 279.0M shares exceed the 278.3M outstanding, and a single filer accounts for the excess: VANGUARD GROUP INC reports 39,654,855 shares against 40,797,636 the prior quarter, a 1x jump, which alone would be 14.2% of the company. Excluding that filing, ownership is 86.0%. We publish both figures. 13F filings are due 45 days after quarter end and amendments keep arriving after that, so the newest quarter is provisional by construction - this is what an unsettled quarter looks like.

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

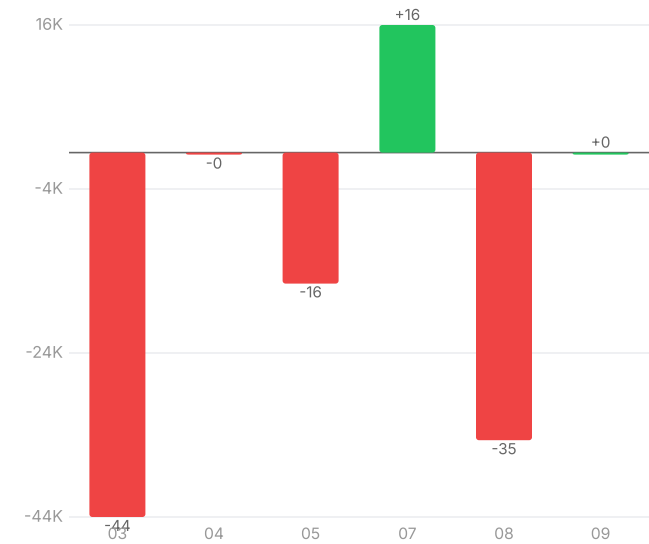
8 INSIDER ACTIVITY live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Swift Christopher	director, Chairman and CEO	2026-08-07	GIFT	35,088	—	41,569
Ruesterholz Virginia P	director	2026-07-27	A-Award	1,356	\$0.19M	17,097
Roseborough Teresa Wynn	director	2026-07-27	A-Award	1,356	\$0.19M	1,356
Rippert Annette	director	2026-07-27	A-Award	1,356	\$0.19M	4,526
De Shon Larry D	director	2026-07-27	A-Award	1,356	\$0.19M	1,356
Bartlett Thomas A	director	2026-07-27	A-Award	1,356	\$0.19M	1,356
Fetter Trevor	director	2026-07-27	A-Award	1,356	\$0.19M	61,537
Fetter Trevor	director	2026-07-27	A-Award	1,177	\$0.16M	62,714

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	6	58,971	\$8.1M	Counted
M — Exercises (paired A/D)	4	57,895	\$3.8M	None — mechanics
F — Tax withholding	7	10,158	\$1.4M	None — compensation
G — Gifts	1	35,088	—	None
P — Open-market purchases	0	0	\$0	Counted — none occurred

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

SIGNAL Routine Selling — Low Signal	OPEN-MARKET SELLS \$8.1M 6 txns / 6 mo	OPEN-MARKET BUYS \$0.0M 0 txns / 6 mo	CLUSTER None active 3+ insiders / 21 days
---	---	--	--

10 CONGRESSIONAL TRADING EDGE · STOCK Act

MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Ro Khanna	House	SELL	\$1,001 - \$15,000	2025-10-27	2025-11-14
Ro Khanna	House	SELL	\$1,001 - \$15,000	2025-10-27	2025-11-14
Ro Khanna	House	SELL	\$1,001 - \$15,000	2025-10-24	2025-11-14
Kelly Loeffler	Senate	SELL	\$100,001 - \$250,000	2020-04-14	2020-05-01
Kelly Loeffler	Senate	SELL	\$100,001 - \$250,000	2020-04-14	2020-05-01
Kelly Loeffler	Senate	SELL	\$100,001 - \$250,000	2020-04-14	2020-04-30

HOUSE 12-MO 5 trades 0 purchases	SENATE 12-MO 0 trades None purchases	COVERAGE STOCK Act filings 30-45 day disclosure lag	
---	---	--	--

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

11 INSTITUTIONAL OWNERSHIP & 13F FLOW

live 13F data

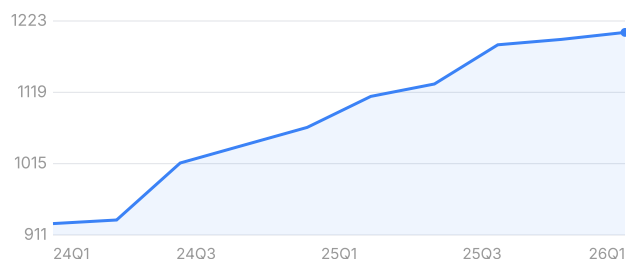
13F FILERS (LAST COMPLETE Q) 1,196	13F SHARES 251M 90.0% of shares out	NEW / CLOSED 124 / 92 positions, QoQ	INCREASED / REDUCED 468 / 381 positions, QoQ
PUT/CALL (13F) 0.86 option positions	FREE FLOAT 99.6% 270M sh		

2.8 • Largest Reporting 13F Managers

MANAGER	SHARES	VALUE
Wealth Enhancement Advisory Servic	397,535	\$49M
Assenagon Asset Management S.A.	296,906	\$36M
Wedge Capital Management L L P/Nc	248,205	\$30M
Deprince Race & Zollo Inc	235,463	\$29M
Y-Intercept	129,580	\$16M
Cohen Klingenstein Llc	105,633	\$13M

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

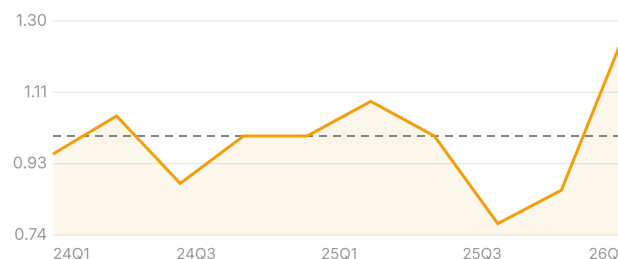
13F Filers Holding HIG — quarterly



2.9 • Top ETF & Fund Ownership

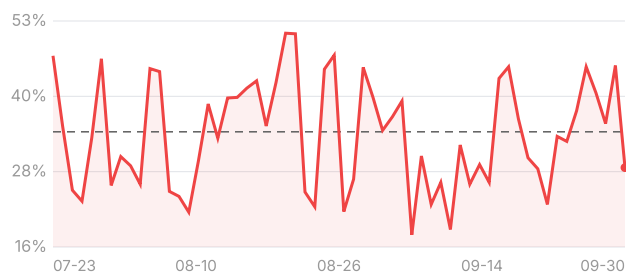
FUND	WEIGHT	POSITION
VITSX	0.0%	\$1.1B
VTSAX	0.0%	\$1.1B
VSPMX	0.0%	\$1.1B
VTI	0.0%	\$1.1B
VOO	0.1%	\$870M
VFINX	0.1%	\$870M

Institutional Put/Call — quarterly



12 SHORT VOLUME — DAILY, 60 SESSIONS

EDGE · live FINRA feed



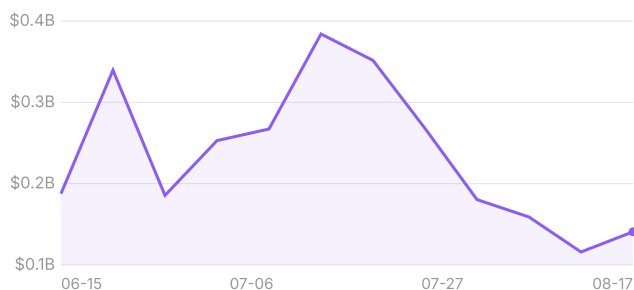
Daily short-sale volume as % of volume reported in FINRA's short-sale file — a flow measure, not short interest; dashed = 50-day average.

LATEST SESSION 28.7% 2026-10-15	20-DAY AVG 33.3% 50-day 34.5%	TREND Falling 20d vs 50d	BY MARKET CENTER Q: 28% · N: 50% · B: 31% latest session
--	--	---------------------------------------	---

13 DARK POOL ACTIVITY

EDGE · live ATS data

Weekly Notional (\$B)



Where HIG Trades in the Dark

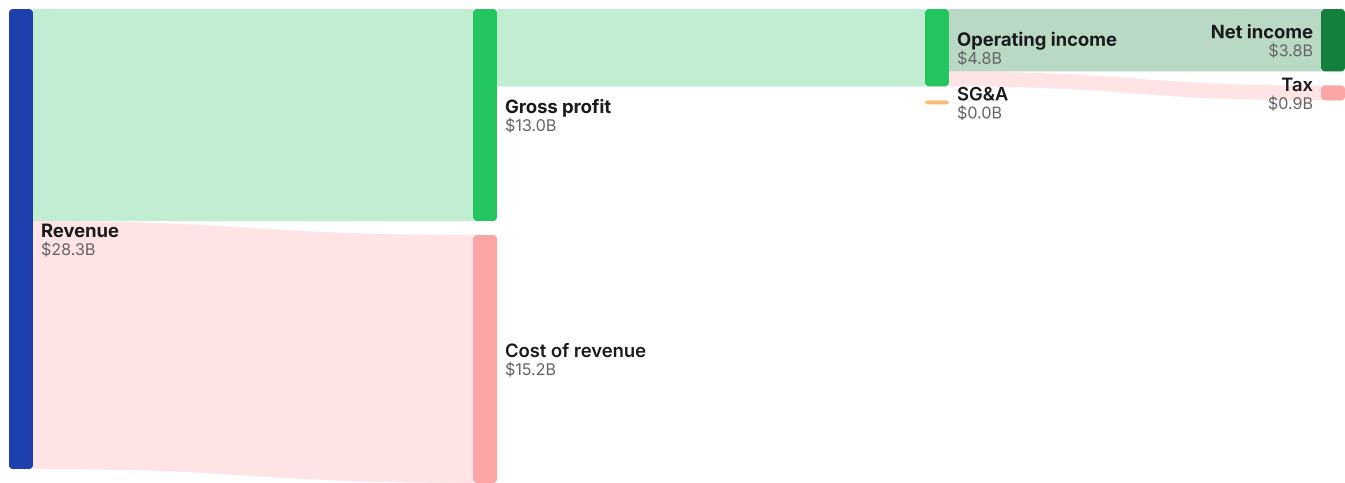
ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross Llc	1.7M	36 sh
Ubsa Ubs Ats	1.3M	40 sh
Ebxl Level Ats	1.1M	20 sh
Sgmt Sigma X2	0.9M	32 sh
Mstx Ms Trajectory Cross (Ats - 1)	0.8M	26 sh
Mlix Instinct X	0.7M	56 sh

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

14

REVENUE FLOW — FY2025

live income data

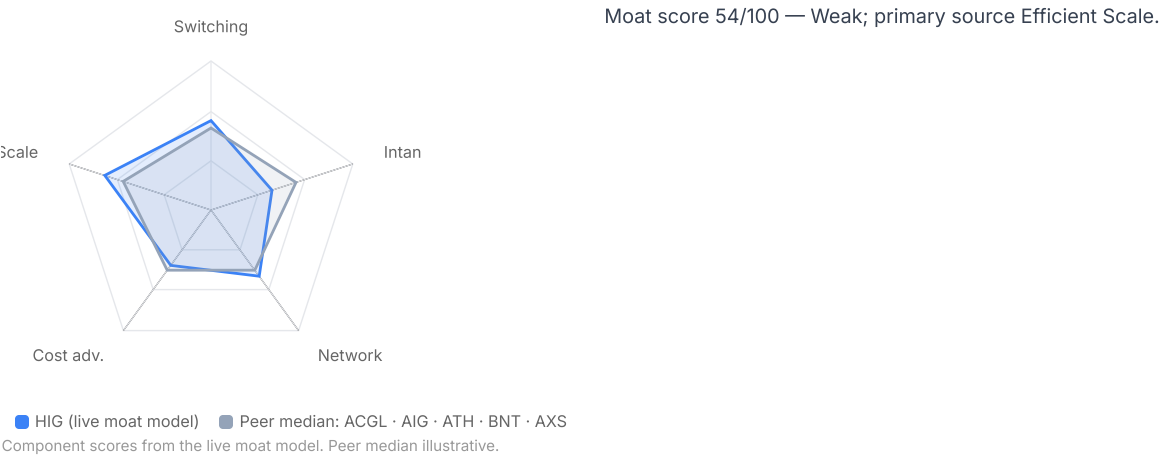


Where a dollar of The Hartford Insurance Group, Inc. revenue goes. All values FY2025 filings, live. Product segmentation not yet parsed for this symbol — revenue shown unsegmented.

15

MOAT & COMPETITIVE POSITION

LIVE MODEL · 54/100 WEAK



3.8 · Employees (SEC filings)



16

CORPORATE INFORMATION — KEY OFFICERS

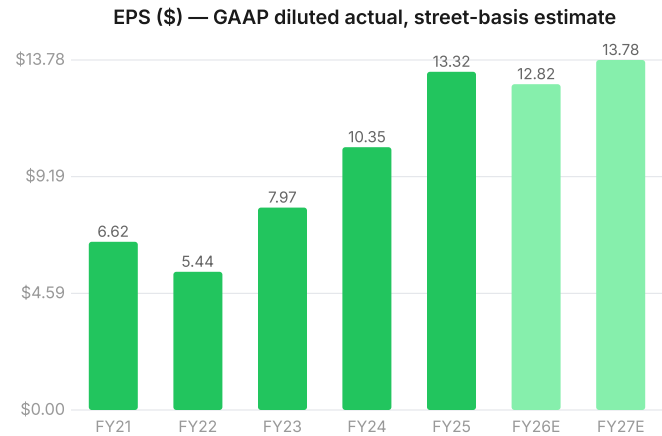
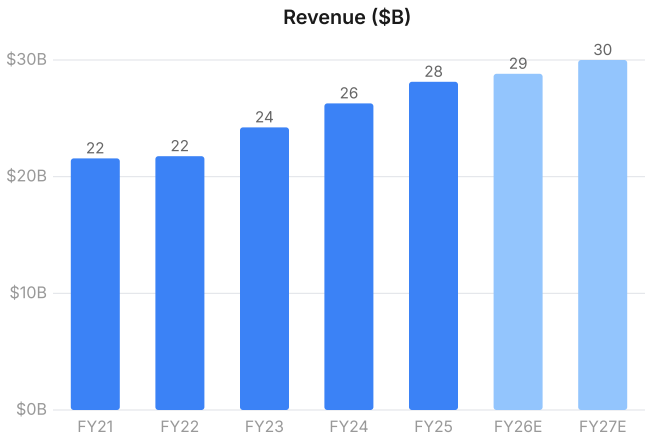
19,200 employees

OFFICER	TITLE
Christopher Jerome Swift	Chairman & Chief Executive Officer
Adin Morris Tooker	President & Director
Beth A. Costello	Executive VP & CFO
Amy Marie Stepnowski	Executive Vice President & Chief Investment Officer

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

17 REVENUE & EPS — HISTORY AND ESTIMATES

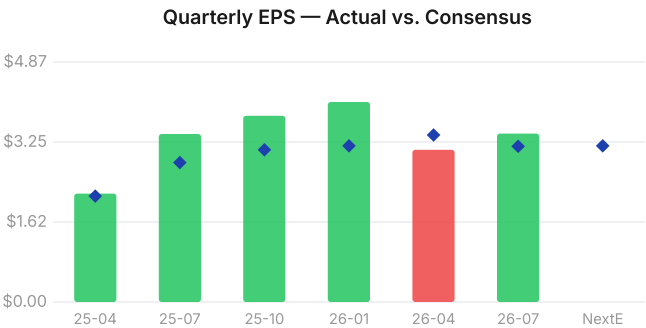
live consensus



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.

18 ESTIMATE VS. ACTUAL & SURPRISES

live data



BEATS (>2%) 5 of 6 recent quarters	AVG SURPRISE +12.1%	NEXT REPORT 2026-10-26	INCOME QUALITY 1.35 OCF + net income
--	------------------------	---------------------------	--

19 REPORTED VS. CONSENSUS — FULL HISTORY

0 quarters · live data

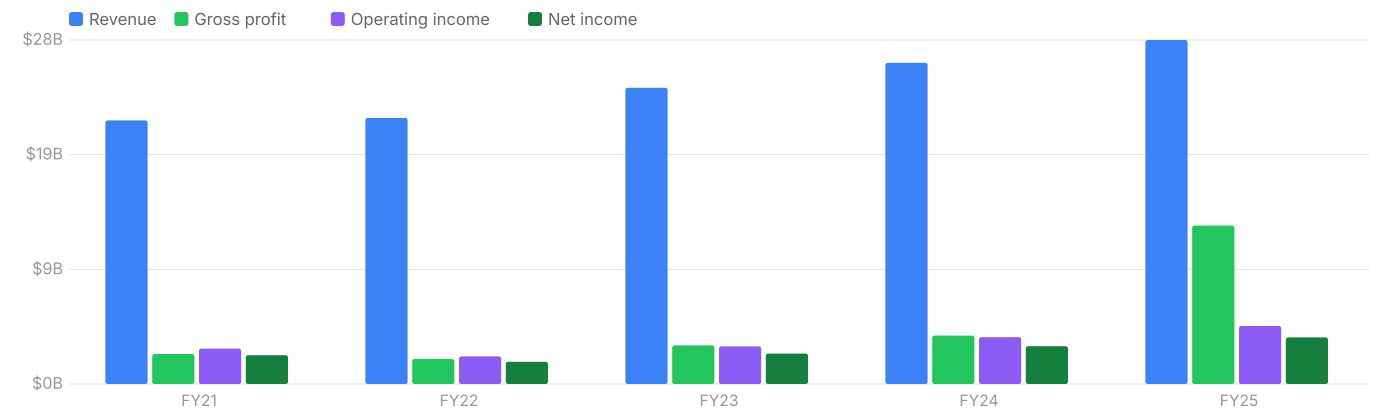
BEAT RATE —% 0 of 0 quarters	CURRENT STREAK 0 longest 0	AVG EPS SURPRISE —% median —%	SURPRISE TREND — last 4 vs prior 4
------------------------------------	----------------------------------	-------------------------------------	--

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

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

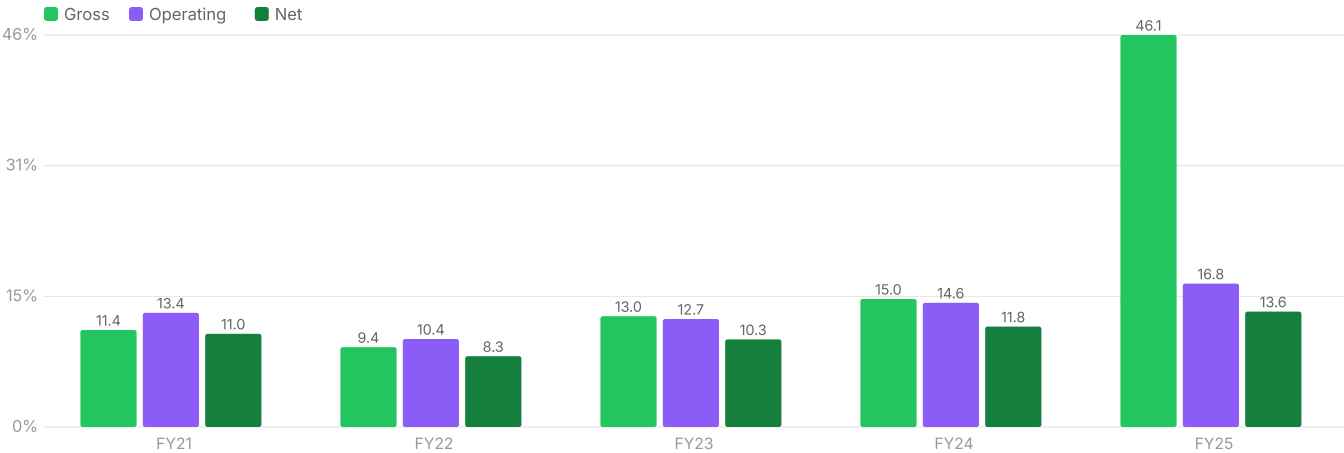
INCOME TRENDS — 5 YEAR

live financials



NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

Profit Margins (%)



YoY Growth Heatmap — Income Lines

YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	+6.5%	+0.9%	+11.3%	+8.4%	+7.1%
Gross profit	+6.1%	-17.0%	+54.4%	+25.4%	+228.0%
Operating income	+37.0%	-22.1%	+36.5%	+24.6%	+23.7%
Net income	+36.5%	-23.3%	+37.7%	+24.2%	+23.3%

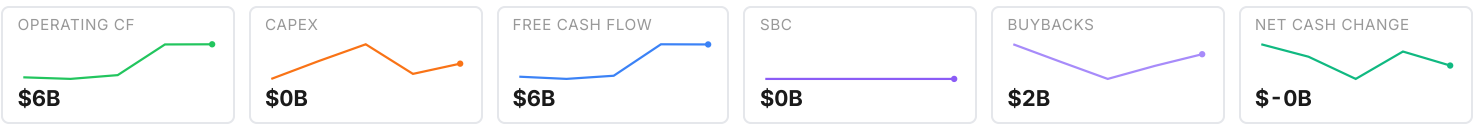
20 INCOME STATEMENT — FULL

live financials

\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	21.6	21.9	24.3	26.4	28.3	
Cost of revenue	19.2	19.8	21.2	22.4	15.2	
Gross profit	2.5	2.1	3.2	4.0	13.0	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	0.0	0.0	0.0	0.0	0.0	
Operating income	2.9	2.3	3.1	3.8	4.8	
EBITDA	3.6	2.9	3.6	4.2	5.4	
D&A	0.7	0.6	0.5	0.4	0.4	
Pretax income	2.9	2.3	3.1	3.8	4.8	
Income tax	0.5	0.4	0.6	0.7	0.9	
Net income	2.4	1.8	2.5	3.1	3.8	
Diluted EPS (\$)	6.62	5.44	7.97	10.35	13.32	
Diluted shares (M)	354	330	312	299	286	

CASH FLOW TRENDS

live data

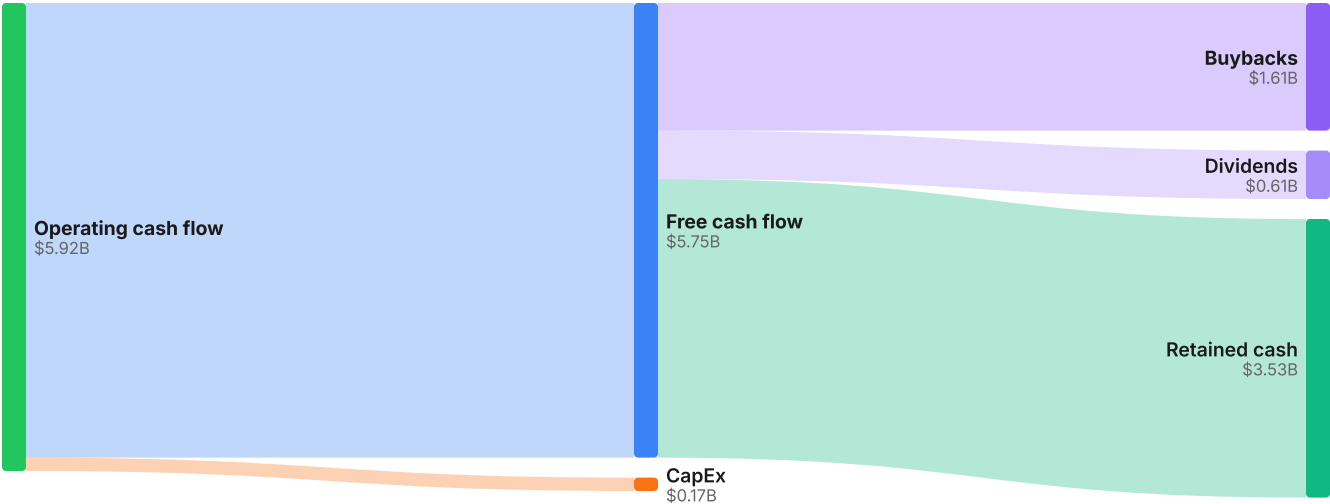


THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

WHERE THE CASH WENT — FY2025

cash Sankey, live data



Balance Sheet — Full

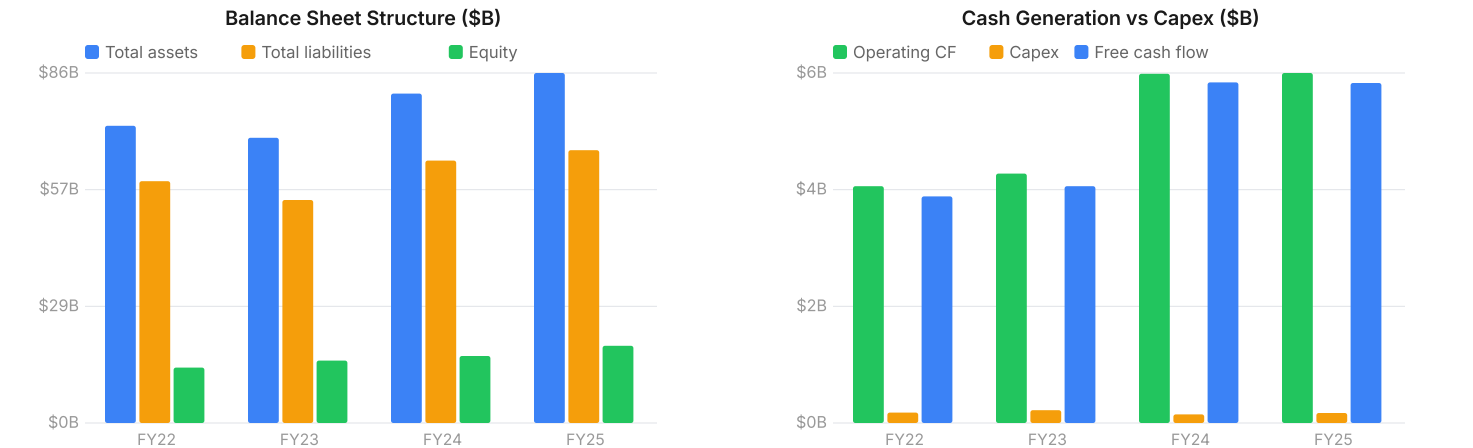
\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	0.2	0.1	0.2	0.1	
ST investments	3.9	0.0	4.1	4.4	
Receivables (net)	11.9	12.7	6.0	6.3	
Total current assets	52.2	11.6	10.2	10.8	
PP&E (net)	0.9	0.9	0.9	0.9	
Goodwill + intangibles	2.7	2.6	2.5	2.5	
Total assets	73.0	70.1	80.9	86.0	
Accounts payable	0.7	0.0	0.6	0.6	
Short-term debt	0.0	0.0	0.0	0.0	
Deferred revenue	1.4	0.0	0.0	0.0	
Total current liabilities	2.1	35.2	0.6	0.6	
Long-term debt	4.4	4.4	4.4	4.4	
Total liabilities	59.4	54.8	64.5	67.0	
Shareholders' equity	13.6	15.3	16.4	19.0	

Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	1.8	2.5	3.1	3.8	
D&A	0.6	0.5	0.4	0.4	
Stock-based compensation	0.0	0.0	0.0	0.0	
Working capital change	0.9	0.9	2.2	1.5	
Operating cash flow	4.0	4.2	5.9	5.9	
Capital expenditures	(0.2)	(0.2)	(0.1)	(0.2)	
Investing cash flow	(1.3)	(2.4)	(3.8)	(3.8)	
Buybacks	(1.6)	(1.4)	(1.5)	(1.6)	
Dividends paid	(0.5)	(0.5)	(0.6)	(0.6)	
Debt issuance / (repay)	(0.6)	0.0	0.0	0.0	
Financing cash flow	(2.7)	(1.9)	(2.1)	(2.2)	
Free cash flow	3.8	4.0	5.8	5.8	

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

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY



21 EXPANDED RATIO ANALYSIS (I)

live ratio engine · profitability · valuation

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	13.0%	11.5%	17.3%	19.6%	21.7%	23%	
ROA	3.1%	2.4%	3.5%	4.1%	4.6%	5.0%	
ROIC	-9.9%	13.1%	12.8%	18.8%	20.3%	4.6%	
Gross margin	11.4%	9.4%	13.0%	15.0%	46.1%	43.9%	
Operating margin	13.4%	10.4%	12.7%	14.6%	16.8%	15.2%	
Net margin	11.0%	8.3%	10.3%	11.8%	13.6%	15.0%	
EBITDA margin	16.6%	13.2%	14.8%	15.9%	19.0%	17.2%	
FCF margin	18.6%	17.5%	16.5%	21.8%	20.3%	—	
VALUATION							
P/E	9.29	12.71	9.46	10.29	10.15	8.7	
P/B	1.23	1.69	1.55	1.95	2.05	1.9	
P/S	1.03	1.06	0.97	1.21	1.38	1.26	
P/FCF	5.55	6.02	5.92	5.55	6.77	6.2	
EV/EBITDA	-5.55	7.90	7.76	7.64	7.39	8.2	
EV/Revenue	-0.93	1.07	1.15	1.22	1.37	1.4	
Earnings yield	10.8%	7.9%	10.6%	9.7%	9.9%	11.61%	
FCF yield	18.0%	16.6%	16.9%	18.0%	14.8%	16.05%	

EXPANDED RATIO ANALYSIS (II)

leverage · solvency

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	—	24.79	0.33	16.69	17.65	18.15	
Quick ratio	—	24.79	0.33	16.69	17.65	18.15	
Debt / equity	0.28	0.32	0.28	0.27	0.23	0.22	
Debt / assets	6.5%	6.0%	6.2%	5.4%	5.1%	5.0%	
Net debt / EBITDA	-11.69	0.09	1.18	0.03	-0.02	0.85	
Interest coverage	12.38	10.90	15.52	19.34	24.42	—	

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	0.28	0.29	0.34	0.35	0.34	0.33	
Receivables turnover	2.00	1.91	1.98	2.82	4.60	4.1	
DSO (days)	182	191	185	129	79	88	
DPO (days)	0	6	6	5	12	—	
Cash conversion cycle	182	185	179	124	68	88	
GROWTH (YoY)							
Revenue growth	4.2%	2.7%	11.3%	8.4%	7.3%	—	
Net income growth	36.2%	-23.2%	37.9%	24.2%	23.3%	—	
EPS growth	42.8%	-18.0%	45.8%	27.4%	29.8%	—	
FCF growth	5.4%	-3.2%	4.5%	43.9%	-0.2%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	6.86	5.63	8.21	10.46	13.57	15.68	
Book value / share	51.75	42.25	50.24	55.28	67.16	70.55	
Revenue / share	61.72	67.73	79.74	88.69	100.15	104.32	
FCF / share	11.49	11.88	13.13	19.37	20.36	21.10	
Cash / share	135.60	12.67	0.41	14.29	15.87	14.34	
SHAREHOLDER RETURN & SCORES							
Buyback yield	7.7%	6.7%	5.9%	4.7%	0.0%	0.27%	
Altman Z-Score	0.92	1.79	0.73	1.30	1.41	1.4	
Piotroski F-Score	6	7	7	9	9	7/9	
Beneish M-Score	-1.87	-3.14	-1.87	-3.05	-2.88	-3.22	

22 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	7 / 9	Strong		
Altman Z-Score	1.4	Distress (<1.81)	Distress	
Income quality	1.35	Cash-backed	OCF ÷ net income	
Beneish M-Score	-3.22	Non-manipulator	vs -2.22 threshold	

23 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.87	Revenue stability	0.98
Interest burden		1.10	Earnings stability	0.81
Operating margin		15.7%	Earnings persistence	0.86
Asset turnover		0.34×	Revenue CAGR 3y	7.7%
Financial leverage		4.62×	EPS CAGR 3y	34.0%
= ROE		23%	FCF CAGR 3y	22.1%

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 0.27%	DIVIDEND YIELD 1.78%	TOTAL SHAREHOLDER RETURN 1.98% cash yield	SBC / REVENUE 0.2% dilution pressure
-------------------------------	--------------------------------	--	---

24 MULTIPLE HISTORY — FY SNAPSHOTS + TTM live ratio engine



25 PEER COMPARISON live peer engine

COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
ACGL	\$34.6B	7.8	20%	23.6%	+6.5%	7/9	+17.4%
AIG	\$42.8B	14.7	7%	13.4%	-3.8%	4/9	+7.4%
ATH	\$19.8B	30.5	1%	18.4%	+69.8%	5/9	—
BNT	\$12.2B	76.4	1%	3.4%	-14.9%	4/9	-16.4%
AXS	\$7.3B	6.2	19%	21.9%	+11.6%	8/9	+8.1%
WTM	\$5.2B	4.9	22%	23.6%	+8.6%	6/9	—
ARES	\$36.9B	49.0	15%	10.5%	+45.4%	6/9	—
PRU	\$40.0B	10.4	12%	5.8%	+8.9%	8/9	—

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

26 ANALYST CONSENSUS & ESTIMATES live consensus

Buy

42 Analysts



MEAN TARGET (QTR) \$137.00 1 targets	TARGET VS. PRICE +1.4% last-quarter mean	NEXT REPORT 2026-10-26 street \$3.17
---	---	---

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$28.94B	\$28.97B / \$28.93B	\$12.82	\$13.31 / \$12.39	13
FY2027	\$30.13B	\$30.27B / \$29.98B	\$13.78	\$14.31 / \$13.41	15
FY2028	\$31.25B	\$31.34B / \$31.15B	\$14.85	\$15.40 / \$14.06	3

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

27 STREET TARGETS & THIRD-PARTY RATING

live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$137.00	+1.4%	1
Last Quarter	\$137.00	+1.4%	1
Last Year	\$151.63	+12.2%	19
All Time	\$130.05	-3.8%	44

Rolling mean of published targets vs. last close \$135.12. Aggregated from StreetInsider, Pulse 2.0, Benzinga.

Third-Party Composite Rating

A+

DCF5/5

ROE5/5

ROA5/5

DEBT/EQ4/5

P/E3/5

P/B2/5

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

28 PRICE PERFORMANCE — INDEXED, 12 MO

live prices · benchmark + sector + peer set

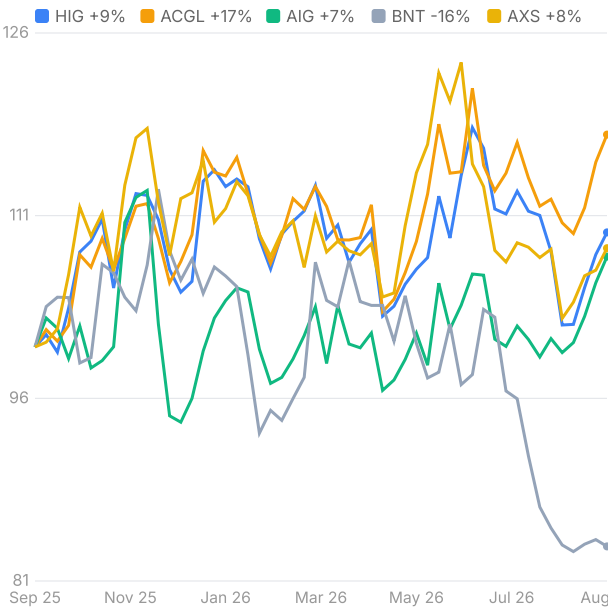
HIG +9.4% vs S&P 500 +15.9% — spread -6.5pp



Sector — XLF +7.2%



Peer Set — indexed to 100



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	\$128.09	+7.03	+5.49%	Above
SMA 50	\$133.63	+1.49	+1.12%	Above
SMA 200	\$135.28	-0.16	-0.12%	Below
EMA 9	\$131.06	+4.06	+3.10%	Above
EMA 21	\$130.41	+4.71	+3.61%	Above
EMA 50	\$132.43	+2.69	+2.03%	Above
EMA 200	\$133.58	+1.54	+1.15%	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

29 TECHNICAL POWER SCORE

EDGE · site engine · 72/100 composite

TECHNICAL VERDICT

BULLISH

Power Score +43

17 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%

Momentum 25%

Volume 20%

Volatility 10%

Patterns 15%

80

73

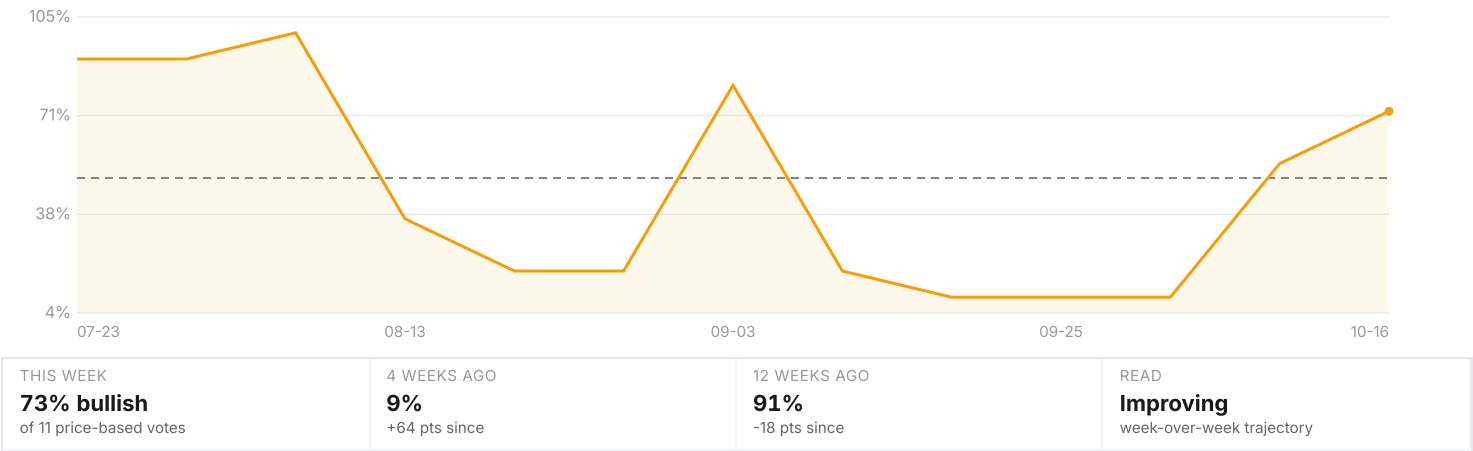
75

67

50

BULLISH — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



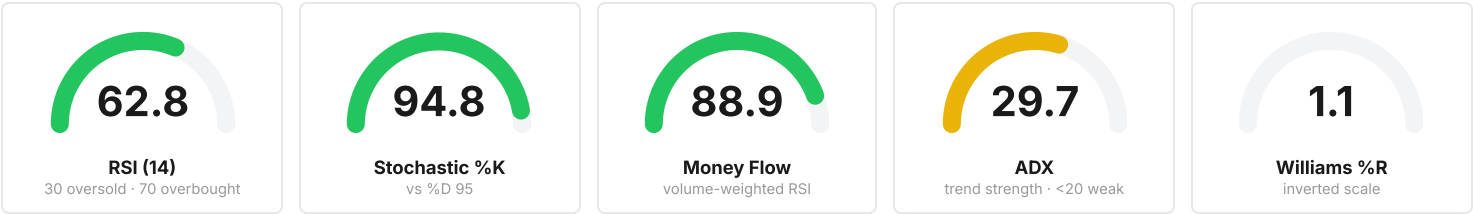
INDICATOR VOTE GRID

17 bull / 5 bear

● Price vs SMA 20	\$128.09	● Price vs SMA 50	\$133.63	● Price vs SMA 200	\$135.28
● EMA 9/21 Cross	131.1/130.4	● SMA 50/200	Death	● ADX Direction	ADX 30
● Supertrend	\$127	● Parabolic SAR	\$128	● SMA Slope	0.160
● RSI	62.8	● Stochastic K/D	95/95	● StochRSI K/D	100/100
● Williams %R	-1	● CCI	160	● TSI vs Signal	-3.1
● CMO	25.7	● ROC	7.15%	● OBV Signal	Accum
● Chaikin MF	-0.110	● MFI	89	● Force Index	1M
● Elder Ray Bull	4.81				

INDICATOR GAUGES

site technicals-tab style



30 KEY LEVELS & VOLATILITY

live indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$133.05 / \$134.42 / \$136.04	S1 / S2	\$131.43 / \$130.06
Bollinger (20,2)	\$121.90 - \$134.27	Squeeze	Off
52-wk range	\$119.80 - \$146.07	Off 52-wk high	-7.5%
ATR (14)	\$2.38 (1.8%)	Historical vol	21.3%

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

31 SEASONALITY — 20-YEAR AVERAGES

live model · win rates shown

-0.5% Jan 60%	-2.1% Feb 65%	+4.2% Mar 67%	+3.6% Apr 55%	+1.4% May 60%	-1.9% Jun 40%	+1.8% Jul 45%	+1.9% Aug 60%	+0.2% Sep 70%	-0.4% Oct 65%	+0.3% Nov 55%	+8.1% Dec 60%
---------------------	---------------------	---------------------	---------------------	---------------------	---------------------	---------------------	---------------------	---------------------	---------------------	---------------------	---------------------

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

32 RISK INDICATORS

computed from live price history

COMPUTED FROM LIVE WEEKLY PRICES	HIG	S&P 500
Weekly volatility (σ , 1y)	2.94%	1.83%
Best / worst week (1y)	+7.8% / -6.5%	—
Max drawdown (5y, monthly)	-49.0%	—
1-week VaR (95%)	-5.3%	—
Beta (5y)	0.45	1.00

33 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

HIG EQUITY WEATHER (LIVE)

CLOUDY · +13

Trend

+18

Momentum

+59

Volume

+21

Volatility

-60

Breadth

-23

MARKET REGIME (2026-10-16)

NEUTRAL

VIX

19.99

Normal

DOW THEORY

Confirmed Bearish

SPY / QQQ TSI

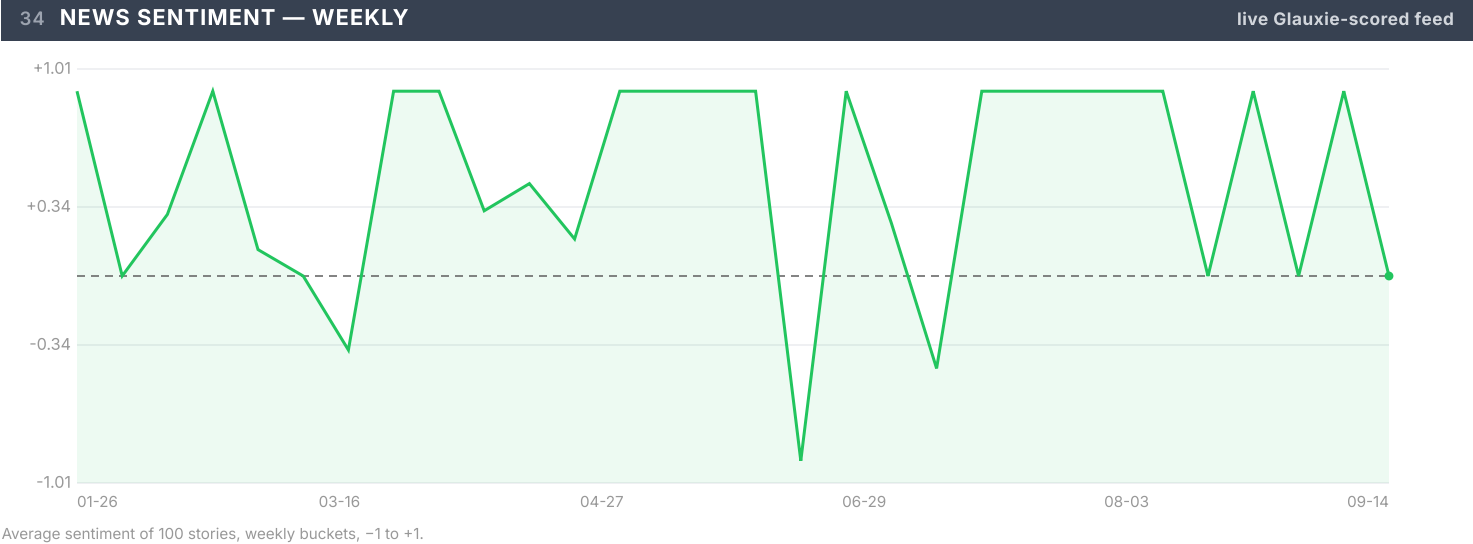
7.2 / 4.7

trend strength

SECTOR STRENGTH

46/100

breadth average



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

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

35 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Cloudy

OVERALL +13.1 +30.2 vs industry	TREND +18.4 +29.2 vs industry	MOMENTUM +58.6 +54.0 vs industry	VOLUME +20.8 +53.9 vs industry
--	--	---	---

READING	HIG	INSURANCE - DIVERSIFIED N=189	FINANCIAL SERVICES N=24,134	ALL US SYMBOLS N=70,435
Overall	+13.1	-17.2	-16.3	-20.5
Trend	+18.4	-10.8	-12.5	-21.3
Momentum	+58.6	+4.5	-4.4	-15.8
Volume	+20.8	-33.1	+0.0	-3.8

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

36 EXECUTIVE COMPENSATION

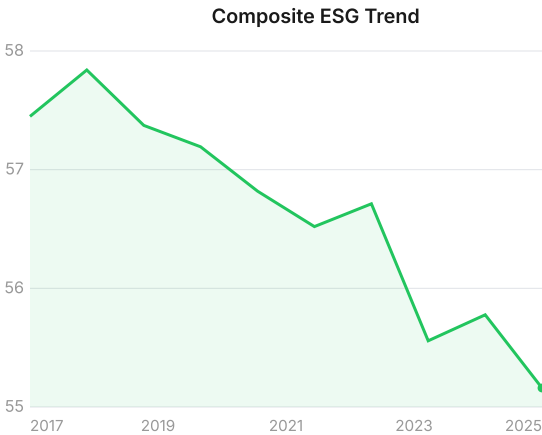
live proxy data · FY2014

EXECUTIVE	TOTAL COMP	STRUCTURE
Liam McGee Former Chairman, President and Ch	\$33.5M	56% equity+incentive
Christopher Swift Chairman and Chief Executi	\$5.4M	60% equity+incentive
Douglas Elliot President	\$4.7M	60% equity+incentive
Robert Rupp Executive Vice President and Chi	\$3.7M	63% equity+incentive
Brion Johnson Chief Investment Officer and P	\$3.1M	65% equity+incentive

37 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	58
Social	52
Governance	55
Composite ESG	55



38 METHODOLOGY

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

39 DISCLOSURES

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.

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

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

40 DATA PROVENANCE FOR THIS REPORT			sources · coverage · method
DATA DOMAIN	SOURCE	COVERAGE FOR THIS REPORT	
Price & volume	market_db.historical_prices	52 rows	
Fundamentals	income_statements_annual	6 rows · 2020 to 2025	
Reported vs consensus	fact/earnings_calendar	24 rows · 2020-07-30 to 2026-04-23	
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31	
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	114 rows · 1998 to 2026	
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-07-27 to 2026-08-07	
Proposed sales (Form 144)	edgar/form144	not present for this symbol	
Beneficial ownership (13D/G)	edgar/13dg	not present for this symbol	
Short-sale volume (FINRA)	edgar/short_volume_daily	60 rows · 2026-07-23 to 2026-10-15	
Dark pool (ATS, tier 1)	edgar/darkpool_weekly	12 rows · 2026-06-15 to 2026-08-31	
ETF & fund holding	etf_holdings_changelog (30d)	1 record	
Peer set	stock_peers_dynamic	8 rows	
Industry medians	industry_medians	1 record	
Congressional trades	congress_db (House + Senate)	1 record	
ESG	fact/esg_disclosures	1 record	

Method. Every figure in this factsheet is looked up from a named field computed in code. It contains no model-written text.

Not covered. Short interest as a percent of float and days-to-cover are not in this data set — the short-sale figures above are FINRA volume, a flow, and cannot support squeeze or covering analysis. Options positioning and intraday data are also absent. 13F ownership is filed 45 days after quarter end and congressional trades are disclosed on a lag, so both describe a past position, not a current one.