

Loews Corporation (L)

Financial Services / Insurance - Property & Casualty · New York Stock Exchange

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

LAST CLOSE \$110.52 2026-10-16	MARKET CAP \$22.6B VOLUME 0.5M	52-WK HIGH \$121.01 52-WK LOW \$97.38	TRAILING PE 13.5 P/S 1.22	GROSS MARGIN 47.0% NET MARGIN 10.4%	ROE 10% ROIC 6%	PIOTROSKI 8/9 ALTMAN Z 0.6	1-YR RETURN +12.8% 5-YR RETURN +133.7%
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Loews Corporation functions as a diversified holding company, with significant business segments spanning insurance, energy infrastructure, hospitality, and manufacturing. Its insurance division delivers commercial property and casualty coverage to clients both within the United States and internationally. This segment offers a comprehensive array of products, including specialized options such as professional and management liability, along with surety and fidelity bonds. Property insurance solutions encompass general property, marine risks, and boiler and machinery protection. For casualty needs, Loews provides workers' compensation, general and product liability, and commercial automobile and umbrella policies. Additionally, the company furnishes supplementary services like loss-sensitive insurance programs, warranty services, risk management consulting, information resources, and claims administration. These insurance offerings are distributed through a network of independent agents, brokers, and managing general underwriters. In the energy sector, the company is actively involved in the transportation and storage of natural gas, natural gas liquids (NGLs), and various other hydrocarbons. Its robust infrastructure includes approximately 13,615 miles of interconnected natural gas pipelines and 450 miles of NGL pipelines, primarily situated in Louisiana and Texas. Storage capabilities consist of 14 underground fields, boasting a total capacity of around 213 billion cubic feet of natural gas, alongside eleven salt dome caverns and related brine systems designed for brine supply services. Further diversifying its operations, Loews also owns and manages a chain of 26 hotels. Moreover, the corporation maintains a strong presence in plastics manufacturing. Here, it designs, produces, and markets a variety of extrusion blow-molded and injection-molded plastic containers. These products cater to diverse customer bases in industries such as pharmaceuticals, dairy, household chemicals, food and nutraceuticals, industrial and specialty chemicals, and the water/beverage/juice sectors. The company also produces both standard and specialized plastic resins, often derived from recycled materials. Loews Corporation was founded in 1969 and its corporate headquarters are located in New York, New York.

SECTOR Financial Services INDUSTRY Insurance - Property & Casualty EXCHANGE NYSE MARKET CAP \$22.6B EMPLOYEES 13,100 (SEC-filed) CEO Benjamin J. Tisch
IPO 1980-03-17 COUNTRY US
9 West 57th Street, New York City, NY 10019-2714 · Tel 212 521 2000 · loews.com

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

51 / 100

InsiderStreet publishes no price target

INSIDER CONSENSUS SIGNAL

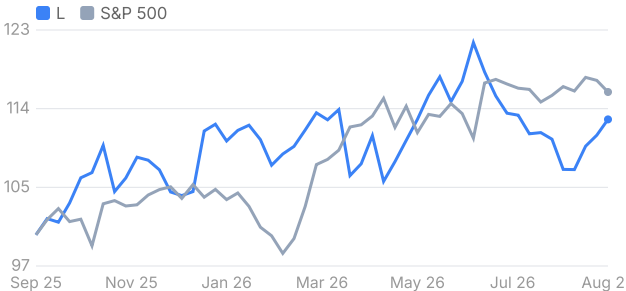
TWO-WAY FLOW

\$1.1M buys against \$10.9M sells / 6 mo

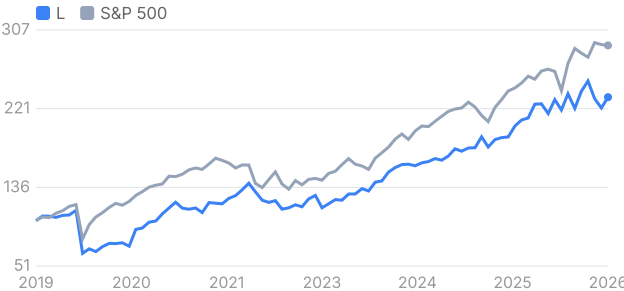
2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · **L +12.8%** · **S&P 500 +15.9%** · spread **-3.0pp**



7 Years vs S&P 500 · **L +133.7%** · **S&P 500 +189.9%** · spread **-56.2pp**



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
51
OF 100

Score Breakdown

Profitability	49/100
Growth	60/100
Momentum	88/100
Quality	79/100
Earnings Quality	73/100
Balance Sheet	59/100
Value	82/100
Risk (safety)	100/100
Overall	50.7/100

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
MKL	50
CINF	78
WRB	60
RE	45
AIZ	59
CNA	54
L	51

IS Score Trend — quarterly



4 TWO READINGS business vs price

BUSINESS QUALITY

51 / 100

IS Score 50.7 / 100 · -8.2 from peak of 59

Quarter	Business Quality
23 Q1	40
23 Q2	47
23 Q3	53
23 Q4	59
24 Q1	53
24 Q2	47
24 Q3	42
24 Q4	46
25 Q1	48
25 Q2	49
25 Q3	53
25 Q4	52
26 Q1	51

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

PRICE STRUCTURE

BULLISH

Technical Score 82 / 100 · Power +63 · 18 of 22 indicator votes bullish

Date	Price Structure
07-23	65%
08-13	96%
09-03	4%
09-25	4%
10-16	96%

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 51 and price structure at 82 out of 100 — so they are not in conflict. The fundamentals and the tape are saying the same thing, which is the case in which either one alone would have been enough.

5 WHAT WOULD CHANGE OUR MIND falsifiable - check us next quarter

TRIGGER	WHERE IT STANDS NOW	WHAT IT WOULD MEAN
IS Score reaches 55 and holds two consecutive quarters	now 50.7	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 47 → 52 → 51 → 51	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 791 → now 791	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

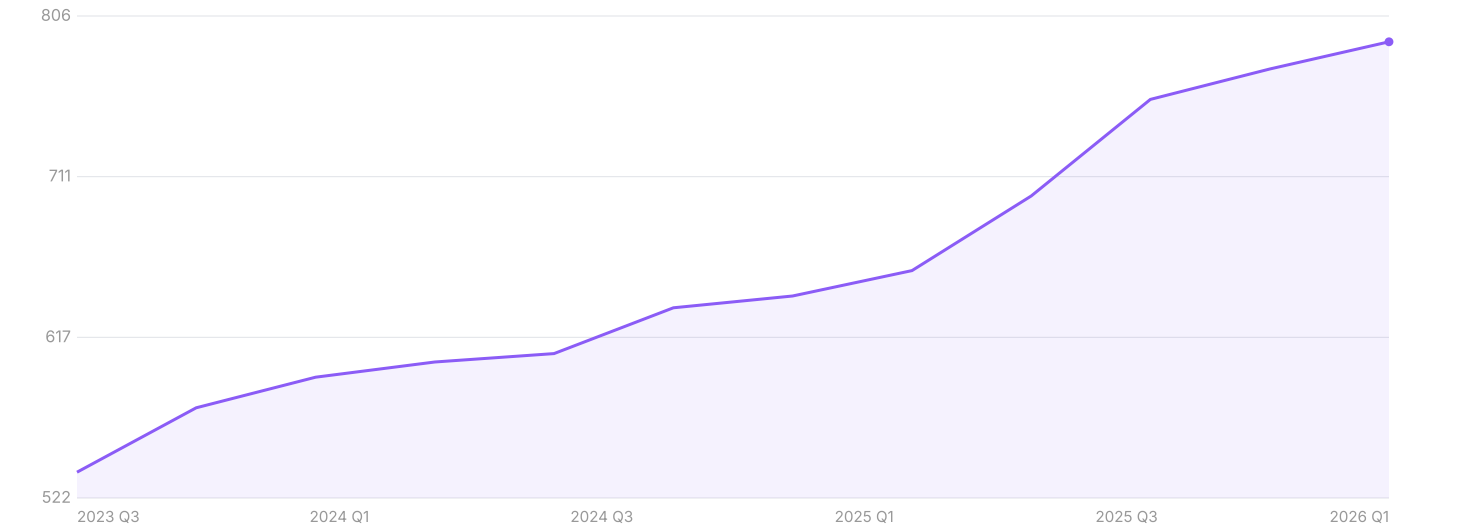
SITE CONVERGENCE SCORE 4 of 4 top 0% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 2 buys 2026-09-04	INSIDER BUYS (180D) 2 \$1.05M
ETF FUNDS (30D) 851 up / 719 down net +132 funds	INSTITUTIONS ADDED (13F) 16 managers opening or increasing		

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 791 · latest 791 (+0 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%
2026 Q2	791	125.3M	\$13.6B	61.0%
2026 Q1	775	118.8M	\$12.1B	57.8%
2025 Q4	757	121.8M	\$12.3B	59.3%
2025 Q3	700	115.3M	\$11.1B	56.1%
2025 Q2	656	121.6M	\$10.8B	59.2%
2025 Q1	641	122.8M	\$10.9B	59.8%
2024 Q4	634	126.6M	\$10.3B	61.6%
2024 Q3	607	128.1M	\$9.7B	62.3%
2024 Q2	602	128.9M	\$9.2B	62.7%
2024 Q1	593	130.3M	\$9.7B	63.4%
2023 Q4	575	129.8M	\$8.6B	63.1%
2023 Q3	537	128.5M	\$7.8B	62.5%

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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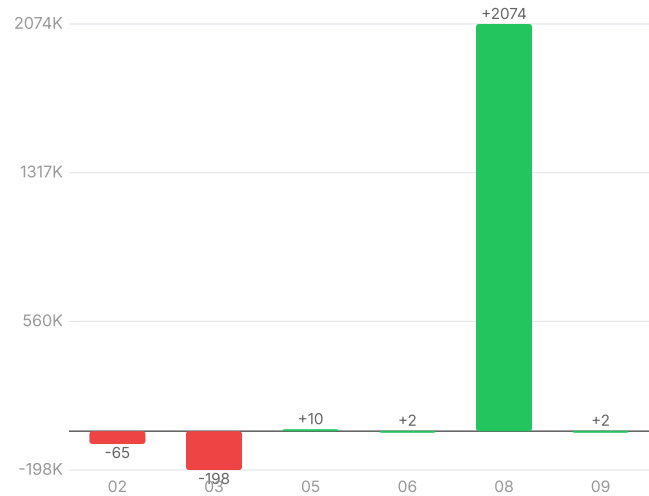
8 INSIDER ACTIVITY live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Tisch James S	director	2026-09-30	A-Award	237	—	1,873,758
Vanbelle Jennifer	director	2026-09-30	A-Award	237	—	1,085
Robusto Dino	director	2026-09-30	A-Award	237	—	10,695
Peters Susan	director	2026-09-30	A-Award	237	—	3,288
Locker Jonathan C	director	2026-09-30	A-Award	237	—	25,685
Harris Walter L	director	2026-09-30	A-Award	237	—	25,523
Fribourg Paul J	director	2026-09-30	A-Award	237	—	1,329
Davidson Charles D	director	2026-09-30	A-Award	237	—	29,523

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	5	100,000	\$10.9M	Counted
P — Open-market purchases	2	10,000	\$1.1M	Counted
G — Gifts	1	100,000	—	None

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

SIGNAL Two-Way Flow	OPEN-MARKET SELLS \$10.9M 5 txns / 6 mo	OPEN-MARKET BUYS \$1.1M 2 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
2026-02-13	Tisch Andrew H	250,000	\$27.5M
2026-02-10	Alpert Marc A	3,495	\$0.4M
2026-02-10	Berman Ann E	1,922	\$0.2M
2025-12-11	Richard W Scott	1,000	\$0.1M
Trailing 12 mo	14 filings	469,296	\$51M

11 13D / 13G STAKES COND

FILED	FORM	REPORTING PERSON	% OF CLASS	SHARES
2026-08-07	SCHEDULE 13D/A	Andrew H. Tisch	7.30%	15.0M sh
2026-08-07	SCHEDULE 13D/A	James S. Tisch	8.40%	17.3M sh
2026-04-30	SCHEDULE 13G	Vanguard Capital Management	6.06%	12.5M sh
2026-03-27	SCHEDULE 13G/A	The Vanguard Group	—	exit/reporting change

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12 CONGRESSIONAL TRADING					EDGE · STOCK Act
MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-09-04	2026-10-09
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-06-02	2026-07-08
Ro Khanna	House	SELL	\$1,001 - \$15,000	2026-01-13	2026-02-10
HOUSE 12-MO 8 trades 4 purchases		SENATE 12-MO 0 trades None purchases		COVERAGE STOCK Act filings 30-45 day disclosure lag	

13 INSTITUTIONAL OWNERSHIP & 13F FLOW				live 13F data
13F FILERS (LAST COMPLETE Q) 775		13F SHARES 119M 57.8% of shares out		NEW / CLOSED 100 / 66 positions, QoQ
PUT/CALL (13F) 1.00 option positions		FREE FLOAT 80.4% 164M sh		
				INCREASED / REDUCED 281 / 230 positions, QoQ

2.8 · Largest Reporting 13F Managers

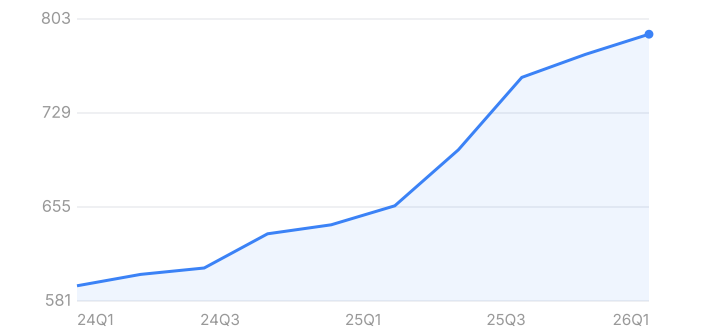
MANAGER	SHARES	VALUE
O'Keefe Stevens Advisory, Inc.	173,817	\$18M
Fjarde Ap - Fonden /Fourth Swedish N	108,760	\$11M
Walleye Partners, Llc	69,247	\$7M
Asr Vermogensbeheer N.V.	66,458	\$7M
Wealth Enhancement Advisory Servic	53,972	\$5M
Mn Services Vermogensbeheer B.V.	49,652	\$5M

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

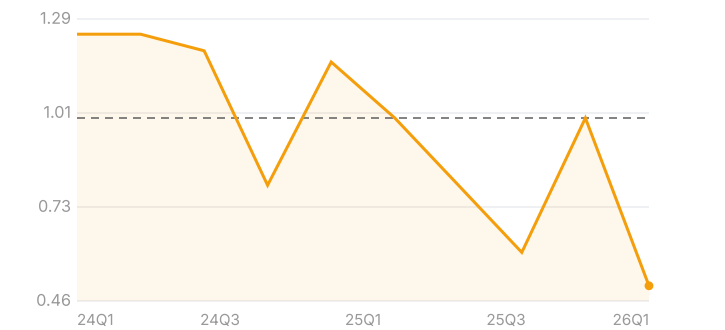
2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.0%	\$540M
VTSAX	0.0%	\$540M
VSMPX	0.0%	\$540M
VTI	0.0%	\$540M
VOO	0.0%	\$454M
VFINX	0.0%	\$454M

13F Filers Holding L — quarterly



Institutional Put/Call — quarterly



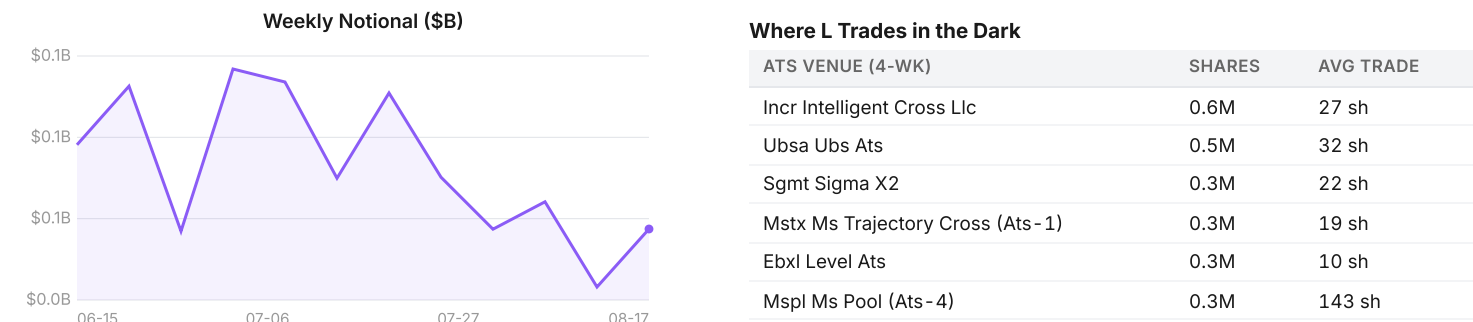
14 SHORT VOLUME — DAILY, 60 SESSIONS				EDGE · live FINRA feed
				
LATEST SESSION 42.5% 2026-10-15		20-DAY AVG 37.7% 50-day 43.9%		TREND Falling 20d vs 50d
				BY MARKET CENTER Q: 42% · N: 56% · B: 51% latest session

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

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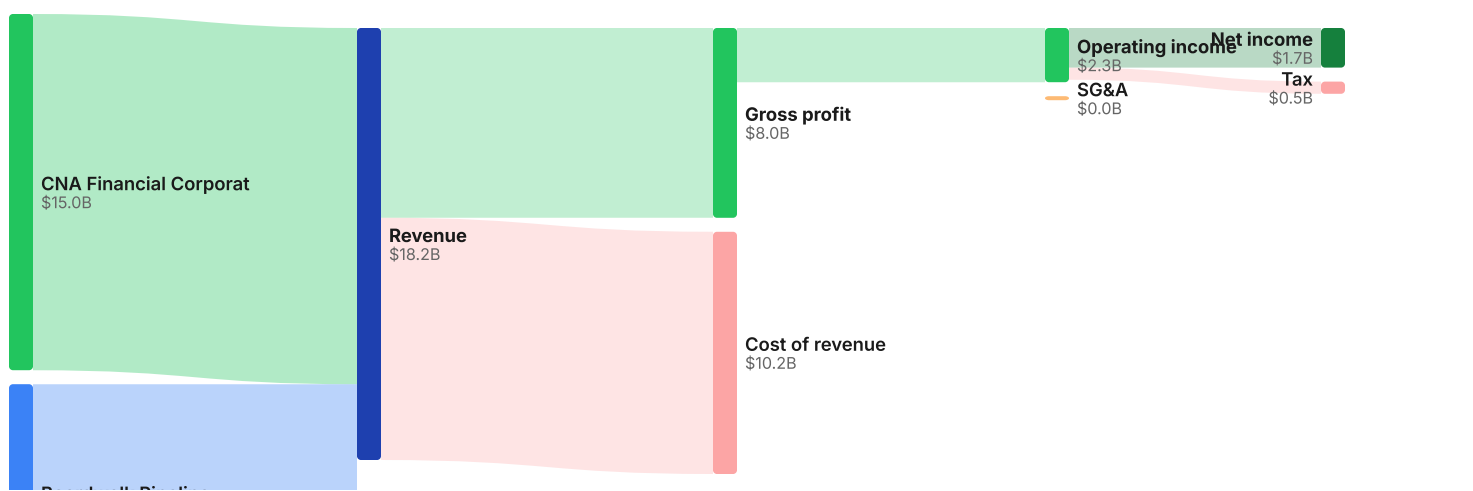
15 DARK POOL ACTIVITY

EDGE · live ATS data



16 REVENUE FLOW — FY2025

live segmentation + income data



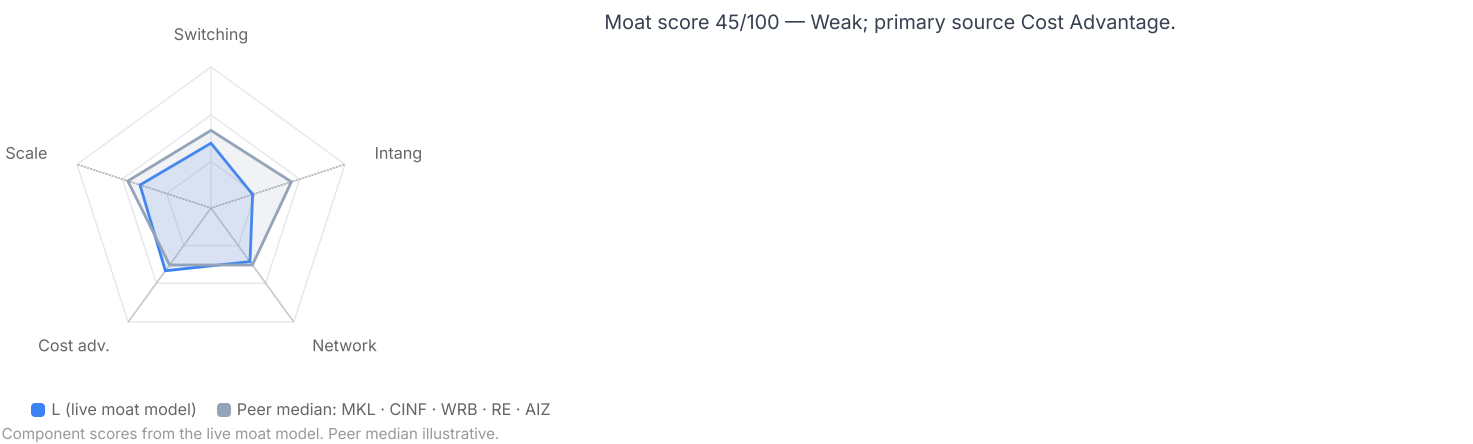
17 GEOGRAPHIC REVENUE

live segmentation

REGION	REVENUE	SHARE
UNITED STATES	\$2.2B	71%
EMEA	\$922M	29%

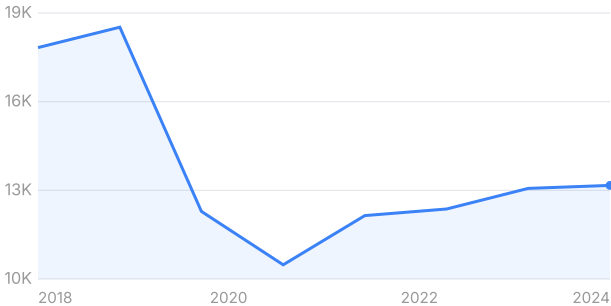
18 MOAT & COMPETITIVE POSITION

LIVE MODEL · 45/100 WEAK



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3.8 · Employees (SEC filings)



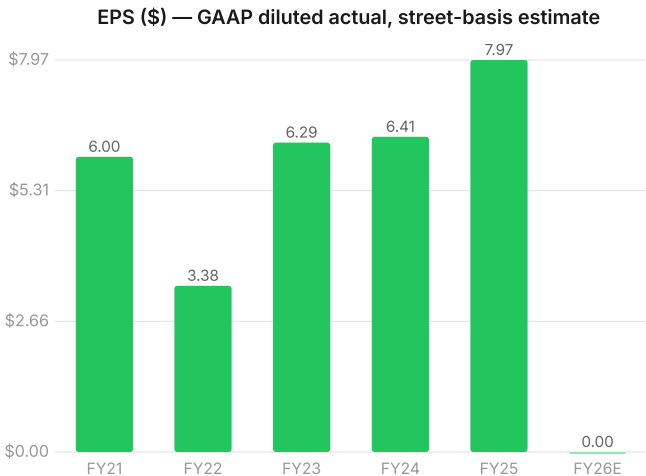
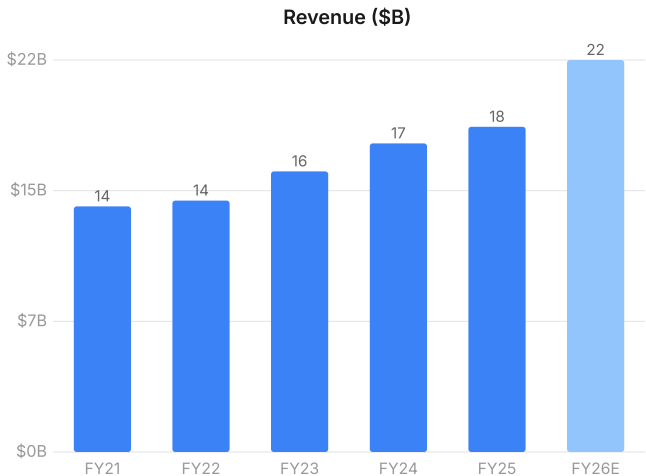
19 CORPORATE INFORMATION — KEY OFFICERS

13,100 employees

OFFICER	TITLE
Kenneth I. Siegel	Senior Vice President
David Eugene Czerniecki	Senior Vice President & Chief Investment Officer
Alexander H. Tisch	VP & Director
Benjamin J. Tisch	Chief Executive Officer, President & Director

20 REVENUE & EPS — HISTORY AND ESTIMATES

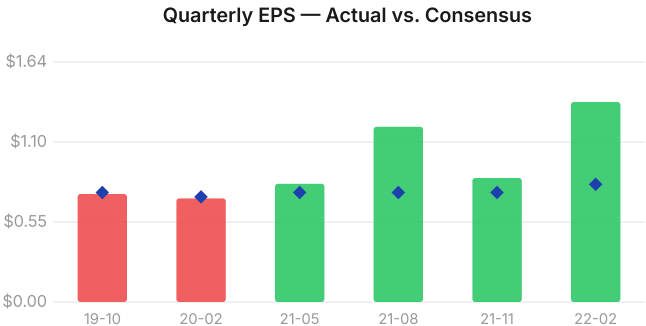
live consensus



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

21 ESTIMATE VS. ACTUAL & SURPRISES

live data



BEATS (>2%) 4 of 6 recent quarters	AVG SURPRISE +24.8%	NEXT REPORT 2026-11-02	INCOME QUALITY 1.55 OCF ÷ net income
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22 REPORTED VS. CONSENSUS — FULL HISTORY

0 quarters · live data

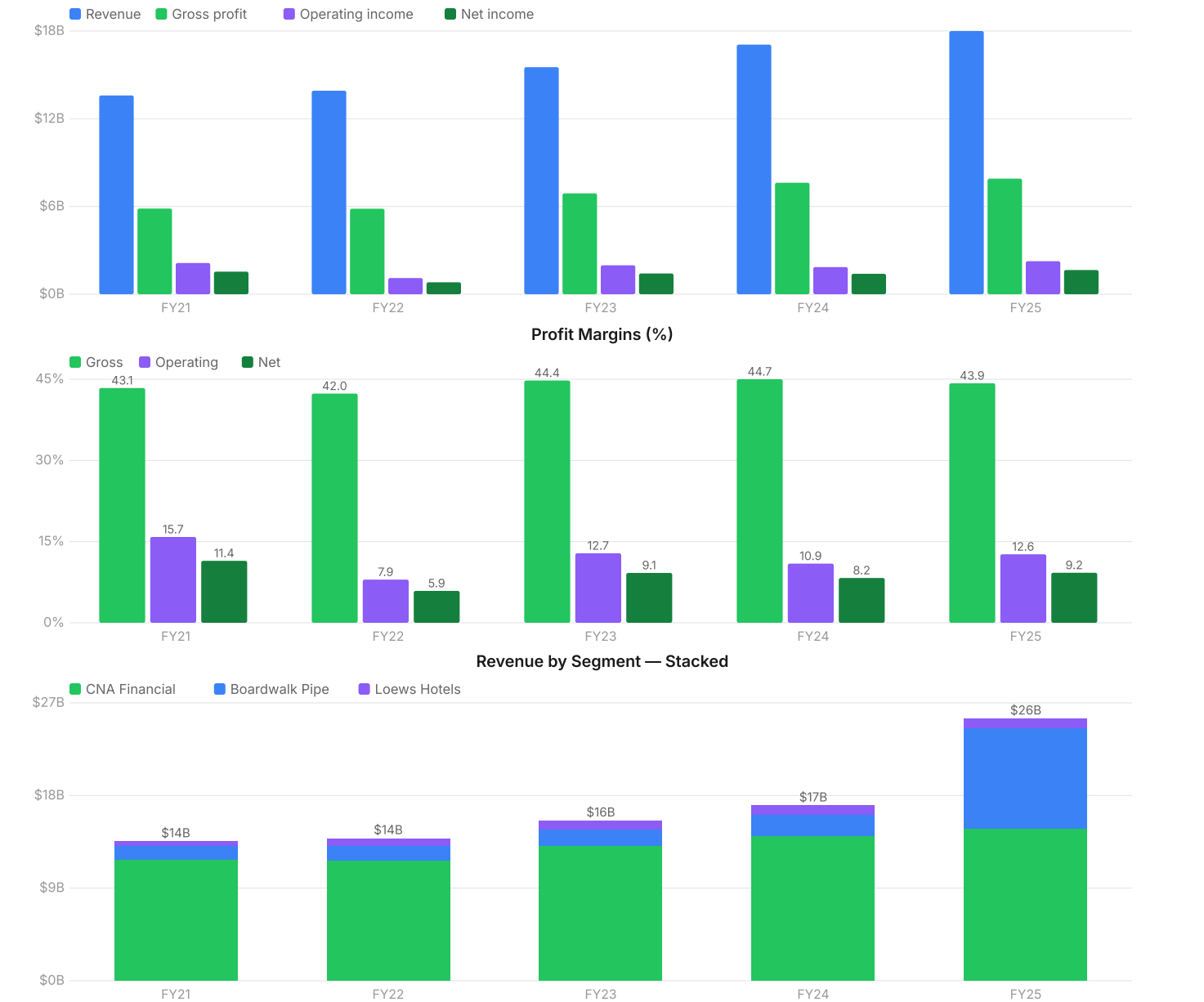
BEAT RATE —% 0 of 0 quarters	CURRENT STREAK 0 longest 0	AVG EPS SURPRISE —% median —%	SURPRISE TREND — last 4 vs prior 4
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PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE
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Announcement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

INCOME TRENDS — 5 YEAR

live financials

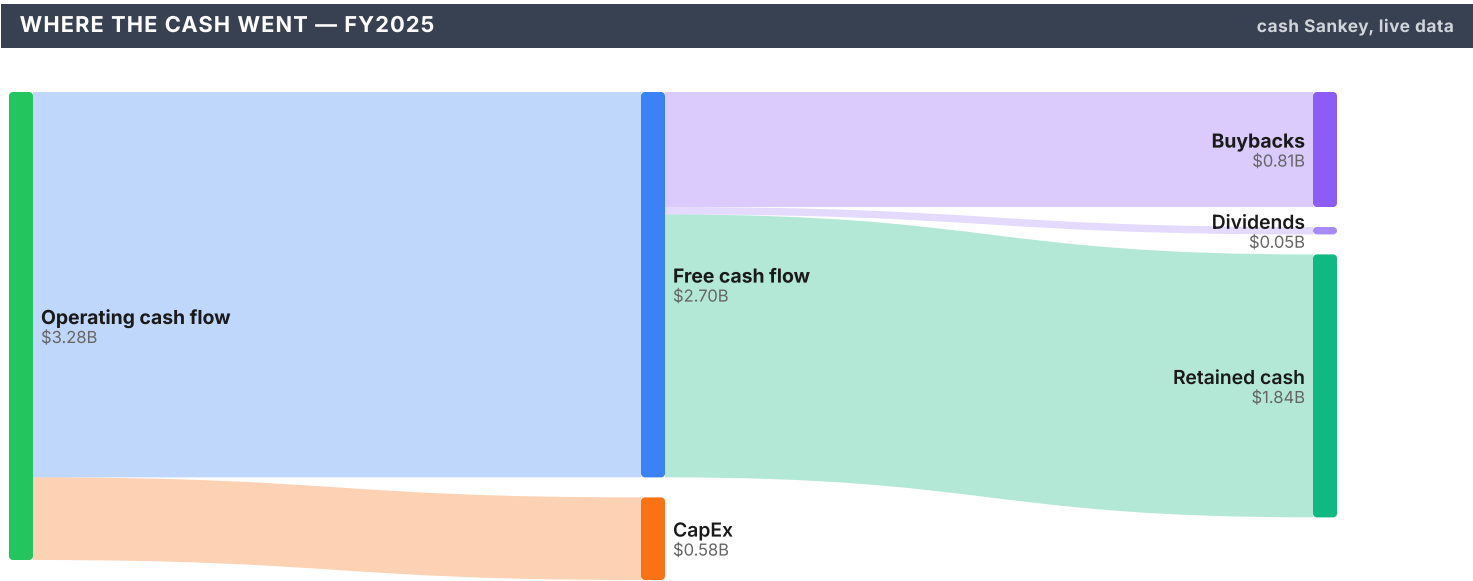
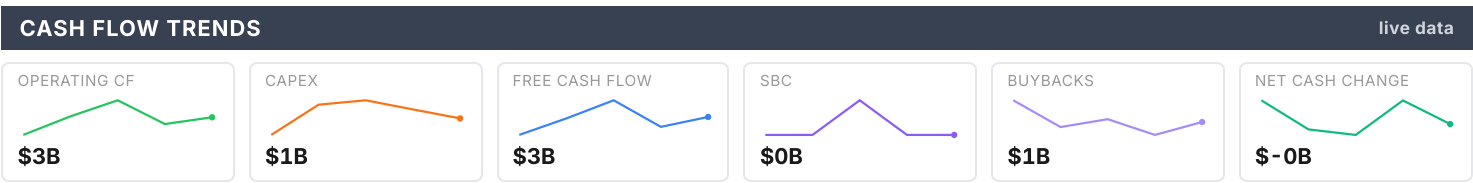


Live segmentation data.

YoY Growth Heatmap — Income Lines					
YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	+0.4%	+2.4%	+11.6%	+10.0%	+5.4%
Gross profit	-2.9%	-0.1%	+17.9%	+10.6%	+3.6%
Operating income	-247.5%	-48.4%	+79.2%	-6.1%	+21.8%
Net income	-267.8%	-47.4%	+74.5%	-1.4%	+17.9%

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23 INCOME STATEMENT — FULL						live financials
\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	13.7	14.1	15.7	17.2	18.2	
Cost of revenue	7.8	8.1	8.7	9.5	10.2	
Gross profit	5.9	5.9	7.0	7.7	8.0	
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	2.2	1.1	2.0	1.9	2.3	
EBITDA	3.1	2.0	2.9	2.9	3.3	
D&A	0.5	0.5	0.5	0.6	0.6	
Pretax income	2.2	1.1	2.0	1.9	2.3	
Income tax	0.5	0.2	0.5	0.4	0.5	
Net income	1.6	0.8	1.4	1.4	1.7	
Diluted EPS (\$)	6.00	3.38	6.29	6.41	7.97	
Diluted shares (M)	260	243	228	221	209	



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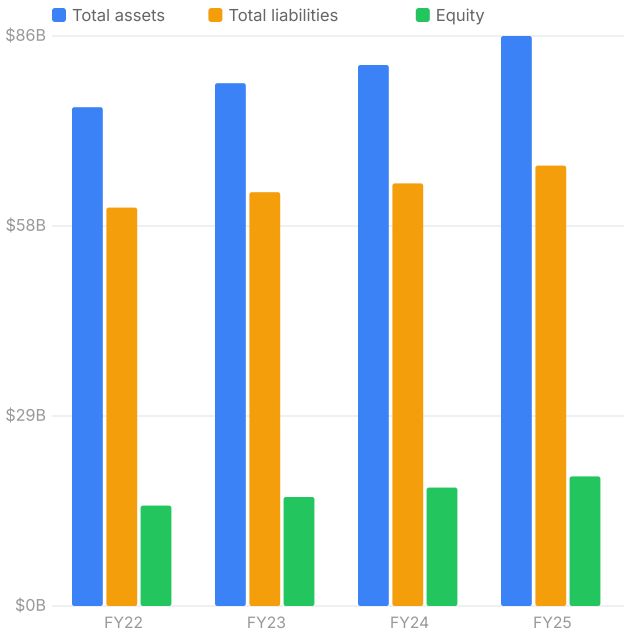
Balance Sheet — Full

\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	0.5	0.4	0.5	0.5	
ST investments	42.5	5.5	6.4	8.1	
Receivables (net)	9.0	9.2	10.1	11.0	
Total current assets	0.0	0.0	0.0	19.5	
PP&E (net)	10.0	10.7	10.7	10.7	
Goodwill + intangibles	0.5	0.5	0.5	1.3	
Total assets	75.6	79.2	81.9	86.3	
Accounts payable	0.1	0.1	0.1	0.1	
Short-term debt	0.9	1.1	0.0	1.1	
Deferred revenue	0.0	0.0	0.0	7.6	
Total current liabilities	0.0	0.0	0.0	40.3	
Long-term debt	8.2	7.9	8.9	8.4	
Total liabilities	60.4	62.7	64.0	66.7	
Shareholders' equity	15.2	16.5	17.9	19.6	

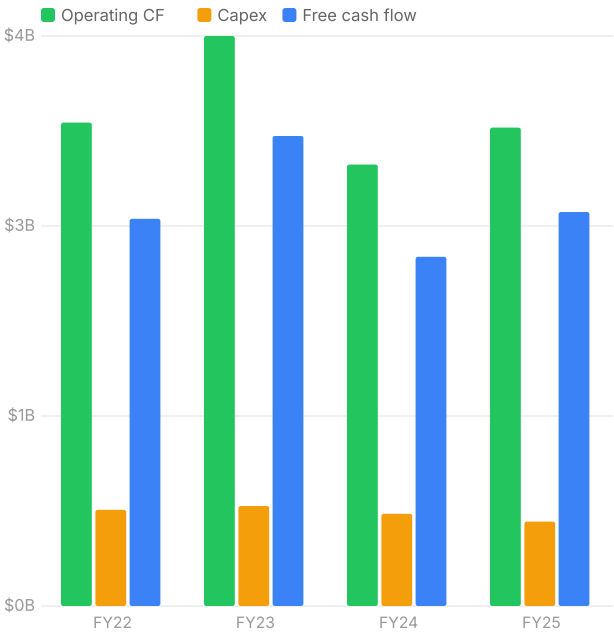
Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	0.9	1.5	1.5	1.8	
D&A	0.5	0.5	0.6	0.6	
Stock-based compensation	0.0	0.0	0.0	0.0	
Working capital change	1.6	1.7	1.1	0.8	
Operating cash flow	3.3	3.9	3.0	3.3	
Capital expenditures	(0.7)	(0.7)	(0.6)	(0.6)	
Investing cash flow	(2.3)	(2.7)	(2.0)	(2.8)	
Buybacks	(0.7)	(0.8)	(0.6)	(0.8)	
Dividends paid	(0.1)	(0.1)	(0.1)	(0.1)	
Debt issuance / (repay)	(0.1)	(0.1)	(0.1)	0.5	
Financing cash flow	(1.0)	(1.3)	(0.9)	(0.5)	
Free cash flow	2.7	3.2	2.4	2.7	

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.

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24 EXPANDED RATIO ANALYSIS (I)							live ratio engine · profitability · valuation
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	8.8%	5.2%	9.5%	8.6%	9.3%	10%	
ROA	1.9%	1.1%	1.9%	1.8%	2.0%	2.2%	
ROIC	-7.4%	-4.6%	8.2%	7.8%	9.0%	5.6%	
Gross margin	43.1%	42.0%	44.4%	44.7%	43.9%	47.0%	
Operating margin	15.7%	7.9%	12.7%	10.9%	12.6%	16.6%	
Net margin	11.4%	5.9%	9.1%	8.2%	9.2%	10.4%	
EBITDA margin	22.6%	14.2%	18.6%	16.8%	18.3%	19.3%	
FCF margin	15.6%	18.9%	20.5%	13.9%	16.3%	—	
VALUATION							
P/E	9.12	16.55	10.85	13.01	13.21	13.5	
P/B	0.81	0.96	0.99	1.08	1.18	1.2	
P/S	1.05	0.98	0.99	1.07	1.21	1.22	
P/FCF	6.72	5.18	4.83	7.69	7.45	11.2	
EV/EBITDA	-10.13	-13.47	7.98	9.29	8.44	8.7	
EV/Revenue	-1.92	-1.44	1.19	1.19	1.26	1.7	
Earnings yield	11.0%	6.0%	9.2%	7.7%	7.6%	8.46%	
FCF yield	14.9%	19.3%	20.7%	13.0%	13.4%	8.94%	
EXPANDED RATIO ANALYSIS (II)							leverage · solvency
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	—	—	—	—	0.48	0.59	
Quick ratio	—	—	—	—	0.48	0.59	
Debt / equity	0.51	0.63	0.57	0.52	0.51	0.47	
Debt / assets	11.1%	11.9%	11.4%	10.9%	11.0%	10.2%	
Net debt / EBITDA	-15.65	-22.62	1.33	0.93	0.34	2.36	
Interest coverage	6.15	3.98	6.23	4.99	6.22	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.17	0.18	0.20	0.21	0.22	0.21	
Receivables turnover	1.78	1.66	1.80	1.86	1.83	1.6	
DSO (days)	206	221	203	197	199	231	
DPO (days)	4	5	6	4	3	—	
Cash conversion cycle	201	216	197	193	197	231	
GROWTH (YoY)							
Revenue growth	0.4%	2.4%	11.6%	10.0%	5.4%	—	
Net income growth	269.5%	-47.3%	72.6%	-1.4%	17.9%	—	
EPS growth	283.5%	-44.1%	82.7%	1.8%	22.8%	—	
FCF growth	106.9%	24.0%	21.4%	-25.7%	23.4%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	6.25	3.49	6.38	6.49	7.97	9.35	
Book value / share	70.67	60.27	69.83	78.35	89.36	97.48	
Revenue / share	54.36	59.01	69.72	79.14	86.92	90.28	
FCF / share	8.48	11.15	14.32	10.99	14.13	9.83	
Cash / share	197.43	180.67	26.17	31.68	40.94	36.20	
SHAREHOLDER RETURN & SCORES							
Buyback yield	7.9%	5.3%	5.5%	3.3%	3.7%	1.46%	
Altman Z-Score	0.67	0.66	0.72	0.75	0.51	0.6	
Piotroski F-Score	6	6	8	6	6	8/9	
Beneish M-Score	-2.28	-2.68	-2.87	-1.81	-2.58	-2.65	

25 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	8 / 9	Strong		
Altman Z-Score	0.6	Distress (<1.81)	Distress	
Income quality	1.55	Cash-backed	OCF ÷ net income	
Beneish M-Score	-2.65	Non-manipulator	vs -2.22 threshold	

26 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.83	Revenue stability	0.96
Interest burden		0.70	Earnings stability	0.27
Operating margin		17.8%	Earnings persistence	0.83
Asset turnover		0.22×	Revenue CAGR 3y	7.6%
Financial leverage		4.69×	EPS CAGR 3y	25.6%
= ROE		10%	FCF CAGR 3y	-15.7%

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SHAREHOLDER RETURN PROFILE live

BUYBACK YIELD 1.46%	DIVIDEND YIELD 0.23%	TOTAL SHAREHOLDER RETURN 1.68% cash yield	SBC / REVENUE 0.0% dilution pressure
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27 MULTIPLE HISTORY — FY SNAPSHOTS + TTM live ratio engine



28 PEER COMPARISON live peer engine

COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
MKL	\$22.9B	10.1	13%	22.5%	+6.7%	7/9	-1.6%
CINF	\$26.3B	8.0	21%	29.4%	+19.5%	8/9	+13.1%
WRB	\$28.0B	15.4	20%	6.6%	+26.0%	8/9	+5.3%
RE	\$15.3B	8.0	13%	14.1%	-5.1%	5/9	—
AIZ	\$14.0B	13.3	18%	8.6%	+9.4%	7/9	+37.0%
CNA	\$13.0B	10.5	12%	8.4%	+4.5%	8/9	—
AFG	\$12.4B	13.0	20%	12.4%	-1.1%	6/9	—
ERIE	\$11.3B	19.7	25%	16.5%	+9.7%	6/9	—

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

29 ANALYST CONSENSUS & ESTIMATES live consensus

Buy

4 Analysts



NEXT REPORT 2026-11-02

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$21.90B	\$21.90B / \$21.90B	\$0.00	\$0.00 / \$0.00	0

30 STREET TARGETS & THIRD-PARTY RATING live targets + composite

Third-Party Composite Rating

A-

DCF5/5

ROE3/5

ROA4/5

DEBT/EQ3/5

P/E3/5

P/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.

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31 PRICE PERFORMANCE — INDEXED, 12 MOlive prices · benchmark + sector + peer set



TECHNICAL CHART — 6-MONTH DAILY CANDLES, INDICATORS ONsite chart, print edition



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MOVING AVERAGE RIBBON & TREND

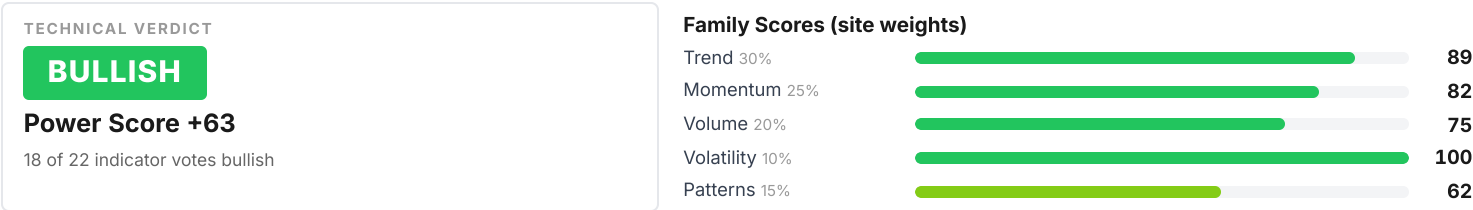
site technicals-tab chart, live indicator history



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

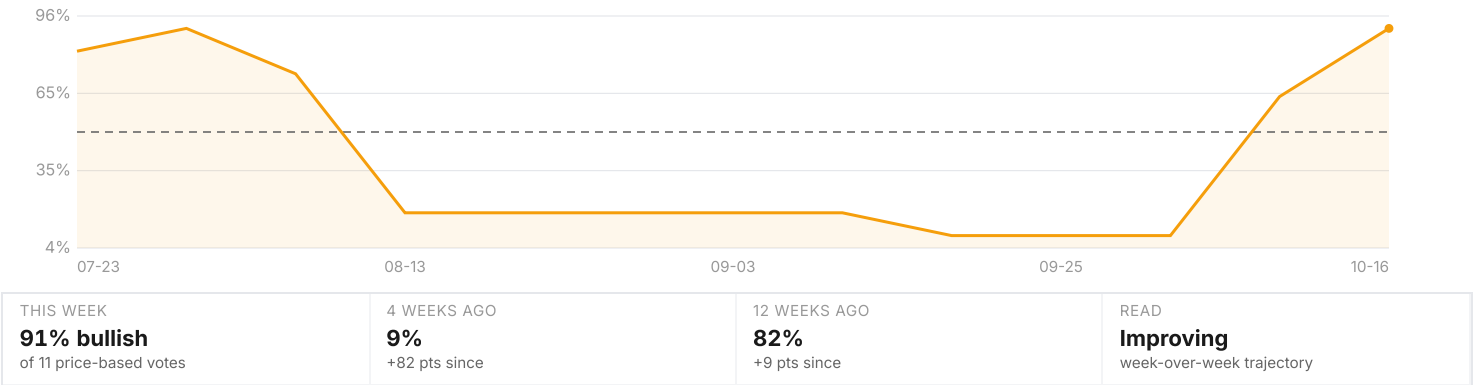
32 TECHNICAL POWER SCORE

EDGE · site engine · 82/100 composite



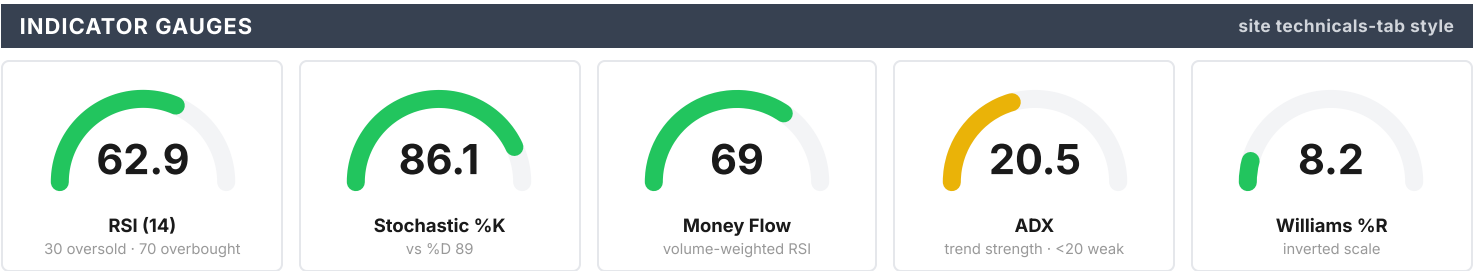
BULLISH — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



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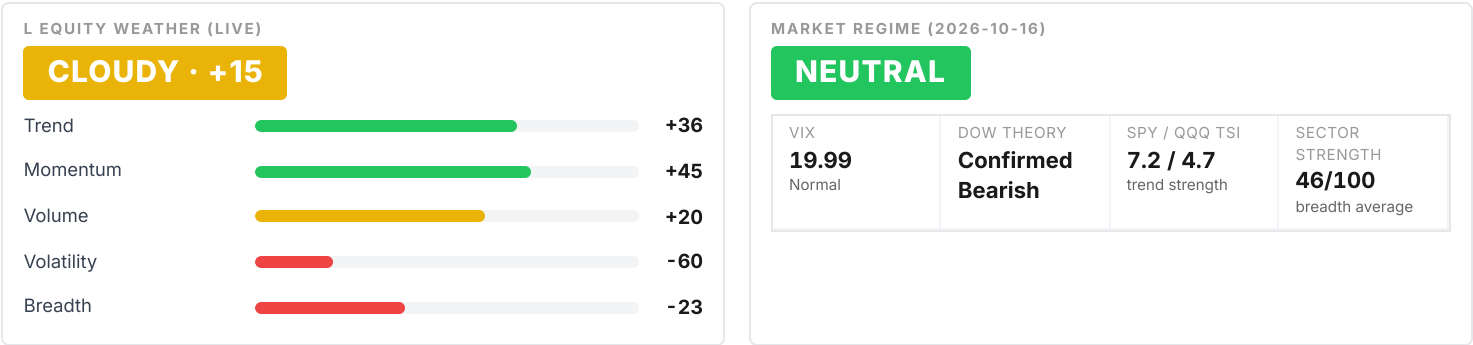
INDICATOR VOTE GRID				18 bull / 4 bear	
● Price vs SMA 20	\$106.54	● Price vs SMA 50	\$108.89	● Price vs SMA 200	\$108.97
● EMA 9/21 Cross	108.2/107.7	● SMA 50/200	Death	● ADX Direction	ADX 20
● Supertrend	\$104	● Parabolic SAR	\$107	● SMA Slope	0.140
● RSI	62.9	● Stochastic K/D	86/89	● StochRSI K/D	98/99
● Williams %R	-8	● CCI	158	● TSI vs Signal	1.9
● CMO	25.8	● ROC	4.23%	● OBV Signal	Accum
● Chaikin MF	-0.080	● MFI	69	● Force Index	0M
● Elder Ray Bull	2.94				



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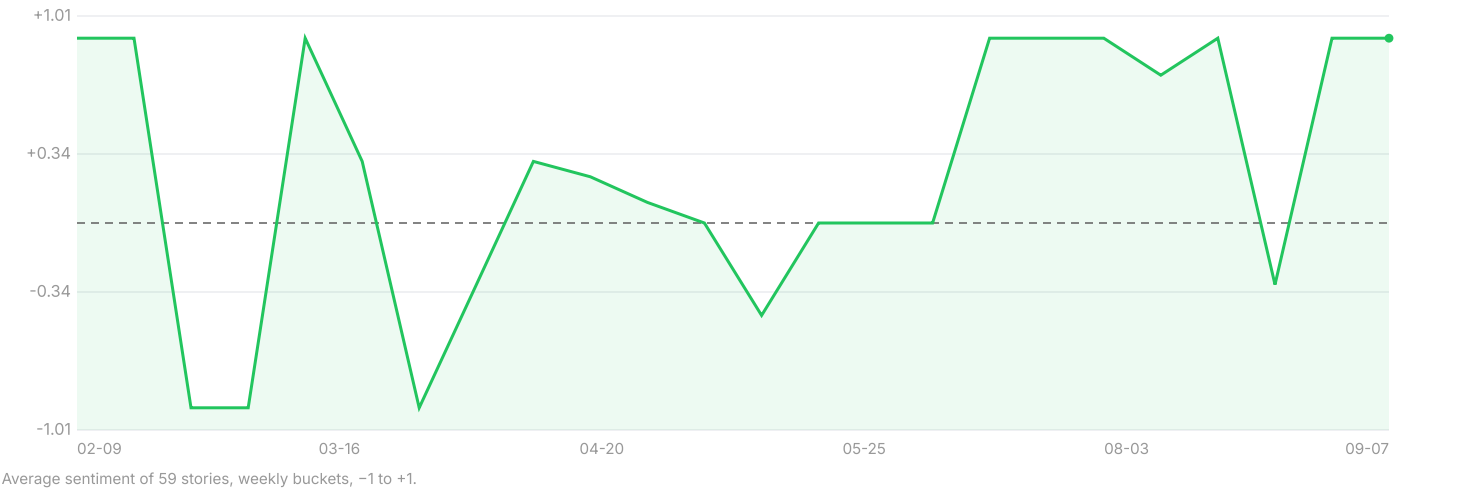
36 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine



37 NEWS SENTIMENT — WEEKLY

live Glauxie-scored feed



38 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Cloudy

OVERALL +14.6 +24.6 vs industry		TREND +36.0 +34.3 vs industry	MOMENTUM +44.6 +30.3 vs industry	VOLUME +19.6 +27.2 vs industry
READING	L	INSURANCE - PROPERTY & CASUALTY N=188	FINANCIAL SERVICES N=24,134	ALL US SYMBOLS N=70,435
Overall	+14.6	-10.0	-16.3	-20.5
Trend	+36.0	+1.7	-12.5	-21.3
Momentum	+44.6	+14.3	-4.4	-15.8
Volume	+19.6	-7.5	+0.0	-3.8

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

39 EXECUTIVE COMPENSATION

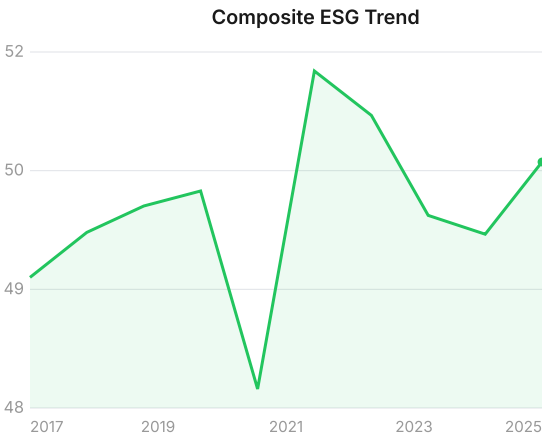
live proxy data · FY2025

EXECUTIVE	TOTAL COMP	STRUCTURE
David Sewell President and Chief Executive O	\$8.0M	91% equity+incentive
Tina Pierce SVP, Chief Financial Officer	\$3.7M	63% equity+incentive
Jeffrey Dormo SVP, Refrigerants & Applied So	\$3.0M	71% equity+incentive
Jason Clifford SVP and Chief Human Resources	\$2.9M	86% equity+incentive
Simon Mawson SVP, Electronic & Specialty Mat	\$2.9M	76% equity+incentive

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40 ESG ASSESSMENT live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	45
Social	55
Governance	50
Composite ESG	50



41 8-K MATERIAL EVENTS live EDGAR feed

FILED	8-K CONTENTS	ITEMS
2026-08-03	Earnings Release; Exhibits	2.02,9.01
2026-05-12	Shareholder Vote; Exhibits	5.07,9.01
2026-05-04	Earnings Release; Exhibits	2.02,9.01
2026-02-18	Other Events; Financial Statements and Exhibits	8.01,9.01
2026-02-09	Results of Operations and Financial Condition; Financial Statements an	2.02,9.01
2025-12-05	Departure/Election of Directors; Appointment of Officers	5.02
2025-11-03	Departure/Election of Directors; Appointment of Officers; Financial St	5.02,9.01
2025-11-03	Results of Operations and Financial Condition; Financial Statements an	2.02,9.01

42 METHODOLOGY

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

43 DISCLOSURES

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44 DATA PROVENANCE FOR THIS REPORT			sources · coverage · method
DATA DOMAIN	SOURCE	COVERAGE FOR THIS REPORT	
Price & volume	market_db.historical_prices	52 rows	
Fundamentals	income_statements_annual	6 rows · 2020 to 2025	
Reported vs consensus	fact/earnings_calendar	24 rows · 2015-05-04 to 2022-02-07	
Analyst estimates	dim/forward_estimates	1 rows · 2026-12-31	
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	114 rows · 1998 to 2026	
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-06-30 to 2026-09-30	
Proposed sales (Form 144)	edgar/form144	1 record	
Beneficial ownership (13D/G)	edgar/13dg	4 rows · 2026-03-27 to 2026-08-07	
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.