

PGR · NYSE · WEEK ENDED 24 JUL 2026

Weekly Investor Report

Progressive Corp · Financial Services · Insurance - Property & Casualty

LATEST CLOSE

213.8 USD

2.8% latest week

Weekly setup

Mixed setup

The weekly trend is active. Price is 3.7% above the Trend Line and sits at 50.5% of its 52-week range. The latest completed week returned 2.8%, after a -4.6% four-week move. The latest factor snapshot indicates quality is middle-of-the-pack; growth is moderate; valuation is inexpensive relative to peers. Options positioning is bearish with 51/100 conviction, while the latest news-sentiment score is 53/100. Near-term considerations: volume confirmation is below normal; earnings are due in 76d.

Technical setup score 44/100. This score describes the weekly technical setup; the conclusion above also considers fundamentals, positioning, sentiment, and event risk.

LATEST CLOSE

213.8 USD

24 Jul 2026

1W RETURN

2.8%

latest completed week

4W RETURN

-4.6%

short-term follow-through

12W RETURN

7.3%

quarterly tape

TREND BREADTH

5.8%

3 of 52 weeks active

VOLUME RATIO

0.9x

vs 13-week average

What is working

- The trend backdrop is active with a 3-week active streak.
- Price is above the Trend Line, keeping the weekly tape constructive.
- Price is above Fair Value, showing premium demand versus the model.
- Activity pressure is positive on the latest completed week.

What could go wrong

- Activity pressure is weak, so confirmation is not yet broad enough.
- Recent volatility is running well above the one-year baseline.

What to watch next

- Trend Line remains the key weekly regime level.
- Activity pressure is the gauge to monitor for confirmation or fade.
- A volume ratio above 1.5x would show stronger participation in the next move.

This week's evidence at a glance

PRICE FOLLOW-THROUGH

2.8%

Latest completed week; four-week move -4.6%.

INDICATOR STACK

14/70

Trend and activity pressure are weighted against the latest 12-week confirmation window.

TREND BACKDROP

Active

The trend backdrop defines the current weekly regime.

PATIENT CAPITAL

Quiet

Activity-pressure buy-signal status for institutional accumulation timing.

NEXT-WEEK EXPECTANCY

Positive 56.74%

Historical one-week expectancy contributes to the evidence score when direction is confirmed.

OPTIONS PRESSURE

Bearish

51/100 conviction; expected move 3.1%.

NEWS SENTIMENT

53/100

43 relevant articles in the latest sentiment read.

EVENT RISK

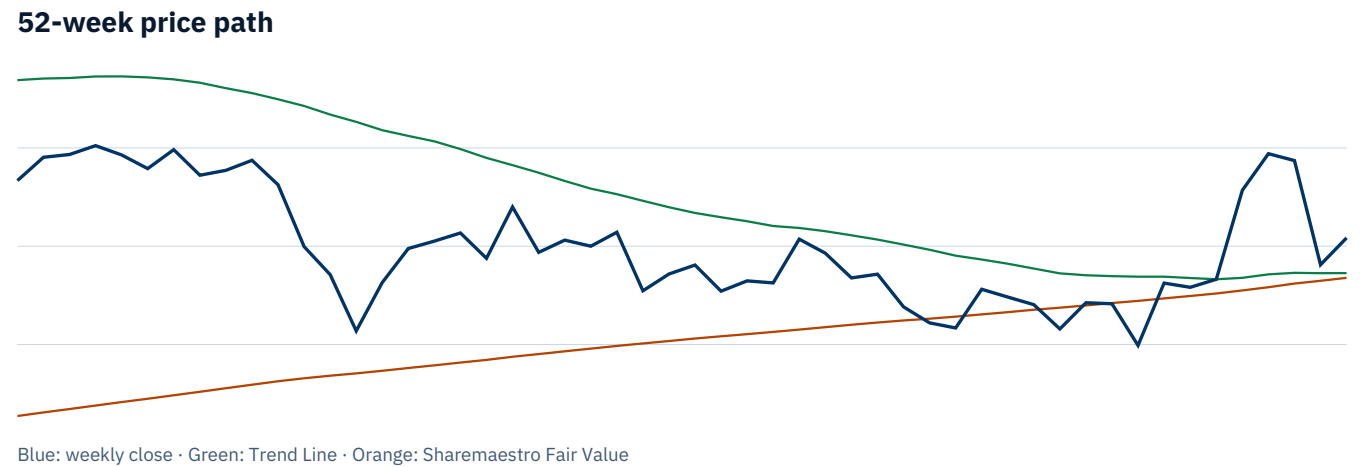
76d

Next report is scheduled for 14 Oct 2026; event risk rises as the date approaches.

01 · PRICE ACTION

Where price is—and whether the trend supports it

The weekly trend is active. Price is 3.7% above the Trend Line and sits at 50.5% of its 52-week range. The latest completed week returned 2.8%, after a -4.6% four-week move.



Position in the 52-week range

Fair Value

Close

187.8 USD

239.4 USD

Latest close sits at 50.5% of the 52-week range.

RANGE LOCATION

50.5%

Shows where the latest close sits between the 52-week low and high.

TREND DISTANCE

3.7%

Price premium or discount versus the weekly Trend Line.

FAIR-VALUE GAP

4.3%

Premium demand or model discount versus Sharemaestro Fair Value.

HIGH-WATER GAP

-10.7%

Distance from the latest 52-week high.

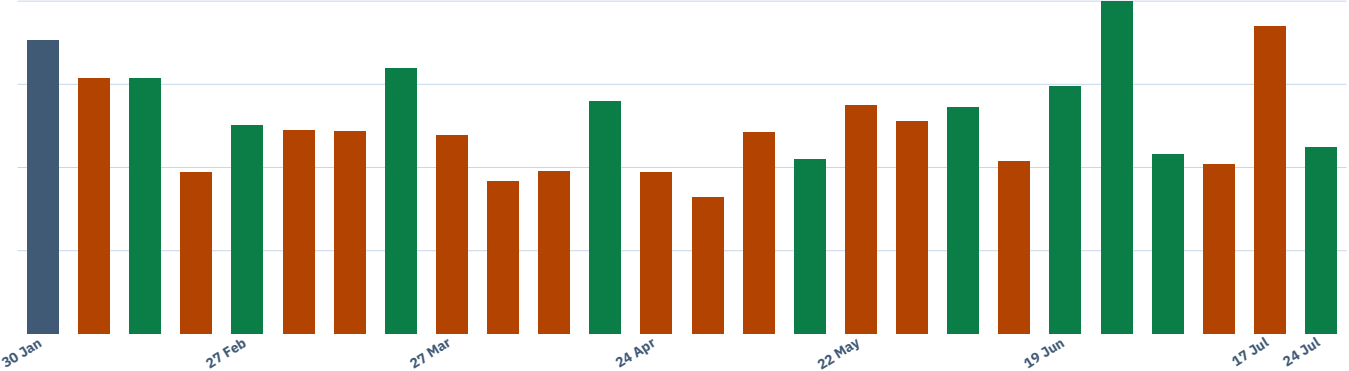
02 · VOLUME AND DEMAND

Is real participation confirming the move?

Latest weekly volume is 0.9x the 13-week average. Participation is below its recent norm, so price strength is not receiving full volume confirmation.

26-week volume confirmation

Bar height shows weekly volume. Green marks an up week; orange marks a down week.



PARTICIPATION 0.9x Latest volume versus the 13-week average.	BASELINE 15.6M 13-week average volume.	ONE-YEAR BASE 15.7M 52-week average volume.	LATEST WEEKLY VOLUME 13.7M Most recent completed week.
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Demand beneath price

Activity pressure and institutional-style signals

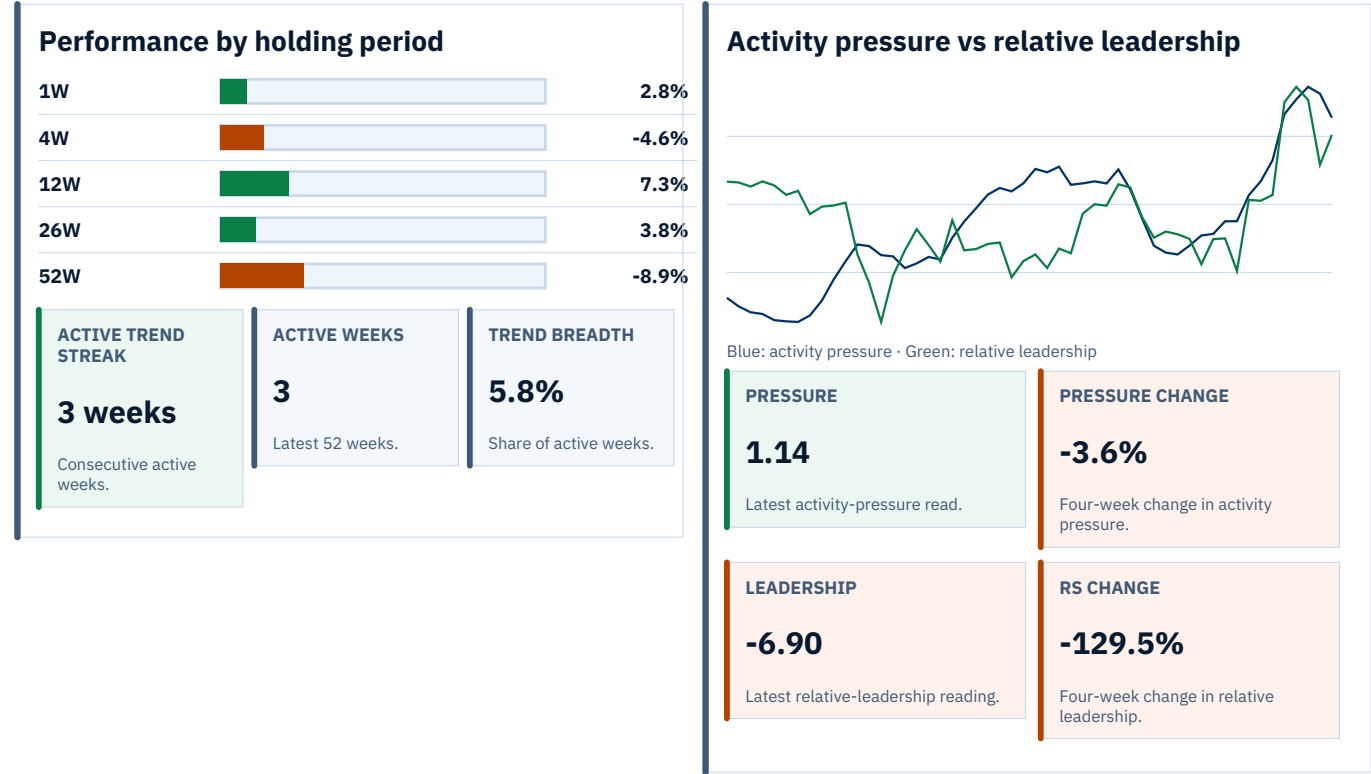
These indicators assess whether participation is improving beneath price. They are supporting evidence, not proof of institutional buying.



03 · MOMENTUM AND LEADERSHIP

Is performance persistent—and is the stock leading?

Performance is -4.6% over four weeks, 7.3% over 12 weeks, and -8.9% over one year. The current trend has remained active for 3 consecutive weeks.



Technical setup scorecard

Trend		14
Momentum		46
Activity Pressure		70
Relative Leadership		19
Next-Week Expectancy		78
Volume		37
Smart Money		27
Risk Control		58

04 · FUNDAMENTALS AND VALUATION

What investors are paying for—and the quality behind it

The latest factor snapshot indicates quality is middle-of-the-pack; growth is moderate; valuation is inexpensive relative to peers.

FACTOR WEEK 26 Jul 2026 Latest published factor snapshot.	STATEMENTS THROUGH 31 Dec 2025 Financial reporting period used.	FIELD COVERAGE 100% Available factor fields.	MODEL CONFIDENCE 100% Snapshot confidence.
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Relative factor standing

Higher display scores are better. Each score is converted from the underlying universe rank, where rank 1 is best.

Overall factor strength		83/100
Value		87/100
Quality		75/100
Momentum		22/100
Growth		76/100

Valuation

How much investors are paying for earnings, sales, and cash flow.

P/E Price divided by trailing earnings.	10.6x
PRICE / SALES Market value relative to trailing revenue.	1.4x
EV / EBITDA Enterprise value relative to operating cash earnings.	8.6x
FREE-CASH-FLOW YIELD Free cash flow as a share of enterprise value.	13.5%

Business quality

Margins and the return generated on invested capital.

GROSS MARGIN Gross profit retained from each unit of revenue.	26.9%
OPERATING MARGIN Operating profit retained from revenue.	16.6%
FREE-CASH-FLOW MARGIN Free cash flow generated from revenue.	19.7%
RETURN ON INVESTED CAPITAL Operating return generated on invested capital.	28.4%

04 · FUNDAMENTALS AND VALUATION · CONTINUED

Growth, shareholder returns, and balance-sheet strength

The second half of the fundamental read separates recent business growth from cash returned to shareholders and financial leverage.

Growth and financial strength	Shareholder return and balance sheet
Recent business growth and accounting strength.	Cash returned to owners and financial leverage.
REVENUE GROWTH10.5% Latest one-year revenue growth.	DIVIDEND YIELD6.5% Cash dividends relative to market value.
EPS GROWTH12.1% Latest one-year earnings-per-share growth.	BUYBACK YIELD0.1% Net share repurchases relative to market value.
FREE-CASH-FLOW GROWTH- Latest one-year free-cash-flow growth.	SHAREHOLDER YIELD6.6% Dividend yield plus net buyback yield.
PIOTROSKI F-SCORE7/9 Nine-point accounting-strength checklist.	NET DEBT / EBITDA0.5x Balance-sheet debt relative to operating cash earnings.

How to read this

Quality and valuation are separate questions. A strong company can still carry a demanding valuation, so profitability, growth, balance-sheet strength, and the price paid for those characteristics should be assessed independently.

The latest factor snapshot indicates quality is middle-of-the-pack; growth is moderate; valuation is inexpensive relative to peers.

05 · OWNERSHIP, OPTIONS, AND SENTIMENT

What other market participants are doing

Options, insider transactions, market sentiment, and activity-pressure signals can confirm or challenge the price story. None should be used alone.

Options positioning

Bearish

PGR shows bearish options pressure with a 51/100 conviction score, put-call volume ratio of 4.17, expected move of 3.1%, and Sharemaestro trend signal active.

CONVICTION

51/100

Options signal conviction.

EXPECTED MOVE

3.1%

Nearest-chain pricing.

PUT/CALL VOLUME

4.17

Contract volume balance.

Pressure

-61

Speculation

41

Volatility

41

Trend agreement

48

Insider activity

19 / 1

19 acquisitions and 1 disposals in the latest 180-day insider tape. Acquisitions / disposals over the latest 180 days. Insider activity is context, not a stand-alone signal.

News sentiment

53/100

Weighted news tone is neutral across 43 relevant articles.

12 positive · 27 neutral · 4 negative

Patient Capital

Quiet

Activity-pressure buy-signal evidence highlights potential institutional accumulation windows. No recent buy signal

06 · CATALYSTS AND RISK

What can move the shares—and how volatile the path has been

Event timing, options-implied movement, drawdown, and weekly gains and losses frame the risk around the current setup.

NEXT EARNINGS
76d
Next report is scheduled for 14 Oct 2026; event risk rises as the date approaches.

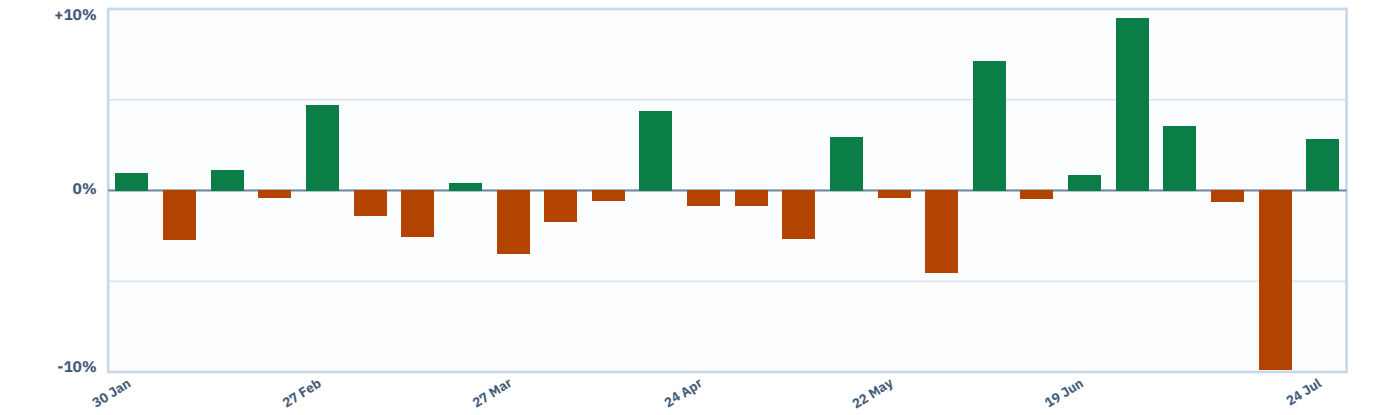
OPTIONS EXPECTED MOVE
3.1%
Nearest-chain priced movement where available.

52-WEEK DRAWDOWN
-10.7%
Distance below the 52-week high.

13-WEEK VOLATILITY
4.8%
Standard deviation of weekly returns.

Weekly gains and losses

Each bar is one completed week. Gains rise above zero; losses fall below it. Taller bars mean a larger move.



WEEKS HIGHER
11 of 26
15 weeks finished lower.

BEST WEEK
+9.5%
Week of 26 Jun.

WORST WEEK
-9.9%
Week of 17 Jul.

LATEST WEEK
+2.8%
Week of 24 Jul.

Shape of recent returns

Strong gains		4
Modest gains		7
Flat weeks		-
Modest losses		13
Sharp losses		2

RECENT VOL
4.8%
13-week weekly-return volatility.

BASE VOL
3.5%
52-week weekly-return volatility.

UP/DOWN SPLIT
25/27
Count of positive and negative weeks in the 52-week window.

AVERAGE SKEW
2.6% / -2.7%
Average positive week versus average negative week.

07 · SECTOR AND PEER CONTEXT

Is this stock leading—or simply moving with its group?

Sector and industry breadth distinguish company-specific strength from a broad group move.

Sector · US Financial Services

4-WEEK RANK 93 / 100 Standing within the tracked group.	GROUP AVERAGE 5.2% Average four-week return.	TREND BREADTH 58.0% Share of peers with an active trend.
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Peer	Exchange	1W return	4W return	Trend
PYPL	NASDAQ	-0.7%	26.8%	Inactive
KB	NYSE	-1.6%	19.4%	Active
SHG	NYSE	1.0%	18.6%	Active
TRV	NYSE	5.0%	18.3%	Active
ICE	NYSE	4.4%	17.7%	Inactive

Industry · US Insurance - Property & Casualty

4-WEEK RANK 42 / 46 Standing within the tracked group.	GROUP AVERAGE 3.2% Average four-week return.	TREND BREADTH 63.0% Share of peers with an active trend.
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Peer	Exchange	1W return	4W return	Trend
SAFT	NASDAQ	39.2%	37.2%	Active
TRV	NYSE	5.0%	18.3%	Active
CNA	NYSE	2.7%	11.0%	Active
KINS	NASDAQ	-0.9%	9.5%	Active
PLMR	NASDAQ	1.6%	8.9%	Inactive

08 · EVIDENCE AND WEEKLY DATA

The underlying research record

Every top-level statement should be traceable to a stored market, fundamental, event, or positioning observation.

Cross-signal evidence matrix

Evidence pillar	Score / read	Summary	Detail
Weekly tape	42/100	Trend, activity pressure, participation, and risk combine to a 42/100 tape read.	
Indicator analysis	35/100	Latest 12-week confirmation: trend 3/12, activity pressure 8/12, relative leadership 0/12.	Activity pressure 0.35; No reversal markers
Next-Week Expectancy	Positive 56.74%	Next-week expectancy is positive with a 56.74% historical one-week setup read.	Adds short-term historical context without overriding trend, activity, or relative leadership.
Factors	68/100	O'Shaughnessy factor stack blends value, quality, momentum, and confidence.	Cornerstone Growth rank 81; Buyback Yield rank 40
Patient Capital	Quiet	Activity-pressure buy-signal evidence highlights potential institutional accumulation windows.	No recent buy signal
Options	38/100	PGR shows bearish options pressure with a 51/100 conviction score, put-call volume ratio of 4.17, expected move of 3.1%, and Sharemaestro trend signal active.	Bearish · Put-side pressure · Expected move 3.1%
Sentiment	53/100	Weighted news tone is neutral across 43 relevant articles.	Progressive (NYSE: PGR) CIO sells 1,156 shares under 10b5-1 plan
Insiders	19 / 1	19 acquisitions and 1 disposals in the latest 180-day insider tape.	
Earnings	76d	Next report is scheduled for 14 Oct 2026; event risk rises as the date approaches.	

Current evidence clusters

PRICE FOLLOW-THROUGH 2.8% Latest completed week; four-week move -4.6%.	INDICATOR STACK 14/70 Trend and activity pressure are weighted against the latest 12-week confirmation window.	TREND BACKDROP Active The trend backdrop defines the current weekly regime.	PATIENT CAPITAL Quiet Activity-pressure buy-signal status for institutional accumulation timing.
NEXT-WEEK EXPECTANCY Positive 56.74% Historical one-week expectancy contributes to the evidence score when direction is confirmed.	OPTIONS PRESSURE Bearish 51/100 conviction; expected move 3.1%.	NEWS SENTIMENT 53/100 43 relevant articles in the latest sentiment read.	EVENT RISK 76d Next report is scheduled for 14 Oct 2026; event risk rises as the date approaches.

08 · EVIDENCE AND WEEKLY DATA · CONTINUED

Recent completed weeks

The completed weekly bars behind the report provide a compact audit trail for price, trend, Fair Value, activity pressure, leadership, and volume.

Week	Close	Return	Trend Line	Fair Value	Pressure	Leadership	Volume	Trend
24 Jul 2026	213.8 USD	2.8%	206.1 USD	205.1 USD	1.14	-6.90	13.7M	On
17 Jul 2026	207.9 USD	-9.9%	206.1 USD	204.4 USD	1.43	-10.45	22.5M	On
10 Jul 2026	230.7 USD	-0.6%	206.2 USD	203.8 USD	1.52	-2.74	12.4M	On
03 Jul 2026	232.2 USD	3.6%	205.9 USD	203.0 USD	1.36	-1.17	13.2M	Off
26 Jun 2026	224.2 USD	9.5%	205.1 USD	202.3 USD	1.18	-3.01	24.4M	Off
19 Jun 2026	204.8 USD	0.9%	204.8 USD	201.7 USD	0.62	-14.05	18.2M	Off
12 Jun 2026	203.0 USD	-0.4%	205.1 USD	201.1 USD	0.36	-14.74	12.6M	Off
05 Jun 2026	203.9 USD	7.2%	205.3 USD	200.6 USD	0.19	-14.64	16.6M	Off
29 May 2026	190.3 USD	-4.6%	205.3 USD	200.0 USD	-0.12	-23.09	15.6M	Off
22 May 2026	199.4 USD	-0.1%	205.5 USD	199.6 USD	-0.12	-19.23	16.7M	Off
15 May 2026	199.6 USD	3.0%	205.7 USD	199.1 USD	-0.28	-19.31	12.8M	Off
08 May 2026	193.9 USD	-2.7%	206.1 USD	198.6 USD	-0.30	-22.29	14.8M	Off
01 May 2026	199.2 USD	-0.8%	207.1 USD	198.1 USD	-0.42	-19.28	10.0M	Off
24 Apr 2026	200.9 USD	-0.8%	208.2 USD	197.6 USD	-0.53	-18.74	11.8M	Off

How to use this report

This is a completed-week research summary. It explains the available evidence and its conflicts; it does not predict a guaranteed outcome or replace your own risk assessment. Fundamental figures may refer to an earlier financial reporting period, which is shown in the fundamentals section.

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