

RGAA · NYSE · WEEK ENDED 24 JUL 2026

Weekly Investor Report

Reinsurance Group of America · Financial Services · Insurance - Reinsurance

LATEST CLOSE

238.9 USD

-1.2% latest week

Weekly setup

Constructive, but selective

The weekly trend is active. Price is 13.6% above the Trend Line and sits at 92.6% of its 52-week range. The latest completed week returned -1.2%, after a 11.2% four-week move. The latest factor snapshot indicates quality is middle-of-the-pack; growth ranks strongly; valuation is inexpensive relative to peers. Options positioning is bearish with 46/100 conviction, while the latest news-sentiment score is 57/100. Near-term considerations: price is close to its 52-week high; volume confirmation is below normal; earnings are due in 0d.

Technical setup score 76/100. This score describes the weekly technical setup; the conclusion above also considers fundamentals, positioning, sentiment, and event risk.

LATEST CLOSE

238.9 USD

24 Jul 2026

1W RETURN

-1.2%

latest completed week

4W RETURN

11.2%

short-term follow-through

12W RETURN

15.2%

quarterly tape

TREND BREADTH

59.6%

31 of 52 weeks active

VOLUME RATIO

0.9x

vs 13-week average

What is working

- The trend backdrop is active with a 31-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

- 16 reversal markers appear in the recent smart-money tape.

What to watch next

- Price is close to its 52-week high; watch for continuation or exhaustion.
- 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

-1.2%

Latest completed week; four-week move 11.2%.

INDICATOR STACK

78/100

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 61.26%

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

OPTIONS PRESSURE

Bearish

46/100 conviction; expected move 6.7%.

NEWS SENTIMENT

57/100

45 relevant articles in the latest sentiment read.

EVENT RISK

0d

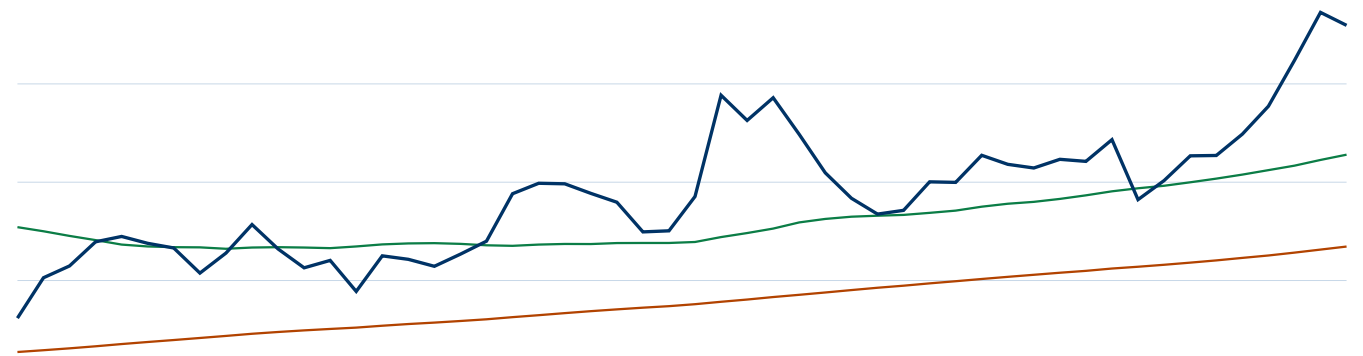
Next report is scheduled for 30 Jul 2026; event risk rises as the date approaches.

01 · PRICE ACTION

Where price is—and whether the trend supports it

The weekly trend is active. Price is 13.6% above the Trend Line and sits at 92.6% of its 52-week range. The latest completed week returned -1.2%, after a 11.2% four-week move.

52-week price path



Blue: weekly close · Green: Trend Line · Orange: Sharemaestro Fair Value

Position in the 52-week range FairTrendClose 162.5 USD245.0 USD Latest close sits at 92.6% of the 52-week range.	RANGE LOCATION 92.6% Shows where the latest close sits between the 52-week low and high.	TREND DISTANCE 13.6% Price premium or discount versus the weekly Trend Line.
	FAIR-VALUE GAP 25.8% Premium demand or model discount versus Sharemaestro Fair Value.	HIGH-WATER GAP -2.5% Distance from the latest 52-week high.

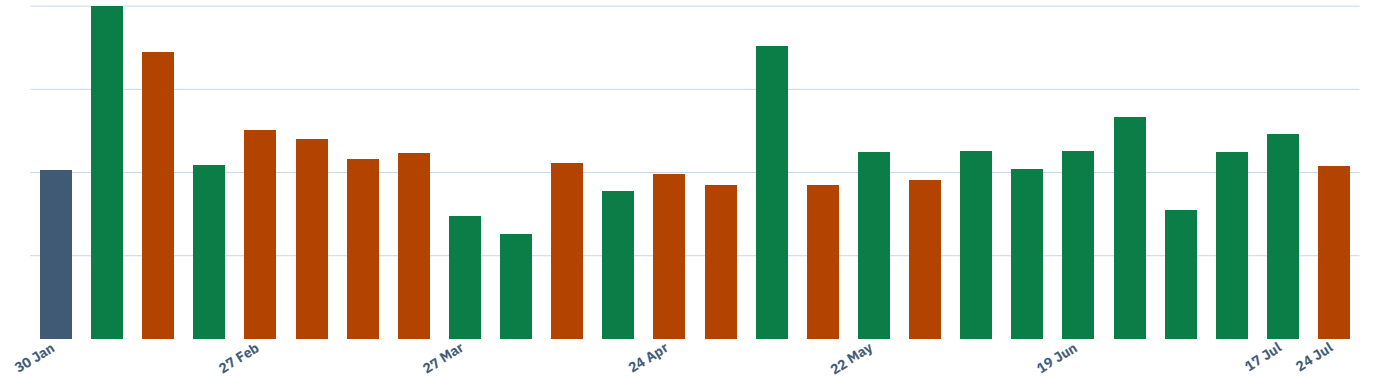
02 · VOLUME AND DEMAND

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 1.8M 13-week average volume.	ONE-YEAR BASE 2.0M 52-week average volume.	LATEST WEEKLY VOLUME 1.7M Most recent completed week.
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Demand beneath price

Activity pressure and institutional-style signals

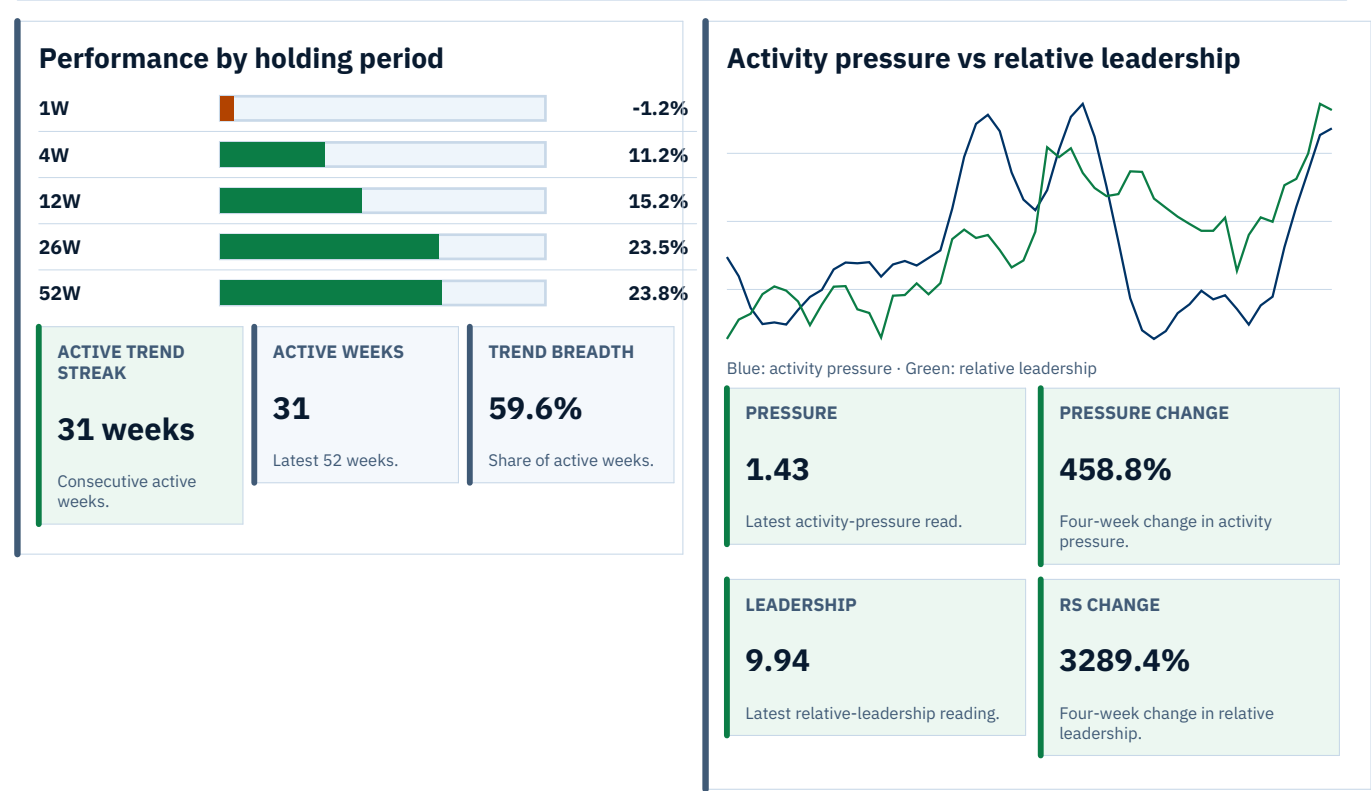
These indicators assess whether participation is improving beneath price. They are supporting evidence, not proof of institutional buying.



03 · MOMENTUM AND LEADERSHIP

Is performance persistent—and is the stock leading?

Performance is 11.2% over four weeks, 15.2% over 12 weeks, and 23.8% over one year. The current trend has remained active for 31 consecutive weeks.



Technical setup scorecard

Trend		78
Momentum		89
Activity Pressure		100
Relative Leadership		100
Next-Week Expectancy		81
Volume		39
Smart Money		35
Risk Control		84

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 ranks strongly; 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 96% 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		96/100
Value		96/100
Quality		74/100
Momentum		70/100
Growth		96/100

Valuation

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

P/E Price divided by trailing earnings.	12.8x
PRICE / SALES Market value relative to trailing revenue.	0.6x
EV / EBITDA Enterprise value relative to operating cash earnings.	8.4x
FREE-CASH-FLOW YIELD Free cash flow as a share of enterprise value.	32.8%

Business quality

Margins and the return generated on invested capital.

GROSS MARGIN Gross profit retained from each unit of revenue.	20.3%
OPERATING MARGIN Operating profit retained from revenue.	6.6%
FREE-CASH-FLOW MARGIN Free cash flow generated from revenue.	22.5%
RETURN ON INVESTED CAPITAL Operating return generated on invested capital.	8.6%

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 GROWTH17.3% Latest one-year revenue growth.	DIVIDEND YIELD1.6% Cash dividends relative to market value.
EPS GROWTH54.6% Latest one-year earnings-per-share growth.	BUYBACK YIELD1.4% Net share repurchases relative to market value.
FREE-CASH-FLOW GROWTH9.3% Latest one-year free-cash-flow growth.	SHAREHOLDER YIELD3.0% Dividend yield plus net buyback yield.
PIOTROSKI F-SCORE7/9 Nine-point accounting-strength checklist.	NET DEBT / EBITDA0.6x 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 ranks strongly; 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

RGA shows bearish options pressure with a 46/100 conviction score, put-call volume ratio of 2.03, expected move of 6.7%, and Sharemaestro trend signal active.

CONVICTION

46/100

Options signal conviction.

EXPECTED MOVE

6.7%

Nearest-chain pricing.

PUT/CALL VOLUME

2.03

Contract volume balance.

Pressure		-23
Speculation		46
Volatility		51
Trend agreement		82

Insider activity

14 / 6

14 acquisitions and 6 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

57/100

Weighted news tone is neutral across 45 relevant articles.



Patient Capital

Quiet

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

06 · CATALYSTS AND RISK

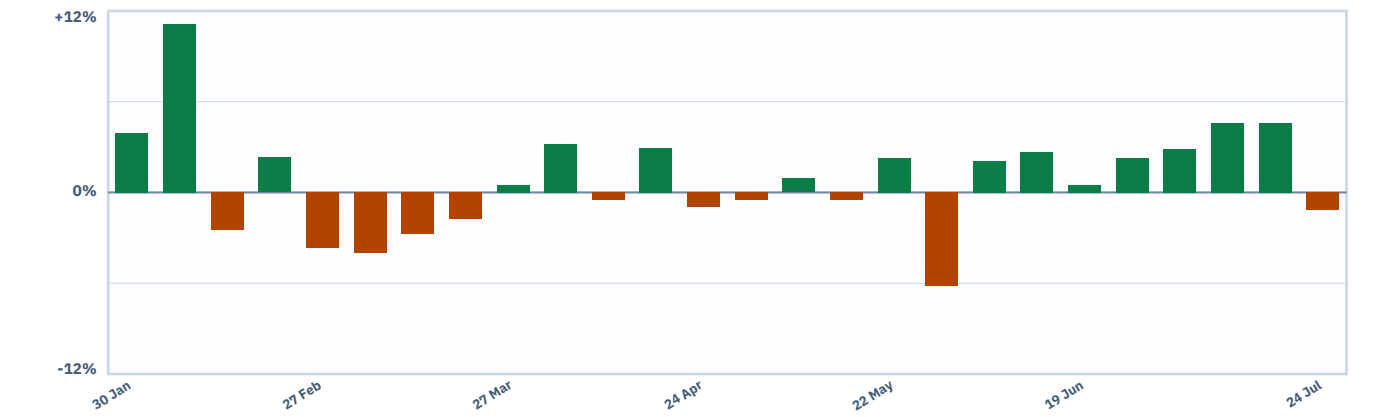
What can move the shares—and how volatile the path has been

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

NEXT EARNINGS 0d Next report is scheduled for 30 Jul 2026; event risk rises as the date approaches.	OPTIONS EXPECTED MOVE 6.7% Nearest-chain priced movement where available.	52-WEEK DRAWDOWN -2.5% Distance below the 52-week high.	13-WEEK VOLATILITY 2.7% Standard deviation of weekly returns.
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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

15 of 26

11 weeks finished lower.

BEST WEEK

+11.2%

Week of 6 Feb.

WORST WEEK

-6.2%

Week of 29 May.

LATEST WEEK

-1.2%

Week of 24 Jul.

Shape of recent returns

Strong gains		3
Modest gains		12
Flat weeks		-
Modest losses		10
Sharp losses		1

RECENT VOL

2.7%

13-week weekly-return volatility.

BASE VOL

3.3%

52-week weekly-return volatility.

UP/DOWN SPLIT

28/24

Count of positive and negative weeks in the 52-week window.

AVERAGE SKEW

2.8% / -2.2%

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	GROUP AVERAGE	TREND BREADTH
- / 100	5.2%	58.0%
Standing within the tracked group.	Average four-week return.	Share of peers with an active trend.

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 - Reinsurance

4-WEEK RANK	GROUP AVERAGE	TREND BREADTH
2 / 8	11.4%	87.5%
Standing within the tracked group.	Average four-week return.	Share of peers with an active trend.

Peer	Exchange	1W return	4W return	Trend
OXBR	NASDAQ	-1.9%	57.0%	Active
RGA	NYSE	-1.2%	11.2%	Active
EG	NYSE	0.7%	8.3%	Active
HG	NYSE	3.5%	7.8%	Active
SPNT	NYSE	1.8%	6.3%	Active

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	75/100	Trend, activity pressure, participation, and risk combine to a 75/100 tape read.	
Indicator analysis	54/100	Latest 12-week confirmation: trend 12/12, activity pressure 5/12, relative leadership 5/12.	Activity pressure 0.68; 16 reversal markers
Next-Week Expectancy	Positive 61.26%	Next-week expectancy is positive with a 61.26% historical one-week setup read.	Adds short-term historical context without overriding trend, activity, or relative leadership.
Factors	84/100	O'Shaughnessy factor stack blends value, quality, momentum, and confidence.	Cornerstone Growth rank 41; Buyback Yield rank 27; Small Cap Core rank 9
SVQF	90/100	Value and quality alignment from the Sharemaestro SVQF framework.	Composite rank 106.5 of 1013
Patient Capital	Quiet	Activity-pressure buy-signal evidence highlights potential institutional accumulation windows.	No recent buy signal
Options	50/100	RGA shows bearish options pressure with a 46/100 conviction score, put-call volume ratio of 2.03, expected move of 6.7%, and Sharemaestro trend signal active.	Bearish · Put-side pressure · Expected move 6.7%
Sentiment	57/100	Weighted news tone is neutral across 45 relevant articles.	Reinsurance Group of America, Incorporated \$RGA Stock Position Raised by Bank of Nova Scotia
Insiders	14 / 6	14 acquisitions and 6 disposals in the latest 180-day insider tape.	
Earnings	0d	Next report is scheduled for 30 Jul 2026; event risk rises as the date approaches.	
Research flow	1 items	1 recent research articles and 0 Market Watch posts are available.	

Current evidence clusters

PRICE FOLLOW-THROUGH -1.2% Latest completed week; four-week move 11.2%.	INDICATOR STACK 78/100 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 61.26% Historical one-week expectancy contributes to the evidence score when direction is confirmed.	OPTIONS PRESSURE Bearish 46/100 conviction; expected move 6.7%.	NEWS SENTIMENT 57/100 45 relevant articles in the latest sentiment read.	EVENT RISK 0d Next report is scheduled for 30 Jul 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	238.9 USD	-1.2%	210.3 USD	189.9 USD	1.43	9.94	1.7M	On
17 Jul 2026	241.8 USD	4.6%	209.1 USD	189.3 USD	1.36	10.73	2.0M	On
10 Jul 2026	231.2 USD	4.6%	207.8 USD	188.6 USD	1.01	4.34	1.8M	On
03 Jul 2026	221.0 USD	2.9%	206.9 USD	188.0 USD	0.65	1.10	1.2M	On
26 Jun 2026	214.8 USD	2.3%	205.9 USD	187.4 USD	0.26	0.29	2.1M	On
19 Jun 2026	210.1 USD	0.0%	205.0 USD	186.9 USD	-0.23	-4.40	1.8M	On
12 Jun 2026	210.0 USD	2.7%	204.2 USD	186.4 USD	-0.32	-3.84	1.6M	On
05 Jun 2026	204.5 USD	2.1%	203.4 USD	185.9 USD	-0.51	-6.08	1.8M	On
29 May 2026	200.3 USD	-6.2%	202.8 USD	185.5 USD	-0.36	-10.69	1.5M	On
22 May 2026	213.6 USD	2.3%	202.2 USD	185.1 USD	-0.22	-3.88	1.8M	On
15 May 2026	208.8 USD	-0.2%	201.3 USD	184.6 USD	-0.26	-5.56	1.5M	On
08 May 2026	209.2 USD	0.9%	200.5 USD	184.1 USD	-0.17	-5.56	2.8M	On
01 May 2026	207.3 USD	-0.4%	199.8 USD	183.7 USD	-0.31	-4.68	1.5M	On
24 Apr 2026	208.1 USD	-0.9%	199.4 USD	183.2 USD	-0.40	-3.75	1.6M	On

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.

Educational market research only. Not financial, investment, trading, tax, or legal advice. Market data, indicators, summaries, and reports may be delayed, incomplete, or inaccurate. You are responsible for your own decisions and should seek independent professional advice where appropriate.

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