

ORI · NYSE · WEEK ENDED 24 JUL 2026

Weekly Investor Report

Old Republic International Corp · Financial Services · Insurance - Property & Casualty

LATEST CLOSE

42.29 USD

0.1% latest week

Weekly setup

Mixed setup

The weekly trend is not active. Price is 5.2% above the Trend Line and sits at 88.3% of its 52-week range. The latest completed week returned 0.1%, after a 2.6% 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 bullish with 48/100 conviction, while the latest news-sentiment score is 56/100. Near-term considerations: volume confirmation is below normal; earnings are due in 84d.

Technical setup score 57/100. This score describes the weekly technical setup; the conclusion above also considers fundamentals, positioning, sentiment, and event risk.

LATEST CLOSE

42.29 USD

24 Jul 2026

1W RETURN

0.1%

latest completed week

4W RETURN

2.6%

short-term follow-through

12W RETURN

8.6%

quarterly tape

TREND BREADTH

59.6%

31 of 52 weeks active

VOLUME RATIO

0.9x

vs 13-week average

What is working

- 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.
- Next-week expectancy is positive at 62.75% based on similar historical setup states.

What could go wrong

- The trend backdrop is inactive, so price action has not confirmed a constructive regime.
- Activity pressure is weak, so confirmation is not yet broad enough.
- 2 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

0.1%

Latest completed week; four-week move 2.6%.

INDICATOR STACK

33/84

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 62.75%

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

OPTIONS PRESSURE

Bullish

48/100 conviction; expected move 6.3%.

NEWS SENTIMENT

56/100

59 relevant articles in the latest sentiment read.

EVENT RISK

84d

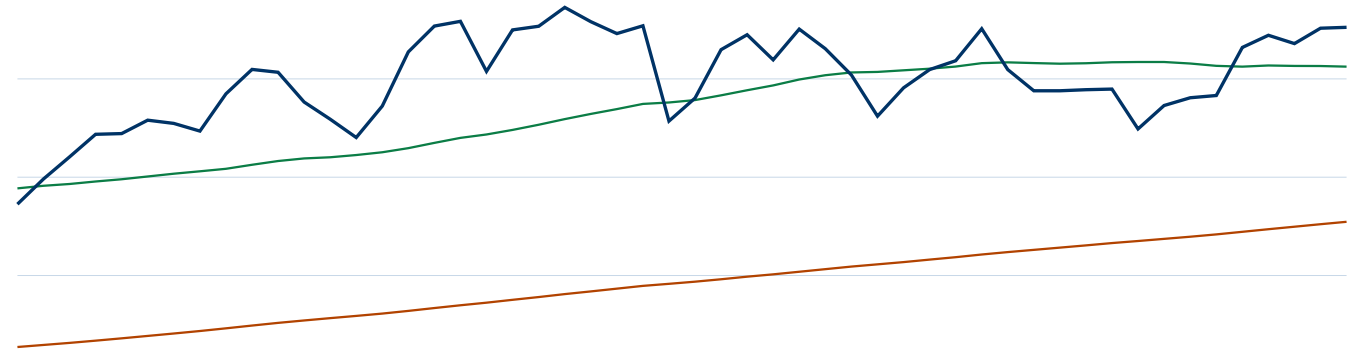
Next report is scheduled for 22 Oct 2026; event risk rises as the date approaches.

01 · PRICE ACTION

Where price is—and whether the trend supports it

The weekly trend is not active. Price is 5.2% above the Trend Line and sits at 88.3% of its 52-week range. The latest completed week returned 0.1%, after a 2.6% four-week move.

52-week price path



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

Position in the 52-week range Fair Trend Close 32.67 USD 43.56 USD Latest close sits at 88.3% of the 52-week range.	RANGE LOCATION 88.3% Shows where the latest close sits between the 52-week low and high.	TREND DISTANCE 5.2% Price premium or discount versus the weekly Trend Line.
	FAIR-VALUE GAP 32.1% Premium demand or model discount versus Sharemaestro Fair Value.	HIGH-WATER GAP -2.9% Distance from the latest 52-week high.

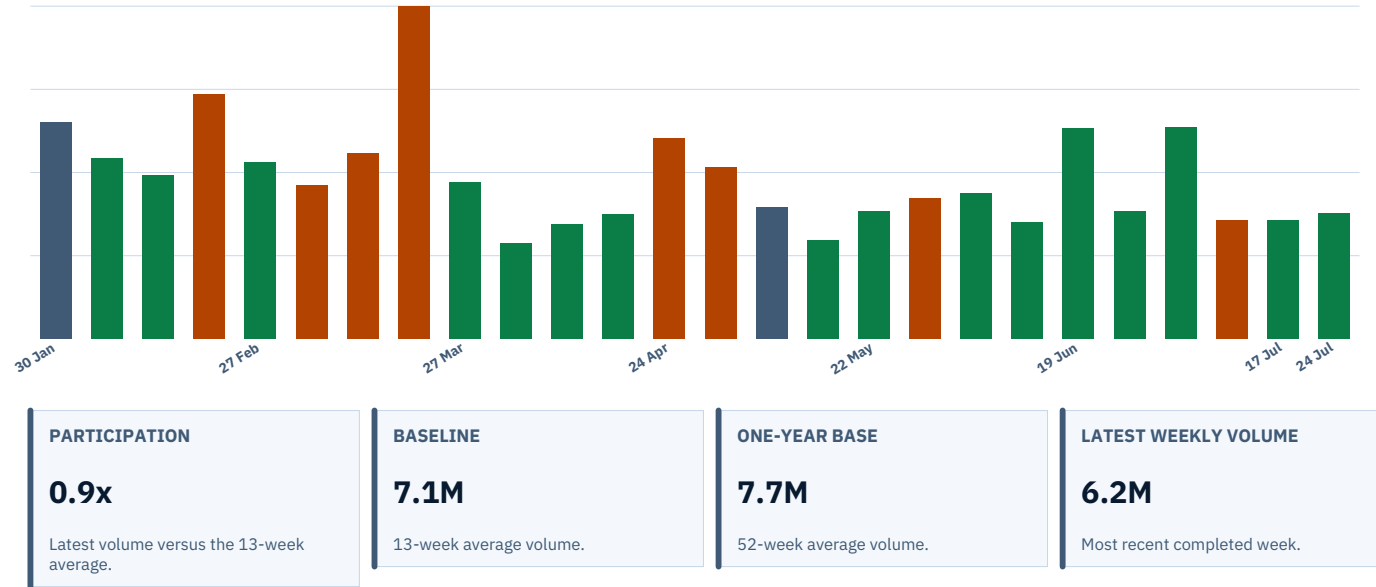
02 · VOLUME AND DEMAND

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.



Demand beneath price

Activity pressure and institutional-style signals

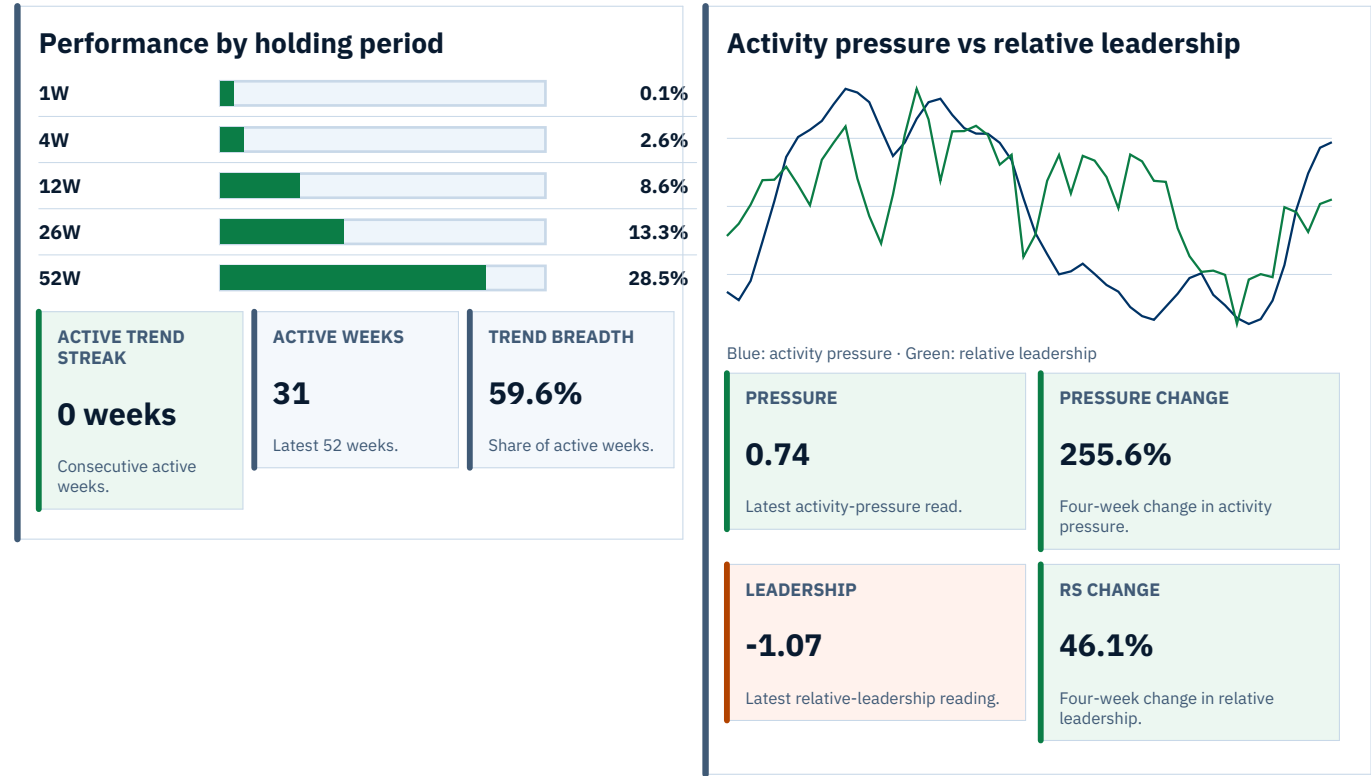
These indicators assess whether participation is improving beneath price. They are supporting evidence, not proof of institutional buying.



03 · MOMENTUM AND LEADERSHIP

Is performance persistent—and is the stock leading?

Performance is 2.6% over four weeks, 8.6% over 12 weeks, and 28.5% over one year. The current trend has remained active for 0 consecutive weeks.



Technical setup scorecard

Trend		33
Momentum		64
Activity Pressure		84
Relative Leadership		50
Next-Week Expectancy		81
Volume		37
Smart Money		27
Risk Control		83

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		94/100
Value		91/100
Quality		68/100
Momentum		75/100
Growth		80/100

Valuation How much investors are paying for earnings, sales, and cash flow.	Business quality Margins and the return generated on invested capital.
P/E Price divided by trailing earnings. 9.0x	GROSS MARGIN Gross profit retained from each unit of revenue. 51.9%
PRICE / SALES Market value relative to trailing revenue. 1.1x	OPERATING MARGIN Operating profit retained from revenue. 15.2%
EV / EBITDA Enterprise value relative to operating cash earnings. 8.1x	FREE-CASH-FLOW MARGIN Free cash flow generated from revenue. 12.1%
FREE-CASH-FLOW YIELD Free cash flow as a share of enterprise value. 9.6%	RETURN ON INVESTED CAPITAL Operating return generated on invested capital. 14.6%

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 GROWTH11.6% Latest one-year revenue growth.	DIVIDEND YIELD8.8% Cash dividends relative to market value.
EPS GROWTH27.5% Latest one-year earnings-per-share growth.	BUYBACK YIELD1.2% Net share repurchases relative to market value.
FREE-CASH-FLOW GROWTH- Latest one-year free-cash-flow growth.	SHAREHOLDER YIELD9.9% Dividend yield plus net buyback yield.
PIOTROSKI F-SCORE7/9 Nine-point accounting-strength checklist.	NET DEBT / EBITDA1.2x 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

Bullish

ORI shows bullish options pressure with a 48/100 conviction score, put-call volume ratio of 0.06, expected move of 6.3%, and Sharemaestro trend signal inactive.

CONVICTION

48/100

Options signal conviction.

EXPECTED MOVE

6.3%

Nearest-chain pricing.

PUT/CALL VOLUME

0.06

Contract volume balance.

Pressure		96
Speculation		17
Volatility		43
Trend agreement		0

Insider activity

3 / 4

3 acquisitions and 4 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

56/100

Weighted news tone is neutral across 59 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
84d
Next report is scheduled for 22 Oct 2026; event risk rises as the date approaches.

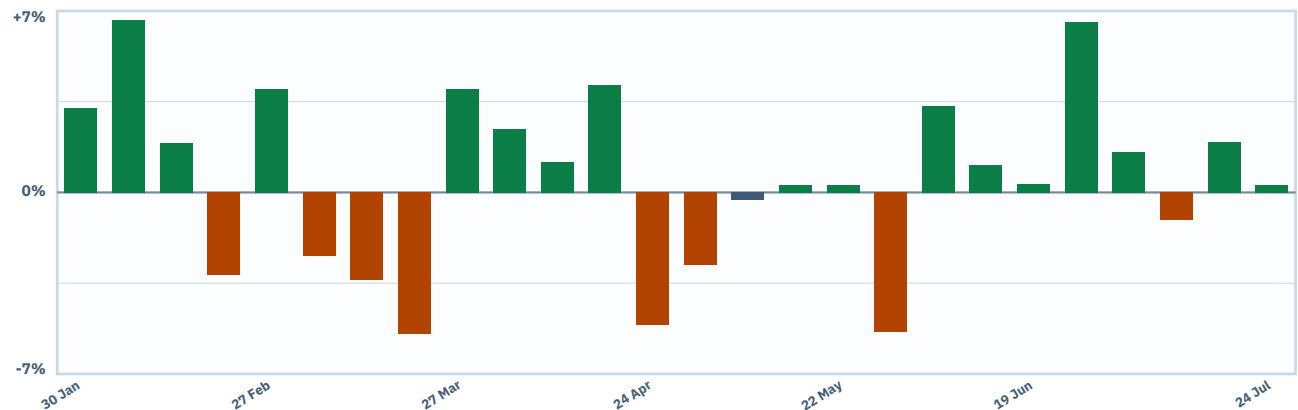
OPTIONS EXPECTED MOVE
6.3%
Nearest-chain priced movement where available.

52-WEEK DRAWDOWN
-2.9%
Distance below the 52-week high.

13-WEEK VOLATILITY
2.7%
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
17 of 26
8 weeks finished lower.

BEST WEEK
+6.6%
Week of 6 Feb.

WORST WEEK
-5.5%
Week of 20 Mar.

LATEST WEEK
+0.1%
Week of 24 Jul.

Shape of recent returns

Strong gains		4
Modest gains		13
Flat weeks		1
Modest losses		5
Sharp losses		3

RECENT VOL
2.7%
13-week weekly-return volatility.

BASE VOL
3.7%
52-week weekly-return volatility.

UP/DOWN SPLIT
33/18
Count of positive and negative weeks in the 52-week window.

AVERAGE SKEW
2.7% / -3.4%
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 - / 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 24 / 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	56/100	Trend, activity pressure, participation, and risk combine to a 56/100 tape read.	
Indicator analysis	18/100	Latest 12-week confirmation: trend 0/12, activity pressure 4/12, relative leadership 0/12.	Activity pressure 0.35; 2 reversal markers
Next-Week Expectancy	Positive 62.75%	Next-week expectancy is positive with a 62.75% historical one-week setup read.	Adds short-term historical context without overriding trend, activity, or relative leadership.
Factors	81/100	O'Shaughnessy factor stack blends value, quality, momentum, and confidence.	Cornerstone Growth rank 37; Buyback Yield rank 29; Small Cap Core rank 9
Patient Capital	Quiet	Activity-pressure buy-signal evidence highlights potential institutional accumulation windows.	No recent buy signal
Options	46/100	ORI shows bullish options pressure with a 48/100 conviction score, put-call volume ratio of 0.06, expected move of 6.3%, and Sharemaestro trend signal inactive.	Bullish · Call-side pressure · Expected move 6.3%
Sentiment	56/100	Weighted news tone is neutral across 59 relevant articles.	OLD REPUBLIC INTERNATIONAL CORP SEC Filing (Jul 28, 2026)
Insiders	3 / 4	3 acquisitions and 4 disposals in the latest 180-day insider tape.	
Earnings	84d	Next report is scheduled for 22 Oct 2026; event risk rises as the date approaches.	

Current evidence clusters

PRICE FOLLOW-THROUGH 0.1% Latest completed week; four-week move 2.6%.	INDICATOR STACK 33/84 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 62.75% Historical one-week expectancy contributes to the evidence score when direction is confirmed.	OPTIONS PRESSURE Bullish 48/100 conviction; expected move 6.3%.	NEWS SENTIMENT 56/100 59 relevant articles in the latest sentiment read.	EVENT RISK 84d Next report is scheduled for 22 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	42.29 USD	0.1%	40.21 USD	32.02 USD	0.74	-1.07	6.2M	Off
17 Jul 2026	42.24 USD	2.0%	40.25 USD	31.90 USD	0.68	-1.60	5.9M	Off
10 Jul 2026	41.43 USD	-1.1%	40.25 USD	31.76 USD	0.43	-4.90	5.9M	Off
03 Jul 2026	41.87 USD	1.6%	40.28 USD	31.63 USD	0.07	-2.56	10.5M	Off
26 Jun 2026	41.23 USD	6.6%	40.21 USD	31.49 USD	-0.47	-1.98	6.3M	Off
19 Jun 2026	38.69 USD	0.3%	40.26 USD	31.36 USD	-0.82	-10.23	10.5M	Off
12 Jun 2026	38.57 USD	1.1%	40.38 USD	31.24 USD	-1.00	-9.87	5.8M	Off
05 Jun 2026	38.16 USD	3.3%	40.46 USD	31.12 USD	-1.05	-10.50	7.3M	Off
29 May 2026	36.93 USD	-5.4%	40.46 USD	31.01 USD	-0.99	-15.74	7.0M	Off
22 May 2026	39.03 USD	0.1%	40.44 USD	30.90 USD	-0.87	-9.96	6.3M	Off
15 May 2026	39.00 USD	0.2%	40.39 USD	30.78 USD	-0.77	-9.46	4.9M	Off
08 May 2026	38.94 USD	0.0%	40.37 USD	30.66 USD	-0.55	-9.61	6.6M	Off
01 May 2026	38.94 USD	-2.8%	40.40 USD	30.54 USD	-0.60	-7.76	8.5M	Off
24 Apr 2026	40.06 USD	-5.1%	40.44 USD	30.42 USD	-0.75	-4.46	10.0M	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.

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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