

Travelers Companies (TRV)

Financial Services / Insurance - Property & Casualty

StockRover

Stock Report | July 19, 2025

\$265.97 **\$4.16** (1.59%) as of Friday's close

Cap (\$M USD)
\$59,878

P/E
11.8

EPS (1Y)
43.2%

Dividend
\$4.40

Last Filing
06/30/25

52-wk Range

\$202.95  \$277.83

Sales (\$M)
47,843

Fwd. P/E
10.7

Sales (1Y)
8.5%

Fwd. Yield
1.7%

Next Earnings
10/16/25

Dividend Adjusted Return Jul 18, 2024 - Jul 18, 2025

TRV 265.97 (+22.5%) Financial Services 128.47 (+22.4%) S&P 500 6296.79 (+14.1%)



TRV has outperformed the S&P 500 by 8.4% in the past year.

TRV has performed nearly in line with its sector over the past year.

The Financial Services sector has outperformed the market by 8.3% in the past year.

ANALYST CONSENSUS

Hold

The consensus rating has worsened a little since last month when it was Buy.



Strong Buy 7
Buy 1
Hold 14
Sell 1
Strong Sell 1


QUANTITATIVE SCORES

Fair Value \$318.97

Margin of Safety 20%

Low Confidence ⓘ

The Margin of Safety is the difference between a company's Fair Value and the current price. See more on page 8.

 **1 warning**
Details on Page 8

Value Score

98

Value Score: Our value score looks at EV/EBITDA, P/E, P/S, P/TB (Price/Tangible Book) and EPS Predictability. P/S and P/TB are compared within a sector. Other metrics are compared across all stocks

Quality Score

83

Quality Score: Our quality score compares profitability and balance sheet metrics to find high quality companies using ROIC, Net Margin, Gross Margin, Interest Coverage, and Debt / Equity metrics.

Growth Score

94

Growth Score: Our growth score looks at the 5 year history and the forward estimates for EBITDA, Sales, and EPS growth, ranking the best companies across all stocks.

Sentiment Score

98

Sentiment Score: Our sentiment score finds stocks in favor by analyzing Short Interest, returns in key periods over the last year, Price vs. 52-wk High, Days Since 52-wk High and MACD signals.

BUSINESS SUMMARY



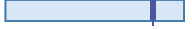
Travelers offers a broad product range and participates in both commercial and personal insurance lines. Its commercial operations offer a variety of coverage types for companies of any size but concentrate on serving midsize businesses. Its personal lines are roughly evenly split between auto and homeowners insurance.

Employees 34,000

Homepage www.travelers.com

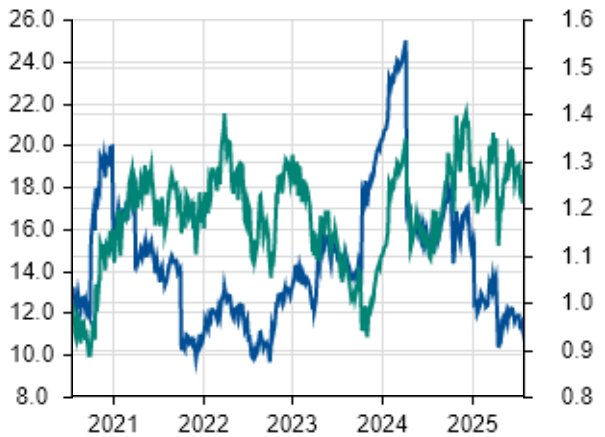
Headquarters New York, NY

VALUATION SUMMARY

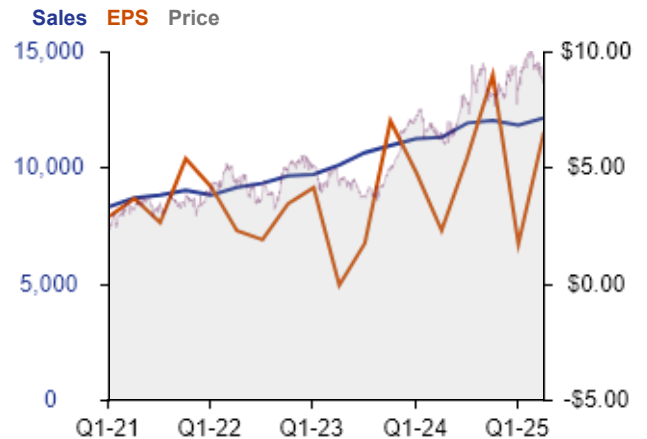
	TRV	Industry	S&P 500
Value Score	98	83	70
Price / Earnings	11.8	12.5	30.0
Price / Sales	1.3	1.2	3.3
Price / Free Cash Flow	6.4	7.5	40.3
Price / Book	2.0	1.9	5.5
Price / Tangible Book	2.4	3.3	500+
EV / EBITDA	8.9	9.4	25.2
EPS Predict. Pctl.	76	51	71
Piotroski F Score	7	7	6
5-Year P/E Range	9.6		24.9
5-Year P/B Range	1.0		2.6
5-Year P/S Range	0.9		1.4

Price / Earnings 11.8

Price / Sales 1.3


GROWTH SUMMARY

	TRV	Industry	S&P 500
Growth Score	94	79	76
Sales Growth			
Sales Growth Next Year	6.3%	3.1%	10.5%
Sales 1-Year Chg (%)	8.5%	8.1%	7.3%
Sales 3-Year Avg (%)	10.2%	13.2%	7.9%
Sales 5-Year Avg (%)	8.8%	9.5%	11.1%
EPS Growth			
Next Yr. Growth Est.	31.5%	11.1%	14.3%
EPS 1-Year Chg (%)	43.2%	10.6%	10.1%
EPS 3-Year Avg (%)	16.2%	68.0%	7.7%
EPS 5-Year Avg (%)	26.3%	44.2%	14.9%

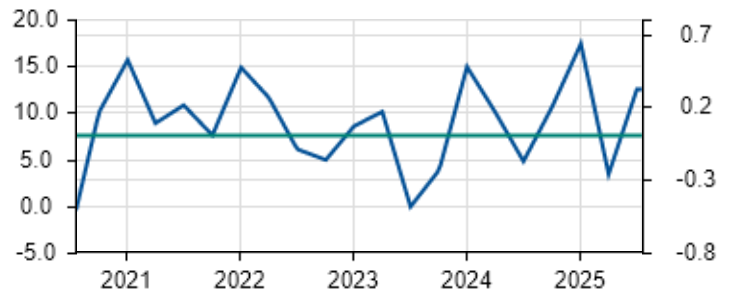

PEERS ANALYSIS SUMMARY

Ticker	Company	Cap (\$M USD)	P/E	Fwd. Yield	1M Return	1Y Return	Margin of Safety	Value Score	Growth Score	Quality Score
CB	Chubb	\$109,857	13.2	1.4%	-2.8%	3.8%	8%	95	91	81
AJG	Arthur J. Gallagher	\$80,180	48.3	0.8%	-1.3%	16.7%	14%	69	99	76
AON	Aon	\$76,898	30.8	0.8%	1.5%	19.8%	8%	68	95	83
TRV	Travelers Companies	\$59,878	11.8	1.7%	0.4%	22.6%	20%	98	94	83
MET	MetLife	\$51,790	12.6	2.9%	-1.8%	5.3%	30%	97	80	68
ALL	Allstate	\$51,395	13.3	2.1%	-0.8%	12.0%	8%	95	93	78
PRU	Prudential Financial	\$36,558	16.3	5.2%	-0.8%	-13.7%	6%	81	58	34
HIG	The Hartford Insur...	\$34,904	12.3	1.7%	-1.6%	18.9%	12%	98	85	84
WRB	WR Berkley	\$26,080	16.0	0.5%	-4.8%	25.4%	11%	96	95	84
MKL	Markel Group	\$25,772	15.0	-	4.2%	26.0%	-5%	87	88	76
CINF	Cincinnati Financial	\$23,559	16.4	2.3%	4.1%	22.5%	-7%	87	93	84
L	Loews	\$19,371	15.2	0.3%	4.6%	16.1%	-2%	97	66	62

PROFITABILITY SUMMARY

	TRV	Industry	S&P 500
Quality Score	83	72	76
Gross Margin	0.0%	0.0%	31.6%
Operating Margin	-	0.0%	15.1%
Net Margin	11.0%	9.7%	11.2%
Return on Assets	3.9%	3.8%	10.9%
Return on Equity	17.6%	17.4%	34.6%
ROIC	14.9%	14.8%	24.8%

Net Margin 12.4 Gross Margin 0.0



RETURNS SUMMARY

	TRV	Industry	S&P 500
Sentiment Score	98	70	56
5-Day Return	4.5%	0.6%	0.6%
1-Month Return	0.4%	-0.3%	5.6%
YTD Return	11.3%	14.1%	7.7%
1-Year Return	22.6%	24.5%	15.0%
3-Year Return	82.1%	103.7%	71.5%
5-Year Return	148.2%	156.5%	109.8%
Beta 1-Year	0.53	0.43	1.00

Dividend Adjusted Return Jul 18, 2024 - Jul 18, 2025

TRV 268.23 (+22.9%)



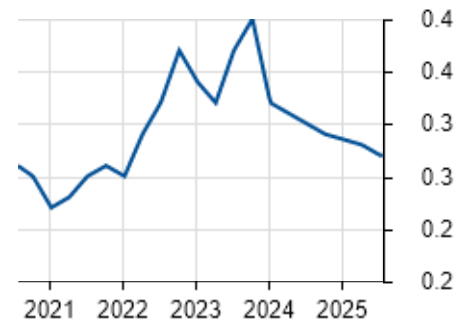
DIVIDEND

	TRV	Industry
Forward Dividend Yield	1.7%	2.6%
Payout Ratio	18.5%	15.7%
TTM Yield	1.6%	-
Fwd. Div. Per Share	\$4.40	\$3.25
Div. 1Y Chg (%)	4.8%	23.7%
Div. 3Y Avg (%)	5.8%	12.1%
Div. 5Y Avg (%)	5.3%	11.0%
Cons. Growth Years	10+	3
Div. Coverage Ratio	5.1	3.1

DEBT & EQUITY

Price	\$265.97
Net Cash Per Share	\$368.13
Equity Per Share	\$131.11
Debt / Equity	0.3
Solvency Ratio	74%
Interest Coverage	17.5
Short % of Float	1.5%

Debt / Equity 0.3



ANALYST REVISIONS

Current Quarter EPS		Next Quarter EPS	
# Up Last 30 days	3.00	# Up Last 30 days	2.00
# Down Last 30 days	1.00	# Down Last 30 days	1.00
Mean Estimate	3.37	Mean Estimate	5.16
% Change (30 Days)	0.15%	% Change (30 Days)	0.93%

MEAN ESTIMATE TREND

	Cur Qtr	Next Qtr	Cur Year	Next Year
Latest	\$3.37	\$5.16	\$18.85	\$24.79
30 Days Ago	\$3.37	\$5.11	\$18.78	\$24.74
90 Days Ago	\$3.41	\$5.00	\$17.58	\$23.93
% Change (90 Days)	-1.0%	3.1%	7.2%	3.6%

EARNINGS SURPRISES

Earnings surprise is the difference between a company's announced earnings and the average analyst estimated value. Surprises typically causes the stock price to jump and are often followed by more of the same surprise type.

Surprise Detail (Last 6 Quarters)

Surprise Summary (Last 12 Quarters)

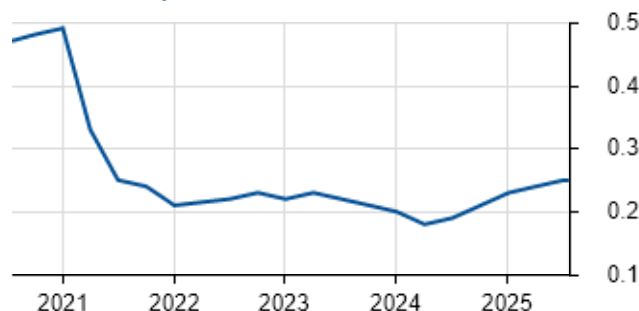
Surprise Type	Amount	Percent
Positive Quarters (> 2%)	7	58.3%
Negative Quarters (< 2%)	4	33.3%
In-Line Quarters (within 2%)	1	8.3%

Surprise Type	Announce Date	Period End Date	Actual EPS	Est. EPS	Surprise (%)
Positive	07/17/25	06/30/25	\$6.51	\$3.54	84.0%
Positive	04/16/25	03/31/25	\$1.91	\$0.78	144.9%
Positive	01/22/25	12/31/24	\$9.15	\$6.63	38.0%
Positive	10/17/24	-	\$5.24	\$3.55	47.6%
Positive	07/19/24	-	\$2.51	\$1.98	26.8%
Negative	04/17/24	-	\$4.69	\$4.90	-4.3%

RISK

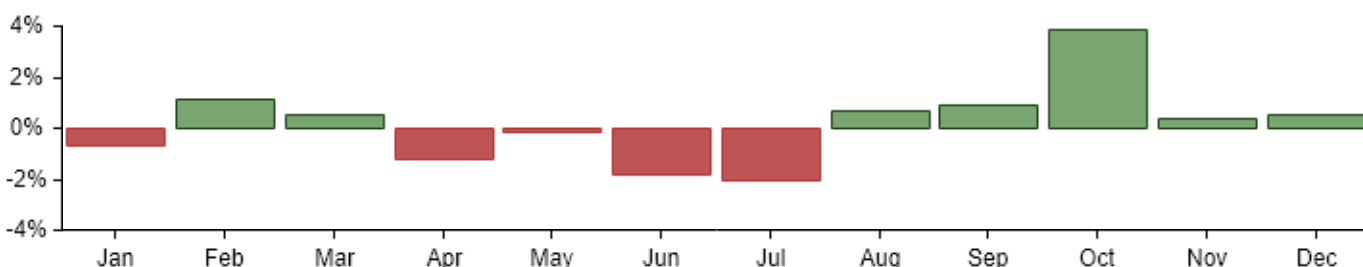
	TRV	Industry	S&P 500
Best Monthly Return (5Y)	17.4%	10.5%	9.4%
Worst Monthly Return (5Y)	-8.6%	-5.4%	-9.6%
Beta 1-Year	0.53	0.43	1.00
Volatility 1-Year	0.26	0.14	0.19
Volatility 1Y Pctl.	23	-	-
Max Drawdown 1-Year	-12.5%	-15.8%	-18.7%
Max Drawdown 3-Year	-17.2%	-21.0%	-18.7%
Max Drawdown 5-Year	-18.9%	-27.8%	-24.6%

TRV Volatility 1-Year 0.3



SEASONALITY

Seasonal Performance vs the S&P 500



5-YEAR RELATIVE PERFORMANCE VS S&P 500

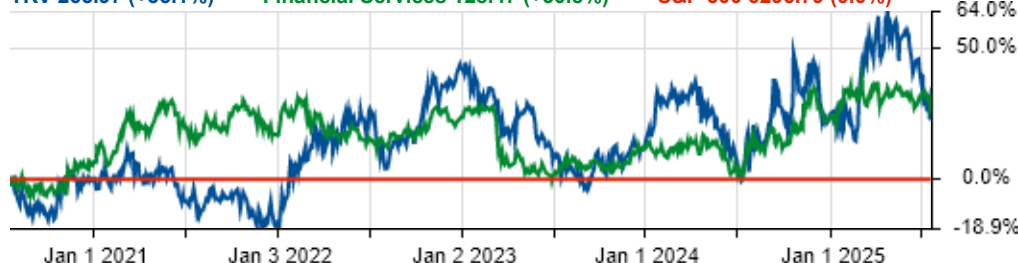
Relative to the S&P 500 baseline, TRV has outperformed the S&P 500 by 35.1% in the past 5 Years.

TRV has outperformed its sector by 4.4% in the past 5 Years.

The Financial Services sector has outperformed the market by 30.8% in the past 5 Years.

Dividend Adjusted Return Jul 17, 2020 - Jul 18, 2025

TRV 265.97 (+35.1%) Financial Services 128.47 (+30.8%) S&P 500 6296.79 (0.0%)



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Overall Rating
vs. Peers






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Ratings scores are relative to industry groups. They compare key metrics to rank stocks vs. their competitors. For example, higher growth than peers will score high even when the absolute growth is below the market average.











Growth vs Peers

Ticker	Company	Growth Rating vs. Peer	Sales QoQ Chg.	Eps QoQ Chg.	Sales Growth Next Y.	Sales 1Y Chg (%)	Sales 3Y Avg (%)	Sales 5Y Avg (%)
AON	Aon	89	16.2%	-17.2%	6.4%	15.5%	9.6%	8.3%
ALL	Allstate	58	7.9%	-52.7%	8.3%	8.3%	9.3%	8.3%
HIG	The Hartford Insuran...	57	5.8%	-13.0%	6.2%	5.8%	7.5%	5.2%
TRV	Travelers Companies	52	7.4%	185.2%	6.3%	8.5%	10.2%	8.8%
PRU	Prudential Financial	12	-42.5%	-37.2%	4.4%	-2.5%	-1.9%	0.2%

Valuation vs Peers

Ticker	Company	Valuation Rating vs. Peer	P/E	Fwd. P/E	PEG Trailing	P/S	P/B	5Y P/E Range
TRV	Travelers Companies	88	11.8	10.7	0.4	1.3	2.0	9.6  24.9
HIG	The Hartford Insuran...	70	12.3	9.5	0.8	1.4	2.1	7.4  15.3
PRU	Prudential Financial	50	16.3	7.0	3.4	0.6	1.2	4.7  -
ALL	Allstate	41	13.3	8.9	6.8	0.8	2.6	4.5  -
AON	Aon	6	30.8	18.6	3.4	4.7	11.0	21.5  81.6

Efficiency vs Peers

Ticker	Company	Efficiency Rating vs. Peer	Gross Margin	Operating Margin	Net Margin	5Y ROE Range	5Y ROA Range
AON	Aon	100	47.1%	25.4%	15.6%	-3737.1%  217.4%	2.8%  8.5%
HIG	The Hartford Insu...	81	0.0%	-	11.2%	9.2%  18.8%	2.4%  3.9%
TRV	Travelers Compa...	81	0.0%	-	11.0%	8.1%  17.8%	1.9%  3.9%
ALL	Allstate	73	0.0%	-	6.2%	-17.7%  21.2%	-2.7%  4.4%
PRU	Prudential Financial	24	0.0%	-	3.8%	-9.0%  14.1%	-0.2%  0.9%

Financial Strength vs Peers

Ticker	Company	Financial Str. Rating vs. Peers	Debt / Equity	Interest Coverage	Quick Ratio	Intangibles %	Solvency Ratio	Short % of Float
TRV	Travelers Companies	94	0.3	17.5	-	3.3%	74%	1.5%
HIG	The Hartford Insuran...	81	0.3	19.7	-	3.1%	76%	1.8%
ALL	Allstate	76	0.4	13.4	-	2.7%	57%	1.8%
AON	Aon	14	2.6	4.9	1.1	44.9%	8%	2.3%
PRU	Prudential Financial	11	0.8	-	-	0.1%	10%	2.1%

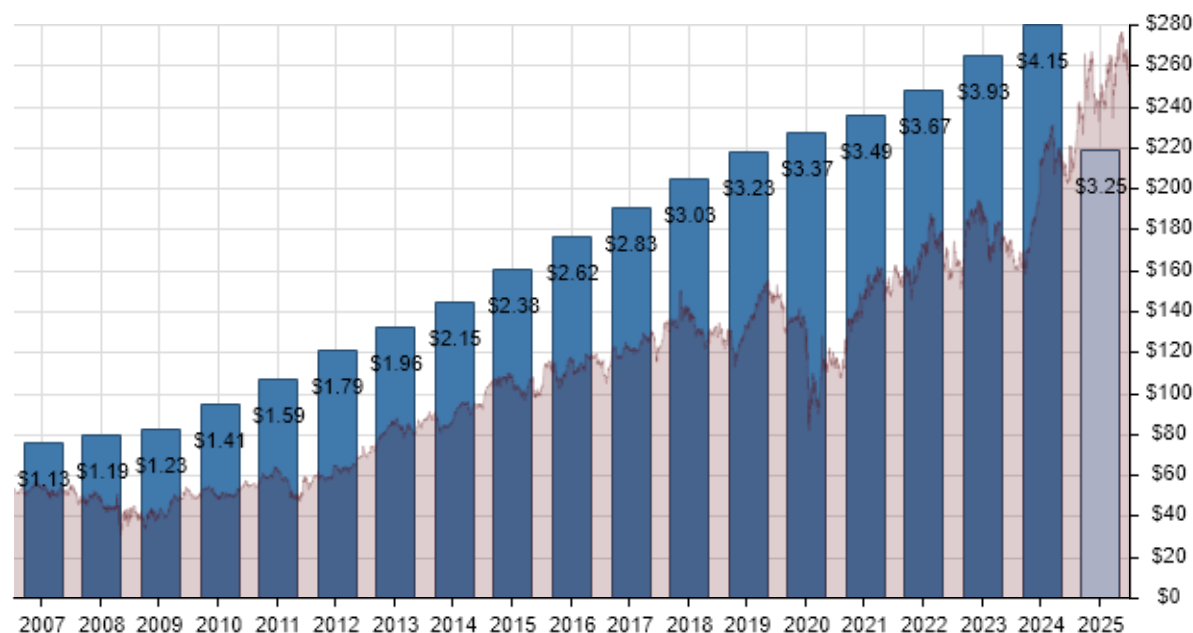
Dividends vs Peers

Ticker	Company	Dividends Rating vs. Peer	Fwd. Yield	TTM Yield	Price	Fwd. Div. Per Share	Consecutive Div. Growth Years	Payout Ratio
PRU	Prudential Financial	97	5.2%	5.1%	\$103.27	\$5.40	10+	82.3%
AON	Aon	36	0.8%	0.8%	\$356.11	\$2.98	10+	23.2%
TRV	Travelers Companies	34	1.7%	1.6%	\$265.97	\$4.40	10+	18.5%
HIG	The Hartford Insuran...	30	1.7%	1.7%	\$122.86	\$2.08	10+	19.5%
ALL	Allstate	15	2.1%	2.0%	\$194.08	\$4.00	10+	25.3%

Momentum vs Peers

Ticker	Company	Momentum Rating vs. Peer	1M Return	3M Return	6M Return	YTD Return	1Y Return	Beta 1Y	Volatility 1Y	Price vs 52-wk High (%)
TRV	Travelers Companies	46	0.4%	4.4%	12.0%	11.3%	22.6%	0.53	0.26	95.7%
HIG	The Hartford Insuran...	41	-1.6%	4.7%	10.7%	13.3%	18.9%	0.62	0.24	93.0%
ALL	Allstate	33	-0.8%	0.2%	3.8%	1.7%	12.0%	0.54	0.26	91.0%
PRU	Prudential Financial	31	-0.8%	5.1%	-11.1%	-10.7%	-13.7%	1.11	0.29	79.1%
AON	Aon	24	1.5%	-2.9%	-2.4%	-0.5%	19.8%	0.39	0.22	86.2%

DIVIDEND DETAIL



CALENDAR YEAR DIVIDEND HISTORY

Year	Ex-Dividend	Pay Date	Text	Amount
2025 Dividends				\$3.25
	09/10/25	09/30/25	Regular	\$1.10
	06/10/25	06/30/25	Regular	\$1.10
	03/10/25	03/31/25	Regular	\$1.05
2024 Dividends				\$4.15
	12/10/24	12/31/24	Regular	\$1.05
	09/10/24	09/30/24	Regular	\$1.05
	06/10/24	06/28/24	Regular	\$1.05
	03/07/24	03/29/24	Regular	\$1.00
2023 Dividends				\$3.93
	12/07/23	12/29/23	Regular	\$1.00
	09/07/23	09/29/23	Regular	\$1.00
	06/08/23	06/30/23	Regular	\$1.00
	03/09/23	03/31/23	Regular	\$0.93
2022 Dividends				\$3.67
	12/08/22	12/30/22	Regular	\$0.93
	09/08/22	09/30/22	Regular	\$0.93
	06/09/22	06/30/22	Regular	\$0.93
	03/09/22	03/31/22	Regular	\$0.88
2021 Dividends				\$3.49
	12/09/21	12/31/21	Regular	\$0.88
	09/09/21	09/30/21	Regular	\$0.88
	06/09/21	06/30/21	Regular	\$0.88
	03/09/21	03/31/21	Regular	\$0.85

UPCOMING DIVIDEND

Ex-Dividend Date	09/10/25
Payment Date	09/30/25
Amount	\$1.10
Type	Regular

DIVIDEND RATE

Regular Dividend	\$1.10
Forward Dividend Rate	\$4.40
Forward Dividend Yield	1.7%
Trailing 12 Months Dividends	\$4.25
Trailing 12 Months Yield	1.6%

STATISTICS

Payout Ratio	18.5
Dividend Coverage Ratio	5.1
Consecutive Growth Years	10+
3 Year Growth Rate	5.8%
5 Year Growth Rate	5.3%
10 Year Growth Rate	6.1%


FINANCIAL STATEMENT SUMMARY

USD in Millions	Chart	2020	2021	2022	2023	2024	TTM	CAGR
Income Statement								
Revenue		31,981	34,816	36,896	41,373	46,428	47,843	9.3%
Net income		2,697	3,662	2,842	2,991	4,999	5,246	15.8%
Earnings per share diluted		\$10.52	\$14.49	\$11.77	\$12.79	\$21.47	\$22.61	18.3%
Average shares diluted		255	251	240	232	231	230	-2.2%
P/E Ratio		16.1	11.0	13.7	20.6	12.4	11.8	-6.6%
Balance Sheet								
Cash		80,235	82,407	75,429	83,594	89,131	92,838	3.3%
Net Debt		-73,685	-75,117	-68,137	-75,563	-81,098	-84,804	3.1%
Stockholders' Equity		29,201	28,887	21,560	24,921	27,864	29,518	0.2%
Cash Flow								
Operating Cash Flow		6,519	7,274	6,465	7,711	9,074	9,633	9.0%
Free Cash Flow		6,519	7,274	6,465	7,711	9,074	9,633	9.0%
Free Cash Flow per share		\$25.60	\$29.00	\$26.97	\$33.21	\$39.26	\$41.87	11.4%
Profitability								
Return on Assets		2.4%	3.1%	2.4%	2.5%	3.8%	3.9%	11.9%
Return on Equity		9.2%	12.6%	13.1%	11.9%	17.8%	17.6%	15.5%
Return on Invested Capital		8.4%	11.0%	11.0%	10.2%	14.9%	14.9%	13.3%
Dividends								
Dividends Per Share		\$3.37	\$3.49	\$3.67	\$3.93	\$4.15	\$4.40	6.0%
Dividend Yield		2.4%	2.3%	2.0%	2.1%	1.7%	1.7%	-8.0%
Dividend Growth		-	3.6%	5.2%	7.1%	5.6%	8.6%	28.4%
Dividend Coverage		3.1x	4.2x	3.2x	3.3x	5.2x	5.4x	12.7%

VALUATION & PROFITABILITY HISTORY

Date →		TTM	1 Yr Ago	2 Yrs. Ago	3 Yrs. Ago	4 Yrs. Ago
Price / Earnings		11.8	16.4	14.6	9.8	14.1
Price / Cash Flow		6.4	6.3	6.5	5.2	5.6
Price / Book		2.0	2.0	1.7	1.4	1.4
Price / Tangible B...		2.4	2.5	2.1	1.7	1.6
Price / Sales		1.3	1.2	1.1	1.1	1.2
EV / EBITDA		8.9	10.4	13.0	7.9	7.7
Forward Dividend...		1.7%	1.9%	2.3%	2.4%	2.3%
Shareholder Yield		4.0%	3.4%	7.1%	9.1%	4.8%
Gross Margin		0.0%	0.0%	0.0%	0.0%	0.0%
Net Margin		11.0%	8.4%	5.8%	10.0%	11.3%
Return on Assets		3.9%	3.0%	1.9%	3.0%	3.3%
Return on Equity		17.6%	14.7%	10.2%	15.5%	13.0%
ROIC		14.9%	12.3%	8.6%	12.9%	11.3%

WARNINGS

Name	Severity	Details
Number of Earnings Misses	Low 	Number of Quarters: 4; EPS Surprise: 83.95%

Over the past 10 quarters there have been several earnings misses. Historically, meeting or beating estimates is twice as common as missing. Frequent misses are a warning sign to investigate.

REPORT TIPS

Metric Definitions

Metric descriptions are available at stockrover.com/help/metrics/metric-overview

Quantitative Scores

Our scores analytics is to offer our concise analysis of a stock in powerful, but easy to digest format. Each of the composite score metrics are designed to use the best available accounting practices as well as source data from SEC filings. The scores are computed for a company vs. the market as a whole.

Fair Value

Fair value performs a forecasted discounted cash flow analysis of a company to determine the company's intrinsic value based on the expected future cash flows the company will produce. It basically determines what a company is worth based on how much cash flow it is expected to generate for you in the future,

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