

\$259.16 **-\$1.24 (-0.48%)** as of Friday's close

Cap (\$M USD)
\$58,717

P/E
14.1

EPS (1Y)
36.5%

Dividend
\$4.40

Last Filing
03/31/25

52-wk Range

\$200.21  \$269.56

Sales (\$M)
47,010

Fwd. P/E
10.5

Sales (1Y)
9.6%

Fwd. Yield
1.7%

Next Earnings
07/18/25

Dividend Adjusted Return *Apr 25, 2024 - Apr 25, 2025*

TRV 259.16 (+23.6%) **Financial Services 115.19 (+17.8%)** **S&P 500 5525.21 (+10.3%)**



TRV has outperformed the S&P 500 by 13.2% in the past year.

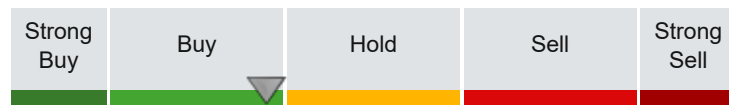
TRV has outperformed its sector by 5.8% in the past year.






The Financial Services sector has outperformed the market by 7.4% in the past year.

ANALYST CONSENSUS

Buy

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



Strong Buy  9
Buy  1
Hold  14
Sell  1
Strong Sell  1

QUANTITATIVE SCORES

Fair Value \$296.44


Low

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

2 warnings

Details on Page 8

Margin of Safety 14%

Confidence 

Value Score

97

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

80

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

92

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

72

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

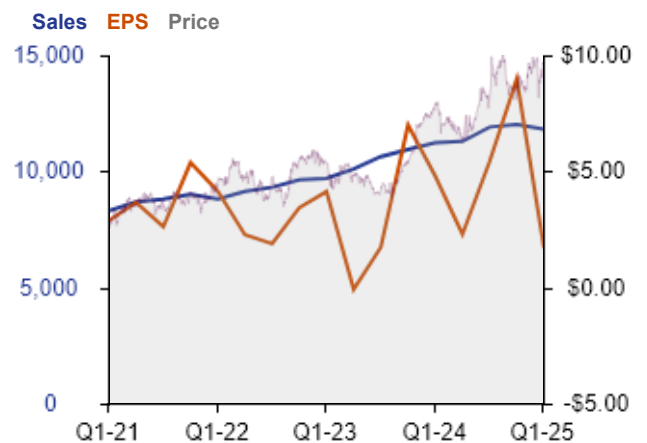
Headquarters New York, NY

VALUATION SUMMARY

	TRV	Industry	S&P 500
Value Score	97	80	70
Price / Earnings	14.1	12.5	26.4
Price / Sales	1.3	1.2	2.9
Price / Free Cash Flow	6.7	7.6	31.6
Price / Book	2.1	1.9	4.9
Price / Tangible Book	2.5	3.0	500+
EV / EBITDA	10.4	10.4	20.8
EPS Predict. Pctl.	75	49	70
Piotroski F Score	7	9	7
5-Year P/E Range	9.1		24.9
5-Year P/B Range	0.9		2.6
5-Year P/S Range	0.7		1.4


GROWTH SUMMARY

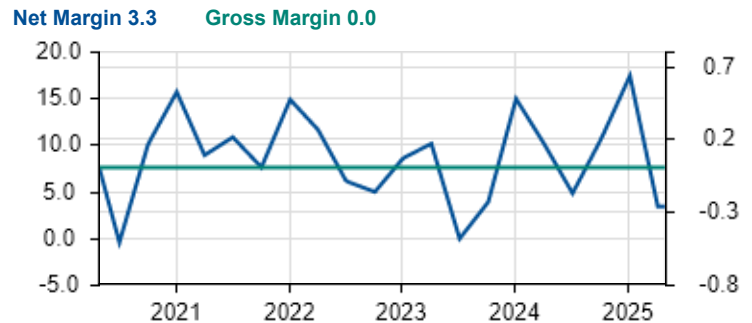
	TRV	Industry	S&P 500
Growth Score	92	76	77
Sales Growth			
Sales Growth Next Year	6.3%	8.2%	9.9%
Sales 1-Year Chg (%)	9.6%	13.8%	12.3%
Sales 3-Year Avg (%)	10.0%	15.4%	7.8%
Sales 5-Year Avg (%)	8.1%	9.8%	11.4%
EPS Growth			
Next Yr. Growth Est.	31.9%	11.6%	14.3%
EPS 1-Year Chg (%)	36.5%	15.9%	12.2%
EPS 3-Year Avg (%)	5.2%	21.4%	8.6%
EPS 5-Year Avg (%)	14.7%	51.4%	13.3%


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	\$111,852	13.4	1.3%	-4.2%	15.0%	4%	94	93	84
AJG	Arthur J. Gallagher	\$82,423	49.5	0.8%	-4.5%	37.2%	6%	68	98	78
AON	Aon	\$72,543	26.9	0.9%	-15.2%	10.7%	22%	69	96	87
TRV	Travelers Companies	\$58,717	14.1	1.7%	-0.1%	23.3%	14%	97	92	80
MET	MetLife	\$51,221	12.7	3.0%	-10.2%	7.7%	29%	96	74	70
ALL	Allstate	\$51,147	11.4	2.1%	-7.3%	14.2%	5%	94	92	82
PRU	Prudential Financial	\$36,470	13.7	5.3%	-10.0%	-3.2%	20%	95	77	38
HIG	The Hartford Insur...	\$33,740	11.8	1.8%	-2.2%	21.9%	7%	97	86	85
WRB	WR Berkley	\$26,587	16.4	0.5%	9.4%	39.0%	-5%	94	95	85
MKL	Markel Group	\$22,920	9.1	-	-3.3%	24.3%	11%	90	86	85
CINF	Cincinnati Financial	\$20,931	9.2	2.6%	-8.3%	15.7%	18%	91	94	91
L	Loews	\$17,935	13.3	0.3%	-4.4%	11.9%	6%	96	83	65

PROFITABILITY SUMMARY

	TRV	Industry	S&P 500
Quality Score	80	68	78
Gross Margin	0.0%	0.0%	31.5%
Operating Margin	-	0.0%	15.1%
Net Margin	9.1%	9.9%	11.1%
Return on Assets	3.3%	4.3%	10.5%
Return on Equity	15.0%	18.5%	33.9%
ROIC	12.8%	15.5%	24.9%



RETURNS SUMMARY

	TRV	Industry	S&P 500
Sentiment Score	72	70	67
5-Day Return	1.3%	0.7%	4.6%
1-Month Return	-0.1%	0.1%	-4.4%
YTD Return	8.0%	9.4%	-5.8%
1-Year Return	23.3%	29.4%	10.8%
3-Year Return	57.9%	79.7%	34.4%
5-Year Return	186.6%	159.7%	109.5%
Beta 1-Year	0.50	0.42	1.00

Dividend Adjusted Return Apr 25, 2024 - Apr 25, 2025

TRV 260.31 (+23.5%)



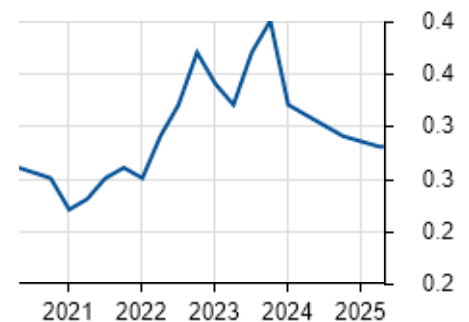
DIVIDEND

	TRV	Industry
Forward Dividend Yield	1.7%	2.3%
Payout Ratio	22.6%	15.9%
TTM Yield	1.6%	-
Fwd. Div. Per Share	\$4.40	\$3.64
Div. 1Y Chg (%)	5.0%	25.8%
Div. 3Y Avg (%)	6.1%	12.7%
Div. 5Y Avg (%)	5.1%	11.1%
Cons. Growth Years	10+	3
Div. Coverage Ratio	4.2	3.5

DEBT & EQUITY

Price	\$259.16
Net Cash Per Share	\$357.72
Equity Per Share	\$124.43
Debt / Equity	0.3
Solvency Ratio	63%
Interest Coverage	14.4
Short % of Float	1.5%

Debt / Equity 0.3



ANALYST REVISIONS

Current Quarter EPS		Next Quarter EPS	
# Up Last 30 days	5.00	# Up Last 30 days	10.00
# Down Last 30 days	4.00	# Down Last 30 days	5.00
Mean Estimate	3.40	Mean Estimate	5.14
% Change (30 Days)	-0.27%	% Change (30 Days)	2.72%

MEAN ESTIMATE TREND

	Cur Qtr	Next Qtr	Cur Year	Next Year
Latest	\$3.40	\$5.14	\$18.71	\$24.68
30 Days Ago	\$3.41	\$5.00	\$17.60	\$24.04
90 Days Ago	\$3.55	\$4.52	\$20.42	\$23.39
% Change (90 Days)	-4.3%	13.6%	-8.3%	5.5%

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 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%

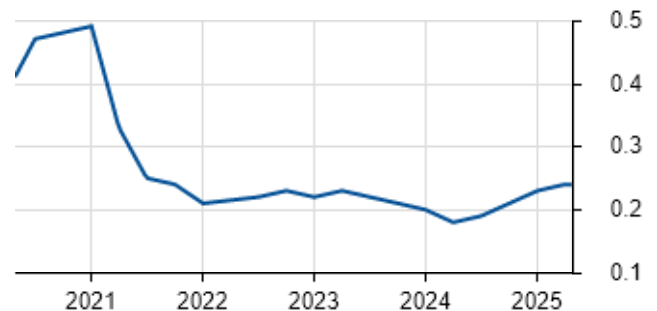
Surprise Detail (Last 6 Quarters)

Surprise Type	Announce Date	Period End Date	Actual EPS	Est. EPS	Surprise (%)
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	09/30/24	\$5.24	\$3.55	47.6%
Positive	07/19/24	06/30/24	\$2.51	\$1.98	26.8%
Negative	04/17/24	-	\$4.69	\$4.90	-4.3%
Positive	01/19/24	-	\$7.01	\$5.09	37.7%

RISK

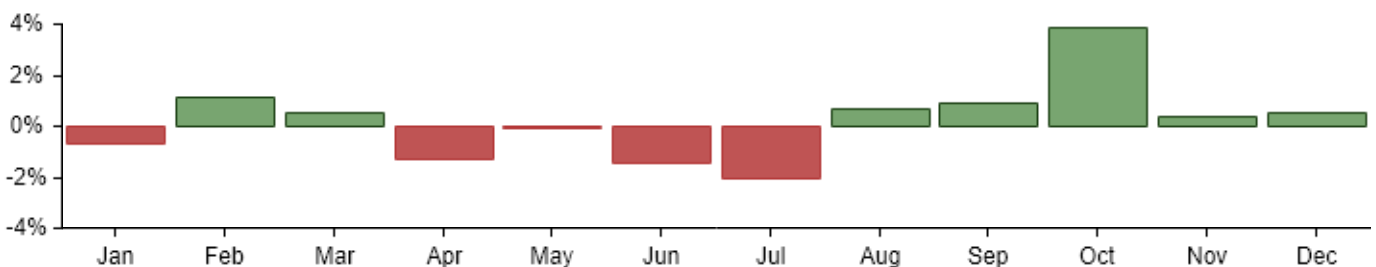
	TRV	Industry	S&P 500
Best Monthly Return (5Y)	17.4%	10.5%	17.9%
Worst Monthly Return (5Y)	-8.6%	-5.4%	-9.6%
Beta 1-Year	0.50	0.42	1.00
Volatility 1-Year	0.25	0.13	0.19
Volatility 1Y Pctl.	23	-	-
Max Drawdown 1-Year	-12.5%	-15.8%	-18.7%
Max Drawdown 3-Year	-17.2%	-22.6%	-18.7%
Max Drawdown 5-Year	-18.9%	-26.0%	-24.6%

TRV Volatility 1-Year 0.2



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 75.2% in the past 5 Years.

TRV has outperformed its sector by 40.2% in the past 5 Years.

The Financial Services sector has outperformed the market by 35.0% in the past 5 Years.

Dividend Adjusted Return Apr 24, 2020 - Apr 25, 2025

TRV 259.16 (+75.2%) Financial Services 115.19 (+35.0%) S&P 500 5525.21 (0.0%)



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 (%)
AJG	Arthur J. Gallagher	100	11.7%	-	19.6%	8.8%	10.9%	10.4%
ALL	Allstate	67	11.3%	28.1%	7.3%	9.5%	8.3%	7.9%
HIG	The Hartford Insuran...	47	5.8%	-13.0%	5.1%	7.7%	7.2%	5.2%
TRV	Travelers Companies	44	5.2%	-64.6%	6.3%	9.6%	10.0%	8.1%
PRU	Prudential Financial	38	-17.2%	-	2.2%	16.3%	1.7%	2.3%

Valuation vs Peers

Ticker	Company	Valuation Rating vs. Peer	P/E	Fwd. P/E	PEG Trailing	P/S	P/B	5Y P/E Range
HIG	The Hartford Insuran...	74	11.8	9.3	0.7	1.3	2.0	5.7  15.3
ALL	Allstate	73	11.4	9.0	1.5	0.8	2.6	4.5  -
TRV	Travelers Companies	61	14.1	10.5	1.0	1.3	2.1	9.1  24.9
PRU	Prudential Financial	35	13.7	7.0	16.2	0.5	1.3	4.7  -
AJG	Arthur J. Gallagher	13	49.5	23.7	3.8	6.3	4.1	21.4  61.5

Efficiency vs Peers

Ticker	Company	Efficiency Rating vs. Peer	Gross Margin	Operating Margin	Net Margin	5Y ROE Range	5Y ROA Range
HIG	The Hartford Insu...	87	0.0%	-	11.2%	9.2%  18.8%	2.4%  3.9%
ALL	Allstate	78	0.0%	-	7.3%	-17.7%  21.2%	-2.7%  4.4%
TRV	Travelers Compa...	65	0.0%	-	9.1%	6.7%  17.8%	1.7%  3.8%
AJG	Arthur J. Gallagher	39	42.2%	19.8%	12.7%	7.3%  13.4%	2.1%  3.9%
PRU	Prudential Financial	19	0.0%	-	3.9%	-5.5%  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	88	0.3	14.4	-	3.4%	63%	1.5%
HIG	The Hartford Insuran...	81	0.3	19.7	-	3.1%	76%	1.1%
AJG	Arthur J. Gallagher	79	0.7	5.9	1.5	26.2%	5%	1.7%
ALL	Allstate	76	0.4	15.4	-	3.6%	65%	1.5%
PRU	Prudential Financial	31	0.8	-	-	0.3%	15%	2.2%

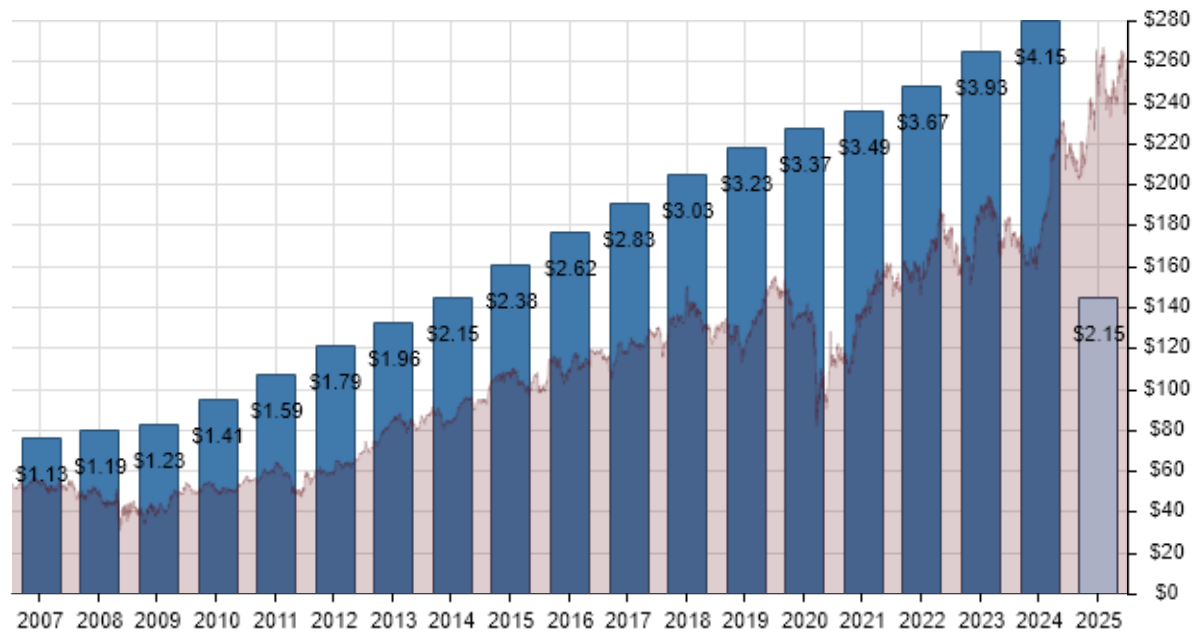
Dividends vs Peers

Ticker	Company	Dividends Rating vs. Peer	Fwd. Yield	TTM Yield	Price	Fwd. Div. Per Share	Consecutive Div. Growth Years	Payout Ratio
PRU	Prudential Financial	96	5.3%	5.1%	\$102.90	\$5.40	10+	69.0%
HIG	The Hartford Insuran...	38	1.8%	1.7%	\$118.76	\$2.08	10+	19.5%
AJG	Arthur J. Gallagher	30	0.8%	0.8%	\$322.30	\$2.60	10+	36.2%
TRV	Travelers Companies	29	1.7%	1.6%	\$259.16	\$4.40	10+	22.6%
ALL	Allstate	24	2.1%	2.0%	\$192.91	\$4.00	10+	21.4%

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	91	-0.1%	7.6%	4.3%	8.0%	23.3%	0.50	0.25	96.1%
HIG	The Hartford Insuran...	90	-2.2%	7.0%	6.7%	9.0%	21.9%	0.58	0.23	95.0%
AJG	Arthur J. Gallagher	81	-4.5%	11.5%	14.3%	13.8%	37.2%	0.37	0.21	91.9%
ALL	Allstate	81	-7.3%	4.2%	3.5%	0.6%	14.2%	0.49	0.25	90.6%
PRU	Prudential Financial	40	-10.0%	-11.2%	-14.8%	-12.1%	-3.2%	1.05	0.28	78.8%

DIVIDEND DETAIL



CALENDAR YEAR DIVIDEND HISTORY

Year	Ex-Dividend	Pay Date	Text	Amount
2025 Dividends				\$2.15
	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
2020 Dividends				\$3.37

UPCOMING DIVIDEND

Ex-Dividend Date	06/10/25
Payment Date	06/30/25
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	\$4.20
Trailing 12 Months Yield	1.6%

STATISTICS

Payout Ratio	22.6
Dividend Coverage Ratio	4.2
Consecutive Growth Years	10+
3 Year Growth Rate	6.1%
5 Year Growth Rate	5.1%
10 Year Growth Rate	6.7%


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	47,010	9.3%
Net income		2,697	3,662	2,842	2,991	4,999	4,271	11.2%
Earnings per share diluted		\$10.52	\$14.49	\$11.77	\$12.79	\$21.47	\$18.37	13.8%
Average shares diluted		255	251	240	232	231	231	-2.3%
P/E Ratio		16.1	11.0	13.7	20.6	13.1	14.1	-3.0%
Balance Sheet								
Cash		80,235	82,407	75,429	83,594	89,131	90,674	2.9%
Net Debt		-73,685	-75,117	-68,137	-75,563	-81,098	-82,641	2.7%
Stockholders' Equity		29,201	28,887	21,560	24,921	27,864	28,191	-0.8%
Cash Flow								
Operating Cash Flow		6,519	7,274	6,465	7,711	9,074	8,976	7.7%
Free Cash Flow		6,519	7,274	6,465	7,711	9,074	8,976	7.7%
Free Cash Flow per share		\$25.60	\$29.00	\$26.97	\$33.21	\$39.26	\$38.91	10.2%
Profitability								
Return on Assets		2.4%	3.1%	2.4%	2.5%	3.8%	3.3%	7.8%
Return on Equity		9.2%	12.6%	13.1%	11.9%	17.8%	15.0%	12.1%
Return on Invested Capital		8.4%	11.0%	11.0%	10.2%	14.9%	12.8%	10.1%
Dividends								
Dividends Per Share		\$3.37	\$3.49	\$3.67	\$3.93	\$4.15	\$4.40	6.4%
Dividend Yield		2.4%	2.3%	2.0%	2.1%	1.8%	1.7%	-7.9%
Dividend Growth		-	3.6%	5.2%	7.1%	5.6%	10.0%	36.5%
Dividend Coverage		3.1x	4.2x	3.2x	3.3x	5.2x	4.4x	8.4%


VALUATION & PROFITABILITY HISTORY

Date →		TTM	1 Yr Ago	2 Yrs. Ago	3 Yrs. Ago	4 Yrs. Ago
Price / Earnings		14.1	15.9	15.1	12.0	15.0
Price / Cash Flow		6.7	6.1	6.6	6.0	6.2
Price / Book		2.1	2.0	1.9	1.5	1.4
Price / Tangible B...		2.5	2.4	2.4	1.7	1.6
Price / Sales		1.3	1.2	1.2	1.3	1.3
EV / EBITDA		10.4	11.7	11.2	8.1	10.0
Forward Dividend...		1.7%	2.0%	2.1%	2.0%	2.2%
Shareholder Yield		3.6%	3.8%	6.9%	7.7%	3.7%
Gross Margin		0.0%	0.0%	0.0%	0.0%	0.0%
Net Margin		9.1%	7.3%	7.4%	11.2%	8.7%
Return on Assets		3.3%	2.6%	2.4%	3.3%	2.5%
Return on Equity		15.0%	12.5%	12.1%	15.4%	9.9%
ROIC		12.8%	10.6%	10.3%	13.0%	9.0%

WARNINGS

Name	Severity	Details
GAAP Earnings vs. Pro Forma	Low 	Official EPS: \$1.70; Announced EPS: \$1.91

The GAAP compliant earnings that the company filed with the SEC are less than the pro-forma earnings they announced to the press. Pro-forma earnings can exclude special one-time charges but some distressed companies post these "one-time" charges quarter after quarter.

Number of Earnings Misses	Low 	Number of Quarters: 4; EPS Surprise: 144.87%
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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, taking into account the time value of money and the predictability of those forecasted cash flows.

Peers

Peer ratings are computed from ranking companies in the same

DISCLAIMER

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