TRV · NYSE · WEEK ENDED 24 JUL 2026

Weekly Investor Report

The Travelers Companies Inc · Financial Services · Insurance - Property & Casualty

LATEST CLOSE

387.3 USD

5.0% latest week

Weekly setup

Constructive, but selective

The weekly trend is active. Price is 27.2% above the Trend Line and sits at 98.7% of its 52-week range. The latest completed week returned 5.0%, after a 18.3% 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 mixed with 38/100 conviction, while the latest news-sentiment score is 56/100. Near-term considerations: price is close to its 52-week high; earnings are due in 78d.

Technical setup score 85/100. This score describes the weekly technical setup; the conclusion above also considers fundamentals, positioning, sentiment, and event risk.

LATEST CLOSE

387.3 USD

24 Jul 2026

1W RETURN

5.0%

latest completed week

4W RETURN

18.3%

short-term follow-through

12W RETURN

27.6%

quarterly tape

TREND BREADTH

100.0%

52 of 52 weeks active

VOLUME RATIO

1.4x

vs 13-week average

What is working

- The trend backdrop is active with a 98-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

- 3 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

5.0%

Latest completed week; four-week move 18.3%.

INDICATOR STACK

100/99

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.

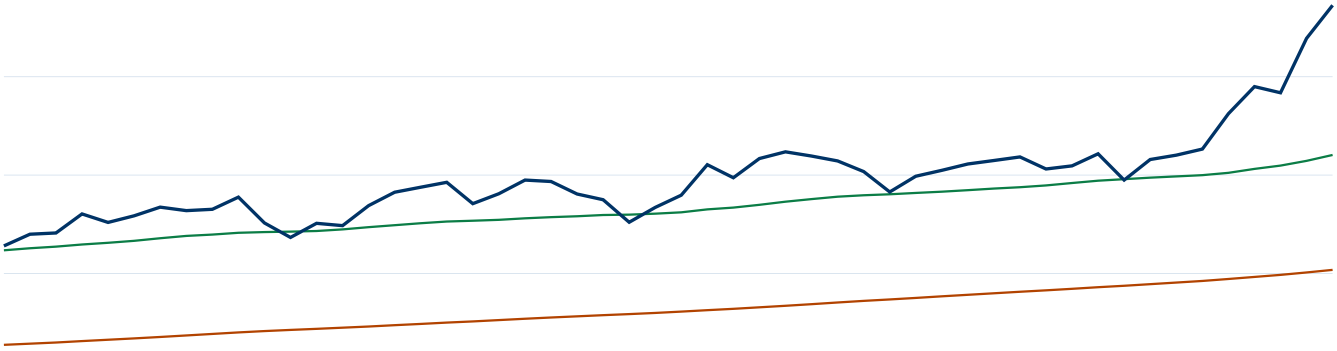
NEXT-WEEK EXPECTANCY	OPTIONS PRESSURE	NEWS SENTIMENT	EVENT RISK
Positive 62.55%	**Mixed**	**56/100**	**78d**
Historical one-week expectancy contributes to the evidence score when direction is confirmed.	38/100 conviction; expected move 4.6%.	49 relevant articles in the latest sentiment read.	Next report is scheduled for 15 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 27.2% above the Trend Line and sits at 98.7% of its 52-week range. The latest completed week returned 5.0%, after a 18.3% four-week move.

52-week price path



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

Position in the 52-week range

249.3 USD 389.1 USD

Latest close sits at 98.7% of the 52-week range.

RANGE LOCATION

98.7%

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

TREND DISTANCE

27.2%

Price premium or discount versus the weekly Trend Line.

FAIR-VALUE GAP

60.7%

Premium demand or model discount versus Sharemaestro Fair Value.

HIGH-WATER GAP

-0.5%

Distance from the latest 52-week high.

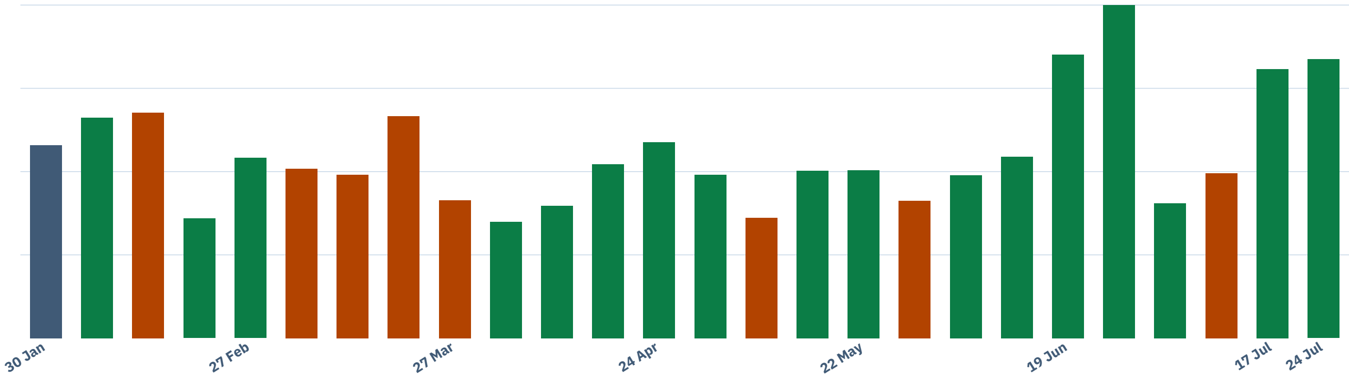
02 · VOLUME AND DEMAND

Is real participation confirming the move?

Latest weekly volume is 1.4x the 13-week average. Participation is around or above normal and provides reasonable confirmation.

26-week volume confirmation

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



PARTICIPATION

1.4x

Latest volume versus the 13-week average.

BASELINE

8.6M

13-week average volume.

ONE-YEAR BASE

7.2M

52-week average volume.

LATEST WEEKLY VOLUME

12.1M

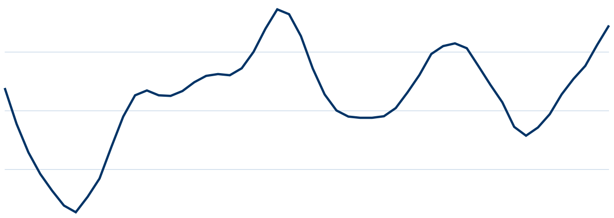
Most recent completed week.

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.

Activity pressure path



Latest 0.87 · 12-week average 0.76

12-week confirmation

Signal	Read	Meaning
Trend active	12/12	Active trend-backdrop weeks in the latest 12-week window.
Positive pressure	7/12	Weeks with constructive activity pressure in the latest 12-week window.
Positive leadership	5/12	Weeks with positive relative leadership in the latest 12-week window.
Activity pressure	0.87	Current proprietary activity-pressure read.
Buy signals	0	Accumulation signal count in the latest 12 weeks.
Reversal markers	3	3 reversal markers

No recent accumulation markers. 3 reversal markers.

03 · MOMENTUM AND LEADERSHIP

Is performance persistent—and is the stock leading?

Performance is 18.3% over four weeks, 27.6% over 12 weeks, and 50.7% over one year. The current trend has remained active for 98 consecutive weeks.

Performance by holding period

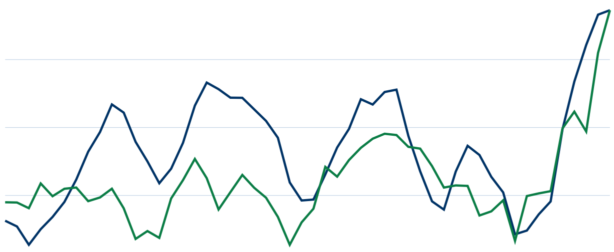
1W	5.0%
4W	18.3%
12W	27.6%
26W	40.5%
52W	50.7%

ACTIVE TREND STREAK
98 weeks
Consecutive active weeks.

ACTIVE WEEKS
52
Latest 52 weeks.

TREND BREADTH
100.0%
Share of active weeks.

Activity pressure vs relative leadership



Blue: activity pressure · Green: relative leadership

PRESSURE
1.66
Latest activity-pressure read.

PRESSURE CHANGE
236.8%
Four-week change in activity pressure.

LEADERSHIP
23.12
Latest relative-leadership reading.

RS CHANGE
239.1%
Four-week change in relative leadership.

Technical setup scorecard

Trend	100
Momentum	100
Activity Pressure	99
Relative Leadership	100
Next-Week Expectancy	81
Volume	59
Smart Money	54
Risk Control	85

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

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	**95/100**
Value	**90/100**
Quality	**71/100**
Momentum	**83/100**
Growth	**81/100**

Valuation

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

P/E Price divided by trailing earnings.	**9.7x**
PRICE / SALES Market value relative to trailing revenue.	**1.6x**
EV / EBITDA Enterprise value relative to operating cash earnings.	**7.9x**
FREE-CASH-FLOW YIELD Free cash flow as a share of enterprise value.	**15.4%**

Business quality

Margins and the return generated on invested capital.

GROSS MARGIN Gross profit retained from each unit of revenue.	**34.7%**
OPERATING MARGIN Operating profit retained from revenue.	**22.0%**
FREE-CASH-FLOW MARGIN Free cash flow generated from revenue.	**28.0%**
RETURN ON INVESTED CAPITAL Operating return generated on invested capital.	**20.9%**

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

Recent business growth and accounting strength.

REVENUE GROWTH Latest one-year revenue growth.	**2.4%**
EPS GROWTH Latest one-year earnings-per-share growth.	**58.3%**
FREE-CASH-FLOW GROWTH Latest one-year free-cash-flow growth.	**42.3%**
PIOTROSKI F-SCORE Nine-point accounting-strength checklist.	**6/9**

Shareholder return and balance sheet

Cash returned to owners and financial leverage.

DIVIDEND YIELD Cash dividends relative to market value.	**1.2%**
BUYBACK YIELD Net share repurchases relative to market value.	**6.6%**
SHAREHOLDER YIELD Dividend yield plus net buyback yield.	**7.7%**
NET DEBT / EBITDA Balance-sheet debt relative to operating cash earnings.	**0.7x**

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

Mixed

TRV shows mixed options pressure with a 38/100 conviction score, put-call volume ratio of 1.03, expected move of 4.6%, and Sharemaestro trend signal active.

CONVICTION	EXPECTED MOVE	PUT/CALL VOLUME
38/100	4.6%	1.03
Options signal conviction.	Nearest-chain pricing.	Contract volume balance.

Pressure	1
Speculation	35
Volatility	36
Trend agreement	100

Insider activity

7 / 13

7 acquisitions and 13 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 49 relevant articles.

19 positive · 28 neutral · 2 negative

Patient Capital

Quiet

Activity-pressure buy-signal evidence highlights potential institutional accumulation windows.

No recent buy signal

06 · CATALYSTS AND RISK

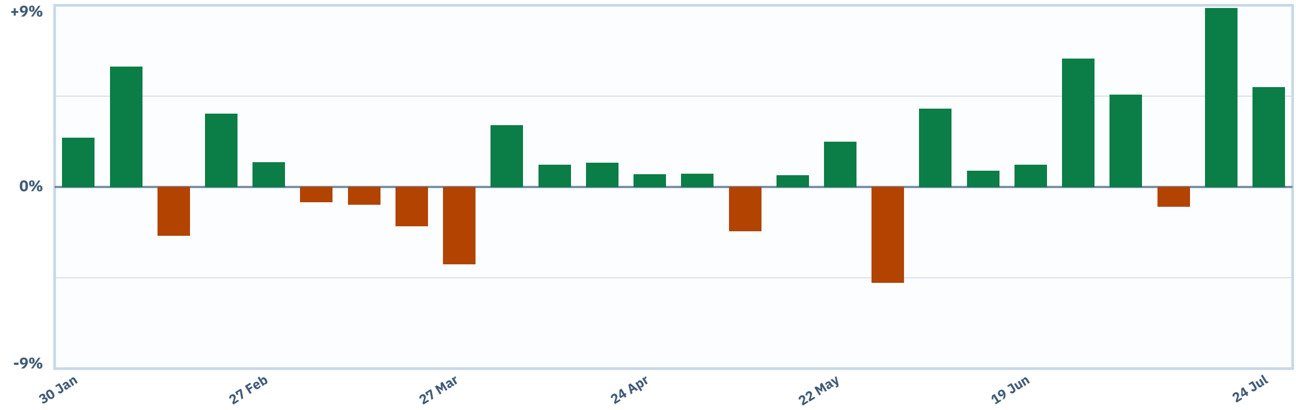
What can move the shares—and how volatile the path has been

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

NEXT EARNINGS	OPTIONS EXPECTED MOVE	52-WEEK DRAWDOWN	13-WEEK VOLATILITY
78d	4.6%	-0.5%	3.5%
Next report is scheduled for 15 Oct 2026; event risk rises as the date approaches.	Nearest-chain priced movement where available.	Distance below the 52-week high.	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	BEST WEEK	WORST WEEK	LATEST WEEK
18 of 26	+8.9%	-4.8%	+5.0%
8 weeks finished lower.	Week of 17 Jul.	Week of 29 May.	Week of 24 Jul.

Shape of recent returns

Strong gains	5
Modest gains	13
Flat weeks	-
Modest losses	7
Sharp losses	1

RECENT VOL	BASE VOL
3.5%	2.9%
13-week weekly-return volatility.	52-week weekly-return volatility.

UP/DOWN SPLIT	AVERAGE SKEW
33/19	2.6% / -2.2%
Count of positive and negative weeks in the 52-week window.	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

4 / 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.

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

2 / 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.

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	85/100	Trend, activity pressure, participation, and risk combine to a 85/100 tape read.	
Indicator analysis	64/100	Latest 12-week confirmation: trend 12/12, activity pressure 7/12, relative leadership 5/12.	Activity pressure 0.87; 3 reversal markers
Next-Week Expectancy	Positive 62.55%	Next-week expectancy is positive with a 62.55% 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.	Buyback Yield rank 9
SVQF	90/100	Value and quality alignment from the Sharemaestro SVQF framework.	Composite rank 104.5 of 1006
Patient Capital	Quiet	Activity-pressure buy-signal evidence highlights potential institutional accumulation windows.	No recent buy signal
Options	61/100	TRV shows mixed options pressure with a 38/100 conviction score, put-call volume ratio of 1.03, expected move of 4.6%, and Sharemaestro trend signal active.	Mixed · Options-market disagreement · Expected move 4.6%
Sentiment	56/100	Weighted news tone is neutral across 49 relevant articles.	The Travelers Companies, Inc. $TRV Shares Sold by Empire Financial Management Company LLC
Insiders	7 / 13	7 acquisitions and 13 disposals in the latest 180-day insider tape.	
Earnings	78d	Next report is scheduled for 15 Oct 2026; event risk rises as the date approaches.	
Research flow	3 items	2 recent research articles and 1 Market Watch posts are available.	

Current evidence clusters

PRICE FOLLOW-THROUGH

5.0%

Latest completed week; four-week move 18.3%.

INDICATOR STACK

100/99

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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 62.55%

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

OPTIONS PRESSURE

Mixed

38/100 conviction; expected move 4.6%.

NEWS SENTIMENT

56/100

49 relevant articles in the latest sentiment read.

EVENT RISK

78d

Next report is scheduled for 15 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	387.3 USD	5.0%	304.5 USD	241.0 USD	1.66	23.12	12.1M	On
17 Jul 2026	369.0 USD	8.9%	301.3 USD	239.6 USD	1.61	17.24	11.7M	On
10 Jul 2026	338.9 USD	-1.0%	298.7 USD	238.3 USD	1.32	6.39	7.2M	On
03 Jul 2026	342.3 USD	4.6%	296.8 USD	237.1 USD	0.96	9.13	5.9M	On
26 Jun 2026	327.4 USD	6.4%	294.7 USD	236.0 USD	0.49	6.82	14.5M	On
19 Jun 2026	307.8 USD	1.1%	293.4 USD	234.9 USD	-0.21	-1.85	12.3M	On
12 Jun 2026	304.5 USD	0.8%	292.7 USD	234.0 USD	-0.34	-2.16	7.9M	On
05 Jun 2026	302.0 USD	3.9%	292.0 USD	233.1 USD	-0.50	-2.52	7.1M	On
29 May 2026	290.7 USD	-4.8%	291.2 USD	232.3 USD	-0.53	-8.70	6.0M	On
22 May 2026	305.2 USD	2.2%	290.3 USD	231.5 USD	-0.12	-3.10	7.3M	On
15 May 2026	298.5 USD	0.6%	289.1 USD	230.6 USD	0.03	-4.63	7.3M	On
08 May 2026	296.8 USD	-2.2%	287.7 USD	229.8 USD	0.24	-5.21	5.2M	On
01 May 2026	303.5 USD	0.7%	286.7 USD	228.9 USD	0.33	-1.12	7.1M	On
24 Apr 2026	301.5 USD	0.6%	286.0 USD	228.1 USD	0.08	-1.05	8.5M	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.

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