

## Stock of the Day: The Travelers Companies, Inc. (NYSE:TRV)

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The Travelers Companies, Inc. (NYSE:TRV) is a New York based company that provides various commercial and personal loss and quality products to control units, businesses and individuals primarily in the United States. The Travelers Companies, Inc., one of the largest business insurers in the United States, organized into three segments: Personal Insurance (includes home, automobile insurance products); Business Insurance (includes a broad range of property and casualty insurance); Financial, Professional & International Insurance (includes crime and financial liability businesses cover). Travelers Companies, Inc. operates in six main groups: National Accounts; Select Accounts; Commercial Accounts; Target-Risk Underwriting; Industry-Focused Underwriting; and Specialized Distribution. The Travelers Companies Inc. has almost 13,000 independent agents; more than 30,000 employees and 22 product lines across its segments. Travelers Companies, Inc has the 106th line on the Fortune 500 and is a component of the Dow Jones Industrial Average.

The Travelers Companies, Inc. has a market cap of \$20.85 billion. TRV has a P/E ratio of 9.74 and forward P/E ratio of 8.27. For the second-quarter of 2011, Travelers recorded that Total revenues were \$6.388 billion, representing a %3 increase or \$209 million increase from the second quarter of 2010. The Travelers Companies, Inc. offered 3.29% dividend yield with a profit margin of 9.32% last year. Analysts estimate Travelers to have a 47.55% EPS growth this year and 8.64% EPS growth in the next 5 years. The Travelers Companies, Inc. stocks have a Total Debt/Equity ratio of 0.29 and Beta of 0.64. The band of trade is about \$13 between March and August, in a downward movement. TRV recently traded at \$49.79.

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