

Tryg consensus ahead of Q2 2021



DKKm	Q2 2020	Q2 2021	Low	High	Median	2021*	2022	2023	2024**
Gross premiums earned	5,595	6,010	5,809	6,358	6,023	23,986	31,686	35,333	36,606
Technical result	1,063	1,112	1,037	1,160	1,113	3,683	5,454	6,421	6,931
Investment income	541	-917	-1,320	-806	-889	316	673	398	394
Pre-tax	1,539	123	-294	282	154	3,315	4,520	5,743	6,337
Net profit	1,246	-139	-230	-47	-129	2,451	3,476	4,526	4,965
Claims ratio	66.6	67.2	64.6	68.2	67.2	70.4	68.6	67.8	67.3
Expense ratio	14.3	14.0	13.7	14.3	14.1	14.0	14.1	13.9	13.6
Combined ratio	80.9	81.4	80.8	82.1	81.3	84.6	82.8	81.8	81.0
Large Claims	71	122	86	138	122	483	567	596	615
Weather Claims	49	53	40	82	50	454	553	619	536
Run off Result	204	248	186	294	246	1,057	1,274	1,318	1,272
Discounting	6	23	10	36	24	77	121	139	154
Underlying claims ratio Group	69.9	69.9	65.3	83.5	69.3	72.2	70.6	69.6	69.5
Underlying claims ratio Private***	68.1	69.0	65.7	81.0	68.0	71.7	72.2	72.0	69.3
EPS	4.13	-0.2	-0.4	-0.1	-0.2	4.1	5.4	7.1	7.8
Operating EPS****	-	0.6	-0.3	1.9	-0.1	5.2	7.1	8.5	9.2
BVPS	39.28	69.5	37.1	74.2	73.2	73.4	74.8	74.7	73.5
Ordinary dividend per share	0.00	1.07	1.00	1.10	1.07	4.27	6.00	6.80	7.24
Extraordinary dividend per share	0.00	0.00	0.00	0.00	0.00	0.00	0.17	0.61	0.89
No. of shares, year-end in '000	301,701	654,191	653,953	655,000	653,973	654,253	634,109	629,715	628,159

* 15 analyst contributions

** 13 analyst contributions

*** 9 analyst contributions

**** 12 analyst contributions