

Tryg consensus ahead of Q2 2024 and Consensus 2024-2026



DKKkM	Q2 2023 reported	Q2 2024 Consensus	Low	High	Median	2024 Consensus	2025 Consensus	2026 Consensus
Insurance revenue	9,200	9,627	9,494	9,793	9,634	38,913	40,571	42,100
Insurance service result	1,759	2,150	2,068	2,214	2,149	7,367	7,820	8,187
Investment result	53	180	80	324	168	617	631	652
Other income and costs	-583	-386	-410	-347	-384	-1,300	-1,224	-1,221
Pre-tax	1,229	1,943	1,827	2,099	1,937	6,499	7,058	7,448
Net profit	922	1,474	1,387	1,595	1,477	4,943	5,301	5,659
Claims ratio	67.6	64.2	63.6	65.1	64.2	67.6	67.3	67.1
Expense ratio	13.3	13.4	13.3	13.5	13.4	13.5	13.4	13.4
Combined ratio	80.9	77.7	77.0	78.6	77.7	81.1	80.7	80.6
Large claims	-410	-191	-220	-100	-200	-909	-823	-851
Weather claims	-186	-100	-200	-18	-94	-874	-832	-848
Run off result	293	262	5	375	286	1,183	1,130	1,157
Discounting	254	238	144	274	242	1,051	951	959
Underlying claims ratio Group	67.1	66.5	64.3	66.7	66.6	68.5	68.3	68.0
EPS	1.47	2.40	2.25	2.70	2.40	8.03	8.78	9.33
Operating EPS	1.77	2.75	2.56	3.06	2.70	9.45	10.22	10.81
BVPS	64.0	62.7	60.3	64.1	63.0	63.7	63.6	63.7
Ordinary dividend per share	1.85	1.96	1.95	2.04	1.95	7.80	8.18	8.53
Extraordinary dividend per share	0.00	0.00	0.00	0.00	0.00	1.40	1.73	1.22
Extraordinary share buyback (DKKkM)	0	0	0	0	0	1,074	865	480
Solvency ratio	199	194	191	196	194	185	179	176
No. of shares, year-end in '000	622.7	616.6	610.6	635.2	615.4	613.8	609.7	606.2

17 analyst contribution

