

Tryg consensus ahead of Q2 2023



in DKKm	Q2 2022 reported	Q2 2023 Consensus	Low	High	Median	2023	2024	2025
Insurance revenue/Gross premium income	9.481	9.325	9.221	9.490	9.291	37.570	38.725	39.997
Insurance service result/technical result	2.021	1.828	1.691	1.896	1.841	7.083	7.588	7.893
Investment return	-948	101	-9	383	89	491	561	590
Other income and costs	-566	-535	-557	-505	-540	-1.681	-1.360	-1.336
Pre-tax	507	1.395	1.291	1.534	1.402	5.894	6.789	7.148
Net profit	430	1.063	973	1.166	1.069	4.507	5.180	5.457
Claims ratio	65,4%	67,0%	66,3%	68,5%	67,0%	67,7%	67,0%	66,9%
Expense ratio	13,3%	13,4%	13,2%	13,6%	13,3%	13,4%	13,4%	13,3%
Combined ratio	78,7%	80,4%	79,7%	81,8%	80,4%	81,1%	80,4%	80,3%
Large claims	-287	-409	-465	-325	-424	-936	-802	-820
Weather claims	-86	-118	-185	-74	-110	-684	-794	-800
Run off result	-412	283	232	361	279	1.110	1.215	1.230
Discounting	-186	276	186	302	288	1.057	1.011	1.031
Underlying claims ratio Group	67,7%	67,2%	66,9%	68,2%	67,2%	69,1%	68,5%	68,3%
Underlying claims ratio Private*	68,9%	68,6%	66,6%	69,5%	69,0%	70,9%	70,5%	70,3%
EPS	0,66	1,69	1,50	1,87	1,71	7,19	8,34	8,81
Operating EPS	0,97	2,06	1,86	2,32	2,05	8,61	9,68	10,12
BVPS	70,81	65,06	61,50	66,36	65,70	65,04	64,55	63,85
Ordinary dividend per share	1,56	1,85	1,85	1,87	1,85	7,18	7,58	7,97
Extraordinary dividend per share	-	-	-	-	-	1,18	1,45	1,45
No. of shares. year-end in '000	648,857	623,660	621,570	631,000	622,877	622,470	622,037	621,619

14 analyst contributions

*6 analyst contributions

