Tryg consensus ahead of Q3 2022

in DKKm	Q3 2021 reported	Q3 2021 pro-forma	Q3 2022	Low	High	Median	2022	2023	2024
Gross premium	6,133	8,864	9,305	9,068	9,473	9,351	34,063	37,648	38,911
Technical result	988	1,510	1,831	1,709	1,956	1,836	6,155	7,120	7,615
Investment income	481		-264	-451	-69	-274	-1,200	331	374
Other income and costs	-267		-488	-575	-283	-516	-1,856	-1,260	-1,121
Pre-tax	1,201		1,079	880	1,396	1,062	3,051	6,224	6,892
Net profit	1,037		800	630	976	803	2,313	4,798	5,305
Claims ratio	69.7%	69.2%	66.3%	65.3%	68.3%	66.1%	68.1%	67.4%	66.8%
Expense ratio	14.1%	13.6%	14.0%	13.6%	14.1%	14.0%	14.0%	13.8%	13.6%
Combined ratio	83.8%	82.9%	80.4%	79.4%	82.4%	80.2%	82.0%	81.1%	80.5%
Large claims	40		-174	-200	-121	-180	-763	-766	-777
Weather claims	148		-171	-258	-110	-169	-698	-816	-831
Run off result	233		346	247	526	329	1,364	1,376	1,353
Discounting	31		207	171	235	197	645	707	709
Underlying claims ratio Group	71.3%	68.9%	68.5%	67.6%	70.2%	68.2%	69.4%	68.7%	68.0%
Underlying claims ratio Private*	70.5%	69.0%	69.2%	68.9%	69.8%	69.2%	69.8%	68.4%	68.0%
EPS	1.59		1.24	1.00	1.51	1.24	3.79	7.80	8.65
Operating EPS	1.63		1.67	1.39	2.10	1.64	5.21	9.14	9.99
BVPS			69.18	65.30	70.87	69.26	68.37	68.19	67.96
Ordinary dividend per share	1.07		1.57	1.55	1.60	1.56	6.27	6.21	6.72
Extraordinary dividend per share			-	-	-	-	0.13	1.16	1.20
No. of shares. year-end in '000	653,563		643,197	633,000	653,447	642,772	632,034	622,828	622,859

15 analyst contributions

*7 analyst contributions