Tryg consensus ahead of Q4 2020*

DKKm	Q4 2019	Q4 2020	Low	High	Median	2020	2021	2022
Gross premiums earned	5.479	5.666	5.434	5.870	5.662	22.614	23.439	24.012
Technical result	762	772	701	902	762	3.488	3.497	3.606
Investment income	198	382	257	438	382	179	158	161
Pre-tax	940	1.093	922	1.301	1.082	3.409	3.466	3.739
Net profit	705	878	728	1.054	887	2.614	2.708	2.959
Claims ratio	71,5%	71,9%	69,0%	73,8%	72,3%	70,2%	70,8%	70,6%
Expense ratio	14,6%	14,2%	13,5%	15,2%	14,1%	14,2%	14,0%	14,0%
Combined ratio	86,1%	86,4%	84,2%	87,8%	86,5%	84,5%	85,0%	84,9%
Large Claims	98	118	67	150	125	421	495	499
Weather Claims	94	154	53	230	153	375	537	544
Run off Result	256	255	198	302	258	1.090	1.086	1.060
Discounting	37	10	5	34	6	46	46	47
Underlying claims ratio Group**	73,4%	72,6%	72,1%	73,0%	72,8%	72,1%	71,5%	71,1%
Underlying claims ratio Private***	69,2%	68,9%	68,7%	69,0%	69,0%	69,7%	69,5%	69,4%
Ordinary dividend per share	1,70	1,75				7,0****	7,3	7,6
Extraordinary dividend per share	1,65	0,00				0,1****	1,2	1,5
BVPS		41	38	45	40	41	40	40
No. of shares, year-end in '000000		302			302	302	302	302

* 15 analyst contributions

** 13 analyst contributions

*** 7 analyst contributions

**** median ordinary dividend 7.0 full year 2020 and median extraordinary dividend 0.0 full year 2020