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Fourth quarter 2010 results (compared with fourth quarter 2009)

5.5% growth in local currency and good result from investments. The insurance
result, excluding extraordinary winter claims of approximately DKK 200m, is
showing underlying improvement.

The medium term target is to generate a return on equity in excess of 20% after
tax, corresponding to a combined ratio at the level of 90 including any run-off
results.

Q4 2010 key figures

DKKm	Q4 2009	Q4 2010
Premium income	4,609	5.049
Technical result	317	261
Investment results	210	266
Pre-tax profit	527	512
Net income	448	369

Combined ratio was 95.5 compared with 94.1 and impacted by approximately 4
percentage points from extraordinary winter claims.

For 2010 a total distribution to shareholders of DKK 256m is proposed as cash
dividend (DKK 4.00 per share). No share buy back programme is planned based on
the 2010 result.

Download the interim report for Q4 2010 on tryg.com.
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