

Tryg A/S / 3rd Quarter Results 09-Oct-2015 / 07:30 CET/CEST Dissemination of a Regulatory Announcement, transmitted by EQS Group AG. The issuer is solely responsible for the content of this announcement. -----

- Tryg's Supervisory Board has today approved the interim report for Q1-Q3 2015. Satisfactory technical result, planned one-off costs and a drop of 9% in equity index (MSCI) result in 6.1% return on equity. Improved development in premium income. Financial highlights Q3 2015 -- Profit after tax of DKK 155m (DKK 593m) - impacted by planned and previously communicated one-off costs of DKK 120m related to the efficiency programme of DKK 750m and negative investment result of DKK 383m (DKK -1m) related to loss on equities. -- Technical result of DKK 647m (DKK 793m) - a stable development before one-off costs, lower interest rates and currency effects. -- Combined ratio of 83.5 (83.7) before planned one-off costs and 86.1 (83.7) after planned one-off costs. -- Improved premium development with a growth of 0.6% (-0.8%) in local currencies. -- Expense ratio of 14.6 (15.1) before planned one-off costs and 16.3 after planned one-off costs. -- Return on equity of 6.1% (21.7%) p.a. after tax. -- Strengthened market position with acquisition of Skandia's Swedish child insurance portfolio, which is expected to be integrated from H2 2016. This acquisition implies a DKK 400m capital loading. Financial highlights Q1-Q3 2015 -- Profit after tax of DKK 1,260m (DKK 1,917m) - where Q3 2015 was impacted by negative one-off costs and H1 2014 by positive one-off effects. -- Technical result of DKK 1,901m (DKK 2,257m). -- Combined ratio of 86.3 (84.5) - before one-off costs, representing an underlying improvement of 0.9 percentage points. -- Drop in premium income of 0.5% (-1.4%) in local currencies, an improvement of 0.9 percentage points. -- Expense ratio of 15.1 (15.5) before one-off costs and 15.7 after one-off costs. -- Negative investment return of DKK 206m (DKK 347m) influenced by loss on equities. -- Return on equity of 16.5% (23.4%) p.a. after tax. -- Tryg has a target to deliver 20% return on equity in 2015. Achieving this target will depend on Q4 investment return. Customer highlights Q3 2015 -- NPS improved from 11 at CMD in November 2014 to 20. -- Retention rate improved from 87.9 to 88.1. -- Customers with three or more products increased from 56.3% to 56.7%. -- Final approval of TryghedsGruppen's members' bonus scheme by the Danish Business Authority in August. Statement by Group CEO Morten Hubbe: Results for Q3 were impacted by developments in the financial markets, where a 9% drop in the equity index (MSCI) triggered a loss on equities which contributed to a negative return on Tryg's investment portfolio of almost DKK 400m. For Tryg, this underlines the wisdom of a cautious investment policy. The development in premium income improved in Q3 and the technical result was affected by planned and previously communicated one-off costs related to outsourcing, digitisation and enhanced customer focus of DKK 120m in relation to the efficiency programme of DKK 750m. Furthermore, we saw a slight increase in levels of weather and large claims. Adjusted for these factors, the development in results was satisfactory, especially due to our efficiency-enhancing efforts. The consistently positive development towards achieving our customer targets is very good news. Our retention rates and the number of customers with three or more products are increasing, while our Net Promoter Score (NPS) was unchanged in Q3 2015. We are pleased that TryghedsGruppen's members' bonus scheme has now been approved, and we are convinced that this will contribute to strengthening customer loyalty. Conference call Tryg hosts a conference call on the day of the release at 9:30 CET. CEO Morten Hubbe and CFO Tor Magne Loennum will present the results in brief followed by a Q&A session. The conference call will be held in English. Conference call details: Danish participants: +45 35 44 55 83 UK participants: +44 (0) 203 194 0544 US participants: +1 855 269 2604 Download Q3 material on <http://tryg.com/en/investor/downloads/index.html> Additional information: For further information, please contact: -- Investor Relations Director Lars Moeller on +45 22 66 66 05 or lars.moeller@tryg.dk -- Investor Relations Manager Peter Brondt on +45 22 75 89 04 or peter.brondt@tryg.dk -- Head of Communications Kasper Riis on +45 41 77 68 34 or kasper.riis@tryg.dk Click on, or paste the following link into your web browser, to view the associated documents <https://newsclient.omxgroup.com/cds/DisclosureAttachmentServlet?messageAttachmentId=532540> News Source: NASDAQ OMX ----- 09-Oct-2015 The EQS Distribution Services include Regulatory Announcements, Financial/Corporate News and Press Releases. Media archive at www.dgap.de/ukreg -----

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