

# 2018

## Public Quantitative Reporting Templates Solvency II

### Optas Pensioenen N.V.

This document contains the following quantitative reporting templates (QRTs) which relate to the position at 31 December 2018:

- S.02.01.02 Balance sheet
- S.05.01.02 Premiums, claims and expenses by line of business
- S.05.02.01 Premiums, claims and expense by country
- S.12.01.02 Life and Health SLT Technical Provisions
- S.22.01.21 Impact of long term guarantees measures and transitionals
- S.23.01.01 Own Funds
- S.25.02.21 Solvency Capital Requirement – for undertakings using the standard formula and partial internal model
- S.28.01.01 Minimum Capital Requirement

All amounts are expressed in thousands of Euros.

## S.02.01 Balance Sheet

Solvency II value

C0010

### Assets

Intangible assets	R0030	0
Deferred tax assets	R0040	0
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	0
<b>Investments (other than assets held for index-linked and unit-linked contracts)</b>	<b>R0070</b>	<b>1,718,804</b>
Property (other than for own use)	R0080	0
Holdings in related undertakings, including participations	R0090	0
<i>Equities</i>	<i>R0100</i>	
Equities - listed	R0110	0
Equities - unlisted	R0120	0
<i>Bonds</i>	<i>R0130</i>	<i>1,628,108</i>
Government Bonds	R0140	1,458,183
Corporate Bonds	R0150	90,717
Structured notes	R0160	0
Collateralised securities	R0170	79,209
Collective Investments Undertakings	R0180	0
Derivatives	R0190	90,696
Deposits other than cash equivalents	R0200	0
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	683,258
<b>Loans and mortgages</b>	<b>R0230</b>	<b>2,454,717</b>
Loans on policies	R0240	0
Loans and mortgages to individuals	R0250	1,040,385
Other loans and mortgages	R0260	1,414,333
<b>Reinsurance recoverables from:</b>	<b>R0270</b>	
Non-life and health similar to non-life	R0280	
Non-life excluding health	R0290	0
Health similar to non-life	R0300	0
linked	R0310	
Health similar to life	R0320	0
Life excluding health and index-linked and unit-linked	R0330	0
Life index-linked and unit-linked	R0340	0
Deposits to cedants	R0350	0
Insurance and intermediaries receivables	R0360	5,474
Reinsurance receivables	R0370	0
Receivables (trade, not insurance)	R0380	3,473
Own shares (held directly)	R0390	
paid in	R0400	0
Cash and cash equivalents	R0410	1,548,428
Any other assets, not elsewhere shown	R0420	5
<b>Total assets</b>	<b>R0500</b>	<b>6,414,160</b>

## Liabilities

<b>Technical provisions - non-life</b>	<b>R0510</b>	
<b>Technical provisions - non-life (excluding health)</b>	<b>R0520</b>	
TP calculated as a whole	R0530	0
Best estimate	R0540	0
Risk margin	R0550	0
<b>Technical provisions - health (similar to non-life)</b>	<b>R0560</b>	
TP calculated as a whole	R0570	0
Best estimate	R0580	0
Risk margin	R0590	0
<b>TP - life (excluding index-linked and unit-linked)</b>	<b>R0600</b>	<b>3,145,879</b>
<b>Technical provisions - health (similar to life)</b>	<b>R0610</b>	
TP calculated as a whole	R0620	0
Best estimate	R0630	0
Risk margin	R0640	0
<b>TP - life (excluding health and index-linked and unit-linked)</b>	<b>R0650</b>	<b>3,145,879</b>
TP calculated as a whole	R0660	0
Best estimate	R0670	3,011,085
Risk margin	R0680	134,794
<b>TP - index-linked and unit-linked</b>	<b>R0690</b>	<b>776,801</b>
TP calculated as a whole	R0700	0
Best estimate	R0710	772,624
Risk margin	R0720	4,177
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	0
Pension benefit obligations	R0760	0
Deposits from reinsurers	R0770	0
Deferred tax liabilities	R0780	0
Derivatives	R0790	129,587
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	280
Insurance & intermediaries payables	R0820	5,422
Reinsurance payables	R0830	0
Payables (trade, not insurance)	R0840	4,313
<b>Subordinated liabilities</b>	<b>R0850</b>	
Subordinated liabilities not in BOF	R0860	0
Subordinated liabilities in BOF	R0870	0
Any other liabilities, not elsewhere shown	R0880	0
<b>Total liabilities</b>	<b>R0900</b>	<b>4,062,282</b>
<b>Excess of assets over liabilities</b>	<b>R1000</b>	<b>2,351,879</b>

## S.05.01 Premiums, claims and expenses by line of business

		Line of Business for: life insurance obligations		Total
		Insurance with profit participation	Index-linked and unit-linked insurance	
		C0220	C0230	
<b>Premiums written</b>				
Gross	R1410	51,527	2,123	53,650
Reinsurers' share	R1420	0	0	0
<b>Net</b>	<b>R1500</b>	<b>51,527</b>	<b>2,123</b>	<b>53,650</b>
<b>Premiums earned</b>				
Gross	R1510	51,527	2,123	53,650
Reinsurers' share	R1520	0	0	0
<b>Net</b>	<b>R1600</b>	<b>51,527</b>	<b>2,123</b>	<b>53,650</b>
<b>Claims incurred</b>				
Gross	R1610	148,961	48,652	197,612
Reinsurers' share	R1620	0	0	0
<b>Net</b>	<b>R1700</b>	<b>148,961</b>	<b>48,652</b>	<b>197,612</b>
<b>Changes in other technical provisions</b>				
Gross	R1710	0	0	0
Reinsurers' share	R1720	0	0	0
<b>Net</b>	<b>R1800</b>			<b>0</b>
<b>Expenses incurred</b>	<b>R1900</b>	<b>8,082</b>	<b>2,476</b>	<b>10,558</b>
<b>Other expenses</b>	<b>R2500</b>			<b>0</b>
<b>Total expenses</b>	<b>R2600</b>			<b>10,558</b>

## S.05.02 Premiums, claims and expenses by country

		Home Country	Total Top 5 and home country
		C0150	C0210
	R01400	<del>C0220</del>	<del>C0280</del>
		C0220	C0280
<b>Premium written</b>			
Gross	R1410	53,650	53,650
Reinsurers' share	R1420	0	0
<b>Net</b>	<b>R1500</b>	<b>53,650</b>	<b>53,650</b>
<b>Premium earned</b>			
Gross	R1510	53,650	53,650
Reinsurers' share	R1520	0	0
<b>Net</b>	<b>R1600</b>	<b>53,650</b>	<b>53,650</b>
<b>Claims incurred</b>			
Gross	R1610	197,612	197,612
Reinsurers' share	R1620	0	0
<b>Net</b>	<b>R1700</b>	<b>197,612</b>	<b>197,612</b>
<b>Changes in other technical provisions</b>			
Gross	R1710	0	0
Reinsurers' share	R1720	0	0
<b>Net</b>	<b>R1800</b>		<b>0</b>
<b>Expenses incurred</b>	<b>R1900</b>	10,558	10,558
<b>Other expenses</b>	<b>R2500</b>		
<b>Total expenses</b>	<b>R2600</b>		<b>10,558</b>

## S.12.01 Life and Health SLT Technical Provisions

		Insurance with profit participation	Index-linked and unit-linked insurance <input type="checkbox"/>		Total (Life other than health insurance, including Unit-Linked)	
				Contracts without options and guarantees		Contracts with options or guarantees
		C0020	C0030	C0040	C0050	C0150
<b>Technical provisions calculated as a whole</b>	<b>R0010</b>	0	0			0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0020					0
<b>Technical provisions calculated as a sum of BE and RM <input type="checkbox"/></b>						
<b>Best Estimate <input type="checkbox"/></b>						
<b>Gross Best Estimate</b>	<b>R0030</b>	3,011,085		0	772,624	<b>3,783,709</b>
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	0		0	0	0
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090	<b>3,011,085</b>			<b>772,624</b>	<b>3,783,709</b>
<b>Risk Margin</b>	<b>R0100</b>	134,794	4,177			<b>138,971</b>
<b>Amount of the transitional on Technical Provisions <input type="checkbox"/></b>						
Technical Provisions calculated as a whole	R0110					0
Best estimate	R0120					0
Risk margin	R0130					0
<b>Technical provisions - total</b>	<b>R0200</b>	<b>3,145,879</b>	<b>776,801</b>			<b>3,922,680</b>

### S.22.01 Impact of long term guarantees measures and transitionals

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical	Impact of transitional on interest rate	Impact of volatility adjustment set	Impact of matching adjustment set to
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	3,922,680			88,226	
Basic own funds	R0020	1,501,879			-88,226	
Eligible own funds to meet Solvency Capital Requirement	R0050	1,501,879			-88,226	
Solvency Capital Requirement	R0090	224,988			32,482	
Eligible own funds to meet Minimum Capital Requirement	R0100	1,501,879			-88,226	
Minimum Capital Requirement	R0110	101,245			14,617	

## S.23.01 Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
<b>Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35</b>						
Ordinary share capital (gross of own shares)	R0010	460	460		0	
Share premium account related to ordinary share capital	R0030		0		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	2,351,419	2,351,419			
Subordinated liabilities	R0140			0	0	0
An amount equal to the value of net deferred tax assets	R0160					0
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
<b>Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds</b>						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220	850,000				
<b>Deductions</b>						
Deductions for participations in financial and credit institutions	R0230		0			
<b>Total basic own funds after deductions</b>	<b>R0290</b>	<b>1,501,879</b>	<b>1,501,879</b>			
<b>Ancillary own funds</b>						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
<b>Total ancillary own funds</b>	<b>R0400</b>					
<b>Available and eligible own funds</b>						
<b>Total available own funds to meet the SCR</b>	<b>R0500</b>	<b>1,501,879</b>	<b>1,501,879</b>			
<b>Total available own funds to meet the MCR</b>	<b>R0510</b>	<b>1,501,879</b>	<b>1,501,879</b>			
<b>Total eligible own funds to meet the SCR</b>	<b>R0540</b>	<b>1,501,879</b>	<b>1,501,879</b>			
<b>Total eligible own funds to meet the MCR</b>	<b>R0550</b>	<b>1,501,879</b>	<b>1,501,879</b>			
<b>SCR</b>	<b>R0580</b>	<b>224,988</b>				
<b>MCR</b>	<b>R0600</b>	<b>101,245</b>				
<b>Ratio of Eligible own funds to SCR</b>	<b>R0620</b>	<b>667.54%</b>				
<b>Ratio of Eligible own funds to MCR</b>	<b>R0640</b>	<b>1483.41%</b>				
<b>C0060</b>						
<b>Reconciliation reserve</b>						
Excess of assets over liabilities	R0700	2,351,879				
Own shares (held directly and indirectly)	R0710	0				
Foreseeable dividends, distributions and charges	R0720	0				
Other basic own fund items	R0730	460				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740					
<b>Reconciliation reserve</b>	<b>R0760</b>	<b>2,351,419</b>				
<b>Expected profits</b>						
Expected profits included in future premiums (EPIFP) - Life Business	R0770	0				
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	0				
<b>Total Expected profits included in future premiums (EPIFP)</b>	<b>R0790</b>					



## S.25.02 Solvency Capital Requirement - for undertakings using the standard formula and partial internal model

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
C0010	C0020	C0030	C0070	C0090	C0120
1	Market risk (SF)	50,588			
2	Market risk (IM)	125,653	125,653		
3	Counterparty default risk (SF)	16,158			
4	Counterparty default risk (IM)				
5	Life underwriting risk (SF)	35,143			
6	Life underwriting risk (IM)	135,056	135,056		
7	Health underwriting risk (SF)				
8	Health underwriting risk (IM)				
9	Non-life underwriting risk (SF)				
10	Non-life underwriting risk (IM)				
11	Intangible asset risk (SF)				
12	Intangible asset risk (IM)				
13	Operational risk (SF)	17,027			
14	Operational risk (IM)				
15	LAC Technical Provisions (negative amount) (SF)				
16	LAC Technical Provisions (negative amount) (IM)				
17	LAC Deferred Taxes (negative amount)				

### Calculation of Solvency Capital Requirement

		C0100
Total undiversified components	R0110	379,624
Diversification	R0060	-154,635
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	224,988
<b>Capital add-on already set</b>	<b>R0210</b>	
Solvency capital requirement	R0220	224,988
<b>Other information on SCR</b>		
<b>Amount/estimate of the overall loss-absorbing capacity of technical provisions</b>	R0300	
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	R0310	
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	

## S.28.01 Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

### Linear formula component for life insurance and reinsurance obligations

MCR calculation Life		Life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210	3,011,085	
Obligations with profit participation - future discretionary benefits	R0220		
Index-linked and unit-linked insurance obligations	R0230	772,624	
Other life (re)insurance and health (re)insurance obligations	R0240		
Total capital at risk for all life (re)insurance obligations	R0250		465,362

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010		
MCRL Result	R0200		117,144

### Overall MCR calculation

Linear MCR	R0300		
SCR	R0310		
MCR cap	R0320		
MCR floor	R0330		
Combined MCR	R0340		
Absolute floor of the MCR	R0350		
<b>Minimum Capital Requirement</b>	<b>R0400</b>		

  

C0070
117,144
224,988
101,245
56,247
101,245
3,700
C0070
<b>101,245</b>