

The **co-operative** insurance

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Annual Return to the Prudential Regulation Authority 2013

for the period ending 31 December 2013

pursuant to Chapter 9 of the Interim Prudential
Sourcebook for Insurers

CIS General Insurance Limited

Registered Office: Miller Street, Manchester M60 0AL

Part of The Co-operative Group Limited

Statement of solvency - general insurance business
Form 1

 Name of insurer **CIS General Insurance Limited**

Global business

 Financial year ended **31st December 2013**

Solo solvency calculation

	Company registration number	GL/UK/CM	Period ended			units
			day	month	year	
R1	IP29999R	GL	31	12	2013	£000
			As at end of this financial year		As at end of the previous year	
			1		2	

Capital resources

Capital resources arising outside the long-term insurance fund	11	335076	324029
Capital resources allocated towards long-term insurance business arising outside the long-term insurance fund	12		
Capital resources available to cover general insurance business capital resources requirement (11-12)	13	335076	324029

Guarantee fund

Guarantee fund requirement	21	60639	68388
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	274437	255641

Minimum capital requirement (MCR)

General insurance capital requirement	31	181917	205164
Base capital resources requirement	33	3146	2984
Individual minimum capital requirement	34	181917	205164
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	181917	205164
Excess (deficiency) of available capital resources to cover 50% of MCR	37	160910	142692
Excess (deficiency) of available capital resources to cover 75% of MCR	38	165431	141401

Capital resources requirement (CRR)

Capital resources requirement	41	181917	205164
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	153159	118865

Contingent liabilities

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	51		
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Components of capital resources
**Form 3
(Sheet 1)**

 Name of insurer **CIS General Insurance Limited**

Global business

 Financial year ended **31st December 2013**

	Company registration number	GL/UK/CM	Period ended			units	
			day	month	year		
	R3	IP29999R	GL	31	12	2013	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year			
	1	2	3	4			

Core tier one capital

Permanent share capital	11	183000		183000	183000
Profit and loss account and other reserves	12	99930		99930	93113
Share premium account	13				
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related undertakings	16				
Core tier one capital (sum of 11 to 16)	19	282930		282930	276113

Tier one waivers

Unpaid share capital / unpaid initial funds and calls for supplementary contributions	21				
Implicit items	22				
Tier one waivers in related undertakings	23				
Total tier one waivers as restricted (21+22+23)	24				

Other tier one capital

Perpetual non-cumulative preference shares as restricted	25				
Perpetual non-cumulative preference shares in related undertakings	26				
Innovative tier one capital as restricted	27				
Innovative tier one capital in related undertakings	28				

Total tier one capital before deductions (19+24+25+26+27+28)	31	282930		282930	276113
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical provisions for discounting	34	958		958	1379
Other negative valuation differences	35	30103		30103	29460
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37	31061		31061	30839
Total tier one capital after deductions (31-37)	39	251869		251869	245274

Components of capital resources
**Form 3
(Sheet 2)**

 Name of insurer **CIS General Insurance Limited**

Global business

 Financial year ended **31st December 2013**

	Company registration number	GL/UK/CM	Period ended			units	
			day	month	year		
	R3	IP29999R	GL	31	12	2013	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year			
	1	2	3	4			

Tier two capital

Implicit items, (tier two waivers and amounts excluded from line 22)	41				
Perpetual non-cumulative preference shares excluded from line 25	42				
Innovative tier one capital excluded from line 27	43				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	44				
Perpetual cumulative preference shares	45				
Perpetual subordinated debt and securities	46	50000		50000	50000
Upper tier two capital in related undertakings	47				
Upper tier two capital (44 to 47)	49	50000		50000	50000

Fixed term preference shares	51				
Other tier two instruments	52	35000		35000	35000
Lower tier two capital in related undertakings	53				
Lower tier two capital (51+52+53)	59	35000		35000	35000

Total tier two capital before restrictions (49+59)	61	85000		85000	85000
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69	85000		85000	85000

Components of capital resources
**Form 3
(Sheet 3)**

 Name of insurer **CIS General Insurance Limited**

Global business

 Financial year ended **31st December 2013**

	Company registration number		Period ended			units
	R3	IP29999R	GL/UK/CM	GL	GL/UK/CM	
			day	month	year	£000
			31	12	2013	
	General insurance business	Long-term insurance business	Total as at the end of this financial year		Total as at the end of the previous year	
	1	2	3		4	

Total capital resources

Positive adjustments for regulated non-insurance related undertakings	71				
Total capital resources before deductions (39+69+71)	72	336869		336869	330274
Inadmissible assets other than intangibles and own shares	73	1793		1793	6245
Assets in excess of market risk and counterparty limits	74				
Deductions for related ancillary services undertakings	75				
Deductions for regulated non-insurance related undertakings	76				
Deductions of ineligible surplus capital	77				
Total capital resources after deductions (72-73-74-75-76-77)	79	335076		335076	324029

Available capital resources for GENPRU/INSRU tests

Available capital resources for guarantee fund requirement	81	335076		335076	324029
Available capital resources for 50% MCR requirement	82	251869		251869	245274
Available capital resources for 75% MCR requirement	83	301869		301869	295274

Financial engineering adjustments

Implicit items	91				
Financial reinsurance – ceded	92				
Financial reinsurance – accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits	95				
Sum of financial engineering adjustments (91+92-93+94+95)	96				

Name of insurer **CIS General Insurance Limited**

Global business

Financial year ended **31st December 2013**

General insurance business

	Company registration number	GL/UK/CM	Period ended			units
			day	month	year	
R11	IP29999R	GL	31	12	2013	£000
			This financial year		Previous year	
			1		2	
Gross premiums written		11	443575		555709	
Premiums taxes and levies (included in line 11)		12				
Premiums written net of taxes and levies (11-12)		13	443575		555709	
Premiums for classes 11, 12 or 13 (included in line 13)		14	2238		1450	
Premiums for "actuarial health insurance" (included in line 13)		15				
Sub-total A (13 + 1/2 14 - 2/3 15)		16	444694		556434	
Gross premiums earned		21	508964		610364	
Premium taxes and levies (included in line 21)		22				
Premiums earned net of taxes and levies (21-22)		23	508964		610364	
Premiums for classes 11, 12 or 13 (included in line 23)		24	1560		1295	
Premiums for "actuarial health insurance" (included in line 23)		25				
Sub-total H (23 + 1/2 24 - 2/3 25)		26	509744		611012	
Sub-total I (higher of sub-total A and sub-total H)		30	509744		611012	
Adjusted sub-total I if financial year is not a 12 month period to produce an annual figure		31				
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32	91754		109982	
	Excess (if any) over 61.3M EURO x 0.02	33	9153		11232	
Sub-total J (32-33)		34	82601		98750	
Claims paid in period of 3 financial years		41	1337571		1277742	
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42				
	For insurance business accounted for on an accident year basis	43	632363		694775	
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44				
	For insurance business accounted for on an accident year basis	45	595471		579155	
Sub-total C (41+42+43-44-45)		46	1374463		1393362	
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	49725		41016	
Sub-total D (46-47)		48	1324738		1352346	
Reinsurance ratio (Sub-total D / sub-total C or, if more, 0.50 or, if less, 1.00)		49	0.96		0.97	
Premiums amount (Sub-total J x reinsurance ratio)		50	79613		95843	
Provisions for claims outstanding (before discounting and net of reinsurance)		51	579546		653607	
Provisions for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52				
Brought forward amount (see instruction 4)		53	181917		205164	
Greater of lines 50 and 53		54	181917		205164	

Calculation of general insurance capital requirement - claims amount and result
Form 12

 Name of insurer **CIS General Insurance Limited**

Global business

 Financial year ended **31st December 2013**

General insurance business

		Company registration number	GL/UK/CM	Period ended			units	
		R12	IP29999R	GL	31	12	2013	£000
				This financial year		Previous year		
				1	2			
Reference period (No. of months) See <i>INSPRU</i> 1.1.63R		11			36		36	
Claims paid in reference period		21			1337571		1277742	
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22						
	For insurance business accounted for on an accident year basis	23			632363		694775	
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24						
	For insurance business accounted for on an accident year basis	25			595471		623351	
Claims incurred in reference period (21+22+23-24-25)		26			1374463		1349166	
Claims incurred for classes 11, 12 or 13 (included in 26)		27			10937		(342)	
Claims incurred for "actuarial health insurance" (included in 26)		28						
Sub-total E (26 + 1/2 27 - 2/3 28)		29			1379932		1348995	
Sub-total F - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31			459977		449665	
Division of sub-total F (gross adjusted claims amount)	X 0.26	32			119594		116913	
	Excess (if any) over 42.9M EURO x 0.03	33			12705		12452	
Sub-total G (32 - 33)		39			106889		104461	
Claims amount Sub-total G x reinsurance ratio (11.49)		41			103022		101386	
Higher of premiums amount and brought forward amount (11.54)		42			181917		205164	
General insurance capital requirement (higher of lines 41 and 42)		43			181917		205164	

Analysis of admissible assets
**Form 13
(Sheet 1)**

 Name of insurer **CIS General Insurance Limited**

Global business

 Financial year ended **31st December 2013**

 Category of assets **Total other than Long-term insurance business assets**

	Company registration number	GL/UK/CM	Period ended			units	Category of assets	
			day	month	year			
	R13	IP29999R	GL	31	12	2013	£000	1
							As at end of this financial year	As at end of the previous year
							1	2
Land and buildings				11				

Investments in group undertakings and participating interests

UK insurance dependants	shares	21		
	debts and loans	22		
Other insurance dependants	shares	23		
	debts and loans	24		
Non-insurance dependants	shares	25		
	debts and loans	26		
Other group undertakings	shares	27		
	debts and loans	28		
Participating interests	shares	29		
	debts and loans	30		

Other financial investments

Equity shares		41		
Other shares and other variable yield participations		42		
Holdings in collective investment schemes		43		
Rights under derivative contracts		44		
Fixed interest securities	Approved	45	27677	8277
	Other	46	692248	728187
Variable interest securities	Approved	47		
	Other	48	43433	37017
Participation in investment pools		49		
Loans secured by mortgages		50		
Loans to public or local authorities and nationalised industries or undertakings		51		
Loans secured by policies of insurance issued by the company		52		
Other loans		53		50000
Bank and approved credit & financial institution deposits	One month or less withdrawal	54	207603	313993
	More than one month withdrawal	55		
Other financial investments		56		

Analysis of admissible assets
**Form 13
(Sheet 2)**

 Name of insurer **CIS General Insurance Limited**

Global business

 Financial year ended **31st December 2013**

 Category of assets **Total other than Long-term insurance business assets**

	Company registration number	GL/UK/CM	Period ended			units	Category of assets	
			day	month	year			
	R13	IP29999R	GL	31	12	2013	£000	1
							As at end of this financial year	As at end of the previous year
							1	2
Deposits with ceding undertakings				57				
Assets held to match linked liabilities		Index linked		58				
		Property linked		59				

Reinsurers' share of technical provisions

Provision for unearned premiums	60		2064	2253
Claims outstanding	61		54733	42547
Provision for unexpired risks	62			
Other	63			

Debtors and salvage

Direct insurance business	Policyholders	71	99468	135563
	Intermediaries	72	526	648
Salvage and subrogation recoveries		73	24496	61329
Reinsurance	Accepted	74	242	283
	Ceded	75	430	129
Dependants	due in 12 months or less	76		
	due in more than 12 months	77		
Other	due in 12 months or less	78	63705	685
	due in more than 12 months	79		

Other assets

Tangible assets	80			
Deposits not subject to time restriction on withdrawal with approved institutions	81			
Cash in hand	82			
Other assets (particulars to be specified by way of supplementary note)	83			
Accrued interest and rent	84		12573	16052
Deferred acquisition costs (general business only)	85		35285	29911
Other prepayments and accrued income	86		5320	3764

Deductions from the aggregate value of assets	87			
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Grand total of admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (11 to 86 less 87)	89		1269803	1430638
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Analysis of admissible assets
**Form 13
(Sheet 3)**

 Name of insurer **CIS General Insurance Limited**

Global business

 Financial year ended **31st December 2013**

 Category of assets **Total other than Long-term insurance business assets**

	Company registration number	GL/UK/CM	Period ended			units	Category of assets	
			day	month	year			
	R13	IP29999R	GL	31	12	2013	£000	1
				As at end of this financial year		As at end of the previous year		
				1		2		

Reconciliation to asset values determined in accordance with the insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting

Total admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (as per line 89 above)	91	1269803	1430638
Admissible assets in excess of market and counterparty limits	92		
Inadmissible assets directly held	93	1793	6245
Capital resources requirement deduction of regulated related undertakings	94		
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	95		
Inadmissible assets of regulated related undertakings	96		
Book value of related ancillary services undertakings	97		
Other differences in the valuation of assets (other than for assets not valued above)	98		
Deferred acquisition costs excluded from line 89	99		
Reinsurers' share of technical provisions excluded from line 89	100		
Other asset adjustments (may be negative)	101		
Total assets determined in accordance with the insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (91 to 101)	102	1271596	1436883
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	103		

Liabilities (other than long-term insurance business)
Form 15

 Name of insurer **CIS General Insurance Limited**

Global business

 Financial year ended **31st December 2013**

	Company registration number		GL/UK/CM	Period ended			units
	R15	IP29999R		GL	day	month	
				31	12	2013	£000
				As at the end of this financial year		As at the end of the previous year	
				1		2	

Technical provisions (gross amount)

Provision for unearned premiums		11	207250	272640
Claims outstanding		12	657818	757484
Provision for unexpired risks		13	2216	
Equalisation provisions	Credit business	14		
	Other than credit business	15	30103	29460
Other technical provisions		16		
Total gross technical provisions (11 to 16)		19	897387	1059584

Provisions and creditors

Provisions	Taxation	21	5686	6391
	Other risks and charges	22	20	13
Deposits received from reinsurers		31	37	28
Creditors	Direct insurance business	41	1740	1970
	Reinsurance accepted	42		
	Reinsurance ceded	43		2216
Debenture loans	Secured	44		
	Unsecured	45		
Amounts owed to credit institutions		46	8874	12455
Creditors	Taxation	47	12403	13958
	Foreseeable dividend	48		
	Other	49	2901	4628
Accruals and deferred income		51	5679	5366
Total (19 to 51)		59	934727	1106609
Provision for "reasonably foreseeable adverse variations"		61		
Cumulative preference share capital		62		
Subordinated loan capital		63	85000	85000
Total (59 to 63)		69	1019727	1191609

Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance		71		64801
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Amounts deducted from technical provisions for discounting		82	958	1379
Other adjustments (may be negative)		83	(30103)	(29460)
Capital and reserves		84	282930	276113
Total liabilities under insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (69-82+83+84)		85	1271596	1436883

Profit and loss account (non-technical account)
Form 16

 Name of insurer **CIS General Insurance Limited**

Global business

 Financial year ended **31st December 2013**

		Company registration number	GL/UK/CM	Period ended			units	
		R16	IP29999R	GL	31 day	12 month	2013 year	£000
				This financial year		Previous year		
				1		2		
Transfer (to) / from the general insurance business technical account	From Form 20	11		24108		(16545)		
	Equalisation provisions	12		(643)		(814)		
Transfer from the long term insurance business revenue account		13						
Investment income	Income	14		28179		55178		
	Value re-adjustments on investments	15				36822		
	Gains on the realisation of investments	16		13008		23189		
Investment charges	Investment management charges, including interest	17		4798		4834		
	Value re-adjustments on investments	18		27232				
	Loss on the realisation of investments	19						
Allocated investment return transferred to the general insurance business technical account		20		26853		53947		
Other income and charges (particulars to be specified by way of supplementary note)		21						
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)		29		5769		39049		
Tax on profit or loss on ordinary activities		31		(405)		9524		
Profit or loss on ordinary activities after tax (29-31)		39		6174		29525		
Extraordinary profit or loss (particulars to be specified by way of supplementary note)		41						
Tax on extraordinary profit or loss		42						
Other taxes not shown under the preceding items		43						
Profit or loss for the financial year (39+41-(42+43))		49		6174		29525		
Dividends (paid or foreseeable)		51						
Profit or loss retained for the financial year (49-51)		59		6174		29525		

General insurance business - summary of business carried on

Form 20A
(Sheet 1)

Name of insurer **CIS General Insurance Limited**

Global business

Financial year ended **31st December 2013**

Category number	PRA return general insurance business reporting category	R20A	Company registration number IP29999R	GL/UK/CM GL	Period ended			units £000
					day	month	year	
					31	12	2013	
			1	2	3	4		
			Gross premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year		Provision for gross unearned premium at the end of this financial year		
				Reported	Incurred but not reported			
001	Total business	1	443575	531261	146040	207250		
002	Total primary (direct) and facultative business	2	443576	530840	145444	207250		
003	Total treaty reinsurance accepted business	3	(1)	421	596			
110	Total primary (direct) and facultative accident & health (category numbers 111 to 114)	4	1776	472	233	792		
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	5	262193	472066	102329	120714		
160	Primary (direct) and facultative household and domestic all risks.	6	154306	23978	18433	76364		
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7	16071	312	116	7293		
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8	3107	26718	3886	557		
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9	3378	1483	7066	814		
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10	2240	5781	13127	680		
280	Total primary (direct) and facultative commercial lines financial loss (category numbers 281 to 284)	11	495	30	230	36		
330	Total primary (direct) and facultative aviation (category number 331 to 333)	12						
340	Total primary (direct) and facultative marine (category numbers 341 to 347)	13						
350	Total primary (direct) and facultative goods in transit	14	10		24			
400	Miscellaneous primary (direct) and facultative business	15						
500	Total non-proportional treaty business accepted (category numbers 510 to 590)	16		329	564			
600	Total proportional treaty reinsurance business accepted (category numbers 610 to 690)	17	(1)	92	32			
700	Miscellaneous treaty reinsurance accepted business	18						
	Total (lines 4 to 18)	20	443575	531261	146040	207250		

General insurance business - summary of business carried on

Form 20A
(Sheet 2)

Name of insurer **CIS General Insurance Limited**

Global business

Financial year ended **31st December 2013**

Category number	PRA return general insurance business reporting category	Gross premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year	Provision for gross unearned premium at the end of this financial year	Company registration number		Period ended			units		
					R20A	IP29999R	GL/UK/CM	GL	day		month	year
									31		12	2013
		1	2	3	£000							

PRIMARY (DIRECT) and FACULTATIVE PERSONAL LINES BUSINESS

Category number	PRA return general insurance business reporting category	Gross premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year	Provision for gross unearned premium at the end of this financial year	units
		1	2	3	4
111	Medical insurance	21	(12)	16	13
112	HealthCare cash plans	22			
113	Travel	23	1765	456	117
114	Personal accident or sickness	24	23		103
121	Private motor - comprehensive	25	262190	418027	94639
122	Private motor - non-comprehensive	26	3	54048	7667
123	Motor cycle	27		(9)	23
160	Household and domestic all risks (equals line 6)	28	154306	23978	18433
181	Assistance	29	9538	269	37
182	Creditor	30	678	30	54
183	Extended warranty	31			
184	Legal expenses	32	5814		
185	Mortgage indemnity	33			
186	Pet insurance	34	41	13	25
187	Other personal financial loss	35			

PRIMARY (DIRECT) and FACULTATIVE COMMERCIAL LINES BUSINESS

Category number	PRA return general insurance business reporting category	Gross premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year	Provision for gross unearned premium at the end of this financial year	units
		1	2	3	4
221	Fleets	41	996	486	520
222	Commercial vehicles (non-fleet)	42	2090	26245	3343
223	Motor other	43	21	(13)	23
261	Commercial property	44	2871	1482	5369
262	Consequential loss	45	268		1090
263	Contractors or engineering all risks	46	239	1	607
271	Employers liability	47	859	3846	12922
272	Professional indemnity	48			
273	Public and products liability	49	1379	1935	200
274	Mixed commercial package	50	2		5
281	Fidelity and contract guarantee	51	456	17	164
282	Credit	52			
283	Suretyship	53	39	13	66
284	Commercial contingency	54			

General insurance business - summary of business carried on

Form 20A
(Sheet 3)

Name of insurer **CIS General Insurance Limited**

Global business

Financial year ended **31st December 2013**

Category number	PRA return general insurance business reporting category	Gross premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year	Provision for gross unearned premium at the end of this financial year	Company registration number		Period ended			units		
					R20A	IP29999R	GL/UK/CM	GL	day		month	year
									31		12	2013
					£000							
		1	2	3	4							

PRIMARY (DIRECT) and FACULTATIVE: AVIATION, MARINE and TRANSPORT

331	Aviation liability	61			
332	Aviation hull	62			
333	Space and satellite	63			
341	Marine liability	64			
342	Marine hull	65			
343	Energy (on and off-shore)	66			
344	Protection and indemnity	67			
345	Freight demurrage and defence	68			
346	War risks	69			
347	Yacht	70			
350	Total primary (direct) and facultative goods in transit (equals line 14)	71	10	24	

PRIMARY (DIRECT) and FACULTATIVE: MISCELLANEOUS

400	Miscellaneous primary (direct) and facultative business (equals line 15)	72			
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NON-PROPORTIONAL TREATY

510	Non-proportional accident & health	81		251	286
520	Non-proportional motor	82			
530	Non-proportional aviation	83		28	69
540	Non-proportional marine	84		16	27
550	Non-proportional transport	85		3	
560	Non-proportional property	86		31	182
570	Non-proportional liability (non-motor)	87			
580	Non-proportional financial lines	88			
590	Non-proportional aggregate cover	89			

PROPORTIONAL TREATY

610	Proportional accident & health	91		3	
620	Proportional motor	92			
630	Proportional aviation	93			
640	Proportional marine	94			
650	Proportional transport	95			
660	Proportional property	96	(1)	89	32
670	Proportional liability (non-motor)	97			
680	Proportional financial lines	98			
690	Proportional aggregate cover	99			

TREATY REINSURANCE: MISCELLANEOUS

700	Miscellaneous treaty reinsurance accepted business	101			
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TOTAL (lines 21 to 101)	111	443575	531261	146040	207250
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General insurance business: Technical account (excluding equalisation provisions)
Form 20

 Name of insurer **CIS General Insurance Limited**

Global business

 Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Business

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	R20	IP29999R	GL	31	12	2013	£000	001
Items to be shown net of reinsurance				This financial year		Previous year		
				1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11	474891	579695				
	Claims incurred (22. 17. 4)	12	329732	442783				
	Claims management costs (22. 18. 4)	13	14258	16615				
	Adjustment for discounting (22. 52. 4)	14						
	Increase in provision for unexpired risks (22. 19. 4)	15	2216					
	Other technical income or charges (particulars to be specified by way of supplementary note)	16						
	Net operating expenses (22. 42. 4)	17	148337	148049				
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(19652)	(27752)				
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21	1617	(139)				
	Claims incurred (22. 13. 4)	22	(14786)	56005				
	Claims management costs (22. 14. 4)	23	4890	6314				
	Adjustment for discounting (22. 51. 4)	24	5454	19776				
	Other technical income or charges (particulars to be specified by way of supplementary note)	25						
	Net operating expenses (22. 41. 4)	26	60	57				
	Balance (21-22-23+24+25-26)	29	16907	(42739)				
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31						
	Other technical income and charges (particulars to be specified by way of supplementary note)	32						
	Total	39						
Balance of all years' underwriting (19+29+39)				49	(2745)	(70491)		
Allocated investment return				51	26853	53947		
Transfer to non-technical account (49+51)				59	24108	(16544)		

General insurance business: Technical account (excluding equalisation provisions)
Form 20

 Name of insurer **CIS General Insurance Limited**

Global business

 Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Primary (Direct) and Facultative Business

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	R20	IP29999R	GL	31	12	2013	£000	002
Items to be shown net of reinsurance				This financial year		Previous year		
				1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11	474891	579695				
	Claims incurred (22. 17. 4)	12	329732	442783				
	Claims management costs (22. 18. 4)	13	14258	16615				
	Adjustment for discounting (22. 52. 4)	14						
	Increase in provision for unexpired risks (22. 19. 4)	15	2216					
	Other technical income or charges (particulars to be specified by way of supplementary note)	16						
	Net operating expenses (22. 42. 4)	17	148344	148007				
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(19659)	(27710)				
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21	1618	(135)				
	Claims incurred (22. 13. 4)	22	(14825)	56244				
	Claims management costs (22. 14. 4)	23	4898	6330				
	Adjustment for discounting (22. 51. 4)	24	5454	19776				
	Other technical income or charges (particulars to be specified by way of supplementary note)	25						
	Net operating expenses (22. 41. 4)	26	60	57				
	Balance (21-22-23+24+25-26)	29	16939	(42990)				
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31						
	Other technical income and charges (particulars to be specified by way of supplementary note)	32						
	Total	39						
Balance of all years' underwriting (19+29+39)				49	(2720)	(70700)		
Allocated investment return				51	26838	53931		
Transfer to non-technical account (49+51)				59	24118	(16769)		

General insurance business: Technical account (excluding equalisation provisions)

Form 20

Name of insurer **CIS General Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	R20	IP29999R	GL	31	12	2013	£000	003
Items to be shown net of reinsurance				This financial year		Previous year		
				1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			11				
	Claims incurred (22. 17. 4)			12				
	Claims management costs (22. 18. 4)			13				
	Adjustment for discounting (22. 52. 4)			14				
	Increase in provision for unexpired risks (22. 19. 4)			15				
	Other technical income or charges (particulars to be specified by way of supplementary note)			16				
	Net operating expenses (22. 42. 4)			17			(7)	42
	Balance of year's underwriting (11-12-13+14-15+16-17)			19			7	(42)
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			21		(1)	(4)	
	Claims incurred (22. 13. 4)			22		39	(239)	
	Claims management costs (22. 14. 4)			23		(8)	(16)	
	Adjustment for discounting (22. 51. 4)			24				
	Other technical income or charges (particulars to be specified by way of supplementary note)			25				
	Net operating expenses (22. 41. 4)			26				
	Balance (21-22-23+24+25-26)			29			(32)	251
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			31				
	Other technical income and charges (particulars to be specified by way of supplementary note)			32				
	Total			39				
Balance of all years' underwriting (19+29+39)				49		(25)	209	
Allocated investment return				51		15	16	
Transfer to non-technical account (49+51)				59		(10)	225	

General insurance business: Technical account (excluding equalisation provisions)
Form 20

 Name of insurer **CIS General Insurance Limited**

Global business

 Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative personal motor business

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	R20	IP29999R	GL	31	12	2013	£000	120
Items to be shown net of reinsurance				This financial year		Previous year		
				1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11				291678		387082
	Claims incurred (22. 17. 4)	12				254634		351359
	Claims management costs (22. 18. 4)	13				7662		11531
	Adjustment for discounting (22. 52. 4)	14						
	Increase in provision for unexpired risks (22. 19. 4)	15				2376		
	Other technical income or charges (particulars to be specified by way of supplementary note)	16						
	Net operating expenses (22. 42. 4)	17					81122	93530
	Balance of year's underwriting (11-12-13+14-15+16-17)	19					(54116)	(69338)
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21				1013		(298)
	Claims incurred (22. 13. 4)	22				(128)		63634
	Claims management costs (22. 14. 4)	23				5387		7068
	Adjustment for discounting (22. 51. 4)	24				7237		18905
	Other technical income or charges (particulars to be specified by way of supplementary note)	25						
	Net operating expenses (22. 41. 4)	26					74	49
	Balance (21-22-23+24+25-26)	29					2917	(52144)
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31						
	Other technical income and charges (particulars to be specified by way of supplementary note)	32						
	Total	39						
Balance of all years' underwriting (19+29+39)				49			(51199)	(121482)
Allocated investment return				51			21745	42449
Transfer to non-technical account (49+51)				59			(29454)	(79033)

General insurance business: Technical account (excluding equalisation provisions)
Form 20

 Name of insurer **CIS General Insurance Limited**

Global business

 Financial year ended **31st December 2013**

PRA general insurance business reporting category

Primary (direct) and facultative household and domestic all risks.

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	R20	IP29999R	GL	31	12	2013	£000	160
Items to be shown net of reinsurance				This financial year		Previous year		
				1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11	155415	155741				
	Claims incurred (22. 17. 4)	12	66297	70710				
	Claims management costs (22. 18. 4)	13	3309	4378				
	Adjustment for discounting (22. 52. 4)	14						
	Increase in provision for unexpired risks (22. 19. 4)	15						
	Other technical income or charges (particulars to be specified by way of supplementary note)	16						
	Net operating expenses (22. 42. 4)	17	67947	50200				
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	17862	30453				
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21	556	(250)				
	Claims incurred (22. 13. 4)	22	(9126)	(1267)				
	Claims management costs (22. 14. 4)	23	(637)	(956)				
	Adjustment for discounting (22. 51. 4)	24						
	Other technical income or charges (particulars to be specified by way of supplementary note)	25						
	Net operating expenses (22. 41. 4)	26	(19)	4				
	Balance (21-22-23+24+25-26)	29	10338	1969				
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31						
	Other technical income and charges (particulars to be specified by way of supplementary note)	32						
	Total	39						
Balance of all years' underwriting (19+29+39)				49	28200	32422		
Allocated investment return				51	1066	3052		
Transfer to non-technical account (49+51)				59	29266	35474		

General insurance business: Technical account (excluding equalisation provisions)

Form 20

Name of insurer **CIS General Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Balance of all primary (direct) and facultative business

	Company registration number	GL/UK/CM	Period ended			units	Category number		
			day	month	year				
	R20	IP29999R	GL	31	12	2013	£000	409	
Items to be shown net of reinsurance				This financial year		Previous year			
				1		2			
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11				27798		18017	
	Claims incurred (22. 17. 4)	12				8801		2587	
	Claims management costs (22. 18. 4)	13				3287		132	
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15				(160)			
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17					(725)	40	
	Balance of year's underwriting (11-12-13+14-15+16-17)	19					16595		15258
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21				49		354	
	Claims incurred (22. 13. 4)	22				(5571)		(452)	
	Claims management costs (22. 14. 4)	23				148		1	
	Adjustment for discounting (22. 51. 4)	24				(1783)		(100)	
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26					5	4	
	Balance (21-22-23+24+25-26)	29					3684		701
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)				49			20279		15959
Allocated investment return				51			4027		862
Transfer to non-technical account (49+51)				59			24306		16821

General insurance business: Technical account (excluding equalisation provisions)
Form 20

 Name of insurer **CIS General Insurance Limited**

Global business

 Financial year ended **31st December 2013**

PRA general insurance business reporting category

Balance of all treaty reinsurance accepted business

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	R20	IP29999R	GL	31	12	2013	£000	709
Items to be shown net of reinsurance				This financial year		Previous year		
				1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11						
	Claims incurred (22. 17. 4)	12						
	Claims management costs (22. 18. 4)	13						
	Adjustment for discounting (22. 52. 4)	14						
	Increase in provision for unexpired risks (22. 19. 4)	15						
	Other technical income or charges (particulars to be specified by way of supplementary note)	16						
	Net operating expenses (22. 42. 4)	17				(7)	42	
	Balance of year's underwriting (11-12-13+14-15+16-17)	19				7	(42)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21				(1)	(4)	
	Claims incurred (22. 13. 4)	22				39	(239)	
	Claims management costs (22. 14. 4)	23				(8)	(16)	
	Adjustment for discounting (22. 51. 4)	24						
	Other technical income or charges (particulars to be specified by way of supplementary note)	25						
	Net operating expenses (22. 41. 4)	26						
	Balance (21-22-23+24+25-26)	29				(32)	251	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31						
	Other technical income and charges (particulars to be specified by way of supplementary note)	32						
	Total	39						
Balance of all years' underwriting (19+29+39)				49		(25)	209	
Allocated investment return				51		15	16	
Transfer to non-technical account (49+51)				59		(10)	225	

General insurance business (accident year accounting): Analysis of premiums

Form 21

Name of insurer **CIS General Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Business

		Company registration number		GL/UK/CM		Period ended			units	Category number
		R21	IP29999R	GL	31	12	2013	£000	001	
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance			
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
		1		3		5				
In respect of risks incepted in previous financial years		11	(844)		(2461)		1617			
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
		1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12	2717				2717			
In respect of risks incepted in this financial year	For periods of less than 12 months	13								
	For periods of 12 months	14	234452	207250	32665	2064	201787	205186		
	For periods of more than 12 months	15								
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	272640		2253		270387			
Total (12 to 16)		19	509809	207250	34918	2064	474891	205186		

General insurance business (accident year accounting): Analysis of premiums

Form 21

Name of insurer **CIS General Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Primary (Direct) and Facultative Business

		Company registration number		GL/UK/CM		Period ended			units	Category number
		R21	IP29999R	GL	31	12	2013	£000	002	
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance			
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
		1		3		5				
In respect of risks incepted in previous financial years		11	(843)		(2461)		1618			
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
		1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12	2717				2717			
In respect of risks incepted in this financial year	For periods of less than 12 months	13								
	For periods of 12 months	14	234452	207250	32665	2064	201787	205186		
	For periods of more than 12 months	15								
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	272640		2253		270387			
Total (12 to 16)		19	509809	207250	34918	2064	474891	205186		

General insurance business (accident year accounting): Analysis of premiums

Form 21

Name of insurer **CIS General Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

		Company registration number		GL/UK/CM		Period ended			units	Category number
		R21	IP29999R	GL	31	12	2013	£000	003	
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance			
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
		1		3		5				
In respect of risks incepted in previous financial years		11	(1)			(1)				
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
		1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12								
In respect of risks incepted in this financial year	For periods of less than 12 months	13								
	For periods of 12 months	14								
	For periods of more than 12 months	15								
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16								
Total (12 to 16)		19								

General insurance business (accident year accounting): Analysis of premiums

Form 21

Name of insurer **CIS General Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative personal motor business

		Company registration number		GL/UK/CM		Period ended			units	Category number
		R21	IP29999R	GL	31	12	2013	£000	120	
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance			
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
In respect of risks incepted in previous financial years		11	(528)		(1541)		1013			
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
		1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12	2363				2363			
In respect of risks incepted in this financial year	For periods of less than 12 months	13								
	For periods of 12 months	14	139644	120714	13487		126157	120714		
	For periods of more than 12 months	15								
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	163158				163158			
Total (12 to 16)		19	305165	120714	13487		291678	120714		

General insurance business (accident year accounting): Analysis of premiums

Form 21

Name of insurer **CIS General Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Primary (direct) and facultative household and domestic all risks.

		Company registration number		GL/UK/CM		Period ended			units	Category number
		R21	IP29999R	GL	31	12	2013	£000	160	
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance			
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
		1		3		5				
In respect of risks incepted in previous financial years		11	(339)	(895)		556				
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
		1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12	(45)			(45)				
In respect of risks incepted in this financial year	For periods of less than 12 months	13								
	For periods of 12 months	14	78326	76364	10064	68262	76364			
	For periods of more than 12 months	15								
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	87198			87198				
Total (12 to 16)		19	165479	76364	10064	155415	76364			

General insurance business (accident year accounting): Analysis of premiums

Form 21

Name of insurer **CIS General Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Balance of all primary (direct) and facultative business

		Company registration number		GL/UK/CM		Period ended			units	Category number
		R21	IP29999R	GL	31	12	2013	£000	409	
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance			
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
		1		3		5				
In respect of risks incepted in previous financial years		11	24	(25)		49				
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
		1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12	399			399				
In respect of risks incepted in this financial year	For periods of less than 12 months	13								
	For periods of 12 months	14	16482	10172	9114	2064	7368	8108		
	For periods of more than 12 months	15								
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	22284	2253		20031				
Total (12 to 16)		19	39165	10172	11367	2064	27798	8108		

General insurance business (accident year accounting): Analysis of premiums

Form 21

Name of insurer **CIS General Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Balance of all treaty reinsurance accepted business

		Company registration number		GL/UK/CM		Period ended			units	Category number
		R21	IP29999R	GL	31	12	2013	£000	709	
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance			
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
		1		3		5				
In respect of risks incepted in previous financial years		11	(1)			(1)				
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
		1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12								
In respect of risks incepted in this financial year	For periods of less than 12 months	13								
	For periods of 12 months	14								
	For periods of more than 12 months	15								
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16								
Total (12 to 16)		19								

Name of insurer **CIS General Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Business

	R22	Company registration number	Period ended			units	Category number
		IP29999R	GL/UK/CM	day	month		
		GL	31	12	2013	£000	001
		1	2	3	4		
		Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	733666	252643	466992	(14031)	
	Reinsurers' share	12	45568	2577	43746	755	
	Net (11-12)	13	688098	250066	423246	(14786)	
	Claims management costs	14	18237	12992	10135	4890	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		136600	210309	346909	
	Reinsurers' share	16		4176	13001	17177	
	Net (15-16)	17		132424	197308	329732	
	Claims management costs	18		7756	6502	14258	
Provision for unexpired risks	19				2216	2216	
Net operating expenses	Commissions	21	9379	18554	8121	19812	
	Other acquisition expenses	22	20532	57790	27164	51158	
	Administrative expenses	23		90755		90755	
	Reinsurance commissions and profit participations	24	927	13258	857	13328	
	Total (21+22+23-24)	29	28984	153841	34428	148397	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	57129		61575	4446	
	Reinsurers' share	32	3022		2014	(1008)	
	Claims management costs	33					
	Total (31-32+33)	39	54107		59561	5454	
Split of line 29	Prior financial years	41		60		60	
	This financial year	42	28984	153781	34428	148337	
Split of line 39	Incidents occurring prior to this financial year	51	54107		59561	5454	
	Incidents occurring in this financial year	52					

Name of insurer **CIS General Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Primary (Direct) and Facultative Business

	R22	Company registration number	GL/UK/CM	Period ended			units	Category number
		IP29999R	GL	day	month	year	£000	002
		1	2	3			4	
		Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year			Amount attributable to this financial year	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	732479	252434	465975			(14070)
	Reinsurers' share	12	45568	2577	43746			755
	Net (11-12)	13	686911	249857	422229			(14825)
	Claims management costs	14	18178	12992	10084			4898
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		136600	210309			346909
	Reinsurers' share	16		4176	13001			17177
	Net (15-16)	17		132424	197308			329732
	Claims management costs	18		7756	6502			14258
Provision for unexpired risks	19				2216			2216
Net operating expenses	Commissions	21	9379	18549	8121			19807
	Other acquisition expenses	22	20532	57790	27164			51158
	Administrative expenses	23		90767				90767
	Reinsurance commissions and profit participations	24	927	13258	857			13328
	Total (21+22+23-24)	29	28984	153848	34428			148404
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	57129		61575			4446
	Reinsurers' share	32	3022		2014			(1008)
	Claims management costs	33						
	Total (31-32+33)	39	54107		59561			5454
Split of line 29	Prior financial years	41		60				60
	This financial year	42	28984	153788	34428			148344
Split of line 39	Incidents occurring prior to this financial year	51	54107		59561			5454
	Incidents occurring in this financial year	52						

Name of insurer **CIS General Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

	R22	Company registration number	GL/UK/CM	Period ended			units	Category number
		IP29999R	GL	day	month	year	£000	003
		Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year			Amount attributable to this financial year	
		1	2	3			4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	1187	209	1017			39
	Reinsurers' share	12						
	Net (11-12)	13	1187	209	1017			39
	Claims management costs	14	59		51			(8)
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15						
	Reinsurers' share	16						
	Net (15-16)	17						
	Claims management costs	18						
Provision for unexpired risks	19							
Net operating expenses	Commissions	21		5				5
	Other acquisition expenses	22						
	Administrative expenses	23		(12)				(12)
	Reinsurance commissions and profit participations	24						
	Total (21+22+23-24)	29		(7)				(7)
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31						
	Reinsurers' share	32						
	Claims management costs	33						
	Total (31-32+33)	39						
Split of line 29	Prior financial years	41						
	This financial year	42		(7)				(7)
Split of line 39	Incidents occurring prior to this financial year	51						
	Incidents occurring in this financial year	52						

Name of insurer **CIS General Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative personal motor business

		Company registration number	GL/UK/CM	Period ended			units	Category number
				day	month	year		
				R22	IP29999R	GL		
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year		
			1	2	3	4		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	611950	214977	402352	5379		
	Reinsurers' share	12	27000	190	32317	5507		
	Net (11-12)	13	584950	214787	370035	(128)		
	Claims management costs	14	13927	10588	8726	5387		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		90676	172045	262721		
	Reinsurers' share	16			8087	8087		
	Net (15-16)	17		90676	163958	254634		
	Claims management costs	18		3687	3975	7662		
Provision for unexpired risks	19				2376	2376		
Net operating expenses	Commissions	21	4621	10588	4551	10658		
	Other acquisition expenses	22	13567	30209	14430	29346		
	Administrative expenses	23		50168		50168		
	Reinsurance commissions and profit participations	24		8976		8976		
	Total (21+22+23-24)	29	18188	81989	18981	81196		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	41430		47659	6229		
	Reinsurers' share	32	3022		2014	(1008)		
	Claims management costs	33						
	Total (31-32+33)	39	38408		45645	7237		
Split of line 29	Prior financial years	41		74		74		
	This financial year	42	18188	81915	18981	81122		
Split of line 39	Incidents occurring prior to this financial year	51	38408		45645	7237		
	Incidents occurring in this financial year	52						

Name of insurer **CIS General Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Primary (direct) and facultative household and domestic all risks.

		Company registration number	GL/UK/CM	Period ended			units	Category number	
				day	month	year			
		R22	IP29999R	GL	31	12	2013	£000	160
			1	2		3		4	
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	48061	22113		12769		(13179)	
	Reinsurers' share	12	6786	854		1879		(4053)	
	Net (11-12)	13	41275	21259		10890		(9126)	
	Claims management costs	14	3077	1759		681		(637)	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		38874		29642		68516	
	Reinsurers' share	16		1467		752		2219	
	Net (15-16)	17		37407		28890		66297	
	Claims management costs	18		947		2362		3309	
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	4756	7879		3569		9066	
	Other acquisition expenses	22	6748	26416		12517		20647	
	Administrative expenses	23		39036				39036	
	Reinsurance commissions and profit participations	24		821				821	
	Total (21+22+23-24)	29	11504	72510		16086		67928	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41		(19)				(19)	
	This financial year	42	11504	72529		16086		67947	
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

Name of insurer **CIS General Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Balance of all primary (direct) and facultative business

	Company registration number	GL/UK/CM	Period ended			units	Category number	
			day	month	year			
	R22	IP29999R	GL	31	12	2013	£000	409
		1	2	3	4			
		Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	72468	15344	50854	(6270)		
	Reinsurers' share	12	11782	1533	9550	(699)		
	Net (11-12)	13	60686	13811	41304	(5571)		
	Claims management costs	14	1174	645	677	148		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		7050	8622	15672		
	Reinsurers' share	16		2709	4162	6871		
	Net (15-16)	17		4341	4460	8801		
	Claims management costs	18		3122	165	3287		
Provision for unexpired risks	19				(160)	(160)		
Net operating expenses	Commissions	21	2	82	1	83		
	Other acquisition expenses	22	217	1165	217	1165		
	Administrative expenses	23		1563		1563		
	Reinsurance commissions and profit participations	24	927	3461	857	3531		
	Total (21+22+23-24)	29	(708)	(651)	(639)	(720)		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	15699		13916	(1783)		
	Reinsurers' share	32						
	Claims management costs	33						
	Total (31-32+33)	39	15699		13916	(1783)		
Split of line 29	Prior financial years	41		5		5		
	This financial year	42	(708)	(656)	(639)	(725)		
Split of line 39	Incidents occurring prior to this financial year	51	15699		13916	(1783)		
	Incidents occurring in this financial year	52						

Name of insurer **CIS General Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Balance of all treaty reinsurance accepted business

		Company registration number	GL/UK/CM	Period ended			units	Category number	
		R22	IP29999R	GL	31	12	2013	£000	709
			1	2	3		4		
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year		Amount attributable to this financial year		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	1187	209	1017		39		
	Reinsurers' share	12							
	Net (11-12)	13	1187	209	1017		39		
	Claims management costs	14	59		51		(8)		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15							
	Reinsurers' share	16							
	Net (15-16)	17							
	Claims management costs	18							
Provision for unexpired risks	19								
Net operating expenses	Commissions	21		5			5		
	Other acquisition expenses	22							
	Administrative expenses	23		(12)			(12)		
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29		(7)			(7)		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42		(7)			(7)		
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting): Analysis of net claims and premiums

Form 23

Name of insurer **CIS General Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Business

Accident year ended		Company registration number	GL/UK/CM	Period ended			units	Category number							
				day	month	year									
Month	Year	R23	IP29999R	GL	31	12	2013	£000	001						
Claims paid (net) during the accident year		Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %				
				Reported (net)	Incurred but not reported (net)	Reported (net)						Incurred but not reported (net)			
		1	2	3	4	5	6	7	8	9	10	11	12	13	
12	2013	11			132424	137803	59505			329732		474891		69.4	
12	2012	12	175239	267544		122754	114574	12221	197419	70125	(17995)		581313	(6.7)	73.1
12	2011	13	171625	268150	154603	62516	79644	8454	140355	1117	9142		605273	13.8	78.8
12	2010	14	142968	216552	192497	29318	41380	16	66577	14159	(10022)		468092	21.5	86.8
12	2009	15	118272	163459	131808	14203	14626	1134	29006	7617	(6660)	445	375797	(1.0)	74.5
1	2009	16	125605	173127	122808	5692	4103	599	10419	2049	(2074)		381310	(23.1)	67.9
1	2008	17	150809	190948	155867	2946	10038	4920	14479	6171	(2746)		417216	(9.0)	77.8
1	2007	18	437229	810403	556057	12637	105105	26432	108366	20239	15569	59116	1444057	(13.6)	78.8
1	2006	19													
1	2005	20													
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29			382490	507273	113281	566621	121477	314946	59561				

General insurance business (accident year accounting): Analysis of net claims and premiums

Form 23

Name of insurer **CIS General Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Primary (Direct) and Facultative Business

Accident year ended		Company registration number	GL/UK/CM	Period ended			units	Category number							
				day	month	year									
Month	Year	R23	IP29999R	GL	31	12	2013	£000	002						
Claims paid (net) during the accident year		1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13	
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %	
12	2013	11			132424	137803	59505			329732		474891		69.4	
12	2012	12	175239	267544	122754	114574	12221	197419	70125	(17995)		581313	(6.7)	73.1	
12	2011	13	171625	268150	154603	62516	79644	8454	140355	1117	9142	605273	13.8	78.8	
12	2010	14	142968	216552	192497	29318	41380	16	66577	14159	(10022)	468092	21.5	86.8	
12	2009	15	118272	163459	131807	14203	14626	1134	29006	7617	(6660)	445	375797	(1.0)	74.5
1	2009	16	125605	173127	122808	5692	4103	599	10419	2049	(2074)		381310	(23.1)	67.9
1	2008	17	150809	190948	155867	2946	10038	4920	14479	6171	(2746)		417216	(9.0)	77.8
1	2007	18	435662	806891	553813	12428	104684	25836	107917	19501	15530	59116	1436795	(13.6)	78.8
1	2006	19													
1	2005	20													
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29			382281	506852	112685	566172	120739	314907	59561				

General insurance business (accident year accounting): Analysis of net claims and premiums

Form 23

Name of insurer **CIS General Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

Accident year ended		Company registration number	GL/UK/CM	Period ended			units	Category number						
				day	month	year								
Month	Year	R23	IP29999R	GL	31	12	2013	£000	003					
		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward	Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %	
		1	2	3	4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	10	11	12	13	
12	2013	11												
12	2012	12												
12	2011	13												
12	2010	14												
12	2009	15												
1	2009	16												
1	2008	17												
1	2007	18	1567	3512	2244	209	421	596	449	738	39	7262	(1.2)	69.4
		19												
		20												
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29				209	421	596	449	738	39			

General insurance business (accident year accounting): Analysis of net claims and premiums

Form 23

Name of insurer **CIS General Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Total primary (direct) and facultative personal motor business

Accident year ended		Company registration number	GL/UK/CM	Period ended			units	Category number							
				day	month	year									
Month	Year	R23	IP29999R	GL	31	12	2013	£000	120						
Claims paid (net) during the accident year		1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13	
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %	
12	2013	11			90676	116775	47183			254634		291678		87.3	
12	2012	12	123752	227607	98854	110111	10524	173317	54290	(8118)		388095	(3.6)	88.4	
12	2011	13	127546	233344	131507	60327	78516	5980	137933	(4992)	11882	424048	18.4	95.2	
12	2010	14	98868	167475	143531	27056	37458	(1757)	61144	9364	(7751)	291947	23.2	104.5	
12	2009	15	71434	113829	98338	11629	12655	960	24213	3332	(2301)	445	201040	8.6	97.0
1	2009	16	70410	110700	76356	4354	3325	(17)	8207	656	(1201)		194555	(24.1)	79.4
1	2008	17	69993	116664	88666	2055	9497	4115	13131	5164	(2628)		208721	(10.6)	83.5
1	2007	18	275490	609477	410033	10512	86376	12292	87761	11430	9989	45200	979204	(14.8)	81.2
1	2006	19													
1	2005	20													
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29			305463	454713	79280	505706	79244	254506	45645				

General insurance business (accident year accounting): Analysis of net claims and premiums

Form 23

Name of insurer **CIS General Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Primary (direct) and facultative household and domestic all risks.

Accident year ended		Company registration number	GL/UK/CM	Period ended			units	Category number						
				day	month	year								
Month	Year	R23	IP29999R	GL	31	12	2013	£000	160					
		1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13
		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
12	2013	11			37407	18022	10868			66297		155415		42.7
12	2012	12	44202	26508	19304	1237	1857	17941	8567	(4110)		156297	(15.5)	42.6
12	2011	13	36402	20299	17378	536	(697)	2387	(853)	3675	(596)	144410	(3.4)	38.8
12	2010	14	34982	35294	39277	509	2631	941	2374	3102	(1395)	138192	22.8	56.7
12	2009	15	34366	23858	17671	196	455	614	413	1838	(986)	127786	(20.6)	41.7
1	2009	16	38514	32111	26690	141	(98)	392	197	1166	(928)	131858	(15.5)	49.8
1	2008	17	59765	36816	38477	47	100	180	343	517	(533)	140460	5.4	70.2
1	2007	18	85888	48095	44012	526	107	784	911	1084	(578)	218712	(5.5)	60.0
1	2006	19												
1	2005	20												
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29			58666	21757	18023	21326	19949	57171				

General insurance business (accident year accounting): Analysis of net claims and premiums

Form 23

Name of insurer **CIS General Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Balance of all primary (direct) and facultative business

Accident year ended		Company registration number	GL/UK/CM	Period ended			units	Category number						
				day	month	year								
Month	Year	R23	IP29999R	GL	31	12	2013	£000	409					
		1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13
		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
12	2013	11			4341	3006	1454			8801		27798		31.7
12	2012	12	7285	13429	4596	3226	(160)	6161	7268	(5767)		36921	(42.9)	40.5
12	2011	13	7677	14507	5719	1653	87	3275	2434	(2144)		36815	(36.0)	46.1
12	2010	14	9118	13783	9688	1753	1291	3059	1693	(876)		37953	(1.6)	59.8
12	2009	15	12472	25772	15799	2378	1516	4380	2447	(3373)		46971	(25.3)	67.5
1	2009	16	16681	30316	19761	1197	876	2015	227	55		54897	(27.2)	70.6
1	2008	17	21051	37468	28724	844	441	1005	490	415		68035	(18.2)	76.0
1	2007	18	74284	149319	99767	1390	18201	12760	19245	6119	13916	238879	(11.5)	86.4
1	2006	19												
1	2005	20												
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29			18152	30382	15382	39140	21546	3230	13916			

General insurance business (accident year accounting): Analysis of net claims and premiums

Form 23

Name of insurer **CIS General Insurance Limited**

Global business

Financial year ended **31st December 2013**

PRA general insurance business reporting category

Balance of all treaty reinsurance accepted business

Accident year ended		Company registration number	GL/UK/CM	Period ended			units	Category number						
				day	month	year								
Month	Year	R23	IP29999R	GL	31	12	2013	£000	709					
		1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13
		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
12	2013	11												
12	2012	12												
12	2011	13												
12	2010	14												
12	2009	15												
1	2009	16												
1	2008	17												
1	2007	18	1567	3512	2244	209	421	596	449	738	39	7262	(1.2)	69.4
		19												
		20												
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29				209	421	596	449	738	39			

General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance

Form 31

Name of insurer **CIS General Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2013**

Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

Primary (direct) and facultative household and domestic all risks.

Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code			
				day	month	year							
		R31	IP29999R	GL	31	12	2013	000	160	GBP	AA		
Month	Year		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
			Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	2013	11	29878	9631		38874	18474	11168			68516	165479	41.4
12	2012	12	41166	362	44494	19843	1592	1881	18485	9125	(4294)	164492	41.2
12	2011	13	40116	111	55407	704	(112)	2423	1107	4443	(2535)	156553	37.3
12	2010	14	44608	53	76031	547	2941	959	3292	4024	(2869)	146656	54.9
12	2009	15	40514	28	54068	218	738	631	664	2457	(1534)	135263	41.1
1	2009	16	47194	11	69318	178	6	398	197	1367	(982)	140857	49.6
1	2008	17	61071	11	100819	52	164	184	343	563	(506)	149334	67.8
1	2007	18	86762	49	130244	571	174	788	910	1084	(461)	237849	55.4
1	2006	19											
1	2005	20											
Prior accident years		21											
Total (11 to 21)		29		10256		60987	23977	18432	24998	23063	55335		
Line 29 expressed in sterling		30				60987	23977	18432	24998	23063	55335		

General insurance business (accident year accounting): Analysis of gross claims and premiums for motor vehicle direct insurance and facultative reinsurance Form 32

Name of insurer **CIS General Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2013**

Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

Private motor comprehensive

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %	
															Company registration number
Month	Year	Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported						
		1	2	3	4	5	6	7	8	9	10	11	12	13	
12	2013	11	48632	30664		90676	119001	53041			262718	305158	86.1	675	11.7
12	2012	12	82114	10831	123727	98850	113140	16895	174105	57472	(2692)	396148	89.0	756	12.3
12	2011	13	122448	6167	258763	60293	78929	7823	138401	(1813)	10457	434685	93.4	945	13.6
12	2010	14	115306	2338	240411	26917	42547	3226	65057	15222	(7589)	294603	106.3	836	14.1
12	2009	15	82276	446	164330	10954	14731	1927	25729	4641	(2758)	198324	96.8	625	13.2
1	2009	16	72498	118	135950	4312	3284	(16)	8013	757	(1190)	178662	80.3	547	13.3
1	2008	17	68947	44	129175	1762	5717	2335	8914	3429	(2529)	179890	77.3	503	13.7
1	2007	18	134740	324	468755	9236	40678	9408	36815	11212	11295	661742	79.8	568	23.8
1	2006	19													
1	2005	20													
Prior accident years		21													
Total (11 to 21)		29		50932		303000	418027	94639	457034	90920	267712				
Line 29 expressed in sterling		30				303000	418027	94639	457034	90920	267712				

General insurance business (accident year accounting): Analysis of gross claims and premiums for motor vehicle direct insurance and facultative reinsurance Form 32

Name of insurer **CIS General Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2013**

Reporting territory **United Kingdom other than home foreign**

PRA general insurance business reporting category

Private motor non-comprehensive

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %	
															Company registration number
Month	Year	Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported						
		1	2	3	4	5	6	7	8	9	10	11	12	13	
12	2013	11	3		1		3			4	6	66.7			
12	2012	12	2	25	4		5	3	12	(6)	22	154.5			
12	2011	13	59	6	262	29	186	47	126	82	54	67.7	2	3.3	
12	2010	14	441	15	1864	139	332	22	316	435	(258)	4732	49.8	14	3.3
12	2009	15	1099	12	5293	791	312	135	926	158	154	6767	96.5	29	3.8
1	2009	16	2189	6	10985	116	62	2	221	105	(146)	17906	62.4	53	4.1
1	2008	17	4117	7	30712	280	3780	1865	4188	1846	(109)	30647	119.5	87	4.7
1	2007	18	18557	89	212345	1277	49376	5588	52484	3060	697	317191	84.7	136	13.7
1	2006	19													
1	2005	20													
Prior accident years		21													
Total (11 to 21)		29		135	2637	54048	7667	58264	5698	390					
Line 29 expressed in sterling		30			2637	54048	7667	58264	5698	390					

Equalisation provisions

Form 37

Name of insurer **CIS General Insurance Limited**

Global business

Financial year ended **31st December 2013**

		Company registration number		GL/UK/CM	Period ended			units
		R37	IP29999R		GL	day	month	
		1	2	3	4	5	6	7
Calculation of the maximum provision								
Total net premiums written in the previous 4 years	11	603318	53			24		
Net premiums written in the current year	12	149109						
Maximum provision	13	30097	2			4	30103	

Calculation of the transfer to/from the provision

Equalisation provision brought forward	21						29460	
Transfers in	22	4473					4473	
Total abnormal loss	23		32			26		
Provisional transfers out	24		2			4	6	
Excess of provisional transfer out over fund available	25							
Provisional amount carried forward (21+22-24+25)	26						33927	
Excess, if any, of 26 over 13	27						3824	
Equalisation provision carried forward (26-27)	28						30103	
Transfer in/(out) for financial year (28-21)	29						643	

Equalisation provisions technical account: Accident year accounting

Form 38

Name of insurer **CIS General Insurance Limited**

Global business

Financial year ended **31st December 2013**

		Company registration number		GL/UK/CM	Period ended			units
		R38	IP29999R		day	month	year	
		R38	IP29999R	GL	31	12	2013	£000
	Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non-proportional treaty)			
	1	2	3	4	5			
Other than credit business								
Net premiums earned	11	159702						
Claims incurred net of reinsurance	12	57022	32	(46)		26		
Trigger claims value	13	115784						
Abnormal loss	19		32			26		
Trigger claims ratio		72.5 %	72.5 %	95 %	25 %	100 %		

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Credit business

Net premiums earned	21	
Claims incurred net of reinsurance	22	
Claims management costs	23	
Net operating expenditure	24	
Technical surplus / (deficit) (21-22-23-24)	29	

Statement of Additional Information on General Business Major Treaty Reinsurers required by Rule 9.25 of the Accounts and Statements Rules

CIS General Insurance Limited

Global business

Financial year ended **31 December 2013**

CISGIL's major treaty reinsurers during 2013, as defined by rule 9.25, were:-

1.	(a)	Underwriting members of Lloyd's One Lime Street London	
	(b)	CISGIL was not at any time during 2013 connected with this company.	
	(c)	Total general business proportional reinsurance premiums payable in 2013	Nil
		Total general business non-proportional reinsurance premiums payable in 2013	3,792,186
	(d)	Debts due from this reinsurer at 31 December 2013	Nil
	(e)	Deposits received from this reinsurer amount to	Nil
	(f)	Anticipated recoveries from this reinsurer amount to	5,597,103
2.	(a)	Faraday Reinsurance Company Limited Corn Exchange, 55 Mark Lane London	
	(b)	CISGIL was not at any time during 2013 connected with this company.	
	(c)	Total general business proportional reinsurance premiums payable in 2013	Nil
		Total general business non-proportional reinsurance premiums payable in 2013	724,445
	(d)	Debts due from this reinsurer at 31 December 2013	Nil
	(e)	Deposits received from this reinsurer amount to	Nil
	(f)	Anticipated recoveries from this reinsurer amount to	7,574,897

**Statement of Additional Information on General Business Major Treaty Reinsurers required by Rule 9.25 of the Accounts and Statements Rules
(continued)**

CIS General Insurance Limited

Global business

Financial year ended **31 December 2013**

3.	(a)	Everest Reinsurance Company Wessex House, 45 Reid Street Hamilton HM DX, Bermuda	
	(b)	CISGIL was not at any time during 2013 connected with this company.	
	(c)	Total general business proportional reinsurance premiums payable in 2013	Nil
		Total general business non-proportional reinsurance premiums payable in 2013	Nil
	(d)	Debts due from this reinsurer at 31 December 2013	Nil
	(e)	Deposits received from this reinsurer amount to	Nil
	(f)	Anticipated recoveries from this reinsurer amount to	2,921,420
4.	(a)	Swiss Re Europe S.A. Mythenquai 50/60 8022 Zurich Switzerland	
	(b)	CISGIL was not at any time during 2013 connected with this company.	
	(c)	Total general business proportional reinsurance premiums payable in 2013	Nil
		Total general business non-proportional reinsurance premiums payable in 2013	1,259,170
	(d)	Debts due from this reinsurer at 31 December 2013	Nil
	(e)	Deposits received from this reinsurer amount to	Nil
	(f)	Anticipated recoveries from this reinsurer amount to	3,521,930

**Statement of Additional Information on General Business Major Treaty Reinsurers required by Rule 9.25 of the Accounts and Statements Rules
(continued)**

CIS General Insurance Limited

Global business

Financial year ended **31 December 2013**

5.	(a)	Validus Re Suite 1790 48 Par-la-Ville Road Hamilton HM 11 Bermuda	
	(b)	CISGIL was not at any time during 2013 connected with this company.	
	(c)	Total general business proportional reinsurance premiums payable in 2013	Nil
		Total general business non-proportional reinsurance premiums payable in 2013	325,264
	(d)	Debts due from this reinsurer at 31 December 2013	Nil
	(e)	Deposits received from this reinsurer amount to	Nil
	(f)	Anticipated recoveries from this reinsurer amount to	Nil
6.	(a)	Hannover Re Bermuda Victoria Place, 31 Victoria Street Hamilton HM10, Bermuda	
	(b)	CISGIL was not at any time during 2013 connected with this company.	
	(c)	Total general business proportional reinsurance premiums payable in 2013	Nil
		Total general business non-proportional reinsurance premiums payable in 2013	Nil
	(d)	Debts due from this reinsurer at 31 December 2013	Nil
	(e)	Deposits received from this reinsurer amount to	Nil
	(f)	Anticipated recoveries from this reinsurer amount to	Nil

Statement of Additional Information on General Business Major Treaty Reinsurers required by Rule 9.25 of the Accounts and Statements Rules (continued)

CIS General Insurance Limited

Global business

Financial year ended **31 December 2013**

7.	(a)	Hannover Ruckversicherung AG Karl-Wiechert-Allee 50 30625 Hannover, Germany	
	(b)	CISGIL was not at any time during 2013 connected with this company.	
	(c)	Total general business proportional reinsurance premiums payable in 2013	Nil
		Total general business non-proportional reinsurance premiums payable in 2013	1,250,030
	(d)	Debts due from this reinsurer at 31 December 2013	Nil
	(e)	Deposits received from this reinsurer amount to	Nil
	(f)	Anticipated recoveries from this reinsurer amount to	3,526,902
8.	(a)	Munchener Ruckversicherungs-Gesellschaft Koniginstrasse 107 80802 Munich, Germany	
	(b)	CISGIL was not at any time during 2013 connected with this company.	
	(c)	Total general business proportional reinsurance premiums payable in 2013	Nil
		Total general business non-proportional reinsurance premiums payable in 2013	Nil
	(d)	Debts due from this reinsurer at 31 December 2013	Nil
	(e)	Deposits received from this reinsurer amount to	Nil
	(f)	Anticipated recoveries from this reinsurer amount to	707,681

**Statement of Additional Information on General Business Major Treaty Reinsurers required by Rule 9.25 of the Accounts and Statements Rules
(continued)**

CIS General Insurance Limited

Global business

Financial year ended **31 December 2013**

9.	(a)	New Reinsurance Company Zollikerstrasse 226 CH - 8008 Zurich Switzerland	
	(b)	CISGIL was not at any time during 2013 connected with this company.	
	(c)	Total general business proportional reinsurance premiums payable in 2013	Nil
		Total general business non-proportional reinsurance premiums payable in 2013	Nil
	(d)	Debts due from this reinsurer at 31 December 2013	Nil
	(e)	Deposits received from this reinsurer amount to	Nil
	(f)	Anticipated recoveries from this reinsurer amount to	579,800
10.	(a)	R&V Re Leipziger Strasse 35 65191 Wiesbaden, Germany	
	(b)	CISGIL was not at any time during 2013 connected with this company.	
	(c)	Total general business proportional reinsurance premiums payable in 2013	Nil
		Total general business non-proportional reinsurance premiums payable in 2013	2,032,048
	(d)	Debts due from this reinsurer at 31 December 2013	Nil
	(e)	Deposits received from this reinsurer amount to	Nil
	(f)	Anticipated recoveries from this reinsurer amount to	6,580,663

Returns under the Interim Prudential Sourcebook for Insurers

**Statement of Additional Information on General Business Major Facultative Reinsurers
required by Rule 9.26 of the Accounts and Statements Rules**

CIS General Insurance Limited

Global business

Financial year ended **31 December 2013**

CISGIL had no major facultative reinsurers during 2013, as defined by rule 9.26.

**Statement of Additional Information on General Business Major Reinsurance Cedants required
by Rule 9.27 of the Accounts and Statements Rules**

CIS General Insurance Limited

Global business

Financial year ended **31 December 2013**

CISGIL had no major reinsurance cedants during 2013, as defined by rule 9.27.

Statement of Additional Information on Derivative Contracts required by Rule 9.29 of the Accounts and Statements Rules

CIS General Insurance Limited

Global business

Financial year ended **31 December 2013**

- (i) Derivatives can be used only as a means of efficient portfolio management and their use for speculative purposes is prohibited.
- (ii) CISGIL's guidelines for the use of derivative contracts permit the purchase, or sale, of financial futures contracts which are not expected to be exercised. Equivalent assets may be purchased, or sold, at the time that the derivative contract is closed out. There is an overriding requirement in the guidelines that, at the time of the acquisition of a derivative contract, funds must be available to meet the obligations under the contract.
- (iii) The maximum exposure during 2013 to financial futures contracts which were not expected to be exercised was **£(zero)**.

Statement of Additional Information on Controllers required by Rule 9.30 of the Accounts and Statements Rules

CIS General Insurance Limited

Global business

Financial period ended **31 December 2013**

We confirm that the following is a list of:

- (a) persons who, to the knowledge of the company, have been, at any time during the period ended 31 December 2013, a controller of the company; and
- (b) in the case of each person who was a controller of the company at 31 December 2013:
 - (i) the percentage of shares he held at that time in the company, or in another company of which the company was a subsidiary undertaking; and
 - (ii) the percentage of the voting power which he was entitled at that time to exercise, or control the exercise of, at any general meeting of the company, or another company of which it was a subsidiary undertaking;

in each case, either alone or with any associate or associates.

Persons who, to the knowledge of the company, have been, at any time during the period ended 31 December 2013, a controller of the company.	In the case of each person who was a controller of the company at 31 December 2013:	
	The percentage of shares he held at that time in the company, or in another company of which the company was a subsidiary undertaking, either alone or (<i>shown separately</i>) with any associate or associates	The percentage of the voting power which he was entitled at that time to exercise, or control the exercise of, at any general meeting of the company, or another company of which it was a subsidiary undertaking, either alone or (<i>shown separately</i>) with any associate or associates
Co-operative Banking Group Limited	Alone:100%. With Associates:100%	Alone:100%. With Associates:100%
Co-operative Group Limited	Alone:100%. With Associates: 100%	Alone:100%. With Associates: 100%

**Statement of Additional Information on Financial Reinsurance and Financing Arrangements:
General Insurers required by Rule 9.32A of the Accounts and Statements Rules**

CIS General Insurance Limited

Global business

Financial year ended **31 December 2013**

CISGIL had no financial reinsurance or financing arrangements during 2013, as defined by rule 9.32A.

General business: Summary of reinsurance business cededName of Company **CIS General Insurance Limited**

Global business

Financial year ended **31 December 2013**

<u>Accounting Class</u>	<u>Description of Reinsurance cover</u>	<u>Society's maximum retention</u>	<u>Society's maximum net probable loss per contract</u>	<u>Society's maximum net probable loss per class</u>	<u>Reinsurer's maximum capacity or indemnity</u>	<u>Period</u>	<u>Premium ceded Reinsurer's share of gross premium</u>
110. <u>Accident & Health Outsourcing arrangement</u>	i) Quota share	Nil	Nil	Nil	Unlimited	29/10/08 - 28/10/14	Facultative Nil Non-Facultative 1.10%
120. <u>Motor Personal</u>	i) Excess of loss	£3,880,000 any one event (indexed)	£3,880,000 any one event (indexed)	£3,880,000 (indexed)	Unlimited	01/01/13 – 31/12/13	Facultative Nil Non-Facultative 4.56%
160. <u>Property Personal</u>	i) Catastrophe	£20,000,000 any one event	£20,000,000 any one event	£20,000,000	£190,000,000 any one event	01/01/13 - 31/12/13	Facultative Nil Non-Facultative 5.94%
ii) Subsidence	ii) Quota share	Nil	Nil		£1,550,000	01/01/09 - 31/12/13	
iii) Liability to domestic employees	iii) Excess of loss	£2,000,000 any one event (indexed)	£2,000,000 any one event (indexed)		£8,000,000 any one event (indexed)	01/01/13 – 31/12/13	
180. <u>Financial Loss Personal</u>							Facultative Nil Non-Facultative 25.42%
i) IPA Home Rescue Plus	i) Quota Share	Nil	Nil	Nil	Unlimited	01/01/11 - 31/12/13	
ii) IPA Road Rescue Plus	ii) Quota Share	Nil	Nil		Unlimited	01/01/13 - 31/12/13	
iii) IPA Home Owners	iii) Quota Share	Nil	Nil		Unlimited	01/01/13 - 31/12/13	
Travel Advice & Assistance	iv) Quota Share	Nil	Nil		Unlimited	01/01/13 - 31/12/13	
iv) IPA Foreign use	v) Quota Share	Nil	Nil		Unlimited	01/01/13 - 31/12/13	
v) IPA Road Rescue	vi) Quota Share	Nil	Nil		Unlimited	01/01/11 - 31/12/13	
vi) IPA Home Rescue							

General business: Summary of reinsurance business cededName of Company **CIS General Insurance Limited**

Global business

Financial year ended **31 December 2013**

<u>Accounting Class</u>	<u>Description of reinsurance cover</u>	<u>Society's maximum retention</u>	<u>Society's maximum net probable loss per contract</u>	<u>Society's maximum net probable loss per class</u>	<u>Reinsurer's maximum capacity or indemnity</u>	<u>Period</u>	<u>Premium ceded Reinsurer's share of gross premium</u>
220. <u>Motor Commercial</u>	i) Excess of loss	£3,880,000 any one event (indexed)	£3,880,000 any one event (indexed)	£3,880,000 (indexed)	Unlimited	01/01/13 – 31/12/13	Facultative Nil Non-Facultative 29.14%
Outsourcing arrangement	ii) Quota Share	Nil	Nil		Unlimited	29/10/08 - 28/10/14	
260. <u>Property Commercial</u>	i) Risk excess	£100,000 per event; £200,000 in the aggregate	£100,000 per event; £200,000 in the aggregate	£200,000	Unlimited	01/01/13 - 31/12/13	Facultative Nil Non-Facultative 99.26%
ii) Outsourcing arrangement	iii) Quota Share	Nil	Nil		Unlimited	29/10/08 - 28/10/14	
270. <u>Liability Commercial</u>	Quota Share	Nil	Nil	Nil	Unlimited	29/10/08 - 28/10/14	Facultative Nil Non-Facultative 98.85%

General business: Summary of reinsurance business cededName of Company **CIS General Insurance Limited**

Global business

Financial year ended **31 December 2013**

<u>Accounting Class</u>	<u>Description of reinsurance cover</u>	<u>Society's maximum retention</u>	<u>Society's maximum net probable loss per contract</u>	<u>Society's maximum net probable loss per class</u>	<u>Reinsurer's maximum capacity or indemnity</u>	<u>Period</u>	<u>Premium ceded Reinsurer's share of gross premium</u>
280. <u>Financial Loss Commercial</u>							
i) Bonds	i) Quota Share	Nil	Nil	Nil	£10,500,000 aggregate any one year	01/01/13- 31/12/13	Facultative Nil Non-Facultative 114.18%
ii) Outsourcing arrangement	ii) Quota Share	Nil	Nil	Nil	Unlimited	29/10/08 - 28/10/14	
350. <u>MAT Direct</u>							
Outsourcing arrangement	Quota share	Nil	Nil	Nil	Unlimited	29/10/08 - 28/10/14	Facultative Nil Non-Facultative 100.0%

Supplementary notes**CIS General Insurance Limited**

Global business

Financial period ended **31 December 2013****Form 3*****0301* Net admissible asset reconciliation**

	2013	2012
	£000	£000
Assets		
Form 13 line 89	1,269,803	1,430,638
Liabilities		
Form 15 line 69	<u>(1,019,727)</u>	<u>(1,191,609)</u>
	250,076	239,029
Capital resources		
Form 3 line 79	<u>335,076</u>	<u>324,029</u>
Difference being subordinated debt classified as tier two capital in Form 3	<u>85,000</u>	<u>85,000</u>

***0310* Valuation differences**

The amount included at line 35 is as follows:

	2013	2012
	£000	£000
Negative valuation differences		
Equalisation provision	(30,103)	(29,460)
Net valuation differences at line 35	<u>(30,103)</u>	<u>(29,460)</u>

***0313* Reconciliation of reserve movements and retained profit**

		2013	2012
		£000	£000
Retained reserves bf	F3 L12 C4 (PY)	93,113	62,774
Retained (loss)/profit for the year	F16 L59 C1 (CY)	6,174	29,525
Chg in statutory equalisation provision	F16 L12 C1 (CY)	643	814
Total		<u>99,930</u>	<u>93,113</u>
Retained reserves cf	F3 L12 C3 (CY)	99,930	93,113
Difference		0	0

Supplementary notes

CIS General Insurance Limited

Global business

Financial period ended **31 December 2013**

Form 11

1104 The provisions disclosed in Line 51 are discounted in respect of periodic payment cases. The discount amount is £60.6m (2012: £55.7m).

1105 Reconciliation of gross claims outstanding in Form 11 and Form 22

	2013	2012
	£000	£000
Form 11 Line 43	632,363	694,775
Form 22 Line 11 Column 3	466,992	457,154
Form 22 Line 14 Column 3	10,135	10,154
Form 22 Line 15 Column 3	210,309	276,513
Form 22 Line 18 Column 3	6,502	8,083
Total	693,938	751,904
Difference being adjustment for discounting reported in Form 22 Line 31 Column 3	61,575	57,129

CISGIL discounts outstanding claims provisions in respect of periodic payment cases and certain asbestos cases relating to Electrical Industry Run-Off Services (EIROS).

Details of the discounting adjustment are disclosed in Note 20Aa.

1106 The net provisions for claims outstanding in line 51 are stated net of salvage and subrogation recoveries of £24.5m (2012: £61.3m).

Form 12

1205 Details of the amounts included in Form 12 that differ from the corresponding amounts in Form 22 are disclosed in note 1105. Amounts relate to Line 23 in Form 12.

Form 13

1301 Unlisted securities and unauthorised collective investment schemes

At 31 December 2013, CISGIL held no unlisted securities (2012: £nil).

1302 Hybrid securities

The aggregate value of hybrid securities held by CISGIL is £78.4m (2012: £38.3m).

1303 Salvage and subrogation

No amounts in respect of salvage and subrogation recoveries were included in Form 13 other than at line 73.

Supplementary notes

CIS General Insurance Limited

Global business

Financial period ended **31 December 2013**

Form 13 (continued)

***1304* Set off of assets and liabilities**

Assets and liabilities have been set off in accordance with generally accepted accounting principles.

***1305* Counterparty limits**

The maximum extent to which CISGIL was permitted, by its internally imposed limits, to be exposed to any one counterparty in relation to conducting its investment dealing, stock lending and derivative trading activities was based on the exposure limits below of the value of the investment portfolio of the fund:

Gilts	Unlimited
EIB Bonds	10%
AAA/AA rated	5%
A rated	4%
BBB rated	3%

There were no breaches of these limits identified during the year.

Breaches are reported to and monitored by the Capital Liability Investments and Pensions committee (CLIP).

***1306* Exposure to large counterparties**

At 31 December 2013, CISGIL had no large counterparty exposures (2012: £nil).

***1307* Secured obligations**

At 31 December 2013, the aggregate value of secured obligations was £nil (2012: £nil).

***1314* Tangible leased assets**

CISGIL does not hold any tangible assets acquired under a lease contract.

Form 15

***1501* Provision for reasonably foreseeable adverse variations**

At the end of the year, there were no derivative contracts held by CISGIL which were subject to volatility of asset values and no provision for adverse change is required.

Supplementary notes**CIS General Insurance Limited**

Global business

Financial period ended **31 December 2013****Form 15 (continued)*****1502* Contingent liabilities and guarantees**

CISGIL has three contingent liabilities as at 31 December 2013.

CISGIL has a contract with Parabis Ltd, for the provision of claims handling services for third party motor claims. These services are currently treated as VAT exempt within these financial statements. However, this treatment has been challenged by Her Majesty's Revenue & Customs (HMRC). If the view of HMRC is upheld, CISGIL will be liable for a VAT charge (from 2010) of up to £2.1m (2012: £1.4m). Legal Counsel has indicated that it is probable that HMRC's view will be successfully challenged, and therefore a provision has not been made in the annual report and accounts.

During 2012, a provision was raised by Co-Insurance Society Limited (CISL), at the time a fellow subsidiary of the Co-operative Banking Group Limited, to cover the present value of lease commitments arising from the failure of a counterparty to which a number of leases had previously been assigned. As CISGIL benefited from the original assignment transaction, CISGIL made a cash contribution in 2012 of £2.6m towards the initial provision. In 2013, the provision and CISGIL's cash contribution was transferred into CFS Management Services Limited (CFSMS). CISGIL has an agreement with CFSMS, to contribute to any additional costs in excess of the original provision it incurs. However the timing and size of this contribution is uncertain and as such a provision has not been made.

CISGIL is party to a Deed of Guarantee with the Trustee for the benefit of the Co-operative Group Pension Scheme (PACE) that, if CFSMS does not pay any amount due in respect of its funding obligations to PACE, CISGIL will pay to PACE its share of the amount due as if it were the principal obligor for such share. CISGIL is currently recharged by CFSMS for its share of the pension contributions, including an element of the PACE deficit funding. The directors have no reason to believe that CFSMS will not be able to continue making payments to PACE when due and therefore do not expect any payments to be required under the guarantee.

***1507* Amounts in line 83**

	2013	2012
	£000	£000
Equalisation provision	(30,103)	(29,460)
Net valuation differences at line 83	<u>(30,103)</u>	<u>(29,460)</u>

Form 16***1601* Basis of conversion of foreign currency**

Rates of exchange prevailing at the time of the transaction have been used to convert amounts of income and expenditure denominated in foreign currencies relating to general business in accounting classes 9 and 10 and to home foreign business. Other amounts are included in the Return at the rates of exchange ruling at the end of the year

Supplementary notes

CIS General Insurance Limited

Global business

Financial period ended **31 December 2013**

Form 20A

20Aa Business allocated to a category under rule 9.14B

CISGIL discounts outstanding claims provisions in respect of periodic payment cases and certain asbestos cases relating to Electrical Industry Run-Off Services (EIROS).

Periodic payment cases are allocated to categories 121, 122, 123, 221, 222 and 223.

EIROS cases are allocated to categories 271 and 273.

The following table shows the effect of discounting on the relevant cases:

	PP claims	EIROS claims	Total
	£000	£000	£000
Discounted provision	23,780	2,675	26,455
Effect of discounting	<u>60,617</u>	<u>958</u>	<u>61,575</u>
Undiscounted provision	<u>84,397</u>	<u>3,633</u>	<u>88,030</u>

20Ab Contracts of insurance against risks of death, or injury to, passengers

Contracts of insurance against risks of death of, or injury to, passengers have been allocated to Personal Motor business categories 121 to 123 and Commercial Motor business categories 221 to 223.

20Ac Business allocated to category 223

Business allocated to category 223 comprises cover for Private Hire Cars, Motor Internal Garage Insurance, Motor Combined Garage and Motor Tractors.

20Af Amounts reported under category 113

All amounts reported under category 113 arise from account class 1 in Part II of Annex 1.2.

20Ag Gross premiums written attributable to home foreign or overseas business

For all risk categories within combined category 002 (primary (direct) and facultative business) gross written premium and the reinsurers' share of gross written premium is attributable solely to business written in the United Kingdom.

Supplementary notes

CIS General Insurance Limited

Global business

Financial period ended **31 December 2013**

Form 20A (continued)

For risk category 660 premium income is analysed as follows:

	UK £000	O/seas £000
Gross written premiums	(1)	-
Reinsurers' share	-	-
	<hr/>	<hr/>
Net written premiums	(1)	-
	<hr/>	<hr/>

The countries in which the business in risk category 660 is carried on are:

Canada
Czech Republic
Hong Kong
Slovakia

20Aj Cessation of business

CISGIL ceased to write new contracts of Proportional and Non-proportional Reinsurance Treaty business in 2006 (all categories in the range 510 to 690). The final date upon which such contracts were issued was 1 July 2006.

Form 20

2000 No information has been provided for category 220 in 2013 as business written in this class is under the de-minimis limits detailed in IPRU (Ins), volume 2, appendix 9.2.

2007 Material connected party transactions

In 2006 CISGIL entered into an agreement with CFS Management Services Limited (CFSMS), a fellow subsidiary within the Co-operative Banking Group, for the provision of services. CISGIL does not have any employees, and all sales are effected by staff of CFSMS which also provides administration and other services. Services are recharged from CFSMS to CISGIL at cost by way of a management service charge. During 2013 the cost of services provided by CFSMS to CISGIL totalled £163.4m (2012: £150.7m).

Supplementary notes

CIS General Insurance Limited

Global business

Financial period ended **31 December 2013**

Form 21

2100 No information has been provided for category 220 in 2013 as business written in this class is under the de-minimis limits detailed in IPRU (Ins), volume 2, appendix 9.2.

2101 The 2013 brought forward amounts for category 409, represent the closing amounts for categories 220 and 409 in the previous return, , due to category 220 not being reported per note 2100.

2102 Statement of the basis upon which unearned premiums are provided

For combined categories 120, 160 and 409, the proportion of written premiums relating to periods of risk beyond the year end is carried forward to future accounting periods as unearned premium. The relevant proportion is calculated, for the overwhelming majority of contracts, using the daily pro-rata basis, with the remainder being determined on the 24ths basis.

For combined category 709, unearned premiums are determined in accordance with a statistical model which takes into account the month of inception of the treaties and the period of unexpired risk.

Form 22

2200 No information has been provided for category 220 in 2013 as business written in this class is under the de-minimis limits detailed in IPRU (Ins), volume 2, appendix 9.2.

2201 The 2013 brought forward amounts for category 409, represent the closing amounts for categories 220 and 409 in the previous return, due to category 220 not being reported per note 2200.

2202 Basis of determining claims management expenses payable and carried forward

For combined categories 120, 160, 409 and 709, claims management costs comprise internal and external expenses paid in the year relating to claims handling and settlement, together with an allocation of both direct and indirect overheads attributable to general business. Claims management costs payable include the movement in the provision for outstanding claims management costs. The provision is calculated by applying ratios of claims management costs expended to claims paid against the liabilities for outstanding claims. The amount calculated is reduced by a factor to take account of work already completed.

2203 Claims management costs: assumed rates of investment return

No allowance for investment income is made in the calculation of the provision.

2204 Basis of determining acquisition costs (other than commission) payable and carried forward

For combined categories 120, 160, 409 and 709, acquisition costs comprise all direct and indirect costs arising from the conclusion of insurance contracts including all costs associated with the processing and issue of policies. Management recharges not considered to be acquisition costs are shown as administrative expenses. Acquisition costs are deferred to future years in proportion to the amount of written premium unearned at the balance sheet date.

2205 Provision for unexpired risks

There is a provision for unexpired risks of £2.2m (2012:£nil) which primarily is for the private motor categories.

Supplementary notes

CIS General Insurance Limited

Global business

Financial period ended **31 December 2013**

Form 23

2300 No information has been provided for category 220 in 2013 as business written in this class is under the de-minimis limits detailed in IPRU (Ins), volume 2, appendix 9.2.

2301 The 2013 brought forward amounts for category 409, represent the closing amounts for categories 220 and 409 in the previous return, due to category 220 not being reported per note 2300.

Form 24

2400 All general insurance business is accounted for on an accident year basis and consequently all entries would be blank.

Form 25

2500 All general insurance business is accounted for on an accident year basis and consequently all entries would be blank.

Form 26

2600 All general insurance business is accounted for on an accident year basis and consequently all entries would be blank.

Form 27

2700 All general insurance business is accounted for on an accident year basis and consequently all entries would be blank.

Form 28

2800 All general insurance business is accounted for on an accident year basis and consequently all entries would be blank.

Form 29

2900 All general insurance business is accounted for on an accident year basis and consequently all entries would be blank.

Form 30

3000 CISGIL discounted claims are under the de-minimis limits detailed in IPRU (Ins), volume 2, appendix 9.2 paragraph 27, and has therefore adopted the exemption available.

Form 34

3400 All general insurance business is accounted for on an accident year basis and consequently all entries would be blank.

Form 36

3600 All general insurance business is accounted for on an accident year basis and consequently all entries would be blank.

Form 39

3900 All general insurance business is accounted for on an accident year basis and consequently all entries would be blank.

Directors' Certificate required by Rule 9.34 of the Accounts and Statements Rules

CIS General Insurance Limited

Global business

Financial year ended **31 December 2013**

We certify -

1. (a) that the return has been properly prepared in accordance with the requirements in IPRU(INS), GENPRU and INSPRU; and
- (b) we are satisfied that:
 - (i) throughout the financial year in question, CISGIL has complied in all material respects with the requirements in SYSC and PRIN as well as the provisions of IPRU(INS), GENPRU and INSPRU; and
 - (ii) it is reasonable to believe that CISGIL has continued so to comply subsequently, and will continue so to comply in future.

CHIEF EXECUTIVE

Mark Summerfield

DIRECTOR

Robert Newton

DIRECTOR

Neil McKenzie

16 April 2014

Report of the auditor to the Directors pursuant to Rule 9.35 of IPRU(INS) the Interim Prudential Sourcebook for Insurers

CIS General Insurance Limited ('the Society')

Global business

Financial year ended **31 December 2013**

We have examined the following documents prepared by the Society pursuant to the Accounts and Statements Rules set out in part I and part IV of chapter 9 to IPRU(INS) the Interim Prudential Sourcebook for Insurers, GENPRU the General Prudential Sourcebook and INSPRU the Insurance Prudential Sourcebook ("the Rules") made by the Prudential Regulation Authority ("PRA") under section 137G of the Financial Services and Markets Act 2000:

- forms 1, 3, 11 to 13, 15 to 16, 20A to 23, 31, 32, 37 and 38 (including the supplementary notes on pages 1 to 47 and 61 to 68 ('the Forms'); and
- the statements required by IPRU(INS) rules 9.25, 9.26, 9.27 and 9.29 on pages 48 to 55 ('the Statements').

We are not required to examine and do not express an opinion on:

- the statements required by IPRU(INS) rules 9.30, 9.32 and 9.32A on pages 56 to 60; and
- the certificate required by IPRU(INS) rule 9.34 on page 69 ('the certificate').

This report is made solely to the Society's directors, as a body, in accordance with the requirements of IPRU(INS) rule 9.35. We acknowledge that the directors are required to submit this report to the PRA, to enable the PRA to verify that an auditor's report has been commissioned by the Society's directors and issued in accordance with the requirements of IPRU(INS) rule 9.35 and to facilitate the discharge by the PRA of its regulatory functions in respect of the Society, conferred on the PRA by or under the Financial Services and Markets Act 2000. Our work (including our examination) has been undertaken so that we might state to the Society's directors, as a body, those matters we are required to state to them in an auditor's report issued pursuant to IPRU(INS) rule 9.35 and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Society and the Society's directors as a body, for our work (including our examination), for this report, or for the opinions we have formed.

Respective responsibilities of the Society and its auditors

The Society is responsible for the preparation of an annual return (including the Forms, the Statements, the statements not examined by us and the certificate) under the provisions of the Rules. Under IPRU(INS) rule 9.11 the Forms, the Statements, the statements not examined by us and the certificate are required to be prepared in the manner specified in the Rules and to state fairly the information provided on the basis required by the Rules.

It is our responsibility to form an independent opinion as to whether the Forms and the Statements meet these requirements, and to report our opinions to you. We also report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the Forms and the Statements are not in agreement with the accounting records and returns; or
- we have not received all the information we require for our examination.

Report of the Auditor to the Directors pursuant to Rule 9.35 of IPRU(INS) the Interim Prudential Sourcebook for Insurers

CIS General Insurance Limited (“the Society”)

Global business

Financial year ended **31 December 2013**

Basis of opinion

We conducted our work in accordance with Practice Note 20: 'The Audit of Insurers in the United Kingdom' (Revised) issued by the Auditing Practices Board. Our work included examination, on a test basis, of evidence relevant to the amounts and disclosures in the Forms and the Statements. The evidence included that obtained by us relating to the audit of the financial statements of the Society for the financial period. It also included an assessment of the significant estimates and judgements made by the Society in the preparation of the Forms and the Statements.

We planned and performed our work so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the Forms and the Statements are free from material misstatement, whether caused by fraud or other irregularity or error, and comply with IPRU(INS) rule 9.11.

Opinion

In our opinion the Forms and the Statements fairly state the information provided on the basis required by the Rules and have been properly prepared in accordance with the provisions of those Rules.

Karen Orr
for and on behalf of KPMG Audit Plc,
Statutory Auditor
Chartered Accountants
St James Square
Manchester
M2 6DS

16 April 2014