

**CPIC (SH601601, HK02601)**
**Stock Data (Ending Oct 31, 2016)**

Total equity base (in million)	9,062
A-share	6,287
H-share	2,775
Total Cap (in RMB million)	252,281
A-share	184,335
H-share(in HKD million)	77,839
6-mth highest/lowest	
A-share (in RMB)	30.52/25.79
H-share (in HKD)	29.55/24.95

**Investor Relations Calendar**

Nov. 30-Dec. 1, 2016  
 Credit Suisse Asia Financials Corporate Day  
 Hong Kong

Nov. 30-Dec. 1, 2016  
 Haitong Corporate Day  
 Shanghai

Jan. 9-11, 2017  
 Deutsche Bank China Summit  
 Beijing

**CONTENTS**
**• Briefing**

CPIC Life Inaugurates KMH Annuity Products (p 2)

**• Company Updates**

CPIC Group total assets surpass 1 trillion yuan(p 2)

CPIC wins The Asset Platinum Award in Governance, CSR and IR(p 3)

CPIC Life's agency channel exceeds 100 billion yuan in premium income(p 3)

CPIC Euler Hermes Credit Insurance Distribution Co. Ltd launched(p 3)

CPIC P/C consolidates Anxin Agricultural Insurance(p 3)

CPIC AMC obtains qualification for Shenzhen Hong Kong Connect (p 3)

Changjiang Pension receives permission for stock index futures(p 3)

**Investor Relations Department**

Tel: 021-58767282

Fax: 021-68870791

E-MAIL: ir@cpic.com.cn

Add: 40F, 190 Central YinchengRd.,

Shanghai, P.R. China, 200120

**Contact: Katrina Xie**

Tel: 021-33961157

E-MAIL: xieyusheng@cpic.com.cn

**Disclaimer**

China Pacific Insurance Company (the "Company") abides by the disclosure obligations by securities regulators and stock exchanges in accordance with the law. The newsletter is for information purpose only and do not constitute investment suggestion in any circumstances. The Company nor has any liability for any loss howsoever arising from any information contained in the newsletter. All copyrights are reserved by the Company. The newsletter belongs to non-public information. Without written authorization by the Company, none part of the newsletter could be copied or substituted to others in any circumstance.

**Premium Income (Unit: in RMB million)**

Premium Income	Jan-Oct	Changes	October	Changes
-P&C	78,482	1.0%	6,987	(1.4%)
-Life	126,181	29.3%	8,846	10.4%

## BRIEFING

### ● CPIC Life Inaugurates Kaimenhong (KMH) Annuity Products

On November 8<sup>th</sup>, CPIC Life officially launched the Dongfanghong annuity product series for its 2017 Q1 KMH campaign. Present at the VC ceremony were 130,000 of the company's customers and 190,000 of its agents. The same night saw the submission of nearly 80,000 policy applications

#### Features of Dongfanghong 2.5% participating annuity product suite

	Zhuangyuanhong Product	Mantanghong Product
<b>Age of insured</b>	30 days- 18 years	19 years-60 years
<b>Insurance period</b>	Whole life	Whole life
<b>Payment mode</b>	3/5/10 years	3/5/10 years
<b>Insurance benefits</b>	Living benefits: annual return of 20% of SA	Living benefits: annual return of 20% of SA up until 59 years
	Juvenile education: annual return of 20% of SA up until 18 years	Old-age benefits : annual 25% of SA starting from 60 years
	University education: 50% of SA at 18/19/20/21 years	
	Survival benefits: return of premiums at 60 years	Survival benefits: return of premiums at 60/65/70 years
	Death benefits: premiums or cash value, whichever is bigger, prior to the payment of survival benefits; cash value after payment of survival benefits	Death benefits: premiums or cash value, whichever is bigger, prior to the payment of survival benefits; cash value after payment of survival benefits
	Riders available: universal accounts	Rider available: universal accounts

## Company Updates

### ● CPIC Group total assets surpass 1 trillion yuan

As of the end of the third quarter of 2016, CPIC Group's total assets exceeded the mark of 1 trillion yuan, pointing to further improvement of the company's comprehensive strength. Over the past 25 years since its inception, CPIC Group, committed to the core business of insurance and

sustainable value growth, has secured a strong foothold on the domestic market, expanded its insurance-based portfolio and has become a leading integrated insurance group in China.

● **CPIC wins The Asset Platinum Award in Governance, CSR and IR**

The award is the top prize in the category of corporate governance, corporate social responsibility and investor relations.

The Asset is Asia's leading magazine in finance and economics. Its Company of the Year awards recognize companies' efforts in sustainable development. The ranking, in addition to financial indicators, has attached increasing importance to companies' performance in governance, corporate social responsibility and investor relations programs.

● **CPIC agency channel premium exceeds the mark of 100 billion yuan**

In the first nine months of the year, gross written premiums from CPIC Life's agency channel amounted to 107 billion yuan, up 40.3%, and exceeding the mark of 100 billion for the first time in the company's history.

For the past 5 years on end, the channel has consistently delivered a FYP growth higher than the average of listed insurers. The business volume and growth for the first 3 quarters chalked up new records, with FYPs of 35.822 billion yuan, up 82.4%, and renewal business of 68.734 billion yuan, a growth of 93.1%. The agency channel now accounts for 89.1% of CPIC Life's total GWPs, up 4.7 percentage points, further entrenching its role as the key driver of value creation.

● **CPIC Euler Hermes Credit Insurance Distribution Co. Ltd launched**

The JV was inaugurated on October 19 and will engage in the provision of credit insurance and other related services in China's mainland as well as providing training and expertise support for CPIC P/C's branch offices in credit insurance. The company is the first Sino-foreign JV for the distribution of credit insurance in China. Combining the strengths of both CPIC Group and Allianz, it will boost the specialized development of the non-auto insurance business of CPIC P/C.

● **CPIC P/C consolidates Anxin Agricultural Insurance**

As approved by CIRC in August, CPIC P/C finished its 398 million yuan capital increase of Anxin, with its shareholding rising from 34.34% to 52.13%. The consolidation of financial statements started from September 1, which added over 2 billion yuan to CPIC P/C's total assets. The parent company is now working in collaboration with Anxin to formulate plans for business integration.

● **CPIC AMC obtains qualification for Shenzhen Hong Kong Connect**

The asset management company was granted the qualification on November 4. It will seize this opportunity to step up product development to satisfy customers' demand.

● **Changjiang Pension receives permission for stock index futures**

Changjiang Pension received the qualification for index futures on November 7, and became the first pension company with such qualifications. This will enhance its capability to manage its investment risk.