

CPIC (SH601601, HK02601)
Stock Data (ending Nov 30, 2018)

Total equity base (in million)	9,062
A-share	6,287
H-share	2,775
Total Cap (in RMB million)	265,712
A-share	197,349
H-share (in HKD million)	76,868
6-mth highest/lowest	
A-share (in RMB)	36.98/29.77
H-share (in HKD)	36.20/26.85

IR Calendar

January 7-9, 2019

UBS Greater China Conference
Shanghai

January 14-16, 2019

17th Annual dbAccess China
Conference
Shenzhen

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Premium Income (Unit: in RMB million)

	Jan. -Nov.	Changes	Nov.	Changes
P&C	106,897	13.19%	9,733	9.93%
Life	195,655	15.46%	8,746	25.35%

Briefing

●CPIC Life launches products for 2019 jump-start

Recently, CPIC Life launched its 2019 jump-start, with diverse products to meet customer demand. For long-term savings, there is a dedicated product “Xinmanyi”, which went on the market in December. At the same time, the company will continue to sell protection products such as “Changxiangban”, “Jinnuo Rensheng” and “Anxingbao”.

In particular, “Xinmanyi”, an annuity product, helps customers to accumulate funds for family financial needs at different stages, including funds for children’s education, as well as old-age provisions.

	“Xinmanyi” Annuity (participating)	
Age of the insured	5 days – 58 years	
Insurance period	Till the insured reaching 60/65/70/75/80/85/90/95/100 years	
Pay mode	3/5/10 years	
Insurance benefits	Survival benefits	3-year: payment of 50% of annual premiums at the end of year 5 and 6 5-year: payment of 100% of annual premiums at the end of year 5 and 6 10-year: payment of 100% of annual premiums at the end of year 5, 6, 10 and 11
	Survival benefits	Payment of basic SA starting from end of year 7 till maturity
	Survival benefits	Return of paid premiums upon maturity
	Death or full disability	Paid premiums or cash value, whichever is larger
Plan bundling	For children (30 days to 13 years): can be combined with the <i>Weilaixing</i> education fund endowment (participating), offering an annual payment equal to 30% of SA when the insured reach 18, 19, 20 and 21; and a one-off payment equal to 110% of SA when reaching 30 years	
	For investment: customers may choose to combine with a universal account for investment of the living benefits and dividend on <i>Xinmanyi</i>	

Company Updates

- **CPIC joins hand with Canadian Health Management Centre for combination of insurance and health management services**

On November 6, Pacific Health Management Company Limited and CPIC Elderly Care Investment Company Limited, two subsidiaries of CPIC Group, held a signing ceremony for strategic cooperation with the Canadian Health Management Center during the 1st Shanghai International Import Expo.

The ceremony marks the beginning of the largest cooperation project between China and Canada in health care and insurance during the Expo. It was also an importance step in response to a host of initiatives by both the central government and the Shanghai Municipal Government to improve China's health care system. The two sides will work closely to build a health management system integrating both on-line and off-line, and join hands with relevant industry players to put in place a new model of service underpinned by insurance and health management. The cooperation plans to introduce 400 service programs from the Canadian side to benefit high-end customers of CPIC.

- **CPIC Elderly Care Investment partners with Orpea for elderly care up to international standards**

On November 18, the Signing Ceremony for Strategic Cooperation & Establishment of JV between CPIC Life and Orpea was held in the Shanghai Centre.

The establishment of the JV is an important step in the implementation of CPIC's development strategy in the elderly care sector. The JV will combine the strengths of both sides, namely, CPIC's home market advantage and the foreign partner's expertise and experience in elderly care in the context of population aging as well as a full set of systems and processes in the operation of elderly care communities to deliver high-quality service up to international standards.