

CPIC (SH601601, HK02601)
Stock Data (ending Dec 31, 2018)

Total equity base (in million)	9,062
A-share	6,287
H-share	2,775
Total Cap (in RMB million)	240,043
A-share	178,739
H-share (in HKD million)	70,346
6-mth highest/lowest	
A-share (in RMB)	36.98/28.25
H-share (in HKD)	31.6/25.05

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Premium Income (Unit: in RMB million)

	Jan. -Dec.	Changes	Dec.	Changes
P&C	118,601	12.85%	11,704	9.77%
Life	201,343	15.73%	5,688	25.54%

Company Updates

● CPIC achieves progress in investment in elderly care industry

On January 19, at a press conference, CPIC indicated that the elderly care and health industry is a natural fit for the insurance business, and the company formulated its development strategy for the next 3–5 years in July 2018.

The Pacific Elderly Care Investment Company, a subsidiary of CPIC Group, has successfully signed agreements of investment in Chengdu of Sichuan Province and Dali of Yun'nan Province. The project in Chengdu, upon its completion, will provide over 2,000 beds and high-quality service to the elderly people, including those who can live independently, people who require limited assistance and those with dementia and thus requiring professional care. The community will be open for business at the beginning of 2021. The nursing home in Dali is expected to be up and running in 2019. Besides, the company is also working on projects in Shanghai, Hangzhou, Wuhan, Hainan and Xiamen, and the one in Wuhan promises to make substantial progress in the near future.

The management of the subsidiary also indicated that in the next 3–5 years, CPIC will focus on the development of its *Taibao Jiayuan* (CPIC Homes) product series of community for the elderly population, which covers 6 projects in both city suburbs or near tourist destinations, as well as a number of city-based high-end communities. In total, there will be 8,000–10,000 high-end apartments, with 10,000–12,000 beds.

Special Focus

● CPIC Life launches *Lixiang Niannian* par annuity

	<i>Lixiang Niannian</i> par annuity	
Age of the insured	5 days –70 years	
Insurance period	Whole life	
Pay mode	3/5/10 years	
Insurance benefits	Survival benefits	Annual payment of 100% of basic SA for every full year of survival starting from the 5 th policy anniversary till end of life
	Survival benefits	If the insured is less than 50 years when policy enters into force, there is an annual payment of 10% of paid premiums for every full year of survival till the 19 th policy anniversary

		anniversary date or when the insured reaches 59 years, whichever is earlier.
	Survival benefits	<p>If the insured reaches 41 years but less than 50 years when policy enters into force, there will be a one-off payment of cash benefits when the insured reaches 60.</p> <p>If the insured reaches 50 years when policy enters into force, there will be a one-off payment of cash benefits at the 10th policy anniversary date.</p>
	Death or full disability	<p>In cases of death or full disability prior to the 10th policy anniversary date, payment of paid premiums or cash value, whichever is larger. Contract terminated.</p> <p>In cases of death or full disability after the 10th policy anniversary date, payment of paid premiums or cash value, whichever is larger. Contract terminated.</p>
Plan bundling	Investment: customers may choose to combine with universal life contracts so that the above benefits and policy dividends can be invested as incremental universal life premiums	