

CPIC (SH601601 , HK02601)
Stock Data (ending July 31, 2019)

Total equity base (in million)	9,062
A-share	6,287
H-share	2,775
Total Cap (in RMB million)	324,915
A-share	242,667
H-share (in HKD million)	93,528
6-month highest/lowest	
A-share (in RMB)	39.55/30.70
H-share (in HKD)	34.25/27.10

IR Calendar

August 27, 2019

 2019 Interim Results Announcement Call
 Conference

August 29-30

 Guangfa Securities Autumn Strategy
 Meeting
 Nanjing

September 4

 Nomura 2019 China Investor Forum
 Shanghai

Investor Relations Department

Tel: 021-58767282

Fax: 021-68870791

E-MAIL: ir@cpic.com.cn

Add: 40F, 190 Central Yincheng Rd.,

Shanghai, P.R. China, 200120

Contact: Gong Zheng

Tel:021-33968661

E-MAIL: gongzheng-001@cpic.com.cn

KIND REMINDER

We are scheduled to host the 2019 Interim Results Announcement Call Conference on the morning of August 27 (Tuesday), after the release of the interim results on August 25 (Sunday). Analysts and investors are most welcome to join us for the event.

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● Company Updates

CPIC Life launched a new health insurance product specifically for operations

Premium Income (Unit: in RMB million)

	January-July	Changes	July	Changes
P&C	78,445	12.12%	9,847	11.04%
Life	149,844	6.31%	11,417	4.43%

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Company Updates

● CPIC Life launched a new health insurance product specifically for operations

The plan, known as *Shuwuyou* (free from worries about surgical operations), consists of a whole life policy and a medical insurance rider, being part of the company's effort to further segment its protection product line-up and improve customer's experience.

With the advancement of the medical science, surgical operations are now considered one of the most effective ways of cure and treatment. Statistics released by the State Statistics Bureau indicate that in 2017, there were 240mn cases of hospitalization in China, with the number of operations topping 55.957mn. But the medical bill that comes with it has been an increasingly acute problem.

The plan covers against 712 hospitalization operations and 55 daytime operations. Hospitalization operations are classified into 10 grades, and the maximum pay-out on each operation is RMB50,000, while daytime operations are put into 5 grades, with maximum pay-out RMB4,000. The product bundle protects not only against major operations such as lung transplant, bypass anastomosis, extracranial ventricular shun, but also more common ones such as therapeutic ultra-sound, hemorrhoid operation, removal of appendix and arthroscopy.

The rider policy allows for multiple claims to the extent that the total pay-out amount on each policy does not exceed RMB100,000.

In the event of deaths or full disability because of accidents or after the observation period, the insurance company will return premiums equal to paid-in annual premiums of both the base and rider policy * number of payment installments or the cash value, whichever is larger.

Earlier on, the company launched *Jinfu* product series, centering on critical illness protection, while integrating whole life and long-term PA benefits.

Shuwuyou can be bundled with the *Jinfu* series, expanding the scope of illness protection, especially for those who may not meet criteria of minor or critical illnesses and yet need to receive operations.

In addition to the bundling, the plan can also be combined with the *Taibao Lanben* health service program, which includes health counselling, appointment and operation booking, hospital visits chaperoning, VIP wards, second opinion, overseas assistance, 120 emergency allowance and MDT.