

PICC 中国人民财产保险股份有限公司 PICC Property and Casualty Company Limited

(a joint stock limited company incorporated in the People's Republic of China with limited liability)(在中華人民共和國註冊成立之股份有限公司)
(Stock Code: 2328) (股份代號: 2328)

1 September 2010

Dear Shareholder(s),

Letter to Existing Registered Shareholders – 2010 Interim Report

We enclose the 2010 Interim Report (the “Current Corporate Communication”) of PICC Property and Casualty Company Limited (the “Company”). The Current Corporate Communication has been prepared in English and Chinese.

A copy of the Current Corporate Communication in the language different from that in which you have received is available upon your request. If you want to make your request, please complete the Request Form printed on the back of this letter and send it to the Company’s H share registrar, Computershare Hong Kong Investor Services Limited, by using the mailing label at the bottom of the Request Form (no need to affix a stamp if posted in Hong Kong).

Both the English and Chinese versions of the Current Corporate Communication are available for viewing on the Company’s website at www.piccnet.com.cn for 5 years from the date of their first publication and on the website of Hong Kong Exchanges and Clearing Limited at www.hkexnews.hk.

Shareholders are entitled to change their choice of language of future corporate communication at any time by reasonable notice in writing to the Company’s H share registrar.

Should you have any queries relating to this letter, please contact the Company’s H share registrar by calling the hotline at (852)2862 8688 during business hours (9:00 a.m. to 6:00 p.m., Monday to Friday, excluding Hong Kong public holidays).

Yours faithfully,

PICC Property and Casualty Company Limited

敬啟者：

致現有登記股東的函件－2010年中期報告

隨函附上中國人民財產保險股份有限公司(「本公司」)2010年中期報告(「本次公司通訊」)。本次公司通訊已編印英文及中文版本。

如有需要，閣下可索取本次公司通訊的另一語言版本。如要索取，請填妥列印在本函背面之申請表格，並使用申請表格底部的郵寄標籤，寄交本公司的H股股份過戶登記處－香港中央證券登記有限公司(如在香港投寄，無須貼上郵票)。

本次公司通訊的英文及中文版由首次登載日期起5年在本公司網站www.piccnet.com.cn登載，以及在香港交易及結算所有公司的網站www.hkexnews.hk供閱覽。

股東有權隨時發出合理書面通知予本公司的H股股份過戶登記處，更改所選擇收取日後公司通訊的語言版本。

如閣下對本函有任何疑問，請於營業時間內(星期一至五(香港公眾假期除外)上午9時正至下午6時正)致電本公司的H股股份過戶登記處熱線(852)2862 8688查詢。

此致

列位股東 台照

中國人民財產保險股份有限公司
謹啟

二零一零年九月一日

Request Form 申請表格

To: PICC Property and Casualty Company Limited
(the “Company”)
c/o Computershare Hong Kong Investor Services Limited
17M Floor, Hopewell Centre
183 Queen’s Road East
Wanchai, Hong Kong

致：中國人民財產保險股份有限公司(「本公司」)
經香港中央證券登記有限公司
香港灣仔皇后大道東183號
合和中心17M樓

I/We would like to receive another language version of the 2010 Interim Report of the Company (the “Current Corporate Communication”) in the manner as indicated below:

本人／我們希望以下列方式收取本公司2010年中期報告(「本次公司通訊」)的另一語言印刷本：

(Please mark an “X” in **ONLY ONE** of the following boxes) ^(Note 2)

(請從下列選擇中，僅在其中一個空格內劃上「X」號) ^(附註2)

- I/We have already received a printed Chinese version of the Current Corporate Communication but I/We would now like to receive a printed English version.
本人／我們已收取本次公司通訊的中文印刷本，但現欲收取其英文印刷本。
- I/We have already received a printed English version of the Current Corporate Communication but I/We would now like to receive a printed Chinese version.
本人／我們已收取本次公司通訊的英文印刷本，但現欲收取其中文印刷本。

Signature ^(Note 3):

簽名 ^(附註3) : _____

Contact telephone number:

聯絡電話號碼 : _____

Date:

日期 : _____

Notes:

附註：

1. Please complete all your details clearly.
請 閣下清楚填妥所有資料。
2. This Request Form will be void if more than one box are marked with “X” or no box is marked with “X”, or if the information is incorrectly completed or incomplete. Your name and address should appear at the top of the returned Request Form.
倘在超過一個空格加上「X」號或並無在任一個空格加上「X」號，或資料填寫不正確或不完整，則本申請表格將告作廢。交回的申請表格的上端應載有 閣下的姓名及地址。
3. If your shares are held in joint names, the shareholder whose name stands first on the register of members of the Company in respect of the joint holding should sign on this Request Form in order to be valid.
如屬聯名股東，則本申請表格須由該名於本公司股東名冊上就聯名持有股份其姓名位列首位的股東簽署，方為有效。
4. For the avoidance of doubt, any special instructions written on this Request Form will not be accepted.
為免存疑，任何在本申請表格上的額外手寫指示，將不予處理。

閣下寄回此申請表格時，請將郵寄標籤剪貼於信封上。
如在本港投寄毋須貼上郵票。

Please cut the mailing label and stick this on the envelope
to return this Request Form to us.

No postage stamp necessary if posted in Hong Kong.

郵寄標籤 MAILING LABEL

香港中央證券登記有限公司
Computershare Hong Kong Investor Services Limited
簡便回郵號碼 Freepost No. 37
香港 Hong Kong