

How to complete a Provisional Allotment Letter (PAL) 如何填寫暫定配額通知書

Please follow the following steps if you want to subscribe for all H Rights Shares provisionally allotted to you:

如欲認購所有獲暫定配發之H股供股股份，請留意以下步驟：

Step 1:
Please write a cheque / banker's cashier order made payable to **"ICBC (Asia) Nominee Limited – PICC – PAL"**. Write your name and identifier (the number indicated on the middle of Form A on page 1 of your PAL) on the back of your cheque / banker's cashier order.

步驟1:
請填寫支票／銀行本票抬頭人名稱為**「工銀亞洲代理人有限公司 – 中國財險 – 暫定配額供股」**。並於支票／銀行本票背頁寫上 閣下的姓名及識別號(見暫定配額通知書第一頁表格甲中間部份)。

Step 2:
Please write the name of the bank on which the cheque / banker's cashier order is to be drawn.

步驟2:
請填寫支票／銀行本票的付款銀行名稱。

Step 3:
Please write the cheque / banker's cashier order number.

步驟3:
請填寫支票／銀行本票號碼。

Step 4:
Please provide your contact telephone number.

步驟4:
請提供 閣下聯絡電話號碼。

Step 5:
Please staple a cheque / banker's cashier order to the duly completed PAL and submit the application to any designated branches of Industrial and Commercial Bank of China (Asia) Limited by **on later than 4:00 p.m. on 18 June 2013**.

步驟5:
請將有關支票／銀行本票緊釘於已填妥的暫定配額通知書上，並遞交至任何一間指定之中國工商銀行(亞洲)有限公司分行，**惟不得遲於2013年6月18日下午4時正**。

Form A 表格甲

Please staple your payment here
請將股款緊釘在此

IMPORTANT 重要提示

Reference is made to the prospectus (the "H Share Rights Issue Prospectus") issued by PICC Property and Casualty Company Limited (the "Company") dated 3 June 2013 in relation to the H Share Rights Issue. Terms defined in the H Share Rights Issue Prospectus shall bear the same meanings when used herein unless the context otherwise requires.

茲提述中國人民財產保險股份有限公司(「本公司」)於2013年6月3日就H股供股發行之招股章程(「H股供股章程」)。除文義另有所指外，於H股供股章程中所界定之詞彙與本文件採用者具相同涵義。

IF YOU ARE IN ANY DOUBT AS TO THE CONTENTS OF THIS PROVISIONAL ALLOTMENT LETTER OR AS TO THE ACTIONS TO BE TAKEN, OR IF YOU HAVE SOLD ALL OR PART OF YOUR H SHARES OF THE COMPANY, YOU SHOULD CONSULT A LICENSED SECURITIES DEALER, BANK MANAGER, SOLICITOR, PROFESSIONAL ACCOUNTANT OR OTHER PROFESSIONAL ADVISER.

閣下如對本文件之內容或應採取之行動有任何疑問或如閣下已出售閣下名下全部或部份本公司之H股，應諮詢閣下之持牌證券交易商、銀行經理、律師、專業會計師或其他專業顧問。

THIS PROVISIONAL ALLOTMENT LETTER IS VALUABLE AND TRANSFERABLE AND REQUIRES YOUR IMMEDIATE ATTENTION. THE OFFER CONTAINED IN THIS PROVISIONAL ALLOTMENT LETTER AND THE ACCOMPANYING EXCESS APPLICATION FORM WILL EXPIRE AT 4:00 P.M. ON 18 JUNE 2013.

本文件具有價值及可轉讓，務請閣下立即處理。本文件及隨附之額外申請表格所載之提呈要約於2013年6月18日下午四時正截止。

Dealings in the securities of the Company and the Nil Paid H Rights and the H Rights Shares may be settled through CCASS and you should consult a licensed securities dealer, bank manager, solicitor, professional accountant or other professional adviser for details of the settlement arrangements and how such arrangements may affect your rights and interests. Existing H Shares have been dealt in on an ex-rights basis from 28 May 2013. Dealings in the Nil Paid H Rights will take place from 5 June 2013 to 13 June 2013 (both days inclusive).

本公司證券、未繳款H股供股權及H股供股股份之買賣可通過中央結算系統進行交易。閣下應諮詢閣下之持牌證券交易商、銀行經理、律師、專業會計師或其他專業顧問，以了解結算安排詳情以及有關安排可能如何影響閣下之權利及權益。自2013年5月28日起，現有H股已除權繼續進行交易。未繳款H股供股權將於2013年6月5日(即兩天前)開始買賣。

This provisional allotment letter in relation to the H Share Rights Issue (the "Provisional Allotment Letter") and any acceptance of and application made under it are governed by and shall be construed in accordance with the laws of Hong Kong. 有關H股供股之暫定配額通知書(「暫定配額通知書」)以及據此作出之任何接納及申請均受香港法律監管，並按其詮釋。

Hong Kong Exchanges and Clearing Limited, The Stock Exchange of Hong Kong Limited and the Hong Kong Securities Clearing Company Limited take no responsibility for the contents of this Provisional Allotment Letter, make no representation as to its accuracy or completeness and expressly disclaim any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of this Provisional Allotment Letter.

香港交易及結算有限公司、香港聯合交易所有限公司及香港中央結算有限公司對本文件之內容概不負責，對其準確性或完整性亦不發表任何聲明，並明確表示，概不對因本文件全部或任何部份內容而產生或因倚賴該等內容而引致之任何損失承擔任何責任。

Subject to the granting of the listing of, and permission to deal in, the Nil Paid H Rights and the H Rights Shares on the Hong Kong Stock Exchange, and subject to compliance with the stock admission requirements of HKSCC, the Nil Paid H Rights and the H Rights Shares will be accepted as eligible securities by HKSCC for deposit, clearance and settlement in CCASS with effect from the respective commencement dates of dealings in the Nil Paid H Rights and the H Rights Shares on the Hong Kong Stock Exchange or such other date(s) as determined by HKSCC. Settlement of transactions between participants of the Hong Kong Stock Exchange on any trading day is required to take place in CCASS on the second trading day thereafter. All activities under CCASS are subject to the "General Rules of CCASS" and the "CCASS Operational Procedures" in effect from time to time.

於未繳款H股供股權及H股供股股份獲香港聯交所批准上市及買賣並符合香港結算公司之股份收納規定後，未繳款H股供股權及H股供股股份將獲香港結算公司接納為合資格證券，自未繳款H股供股權及H股供股股份在聯交所各自開始買賣之日或香港結算公司指定之其他日期起，可在中央結算系統內寄存、結算及交易。香港聯交所參與者之關於任何交易日進行之交易，須於其後第二個交易日於中央結算系統內交收。中央結算系統內之一切活動均須根據不時有效之《中央結算系統一般規則》及《中央結算系統運作程序規則》進行。

H Share Registrar:
Computershare Hong Kong Investor Services Limited
Shops 1712-1716, 17th Floor, Hopewell Centre
183 Queen's Road East
Wanchai
Hong Kong
H股股份總戶登記處：
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17樓1712-1716號舖

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)
(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)

PROPOSED H SHARE RIGHTS ISSUE OF 418,173,580 H SHARES ON THE BASIS OF 1.1 H RIGHTS SHARES FOR EVERY 10 EXISTING H SHARES AT HK\$5.38 PER H RIGHTS SHARE

建議H股供股，按每持有10股現有H股獲發1.1股H股供股股份之基準，以每股H股供股股份5.38港元之價格發行418,173,580股H股

PAYABLE IN FULL ON ACCEPTANCE BY NOT LATER THAN 4:00 P.M. ON 18 JUNE 2013

股款須不遲於2013年6月18日下午四時正接納時繳足

PROVISIONAL ALLOTMENT LETTER

暫定配額通知書

Name(s) and address of the Qualified H Shareholder(s)
合資格H股股東姓名及地址

Chan Tai Man
Flat A, 18/F,
HK Building, Central
HK.

Identifier
識別號

123456

C000000001

Provisional Allotment Letter number
暫定配額通知書編號

BOX A 甲欄
BOX B 乙欄
BOX C 丙欄

Total number of H Shares registered in your name(s) at the close of business on 30 May 2013
於2013年5月30日營業時間結束後，登記於閣下名下之H股總數

*****2,000

Total number of H Rights Shares provisionally allotted to you subject to payment in full on acceptance by not later than 4:00 p.m. on 18 June 2013
暫定配發予閣下之H股供股股份總數，有關股款最遲須於2013年6月18日下午四時正接納時繳足

*****220

Total subscription monies payable on acceptance in full
於接納時應繳足之股款

HKS
港元 *****1,183.60

A copy of this Provisional Allotment Letter, together with a copy of the H Share Rights Issue Prospectus and a copy of the Excess Application Form has been registered by the Registrar of Companies in Hong Kong as required by Section 342C of the Hong Kong Companies Ordinance. The Securities and Futures Commission and the Registrar of Companies in Hong Kong take no responsibility for the contents of any of these documents.

本暫定配額通知書、招股章程及額外申請表格已獲香港公司註冊處登記。證券及期貨事務監察委員會及香港公司註冊處處長對任何該等文件之內容概不負責。

The Prospectus and Documents will not be registered under the applicable securities legislation of any jurisdiction other than Hong Kong. No action has been taken to permit a public offering of the Nil Paid H Rights and/or H Rights Shares, other than in Hong Kong, or the distribution of this Prospectus in any jurisdiction other than Hong Kong.

招股章程及文件將不會根據香港以外任何司法權區之適用證券法例登記。本公司及聯辦任何手續，以讓在在香港以外地區公開發售未繳款H股供股權及H股供股股份，或在香港以外任何司法權區發售H股供股權及H股供股股份，或向香港以外任何司法權區之人士提供招股章程。除文義另有所指外，本招股章程及文件之內容概不負責。本公司保留拒絕接納有關H股供股權及H股供股股份之申請及/或向香港以外任何司法權區之人士提供招股章程之權利。本公司保留拒絕接納有關H股供股權及H股供股股份之申請及/或向香港以外任何司法權區之人士提供招股章程之權利。

Each person accepting the provisional allotment specified in this Provisional Allotment Letter:

- confirms that he/she/it has read the terms and conditions and accepts them;
- agrees that this Provisional Allotment Letter, and the resulting contract, shall be governed by, and construed in accordance with Hong Kong law;
- confirms that he/she/it has read the terms and conditions and accepts them;
- agrees that this Provisional Allotment Letter, and the resulting contract, shall be governed by, and construed in accordance with Hong Kong law;

及條件以及接納手續，並向該等人士作出以下聲明：

PROVISIONALLY ALLOTTED TO YOU IN FULL AS SPECIFIED IN THIS PROVISIONAL ALLOTMENT LETTER, YOU MUST LODGE THIS PROVISIONAL ALLOTMENT LETTER, TOGETHER WITH A REMITTANCE IN HONG KONG DOLLARS FOR THE AMOUNT SHOWN IN BOX C ABOVE, AT THE PARTICULAR BRANCHES OF INDUSTRIAL AND COMMERCIAL BANK OF CHINA (ASIA) LIMITED AS MENTIONED IN THE PROVISIONAL ALLOTMENT LETTER OR CASHIER'S ORDERS MUST BE DRAWN ON AN ACCOUNT WITH A LICENSED BANK IN HONG KONG. ALL SUCH REMITTANCES MUST BE MADE IN HONG KONG DOLLARS AND BY CASH OR CHEQUE. ACCOUNT PAYEE ONLY. TRANSFER AND SPLITTING ARE SET OUT ON THE PAGE ATTACHED TO THIS PROVISIONAL ALLOTMENT LETTER. NO RECEIPT WILL BE ISSUED FOR SUCH REMITTANCES.

閣下如欲全數繳納暫定配額通知書上所開列之H股供股股份之股款，必須將本文件及股份連同以港元支付之股款，於2013年6月18日下午四時正前交到H股供股章程中所指定之中國工商銀行(亞洲)有限公司分行。所有款項須以支票或銀行本票繳付。支票及銀行本票須由香港銀行發出。所有款項必須以現金或支票繳付。賬戶名稱及開列之指示載於本暫定配額通知書所附頁數。有關轉讓及分拆之指示載於本暫定配額通知書所附頁數。不會發出任何收據。

The H Shares Issue is conditional upon the fulfilment of the conditions set out in the paragraph headed "Conditions of the H Share Rights Issue" under the heading "Conditions of the H Share Rights Issue" in the Prospectus. If any of the conditions set out in the Prospectus is not fulfilled, the H Share Rights Issue will not proceed.

H股供股之條件建於，方可作實。倘H股供股之條件未能達成，H股供股將不會進行。

The Underwriting Agreement contains provisions entitling the Underwriters to terminate the Underwriting Agreement in accordance with the terms thereof upon the occurrence of certain events.

倘招股章程載有條件，則H股供股將不會進行。

In the event that the Underwriting Agreement does not become unconditional, the H Share Rights Issue will not proceed.

倘若招股章程載有條件，則H股供股將不會進行。

The H Shares have been dealt in on an ex-rights basis from 28 May 2013 to 13 June 2013 (both days inclusive).

H股已於2013年5月28日至2013年6月13日(包括首尾兩日)以除權方式在市場上買賣。

Any persons dealing in H Shares up to the date on which all the conditions set out in the paragraph headed "Conditions of the H Share Rights Issue" in the Prospectus are fulfilled (and up to the Latest Time for Termination), and any person dealing in the Nil Paid H Rights during the period from 5 June 2013 to 13 June 2013 (both days inclusive) will bear the risk that the H Share Rights Issue may not become unconditional or may not proceed.

自2013年6月5日至2013年6月13日(包括首尾兩日)買賣未繳款H股供股權之任何人士將承擔H股供股未能成為無條件或未能進行之風險。投資者如有任何疑問，建議諮詢其專業顧問。為免存疑，本公司將不承擔任何在本暫定配額通知書上所特別開列之風險。

中國工商銀行(亞洲)
ICBC (Asia)

10 日 Day 6 月 Month 2013 年 Year

或持票人 Or Bearer

折付 ICBC (Asia) Nominee Limited – PICC – PAL
Pay

港幣 HK Dollars
ONE THOUSAND ONE HUNDRED EIGHTY THREE DOLLARS AND SIXTY CENT

Printed by HKSP

HK\$ 1,183.60

000456 018744

Chan Tai Man

How to complete an Excess Application Form ("EAF") 如何填寫額外申請表格

Please follow the following steps if you want to apply for excess H Rights Shares: 如欲認購額外H股供股股份，請留意以下步驟：

Header section of the EAF form containing fields for Name and address of the Qualified H Shareholder(s), Excess Application Form no., Identifier, and barcode information.

Chan Tai Man, Flat A, 18/F, HK Building, Central HK.

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)

(Stock Code: 2328) (股份代號: 2328)

PROPOSED H SHARE RIGHTS ISSUE OF 418,173,580 H SHARES ON THE BASIS OF 1.1 H RIGHTS SHARES FOR EVERY 10 EXISTING H SHARES AT HK\$5.38 PER H RIGHTS SHARE PAYABLE IN FULL ON ACCEPTANCE 建議H股供股，按每持有10股現有H股獲發1.1股H股供股股份之基準，以每股H股供股股份5.38港元之價格發行418,173,580股H股，股款須於接納時繳足 EXCESS APPLICATION FORM 額外申請表格

Registered Office: Tower 2, No. 2 Jianguomenwai Avenue, Chaoyang District, Beijing 100022, the PRC 註冊辦事處: 中國 北京市朝陽區 建國門外大街2號院2號樓 (郵編: 100022)

Please staple your payment here 請將股款緊釘在此

H Share Registrar: Computershare Hong Kong Investor Services Limited Shops 1712-1716, 17th Floor, Hopewell Centre 183 Queen's Road East Wanchai Hong Kong H股股份過戶登記處: 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17樓1712-1716號舖

To: The Directors, PICC Property and Casualty Company Limited Dear Sirs,

I/we, being the Qualified H Shareholder(s) named above, hereby irrevocably apply for the below mentioned number of excess H Rights Shares at the issue price of HK\$5.38 per H Rights Share under the H Share Rights Issue... I/we enclose a separate remittance in favour of "ICBC (Asia) Nominee Limited - PICC - EAF" and crossed "Account Payee only"...

致: 中國人民財產保險股份有限公司 列位董事 台鑒

本人/吾等為上述之合資格H股股東，現根據閣下根據H股供股以每股H股供股股份5.38港元之發行價申請下列所示數目之額外H股供股股份... 本人/吾等承諾遵照H股供股章程及暫定配額通知書所載條款...

Write down the number of excess H Rights Shares you want to apply for and the total amount payable in the following appropriate boxes in ink (preferably in black) and mark "X" in the corresponding boxes underneath.

Application grid table with columns for 'Number of excess H Rights Shares applied for' and 'Total Amount Payable (HK\$)'. Includes handwritten entries: 12,345 shares and HK\$66,416.10.

This form should be completed and lodged together with payment of HK\$5.38 per H Rights Share for the number of excess H Rights Shares applied for... The H Share Rights Issue Prospectus and the related application forms have not been and will not be registered or filed under any applicable securities or equivalent legislation of any jurisdictions other than Hong Kong.

No action has been taken to register the Nil Paid H Rights Shares, or the distribution of the H Share Rights Issue Prospectus or any of the related application forms, in any territory or jurisdiction outside Hong Kong... invitation could lawfully be made without compliance with any registration or other legal or regulatory requirements.

You will be notified by the H Share Registrar of any allotment of excess H Rights Shares made to you... If the number of excess H Rights Shares allotted to you is less than that applied for (except that cheques) for the surplus application money will be posted to you without interest at your own risk on or about 2 July 2013.

All documents, including cheques for amounts due, will be sent by ordinary post at the risk of the persons entitled thereto to their respective addresses shown on the register of members of the Company... I/we, hereby undertake to accept such number of excess H Rights Shares as may be allotted to me/us as aforesaid upon the terms set out in the H Share Rights Issue Prospectus and subject to the Articles.

Name of bank on which cheque/banker's cashier order to be drawn 支票/銀行本票抬頭人名稱: ICBC (Asia)

Name of bank on which cheque/banker's cashier order to be drawn 支票/銀行本票抬頭人名稱: ICBC (Asia)

Name of bank on which cheque/banker's cashier order to be drawn 支票/銀行本票抬頭人名稱: ICBC (Asia)

Name of bank on which cheque/banker's cashier order to be drawn 支票/銀行本票抬頭人名稱: ICBC (Asia)

Name of bank on which cheque/banker's cashier order to be drawn 支票/銀行本票抬頭人名稱: ICBC (Asia)

Name of bank on which cheque/banker's cashier order to be drawn 支票/銀行本票抬頭人名稱: ICBC (Asia)

EAF 額外申請表格

ICBC 中国工商银行

10 6 2013 Day Month Year

Pay 或持票人 Or Bearer

HK\$66,416.10

Chan Tai Man

000456 018744

1234 5678

10-6-2013

Step 1: Please write down the number of excess H Rights Shares you want to apply for and the total amount payable... The example is for illustration purpose only.

Step 2: Please write a cheque / banker's cashier order made payable to "ICBC (Asia) Nominee Limited - PICC - EAF". Write your name and identifier...

Step 3: Please write the name of the bank on which cheque / banker's cashier order is to be drawn.

Step 4: Signature(s) of applicant(s) (all joint applicant(s) must sign).

Step 5: Please write the cheque / banker's cashier order number.

Step 6: Please provide your contact telephone number.

Step 7: Please write the date.

Step 8: Please staple a cheque / banker's cashier order to the duly completed EAF and submit the application to any designated branches of Industrial and Commercial Bank of China (Asia) Limited by no later than 4:00 p.m. on 18 June 2013.

Step 9: Please staple a cheque / banker's cashier order to the duly completed EAF and submit the application to any designated branches of Industrial and Commercial Bank of China (Asia) Limited by no later than 4:00 p.m. on 18 June 2013.