

13 September 2016

Dear H Shareholder(s),

**Letter to Existing Registered H Shareholders – Notification of Publication of 2016 Interim Report
(the “Current Corporate Communication”) on Websites**

The English and Chinese versions of the Current Corporate Communication of PICC Property and Casualty Company Limited (the “Company”) are available on the website of the Company at www.epicc.com.cn and on the website of Hong Kong Exchanges and Clearing Limited (“HKEx”) at www.hkexnews.hk. You may access the Current Corporate Communication by clicking “Company Report” under “Investors Relations” on the home page of the Company’s website, or by clicking the relevant titles as appeared on HKEx’s website.

If you have chosen to receive (or are deemed to have consented to receiving) the Current Corporate Communication via the websites mentioned above but for any reason have difficulty in receiving or gaining access to it/them, or have received a printed version in either English or Chinese but would like to receive a printed copy in the other language, please complete the Change Request Form (Part A) 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 Change Request Form (there is no need to affix a stamp if posted in Hong Kong). Alternatively, you may send an email with a scanned copy of the duly completed Change Request Form to EC@picc.com.cn ^(Note 1). The Company will promptly, upon receiving your request, send the relevant version(s) of the Current Corporate Communication to you in printed form free of charge.

Notwithstanding any choice to the contrary previously conveyed to the Company, if you would like at any time to change the choice of means of receipt (website or printed form) and language (English, Chinese or both) of future corporate communications ^(Note 2), please complete the Change Request Form (Part B) on the back of this letter and send it to the Company’s H share registrar or EC@picc.com.cn by using the abovementioned methods.

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

Notes:

1. This email address is used only for registered H shareholders to notify the Company of their change in the choice of receiving corporate communications (means of receipt and language) and printed copy request, other matters will not be accepted.
2. Corporate communications include but not limited to (a) annual report; (b) interim report; (c) notice of meeting; (d) listing document; (e) circular; and (f) proxy form.

敬啟者：

致現有登記H股股東的函件 – 在網站登載2016年中期報告（「本次公司通訊」）的通知

閣下現在可以在中國人民財產保險股份有限公司（「本公司」）網站www.epicc.com.cn及在香港交易及結算所有限公司（「香港交易所」）網站www.hkexnews.hk閱覽本公司本次公司通訊的英文及中文版。閣下可在本公司網站首頁按「投資者關係」項下的「公司報告」，或在香港交易所網站按相關標題，即可瀏覽及下載本次公司通訊。

倘若閣下早前已選擇（或被視為已選擇）從上述網站收取本次公司通訊，但因任何理由在收取或接收方面出現困難，或已收取了英文或中文印刷本，但欲收取另一語言印刷本，請閣下填妥列印在本函背面之變更申請表格（甲部），並使用變更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）。閣下亦可將已填妥的變更申請表格之掃描副本電郵至EC@picc.com.cn ^(附註1)。本公司將在收到閣下的要求後盡快向閣下免費寄發本次公司通訊的相應印刷本。

無論閣下先前通知本公司其選擇為何，如閣下在任何時間欲更改收取日後公司通訊 ^(附註2) 的方式（網站或印刷本）及語言版本（英文、中文或中英文）的選擇，請填妥列印在本函背面之變更申請表格（乙部）並以上文所述方式發送至本公司的H股股份過戶登記處或EC@picc.com.cn。

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

各位H股股東 台照

中國人民財產保險股份有限公司
謹啟

二零一六年九月十三日

附註：

1. 該電郵地址僅供登記H股股東通知本公司關於其更改收取公司通訊的選擇（收取方式及語言版本）及印刷本之要求，其他事項將不予處理。
2. 公司通訊包括但不限於（甲）年度報告；（乙）中期報告；（丙）會議通告；（丁）上市文件；（戊）通函；及（己）代表委任表格。

Change Request Form 變更申請表格

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

Part A - I/We would like to receive a printed copy of the Current Corporate Communication as indicated below:

甲部 - 本人/我們希望以下列方式收取本次公司通訊之印刷本：

(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 would like to receive a **printed copy in English** now.
本人/我們現欲收取**英文**印刷本。
- I/We would like to receive a **printed copy in Chinese** now.
本人/我們現欲收取**中文**印刷本。
- I/We would like to receive **both the printed English and Chinese** copies now.
本人/我們現欲收取**英文及中文**印刷本。

Part B - I/We would like to change the choice of means of receipt and language of future corporate communications as indicated below:

乙部 - 本人/我們希望更改收取日後公司通訊的方式及語言的選擇為如下：

(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)

- to read the **website version** of future corporate communications published on the Company's website instead of receiving printed copies, and to receive a printed notification of the publication of the corporate communications; **OR**
瀏覽在本公司網站登載之日後公司通訊之**網上版本**，以代替收取印刷本，並收取有關登載公司通訊之通知函印刷本；或
- to receive the **printed English version** of future corporate communications **ONLY**; **OR**
僅收取日後公司通訊之**英文**印刷本；或
- to receive the **printed Chinese version** of future corporate communications **ONLY**; **OR**
僅收取日後公司通訊之**中文**印刷本；或
- to receive **both the printed English and Chinese versions** of future corporate communications.
同時收取日後公司通訊之**英文及中文**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：

- Please complete all your details clearly. 請閣下清楚填妥所有資料。
- This Change 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 Change Request Form. 倘在超過一個空格加上「X」號或並無在任何一個空格加上「X」號，或資料填寫不正確或不完整，則本變更申請表格將告作廢。交回的變更申請表格的上端應列有閣下的姓名及地址。
- If your H shares are held in joint names, all joint H shareholders or the H shareholder whose name stands first on the register of members of the Company in respect of the joint holding should sign on this Change Request Form in order to be valid. 如屬聯名H股股東，則本變更申請表格須由所有聯名H股股東或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H股股東簽署，方為有效。
- For the avoidance of doubt, any special instructions written on this Change Request Form will not be accepted. 為免存疑，任何在本變更申請表格上的額外手寫指示，將不予處理。

閣下寄回此變更申請表格時，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 Change 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

PIC1-13092016-10