### Investor's Newsletter (July 26, 2019)

#### CPIC (SH601601, HK02601)

Stock Data (ending June 30, 2019)					
Total equity base (in million)	9,062				
A-share	6,287				
H-share	2,775				
Total Cap (in RMB million)	304,064				
A-share	229,527				
H-share (in HKD million)	84,785				
6-month highest/lowest					
A-share (in RMB)	39.39/27.33				
H-share (in HKD)	33.90/24.60				

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	Premium Income (Unit: in RMB million)				
September 4 - 5 Nomura 2019 China Investor Forum Shanghai –		January-June	Changes	June	Changes
	P&C	68,598	12.28%	12,373	17.20%
	Life	138,427	6.46%	22,007	12.54%

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## **Company Updates**

#### • The "Jinfu Rensheng" product suite makes its debut

Recently, CPIC Life launched a new generation of comprehensive protection insurance product suite "*Jinfu Rensheng*". It centers on critical illness protection, covering 105 critical illnesses and 55 minor ones, and integrates whole life, long-term PA and disability benefits. The suite provides additional benefits in cases of certain critical illnesses of the elderly population and children, and adult disability caused by critical illnesses. This means more comprehensive protection for the whole family.

The design of the product's insurance benefits caters for the needs of the 3 important stages of people's life cycle, and provides extra protection equal to the critical illness SA under certain pre-defined circumstances, such as disability caused by terminal illnesses for those aged between 18 and 60 years, 10 terminal illnesses including cerebral stroke sequelae, severe dementia and paralysis for those above 60, and 15 high-risk critical illnesses for children (below 18 years) like leukemia and severe asthma.

The base insurance policy of the suite is whole life, whose SA can be higher than that of its critical illness rider, which means even with the payment of critical illness SA, the insured/beneficiary is still entitled to the remaining whole life SA, in the event of death or full disability.

In addition to riders of critical illness and waivers of premiums for the insured in cases of critical illnesses, the whole life product can also be bundled with premium waiver products for both the insured, in the event of certain designated diseases, and applicants, in cases of critical illnesses, as well as long-term personal accident.

The *Jin* product series balances between whole life protection and critical illness cover, and has been well received by its customers. Since the launch of its 1<sup>st</sup> generation, the series has sold more than 20mn policies. The latest generation can be combined with the *Taibao Lanben* professional value-added services, including health counseling, booking of appointments, booking of surgical operations, access to VIP wards, hospital visits chaperoning, second opinion, assistance in overseas medical trips, 120 emergency service allowance, and MDT.