

18 November 2014

Dear Sir or Madam,

**Letter to Non-registered H Holders^(Note 1) – Notification of Publication of H Share Rights Issue Prospectus
(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.piccnet.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 would like to receive a printed copy of the Current Corporate Communication, 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 (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 Request Form to EC@picc.com.cn^(Note 2). 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.

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. Non-registered H holders refer to the holders of H shares of the Company whose H shares are held in the Central Clearing and Settlement System (CCASS) and who have notified the Company through Hong Kong Securities Clearing Company Limited that they wish to receive corporate communications. If you have sold or transferred your H shares in the Company, please disregard this letter and the Request Form on the reverse side.*
- 2. This email address is used only for non-registered H holders to notify the Company of their change in the choice of receiving corporate communications (printed copy request or using electronic means), other matters will not be accepted.*

敬啟者：

致非登記H股股份持有人^(附註1)的函件 – 在網站登載H股供股章程(「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.piccnet.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。

如閣下希望索取本次公司通訊的印刷本,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)。閣下亦可將已填妥的申請表格之掃描副本電郵至EC@picc.com.cn^(附註2)。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。

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。

中國人民財產保險股份有限公司
謹啟

二零一四年十一月十八日

附註：

- 1. 非登記H股股份持有人指彼等的H股股份存放於中央結算及交收系統的本公司H股股份持有人,而彼等已透過香港中央結算有限公司通知本公司,希望收到公司通訊。如果閣下已出售或轉讓所持有的本公司H股股份,則無需理會本函件及背面之申請表格。*
- 2. 該電郵地址僅供非登記H股股份持有人通知本公司關於其更改收取公司通訊的選擇(印刷本之要求或使用電子方式收取),其他事項將不予處理。*

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 a printed copy of the Current Corporate Communication in the manner as indicated below:
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**。

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 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」號或並無在任何一个空格加上「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列有閣下的姓名及地址。
- This Request Form should be signed by the non-registered H holders of the Company.
本申請表格應由本公司非登記H股股份持有人簽署。
- The above instruction will apply to all future corporate communications of the Company to be sent to you until you notify otherwise by reasonable notice in writing to the Company's H share registrar, Computershare Hong Kong Investor Services Limited, 17M Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong. Alternatively, you may send such notice by email to EC@picc.com.cn.
上述指示適用於將來寄發予閣下的本公司所有公司通訊，直至閣下發出合理書面通知予本公司的H股股份過戶登記處—香港中央證券登記有限公司（地址為香港灣仔皇后大道東183號合和中心17M樓）另作選擇為止。閣下亦可將該通知電郵至EC@picc.com.cn。
- Corporate communications include but not limited to (i) annual report; (ii) interim report; (iii) notice of meeting; (iv) listing document; and (v) circular.
公司通訊包括但不限於(i) 年度報告；(ii) 中期報告；(iii) 會議通告；(iv) 上市文件；及(v) 通函。
- 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

PICC-18112014-1(0)