

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

Excess Application Form no.
額外申請表格編號

Identifier
識別號

EAF
額外申請表格

Please staple
your
payment
here
請將
股款
緊釘在此

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 379,777,642 H SHARES ON THE BASIS OF 0.9 H RIGHTS SHARES FOR EVERY 10 EXISTING H SHARES AT HK\$7.46 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0.9股H股供股股份之基準，
以每股H股供股股份7.46港元之價格
發行379,777,642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)

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\$7.46 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", being payment in full on application, and I/we hereby request you to allot such excess H Rights Shares applied for, or any smaller number to me/us, and to send by ordinary post at my/our risk to my/our address shown above my/our share certificate(s) for the number of excess H Rights Shares as may be allotted to me/us in respect of this application and/or a cheque for any application monies refundable to me/us. I/we understand that excess H Rights Shares (if available) will, at the sole discretion of the Directors (after consulting with the Sole Global Coordinator), be allocated and allotted on a fair and reasonable basis. All excess H Rights Shares will be allocated to Qualified H Shareholders who have applied for excess H Rights Shares on a pro rata basis with reference to their number of excess H Rights Shares applied for. No reference will be made to H Rights Shares comprised in applications by Provisional Allotment Letter or the existing number of H Shares held by Qualified H Shareholders.
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 the Provisional Allotment Letter and subject to the Articles. In respect of any excess H Rights Shares allotted to me/us, I/we authorise you to place my/our name(s) on the register of members of the Company as holder(s) of such H Rights Shares.

致：中國人民財產保險股份有限公司
列位董事 台照

敬啟者：
本人/吾等為上述之合資格H股股東，現不可撤銷地根據H股供股以每股H股供股股份7.46港元之發行價申請下文所示數目之額外H股供股股份，並附上註明抬頭人為「工銀亞洲代理人有限公司 - 中國財險 - 額外供股」以及劃「只准入抬頭人賬戶」方式開出之匯付股款，作為申請時項全數支付之股款；本人/吾等所申請或任何股所申請數目為少於額外H股供股股份予本人/吾等，並將本人/吾等就此項申請可能獲配發之額外H股供股股份數目之股票及/或應派還予本人/吾等之任何申請股款之支票，按上文所示之方式以平郵方式郵寄予本人/吾等；倘該風險由本人/吾等承擔。本人/吾等明白並承認該項申請將按公平合理之原則，以合資格H股股東之申請數目為基準，按其所獲配發之額外H股供股股份數目之比例分配予已作出申請之合資格H股股東，不會考慮在暫定配額通知書中申請的H股供股股份或各合資格H股股東的本身H股持股數量。
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，並在貴公司之公司章程規程下接納上文所述可能配發予本人/吾等之額外H股供股股份數目。本人/吾等就任何獲配發之額外H股供股股份，授權董事將本人/吾等之姓名列入貴公司之股東名冊作為該等H股供股股份之持有人。

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.
請在以下適當空格內用墨水(以黑色為佳)填寫 閣下擬申請之額外H股供股股份數目及應付股款總額，並在以下相應空格內加上「X」。

Number of excess H Rights Shares applied for 所申請之額外H股供股股份數目	Total Amount Payable (HK\$) 應付股款總額(港元)
0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

This form should be completed and lodged together with payment of HK\$7.46 per H Rights Share for the number of excess H Rights Shares applied for (in cheques) or cashier's order(s), at the particular branches of Industrial and Commercial Bank of China (Asia) Limited as mentioned in the H Share Rights Issue Prospectus by no later than 4:00 p.m. on 2 December 2014. Unless otherwise agreed by the Company, all remittances must be made in Hong Kong dollars and by cheque or cashier's order. Cheques must be drawn on an account with, and cashier's orders must be issued by, a licensed bank in Hong Kong and made payable to "ICBC (Asia) Nominee Limited - PICC - EAF" and crossed "Account Payee only". No receipt will be issued for such remittance.
本表格須妥為填妥並連同所申請之額外H股供股股份數目以每股H股供股股份7.46港元計算之應付股款(以支票或銀行本票形式)不遲於2014年12月2日下午四時正交回至H股供股章程中所述之中國工商銀行(亞洲)有限公司之指定分行，方為有效。除經本公司另行同意，所有股款須以支票或銀行本票匯付至香港。支票及銀行本票須匯往指定之銀行賬戶，並須註明抬頭人為「工銀亞洲代理人有限公司 - 中國財險 - 額外供股」及須劃線「只准入抬頭人賬戶」方式開出。有關股款將不獲收據。
All cheques and cashier's orders will be presented for payment following receipt and all interest earned on such monies will be retained for the benefit of the Company. Completion and return of this form together with a cheque or cashier's order in payment for the excess H Rights Shares applied for will constitute a warranty by the applicant that the cheque or cashier's order will be honoured on first presentation. In the event of overdraft application, a refund cheque will be made out to you only if the overdraft amount is HK\$100 or above.
所有支票及銀行本票將按先後次序向有關銀行匯款。全部利息將撥歸本公司所有。凡填妥並交回本表格及與股所申請之額外H股供股股份股款之支票或銀行本票，即表示申請人保證該支票或銀行本票於首次填妥時將獲兌現。倘附於已填妥之本表格之支票或銀行本票在首次填妥時未獲兌現，在不影響本公司其他權利之情況下，本表格可遭拒絕受理。閣下須於申請時填妥H股供股股份時支付應付金額。支付金額不足之申請將會遭拒絕受理。在多數申請金額等於100港元或以上之情況下，只有多數申請金額等於100港元或以上之支票或銀行本票在首次填妥時未獲兌現，在不影響本公司其他權利之情況下，本表格可遭拒絕受理。

The H Share Rights Issue Prospectus and the related application forms have not been used and will not be registered or filed under any applicable securities or equivalent legislation of any jurisdictions other than Hong Kong.
H股供股章程及有關申請表格並未亦不會根據香港以外之任何司法權區之任何法律或同等法例註冊或存案。
No action has been taken to permit a public offering of the Nil Paid H Rights and/or the 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. Accordingly, no person receiving a copy of any of the H Share Rights Issue Prospectus or any of the related application forms in any territory or jurisdiction outside Hong Kong may treat it as an offer or invitation to apply for excess H Rights Shares, unless in the relevant jurisdiction such an offer or invitation could lawfully be made without compliance with any registration or other legal or regulatory requirements.
本公司並未採取任何行動以批准在香港以外任何地區或司法權區公開發售未繳股款H股供股股份及/或H股供股股份或派發H股供股章程或任何有關申請表格。因此，在香港以外任何地區或司法權區接獲任何H股供股章程或任何有關申請表格之人士，均不得視之為申請額外H股供股股份之招股章程或邀請。除於相關司法權區內遵守任何登記及其他法律或監管規定外，不得作出此種招股章程或邀請。
It is the responsibility of any person (including but not limited to nominees, custodians, agents and trustees) receiving a copy of the H Share Rights Issue Prospectus or any of the related application forms outside Hong Kong and wishing to take up the H Rights Shares under the H Share Rights Issue Prospectus to satisfy himself/herself as to the full observance of the applicable laws and regulations of the relevant territory or jurisdiction including obtaining of any governmental or other consents, observing any other formalities which may be required in such territory or jurisdiction, and to pay any taxes, duties and other amounts required to be paid in such territory or jurisdiction in connection therewith. By completing, signing and submitting this Excess Application Form, each subscriber of the H Rights Shares will be deemed to have given each of the representations and warranties to the Company and the Underwriters that these local laws and requirements have been fully complied with and the representations and warranties as set out above has been made. If you are in any doubt as to your position, you should consult your professional advisers. For the avoidance of doubt, neither HKSCC nor HKSCC Nominees Limited is subject to any of the representations and warranties above.

於香港以外地區接獲H股供股章程或任何有關申請表格且有有意願根據H股供股章程認購H股供股股份之任何人士(包括但不限於)代名人、保管人、代理及信託人，須自行全面遵守有關地區或司法權區之法律及相關規則(包括取得任何政府或其他認可，遵守該地區或司法權區規定之任何其他正式手續以及支付該地區或司法權區供股所須支付之任何稅項、徵費及其他相關費用)。填妥、簽署及交回本表格及與股所申請之額外H股供股股份之每名認購人將被視為已向本公司及承銷商作出聲明及保證彼等已全面遵守有關當地法律及要求及作出下頁所載之各項聲明及保證。閣下對本身之情況如有任何疑問，應諮詢閣下之專業顧問。為免存疑，香港結算及香港中央結算(代理人)有限公司概不受上述任何聲明及保證所限。
You will be notified by the H Share Registrar of any allotment of excess H Rights Shares made to you. If no excess H Rights Shares are allotted to you, it is expected that cheque(s) for the amount tendered on application will be posted to you in full without interest at your own risk on or about 9 December 2014. If the number of excess H Rights Shares allotted to you is less than that applied for, it is expected that cheque(s) for the surplus application monies will be posted to you without interest at your own risk on or about 9 December 2014. Any such cheque(s) will be drawn in favour of the person(s) named on this form. It is expected that certificates in respect of the excess H Rights Shares will be posted on 9 December 2014. You will receive one share certificate for the entitlement to the H Rights Shares in fully-paid form.
閣下將獲H股股份過戶登記處通知獲配發之額外H股供股股份數目。倘閣下不獲配發任何額外H股供股股份，則於申請時繳付之股款將會全數不計利息以支票退還予閣下。閣下、郵誤風險由閣下自行承擔。倘閣下獲配發之額外H股供股股份數目少於閣下申請之數目，則多出之申請股款將會不計利息以支票退還予閣下。退款支票預期將於2014年12月9日或前後郵寄予閣下。閣下、郵誤風險由閣下自行承擔。任何上述支票將以名列本表格之人士為收款人。額外H股供股股份之股票預期將於2014年12月9日寄出。閣下將會收到一份H股供股股份之全數配發單一股票。
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. In respect of any excess H Rights Shares allotted to me/us, I/we authorise you to place my/our name(s) on the register of members of the Company as holder(s) of such H Rights Shares.
本人/吾等承諾遵照H股供股章程所載條款及在貴公司之公司章程規程下，接納上文所述可能配發予本人/吾等之額外H股供股股份數目。本人/吾等就任何獲配發之額外H股供股股份，授權董事將本人/吾等之姓名列入貴公司之股東名冊作為該等額外H股供股股份之持有人。
A SEPARATE CHEQUE OR BANKER'S CASHIER ORDER MUST ACCOMPANY EACH APPLICATION. NO RECEIPT WILL BE ISSUED.
每份申請必須隨附一張獨立開出之支票或銀行本票。所有繳款不獲收據。

1. _____ 2. _____ 3. _____ 4. _____
Signature(s) of applicant(s) (all joint applicant(s) must sign) 申請人簽署 (所有聯名申請人均須簽署)

Name of bank on which cheque/banker's cashier order is drawn 支票/銀行本票的付款銀行名稱: _____ Contact telephone no. 聯絡電話號碼: _____
Cheque/banker's cashier order number 支票/銀行本票號碼: _____ Date 日期: _____

IMPORTANT 重要提示

TERMS USED HEREIN SHALL HAVE THE SAME MEANINGS AS DEFINED IN THE H SHARE RIGHTS ISSUE PROSPECTUS OF PICC Property and Casualty Company Limited (THE "Company") DATED 18 November 2014 (THE "H SHARE RIGHTS ISSUE PROSPECTUS") UNLESS THE CONTEXT OTHERWISE REQUIRES.

THIS FORM IS VALUABLE BUT IS NOT TRANSFERABLE AND IS ONLY FOR THE USE OF THE QUALIFIED H SHAREHOLDER(S) NAMED THEREIN WHO WISH(ES) TO APPLY FOR H RIGHTS SHARES IN ADDITION TO THOSE PROVISIONALLY ALLOTTED TO IT, HIM, HER OR THEM.

Applications must be received by 4:00 p.m. on 2 December 2014.

If you are in any doubt as to the contents of this document or as to the action to be taken, or if you have sold all or part of your H Shares, you should consult a licensed securities dealer, bank manager, solicitor, professional accountant or other professional adviser.

A copy of each of the Prospectus Documents has been registered with the Registrar of Companies in Hong Kong pursuant to Section 342C of the Hong Kong Companies Ordinance. The Registrar of Companies in Hong Kong takes no responsibility as to the contents of the Prospectus Documents.

Hong Kong Exchanges and Clearing Limited, The Stock Exchange of Hong Kong Limited and Hong Kong Securities Clearing Company Limited take no responsibility for the contents of this form, 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 form.

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.

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 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 "CCASS Operational Procedures" in effect from time to time.

It should be noted that the Underwriting Agreement contains provisions entitling the Underwriters to terminate the Underwriting in accordance with the terms thereof upon the occurrence of certain events. If the Underwriting Agreement does not become unconditional or if it is terminated in accordance with the terms thereof, the H Share Rights Issue will not proceed.

The H Share Rights Issue is conditional upon the fulfillment of the conditions set out in the paragraphs headed "Conditions of the H Share Rights Issue" under the section headed "Letter from the Board" of the H Share Rights Issue Prospectus. If the conditions of the H Share Rights Issue are not fulfilled, the H Share Rights Issue will not proceed.

It should be noted that the H Shares have been dealt in on an ex-rights basis from 10 November 2014. Dealings in the Nil Paid H Rights will take place from 20 November 2014 to 27 November 2014 (both days inclusive). Any H Shareholders or other person dealing in the H Shares up to the date on which all the conditions to which the H Share Rights Issue is subject are fulfilled (and the Latest Time for Termination), and any person dealing in the Nil Paid H Rights between 20 November 2014 to 27 November 2014 (both days inclusive) will bear the risk that the H Share Rights Issue may not become unconditional or may not proceed. If in doubt, investors are recommended to consult their own professional advisers.

This Excess Application Form and all applications pursuant to it shall be governed by and construed in accordance with the laws of Hong Kong.

除文義另有所指外，本表格內所採用之詞語與《中國人民財產保險股份有限公司(「本公司」)於2014年11月18日刊發之H股供股章程(「H股供股章程」)所界定者具有相同涵義。

本表格具有價值但不得轉讓，只供文中列名之合資格H股股東在申請其/彼/彼等所獲暫定配發供股股份數額以外之H股供股股份時使用。

申請表格必須不遲於2014年12月2日下午四時正交回。

閣下如對本文件內容或應採取之行動有任何疑問，或倘閣下已售出名下全部或部份H股，閣下應諮詢持牌證券交易商、銀行經理、律師、專業會計師或其他專業顧問。

本表格文件已被錄香港公司條例第342C條向香港公司註冊處處長登記。香港公司註冊處處長不對供股文件之內容概不負責。

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

本公司證券、未繳股款H股供股及H股供股之買賣可透過中央結算系統交易，閣下應向持牌證券交易商、銀行經理、律師、專業會計師或其他專業顧問查詢有關交收之詳情及該等安排對閣下之權利及權益可能造成之影響。

待未繳股款H股供股及H股供股獲准於香港聯交所上市及買賣，且符合香港結算之股份收納規定後，未繳股款H股供股及H股供股股份將獲香港結算接納為合資格證券，自未繳股款H股供股及H股供股股份各自於香港聯交所開始買賣當日(或香港結算釐定之日期)起以除權基準買賣。未繳股款H股供股將由2014年11月20日至2014年11月27日(包括首尾兩日)期間進行買賣。截至H股供股之所有條件達成之日(及最後終止時限)買賣H股之任何H股股東或其他人士以及於2014年11月20日至2014年11月27日(包括首尾兩日)買賣未繳股款H股供股之任何人士將承擔未繳股款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。

本額外申請表格及據此作出之所有申請均受香港法例管轄及須按香港法例詮釋。

本額外申請表格及據此作出之所有申請均受香港法例管轄及須按香港法例詮釋。