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眾安在綫財產保險股份有限公司 ZHONGAN ONLINE P & C INSURANCE CO., LTD.*

(A joint stock limited company incorporated in the People's Republic of China with limited liability and carrying on business in Hong Kong as "ZA Online Fintech P & C") (Stock Code: 6060)

ANNOUNCEMENT IN RELATION TO KEY SOLVENCY-RELATED INDICATORS

This announcement is made by ZhongAn Online P & C Insurance Co., Ltd. (the "**Company**") pursuant to the Inside Information Provisions under Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong) and Rule 13.09(2) of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited.

According to the solvency margin requirements of the former China Insurance Regulatory Commission ("former CIRC"), the Company is required to disclose a summary of its solvency report on its official website (www.zhongan.com) and the website of the Insurance Association of China (www.iachina.cn).

The following unaudited data of the Company is disclosed in the said summary:

Solvency margin ratio indicators	As at September 30, 2020
	RMB ten thousand
	(except for percentages)
Actual capital	1,544,993.95
Core capital	1,544,993.95
Minimum capital	274,031.15
Comprehensive solvency margin ratio (%)	563.80%
Core solvency margin ratio (%)	563.80%

Note: Comprehensive solvency margin ratio = actual capital/minimum capital; Core solvency margin ratio = core capital/minimum capital.

Key operation indicators	For the third quarter of 2020
	RMB ten thousand
Insurance business income	437,841.39
Net profit	25,357.60

	As at September 30, 2020
	RMB ten thousand
Net asset	1,445,022.92

The above financial information was prepared in accordance with the Chinese Accounting Standards for Business Enterprises and the relevant requirements of the former CIRC. Such information has not been audited. Investors should exercise caution not to unduly rely on such information.

Shareholders and potential investors are advised to exercise caution when dealing in the securities of the Company.

By Order of the Board ZhongAn Online P & C Insurance Co., Ltd. Yaping Ou Chairman

Shanghai, the PRC, October 29, 2020

As at the date of this announcement, the board of directors of the Company comprises three executive directors, namely Mr. Yaping Ou (chairman), Mr. Jin Chen and Mr. Hugo Jin Yi Ou, four non-executive directors, namely Mr. Xinyi Han, Mr. Liangxun Shi, Mr. Ming Yin and Mr. Weibiao Zhan**, and five independent non-executive directors, namely Mr. Shuang Zhang, Ms. Hui Chen, Mr. Yifan Li, Mr. Ying Wu and Mr. Wei Ou.

- * For identification purposes only and carrying on business in Hong Kong as "ZA Online Fintech P & C"
- ** Mr. Weibiao Zhan shall be a non-executive director of the Company upon his qualification as a director of the Company being approved by the China Banking and Insurance Regulatory Commission.