

Congenital and Acquired Factors

Affecting Pet Health

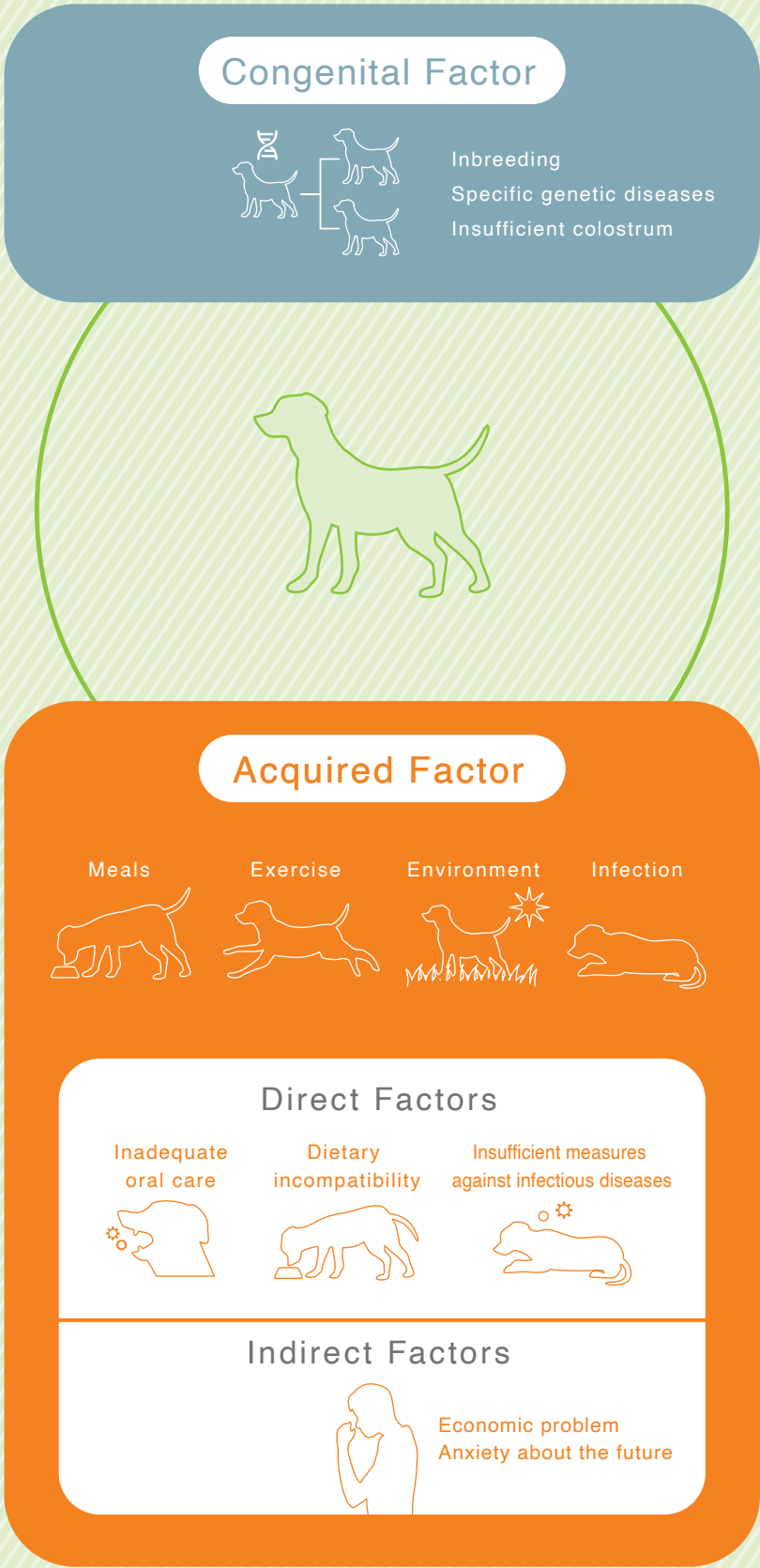
We believe that all diseases are caused by the combined involvement of two factors, "congenital factors" and "acquired factors."

As a result of inbreeding by humans, pets have become genetically vulnerable. These are "congenital factors."

Pets do not choose their own food or go for walks, and their owners provide the "environment." These are "acquired factors."

"Acquired factors" can be further divided into "direct factors," such as incompatible diets and inadequate care, and "indirect factors," such as economic and psychological stress.

Therefore, the Anicom Group supports the health of pets through its approach to "inherent factors" and "acquired factors."



Approaches to Pet Health on Three Axes

The Anicom Group approaches animal health in three ways:

- 1. genetic testing for "congenital factors"
- 2. daily care focusing on symbiotic bacteria for "acquired factors"
- 3. regenerative medicine for those who become ill despite proper genetic testing and daily care.

Supporting daily life Symbiotic bacteria

- Promotion of oral and intestinal care
- Early detection of illnesses and health management
- Pet food, product development and commercialization

APPROACH 2

Curing the incurable Regenerative medicine

- Providing regenerative medicine (prevention and treatment)
- Operating specialized secondary animal hospitals
- Establishing treatments for intractable diseases

APPROACH 3

Pre-birth support Genetics

- Eradicating genetic diseases through genetic testing
- Breeding support from a scientific perspective
- Establishing a healthy and safe environment for childbirth and child rearing

APPROACH 1

GENES

SYMBIOTIC BACTERIA

REGENERATIVE MEDICINE

Genetic Testing Initiatives

Genes are the blueprint of all life, including pets, and cannot be changed after birth; they are, so to speak, "destiny."

The Anicom Group provides breeders with genetic testing of parent dogs and cats and offers optimal breeding proposals, thereby supporting the creation of pets that are not only attractive but are also truly healthy.

Declaration of eradication of hereditary diseases

Pet breeds are the result of repeated human breeding to accentuate specific genetic characteristics. As a result, pets have inherited strong genes for diseases (i.e., hereditary diseases). In order to reduce the number of pets suffering from such genetic diseases, the Anicom Group provides genetic testing and offers appropriate breeding and sales proposals based on the results. For example, "Degenerative Myelopathy (DM)*1," which is common in Welsh Corgis, is an intractable disease that, once contracted, has no cure and therefore leads to death. However, as a result of our support for appropriate breeding that produces individuals without genetic mutations, we have come to the point where this disease can be said to have been "eradicated."*

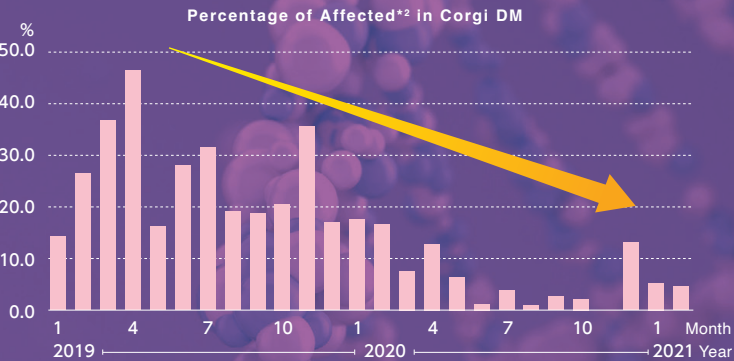
We are working to eliminate as many genetic diseases as possible by promoting the distribution of healthy dogs and cats through our breeding support, and by identifying the unknown genes related to genetic diseases.



*April 2021 News Release
Anicom, the Pet Insurance Company, Declares Eradication of Preventable Genetic Diseases

*1 DM: Degenerative Myelopathy
Eradication" means that a breeder or pet store that uses the genetic testing provided by the Anicom Group has not delivered a dog or cat to its owner that is carrying a gene for a genetic disease: confirmed by genetic tests for more than three consecutive months.

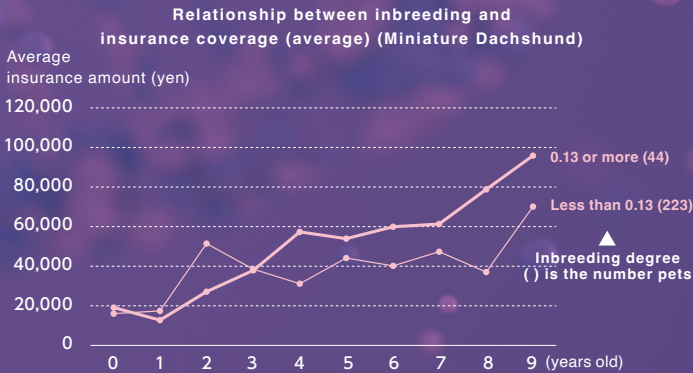
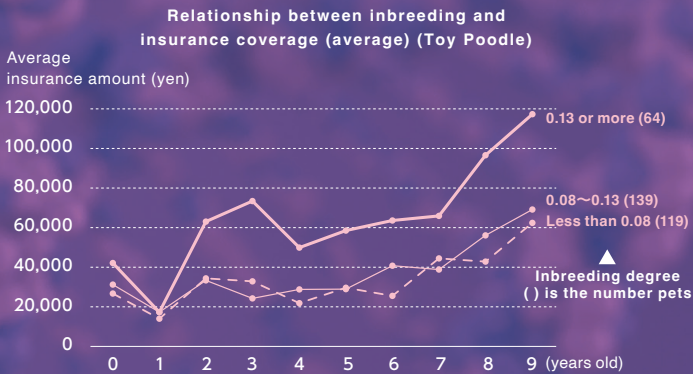
*2 Affected is one of the results of a genetic test, with "clear" and "carrier" being the other types of results. Pets are "clear" if they do not have the gene that causes the genetic disease for which they are tested, "carrier" if they are predisposed to the disease, and "affected" if they are at risk of developing the disease.



Relationship between the degree of inbreeding and insurance coverage

While inbreeding is an essential for pet breed improvement, its potential to increase disease incidence has been reported worldwide. By analyzing claims data and genetic test results, the Anicom Group has found that a certain degree of inbreeding doubles the cost of claims for toy poodles at almost all ages. Similar results were found for miniature dachshunds.

Since the degree of inbreeding is likely to have a significant impact on the immune mechanism itself, which controls overall health maintenance, we will fulfill our mission to make pets healthier by supporting appropriate breeding that reduces inbreeding.



Promoting Health Through Symbiotic Bacteria

Genes, or what some might call "Destiny," are deeply related to disease but they do not determine everything.

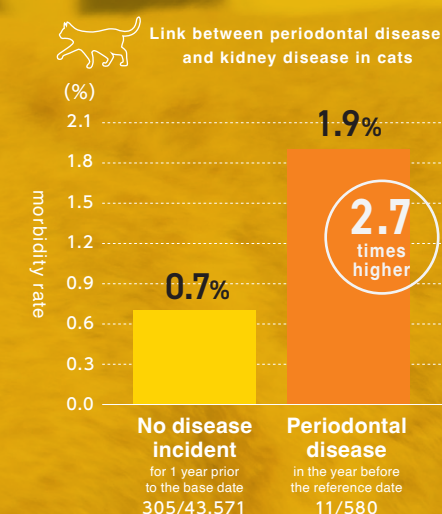
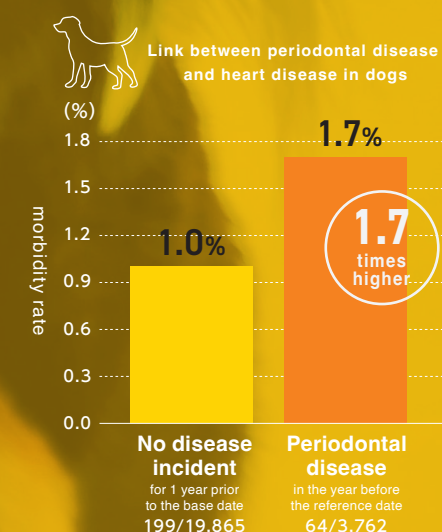
Among the "acquired and direct factors" that can affect the health of pets in today's environment, we believe that oral and intestinal care are the most influential.

Even if your pet is genetically weak, a little effort with oral care such as brushing teeth and intestinal care through diet can improve its health.

Disease prevention through oral care

An analysis of Anicom Insurance's claims data revealed that, unlike humans, dogs and cats develop periodontal disease from the age of 0. Furthermore, it was found that dogs and cats with periodontal disease are more likely to suffer from various serious diseases than those without periodontal disease. Periodontal disease is the root of all diseases.

Although many people are aware of the importance of brushing their pet's teeth and the harmful effects of periodontal disease on their pet's overall health, few actually do it. This is because "brushing their pet's teeth" is difficult, and "maintaining motivation" therefore becomes problematic. We are working to develop services and products that make oral care easier and less stressful for pets at home.



Relationship between gut microbiome and level of health

Pets are unable to communicate their physical ailments to their owners in words and instinctively tend to hide their ailments. Therefore, it is important to be able to recognize signs of illness before it becomes serious. Regular health checkups are necessary for this purpose, but hospital visits which include invasive examinations such as blood tests can be very stressful for pets.

To address this issue, Anicom Insurance launched "Dobutsu Kenkatsu" (Animal Health Checkup) in December 2018, an gut microbiome testing service that can determine the risk of disease by sending fecal samples by mail. The service is offered free of charge once a year to pet insurance policyholders and has received a cumulative total of approximately 660,000 applications as of the end of fiscal year 2022.

The service protects the health of pets through early detection of illnesses, realizing "preventive insurance that makes pets healthier by joining Anicom."



Regenerative Medicine to Cure Untreatable Diseases

Our goal is to achieve "health" through preventive approaches to "congenital factors" and "acquired factors." Even so, it is difficult to completely prevent all diseases. Further, some of these diseases cannot be cured by conventional medicine or treatment methods. The Anicom Group offers a new option called "regenerative medicine" for such diseases that have been given up as "incurable."

Aim to promote regenerative medicine

"Regenerative medicine (cell therapy)" using stem cells is attracting attention as a treatment option for diseases that cannot be cured by conventional drugs and therapies. Unlike medicines with chemical components, regenerative medicine treats injuries and diseases by administering living cells directly into the body. Currently, regenerative medicine is being researched worldwide as a new treatment method not only in human medicine but also in veterinary medicine. The Anicom Group has joined the "Research Association for Animal Regenerative Medicine Technology" at Anicom Advanced Medical Research Institute, Inc. to develop regenerative medicine technologies and services for the purpose of appropriate dissemination and expansion of regenerative medicine. Anicom Insurance, Inc. started the "Regenerative Medicine Cooperation Fund System" in July 2021 to contribute to the expansion of regenerative medicine and promote efforts to reduce the number of pets suffering from illnesses.



Testimonials from those who have tried regenerative medicine

I had an MRI for my dog and when we received the diagnosis of necrotizing leukoencephalitis, and we could see he was having difficulty swallowing, I was filled with despair. I was told that his condition was only going to get worse. But now, a little over a month after the regenerative treatment, the amount of steroids we have to use has decreased. He is more aware, and his legs and feet are strong. He begs me to take him for a walk. He toddles up hills. He brings toys to me... It's like a miracle has happened, and I cry every time I see him. I am so grateful to the people who made regenerative medicine available to dogs, to the vet who made it available to my dog, and to everyone at Anicom. I hope our experience will give hope and encouragement to someone else."

