February 18, 2019

Company Anicom Holdings, Inc.
Representative Director Nobuaki Komori
(Securities Code : 8715 TSE 1st section)
Inquiries to Tatsuhiko Kamei
Managing Executive Officer

Monthly Sales Report, January 2019

The following is the January 2019 monthly sales report of Anicom Insurance, Inc., which is one of the consolidated subsidiaries of Anicom Holdings, Inc..

Monthly Sales Reports FY2018 (From April 1, 2018 to March 31, 2019)

	April	May	June	July	August	September
No. of new policies	12,380	13,131	12,215	12,224	12,761	13,141
(previous year)	(11,350)	(12,083)	(11,234)	(11,432)	(11,979)	(12,336)
No. of policies in force	703,505	708,967	713,896	719,091	724,409	729,842
(previous year)	(640,647)	(645,791)	(650,550)	(655,712)	(660,258)	(666,917)
Renewal rate	88.0%	88.3%	88.2%	87.9%	88.2%	87.9%
(previous year)	(88.2%)	(87.9%)	(88.3%)	(88.4%)	(87.6%)	(88.1%)
Net premiums written	2,707JPYmn	2,890JPYmn	2,777JPYmn	2,737JPYmn	2,790JPYmn	2,792JPYmn
(previous year)	(2,428JPYmn)	(2,606JPYmn)	(2,507JPYmn)	(2,503JPYmn)	(2,554JPYmn)	(2,557JPYmn)
No. of payout cases	245,178	260,117	268,572	266,164	285,426	273,979
(previous year)	(216,779)	(247,999)	(258,624)	(249,930)	(269,553)	(263,978)
Amount of net claims paid(*1)	1,404JPYmn	1,460JPYmn	1,507JPYmn	1,497JPYmn	1,609JPYmn	1,533JPYmn
(previous year)	(1,187JPYmn)	(1,356JPYmn)	(1,406JPYmn)	(1,355JPYmn)	(1,436JPYmn)	(1,383JPYmn)
No. of hospitals accepting Anicom	6,282	6,296	6,304	6,319	6,340	6,353
(previous year)	(6,104)	(6,111)	(6,116)	(6,126)	(6,136)	(6,147)

(*1)Shows "net claims paid" for the month. It is not equal to "claims incurred", which E/I loss ratio calculations are based on in our financial reports.

	October	November	December	January	February	March
No. of new policies	12,637	11,962	12,302	12,761		
(previous year)	(12,353)	(11,595)	(12,592)	(12,776)	(11,347)	(12,288)
No. of policies in force	734,255	738,172	741,641	745,742		
(previous year)	(672,512)	(677,607)	(682,513)	(689,044)	(693,622)	(698,566)
Renewal rate	88.1%	87.9%	86.9%	87.0%	%	%
(previous year)	(88.5%)	(88.5%)	(88.3%)	(88.4%)	(88.5%)	(88.6%)
Net premiums written	2,854JPYmn	2,780JPYmn	2,991JPYmn	3,100JPYmn	JPYmn	JPYmn
(previous year)	(2,643JPYmn)	(2,582JPYmn)	(2,691JPYmn)	(2,768JPYmn)	(2,637JPYmn)	(2,809JPYmn)
No. of payout cases	274,862	283,597	265,142	279,627		
(previous year)	(266,319)	(255,424)	(249,756)	(251,567)	(239,702)	(236,883)
Amount of net claims paid(*1)	1,546JPYmn	1,628JPYmn	1,525JPYmn	1,620JPYmn	JPYmn	JPYmn
(previous year)	(1,420JPYmn)	(1,394JPYmn)	(1,390JPYmn)	(1,404JPYmn)	(1,372JPYmn)	(1,387JPYmn)
No. of hospitals accepting Anicom	6,361	6,366	6,378	6,377		
(previous year)	(6,155)	(6,158)	(6,178)	(6,188)	(6,247)	(6,265)

【Comment】

Regarding the acquisition of new policies, Anicom group has been aiming to provide prevention oriented and self-help effort type products in addition to the acquisition approaches so far. As a first step, we started providing new products from December 2018 (including adjusted premiums). Consequently, net premium written saw substantial growth year on year. Further, application of new service “Doubutsu Kenkatsu” (*2) (“Healthy Animal Life”) started with a steady number of applications since the beginning of the year.

In addition, as we continued research and trials of genetic testing projects to eliminate hereditary disorders, we started full-scale deployment of these projects from January 2019 due to the prospect of commercialization.

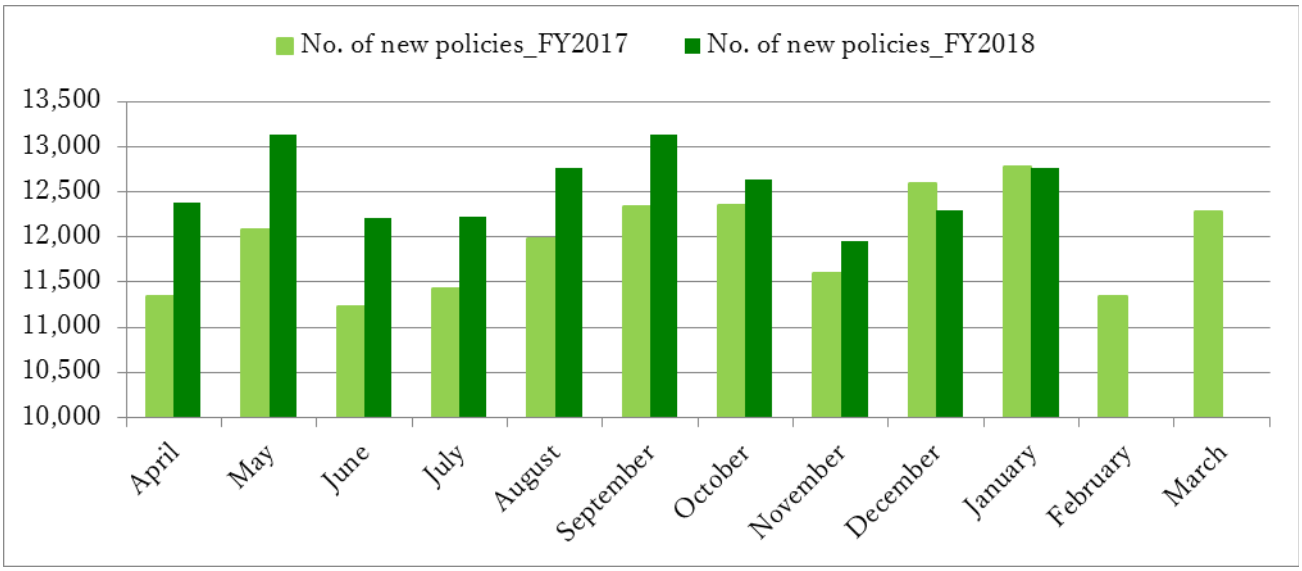
Utilizing group resources, Anicom Group will acquire new policies, maintain and improve the renewal rate and reduce the insurance payouts by the assurance of the quality of the pets, expanding prevention and risk management services and collecting data through these efforts,

(*2) “Doubutsu Kenkatsu” is a service to provide pet insurance policyholders with gut microbiota tests (a hot topic even for humans) each year and from the result, we measure the risk of disease using the our own original indicators. Furthermore, according to the results, the policyholders can receive a medical checkup at designated animal hospitals.
Details：https://www.anicom-sompo.co.jp/special/doubutsu_kenkatsu/

(Reference)

	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.
No. of applicants of Doubutshu Kenkatsu (gut microbiota testing)	-	-	-	-	-	-	-	-	857	5,256		
No. of genetic testing	606	335	259	104	121	153	521	569	249	517		

No. of new policies



No. of policies in force

