



Dr. Minas Joannides
Chief Medical Director
Optimum Re Insurance Company

ExamOne[®] and Optimum Re Collaborate On A New Lab Result Trending Project: This report is focused on A1c levels and lipids

A Collaboration of ExamOne[®] and Optimum Life Reinsurance

- Optimum Re and ExamOne[®] have embarked on an exclusive project to review lab and exam results to determine if any new lab result trends are present.
- US and Canadian lab samples and exam variables will be reviewed on a quarterly basis.
- Trends that are noted will be highlighted to determine if they can provide any useful predictive insights that can affect life underwriting.

What Does Lab Trending Analysis Provide?

- **Lab trending can highlight both:**
 - Subtle changes in the applicant pool.
 - Analytical or standardization changes.
 - Less than ideal paramedical specimen collection or pre-analytic delays.



First Quarter 2025 Findings on A1c & Lipid Levels

1. The Mean A1c Levels Differ By Age Of The Applicant & Face Amount.

- For most of 2024, the A1c mean for applicants age 60-69 years exceeded 5.9 %-6.0 mg/dl while the mean of the A1c for ages 30-39 was 5.5.
- The same A1c trend holds true for life policy size—applicants for policies of less than \$250,000 have a mean A1c of 5.9% whereas applicants for policies of \$ 1million or greater have an A1c mean of 5.5%.
- No seasonal variation was noted in 2024.

2. The High Density Lipoprotein (HDL) Mean Of Females Exceeds The Mean HDL Of Men

- Women applicants run a mean HDL of 67 mg/dl, whereas men run a mean of 57 mg/dl.
- The mean HDL levels do not differ significantly by age of the applicant, amount applied for, or state of origin.
 - Total cholesterol means were similar for males and females, amounts applied for, and state of origin.
 - So, the mean total cholesterol/HDL ratio is lower in females at 3 versus a mean TC/HDL ratio of 3.4 to 3.5 in men.



3. Low Density Lipoprotein (LDL) Had A 2024 Seasonal Variation

- LDL had a mean of 98 mg/dl in the summer months but rises to 104 to 106 mg/dl in the winter months.
- LDL mean was 5 to 7.5 mg/dl higher for younger ages (30-59 years of age) than ages 60-69.
- LDL mean was 5 mg/dl higher for face amounts at \$1 million or greater vs. amounts <\$250,000.
- LDL was not significantly affected by gender or state of origin.

For more information on how we can help you, please visit:

 www.optimumre.com

 www.optimumre.com/linkedin

OPTIMUM.

Insurance

| Life Reinsurance

| Actuarial Consulting

| Asset Management

