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## **ExamOne<sup>®</sup> and Optimum Re Collaborate On A New Lab Result Trending Project: This Report is Focused On Hemoglobin A1c & NT-proBNP Levels, BMI, & Urine Cotinine Positive Results**

### **A Collaboration of ExamOne<sup>®</sup> and Optimum Life Reinsurance**

- Optimum Re and ExamOne<sup>®</sup> 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.



# Second Quarter 2025 Findings on A1c & NT-proBNP Levels, BMI & Cotinine Positive Results

## 1. The Hemoglobin A1c Mean Levels Decreased Over the Last 12 months.

- The hemoglobin A1c mean level for males dropped from **5.77** in April 2024 to **5.70** in March 2025
- The hemoglobin A1c mean level for females dropped from **5.66** in April 2024 to **5.55** in March 2025
- The hemoglobin A1c mean for ages 60-69 dropped from **6.0** in April 2024 to **5.92** in March 2025

## 2. The NT-proBNP Mean Levels Differ by Gender, Policy Amount & Age

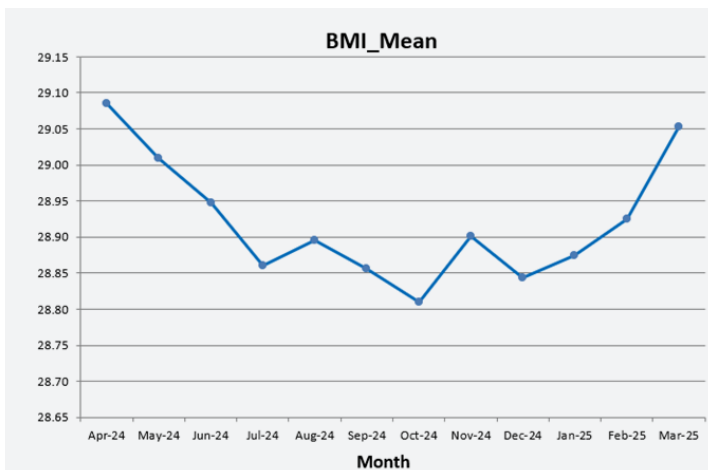
- The NT-proBNP mean levels were **105** for women and **80** for men.
- The NT-proBNP mean levels were **110** for policies <\$250,000, but were **65** for policies >\$1 million
- The NT-proBNP mean levels were **45-50** for ages 30-39 but were **90-100** for ages 60-69.

## 3. The Urine Cotinine Positive Results Vary by Policy Amount

- The urine cotinine positive results were **twice as high** for policies <\$250,000 than for policies >\$1 million

## 4. BMI Has Trended Upward

- Despite the popularity of GLP-1 drugs, the recent **BMI trend is up** in the last quarter



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