

Optimum On-deck

July 2025

Dear Readers,

I am excited to welcome you to *Optimum On-deck*, our refreshed newsletter. As our industry continues to expand and grow and change, staying informed has never been more critical.

At Optimum Re, we remain committed to providing our clients as much value as possible. This relaunch is more than just a new look—it's a renewed commitment to delivering valuable insights, expert perspectives, and thought leadership to help your businesses on their journey. You can expect actuarial analysis, underwriting perspectives, and a broad view of the trends shaping our industry and the market in general.

Our first issue will address the consumer; the cornerstone of the insurance industry. We will cover topics such as, the impact of MAID, Optimum's PEARL (Predictive Expertise and Actuarial Research Lab) program and the impacts of alcohol consumption on Life underwriting.

Thank you for joining us on this journey. We look forward to charting the course ahead—together.

Sincerely,



Amélie Grimard

Executive Vice President, Operations and Pricing
Optimum Reassurance Inc.

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R&D Learning Series

Assisted Suicide and Insurance in Canada: Leading Edge or Bleeding Edge?

Assisted suicide and euthanasia have long been debated from legal, ethical, and societal perspectives. However, the growing acceptance and legislative changes surrounding Medical Assistance in Dying (MAID) present significant implications for the insurance industry.

Canada has been at the forefront of assisted dying legislation, with Medical Assistance in Dying (MAID) becoming legal nationwide in 2016.

With a growing number of MAID cases, expanding eligibility criteria, and increasing public acceptance, insurers must reassess their policy structures, application process, risk evaluations, and claim procedures to align with this shifting landscape. procedure and the death certificate will not mention suicide. Adjustment of the wording of applications should cover intention to use MAID at time of issue. A side complication is that not all requests for people to use MAID are granted and that not all people granted MAID do actually go through with it.

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R&D Learning Series

How the PEARL Program Can Help Clients with Accelerated Underwriting Programs

The PEARL program (Predictive Expertise Actuarial Research Lab) is designed to provide clients with a better understanding of their mortality experience, enabling them to make informed decisions to optimize profitability. The program leverages predictive models to address clients' concerns and priorities, such as growth, automated/accelerated underwriting (AUW), expanding distribution, and accessing new markets.

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Alcohol Consumption and Its Impact on Life Underwriting: A Comprehensive Analysis

Alcohol consumption and its harmful effects contribute significantly to the global burden of disease and injuries. Despite being among the leading public health problems worldwide, alcohol use disorders and associated morbidities often remain underdiagnosed. Life underwriters are tasked with the challenge of identifying alcohol habits, while assessing the health risks associated with alcohol overuse, which can include liver diseases, cardiovascular issues, mental health disorders, and an increased risk of accidents.

Join Optimum as we explore this specific consumer behaviour and its impact on Life Underwriting. are granted and that not all people granted MAID do actually go through with it.

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Fun Facts



- **Did you know that Optimum Re is the Canadian-owned life reinsurer?**
- **In addition to being experts in life reinsurance, Optimum Re is also the market-leading reinsurer for out-of-country medical coverage.**

Upcoming Events

Mark your calendar! Our very first Underwriting Seminar is coming to Montréal on OCTOBER 28.

Paying it forward: Building a legacy of underwriting expertise

At Optimum Reassurance, we believe that expertise gains its true value when it is shared.

That's why we are proud to present our very first underwriting seminar in Canada — an event designed to pass on knowledge, inspire the next generation, and strengthen our professional community.

By bringing together our medical, claims, research, and financial underwriting teams, we shine a light on the depth of our collective experience.

Because sharing today means building strength for tomorrow.

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