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ExamOne[®] and Optimum Re Collaborate On A New Lab Result Trending Project: This Report is Focused On Hemoglobin A1c, Hepatitis B Surface Antigen Testing, & Cotinine Positive Results

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:**
 - How age, policy amount, or geographic location can provide unique predictive insights
 - How new advanced Exam One reflex panels can improve risk stratification
 - How mortality slippage issues with “fluidless” underwriting may be addressed for more favorable outcomes.



Third Quarter 2025 Findings on A1c, Hepatitis B Surface Antigen Reflex Testing, & Cotinine Positive Results

1. The hemoglobin A1c mean level varies by age

- The hemoglobin A1c mean for ages 60-69 years remains at **5.92**
- Life companies should be aware that if the mean A1c is **5.92** for ages 60-69, then ratings/preferred limits for A1c levels at those ages may need to be adjusted
- The hemoglobin A1c mean for ages 30-39 years is **5.42**, ages 40-49 is **5.62**, and ages 50-59 is **5.82**.

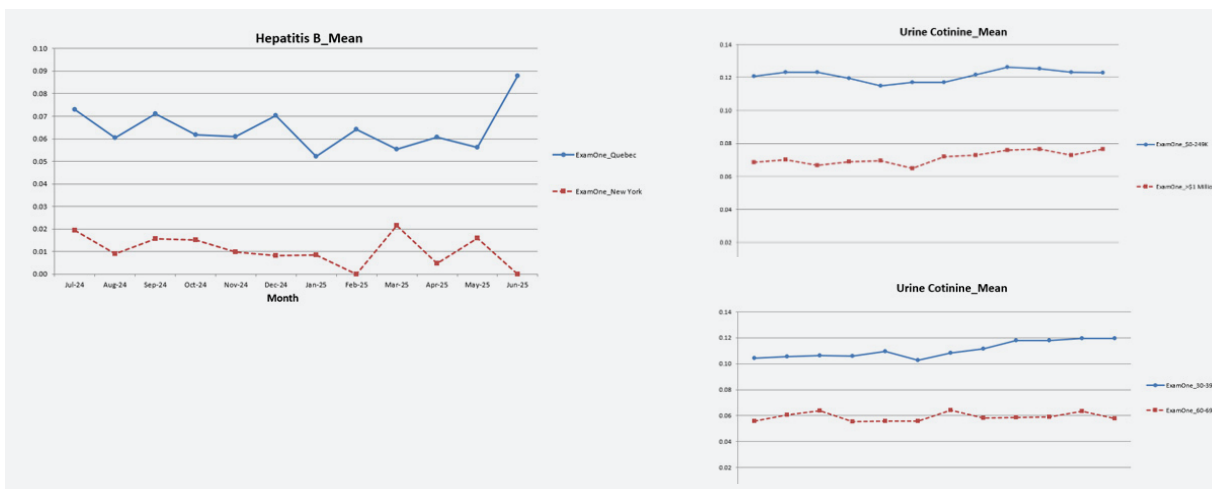
2. The hepatitis B surface antigen positive hit rate is substantially higher in the Canadian provinces than the US states.

- Quebec has a substantially higher hepatitis B surface antigen positive rate than New York State
- Optimum Re has teamed with ExamOne® to provide a white paper which highlights ExamOne®'s hepatitis B reflex formula and gives guidance on how to improve hep B reflex testing “hit rates” at a lower cost.
- The white paper is available at chrome-extension: https://cms.optimumfinancier.com/sites/default/files/2024-04/ore_hepatitisb_whitepaper_20240320.pdf



3. The urine cotinine positive results vary by policy amount

- The urine cotinine positive results were >50% higher for policies <\$250,000 than for policies >\$1 million
- The urine cotinine positive results were twice as high for policies on age 30-39 than for ages 60-69.
- Life companies with mortality slippage concerns in “fluidless” accelerated underwriting programs should take note of these higher cotinine positive results.



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

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