OPTIMUM®
Life Reinsurance

Lab Trending Report

10/31 – 4th Quarter 2025

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ExamOne® and Optimum Re Collaborate On A New Lab Result Trending Project: This Report is Focused On Hemoglobin A1c & 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.

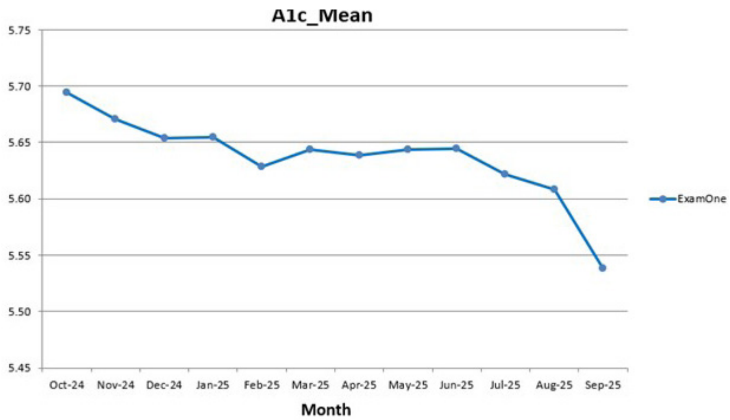
What Does Lab Trending Analysis Provide?

- **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.

Fourth Quarter Findings on Hemoglobin A1c & Cotinine Positive Results

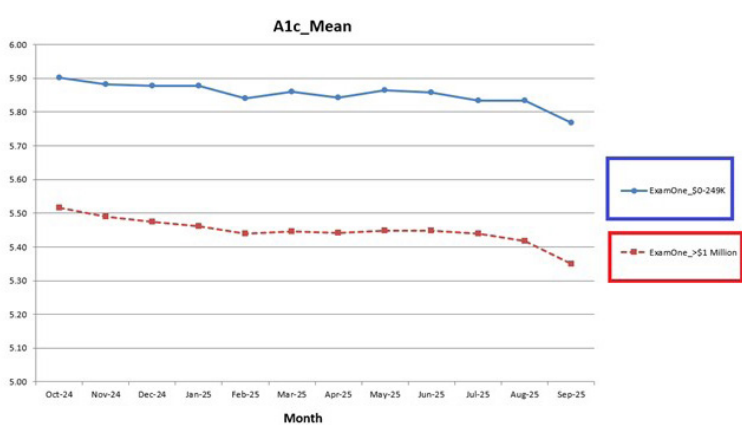
1. The hemoglobin A1c mean has had a significant downward trend in 2025.

- The A1c mean has dropped from **5.69** in October 2024 to **5.54** in September 2025.
- The A1c mean in males dropped from **5.74 to 5.58**
- The A1c mean in females dropped from **5.63 to 5.48**
- This trend may have an impact the number of applicants qualifying for preferred groups.



2. Policy dollar amounts of <$250,000 and >$1 million show similar A1c drops in 2025.

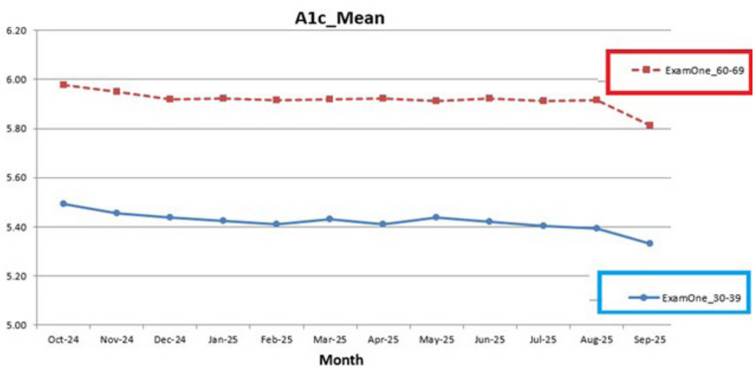
- For policy amounts <$250,000, the mean A1c dropped from **5.90** in 2024 to **5.77** in 2025
- For policy amounts >$1 million, the mean A1c dropped from **5.52** in 2024 to **5.35** in 2025



Fourth Quarter Findings on Hemoglobin A1c & Cotinine Positive Results (next)

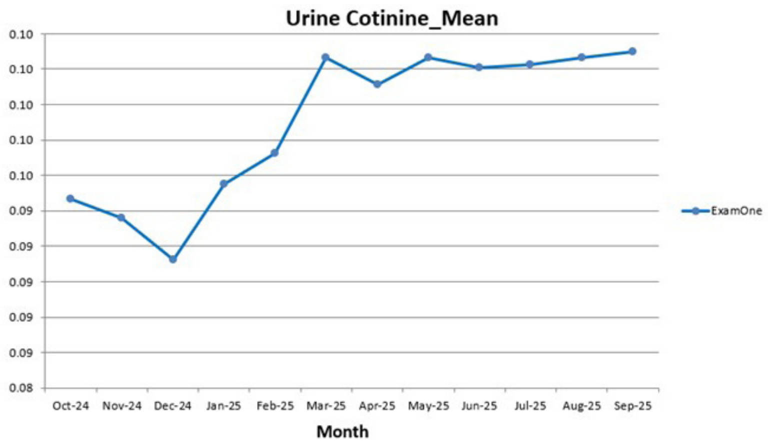
3. For Age groups of 30-39 and 60-69, a drop in the A1c in 2025 has also been noted.

- For ages 60-69, the mean A1c dropped from **5.98** in 2024 to **5.81** in 2025
- For ages 30-39, the mean A1c dropped from **5.49** in 2024 to **5.33** in 2025



4. The mean cotinine positive results continue on an uptrend despite anti-smoking campaigns.

- The mean urine cotinine positive rate is 50% higher for policy $ amounts <$250,000 compared to policy amounts >$1 million.
- The mean urine cotinine positive rate is twice as high for ages 30-39 compared to ages 60-69.
- These cotinine findings may play a role in the mortality slippage on fluidless underwriting



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