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ExamOne® and Optimum Re Collaborate On A New Lab Result Trending Project: This report is focused on High Density Lipoprotein (HDL), Total Cholesterol/HDL Ratio, Hepatitis B, & Cotinine 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?

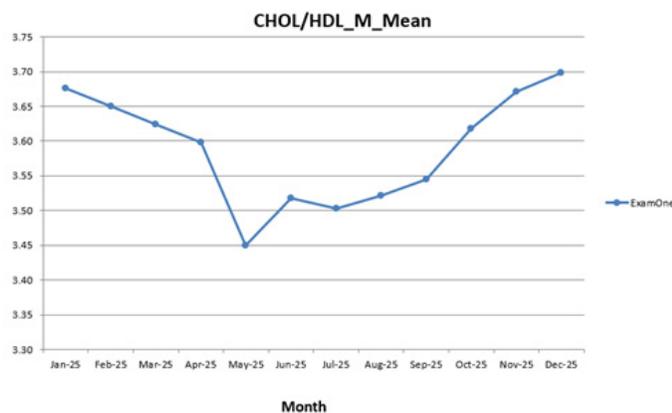
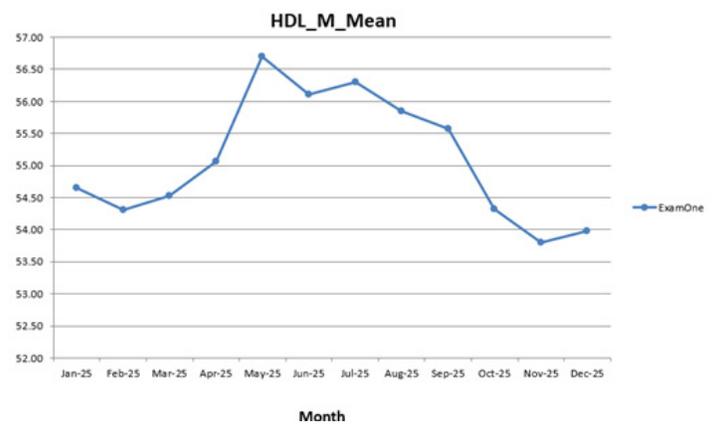
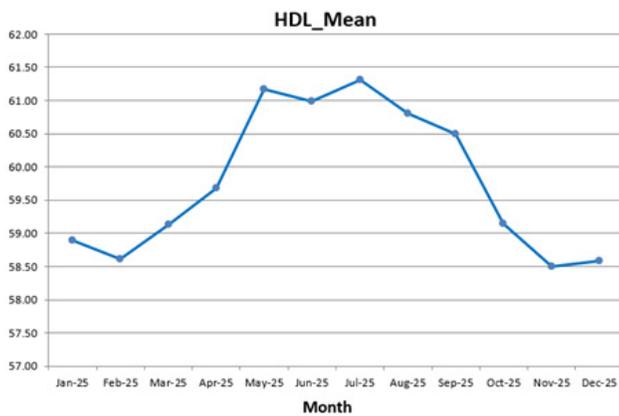
- **Lab trending can highlight:**
 - How age, policy amount, or geographic location can provide unique predictive insights
 - How new advanced Exam One reflex panels can improve risk stratification
 - How mortality slippage issues with “fluidless” underwriting may be addressed for more favorable outcomes.



First Quarter 2026 Findings on High Density Lipoprotein (HDL), Total Cholesterol/HDL ratio, Hepatitis B surface antigen positive, and Cotinine results

1. The High Density Lipoprotein (HDL) mean level has dropped in late 2025

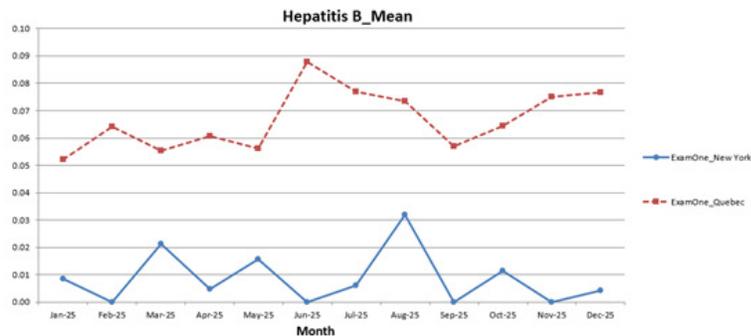
- A higher HDL level is protective against cardiovascular disease.
- The HDL level dropped from a mean of 61 in the summer of 2025 to 58.5 in November and December 2025.
- The HDL level for males (HDL_M_Mean) has dropped from a mean of 56 in the summer of 2025 to 54 in November and December 2025.
- These lower HDL levels have influenced Total Cholesterol/HDL ratios to **raise the TC/HDL ratio in males** from a nadir of 3.45 in May 2025 to a zenith of 3.7 in December 2025.
- The higher mean Total Cholesterol/HDL ratios in late 2025 suggest a higher number of males may have been rated.



First Quarter 2026 Findings on High Density Lipoprotein (HDL), Total Cholesterol/HDL ratio, Hepatitis B surface antigen positive, and Cotinine results (next)

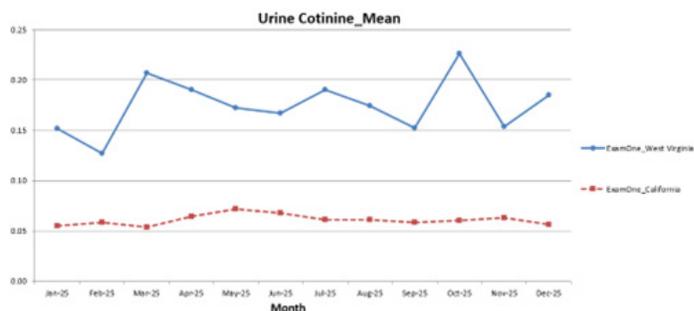
2. The hepatitis B surface antigen positive hit rate remains substantially higher in the Canadian provinces than the US states.

- Quebec continues to have a substantially higher hepatitis B surface antigen positive rate than New York State
- OptimumRe 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 https://cms.optimumfinancier.com/sites/default/files/2024-04/ore_hepatitisb_whitepaper_20240320.pdf



3. The urine cotinine positive results vary by location.

- The urine cotinine positive results were consistently **3 to 4 times higher** in states like West Virginia compared to California.
- Both smoking combustible cigarettes and “smokeless” tobacco products may account for these higher geographic positive cotinine rates.
- Life companies with **mortality slippage** concerns in “fluidless” accelerated underwriting programs should take note of these higher cotinine positive results.



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