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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, Hemoglobin A1c, & 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?

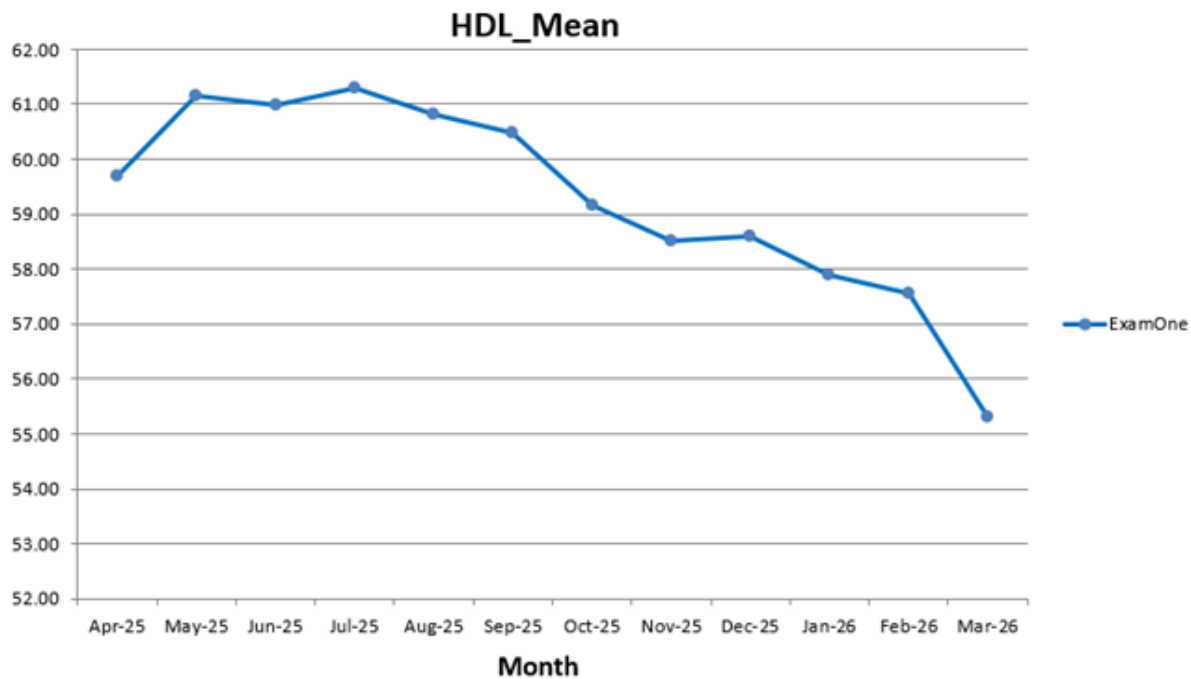
- **Lab trending can highlight:**
 - How age, policy amount, or geographic location can provide unique predictive insights
 - How new advanced Exam One® reflex panels can improve risk stratification
 - How mortality slippage issues with “fluidless” underwriting may be addressed for more favorable outcomes.



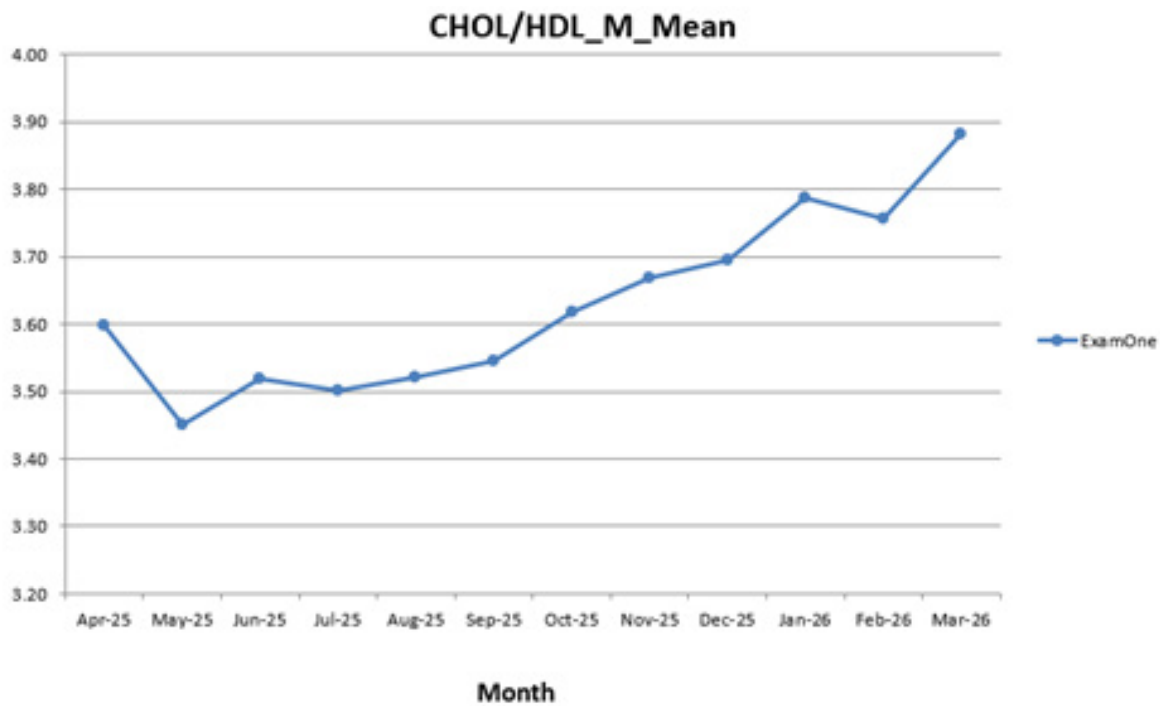
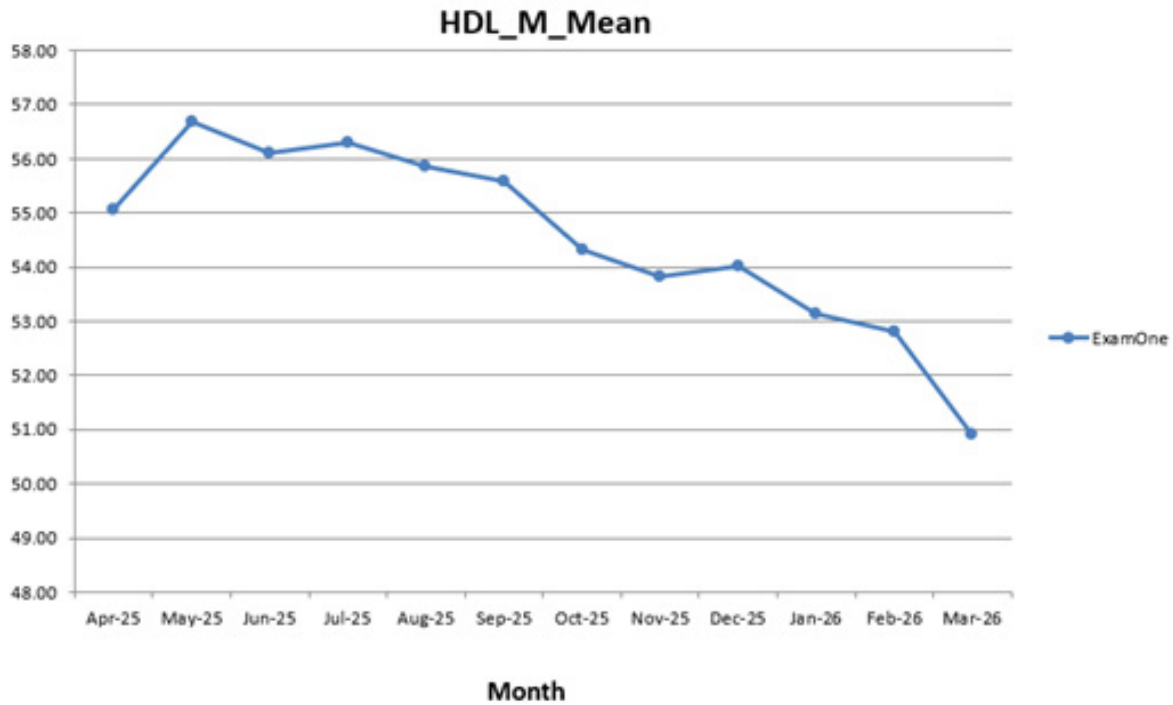
Second Quarter 2026 Findings on High Density Lipoprotein (HDL), Total Cholesterol/HDL ratio, Hemoglobin A1c, and Cotinine results

1. The High Density Lipoprotein (HDL) mean level continues to drop in early 2026

- A higher HDL level is protective against cardiovascular disease, but the mean HDL level continues to drop to lower levels.
- The HDL level dropped from a mean of 61 in the summer of 2025 to 55.3 in March of 2026.
- The HDL level for males (HDL_M_Mean) has dropped from a mean of 56 in the summer of 2025 to 51 in March 2026.
- 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 3.9 in March 2026.
- The higher mean Total Cholesterol/HDL ratios in March 2026 suggest a higher number of males may have been rated or not offered credits.



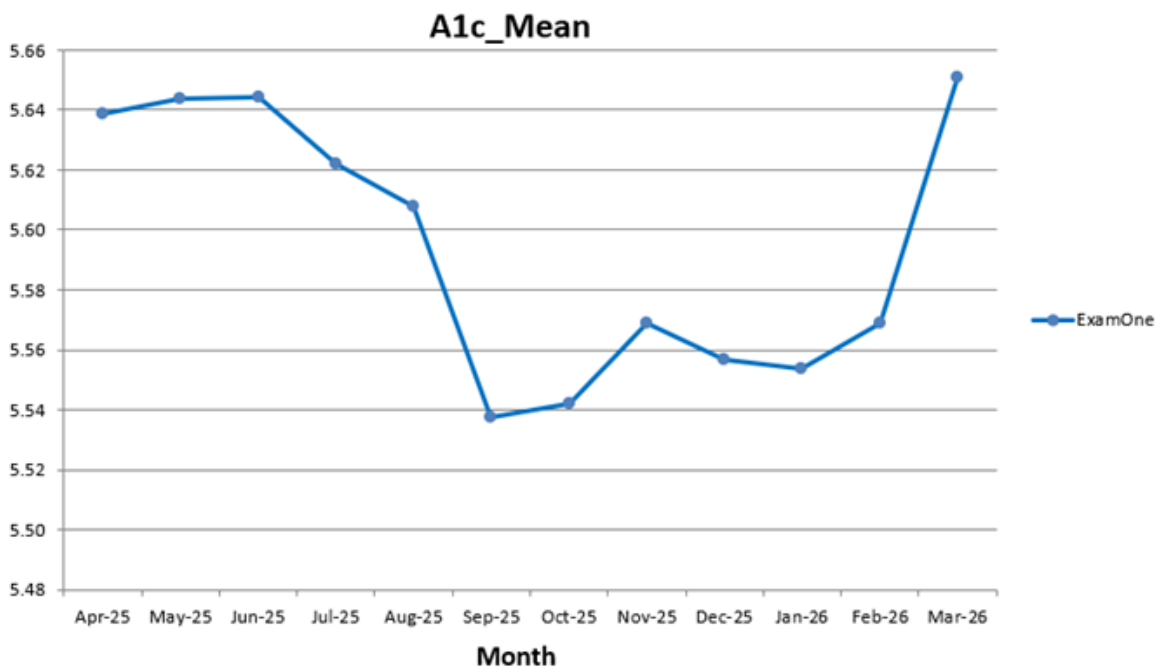
Second Quarter 2026 Findings on High Density Lipoprotein (HDL), Total Cholesterol/HDL ratio, Hemoglobin A1c, and Cotinine results (next)



Second Quarter 2026 Findings on High Density Lipoprotein (HDL), Total Cholesterol/HDL ratio, Hemoglobin A1c, and Cotinine results (next)

2. The mean hemoglobin A1c level has climbed from 5.54 in Oct. 2025 to 5.65 in March 2026.

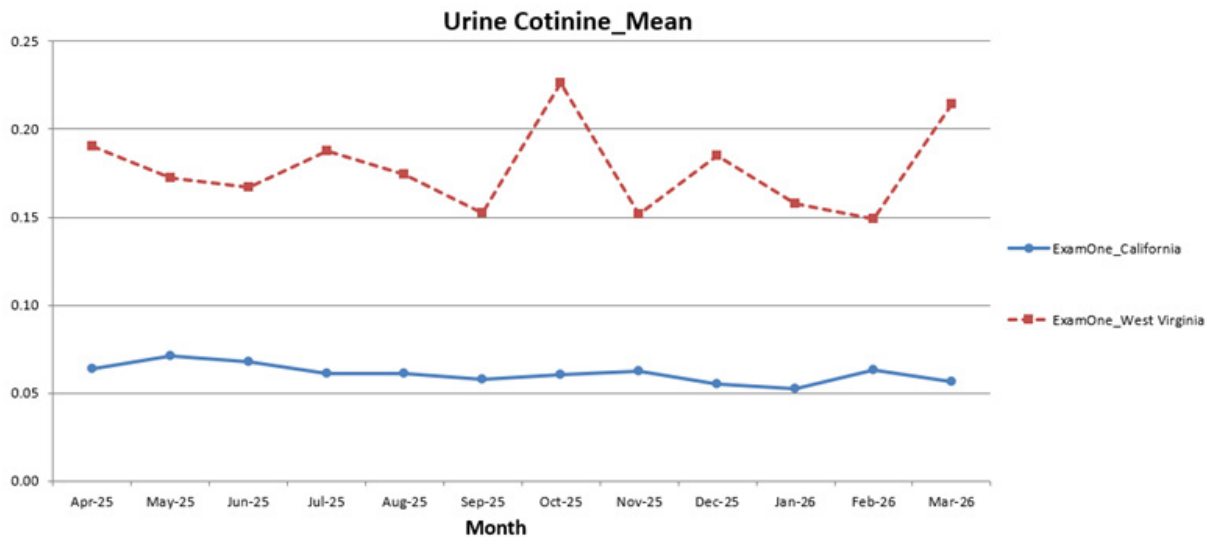
- Mean hemoglobin A1c levels had been trending lower in 2025 but have moved higher in March 2026.
- Rising mean hemoglobin A1c levels suggest fewer applicants may be eligible for favorable rating categories.



Second Quarter 2026 Findings on High Density Lipoprotein (HDL), Total Cholesterol/HDL ratio, Hemoglobin A1c, and Cotinine results (next)

3. The urine cotinine positive results vary by state.

- 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 the rising use of “smokeless” tobacco or nicotine “pouch” 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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