OPTIMUM®
Life Reinsurance

Lab Trending Report

10/31 – 4th Quarter 2026



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Chief Medical Director
Optimum Re Insurance Company

ExamOne® and Optimum Re Collaborate On A New Lab Result Trending Project:

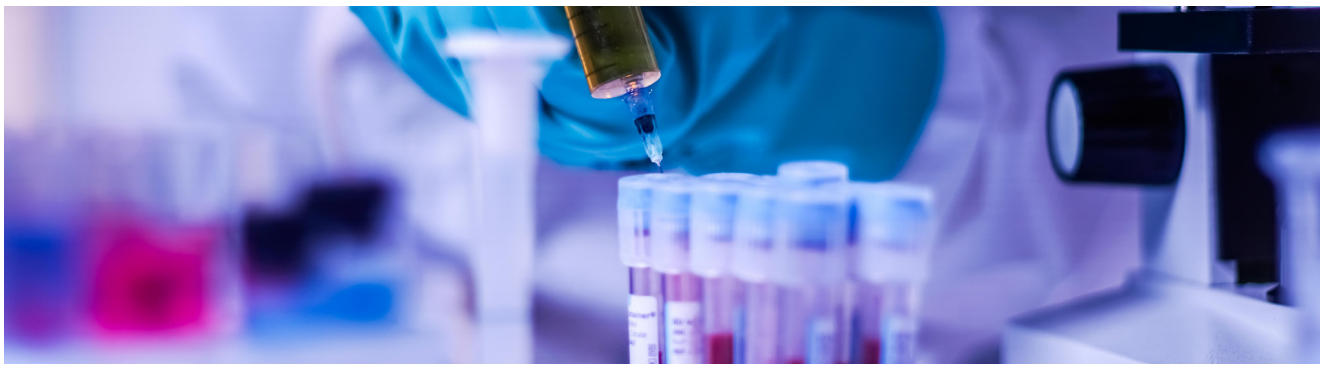
The Fourth Quarter Lab Trending Report is focused on Cotinine, a metabolite of Nicotine.

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.

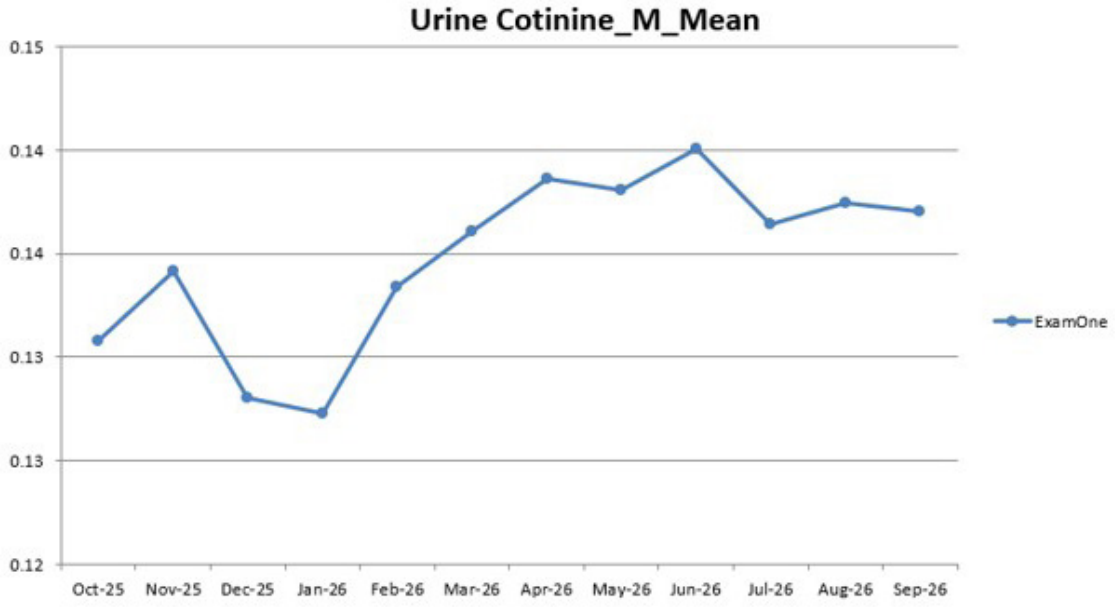


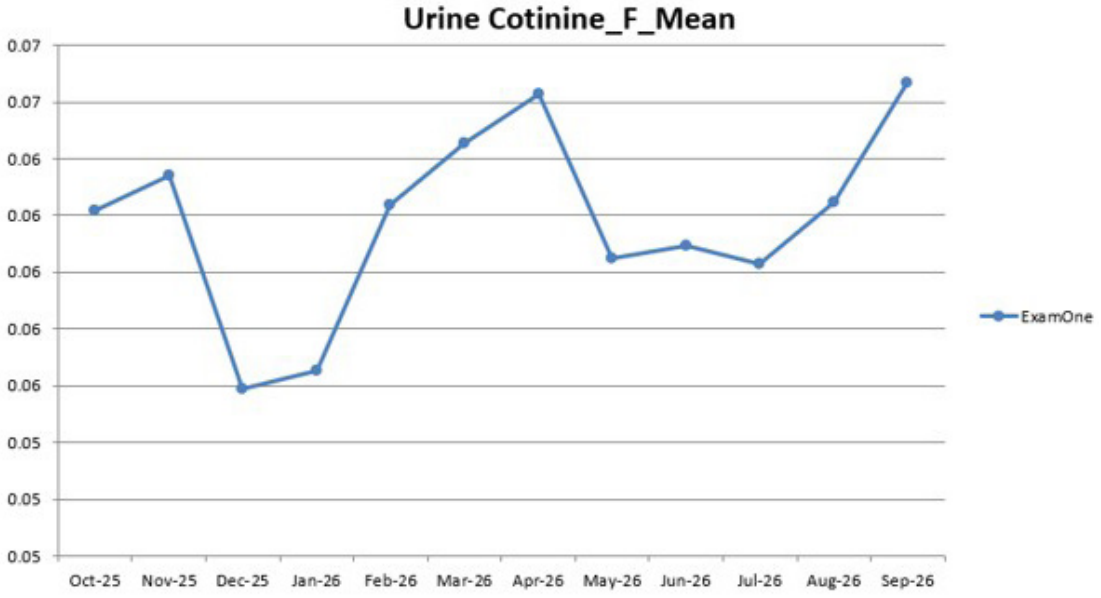
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Fourth Quarter 2026 findings on Cotinine, a metabolite of Nicotine

1. This Lab Trending reports focuses on Cotinine, a metabolite of Nicotine.

- The positive test results of urine cotinine in males (Urine Cotinine_M_Mean) of **14%** is twice the level for females (Urine Cotinine_F_Mean) at **7%**.
- The positive cotinine rate reflects both cigarette tobacco use and vaping as well as the use of nicotine pouches or other forms of nicotine.
- ExamOne® uses the ***thiocyanate test*** to aid in distinguishing cotinine from combustible cigarettes from other nicotine sources.
- The level of positive cotinine test results in life applicants has not shown any significant decrease despite widely recognized health concerns.

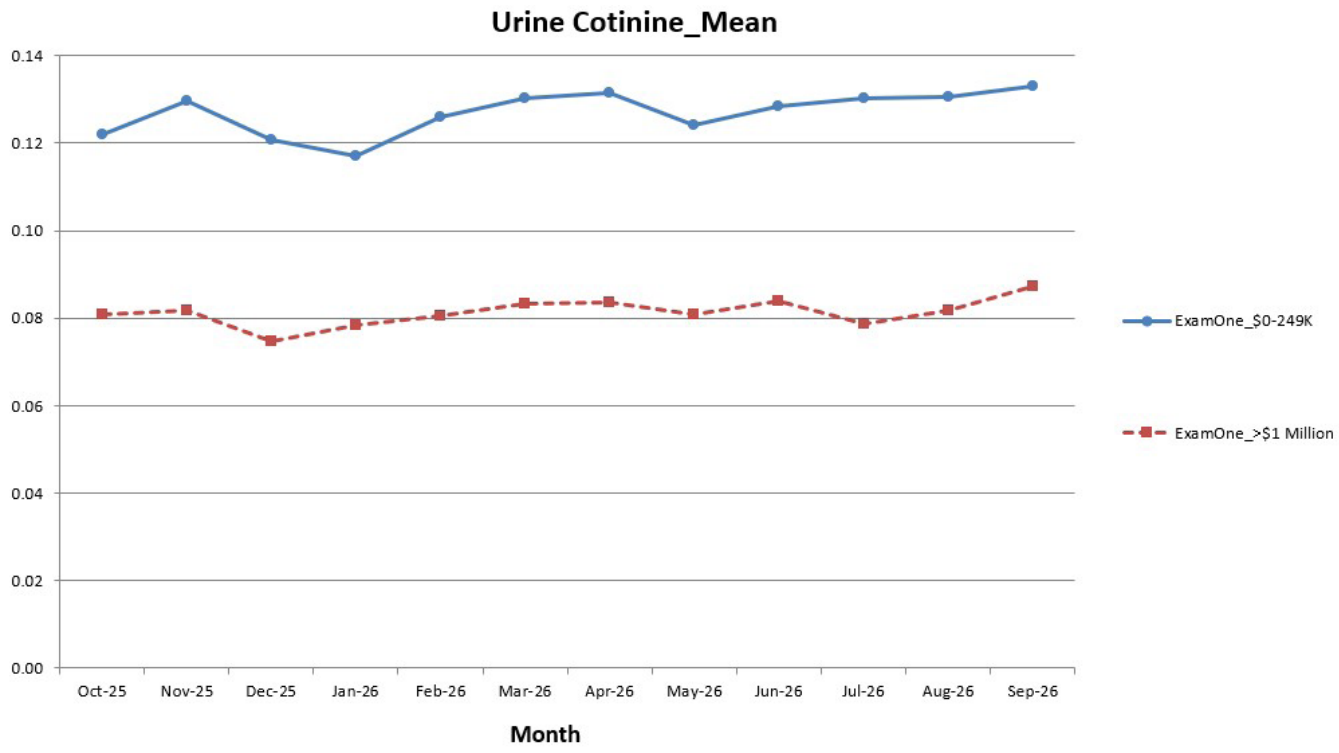




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Fourth Quarter 2026 findings on Cotinine, a metabolite of Nicotine

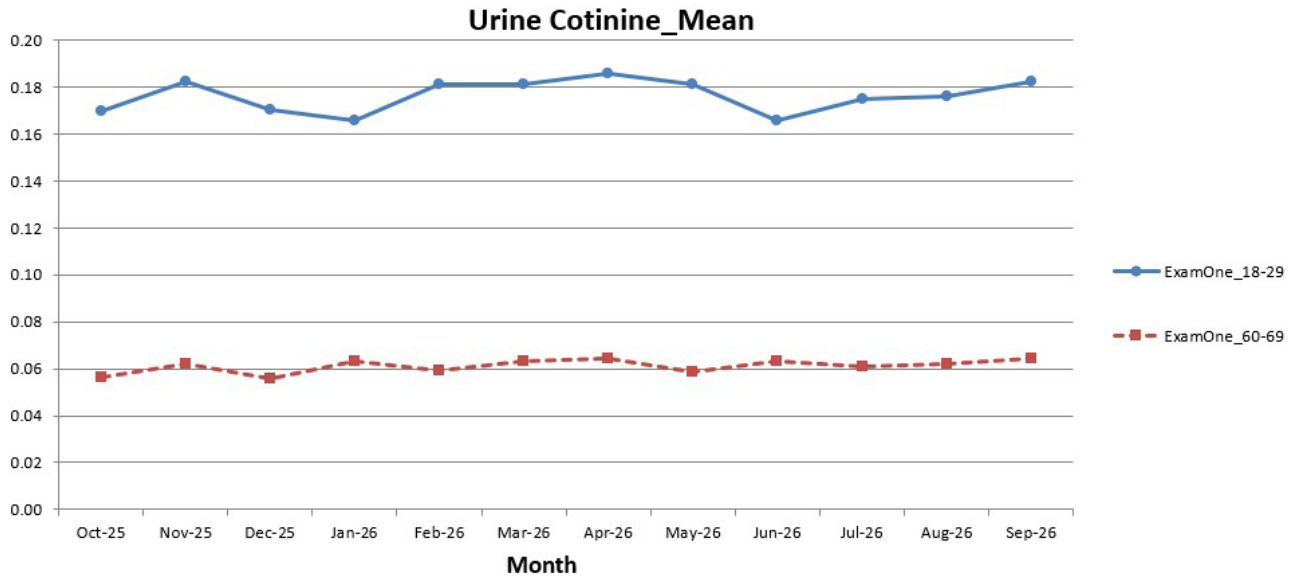
- The positive Urine Cotinine test results of life applicants is **13** % at face amounts $0 – 249,000 but is **9** % for applicants for policies at or above $1 million.
- This information may be useful when considering tobacco mortality slippage at different life application face amounts.



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Fourth Quarter 2026 findings on Cotinine, a metabolite of Nicotine

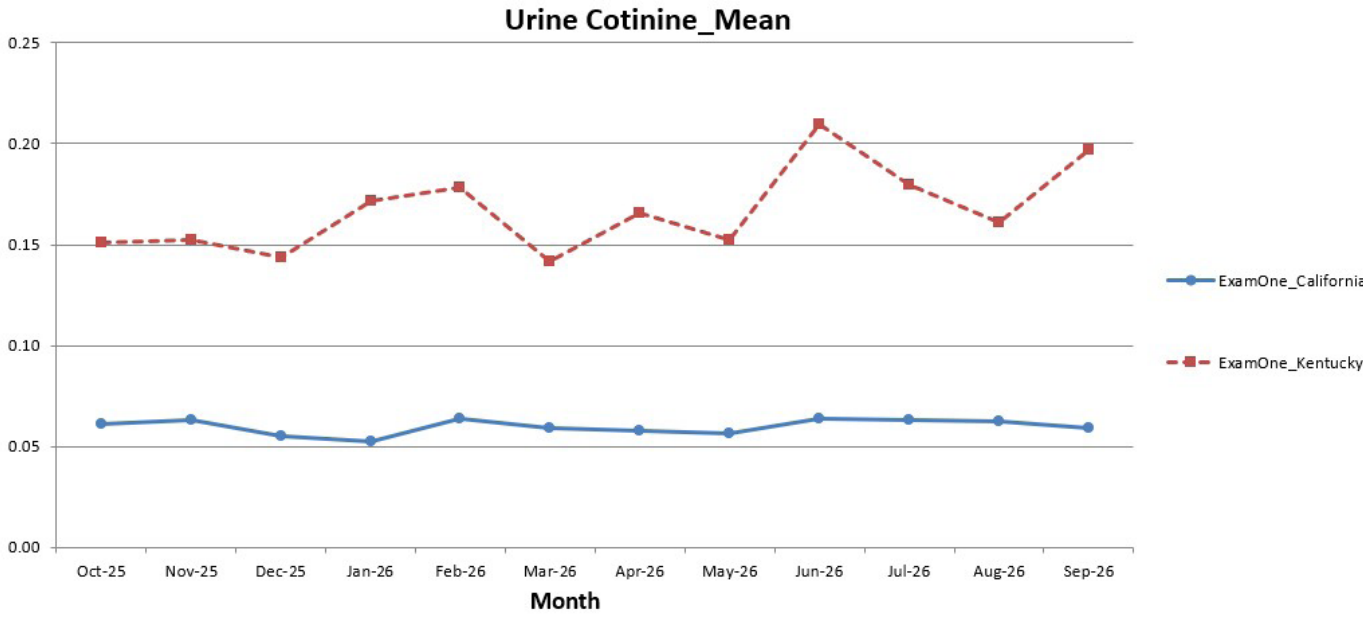
- The positive rate of Urine Cotinine for age 18-29 at **18%** is three times the **6 %** rate at ages 60-69.
- The rising popularity of nicotine pouches in younger age groups may contribute to the much higher positive cotinine test results in the 18-29 year old group.



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Fourth Quarter 2026 findings on Cotinine, a metabolite of Nicotine

- The positive rate of Urine Cotinine in Kentucky applicants at **20 %** is greater than three times the rate in California at **6 %**.
- This information may be useful when considering tobacco mortality slippage in applicants from different geographic areas of the US.





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