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OPTIMUM RE INSURANCE COMPANY ANNOUNCES NEW \$1 MILLION REINSURANCE CAPACITY FOR SELECT HIV LIFE INSURANCE RISKS

October 14, 2012 Dallas, TX

Optimum Re Insurance Company (Optimum Re) announced today it has introduced a new capacity of \$1 million to its clients for select HIV risks. To its' knowledge, Optimum Re is the first Life Reinsurer to formally announce such capacity to the life insurance market in the United States.

After extensive research by its actuarial and medical staff, the time is right to offer such capacity. The research has been led by Jean-Marc Fix, Vice-President Research and Development at Optimum Re's Dallas office. Jean-Marc says:

"Thanks to modern combination therapies, HIV infection is now a chronic disease and not a short term death sentence. With a risk profile more similar to type 2 diabetes, it is only logical to abandon a way of thinking no longer supported by the facts and to offer the benefit of life insurance to the best HIV risks."

In looking at the spectrum of HIV risks, Optimum Re expects as much as 30% of HIV applicants to be insurable despite being HIV positive.

Optimum Re considers its new rating classification system to be proprietary so all such cases will be underwritten by Optimum Re on a facultative basis and not included in its new, recently revised Life Underwriting manual.

This announcement is another example of Optimum Re's leadership and its commitment to its "alliance in growth" with its client partners.

About Optimum Re: Optimum Re Insurance Company, based in Dallas Texas, is a U.S. subsidiary of the Optimum Group, specializing in life and critical illness reinsurance. The Optimum Group is a multi-faceted privately held insurance group based in Montreal, Canada, centered on supporting the insurance industry in Canada, the US, the Caribbean and France. In 2012 Optimum Re is celebrating 25 years of serving the US reinsurance marketplace, during which time it has earned a stellar reputation for efficient and professional client service. See www.optimumre.com.