

An Alliance in Growth



OPTIMUM®

Optimum Re Insurance Company

TODAY'S REVOLUTION IN HEPATITIS C TREATMENT IS NOW REFLECTED IN OPTIMUM RE INSURANCE'S APPROACH TO UNDERWRITING THE RISK

April 20, 2015, Dallas, TX

Optimum Re announced today it has significantly reduced its ratings for applicants suffering from hepatitis C to reflect the revolution occurring in hepatitis C therapy.

It is not rare for the person afflicted with hepatitis C to discover they suffer from the disease through laboratory tests run as part of their application for life insurance. According to the CDC, it affects over 3 million American⁽¹⁾. In people who do not respond to treatment, complications include liver failure and liver cancer.

Strengthened by years of research with tools and strategies developed as part of the progress in virology, especially approaches to combat HIV, the medical community has come up with revolutionary drug combinations that will truly cure the vast majority of patients. Although there are significant hurdles to the control of hepatitis C at the national public health level, patients with access to treatment will have a greatly improved prognosis. Nonetheless it will be many years before significant mortality data accumulates.

After a careful review of the research provided both for the efficiency of the multiple drug options currently or soon to be available and of our understanding of the mechanics involved in liver damage, we conclude that we can already significantly lower our ratings for most cases of hepatitis C that would otherwise be acceptable risks.

Optimum's research has been led by Jean-Marc Fix, Vice-President Research and Dr. Abdelnour Khoury of Optimum's Dallas office. Jean-Marc says:

"Hepatitis C is a very serious "silent epidemic" threatening the health of the nation. Nonetheless our increasing knowledge of viral mechanics has really allowed the development of a truly miracle cure for those lucky enough to be able to afford the treatment. We are at the cusp of a revolution in the treatment of hepatitis C⁽²⁾."

Optimum expects the ratings to be about half of the previous ratings and in many case standard.

Optimum 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 (January 2015) Client Life Underwriting manual.

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

About Optimum RE: Optimum Re, based in Dallas Texas, is a 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, Caribbean and France.

(1) <http://www.cdc.gov/hepatitis/HCV/HCVfaq.htm>

(2) Hepatitis C treatment: an incipient therapeutic revolution, deLemos, Andrew S. et al. **Trends in Molecular Medicine**, Volume 6 (June 2014), Issue 6 , 315-321