



Empowering your decisions



A Quest Diagnostics Company

**Sikka Health Indicators in Carrier X
Applicants**

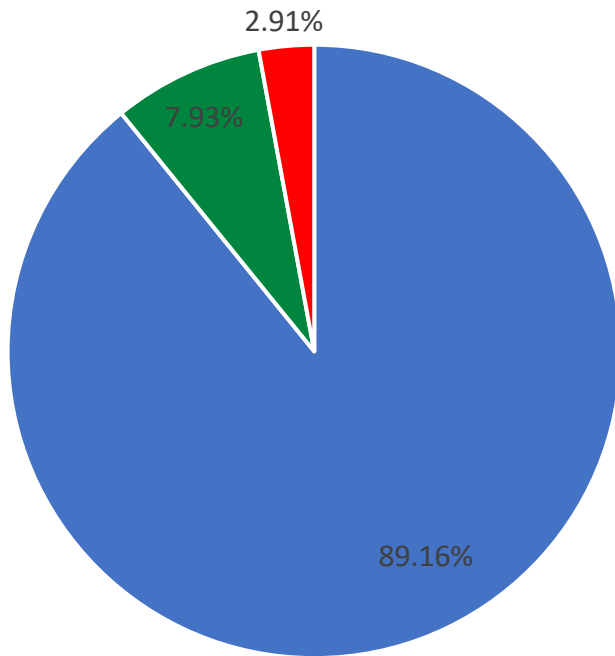
Data Set

Sikka Matches for Carrier X Cases

- **Total Cases:** 93,568
 - **Carrier X Tobacco Status Provided:** 39,555
- **Match Rate:** 50.7%
 - No apparent correlation with Carrier X status completion

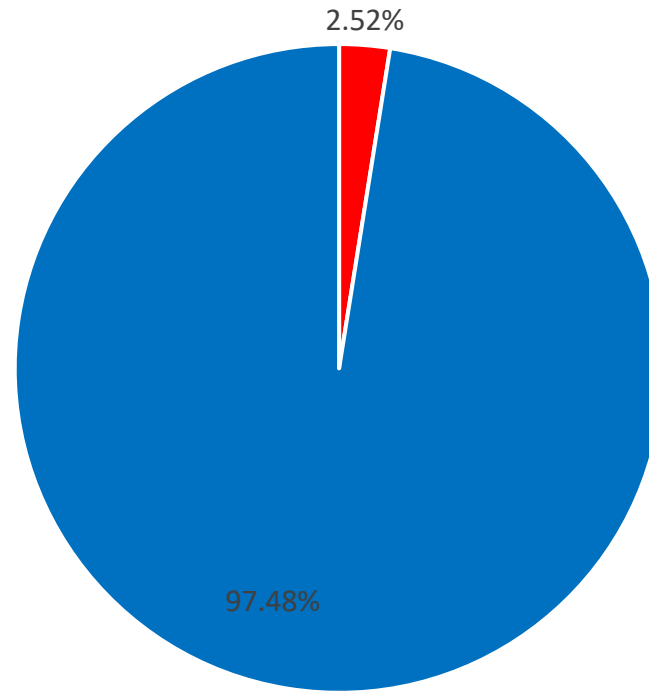
Reported Sikka Status by Condition

Sikka Tobacco Status



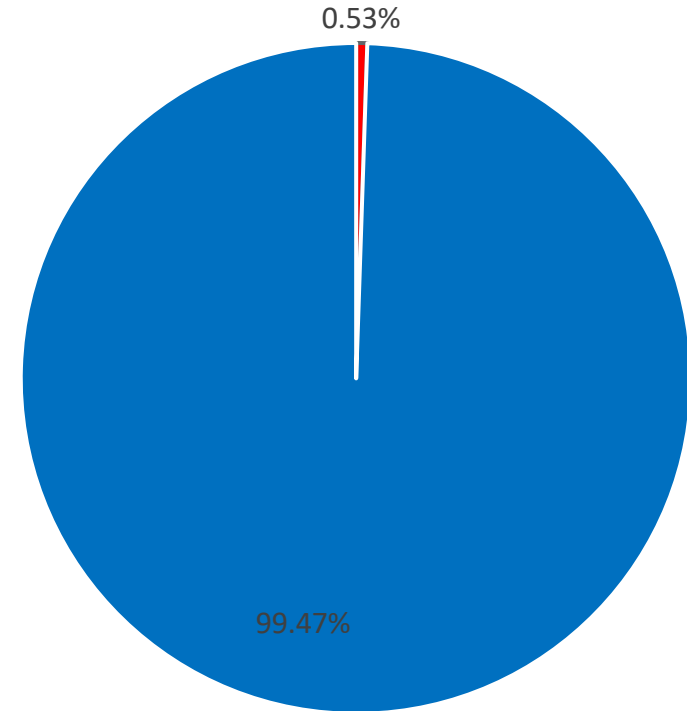
■ NE ■ NT ■ T

Sikka Cardiovascular Status



■ 1 ■ NE

Sikka Diabetes Status

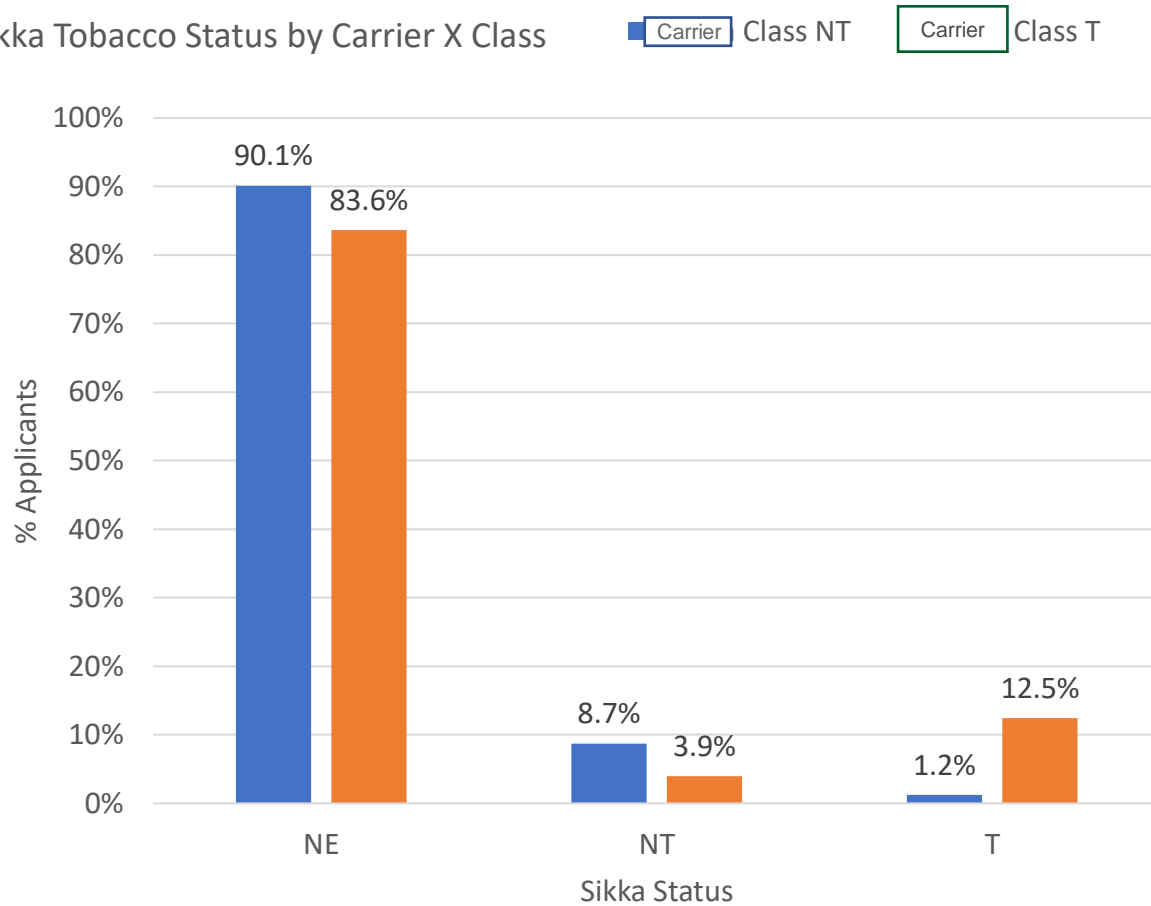


■ 1 ■ NE

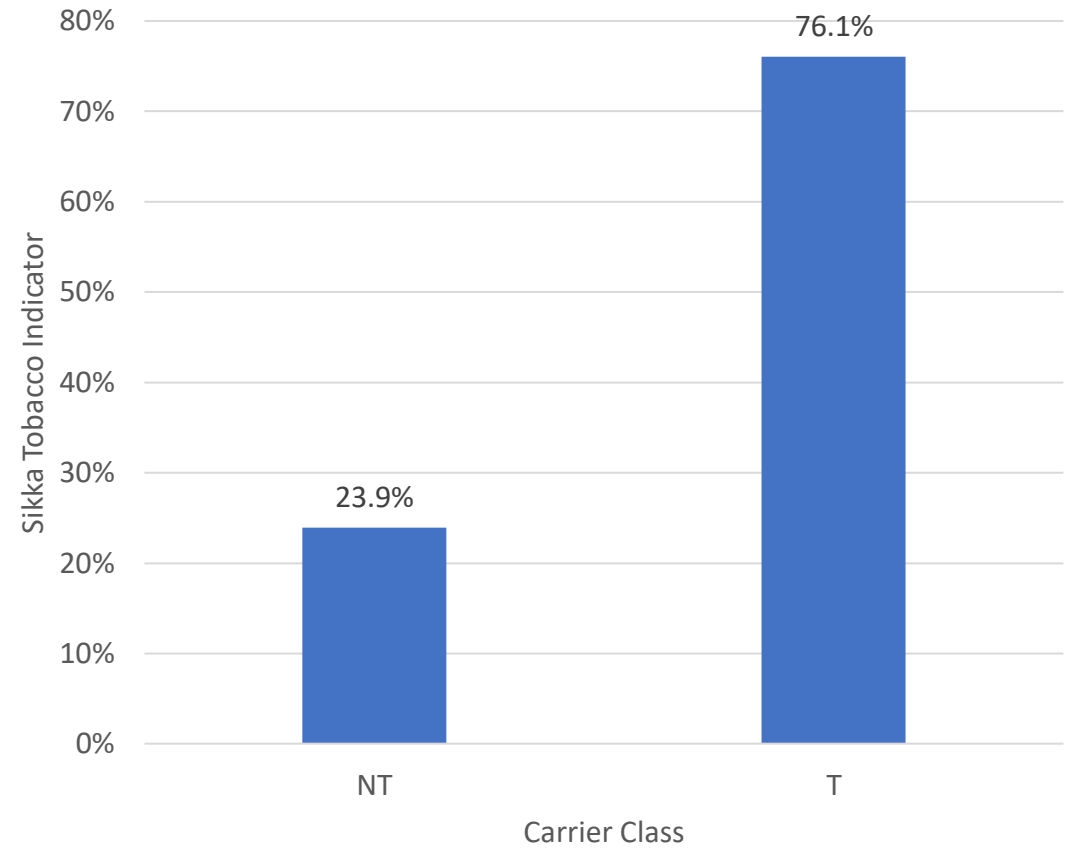
NE: No Evidence
NT: Non-Tobacco
T/1: Positive for Condition

Sikka-Carrier Tobacco Concordance

Sikka Tobacco Status by Carrier X Class

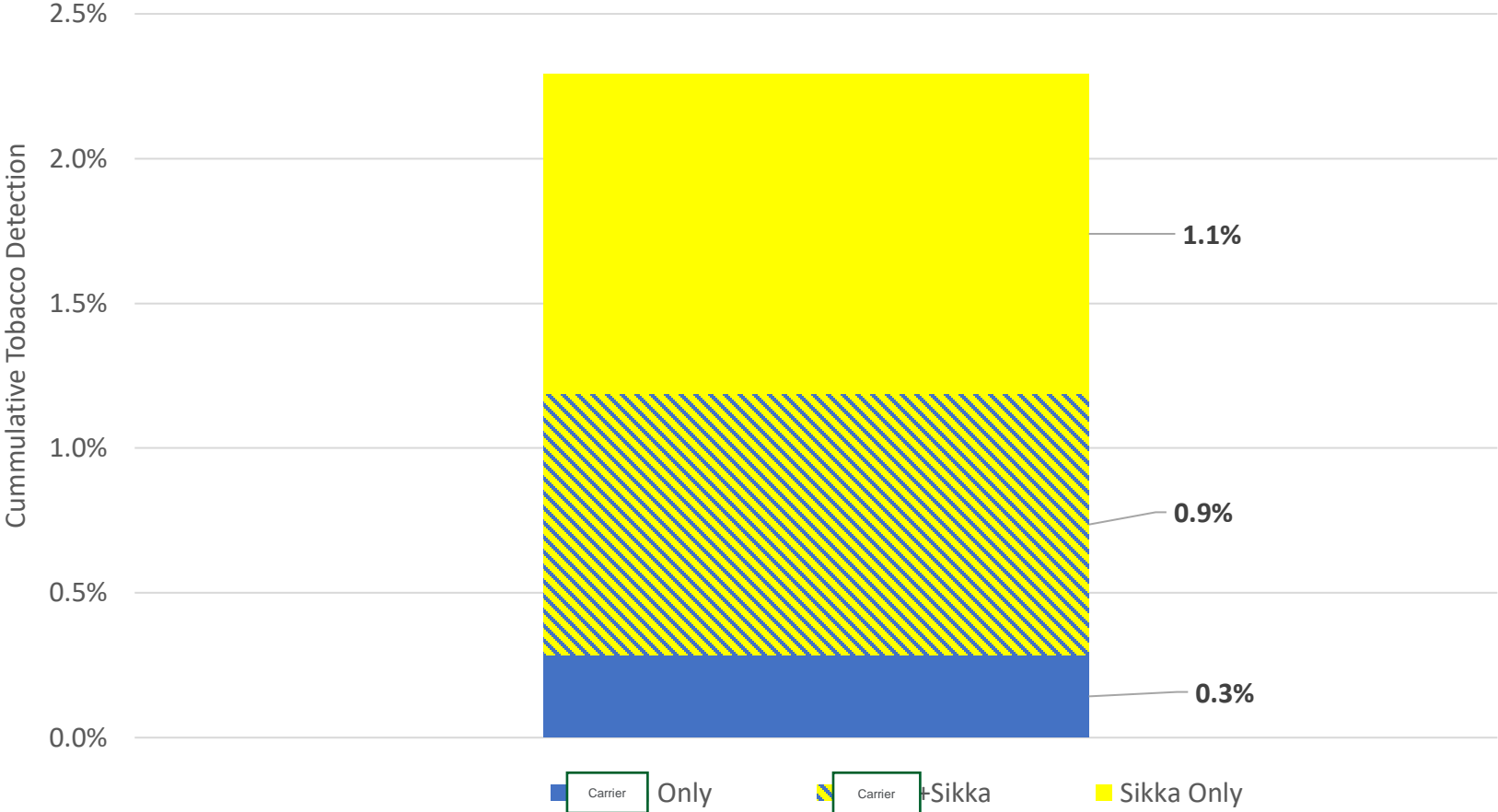


Sikka Tobacco Status by Carrier X Class - NE Excluded



Tobacco Detection Improvement

Total Tobacco Detection: Carrier vs. Sikka



Implied Non-Disclosure:
48%

Protective Value



Assumptions

- 40-year-old Applicant
- 50/50 Male/Female
- \$500,000 20-year Term Policy

Protective Value Per Sikka Hit (Tobacco Only)

\$40.95