

A Population-Based Economic Analysis of Episodic Work Benefits

Presentation to the National Summit on Episodic Disabilities

March 2 & 3, 2006

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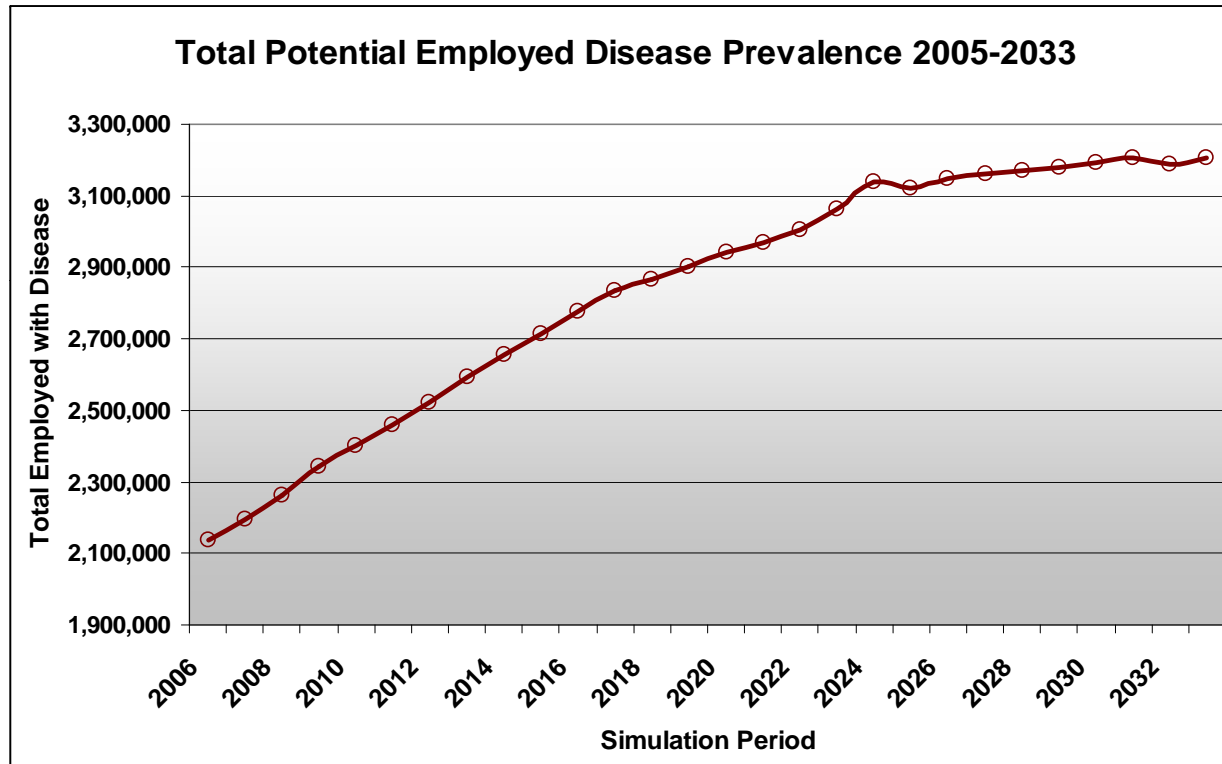
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Impact of Disease Upon Employees is Increasing



Source: RiskAnalytica® Life at Risk™ 2006, www.riskanalytica.com

Covers cancer, circulatory disease, chronic obstructive pulmonary disease, mental illness, HIV/AIDS

People who have or had a job, living with disease.

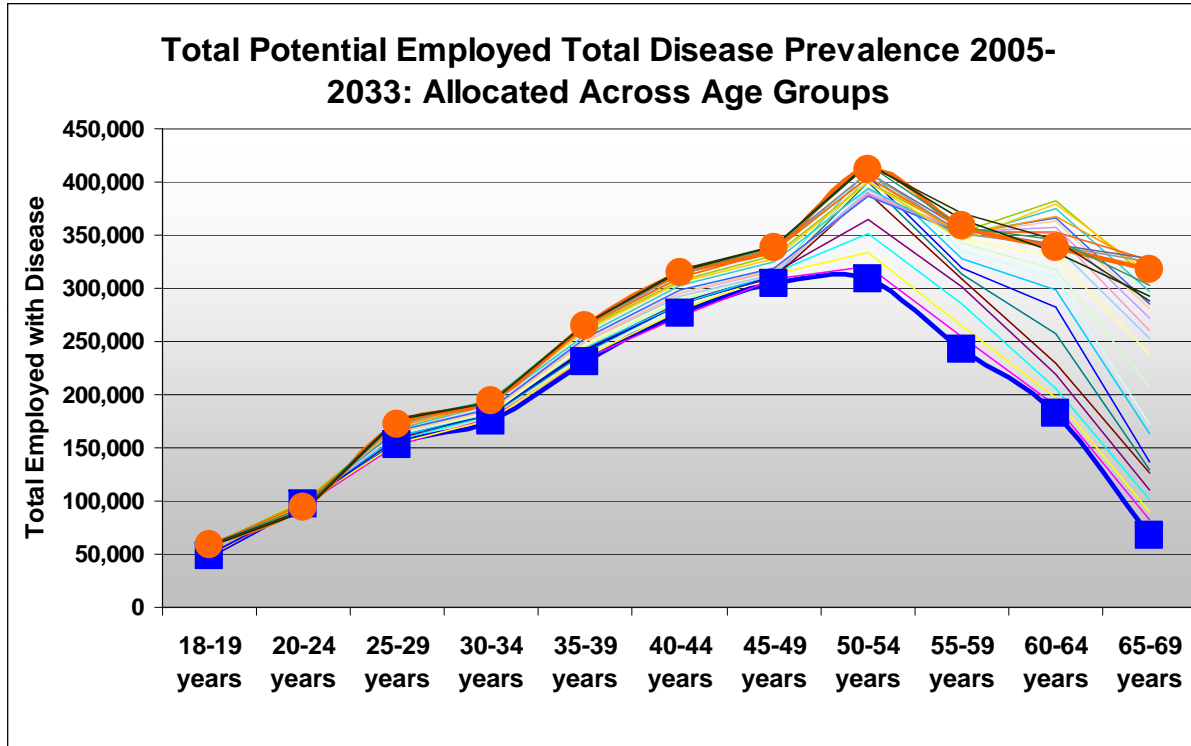
Total Age Group Population

**Under 66 yrs
Expected 2006**

2,018,249

**Number will grow
20% by 2016**

Impact of Disease Upon Employees is Increasing



Source: RiskAnalytica® Life at Risk™ 2006, www.riskanalytica.com

People who have or had a job, living with disease, by age group

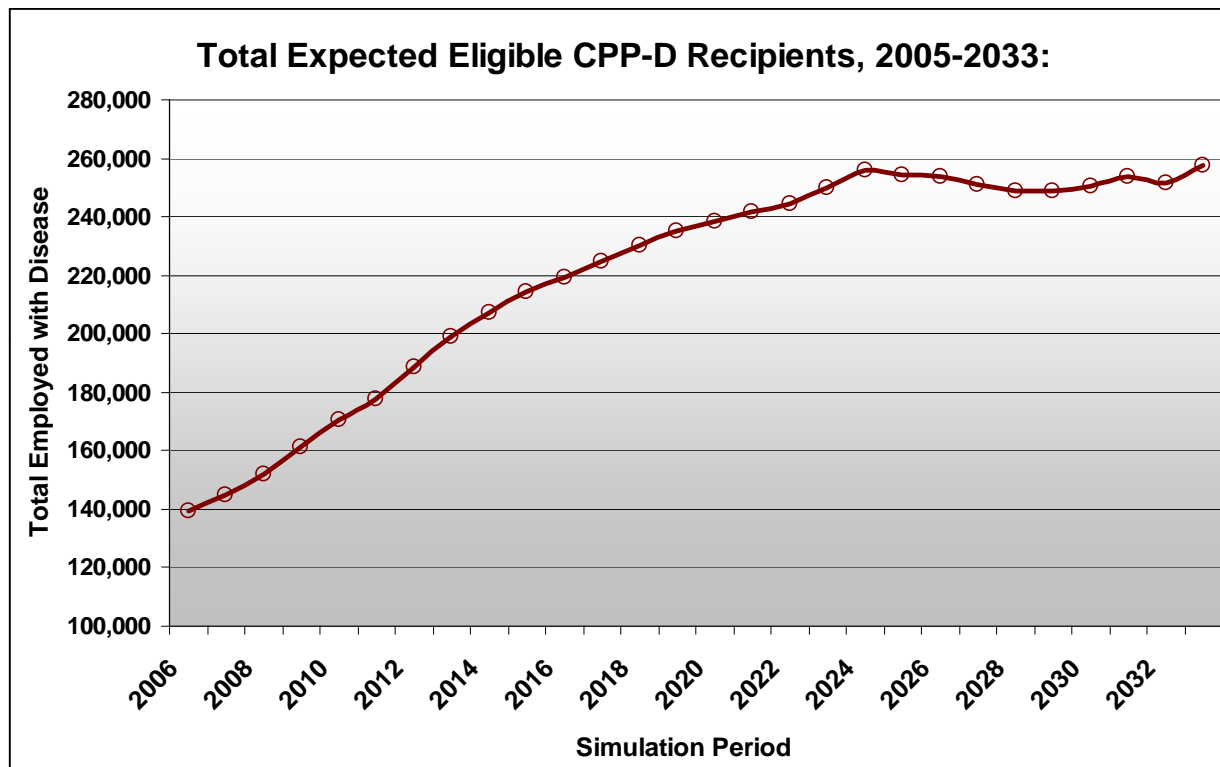
60-64yrs Expected in 2006

182,861

This number is expected grow by 109% by 2024

Covers cancer, circulatory disease, chronic obstructive pulmonary disease, mental illness, HIV/AIDS

Impact of Disease Upon CPP-D Program is Increasing



Eligible CPP-D Recipients Expected in 2006

139,489

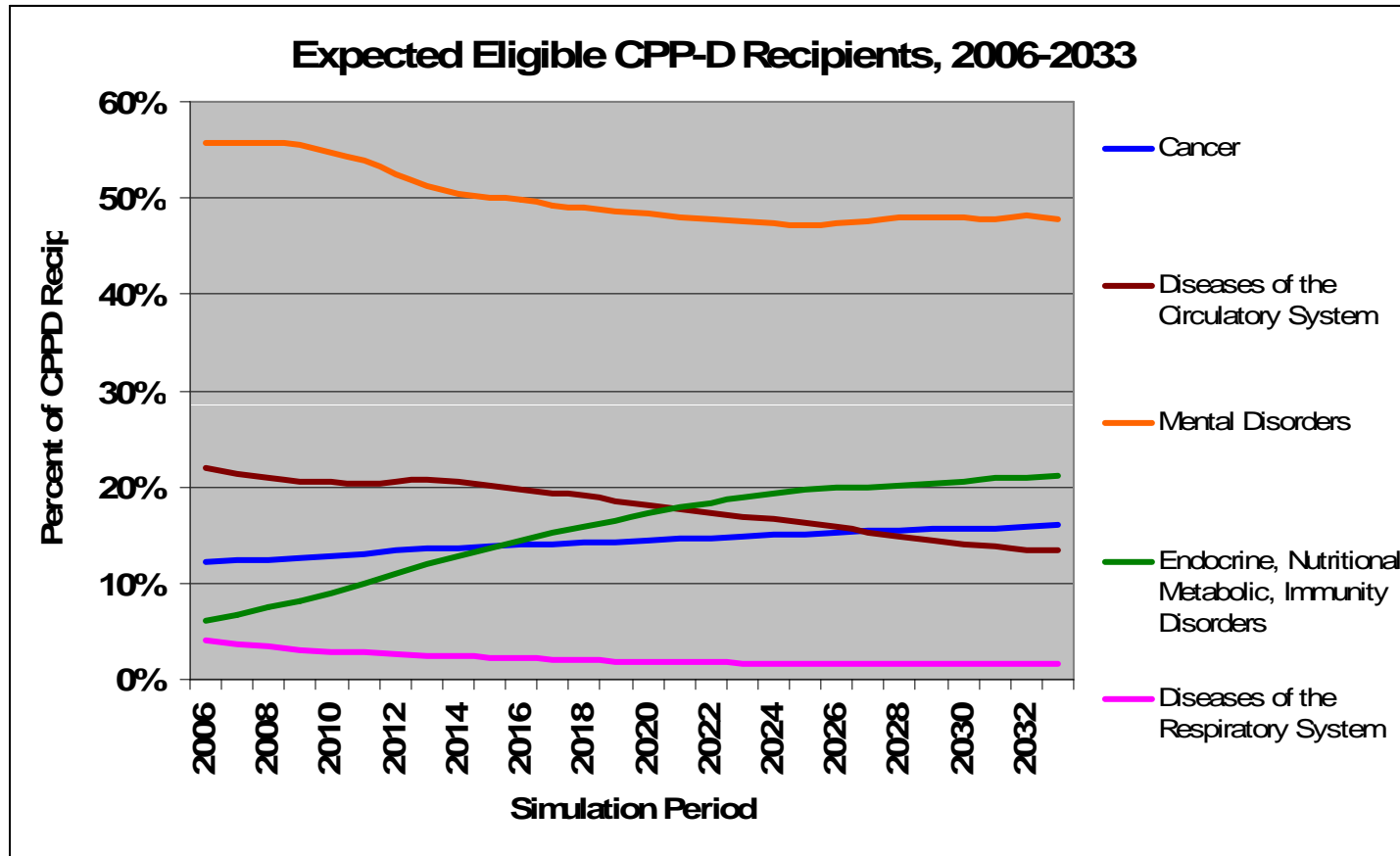
Number will grow 61% by 2017

82% by 2025

Source: RiskAnalytica® Life at Risk™ 2006, www.riskanalytica.com

Covers cancer, circulatory disease, respiratory disease, mental illness, and endocrine, nutritional, metabolic diseases, and immunity disorders

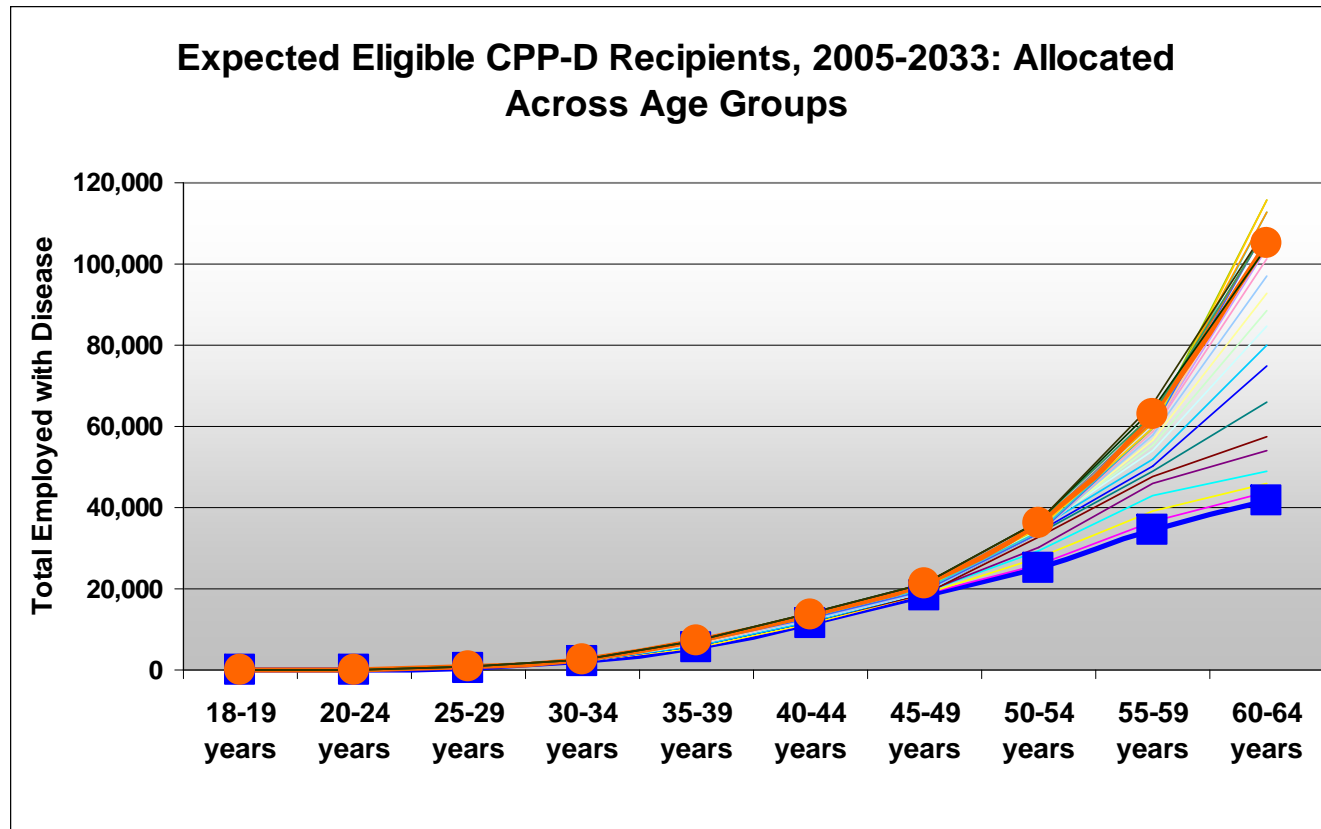
Contribution of Disease to CPP-D Program Numbers



Source: RiskAnalytica® Life at Risk™ 2006, www.riskanalytica.com

Covers cancer, circulatory disease, respiratory disease, mental illness, and endocrine, nutritional, metabolic diseases, and immunity disorders

Impact of Disease Upon CPP-D Program is Increasing



60-64yrs Expected in 2006

41,900

This number is expected grow by:

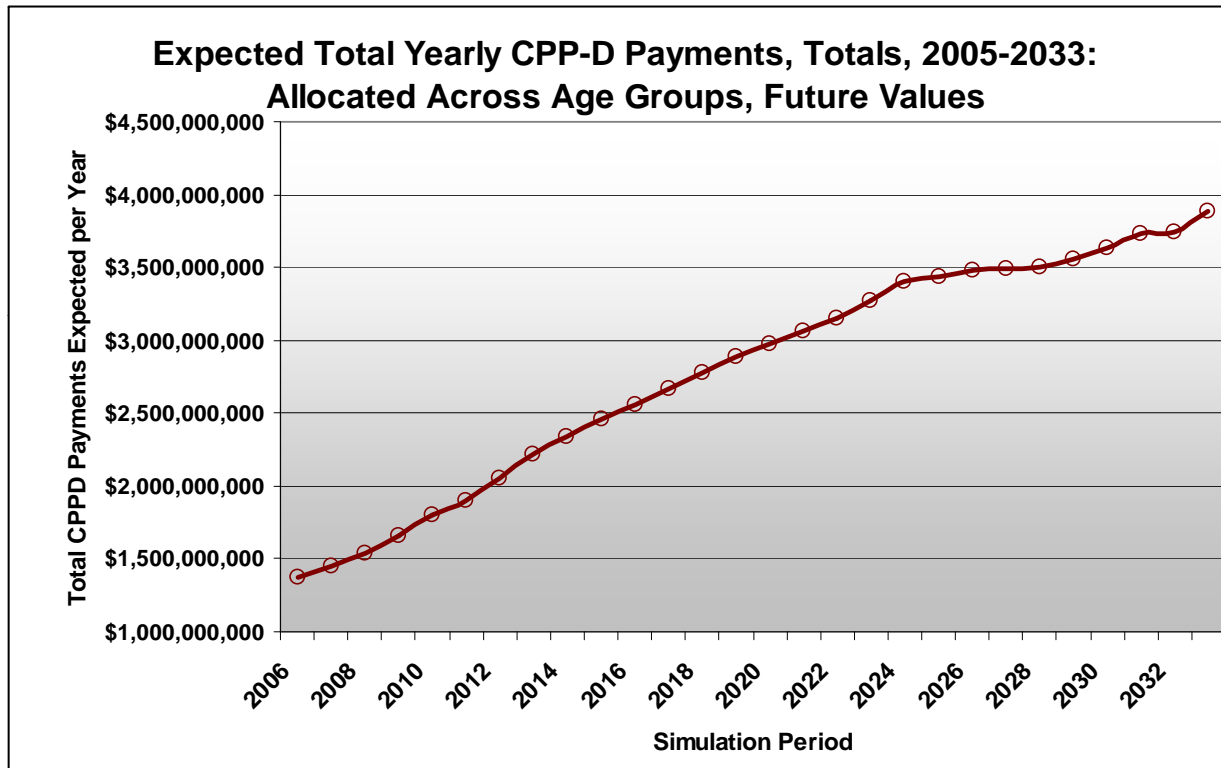
110% by 2016

176% by 2025

Source: RiskAnalytica® Life at Risk™ 2006, www.riskanalytica.com

Covers cancer, circulatory disease, respiratory disease, mental illness, and endocrine, nutritional, metabolic diseases, and immunity disorders

Impact of Disease Upon CPP-D Program is Increasing



2006 \$1,37 billion

2012 \$2.0 billion

2020 \$2.98 billion

2025 \$3.4 billion

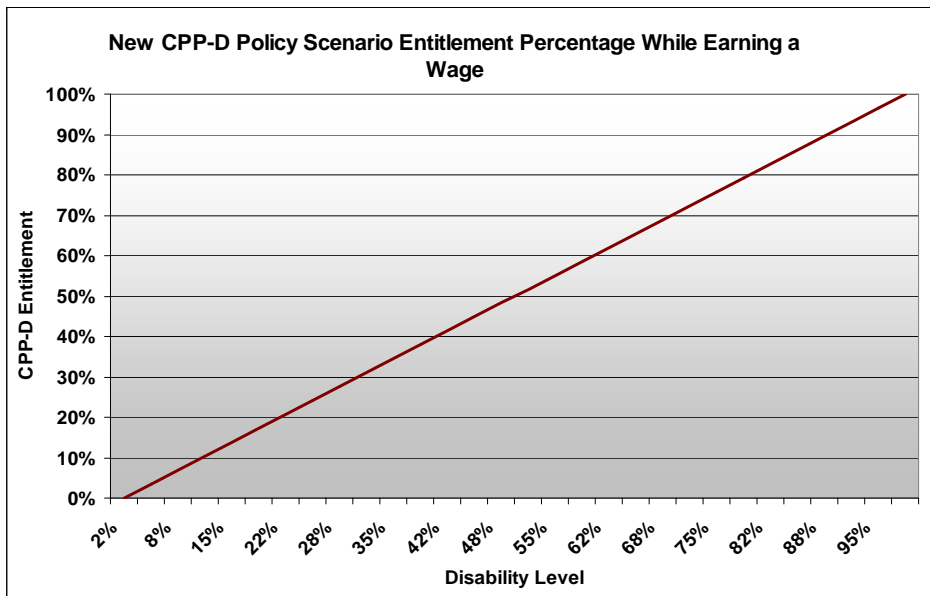
2033 \$3.6 billion

Source: RiskAnalytica® Life at Risk™ 2006, www.riskanalytica.com

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New, Flexible CPPD Policy

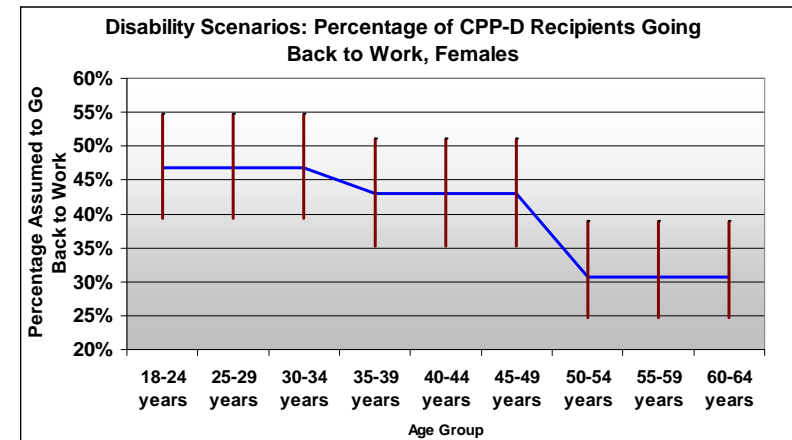
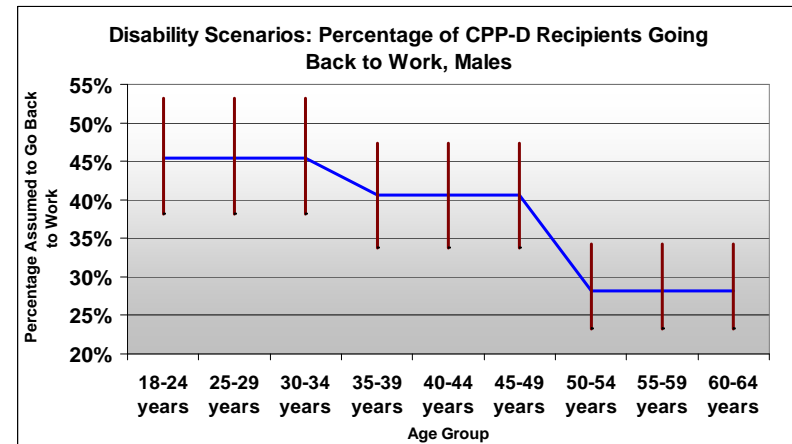
CPP-D model using Life at Risk Platform built to run different CPP-D policy scenarios



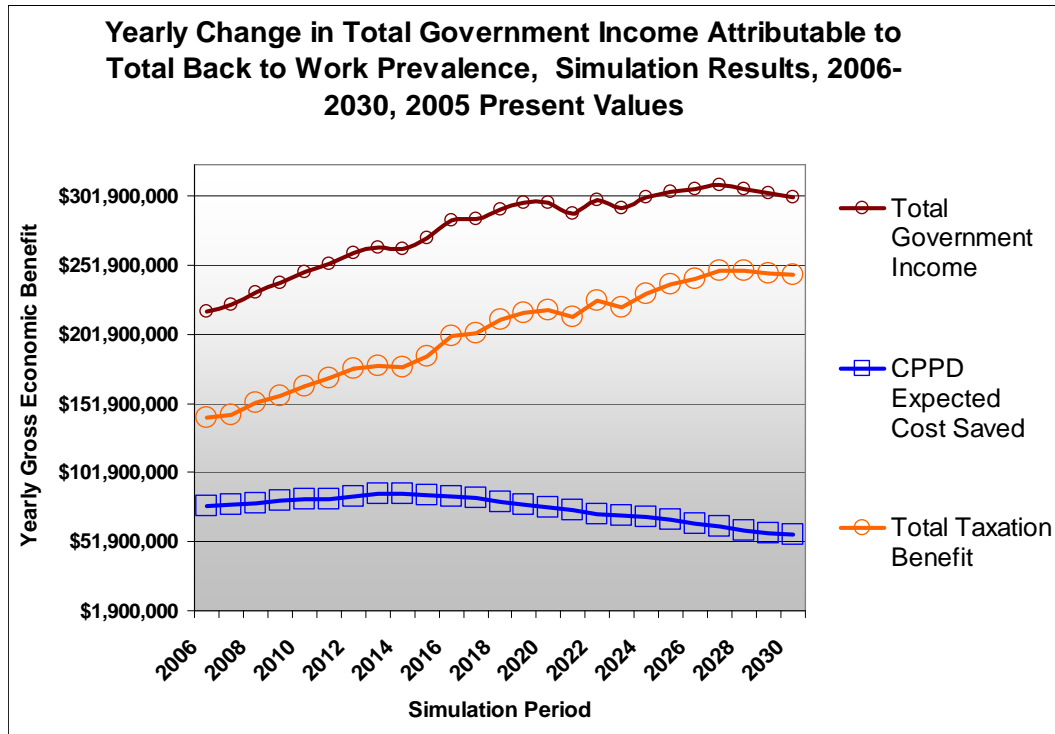
Hence the need for a flexible risk management model.

How many CPP-D recipients would go back to work under a new policy?

We don't know.



Gross Economic Benefit of New CPP-D Policy



Source: RiskAnalytica® Life at Risk™ 2006, www.riskanalytica.com

Covers cancer, circulatory disease, respiratory disease, mental illness, and endocrine, nutritional, metabolic diseases, and immunity disorders

This covers only the expected CPP-D recipients as determined by history.

Does not cover potential new CPP-D recipients that may result from a new policy.

Cumulatively, from 2007, new CPP-D Policy could generate:

**\$941 million (in 2005 dollars)
By 2010**

**\$3.7 billion (in 2005 dollars)
By 2020**

**\$6.7 billion (in 2005 dollars)
By 2030**