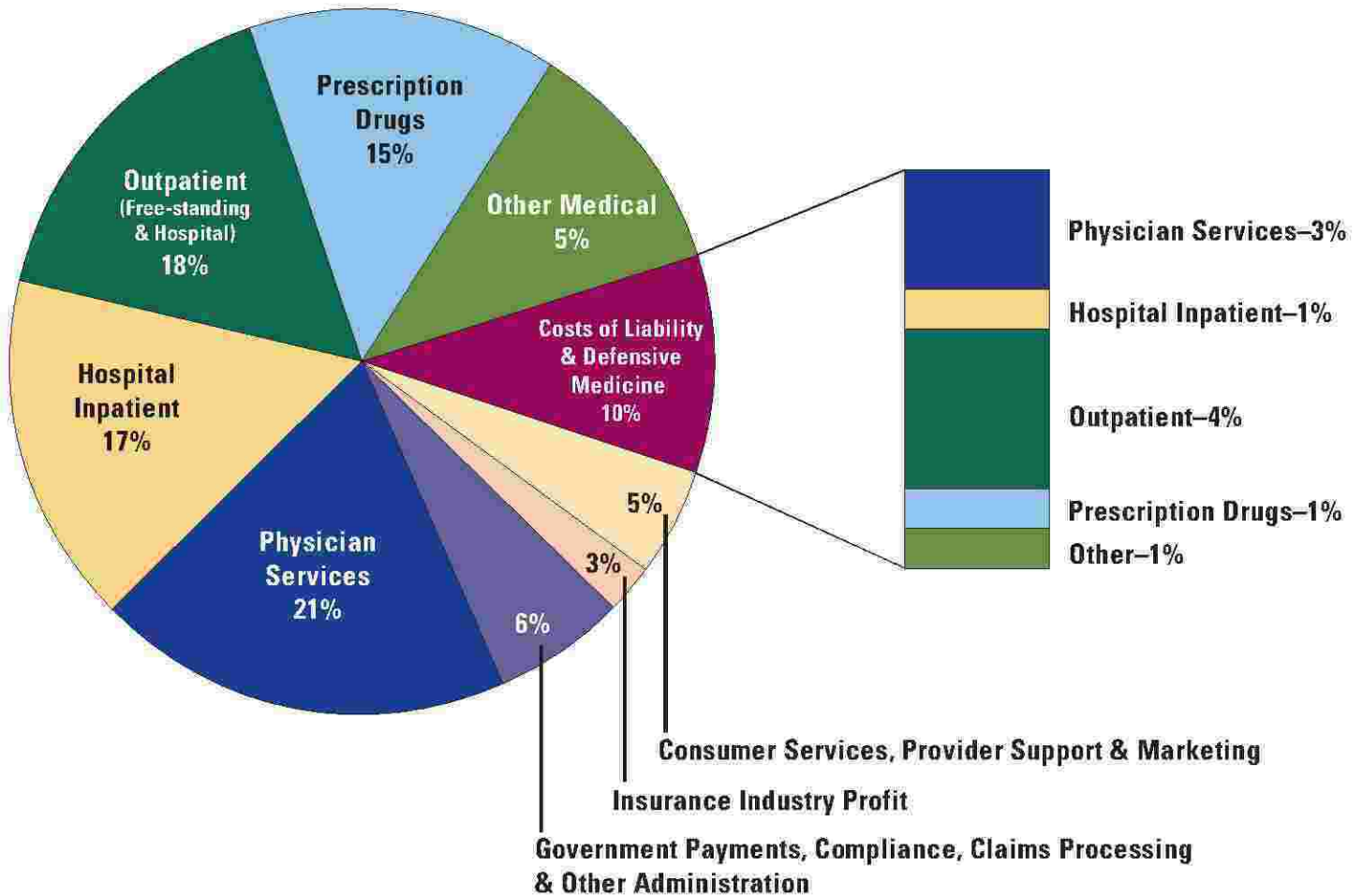


Exhibit 4 shows how the various components discussed above contribute to overall premiums.

EXHIBIT 4

Estimated Breakdown of Insurance Premiums With Medical Liability and Defensive Medicine Extracted, 2005



Sources: Adapted from Centers for Medicare & Medicaid Services, National Health Accounts, 2005 and Midwest Business Group on Health, April 2003.