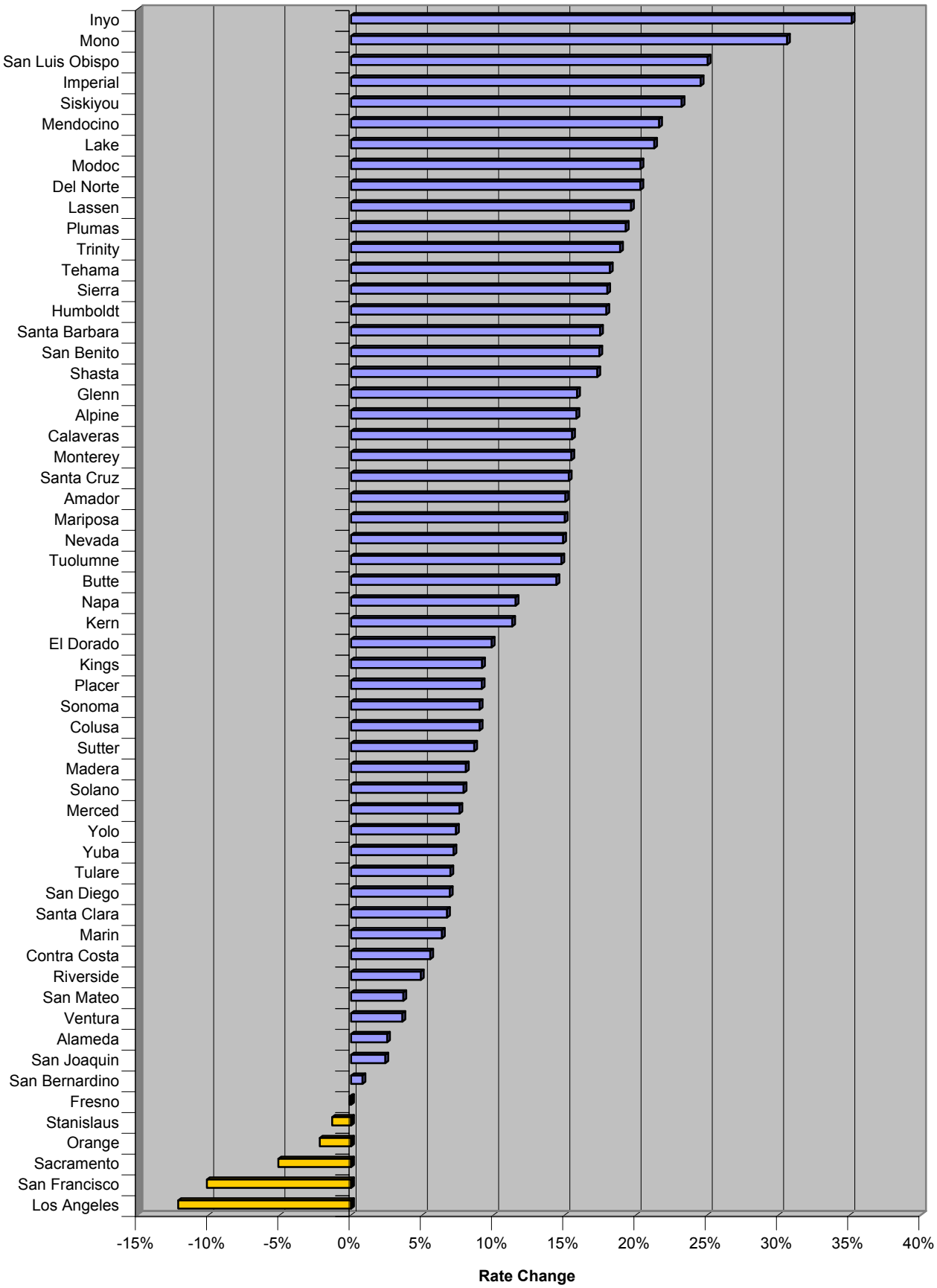
Exhibit 4

Average Rate Increase/Decrease - By County