

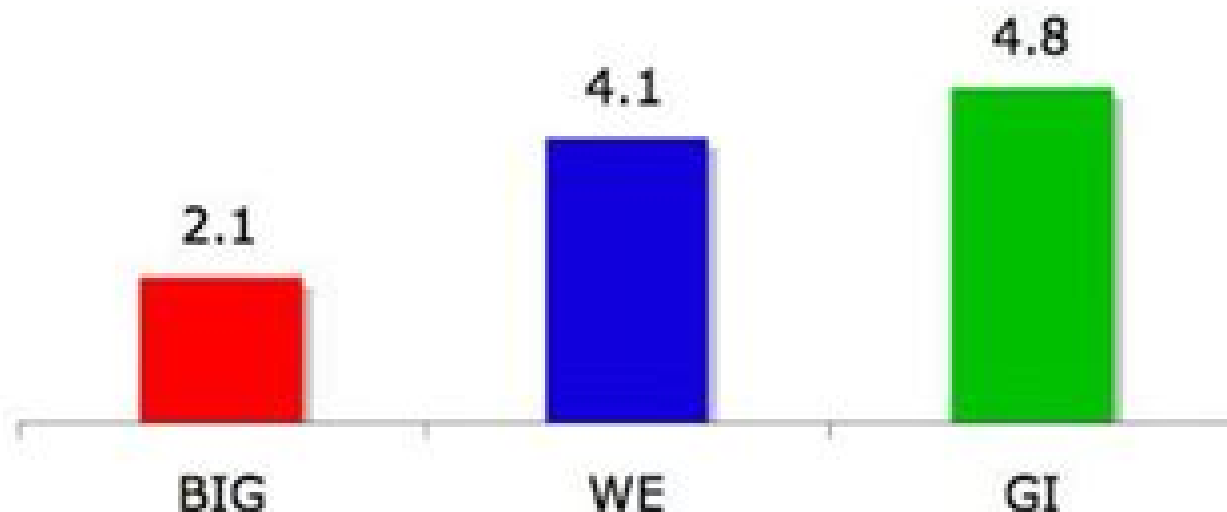
The Health Care Cost Explosion



Premium Growth 2001-2007

- 2.1x As Fast As Business Earnings Growth
- 4.1x As Fast As Workers Earnings
- 4.8x As Fast As General Inflation

Premium Growth As A Multiple of Other Key Economic Growth Indicators - 2001-2007



The Health Care Cost Explosion

Ch.O. Pannenberg



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