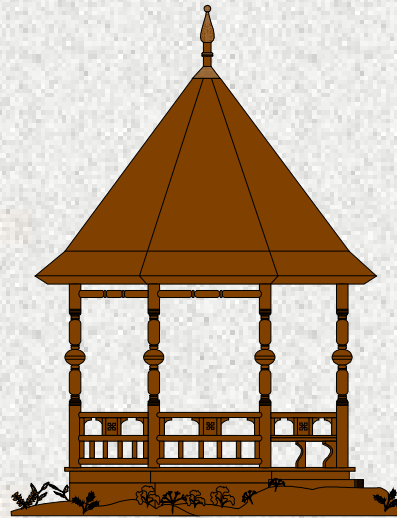


# 1999 Pricing Seminar

XXX: One Year Later

July 22, 1999

Fort Wayne, IN

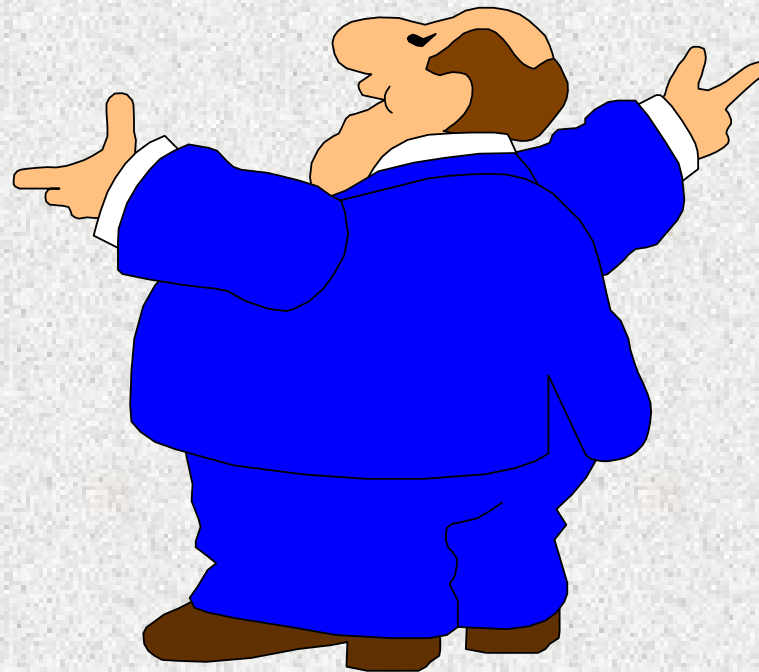


James N. Van Elsen

Consulting Actuary  
Van Elsen Consulting  
Colfax, Iowa

# One Year Later

- ◆ What Products are Hot
- ◆ Market Intelligence
- ◆ Can Companies Justify X Factor?
- ◆ Who Forgot to Adjust Their Products
- ◆ What Next?

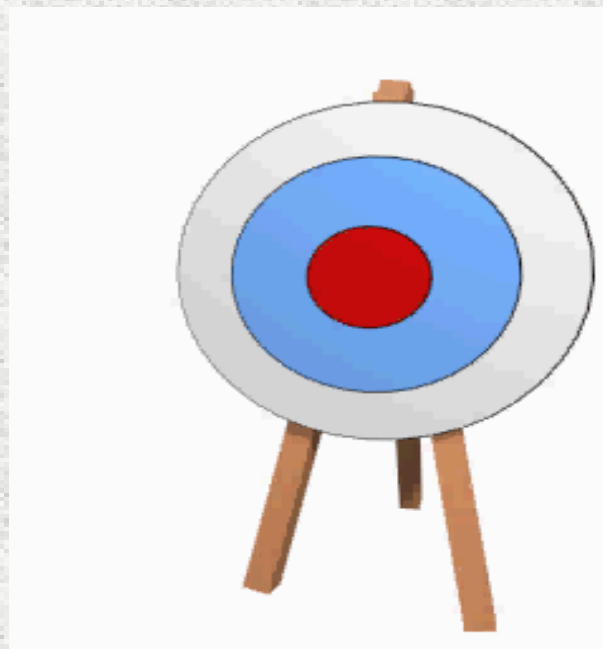


**Van Elsen  
Consulting**

---

James N. Van Elsen, FSA, MAAA  
Consulting Actuary

# Questions & Answers

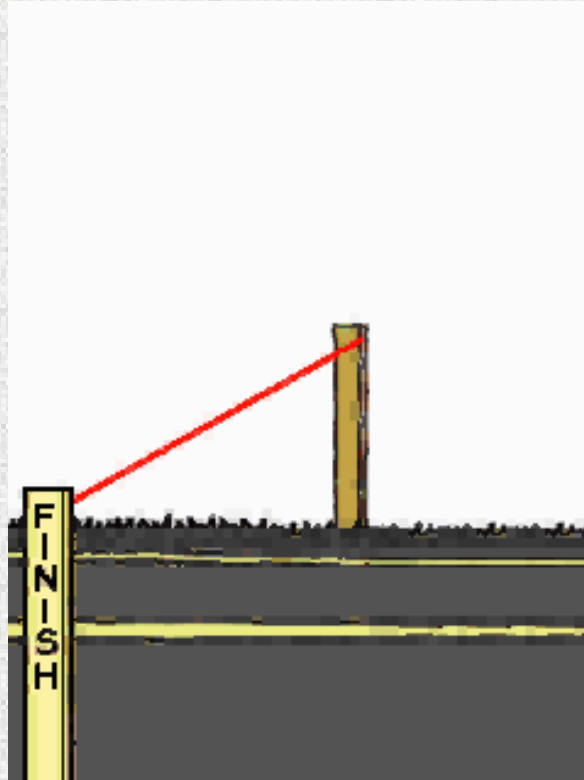


**Van Elsen  
Consulting**

---

James N. Van Elsen, FSA, MAAA  
Consulting Actuary

# The End



**Van Elsen  
Consulting**

**James N. Van Elsen, FSA, MAAA  
Consulting Actuary**