

## CHRIS HAUSE FOUNDER HAUSE ACTUARIAL SOLUTIONS

Christopher H. Hause, FSA, MAAA, CLU, is the founder of Hause Actuarial Solutions, Inc., Overland Park, Kansas.

Chris is a former Chair of the Marketing and Distribution Section, the Smaller Insurance Company Section of the Society of Actuaries and the current Chair of the Credit Insurance Experience Committee. Chris is currently on the Board of the Consumer Credit Industry Association. Some of Chris' major fields of professional activity are Credit Insurance, Debt Cancellation and Software Development. Two of the premier credit-related products of Hause Actuarial are the Credit Insurance Database and the annual publishing of the Fact Book of Credit-Related Insurance, in conjunction with the CCIA.

Chris has been instrumental in performing studies and co-authoring several landmark papers on Credit Morbidity and Credit Mortality, the by-product of which form the basis of the reserving standards at the NAIC and state level, and credit insurance reserving standards contained in the Valuation Manual. He is the author or co-author of many papers on credit-related insurance including the 2009 CCIA GAP Study, and a 2010 report on bundling of credit card debt protection products that was submitted as part of a response to FRB R-1390.

Chris has assisted several states in the development of prima facie credit insurance rates. His recent activities include frequent speaking engagements at Society of Actuaries, CCIA and other industry meetings.

