

December 2018

Digital Trends in Financial Services - Canada

“Comfort with financial digital tools is broadly a tale of young and old, with the former more at ease with them and the latter preferring humans.”

– **Sanjay Sharma, Senior Financial Services Analyst**

November 2018

Health Insurance - Canada

“As Millennials are less likely to have employer coverage and more likely to buy health insurance directly, insurers may want to enhance their digital offerings and capabilities to increase online sales.”

October 2018

Unsecured Lending - Canada

“The increased use of alternative credit scoring models is likely to facilitate disruption in the lending space and bring more borrowers into the financial mainstream.”

– **Sanjay Sharma, Senior Financial Services Analyst**