

September 2014

Life Insurance - Canada

“Greater clarity in their policies, an easy application process, hassle-free payouts to beneficiaries and more disclosure around the compensation model of insurance agents are all steps that the industry could work on to increase trust levels.”

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

This report looks at the following issues:

August 2014

Retirement Planning - Canada

“The financial industry needs to go beyond projecting retirement dollar amounts and offer solutions that include effective decumulation strategies and more customized long-term insurance products that are aligned to **government health care coverage**.”

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

July 2014

Health Insurance - Canada

“Leveraging themes of peace of mind and risk avoidance are factors which could boost engagement with the market. The increased use of positive associations such as these could make Canadians think more positively rather than negatively about health insurance.”