

September 2015

Credit Cards - Canada

“Although the credit card market in Canada is highly saturated, there are pockets of opportunity such as younger consumers and LGBTs for companies to tap into.”

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

August 2015

Use of Insurance and Mortgage Brokers - Canada

“Improving the reputation and image of insurance brokers will require a commitment from the insurance industry to address issues surrounding transparency around broker compensation.”

July 2015

Consumer Attitudes Towards Debt - Canada

“The entrance of marketplace lenders in Canada offers another borrowing outlet for consumers who are carrying credit card debt or using expensive payday loan services.”

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