

### June 2014

#### Health Insurance - US

“Now that the first open enrollment period for the ACA has ended, it is clear that it has been successful in reducing the ranks of the uninsured, including – and perhaps surprisingly – among young people. People are still searching for information, however, so continued communication from both the government ...

### May 2014

#### Teens, College Students and Finance - US

“For financial institutions to be successful, they need to build their future customer base from among young people. However, the number of teenagers and college students is projected to shrink, and many of them aren’t interested in financial topics, anyway. Reaching them will require meeting them where they are, meaning ...

### April 2014

#### Vehicle Financing - US

“The overall stability in the retail credit markets means vehicle financiers have access to cheap credit to lend at competitive rates. As the market for low interest loans has become saturated in the super prime and prime risk tiers, increasingly, financiers are looking mostly toward nonprime and the higher end ...

#### Self Directed Investing - US

“The self-directed investment market is changing and becoming more consumer-driven. Younger investors, a demand for more sophisticated investments, and an increased need for mobile functionality are all forcing the industry to adapt to a new environment. It all points to growth for the industry, and companies that adjust most quickly ...

#### Innovation in Insurance - US

“Innovation isn’t just about products and their benefits to the consumer, it is about the total customer experience, whether they are buying insurance online or face to face. In order to achieve that, insurers need to look at things in a different way than they traditionally have, perhaps looking outside ...