

#### **Consumer Finance - China**

# December 2015

#### 保险 - China

"保险市场预计将在2015-2020年期间以8.4%的年均复合 增长率稳步增长。市场相当集中,由中资保险企业主导。 然而,市场竞争日益加剧。得益于政策变化,保险公司如 今可以通过更具竞争力的价格和更创新的产品吸引消费 者。此外,日新月异的互联网和大数据技术也催生了销售 渠道、精算师和营销模式的创新性改变。"

- 李洌铃,高级研究分析师

# November 2015

#### **Insurances - China**

"The insurance market is forecast to grow steadily at a CAGR of 8.4% over 2015-20. The market is quite concentrated and is dominated by the domestic insurance companies. However, competition in the market is becoming more severe. Thanks to policy change, insurance companies are now entitled to attract consumers ...

### August 2015

### 个人金融投资产品 - China

"2014年中国消费者的人均可支配收入比上年增长 10.1%,这直接推动了中国城乡居民储蓄的增加。另外, 中国人民银行持续降准降息以刺激制造业和房地产投资, 这为金融投资创造了有利环境:存款利率越来越缺乏吸引 力、消费者不再满足于储蓄存款所带来的回报,他们将寻 求能带来更大收益的投资产品。

### June 2015

#### Personal Investment Products -China

"Most individual investors in China are not sophisticated yet. This gives financial institutions a good opportunity to provide professional suggestions and help people make better investment decisions.

Financial institutions should also lower the minimum investment amount required, simplify the transaction



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procedures and enrich the meaning of making investments to engage ...

# May 2015

#### 消费热点研究 - China

"2014年中国经济增长7.4%,为1990年以来增速最慢的一年。根据政府报告所示,2016-2020年十三五期间的经济增长目标已经被调整到7%左右。这表明经济增速放缓将成为中国未来经济发展的常态。

# March 2015

#### **Consumer Spending Priorities -China**

"The Chinese economy grew by 7.4% in 2014, the lowest rate since 1990. According to the government, the goal of economic growth has been adjusted to around 7% a year during the 13th five-year plan from 2016 to 2020. This suggests that slower growth rates than previously recorded will ...