

## 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**

## August 2018

### Auto Financing - Canada

“Dealerships have a clear point-of-sale advantage in the financing process and satisfaction levels are high, solidifying their place as a convenient one-stop shopping experience.”

## July 2018

### Financial Literacy - Canada

“A concerted effort from government, industry, the school systems and the general public is required to

improve the financial literacy of Canadians as its importance has perhaps not sufficiently caught on in the public consciousness.”

## June 2018

### Creditor and Travel Insurance - Canada

“The combination of an aging population, a boom in international travel and soaring health care costs are a confluence of factors that will strongly drive travel insurance sales in Canada.”

## May 2018

### Retirement Planning - Canada

“Women are less confident about their retirement finances so messaging centred on emotional connections to money will likely resonate with them and encourage them to be proactive about retirement planning.”

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

## April 2018

### The Insurance Purchase Decision - Canada

“As insurance distribution channels evolve, direct digital sales are bound to increase, resulting in more pressure on brokers to provide value-added advice and claims help.”

## February 2018

### The Branch Banking Experience - Canada

“A significant number of banking customers are friendly with branch staff, making it easier to cement stronger client relationships over the long term.”

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

January 2018

### Investment Products - Canada

“Socially responsible investing may be undergoing a rebirth as progressive segments of the population evince a greater interest in ethical screening of investments”

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