

### December 2014

#### The Insurance Purchase Decision - Canada

“Moving from a product- to a solution-centred relationship is the challenge that insurance companies face as they strive to increase brand loyalty and share of customer wallet.”

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

### November 2014

#### Consumer Payment Preferences - Canada

“Security and trust issues are the dominant factors in the minds of consumers at present and override the convenience benefits of contactless cards and mobile banking. This is likely to change in the near future as these concerns dissipate with the introduction of superior security features.”

– **Sanjay Sharma ...**

### 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.”

### January 2014

#### Canadian Savings and Investing - Canada

“As their national economy continues to struggle, Canadians are changing their priorities in order to improve their financial standing. Saving money and eliminating debt are increasingly important, and institutions with the best tools to help people achieve their goals will come out ahead. However, firms can't forget that the 'personal ...

#### Canadian Banks and Credit Unions - Canada

“Canadians are very loyal to their banks, but quite consistently have accounts at other institutions, which indicates that there are opportunities for institutions with the primary relationship to increase cross-sell efforts. One way to do this is by offering enhanced mobile banking features, since Canadians have yet to adopt mobile ...