

## December 2006

### Health Insurance - US

This report reviews issues in the health insurance industry and looks to answer the following questions:

### Credit Cards - US

This report examines the current credit card marketplace, new influences driving the market, consumer behaviors with respect to using various payment cards, and competitive factors influencing the industry. More importantly, it identifies new opportunities for growth.

## November 2006

### Life Insurance - US

Growth in the U.S. life insurance market has essentially leveled off as investors look to annuities and other wealth accumulation vehicles rather than insurance against premature death. To address diverging preferences, the industry is now providing new products, such as those including long-term care, or various guarantees to appeal ...

## October 2006

### Debit Cards - US

U.S. debit card transactions have consistently increased each year for the last five years. According to Mintel's custom survey, 76% of respondents now own or use a debit card.

## September 2006

### Investment Real Estate - US

Both commercial and residential investment real estate sectors are driven by similar, as well as differing fundamentals. Broader economic indicators, such as

### Security and ID Theft - US

This report examines the factors impacting security and identity theft in the financial services industry and the socio-economic and governmental forces driving the market. High profile cases of data leaks and identity theft seem to occur on a weekly (if not daily) basis. In the past two years, countless millions ...

interest rates and employment numbers, will impact all segments, while more specific factors (such as levels of international trade) will have a more immediate impact on individual sectors ...

### August 2006

#### Annuities - US

This report will provide a perspective on annuity sales and distribution channels; the competitive marketplace; and demographics and financial behavior of deferred and immediate annuity owners. It will also address consumer attitudes about annuities and offer some insights about future initiatives within the industry.

### July 2006

#### Online Banking - US

After a decade of building, marketing, and enhancing Internet-based capabilities, U.S. financial institutions now sit at a crossroads. Online banking simultaneously faces tremendous opportunities and considerable challenges. According to the 2004 Pew Internet & American Life Project, approximately 53 million Americans are banking online, or about one in four ...

#### Hispanics and Finance - US

The Hispanic market in the U.S. is an attractive target for financial corporations. Its size and growth are impressive, and make it an important segment for any player that aspires to increase or maintain its market share. At this point, most corporations have recognized the importance of Hispanics, and ...

### June 2006

#### Separately Managed (Fee-based) Accounts - US

The separately managed account (SMA) business for retail investors has grown from less than \$200 billion in assets under management a decade ago to nearly \$700 billion today. According to Mintel's forecast and other estimates, this number is expected to top the \$1 trillion mark in the next four years ...

### May 2006

#### Retirementality - US

"Retirement" is fast becoming a term—and a concept—that defies definition. Thanks to increased longevity, healthier lifestyles and changing expectations,

#### Mortgages and HELOCs - US

Pursuit of the dream home ownership has fueled an immense mortgage market in the U.S. Perhaps the most sophisticated in the world, the U.S. mortgage industry is

this stage of life has emerged as a decades-long experience requiring considerable planning both financially as well as psychologically. The approaching retirement of the massive Baby Boomer generation has led a ...

capable of channeling funds to meet loan demand virtually anywhere in the country.

### Property and Casualty Insurance - US

Insurance is a unique product because it is a tool for dealing with risk. The monetary payoff to the consumer is unknown at the time of sale, but potentially it can be many times greater than the premium paid. Therefore, the battle for market share in the personal auto and ...

## April 2006

### Wealth Management - US

Wealth management is a growth business. It is growing because of demographic and economic shifts, and because of growing consumer demand for a high-touch, sophisticated financial service provider. There are more millionaire households in the United States than ever before.

## March 2006

### Behavioral Finance - US

How do people think about their money? And perhaps more importantly—why don't people think more about their money? Observations of financial behavior often contradict the traditional assumptions of economics that people act rationally and in their own best interest in their economic choices. Drawing upon theories from cognitive and social ...

### Retiree Medical Care - US

The retiree health care marketplace is experiencing the most dynamic changes in its history. Legislation has promoted the introduction of new products, benefits, and competitors. Fueled by increased government funding, the aging of the Baby Boomers, and enhanced competition, major companies are undertaking significant expansions and acquisitions. Beneficiaries now have ...

## February 2006

### Retail Banking - US

The retail banking industry in the United States is experiencing a period of significant change. By the late 1990s, banks expected that retail customers would eventually conduct all banking online and forsake the branch. However, given the branching boom seen in the last couple of years, and consumers' preference for ...

### Mutual Funds - US

Mintel's report on mutual funds combines primary and secondary research into a comprehensive report, providing insights into industry activities, trends and developments. Original research answers key questions in mutual funds: