

### June 2019

#### Home Financing - Canada

“Mortgage payments are significantly impacting the lifestyle of around half of younger mortgage holders, as housing affordability becomes a national concern.”

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

### May 2019

#### Consumer Perception of Canadian Financial Brands - Canada

“A vast majority of Canadians prefer a Canadian financial institution with local branches, evidence that globalization has not really made an impact on Canadian consumer banking.”

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

### April 2019

#### P & C Insurance - Canada

“As smart home features become more sophisticated and inter-connected, home insurance companies and consumers benefit though fewer claims and lower prices respectively.”

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