



MARKET STUDIES

Bank Insourcing of Transaction Services (Trade, Cash management)

Several studies fall under this heading. Most recent is a global study of the bank market (assets \$6 billion or more) for outsourcing payment and trade transactions. Another study looked at outsourcing foreign exchange for mid-sized banks and global asset managers. Other studies had banks looking at enhancing their revenue by insourcing credit card transaction processing, high volume remittance processing, financial services for non-banks and administrative services. (Multiple studies)

Pricing DC Pension Plans (Pensions)

A look at market sensitivity to price increases for defined contribution plans focused on both price elasticity and the value of special services provided by life insurers. Current costs and the buyers' understanding of what they are buying helped us identify pricing strategies for existing and potential buyers, as well as identifying competitor fee levels and fee structure.

Revenue & Profitability in the US trade finance market (Trade)

Total volumes and transaction profitability of US trade transactions were estimated in this study. The study relied on a combination of survey data, SWIFT transaction reports, secondary research and proprietary information from our client bank to estimate market segment size, revenue & profitability.

Carrying Broker Services (Custody & Related)

The market for clearance and settlement services (including cash handling) for US broker-dealers, including independents and the execution arm of asset managers. Market size and capture strategies were the focus of the work.

Global Trade Services (Trade)

On behalf of a syndicated research firm, developed and produced a 35-country study discussing the bank trade services used by mid-market and large corporations. The study covered usage of existing products, product trends, bank positioning, and buyer behavior that affects bank success in these markets.

Market for Plan Member Education (Pensions, Education)

A careful look into the market for independent education programs for plan members in defined contribution plans and group RRSPs. The study identified the size of the market and the ideal targets, as well as identifying pricing for success. A careful analysis of potential course content also pointed to the series of programs most likely to meet employee needs.

Consumer Views of Financial Planning (Retail, Investment, Education)

A large-scale survey of mid-upper income households identified their needs for financial planning, their understanding of what is currently available and the gaps in service. Barriers to using a planner were discussed including cost and convenience of access. A complementary study identified consumer needs for financial planning by analyzing the content of articles/books that people choose to read on planning, in order to ensure that training of financial planners covered issues of key importance to consumers. A later study identified the questions that people have about financial planning and helped identify information and educational material that could meet their concerns.

Group Insurance – US versus Canadian Opportunities (Insurance)

This study looked at the structure of group insurance businesses in the US & Canada including product usage & growth, revenue, claims experience and profitability. Designed to guide a US insurer's business development in Canada, it highlighted differences in approach needed to ensure profitability.

Global Branding in the DC Pension Market (Pensions)

On behalf of one of the world's largest fund managers, developed a global framework to track their brand position among consultants and pension funds. The initial study focused on positioning in the US, UK and Canada before expanding to other markets. Recommendations for improving positioning were included.

Selling Insurance in the Women's Market (Retail, Insurance, Investment)

In addition to women purchasing insurance in their own right, women are chief or co-equal decision-makers in three-quarters of Canadian households. This study looks at how women make purchase decisions about insurance and investment products sold by life insurers. The aim was to tailor strategies appropriate for different styles of decision-making.