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## New data highlights wide gender gap in India's life insurance adoption

**Aditya Birla Sun Life Insurance reports women make up just 28% of policyholders, with lower average cover than men, highlighting a persistent gender gap in life insurance coverage.**

Aditya Birla Sun Life Insurance (ABSLI) has reported a persistent gender gap in life insurance coverage, even as more women take charge of financial decisions. As of March 31, 2025, women account for just over 28% of ABSLI's total policyholders, while men make up 71%, stressing a significant protection shortfall.

According to the insurer, 91% of its women policyholders are working professionals and 7% are homemakers. Despite being fewer in number, women who purchase insurance often demonstrate higher financial discipline: their average annual premium is ₹1,28,000, around 18% higher than the ₹1,08,000 paid by men.