

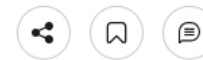
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Aditya Birla Sun Life targets women to bridge 92 per cent insurance gap

Aditya Birla Sun Life Insurance's latest campaign targets India's significantly underinsured female population. Research shows many women underestimate their need for independent insurance. ABSLI aims to bridge this gap by tailoring products and communication to female-specific needs and promoting financial independence.

**BE Staff** • ETBrandEquity

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Aditya Birla Sun Life Insurance (ABSLI) has launched a dedicated category of life and health insurance aimed at women, as the firm seeks to capture a larger share of India's vastly underinsured female population. The move comes as industry data from Swiss Re suggests a 92 per cent protection gap in the Indian market, where for every 100 rupees required for financial security, the average household has only 8 rupees in savings and coverage.

The new category, branded as Her Insurance, consolidates a suite of the company's existing products—including life cover, health protection, and guaranteed income plans—under a single marketing umbrella. The initiative follows research by ABSLI across six Indian markets which found that many women do not view themselves as "financially significant" enough to require independent life insurance, despite their increasing roles as primary breadwinners or key household managers.

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The strategic pivot reflects a broader trend among India's top private life insurers—where ABSLI currently ranks seventh by market share—to move beyond generic "one size fits all" policies. By tailoring communication around female-specific health risks and long-term financial independence, ABSLI aims to address a structural disparity in the insurance ecosystem. According to recent 2026 data, older women in India face an 11 per cent gap in social insurance coverage compared with men, largely due to informal work histories.

Kamlesh Rao, managing director and chief executive of ABSLI, said the category was a response to a "long-standing gap" in how the insurance industry addresses women. The company has also launched a digital campaign, titled #WomenShouldCoverThemselves, to challenge traditional cultural percepti
needs financial protection.

While the "guaranteed income" features are designed to appeal to risk-averse savers, the success of the initiative will depend on whether ABSLI can convert marketing engagement into actual policy penetration in a market where trust and perceived relevance remain the primary hurdles to closing the protection gap.

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Aditya Birla Sun Life Insurance launches HER Insurance for women

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Aditya Birla Sun Life Insurance Company Limited ("ABSLI"), the life insurance subsidiary of Aditya Birla Capital, India's leading diversified financial services company, today announced the launch of HER Insurance, a customer-centric category built using research and insights into women's real needs, thereby defining insurance solutions needed for women. HER Insurance brings together a suite of existing ABSLI products with features and benefits well suited to women's life protection, women specific health risks, guaranteed income and long-term financial planning. This category offers flexibility to align with different life goals and priorities.

ABSLI's research across six key markets revealed a persistent protection gap, with many women not perceiving themselves as financially significant enough to be insured and questioning the relevance of existing life insurance solutions for their health and long-term security needs. The findings also highlighted an increasing preference for simpler, more relevant insurance aligned with women's life journeys, leading to the creation of HER Insurance as a dedicated, women-first category.

Commenting on the launch, **Kamlesh Rao, MD & CEO, Aditya Birla Sun Life Insurance Company Limited**, said, "At ABSLI, we believe financial protection is a critical enabler of confidence and independence. HER Insurance is our response to a long-standing gap in how women are addressed within the life insurance ecosystem. By grounding this category in consumer research and real insights, we aim to empower women to take ownership of their financial security and plan with confidence across every stage of life."

To drive awareness around HER Insurance, ABSLI has launched the **#WomenShouldCoverThemselves** with life cover campaign, encouraging women to prioritise their own financial protection. The initiative includes

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ABSL Insurance launches HER insurance

HER insurance bundles existing policies like term plan, health plan and regular income plan to offer a comprehensive protection cum investment plan for women.



Team Cafemutual Mar 5, 2026



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Aditya Birla Sun Life Insurance (ABSLI) has launched HER Insurance, a women central insurance policy, the company said in a press release.



HER Insurance brings together a range of existing ABSLI products like women's life protection, women-specific health risks, guaranteed income needs and long-term financial planning goals.

Kamlesh Rao, MD & CEO of ABSLI, commenting on the launch, said, "At ABSLI, we believe financial protection is a critical enabler of confidence and independence. HER Insurance is our response to a long-standing gap in how women are addressed within the life insurance ecosystem. By grounding this category in consumer research and real insights, we aim to empower women to take ownership of their financial security and plan with confidence across every stage of life."

In addition, ABSLI has launched the #WomenShouldCoverThemselves with life cover campaign, encouraging women to prioritise their own financial protection. The initiative includes the #IWillCoverMyself pledge and two digital films that highlight the importance of insurance solutions designed around women's unique needs.

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Aditya Birla Sun Life Insurance introduces HER Insurance, a customer centric insurance category shaped by real life insights

~ A comprehensive women-centric insurance category, HER insurance encourages women to prioritise financial and health security to safeguard long-term independence ~ ~ Launches #WomenShouldCoverThemselves with life cover campaign, to drive awareness on women's financial protection ~

Mumbai, March 05, 2026: Aditya Birla Sun Life Insurance Company Limited (“ABSLI”), the life insurance subsidiary of Aditya Birla Capital, India’s leading diversified financial services company, today announced the launch of HER Insurance, a customer-centric category built using research and insights into women’s real needs, thereby defining insurance solutions needed for women. HER Insurance brings together a suite of existing ABSLI products with features and benefits well suited to women’s life protection, women specific health risks, guaranteed income and long-term financial planning. This category offers flexibility to align with different life goals and priorities.

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