

# HEALTH INSURANCE LOW IN PRIORITY IN A WOMAN'S FINANCIAL PLAN

**H**ealth insurance does not find prominence in the financial planning of Indian mothers, revealed a survey conducted by Bajaj Allianz General Insurance Co. Ltd. The survey comprised 1,100 respondents, which included working mothers (35%), self-employed mothers (35%) and homemakers (30%), from across the country. The survey was conducted to get an insight into the spending and investment patterns of mothers. Respondents that took part were from New Delhi, Mumbai, Kolkata, Chennai, Gurgaon, Bengaluru, Ahmedabad, Hyderabad, Goa, Pune, Jaipur, and Patna. They were in the age group of 25-55 years. Here are some findings from the survey.

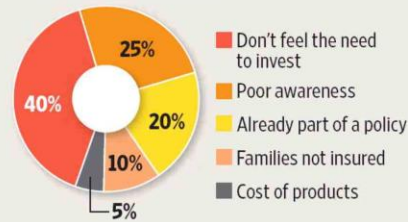
## SPENDING PATTERN

Of their monthly income, the most is spent on household expenses; and the least on their own health and wellness.

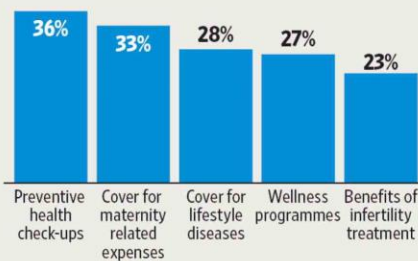


## INHIBITIONS ABOUT INSURANCE

Only 15% of the respondents have an individual health insurance plan. Of these, 5% have women-specific plans or riders in their existing policy.



## WHAT DO YOU WANT IN WOMEN-SPECIFIC HEALTH PLANS?



## INVESTMENT PATTERN

Recommendations from family, long-term family goals and return on investments influenced investment decisions the most. Other reasons include income tax benefits and risk appetite.

