



# ICICI Lombard's India Wellness Index 2023

**Research Partner: KANTAR**

December 2023

# Flow of the report

**Chapter 1**



**WELLNESS INDEX**

India's wellness index, wellness types, wellness by regions & deep dive into wellness segments

**Chapter 2**



**ENABLERS OF WELLNESS**

Health insurance


**Chapter 3**



**EXPLORING WELLNESS THEMES**

- 1.Heart health
- 2.Work life balance
- 3.India's mental health
- 4.Wellbeing
- 5.Health tech

**Chapter 4**



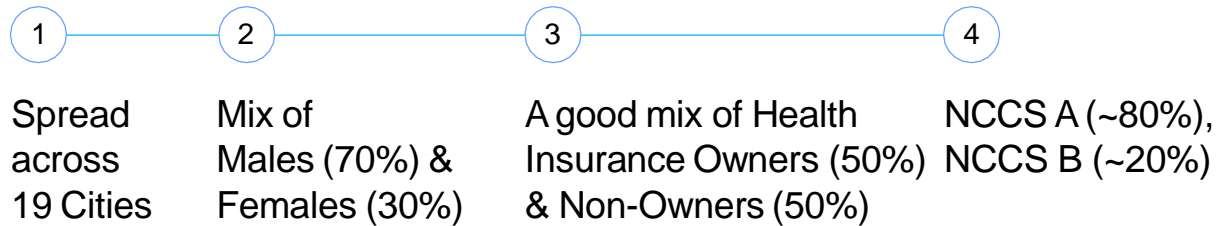
**SUMMARY**

Key Highlights for wellness index 2023

# Research Details

We interviewed **2052 consumers** in the age group **18-50** years in NCCS A and B across **Metros & Tier I towns**.

Online interviews using CAWI (Computer Aided Web Interview) methodology were conducted by Kantar amongst the target group.

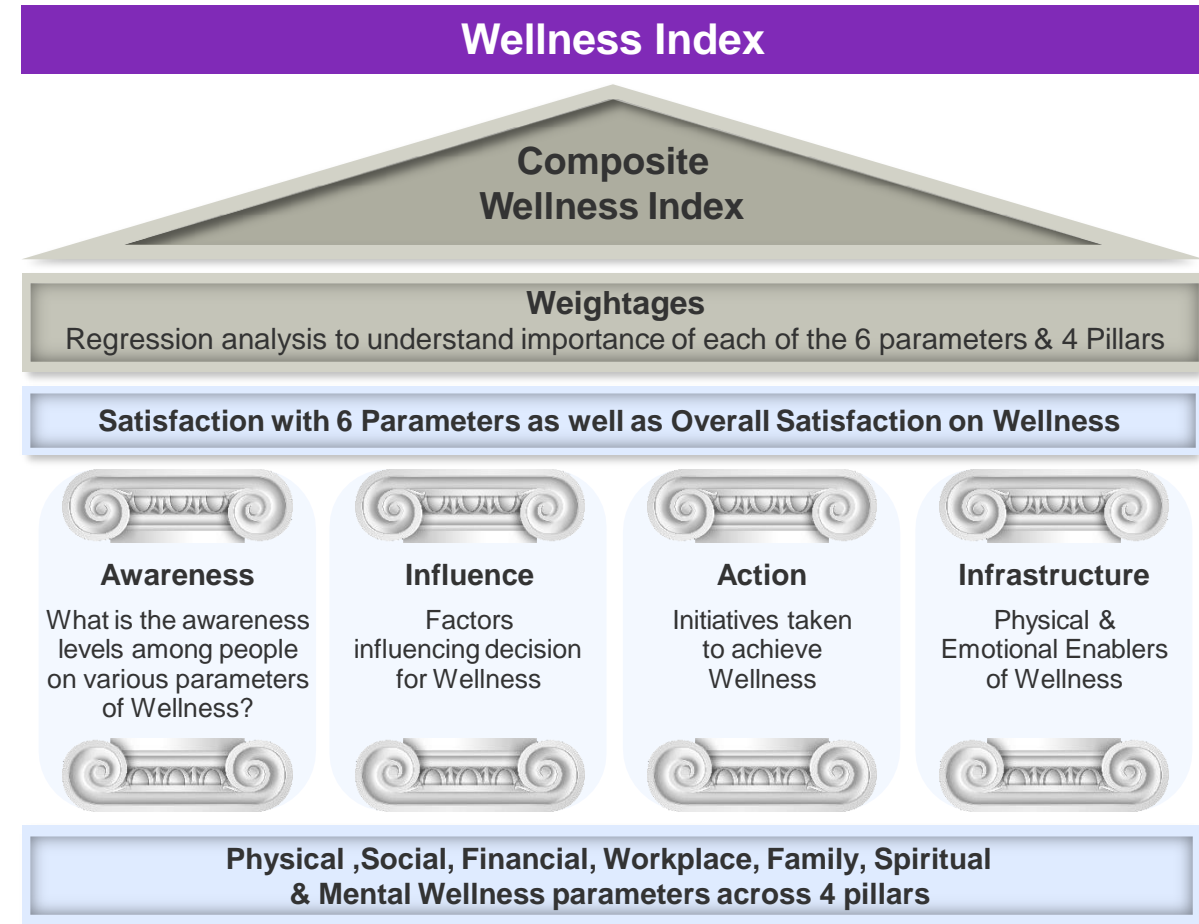


We will refer to different audiences throughout the report.

Metros | Tier 1



Survey was mobile friendly and took about 15-20 mins





# In 2023, India's Wellness Index has shown no growth and remains below the levels achieved in 2019

## India Wellness Index

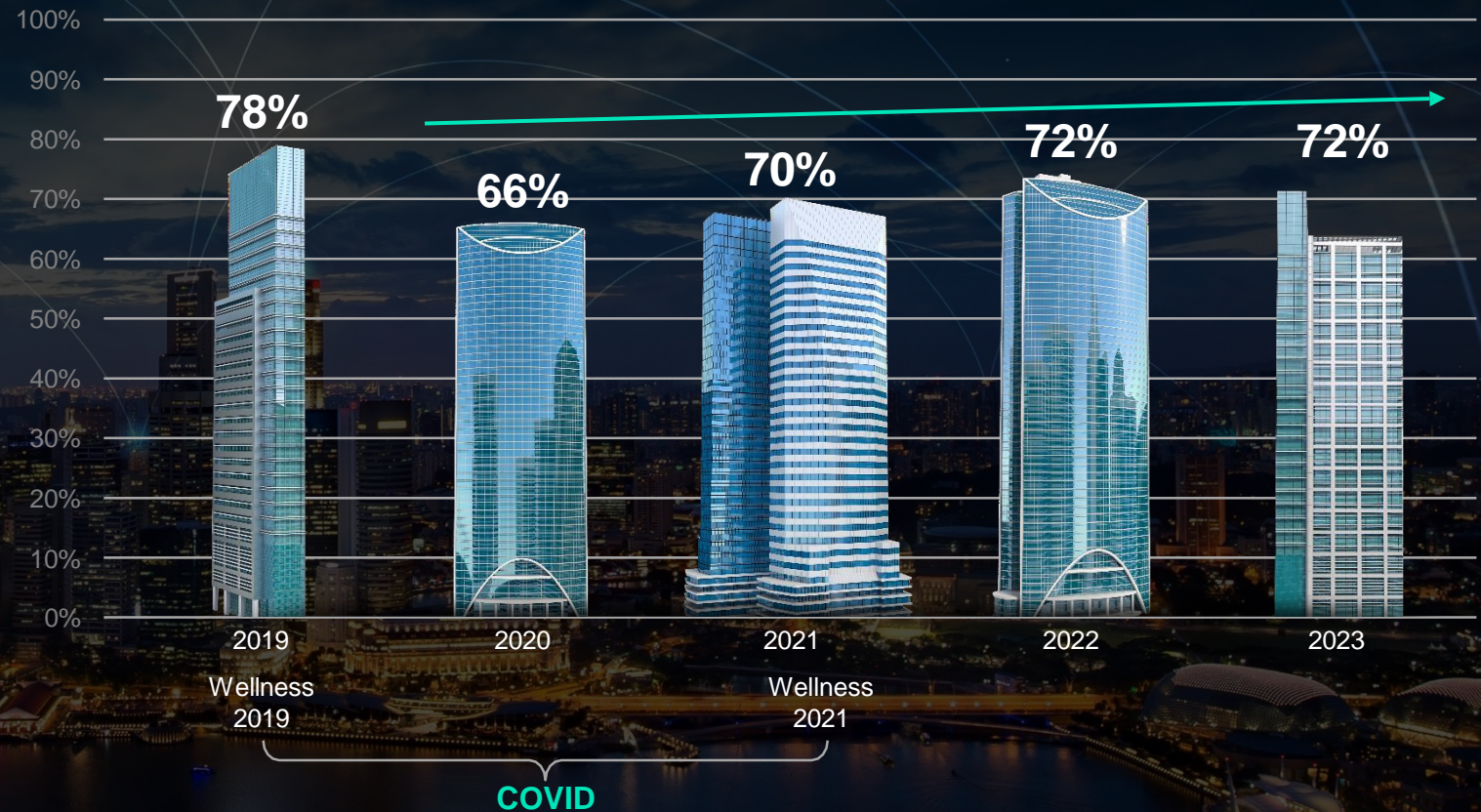


India's Wellness remains stable in 2023, but still far away from the 2019 levels



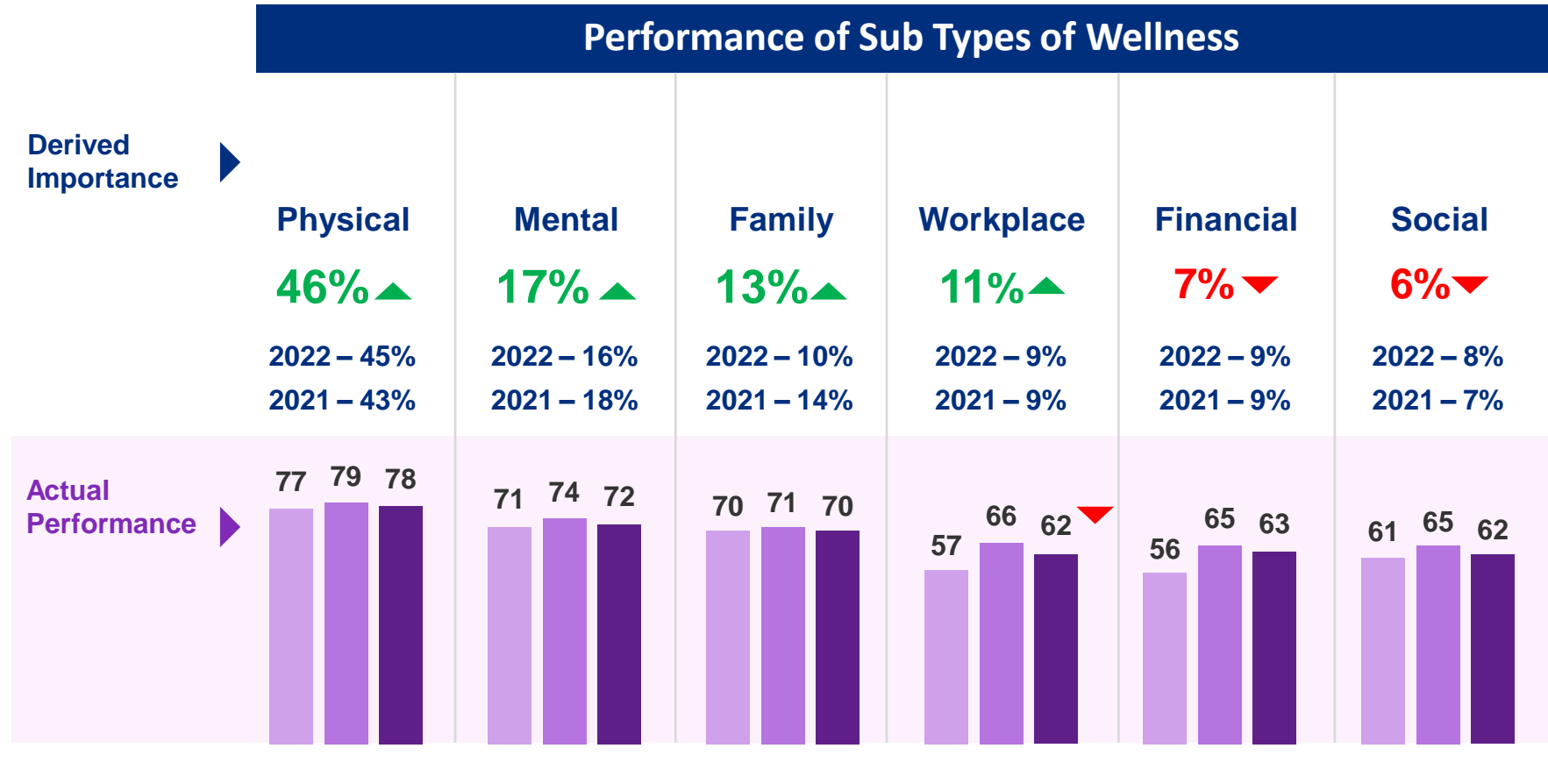
Significant improvement for Physical, Mental, Family & Workplace Wellness

## Significant improvement in Wellness from 2020 though



# Derived Importance & Actual Performance of Sub-Types of Wellness

**Workplace wellness** has experienced a decline in comparison to the year 2022. However, physical and mental wellness maintain their positions as the top two priorities.



The COVID-19 has fundamentally changed workplaces, with employee expecting better mental wellbeing, higher dissatisfaction among Gen Z

The Wellness Index also presents a stark picture of low financial wellness among Women & Gen Z in India, more needs to be done to empower them

In 2023, the significance of physical and mental wellness remains paramount, continuing to be the foremost factors contributing to overall well-being. These aspects continue to gain prominence. Additionally, family wellness has risen in importance and now holds the third position in the hierarchy of well-being considerations for the year.



## WORKPLACE – 62 (6%)

	2023	2022	2021
Self-motivated	66	69	61
Access to a quality workforce	65	65	67
Nice group of colleagues	<b>62</b>	68	60
Actively manage work-life balance	59	63	55
Managing work and ensure work life balance	<b>58</b>	63	54
My Superiors, HR inspire me	<b>54</b>	61	52

## FAMILY – 70 (13%)

Responsibility to ensure adequate time	75	75	74
Spend time & take care of family	70	69	68
Inspired by parents to take care of family	69	73	71
Sufficient time & tools to spend quality time	69	72	70
Adequate time & build a strong bond	66	66	67

## PHYSICAL – 78 (46%)

Personal desire	87	87	85
Healthy and physically fit body	81	82	81
Manage diet and eat healthy food	81	81	80
fitness infrastructure like Gyms, Parks, etc.	81	81	79
Access to information health	81	81	80
My family/ friends push to maintain a healthy body	72	73	73
Regular exercise	72	73	71
Inspiration from Celebrities / Sportsmen	70	73	69



# INDIA'S Wellness Index

## FINANCIAL – 63 (7%)

	2023	2022	2021
Information & entities to secure health	68	68	59
Information on Investments & planning	65	68	58
Driven to ensure financial wellbeing	<b>64</b>	69	58
Advice from advisors on Investments	64	65	57
Manage Investments for standard of Living	61	63	54
Secure myself & family from unforeseen risk	61	64	55
Manage wealth through investments	61	61	54
Secured family members with insurance	61	62	54

## SOCIAL – 62 (8%)

Networking tools to stay in touch	67	69	66
Desire to socialize with friends & community	66	68	65
Access to recreational facilities	66	67	62
Quality time with friends & community	59	61	57
Effectively engage with community	<b>58</b>	63	59
Societal pressures to connect with community	<b>57</b>	62	56

## MENTAL – 72 (17%)

Mental peace & ability to cope with stress	76	78	74
Strongly influenced by talks of mental health	<b>75</b>	80	76
Cope with stress , achieve mental well-being	71	74	71
Avoid negative people / negative talks	71	73	70
Access to counselling, support groups, etc..	70	72	70
Meditate, etc. to remain stress free	69	67	65

# Wellness index – by regions

## North Zone leads on Overall Wellness, whereas West Lags

Among Tier I towns → Jaipur, C'gard & Kochi are cities leading on Wellness. Among Metros Delhi & Hyderabad have exhibits gains on Wellness in 2023



Zone	City	2023	2022	2021	Zone	City	2023	2022	2021
North	Jaipur	75	69	81	East	Kolkata	66	66	59
North	C'garh	87	80	66	East	Patna	76	78	62
North	Delhi	69	63	64	East	Guwahati	73	84	82
North	Varanasi	84	86	73	East	B'shwr	81	83	80
North	Lucknow	67	81	68					
<b>North Total</b>		<b>75</b>	<b>73</b>	<b>71</b>	<b>East Total</b>		<b>73</b>	<b>75</b>	<b>66</b>
Zone	City	2023	2022	2021	Zone	City	2023	2022	2021
South	B'lore	63	64	61	West	Mumbai	66	69	68
South	H'bad	69	64	71	West	Pune	65	69	73
South	Chennai	70	69	65	West	Ahmd.	71	71	77
South	Madurai	82	85	75	West	Surat	75	84	80
South	Kochi	86	80	64	West	Indore	74	81	78
<b>South Total</b>		<b>71</b>	<b>69</b>	<b>67</b>	<b>West Total</b>		<b>70</b>	<b>74</b>	<b>74</b>

# Wellness index – by Cohorts

Millennials show stellar growth in Financial Wellness. Gen Z exhibit a decline on Financial & Workplace wellness. Whereas Women experience a decline on Financial & Social parameters of Wellness in 2023

Wellness Index	Total			Age Group									Gender						Town Class					
				Gen Z			Millennial			Gen X			Male			Female			Metros			Tier 1		
	2021	2022	2023	2021	2022	2023	2021	2022	2023	2021	2022	2023	2021	2022	2023	2021	2022	2023	2021	2022	2023	2021	2022	2023
Wellness Index	70	72	72	76	76	73	67	71	75	70	71	68	73	74	75	65	69	66	70	68	69	72	81	79
Physical Wellness	77	79	78	84	83	80	74	78	81	76	77	72	80	81	81	72	75	71	76	74	75	81	89	84
Mental Wellness	71	74	72	75	73	72	68	73	74	73	75	71	73	76	75	66	69	66	70	70	69	74	81	78
Family Wellness	70	71	70	74	75	70	68	68	74	70	70	67	72	72	72	66	69	67	70	68	67	71	78	76
Financial Wellness	57	65	63	63	70	60	55	63	70	56	64	58	60	66	66	50	63	55	61	60	58	59	75	70
Workplace Wellness	61	66	62	68	73	62	58	63	65	60	63	57	64	68	65	54	61	55	56	62	56	54	75	72
Social Wellness	56	65	62	64	69	63	52	63	63	55	63	57	59	65	65	50	65	55	57	61	58	56	74	69

**All cohorts demonstrate stability on keys pillars of wellness; Physical, Mental & Family**

MOW2. There are different ways to look at health and wellness. If we look at the different types of health and wellness, how well do you think you are currently performing on each?

Gen Z's decline on Wellness, is basis their financial & workplace wellbeing. They are more diverse, tech-savvy, socially conscious, and individualistic, hence less likely to conform to traditional expectations or norms.



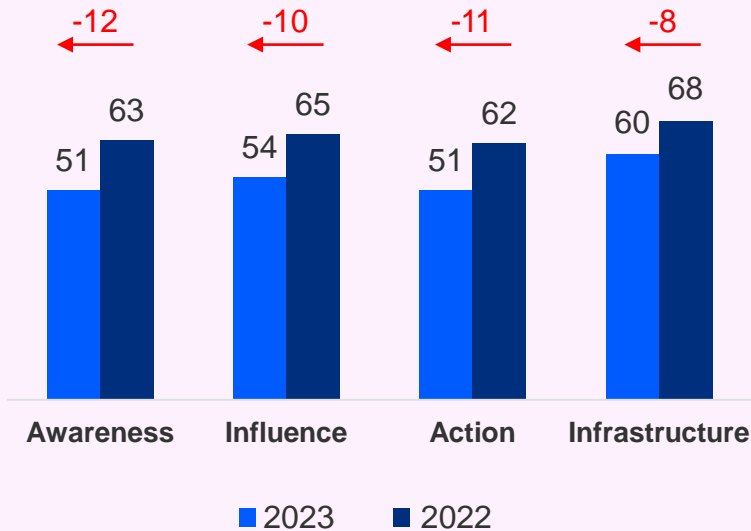
# Women have lost out on Social Wellness



## Which?

### Sub-type of Wellness is declining

Social wellness declines significantly on all pillars, especially Awareness, Action & Influence



## Where?

### Is the high decline observed

Highest decline is observed in terms of Awareness (Aware of ways to effectively engage with friends & community, Influence (Peer / societal pressures make me connect with friends and the community) & Action (Spend quality time with my friends & community)

<b>Awareness</b>	Aware of ways to effectively engage with friends & community (neighbors, etc..)	-12%
<b>Influence</b>	Peer / societal pressures make me connect with friends and the community	-12%
<b>Action</b>	Spend quality time with my friends & community (neighbours, etc..)	-11%

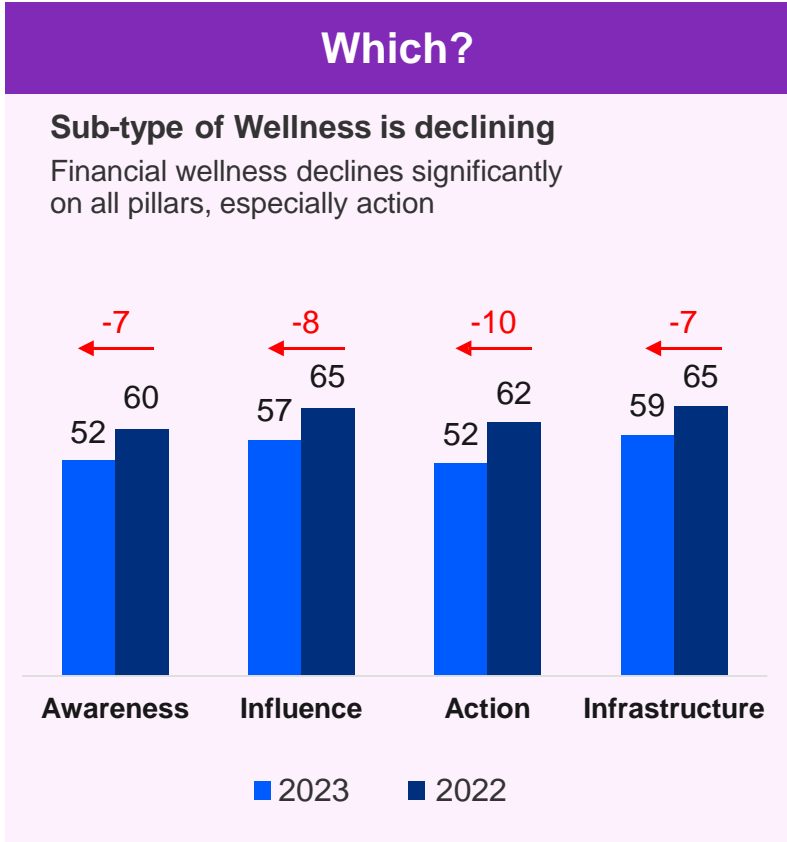
## Who?

### Is driving this decline

Among Women, decline on Influence (Societal pressure to connect with community) & Awareness (Ways to engage) is high for Gen Z and Tier 1 towns

Tier 1		
<b>Influence</b>	Peer / societal pressures make me connect with friends and the community	-20%
<b>Awareness</b>	Aware of ways to effectively engage with friends & community (neighbours, etc..)	-18%
Gen Z		
<b>Awareness</b>	Aware of ways to effectively engage with friends & community (neighbours, etc..)	-34%
<b>Influence</b>	Peer / societal pressures make me connect with friends and the community	-27%

# Women have lost out on Financial Wellness



### Where?

**Is the high decline observed**  
Highest decline is observed in terms of Action (Actively manage my Investments for enhancing standard of Living), Infra (Access to reliable information on Investments & Financial planning) & Influence (Driven to ensure my financial wellbeing through Insurance & Investments)

<b>Action</b>	Actively manage my Investments for enhancing my standard of Living	-12%
<b>Infrastructure</b>	Access to reliable information on Investments & Financial planning	-9%
<b>Influence</b>	Personally driven to ensure my financial wellbeing through Insurance & Investments	-9%

### Who?

**Is driving this growth**  
Among Women, decline on Action (Actively manage investments) & Infra (Access to reliable information) is high for Tier 1...  
Decline on access to Awareness (Effectively secure from unforeseen risk) & Action (Actively manage investments) is higher among Gen Z

Tier 1		
<b>Action</b>	Actively manage my Investments for enhancing my standard of Living	-21%
<b>Infrastructure</b>	Access to reliable information on Investments & Financial planning	-19%
Gen Z		
<b>Awareness</b>	Aware of ways to effectively secure myself and my family from unforeseen risk through insurance	-33%
<b>Action</b>	Actively manage my Investments for enhancing my standard of Living	-31%

# Gen Z have lost out on Financial Wellness

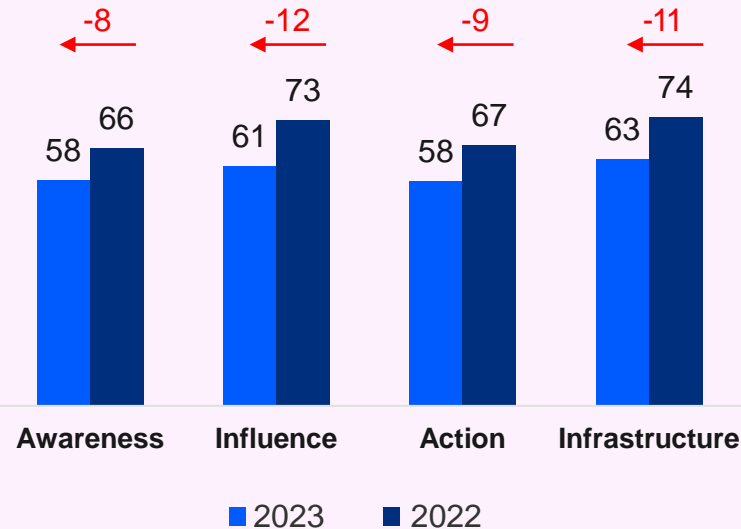


## Which?

### Sub-type of Wellness is declining

Financial wellness declines significantly on all pillars, especially Influence & Infrastructure

Also, Awareness as a pillar is low among Gen Z



## Where?

### Is the high decline observed

Highest decline is observed in terms of influence (Driven to ensure my financial wellbeing through Insurance & Investments), Infra (Access to reliable information on Investments / Financial planning & Information to help me secure health of me and my family)

<b>Influence</b>	Driven to ensure my financial wellbeing through Insurance & Investments	-14%
<b>Infrastructure</b>	Access to reliable information on Investments and Financial planning	-11%
<b>Infrastructure</b>	Access to information and entities to help me secure the health of me and my family	-10%

## Who?

### Is driving this decline

Among Gen Zs, decline on Influence & Infra is high for Women...

Decline on access to reliable information is higher among Metros & Tier 1 towns

Gen Z		
<b>Influence</b>	Driven to ensure my financial wellbeing through Insurance & Investments	-25%
<b>Infrastructure</b>	Access to information and entities to help me secure the health of me and my family	-25%
Gen Z		
<b>Infrastructure</b>	Access to reliable information on Investments and Financial planning	-11%



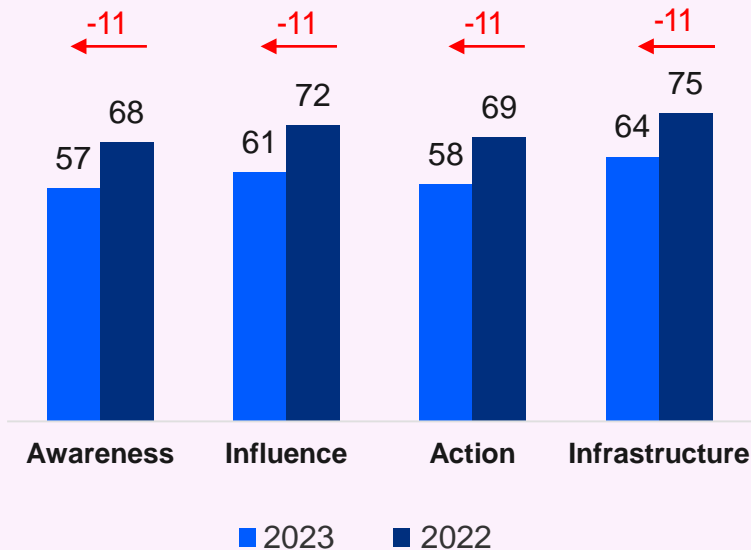
# Gen Z have lost out on Workplace Wellness



## Which?

### Sub-type of Wellness is declining

Workplace wellness declines significantly on all pillars



## Where?

### Is the high decline observed

Highest decline is observed in terms of influence (Seniors inspiring to be more efficient), Infra (Access to workplace infra, quality workforce) and Actions (Managing work-life balance)

<b>Influence</b>	Superiors, HR inspire me to be more efficient	<b>-14%</b>
<b>Infrastructure</b>	Access to all workplace infrastructure (Computer, Internet, Software etc..)	<b>-13%</b>
<b>Infrastructure</b>	Access to a quality workforce to manage my business effectively	<b>-13%</b>
<b>Action</b>	I actively manage work-life balance	<b>-11%</b>

## Who?

### Is driving this decline

Among Gen Zs, decline on Influence is high for Women & Metros...

Decline on access to Infra is higher among Women, whereas Quality workforce is a concern among Metros

#### Women

<b>Influence</b>	Superiors, HR inspire me to be more efficient	<b>-29%</b>
<b>Infrastructure</b>	Access to all workplace infrastructure (Computer, Internet, Software etc..)	<b>-20%</b>

#### Metros

<b>Influence</b>	Superiors, HR inspire me to be more efficient	<b>-15%</b>
<b>Infrastructure</b>	Access to a quality workforce to manage my business effectively	<b>-15%</b>

# 1 Health Insurance



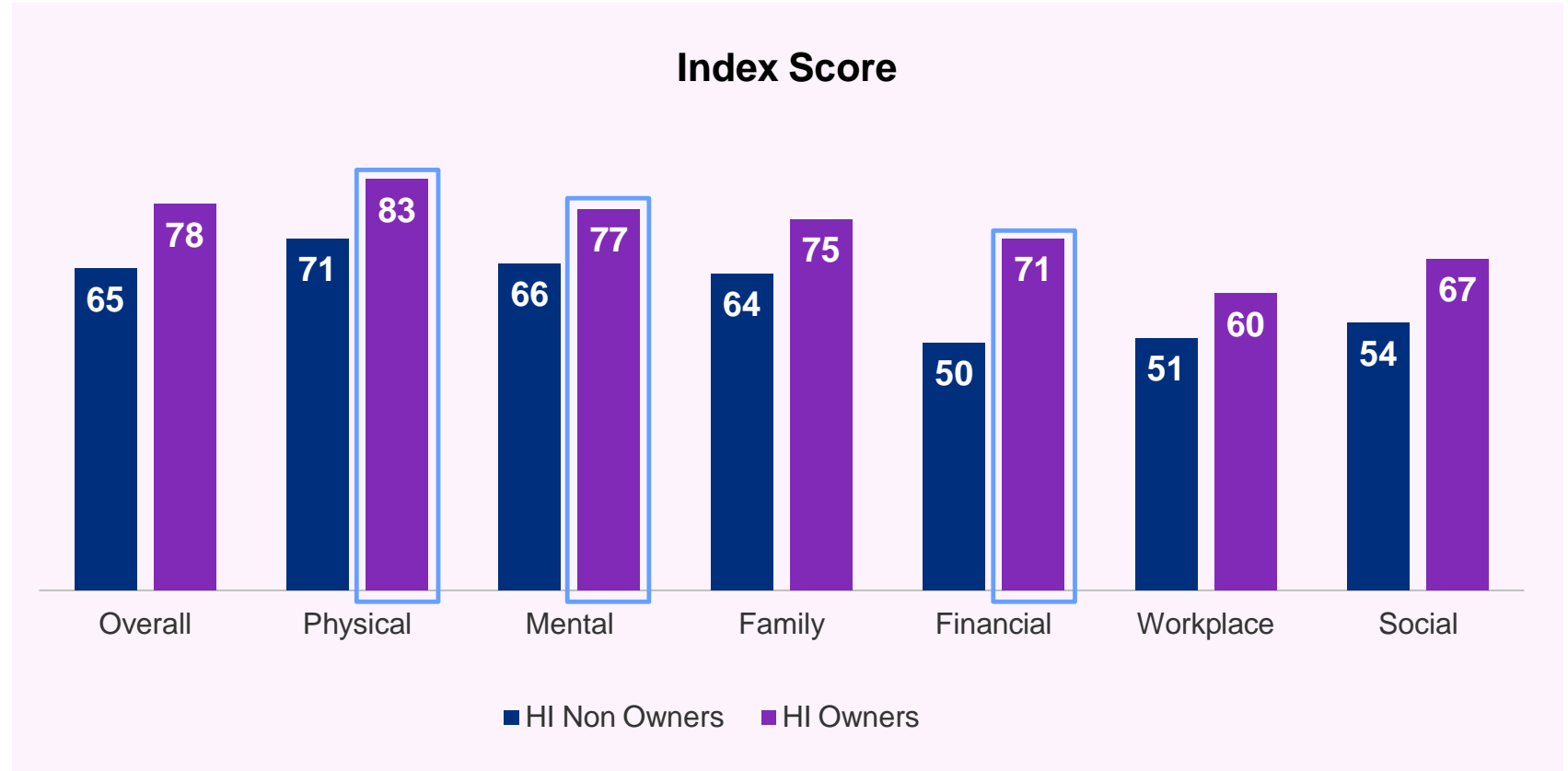
# Health Insurance Ownership is Propelling Wellness among Indians

Health Insurance Ownership effectively insulates individuals & ensures better Wellness!



## INDIA'S Wellness Index

Health Insurance Owners display a higher score on All Wellness Sub-types compared to Non-Owners



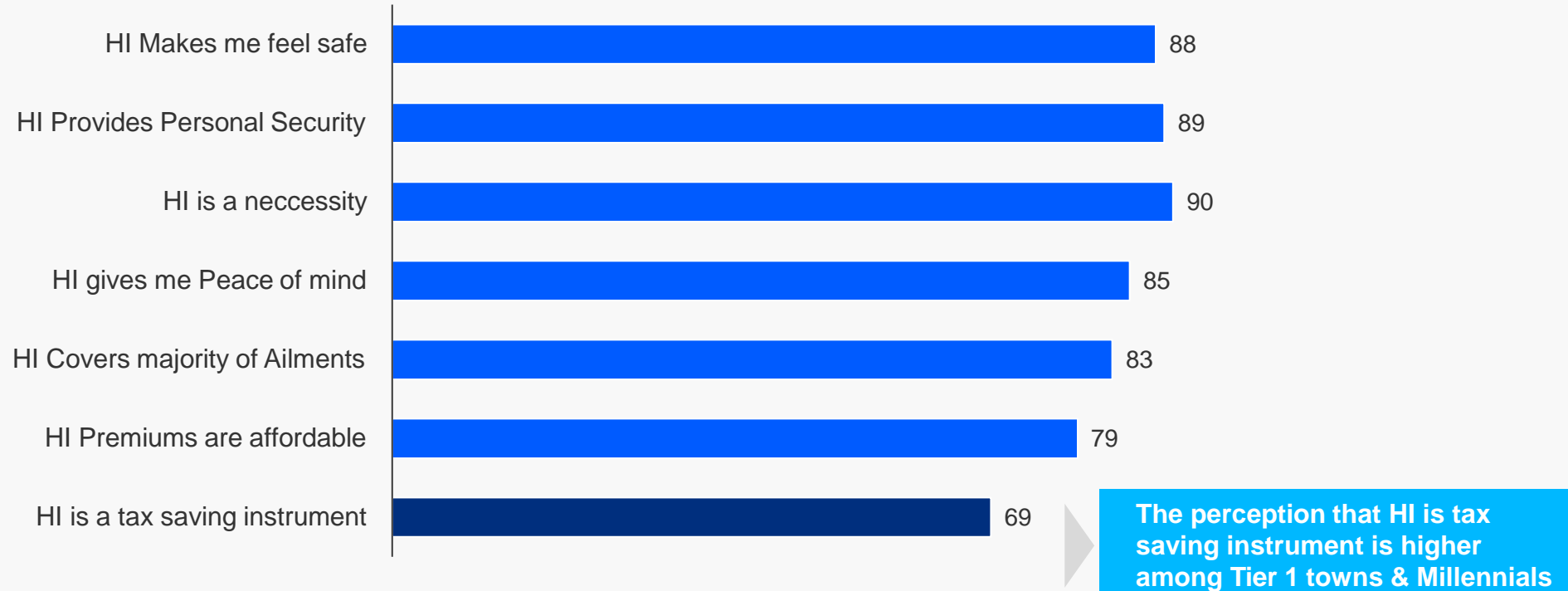


# Perception of Health Insurance as an enabler is almost Universal

Significantly lower % of people think that HI is for tax savings.



**Almost  
Universal  
Positive  
Perception  
for HI**



2

# Heart Health & Wellness

# Ailments suffered

Stress & back pain are most common ailments Indians suffer from. Among owners of health insurance, high blood pressure, Fatigue & Diabetes are also present



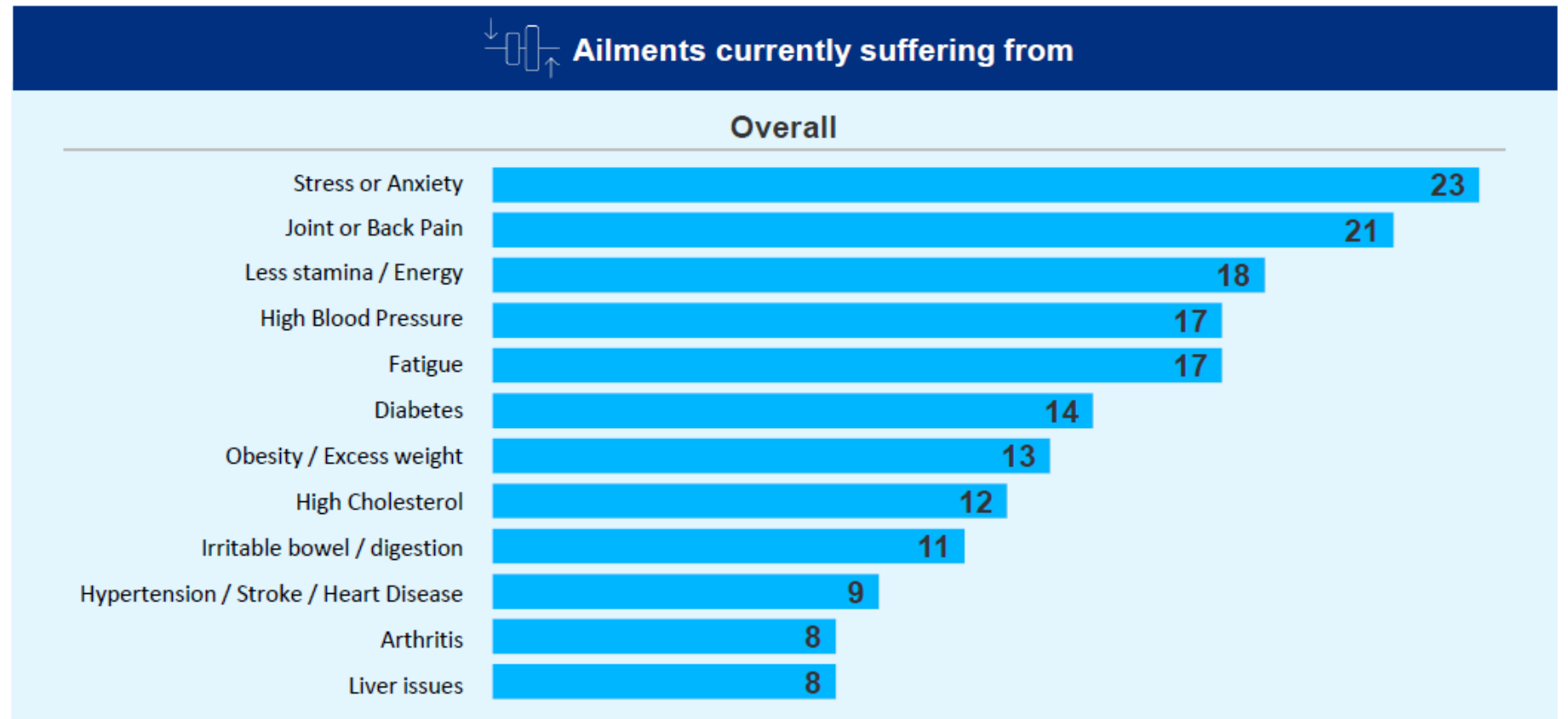
**Avg. 1.7**

Ailments Indians are currently suffering from



**~35%**

suffer from either Diabetes, High Blood Pressure, Cholesterol or Hypertension





Base : 2052



# Ailments suffered

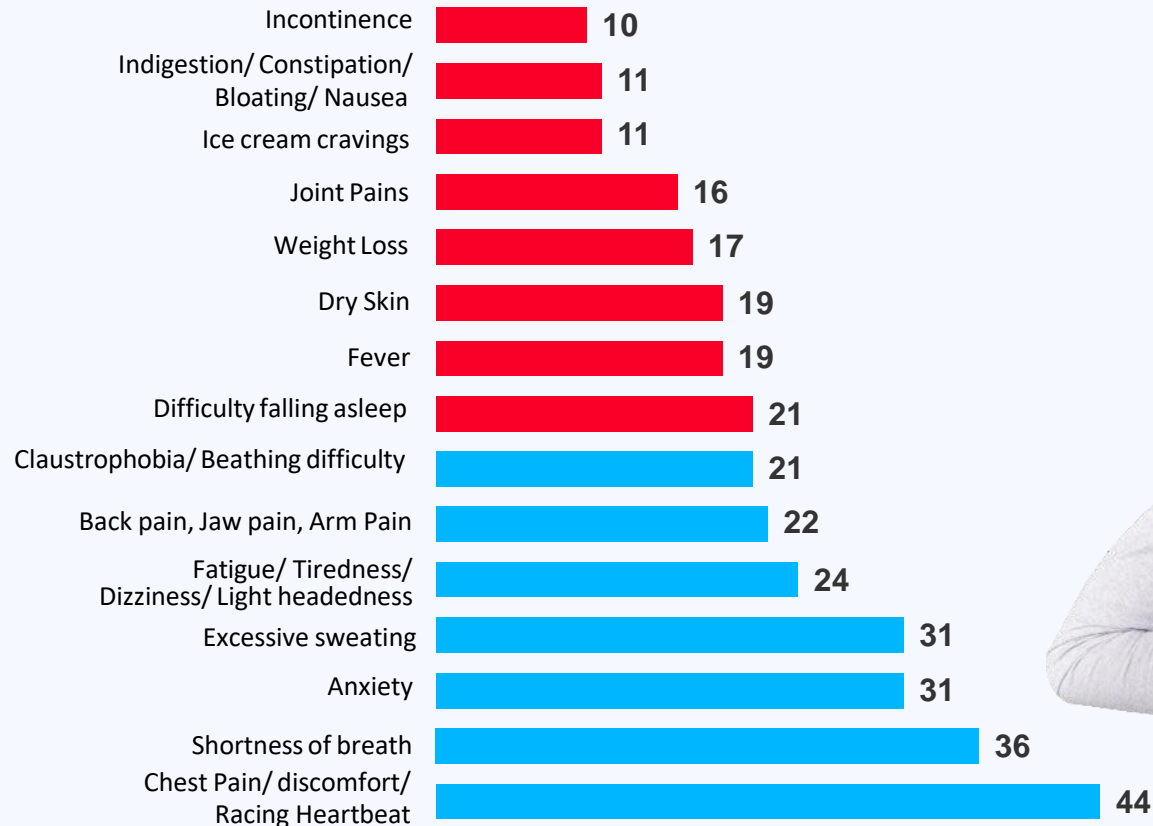
Stress & back pain are most common ailments Indians suffer from. Among owners of health insurance, high blood pressure, Fatigue & Diabetes are also present.

 Age Group			 Owner of Health Insurance	
Gen Z	Millennials	Gen X	Owner	Non-Owner
<b>777</b>	<b>668</b>	<b>607</b>	<b>1196</b>	<b>856</b>
24	26	19	25	21
19	21	23	23	18
21	17	15	19	17
14	19	20	21	12
18	17	14	20	12
10	17	17	18	10
14	13	12	14	11
10	12	13	13	10
11	12	12	13	9
8	9	10	11	6
8	9	8	11	5
7	9	8	10	6

Barring Base, All Figures in %

# Classification of symptoms of heart ailments/ diseases

## Symptoms of Heart Ailments/ Diseases



(Derived using options of QCL.13)

### Rightly Aware

Respondent selecting the correct symptoms of heart ailments/ diseases

### Partially Aware

Respondent selecting the a few correct & a few incorrect symptoms of heart ailments/ diseases

### Unaware

Respondent selecting the only incorrect & a few incorrect symptoms of heart ailments/ diseases

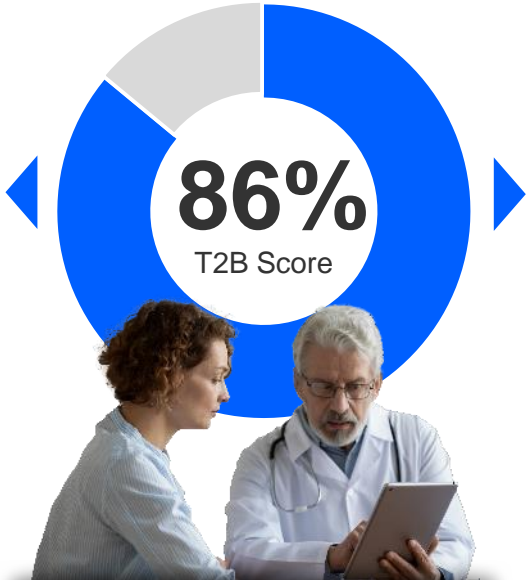
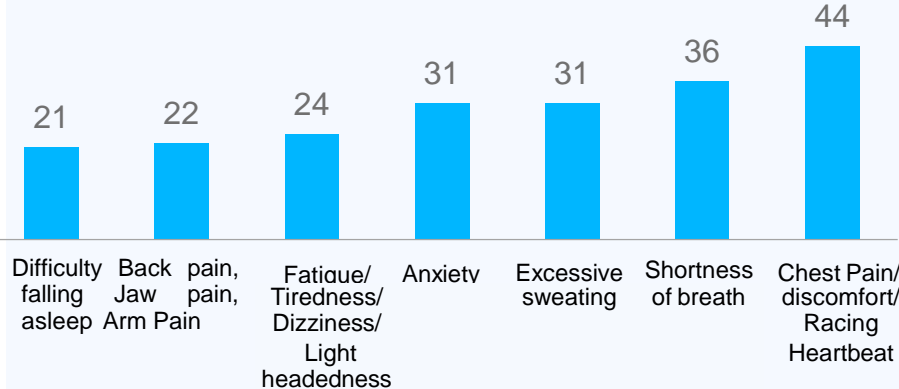
All figures in %, except base

# Only 35% Indians are able to correctly identify true symptoms of heart diseases/ ailments

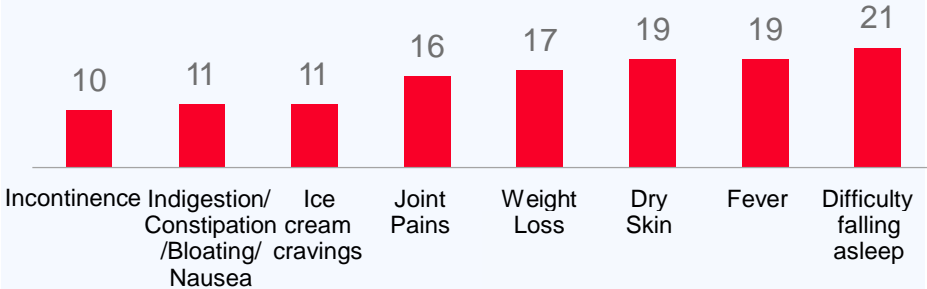
15% Indian are ignorant to the symptoms which may cause sever heart problems, need to increase awareness

Aware of symptoms associated with heart disease/ailments

~84% are aware of any of the True Symptoms



~64% are aware of any of the False Symptoms

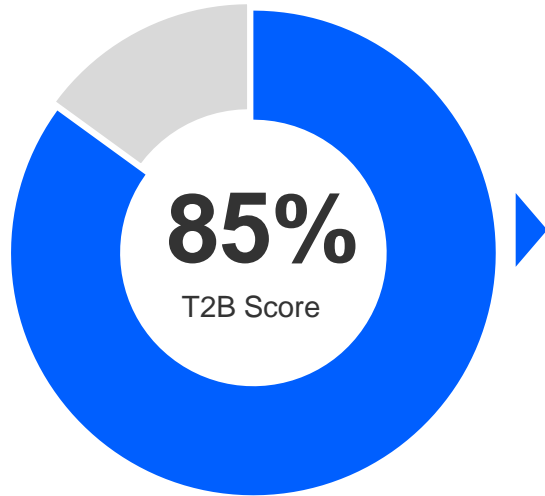


True Symptoms (Blue)  
False Symptoms (Red)

# 77% Indians are aware of health problems that can be linked to heart ailments

15% individuals are unaware of risk factors that may lead to heart ailments. Indians falsely associate irregular sleeping habits, drinking less water & high screen time as risk factors of heart diseases

Aware that many risk factors associated with heart disease



True Risk Factors  
False Risk Factors



~77% associate Blood Pressure, Diabetes / High Cholesterol, Obesity or Excessive Stress as key risk factors



	Gen Z	Age Group Millennials	Gen X
	41	48	59
	37	37	51
	37	40	43
	34	39	39
	30	33	41
	30	29	40
	27	32	37
	25	33	34
	21	27	32
	28	25	36
	25	29	26
	17	18	15
	14	12	12
	12	11	11



A group of diverse people are shown in a celebratory mood, high-fiving each other. The scene is set outdoors in a mountainous, hilly area with greenery. The lighting is bright, suggesting a sunny day. The people are wearing casual, athletic-style clothing. The overall atmosphere is one of joy and achievement.

3

# India's Mental Health

# India's Mental Health Status – Symptoms of Stress

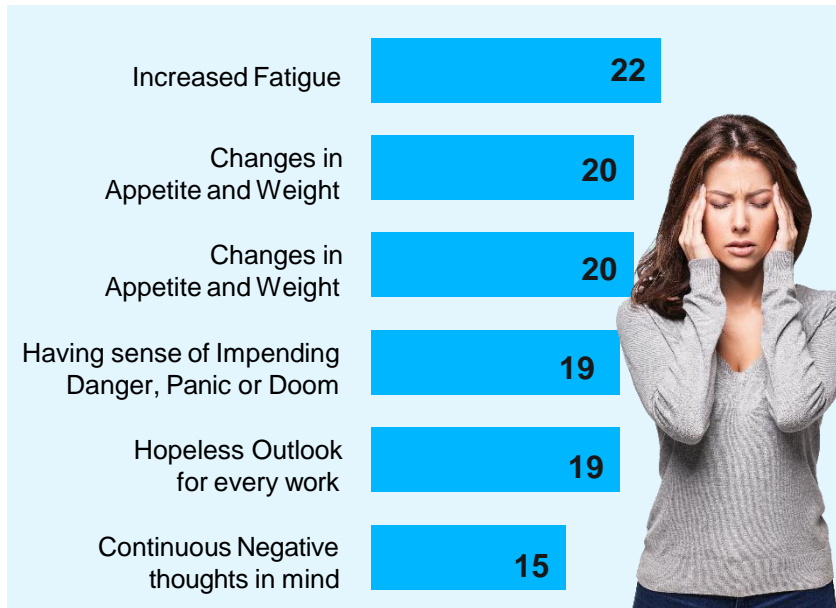
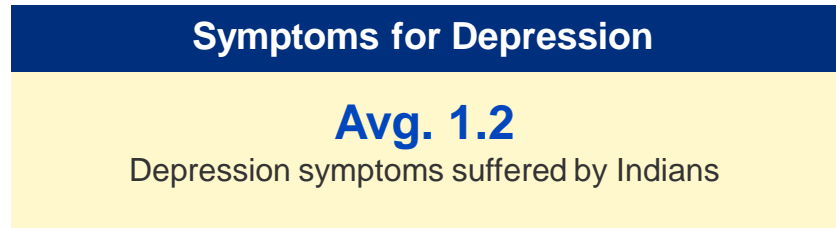
On an average 2 symptoms of stress occur among Indians, primarily Tiredness & Weakness are most common seen across cohorts. Higher symptoms of stress experienced by Gen Z & Non-working females

Symptoms for Stress			2022		2021		Gender		Age Groups			Town Class		Working Status(Female)	
							Male	Female	Gen Z	Millennials	Gen X	Metros	Tier-1	Working	Non-Working
Avg. 1.9 Stress symptoms suffered by Indians			1423	629	777	668	607	1327	725	450	179				
Feeling Weak or Tired	38		34	35	38	40	39	40	37	38	39	40	41		
Having trouble Sleeping	33		29	30	33	34	37	32	30	33	34	38	25		
Feeling Nervous, Restless or Tensed	29		26	25	29	30	34	29	23	30	27	30	32		
Lost Interest in doing anything	26		25	24	26	27	31	27	20	27	26	24	35		
Trouble Concentrating	26		23	27	26	24	29	26	20	24	27	25	22		
Continuous Irritation and Anger	25		23	26	26	26	29	27	21	26	27	25	29		
Increased Heart Rate / Sweating / Trembling	24		20	24	24	23	23	24	23	21	27	26	13		

Any One Symptom – 77%

# India's Mental Health Status – Symptoms of Depression

Indians are marred with Fatigue & changes in appetite are most common seen across cohorts. Higher symptoms of depression experienced by Females



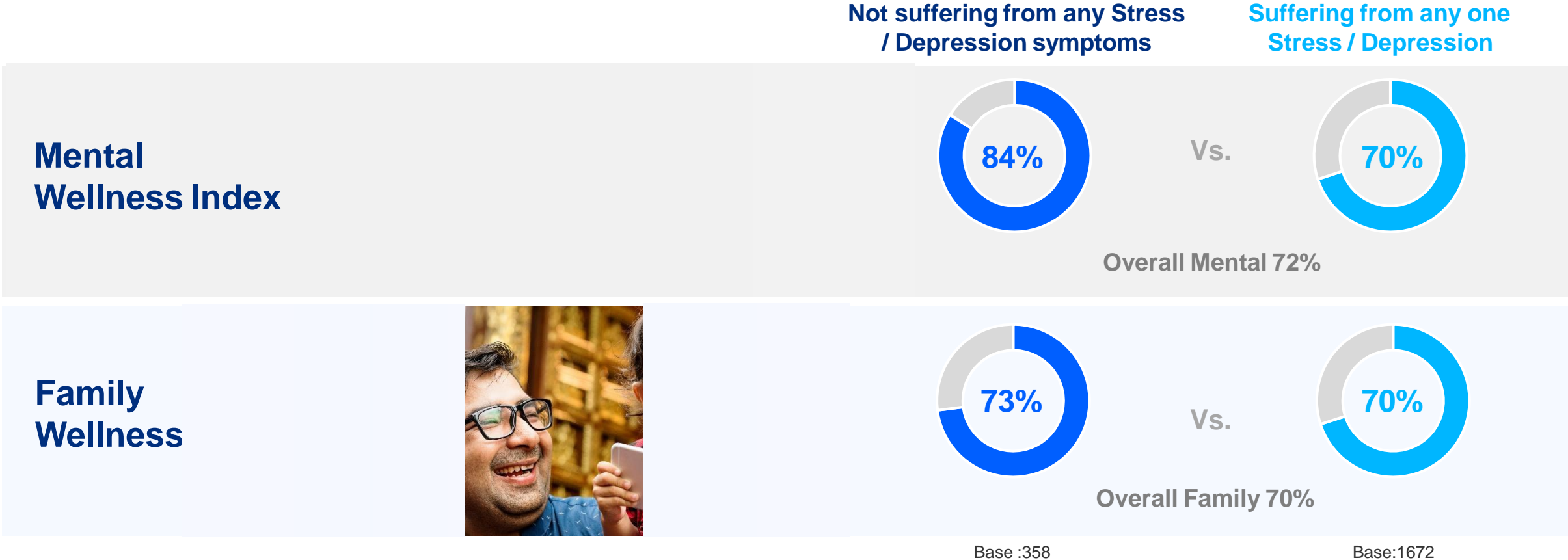
	2022	2021
Increased Fatigue	25	22
Changes in Appetite and Weight	26	21
Changes in Appetite and Weight	24	16
Having sense of Impending Danger, Panic or Doom	19	22
Hopeless Outlook for every work	21	23
Continuous Negative thoughts in mind	23	13

Gender		Age Groups			Town Class		Working Status (Female)	
Male	Female	Gen Z	Millennials	Gen X	Metros	Tier-1	Working	Non-Working
1423	629	777	668	607	1327	725	450	179
23	21	23	24	20	22	23	21	23
20	21	20	22	18	20	21	20	23
17	25	21	23	14	21	16	23	28
21	12	20	21	14	18	20	12	12
20	16	19	20	17	16	23	17	12
14	19	15	17	14	18	10	16	25

**Any One Symptom – 77%**

# The detrimental effects of poor mental health on overall well-being in India

Mental & Family Wellness index is better among consumers who are not suffering from any symptom of either Stress / Depression

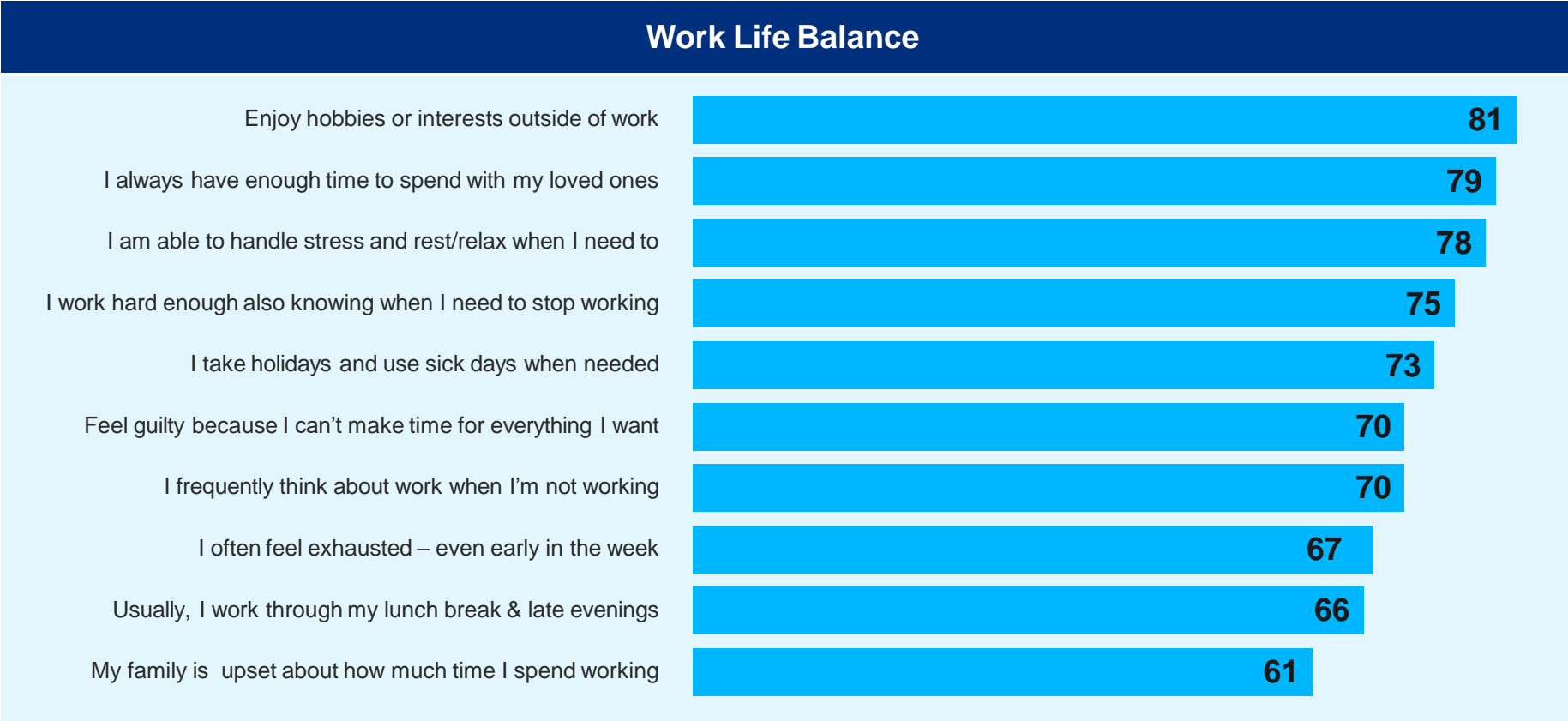




# Work Life Balance

To maintain a healthy work life balance, Indians enjoy hobbies outside work, seen most commonly among Millennials. However the Gen Z find themselves struggling to make time for everything they want

## Work Life Balance



# Work Life Balance

To maintain a healthy work life balance, Indians enjoy hobbies outside work, seen most commonly among Millennials. However the Gen Z find themselves struggling to make time for everything they want

Gender		Age Groups			Working Status(Female)
Male	Female	Gen Z	Millennials	Gen X	Working
1423	629	777	668	607	450
83	79	81	85	79	83
79	78	78	80	78	81
80	74	79	79	76	78
77	70	74	77	73	74
74	70	73	76	69	76
72	68	75	72	63	71
71	66	73	72	63	70
69	64	73	69	58	67
68	62	69	70	58	66
65	54	64	65	54	59



High on positive statement      High on Negative statement

# 4 India's Wellbeing





# Manifestation of Wellness among Indians

Innate Happiness & Physically Fit & Fine Body is what matters most to Indians



	Overall	Gender		Age Groups			Town Class		Working Status (Female)	
		Male	Female	Gen Z	Millennials	Gen X	Metros	Tier-1	Working	Non-Working
		2052	1423	629	777	668	607	1327	725	450
Mentally Happy and Positive	63	63	62	63	64	61	63	62	65	56
Physically Fit and Fine	54	55	51	55	52	56	52	57	54	45
Strong Bond with Family	48	48	48	46	48	50	48	47	46	54
Financially Stable	38	39	36	36	39	39	40	35	38	31
Stress Free Work Environment	32	34	28	31	36	28	30	35	30	22
Active & Stable Friends & Family circle	30	29	32	30	28	32	30	30	32	32
Disease Free Body	17	17	17	20	15	16	17	19	16	22
Peaceful Sleep	17	13	24	17	16	16	18	14	20	36



# Bad Habits related to Lifestyle are prevalent across cohorts, Almost equal % of all age groups Smoke & consume alcohol

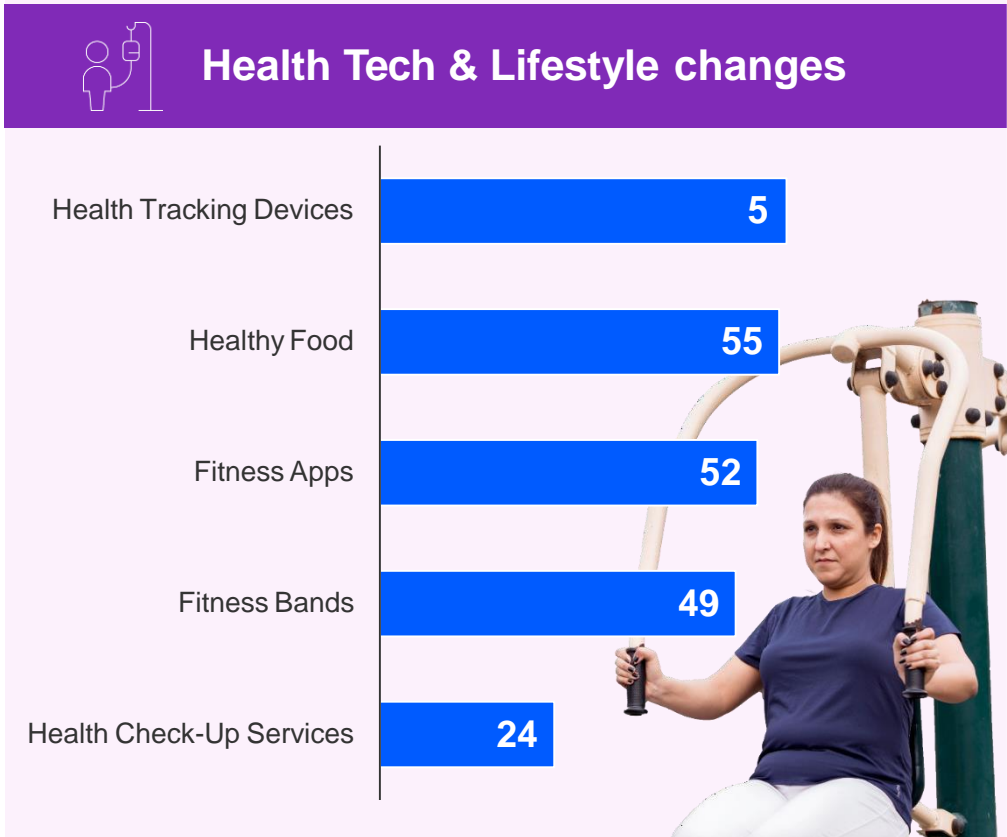
Innate Happiness & Physically Fit & Fine Body is what matters most to Indians



Lifestyle Bad Habits	ALL	Male	Female	Gen Z	Millennials	Gen X
Sitting for more than 4 -5 hours	44	45	43	43	48	42
Drink less than 3-4 glasses of water in a day	29	29	30	29	33	26
Get less than 6 hours of sleep	27	26	27	27	28	25
Consume high caffeine more than 3 cups of tea or coffee in a day	23	24	22	19	28	25
Consumer Sugary foods like Cakes, Mithai	20	20	21	23	20	18
Eating Late Night	19	20	17	20	21	16
Eating Junk food like Chips, Burgers, Pizza, Momo etc..	18	19	17	20	19	14
Consumer Carbonated cold drinks / Cola	18	20	14	19	19	16
Add extra salt in my meals	18	18	18	20	18	16
Smoke	16	17	14	15	16	16
Skip lunch due to work	16	16	15	16	17	12
Drink Alcohol	13	15	10	-	14	13

\*Drink Alcohol- Not asked to Gen Z as legal drinking age is 25 in many states in India

# Wellness Index is higher among people using Fitness Tracking products



	Use Products/ Products/ Services to track your Health and Fitness Base :1433	Do not Use Services to track your Health & Fitness Base :619
<b>Wellness Index</b>	<b>72%</b>	<b>54%</b>
<b>Physical Wellness</b>	<b>78</b>	<b>59</b>
<b>Mental Wellness</b>	<b>73</b>	<b>53</b>
<b>Family Wellness</b>	<b>71</b>	<b>52</b>
<b>Social Wellness</b>	<b>62</b>	<b>47</b>
<b>Financial Wellness</b>	<b>63</b>	<b>34</b>
<b>Workplace Wellness</b>	<b>62</b>	<b>52</b>

# 5 Key Highlights







# Key Highlights

- **India sustains, despite global recession fears** – Overall Wellness in India in 2023 sustains to 2022 levels, Performance on most indexes of Wellness to sustains.
- **Healthy Mind is a Healthy Body**- Physical & Mental Wellness which were the top 2 drivers of Wellness, continuee gain on **importance** in 2023. Along with them, Family & Workplace Wellness have also become slightly more important.
- **Working Woes** - Workplace Wellness dips as Gen Z's & Working Women feel the Pressure. Indian Women had show tremendous growth on Wellness last year, that corrects in 2023, driven by loss in Work-place Wellness. Both Gen Z's & Women are not able to manage a **better work-life balance & time at home post resumption** Work from office in 2023.
- **Millennial Might** – Indian Millennials show growth in their **Financial Wellness**, drive overall Wellness Growth. They show good adoption levels of new age investments & more informed through Social Media on Financial Well-Being. Adoption of Health tech & Social media is also higher.
- **India Vs. Bharat** – Tier I towns continue to remain high on Wellness compared to Metros. But they now show signs of Saturation especially on Social Well-being.
- **Health Insurance a Safeguard** – HI owners have significantly better Wellness compared to Non-Owners → Physical, Mental & Financial. Gaps continues to grow across years.
- **We need to Walk the Talk, Quite Literally** – While Indians are influenced and Even aware of the ways of Attaining Physical Wellness, but action remains lower.
- **Social Media & Fin-fluencer Era for New Age Investment** - More Indians refer to Social Media like FB & YT than on other Business platforms like Money-Control, Newspapers & Fintech apps





# Key Highlights

- **Bullish Outlook for Future of Investment** – More than 65% Indian's pledge to invest more than their current investment ticket size in Future. North Zone & Millennials are driving this sentiment.
- **Health tech & Social Media Paving way for Wellness** – Significant adoption of Health tech across cohorts post COVID. Social Media adoption to seek Wellness also increases → Especially on the **Physical & Mental Wellnesses**.
- **India's Mental health Challenge** - Mental health problems not as uncommon as we think, every 3rd person suffering from at least 1 symptom of Stress. Wellness much lower among those suffering with stress & depression. Those suffering from stress & depression symptoms, their **Mental Wellness too**, takes a bigger hit. There is a slight rise in incidence as well.
- **What Ails Indians?** - ~35% suffer from either Diabetes, High Blood Pressure, Cholesterol or Hypertension. Intuitively these higher order ailments are driven by Gen X. We also see high inheritance of serious issues like Hypertension, diabetes & Cholesterol from parents to self.
- **Young & Stressed** – Gen Z & Millennials have claimed to be suffering from higher proportion of Anxiety. Lack of Stamina, Obesity etc. are ailments that higher % o Gen Z have claimed to be suffering.
- **Heart Matters** – There is a serious need of building awareness related to risk factors about Cardio-vascular health as moly 34% of respondents were able to correctly identify all risk factors. There is partial level of awareness among Indians, but needs to be built more.
- **Too much reliance on Self Care** – Only 33% reached out for professional help on Mental health, others relied on Friends & Family.

# About ICICI Lombard General Insurance Company Ltd.

ICICI Lombard is the leading private general insurance company in the country. The Company offers a comprehensive and well-diversified range of products through multiple distribution channels, including motor, health, crop, fire, personal accident, marine, engineering, and liability insurance. With a legacy of over 21 years, ICICI Lombard is committed to customer centricity with its brand philosophy of 'Nibhaaye Vaade'. The company has issued over 32.7 million policies, settled 3.6 million claims and has a Gross Written Premium (GWP) of ₹217.72 billion for the year ended March 31, 2023. ICICI Lombard has 305 branches and 12,865 employees, as on March 31, 2023.

ICICI Lombard has been a pioneer in the industry and is the first large scale insurance company in India to migrate its entire core systems to cloud. With a strong focus on being digital led and agile, it has launched a plethora of tech-driven innovations, including the industry first Face Scan on its signature insurance and wellness App - IL TakeCare, with over 6.9 million user downloads. The company has won several laurels including ET Corporate Excellence Awards, Golden Peacock Awards, FICCI Insurance Awards, National CSR awards etc. for its various initiatives. For more details log on to <https://www.icicilombard.com/>

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**Thank You**