



IL PULSE

Your monthly window into smarter, **digital-first** insurance

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Hi, I am **Professor RIA**
back with a fresh
edition of IL Pulse.

I EMPOWER YOU TAKE ACTION



Have you ever noticed that we spend more time planning holidays than planning for our own health?
Or that we think about fraud only after someone we know has been affected?

The truth is, the most powerful protection is not something we choose after an incident. It is the small habits we build before one happens.

As we reach the midpoint of the year, it's a good time to pause and reflect. So much around us has already changed. We are using AI to plan faster, apps to track our health, digital platforms to make instant decisions, and connected systems to simplify everyday life.



Many of these changes feel exciting. Some feel new. And some have become so seamlessly woven into our routines that we barely notice them anymore.

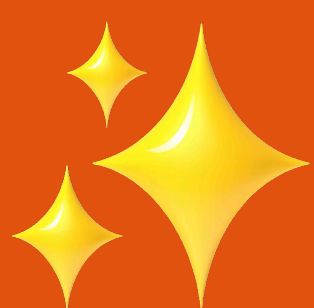
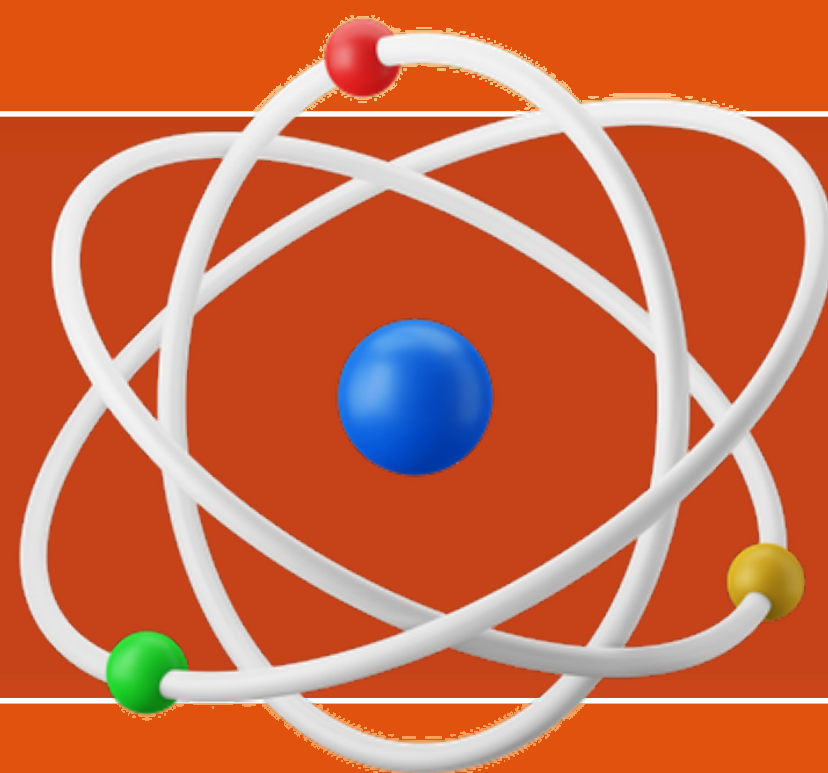


But this also calls for a closer look. Are these trends simply making life faster, or are they helping us make better choices? Are we becoming more prepared, or just more dependent?

*This edition of IL Pulse looks at **what's trending in 2026**, but more importantly, what these trends mean for you.*

Because smarter living today is not just about technology. It is about making the right choices at the right time.

That's where ***Smart Choices***,
Real Support come together.



As always, this edition brings together simple insights, practical nudges, and everyday habits to help you stay a step ahead, across your health, your mobility, and your overall wellbeing.

Because the future is not just about big changes. Sometimes, it begins with one small, smarter choice.





Pulse of the Month

The Year of Smarter Living

Every year brings new habits and ways of living. In 2026,  **smarter living** is no longer something we read about, it's embedded in our homes, phones, workplaces, and daily routines.

UPI has made payments effortless. Apps help us eat, travel, shop, and manage our health more efficiently. From smartwatches tracking our wellbeing to digital platforms simplifying everyday tasks, life has become faster, more connected, and undeniably convenient.

But convenience deserves a closer look. Smarter living isn't just about using more technology, it's about understanding how it influences the choices we make every day.

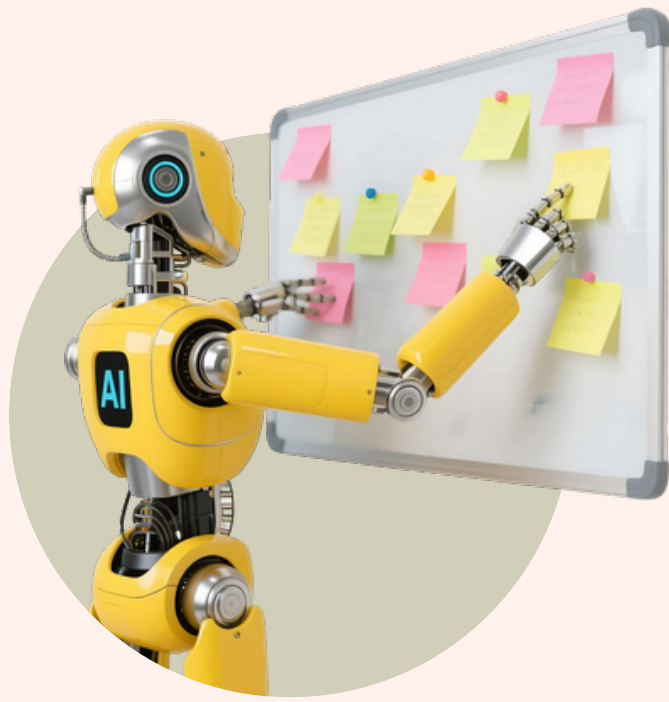
A Day in 2026



We hardly notice these choices anymore.

AI convenience vs overdependence:

AI can draft your emails, suggest recipes, or plan your week in seconds. But when it starts nudging you on what to eat, when to sleep, or even how to feel, the line blurs. Are we saving time, or outsourcing awareness?



Preventive health vs anxiety culture:

A smartwatch pinging you to stand up or an app logging every calorie can be empowering. Yet, when “10,000 steps” becomes a guilt trip or sleep scores dictate your mood, health turns into a scoreboard. The goal is vitality, not constant self-surveillance.

Digital-first life vs digital fatigue:

Paying bills, booking doctors, and shopping; all at your fingertips. But when a payment fails or an app lags, frustration spikes instantly. Convenience is real, but so is the creeping exhaustion of living through screens. When everything is instant, even a small delay can feel overtly frustrating.





Sustainability vs performative choices:

Carrying a steel water bottle or posting about eco-travel looks good online. But true sustainability is choosing habits you'll stick with, like consistently reducing waste or rethinking daily consumption, not just curating a green image.



The Bigger Picture:

Smarter living isn't about piling on more tech or following every trend. It's about pausing to ask:

Do these habits make me more present, or more pressured?

This is where smart choices meet real support. Real confidence comes from knowing that when situations go beyond your control, support is already in place. After all a sudden fever can derail a week, a car can stall unexpectedly, flights can get disrupted, and even the most reliable apps can fail when you need them most.

At ICICI Lombard, we see protection as part of this ecosystem, support that doesn't wait for disruption, but strengthens your ability to navigate it.

Because often, the most powerful decisions are often the quiet ones, made early, made wisely, and made without waiting for something to go wrong.



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Professor RIA's Nudge



Trends can help us live smarter, but awareness helps us live better. Remember, real peace of mind comes from preparing for the moments no app can fully predict.

EXPLORE MORE →



Body & Mind

Trend Alert: Sleepmaxxing

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Monsoon evenings, cooler breezes, and mid-year fatigue have a way of making rest feel more precious. After months of rushing through work, screens, errands, and endless notifications, sleep is no longer being treated as just the end of the day.

It is becoming a wellness priority in its own right. No wonder  **sleepmaxxing** has become one of the most talked-about wellness trends in 2026.



Sleep is not about getting a solid eight hours anymore; it is becoming a full wellness priority. People are tracking REM cycles with smartwatches or sleep-tracking rings, buying blackout curtains and cooling eye masks, avoiding late-night scrolling, and following sleep routine reels on Instagram.



The idea is simple: **better sleep means better energy, better focus, stronger recovery, and improved stress management.**

Mid-year is also a good time to ask, are your current routines helping you feel rested, or are you simply pushing through the day?

Most long-term health issues don't show up overnight. Fatigue, stress, and sleep disruptions often build silently over time. That's why trends like sleep tracking matter, not as performance metrics, but as early signals.

While sleep tracking can be empowering, there is another side to this trend. When rest becomes another number to chase, calm can quietly turn into pressure. A low sleep score should not ruin the morning before the day even begins. So, perhaps the real lesson is balance. Build a routine that helps you rest better, but do not turn sleep into another performance test.



To keep things simple and sustainable, try building one realistic sleep habit at a time instead of changing everything at once.



#1

Keep the phone away

Instead of scrolling Instagram, place your phone to charge in another room and switch to a bedside alarm clock. This reduces blue-light exposure and helps your brain wind down naturally.

#2

Avoid heavy meals late

Swap that midnight biryani or pizza for a light bowl of soup or fruit. Heavy meals can disrupt digestion and delay deep sleep.



#3

Create a wind-down routine

Think of it as a mini ritual: dim the lights, sip chamomile tea, read 10 pages of a book, or stretch gently. Even journaling one gratitude note can signal your body it's time to rest.



Rest works best when it feels natural, not forced. But of course, even the best routines cannot control every health curveball.

That is why Smart Choices, Real Support matter. With **ICICI Lombard**, care goes beyond treatment. It supports your health earlier, with access to guidance, preventive care, and timely help when it matters the most. Because better health starts before something goes wrong.



100,000+
Customers Assisted



60+ Cities
Covers



3000+
Hospital Networks

Source: <https://www.icicilombard.com/health-insurance?source=prodcategory&opt=health>

**#Health
First**

EXPLORE MORE →



Eat Well

IL Pulse
July Edition

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Trend Alert: Functional Foods

For the longest time, food was not something we measured. It was something we remembered. It was the smell of tadka from the kitchen, a hot paratha brushed with ghee, dal that tasted different in every home, the simple comfort of rice, curry, achar, and curd after a long day - that uncontested comfort that maa ke haath ka khana used to bring along, the memory of home, affection, and food made with a kind of care no label could capture.

Back then, we did not pause to count every calorie or scan every label. We ate what tasted good, what felt familiar, and what reminded us of home. But this has changed.

Food today has become increasingly purposeful. People are no longer looking at food only in terms of taste or calories. They are eating with specific goals in mind - more protein, better digestion, stronger immunity, improved energy, and long-term health.



That is why  **functional foods** are having a moment. Protein-rich snacks, millet-based meals, kombucha, curd, fermented foods, seeds, nuts, plant-based options, and Ayurveda-inspired ingredients that once felt like gym diet culture are now becoming part of everyday diets and conversations.

This is a positive change because nutrition is becoming more behaviour led. Instead of one occasional healthy meal, people are trying to build consistent habits.

In many ways, this shift reflects a larger behavioural trend, people are becoming more aware, but also more overwhelmed by choices. Knowing what to follow and what to ignore is becoming just as important as eating right.



Packaged foods now carry labels like “high-protein,” “natural,” “gut-friendly,” or “immunity boosting,” but not every claim means the food is truly balanced. Quick-fix nutrition can look attractive, especially when life is busy, but long-term health still depends on simple, repeatable habits.

So, the idea is not to replace the joy of food with rules. It’s about keeping the comfort, culture, and taste we love, while making choices that help the body feel better over time.

What’s Good About it



- *Encourages you to eat with more intention, not impulse*
- *Brings focus to protein, digestion, immunity, and energy*
- *Makes healthier choices more accessible*
- *Supports preventive health through everyday food habits*

What to Watch Out for

- *Too many confusing “healthy” claims on packaged foods*
- *Expensive wellness trends that may not suit every budget*
- *Fad diets that promise quick fixes*
- *Turning food into pressure, guilt, or competition*



To balance things out, begin with one habit that feels easy to repeat.



Start your day with a savoury breakfast Instead of sugary cereals, try poha with vegetables, an omelette with spinach, or dosa with chutney. A savoury start helps stabilize blood sugar and keeps you fuller for longer.



Add more protein and millets Swap white rice for foxtail millet or quinoa, and add lentils, paneer, or grilled chicken to your meals. This boosts satiety, supports muscle health, and adds diverse nutrients.



Include curd or fermented foods A bowl of curd with lunch, a glass of buttermilk, or a spoonful of homemade pickles can improve digestion and gut health. If dairy doesn’t suit you, try sauerkraut or kombucha.



Replace one ultra-processed snack Instead of packaged chips or cookies, go for roasted makhana, hummus with carrots, or a handful of nuts. These swaps give you crunch and flavor, but with protein, fiber, and healthy fats.

That is where timely support matters. Through ICICI Lombard’s [#HealthFirst](#) infectious disease prevention program, health policyholders can call **1800 2666** for doctor consultations at no extra cost if they feel unwell or are unsure about symptoms.

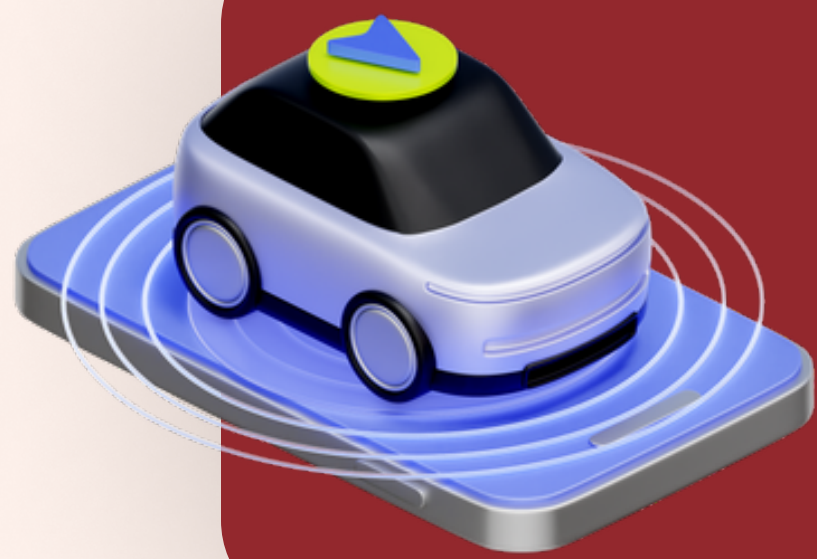
Healthy habits are one of the best forms of prevention. But even the most mindful routines cannot fully account for seasonal risks or sudden health concerns, especially during monsoon. That’s where Smart Choices, Real Support come together. Through **ICICI Lombard’s #HealthFirst** program, you’re supported not just during illness, but before it escalates, with access expert guidance, and early intervention when needed.

Professor RIA’s Nudge



Follow food habits that nourish, not trends that confuse. For care beyond everyday wellness, **ICICI Lombard’s health insurance, AYUSH** benefits can help you explore Ayurveda and other natural healing methods.

EXPLORE MORE →



Drive Wise

IL Pulse
July Edition

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Trend Alert: Smarter Mobility, Sharper Decisions

Not too long ago, driving meant instinct and memory, spotting a petrol pump before a tricky turn, asking a passerby for directions or double-checking mirrors before reversing, it relied on traffic judgement, distance, and road behaviour.

Today, that instinct has a digital co-driver. Advanced Driver Assistance Systems, reverse cameras, parking sensors, dashcams, connected cars, and Google Maps have transformed road travel into something more informed, responsive, and trackable.

These tools improve awareness, support safer navigation, and create accountability, (dashcam footage is now evidence, not just memory). But they also raise a critical question: as cars get smarter, are drivers staying attentive enough?



What's Good About it



Better route awareness: live traffic updates, alternate paths



Safer manoeuvres: cameras and sensors reduce blind spots while supporting parking and reversing.



Accountability: dashcams record incidents for clarity



Faster updates: instant alerts on diversions or hazards



What to Watch Out for



Overdependence: relying on sensors instead of judgement



Screen distraction: maps and apps can pull focus



Reduced instinctive: tech can dull natural awareness and judgement



False security: assuming technology can prevent every risk. After all no system predicts every pothole or sudden cut-in



A sensor can warn you, but it cannot anticipate every unforeseen road situation.

A reverse camera surely helps, but it cannot replace turning your head check surroundings.



A map can suggest the fastest route, but it cannot foresee a pothole or two-wheeler weaving through traffic.

Technology is support, not a substitute. In fact, many road incidents today are not due to lack of technology, but overconfidence in it. The smartest safety feature is still YOU.

Even the smartest vehicles cannot eliminate uncertainty, unexpected breakdowns, weather disruptions, or road incidents can still happen.

That's where Smart Choices, Real Support come into play.

The right Motor Insurance, along with add-ons like Roadside Assistance, ensures that when technology reaches its limit, real-world support takes over, helping you move forward with less disruption and more confidence.

Professor RIA's Nudge



Let technology guide you, not drive for you. Smart tools work best when they are matched with alert, responsible driving.

EXPLORE MORE →



Small Habits, Big Protection

Trend Alert: Proactive Protection

5

In a world full of smart tools and fast decisions, preparedness is often assumed but not always practiced.

We live in a world where trends change overnight. But amid all this change, one question matters more than ever: **are we truly prepared, or are we simply keeping up?**

In 2026,  protection is proactive. It's about anticipating risks before they arrive, whether digital, health, or everyday life, and building habits that withstand curveballs.

These small checks rarely take time. But they can make a meaningful difference when situations turn urgent.



Health Preparedness



ICICI Lombard's Health First: Caring for You, Always
#HealthFirst is the New Priority

Monsoon doesn't just bring cooler weather - it also increases exposure to infectious diseases like dengue, malaria, viral fevers and respiratory infections. Which is why protection today is about preventing illness, not just treating it.

With ICICI Lombard's **#HealthFirst** program, health insurance policyholders are supported every step of the way through proactive care:

Early medical guidance: Not feeling well?

You can call 1800 2666 for doctor consultations at no extra cost and act before symptoms worsen.



Preventive care & awareness:

Get health expert advice to recognise early signs, boost immunity and avoid common risks.



Regular health updates: Stay informed with weekly tips and alerts via WhatsApp, email, calls and social media, so you're always a step ahead.



End-to-end support: From home care to hospitalisation, help is always within reach when you need it.

Insurance Preparedness

Health Claims, Now 100% Digital - Go Green. Go HassleFree.

Even with proactive health programs, life can still surprise us. That’s why ICICI Lombard complements preparedness with easy, hassle-free servicing and support , designed to be there when you need it most.

With ICICI Lombard’s **100% digital** health claims, you’re not just saving time - you’re helping protect the environment too. Skip the paperwork, reduce paper waste and submit your reimbursement health claims quickly, securely and effortlessly.



IL TakeCare App:
Upload documents
anytime, 24x7



WhatsApp:
Send Hi to RIA at
7738282666



Website: Visit
icicilombard.com and
click on ‘File a Claim’



Hospital Preparedness

Hospitalisation can be overwhelming but with **IL Sahayak**, you’re not alone or unprepared.

IL Sahayak brings on-ground support exactly when it matters most. Our trained Sahayaks are present at hospitals to guide you through every step of the cashless claims process, from admission to discharge, ensuring seamless coordination and reducing stress for you and your family.

ICICI Lombard
SAHAYAK
Here to Help

*Scale of care



140+
Sahayaks



60+
cities



3,000+
hospitals



1 lakh+
customers assisted

in FY2026

SOURCE: <https://www.icicilombard.com/health-insurance?source=prodcategory&opt=health>

Together, these initiatives ensure you feel prepared and protected at every step - supporting you with seamless digital claims, proactive health care, and when compassionate human assistance right at the hospital it matters most. Because in today’s world, protection is no longer just about reacting. It’s about thinking ahead, acting early, and knowing that when needed, the right support is already in place. ***That is what Smart Choices, Real Support truly means.***

Professor RIA’s Nudge



With ICICI Lombard’s digital claims and IL Sahayak presence at hospitals, you’re never alone in difficult moments. Proactive care means peace of mind, whether through your phone or at your bedside.

EXPLORE MORE →

Did You Know?

Let's Find Out!

a

*UPI is now everyday behaviour. India recorded a Monthly Volume (March 2026) **~22,000 crore UPI transactions**, with a YoY volume growth of 30% (2025-2026). Digital payments are now part of daily life, from chai stalls to cab rides.*

Convenience is powerful, but every tap also needs caution. Pause before approving payments, sharing OTPs, or clicking payment links.

SOURCE : <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2257087®=3&lang=2>

b

***Health records** are going digital. India has created over 73 crore ABHA accounts, with more than 49 crore health records linked. This means medical information is becoming easier to access, share, and manage when needed.*

SOURCE : <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2101737®=48&lang=2>

c

***FASTag** has revolutionized the country's Electronic Toll Collection system with nearly 98% penetration and over 8 crore users.*

SOURCE : <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2188705®=48&lang=2>





Stories Around Us

Real Stories in a Changing World

7

Trends are not just changing what we buy or how we live. They are changing what we need to feel safe, supported, and ready.

This month, we share stories from these changing times. Each journey shows how timely support, clear guidance, and the right cover can help people keep pace with evolving needs and unforeseen situations.



ICICI Employee

Being a part of ICICI Lombard since the very first in-house Customer Care batch has been an incredible journey. I've had the privilege of witnessing our evolution from voice-based customer support to AI- powered digital experiences . It's inspiring to see how the organization has continuously embraced innovation while keeping customers at the heart ❤️ of every transformation. I feel proud and grateful to have contributed to this journey and to be part of an organization that grows, adapts, and empowers both its customers and employees.

Ashwini Mirani

ICICI Customer

I would like to share my sincere appreciation for the way my claim was handled from start to finish. The entire process was smooth, transparent, and remarkably quick. Every email I sent was answered promptly and clearly, and when I asked for a breakdown of my settlement, the team explained the calculation in full detail depreciation, deductible, and all without any hesitation. That level of clarity made the whole experience reassuring, especially given that I was dealing with a theft while travelling abroad.

What stood out most was how little back-and-forth was required. The claim was assessed efficiently, the communication was consistent, and the approval came through faster than I expected. It's rare to deal with an insurance process that feels this straightforward.

Umang Gaur

ICICI Customer

I would like to thank ICICI Lombard for my travel claim. After I had submitted my claim, ICICI Lombard took care of all the necessary details, collected all the required information from me and processed those within a time limit. Also I was informed the status time to time. I am really thankful to ICICI Lombard on processing and approving my claim on time. I strongly recommend ICICI Lombard for Travel insurance to anyone planning for International trip.

Debojyoti Pal



Your Fun Corner

Let's Engage!

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Responses from the previous IL Pulse edition

Top Picks: Monsoon This or That



- Chai – 69%** *A timeless monsoon favourite that never goes out of season.*
- Pakodas – 49%** *Golden, crispy, and the perfect companion to a rainy evening.*
- Umbrella Always – 45%** *Because getting caught in the rain sounds better in movies than in real life!*

Monsoon personality of our readers?
Comfort-loving, snack-craving, and always rain-ready! ✨
Source: www.icicilombard.com/ilpulse-june

The world is moving fast. And we all keep up with it in different, unique ways. Some of us are testing every new app, some are tracking sleep scores, some are trying millet bowls and protein snacks, and some are happily watching from a safe distance. **So, where do you stand on the 2026 trend map?**

Pick Your Top 3

Choose the trends you are most excited about this year:

- ☐ *AI tools that save time*
- ☐ *Sleep and health tracking*
- ☐ *Protein-rich and functional foods*
- ☐ *Smarter cars and safer driving tech*
- ☐ *Digital payments and app-based services*
- ☐ *Sustainability and mindful consumption*
- ☐ *Cyber safety and fraud awareness*
- ☐ *Emergency preparedness and protection*



Now Find Your Trend Type

1

Mostly AI, apps, digital payments:
You are the Smart Simplifier. You love anything that makes life faster, simpler, and more efficient!

2

Mostly wellness, sleep, food:
You are the Health Optimiser. You like being mindful of your body, energy, and routine.

3

Mostly mobility, cyber safety, protection:
You are the Prepared Planner. You believe smart living means being ready, not just updated.

4

Mostly sustainability and mindful choices:
You are the Conscious Chooser. You want your habits to feel better for you and the world around you.



And that's a wrap on our **2026 Trends edition of IL Pulse**. We hope this issue helped you look at smarter living with more curiosity, balance, and preparedness.



Trends may change the way we live, but small, thoughtful habits shape how confidently we move through change.

Before you go, don't forget to share your trend type with us. The most popular response shall be revealed in the next edition of IL Pulse.

Tell us what you liked, what made you smile, and what you would like to see next.

Share your thoughts, we're listening!

**Name**

Contact Number

SUBMIT →

Connect with us on your favourite platforms. Scan the QR codes to discover more

**Download
IL TakeCare App**



Chat with RIA On WhatsApp & Website



Visit our Website
www.icicilombard.com



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