IL PULSE

Your monthly window into smarter, digital-first insurance

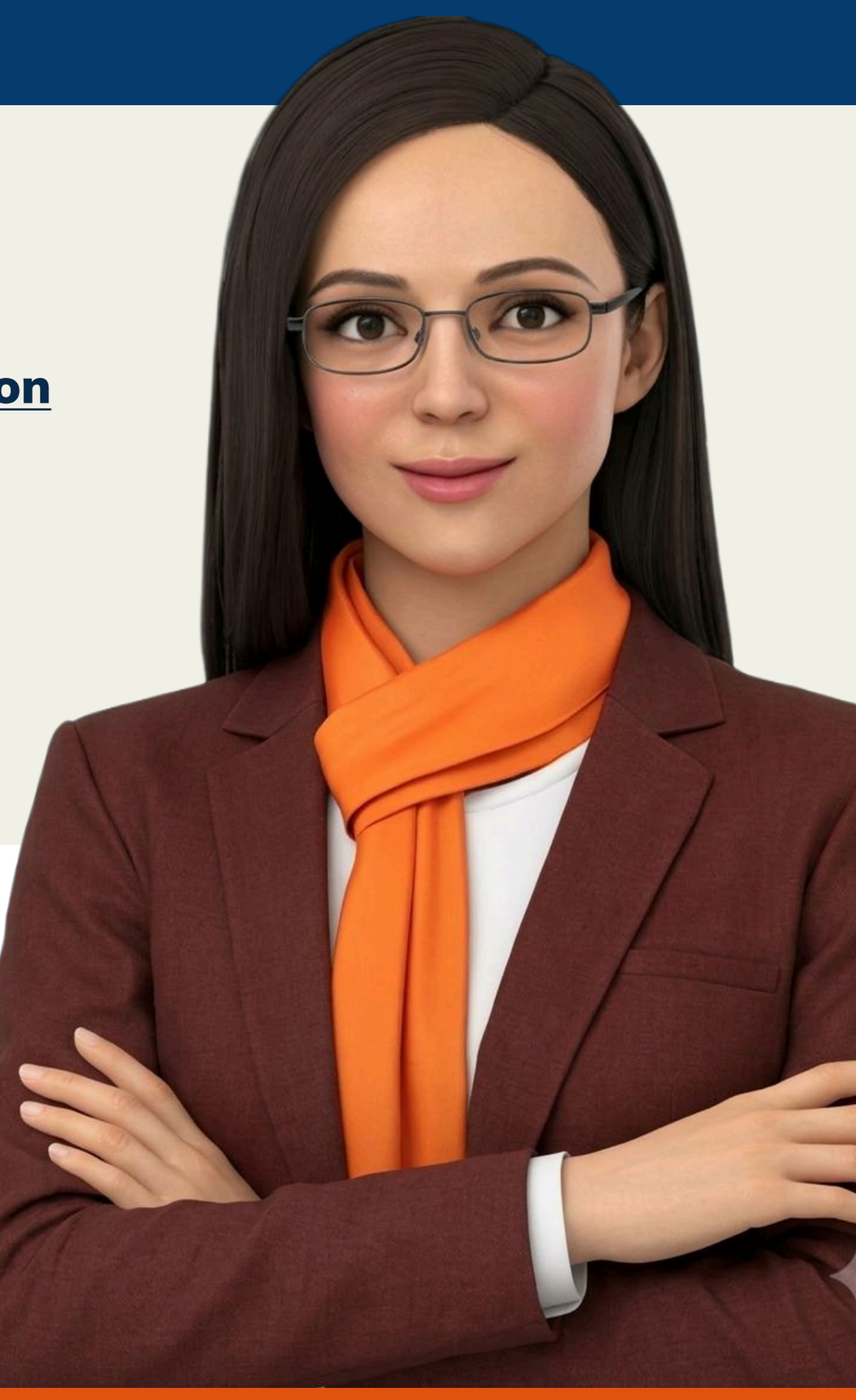


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Hi, I am Professor RIA and welcome back for another edition of IL Pulse.

I EMPOWER YOU TAKE ACTION

October feels like a good month to ask ourselves a slightly uncomfortable question.

Here it goes: Who taught you what to do with a difficult feeling?

For many of us, the answer may not be a person at all. Perhaps we learned by watching adults carry on despite exhaustion. By hearing “don’t cry” when something made us feel that our hearts would explode. By being told to stay busy, be strong, move on, or remember that somebody else had it worse.





So, this edition of the IL Pulse newsletter, let’s think differently, let’s put our -

Mind First:

RETHINKING ACCESS, BIAS & EVERYDAY MENTAL WELLBEING

Up until today, we have not necessarily inherited emotional fluency. It's the other way around. We were taught emotional survival. And for a long time, conversations around mental wellbeing reflected that.

Support was not always accessible. Some people had the language, time, money, and space to understand what they were feeling. Others simply had to get through the day as asking for help could be misunderstood as weakness. Setting a boundary could look selfish. Saying "I am not okay" could feel far more difficult than pretending everything was fine.

Thankfully, some of those cycles are now are being challenged and broken. Dinner table conversations are taking a different turn. Workplaces are paying greater attention to psychological wellbeing. Younger generations are giving names to experiences that previous generations carried silently. And gradually, people are beginning to understand mental wellbeing as something that belongs in everyday life.



October gives us a timely reason to continue that conversation.

World Mental Health Day falls on 10 October.

So, this month, IL Pulse is looking beyond familiar advice about switching off, slowing down, or finding the perfect wellness routine. Instead, we are asking different questions.

- Which emotional rules still serve us?
- And which ones are we ready to leave behind?



Sometimes, protecting your mental wellbeing begins with something small like naming what you feel, saying "No" when you need to, or making it easier for someone else to speak.

At ICICI Lombard protection is about feeling prepared for uncertainty. That includes the emotional steadiness that helps us think clearly and navigate everyday life with greater confidence.

This October, let us make room for unlearning. Not every difficult day needs fixing. Sometimes, it simply needs to be acknowledged.

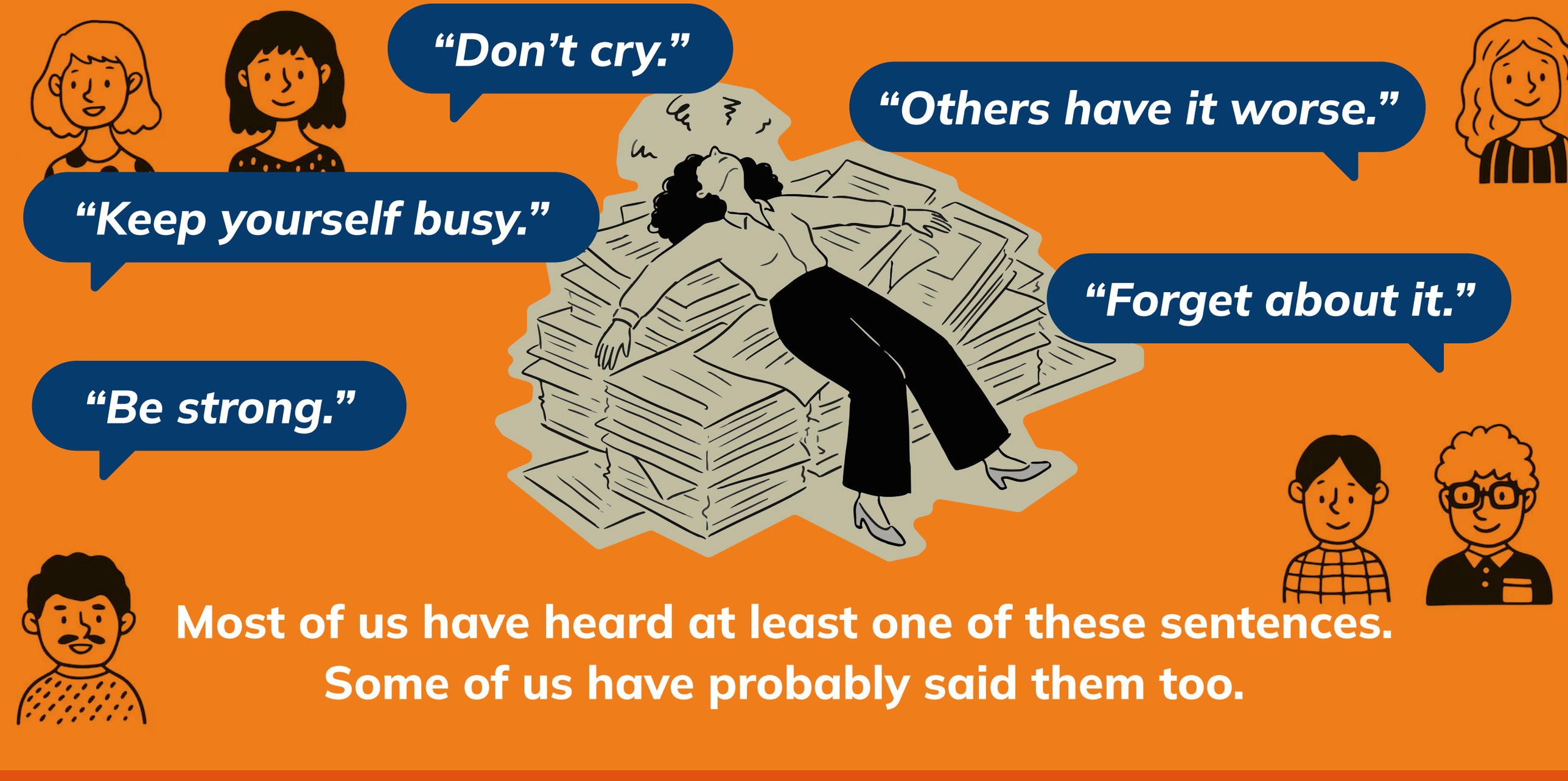


Pulse of the Month

The Emotional Rules we Inherited, and Why we Must Rewrite Them

IL Pulse
October Edition

1



Most of us have heard at least one of these sentences. Some of us have probably said them too.

They often come from a good place. A parent trying to prepare a child for a difficult world. A friend who wants us to feel better. A colleague trying to encourage us after a bad day. But somewhere along the way, advice about coping became a set of rules about what we were allowed to feel.

“Don’t Cry”

Think back to childhood. A scraped knee, a disappointing exam result, a fight with a friend. Tears gushed into our eyes, and somebody quickly tried to stop them.





“It's okay, it happens”

Perhaps they were trying to comfort us. But the message many of us absorbed was different - difficult feelings should disappear quickly. As adults, that lesson can follow us into much bigger moments and wonder whether we are “overreacting.”
Sometimes the healthier response is simply to allow yourself to completely feel.

“Be Strong”

Strength has often been confused with silence. The person who carries on is strong. The person who never complains is strong. The parent who thinks about everyone but themselves is strong.

But perhaps strength can look different too. It can be saying, “I’m finding this week particularly difficult.” It can be asking a teammate for help before a deadline becomes a crisis. It can be accepting that something affected you instead of pretending it did not.





“Stay Busy”

A packed calendar can look productive. It can also become a convenient place to hide.
Work. Commute. Dinner. Scroll. Sleep. Repeat.

Sometimes, staying busy genuinely helps us regain momentum. At other times, it simply postpones or suppresses a conversation we need to have with ourselves.
That distinction is worth noticing.

“Others Have it Worse”

Of course they do.
Somebody will almost always be facing something harder. But another person’s difficulty does not automatically make yours disappear.

We rarely apply this logic to physical discomfort. We would not tell someone with a sprained ankle that they should stop hurting because somebody else has a fracture, do we?

Our emotional lives deserve some of the same generosity. The generations before us developed ways of coping with the worlds they inhabited. Many of those lessons carried extraordinary resilience within them. But resilience should not require us to preserve every conditioning exactly as we received it.

Takeaway:
Mental wellbeing does not require perfection. The emotional rules that helped one generation survive may need to be rewritten to help another live more openly.



Professor RIA’s Nudge



Ask yourself - what emotional rule did I inherit, and is it still serving me today?

EXPLORE MORE →



Body & Mind

The Mind Remembers Everything, Even What we Forget



For many of us, that has been the acceptable answer for years. Not because we are hiding something dramatic. Sometimes, “fine” is simply the only word available because it is too much to put our thoughts into words.

You may not be sad, exactly. You may be frustrated. Maybe you are just feeling lonely, worn out, restless, anxious, overstimulated, disappointed, apprehensive, or perhaps you are simply carrying too many unfinished thoughts at once. Yet if nobody ever taught us the vocabulary, everything would become “stress.”



Sometimes, Naming it Helps

There is a simple idea in psychology called **emotional labelling:** putting a word to what you are feeling. You do not need a complicated journal or a perfect explanation.

“This meeting made me anxious.”

“I am not angry. I am disappointed.”

“I don’t need advice right now. I think I am just tired.”

Finding the right word does not make the problem disappear. But it can make an indistinct feeling easier to understand.



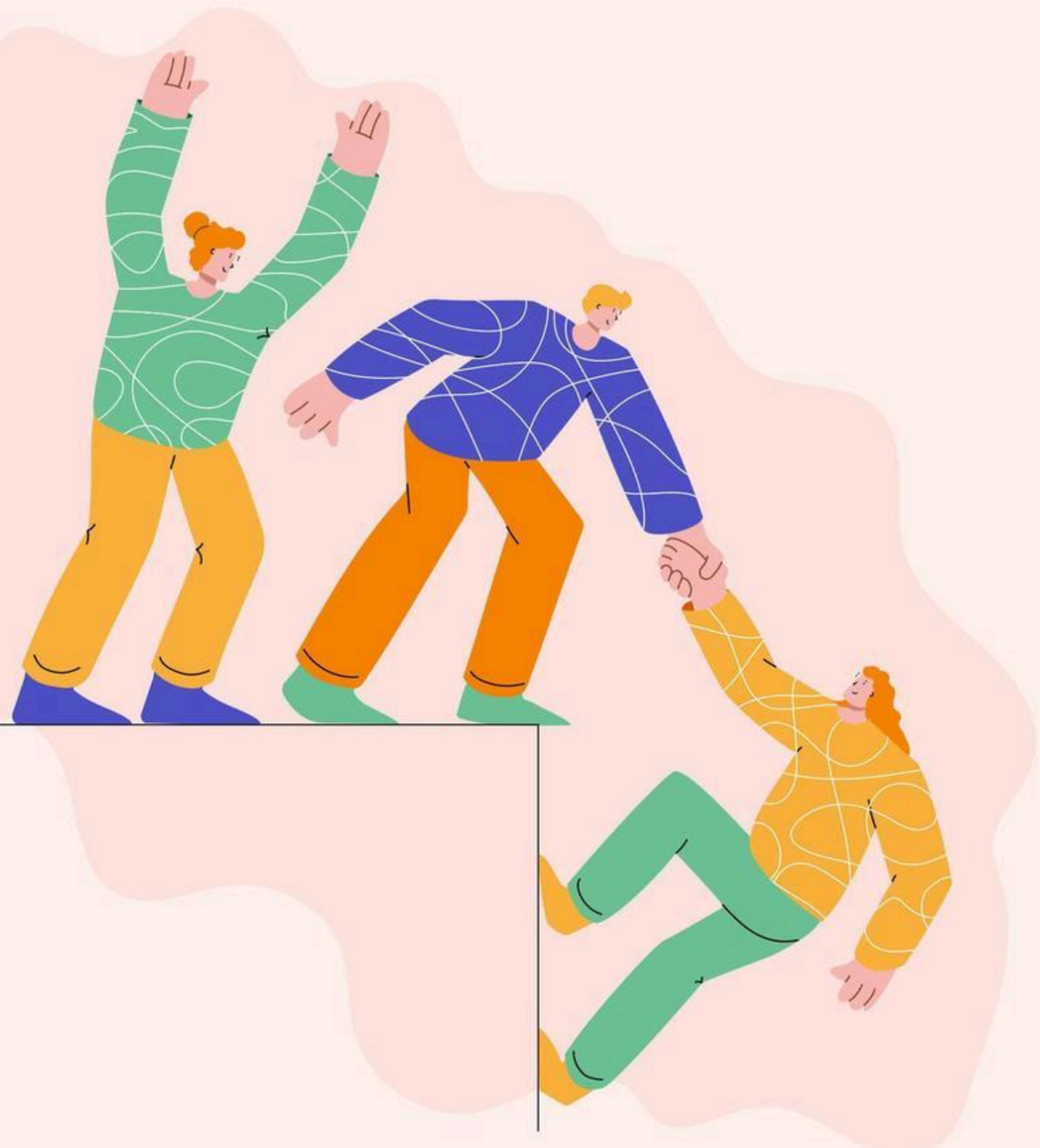
Not Everyone Learnt the Same Emotional Language

Mental well-being has never existed on a level playing field. One person may have grown up in a home where talking about feelings was normal. Another may have learnt that private problems should remain private.
A boy may have been told not to cry. A girl may have learnt to keep everyone happy before thinking about herself.
One employee may have enough autonomy to step away after a difficult call. Another may spend the entire year in a role where every minute is accounted for.

Access matters too.

Therapy, wellness retreats and apps, and specialist support may be useful, but they are not equally available to everybody.

That is why **everyday inclusion** matters**.** A manager who listens without immediately judging. A family member who does not turn vulnerability into gossip. A friend who asks, "Do you want advice, or do you just want me to listen?"
None of these require something grand. It can all start with a pair of non-judgmental ears and a little compassion.



Psychological Safety is Often Built in Ordinary Moments

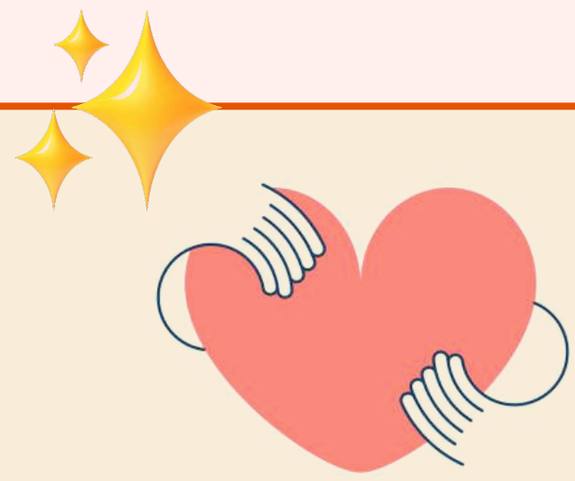
A workplace can have wellness posters in every corridor and still make people afraid to say that they need help. Real support shows up in smaller ways.
It is being able to ask a question without feeling scared, dismissed, or foolish. Admitting a mistake early. Saying that your workload is becoming unmanageable. Taking leave without feeling that you need to invent an acceptable reason.
The same is true at home.
Sometimes, emotional safety is simply knowing that a difficult conversation will not immediately turn into a heated argument.

Clear a Little Mental Traffic

By 11 a.m., many of us have already looked at dozens of notifications. WhatsApp groups. Email. News alerts. Payment reminders. Calendar pings. Social media. The messages you read while brushing your teeth but forgot to answer.
None of these seems enormous on its own. Together, they create a bigger picture one that is often problematic.
Try removing one source at a time. Mute the group that does not need your immediate attention. Move one difficult conversation off text and onto a call. Write tomorrow's three priorities before closing your laptop instead of carrying them into dinner.
The mind does not always need another wellness app. Sometimes, it simply needs fewer tabs open.



Takeaway:
Mental well-being becomes more accessible when we make room for honesty, vocabulary, boundaries, and support in everyday life.



Professor RIA's Nudge



Give somebody one small permission this week: "Take your time." "You can say no." "You don't have to explain everything." Or perhaps give that permission to yourself.

EXPLORE MORE →



Eat Smart

Food Without Judgment

IL Pulse
October Edition

3

Eating with Compassion, not Perfection

Some days, eating well means a carefully planned meal.



On other days, it means finally sitting down at 10 p.m. with a bowl of dal and rice.

Both days count.

Food affects more than hunger. It carries memory, routine, comfort, and culture.

Perhaps mental well-being begins by making food one less thing to judge ourselves for.

When Stress Changes the Way You Eat

A long day can end with an extra helping, a packet of chips, something sweet, or no appetite at all. Instead of adding a layer of guilt to the plate, try adding a layer of compassion for yourself.

- ***Stress eating is not a moral failure.***

Appetite and food choices can change when we are tired, anxious, or overwhelmed.

- ***One meal does not define your diet.***

Neither the dessert you ate after a terrible Tuesday nor the salad you had on Wednesday tells the whole story.

- ***Pause before judging yourself.***

Ask whether you are hungry, seeking comfort, or simply enjoying something you like.

Sometimes, more than one answer can be valid.



Comfort Food Has a Place Too

The food that makes us feel looked after is rarely chosen from a wellness checklist. They are usually familiar.

- Curd rice after a hot, tiring day.
- Warm dal and rice when you want a meal that feels like home.
- Chai that marks the pause between work and the rest of the evening.
- A family dish whose smell takes you straight back to a particular kitchen, person, or memory.

Comfort food and nutritious food are not always opposites. Sometimes, a familiar meal gives us emotional nourishment because it feels safe, comforting, and satisfying.

Healthy Eating Does not Need an Imported Shopping List

Wellbeing advice can sometimes make healthy eating seem expensive. Many Indian kitchens already contain accessible ingredients that can form part of a varied, nourishing diet.



Try some familiar options:

- ***Curd and fermented foods:*** **Familiar additions to meals that can support dietary diversity and gut health.**
- ***Sesame seeds:*** **Easy to add to your diet through chutneys, laddoos, and other familiar recipes.**
- ***Dal, pulses and seasonal vegetables:*** **Everyday staples that provide fibre and a range of nutrients without turning your meals into a wellness project.**

The healthier choice does not always need to be the unfamiliar one.

Your Gut and Brain are in Conversation



The digestive system and brain communicate through what is known as the gut-brain axis. Scientists are still studying exactly how diet, gut bacteria, and mental well-being interact. So, eating a bowl of curd will not magically fix a stressful day. But a varied diet containing familiar flavours, fibre-rich food, fruits, vegetables, pulses, nuts and fermented food can support overall gut health and mental well-being.



Takeaway:

Your mood often begins in your gut. You do not need to chase a miracle ingredient to feel fulfilled. Start with the food already available to you.

Professor RIA's Nudge



Familiar, accessible food can support both nourishment and comfort, and sometimes kindness towards yourself matters just as much as what is on the plate.

EXPLORE MORE →

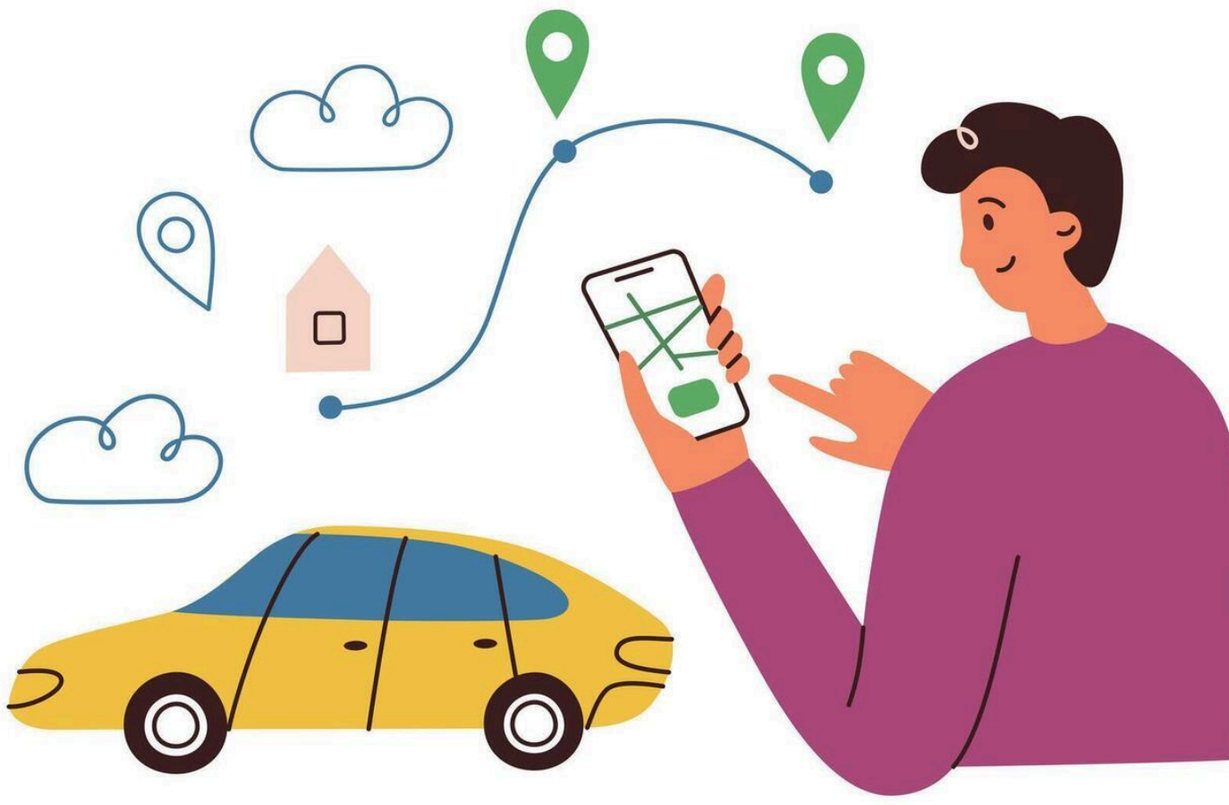


Drive Wise

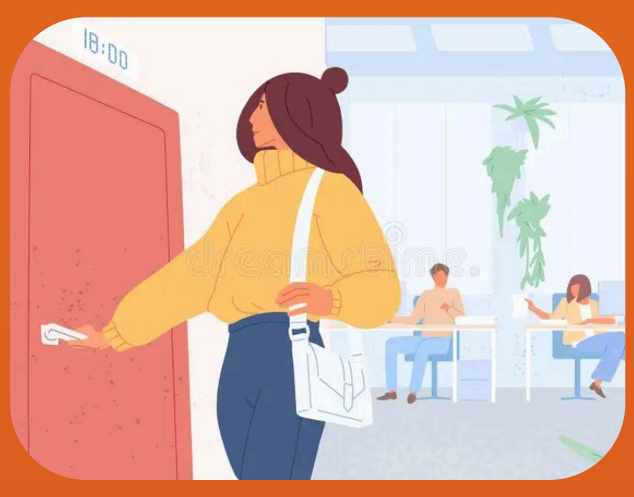
Driving Under Pressure: The Hidden Mental Load

Sometimes, the most tiring part of a drive begins before the car moves. You are still thinking about the meeting that ran late. There is a message you need to reply to. Dinner needs sorting. The map is already showing red.

Driving asks your mind to switch quickly from everything it was carrying to what is happening on the road. That switch is not always easy or instant.



A few small checks can make the drive feel less overwhelming:



Leave work at the door:

Still replaying that one meeting that went wrong? Give yourself a minute before starting the car.

Notice the rush:

If every red light suddenly feels personal, you may be more stressed than you realise.





Watch for mental fog:

Missing a turn, zoning out at a signal, can be signs that your attention is stretched.

Take night-time tiredness seriously:

After a full day, even familiar roads can demand more effort. If you are too sleepy to focus, stop somewhere safe and take a break.





Reduce the tiny distractions:

Set the navigation and playlist before you move. That buzzing phone can wait.

Keep the cabin calm:

Familiar music, sensible volume, and a comfortable temperature can make a tense commute feel a little easier.





Driving anxiety is okay to acknowledge:

Busy roads, highways, rain, or unfamiliar routes can make anyone uneasy. Give yourself some buffer time instead of rushing to “get it over with.”

Try a 30-second pre-drive check:

Before you start, ask: Am I alert? Am I rushed? Am I distracted? Five slow breaths can help you before the journey begins.



When the Unexpected Adds One More Worry

Sometimes, the pressure may come from the car itself. A flat tyre, dead battery, or breakdown on an unfamiliar road can quickly turn an already stressful journey into a much bigger one.

ICICI Lombard's Roadside Assistance add-on provides 24x7 support for situations such as breakdowns, flat tyres, battery jump-starts, towing and fuel-related assistance, subject to the applicable policy terms. Knowing where to turn for help can mean one less thing to figure out when a journey does not go according to plan.

Takeaway:

A calmer driver is not a slower driver. It is a driver with more attention available for the road.

Professor RIA’s Nudge



A calm mind sees dangers faster. Before driving, check your mental state the way you check your mirrors. Is your mind ready for the road too?

EXPLORE MORE →



Small Habits, Big Protection

Make Tomorrow Carry a Little Less

IL Pulse
October Edition

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Mental load doesn't shout; it quietly stacks itself.

Sunday evening arrives. You suddenly remember the vehicle needs fuel. The medicine strip is nearly empty. There is a bill due tomorrow. Your charger is in another bag. And the document you need for the morning meeting is somewhere, but not within your familiar reach.

Nothing is seriously wrong. Yet your mind has just acquired six more jobs. ***This is the invisible side of everyday overload: remembering.***



Remembering what needs buying. What needs charging. What needs paying. Who needs calling. Which document needs carrying. Which appointment needs booking. Often, the person doing the remembering carries more mental load than anybody else can see.

Move Things Out of Your Head

Not everything deserves permanent space in your memory.

- ✅ Set the reminder.
- ✅ Keep the repeat prescription date in your calendar.
- ✅ Put the umbrella near the door.
- ✅ Keep essential documents in one place
- ✅ Make the grocery list when something runs out rather than trying to remember it three days later in the supermarket.

These actions sound almost too ordinary to count as well-being.

That is precisely why they work so well as everyday anchors.

Create a Buffer Before Difficult Weeks

Some weeks announce themselves in advance. Three deadlines. A school event. Family visiting. A medical appointment. And whatnot.

When you can see the busy week coming, remove one decision before it arrives.

For example:

- Plan two easy dinners.
- Fill the fuel tank before it becomes fully empty.
- Charge the power bank.
- Finish one errand early.
- Move one non-urgent commitment to next week.

Think of it as creating breathing room before you need it.



Protect Five Minutes

We often imagine boundaries as big declarations. Sometimes, a boundary is much smaller.

“I will call you after dinner.”

“I need five minutes before we discuss this.”

“I cannot take this up today, but I can look at it tomorrow.”

“I am switching notifications off while I finish this.”

Five minutes may not solve the problem. But it disrupts the feeling that every demand deserves immediate access to you.

Protection is not only about preparing for the biggest things that could go wrong. Sometimes it is about preventing twenty small things from arriving in your mind at once.

At ICICI Lombard, we make sure your health feels supported, so you have one less concern to carry. We’re here to safeguard what matters, and to stay behind you at various steps of the way.

Takeaway:

The less your mind has to remember, anticipate, and repeatedly worry about, the more attention it has for everything else.



Professor RIA’s Nudge



Do one favour for tomorrow-you today. Refill it, charge it, organise it, schedule it, or say a graceful no to it.

EXPLORE MORE →



Did You Know?

Surprising Things That Shape Your Mental State

Ever wondered why putting a feeling into words helps, why a familiar smell can suddenly take you back years, or why waiting for uncertain news can feel worse than knowing the answer? There is some interesting science behind these everyday experiences.



A little sunlight may do more than brighten the room

Research found that the brain's serotonin production was related to the amount of bright sunlight available and increased with greater luminosity. Perhaps there is a reason why stepping outside on a bright morning can feel different from staying under artificial light all day.

SOURCE

That walk through the park may actually help your body dial down stress.

A systematic review found that exposure to nature was associated with reductions in perceived stress and physiological stress markers.

SOURCE



Colours may carry an emotional language of their own.



A large systematic review covering more than 42,000 participants across 64 countries found consistent links between colours and emotional associations. Blue, green, green-blue, and white were commonly associated with positive, lower-arousal emotions, while brighter reds and oranges tended to be associated with higher arousal. Context still matters, but perhaps the colours around us are not emotionally neutral.

SOURCE

Writing things down can take some weight out of your head.

Research on expressive writing suggests that putting difficult thoughts and feelings into words can have a small but measurable effect on stress, anxiety, and depressive symptoms.
So that notebook beside your bed may sometimes be useful for more than remembering tomorrow's to-do list.



SOURCE



Stories Around Us

Real Stories of Support, Strength, and Starting Again

Mental well-being does not always change through one big moment. Sometimes, it changes because someone listens, checks in, makes space, or helps at the right time.
This month, we share stories of people navigating difficult phases and everyday pressures, and the support that helped them find steadier ground.
Because protection can also mean feeling less alone when life becomes difficult.

Dear Sai,

In my long years of facing customer service people across my various needs, I have hardly come across n experience that compares with what I felt while dealing with you for the renewal of my car insurance with ICICI LOMBARD. Your handling of my case was exceptional! You devoted enormous personal time to the matter and were extremely responsive all along. You have a cheerful disposition and are very outcome oriented. I thank you for your excellent service and wish you the very best in your career pursuit.

- ICICI Lombard Customer

Dear Team,

I recently visited your Malad branch for policy renewal purpose. I was trying to increase sum insured since last 2 years . I am extremely impressed by the dedication shown by Sajiri khade.Team took the time to explain the process clearly, ensuring I understood all requirements.Team's expertise and polite demeanor made a potentially stressful task very easy. Thank you for maintaining such high standards of customer care. I specially appreciate Mrs. Sajiri khade for the service provided which was top-notch—fast, friendly, and helpful. Great work!

- ICICI Lombard Customer

Dear Faisal,

Thank you for the issuance of the policy which has been duly received.I appreciate your cooperation and contribution in solving the stalemate with regards to the policy.Your support and attitude was key in resolving the problem around the issuance of my policy.You could have easily refused me with giving some reason but chose to listen to my point of grievance and took it to a positive closure(with contributions from seniors)KEEP IT UP.My sincere thanks to the team ICICI LOMBARD.

- ICICI Lombard Customer



Your Fun Corner

What Are You Carrying Today?

This month's Fun Corner is less about getting the right answer and more about noticing your own. Complete these sentences without thinking too hard.

1. One thing I have been saying "I'm fine" about is:

Your answer →

2. One notification I could probably switch off is:

Your answer →

3. One small task I can finish today so I stop remembering it is:

Your answer →

4. One food that always feels comforting to me is:

Your answer →

5. One emotional rule I would like to rewrite is:

Your answer →

6. One person I should check in with properly is:

Your answer →



The Permission Slip

Finally, tick one permission you would like to carry into the rest of the month:

- ☐ **I can ask for help.**
- ☐ **I can say no without writing an essay to explain why.**
- ☐ **I can rest before everything is finished.**
- ☐ **I can change my mind.**
- ☐ **I can have a difficult day without calling it a bad life.**
- ☐ **I can listen without trying to fix everything.**
- ☐ **I can put my phone down and answer later.**
- ☐ **I can admit when something matters to me.**

Mental well-being does not always arrive as a breakthrough. Sometimes it looks much smaller.

A word for something you could not name before. A conversation that feels a little safer. A boundary you finally keep. A meal you enjoy without judging yourself. A task taken out of your head and put onto a list. Somebody asking twice when “I’m fine” does not sound quite convincing.

Small anchors will not make life perfectly steady. But they can give us something to hold on to while it moves.

At ICICI Lombard, protection is about helping people feel more prepared for uncertainty. Sometimes, that also means feeling heard, supported, and a little steadier.

And with this, we come to the end of this month’s edition of IL Pulse. But before you go, tell us: What is one emotional rule, habit, or expectation you are learning to let go of?
The most thoughtful responses may be featured in the next edition.

Share your thoughts, we’re listening!



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Contact Number

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