



IL PULSE

Your monthly window into smarter, digital-first insurance



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Hi, I am Professor RIA.

It's good to have you back for another edition of IL Pulse.

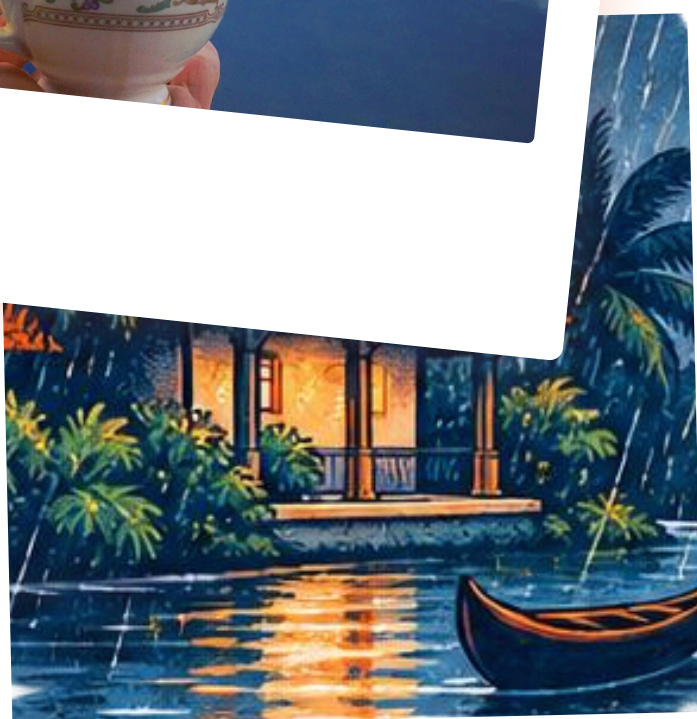
I EMPOWER YOU TAKE ACTION

LET ME BEGIN WITH A SIMPLE QUESTION:

If Someone Asked You To Describe India Without Using History, Facts, Or Maps, What Would You Say?

Would You Begin With A Memory? A Sound? A Smell? A Habit?
That's The Heart Of This Month's Theme:

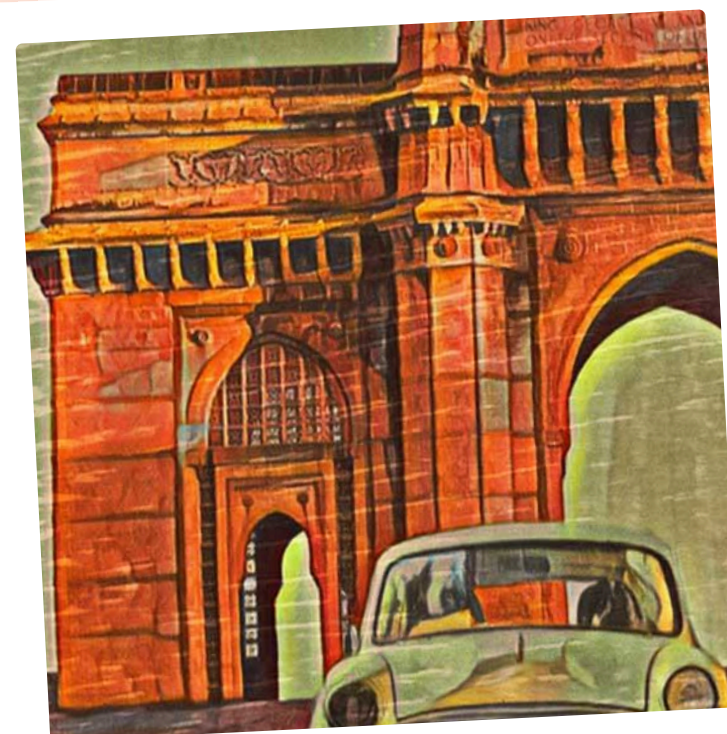
One Country. Countless Stories.



Because the real story of India has never been written in chapters. It has always been lived in moments. Perhaps your story begins in a kitchen, the slow swirl of kahwa on a cold Kashmiri morning.

Or the chatter of an adda in Kolkata that somehow turns neighbours into philosophers. Maybe it is a steel tumbler of chaas passed across a kitchen counter in Punjab, the kind handed to you before you even ask. Or in Kerala, where the monsoon isn't just a season; it's a ritual that families prepare for with a precision that has its own rhythm.

Or maybe your story begins on a familiar road; a long drive in Goa, a quiet lane in Himachal, a bustling corner in Chennai where the day seems to start before the sun does.



INDIA RARELY TELLS ONE STORY AT A TIME.

IT SPEAKS IN FLAVOURS, ROUTINES, GESTURES, RITUALS, NOISES, AND SMALL ACTS OF CARE THAT REPEAT ACROSS GENERATIONS.

From Kashmir to Kanyakumari, from Gujarat to the Northeast, Indias stories live in tiffin boxes and train journeys, in courtyard conversations, festive mornings, shared recipes, travel rituals, and the tiny habits we inherit without ever asking where they came from.



We learn from the people around us. We pass things on. We adapt old wisdom to new lives. And, in our own ways, we try to look after the people and memories that matter to us. And, with time, these everyday practices become the quiet backbone of our wellbeing; physical, emotional, and financial.

For **25 years**, ICICI Lombard has had the privilege of being part of millions of these journeys.

But one thing has remained constant: the instinct to protect what matters most

- ✓ Lifestyles have *changed*.
- ✓ Families have *evolved*.
- ✓ Cities have *expanded*.
- ✓ *New risks* have emerged.

So, this September, **IL Pulse** is taking you on a journey across *India*.



Not simply across a map, but through the stories, food, routines, and everyday wisdom that make each part of our country distinctive.

You may recognise something from your own home. You may discover something from somebody else's. Either way, there is a story that awaits you.



Pulse of the Month

Stories That Make India...India

1

What makes a place unforgettable?

It's rarely the pin you saved on a map. It's almost always the thing you did not expect; the moment that surprises you, slows you down, or stays with you long after you've returned.

- It could be a market that begins before sunrise.
- A beach that disappears and reappears with the tide.
- A centuries-old trick to solve a problem we now call sustainability,
- Or a village shop with no shopkeeper at all.



With **World Tourism Day** coming up on 27th of September, there is no better time to look at India. Not simply as a collection of destinations, but as a country best understood by travelling through its habits, flavours, landscapes, crafts, and everyday stories.

So, if you were to set out across India with curiosity rather than a checklist, what might truly surprise you?



In the **North**,
Warmth Can be
a Way of Life



Boats arrive carrying tomatoes, cucumbers, lotus stems, water chestnuts, and other produce grown around the wetland. Within a couple of hours, it disappears again, as if the lake simply folded the moment back into itself. On Dal Lake, water is not simply scenery, It is a road, a marketplace, a garden, and a whole way of life.

Most travellers arrive in **Kashmir** expecting mountains, houseboats, and postcard views. Set an alarm for much earlier, though, and Dal Lake tells a story most visitors never see.

Around four in the morning, while much of Srinagar is still asleep, shikaras begin converging on the lake for its floating vegetable market.



Travel west into **Punjab** and the texture changes again. It opens out into wide fields, busy towns, and villages where hospitality is often as generous as the food. Here, warmth is a verb. A meal here quickly stretches into conversation, conversation into another helping, and a stranger rarely remains one for very long.

What makes the North unforgettable isn't the landscape, it's the instinctive generosity that shapes everyday life.

WHAT YOU MAY NOT EXPECT:

Kashmir's famous floating gardens are actually cultivated patches made from matted vegetation and soil, where vegetables grow directly on the water



In **Central** India,
Nature Sets the
Rhythm



Madhya Pradesh is often described through its forests, wildlife, and monumental heritage. But travel into Patangarh in Dindori district, and another story landscape unravels through its walls and canvases.

Gond art is filled with birds, trees, animals, folktales, deities, and scenes from everyday life. It is not just visual detail, it is a worldview. Dots, dashes, curves, scales, and tiny repeated patterns become a quiet record of the forest: how it moves, breathes, grows and shelters.

Even more interestingly, individual Gond artists develop their own recognisable “**signature patterns.**”

Here, nature does not sit merely in the background. It becomes a visual language. You begin noticing nature differently when you see how someone who lives close to it chooses to portray it.

WHAT YOU MAY NOT EXPECT:

Gond painting traditionally appeared on the walls and floors of homes before artists such as Jangarh Singh Shyam helped take the form onto paper, canvas, and eventually to galleries around the world.





In the **West**,
Resourcefulness
Takes Many
Forms

If you think ingenious water management is a modern conversation, western India will gently correct you.

In Patan, **Gujarat**, descend into Rani ki Vav and a simple water-storage system becomes a cathedral of design. Built as an inverted temple, the stepwell descends through carved pillars and more than 500 sculptures. Water storage, engineering, architecture, and artistry meet in the same space.

Cross into **Rajasthan** and and you see this ingenuity echo across centuries.

Bundi alone is dotted with more than 50 baoris. Raniji ki Baori, built in 1699, drops 46 metres underground. These structures did more than provide water during dry months. Stand inside one today and the lesson feels surprisingly relevant: in places where resources were scarce, preparedness had to be designed into daily life.

The West teaches one truth clearly: preparedness isn't a reaction; it's a culture.



WHAT YOU MAY NOT EXPECT:

These historic stepwells were designed not only to collect and conserve water, but also to serve as community spaces where people gathered and connected.

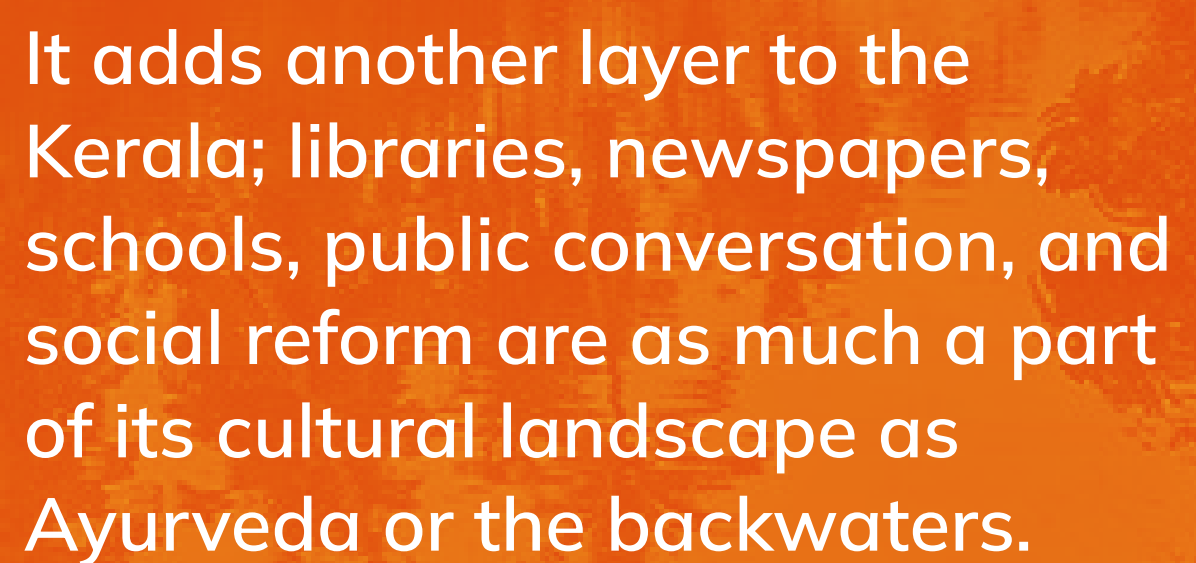
In the **South**,
Routine has its
Own Wisdom

Kerala may first reach you through the backwaters: green banks slipping past a boat, coconut palms reflected in still water, rain arriving almost theatrically.

But there is another story running through the state, and it is written in letters.

Kottayam is known as Akshara Nagari, or the “city of letters.” In 1989, it became the first town in India to achieve 100% literacy.

Two years later, Kerala became the country's first state to declare total literacy after a large grassroots literacy campaign. Kottayam's literacy revolution didn't happen overnight, it happened through movements, campaigns, and a belief that knowledge is a shared responsibility.

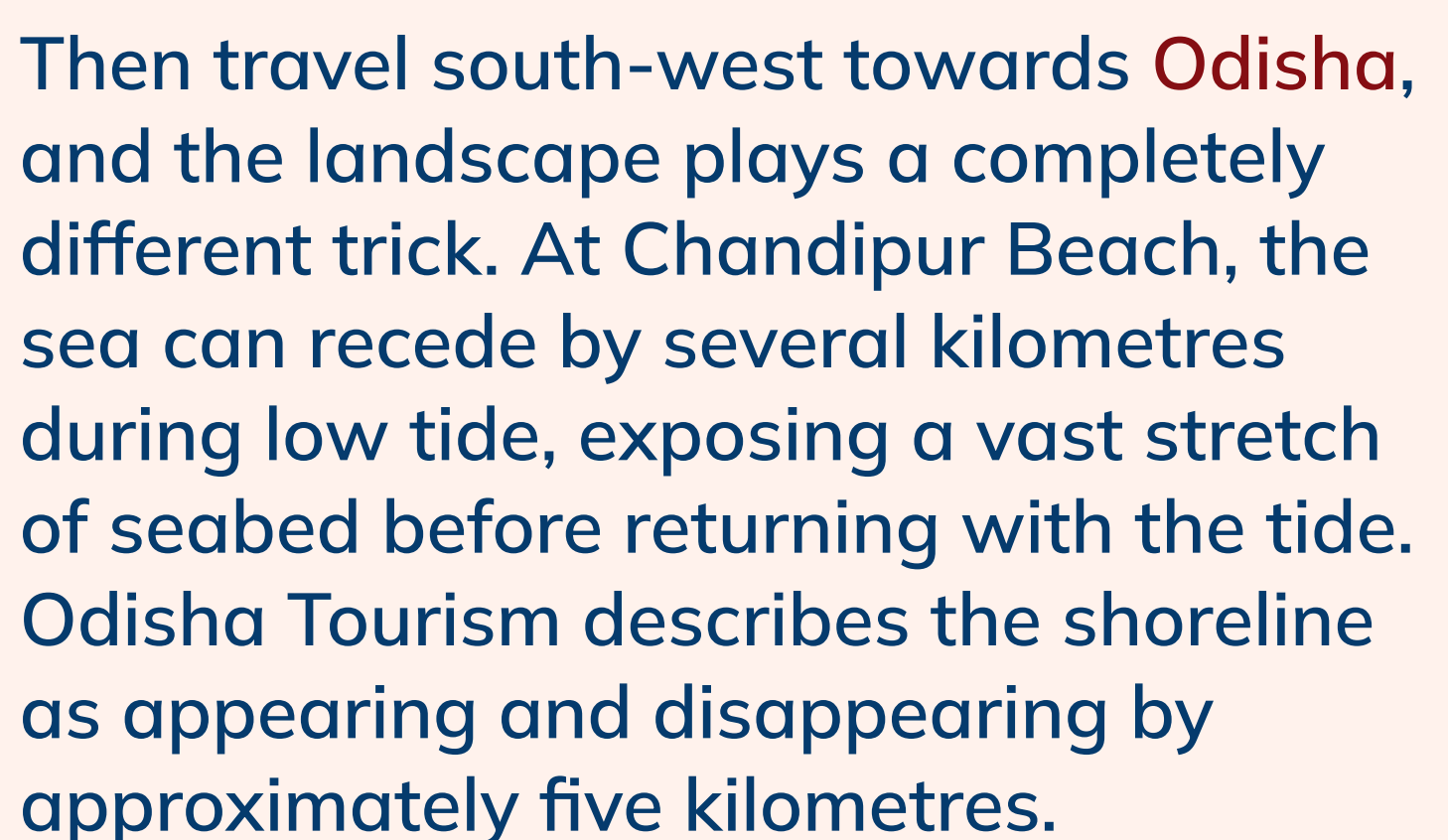


Long before Kerala achieved 100% literacy, families practised vidyabhyasam; the ritual of introducing children to letters on a tray of rice. To this day, learning is treated not as a task but as a cultural blessing, renewably passed from one generation to the next.

In **Kolkata**, walk through the narrow lanes around College Street and you can smell the city before it unfolds to you through old newspaper, dust, ink, coffee, rain when the weather turns, and the piping-hot tea poured at North Calcutta's street-side stalls.

Presidency College stands at the heart of this city's cultural landscape, having produced generations of thinkers who shaped the Bengali intelligentsia.

Step inside the Indian Coffee House nearby, and the city's famous adda immerses you into its never ending grasp. For generations, students, writers, artists, filmmakers, and thinkers have sat here over coffee while conversations wandered far beyond the cups on the table.



Follow the heat inland and you meet pakhala bhaat, a dish that carries climate wisdom, comfort and history in the same bowl.. In Odisha, the fermented rice dish is so closely woven into regional life that 20 March is celebrated as Pakhala Dibasa, a day dedicated to this special delicacy.

WHAT YOU MAY NOT EXPECT:

Pakhala bhaat in Odisha and *Panta bhaat* in Bengal are two regional expressions of the same simple idea: fermented rice softened with water, accompanied by local ingredients, flavours, and customs. More than humble rice dishes, both reflect how food bounds us through shared traditions.

Across the
Northeast,
there are Many
Stories that
Echo Together

Travel here and you learn quickly: the Northeast is not one story.
It is eight storytellers speaking in different voices.

In **Manipur**, Loktak Lake is dotted with phumdis, floating masses of vegetation, soil, and organic matter. They are substantial enough to support wildlife and human activity. The lake is also home to Keibul Lamjao, recognised as the world’s only floating national park and the habitat of the rare Sangai deer.

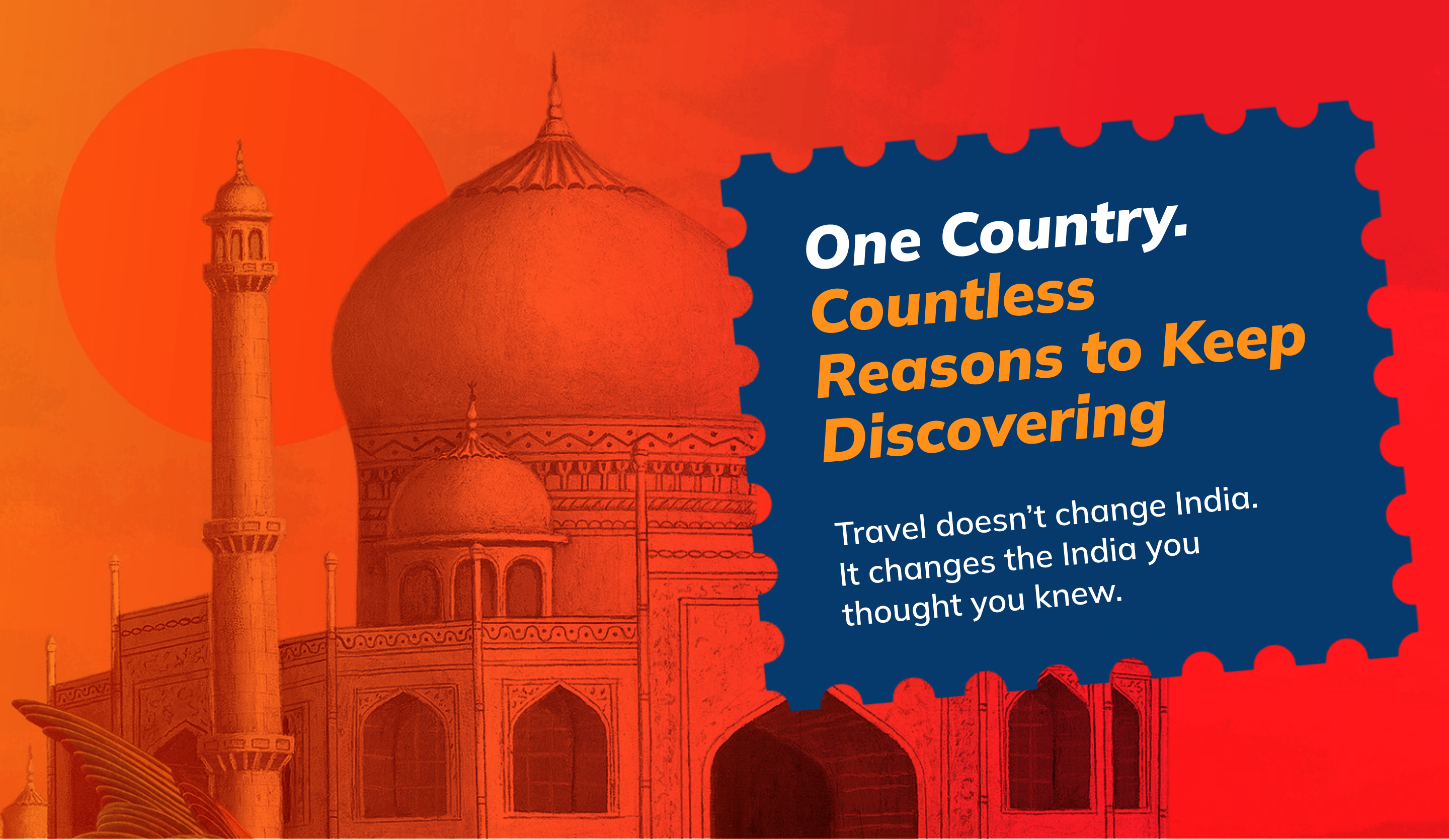
In **Meghalaya**, Mawlynnong offers another surprise. The village’s celebrated cleanliness is not maintained by an invisible municipal machine. Residents participate in keeping the village clean, bamboo bins line its paths, and rainwater harvesting is part of local practice.

In **Mizoram**, visit Reiek and you may encounter a Nghahloh Dawr: literally, a shop without a shopkeeper. Produce and local goods are left for buyers in a system built around community trust. Reiek was also recognised with a Gold award in India’s Best Tourism Village awards in 2023.

And in **Sikkim**, the journey keeps shifting between alpine landscapes and subtropical forests, monasteries and village homestays, rare orchids and the possibility of spotting a red panda. Its extraordinary biodiversity is part of what makes such a small state feel much larger once you begin exploring it.



Assam, Nagaland, Arunachal Pradesh, and the many communities across these states could each fill an edition of their own. That is the real surprise of travelling through the Northeast. You do not leave with a clearer idea of what ‘the Northeast’ is. You leave understanding why it was never just a single thing to begin with.



**One Country.
Countless
Reasons to Keep
Discovering**

Travel doesn’t change India.
It changes the India you
thought you knew.

For 25 years, ICICI Lombard has travelled alongside millions of people across these different Indias.

Through changing cities, unfamiliar roads, family holidays, daily commutes, new homes, health journeys, and everything that happens between departure and return.

And across every region and every story, one thing remains consistent - the more we understand how people live, travel, work, and care for what matters to them, the better we can support the lives they are building.

Professor RIA’s Nudge

This World Tourism Day, go somewhere with one question beyond “What should I see?” Ask instead, “What happens here that I would never experience at home?” That may be the story you remember longest.

EXPLORE MORE →





Body & Mind

The Wellness We Never Called Wellness

2

Before wellness became an industry, India had already built little moments of it into everyday life.

Across the country, wellbeing has rarely been about one perfect routine. It has lived in quiet mornings, shared meals, long conversations, unhurried evenings and small rituals that told us: slow down, take care and stay connected.

We may call these things ordinary.
Perhaps that is what makes them so powerful.



Before the Phone, There Was the Morning

Before notifications, emails and endless scrolling took over the first few minutes of the day, many Indian homes began more quietly. Someone opened the windows. Someone watered the plants. Someone stretched, prayed, made tea or simply sat for a few minutes before the day became busy.

The lesson is surprisingly modern: you do not have to give the world the first few minutes of your day.

Take it home: Protect a few screen-free minutes after you wake up. Stretch, breathe, sit quietly or simply let your mind arrive before the rest of the world does.

“Khaana Khaaya?” The Indian Language of Care

Across India, concern often arrives disguised as a simple question:

“Khaana khaaya?”

*We may not always say,
“I’m worried about you.”
Instead, we offer food.*



“Have some more.”

“Eat before you leave.”

“Come home, I’ll make something.”

It is more than a meal. It is one of the ways we tell people they matter.

And perhaps that is an important part of wellbeing too: being noticed, being cared for and knowing there is someone who will ask.

Take it home: Call someone today and ask, “Khaana khaaya?” Then stay for the conversation. Sometimes the care is in the question, not the answer.



Sit for a While

In one part of India, it may be an adda. Somewhere else, it is chai with a neighbour, a conversation after dinner, or people sitting outside a home as the evening settles.

Different places. Different names. The same instinct: stay a little longer.

Modern life gives us plenty of ways to communicate, but fewer reasons to simply be with one another. A conversation with no agenda can do something a notification never can; make us feel heard.

Take it home: The next time someone says, “Sit for a while,” resist the urge to say you are busy. Give the conversation a little more time.

When Did Doing Nothing Become a Problem?

The Goan idea of **susegad** is often associated with a relaxed, contented way of living. Its most useful lesson may be the simplest: not every empty moment needs to be filled. Somewhere along the way, rest became something we felt we had to earn. Even our breaks come with podcasts, scrolling, errands or a productivity goal. But an empty ten minutes can simply be an empty ten minutes. Sit on the balcony. Watch the rain. Have your tea. Look outside. Do nothing.



Take it home: Leave one small window in your day without assigning it a purpose. No screen. No task. No guilt.

Different regions. Different rituals.

One instinct: take care of yourself, and take care of each other.

Professor RIA’s Nudge

Do one thing today that makes you feel better without making you more productive.

EXPLORE MORE →





Eat Well

India on a Plate: Food That Tells Stories

IL Pulse
September Edition

3

Travel through India and every region begins to reveal itself through the food on its plate. The colder the landscape, the heartier the plate. Move towards hotter regions and meals become lighter, tangier, cooler. Rainy regions rely on foods that support digestion and immunity.



Before nutrition labels, imported superfoods, and carefully curated wellness bowls, Indian kitchens were already cooking around a simple question: What works here, in this season, for the people who live here?

The answers taste remarkably different depending on where you land. Here's the flavour map, and the benefits hidden in each.



1

North

Kashmir: Nadru, or lotus stem, brings the lakes of Kashmir straight to your plate. It isn't just a regional staple, it's naturally rich in fibre and potassium, supporting digestion and heart health.

Why it matters: Keeps the body steady in cold climates where heavier meals are common.



Rajasthan: Bajra roti and panchmel dal reflect a cuisine shaped by hardy crops and an arid landscape. Bajra is one of India's original supergrains, high in iron, magnesium and slow-release energy. Panchmel dal combines five lentils, making it a complete protein source.

Why it matters: Sustains energy in arid, dehydrating environments.



Punjab: Gond laddoos are closely associated with winter kitchens and generations of family recipes. Made with edible gum, nuts and ghee, these laddoos support joint health and keep the body warm.

Why it matters: Ideal for winter months and for people needing strength and stamina.



2

West

Gujarat: Bajra and crisp khakhra show how familiar grains become practical everyday foods. Light, shelf-stable and fibre-rich, khakhra is a snack designed for long workdays and sustained energy.

Why it matters: Keeps hunger stable without spiking blood sugar.



Goa: Tart kokum appears in curries, drinks, and sol kadhi, adding a flavour unmistakably tied to the region. Kokum aids digestion cools the body and reduces acidity naturally.

Why it matters: Perfect for humid coastlines where the body needs cooling.

3

South

Karnataka: Ragi mudde keeps finger millet firmly rooted in everyday regional cooking. It is loaded with calcium, iron, and natural tryptophan (which supports better sleep).

Why it matters: Builds bone strength and helps the body stay balanced in warm climates.



Tamil Nadu: Kambu, or pearl millet, and peppery rasam bring two very different textures to the southern table. Kambu supports gut health, controls blood sugar, and keeps you full longer. While pepper rasam boosts immunity and digestion.

Why it matters: Heat-friendly nutrition that energises without heaviness.

Kerala: Red matta rice and coconut reflect the ingredients and flavours of the humid, coastal landscape. Matta rice is rich in B vitamins and fibre; coconut supports good fats and brain health.

Why it matters: Ideal for energy, digestion and long working days in tropical weather.



East and Northeast

Bihar: Sattu moves easily between drinks, fillings, and simple meals. A protein-rich, cooling flour made from roasted gram.

Why it matters: Keeps the body hydrated and energised in hot, dry climates.



West Bengal: Bittersweet shukto carry distinctive regional food memories that doubles up as a digestive starter.

Why it matters: Starts the meal with balance, preventing acidity and bloating.

Assam: Fragrant Joha rice and black sesame introduce another palette entirely. Joha rice is aromatic, easy to digest, and low-GI. Black sesame supports bones and skin health.

Why it matters: Ideal for humid climates and daily comfort foods.



Nagaland: Fermented soybean gives traditional dishes their characteristic depth. A natural probiotic rich in protein.

Why it matters: Supports gut microbiome diversity, essential for immunity.

Mizoram: Bamboo shoots feature in simple preparations closely tied to local produce. It is a Low-calorie, high-fibre, nutrient-packed ingredient.

Why it matters: Good for digestion, supports weight balance and ties everyday cooking to local ecology



Across states, cuisines, climates and cultures, one truth stays the same: Indian food was thoughtfully designed long before nutrition science caught up.

Professor RIA's Nudge

Eating well isn't new.

India has been doing it for centuries, with ingredients that worked for the land, the body, and the season.

[EXPLORE MORE](#) →



Travel through India by road and the country changes almost frame by frame. A broad highway becomes a crowded market lane. Clear skies can turn into a sudden monsoon shower. A straight road begins to climb and curve.

But there is another thing that changes from road to road: human behaviour.

A hand signal. A flash of headlights. A pedestrian stepping forward. A two-wheeler looking for a gap. A bus pulling in. A vehicle changing lanes without much warning. We spend years learning how to control a vehicle. Safe driving also means learning to leave room for everyone else.



The Five-Second Decisions That Matter

Most journeys are not changed by one dramatic decision. They are shaped by tiny choices made in a few seconds.

“I Can Squeeze Through”

There is a gap. It looks just big enough. The temptation is to take it. Ask yourself: **Do I need to?** A few seconds saved are rarely worth reducing someone else’s room to react.

“I’ll Just Check My Phone”

Traffic slows. The notification appears. It feels harmless to glance down.

Ask yourself: **Can it really not wait until you stop?** A phone can demand attention. The road deserves it.

“I Can Make the Light”

The signal is changing. You are already late. The instinct is to keep going.

Ask yourself: **Are you saving seconds or creating uncertainty?** The safest decision is often the less hurried one.

“Let Me Get Ahead”

Someone is moving slowly. The road seems clear. Overtaking feels easy.

Ask yourself: **What exactly are you trying to win?** If the answer is only a few minutes, it may not be worth the risk.

“I’m Already Late”

This may be the most dangerous thought of all. Once we feel behind schedule, we start treating the road as something to defeat.

Remember: Being late is uncomfortable. Not reaching safely is something else entirely.

The Safest Driver Leaves Room

You cannot control how every other person moves. You cannot predict every pedestrian, two-wheeler, bus or sudden change in weather.

But you can create more room to respond.

- Slow down when the road becomes uncertain.
- Increase the distance around you.
- Stay alert when visibility changes.
- In monsoon conditions, check your tyres, brakes, lights and wipers before you leave.



Safety is not about assuming everyone else will behave perfectly. It is about giving yourself enough time when they do not.

Because Every Vehicle Is Carrying a Story



- Someone is heading home after work.
- Someone is taking their parents to an appointment.
- Someone has a child sleeping in the back seat.
- Someone is beginning a holiday.
- Someone is simply trying to get back to the people waiting for them.

The person in the vehicle beside you has a destination. So does the pedestrian crossing in front of you.

So does the delivery rider trying to finish one more trip. That is why the safest driver is not the one who controls the road. It is the one who leaves enough room for someone else's mistake.

For **25 years**, ICICI Lombard has helped people navigate India's changing roads with better peace of mind. Roads, vehicles, and destinations have changed, but the reason for protecting a journey remains remarkably unchanged: there is always a story waiting at the other end.

Professor RIA's Nudge

On your next drive, leave five minutes earlier and carry a little less hurry with you. It may be the simplest safety feature you add all day.

[LEARN MORE](#) →





Small Habits, Big Protection

Everyday Blueprints of Preparedness

IL Pulse
September Edition

5

Before protection came in the form of apps, alerts, policies, or emergency numbers, Indian households were already practising a quieter kind of preparedness, one built on instinct, not instruction.

These habits weren't dramatic. They were ordinary rituals that helped families stay ready for anything: a sudden guest, a sudden fever, a sudden change in weather, or a sudden shortage.

Across the country, these rituals looked different, but the intention was the same:

“Stay prepared. Stay steady. Stay protected.”

Across India, those habits look different:

Tamil Nadu:

From murukku tins to sundried staples, Tamil Nadu kitchens always keep something ready for unexpected visitors or unexpected days.

It's habit that teaches a simple lesson: preparation isn't about fear, it's about hospitality, stability, and respect for tomorrow.



Gujarat:

Gujaratis have long practised the idea of “thodi bachat, roj bachat.” Small, consistent savings, never dramatic, always dependable.

Its financial protection disguised as a daily ritual.

Maharashtra:

Before budgeting apps existed, homes maintained handwritten grihasti books, tracking expenses, priorities, and shared responsibilities.

It ensured transparency in households long before the word became corporate vocabulary.



Rajasthan:

Generations who lived with scarcity developed habits around collecting, storing, reusing, and respecting water.

It is preparedness shaped directly by landscape; practical, minimal, timeless.



Assam:

Households here have seasonal brews made with herbs, roots, and local leaves; gentle remedies chosen with care.

It's wellbeing rooted in observation, not prescriptions.



Bengal:

Turmeric with jaggery, salted warm water, clove steam, and ginger tea, Bengal's kitchens double as preventive care units.

These remedies weren't alternatives to medicine. They were signals: notice early, respond early.



Almost every family in India carries a mental shelf of nuskhe: haldi in warm milk, tulsi in boiling water, neem for skin, mustard oil for winter, honey for the first sign of a cough. These weren't cures. They were first lines of awareness, reminders that protection begins the moment we pay attention.

These traditions must not replace appropriate medical care, but they reveal the natural instinct of noticing early, preparing early, and caring consistently.

For **25 years**, ICICI Lombard has supported India against the risks of modern life; accidents, illnesses, uncertainties, disruptions. Yet the instinct behind protection is much older. Across generations, families have saved a little, stocked essentials, prepared for changing seasons, and looked out for one another in the hour of need.

Professor RIA's Nudge

Takeaway: Your grandmother's small habits were the original insurance - Simple. Observant. Proactive. The original blueprint of protection.

[LEARN MORE](#) →





Did You Know?

Let's Find Out

Sometimes, India's most surprising stories are hiding in things that appear completely ordinary.

01

Did you know India has a Post Office that floats?

On Srinagar's Dal Lake, you can actually post a letter from a floating post office housed on a houseboat. Opened in 2011, it even contains a small philately museum. So yes, your postcard from Kashmir can begin its journey while still on the water.

[SOURCE](#)



02

Did you know some bridges in Meghalaya are grown, not built?

Khasi communities have traditionally guided the living roots of rubber fig trees across streams until they form walkable bridges. A living root bridge can take 10 to 15 years to become fully functional, and some can support around 50 people at a time.

[SOURCE](#)



03

Did you know one of India's great markets is run entirely by women?

Imphal's Ima Keithel, or Mother's Market, traces its roots back to the 16th century. Today, thousands of women traders sell everything from vegetables and fish to textiles and handicrafts there. The market is not simply a shopping destination; it is a centuries-old institution built around women's economic participation.

[SOURCE](#)





Stories Around Us

Real Stories From
Across India

IL Pulse
September Edition

7

As we celebrate **25 years of ICICI Lombard**, we reflect on the relationships that have grown stronger with every policy, every claim and every interaction. Our journey has always been about standing by our customers across India, delivering on our promises and protecting what matters most.



To every customer who has been a part of our story, thank you for your trust, confidence, and partnership over the years.



Your Fun Corner

How Well Did You Travel Through This Edition?

IL Pulse
September Edition

8

You have crossed lakes, kitchens, markets, mountains, and monsoon roads with us. Now, see how many stories you remember.

Guess the state from the clue:

1 Clue #1

"I have a floating vegetable market that begins before most people wake up."

Answer in filled state

2 Clue #2

"My living root bridges are grown over years rather than built overnight."

Where am I? →

3 Clue #3

"Here, pakhala bhaat turns rice into a much-loved summer staple."

Where am I? →

4 Clue #4

"I am home to Nghah Loh Dawr, roadside shops that run without a shopkeeper."

Where am I? →

5 Clue #5

"Ragi mudde is one of the foods that tells my regional story."

Where am I? →

6 Clue #6

"Here, kokum adds its unmistakable tang to drinks and dishes."

Where am I? →

SUBMIT RESPONSES →



Bonus Round:

Which Indian state would you travel to next, and what is the one local story, flavour, or experience you would go looking for?

Where am I?

SUBMIT →

This month, we travelled across India through its food, rituals, roads, habits, and everyday stories. What we found is that no two places live exactly the same way, yet every region carries its own wisdom about care, community, preparedness, and belonging.

As ICICI Lombard marks 25 years, that diversity feels especially meaningful. Across changing cities, landscapes, families, and journeys, the purpose of protection has remained constant - helping people continue the stories they are building. And with this, we come to the end of this month’s edition of IL Pulse. Tell us what surprised you, what stayed with you, and what you would like us to explore next. Share your stories. We’re listening!



Share your thoughts, we’re listening!



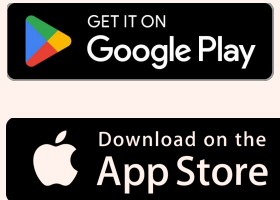
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