

Impact Assessment Report

# Ride to Safety Project by ICICI Lombard

FY 24-25



## **Disclaimer**

- This report has been prepared solely for the purpose set out in the Memorandum of Understanding (MoU) signed between Renalysis Consultants Pvt. Ltd. (CSRBOX) and ICICI Lombard to undertake the Impact Assessment of their Corporate Social Responsibility (CSR) project implemented in FY 2023-2024.
- This impact assessment is pursuant to the Companies (Corporate Social Responsibility Policy) Amendment Rules, 2021, notification dated 22nd January 2021.
- This report shall be disclosed to those authorised in its entirety only without removing the disclaimer. CSRBOX has not performed an audit and does not express an opinion or any other form of assurance. Further, comments in our report are not intended, nor should they be interpreted to be legal advice or
- opinion.
- This report contains an analysis by CSRBOX considering the publications available from secondary sources and inputs gathered through interactions with the leadership team of ICICI Lombard, project beneficiaries, and various knowledge partners. While the information obtained from the public domain has not been verified for authenticity, CSRBOX has taken due care to receive information from sources generally considered to be reliable.
- In preparing this report, CSRBOX has used and relied on data, material gathered through the internet, research reports, and discussions with personnel within CSRBOX as well as personnel in related industries.

## **With Specific to Impact Assessment, CSRBOX:**

- Has neither conducted an audit nor due diligence nor validated the financial statements and projections provided by ICICI Lombard.
- Wherever information was not available in the public domain, suitable assumptions were made to extrapolate values for the same opinion.
- CSRBOX must emphasise that the realisation of the benefits/improvisations accruing out of the recommendations set out within this report (based on secondary sources) is dependent on the continuing validity of the assumptions on which it is based. The assumptions will need to be reviewed and revised to reflect such changes in business trends, regulatory requirements, or the direction of the business as further clarity emerges. CSRBOX accepts no responsibility for the realisation of the projected benefits.
- The premise of an impact assessment is the objectives of the project, along with output and outcome indicators pre-set by the project design and implementation team. CSRBOX's impact assessment framework was designed and executed in alignment with these objectives and indicators.

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## List of Abbreviations

Abbreviation	Full Form
CSR	Corporate Social Responsibility
ESG	Environment, Social, Governance
GRSF	Global Road Safety Facility
IRECS	Inclusiveness, Relevance, Effectiveness, Convergence, and Service Delivery
ISI mark	Indian Standards Institution mark
MSMEs	Micro, Small and Medium Enterprises
NGO	Non-Governmental Organisation
RTS	Ride to Safety
SDGs	Sustainable Development Goals
SROI	Social Return on Investment

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## Executive Summary

ICICI Lombard, a leading Indian general insurance company, offers diverse non-life products. Its Corporate Social Responsibility policy aims to drive socio-economic development, empowering individuals to achieve fulfilling lives. It offers a robust, varied, and seamless distribution network that serves the demands of its corporate, MSMEs, government, and individual clients.

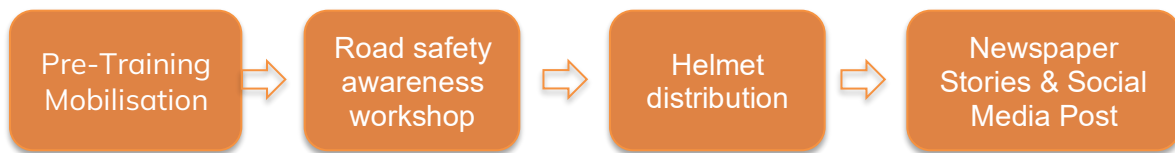
The Ride to Safety Project by ICICI Lombard was initiated in the year 2015 and includes:

- Annual sensitisation workshops targeting children and parents
- Distribution of helmets to parents and child-specific helmets for children

The aim of the Programme was:

- To spread awareness of life-saving road safety rules and the need for motor insurance amongst parents and children
- To instil road safety habits in children during the formative years of their lives

The project adopted the following approach and structure for on-ground execution:



### SDG Alignments:



### Alignment with BRSR Principles:

#### Principle 2

Businesses should provide goods and services in a manner that is safe and sustainable

#### Principle 4

Businesses should respect the interests of and be responsive to all of its stakeholders

Impact created through the programme in the year 2024-2025:

2,00,000+ beneficiaries across 500+ schools

The SROI of the project is INR 11.82 for 1 INR invested

## Impact Highlights<sup>1</sup>

**1,50,000** helmets distributed

**2,00,000** beneficiaries served

**10 cities** covered under the project

**42%** girl child beneficiaries

**19%** families newly purchased two-wheeler insurance after training

**95%** post-workshop helmet use by both parent and child

**98%** children remind parents to follow traffic rules

**99%** increase in parental awareness

**98%** Said no to riding without a helmet even in a hurry

**76%** reported that the training has helped in reducing traffic tickets issued

**86%** recommended expanding the programme to more schools

**82%** respondents have a positive perception of ICICI Lombard / ICICI Group.

**96%** Said no to drink and drive behaviour

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<sup>1</sup> Numbers of helmets distributed and beneficiaries covered were provided by the Implementation Team and ICICI Lombard.

Chapter 1

# Overview of CSR Initiatives of ICICI Lombard



## Chapter 1: Overview of CSR Initiatives of ICICI Lombard

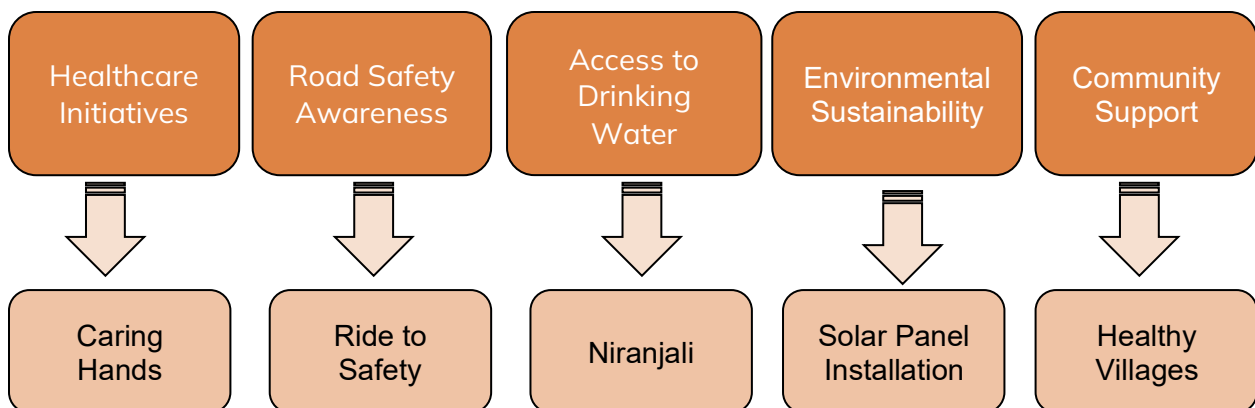
ICICI Lombard General Insurance Company Limited is one of India's leading private-sector general insurance companies, established in 2001 and headquartered in Mumbai. The company offers a comprehensive portfolio of insurance and risk management solutions across motor, health, travel, home, crop, and business segments. In FY 2024–25, ICICI Lombard issued 37.6 million policies and processed 3.2 million claims, reflecting its scale of operations and customer trust. Its product offerings include car and bike insurance with cashless repair networks and AI-enabled claims processes, health insurance with cashless hospitalisation facilities and coverage across age groups, and travel insurance with worldwide coverage and instant online policy issuance. Leveraging a robust multi-channel distribution network comprising branches, digital platforms, bancassurance partnerships, and intermediaries, the company ensures widespread accessibility, technology-driven efficiency, and customer-centric service delivery across India.<sup>2</sup>

### 1.1. CSR interventions of ICICI Lombard

ICICI Lombard General Insurance Company Limited integrates Corporate Social Responsibility (CSR) as a core element of its commitment to community well-being, going beyond its business objectives to contribute to social development across India. The company's CSR philosophy is grounded in the objective of supporting socio-economic development by addressing critical issues such as preventive healthcare, road safety, access to clean water, environmental sustainability, and community empowerment.<sup>3</sup>

ICICI Lombard recognises its responsibility toward diverse communities and consistently encourages employee voluntarism to implement CSR activities in collaboration with partners and stakeholders, including non-profit organisations. These initiatives are designed to foster resilience, improve quality of life, and create positive social impact among underserved populations.<sup>4</sup>

The key CSR themes and flagship programmes under each focus area undertaken by the company include:



<sup>2</sup> <https://www.icicilombard.com/>

<sup>3</sup> <https://www.icicilombard.com/corporate-social-responsibility/about?>

<sup>4</sup> <https://www.icicilombard.com/about-us/csrh>

## 1.2 Ride to Safety Project Overview

Road traffic crashes remain a deeply concerning and persistent public safety issue in India, particularly affecting children, young adults, and two-wheeler riders. Latest provisional data shows that India continues to experience some of the **highest road accident figures in the world**, underscoring the urgent need for targeted safety interventions.

- Record-high fatalities in 2024: India recorded approximately 1.77 lakh road crash deaths in 2024, the highest annual toll on record, with an average of about 485 deaths per day.<sup>5</sup>
- Dangerous road user behaviour: Risky behaviours such as speeding, non-use of helmets and seatbelts are major contributing factors. In 2024, speeding was linked to nearly 70 % of road deaths, while around 39 % of fatalities were linked to not wearing helmets and seatbelts.<sup>6</sup>

Under its CSR mission, ICICI Lombard General Insurance undertook the responsibility of strengthening road safety across communities by designing and implementing targeted interventions aimed at reducing the incidence and severity of traffic accidents. Recognising that a large proportion of road crashes stem from unsafe behaviour, the Company structured its initiatives to promote responsible practices among two-wheeler riders, passengers, and pedestrians.

The Ride to Safety project was started by ICICI Lombard in 2015. Through the *Ride to Safety* programme, the Company focused on driving behavioural change by raising awareness about traffic rules, helmet usage, seatbelt compliance, and safe road conduct. The initiative particularly reached out to vulnerable segments, including children and families from lower socio-economic backgrounds, to build, community-led safety consciousness. By combining awareness workshops, distribution of ISI-marked helmets, stakeholder engagement with traffic authorities, and rehabilitation support for accident victims, the programme seeks to create a holistic and sustainable road safety ecosystem.

700+ road safety workshops

2,00,000+ beneficiaries

1,50,000 Helmets received

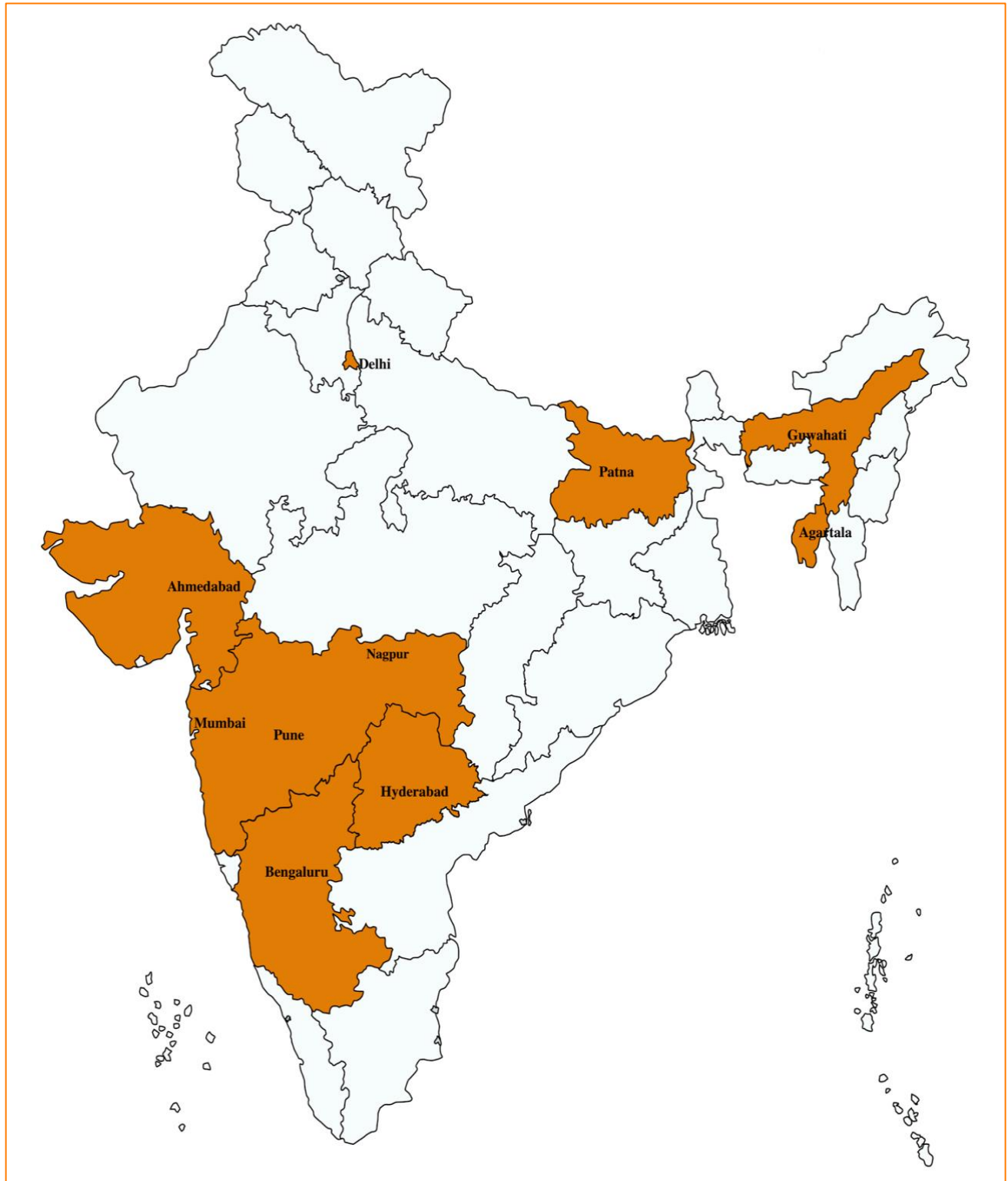


Figure 1 Children and Parents with Helmets provided by ICICI Lombard

<sup>5</sup> [https://timesofindia.indiatimes.com/india/daily-road-deaths-touched-485-in-2024-even-as-nh-fatalities-dipped/articleshow/125777686.cms?utm\\_source=chatgpt.com](https://timesofindia.indiatimes.com/india/daily-road-deaths-touched-485-in-2024-even-as-nh-fatalities-dipped/articleshow/125777686.cms?utm_source=chatgpt.com)

<sup>6</sup> <https://timesofindia.indiatimes.com/india/daily-road-deaths-touched-485-in-2024-even-as-nh-fatalities-dipped/articleshow/125777686.cms>

### 1.3 Geographic Spread



*Figure 2 Map showing cities where the project was implemented*

The project was implemented across 10 cities through 5 implementing partners.

S. No	Name of Implementing Partner	Cities
1	Indian Head Injury Foundation	New Delhi, Patna
2	Synergie Institute of Trade, Commerce and Industry	Bangalore
3	Trax Sports Society	Hyderabad, Guwahati, Agartala
4	Seva Sahayog	Mumbai, Pune
5	Prabhaav Foundation	Ahmedabad, Nagpur

The project adopted the following approach and structure for on-ground execution:



# Chapter 2

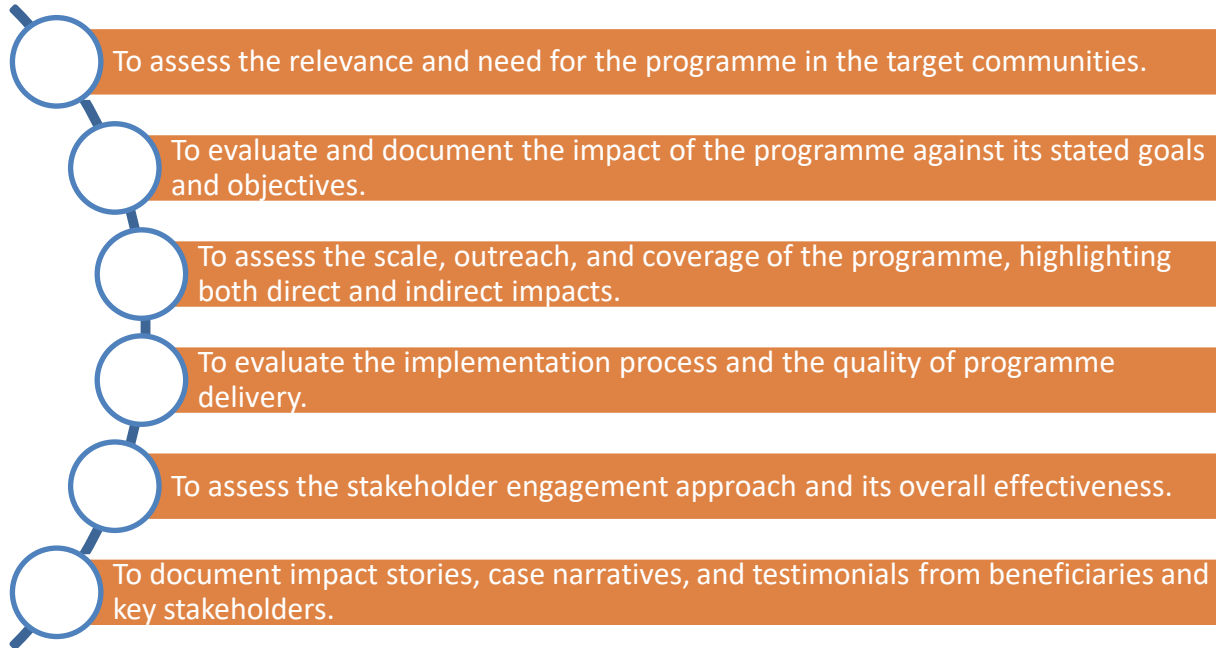
## Impact Assessment Design and Approach



## Chapter 2: Impact Assessment Design and Approach

### 2.1. Study Objectives

The following are the main objectives of the study:



### 2.2. Methodology

The assessment adopted a mixed-method approach, combining qualitative and quantitative techniques to capture comprehensive insights. Both primary and secondary data sources were utilised to ensure a holistic, 360-degree evaluation involving key stakeholders.

**Primary Data Sources:** Primary data was collected directly from stakeholders through structured data collection tools specifically designed for this assessment. These included interactions with beneficiaries, school representatives, implementing partners, and other relevant stakeholders to gather first-hand information on implementation and outcomes.

**Secondary Data Sources:** Secondary data comprised ICICI Lombard's internal records, including targets, timelines, coverage, and activity reports vis-à-vis actual implementation. Additionally, relevant literature from road safety organisations, multilateral agencies, research publications, and global think tanks was reviewed to inform benchmarking and strengthen the impact assessment framework.

## Mapping the Theory of Change

Key Activities (Implemented)	Output Indicators	Outcome Indicators	Impact Indicator
<p><b>Community mobilisation and road safety rallies were conducted across project cities</b></p>	<ul style="list-style-type: none"> <li>• 2,00,000+ parents and children sensitised on road safety</li> <li>• Road safety rallies conducted in Ahmedabad, Nagpur, Patna</li> <li>• Schools, community institutions, traffic police units, and local stakeholders engaged</li> </ul>	<ul style="list-style-type: none"> <li>• Increased awareness and understanding of road safety rules among children and parents</li> <li>• Higher community participation and acceptance of road safety initiatives</li> <li>• Improved recall of key road safety messages</li> </ul>	<ul style="list-style-type: none"> <li>• Sustained behaviour change among two-wheeler rider families, with safer road-use practices (helmet use, rule compliance, risk awareness) becoming part of daily routines.</li> <li>• Increased community ownership of road safety, driven by active involvement of schools, parents, community institutions, traffic police.</li> </ul>
<p><b>Road safety workshops and structured training are delivered to children and parents</b></p>	<ul style="list-style-type: none"> <li>• 700+ road safety workshops conducted across 10 cities</li> <li>• Children and parents reached as direct beneficiaries through classroom and community-based sessions</li> </ul>	<ul style="list-style-type: none"> <li>• Increased parental involvement in monitoring and reinforcing safe behaviour</li> <li>• Children influencing road safety practices within households</li> </ul>	<ul style="list-style-type: none"> <li>• Reduced vulnerability of high-risk groups—children, young pillion riders, and accident survivors, through access to safety knowledge, protective gear, and rehabilitation support.</li> </ul>
<p><b>Distribution of free ISI-certified helmets to riders and young pillion passengers</b></p>	<ul style="list-style-type: none"> <li>• 1,50,000 helmets distributed to targeted beneficiaries</li> </ul>	<ul style="list-style-type: none"> <li>• Increased frequency and regularity of helmet usage among riders and pillion passengers</li> <li>• Positive shift in attitudes towards helmet use as a necessary safety measure</li> </ul>	
<p><b>Rehabilitation support provided to</b></p>	<ul style="list-style-type: none"> <li>• 1,200+ accident survivors supported</li> </ul>	<ul style="list-style-type: none"> <li>• Improved physical recovery, mobility, and functional</li> </ul>	

<b>road accident survivors</b>	<ul style="list-style-type: none"> <li>Over 7,200 rehabilitation sessions delivered at Patna and Noida rehabilitation centres</li> </ul>	outcomes among survivors <ul style="list-style-type: none"> <li>Reduced long-term medical dependency and financial stress for affected households</li> </ul>	
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### 2.3 Data Collection and Field Plan

Stakeholder	Data Collection Tool		Sample(s) Collected	Mode
	Quantitative	Qualitative		
Parents and Children	Survey	In-Depth Interview	518 Quantitative, 4 Qualitative	On-field data
Top management of ICICI Lombard	-	Key Informant Interviews	1	Virtually
Implementing partners	-	Key Informant Interviews	4	Virtually
Teacher		In-Depth Interview	3	On-field data
Traffic Police		Key Informant Interviews	1	Virtually

### Actual Sample Coverage in 4 Cities

Locations		State	Sample Covered	Size	No. of Schools Covered through Survey
Karnataka	121	Bangalore	121		4
Maharashtra	273	Mumbai	159		4
		Pune	114		4
Delhi	124	Delhi	124		4
<b>Total</b>	<b>518</b>		<b>518</b>		<b>16</b>

## 2.4. Assessment Approach and Evaluation Frameworks

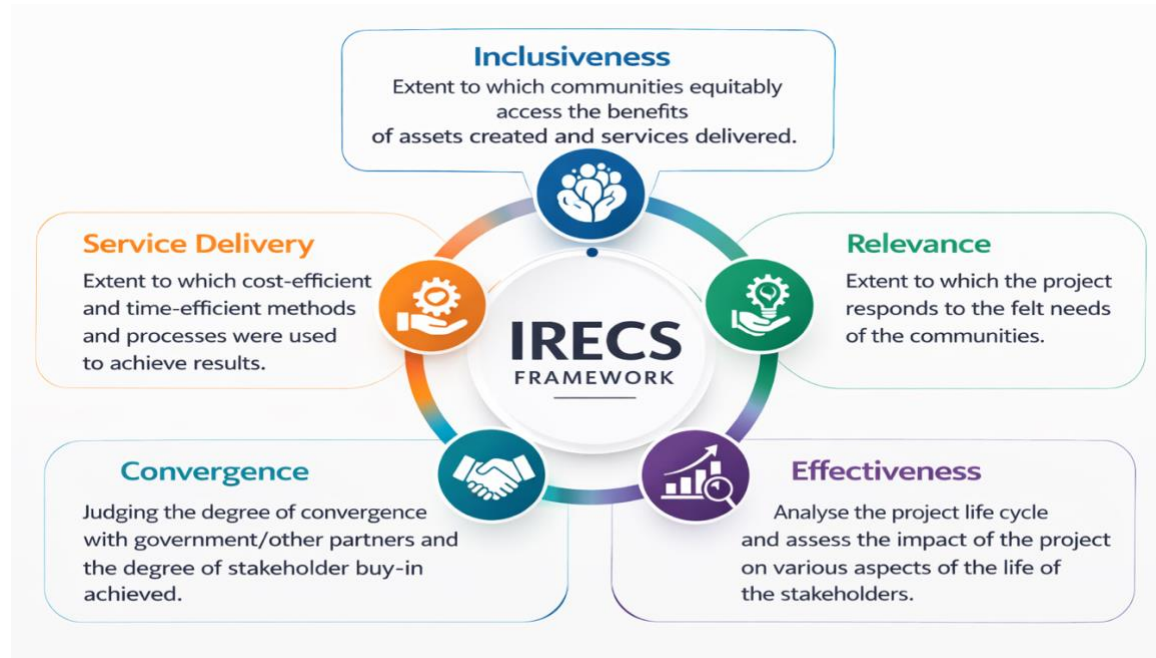


Figure 3 IRECS Framework

Inclusiveness	Relevance	Effectiveness	Convergence	Service Delivery
<ul style="list-style-type: none"> <li>The extent to which communities equitably access the benefits of the project</li> </ul>	<ul style="list-style-type: none"> <li>The extent to which project responds to the needs of the communities</li> </ul>	<ul style="list-style-type: none"> <li>Analyse the project life cycle and assess the impact of the project on various aspects of the life of the stakeholders</li> </ul>	<ul style="list-style-type: none"> <li>Extent to which degree of convergence with government/other partners; the degree of stakeholder buy-in achieved</li> </ul>	<ul style="list-style-type: none"> <li>The extent to which cost-efficient and time-efficient methods and processes were used to achieve results/outcome and impacts</li> </ul>



Figure 4 Quantitative Data Collection for Impact Assessment

# Chapter 3

## Impact Findings

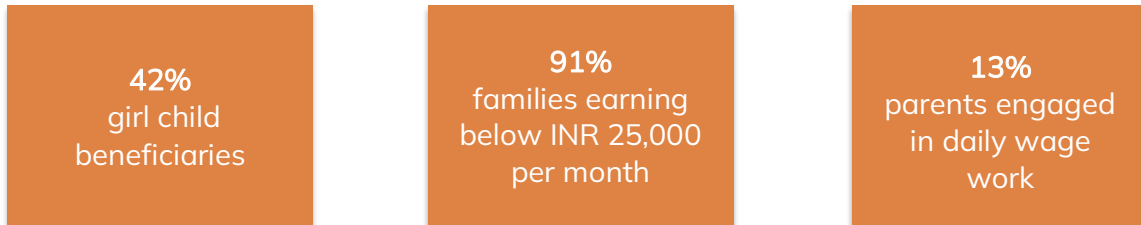


## Chapter 3: Impact Findings

This chapter presents the key findings of the impact assessment of the Ride to Safety project. It evaluates the programme's performance across multiple dimensions including inclusiveness, relevance, effectiveness, convergence, service delivery, and brand equity. The findings are based on primary data collected from beneficiaries, including children and parents, supported by qualitative insights from stakeholders and implementing partners to understand the outcomes and behavioural changes resulting from the intervention.

### 3.1. Inclusiveness

The profile of the families served was analysed to assess the inclusiveness of the project. Key parameters such as gender, age group, family economic status, primary source of livelihood, and geographic coverage were considered. The findings indicate that the project effectively reached a diverse and heterogeneous group of beneficiaries, ensuring equitable access irrespective of socioeconomic background.



**Gender Profile:** The on-field sample reflects a largely gender-balanced beneficiary profile. Among children (n=518), girls constitute 42%, while among parents (n=201), women account for 43% of respondents. The near-equal representation across both categories indicates balanced participation of female beneficiaries within the programme.

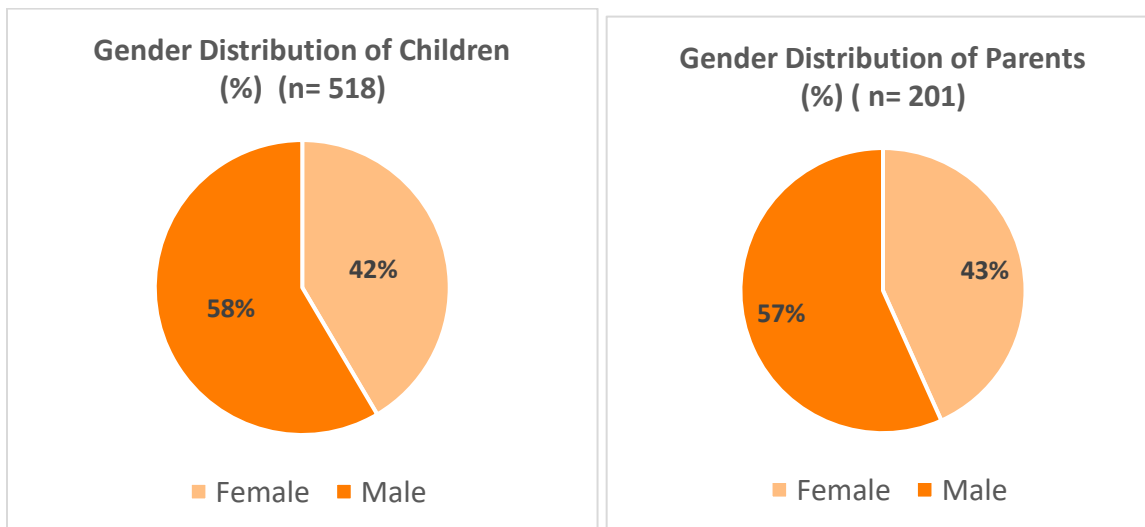


Figure 5 Gender Composition of Children and Parent Respondent

**Socio-Economic and Occupational Profile of Beneficiary Families:** The socio-economic profile of beneficiary families (n=518) indicates that the programme primarily reached economically vulnerable households. A majority fall within lower to lower-middle income brackets, with 43% earning INR 15,001–20,000 and 28% earning INR 20,001–25,000 per month. Additionally, 14% earn INR 10,001–15,000, and 6% report incomes below INR 10,000. Only 9% earn above INR 25,001 monthly. The occupational distribution of parents (n=201) aligns with this income pattern. While 70% are engaged in private sector employment, 13% are daily wage workers, reflecting income vulnerability. Smaller proportions are involved in self-owned businesses (7%), government jobs (5%), other occupations (4%), and two-wheeler-linked livelihoods (1%). This is further substantiated through interactions with the implementing agency, which indicated that most participating families belong to modest-income and daily-wage backgrounds. Several parents acknowledged that independently purchasing certified helmets would have posed a financial challenge.

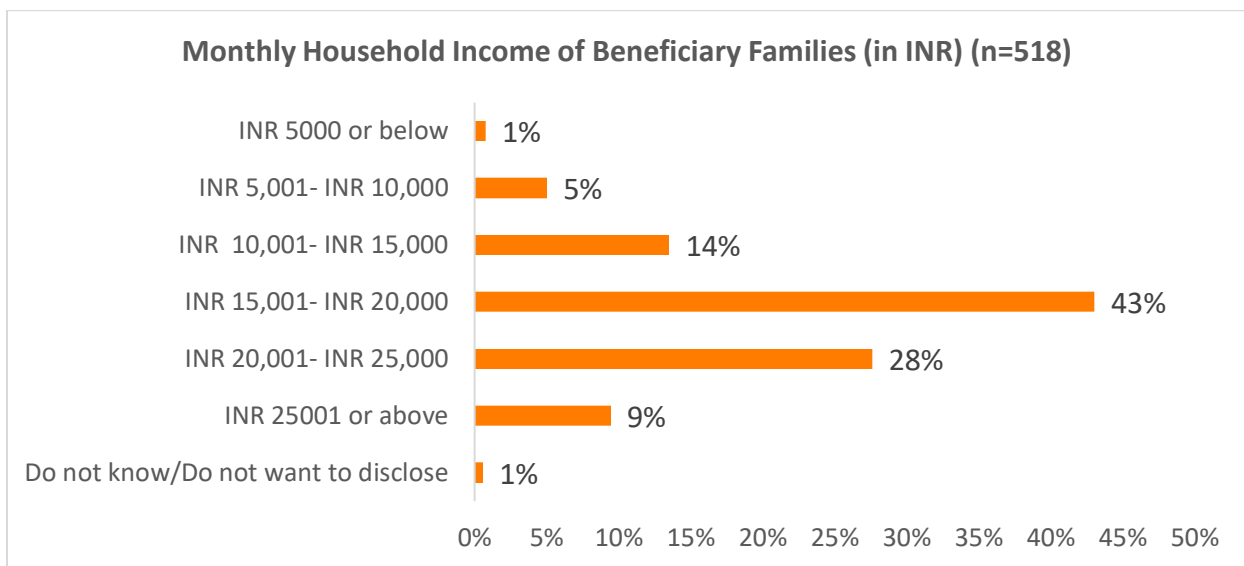


Figure 6 Monthly Household Income Distribution

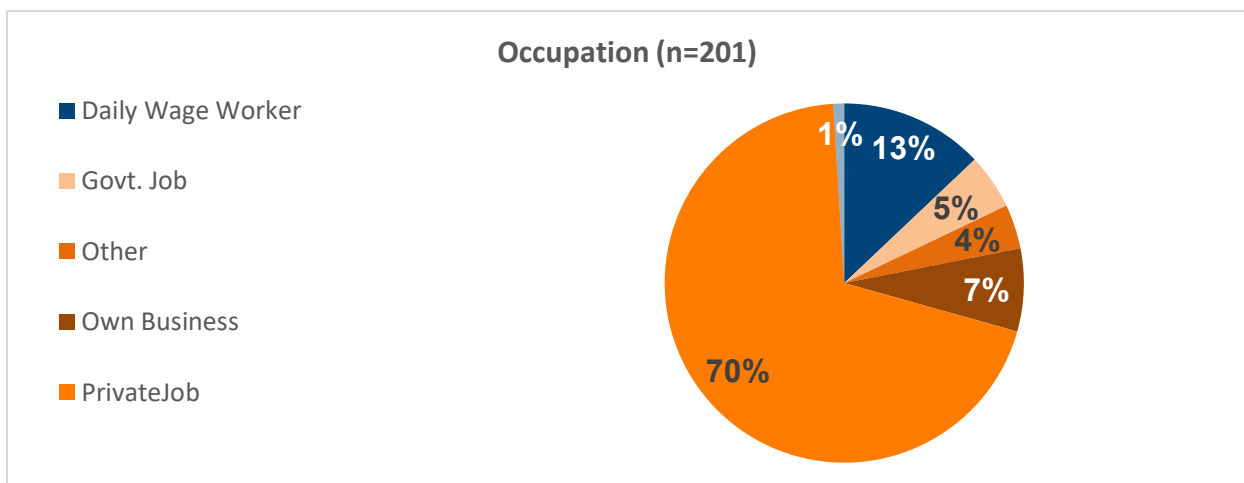
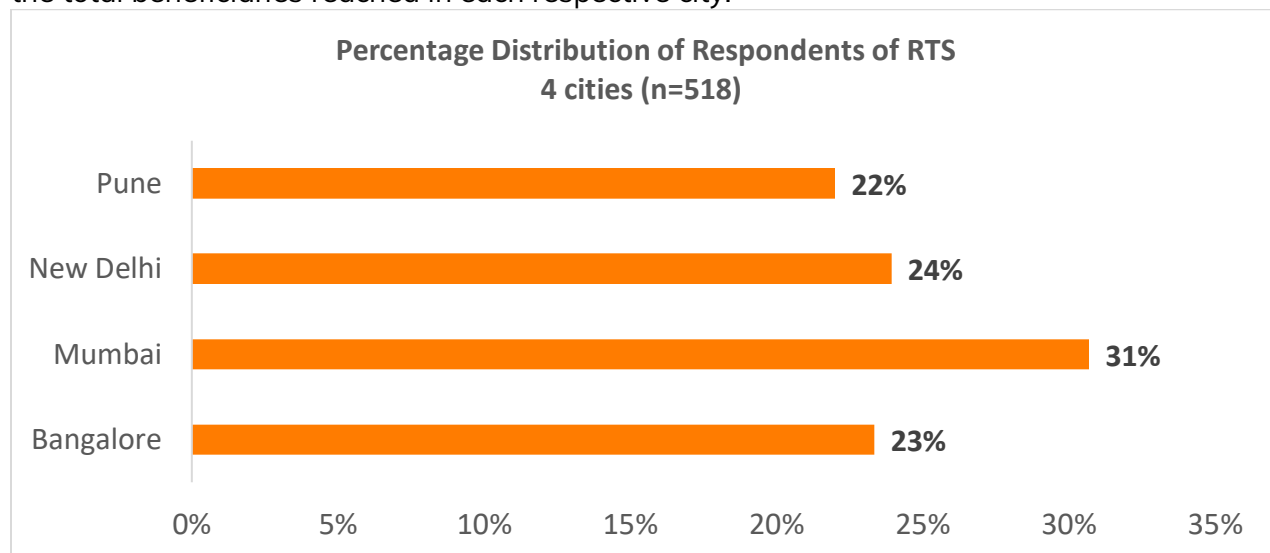


Figure 7 Occupation Distribution of Parents

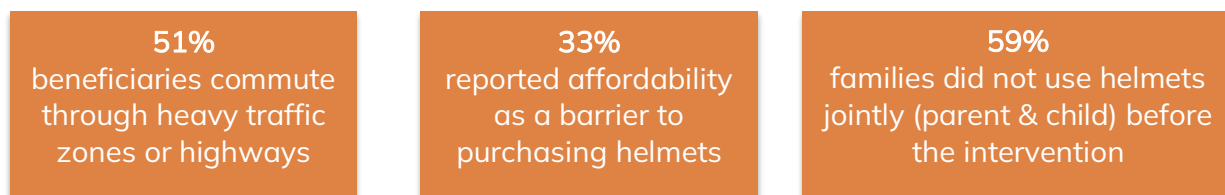
**Geographic Coverage of the survey:** The graph represents the geographic distribution of survey respondents across project locations and is intended solely to reflect the sample coverage for the assessment. It should not be interpreted as a proportional representation of the total beneficiaries reached in each respective city.



*Figure 8 City-wise Sample Composition*

### 3.2. Relevance

The study determined the project's relevance by evaluating the fulfilment of the beneficiaries' expectations and needs. The project largely succeeded in meeting the beneficiaries' needs regarding road safety training and helmet distribution. Furthermore, the intervention was extremely relevant because it effectively addressed risk reduction for children and their families.



**Commuting Patterns:** 49% of beneficiaries primarily travel through the city by lanes or roads with fewer vehicles, while 39% commute through city centres with heavy traffic. Additionally, 12% travel on highways or expressways with higher speed limits and dense traffic conditions. With over half of the beneficiaries commuting through heavy traffic zones and high-speed corridors, exposure to accident risk remains significant. Heavy traffic areas are particularly prone to road incidents due to congestion, unpredictable movement, and time pressure among commuters.

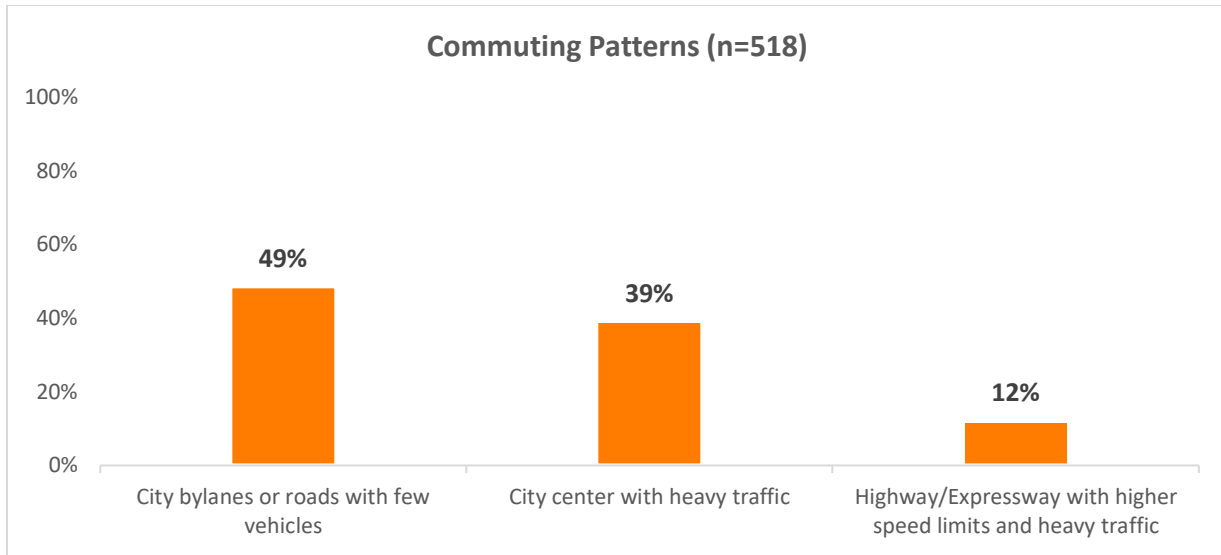


Figure 9 City-wise Sample Composition

**Primary Purpose of Travel with Children:** The most frequent commute by parents with their children is to drop them at school/tuitions, accounting for 74% of responses (n=518). Other commuting purposes include market visits (16%), visiting relatives (8%), recreation (1%), and other reasons (1%). The qualitative interactions also confirmed that daily school drop-offs constitute their most frequent two-wheeler travel with children, validating the relevance of school-based safety interventions. Given that school-related travel constitutes the dominant form of daily mobility for beneficiary families, road safety during routine educational commutes holds significant importance. The project’s focus on awareness building and helmet usage is therefore closely aligned with the everyday travel patterns of the beneficiaries.

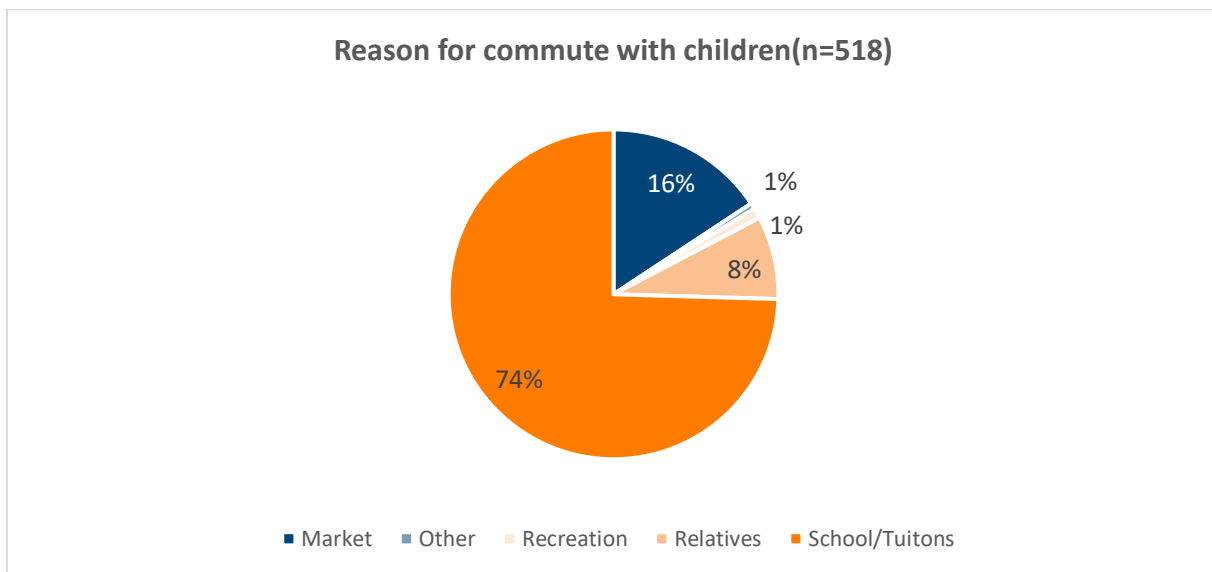
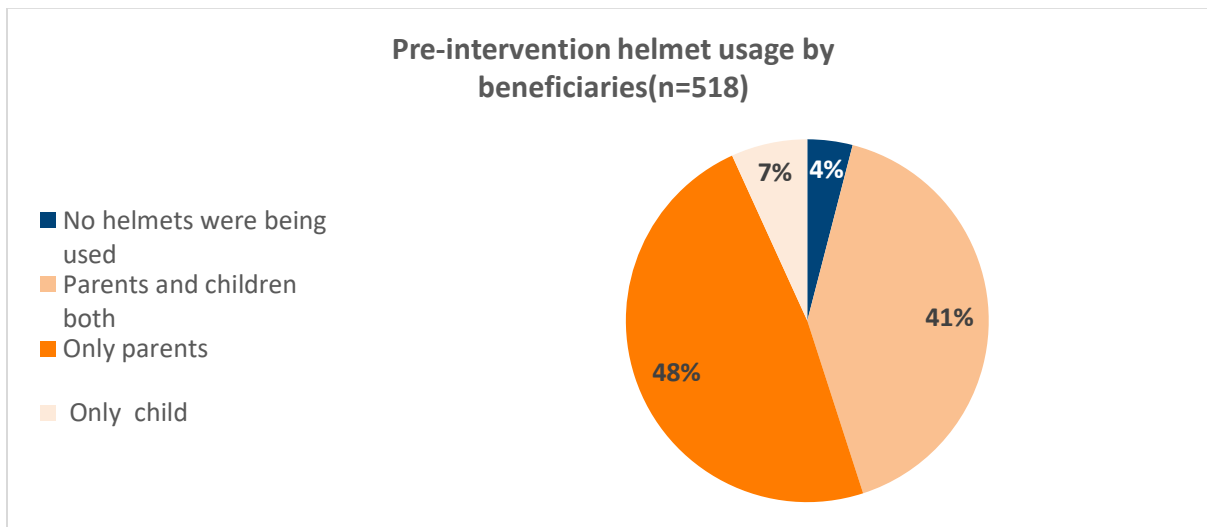


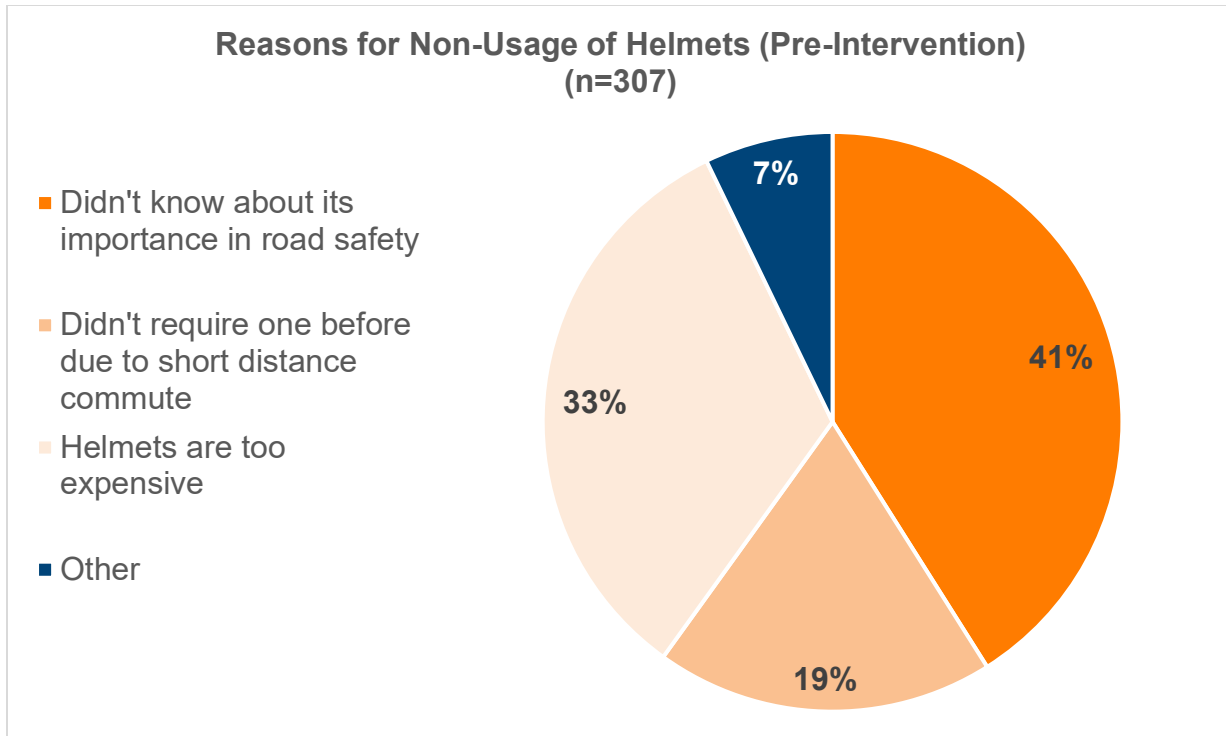
Figure 10 Reasons for commuting with Children

**Pre-Intervention Helmet Usage:** The pre-intervention status (n=518) shows that helmet use by both parents and children was reported by 41% of beneficiaries. In 48% of cases, helmets were used only by parents, while 7% reported use only by the child. Additionally, 4% indicated that helmets were not used by either parent or child. Helmet use was predominantly observed among parents, suggesting comparatively lower prioritisation of safety gear for children during commutes prior to the intervention. Parents also reported that before the intervention, helmet usage was often limited to fathers, while children either did not have helmets or were not required to wear them for short-distance travel.



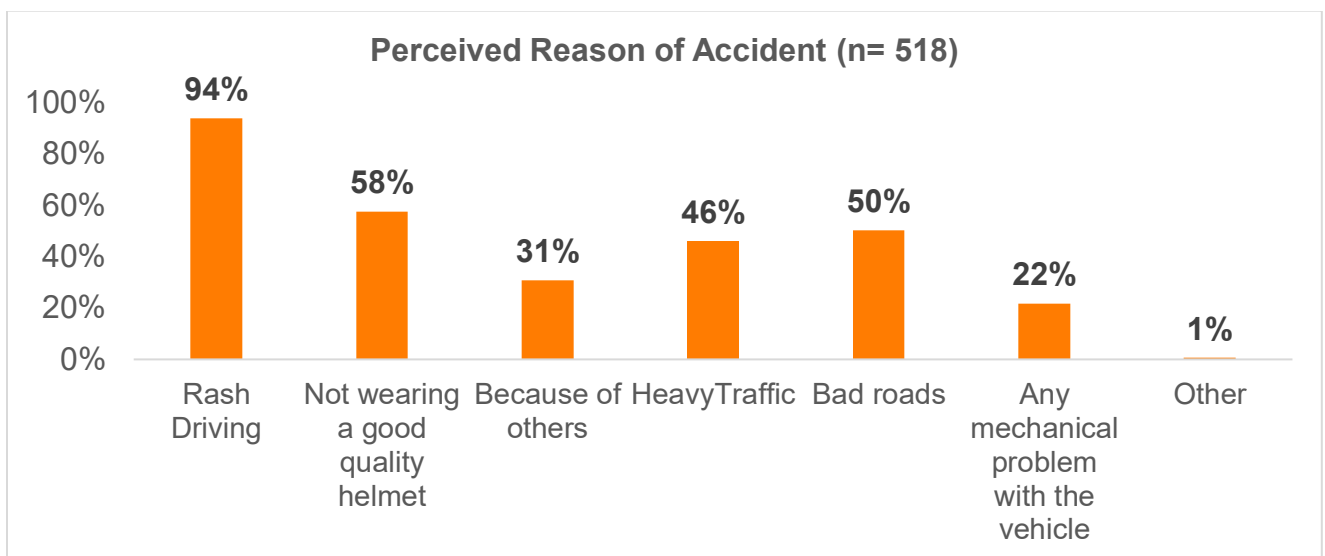
*Figure 11 Pre-Intervention Helmet Usage Patterns*

**Reasons for Non-Usage of Helmets (Pre-Intervention):** Out of the 59% beneficiaries (n=307) who did not use helmets by both parent and child, 41% cited a lack of awareness about the importance of helmets in road safety. Affordability emerged as another key factor, with 33% stating that helmets were too expensive. Additionally, 19% believed helmets were not required for short-distance commutes, while 7% reported other reasons. These findings indicate that knowledge gaps, cost constraints, and perceived low risk during short trips were the primary factors influencing helmet non-usage prior to the intervention. Several parents acknowledged that earlier they did not fully recognise the importance of child helmet use, especially for routine or nearby travel, reinforcing awareness gaps identified in the survey.



*Figure 12 Key Barriers to Helmet Usage Before Intervention*

**Perceived Reasons for Accidents:** Rash driving is identified as the primary cause of accidents (94%). Not wearing a good quality helmet (58%), poor road conditions (50%), and heavy traffic (46%) are also reported as key contributing factors. Mechanical issues account for 22%, while 31% cited other reasons. The responses indicate that accidents are largely attributed to riding behaviour, with helmet quality also recognised as a significant safety factor.



*Figure 13 Respondents' Perception of Accident Causes*

### 3.3. Effectiveness

The project reached out to 2,00,000+ beneficiaries, and 1,50,000 candidates have received the helmets in FY 2024-25.

**95%**  
post-workshop  
helmet use by both  
parent and child

**19%**  
families newly  
purchased two-  
wheeler insurance  
after training

**98%**  
children remind  
parents to follow  
traffic rules

**Workshop attendance:** Among the surveyed beneficiaries (n=518), 80% reported attendance by both parent and child. In 17% of cases, only the parent attended, while 3% indicated attendance by only the child. A minimal 1% reported that neither attended the workshop. Teachers and headmasters confirmed strong mobilisation of parents during workshop days, with structured arrangements by the implementing agency to ensure joint participation of parents and children. The high level of joint participation reflects strong family-level engagement, supporting reinforcement of road safety awareness and improved adoption of safe commuting practices within households.

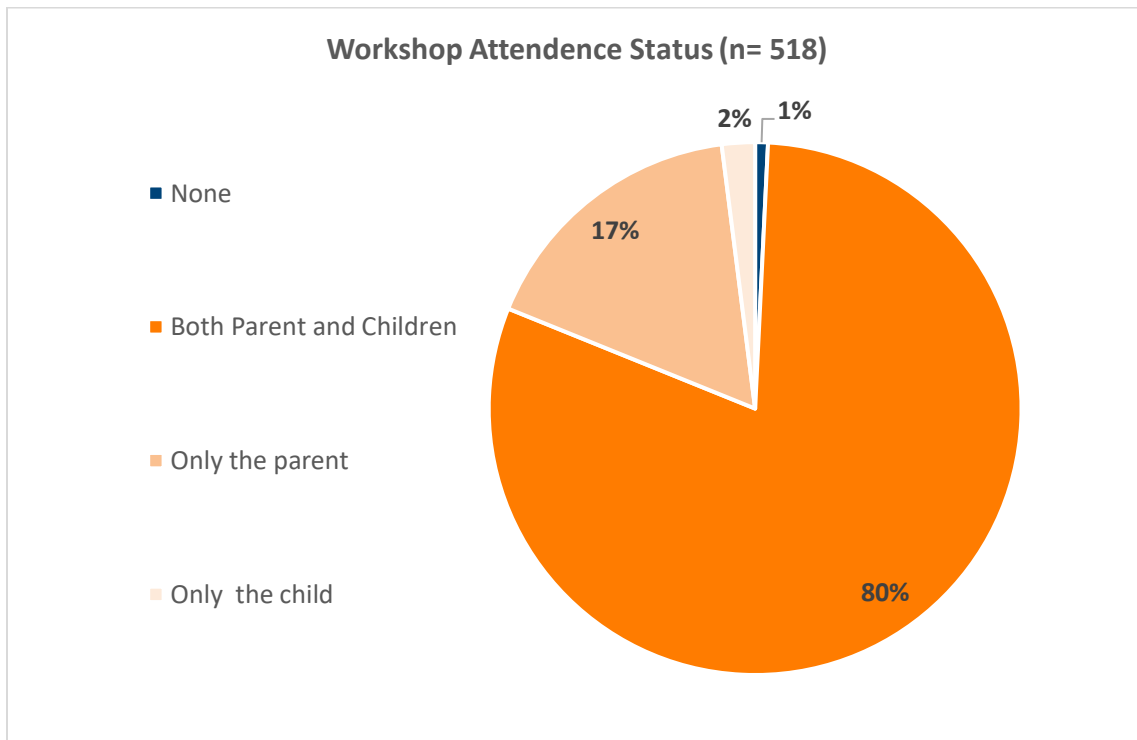
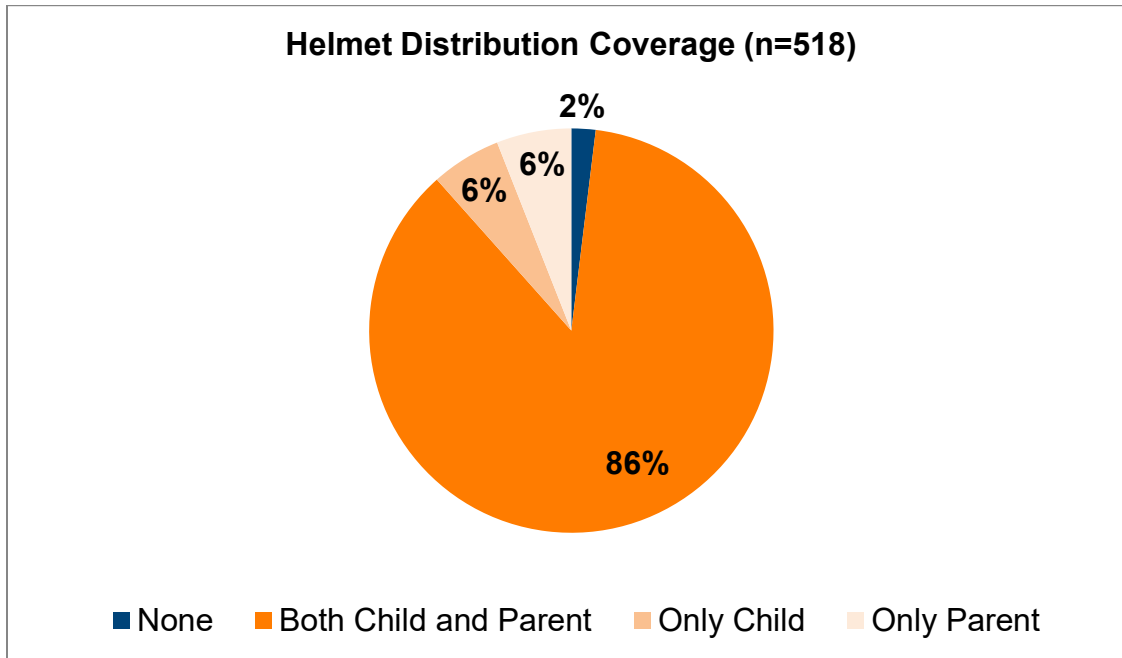


Figure 14 Participation Status in Safety Workshop

**Helmet Distribution Coverage:** Following the school-based workshop, helmets were provided to the child and one accompanying parent with a valid driving license. Among beneficiaries (n=518), 86% reported receiving helmets for both parent and child. In 6% of cases, helmets were received only by the child, and in another 6%, only by the parent, while 2% reported not receiving helmets. The high rate of receipt reflects effective execution of the workshop-linked distribution process, ensuring that helmets reached both the children and parents.



*Figure 15 Helmet Distribution Coverage*

**Child's Perception of Parental Riding Behaviour:** Children's feedback (n=317) indicates positive shifts in parental riding behaviour across key safety indicators. Between 75% and 79% rated adherence to speed limits, regular helmet use, following traffic signals, and avoiding mobile phone use while riding as *very good* or *excellent*. Similarly, 76% reported feeling safe while travelling with their parents. Ratings in the lower categories were minimal. During qualitative interaction, Children reported increased attentiveness by parents toward traffic signals and helmet compliance, reflecting visible behavioural improvement at the family level.

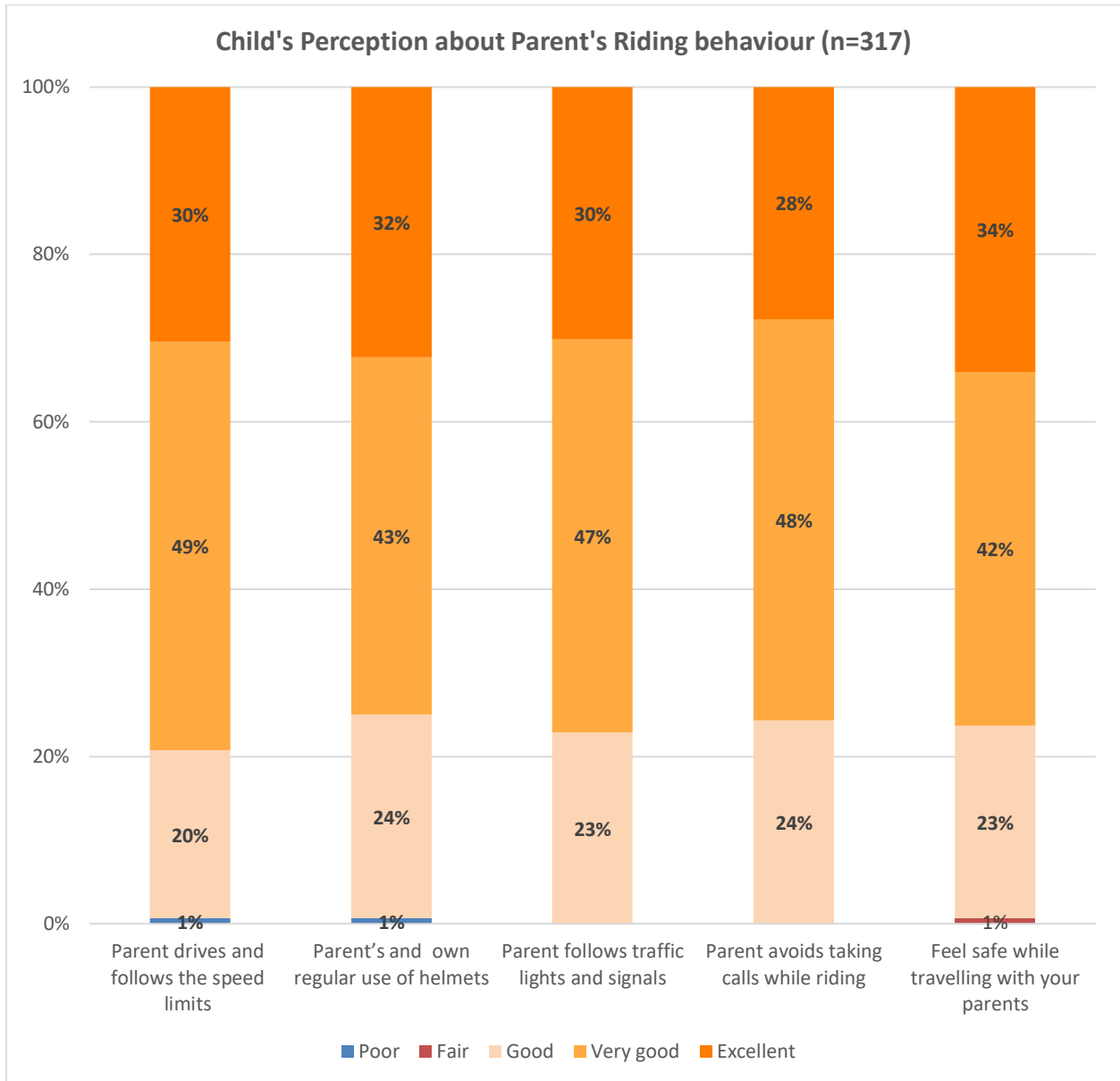
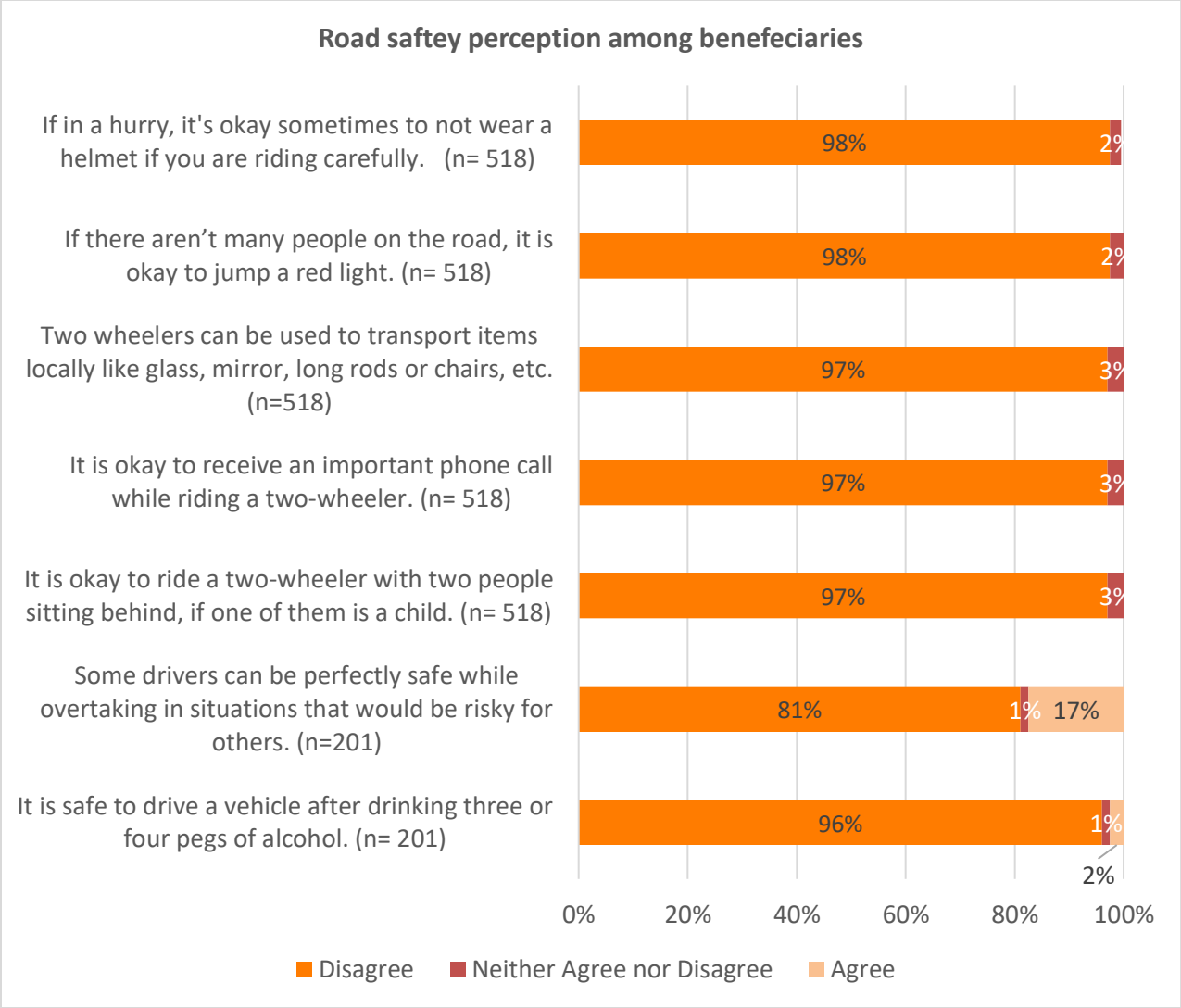


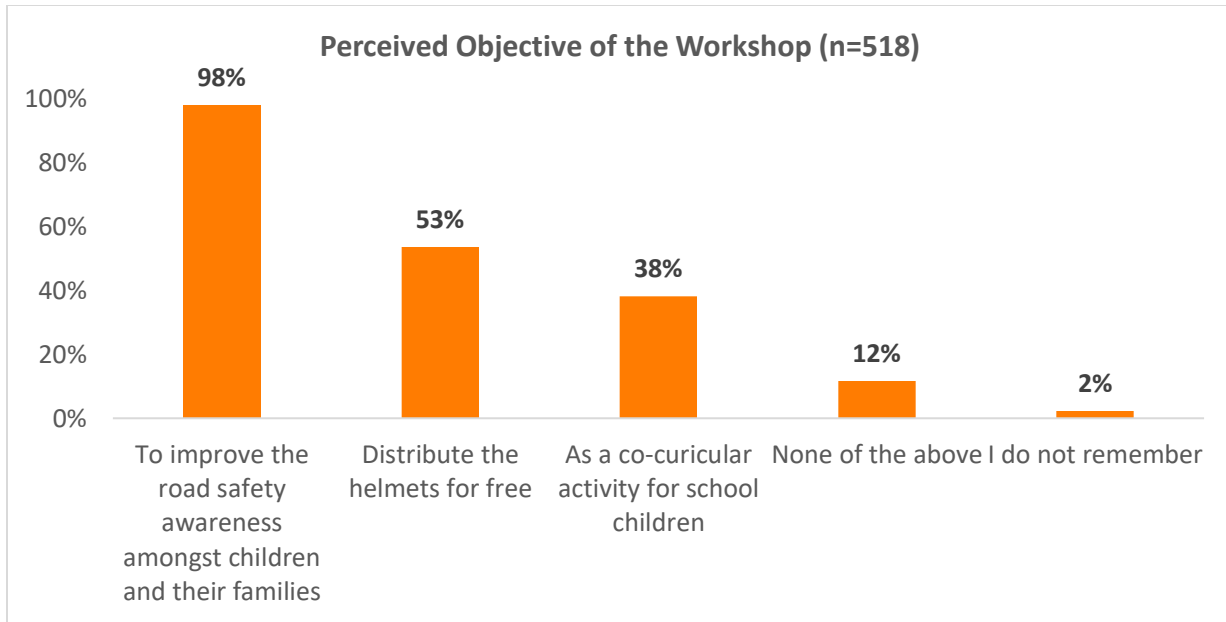
Figure 16 Child Perception of Road Safety Compliance by Parents

**Road Safety Perception Among Beneficiaries:** A vast majority disagreed with statements justifying risky actions such as not wearing a helmet in a hurry (98%), jumping a red light when roads are empty (98%), carrying unsafe loads on two-wheelers (97%), taking phone calls while riding (97%), triple riding with a child (97%), and driving after consuming alcohol (96%). Additionally, 81% disagreed with the perception that some drivers can safely overtake in situations risky for others, though 17% agreed with this statement, indicating a comparatively higher tolerance for risk in overtaking scenarios. Overall, the findings reflect strong awareness and negative perception of unsafe road practices among beneficiaries.



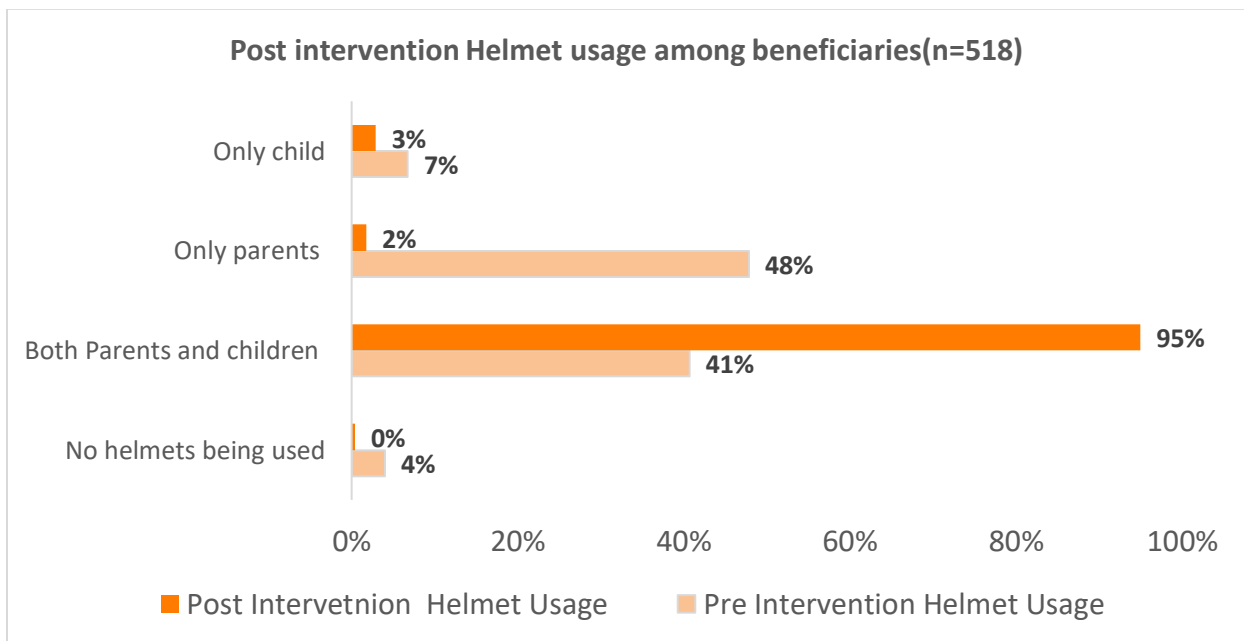
*Figure 17 Road Safety Perceptions Among Beneficiaries*

**Perceived Objective of the Workshop:** A significant majority of beneficiaries (98%) identified the primary objective of the workshop as improving road safety awareness among children and their families, indicating strong clarity regarding the core intent of the intervention. Road safety awareness was clearly recognised as the central focus of the workshop. Additionally, 53% associated the workshop with free helmet distribution, while 38% perceived it as a co-curricular activity for school children. Only 12% selected none of the above, and 2% did not recall the objective.



*Figure 18 Participants' Understanding of Workshop Objectives*

**Helmet Usage Among Beneficiaries after workshop:** A substantial improvement in helmet usage is observed post-intervention (n=518). Post-intervention, helmet use by both parent and child increased significantly to 95%. Instances of helmet use only by parents declined sharply to 2%, and only by the child to 3%, while cases of no helmet usage reduced to 0%. This is further reinforced by qualitative interactions, where parents reported a clear movement from selective helmet use—often limited to fathers—to consistent usage by both riders and children, suggesting sustained behavioural adoption beyond the workshop event.



*Figure 19 Change in Helmet Usage Following Intervention*

“Earlier, only my husband used to wear a helmet, and we never really thought about children’s safety at that level. After the programme, all of us started wearing helmets regularly. Now, even if we are in a hurry, my child reminds us not to break signals or speed. We feel safer while travelling. Such programmes should happen every year so that children continue learning about road safety. The helmet quality is very good, but the size should suit growing children.”

- Mrs Sangeeta Tanaji More, mother of Riya More, Samant Vidyalay, Turbhe (Mumbai)

**Documents Carried While Driving:** Driving license possession increased from 99% to 100%, reflecting full compliance post-intervention. Valid PUC certification improved by 7 percentage points, and insurance coverage increased by 3 percentage points (65% to 68%). Carriage of the vehicle registration certificate remained largely unchanged. While document carriage was already relatively high in certain categories, the post-workshop shift suggests reinforcement of compliance awareness beyond helmet usage alone.

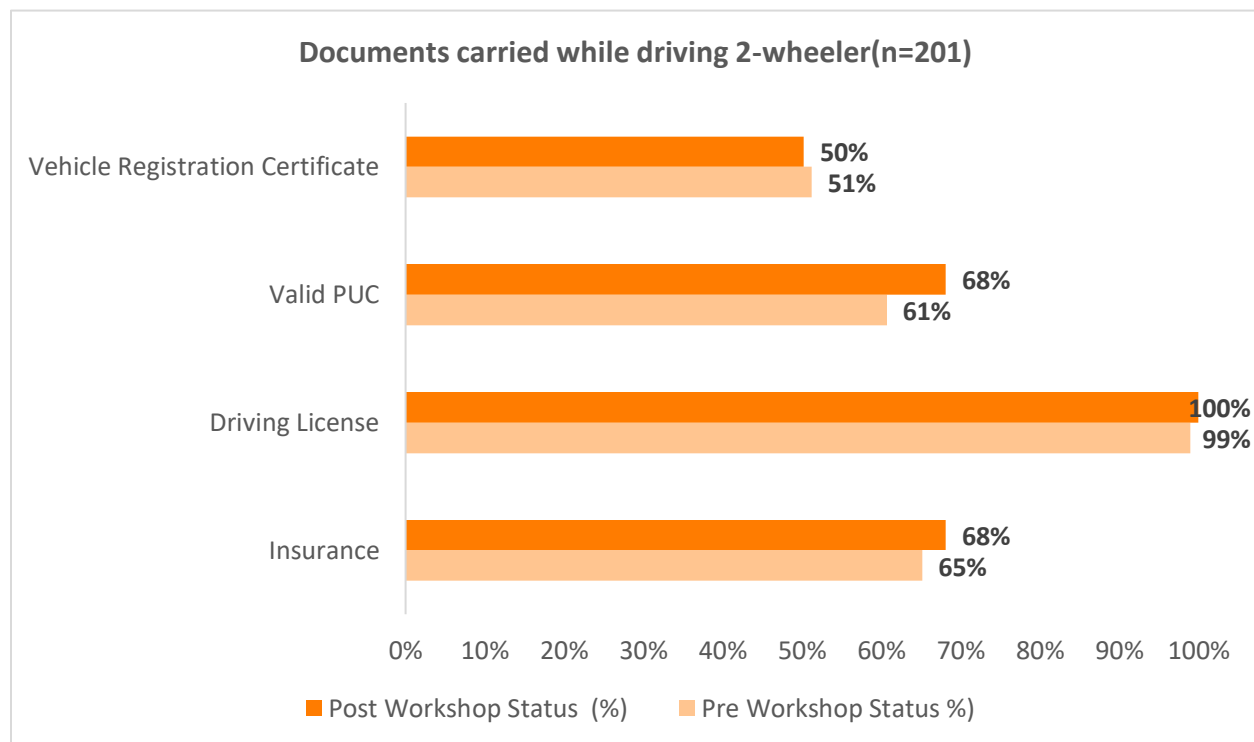
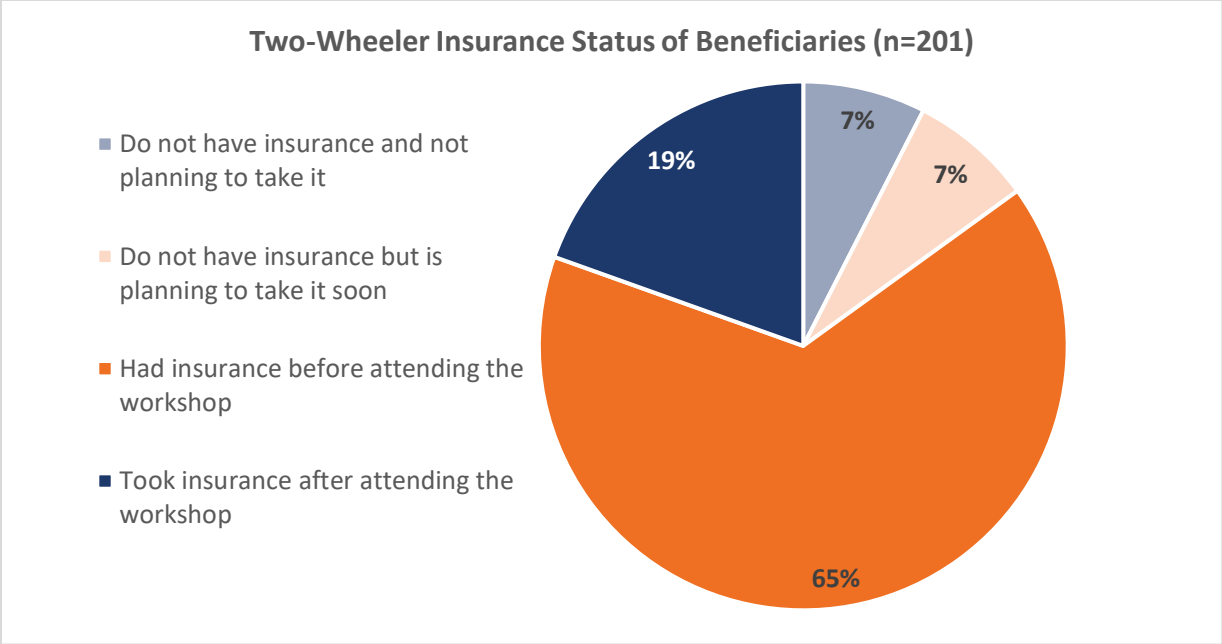


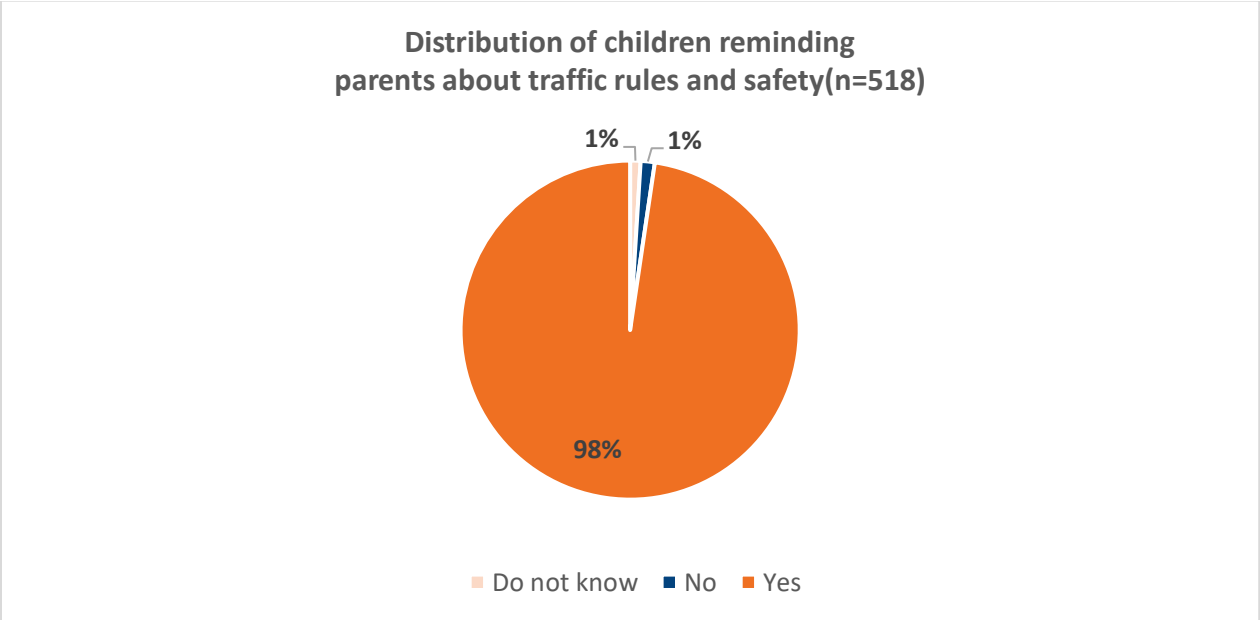
Figure 20 Improvement in Legal Compliance After Workshop

**Insurance status:** Two-wheeler insurance coverage stands at 84% post-workshop, with 65% already insured prior to the intervention and an additional 19% reporting purchase of insurance after attending the workshop. Among the remaining respondents, 7% do not have insurance and are not planning to obtain it, while another 7% indicated intent to purchase insurance soon. The 19% post-workshop uptake reflects behavioural influence beyond helmet adoption, indicating that the intervention contributed to strengthening compliance with mandatory insurance requirements.

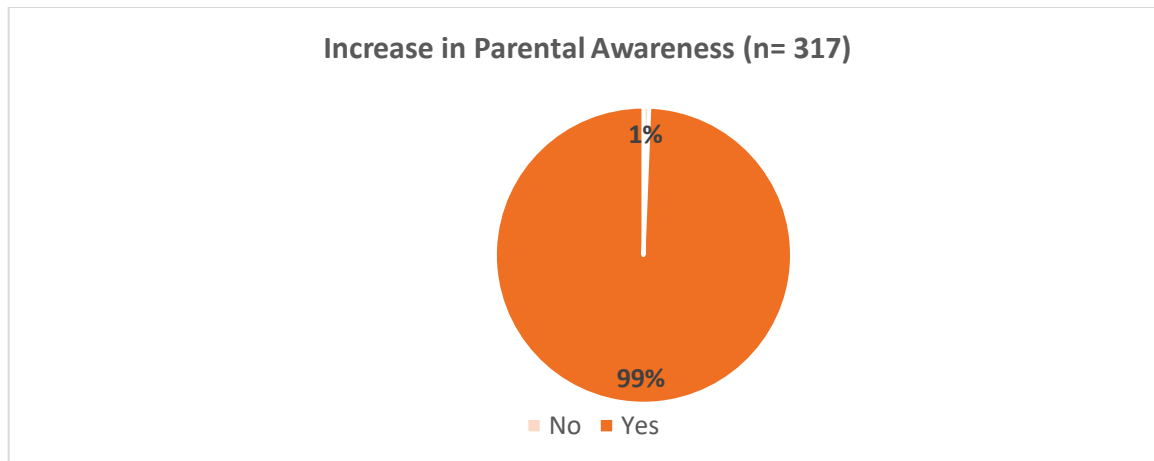


*Figure 21 Insurance Coverage Status Among Two-Wheeler Owners*

**Behavioural Reinforcement by Children:** A significant majority (98%, n=518) reported that children remind their parents about traffic rules and safety practices. Additionally, 99% of children (n=317) stated that the training had made their parents more aware of traffic rules. Multiple parents shared that children now actively remind them about traffic signals, speed limits, and helmet usage, demonstrating household-level behavioural reinforcement of training messages.



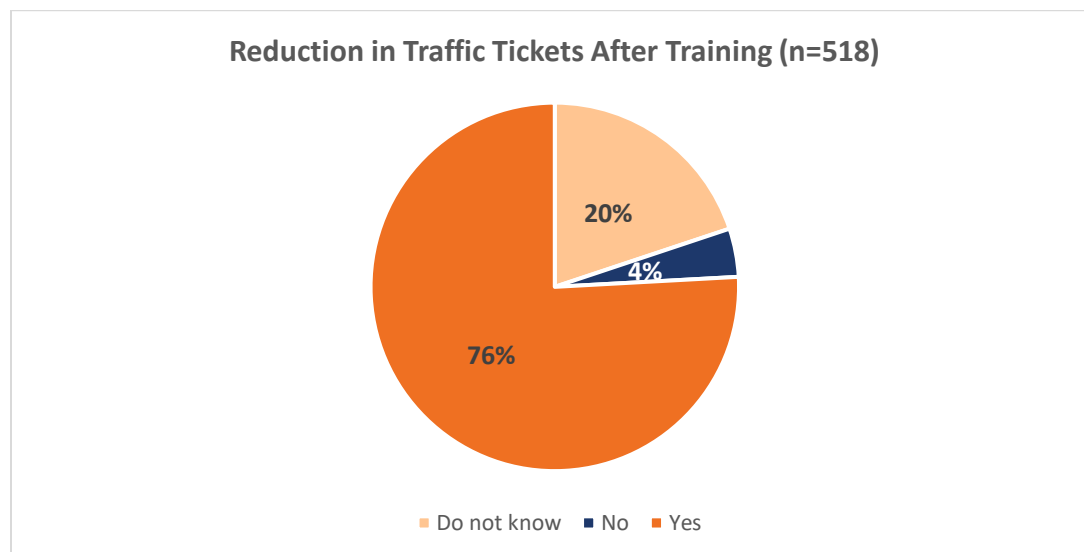
*Figure 22 Children Influencing Parental Road Safety*



*Figure 23 Impact of Workshop on Parental Awareness*

The programme taught me that accidents happen when we ignore traffic rules. Once the signal turned red and my father was about to move, I told him we would go only when it turned green. Now I remind him to follow the signals and wear the helmet. Thank you, ICICI Lombard, for the session and the helmet—it helps us stay safe.”  
 — *Aarav Rajput, Student , Sardar Vallabhbhai Patel Vidyalay, Mumbai*

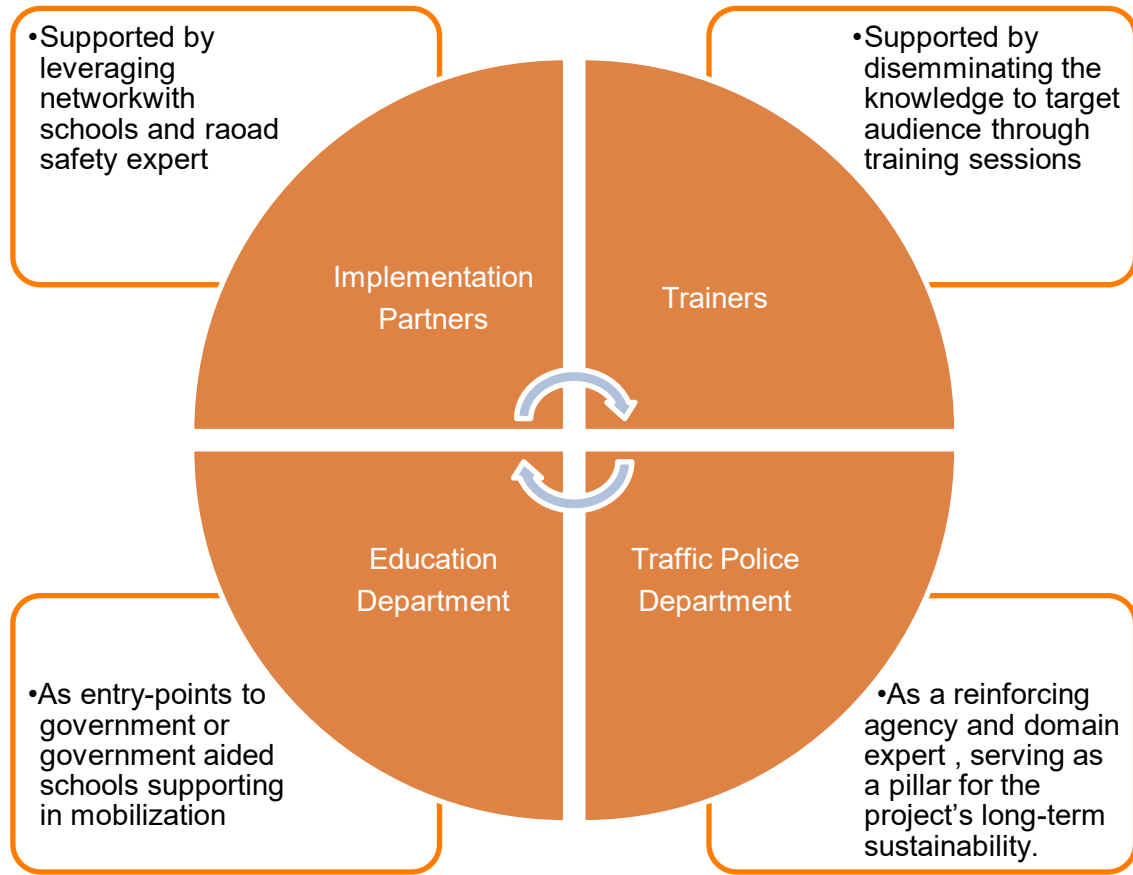
**Reduction in Traffic Violations:** A majority of respondents (76%) reported that the training has helped in reducing traffic tickets issued to their family. About 4% indicated that it has not contributed to any reduction, while 20% were unsure. The qualitative interactions also indicated that signal violations and hurried riding behaviour reduced after the programme, aligning with the reported decline in traffic penalties. The findings suggest that the intervention has had a perceived positive impact on compliance-related behaviour, with over three-fourths associating the training with improved adherence to traffic rules.



*Figure 24 Reported Reduction in Traffic Violations After Training*

### 3.4 Convergence

The project successfully involved key stakeholders working in the domain of road safety at the ground level to amplify the project's impact. The key stakeholders involved in the project supported in contributing to the mobilisation, reach, execution, and sustainability of the project.



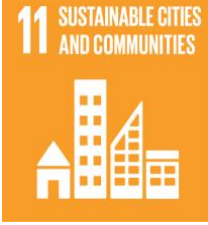


#### 3.4.1 Alignment with CSR Compliance Framework

In the table below, the sub-section of Schedule VII, Companies Act (2013) is mentioned, which is in complete alignment with the RTS project:

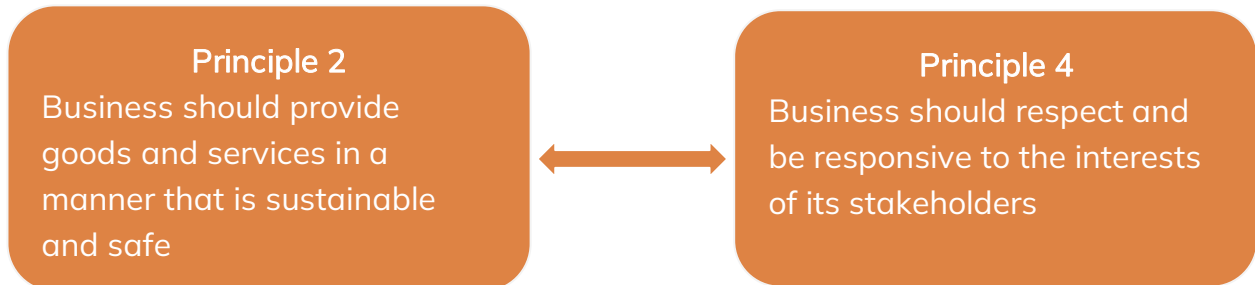
Sections of Schedule VII		Alignment
Section 135 (ii)	Promoting education, including special education and employment enhancing vocation skills, especially among children, women, elderly, and the differently abled and livelihood enhancement projects	Educating children and parents on road safety, providing access to helmets and driver training to the masses

### 3.4.2 Alignment with Sustainable Development Goals

Sustainable Development Goal	Target	Indicator	Alignment with the Ride to Safety Programme
	Target 3.6: By 2030, halve the number of global deaths and injuries from road traffic accidents	Indicator 3.6.1: Death rate due to road traffic injuries (per 100,000 population)	Road safety awareness workshops and distribution of ISI-certified helmets contribute toward reducing road traffic injuries and fatalities.
	Target 4.7: Ensure learners acquire knowledge and skills for sustainable development	Indicator 4.7.1: Extent to which education for sustainable development is integrated into curricula	School-based road safety sessions equip children with safety knowledge and responsible behavioural skills.
	Target 11.2: Provide access to safe, affordable and sustainable transport systems	Indicator 11.2.1: Proportion of population with access to safe and sustainable transport	Promotion of safe riding practices and helmet use supports safer mobility and community-level road safety.

### 3.4.3 Alignment with Environment, Social and Governance (ESG) Principles

With reference to the Business Responsibility & Sustainability Reporting Format (BRSR) shared by the Securities & Exchange Board of India (SEBI), the Ride to Safety Project can be covered under the following principles



### 3.4.4 Alignment with National and International Priorities

The Ride to Safety Project is in direct alignment with the following government initiatives:

**1. National Road Safety Policy (Government of India):** The policy emphasises road safety education, awareness of traffic rules, and behaviour change to reduce road crashes, goals that the Ride to Safety programme operationalises through school-based training and helmet distribution.<sup>7</sup>

**2. Global Road Safety Facility (GRSF) – World Bank:** The GRSF supports low- and middle-income countries in building road safety management capacity and scaling up interventions to reduce traffic injuries and fatalities. The programme’s emphasis on awareness and protective gear adoption is in line with GRSF-supported strategies.<sup>8</sup>

**3. UN Decade of Action for Road Safety (2021–2030):** The UN Decade of Action calls for a 50% reduction in road traffic deaths and injuries by 2030 through improved safety systems, safer road users, and behaviour change. Helmet promotion, knowledge building, and community engagement under Ride to Safety contribute directly to this global goal.

### 3.5 Service Delivery

A majority of respondents (77%, n=317) confirmed that post-training support or counselling was provided, while 23% reported not receiving such support. Road safety training workshop content and delivery (n=518) received 78% combined *very good* or *excellent* ratings, with 22% rating it as *good*. This is consistent with qualitative feedback from teachers who described the sessions as structured, relevant, and clearly delivered, with strong participation from parents and students. The quality of helmets provided (n=518) was rated *very good* or *excellent* by 77% of respondents and *good* by 23%, which aligns with parent interactions indicating appreciation for the quality and protective value of the helmets, alongside minor observations regarding size suitability for growing children. Post-training support and counselling (n=398) received 76% *very good* or *excellent* ratings, with 24% rating it as *good*. variation in post-training outreach coverage.

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<sup>7</sup> <https://morth.nic.in/#/>

<sup>8</sup> <https://www.globalroadsafetyfacility.org/>

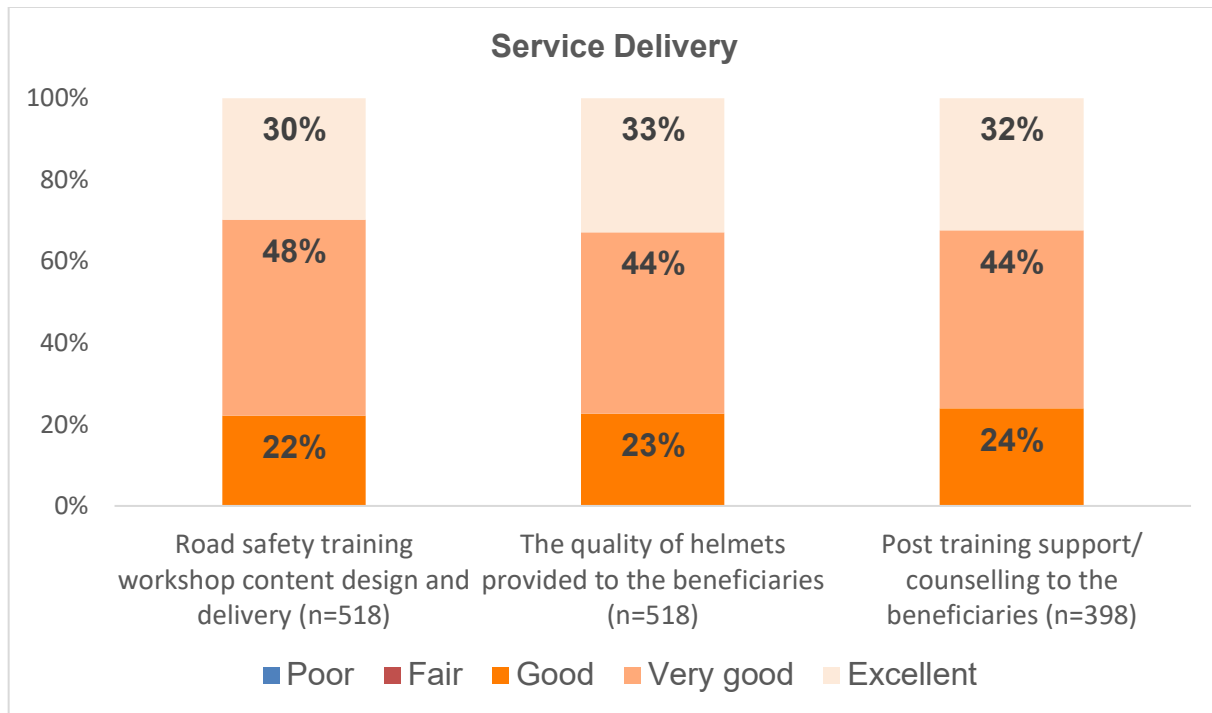


Figure 25 Service Delivery Performance Ratings

**Beneficiary Opinion on Scale-Up** - A majority of beneficiaries (86%, n=201) expressed support for conducting the workshop in more schools for additional students and families. About 14% indicated that they do not know, and none opposed expansion. The strong level of support reflects high acceptance of the intervention and positive beneficiary experience, indicating readiness for programme scale-up.

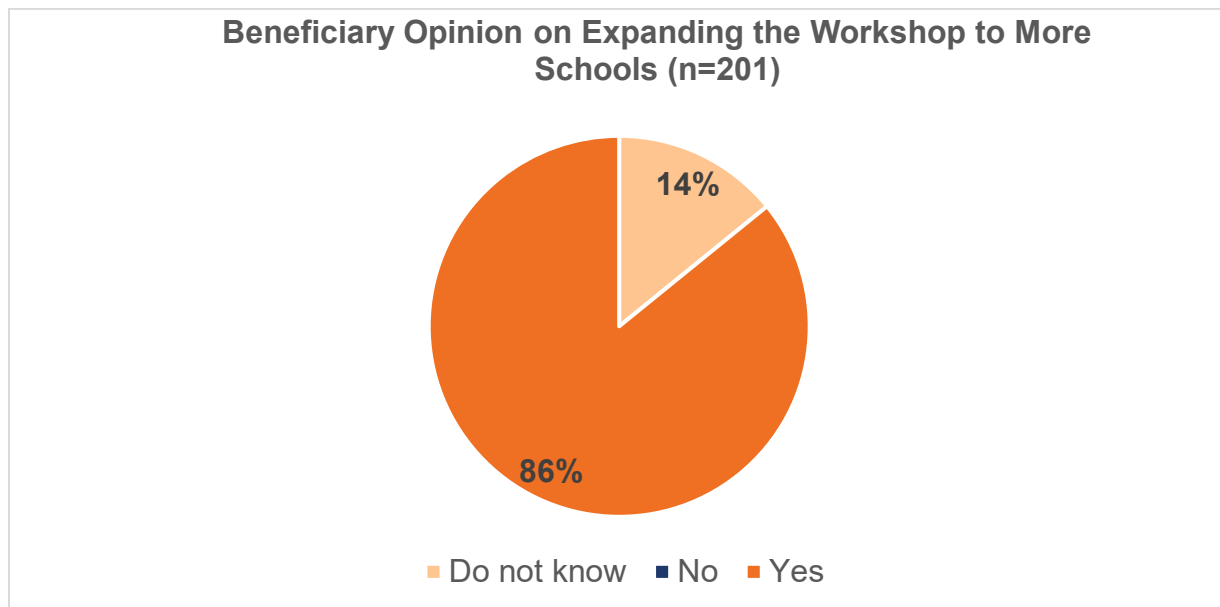
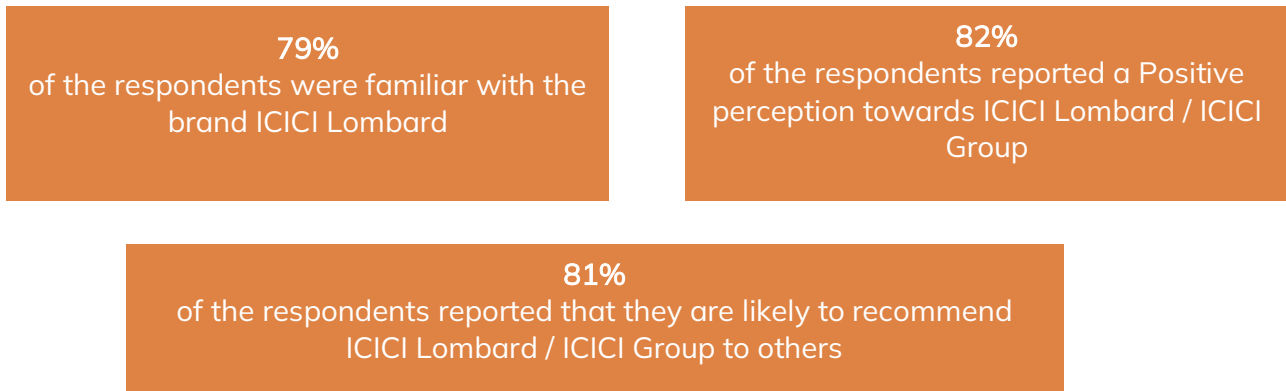


Figure 26 Beneficiary Opinion on Workshop Expansion

**Need for Refresher / Follow-Up Workshops:** All respondents (100%, n=518) expressed that refresher or follow-up workshops are important for better enforcement of road safety rules. Qualitative interactions further reinforce this finding, with parents recommending that such programmes be conducted annually to sustain awareness, particularly as children grow older and begin commuting more independently.

### 3.6. Brand Equity

ICICI Lombard's Ride to Safety strengthened the brand value of ICICI Group within the community through its various activities and the impact created in the lives of various stakeholders.



**Brand Awareness, Perception and Advocacy:** The findings indicate strong brand equity for ICICI Lombard / ICICI Group among respondents (n=201). Nearly half (49%) reported being very familiar with the brand, with an additional 30% somewhat familiar, reflecting substantial brand awareness. In terms of perception, 82% expressed a positive view and 11% reported a somewhat okay perception, with minimal negative (5%) or uncertain (2%) responses.

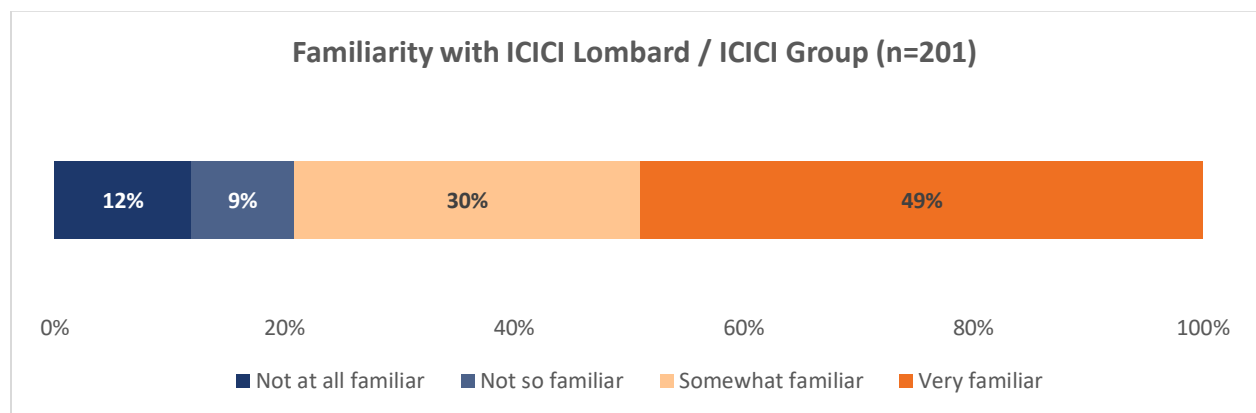
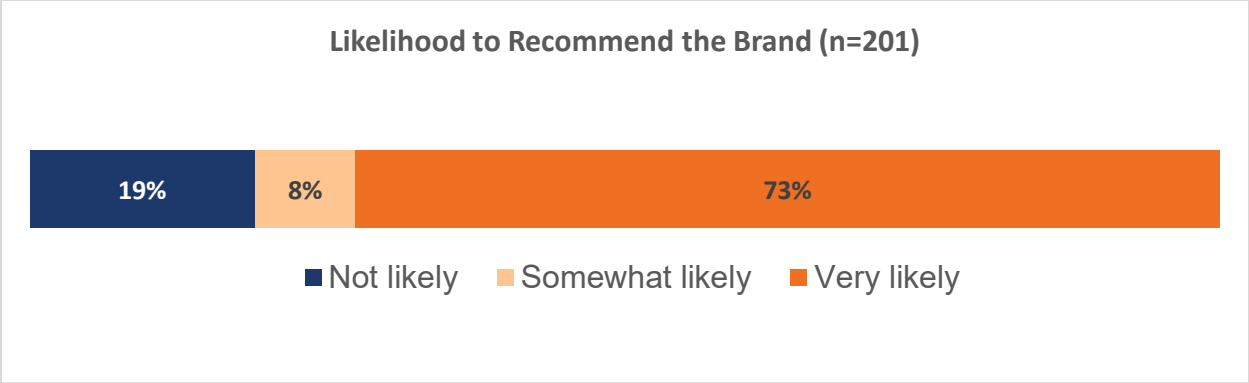
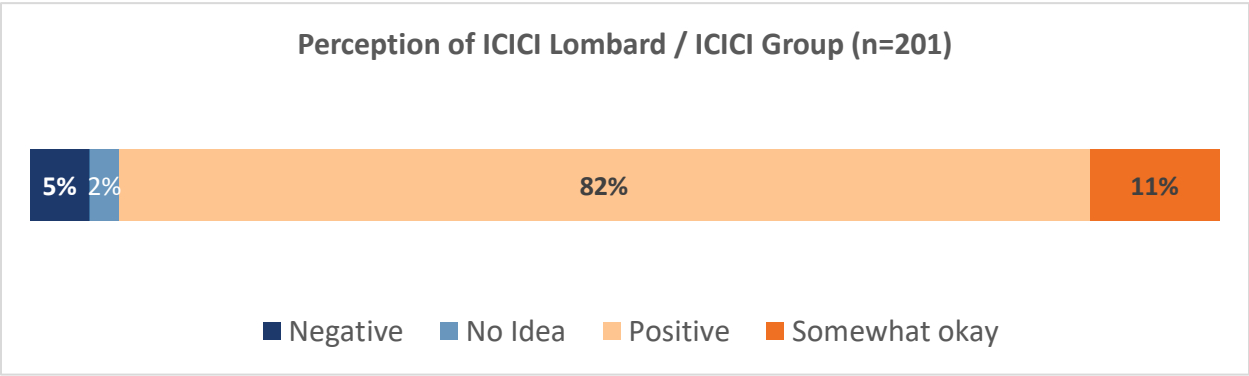


Figure 27 Brand Familiarity Among Beneficiaries



*Figure 28 Likelihood to Recommend the Brand*



*Figure 29 Brand Perception Among Beneficiaries*

Recommendation intent is high, with 73% very likely and 8% somewhat likely to recommend the brand. Overall, the combined indicators of familiarity, positive perception, and recommendation intent reflect a strong and favourable brand standing among beneficiaries.

## Chapter 4

# Social Return on Investment



## Chapter 4: SROI

Social Return on Investment (SROI) is a process and a method that quantifies the value of the social impact of projects, programmes, and policies. This helps funders to know the monetary value of the social and environmental benefits that the initiative has created. It takes standard financial measures of economic return a step further by capturing social and financial value. Here, we have computed the value based on the actual outcomes of the Ride to Safety project. The data has been sourced from the quantitative survey and other secondary references.

### INR 11.82 social value generated on investment of INR 1

Indicator	Rationale	Proxy Estimation	Source
Equitable access to road safety gear for all	Reduced expense on helmet purchase	Average retail price of a standard ISI-marked child and adult helmet in the local market	Primary Research and Secondary Research
Reduced out-of-pocket medical expenses due to lower risk of road traffic injuries	Increased helmet usage reduces the likelihood and severity of head injuries, thereby lowering medical treatment costs for accident-related injuries	Average out-of-pocket expenditure incurred by households for treatment of two-wheeler road accident injuries, based on insurance claims	Primary Research and Secondary Research
Reduction in loss of life of an earning member due to accidental death	No respondents reported any loss of life; therefore, this indicator was not applicable for analysis.	The average salary of riders who are also earning members	Primary Research
% of parents reporting a reduction in traffic challans due to improved adherence to helmet laws and traffic signals	Household savings from improved adherence to traffic safety laws	Standard Motor Vehicles Act fine amounts for helmetless riding and traffic violations in the respective city	Primary Research and Secondary Research
% of children reporting an enhanced feeling of physical safety and reduced anxiety while commuting on a two-wheeler with their parents	Improved perceived safety and reduced psychosocial stress	The price difference between commuting via a two-wheeler versus a safer alternative (school bus/auto) on a monthly and annual basis	Primary Research and Secondary Research
% of children successfully completing the workshop and demonstrating improved awareness of road safety rules	Saved cost of training and social awareness	Average fee for road safety awareness, or extra-curricular life-skills workshop per student	Primary Research

Calculation -

Social Return on Investment				
Year	FY 2023-2024	FY 2024-2025	FY 2025-2026	Average inflation rate
Inflation Rate in India	5.40%	4.60%	2.80%	4.27%
Total Input Cost	₹ 155,100,000			
Total Net Impact	₹ 1,911,202,085			
Net Present Value (NPV)	₹1,832,994,327			
SROI	11.82			

# Chapter 5

## Recommendations and Way Forward



## Chapter 5: Recommendations and Way Forward

This section covers the recommendations and the way forward for the Ride To Safety Programme. The content and execution plan of the programme were well appreciated by the beneficiary group. However, based on the response from the survey, listed below are a few recommendations:

### Programme Design

Road accident data shows that the 18–25 age group accounts for nearly 20% of total fatal road accident victims. Expanding the programme to include college students can therefore be beneficial, as many individuals begin riding two-wheelers at this stage. This recommendation was also validated by the implementing agency during key informant interviews.

Road safety hackathons can be organized across schools during National Road Safety Week to encourage student participation, innovation, and peer-led awareness on safe road practices. Such activities can also serve as a behavioural nudge for beneficiaries to actively engage with and reinforce road safety learnings.

### Programme Delivery

All respondents (100%) expressed the need for refresher or follow-up workshops. Conducting refresher sessions approximately six months after the initial training can help reinforce key learnings and improve long-term adherence to road safety practices.

Around 10% of beneficiaries suggested improving the helmet size, which was also confirmed through qualitative interactions. Providing properly sized helmets can improve comfort, safety, and consistent usage.

Social Science or PT teachers can be designated as nodal officers to address student queries and grievances and support continued engagement on road safety within schools.

# Chapter 6

## Impact Stories



## Chapter 6: Impact Stories

### A Young Safety Champion at Home



*Figure 30 Qualitative Interaction with beneficiary child*

Vihan Sunil Rajput, a student of Class 6 at Sardar Vallabhbhai Patel Vidyalay, Mumbai, attended the Ride to Safety workshop along with his father. Living close to school, Vihan frequently travels on a two-wheeler with his family. While his father was generally a careful rider, structured exposure to road safety concepts during the session strengthened the family's understanding of disciplined riding behaviour. The workshop introduced him to the importance of traffic signals, the role of traffic authorities, and the necessity of helmet usage for both riders and pillion passengers. Receiving a helmet reinforced the seriousness of the message, transforming safety from a rule into a personal responsibility.

One of the most visible outcomes of the programme has been the shift in Vihan's own behaviour. He now ensures that he wears a helmet consistently whenever travelling by bike. More importantly, he has begun taking an active role in ensuring that traffic rules are followed within his family. Whether it is paying attention to signals or ensuring helmets are worn before starting the ride, he participates consciously in the decision-making process related to safe commuting. Road safety has also become a topic of discussion at home. His father reinforces the lessons from the workshop, reminding both brothers to follow the rules taught during the session. The learning has thus moved beyond a single-day intervention and become part of daily travel habits.

**-Vihan Sunil Rajput, a student of Class 6 at Sardar Vallabhbhai Patel Vidyalay, Mumbai**

## From Awareness to Action

Mrs Madhura Kadam, parent of Shlok Kadam from MES Bhave School, Pune, participated in the Ride to Safety programme conducted at her child's school. Prior to attending the session, she had limited structured awareness of specific road safety rules and helmet regulations. Following the workshop, she gained clearer understanding of traffic signals, disciplined riding behaviour, and the importance of consistent helmet usage. What was earlier a general awareness evolved into conscious and regular practice within the household. Helmet usage became consistent among family members who commute on two-wheelers, and greater attention was given to following traffic rules. A notable change was observed in her child's behaviour. Shlok now actively reminds family members to follow traffic signals properly and adhere to safe riding practices. The learning from the session extended beyond the school premises and began influencing daily commuting habits at home. Mrs. Kadam described the information shared during the programme as comprehensive and well received within the community. She believes such initiatives play an important role in strengthening early awareness among children and promoting responsible road behaviour among families. Through structured awareness and reinforcement at home, the Ride to Safety programme contributed to embedding safer commuting practices within her family.

**-Mrs Madhura Kadam, parent of Shlok Kadam from MES Bhave School**

## Strengthening Safety Awareness at the School Level

Mrs Chandrakala, Headmaster of Government Higher Primary School (GHPS), Kurubarahalli, Bengaluru, has witnessed the impact of the Ride to Safety programme on her students firsthand. With nearly 1500–1600 students participating in the awareness sessions, the initiative reached a significant portion of the school community.

The workshop focused on traffic rules, helmet usage, and accident prevention, helping students understand the consequences of unsafe riding practices. According to her, the programme emphasized prevention rather than fear of penalties, encouraging students to adopt disciplined road behaviour consciously. Following the intervention, she observed increased awareness about helmet usage and traffic signals among students. Road safety discussions have become more frequent within the school environment, reinforcing safe commuting practices beyond the classroom.

Mrs Chandrakala considers the programme relevant and beneficial for students, noting that initiatives like Ride to Safety contribute to building a sustained culture of safety and responsibility within school communities.

**-Mrs Chandrakala, Headmaster of Government Higher Primary School (GHPS), Bengaluru**

## Leading Road Safety Awareness



*Figure 31 In-Depth Interview with Teacher of Benefeciary Schools*

Mr. J.K. Sawain, Head of Master at Sarvodaya Bal Vidyalaya, shared that the Ride to Safety programme is conducted in a highly organized manner, with advance planning, verified beneficiary lists, and structured helmet distribution in coordination with the implementing NGO and school staff. Each session engages nearly 200 parents and 200 students, where twin helmets are distributed to promote shared responsibility for safe riding. The workshops include demonstrations, videos, and focused discussions on accident prevention and disciplined road behaviour, encouraging children to influence safety practices at home.

According to Mr. Sawain, visible behavioural changes have followed the intervention. Parents arriving for school drop-offs are increasingly seen wearing helmets, and students report consistent usage within their families. The programme has continued smoothly over the years and is viewed as an important step toward building a sustained culture of road safety within the school community.

**-Mr. J.K. Sawain, Head of Master at Sarvodaya Bal Vidyalaya, Delhi**



**CSRBOX & NGOBOX**

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