

## Press Release

### **Diabetes on the Rise: ICICI Lombard's 8<sup>th</sup> edition of its Wellness Index Study Finds 1 in 6 Indians Affected, Youth Wellness in Sharp Decline**

- *Diabetes affecting 17% of Indians, emerging among the top five lifestyle ailments*
- *Gen Z declines across all dimensions, while Gen X and women show marked improvements*
- *Wellness assessed across six dimensions – physical, mental, family, social, financial, and workplace*

**Mumbai, November 14, 2025** – ICICI Lombard General Insurance, India's leading private general insurer, today released the 8th edition of its India Wellness Index study 2025 on the occasion of World Diabetes Day, November 14, 2025. The study highlights that while the nation's overall wellness score has remained **stable at 72 for the fourth consecutive year**, India continues to suffer with lifestyle diseases such as diabetes, stress and heart ailments that are silently eroding wellness across generations.

The study, conducted in partnership with Kantar, is based on a robust sample of over 2,000 respondents across 19 key urban centres, representing metros and Tier I cities across India, assessing **six dimensions of well-being – physical, mental, family, social, financial, and workplace wellness**. Findings reveal a sharp generational divide: **Gen Z has reported decline across all pillars of wellness**, while **Gen X and women show strong improvements**, underscoring shifting lifestyle patterns.

A major finding of this report is that **17% of Indians now report diabetes**, making it one of the top five ailments after stress, joint pain and high blood pressure. Diabetes is particularly prevalent among millennials and corporate employees, where sedentary lifestyles, poor dietary habits and high stress are converging to create long-term health risks.

For Indians today, Health Insurance has become more than just a policy - it's a sense of security. One in two view it as essential to their well-being, with diabetics leading the way in taking proactive ownership of their health coverage.

**Speaking on the report, Sheena Kapoor- Head Marketing, Corporate Communications & CSR, ICICI Lombard, said,** *"The 2025 Wellness Index reminds us that India's health story is changing faster than we realise. While lifestyle conditions such as diabetes remain a growing concern, the deeper insight lies in how our choices are shaping these outcomes. Younger cohorts, particularly Gen Z, are feeling the impact of erratic routines and rising stress, pushing them into early risk categories. In contrast, we see women and Gen X demonstrating a stronger, more intentional approach to personal well-being — prioritising fitness, family health, and financial protection. This shift tells us that wellness in India is increasingly anchored in everyday discipline, not episodic awareness. As we observe World Diabetes Day, the call to action is clear: move from reactive care to proactive living. Small, consistent habits — balanced eating, regular movement, mindful living — amplified by preventive health tools and comprehensive*

*insurance solutions, can truly redefine long-term well-being. At ICICI Lombard, our focus is on enabling this transition and empowering India to lead healthier, more resilient lives.”*

### **Key Findings from the 2025 Wellness Index:**

#### **Diabetes and Lifestyle Diseases:**

- **17% of Indians report diabetes**, with higher incidence among millennials and corporates
- Stress and fatigue remain dominant – **1 in 3 Indians face high daily stress** and 41% report constant tiredness.
- Indians with no heart/diabetes ailments score **79 on the Wellness Index**, compared to just **70 for those with conditions**

#### **Generational and Regional Divide in Wellness:**

- **Gen Z crisis** – Wellness declines across all pillars (physical, financial, mental, workplace, and social). Tier-1 Gen Zs most vulnerable
- **Gen X & Women improve** – Showing gains in physical fitness, financial literacy, workplace balance, and family bonding
- **Millennials rebound** – Strong growth in financial and workplace wellness, driven by higher adoption of insurance and financial planning
- **On an average, Indians face ~1.3 depression symptoms**, with fatigue and hopeless outlook most common. Vulnerability is highest among Millennials and corporate women, while Gen X and Tier-1 towns remain least affected.
- **The North zone continues to top wellness scores**, while the West remains lowest, with metros like Mumbai and Pune dragging regional average.

#### **Corporate Wellness Gap:**

- **Corporate employees lag behind overall scores**, with steep declines in physical and financial wellness, especially among women and younger cohorts
- **73% Indians believe high-pressure environments impact the heart**, however 4 in 10 frequently ignore symptoms dismissing them as stress
- **Work-life balance remains a challenge**, with guilt, exhaustion and family strain affecting 2/3rds of Indians; Corporates are struggling the most.

#### **Diet & Nutrition:**

- While **66% of Indians claim to follow a balanced diet**, most fail to reduce sugar, salt, or fat. Consistency collapses due to lack of time, motivation, or awareness
- Those who truly follow a balanced diet score **4 points higher on the Wellness Index**

#### **Insurance & Tech as Wellness Enablers:**

- **Health insurance ownership boosts overall wellness**, especially in financial and family well-being

- **A rising need for holistic insurance solutions** - People with physical conditions (like heart disease, diabetes, obesity) push for pre-existing and critical illness coverage, while those with mental health symptoms emphasize mental health cover and wellness integration.
- **Fitness tracker users score ~20 points higher** on the Wellness Index compared to non-users

**Report Link:** [https://www.icicilombard.com/docs/default-source/default-document-library/icici-lombard\\_india-wellness-index-2025.pdf](https://www.icicilombard.com/docs/default-source/default-document-library/icici-lombard_india-wellness-index-2025.pdf)

### About ICICI Lombard General Insurance Company Limited

ICICI Lombard is the leading private general insurance company in the country. The Company offers a comprehensive and well-diversified range of products through multiple distribution channels, including motor, health, crop, fire, personal accident, marine, engineering, and liability insurance. With a legacy of over 2 decades, ICICI Lombard is committed to customer centricity with its brand philosophy of 'Nibhaye Vaade'. The company has issued over 37.6 million policies, over 3.2 million claims processed and has a Gross Written Premium (GWP) of ₹ 282.58 billion for the year ended March 31, 2025. ICICI Lombard has 328 branches and 15,123 employees, as on March 31, 2025.

ICICI Lombard has been a pioneer in the industry, being the first large-scale insurance company in India to migrate its entire core systems to the cloud. With a strong focus on being digitally-led and agile, the company has introduced multiple AI-powered insurance solutions. The company's flagship insurance and wellness app, IL TakeCare, which has received over 18.4 million downloads, also offers the industry's first Face Scan feature. The company has won several prestigious awards- including the Insurance Asia, ICC Emerging Asia Insurance, ET BFSI Exceller, ET Corporate Excellence, Golden Peacock, FICCI Insurance, Assocham, Stevie Asia Pacific, and National CSR in recognition of its various initiatives. For more details log on to <https://www.icicilombard.com/>.

### For details, contact:

ICICI Lombard GIC Ltd. Rima Mane <a href="mailto:rima.mane@icicilombard.com">rima.mane@icicilombard.com</a> Tel: +91 99877 87103	Adfactors PR Om Powar <a href="mailto:om.powar@adfactorspr.com">om.powar@adfactorspr.com</a> Tel: +91 91523 86167
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