MONTHLY PRODUCT PERFORMANCE & IMPROVEMENTS REPORTS JUNE, 2026

ACKO

Contents

1. Purpose

This document is published in compliance with IRDAI regulatory requirements regarding the transparency of product performance and improvements. It provides information on Acko's product portfolio, features, and performance metrics as of June 2026. The data presented reflects the Company's commitment to policyholder transparency and regulatory adherence.

2. Section 1 - Product Identification (90 % Threshold) - YTD June 2026

Products contributing to 90% of new or renewal premium:

Name of the product	Type of Product	Line of Business	NB Premium (Amount in ₹)	RN Premium (Amount in ₹)	Total Premium (Amount in ₹)	Contribution % GWP
Acko Life Group Credit Protect (Micro Insurance Product)	Pure Risk	Group	75,091,612	-	75,091,612	12.9%
Acko Life Group Term Protect (Micro-Insurance) Product	Pure Risk	Group	-	-	-	0.0%
Acko Group Credit Shield Combi Plan	Pure Risk	Group	72,175,430	-	72,175,430	12.4%
Acko Life Group Credit Protect	Pure Risk	Group	158,397,289	-	158,397,289	27.3%
Acko Life Group Term Protect	Pure Risk	Group	220,164,103	-	220,164,103	37.9%
Acko Life Flexi Term Plan	Pure Risk	Individual	7,701,689	13,968,867	21,670,556	3.7%
Acko Life Accidental Death Benefit Rider	Pure Risk	Individual	273,343	300,579	573,921	
Acko Life Accidental Total and Permanent Disability Rider	Pure Risk	Individual	304,255	209,617	513,872	0.1%
Acko Life Critical Illness Rider	Pure Risk	Individual	781,777	849,507	1,631,284	0.3%
Acko Life Group Term Life Secure	Pure Risk	Group	30,300,765	-	30,300,765	5.2%

Please note the contribution is taken basis Gross Written Premium (GWP) of the products as on June 2026

3. Section 2 - Product Features

Name of the product	Features
Acko Life Flexi Term Plan	click to view product features
Acko Life Group Credit Protect	click to view product features

Acko Life Group Credit Protect (Micro Insurance Product)	click to view product features
Acko Life Group Term Protect	click to view product features
Acko Life Group Term Protect (Micro-Insurance) Product	click to view product features
Acko Life Group Term Life Secure	click to view product features

4. Section 3. Basic Key Documents Requirement

Documents Required — At the Time of Policy Issuance	Documents Required — At the Time of Claim
For issuance of a policy, the Company may require the following documents, information and verifications, as applicable, depending on the product, customer profile and underwriting requirements: Proposal Form and Declarations: Duly completed proposal form along with applicable declarations and questionnaires relating to health, occupation, avocation, travel and other relevant information. Identity and Age Proof: Valid documents such as PAN, Aadhaar, Passport, Driving Licence, 10th marksheet, Municipal Birth Certificate, Government Employee ID Card, or such other documents as may be accepted in accordance with applicable KYC requirements. Address Proof: Valid address proof in accordance with the applicable KYC requirements. Income / Financial Documents: Salary slips, bank statements and/or other financial documents, wherever required for financial underwriting. Photograph: Recent photograph of the customer, wherever required. Medical Reports / Information: Medical examination reports, Video Medical Examination Report (VMER), existing medical records and/or other medical information, wherever required based on the underwriting assessment. Additional Questionnaires / Documents: Medical, occupational, avocational, travel, residency and/or other relevant questionnaires, declarations or supporting documents, wherever applicable.	For details regarding the claims process and documentation requirements, customers may refer to the Claims section of the Company's website at https://www.acko.com/life/claims/

Documents Required — At the Time of Policy Issuance	Documents Required — At the Time of Claim
As part of the policy issuance process, the Company may also undertake identity, age and existence/liveliness verification through approved modes, including e-KYC, OCR/document validation, video-based verification, Video MER and/or physical verification, wherever applicable. The specific documents, information and verifications required may vary depend	

Please note the list of documents given above is an indicative list only. Some other claim documents may or may not be required at the time of policy issuance or at the time of claim — the requirement of documents depends entirely on the nature of the claim and the type of policy.

5. Section 4. Premium Disclosures (Retail/Individual Lines Only) – Before Discount price

This section describes the premium on a modal combination of different parameters (Age, Policy Term, Premium Payment Term and Sum Assured/Premium) for the products mentioned in Section A. Premium details mentioned here are for representation purpose and may change from case to case basis depending upon factors like the medical history, past policy details etc.

List of all products contributing 90% of all new business or renewal premium

Retail Products	Model Cover / Sum Insured	Age	PT	Annual Premium* (Amount in ₹)		
				FY'24	FY'25	FY'26
Acko Life Flexi Term Plan (UIN: 164N003V01)	1 Cr	*30*	*10*	*6,670*	*6,670*	*6,670*
			20	*7,850*	*7,850*	*7,850*
			30	*9,500*	*9,500*	*9,500*
		40	*10*	*11,890*	*11,890*	*11,890*
			20	*16,000*	*16,000*	*16,000*
			30	*21,020*	*21,020*	*21,020*

Note:

(i) The above rates pertain to Male, Non Smoker

(ii) There has been no increase in premium during the preceding three years.

(iii) For Group policies the rates varies as per the master policyholder

6. Section 5 - Product Performance

List of all products contributing 90% of all new business or renewal premium on year to date basis:

Products	Policies at Start of Year	New Policies Issued During Year	Premium of New Policies (Amount in ₹)	Premium of Renewals (Amount in ₹)	Renewal Proportion (%)	Cancellation Proportion (%)
Acko Life Group Credit Protect (Micro Insurance Product)	11	0	75,091,612	-	0%	-
Acko Life Group Term Protect (Micro-Insurance) Product	0	0	-	-	0%	-
Acko Group Credit Shield Combi Plan	5	0	72,175,430	-	0%	-
Acko Life Group Credit Protect	12	0	158,397,289	-	0%	0.08%
Acko Life Group Term Protect	2	0	220,164,103	-	0%	-
Acko Life Flexi Term Plan	4,598	0	7,701,689	13,968,867	64%	0.25%
Acko Life Accidental Death Benefit Rider	1,235	0	273,343	300,579	52%	0.22%
Acko Life Accidental Total and Permanent Disability Rider	1,659	0	304,255	209,617	41%	0.34%
Acko Life Critical Illness Rider	1,153	0	781,777	849,507	52%	0.49%
Acko Life Group Term Life Secure	0	2	30,300,765	-	0%	-

Note: In the case of group insurance policies, the information disclosed above is based on data at the Master Policy level.

7. Section 6 - Board Approved Policies

Sr. No	Item	Current Version (ref/date)	Previous Version 1	Previous Version 2
1	*Commission payment policy*	*Version 5.0/ 2026*	*Version 4.0/ December 2025*	*Version 2.0/ August 2024*
2	*Board Approved Product Management and Pricing Policy (BAPMPP)*	*Version. 2.0 / 2026*	*Version. 1.0 / October 2024*	-
3	*Anti-fraud policy / measures*	*Version 2.0 / April 2026*	*Version. 1.1 / July 2025*	*Version 1.0 / July 2023*