MONTHLY PRODUCT PERFORMANCE & IMPROVEMENTS REPORTS
MAY, 2026

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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 May 2026. The data presented reflects the Company's commitment to policyholder transparency and regulatory adherence.

2. **Section 1 - Product Identification (90 % Threshold) - YTD May 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	43,639,315	-	43,639,315	11.3%
Acko Life Group Term Protect (Micro-Insurance) Product	Pure Risk	Group	-	-	-	0.0%
Acko Group Credit Shield Combi Plan	Pure Risk	Group	35,790,139	-	35,790,139	9.2%
Acko Life Group Credit Protect	Pure Risk	Group	100,833,727	-	100,833,727	26.0%
Acko Life Group Term Protect	Pure Risk	Group	191,152,138	-	191,152,138	49.3%
Acko Life Flexi Term Plan	Pure Risk	Individual	5,121,345	9,466,200	14,587,545	3.8%
Acko Life Accidental Death Benefit Rider	Pure Risk	Individual	179,764	182,493	362,257	0.1%
Acko Life Accidental Total and Permanent Disability Rider	Pure Risk	Individual	193,878	157,240	351,118	0.1%
Acko Life Critical Illness Rider	Pure Risk	Individual	490,330	535,685	1,026,015	0.3%
Acko Life Group Term Life Secure	Pure Risk	Group	-	-	-	0.0%
Total			**377,400,637**	**10,341,618**	**387,742,255**	**100.0%**

Please note the contribution is taken basis Gross Written Premium (GWP) of the products as on May 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.	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
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. 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 that the list of documents provided above is indicative and not exhaustive. Additional documents may or may not be required at the time of policy issuance and/or claim processing, depending on the nature and circumstances of the claim, the type of policy and the applicable policy terms and conditions.

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 vary as per the master policyholder.

6. Section 5 - Product Performance

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	43,639,315	-	0%	-
Acko Life Group Term Protect (Micro-Insurance) Product	0	0	-	-	0%	-
Acko Group Credit Shield Combi Plan	5	0	35,790,139	-	0%	-
Acko Life Group Credit Protect	12	0	100,833,727	-	0%	0.08%
Acko Life Group Term Protect	2	0	191,152,138	-	0%	-
Acko Life Flexi Term Plan	4,396	202	5,121,345	9,466,200	65%	0.17%
Acko Life Accidental Death Benefit Rider	1,151	84	179,764	182,493	50%	0.08%
Acko Life Accidental Total and Permanent Disability Rider	1,543	116	193,878	157,240	45%	0.18%
Acko Life Critical Illness Rider	1,085	68	490,330	535,685	52%	0.26%
Acko Life Group Term Life Secure	-	-	-	-	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