



भारतीय बीमा विनियामक और विकास प्राधिकरण
**INSURANCE REGULATORY AND
DEVELOPMENT AUTHORITY OF INDIA**

Ref: IRDAI/Life/MISC/Cir/046 /03/2021

11th March 2021

To All the Insurers

Re: Obligations of Insurers in respect of Rural and Social sectors- Clarification with regard to ASHA workers and MGNREGA workers

The Authority has received requests for clarification as to whether the policies issued to persons under the occupations of ASHA workers and MGNREGA workers can be considered for social sector for compliance with Obligations mandated under IRDAI (Obligations of Insurers to Rural and Social sectors) Regulations,2015.

On consideration of the requests, it is clarified under the provisions of Regulation 7 of the IRDAI (Obligations of Insurers to Rural and Social sectors) Regulations,2015 that Accredited Social Health Activist (ASHA) workers and Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) workers may be treated as pertaining to Rural and Social Sector category.

This circular comes into force with immediate effect.

-Sd/-

(K Ganesh)
Member (Life)