

**NATIONAL INSURANCE SCHEME**



1985

**annual report**



# **NATIONAL INSURANCE SCHEME**

# **1985 ANNUAL REPORT**





**His Excellency, Cde. H. D. Hoyte, S.C.,  
President of the Co-operative Republic of Guyana**

**GUYANA NATIONAL INSURANCE SCHEME**

---



**Cde. Carl Greenidge, M.P.  
Minister of Finance**





# Contents

	PAGE
LETTER OF TRANSMITTAL	10
INTRODUCTION	11
<b>PART I</b>	
REGISTRATION OF NEW EMPLOYERS	12
DEFAULTING EMPLOYERS	14
REGISTRATION OF EMPLOYED PERSONS	15
SELF-EMPLOYED REGISTRANTS	18
REGISTRATION OF VOLUNTARY CONTRIBUTORS	19
BENEFITS:—	
LONG-TERM BENEFITS BRANCH	
Old Age Pension	20
Old Age Grant	22
Invalidity Pension	25
Invalidity Grant	27
Survivors' Pension	28
Survivors' Grant	30
Funeral Benefit	30
SHORT-TERM BENEFITS BRANCH	
Sickness Benefit	33
Sickness Benefit Medical Care	37
Maternity Benefit	38
INDUSTRIAL BENEFITS BRANCH	
Injury Benefit	40
Injury Benefit Medical Care	43
Disablement Pension	45
Disablement Grant	48
Industrial Death	52
MEDICAL ADJUDICATION OF CLAIMS	
Industrial	56
Non-Industrial	57
REHABILITATION	57
SICK VISITING	57
MEDICAL TREATMENT ABROAD	58
TRAINING	58
ESTABLISHMENT AND ORGANISATION	59
ACTUARIAL REVIEW	59
<b>PART II</b>	
INCOME AND EXPENDITURE	
Income	60
Expenditure	61
National Insurance Fund	62
AUDITED ACCOUNTS	63
<b>PART III</b>	
STATISTICAL ANNEX	73



## TABLES IN TEXT

TABLE	DESCRIPTION	PAGE
1	Movement of Defaulting Employers – 1985	14
2	Cases taken to Court – 1985	15
3	Number of Employed Registrants between ages 16 and 59 years by Age-Group and Sex – 1985	17
4	Number of Employees (Age 16 – 59 Years) Registered Annually and Average Age – 1981 – 1985	18
5	Number of Self-Employed Persons Registered Annually – 1981 – 1985	19
6	Number of Old Age Pensions granted by Age, Sex and Employment Status – 1985	20
7	Movement of Old Age Pensions – 1985	22
8	Number of Old Age Lumpsum Payments by Sex and Average Amount – 1985	22
9	Old Age Lumpsum Payments and Number of Paid and Credited Contributions – 1985	23
10	Wage-Group Distribution of Old Age Lumpsum Payments made by Sex -- 1985	24
11	Number of Old Age Lumpsum Payments made by Insured Status of Recipients and Average Amount – 1981 – 1985	24
12	Number of Invalidity Pensions awarded by Sex and Average Fortnightly Amounts – 1981 – 1985	26
13	Movement of Invalidity Pensions – 1985	27
14	Number of Invalidity Grants awarded by Sex of Recipients and Average Amounts – 1981 – 1985	28
15	Movement of Survivor's Pensions – 1985	30
16	Number of Funeral Claims paid by Sex, Insurance Status and Employment Category – 1985	31
17	Number of Funeral Claims paid – 1981 – 1985	32
18	Number of Sickness Spells not paid by Reason for Non-Payment – 1985	33
19	Number of Sickness Spells paid by Wage-Group and Sex – 1985	34
20	Number of Sickness Spells paid by Sex, Sector and Average Duration – 1985	35
21	Number of Sickness Spells paid, Average Duration and Percentage arising from Sugar Sector – 1981 – 1985	35
22	Distribution of Sickness Benefit Medical Care Claims by Sex and Sector – 1985	36
23	Percentage Distribution of Sickness Medical Care Expenditure by Type of Care – 1985	37
24	Distribution of Maternity Cases by Wage-Group – 1985	38
25	Number of Maternity Cases paid and Average Duration – 1981 – 1985	38
26	Number of Injury Spells paid by Sex and Sector – 1985	39
27	Average Duration of Injury Spells by Sex and Sector – 1985	40
28	Number of Injury Spells paid by Sex and Wage-Group – 1985	41
29	Number of Injury Spells paid, Percentage arising from Sugar Sector and Average Duration of Spells – 1981 – 1985	41
30	Injury Benefit Medical Care Claims by Sex and Sector – 1985	42
31	Percentage Distribution of Injury Benefit Medical Care Cost – 1985	43
32	Injury Benefit Medical Care Cost by Sector and Type of Care (Percentage-Wise)	43
33	Number of Disablement Pensions by Sex, Sector and Percentage of Disability – 1985	44
34	Number of Disablement Pensions by Nature of Disability and Location of Injury – 1985	45
35	Number of Disablement Pensions Awarded annually – 1981 – 1985	46
36	Movement of Disablement Pensions – 1985	47



## GUYANA NATIONAL INSURANCE SCHEME

---



37	Number of Disablement Grants paid by Sex and Sector – 1985	48
38	Disablement Grants by Nature and Location of Injury – 1985	49
39	Number of Disablement Grants by Percentage of Disability, Sex and Sector – 1985	50
40	Number of Industrial Death Pensions by Nature of Injury and Condition of Award – 1985	51
41	Movement of Industrial Death Pensions – 1985	53
42	Cases placed before Medical Board (Industrial) 1981 – 1985	55
43	Visits made by Nurses/Sick Visitors – 1981 – 1985	56



## Letter of Transmittal

14th July, 1986

Comrade Carl Greenidge,  
Minister of Finance  
Ministry of Finance,  
Main Street,  
GEORGETOWN.

Dear Comrade Minister,

I have the honour to submit to you the Annual Report on the activities of the National Insurance Board together with the accounts as certified by the external Auditors for the year 1985.

During the year under review, the total income of the Scheme amounted to \$159.7M. This represented an increase of approximately 13% when compared with the income for the previous year. The increase was due mainly to an increase in Investment Income of approximately \$18M.

Expenditure on Benefits for the year was \$19.8M which was 5.5% more than the amount paid during 1984.

Administrative expenses increased by \$3.5M during 1985 when compared with corresponding figures for the previous year. This increase was due primarily to the increase in salaries of staff of approximately \$2.2M which was paid in 1985 but which related to the period 1.1.84 to 31.12.85.

The surplus for the year amounted to \$129.2M.

The National Insurance Fund stood at \$830.7M as at December 31, 1985.

Yours co-operatively,  
NATIONAL INSURANCE – GUYANA

.....  
R.A. Charles  
General Manager





## Introduction

The 17th Annual Report of the National Insurance Board — Guyana is here presented in accordance with Section 36 1(a) of the National Insurance and Social Security Act, Chapter 36:01 of the Laws of Guyana.

<sup>a</sup> This Report summarises the activities of the Board during the year 1985 and also allows for comparison with those of previous years.

The Report is divided into three parts —

Part I gives the activities of the Board as they relate to insured persons and benefit claims, Part II gives an account of the financial state of the Scheme and the National Insurance Fund and Part III contains a collection of Statistical Tables which may be useful in the analysis of Part I.



## PART I REGISTRATION OF NEW EMPLOYERS

During the year 1985, two hundred and ninety-seven employers were registered with the Scheme. There were 4 other registrations which came about as a result of change of name of entities which previously existed and, as such, could not be classified as new enterprises.

Of the 297 new employers, 253 or 85% approximately were small scale employers i.e. employers with a maximum of 10 employees. Of the remaining 44 employers, 23 employed between 11 and 20 persons each, 17 employed between 21 and 50 persons each, 2 employed between 51 and 100 persons each and 2 had 100 or more employed persons each.

The distribution by industry shows that 184 or 62% approximately of the new employers entered the "Services" sector with the "Personal Services" sector alone absorbing 134 or approximately 45%. Of the remainder, 32 or 11% approximately entered the "Construction" sector, 30 or 10% approximately entered the "Agriculture and Forestry" sector, 25 entered the "Manufacturing" sector, 16 entered the "Transport, Storage and Communication" sector, 7 engaged in "Mining and Quarrying" and 3 went into "Commerce".

The total number of employers who were registered during the previous year, 1984, was 325. Therefore, the 1985 figure represents a decrease of approximately 9% relative to that of 1984.

A further comparison of the figures for 1985 with those of the previous year reveals that there were increases in the number of employers entering the "Transport, Storage and Communication" and "Services" sectors while the "Manufacturing", "Commerce" and "Agriculture" sectors all recorded decreases.

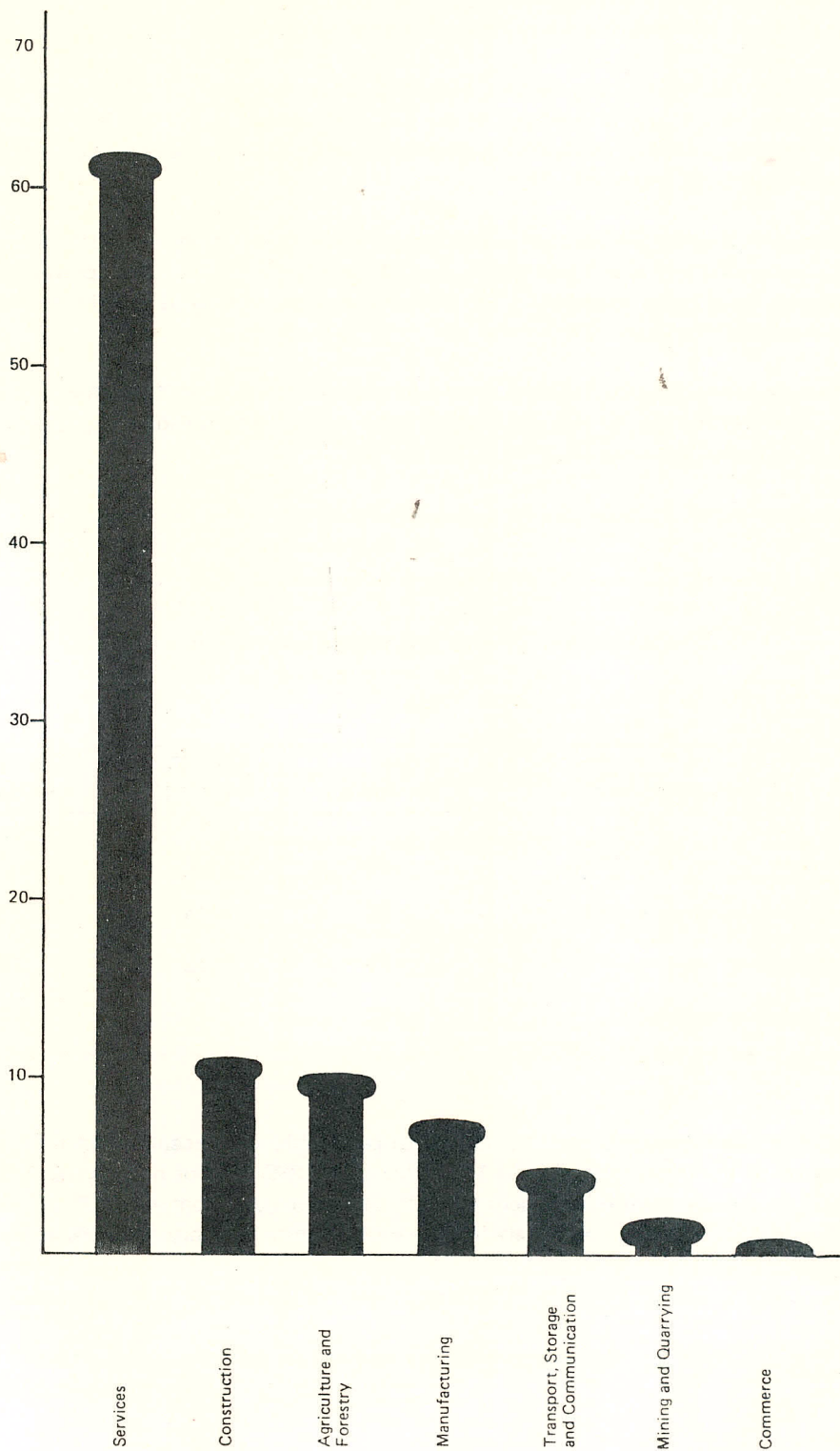
The new entrants brought the total number of employers registered as at the end of 1985 to 14,108. Several of these businesses have since ceased operations for various reasons. The number found to have ceased business as at the end of 1985 was 3,925. The effective number of employers on roll as at 31.12.85 was therefore 10,000 approximately.

The Table A, in the Annex, gives the number of employers registered during 1985 classified by type of industry and size (number of employees), while Figure 1 illustrates this graphically.





Figure I  
Distribution of Employers Industry-wise - 1985





## DEFAULTING EMPLOYERS

During the year under review, the organisation through its compliance arm dealt with 295 matters in respect of non-payment, under-payment and over-payment of contributions.

There were 63 cases of non-payment of contributions which were identified during the year. The number of such cases which were outstanding at the end of the previous year was 75. Thus the number of cases which were available for processing during the year was 138. Seventy-one cases were processed and the remaining 67 were outstanding as at 31.12.85.

In the category of under-payment of contributions, fourteen (14) cases were identified during 1985. This number, when added to the 14 cases which were outstanding at the end of the previous year brought the number of such cases to be processed to 28. Sixteen cases were processed and the remaining 12 were outstanding at the end of the year.

In the over-payment category, 93 cases were outstanding at the end of 1984. One hundred and fifty-six cases were identified during the year. Of the 249 cases which were available for processing, 208 were processed and 41 remained unprocessed at the end of the year.

The Movement of Defaulting employers is shown in Table 1 below.

**TABLE 1**  
**MOVEMENT OF DEFAULTING EMPLOYERS**

DESCRIPTION	1985		
	NON-PAYMENT	UNDER-PAYMENT	OVER-PAYMENT
Cases brought forward from 1984	75	14	93
Cases identified/received in 1985	63	14	156
Cases processed in 1985	71	16	208
Cases outstanding at 85-12-31	67	12	41

There was a significant reduction in the number of cases which were identified in 1985 as compared with 1984, in each of the three categories. In 1984, there were 230 cases of non-payment, 53 of under-payment and 331 of over-payment of contributions. The reductions therefore were 73% approximately in the non-payment category, 74% approximately in the under-payment category and 53% approximately in the over-payment category.





There were 11 criminal and 3 civil cases which were taken before the Courts during 1985. Judgement was given in favour of the National Insurance Board in 4 of these cases — 3 criminal and 1 civil. Eight of the criminal cases were withdrawn for various reasons. The remaining 2 civil cases were still pending. This is shown in the Table 2 below.

**TABLE 2**  
**CASES TAKEN TO COURT**  
**1985**

DESCRIPTION	CRIMINAL	CIVIL
Number of Cases taken to Court	11	3
Number of Cases in which Judgment was given	3*	1*
Number of Cases withdrawn	8	—
Number of Cases outstanding at end of year	—	2

\* Judgment was given in favour of the Board

**REGISTRATION OF EMPLOYED PERSONS**

A total of 12,574 employed persons were registered during 1985. Of this total, 7,934 were males and 4,640 were females.

Seven hundred and seventy-eight of the registrants were under 16 years and 44 were 60 years and over.

A distribution of the new registrants by marital status reveals that 10,929 or approximately 87% were single, 1,246 or 10% approximately were married and the remaining 399 or approximately 3% were either widowed, divorced, separated or common-law spouses.

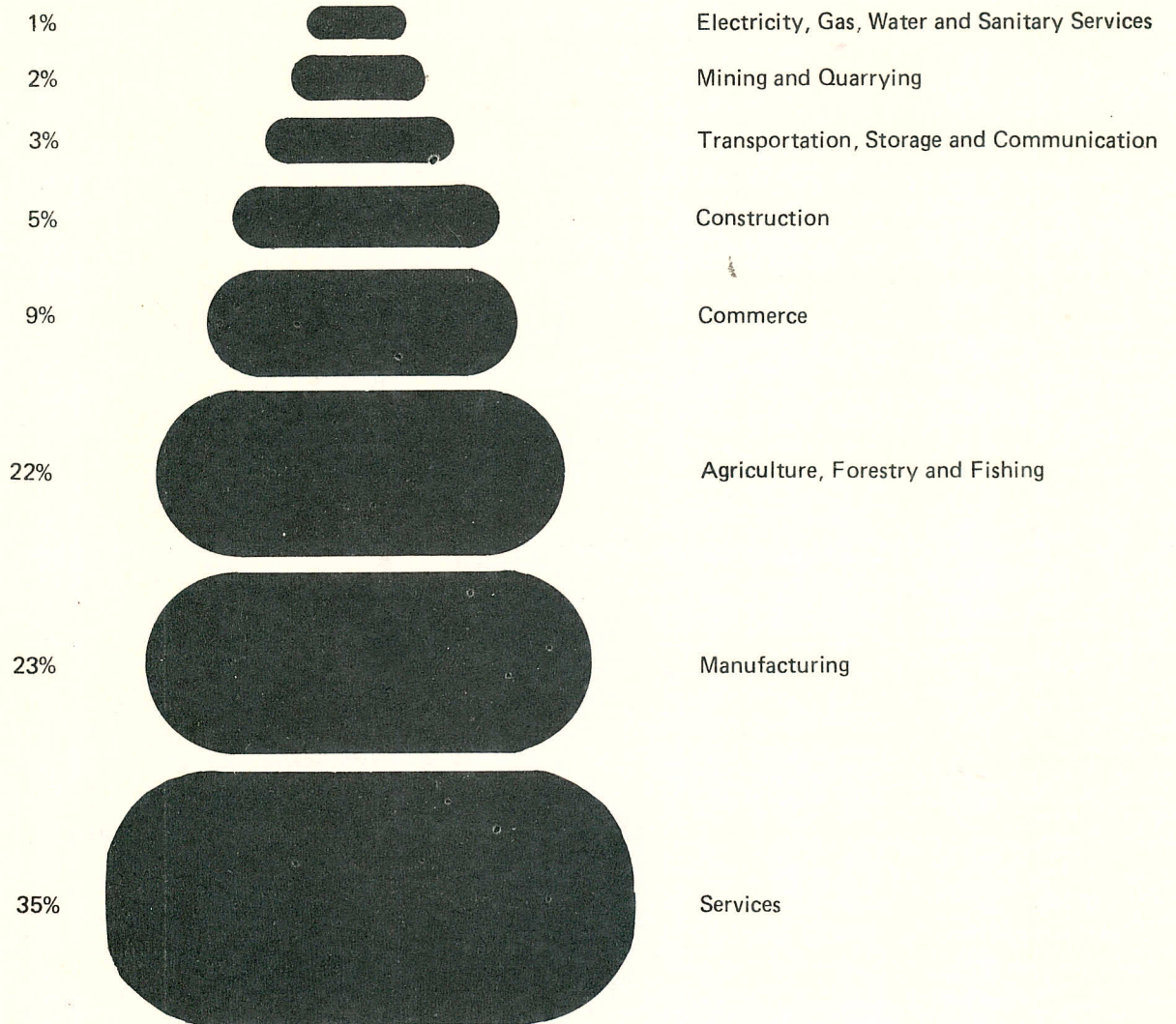
Table B in the Annex shows the new registrants classified by age-group, sex and marital status.

An analysis by Industry reveals that 4,476 or approximately 35% of the newly employed persons entered the "Services" sector, 2,858 or approximately 23% entered "Manufacturing", and "Agriculture" absorbed 2,734 or approximately 19%. The "Commerce", "Transport", "Storage and Communication", "Mining and Quarrying" and "Construction" industries accounted for the remaining 23%.

Table C in the Annex classifies these registrants by Industry and Sex, while Figure 2 illustrates the Industrial distribution graphically.



Figure II



Distribution of Employees Industry-wise - 1985





There were 11,752 persons whose ages ranged from 16 to 59 years. This number comprised 7,312 males and 4,440 females. The age distribution shows that 9,849 or 84% approximately were in the age-group (16 – 24) years, 1,516 or approximately 13% were in the age-group (25 – 39) years, 264 or approximately 2% in the age-group (40 – 49) years and 123 or 1% approximately were in the age-group (50 – 59) years. This is shown in the Table 3 below.

**TABLE 3**  
**NUMBER OF EMPLOYED REGISTRANTS BETWEEN AGES 16 AND 59 YEARS**  
**BY AGE-GROUP AND SEX**  
**1985**

AGE-GROUP	MALES	FEMALES	MALES AND FEMALES
16 – 19	4,918	1,869	6,787
20 – 24	1,623	1,439	3,062
25 – 29	368	479	847
30 – 34	141	243	384
35 – 39	106	179	285
40 – 44	46	108	154
45 – 49	50	60	110
50 – 54	34	40	74
55 – 59	26	23	49
<b>TOTAL</b>	<b>7,312</b>	<b>4,440</b>	<b>11,752</b>



The overall average age of these registrants was 21 years with the average age for males being 20 years and that for females 23 years.

The number of employees between the ages of 16 and 59 years who were registered during the previous year was 12,658, which was 906 or approximately 7% more than those registered in 1985. A comparison of the number of registrants during the period 1981 – 1985 is allowed in the Table 4 below.

**TABLE 4**  
**NUMBER OF EMPLOYEES (AGE 16 – 59 YEARS) REGISTERED**  
**ANNUALLY AND AVERAGE AGE**  
**1981 – 1985**

DESCRIPTION	YEAR				
	1981	1982	1983	1984	1985
Males	9,265	7,416	6,663	7,971	7,312
Average Age	20	21	20	20	20
Females	5,864	5,138	4,279	4,687	4,440
Average Age	23	24	22	23	23
Males and Females	15,129	12,554	10,942	12,658	11,752
Average Age	21	22	21	21	21

An examination of the above table reveals that, the average age of the employed registrants has been relatively stable over the period shown and also that there has been some degree of statistical stability in the annual number of registered employees.

The 1985 entrants brought the total number of employed persons registered as at the end of 1985 to 377,673.

The estimated number of active employees as at 31.12.85 however was approximately 137,000

#### SELF-EMPLOYED REGISTRANTS

A total of 344 self-employed persons were registered during 1985. Of this total, 277 or approximately 81% were males and 67 or approximately 19% were females.

An analysis by age shows that 123 or approximately 36% of the registrants were in the age-group (16 – 30) years, 156 or 45% approximately in the age-group (31 – 45) years and 65 or approximately 19% in the age-group (46 – 60) years.

The average age of the male entrants was 35 years and that of the females, 38 years. The overall average age was 35 years approximately.



## GUYANA NATIONAL INSURANCE SCHEME



The analysis by marital status reveals that 69% of the males were married, 27% were single and the other 4% were distributed among the categories of divorced, separated, common-law and widowed. The corresponding percentages for females were 34, 40 and 26 respectively.

Table D in the Annex shows the self-employed registrants classified by age-group, sex and marital status.

The distribution, industry-wise, shows that 130 or approximately 38% of the new registrants entered the "Wholesale and Retail Trade" sector, 66 or approximately 19% joined the "Manufacturing" sector, 82 or 24% approximately entered the "Services" sector and 25 or 7% approximately were absorbed in the "Agriculture" sector. The "Construction" and "Transportation" sectors accounted for 28 and 12 new registrants respectively. One person entered the "Mining" sector (mineral mining) during the year.

Table E in the Annex shows the self-employed registrants classified by Industry and Sex.

The number of persons registered during 1985 as self-employed represents a decrease of approximately 10% when compared with the figure for 1984. The number of new entrants in 1984 was 382. A comparison of the number of self-employed persons registered over the 1981 – 1985 period is allowed in Table 5 below.

**TABLE 5**  
**NUMBER OF SELF-EMPLOYED PERSONS REGISTERED ANNUALLY**

**1981 -- 1985**

DESCRIPTION	YEAR				
	1981	1982	1983	1984	1985
Males	431	412	231	308	277
Females	123	119	68	74	67
Males and Females	554	531	299	382	344

An examination of the above table reveals that there is an overall decreasing trend in the annual number of self-employed registrants during the period 1982 – 1985.

The new entrants during 1985 brought the total number registered as self-employed persons at the end of the year to 10,315.

### REGISTRATION OF VOLUNTARY CONTRIBUTORS

During 1985, three persons made application to become voluntary contributors. Only one was issued with a certificate of voluntary insurance and was allowed to contribute in wage-group X. The remaining 2 persons were not issued with certificates of voluntary insurance because of their non-conformity with the required Regulations.



At the end of 1985, the total number of active voluntary contributors was 4. Three were females of ages 51 years, 57 years and 59 years; of whom two contributed in wage-group X and one in wage-group V. The male, who was 56 years of age, contributed in wage-group X.

The total number of persons who were issued with certificates of voluntary insurance from the inception of the Scheme to the end of 1985 was 725.

**LONG TERM BENEFITS BRANCH**

**OLD AGE PENSION**

During the year, a total of 981 Old Age pensions were awarded. Seven hundred and ninety-eight of these awards were made to males and 183 to females.

The distribution of the new pensioners by employment category shows that 960 were employed persons and 21 were self-employed. The latter group comprised 20 males and 1 female.

The ages of the 981 new pensioners ranged from 60 years to 73 years. The range for males was 60 years to 73 years, and that for females, 60 years to 64 years.

An analysis by age reveals that the age-group (60 – 64) years accounted for 951 or approximately 97% of the cases. Within this group, the ages 60 and 61 years accounted for 643 or 66% and 217 or 22% respectively, a total of 860 or approximately 88% of the new pensioners. The age-group (65 – 69) years accounted for 24 persons while the remaining 6 were in the (70 – 74) years age-group. This is shown in Table 6 below.

**TABLE 6**  
**NUMBER OF OLD AGE PENSIONS GRANTED BY AGE-GROUP**  
**AND EMPLOYMENT STATUS**

1985

AGE GROUP	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
60 – 64	750	182	932	18	1	19	768	183	951
65 – 69	23	—	23	1	—	1	24	—	24
70 – 74	5	—	5	1	—	1	6	—	6
TOTAL	778	182	960	20	1	21	798	183	981



## GUYANA NATIONAL INSURANCE SCHEME

---



The overall average age of the pensioners was 61 years. The averages for males and females were approximately 61 and 60 years respectively.

The new pensioners qualified, on the average, with approximately 826 contributions. Approximately 72% of the contributions were paid by or on behalf of them, while the remaining 28% approximately were credited contributions awarded to them in accordance with the Regulations.

A distribution of the contributions by sex of contributor shows that males were awarded pensions based on an average of 839 paid and credited contributions of which thirty percent (30%) were credited contributions. The corresponding figures for females were 768 paid and credited contributions with 22% being credited contributions.

Table F in the Annex gives the number of Old Age pensions granted by age, sex and contributions paid and credited.

It can be noted that while the males qualified with an average number of contributions higher than that of the females, they paid, both absolute and percentage-wise, less contributions than the females. These percentages for males and females were 70 and 78 respectively.

There were 1,052 Old Age pensions awarded during the year 1984. The 1985 figure of 981 therefore represents a 7% decrease in the number of awards made.

The number of Old Age pensions which were in payment at the end of 1984 was 10,051. This figure comprised 8,345 males and 1,706 females. The average fortnightly rate was \$39.05.

During the year under review, 798 males and 183 females were granted pensions at an average fortnightly rate of \$53.45. Two hundred and forty-six pensions were terminated during the year due to the demise of the recipients. The deaths comprised 229 males and 17 females. The average fortnightly rate of the pensions which ceased was \$37.18.

At the end of 1985, the number of pensioners on roll was 10,786 comprising 8,914 males and 1,872 females. The average fortnightly amount of the pension was \$40.40 approximately.



The Movement of Old Age pensions during 1985 is shown in Table 7 below

**TABLE 7**  
**MOVEMENT OF OLD AGE PENSIONS**  
**1985**

DESCRIPTION	MALES	FEMALES	MALES & FEMALES	AVERAGE FORTNIGHTLY AMOUNT \$
Pensions in Payment at beginning of Year	8,345	1,706	10,051	39.05
Pensions Granted during year	798	183	981	53.45
Pensions terminated during Year	229	17	246	37.18
Pensions in Payment at the end of the Year	8,914	1,872	10,786	40.40

The number of pensioners on stream as at 85-12-31 classified by age, sex and employment status is shown in Table G in the Annex.

**OLD AGE GRANT**

One hundred and seventy-two old age lump sum payments were granted during 1985. The recipients comprised 126 males and 46 females. None of the persons who received this benefit was self-employed. The Table 8 below displays the number of lump sums granted.

**TABLE 8**  
**NUMBER OF OLD AGE LUMP SUM PAYMENTS BY SEX AND**  
**AVERAGE AMOUNT**

**1985**

DESCRIPTION	MALES	FEMALES	MALES AND FEMALES
Number of Persons	126	46	172
Percentage	73	27	100
Average Amount (\$)	731.00	408.00	645.00





The overall average amount of the grants was \$645.00. The average amount paid to males was \$731.00, while that paid to females was \$408.00.

On the average, the recipients of this benefit had approximately 530 paid and credited contributions with almost 51% being credited contributions. A study of the contribution spread, by sex, reveals that males obtained the benefit with an average of about 531 paid and credited contributions of which 52% approximately were credited. The corresponding figures for females were 525 paid and credited contributions with 50% being credited. See Table 9 below.

**TABLE 9**  
**OLD AGE LUMP SUM PAYMENTS AND NUMBER OF PAID AND**  
**CREDITED CONTRIBUTIONS**

1985			
DESCRIPTION	MALES	FEMALES	MALES AND FEMALES
Number of Recipients	126	46	172
Number of Contributions Paid	32,424	12,047	44,471
Average Per Insured Person	257	262	259
Number of Contributions Credited	34,512	12,100	46,612
Average Per Insured Person	274	263	271
Total Contributions paid and Credited	66,936	24,147	91,083
Average Per Insured Person	531	525	530

The ages of the recipients of these lump sum payments were within the range 60 years to 78 years. The age-group (60 – 63) years accounted for 128 or 74% of the recipients while the remaining 44 cases were dispersed among the other years of age. The average age of this population was 63 years. The average for males was 63 years, while that for females stood at 62 years. Table H in the Annex shows the number of Old Age grants classified by age and sex.

An analysis of the wage-group distribution shows that the wage-group 1 had 20% of the lumps sums incident thereon, the wage-groups II, III and IV accounted for 9%, 12% and 12% respectively, the wage-group V accounted for 32% and the wage-group VI, 6%. Only 3% of the payments were made in wage-group VII and 6% in wage-group X. No payment was made in wage-group IX and only 1 was paid in the wage-group VIII.



This is shown in the Table 10 below.

TABLE 10  
WAGE-GROUP DISTRIBUTION OF OLD AGE LUMP SUM PAYMENTS  
MADE BY SEX  
1985

DESCRIPTION	WAGE-GROUP										TOTAL
	I	II	III	IV	V	VI	VII	VIII	IX	X	
Males	13	11	17	14	49	8	3	1	—	10	126
Percentage	10	9	14	11	39	6	2	1	—	8	100
Females	21	4	4	6	7	2	2	—	—	—	46
Percentage	46	9	9	13	15	4	4	—	—	—	100
Males & Females	34	15	21	20	56	10	5	1	—	10	172
Percentage	20	9	12	12	32	6	3	—	—	6	100

*Additional analysis  
Pensions  
paid  
according  
to Ann Ins  
Scheme  
during  
1989.*

A further analysis of the above table shows that, in the case of males, 39% of them were paid in wage-group V while the remaining wage-groups had percentages ranging from 1 to 14. Females, on the other hand, had 46% of their payments made in wage-group 1 while the wage groups II to VII had payments ranging from 4% to 15%.

The number of persons who received lumpsum payments in 1984 was 239. The 1985 figure of 172 therefore represents a decrease of approximately 28%.

The Table II gives the number of Old Age lump sum payments made annually over the period 1981 to 1985 and the average annual amounts.

TABLE 11  
NUMBER OF OLD AGE LUMP SUM PAYMENTS MADE BY INSURED STATUS  
OF RECIPIENTS AND AVERAGE AMOUNT  
1981 -- 1985

DESCRIPTION	1981	1982	1983	1984	1985
Employed	109	229	229	239	172
Self-employed	2	3	11	—	—
Total	111	232	240	239	172
Average Amount (\$)	451.00	478.00	540.00	606.00	645.00





The Table shows that in 1982 the number of lump sum payments made was more than twice that of 1981. During the period 1982 to 1984 however the number of payments made annually remained relatively stable. The decrease experienced in 1985 was significant and is expected to continue for a few more years to come.

The average annual amounts rose steadily over the period in question. The 1985 average was about 1.4 times that of 1981.

### INVALIDITY PENSION

The number of Invalidity pensions awarded during the year was 80. The pensions were granted to 66 males and 14 females, one of whom was in the self-employed category.

The age distribution of these new pensioners shows that 34 or 42% approximately were in the age-group (55 – 59) years and 21 or 26% approximately were in the age-group (50 – 54) years. Nine pensions were awarded to persons between the ages of 45 years and 49 years, eleven to persons between 40 and 44 years and three to persons in the age-group (35 – 39) years. There was one new pensioner in each of the age groups (30 – 34) years and (25 – 29) years.

The wage-group distribution shows that 47 or 59% approximately of the new pensions were paid in wage-group X. Four pensions were paid in wage-group IX, one in wage-group VIII, 9 in wage-group VII and 4 in wage-group VI. Wage-group V accounted for 11 pensions, wage-group IV for 3 and wage-group 1 for 1.

An examination of the number of paid and credited contributions on which the pensions were based reveals that, on the average, each new pensioner had approximately 698 contributions. Of this number, approximately 603 or 86% were paid contributions and 95 or 14% were credited contributions.

The average fortnightly amount of the pension was \$88.47 with the range being from \$38.61 to \$107.83 per fortnight.

Seventy-three pensions were awarded in 1984 at an average fortnightly amount of \$70.01. In 1985, there were increases in both the number of pensions awarded and the average fortnightly amount paid of approximately 10% and 26% respectively.



Table 12 below shows the number of Invalidation pensions awarded annually during the period 1981 – 1985.

**TABLE 12**  
**NUMBER OF INVALIDITY PENSIONS AWARDED BY SEX AND AVERAGE**  
**FORTNIGHTLY AMOUNTS**  
**1981 – 1985**

DESCRIPTION	1981	1982	1983	1984	1985
Males	16	34	105	58	66
Females	3	4	42	15	14
Males and Females	19	38	147	73	80
Average Fortnightly Amounts (\$)	37.87	53.09	69.27	70.01	88.47

The above table shows that, with the exception of the figure for 1983, the number of pensions awarded annually has been steadily increasing over the period under consideration. The annual average fortnightly amounts paid also show an increasing trend.

At the beginning of the year, there were 194 pensions being paid to 149 males and 45 females. During the year, 80 new pensions came into existence and 36 were terminated. These terminations were due to the death of 9 pensioners and the attainment of age 60 years by the other 27. At the end of 1985, therefore, there were 238 pensioners on roll. Of this number, 188 were males and 50, females.





The table 13 below shows the Movement of the Invalidation pensions during 1985.

**TABLE 13**  
**MOVEMENT OF INVALIDITY PENSIONS**  
**1985**

DESCRIPTION	MALES	FEMALES	MALES & FEMALES	AVERAGE FORTNIGHTLY AMOUNT (\$)
Pensions in payment at beginning of Year	149	45	194	67.97
Pensions granted during the Year	66	14*	80	88.47
Pensions terminated during the Year by:				
(a) attaining age 60 years	19	8	27	68.40
(b) death	8	1	9	72.09
Pensions in payment as at 31.12.85	188	50	238	74.66

\* Includes one self-employed person

An examination of the above table reveals that there was an increase of approximately 10% of the average fortnightly amount of the pensions which were in payment at the beginning of the year relative to those which were in payment at the end of the year.

Table 1, in the Annex, classifies the number of Invalidation pensions awarded during 1985 by the sex of the pensioners and the number of contributions on which payments were based for each year of age.

**INVALIDITY GRANT**

During the year 1985, three (3) Invalidation grants were awarded. The recipients, two males and one female, were all in the employed category.

The age distribution shows that the two males were 48 years and 57 years whilst the female was 44 years old.

The distribution by wage-group shows that payments to the two males were made in wage-group VI and that to the female in wage-group X.



The average amount of the grants awarded was \$288.00 approximately. The grants were based on an average number of approximately 169 paid and credited contributions.

The number of Invalidity grants awarded during 1984 was 4.

Table 14 below shows the number of invalidity grants awarded and the average amounts paid annually over the period 1981 – 1985.

**TABLE 14**  
**NUMBER OF INVALIDITY GRANTS AWARDED BY SEX OF RECIPIENTS AND**  
**AVERAGE AMOUNTS**  
**1981 – 1985**

DESCRIPTION	1981	1982	1983	1984	1985
Males	33	24	25	4	2
Females	11	6	3	—	1
Males and Females	44	30	28	4	3
Average Amounts	\$625.00	\$410.00	\$419.00	\$375.00	\$288.00

The table above reveals that, over the given period, the number of grants awarded annually has been steadily decreasing. The reduction between 1983 and 1984 was very significant and could be attributed to an increasing number of persons qualifying for the invalidity pension rather than the lumpsum, due to the modification of the conditions surrounding the award of the pension which was made in 1981.

Table J in the Annex, gives the number of Invalidity lump sums awarded, the number of contributions on which the lumpsums were based and the amount of the lump sums paid by each year of age.

### **SURVIVORS' PENSION**

During the year, 179 survivors' pensions and 3 annuities were awarded. The recipients were all females.

Of the 179 pensions awarded, 18 were to widows who had in their care children of the deceased and 161 to widows who were over the age of 45 years at the time of death of the insured persons.

The annuities were paid to a mother aged 93 years, a sister aged 69 years and a widow aged 44 years. They received payments totalling \$29.36 per week.

The widows who qualified because they had children of the deceased in their care had 29 children among them. The age distribution of these children showed that their ages ranged from 7 years to just below 18 years, with the average age being 13 years approximately.



## GUYANA NATIONAL INSURANCE SCHEME

---



The age-range of the 18 widows was from 35 years to 57 years. Seven of those widows were under 45 years. The remaining 11 were 45 years and over and would have qualified for the pension even if they had no children. The average age of those 18 widows was 46 years approximately.

The remaining 161 widows, who qualified for the pension solely because they were 45 years or over at the time of death of the insured persons, were in the age range 45 years to 77 years. Their average age was 61 years approximately.

The distribution by wage-group shows that 174 or approximately 97% of the widows were paid pensions based on wage-groups I to VI. Wage-group V alone accounted for 92 or approximately 52% of the number of payments. The remaining five persons were paid in wage-group X. No pension was paid in wage-groups VII, VIII and IX.

The average weekly payment of the pensions was approximately \$11.00. On average, the widows with children received \$15.29 per week while those over 45 years of age were paid \$10.52 per week.

At the end of 1984 there were 416 pensions in payment. These pensions were being paid to 77 widows who had the care of children, 337 widows who were over 45 years of age and 2 persons who were otherwise qualified.

The number of pensions which were awarded during the year was 179. No pension terminated during the year.

At the end of the year therefore there were 595 pensions which were in payment. The recipients of those pensions were distributed as follows:— 95 were to widows who had the care of children, 498 were to widows who were over 45 years old, 1 was to a widower and the other to a widow who was an invalid.



The Table 15 below shows the movement of survivors' pensions during 1985.

TABLE 15  
MOVEMENT OF SURVIVORS' PENSIONS  
1985

DESCRIPTION	WIDOWS WITH CARE OF CHILDREN	AVERAGE WEEKLY AMOUNT (\$)	WIDOWS OVER 45 YEARS	AVERAGE WEEKLY AMOUNT (\$)	PERSONS OTHERWISE QUALIFIED	AVERAGE WEEKLY AMOUNT (\$)	TOTAL	AVERAGE WEEKLY AMOUNT (\$)
Pensions in payment at the beginning of the year	77	10.39	337	9.55	2	6.08	416	9.68
Pensions awarded during the year	18	15.29	161	10.52	—	—	179	11.00
Pensions terminated by:								
(a) re-marriage	—	—	—	—	—	—	—	—
(b) Death	—	—	—	—	—	—	—	—
Pensions in payment as at 85- 12-31	95	11.32	498	9.86	2	6.08	595	10.08

Table K in the Annex gives the number of Survivor's pensions awarded by age-group and conditions under which pensions were awarded.

#### SURVIVORS' GRANT

Four Survivor's grants were awarded during 1985. The recipients were all widows who qualified because they were at least 45 years old at the time of death of the insured persons and were being maintained by the deceased.

The ages of these widows ranged from 45 to 71 years. Their average age was 60 years approximately.

The average amount of the grants paid was \$621.00 approximately. The amounts ranged from \$135.00 to \$915.20.

The number of Survivors' grants paid in 1984 was 4, that is, the same as in 1985.

#### FUNERAL BENEFIT

In 1985, eight hundred and seventy-five claims were received for Funeral benefit. Eight hundred and fifty-four of them were paid and twenty-one were disallowed because the persons on whose contributions those claims were based had paid less than fifty (50) contributions.





Of the claims paid, 773 or approximately 91% were based on the deceased person's contributions and 81 or approximately 9% on contributions of the spouses of deceased persons. There were 691 males and 163 females on whose deaths this benefit was paid.

A distribution of the claims paid by employment status of the deceased reveals that 851 or 99.6% were in relation to deaths of employed persons and 3 or 0.4% were in relation to deaths of self-employed persons. See Table 16 below.

**TABLE 16**  
**NUMBER OF FUNERAL CLAIMS PAID BY SEX, INSURED STATUS**  
**AND EMPLOYMENT CATEGORY**

1985

Description	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES		TOTAL
	Directly Insured	Spouse Insured	Directly Insured	Spouse Insured	Directly Insured	Spouse Insured	
Males	660	28	3	—	663	28	691
Females	110	53	—	—	110	53	163
Males and Females	770	81	3	—	773	81	854

The above table shows that the three deceased self-employed persons were all insured males. In the employed category, there were 688 deceased males, 660 of whom were directly insured and 163 deceased females, 110 of whom were also directly insured.

The distribution of the claims paid by age-group shows that 576 or approximately 67% of the deaths were of insured persons 50 years old and over, 373 of whom were at least 60 years old. One hundred and twenty-seven or 15% of the deceased persons were in the age-group (40 – 49) years and 101 or 12% in the age-group (30 – 39) years. The remaining 50 deaths were of persons within the age-group (20 – 29) years. The average age of the deceased persons was 52 years approximately.

The number of claims which was paid in 1985 was approximately 11% less than the number paid during the previous year. The number of claims paid during 1984 was 944.



The Table 17 below shows the number of Funeral claims paid over the last five years.

**TABLE 17**  
**NUMBER OF FUNERAL CLAIMS PAID**  
**1981 — 1985**

YEAR	DIRECTLY INSURED	SPOUSE INSURED	BOTH
1981	443	54	497
1982	444	71	515
1983	490	63	553
1984	855	89	944
1985	773	81	854

As can be seen from the above table, the annual number of Funeral benefit claims paid has increased over the period 1981 to 1984. This increase which was gradual during the first 3 years escalated in 1984 then dropped but remained relatively high in 1985.

Table L in the Annex shows the number of Funeral claims paid during 1985 by Age-group, Sex, Insured Status and Employment Category.

## SHORT TERM BENEFITS BRANCH

### SICKNESS BENEFIT

The number of sickness spells which terminated during 1985 was 19,378. Of this number 10,382 or 54% approximately were not paid and 8,996 or 46% were paid.

The analysis shows that, of the 10,382 spells which were not paid, 5,251 or 51% approximately were spells which lasted for less than 4 days.

There were 1,591 cases where the insured persons did not satisfy the contribution requirements for the award of the benefit, 539 where the claimants were not considered to be in insurable employment and 1,170 where the insured persons received full wages from their employers during periods of incapacity.

One hundred and five spells were disallowed because the claimants were over 60 years old and therefore were not covered for the benefit and 20 because there was no medical evidence supporting the existence of incapacity.

One thousand, seven hundred and six spells were disqualified. Of that number, 919 were disqualified because the medical certificates supporting the claims were invalid in that they were not in conformity with the medical certification rules and the remaining 787, because the claims were submitted late.





The Table 18 below shows the number of spells which were not paid by reason for non-payment.

**TABLE 18**  
**NUMBER OF SICKNESS SPELLS NOT PAID BY REASON FOR**  
**NON-PAYMENT**  
**1985**

REASON FOR NON-PAYMENT	NUMBER OF SPELLS
Less than 4 days duration	5,251
Less than 50 paid contributions	1,240
Less than 8 paid contributions during 13 weeks period	351
Persons not in insurable employment	539
Full wages paid by employer	1,170
Claimant over 60 years old	105
No evidence of incapacity	20
Invalid Medical Certificates	919
Late submission of claims	787
<b>TOTAL</b>	<b>10,382</b>

Of the 8,996 spells which were paid, 8,937 or 99% approximately were in respect of employed persons and fifty-nine or 1% approximately were for the self-employed. Six thousand, four hundred and sixty-nine males and 2,527 females comprised the recipients of this benefit..

The age distribution shows that, of the 8,937 spells which were paid to persons in the employed category, 5,087 or 57% approximately were in relation to persons in the age-group 21 years to 35 years. The age range of persons in this category was 16 years to 59 years.

Of the 59 spells paid to persons in the self-employed category, 36 or 61% approximately were in relation to persons in the age group 41 years to 55 years. The age range of persons in this category was 23 years to 59 years.

The Table M in the Annex shows the sickness spells classified by age-group, sex and employment category of recipients.

The analysis of the spells by sector reveals that 2,684 or 30% approximately originated from workers in the Sugar Sector and 6,312 or 70% approximately from workers in the other industries taken together.



The analysis by diagnoses shows that, of the 8,996 spells, 2,085 or approximately 23% were caused by diseases of the urinary system, epilepsy and such other diseases which cannot be specifically defined, 1,054 spells resulted from diseases of the respiratory system, bronchitis and influenza; hypertensive diseases were responsible for 452 spells and diseases of the eyes for a further 347 spells. Three hundred and seventy-nine spells were caused by infective and parasitic diseases. Non occupational accidents were the causes of a further 1,178 spells. The remaining causes of morbidity spells are shown in the table N of the Annex.

The distribution by wage-group reveals that 6,553 or approximately 73% of the payments were made in wage-group X, 654 in wage-group IX, 769 in wage-group VIII, 449 in wage-group VII and 274 in wage-group VI. The wage-groups I to V accounted for the remaining 3% of the paid spells.

The average wage-group in which benefit was paid was the wage-group IX. The average wage-group relating to spells paid to male claimants was wage-group X and to females, wage-group IX.

See Table 19 below for sickness spells paid by wage-group and sex.

**TABLE 19**  
**NUMBER OF SICKNESS SPELLS PAID BY WAGE-GROUP AND SEX**  
**1985**

DESCRIPTION	WAGE-GROUP										TOTAL
	I	II	III	IV	V	VI	VII	VIII	IX	X	
Males	37	13	29	36	54	121	221	420	372	5,166	6,469
Females	11	4	21	31	61	153	228	349	282	1,387	2,527
Males & Females	48	17	50	67	115	274	449	769	654	6,553	8,996
Percentage	0.5	0.2	0.6	0.7	1.0	3.0	5.0	9.0	7.0	73.0	100

The average duration of spells of illness which terminated during the year under review was 13 benefit days approximately. The average duration for males was 14 benefit days and for females, 10 benefit days.





The average duration of spells in the sugar sector was 18 benefit days for males and 16 benefit days for females, with the overall average duration being 18 benefit days approximately. In the non-sugar sector, the average duration for males was 12 benefit days, for females, 9 benefit days and overall, 11 benefit days. This is shown in Table 20 below.

**TABLE 20**  
**NUMBER OF SICKNESS SPELLS PAID BY SEX, SECTOR AND**  
**AVERAGE DURATION**  
**1985**

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	Number	Average Duration	Number	Average Duration	Number	Average Duration
Males	2,370	18	4,099	12	6,469	14
Females	314	16	2,213	9	2,527	10
<b>TOTAL</b>	<b>2,684</b>	<b>18</b>	<b>6,312</b>	<b>11</b>	<b>8,996</b>	<b>13</b>

The number of spells paid in 1984 was 8,626. The number of spells paid in 1985 therefore represents an increase of approximately 4% relative to 1984's figure. The Table 21 below gives the number of spells paid during the last five years, the average duration and the percentage which arose from the sugar sector.

**TABLE 21**  
**NUMBER OF SICKNESS SPELLS PAID, AVERAGE DURATION AND PERCENTAGE**  
**ARISING FROM SUGAR SECTOR**  
**1981 — 1985**

DESCRIPTION	1981	1982	1983	1984	1985
Spells Arising from:					
Males	6,536	5,592	6,496	6,304	6,469
Females	1,846	1,774	2,095	2,322	2,527
<b>Males and Females</b>	<b>8,382</b>	<b>7,366</b>	<b>8,591</b>	<b>8,626</b>	<b>8,996</b>
Average Duration (Benefit Days)	9	12	14	12	13
Percentage Arising from Sugar Sector	33	32	35	32	30



It can be seen from the above that the number of spells paid over the period 1982 – 1985 has been steadily increasing. However, although the average duration seemed to have maintained some stability over that period, the percentage of spells which arose from the sugar sector has gradually decreased over the period 1983 – 1985.

**SICKNESS BENEFIT MEDICAL CARE**

The number of claims for reimbursement of medical expenses in relation to sickness which were paid during 1985 was 3,264. Of this number, 1,958 were from male contributors and 1,306 from female contributors.

Eight hundred and twenty-four of these claims were from workers in the sugar industry. Seven hundred were received from male sugar workers and 124 from female workers in that industry.

The number of claims received from workers in non-sugar industries was 2,440. One thousand, two hundred and fifty-eight claims were from male workers and 1,182 from female workers.

This distribution is shown in Table 22 below.

**TABLE 22**  
**DISTRIBUTION OF SICKNESS BENEFIT MEDICAL CARE CLAIMS BY**  
**SEX AND SECTOR**  
**1985**

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	Number	Percentage	Number	Percentage	Number	Percentage
Males	700	85	1,258	52	1,958	60
Females	124	15	1,182	48	1,306	40
Males and Females	824	100	2,440	100	3,264	100

The age-range of the claimants was 17 to 64 years with the average age being 38 years. The average age of males was 40 years and that of females, 35 years approximately. Table 0 in the Annex shows the number of Sickness Benefit Medical Care claims paid by age-group, sex and sector.

The analysis by type of care administered shows that, of the total cost, 43% went towards in-patient care and 57% towards out-patient care. A more indepth study shows that reimbursement for drugs and dressings accounted for 22% of total cost, treatment for 15%, hospitalisation for 14%, and specialist care for 6%. Medical examination accounted for 7%, prosthetic care for 26% and other types of





care for 10% approximately of the total expenditure. Table 23 below shows the percentage distribution of the expenditure on medical care by type of care.

**TABLE 23**  
**PERCENTAGE DISTRIBUTION OF SICKNESS MEDICAL CARE**  
**EXPENDITURE BY TYPE OF CARE**

1985

DESCRIPTION	HOSPITAL- ISATION	MEDICAL EXAMINA- TION	SPECIA- LIST CARE	DRUGS AND DRESSINGS	TREAT- MENT	PROS- THETIC CARE	OTHERS	TOTAL
In-patient	14	3	2	13	3	—	8	43
Out-patient	—	4	4	9	12	26	2	57
In and Out- Patient	14	7	6	22	15	26	10	100

The distribution by sugar and non-sugar sectors shows that, with respect to in-patient care, workers in the sugar sector received 13% approximately of the total amount reimbursed while those from the non-sugar sector received 87% approximately. With respect to out-patient care, the corresponding percentages were 15 and 85.

Of the 3,264 claims paid, 2,019 were in relation to medical care only. The remaining 1,245 claims had attached thereto payment of sickness benefit — replacement of income.

During the previous year, 2,512 claims for reimbursement of medical care expenses in relation to sickness were paid. The 1985 figure therefore represents an increase of 30% approximately when compared with that of 1984.

#### **MATERNITY BENEFIT**

The number of Maternity cases which terminated during 1985 was 1,373. Of this number, 1,311 or 95% approximately were paid and the remaining 62 or 5% approximately were not paid.

An analysis of the cases which were not paid shows that in 52 cases, the insured persons did not satisfy the contribution requirements to receive the benefit. In the remaining 10 cases, the insured persons received full salary from their employers during periods of work interruption.

The 1,311 cases which were paid were in respect of 1,310 employed women and 1 self-employed.

The age distribution shows that 375 or approximately 29% of the recipients were within the age-group (21 — 25) years, 505 or approximately 39% were within the age-group (26 — 30) years and 272 or approximately 21% within the age-group (31 — 35) years. There were 42 recipients between the ages of 17 and 20 years and 117 whose ages ranged from 36 to 45 years. The self-employed claimant was 39 years old. The average age of recipients was 28 years.

Table P in the Annex shows the classification of Maternity cases paid by age-group, employment status and benefit days.



The distribution by benefit days shows that 949 of the recipients or approximately 72% were paid for the full thirteen benefit weeks. Three hundred and twenty-three or 25% approximately were paid for periods ranging from 6 to 12 weeks. The average duration of the cases paid during the year was 70 benefit days or 12 benefit weeks approximately.

The wage-group distribution shows that approximately 93% of the payments were made in the wage-groups VI to X and 7% approximately in the wage-groups I to V. The self-employed claimant was paid in wage-group II.

The wage-group X had most of the payments incident thereon. That group accounted for 649 or 50% approximately of the total cases. The average wage-group in which payments were made was the wage-group IX. The wage-group distribution is shown in Table 24 below.

TABLE 24  
DISTRIBUTION OF MATERNITY CASES BY WAGE-GROUP  
1985

DESCRIPTION	WAGE-GROUP										TOTAL
	I	II	III	IV	V	VI	VII	VIII	IX	X	
Number of cases	7	5	19	20	37	87	150	197	140	649	1,311
Percentage	0.5	0.4	1.5	1.5	2.8	6.6	11.5	15.0	10.7	49.5	100

The average amount paid in Maternity benefit for 1985 was \$637.23.

During the previous year, 1,074 cases of maternity benefit were paid. The 1985 figure was therefore 22% greater than that of 1984. The average duration of cases in 1985 was also longer than that of 1984 by approximately 3 benefit days.

Table 25 below shows the number of cases paid annually together with the average duration of such cases over the last five years.

TABLE 25  
NUMBER OF MATERNITY CASES PAID AND AVERAGE DURATION  
1981 - 1985

DESCRIPTION	1981	1982	1983	1984	1985
Number of Cases	1,488	1,246	1,232	1,074	1,311
Average Duration (Benefit Days)	66	68	72	67	70





It can be seen from the above that the number of cases paid during 1985 was greater in each of the last three years. Also that the annual average duration of cases paid during 1985 showed some degree of statistical stability.

Table Q in the Annex shows the number of Maternity cases paid by benefit days, wage-group and amount paid.

### INDUSTRIAL BENEFITS BRANCH

#### INJURY BENEFIT

During 1985, nine thousand, three hundred and seventy-nine spells of Injury Benefit terminated. Of this number, 8,895 were paid and 484 were not paid.

An analysis of the 484 spells which were not paid shows that 53 were in relation to cases where the insured persons received full wages from their employers during periods of incapacity, 360 were in relation to periods of incapacity which lasted for less than 4 days and 16 in relation to injuries which did not arise out of or during the course of employment. The remaining 55 spells were disqualified because of late submission of the claims.

Of the 8,895 spells which were paid, 8,881 or 91% approximately terminated with recovery of the insured persons on or before the expiry of 26 weeks of benefit payment; 18 of those spells were paid for the maximum 26 weeks period. The remaining 14 spells terminated with the award of Disablement pensions. Eight of these terminated with the award of permanent pensions and 6 with the award of provisional pensions.

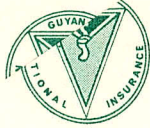
The recipients of Injury benefit consisted of 8,279 males, 7,786 of whom were sugar workers and 616 females of whom 575 were workers in the sugar sector.

The number of injury spells paid by sex and sector is shown in Table 26 below.

**TABLE 26**  
**NUMBER OF INJURY SPELLS PAID BY SEX AND SECTOR**

1985

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	Number	Percentage	Number	Percentage	Number	Percentage
Males	7,786	87	493	6	8,279	93
Females	575	7	41	—	616	7
Males & Females	8,361	94	534	6	8,895	100



The age distribution shows that 8,794 of the paid spells related to insured persons between the ages of 16 and 59 years. There were 20 spells which related to persons under 16 years of age and 81 to persons 60 years old and over.

The average age of the male recipients was 31 years and that of the females, 42 years approximately. Overall, the average age was 32 years approximately.

Table R in the Annex shows the number of injury spells paid by age-group and sex.

The overall average duration of the paid spells was 12 benefit days approximately. The average duration of spells relating to male claimants was 12 benefit days and that to females, 17 benefit days approximately.

The average duration, sector-wise, shows that spells from workers in the non-sugar sector were longer than those for workers in the sugar sector. Spells from the non-sugar sector had an average duration of 19 benefit days and those from the sugar sector 12 benefit days approximately. The Table 27 below gives this distribution.

**TABLE 27**  
**AVERAGE DURATION OF INJURY SPELLS BY SEX AND SECTOR**

1985

DESCRIPTION	SUGAR	NON-SUGAR	BOTH SECTORS
Males	12	19	12
Females	17	20	17
Males and Females	12	19	12

The distribution by wage-group reveals that approximately 98% of the spells were paid in wage-groups VII to X with wage-group X alone accounting for 88% of the total payments. Wage-groups I to VI accounted for only 2% approximately.

The average wage-group in which payments were made was the wage-group X. The average wage-group for males was the wage-group X and that for females, the wage-group IX. Table 28 overleaf shows the number of injury spells paid by sex and wage-group and Table S in the Annex gives a classification by benefit days and wage-group.





**TABLE 28**  
**NUMBER OF INJURY SPELLS PAID BY SEX AND WAGE-GROUP**  
**1985**

DESCRIPTION	WAGE-GROUP										TOTAL
	I	II	III	IV	V	VI	VII	VIII	IX	X	
Males	2	3	11	28	38	114	137	171	349	7,426	8,279
Females	2	1	4	6	7	33	45	71	82	365	616
Males and Females	4	4	15	34	45	147	182	242	431	7,791	8,895
Percentage	—	—	—	—	—	2	2	3	5	88	100

The number of spells paid in 1984 was 8,746. The figure for 1985 therefore, shows a slight increase of approximately 2% when compared with that of 1984.

An examination of the number of spells paid over the last five year period (1981 – 1985) shows that the number recorded in 1985 was the second highest in the period, the highest being 9,351 recorded in 1983. Moreover, the percentage of paid spells which arose from workers in the sugar sector was the highest in 1985.

This is shown in Table 29 below.

**TABLE 29**  
**NUMBER OF INJURY SPELLS PAID, PERCENTAGE ARISING FROM SUGAR**  
**SECTOR AND AVERAGE DURATION OF SPELLS**

DESCRIPTION	1981 – 1985				
	YEAR				
	1981	1982	1983	1984	1985
Number of Spells	8,203	7,425	9,351	8,746	8,895
Percentage Arising from Sugar Sector	90	91	93	92	94
Average Duration of Spells (Benefit Days)	11	13	13	13	12



The Table also shows that the average duration of injury spells remained relatively stable over the period 1981 – 1985.

**INJURY BENEFIT MEDICAL CARE**

There were 8,638 Injury benefit medical care claims which were paid during 1985. Seven thousand and ninety-four or approximately 82% originated from workers in the sugar sector and the remaining 1,544 or 18% approximately from workers in the other industries combined. The workers consisted of 7,494 males and 1,144 females.

A further breakdown shows that 6,109 of the males and 985 of the females were from the sugar sector. The non-sugar sector accounted for 1,385 males and 159 females. This distribution is shown in table 30 below.

**TABLE 30**  
**INJURY BENEFIT MEDICAL CARE CLAIMS BY SEX AND SECTOR**  
**1985**

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	Number	Percentage	Number	Percentage	Number	Percentage
Males	6,109	71	1,385	16	7,494	87
Females	985	11	159	2	1,144	13
Males and Females	7,094	82	1,544	18	8,638	100

The distribution of the claimants by age shows that 8 were under 16 years, 8,621 were between the ages of 16 and 60 years and 9 were over 60 years old.

The average age for males was 29 years and that for females, 39 years. The overall average age was 33 years approximately.

Table T in the Annex shows the distribution of the Injury benefit medical care claims paid by age group, sex and sector.

Eight thousand, four hundred and ninety-seven or approximately 98% of the claimants received out-patient care and 141 or just 2% approximately received in-patient care. Seven thousand and fifty-six of the recipients who received out-patient care and 38 who received in-patient care were from the sugar sector.

A further analysis shows that 26% of the total expenditure went towards Drugs and Dressings, Medical examinations accounted for 20%, subsistence and travelling for 16%, treatment for 12% and hospitalisation and specialist care for 14%. Other costs associated with this care accounted for the remaining 12%. Table 31 overleaf shows the percentage distribution of the medical care cost.





TABLE 31  
PERCENTAGE DISTRIBUTION OF INJURY BENEFIT MEDICAL CARE COST  
1985

DESCRIPTION	TYPE OF CARE							TOTAL
	HOSPITAL- ISATION	MEDICAL EXAMINA- TION	SPECIA- LIST CARE	DRUGS & DRESSINGS	TREAT- MENT	SUBSIS- TENCE & TRAV.	OTHERS	
In-Patient	8	3	2	9	5	—	2	29
Out-Patient	—	17	4	17	7	16	10	71
In and Out- Patient	8	20	6	26	12	16	12	100

An analysis of the medical care cost by sector reveals that, of the total cost, 56% originated from workers in the sugar sector and 44% from workers in the other industries combined.

Of the 56% which originated from the sugar sector, 10% was for in-patient care and 46% for out-patient. The corresponding figures for the non-sugar sector were 19% for in-patient care and 25% for out-patient care. Table 32 below shows the distribution of this medical care cost, percentage-wise, by sector and type of care.

TABLE 32  
INJURY BENEFIT MEDICAL CARE COST BY SECTOR AND TYPE OF CARE  
(PERCENTAGE-WISE)

TYPE OF CARE	SECTOR		ALL SECTORS
	SUGAR	NON-SUGAR	
In-Patient	10	19	29
Out-Patient	46	25	71
TOTAL	56	44	100

Approximately 83% of the claimants who received medical care also received Injury benefit — replacement of income.



During 1984, 10,300 industrial medical care claims were paid. The number of claims which were paid during 1985 therefore shows a decrease to the magnitude of 16% approximately.

**DISABLEMENT PENSION**

During 1985, eighty-five Permanent Disablement Pensions were awarded. The recipients were 76 males and 9 females.

Of the 85 new pensioners, 66 were awarded pensions at the expiration of some period of injury benefit payment and 19 were awarded theirs after a period of provisional Disablement pension payment.

The age distribution shows that 27 of the pensioners were less than 30 years old. This group included one male who was under 16 years. There were 35 persons between the ages of 30 and 49 years and 20 persons between 50 and 59 years. The three remaining pensioners were over 60 years of age.

The overall average age was approximately 39 years with the females averaging 49 years and the males, 37 years approximately.

A further analysis reveals that there was an even distribution of the male recipients between the Sugar and Non-sugar sectors. Each sector accounted for 38 males. Of the 9 females awarded the pensions, 7 were from the Sugar Sector and 2 from the Non-Sugar sector. Table 33 below gives the number of Disablement pensions by sex, sector and percentage of disability.

**TABLE 33**  
**NUMBER OF DISABLEMENT PENSIONS BY SEX, SECTOR AND**  
**PERCENTAGE OF DISABILITY**

1985

PERCENTAGE OF DISABILITY	SUGAR			NON-SUGAR			BOTH SECTORS		
	Males	Females	Total	Males	Females	Total	Males	Females	TOTAL
20	21	4	25	10	1	11	31	5	36
30	13	2	15	10	—	10	23	2	25
40	1	1	2	6	1	7	7	2	9
50	1	—	1	3	—	3	4	—	4
60	—	—	—	3	—	3	3	—	3
70	2	—	2	1	—	1	3	—	3
80	—	—	—	4	—	4	4	—	4
90	—	—	—	—	—	—	—	—	—
100	—	—	—	1	—	1	1	—	1
Total	38	7	45	38	2	40	76	9	85



# GUYANA NATIONAL INSURANCE SCHEME



The analysis by percentage of disability shows that 61 or 72% approximately of the pensions awarded were for degree of disability ranging from 20% to 30%. Within that group, 40 pensions were awarded to workers in the Sugar Sector and 21 to workers in the Non-Sugar Sector. There were 9 cases which were assessed at 40% disability 4 at 50%, 3 at 60%, 3 at 70% and 4 at 80%. There was one case which was assessed at 100% disability. Of the 24 cases assessed at or above 40% disability, only 5 were from the Sugar Sector.

The analysis by Nature of Disability shows that, of the 85 cases, 22 or 26% approximately resulted from amputations, 16 or 19% approximately from cuts and lacerations, 14 or 17% approximately from fractures and 10 or 12% approximately from sprains and strains. The remaining 23 cases were distributed amongst contusions and abrasions, burns and scalds, concussions, punctured wounds, post-traumatic ankylosis of joints, post-traumatic paralysis of limbs or other parts of the body, dislocations and other such injuries.

Table 34 below shows the distribution of pensioners by nature of disability and location of injury.

**TABLE 34**  
**NUMBER OF DISABLEMENT PENSIONS BY NATURE OF DISABILITY AND**  
**LOCATION OF INJURY**  
**- 1985 -**

NATURE OF DISABILITY	LOCATION OF INJURY							TOTAL
	Head		Trunk	Upper Extremities		Lower Extremities	Injuries Not Specifically Located	
	Eyes	Others		Fingers	Others			
Contusions and Abrasions	-	-	1	-	-	-	-	1
Burns and scalds	-	-	-	-	1	-	1	2
Concussions	-	2	-	-	-	-	-	2
Cuts and Lacerations	-	-	-	8	5	3	-	16
Punctured Wounds	-	-	-	-	-	1	-	1
Amputations	-	-	-	14	1	7	-	22
Post-Traumatic Ankylosis of Joints	-	-	3	-	1	2	-	6
Post-Traumatic Paralysis of Limbs or Other Parts of the Body	-	-	2	-	-	-	-	2
Dislocations	-	-	-	-	-	2	-	2
Fractures	-	-	1	3	1	7	2	14
Sprains and Strains	-	-	10	-	-	-	-	10
Other Injuries	6	1	-	-	-	-	-	7
<b>TOTAL</b>	<b>6</b>	<b>3</b>	<b>17</b>	<b>25</b>	<b>9</b>	<b>22</b>	<b>3</b>	<b>85</b>



The analysis by location of injuries shows that 34 or approximately 40% of the injuries were confined to the upper extremities of the body, 22 or 26% approximately to the lower extremities, 17 or 20% to the trunk, 9 to the head and 3 to other parts of the body.

There were 21 cases where the injuries sustained resulted from persons falling and 14 where the injuries were caused by the persons striking against or coming into contact with objects. Other accidents resulted through the use of machinery and hand tools or from falling or flying objects. Three persons were injured by fire.

An analysis by occupation shows that 22 or 26% approximately of the new pensioners were Craftsmen and Technical Workers, 3 or 4% approximately were Clerical and Sales Workers, 7 or 8% approximately were Service Workers and 53 or 62% were Manual Workers.

The overall average weekly amount of pensions awarded in 1985 was \$19.09 approximately. This represented a 12% increase when compared with the weekly average of \$17.00 paid in 1984. The Table U in the Annex shows the number of pensions awarded by nature of disability and weekly amount.

The number of disablement pensions awarded during the previous year, 1984, was 75. The number awarded during 1985 therefore shows a 13% increase when compared with the figure for the previous year.

Table 35 below gives the number of disablement pensions awarded over the period 1981 – 1985.

**TABLE 35**  
**NUMBER OF DISABLEMENT PENSIONS AWARDED ANNUALLY**  
**1981 – 1985**

SECTORS	YEAR				
	1981	1982	1983	1984	1985
Sugar	17	22	24	39	45
Non-Sugar	31	39	32	36	40
Both Sectors	48	61	56	75	85

The Table above shows that the number of pensions awarded during 1985 was the highest over the given period. This is also reflected in the sector distribution.

The number of persons who were in receipt of pensions at the commencement of 1985 was 812. This population comprised 740 males and 72 females. The average weekly rate was \$13.49.



# GUYANA NATIONAL INSURANCE SCHEME



Eighty-five persons qualified for this pension during 1985 at an average weekly rate of \$19.09. Nine pensions terminated during the year, 4 due to the death of the recipients and 5 due to the attainment of age 60 years by the pensioners.

At the end of the year therefore, there were 888 pensions in payment. The population comprised 808 males and 80 females. The average weekly rate was \$14.03. The Table 36 below shows the Movement of Disablement pensions during 1985.

**TABLE 36**  
**MOVEMENT OF DISABLEMENT PENSIONS**  
**1985**

DESCRIPTION	Males		Females		Males & Females	
	No.	Average Weekly Amount (\$)	No.	Average Weekly Amount (\$)	No.	Average Weekly Amount (\$)
Pensions in Payment at the beginning of the year	740	13.94	72	8.79	812	13.49
Pensions granted during the year	76	19.55	9	15.27	85	19.09
Pensions Terminated during the year by:						
(a) Death	3	18.33	1	9.60	4	16.15
(b) Old Age	5	10.84	—	—	5	10.84
Pensions in payment at the end of the year	808	14.47	80	9.51	888	14.03

Table V in the Annex gives the number of Disablement pensions awarded during 1985 by age, sex and weekly amount.

## DISABLEMENT GRANT

Forty-five (45) Disablement Grants were paid during 1985. Payments were made to 34 males and 11 females.

The average age of the male recipients was 33 years and that of females, 43 years. The overall average age was 35 years approximately.



An analysis of the recipients, sector-wise, reveals that 23 or 51% approximately were workers in the sugar sector and 22 or 49% approximately were workers from the other industries combined.

This is shown in the Table 37 below.

**TABLE 37**  
**NUMBER OF DISABLEMENT GRANTS PAID BY SEX AND SECTOR**  
**1985**

SEX	SECTOR		BOTH SECTORS
	SUGAR	NON-SUGAR	
Males	16	18	34
Females	7	4	11
Males and Females	23	22	45

A classification of the grants by Nature of Injury shows that, of the 45 payments made, 18 were for Cuts and Lacerations, 7 each for Amputations and Fractures, 4 for Sprains and Strains and the remaining 9 cases were spread amongst Contusions and Abrasions, Burns and Scalds, Concussions, Post-Traumatic Ankylosis of Joints, Post-Traumatic Paralysis of Limbs or other parts of the body, Dislocations and other injuries. Table 38 overleaf shows the distribution





TABLE 38  
 DISABLEMENT GRANTS BY NATURE AND LOCATION OF INJURY  
 1985

NATURE OF INJURY	LOCATION							TOTAL
	Head		Trunk including the uro-genital organs	Upper Extremities		Lower Extremities	Injuries not specifically located	
	Eyes	Others		Fingers	Others			
Contusions and Abrasions	-	-	1	-	-	1	-	2
Burns and Scalds	-	-	-	1	-	-	-	1
Concussions	-	2	-	-	-	-	-	2
Cuts and Lacerations	-	-	-	12	1	4	1	18
Punctured Wounds	-	-	-	-	-	-	-	-
Amputations	-	-	-	7	-	-	-	7
Post-traumatic ankylosis of joints	-	-	1	-	-	-	-	1
Dislocations	-	-	-	-	-	1	-	1
Post-traumatic paralysis of limbs or other parts of the body	-	-	1	-	-	-	-	1
Fractures	-	-	2	1	1	3	-	7
Sprains and Strains	-	-	1	1	-	2	-	4
Asphyxiation	-	-	-	-	-	-	-	-
Drowning	-	-	-	-	-	-	-	-
Other Injuries	1	-	-	-	-	-	-	1
<b>TOTAL</b>	<b>1</b>	<b>2</b>	<b>6</b>	<b>22</b>	<b>2</b>	<b>11</b>	<b>1</b>	<b>45</b>



The distribution by percentage of disability shows that 14 or 31% of the injuries were assessed at below 10% disability, 20 or 44% were assessed at 10% and the remaining 11 or 25% at 14% disability. This is shown in the Table 39 below.

TABLE 39  
NUMBER OF DISABLEMENT GRANTS BY PERCENTAGE OF DISABILITY,  
SEX AND SECTOR  
1985

PERCENTAGE OF DISABILITY	SUGAR		NON-SUGAR		BOTH SECTORS		TOTAL
	Males	Females	Males	Females	Males	Females	
1	--	--	--	--	--	--	--
2	--	--	--	--	--	--	--
3	--	--	--	--	--	--	--
4	--	--	--	--	--	--	--
5	3	2	3	--	6	2	8
6	1	--	--	--	1	--	1
7	--	--	3	--	3	--	3
8	--	1	--	--	--	1	1
9	--	--	--	1	--	1	1
10	8	4	6	2	14	6	20
11	--	--	--	--	--	--	--
12	--	--	--	--	--	--	--
13	--	--	--	--	--	--	--
14	4	--	6	1	10	1	11
TOTAL	16	7	18	4	34	11	45

The average amount of disablement grants paid in 1985 was \$389.33.

During 1984, there were 42 grants awarded. The figure for 1985 therefore represents an increase of approximately 7%.

Table W in the Annex shows the number of Disablement Grants classified by age-group, sex and amount paid.





**INDUSTRIAL DEATH**

There were 17 Industrial deaths which occurred during the year. Of these, 2 warranted the payment of annuities, 1 the payment of grants and 14 gave right to pensions.

Four dependants were granted annuities as a result of 2 deaths.

The grants were paid to 2 dependants of a deceased person. Each received a lump sum of \$487.03.

Of the 14 pensions awarded, 11 were to widows, 9 of whom had in their care children of the deceased insured persons, and the remaining 3 to parents. The average weekly payment of the pensions was \$42.61. The Table 40 below gives a breakdown of the recipients of the pensions by condition of award.

**TABLE 40**  
**NUMBER OF INDUSTRIAL DEATH PENSIONS BY NATURE OF INJURY AND**  
**CONDITION OF AWARD**

1985

NATURE OF INJURY	NUMBER OF DEATHS	CONDITION OF AWARD			TOTAL
		WIDOWS WITH CHILDREN	WIDOWS OVER 45 YEARS	PARENTS	
Burns and Scalds	2*	-	--	1	1
Cuts and Lacerations	2	2	-	-	2
Punctured Wounds	5*	1	1	2	4
Dislocations	1	1	-	-	1
Fractures	2@	1	-	-	1
Asphyxiation	3	2	1	-	3
Drowning	1	1	-	--	1
Other Injuries	1	1	-	-	1
<b>TOTAL</b>	<b>17</b>	<b>9</b>	<b>2</b>	<b>3</b>	<b>14</b>

\* 1 death gave right to annuity payments

@ 1 death gave right to grants



The age distribution of the deceased persons ranged from 17 to 59 years. The overall average age was 38 years approximately. The average age of the 3 deceased persons who were employed in the sugar sector was 55 years whilst that of the 14 from the non-sugar sector was 35 years approximately.

The ages of the 9 widows, who had in their care children of the deceased insured persons, ranged from 23 to 51 years, the average age being 38 years approximately. These widows had amongst them 20 children whose ages ranged from a few months to 16 years. The average age of those children was 8 years approximately.

An analysis of the Industrial Deaths by cause of accident shows that 7 deaths were caused by 'Means of Transportation', 1 by explosion, 1 by a fall, 4 by collision with objects and 4 by other causes. A further examination reveals that those accidents gave rise to 5 cases of Punctured Wounds, 3 of Asphyxiation, 2 each of Burns and Scalds, Cuts and Lacerations and Fractures and 1 case of Dislocation. One person died from drowning and the other from other injuries.

Table X in the Annex shows the number of Industrial Deaths classified by nature and cause of injury.

There were 322 Industrial Death pensions in payment at the beginning of 1985 at an average weekly rate of \$26.23. The recipients comprised 277 widows, 35 parents and 10 orphans.

During the year, the number of pensions granted was 14 of which 11 were to widows and 3 to parents. There was also the termination of 2 pensions due to the death of the recipients and the alteration of 17 due to children attaining the age limit.



# GUYANA NATIONAL INSURANCE SCHEME



The total number of pensions which were in payment at the end of the year was 334, comprising 287 widows, 37 parents and 10 orphans. This is shown in the Table 41 below.

**TABLE 41**  
**MOVEMENT OF INDUSTRIAL DEATH PENSIONS**  
**1985**

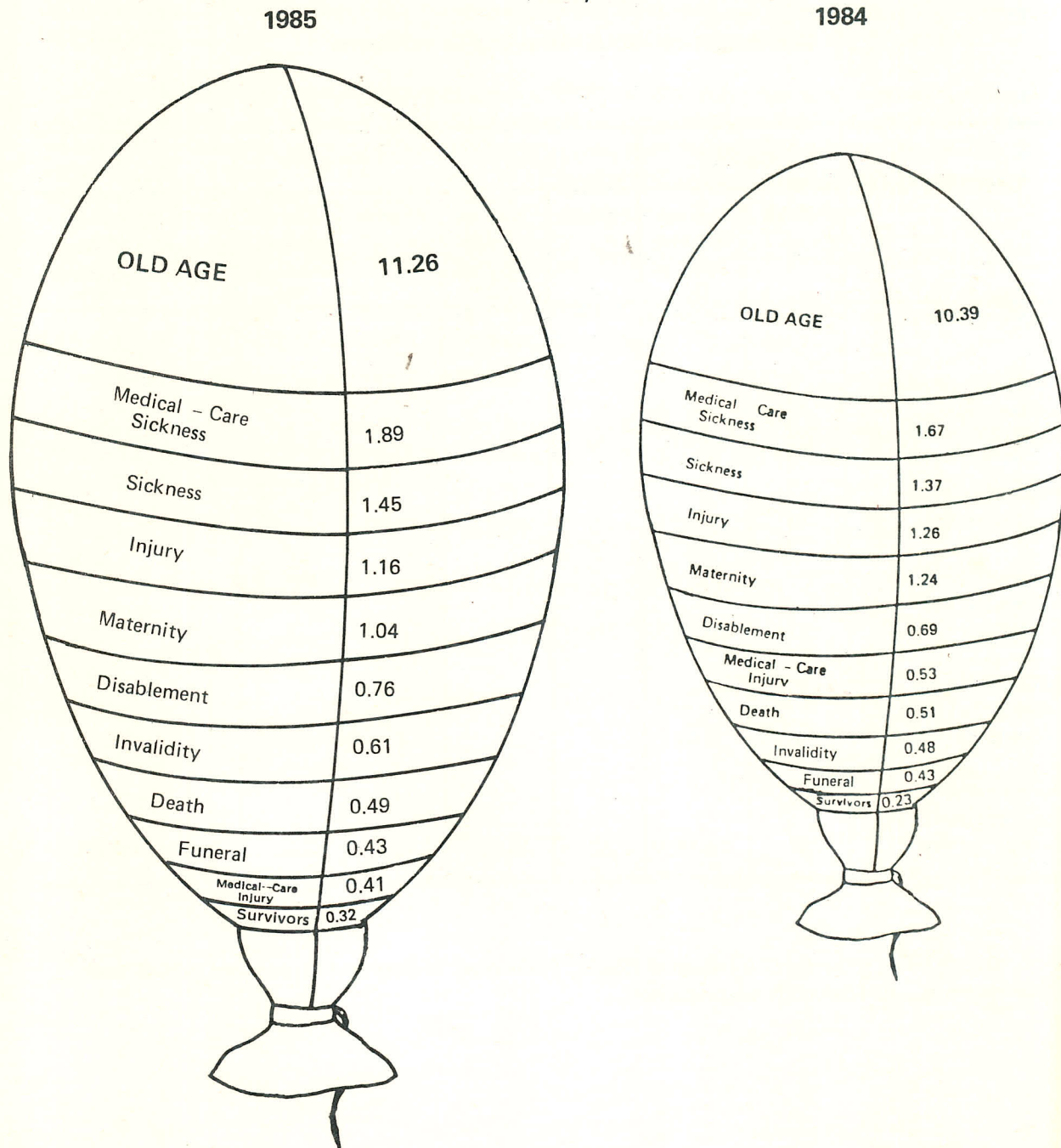
DESCRIPTION	WIDOWS		PARENTS		ORPHANS		TOTAL	
	Number	Average Weekly Amount (\$)	Number	Average Weekly Amount (\$)	Number	Average Weekly Amount (\$)	Number	Average Weekly Amount (\$)
Pensions in payment at the beginning of the year	277	27.92	35	16.14	10	15.00	322	26.23
Pensions granted during the year	11	42.50	3	43.00	—	—	14	42.61
Pensions terminated during the Year by death	1	10.50	1	7.50	—	—	2	9.00
Pensions altered during the year (Age Limit)	16	6.92	—	—	1	15.00	17	7.40
Pensions in payment at the end of the Year	287	28.15	37	18.55	10	13.50	334	26.64

During 1984, there were 19 Industrial Deaths. The number of deaths which occurred in 1985 therefore represents a 10% reduction by comparison.



Figure III  
BENEFIT PAYMENTS

\$'000,000







**MEDICAL ADJUDICATION OF CLAIMS**

During 1985, one thousand, two hundred and five claimants were seen by personnel of the Medical Department. Of this total, 900 had their cases referred to Medical Referees and 225 to Specialists for determination. Three hundred and fourteen of these claims were related to Sickness benefit and the remaining 891 to Injury benefit.

The determinations resulted in the continuance of payment of 308 sickness claims and 856 injury claims. There were 6 sickness claims and 35 injury claims for which payments were discontinued because persons were considered fit for work.

**CASES REFERRED TO MEDICAL BOARD (INDUSTRIAL)**

Two hundred and twenty-one cases were presented to Industrial Medical Boards during the year. One hundred and fifty-five were new cases while 66 were cases for review i.e. they were previously placed before Boards and required follow-up action.

As a result of determinations made, 49 claimants were referred for further treatment, 63 were awarded permanent partial disabilities while 12 lost their appeals. Of the remaining ninety-seven claimants, 51 were found fit for work, 31 had their appeals struck off due to their non-appearance and 15 cases were closed because of other reasons.

The Table below shows the number of cases placed before Medical Boards over the last 5 years.

**TABLE 42**  
**CASES PLACED BEFORE MEDICAL BOARD (INDUSTRIAL)**  
**1981 — 1985**

DESCRIPTION	1981	1982	1983	1984	1985
Number of Cases boarded	158	147	203	164	221
Medical treatment recommended	90	93	140	131	112
Medical treatment not recommended	68	54	59	30	78
Cases struck off	—	—	4	3	31
Percentage genuine cases	57	63	69	80	51

From the table above, it could be seen that the number of cases which were placed before Industrial Medical Boards annually displays an underlying increasing trend. However, the percentage of genuine cases declined somewhat significantly between 1984 and 1985. The number of cases where medical treatment was not recommended and those which were struck off both increased significantly during the last year.



## CASES REFERRED TO MEDICAL BOARD (NON-INDUSTRIAL)

One hundred and thirty-nine non-industrial cases were placed before Medical Boards during the year. Determination were made in 114 cases. The remaining 25 were struck off due to the non-attendance of the claimants.

Of the 114 cases determined, 60 persons were considered to be invalids and were recommended for invalidity benefit, 2 were considered to be incapable of self support and were awarded Survivor's benefits, 20 were recommended for further medical treatment and 32 were considered to be capable of work and as a consequence were not recommended for benefit.

## REHABILITATION

During the year, the Orthopaedic Section continued to function despite the problem of obtaining much needed material for its work. Through the co-operation of a few other organisations, some material was acquired, thus enabling the section to successfully fabricate a few lower limb prostheses and also to fit some workers with sets of upper prostheses.

## SICK VISITING

The number of visits made to claimants and pensioners by the nurses/sick visitors attached to the Medical Department during 1985 was 1,139. Two hundred and seventy-five were visits made to hospitals, 291 were made to dispensaries and 573 were house calls.

The total number of persons seen during these visits was 3,220, of which 1,824 were seen in their homes.

The Table 43 shows the number of visits made by the Nurses over the period 1981 – 1985.

**TABLE 43**  
**VISITS MADE BY NURSES/SICK VISITORS**

**1981 – 1985**

DESCRIPTION	1981	1982	1983	1984	1985
Number of Visits	1,810	1,693	1,200	1,118	1,139

The table above shows that there was a steady decline in the number of visits made over the years 1981 – 1984. However in 1985 the figure rose slightly and stood at approximately 2% more than the 1984 figure.





## MEDICAL TREATMENT ABROAD

Two persons who suffered industrial accidents were sent abroad for medical treatment during the year.

One claimant received the first phase of surgery locally and was thereafter sent to Cuba for further treatment.

The other claimant received treatment in Barbados for extensive burns.

In relation to Sickness, 19 claimants proceeded abroad for treatment and were reimbursed their medical expenses in accordance with the Sickness Benefit Medical Care programme.

The countries where medical treatment was administered were the United States of America, Britain, Barbados, Jamaica, Holland and Cuba.

## TRAINING

During the year under review, the Training Division continued its efforts to increase efficiency, to widen the knowledge of members of staff and to ensure that personnel from the public and private sectors were made aware of the Act and Regulations governing National Insurance, Guyana.

The year 1985 saw the successful completion of eighteen courses which were attended by 190 persons. The courses included 7 Orientation/Induction courses for new recruits into the Organisation, 2 for Clerks in other institutions who handle National Insurance matters; 1 Management Improvement Programme for members of staff, 4 attachments of Social Work Students from Educational Institutions in the country, 1 Programme for temporary typists, 1 programme for trainee Inspectors and 1 seminar on the Objectives and Operations of National Insurance for Trade Unionists. There was also the commencement of a series of one-year "Succession Training" courses for Middle Management Staff of the Organisation. These participants are expected to form the reserve from which vacancies at the Middle Management level could be easily filled.

In addition to the above mentioned courses, 16 lectures on 'National Insurance and You' were conducted at the request of various organisations including Banks, Sugar Estates, Schools and Military and para Military organisations. A total of 450 persons participated in these lectures.

Management in its continued effort to improve the standard of performance of its employees sponsored employees of all levels at training courses conducted by some of the country's top educational and training institutions. Two senior employees attended an overseas seminar sponsored by the International Social Security Association in Curacao. The General Manager and the Research and Planning Officer attended overseas conferences.

## LIBRARY

Throughout 1985, the National Insurance Library, which is an arm of the Training Section was operational. The number of books available however was insufficient to satisfy all the needs of the Organisation. The year saw the acquisition of eighty-seven (87) new books.

Arrangements were made during the year to take library services to the outlying offices but the result was not very successful.



### ESTABLISHMENT AND ORGANISATION

The Staff complement at 31st December, 1985, was 535. These comprised 523 permanent and 12 temporary employees.

The number of persons recruited during the year was 154. Of these, 130 were employed permanently and 24 temporarily.

Ninety-nine persons left the Organisation during the year under review. These included 28 persons who were temporarily employed. Of the remaining 71 persons, 22 tendered their resignations, 13 had their services terminated, 31 were dismissed, 2 retired and 3 were transferred to other Organisations.

### ACTUARIAL REVIEW

The 3rd Actuarial review of the National Insurance Scheme commenced in July, 1985. It was still in progress at the end of the year.



# GUYANA NATIONAL INSURANCE SCHEME



## PART II INCOME AND EXPENDITURE

### INCOME

During the year the sum of \$159,720,853 was realised from all sources. This sum was made up as follows:—

Contributions	—	64,631,555
Investment Income	—	95,036,062
Other Income	—	53,236
<b>Total Income</b>		<b>159,720,853</b>

The distribution of the total income among the various benefit branches was as follows:—

DESCRIPTION	LONG TERM	SHORT TERM	INDUSTRIAL	TOTAL
Contributions	47,568,834	6,721,678	10,341,043	64,631,555
Investment Income	70,877,895	9,674,671	14,483,496	95,036,062
Other Income	17,746	17,745	17,745	53,236
<b>Total Income</b>	<b>118,464,475</b>	<b>16,414,094</b>	<b>24,842,284</b>	<b>159,720,853</b>

During 1984, the total income of \$140,884,766 was received. The 1985 income, therefore, shows a 13.4% increase when compared with that of 1984. A further comparison of the incomes received from the various sources during the two years is given below:

DESCRIPTION	YEAR		PERCENTAGE INCREASE
	1984	1985	
Contributions	63,564,091	64,631,555	+ 1.7
Investment Income	77,198,514	95,036,062	+ 23.1
Other Income	122,161	53,236	—56.4
<b>Total Income</b>	<b>140,884,766</b>	<b>159,720,853</b>	<b>+ 13.4</b>



The table overleaf shows that there were increases in both 'Contribution' and 'Investment' income during 1985 relative to the previous year and a decrease of approximately 56% in 'Other income'. As in 1984, income from Investments exceeds income from Contributions.

## EXPENDITURE

A total of \$30,506,849 was expended during 1985. Of this amount \$19,816,773 or 65% approximately went towards the payment of benefits and \$10,690,076 or 35% approximately toward administrative expenses.

A further examination shows that, of the expenditure on all benefits, the Long Term Benefits branch accounted for 63.7% or \$12,614,631 of which approximately 88% related to payment of Old Age Pensions. The Short Term Benefits branch absorbed \$4,377,842 or 22.1% while expenditure on the Industrial Benefits branch totalled \$2,824,300 or 14.2%. In the latter branch, approximately 41% of the payments were for Injury Benefit.

The distribution of expenditure of benefits among the three branches is shown below:—

BENEFITS BRANCH	AMOUNT	PERCENTAGE OF BENEFIT EXPENDITURE	PERCENTAGE OF TOTAL EXPENDITURE
Long Term	12,614,631	63.7	41.35
Short Term	4,377,842	22.1	14.35
Industrial	2,824,300	14.2	9.26
All Branches	19,816,773	100	64.96

The above table also shows that, of the total amount spent during the year, the Long Term Benefits branch accounted for 41.35%, the Short Term Benefits branch for 14.35% and the Industrial branch for 9.26%.



# GUYANA NATIONAL INSURANCE SCHEME



A comparison of the amounts expended on the Benefits Branches during 1985 with those of 1984 is allowed below.

BENEFITS BRANCH	AMOUNT SPENT DURING		PERCENTAGE INCREASE
	1984	1985	
Long Term	11,526,640	12,614,631	+ 9.4
Short Term	4,270,866	4,377,842	+ 2.5
Industrial	2,992,489	2,824,300	- 5.6
All Branches	18,789,995	19,816,773	+ 5.5

The expenditure on benefits in 1985 shows an increase of \$1,026,778 or 5.5% approximately over the 1984 amount. There was an increase of 9.4% approximately in expenditure on the Long Term Benefits branch whilst the Industrial Benefits branch experienced a decrease of 5.6% approximately.

The expenditure of \$10,690,076 in Administration during 1985 was approximately 49% greater than that incurred during 1984. This increase resulted mainly from increases in salaries and wages which were revised during the year.

## NATIONAL INSURANCE FUND

At the commencement of 1985, the National Insurance Fund stood at \$701,449,779.

The total income realised in 1985 was \$159,720,853. The overall expenditure amounted to \$30,506,849. The surplus for 1985 therefore was \$129,214,004.

At the end of 1985, the Fund stood at \$830,663,783 represented as follows:—

Fixed Assets valued at	—	6,236,736
Investments valued at	—	779,285,045
Net Current assets valued at	—	45,142,002
<b>National Insurance Fund</b>		<b>830,663,783</b>

It should be noted that, of the total amount of \$779,285,045, invested, \$775,350,000 or approximately 99% had been invested in Government of Guyana Debentures, \$3,500,000 in ordinary shares in National Bank of Industry and Commerce Limited, \$416,893 in Overseas Government Debentures and \$18,152 in Ordinary shares in Guyana Printers Limited.

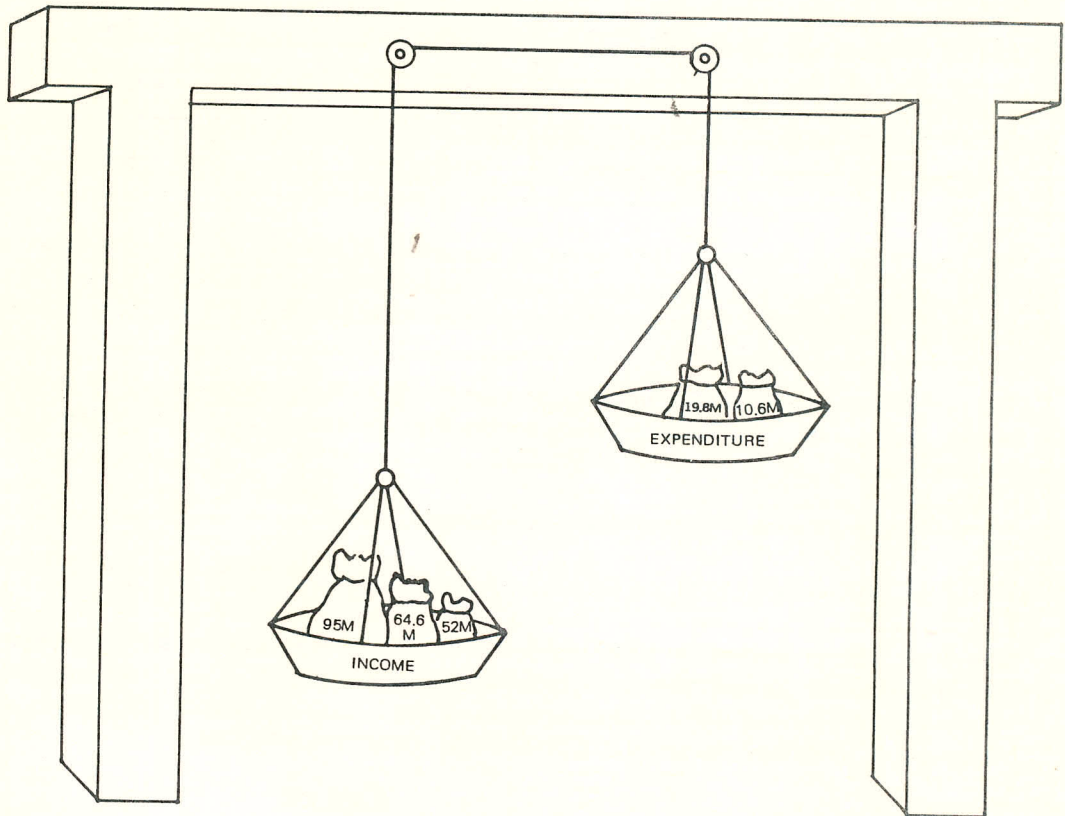
A copy of the Audited Accounts of the National Insurance Scheme for 1985 follows:—



Figure IV  
INCOME AND EXPENDITURE  
1984

**Income**  
Contributions – \$64,631,555  
Interest on Investments – \$95,036,062  
Others – \$52,236

**Expenditure**  
Benefits & Medical Care Payments – \$19,816,773  
Administrative Expenses – \$10,690,876







**REPORT OF THE AUDITORS  
TO THE BOARD OF THE NATIONAL INSURANCE SCHEME  
UNDER SECTION 48 OF  
THE CO-OPERATIVE FINANCIAL INSTITUTIONS ACT 1976  
ON THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 1985**

We have examined the financial statements set out on pages 2 to 11 which are in agreement with the books of the Scheme and have obtained all the information and explanations we have required. Our examination was made in accordance with generally accepted auditing standards and included such tests and procedures we considered necessary.

In our opinion, these financial statements give a true and fair view of the state of affairs of the Scheme at 31 December 1985, and of the excess of income over expenditure and source and application of funds for the year then ended.

Contribution income has been accounted for on a cash basis as stated in the Scheme's accounting policy.

THOMAS, STOLL, DIAS & CO.



# GUYANA NATIONAL INSURANCE SCHEME

## INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 1985

Notes	Pensions Branch G\$	Short-Term Benefits Branch G\$	Industrial Benefits Branch G\$	1985 Total G\$	1984 G\$
<b>Income</b>					
	47,568,834	6,721,678	10,341,043	64,631,555	63,564,091
	70,877,895	9,674,671	14,483,496	95,036,062	77,198,514
	17,746	17,745	17,745	53,236	122,161
	<u>118,464,475</u>	<u>16,414,094</u>	<u>24,842,284</u>	<u>159,720,853</u>	<u>140,884,766</u>
<b>Expenditure</b>					
	11,130,816			11,130,816	10,251,815
	127,228			127,228	135,070
	318,086			318,086	233,140
	593,164			593,164	475,905
	17,299			17,299	2,255
	428,038			428,038	428,455
		1,449,466		1,449,466	1,368,563
		1,036,769		1,036,769	1,237,263
		1,891,607		1,891,607	1,665,040
			758,259	758,259	695,406
			495,418	495,418	505,630
			1,163,454	1,163,454	1,260,233
			407,169	407,169	531,220
	<u>12,614,631</u>	<u>4,377,842</u>	<u>2,824,300</u>	<u>19,816,773</u>	<u>18,789,995</u>
Administrative expenses	2 7,615,610	1,406,814	1,667,652	10,690,076	7,165,442
	<u>20,230,241</u>	<u>5,784,656</u>	<u>4,491,952</u>	<u>30,506,849</u>	<u>25,955,437</u>
Excess of income over expenditure	<u>98,234,234</u>	<u>10,629,438</u>	<u>20,350,332</u>	<u>129,214,004</u>	<u>114,929,329</u>



# GUYANA NATIONAL INSURANCE SCHEME



## BALANCE SHEET AT 31 DECEMBER 1985

	Notes	Pensions Reserve G\$	Short-term Benefits Reserve G\$	Industrial Benefits Reserve G\$	G\$	G\$	1984 G\$	G\$
Balance at 1 January		522,223,807	72,644,624	106,581,548		701,449,779		586,520,450
Excess of income over expenditure		98,234,234	10,629,438	20,350,332		129,214,004		114,929,329
Balance at 31 December		<u>620,457,841</u>	<u>83,274,062</u>	<u>126,931,880</u>		<u>830,663,783</u>		<u>701,449,779</u>
Represented by:								
Fixed assets	3							
Investments	4					6,236,736		5,661 110
						779,285,045		663,135,045
Current assets								
Accrued income					14,880,108		12,252,932	
Sundry debtors					1,871,309		1,542,380	
Stocks and stores					767,294		634,347	
Fixed deposits					28,069,075		18,895,742	
Cash at bank					1,174,783		547,873	
Cash on hand					169,203		253,782	
					<u>46,931,772</u>		<u>34,127,056</u>	
Less:								
Current liabilities								
Unpaid benefits					489,357		543,736	
Sundry creditors					<u>1,300,413</u>		<u>929,696</u>	
Net current assets					<u>1,789,770</u>		<u>1,473,432</u>	
						<u>45,142,002</u>		<u>32,653,624</u>
						<u>830,663,783</u>		<u>701,449,779</u>

..... Director

..... Director



## GUYANA NATIONAL INSURANCE SCHEME

### STATEMENT OF SOURCE AND APPLICATION OF FUNDS FOR THE YEAR ENDED 31 DECEMBER 1985

	G\$	G\$	1984	G\$
Source of funds				
Operating surplus for the year		129,214,004		114,929,329
Adjustments for items not involving the movement of funds				
Depreciation	206,014		185,914	
Gain on disposal of assets	—		( 13,063)	
	<u>          </u>	206,014	<u>          </u>	172,851
Total funds generated from operations		129,420,018		115,102,180
Funds from other sources				
Sales/Redemption of Government debentures	74,350,000		22,500,000	
Redemptions of overseas debentures	—		97,243	
Disposal of assets	—		15,200	
	<u>          </u>	74,350,000	<u>          </u>	22,612,443
		<u>203,770,018</u>		<u>137,714,623</u>
Application of funds				
Purchase of Government debentures	187,000,000		134,000,000	
Purchase of shares in National Bank of Industry and Commerce Limited	3,500,000		—	
Purchase of fixed assets	781,640		449,829	
	<u>          </u>	191,281,640	<u>          </u>	134,449,829
		<u>12,488,378</u>		<u>3,264,794</u>
Increase in working capital				
Accrued income		2,627,176		3,123,985
Stocks and stores		132,947		195,389
Sundry debtors		328,929		( 154,339)
Creditors and unpaid benefits		( 316,338)		( 624,956)
		<u>2,772,714</u>		<u>2,540,079</u>
Movement in net liquid funds				
Cash at bank	626,910		( 1,555,559)	
Cash on hand	( 84,579)		116,429	
Fixed deposits	9,173,333		2,163,845	
	<u>          </u>	9,715,664	<u>          </u>	724,715
		<u>12,488,378</u>		<u>3,264,794</u>





## NOTES ON THE ACCOUNTS

### 1. Significant accounting policies

- (a) The financial statements have been prepared under the historical cost convention.
- (b) The National Insurance Scheme is not funded by the Central Government.
- (c) Income

The bases used in the allocation of income are on actuarial recommendation and are as follows:—

#### Contributions

Employers' and employees' contributions are recognised as contribution income only when received. All other income is accounted for on the accrual basis.

Contributions represent income from employed and self-employed and are distributed among the three benefit branches as follows:—

(i)	Pensions	73.6%
(ii)	Short term benefits	10.4%
(iii)	Industrial benefits	16.0%

#### Investment income

The total annual income from investments is distributed among the reserves in the ratio of the amount of the reserve of each of the branches at the beginning of the year together with fifty percent (50%) of the difference between the contributions and the expenses for that year pertaining to that benefit branch.

The computed percentage ratios are as follows:—

(i)	Pensions	74.58%
(ii)	Short term benefits	10.18%
(iii)	Industrial benefits	15.24%

#### Other income

All other income to the fund which cannot be identified with any specific branch is distributed among the three branches in equal parts.

- (d) Depreciation

Depreciation on buildings is calculated on the straight line method at the rate of 2%.



Depreciation of other fixed assets is calculated on the reducing balance method at the rates specified below:—

Furniture and fittings	—	10%
Office equipment	—	10%
Motor vehicles	—	25%

A full year's depreciation is charged in the year of acquisition and no depreciation is charged in the year of disposal.

(e) Administrative expenditure

Administrative expenditure of the fund is distributed, based on actuarial recommendations, in the proportion which the sum of the contribution income and benefit expenditure shown in the income and expenditure account of that branch, bears to the sum of the contribution income and benefit expenditure of the fund as a whole.

The computed percentage ratios are as follows:—

(i ) Pensions	71.24%
(ii ) Short term benefits	13.16%
(iii) Industrial benefits	15.60%

(f) Stocks and stores

Stocks and stores are valued at the lower of cost and net realisable value.





NOTES ON THE ACCOUNTS

2. Administrative expenses

Comprise the following:—

	G\$	1984 G\$
Acting allowance	79,262	56,976
Advertising	39,305	37,896
Anniversary celebrations	12,964	27,621
Appeal tribunal fees	2,065	678
Audit fees and expenses	37,384	30,034
Bank charges	1,559	1,342
Board Members' fees	28,399	22,272
Cash shortage	20	60
Cashiers' allowance	4,551	4,767
Clearing and cleaning materials	47,310	34,216
COFA fees	43,750	45,000
Commutated car allowances	167,923	217,514
Consultancy fees	9,619	12,584
Cost and penalty fees	5,158	519
Depreciation	206,014	185,914
Donations	34,311	6,914
Electricity	187,807	82,083
Entertainment allowances	38,596	42,407
Entertainment expenses	14,691	19,332
Fuel	26,068	28,258
General office expense and supplies	479,477	174,251
Gratuities	244,491	57,655
Health insurance	48,036	22,725
House allowances	40,277	31,177
Insurance premiums	38,730	35,360
International conferences	38,276	18,927
Leave passage assistance	200,501	158,944
Library	1,679	1,582
Local training	50,444	28,031
Maintenance – Motor vehicles	31,490	36,131
– G.M.'s car	8,715	8,889
– Rented buildings	4,218	—
– Furniture and fittings	56,535	37,563
– Office equipment	23,117	39,504
– Properties	120,678	53,191
Mashramani	89,991	19,122
National Insurance contributions	193,478	175,285
Newspaper and subscriptions	12,329	11,558
Overseas training	24,692	1,223
Overtime	29,177	8,339
	<hr/>	<hr/>
Carried forward	2,723,087	1,775,844



NOTES ON THE ACCOUNTS

2. Administrative expenses — cont'd

		1984
	G\$	G\$
Brought forward	2,723,087	1,775,844
Post Office agency fees	558,432	425,119
Postages, telegrams and cables	44,473	44,310
Printing and printed stationery	515,935	547,542
Publications	45,370	41,188
Rates and taxes	31,646	11,910
Rent	20,716	18,140
Responsibility allowance	13,272	6,375
Salaries	5,341,838	3,180,075
Security fees	573,983	455,012
Subsistence allowance	91,966	74,103
Sundries	3,498	3,847
Sports	17,191	17,648
St. Stephen's school	27,977	36,271
Telephone	122,317	165,923
Transportation	104,780	34,611
Travelling — mileage	118,687	146,509
Uniforms	246,721	113,103
Wages	77,778	56,870
Welfare payment	10,409	11,042
	<u>10,690,076</u>	<u>7,165,442</u>



# GUYANA NATIONAL INSURANCE SCHEME



## NOTES ON THE ACCOUNTS

### 3. Fixed assets

	Freehold Land and Buildings G\$	Furniture, Fixtures & Fittings G\$	Office Equipment G\$	Motor Vehicles G\$	Work-in- Progress G\$	Total G\$
Cost						
At 1 January 1985	5,334,160	419,543	689,721	116,783	348,600	6,908,807
Additions	<u>127,557</u>	<u>52,003</u>	<u>130,015</u>	<u>—</u>	<u>472,065</u>	<u>781,640</u>
At 31 December 1985	<u>5,461,717</u>	<u>471,546</u>	<u>819,736</u>	<u>116,783</u>	<u>820,665</u>	<u>7,690,447</u>
Depreciation						
At 1 January 1985	665,222	172,451	325,880	84,144	—	1,247,697
Charge for the year	<u>118,675</u>	<u>29,908</u>	<u>49,385</u>	<u>8,046</u>	<u>—</u>	<u>206,014</u>
At 31 December 1985	<u>783,897</u>	<u>202,359</u>	<u>375,265</u>	<u>92,190</u>	<u>—</u>	<u>1,453,711</u>
Net Book Values:						
At 31 December 1985	<u>4,677,820</u>	<u>269,187</u>	<u>444,471</u>	<u>24,593</u>	<u>820,665</u>	<u>6,236,736</u>
At 31 December 1984	<u>4,668,938</u>	<u>247,092</u>	<u>363,841</u>	<u>32,639</u>	<u>348,600</u>	<u>5,661,110</u>

### 4. Investments

	Balance at 1 January 1985 G\$	Additions G\$	Disposals G\$	Balance at 31 December 1985 G\$
Shares in Guyana Printers Limited (In liquidation) Ordinary shares of \$1.00 each	18,152	—	—	18,152
Shares in National Bank of Industry and Commerce Limited - 3,500,000 Ordinary shares of \$1.00 each	—	3,500,000	—	3,500,000
Government of Guyana debentures (fixed dated)	662,700,000	187,000,000	74,350,000	775,350,000 ✓
Overseas Government debentures with varying redemption dates	<u>416,893</u>	<u>—</u>	<u>—</u>	<u>416,893</u>
	<u>663,135,045</u>	<u>190,500,000</u>	<u>74,350,000</u>	<u>779,285,045</u>



## GUYANA NATIONAL INSURANCE SCHEME

---

5. **Future capital expenditure**

	G\$	1984 G\$
Expenditure authorised by the Directors and contracted for	<u>1,600,000</u>	<u>—</u>
Expenditure authorised by the Directors but not contracted for	<u>3,400,000</u>	<u>2,300,000</u>

6. An actuarial valuation was done for the Scheme as at 31 December 1985 and the results of the valuation revealed that there was a surplus of assets over liabilities.
7. In February 1986 increases in pension benefits were approved retroactive to 1 January 1985. The estimated cost of increases in pensions for 1985 is approximately \$12,122,000 which will be paid and accounted for in the 1986 financial statements.





PART III  
TABLES IN ANNEX

TABLE	DESCRIPTION	PAGE
A	Number of Employers registered by Industry and Size – 1985	74
B	Number of Employed Registrants by Age-Group, Sex and Marital Status – 1985	75
C	Number of Employed persons registered by Industry and Sex – 1985	76
D	Number of Self-Employed Registrants by Age-Group, Sex and Marital Status – 1985	77
E	Number of Self-Employed Registrants by Industry and Sex - 1985	78
F	Number of Old Age-Pensions granted by Age, Sex and Contributions Paid and Credited - 1985	79
G	Number of Old Age Pensions on stream as at 85-12-31 by Age, Sex and Employment Status	80
H	Number of Old Age Grants by Age and Sex – 1985	81
I	Number of Invalidity Pensions granted during the year by Age, Sex and Number of Contributions (paid and credited) on which pensions were based – 1985	82
J	Number of Invalidity Grants awarded by Age, Sex, Number of Contributions (paid and credited) and amount paid – 1985	83
K	Number of Survivor's Pensions by Age-Group and conditions under which pensions were awarded	84
L	Number of Funeral Benefit payments by Age-Group, Sex, Insured Status and Employment Category of deceased persons – 1985	85
M	Number of Sickness Spells paid by Age-Group, Sex and Employment Category of Recipients – 1985	86
N	Number of Sickness Spells by <b>Diagnosis and Sector – 1985</b>	87
O	Number of Sickness Benefit Medical Care Claims paid by Age-Group, Sex and Sector – 1985	88
P	Number of Maternity cases by Age-Group, Employment Status and Benefit days – 1985	89
Q	Number of Maternity Cases by Benefit Days, Wage-Group and Amount paid – 1985	90
R	Number of Injury Spells paid by Age-Group and Sex – 1985	91
S	Number of Injury Spells paid by Benefit Days and Wage-Group	92
T	Number of Injury Benefit Medical Care Claims paid by Age-Group, Sex and Sector -- 1985	93
U	Number of Disablement Pensions by <b>Nature of Disability and Weekly Amount – 1985</b>	94
V	Number of Disablement Pensions by Age, Sex and Weekly Amount – 1985	95
W	Number of Disablement Grants by Age-Group, Sex and Amount Paid – 1985	96
X	Number of Industrial Deaths by Nature of Injury and Causation – 1985	97



# GUYANA NATIONAL INSURANCE SCHEME

TABLE A  
 NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE  
 1985

INDUSTRY	SIZE (NUMBER OF EMPLOYEES)						TOTAL
	1-5	6-10	11-20	21-50	51-100	100+	
Agriculture & Livestock Production	7	9	2	2	-	-	20
Rice Farming	3	1	1	1	-	-	6
Cane Farming	-	-	-	-	-	-	-
Logging	-	1	2	1	-	-	4
Metal Mining (Other than Bauxite)	4	2	-	-	-	-	6
Crude Petroleum & Natural Gas	1	-	-	-	-	-	1
Food Manufacturing	1	1	1	-	-	2	5
Rice Milling	1	-	-	-	-	-	1
Manufacture of Beverages	-	-	-	-	-	-	-
Manufacture of Footwear and Garments	1	-	1	-	-	-	2
Manufacture of Wood	2	-	1	-	-	-	3
Saw Milling	4	-	2	1	-	-	7
Manufacture of Furniture and Fixtures	-	-	-	-	-	-	-
Printing, Publishing & Allied Industries	2	-	-	-	-	-	2
Manufacture of Leather Products	-	-	-	-	-	-	-
Basic Metal Industries	-	-	-	-	-	-	-
Manufacture of Transport Equipment	1	1	-	-	-	-	2
Manufacture of Miscellaneous Products	3	-	-	-	-	-	3
Construction	18	6	4	3	1	-	32
Electricity, Gas and Steam	-	-	-	-	-	-	-
Water and Sanitary Services	-	-	-	-	-	-	-
Wholesale and Retail Trade	-	-	-	-	-	-	-
Banking and Commercial Insurance	1	2	-	-	-	-	3
Transport	10	1	1	1	-	-	13
Storage and Warehouse	1	2	-	-	-	-	3
Government Services	1	2	1	2	1	-	7
Community and Business	25	2	3	2	-	-	32
Recreational Services	6	5	-	-	-	-	11
Personal Services	114	12	4	4	-	-	134
<b>TOTAL</b>	<b>206</b>	<b>47</b>	<b>23</b>	<b>17</b>	<b>2</b>	<b>2</b>	<b>297</b>





TABLE B  
NUMBER OF EMPLOYED REGISTRANTS BY AGE-GROUP, SEX AND MARITAL STATUS  
1985

AGE GROUP	MALES				FEMALES				MALES AND FEMALES			TOTAL
	Married	Single	Others (Males)	Total	Married	Single	Others (Females)	Total	Married	Single	Others (Males & Females)	
Under 16	1	596	—	597	3	178	—	181	4	774	—	778
16 - 19	50	4,842	26	4,918	29	1,825	15	1,869	79	6,667	41	6,787
20 - 24	167	1,400	56	1,623	133	1,262	44	1,439	300	2,662	100	3,062
25 - 29	120	225	23	368	156	266	57	479	276	491	80	847
30 - 34	69	51	21	141	121	92	30	243	190	143	51	384
35 - 39	53	32	21	106	103	43	33	179	156	75	54	285
40 - 44	29	13	4	46	61	30	17	108	90	43	21	154
45 - 49	31	13	6	50	31	16	13	60	62	29	1	110
50 - 54	22	10	2	34	21	11	8	40	43	21	10	74
55 - 59	16	4	6	26	13	3	7	23	29	7	13	49
60 +	10	10	5	25	7	7	5	19	17	17	10	44
Total	568	7,196	170	7,934	678	3,733	229	4,640	1,246	10,929	399	12,574



# GUYANA NATIONAL INSURANCE SCHEME

**TABLE C**  
**NUMBER OF EMPLOYED PERSONS REGISTERED BY INDUSTRY AND SEX**

1985

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agriculture and Livestock Production	448	178	626
01a	Sugar Farming	1,497	252	1,749
01b	Rice Farming	195	44	239
02	Forestry and Logging	77	10	87
04	Fishing	31	2	33
11	Bauxite Mining	99	52	151
12	Other Metallic Mineral Mining	15	4	19
13	Crude Petroleum and Natural Gas	1	1	2
14	Stone Quarrying, Clay and Sand Pits	17	1	18
20	Food Manufacturing (except sugar, rice and beverage)	179	107	286
20a	Sugar Milling	14	24	38
20b	Rice Milling	75	24	99
21	Beverage Industries	161	37	198
22	Tobacco Manufacturers	36	6	42
23	Manufacture of Textiles	36	128	164
24	Manufacture of Wearing Apparel	145	177	322
25	Manufacture of Wood and Cork (except furniture)	559	63	622
26	Manufacture of Furniture and Fixtures	254	80	334
27	Manufacture of Paper and Paper Products	15	4	19
28	Printing, Publishing and Allied Industries	29	32	61
30	Manufacture of Rubber Products	1	—	1
31	Manufacture of Chemical and its Products	98	105	203
32	Manufacture of Petroleum and Coal Products	1	2	3
33	Manufacture of Non-Metallic Mineral Products	21	26	47
34	Basic Metal Industries	13	2	15
35	Manufacture and repair of Metal Products (except machinery)	58	5	63
36	Manufacture and repair of Machine (except electrical machinery)	32	4	36
37	Manufacture and repair of electrical Appliances	79	31	110
38	Manufacture and repair of Transport Equipment	146	30	176
39	Manufacture and repair of Miscellaneous Items	18	1	19
40	Construction	505	116	621
51	Supply of Electricity, Gas and Steam	71	43	114
52	Water and Sanitary Services	45	5	50
61	Wholesale and Retail Trade	394	456	850
62	Banks and other Financial Institutions	55	87	142
63	Insurance	51	113	164
64	Real Estate	—	2	2
71	Transport	112	34	146
73	Communication	118	109	227
81	Government Services (Administrative)	141	161	302
82	Community and Business Services	1,937	1,617	3,554
83	Recreation Services	32	38	70
84	Personal Services	123	427	550
	Total	7,934	4,640	12,574





TABLE D  
NUMBER OF SELF-EMPLOYED REGISTRANTS BY AGE-GROUP, SEX AND MARITAL STATUS

AGE GROUP	MALES						FEMALES						MALES AND FEMALES
	Married	Single	Wid.	Div.	Com. Law	Total	Married	Single	Wid.	Div.	Separated	Total	
16 - 20	3	14	--	--	--	17	1	4	--	--	--	5	22
21 - 25	12	26	--	--	1	39	2	4	1	--	--	7	46
26 - 30	36	15	--	1	--	52	1	2	--	--	--	3	55
31 - 35	41	10	--	1	--	52	1	6	--	1	--	8	60
36 - 40	35	1	--	--	--	36	5	4	2	4	--	15	51
41 - 45	28	4	--	2	--	34	5	3	1	1	1	11	45
46 - 50	16	2	1	2	--	21	3	--	5	--	--	8	29
51 - 55	14	2	1	--	--	17	5	4	--	--	--	9	26
56 - 60	6	1	1	1	--	9	--	--	1	--	--	1	10
Total	191	75	3	7	1	277	23	27	10	6	1	67	344



TABLE E  
NUMBER OF SELF-EMPLOYED REGISTRANTS BY INDUSTRY AND SEX

1985

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agriculture	19	1	20
01b	Rice Farming	4	1	5
12	Metallic Mineral Mining	1	—	1
20	Food Manufacturing	7	3	10
24	Manufacture of wearing apparel	10	5	15
25	Manufacture of wood and cork, except furniture	3	—	3
26	Manufacture of Furniture and Fixtures	7	—	7
28	Printing, Publishing and Allied Industries	1	—	1
35	Manufacture of Metal Products except Machinery and Transport Equipment, (and Repair)	2	—	2
36	Manufacture of Machinery, except Electrical Machinery (and Repair)	3	—	3
37	Manufacture of Electrical Machinery, Apparatus, Appliances and Supplies (and Repair)	6	—	6
38	Manufacture of Transport Equipment (and Repair)	9	—	9
39	Miscellaneous Manufacturing Industries (and Repair)	10	—	10
40	Construction	25	3	28
61	Wholesale and Retail Trade	92	38	130
71	Transport	12	—	12
82	Community and Business Services	10	1	11
84	Personal Services	56	15	71
	TOTAL	277	67	344





TABLE F  
 NUMBER OF OLD AGE PENSIONS GRANTED BY AGE, SEX AND CONTRIBUTIONS PAID AND  
 CREDITED  
 1985

AGE	MALES			FEMALES			MALES AND FEMALES				
	Number of Persons	Contributions Paid & Credited	Contributions Credited	Number of Persons	Contributions Paid & Credited	Contributions Credited	Number of Persons	Contributions Paid & Credited	Contributions Credited	Percentage Credited	Average Number of Contributions
60	513	432,129	118,735	130	96,045	15,950	643	528,174	134,685	26	821
61	177	149,684	44,359	40	33,742	10,641	217	183,426	55,000	30	845
62	47	37,925	12,991	5	4,164	1,559	52	42,089	14,550	35	809
63	25	21,463	8,350	6	4,801	2,068	31	26,264	10,418	37	847
64	6	4,787	2,133	2	1,791	675	8	6,578	2,808	43	822
65	8	6,058	2,603	—	—	—	8	6,058	2,603	43	757
66	6	4,767	2,324	—	—	—	6	4,767	2,324	49	795
67	3	2,377	1,389	—	—	—	3	2,377	1,389	58	792
68	4	3,127	1,941	—	—	—	4	3,127	1,941	58	782
69	3	2,345	1,434	—	—	—	3	2,345	1,434	61	782
70	2	1,589	1,014	—	—	—	2	1,589	1,014	64	795
71	2	1,798	1,000	—	—	—	2	1,798	1,000	56	899
72	1	760	525	—	—	—	1	760	525	69	760
73	1	931	550	—	—	—	1	931	550	59	931
TOTAL	798	669,740	199,348	183	140,543	30,893	981	810,283	230,241	28	826



TABLE G  
 NUMBER OF OLD AGE PENSIONS ON STREAM AS AT 85-12-31 BY AGE, SEX  
 AND EMPLOYMENT STATUS

AGE	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
60	498	127	625	11	1	12	509	128	637
61	697	148	845	21	3	24	718	151	869
62	676	143	819	24	4	28	700	147	847
63	789	195	984	21	1	22	810	196	1,006
64	826	183	1,009	24	3	27	850	186	1,036
65	673	153	826	16	—	16	689	153	842
66	542	113	655	2	1	3	544	114	658
67	604	139	743	3	—	3	607	139	746
68	590	122	712	9	1	10	599	123	722
69	484	102	586	3	—	3	487	102	589
70	604	104	708	6	—	6	610	104	714
71	557	112	669	4	4	8	561	116	677
72	398	59	457	8	1	9	406	60	466
73	236	43	279	9	3	12	245	46	291
74	175	34	209	4	3	7	179	37	216
75	154	33	187	6	2	8	160	35	195
76	159	24	183	4	—	4	163	24	187
77	75	11	86	2	—	2	77	11	88
TOTAL	8,737	1,845	10,582	177	27	204	8,914	1,872	10,786





TABLE H  
 NUMBER OF OLD AGE GRANTS BY AGE AND SEX  
 1985

AGE	SEX		
	MALES	FEMALES	MALES AND FEMALES
60	39	17	56
61	24	10	34
62	19	8	27
63	9	2	11
64	6	1	7
65	8	2	10
66	3	1	4
67	5	3	8
68	1	—	1
69	2	—	2
70	3	—	3
71	1	—	1
72	—	1	1
73	2	—	2
74	3	—	3
75	1	—	1
78	—	1	1
TOTAL	126	46	172

NB: There were no self-employed persons



# GUYANA NATIONAL INSURANCE SCHEME

**TABLE I**  
**NUMBER OF INVALIDITY PENSIONS GRANTED DURING YEAR BY AGE, SEX AND NUMBER OF**  
**CONTRIBUTIONS (PAID AND CREDITED) ON WHICH PENSIONS**  
**WERE BASED**  
**1985**

AGE	MALES				FEMALES				MALES AND FEMALES			
	No.	CONTRIBUTIONS			No.	CONTRIBUTIONS			No.	CONTRIBUTIONS		
		Paid	Credited	Total		Paid	Credited	Total		Paid	Credited	Total
26	1	295	24	319	—	—	—	—	1	295	24	319
31	—	—	—	—	1	525	12	537	1	525	12	537
36	—	—	—	—	1	655	12	667	1	655	12	667
37	1	451	26	477	—	—	—	—	1	451	26	477
39	1	691	25	716	—	—	—	—	1	691	25	716
40	3	1,769	23	1,792	—	—	—	—	3	1,769	23	1,792
42	1	644	32	676	—	—	—	—	1	644	32	676
43	3	1,821	77	1,898	—	—	—	—	3	1,821	77	1,898
44	4	2,521	108	2,629	—	—	—	—	4	2,521	108	2,629
45	2	1,259	52	1,311	—	—	—	—	2	1,259	52	1,311
46	1	563	25	588	—	—	—	—	1	563	25	588
47	2	1,444	49	1,493	1	385	33	418	3	1,829	82	1,911
48	—	—	—	—	—	—	—	—	—	—	—	—
49	3	2,031	107	2,138	—	—	—	—	3	2,031	107	2,138
50	4	2,287	95	2,382	—	—	—	—	4	2,287	95	2,382
51	3	1,778	84	1,862	—	—	—	—	3	1,778	84	1,862
52	3	1,854	109	1,963	1	609	29	638	4	2,463	138	2,601
53	5	3,239	448	3,687	—	—	—	—	5	3,239	448	3,687
54	1	645	100	745	4	2,683	391	3,074	5	3,328	491	3,819
55	4	2,467	391	2,858	2	1,224	253	1,477	6	3,691	644	4,335
56	5	3,393	814	4,207	1	588	150	738	6	3,981	964	4,945
57	6	3,722	772	4,494	—	—	—	—	6	3,722	772	4,494
58	4	2,125	900	3,025	2	1,332	398	1,730	6	3,457	1,298	4,755
59	9	4,667	1,862	6,529	1	575	225	800	10	5,242	2,087	7,329
TOTAL	66	39,666	6,123	45,789	14	8,576	1,503	10,079	80	48,242	7,626	55,868





TABLE J  
 NUMBER OF INVALIDITY GRANTS AWARDED BY AGE, SEX, NUMBER OF  
 CONTRIBUTIONS (PAID AND CREDITED) AND AMOUNT PAID  
 1985

AGE	MALES			FEMALES			MALES AND FEMALES		
	No.	Contri- butions Paid and Credited	Amount Paid (\$)	No.	Contri- butions Paid and Credited	Amount Paid (\$)	No.	Contri- butions Paid and Credited	Amount Paid (\$)
44	—	—	—	1	113	273.00	1	113	273.00
48	1	179	253.50	—	—	—	1	179	253.50
57	1	214	338.00	—	—	—	1	214	338.00
TOTAL	2	393	591.50	1	113	273.00	3	506	864.50



TABLE K  
NUMBER OF SURVIVOR'S PENSIONS BY AGE-GROUP AND CONDITIONS  
UNDER WHICH PENSIONS WERE AWARDED  
1985

AGE-GROUP	CONDITION OF AWARD		TOTAL.
	WIDOWS WITH CARE OF CHILDREN	WIDOWS OVER 45 YEARS	
Under 35	—	—	—
35 – 39	6	—	6
40 – 44	1	—	1
45 – 49	5	12	17
50 – 54	4	12	16
55 – 59	2	46	48
60 – 64	—	52	52
65 – 69	—	22	22
70 and Over	—	17	17
TOTAL	18	161	179





TABLE L  
NUMBER OF FUNERAL BENEFIT PAYMENTS BY AGE-GROUP, SEX, INSURED STATUS AND  
EMPLOYMENT CATEGORY OF DECEASED PERSONS

1985

AGE-GROUP	EMPLOYED									SELF EMPLOYED				BOTH CATEGORIES								
	MALES			FEMALES			MALES & FEMALES			MALES				MALES			FEMALES			MALES & FEMALES		
	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total	
20 - 24	13	-	13	3	1	4	16	1	17	-	-	-	13	-	13	3	1	4	16	1	17	
25 - 29	22	4	26	7	-	7	29	4	33	-	-	-	22	4	26	7	-	7	29	4	33	
30 - 34	41	3	44	6	4	10	47	7	54	-	-	-	41	3	44	6	4	10	47	7	54	
35 - 39	34	1	35	9	3	12	43	4	47	-	-	-	34	1	35	9	3	12	43	4	47	
40 - 44	43	1	44	9	11	20	52	12	64	-	-	-	43	1	44	9	11	20	52	12	64	
45 - 49	50	-	50	9	3	12	59	3	62	1	-	1	51	-	51	9	3	12	60	3	63	
50 - 54	70	5	75	8	9	17	78	14	92	1	-	1	71	5	76	8	9	17	79	14	93	
55 - 59	81	6	87	12	11	23	93	17	110	-	-	-	81	6	87	12	11	23	93	17	110	
60 & Over	306	8	314	47	11	58	353	19	372	1	-	1	307	8	315	47	11	58	354	19	373	
TOTAL	660	28	688	110	53	163	770	81	851	3	-	3	663	28	691	110	53	163	773	81	854	



## GUYANA NATIONAL INSURANCE SCHEME

**TABLE M**  
**NUMBER OF SICKNESS SPELLS PAID BY AGE-GROUP, SEX AND EMPLOYMENT**  
**CATEGORY OF RECIPIENTS**  
**1985**

AGE-GROUP	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
16 - 20	187	78	265	—	—	—	187	78	265
21 - 25	1,006	550	1,556	3	—	3	1,009	550	1,559
26 - 30	1,403	761	2,164	2	—	2	1,405	761	2,166
31 - 35	971	396	1,367	3	—	3	974	396	1,370
36 - 40	670	263	933	8	—	8	678	263	941
41 - 45	659	189	848	4	—	4	663	189	852
46 - 50	605	129	734	8	2	10	613	131	744
51 - 55	461	88	549	20	2	22	481	90	571
56 - 60	453	68	521	6	1	7	459	69	528
<b>TOTAL</b>	<b>6,415</b>	<b>2,522</b>	<b>8,937</b>	<b>54</b>	<b>5</b>	<b>59</b>	<b>6,469</b>	<b>2,527</b>	<b>8,996</b>





TABLE N  
NUMBER OF SICKNESS SPELLS BY DIAGNOSIS AND SECTOR  
1985

CODE	DIAGNOSIS	NON-SUGAR	SUGAR	BOTH SECTORS
5	Dysentery, All Forms	48	21	69
6b	Enteric Fever	51	22	73
7e	Mumps	3	3	6
7f	Chicken Pox	69	4	73
9	Malaria	3	2	5
10a	Filariasis	9	—	9
11f	Parasitic Skin Infections	4	—	4
11i	Infectious Hepatitis (Catarrhal Jaundice)	6	9	15
11j	Other Infectious and Parasitic Diseases	292	68	360
14	Allergic Disorders	40	11	51
15	Diseases of Thyroid Gland	8	8	16
16	Diabetes Mellitus	46	21	67
18	Anaemias	82	20	102
19	Psychoneurosis and Psychosis	143	51	194
21b	Cataract	4	4	8
21c	Other Diseases of Eye	269	47	316
21d	Injury to Eye	7	16	23
22	Diseases of Ear and Mastoid Process	19	13	32
25	Arteriosclerotic and Degenerative Heart Diseases	32	29	61
26	Hypertensive Disease	291	161	452
27	Diseases of Veins	101	44	145
28	Acute Nasopharyngitis (common cold)	16	2	18
29	Acute Pharyngitis, Tonsillitis, Hypertrophy of Tonsils and Adenoids	84	9	93
30	Influenza	273	77	350
31	Pneumonia	26	10	36
32	Bronchitis	234	72	306
34	All Other Respiratory Diseases	309	89	398
35	Diseases of Stomach and Duodenum, Except Cancer	252	128	380
36	Appendicitis	46	27	73
37	Hernia of Abdominal Gavity	55	25	80
38	Diarrhoea and Enteritis	222	48	270
39	Diseases of Gall Bladder and Bile Ducts	6	1	7
40a	Diseases of the Teeth	11	6	17
40b	Other Diseases of Digestive System	86	47	133
41	Nephritis and Nephrosis	7	—	7
42a	Diseases of Male Genital Organs	84	36	120
42b	Diseases of Female Genital Organs	324	38	362
43a	Normal Deliveries	15	1	16
43b	Complications of Pregnancy, Child Birth and the Puerperium	185	15	200
44	Boil, Abscess, Cellulitis and Other Skin Infections	229	63	292
45	Other Diseases of Skin	39	14	53
46	Arthritis and Rheumatism, Except Rheumatic Fever	212	148	360
47	Diseases of Bones and Other Organs of Movement	34	47	81
49a	Epilepsy	6	9	15
49b	Urinary Calculus	36	28	64
49d	Other Diseases of Urinary System	186	76	262
49e	Other Specified and III-Defined Diseases	1,124	620	1,744
50b	Closed Fractures (All Sites)	125	59	184
50d	Dislocations (All Sites)	7	4	11
50e	Head Injuries, excluding Fracture	40	15	55
50g	Lacerated, Open and Contused wounds	200	195	395
50h	Burns and Scalds	35	8	43
50j	Other Poisoning	15	11	26
50l	Sprains and Strains	153	106	259
50m	Contusions and Abrasions	109	96	205
	<b>TOTAL</b>	<b>6,312</b>	<b>2,684</b>	<b>8,996</b>



TABLE O  
 NUMBER OF SICKNESS BENEFIT MEDICAL CARE CLAIMS PAID BY  
 AGE-GROUP, SEX AND SECTOR  
 1985

AGE GROUP	SUGAR			NON-SUGAR			BOTH SECTORS		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
16 - 20	21	6	27	24	27	51	45	33	78
21 - 25	63	24	87	140	226	366	203	250	453
26 - 30	79	17	96	191	262	453	270	279	549
31 - 35	81	12	93	175	175	350	256	187	443
36 - 40	71	12	83	151	164	315	222	176	398
41 - 45	112	12	124	146	130	276	258	142	400
46 - 50	127	22	149	165	102	267	292	124	416
51 - 55	86	16	102	145	65	210	231	81	312
56 - 60	60	3	63	121	31	152	181	34	215
TOTAL	700	124	824	1,258	1,182	2,440	1,958	1,306	3,264





TABLE P  
 NUMBER OF MATERNITY CASES BY AGE-GROUP, EMPLOYMENT STATUS  
 AND BENEFIT DAYS  
 1985

AGE-GROUP	EMPLOYMENT STATUS					
	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES	
	Number of Cases	Number of Benefit Days	Number of Cases	Number of Benefit Days	Number of Cases	Number of Benefit Days
Under 21	42	3,011	—	—	42	3,011
21 – 25	375	26,719	—	—	375	26,719
26 – 30	505	34,945	—	—	505	34,945
31 – 35	272	19,248	—	—	272	19,248
36 – 40	96	6,731	1	78	97	6,809
41 – 45	20	1,368	—	—	20	1,368
TOTAL	1,310	92,022	1	78	1,311	92,100



# GUYANA NATIONAL INSURANCE SCHEME

TABLE Q  
 NUMBER OF MATERNITY CASES BY BENEFIT DAYS, WAGE-GROUP AND  
 AMOUNT PAID  
 1985

BENEFIT DAYS	WAGE-GROUP										TOTAL	AMOUNT PAID (\$)
	I	II	III	IV	V	VI	VII	VIII	IX	X		
7										1	1	87.68
8											—	—
9											—	—
10								1	—	—	1	70.18
11							1	—	—	—	1	54.87
12	1	—	—	1	—	—	1	—	—	1	4	288.00
13								1	—	—	1	110.50
14					1						1	69.46
15											—	—
16											—	—
17							1	—	—	2	3	488.00
18										1	1	189.00
19 -- 24							2	2	—	7	11	2,308.35
25 -- 30							1	3	—	11	15	4,062.37
31 -- 36				3	1	1	4	1	1	15	26	7,627.87
37 - 42							6	5	—	10	21	7,465.92
43 -- 48							2	4	—	26	32	12,913.51
49 -- 54				2	—	5	3	9	1	46	66	31,107.38
55 -- 60	1	—	—	2	—	4	2	8	1	17	35	17,752.21
61 -- 66	—	—	4	2	5	9	11	10	2	23	66	32,203.44
67 -- 72	2	2	—	1	2	4	7	13	18	28	77	45,649.84
73 -- 78	3	3	15	9	28	64	109	140	117	461	949	672,960.51
TOTAL	7	5	19	20	37	87	150	197	140	649	1,311	835,409.09





TABLE R  
 NUMBER OF INJURY SPELLS PAID BY AGE-GROUP AND SEX  
 1985

AGE-GROUP	MALES	FEMALES	MALES AND FEMALES
Below 16	20	—	20
16 — 20	1,080	12	1,092
21 — 25	2,200	45	2,245
26 — 30	1,365	72	1,437
31 — 35	1,069	52	1,121
36 — 40	705	53	758
41 — 45	677	134	811
46 — 50	474	96	570
51 — 55	391	97	488
56 — 60	261	55	316
Over 60	37	—	37
TOTAL	8,279	616	8,895



# GUYANA NATIONAL INSURANCE SCHEME

**TABLE S**  
**NUMBER OF INJURY SPELLS PAID BY BENEFIT DAYS AND WAGE-GROUP**  
**1985**

BENEFIT DAYS	WAGE-GROUP										TOTAL
	I	II	III	IV	V	VI	VII	VIII	IX	X	
1								2	1	8	11
2	1				1		6	1	3	11	23
3				2	3	7	6	1	5	151	175
4			1	2	7	12	20	16	30	628	716
5			2	8	11	20	21	35	67	1,071	1,235
6	1	1	5	5	7	33	40	36	91	1,651	1,870
7			1	4	1	3	11	22	29	455	526
8				3	1	11	6	13	23	489	546
9		1			1	3	4	11	23	437	480
10				1	1	4	8	6	13	334	367
11		1	1	1	2	4	6	21	31	416	483
12			2	-	3	9	10	20	23	477	544
13						2	4	2	12	151	171
14						5	1	6	3	118	133
15					1	8	-	2	8	85	104
16						3	5	2	12	79	101
17						1	2	1	3	117	124
18	2		3			8	1	9	8	140	171
19 - 24				2	2	4	7	12	11	290	328
25 - 30				1	2	2	6	6	2	202	221
31 - 36				1	1	2	5	3	4	98	114
37 - 42						1	3	1	-	83	88
43 - 48							2	1	7	43	53
49 - 54				1			1	2	2	46	52
55 - 60		1		1			1	1		32	36
61 - 66						2		1	3	28	34
67 - 72								1	1	19	21
73 - 78								3	1	22	26
79 - 84						3				12	15
85 - 90								1	1	13	15
91 - 96							1			8	9
97 - 102							2			4	6
103 - 108										13	13
109 - 114							1		3	7	11
115 - 120									1	3	4
121 - 126							1	1	1	14	17
127 - 132								2	1	5	8
133 - 138										1	1
139 - 144				2			1		2	3	8
145 - 150										1	1
151 - 156					1			1	6	26	34
<b>TOTAL</b>	<b>4</b>	<b>4</b>	<b>15</b>	<b>34</b>	<b>45</b>	<b>147</b>	<b>182</b>	<b>242</b>	<b>431</b>	<b>7,791</b>	<b>8,895</b>





TABLE T  
 NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS PAID BY AGE-GROUP  
 SEX AND SECTOR  
 1985

AGE-GROUP	SUGAR			NON-SUGAR			BOTH SECTORS		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
Under 16	—	—	—	8	—	8	8	—	8
16 – 20	739	12	751	205	3	208	944	15	959
21 – 25	2,031	86	2,117	401	42	443	2,432	128	2,560
26 – 30	1,424	128	1,552	315	47	362	1,739	175	1,914
31 – 35	746	128	874	216	24	240	962	152	1,114
36 – 40	426	116	542	110	18	128	536	134	670
41 – 45	291	178	469	49	14	63	340	192	532
46 – 50	196	204	400	34	5	39	230	209	439
51 – 55	152	103	255	23	4	27	175	107	282
56 – 60	99	29	128	21	2	23	120	31	151
Over 60	5	1	6	3	—	3	8	1	9
TOTAL	6,109	985	7,094	1,385	159	1,544	7,494	1,144	8,638



## GUYANA NATIONAL INSURANCE SCHEME

TABLE U  
NUMBER OF DISABLEMENT PENSIONS BY NATURE OF DISABILITY AND  
WEEKLY AMOUNT  
1985

NATURE OF DISABILITY	NUMBER OF CASES	TOTAL WEEKLY AMOUNT (\$)
Contusions and Abrasions	1	17.10
Burns and Scalds	2	44.10
Concussions	2	50.40
Cuts and Lacerations	16	257.10
Punctured Wounds	2	25.20
Amputations	22	514.20
Post Traumatic Ankylosis of Joints	6	98.10
Post Traumatic Paralysis of Limbs or other parts of the body	2	65.40
Dislocations	2	25.20
Fractures	14	238.50
Sprains and Strains	9	146.40
Eye and Other Injuries	7	141.30
TOTAL	85	1,623.00



# GUYANA NATIONAL INSURANCE SCHEME



TABLE V  
NUMBER OF DISABLEMENT PENSIONS BY AGE, SEX AND WEEKLY AMOUNT  
1985

AGE	MALES		FEMALES		MALES AND FEMALES	
	Number of Persons	Weekly Amount (\$)	Number of Persons	Weekly Amount (\$)	Number of Persons	Weekly Amount (\$)
Under 16	1	25.20	—	—	1	25.20
16	1	10.20	—	—	1	10.20
17	1	25.20	—	—	1	25.20
19	2	27.00	—	—	2	27.00
20	6	121.50	—	—	6	121.50
22	1	18.90	—	—	1	18.90
23	2	29.70	—	—	2	29.70
24	2	37.80	—	—	2	37.80
25	3	53.10	—	—	3	53.10
26	3	63.00	—	—	3	63.00
28	3	66.90	—	—	3	66.90
29	2	25.20	—	—	2	25.20
30	1	18.90	—	—	1	18.90
31	3	84.60	—	—	3	84.60
32	3	69.30	—	—	3	69.30
34	1	26.40	1	20.40	2	46.80
35	2	22.50	—	—	2	22.50
36	1	39.00	—	—	1	39.00
37	2	37.80	—	—	2	37.80
38	4	50.40	—	—	4	50.40
40	2	69.30	1	12.60	3	81.90
41	4	63.00	—	—	4	63.00
42	1	50.40	—	—	1	50.40
43	1	18.90	—	—	1	18.90
45	1	10.20	—	—	1	10.20
46	2	37.80	1	12.60	3	50.40
47	1	18.90	1	9.00	2	27.90
48	2	48.60	—	—	2	48.60
50	1	18.90	—	—	1	18.90
51	4	49.20	—	—	4	49.20
52	1	12.60	—	—	1	12.60
53	1	12.60	1	25.20	2	37.80
54	2	22.80	1	18.90	3	41.70
55	2	44.10	1	9.00	3	53.10
56	—	—	1	12.60	1	12.60
57	1	44.10	1	17.10	2	61.20
58	3	63.90	—	—	3	63.90
59	—	—	—	—	—	—
60	1	22.50	—	—	1	22.50
66	2	25.20	—	—	2	25.20
TOTAL	76	1,485.60	9	137.40	85	1,623.00



## GUYANA NATIONAL INSURANCE SCHEME

TABLE W  
NUMBER OF DISABLEMENT GRANTS BY AGE-GROUP, SEX AND AMOUNT PAID  
1985

AGE-GROUP	MALES		FEMALES		MALES AND FEMALES	
	Number of Cases	Amount Paid (\$)	Number of Cases	Amount Paid (\$)	Number of Cases	Amount Paid (\$)
16 - 20	5	2,320.00	—	—	5	2,320.00
21 - 25	4	1,200.00	1	360.00	5	1,560.00
26 - 30	9	3,640.00	1	400.00	10	4,040.00
31 - 35	2	640.00	—	—	2	640.00
36 - 40	3	960.00	2	960.00	5	1,920.00
41 - 45	4	1,560.00	2	600.00	6	2,160.00
46 - 50	1	560.00	2	800.00	3	1,360.00
51 - 55	4	1,800.00	1	200.00	5	2,000.00
56 - 60	2	800.00	2	720.00	4	1,520.00
Over 60	—	—	—	—	—	—
TOTAL	34	13,480.00	11	4,040.00	45	17,520.00

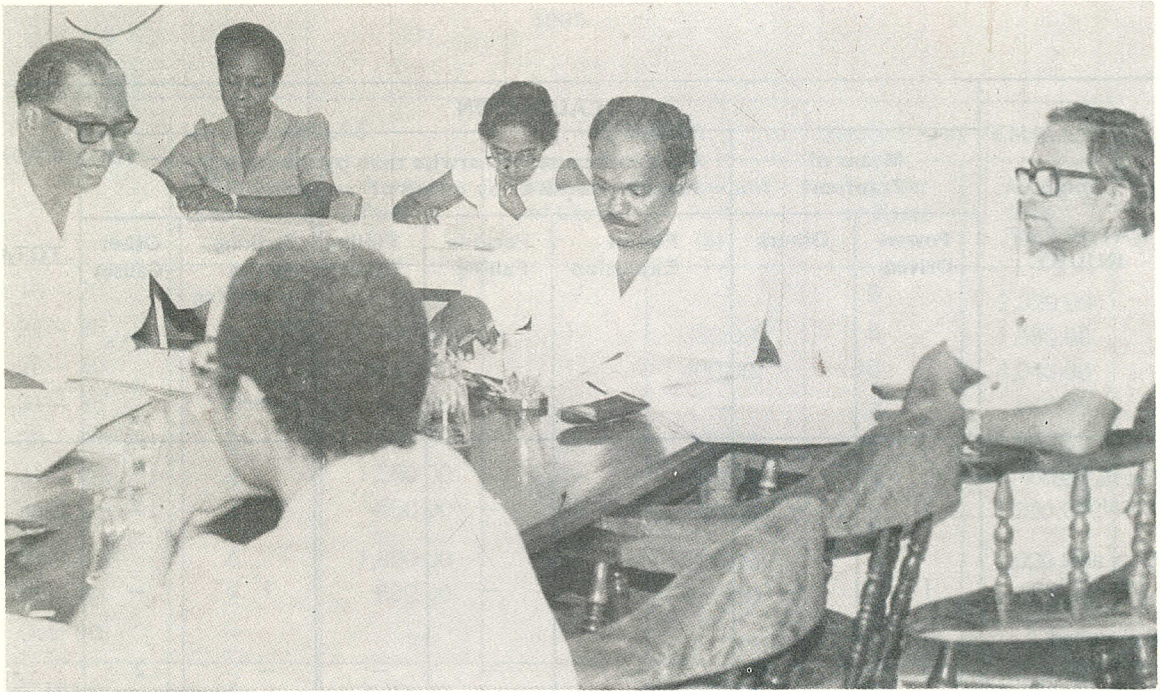




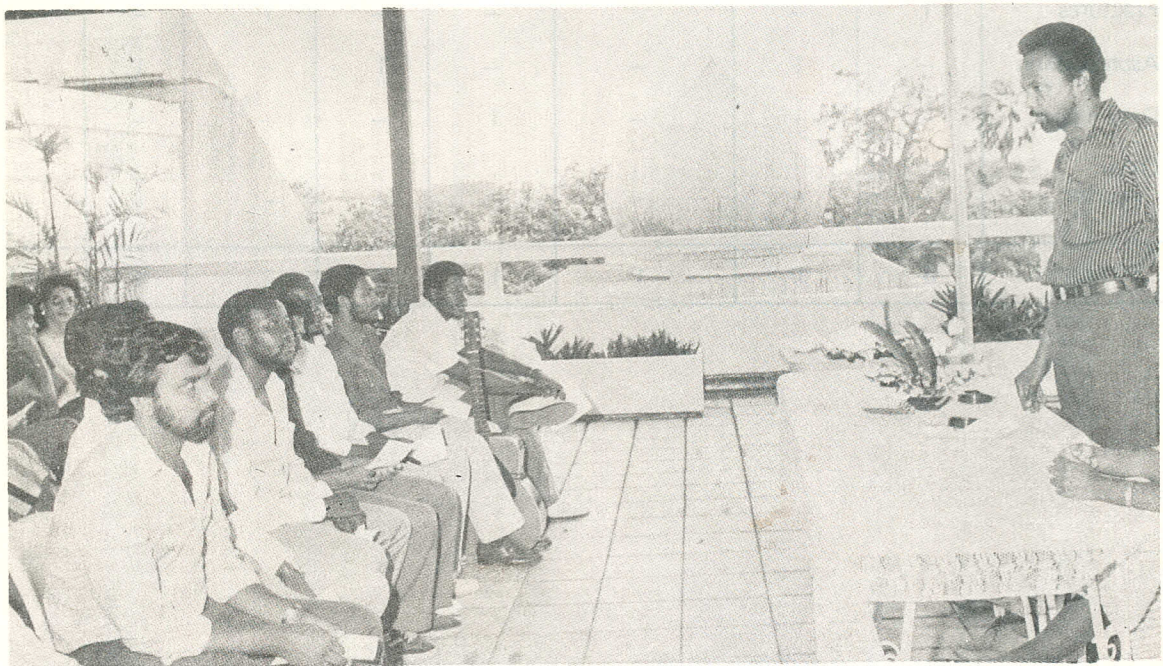
TABLE X  
 NUMBER OF INDUSTRIAL DEATHS BY NATURE OF INJURY AND CAUSATION  
 1985

NATURE OF INJURY	CAUSATION							TOTAL
	Means of Transport		Accidents caused otherwise than by machinery handling goods or by means of transport					
	Power-Driven	Others	Fire or Explosion	Persons Falling	Falling Objects	Striking against or coming into contact with objects	Other Causes	
Burns and Scalds	1	—	1	—	—	—	—	2
Cuts and Lacerations	1	—	—	—	—	1	—	2
Punctured Wounds	3	—	—	—	—	—	2	5
Dislocations	—	—	—	—	1	—	—	1
Fractures	1	—	—	—	—	1	—	2
Asphyxiation	—	1	—	—	1	—	1	3
Drowning	—	—	—	1	—	—	—	1
Other Injuries	—	—	—	—	—	—	1	1
<b>TOTAL</b>	<b>6</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>4</b>	<b>17</b>



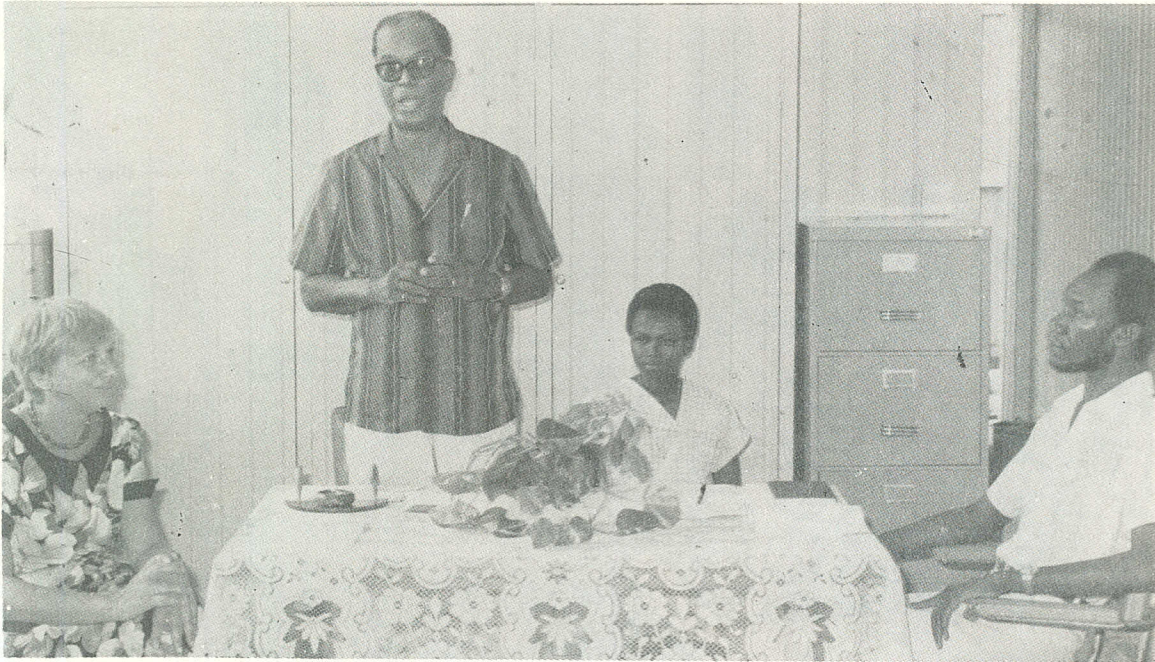


**Chairman of Board, Secretary of C.O.F.A. and General Manager at a Board meeting.**

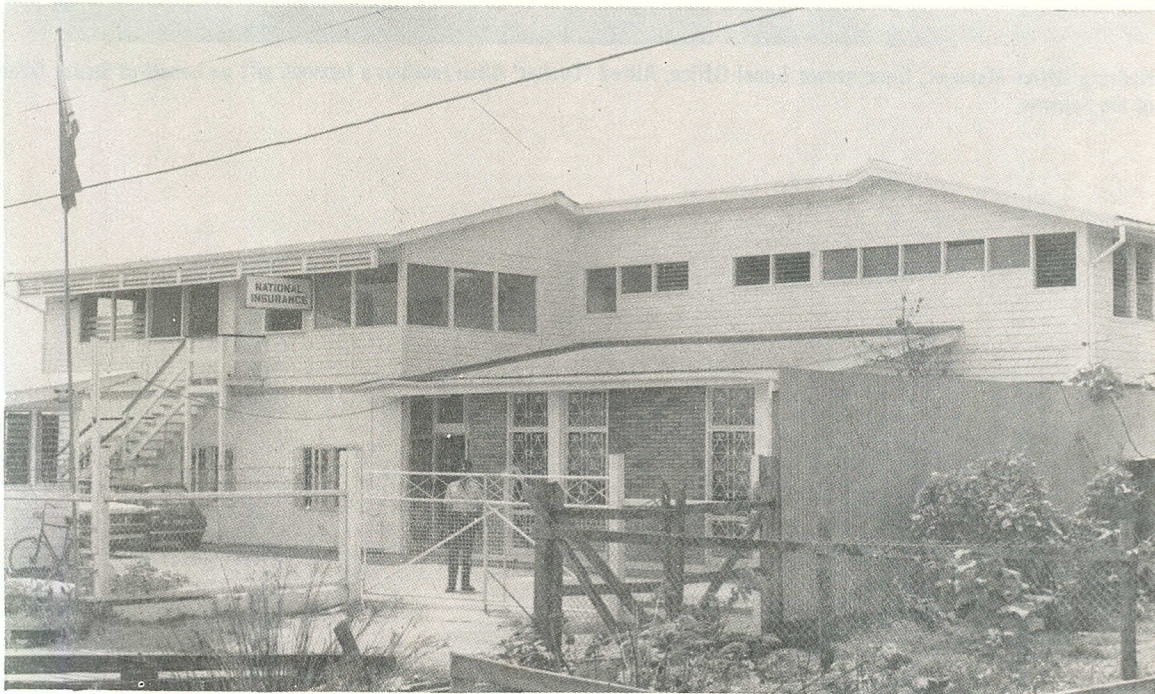


**Deputy General Manager (ag) Patrick Martinborough addresses the Inspectors at their graduation ceremony.**





I.L.O. Actuary , General Manager, Office Manager and a staff member at opening of the new wing of Leonora Local Office.



The Leonora Local Office.





Retiring Office Manager, Georgetown Local Office, Alfred 'Tucker' Allen receives a farewell gift on behalf of Senior Officers of the Scheme.