

5th
ANNUAL REPORT
OF THE
**NATIONAL INSURANCE
BOARD - GUYANA**



1973

UNDER THE AUSPICES OF THE HON. MINISTER OF LABOUR

CONTENTS
Introduction
1. Insurance
2. Insurance
3. Insurance
4. Insurance
5. Insurance
6. Insurance
7. Insurance
8. Insurance
9. Insurance
10. Insurance
11. Insurance
12. Insurance
13. Insurance
14. Insurance
15. Insurance
16. Insurance
17. Insurance
18. Insurance
19. Insurance
20. Insurance
21. Insurance
22. Insurance
23. Insurance
24. Insurance
25. Insurance
26. Insurance
27. Insurance
28. Insurance
29. Insurance
30. Insurance
31. Insurance
32. Insurance
33. Insurance
34. Insurance
35. Insurance
36. Insurance
37. Insurance
38. Insurance
39. Insurance
40. Insurance
41. Insurance
42. Insurance
43. Insurance
44. Insurance
45. Insurance
46. Insurance
47. Insurance
48. Insurance
49. Insurance
50. Insurance
51. Insurance
52. Insurance
53. Insurance
54. Insurance
55. Insurance
56. Insurance
57. Insurance
58. Insurance
59. Insurance
60. Insurance
61. Insurance
62. Insurance
63. Insurance
64. Insurance
65. Insurance
66. Insurance
67. Insurance
68. Insurance
69. Insurance
70. Insurance
71. Insurance
72. Insurance
73. Insurance
74. Insurance
75. Insurance
76. Insurance
77. Insurance
78. Insurance
79. Insurance
80. Insurance
81. Insurance
82. Insurance
83. Insurance
84. Insurance
85. Insurance
86. Insurance
87. Insurance
88. Insurance
89. Insurance
90. Insurance
91. Insurance
92. Insurance
93. Insurance
94. Insurance
95. Insurance
96. Insurance
97. Insurance
98. Insurance
99. Insurance
100. Insurance

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1973

PREPARED BY THE RESEARCH AND STATISTICAL SECTION – N. I. S.

CONTENTS

	PAGE
INTRODUCTION	3
REGISTRATION	4
Employers 	4 – 5
Employees 	6 – 7
CONTRIBUTION	7
General 	7 – 8
Distribution of Stamps sold 	8 – 10
Numbers of Contributors 	10
Average wage 	11 – 12
COMPLIANCE	12
Delinquent Employers 	12
Appeals 	12 – 13
BENEFITS	13
General 	13
Industrial Benefit 	13
Injury Benefit 	13 – 15
Disablement Benefit 	15 – 16
Death Benefit 	16 – 17
Sickness Benefit 	17 – 18
Maternity Benefit 	18 – 19
Old Age Benefit 	19 – 20
Funeral Benefit 	20 – 21
Invalidity Benefit 	21
Survivors' Benefit 	21 – 22
Medical Care 	22 – 23
INCOME	23 – 24
EXPENDITURE	24
Administration 	24
Benefits 	24 – 25
Surplus 	25 – 26
Other Activities 	27
Training 	27
Public Relation Activities 	28
Other Activities 	28 – 32
Statistical Annex 	33

LIST OF TABLES

		PAGE
I	Number of Employers registered by NIS during 1973	4
II	Number of Employers covered by NIS – 1969-1973	5
III	Number of Persons covered by the Scheme – 1969-1973	6
IV	Exist from the Scheme – 1970-1973	7
V	Value of Contribution and Average Weekly Wage	7
VI	Distribution of Stamps sold Wage-Groupwise – 1973	8
VII	Number of Stamps sold by Denomination – 1969-1973	9
VIII	Percentage Distribution of Stamps sold annually – 1969-1973	10
IX	Total number of Contributors to the Scheme – 1970-1973 (Nearest 500 Persons)	10
X	Average Weekly Wage	11
XI	Approximate Number of Delinquent Employers and Value of Contribution collected – 1969 – 1973	12
XII	Number of Persons who claimed Injury Benefit – 1973	14
XIII	Number of Spells of Incapacity and Number of Persons – 1973	14
XIV	Periods of Incapacity – 1970-1973	15
XV	Number of Persons who were paid Disablement Benefit – 1970-1973	15
XVI	Number of Persons who received Industrial Death Benefit 1970-1973	16
XVII	Average Duration of Spells of Illness – 1970-1973	17
XVIII	Number of Sickness Cases admitted and paid – 1970-1973	17
XIX	Approximate Number of Women registered between ages 16 and 52 and Number of Maternity Claims – 1971-1973	18
XX	Number of Women claiming Maternity Benefit – 1970-1973	19
XXI	Number of Old Age Benefit granted – 1970-1973	20
XXII	Number of Persons who were paid Funeral Benefit 1970-1973	20
XXIII	Number of Invalidity Benefits paid – 1971-1973	21
XXIV	Number of Survivors' Benefits paid 1971-1973	22
XXV	Number and Amount of Medical Care Claims paid – 1970-1973	23
XXVI	Value of Benefits by Type	24
XXVII	Number of Pensions (and Periodic Payments) granted 1970-1973	25
XXVIII	National Insurance Fund – 1969-1973	25
XXIX	Analysis of N.I. Fund	26

ANNUAL REPORT 1973

INTRODUCTION:

The year 1973 marked the fifth year of operation of the Guyana National Insurance Scheme. During its first five years of existence, the Scheme has managed to expand rapidly in its coverage of employers and employees throughout the country. It is notable that during the first four months of operation i.e. from September to December, 1969, about 45% of the employers and about 50% of the employees covered as at December 31, 1973, were registered.

The inclusion of self-employed persons in the Scheme started on April 5, 1971, with the passing of the Self-Employed Persons Bill. However, at the end of 1973, only about 14% of the estimated 1971 self-employed population had been registered. It is not yet clear whether the number of self-employed persons which existed in 1971 had moved en-masse to the employed population, or the estimate, for some reason or the other was significantly overstated. At the close of the year efforts were still afoot to ascertain the real reason for the low degree of registration and the corrective measures, if any, that could be taken.

In 1971 the Scheme also extended its coverage to Voluntary Contributors. This category of insured persons is made up of persons below the age of 65 who have retired from active service, but who continue on a voluntary basis to contribute to the Scheme for either or both of the following reasons –

- 1) To entitle them to certain benefits to which they were not eligible at the time when they left active service.
 - 2) To increase the value of those benefits to which they were already entitled.
- At the end of 1973, the number of persons in this category was just about 150.

2(a) EMPLOYERS:

The number of employers who were registered with the Scheme during 1973 totalled 645. Of this total 597 or 93% were very small employers employing between 1 to 10 employees. This is shown in the Table below and an annual breakdown is given in Annex A 1-5.

TABLE I
NUMBER OF EMPLOYERS REGISTERED BY NIS DURING 1973

Size of Industry (no. of Employees) (1)	Agriculture Forestry & Fishing (2)	Manu- facturing (3)	Construct- ion (4)	Commerce (5)	Services (6)	Other Indus- tries (7)	Total (8)
1 - 10	41	44	53	74	358	27	597
11 - 20	6	3	6	4	7	1	27
21 - 30	4	1	1	1	4	1	12
31 - 50	—	1	2	1	2	—	6
51 - 100	—	—	—	—	1	—	1
101 - 150	—	—	—	—	1	—	1
151 - 200	—	—	—	—	—	—	—
201 - 500	—	—	—	—	1	—	1
501 - 1000	—	—	—	—	—	—	—
1000+	—	—	—	—	—	—	—
TOTAL	51	49	62	80	374	29	645

A further analysis of this Table shows that, of the 374 employers in the servicing industry 296 or about 80% were employers in the Personnel Service category having on the average four employees and a further 62 had no more than 10 employees each. Only 3 employers in this group had more than 50 employees each. The number of employers covered as at December 31, 1973, was 8,741, of which 7,789 or 90% were employers with not more than 10 employees each. Because of the large amount of these small employers, the task of checking on them to ensure that the requirements set out under the National Insurance Act are met, is extremely difficult.

The Table below shows the number of employers covered each year and the industry in which they operate.

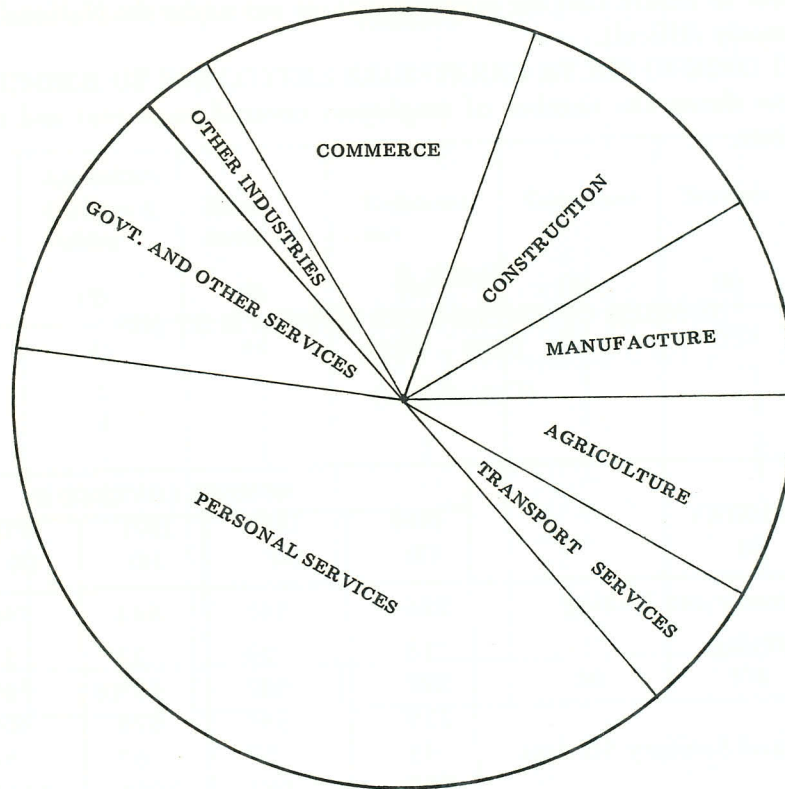
TABLE II
***NUMBER OF EMPLOYERS COVERED BY NIS**
1969 – 1973
(Cumulative)

INDUSTRY (1)	NUMBER COVERED IN				
	1969 (2)	1970 (3)	1971 (4)	1972 (5)	1973 (6)
Agriculture, Forestry and Fishing	286	565	641	749	800
Mining and Quarrying	18	20	21	21	22
Manufacturing	517	627	691	789	838
Construction	219	544	676	800	862
Electricity, Gas and Sanitary Services	45	57	67	84	89
Commerce	825	981	1056	1148	1228
Transport, Storage and Communications	206	310	360	394	416
Personal Services	1872	2627	2930	3160	3460
Government and other Services	606	748	817	898	972
Other Industries	29	47	49	53	54
TOTAL	4623	6526	7308	8096	8741

*In cases where several employers could have been identified with one main employer only the main employer was counted. e.g. All Public Schools were counted as one i.e. Ministry of Education.

Fig. I

NUMBER OF EMPLOYERS COVERED AS ON
31ST DECEMBER, 1973



2(b) EMPLOYEES, (Self-employed) etc.

The number of persons who registered with the Scheme during 1973 was 18,400. This was made up of 17,953 employed persons, 335 self-employed and 112 voluntary contributors. This brought the total registered population at the end of 1973 to 200,804 persons; 195,870 were the employed persons, 4,800 the self-employed and 134 the voluntary contributors. This is shown in Table III below and a detailed annual breakdown is exhibited in Annex B.

TABLE III
NUMBER OF PERSONS COVERED BY SCHEME
1969 - 1973

CATEGORY (1)	NUMBER OF PERSONS COVERED IN				
	1969 (2)	1970 (3)	1971 (4)	1972 (5)	1973 (6)
Employed	90,448	138,144	160,819	177,917	195,870
Self Employed	—	—	3,026	4,465	4,800
Voluntary	—	—	3	22	134
TOTAL	90,448	138,144	163,848	182,404	200,804

It is only natural to expect that some of these registrants have since left the Scheme for various reasons; either through migration, death, old-age, or infirmity. The figures given above therefore do not represent the number of active registrants at any point in time. The number of persons recorded as having left through death, old-age and infirmity is given in Table IV below. There would also be cases where insured persons have died and the deaths are not reported to NIS. This comment is also pertinent where old-age and infirmity exist. In cases where insured persons have migrated to other countries, no report is made except in extreme situations and as such no information on this category is available.

TABLE IV
EXIT FROM THE SCHEME
1970 -- 1973

Year (1)	NUMBER OF PERSONS			
	MODE OF EXIT			
	Death (2)	Old Age (3)	Invalidity (4)	Total (5)
1970	75	16	—	91
1971	330	86	14	430
1972	267	147	58	472
1973	408	288	75	771
TOTAL	1080	537	147	1764

CONTRIBUTIONS

3(a) GENERAL:

Contributions are generally made by purchasing special National Insurance Stamps. These stamps are of five denominations and are directly related to the average wage earned. Table V below shows the value of stamps to be bought and the corresponding average wage.

TABLE V
VALUE OF CONTRIBUTION AND AVERAGE WEEKLY WAGE

Actual Wage (1)	Average Wage (2)	Value of Stamp (3)	Wage Group (4)
Less than \$20.00	\$ 15.00	\$ 1.15	I
Equal to or greater than \$20.00 but less than \$30.00	25.00	1.90	II
Equal to or greater than \$30.00 but less than \$40.00	35.00	2.60	III
Equal to or greater than \$40.00 but less than \$50.00	45.00	3.40	IV
Equal to or greater than \$50.00	55.00	4.10	V

These stamps are affixed to cards which generally last for 52 weeks and are exchanged upon expiration at the National Insurance Offices. In the case of an employed person, it is the duty of the employer to purchase and affix such stamps whereas in the case of the self-employed it is the duty of the contributor himself to do so. In only one case so far, wage related deductions from employees' wages with the corresponding specified amount

payable by the employer are forwarded directly to the N.I.S. at the end of a given period and the employees' cards are stamped accordingly.

The number of stamps bought during 1973 was 5,345,143. Of this, 5,270,284 were for employed and 74,859 for self-employed persons. This distribution of stamps bought, according to their denomination, is shown in Table VI below.

TABLE VI
DISTRIBUTION OF STAMPS SOLD WAGE-GROUP-WISE
1973

Wage Group (1)	Employed (2)	Self Employed (3)	Total (4)
I	742,341	27,047	769,388
II	1,033,440	8,486	1,041,926
III	1,140,445	5,939	1,146,384
IV	757,600	3,925	761,525
V	1,538,335	29,462	1,567,797
X	58,123	—	58,123
TOTAL	5,270,284	74,859	5,345,143

As can be seen, the majority of stamps sold both for the employed and self-employed categories relate to wage group V. This, in the case of the employed category, is a continuation of a trend which started in 1972. In the years 1969–1971 the wage group with the highest number of stamps sold was group II (\$1.90). Whereas in 1972 the majority of the stamps sold belonged to wage group V. This is shown in Table VII.

The reasons that could be advanced for this change are —

- (a) a general rise in the average level of wages, and
- (b) new entrants starting at a higher average weekly wage.

Whether or not this movement had a general effect on the Scheme, will be shown in a subsequent part of this report.

A comparison of the number of stamps sold during the period 1969 to 1973 in their various denominations is given below.

TABLE VII
NUMBER OF STAMPS SOLD BY DENOMINATION
1969 – 1973

Year (1)	I	II	III	IV	X	
	1.15 (2)	1.90 (3)	2.60 (4)	3.40 (5)	4.10 (6)	50 (7)
1969	214,938	313,628	237,822	140,856	247,886	15,354
1970	851,752	1,254,511	951,285	558,425	985,382	61,354
1971	867,020	1,258,841	954,087	568,776	1,093,785	68,515
1972	777,517	1,177,611	1,043,358	643,016	1,286,712	57,380
1973	742,341	1,033,440	1,140,445	757,600	1,538,335	58,123
TOTAL						
Employed	3,453,568	5,038,031	4,326,997	2,668,673	5,152,100	260,726
SELF EMPLOYED						
	0.90	1.50	2.10	2.70	3.30	
1971	8,462	2,723	2,078	1,239	12,201	
1972	24,517	7,059	4,855	3,108	28,171	
1973	27,047	8,486	5,939	3,925	29,462	
TOTAL						
Self-Employed	60,026	18,268	12,872	8,272	69,834	

The figures for self-employed have shown that from the inception, the majority of self-employed persons were either low income (wage group I) or high income (wage group V) persons. While the absolute figures show an increase over the years in each wage group, the percentage distribution exhibited in Table VIII below shows that the percentage of persons actually contributing annually has remained relatively steady in Groups I, II, III, and IV but has been gradually decreasing in Group V. On the other hand, in the employed category, the percentage of persons contributing had been decreasing in Groups I and II, increasing, but not rapidly, in Groups III and IV, increasing fairly rapidly in Group V and remaining constant in Group X. This can also be seen in Table VIII.

TABLE VIII
PERCENTAGE DISTRIBUTION OF STAMPS SOLD ANNUALLY
1969 – 1973

YEAR (1)	WAGE GROUP						TOTAL (8)
	I (2)	II (3)	III (4)	IV (5)	V (6)	X (7)	
	EMPLOYED						
1969	19	27	20	12	21	1	100
1970	19	27	20	12	21	1	100
1971	18	26	20	12	23	1	100
1972	16	23	21	13	26	1	100
1973	14	20	22	14	29	1	100
	SELF EMPLOYED						
1971	32	10	8	5	45	—	100
1972	36	10	7	5	42	—	100
1973	36	11	8	5	40	—	100

Using the absolute figures given above the approximate number of contributors to the Scheme over the period 1970 to 1973 was calculated. These calculations were based on the assumption that each set of 50 stamps sold could be used to represent one full-year contributor to the scheme. Again, cognizance was taken of the fact that not all contributions to the Scheme are reflected in the number of stamps sold. The number of persons who contributed to the scheme other than through the purchase of stamps i.e., under the pay-roll system, have also been added and the results are presented in Table IX below. A reading of this Table shows that over the period 1970 to 1973 the total number of full year contributors had been gradually rising and that the rise was about 14%. It also shows that the annual number of contributors expressed as percentages of the corresponding registered population were gradually decreasing and stood at 56% in 1973. Figure II below shows the relationship between the total number of registrants and contributors annually.

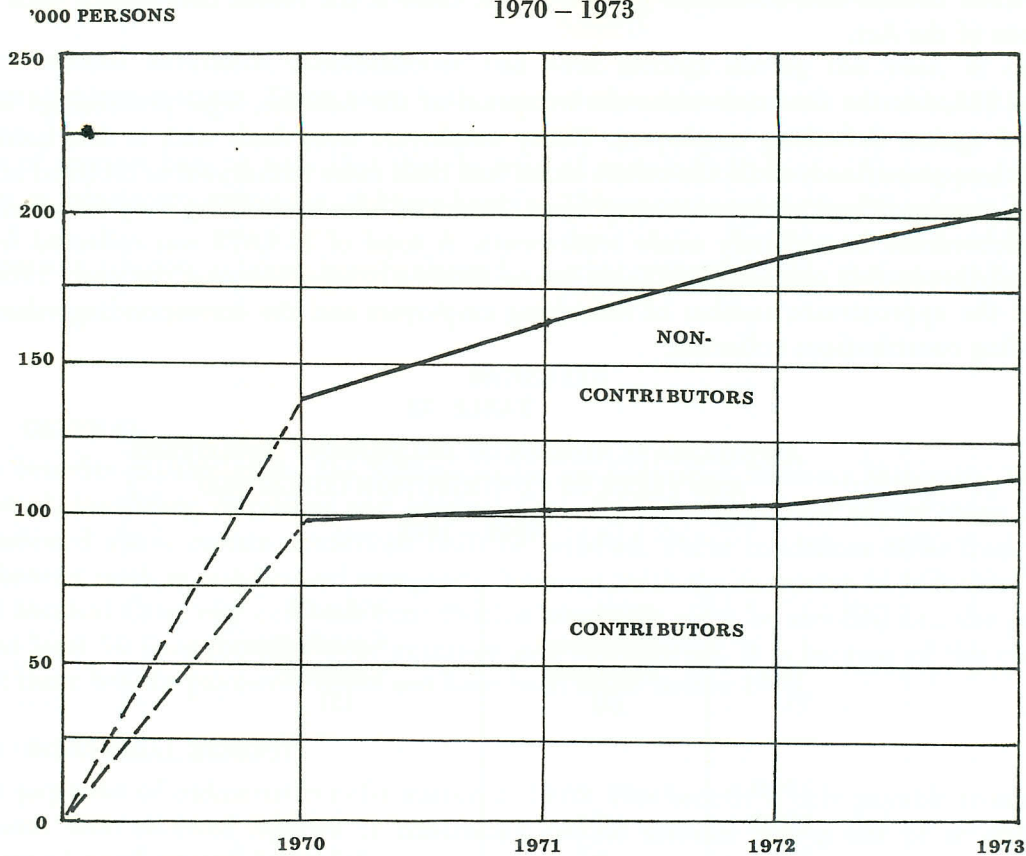
TABLE IX
TOTAL NUMBER OF CONTRIBUTORS TO THE SCHEME
1970 – 1973
(Nearest 500 persons)

Year (1)	Employed (2)	Self Employed (3)	Contributors under payroll System (4)	Total (5)	Contributors as percentage of Insured Persons (6) %
1970	93,000	—	5,000	98,000	71
1971	96,000	500	5,000	101,500	62
1972	99,500	1,500	5,000	106,000	58
1973	105,500	1,500	5,000	112,000	56

Fig. II

NUMBER OF REGISTRANTS AND CONTRIBUTORS

1970 - 1973



3(b) AVERAGE WAGE:

Using the absolute figures available on the number of contribution stamps sold, the average wage of the employed and self-employed persons separately was calculated for period 1969 - 1973. This is shown in the Table below.

TABLE X
AVERAGE WEEKLY WAGE
1969 - 1973

Category (1)	1969 (2)	1970 (3)	1971 (4)	1972 (5)	1973 (6)
Employed	34.67	34.80	35.19	36.79	38.21
Self-Employed	-	-	37.24	35.50	35.04

The Table shows that between 1969 and 1973 the average weekly wage for employed rose by about 10% and for the self-employed, it dropped by about 6%. However, these changes were not sufficient to cause a higher rate of benefit to be paid out or a higher rate of contribution to be collected by the Scheme, since both of these averages lie in the same wage group viz., Wage Group III.

COMPLIANCE

The Scheme is empowered under the National Insurance and Social Security Act to check on all employers (and self-employed persons), throughout the country and to prosecute or take civil action against those who do not comply with the requirements of the Act. This enforcement is carried out by the Legal/Compliance and Inspectorate Divisions. In order to facilitate the smooth supervision of these employers (and self-employed persons), the country has been divided into districts, each of which is supervised by an inspector, whose

duty it is to pay regular visits to all such persons in his district for the purpose of giving advice when needed and to ensure generally that there is the fullest compliance with the provisions of the Act.

During 1973, for the first time since the inception of the Scheme, legal proceedings were instituted against defaulting employers. Thirty employers were dealt with in this fashion, four of these were fined, while the others either had their cases withdrawn or received other forms of penalty. There were other employers, however, who after being duly informed of their indebtedness immediately made settlements. A total of \$14,678 was collected from 136 employers in this manner. The Table below shows a comparison over the years 1969 – 1973 of the approximate number of defaulting employers and the corresponding value of outstanding contributions collected.

TABLE XI
APPROXIMATE NUMBER OF DELINQUENT EMPLOYERS
AND VALUE OF CONTRIBUTION COLLECTED
1969 – 1973

Year (1)	Number of Delinquent Employers (2)	Value Of Contribution Collected (3) \$
1969	—	—
1970	74	1,324
1971	67	901
1972	257	17,768
1973	136	14,768

4(a) APPEALS:

The Act makes provision for claimants to appeal against decisions where payment of benefit has been disallowed for specified reasons. There are two distinct categories of appeal; appeals against —

- (i) Decisions made on medical grounds, and
- (ii) Decisions made on legal grounds.

In the case of (i) above, the claimant's appeal is heard in the first instance by a Medical Referee (or referees) and if dissatisfaction still continues, the appellant has resort to the higher stage, i.e., the Medical Board. This Board is made up of a panel of doctors whose decision on any medical question is final.

In the case of (ii) above, the matter is first dealt with by the Appeal Tribunal and could subsequently reach the higher and final stage i.e., the NI Commissioner.

During 1973, 390 appeals were heard by Medical Referees. Of this amount 230 were allowed and the remaining 160 were disallowed i.e., the original decisions were upheld; 330 appeals were heard by the Medical Board, 125 of these were allowed and the remainder either disallowed or withdrawn.

This can be seen from an examination of Annex C.

During this year also, 165 appeals were lodged on legal grounds. However, only 139 of these were heard and decided, 45 were allowed and the remainder was disallowed.

The National Insurance Commissioner had four sittings during the year, in order to determine two matters. These were both concluded and his decisions were handed down.

It is of interest here to note that the majority of cases which went to the Appeal Tribunal were in relation to claims for sickness benefit. This constituted 52% of the total appeals.

Appeals in relation to injury benefit claimed a further 35%. The Table in Annex D brings this out.

BENEFITS

5(a) GENERAL:

The benefits payable under the Scheme so far are Industrial, Sickness, Maternity, Old Age, Funeral, Invalidity, Survivors and Medical Care. In order to receive any of these benefits mentioned above certain conditions must be satisfied. These conditions differ from benefit to benefit both in number and stringency; however, with the exception of Industrial benefit and Medical Care, one common contribution condition must be satisfied i.e., the payment of at least 50 contributions since entrance into the Scheme. It is because of this condition that these benefit payments could not have been made before 1970.

5(b) INDUSTRIAL BENEFIT:

The payment of Industrial benefit started in 1970. This benefit is only payable to employed persons who received injuries or contracted certain diseases arising out of or during the course of employment. It is of three types viz. —

- (i) An injury which is expected to last for some period of time but which would not result in permanent incapacity;
- (ii) An injury which has caused loss of faculty or in some way a permanent incapacity; and
- (iii) An injury which resulted in the death of the insured person.

5(c) INJURY BENEFIT:

The provisions made under the Scheme permit in the case of Injury benefit, a periodic payment of 60% and over of the claimant's relevant wage*. This is continued for a maximum of 26 weeks at the end of which period, if the incapacity for work persists, a re-examination by the Scheme's Medical Adviser is undertaken and his recommendations are put forward and used as a basis for the assessment of entitlement to disablement benefit, more fully described later.

The number of persons who made claims for this type of benefit during the year was 8,684. These were drawn from nearly every type of industry, but were heavily concentrated in the Sugar Industry. This is shown in Table XII.

*See Annex E.

TABLE XII
NUMBER OF PERSONS WHO CLAIMED INJURY
BENEFIT 1973

Sex (1)	Sugar Industry (2)	Non-Sugar Industries (3)	All Industries (4)
Males	5442	2438	7880
Females	716	88	804
TOTAL	6158	2526	8684

This Table shows that during the year, the number of persons who submitted claims and received this benefit in the sugar industry was approximately 71% of the total. Also, that the number of males and females claiming from the sugar industry was much heavier than in the non-sugar industries.

The number of periods of incapacity was 10,491. This clearly shows that they were persons who met in more than one accident or who had more than one spell of incapacity arising from one accident, during the year. This is brought out in more detail in Table XIII below.

TABLE XIII
NUMBER OF SPELLS OF INCAPACITY AND NUMBER OF PERSONS
1973

Sex (1)	Sugar Industry			Non Sugar Industries			All Industries		
	Number of								
	Person (2)	Spells (3)	Spells/ Person (4)	Person (5)	Spells (6)	Spells/ Person (7)	Person (8)	Spells (9)	Spells/ Person (10)
Males	5442	6771	1.24	2438	2727	1.12	7880	9498	1.21
Females	716	892	1.25	88	101	1.15	804	993	1.24
TOTAL	6158	7663	1.24	2526	2828	1.12	8684	10491	1.21

A study of the Table shows that on the whole, the number of spells per female claimant was greater than that per male, and this was pronounced in both the Sugar and Non-Sugar Industries; also, that the number of spells per person was greater in the Sugar than in the Non-Sugar Industries for both males and females. The number of spells of incapacity over the period 1970 - 1973 is given in the following Table. As would be noticed, separate figures for males and females were not available for the year 1970, however, an examination of the Table shows that the number of spells had been rising over the period 1970 to 1972 for both males and females. The total rise was about 54% in 1971 and 84% in 1972 when compared with 1970. In 1973, however, the number of spells dropped to about 77% of the 1972 figure. This drop was experienced both for males and females. It is also of interest to note that the average duration of a spell of incapacity during 1973 was approximately 14 days. This compares favourably with 18 days in 1972 and 17 days in 1971 but adversely with 12 days in 1970.

TABLE XIV
PERIODS OF INCAPACITY
1970 – 1973

Year (1)	Males (2)	Females (3)	Total (4)
1970	N A*	N A	7,451
1971	10,483	972	11,455
1972	12,165	1,529	13,694
1973	9,498	993	10,491

* N. A. – Not Available.

A more detailed analysis is given in Annex F

5(d) DISABILITY BENEFIT:

In the case of Disablement benefit, the injured person is assessed by a specialist and the degree of disability ascertained. This benefit may be in one of two forms *viz* (a) a lump-sum payment at the rate of \$40 per degree if the disability is less than 15%, and (b) a periodic payment which might last for the life of the claimant, if the disability is over 15%.

There are, however, some cases where provisional assessments are made for specified periods and at the end of which cases are reviewed and possibly reassessed. The number of persons who received payment in this category during the year was 369. Seventy two of these were paid final pensions, 46 were provisionally assessed and the remainder was given lump-sum payments.

Table XV gives a comparison over the period 1970 – 1973 of the number of persons who were paid this benefit and with fuller details at Annex G.

TABLE XV
NUMBER OF PERSONS WHO WERE PAID DISABLEMENT BENEFIT
1970 – 1973

Year (1)	Sugar Industry			Other Industries			All Industries		
	Grants (2)	Pensions		Grants (5)	Pensions		Grants (8)	Pensions	
		Provisional (3)	Final (4)		Provisional (6)	Final (7)		Provisional (9)	Final (10)
1970	16	8	12	13	7	16	29	15	28
1971	161	71	49	43	30	40	204	101	89
1972	423	88	43	69	23	18	492	111	61
1973	158	20	23	93	26	49	251	46	72

As can be seen the number of grants paid was always greater in the sugar industry than in the non-sugar industries. However, while in the sugar industry there was a marked drop of about 63% in 1973, when compared with 1972, the number was steadily moving upwards in the non-sugar industries. In the case of final pensions the number of cases from the sugar

industry is showing a downward trend while in the non-sugar industry, there is a significant upward movement; the 1973 figure being about 2.7 times the 1972 figure. The general effect in 1973 when compared with 1972 is a reduction in grants but a rise in pensions.

5(e) DEATH BENEFIT:

The benefit payable in relation to death is of two types viz –

- (a) a periodic payment in the form of a pension or an annuity; or
- (b) a lump sum payment.

There are various conditions governing the eligibility of a person to receive such benefit. However, the benefit is payable to –

- (i) the widow or widower of the deceased;
- (ii) the orphan;
- (iii) the parent of the deceased;
- (iv) any other member of the family who was wholly or partially dependant on the deceased.

The number of persons who qualified and received this benefit during the year was 47. Forty-five of these received periodic payments while 2 were given lump sum payments. Annex H and the Table below show the number of grants and pensions granted over the period 1970 – 1973:

TABLE XVI
NUMBER OF PERSONS WHO RECEIVED INDUSTRIAL DEATH BENEFIT
1970 – 1973

Year (1)	Sugar Industry			Other Industries		All Industries	
	No. of Deaths (2)	Pensions Annuities (3)	Grants (4)	Pensions Annuities (5)	Grants (6)	Pensions Annuities (7)	Grants (8)
1970	21	8	–	13	–	21	–
1971	16	1	–	20	3	21	3
1972	24	1	–	24	3	25	3
1973	38	1	–	44	2	45	2

A reading of the Table brings out that over the period 1970 to 1973 the number of periodic payments has risen to about 2 times what it was in 1970. The rise was not a steady one, however, since in 1970 and 1971 the numbers were constant but since then the numbers have been rising. The number of deaths which gave rise to these benefits did not follow the same pattern; there was a drop in 1971 when compared with 1970. The number of grants so far has been very small.

The sugar industry, except for 1970 when it claimed about 40% of the cases, has so far been playing a rather insignificant role in this type of benefit.

5(f) SICKNESS BENEFIT:

Sickness benefit is payable to both employed and self-employed insured persons who have satisfied certain contribution and other conditions. The benefit is only paid in cases where persons have been ill for more than 3 days and a loss of wages results. The payment is a

periodic one lasting for not more than 26 weeks and the value of the weekly payment corresponds to 60% of the recipient's relevant wage* During the year a total of 8,558 persons received this benefit. 3,297 or 39% were from the sugar industry. The number of spells of illness actually experienced by these persons was 9,705; that is on the average one person had more than one spell of illness during the year.

The average length of a spell of sickness for persons in the sugar and non-sugar industries was approximately 16 and 14 days respectively. Table XVII below gives a comparison of the average duration of spells of illness in the sugar and non-sugar industries over the period 1970 - 1973.

TABLE XVII
AVERAGE DURATION OF SPELLS OF ILLNESS
1970 - 1973

Year (1)	AVERAGE DURATION		
	Sugar Industry (2)	Non Sugar Industry (3)	All Industries (4)
1970	10	8	9
1971	16	15	15
1972	19	15	17
1973	16	14	15

This Table shows that the duration of a spell of illness was always greater in the sugar than in the non-sugar industries and that the average duration of a spell of illness was about two and one half benefit weeks.

The number of sickness spells admitted and paid over the period 1969 - 1973 classified by sex of claimant is shown in Table XVIII below and is detailed in Annex 1.

*See Annex E.

TABLE XVIII
NUMBER OF SICKNESS CASES ADMITTED AND PAID
1970 - 1973

Year (1)	Males (2)	Females (3)	Total (4)
1970	NA	NA	912
1971	6441	1338	7779
1972	6527	1265	7792
1973	7935	1770	9705

This Table clearly shows that the total number of cases which were admitted and paid this benefit has been increasing over the years. The 1973 figure showed a 25% increase approximately, over the 1972 figures, so that although the average length of a spell of sickness had decreased in 1973, the number of cases has increased sufficiently to shadow the effect of the shorter spells.

5(g) MATERNITY BENEFIT:

Maternity benefit is payable to both employed and self-employed women. It is a periodic payment of 13 weeks maximum duration and like sickness benefit it is paid at the rate of 60% of the insured person's relevant wage and only in cases where pregnancy caused an interruption from work which resulted in a loss of wages.

The number of women who received this benefit during 1973 was approximately 1,268. The number of women between the child bearing ages of 16 and 52, registered with the scheme as at 31.12.73 was 42,140 i.e., approximately 3 out of every 100 women between ages 16 and 52 who were registered actually claimed the benefit during 1973. The ratio of maternity claims to employed women between ages 16 and 52 for the years 1971 and 1972 was approximately 3.5:100 and 3.4:100 respectively. This is shown in the Table below.

TABLE XIX

**APPROXIMATE NUMBER OF WOMEN REGISTERED BETWEEN
AGES 16 AND 52 AND NUMBER OF MATERNITY CLAIMS
1971 – 1973**

Year (1)	No. of Claims (2)	No. of Women Registered (3)	% Increase (4)	Claims per 100 women Registered (5)
1971	1099	31,688	—	3.5
1972	1251	36,858	16.31	3.4
1973	1268	42,140	14.33	3.0

The analysis by age group of the number of women who claimed this benefit for period 1970 – 1973 is shown in Table XX.

TABLE XX
NUMBER OF WOMEN CLAIMING MATERNITY BENEFIT
1970 – 1973

Age Group (1)	1970 (2)	1971 (3)	1972 (4)	1973 (5)
Less than 16 years	—	—	—	—
16 – 19	7	33	42	41
20 – 24	43	389	473	468
25 – 29	37	301	351	395
30 – 34	33	190	204	216
35 – 39	16	133	124	103
40 – 44	5	46	45	43
45 – 49	1	5	8	1
50 – 54	—	2	2	1
55 – 59	—	—	1	—
Not stated	—	—	1	—
TOTAL	142	1099	1251	1268

This Table shows that for each year over 90% of the claims made were from women between the ages 16 and 39. The number of claims had increased slightly between 1971 and 1972 (about 14%) but was somewhat steady between 1972 and 1973. This increase between 1971 and 1972 could have been caused by the physical increase in the number of insured women of child bearing age becoming registered under the scheme, however, between 1972 and 1973, although there was a 14% increase of insured women, and the age distribution was similar to that of 1972, the number of claims remained steady. This experience has to be studied in more detail before any reasonable explanation can be proffered.

The average duration of a maternity case during 1973 was 52 days. This seems favourable when it is compared with the duration for cases which occurred during 1971 and 1972 i.e. 55 and 56 days respectively.

5(h) OLD AGE BENEFIT:

Old Age benefit is payable to all categories of insured persons viz., employed, self-employed, and voluntary, 65-years old and over.

The payment is made in one of two forms viz —

- (a) a periodic payment for life or
- (b) a lump sum payment.

One of the qualifying conditions for the periodic benefit is the payment of at least 150 contributions. It was therefore, not possible to have a pension paid before 1972, owing to the fact that the scheme started in 1969.

The grant is payable to persons who have paid at least 50 contributions. Persons who have retired from active service before attaining age 65 can contribute to the scheme on a voluntary basis either to ensure the increase in the value of their entitlement to the benefit, or to guarantee their entitlement to these periodic payments.

During 1973, the number of persons who qualified for this benefit was 228. 119 were granted pensions and 109 received lump sum payments. The number of persons who received this benefit over period 1970 – 1973 is given in Table XXI and also in Annex J:

TABLE XXI
NUMBER OF OLD AGE BENEFIT GRANTED
1970 – 1973

Year (1)	Number of				Total (6)
	Pensions		Grants		
	Employed (2)	Self Employed (3)	Employed (4)	Self Employed (5)	
1970	—	—	16	—	16
1971	—	—	86	—	86
1972	10	—	137	—	147
1973	116	3	105	4	228

This Table shows that the number of grants had been increasing over the years 1970 – 1972 but had dropped in 1973. However, the 1973 total was about 6 times that of 1970.

Pensions which started in 1972, have already taken a forward jump and are expected to increase steadily over the years. This can be seen from an examination of the age distribution of registered population given in Annex B. The number of females claiming this benefit was very small so also was the number of self-employed persons. As yet, no benefit has been paid to voluntary contributors but this category of insured persons is gradually growing and it is expected that very soon claims will be admitted for them.

5(i) FUNERAL BENEFIT:

Funeral benefit, unlike the other types of benefit payable under the scheme, is generally a fixed lump sum of \$100.00 and is payable not only on behalf of the insured person but on behalf of the spouse of an insured person, although that spouse may not be insured. There is provision for payments of less than \$100.00 if such represent the actual cost of the funeral. All categories of contributors to the scheme may claim this benefit if the qualifying condition, viz, the payment of 50 contributions is satisfied. In 1973, 598 persons were paid this benefit. Of these, 478 were on behalf of the insured person and 120 were on behalf of spouses. The Table XXII below and Annex K show the position over the period 1970 – 1973:

TABLE XXII
NUMBER OF PERSONS WHO WERE PAID FUNERAL BENEFIT
1970 – 1973

Year (1)	ON BEHALF OF					
	Insured (2)	% (3)	Spouse (4)	% (5)	Total (6)	% (7)
1970	14	87.5	2	12.5	16	100
1971	292	89.3	35	10.7	327	100
1972	489	92.8	38	7.2	527	100
1973	478	79.9	120	20.1	598	100

It can be easily seen from this Table that the total number of claims has been increasing over the years; however the increase was not a smooth one. There was a 61% increase between 1971 and 1972 and just about 13% between 1972 and 1973. Although there was a steady increase in total cases, the number of cases on behalf of the insured person had actually dropped in 1973 when compared with the year 1972, but the number of cases on behalf of the spouse, which was very moderate over the period 1970 – 1972, rose significantly in 1973 to about 3 times the amount in 1972.

5(j) INVALIDITY BENEFIT:

Invalidity benefit like old age benefit, can take the form of either a lump sum or a periodic payment. As in the case of old age benefit, one of the qualifying conditions for receipt of the periodic benefit is the payment of at least 150 contributions. It was therefore, not possible for this benefit to be paid before 1972. However, the first claim was allowed during 1973 and at the end of the year there were only two such pensions being paid.

On the other hand, a lump sum is payable on the payment of at least 50 contributions and therefore could have arisen in 1970. It was, however, only during 1971 that the first such benefit was paid and thereafter, there appears to be, as in the case of most of the other benefits, an upward movement.

The number of pensions and grants (lump sum) paid during the period 1971 – 1973 is seen below: (See also Annex L).

TABLE XXIII
NUMBER OF INVALIDITY BENEFITS PAID
1971 – 1973

Year (1)	Grants (2)	Pensions (3)	Total (4)
1971	14	—	14
1972	58	—	58
1973	73	2	75

5(k) SURVIVORS BENEFIT:

Survivors benefit takes the form of a lump sum and is payable to the survivors of the deceased if at the time of death the deceased had satisfied certain specified conditions. The category of persons who are allowed this benefit are in order of preference, (a) a widow or widower, (b) an unmarried orphan, and (c) any other member of the family who was wholly or partially dependant on the deceased. The first benefit payment of this type arose during 1971. The number of such benefits which were paid between 1971 and 1973 is shown below.

TABLE XXIV
NUMBER OF SURVIVORS BENEFITS PAID
1971 - 1973

Year (1)	CATEGORY OF BENEFICIARY			Total (5)
	Widow (2)	Common Law Wife (3)	Others (4)	
1971	3	—	—	3
1972	24	4	—	28
1973	47	—	—	47

The Table shows that the number of benefits had risen over the period and that the only recipients so far were widows and common law wives. This is also detailed in Annex M.

5(1) MEDICAL CARE:

Medical care expenses are paid in cases where an industrial accident occurs or an occupational disease develops, and costs, other than loss of wages, are involved. This extra cost is borne by the scheme in all valid cases. The headings under which these medical expenses are paid are —

- (a) Medical examination and treatment. This cost so far, does not include treatment and examination administered at Government institutions but only what is provided at private institutions. At the end of the year discussions were still going on between the Scheme and the Government with the hope of arriving at a reasonable method to be used in estimating the number of such cases so that the proper remuneration could have been made.
- (b) Essential travelling from place of work or residence in order to receive medical treatment.
- (c) Remuneration of pay which was lost exclusively because the injured person had to leave work to receive medical attention.

The number of such cases which arose in 1973 was 12,248. Of this amount, 10,899 or 89% were from the sugar industry. This total when compared with that of 1972 shows a rather significant drop. It is also interesting to note that apart from the initial year 1970, 1973 recorded the lowest number of such cases.

Table XXV shows this and Annex N gives a detailed breakdown of the cost in 1973:

TABLE XXV
NUMBER AND AMOUNT OF MEDICAL CARE CLAIMS PAID
1970 – 1973

Year (1)	Number of Claims (2)	Value (nearest \$) (3)
1970	10,128	108,764
1971	24,961	278,771
1972	33,788	513,115
1973	12,248	348,769

In cases where an industrially injured claimant visits a medical practitioner and that practitioner has doubts over the diagnosis, the matter is usually referred to the Medical Adviser of the Scheme who in turn may refer the claimant to a medical referee or specialist. On the other hand, if an examination of a benefit claim reveals that the diagnosis is not consistent with the type of employment, or that the duration of incapacity on such diagnosis is not in conformity with the morbidity period set out in the Regulations, or if any other inconsistency or irregularity is discovered, then such a case is also referred to the medical adviser who in turn may refer the claimant to a medical referee or specialist.

The number of such cases which arose during the year was 1,338. One hundred and five of these were referred to specialists and 1,233 to medical referees. This is shown in Annex C.

Meanwhile, the use of Sick Visitors which was introduced in 1972, was continued. Nurses were appointed to function in this capacity and they, through their diligence were able to discover and deal with cases of malingering and other sinister practices which naturally resulted in the reduction of the value of the benefits. The use of appointment cards which was also introduced in 1972 was continued and this brought about, among others a speedier return to work.

INCOME AND EXPENDITURE

6 (a) INCOME:

The amount of money collected by the Scheme during 1973 was \$18,877,855. This was made up of –

- | | |
|---|---------------|
| (a) Sale of employed persons contribution stamps valued | \$ 14,694,460 |
| (b) Sale of self-employed persons contribution stamps valued. | 157,365 |
| (c) Other contribution valued. | 1,206,305 |
| (d) Investment and other income valued. | 2,819,725 |

This total amount when compared with that of 1972 which was \$16,558,261, shows an increase of \$2,319,594. This was brought about mainly by an increase in the sale of employed persons stamps which was \$1,354,983 above the 1972 value. Increases to a lesser extent were also experienced in each of the other groups listed above.

In the case of sale of self-employed persons stamps the figure rose from \$143,009 in 1972 to \$157,365 in 1973, an increase of about 10%. These increases in the sale value of contribution stamps can be attributed to –

- (a) an absolute increase in the number of persons covered by the scheme and to a lesser extent by
- (b) the movement of contributors from a lower wage group to a higher one.

'Other contributions' include among other items contributions made under the payroll system. Here also income went up from \$1,066,152 in 1972 to \$1,206,305 (or 13%) in 1973. Investment income also rose by approximately 40% above its 1972 value.

6(b) EXPENDITURE:

6(b.1) ADMINISTRATION:

The actual amount of money spent during the year on administration and benefit payments was \$4,688,349. Of this, \$1,997,400 or about 42% was on administration.

Administrative expenses include, apart from wages and salaries of employees items such as, cost of training personnel both locally and overseas, cost of maintaining buildings and vehicles etc., a fixed annual cost to Government for services rendered through its post offices, reimbursement of tuition fees, and fees to the Guyana State Corporation.

6(b.2) BENEFITS:

The total value of benefits paid was approximately \$2,690,949. The value of each type of benefit except in the cases of disablement and old age grants, industrial injury and medical care expenses, rose above the corresponding 1972 figures but the fall in the value of the four types mentioned above was sufficient to lower the total value by about 8%. The amounts of benefit payments made, by type of benefit for period 1970 - 1973 are exhibited below:

**TABLE XXVI
VALUE OF BENEFIT, BY TYPE
1970 - 1973**

Type of Benefit (1)	VALUE OF BENEFIT			
	1970 (2)	1971 (3)	\$ 1972 (4)	1973 (5)
Injury	344,427	931,113	1,524,616	801,949
Disablement	21,447	161,974	345,350	213,896
Death	15,627	42,037	66,721	108,014
Sickness	23,735	486,405	705,225	746,577
Maternity	21,570	151,106	203,342	214,977
Funeral Grants	900	40,427	55,252	66,138
Old Age Grants	46	16,942	87,468	53,963
Invalidity	—	650	21,847	40,128*
Survivors	—	858	22,187	38,475
Old Age Pension	—	—	2,209	58,063
Medical Care	108,764	278,771	513,115	348,769

* Includes two pensions.

As can be clearly seen, between the years 1970 and 1972 there was an upward movement in the value of each type of benefit. In 1973 however, as was mentioned before there were reductions in both number and amount of 4 types of benefits. In all 4 cases, however, the benefit was either a short term or lump-sum payment. The long term benefits on the other hand presented a different picture.

The Table below shows that in these cases, the numbers rose in 1973 above the corresponding 1972 figures:

TABLE XXVII
NUMBER OF PENSIONS (AND PERIODIC PAYMENTS) GRANTED
1970 – 1973

(1)	1970 (2)	1971 (3)	1972 (4)	1973 (5)	Total (6)
Disablement	28	89	61	72	250
Old Age	—	—	10	119	129
Death	21	21	25	45	112
Invalidity	—	—	—	2	2
TOTAL	49	110	96	238	493

6(c) SURPLUS (NI FUND)

The net surplus for the year was \$14,189,506. This was added to the surpluses for years 1970 – 1972 to bring the value of the National Insurance Fund to \$51,144,153. This is shown below:

TABLE XXVIII
NATIONAL INSURANCE FUND
1969 – 1973

Year (1)	Surplus (2)	N. I. Fund (3)
1969	2,213,871	2,213,871
1970	11,751,728	13,965,599
1971	11,658,085	25,623,684
1972	11,330,962	36,954,646
1973	14,189,507	51,144,153

At the end of 1973, the Fund was made up of —				\$
	(a) Fixed Assets	valued at		985,934
	(b) Investment (Long Term)	” ”		43,524,086
	(c) Investment (Short Term)	” ”		5,022,010
	(d) Stocks of Stationery	” ”		25,698
	(e) Cash in Hand	” ”		12,622
	(f) Cash at Bank	” ”		433,535
	(g) Other Assets	” ”		1,833,519
Less	(h) Liabilities	\$	” ”	—
	TOTAL			51,144,153
				693,251

Table XXIX gives a comparison of the Fund, broken down into broad headings for the years 1969 – 1973.

TABLE XXIX
ANALYSIS OF N.I. FUND
1969 – 1973

Description (1)	YEAR				
	1969 (2)	1970 (3)	1971 VALUE (\$) (4)	1972 (5)	1973 (6)
Fixed Assets	20,009	203,516	691,664	949,222	985,934
Long Term Investments	1,396,318	9,138,818	21,528,556	30,164,477	43,524,086
Short Term Investments	—	3,912,768	2,248,052	4,440,214	5,022,010
Stocks of Stationery	1,620	4,108	4,134	23,752	25,698
Cash in Hand	6,670	2,555	6,993	13,403	12,622
Cash in Bank	398,371	56,642	50,840	72,381	433,535
Other Assets	421,410	800,878	1,506,065	1,764,997	1,833,519
Liabilities	30,527	153,686	412,620	473,800	693,251
TOTAL FUND	2,213,871	13,965,599	25,623,684	36,954,646	51,144,153

As can be seen from this Table. Fixed Assets, which includes items such as buildings, furniture, motor vehicles etc. rose by about \$36,712 or 3.9% above the 1972 corresponding value. Included in this rise was the cost of purchasing a site for Essequibo Local Office and the Manager's quarters; establishing a number of new call-offices and sub-offices in various parts of the country and the purchasing of new vehicles, all of which go into making the services of the Scheme easily accessible to its contributors.

This Table also shows that over the period shown, a considerable part of the NI Fund was tied up in investments. The percentages over the years 1969 – 1973, of investment to the total Fund were approximately 63%, 65%, 84%, 82%, 85% respectively. It is important here to note that for the years 1969 – 1973, 100%, 100%, 100%, 99.9%, 99.9%, respectively of the amount invested was in government's high income yielding (7% and above) debentures and statehood bonds, and the remainder was in shares in Guyana Printers Limited.

Short Term investment which is made up of fixed deposits and treasury bills also went up over that period but the rise was not smooth; a significant drop of 42.5% in 1971 when compared with 1970 was experienced and this caused the percentage rise from 1971 to 1972 to be inflated.

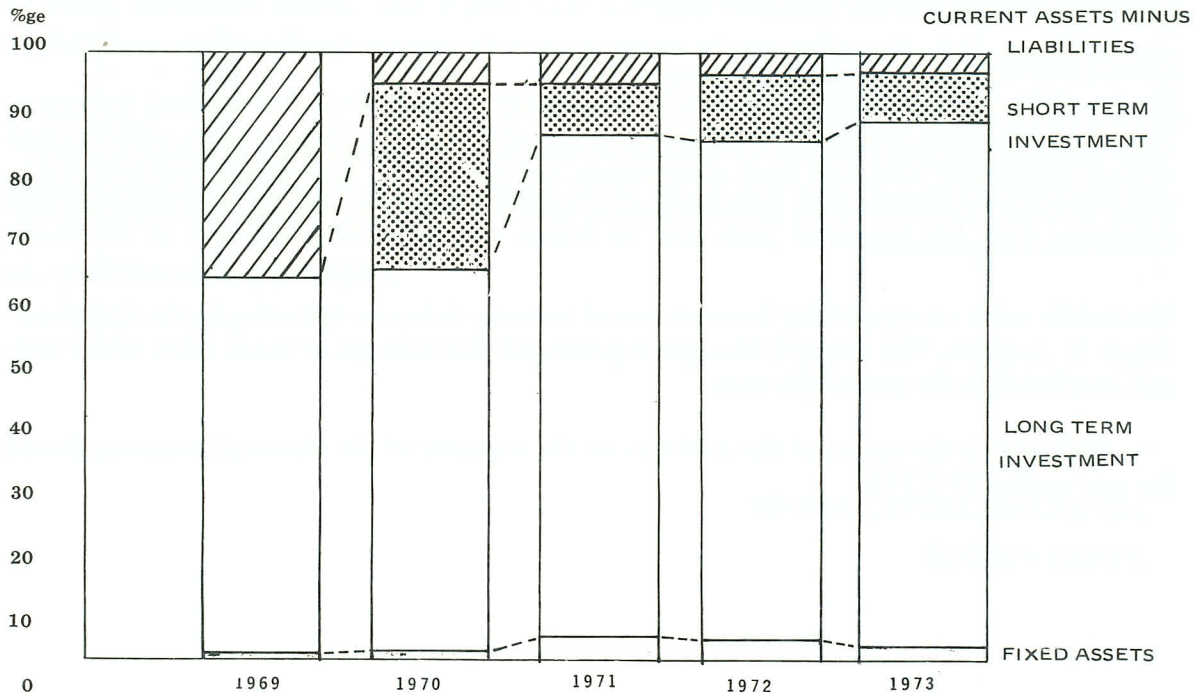
The amount of cash-in-hand at the end of 1973 was 5.8% lower than that in 1972. However, the amount of cash-in-Bank took an upward jump to about 6 times its value at 31.12.72.

Current Liabilities also showed an upward trend with the 1973 end-of-year figure about 1.4 times the 1972 corresponding figure. Fig. III below further illustrates this.

Fig. III

ANALYSIS OF NATIONAL INSURANCE FUND

1969 – 1973



OTHER ACTIVITIES

7(a) TRAINING:

The Scheme during 1973 continued its effort to ensure that members of staff were properly equipped to perform their duties, by conducting training courses for all levels of workers in all its offices around the country. The aim of these courses was not only to orient new entrants to staff or to refresh the memories of established employees, but in addition to keep members of staff acquainted with innovations in job techniques and other established changes pertinent to the reduction of drudgery and enhancement of job satisfaction. One Management Seminar was conducted at which problems affecting the individual managers were identified and discussed; also goals were set and guidelines to their achievement proposed.

The Training Division which was strengthened during 1972 by the addition of three members conducted about 29 courses, 2 of which were for the orientation of new members, 15 for clerks and other personnel employed by other organisations but who are involved in the performance of duties relating to National Insurance, 3 for students, and the remainder for established employees of the Scheme. A total of approximately 400 persons participated and lecturers were drawn not only from the Scheme but also from other corporations.

PUBLIC RELATIONS ACTIVITIES:

Apart from that, the Scheme, through its public relations arm, sought out every possible opportunity to educate the public at large and contributors in particular on its working. Wide spread use was made of the press and radio, posters were displayed at exhibitions and fairs, seminars and lectures were conducted throughout the country and in particular for groups such as Trade Unionists and students. A training course was kept for members of the Blind Institute at which certain basic topics were touched.

OTHER MATTERS:

During the year, visits were made to the Scheme by officials from the National Insurance Board of Trinidad & Tobago and the Ministry of Labour in Belize. These officials had various discussions with top level management and also had a look at the working of the Local Scheme. Discussions on financial topics, were also held with visiting officials from the World Bank Organisation.

Meanwhile talks on reciprocity between Social Security Schemes operating in the Caribbean began in Angigua. The General Manager represented this Scheme at those talks which had not concluded at the end of the year.

Following is the report of the Auditors on the accounts of the National Insurance Board for year ending 31.12.73.

**REPORT OF THE AUDITORS ON THE ACCOUNTS OF THE NATIONAL INSURANCE
BOARD FOR THE YEAR ENDING 31st DECEMBER, 1973.**

We have examined the annexed Accounts which are in agreement with the Books of the National Insurance Board, and report that we have obtained all the information and explanations we considered necessary for the purposes of our audit.

In our opinion, the Balance Sheet and Statement of Income and Expenditure and Surplus, present fairly the financial position of the Board as at 31st December, 1973 and the results of its operations for the year ended on that date, in accordance with generally accepted accounting principles.

THOMAS, STOLL, DIAS & CO.
ACCOUNTANTS.

NATIONAL INSURANCE BOARD
BALANCE SHEET AS AT 31ST DECEMBER, 1973

1972	SOURCE OF FUND	\$	\$
\$			
25,623,684	Accumulated Surplus Brought Forward	36,954,647	
<u>11,330,962</u>	Add:— Surplus for the Year	14,189,506	
36 954,646			<u>51,144,153</u>
	Represented by:		
		<u>Cost</u>	<u>Depreciation</u>
	Fixed Assets (Note 1)		
810,426	Buildings & Buildings Improvement	861,476	29,908
50,327	Furniture, Fixtures & Fittings	74,594	18,489
71 969	Office Equipment	107,991	26,285
<u>16,500</u>	Motor Vehicles	<u>20 974</u>	<u>4,419</u>
949,222		<u>1,065,035</u>	<u>79,101</u>
			831,568
			56,105
			81,706
			<u>16,555</u>
			<u>985,934</u>
	INVESTMENTS		
30,159,134	Government Debentures at cost (Schedule 1)		43,515,798
<u>5,343</u>	Shares: Guyana Printers Ltd.		<u>8,288</u>
30,164,477			43,524,086
	CURRENT ASSETS		
1,495,588	Treasury Bills	1,480,650	
2,944,626	Fixed Deposits	<u>3,541,360</u>	5,022,010
23,752	Stocks of Stationery & Spares		25,698
1,206,344	Staff Advances & Sundry Debtors	909,864	
<u>4,774</u>	Less: Bad Debt Provision	<u>4,774</u>	
1,201,569			905,090
562,409	Accrued Income		926,310
1,019	Prepayments		2,119
72,381	Cash at Bank		433,535
<u>13,403</u>	Cash on Hand		<u>12,622</u>
			7,327,384
	DEDUCT		
	Current Liabilities (Note 2)		
60,327	Unpaid Benefits	89,116	
<u>413 473</u>	Sundry Creditors	<u>604,135</u>	
			<u>693,251</u>
<u>473,800</u>			6,634,133
<u>5,840,947</u>			
<u>\$36,954,646</u>			<u>\$51,144,153</u>

NATIONAL INSURANCE BOARD
NOTES TO THE ACCOUNTS
31 ST DECEMBER, 1973.

Note 1 The value of Assets in the possession of the Board which were purchased by the Ministry of Labour and Social Security but not charged to the Board has not been included.

Note 2 There is an undetermined liability for medical fees payable to the Ministry of Health in respect of services rendered to the Scheme since its inception.

SCHEDULE 1

Investment Comprise of:—		Face Value	Book Value
7% Guyana Debentures	— third series 1969/79	1,250,000	1,250,000
do	— first series 1970/80	3,000,000	3,000,000
do	— second series 1970/80	2,500,000	2,500,000
do	— fourth series 1970/80	2,000,000	2,000,000
do	— first series 1971/81	2,000,000	2,000,000
do	— second series 1971/81	2,495,000	2,495,000
do	— third series 1971/81	2,500,000	2,500,000
do	— fourth series 1971/81	3,600,000	3,600,000
do	— fifth series 1971/81	1,500,000	1,500,000
do	— first series 1972/82	2,425,000	2,425,000
do	— second series 1972/82	3,100,000	3,100,000
do	— third series 1972/82	3,000,000	3,000,000
do	— first series 1973/83	8,000,000	8,000,000
do	— second series 1973/83	2,000,000	2,000,000
do	— third series 1973/83	750,000	750,000
do	— fourth series 1973/83	2,500,000	2,500,000
7½% St. Vincent Statehood Bonds	1969/79	150,000	146,318
” St. Christopher Nevis Anguilla			
Debentures	1970/80	250,000	242,500
7½% Govt. of Dominica Debentures	1971/82	100,000	97,244
” St. Vincent Govt.			
Debentures	1971/83	100,000	100,250
7¼ Govt. of St. Lucia Debentures	1971/83	100,000	97,243
7¼% Govt. of Dominica Debentures		100,000	105,578
7½% St. Vincent Dev. Bonds		100,000	106,663
Shares in Guyana Printers Limited			
8,288 shares of \$1.00 each		8,288	8,288
		\$43,528,288	\$43,524,086
		\$43,528,288	\$43,524,086

NATIONAL INSURANCE BOARD
REVENUE ACCOUNT FOR THE YEAR ENDED 31ST DECEMBER, 1973

1972	INCOME	\$	\$
13,339,477	Sale of Stamps Employed	14,694,460	
<u>143,009</u>	Sale of Stamps Self-Employed	<u>157,365</u>	
13,482,486			14,851,825
1,066,152	Other Contributions less Refunds		1,206,305
2,002,338	Investment Income		2,811,168
<u>7,285</u>	Other Income		<u>8,557</u>
16,558,261	Total Revenue		18,877,855
	Deduct Expenditure		
1,679,967	Administration Expenses	1,987,578	
—	Printing of N.I.S. Stamps	9,822	
	Benefit:—		
1,524,616	Injury	801,949	
345,350	Disablement	213,896	
66,721	Death	108,014	
705,225	Sickness	746,577	
203,342	Maternity	214,977	
55,252	Funeral Grant	66,138	
87,468	Old Age Grant	53,963	
21,847	Invalidity	40,128	
22,187	Survivors	38,475	
<u>2,209</u>	Old Age Pensions	<u>58,063</u>	
3,034,217			
513,115	Medical Care Expenses	4,339,580	
		<u>348,769</u>	
<u>5,227,299</u>			<u>4,688,349</u>
<u>\$11,330,962</u>	Net Surplus Carried Forward		<u>\$14,189,506</u>

STATISTICAL ANNEX

A	—	Employers Registration
B	—	Number of Employees
C	—	Appeals Filed
D	—	Appeals by type of benefit
E	—	Relevant Wage
F	—	Injury benefit
G	—	Disablement benefit
H	—	Death benefit
I	—	Sickness benefit
J	—	Old Age benefit
K	—	Funeral benefit
L	—	Invalidity benefit
M	—	Survivors benefit
N	—	Medical Care Expenses

NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE

1969

INDUSTRY (1)	SIZE (NUMBER OF EMPLOYEES)										Total (12)	
	1 - 10 (2)	11 - 20 (3)	21 - 30 (4)	31 - 50 (5)	51 - 100 (6)	101 - 150 (7)	151 - 200 (8)	201 - 500 (9)	501 - 1000 (10)	1000+ (11)		
0. Agriculture, Forestry, Hunting and Fishing	-	-	-	-	-	-	-	-	-	-	2	2
01A. Sugar	194	46	20	10	6	2	2	2	-	-	284	284
01B. Others	3	2	2	2	2	1	3	1	1	2	18	18
1. Mining and Quarrying	331	85	30	25	19	6	8	4	4	1	517	517
2. Manufacturing	147	35	14	9	4	4	2	-	-	-	219	219
4. Construction												
5. Electricity, Gas, Water and Sanitary Services	30	9	3	-	1	-	1	1	1	-	45	45
6. Commerce	636	91	26	27	29	4	6	1	1	-	825	825
7. Transport Storage and Communication	170	14	5	3	8	-	3	1	1	-	206	206
8. Services	2299	78	33	32	20	6	3	3	3	2	2478	2478
9. Activities not adequately described	27	-	2	-	-	-	-	-	-	-	29	29
TOTAL	3837	360	135	108	89	29	28	11	7	4623		

NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE

1970

INDUSTRY (1)	SIZE (NUMBER OF EMPLOYEES)											Total (12)	
	1 - 10 (2)	11 - 20 (3)	21 - 30 (4)	31 - 50 (5)	51 - 100 (6)	101 - 150 (7)	151 - 200 (8)	201 - 500 (9)	501 - 1000 (10)	1000+ (11)			
0. Agriculture, Forestry, Hunting and Fishing													
01A. Sugar	42	10	2	2	1	-	-	-	-	-	-	-	57
01B. Others	206	11	4	1	-	-	-	-	-	-	-	-	222
1. Mining and Quarrying	2	-	-	-	-	-	-	-	-	-	-	-	2
2 - 3. Manufacturing	98	8	2	1	1	-	-	-	-	-	-	-	110
4. Construction	279	34	7	3	-	1	-	1	-	-	-	-	325
5. Electricity, Gas, Water and Sanitary Services	10	2	-	-	-	-	-	-	-	-	-	-	12
6. Commerce	149	5	1	-	1	-	-	-	-	-	-	-	156
7. Transport Storage and Communication	102	1	1	-	-	-	-	-	-	-	-	-	104
8. Services	882	7	2	4	1	-	-	-	1	-	-	-	897
9. Activities not adequately described	14	4	-	-	-	-	-	-	-	-	-	-	18
TOTAL	1784	82	19	11	4	1	-	1	1	-	-	-	1903

NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE

1971

INDUSTRY (1)	SIZE (NUMBER OF EMPLOYEES)											Total (12)	
	1 - 10 (2)	11 - 20 (3)	21 - 30 (4)	31 - 50 (5)	51 - 100 (6)	101 - 150 (7)	151 - 200 (8)	201 - 500 (9)	501 - 1000 (10)	1000+ (11)			
0. Agriculture, Forestry, Hunting and Fishing													
01A. Sugar	4	4	-	-	-	-	1	-	-	-	-	-	9
01B. Others	60	5	2	-	-	-	-	-	-	-	-	-	67
1. Mining and Quarrying	1	-	-	-	-	-	-	-	-	-	-	-	1
2 - 3. Manufacturing	59	3	-	1	-	+	+	-	-	-	1	-	64
4. Construction	120	10	2	-	-	-	-	-	-	-	-	-	132
5. Electricity, Gas, Water and Sanitary Services	8	2	-	-	-	-	-	-	-	-	-	-	10
6. Commerce	73	1	-	1	-	-	-	-	-	-	-	-	75
7. Transport Storage and Communication	50	-	-	-	-	-	-	-	-	-	-	-	50
8. Services	355	10	2	2	1	-	9	-	-	-	2	-	372
9. Activities not adequately described	2	-	-	-	-	-	-	-	-	-	-	-	2
TOTAL	732	35	6	4	1	1	3	-	-	-	3	-	782

NUMBER OF PERSONS REGISTERED

1973

EMPLOYED

Year of Birth (1)	Males				Females				Total			
	Mar-ried (2)	Single (3)	Others (4)	Total Males (5)	Mar-ried (6)	Single (7)	Others (8)	Total Females (9)	Mar-ried (10)	Single (11)	Others (12)	Grand Total (13)
1954 & After	62	6161	2	6225	41	1936	9	1986	103	8097	11	8211
1949 - 1953	404	2396	5	2805	205	1235	54	1494	609	3631	59	4299
1944 - 1948	402	553	9	964	229	309	49	587	631	862	58	1551
1939 - 1943	377	229	24	630	222	106	58	386	599	335	82	1016
1934 - 1938	326	127	29	482	149	84	54	287	475	211	83	769
1929 - 1933	278	101	25	404	115	55	51	221	393	156	76	625
1924 - 1928	256	95	22	373	71	30	44	145	327	125	66	518
1919 - 1923	156	56	23	235	41	32	43	116	197	88	66	351
1914 - 1918	146	42	25	213	24	21	21	66	170	63	46	279
1909 - 1913	83	30	22	135	15	11	12	38	98	41	34	173
1904 - 1908	59	12	14	90	-	6	1	7	59	23	15	97
Before												
- 1908	2590	9816	211	12617	1112	3826	398	5336	3702	13642	609	17953

ANNEX B — 1 (Cont'd) NUMBER OF PERSONS REGISTERED

1973

SELF-EMPLOYED

Year of Birth (1)	Males				Females				Total				Grand Total (13)
	Married (2)	Single (3)	Others (4)	Total Males (5)	Married (6)	Single (7)	Others (8)	Total Females (9)	Married (10)	Single (11)	Others (12)	Total (13)	
1954 & After	2	5	-	7	1	-	-	1	3	5	-	8	
1949 - 1953	3	8	-	11	5	4	-	9	8	12	-	20	
1944 - 1948	11	14	-	25	2	2	-	4	13	16	-	29	
1939 - 1943	26	10	-	36	6	2	1	9	32	12	1	45	
1934 - 1938	24	-	3	27	8	1	2	11	32	1	5	38	
1929 - 1933	44	6	4	54	8	3	4	15	52	9	8	69	
1924 - 1928	21	2	3	26	2	-	1	3	23	2	4	29	
1919 - 1923	26	5	4	35	5	2	1	8	31	7	5	43	
1914 - 1918	22	4	4	30	2	-	1	3	24	4	5	33	
1909 - 1913	11	4	-	15	-	-	2	2	11	4	2	17	
1904 - 1908	3	-	1	4	-	-	-	-	3	-	1	4	
Before - 1908	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	193	58	19	270	39	14	12	65	232	72	31	335	

AGE OF INSURED PERSONS ON 31. 12. 73

Age Group (1)	Employed (2)	Self-Employed (3)	Voluntary (4)	Total (5)
Less than 20	18,138	46	—	18,184
20 - 24	42,803	218	—	43,021
25 - 29	29,628	303	—	29,931
30 - 34	24,039	508	—	24,547
35 - 39	18,275	627	—	18,902
40 - 44	16,946	766	—	17,712
45 - 49	14,362	689	—	15,051
50 - 54	11,594	600	3	12,197
55 - 59	8,925	515	8	9,448
60 - 64	6,564	419	121	7,104
65 and over	4,550	98	2	4,650
Not available	46	11	—	57
TOTAL	195,870	4,800	134	200,804

ANNEX C

NUMBER OF CASES REFERRED TO MEDICAL REFEREES AND SPECIALISTS

1973

Description (1)	DISTRICTS					
	Georgetown (2)	Linden (3)	Rest of Demerara (4)	Essequibo (5)	Berbice (6)	Entire Country (7)
No. of Cases referred to:						
a) Specialists etc.	10	1	87	4	3	105
b) Medical Referees	55	2	973	44	159	1233
Appeals to Medical Referees	10	—	355	7	18	390
a) Allowed	6	—	208	5	11	230
b) Disallowed	4	—	147	2	7	160
Appeals to Medical Board	15	1	271	10	33	330
a) Allowed	9	—	104	1	11	125
b) Disallowed	6	—	145	8	20	179
c) Abandoned	—	1	12	—	—	13
d) Non-Attendance	—	—	10	—	2	13

ANNEX D

NUMBER OF CASES FILED FOR HEARING BEFORE
 APPEAL TRIBUNAL BY TYPE OF BEBEPFIT
 1970 — 1973

Type of Benefit (1)	Year			
	1970 (2)	1971 (3)	1972 (4)	1973 (5)
Injury	2	17	58	57
Disablement	—	—	1	—
Death	—	3	5	7
Sickness	5	43	109	86
Maternity	—	—	8	2
Old Age	—	—	1	—
Invalidity	—	—	3	2
Survivors	—	—	4	7
Funeral	—	—	3	4
TOTAL	7	63	192	165

ANNEX E - 1

DETAILS OF CONTRIBUTIONS PAYABLE AND RELEVANT WAGE AS PER GROUP:—

EMPLOYED CONTRIBUTIOS

Group (1)	Actual Weekly Wage (2)	Corresponding rounded month- ly wages (3)	Em- ployed per son's weekly con- tribution (4)	Em- ployers weekly contri- bution (5)	Total weekly contri- bution (6)	Relevant Wage for the pur- pose of contri- butions and benefits. (7)
I	All insured persons	Under \$10:—	25¢	90¢	\$1.15	\$15.00
"	"	\$10 - \$19.99	45¢	70¢	"	"
II	"	\$20 - \$29.99	75¢	\$1.15	\$1.90	\$25.00
III	"	\$30 - \$39.99	\$1.05	\$1.55	\$2.60	\$35.00
IV	"	\$40 - \$49.99	\$1.40	\$2.00	\$3.40	\$45.00
V	"	\$50 and up- wards	\$1.60	\$2.50	\$4.10	\$55.00
X	For industrial benefits only:					

*Persons 16 years and under or 65 years and upwards, whatever their earnings 50¢ 50¢

DETAILS OF CONTRIBUTION PAYABLE AND RELEVANT INCOME AS PER GROUP:-
SELF EMPLOY CONTRIBUTORS

GROUP (1)	Weekly Income (2)	Corresponding In- come for a year of Assessment (3)	Weekly Contri- bution (4)	Relevant Income for the pur- pose of contribution and benefit (5)
I	Under \$20	Up to \$1,039.99	\$0.90	\$15.00
II	\$20 - \$29.99	\$1,040 - \$1,559.99	\$1.50	\$25.00
III	\$30 - \$39.99	\$1,560 - \$2,079.99	\$2.10	\$35.00
V	\$40 - \$49.99	\$2,080 - \$2,599.99	\$2.70	\$45.00
V	\$50 and up- wards	\$2,600 and upwards	\$3.30	\$55.00

ANNEX F

INDUSTRIAL INJURY –
 NUMBER OF SPELLS BY AGE GROUP AND SEX OF CLAIMANT
 1972 – 1973

Year and Age Group (1)	Males (2)	Females (3)	Total (4)
1970	NA	NA	7451
1971	10,483	972	11 455
1972	12,165	1,529	13,694
1973:			
Below 20	960	8	968
20 – 24	1,983	105	2,088
25 – 29	1,401	47	1,448
30 – 34	1,350	139	1,489
35 – 39	1,009	149	1,158
40 – 44	940	153	1,093
45 – 49	750	168	918
50 – 54	553	121	674
55 – 59	367	84	451
60 – 64	124	11	135
65 – and over	16	2	18
NA	45	6	51
TOTAL	9,498	993	10,491

ANNEX G

**DISABLEMENT BENEFIT – NUMBER OF CASES BY DEGREE OF
DISABILITY AND INDUSTRY
1973**

GRANTS

Degree of Disability (1)	Sugar Industries (2)	Non-Sugar Industries (3)	All Industries (4)
1	—	—	—
2	5	5	10
3	32	15	47
4	6	5	11
5	52	22	74
6	5	5	10
7	7	2	9
8	12	4	16
9	3	3	6
10	23	20	43
11	—	—	—
12	4	2	6
13	—	—	—
14	9	10	19
TOTAL GRANTS	158	93	251

PENSIONS

	Permanent Provisional		Permanent Provisional		Permanent Provisional	
15 – 24	12	1	21	2	33	3
25 – 34	7	—	10	—	17	—
34 – 44	2	—	8	—	10	—
45 – 54	1	—	2	—	3	—
55 – 64	—	—	2	—	2	—
65 – 74	—	—	4	—	4	—
75 – 84	—	—	1	—	1	—
85 – 94	—	—	—	—	—	—
95 – 100	1	19	1	24	2	43
TOTAL PENSIONS	23	20	49	26	72	46
TOTAL GRANTS AND PENSIONS	201		168		369	

NUMBER OF DEATH BENEFIT BY AGE GROUP AND SEX OF BENEFICIARY

1973

Year and Age Group (1)	STATUS OF BENEFICIARY						Total (8)
	Widow (2)	Orphan (3)	Parent (4)	Dependant* (5)	Members of Family		
					Periodic (6)	Grants (7)	
1970	20	—	1	—	—	—	21
1971	14	1	1	3	2	3	24
1972	18	—	4	1	2	3	28
1973:—							
Below 20	2	—	—	—	9	2	13
20 — 24	7	—	—	—	—	—	7
25 — 29	6	—	—	—	1	—	7
30 — 34	5	—	—	—	—	—	5
35 — 39	3	—	—	—	—	—	3
40 — 44	1	—	—	—	1	—	2
45 — 49	4	—	—	—	—	—	4
50 — 54	2	—	—	—	—	—	2
55 — 59	1	—	1	—	—	—	2
60 — 64	—	—	—	—	—	—	—
65 and over	—	—	1	—	1	—	2

* Includes Benefit award to children after Widow's remarriage.

ANNEX I

NUMBER OF SICKNESS CASES BY AGE GROUP AND SEX OR RECIPIENT

1973

Year and Age Group (1)	Males (2)	Females (3)	Total (4)
1970	NA	NA	912
1971	6,441	1,338	7,779
1972	6,527	1,265	7,792
1973:—			
Less than 20	365	117	482
20 – 24	1,287	413	1,700
25 – 29	1,076	277	1,353
30 – 34	1,044	225	1,269
35 – 39	1,016	210	1,226
40 – 44	929	173	1,102
45 – 49	824	163	987
50 – 54	684	108	792
55 – 59	579	71	650
60 – 64	131	13	144
TOTAL	7,935	1,770	9,705

ANNEX J

NUMBER OF OLD AGE BENEFICIARIES BY AGE AND SEX
1973

Year and Age (1)	Pensions			Grants			Total		
	Employed (2)	Self Employed (3)	Voluntary (4)	Employed (5)	Self Employed (6)	Voluntary (7)	Pensions (8)	Grants (9)	
1970	-	-	-	16	-	-	-	16	
1971	-	-	-	86	-	-	-	86	
1972	10	-	-	137	-	-	10	137	
1973: -									
65	14	-	-	27	2	-	14	29	
66	102	3	-	54	1	-	105	55	
67	-	-	-	21	1	-	-	22	
68	-	-	-	3	-	-	-	3	
TOTAL	116	3	-	105	4	-	119	109	

NUMBER OF FUNERAL BENEFIT BY AGE AND SEX OF DECEASED

1973

Year and Age Group (1)	Directly Insured			Spouse		
	Male (2)	Female (3)	Total (4)	Male (5)	Female (6)	Total (7)
1970	13	1	14	1	1	2
1971	256	36	292	4	31	35
1972	417	72	489	11	27	38
1973:—						
Less than 20	6	—	6	1	—	1
20 — 24	28	—	28	5	3	8
25 — 29	28	—	28	2	6	8
30 — 34	33	1	34	5	6	11
35 — 39	36	—	36	4	5	9
40 — 44	39	1	40	2	10	12
45 — 49	53	1	54	8	7	15
50 — 54	90	2	92	7	10	17
55 — 59	87	1	88	10	6	16
60 — 64	55	1	56	8	5	13
65 and over	13	3	16	—	4	4
NA	—	—	—	—	6	6
TOTAL	468	10	478	52	68	120

INVALIDITY BENEFIT – NUMBER OF CASES
BY AGE GROUP AND SEX OF RECIPIENT

1973

Year (1)	Males		Females		Total (6)
	Pensions (2)	Grants (3)	Pensions (4)	Grants (5)	
1971	—	14	—	—	14
1972	—	55	—	3	58
1973					
Age					
Less than 20	—	—	—	—	—
20 ~ 24	—	1	—	—	1
25 – 29	—	2	—	—	2
30 – 34	—	1	—	—	1
35 – 39	—	4	—	1	5
40 – 44	—	2	—	1	3
45 – 49	—	10	—	1	11
50 – 54	—	18	—	—	18
55 – 59	—	20	—	2	22
60 – 64	2	10	—	—	12
65 and over					
TOTAL	2	68	—	5	75

ANNEX M - 1

SURVIVORS' BENEFIT - NUMBER OF RECIPIENTS
AND
NUMBER OF CHILDREN INCLUDED IN BENEFIT
1973

Year and number of children (1)	Category of Beneficiary	
	Widow (2)	Others (3)
1971	3	—
1972	24	4
1973		
None	19	—
1	8	—
2	2	—
3	6	—
4	5	—
5	4	—
6	2	—
7	1	—
and above		
TOTAL	47	—

ANNEX M - 2

NUMBER OF SURVIVORS BENEFITS
BY
AGE GROUP AND SEX OF RECIPIENT
1973

Age Group (1)	Males (2)	Females (3)
Less than 20	—	—
20 - 24	—	1
25 - 29	—	2
30 - 34	—	4
35 - 39	—	2
40 - 44	—	6
45 - 49	—	11
50 - 54	—	7
55 - 59	—	9
60 - 64	—	4
65 and over	—	—
Unknown	—	1
TOTAL	—	47

ANNEX N

ANALYSIS OF MEDICAL CARE EXPENDITURE
1973

Description (1)	Value (2)
Hospital in Patient Care (Private)	\$ 16,267.54
Out-Patient Care Medical Examination	115,803.50
Specialists' Care	22,751.80
Drugs & Dressing	73,982.31
Treatment	44,666.11
Other Items Travelling and related Expenditure	29,457.63
Fees of Medical Referees & Medical Board Members	45,025.27
Miscellaneous (Prosthetic Appliances)	815.00
TOTAL	348,769.16

NATIONAL INSURANCE CALL OFFICES AND THEIR ADDRESSES

	ADDRESSES				TIME
<u>EAST BANK DEMERARA:</u>					
1.	Soesdyke	—	at the Local Authority's	—	Mondays 1.30 p.m. to 2.30 p.m.
2.	Diamond	—	at the Diamond Estate Compound	—	Wednesdays 2.00 p.m. to 3.30 p.m.
3.	Agricola	—	at the Local Authority's Office	—	Fridays 1.30 p.m. to 3.30 p.m.
4.	Houston	—	at the Houston Estate Compound	—	Tuesdays 9.30 a.m. to 11.00 a.m. and 1.30 to 3.00 p.m.
<u>EAST COAST DEMERARA:</u>					
5.	Golden Grove	—	at the Local Authority's Office (Haslington and Victoria)	—	3rd Wednesdays 2.00 to 3.00 p.m.
6.	Mahaica	—	at the Local Authority's Office	—	2nd Tuesdays 2.00 to 3.30 p.m.
7.	Mahaicony	—	at the Local Authority's Office	—	2nd and 3rd Mondays 10.00 to 11.00 a.m.
8.	Burma	—			1.00 to 3.00 p.m.
<u>WEST BANK DEMERARA:</u>					
9.	Pouderoyen	—	at the District Commissioner's Office	—	Tuesdays and Thursdays 9.30 to 11.00 a.m.
10.	Sisters	—	at the Local Authority's Office		11.30 a.m.
<u>WEST COAST DEMERARA:</u>					
11.	Leonora	—	at Works & Communications Compound	—	Mondays and Fridays 8.30 to 10.00 a.m.
<u>ESSEQUIBO:</u>					
12.	Charity	—	at the Magistrate's Court	—	Mondays 8.00 to 11.30 a.m. — 1.00 to 4.00 p.m.
<u>BERBICE:</u>					
13.	Albion	—	at the Albion Police Station	—	Mondays 2.30 to 5.00 p.m.
14.	No. 53 Village	—		—	Tuesdays 9.00 to 11.00 p.m.
15.	Benab No. 63 Corentyne	—		—	Thursdays 9.00 to 10.30 p.m.
16.	Blairmont	—	at the Magistrate's Court	—	Tuesdays 9.00 to 10.00 a.m.
17.	Fort Wellington	—	at the Magistrate's Court	—	Tuesdays 1.30 to 2.30 p.m.
18.	Woodley Park	—	at the District Office	—	Thursdays 9.00 to 10.00 a.m.

NATIONAL INSURANCE SCHEME

P.O. BOX 852

GEORGETOWN
