

6th

ANNUAL REPORT

OF THE

**NATIONAL INSURANCE
BOARD - GUYANA**



1974

UNDER THE AUSPICES OF THE HON. MINISTER OF LABOUR

6th
ANNUAL REPORT
OF THE
NATIONAL INSURANCE BOARD
GUYANA
1974

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

TABLE OF CONTENTS

PART 1

FUNCTIONING OF THE SCHEME

DESCRIPTION	Page
Registration	7
Registration of Employers	7
Registration of Employees	8
Registration of Self-Employed	9
Voluntary Contributors	9
Registration (General)	10
Exits from Scheme	10
Sale of Stamps	11
Full year Contributors	12
Average Wage	13
Action Taken Against Employers	14
Benefits (General)	15
Industrial Injury	15
Industrial Disablement	16
Industrial Death	17
Medical Care & Attention	18
References to Medical Referees	18
References to Specialists	19
Sick Visiting	19
Sickness Benefit	19
Funeral Benefit	20
Maternity Benefit	21
Old-Age Benefit	22
Invalidity Benefit	23
Survivors Benefit	23
Appeals	25

Appeals to Medical Referees	.....	.....	.....	25
Appeals to Medical Board	.....	.....	.....	26
Appeals to Tribunal	.....	.....	.....	26
N.I. Commissioner	.....	.....	.....	27
Training	.....	.....	.....	27
Visits	.....	.....	.....	27
Reciprocal Talks	.....	.....	.....	28
Actuarial Evaluation	.....	.....	.....	28
Radio Broadcasts	.....	.....	.....	28
Sports	.....	.....	.....	28

PART 2
INCOME & EXPENDITURE

Income	.....	.....	.....	29
Expenditure (General)	.....	.....	.....	29
Administration	.....	.....	.....	30
Benefits	.....	.....	.....	30
N.I. Fund	.....	.....	.....	31
Report of the Auditors	.....	.....	.....	34

LIST OF TABLES IN TEXT

Table Number	Description	Paragraph
Table 1	Number of Persons covered by NIS – category-wise – 1969 – 1974	6a
Table 2	Exists from the Scheme, by Mode – 1970 – 1974	7b
Table 3	Percentage distribution of stamps sold annually – 1969 – 1974	8c
Table 4	Approximate number of contributors (FYC) and their percentages of the total registered population (nearest 500 persons) 1970 – 1974	9a
Table 5	Average weekly wage – 1969 – 1974	10c
Table 6	Number of Defaulting employers and action taken – 1970 – 1974	11b
Table 7	Number of spells of occupational injury – 1974	13d
Table 8	Number of persons who were paid disablement benefit – 1970 – 1974	14d
Table 9	Number of deaths and number of persons who received industrial death benefit – 1970 – 1974	15a
Table 10	Number of medical care claims paid – 1970 – 1974	16b
Table 11	Average duration of spells of sickness – 1970 – 1974	20c
Table 12	Number of spells of sickness – 1970 – 1974	22e
Table 13	Number of persons who were paid funeral benefit – 1970 – 1974	21b
Table 14	Approximate number of women registered (between ages 16 and 52) and number of maternity cases – 1971 – 1974	22a
Table 15	Number of old-age benefits granted – 1970 – 1974	23c
Table 16	Number of invalidity benefits paid – 1971 – 1974	24b
Table 17	Number of survivor's benefits paid – 1971 – 1974	25a
Table 18	Number of appeals to Medical Referees – 1972 – 1974	28a
Table 19	Number of appeals to Medical Board – 1972 – 1974	29

PART II

Table 20	Amount of benefit paid – 1970 – 1974	4b
Table 21	National Insurance Fund – 1969 – 1974	5

CHARTS IN TEXT

Fig I	Number of employers covered as at 31.12.74	2
Fig II	Number of short-term benefit cases allowed – 1970 – 1974	26
Fig III	Number of lump-sum (grants) payments awarded – 1970 – 1974	26

PART II

Fig IV	Analysis of N.I. Fund – 1970 – 1974	5e
--------	-------------------------------------	----

INTRODUCTION

The Sixth Annual Report of National Insurance — Guyana is presented in accordance with Section 36 1(a) of the National Insurance and Social Security Act No. 15 of 1969.

This report sets out the operation of the Scheme during 1974. The first part deals with the functioning of the Scheme during the year under review, highlighting certain trends which seem to be emerging. The second part deals with Income and Expenditure, and the third part, is a collection of Statistical Tables which may be used to do a detailed study of Parts 1 & 2.

PART 1

1 REGISTRATION

Persons covered by the Scheme are divided into four (4) categories viz:-

- (a) Employers
- (b) Employees
- (c) Self-employed and
- (d) Voluntary Contributors.

The details relating to these registrations during 1974 are as follows:-

2 EMPLOYERS

There were 574 employers registered during 1974. This brought the cumulative number of registered employers to 9,315. However, during the period 1969 - 1974, about 163 of these employers ceased business operation, leaving an active number of 9,152 as at 31.12.74.

2a The annual registration of employers for the period 1969 - 1974 is given below:

	1969	1970	1971	1972	1973	1974
Number of Employers registered	4,623	1,903	782	788	645	574

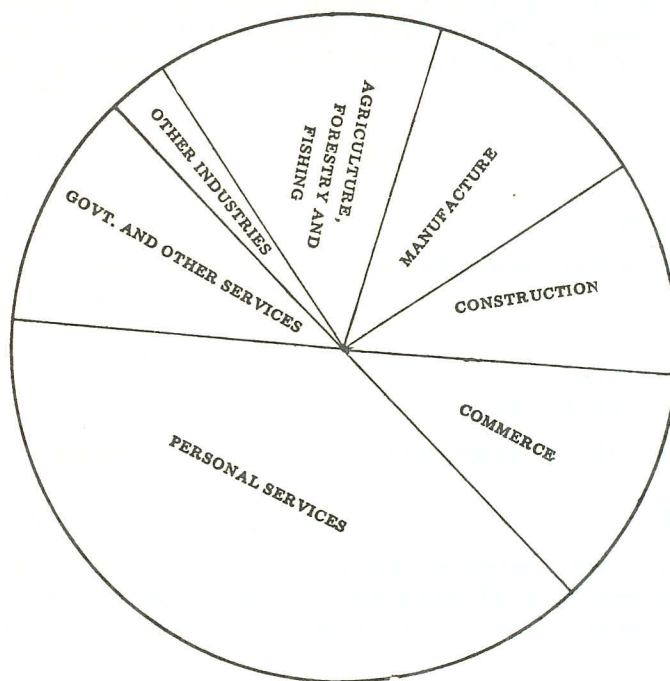
This series, as can be seen, displays a declining trend. The trend exhibited was brought about mainly by the inclusion of newly-established and formerly-established industries in the figures pertaining to the early years of the Scheme's establishment. It is expected however, that with the passing of time the annual figures will eventually level off and be representative only of the number of newly established industries.

2b An analysis of the 1974 registrants shows that about 90% of these employers had no more than ten employees each. Further, those small employers were distributed among the various industries but were heavily concentrated in the Personal Services Industries. It is of interest to note that the Personal Services group is made up mainly of persons employing domestics, gardeners and similar labour and has on the average about two employees per employer. In these respects, the 1974 experience regarding employers does not differ from that in the previous years.

2c Table I in the Annex exhibits the number of employers registered during 1974; the frequency of employers in each type of industry-group and also the number of employers incident on each size-group, (size being measured in terms of number of employees). The chart given below (Fig. I) illustrates the number of employers on roll as on 31.12.74.

Fig. I

NUMBER OF EMPLOYERS COVERED AS ON
31ST DECEMBER, 1974



3 EMPLOYEES:

The number of applications for registration received from employees during 1974 was approximately 23,000. However, on examination it was found that about 2,000 of those who submitted applications were previously registered. The applications of a further 3,000 approximately, were returned either because of inadequate or inconsistent information. Of the 23,000 applications therefore only about 18,000 were approved. This brought the total registered employed population to about 214,000 as at 31.12.74.

3a As a general rule, it is expected that the trend curve of the number of employees becoming registered annually, will decrease very rapidly until it reaches a point where from there will be a period of levelling off. During that period it is expected that all new registrants will represent replacement of retired staff plus positions created by a stable economic expansion. An examination of the six years series displayed below shows that there has been a rapid decrease over the period 1969 to 1972 after which there appears to be a levelling off in the number of persons becoming registered annually, but it is still too early to know if that period of levelling off referred to above has actually been reached. The examination of the data for subsequent years will have to be continued before any firm conclusion can be reached.

	1969	1970	1971	1972	1973	1974
Number of Persons registered	90,448	47,696	22 675	17,098	17,953	17,850

3b An analysis of the employees registered during 1974 was made and this is presented in Table 2 of the Annex. The analysis shows that the number of males to females registered was approximately 2 to 1. This follows the same pattern as the registrations recorded for the two previous years. It also brings out that the average age of new registrants was approximately 24 years which compares favourably with 34 in 1969, 32 in 1970, 32 in 1971, 27 in 1972 and 25 in 1973. This decrease in the average age is welcome since it possesses the desirable quality of strengthening the financial reserves of the Scheme.

4 SELF EMPLOYED

The self-employed population which stood at about 4,800 at the end of 1973 was increased to about 5,049 by the end of 1974, i.e. by 249 persons during the year. The 1974 figure shows a 26% decrease when it is compared with the 1973 corresponding figure which was 335. The time series for the period 1971-1974 of the number of persons registered annually is given below. It shows that there had been a rapid decrease over the period 1971-1973 and a fairly moderate decrease between 1973 and 1974.

4a Neglecting all other factors, the behaviour of this series appears to be normal; but, if the condition that the self-employed population which existed in 1971 was approximately 35,000 which, incidentally, was used as a base for the projection of the number of self-employed persons who will eventually enter the Scheme, then the annual registrations are really running very much below expectations. However because of the possibility that the projected 1971 self-employed population may have been severely over-estimated, or that the 1971 self-employed population had moved en masse to the employed category during the last few years, the behaviour of the series might well be normal.

	1971	1972	1973	1974
Number of Self-Employed persons registered	3,026	1,439	335	249

4b An analysis of 1974 self-employed registrants shows that the male to female ratio was approximately 4 to 1; that the average age was about 33 for males and 40 for females and that the main type of operation was shop-keeping. A detailed analysis of the 1974 registrants is given in Table 3 of the Annex.

5 VOLUNTARY CONTRIBUTORS

The number of 'certificates' which were approved for 1974 was 207. These certificates entitled each holder to be called a voluntary contributor. The number of certificates approved for 1973 was 155. The 1974 figure therefore represented 34% increase relative to 1973.

5a Overall, there are 402 persons classified as voluntary contributors however, the number of persons who were actually contributing as at 31.12.74 was 290 or about 72% of that population. Voluntary contributors comprise persons who have retired from active service but who have not reached the age that would entitle them to old-age benefit. It is expected that unlike the employed and self-employed populations the trend will differ i.e. instead of the annual numbers decreasing over time and then reaching a stabilised position, they are expected to increase with time and then descend to a stabilised position.

5b The time series for period 1971-1974 relating to:-

- (a) the cumulative number of approvals and
- (b) the number of persons contributing, is given below:

	1971	1972	1973	1974
Approvals up to date (Population)	3	40	195	402
Persons contributing	3	22	134	290

It shows that with the exception of 1971, the percentages of the population that was actually contributing ranged between 55% and 72%.

5c Because of the size of the present contributing population any generalisation deduced from a study of it is likely to be dangerous. However a simple analysis of the 1974 new registrants was made and this showed that:-

- 1) the average age of males was 61 years and that for females 60 years
- 2) the ratio of males to females registrants was about 4: 1 and
- 3) with respect to males, the wage group with the highest number of contributors was wage group V (36%) and for females, the wage group I (57%).

6 REGISTRATION (General)

Persons from all three categories who were accepted into insurance during 1974 totalled 18,255. This brought the number of registrants to 219,059 comprising of 167,619 males and 51,440 females as at 31.12.74.

6a The cumulative number of registrants for period 1969 – 1974 category – wise, is presented in Table 1 below.

TABLE 1
NUMBER OF PERSONS COVERED BY NIS CATEGORY-WISE
1969 – 1974

CATEGORY	Number of persons covered					
	1969	1970	1971	1972	1973	1974
Employed	90,448	138,144	160,819	177,917	195,870	213,720
Self-Employed	—	—	3,026	4,465	4,800	5,049
Voluntary*	—	—	3	22	134	290
TOTAL	90,448	138,144	163,848	182,404	200,804	219,059

* Represents only cases where persons were contributing.

7 EXITS FROM THE SCHEME

As would be expected in a scheme involving a country's entire working population, with movement in and out and even between employment strata i.e. from employment to self employment, there is bound to be difficulty, at least in the initial stages, in setting up of machinery to trace and record with a high degree of accuracy the population's entire movement.

The Scheme has however been able to keep an accurate record of new entrants and to a less degree account for the movement between categories of employment, but it is still not yet possible to trace all exists. There are really only three modes of exit for which fairly reliable figures are available and these are exits by death, invalidity and old-age

7a There are employees who due to their type of employment can be deemed at certain times to be out of insurance because of their non-entitlement to certain benefits during those periods i.e. Seasonal Workers. Details relating to this group are difficult to obtain. However, provision for the financial effects of such movement was made in the initial stages in the setting up of the Scheme and as such the effort necessary to gather information on this group may not be warranted except a situation arises where the size of the group enlarges significantly to have an adverse effect on such basic calculations.

7b Information concerning permanent exits from the Scheme through death, old-age and invalidity is given below in Table 2 for the period 1970 – 1974.

TABLE 2
EXITS FROM THE SCHEME, BY MODE
1970 – 1974

YEAR (1)	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
1974	471	331	98	900
TOTAL	1,551	868	245	2,664

It shows that the number of persons leaving the Scheme annually has been gradually increasing. This is not an unexpected situation since exits due to old age is expected to be on an upward trend and the annual increases are expected to be large enough to counter any fall that may be experienced in one or both of the other modes.

8 SALE OF STAMPS

During 1974, the number of stamps sold was 5,575,113. This included both employed and self-employed stamps, the division being 5,498,956 for employed and 76,157 for self-employed. An analysis of the sale of these stamps shows that for both the employed and self-employed populations, the highest number of stamps sold was in the Wage Group V. A comparison of the 1974 sale of stamps distribution with that of 1973 shows that for the employed population there were reductions in the sale of stamps belonging to Wage Groups I, II and III and increases in Groups IV and V.

8a The extent of this dislocation seems sufficient to lead one to the conclusion that there has been distinct movement of contributors from the low Wage Groups to the high Wage Groups. Such a movement could have been brought about by a combination of the following:-

- (a) a rise in the wages of formerly-registered employees and
- (b) new entrants starting at a higher-than-average weekly wage

However since the movement out of the low groups was in the vicinity of 500,000 and the movement into the high groups was about 700,000 and the 1974 sales showed an

increase when compared with that of 1973 to the extent of about 200,000, the former explanation could have certainly played the more important role.

8b The behaviour of the self-employed, population in this respect was very similar to that of 1973. There were minimal increases in some Wage Groups and decreases in others; however, these were not strong enough to establish any direction of intra-population movement.

8c The number of stamps sold by denomination over the period 1969 – 1974 for both the employed and self-employed populations is given in Table 4 of the Annex. An examination of the percentage distribution rather than the distribution of the absolute numbers brings out this movement clearer. This distribution is given below:-

TABLE 3
PERCENTAGE DISTRIBUTION OF STAMPS SOLD ANNUALLY
1969 – 1974

YEAR	I	II	III	IV	V	X
	EMPLOYED					
1969	19	27	20	12	21	1
1970	19	27	20	12	21	1
1971	18	26	20	12	23	1
1972	16	23	21	13	26	1
1973	14	20	22	14	29	1
1974	11	13	20	18	36	1
	SELF-EMPLOYED					
1971	32	10	8	5	45	
1972	36	10	7	5	42	
1973	36	11	8	5	40	
1974	34	12	8	5	41	

9 FULL YEAR CONTRIBUTORS

The number of full year contributors i.e. the theoretical number of insured persons who, if they had contributed uninterruptedly throughout the year would have paid the amount of contributions collected during the year in question, was calculated. This was done by dividing the absolute figures relating to stamps sold by 50. The result was 109,978 employed and 1,523 self-employed contributors. Adding to these figures the ascertained number of persons who were employed at Guybau (persons under the payroll system), the resulting figures were 114,391 employed and 1,523 self employed, giving a total of 115,914 contributors (FYC).

9a The table below sets out the approximate number of full-year contributors for the period 1970 – 1974 and their corresponding percentages of the registered population.

TABLE 4
APPROXIMATE NUMBER OF CONTRIBUTORS (FYC) AND THEIR
PERCENTAGES TO THE TOTAL REGISTERED
POPULATION (Nearest 500 persons) 1970 – 1974

YEAR (1)	EMPLOYED (2)	SELF- EMPLOYED (3)	TOTAL (4)	REGISTERED POPULATION (5)
1970	98,000	—	98,000	71
1971	101,000	500	101,500	62
1972	104,500	1,500	106,000	58
1973	110,500	1,500	112,000	56
1974	114,500	1,500	116,000	53

The Table shows that the absolute annual numbers relating to full-year contributors were gradually increasing. The 1974 figure represents a 4% increase when compared with the 1973 figure; however, the annual percentages of the registered population which were contributing to the Scheme appear to be gradually decreasing over the years.

10 AVERAGE WAGE

Because of the relationship which exists between the value of contribution paid and the level of earnings, it is possible to calculate roughly, the average weekly wage of the contributing population. This calculation was made separately for the employed and self-employed populations. The employed population was further divided into:-

- (a) Guybau employees and
- (b) other employees, and is presented below

10a Incidentally, it must be pointed out that the Wage Group V includes those persons who earn \$50.00 and above per week and as such persons falling in the very high wage group i.e. \$60.00 and above will have their average weekly earnings deflated, owing to the fact that the average of Group V is taken as \$55.00. The percentage of employees earning \$60.00 and above per week is estimated to be significant, consequently the overall average weekly wage will experience some degree of deflation. The extent of this deflation however, cannot be ascertained from the limited data available.

AVERAGE WEEKLY WAGE

1974

EMPLOYED PERSONS		SELF-EMPLOYED	EMPLOYED AND SELF-EMPLOYED
Guybau	Others		
\$53.00	\$40.00	\$36.00	\$41.00

10b An examination of these results shows that the average weekly wage for the self employed was less than that of the employed. Empirical evidence however disproves this, so that this result could only be interpreted to mean either:-

- (a) the earnings of the self-employed are understated or
- (b) the majority of the self-employed contributors registered under the Scheme belong to the low income-groups.

10c A re-examination of Table 3 in paragraph 8c however renders little support to the second suggestion. It shows that for 1974 the percentage of persons contributing in wage Groups I and II was actually equal to the percentage contributing in wage Groups IV and V.

The time series for period 1969 – 1974 relating to the average weekly wage is given below in Table 5.

TABLE 5
AVERAGE WEEKLY WAGE
1969 – 1974

CATEGORY	1969	1970	1971	1972	1973	1974
Employed	34.67	34.80	35.19	36.79	38.21	41.22
Self-Employed	—	—	37.24	35.50	35.04	35.83

It shows an increasing trend for the employed population but a fairly stable one for the self-employed population over the last three years.

11 ACTION TAKEN AGAINST EMPLOYERS

In an effort to ensure that certain rights of employees are properly taken care of by their employers and also at the same time to collect from certain employers outstanding amounts owing by them to the Scheme, the Legal/Compliance and Inspectorate Divisions which comprise the law enforcing arm of the Scheme, continued a keen surveillance on all employers. It was through their vigilance that the Scheme was able during 1974, to identify and initiate action against 286 employers for various offences committed by them. The cases against 211 of these were dealt with during the year, the remaining 75 cases were still pending on 31.12.74

11a For the second successive year since its inception, the Scheme found it necessary to take legal action against defaulting employers, 37 were taken to Court, 10 cases were subsequently withdrawn after settlement. Of the remaining 27, 12 were fined and the remaining 15 were still undecided on 31.12.74. As a result of such legal action an amount of \$10,500 approximately was collected by the Scheme.

11b There were 174 other employers from whom an approximate amount of \$8,000 was collected as outstanding contributions. The table below exhibits (a) the number of employers against whom Legal action was necessary during the years 1973 and 1974 (b) the value of contributions collected from cases not necessitating court action during the period 1970 – 1974.

TABLE 6
NUMBER OF DEFAULTING EMPLOYERS AND ACTION TAKEN

	1970	1971	1972	1973	1974
Employers against whom Legal Action was initiated	—	—	—	30	37
Number fined	—	—	—	4	12
Number withdrawn or struck off	—	—	—	22	10
Other forms of punishment (including pending cases)	—	—	—	4	15
Employers against whom no Legal Action was initiated	74	67	257	136	174
Value of Contribution collected (nearest \$100)	1,300	900	17,800	14,800	8,000

12 BENEFITS (General)

Benefits paid during 1974 showed an overall increase relative to 1973. The number of cases increased by about 16% and amount by about 8% of the 1973 corresponding figures. Decreases were experienced in a few types of benefits but these were however not heavy enough to bring about a reduction in the total. The detailed analysis of the individual benefits is given below.

13 INDUSTRIAL INJURY

The number of spells of incapacity due to injuries sustained on the job or as a direct result of the job during 1974 was 11,968. Of this amount, 9,303 i.e. about 78% were from employees in the sugar industry. This very high incidence of claim is not peculiar to 1974. During 1970, this industry claimed about 60% of the total cases. In 1971 it claimed about 73%, in 1972 about 80% and in 1973 about 71%.

13a The number of spells of injury together with the percentages belonging to the sugar industry for period 1970 – 1974 is given below.

	1970	1971	1972	1973	1974
No. of spells	7,451	11,455	13,694	10,491	11,968
%ge belonging to Sugar Industry	60	73	80	71	78

As will be noticed, the number of spells and the percentages claimed by the sugar industry have been moving in the same direction over the given period.

13b The behaviour of this series has been very unstable over the period under investigation. The number of spells rose rapidly over the period 1970 – 1972; took a steep descent in 1973 and then rose again rather significantly, in 1974.

13c Because of the upsurge in the number of cases experienced during 1972, it became necessary to implement certain control measures in the sugar industry. This could have caused the drop experienced in 1973. The 1974 rise could have resulted from the relaxation of such controls.

13d The number of spells which arose from female claimants was 1,034 i.e. about 9% of the total. However, out of those 1,034 spells 962 were from the Sugar Industry. The complete analysis is presented in Table 7 below.

TABLE 7
NUMBER OF SPELLS OF INJURY
1974

	Sugar Industry	Non-Sugar Industry	All Industries
Males	8,346	2,588	10,934
Average Duration (days)	13	14	13
Females	962	72	1,034
Average Duration (days)	14	16	14
TOTAL	9,308	2,660	11,968
Average Duration (days)	13	14	13

13e The average duration of a spell of incapacity during 1974 was 13 days which was actually the same as that of 1973. The average durations with respect to male and female claimants were 13 and 14 days respectively. The analysis industry-wise reveals that on the whole the claimants in the Sugar Industry experienced shorter spells than those in non-Sugar Industries, the averages being 13 days in the Sugar Industry and 14 in the Non-Sugar. The overall average however compares favourably with the averages for the previous three years (1971 - 1973) which were 18 days, 17 days and 14 days respectively.

13f As was the pattern in most of the other benefits, about 40% of the cases were paid in Wage Group V. However, female claimants were heavily concentrated in Wage Groups III and IV whereas the majority of the male claimants was in Wage Group V.

13g Table 5 in the Annex gives an analysis of claimants by age group and sex.

14 INDUSTRIAL DISABLEMENT

There were 89 permanent pensions awarded during the year. Twenty-five of these were awarded after the payment of 26 weeks of injury benefit plus a further period of periodic payments during which a provisional assessment of the disablement was in force, and the remaining 64 pensions were awarded directly, i.e. without any ancillary payments. There were 11 other cases which were paid periodically on a provisional basis during the year, three of these were finally determined during the same year. The remainder was still in payment as at 31.12.74.

14a Out of the total of 89 cases, 36 i.e. about 40% arose from the Sugar Industry. This percentage when compared with that of 1973 which was 32% shows a slight rise. The corresponding percentages for the years 1970 - 1972 were 43%, 55% and 84% respectively.

14b The average degree of disability was 35%. Cases in the Sugar Industry experienced a lower degree of disability than those in the Non-Sugar Industries. The percentages were 32% and 37% respectively.

14c There were 186 lump-sum payments made during the year in relation to this type of benefit, 114 arose from the Sugar Industry and the remaining 72 were from the Non-Sugar Industries. The average degree of disability was about 7% overall, with the averages for Sugar and Non-Sugar Industries standing at approximately 6% and 8% respectively.

14d The Table below exhibits the number of cases paid for period 1970 – 1974.

TABLE 8
NUMBER OF PERSONS WHO WERE PAID DISABLEMENT BENEFIT
1970 – 1974

Year (1)	SUGAR INDUSTRY		NON-SUGAR INDUSTRIES		ALL INDUSTRIES	
	Pensions (2)	Grants (3)	Pensions (4)	Grants (5)	Pensions (6)	Grants (7)
1970	12	16	16	13	28	29
1971	49	161	40	43	89	204
1972	43	423	18	69	61	492
1973	23	158	49	93	72	251
1974	36	114	53	72	89	186

As can be seen from an examination of the Table, the number of pensions has been rising both in the Sugar and Non-Sugar Industries. The 1974 total was about 24% higher when compared with the 1973 figure. In the case of grants also, the Sugar Industry was again responsible for about 61% of the total cases. The overall result followed the same pattern as that of 1973, i.e. a general lowering of grants and a rise of pensions.

15 INDUSTRIAL DEATH

Forty-two industrial deaths occurred during the year of which, 7 were employees in the Sugar Industry and 35 were in Non-Sugar Industries. These deaths gave rise to 45 periodic payments and 1 lump-sum payment.

15a There were 30 widows who received this benefit, 27 of whom had the care of the deceased's children, 2 were widows over 45 years old and 1 an invalid. A further 8 persons who were parents of the deceased also received this benefit. The other recipients were dependants other than those mentioned above, who were wholly or partially supported by the deceased.

15b In the Table below (Table 9) is given the number of deaths over the period 1970 – 1974, and the number of beneficiaries to which those deaths gave rise.

TABLE 9
NUMBER OF DEATHS AND NUMBER OF PERSONS WHO RECEIVED INDUSTRIAL
DEATH BENEFIT

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
1974	42	7	—	38	1	45	1

The table shows that over the period 1971 to 1974 there was a gradual increase in the number of deaths which gave rise to the payment of this benefit. However, because of the lack of a one to one relationship existing between the number of deaths and number of persons receiving the benefit the actual number of beneficiaries did not follow the same pattern. In fact the 1974 figure was actually the same as the 1973 although there was an increase in the number of deaths. The number of lump sum payments continued to be insignificant and so also was the number of cases arising from the sugar industry.

16 MEDICAL CARE AND ATTENTION

The number of medical care claims paid during the year was 16,836. This payment is made in cases where industrially injured persons —

- (a) incur expenses for medical examination and treatment
- (b) have to travel from place of work or from home in order to receive such examination and/or treatment and
- (c) lose wages or incur expenses on meals due to (b).

The number of claims which arose during 1973 was 12,248. The 1974 figure therefore is seen to represent a 37% rise when compared with 1973.

16a Out of the 16,836 cases which arose during 1974, 13,833 i.e. 82% were from the Sugar Industry. Since this benefit is confined only to persons who suffered industrial accidents and the percentage of total injury cases belonging to the Sugar Industry during 1974 was about 78%, it is not surprising to find such a heavy incidence of cases in this Industry.

16b The number of claims submitted by females represented only about 7% of the total, with claims from females in the Sugar Industry alone accounting for about 6%. The number of claims for medical care over the period 1970 — 1974 is presented in Table 10 below.

TABLE 10
NUMBER OF MEDICAL CARE CLAIMS PAID

Year	No. of Claims
1970	10,128
1971	24,961
1972	33,788
1973	12,248
1974	16,836

17 REFERENCES TO MEDICAL REFEREES

There were 1,242 cases which were referred during 1974 to Medical Referees. Such references are only made in cases where difficulty arises in the diagnosing stage of the case or where inconsistency appears to exist in the treatment prescribed. The number of cases which arose in 1973 was 1,233. The 1974 figure therefore represents a marginal increase of about 1%. The number of cases which arose between 1972 and 1974 is given below.

	1972	1973	1974
Number of cases referred to Medical Referees	3,071	1,233	1,242

17a The majority of these cases arose from the East Bank, East Coast and West Coast Demerara Districts. The three areas were responsible for about 70% of the cases handled during 1974. In table 8 in the Annex is given the number of such cases which arose in 1973 and 1974 analysed by districts.

18 REFERENCES TO SPECIALISTS

In cases where a person is undergoing treatment for a particular illness and it is felt by the Medical Practitioner or the Medical Adviser that such treatment is inadequate and that a more expert handling of the case is necessary, such a case is referred to an appropriate specialist. Forty-seven (47) such cases arose during 1974 and these were all appropriately treated.

19 SICK VISITING

The team of sick visitors was strengthened during 1974 by the addition of two new members, bringing the total to four. Two are trained nurses and the other two lay-sick visitors. They were assigned districts on the East and West Coasts of Demerara, the East Bank and Linden. In general, they (a) advise claimants who are undergoing treatment by Medical Practitioners, (b) advise the Scheme as to the granting of invalidity benefits to certain cases and (c) assist claimants to gain a speedy recovery. Over 400 visits were made by this team during the year and in about 80% of the time such visits proved to be a success. Meanwhile, the Medical Division also started the treatment of minor cases referred to it by Medical Practitioners or discovered by its own efforts. About 100 such cases were treated during the year.

20 SICKNESS BENEFIT

Sickness benefit is payable only in cases where an insured person, in the employed or self-employed category, has been ill for more than three days and a loss of income has resulted. The number of spells of illness which arose during 1974 was 9,244. Comparing this with the 1973 corresponding figure which was 9,705 it is seen to represent a drop of about 5%. The number of spells which arose from the Sugar Industry alone during the year was 3,080 or about 33% of the grand total.

20a The number of spells which arose directly from female claimants was 1,792 or just about 19% of the total spells. The behaviour of this percentage over the years has been somewhat stable: In 1971, females claimed about 17% of the total spells; in 1972, they claimed about 16% and in 1973 about 18%. The 19% which arose in 1974 showed no significant difference from the percentages in the preceding years.

20b The average duration of a spell of illness during 1974 was 14 days. This compares favourably with the averages for the years 1971 - 1973 which were 15, 17 and 15 days respectively (see column 4 of Table 11).

20c Over the years the spells which arose from the Sugar Industry have always been of longer duration than those from Non-Sugar Industries, however in 1974 the average durations of the spells in the sugar and non-sugar industries were about the same. This is also shown in Table 11 below.

TABLE 11
AVERAGE DURATION OF SPELLS OF SICKNESS

Year (1)	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
1974	14	14	14

20d An examination of the time series for period 1970 – 1974, which is exhibited in Table 12 below shows that over the period 1970 – 1973 the annual totals were increasing but in 1974 the total spells dropped. The 1972 figure shows a slight rise when compared with that of 1971 but the 1973 figure moved steeply upwards relative to that of 1972. An interesting fact to note is that a one-directional interchangeability exists between injury and sickness benefits i.e. a claimant whose claim for injury benefit is disallowed, under certain conditions, can claim sickness benefit. In 1973 injury spells dropped significantly and during that same year sickness benefit moved significantly in the opposite direction. In 1974, injury benefit increased by about 14% whereas sickness benefit dropped by about 5% relative to 1973 corresponding figures.

20e In Table 9 of the Annex is given an analysis of the 1974 sickness spells by age and sex of claimant.

TABLE 12
NUMBER OF SPELLS OF SICKNESS

Year (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	7,935	1,770	9,705
1974	7,457	1,787	9,244

* Not available.

21 FUNERAL

The number of claims for funeral benefit made during the year was 536. Thirty-three (33) of these were disallowed mainly because the person on whose contributions the claim was made had less than 50 paid contributions.

21a Out of the 503 paid cases, 47 were made on behalf of spouses of insured persons and the remaining 456 were in relation to deaths of persons directly insured. The average value of this payment was approximately \$100.00. Although this payment usually takes the form of a \$100.00 grant, the Regulations made provision for payment of less than \$100.00 if such represents the actual cost of the funeral. However, out of the 503 paid cases only 5 were paid less than \$100.00 each.

21b The table below gives the number of cases paid over the period 1970 – 1974 separately for Directly Insured and Spouse Insured.

TABLE 13
NUMBER OF PERSONS WHO WERE PAID FUNERAL BENEFIT 1970 – 1974

Year (1)	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
1974	456	90.7	47	9.3	503	100

The table shows that over the period 1970 – 1973 the total number of cases was increasing but during 1974 it had dropped by about 16% of the 1973 figure. There were decreases both in the spouse and directly insured categories. The decrease in the spouse insured was about 61% of the 1973 figure. An analysis of the number of cases paid during 1974, sex and age group-wise and also by insured status is given in Table 10 of the Annex.

22 MATERNITY

During 1974, 1,330 applications for maternity benefit were allowed. The claimants were all paid at a weekly rate to a maximum of 13 weeks. Only 5 women belonging to the Self-Employed category received this payment. An analysis by industry shows that only 55 women i.e. about 4% of the total belonged to the Sugar Industry and a further analysis reveals that the recipients were all between the ages of 17 to 46 years, the average age being 27 years.

22a The number of women who were in insurable employment and registered with the Scheme during 1974 was about 51,380 of this amount 49,539 were between the child bearing ages 16 – 52. The rate per 100 women between these ages was just about 2.7.

22b The Table below exhibits the number of maternity cases granted and the rate per 100 insured women of child bearing ages.

TABLE 14
APPROXIMATE NUMBER OF WOMEN REGISTERED
(Between ages 16 – 52)
AND NUMBER OF MATERNITY CASES
1971 – 1974

Year (1)	Number of cases (2)	Percentage increase in number of cases (3)	Number of women registered (4)	Percentage increase (Registered) Population) (5)	Cases per 100 women registered (6)
1971	1,099	—	31,688	—	3.5
1972	1,251	13.8	36,858	16.3	3.4
1973	1,268	1.4	42,140	14.3	3.0
1974	1,330	4.9	49,539	17.6	2.7

This table shows that the number of cases has been increasing over the period 1971 – 1974, however the increases were not to the same extent. There was a significant increase between 1971 and 1972, followed by a minimal rise between 1972 and 1973 and a normal increase between 1973 and 1974. On the other hand, the increases in the registered population have been on the average 16% approximately with minimal variation between 1971 and 1974. The number of cases per 100 insured women of child-bearing ages has been decreasing steadily.

22c The marginal rise in the number of cases between 1972 and 1973 (see column 2) could be accounted for by the seemingly abnormal increase in the number of cases in 1972 relative to 1971 of 13.8% which most likely had its repercussion in 1973, i.e. a relatively low percentage increase. Coupled with this the number of women of married and common-law status who were registered in 1972 was about 14% above the 1971 figure. This percentage increase in this category of registered women seems abnormal when it is compared with the corresponding percentage increases of 1973 over 1972 and 1974 over 1973 which were 8.5% and 9.0% respectively.

23 OLD AGE

The number of persons who received old age benefit during 1974 was 331, of this amount 72 were awarded grants and 259 pensions. Fourteen self-employed persons received this payment. Twelve were awarded pensions and 2 grants.

23a The number of females claiming this benefit was negligible. Out of a total of 331 claimants only 25 were females.

23b There were about 25 cases where persons applied for this benefit but their claims had to be rejected because they did not satisfy the contribution requirements necessary for receipt of the benefit. In the case of pensions, about 45% of the cases allowed were paid in Wage Group V whereas in grants, the cases were distributed among the various Wage Groups in such a way that Wage Groups I and II accounted for about 28% each and III and V for about 19% each of the total cases.

23c The number of persons who received this benefit during period 1970 to 1974 is given in Table 15 below.

TABLE 15
NUMBER OF OLD AGE BENEFIT GRANTED

Year (1)	NUMBER OF				
	PENSIONS		GRANTS		Total Pensions and Grants (6)
	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
1974	247	12	70	2	331

An examination of the Table reveals that the total number of cases has been gradually rising and that the 1974 figure was approximately 45% greater than that of 1973 which in turn was about 55% greater than that of 1972. The number of pensions, as would be expected, leapt forward, actually doubling the 1973 figure whereas the grants fell in 1974 to about 66% of the 1973 figure. This is a situation which is expected to continue since the conditions governing the award of the grant or pension differ only in the amount of contributions paid since entry into insurance, and as the number of contributions paid by an insured person will increase with the growth of the Scheme so will more insured persons qualify for pensions. A more detailed analysis of this benefit granted during 1974 is given in Table 12 of the Annex.

24 INVALIDITY BENEFIT

There were 98 cases of invalidity benefit which arose during the year. Thirty-seven (37) of these were from the Sugar Industry and the remaining 61 from the Non-Sugar Industries. These cases were all paid sickness benefit for some period of time before the awards of the invalidity benefit were made. Out of the total of 98 cases 9 were awarded pensions. No payment was made of this type to female claimants. The number of lump-sum (grant) payments made was 89 of which 37 or about 42% were to workers in the Sugar Industry. Seven females were among the recipients of this type of benefit.

24a In cases of pensions, the majority of the recipients were of age 64 years whereas, in the case of grants the average age was about 52 years.

24b The Table below exhibits the number of such cases paid during the period 1971 – 1974.

TABLE 16
NUMBER OF INVALIDITY BENEFITS PAID
1971 – 1974

Year (1)	Grants (2)	Pensions (3)	Total (4)
1971	14	—	14
1972	58	—	58
1973	73	2	75
1974	89	9	98

The Table shows that the number of cases has been gradually rising over the years; the 1974 total was about 31% greater than the 1973 total. There were increases in both the number of pensions and grants during 1974 although the number of pensions has remained relatively small.

25 SURVIVORS

Out of a total of 76 persons who submitted claims for this benefit during 1974, 54 had their claims disallowed. An analysis of the disallowed cases revealed that 46 or 85% were disallowed because the deceased, was not in receipt of old-age or invalidity pension at time of death or would not have been entitled to such benefit had he claimed. This is one of the conditions governing the payment of this benefit. Of the 22 paid cases, 2 were payments to orphans and 20 were to widows and common-law wives.

25a The two orphans who received this benefit were of ages 16 and 17 years and the average age of the widows and common-law wives was 43 years. A comparison of the number of cases paid during the period 1971 – 1974 is given in-Table 17 below.

TABLE 17
NUMBER OF SURVIVOR'S BENEFITS PAID
1971 - 1974

Year (1)	CATEGORY OF BENEFICIARY		
	Widow and Common Law (2)	Orphan (3)	Total (4)
1971	3	—	3
1972	28	—	28
1973	47	—	47
1974	20	2	22

An examination of the Table shows the number of cases had been rising steadily over the period 1971 - 1973 but took a rather significant descent in 1974 to less than half of the 1973 figure.

26 Figures 2 and 3 below illustrates -

- (a) Number of short-term benefit cases allowed (1970-1974)
- (b) Number of lump-sum payments awarded (1970 - 1974).

Fig. II

NUMBER OF SHORT-TERM BENEFIT CASES ALLOWED
1970-1974

NO. OF CASES
('000)

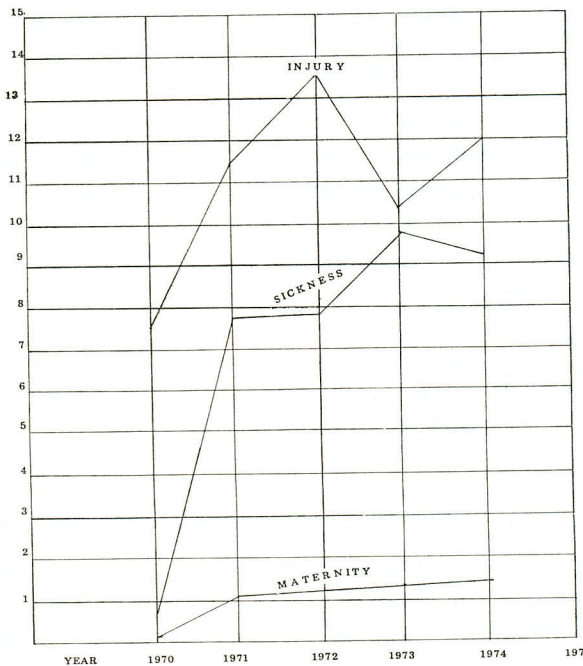
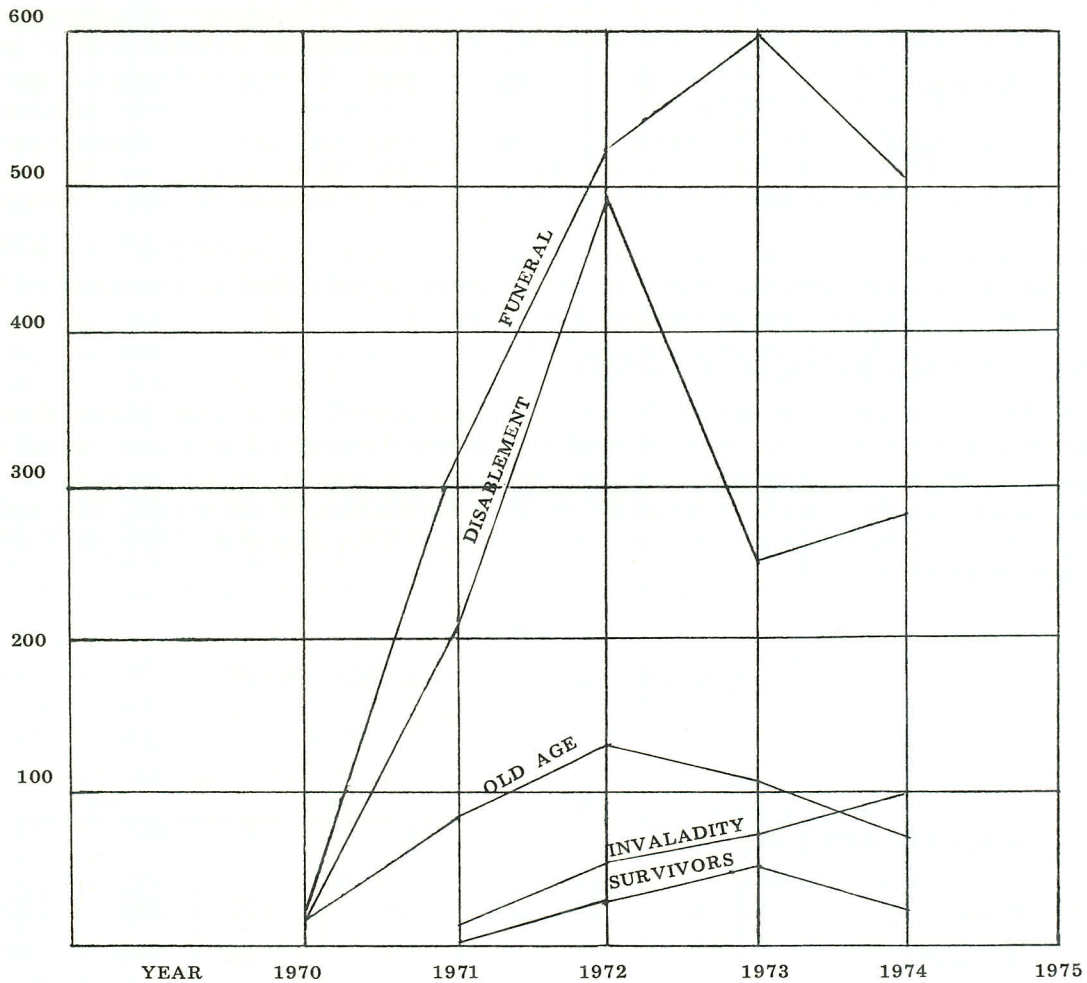


Fig. III

NUMBER OF LUMP-SUM PAYMENTS AWARDED

1970-1974

NO. OF CASES



27 APPEALS

The number of appeals filed during 1974 was 793. Six hundred and thirty-two of these were in connection with decisions made on medical grounds while the remaining 161 were lodged in relation to decisions made on legal grounds.

28 APPEALS TO MEDICAL REFEREES

There were 379 claimants who were dissatisfied with the manner in which their cases were handled by registered Medical Practitioners, all of these cases had to be determined by Medical Referees. Of these, 239 were finally allowed and the remaining 140 disallowed. When necessary, treatment was administered to the successful appellant by the appropriate medical specialists.

28a The Table below sets out the number of appeals to Medical Referees filed, allowed and disallowed for period 1972 - 1974.

TABLE 18
NUMBER OF APPEALS TO MEDICAL REFEREES
1972 - 1974

NUMBER OF APPEALS	1972		1973		1974	
	No.	%	No.	%	No.	%
Filed	1,171	100	390	100	379	100
Allowed	756	65	230	59	239	63
Disallowed	415	35	160	41	140	37

The Table shows that the total number of cases filed over the period has been showing a decreasing trend and also that the percentage of appeals allowed annually has been fairly steady and in the vicinity of 60% of those heard.

29 APPEALS TO MEDICAL BOARD

The Medical Board is a body set up to determine appeals at a stage higher than the Medical Referee. 253 cases were referred to it during the year. Of that amount 149 were allowed, 94 were disallowed and the remainder abandoned either because of non-appearance on the part of the appellant or by a withdrawal of the appeal. The number of cases heard by the Board over the period 1972 to 1974 is presented below in Table 19 together with the results.

TABLE 19
NUMBER OF APPEALS TO MEDICAL BOARD
1972 - 1974

NUMBER OF APPEALS	1972		1973		1974	
	No.	%	No.	%	No.	%
Filed	400	100	330	100	253	100
Allowed	80	20	125	38	149	59
Disallowed	278	70	179	54	93	37
Abandoned	42	10	26	8	11	4

29a This Table presents a rather different picture from the preceeding one. In Table 18 the number of cases allowed annually had been high, but constant, whereas in Table 19, the number of cases allowed shows an increasing trend (percentage wise).

30 APPEALS TO TRIBUNAL

The Appeals Tribunal is a body which is set up to deal with appeals made on legal or other non-medical grounds. During the year, 160 cases were brought before the Tribunal; 121 of these were heard and decided, 36 were allowed and 85 disallowed. Over 70% of the cases filed were in connection with decisions in relation to sickness benefit which during the years 1972 and 1973 accounted for 57% and 52% respectively.

31 N.I. COMMISSIONER

There was only one matter which was brought before the N.I. Commissioner during 1974. That one appeal was allowed and the Commissioner's decision is now precedent for action on that particular point.

OTHER ACTIVITIES

32 TRAINING

In a continual effort to improve the quality of the services it renders, and at the same time to prepare the way for the possible introduction of new types and the expansion of existing types of services, the Scheme maintains an all year training programme designed to ensure that employees are sufficiently trained to cope with any situation as it arises. Such training serves a dual purpose – firstly, the knowledge gained by workers during training, through job techniques and work studies is used to improve the day to day operation of the Scheme, to the satisfaction of claimants, and secondly, the academic professional standards achieved by the employee by the completion of such courses, give satisfaction to the employee.

32a Six local scholarships were granted during the year to employees of the Scheme. Two officers, one from the Research and Statistical Section, and the other from the Training Division, were sent on a course in Orthopaedic Technology. This course was planned in collaboration with the Ministry of Health, National Insurance, and the German Embassy in Guyana. Throughout the 18 month course these employees will be exposed to the type of training which will enable them to –

- (a) understand both the anatomy and physiology of the various parts of the body,
- (b) Manufacture artificial limbs and
- (c) construct appliances which can be used to correct the malfunctioning or malformation of various systems or organs in the human body.

Considerable benefit could be derived from having such skills available to the Scheme. The main benefit, however, seems to be speedy rehabilitation of those claimants who were unfortunate enough to lose a member or suffer some loss of faculty. This has the effect of bringing about a reduction in the cost of medical care and treatment and at the same time give satisfaction to the claimant.

32b The four other scholarships were granted to employees from other Divisions to pursue degree courses at the University of Guyana. Each scholarship entitled the recipient to four years of full time training leading up to the Bachelors degree in Management. During their period of training, the employees will continue to receive the full remuneration they enjoyed while on the job, and will retain their positions held with the organisation.

32c Meanwhile, the Training Division which is also responsible for pre and on-the-job training of employees and which also organises courses for employees in other organisations, held 70 sessions during the year. Only 4 of these however, were for employees of the Scheme. Three (3) were orientation courses for new employees and 1 was for functioning employees. External courses were held for members of the Guyana Defence Force, social work students at the University of Guyana, students at the Government Technical Institute, Trade Unionists, Estate Management and staff and a few others. Generally, a wide cross-section of the labour force was made exposed to matters relating to Social Security during 1974.

33 VISITS

The Scheme was visited by three N. I. Officials from the neighbouring Caribbean islands during 1974. Mr. Francis Compton, Director of the St. Lucia National Provident Fund paid a visit which lasted from 16th July to 7th August. During that period he studied the operation of the Guyana Scheme and gathered first hand information to be used in setting up the proposed National Insurance Scheme in that island.

33a Mr. Daniel Carrington and Mr. Ken Fitz Andrews both officials from Trinidad & Tobago National Insurance Board also paid short visits at different times, during the year to observe the working of the Guyana Scheme and discuss National Insurance matters generally. Each of these visits lasted for about one week. Discussions in all cases were cordial.

34 RECIPROCAL TALKS

During 11th and 13th November the 'Committee of the Working Party' had its fourth sitting in Georgetown. This committee was set up by the 'Working Party' during its 1973 sitting, to expedite reciprocal agreements between National Insurance Schemes operating in the Commonwealth Caribbean. The committee is headed by the General Manager of the Guyana National Insurance Scheme, who also chaired the Georgetown sitting. Talks on reciprocity started in 1973 between the Social Security Schemes in the region. The aim being to work out a convention and an administrative agreement to enable residents in any country in the region to receive benefits (which they were qualified to receive) while resident in another territory in the region.

35 ACTUARIAL EVALUATION

On 31st December, 1973 the Scheme had completed its fifth year of operation and as such was due for an actuarial valuation as is specified in Section 37(1) of the National Insurance and Social Security Act No. 15 of 1969. Shri V. Natesan, Actuarial Adviser attached to the International Labour Office in Geneva was commissioned to carry out this evaluation. He arrived on 18th December, 1974 and was still engaged at this task on 31.12.74.

36 RADIO BROADCASTS

In June 1974, the Scheme, through its public relations arm commenced a series of radio programmes. These programmes were broadcast daily over Radio G.B.S. (Guyana Broadcasting Service) and were intended to educate the public at large on —

- (a) various types of benefits paid by the Scheme,
- (b) procedure for claiming such benefits and
- (c) a general knowledge of the National Insurance Act and the Regulations made thereunder.

The Scheme's 5th Anniversary was celebrated with one week of sporting activities culminating with a bumper party at the New Amsterdam Catholic Men's Club. During that week, competitions were organised between various Sections of the Georgetown Local Office and between various local offices throughout the country. There was participation of all levels of staff and overall, the week was enjoyably spent.

37a An inter-Insurance seven a-side football competition was arranged by the Public Relations Section of the NIS and involved all Insurance Companies operating in Georgetown. The main purpose of the competition being to foster good relations between employees of National Insurance and the Commercial Insurance companies operating in the city. This competition was won by the Demerara Mutual Life Assurance Society Ltd.

37b The Scheme also participated in the 1974 Mashramani Celebrations. Tramping under the Guystac Banner, the band was able to make its entrance to the King of the Band competition. Although the band failed to place in this competition, participants had an enjoyable time tramping together and also at the after-tramp jump-up held in the compound of the NIS Headquarters in Brickdam.

PART 2

1 INCOME

The amount of money collected by the Scheme during 1974 totalled \$21,852,715. This was made up of –

(a) Sale of Employed Persons stamps valued	\$16,569,267
(b) Sale of Self-Employed Persons stamps valued	163,697
(c) Investment and other income valued	3,810,249
(d) Other contributions valued	1,309,502

The corresponding 1973 amount was \$18,877,855. The 1974 amount therefore shows a 16% increase when compared with that of 1973.

1a An examination of the absolute figures showed that there were increases in each of the sub-items under this heading during 1974, when compared with the 1973 corresponding amounts. The percentage increases i.e. the increases between 1973 and 1974 using the 1973 value as the base, reveal that there was a 13% increase in item (a), i.e. an absolute increase of about \$1,874,807; a 4% increase in item (b), i.e. about \$6,333, a 35% increase in item (c) the absolute value being \$990,524 and a 9% increase in (d) or an absolute value of \$103,197. When these percentage increases were compared with those experienced between 1972 and 1973 it was found that only in the 'sale of employed persons' stamps did the 1973/1974 figure exceed the 1972/1973. In all other cases the 1972/1973 amounts were greater. These percentages are presented below for the period 1970/1971 to 1973/1974 –

	1970/71	1971/72	1972/73	1973/74
(a) Employed Persons stamps	8	2	10	13
(b) Self-Employed Persons stamps	—	140	10	4
(c) Investment and other income	173	59	40	35
(d) Other contribution	0.5	10	13	9
TOTAL %ge Increase	14	8	14	16

1b As can be seen, there was a 10% increase between 1972 and 1973 for item (a) followed by a 13% increase between 1973 and 1974. The extent of this increase was sufficient to cause the percentage increase of total Income between 1973 and 1974 to exceed that of 1972/1973.

2 EXPENDITURE

The amount of money which was spent during 1974 on the administration of the Scheme, the paying of benefits etc. was \$5,145,490. Administration accounted for \$2,244,732 while benefit payments amounted to \$2,900,758. The total expenditure when compared with that of 1973 which was \$4,688,349 is seen to represent a 10% increase.

3 ADMINISTRATION

This item is made up of –

- (a) Wages and salaries to employees
- (b) Maintenance of building and vehicles
- (c) Payments to Government for Services rendered through the post offices.
- (d) Fees to the Guyana State Corporation.
- (e) Printing of NI stamps and stationery and advertising.
- (f) Other related expenses.

3a The cost of this item which amounted to \$2,244,732, when it was compared with that of 1973 which was \$1,997,400 showed a 12% increase. The cost of this item over the period of 1970 - 1974 and its share of the total expenditure is given below.

	1970	1971	1972	1973	1974
Administrative expenses	1,118,493	1,553,793	1,679,967	1,997,400	2,244,732
Total Expenses	1,655,009	3,664,076	5,227,299	4,688,349	5,145,490
Administration expenses as percentage of total expenses	68	42	32	43	44

If the 1970 percentage is neglected, the percentage administration expense bears to total expenses can be seen to be following a fairly stable course. There was a drop in 1972; but the 1971, 1973 and 1974 showed just a minimal 1% difference.

4 BENEFITS

The cost of benefit paid during 1974 was \$2,900,758 or 56% of the total expenses. When this is compared with the corresponding figure for 1973 which was \$2,666,944 it is seen to represent a 8% increase. Decreases were experienced in the values of Sickness, Funeral Old-Age, Invalidity and Survivors Grants and also in Medical-Care payments.

4a There was a significant increase in old age pensions which moved from \$58,063 during 1973 to \$193,673 during 1974 or by 3.3 times its 1973 amount. Increases were also experienced in Industrial and Maternity benefits and these were sufficient to off-set the decreases in the other benefits and bring about an increase in the total cost of this item.

4b The cost per benefit over the period 1970 – 1974 is given in Table 20 below.

TABLE 20
AMOUNT OF BENEFIT PAID
1970 – 1974

	1970	1971	1972	1973	1974
Injury	344,427	931,113	1,524,616	801,949	824,928
Disablement	21,447	161,974	345,350	213,896	218,991
Death	15,627	42,037	66,721	108,014	160,698
Sickness	23,735	486,405	705,225	746,577	716,544
Maternity	21,570	151,106	203,342	214,977	284,814
Funeral Grants	900	40,427	55,252	66,138	64,815
Old Age Grants	46	16,942	87,468	53,963	38,013
Invalidity	—	650	21,847	40,128	39,388
Survivors	—	858	22,187	38,475	12,597
Old Age Pensions	—	—	2,209	58,063	193,673
Medical Care	108,764	278,771	513,115	348,769	346,297
TOTAL	536,516	2,110,283	3,547,332	2,690,949	2,900,758

5 NATIONAL INSURANCE FUND

The net surplus for the year 1974 was \$16,707,225. This amount when added to the cumulated surpluses for the period 1969 – 1973 brought the National Insurance Fund to \$67,194,291 as at 31.12.74. The progressive cumulation of the Fund is shown in the Table below.

TABLE 21
NATIONAL INSURANCE FUND
1969 – 1974

YEAR	SURPLUS	FUND
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*
1974	16,707,225	67,194,291*

* See note 1 in Final Accounts

5a Neglecting the 1969 amount, the annual surpluses for the period 1970 – 1972 shows a decreasing trend; but from then on, it began increasing. The 1973 surplus which was \$14,189,506 represents a 25% increase when compared with that of 1972 and the 1974 figure which was \$16,707,225 represents a 18% increase when compared with that of 1973.

5b On 31st December 1974 the Fund was made up of —

(a) Fixed Assets	valued	\$ 1,478,111
(b) Long Term Investment	"	57,829,487
(c) Short Term Investment	"	6,637,222
(d) Stocks of Stationery	"	31,459
(e) Cash-on-hand	"	26,019
(f) Cash-at-Bank	"	136,981
(g) Other Assets	"	2,484,883
<i>Minus Current Liabilities</i>		<i>1,429,871</i>
N.I. Fund		67,194,291

5c A comparison of the amounts for the individual items for 1974 with the corresponding amounts for 1973 reveals that the main changes between the two years were –

- (a) the amount of cash on hand which increased significantly and at 31.12.74 stood at about 2.1 times its 1973 value.
- (b) the amount of cash in bank which dropped to about 32% of its 1973 value and
- (c) current liabilities which experienced a significant increase and had actually doubled its 1973 amount as at 31.12.74.

Fixed assets also rose by about 50% of its 1973 value.

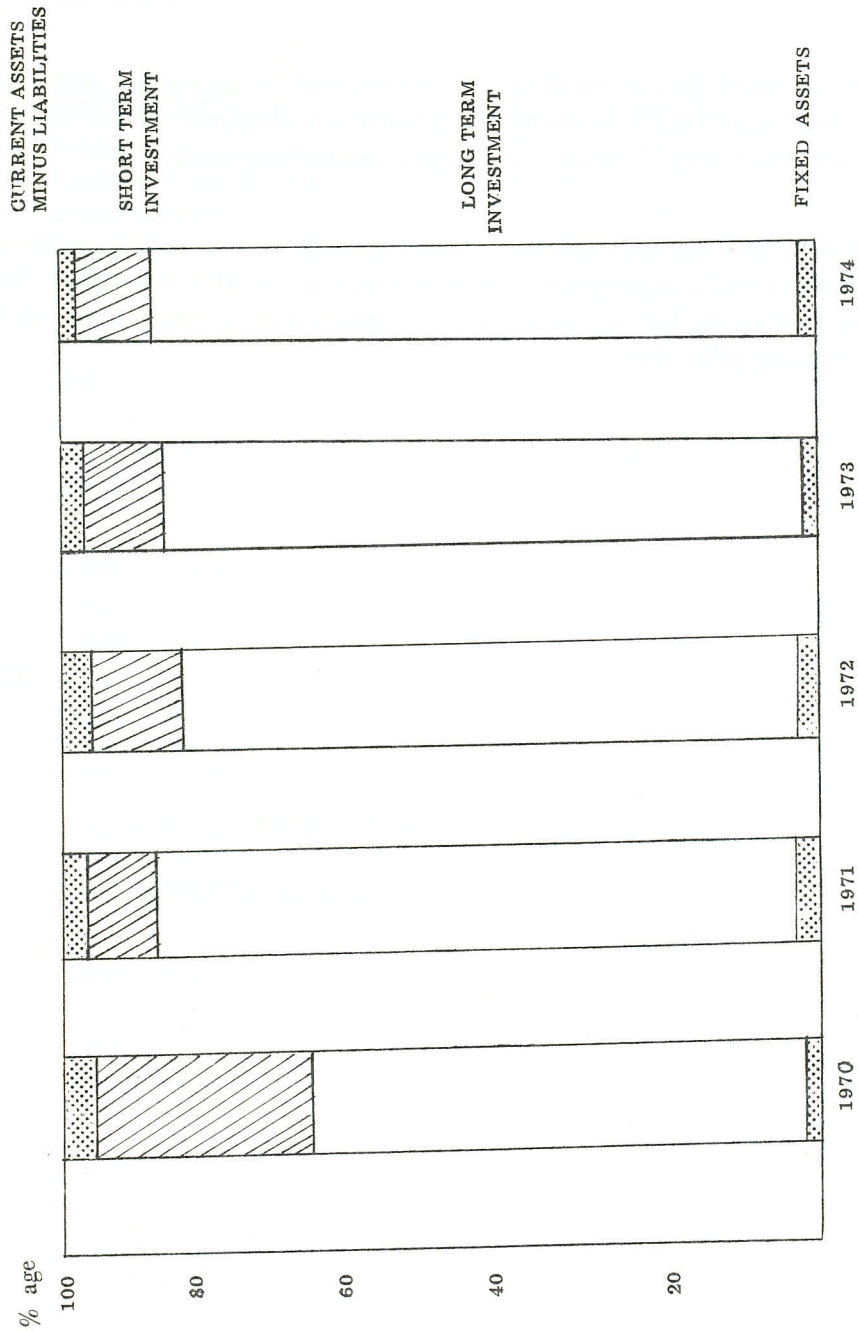
5d It is of interest here to note that the amount of investment was about 86% of the total Fund. This compares favourably with 85% for 1973 and 82% for 1972.

5e Investment as on 31.12.74 was made up of –

(a) 7% Guyana Debentures (3rd, 4th and 5th series) valued at	\$56,920,000
(b) Shares in Guyana Printers Limited valued at	13,689
(c) St. Vincent Statehood and Development Bonds (7½% and 8%) valued at	353,234
(d) 7½% St. Christopher Nevis-Anguilla Debentures valued at	242,500
(e) 7½% and 7¾% Government of Dominica Debentures valued at – and	202,821
(f) 7¾% St. Lucia Government Debentures valued at –	97,243

The high interest yielding property of these Debentures and Bonds is a desirable factor since it has the propensity of generating the income necessary to fortify the Fund.

Fig. IV
 ANALYSIS OF NATIONAL INSURANCE FUND
 1970-1974



6 Following is the Report of the Auditors on the Accounts of the National Insurance Board for year ending 31.12.74.

14th August, 1975

**REPORT OF THE AUDITORS ON THE ACCOUNTS OF THE NATIONAL
INSURANCE BOARD FOR THE YEAR ENDING 31ST DECEMBER, 1974**

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, 1974 and the results of its operations for the year ended on that date, in accordance with generally accepted accounting principles.

AUDITORS

THOMAS, STOLL, DIAS & CO.,

ACCOUNTANTS

NATIONAL INSURANCE BOARD
BALANCE SHEET AS AT 31ST DECEMBER, 1974

1973	SOURCE OF FUND		\$	\$
			\$	
36,954,647	Accumulated Surplus B/F (Note 1)		50,487,066	
<u>14,189,506</u>	Add: Surplus for Year		<u>16,707,225</u>	
<u>51,144,153</u>				<u>67,194,291</u>
	REPRESENTED BY	<u>Cost</u>	<u>Depreciation</u>	
831,568	Buildings	1,279,424	48,816	1,230,608
56,105	Furniture, Fixtures & Fittings	94,795	28,093	66,702
81,706	Office Equipment	.208,019	54,560	153,459
16,555	Motor Vehicles	40,876	13,534	27,342
<u>985,934</u>		<u>1,623,114</u>	<u>145,003</u>	<u>1,478,111</u>
	INVESTMENTS			
43,515,798	Government Debentures at Cost (Schedule 1)		57,815,798	
<u>8,288</u>	Shares Guyana Printers Limited		<u>13,689</u>	
43,524,086				57,829,487
	CURRENT ASSETS			
1,480,650	Treasury Bills	2,468,006		
3,541,360	Fixed Deposits	<u>4,169,216</u>		
			6,637,222	
25,698	Stock of Stationery Stores		31,459	
	STAFF ADVANCES			
<u>909,864</u>	Sundry Debtors	1,205,498		
4,774	Less: Bad Debt Provision	<u>4,774</u>		
905,090			1,200,724	
926,310	Accrued Income		1,280,387	
2,119	Pre-payments		3,772	
433,535	Cash-at-Bank		136,981	
12,622	Cash-on-Hand		26,019	
			<u>9,316,564</u>	
	DEDUCT			
	CURRENT LIABILITIES			
89,116	Unpaid Benefits	89,116		
<u>604,135</u>	Sundry Creditors	<u>1,340,755</u>		
693,251			<u>1,429,871</u>	
<u>6,634,133</u>				<u>7,886,693</u>
<u>\$51,144,153</u>				<u>\$67,194,291</u>

NATIONAL INUSRANCE BOARD

NOTE 1

ACCUMULATED FUND	\$	\$
Balance as at 1.1.74		51,114,153
<i>Less:</i>		
Refund of Contributions Income 1972		
Credited in Error to Post Master – General Account	2,397	
Medical Care Expenses – Ministry of Health 1970 – 1973	240,000	
Collection and Agency Fees: Additional Provision 1969 – 1973	127,063	
1969 Preliminary Expenses not Capitalised	274,210	
Depreciation Charges 1969 – 1973 for Assets Capitalised As Per Preliminary Expenses:		
Office Equipment	11,224	
Furniture & Fittings	<u>2,193</u>	
		<u>657,087</u>
		<u>\$50,487,066</u>

NATIONAL INSURANCE BOARD

SCHEDULE 1

Investment Comprise of:—	<u>Face</u> <u>Value</u> \$	<u>Book</u> <u>Value</u> \$
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
do — First Series 1974/84	2,800,000	2,800,000
do — Fourth Series 1974/84	2,500,000	2,500,000
do — Sixth Series 1974/84	2,500,000	2,500,000
do — Seventh Series 1974/84	4,000,000	4,000,000
do — Eight Series 1974/84	2,500,000	2,500,000
7½% St. Vincent Statehood Bonds 1969/79	150,000	146,318
7½% St. Christopher Nevis-Anguilla Debentures 1970/80	250,000	242,500
7½% Govt. of Dominica Debentures 1971/82	100,000	97,243
7½% St. Vincent Govt. Development Bonds 1971/83	100,000	100,000
7¾% Govt. of St. Lucia Debentures 1971/83	100,000	97,243
7¾% Govt. of Dominica Debentures 1972/87	100,000	105,578
8% St. Vincent Development Bonds 1973/88	100,000	106,665
Shares in Guyana Printers Limited 13,668 Ordinary Share at \$1.00 each	13,668	13,689
TOTAL	\$57,833,668	\$57,829,487

NATIONAL INSURANCE BOARD
REVENUE ACCOUNT FOR THE YEAR ENDED
31ST DECEMBER, 1974

<u>1973</u>	<u>INCOME</u>	\$	\$
\$			
14,694,460	Sale of Stamps Employed	16,569,267	
<u>157,365</u>	Sale of Stamps Self-Employed	<u>163,697</u>	
14,851,825			16,732,964
1,206,305	Other Contributions Less		
	Refunds		1,309,502
2,811,168	Investment Income		3,797,884
<u>8,557</u>	Other income		<u>12,365</u>
18,877,855	Total Revenue		21,852,715
	<u>DEDUCT: EXPENDITURE</u>		
1,987,578	Administration Expenses	2,244,732	
9,822	Printing of N.I.S. Stamps	—	
	<u>BENEFIT</u>		
801,949	Injury	824,928	
213,896	Disablement	218,991	
108,014	Death	160,698	
746,577	Sickness	716,544	
214,977	Maternity	284,814	
66,138	Funeral Grant	64,815	
53,963	Old Age Grant	38,013	
40,128	Invalidity	39,388	
38,475	Survivors	12,597	
58,063	Old Age Pension	<u>193,673</u>	
4,339,580		4,799,193	
<u>348,769</u>	Medical Expenses	<u>346,297</u>	
4,688,349			5,145,490
<u>\$14,189,506</u>	Net Surplus Carried Forward		<u>\$16,707,225</u>

PART III
STATISTICAL ANNEX

Table Number	Description
Table 1	Number of employers registered by type and size of industry — 1974
Table 2	Number of employees registered, by age-group and marital status — 1974
Table 2(a)	Number of self-employed persons registered by age-group and marital status — 1974
Table 3	Number of self-employed persons registered, by industry of operation — 1974
Table 4	Number of stamps sold annually, by denomination — 1969 — 1974
Table 5	Number of employment injury spells, by age and sex of claimant — 1974
Table 6	Number of industrial disablement cases, by age-group of claimant and type of payment awarded — 1974
Table 7	Number of Industrial death cases by age-group and category of recipient — 1974
Table 8	Number of cases referred to Referees and Specialists and number of appeals made — 1974
Table 9	Number of spells of sickness by age-group and sex of claimant — 1974
Table 10	Number of funeral cases by age-group, sex and status of deceased — 1974
Table 11	Number of maternity cases by age-group, employment status of claimant and number of benefit days — 1974
Table 12	Number of old age benefits — payments awarded by age, sex of recipient and type of payment — 1974
Table 13	Number of invalidity benefit payments awarded by age, sex of recipient and type of payment — 1974
Table 14	Number of survivors benefit payments awarded by age and category of recipients — 1974

TABLE 1
NUMBER OF EMPLOYERS REGISTERED BY TYPE AND SIZE OF INDUSTRY
1974

Size of Industry (No. of employees) (1)	TYPE OF INDUSTRY							Total (9)
	Agriculture Forestry & Fishing (2)	Manu- factur- ing (3)	Con- Struc- tion (4)	Com- merce (5)	Per- sonal Services (6)	Govern- ment and other Services (7)	Other Indus- tries (8)	
1-10	32	48	64	64	225	74	11	518
11-20	6	6	13	5	1	4	4	39
21-30	3	1	1	—	1	—	—	6
31-50	—	1	—	—	—	2	2	5
51-100	1	—	—	—	—	2	—	3
101-150	—	—	—	—	—	—	—	—
151-200	—	—	1	—	—	—	—	1
201-500	—	—	—	—	—	1	—	1
501-1000	—	—	—	—	—	1	—	1
1000+	—	—	—	—	—	—	—	—
TOTAL	42	56	79	69	227	84	17	574

TABLE 2
NUMBER OF EMPLOYEES REGISTERED BY AGE GROUP AND MARITAL STATUS
1974
(Employed Males)

Age Group (N st B)	Married and Common-Law	Single	Widower	Divorced	Separated	Total
Below 16	1	661	—	—	—	662
16 — 19	78	6,072	—	—	—	6,150
20 — 24	348	2,457	2	1	2	2,810
25 — 29	401	434	1	—	3	839
30 — 34	274	166	5	3	4	452
35 — 39	217	96	2	3	4	322
40 — 44	195	63	6	2	7	273
45 — 49	176	47	6	2	5	236
50 — 54	128	38	12	—	4	182
55 — 59	71	30	7	1	3	112
60 — 64	67	23	6	2	4	102
65 & over	67	18	18	—	2	105
TOTAL	2,023	10,105	65	14	38	12,245

(Employed Females)

Age Group (N st B) (1)	Married and Common-Law (2)	Single (3)	Widow (4)	Divorced (5)	Separated (6)	Total (7)
Below 16	1	86	—	—	—	87
16 — 19	49	1,857	1	—	3	1,910
20 — 24	238	1,357	13	7	29	1,644
25 — 29	307	329	15	10	19	680
30 — 34	242	129	16	4	20	411
35 — 39	196	85	19	9	18	327
40 — 44	126	48	26	5	8	213
45 — 49	84	28	29	2	5	148
50 — 54	34	26	20	3	3	86
55 — 59	30	18	14	1	5	68
60 — 64	7	9	8	—	1	25
65 & over	1	3	2	—	—	6
TOTAL	1,315	3,975	163	41	111	5,605

TABLE 2(a)
NUMBER OF SELF-EMPLOYED PERSONS REGISTERED BY AGE GROUP AND MARITAL STATUS
1974
(Self-Employed Males)

Age Group (N st B)	Married and Common-Law	Single	Widower	Divorced	Separated	Total
Below 16	—	2	—	—	—	2
16 — 19	—	11	—	—	—	11
20 — 24	4	12	—	1	—	17
25 — 29	15	12	—	—	—	27
30 — 34	10	7	—	—	—	17
35 — 39	23	4	—	—	1	28
40 — 44	16	2	1	—	2	21
45 — 49	22	8	1	1	—	32
50 — 54	13	6	—	4	1	24
55 — 59	4	2	1	—	—	7
60 — 64	9	3	—	—	2	14
65 & over	3	—	—	—	—	3
TOTAL	119	69	3	6	6	203

(Self-Employed Females)

Age Group (N st B)	Married and Common-Law	Single	Widow	Divorced	Separated	Total
Below 16	—	—	—	—	—	—
16 — 19	—	—	—	—	—	—
20 — 24	—	3	—	—	—	3
25 — 29	5	2	—	—	—	7
30 — 34	2	—	—	—	1	3
35 — 39	7	3	1	—	1	12
40 — 44	6	—	—	—	—	6
45 — 49	3	1	2	—	—	6
50 — 54	—	1	1	—	1	3
55 — 59	3	1	1	1	—	6
60 — 64	—	—	—	—	—	—
65 & over	—	—	—	—	—	—
TOTAL	26	11	5	1	3	46

TABLE 3
NUMBER OF SELF-EMPLOYED PERSONS REGISTERED BY INDUSTRY OF OPERATION
1974

INDUSTRY OF OPERATION	NUMBER OF REGISTRANTS
Agriculture and Livestock Production	6
Sugar-Cane Planting and Harvesting	1
Rice-Planting and Harvesting	4
Forestry and Logging	11
Fishing	9
Food Manufacturing Industries (Except Beverages, Sugar & Rice)	10
Rice Milling	1
Manufacture of Foot-Wear and other wearing Apparel	26
Manufacture of Wood and Cork (Except Furniture Manufacture)	4
Manufacture of Furniture and Fixtures	10
Printing and Publishing Industries	3
Manufacture of Transport Equipment	10
Miscellaneous Manufacturing Industries	9
Construction	19
Wholesale and Retail Trade	72
Transport	1
Community and Business Services	19
Recreation Services	3
Personal Services	31
TOTAL	249

TABLE 4
NUMBER OF STAMPS SOLD ANNUALLY BY DENOMINATION
1969 - 1974

YEAR	I	II	EMPLOYED		V	X	TOTAL
			III	IV			
1969	214,938	313,628	237,822	140,856	247,886	15,354	1,170,484
1970	851,752	1,254,511	951,285	555,425	985,382	61,354	4,659,709
1971	867,020	1,258,841	954,087	568,776	1,093,785	68,515	4,811,024
1972	777,517	1,177,611	1,043,358	643,016	1,286,712	57,380	4,985,594
1973	742,341	1,033,440	1,140,445	757,600	1,538,335	58,123	5,270,284
1974	613,190	704,214	1,124,966	1,014,320	1,980,933	61,333	5,498,956

SELF-EMPLOYED

YEAR	I	II	III	IV	V	TOTAL
1971	8,462	2,723	2,078	1,239	12,201	26,703
1972	24,517	7,059	4,855	3,108	28,171	67,710
1973	27,047	8,486	5,939	3,925	29,462	74,859
1974	26,058	8,775	5,898	3,682	31,744	76,157

TABLE 5
NUMBER OF EMPLOYMENT INJURY SPELLS BY AGE GROUP
AND SEX OF CLAIMANT
1974

AGE GROUP (1)	MALES (2)	FEMALES (3)	TOTAL (4)
Below 20	1,119	11	1,130
20 - 24	2,489	38	2,527
25 - 29	1,726	49	1,775
30 - 34	1,490	117	1,607
35 - 39	1,099	164	1,263
40 - 44	1,007	176	1,183
45 - 49	850	199	1,049
50 - 54	594	157	751
55 - 59	367	86	453
60 - 64	108	22	130
65 & over	27	2	29
Not Stated	58	13	71
TOTAL	10,934	1,034	11,968

TABLE 6
NUMBER OF INDUSTRIAL DISABLEMENT CASES BY AGE GROUP OF
CLAIMANT AND TYPE OF PAYMENT AWARDED
1974

Age Group (1)	Permanent				Provisional only		GRANTS			
	Formerly Awarded Provisional		Directly Awarded		M (6)	F (7)	Formerly Awarded Provisional		Directly Awarded	
	M (2)	F (3)	M (4)	F (5)			M (8)	F (9)	M (10)	F (11)
Less than 16	—	—	—	—	—	—	—	—	—	—
16 — 19	2	—	3	—	—	—	1	—	10	—
20 — 24	2	—	4	—	2	—	—	—	26	2
25 — 29	3	—	9	—	3	—	—	—	22	4
30 — 34	2	—	2	—	—	—	—	—	28	3
35 — 39	6	—	8	—	—	—	—	—	18	2
40 — 44	7	—	7	2	3	—	1	—	20	2
45 — 49	1	—	7	1	—	—	—	—	14	2
50 — 54	1	—	8	1	1	—	—	—	19	2
55 — 59	1	—	4	2	—	—	—	—	6	1
60 — 64	—	—	4	—	—	—	—	—	2	—
65 & over	—	—	2	—	—	—	—	—	1	—
TOTAL	25	—	58	6	9	—	2	—	166	18

TABLE 7
NUMBER OF INDUSTRIAL DEATH CASES' BY AGE-GROUP AND CATEGORY OF RECIPIENT
1974

Age Group (1)	Widows with children (2)	Widows over 45 years (3)	Invalids under 45 years (4)	Parents (5)	Other Depend- ants (6)	Total (7)
Less than 20	2	—	1	—	6	9
20 — 24	5	—	—	—	—	5
25 — 29	4	—	—	—	1	5
30 — 34	5	—	1	—	—	6
35 — 39	3	—	—	—	—	3
40 — 44	5	—	—	1	—	6
45 — 49	2	1	—	1	—	4
50 — 54	1	—	—	3	—	4
55 — 59	—	—	—	—	—	—
60 — 64	—	1	—	—	—	1
65+	—	—	—	3	—	3
TOTAL	27	2	2	8	7	46

TABLE 8
NUMBER OF CASES REFERRED TO REFEREES AND SPECIALISTS &
NUMBER OF APPEALS MADE
1974

Description	NUMBER OF CASES OCCURRING IN					
	Georgetown	Linden	Rest Of Demerara	Essequibo	Berbice	Entire Country
1. Case referred referred to						
(a) Specialists	4	1	40	1	1	47
(b) Referees	51	3	1,006	49	133	1,242
2. Appeals made to						
a) Referees	8	1	338	13	19	379
i) Allowed	7	1	206	9	16	239
ii) Disallowed	1	—	132	4	3	140
b) Medical Board	NA	NA	NA	NA	NA	253
i) Allowed	NA	NA	NA	NA	NA	149
ii) Disallowed	NA	NA	NA	NA	NA	93
iii) Abandoned	NA	NA	NA	NA	NA	7
iv) Non- attendance	NA	NA	NA	NA	NA	4

NA — Not Available.

TABLE 9
NUMBER OF SPELLS OF SICKNESS BY AGE GROUP AND SEX OF CLAIMANT
1974

AGE GROUP (1)	MALE (2)	FEMALE (3)	TOTAL (4)
Less than 16	—	—	—
16 – 19	148	31	179
20 – 24	1,135	408	1,543
25 – 29	1,187	341	1,528
30 – 34	1,015	236	1,251
35 – 39	855	182	1,037
40 – 44	842	155	997
45 – 49	765	189	954
50 – 54	726	116	842
55 – 59	514	94	608
60 – 64	270	35	305
65 & over	—	—	—
TOTAL	7,457	1,787	9,244

TABLE 10
NUMBER OF FUNERAL CASES BY AGE GROUP, SEX AND STATUS OF DECEASED
1974

Age Group (1)	Directly Insured			Spoused Insured			All Insured		
	Male (2)	Females (3)	Totals (4)	Males (5)	Females (6)	Totals (7)	Males (8)	Females (9)	Totals (10)
Below 20	4	—	4	—	—	—	4	—	4
20 — 24	22	2	24	—	3	3	22	5	27
25 — 29	21	3	24	—	1	1	21	4	25
30 — 34	23	1	24	—	3	3	23	4	27
35 — 39	29	5	34	—	8	8	29	13	42
40 — 44	32	3	35	1	7	8	33	10	43
45 — 49	46	6	52	—	6	6	46	12	58
50 — 54	64	9	73	1	10	11	65	19	84
55 — 59	67	10	77	—	5	5	67	15	82
60 — 64	76	9	85	—	2	2	76	11	87
65 — 69	16	1	17	—	—	—	16	1	17
70 — 74	5	—	5	—	—	—	5	—	5
75 — 79	2	—	2	—	—	—	2	—	2
TOTAL	407	49	456	2	45	47	409	94	503

TABLE 11
NUMBER OF MATERNITY CASES BY AGE GROUP AND EMPLOYMENT STATUS
1974

Age Group	EMPLOYED		SELF-EMPLOYED		EMPLOYED/SELF-EMPLOYED	
	No.	Benefit Days	No.	Benefit Days	No.	Benefit Days
	(2)	(3)	(4)	(5)	(6)	(7)
Below 20	39	2,086	—	—	39	2,086
20 – 24	471	26,669	2	142	473	26,811
25 – 29	485	28,117	2	129	487	28,246
30 – 34	203	11,555	—	—	203	11,555
35 – 39	90	4,984	—	—	90	4,984
40 – 44	32	1,830	1	37	33	1,867
45 – 49	5	309	—	—	5	309
TOTAL	1,325	75,550	5	308	1,330	75,858

TABLE 12
NUMBER OF OLD-AGE BENEFIT PAYMENTS AWARDED BY AGE AND SEX OF RECIPIENT AND
TYPE OF PAYMENT
1974

Age of Recipients (1)	Pensions			Grants		
	Males (2)	Females (3)	Total (4)	Males (5)	Females (6)	Total (7)
65	240*	15	255	29/ 2	4	33
66	3	—	3	10	3	13
67	1	—	1	13	3	16
68	—	—	—	7	—	7
69	—	—	—	3	—	3
TOTAL	244	15	259	62	10	72

* Includes 12 Self-Employed recipients.

-/ Includes 2 self-employed recipients.

TABLE 13
NUMBER OF INVALIDITY BENEFITS AWARDED BY AGE AND SEX OF
RECIPIENT AND TYPE OF PAYMENT
1974

Age of Recipient (NstB) (1)	Pensions			Grants			Pensions and Grants		
	Males (2)	Females (3)	Total (4)	Males (5)	Females (6)	Total (7)	Males (8)	Females (9)	Total (10)
22	—	—	—	—	1	1	—	1	1
29	—	—	—	1	—	1	1	—	1
30	—	—	—	1	—	1	1	—	1
34	—	—	—	1	—	1	1	—	1
35	—	—	—	1	—	1	1	—	1
36	—	—	—	1	—	1	1	—	1
38	—	—	—	2	—	2	2	—	2
40	—	—	—	2	—	2	2	—	2
41	—	—	—	3	—	3	3	—	3
42	—	—	—	2	1	3	2	1	3
43	—	—	—	1	—	1	1	—	1
45	—	—	—	4	1	5	4	1	5
46	—	—	—	2	—	2	2	—	2
47	—	—	—	1	—	1	1	—	1
48	—	—	—	1	—	1	1	—	1
49	—	—	—	3	1	4	3	1	4
50	—	—	—	3	—	3	3	—	3
51	—	—	—	4	—	4	4	—	4
52	—	—	—	1	1	2	1	1	2
53	—	—	—	6	—	6	6	—	6
54	—	—	—	3	1	4	3	1	4
55	—	—	—	8	—	8	8	—	8
56	—	—	—	3	—	3	3	—	3
57	—	—	—	2	1	3	2	1	3
58	—	—	—	6	—	6	6	—	6
59	—	—	—	9	—	9	9	—	9
60	1	—	1	10	—	10	11	—	11
61	1	—	1	1	—	1	2	—	2
62	2	—	2	—	—	—	2	—	2
63	1	—	1	—	—	—	1	—	1
64	4	—	4	—	—	—	4	—	4
TOTAL	9	—	9	82	7	89	91	7	98

TABLE 14
NUMBER OF SURVIVORS BENEFIT PAYMENTS AWARDED BY AGE
AND CATEGORY OF RECIPIENTS
1974

AGE OF CLAIMANT (1)	CATEGORY OF CLAIMANT		
	WIDOW (2)	ORPHAN (3)	
		Males	Females
16	—	1	—
17	—	—	1
20	1	—	—
34	1	—	—
36	1	—	—
37	1	—	—
38	1	—	—
41	1	—	—
43	2	—	—
44	1	—	—
46	1	—	—
47	2	—	—
49	1	—	—
50	1	—	—
53	1	—	—
54	1	—	—
58	1	—	—
60	1	—	—
61	1	—	—
Not Stated	1	—	—
TOTAL	20	1	1