

**NATIONAL INSURANCE
BOARD - GUYANA**



**1976
ANNUAL
REPORT**

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**EIGHTH ISSUE
NATIONAL INSURANCE
BOARD - GUYANA
ANNUAL REPORT
1976**

IN ACCORDANCE WITH SEC. 36 1(a) of N.I.S.S ACT NO. 15 OF 1969
UNDER THE AUSPICES OF THE CDE. MINISTER OF LABOUR



Cde. L.F.S. Burnham, O.E., S.C.
Prime Minister of the Co-operative Republic
of Guyana

FOR REFERENCE

National Insurance Board Of Directors



*Left to Right –
C.C. Nicholson . . . Medical Adviser, J. Lester . . . Legal Adviser, E. Caleb . . . Assistant
General Manager; M. Alinur . . . Administrative Assistant; P. Fontonelle . . . Secretary to
the Board; D. Yankana . . . Executive Chairman; R. Charles . . . General Manager N.I.S.
P. Phillips . . . Recording Secretary; G. Foster . . . Finance Officer; A Cholmondeley . . .
Deputy General Manager.*

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Letter of Transmittal

Dear Comrade President,

It is with pleasure that I present to you the Annual Report of the Board of Directors of the National Insurance for the year 1976.

Notwithstanding the economic crises which the Nation faced during the latter half of 1976, the level of employment in the country was maintained and as a consequence the Organisation was able to achieve most, if not all the targets set in its budget. The anticipated income and investment targets were exceeded and expenditure curtailed within the budgeted figures.

The Board was able to extend the services of the National Insurance Scheme to the public by opening two new offices at Mahaicony on the East Coast, Demerara and at Leonora on the West Coast, Demerara. In addition the new premises which house the Berbice Local Office were completed and occupied.

The year saw the introduction of Workers' Participation in Management with the setting up and operation of Works Councils in the Organisation and the election and appointment of a Workers' Representative to the Board of Management. The preliminary work for the introduction of a Health Scheme for the Staff was completed while legislation enacted by the State provided for the payment of Superannuation Benefits to the Staff similar to those enjoyed by members of the Public Service.

All in all the Directors are satisfied that the Scheme has performed successfully during the year and was operated well within the parameters of the actuarial projections. The Directors are satisfied that provided the funding of the Scheme and the scale of benefits are maintained within these projections, the Scheme will retain the planned financial equilibrium.

I wish to assure you on behalf of the Directors and Staff that every effort will be made to improve on the general performance in order to ensure maximum productivity and efficiency in the Organisation in the ensuing years and at the same time the welfare of the Staff will always be kept in proper focus.

Yours co-operatively,

D.I. Yankana
Executive Chairman
Public Utilities & Services

Introduction

The Eighth Annual Report of the National Insurance Board – Guyana is presented hereunder.

The Report is presented in accordance with Section 36, 1(a) of the National Insurance and Social Security Act No. 15 of 1969 and summarises the activities of the Board during the year 1976.

The Report is given in three parts. The first part deals with the operations of the Board during the year in question, the second part deals with the financing of the Board and the third part is a collection of statistical tables which may be used to do an indepth analysis of Part I.

Registration

Employers:

The number of new employers who were registered during 1976 was 659. There were 154 employers who joined the Community and Business Services Sector, 105 who joined the Construction Sector and 51 the Personal Service Sector (exclusive of employers of domestics). In addition, 50 persons registered as employers in the Agriculture, Forestry and Fishing Sector, and 17 as employers in the Commerce Sector. Employers of domestics numbered 174 and manufacturing employers 38.

A comparison of the distribution industry-wise, of these new employers with those registered in 1975 shows that employers in the Manufacturing Sector decreased by about 65%, and in the Commerce Sector by about 75%, while in the Transport, Storage and Communication Sector the increase was approximately 129%, and in the Construction Sector 44%.

The cumulative number of active employers covered by N.I.S. stood at 10,452 as at December 31, 1976. There were 15 employers who ceased business operations during the year.

Overall, the number of new employers registered in 1976 was about the same as the number registered in 1975, the difference being to the extent of 1.2%.

The distribution by size of industry (number of employees) was about the same as that for 1975 with about 92.5% of the employers employing between 1-10 employees and about 82.8% between 1-5 employees.

The number of new positions created by the appearance of these new employers on the industrial scene was approximately 3,700 or just about 17% of the employees who joined the working population during 1976.

The number of employers who were registered with the Scheme over the period 1969-1976, together with the number of exits and the number covered, is given in Table I below. The 1976 registration of employers, analysed by industry and size (number of employees) is given in Table I of the Annex

TABLE 1
NUMBER OF EMPLOYERS COVERED BY NIS
1969 - 1976

Description (1)	YEAR							
	1969 (2)	1970 (3)	1971 (4)	1972 (5)	1973 (6)	1974 (7)	1975 (8)	1976 (9)
Annual Registration	4,623	1,903	782	788	645	574	667	659
Number of Exits	NA	NA	NA	NA	NA	163*	11	15
Number covered by NIS	4,623**	6,526**	7,308**	8,096**	8,741**	9,152	9,808	10,452

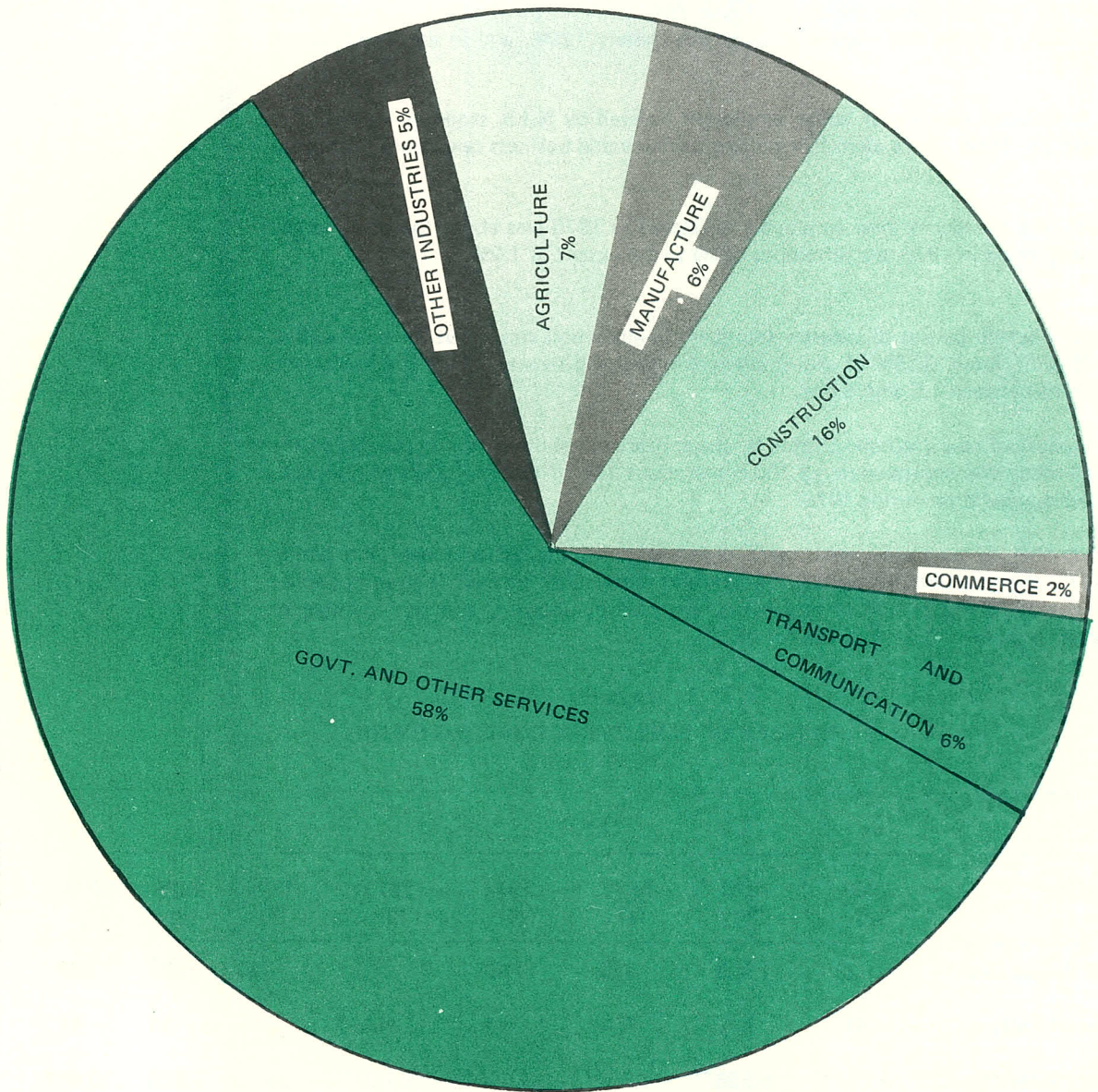
* Includes exits over period 1969 - 1974

** Exclusive of exits

The figure 1 shows the industrial distribution of employers registered during 1976

FIGURE 1
INDUSTRIAL DISTRIBUTION – EMPLOYERS REGISTERED

1976



Delinquent Employers —

There were 535 employers who were discovered during 1976 to have acted in such a manner as to constitute a breach of the National Insurance and Social Security Act, No. 15 of 1969.

Fifty-one of these employers had to be taken to court. The cases against 2 of them were dismissed, 4 had their cases withdrawn and 19 others had cases still pending on 31.12.76. Of the 26 remaining cases, 22 employers were convicted and fined (criminal cases) and 4 were found liable in civil matters.

The remaining 484 cases were not taken to court but were dealt with at the NIS administrative level. Three hundred and fourteen of these were settled during 1976 while the remaining 170 were still unsettled as at 31. 12. 76.

The amount of contribution collections which should have been realised from those cases taken to court was \$199,899 approximately. However, only \$8,704 have so far been collected. The collections from those cases which were settled out of court totalled \$153,590 approximately with the outstanding amount being approximately \$19,007.

Table II below gives the number of defaulting employers discovered over the period 1972-1976, analysed by cases which necessitated court action and those requiring administrative action.

TABLE II
NUMBER OF DEFAULTING EMPLOYERS
1972 — 1976

Number of Cases Reported			
Year	Court Action	Administrative Action	Total
(1)	(2)	(3)	(4)
1972	38	257	295
1973	32	136	168
1974	37	249	286
1975	46	288	334
1976	51	484	535

An examination of Table II shows that the number of defaulting employers discovered increased significantly, though not progressively over the period 1972-1976. The 1976 number was about 1.8 times heavier than that in 1972.

The number of cases which necessitated court action and those which were settled administratively also followed the same pattern over the given period, with the former rising less steeply than the latter.

Overall, the percentage that the number of defaulting employers bore to the number of employers covered by the Scheme was higher in 1972 than in 1973, 1974 and 1975. In 1973, this percentage was at its lowest, standing at about 1.9. The 1972, 1974, and 1975 percentages were 3.6, 3.1 and 3.4 respectively. In 1976, this percentage was 5.1.

Employees –

The number of employees who joined the scheme during 1976 was 21,863. This population was comprised of 13,911 males and 7,952 females.

The average age of the new entrants was 23 years approximately with males standing at 22 years and females at 24 years approximately. The averages between marital status groups were significantly different. The average age of married males was 38 years and single males 19 years. In the case of females, those averages were 32 years and 21 years respectively. Overall, the average age of married persons was 35 years and single persons 20 years.

The annual average age of new entrants is given below for the period 1969 – 1976.

	1969	1970	1971	1972	1973	1974	1975	1976
Average Age	34	32	32	27	25	24	23	23

As will be noticed, the average age of new entrants decreased over the entire period, standing steady in 1970 and 1971 and again in 1975 and 1976. Table II in the Annex gives a breakdown, by age and marital status, of the 1976 registrants.

The industrial distribution of the 1976 entrants shows that about 7% of them entered the Sugar Sector, 4% entered the Rice Sector and 2% approximately the Bauxite Sector. Government Services claimed about 18%, manufacturing (except food manufacturing) about 17% and Wholesale and Retail Trades about 9%. Construction and Personal Services claimed about 8% and 5 % respectively.

It may be noted that in the Garment and Footwear Manufacturing Sector, Female entrants outweighed male entrants by about 3.3 times. In the Insurance Sector, females to males was about 1.3:1 and in the Printing and Publishing Sector, the ratio was about 1.4:1. There were about 6 times more females than males who entered the Personal Service Sector. The distribution of males to females was about the same in the Government Service, Business Service, Wholesale and Retail Trade and the Food Manufacturing (except sugar, rice and beverages) Sectors.

Table III in the Annex shows the Industrial Distribution of the 1976 registrants.

During 1976, five hundred and forty employees were reported to have died, a further 392 were reported to have left through old-age and 67 through invalidity. In addition, 188 persons left employment and joined the population of the self-employed, while 10 persons moved from self-employment to employment. Forty-one others retired from active service and became voluntary contributors. These brought the cumulative number of exits to 6,434 over the period 1970 – 1976. At December 31, 1976, the population of registered employees stood at approximately 247,000.

It must be stressed that the system being employed at present renders it difficult for all exits from the Scheme to be traced. The above figures represent cases which were reported. It is a fact that persons remove from employment without notifying the Scheme. The extent of this movement is as yet unknown. All that could be said at the moment is that the net figure given suffers from a degree of inflation which the Scheme is at present trying to assess.

The number of employees registered annually is given below.

**NUMBER OF EMPLOYEES REGISTERED ANNUALLY
(1969 – 1976)**

	1969 (1)	1970 (2)	1971 (3)	1972 (4)	1973 (5)	1974 (6)	1975 (7)	1976 (8)
Males	71,097	37,845	17,440	12,025	12,617	12,245	12,027	13,911
Females	19,351	9,851	5,235	5,073	5,336	5,605	5,816	7,952
Males & Females	90,448	47,696	22,675	17,098	17,953	17,850	17,843	21,863

An examination of the series over the period 1972 to 1976 shows a fairly steady trend between 1972 and 1975. There was a significant rise between 1975 and 1976. The increase was to the extent of 22% overall with the increase in females being 36.7% and males 15.7%.

It should be noted that apart from the initial years 1969 and 1970 when the bulk of registrations was done, the year 1976 recorded the highest number of female entrants. An examination of the trend over the last 5 year period reveals that in the case of males, the number of annual entrants was somewhat steady between 1972 and 1975. In 1976 however, the figure increased by nearly 2,000 persons relative to the previous year. In the case of females, the 5 year period showed a gradually increasing trend between 1972 and 1975 followed by an absolute increase of over 2,000 between 1975 and 1976.

A re-examination of Table 1 on page 2 shows that there was no significant increase in the number of new industries nor was there any marked difference in the size distribution of these new industries in 1976 relative to the previous year. The increase in 1976 could therefore only be accounted for by intra-industrial expansion, i.e. the expansion of previously established industries.

Self-Employed —

The population of the self-employed increased during 1976 by 438 persons. There were 377 males and 61 females. The recorded movement of 10 persons from the self-employed to the employed category, and 7 others who joined the population of old-age pensioners during 1976, brought the cumulative number of active self-employed persons to 3,390 as at December 31, 1976.

Of the 438 new self-employed registrants, 188 were recorded as previously employed. The remaining 250 were registered for the first time as self-employed. The overall average age of the latter group was 41 years approximately with males standing at 41 and females at 40 years. Between marital status groups, the average age of married males was 43 years, married females 41 years and all married persons 42 years, while for single males this average was 33 years, single females 35 years and all single persons 34 years.

An examination of the industrial distribution shows that 60 persons joined the Agriculture, Fishing and Forestry Sector, 96 joined the Manufacturing Sector and 66 the Construction Sector. In addition, 52 persons entered the Personal Service Sector and 90 others entered the Business and Community Service Sector. There were 60 persons who started Wholesale and Retail Trading and a further 14 entered the Transport and Communications Sector.

A comparison of the industrial distribution figures with those of the previous year shows increases of 20%, 57% and 88% in the Manufacturing, Construction and Commerce Sectors respectively. Decreases were experienced in all the other sectors.

Overall, the number of new self-employed registrants in 1976 increased minimally relative to 1975. The increase was to the extent of 3% approximately.

Table IV of the Annex gives an analysis of the number of 1976 registrants by industry and sex, and Table V shows the 1976 registrants analysed by age, sex and marital status.

The annual number of self-employed registrants over the period 1971-1976 is given in Table III below.

**TABLE III
NUMBER OF SELF-EMPLOYED REGISTRANTS
1971 - 1976**

	Year of Registration					
	1971 (1)	1972 (2)	1973 (3)	1974* (4)	1975 (5)	1976 (6)
Males	2,478	1,166	270	381	347	377
Females	548	273	65	65	79	61
Males & Females	3,026	1,439	335	446	426	438

*Revised Figures

If the figures relating to the initial years 1971 and 1972 are neglected, the annual number of male entrants would appear to be moving upward, though in a somewhat unsteady manner. The 1976 figure was about 1.4 times that of 1973. In the case of females, there appears to be no clear pattern. Overall, the annual figure rose unsteadily over the stated period. The 1976 figure was 1.3 times approximately that of 1973.

The recorded number of persons who moved annually from employment to self-employment is given in Table IV below.

**TABLE IV
NUMBER OF SELF-EMPLOYED REGISTRANTS WHO MOVED FROM EMPLOYMENT
1973 - 1976**

	Year			
	1973 (1)	1974* (2)	1975 (3)	1976 (4)
Males	95	167	170	173
Females	16	10	17	15
Males & Females	111	177	187	188
	Movement as % age of total registered			
Males	26.0	43.8	48.9	45.9
Females	19.7	15.4	21.5	24.6
Males & Females	24.9	39.7	43.9	42.9

*Revised figures

As will be noticed from this table, a significant proportion of the annual self-employed registrants has been persons who moved from the employed category. In 1976, this percentage was 43 approximately. In 1975, it was about 44 and in 1974, about 40. During 1976, the movement was at its heaviest in the Business Service Sector which accounted for approximately 19% of the total movement. Movement from the Construction Sector was next in line, followed by the Fishing Sector, the Wholesale and Retail Trade Sector and the Personal Service Sector.

Voluntary Contributors –

The number of persons who applied for and were granted certificates to become Voluntary Contributors during 1976 was 100. This brought the cumulative number of voluntary certificates granted since the inclusion of this population under the Scheme to 593. Thirty persons left this population during 1976 thus bringing the total exits to 88. Those exits were due mainly to persons successfully completing the qualifying conditions for the receipt of old-age pension.

The number of Active voluntary contributors (persons actually paying contributions to the Scheme) during 1976 was 448 or 76% of that population. This percentage when it is compared with that of 1975 shows an increase of about 3%. Of the 100 persons who were granted certificates entitling them to contribute as from 1976, only 41 persons actually paid contributions for that year.

The average age of the 1976 registrants was 61 years, which was about the same as that for the 1974 and 1975 entrants, and the sex distribution was 25 males and 16 females.

The males contributed mostly in wage-group V, which had over 50% of the total male contributors, and wage-group IV which had about 20%. Thirty-one percent of the females made contributions in wage-group I; 25% each in wage-groups II and III and about 19% in wage-group V.

Overall, the annual increases to the population of active voluntary contributors appear to be on the decline. The 1975 increase was just about 50% of that in 1974 and the 1976 about 50% of the 1975 increase. If this rate of entry continues and the rate of exit holds its present trend, the size of this population could very well dwindle to an insignificant number in the foreseeable future.

Table VI of the Annex gives the number of active contributors registered during 1976 analysed by age and sex, and Table VII shows these contributors analysed by wage-group.

Contributions To The Scheme

There are at present 3 distinct systems of contribution payments. Contributions can be made through the purchase of adhesive stamps, through the system of impressed stamping or through a direct payment system. The entire self-employed population and a portion of the employed population contribute through the purchase of adhesive stamps. The Public Service Sector contributes mainly through the direct payment system and many of the large Private Enterprises use the Impressed Stamping System.

During 1976, about 59% of the contributions were made through the purchase of stamps, about 12% through the Impressed Stamping System and about 29% through a direct payment system.

Contributions made to the Scheme during 1976 numbered 6,826,800 approximately. Of this number, 76,300 approximately came from the self-employed population. The distribution of contributions received from the employed population by wage-group shows that 11% were in wage group I, 9% in group II and 16% in group III; 18% were in group IV and 44% in group V. Group X accounted for 2% approximately. A comparison of the 1976 wage-group distribution, relating to the employed, with those in the previous years shows minimal deviations in the already established trends. There were minimal increases in wage-groups I and V. These increases were reflected in the decreases in groups II, III and IV. This can be seen in the distribution given below in Table V.

TABLE V
PERCENTAGE DISTRIBUTION OF CONTRIBUTIONS PAID ANNUALLY
1969 – 1976

Employed Population						
Year (1)	I (2)	II (3)	III (4)	IV (5)	V (6)	X (7)
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	21	18	36	1
1975	9	10	19	19	42	1
1976	11	9	16	18	44	2
Self-Employed Population						
1971	32	10	8	5	45	
1972	36	10	7	5	42	
1973	36	11	8	5	40	
1974	34	12	8	5	41	
1975	33	10	8	4	45	
1976	33	10	7	4	46	

As can be seen from the Table the trends in Groups II, III, IV and V were continued in 1976. In wage Group I, there appears to be a momentary disturbance.

With regard to the self-employed distribution, the stability in wage groups I, II and IV appears to be distinct. The percentage relating to wage group V continued to increase and this was at the expense of wage group III.

Full Year Contributors —

The number of full year contributors, i.e. the number of persons who, if they had contributed fully during 1976, would have accumulated the amount of contributions realised, was approximately 136,500. Of this number, about 1,500 were the self-employed and 135,000 the employed.

Using these figures, the percentage of the registered population which could have been deemed to be contributing fully was 55% approximately.

An examination of the full-year contributors over the years shows that the number of employed full-year contributors has been rising in absolute terms. The number of 1975 full-year contributors showed an 11% increase when compared with the 1974 figure, and the 1976 figure showed a 6% increase approximately when compared with 1975.

In the self-employed category, the number of 1976 full-year contributors actually showed a decrease when compared with the figure for 1975. The decrease was however minimal and to the extent of 1%. Overall, the percentage of the registered population, which could have been deemed to have contributed fully during 1976, increased relative to 1975. This is shown in Table VI below.

TABLE VI
APPROXIMATE NUMBER OF FULL-YEAR CONTRIBUTORS AND PERCENTAGE OF
THE REGISTERED POPULATION (nearest 500 persons)
1970 — 1976

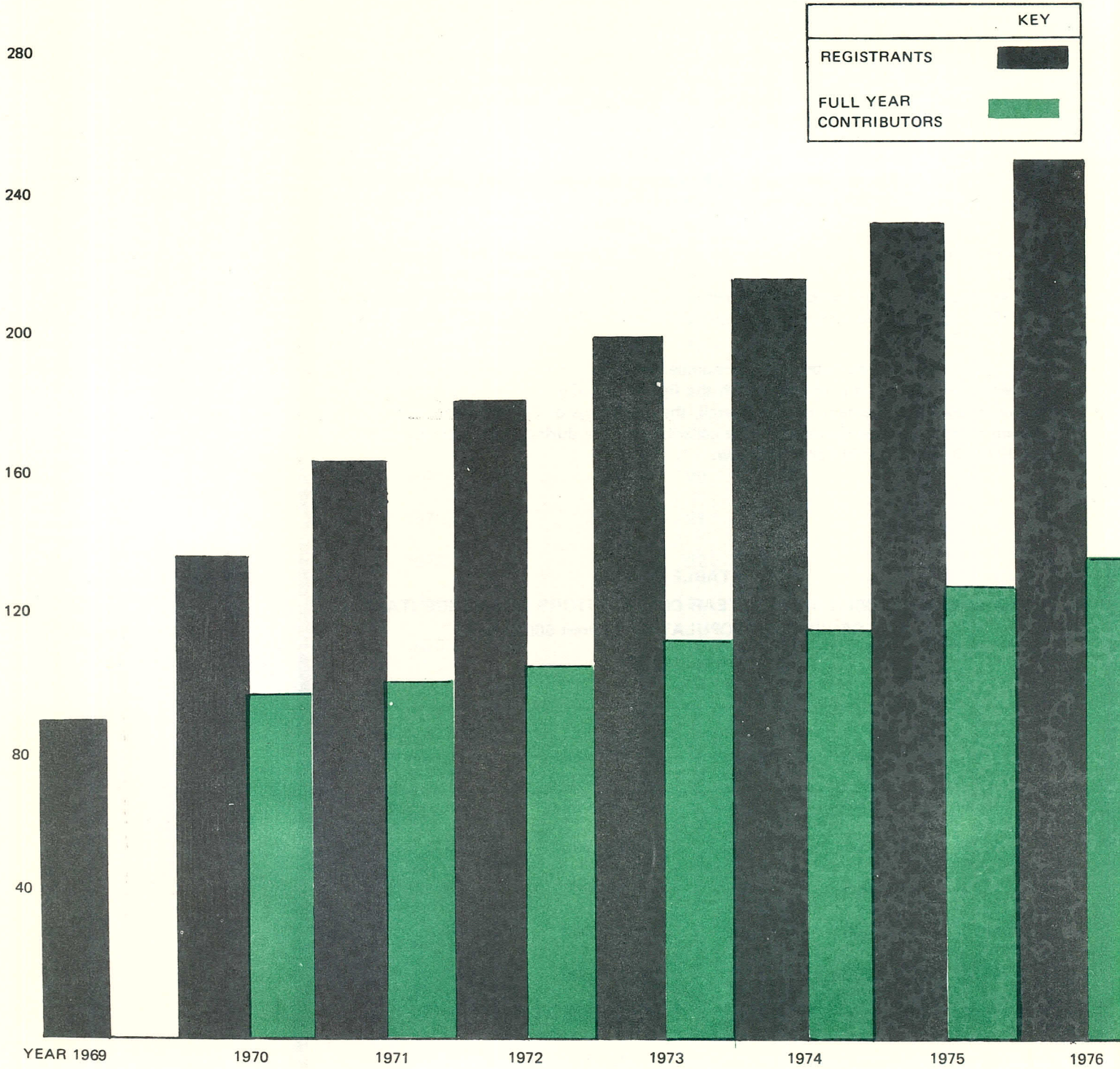
Year (1)	Employed (2)	Self- Employed (3)	Population (4)	F. Y. C. as % age of Population (5)
1970	98,000	—	98,000	71
1971	101,000	500	101,500	62
1972	104,500	1,500	106,000	58
1973	110,500	1,500	112,000	56
1974	114,500	1,500	116,000	53
1975	127,000	1,500	128,500	54
1976	135,000	1,500	136,500	55

FIGURE 2

NUMBER OF REGISTRANTS AND
FULL-YEAR CONTRIBUTORS

1969 - 1976

NO OF CASES
('000)



The interesting features of the Table above are (1) the stagnation in the number of self-employed full-year contributors which seemed to have levelled off since the second year of the inclusion of this category of contributors under the Scheme and (ii) the period of revival which the full-year contributors' population, when taken as a percentage of the total population, is undergoing. This percentage receded steadily over the period 1970-1974 but then changed its trend from thereon. The annual number of registrants and full-year contributors is shown in Fig. 2

Average Wage —

Based on the figures relating to the distribution of contributions made to the Scheme during 1976, the average wage of workers was calculated. This was done separately for self-employed, Bauxite employees, sugar estate employees, Government employees and all employed persons. The results were as follows:

	Employed				All Em- ployed Persons
	Self Employed	Bauxite	Sugar	Government	
Average Wage 1976	37.10	53.64	45.21	40.28	42.70

It must be stated that these averages given above are deficient to the extent that the average in wage group V is taken as \$55. If this average is actually higher or lower than \$55, then the averages given will suffer from a degree of deflation or inflation as the case may be. However, these averages are used only for the purpose of objective comparisons.

The Table below gives a comparison over the years of average wage for employed and self-employed separately.

TABLE VII
AVERAGE WEEKLY WAGE
1969 — 1976

Category	1969	1970	1971	1972	1973	1974	1975	1976
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Employed	34.67	34.80	35.19	36.69	38.21	41.22	42.45	42.70
Self-Employed	—	—	37.24	35.50	35.04	35.93	36.66	37.10

As will be noticed from the Table above, the average wage for the employed group rose gradually over the given period. There were distinct increases between 1970 and 1975 followed by a minimal increase between 1975 and 1976. Overall, the average wage in the employed category was in the wage-group IV and in the self-employed category, the wage-group III. It will be worthy to note that over the period 1969 to 1976 there was no movement between wage-groups with respect to the self-employed whereas the employed moved from wage-group III to IV.

Benefit Payments Pension Branch

Old-age Pensions —

During 1976, the population of old-age pensioners was increased by 262 persons. There were 31 females, 30 of whom belonged to the employed category and 1 to the self-employed, and 231 males of whom 6 were from the self-employed category and 225 from the employed. The average age of these new pensioners was 65 years with female pensioners being slightly older than males.

The overall average fortnightly amount paid was \$26.25 which was slightly higher than the overall average in 1975. The average fortnightly payments during 1976 stood at \$27.59 for employed males, \$17.35 for employed females and \$19.35 for self-employed males. The one female self-employed pensioner was paid at \$34.10 per fortnight.

The number of old-age pensioners who were in receipt of payment as at 31.12.76 was 839. There were 749 males and 90 females and they were receiving an average fortnightly payment of \$25.60 approximately. The movement of this population during 1976 is shown in Table VIII below.

**TABLE VIII
MOVEMENT OF OLD AGE PENSIONS
1976**

Description (1)	Males (2)	Females (3)	Males & Females (4)	Fortnightly Amount (5)
Pensions in payment at beginning of year	527	59	586	14,861.90
Pensions granted during the year	231	31	262	6,878.60
Pensions terminated during year by —				
(a) Death	9	—	9	(-)245.20
Pensions in payment at end of year	749	90	839	21,495.30

The following Table shows the growth of the old-age population over years 1972-1976.

**TABLE IX
GROWTH OF OLD-AGE PENSIONERS POPULATION**

Year (1)	Annual Increase *			Exits Males (5)	Active Population (6)	Fortnightly Amount (7)	Average Fortnightly Amount (8)
	Males (2)	Females (3)	Total (4)				
1972	10	1	11	1	10	345.00	31.36
1973	110	8	118	3	115	3,042.70	25.79
1974	195	18	213	8	205	5,310.60	24.93
1975	232	32	264	8	256	6,656.30	25.21
1976	231	31	262	9	253	6,878.60	26.25
1972 — 1976	778	90	868	29	839		

* Revised Figures

An examination of this table reveals that the numbers relating to both the male and female pensioners increased steadily over the period 1972 to 1975. There was a slight drop in both groups during 1976. If the years 1972 and 1973, the initial years of this payment, are neglected, the annual averages would appear to be increasing gradually. This increase is expected to continue for many years since the fortnightly amount of the pension depends on the number of contributions paid and/or credited and also because the insured persons are likely to move to higher wage groups due to the rise in the level of earnings.

An analysis of old-age pensions in payment as at 31.12.76 is given in Table VIII of the Annex.

Invalidity Pensions –

Fourteen invalidity pensions were granted during 1976. The recipients were all males and belonged to the employed category. The average age of the recipients was 62 years approximately with a range from 57 years to 64 years. The average fortnightly amount of the pension was \$26.86 approximately. Seven of these payments were made in the wage-group V, five in the wage-group III and 2 in the wage-group II. On the average however, payments were in the wage-group IV.

The movement of this population during 1976 is shown in the Table below.

**TABLE X
MOVEMENT OF INVALIDITY PENSIONS
1976**

Description (1)	Males (2)	Females (3)	Males & Females (4)	Forth- nightly Amount (5)
Pensions in payment at beginning of year	16	1*	17	429.10
Pensions granted during year	14	—	14	376.10
Pensions terminated during year by (a) Death	5	—	5	138.90
Pensions in payment at end of year	25	1	26	666.30

* Self-Employed.

As will be noticed from the table, the 14 pensions granted during 1976 brought the cumulative number of Invalidity Pensions in payment during 1976 to 31. However, during the year 5 pensioners died, leaving an active population of 26 as at 31.12.76. The deaths in 1976 brought the cumulative number of exits from this population to 10. Seven of these were due to death of the recipient and 3 to movement into the old-age pensioners' population.

The average fortnightly payment as at 31.12.76 was \$25.67 approximately.

The growth of the Invalidity Pensioners' population is shown in the Table XI below.

TABLE XI
GROWTH OF INVALIDITY PENSIONERS POPULATION

Year (1)	Annual Increase			Exits (5)	Forthnightly	Average
	Males (2)	Females (3)	Total (4)		Amount (6)	Forthnightly Amount (7)
1973	1	—	+	—	33.00	—
1974	6	—	6	2	159.30	26.55
1975	14	1	15	3	352.50	23.50
1976	14	—	14	5	376.10	26.86
1973 — 1976	35	1	36	10		

The Table shows that the number of pensions granted annually rose steeply over the period 1973—1975 with the 1975 figure being more than twice that of 1974. This was followed by an insignificant decrease in 1976 relative to 1975. It also shows that the average amount in 1976 was greater than the averages in 1974 and 1975.

Table IX of the Annex gives an analysis of the Invalidity Pensions that were in payment at 31.12.76.

**Lump-Sum Payments —
Invalidity Grants:**

The number of invalidity lump-sum payments made during 1976 was 56. The payments were made to 53 persons in the employed category and to 3 in the self-employed. There were 47 male and 9 female recipients. No female in the self-employed category received this payment.

This payment is confined to persons below the age of 65 years who have become invalids and who have paid 50 or more contributions to the Scheme.

The wage-group distribution shows that 6 of these payments were made in the wage-group I, 14 in the wage-group II, 13 in the wage-group III, 7 in the wage-group IV and 16 in the wage-group V.

The overall average age of the recipients was 52 years with males standing at 52 years and females at 53 years approximately.

The average amount of the grant was \$474.00 for employed males, \$371.00 for employed females and \$204.00 for the self-employed: the overall average being \$443.00 approximately.

A comparison of the number of invalidity grants paid during 1976 with those paid in the previous year shows a 35% decrease in number and a 5% increase in average amount. An examination of the series relating to the period 1971 — 1976 shows a gradual increase in numbers between 1971 and 1974. Thereafter, the figures started to decrease. See Table below. The overall annual average amount of the grant however increased over the given period experiencing some degree of fluctuation in its growth.

TABLE XII
INVALIDITY GRANT PAYMENTS
1971 - 1976

Year (1)	Number of Payments (2)	Average Amount (3)
1971	14	71.00
1972	58	310.00
1973	73	452.00
1974	89	424.00
1975	85	422.00
1976	56	443.00

An analysis of the 1976 cases, by age-group and employment category of recipients, is given in table X of the Annex.

Old Age Grants -

An old age grant may be paid to a person who has attained the age of 65 and has paid not less than 50 contributions since entry into insurance.

The number of such payments made during 1976 was 138. There were 123 male and 15 female recipients. Only 1 male recipient belonged to the self-employed category.

The average age of recipients was 65 years and the overall average value of the grant was \$414.00 approximately, with male recipients averaging \$425.00 and female recipients \$320.00 approximately.

The wage-group distribution shows that 18 of these payments were made in the wage-group I, 30 in the wage-group II, 34 in wage-group III, 12 in wage group IV and 44 in wage-group V.

An examination of the number of old-age grants paid over the period 1970-1976 reveals that the self-employed group has been playing a negligible role in this benefit payment. Over the entire period there were only 12 self-employed recipients. The total number of cases has been fluctuating over the years together with the average amounts.

In 1972, old-age pensions were paid for the first time. It was during that year that the average amount of the grant was at its highest and the number of cases reached a peak.

It was expected that therefrom, there would have been an interchange between pensions and grants with the former increasing and the latter decreasing. Between 1972 and 1974 this pattern held good but, therefrom the number of pension payments actually steadied and grants started increasing. This behaviour will have to be studied in depth before any explanation can be offered.

The Table XIII below gives the number of old-age grant payments over the period 1970 - 1976.

TABLE XIII
NUMBER OF OLD-AGE LUMP-SUM PAYMENTS
1970 – 1976

Year (1)	Employed (2)	Self-Employed (3)	Total (4)	Average Amount (5)
1970	16	—	16	63.00
1971	86	—	86	279.00
1972	137	—	137	540.00
1973	105	4	109	450.00
1974	70	2	72	377.00
1975	113	5	118	324.00
1976	137	1	138	414.00

An analysis of the 1976 cases by age and employment category of recipients is given in Table XI of the Annex

Survivor's Benefit —

This benefit is paid to the survivor in cases where the deceased was either (i) in receipt of old-age or invalidity pension or (ii) would have been entitled to either an old-age or invalidity pension or a lump-sum benefit payment, had death not occurred.

The number of survivors who received such payments during 1976 was 23. They were all widows. Eight of these qualified on the grounds that they had in their care children of the deceased who were under the age of 16 years, and the remaining 15 on grounds that they were over 45 years of age on the date of death of their husbands and were incapable of self-support. The number of children included in these benefit payments was 36.

The average age of the widows who qualified on the grounds of incapability for work was 59 years with an age-range from 47 to 75 and, for those widows with children, this average age was 40 years approximately. The average amount of the lump-sum was \$680.00 approximately

An examination of the wage-group distribution shows that 3 payments were made in the wage-group I, 2 in the wage-group II, 5 in the wage-group III, 2 in wage-group IV and 11 in wage-group V.

The cumulative number of such cases paid over the period 1971 to 1976 was 135. The distribution over the years is given in the Table XIV below.

TABLE XIV
NUMBER OF SURVIVOR'S CASES
1971 - 1976

Year (1)	Category of Beneficiary			Total (5)	Average Amount (6)
	Widows (2)	Orphans (3)	Other Dependants (4)		
1971	3	—	—	3	533.00
1972	28	—	—	28	664.00
1973	47	—	—	47	653.00
1974	20	2	—	22	648.00
1975	11	—	1	12	490.00
1976	23	—	—	23	680.00

An examination of the Table shows that, between 1971 and 1973, the number of cases moved steadily upward and then reduced very rapidly between 1973 and 1975. The 1976 figure was about twice that of 1975 but just minimally greater than 1974. Widows and common-law wives were the main recipients of this benefit, with orphans and other dependants playing negligible roles over the years.

The annual average amount of this benefit increased over the given period. Its growth curve was punctured by distinct fluctuations but these were not sufficient to disturb the trend.

Funeral Benefit —

Funeral Benefit is payable on the death of an insured person, a pensioner or a spouse of either, in all cases where the contribution requirements have been satisfied. The payment is made to the person who has paid or is liable to pay the funeral expenses of the deceased.

The benefit takes the form of a lump-sum usually of \$100.00 although provision exists whereby less than that amount is payable.

During 1976, six hundred and thirteen funeral benefit payments were made. Five hundred and forty of these were on behalf of deceased insured persons and 73 on behalf of deceased spouses of insured persons. The overall average age of the deceased was 49 years with the males average standing at 49 years and females at 47 years.

Of the 540 persons in the directly insured category, 484 were males and 56 females. There were 45 female and 28 male spouses. Three of these cases related to persons in the Voluntary Contributor Category and 7 related to persons in the self-employed category.

A comparison of the number of cases which arose in 1976 with cases in the previous year (1975) shows a drop of about 4% in the total number of cases. It also shows that the percentages which the directly insured and spouse insured bore to the total were the same for both years. Further, the percentage of deceased males was greater in 1976 than in 1975.

The number of funeral benefit payments made over the years 1970 to 1976 is given in Table XV below.

**TABLE XV
NUMBER OF FUNERAL CASES
1970 - 1976**

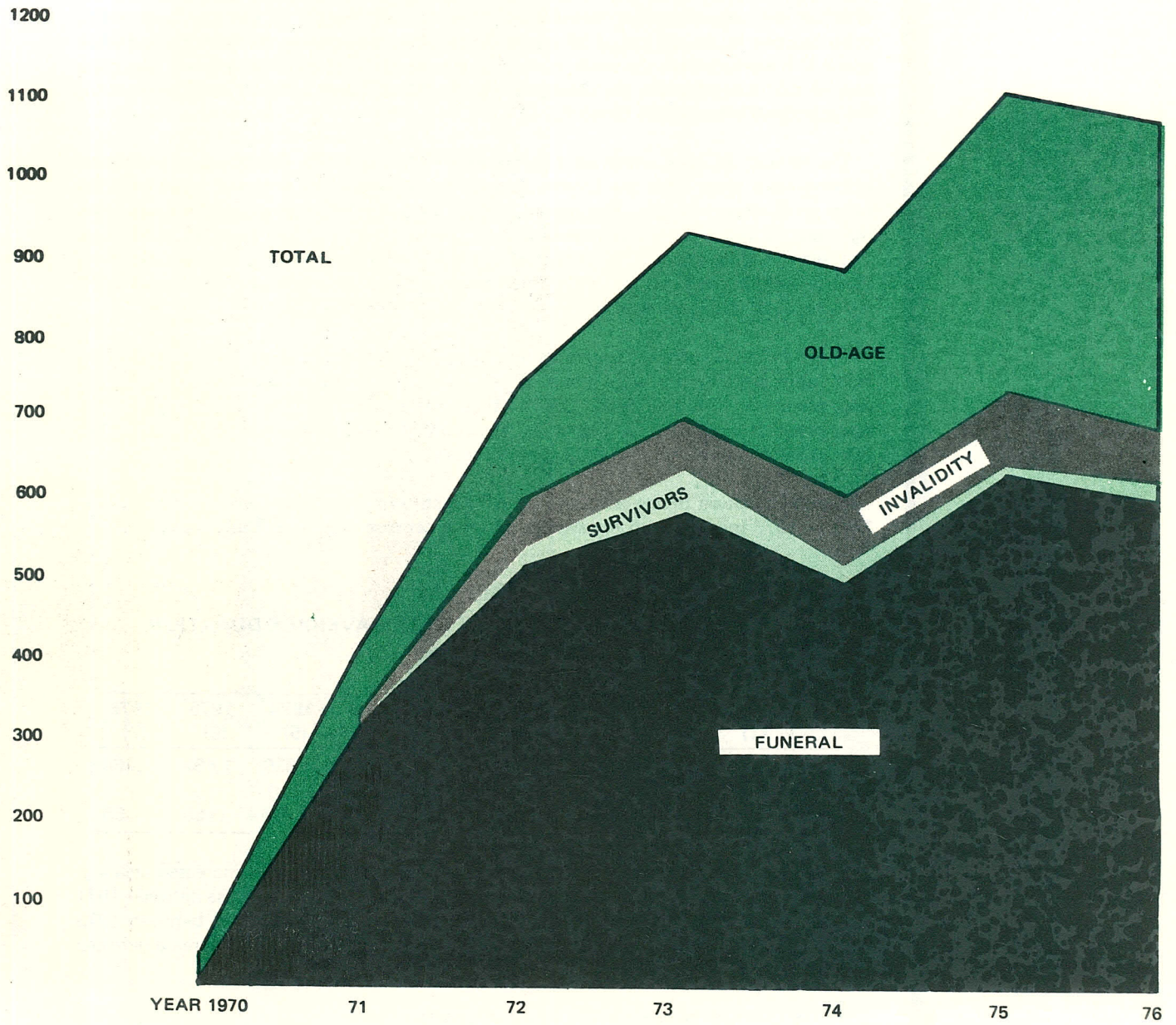
Year (1)	Directly Insured (2)	Spouse (3)	Total (4)
1970	14	2	16
1971	292	35	327
1972	489	38	527
1973	478	120	598
1974	456	47	503
1975	565	76	641
1976	540	73	613

The Table shows that the number of deceased spouses, on whose behalf payments have been made, has played a very insignificant role in the total payments made over the years.

The analysis of the 1976 funeral cases by age and insurance category of the deceased is given in Table XII of the Annex.

Fig 3 shows the number of cases paid in this branch over the period 1970 - 1976.

FIGURE 3
CASES PAID IN PENSIONS BRANCH
1970 - 1976



Short Term Benefit Branch

Maternity –

There were 1,581 maternity cases which terminated during 1976. Approximately 8% of these cases were terminated by way of disallowances.

An analysis of the disallowed cases reveals that in about 73% of these cases the claimants had not satisfied the basic contribution requirements i.e. the payment of 50 contributions since entry into insurance. An additional 24% of the claimants had not satisfied the supplementary contribution requirement which is the payment of 20 contributions in the period of 30 weeks immediately preceding the contribution week which is 6 weeks before the week in which it is expected that confinement will take place and, in the remaining 3%, the claimants were paid full wages by their employers during the periods of interruption of work.

The number of cases which were paid during 1976 was 1,460. One hundred and eleven of these cases arose from the Linden area, 58 from the Berbice area and 1,291 from the other areas taken together. The overall number of benefit days to which these cases gave right was 80,765 with the average number of benefit days per case standing at 55 days. The average duration of cases which arose from the Linden area was 56 days, from the Berbice area 52 days and from the other areas taken together 55 days. There were just 2 self-employed claimants both of whom came from the Linden area.

The distribution of these payments by wage-group shows that about 34% i.e. 496 of the cases were paid in the wage-group V, 27% or 396 of these cases were paid in the wage-group IV, while 23% or 334 of these cases were paid in the wage-group III. Wage-group II accounted for 139 or just about 9% of the cases and wage-group I, 7%. The average value per case was \$230.00 approximately.

The examination of the number of cases which terminated each year over the period 1971 to 1976 together with the average duration per case is given in Table XVI below.

TABLE XVI
MATERNITY CASES TERMINATED AND AVERAGE DURATION
1971 – 1976

Description (1)	1971 (2)	1972 (3)	1973 (4)	1974 (5)	1975 (6)	1976 (7)
Number of cases terminated	1,099	1,251	1,268	1,330	1,452	1,460
Average duration	55	56	52	56	56	55

The Table shows that over the given period, the number of cases increased steadily. These annual increases however, were not to the same extent. The increase between 1971 and 1972 was to the extent of 14%; between 1972 and 1973 it was 1%; between 1973 and 1974 it was about 5% and between 1974 and 1975 it was 9%. The increase between 1975 and 1976 was negligible.

On the other hand, the average duration of a case seems to have stabilised between 55 and 56 days.

The average age of claimants during 1976 was 27 years approximately which was the same as in 1975, 1974, 1973 and 1972. In both 1970 and 1971, the average age was 18 years.

The approximate number of women who were registered with the Scheme during 1976 and who were between the ages 16 and 52 was 62,790. Using this figure, the number of cases per 1,000 women registered was just about 23. This rate, when it is put with corresponding rates for years 1971–1975, displays a gradually decreasing trend, which most likely is brought about by the large percentage of young, single women who enter the Scheme each year. In 1975, approximately 78.6% of the women registered were single and 63.6% approximately were single and between the ages 16 and 24. In 1976, about 76.5% of the women registered were single with 62.7% being single and between ages 16–24 years.

The number of women who were qualified contribution-wise to receive this benefit and were between the ages 16 and 52 was about 28,632. That is, the rate of claim was about 50 per 1,000 women exposed.

The Table below gives the approximate number of women between ages 16 – 52 years who were covered by NIS over the years 1971 to 1976 and the rate of claim per 1,000 women registered between those ages.

TABLE XVII
NUMBER OF WOMEN COVERED (between ages 16 and 52) AND RATE OF CLAIM
1971 – 1976

Year (1)	Number of Cases (2)	No. of women Registered (3)	Rate per 1,000 women registered (4)
1971	1,099	31,688	35
1972	1,251	36,858	34
1973	1,268	42,140	30
1974	1,330	49,539	27
1975	1,452	55,127	26
1976	1,460	62,790	23

The Table XIII in the Annex gives the number of maternity cases analysed by age and number of benefit days.

Sickness –

The number of Sickness Spells which terminated during 1976 was 9,975. Of this number 1,646 or about 16% terminated by way of disallowances.

An analysis of the disallowances reveals that 28% were cases where the claimants had less than 50 paid contributions; 43% were cases where the claimants were ill for less than 3 days and in a further 14% of these cases the claimants were not engaged in insurable employment on the day prior to the commencement of the illness. In 3% of the cases, the employees were paid full wages by their employers during the period of illness and in a further 10%, the claimants had less than 8 paid contributions in the 13 week period prior to the week of commencement of the illness. The remaining 2% were cases that were either totally disqualified because of late submission of claims or the claimants were not qualified by reason of age to receive the benefit.

There were 8,329 paid spells during 1976. The payments were made to 6,683 males and 1,646 females. Twenty-eight of these payments were to persons in the self-employed category, the sex distribution in that category being 20 males and 8 females.

The average amount of the benefit was \$54.00 overall to claimants in the employed category, with the average for males standing at \$56.00 and females at \$42.00 approximately. In the self-employed category, these averages were \$110.00 overall, with males standing at \$129.00 and females at \$62.00.

The average number of benefit days of spells arising from the employed category was 11 overall with spells belonging to male claimants being a little longer than those belonging to female claimants. The self-employed category experienced significantly longer spells than their counterparts in the employed category. There were 26 benefit days overall, with the average for males standing at 30 days and females at 26 days.

The average age of claimants from the employed category was 35 years. Female claimants in this category had an average of 33 years and males 35 years.

The average age of claimants from the self-employed was 47 years for males, 51 years for females and 48 years overall.

The analysis by wage-group shows that 61% of all payments were made in the wage-group V, 14% in the wage-group IV, 17% in the wage-group III and 6% and 2% in the wage-groups II and I respectively.

The number of spells which arose from the sugar sector was 2,151 or 26% of the total spells. The average duration of spells from this sector was 12 benefit days approximately as against 11 benefit days in the non-sugar sector.

A comparison of spells which arose over the period 1971 to 1976 reveals that the number of 1976 spells decreased relative to the number of spells which arose in 1973, 1974 and 1975 by about 14%, 10% and 7% respectively but was greater than the numbers which arose in 1971 and 1972. The overall trend increased between 1971 and 1973 after which it started decreasing. This overall trend was reflected in both the male and female categories with the trend relating to females displaying a one-year lag relative to that for males.

The sequence relating to the percentage of spells which belonged to the sugar industry behaved somewhat similarly to the total number of spells except in the years 1974 and 1975 when those percentages held steady.

The Table below shows the number of cases which arose over the period 1971 – 1976 together with the percentage of spells belonging to the sugar sector.

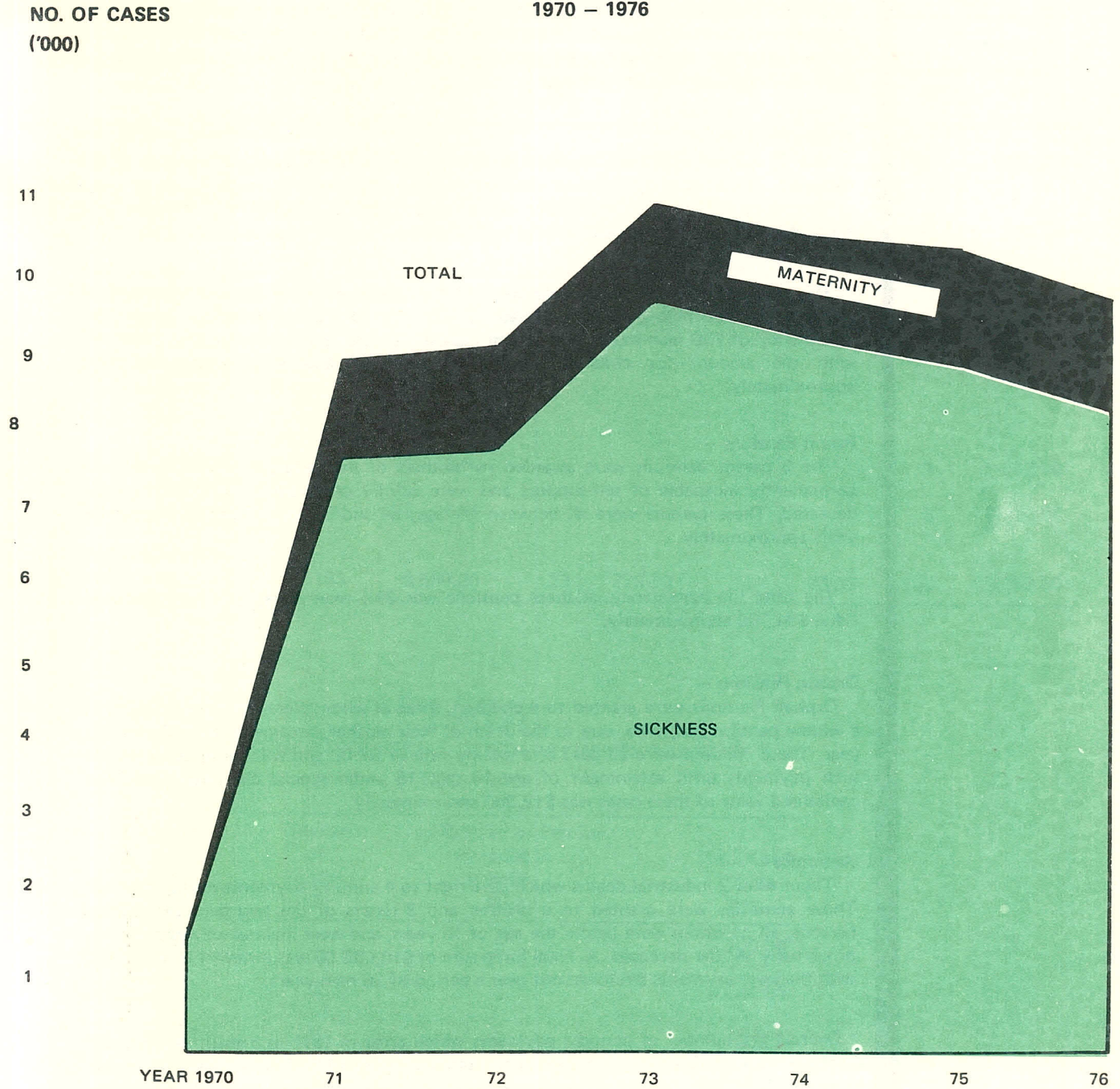
Table XIV in the Annex gives the number of spells which terminated in 1976 analysed by benefit days, sex and sector.

TABLE XVIII
NUMBER OF SICKNESS BENEFIT SPELLS 1971 – 1976

	1971	1972	1973	1974	1975	1976
Spells belonging to –						
Males	6,441	6,527	7,935	7,457	7,263	6,683
Females	1,338	1,265	1,770	1,787	1,654	1,646
Males & Females	7,779	7,792	9,705	9,244	8,917	8,329
% belonging to Sugar Sector	43	43	39	33	33	29

The number of cases which arose in the short-term benefit branch over the period 1970 to 1976 is shown in Fig 4 below.

FIGURE 4
CASES PAID IN SHORT-TERM BENEFITS BRANCH
1970 - 1976



Industrial Benefit Branch

Industrial Death –

The number of industrial deaths which occurred during 1976 was 24. These deaths gave right to 29 benefit payments, 25 of which were pensions and 4 were annuities. There were 18 widow pensions, 3 parent pensions and 4 orphan pensions. The 4 annuities were granted to other dependants who were below the age of 16 years and were wholly or partially maintained by the deceased.

Widow Pensions –

The 18 widows who were awarded these pensions all had in their care children of the deceased. There were 42 children included in these payments. The average age of these children was 5½ years approximately with a range from 0 to 12 years. The average age of the widows, at the time of death of the insured persons was 32 years approximately.

The expected life of these cases was approximately 470 man-years in the case of children and 260 man-years approximately in the case of widows giving an overall life expectancy of 730 man-years. The overall capitalised value was approximately \$342,900 with the amount for children standing at \$128,400 and widows at \$214,500 approximately.

Parent Pensions –

The 3 parent pensions were awarded to mothers of the deceased insured who were permanently incapable of self-support and were wholly or partially maintained by the deceased. These parents were all between the ages 54 and 58, the average age being 56 years approximately.

The total life expectancy of these pensions was 39½ man-years, and the capitalised value \$34,100 approximately.

Orphan Pensions –

Orphan Pensions were granted to 4 children, three of whom were formerly included in a widow pension but, who, due to the death of their mother, became orphans during the year. These children were all paid at a weekly rate of \$7.00 and will continue to receive such payments until attainment of age 16 (age 18 under special circumstances). The capitalised value of these cases was \$12,300 approximately.

Annuities –

There were 2 industrial deaths which gave right to 4 annuity payments during the year. These annuities were granted to a brother and 3 sisters of the two deceased insured persons, all of whom were below the age of 16 years, and were maintained either wholly or partially by the deceased. A Total lump-sum of \$10,000.00 was awarded to this group with the level payments stretched out over a period of 26 man-years.

Overall, the number of periodic payments which arose in 1976 as a result of industrial deaths showed a significant decrease when compared with 1975. The decrease was to the extent of 42%. The number of industrial deaths which gave right to those payments also decreased in 1976 relative to 1975 by about 45%.

The table XIX below shows the movement of Industrial Death Pensions during 1976, and table XX records the number of other Industrial Death Payments granted over the period 1970 – 1976.

TABLE XIX
MOVEMENT OF INDUSTRIAL DEATH PENSIONS
1976

Description (1)	Widows		Parents		Orphans		Total	
	Number (2)	Weekly Amount (3)	Number (4)	Weekly Amount (5)	Number (6)	Weekly Amount (7)	Number (8)	Weekly Amount (9)
Pensions in payment at beginning of year	136	3,119.50	21	231.50	—	—	157	3,351.00
Pensions granted during the year	18	509.00	3	49.50	4	28.00	25	586.50
Pensions terminated during the year by —								
(a) Death	1	(-)21.00	1	(-)7.50	—	—	2	(-)28.50
Pensions altered during the year by								
(a) Death	—	—	—	—	—	—	—	—
(b) Re-marriage	1	(-)13.50	—	—	—	—	1	(-)13.50
(c) Age limit	6	(-)36.00	—	—	—	—	6	(-)36.00
Pensions in payment at end of year	153	3,558.00	23	273.50	4	28.00	180	3,859.50

TABLE XX
OTHER INDUSTRIAL DEATH PAYMENTS GRANTED
1970 — 1976

Year (1)	Number of Deaths (2)	Number of Persons included in Benefit (3)	Capitalised Value (4)
1970	1	5	2,700.00
1971	3	3	6,000.00
1972	2	15	7,200.00
1973	4	14	13,400.00
1974	3	5	11,700.00
1975	7	16	27,700.00
1976	2	4	10,000.00

Of the 136 widow pensions in payment at the beginning of 1976, one hundred and eighteen were to widows who had in their care children of the deceased, 17 were to widows over 45 years old and incapable of work and 1 to a widow who was left pregnant by her late husband. The 21 parent pensions were being paid to 5 fathers and 16 mothers of deceased persons. Two pensions terminated during 1976 and 25 new ones were granted, leaving an active population of 180 as at 31.12.76.

Table XV in the Annex gives the number of Industrial Death Pensions in payment at 31.12.76.

Industrial Disablement Pensions (Permanent)

Forty-five disablement permanent pensions were awarded during 1976. Forty-three of these pensions were awarded to male and 2 to female claimants. The Sugar Industry accounted for 13 or 29% approximately of these cases. The overall percentage disability was 35 approximately, with the Sugar Industry percentage standing at about 30 and Non-Sugar at about 40.

Of the 45 pensions awarded, 28 were formerly paid injury benefit only, immediately before the award of the pension, 14 others were paid Injury Benefit plus Provisional Disablement Benefit before the permanent award, two other cases were awarded the pension directly, i.e. without any appended benefit payments, and one was formerly awarded a lump-sum but the award was subsequently changed to a pension payment.

The distribution of these cases by cause of the disablement shows that 12 were due to amputations of various members of the body, 12 were due to fractures and dislocations, 9 resulted from injuries to the eyes, 5 were due to injuries sustained to other parts of the body, 1 an injury sustained to the head which caused total loss of speech and 6 were of miscellaneous causes.

The distribution of the 1976 cases by degree of disability and sector (sugar, non-sugar) is given in Table XXI below.

**TABLE XXI
DISABLEMENT CASES AWARDED DURING 1976**

Number of Cases				
Percentage Disability (1)	Sugar Sector (2)	Non-Sugar Sector (3)	Total (4)	Weekly Amount (5)
20	5	10	15	90.60
30	4	9	13	115.20
40	2	8	10	129.60
50	1	1	2	36.00
60	1	—	1	16.20
70	—	2	2	46.20
80	—	1	1	21.60
100	—	1	1	21.00
Total	13	32	45	476.40

The total weekly amount of these cases was \$476.40 with the weekly average standing at \$10.59 and the total capitalised value at approximately \$389,597.

The number of pensions which were in payment at 31.12.76 was 418, comprising of 370 males and 48 females. The total weekly value of these cases was \$3,766.34.

The movement of disablement pensions during the year is given in the Table XXII below.

TABLE XXII
MOVEMENT OF DISABLEMENT PENSIONS – 1976

Description (1)	Males (2)	Weekly Amount (3)	Females (4)	Weekly Amount (5)	Males & Females (6)	Weekly Amount (7)
Pensions in payment at the beginning of the year	329	3,053.15	46	245.09	375	3,298.24
Pensions granted during the year	43	466.80	2	9.60	45	476.40
Pensions terminated during the year by (a) Death	2	(-) 8.30	-	-	2	(-) 8.30
Pensions altered during the year	-	-	-	-	-	-
Pensions in payment at the end of the year	370	3,511.65	48	254.69	418	3,766.34

The overall average degree of disability of cases in payment at 31.12.76 was 30%. The average weekly payment was \$9.00 and the capitalised value \$2,964,800 approximately.

Table XVI of the Annex gives a breakdown of the number of cases in payment at 31.12.76 analysed by degree of disability and sector.

Industrial Injury:

The number of Injury Benefit Spells which terminated during 1976 was 7,638. Of this number, 454 were terminated by way of disallowances. The analysis of the disallowances shows that 415 or 91% of the cases had incapacity lasting for less than 3 days, 22 or 5% were cases where the employees were paid full wages during the period of incapacity, 16 other cases were disallowed because the incapacities were not as a result of industrial injuries and 1 was totally disqualified because of late submission.

The 7,184 spells which were paid were to 747 females and 6,437 males. The overall average age of recipients was 33 years with males standing at 32 years and females at 43 years.

The average number of benefit days for which payment was made was 14 approximately or just over 2.3 benefit weeks. Two thousand two hundred and thirty six of the allowed spells arose from the Berbice district and these had an average duration of 12 benefit days approximately. The 122 spells which arose from the Linden area had an average duration of 19 benefit days approximately and the 4,826 spells which arose from the rest of the country had an average of 15 benefit days.

The analysis by sex reveals that the average duration of spells which arose from female claimants was slightly longer than those from males. These averages were 14.2 days and 13.6 days respectively. The duration of spells which arose from males in the sugar sector was shorter than that from males in the non-sugar sector. This however was the reverse in the case of the females. This is shown in the Table XXIII below.

TABLE XXIII
AVERAGE DURATION OF INJURY SPELLS
1976

Sector (1)	Males (2)	Females (3)	Males & Females (4)
Sugar	13.1	14.4	13.3
Non-Sugar	14.9	12.6	14.8
All Sectors	13.6	14.2	13.7

The distribution of the terminated cases by reason for termination shows that 7,153 or 99.6% of the cases terminated with recovery.

The remaining 31 cases were either paid fully for the 26 weeks or were awarded disablement pensions.

The number of allowed cases which arose from the sugar sector was 5,433 or about 76% approximately of total cases. This is shown in the Table XXIV below.

A further examination shows that, with respect to male claimants, about 74% belonged to the sugar industry whereas, in the case of females, the sugar sector was responsible for about 92%.

TABLE XXIV
NUMBER OF INJURY BENEFIT SPELLS BY SEX AND SECTOR

(1)	Sector					
	Sugar (2)	%ge (3)	Non- Sugar (4)	%ge (5)	All Industries (6)	%ge (7)
Males	4,744	73.7	1,693	26.3	6,437	100
Females	689	92.2	58	7.8	747	100
Males & Females	5,433	75.6	1,751	24.4	7,184	100

An examination of the wage-group distribution shows that overall, 67% of the payments were made in wage-group V, 14% in wage-group IV, 15% in wage-group III and 3% and 1% in the wage-groups II & I respectively.

A further examination of this distribution reveals that the sugar sector accounted for 84% of all payments made in the wage-group V, leaving only about 16% of the payments made in that group to the non-sugar sector. It also shows that of all payments made in wage-group I only 34% were cases from the sugar sector whereas 66% were from the non-sugar sector.

The overall pattern showed that the percentage in the sugar sector increased directly with the wage-group whereas in the non-sugar sector, the percentages decreased as the wage bands increased. With respect to the male/female distribution, males were dominant in each wage-group holding a fairly steady percentage of range 75% to 80% in groups I to IV and 96% in group V. The distribution by wage-group is given in the Tables XXV and XXVI below.

TABLE XXV
NUMBER OF INJURY BENEFIT SPELLS PAID BY WAGE-GROUP AND SEX

1976

WAGE GROUP

Sex (1)	I		II		III		IV		V		Total	
	No. (2)	%ge (3)	No. (4)	%ge (5)	No. (6)	%ge (7)	No. (8)	%ge (9)	No. (10)	%ge (11)	Cases (12)	%ge (13)
Males	64	80	204	79	806	76	730	75	4,633	96	6,437	89.6
Females	16	20	55	21	249	24	249	25	178	4	747	10.9
Total	80	100	259	100	1,055	100	979	100	4,811	100	7,184	100

TABLE XXVI
NUMBER OF INJURY BENEFIT SPELLS PAID BY WAGE-GROUP AND SECTOR

1976

WAGE GROUP

Sector (1)	I		II		III		IV		V		Total	
	No. (2)	%ge (3)	No. (4)	%ge (5)	No. (6)	%ge (7)	No. (8)	%ge (9)	No. (10)	%ge (11)	Cases (12)	%ge (13)
Sugar	27	34	101	39	577	55	663	68	4,065	84	5,433	75.6
Non-Sugar	53	66	158	61	478	45	316	32	746	16	1,751	24.4
All Industries	80	100	259	100	1,055	100	979	100	4,881	100	7,184	100

A comparison of the number of cases paid over the period 1970 – 1976 shows that the number of cases which arose in 1976, was the lowest ever experienced in the entire period. It shows a decrease of about 20% when compared with the 1975 figure and 4% when compared with 1970 which incidently was the second lowest in the series. It is of

interest to note also that the percentage belonging to the sugar sector dropped relative to 1974 and 1975, and the average number of benefit days per spell of incapacity increased relative to 1975 but was the same as in 1973 and 1974. See Table XXVII below.

**TABLE XXVII
NUMBER OF INJURY SPELLS**

1970-1976

	1970	1971	1972	1973	1974	1975	1976
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Number of Injury Spells	7,451	11,455	13,694	10,491	11,968	9,012	7,184
2. Percentage belonging to							
(a) Sugar Industry	60	73	80	71	78	79	76
(b) Other Industries	40	27	20	29	22	21	24
3. Average benefit days per Spell	18	18	17	14	14	13	14

TABLE XVII in the Annex gives the number of spells which terminated during 1976, analysed by benefit days, sex, and sector.

Medical Care and Attention –

The services provided by the Scheme with regard to Medical Care include

- i) the cost of medical attention received by persons who suffered from industrial accidents or contracted occupational diseases.
- ii) The reimbursement of wages lost or travelling expenses incurred as a direct result of the medical attention received and
- iii) The payment of subsistence to persons who travelled outside of their districts for the sole purpose of receiving such medical attention.

Apart from these, provision is made for the rehabilitation of industrially injured persons and for the distribution of orthopaedic and prosthetic appliances to deserving cases.

The number of medical care cases which terminated during 1976 was 5,455 of which 5,008 belonged to male and 447 to female claimants. About 80% of these cases arose from the sugar industry.

Disablement Grants –

A disablement grant payment may be made to a person who has been permanently incapacitated as a result of an industrial accident and the degree of disability has been assessed at less than 15%.

The number of such grants paid during 1976 was 145. There were 138 male and 7 female recipients of this benefit. Eighty-one payments were made to workers in the sugar sector and 64 to non-sugar workers.

The average degree of disability of cases which arose during the year was 8% approximately with the average for males standing at 8% and for females at 9% approximately. In the sugar industry this average was 7% and in the non-sugar 8% approximately.

The overall average age of claimants was 36 years with the average for male claimants standing at 36 years and for female claimants, at 50 years approximately.

Only 3 cases had an appended provisional disablement payment. The remaining 142 cases were awarded the grant payment immediately after the cessation of injury benefit payment.

The percentage wage-group distribution of these cases shows that 3% of the payments were made in the wage-group I, 1% in the wage-group II, 14% each in the wage-groups III and IV, and 68% in the wage-group V.

The average value of this payment was \$315.00 approximately.

An examination of the annual number of cases which arose over the period 1971 – 1976 reveals that the 1976 figure was about 42% less than the number which arose in 1975 and about 22% less than that in 1974.

The percentage claimed by the sugar industry during 1976 was less than in any of the other years 1971 – 1975, but was however still more than 50% of the overall total.

The Table below gives the number of disablement grant cases which arose annually over the 1970 – 1976 period analysed by sector (sugar, non-sugar) and average amount of the grant.

TABLE XXVIII
NUMBER OF DISABLEMENT LUMP-SUM PAYMENTS
1970 – 1976

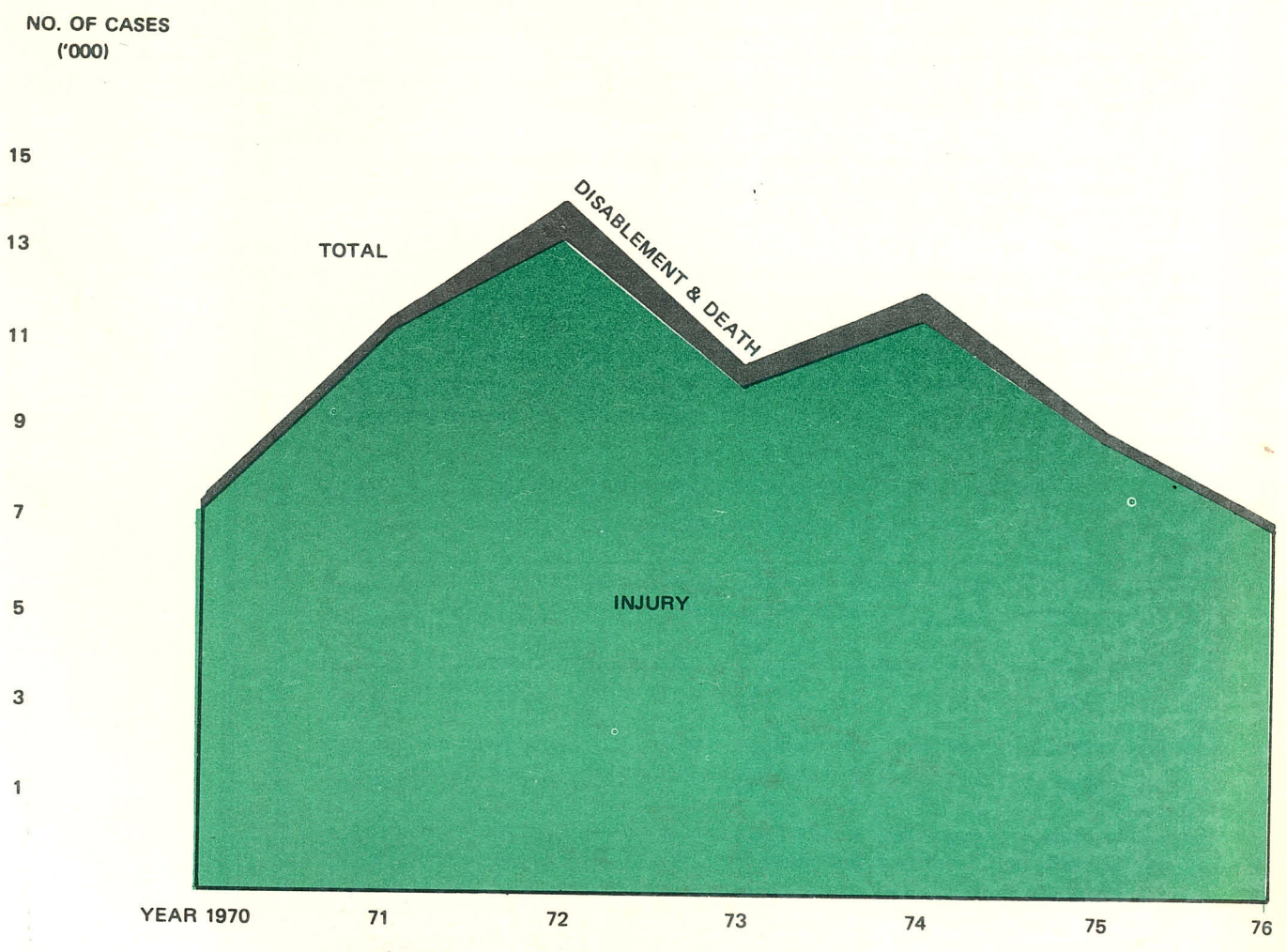
Year (1)	Sugar Sector (2)	Non-Sugar Sector (3)	Total (4)	Average Amount (5)
1970	16	13	29	328.00
1971	161	43	204	323.00
1972	423	69	492	348.00
1973	158	93	251	262.00
1974	114	72	186	270.00
1975	150	102	252	283.00
1976	81	64	145	315.00

As will be noticed from this Table, the average amount of the grant rose gradually over the period 1970 to 1972 where it reached a peak. It then dropped away sharply in 1973 then started its upward movement again. The 1976 average amount was about 11% greater than the 1975 average and about 16% greater than the 1974.

The Table XVIII in the Annex gives the number of 1976 cases analysed by percentage disability, sex and sector.

Figure 5 shows the number of industrial cases paid over the period 1970 – 1976.

FIGURE 5
CASES PAID IN THE INDUSTRIAL BENEFITS BRANCH
1970 - 1976



References to Referees

During 1976, a total of 1,564 cases were referred by the Scheme's Medical Adviser to Referees and Specialists.

There were 1,323 cases which appeared either to be incorrectly diagnosed by registered Medical Practitioners, or where treatments prescribed appeared to be inconsistent with the diagnoses.

The area distribution shows that 1,165 or 88% of these cases arose from Demerara, 58 or 4% arose from the Essequibo district and the remaining 100 or 8% arose from the Berbice district.

The number of cases which were referred to Referees over the period 1972 to 1976 is given below

	1972	1973	1974	1975	1976
Cases referred to Referees	3,071	1,233	1,242	1,413	1,323

The series shows that there was a substantial number of references annually, the average annual number being 1,300 approximately (neglecting 1972 figure). The series actually shows a gradually increasing trend between 1973 and 1975. There was a decrease in 1976 relative to 1975 but that was relatively insignificant.

There were 152 other cases which were also referred to Medical Referees for determination. These were cases where the claimants felt dissatisfied with the manner in which their matters were handled by Medical Practitioners and as a result, filed appeals to the Scheme setting out their dissatisfaction. Those cases were all dealt with during the year. One hundred and seven of them were allowed; the remaining 45 were disallowed.

One hundred and forty-two or 93% of these appeals arose from the Demerara, 8 from the Essequibo and 2 from the Berbice districts.

The number of appeals made over the period 1972 to 1976, together with the numbers allowed and disallowed is given in Table XXIX below.

TABLE XXIX
NUMBER OF APPEALS TO MEDICAL REFEREES
1972 - 1976

DESCRIPTION	1972	1973	1974	1975	1976
Number of appeals filed	1,171	390	379	202	152
Number of appeals disallowed	415	160	140	42	45
Number of appeals allowed	756	230	239	160	107
Percentage allowed	64	59	63	79	70

As will be noticed, the number of appeals decreased steadily over the given period. Between 1973 and 1974, the decrease was to the extent of 3%; between 1974 and 1975, it was 47%; and between 1975 and 1976, 25% approximately. On the other hand, the percentage of genuine appeals made (i.e. appeals allowed) showed an increasing trend between 1973 and 1975 moving from 59% in 1973 to 79% in 1975 then dropping in 1976 to 70% approximately.

On the whole, the percentage of appeals allowed was consistently high.

References to Specialists

A reference to a Specialist may arise if the Scheme's Medical Adviser, or a Referee, is of the opinion that the treatment being administered to a patient is inadequate and a more expert handling of the case is necessary to bring about a speedy recovery or rehabilitation. Eighty-nine cases were referred to Medical Specialists during 1976.

During 1975, only 4 such cases were handled as against 47 in 1974 and 105 in 1973.

Of the 89 cases which arose in 1976, eighty-one or 91% of them were from Demerara, 4 from Essequibo and the remaining 4 from the Berbice District.

Appeals to Medical Boards

Medical Boards were conducted during 1976 to determine 180 cases where the decisions of Medical Referees were held in doubt either by the claimant or the Scheme.

Of the 180 cases dealt with during 1976, ninety-six were allowed, 72 were disallowed and the remaining 12 were either abandoned or put away, no further action being required.

Table XXX below gives the number of cases heard annually by Medical Boards over the period 1972 to 1976, together with the numbers allowed, disallowed, abandoned etc.

TABLE XXX
NUMBER OF CASES HEARD BY MEDICAL BOARDS
1972 - 1976

Description (1)	1972 (2)	1973 (3)	1974 (4)	1975 (5)	1976 (6)
Number of cases Boarded	400	330	253	235	180
Number of cases disallowed	278	179	93	88	72
Number of cases abandoned etc.	42	26	11	20	12
Number of cases allowed	80	125	149	127	96
Percentage of cases allowed	20	38	59	54	53

The Table shows that the number of cases boarded has been decreasing over the period 1972 to 1976. The decrease between 1975 and 1976 was to the extent of 23%. The absolute number of cases disallowed has also decreased over the given period; so also has the number of cases abandoned.

The number of cases allowed increased gradually between 1972 and 1974 then started decreasing. The decrease between 1975 and 1976 was to the extent of 24%. The percentage of claims allowed also followed a similar pattern but at a reduced rate.

Table XIX in the Annex gives the number of cases referred to Medical Referees and Specialists by districts.

Sick Visiting -

The team of sick visitors was strengthened during 1976 by the addition of 3 nurses. They were each assigned districts of their own. One was assigned to the Greater Georgetown district, one to the lower Corentyne district and the other to the Mahaicony district and its environs. The addition of these 3 sick visitors brought the strength of the team during 1976 to 10.

This service which was introduced in 1972 was designed to monitor persons undergoing treatment by Medical Practitioners to ensure that (i) they adhere to the instructions given by the Medical Practitioners and (ii) they in no way, either by design or accident, commit acts which will prolong the incapacity or intensify the seriousness of the case.

The number of visits made by this team during 1976 was 3,277. Of this number, 472 were unsuccessful, i.e. the claimants were not at home at the time of the visit.

As a result of those visits, a total of 534 persons was requested to report to the Scheme's Medical Adviser. These were cases where the nurse/sick visitors held some doubt as to the validity of the case or the consistency of the treatment prescribed.

The areas serviced during 1976 by this team included Georgetown and its environs, the West Bank, West Coast, East Coast and East Bank Demerara, Linden, New Amsterdam and its environs, Upper and Lower Corentyne, West Bank Berbice and East and West Canje, the Mahaica, Mahaicony and Best Hospitals, Georgetown and Berbice Government Hospitals, Estate Dispensaries and Clinics and some private hospitals. The number of visits made to these districts and institutions are detailed in Table XX of the Annex.

At the same time, the Scheme, through its Medical Division continued the treatment of minor cases referred to it by Medical Practitioners or discovered through its own efforts. Sixty-four cases were treated during 1976 all to the satisfaction of the claimants. This service which started in 1974 has so far handled 260 cases.

Training

The Training Division conducted 24 courses during 1976. Two of these were Orientation Courses for new employees and transferees, twelve were for established workers of the Organisation and 9 were for workers in other public and private institutions who dealt with National Insurance matters. There was one other course which was conducted for a representative of the Dominica National Provident Fund. This course lasted for eight weeks and was sponsored by the United Nations. Its main purpose was to acquaint the representative with the general principles and practices of Social Security and also to allow him to have a first-hand look at the operations of the Guyana Scheme.

The total number of persons who attended these courses was 232. Twenty persons were drawn from other public and private institutions and 211 were from the Scheme. The other participant was from the Dominica Provident Fund.

Overall, the Division used 381½ hours in training programmes during 1976. Training was done mainly in Georgetown but there were a few courses which were conducted in the New Amsterdam, Linden and Essequibo Districts.

There were 28 other one-day courses organised by the Training Division for Estate Officials, Trade Unionists, members of Educational Institutions and other workers' Groups. These courses took the form of lectures on various aspects of NIS which were of immediate importance to the particular group. One of these was a seminar for doctors at the New Amsterdam Hospital.

Establishment and Organisation –

There were 422 monthly paid staff on roll as at 31.12.76. This included 8 temporary and 4 part-time members.

Four employees were granted scholarships during the year. Three of them entered the University of Guyana to pursue full-time degree courses and the other entered the Government Technical Institute to pursue a Commercial Course. To date, 17 employees have been granted scholarships to pursue full time studies at institutions of higher learning.

Two new sub-offices were established during the year. One was at Leonora on the West Coast of Demerara and the other at Mahaicony on the East Coast Demerara. The New Amsterdam Local Office, formerly housed at Princess Elizabeth Road, was removed to new premises and had its formal opening in January 1976.

Anniversary

The 7th Anniversary of the Scheme was celebrated during 15th September and 1st October. Activities for the period included one week of indoor sports for employees, participation in self-help work in and around the city, a cultural evening and a one-day cavalcade of sports. The Scheme also made a presentation to the children's ward of the P.H.G. as part of its activities.

Part II

Income and Expenditure

INCOME –

Income received during 1976 amounted to \$28,140,605 approximately. This amount was made up as follows –

(a)	Receipts from the sale of employed-persons stamps	– \$ 20,357,226
(b)	Receipts from the sale of self-employed stamps	– \$ 169,932
(c)	Other contributions	– \$ 1,310,103
(d)	Investment and other income	– \$ 6,303,344

The total income received during 1976 was about 9% higher than that received during 1975. Increases relative to 1975 were experienced in items (a) (b) and (d) above. Item (c) experienced a minimal decrease, the extent of which was approximately 0.5%. The increase experienced in item (a) was about 7%, in item (b) about 2% and in item (d) about 19%.

Receipts over the period 1971 – 1976 are given in the Table below.

TABLE XXXI
TOTAL INCOME BY SOURCE
1971 – 1976

	(1)	1971 (2)	1972 (3)	1973 (4)	1974 (5)	1975 (6)	1976 (7)	
1.	Sale of –							
	(a)	Employed Stamps	13,025,639	13,339,477	14,694,460	16,569,267	19,097,934	20,357,226
	(b)	Self-Employed Stamps	59,672	143,009	157,365	163,697	166,705	169,932
2.	Other Contributions	973,902	1,066,152	1,206,305	1,309,502	1,317,081	1,310,103	
3.	Investment and other Income	1,262,948	2,009,623	2,819,725	3,810,249	5,303,749	6,303,344	
	Total Income	15,322,161	16,558,261	18,877,855	21,852,715	25,885,469	28,140,605	

As will be noticed from an examination of this Table, total income increased over the entire period mentioned. With the exception of item 2, each of the other complementary items followed a similar pattern over the given period. Item 2 increased gradually over the period 1971 – 1975 but then decreased minimally in 1976 relative to 1975.

An examination of the percentage distribution of these items reveals that the receipts from the sale of employed stamps decreased gradually over the entire period, moving from 85% in 1971 to 72% in 1976. Receipts from the sale of self-employed stamps remained constant at 1% over the given period, while other contribution receipts remained constant at 6% over the period 1971 to 1974 then decreased to 5% in 1975 and 1976. The percentages relating to investment income rose consistently during the period under investigation, from 8% in 1971 to 22% in 1976. This percentage distribution is given in Table XXXII below.

TABLE XXXII
PERCENTAGE DISTRIBUTION OF SOURCE OF INCOME

SOURCE OF INCOME (1)	1971 (2)	1972 (3)	1973 (4)	1974 (5)	1975 (6)	1976 (7)
Sale of Employed Stamps	85	81	78	76	74	72
Sale of Self-Employed Stamps	1	1	1	1	1	1
Other Contributions	6	6	6	6	5	5
Investment and other Income	8	12	15	17	20	22
TOTAL INCOME	100	100	100	100	100	100

Expenditure:

Total expenses for the year 1976 amounted to \$6,383,910 approximately. Administrative cost amounted to \$2,888,985 and benefit payments to \$3,494,925.

A comparison with the corresponding 1975 figures shows that total expenses increased by about 11%, Administrative expenses by about 10% and benefit expenses by about 13%.

An examination of the series relating to expenditure over the period 1971 to 1976 reveals that there was an overall increase in total expenses during the stated period. This increase was however not a smooth one. In 1972 the total expense was greater than in both 1973 and 1974. The 1976 amount was however about 1.7 times that of 1971, about 1.2 times that of 1972, about 1.4 times that of 1973 and about 1.2 and 1.1 times the 1974 and 1975 amounts respectively.

Administrative expenses increased absolutely over the given period. The 1976 amount was nearly twice that of 1971 but just about 1.1 times that of the previous year. An examination of the percentages which the annual administrative expenses bore to the total expenses reveals that this percentage rose from 32 in 1972 to about 46 in 1975. The 1976 percentage showed a decrease relative to 1975 but this was not heavy enough to disturb the trend.

Annual benefit expenses showed an overall increase between 1971 and 1976. The trend however was disturbed in 1972 in which year incidentally, the highest amount of benefit payments was made. The annual percentages which these payments bore to total expenses however did not follow a similar pattern. These percentages actually showed an overall decrease experiencing periods of fluctuation during the course.

Table XXXIII below gives the total expenses together with Administrative cost and benefit payments over the period 1971 to 1976.

TABLE XXXIII

Description (1)	1971 (2)	1972 (3)	1973 (4)	1974 (5)	1975 (6)	1976 (7)
Total Expenses	3,664,076	5,227,299	4,688,349	5,145,490	5,716,226	6,383,910
Administrative Expenses	1,553,793	1,679,967	1,997,400	2,244,732	2,630,525	2,888,985
Percentage	42	32	43	44	46	45
Benefit Expenses	2,110,283	3,547,332	2,690,949	2,900,758	3,085,701	3,494,925
Percentage	58	68	57	56	54	55

NATIONAL INSURANCE FUND

The net surplus for 1976 was \$21,756,695 approximately. This when added to the accumulated surpluses for the period 1969 to 1975 brought the National Insurance Fund to \$109,090,230 approximately.

The accumulation of the Fund is given in Table XXXIV below.

TABLE XXXIV
NATIONAL INSURANCE FUND

Year (1)	Annual Surplus (2)	N.I. FUND (Accumulated) (Surpluses) (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*
1974	16,707,225	67,194,291*
1975	20,169,244	87,333,535*
1976	21,756,695	109,090,230

*See Note 1 in Accounts.

As will be noticed from an examination of column 2 of the above table the amount of surplus increased by approximately 8% between 1975 and 1976 as against 21% between 1974 and 1975; 17% between 1973 and 1974 and 25% between 1972 and 1973.

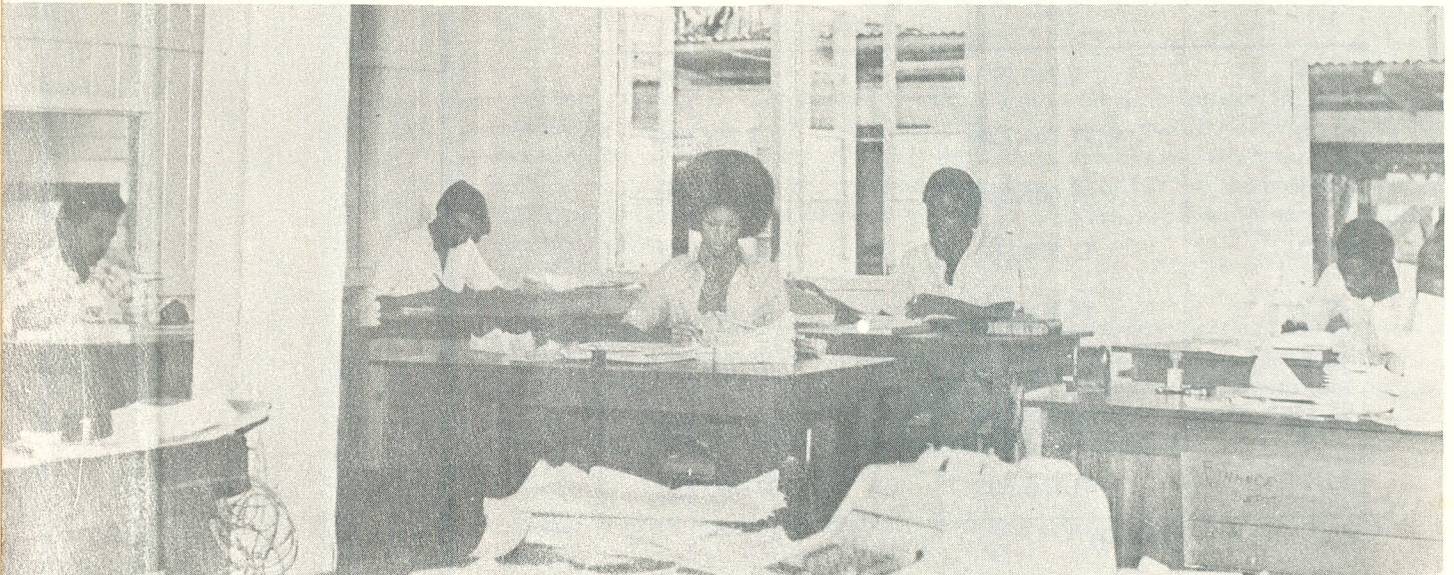
At December 31, 1976, the Fund was made up as follows —

(a)	Fixed Assets valued at	\$	2,656,505
(b)	Long Term investments valued at		91,091,357
(c)	Short Term investments valued at		13,212,679
(d)	Stocks of stationery valued at		62,904
(e)	Cash in hand		259,095
(f)	Cash at Bank		220,781
(g)	Other assets valued at		2,637,772
MINUS	(h) Current Liabilities		1,050,863
	National Insurance Fund		109,090,230

A comparison of the complementary items with those of the previous year reveals that fixed assets increased by about 22%, Long Term investments by about 21%, Short- Term investments by about 80% and Stocks of Stationery by about 66%. There were also massive increases in Cash on Hand and Cash at Bank. The former was about 3 times and the latter about 11 times the corresponding 1975 amounts. Decreases were experienced in the amount of other assets and current liabilities.

Overall, the National Insurance Fund increased by about 25% relative to the 1975 end of year amount. Eighty four percent of the Fund was tied up in long term securities and about 12% in Treasury Bills and Fixed Deposits.

A copy of the Audited Accounts of the National Insurance Board for year ending 31/12/76 is given below.



15th June, 1977

**REPORT OF THE AUDITORS TO THE MEMBERS OF
THE NATIONAL INSURANCE BOARD**

We have examined the annexed accounts which are in agreement with the books of the Board and have obtained all the information and explanations which we have required.

In our opinion these accounts which have been prepared on the historical cost basis of accounting give, on this basis, a true and correct view of the state of affairs of the Board at 31st December, 1976 and of the net income and source and application of its funds for the year ended on that date.

*THOMAS, STOLL, DIAS & CO.
ACCOUNTANTS.*

NATIONAL INSURANCE BOARD

BALANCE SHEET

31ST DECEMBER, 1976

1975

\$		\$	\$
67,164,291	Source of funds		
	Accumulated surplus brought forward		87,333,535
20,169,244	Add:		
	Surplus for year		21,756,695
<u>87,333,535</u>			<u>109,090,230</u>
2,180,410	Represented by:		
	Fixed assets (Note 1)		2,656,505
	Investments	\$	
<u>75,523,205</u>	Government debentures at cost (note 2)	91,073,205	
18,152	Shares — Guyana Printers Ltd. at cost	<u>18,152</u>	
75,541,357			91,091,357
	Current assets		
1,012,101	Treasury bills	6,463,069	
6,337,594	Fixed deposits	<u>6,749,610</u>	
7,349,695		13,212,679	
—	Laminating films	16,500	
30,277	Stock of stationery and stores	35,662	
7,575	Stock of air conditioning parts	10,742	
963,404	Staff advances	\$	
	Sundry debtors	875,507	
5,395	Less:		
	Bad debts provision	<u>5,396</u>	
958,009		870,111	
2,436,942	Accrued income	1,764,175	
2,541	Prepayments	3,486	
20,417	Cash at bank	220,781	
84,165	Cash in hand	259,095	
10,889,621		<u>16,393,231</u>	
	Deduct:		
	Current liabilities		
261,226	Unpaid benefits	5,991	
1,016,627	Sundry creditors	<u>1,044,872</u>	
1,277,853		1,050,863	
<u>9,611,768</u>			<u>15,342,368</u>
<u>87,333,535</u>			<u>109,090,230</u>

General Manager

Finance Officer

**NATIONAL INSURANCE BOARD
REVENUE ACCOUNT
FOR THE YEAR ENDED 31ST DECEMBER, 1976**

1975		\$
	Income	
19,097,934	Sale of stamps — employed	20,357,226
<u>166,705</u>	— self-employed	<u>169,932</u>
19,264,639	Total stamp sales	20,527,158
1,317,081	Other contributions less refunds	1,310,103
5,289,797	Investment income	6,278,577
<u>13,952</u>	Other income	<u>24,767</u>
25,885,469	Total revenue	28,140,605
	Deduct:	
	Expenditure	
<u>2,604,319</u>	Administrative expenses (note 3)	<u>\$ 2,881,000</u>
<u>26,206</u>	Printing N.I.S. stamps	<u>7,985</u>
<u>2,630,525</u>		<u>2,888,985</u>
	Benefit	
714,227	Injury	707,784
259,839	Disablement	263,021
195,589	Death	219,723
661,119	Sickness	783,986
332,917	Maternity	381,032
62,449	Funeral grant	66,558
43,050	Old age grant	59,178
47,889	Invalidity	47,937
4,760	Survivor's grant	13,985
399,863	Old age pension	529,492
<u>—</u>	Defalcations	<u>12,460</u>
2,721,702	Total benefit expenses	3,085,156
	Add:	
<u>363,998</u>	Medical care expenses	<u>409,769</u>
<u>5,716,225</u>		<u>6,383,910</u>
<u>20,169,244</u>	Net surplus carried forward	<u>21,756,695</u>

NATIONAL INSURANCE BOARD
STATEMENT OF SOURCE AND APPLICATION OF FUNDS
FOR THE YEAR ENDED 31ST DECEMBER, 1976

		\$
Source of funds		
Operating surplus for 1976		21,756,695
Adjustment for items not involving the movement of funds:		
Depreciation of fixed assets		83,417
Total generated from operations		<u>21,840,112</u>
Funds from other source:		
Sale of Government debentures		<u>4,050,000</u>
		<u>25,890,112</u>
Application of funds		
Purchase of Government debentures	19,600,000	
Purchase of fixed assets	<u>559,512</u>	
		<u>20,159,512</u>
		<u>5,730,600</u>
Increase/(decrease) in working capital		
Increase in treasury bills and fixed deposits	5,862,984	
Increase in stocks and stores	25,052	
Decrease in debtors	(87,898)	
Decrease in accrued income	(672,767)	
Increase in prepayments	945	
Decrease in creditors	226,990	
Net movement in liquid funds:		
Increase in cash at bank	200,364	
Increase in cash in hand	<u>174,930</u>	
		<u>5,730,600</u>

NATIONAL INSURANCE BOARD ACCOUNTING POLICIES

1. **Valuation of stocks and stores:**

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

2. **Depreciation:**

All assets including buildings are depreciated over their estimated useful lives on a straight line basis.

3. **Inflation accounting:**

These accounts have been prepared on an historical basis. No attempt has been made to adopt 'replacement cost accounting' or 'current cost accounting' procedures which would overcome the distorting effects of inflation.

**NATIONAL INSURANCE BOARD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER, 1976**

1. Fixed assets:

1975		Cost	Accumulated depreciation	Balance
\$		\$	\$	\$
1,909,866	Buildings	2,443,907	129,217	2,314,690
74,548	Furniture, fixtures and fittings	147,133	47,311	99,822
175,489	Office equipment	286,647	95,226	191,421
20,507	Motor vehicles	80,098	29,581	50,517
—	Boat	55	—	55
<u>2,180,410</u>		<u>2,957,840</u>	<u>301,335</u>	<u>2,656,505</u>

N.B: The value of assets in the possession of the Board, which were purchased by the Ministry of Labour & Social Security but not charged to the Board has not been included.

NATIONAL INSURANCE BOARD

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31ST DECEMBER, 1976

Investments	Face Value \$	Book Value \$
7% Guyana debentures — Second Series 1970/80	2,300,000	2,300,000
7% Guyana debentures — Fourth Series 1970/80	2,000,000	2,000,000
7% Guyana debentures — First Series 1971/81	2,000,000	2,000,000
7% Guyana debentures — Second Series 1971/81	2,495,000	2,495,000
7% Guyana debentures — Third Series 1971/81	2,500,000	2,500,000
7% Guyana debentures — Fourth Series 1971/81	3,600,000	3,600,000
7% Guyana debentures — Fifth Series 1971/81	1,500,000	1,500,000
7% Guyana debentures — First Series 1972/82	2,425,000	2,425,000
7% Guyana debentures — Second Series 1972/82	3,100,000	3,100,000
7% Guyana debentures — Third Series 1972/82	3,000,000	3,000,000
7% Guyana debentures — First Series 1973/83	8,000,000	8,000,000
7% Guyana debentures — Second Series 1973/83	2,000,000	2,000,000
7% Guyana debentures — Third Series 1973/83	1,350,000	1,350,000
7% Guyana debentures — Fourth Series 1973/83	2,500,000	2,500,000
7% Guyana debentures — First Series 1974/84	2,800,000	2,800,000
7% Guyana debentures — Fourth Series 1974/84	2,500,000	2,500,000
7% Guyana debentures — Sixth Series 1974/84	2,500,000	2,500,000
7% Guyana debentures — Seventh Series 1974/84	4,000,000	4,000,000
7% Guyana debentures — Eight Series 1974/84	2,500,000	2,500,000
7% Guyana debentures — First Series 1975/85	5,000,000	5,000,000
7% Guyana debentures — Second Series 1975/85	5,000,000	5,000,000
7% Guyana debentures — Third Series 1975/85	4,000,000	4,000,000
7% Guyana debentures — Fourth Series 1975/85	4,000,000	4,000,000
7% Guyana debentures — First Series 1976/86	4,000,000	4,000,000
7% Guyana debentures — Second Series 1976/86	5,000,000	5,000,000
7% Guyana debentures — Third Series 1976/86	5,000,000	5,000,000
7% Guyana debentures — Fourth Series 1976/86	5,000,000	5,000,000
	<u>90,070,000</u>	<u>90,070,000</u>
7½% St. Vincent Statehood Bonds	150,000	146,318
7½% St. Christopher Nevis/ Anguilla Debentures	250,000	242,500
7½% Dominica Government Debentures	100,000	97,243
7½% St. Vincent Development Bond	100,000	100,251
7¾% St. Lucia Debentures	100,000	97,243
7¾% Government of Dominica Debentures	100,000	105,578
8% St. Vincent Development Bond	100,000	106,665
7½% St. Christopher Nevis/Anguilla Bond	100,000	107,407
	<u>1,000,000</u>	<u>1,003,205</u>
Shares in Guyana Printers Limited	18,152	18,152
	<u>91,088,152</u>	<u>91,091,357</u>

NATIONAL INSURANCE BOARD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER, 1976

3. Printing and administration expenses

1975		1976
\$		\$
26,206	N.I.S. — stamps printing	7,984
17,765	Advertising	23,291
8,300	Audit and accounting fees	10,000
54	Bank charges	42
8	Cash shortages	20
2,387	Cleaning	11,477
68,917	Electricity	87,525
1,425	Entertainment allowances	1,242
2,877	Entertainment expenses	8,752
5,189	Insurance premiums	9,457
1,566	Staff insurance	1,507
15,766	International conventions and conferences	—
621	Bad debts	920
9,028	Maintenance — motor vehicles	7,674
4,647	Maintenance — General Manager motor vehicle	1,635
46,243	N.I.S. contributions on behalf of employees	49,074
38,850	Office general expenses and supplies	85,078
11,363	Postages, telegrams and cables	11,516
5,880	Rental of buildings	6,055
(455)	Maintenance — buildings rented	1,423
2,344	Maintenance — Furniture and fittings	2,189
12,844	Maintenance — office equipment	17,837
59,685	Repairs to properties	4,352
81,161	Printed stationery	218,971
1,720	Subscriptions — newspapers and other publications	15,310
1,042	Sundries	4,016
84,412	Telephone	84,191
163,127	Travelling allowance	225,439
25,477	Subsistence allowance	38,221
1,398,772	Salaries	1,445,980
13,396	Wages	15,469
8,959	Acting allowances	12,228
16,316	Overtime pay	49,574
140,000	Payments to Post Master General for administration expenses	70,000
7,826	Uniforms	2,252
16,103	Transportation	13,354
5,929	Rates and Taxes	1,838
483	Reimbursement of tuition fees	27
94,982	Assisted leave passages	94,120
1,038	Cost of living allowances	112
3,690	Local training	2,008
<hr/> 2,405,943	Total carried forward	<hr/> 2,642,160

**NATIONAL INSURANCE BOARD
 NOTES TO THE ACCOUNTS
 FOR THE YEAR ENDED 31ST DECEMBER, 1976**

1975		1976
\$		\$
2,405,943	Total brought forward	2,642,160
58,000	Guyana State Corporation fees	58,000
84,516	Guystac security fees	92,489
4,712	Appeals tribunal	7,110
4,438	Contributions	3,992
72,916	Depreciation	83,417
—	Overseas training	295
—	Guystac sports fees	1,522
<hr/>		<hr/>
2,630,525		2,888,985
<hr/> <hr/>		<hr/> <hr/>

PART III
STATISTICAL ANNEX

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TABLE 1
 NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE
 1976

Code (1)	Industry (2)	Size of Industry											Total (13)			
		1-10 (3)	11-20 (4)	21-30 (5)	31-50 (6)	51-100 (7)	101-150 (8)	151-200 (9)	201-500 (10)	501-1000 (11)	1000+ (12)					
0	Agriculture, Forestry and Fishing															
01a	Sugar	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
01b	Others	36	6	1	-	-	-	-	1	1	-	-	-	-	-	45
1	Mining and Quarrying	6	-	-	-	-	-	-	-	-	-	-	-	-	-	6
2-3	Manufacturing	34	3	-	-	1	-	-	-	-	-	-	-	-	-	38
4	Construction	85	14	3	-	3	-	-	-	-	-	-	-	-	-	105
5	Electricity, Gas, water and Sanitary Services	4	-	1	-	-	-	-	-	-	-	-	-	-	-	5
6	Commerce	15	1	-	1	-	-	-	-	-	-	-	-	-	-	17
7	Transport, Storage and Communication	36	1	1	-	1	-	-	-	-	-	-	-	-	-	39
8	Services	372	7	1	-	-	-	-	-	-	-	-	-	-	-	380
9	Activities not adequately described	17	2	-	-	-	-	-	-	-	-	-	-	-	-	19
	TOTAL	610	34	7	1	5	-	-	1	1	-	-	-	-	1	659

TABLE II
NUMBER OF EMPLOYEES REGISTERED BY AGE, SEX AND MARITAL STATUS
1976

Males							
Age-Group (1)	Married (2)	Single (3)	Widower (4)	Divorced (5)	Separated (6)	Common Law (7)	Total (8)
Below 16	-	991	-	-	-	-	991
16 - 19	47	7,706	-	-	2	15	7,770
20 - 24	305	2,590	-	1	3	24	2,923
25 - 29	257	391	1	3	4	37	693
30 - 34	220	120	1	6	4	19	370
35 - 39	160	110	2	1	7	20	300
40 - 44	141	53	3	3	5	8	213
45 - 49	124	47	5	2	3	5	186
50 - 54	105	32	3	2	2	10	154
55 - 59	57	34	3	6	2	2	104
60 - 64	55	22	4	1	3	6	91
65 & Over	61	33	10	1	3	2	110
N/S	1	5	-	-	-	-	6
Total	1,533	12,134	32	26	38	148	13,911

TABLE II (Cont'd)

Age-Group (1)	Females						Total (8)
	Married (2)	Single (3)	Widow (4)	Divorced (5)	Separated (6)	Common Law (7)	
Below 16	3	151	—	1	—	1	156
16 — 19	56	2,936	—	2	5	18	3,017
20 — 24	316	2,047	8	14	23	33	2,441
25 — 29	346	510	14	15	19	29	933
30 — 34	225	148	20	8	28	19	448
35 — 39	165	107	22	16	16	13	339
40 — 44	109	71	24	8	9	5	226
45 — 49	81	35	16	6	11	6	155
50 — 54	47	32	14	2	5	4	104
55 — 59	28	21	12	4	3	2	70
60 — 64	11	9	12	1	5	—	38
65 & Over	6	12	5	—	1	—	24
N/S	—	1	—	—	—	—	1
Total	1,393	6,080	147	77	125	130	7,952

TABLE III
NUMBER OF EMPLOYEES REGISTERED BY INDUSTRY AND SEX
1976

Industry (1)	Males (2)	Females (3)	Total (4)
Agriculture and Livestock Production	618	178	796
Sugar	1,202	152	1,354
Others	258	29	287
Mining & Quarrying	298	102	400
Manufacturing	3,922	1,781	5,703
Construction	1,453	203	1,656
Electricity, Gas, Water & Sanitary Services	367	58	425
Commerce	1,167	1,151	2,318
Transport, Storage and Communication	619	253	872
Services	4,007	4,045	8,052
All Industries	13,911	7,952	21,863

TABLE IV
NUMBER OF SELF-EMPLOYED REGISTRANTS BY
INDUSTRY AND SEX
1976

Industry (1)	PURE SELF-EMPLOYED			PREVIOUSLY EMPLOYED			Grand Total (8)
	Males (2)	Females (3)	Total (4)	Males (5)	Females (6)	Total (7)	
Agriculture and Livestock	13	1	14	6	—	6	20
Sugar Cane Planting and Harvesting	1	—	1	—	—	—	1
Rice Planting and Harvesting	6	—	6	2	—	2	8
Forestry and Logging	—	—	—	5	—	5	5
Fishing	2	—	2	24	—	24	26
Food Manufacturing	6	—	6	4	1	5	11
Rice Milling	3	—	3	—	—	—	3
Footwear Manufacturing	7	—	7	11	—	11	18
Manufacture of Wood and Cork	4	—	4	2	—	2	6
Manufacture of Furniture	9	3	12	8	1	9	21
Printing and Publishing	2	—	2	—	—	—	2
Leather and Leather Products	—	—	—	1	—	1	1
Metal Industries	1	—	1	1	—	1	2
Electrical Apparatus	3	1	4	3	—	3	7
Transport Equipment	15	—	15	5	—	5	20
Miscellaneous Manufacturing	3	—	3	2	—	2	5
Construction	31	5	36	29	1	30	66
Wholesale and Retail	28	11	39	19	2	21	60
Transport	10	—	10	4	—	4	14
Business Services	37	12	49	32	3	35	84
Community Services	1	—	1	3	2	5	6
Recreation Services	1	—	1	—	—	—	1
Personal Services	21	13	34	12	5	17	51
TOTAL	204	46	250	173	15	188	438

TABLE V
NUMBER OF SELF-EMPLOYED PERSONS REGISTERED DURING 1976

Age (1)	MALE						FEMALE				
	Married (2)	Single (3)	Widower (4)	Divorced (5)	Separated (6)	Total (7)	Married (8)	Single (9)	Widow (10)	Divorced (11)	Total (12)
16 – 20	–	11	–	–	–	11	–	1	–	–	1
21 – 25	8	10	–	–	–	18	1	4	–	–	5
26 – 30	13	6	–	–	–	19	1	–	2	–	3
31 – 35	18	4	1	–	–	23	6	–	–	–	6
36 – 40	23	3	–	–	1	27	6	–	1	2	9
41 – 45	24	4	1	1	–	30	4	–	2	–	6
46 – 50	18	6	–	–	–	24	4	2	2	–	8
51 – 55	18	2	–	–	2	22	3	1	1	–	5
56 – 60	8	3	1	–	–	12	1	1	–	–	2
61 – 65	15	1	2	–	–	18	1	–	–	–	1
TOTAL	145	50	5	1	3	204	27	9	8	2	46

TABLE VI
NUMBER OF ACTIVE VOLUNTARY CONTRIBUTORS
BY AGE AND SEX 1976

Age (1)	Male (2)	Female (3)	Total (4)
56	1	—	1
60	4	4	8
61	17	9	26
62	—	2	2
64	1	1	2
65	1	—	1
N/S	1	—	1
Total	25	16	41

TABLE VII
NUMBER OF ACTIVE VOLUNTARY CONTRIBUTORS
BY WAGE-GROUP AND SEX
1976

Wage-Group (1)	Male (2)	Female (3)	Total (4)
I	3	5	8
II	3	4	7
III	1	4	5
IV	5	—	5
V	13	3	16
Total	25	16	41

TABLE VIII
OLD AGE PENSIONS IN PAYMENT AS AT 31.12.76

Age (1)	Employed		Self-Employed		Employed and Self-Employed;	Amount (7)
	Males (2)	Females (3)	Males (4)	Females (5)	Males & Females (6)	
						\$
65	534	60	19	3	616	16,623.70
66	145	17	—	—	162	3,597.30
67	39	6	2	—	47	1,032.30
68	10	4	—	—	14	242.00
Total	728	87	21	3	839	21,495.30

TABLE IX
INVALIDITY PENSIONS IN PAYMENT AS AT 31.12.76

Age (T.O.A) (1)	Male (2)	Female (3)	Forth- nightly Amount (4)
57	1	—	16.00
60	5	—	135.50
61	2	—	48.00
62	8	—	230.90
63	4	1	126.20
64	5	—	109.70
TOTAL	25	1	666.30

TABLE X
INVALIDITY GRANT PAYMENTS
1976

Age-Group (1)	Employed		Self Employed	Total (5)
	Males (2)	Females (3)	Males (4)	
31 - 35	3	—	—	3
36 - 40	—	1	—	1
41 - 45	3	1	1	5
46 - 50	8	4	—	12
51 - 55	14	1	—	15
56 - 60	13	2	—	15
61 - 64	3	—	2	5
TOTAL	44	9	3	56

TABLE XI
OLD AGE GRANT PAYMENTS
1976

Age (1)	Employed		Self Employed	Total (5)
	Males (2)	Females (3)	Males (4)	
65	116	15	1	132
66	3	—	—	3
67	1	—	—	1
69	1	—	—	1
71	1	—	—	1
TOTAL	122	15	1	138

TABLE XII
NUMBER OF FUNERAL BENEFIT PAYMENTS BY AGE, SEX AND
INSURANCE STATUS OF DECEASED
1976

Age-Group (1)	Employed				Self-Employed				Total (10)
	Male		Female		Male		Female		
	Directly Insured (2)	Spouse Insured (3)	Directly Insured (4)	Spouse Insured (5)	Directly Insured (6)	Spouse Insured (7)	Directly Insured (8)	Spouse Insured (9)	
Below 20	5	—	—	—	—	—	—	—	5
20 — 24	24	1	6	—	1	—	—	—	32
25 — 29	25	—	5	3	—	—	—	—	33
30 — 34	30	1	2	5	—	—	—	—	38
35 — 39	29	3	6	5	1	—	—	—	44
40 — 44	42	2	4	8	1	—	—	—	57
45 — 49	55	3	4	3	1	—	—	—	66
50 — 54	79	5	7	7	—	—	—	—	98
55 — 59	66	2	9	4	1	—	—	—	82
60 — 64	82	7	8	5	2	—	—	—	104
65 +	40	4	5	5	—	—	—	—	54
TOTAL	477	28	56	45	7	—	—	—	613

TABLE XIII
NUMBER OF MATERNITY CASES PAID BY AGE AND EMPLOYMENT
STATUS OF RECIPIENT
1976

Age Group (1)	Employed		Self-Employed		Employed and Self-Employed	
	Number (2)	Benefit Days (3)	Number (4)	Benefit Days (5)	Number (6)	Benefit Days (7)
Below 20	34	1,957	—	—	34	1,957
20 — 24	434	24,601	—	—	434	24,601
25 — 29	582	31,553	2	139	584	31,692
30 — 34	245	13,126	—	—	245	13,126
35 — 39	107	6,295	—	—	107	6,295
40 — 44	43	2,314	—	—	43	2,314
45 — 49	12	732	—	—	12	732
50 — 54	1	48	—	—	1	48
TOTAL	1,458	80,626	2	139	1,460	80,765

TABLE XIV
 NUMBER OF SICKNESS SPELLS BY SEX, SECTOR AND BENEFIT DAYS

Benefit Days (1)	SUGAR SECTOR			NON-SUGAR SECTOR			Grand Total (8)
	Males (2)	Females (3)	Total (4)	Males (5)	Females (6)	Total (7)	
1	99	10	109	565	164	729	838
2	164	23	187	927	233	1,160	1,347
3	432	41	473	744	279	1,023	1,496
4	122	16	138	172	54	226	364
5	102	10	112	166	48	214	326
6	100	17	117	218	67	285	402
7	70	11	81	95	28	123	204
8	75	12	87	226	58	284	371
9	177	24	201	504	153	657	858
10	51	8	59	54	21	75	134
11	12	6	18	38	16	54	72
12	34	5	39	42	27	69	108
13	25	5	30	31	7	38	68
14	23	3	26	54	22	76	102
15	55	6	61	89	26	115	176
16	15	2	17	21	11	32	49
17	16	1	17	25	4	29	46
18	16	—	16	28	8	36	52

19-24	121	11	132	296	73	369	501
25-30	41	2	43	107	22	129	172
31-36	37	5	42	79	19	98	140
37-42	16	2	18	49	16	65	83
43-48	20	7	27	52	17	69	96
49-54	15	1	16	25	3	28	44
55-60	17	-	17	16	7	23	40
61-66	10	1	11	17	4	21	32
67-72	8	-	8	15	6	21	29
73-78	2	1	3	20	3	23	26
79-84	7	2	9	11	1	12	21
85-90	2	-	2	5	2	7	9
91-96	4	1	5	1	3	4	9
97-102	4	-	4	4	3	7	11
103-108	3	-	3	10	-	10	13
109-114	1	-	1	9	-	9	10
115-120	-	-	-	3	-	3	3
121-126	1	-	1	8	-	8	9
127-132	1	-	1	4	-	4	5
133-138	2	-	2	2	-	2	4
139-144	-	-	-	2	1	3	3
145-150	3	1	4	2	1	3	7
151-156	13	1	14	31	4	35	49
TOTAL	1,916	235	2,151	4,767	1,411	6,178	8,329

TABLE XV
NUMBER OF INDUSTRIAL DEATH PENSIONS IN
PAYMENT AS AT 31.12.76

Cause of Death (1)	Number of Deaths (2)	Number of Pensions			Amount (6)
		Widow (3)	Parent (4)	Orphan (5)	
Contusions and Abrasions	1	1	—	—	33.00
Burns and Scalds	4	3	1	—	78.50
Concussions	52	43	9	—	1,187.50
Cuts and Lacerations	5	5	—	—	110.00
Punctured Wounds	6	4	2	—	118.00
Amputations	2	2	—	—	44.50
Fractures	31	30	1	—	707.50
Asphyxiation	11	11	—	—	248.50
Drowning	40	32	8	—	777.00
Other Injuries	24	22	2	—	527.00
Other	1	—	—	4	28.00
TOTAL	177	153	23	4	3,859.50

TABLE XVI
DISABLEMENT PENSIONS IN PAYMENT AS AT 31.12.76

Percentage Disability (1)	Sugar		Non-Sugar		Grand Total	
	Number of Cases (2)	Weekly Amount (3)	Number of Cases (4)	Weekly Amount (5)	Number of Cases (6)	Weekly Amount (7)
20	90	\$ 462.52	80	\$ 459.11	170	\$ 921.63
30	67	528.65	71	605.65	138	1,134.30
40	15	190.80	35	381.22	50	572.02
50	4	65.10	15	168.19	19	233.29
60	6	102.60	4	54.00	10	156.60
70	—	—	15	304.50	15	304.50
80	—	—	7	148.80	7	148.80
90	1	35.10	1	35.10	2	70.20
100	3	99.00	4	126.00	7	225.00
TOTAL	186	1,483.77	232	2,282.57	418	3,766.34

TABLE XVII
NUMBER OF INJURY SPELLS BY SEX, SECTOR AND BENEFIT DAYS
1976

Duration (Benefit Days) (1)	Sugar			Non-Sugar			All Industries		
	Males (2)	Females (3)	Total (4)	Males (5)	Females (6)	Total (7)	Males (8)	Females (9)	Total (10)
1	7	1	8	7	—	7	14	1	15
2	11	2	13	10	—	10	21	2	23
3	93	9	102	61	4	65	154	13	167
4	209	34	243	156	7	163	365	41	406
5	400	41	441	181	6	187	581	47	628
6	715	91	806	305	14	319	1,020	105	1,125
7	467	63	530	65	1	66	532	64	596
8	317	44	361	60	—	60	377	44	421
9	267	36	303	65	4	69	332	40	372
10	213	47	260	40	2	42	253	49	302
11	255	35	290	94	1	95	349	36	385
12	308	44	352	161	3	164	469	47	516
13	208	30	238	33	—	33	241	30	271
14	164	21	185	19	3	22	183	24	207
15	103	20	123	16	—	16	119	20	139
16	125	19	144	16	1	17	141	20	161
17	112	21	133	21	—	21	133	21	154
18	97	16	113	43	1	44	140	17	157
19-24	273	45	318	111	3	114	384	48	432
25-30	126	21	147	43	2	45	169	23	192
31-36	60	9	69	49	2	51	109	11	120
37-42	32	8	40	31	1	32	63	9	72
43-48	39	8	47	21	1	22	60	9	69
49-54	25	2	27	14	—	14	39	2	41
55-60	25	4	29	15	1	16	40	5	45
61-66	14	2	16	8	—	8	22	2	24
67-72	14	1	15	8	1	9	22	2	24
73-78	13	1	14	2	—	2	15	1	16
79-84	9	4	13	3	—	3	12	4	16
85-90	5	—	5	2	—	2	7	—	7
91-96	3	2	5	3	—	3	6	2	8
97-102	3	1	4	2	—	2	5	1	6
103-108	6	2	8	4	—	4	10	2	12
109-114	3	—	3	5	—	5	8	—	8
115-120	5	1	6	2	—	2	7	1	8
121-126	1	1	2	4	—	4	5	1	6
127-132	2	—	2	3	—	3	5	—	5
133-138	2	1	3	2	—	2	4	1	5
139-144	1	—	1	1	—	1	2	—	2
145-150	3	1	4	1	—	1	4	1	5
151-156	9	1	10	6	—	6	15	1	16
TOTAL	4,744	689	5,433	1,693	58	1,751	6,437	747	7,184

TABLE XVIII
NUMBER OF DISABLEMENT GRANT PAYMENTS BY
PERCENTAGE DISABILITY, SEX AND SECTOR
1976

Percentage Disability (1)	Sugar			Non-sugar	
	Males (2)	Females (3)	Total (4)	Males (5)	Grand Total (6)
1	—	—	—	—	—
2	1	—	1	1	2
3	4	—	4	5	9
4	—	—	—	2	2
5	39	2	41	12	53
6	2	—	2	3	5
7	1	—	1	5	6
8	4	—	4	7	11
9	2	—	2	2	4
10	15	4	19	12	31
11	—	—	—	—	—
12	1	—	1	—	1
13	1	—	1	—	1
14	4	1	5	15	20
TOTAL	74	7	81	64	145

TABLE XIX
CASES REFERRED TO MEDICAL REFEREES AND SPECIALISTS
1976

District (1)	Cases			
	Referred to Specialists (2)	Referred to Referees (3)	Appeals to Referees (4)	Appeals Allowed (5)
East Coast Demerara	28	410	42	27
East Bank Demerara	10	166	25	17
West Bank Demerara	8	206	30	24
West Coast Demerara	12	295	37	24
Georgetown	21	82	7	7
Linden	2	6	1	1
Essequibo	2	55	8	5
West Coast Berbice	1	18	1	1
West Bank Berbice	—	3	—	—
New Amsterdam, Canje) East Bank Berbice) Corentyne)	3	79	1	1
Bartica) Matthews Ridge)	2	3	—	—
All Districts	89	1,323	152	107

TABLE XX
NUMBER OF VISITS MADE BY SICK VISITING TEAM
1976

District (1)	Number of Visits Made (2)	Number of Successful Visits (3)	Number of persons Requested to Report to Medical Adviser (4)
West Bank Demerara	16	12	8
West Coast Demerara	247	102	84
East Coast Demerara	630	480	108
East Bank Demerara	201	188	35
Georgetown and Environs	171	144	95
Linden	193	165	135
Estate Dispensaries and Clinics	59	59	—
Georgetown Hospital	135	105	30
Private Hospitals	135	135	—
Best Hospital	33	33	—
Mahaica Hospital	12	12	—
Mahaicony Hospital	18	18	—
New Amsterdam Hospital	58	58	—
West Bank Berbice, New Amsterdam and West Canje	362	350	10
East Canje and Lower Corentyne	140	120	8
Upper Corentyne	867	824	21
All Districts	3,277	2,805	534

**NATIONAL INSURANCE SCHEME
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