

NB

**NATIONAL INSURANCE
BOARD - GUYANA**



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1977

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**NATIONAL INSURANCE
BOARD – GUYANA**

**IN ACCORDANCE WITH SECTION 36 1(a) CHAPTER 36:01 OF LAWS OF GUYANA
UNDER THE AUSPICES OF THE CDE. MINISTER OF LABOUR**



CDE. L. F. S. BURNHAM, O.E., S.C. — President, Guyana State Corporation



CDE. HAMILTON GREEN — Minister of Labour, Health and Housing

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LETTER OF TRANSMITTAL

Dear Comrade President,

With a feeling of full satisfaction, I submit to you the **Annual Report of the Board of Directors of the National Insurance Scheme for the year ended December 31, 1977.**

2. Total income for the year was \$31.9 million, an increase over 1976 by approximately \$3.8 million. Expenses incurred totalled \$8.1 million, an increase of \$1.7 million over 1976. Of this amount, payment of benefits to contributors accounted for \$4.6 million and administrative expenses \$3.5 million. Net addition to the Scheme was therefore \$23.8 million – \$2 million more than 1976, hence the accumulated fund has risen from \$109 million at 1st January, 1977, to \$132.9 million at 31st December.

3. Despite increases in the minimum wages and the consequential changes in the other salaries, your Directors were able to reduce Administrative costs to total expenditure, by 1% over 1976 and 2% over 1975.

4. During the year there were two notable decisions. On August 1, 1977, the pensionable age was reduced from 65 years to 60 years, and as a result it was necessary to increase contribution rates by 1.4% as they relate to employed, self-employed and voluntary contributions, so as to cover the extra cost. Contribution conditions relating to maternity benefits were improved to the advantage of the contributors and although increased benefits flowed, this was achieved at no expense to the contributors.

5. The final figures however revealed that Pension Benefit Payments have more than doubled the 1976 level; added to a marked increase in sickness and maternity benefits, the expenditure on Benefits has increased over the year 1976 "pay-out" by some 27%.

Your Directors are therefore satisfied that the Scheme is achieving its twin objectives:-

- i) It is maintaining, at a reasonable level, the income of contributors who, for any reason which meets with the terms of the Scheme, suffer a loss of earning through illness, industrial injury or old age; and
- ii) By earning good returns from its investment in State Securities, which are channelled into programmes for National Economic Development and Reconstruction, it is able to maintain the actuarial equilibrium between Benefit payments and Contribution income.

6. So as to enable the scheme to operate administratively in an effective manner, your Directors completely restructured the management relationships in the Corporation and in so doing, embarked upon a system of management succession. Two Management Trainees were recruited in June, 1977. In addition, we introduced an Industrial Safety Division to monitor safety measures and provisions in all enterprises where workers are exposed unduly to industrial hazards. This became necessary because we detected a minor 'run' on industrial injury benefits, which we attributed to the possibility that certain outfits were relaxing on industrial safety, with the advent of the National Insurance Scheme which became responsible for the caring of persons who incurred serious injury from industrial accidents.

I am satisfied that the Scheme will continue to do well. I have had every reason to feel that in the existing staff, I have involved a team whose dedication to the high ideals of Public Service, whose knowledge of the intricate functions of the Scheme and whose constant devotion to duty are difficult to match.

Yours co-operatively,

D. I. Yankana,
Executive Chairman,
Public Utilities & Services,
Guyana State Corporation.

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INTRODUCTION

The Ninth Annual Report of the National Insurance Board – Guyana is presented hereunder in accordance with Section 36, 1(a) of the National Insurance and Social Security Act No. 36:01.

This report seeks to summarise the major activities of the Board during the year 1977 and also to draw attention to trends which are developing in this area of Social Security.

As a matter of **convenience** this report is written in three (3) parts. The first part summarises the activities 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 in the analysis of Part I.

Part I

CHANGES IN 1977

Changes were experienced in two benefit branches during the year.

They were:-

- (a) Long Term Benefit Branch, and
- (b) Short Term Benefit Branch.

In (a) above, the retirement age was changed from 65 to 60 years as from August 1, 1977. This change resulted in the award of contributions to persons between the ages 45-60 years who stood to lose their pension rights as a direct result of the shortening of their contribution life by 5 years. Awards were limited to the maximum of 250.

In the case of those persons who qualified for a lump-sum payment, irrespective of the award of contributions, the awards were still made so as to boost the amount of the lump-sum payouts, and to make them no worse off than they would have been had the change not been made.

The effect of the change in the retirement age on Invalidity Benefit was the delimiting of the Invalidity Pensioners' population to the age group 55-60 years, and the population of lump-sum recipients to the age group 16-60 years.

In the Short-Term Benefit Branch, the qualifying conditions for the receipt of Maternity Benefit were modified contribution-wise in an effort to expose more working women to this Benefit. The change became effective from March 16, 1977.

The original qualifying conditions stipulated that:-

- i) the contributor should have paid at least 50 contributions since entry into insurance, and
- ii) in the 30 weeks immediately preceding the week identified as the sixth week before the week of expected confinement, the person should have contributed for at least 20 weeks.

The modifications were –

In (i) 50 was changed to 15, and

In (ii) the numbers '26' and '7' were substituted for '30' and '20' respectively.

The change in (a) was brought about as a result of representations made by unions and other workers' representatives to the government to bring the National Insurance retirement age more in line with the retirement ages which obtain generally both in Public and Private Sectors. These are 55 and 60 years respectively.

The Change in (b) stemmed from the peculiarity of employment which obtains in certain of our industries. It is the practice in these industries to lay-off pregnant women just a few weeks after confirmation of pregnancy, thus reducing their chances of qualifying for the benefit.

FINANCING

As a direct result of the change in the retirement age, the percentage of the insurable wages or income allocated to the pensions' branch was increased by 1.4%. This caused an overall increase in the percentage of the insurable wages or income collected by the Scheme.

The employed, self-employed and voluntary contributors were all affected by this change. These new rates are 8.9% for the employed, 7.4% for the self-employed and 5.4% for the voluntary contributor.

OTHER CHANGES

A new dimension was added in the area of preventative measures by the creation of the post of Safety Officer. This officer is charged with the responsibility of visiting, observing and recommending corrective measures in an effort to reduce accidents and other wastage in all industries. His duties therefore are similar to the Factories Officer but with a wider area of inspection.

REGISTRATION

NEW EMPLOYERS

Coverage was extended during 1977 to 527 new employers. These included 129 employers of domestics. Overall, there were 224 employers who had just one employee each, and an additional 271 who had on the average 4 employees. The remaining 32 employers had eleven or more employees each.

The analysis of these new employers, industry-wise, reveals that about 9% joined the Agriculture, Forestry and Fishing Sector, 18% joined the Manufacturing Sector and about 13% joined the Construction Sector. Gas Distribution accounted for about 1%, Commerce for about 9%, Transport and Storage 8% and Services in general for 42%.

The advent of these new employers gave rise to approximately 2,000 new jobs or just about 10% of the total number of employees registered during 1977.

A comparison of the 1977 Industrial Distribution with that of 1976 reveals that there were major differences in the number of employers entering four industries. In the Manufacturing Sector, the number of employers increased in 1977 to about 2.6 times that of 1976, whilst in the Construction Sector the number dropped by about 36%. There was an increase in the number of employers entering the Commerce Sector and that was to the extent of 2.7 times that of 1976. In the Services Sector the number of employers dropped from about 58% in 1976 to about 42% in 1977.

Overall, the number of new employers entering the Scheme during 1977 showed a 20% drop relative to those entering in 1976.

There were 4 employers who ceased business operations during 1977 and these brought the total number of exists since the introduction of the Scheme, to 193 and the total number of active employers covered by the Scheme to 10,975.

Table I below shows the number of employers entering the Scheme together with the number leaving and the accumulated number covered for the period 1969-1977.

Table I
NUMBER OF EMPLOYERS COVERED BY N.I.S.
1969-1977

Description (1)	1969-1973 (2)	1974 (3)	1975 (4)	1976 (5)	1977 (6)
Annual Registration	8,741	574	667	659	527
Number of Exits	Na	163**	11	15	4
Number covered by N.I.S.	8,741*	9,152	9,808	10,452	10,975

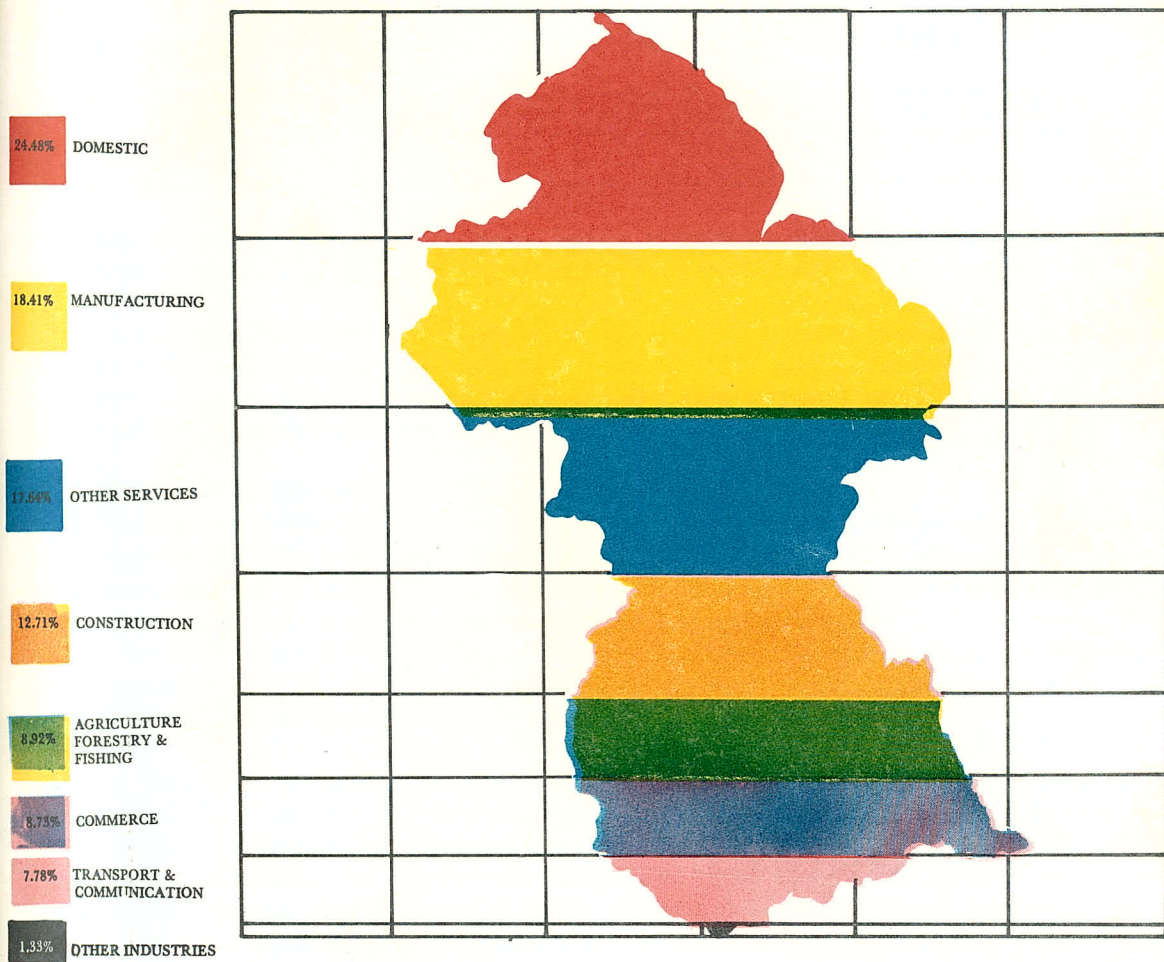
*Includes exits.

**Includes exits for period 1969 - 1974.

It must be pointed out at this stage that the number of exits as recorded in row 2 of Table I relates to those employers who have notified the Scheme of the cessation of their businesses. There are employers, mostly employers of domestics and similar labour, who have left the Scheme during the period under investigation but who have not notified the Scheme of such doings. To that extent, the figures given in row 3 are inflated. This extent is not as yet known but an exercise is afoot to have it ascertained.

Table 'A' in the Annex gives the number of employers registered during 1977 analysed by industry and size while Figure 1 shows this distribution diagrammatically.

Figure I
INDUSTRIAL DISTRIBUTION – EMPLOYERS REGISTERED
1977



NEW EMPLOYEES

Employees who registered with the Scheme for the first time during 1977 numbered 20,731. Of these, 12,955 were the male registrants and 7,776 the female.

As regards the male entrants, 1,649 or 12.7% were married, 11,099 or 85.7% were single and the remaining 207 or 1.6% were distributed among widowers, divorcees, separated and common-laws.

Female entrants were distributed in the following manner: 1,642 or 21.1% were married, 5,649 or 72.7% were single and the remaining 485 or 6.2% were the widows, divorcees, common-laws and separated.

AVERAGE AGE

The average age of entrants in 1977 was approximately 23 years overall with males standing at 22 years and females at 25 years approximately. A further analysis reveals that in the case of males the average age of married persons was about 38 years and single persons 19 years. Corresponding ages for females were 32 and 22 years approximately.

The average age of employees entering the Scheme annually is given below.

	1969	1970	1971	1972	1973	1974	1975	1976	1977
Average age	34	32	32	27	25	24	23	23	23

As will be noticed the overall average age of entry into the Scheme held steady over the last 3 years after it had undergone a steady decline over the period 1969 to 1974.

A comparison of the 1976 entrants with those of 1977 shows that in all categories mentioned earlier the average ages were approximately the same. There was a slight increase of approximately 1 year in female entrants and this was as a result of slightly older unmarried females entering during 1977.

DISTRIBUTION OF EMPLOYEES-INDUSTRY-WISE

The industrial distribution of these new employees shows that 3,846 or about 18.5% joined the Agriculture, Forestry and Fishing Sectors, 470 persons were absorbed in Diamond and Bauxite Mining and Quarrying Sectors and a further 5,074 persons secured employment in the Manufacturing Sector. Construction Sector absorbed 1,051 persons, Government Services Sector 4,030 persons and Other Services including Domestic 3,388 persons. The remaining 2,872 persons were distributed among the Other Sectors with the Retail and Wholesale Trade Sector absorbing 1,546 or 53.8% of that number.

In the Government Services Sector, female entrants were about 1.3 times heavier than males and this was also the pattern in the Banking Sector where the weight was about 1.6. In the two known female dominated sectors, i.e., Manufacture of footwear and Personal Service Sectors, the female entrants outweighed the males by 3.3 and 6.0 times respectively. In the Manufacture of Food, Printing and Wholesale and Retail Sectors, the male to female ratios were approximately the same. In all other Sectors the male dominated the female entrants.

TOTAL EMPLOYEES COVERED

The registration of the 20,731 employees during 1977 brought the number of persons who were registered with the Scheme since its inception to 274,157 and this was made up of 202,162 males and 71,995 females.

The number of recorded exits from the employed population during the year totalled 3,694 of which 624 were the reported deaths, 201 were reported to have moved to self-

employment and a further 2,773 moved out of the active population due to Old-Age and Invalidity. In addition, 96 persons moved to the Voluntary Contributor's Population. The results of these movements were: (i) a deflation of the accumulated registered population to 264,029, and (ii) an increase in the accumulated number of recorded exits to 10,128.

The Table below gives the number of persons registered annually over the period 1969-1977.

Table II
NUMBER OF EMPLOYEES REGISTERED ANNUALLY
1969-1977

Description (1)	1969 (2)	1970 (3)	1971 (4)	1972 (5)	1973 (6)	1974 (7)	1975 (8)	1976 (9)	1977 (10)
Males	71,097	37,845	17,440	12,025	12,617	12,245	12,027	13,911	12,955
Females	19,351	9,851	5,235	5,073	5,336	5,605	5,816	7,952	7,776
Males & Females	90,448	47,696	22,675	17,098	17,953	17,850	17,843	21,863	20,731

A comparison of the total 1977 entrants with those of 1976 reveals that there was a decrease in 1977 of about 5%. The decrease in males was to the extent of 7% and that of females 2%. The overall decrease was due mainly to a decrease in the registration of males.

The annual number of female entrants, which took a significant upward swing in 1976, actually maintained its course only decreasing minimally, i.e., by about 200 persons in 1977 relative to the previous year.

As was the case in 1976, the majority of these new employees i.e., about 90%, were absorbed by existing industries as replacements and additions to staff.

SELF-EMPLOYED REGISTRANTS

There were 352 persons who registered as self-employed during 1977. Of this number, 307 or 87% were males and 45 were females. Persons who were previously employed, but who during the year switched to self-employment totalled 201. The remaining 151 persons were the pure self-employed registrants.

Among those persons who moved from employment to self-employment, 29 or 14% went into the Construction field and a further 24 or 12% went into Wholesale and Retail Trading. Agriculture, Furniture Manufacturing and Transport Services accounted for 8% each.

The three other industries which claimed a significant number of persons were Fishing, which accounted for about 7%, Manufacture of Transport equipment (repair of transport equipment), accounting for another 7% and Business Services, i.e., Legal, Medical and similar professional services, which accounted for 6%.

As regards the pure self-employed registrants, the industry pattern was similar to that of the previously employed.

The average age of the new self-employed registrants was 39 years approximately with males standing at 39 years and females at 40 years approximately. Persons who left employment and joined the self-employed population were on the average about 2 years younger than the pure self-employed. The average age at entry of the latter group was 40 years approximately.

The analysis by marital status shows that unlike the employed population, 70% of the male registrants were married as against 26% single. 53% of the female registrants were married and 24% were single.

Table III
NUMBER OF SELF-EMPLOYED REGISTRANTS
1971-1977

Description (1)	1971 (2)	1972 (3)	1973 (4)	1974 (5)	1975 (6)	1976 (7)	1977 (8)
Males	2,478	1,166	270	381	347	377	307
Females	548	273	65	65	79	61	45
Males & Females	3,026	1,439	335	446	426	438	352

During 1977, there were 44 persons who left the self-employed population. 5 persons were reported to have died, 38 joined the population of old-age benefit recipients and 1 became an invalid. There was no recorded movement from self-employment to employment. The population of active self-employed persons stood therefore at 5,700 approximately as at December 31, 1977.

Table 'B' in the Annex gives the 1977 registrants analysed by Industry and Sex, and Table 'C' gives the analysis by Age-Group, Sex and Marital Status.

VOLUNTARY CONTRIBUTORS

The number of persons who left active service and were granted permission to become Voluntary Contributors to the Scheme during 1977 was 96. This number when added to the cumulated population as at 31.12.76 brought the total number of certificates granted to 689 as at 31.12.77.

The number of persons who left this population during 1977 was 553. These exits were due firstly, to persons opting to the old-age pensioners' population as a result of the reduction of the pensionable age and secondly, to the non-payment of contributions for previous years. The cumulated number of exits as at 31.12.77 was 641.

At the end of 1977, there were only 48 persons left in this population, of whom only 12 paid contributions. The distribution by wage-group shows that 9 persons paid in the wage-group V, 2 in the wage-group III and 1 in wage-group I.

The number of certificates granted in 1977 when compared with those of the previous years shows a 4% drop whereas the number of active contributors as at 31.12.77 when compared with that as at 31.12.76 shows a 97% decrease.

CONTRIBUTIONS TO THE SCHEME

The percentage distribution of contributions made during 1977 through the various systems of collection was distributed as follows:

- (a) Sale of adhesive stamps (Employed) — 42%
- (b) Sale of adhesive stamps (Self-Employed) — 1%
- (c) Impressed stamping — 21%
- (d) Direct payment system (including schedule system) — 36%

A comparison of these percentages with corresponding 1976 figures shows that contributions made through (a) and (b) above fell from 59% in 1976 to 43% in 1977. In (c) above that percentage increased from 12% to 21% and in (d) from 29% to 36%.

The number of weekly contributions made to the Scheme in the various wage-groups was 6,531,100 approximately with self-employed accounting for 83,100 approximately or just about 1.3%

The wage-group distribution of receipts from the employed category reveals that 11% were made in each of the wage-groups I and II, 14% in the wage-group III, 13% in the wage-group IV, 45% in the wage-group V and 6% in the wage-group X.

The self-employed contributions were distributed as follows. 26% in wage-group I, 9% in wage-group II, 6% in wage-group III, 18% in wage-group IV and 41% in wage-group V.

A comparison of these percentages with those of the previous years is given below.

An examination of this series relating to the employed population shows a significant reduction in the wage-group IV and an increase in wage-group X. Wage-groups II and V increased minimally. The wage-group I held steady at 11% and III continued to follow its declining course.

The significant feature however was the increase in the wage-group X which was reflected mainly in the decrease in wage-group IV.

Table IV
PERCENTAGE WAGE-GROUP DISTRIBUTION OF CONTRIBUTIONS
PAID ANNUALLY
1969-1977

Year (1)	Employed Population					
	Wage Group					
	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
1977	11	11	14	13	45	6

Self-Employed

1971	32	10	8	5	45
1972	36	10	7	5	42
1973	36	11	8	5	40
1974	34	12	8	5	41
1975	33	10	8	4	45
1976	33	10	7	4	46
1977	26	9	6	18	41

This increase in wage-group X obviously resulted from the change in the pensionable age which caused the entire 60 years plus working population to be transferred automatically to that group.

As regards the self-employed population there was a conspicuous movement from the wage-group I to the wage-group IV, which moved from 4% to 18% during the year. There was also a significant reduction in the wage-group V. This latter movement could have resulted from the increase in rates of contribution within wage-bands which came into effect in 1977.

FULL YEAR CONTRIBUTORS

The number of full year contributors during 1977 was approximately 130,600. Self-employed numbered 1,600 approximately and employed 129,000.

Based on these calculations, the number of persons registered who could have been deemed to be contributing fully (50 weeks) during 1977 was just about 48% approximately.

The annual number of full year contributors over the period 1970-1977 is given below.

The Table shows that in 1977 the number of employed full-year contributors fell relative to 1976 by 4% approximately. In the case of the self-employed, the number of full-year contributors actually increased in 1977 relative to 1976.

Table V
APPROXIMATE NUMBER OF FULL YEAR CONTRIBUTORS
(nearest 500 persons) AND PERCENTAGE
OF REGISTERED POPULATION
1970-1977

Year (1)	Employed (2)	Self- Employed (3)	Population (4)	FYC as %ge 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
1977	129,000	1,500	130,500	48

As can be seen, the percentage which full-year contributors bear to total population in 1977 was the lowest ever in the series. These annual percentages had started a process of stabilisation in 1975 and 1976 after decreasing fairly rapidly from 71% in 1970 to 53% in 1974.

However, the 1977 figure reflects a rather sharp decline relative to that of 1976.

AVERAGE WAGE

The average wage during 1977 as calculated from the wage-group distribution was \$43.32 for the employed and \$38.92 for the self-employed. It must be pointed out that this average is deflated to the extent that all persons working for over \$50.00 per week are placed at an average of \$55.00. The annual averages therefore should be used as indicators of trend and not as actual averages.

The annual averages for period 1969-1977 analysed by category of employment is given below.

Table VI
AVERAGE WAGE
1969-1977

Category (1)	Average Wage								
	1969 (2)	1970 (3)	1971 (4)	1972 (5)	1973 (6)	1974 (7)	1975 (8)	1976 (9)	1977 (10)
Employed	34.67	34.80	35.19	36.69	38.21	41.22	42.45	42.70	43.32
Self- Employed	—	—	37.24	35.50	35.04	35.93	36.66	37.10	38.92

As can be seen, these annual averages continued their upward trend in both the employed and self-employed categories. As regards the self-employed, the 1977 average remained in the wage-group III. The average for the employed during 1977 was in the wage-group IV.

BENEFITS

PENSION BRANCH

OLD-AGE PENSIONS:

The number of persons who joined the old-age pensioners' population during 1977 was 2,261. Of these, 286 were females and 1,975 were males. The self-employed population accounted for 24 cases, 20 of which belonged to male recipients. The average age of recipients was 62.5 years. The majority of recipients were between 60-65 years with a negligible 4% in the age-group 66-70 years.

The number of pensions granted each year together with the average fortnightly amounts are given in Table VII below.

Table VII
OLD-AGE PENSIONS – NUMBER AND FORTNIGHTLY AMOUNTS
1972-1977

Year (1)	Annual Increase			Exits (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
1977	1,975	286	2,261	27	2,234	58,098.20	25.70
Total	2,753	376	3,129	56	3,073		

As will be noticed the number of pensions granted during 1977 was about 8.6 times that of 1976, with the males' figure being about 8.5 times and females' about 9.2 times their 1976 corresponding figures.

The average fortnightly amount decreased somewhat, relative to 1976.

These experiences resulted from the change in the pensionable age which took effect from August 1, 1977. Persons who were within the age-group 60-65 immediately became eligible to the pension payment once the contribution requirements were satisfied. The sudden inclusion of this large number of persons into the old-age pensioners' population had the result of deflating the average fortnightly amount in that most of these new pensioners who entered this population were entitled to the minimum level of the payment.

The movement of old-age pensions during 1977 is given below in Table VIII.

Table VIII
MOVEMENT OF OLD-AGE PENSIONS BY SEX AND AMOUNT
1977

Description (1)	Male (2)	Female (3)	Male & Female (4)	Fortnightly Amount (5)
Pensions in payment at beginning of year	749	90	839	\$21,495.30
Pensions granted during the year	1,975	286	2,261	58,098.20
Pensions terminated during the year by				
(1) Death	24	3	27	(-680.10)
(2) Other Causes	—	—	—	—
Pensions in payment at end of year	2,700	373	3,073	78,913.40

The average fortnightly amount at the beginning of the year was \$25.62 which was approximately the same as at the end of the year. The year-end average was \$25.70 approximately.

The Table 'D' in the Annex gives the number of old-age pensions which were in payment at 31.12.77 analysed by age, sex and employment status of recipients.

INVALIDITY PENSIONS

Seventeen Invalidation Pensions were granted during 1977. The recipients of the benefit were all from the employed category. There was only one female recipient.

The average age of new recipients was 61 years and the average fortnightly amount was \$23.00 approximately.

The wage-group distribution shows that 6 pensions were paid in the wage-group V, 1 in the wage-group IV, 3 each in the wage-group II and III and 4 in the wage-group I.

As a result of the change in the retirement age during the year, this population became confined to the age-group 55-60 years. This change had the conspicuous effect of reducing this population to a mere 4 persons and the average fortnightly amount to \$16.50 as at 31.12.77. This movement is shown in the Table IX overleaf.

Table IX
MOVEMENT OF INVALIDITY PENSIONS
1977

Description (1)	Male (2)	Female (3)	Male & Female (4)	Total Forthnightly Amount (5)
Pensions in payment at beginning of year	25	1*	26	\$ 666.30
Pensions granted during the year	16	1	17	390.50
Pensions terminated during the year by				
(1) Death	2	—	2	66.00
(2) Ceased to be an invalid	1	—	1	22.40
(3) Old-Age	34	2*	36	1,034.00
Pension in payment at end of year	4	—	4	66.00

*Includes 1 self-employed

As can be seen from an examination of the table, about 84% of the population which existed during 1977 left and joined the population of old-age pensioners.

The population of invalidity pensioners as at 31.12.77 was made up of 4 males, 2 of whom were 58 years of age and 2 were 59 years.

The actual growth of this population over the period 1973 to 1977 is shown below in the Table X.

Table X
GROWTH OF THE INVALIDITY PENSIONERS' POPULATION

Year (1)	Annual Increase			Exits (5)	Forthnightly Amount (6)	Average Forthnightly Amount (7)
	Male (2)	Female (3)	Total (4)			
1973	1	—	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
1977	16	1	17	39	390.50	22.97
Total	51	2	53	49		

The Table shows a gradual increase in the number of pensions granted annually. It also shows that the average fortnightly amounts of the pensions over the years fluctuated within the limits \$23.00 to \$27.00 approximately.

Table 'E' in the Annex gives the number of invalidity pensions classified by age and sex as at 31.12.77.

SURVIVORS

Fourteen survivors' benefit payments were made during 1977. The recipients were all widows who were either over the age of 45 years at the time of death of the pensioner or who were under age 45 years but had in their care children of the deceased.

WIDOWS OVER 45 YEARS

There were 11 widows who qualified for the payment under this condition. The average age of these widows was 58 years approximately with an age-range from 47 to 76 years. They were all granted lump-sum payments averaging \$572.00 approximately.

WIDOWS WITH CARE OF CHILDREN

The 3 widows who qualified for this benefit under the condition that they had in their care children of the deceased, received an average lump-sum payment of \$717.00. The average age of these widows was 43 years approximately.

The number of children included in this benefit was 11. Their ages ranged from 4-16 years with the average being 11 years.

Overall, the average value of the payments was \$603.00. About 36% of the payments were made in the wage-group V and 29% were in the wage-group III. Wage-groups I and II had about 14% each and the wage-group IV, 7%.

The overall average age of the recipients was 55 years approximately.

There were 47 applications for survivors' benefit which were disallowed. The reason in all cases was that the deceased persons were not deemed to be invalids at the time of death.

The number of survivors' benefit cases paid over the period 1972-1977 is given below in the Table XI.

Table XI
NUMBER OF SURVIVORS' CASES PAID
1972 - 1977

Year (1)	Category of Beneficiary			Total (5)	Average Amount (6)
	Widows (2)	Orphans (3)	Other Dependants (4)		
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
1977	14	—	—	14	603.00

An examination of the table reveals that widows were the main recipients of this benefit. So far, orphans and other dependants have played a negligible role while parents and widowers have not entered the population.

The annual number of cases have so far been small relative to other types of benefit.

OLD-AGE GRANTS

The number of old-age lump-sum payments made during 1977 was 452. Of this number, 14 were payments made to self-employed persons. The 438 recipients from the employed category were made up of 62 females and 376 males.

Overall, there were 388 male and 64 female recipients.

The average value of the lump-sum was \$415.50 overall, with employed males standing at \$430.20, employed females at \$353.30, self-employed males at \$315.20 and self-employed females at \$188.20 approximately.

The overall average age of the recipients was 64 years approximately. This was also the average for both the employed and self-employed groups and for both male and female recipients.

The wage-group distribution shows that 32% were paid in the wage-group V, 6% in the wage-group IV and 24% in wage-group III. The wage-group I and II accounted for 19% each approximately.

The Table XII below shows the number of old-age lump-sum payments granted annually over the period 1970-1977 together with the average amount of the payment.

Table XII
NUMBER OF OLD-AGE LUMP-SUM PAYMENTS
1970-1977

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
1977	438	14	452	416.00

The Table shows that between 1970 and 1972, the number of lump-sum payments increased fairly rapidly after which there was a steady lowering until 1974. Thereafter, the number of cases began increasing. During 1977, the number of payments jumped to about 3 times that of 1976. This significant increase, most likely, resulted from the lowering of the pensionable age during that year which was expected to have that directional effect.

The average amount of the payment followed a similar pattern with the exception of 1973 when a one-year lag was experienced in the movement.

The Table 'F' in the annex gives the number of old-age grants made in 1977 analysed by age and employment status of recipients.

INVALIDITY GRANTS

Fifty-eight invalidity lump-sum payments were made during 1977. All recipients save one belonged to the employed category.

The average amount of this payment was \$492.00 approximately, overall, with the average amount for males standing at \$515.00 and females \$289.00 approximately.

The average age of the male recipients was 52 years, female recipients 46 years and overall 51 years approximately. Only 6 females received this benefit during the year.

The wage-group distribution shows that 45% of the payments were made in the wage-group V, 15% in the wage-group IV, 19% in wage-group III and 14% and 7% in the wage-groups II and I respectively.

An examination of the number of invalidity lump-sum payments granted annually over the period 1972-1977, reveals that the number of payments increased gradually over the period 1972-1974 reaching a peak of 90 cases approximately in 1974. In 1975 the number dropped marginally relative to 1974 followed by a 34% drop in 1976. The 1977 figure was fractionally greater than that of 1976. This is shown in Table XIII below.

The average amount of the payment was at its highest in 1977 standing at \$490.00 approximately.

Table XIII
INVALIDITY LUMP-SUM PAYMENTS
1972-1977

Year (1)	No. of Payments (2)	Average (3)
1972	58	310.00
1973	73	452.00
1974	89	424.00
1975	85	422.00
1976	56	443.00
1977	58.	490.00

The Table 'G' in the Annex gives the number of 1977 cases analysed by age-group and sex of recipients.

FUNERAL

Five hundred and eighty-five claims for funeral benefit were received during the year. 30 of these were disallowed. One was disallowed because of late submission and the remaining 29 because the contribution requirement - i.e., 50 paid contributions - was not met.

Of the 555 paid cases only 5 were from the self-employed category. There was just 1 female in this category who died and the husband was given this assistance to defray funeral expenses.

The remaining 550 cases were from the employed population. 466 of these were cases where the insured person had died and 84 were the deaths of spouses of insured persons.

The average value of this benefit was \$100.00 although in 4 cases the recipients were given less than this amount.

Of the 550 cases which arose from the employed category, 461 were in respect of males. 418 of these were directly insured and 43 were the spouses of female insured persons.

Of the 89 cases which arose from female deaths 41 were spouses of insured males and 48 were females who were directly insured.

The number of cases which arose over the period 1972 to 1977 is given below in Table XIV.

Table XIV
NUMBER OF FUNERAL CASES
1972-1977

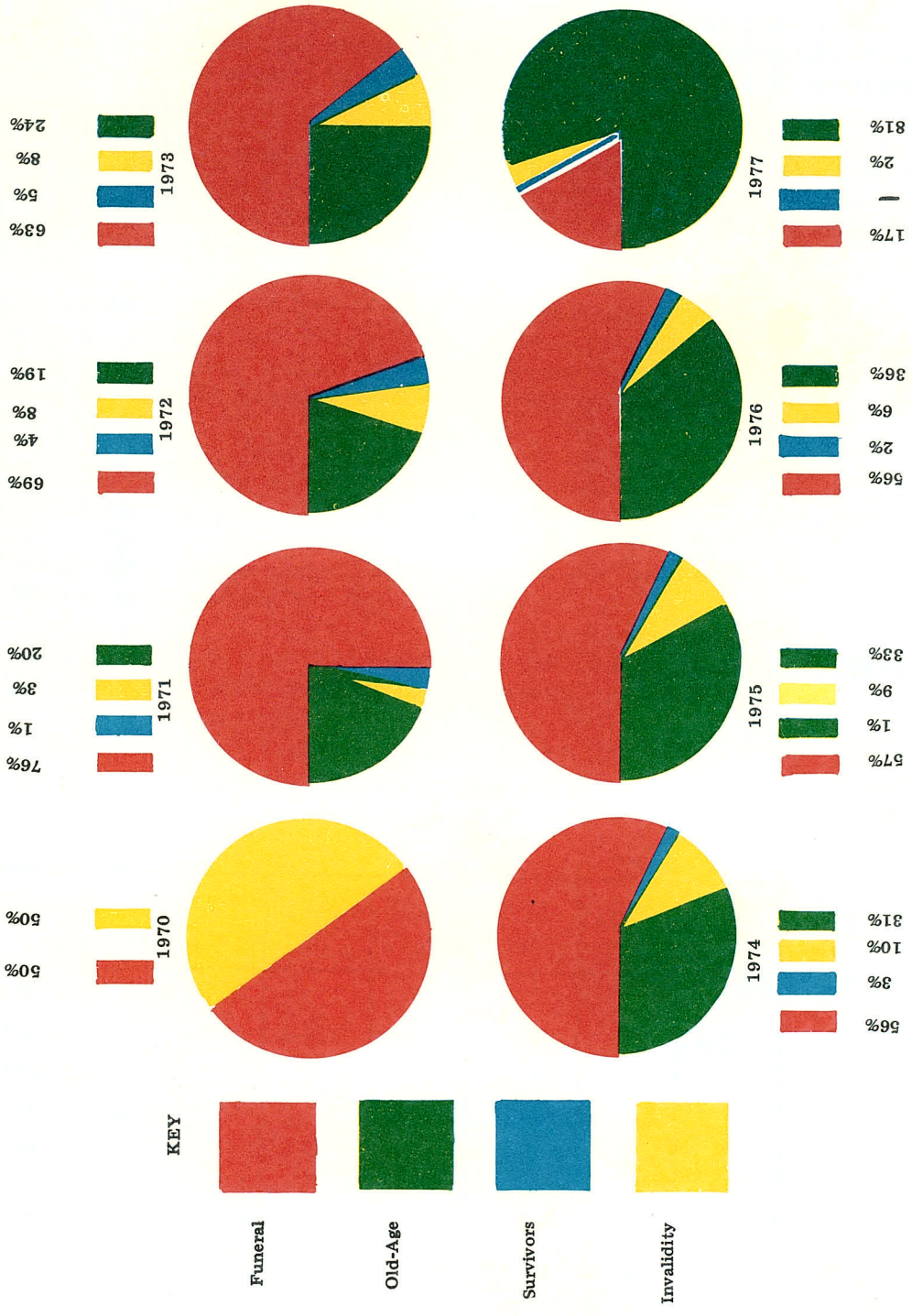
Year (1)	Directly Insured (2)	Spouse of Insured (3)	Total (4)
1972	489	38	527
1973	478	120	598
1974	456	47	503
1975	565	76	641
1976	540	73	613
1977	471	84	555

An examination of the Table above reveals that there was a drop of about 9% in funeral cases between 1976 and 1977. This drop was however experienced in the directly insured category only. The decrease there was to the extent of 13% approximately.

Table 'H' in the Annex gives the number of funeral cases which arose in 1977 analysed by age-group and insurance status of deceased.

Figure II shows the number of cases paid in the pensions branch during the period 1970-1977.

Figure II
CASES PAID IN PENSIONS BRANCH
 1970 - 1977



SHORT TERM BENEFIT BRANCH

SICKNESS

The number of sickness spells which arose during 1977 was 10,404. Of this number, 1,457 were disallowed.

An analysis of the disallowances shows that 44% were cases where the incapacity had lasted for less than 3 days. 34% were cases where the claimants had not satisfied the contribution requirements for the receipt of the benefit. 3% of the claimants were either under 16 years or over 65 years of age and 2% were in receipt of full wages from their employers during the period of incapacity. 2% of the claims were disqualified because of late submission and 15% because claimants were not engaged in insurable employment at the time of occurrence of the incapacity.

An analysis of the remaining 8,947 spells which were allowed shows that 6,439 arose from the non-sugar sector and 2,508 from the sugar sector. Spells arising from male claimants in the sugar sector totalled 4,920 and females 1,519. In the non-sugar sector males were responsible for 2,184 spells and females 324.

The average duration of spells in 1977 was 12 days approximately with the average for males standing at 12 days and females at 11 days approximately. The analysis by sugar/non-sugar sectors shows that spells arising from the sugar sector were longer on the average than those from the non-sugar sector. These averages were 14 days and 11 days approximately.

The analysis by wage-group shows that 71% of spells were paid in the wage-group V, 14% in wage-group IV, 11% in wage-group III, 3% in the wage-group II and 1% in wage-group I.

The overall average age of claimants was 35 years approximately, with the average for males standing at 35 years and females at 33 years.

The Table below gives the number of sickness spells which arose over the period 1971 to 1977 together with percentages belonging to the sugar sector.

Table XV
NUMBER OF SICKNESS SPELLS
1971-1977

Description (1)	1971 (2)	1972 (3)	1973 (4)	1974 (5)	1975 (6)	1976 (7)	1977 (8)
Spells Belonging to							
Males	6,441	6,527	7,935	7,457	7,263	6,683	7,104
Females	1,338	1,265	1,770	1,787	1,654	1,646	1,843
Males and Females	7,779	7,792	9,705	9,244	8,917	8,329	8,947
Percentage belonging to Sugar Sector	43	43	39	33	33	29	28

The Table shows that the number of spells of illness rose by approximately 7% between 1976 and 1977. It also shows that the percentage of spells belonging to the sugar sector dropped minimally relative to 1976. In fact, the percentages from 1973 onwards display a gradually declining trend.

The Table I in the Annex gives the number of spells which arose in 1977 analysed by benefit days, sex and sector.

MATERNITY

The number of maternity cases which terminated during 1977 was 2,024. Of this number, 74 were disallowed. Seven of the disallowances were cases where the claimants were fully paid by their employers during the periods of pregnancy and 1 was where the claimant was under the age of 16 years. The remaining 66 cases were disallowed because the contribution requirements for the receipt of this benefit were not satisfied.

1,950 cases were paid for an average period of 9.4 benefit weeks at an average rate of \$26.20 per benefit week.

The average age of these recipients was 25 years approximately. An analysis by wage-group reveals that 4% of the payments were made in the wage-group I, 9% in the wage-group II, 22% in wage-group III, 23% in wage-group IV and 42% in wage-group V.

The Table XVI below gives the number of cases which terminated during the period 1971-1977 together with the average number of benefit days.

Table XVI
TERMINATED MATERNITY CASES AND AVERAGE DURATION
1971-1977

Description (1)	1971 (2)	1972 (3)	1973 (4)	1974 (5)	1975 (6)	1976 (7)	1977 (8)
Number of terminated cases	1,099	1,251	1,268	1,330	1,452	1,460	1,950
Average duration (Days)	55	56	52	56	56	55	56

An examination of this series reveals that the average duration of cases over the stated period was fairly steady standing between 55-56 benefit days.

The number of cases rose significantly between 1976 and 1977. This rise was to the extent of 34% approximately as against an average rise of 6% over the period 1971-1976.

The rate of claims allowed per 1000 women registered between the ages 16-54 was 28 approximately. This is an increase of about 5 per 1000 when compared with the 1976 figure. This is shown overleaf in the Table XVII.

Table XVII
NUMBER OF WOMEN COVERED – AGE 16–52
AND RATE OF CLAIM

Year (1)	No. of allowed Cases (2)	No. of Women Registered (16–52 yrs.) (3)	Rate per 1,000 Registered (4)
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
1977	1,950	70,184	28

As can be seen from an examination of the Table above, the number of women of child-bearing ages increased between 1976 and 1977 by about 12% which appears to be a little below the average annual percentage increase of 14%. The relatively significant increase in the number of paid cases between 1976 and 1977 as reflected in the rate per 1000 registered women between ages 16-52, could have been influenced therefore by the modification in the contribution conditions governing this benefit which came into force on March 16, 1977.

The Table 'J' in the Annex gives the number of maternity cases paid during 1977, analysed by age-group and employment category and figure III the number of cases paid over the period 1970-1977.

Figure III
 CASES PAID IN SHORT-TERM BENEFITS BRANCH
 1970 - 1977



INDUSTRIAL BENEFIT BRANCH

INDUSTRIAL INJURY

The number of injury spells which terminated during 1977 was 6,179. Of this number, 711 were disallowed.

An analysis of the disallowed spells reveals that 668 or 94% were the cases where the incapacity had lasted for less than 3 days. There were a further 27 cases where the employees had received full wages during the period of incapacity and hence could not have received the benefit. 13 of the remaining cases were disallowed because the claimants were either not in insurable employment or the injuries did not arise out of or during the course of employment. 3 cases were disqualified for late submission.

The remaining 5,468 spells which terminated during the year were all paid for varying periods of time. The maximum period was 26 weeks.

The analysis of these spells reveals that 5,425 or 99% approximately terminated with the recovery of the claimant before the 26 weeks period.

Only a minimal 0.6% went the full 26 weeks period and these were all awarded provisional disablement pensions. The remaining 8 cases terminated with the award of Permanent Disablement pensions.

The average duration of those spells which terminated with recovery was 13 days and those which terminated with the award of permanent disablement pensions 109 days approximately.

The number of spells which arose from male claimants was 4,879 or 89% of the total. Female claimants accounted for 589 spells.

The overall average age of claimants was 35 years approximately, with the males standing at 34 years and females at 41 years approximately.

The wage-group distribution shows that 1% of these spells were paid in the wage-group I, 3% in the wage-group II and 13% in the wage-group III. Wage-group IV accounted for 14% and wage-group V for 69% approximately.

Overall, the sugar sector accounted for 73% of the total spells and the non-sugar for 27%. Seventy-one percent of the spells which arose from male claimants came from the sugar sector and 29% from the non-sugar. The sugar sector was much more dominant in the case of females, accounting for 87% of the spells leaving a mere 13% to the non-sugar sector.

These results are summarised in the Tables overleaf.

Table XVIII
NUMBER OF INJURY SPELLS BY SEX & SECTOR
1977

Sex (1)	Sectors					
	Sugar		Non-Sugar		All Sectors	
	Number (2)	%ge (3)	Number (4)	%ge (5)	Number (6)	%ge (7)
Males	3,458	(71)	1,421	(29)	4,879	(100)
Females	512	(87)	77	(13)	589	(100)
Males & Females	3,970	(73)	1,498	(27)	5,468	(100)

Table XIX
WAGE-GROUP DISTRIBUTION OF INJURY SPELLS
1977

Sector (1)	Wage-Group					
	I (2)	II (3)	III (4)	IV (5)	V (6)	All Groups (7)
Sugar	44	63	396	479	2,988	3,970
Non-Sugar	30	85	308	279	796	1,498
All Industries	74	148	704	758	3,784	5,468

TABLE XX
PERCENTAGE DISTRIBUTION OF INJURY SPELLS
BY SEX AND SECTOR
1977

Description (1)	Sugar (2)	Non- Sugar (3)	All Sectors (4)
Males	63	26	89
Females	10	1	11
Males & Females	73	27	100

The average duration of spells was 14 days, overall, with the duration for males standing at 14 benefit days and that for females at 13 days respectively.

The average duration by sex and sector is given in Table XXI overleaf.

Table XXI
AVERAGE DURATION OF SPELLS BY SEX & SECTOR
1977

Sex (1)	Sugar (2)	Non- Sugar (3)	All Sectors (4)
Males	12.7	16.8	13.8
Females	13.0	16.6	13.4
Males & Females	12.7	16.8	13.8

As will be noticed, the average duration in the non-sugar sector was greater overall than in the sugar sector and this was true for both male and female claimants.

A comparison of the number and behaviour of spells which arose in 1977 with those in the previous years is given below.

TABLE XXII
NUMBER OF INJURY SPELLS BY SECTOR AND AVERAGE
NUMBER OF BENEFIT DAYS
1970-1977

Description (1)	1970 (2)	1971 (3)	1972 (4)	1973 (5)	1974 (6)	1975 (7)	1976 (8)	1977 (9)
Number of Spells	7,451	11,455	13,694	10,491	11,968	9,012	7,184	5,468
%ge belonging to Sugar Sector	60	73	80	71	78	79	76	73
Non-Sugar Sector	40	27	20	29	22	21	24	27
Average benefit days	18	18	17	14	14	13	14	14

The Table above shows that the number of spells which arose during 1977 dropped by about 24% relative to 1976. This drop was reflected in both the sugar and non-sugar sectors. The percentage of spells which arose from the sugar sector also dropped relative to 1976. The overall average benefit days remained somewhat constant at 14.

The Table 'K' in the Annex gives the total number of spells which arose in 1977 analysed by sex, sector and benefit days.

DISABLEMENT PENSIONS

Fifty-nine Permanent Disablement Pensions were awarded during the year. 57 of these were awarded to male and 2 to female claimants. The average weekly amount of the pension was \$10.26 approximately overall, with the average relating to males standing at \$10.10 and females \$14.40.

The average age of the recipients was 39 years overall and the average degree of disability 40% approximately.

Of the 59 pensions awarded, 19 were formerly paid on a provisional basis for some time before the final awards were made. The remaining 40 were awarded immediately after a period of Injury Benefit had been paid.

The analysis by cause of the disablement shows that 21 were due to fractures, 7 to amputation of various members of the body and 9 to injury to the eyes. Contusions and lacerations accounted for 12 cases, dislocations for an additional 3, sprains and strains for 2 cases and burns and scalds for 5.

The number of cases awarded during the year by degree of disability and sector is given in Table XXIII below.

Table XXIII
NUMBER OF DISABLEMENT PENSIONS AWARDED
DURING 1977

Degree of Disability (Percentage) (1)	Sector		
	Sugar-Sector (2)	Non-Sugar Sector (3)	All Sectors (4)
20	6	5	11
30	6	11	17
40	1	9	10
50	1	7	8
60	1	5	6
70	—	—	—
80	2	2	4
90	—	—	—
100	—	3	3
Total	17	42	59
Average degree of Disability	35	45	40

As can be seen from the Table above, the non-sugar sector played the dominant role claiming about 71% of the total cases. The average degree of disability in the non-sugar sector was also greater than that in the sugar, so also was the average amount of the pension. In the non-sugar sector, this figure stood at \$14.40 per week as against that in the sugar which was \$11.90 per week.

The average age of the recipients in the sugar sector was 46 years approximately, in the non-sugar sector 37 years, and overall 40 years approximately.

The movement of disablement pensions over the year 1977 is given in Table overleaf.

Table XXIV
MOVEMENT OF DISABLEMENT PENSIONS
1977

Description (1)	Number and Amount					
	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	370	3,511.65	48	254.69	418	3,766.34
Pensions granted during the year	57	576.30	2	28.80	59	605.10
Pensions terminated during the year by						
(a) Death	4	(- 47.70)	—	—	4	(- 47.70)
(b) Old-Age	7	(- 67.80)	1	(-4.18)	8	(- 71.98)
Pensions altered during the year	—	—	—	—	—	—
Pensions in payment at end of the year	416	3,972.45	49	279.31	465	4,251.76

DISABLEMENT LUMP-SUM

There were 133 disablement lump-sum payments awarded during 1977. They were awarded to 110 males and 23 females.

The average amount of benefit was \$328.00 overall, with the average for males being slightly higher than that for females. These averages were \$332.00 and \$311.00 respectively.

The overall average age of the recipients was 37 years. Male claimants were on the average 36 years old and females 41 years approximately.

An analysis of these cases by sector reveals that 77 of the 133 recipients were employed in the sugar sector of whom 55 were males and 22 females. Of the 56 claimants in the non-sugar sector only 1 was a female.

The wage-group distribution shows that approximately 61% of the payments were made in the wage-group V, 20% in wage-group IV, 14% in wage-group III, 4% in wage-group II and 1% in wage-group I.

The overall average degree of disability was 8% approximately. In both the sugar and non-sugar sectors these averages were the same.

The number of cases which were paid during 1977 together with the average degree of disability is given in Table XXV overleaf.

TABLE XXV
NUMBER OF RECIPIENTS OF DISABLEMENT LUMP-SUMS
BY SECTOR, SEX AND AVERAGE DEGREE OF DISABILITY
1977

Sex (1)	Sugar		Non-Sugar		All Sectors	
	No. (2)	%ge (3)	No. (4)	%ge (5)	No. (6)	%ge (7)
Males	55	8	55	8	110	8
Females	22	7	1	10	23	7
Males & Females	77	8	56	8	133	8

Of the 133-awards made, 16 were formerly awarded provisional disablement pensions. The remaining 117 awards were made directly after a period of injury benefit. The number of disablement lump-sum payments made over the period 1970-1977 is given below in Table XXVI.

TABLE XXVI
NUMBER OF DISABLEMENT LUMP-SUM PAYMENTS
1970 - 1977

Year (1)	Sector			Average Amount (5)
	Sugar Sector (2)	Non-Sugar Sector (3)	All Sectors (4)	
1970	16	13	29	328
1971	161	43	204	323
1972	423	69	492	348
1973	158	93	251	262
1974	114	72	186	270
1975	150	102	252	283
1976	81	64	145	315
1977	77	56	133	328

The Table shows that the number of these payments has been decreasing over the past few years. In 1976, there was an overall decrease of about 42% relative to 1975. The 1977 figure represented a further decrease of about 8% relative to 1976. These decreases were reflected in both the sugar and non-sugar sectors.

The average amount of the payment however has increased gradually over the last few years.

The Table 'L' in the Annex gives the number of disablement lump-sum payments analysed by percentage disability, sex and sector.

INDUSTRIAL DEATH PENSIONS

The number of industrial deaths which occurred during 1977 was 17. These gave right to 22 periodic payments and 1 lump-sum.

There were 14 pension payments, 12 of which were to widows who had the care of children of the deceased and 2 were to widows who were over the age of 45 years at the time of death of the insured person. The other 8 periodic payments were annuities to children of the

deceased persons who were under 16 years of age. Each child will receive a weekly payment of not more than \$7.00 until he/she attains the age of 16 years or age 18 under certain circumstances.

The lump-sum of \$293.00 was paid to a 15 year old child.

The analysis by sector shows that 3 deaths occurred in the sugar sector and these gave right to 3 periodic payments. The 14 deaths in the non-sugar sector gave right to the other 19 periodic payments and the 1 lump-sum.

WIDOWS WITH CHILDREN

The average age of these widows was 41 years approximately. There were 31 children included in these payments and they had an average age of 9 years approximately.

WIDOWS OVER 45 YEARS

The two recipients were of ages 65 years and 79 years approximately. The average weekly amount of the benefit was \$15.00.

ANNUITIES

There were 3 deaths which gave right to 9 annuity payments. These were all to children other than orphans who were either wholly or partly dependant on the deceased.

The average age of these children was 11 years approximately.

ORPHAN PENSIONS

In addition to the 17 industrial deaths there was 1 widow who formerly was in receipt of widow's pension but who died during the year leaving 4 children parentless.

These children were all awarded orphan pensions.

The Table overleaf gives the number of deaths which occurred in 1977, analysed by age of the deceased and type of payment made.

Table XXVII
NUMBER OF INDUSTRIAL DEATHS WHICH GAVE
RIGHT TO BENEFIT
1977

Age (1)	Number of Deaths (2)	Pensions (3)	Other Payments		Total (6)
			Periodic (4)	Lump-sum (5)	
16 - 19	1	—	2	1	3
20 - 24	1	—	4	—	4
25 - 29	1	1	—	—	1
30 - 34	2	2	—	—	2
35 - 39	4	3	2	—	5
40 - 44	2	2	—	—	2
45 - 49	3	3	—	—	3
50 - 54	—	—	—	—	—
55 - 59	1	1	—	—	1
60 - 64	1	1	—	—	1
65 +	1	1	—	—	1
Total	17	14	8	1	23

The movement of Industrial death pensions during the year is given below.

Table XXVIII
MOVEMENT OF INDUSTRIAL DEATH PENSIONS
1977

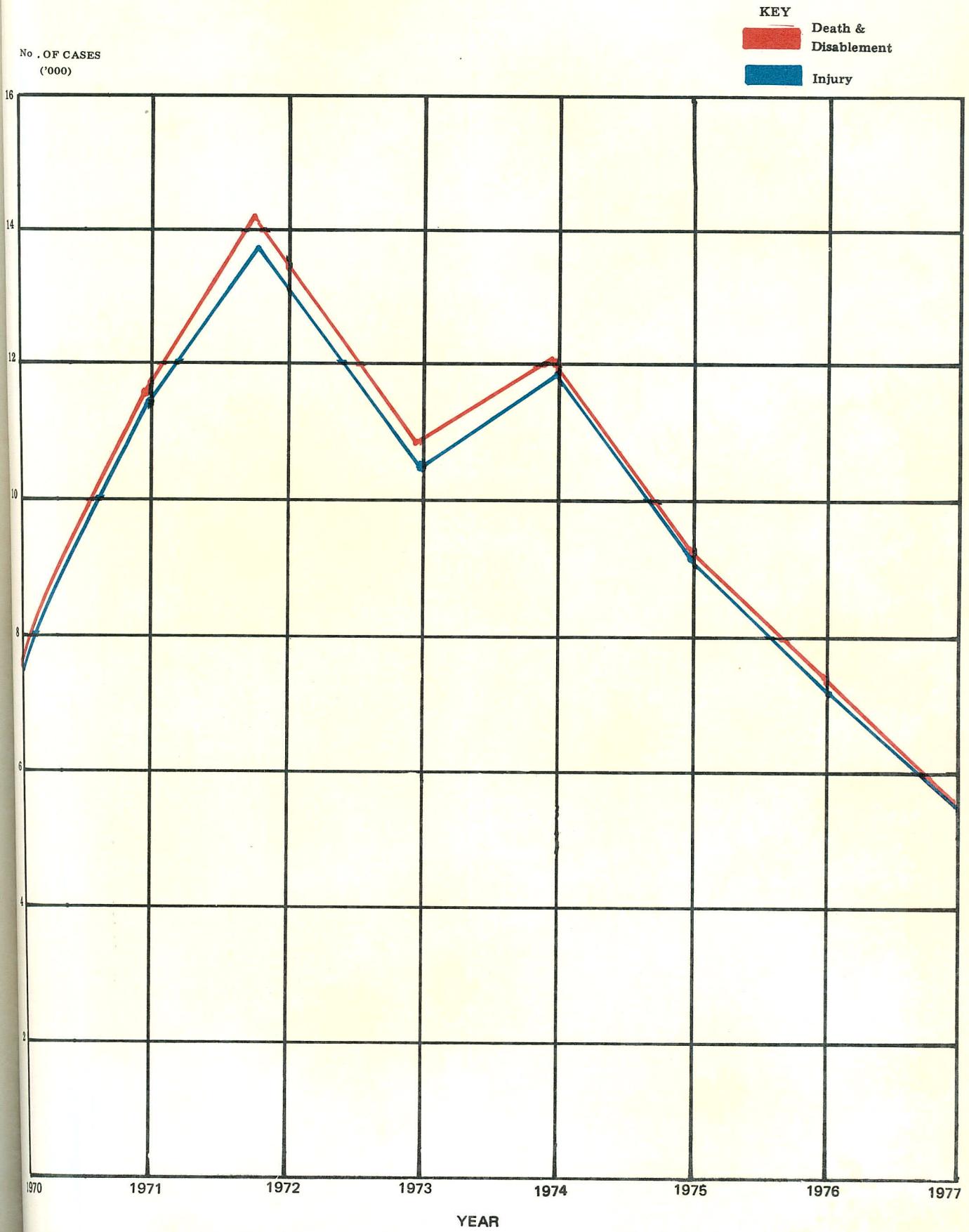
Description (1)	Widows		Parents		Orphans		Total	
	No. (2)	Weekly Amount (3)	No. (4)	Weekly Amount (5)	No. (6)	Weekly Amount (7)	No. (8)	Weekly Amount (9)
Pensions in payment at beginning of the year	153	3,536.00	23	273.50	4	28.00	180	3,837.50
Pensions granted during the year	14	396.70	—	—	4*	28.00	18	424.70
Pensions terminated during the year by Death	1	(-16.50)	—	—	—	—	1	(-16.50)
Pensions altered during the year by								
(a) Re-marriage	2	(-21.00)	—	—	—	—	2	(-21.00)
(b) Attaining age limit	12	(-52.00)	—	—	—	—	12	(-52.00)
Pensions in payment at end of year	166	3,843.20	23	273.50	8	56.00	197	4,172.70

*Death of 1 widow who had 4 children in her care.

The Table 'M' in the Annex gives the number of pensions in payment as at 31.12.77 analysed by cause of death and type of pension.

No. O
(C)
16
14
12
10
8
6
4
2
1970

Figure IV
CASES PAID IN THE INDUSTRIAL BENEFIT BRANCH
1970 - 1977



MEDICAL CARE AND ATTENTION

There were 9,581 occasions where persons received industrial injuries and were treated at private medical institutions during 1977. The Scheme reimbursed these expenses. An analysis of these cases shows that 7,241 or 76% approximately arose from employees in the sugar industry. Women played a very negligible role claiming just about 11% of the total. Male recipients were dominant both in the sugar and non-sugar sectors, accounting for about 88% and 95% respectively in these sectors and for about 89% overall.

Of the total cost of this benefit, in-patient care accounted for 45% and out-patient for 55% approximately.

The analysis of the cost of out-patient care during the year reveals that about 24% went to medical examinations, 10% were paid for specialists' treatment, 53% were reimbursement for drugs, dressing and treatment and the remaining 13% were reimbursement of travelling, subsistence and other miscellaneous expenses.

The sugar sector accounted for about 60% of the cost of out-patient care.

The analysis of the in-patient care shows that hospital-room cost accounted for about 23%, surgeons' fees for 14%, and drugs, dressing and treatment for about 63% of the total in-patient cost. The sugar sector claimed about 41% of the in-patient cost.

The percentage distribution of this is given below.

Table XXIX
PERCENTAGE DISTRIBUTION OF COST OF MEDICAL CARE
1977

(1)	Sugar Sector			Non-Sugar Sector			All Sectors (8)
	Male (2)	Female (3)	Male & Female (4)	Male (5)	Female (6)	Male & Female (7)	
In-patient Care	16.4	2.0	18.4	23.4	3.0	26.4	44.8
Out-patient Care	29.0	4.1	33.1	20.5	1.6	22.1	55.2
All Types	45.4	6.1	51.5	43.9	4.6	48.5	100.0

An examination reveals that there is some difference percentage-wise in the cost of Medical Care between types of care, i.e., in and out-patient care. There was hardly any difference between sectors. However, in the non-sugar sector there was a slight difference between the types of care (a 4% difference) while in the sugar sector cost of out-patient care actually swamped that of in-patient. Of the 51% in this sector, the out-patient care accounted for 33%.

Medical care administered at state-owned institutions is still of great concern to the Scheme in that no system is in operation whereby the extent of this cost can be measured. In the meantime however, the Scheme is committed to give a fixed annual sum to Government for services rendered at state owned Medical Institutions.

The number of Medical Care cases which arose in 1977 analysed by sector is given in Table 'N' of the Annex.

REFERENCE OF CASES

TO MEDICAL REFEREES —

During the year in question a total of 993 cases were referred to Medical Referees. Of this number, 848 were the cases around which some degree of doubt existed as to the correctness of either the diagnosis or the treatment prescribed.

The remaining 145 cases were in the form of appeals to the Scheme's Medical Adviser from claimants who were dissatisfied with the way other Medical Practitioners were handling their cases. All appeals were referred to Referees for determination. The results were 98 or 67.6% were allowed and 47 or 32.4% were disallowed.

The area distribution shows that of 848 references, 754 or 89% arose from Demerara, 60 or 7% from Berbice and 34 or 4% from Essequibo Districts.

As regards the appeals, 104 or 72% arose from Demerara with Berbice and Essequibo accounting for 35 or 24% and 6 or 4% respectively.

An examination of references over the period 1972 to 1977 reveals that 1977 recorded the lowest number of references ever. The 1977 figure was about 36% lower than that of 1976 and about 31% lower than the previously lowest figure which was in 1973. The series is given below.

	1972	1973	1974	1975	1976	1977
Cases referred to Referees	3,071	1,233	1,242	1,413	1,323	848

The number of Appeals filed, allowed and disallowed over the period 1972-1977 is given below in Table XXX.

Table XXX
APPEALS TO MEDICAL REFEREES
1972 - 1977

Description (1)	1972 (2)	1973 (3)	1974 (4)	1975 (5)	1976 (6)	1977 (7)
Number of Appeals filed	1,171	390	379	202	152	145
Number allowed	756	230	239	160	107	98
Number disallowed	415	160	140	42	45	47
Percentage allowed	64	59	63	79	70	68

An examination of Table XXX shows that the number of appeals which arose in 1977 was the lowest ever in the period 1972-1977. The annual number of appeals appears to be following a declining trend.

The absolute number of appeals allowed over the stated period also appears to be following a declining trend. In all instances however, the annual number of appeals allowed was more than 50% of the total appeals lodged.

TO SPECIALISTS

One hundred and fifty-one cases were referred to specialists during the year. These were the cases which necessitated specialist-treatment that could not have been properly administered by the Medical Practitioners who were handling them. They were all appropriately treated.

The area distribution shows that 89% of these cases arose from Demerara, 7% from Berbice and the remaining 4% from Essequibo District.

In 1976, there were 89 referrals to specialists as against 4 in 1975, 47 in 1974 and 103 in 1973.

The Table 'O' in the Annex gives the number of cases handled by Medical Referees and Specialists during 1977 analysed by districts.

TO MEDICAL BOARDS

The number of cases referred to Medical Boards during the year was 169. Such cases arise when the findings of the referees are held in doubt either by the Scheme or by the claimant. Of the 169 cases referred, 123 were allowed, 45 were disallowed and 1 was withdrawn.

A comparison of the number of such cases which arose in 1977 with that of the previous years shows that 1977 recorded the lowest number of cases since the introduction of this practice. Over the years 1972-1977 the number of such cases decreased steadily but not smoothly from 400 in 1972 to 180 in 1976, i.e., by 55%. The 1977 figure was about 6% lower than that of 1976.

The Table below sets out the number of appeals referred to Medical Boards over the period 1972-1977 together with the numbers allowed, disallowed, abandoned, withdrawn etc.

Table XXXI
NUMBER OF APPEALS TO MEDICAL BOARDS
1972 - 1977

Description (1)	1972 (2)	1973 (3)	1974 (4)	1975 (5)	1976 (6)	1977 (7)
Appeals made	400	330	253	235	180	169
Number allowed	80	125	149	127	96	123
Disallowed	278	179	93	88	72	45
Abandoned etc.	42	26	11	20	12	1
Percentage Allowed	20	38	59	54	53	73

The Table shows an overall rise in the percentages relating to appeals allowed. The rise was however not a smooth one as can be seen from 1974, 1975 and 1976 percentages which actually show a slight decline. This however was not the case with the absolute figures which so far have not exhibited a discernable pattern.

The figures however show that as the Scheme grows older a greater percentage of the appeals made to these bodies, which give final determinations on medical matters, appears to be genuine.

SICK VISITING

There were 9 Sick Visitors who carried out this service during 1977. The area covered by this team included the West Coast of Berbice, New Amsterdam, the Corentyne Coast and the Demerara District.

The number of visits made by this team was 2,849 and the number of persons contacted was 2,192, i.e., 657 visits resulted in non-contacts. As a result of these visits a total of 447 claimants were requested to report to the Scheme's Medical Adviser for one reason or another.

The number of visits were distributed as shown in Table XXXII below.

Table XXXII
NUMBER OF VISITS MADE BY SICK VISITING TEAM
BY AREAS
1977

Areas (1)	Contacts (2)	Non- Contacts (3)	Total Visits (4)	Number of Claimants requested to see Medical Adviser (5)
Demerara District	1,045	534	1,579	403
Berbice District	689	98	787	74
Government Hospitals	277	—	277	—
Private Hospitals	118	12	130	—
Dispensaries & Clinics	63	13	76	—
Total	2,192	657	2,849	477

Table "P" in the Annex gives a detailed breakdown. The number of visits made over the period 1974-1977 is given below.

Table XXXIII
NUMBER OF VISITS MADE BY SICK VISITING TEAM
1974 - 1977

Description (1)	1974 (2)	1975 (3)	1976 (4)	1977 (5)
Number of Visits made	400	1,891	3,277	2,849
Persons Contacted	321	1,566	2,805	2,192
Percentage Contacted	80	83	86	77

The figures show that the number of visits decreased during 1977 relative to 1976 by about 13% but was more than 1.5 times the 1975 figure. The percentage which the number of contacts bore to number of visits made, also declined during 1977 and was the lowest ever in the entire period.

TREATMENT OF MINOR CASES BY MEDICAL DEPARTMENT

This type of service was continued in 1977 but to a lesser extent than in previous years. The deceleration resulted from the non-availability of a full-time Medical Adviser. The department handled such minor cases as was within its capacity and these were to the satisfaction of the claimants.

SAFETY

The Safety Division was very active during the year in its pursuit of making both employers and employees aware that safety was a significant part of their jobs.

This service which started in May of this year was manned by just one person. In his capacity as Senior Safety Officer, he was charged with the responsibility of inspecting all places where insured workers are employed, in an effort to reduce the number of 'preventative accidents' and wherever possible to decrease the severity of 'pure accidents'. As a result of the introduction of this service, a reduction in the amount of industrial benefit payments made from the National Insurance Fund is to be envisaged.

Inspections are designed to identify the conditions, at places of work, which are likely to cause accidents or are contrary to safe working situations. Inspections are accompanied by, when necessary, discussions with or recommendations to employees, owners and occupiers to encourage the eradication of obvious hazards.

In this vein, visits were made to industries and other places of work and inspections were carried out on existing electrical and other devices, first-aid equipment, physical working conditions, accident record books, etc. In addition, placards emphasising the need to be safe at all times were placed in offices and at work sites and when necessary, lectures were conducted.

Overall, 577 visits were made. 136 were primary or introductory visits, 145 were inspection visits and the remaining 296 were re-inspections. Emphasis was placed during the year on the manufacturing industries. Of the 577 visits made, 488 or 85% were to manufacturing industries. Food manufacturing industries alone accounted for 160 or 28% approximately of total visits. Other industries visited included Transport, Government Services and Personal Services.

The percentage of compliance with the recommendations put forward was on the average about 49%, with compliance in accident records standing the highest at 69% approximately.

TRAINING

The Training Division conducted 30 courses during the year. 13 of these were for workers of the organisation, 14 were for clerks, students and officials drawn from both public and private sectors and 3 were special courses conducted for Directors and other Senior Officials of sister Schemes.

Of the 13 courses conducted for workers of the organisation, 3 were orientation courses, 8 were refresher and other general courses and 2 were special courses. One special course was for N.I. Inspectors and the other for the Sick Visitors.

These courses were intended to make workers aware of the role they are expected to play within the organisation, also to expose them to the running of other sections/divisions and to the basic principles and practices of Social Security generally. A total of 294 employees attended these courses.

There were 10 courses conducted for employees in public and private enterprises, 3 for students of secondary schools and the University of Guyana and 1 for Trade Union Officials. A total of 753 persons attended those courses.

The 3 special courses were conducted for the Director Designate of the Social Security Scheme in Belize, the Deputy Director of the Dominica Social Security Scheme and the Deputy Director of the Zambia National Provident Fund. These officials were all made aware of the objectives and Administration of Social Security Schemes and were allowed a first hand look at the operations of the Local Scheme.

Overall, a total of 1,050 participants attended training courses during the year and they spent approximately 742 man-hours in training.

ANNIVERSARY CELEBRATIONS

The eight anniversary of the Scheme was celebrated during September 25 and October 2, 1977.

Celebrations took place in 4 different areas viz., Mahaicony, Linden, Berbice and Georgetown. In all these areas the celebrations began with church services. During the remainder of the week members of staff participated in a series of out-door and in-door sports. There was also participation in community services in the various areas.

Activities were culminated in all districts by a get-together of staff members.

Overall, the week was enjoyably spent and there was maximum participation of all levels of staff.

ESTABLISHMENT & ORGANISATION

There were 453 monthly and weekly paid staff on roll as at 31.12.77. These included 6 temporary workers.

The number of employees who were granted scholarships to pursue studies at the University of Guyana during 1977 was 3. These employees are all pursuing full time degree courses.

To date, 20 employees have been granted scholarships to pursue studies at institutions of higher learning. Some of these employees have already completed their studies and are at present serving in senior positions in the Scheme.



MEDICAL CARE ACCOUNTS



RESEARCH AND PLANNING UNIT

Part II

INCOME AND EXPENDITURE

INCOME

Income received during the year amounted to \$31,868,957.

This was made up as follows:

1)	Sale of stamps:	
	1a) Employed	\$22,305,499
	1b) Self-Employed	179,145
	2) Other contributions less refunds	1,389,187
	3) Investment & Other Income	7,995,126
	TOTAL INCOME	31,868,957

This figure represents an increase of \$3,728,352 or 13% approximately when compared with 1976 corresponding figure. Increases relative to 1976 were experienced in all items mentioned above during the year. In (1a) above this increase was to the extent of 9.6%; in (1b) 5.4%; and in (2) and (3) they were 6.0% and 26.8% respectively.

An examination of the annual receipts over the period 1971-1977 shows that total income increased over the entire period. There were increases in each of the items mentioned above. Annual percentage increases in (1b) above were somewhat minimal during 1975 and 1976, so also were increases in (2). In fact there was a slight decrease in item (2) between 1975 and 1976. In item (1a) the average percentage increase over the period 1972-1977 was approximately 9%. Relatively heavy annual percentage increases were experienced in the investment and other income – item (3) and these were enough to bring about substantial increases in the overall annual figures. These percentage increases are shown in Table XXXIV below.

**Table XXXIV
ANNUAL PERCENTAGE INCREASES IN INCOME
1971 – 1977**

Source of Fund (1)	1971/ 1972 (2)	1972/ 1973 (3)	1973/ 1974 (4)	1974/ 1975 (5)	1975/ 1976 (6)	1976/ 1977 (7)
1 (a) Employed	2.4	10.1	12.7	15.3	6.6	7.6
1 (b) Self-Employed	139.6	10.0	4.0	1.8	1.9	5.4
2 Other Contributions	9.5	13.1	8.6	0.6	(-0.5)	6.0
3 Investment & Other Income	59.1	40.3	35.1	39.2	18.8	26.8
Total Income	8.1	14.0	15.6	18.4	8.7	13.2

The annual percentage distribution of the items are given below.

Table XXXV
ANNUAL PERCENTAGE DISTRIBUTION OF INCOME
1971 - 1977

Source of Fund (1)	1971 (2)	1972 (3)	1973 (4)	1974 (5)	1975 (6)	1976 (7)	1977 (8)
Employed	85	81	78	76	74	72	70
Self-Employed	1	1	1	1	1	1	1
Other Contributions	6	6	6	6	5	5	4
Investment & Other Income	8	12	15	17	20	22	25

An examination of the Table above shows that in each of the years the percentage of the total Fund made annually by the employed population has been decreasing. In 1977 only 70% of the total fund could have been attributed to collections from the employed population as against 85% in 1971.

The percentages from self-employed remained constant over the entire period. The percentages which other contributions bore to the total Fund were constant over the period 1971-1974 after which it started to decrease.

Amounts realised as a result of investment and other income have been increasing its role percentage-wise, relative to the annual intakes.

EXPENDITURE

Expenditure for the year totalled \$7,903,209 or just about 25% of the intake. Expenditure on benefit payments, including Medical Care Expenses, was to the extent of \$4,438,087 and administration expenditure \$3,465,122 or 44% of total expenditure.

In 1976, Benefits' expenditure was \$3,494,925. The 1977 figure therefore showed a 27% increase when compared with that of 1976. An examination of the benefit expenditure figures over the period 1971 to 1977 shows an overall annual increase in these payments.

The percentage which benefits' expenses bore to total expenses rose in 1977 relative to 1975 and 1976. The rise was due mainly to heavy increases in the old-age benefit branch. Old-age pension increased by about 2.3 times its amount in 1976.

Administration expenses increased during 1977 by 20% approximately when compared with 1976. The percentage this amount bore to total expenses however was lower than in the two previous years but just about the same as in 1974. These figures are shown in the Table overleaf.

Table XXXVI
TOTAL EXPENSES – ADMINISTRATIVE & OTHERWISE
1971 – 1977

Description (1)	1971 (2)	1972 (3)	1973 (4)	1974 (5)	1975 (6)	1976 (7)	1977 (8)
Total Expenses	3,664,076	5,227,299	4,688,349	5,145,490	5,716,226	6,383,910	7,903,209
Administrative	1,553,793	1,679,967	1,997,400	2,244,732	2,630,525	2,888,985	3,465,122
Percentage	42	32	43	44	46	45	44
Benefits	2,110,283	3,547,332	2,690,949	2,900,758	3,085,701	3,494,925	4,438,087
Percentage	58	68	57	56	54	55	56

NATIONAL INSURANCE FUND

The Net Surplus for 1977 was \$23,804,906. This amount when added to the cumulated surpluses for the years 1969 to 1976 brought the National Insurance Fund to \$132,895,136. The net surplus for 1977 showed a 9% increase when compared with the net surplus for 1976 and the accumulated surplus as at 31.12.77 represented a 22% increase relative to the accumulation as at 31.12.76.

The accumulation of the fund is shown in the Table below together with the annual surpluses.

Table XXXVII
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
1977	23,804,906	132,895,136

*See note I in Accounts.

As at 31.12.77 the Fund was distributed as follows –

(a)	Fixed Assets	\$ 2,631,826	
(b)	Long Term Investments	\$115,891,357	
(c)	Short Term Investments	\$ 11,531,259	
(d)	Stocks of Stationery	\$ 76,718	
(e)	Cash-in-Hand	\$ 645,454	
(f)	Cash-at-Bank	\$ 318,091	
(g)	Other Assets	\$ 4,180,554	
(h)	Minus Current Liabilities		\$ 2,380,123
	N.I. Fund	\$132,895,136	

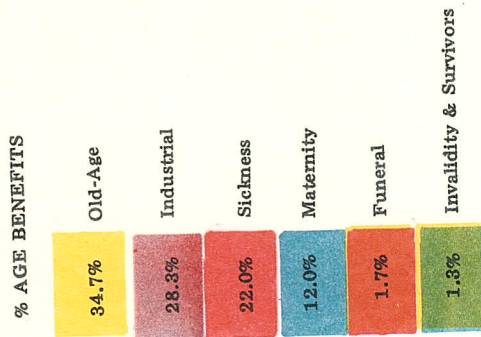
A comparison of the value of these items with their corresponding values in 1976 reveals that there were decreases in items (a) and (c) and increases in all other items. The decrease in item (a) was minimal being at the extent of just 1% approximately. The decrease in the short term investments (item (c)) was to the extent of 13% approximately.

Current liabilities increased by about 2.3 times its 1976 amount.

The extent of other increases were, long term investments – 27%, stocks of stationery – 22%, and other assets – 58% approximately. The amounts of cash in hand and at bank were 2.5 and 1.4 times the corresponding 1976 figures respectively.

A copy of the Audited Accounts of the National Insurance Board for year ending 31.12.77 is appended.

Figure V
 PERCENTAGE DISTRIBUTION OF BENEFIT PAYMENTS
 1977



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

In our opinion the accounts set out on pages 64 to 70 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 National Insurance Board at 31 December, 1977 and of the net income and source and application of funds for the year then ended, in accordance with generally accepted accounting principles applied on a consistent basis.

THOMAS, STOLL, DIAS & CO.

Certified Accountants
5, America Street,
Georgetown,
Guyana.

107,784	299,052	319,734	467,986	381,022	60,558	12,800	28,158	11,837	12,882	532,495	3,057,156	468,789	2,304,922	2,383,910	21,756,682
249,018	350,287	330,632	888,506	484,293	69,944	307,718	41,106	18,821	1,196,255	4,018,253	382,204	4,438,087	2,304,922	2,383,910	21,756,682
150,234	150,765	150,765	150,765	150,765	150,765	150,765	150,765	150,765	150,765	150,765	150,765	150,765	150,765	150,765	150,765

**NATIONAL INSURANCE BOARD
INCOME & EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31st DECEMBER, 1977**

<u>Income</u>	<u>Notes</u>	<u>1977</u> G\$	<u>1977</u> G\$	<u>1976</u> G\$	<u>1976</u> G\$
Sale of stamps					
— employed			22,305,499		20,357,226
— self employed			<u>179,145</u>		<u>169,932</u>
Total stamp sales			<u>22,484,644</u>		<u>20,527,158</u>
Other contributions					
less refunds			1,389,187		1,310,103
Investment Income			7,954,709		6,278,577
Other Income			<u>40,417</u>		<u>24,767</u>
Total Income			<u>31,868,957</u>		<u>28,140,605</u>
Deduct:					
Expenditure					
Administrative	2	3,465,122		2,881,000	
Printing NI stamps		<u>—</u>		<u>7,985</u>	
		<u>3,465,122</u>		<u>2,888,985</u>	
Benefits:					
Injury		543,018		707,784	
Disablement		350,587		263,021	
Death		250,635		219,723	
Sickness		888,866		783,986	
Maternity		484,593		381,032	
Funeral Grant		69,944		66,558	
Defalcation		—		12,460	
Old Age Grant		207,718		59,178	
Invalidity		41,106		47,937	
Survivors Benefit		15,851		13,985	
Old Age Pension		<u>1,196,535</u>		<u>529,492</u>	
Total Benefit Expenses		<u>4,048,853</u>		<u>3,085,156</u>	
Medical Care Expenses		<u>389,234</u>		<u>409,769</u>	
		<u>4,438,087</u>		<u>3,494,925</u>	
			<u>7,903,209</u>		<u>6,383,910</u>
Net Surplus from operations			23,965,748		21,756,695
Add:					
Overprovision for printing					
NI stamps			<u>740</u>		<u>—</u>
			<u>23,966,488</u>		<u>21,756,695</u>
Deduct:					
Provision for benefit					
commitments		160,959		—	
Incorrect posting on					
receipt (1976)		476		—	
Transfer of interest on					
understamping		<u>147</u>		—	
			<u>161,582</u>		—
64 Net surplus carried forward			<u><u>23,804,906</u></u>		<u><u>21,756,695</u></u>

NATIONAL INSURANCE BOARD

BALANCE SHEET

31st DECEMBER, 1977

	Notes	G\$	G\$	<u>1976</u> G\$	<u>1976</u> G\$
Source of funds					
Accumulated surplus brought forward			109,090,230		87,333,535
Add:					
Surplus for the year			<u>23,804,906</u>		<u>21,756,695</u>
			<u>132,895,136</u>		<u>109,090,230</u>
Represented by:					
Fixed assets	3		2,631,826		2,656,505
Investments:	4				
Government debentures at cost		115,873,205		91,073,205	
Shares in Guyana Printers Ltd.		<u>18,152</u>		<u>18,152</u>	
			115,891,357		91,091,357
Current assets:					
Treasury bills		4,342,925		6,463,069	
Fixed deposits		<u>7,188,334</u>		<u>6,749,610</u>	
		11,531,259		13,212,679	
Laminating films		15,248		16,500	
Stock of stationery and stores		52,746		35,662	
Stock of air conditioning parts		8,724		10,742	
Sundry debtors less provision for bad debts		1,461,643		870,111	
Accrued income		2,714,549		1,764,175	
Prepayments		4,362		3,486	
Cash at bank		318,091		220,781	
Cash in hand		<u>645,454</u>		<u>259,095</u>	
		<u>16,752,076</u>		<u>16,393,231</u>	
Deduct:					
Current liabilities					
Unpaid benefits		166,950		5,991	
Sundry creditors		<u>2,213,173</u>		<u>1,044,872</u>	
		<u>2,380,123</u>		<u>1,050,863</u>	
Net Current assets			<u>14,371,953</u>		<u>15,342,368</u>
			<u>132,895,136</u>		<u>109,090,230</u>

.....) General Manager
)
)
)
)
) Finance Officer

NATIONAL INSURANCE BOARD
STATEMENT OF SOURCE AND APPLICATION OF FUNDS
FOR THE YEAR ENDED 31st DECEMBER, 1977

	G\$	G\$	<u>1976</u> G\$	<u>1976</u> G\$
Source of funds				
Operating surplus for 1977		23,804,906		21,756,695
Adjustment for items not involving the movement of funds:				
Depreciation		<u>92,496</u>		<u>83,417</u>
		23,897,402		21,840,112
(Profit) on disposal of fixed assets		<u>(3,557)</u>		<u>—</u>
Total generated from operations		23,893,845		21,840,112
Funds from other sources:				
Sale of Government debentures	6,200,000		4,050,000	
Proceeds from sale of fixed assets	<u>7,500</u>		<u>—</u>	
		<u>6,207,500</u>		<u>4,050,000</u>
		30,101,345		28,890,112
Application of funds:				
Purchase of fixed assets	71,760		559,512	
Purchase of Government debentures	<u>31,000,000</u>		<u>19,600,000</u>	
		<u>31,071,760</u>		<u>20,159,512</u>
		<u>(970,415)</u>		<u>5,730,600</u>
Increase/(Decrease) in working capital:				
Increase/(Decrease) in treasury bills and fixed deposits	(1,681,420)		5,862,984	
Increase in stocks and stores	13,814		25,052	
Increase/(Decrease) in debtors	591,532		(87,898)	
Increase/(Decrease) in accrued income	950,374		(672,767)	
Increase in prepayments	876		945	
(Increase)/Decrease in creditors	(1,329,260)		226,990	
Net movement in liquid funds:				
Increase in cash at bank	97,310		200,364	
Increase in cash in hand	<u>386,359</u>		<u>174,930</u>	
		<u>(970,415)</u>		<u>5,730,600</u>

**NATIONAL INSURANCE BOARD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31st DECEMBER, 1977**

1. Accounting policies

(a) Stocks and stores:

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

(b) Depreciation:

Depreciation on fixed assets are calculated on the rates as specified below which are estimated to write off these assets over their years of useful lives.

Buildings	2% on cost
Furniture and fittings	10% on reducing balance
Office equipment	10% on reducing balance
Motor vehicles	25% on reducing balance

A full year's depreciation is charged in the year of addition and none in the year of disposal.

**NATIONAL INSURANCE BOARD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31st DECEMBER, 1977**

2. Administrative expenses

	<u>1977</u>	<u>1976</u>
	G\$	G\$
Advertising	43,738	23,291
Audit and accounting fees	10,000	10,000
Bank charges	64	42
Cash shortages	—	20
Cleaning	10,903	11,477
Electricity	168,137	87,525
Entertainment allowances	3,619	1,242
Entertainment expenses	9,913	8,752
Insurance premiums	547	9,457
Staff insurance	2,182	1,507
Bad debts	322	920
Maintenance — motor vehicles	17,801	7,674
Maintenance — General Manager's motor vehicle	5,272	1,635
N.I.S. contribution on behalf of employees	57,681	49,074
Office general expenses and supplies	63,737	85,078
Postages, telegrams and cables	13,694	11,516
Rental of buildings	14,700	6,055
Maintenance — Buildings rented	2,655	1,423
Maintenance — Furniture and fittings	3,966	2,189
Maintenance — Office equipment	23,565	17,837
Repairs to properties	37,595	4,352
Printed stationery	88,982	218,971
Subscription — newspapers and other publications	10,624	15,310
Sundries	1,236	4,016
Telephone	82,973	84,191
Travelling allowance	290,747	225,439
Subsistence allowance	34,935	38,221
Salaries	1,874,981	1,445,980
Wages	27,182	15,469
Acting allowances	8,994	12,228
Overtime pay	45,952	49,574
Payments to PMG for administration expenses	70,000	70,000
Uniforms	6,036	2,252
Transportation	13,484	13,354
Rates and taxes	9,031	1,838
Reimbursement of tuition fees	132	27
Cost of living allowances	—	112
Assisted leave passages	68,891	94,120
Local training	8,490	2,008
Commissioner of Police — security fees	80,094	—
Insurance Health Scheme	6,546	—
Guyana State Corporation fees	58,000	58,000
Guystac Security fees	81,724	92,489
Appeals tribunal	2,781	7,110
Contributions	10,720	3,992
Depreciation	92,496	83,417
Overseas training	—	295
Guystac sports fees	—	522
	<u>3,465,122</u>	<u>2,881,001</u>
Printing of N.I.S. stamps	—	7,984
	<u>3,465,122</u>	<u>2,888,985</u>

NATIONAL INSURANCE BOARD
NOTES TO THE ACCOUNTS

	Buildings		Furniture, Fixtures & Fittings		Office Equipment		Motor Vehicles		Motor Boat		Total	
	G\$	G\$	G\$	G\$	G\$	G\$	G\$	G\$	G\$	G\$	G\$	G\$
3. (a) Fixed Assets												
Cost												
At 1st January, 1977	2,443,907	147,132	286,647	80,098	55	2,957,839						
Additions	1,950	11,667	40,798	17,345	—	71,760						
Disposals	—	—	—	12,460	—	12,460						
At 31st December, 1977	2,445,857	158,799	327,445	84,983	55	3,017,139						
Depreciation												
At 1st January, 1977	129,217	47,311	95,226	29,581	—	301,335						
Retired on	—	—	—	8,518	—	8,518						
Disposals	42,145	11,149	23,222	15,980	—	92,496						
Charge for 1977	171,362	58,460	118,448	37,043	—	385,313						
At 31st December, 1977	2,274,495	100,339	208,997	47,940	55	2,631,826						
Net Book Value	2,314,690	99,822	191,421	50,517	55	2,656,505						
Net Book Value at 31st December, 1976	1977	1976										
(b) Future Capital Expenditure .	NIL	NIL										
Expenditure authorised by the directors and contracted for	250,000	100,000										
Expenditure authorised by the directors and not contracted for												

**NATIONAL INSURANCE BOARD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31st DECEMBER, 1977**

Note 4	<u>Nominal Value</u> G\$	<u>Book Value</u> G\$
Investments:		
7% Government of Guyana Debentures – 1st series 1971	100,000	100,000
” ” ” ” ” – 2nd series 1971	2,495,000	2,495,000
” ” ” ” ” – 3rd series 1971	2,500,000	2,500,000
” ” ” ” ” – 4th series 1971	3,600,000	3,600,000
” ” ” ” ” – 5th series 1971	1,500,000	1,500,000
” ” ” ” ” – 1st series 1972	2,425,000	2,425,000
” ” ” ” ” – 2nd series 1972	3,100,000	3,100,000
” ” ” ” ” – 3rd series 1972	3,000,000	3,000,000
” ” ” ” ” – 1st series 1973	8,000,000	8,000,000
” ” ” ” ” – 2nd series 1973	2,000,000	2,000,000
” ” ” ” ” – 3rd series 1973	1,350,000	1,350,000
” ” ” ” ” – 4th series 1973	2,500,000	2,500,000
” ” ” ” ” – 1st series 1974	2,800,000	2,800,000
” ” ” ” ” – 4th series 1974	2,500,000	2,500,000
” ” ” ” ” – 6th series 1974	2,500,000	2,500,000
” ” ” ” ” – 7th series 1974	4,000,000	4,000,000
” ” ” ” ” – 8th series 1974	2,500,000	2,500,000
” ” ” ” ” – 1st series 1975	5,000,000	5,000,000
” ” ” ” ” – 2nd series 1975	5,000,000	5,000,000
” ” ” ” ” – 3rd series 1975	4,000,000	4,000,000
” ” ” ” ” – 4th series 1975	4,000,000	4,000,000
” ” ” ” ” – 1st series 1976	4,000,000	4,000,000
” ” ” ” ” – 2nd series 1976	5,000,000	5,000,000
” ” ” ” ” – 3rd series 1976	5,000,000	5,000,000
” ” ” ” ” – 4th series 1976	5,000,000	5,000,000
” ” ” ” ” – 1st series 1977	10,000,000	10,000,000
” ” ” ” ” – 2nd series 1977	2,000,000	2,000,000
” ” ” ” ” – 3rd series 1977	4,000,000	4,000,000
” ” ” ” ” – 4th series 1977	5,000,000	5,000,000
” ” ” ” ” – 5th series 1977	5,000,000	5,000,000
” ” ” ” ” – 7th series 1977	5,000,000	5,000,000
	<u>114,870,000</u>	<u>114,870,000</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 Bonds	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
Total	<u><u>115,888,152</u></u>	<u><u>115,891,357</u></u>

STATISTICAL ANNEX

Part III

STATISTICAL ANNEX

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Table 'A'
NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE
1977

Code	Industry	Size of Industry						Total
		1-10	11-20	21-30	31-50	51-100	101-150	
0	Agriculture, Forestry & Fishing							
01a	Sugar	3	1	—	—	—	—	4
01b	Others	42	—	1	—	—	—	43
01	Mining & Quarrying	—	—	—	—	—	—	—
2-3	Manufacturing	86	7	2	1	1	—	97
4	Construction	62	3	1	—	1	—	67
5	Electricity, Gas, Water and Sanitary Services	6	1	—	—	—	—	7
6	Commerce	42	4	—	—	—	—	46
7	Transport, Storage and Communication	38	1	2	—	—	—	41
8	Services	216	5	1	—	—	—	222
	Total	495	22	7	1	2	—	527

Table 'B'
NUMBER OF EMPLOYEES REGISTERED BY INDUSTRY
AND SEX OF REGISTRANTS
1977

Industry (1)	Males (2)	Females (3)	Total (4)
Agriculture & Livestock Production	342	58	400
Sugar	2,203	636	2,839
Other (Agriculture)	503	104	607
Mining and Quarrying	297	173	470
Manufacturing	3,539	1,535	5,074
Construction	879	172	1,051
Electricity, Gas, Water & Sanitary Services	203	35	238
Commerce	892	906	1,798
Transport, Storage and Communication Services	526	310	836
	3,571	3,847	7,418
ALL INDUSTRIES	12,955	7,776	20,731

Table 'C'
 NUMBER OF EMPLOYEES REGISTERED BY AGE-GROUP,
 SEX AND MARITAL STATUS
 1977

Age-Group (1)	MALE							FEMALE						
	Married (2)	Single (3)	Widower (4)	Divorced (5)	Separated (6)	Common Law (7)	Total (8)	Married (9)	Single (10)	Widow (11)	Divorced (12)	Separated (13)	Common Law (14)	Total (15)
Below 16	1	951	-	-	-	-	952	2	126	1	-	-	-	129
16 - 19	75	7,160	1	-	-	8	7,244	85	2,503	3	1	3	11	2,606
20 - 24	355	2,248	5	-	1	42	2,651	318	2,043	8	7	20	30	2,426
25 - 29	262	356	-	5	1	21	645	361	478	11	21	22	23	916
30 - 34	207	117	1	3	2	16	346	294	199	24	17	23	21	578
35 - 39	166	66	3	1	1	9	246	223	109	21	14	10	9	386
40 - 44	141	47	1	2	1	7	199	127	64	20	14	18	17	260
45 - 49	124	50	3	1	1	12	191	102	48	18	10	7	7	192
50 - 54	100	21	2	3	-	6	132	66	39	15	10	4	1	135
55 - 59	73	39	3	2	2	1	120	28	14	10	-	6	4	62
60 - 64	65	14	5	1	-	5	90	24	12	8	1	1	-	46
65 & Over	80	30	25	-	2	2	139	12	14	11	1	2	-	40
Total	1,649	11,099	49	18	11	129	12,955	1,642	5,649	150	96	116	123	7,776

Table 'D'
OLD-AGE PENSIONS IN PAYMENT AS AT 31.12.77 BY AGE,
SEX AND EMPLOYMENT STATUS OF RECIPIENTS
1977

Age (1)	Employed		Self-Employed		Employed & Self- Employed	Amount (\$) (7)
	Males (2)	Females (3)	Males (4)	Females (5)	Males & Females (6)	
60	307	58	1	—	366	9,853.40
61	295	50	—	1	346	8,573.30
62	375	48	4	—	427	10,647.10
63	388	56	3	—	447	11,380.00
64	294	25	6	—	325	8,478.10
65	757	87	25	5	874	23,637.40
66	177	23	—	1	201	4,594.40
67	48	14	2	—	64	1,319.80
68	15	5	—	—	20	342.90
69	2	—	—	—	2	54.00
70	1	—	—	—	1	33.00
Total	2,659	366	41	7	3,073	78,913.40

Table 'E'
NUMBER OF INVALIDITY PENSIONS IN PAYMENT AT 31.12.77
BY AGE AND SEX
1977

Age (1)	Males (2)	Females (3)	Total (4)
58	2	—	2
59	2	—	2
Total	4	—	4

Table 'F'
NUMBER OF OLD-AGE GRANTS BY AGE, SEX
AND EMPLOYMENT STATUS OF RECIPIENTS
1977

Age (1)	Employed			Self-Employed			Grand Total (8)
	Males (2)	Females (3)	Total (4)	Males (5)	Females (6)	Total (7)	
60	29	3	32	1	—	1	33
61	40	5	45	1	—	1	46
62	31	6	37	1	—	1	38
63	41	3	44	2	—	2	46
64	89	18	107	3	—	3	110
65	74	16	90	2	1	3	93
66	33	4	37	—	1	1	38
67	14	2	16	2	—	2	18
68	6	1	7	—	—	—	7
69	3	1	4	—	—	—	4
70	10	2	12	—	—	—	12
71	5	1	6	—	—	—	6
72	1	—	1	—	—	—	1
Total	376	62	438	12	2	14	452

Table 'G'
NUMBER OF INVALIDITY LUMP-SUM PAYMENTS MADE DURING 1977
BY AGE-GROUP AND SEX OF RECIPIENTS
1977

Age-Group (1)	Male (2)	Female (3)	Total (4)
30 — 34	1	—	1
35 — 39	1	3	4
40 — 44	3	—	3
45 — 49	12	—	12
50 — 54	12	—	12
55 — 59	19	3	22
60 — 64	4	—	4
Total	52	6	58

Table 'H'
 NUMBER OF FUNERAL BENEFIT PAYMENTS BY AGE,
 SEX AND INSURANCE STATUS OF THE DECEASED
 1977

Age-Group (1)	Employed						Self-Employed				Total (10)
	Males			Females			Males		Females		
	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	4	-	-	-	-	-	-	-	-	4	
20 - 24	17	3	1	2	-	-	-	-	-	23	
25 - 29	15	1	8	2	-	-	-	-	-	26	
30 - 34	19	1	4	2	-	-	-	-	-	26	
35 - 39	32	1	3	4	-	-	-	-	-	40	
40 - 44	37	2	2	2	-	-	-	-	-	43	
45 - 49	54	3	4	10	-	-	-	-	-	71	
50 - 54	51	9	12	6	3	-	-	-	-	81	
55 - 59	77	9	4	4	1	-	1	-	-	96	
60 - 64	64	8	5	8	-	-	-	-	-	85	
65 +	48	6	5	1	-	-	-	-	-	60	
Total	418	43	48	41	4	-	1	-	-	555	

Table 'P'
NUMBER OF SICKNESS SPELLS BY BENEFIT DAYS, SEX & SECTOR
1977

Benefit Days (1)	NON-SUGAR			SUGAR			Grand Total (8)
	Males (2)	Females (3)	Total (4)	Males (5)	Females (6)	Total (7)	
1	447	161	608	205	45	250	858
2	646	201	847	182	35	217	1,064
3	1,104	329	1,433	486	55	541	1,974
4	218	68	286	76	17	93	379
5	180	48	228	82	11	93	321
6	292	98	390	103	19	122	512
7	92	26	118	34	10	44	162
8	171	73	244	105	13	118	362
9	502	167	669	241	24	265	934
10	74	25	99	34	3	37	136
11	45	14	59	23	4	27	86
12	93	22	115	34	5	39	154
13	42	14	56	16	4	20	76
14	56	23	79	22	6	28	107
15	82	29	111	66	6	72	183
16	22	7	29	22	2	24	53
17	30	7	37	14	3	17	54
18	34	9	43	8	4	12	55
19 - 24	276	68	344	145	18	163	507
25 - 30	91	23	114	70	7	77	191
31 - 36	85	25	110	48	4	52	162
37 - 42	40	16	56	27	8	35	91
43 - 48	81	14	95	23	5	28	123
49 - 54	24	6	30	12	-	12	42
55 - 60	18	11	29	11	3	14	43
61 - 66	23	3	26	8	3	11	37
67 - 72	22	7	29	9	1	10	39
73 - 78	14	3	17	16	-	16	33
79 - 84	11	2	13	5	-	5	18
85 - 90	5	-	5	7	-	7	12
91 - 96	15	-	15	5	1	6	21
97 - 102	7	1	8	5	2	7	15
103 - 108	9	1	10	1	-	1	11
109 - 114	6	1	7	3	-	3	10
115 - 120	4	2	6	1	1	2	8
121 - 126	4	3	7	1	1	2	9
127 - 132	5	3	8	4	-	4	12
133 - 138	7	3	10	6	-	6	16
139 - 144	4	1	5	4	-	4	9
145 - 150	2	2	4	2	1	3	7
151 - 156	37	3	40	18	3	21	61
Total	4,920	1,519	6,439	2,184	324	2,508	8,947

Table 'J'
NUMBER OF MATERNITY CASES PAID BY AGE-GROUP
AND EMPLOYMENT STATUS OF RECIPIENT
1977

Age-Group (1)	Employed		Self-Employed		Employed & Self-Employed	
	Number (2)	Benefit Days (3)	Number (4)	Benefit Days (5)	Number (6)	Benefit Days (7)
Below 20	73	4,107	—	—	73	4,107
20 — 24	625	34,798	—	—	625	34,798
25 — 29	676	38,798	—	—	676	38,798
30 — 34	289	16,147	1	42	290	16,189
35 — 39	123	7,182	—	—	123	7,182
40 — 44	25	1,207	—	—	25	1,207
45 — 49	6	338	—	—	6	338
50 — 54	1	21	—	—	1	21
N/S	131	7,107	—	—	131	7,107
Total	1,949	109,705	1	42	1,950	109,747

Table 'K'
NUMBER OF INJURY SPELLS BY BENEFIT DAYS, SEX AND SECTOR
1977

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	3	-	3	3	-	3	6	-	6
2	17	5	22	4	4	8	21	5	26
3	112	20	132	61	4	65	173	24	197
4	217	38	255	119	9	128	336	47	383
5	364	49	413	147	12	159	511	61	572
6	581	71	652	294	13	307	875	84	959
7	837	35	872	36	5	41	373	40	413
8	224	43	267	35	1	36	259	44	303
9	194	31	225	56	4	60	250	35	285
10	159	24	183	30	-	30	189	24	213
11	201	23	224	70	3	73	271	26	297
12	186	32	218	131	4	135	317	36	353
13	121	18	139	18	1	19	139	19	158
14	78	16	94	17	1	18	95	17	112
15	58	6	64	15	1	16	73	9	82
16	46	5	51	12	-	12	58	5	63
17	40	6	46	24	-	24	64	6	70
18	57	15	72	27	1	28	84	16	100
19 - 24	179	28	207	101	4	105	280	32	312
25 - 30	82	5	87	34	1	35	116	6	122
31 - 36	46	8	54	45	2	47	91	10	101
37 - 42	38	9	47	17	4	21	55	13	68
43 - 48	18	6	24	26	1	27	44	7	51
49 - 54	13	4	17	11	3	14	24	7	31
55 - 60	11	3	14	9	1	10	20	4	24
61 - 66	7	-	7	7	-	7	14	-	14
67 - 72	9	1	10	10	-	10	19	1	20
73 - 78	3	-	3	12	-	12	15	-	15
79 - 84	5	3	8	8	-	8	13	3	16
85 - 90	5	3	8	4	-	4	9	-	9
91 - 96	6	3	9	7	-	7	13	3	16
97 - 102	5	-	5	2	-	2	7	-	7
103 - 108	3	-	3	4	-	4	3	-	3
109 - 114	2	1	3	4	-	4	6	1	7
115 - 120	3	1	4	3	-	3	5	1	6
121 - 126	4	-	4	3	-	3	7	-	7
127 - 132	4	-	4	6	-	6	10	-	10
133 - 138	4	-	4	-	1	1	4	1	5
139 - 144	3	1	4	4	1	5	7	2	9
145 - 150	1	-	1	4	-	4	5	-	5
151 - 156	13	-	13	5	-	5	18	-	18
Total	3,458	512	3,970	1,421	77	1,498	4,879	589	5,468

Table 'L'
NUMBER OF DISABLEMENT LUMP-SUM PAYMENTS BY PERCENTAGE
DISABILITY, SEX AND SECTOR
1977

Degree of Disability (1)	SUGAR			NON-SUGAR			Sugar & Non-Sugar (8)
	Males (2)	Females (3)	Total (4)	Males (5)	Females (6)	Total (7)	
1	—	—	—	—	—	—	—
2	—	—	—	3	—	3	3
3	2	—	2	—	—	—	2
4	—	1	1	—	—	—	1
5	20	10	30	15	—	15	45
6	—	—	—	2	—	2	2
7	1	—	1	3	—	3	4
8	4	—	4	2	—	2	6
9	—	—	—	—	—	—	—
10	22	9	31	21	1	22	53
11	—	1	1	—	—	—	1
12	—	—	—	1	—	1	1
13	—	—	—	—	—	—	—
14	6	1	7	8	—	8	15
Total	55	22	77	55	1	56	133

Table 'M'
NUMBER OF INDUSTRIAL DEATH PENSIONS IN PAYMENT AS AT 31.12.77
BY CAUSE OF DEATH, TYPE OF PENSION AND AMOUNT
1977

Cause of Death (1)	No. of Deaths (2)	Widow (3)	Parent (4)	Orphan (5)	Amount (6)
Contusions & Abrasions	1	1	—	—	33.00
Burns and Scalds	6	5	1	—	153.00
Concussions	55	47	9	—	1,240.70
Cuts and Lacerations	6	6	—	—	149.00
Puncture Wounds	7	5	2	—	144.00
Amputations	2	2	—	—	40.00
Fractures	33	32	1	—	749.50
Asphyxiation	11	11	—	—	247.00
Drowning	44	36	8	—	862.00
Other Injuries	24	22	2	—	498.50
Other	2	—	—	8	56.00
Total	191	167	23	8	4,172.70

Table 'N'
NUMBER OF MEDICAL CARE CASES BY AGE, SEX AND SECTOR
1977

Age (1)	SUGAR			NON-SUGAR			ALL INDUSTRIES		
	Males (2)	Females (3)	Total (4)	Males (5)	Females (6)	Total (7)	Males (8)	Females (9)	Total (10)
Below 16	13	1	14	28	1	29	41	2	43
16	87	5	92	42	—	42	129	5	134
17	177	5	182	65	2	67	242	7	249
18	245	4	249	92	3	95	337	7	344
19	341	8	349	117	1	118	458	9	467
20	287	7	294	117	10	127	404	17	421
21	290	7	297	109	10	119	399	17	416
22	246	9	255	135	12	147	381	21	402
23	336	6	342	112	6	118	448	12	460
24	280	9	289	118	12	130	398	21	419
25	264	7	271	94	9	103	358	16	374
26	232	6	238	97	10	107	329	16	345
27	191	22	213	84	6	90	275	28	303
28	208	2	210	87	1	88	295	3	298
29	177	20	197	78	3	81	255	23	278
30	155	25	180	60	9	69	215	34	249
31	142	14	156	52	2	54	194	16	210
32	120	16	136	48	2	50	168	18	186
33	134	20	154	46	1	47	180	21	201
34	133	35	168	35	1	36	168	36	204
35	163	35	198	39	2	41	202	37	239
36	159	44	203	53	—	53	212	44	256
37	130	25	155	38	1	39	168	26	194
38	101	25	126	33	—	33	134	25	159
39	137	35	172	34	1	35	171	36	207
40	107	34	141	38	2	40	145	36	181
41	104	28	132	26	—	26	130	28	158
42	125	38	163	30	1	31	155	39	194
43	108	33	141	21	1	22	129	34	163
44	95	41	136	30	1	31	125	42	167
45	122	35	157	33	3	36	155	38	193
46	84	33	117	22	—	22	106	33	139
47	89	29	118	24	—	24	113	29	142
48	72	21	93	12	—	12	84	21	105
49	82	25	107	14	1	15	96	26	122
50	76	27	103	12	1	13	88	28	116
51	69	21	90	18	3	21	87	24	111
52	73	25	98	15	—	15	88	25	113
53	59	14	73	15	—	15	74	14	88
54	56	15	71	3	—	3	59	15	74
55	45	25	70	17	1	18	62	26	88
56	60	20	80	6	—	6	66	20	86
57	46	12	58	12	—	12	58	12	70
58	41	15	56	8	—	8	49	15	64
59	35	12	47	9	1	10	44	13	57
60	17	6	23	11	—	11	28	6	34
61	9	1	10	4	—	4	13	1	14
62	3	2	5	8	—	8	11	2	12
63	3	1	4	7	1	8	10	2	12
64	4	—	4	5	—	5	9	—	9
65	—	—	—	1	—	1	1	—	1
Over 65	—	—	—	—	—	—	—	—	—
Total	6,336	905	7,241	2,219	121	2,340	8,555	1,026	9,581

Table 'O'
NUMBER OF CASES HANDLED BY
MEDICAL REFEREES AND SPECIALISTS
1977

District (1)	Number of Cases referred to Specialists, etc. (2)	Number of Cases referred to Medical Referees (3)	Appeals to Medical Referees		
			Number of Appeals (4)	Number Allowed (5)	Number Disallowed (6)
East Coast Demerara	48	235	23	16	7
East Bank Demerara	20	150	23	19	4
West Bank Demerara	16	145	13	8	5
West Coast Demerara	21	118	11	7	4
Georgetown, including Greater Georgetown	30	102	27	19	8
Linden	—	4	7	3	4
Essequibo	5	30	1	1	—
West Coast Berbice	6	16	2	1	1
West Bank Berbice	—	—	10	10	—
New Amsterdam & Canje	1	10	10	5	5
Corentyne	3	34	13	7	6
Bartica	—	4	3	1	2
Matthews Ridge	1	—	2	1	1
Total	151	848	145	98	47

Table 'P'
NUMBER OF VISITS MADE BY SICK-VISITING TEAM, BY DISTRICTS
1977

Districts (1)	Number of visits made (2)	Successful visits (3)	Number requested to report to Medical Adviser (4)
West Bank Demerara	24	24	11
West Coast Demerara	157	120	45
East Coast Demerara	690	471	117
East Bank Demerara	231	173	48
Georgetown including Greater Georgetown	321	108	34
Linden	156	149	148
Estates, dispensaries & clinics	76	63	—
Georgetown Public Hospital	104	104	—
Private Hospitals	130	118	—
Best Hospital	14	14	—
Mahaica Hospital	9	9	—
Mahaicony Hospital	38	38	—
Berbice Public Hospital	112	112	—
West Bank Berbice)			
New Amsterdam & West Canje)	28	28	15
Corentyne & East Canje	47	2	6
Upper Corentyne	712	659	53
Total	2849	2192	477

NATIONAL INSURANCE SCHEME

P.O. BOX 852 GEORGETOWN, GUYANA.

CABLE ADDRESS:

GUYNIS GEORGETOWN