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**NATIONAL INSURANCE
CONTRIBUTION CARD
GUYANA**

From 2nd January, 1978 to 30th December, 1978

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ADDRESS.....

BRICKDAM & WINTER PLACE

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BUSINESS
ADDRESS.....

SAME AS ABOVE

DATE OF BIRTH.....

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IMPORTANT

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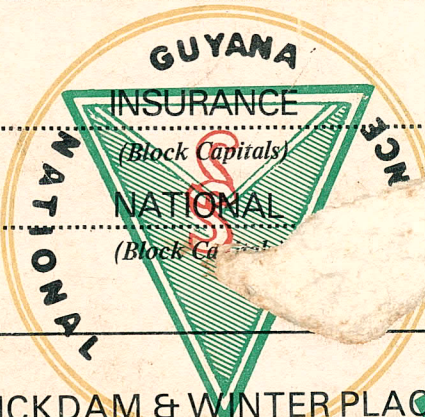
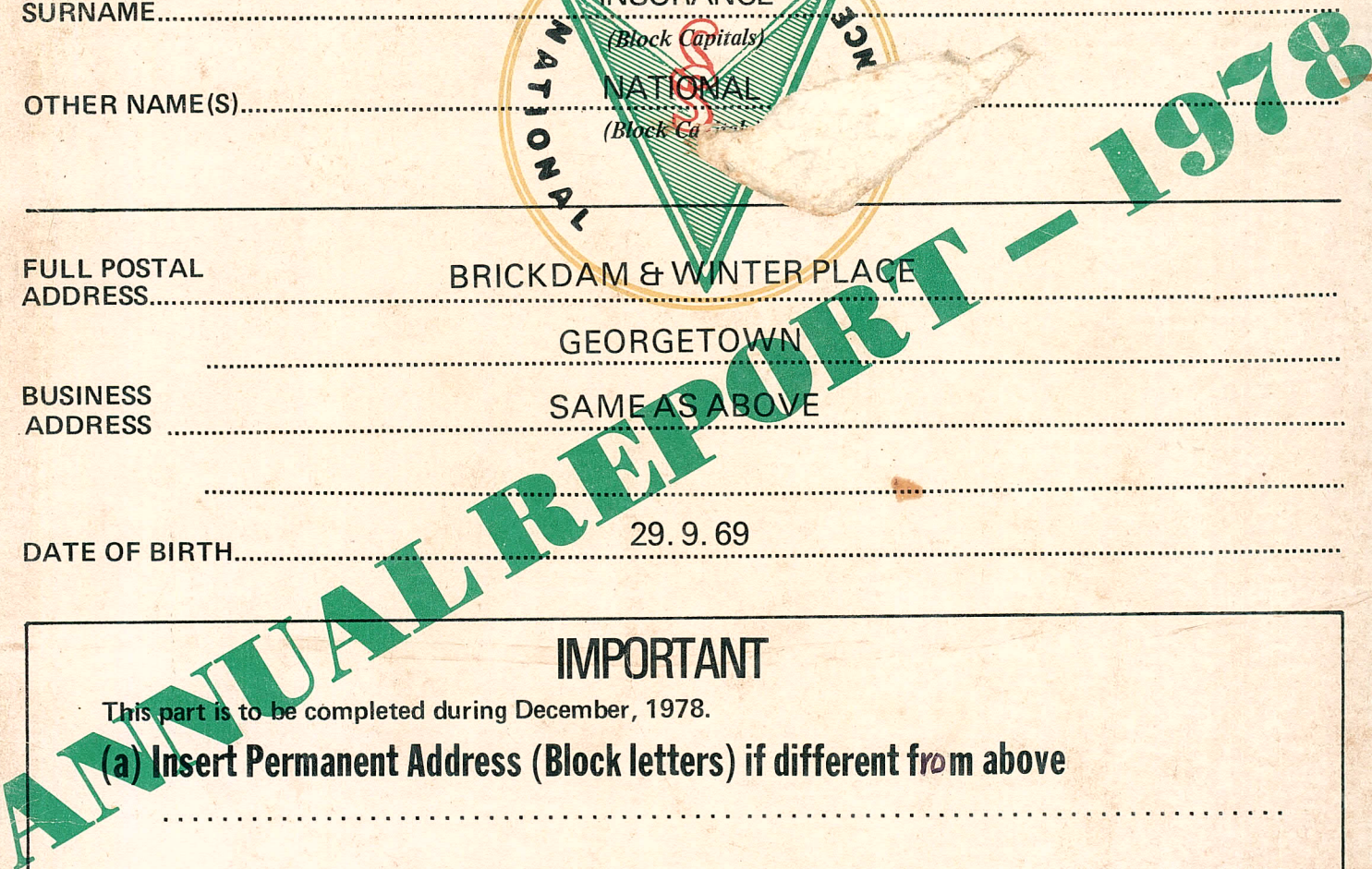
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(b) Enter Employer's Reg. No.

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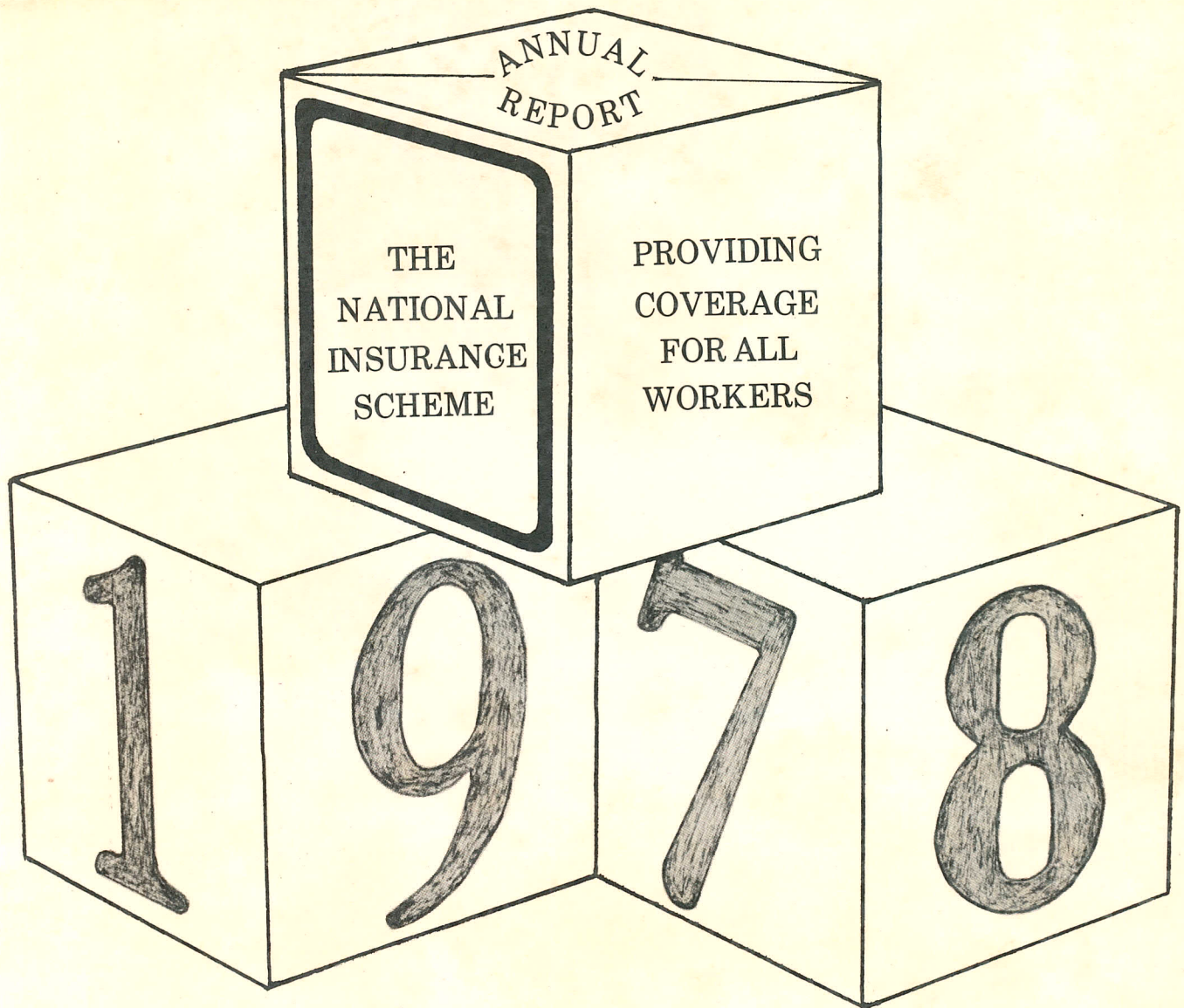
KEEP THIS CARD SAFELY



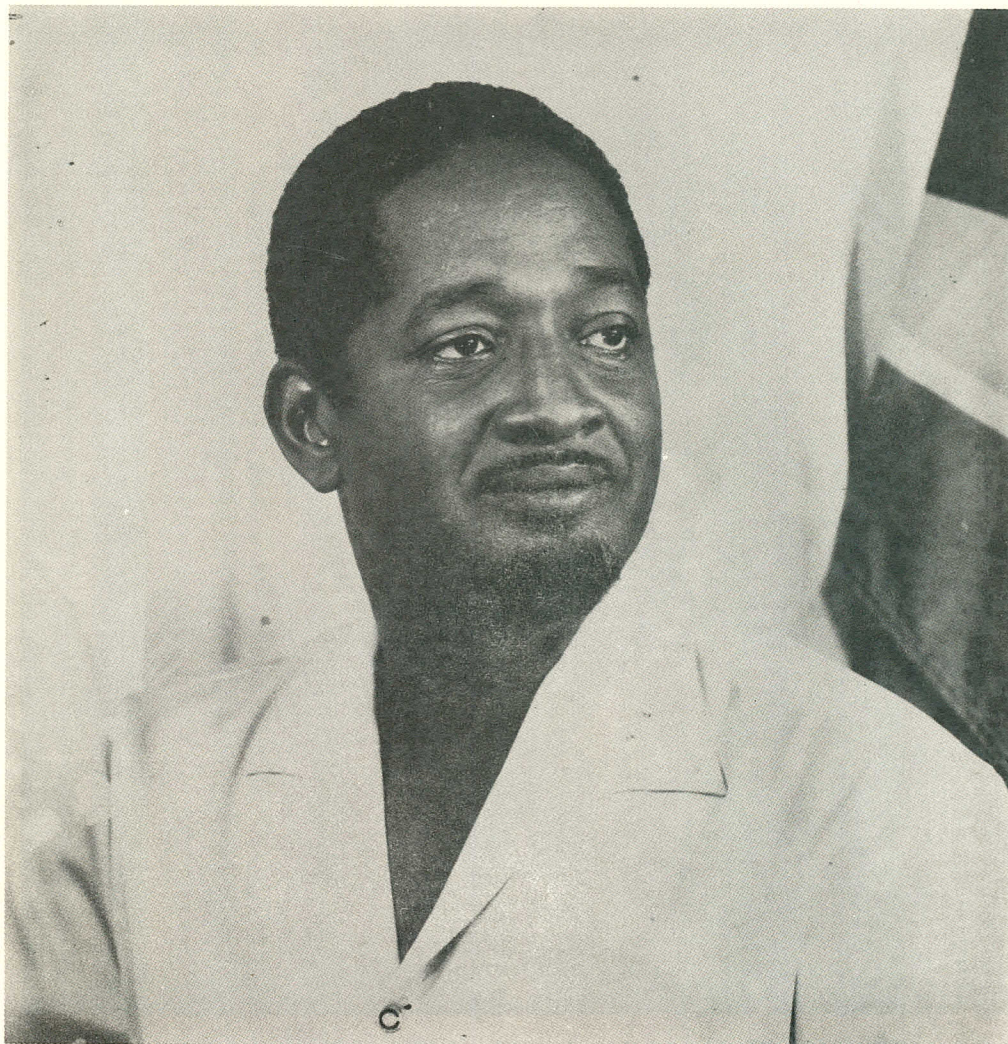
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th ISSUE

NATIONAL INSURANCE BOARD



IN ACCORDANCE WITH SEC. 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.
Prime Minister of the Co-operative Republic
of Guyana*



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



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Letter of Transmittal

Dear Comrade President,

I present the Annual Report of the Directors of the National Insurance Scheme for the financial year ended December 31, 1978.

2. In the formative years of a social security scheme, income outstretches expenditure. It is in the realm of this accepted phenomenon that one finds that in 1978, the Scheme increased its income by \$48.5M. Benefit payments approximated \$7.2M, of which significantly, \$3.7M or 51% went to pensioners. As a result of the reduction of the pensionable age in the previous year, pension benefits in 1978 trebled the 1977 out-flow. It should be noted also that benefits paid in 1978 exceeded the amounts paid in 1977 in almost all categories.

3. The cost of administering the Scheme was kept within the approved actuarial limit. A second actuarial review began in December 1978.

4. The National Insurance Fund at December 31, 1978 stood at \$170.1M, which is secured by investments in State Securities.

Yours co-operatively,

D.I. Yankana
EXECUTIVE CHAIRMAN
National Insurance Scheme



Introduction

The 10th Annual Report of the National Insurance Board – Guyana is presented in accordance with Section 36(1)(a) of the National Insurance and Social Security Act, Chapter 36:01 of the Laws of Guyana.

This report is concerned mainly with the activities of the Board during the year 1978. It also compares these activities with similar ones in previous years in an effort to highlight trends which seem to be emerging.

The report is set out in three parts. Part I deals with the activities mentioned above, Part II deals with the accounts for year ended 31.12.78 and the Balance Sheet as at 31.12.78, while Part III gives a number of statistical tables which may be used to do a detailed analysis of the activities of 1978.



PART I

Important Changes in 1978

WAGE GROUPINGS, CONTRIBUTION RATES ETC:

1. During the years 1977 and 1978 the minimum wage in the public sector underwent two changes. In 1977 the minimum wage moved from \$5.50 to \$8.40 and in 1978 it moved from \$8.40 to \$11.00 per day. These changes had the effect of guaranteeing a minimum weekly wage of \$55.00 to all full time workers in the public sector. The majority of workers covered by National Insurance Scheme therefore moved from the lower wage-groups to the wage group V which was then the highest, and the nature of the scheme, as far as the majority of workers was concerned was changed from a wage related to a flat rate one.
2. In order to recapture this wage relatedness it was necessary to increase the number of wage bands. This was done on August 14, 1978. The number of wage bands was increased from 5 to 10 thus causing the wage ceiling to move from '\$50.00 and above' to '\$100.00 and above' per week. The addition of these 5 bands allowed persons earning between \$50.00 and \$100.00 per week to contribute, and receive benefit in a wage-class which is more related to their actual earnings. However persons earning over \$100.00 per week will still find their contribution payments and benefit receipts unrelated to their actual income.
3. Simultaneous with this increase in the number of wage bands was the change in the contribution rate. The rate of contribution was increased in the case of (a) the employed category from 8.9% to 12%, (b) the self employed from 7.4% to 10.5% and (c) voluntary from 5.4% to 8.5%.
4. A summary of the wage groupings and rates of contributions for all categories of insured persons, together with the weekly rate of payment of sickness, maternity and industrial benefits are given in the Table 1 of the Annex.

MATERNITY BENEFIT:

5. Until June 1978, an insured woman could not have received maternity benefit payments beyond six weeks after the week of confinement. From July 1, 1978 the regulations were amended to provide for a full 13 weeks benefit to be paid even though payments may extend beyond 6 weeks after the week of confinement.

COVERAGE – NEW EMPLOYERS:

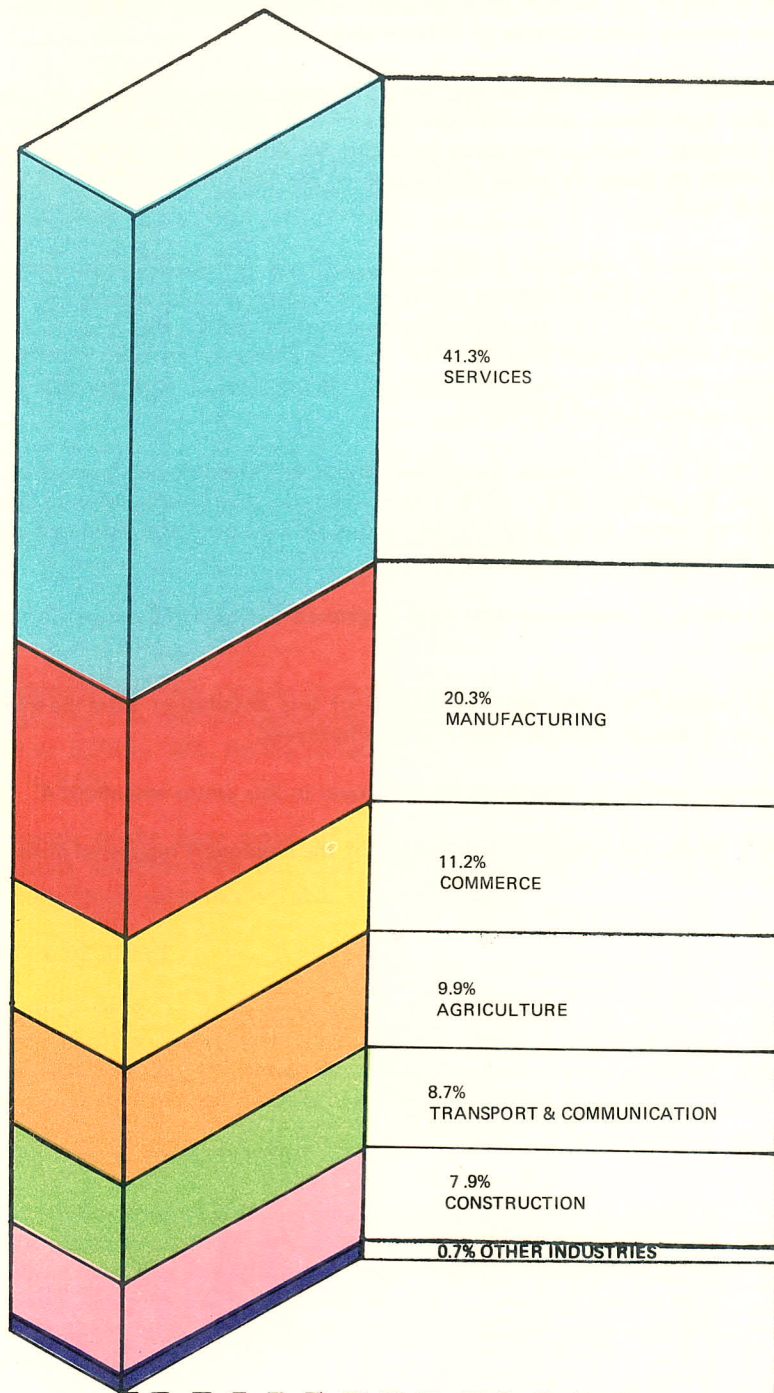
6. During 1978, a total of 542 new employers received coverage under the Scheme. The industrial distribution of these new entrants shows that about 41% went into 'Service Sector', 20% joined the 'Manufacturing sector', about 10% went into 'Agriculture' and 11% approximately joined the 'Commercial sector'. 'Construction sector' accounted for about 9%. The remaining 9% of the new employers were distributed among the other Industrial sectors.



7. The sizewise distribution shows that there were only two new employers with over 100 employees, two with between 51 – 100 employees and one who employed between 31 – 50 persons. The number of small employers, i.e., those employing between 1 – 10 persons was 503 or about 93% of the total.
8. A comparison of the number of employers registered during 1978 with that of the previous year shows a slight increase in 1978 of about 3%.
9. The sizewise comparison shows that the 1978 percentage distribution of employers was in no way significantly different from that of the previous year. The industry-wise comparison however, shows a reduction of about 5% during 1978 in the 'Construction sector' and slight increases of about 2% in each of the 'Manufacturing' and 'Commerce sectors' during 1978.
10. The number of employers to whom coverage was extended over the period 1969 – 1978 was 11,710. It is only natural to expect that some of these employers have since closed business operations but, because of the non-compulsion on their part to notify the Scheme of such action, a significant number of these exits has not been recorded. In an effort therefore to ascertain the extent of this movement, an exercise was launched during the year at each Local/Sub-Office.
11. The result of this exercise reveals that about 2,600 employers have so far ceased operations over the period 1969 – 1978. The number of active employers as at December 31, 1978 was estimated to be 9,100 or just about 78% of the total registered since the inception of the Scheme.
12. The number of employers who were registered during 1978 is given in the Table II of the Annex.
13. It is of interest to note that about 88% of this population were the small-sized employers, i.e., employers with between 1 – 10 employees.
14. The average number of employees per employer in this group was about 4.
15. Figure 1 shows the industrial distribution of the employers registered during 1978.



FIGURE I
INDUSTRIAL DISTRIBUTION – EMPLOYERS REGISTERED
1978





REGISTRATION OF NEW EMPLOYEES:

16. The number of persons who entered insurable employment during 1978 was 13,160. This was made up of 8,271 males and 4,889 females.

17. The distribution by marital status of these new entrants shows that about 13.7% were married, 82.8% were single and the remaining 3.5% were widows/widowers, common-law spouses, divorcees etc.

18. An analysis by sex shows that of the 8,271 males who became insured, 7,185 or 86.9% approximately were single, and 944 or 11.4% approximately were married. Common-law husbands accounted for about 1.2% and the remaining 0.5% was distributed among widowers, divorcees and separated.

19. The corresponding figures for females were 76.0% single, 17.4% married, 1.8% common-law and 4.8% for the other categories taken together.

20. The distribution by age and marital status of the new entrants in 1978 is given in the Table III of the Annex.

21. The overall industrial distribution shows that about 20% of the new employees were absorbed in the 'agricultural sector' and about 12% by the 'food manufacturing sector'. The other 'manufacturing sector' i.e., manufacture of commodities other than food and beverages, absorbed about 20% and the 'services sector' about 30%. The 'government services sector' alone was responsible for employing about 15% of total new entrants.

22. There were large variations percentage-wise between males and females entering some of these industries, e.g. the 'agricultural sector' absorbed about 27% of the male entrants whereas it only accounted for about 7% of the female entrants as against the 'services sector', which absorbed about 54% of the females but only 16% of the males. In the 'manufacturing (other than food manufacturing) sector; the ratio of males to females was about 3:1. This distribution industry and sex-wise is given in the Table IV of Annex.

AVERAGE AGE OF NEW ENTRANTS:

23. The average age of new entrants was 22 years overall with males standing at 21 years and females at 24 years approximately.

24. There were 148 persons over the age of 60 years who re-entered the economically active population during 1978. One hundred and fourteen of these were males and 34 were females. These persons because of their age are not required to contribute to the Scheme as an ordinary insured person but their employers are required to contribute on their behalf a weekly amount of fifty cents to cover them for industrial benefit only.

25. The Table below gives the average age of the new entrants over the period 1975-1978.



GUYANA NATIONAL INSURANCE SCHEME

**TABLE 1
AVERAGE AGE OF NEW ENTRANTS**

Description (1)	1975 (2)	1976 (3)	1977 (4)	1978 (5)
Average age of Males	22	22	22	21
Average age of Females	24	24	25	24
Overall average age	23	23	23	22

26. An examination of the table above shows that over the last four years the over all average age of persons who entered insurable employment was fairly stable. The average age of the new entrants in 1978 was just slightly lower than the averages in the previous years. This reduction in the average age during 1978 could have been influenced by the reduction of the pensionable age which came into effect during the latter half of 1977.

TOTAL EMPLOYEES REGISTERED AND ESTIMATED SIZE OF ACTIVE POPULATION:

27. The Table 2 below shows the number of employees who entered the Scheme annually over the period 1973 – 1978.

**TABLE 2
NUMBER OF EMPLOYEES REGISTERED ANNUALLY
1973 – 1978**

Description (1)	1973 (2)	1974 (3)	1975 (4)	1976 (5)	1977 (6)	1978 (7)
Males	12,617	12,245	12,027	13,911	12,955	8,271
Females	5,336	5,605	5,816	7,952	7,776	4,889
Males & Females	17,953	17,850	17,843	21,863	20,731	13,160

28. It could be seen from the Table, that in 1978, the number of persons who entered insurable employment dropped significantly relative to the previous year. There were significant decreases in both male and female entrants. These decreases were to the extent of 36% and 37% respectively.

29. The number of persons to whom coverage was extended by the Scheme over the period 1969 to 1978 was 287,317. This was made up of 210,433 males and 76,884 females. There are those employees who, because of various reasons, e.g., old-age, invalidity, death, emigration, cessation of employment, etc., have ceased to be contributors to the Scheme and as such should be removed from the population of actively insured persons. There is however some difficulty being experienced in tracing these movements especially in areas of cessation of employment, emigration and to a lesser extent death.



	Government	Other Public Bodies	Private Sector	Total
Estimated number of Actively Insured Persons	43,000	67,000	66,000	178,000

30. During the latter part of 1978, a survey was conducted and an estimate of the actively insured population was arrived at. The result of this survey is given above.

SELF EMPLOYED – NEW REGISTRANTS

31. The number of self-employed persons to whom coverage was extended during 1978 was 740. Six hundred and forty-four of these were males and 96 were females.

32. Of the 740 new entrants, 291 were persons who were previously registered in the employed category. The remainder was registered for the first time.

33. An analysis by industry shows that about 15% of these new entrants joined the 'agriculture, forestry and fishing sector' about 4% joined the 'food and beverage manufacturing sector' and about 21% joined the 'manufacturing of other goods sector.' 'Services sector' absorbed about 21% and the 'construction sector' a further 6% approximately.

34. The average age of these new entrants was 39 years overall with the average age of males standing at 39 years and females at 41 years approximately. On the average, those persons who were previously employed but who opted to self-employment during the year were slightly younger than those who registered for the first time as self-employed. These average ages were approximately 39 years and 40 years respectively.

35. The analysis by marital status shows that in the case of the male self-employed about 74% of the new entrants were married and about 20% single. The remaining 6% were distributed among divorcees, separated, widowers and common law categories.

36. In the case of females about 57% of the new entrants were married, about 16% were widows and about 13% single. Of the remaining, 8% were divorced and 6% separated.

37. The Table 3 below gives the annual number of self-employed registrants over the period 1973-1978.



GUYANA NATIONAL INSURANCE SCHEME

TABLE 3
NUMBER OF SELF-EMPLOYED REGISTRANTS
1973 – 1978

(1)	ANNUAL REGISTRANTS					
	1973 (2)	1974 (3)	1975 (4)	1976 (5)	1977 (6)	1978 (7)
Males	270	381	347	377	307	644
Females	65	65	79	61	45	96
Males & Females	335	446	426	438	352	740

38. An examination of the Table above shows that in 1978 the total number of new self-employed entrants as well as the individual numbers relating to both males and females were significantly higher than corresponding numbers in each of the five previous years. This sudden upsurge in the number of new entrants could have been the results of the campaign launched by the Scheme during the year to ensure that all self-employed persons were properly covered.

39. During 1978, nine self-employed insured persons were reported to have died and 25 others attained the age of 60 years and had to leave this population. There was no recorded movement from self-employment to employment during the year.

40. At 31.12.78, therefore the estimated size of the active self-employed population was 6,400 approximately.

41. The Tables V and VI of the Annex give the number of self-employed persons registered during 1978 by industry, sex and marital status.

VOLUNTARY CONTRIBUTORS:

42. The number of persons who left active service and was granted permission to join the population of voluntary contributors during 1978 was 14. Eleven of these were males and three females.

43. At December 31, 1977 there were only 48 persons left in this population. The granting of 14 certificates during 1978 therefore brought the size of this population during the year to 62. At the end of 1978 however the number of persons recorded to have paid contributions for the year 1978 was only 1.

CONTRIBUTORS TO THE SCHEME:

44. During the early part of the year, the Scheme continued to collect contributions through its four (4) established systems viz., Direct Payment System (used by Government Ministries only), the Impress Stamping System, the Schedule Payment System and the System of Adhesive Stamping. During the latter part of the year however, because of the change in the number of wage bands and the unavailability of dyes to operate the Impress Stamping machines, that system had to be stopped temporarily. Contributors under that system were reverted to the system of Adhesive Stamping.

GUYANA NATIONAL INSURANCE SCHEME



45. The total number of contributions collected over the period January to August 1978 was distributed percentage-wise among the various wage groups as follows —

Wage Group	I	II	III	IV	V	X	TOTAL
Percentage Distribution	3	4	6	6	77	4	100

46. If this is compared with the distribution of previous year, it will be seen that there was a pronounced movement from the low wage groups to the wage group V. In 1977, the distribution wage-group-wise was as follows.

Wage Group	I	II	III	IV	V	X	TOTAL
Percentage Distribution	11	11	14	13	45	6	100

47. As can be clearly seen, the wage-group V absorbed an extra 32% of contributions during 1978 as compared with the year 1977. These naturally were those contributors from the public sector whose wages had to be brought in line with the National minimum wage level of 1978, (and others whose wages were adjusted as a consequence of the minimum level being introduced.)

48. With the introduction of the 5 additional wage bands in August of 1978, the percentage in the wage group V had to be spread out over these new bands. This distribution as worked out from the information available was as follows:

Wage Group	I	II	III	IV	V	VI	VII	VIII	IX	X	X
Percentage Distribution	3	4	6	6	14	14	11	9	7	24	2

AVERAGE WAGE

49. Using this distribution the average weekly wage during the latter half of 1978 was calculated. The average arrived at was \$72.25 approximately. It must be pointed out however that there may still be some element of deflation in this estimate due to the fact that the wage group X includes all persons who work for \$100.00 and above, and the average wage in that group was taken as \$105.00 per week.

PENSIONS BRANCH:

OLD AGE PENSIONS

50. The number of old age pensions granted during 1978 was 2,100. Male recipients of this benefit numbered 1,757 and females 343. There were 23 self-employed insured persons who were awarded this benefit, 18 of them were males and 5 females.



GUYANA NATIONAL INSURANCE SCHEME

51. The distribution by age shows that only about 43% i.e. 910 pensioners, were awarded the benefit on attainment of the age 60 years. The remainder of the new pensioners was distributed between the ages 61 years to 70 years. Overall, the concentration of new pensioners lay within the age group 60-64 years. This age-group had approximately 93% of the total new cases.

52. The overall average age of the 1978 new pensioners was 62 years approximately, which incidentally was also the average for both male and female recipients.

53. The average fortnightly amount of the pension was \$26.10 approximately.

54. The number of pensions granted during 1978 when compared with the number granted during 1977 shows a reduction of about 7%. In 1977 there were 2,262 pensions granted. The average fortnightly amount of the pensions granted during 1978 was however slightly higher than those granted in the previous year.

55. The 2,100 new pensions granted in 1978 when added to the number of pensions which were in payment at the beginning of the year, brought the accumulated number of pensions to 5,173. During the year however, 114 pensioners died thus leaving a total of 5,059 pensions in payment at December 31, 1978. The average fortnightly amount of those pensions was \$25.90 approximately. This is shown in the Table 4 below.

**TABLE 4
MOVEMENT OF OLD AGE PENSIONS
1978**

Description (1)	Male (2)	Female (3)	Male & Female (4)	Average Fortnightly Amount (5)
				\$
Pensions in payment at the beginning of the year	2,700	373	3,073	25.98
Pensions granted during the year	1,757	343	2,100	26.10
Pensions terminated during the year by death	106	8	114	25.27
Pensions in payment at end of the year	4,351	708	5,059	25.86

56. The analysis of the contribution density of the 1978 new pensioners shows that on the average, persons qualified at just about 1% above the minimum, i.e., with just about 800 contributions. However only about 41% of this average were contributions actually paid by the insured person, the remaining 59% were the contributions which were given to the insured persons as a result of their ages at the time when they entered the Scheme. In certain cases, where insured persons could not have qualified at age 60, even with the addition of these "age credits", additional "retirement credits" (subject to a maximum of 250) were given so as to enable them to qualify at the minimum level of the pension

GUYANA NATIONAL INSURANCE SCHEME



57. It is of interest to note that this pattern i.e., number of contributions credited out-weighting those actually paid by the insured person, existed for both males and females. This pattern is expected to continue for about five more years, present contribution conditions remaining the same, after which it is expected that a reverse pattern will obtain.

58. The Table 5 below gives the number of contributions paid and credited for each year of age of the 1978 pensioners.

TABLE 5
NUMBER OF OLD AGE PENSIONS GRANTED AND
NUMBER OF CONTRIBUTIONS
1978

Age	MALES			FEMALES			MALES AND FEMALES		
	Number of Insured Persons	Contributions Paid and Credited	Contributions Credited	Number of Insured Persons	Contributions Paid and Credited	Contributions Credited	Number of Insured Persons	Contributions Paid and Credited	Contributions Credited
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
60	766	606,288	332,247	144	112,906	63,876	910	719,194	336,123
61	203	161,725	94,155	43	33,013	19,156	246	194,738	113,311
62	267	219,030	132,008	44	35,286	21,452	311	254,316	153,460
63	212	174,214	108,721	53	42,839	27,003	265	217,053	135,724
64	202	174,539	109,710	28	23,560	14,816	230	198,099	124,526
65	8	6,909	4,325	5	4,293	2,750	13	11,202	7,075
66	52	45,586	30,000	9	7,767	5,025	61	53,353	35,025
67	21	17,985	12,200	9	8,002	5,200	30	25,987	17,400
68	14	11,532	8,400	4	3,257	2,400	18	14,789	10,800
69	9	7,314	5,400	3	2,378	1,800	12	9,692	7,200
70	3	2,300	1,800	1	770	600	4	3,070	2,400
TOTAL	1,757	1,427,422	838,966	343	274,071	164,078	2,100	1,701,493	1,003,044

59. The Table VII in the Annex gives the 1978 new pensioners analysed by age and category of employment, and the Table VIII the number of pensions in payment as at 31.12.78.



GUYANA NATIONAL INSURANCE SCHEME

OLD AGE LUMP-SUM PAYMENTS

60. The number of old age lump-sum awards made during 1978 was 378. Male insured persons received 315 of these awards and females 63. There were only 2 self-employed persons who were awarded this benefit. An examination of the age distribution of the recipients shows an age range from 60 years to 72 years with the concentration being between ages 60 and 66 years. Within this group approximately 88% of the recipients were included. The overall average age of recipients was 64 years approximately.

61. The overall wage-group distribution shows that about 29% of cases were paid in the wage-group V, about 7% in the wage-group, 1V, and 21% approximately in the wage group 111. The wage-group 11 accounted for about 20% and wage-group 1 for 23%.

62. An examination of the individual wage-group distributions for males and females shows that whereas the male recipients were concentrated in the wage-groups 111 and V, the females were in the wage-groups 1. This group alone accounted for about 57% of the total payments made to females.

TABLE 6
WAGE GROUP DISTRIBUTION OF OLD AGE
LUMP-SUM PAYMENTS
1978

CATEGORY	WAGE GROUP					TOTAL
	I	II	III	IV	V	
Males	51	65	78	22	99	315
Females	36	11	3	4	9	63
Males and Females	87	76	81	26	108	378

63. As will be noticed no payment was made in the new wage-groups V1 – X, which were introduced during August of the said year.

64. The average amount of the grant was about \$352.00 overall with the average for males standing at \$362.00 and females at \$298.00 approximately.

65. An examination of the contribution pattern shows that on the average recipients qualified with approximately 400 contributions. There was just a slight difference between these averages for males and females. The average number of contributions actually paid by the insured persons during their contribution life was about 153, or just about 38% of the overall average number of contributions accumulated.

66. In the case of male recipients the average number of contributions paid was about 39% of the total, whereas in females this percentage was a little lower, standing at 34% approximately. This is shown in table 7 below:



TABLE 7
OLD AGE LUMP-SUM PAYMENTS
NUMBER OF PAID AND CREDITED CONTRIBUTIONS
1978

Description	Number of Contributions paid and Credited		
	Males	Females	Males and Females
Number of recipients	315	63	378
Number of contributions paid	48,808	9,135	57,943
Average per insured person	155	145	153
Number of contributions credited	77,967	17,642	95,609
Average per insured person	248	280	253
Total Paid and Credited	126,775	26,777	153,552
Average per insured person	402	425	406

67. The number of lump-sum payments made during 1978 when compared with the number for the previous year, shows a drop of 16% approximately. However, when compared with the number of 1976, which year incidentally recorded the highest number of payments over the period ending thereon, it shows an increase of about 174%. It might be that the sudden rise in the number of cases during 1977 caused mainly by the reduction of the pensionable age during that year and the adjustments consequenced therefrom, has started to show signs of settling down. If this is the case, then it can be expected that the number of such lump-sum payments will decrease annually up to the point where they will be completely swapped out by the pension payment. This phenomenon is due to the fact that the only difference between the qualifying conditions between the pension and the lump-sum is the number of contributions the insured person has accumulated since entry into insurance.

68. The table 1X in the Annex gives the number of lump-sum payments made during 1978 analysed by age and sex.

INVALIDITY PENSIONS:

69. There were only 4 invalidity pensions granted during 1978. They were all granted to male insured persons from the employed category .

70. This pension payment is now granted to persons who are between the ages 55 to 60 years and who have been ill continuously for 26 weeks. They also have to satisfy certain contribution conditions and their incapacity for work assessed as being permanent.



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71. The average age of these new pensioners was 58 years approximately and the average fortnightly amount \$27.00.

72. Of the 4 pensions granted, 2 were paid in the wage group V, 1 in the wage group 1V and 1 in the wage group 11.

73. In 1977 there were 17 invalidity pensions granted. The 1978 figure therefore was significantly lower than that of the previous year. It should however be remembered that during the latter part of 1977, the age for retirement was changed from 65 years to 60 years. The consequential effect of this change was the limiting of the qualifying age condition for the invalidity benefit to the age-group 55 years to 60 years when previously it had been 55 to 65 years, and thus the reduction of the size of the population of invalidity pensioners. This can be clearly seen from an examination of the average age of pensioners who joined the population over the period 1974 to 1977. In 1974 this average age was 64 years and in 1975 and 1976, 62 years. In 1977 it was 61 years.

74. The table 8 below shows the annual number of pensions granted over the period 1973-1978.

TABLE 8
INVALIDITY PENSIONS – NUMBER & AMOUNT
1973 – 1978

Year	Male	Female	Total	Exists	Average fortnightly Amount (New Pensions)
1973	1	—	1	—	33.00
1974	6	—	6	2	26.55
1975	14	1	15	3	23.50
1976	14	—	14	5	26.86
1977	16	1	17	39	22.97
1978	4	—	4	5	27.00
TOTAL	55	2	57	54	

75. As can be seen from the Table above, the annual number of pensions granted increased over the period 1974–1977, but dropped very sharply in 1978. The 5 exists in 1978 were all due to old age pensions being awarded.



76. This can be seen in the table given below.

TABLE 9
MOVEMENT OF INVALIDITY PENSIONS
1978

Description (1)	Number of Pensions			Total Fortnightly Amount \$ (5)
	Males (2)	Females (3)	Total (4)	
Pensions in payment at beginning of year	4	—	4	66.00
Pensions granted during the year	4	—	4	108.00
Pensions terminated during the year by Old Age	5	—	5	81.00
Pensions in payment at end of the year	3	—	3	93.00

77. The average fortnightly amount of pensions granted during the year was \$27.00 and the average of those in payment at the beginning of the year \$16.50. All 4 pensions which were in payment at the beginning of the year terminated during the year together with one which was granted during the year at a fortnightly amount of \$15.00. At the end of the year therefore 3 pensions were in payment at an average fortnightly amount of \$31.00.

78. It is pertinent to note that the recipients of pensions granted in 1978, all qualified at the minimum amount payable in the respective wage-groups. The total number of contributions recorded against these cases was 3,131 which gives an average of 783 or just 33 more than the minimum number of contributions necessary for the award of this benefit.



79. The average number of paid contributions for the 1978 cases was 395 and the average credited 388. The Table 10 below brings this out.

TABLE 10
INVALIDITY PENSIONS – NUMBER OF CONTRIBUTIONS
1978

Age	Number of Pensioners	NUMBER OF CONTRIBUTIONS		
		Paid	Credited	Total
(1)	(2)	(3)	(4)	(5)
57	1	439	350	789
58	1	392	375	767
59	2	748	827	1,575
TOTAL	4	1,579	1,552	3,131
Average		395	388	783

80. The Table X in the Annex gives the number of Invalidity Benefit payments made during 1978 analysed by age and sex.

INVALIDITY LUMP-SUM PAYMENTS:

81. The number of Invalidity lump-sum payments made during 1978 was 92. Seventy-four of these payments were made to male and 18 to female insured persons. All recipients belonged to the employed category

82. The overall average age of recipients was 51 years approximately with the average age of males standing at 51 years and females at 49 years approximately

83. The wage-group distribution shows that 37 or 40% approximately of payments made were in the wage group V, 10 were in the wage-group IV, 21 in the wage-group III, 15 in the wage-group II and 9 in the wage-group I. No payment was made in any of the wage-groups VI to X. This was because these groups were introduced during August of 1978 and it was therefore not possible for an insured person who qualified for the payment to make the highest number of contributions since entry into insurance in any of these groups.

84. The average amount of this payment during 1978 was \$510.00 approximately



85. The number of contributions realised by these 92 cases was 46,304. Of this 28,901 or 62% approximately were contributions which were actually paid by the insured persons to the Scheme during their working life. The remaining 17,403 were contributions which were awarded freely to the insured persons, either as a result of their ages at the time when they entered insurance or their being in receipt of certain benefit payments during periods of incapacity.

86. The number of invalidity lump-sum payments made during 1978 when compared with the number made during the previous year (1977) shows an increase of about 59%. In fact, 1978 has recorded the highest number of payments made since the introduction of this benefit.

87. The average amount per case also stood at its highest in 1978.

88. The Table below shows the number of payments made annually over the period 1973–1978 together with the corresponding average amounts.

TABLE 11
NUMBER AND AMOUNT OF INVALIDITY
LUMP-SUM PAYMENTS
1973 – 1978

Year (1)	Number of Payments (2)	Average Amount (3)
1973	73	452.00
1974	89	424.00
1975	85	422.00
1976	56	443.00
1977	58	490.00
1978	92	510.00

89. The Table X in the Annex gives 1978 cases analysed by age and sex of recipients.

SURVIVORS' BENEFIT:

90. The number of Survivors' Benefit cases paid during 1978 was 24. These were all paid to widows, 23 of whom qualified because they were over 45 years of age at the time of death of their spouses, and the other, who was 44 years of age because she was left with the care of 6 children of the deceased, all of whom were under the age of 18 years.

91. The average age of the widows was 57 years approximately and of the children 10 years. The average amount of the lump-sum payment was \$697.00 approximately.



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92. An examination of these payments made wage-group-wise shows that 11 out of the 24 payments were made in wage-group V, 7 in the wage-group III and 3 in the wage group II. The wage-group IV had only 2 payments and the wage-group I had one payment.

93. A comparison of the number of these payments made in 1978 with those made in the previous year shows a rather significant increase percentage-wise, although the actual number of cases remained very small relative to the number of payments made in the other types of benefit.

94. Over the period 1972 – 1978 (the first payment of this benefit was made in 1972) there were only 170 survivors' lump-sum payments made. Of this number 167 were made to widows. There were only 2 orphans and 1 dependant relative who were paid this benefit over the entire period.

95. The average amount of the payment during 1978 was the highest over the entire period.

96. The Table 12 below gives the number of cases paid over the period 1973–1978 together with the average amounts.

TABLE 12
SURVIVORS' BENEFIT – NUMBER & AMOUNT
1973 – 1978

Year (1)	Widows (2)	CATEGORY OF BENEFICIARY			Average Amount (6)
		Orphans (3)	Dependants (4)	Total (5)	
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
1978	24	—	—	24	697.00

97. The Table X1 in the Annex gives the number of Survivors' cases which arose during 1978 analysed by age and employment category.

FUNERAL BENEFIT

98. The number of claims made during 1978 for Funeral Benefit totalled 442. Thirty of these were disallowed because the contribution requirement, that the insured person should have paid at least 50 contributions since entry into insurance, was not satisfied. One claim was disqualified for late submission. The remaining four hundred and eleven claims were paid.



99. The category-wise distribution shows that 404 of these claims were either from employed persons or their spouses. Six were from the self-employed category and one from the voluntary contributor category.

100. Of the 404 claims from the employed-persons category, 324 were males who were directly insured and 18 were males who were spouses of insured females. There were 34 females who were directly insured and a further 28 who were the spouses of insured males. Overall 358 insured persons died and funeral benefit was paid out on their behalf while 46 claims were paid on behalf of the spouses of insured persons.

101. The age-group distribution reveals that the average age at the time of death was 47 years for males, 43 years for females and 47 years overall.

102. The average amount per case was \$100.00. There was only one case in which \$80.00 was paid to the recipient.

103. The six cases which arose from the self-employed category and the one from the voluntary were all on behalf of male deaths.

104. A comparison of the number of funeral cases which arose in 1978 with those in the previous year shows a decrease of about 26%.

105. An examination of the number of cases which arose over the period 1972 – 1978 shows that 1978 recorded the lowest number of cases over the entire period. Further, there appears to be a steadily decreasing trend from 1975 onwards. The number of cases which arose over the period 1973–1978 is given below in Table 13.

**TABLE 13
NUMBER OF FUNERAL CASES
1973 – 1978**

Year	Directly Insured	Spouse Insured	Total
1973	478	120	598
1974	456	47	503
1975	565	76	641
1976	540	73	613
1977	471	84	555
1978	365	46	411

106. The Table X11 in the Annex gives the number of Funeral cases which arose in 1978 analysed by age, sex and insurance status of deceased.



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SHORT TERM BENEFITS BRANCH:

SICKNESS BENEFIT EXPERIENCE:

107. The number of spells of sickness which occurred during 1978 was 11,279. Three thousand four hundred and fifty seven of these spells were disallowed; the remaining 7,822 were spells which were paid during the year.

108. Of the 3,457 disallowed spells 1,841 or 53% lasted for less than three days, and a further 696 where the claimants were not in employment at the time of the occurrence of the illness and as such could not have lost wages as a result of the illness. There were 50 other spells where the insured persons were paid fully by their employers during the periods of illness and a further 79 where the claimants were over 60 years or under 16 years and as such were not covered for the benefit. In addition there were 775 spells which were not paid because the contribution requirements were not met. Nine spells were disqualified for late submission and 7 were not paid because the claimants were receiving income from other sources during the periods of incapacity.

109. Of the 7,882 spells which were paid, 47 were from self employed insured persons. Thirty nine of these were from male, and 8 from female self employed persons.

110. The analysis by sector of the 7822 spells which were paid shows that 2,152 or 28% arose from the sugar industry and the remaining 5,670 or 72% from the non-sugar sector.

111. Male claimants in the Sugar Sector were responsible for 1,920 or about 89% of spells from that sector. In the non-sugar sector this percentage was a bit lower standing at 76% approximately.

112. Overall, 79% approximately of the spells which arose were from male claimants. This is shown in the Table 14 (a) below.

TABLE 14

SICKNESS EXPERIENCE – SEX AND SECTORWISE – 1978 NUMBER OF SPELLS

A

Sector (1)	Males (2)	Females (3)	Males & Females (4)
Sugar	1,920	232	2,152
Non-Sugar	4,300	1,370	5,670
All Industries	6,220	1,602	7,822



B

AVERAGE DURATION OF SPELL

NUMBER OF BENEFIT DAYS

Sector (1)	Males (2)	Females (3)	Males & Females (4)
Sugar	13	11	12
Non-Sugar	9	8	9
All Industries	10	8	10

113. An examination of the Table 14 (B) above shows that spells which arose from the Sugar Sector were on the average of longer duration than those from the non-sugar sector and this was so for spells arising from both male and female claimants. Another point which is evident from this table is that on the average spells which arose from male claimants were of longer duration than spells from female claimants. In the Sugar Sector this difference was somewhat more pronounced than in the non-sugar sector.

114. The analysis by wage-group shows that in the case of spells from male claimants, approximately 78% was paid in the wage-group V, about 5% in wage-group IV and 7% in wage-group X. In these three groups therefore, about 90% of spells were paid.

115. The pattern with regard to spells from female claimants was somewhat different. About 92% of the total spells paid arose within the wage-groups II to VI. The wage-group V again played the dominant role by having 61% of total spells paid therein.

116. The overall distribution had about 75% of spells paid in the wage-group V, about 7% in wage-group IV, 6% in the wage-group X and 4% in the wage-group III. These four groups accounted for 92% approximately of total spells.

117. The average age of claimants was about 34 years overall with males standing at 35 years and females at 32 years approximately

118. The analysis by diagnosis shows that incapacity due to accidents sustained, other than industrial accidents, was responsible for 1,343 or about 17% of total spells. Diseases which were not confined to any particular part of the body such as debility etc., accounted for 1,088 or about 14%. Hypertension accounted for 304 spells and influenza for 667 spells. Some of the other main diseases were, diseases of the skin, bronchitis, psychosis, diseases of the stomach, diarrhoea and diseases of the respiratory organ.

119. A comparison of the number of paid spells which arose in 1978 with those of the previous year, shows that the number of spells dropped rather significantly, i.e. by about 13% relative to 1977. The decrease was experienced both sex and sector-wise.

120. An examination of the series over the period 1973-1978 reveals a gradually decreasing trend. The decrease was however not a smooth one there having been a slight disturbance in the trend in 1977. The annual percentage of spells belonging to the Sugar Sector also displayed a gradually decreasing trend over the said period.



121. Table 15 below shows the annual number of sickness spells experienced over the period 1973–1978 together with the annual percentages belonging to the Sugar Sector.

TABLE 15
SICKNESS EXPERIENCE – NUMBER OF SPELLS PAID AND PERCENTAGE
BELONGING TO THE SUGAR SECTOR
1973 – 1978

Description (1)	1973 (2)	1974 (3)	1975 (4)	1976 (5)	1977 (6)	1978 (7)
Spells arising from						
Males	7,935	7,457	7,262	6,683	7,104	6,220
Females	1,770	1,787	1,654	1,646	1,843	1,602
Males & Females	9,705	9,244	8,917	8,329	8,947	7,822
Percentage arising from Sugar Sector	39	33	33	29	28	28

122. The Table XIII in the Annex gives the number of sickness spells which arose during 1978 analysed by duration, sex and sector.

MATERNITY BENEFIT EXPERIENCE:

123. The number of maternity cases received during 1978 was 1,441. Twenty six of these were disallowed for various reasons, the remaining 1,415 were paid for varying periods of time.

124. An analysis of the disallowances shows that in 9 of the 26 cases the insured women were paid full wages by their employers during the periods of interruption of work. There were 14 cases where the insured persons did not satisfy the contribution requirements. In 4 of these cases the insured women did not have the required 15 contributions and in the remaining 10 cases, although they had the basic 15 contributions, they did not contribute for seven weeks in the last 26 contribution weeks immediately preceding the week which is six weeks before the week of confinement. There was one case where the claimant was under 16 years of age and as such was not covered for this benefit. The two other cases were disallowed because the claimants were not in employment at the time when the claim was made and as such would not have lost wages because of pregnancy.

125. Of the 1,415 cases paid, 833 or 59% were paid in the wage group V, 252 or 18% in the wage group IV and 187 or 13% in the wage group III. There were 67 cases which were paid in the wage group II and 47 in the wage group I. The remaining 29 cases were distributed among the wage groups VI to X.



126. The minimal number of cases paid in the high wage groups, i.e., wage groups VI – X may have been influenced by the period of time the 5 new groups were in existence – i.e., from August 14, 1978.

127. The number of self-employed women who claimed this benefit was only 5 and they were incapacitated on the average for about 70 benefit days or about 11½ benefit weeks each. In 3 of these cases the insured women were paid for the full 13 week period

128. The average age of recipients of this benefit was 27 years approximately.

129. The 1978 maternity benefit cases were the lowest in number when compared with figures for the last 4 year period.

130. The number of 1978 cases although it showed a very sharp decline when compared with 1977, shows only minimal differences when compared with corresponding figures for 1976 and 1975.

131. On the other hand the average number of benefit days shot up from a rather stable position of 56 days over the last 4 years to about 62 during the year. This rise in the average number of days appears to be the direct result of the modification of the Maternity Benefit Regulations made in April of 1978 which no longer prevented a woman from receiving the benefit beyond the sixth week after the week of her confinement, though up to a maximum of 13 weeks. Previously a woman could not have received this benefit beyond six weeks after the week of confinement.

132. Table 16 below gives the number of terminated cases which were paid over the period 1973–1978 and corresponding average number of benefit days per case.

TABLE 16
MATERNITY CASES WHICH TERMINATED AND AVERAGE DURATION
1973 – 1978

Description (1)	1973 (2)	1974 (3)	1975 (4)	1976 (5)	1977 (6)	1978 (7)
Number of terminated cases	1,268	1,330	1,452	1,460	1,950	1,415
Average duration	52	56	56	55	56	62

133. The Table XIV in the Annex gives the number of maternity benefit cases analysed by age group, employment status and the number of benefit days.



INDUSTRIAL BENEFITS BRANCH

INDUSTRIAL DEATH:

134. There were 23 industrial accidents which resulted in industrial death benefit during the year. These deaths gave right to 23 periodic and 1 lump-sum payments. In addition, there was 1 death of a widow who was in receipt of benefit and who had 3 children in her care. These children were each awarded an orphan pension

135. Of the 26 periodic payments, 21 were to widows of the deceased insured persons, 3 were to orphans and 2 were annuity payments to children.

WIDOW PENSIONS:

136. Of the 21 widow pensions, 18 were to widows who were left with the care of children of the deceased, 2 were to widows who were over 45 years and 1 was to a widow who was left pregnant by her late husband.

137. The average age of these widows was 35 years and that of their spouses at the time of death, 39 years approximately.

138. Those 18 widows who were left with the care of children of the deceased had between them 41 children whose ages ranged from 0 to 15 years, the average age being 6 years. The average age of the mothers was 33 years approximately.

ORPHAN PENSIONS:

139. Three orphan pensions were granted during the year. These were children who were formerly included in a widow's pension but whose mother died during the year leaving them orphans. The ages of these children ranged from 1 year to 3 years. These children will each be paid a weekly amount of \$7.00 until they reach the age of 16 years or under certain circumstances 18 years.

ANNUITIES:

140. Two children ages 9 and 11 years were granted lump-sum amounts which will be paid to them in equal monthly instalments until they reach the age of 18 years. These were the children of a deceased insured person whose wife did not qualify to receive a widow's pension. The benefit therefore was granted to the children only.

CAUSE OF DEATH:

141. An analysis by cause of death shows that 12 of the 23 deaths resulted from concussion, 4 resulted from fracture of the skull, 3 from asphyxiation, 1 from burns and 3 from other injuries sustained during the course of employment.

MOVEMENT OF INDUSTRIAL DEATH PENSIONS:

142. The number of Industrial Death Pensions which were in payment at the beginning of the year was 197. This was made up of 166 widow pensions, 23 parent pensions and 8 orphan pensions. During 1978, there were 24 persons who were granted pensions making a total of 221.



143. Two widows who were in receipt of pensions due to their having care of children of the deceased, remarried during the year. The weekly amounts of those pensions were reduced by 30% each. There were also 8 children who were included in widows' pensions but who during the year attained the age limit. Those pensions were accordingly reduced (i.e., by 10% per child). No pension however, was completely terminated during the year. At the 31st December, 1978, there were 221 pensions in payment. The average weekly amount of the pensions in payments at the end of the year was \$21.00 approximately.

144. The Table 17 below shows the movement of Industrial Death Pensions during 1978.

**TABLE 17
MOVEMENT OF INDUSTRIAL DEATH PENSIONS
1978**

Number and Weekly Amount of Pensions

Description (1)	Widows		Parents		Orphans		Total	
	Number (2)	Weekly Amount (3)	Number (4)	Weekly Amount (5)	Number (6)	Weekly Amount (7)	Number (8)	Weekly Amount (9)
Pensions in payment at the beginning of the year	166	3,843.20	23	273.50	8	56.00	197	4,172.70
Pensions granted during the year	21	620.50	—	—	3*	21.00	24	641.50
Pensions altered during the Year — (a) Re-marriage	2	(-)24.00	—	—	—	—	2	(-)24.00
(b) Age Limit	8	(-)41.00	—	—	—	—	8	(-)41.00
Pensions in payment at the end of the Year	187	4,398.70	23	273.50	11	77.00	221	4,749.20

*Death of 1 widow who had 3 children in her care.

145. The Table XV in the Annex gives the number of industrial death pensions in payment as at 31.12.78 analysed by cause of death and type of pension.

INDUSTRIAL DISABLEMENT PENSIONS:

146. Forty Industrial Disablement Pensions were granted during 1978. The pensions were awarded to 36 males and 4 females. Of the 40 pensions, 27 were awarded directly after the insured person had received 26 weeks of injury benefit, the remaining 13 were



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formerly awarded provisional disablement pensions. Only 12 of the 40 pensions were awarded to employees in the Sugar Sector. Nine of these were to males and 3 were to females. There was only 1 female from the non-sugar who was awarded the pension.

147. The overall average degree of disability was 40% approximately which incidentally was also the average in both the sugar and non-sugar sectors. In the sugar sector however, the concentration of cases was between 20% and 40%, whereas in the non-sugar sector the concentration was between 20% and 60%. There was also one case in this sector where the injured person was assessed as 100% disabled.

148. The overall average age of disablement pensioners who joined this population in 1978 was 37 years with the average for male pensioners standing at 36 years and female at 49 years approximately. Persons who were awarded the pension directly after the period of injury benefit were just slightly younger on the average than those who were formerly awarded the provisional payment.

149. The number of pensioners on roll at the beginning of the year was 465. Four hundred and sixteen of these were male and 49 female pensioners. The 40 new pensioners which joined this population during 1978, brought the number of pensions which were in payment during the year to 505. However, 3 pensioners died during 1978 thus leaving 502 pensions in payment as at 31.12.78. The average weekly amount of these pensions was about \$9.35. This is shown in the Table below.

TABLE 18
MOVEMENT OF DISABLEMENT PENSIONS
1978

Description (1)	Males (2)	Weekly Amount \$ (3)	Females (4)	Weekly Amount \$ (5)	Females (6)	Weekly Amount \$ (7)
Pensions in payment at the beginning of the year	416	3,972.45	49	279.31	465	4,251.76
Pensions granted during the year	36	433.20	4	42.00	40	475.20
Pensions terminated during the year by - Death	3	(-31.80)	-	-	3	(-31.80)
Pensions in payment at the end of the Year	449	4,373.85	53	321.31	502	4,695.16

150. The number of pensions granted in 1978 was about 32% less than the number granted in 1977. The average weekly amount of the 1978 pensions was slightly lowered than those granted in the previous year. The Table 19 below gives the number of pensions granted over the period 1973-1978.



TABLE 19
NUMBER OF DISABLEMENT PENSIONS GRANTED
1973 – 1978

Year (1)	Sector		All Industries (4)
	Sugar (2)	Non-Sugar (3)	
1973	23	49	72
1974	36	53	89
1975	16	36	52
1976	13	32	45
1977	17	42	59
1978	12	28	40

151. The Table shows that the number of pensions granted in 1978 was the smallest ever since 1973. It also shows that the number of pensioners in the sugar sector over the stated period has been relatively small when compared with the annual numbers from the non-sugar sectors.

152. The analysis of the 1978 cases by nature of the disablement shows that in 13 cases, the disablement resulted from fractures. In 6 cases the insured persons suffered from amputations and in 5 cases the disablement resulted from injuries to the eye. Cuts and lacerations accounted for 6 cases; dislocations for 2 cases and concussions for 2. Other causes of disablement were, strains, sprains and arthritis.

153. The Tables XVI and XVII in the Annex gives the number of disablement pensions which were granted during 1978 analysed by degree of disability, sex, sector and age group.

DISABLEMENT LUMP-SUM PAYMENTS

154. During 1978, a total of 101 persons were awarded Disablement lump sum payments, 90 of these were awarded the payment directly after they had been paid industrial injury benefit for some period of time, the remaining 11 were persons who were formerly awarded provisional disablement (periodical) payments but whose cases were subsequently reviewed and lump-sums awarded.

155. Of the 101 persons awarded this payment, 84 were males and 17 females. The average age of male recipients was 36 years and females 42 years. The overall average age being 37 years approximately.

156. The sector-wise distribution shows that 61 of the 101 persons were workers in the sugar-industry, 47 of whom were males, and 40 were workers in non-sugar industries. Of the 40 claims which arose from the non-sugar sector, 93% were from male insured persons.



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157. The overall average degree of disability was 8% with that of males standing at 8% and females 9% approximately. The average degree of disability for those persons who were formerly awarded the provisional disablement payment was slightly higher than those who were awarded the lump-sum directly after the payment of injury benefit. These percentages were approximately 11% and 8% respectively.

158. The overall average degree of disability in the Sugar Sector was a bit lower than in the non-sugar. In both Sectors, the disablement sustained by males was of a lower degree than that sustained by females. This is shown in the Table 20 below

TABLE 20
DISABLEMENT CASES
AVERAGE DEGREE OF DISABILITY
1978

Sector (1)	Male (2)	Female (3)	Male & Female (4)
Sector	7	9	7
Non-Sugar	9	10	9
All Sectors	8	9	8

159. The wage-group distribution of these payments shows that 10 were paid in the wage group IV, 56 in the wage group V and 18 in the wage group VI. Wage group III accounted for 8 cases and the wage group II & I for 3, and 2 cases respectively. There was only 1 case paid in each of the wage groups VII, VIII, IX and X.

160. An examination of the nature of disability shows, that there were 30 cases where disablement resulted from cuts or lacerations, 21 where the disablement resulted from fractures and 14 from amputation of phalanges. Other causes of disablement were dislocations, sprains and strains, post traumatic ankylosis and burns.

161. The average amount of the grant was about \$330.00 overall.

162. A comparison of the number of lump-sum disablement payments made in 1978 with those in 1977 shows a reduction in the number to the extent of 24% approximately. This can be seen from the Table 21 below.



TABLE 21
DISABLEMENT LUMP-SUM PAYMENTS – NUMBER & AMOUNT
1973 – 1978

Year (1)	Sector		All Sectors (4)	Average Amount (5)
	Sugar (2)	Non-Sugar (3)		
				\$
1973	158	93	251	262.00
1974	114	72	186	270.00
1975	150	102	252	283.00
1976	81	64	145	315.00
1977	77	56	133	328.00
1978	61	40	101	330.00

163. An examination of the Table above shows that not only did the 1978 number of cases dropped relative to 1977 but that it was the lowest number recorded over the entire period and this was so not only in the overall total but in each sector.

164. The Tables XVIII and XIX in the Annex gives the number of disablement lump-sum cases analysed by degree of disability, sex, sector and age-group.

INDUSTRIAL INJURY

165. There were 5,632 Industrial Injury spells which arose during 1978. Of this number, 929 were disallowed. The remaining 4,703 were paid to the point of their termination.

166. Of the 4,703 spells which were paid, 4,674 or 99% approximately terminated with recovery of the insured person before 26 weeks of benefit was paid, 10 others terminated at the expiration of 26 weeks benefit payment. In the 19 other cases, the insured persons were still suffering from the incapacity after 26 weeks and had to be awarded disablement benefit. Fourteen of these were awarded provisional disablement benefit, i.e., a pension payment for a pre-determined period of time, at the expiration of which the case will be reviewed to ascertain whether the disability still exists. The remaining 5, who were assessed to be permanently disabled, were awarded permanent disablement pensions.

167. An analysis of the disallowed spells shows that 875 or 94% approximately were spells where the incapacity had lasted for less than 3 days, 23 were cases where the insured persons were paid fully by their employers during the periods of the incapacity. Five were disqualified for late submission. There were 18 spells which did not arise out of or during the course of employment and 8 where the claimants were not in employment at the time of the relevant accident.



168. The sex-wise distribution of the paid spells shows that 4,242 or 90% were from male insured persons and 461 or 10% approximately were from female insured persons.

169. The distribution sector-wise reveals that the sugar sector accounted for 3,663 spells or 78% approximately, and the non-sugar for 1,040 or about 22% of the total spells.

170. The Table 22 below shows the distribution of the number of spells and average number of benefit days per spell in the two sectors.

TABLE 22
INJURY BENEFIT EXPERIENCE – NUMBER OF SPELLS, SEX
AND SECTOR-WISE
1978

A

Sector (1)	Males (2)	Females (3)	Total (4)
Sugar	3,250	413	3,663
Non-Sugar	992	48	1,040
All Industries	4,242	461	4,703

AVERAGE NUMBER OF BENEFIT DAYS

B

Sector (1)	Males (2)	Females (3)	Total (4)
Sugar	12.24	12.43	12.26
Non-Sugar	17.56	14.18	17.41
All Industries	13.49	12.62	13.39

171. An examination of the Table (A) above reveals that spells which arose from male insured persons were much heavier than spells from females in both sectors. In the non-sugar sector spells which arose from males out-weighed spells which arose from female insured persons by about 8 times and in the sugar sector, this weight was in the vicinity of 21 times. From Table (B) it can be seen that the average duration of spells in the sugar sector was about 5 benefit days shorter than that in the non-sugar sector. The general pattern revealed in this table is that spells in the sugar sector, for both males and females were shorter than the corresponding spells which arose from the non-sugar sector.



172. The average age of claimants was about 32 years overall with the average for male claimants standing at 31 years and that for females at 41 years approximately

173. An examination of the wage-group distribution shows that in the sugar sector as a whole, the majority of spells was paid in the wage-groups V and X. These two wage-groups accounted for 54% and 22% respectively or collectively for about 76% of the total spells paid.

174. The pattern was somewhat different in the non-sugar sector where the wage-groups III, IV and V were the main groups in which benefit was paid. These three groups accounted collectively for about 79% of total spells.

175. Although the overall pattern in the sugar sector showed a concentration in the wage-groups V and X, the females in the sugar sector as in the overall distribution of females were mostly concentrated in the wage-groups IV to IX. In the non-sugar sector the female claimants were concentrated in the wage-groups III to IX. This distribution is given in the Table XX of the Annex.

176. A comparison of the number of spells which arose in 1978 with that of the previous year shows a somewhat sharp decrease of about 14%. The decline was experienced in both the sugar and non-sugar sectors and also in the number of spells which arose from male and female claimants.

177. The Table 23 below shows the number of spells which arose over the period 1974 – 1978 together with the percentages belonging to the sugar and non-sugar sectors and the average number of benefit days per spell.

TABLE 23

NUMBER OF INJURY BENEFIT SPELLS; PERCENTAGE BELONGING TO SECTORS AND AVERAGE NUMBER OF BENEFIT DAYS
1974 – 1978

Description (1)	1974 (2)	1975 (3)	1976 (4)	1977 (5)	1978 (6)
Number of Spells	11,968	9,012	7,184	5,468	4,703
Percentage belonging to					
Sugar Sector	78	79	76	73	78
Non-Sugar Sector	22	21	24	27	22
Average Duration	14	13	14	14	13

178. As can be seen from an examination of this Table the annual number of injury spells appears to be on the decline. This decline which started in 1975 has since been fairly steady.



179. The percentage of claims made annually by the sugar sector has been relatively high over the years under study and the average duration somewhat constant.

180. The Table XXI in the Annex shows the number of Industrial Injury cases analysed by sex, sector and benefit days.

MEDICAL CARE AND ATTENTION

181. The number of occasions where persons suffered industrial accidents during 1978 and submitted claims for reimbursement of medical and other related expenses which they incurred during the periods of treatment of the injuries sustained was 10,697. These were all cases which were treated at Private Medical Institutions. Of the total cases treated, 7,781 or 73% were from employees in the sugar industry. The remaining 2,916 came from employees in the non-sugar industries. Claims made by male employees numbered 9,713 or about 91% of the total claims made.

182. A further analysis shows that about 89% approximately of the claims from the sugar sector were from males as against 96% approximately from the non-sugar sector.

183. The analysis by age shows that on the average female claimants were much older than males, the average ages being 40 years and 30 years respectively.

184. The average age of female claimants in the sugar sector was about 42 years as against an average of 27 years in the non-sugar industries.

COST OF MEDICAL CARE

185. The total cost of Medical Care during 1978 was about \$330,000.00. Of this amount 64% approximately went to defray cost of out-patient care and 36% to in-patient care. A further analysis shows that in the case of out-patient care about 27% of the expenses were for medical examination, about 9% were specialists fees, and about 34% for drugs and dressing. Other medical treatment accounted for about 21% and reimbursement of travelling expenses and subsistence cost accounted for the remaining 9% approximately.

186. In the case of in-patient care about 23% of cost were for hospital room and bed fees and about 16% for surgeons' fees. Cost of drugs and dressing accounted for 31% approximately and other treatment for about 30%. The Table 24 below gives the distribution percentage-wise of the cost of medical care during 1978.



TABLE 24

COST OF MEDICAL CARE – PERCENTAGE-WISE
1978

A

Type of Care (1)	Sugar			Non-Sugar			All Sectors (8)
	Male (2)	Female (3)	Total (4)	Male (5)	Female (6)	Total (7)	
In-Patient	13.4	0.5	13.9	20.1	2.0	22.1	36.0
Out-Patient	53.4	4.5	39.9	23.2	1.0	24.1	64.0
All Types	48.8	4.0	53.8	43.3	2.9	46.2	100.0

B

Type of Care (1)	Sugar			Non-Sugar			All Industries		
	Male (2)	Female (3)	Total (4)	Male (5)	Female (6)	Total (7)	Male (8)	Female (9)	Total (10)
In-Patient	27.6	9.6	25.8	46.4	68.6	47.8	36.4	31.3	36.0
Out-Patient	72.4	90.4	74.2	53.6	31.4	52.2	63.6	68.7	64.0

187. An examination of Table 24 B shows that whereas in the sugar sector the cost of out-patient care was about 3 times that of the cost of in-patient, in the non-sugar sector, this distribution was somewhat more equitable. The cost of out-patient was just slightly greater than that of in-patient care; however, the weight which the sugar sector exerted cost-wise was heavy enough to influence the overall result.

188. It must be pointed out again that the cases referred to in this chapter are those which were treated at private institutions. As yet, there is no system established which can identify the number of cases treated at Government Institutions. The Scheme pays a fixed annual amount to the Government to take care of all such costs incurred.

189. The Table XXII in the Annex gives the number of medical care cases which arose in 1978 analysed by Sector and by age and sex of claimants.



CASES REFERRED TO MEDICAL REFEREES

190. During 1978 a total of 428 cases were referred to medical referees for determination. One hundred and fifteen of these were cases where the insured persons were dissatisfied with the decisions given by Medical Practitioners and as a result lodged appeals with the Scheme expressing such dissatisfaction. The remaining 313 cases were those where some doubt existed regarding either the diagnosing of the case or the treatment prescribed.

191. Of the 115 appeals made, 91 of them were allowed. The remaining 24 were disallowed.

192. Over the years the number of such appeals made, has been decreasing fairly rapidly. Between 1974 and 1978, the decrease was to the extent of 70% approximately.

193. The percentage of appeals allowed has been fairly high, ranging between 60 and 80 percent of the total appeals over the stated period.

194. A summary of the number of appeals made and the results of such appeals over the period 1974 – 1978 is given in the Table 25 below.

195. Of the remaining 313 referrals, 234 were allowed and 79 disallowed.

196. The number of referrals in this latter category underwent a very sharp decline over the last 5 years. The 1978 figure was just about 25% of the corresponding 1974 figure and about 37% of the corresponding figure for 1977. This is shown below in the Table

TABLE 25
CASES REFERRED TO MEDICAL REFEREES
1974 – 1978

Description (1)	1974 (2)	1975 (3)	1976 (4)	1977 (5)	1978 (6)
Appeals filed	379	202	152	145	115
Appeals allowed	239	160	107	98	91
Appeals disallowed	140	42	45	47	24
Percentage of appeals allowed	63	79	70	68	79
Other cases referred	1,242	1,413	1,323	848	313
Total cases referred	1,621	1,605	1,475	993	428



CASES REFERRED TO SPECIALISTS:

197. Cases referred to specialists during 1978 totalled 217. Of this, 179 were allowed and 38 disallowed. An analysis by district shows that 195 of these cases arose from Demerara, 8 from Essequibo and 6 from Berbice. The remaining 8 cases were from Mathews Ridge Bartica and Pomeroon River.

198. The number of cases which arose in 1978 was about 44% greater than that of 1977 and about 2.4 times the 1976 figure.

199. The Table XXII in the Annex gives the 1978 cases analysed by district..

MEDICAL BOARDING OF CASES

200. During the year, 149 cases were taken before Medical Boards. Of these, 108 were allowed and 41 disallowed. Three of the cases allowed were recommended for medical treatment abroad. One successfully underwent treatment in Jamaica during the year and has since resumed duty, one was sent to Britain for surgery of the eye and the other was at the end of the year awaiting admittance to a hospital in Miami.

201. In 1977, one hundred and sixty nine cases were taken before Medical Boards. The 1978 figure therefore shows a decrease of 12% when compared with the previous year.

202. The Table 26 below shows the number of cases referred to Medical Boards over the period 1974 – 1978.

**TABLE 26
MEDICAL BOARDING OF CASES
1974 – 1978**

Description (1)	1974 (2)	1975 (3)	1976 (4)	1977 (5)	1978 (6)
Cases Boarded	253	235	180	169	149
Number Allowed	149	127	96	123	108
Number Disallowed	93	88	72	45	41
Number Abandoned	11	20	12	1	—
Percentage Allowed	59	54	53	73	72

203. An examination of this table shows that the number of cases taken before Medical Boards annually has been decreasing gradually. The figure for 1978 was just about 59% of that for 1974. The number of cases allowed annually has shown an overall decrease. The decrease however, was not a smooth one as can be seen from an examination of row 2 of the Table. Percentage-wise, the number of cases allowed has been following an increasing trend. The 1977 and 1978 percentages have been relatively high and constant. This pattern in these last few years goes to support the idea of the increasing genuineness of the cases which are determined at this level.



SICK VISITING

204. The number of visits made by the team of nurse and lay-sick visitors during 1978 was 2,314, a decrease of 19% approximately when compared with those made in the previous year. One thousand nine hundred and seventy seven of these visits were successful ones, i.e., visits which resulted in contact of the individuals visited; the remaining 337 visits resulted in non-contacts. The number of visits made to hospitals and dispensaries was 392. In all these cases the patients were contacted. Home visits made numbered 1,922 of which only 80% approximately of the patients were contacted.

205. As a result of these visits, a total of 300 persons were requested to report to the Scheme's Medical Adviser for further examination.

206. The Table 27 below shows the number of visits made over the period 1974 – 1978, together with the number of successful ones.

TABLE 27
VISITS MADE BY SICK VISITING TEAM
1974 – 1978

Description (1)	1974 (2)	1975 (3)	1976 (4)	1977 (5)	1978 (6)
Number of visits made	400	1,891	3,277	2,849	2,314
Persons contacted	321	1,566	2,805	2,192	1,977
Percentage contacted	80%	83%	86%	77%	85%

207 The Table shows that over the past 3 years, the number of visits made has been following a decreasing trend, it also shows a high degree of contacts made percentage-wise. Except for the year 1977, these percentages were over the eighty percent level.

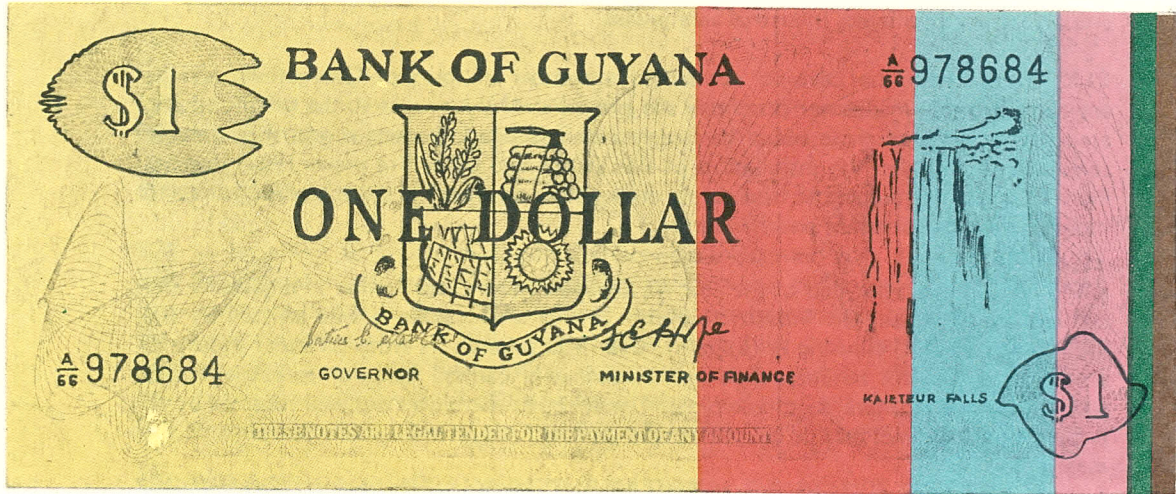
208. The Table XXIV in the Annex shows the number of visits made by this team during 1978, analysed by districts.

TREATMENT OF MINOR CASES BY MEDICAL DIVISION

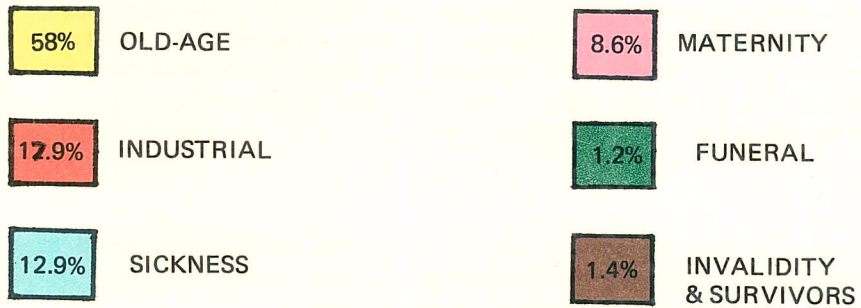
209. This service was continued during the year but was greatly impeded due to the absence of a full-time Medical Adviser. The department however, treated such cases as could have been handled without this professional assistance, much to the satisfaction of those treated.



FIGURE II
PERCENTAGE DISTRIBUTION OF BENEFIT PAYMENTS
1978



% AGE BENEFITS





INDUSTRIAL SAFETY

210. The Safety Division concentrated its efforts during 1978, as it did during the previous year on the reduction of preventative accidents and general education of employers and employees industrial safety-wise.

211. In this vein the Division conducted a number of tours of Georgetown and its environs. Limited manpower prevented the extension of this service to the other outlying areas. As a result of these tours the Division managed to introduce regular fire drills in some plants and also the installation of fire alarms and other fire preventative devices. Plans were also formulated to have safety committees organised in some plants in order to monitor their performance and standards.

212. During the latter half of the year the Division went a step further in organising and conducting a seminar on industrial safety. In this undertaking it was assisted by the Ministry of Health, Housing & (Labour). Over 100 supervisors from different industrial sectors attended this seminar. Qualified personnel in various fields of industrial safety were chosen as lecturers on this seminar. The entire presentation was well received by all present and its effect can be gauged by the repeated requests for more Seminars of the same type.

213. The inspection of plants also continued during the year. A total of 442 visits were made to various types of undertakings. Of the 442 visits made, 36 or 8% were Primary visits; 164 or 37% were first inspection visits and the remaining 242 or 55% were re-inspections.

214. An analysis by type of industry shows that visits to food and beverage manufacturing plants accounted for about 39% of total visits. About 9% of visits were made to manufacturing of furniture and fixtures plants and about 6% to sawmills. Among other industries visited were garment manufacturing, printing, transport, government and other services. The over-all degree of compliance with safety recommendations put forward was about 51% which was slightly higher than that of the previous year. The percentage compliance in 1977 was 49% approximately.

TRAINING

215. The Training Division mounted a number of courses during 1978 aimed at increasing efficiency and widening the knowledge of both members of staff and employers and their representatives in Private and Public Sectors.

216. Twenty four courses were conducted during the year. Seven of these were for students from the University of Guyana, Georgetown Technical Institute and a number of High Schools. Six were for officers in public and private enterprises, 8 were for employees of the Scheme, (Orientation & Refresher courses), 2 for Trade Unionists and the other for an overseas visitor.

217. Overall a total of 646 persons participated on these courses. In addition 14 one-day Lectures on NIS were delivered on request by a number of private & public bodies.

SCHOLARSHIPS

218. No scholarship was granted to employees during 1978 to pursue studies at the University of Guyana. As at 31.12.78 there were 10 employees attending University.



ESTABLISHMENT & ORGANISATION

219. The number of employees on roll as at 31.12.78 was 441. This included 4 casual weekly-paid employees and 437 permanent employees. Ten employees in the latter group however, were on study leave pursuing courses at the University of Guyana.

220. Thirty officers were recruited during the year to fill vacancies which were either in existence at the beginning of the year or were created during the course of the year.

OTHER ACTIVITIES:

221. In an effort to ensure that contributors were acquainted with the Laws governing and the procedures being adopted by NIS, the Scheme conducted a series of radio Broadcasts entitled 'NIS AND YOU'. These weekly programmes which were prepared by the Public Relations Unit of NIS were broadcast during the first quarter of the year and dealt in some detail with Registration of insured persons, manner of claiming benefits, compliance procedures etc. In addition there were a series of releases to the public both in press and by radio explaining the workings of the Scheme in general.

SECOND ACTUARIAL REVIEW OF THE NATIONAL INSURANCE SCHEME:

222. The Second Actuarial Review of the National Insurance Scheme was commissioned during the year. The Review was commissioned in accordance with Sub-Section 37(1) of the National Insurance and Social Security Act. Mr. V.R. Natesan, Actuarial Expert attached to the International Labour Office in Geneva was the person appointed to carry out this review. He arrived here on September 22, 1978 and commenced work immediately on the compilation and analysis of relevant information for the period January 1, 1974 to December 31, 1977. At the end of the year however, this Review was still in progress.



GUYANA NATIONAL INSURANCE SCHEME

PART II INCOME AND EXPENDITURE

INCOME

223. Income received during 1978 totalled \$48,532,312. Of this amount, \$33,458,476 was received from the employed category, (the employers' portion was approximately \$20,075,100) and \$282,227 from self employed. Other contributions accounted for \$2,405,761. Investment income realised during the year was \$10,062,256, and other income \$2,323,592.

224. During 1977, the amount of income realised was \$31,868,957. The 1978 income therefore shows a 52% increase when compared with that of 1977.

225. An examination of the individual items which comprise total income with those of the previous year shows that there were increases during 1978 in each of the items which comprised total income. These increases are given below.

INCOME (1)	1977 (2)	1978 (3)	Increase (4)
(a) From Employed	22,305,499	33,458,476	50%
(b) From Self-Employed	179,145	282,227	57%
(c) Other Contributions less refunds	1,389,187	2,405,761	73%
(d) Investment Income	7,954,709	10,062,256	26%
(e) Other Income	40,417	2,323,592	565%
TOTAL INCOME	31,868,957	48,532,312	52%

226. The increases in the items (a), (b) and (c) above, would have implicit in them, the rise in the rate of contribution which came into effect from August 14, 1978 and therefore should not be interpreted as substantial increases in the number of contributors. The rise in item (d) was due to the additional amounts of money invested during the year.

227. The Table below gives the percentage distribution of income received over years 1973 - 1978.



TABLE 28
PERCENTAGE DISTRIBUTION OF INCOME
SOURCE WISE
1973 - 1978

	1973	1974	1975	1976	1977	1978
Employed	85	78	76	74	72	69
Self-Employed	1	1	1	1	1	1
Other Contribution	6	6	6	5	5	5
Investment & Other Income	8	15	17	20	22	25

228. As will be noticed from the Table 28, the annual percentages of income from self-employed and other contributions have remained constant over the last 3 years.

229. Income from the employed category has continued its decreasing trend, while investment and other income, as is expected continued to increase percentage-wise. The annual increases, percentage-wise in the latter category, is a natural phenomenon since the amount of investment must of necessity, increase annually during the early stages of the Scheme and income from such investment must, under normal circumstances follow the same trend. The Table also goes to prove the point brought out earlier that the large increases realised between 1977 and 1978 were due mainly to the increase in rate of contributions and not to any substantial increase in the number of contributors.

EXPENDITURE

230. Expenditure during 1978 totalled \$11,331,751. Of this amount, \$7,167,144 was paid out in benefits and \$4,164,607 on administration. The amount spent on old age pensions during the year was \$3,754,246 or about 52% of the total benefit payments made.

231. The percentage distribution shows that administrative expenses accounted for about 37% of total expenses and benefit payments for about 63%.

232. When taken as percentages of total contributions received, it will be seen that administration expenses was about 11% and benefits about 20% of total contributions received.

233. A comparison of the expenditure in 1978 with that of 1977 shows that administrative expenses increased by about 20%, i.e., by \$699,485 and benefit expenses by 61% approximately or by \$2,729,057.

234. An examination of the amounts spent on the various types of benefits during 1977 and 1978, shows that with the exception of sickness and medical care, there were increases in each of the other types of benefit. Old age and survivors benefits experienced very large percentage increases while maternity, funeral and invalidity showed rather significant increases. There were minimal increases in the other types of benefit.



GUYANA NATIONAL INSURANCE SCHEME

235. These percentage increases are given below —

TYPE OF BENEFIT	PERCENTAGE INCREASE
Industrial Injury	10
Industrial Disablement	4
Industrial Death	5
Medical Care	(-)15
Sickness	(-) 1
Maternity	21
Funeral	29
Survivors	192
Invalidity	27
Old Age	182

NATIONAL INSURANCE FUND

236. At 31.12.78, the National Insurance Fund stood at \$170,095,697. this Fund was made up as follows —

(a) Fixed Assets valued at	\$2,638,323
(b) Long Term investment valued at	147,571,357
(c) Current Assets valued at	21,664,411
(d) Current Liabilities valued at	(-) 1,778,394
NATIONAL INSURANCE FUND	170,095,697

237. At 31.12.77, the National Insurance Fund stood at \$132,895,136. During 1978, total income collected amounted to \$48,532,312 and total expenses to \$11,331,751. Net Income for 1978 therefore amounted to \$37,200, 561. When this amount is added to the Fund as at 31.12.77, it gives an amount of \$170,095,697 which represents the National Insurance Fund as at 31.12.78.

238. The annual accumulation of the Fund is shown in the Table 27 below.



TABLE 29
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	11,830,962	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
1978	37,200,561	170,095,697

*See Note I in 1974 and 1975 accounts.

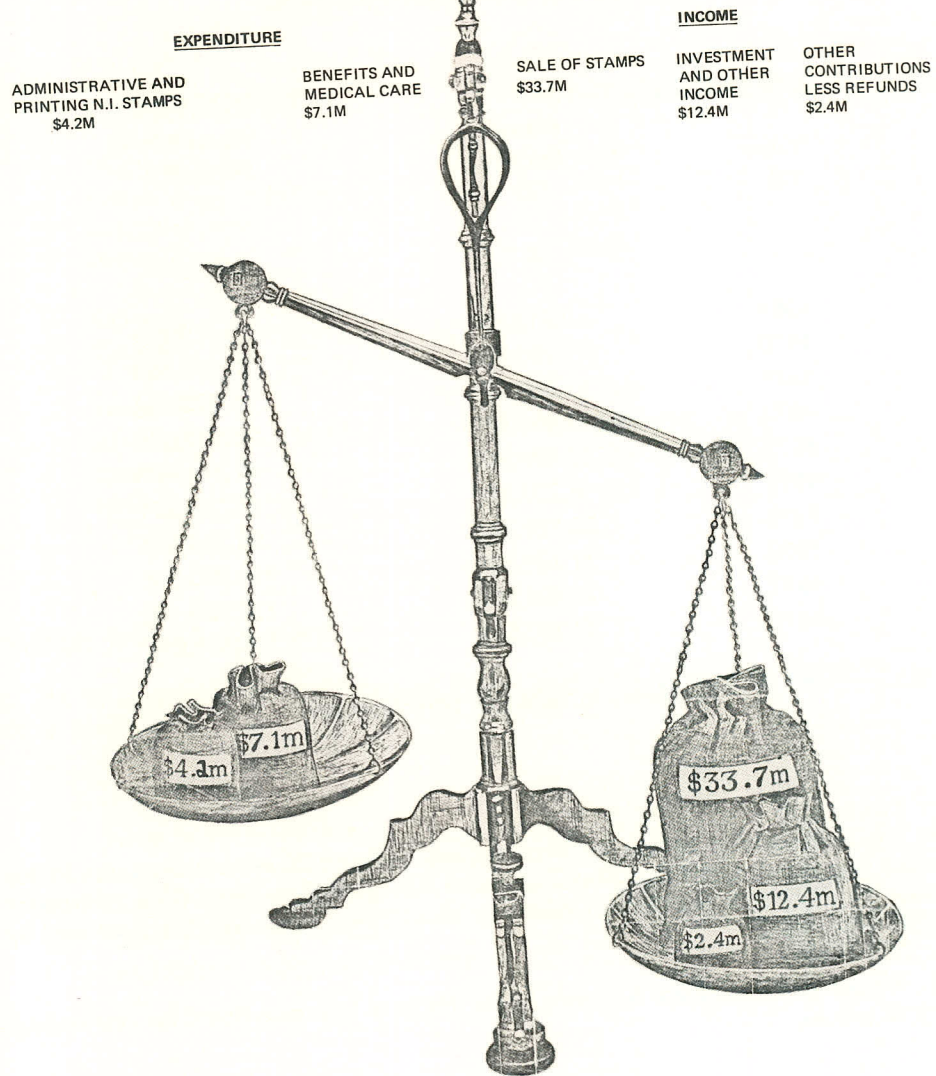
239. The composition of the fund as it stood at 31.12.78 with what it was in the previous year shows that Fixed Assets increased during 1978 by about 0.2%, investment by approximately 27% and Current Assets by about 29%. Current liabilities decreased by approximately 25%.

240. A copy of the Audited Accounts of the National Insurance Board for year ending 31.12.78 follows.



GUYANA NATIONAL INSURANCE SCHEME

FIGURE III
INCOME AND EXPENDITURE





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

We have examined the accounts set out on pages 2 to 9 which have been prepared under the historical cost convention, and have obtained all the information and explanations we have required.

In our opinion, these accounts give, under the accounting convention stated above, a true and correct view of the state of affairs of the National Insurance Scheme at 31st December 1978 and of the net surplus and source and application of funds for the year then ended, in accordance with generally accepted accounting principles.

THOMAS, STOLL, DIAS & CO.



GUYANA NATIONAL INSURANCE SCHEME

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 1978

	Note	G\$	G\$	G\$	1977 G\$
Fund at 1 January			132,895,136		109,090,230
Income:					
Sale of stamps — employed		33,458,476		22,305,499	
— Self employed		282,227		179,145	
Total stamp sales		33,740,703		22,484,644	
Other contribution less refunds		2,405,761		1,389,187	
Investment income		10,062,256		7,954,709	
Other income		2,323,592		40,417	
Total income		48,532,312		31,868,957	
Expenditure:					
Administrative	2	4,076,787		3,465,122	
Printing N.I stamps		87,820		—	
		4,164,607		3,465,122	
Benefits:					
Injury		595,418		543,018	
Disablement		363,812		350,587	
Death		262,770		250,635	
Sickness		880,405		888,866	
Maternity		586,481		484,593	
Funeral grant		83,094		69,944	
Old age grant		209,716		207,718	
Invalidity		52,238		41,106	
Survivors benefit		46,354		15,851	
Old age pension		3,754,246		1,196,535	
Total benefits expenses		6,834,534		4,048,853	
Medical care expenses		332,610		389,234	
		7,167,144		4,438,087	
Total expenditure		11,331,751		7,903,209	
Net operating surplus			37,200,561		23,965,748
			170,095,697		133,055,978
Add:					740
Overprovision for N.I stamps			—		—
			170,095,697		133,056,718
Deduct:					
Provision for benefit commitments		—		160,959	
Incorrect post on receipt (1976)		—		476	
Transfer of interest on understamping		—		147	
			—		161,582
Fund at 31 December			170,095,697		132,895,136

GUYANA NATIONAL INSURANCE SCHEME



BALANCE SHEET AS AT 31 DECEMBER 1978

	Notes	1977	
		G\$	G\$
Fund at 31 December		<u>170,095,697</u>	<u>132,895,136</u>
Represented by:			
Fixed assets	3	2,638,323	2,631,826
Investments	4		
Government debentures at cost		147,553,205	115,873,205
Shares in Guyana Printers Limited		<u>18,152</u>	<u>18,152</u>
		147,571,357	115,891,357
Current assets			
Accrued income		6,055,751	2,714,549
Sundry debtors and prepayments less provision for bad debts	5	725,776	1,466,005
Stocks and stores		177,147	76,718
Treasury bills		6,741,606	4,342,925
Fixed deposits		7,660,903	7,188,334
Cash at bank		185,060	318,091
Cash in hand		118,168	645,454
		<u>21,664,411</u>	<u>16,752,076</u>
Deduct:			
Current liabilities:			
Unpaid benefits		166,950	166,950
Sundry creditors		<u>1,611,444</u>	<u>2,213,173</u>
		1,778,394	2,380,123
Net current assets		<u>19,886,017</u>	<u>14,371,953</u>
		<u>170,095,697</u>	<u>132,895,136</u>

R. O. Director

... Director



GUYANA NATIONAL INSURANCE SCHEME

STATEMENT OF SOURCE AND APPLICATION OF FUNDS FOR THE YEAR ENDED 31 DECEMBER 1978

	1977			
	G\$	G\$	G\$	G\$
Source of funds				
Operating surplus for year		37,200,561		23,804,906
Adjustment of funds not involving the movement of funds				
Depreciation	89,297		92,496	
Loss/(profit) on disposal of fixed assets	<u>55</u>		<u>(3,557)</u>	
		<u>89,352</u>		<u>88,939</u>
Total funds generated/(used) from operations		37,289,913		23,893,845
Funds from other sources				
Sale/redemption of Government debentures	12,320,000		6,200,000	
Sale of fixed assets	<u>12,600</u>		<u>7,500</u>	
		12,332,600		<u>6,207,500</u>
		49,622,513		30,101,345
Application of funds				
Purchase of Government debentures	44,000,000		31,000,000	
Purchase of funds assets	<u>108,449</u>		<u>71,760</u>	
		44,108,449		<u>31,071,760</u>
Increase/(decrease) in working capital		<u>5,514,064</u>		<u>(970,514)</u>
Represented by				
Increase in accrued income		3,341,202		950,374
Increase in stocks and stores		100,429		13,814
(Decrease)/increase in debtors and prepayments		(740,229)		592,408
Decrease/(increase) in creditors		<u>601,729</u>		<u>(1,329,260)</u>
		3,303,131		227,336
Movement in net liquid funds				
(Decrease)/increase in cash at bank	(133,031)		97,310	
(Decrease)/increase in cash in hand	(527,286)		386,359	
Increase/(decrease) in treasury bills and fixed deposits	2,871,250		(1,681,420)	
		<u>2,210,933</u>		<u>(1,197,751)</u>
		<u>5,514,064</u>		<u>(970,415)</u>



NOTES ON THE ACCOUNTS

1. Accounting policies

- (a) The National Insurance Scheme is not funded.
- (b) Income from the sale of stamps is on a cash basis.
- (c) Stocks and stores

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

Stocks of stationery and stores are valued at invoice price.

- (d) Depreciation

Depreciation of fixed assets is calculated at the rates specified below, and is estimated to write off these assets over their estimated 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 acquisition and no depreciation is charged in the year of disposal.



GUYANA NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

1977

	G\$	G\$
Administrative Expenses:		
Advertising	28,230	43,738
Audit and accounting fees	15,000	10,000
Bank charges	203	64
Cleaning	7,197	10,903
Electricity	89,909	168,137
Entertainment allowances	3,000	3,619
Entertainment	1,315	2,182
Insurance premiums	9,601	9,913
Staff insurance	—	547
Bad debts	75	322
Maintenance — Motor vehicles	26,502	17,801
Maintenance — G. M's Motor vehicles	5,591	5,272
N.I.S. Contribution on behalf of employees	93,639	57,681
Office general expenses and supplies	23,945	63,737
Postages, telegrams and cables	18,748	13,694
Rental of buildings	17,357	14,700
Maintenance — Buildings rented	151	2,655
Maintenance — Furniture and fittings	1,367	3,966
Maintenance — Office equipment	21,571	23,565
Repairs to properties	13,519	37,595
Printed stationery	101,481	88,982
Subscription — Newspapers and other publications	15,837	10,624
Sundries	1,242	1,236
Telephone	140,111	82,973
Travelling allowances	305,259	290,747
Subsistence allowances	84,142	34,935
Salaries	2,001,767	1,874,981
Wages	27,080	27,182
Acting allowances	11,043	8,994
Overtime pay	56,528	45,952
Payments to P.M.G. for administration expenses	70,000	70,000
Uniforms	11,644	6,036
Transportation	15,354	13,484
Rates and taxes	7,539	9,031
Reimbursement of tuition fees	—	132
Assisted leave passages	71,099	68,891
Local training	8,322	8,490
Commissioner of Police — Security fees	187,099	80,094
Carried forward	3,492,467	3,212,855



NOTES ON THE ACCOUNTS

2 (a) Administrative expenses (cont'd)

	1977	
	G\$	G\$
Brought forward	3,492,467	3,212,855
Gratuity — Superannuation payments	6,310	—
Insurance Health Scheme	14,784	6,546
Guyana State Corporation fees	149,200	58,000
Guystac Security fees	839	81,724
Appeals Tribunal	1,764	2,781
Contributions	7,293	10,720
Depreciation	89,297	92,496
International Conventions Conference	6,751	—
Loss on deposit on property	1,400	—
Provision for bad debts	306,682	—
	4,076,787	3,465,122
Printing of N.I.S. stamps	87,820	—
	4,164,607	3,465,122

2 (b) Printing N.I.S. stamps

The cost incurred for the printing of N.I.S. stamps is charged out in the year in which it is incurred.



GUYANA NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

3 (a) Fixed assets	Freehold land and buildings G\$	Furniture fixtures and fittings G\$	Office equipment G\$	Motor vehicles and boat G\$	Total G\$
Cost at 1 January 1978	2,445,857	158,799	327,445	85,038	3,017,139
Additions	79,476	9,711	19,262	—	108,449
Disposals	14,000	—	—	55	14,055
	<u>2,511,333</u>	<u>168,510</u>	<u>346,707</u>	<u>84,983</u>	<u>3,111,533</u>
Cost at 31 December 1978	<u>2,511,333</u>	<u>168,510</u>	<u>346,707</u>	<u>84,983</u>	<u>3,111,533</u>
Depreciation:					
At 1 January 1978	171,362	58,460	118,448	37,043	385,313
Retired on disposals	(1,400)	—	—	—	(1,400)
Charges for 1978	43,544	11,005	22,826	11,912	89,297
	<u>213,516</u>	<u>69,465</u>	<u>141,274</u>	<u>48,955</u>	<u>473,210</u>
Net book values:					
At 31 December 1978	<u>2,297,817</u>	<u>99,045</u>	<u>205,433</u>	<u>36,028</u>	<u>2,638,323</u>
At 31 December 1977	<u>2,274,495</u>	<u>100,339</u>	<u>208,997</u>	<u>47,995</u>	<u>2,631,826</u>

3 (b) Future capital expenditure

	G\$	G\$	1977
Expenditure authorised by the directors and contracted for	—	—	—
Expenditure authorised by the directors and not contracted for	557,001	—	250,000



NOTES ON THE ACCOUNTS

4. Investments

	Balance at 31 December 1977 G\$	Additions G\$	Disposals G\$	Balance at 31 December 1978 G\$
Shares in Guyana Printers Limited — Ordinary shares of \$1.00 each	18,152	—	—	18,152
Government of Guyana Debentures — with redemption dates	<u>114,870,000</u>	<u>44,000,000</u>	<u>12,320,000</u>	<u>146,550,000</u>
Overseas Government Debentures — with redemption dates	1,003,205	—	—	1,003,205
	<u>115,891,357</u>	<u>44,000,000</u>	<u>12,320,000</u>	<u>147,571,357</u>

5. Debtors and prepayments

Included in the debtors and prepayments is a loan made to Guyana Transport Services Limited:

Amount G\$	Capital repayment during year G\$	Balance as at 31 December 1978 G\$
500,000	100,000	400,000

This loan is repayable at monthly installment of \$8,333.33 and interest is charged at the rate of 7% on the reducing balance.



GUYANA NATIONAL INSURANCE SCHEME

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GUYANA NATIONAL INSURANCE SCHEME

TABLE I
NEW CONTRIBUTION RATES
SUMMARY OF WAGE GROUPINGS AND RATES OF CONTRIBUTIONS FOR ALL CATEGORIES

Wage Group (1)	Actual Weekly Wages (2)	Relevant Wage (3)	Employed Persons (12.0%)				Benefit Rate			
			Employer's Contribution (4)	Employee's Contribution (5)	Total (6)	Self Employed (7)	Voluntary (8)	Sickness & Maternity (9)	Industrial (10)	
I	Below \$20.00	\$ 15.00	(7.2%) \$1.10	(4.8%) \$0.70	\$ 1.80	(10.5%) \$ 1.60	(8.5%) \$1.30	\$ 9.00	\$18.00	
II	\$ 20.00 - \$29.99	\$ 25.00	\$1.80	\$1.20	\$ 3.00	\$ 2.60	\$2.10	\$15.00	\$21.00	
III	\$ 30.00 - \$39.99	\$ 35.00	\$2.55	\$1.65	\$ 4.20	\$ 3.70	\$3.00	\$21.00	\$24.00	
IV	\$ 40.00 - \$49.99	\$ 45.00	\$3.25	\$ 2.15	\$ 5.40	\$ 4.70	\$3.80	\$27.00	\$27.00	
V	\$ 50.00 - \$59.99	\$ 55.00	\$4.00	\$2.60	\$ 6.60	\$ 5.80	\$4.70	\$33.00	\$33.00	
New VI	\$ 60.00 - \$69.99	\$ 65.00	\$4.70	\$3.10	\$ 7.80	\$ 6.80	\$5.50	\$39.99	\$39.99	
New VII	\$ 70.00 - \$79.99	\$ 75.00	\$5.40	\$3.60	\$ 9.00	\$ 7.90	\$6.40	\$45.00	\$45.00	
New VIII	\$ 80.00 - \$89.99	\$ 85.00	\$6.15	\$4.05	\$10.20	\$ 8.90	\$7.20	\$51.00	\$51.00	
New IX	\$ 90.00 - \$99.99	\$ 95.00	\$6.85	\$4.55	\$11.40	\$10.00	\$8.10	\$57.00	\$57.00	
New X	\$100.00 & Upwards	\$105.00	\$7.55	\$5.05	\$12.60	\$11.00	\$8.90	\$63.00	\$63.00	
XI	For Industrial Benefit only		\$0.50	-	\$ 0.50					



Table II
 NUMBER OF EMPLOYERS REGISTERED
 BY INDUSTRY AND SIZE
 1978

INDUSTRY	SIZE OF INDUSTRY						TOTAL
	1 - 10	11 - 20	21 - 30	31 - 50	51 - 100	100 +	
0. Agriculture Forestry and Fishing:							
01a. Sugar	7	—	—	—	—	—	7
01b. Others	39	5	2	—	1	—	47
01. Mining and quarrying	1	—	—	—	—	—	1
2 - 3. Manufacturing	100	6	2	1	—	1	110
4. Construction	34	6	1	—	1	1	43
5. Electricity, Gas, Water and Sanitary Services	2	—	—	—	—	—	2
6. Commerce	57	2	2	—	—	—	61
7. Transport, Storage and Communication	45	2	—	—	—	—	47
8. Services	217	6	1	—	—	—	224
9. Activities not adequately described	1	—	—	—	—	—	1
TOTAL	503	27	8	1	2	2	543



TABLE III
NUMBER OF EMPLOYEES REGISTERED BY AGE, SEX AND MARITAL STATUS
1978

Age Group (1)	MALES							FEMALES						
	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)
16 - 19	51	5,376	-	-	-	8	5,435	39	1,979	1	1	3	4	2,027
20 - 24	271	1,456	-	-	2	33	1,762	185	1,200	4	7	16	28	1,440
25 - 29	185	187	-	1	2	26	401	176	261	12	11	24	14	498
30 - 34	121	60	1	3	3	9	197	150	118	8	8	21	22	327
35 - 39	94	34	2	2	1	7	140	121	57	14	9	16	9	226
40 - 44	65	24	1	2	4	5	101	79	41	8	9	12	1	150
45 - 49	55	16	2	1	6	7	87	50	28	9	4	8	6	105
50 - 54	46	19	1	2	1	1	70	35	16	6	1	1	3	62
55 - 60	56	13	5	1	1	2	78	17	13	15	7	2	-	54
TOTAL	944	7,185	12	12	20	98	8,271	852	3,713	77	57	103	87	4,889



**TABLE IV
NUMBER OF EMPLOYEES REGISTERED – INDUSTRY AND SEX-WISE
1978**

Industry (1)	Males (2)	Females (3)	Total (4)
Agriculture and livestock production	235	54	289
Sugar	1,691	245	1,936
Other	290	64	354
Mining and Quarrying	145	54	199
Manufacturing	3,101	1,093	4,194
Construction	491	62	553
Electricity, Gas, Water and Sanitary Services	172	17	189
Commerce	538	549	1,087
Transport, Storage and Communication Services	251	112	363
	1,357	2,639	3,996
TOTAL	8,271	4,889	13,160



GUYANA NATIONAL INSURANCE SCHEME

TABLE V
NUMBER OF SELF-EMPLOYED REGISTRANTS
BY AGE-GROUP, SEX AND MARITAL STATUS
1978

Age Group	MALES						FEMALES						TOTAL		
	Married	Single	Widower	Divorced	Separated	Common Law	Total	Married	Single	Widow	Divorced	Separated		Common Law	Total
16 - 20	2	16	-	-	-	-	18	-	-	-	-	-	-	-	18
21 - 25	28	38	-	-	3	-	69	5	2	-	1	-	-	8	77
26 - 30	59	22	-	-	-	2	83	9	2	-	1	-	-	12	95
31 - 35	48	18	-	2	-	3	71	6	3	-	-	1	-	10	81
36 - 40	81	8	-	4	1	-	94	8	1	2	1	-	-	12	106
41 - 45	85	9	-	1	1	1	97	16	2	2	1	1	-	22	119
46 - 50	84	4	1	4	2	1	96	6	1	5	-	3	-	15	111
51 - 55	55	7	1	3	4	-	70	2	1	4	2	1	-	10	80
56 - 60	32	5	2	2	-	1	42	3	-	2	2	-	-	7	49
Over 60	2	1	-	-	1	-	4	-	-	-	-	-	-	-	4
TOTAL	476	128	4	16	12	8	644	55	12	15	8	6	-	96	740

GUYANA NATIONAL INSURANCE SCHEME



TABLE VI
NUMBER OF SELF-EMPLOYED REGISTRANTS
BY INDUSTRY AND SEX
1978

Industry	PURE SELF-EMPLOYED			PREVIOUSLY EMPLOYED			ALL SELF-EMPLOYED		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
Agricultural	65	—	65	45	—	45	110	—	110
Manufacturing	102	6	108	79	4	83	181	10	191
Construction	19	—	19	21	1	22	40	1	41
Electricity, Gas and Steam	3	—	3	2	—	2	5	—	5
Commerce	80	53	133	37	7	44	117	60	177
Transport and Communication	26	—	26	33	—	33	59	—	59
Services	74	21	95	58	4	62	132	25	157
	369	80	449	275	16	291	644	96	740

Table VII
NUMBER OF OLD AGE PENSIONS GRANTED IN 1978

AGE	EMPLOYED			SELF-EMPLOYED			ALL CATEGORIES			FORTNIGHTLY AMOUNT
	Males	Females	Total	Males	Females	Total	Males	Females	Total	
60	758	144	902	8	—	8	766	144	910	G\$ 24,252.50
61	202	43	245	1	—	1	203	43	246	6,359.30
62	264	44	308	3	—	3	267	44	311	8,319.40
63	211	49	260	1	4	5	212	53	265	6,462.70
64	200	27	227	2	1	3	202	28	230	6,212.20
65	8	5	13	—	—	—	8	5	13	287.00
66	50	9	59	2	—	2	52	9	61	1,501.70
67	20	9	29	1	—	1	21	9	30	676.60
68	14	4	18	—	—	—	14	4	18	336.30
69	9	3	12	—	—	—	9	3	12	324.20
70	3	1	4	—	—	—	3	1	4	78.00
TOTAL	1,739	338	2,077	18	5	23	1,757	343	2,100	54,809.90



GUYANA NATIONAL INSURANCE SCHEME

Table VIII
NUMBER OF OLD AGE PENSIONS IN PAYMENT
AS AT 31.12.78

AGE	EMPLOYED		SELF-EMPLOYED		EMPLOYED & SELF-EMPLOYED MALES & FEMALES	AMOUNT \$
	Males	Females	Males	Females		
60	1,050	200	9	—	1,259	33,708.70
61	490	93	1	1	585	14,716.50
62	621	91	7	—	719	18,484.50
63	583	105	4	4	696	17,415.30
64	484	51	8	1	544	14,441.30
65	729	88	25	5	847	22,920.10
66	225	32	2	1	260	6,039.90
67	67	23	3	—	93	1,980.40
68	29	9	—	—	38	679.20
69	10	3	—	—	13	345.20
70	4	1	—	—	5	111.00
TOTAL	4,292	696	59	12	5,059	130,842.10



Table IX
NUMBER OF OLD-AGE GRANTS BY AGE AND SEX
1978

AGE	MALES		FEMALES		TOTAL	
	Employed	Self-Employed	Employed	Self-Employed	Employed	Self-Employed
60	28	—	10	—	38	—
61	34	—	7	—	41	—
62	32	—	5	—	37	—
63	33	—	5	1	38	1
64	34	1	9	—	43	1
65	71	—	11	—	82	—
66	43	—	8	—	51	—
67	16	—	1	—	17	—
68	10	—	1	—	11	—
69	3	—	1	—	4	—
70	6	—	1	—	7	—
71	2	—	2	—	4	—
72	2	—	1	—	3	—
TOTAL	314	1	62	1	376	2

Table X
NUMBER OF INVALIDITY BENEFIT PAYMENTS MADE DURING 1978
BY AGE-GROUP AND SEX OF RECIPIENTS

AGE-GROUP	PENSIONS		GRANTS	
	Males	Males	Females	Total
Below 30	—	2	—	2
30 – 34	—	—	—	—
35 – 39	—	4	1	5
40 – 44	—	7	4	11
45 – 49	—	8	4	12
50 – 54	—	21	5	26
55 – 59	4	32	4	36
TOTAL	4	74	18	92



Table XI
NUMBER OF SURVIVORS' CASES
BY AGE GROUP AND CATEGORY OF RECIPIENT
1978

AGE GROUP	WIDOW OVER 45 YEARS	WIDOW WITH CARE OF CHILD
Under 45	—	1
45 — 49	3	—
50 — 54	5	—
55 — 59	8	—
60 — 64	4	—
65 — 69	2	—
70 — 74	1	—
TOTAL	23	1

GUYANA NATIONAL INSURANCE SCHEME



Table XII
NUMBER OF FUNERAL BENEFIT PAYMENTS BY AGE, SEX AND INSURED STATUS OF DECEASED
1978

AGE GROUP	EMPLOYED						SELF-EMPLOYED			VOLUNTARY			ALL CATEGORY								
	Males		Females		Males & Females		Males		Males & Females		Males		Females		Males		Females		Males & Females		
	Directly Insured	Spouse Insured	Directly Insured	Spouse Insured	Directly Insured	Spouse Insured	Directly Insured	Spouse Insured	Directly Insured	Spouse Insured	Directly Insured	Spouse Insured	Directly Insured	Spouse Insured	Directly Insured	Spouse Insured	Directly Insured	Spouse Insured	Directly Insured	Spouse Insured	Total
16 - 19	1	-	1	2	2	3	-	-	-	-	1	1	1	2	1	2	1	2	2	3	3
20 - 24	26	-	26	27	27	28	1	1	-	-	27	1	1	2	1	2	1	2	28	1	29
25 - 29	19	1	20	21	21	24	-	-	-	-	19	2	2	4	3	4	3	4	21	3	24
30 - 34	17	1	18	20	20	25	1	1	1	1	18	3	4	7	5	7	4	7	21	5	26
35 - 39	23	1	24	27	27	31	-	-	-	-	23	4	3	7	4	7	3	7	27	4	31
40 - 44	28	-	28	35	35	38	-	-	-	-	28	7	3	10	3	10	7	10	35	3	38
45 - 49	39	4	43	43	43	52	2	2	-	-	41	4	5	9	9	9	4	9	45	9	54
50 - 54	45	3	48	49	49	58	1	1	-	-	46	3	6	10	9	10	4	10	50	9	59
55 - 59	47	1	48	51	51	53	-	-	-	-	47	1	1	5	2	5	4	5	51	2	53
60 & over	79	7	86	83	83	92	1	1	1	1	81	7	4	6	9	6	4	6	85	9	94
TOTAL	324	18	342	358	358	404	6	6	2	2	331	18	34	62	46	62	34	62	365	46	411



GUYANA NATIONAL INSURANCE SCHEME

Table XIII
NUMBER OF SICKNESS SPELLS BY BENEFIT DAYS, SEX & SECTOR – 1978

NO. OF BENEFIT DAYS	SUGAR			NON-SUGAR			ALL SECTOR		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
1	104	14	118	488	196	684	592	210	802
2	163	30	193	639	216	855	802	246	1,048
3	447	50	497	1,135	302	1,437	1,582	352	1,934
4	128	16	144	155	59	214	283	75	358
5	84	21	105	153	55	208	237	76	313
6	83	16	99	229	81	310	312	97	409
7	57	10	67	86	34	120	143	44	187
8	87	8	95	157	62	219	244	70	314
9	164	16	180	401	119	520	565	135	700
10	44	2	46	36	18	54	80	20	100
11	32	—	32	38	12	50	70	12	82
12	36	2	38	65	22	87	101	24	125
13	20	2	22	31	10	41	51	12	63
14	40	1	41	38	18	56	78	19	97
15	53	5	58	84	26	110	137	31	168
16	13	2	15	23	10	33	36	12	48
17	11	1	12	18	11	29	29	12	41
18	6	—	6	18	5	23	24	5	29
19 – 24	105	16	121	210	48	258	315	64	379
25 – 30	48	2	50	63	7	70	111	9	120
31 – 36	39	5	44	57	22	79	96	27	123
37 – 42	31	3	31	30	8	38	61	11	72
43 – 48	29	3	32	39	4	43	68	7	75
49 – 54	18	1	19	17	1	18	35	2	37
55 – 60	16	—	16	12	4	16	28	4	32
61 – 66	9	2	11	9	2	11	18	4	22
67 – 72	8	—	8	10	4	14	18	4	22
73 – 78	4	—	4	5	2	7	9	2	11
79 – 84	6	—	6	7	3	10	13	3	16
85 – 90	5	1	5	6	—	6	11	1	12
91 – 96	3	—	3	6	1	7	9	1	10
97 – 102	4	—	4	4	2	6	8	2	10
103 – 108	—	—	—	2	1	3	2	1	3
109 – 114	2	1	3	3	1	4	5	2	7
115 – 120	3	—	3	2	—	2	5	—	5
121 – 126	2	—	2	2	—	2	4	—	4
127 – 132	2	1	3	4	1	5	6	2	8
133 – 138	2	—	2	3	—	3	5	—	5
139 – 144	3	—	3	—	2	2	3	2	5
145 – 150	1	—	1	2	—	2	3	—	3
151 – 156	8	1	9	13	1	14	21	2	23
TOTAL	1,920	232	2,152	4,300	1,370	5,670	6,220	1,602	7,822



Table XIV
 NUMBER OF MATERNITY CASES PAID
 BY AGE GROUP, AND EMPLOYMENT STATUS OF RECIPIENT
 1978

AGE GROUP	EMPLOYED		SELF-EMPLOYED		EMPLOYED AND SELF-EMPLOYED	
	No.	Benefit days	No.	Benefit days	No.	Benefit days
Below 20	37	1,995	—	—	37	1,995
20 – 24	478	29,293	2	150	480	29,443
25 – 29	528	32,962	1	43	529	33,005
30 – 34	240	14,969	1	78	241	15,047
35 – 39	98	6,298	—	—	98	6,298
40 – 44	24	1,482	1	78	25	1,500
45 – 49	4	259	—	—	4	259
50 – 54	1	78	—	—	1	78
TOTAL	1,410	87,336	5	349	1,415	87,685

Table XV
 NUMBER OF INDUSTRIAL DEATH PENSIONS
 IN PAYMENT AS AT 31.12.78 BY CAUSE OF DEATH,
 TYPE OF PENSION AND AMOUNT
 1978

Cause of Death	No. of Deaths	Widow	Parent	Orphan	Weekly Amount (\$)
Contusions and Abrasions	1	1	—	—	33.00
Burns and Scalds	7	6	1	—	169.50
Concussions	67	57	9	3	1,577.20
Cuts and Lacerations	6	6	—	—	149.00
Puncture Wounds	7	5	2	—	144.00
Amputations	2	2	—	—	40.00
Fractures	37	35	1	—	832.50
Sprains and Strains	1	1	—	—	16.50
Asphyxiation	12	12	—	—	266.50
Drowning	46	38	8	—	906.00
Other Injuries	26	24	2	—	559.00
Other	2	—	—	8	56.00
TOTAL	214	187	23	11	4,749.20



GUYANA NATIONAL INSURANCE SCHEME

Table XVI
NUMBER OF DISABLEMENT PENSIONS
BY AGE, SEX AND AVERAGE AMOUNT
1978

Age Group	Males	Females	Total	Average Weekly Amount (\$)
16 - 19	3	—	3	7.20
20 - 24	6	—	6	7.50
25 - 29	6	—	6	11.55
30 - 34	3	—	3	13.60
35 - 39	4	—	4	14.78
40 - 44	2	2	4	10.88
45 - 49	6	—	6	11.65
50 - 54	2	1	3	12.70
55 - 59	3	—	3	12.90
60 + over	1	1	2	21.90
TOTAL	36	4	40	11.88

Table XVII
NUMBER OF DISABLEMENT PENSIONS
BY PERCENTAGE OF DISABILITY, SEX AND SECTOR
1978

Percentage of Disability	SUGAR			NON-SUGAR			TOTAL
	Males	Females	Total	Males	Females	Total	
20	3	—	3	7	—	7	10
30	3	1	4	4	1	5	9
40	—	2	2	10	—	10	12
50	1	—	1	3	—	3	4
60	1	—	1	2	—	2	3
70	1	—	1	—	—	—	1
80	—	—	—	—	—	—	—
90	—	—	—	—	—	—	—
100	—	—	—	1	—	1	1
TOTAL	9	3	12	27	1	28	40



Table XVIII

**NUMBER OF DISABLEMENT LUMP-SUM PAYMENTS
BY AGE, SEX AND AVERAGE AMOUNT
1978**

Age Group	Males	Females	Total	Average Amount (\$)
16	2	—	2	260.00
16 — 19	3	—	3	240.00
20 — 24	4	2	6	393.33
25 — 29	24	—	24	325.00
30 — 34	9	—	9	244.44
35 — 39	12	4	16	385.00
40 — 44	10	2	12	370.00
45 — 49	4	5	9	315.56
50 — 54	10	3	13	329.23
55 — 59	3	1	4	310.00
60 + over	3	—	3	266.67
TOTAL	84	17	101	329.30



GUYANA NATIONAL INSURANCE SCHEME

TABLE XIX
NUMBER OF DISABLEMENT LUMP-SUM PAYMENTS
BY PERCENTAGE OF DISABLEMENT, SEX AND SECTOR
1978

Percentage Of Disability	SUGAR			NON-SUGAR			TOTAL
	Males	Females	Total	Males	Females	Total	
1	—	—	—	—	—	—	—
2	2	—	2	—	—	—	2
3	2	—	2	3	—	3	5
4	1	—	1	1	—	1	2
5	19	3	22	5	1	6	28
6	2	1	3	—	—	—	3
7	1	—	1	1	—	1	2
8	3	1	4	—	—	—	4
9	—	—	—	2	—	2	2
10	14	7	21	14	1	15	36
11	—	—	—	1	—	1	1
12	2	1	3	2	—	2	5
13	—	—	—	—	—	—	—
14	1	1	2	8	1	9	11
TOTAL	47	14	61	37	3	40	101



TABLE XX
INDUSTRIAL INJURY – DISTRIBUTION OF SPELLS
1978

Wage Group	SUGAR				NON-SUGAR				ALL INDUSTRIES			
	Males		Females		Males		Females		Males		Females	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
I	9	0.3	2	0.5	6	0.6	2	4.1	15	0.4	4	0.9
II	13	0.4	8	1.9	30	3.0	3	6.2	43	1.0	11	2.4
III	40	1.2	11	2.7	106	10.7	9	18.8	146	3.4	20	4.3
IV	89	2.7	35	8.5	151	15.3	3	6.2	240	5.6	38	8.2
V	1,773	54.6	205	49.5	543	54.8	13	27.1	2,316	54.5	218	47.3
VI	81	2.5	21	5.1	45	4.5	6	12.5	126	3.0	27	5.9
VII	145	4.5	45	10.9	24	2.4	5	10.4	169	4.0	50	10.8
VIII	136	4.2	35	8.5	15	1.5	—	—	151	3.6	35	7.6
IX	154	4.7	40	9.7	14	1.4	7	14.7	168	4.0	47	10.2
X	810	24.9	11	2.7	58	5.8	—	—	868	20.5	11	2.4
TOTAL	3,250	100.0	413	100.0	992	100.0	48	100.0	4,242	100.0	461	100.0



GUYANA NATIONAL INSURANCE SCHEME

TABLE XXI
INJURY SPELLS BY BENEFIT DAYS, SEX AND SECTOR
1978

Benefit Days	SUGAR			NON-SUGAR			ALL INDUSTRIES		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
1	2	—	2	1	—	1	3	—	3
2	8	2	10	5	—	5	13	2	15
3	91	8	99	33	5	38	124	13	137
4	235	22	257	82	10	92	317	32	349
5	412	51	463	129	7	136	541	58	599
6	520	72	592	206	8	214	726	80	806
7	328	43	371	33	1	34	361	44	405
8	211	30	241	38	3	41	249	33	282
9	175	15	190	32	1	33	207	16	223
10	137	18	155	13	—	13	150	18	168
11	166	19	185	47	3	50	213	22	235
12	176	27	203	81	2	83	257	29	286
13	81	10	91	9	1	10	90	11	101
14	84	11	95	11	1	12	95	12	107
15	39	10	49	13	—	13	52	10	62
16	51	5	56	5	—	5	56	5	61
17	58	7	65	22	1	23	80	8	88
18	60	8	68	25	—	25	85	8	93
19 — 24	160	20	180	54	1	55	214	21	235
25 — 30	60	15	75	20	—	20	80	15	95
31 — 36	54	3	57	19	—	19	73	3	76
37 — 42	29	3	32	21	—	21	50	3	53
43 — 48	20	3	23	20	—	20	40	3	43
49 — 54	14	1	15	7	—	7	21	1	22
55 — 60	12	2	14	10	1	11	22	3	25
61 — 66	10	—	10	7	—	7	17	—	17
67 — 72	11	3	14	5	1	6	16	4	20
73 — 78	5	—	5	1	—	1	6	—	6
79 — 84	5	—	5	5	—	5	10	—	10
85 — 90	5	—	5	3	—	3	8	—	8
91 — 96	4	—	4	2	—	2	6	—	6
97 — 102	3	2	5	3	—	3	6	2	8
103 — 108	1	1	2	1	1	2	2	2	4
109 — 114	2	—	2	2	—	2	4	—	4
115 — 120	5	—	5	1	—	1	6	—	6
121 — 126	2	—	2	1	—	1	3	—	3
127 — 132	2	—	2	1	—	1	3	—	3
133 — 138	3	—	3	4	—	4	7	—	7
139 — 144	4	1	5	4	—	4	8	1	9
145 — 150	2	1	3	3	1	4	5	2	7
151 — 156	3	—	3	13	—	13	16	—	16
TOTAL	3,250	413	3,663	992	48	1,040	4,242	461	4,703



TABLE XXII

NUMBER OF MEDICAL CARE CASES BY AGE, SEX AND SECTOR
1978

Age Group	SUGAR			NON-SUGAR			ALL INDUSTRIES		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
Below 20	1,063	12	1,075	468	30	498	1,531	42	1,573
20 - 24	1,799	42	1,841	741	41	782	2,540	83	2,623
25 - 29	1,113	57	1,170	558	20	578	1,671	77	1,748
30 - 34	749	86	835	321	10	331	1,070	96	1,166
35 - 39	616	162	778	233	14	247	849	176	1,025
40 - 44	523	139	662	179	6	185	702	145	847
45 - 49	466	152	618	116	8	124	582	160	742
50 - 54	334	101	435	85	1	86	419	102	521
55 - 59	235	87	322	57	1	58	292	88	380
60 +	30	15	45	27	-	27	57	15	72
TOTAL	6,928	853	7,781	2,785	131	2,916	9,713	984	10,697



GUYANA NATIONAL INSURANCE SCHEME

TABLE XXIII
NUMBER OF CASES HANDLED BY MEDICAL REFEREES AND SPECIALISTS
1978

DISTRICTS	Number of cases referred to Specialists	Number of cases referred to Medical Referees	Number of appeals to Medical Referees
(1)	(2)	(3)	(4)
East Coast Demerara	63	82	34
East Bank Demerara	29	58	11
West Bank Demerara	31	89	21
West Coast Demerara	41	46	36
Georgetown	27	22	5
Essequibo	8	7	5
Linden	4	1	—
West Coast Berbice	2	2	—
New Amsterdam, Canje	3	—	—
Corentyne	1	3	2
Bartica	5	2	1
Matthews Ridge	2	—	—
Pomeroon River	1	1	—
TOTAL	217	313	115



TABLE XXIV
 NUMBER OF VISITS MADE BY SICK-VISITING TEAM,
 BY DISTRICTS
 1978

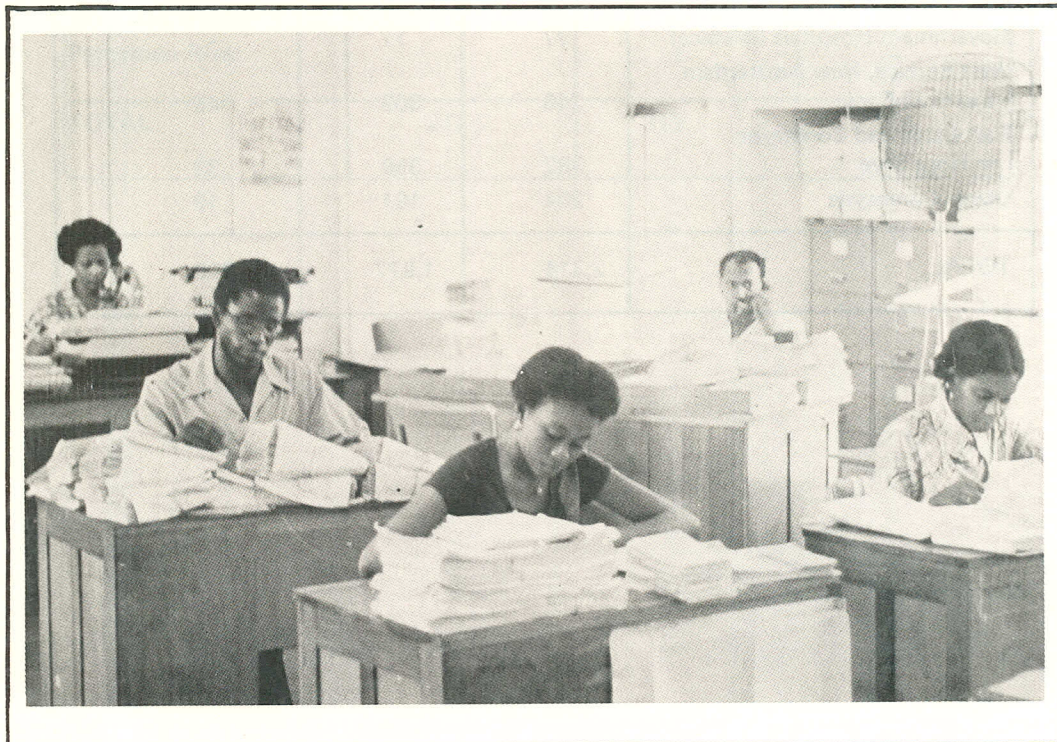
DISTRICTS	Number of visits made	Number of successful visits	Number requested to report to Medical Adviser
(1)	(2)	(3)	(4)
West Bank Demerara	28	24	12
West Coast Demerara	102	79	21
East Coast Demerara	296	205	42
East Bank Demerara	187	160	9
Georgetown including Greater Georgetown	261	152	27
Linden	113	106	100
Estate Dispensaries	76	76	—
Georgetown Hospital	106	106	—
Private Hospitals	74	74	—
Best Hospital	13	13	—
Mahaica Hospital	21	21	—
Mahaicony Hospital	22	22	—
Leonora Hospital	3	3	—
Government Hospitals (Berbice)	77	77	—
West Berbice, New Amsterdam and West Canje	349	309	46
East Canje and Corentyne to Hogg Stye	382	359	33
Upper Corentyne	204	191	10
TOTAL	2,314	1,977	300



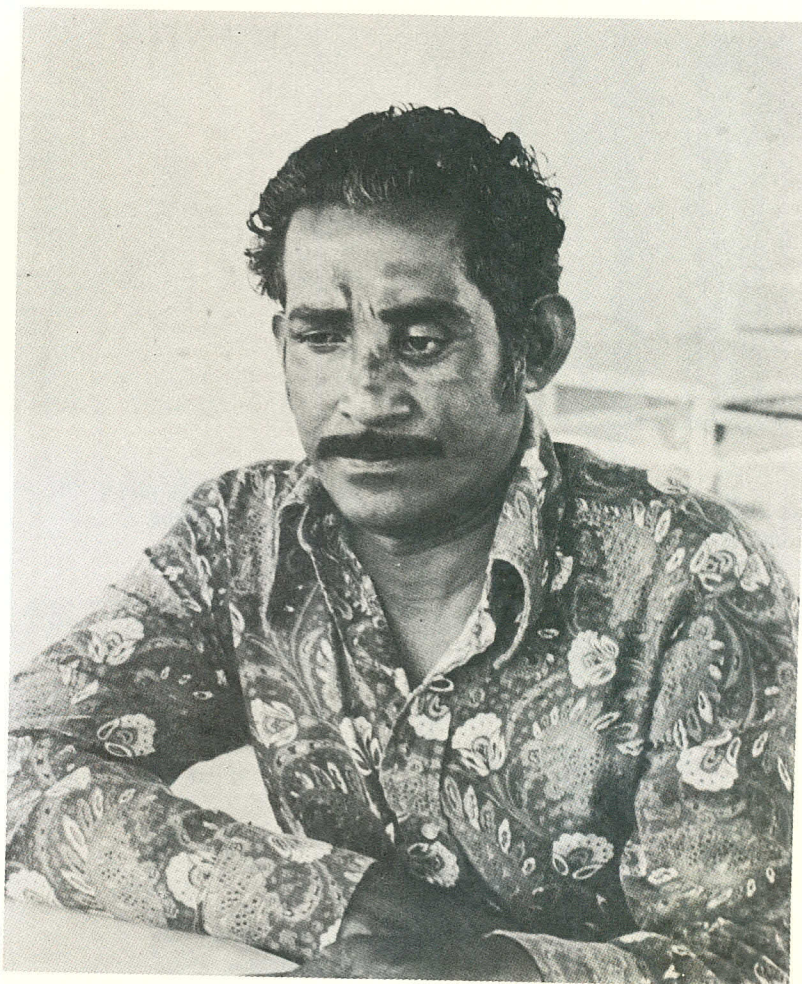
PICTORIAL EVENTS — 1978



North-Eastern elevation of the National Insurance Head Office situated at Brickdam and Winter Place, Georgetown.



Staff of the Contribution Record Division at work.



Cde. Deosaran of Mon Repos East Coast Demerara a contributor who suffered an industrial accident and is at present receiving medical attention overseas through the medical care facilities of the National Insurance Scheme Guyana.



Cde. Magda Pollard, workers' representative on The National Insurance Tribunal receiving bouquet from the General Manager Cde. Roy Charles on her retirement.



Members of staff in a relaxed and jolly mood at their annual staff XMAS party.



Children of members of staff participating in a 50 meters race at our annual Cavalcade of Sports.

NATIONAL INSURANCE
SCHEME GUYANA

P.O. BOX 852

GEORGETOWN GUYANA
CABLE ADDRESS: GUYNIS,