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14 May 1979	21 May 1979	28 May 1979	4 June 1979	11 June 1979	18 June 1979
25 June 1979	2 July 1979	9 July 1979	16 July 1979	23 July 1979	30 July 1979
6 Aug. 1979	13 Aug. 1979	20 Aug. 1979	27 Aug. 1979	3 Sept. 1979	10 Sept. 1979
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ANNUAL REPORT 1979

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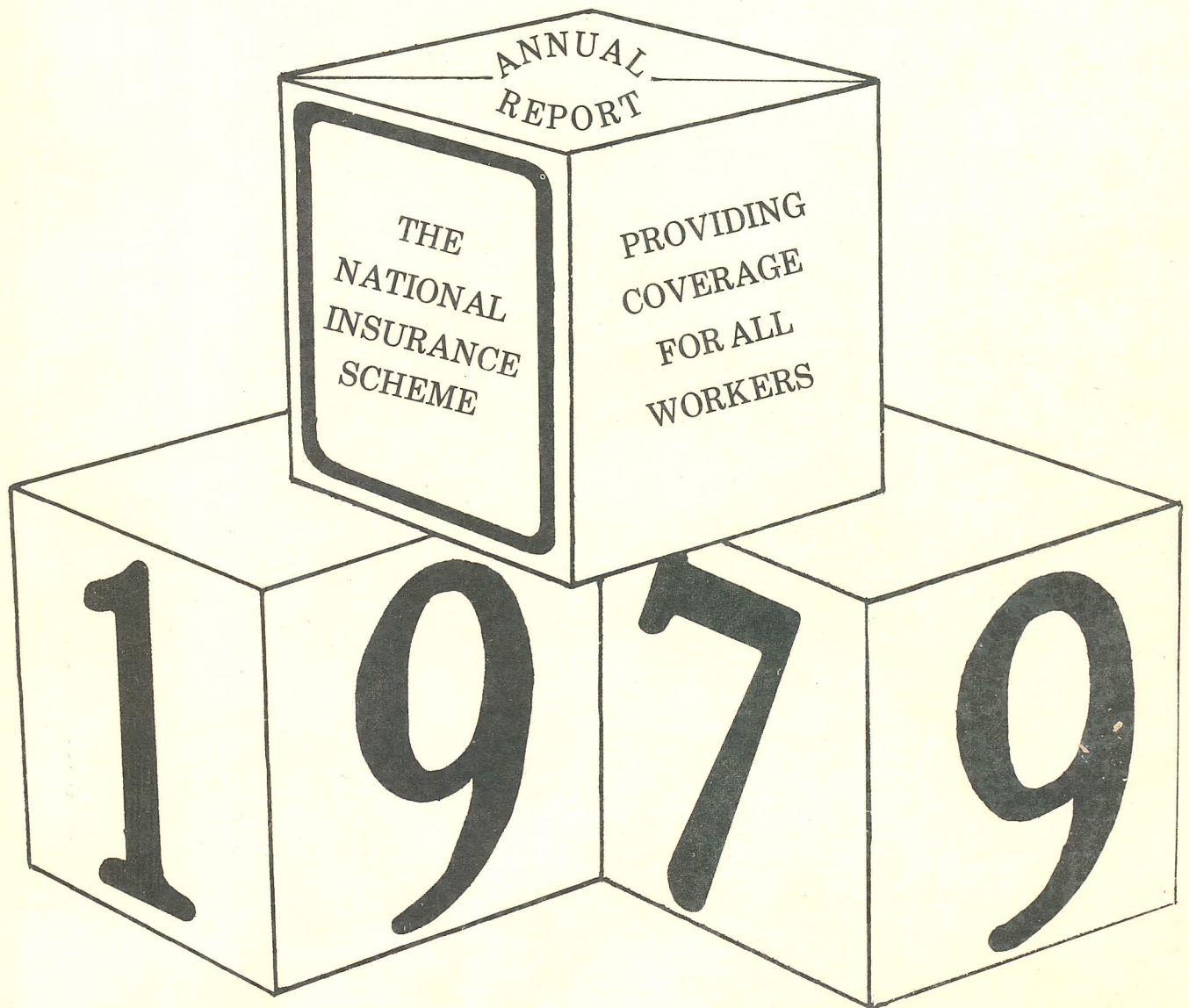
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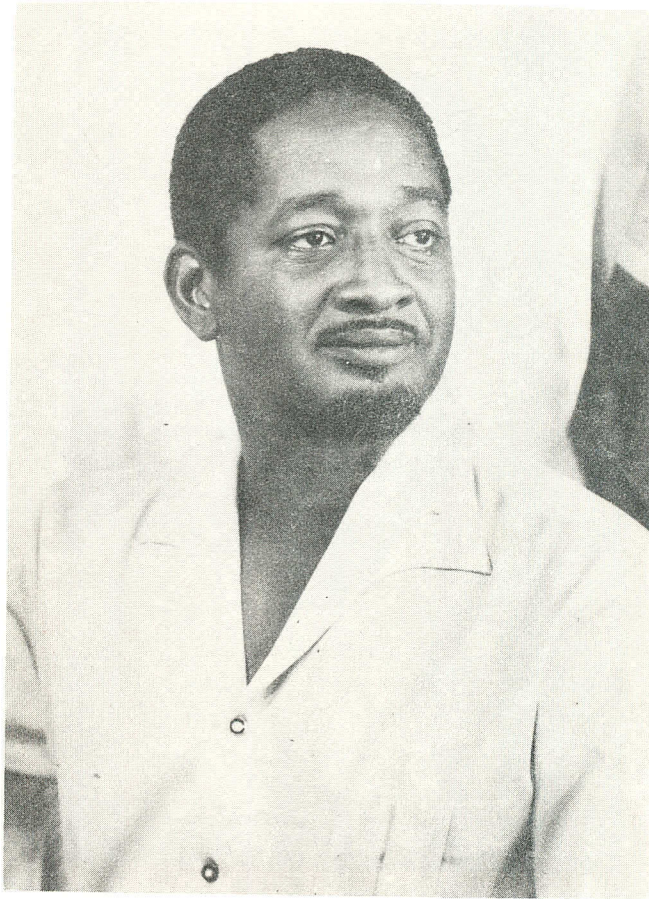
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11th ISSUE

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 & Housing.*



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Letter of Transmittal

Public Utilities and Services Group,
Guyana State Corporation,
257 Middle Street,

April 1981

The Hon. Sallahuddin,
Finance, Ministry of Economic
Planning and Finance,
Urquhart Street,
Georgetown.

Dear Comrade Minister,

On behalf of the National Insurance Scheme, I have pleasure in presenting the Annual Report on the operations of the Corporation for the year ending 31st December 1979, together with the Financial Statement for the year. The Report and the Financial Statement are furnished as required by Section 33 (1) of the Public Corporation's Ordinance.

G.E. Perry
Executive Chairman



Introduction

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

The Report summarises the activities of the Board during the year 1979 and also highlights certain trends which have developed in the field of Social Security in Guyana over the past eleven years.

The Report is divided into three parts –

Part I sets out the experiences of the Board relative to the registration of insured persons and claims for benefit. Part II deals with Income and Expenditure and also contains the audited accounts and the Balance Sheet for the year and Part III gives a number of Statistical Tables which have direct relation to the text in Part I of the Report.



PART I

Important Events Which Occurred In 1979

The Second Actuarial Review of the National Insurance Scheme was completed during the year.

This Review which commenced on September 22, 1978 was in keeping with Sub-Section (1) of Section 37 of the National Insurance and Social Security Act and covered the period 1.1.74 to 31.12.77.

The Review was conducted by Mr. V.R. Natesan, F.I.A. (London). The Terms of Reference of the Actuary were, inter alia –

(a) To review the structure of the Scheme with particular reference to the problems created by the introduction of the minimum wage rates for Public Sector employees.

(b) To advise on the feasibility of creating additional wage-bands and establishing appropriate levels of contributions and benefits and determine those bands and levels respectively.

(c) To advise, in the light of current inflationary trends, on the feasibility of increasing the portion of the contribution rate allocated to meet administrative and operational costs of the Scheme, and

(d) to make other recommendations as he may deem fit to ensure continued viability of the Scheme, having regard to its objectives.

The Actuary concluded his work in Georgetown on May 9, 1979 and left for Geneva where he completed his report. At the end of the year however, the "Findings and Recommendations" of the Project had not yet been submitted to the Government.

The Leonora Office was upgraded to the level of a Local Office on September 28, 1979. This office which was established on May 26, 1976 formerly functioned as a Sub-Office in that it was only a receiving agency for contributions and benefit claims and as such was just an extension of the Georgetown Local Office.

With the upgrading of the Office in May 1979, all benefit claims with the exception of long term benefits arising from that area were processed and paid at that office.

The effect of such a change was the speedier payment of benefit claims and the speedier handling of all other matters relating to National Insurance arising from contributors in that area.



REGISTRATION

EMPLOYERS COVERED:

The number of new employers to whom coverage was extended during 1979 was 376. Of this total 344 or 91% were small employers, i.e., employers who had between 1 and 10 employees each. There were 25 employers who had between 11 and 20 employees; 5 who had between 21 and 50 employees and 2 who had more than 50 employees.

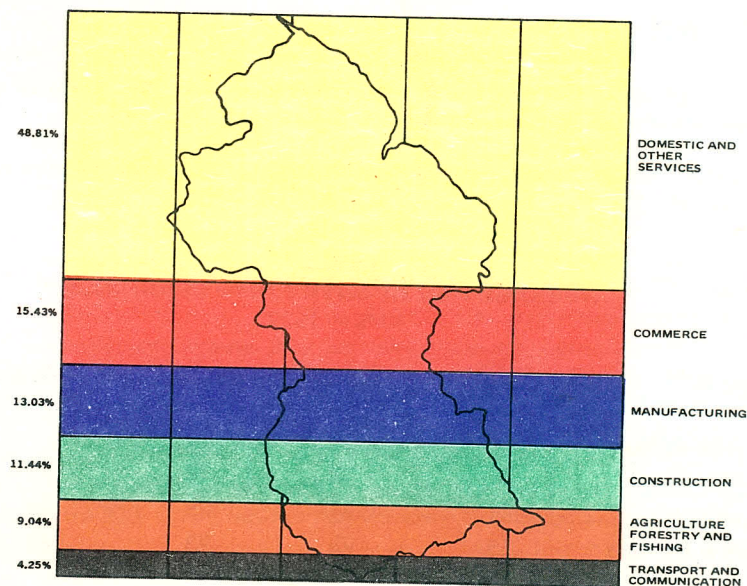
The industry-wise distribution shows that of the 376 new employers, 173 employers entered the 'Services' Sector, and 34 entered the 'Agricultural' Sector. There were 49 employers who entered the 'Manufacturing' Sector, 43 the 'Construction' Sector and 58, the 'Commerce' Sector. The remaining 19 employers were distributed between the 'Transport & Communication' and 'Gas and Sanitary Services' Sectors. The total number of new positions created as a result of these employers coming on stream was 1,549.

During 1978, there were 542 new employers who came on the industrial scene. The figure for 1979 therefore shows a decrease of 31% approximately when compared with that of the previous year. The size-wise distribution of new establishments in 1979 was somewhat similar to that of 1978. In the 'Services' Sector however, the 1979 percentage was about 5% less than that of 1978 while in the 'Transport & Storage' Sector, the 1979 percentage was about 5% more than that of 1978.

The total number of employers to whom coverage was extended during the period 1969 and 1979 was 12,086. The estimated number of active employers as at 31.12.79 however was 10,686.

The Table 1 in the Annex gives the number of employers registered during 1979 analysed by type and size of industry and the Figure 1 below illustrates this in pictorial form.

FIGURE 1
INDUSTRIAL DISTRIBUTION - EMPLOYERS REGISTERED
1979





GUYANA NATIONAL INSURANCE SCHEME

NEW EMPLOYEES:

The number of persons who entered insurable employment during 1979 was 12,317. Of these, 4,744 were females and 7,573 were males. These were persons who had attained the age of 16 years but were below the age of 60 years and who entered gainful employment during the year.

The analysis by age-group of these new entrants shows that in the case of the male entrants, 72% approximately were between the ages 16 and 20 years, 18% were between the ages 20 and 25 years and the remaining 10% were between the ages 26 to 55 years.

In the case of females the corresponding figures were 45%, 27% and 28% respectively

The distribution of these employees by marital status shows that overall, 14% were married, 83% were single and the remaining 3% were distributed among the categories, widow/widower, divorced, common-law and separated.

An examination of the individual distributions (male/female) by marital status shows that in the case of male entrants, 10% were married, 88% were single and 2% were either separated or had common-law relationships. In the case of the female entrants, 19% were married, 74% were single and the remaining 7% were distributed among the widowed, divorced, separated and common-law.

It must be noted at this stage that there were an additional 1,292 persons who were registered during the year. These were persons who were either under 16 years of age or over 60 years. These persons are not deemed to be in Insurable employment but are covered for Industrial Benefits only. They do not contribute as insured persons but rather their employers contribute a fixed weekly amount of 0.50c per person to cover them for industrial benefits. Of the 1,292 persons in this group, 1,220 were below the age of 16 years and 72 above the age of 60 years.

If the age groups under 16 years and over 60 years were added to those who entered insurable employment during the year, then the number of persons who were registered during the year would be 13,609, of which 72 could be deemed to have re-entered the work force. The number of new registrants during 1979 therefore totalled 13,537.

AVERAGE AGE

The average age of the new entrants into **insurable employment** was 22 years overall with males standing at 21 years and females 24 years approximately.

The Table I below gives the average age at entry into insurable employment over the period 1975 to 1979.

TABLE I
AVERAGE AGE AT ENTRY INTO INSURANCE
1975 - 1979

Description	1975	1976	1977	1978	1979
AVERAGE AGE					
Males	22	22	22	21	21
Females	24	24	25	24	24
Males & Females	23	23	23	22	22



As can be noticed from the table on page 14, the overall average age at entry dropped slightly over the period 1975 to 1979. The reduction in the overall average age was influenced by the reduction in the age of the male entrants. The average age of female entrants has remained fairly constant during the period under investigation.

It may be argued that the reduction in the pensionable age from 65 years to 60 years which took place in 1977 had a direct result in the reduction of the average age which dropped in 1978 relative to 1975, 1976 and 1977, and which so far has remained constant.

The Table II in the Annex gives the number of persons who entered insurable employment analysed by age and marital status.

INDUSTRIAL DISTRIBUTION (NEW ENTRANTS)

The distribution of the 1979 entrants among the various industry groups shows that about 20% entered Government Services and a further 13% entered 'Recreational', 'Personal' and 'Business' Services. Thirty-one percent entered 'Manufacturing Industries'. A further 14% went into 'Agriculture' and 7% into the 'Construction' Sector. 'Commerce' accounted for a 7%, 'Transport & Communication' 2% 'Mining and Quarrying' 4% and 2%, 'Electricity and Gas' the remaining 2%.

A comparison of the 1979 industrial distribution with that of 1978 shows a great similarity in the overall pattern. The only significant percentage differences were in the 'Agricultural' Sector which absorbed 20% in 1978 as against 14% in 1979, the 'construction' sector which absorbed 4% of the entrants in 1978 as against 7% in 1979 and the 'services' sector which showed a 3% decrease in 1978 relative to 1979.

The Table III in the Annex gives the 1979 entrants analysed by sex and industry.

TOTAL EMPLOYEES REGISTERED AND ESTIMATED SIZE OF ACTIVE INSURED POPULATION

At the end of 1978, the total number of employees who were registered under the Scheme totalled 287,317. This population was made up of 210,433 males and 76,884 females. If the 1979 new entrants are added to that figure, then the total number of employees who were registered under the Scheme over the period 1969 to 1979 will be 300,854 consisting of 218,822 males and 82,032 females.

Over the period 1969-1979, the number of insured persons who left the population due to both age and death was 11,930. The number of registered persons on roll therefore as at 31.12.79 was approximately 288,900.

There are those persons however, who although they are registered under the Scheme do not contribute for reasons such as unemployment, emigration, etc. These movements out of the contribution population are very difficult to trace. Such movement, in some cases could be neglected because they are temporary and have only short term effect. Others may be permanent. It is therefore necessary to arrive at reasonable estimates of the contribution population, i.e., the population of actively employed persons from time to time.

From a survey carried out in 1979, the estimated active insured population was approximately 185,300. These insured persons were distributed among the three sectors as follows:—



GUYANA NATIONAL INSURANCE SCHEME

Traditional Government Sector	45,700
Other Public Bodies	71,500
Private Sector	68,100
TOTAL	185,300

The number of new employees registered in 1979 when compared with those of the previous year shows a minimal increase of about 2%. In the case of female entrants the increase was to the extent of 5% while in the case of males it was 1% approximately. The number of persons registered annually over the last 5 years is given in Table 2 below.

**TABLE 2
NUMBER OF NEW EMPLOYEES REGISTERED ANNUALLY
1975 - 1979**

Description	1975	1976	1977	1978	1979
Males	12,027	13,911	12,995 ⁵	8,271	8,389
Females	5,816	7,952	7,776	4,889	5,148
Males & Females	17,843	21,863	20,731	13,160	13,537

As could be seen from the Table above the number of new employees started a decreasing trend in 1977. The number fell sharply in 1978 relative to 1977 but then held a somewhat constant course during 1978 and 1979.

SELF EMPLOYED

During the year, a total of 795 Self Employed persons received coverage under the Scheme. This group consisted of 698 males and 97 females. Of this total 288 were persons who were previously registered as employed persons, but who during the year opted to self employment.

The remaining 507 persons were registered for the first time under the Scheme.

The analysis by age of these two groups shows that in the case of those previously employed, the overall average age was 39 years with the average for males standing at 38 years and females at 46 years approximately. In the case of those who were registered for the first time the corresponding figures were 41 years, 41 years and 39 years respectively.

Combining the two groups the age distribution shows that 78% of the males were between the ages 21 and 45 years with the age group (21-25) years accounting for 11% of the new entrants, the age-groups (26-30) years and (31-35) years each accounting for 20% of the entrants, the age-group (36-40) years for 14% and the age group (41-45) years for a further 13%. In the case of the females 66% were between the ages (21-45) years.

On the average female entrants were older than males. These average ages were 37 years for males, 41 for females and 37 years overall.

The analysis by marital status shows that 80% of the males were married, 13% were



single and the remaining 7% were distributed among divorced, separated and common-law.

In the case of females, the corresponding figures were 62%, 21% and 17% respectively.

The analysis by economic activity of these newly registered self-employed persons shows that in both groups, i.e., those who were formerly registered as employed persons and those who were registered for the first time as self-employed, the two main areas of activity were 'whole-sale and retail trading' and transportation and communication'. In the 'previously employed group' the percentages of persons entering those two sectors were 29% and 21% respectively. In the other group, i.e., 'the pure self employed', the corresponding percentages were 28 each. There were entrances in almost all of the industrial sectors from both groups but these were not individually large enough to be of any significance.

The Table IV in the Annex gives the 1979 self-employed registrants, analysed by age group and marital status and the Table V shows the analysis by industry.

The Table 3 below gives the number of self-employed persons registered over the last five years.

TABLE 3
NUMBER OF SELF-EMPLOYED PERSONS REGISTERED
1975 - 1979

Description	Annual Registration				
	1975	1976	1977	1978	1979
Males	347	377	307	644	698
Females	79	61	45	96	97
Males and Females	426	438	352	740	795

As will be noticed from the table above, there was an upsurge in the number of self-employed persons registered during 1978 relative to the previous years. In fact with the exception of the years 1971 and 1972, i.e., the two initial years of registration of the self-employed persons under the scheme, the year 1978 recorded the highest number of new registrants. That trend has been maintained in 1979 and with some degree of acceleration.

The total number of persons registered as self-employed from the inception of this scheme to 31.12.79 was approximately 7,800. The number of persons recorded to have moved out of this population due to old age and death over the entire period was 147. If these are subtracted from the overall total, the total number on roll becomes 7,653 as at 31.12.79. It must however be remembered that the National Insurance Regulations do not prevent an insured person who was registered as an employed person from opting to self-employment or vice versa and as such the actual number of contributors, i.e., the size of the active insured population could vary significantly from year to year depending on the swing in certain relevant economic factors.

It was estimated that at the end of 1979, there were about 600 persons who although they were originally registered as self-employed had switched to the employed category.



GUYANA NATIONAL INSURANCE SCHEME

Taking this into consideration, the estimated size of the active insured self employed population as at 31.12.79 was 6,900 approximately.

VOLUNTARY CONTRIBUTORS

Permission was granted during the year to 7 persons to continue contributing to the Scheme on a voluntary basis. These were persons who were 16 years of age or over but who had not yet attained the age of 60 years and had paid or had paid in respect of them at least 100 contributions to the Scheme and who had ceased to be liable for contributions in respect of employment.

Of the 7 permissions granted, 4 were to males and 3 to females.

The age distribution shows of the 4 males, 1 was age 38 years, 2 were 52 years old and the other 58 years old. Two of the females were age 57 years and the other 56 years.

During the year only 4 persons of the 7 who were granted permission made payments. Three of these were males.

The wage group distribution shows that 2 persons contributed in the wage group V, one in the wage group VIII and one in wage group I.

The total number of persons who made contributions on a voluntary basis during 1979 was 6 out of a total of about 29 who were on roll.

BENEFITS

LONG TERM BENEFIT BRANCH

OLD AGE PENSIONS

The number of persons who qualified for old age pensions during the year was 895. Of this number, 752 were males, one of whom belonged to the self-employed category and 143 were females. The average age of the recipients at the time of making claim for benefit was 61 years overall with the average for males standing at 61 years and females 62 years approximately.

It is interesting to note here that the age range for males was between 60 years and 70 years and that for females, 60 years and 72 years, i.e., persons who were as old as 72 years in 1979 and who had qualified for the pension as early as in 1972, forwarded claims and were awarded the benefit during the year. The number of persons who proffered claims for the benefit immediately on the attainment of age 60 was 473 or just 53% of the total new pensioners.

The average fortnightly amount of the pension was about \$27.00 with the average for males standing at \$28.00 and that of females \$20.00 approximately.

A comparison of the number of pensions granted in 1979 with those of the previous year shows a decrease in 1979 of about 57%. This decrease, is only natural when one considers that the 1978 figure was made up mainly of persons who were between the ages of



60 to 65 years and who became eligible to the pension in August 1977, i.e., the date of change of the pensionable age, but who for various reasons did not proffer their claims during the latter part of 1977. This can be seen by an examination of the series given in Column 4 of the Table 4 below. There would still be some persons within that age group who proffered claims in 1979 and who will in 1980, but it is expected that those numbers will be greatly reduced.

TABLE 4
NUMBER OF OLD AGE PENSIONS GRANTED
1974 – 1979

Year (1)	Males (2)	Females (3)	Males & Females (4)
1974	195	18	213
1975	232	32	264
1976	231	31	262
1977	1,975	286	2,261
1978	1,757	343	2,100
1979	752	143	895

As could be seen the annual number of old age pensions moved from 213 in 1974 to 262 in 1976, i.e., during the period when the pensionable age was 65 years.

In 1977 however, when the pensionable age was changed to 60 years, the figure swung sharply upwards. The 1977 figure was more than 8½ times that of 1976. In 1978, there was still a significantly large number of pensions granted. This naturally was the spin-off effect of the change which took place in 1977. The 1979 figure indicates the commencement of the period of normality as far as the annual number of claims is concerned.

The number of old age pensions which were in payment as at 31.12.78 was 5,059. Of this number, 4,351 were paid to males and 708 to females. During 1979, eight hundred and ninety-five pensions were granted. This brought the total pensions to 5,954. However, 80 pensions were terminated during the year due to death of the pensioner. At the end of 1979, therefore, the number of pensions which were in payment was 5,874. This is shown in the Table 5 below.

TABLE 5
MOVEMENT OF OLD AGE PENSIONS
1979

Description (1)	Males (2)	Females (3)	Males & Females (4)	Average f/n Amount (5)
Pensions in payment at the beginning of the year	4,351	708	5,059	25.86
Number of pensions granted during the year	752	143	895	27.01
Pensions terminated during the year by – Death	75	5	80	24.41
Pensions in payment at the end of the year	5,028	846	5,874	26.06



The Tables VI and VII in the Annex give the number of Old Age Pensions granted in 1979 and those in payment as at 31.12.79 analysed by age, sex and employment category.

OLD AGE GRANTS

The number of old age lump-sum payments made during 1979 was 205.

These payments were made to 204 persons in the employed category and to one in the self-employed. Of the total, 153 were males and 52 were females. The lone recipient in the self-employed category was a female.

The age distribution of these recipients ranges from age 60 to 73 with the concentration being in the age group 60 and 67 years. The overall average age of recipients was 62 years approximately.

The overall average amount of the grant was \$352.00 approximately with the average for male recipients standing at \$387.00 and females at \$262.00 approximately.

An examination of the individual wage-group distributions for males and females shows some degree of similarity in the pattern which emerged during the previous year. The male recipients were concentrated in wage group III and V whereas the females were in wage-group I. The overall distribution shows that 28% of payments were made in wage group V, 8% in wage group IV and 24% in wage group III. The wage group II and I accounted for 20% each.

The Table below gives the number of lump-sum payments which were made in the various wage-groups.

TABLE 6
WAGE GROUP DISTRIBUTION OF OLD AGE LUMP-SUM PAYMENT
1979
WAGE-GROUP

	I	II	III	IV	V	Total
Males	16	33	36	14	54	153
Females	24	9	14	2	3	52
Males & Females	40	42	50	16	57	205
Percentage	20	20	24	8	28	100

The number of old age lump-sum payments which were made in 1978 was 378. The 1979 payments therefore represent a decrease of about 46%. The average amount of the grant however was the same as in the previous year. This can be seen in Table 7 on page 21



TABLE 7
NUMBER OF OLD AGE LUMP-SUM PAYMENTS
1975 - 1979

Year (1)	Employed (2)	Self Employed (3)	Total (4)	Average Amount (5) \$
1975	113	5	118	324.00
1976	137	1	138	414.00
1977	438	14	452	416.00
1978	376	2	378	352.00
1979	204	1	205	352.00

An examination of this table (column 4) shows that the total number of lump-sum payments rose steadily through 1975, until it reached a peak in 1977, then started to decline. It must be remembered that the pensionable age was changed from 65 years to 60 years in 1977 hence the high influx of claims in that year. The figure for 1978 as in the case of the pensions was naturally a spin-off of the change in 1977. It is expected that this downward trend will continue for a few years more, the conditions for awards remaining the same until the annual number of grants is either completely eliminated or is reduced to a negligible figure.

An analysis of the 1979 lump-sum payments by age, sex and category is given in Table VIII of the Annex.

INVALIDITY PENSIONS:

Eleven Invalidation pensions were granted during the year. There were 9 males and 2 females who were awarded these pensions. These recipients were all between the ages 56 years to 59 years with the average age standing at 58 years approximately.

The analysis by wage group shows that 5 of the pensions were paid in the wage group V, 2 in the wage group IV, 3 in the wage group III and 1 in the wage group II. The average fortnightly amount of the pension was \$27.50 approximately.

Over the years, the number of Invalidation pensions granted has been very small relative to other pensions. This may have been influenced by the stringent conditions both age and contribution-wise governing the award of this benefit.

An examination of the number of pensions granted over the years shows that to date only 68 such pensions were granted over a span of 7 years. It also shows that of the 68 pensions granted so far, only 4 females received such pensions.

The rate of exit from this population has also been very rapid. Of the 68 pensions awarded 57 have ceased and this was mainly because the recipients attained the age limit of 60 years and had at that point to be considered for the award of old age benefit. In 1977 alone, when the pensionable age was changed from 65 years to 60 years, 39 of the 53 pensions then in payment ceased because of the age limitation. This is shown in Table 8 on page 22.



GUYANA NATIONAL INSURANCE SCHEME

TABLE 8
INVALIDITY PENSIONS – NUMBER AND AMOUNT
1973 – 1979

Year (1)	Number of Pensions granted			Exit (5)	Average Forthnightly Amount (6) \$
	Males (2)	Females (3)	Total (4)		
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
1979	9	2	11	3	27.30
TOTAL	64	4	68	57	

As could be seen the highest number of pensions granted in a year was 17 and that was in 1977. The average fortnightly amounts of the pensions granted annually have been vacillating and have not displayed any discernible pattern. With the exception of 1973 when there was only 1 such pension, 1979 has recorded the highest average fortnightly amount of pension.

At the beginning of 1979, there were only 3 invalidity pensions in payment. The awarding of 11 pensions during the year brought the number in payment during the year to 14. However 3 pensions terminated during the year, 2 due to age limit and the other because of the death of the pensioner. At the end of the year therefore there were 11 pensions in payment and these had an average cumulated fortnightly amount of \$229.20 approximately.

This is shown in the Table 9 below.

TABLE 9
MOVEMENT OF INVALIDITY PENSIONS
1979

Description (1)	Males (2)	Females (3)	Total (4)	Average forth- nightly amount (5) \$
Pensions in payment at the beginning of the year	3	—	3	\$ 93.00
Pensions granted during the year	9	2	11	300.30
Pensions terminated during the year by				
(a) Old Age	2	—	2	(—) 60.00
(b) Death	—	1	1	(—) 34.10
Pensions in payment at the end of the year	10	1	11	299.20

**INVALIDITY GRANTS:**

There were 83 Invalidation lump-sum payments made during the year. Seventy-two were to males and 11 to females. These payments were made to those persons who were deemed invalids, their condition likely to be permanent and who were either below the age of 55 years or being above that age, had less than 750 contributions standing to their credit. Persons who were deemed invalids and who had not attained the age of 55 years at the date of commencement of the invalidity but who had 750 or more contributions to their credit also received the lump-sum payment.

The average age of the recipients of this benefit was 50 years approximately with a range from 27 years to 59 years. The average age of male recipients was 49 years and that of females 54 years approximately.

The overall average amount of the lump-sum was \$547.00 approximately. The average amount of the lump sum received by female claimants was far below the overall average, standing at just \$277.00 whereas that of male recipients stood at \$589.00 approximately.

The wage-group distribution shows that about 55% of the total payments were made in the wage group V, 8% in the wage group IV and 11% in the wage group III. The wage groups II and I accounted for 15% and 11% respectively.

The individual wage-group distributions for males and females however shows that with respect to females 64% of payments were made in the wage group I and 36% in the wage group II. The wage-groups III to V had no payments made therein. With respect to males, 64% of payments were made in the wage group V, and 10% in the wage group IV. In the wage-groups III, II and I, 12%, 11% and 3% respectively of the payments were made.

An examination of the contribution density shows that persons qualified on the average for the lump-sum with about 500 contributions of which 350 or about 70% were contributions which were actually paid by the insured person. The remaining 150 were credited contributions, i.e., contributions which were awarded freely to the insured persons, they having satisfied certain specified conditions.

A comparison of the number of Invalidation lump-sum payments which arose in 1979 with those of the previous year shows that there was a decrease of about 10% in 1979. In 1978 there were 92 such payments made. However, the average amount of the benefit was \$79.00 higher in 1979 than in the previous year. This is shown in Table 10 on page 24.



TABLE 10
NUMBER AND AMOUNT OF INVALIDITY
LUMP-SUM PAYMENTS
1975 - 1979

Year (1)	Number of Payments (2)	Average Amount of Lump-sum (3) \$
1975	85	422.00
1976	56	443.00
1977	58	490.00
1978	92	510.00
1979	83	589.00

As can be seen from the table above, the average amount of the lump-sum has been increasing annually. This may be because the amount of the lump-sum is directly related to the number of contributions made. As the Scheme grows older most of the persons who become qualified for this benefit would have made more contributions than their counterparts in the previous year, hence the annual increase in the average amount.

The Table IX in the Annex gives the 1979 lump-sum payments analysed by age and sex of the recipients.

SURVIVORS BENEFIT

The number of Survivors' benefit claims paid in 1979 was 63. Fifty-nine of these payments were to widows, 4 of whom qualified for the payment because they had the care of children of the deceased and were residing with the insured persons at the time of their death. The remaining 55 qualified for the payment because they were over forty-five years old on the date of death of the old age or invalidity pensioner.

In addition, there were 4 widowers to whom this benefit was paid during the year.

The average age of those widows who qualified because of their age was 57 years approximately, with an age range of 46 years to 72 years. The average age of those widows who qualified because they had the care of children was 46 years and the average for the widowers 69 years approximately.

The average amount of the survivors grant was \$672.00 approximately. The highest amount of the survivors grant was \$1,000.00 and the lowest \$97.50.

The wage-group distribution shows that of the 63 cases, 33 were paid in the wage-group V, 3 in the wage group IV, 13 in the wage group III, 8 in the wage-group II and 6 in wage-group I. Payments were not made in new groups VI to X. This is because the amount of the benefit is directly related to the wage-group in which the old age or invalidity pension was being paid. So far, no payments of an old age or invalidity pension was made in these groups.



A comparison of the number of claims paid in 1979 with those paid in the previous year shows that the 1979 figure was about 2.6 times that of 1978. This can be seen in the Table 11 below.

TABLE 11
SURVIVORS' BENEFIT – NUMBER & AMOUNT
1975 – 1979

Year (1)	Category of Beneficiary					Total (6)	Average Amount (7)
	Widows (2)	Widowers (3)	Orphans (4)	Dependants (5)			
1975	11	—	—	1		12	\$ 490.00
1976	23	—	—	—		23	680.00
1977	14	—	—	—		14	603.00
1978	24	—	—	—		24	697.00
1979	59	4	—	—		63	670.00

The Table also shows that the number of claims paid in 1979 was not only greater than the number paid in 1978 but was the highest over the entire period under investigation. It also shows that for the first time the benefit was paid to widowers.

FUNERAL BENEFIT

The number of claims for Funeral Benefit received during the year was 553. Of this number, 4 were disqualified due to late submission, i.e., the claim was proffered more than six months after the date of death. There were 31 cases which were disallowed because the contribution condition was not satisfied.

Of the 518 paid, 424 were in respect of males and 94 in respect of females.

A breakdown of the 424 claims paid in respect of males shows that 405 were in respect of insured males and 19 in respect of spouses of insured female. A similar breakdown of claims in respect of females shows that of the 94 claims, 56 were in respect of insured females and 38 in respect of spouses of insured males. This is shown in the table 12 below.

TABLE 12
FUNERAL CLAIMS – BY SEX
AND INSURED CATEGORY
1979

Description (1)	No. of Claims		Both Categories (4)
	Insured Persons (2)	Spouse (3)	
Males	405	19	424
Females	56	38	94
Males & Females	461	57	518



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1976	23	—	—	—	—	23	680.00
1977	14	—	—	—	—	14	603.00
1978	24	—	—	—	—	24	697.00
1979	59	4	—	—	—	63	670.00

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Males & Females	461	57	518



GUYANA NATIONAL INSURANCE SCHEME

The distribution by Insured category shows that 508 claims arose from the employed category, 8 from the self-employed and 2 from voluntary contributors' category.

A further analysis of the table above shows that of the 405 insured males, 398 were employed and 7 were self-employed. The 56 insured females were all from the employed category.

As regard the claims in respect of spouses of insured males all 19 were from the employed category. The 38 spouses of insured females were distributed as follows:— thirty-five from the employed, 1 from the self-employed and 2 from the voluntary contributor category.

The analysis by age group shows that 135 of the 518 deaths were persons who were over the age of 60 years, 142 were persons between ages 50 – 60 years, 206 between ages 26-50 years and 35 between the ages 16 -25 years.

A comparison of the number of payments for this benefit which arose in 1979 with that of the previous year shows a 26% rise in 1979. The number of claims which arose during the previous year being 411.

The Table 13 below gives the number of claims paid annually over the period 1975-1979.

TABLE 13
NUMBER OF FUNERAL CLAIMS
1975 – 1979

Year (1)	Insured Persons (2)	Spouse of Insured Persons (3)	Both Categories (4)
1975	565	76	641
1976	540	73	613
1977	471	84	555
1978	365	46	411
1979	461	57	518

The Table shows that with the exception of 1978, the year 1979 recorded the lowest number of claims. It also shows an overall decreasing trend in the number of claims over the entire period. The decrease however, was not a smooth one, there being a slight disturbance in 1978.

Further the annual percentages of claims in respect of spouses to total claims have been very low. These percentages ranged between 11% and 15%.

The Table X in the Annex gives the number of claims which arose in 1979 analysed by age, sex and insurance status of the deceased.



SHORT TERM BENEFITS BRANCH

SICKNESS BENEFIT:

The number of sickness spells which were terminated during the year was 11,549. Of this number, 8,960 were paid, 2,387 were disallowed and 241 disqualified.

An analysis of the disallowed spells shows that of the 2,387 spells, 1,215 or 51% approximately were disallowed because the incapacity had lasted less than three days. A further 485 spells were disallowed because at the time of submission of the claim the insured person had less than fifty paid contributions. In the case of a further 300 spells the claimants were not engaged in insurable employment at the time when the incapacity commenced.

There were 208 spells where the claimants had not satisfied the contribution requirement of making at least eight contributions in the thirteen weeks immediately preceding the week the incapacity commenced.

In the case of 140 spells the insured persons were paid full wages during the period of incapacity and in a further 39, the claimants were either under 16 years or over 60 years and were therefore not entitled to the benefit payment. The remaining 241 spells were disqualified for late submission.

Of the 8,960 spells paid, 2,791 arose from the sugar industry and the remaining 6,169 from the other industries taken together. The male/female distribution shows that 6,832 spells or 76% came from male and the remainder 2,128 from female insured persons. This is shown in Table 14 below.

**TABLE 14
NUMBER OF SICKNESS SPELLS BY SEX & SECTOR
1979**

	Sugar	Non Sugar	All Sectors
Male	2,414	4,418	6,832
Female	377	1,751	2,128
Male & Female	2,791	6,169	8,960

An examination of the average duration of spells shows that in the sugar sector, the average duration was about 12 days with the average for males in that sector standing at 13 days and females 10 days approximately. In the non-sugar sector, these averages were approximately 10 days overall with the average for males standing at 11 days and females at 7 days approximately.

The wage group distribution of spells paid shows that over 40% of the spells paid were in wage group X. The wage-groups VI to X, i.e., the wage groups which came into effect as from August 1978 had over 75% of the spells paid therein.



A look at the individual distributions for males and females shows that in the case of the males about 85% of the spells were paid in the new wage-groups VI to X with the wage group X alone accounting for approximately 50% of the payments.

The distribution for females shows that about 60% of the spells were paid in the wage groups VI to X with the wage group X accounting for just 15% approximately of the spells. The wage group with the highest percentage was group VI which had about 19% of spells paid therein.

The analysis by diagnosis shows that among the major causes of sickness were, infective hepatitis, arthritis and rheumatism, cellulitis, hypertension, influenza, bronchitis, diseases of the digestive system, general debility and diseases of the nervous system.

The Table 15 below gives the number of sickness spells which terminated annually over the period 1975 – 1979 by males and females, together with the percentage of spells belonging to the sugar sector and the average duration of the spells.

TABLE 15
SICKNESS EXPERIENCE – NUMBER OF TERMINATED SPELLS PAID,
AVERAGE DURATION OF SPELLS AND
PERCENTAGE BELONGING TO THE SUGAR SECTOR
1975 – 1979

Description (1)	1975 (2)	1976 (3)	1977 (4)	1978 (5)	1979 (6)
Spells arising from:					
Males	7,262 ³	6,683	7,104	6,220	6,832
Females	1,654	1,646	1,843	1,602	2,128
Males & Females	8,917	8,329	8,947	7,822	8,960
Average duration (benefit days)	13	12	12	10	10
Percentage arising from the Sugar Sector	33	29	28	28	31

The Table above shows that (a) over the 5 year period under investigation, the year 1979 recorded the highest number of terminated spells. The number of spells in 1979 was about 14% greater than those in the previous year but just slightly greater than those which terminated in the years 1975 and 1977.

(b) The number of spells which arose from female insured persons during 1979 was the highest over the entire period.

(c) The average duration of spells has decreased over the period by about 3 benefit days. The trend there has been fairly constant.

(d) The percentage of spells arising from the sugar sector has been decreasing over the period 1975 to 1978 but took an upward swing in 1979.

The Table XI in the Annex gives the number of Sickness Spells which arose during 1979 analysed by duration, sex and sector.



MATERNITY BENEFIT:

The number of cases of maternity benefit which were terminated in 1979 was 1,788. Thirty five of these claims were disallowed. Twelve were disallowed because the claimant had less than 15 contributions at the time the claim was made and 12 others were disallowed because the claimants were paid full wages by their employers during the period they were off the job. There were 10 cases where the claimants had less than 7 contributions during the 26 contribution weeks immediately preceding the contribution week which is 6 weeks before the week of expected confinement and 1 where the claimant was not employed at the time when she made the claim. In addition, 2 cases were disqualified because the claims were submitted late.

There were 1,751 cases which were paid, 1,747 were to employed women and 4 to self-employed.

The age distribution of these claimants shows that they were all between the ages 16 years to 47 years, the average age being 26 years approximately.

The analysis by benefit days shows that of the 1,751 cases, 936 or 53% approximately were paid fully for 13 benefit weeks and a further 558 or 31% received payment for periods ranging from 7 to 12 benefit weeks. The average duration of the payment was 65 benefit days or 11 benefit weeks approximately. The 4 self-employed claimants were each paid up to the maximum of 13 benefit weeks.

The wage-group distribution shows that of the 1,751 cases, 987 or 56% were paid in the new wage groups VI to X. The wage-group X accounted for 156 cases and wage-group IX for 105 cases. One hundred and fifty six cases were paid in the wage-group VIII and 234 in wage-group VII. The wage-group VI had 336 cases paid therein. The wage-group V, which before August 1978 was the highest group, accounted for 412 cases which was the highest in any individual group. There were 149 cases paid in the wage-group IV; 116 in the wage-group III, 55 in the wage-group II and 32 in the wage group I.

The average amount of the benefit per case was \$415.00 approximately.

A comparison of the number of cases which arose in 1979 with that of the previous year shows a 26% increase in 1979 relative to 1978. This can be seen from the Table 16 below.

TABLE 16
NUMBER OF MATERNITY CASES WHICH TERMINATED
AND AVERAGE DURATION
1975 - 1979

Description (1)	Number of Cases				
	1975 (2)	1976 (3)	1977 (4)	1978 (5)	1979 (6)
Number of terminated cases	1,452	1,460	1,950	1,415	1,788
Average duration (benefit days)	56	55	56	62	65



As could be seen from this Table, the average duration of cases over the period 1975 to 1977 has been averaging between 55 and 56 benefit days but from then this average has increased and over the last two years has been in the area of 62 to 65 benefit days. This naturally was the direct result of the modification of the Maternity Benefit Regulation which took place in April of 1978. This modification made it possible for a woman to receive her Maternity Benefit beyond six weeks after the week of her confinement up to a maximum of 12 weeks, where previously the benefit was limited to six weeks after the week of confinement.

The Table XII in the Annex gives the number of Maternity Benefit cases analysed by age-group, employment status and the number of benefit days for the 1979 cases.

INDUSTRIAL BENEFITS BRANCH

INDUSTRIAL DEATH

The number of deaths which occurred during 1979 and which resulted directly from industrial accidents was 23. Twenty two of these gave right to industrial death pensions and the other to a lump-sum payment of \$3,500.00. The lump-sum payment was distributed among 3 children, ages ranging from 10 years to 16 years, who were dependant on the deceased insured person. In the cases of two of these children their lump-sum amounts were converted into periodical payments which they will receive until they reach the age of 16 years or 18 years depending on the circumstances. The other child received a single payment.

The 22 pensions were awarded as follows — one was granted to a widow who was over 45 years old at the time of her husband's death, one was granted to the parent of a deceased insured person and the other 20 were granted to widows who, at the time of death of their spouses, had the care of children of the deceased and those children were below the age of 16 years.

The number of children included in those 20 pensions was 52 and they had an average age of 10 years approximately. The average age of their mothers was 35 years approximately.

An analysis by cause of death shows that in 9 of the 23 cases the deceased sustained accidents which resulted in multiple injuries to various parts of their bodies. Three persons died as a result of fractures, 2 from drowning and 3 from concussion. Other causes of death were severe burns, wounds and post-traumatic paralysis.

The Table XIII in the Annex gives the deaths which occurred in 1979 by nature and location of the accident and the Table XIV, the number of deaths which occurred over the entire period 1970—1979 by cause of death and type of pension.

The number of Industrial Death Pensions which were in payment as at 31.12.78 was 221. This was made up of 187 widows' pensions, 23 parents' pensions and 11 orphans' pensions. The 22 pensions awarded during 1979 brought the number of pensions in payment during 1979 to 243. However, during the year 1 parent pension ceased due to the death of the widow. In addition, 1 widow remarried and 9 children attained the age-limit and were not replaced by younger brothers or sisters, thus resulting in the alteration of those pensions. At 31.12.79 therefore, there were 242 pensions in payment, 208 of these were to widows, 23 were to parents and 11 were to orphans.



The Table 17 below gives the movement of Industrial Pensions during 1979.

TABLE 17
MOVEMENT OF INDUSTRIAL DEATH PENSIONS
1979

Description (1)	Widows		Parents		Orphans		Total Pensioners	
	Number (2)	Weekly Amount (3)	Number (4)	Weekly Amount (5)	Number (6)	Weekly Amount (7)	Number (8)	Cumulated Weekly Amount (9)
		\$		\$		\$		\$
Pension in payment at beginning of year	187	4,378.70	23	273.50	11	77.00	221	4,749.20
Pensions granted during the year	21	859.50	1	2.50	—	—	22	862.00
Pensions terminated during the year	—	—	1	(-)19.50	—	—	1	(-)19.50
Pensions altered during the year by								
(a) Remarriage	1	(-)13.50	—	—	—	—	1	(-)13.50
(b) Age limit	9	(-)43.50	—	—	—	—	9	(-)43.50
Pensions in payment at the end of the year	208	5,201.20	23	256.50	11	77.00	242	5,534.70

DISABLEMENT PENSIONS

Fifty-two persons were awarded disablement (permanent) pensions during the year. Twenty of these were persons who were formerly awarded disablement pensions on a provisional basis but who, during the year, had their cases reviewed and were awarded the pension on a permanent basis. The remaining 32 were cases where the pensions were awarded directly upon the cessation of injury benefit.

The average degree of disability of the cases which occurred during the year was 40% overall. However, there were 15 cases where the degree of disability was 50% and above. Two of these cases were assessed at 100% disability and 4 others at 80%.

Of the 52 pensions awarded, 49 were to male and 3 to female insured persons.

The analysis by sector, i.e., sugar and non-sugar, shows that of the 52 persons awarded, 14 were to workers in the sugar sector and 38 to workers in the other sectors taken together. The average weekly amount of the pension was approximately \$16.00 overall with the rate of pensions in the sugar sector being just slightly less than that in the non-sugar.



GUYANA NATIONAL INSURANCE SCHEME

The average age of pensioners in the sugar sector was 39 years and that of pensioners in the non-sugar sector, 33 years approximately. The overall average age was about 35 years.

The average degree of disability of cases in the sugar sector was 30% whereas that of cases from the non-sugar sector 40% approximately. The capitalised value of pensions awarded during the year was \$673,456.00 approximately.

The number of disablement pensions awarded during 1978 was 40. The 1979 figure therefore represents an increase of about 30%. The Table 18 below gives the number of disablement (permanent) pensions awarded over the period 1975 – 1979.

TABLE 18
NUMBER OF DISABLEMENT PENSIONS GRANTED
1975 – 1979

Year (1)	Sugar (2)	Non-Sugar (3)	All Industries (4)
1975	16	36	52
1976	13	32	45
1977	17	42	59
1978	12	28	40
1979	14	38	52

As will be noticed, the ratio of pensions granted annually to workers in the sugar sector to those granted to workers in the non-sugar sector was approximately 1 : 2.5 whereas the ratio of persons contributing in the sugar sector to those in the other sectors taken together was roughly 1:5.

At the beginning of the year there were 502 pensions in payment. The 52 pensions granted during the year therefore brought the number of pensions granted to 554. Three pensions terminated during the year. The number of pensions therefore which were in payment as at 31.12.79 was 551. This is shown in the Table 19 on page 33.



**TABLE 19
MOVEMENT OF DISABLEMENT PENSIONS
1979**

Description (1)	MALE		FEMALE		MALE & FEMALE	
	Number (2)	Total Weekly Amount (3) \$	Number (4)	Total Weekly Amount (5) \$	Number (6)	Total Weekly Amount (7) \$
Pensions in payment at the beginning of year	449	4,373.85	53	321.31	502	4,695.16
Pensions granted during the year	49	812.70	3	28.20	52	840.90
Pensions terminated during the year by –						
(a) Death	3	(– 46.20)	–	–	3	(–46.20)
Pensions in payment at the end of the year	495	5,140.35	56	349.51	551	5,489.86

The Tables XV and XVI in the Annex give the number of disablement pensions awarded during 1979 by age and sex, also by Sector and degree of disability.

DISABLEMENT GRANT

The number of persons who were disabled as a result of industrial accident and whose disablement was assessed at 14% or below was 88. These persons were all awarded lump sum payments. These lump sum payments were awarded to 78 males and 10 females. The average age of the recipients of this benefit was about 35 years overall, with the average for males standing at 35 years and females at 38 years approximately.

An analysis of the nature of the disability shows that in 22 of the 88 cases the disability resulted from fractures and a further 18 cases from amputations. Persons who suffered disability resulting from sprains and strains numbered 7. Other causes of disability were dislocations, post-traumatic ankylosis, burns and scalds and contusions and abrasions.

The analysis by sector (sugar and non-sugar) shows that 49 cases, i.e., about 56% of total cases arose from the sugar sector and 39 or 44% from the non-sugar. Of the 49 cases from the sugar sector, 41 were males and 8 were females. In the non-sugar there were 37 males and 2 females.

The average amount of the lump-sum was \$357.00 approximately. The average amount paid to male recipients was \$353.00 and to female recipients \$392.00 approximately.

Of the 88 lump-sum payments made, 17 were to insured persons who were formerly awarded a provisional assessment but whose cases were reviewed during the year and lump-sum payments awarded. The average percent disability of those cases was 10% approximately. The remaining 71 lump-sum payments were awarded directly after the expiry of the industrial injury benefit payment. The average percent disability of this latter group was 8% approximately.

The Table XVII in the Annex gives the number of disablement lump-sum cases which arose in 1979 analysed by age group and sex and the Table XVIII those cases analysed by degree of disability and condition of award.



The Table 20 below shows the number of disablement lump-sum payments which arose over period 1975 to 1979.

TABLE 20
DISABLEMENT LUMP-SUM PAYMENTS – NUMBER AND AVERAGE
AMOUNT
1975 – 1979

Year (1)	Sugar (2)	Non-Sugar (3)	SECTOR	
			All Industries (4)	Average-Amount (5)
				\$
1975	150	102	252	283.00
1976	81	64	145	315.00
1977	77	56	133	328.00
1978	61	40	101	330.00
1979	49	39	88	357.00

The Table shows that the trend in the number of lump-sum payments made over the last 5 years was a decreasing one. This was pronounced both in the sugar and in the non-sugar sectors. The decrease between 1975 and 1976 was to the extent of 42%, between 1976 and 1977 8%, between 1977 and 1978 24%, and between 1978 and 1979 13%. The overall decrease between 1975 and 1979 was to the extent of 65%.

On the other hand, the average amount of the lump-sum has been rising over the years.

INDUSTRIAL INJURY

The number of spells of injury benefit which arose during 1979 was 6,766. Of these, 759 were disallowed for various reasons and 99 were disqualified.

The analysis by reason for disallowance shows that of the 759 cases, 712 or 94% approximately were disallowed because the insured person was incapacitated for less than 3 days. Twenty-five cases were disallowed because the relevant injury did not arise out of or during the course of the insured person's employment, and 14 others because the insured persons were in receipt of full wages from their employers during the periods of incapacity. The remaining 8 cases were disallowed because the claimants were not engaged in insurable employment at the time of the relevant accident.

The 99 cases which were disqualified were submitted after the prescribed time and therefore could not have been accepted.

There were 5,908 spells which were paid for varying periods of time. The number of paid spells which arose from male insured persons was 5,165 or 87% and that from females 743 or 13% approximately of the total spells.

The distribution of these spells between the sugar/non-sugar sectors is given in Table 21 on Page 35



**TABLE 21
NUMBER OF INJURY SPELLS
1979**

	Sugar Sector	Non-Sugar Sector	All Industries
Males	4,418	747	5,165
Females	701	42	743
Males & Females	5,119	789	5,908

The Table shows that the total number of spells which arose from the sugar sector was about 6½ times as heavy as that from the non-sugar industries.

Spells which arose from male insured persons in the sugar industry were about 6 times as heavy as that from males in the non-sugar sector and those from females in the sugar sector about 17 times as heavy as that from females in the non-sugar sector.

The average duration of spells which arose during the year was about 12 days, i.e., about 2 benefit weeks. Spells from the sugar sector were of much shorter duration than those from the non-sugar. The average durations were 11.5 and 15.6 days respectively. There was little or no difference between average length of spells which arose from males and females in the sugar sector. This was not however the case with the non-sugar sector. There the average duration of spells belonging to males was about 1½ times the spells belonging to females. This is shown in the Table 22 below.

**TABLE 22
AVERAGE DURATION OF INJURY SPELLS
1979**

	Average Duration (benefit days)		
	Sugar Sector	Non-Sugar Sector	All Sectors
Males	11.51	15.91	12.15
Females	11.73	10.90	11.68
Males & Females	11.54	15.64	12.09

There were about 66 cases where the incapacity continued for 100 or more benefit days. In 19 of these, the insured person received benefit for the maximum period of 156 benefit days.

An examination of the wage-group distribution of spells paid shows that 51% of spells were paid in the wage group X, 10% in each of the wage groups IX, VIII & VII and 7% in the wage-group VI. The wage group V had 7% of spells, the wage groups IV & III had 2% each and the wage group II, 1%.



GUYANA NATIONAL INSURANCE SCHEME

It is of some importance to note that in over 50% of the spells, payments were made at a weekly rate of \$63.00 per week. Further, that 88% of spells paid were in wage groups VI – X.

Before 14th August, 1978, payments in these wage bands were not possible as the Scheme had then only 5 bands. The highest weekly amount payable for this benefit was \$39.00. The extension of the wage-band in August of 1978 had the direct result of affording contributors to pay contributions and receive the amount of benefit which can guarantee them a decent standard of living during periods of their incapacity.

The distribution by age of claimants shows that the average age of male claimants was 31 years and that of females 42 years approximately. The overall average age was 32 years approximately.

The Table 23 below shows the number of Industrial Injury Spells which arose over the period 1975 to 1979.

TABLE 23
NUMBER OF INJURY BENEFIT SPELLS (PAID) BY
SECTOR AND AVERAGE DURATION
1975 – 1979

Description (1)	1975 (2)	1976 (3)	1977 (4)	1978 (5)	1979 (6)
Number of Spells	9,012	7,184	5,468	4,703	5,908
Percentage belonging to Sugar Sector	79	76	73	78	87
Non-Sugar Sector	21	24	27	22	13
Average Duration	13	14	14	13	12

As will be noticed, the number of spells which arose in 1979 was about 26% greater than those of the previous year. The number of spells which arose annually over the period 1975 to 1978 exhibited a decreasing trend. However, the number of spells which arose in 1979 seem to have distorted that trend. The behaviour of the incidents of spells will have to be closely examined before any further remarks regarding this trend could be made.

Table XIX in the Annex gives the number of injury spells which arose in 1979, by Benefit Days, Sex and Sector.

MEDICAL CARE AND ATTENTION

Medical Care and Attention is so far administered by the Scheme only to persons protected under the employment accidents and occupational diseases Branch. It does not extend to the Sickness/Maternity and other Branches.



An insured person, who sustains an industrial accident, is free to go to any Medical Practitioner in the country for treatment. However, once he is under the care of a Medical Practitioner, he is not free to move to any other Medical Practitioner. The Scheme reimburses within limits all such expenses incurred.

So far, because of certain constraints the Scheme has not been able to collect information with regard to the number of cases of medical care administered at Government Medical Institutions. The treatment at such institutions are basically free of cost to citizens of Guyana but in order to cover the cost of drugs, dressing, etc., which the insured persons receive, the Scheme is required to subscribe an annual amount of \$150,000 to the Government.

Cases referred to National Insurance are those treated at private medical institutions. Cases dealt with here are those which have ceased during the year and do not include those which were still receiving treatment as at the end of the year.

There were 8,923 cases of Medical Care recorded during 1979 of which 7,319 or 82% approximately arose from workers in the Sugar Industry, the remaining 1,604 or 18% arose from the workers in the other industries taken together.

The average age of these recipients was 32 years approximately, with the average for males standing at 31 years and that for females at 42 years approximately. Recipients in the Sugar Sector were on the average slightly older than those in the non-sugar sector. The average ages were approximately 32 years and 30 years respectively.

An examination of the cost of medical-care for cases referred to above shows that of the total amount spent on this item about 71% of the cost went to out-patient care and the remaining 29% to in-patient.

In the case of out-patient care, about 27% of that cost were for medical examinations, 8% were for specialist care and 35% approximately for drugs and dressing. 'Other treatment' accounted for about 19% and the cost of subsistence and travelling for 11% approximately.

With regard to in-patient care the cost was distributed as follows –

Hospital room and bed	–	26%
Surgeon's Fees	–	17%
Treatment	–	29%
Drugs and Dressings	–	28%

A comparison of the number of closed cases for 1979 with those of the previous year shows a reduction of about 17% in 1979 relative to 1978. In 1978, the number of such cases was 10,697.

If the cost of in-patient and out-patient care is looked at as a percentage of total cost of medical care over the last 3 years, it will be seen that the relative cost of in-patient care appears to be on the decline. It moved from 49% approximately in 1977 to 28% approximately in 1979, whereas that of out-patient moved from 55% in 1977 to about 71% in 1979. The increase in the relative cost of out-patient care however, was due mainly to cases from the Sugar Industry. This relative cost increased from 33% in 1977 to 59% in 1979 in this sector, whereas in the non-sugar sector it dropped from 22% in 1977 to 12%



GUYANA NATIONAL INSURANCE SCHEME

approximately in 1979. The Table 24 below shows the relative cost of in-patient and out-patient care for the years 1977 – 1979.

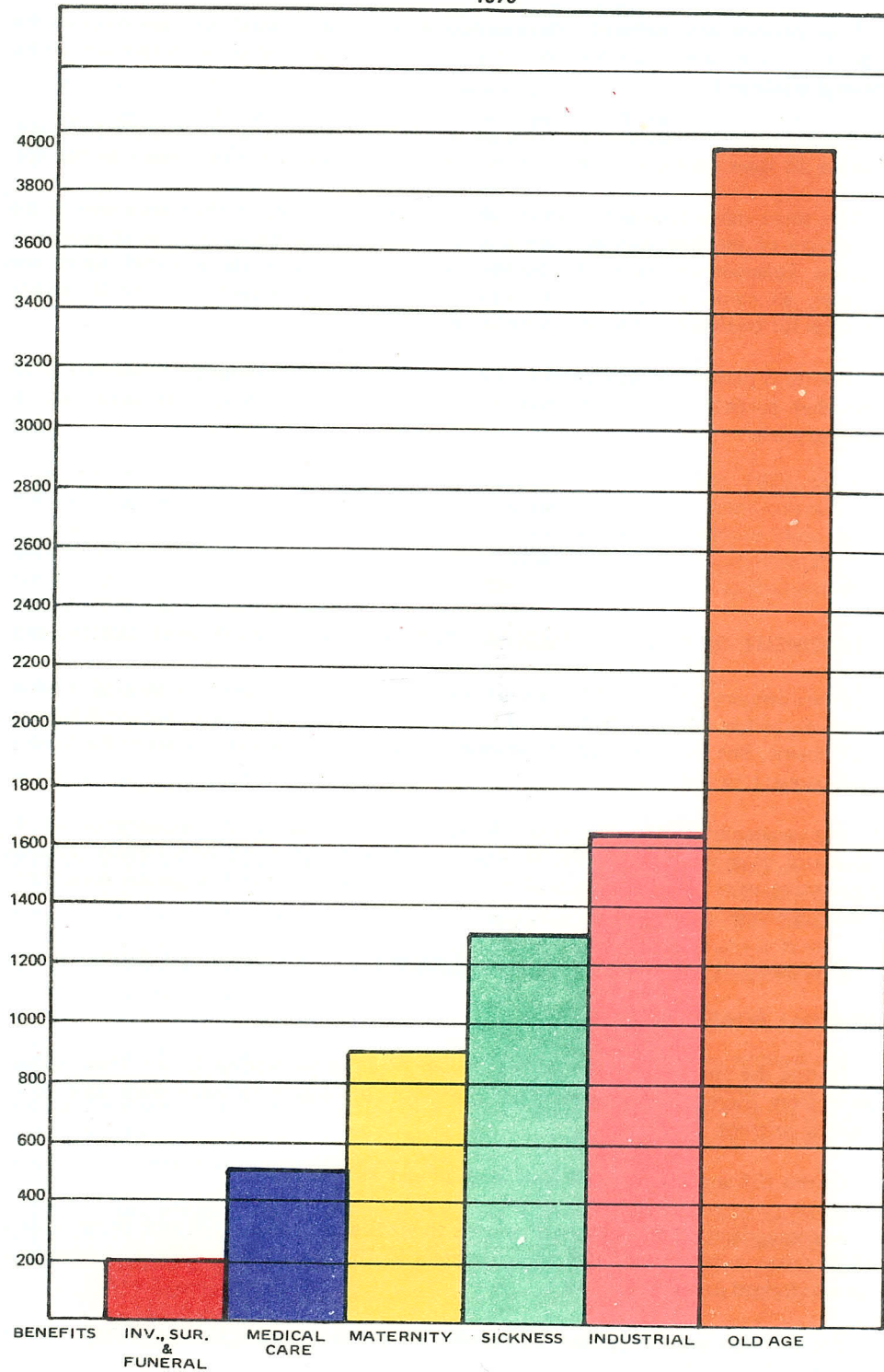
TABLE 24
COST OF MEDICAL CARE – PERCENTAGE DISTRIBUTION
1977 – 1979

Type of Care (1)	1977			1978			All Sectors (8)
	SUGAR SECTOR		Male & Female (4)	NON-SUGAR SECTOR		Male & Female (7)	
	Male (2)	Female (3)		Male (5)	Female (6)		
In-patient	16.4	2.0	18.4	23.4	3.0	26.4	44.8
Out-patient	29.0	4.1	33.1	20.5	1.6	22.1	55.2
Both types	45.4	6.1	51.5	43.9	4.6	48.5	100.0
	1978						
In-patient	13.4	0.5	13.9	20.1	2.0	22.1	36.0
Out-patient	35 53.4	4.5	39.9	23.2	1.0 0.9	24.1	64.0
Both types	48.8	5.0	53.8	43.3	2.9	46.2	100.0
	1979						
In-patient	18.6	0.8	19.4	8.8	0.3	9.1	28.5
Out-patient	53.9	5.5	59.4	10.8	1.3	12.1	71.5
Both types	72.5	6.3	78.8	19.6	1.6	20.2	100.0

The Table XX in the Annex gives the number of medical care cases which arose in 1979 Analysed by Age, Sex and Sector.



FIGURE II
BENEFIT PAYMENTS IN TERMS OF \$
1979





TREATMENT OF CASES OUTSIDE OF GUYANA

Four persons who suffered industrial accidents and who could not have received the type of medical care in Guyana necessary for proper rehabilitation were sent abroad for medical treatment.

One claimant who suffered an industrial accident in 1978 made his third trip to Miami, Florida to have cosmetic surgery carried out on his face and also surgery to his eye.

The three other claimants, two of whom sustained injuries in 1979 were sent to the University of the West Indies hospital in Jamaica for treatment. One, an employee of Guyana Telecommunications Corporation underwent surgery for a spinal injury and another, an employee of Guyana Sugar Corporation was admitted to the University Hospital for treatment for an injury sustained to his neck.

The third person had surgical consultation at the University Hospital. It was felt in his case that surgical intervention was not necessary but follow up treatment may be necessary later.

TREATMENT OF CASES AT MEDICAL DEPARTMENT – NATIONAL INSURANCE

From January to July 1979, the Scheme operated with a part-time Medical Adviser. However, as from July 2, 1979, Dr. J.S. Paul was appointed full time Medical Adviser to the Scheme. She had previously functioned as a part-time Medical Adviser to the Scheme from January to April 1979.

The availability of a full time Medical Adviser allowed the acceleration of the treatment of minor cases at the Medical Department. Claimants who require frequent monitoring were also being treated at this department in order that greater supervision can be exercised.

Employees of the Scheme also received treatment at this department during the year.

MEDICAL BOARDING OF CASES

During the year, a total of 121 appeals were made to the Medical Board. These appeals arose from claimants who were dissatisfied with the way their cases were handled by medical referees.

Of the 121 appeals made, 50 were allowed and 71 disallowed.

A comparison of the number of appeals to medical Boards in 1979 with those made in 1978 shows a decrease of 19% approximately in 1979 relative to 1978. The number of appeals lodged in 1978 was 149.

Table 25 on page 41 shows the number of appeals made to Medical Board over the period 1975 to 1979.



TABLE 25
APPEALS TO MEDICAL BOARD
1975 - 1979

Year (1)	No. of Appeals (2)	Number Allowed (3)	% age (4)	Number Disallowed (5)	% age (6)	Abandoned etc. (7)	% age (8)
1975	235	127	54	88	37	20	9
1976	180	96	53	72	40	12	7
1977	169	123	73	45	27	1	—
1978	149	108	72	41	28	—	—
1979	121	50	41	71	59	—	—

An examination of the Table above reveals that between 1975 and 1978, the percentage of appeals allowed annually followed an increasing trend. This trend however was not a smooth one. In 1979, the percentage of cases allowed was just 41% of those which were heard during the year. This low percentage, apart from distorting the trend which had emerged over the period 1975 to 1978, pointed in some way to the unguineness of the appeals made during the year.

MEDICAL REFERRING OF CASES

During 1979, a total of 614 cases were referred by the Scheme to Medical Referees and Specialists. One hundred and ninety one cases were referred to specialists and the remaining 423 to Medical Referees. Of the 423 cases referred to Referees, 142 were appeals made to the Scheme by claimants who were dissatisfied with the way their cases were being handled by Medical Practitioners. The remaining 281 were cases where it was felt by the Scheme that the diagnoses were incorrect or that the treatments prescribed were inconsistent with the diagnoses.

Out of the 142 appeals referred to Medical Referees, 122 or 86% were allowed and 20 were disallowed. The area distribution shows that about 94% of the cases referred to Medical Referees came from Demerara area. The Essequibo area accounted for 3% and Berbice for the remaining 3%. The area distribution of cases referred to specialists was the same percentage-wise as cases referred to Medical Referees.

The number of cases referred to Referees during 1978 was 428. The 1979 figure therefore showed a minimal decrease relative to the previous year. The number of cases referred to specialists during 1979 however, dropped by about 12% relative to 1978. In 1978 there were 217 such referrals.

The Table 26 on page 42 shows the number of cases referred to Medical Referees over the period 1975 to 1979 and the result.



TABLE 26
NUMBER OF CASES REFERRED TO MEDICAL REFEREES
1975 - 1979

Description (1)	Year				
	1975 (2)	1976 (3)	1977 (4)	1978 (5)	1979 (6)
Number of Appeals filed	202	152	145	115	142
Number of Appeals allowed	160	107	98	91	122
Percentage of Appeals allowed	79	70	68	79	86
Other cases referred	1,413	1,323	848	313	281
Total cases referred	1,605	1,475	993	428	423

The Table above shows an overall decreasing trend in the number of referrals made annually. This trend was also evident in the number of referrals, other than appeals, made annually over the stated period. With regard to the number of appeals allowed, there appears to be a persistingly high percentage over the given period. This, coupled with the decreasing trend in the number of appeals filed could only point to the genuineness of the appeals made by claimants at that level.

SICK VISITING

The number of visits made by nurse/sick visitors during the year was 1,743. These visits were spread throughout the country. Areas such as North West Region, Mabaruma, Matthews Ridge, Port Kaituma and Essequibo islands were serviced for the first time during the year.

Of the 1,743 visits made, 931 resulted in non-contact of claimant. In the remaining 812 visits, the claimants were contacted. As a result of such visits a total of 183 persons were requested to report to the Scheme's Medical Adviser for further medical examination and advice.

This service of sick visiting continued to prove worthwhile during the year especially as a deterrent to those claimants whose main objective was to defraud the Scheme by malingering or making false claims.

In cases where claimants through age or other incapacity were unable to attend the Medical Department - N.I.S., the claimants were seen in their homes by the Nurse/Sick Visitors who, after examination reported their findings to the Medical Adviser so that a determination of their cases could have been made.

Although there was a wider area of coverage by the Sick Visiting team during 1979 relative to 1978, the actual number of visits made fell during the year relative to the previous year.

The number of visits made by the team of Nurse-Sick Visitors during 1978 was 2,314. The number of visits made in 1979 therefore shows a decrease of approximately 25%.

The annual number of visits made by this team over the period 1975-1979 can be seen from Table 27 on page 43.



TABLE 27
VISITS MADE BY SICK VISITING TEAM
1975 - 1979

Description (1)	1975 (2)	1976 (3)	1977 (4)	1978 (5)	1979 (6)
(a) Number of visits made	1,891	3,277	2,849	2,314	1,743
(b) Number of visits resulting in contact of claimant	1,566	2,805	2,192	1,977	812
(c) Percentage (a:b)	83	86	77	85	47

The Table shows that since 1977, the annual number of visits have been following a decreasing trend. This could have been the result of stricter measures of control being introduced in other related areas over the period, coupled with the spin off effect of the very control measure of sick visiting. The number of visits which resulted in contact of the person visited, however, dropped off very sharply in 1979.

It must be noted, that in the Berbice area for the first time, physiotherapy was administered by a Nurse/Sick Visitor attached to that district. During the year, 117 claimants received physiotherapeutic treatment. This resulted in a number of persons returning to work earlier than would have normally been the case.

TRAINING

In pursuance of its objective to have members of the Organisation trained so as to enable them to perform their various tasks efficiently and also to ensure that personnel from the Public & Private Sectors are made aware of the Act and Regulations governing National Insurance - Guyana, the Training Division during 1979, conducted 30 courses for different categories of personnel drawn from the Organisation itself and from the Public, and Private Sectors. The number of participants at these courses was 310 and the courses were spread over a period of 850 hours or 263,500 man hours.

Included among the courses were 4 for National Insurance/Social Security Personnel from Overseas. The Officials from overseas included two from the Bahamas National Insurance Board. One from the British Virgin Islands Social Security Office and the other from the Dominica Social Security Board. Of the 26 other courses conducted, 4 were for students of University of Guyana, Government Technical Institute and St. Rose's High School, 3 were for Officials of Trade Unions and 5 for Personnel drawn from Organisations outside of National Insurance.

The remaining 14 courses were for personnel of National Insurance.

In addition to the 30 courses mentioned above, there were 22 one-day lectures on NIS which were conducted on request by institutions such as Trade Unions, Critchlow Labour College and other educational bodies.

The two Training Officers attached to this Division themselves underwent training during the year. Both Officers successfully completed a three module "Training for Trainers Workshop" sponsored by the Guyana Management Development Training Centre.



Prior to that, one Training Officer completed a six week course "Training of Trainers in Management", sponsored by the Public Service Ministry in collaboration with the U.S.A.I.D.

The Division was also involved in finalising arrangements for members of staff of varying levels to attend management seminars sponsored by educational bodies and other Agencies.

ESTABLISHMENT AND ORGANISATION

At the 31st December 1979, there were 455 monthly and weekly paid staff on roll. These included 18 persons who were employed on a temporary basis.

Fifty-two persons joined the organisation during the year. On the other hand, there were 50 employees who left the organisation during the year.

Three employees were granted scholarships during the year to attend institutions of higher learning. These officers are all pursuing Diploma Courses in Accountancy at the University of Guyana.

Five employees completed studies at the University of Guyana and rejoined the staff during 1979. Two of these employees obtained Bachelors Degrees and the remaining 3 obtained certificates in Industrial Relations.

The year also saw the completion of a consolidated memorandum of agreement affecting conditions of service of all employees up to the level of Senior Executive Officer. This memorandum was drawn up and agreed upon by both Management of NIS and the Amalgamated Transport and General Workers Union.



PART II

INCOME AND EXPENDITURE

Income received during 1979 totalled \$79,125,302

This amount was made up as follows –

Income from employed insured persons	\$58,387,772
Income from self-employed persons	457,076
Other contributions less refunds	4,719,332
Other Income	667,882
Investment Income	14,893,240
	\$79,125,302

The total Income received during 1979 was about 63% greater than that received during 1978.

A comparison of the individual items which made up this total with the corresponding ones of 1978 shows that in the case of Income from "Employed Persons", the increase in 1979 was to the extent of 74.5% and for the 'Self-Employed' it was about 62%. 'Other Contributions' increased by about 96% and 'Investment Income' by about 48%. 'Other Income' experienced a decrease which was to the extent of 71%. The comparison is shown in Table 28 below.

**TABLE 28
INCOME RECEIVED
1978 – 1979**

	Description (1)	1978 (2)	1979 (3)	%age Increase (4)
1 a.	Employed Persons	33,458,476	58,387,772	74.5
1 b.	Self-Employed Persons	282,227	457,076	62.0
2.	Other contributions less refunds	2,405,761	4,719,332	96.2
3.	Other Income	2,323,592	667,882	(- 71.3)
4.	Investment Income	10,062,256	14,893,240	48.0
	TOTAL	48,532,312	79,125,302	63.0

When the 1979 Income is compared to that of 1977, it shows an increase of about 148%. It must be remembered that in 1977 the rate of contribution for the employed



category moved from 7.5% to 8.9% and in 1978 it again moved from 8.9% to 12% of the insurable Income. The other categories of insured persons had their rates adjusted accordingly, i.e., by 1.4% in 1977 and again by 3.1% in 1978.

The change from 8.9% to 12% took place in August of 1978. The year 1979 was therefore the first full year that contributions were collected from the employed category at 12%, hence the increase of 74.5% in contributions as shown in Table 28 above.

The percentage distribution of Income received over the year 1975 – 1979 is given in Table 29 below.

TABLE 29
PERCENTAGE DISTRIBUTION OF INCOME
1975 – 1979

	1975	1976	1977	1978	1979
Income from Employed Persons	76	74	72	69	74
Income from Self-Employed Persons	1	1	1	1	1
Other contribution	6	5	5	5	6
Investment and other Income	17	20	22	25	19

The distribution shows that over the years 1975 – 1978, the percentage which 'Income From Employment' bore to the 'Total Income' decreased steadily while the percentage for 'Investment and Other Income' rose at about the same rate as the percentage of 'Income from Employed Persons' decreased. The percentages of 'Income from Self-Employed' and 'Other Contributions' held a steady course. In 1979 however, 'Income from Employment' was responsible for about 74% of the 'Total Income'. This, as was explained above resulted because the year 1979 was the first full year of collection of contributions from the employed category at the rate of 12% of Insurable Income.

It is only natural to expect that in the years to come, the annual percentages which 'Income from Employment' will bear to the Total Income would decrease and those of 'Investment and Other Income' would increase until a stabilised position is reached.

EXPENDITURE:

Expenditure for the year totalled \$12,389,715 of which \$3,993,266 was Administrative Expenses and \$8,396,449, Benefit Payments.

A comparison of total Expenditure during the year with that of 1978 shows an increase of about 9%. This increase was however confined to the Benefit Payments which was about 17% greater than those made in 1978.

The figure for administrative expenses actually dropped in 1979 relative to 1978. This decrease was to the extent of 4% and was influenced mainly by the reduction in purchase of National Insurance Contribution Stamps.



A comparison of the Benefit Expenses for years 1978 and 1979 shows that in the Industrial Benefit Branch, payments for 1979 was about 36% greater than those made in 1978. Industrial Injury Benefit payment for 1979 was about 2 times heavier than that in 1978.

In the case of the Short Term Benefits Branch, the 1979 payments were about 48% greater than those made in 1978. In the Long Term Benefits Branch however, payments in 1979 were slightly less than those made in the previous year. These are shown in the Table 30 below.

TABLE 30
BENEFIT PAYMENTS
1978-1979

Description (1)	Year		Percentage Increase (4)
	1978 (2)	1979 (3)	
LONG TERM BENEFITS BRANCH			
	\$	\$	
Old Age Pensions	3,754,246	3,821,160	
Old Age Grants	209,716	75,146	
Invalidity	52,238	58,900	
Survivors	46,354	72,277	
Funeral	83,094	78,544	
TOTAL	4,145,648	4,106,027	(-0.9%)
SHORT TERM BENEFITS BRANCH			
Sickness	880,405	1,317,192	
Maternity	586,481	857,878	
TOTAL	1,466,886	2,175,070	48%
INDUSTRIAL BENEFITS BRANCH			
Industrial Injury	595,418	1,001,420	
Industrial Disablement	363,812	362,057	
Industrial Death	262,770	282,055	
Medical Care	332,610	469,820	
TOTAL	1,554,610	2,115,352	36%
TOTAL ALL BRANCHES	7,167,144	8,396,449	17%



NATIONAL INSURANCE FUND

At 31.12.78, the National Insurance Fund stood at \$170,095,697. During 1979, Income received totalled \$79,125,302 and Expenditure \$12,389,715. The Surplus therefore for the year 1979 was \$66,735,587. This Surplus when added to the Fund as it stood at 31.12.78 brought the National Insurance Fund as at 31.12.79 to \$236,831,284. However a provision of \$792,736 was made at the end of the year for unpaid benefits. This amount when subtracted brought the Fund to \$236,038,548 as at 31.12.79.

The Fund was made up as follows —

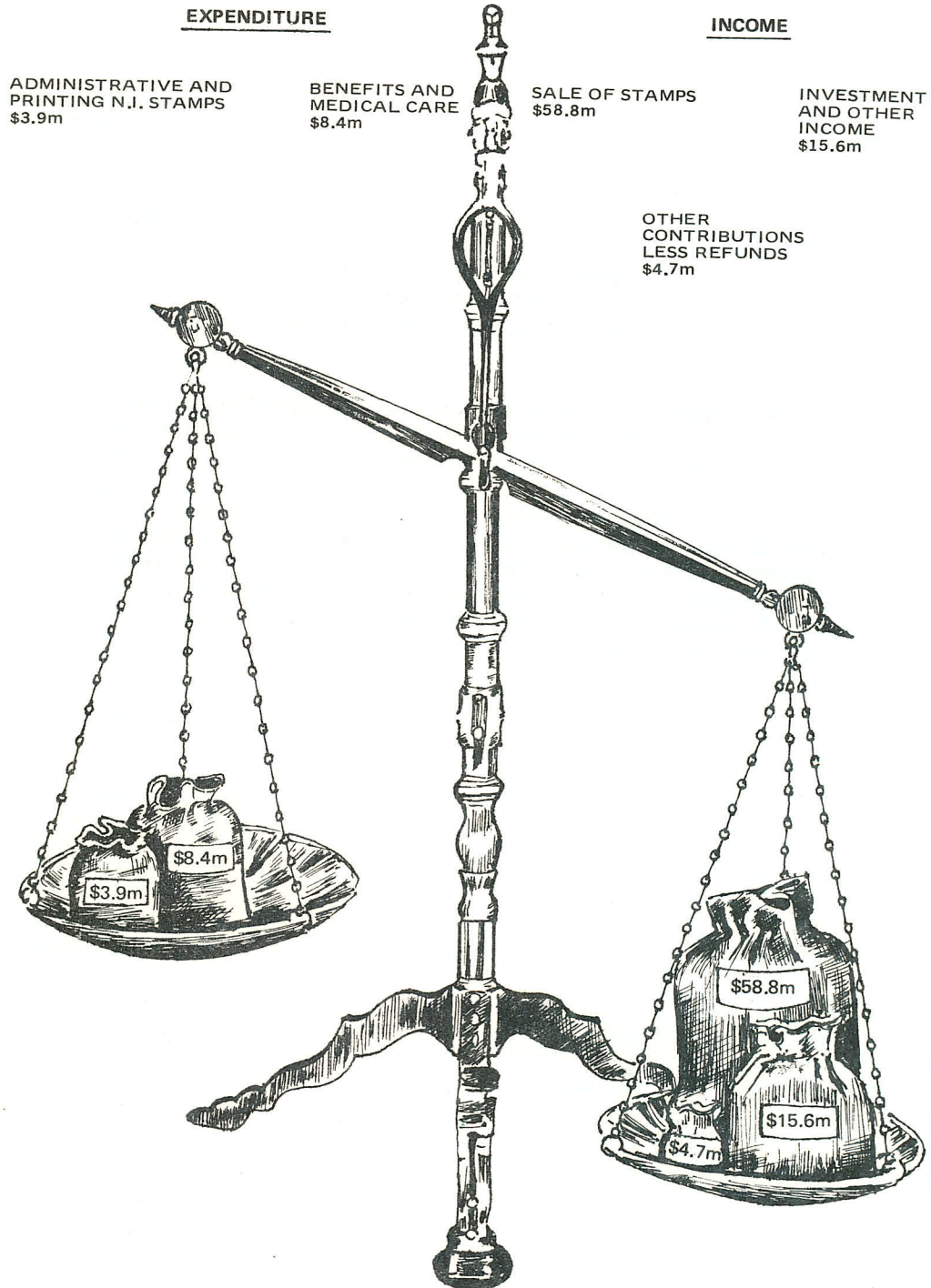
(a) Fixed Assets valued at	\$ 2,836,030
(b) Long Term Investments valued at	210,871,357
(c) Current Assets valued at	23,296,281
(d) Current Liabilities valued at	(-) 965,120

NATIONAL INSURANCE FUND — 31.12.79 \$236,038,548

A copy of the audited accounts of the National Insurance Board for year ending 31.12.79 follows.



FIGURE III
INCOME AND EXPENDITURE





9 July 1980

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

We have examined the accounts set out on pages 50 to 54 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 31 December 1979 and of the net surplus and source and application of funds for the year then ended, in accordance with generally accepted accounting principles applied on a basis consistent with that of the preceding year.

THOMAS, STOLL, DIAS & CO.

GUYANA NATIONAL INSURANCE SCHEME



INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 1979


	Note	1979		1978
		G\$	G\$	G\$
Fund at 1 January			170,095,697	132,895,136
Income				
Sale of stamps — employed		58,387,772		33,458,476
— self employed		457,076		282,227
Total stamp sales		58,844,848		33,740,703
Other contribution less refunds		4,719,332		2,405,761
Investment income		14,893,240		10,062,256
Other income		667,882		2,323,592
Total income		79,125,302		48,532,312
Expenditure				
Administrative	2	3,992,156		4,076,787
Printing of N.I. Stamps		1,110		87,820
		3,993,266		4,164,607
Benefits				
Injury		1,001,420		595,418
Disablement		362,057		363,812
Death		282,055		262,770
Sickness		1,317,192		880,405
Maternity		857,878		586,481
Funeral grant		78,544		83,094
Old age grant		75,146		209,716
Invalidity		58,900		52,238
Survivors benefit		72,277		46,354
Old age pension		3,821,160		3,754,246
Total benefits expenses		7,926,629		6,834,534
Medical care expenses		469,820		332,610
Total expenditure		12,389,715		11,331,751
Net operating surplus			66,735,587	37,200,561
Deduct:			236,831,284	170,095,697
Provision for benefit commitments			792,736	—
Fund at 31 December			236,038,548	170,095,697

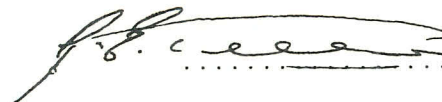


GUYANA NATIONAL INSURANCE SCHEME

BALANCE SHEET FOR THE YEAR ENDED 31 DECEMBER 1979

	Notes	1979		1978	
		G\$	G\$	G\$	G\$
Fund at 31 December			236,038,548		170,095,697
Represented by:					
Fixed assets	3		2,836,030		2,638,323
Investments	4				
Government debentures at cost		210,853,205		147,553,205	
Shares in Guyana Printers Limited		18,152		18,152	
			210,871,357		147,571,357
Current assets					
Accrued income		4,101,532		6,055,751	
Sundry debtors and prepayments less provision for bad debts	5	2,380,799		725,776	
Stocks and stores		238,017		177,147	
Treasury bills		4,833,111		6,741,606	
Fixed deposits		8,294,972		7,660,903	
Cash at bank		1,191,051		185,060	
Cash in hand		2,256,799		118,168	
		23,296,281		21,664,411	
Deduct:					
Current liabilities					
Unpaid benefits		792,736		166,950	
Sundry creditors		172,384		1,611,444	
		965,120		1,778,394	
Net current assets			22,331,161		19,886,017
			236,038,548		170,095,697

 Director

 Director



STATEMENT OF SOURCE AND APPLICATION OF FUNDS
FOR THE YEAR ENDED 31 DECEMBER 1979

	1979		1978	
	GS	G\$	G\$	G\$
Source of funds				
Operating surplus for year		65,942,851		37,200,561
Adjustment for items not involving the movement of funds				
Depreciation	93,070		89,297	
Loss/(profit) on disposal of fixed assets	—		55	
		93,070		89,352
Total funds generated/ (used) from operations		66,035,921		37,289,913
Funds from other sources				
Sale/redemption of Government debentures	2,700,000		12,320,000	
Sale of fixed assets	—		12,600	
		2,700,000		12,332,600
		68,735,921		49,622,513
Application of funds				
Purchase of Government debentures	66,000,000		44,000,000	
Purchase of fixed assets	290,777		108,449	
		66,290,777		44,108,449
Increase in working capital		2,445,144		5,514,064
Represented by:				
(Decrease) / increase in accrued income		(1,954,219)		3,341,202
Increase in stocks and stores		60,870		100,429
Increase/ (decrease) in debtors and prepayments		1,655,023		(740,229)
Decrease in creditors		813,274		601,729
		574,948		3,303,131
Movement in net liquid funds				
Increase/ (decrease) in cash at bank	1,005,991		(133,031)	
Increase/ (decrease) in cash in hand	2,138,631		(527,286)	
(Decrease)/ increase in treasury bills and fixed deposits	(1,274,426)		2,871,250	
		1,870,196		2,210,933
		2,445,144		5,514,064



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.



NOTES ON THE ACCOUNTS

	1979	1978
	G\$	G\$
2. (a) Administrative expenses		
Advertising	28,855	28,230
Audit and accounting fees	20,000	15,000
Bank Charges	118	203
Cleaning	5,337	7,197
Electricity	80,747	89,909
Entertainment allowances	3,426	3,000
Entertainment expense	8,948	1,315
Insurance premiums	11,059	9,601
Bad debts	—	75
Maintenance — Motor vehicles	20,929	26,502
G.M.'s motor vehicle	4,459	5,591
N.I.S. contribution on behalf of employees	140,999	93,639
Office general expenses and supplies	21,927	23,945
Postages, telegrams and cables	24,085	18,748
Rental of buildings	19,325	17,357
Maintenance — Buildings rented	1,410	151
Furniture and fittings	1,369	1,367
Office equipment	37,781	21,571
Repairs to properties	22,465	13,519
Printed stationery	345,123	101,481
Subscriptions — Newspapers and other publications	3,996	15,837
Sundries	1,399	1,242
Telephone	132,689	140,111
Travelling allowance	340,120	305,259
Subsistence allowance	74,067	84,142
Salaries	1,949,884	2,001,767
Wages	36,614	27,080
Acting allowances	18,413	11,043
Overtime pay	74,625	56,528
Payment to P.M.G. for administration expenses	70,000	70,000
Uniforms	4,621	11,644
Transportation	23,465	15,354
Rates and taxes	7,827	7,539
Reimbursement of tuition fees	316	—
Assisted leave passages	52,957	71,099
Local training	7,492	8,322
Commissioner of Police — security fees	220,291	187,099
Carried forward	3,817,138	3,492,467



GUYANA NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

2. (a) Administrative expenses (cont'd)

	1979 G\$	<u>1978</u> G\$
Brought forward	3,817,138	3,492,467
Gratuity — Superannuation payments	26,045	6,310
Insurance health scheme	14,526	14,784
Guyana State Corporation fees	55,500	149,200
Guystac security fees	—	839
Appeal Tribunal	2,091	1,764
Contributions	5,879	7,293
Depreciation	93,070	89,297
International Conventions Conference	—	6,751
Loss on deposit on property	—	1,400
Provision for bad debts	—	306,682
Cash shortages	143	—
Cost, Penalties, fees	750	—
House allowances	300	—
Cashiers allowances	1,114	—
Guystac public utilities fees	45,600	—
Provision written back — P.M.G. fee 1977	(70,000)	—
	3,992,156	4,076,787
Printing N.I.S. stamps	1,110	87,820
	3,993,266	4,164,607

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.



NOTES ON THE ACCOUNTS

3. (a) Fixed Assets

	Freehold land and buildings	Furniture fixtures & fittings	Office Equipment	Motor vehicles and boat	Total
	G\$	G\$	G\$	G\$	G\$
Cost					
At 1 January 1979	2,511,333	168,510	346,707	84,983	3,111,533
Additions	235,473	10,179	45,125	—	290,777
Disposals	—	—	—	—	—
Cost					
At 31 December 1979	2,746,806	178,689	391,832	84,983	3,402,310
Depreciation					
At 1 January 1979	213,516	69,465	141,274	48,955	473,210
Charges for 1979	48,164	10,922	25,056	8,928	93,070
At 31 December 1979	261,680	80,387	166,330	57,883	566,280
Net book values					
At 31 December 1979	2,485,126	98,302	225,502	27,100	2,836,030
At 31 December 1978	2,297,817	99,045	205,433	36,028	2,638,323

3. (b) Future capital expenditure

	1979	1978
	G\$	G\$
Expenditure authorised by the Directors and contracted for	Nil	Nil
Expenditure authorised by the Directors and not contracted for	200,000	557,001



GUYANA NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

4. Investments

	Balance at 31. 12. 78	Additions	Disposals	Balance at 31. 12. 79
	G\$	G\$	G\$	G\$
Shares in Guyana Printers Limited				
Ordinary shares of \$1.00 each	18,152	—	—	18,152
.75% equity value approximately \$7,500 (1978-\$10,880)				
Government of Guyana Debentures — fixed dated with redemption dates	146,550,000	66,000,000	2,700,000	209,850,000
Overseas Government Debentures — with redemption dates	<u>1,003,205</u>	—	—	<u>1,003,205</u>
	147,571,357	66,000,000	2,700,000	210,871,357

5. Debtors and prepayments

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

	Balance at 1. 1. 79	Capital repayment during 1979	Balance at 31. 12. 79
	G\$	G\$	G\$
	<u>400,000</u>	<u>100,000</u>	<u>300,000</u>

This loan is repayable at monthly instalment of \$8,333.33 over a period of five years and interest is charged at the rate of 7% on the reducing balance.



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TABLE I
NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE
1979

Industry	SIZE (Number of Employees)															
	1	2	3	4	5	6	7	8	9	10	11-20	21-30	31-50	51-100	100+ Total	
Agriculture and live-stock production	6	11	5	-	-	1	-	-	1	14	2	-	-	1	-	17
Cane Farming	-	-	-	2	-	-	1	-	1	4	-	-	-	-	-	4
Rice Farming	5	2	1	-	-	-	1	-	-	9	-	-	-	-	-	9
Forestry and Logging	-	-	-	-	1	-	-	-	-	1	-	-	-	-	-	1
Fishing	1	2	-	-	-	-	-	-	-	3	-	-	-	-	-	3
Food Manufacture	-	2	3	2	1	-	-	-	-	9	-	-	-	-	-	9
Rice Milling	-	1	-	1	1	-	-	1	-	1	-	-	-	-	-	5
Manufacture of Textile goods	2	-	-	1	1	-	1	-	-	5	-	-	-	-	-	5
Manufacture of wood and cork	-	1	2	-	-	-	1	1	-	8	1	-	1	-	-	7
Manufacture of furniture and fixtures	2	2	-	-	-	1	-	-	1	7	-	-	-	-	-	7
Manufacture of paper and paper products	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	1
Manufacture of chemicals	-	-	1	-	-	-	-	-	-	1	-	-	-	-	-	1
Basic Metal Industries	-	1	-	-	-	-	-	-	-	1	-	-	-	-	-	1
Manufacture of electrical machinery	1	-	-	-	-	-	-	-	-	1	-	-	-	-	-	1
Manufacture of transport equipment	3	2	-	1	1	-	1	-	-	8	-	-	-	-	-	8
Miscellaneous manufacturing industries	-	1	1	-	-	-	-	-	1	3	1	-	-	-	-	4
Construction	7	8	5	3	5	3	1	2	-	1	5	12	1	-	-	43
Electricity, Gas and Steam	-	-	1	-	1	-	1	-	-	3	-	-	-	-	-	3
Wholesale and Retail Trade	25	10	12	-	3	2	-	2	1	5	2	-	-	-	-	57
Banks & other financial institutions	1	-	-	-	-	-	-	-	-	1	-	-	-	-	-	1
Transport	7	2	1	4	1	-	-	-	-	1	1	-	-	-	-	16
Community & Business services	14	4	1	1	2	-	-	2	-	3	5	-	1	-	1	34
Recreation Services	3	-	-	-	1	-	-	-	-	1	1	-	-	-	-	6
Personal Services	13	7	10	3	5	2	-	1	-	1	5	-	-	-	-	47
Domestics	81	2	2	-	1	-	-	-	-	2	-	-	-	-	-	86
TOTAL	171	48	44	19	24	8	8	9	4	9	25	2	3	1	1	376



GUYANA NATIONAL INSURANCE SCHEME

TABLE II
NUMBER OF EMPLOYEES REGISTERED BY AGE, SEX AND MARITAL STATUS
1979

Age-Group (1)	MALES							FEMALES						Total (14)
	Married (2)	Single (3)	Widower (4)	Divorced (5)	Separated (6)	Common Law (7)	Married (8)	Single (9)	Widow (10)	Divorced (11)	Separated (12)	Common-law (13)		
16-20	90	5,334	-	-	-	26	79	2,040	2	4	8	13	7,596	
21-25	253	1,044	-	-	-	36	227	1,001	5	12	14	29	2,621	
26-30	140	185	3	-	-	19	204	266	12	18	8	20	875	
31-35	73	35	2	3	1	5	172	97	20	7	18	8	453	
36-40	75	36	-	-	1	7	114	60	19	5	5	4	330	
41-45	47	14	3	1	1	2	62	29	11	4	4	4	182	
46-50	33	15	-	-	1	4	33	21	7	5	4	1	124	
51-55	31	8	1	-	1	2	12	10	11	-	4	-	80	
56-60	24	9	4	2	1	1	7	5	1	-	1	1	56	
TOTAL	766	6,680	13	6	6	102	910	3,529	88	55	66	96	12,317	

7513

4704



TABLE III
NUMBER OF EMPLOYEES REGISTERED – INDUSTRY AND SEX-WISE
1979

INDUSTRY (1)	MALES (2)	FEMALES (3)	TOTAL (4)
Agriculture, Forestry, Fishing			
Sugar Farming	1,105	81	1,186
Others	547	76	623
Mining & Quarrying	356	178	534
Manufacturing	2,811	1,474	4,285
Construction	667	345	1,012
Electricity, Gas & Sanitary Services	270	21	291
Commerce	529	435	964
Transport, Storage & Commu- nication	184	80	264
Services	1,980	2,470	4,450
TOTAL	8,449	5,160	13,609



TABLE IV
NUMBER OF SELF-EMPLOYED REGISTRANTS BY AGE GROUP, SEX AND MARITAL STATUS
1979

Age-Group (1)	MALES						FEMALES						Grand Total (16)	
	Married (2)	Single (3)	Widower (4)	Divorced (5)	Separated (6)	Common Law (7)	Total Married (8)	Single (9)	Widow (10)	Divorced (11)	Separated (12)	Common Law (13)		Total (14)
16-20	7	6	-	-	-	1	14	-	-	-	-	-	-	14
21-25	50	16	2	-	1	6	75	3	1	2	-	-	6	81
26-30	118	8	2	2	2	6	138	7	3	3	-	2	15	153
31-35	123	12	-	2	2	2	141	2	1	3	-	1	7	148
36-40	86	7	-	-	3	-	96	11	1	3	-	-	15	111
41-45	73	9	-	2	-	5	89	14	6	-	-	1	21	110
46-50	56	3	-	-	2	4	65	14	3	-	-	-	17	82
51-55	45	10	-	-	-	3	58	4	3	-	2	-	9	67
56-60	2	19	1	-	-	-	22	5	2	-	-	-	7	23-29
TOTAL	560	90	5	6	10	27	698	60	20	11	2	3	97	795



TABLE V
NUMBER OF SELF-EMPLOYED PERSONS BY INDUSTRY & SEX
1979

Industry (1)	Males (2)	Females (3)	Total (4)
Agriculture and livestock production	59	—	59
Sugar Cane planting and harvesting	3	—	3
Rice planting and harvesting	48	—	48
Forestry and logging	—	1	1
Fishing	13	—	13
Metal Mining	1	—	1
Food manufacturing industries	15	8	23
Rice milling	3	—	3
Manufacture of footwear	19	4	23
Manufacture of wood and cork except furniture	3	1	4
Manufacture of furniture	27	—	27
Manufacture of electrical appliances	6	—	6
Manufacture of transport equipment	32	—	32
Miscellaneous manufacturing industries	14	—	14
Construction	37	—	37
Electricity, gas and steam	1	—	1
Wholesale and retail trade	165	58	223
Transportation	196	6	202
Community and business services	34	5	39
Recreation Services	3	—	3
Personal Services	19	14	33
TOTAL	698	97	795



GUYANA NATIONAL INSURANCE SCHEME

TABLE VI
NUMBER OF OLD AGE PENSIONS BY AGE, SEX, CATEGORY AND AMOUNT
1979

Age (1)	EMPLOYED			SELF-EMPLOYED		EMPLOYED AND SELF-EMPLOYED		Forthnightly Amount (9) \$
	Male (2)	Amount (3) \$	Female (4)	Amount (5) \$	Male (6)	Amount (7) \$	Male & Female (8)	
60	402	12,009.00	70	1,500.60	1	34.10	473	13,543.70
61	132	3,611.80	19	300.40	—	—	151	3,912.20
62	37	871.30	11	212.30	—	—	48	1,083.60
63	49	1,287.00	12	269.60	—	—	61	1,556.60
64	42	1,129.40	9	161.70	—	—	51	1,291.10
65	57	1,439.70	8	153.70	—	—	65	1,593.40
66	10	222.60	6	143.00	—	—	16	365.60
67	13	332.20	3	55.60	—	—	16	387.80
68	5	161.00	1	9.00	—	—	6	170.00
69	3	83.70	1	34.10	—	—	4	117.80
70	1	16.00	2	31.00	—	—	3	47.00
71	—	—	—	—	—	—	—	—
72	—	—	1	9.00	—	—	1	9.00
TOTAL	751	21,163.70	143	2,880.00	1	34.10	895	24,077.80



GUYANA NATIONAL INSURANCE SCHEME

TABLE VII
NUMBER OF OLD AGE PENSIONS IN PAYMENT AS AT 31.12.79

Age (1)	EMPLOYED		SELF-EMPLOYED		EMPLOYED & SELF-EMPLOYED Males & Females (6)
	Males (2)	Females (3)	Males (4)	Females (5)	
60	1,442	270	10	—	1,722
61	611	110	1	—	723
62	647	102	7	—	756
63	619	116	4	4	743
64	515	60	8	1	584
65	777	94	25	5	901
66	233	38	2	1	274
67	74	26	3	—	103
68	32	10	—	—	42
69	13	4	—	—	17
70	5	3	—	—	8
71	—	—	—	—	—
72	—	1	—	—	1
TOTAL	4,968	834	60	12	5,874



GUYANA NATIONAL INSURANCE SCHEME

TABLE VIII
NUMBER OF OLD AGE GRANTS BY AGE, SEX AND CATEGORY
1979

Age (1)	EMPLOYED		SELF- EMPLOYED	Total (5)
	Males (2)	Females (3)	Females (4)	
60 40	40	16	1	57
61	12	3	—	15
62	17	8	—	25
63	8	4	—	12
64	16	3	—	19
65	15	1	—	16
66	16	4	—	20
67	13	3	—	16
68	3	5	—	8
69	8	—	—	8
70	1	1	—	2
71	2	1	—	3
72	1	1	—	2
73	1	1	—	2
TOTAL	153	51	1	205



TABLE IX
 NUMBER OF INVALIDITY LUMP-SUM PAYMENTS
 BY AGE AND SEX
 1979

Age (1)	Males (2)	Females (3)	Total (4)
27	1	—	1
28	1	—	1
31	1	—	1
32	1	—	1
34	1	—	1
38	1	—	1
39	1	—	1
40	1	—	1
41	2	—	2
43	2	—	2
44	1	1	2
45	4	—	4
46	2	—	2
47	4	—	4
48	4	—	4
49	5	1	6
50	4	—	4
51	2	1	3
52	8	—	8
53	7	1	8
54	4	2	6
55	2	1	3
56	3	—	3
57	5	1	6
58	5	—	5
59	—	3	3
TOTAL	72	11	83



GUYANA NATIONAL INSURANCE SCHEME

TABLE X
NUMBER OF FUNERAL BENEFIT PAYMENTS BY AGE, SEX AND INSURED STATUS OF DECEASED
1979

Age Group (1)	EMPLOYED						SELF-EMPLOYED						VOLUNTARY						ALL CATEGORY					
	MALES			FEMALES			MALES & FEMALES			MALES			FEMALES			MALES			FEMALES			MALES & FEMALES		
	Directly Insured (2)	Spouse Insured (3)	Total (4)	Directly Insured (5)	Spouse Insured (6)	Total (7)	Directly Insured (8)	Spouse Insured (9)	Total (10)	Directly Insured (11)	Spouse Insured (12)	Total (13)	Directly Insured (14)	Spouse Insured (15)	Total (16)	Directly Insured (17)	Spouse Insured (18)	Total (19)	Directly Insured (20)	Spouse Insured (21)	Total (22)			
16 - 19	3	-	3	-	-	-	3	-	3	-	-	-	3	-	3	-	-	-	3	-	-	3		
20 - 24	19	1	20	4	-	4	23	1	24	-	-	19	1	20	4	4	-	4	23	1	24			
25 - 29	23	-	23	2	1	3	25	1	26	-	-	23	-	23	2	2	1	3	25	1	26			
30 - 34	23	2	25	1	3	4	24	5	29	-	-	23	2	25	1	3	3	4	24	5	29			
35 - 39	18	-	18	8	3	11	26	3	29	-	-	18	-	18	8	3	3	11	26	3	29			
40 - 44	41	-	41	7	4	11	48	4	52	1	-	42	-	42	7	4	4	11	49	4	53			
45 - 49	55	-	55	3	3	6	58	3	61	-	-	55	-	55	3	3	3	6	58	3	61			
50 - 54	51	2	53	13	6	19	64	8	72	3	-	54	2	56	13	6	19	67	8	75				
55 - 59	49	5	54	5	7	12	54	12	66	1	-	50	5	55	5	8	13	55	13	68				
60 & over	116	9	125	13	8	21	129	17	146	2	1	118	9	127	13	10	23	131	19	150				
TOTAL	398	19	417	56	35	91	454	54	508	7	2	405	19	424	56	38	94	461	57	518				

GUYANA NATIONAL INSURANCE SCHEME



TABLE XI
NUMBER OF SICKNESS SPELLS BY BENEFIT DAYS, SEX AND SECTOR
1979

Number of Benefit Days (1)	SUGAR			NON-SUGAR			ALL SECTORS		
	Males (2)	Females (3)	Total (4)	Males (5)	Females (6)	Total (7)	Males (8)	Females (9)	Total (10)
1	148	32	180	450	241	691	598	273	871
2	220	40	260	620	262	882	840	382	1,142
3	554	74	628	1,176	478	1,654	1,730	552	2,282
4	140	27	167	153	74	227	293	101	394
5	114	19	133	143	53	196	257	72	329
6	96	25	121	221	76	297	317	101	418
7	59	9	68	91	30	121	150	39	189
8	102	7	109	145	80	225	247	87	334
9	228	44	272	442	170	612	670	214	884
10	52	9	61	40	17	57	92	26	118
11	40	5	45	43	15	58	83	20	103
12	45	6	51	55	28	83	100	34	134
13	28	4	32	27	12	39	55	16	71
14	35	2	37	39	16	55	74	18	92
15	73	13	86	116	31	147	189	44	233
16	18	2	20	12	6	18	30	8	38
17	15	3	18	14	1	15	29	4	33
18	27	5	32	38	8	46	65	13	78
19- 24	147	15	162	195	67	262	342	82	424
25- 30	55	11	66	73	25	98	128	36	164
31- 36	50	6	56	74	16	90	124	22	146
37- 42	31	3	34	43	12	55	74	15	89
43- 48	25	5	30	36	12	48	61	17	78
49- 54	13	2	15	30	8	38	43	10	53
55- 60	10	—	10	19	1	20	29	1	30
61- 66	10	—	10	14	2	16	24	2	26
67- 72	8	—	8	18	—	18	26	—	26
73- 78	7	2	9	8	3	11	15	5	20
79- 84	9	—	9	13	2	15	22	2	24
85- 90	5	—	5	3	1	4	8	1	9
91- 96	7	1	8	8	1	9	15	2	17
97-102	1	1	2	3	—	3	4	1	5
103-108	5	3	8	4	—	4	9	3	12
109-114	2	—	2	5	—	5	7	—	7
115-120	1	—	1	4	—	4	5	—	5
121-126	3	—	3	4	—	4	7	—	7
127-132	3	—	3	6	—	6	9	—	9
133-138	6	—	6	6	—	6	12	—	12
139-144	4	—	4	6	—	6	10	—	10
145-150	5	—	5	7	1	8	12	1	13
151-156	13	2	15	14	2	16	27	4	31
TOTAL	2,414	377	2,791	4,418	1,751	6,169	6,832	2,128	8,960



GUYANA NATIONAL INSURANCE SCHEME

TABLE XII
NUMBER OF MATERNITY CASES PAID BY AGE-GROUP, BENEFIT
DAYS AND EMPLOYMENT STATUS
1979

EMPLOYED			SELF-EMPLOYED		EMPLOYED & SELF-EMPLOYED	
Age-Group (1)	Number (2)	Benefit Days (3)	Number (4)	Benefit Days (5)	Number (6)	Benefit Days (7)
Below 20	59	3,580	—	—	59	3,580
20 – 24	643	42,160	1	78	644	42,238
25 – 29	635	41,567	—	—	635	41,567
30 – 34	279	18,104	2	156	281	18,260
35 – 39	98	6,423	—	—	98	6,423
40 – 44	28	2,018	1	78	29	2,096
45 – 49	5	342	—	—	5	342
TOTAL	1,747	114,194	4	312	1,751	114,506

TABLE XIII
NUMBER OF DEATHS BY NATURE AND LOCATION
1979

Nature (1)	Head		Trunk	Upper Extremities		Lower Extremities	General Injuries which cannot be located to any particular part of the body (6)	Total (7)
	Eyes (a)	Other (b)	Including the Urogenital Organs	Fingers (a)	Other (b)	Legs & Feet		
Burns and Scalds	—	—	—	—	—	—	1	1
Concussions	—	3	—	—	—	—	—	3
Cuts and Lacerations	—	—	1	—	—	—	—	1
Punctured wounds	—	—	1	—	—	1	—	2
Post-Traumatic Paralysis of Limbs or parts of the body	—	—	2	—	—	—	—	2
Fractures	—	3	—	—	—	—	—	3
Drowning	—	—	—	—	—	—	2	2
Other Injuries	—	1	1	—	—	—	7	9
TOTAL	—	7	5	—	—	1	10	23



TABLE XIV
NUMBER OF INDUSTRIAL DEATH PENSIONS IN PAYMENT AS AT 31.12.79
BY CAUSE OF DEATH, TYPE OF PENSION AND AMOUNT

Cause of Death (1)	No. of Deaths (2)	Type of Pension			Weekly Amount (6)
		Widow (3)	Parent (4)	Orphan (5)	
Contusions and Abrasions	1	1	—	—	\$ 33.00
Burns and Scalds	8	7	1	—	202.50
Concussions	69	59	9	3	1,673.20
Cuts and Lacerations	7	7	—	—	188.00
Punctured Wounds	9	7	2	—	198.00
Post-Traumatic Paralysis of Limbs	2	2	—	—	66.00
Amputations	2	2	—	—	40.00
Fractures	40	38	1	—	929.50
Sprain and Strains	1	1	—	—	16.50
Asphyxiation	12	12	—	—	266.50
Drowning	48	40	8	—	989.50
Other Injuries	37	32	3	8	1,013.50
TOTAL	236	208	24	11	5,616.20



GUYANA NATIONAL INSURANCE SCHEME

TABLE XV
NUMBER OF DISABLEMENT PENSIONS BY AGE-GROUP, SEX
AND AVERAGE AMOUNT
1979

Age-Group (1)	Males (2)	Females (3)	Total (4)	Average Weekly Amount (5)
				\$
Under 15	1	—	1	12.60
16 — 19	3	—	3	14.50
20 — 24	9	—	9	12.77
25 — 29	9	—	9	19.40
30 — 34	9	—	9	19.90
35 — 39	5	—	5	13.74
40 — 44	5	1	6	12.90
45 — 49	2	—	2	16.50
50 — 54	4	—	4	26.02
55 — 59	—	2	2	9.90
60 & over	2	—	2	6.60
TOTAL	49	3	52	16.17



TABLE XVI
NUMBER OF DISABLEMENT PENSIONS BY PERCENTAGE OF
DISABILITY, SEX AND SECTOR
1979

Percentage of Disability (1)	SUGAR		NON-SUGAR				Grand Total (8)
	Males (2)	Females (3)	Males & Females (4)	Males (5)	Females (6)	Males & Females (7)	
15 - 24	3	—	3	9	—	9	12
25 - 34	6	2	8	8	—	8	16
35 - 44	1	—	1	7	1	8	9
45 - 54	1	—	1	4	—	4	5
55 - 64	—	—	—	2	—	2	2
65 - 74	—	—	—	2	—	2	2
75 - 84	1	—	1	3	—	3	4
85 - 94	—	—	—	—	—	—	—
95 - 100	—	—	—	2	—	2	2
TOTAL	12	2	14	37	1	38	52

TABLE XVII
NUMBER OF DISABLEMENT LUMP-SUM CASES
BY AGE GROUP, SEX AND AVERAGE AMOUNT
1979

Age Group (1)	MALES	FEMALES		TOTAL		
	Number (2)	Average Amount (3) \$	Number (4)	Average Amount (5) \$	Number (6)	Average Amount (7) \$
16 - 19	7	320	—	—	7	320
20 - 24	14	351	—	—	14	351
25 - 29	10	268	2	400	12	290
30 - 34	11	436	1	560	12	447
35 - 39	8	355	3	387	11	364
40 - 44	9	354	2	260	11	345
45 - 49	5	344	1	400	6	353
50 - 54	9	347	1	480	10	360
55 - 59	4	380	—	—	4	380
60 & over	1	400	—	—	1	400
TOTAL	78	353	10	392	88	357



TABLE XVIII

NUMBER OF DISABLEMENT LUMP-SUM BY DEGREE OF DISABILITY
AND CONDITION OF AWARD
1979

Degree of Disability (1)	Formerly Provisional (2)	Directly Awarded (3)	Total (4)
1	—	—	—
2	—	2	2
3	—	5	5
4	—	3	3
5	2	14	16
6	—	1	1
7	1	3	4
8	—	2	2
9	1	3	4
10	7	22	29
11	—	1	1
12	—	3	3
13	—	—	—
14	6	12	18
TOTAL	17	71	88



TABLE XIX
INJURY SPELLS BY BENEFIT DAYS, SEX & SECTOR
1979

Benefit Days (1)	SUGAR			NON-SUGAR			ALL INDUSTRIES		
	Males (2)	Females (3)	Total (4)	Males (5)	Females (6)	Total (7)	Males (8)	Females (9)	Total (10)
1	8	2	10	1	2	3	9	4	13
2	15	3	18	11	—	11	26	3	29
3	128	13	141	30	1	31	158	14	172
4	275	43	318	61	5	66	336	48	384
5	510	80	590	101	8	109	611	88	699
6	782	106	888	132	10	142	914	116	1,030
7	470	87	557	29	—	29	499	87	586
8	350	65	415	31	1	32	381	66	447
9	267	26	293	24	2	26	291	28	319
10	182	25	207	14	—	14	196	25	221
11	229	38	267	47	2	49	276	40	316
12	219	42	261	67	4	71	286	46	332
13	128	29	157	9	—	9	137	29	166
14	92	15	107	6	2	8	98	17	115
15	75	12	87	12	1	13	87	13	100
16	58	13	71	5	—	5	63	13	76
17	68	13	81	11	—	11	79	13	92
18	71	12	83	24	—	24	95	12	107
19- 24	205	28	233	40	3	43	245	31	276
25- 30	97	18	115	9	—	9	106	18	124
31- 36	54	9	63	10	—	10	64	9	73
37- 42	24	7	31	7	—	7	31	7	38
43- 48	18	1	19	14	—	14	32	1	33
49- 54	12	1	13	6	—	6	18	1	19
55- 60	11	1	12	9	—	9	20	1	21
61- 66	8	3	11	5	—	5	13	3	16
67- 72	8	—	8	5	—	5	13	—	13
73- 78	3	2	5	2	—	2	5	2	7
79- 84	6	1	7	2	—	2	8	1	9
85- 90	3	—	3	—	—	—	3	—	3
91- 96	1	1	2	4	—	4	5	1	6
97-102	5	1	6	2	—	2	7	1	8
103-108	5	—	5	2	—	2	7	—	7
109-114	2	1	3	2	—	2	4	1	5
115-120	12	—	12	2	—	2	14	—	14
121-126	2	—	2	—	—	—	2	—	2
127-132	—	—	—	—	1	1	—	1	1
133-138	1	—	1	3	—	3	4	—	4
139-144	2	—	2	1	—	1	3	—	3
145-150	3	—	3	—	—	—	3	—	3
151-156	9	3	12	7	—	7	16	3	19
TOTAL	4,418	701	5,119	747	42	789	5,165	743	5,908



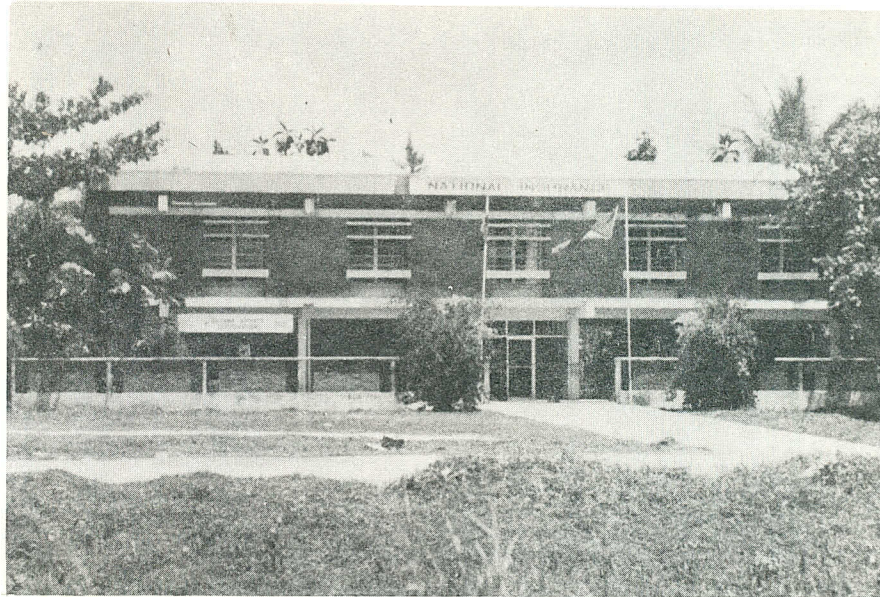
GUYANA NATIONAL INSURANCE SCHEME

TABLE XX
NUMBER OF MEDICAL CARE CASES BY AGE, SEX AND SECTOR
1979

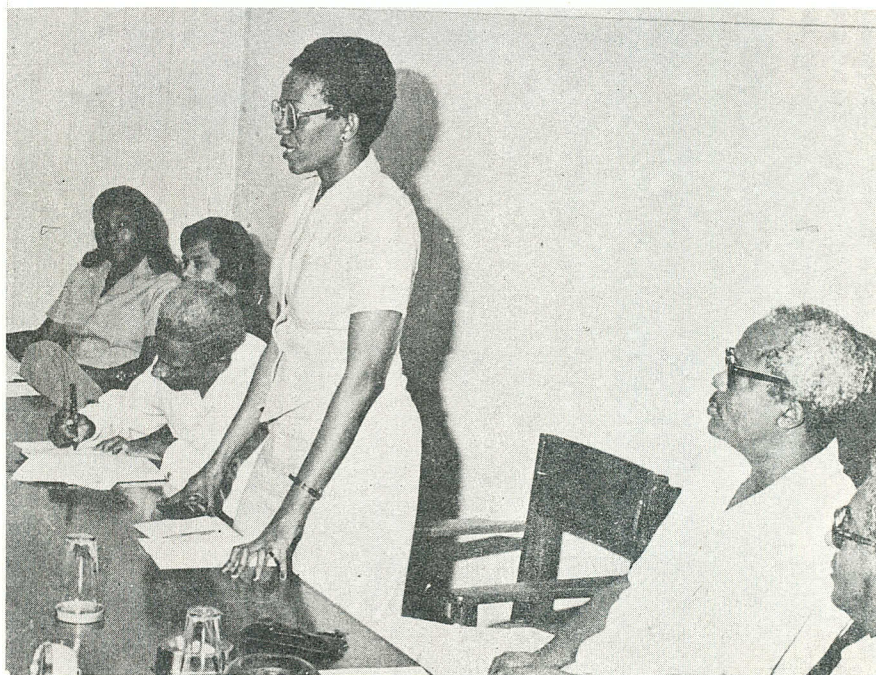
	Age (1)	Sugar Sector		Non-Sugar Sector		All-Sectors		Total Males & Females (8)
		Males (2)	Females (3)	Males (4)	Females (5)	Total Males (6)	Total Females (7)	
Under	16	1	—	10	—	11	—	11
	16	52	—	15	3	67	3	70
	17	134	—	35	—	169	—	169
	18	242	—	67	1	309	1	310
	19	312	—	74	—	386	—	386
	20	373	1	87	1	460	2	462
	21	323	6	77	1	400	7	407
	22	320	10	78	1	398	11	409
	23	271	8	73	1	344	9	353
	24	330	8	74	5	404	13	417
	25	268	8	59	6	327	14	341
	26	258	8	69	—	327	8	335
	27	257	8	71	6	328	14	342
	28	195	10	65	—	260	10	270
	29	195	17	43	4	238	21	259
	30	178	7	57	1	235	8	243
	31	191	33	34	2	225	35	260
	32	147	16	43	1	190	17	207
	33	138	18	41	1	179	19	198
	34	137	25	42	—	179	25	204
	35	117	23	36	—	153	23	176
	36	119	10	35	—	154	10	164
	37	147	46	33	2	180	48	228
	38	139	18	34	—	173	18	191
	39	122	31	21	—	143	31	174
	40	79	25	16	1	95	26	121
	41	83	24	16	1	99	25	124
	42	121	26	18	2	139	28	167
	43	128	26	26	—	154	26	180
	44	118	55	20	2	138	57	195
	45	112	24	15	—	127	24	151
	46	73	17	17	2	90	19	109
	47	79	25	14	1	93	26	119
	48	76	26	13	2	89	28	117
	49	65	33	13	—	78	33	111
	50	77	25	13	—	90	25	115
	51	63	15	15	—	78	15	93
	52	78	24	12	—	90	24	114
	53	61	23	12	—	73	23	96
	54	77	31	11	—	88	31	119
	55	56	33	7	1	63	34	97
	56	48	23	9	—	57	23	80
	57	48	16	9	—	57	16	73
	58	49	9	5	—	54	9	63
	59	25	8	8	—	33	8	41
	60	14	16	6	—	20	16	36
Over	60	7	1	8	—	15	1	16
TOTAL		6,503	816	1,556	48	8,059	864	8,923



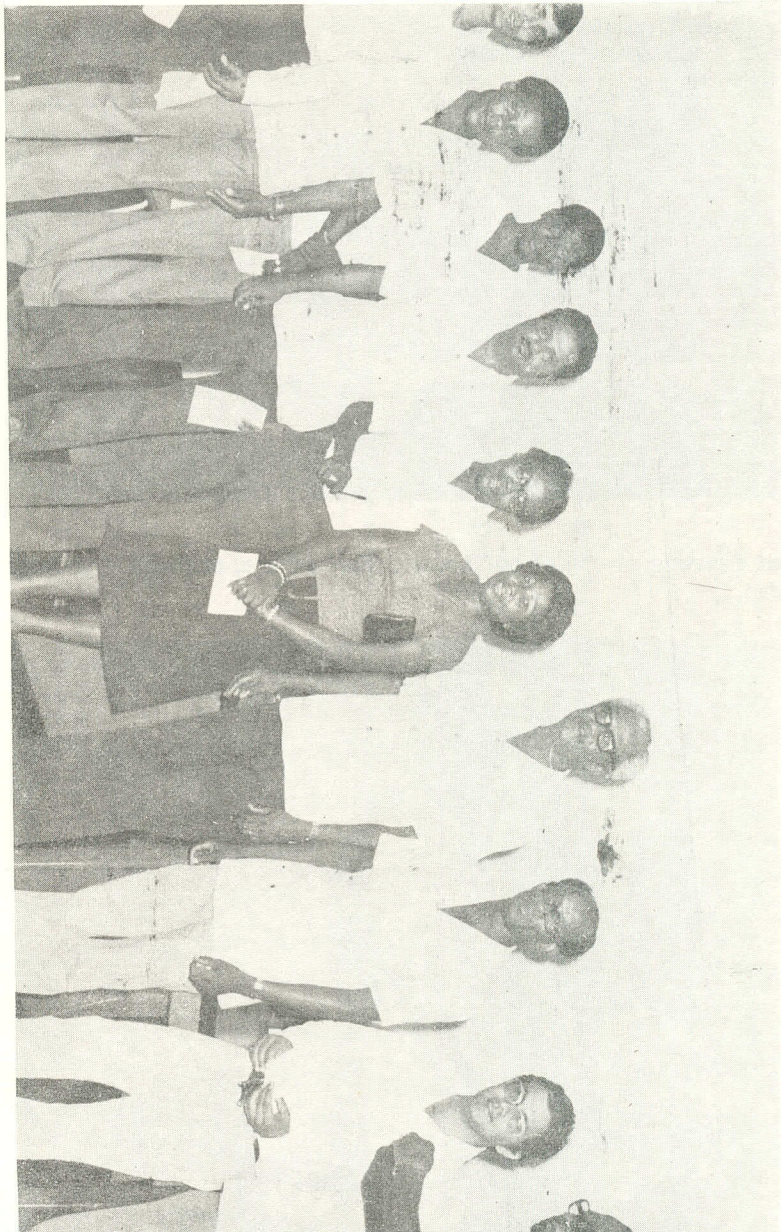
PICTORIAL EVENTS — 1979



Front elevation of one of our Local Offices situated at David Rose Street, Mackenzie, Linden.



Dr. Jackie Paul, Medical Adviser, delivering Opening Address at Nurses/Sick Visitors Course which launched the 1979 Training Programme at N.I.S.



General Manager (acting), fourth from right and Deputy General Manager (acting), third from right pose along with Legal Adviser, fifth from left and Graduating Inspectors after a course given by the Legal Adviser in Court Prosecution.



General Manager, bespectled (center) wails to the rhythm of the season with Senior Public Relations Officer.



Members of Staff doing their thing, at our Annual Xmas Party.



Members of Staff in their costumes ready for action in the Mashramani Celebrations.



Children of Members of Staff participating in an event at our Annual Cavalcade of Sports.

NATIONAL INSURANCE
SCHEME GUYANA
P.O. BOX 101135

GEORGETOWN GUYANA
CABLE ADDRESS: GUYNIS,