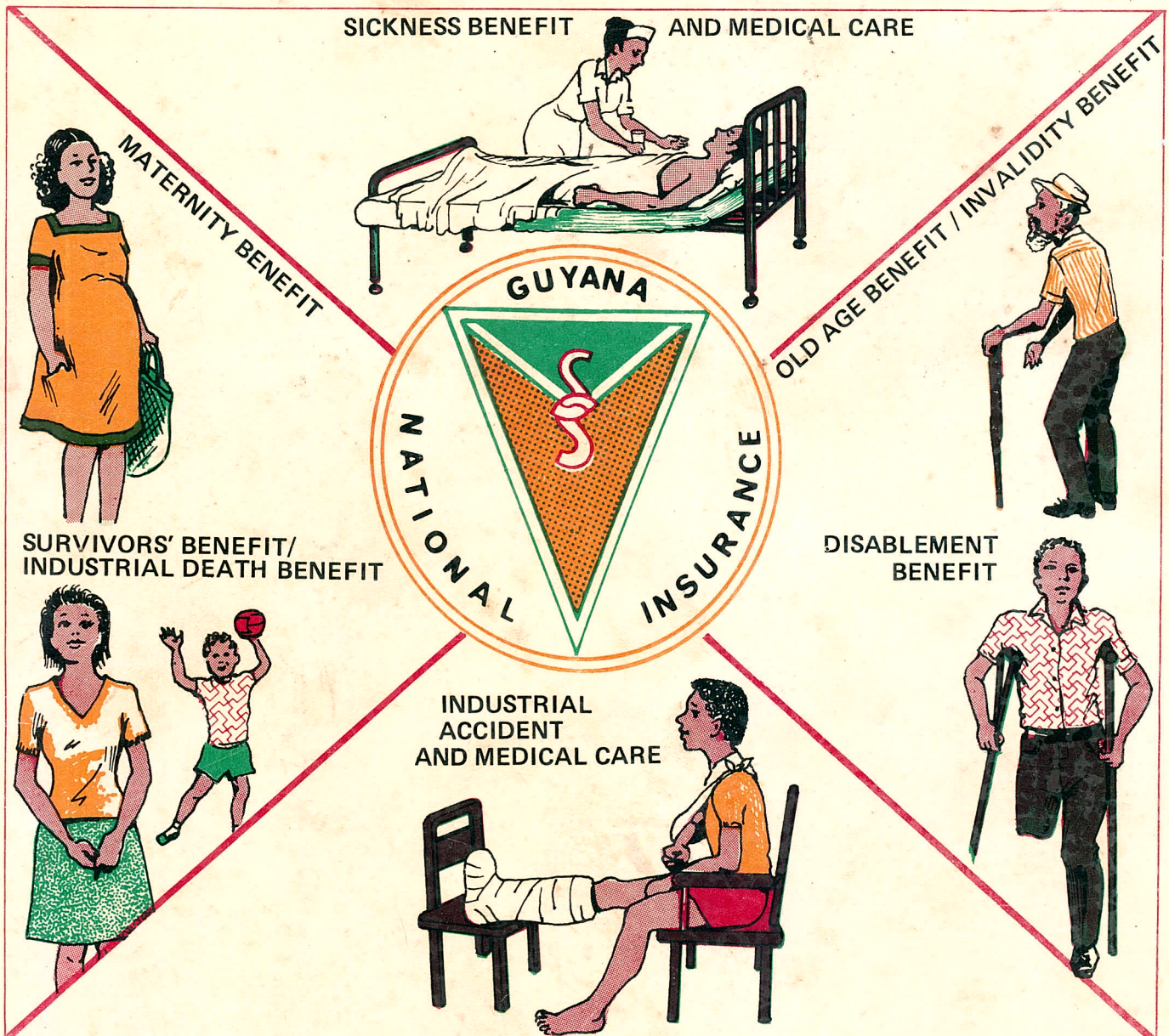


1983

annual report





NATIONAL INSURANCE SCHEME

1983 ANNUAL REPORT



His Excellency, Cde. H.D. Hoyte, S.C.,
President of the Co-operative Republic of Guyana



Cde. Carl Greenidge, M.P.
Minister of Finance



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Letter of Transmittal

21st September, 1984

Comrade C. Greenidge,
Minister,
Economic Planning and Finance,
Main Street,
Georgetown.

Dear Comrade Minister,

I have the honour to submit to you the Annual Report on the activities of the National Insurance Board for the year 1983 together with the accounts certified by the Auditors as is required under Section 48 of the Co-operative Financial Institutions Act.

During the year under review the total income of the Scheme amounted to \$123.4M which represented an increase of approximately 5% when compared with the income for the previous year. The previous year's figure was \$117.8M.

The amount collected as contributions from employed and self-employed persons during 1983 decreased by approximately \$10.0M relative to 1982. The amount collected as contribution income during 1983 was \$63.5M while that collected for the previous year was \$73.1M. This decrease in the contribution income was a direct result of the large scale retrenchment which took place in the Public Sector and the contraction of employment in the Private Sector during 1982.

The investment income for 1983 was approximately \$59.8M which represented an increase of approximately \$15.2M relative to that of 1982.

Total expenditure for the year amounted to \$23.4M of which \$16.4M was spent on benefit payments. The payment of Old Age Pensions accounted for \$8.7M or 53% of the total amount spent on benefits.

The cost of administering the Scheme during the year was \$7.0M approximately which was just \$0.4M less than the amount which was actuarially demarcated for this item of expenditure.

The surplus for the year was approximately \$100.0M.

At the end of the year the National Insurance Fund stood at \$586.5M of which \$551.2M or 94% approximately were invested in Government of Guyana debentures.

Yours in co-operation,
NATIONAL INSURANCE - GUYANA


.....
R.A. Charles
General Manager



Introduction

The 15th Annual Report of the National Insurance Board – Guyana is presented hereunder.

The report is presented in accordance with Section 36:01 of the National Insurance and Social Security Act, Chapter 36:01 of the Laws of Guyana.

The Report is set out in its usual form. The first part of the Report summaries the operations of the Board during the year 1983. The second part sets out the financial activities during the year, and the state of the National Insurance Fund as at the end of the year, and is presented in the form of the audited accounts. The third part contains a number of statistical tables which are intended to be used in analysing the operations of the Board during the year.

GUYANA NATIONAL INSURANCE SCHEME



PART I NEW EMPLOYERS

The number of new employers who came on stream during 1983 was 308. This group comprised 267 small-scale employers, that is, those with 10, or less than 10 employees each, 38 medium-scale employers, that is, employers who had between 11 and 50 employees each, and 3 large-scale employers.

The Industrial distribution of the new employers shows that the 'Services' sector absorbed 130 or 42% approximately of those new employers. Fifty-eight or 19% approximately of those employers joined the 'Commerce' sector, 46 or 15% approximately joined the 'Manufacturing' sector and 38 or 12% approximately joined the 'Construction' sector. In addition, 27, or 9% approximately, new employers entered the 'Agriculture, Forestry, Hunting and Fishing' sector while 8 or 3% approximately were absorbed into the 'Transport' sector and one went into 'Sanitary Services'. This distribution is shown in table 1 in the Annex.

A comparison of the distribution industry-wise, of the 1983 entrants with those of the previous year shows that the pattern was almost the same. In both years 'Services' sector absorbed the majority of new employers. The number of employers who entered the 'Manufacturing' and the 'Agriculture, Forestry, Hunting and Fishing' sectors were about the same in 1983 as in 1982. There were increases in the number of employers who entered the 'Commerce' and 'Construction' sectors and decreases in the number who entered the 'Transport' and the 'Sanitary Services' sectors in 1983 relative to 1982.

The number of employers registered during 1982 was 315. The number of employers registered during 1983 therefore represents a decrease of 2% approximately when compared to that of the previous year. The table 1 below gives the number of employers registered annually by type of industry over the period 1979 to 1983.

TABLE 1
NUMBER OF EMPLOYERS REGISTERED ANNUALLY
1979 - 1983

| TYPE OF INDUSTRY | 1979 | 1980 | 1981 | 1982 | 1983 |
|---|------------|------------|------------|------------|------------|
| Agriculture, forestry, hunting and fishing | 34 | 36 | 35 | 29 | 27 |
| Mining and quarrying | — | 1 | 5 | 2 | — |
| Manufacturing | 49 | 46 | 110 | 48 | 46 |
| Construction | 43 | 28 | 16 | 26 | 38 |
| Electricity, gas, water and sanitary services | 3 | 4 | 4 | 4 | 1 |
| Commerce | 58 | 37 | 49 | 34 | 58 |
| Transport, storage and communication | 16 | 16 | 31 | 22 | 8 |
| Services | 173 | 159 | 199 | 150 | 130 |
| Others | — | 1 | — | — | — |
| TOTAL | 376 | 328 | 449 | 315 | 308 |



GUYANA NATIONAL INSURANCE SCHEME

The table shows that overall, the number of employers registering annually has been following a decreasing trend over the period under investigation. This trend was not, however, a smooth one. The 1981 figure shows an upsurge relative to the other years. This was mainly accounted for by the increase in employers entering the 'Manufacturing' and the 'Services' industries during that year.

The registration of the 308 employers during 1983 brought the total number of employers registered so far to 13,486. However, over the years a number of those employers became defunct. The number of defunct employers recorded over the period 1969 to 1983 was 1,659. The number of active employers on roll as at 31st December, 1983 was 11,827.

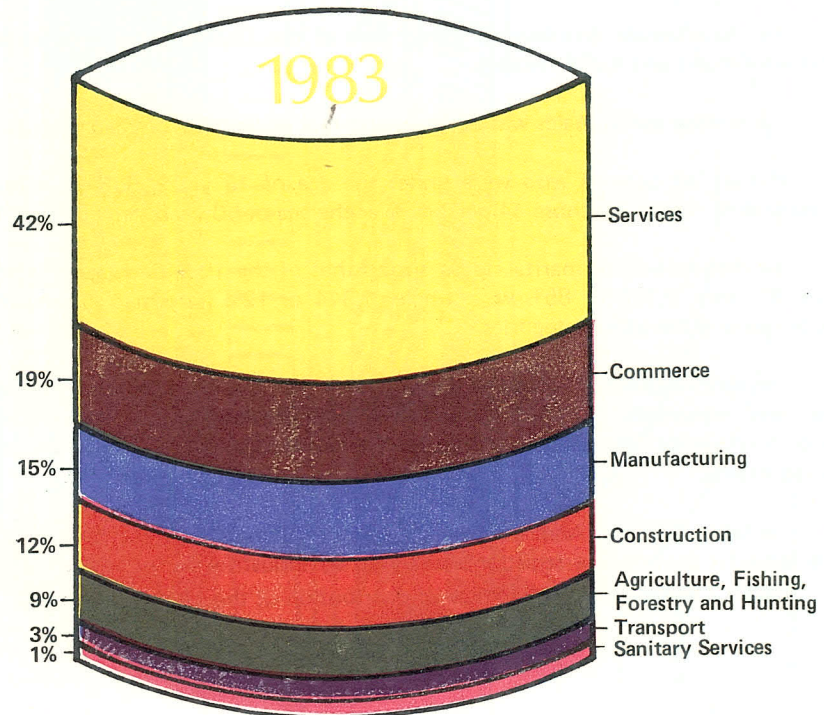
The table 1 in the Annex gives the number of employers who came on stream during 1983 analysed by industry and size, while figure 1 below illustrates this graphically.

GUYANA NATIONAL INSURANCE SCHEME



FIGURE 1

INDUSTRIAL DISTRIBUTION
EMPLOYERS' REGISTRATION





EMPLOYED PERSONS

During 1983 a total of 11,729 persons joined the population of employed persons. Seven hundred and forty three of those persons were under the age of 16 years and 44 were over the age of 60 years and, as such, were only insured for Industrial Benefits.

The age distribution of the remaining 10,942 persons shows that 9,362 or 86% approximately were between the ages 16 to 25 years; 1,241 or 11% approximately were between the ages 26 to 40 years and the remaining 339 were between the ages 41 to 60 years. The overall average age was 21 years approximately.

The male/female distribution shows that of the 10,942 persons between the ages 16 to 60 years, 6,663 were males and 4,279 females.

The average age of males was 20 years and that of females 22 years approximately.

Of the 743 persons who were under the age of 16 years, 538 were males and 205 females. The corresponding figures for those 44 persons over the age of 60 years were 32 and 12.

The distribution by marital status shows that of the 10,942 entrants, who were within the age group 16 to 60 years, 9,320 or 85% were single, 1,314 or 12% were married and the remaining 308 were distributed among the other categories.

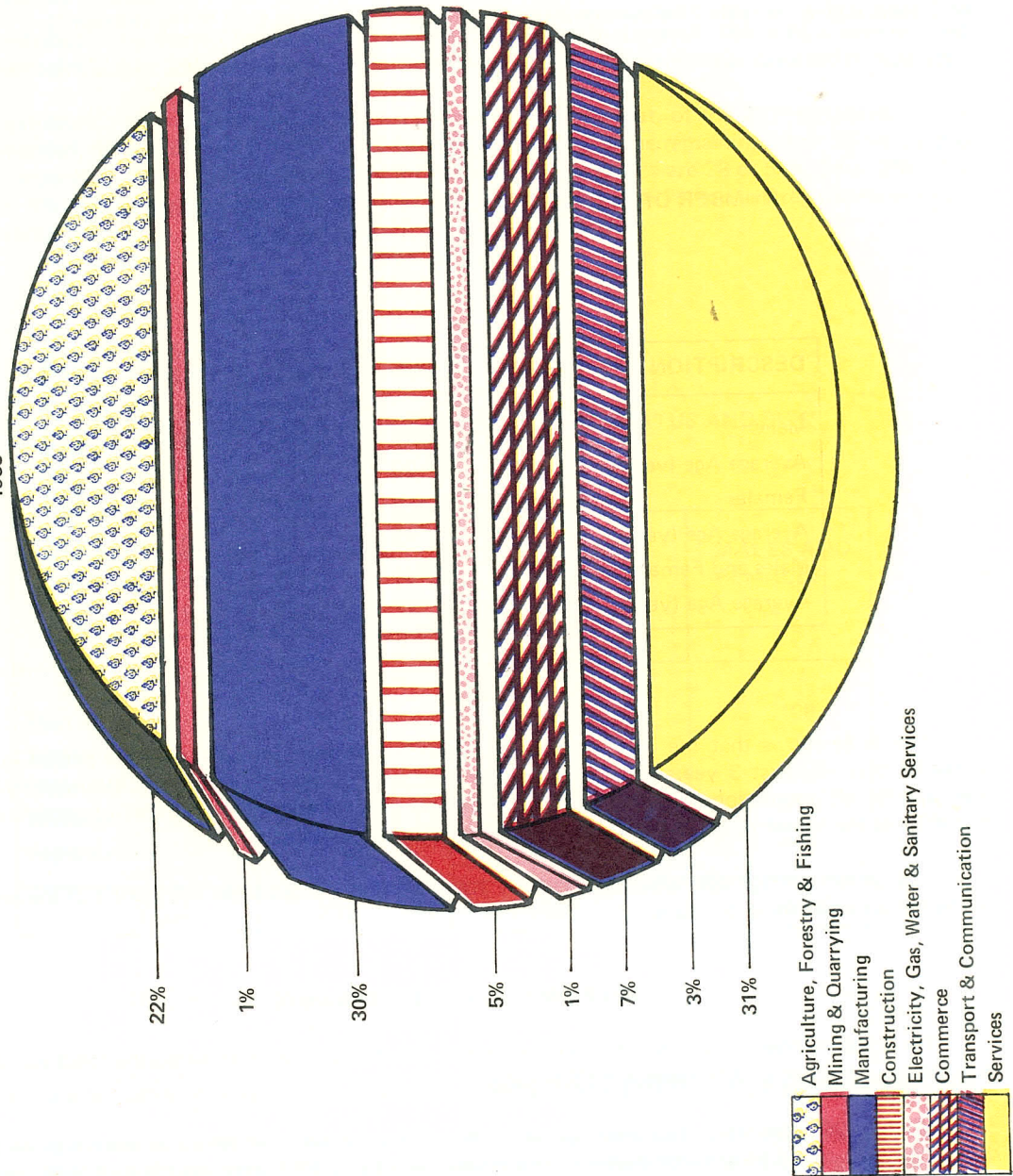
The distribution by industrial sector shows that the main sectors of economic activities entered by these new registrants during the year were the 'Services' sector, the 'Manufacturing' sector and the 'Agriculture' sector. These 3 sectors accounted for approximately 31%, 30% and 21% respectively, of the new registrants.

The table II of the Annex shows the 1983 registrants analysed by age group, sex and marital status, while table III shows these registrants analysed by industrial sector and sex.

Figure 2 below shows the industrial distribution of the 1983 registrants.



FIGURE II
INDUSTRIAL DISTRIBUTION
EMPLOYEES' REGISTRATION
1983





GUYANA NATIONAL INSURANCE SCHEME

The number of persons who were registered during 1982 as employed persons was 13,435. The number registered during 1983, therefore, shows a decrease of about 13% approximately when compared with the previous year.

The number of persons, within the age group 16 to 60 years, who were registered annually over the last 5 years is given in table 2 below together with their average ages at time of registration.

TABLE 2
NUMBER OF EMPLOYEES (AGE 16 TO 60 YEARS) REGISTERED
ANNUALLY AND AVERAGE AGE
1979 - 1983

| DESCRIPTION | 1979 | 1980 | 1981 | 1982 | 1983 |
|---------------------|--------|--------|--------|--------|--------|
| Males | 8,389 | 8,332 | 9,265 | 7,416 | 6,663 |
| Average Age (years) | 21 | 20 | 20 | 21 | 20 |
| Females | 5,148 | 5,452 | 5,864 | 5,138 | 4,279 |
| Average Age (years) | 24 | 23 | 23 | 24 | 22 |
| Males and Females | 13,537 | 13,784 | 15,129 | 12,554 | 10,942 |
| Average Age (years) | 22 | 21 | 21 | 22 | 21 |

The table shows that the total number of persons registered annually over the period in question increased over the first 3 years then declined over the last 2 years. This trend was followed by both the male and female population though with different degrees of inclinations. The number of persons registered in 1983 was the lowest in the entire series, both component and total-wise.

The overall average age remained relatively stable despite the apparent inclination of the average age of the female entrants to decrease.

SELF-EMPLOYED REGISTRANTS

The total number of persons who were registered as self-employed persons during 1983 was 299. This population comprised of 231 males and 68 females.

Of the 299 registrants, 163 were persons who were previously registered as employed persons but during the year opted to self-employment. The remaining 136 persons were registered during the year for the first time and entered directly in the self-employed population. This group comprised 92 males and 44 females.

The distribution, industry-wise, of the 299 self-employed registrants was somewhat similar to that of the previous year with the dominant area of economic activity being the Wholesale and Retail Trade. This sector alone accounted for 118 or 40% of the new entrants. There were 62 self-employed persons, or about 21% of the new registrants, who were absorbed into the 'Agriculture, Forestry and Fishing' sector, 45 or



15% approximately who joined the 'Services' sector, and another 35 or 12% who went into the 'Manufacturing' sector. In addition, the 'Construction' sector accounted for 28 or 9% and the 'Transport' sector, for 10 or 3% of the new registrants. The 1 remaining self-employed registrant came from the 'Crude Petroleum and natural gas' sector.

The distribution by marital status of these new entrants shows that overall, 198 or 66% were married, 82 or 28% were single, 6 or 2% were widowed and the remaining 13 or 4% were either divorced or separated.

The distribution by marital status of the male registrants shows that, of the 231 registrants, 160 or 69% were married, 58 or 25% were single, 3 or 1% were widowed and the remaining 10 or 5% were either divorced or separated. The corresponding figures for the female registrants were 38 or 56%, 24 or 35%, 3 or 4% and 3 or 4% approximately. The table 3 below gives the number of self-employed registrants analysed by marital status and sex

TABLE 3
SELF-EMPLOYED REGISTRANTS BY MARITAL STATUS AND SEX
1983

| MARITAL STATUS (1) | MALES (2) | FEMALES (3) | MALES AND FEMALES (4) |
|-----------------------|--------------|----------------|-----------------------------|
| Married | 160 | 38 | 198 |
| Single | 58 | 24 | 82 |
| Widowed | 3 | 3 | 6 |
| Divorced | 6 | 3 | 9 |
| Separated | 4 | — | 4 |
| Total | 231 | 68 | 299 |

The average age of the new registrants was approximately 37 years for both male and female entrants.

The age distribution shows that, overall, about 49% of the new entrants were within the age group 21 to 35 years, 4% within the age group 16 to 20 years and the remaining 47% within the age group 36 to 60 years.

The analysis of the individual age-distributions for male and female entrants shows that 52% of the male entrants and 40% of the female entrants were between the ages 21 to 35.

The age group 16 to 20 years had incident thereon 2% of male and 9% of the female entrants.

The distribution is given in table IV of the Annex.



GUYANA NATIONAL INSURANCE SCHEME

The number of self-employed persons registered during 1982 was 531. The number registered in 1983, therefore, represents a decrease of 44% approximately when compared with that of the previous year.

A comparison of the number of self-employed persons who entered the various industrial sectors during the year with that of the previous year reveals that there was a significant reduction, percentage-wise, in the number of persons entering the 'Wholesale and Retail Trade', the 'Rice Farming' and 'Manufacture of Transport Equipment' industry sectors. The 1983 entrants into the 'Wholesale and Retail Trade' dropped by about 45% while in the 'Rice Farming' and 'Manufacture of Transport Equipment' industries the decreases were to the extent of 64% and 86% respectively.

The table 4 below gives the number of self-employed registrants annually over the period 1979 to 1983.

TABLE 4
NUMBER OF SELF-EMPLOYED REGISTRANTS ANNUALLY
1979 - 1983

| DESCRIPTION (1) | 1979 (2) | 1980 (3) | 1981 (4) | 1982 (5) | 1983 (6) |
|--------------------|-------------|-------------|-------------|-------------|-------------|
| Males | 698 | 327 | 431 | 412 | 231 |
| Females | 97 | 78 | 123 | 119 | 68 |
| Males and Females | 795 | 405 | 554 | 531 | 299 |

The table shows that the number of self-employed persons registered during 1983 was the lowest over the last five years. This was so for both the male and female registrants. The number of self-employed registrants annually has been behaving in a somewhat random manner over the given period. However, the ratio of male registrants to the female registrants has been almost stable over the stated period and stood at about 1:4, except in 1979, when it was 1:7.

The Table IV in the Annex gives the 1983 self-employed registrants analysed by age group, sex and marital status and Table V shows the distribution by Industry and Sex.

VOLUNTARY CONTRIBUTORS

During 1983, only 1 person applied for a certificate of voluntary insurance. That application, however, was not considered due to the deficiency in the information supplied by the applicant.

The number of persons who contributed under voluntary insurance during the year was 2. Both contributed in the wage group V and both were 58 years old.

Over the years, the population of voluntary contributors has been decadent, e.g. in 1979 there were only 6 active voluntary contributors. In both 1980 and 1981 no one contributed under such insurance, and in 1982 there were 7.

GUYANA NATIONAL INSURANCE SCHEME



It is the experience of the Scheme, that little or no use is made by insured persons of the provision to opt to voluntary insurance despite the fact that such action could ensure them a higher pension on their attaining the pensionable age.

LONG TERM BENEFITS BRANCH

OLD AGE PENSIONS

The number of persons who joined the population of Old Age Pensioners during the year was 1,045. Of these new entrants only 601 or 58% were persons who attained the age of 60 years during 1983 and who applied for and were awarded the benefit during the year. The age distribution of the remaining 444 persons shows that 274 were awarded the pension at age 61 years. An additional 118 of the new awardees were within the age group 62-64 years and the remaining 52 were 65 years or over at the time of award of the pensions. The average age of these new pensioners was 62 years. This can be seen in table 5 below:—

TABLE 5
NUMBER OF OLD AGE PENSIONS GRANTED BY AGE GROUP AND SEX
1983

| AGE GROUP | MALES | FEMALES | MALES AND FEMALES |
|-------------|-------|---------|-------------------|
| 60 – 64 | 804 | 189 | 993 |
| 65 – 69 | 31 | 13 | 44 |
| 70 – 74 | 4 | 4 | 8 |
| TOTAL | 839 | 206 | 1,045 |
| Average Age | 62 | 63 | 62 |

The average fortnightly amount of the pensions awarded was \$49.00 approximately.

Of the 1,045 pensions awarded, 839 were awarded to males, 18 of whom were in the self-employed category, and 206 to females, 4 of whom were in the self-employed category. Those 22 persons from the self-employed category who were awarded pensions during the year were within the age group 60-62 years.



GUYANA NATIONAL INSURANCE SCHEME

An examination of the number of contributions, both paid and credited, on which the pensions awarded during the year were based, shows that on the average, the pensions were awarded on 849 contributions, i.e. approximately 2% above the minimum pension which could be awarded in the various wage groups. The averages of such contributions as per age at time of award ranged from 753 to 895, i.e. from 0 to 2% above the minimum in the various wage groups. For both males and females the averages were about the same. Although the average for males tended to be a bit higher than that of females the difference was not large enough to cause a difference in the percentage of the pension which were awarded to those groups.

The overall average number of contributions which were credited to those persons who were awarded the pensions during 1983 was 321 or about 38% approximately of the average total contributions on which the pensions were based.

The corresponding averages for males and females differed slightly. In the case of the male pensioners 37% of the contributions on which the pensions were based were credited contributions, whereas in the case of females this percentage stood at 40% approximately. This is shown in table VI of the Annex.

The number of Old Age Pensions which were awarded during 1982 was 988. The number awarded during 1983, therefore, shows an increase of roughly 6% when compared with the previous year.

The number of Old Age Pensions which were in payment at the beginning of 1983 was 8,510. That population was made up of 7,138 males and 1,372 females. The average fortnightly amount of those pensions was \$36.00 approximately. The number of pensions awarded during the year was 1,045. During the year, 275 pensioners died thus leaving the population of active Old Age Pensioners, at 9,280 as at 31.12.83. There were 7,721 males and 1,559 female pensioners in this population. The average fortnightly amount of the pension was \$37.50 approximately. The table 6 below gives the movement of the population of Old Age Pensioners during 1983:—

TABLE 6
MOVEMENT OF OLD AGE PENSIONS
1983

| DESCRIPTION | MALES | FEMALES | MALES & FEMALES | AVERAGE FORTNIGHTLY AMOUNT |
|--|-------|---------|-----------------|----------------------------|
| Pensions in payment at beginning of year | 7,138 | 1,372* | 8,510* | 35.98* |
| Pensions granted during the year | 839 | 206 | 1,045 | 48.59 |
| Pensions terminated during the year | 256 | 19 | 275 | 33.45 |
| Pensions in payment at end of year | 7,721 | 1,559 | 9,280 | 37.49 |

The table VII in the Annex gives the number of Old Age Pensions which were in payment at the end of the year analysed by age and sex of recipients and category of employment.

* — Revised figures

GUYANA NATIONAL INSURANCE SCHEME



OLD AGE LUMP SUM PAYMENTS

Two hundred and forty Old Age lump sum payments were made during the year. These payments were effected to 181 males and 59 females. Two hundred and twenty nine payments were made to persons in the employed category and 11 to persons in the self-employed category. The overall average amount of the payment was \$540.00. The average amount of payment made to males was \$570.00 and that to females, \$450.00 approximately.

The average number of contributions which were paid by persons who were awarded this benefit during the year was 258 and the average number of credited contributions awarded was 240, thus giving a total average of 498 paid and credited contributions. An examination of the distribution of the 2 types of contributions by sex of contributor shows that on the average females paid approximately one year's contributions more than males. The average number of credited contributions was approximately the same for both males and females. Most of the females, however, had contributions paid in the lowest wage group, i.e. wage group I, whereas the contributions for males were concentrated in the wage group V. This pattern is brought out in the table 7 below:—

TABLE 7
OLD AGE LUMP SUM BENEFIT
PAYMENTS MADE AS PER WAGE GROUP AND
AVERAGE NUMBER OF PAID AND CREDITED CONTRIBUTIONS
1983

| DESCRIPTION | WAGE GROUP | | | | | | | | | | | NUMBER OF CONTRIBUTIONS | | |
|-------------|------------|----|-----|----|----|----|-----|------|----|---|-------|-------------------------|----------|---------|
| | I | II | III | IV | V | VI | VII | VIII | IX | X | Total | Paid | Credited | Total |
| Males | 18 | 19 | 29 | 19 | 74 | 11 | 3 | 1 | 2 | 5 | 181 | 44,560 | 43,341 | 87,901 |
| Females | 23 | 7 | 10 | 6 | 7 | 6 | — | — | — | — | 59 | 17,231 | 14,328 | 31,559 |
| TOTAL | 41 | 26 | 39 | 25 | 81 | 17 | 3 | 1 | 2 | 5 | 240 | 61,791 | 57,669 | 119,460 |

The above table shows that the greatest number of payments, to male recipients, was made in wage-group V. Seventy four, or 41% approximately, of the males received payments in this group. The greatest number of payments, with respect to female recipients, was made in wage-group I. This group comprised 23, or 39% approximately of the female recipients.

The distribution by age group of the recipients of this benefit shows that 197 or 82% of the recipients were between the ages 60-64 years, 26 or 11% approximately were between the ages 65-69 years and the remaining 17, i.e. 7% approximately were 70 years or over. The average age of the recipients of this benefit was 62 years. The average age of the male recipients was 63 years and that of the females recipients 62 years approximately.

The number of lump sum payments made during the period 1979 to 1983 and the average amount of such payments are given in the table 8 below:—



GUYANA NATIONAL INSURANCE SCHEME

TABLE 8
NUMBER OF LUMP SUM PAYMENTS MADE AND
AVERAGE AMOUNT OF PAYMENT
1979 - 1983

| DESCRIPTION | 1979 | 1980 | 1981 | 1982 | 1983 |
|----------------|----------|----------|----------|----------|----------|
| Employed | 204 | 203 | 109 | 229 | 229 |
| Self-employed | 1 | 6 | 2 | 3 | 11 |
| TOTAL | 205 | 209 | 111 | 232 | 240 |
| Average Amount | \$352.00 | \$388.00 | \$451.00 | \$478.00 | \$540.00 |

The table shows that, with the exception of the year 1981, the number of lump sum payments made annually was within the range of 205 to 240. There was, therefore, no significant movement in the number of payments made over those years although the series displayed a slightly upward trend. The average amount of the payment, as was expected, has increased annually. The 1983 average amount was more than 1.5 times the average amount of 1979. This trend in the average amount is expected to continue, while that in the number of payments made annually is expected to decrease in the years to come.

The table VIII in the Annex gives the number of lump sum payments made during the year analysed by age, sex and employment status of the recipients.



INVALIDITY PENSIONS

The number of persons who were granted Invalidation Pensions during the year was 147. This group consisted of 105 males and 42 females.

Of the 147 invalidity pensioners, 145 were previously employed persons and 2, previously self-employed persons. Of the two pensioners from the self-employed category, one was a male and the other a female.

The ages of the recipients of Invalidation Pensions ranged from 22 years to 59 years with the average age for both males and females being 52 years approximately.

The age distribution of those pensioners shows that 107 or 73% approximately were within the age group of 50-59 years. The age groups 40-49 and 30-39 years, accounted for 30 and 8 pensioners respectively. Two pensioners were under 30 years.

An examination of the contribution position of those persons who were awarded the pension reveals that, on the average, persons qualified for the receipt of the pension with approximately 658 contributions of which 527 or 80% were contributions which were actually paid by, or on behalf of, the insured person, and 131 or 20% were credited contributions.

The distribution of the pensions awarded within the various wage-groups shows that the majority of payments were made in wage-groups V to X. There were 126 pensions paid within those groups. They were distributed as follows:— In the wage-group V, 47 pensions were paid; in the wage-group VI, 27 pensions were paid and in the wage-group VII, 3 pensions. In the wage-groups VIII and IX, 2 pensions each were paid and in the wage-group X, 45 pensions.

Twenty-one pensions were paid in wage-groups I to IV. Three of those were paid in the wage-group I, 4 in wage-group II, 6 in wage-group III and 8 in wage-group IV.

The average fortnightly amount of the Pension was \$69.27 approximately.

A comparison of the number of pensions awarded during 1983 with that awarded during the previous year shows that the 1983 figure was approximately 4 times that of the previous year. In fact the number of pensioners who came on stream during 1983 was more than the accumulated number of pensioners who came on stream prior to 1983. This, naturally, was a direct consequence of the change in the conditions surrounding the award of this benefit which became effective from July 1981.

The table 9 below shows the number of Invalidation Pensions awarded during the period 1979–1983.

TABLE 9
NUMBER OF INVALIDITY PENSIONS AWARDED BY
SEX AND AVERAGE FORTNIGHTLY AMOUNT
1979 – 1983

| DESCRIPTION | 1979 | 1980 | 1981 | 1982 | 1983 |
|----------------------------|---------|---------|---------|---------|---------|
| Males | 9 | 8 | 16 | 34 | 105 |
| Females | 2 | 2 | 3 | 4 | 42 |
| Males and Females | 11 | 10 | 19 | 38 | 147 |
| Average fortnightly amount | \$27.30 | \$27.44 | \$37.87 | \$53.09 | \$69.27 |



GUYANA NATIONAL INSURANCE SCHEME

The table shows that, over the last 4 years, both the number of Invalidity Pensions awarded annually and the average fortnightly amounts followed increasing trends. Compared to the other years under review the number of pensions awarded during 1983 ranged from 4 to 15 times approximately those awarded during the former years, while the average fortnightly amounts ranged from 1 1/3 to 2 1/2 times approximately those awarded during the said period. It is expected that this trend will continue for a few more years to come, after which the number of such pensions awarded annually will begin to level off.

The number of Invalidity Pensions which were in payment at the beginning of the year was 46. The 147 pensions which were awarded during the year, therefore, brought the number of pensions which were being paid during the year to 193. During the year, however, 25 pensions were terminated; 20 of those pensions were terminated because the pensioners attained the age of 60 years and 5 were terminated due to the death of the pensioners. At the end of the year, therefore, there were 168 Invalidity Pensions in payment. The average fortnightly amount of those Pensions was \$65.00 approximately. The table 10 below shows the movement of Invalidity Pensions during 1983.

TABLE 10
MOVEMENT OF INVALIDITY PENSIONS
1983

| DESCRIPTION (1) | MALES (2) | FEMALES (3) | MALES & FEMALES (4) | AVERAGE FORT- NIGHTLY AMOUNT (5) |
|--|--------------|----------------|---------------------------|--|
| Pensions in payment at the beginning of year | 43 | 3 | 46 | \$46.68 |
| Pensions granted during the year | 105 | 42 | 147 | \$69.27 |
| Pensions terminated during the year by: | | | | |
| (a) attaining age 60 years | 16 | 4 | 20 | \$53.15 |
| (b) death | 4 | 1 | 5 | \$67.42 |
| Pensions in payment at 31.12.83 | 128 | 40 | 168 | \$65.06 |

The table IX in the Annex gives the 1983 Pensions analysis by age and sex of the Invalidity Pensioners and the number of contributions on which payments were made by each year of age, and the table X, the number of Pensions which were in payment as at 31.12.83 analysed by age and sex of pensioner.



INVALIDITY LUMP SUM PAYMENTS

The number of Invalidity Lump Sum Payments made during the year was 28. Those payments were made to 25 males and 3 females.

The age distribution of the recipients shows that 20 or 71% approximately, were within the age-groups 45 to 59. There were 7 persons who were within the age-group 45 to 49 years, 6 within the age-group 50 to 54 years and 7 within the age-group 55 to 59 years. Those recipients were all males.

There was 1 person who was 29 years old, 2 persons each within the age-groups 30 to 34 years and 35 to 39 years and 3 within the age-group 40 to 44 years.

The overall average age of those recipients was 48 years. The average age of the male recipients was 49 years and that for females was 40 years approximately.

The distribution of the payments among wage-groups shows that the wage-group in which the highest number of payments were made was the wage-group V. In that group, 11 or 39% of the total payments were made. There were 2 payments made in wage-group I; 3 in wage-group II; 6 in wage-group III, and 3 in wage-group IV. 1 payment was made in wage-group VIII and 2 in wage-group X. This is summarised in the table 11 below.

**TABLE 11
WAGE GROUP DISTRIBUTION OF INVALIDITY LUMP SUM
PAYMENTS BY SEX OF RECIPIENTS
1983**

| DESCRIPTION | WAGE-GROUP | | | | | | | | | | TOTAL |
|-----------------|------------|----|-----|----|----|----|-----|------|----|---|-------|
| | I | II | III | IV | V | VI | VII | VIII | IX | X | |
| Males | 1 | 3 | 5 | 2 | 11 | — | — | 1 | — | 2 | 25 |
| Females | 1 | — | 1 | 1 | — | — | — | — | — | — | 3 |
| Males & Females | 2 | 3 | 6 | 3 | 11 | — | — | 1 | — | 2 | 28 |
| Percentage | 7 | 11 | 21 | 11 | 39 | — | — | 4 | — | 7 | 100 |

The overall average amount of the lump sum was \$419.00 approximately. The average amount paid to males was \$436.00 and that paid to females \$275.00 approximately. The amount of the payments ranged from \$58.50 to \$929.00.

The number of Invalidity Lump Sum Payments made during 1982 was 30. The number of lump sum payments awarded during 1983, therefore, was just 7% approximately, less than the previous year.

The table 12 below shows the number of Invalidity Lump Sum Payments made over the period 1979-1983 and the average amount of those payments.



TABLE 12
NUMBER OF INVALIDITY LUMP SUM PAYMENTS
BY SEX OF RECIPIENTS AND AVERAGE AMOUNT
1979 – 1983

| DESCRIPTION | 1979 | 1980 | 1981 | 1982 | 1983 |
|-------------------|----------|----------|----------|----------|----------|
| Males | 72 | 56 | 33 | 24 | 25 |
| Females | 11 | 17 | 11 | 6 | 3 |
| Males and Females | 83 | 73 | 44 | 30 | 28 |
| Average amount | \$547.00 | \$517.00 | \$625.00 | \$410.00 | \$419.13 |

The table above shows that over the last 5 years, the annual number of Lump Sum Payments made followed a decreasing trend.

There was a significant decrease in the number of such payments made during the years 1981 to 1983 compared with the years 1979 and 1980. This decrease was due mainly to the amendment which was made to this benefit in 1981 and which allowed for more persons to qualify for the Pension than was previously possible.

The table XI in the Annex gives the number of Invalidity Lump Sum Payments awarded during 1983 analysed by age and sex of the recipients together with the amount paid for each year of age.

SURVIVORS' PENSIONS

The number of Survivors' Pension awarded during the year was 175. Of this number, 174 pensions were awarded to widows and one to a widower who was over 55 years and incapable of work.

Of the 174 pensions awarded to widows, 38 qualified because they had in their care children of the deceased, 135 qualified because they were over the age of 45 years at the time the insured persons died and the remaining one qualified because she was incapable of work.

The 38 widows who had in their care children of the deceased, had among them 68 children. The age distribution of the children showed that the ages ranged from one year to 18 years with the average age being 12 years approximately.

The ages of those 38 widows ranged from 29 years to 57 years with the average age being 47 years approximately. There were 14 of those widows who were under 46 years. The remaining 24 were all over 45 years and they would have qualified for the pension even without children in their care.

The 135 widows who qualified for the pension because they were over 45 years at the date of death of the insured person were between the ages of 45 years and 76 years with the average age being 59 years approximately.

GUYANA NATIONAL INSURANCE SCHEME



The age distribution of the 174 widow pensioners showed that 1 was below 35 years, 3 were between (35-39) years and 9 between the ages (40-44) years. The age group (45-49) years had 17 widows incident thereon while the age group (50-54) years accounted for 27 widows, and age group (55-59) years had 52 widows. There were also 31 widow pensioners in age group (60-64) years, 19 in age group (65-69) years and 15 who were 70 years or over.

The one widower who was paid Survivors' Pension in 1983 was 72 years old and he was paid at a weekly rate of \$4.88.

The average amount of the pensions paid to those widows who had in their care children of the deceased was \$8.90 per week while the average for those widows who qualified because they were over 45 years of age was \$9.54 per week. The one widow who qualified because she was permanently incapable of work received \$7.28 per week. The total average weekly amount of pensions awarded during the year was \$9.49.

The number of Survivors' Pensions which were in payment at the beginning of the year was 77. The number awarded during the year was 175. The number of pensions being paid as at 1983-12-31 was 252. There were no termination of pensions during the year.

The Table 13 below gives the movement of Survivors' Pensions during the year.

TABLE 13
MOVEMENT OF SURVIVORS' PENSIONS
1983

| DESCRIPTION (1) | WIDOWS WITH CHILDREN (2) | AVERAGE WEEKLY AMOUNT (3) | WIDOWS OVER 45 YEARS (4) | AVERAGE WEEKLY AMOUNT (5) | OTHER DEPENDANTS (6) | AVERAGE WEEKLY AMOUNT (7) | TOTAL (8) | AVERAGE WEEKLY AMOUNT (9) |
|--|-----------------------------------|------------------------------------|-----------------------------------|------------------------------------|----------------------------|------------------------------------|--------------|------------------------------------|
| Pensions in payment at the beginning of the year | 14 | 12.00 | 63 | 9.50 | — | — | 77 | 9.85 |
| Pensions awarded during the year | 38 | 8.90 | 135 | 9.54 | 2* | 6.08 | 175 | 9.36 |
| Pensions terminated: | | | | | | | | |
| (a) Remarriage | — | — | — | — | — | — | — | — |
| (b) Death | — | — | — | — | — | — | — | — |
| Pensions in payment as at 1983-12-31 | 52 | 9.73 | 198 | 9.46 | 2 | 6.08 | 252 | 9.52 |

* — One was a widow incapable of work and the other was a widower over 55 years.



The Table XII in the Annex gives the number of Survivors' Pensions awarded analysed by the age group and conditions under which the benefits were awarded.

SURVIVORS' LUMP SUM (GRANTS)

The number of Survivors' Lump Sum Payments made during the year was 12. Those payments were all made to widows. All 12 widows qualified for the payment because they were over 45 years old on the dates of death of the insured persons and were maintained by the deceased persons during their lifetimes.

The average age of the widows was 58 years approximately. The age range was from 54 years to 67 years.

The average amount of the payment was \$839.00 approximately. The highest amount of the payment was \$1,152.00 and the lowest \$304.00 approximately.

A comparison of the number of Survivors' Lump Sum Payments made in 1983 with those made in 1982 shows that there was a 56% approximate drop in 1983 relative to 1982. The number of such payments made in 1982 was 27.

Prior to August 1981, Survivors' Benefit was paid only as a lump-sum; hence a comparison of the lump sums paid prior to 1982 with those paid during 1983 cannot be meaningfully made.

FUNERAL BENEFIT

The total number of claims for Funeral Benefit which were received and processed during 1983 was 572. Of this number, 553 were paid while 19 were disallowed. In all cases of disallowances, the persons on whose contributions the claims were made had less than 50 contributions.

Of the 553 Funeral Claims paid, 453 or 82% were in respect to males who died during the year, 100 or 18% were in respect to deceased females.

The analysis by insured status of the paid claim shows that of the 553 payments, 490 were claimed on the deceased persons' contributions and 63 on contributions of spouses of deceased persons. This is shown in the table below.



TABLE 14
NUMBER OF FUNERAL BENEFIT PAYMENTS MADE BY STATUS OF
PERSONS ON WHOSE CONTRIBUTIONS CLAIMS WERE MADE
1983

| SEX (1) | DIRECTLY INSURED PERSONS (2) | SPOUSES OF INSURED PERSONS (3) | TOTAL (4) |
|-------------------|------------------------------------|--------------------------------------|--------------|
| Males | 434 | 19 | 453 |
| Females | 56 | 44 | 100 |
| Males and Females | 490 | 63 | 553 |

An examination of the table reveals that of the 453 deceased males, 434 claims were paid on the deceased person's contributions, and 19 on contributions of the spouses of deceased persons. For the 100 deceased females, the corresponding figures were 56 and 44.

Five hundred and forty four of the deaths were of persons who were in the employed category, one of a person who was self-employed and 8 were of voluntary contributors. This is shown in the table below:

TABLE 15
NUMBER OF FUNERAL CLAIMS PAID BY SEX,
INSURED STATUS AND EMPLOYMENT CATEGORY

| SEX | EMPLOYED | | SELF-EMPLOYED | | VOLUNTARY | | ALL CATEGORIES |
|--------------------|---------------------|----------------------|---------------------|----------------------|---------------------|----------------------|-------------------|
| | Directly Insured | Spouse of Insured | Directly Insured | Spouse of Insured | Directly Insured | Spouse of Insured | |
| Males | 432 | 18 | 1 | — | 1 | 1 | 453 |
| Females | 56 | 38 | — | — | — | 6 | 100 |
| Males & Females | 488 | 56 | 1 | — | 1 | 7 | 553 |

The analysis by age group of the deceased persons for whom Funeral Benefits were paid shows that 197 or 36% approximately were persons who were over 60 years and 149 or 27% were persons who were within the age group 51-60 years. There were 98 deaths of persons between the ages of 41-50 years, 82



persons between the ages of 26-40 years and 27 of persons who were between the ages of 16-25 years. The average age at death was approximately 51 years overall with the average age of the deceased males standing at 52 years and females at 50 years approximately.

A comparison of the number of Funeral claims which were paid in 1983 with those of the previous year shows that there was a slight increase in 1983 of approximately 7.4%. The number of claims paid in 1982 was 515.

The table below gives the number of claims for Funeral Benefit paid over the period 1979-1983.

TABLE 16
NUMBER OF FUNERAL CLAIMS PAID
1979 – 1983

| YEAR | INSURED PERSONS | SPOUSES OF INSURED PERSONS | BOTH CATEGORIES |
|------|-----------------|----------------------------|-----------------|
| 1979 | 461 | 57 | 518 |
| 1980 | 382 | 50 | 432 |
| 1981 | 443 | 54 | 497 |
| 1982 | 444 | 71 | 515 |
| 1983 | 490 | 63 | 553 |

The table shows that the number of Funeral claims which were paid in 1980 dropped relative to the number paid during 1979. However, from 1980, the number of claims which were paid annually has been following an increasing trend. Further, the annual percentages of claims paid in respect of spouses have been significantly low. When compared to total claims paid these percentages range between 11% to 14%.

The Table XIII in the Annex gives the 1983 Funeral claims paid, analysed by age group, sex, insured status and employment category.

SHORT TERM BENEFITS BRANCH

SICKNESS

The number of spells of Sickness Benefit which were terminated during the year was 13,002. Of this number, 4,411 i.e. about 34% were not paid. The remaining 8,591 were spells which were paid for varying periods of time during the year.



An analysis of the spells which were not paid shows that 1,567 i.e. about 36% were disallowed because the incapacity lasted for 3 days or less, 608 were disallowed because the claimants had not satisfied the first contribution condition of paying at least 50 contributions since entry into insurance, while a further 206 were not paid the benefit because they did not satisfy the second contribution of paying at least 8 contributions during the 13 weeks immediately preceding the week sickness occurred.

There were 429 cases which were disallowed due to claimants not being in insurable employment on the day illness commenced, and 52 others because the claimants were either under 16 years, or 60 years or above at the time sickness occurred.

One thousand, five hundred and forty nine spells were disqualified. Nine hundred and eighty five of these were disqualified due to late submission of claims and the remaining 564 due to claimants being paid full salaries by their employers while they were sick.

Of the 8,591 spells which were paid, 6,496 were to male claimants and 2,095 to female claimants.

The analysis by sector (sugar/non-sugar) shows that of the 8,591 spells, 3,014 or 35% approximately arose from claimants in the sugar industry and the remaining 5,577 or 65% from claimants in the other industries taken together.

The overall average duration of spells was 14 days. The average duration of spells which occurred in the Sugar industry was 17 days and in the Non-Sugar industries, 10 days.

The table 17 below gives the number of spells which terminated during the year analysed by sector (sugar/non-sugar), sex and average duration.

TABLE 17
NUMBER OF SICKNESS SPELLS WHICH TERMINATED DURING YEAR
BY SECTOR, SEX AND AVERAGE DURATION
1983

| DESCRIPTION | SECTOR | | | | | |
|-------------|--------|------------------|-----------|------------------|--------|------------------|
| | SUGAR | | NON-SUGAR | | TOTAL | |
| | Number | Average Duration | Number | Average Duration | Number | Average Duration |
| Males | 2,643 | 17 | 3,853 | 11 | 6,496 | 15 |
| Females | 371 | 16 | 1,724 | 9 | 2,095 | 10 |
| TOTAL | 3,014 | 17 | 5,577 | 10 | 8,591 | 14 |

The distribution by wage group of the paid spells shows that only 5% of the spells were paid in the wage groups I to V. The wage groups VI to VIII had 28% of the spells paid therein, while the wage groups IX and X accounted for 67% approximately of the spells. The wage group X alone accounted for 60% of the spells. The average wage group in which payments were made was wage group IX.



The table below gives the wage group distribution of the paid spells during 1983.

TABLE 18
NUMBER OF SICKNESS SPELLS PAID BY SEX AND
WAGE GROUP DISTRIBUTION
1983

| DESCRIPTION | WAGE GROUP | | | | | | | | | | TOTAL |
|-----------------|------------|----|-----|----|-----|-----|-------|------|-----|-------|-------|
| | I | II | III | IV | V | VI | VII | VIII | IX | X | |
| Males | 18 | 17 | 27 | 49 | 114 | 235 | 682 | 527 | 472 | 4,355 | 6,496 |
| Females | 7 | 8 | 26 | 40 | 100 | 248 | 390 | 296 | 199 | 781 | 2,095 |
| Males & Females | 25 | 25 | 53 | 89 | 214 | 483 | 1,072 | 823 | 671 | 5,136 | 8,591 |
| Percentage | — | — | 1 | 1 | 2 | 6 | 12 | 10 | 8 | 60 | 100 |

An examination of the average age distribution of the claimants shows that the average age of claimants was 36 years. The average age of male claimants was 37 years and that of females 33 years.

There were 19 persons in the self-employed category who were paid the benefit during the year.

The number of spells which terminated in 1982 was 7,366. The number of spells which terminated in 1983, therefore, was approximately 17% greater than that of the previous year.

The table 19 below gives the number of spells which terminated over the period 1979 to 1983, the average duration of those spells and percentage of spells which arose from the sugar sector.

TABLE 19
TERMINATED SICKNESS SPELLS PAID, AVERAGE DURATION AND
PERCENTAGE BELONGING TO THE SUGAR SECTOR
1979 - 1983

| DESCRIPTION | 1979 | 1980 | 1981 | 1982 | 1983 |
|--|-------|-------|-------|-------|-------|
| Males | 6,832 | 4,097 | 6,536 | 5,592 | 6,496 |
| Females | 2,128 | 1,279 | 1,846 | 1,774 | 2,095 |
| Males & Females | 8,960 | 5,376 | 8,382 | 7,366 | 8,591 |
| Percentage belonging to to sugar sector | 31 | 37 | 33 | 32 | 35 |
| Average duration (Benefit days) | 10 | 11 | 9 | 12 | 14 |



The table shows that over the period in question the number of paid spells which terminated annually has not been following any particular trend. The percentage of spells belonging to the sugar sector has risen gradually, though not smoothly, over the last 3 years while the average duration has shown a distinct rise over the said period.

The number of spells which arose from females to that which arose from males have maintained a fairly constant ratio over the years of approximately 1:3.

The table XIV in the Annex gives the number of terminated Sickness spells which were paid during 1983 analysed by benefit days, sector and sex and the table XV, those spells analysed by age and sex.

SICKNESS BENEFIT MEDICAL CARE

During the year, 1,978 claims for reimbursement of Medical Care expenses in relation to Sickness Benefit were paid. These were cases where treatment was administered locally. Of the 1,978 claims paid, 524 or 26% approximately were made by workers in the sugar industry and 1,454 by workers in the other industries taken together. The distribution by sex shows that in the sugar sector only 67 female workers claimed the benefit as against 457 males. In the non-sugar sector the distribution was somewhat balanced. The number of claims paid to male claimants was 783 and that paid to female claimants 671.

Of the 1,978 claims paid 1,274 were to persons who received both Sickness Benefit (replacement of income) and Medical Care. The remaining 704 were cases where only Medical Care was paid.

The analysis of the cost of care administered shows that 44% went towards out-patient care and 56% towards in-patient care.

The distribution percentage wise by type of care is given in table 20 below.

TABLE 20
PERCENTAGE DISTRIBUTION OF SICKNESS MEDICAL CARE
EXPENDITURE BY TYPE OF CARE
1983

| DESCRIPTION | HOSPITAL- ISATION | DRUGS & DRESSINGS | SPECIALIST CARE | MEDICAL CARE | TREAT- MENT | OTHERS | TOTAL |
|------------------|----------------------|----------------------|--------------------|-----------------|----------------|--------|-------|
| In-patient | 25 | 35 | 6 | 9 | — | 25 | 100 |
| Out-patient | — | 41 | 3 | 18 | 26 | 12 | 100 |
| In & Out-patient | 14 | 38 | 4 | 13 | 11 | 20 | 100 |

As could be seen from the table, 38% of the total cost went towards the reimbursement of drugs and dressings, 14% towards reimbursement of hospitalisation charges, 13% towards medical examination and 11% went towards cost of treatment. Specialist care accounted for just 4% and other costs connected with administration of such care accounted for 20% approximately of total expenditure.



GUYANA NATIONAL INSURANCE SCHEME

An examination of the age distribution of persons claiming reimbursement shows that all of the claimants were between the ages 17 years to 60 years. The overall average age was 38 years approximately. The average age of male claimants was 39 years and that of females, 36 years approximately.

The distribution is shown in table XVI of the Annex.

An examination of the number of cases paid during the year with those paid during the previous year shows that the number of claims paid during 1983 was about 3 times that paid in 1982.

The table 21 below shows the number of claims paid during 1982 and those paid during the current year.

TABLE 21
NUMBER OF SICKNESS MEDICAL CARE CLAIMS PAID BY SECTOR AND SEX
1982 & 1983

| DESCRIPTION | MALES | | FEMALES | | MALES & FEMALES | |
|-------------|-------|-------|---------|------|-----------------|-------|
| | 1982 | 1983 | 1982 | 1983 | 1982 | 1983 |
| Sugar | 165 | 457 | 12 | 67 | 177 | 524 |
| Non-sugar | 284 | 783 | 206 | 671 | 490 | 1,454 |
| All sectors | 449 | 1,240 | 218 | 738 | 667 | 1,978 |

As could be seen from the table, in both the sugar and non-sugar sectors the number of claims which were paid during 1983 was roughly 3 times those paid during 1982. In the case of females in the sugar sector, claims paid during 1983 was over 5 times those paid during 1982.

It is expected that over the ensuing years, the number of claims submitted for such reimbursement will continue to rise as contributors become fully aware of their rights to such reimbursement and the conditions under which reimbursements are made.

MATERNITY

There were 1,232 Maternity Benefit cases which terminated during the year. Of this number only 4 cases related to women who were in the self-employed category.

The majority of the women who received benefit during the year were between the ages 20-34 years. On this group, 1,096 or 89% of the cases were incident. The age range, however, was from 17 years to 44 years with the average age being 28 years approximately.

About 70% of the cases which terminated during the year were paid the benefit for the maximum period of 13 weeks. A further 27% were paid benefit for periods ranging from 5 to 12 weeks. The 4 persons in the self-employed category received payments for the full 13 weeks period.

GUYANA NATIONAL INSURANCE SCHEME



The majority of the payments made were in the wage groups VI to X. One thousand and seventy-six or 87% approximately of the payments were made in these groups. The group with the highest incident of payments was the wage group X. The average wage group in which payments were made, however, was the wage group VIII.

The distribution by age, employment status and benefit days of the 1983 cases is given in table XVII of the Annex and the distribution by wage group and duration in the table XVIII.

The table 22 below gives the number of cases of Maternity Benefit which terminated over the years 1979 to 1983 and average duration of cases.

TABLE 22
MATERNITY CASES WHICH TERMINATED ANNUALLY
1979 – 1983

| DESCRIPTION | 1979 | 1980 | 1981 | 1982 | 1983 |
|---------------------------------|-------|-------|-------|-------|-------|
| Number of cases | 1,788 | 1,273 | 1,488 | 1,246 | 1,232 |
| Average duration (benefit days) | 65 | 60 | 66 | 68 | 72 |

From the table it could be seen that over the 5 years period the number of cases which terminated annually has not been following any particular trend. The figures over the last 3 years show a slight decline which cannot be considered at this point in time to be of any significance.

The average duration of the payment over the years held a fairly steady course ranging between 10 and 12 benefit weeks.

INDUSTRIAL BENEFITS BRANCH

INJURY BENEFIT

The number of spells of Injury Benefit which terminated during the year was 9,898. Five hundred and forty seven spells terminated without the payment of benefit. The remaining 9,351 were spells which were paid during the year.

Of the 547 spells which were not paid, 282 were disallowed because the claimants had incapacity lasting for less than 3 days, a further 124 spells were disallowed because the accidents in which the insured persons were involved did not arise out of, or during the course of employment. There were 49 spells which were not paid because the insured persons were fully paid by their employers during the periods of incapacity and a further 92 which were disqualified because the insured persons submitted their claims after the time prescribed for the submission of such claims.

The analysis of the 9,351 spells which were paid shows that 9,321 terminated with the recovery of claimants before the 26 weeks of benefit was paid. A further 17 terminated after the insured persons had received benefit for 26 weeks. There were 9 other cases where persons, after receiving benefit for 26 weeks, were placed on provisional Disablement Pensions, and a further 4 cases where persons were awarded permanent Disablement Pensions. This is shown in table 23.



TABLE 23
NUMBER OF INDUSTRIAL INJURY CASES BY REASON OF TERMINATION
1983

| REASON FOR TERMINATION | MALES | | FEMALES | | MALES & FEMALES | |
|---|------------------|----------------|------------------|--------------|------------------|----------------|
| | Number of Spells | Benefit Days | Number of Spells | Benefit Days | Number of Spells | Benefit Days |
| Recovery | 8,762 | 112,935 | 559 | 9,015 | 9,321 | 121,950 |
| Benefit paid for 26 weeks | 17 | 2,652 | — | — | 17 | 2,652 |
| Provisional Disablement pension awarded | 9 | 971 | — | — | 9 | 971 |
| Permanent Disablement pension awarded | 4 | 439 | — | — | 4 | 439 |
| TOTAL | 8,792 | 116,997 | 559 | 9,015 | 9,351 | 126,012 |

The analysis by sector, sugar/non-sugar, shows that 8,686 spells or 93% approximately of the spells which were paid arose from persons in the sugar sector. The remaining 665 spells arose from employees in the other sectors taken together.

The distribution by sex shows that of the 8,686 spells which arose from the sugar sector, 8,169 were from male employees and 517 from females. In the non-sugar sector the corresponding figures were 623 and 42. This is shown below in table 24.

TABLE 24
NUMBER OF TERMINATED INJURY SPELLS BY SEX AND SECTOR
1983

| SECTOR | MALES | PERCENT-AGE | FEMALES | PERCENT-AGE | MALES & FEMALES | PERCENT-AGE |
|--------------------|--------------|-------------|------------|-------------|-----------------|--------------|
| Sugar | 8,169 | 87.3 | 517 | 5.5 | 8,686 | 92.9 |
| Non-sugar | 623 | 6.7 | 42 | .5 | 665 | 7.1 |
| ALL SECTORS | 8,792 | 94.0 | 559 | 6.0 | 9,351 | 100.0 |



As could be seen from the table, only 7% approximately of spells were related to persons in the non-sugar industries of which just 0.5% were related to females. Of the 93% approximately of spells which related to workers in the sugar industry, 87% approximately were to male workers and just 6% approximately to female workers.

An examination of the age distribution of claimants shows that the majority of claimants were within the age group 16 to 35 years. This group had 6,422 or 69% approximately of the total spells incident thereon. There were 38 persons over the age of 60 years who were paid the benefit during the year and 3 under 16 years who also received the benefit.

The average age of the claimants was 32 years overall. The average age of male claimants was 31 years and that of female claimants, 43 years approximately.

The distribution by age group and sex of the 1983 recipients is given in table XIX of the Annex.

Of the 9,351 spells paid, 7,775 or 83% approximately were paid in the wage group X. One thousand three hundred and ninety nine spells, i.e. 15% were paid in the wage groups VI to IX and the remaining 177 or just 2% approximately of total spells, in the wage groups I to V. The average wage-group in which payment was made was the wage group X.

The wage group distribution is given in table 25 below.

TABLE 25
TERMINATED INJURY SPELLS BY SEX AND WAGE GROUP DISTRIBUTION
1983

| DESCRIPTION | WAGE GROUP | | | | | | | | | | TOTAL |
|-----------------|------------|----|-----|----|-----|-----|-----|------|-----|-------|-------|
| | I | II | III | IV | V | VI | VII | VIII | IX | X | |
| Males | 3 | 5 | 18 | 37 | 71 | 142 | 265 | 349 | 367 | 7,535 | 8,792 |
| Females | — | — | 2 | 11 | 30 | 38 | 104 | 64 | 70 | 240 | 559 |
| Males & Females | 3 | 5 | 20 | 48 | 101 | 180 | 369 | 413 | 437 | 7,775 | 9,351 |

The average duration of spells was 13 days overall with the average for males being 13 days and that of females 16 days.

A comparison of the number of spells which terminated during the previous year shows that there was an increase of approximately 24% in 1983 relative to 1982. The number of spells which terminated during 1982 was 7,951.

The table 26 gives the number of spells which terminated over the years 1979 to 1983 together with the average duration of those spells and the annual percentage which arose from the sugar sector.



TABLE 26
NUMBER OF INJURY SPELLS PAID, AVERAGE DURATION AND
PERCENTAGE BELONGING TO SUGAR SECTOR
1979 – 1983

| DESCRIPTION | 1979 | 1980 | 1981 | 1982 | 1983 |
|--------------------------------------|-------|-------|-------|-------|-------|
| Number of spells | 5,908 | 8,368 | 8,203 | 7,425 | 9,351 |
| Percentage belonging to sugar sector | 87 | 89 | 90 | 91 | 93 |
| Average duration | 12 | 12 | 11 | 13 | 13 |

The table shows that the number of spells which were paid in 1983 was the highest over the last 5 years. It also shows that the percentage of spells which arose from the sugar sector has been increasing steadily over the period in question. The average duration of spells has remained stable over the last 2 years but has shown a slight overall increase over the 5 year period.

The table XX in the Annex gives the 1983 spells analysed by benefit days, sex and sector.

INJURY BENEFIT MEDICAL CARE

The total claims for Medical Care which were paid during the year was 6,558. Of this number, 5,403 or 82% were claims which originated from workers in the sugar sector while the remaining 1,155, or 18% approximately were claims which were made by employees in the remaining industries taken together.

Claims received from male employees in the sugar sector totalled 5,031 or 93% approximately of the total belonging to that sector. In the case of the other sector, the number of claims received from male employees was 972 or 84% approximately of total claims from that sector. This is shown in the table 27 below.

TABLE 27
NUMBER OF MEDICAL CARE (INJURY) CLAIMS PAID BY SEX AND SECTOR
1983

| SECTOR | MALES | PERCENT-AGE | FEMALES | PERCENT-AGE | MALES & FEMALES | PERCENT-AGE |
|-------------|-------|-------------|---------|-------------|-----------------|-------------|
| Sugar | 5,031 | 77 | 372 | 5 | 5,403 | 82 |
| Non-Sugar | 972 | 15 | 183 | 3 | 1,155 | 18 |
| ALL SECTORS | 6,003 | 92 | 555 | 8 | 6,558 | 100 |



As could be seen from the table, female claimants accounted for just 8% of total claims paid as against 92% from male claimants.

The distribution by age of the claimants shows that most of the claimants were between the ages 18 years to 42 years. There were 5,606 or 85% of the total claimants incident thereon. The entire age range of claimants was from 15 years to 63 years.

The average age of claimants was 30 years approximately. The average age of male claimants was 29 years and that of female claimants, 35 years approximately.

An analysis of the cost of Medical Care administered during the year shows that approximately 23% of the cost went towards in-patient care as against 77% which went towards out-patient care. This is shown in the table below.

TABLE 28
PERCENTAGE DISTRIBUTION OF INDUSTRIAL MEDICAL CARE COST
1983

| DESCRIPTION | TYPE OF CARE | | | | | | TOTAL |
|--------------|-----------------|---------------------|-----------------|-------------------|-----------|-----------|------------|
| | Hospitalisation | Medical Examination | Specialist Care | Drugs & Dressings | Treatment | Others | |
| In-patient | 7 | 3 | 1 | 5 | 7 | — | 23 |
| Out-patient | — | 18 | 8 | 21 | 14 | 16 | 77 |
| TOTAL | 7 | 21 | 9 | 26 | 21 | 16 | 100 |

The table shows that of the total cost of care administered, 7% went towards hospitalisation, i.e. room and bed, 21% went towards medical examination and 9% towards specialist care. Drugs and dressings accounted for 26% of the total cost, treatment administered accounted for 21% while travelling, subsistence, fees to Medical Referees and other miscellaneous items accounted for 16%.

The analysis of this cost by sector shows that 66% of the total cost was incurred by claimants in the sugar sector, and 34% by claimants in the other industries taken together.

The table 29 below gives the percentage distribution of Medical Care expenses by sector and type of care.



TABLE 29
INDUSTRIAL MEDICAL CARE COST BY SECTOR AND
TYPE OF CARE (PERCENTAGE DISTRIBUTION)

1983

| TYPE OF CARE | SECTOR | | ALL SECTORS |
|--------------|--------|-----------|-------------|
| | Sugar | Non-Sugar | |
| In-Patient | 51 | 26 | 77 |
| Out-patient | 15 | 8 | 23 |
| Total | 66 | 34 | 100 |

The table XXI in the Annex gives the number of Medical Care claims which were paid during 1983 analysed by age group, sex of claimants and sector.

DISABLEMENT PENSIONS

Fifty six Disablement Pensions were awarded during the year. Thirty two of those pensions were awarded to workers who sustained industrial injuries in the non-sugar industry and the remaining 24 were to workers who sustained injuries in sugar industries. Only 4 females were awarded the pension, 2 of whom were from the sugar sector.

The average age of the pensioners was 37 years approximately. This average was the same in both sugar and non-sugar sectors. The average age of the female pensioners was 43 years and that of the male pensioners 34 years approximately.

The average amount of the pension was approximately \$25.00 per week.

Of the 56 pensions, 24 were awarded after the injured persons were paid disablement pension on a provisional basis for various periods of time. The remaining 32 had no provisional payments attached.

The average degree of disability of the pensions which were awarded during the year was approximately 40%. The average in the sugar sector was 30% and that in the non-sugar sector 50% approximately.

Most of the cases were adjudged at 30% disability. There were 22 such cases. There were 5 persons who were assessed at 100% disability. Four of those were from non-sugar sector.

The table 30 below shows the number of pensions which were awarded during the year analysed by degree of disability, sector and sex of pensioner.



TABLE 30
NUMBER OF DISABLEMENT PENSIONS AWARDED BY DEGREE OF DISABILITY, SEX AND SECTOR
1983

| PERCENTAGE DISABILITY | SECTOR | | | | | | BOTH CATEGORIES |
|--------------------------|--------|---------|-------|-----------|---------|-------|--------------------|
| | SUGAR | | | NON-SUGAR | | | |
| | Males | Females | Total | Males | Females | Total | |
| 20 | 5 | 2 | 7 | 2 | — | 2 | 9 |
| 30 | 11 | — | 11 | 10 | 1 | 11 | 22 |
| 40 | 3 | — | 3 | 4 | — | 4 | 7 |
| 50 | 1 | — | 1 | 4 | 1 | 5 | 6 |
| 60 | — | — | — | 1 | — | 1 | 1 |
| 70 | — | — | — | 4 | — | 4 | 4 |
| 80 | 1 | — | 1 | 1 | — | 1 | 2 |
| 100 | 1 | — | 1 | 4 | — | 4 | 5 |
| TOTAL | 22 | 2 | 24 | 30 | 2 | 32 | 56 |

The analysis of the 56 cases by the nature of the disability shows that there were 14 fractures, 12 cuts or lacerations, 7 amputations, 6 sprains or strains and 4 burns or scalds. Other classified causes of disability included concussions, punctured wounds, post-traumatic ankylosis and paralysis and dislocations. This is shown below in table 31.



TABLE 31
NUMBER OF DISABLEMENT PENSIONS AWARDED BY NATURE AND LOCATION OF INJURY
1983

| NATURE OF DISABILITY | LOCATION | | | | | | | TOTAL |
|------------------------------------|----------|--------|-------|-------------------|--------|-------------------|-----------------------------------|-------|
| | Head | | Trunk | Upper Extremities | | Lower Extremities | Injuries Not Specifically Located | |
| | Eyes | Others | | Fingers | Others | | | |
| Burns and scalds | - | 1 | - | - | 1 | 1 | 1 | 4 |
| Concussions | - | 1 | - | - | - | - | - | 1 |
| Cuts/lacerations | - | - | - | 1 | 9 | 2 | - | 12 |
| Punctures wounds | - | 1 | - | - | - | - | - | 1 |
| Amputations | - | - | - | 4 | 3 | - | - | 7 |
| Post-traumatic ankylosis of joints | - | - | - | - | - | 1 | - | 1 |
| Post-traumatic paralysis of limbs | - | - | 1 | - | - | - | 1 | 2 |
| Dislocations | - | - | 1 | - | - | - | - | 1 |
| Fractures | - | 1 | 5 | 1 | 2 | 4 | 1 | 14 |
| Sprains and strains | - | - | 4 | - | - | 2 | - | 6 |
| Other injuries | 7 | - | - | - | - | - | - | 7 |
| Total | 7 | 4 | 11 | 6 | 15 | 10 | 3 | 56 |

The table 32 below shows the number of Disablement Pensions awarded over the last 5 years by sector.

TABLE 32
NUMBER OF DISABLEMENT PENSIONS AWARDED ANNUALLY
1979 - 1983

| SECTOR | YEARS | | | | |
|------------|-------|------|------|------|------|
| | 1979 | 1980 | 1981 | 1982 | 1983 |
| Sugar | 14 | 13 | 17 | 22 | 24 |
| Percentage | 27 | 33 | 35 | 36 | 43 |
| Non-Sugar | 38 | 26 | 31 | 39 | 32 |
| Percentage | 73 | 67 | 65 | 64 | 57 |
| Total | 52 | 39 | 48 | 61 | 56 |
| Percentage | 100 | 100 | 100 | 100 | 100 |



It would be seen from the table that the number of persons who became disabled as a result of industrial accidents over the years was always higher in the non-sugar sector than in the sugar sector, however, the percentages which the number of cases in sugar sector bore to the total cases annually have been showing a gradually increasing trend, moving from approximately 27% in 1979 to 43% in 1983.

The number of Disablement Pensions which were in payment at the beginning of 1983 was 692, and the average weekly amount of those pensions was \$12.00 approximately.

The 56 pensions which were awarded during the year had an average weekly value of \$24.68.

During the year 7 pensions terminated thus leaving the active population of Disablement Pensioners as at 31.12.83 at 741. This is shown in table 33 below.

**TABLE 33
MOVEMENT OF DISABLEMENT PENSIONS
1983**

| DESCRIPTION | NUMBER AND AMOUNT | | | | | |
|--|-------------------|-----------------------|---------|-----------------------|-----------------|-----------------------|
| | Males | | Females | | Males & Females | |
| | No. | Average Weekly Amount | No. | Average Weekly Amount | No. | Average Weekly Amount |
| Pensions in payment at the beginning of the year | 631 | 12.68 | 61 | 7.15 | 692 | 12.20 |
| Pensions granted during the year | 52 | 25.27 | 4 | 17.02 | 56 | 24.68 |
| Pensions terminated during the year – by death | 6 | 14.92 | 1 | 13.50 | 7 | 14.71 |
| Pensions in payment at the end of the year | 677 | 25.45 | 64 | 14.48 | 741 | 13.12 |

The table XXII in the Annex gives the number of Disablement Pensions which were in payment as at 31.12.83 analysed by nature of disability and weekly amount of pensions.

DISABLEMENT LUMP SUM

During the year 47 persons were awarded Industrial Disablement lump sum payments. The recipients of this Benefit comprised 38 males and 9 females.

Of the 47 persons who received this Benefit during the year, 27 were workers in the sugar industry. There were 6 female workers in the sugar industry who were awarded this Benefit during the year. The overall average age of the Benefit recipients was 39 years approximately, with the average age of males being 38 years and that of the females 42 years approximately.



An analysis of those 47 cases by the nature of the disability shows that there were 14 cases of fractures, 9 of which were fractures to the lower extremities. 9 cases of amputations — all of which were amputations of either thumbs or fingers, and 7 cases of cuts and lacerations, 6 of which were to thumbs and fingers. In other cases, disability resulted from sprains and strains, contusions and abrasions, post-traumatic paralysis and ankylosis, punctured wounds, concussions and other injuries. This analysis is given in table 34 below.

TABLE 34
DISABLEMENT GRANTS BY NATURE AND LOCATION OF INJURY
1983

| NATURE | LOCATION | | | | | | | TOTAL |
|--|----------|-------|---------------------------------------|--------------------|-------------------------|-----------------------------------|--|-------|
| | Head | | Trunk including the urogenital organs | Upper extremities | | Lower extremities (legs and feet) | General injuries which cannot be located to any other part of the body | |
| | Eye | Other | | Thumbs and Fingers | Others (arms and hands) | | | |
| Contusions and abrasions | — | — | 2 | 1 | 1 | — | — | 4 |
| Concussions | — | 1 | — | — | — | — | — | 1 |
| Cuts and lacerations | — | — | — | 6 | — | 1 | — | 7 |
| Punctured wounds | — | — | — | 2 | — | — | — | 2 |
| Amputations | — | — | — | 9 | — | — | — | 9 |
| Post-traumatic ankylosis of joints | — | — | — | — | — | 2 | 1 | 3 |
| Post-traumatic paralysis of limbs or parts of the body | — | — | — | — | 1 | — | — | 1 |
| Fractures | — | 1 | — | 4 | — | 9 | — | 14 |
| Sprains and strains | — | — | 1 | — | — | 2 | 1 | 4 |
| Other injuries including injury to the eye | 1 | — | 1 | — | — | — | — | 2 |
| Total | 1 | 2 | 4 | 22 | 2 | 14 | 2 | 47 |



The overall average degree of disability was 9% approximately. The average for the male workers was 9% and that for females 8%.

The analysis by sugar/non-sugar sectors shows that the average degree of disability of workers in the sugar sector was 8% and that of workers in the non-sugar sector, 10% approximately.

This distribution by degree of disability, sex and sector is given in table 35 below.

TABLE 35
NUMBER OF DISABLEMENT GRANTS BY DEGREE OF DISABILITY, SEX AND SECTOR
1983

| PERCENTAGE DISABILITY | SECTOR | | | | | | | | TOTAL |
|--------------------------|--------|---------|-------|-----------|---------|-------|--------------------|---------|-------|
| | SUGAR | | | NON-SUGAR | | | BOTH CATEGORIES | | |
| | Males | Females | Total | Males | Females | Total | Males | Females | |
| 1 - 4 | — | — | — | — | — | — | — | — | — |
| 5 | 9 | 3 | 12 | 1 | — | 1 | 10 | 3 | 13 |
| 6 | — | — | — | 2 | — | 2 | 2 | — | 2 |
| 7 | — | — | — | 1 | — | 1 | 1 | — | 1 |
| 8 | — | — | — | 4 | — | 4 | 4 | — | 4 |
| 9 | — | — | — | — | — | — | — | — | — |
| 10 | 9 | 3 | 12 | 3 | 3 | 6 | 12 | 6 | 18 |
| 11 | — | — | — | 1 | — | 1 | 1 | — | 1 |
| 12 | 1 | — | 1 | 2 | — | 2 | 3 | — | 3 |
| 13 | — | — | — | 1 | — | 1 | 1 | — | 1 |
| 14 | 2 | — | 2 | 2 | — | 2 | 4 | — | 4 |
| Total | 21 | 6 | 27 | 17 | 3 | 20 | 38 | 9 | 47 |



The number of disablement lump-sum awards made during 1982 was 43. The number awarded during 1983, therefore, shows a slight increase relative to the previous year. The average degree of disability was the same for both years.

The table below gives the number of disablement lump-sum payments made over the last 5 years by sex of recipient and average degree of disability.

TABLE 36
NUMBER OF DISABLEMENT LUMP SUMS AWARDED BY SEX AND AVERAGE DEGREE OF DISABILITY
1979 – 1983

| DESCRIPTION | 1979 | 1980 | 1981 | 1982 | 1983 |
|--|------|------|------|------|------|
| Males | 78 | 62 | 24 | 37 | 38 |
| Females | 10 | 12 | 2 | 6 | 9 |
| Total | 88 | 74 | 26 | 43 | 47 |
| Average degree of disability (Percentage) | 8 | 7 | 9 | 9 | 9 |

The table shows that, over the last 3 years, the number of lump-sum payments awarded was relatively small when compared with the first 2 years despite the fact that over those 3 years the trend has been upwards. The average degree of disability has been constant over the last three years and just slightly higher than the averages for the first 2 years.

The table XXIII in the Annex gives the number of Disablement Grants awarded during 1983 analysed by age group and sex of recipients and amounts paid.

INDUSTRIAL DEATH

The number of Industrial Deaths which gave right to Industrial Death Benefits during the year was 24. Twenty-two of those deaths gave right to Industrial Death Pensions and 2 to annuities.

The 22 pensions were awarded to 18 widows and 4 parents. Sixteen widows were awarded the pension because they had in their care, children of the deceased, who were under the age of 16 years, and the remaining 2 because they were over 45 years old on the date of death of the insured person.

Of the 2 annuities awarded, one was to a sister who was wholly dependant on the deceased and the other to a common-law wife who was less than 45 years old on the date of death of the insured person and who had no children, but was wholly dependant on the deceased.

The average age of the insured persons at the time of death was 38 years approximately. The individual ages ranged from 17 years to 65 years.

The average age of the widows to whom pensions were awarded was 34 years approximately with the range of the individual ages being from 21 to 59 years. The average age for the children who were included in the pension was 7 years, the age range there being from 0 to 15 years.



An examination of the causes of deaths of the 24 cases shows that 4 persons died from concussion, 5 from lacerations to the brain, 5 from punctured wounds to the lungs and heart, 6 from fractures to the skull, 3 from drowning and 1 from other injuries.

Two of the deaths were caused by power driven prime movers, 13 from power driven means of transport, 2 from non-power driven means of transport, 1 from falling objects, 2 from coming into contact with objects and 4 from other causes. This is summarised in table 37 below.

TABLE 37
NUMBER OF INDUSTRIAL DEATHS WHICH GAVE RIGHT TO BENEFIT
BY NATURE OF INJURY AND CAUSE OF ACCIDENT

| NATURE OF INJURY | CAUSE OF ACCIDENT | | | | | | | TOTAL |
|-------------------------|------------------------|----------|--------------------|----------|--|----------------------------------|--------------|-----------|
| | Power Driven Machinery | | Means of Transport | | Other than machinery or means of transport | | | |
| | Prime Mover | Others | Power Driven | Others | Falling Objects | Coming into Contact with Objects | Other Causes | |
| Concussion | — | — | 2 | — | 1 | 1 | — | 4 |
| Laceration of brain | 2 | — | 3 | — | — | — | — | 5 |
| Puncture of heart/lungs | — | — | 2 | 1 | — | 1 | 1 | 5 |
| Fracture of skull | — | — | 5 | — | — | — | 1 | 6 |
| Drowning | — | — | — | 1 | — | — | 2 | 3 |
| Other injuries | — | — | 1 | — | — | — | — | 1 |
| Total | 2 | — | 13 | 2 | 1 | 2 | 4 | 24 |

At the beginning of the year there were 285 Industrial Death Pensions in payment. Those pensions were being paid to 247 widows, 27 parents and 11 orphans. During the year 22 persons joined this population. Those new pensioners, as was mentioned earlier, comprised 18 widows and 4 parents. One widow's Pension ceased during the year due to the death of the widow and one orphan attained the age limit. Twenty-two others were altered, twenty of these were altered because the children who were included in the payment attained the age limit, and 2 because the widows remarried.

At the end of the year there were 305 pensions in payment of which 264 were to widows, 31 to parents and 10 to orphans.



The average weekly amount of the pension was \$25.00 approximately.

The number of annuities which were in payment at the end of the year was 14.

The table 38 below shows the movement of the Pensions during 1983.

TABLE 38
MOVEMENT OF INDUSTRIAL DEATH PENSIONS
1983

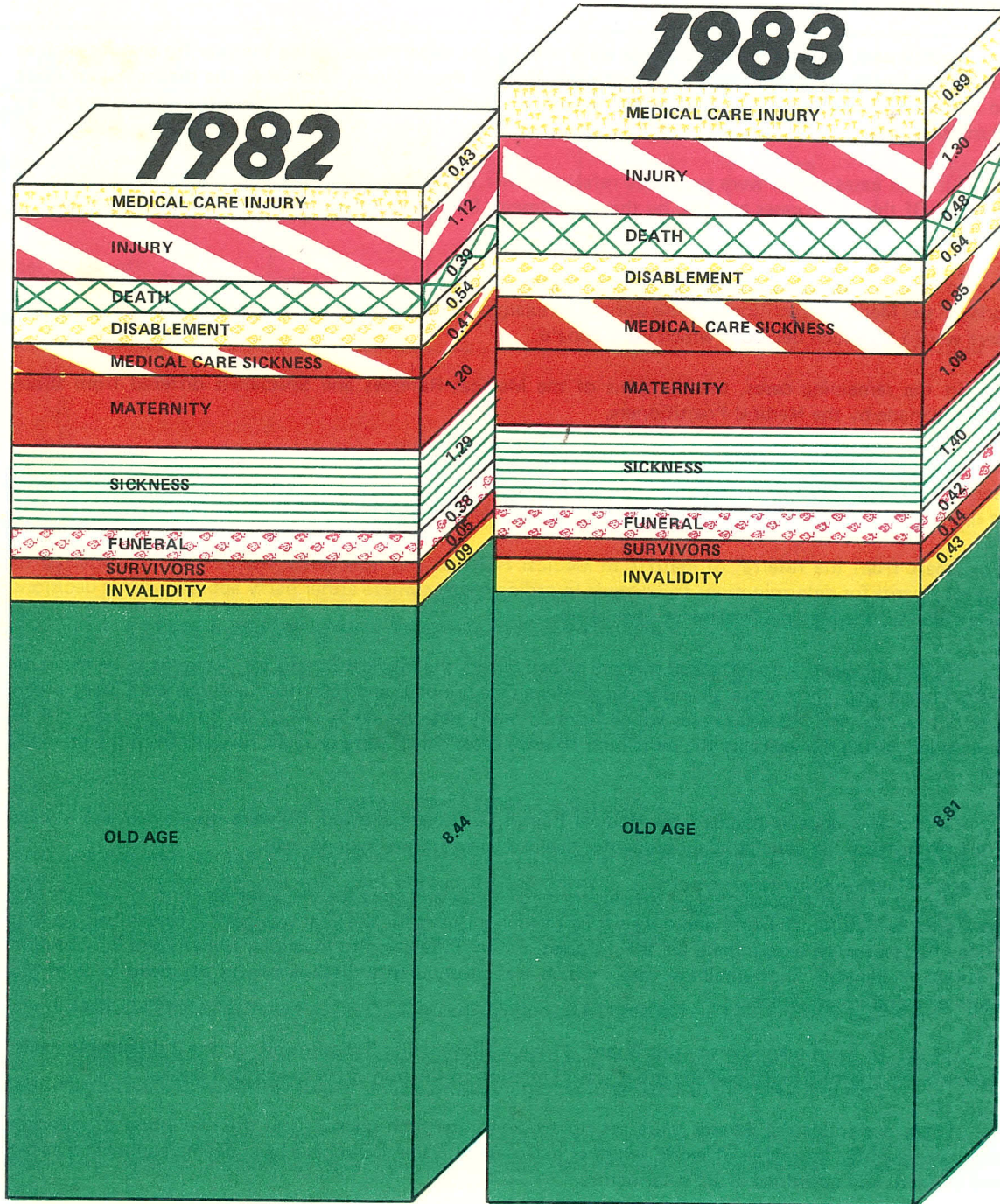
| DESCRIPTION | TYPE OF PENSION | | | | | | TOTAL | |
|--|-----------------|-----------------------|---------|-----------------------|---------|-----------------------|--------|-----------------------|
| | Widows | | Parents | | Orphans | | Number | Average Weekly Amount |
| | Number | Average Weekly Amount | Number | Average Weekly Amount | Number | Average Weekly Amount | | |
| | | \$ | | \$ | | \$ | | \$ |
| Pensions in payment at beginning of year | 247 | 26.13 | 27 | 13.09 | 11 | 15.00 | 285 | 24.46 |
| Pensions granted during the year | 18 | 43.42 | 4 | 19.88 | — | — | 22 | 39.14 |
| Pensions terminated during the year by death | 1 | 10.50 | — | — | 1 | 15.00 | 2 | 12.75 |
| Pensions altered during the year due to:- | | | | | | | | |
| (a) age limit | 20 | 5.15 | — | — | — | — | 20 | 5.15 |
| (b) remarriage | 2 | 19.50 | — | — | — | — | 2 | 19.50 |
| Pensions in payment at the end of the year | 264 | 26.83 | 31 | 13.97 | 10 | 15.00 | 305 | 25.13 |

The table XXIV in the Annex gives the number of Industrial Death Pensions which were in payment as at 31.12.83 analysed by type of pension and nature of injury.



FIGURE III

BENEFIT PAYMENTS
1982 & 1983
(\$ '000,000)





MEDICAL ADJUDICATION OF CLAIMS

During the year the Medical Department continued its role in the adjudication of claims for benefits and ensuring that persons who were awarded benefits continued to satisfy the specified conditions for the receipt of such benefits.

To this end, a total of 1,110 persons were seen by the department during the year for reasons such as disagreement with decisions made by Registered Medical Practitioners relative to the diagnosing of cases and apparent inconsistency of treatments prescribed with the diagnoses. These were all matters of an industrial nature.

All such cases which were seen were referred either to Medical Referees or Specialists for decisions to be made. Of the 1,110 cases handled by this department, 867 were referred to Medical Referees and 243 to Specialists.

In most of the cases referred to Medical Referees and Specialists the decisions which were formerly made by the Medical Practitioners were upheld on examination by the persons to whom they were referred. There were 1,035 such decisions which were upheld.

In the remaining cases, the decisions of the Medical Referees and Specialists differed from those originally made by the Medical Practitioners.

A decision made by a Registered Medical Practitioner can be challenged either by the claimant or the General Manager, National Insurance. The role of the Medical Department in such circumstances is to seek the opinion of a competent body, other than the former determining body, on the disputed matter.

Apart from the referral of matters to Medical Referees and Specialists, matters are also referred to Medical Boards for determinations to be made in ordinary cases where either party appeals against decisions made either by the Medical Referee or Specialists.

During the year there were 203 matters placed before the Medical Boards for decisions to be made on medical questions. These were all industrial matters. One hundred and forty-four of those were cases which arose during the year, 43 were cases which were formerly determined by the Board but which were due to be reviewed during the year and the remaining 16 were cases which were brought forward from the previous year.

Of the 203 appeals handled by Medical Boards, 140 were allowed, 59 were disallowed and 4 were struck off because the appellants subsequently decided to withdraw their appeals.

The year 1983 also ushered in the setting up of Medical Boards for the determination of matters of a non-industrial nature. The first and only sitting of such a Board for the year was held in November. At that sitting, 14 cases were determined. Of the 14 cases, 5 were in relation to Invalidity Benefit and 8 in relation to Survivors Benefit. The remaining case, which was subsequently disallowed was adjudged to be of the nature of a prescribed disease.

Of the 14 cases taken before this Board, 11 were allowed and 3 disallowed. Of the 3 disallowed cases, 2 were for Invalidity Benefit and the other was in relation to the purported prescribed disease.

These non-industrial Boards were set up to determine such questions as the likelihood of a person being permanently incapable of work, whether a deceased person could have been deemed an invalid at the time of death and questions of a similar nature.

The table 39 below gives the number of appeals which were made against the decisions of Medical Referees and Specialists relating to Industrial cases and which were placed before Medical Boards, over the period 1979 to 1983 and the result of such hearings.



TABLE 39
INDUSTRIAL CASES PLACED BEFORE MEDICAL BOARDS
1979 – 1983

| DESCRIPTION | 1979 | 1980 | 1981 | 1982 | 1983 |
|-------------------------|------|------|------|------|------|
| Number of cases boarded | 121 | 219 | 158 | 147 | 203 |
| Number allowed | 50 | 191 | 90 | 93 | 140 |
| Number disallowed | 71 | 28 | 68 | 54 | 59 |
| Number struck off | — | — | — | — | 4 |
| Percentage allowed | 41 | 87 | 57 | 63 | 69 |

SICK VISITING

The number of visits by Nurse/Sick Visitors during the year was 1,200. Of this number, 699 were home visits, 297 were hospital visits and 204 dispensary visits. Persons who were seen and interviewed on such visits numbered 3,441.

Compared with the previous year, the number of visits made by Nurse/Sick Visitors decreased by about 29%. The number of visits made by this team during 1982 was 1,693.

The service which was introduced by this department during 1980, which catered for the rendering of assistance to ailing benefit recipients in transacting business with National Insurance Scheme, was continued during the year much to the satisfaction of those persons and the scheme.

MEDICAL TREATMENT ABROAD

No one was sent abroad for treatment in relation to industrial accidents during the year. There were, however, 18 cases where persons were sent abroad for treatment in relation to incapacity other than that resulting from industrial accidents. Such persons were reimbursed their Medical Care expenses, either in whole or in part, under the Scheme's Sickness Benefit Medical Care programme.

FABRICATION AND REPAIRS OF ORTHOPAEDIC AND PROSTHETIC APPLIANCES

The Orthopaedic section on the Scheme's Medical Department was able during the year, despite the shortage of materials, to handle a number of cases which required prosthetic and orthopaedic care.

Prosthesis were fabricated and fitted for 3 above-the-knee and 13 below-the-knee amputees. In addition there were 35 prosthesis which were repaired and serviced for both above and below-the-knee amputees.

Due to lack of component parts for upper extremity prosthesis, no fabrication was done for persons requiring such appliances. there were, however, two cases where repairs were done to such appliances.



Cases requiring orthotics or orthopaedic appliances were also handled during the year. There were 31 such cases. Six of those were for built-up shoes, 8 for cervical collars, 5 for short-leg braces and 1 for a long-leg brace. There were 11 other cases which were supplied with lumbar sacral corsets.

Five orthopaedic appliances were serviced during the year.

ESTABLISHMENT AND ORGANISATION

TRAINING

In the area of training, the Organisation continued its programme of ensuring that members of staff were properly equipped, knowledgewise, to perform their functions in the organisation and also that members of the public were kept au-fait with the laws governing and the procedures adopted by the Scheme.

During the year the training arm of the Organisation conducted 23 training courses. Six of those courses were either orientation or refresher courses for employees of the organisation. Apart from those internal courses, there were 3 courses which were conducted for Trade Unionists, 6 for work-study students from the University of Guyana and other institutions of higher learning and 2 for employers who were contributing under the Direct Payment System. In addition there were 2 courses which were held for Medical Personnel attached to Government and Private Medical Institutions.

Apart from those 23 courses, there were also 23 lectures on 'National Insurance and You' which were conducted by this Unit. A total of 520 persons drawn from Government Ministries, Public Corporations and Trade Unions attended those lectures.

Employees of the Organisation were also sent on specialised courses sponsored by some of the country's top educational training institutions. Fifty-seven staff members attended such courses during the year. These persons were exposed to training in fields such as Middle Management, Supervisory Management, financial and Inventory Management, Secretarial Science, Public Relations, Industrial Relations, Trade Unionism and Fire Prevention. The duration of these courses ranged from one day to 9 months.

STAFFING

During the year a total of 61 persons left the Organisation. Of the 61 exits, 49 were permanent workers and 12 temporary workers.

On the other hand, 23 persons were recruited by the Organisation and a further 81 were appointed to fill existing vacancies in the Organisation during the year.

At the end of the year there were 492 employees on roll, out of an approved compliment of 569.

SPORTS

In the area of sports, members of staff participated in a number of sporting activities which were organised by the Sports Club of the Scheme. Matches were organised and played among staff members and also against other entities.

During the 'week of sports' which was held during the month of September there were some keenly contested games. Players and athletes from each of the 3 houses participated in the activities which took place during that week. There was keen rivalry among the houses and in the end Gold House was adjudged Champion House of the year after out-pointing Red and Green Houses in both outdoor games and athletics.

Cricket, volleyball and football matches were played between the Scheme and other entities more on a friendly than on a competitive basis. In most of those matches our teams recorded good performances and were able to foster closer sporting relationships at the national level.



PART II
INCOME AND EXPENDITURE

INCOME

The total income received from all sources during 1983 amounted to \$123,411,091. This was made up as follows.

| SOURCE OF INCOME | AMOUNT |
|-------------------------|----------------------|
| Contributions | \$ 63,492,982 |
| Interest on investments | \$ 59,805,940 |
| Other Income | \$ 112,169 |
| Total Income | \$123,411,091 |

The total income was distributed among the various benefit branches in the following manner.

| SOURCE OF INCOME | LONG TERM BENEFITS BRANCHES | SHORT TERM BENEFITS BRANCHES | INDUSTRIAL BENEFITS BRANCHES | TOTAL |
|---------------------|-----------------------------|------------------------------|------------------------------|--------------------|
| Contributions | 46,730,835 | 6,603,270 | 10,158,877 | 63,492,982 |
| Investments | 44,196,590 | 6,518,847 | 9,090,503 | 59,805,940 |
| Others | 37,389 | 37,390 | 37,390 | 112,169 |
| Total Income | 90,964,814 | 13,159,507 | 19,286,770 | 123,411,091 |

The total income received during 1982 was \$117,845,534. The 1983 income, therefore, shows an increase of 4.7% when compared with that of the previous year.

A comparison of the income received during 1983 under the various categories with those of the previous year is given below.

| DESCRIPTION (1) | YEAR | | PERCENTAGE INCREASE (4) |
|---------------------|--------------------|--------------------|----------------------------|
| | 1982 (2) | 1983 (3) | |
| Contributions | 73,137,345 | 63,492,982 | -13.2 |
| Investments | 44,580,133 | 59,805,940 | + 34.2 |
| Others | 128,056 | 112,169 | -12.4 |
| Total Income | 117,845,534 | 123,411,091 | + 4.7 |



The above shows that on one hand there were decreases of 13.2% and 12.4% in the 'Contribution Income' and 'Other Income' respectively during 1983, relative to the previous year, while on the other hand there was a significant increase in 'Investment Income'. The extent of this increase was approximately 34.2%.

The decrease in the contribution intake in 1983 relative to 1982 can be attributed in the main to the reduction of the work force during 1983 relative to the previous year as was brought out in a sample survey taken in August 1983.

The actual decrease of the contribution and other income during the year was to the extent of \$9,660,250 of which contribution income accounted for \$9,644,363. The overall increase in income in 1983 relative to the previous year was \$5,565,557.

EXPENDITURE

The total expenditure incurred during the year amounted to \$23,425,308. Of this amount \$16,438,588 or 70.2% approximately was spent on the payment of benefits and \$6,986,720 or 29.8% approximately went towards the administration of the Organisation.

Of the \$16,438,588 spent on benefits, \$9,799,159 or 59.6% approximately, went towards the payment of Long Term Benefits with Old Age Pension alone accounting for \$8,692,834 or 52.9% approximately. The Short Term Benefits Branch accounted for \$3,334,917 or 20.3% approximately of the total amount spent on benefits and the Industrial Benefits Branch accounted for \$3,304,512 or 20.1% approximately.

In the Short Term Benefits Branch, \$1,396,351 went towards the payment of Sickness Benefit and \$1,092,263 went towards Maternity Benefit while the remainder of \$846,303 was spent on the reimbursement of Medical Care expenses incurred by claimants who had satisfied the conditions for such reimbursements.

In the Industrial Benefits Branch, \$1,296,302 went towards the payment of Injury Benefit and \$643,688 and \$479,401 went towards Disablement and Death Benefits respectively. The remaining amount of \$885,121 went towards the payment of Medical Care for those persons who sustained Industrial injuries during the year.

The distribution of the expenditure on benefits in the various benefit branches is given below.

| BENEFITS BRANCH | AMOUNT | PERCENTAGE OF BENEFIT EXPENDITURE | PERCENTAGE OF TOTAL EXPENDITURE |
|---------------------|------------|-----------------------------------|---------------------------------|
| Long Term Benefits | 9,799,159 | 59.6 | 41.83 |
| Short Term Benefits | 3,334,917 | 20.3 | 14.24 |
| Industrial Benefits | 3,304,512 | 20.1 | 14.11 |
| All Branches | 16,438,588 | 100 | 70.18 |



A comparison of the amounts spent on benefits during the year with those spent during the previous year is shown below.

EXPENDITURE ON BENEFITS – BENEFITS BRANCH-WISE

1982 – 1983

| BENEFITS BRANCH (1) | AMOUNT SPENT DURING: | | PERCENTAGE INCREASE (4) |
|------------------------|----------------------|-------------|----------------------------|
| | 1982 (2) | 1983 (3) | |
| Long Term Benefits | 8,969,448 | 9,799,159 | 9.3 |
| Short Term Benefits | 2,902,402* | 3,334,917 | 14.9 |
| Industrial Benefits | 2,477,454* | 3,304,512 | 33.4 |
| All Branches | 14,349,304 | 16,438,588 | 14.6% |

The overall amount spent on benefits during 1983 was increased by \$2,089,284 or 14.6% approximately when compared to that spent during the previous year.

The increase experienced in the Long Term Benefits Branch was to the extent of \$829,711 or 9.3% approximately of that spent during 1982.

In the Short Term Benefits Branch there was a reduction of \$111,803 in the payment of Maternity Benefit relative to the previous year. There were, however, increases in both Sickness Benefit, replacement of Income and reimbursement of Medical Care expenses which resulted in an overall increase of \$432,515 or 14.9% relative to the previous year.

In the Industrial Benefits Branch there was an overall increase of \$827,058 or 33.4% approximately relative to the previous year. The amount spent on Injury Benefit, replacement of income and reimbursement of Medical Care expenses increased by \$641,063 with the increase in the reimbursement of Medical Care expenses being \$460,112 or 71.8% of the total increase in this benefit.

The amount of \$6,986,720 spent on the Administration of the Scheme represents approximately 94% of the maximum amount which, according to the Actuarial calculation, could be set aside to meet this cost. The cost of administering the Scheme during 1982 was \$6,553,811. The 1983 administration cost, therefore, represents an increase of 6.6% relative to that of the previous year.

NATIONAL INSURANCE FUND

At the 1st January, 1983, the National Insurance Fund stood at \$486,534,667. The total income received from all sources during the year, as was mentioned earlier, amounted to \$123,411,091 while the total expenditure was \$23,425,308. The surplus for the year, therefore, was \$99,985,783. This surplus when added to the Fund as it stood at the commencement of the year brought the Fund at December 31, 1983 to \$586,520,450.



The fund was represented as Follows:—

| | |
|--|--------------|
| Fixed assets valued at | \$ 5,399,332 |
| Investments valued at | 551,732,288 |
| Net current assets valued at | 29,388,830 |
| National Insurance Fund as at 31/12/83 | 586,520,450 |

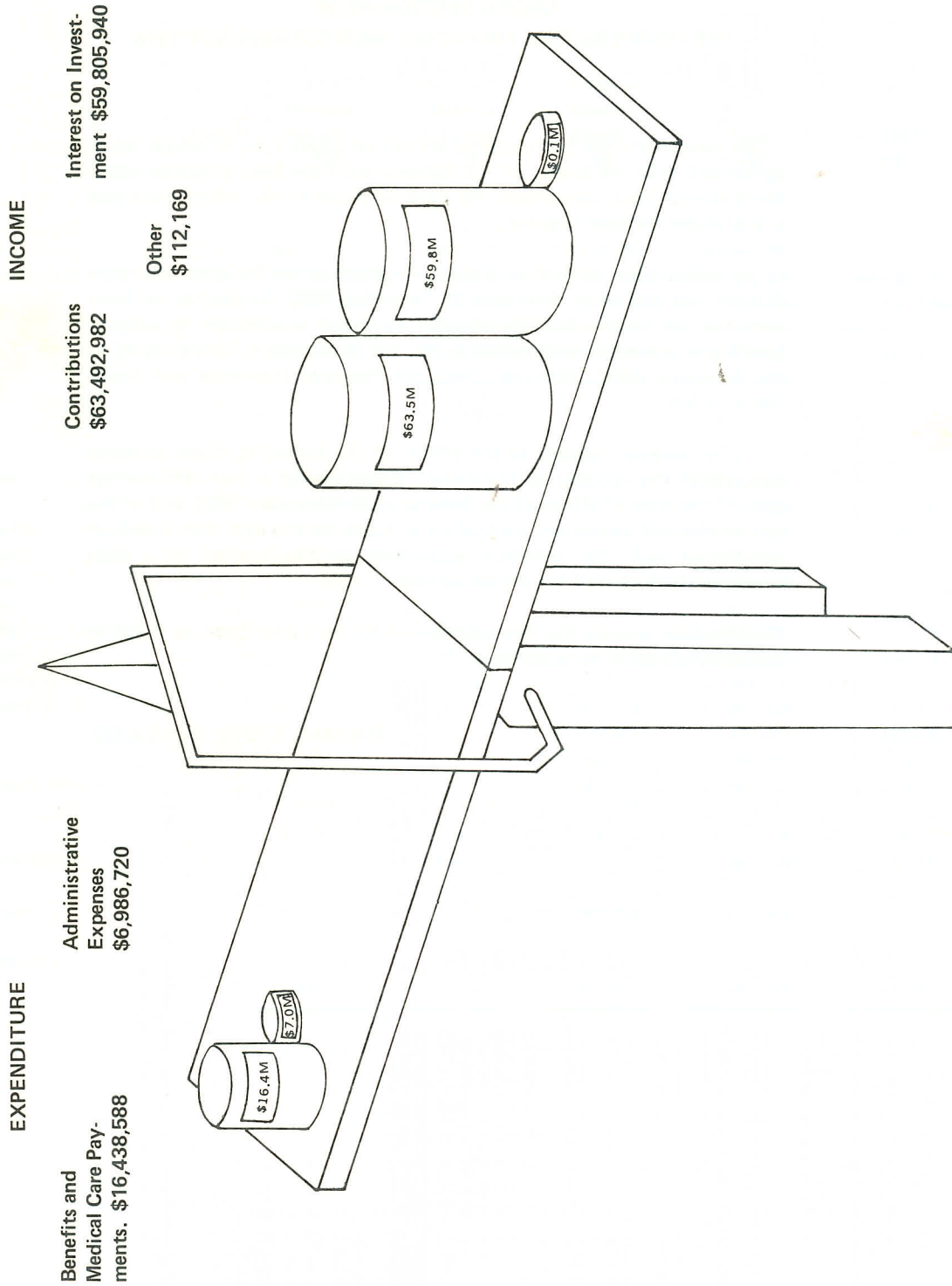
Of the total amount of \$551,732,288, which was invested, \$551,200,000 or 99.9% had been invested in Government of Guyana Debentures.

A copy of the Report of the Auditors to the National Insurance Board, together with the Income and Expenditure account and the Balance Sheet for the year 1983 follows.

6 April 1984



FIGURE IV
INCOME AND EXPENDITURE





**REPORT OF THE AUDITORS
TO THE BOARD OF THE NATIONAL INSURANCE SCHEME
UNDER SECTION 48 OF
THE CO-OPERATIVE FINANCIAL INSTITUTIONS ACT 1976**

We have examined the accounts set out on pages 2 to 10 which are in agreement with the books of the Scheme and have been prepared under the historical cost convention. We have obtained all the information and explanations we have required.

As explained in Note 6 an actuarial valuation of the National Insurance Scheme was due to be done as at 31 December 1982. As this has not been done we are unable to state whether the Fund is adequate to support benefits as and when such liabilities fall due for payment, having regard to the Scheme's other liabilities under the National Insurance and Social Security Act.

In our opinion, subject to the effects of the foregoing, these accounts give, under the accounting convention stated above, a true and correct view of the state of affairs of the Scheme at 31 December 1983, and of the net surplus and source and application of funds for the year then ended, in accordance with the Scheme's accounting policies applied on a basis consistent with that of the preceding year.

Contribution income has been accounted for on a cash basis as stated in the Scheme's accounting policy.

THOMAS, STOLL, DIAS & CO.



**INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 1983**

| | Notes | Pensions Branch G\$ | Short-term Benefits Branch G\$ | Industrial Benefits Branch G\$ | Total G\$ | 1982 G\$ |
|--|-------|---------------------------|---|---|--------------------|--------------------|
| Income | | | | | | |
| Contributions | 1 (a) | 46,730,835 | 6,603,270 | 10,158,877 | 63,492,982 | 73,137,345 |
| Interest on investments | 1 (b) | 44,196,590 | 6,518,847 | 9,090,503 | 59,805,940 | 44,580,133 |
| Other income | 1 (c) | 37,389 | 37,390 | 37,390 | 112,169 | 123,056 |
| Total income | | 90,964,814 | 13,159,507 | 19,286,770 | 123,411,091 | 117,845,534 |
| Expenditure | | | | | | |
| Old age pension | | 8,692,834 | | | 8,692,834 | 8,310,598 |
| Old age grant | | 114,054 | | | 114,054 | 130,955 |
| Survivors' benefits | | 142,509 | | | 142,509 | 50,332 |
| Invalidity pension | | 414,951 | | | 414,951 | 78,919 |
| Invalidity grant | | 13,698 | | | 13,698 | 16,514 |
| Funeral benefit | | 421,113 | | | 421,113 | 382,130 |
| Sickness benefit | | | 1,396,351 | | 1,396,351 | 1,287,783 |
| Maternity benefit | | | 1,092,263 | | 1,092,263 | 1,204,066 |
| Medical care sickness | | | 846,303 | | 846,303 | 410,553 |
| Disablement benefit | | | | 643,688 | 643,688 | 544,611 |
| Death benefit | | | | 479,401 | 479,401 | 392,483 |
| Injury benefit | | | | 1,296,302 | 1,296,302 | 1,115,351 |
| Medical care injury benefit | | | | 885,121 | 885,121 | 425,009 |
| Sub-total | | 9,799,159 | 3,334,917 | 3,304,512 | 16,438,588 | 14,349,304 |
| Administrative expenses | 2 | 4,939,611 | 866,353 | 1,180,756 | 6,986,720 | 6,553,811 |
| Total expenditure | | 14,738,770 | 4,201,270 | 4,485,268 | 23,425,308 | 20,903,115 |
| Excess of income over expenditure | | 76,226,044 | 8,958,237 | 14,801,502 | 99,985,783 | 96,942,419 |



**BALANCE SHEET
AT 31 DECEMBER 1983**

| | Notes | Pensions Reserve G\$ | Short-term Benefits Reserve G\$ | Industrial Benefits Reserve G\$ | G\$ | G\$ | 1982 G\$ | G\$ |
|--------------------------------------|-------|----------------------------|--|--|-------------------|--------------------|-------------------|----------------|
| Balance at 1 January | | 358,419,086 | 54,117,850 | 73,997,731 | | 486,534,667 | | 389,592 |
| Excess of income over expenditure | | 76,226,044 | 8,958,237 | 14,801,502 | | 99,985,783 | | 96,942 |
| Balance at 31 December | | <u>434,645,130</u> | <u>63,076,087</u> | <u>88,799,233</u> | | <u>586,520,450</u> | | <u>486,534</u> |
| Represented by: | | | | | | | | |
| Fixed assets | 3 | | | | | 5,399,332 | | 4,420 |
| Investments | 4 | | | | | 551,732,288 | | 444,382 |
| Current assets | | | | | | | | |
| Accrued income | | | | | 9,128,947 | | 6,808,318 | |
| Sundry debtors | | | | | 1,696,719 | | 2,174,126 | |
| Stocks and stores | | | | | 438,958 | | 469,670 | |
| Treasury bills | | | | | - | | 2,244,144 | |
| Fixed deposit | | | | | 16,731,897 | | 14,645,539 | |
| Cash at bank | | | | | 2,103,432 | | 2,355,460 | |
| Cash on hand | | | | | 137,353 | | 10,950,115 | |
| | | | | | <u>30,237,306</u> | | <u>39,647,372</u> | |
| Less: | | | | | | | | |
| Current liabilities | | | | | | | | |
| Unpaid benefits | | | | | 255,822 | | 970,528 | |
| Sundry creditors | | | | | <u>592,654</u> | | <u>945,687</u> | |
| | | | | | <u>848,476</u> | | <u>1,916,215</u> | |
| Net current assets | | | | | | 29,388,830 | | 37,731 |
| | | | | | | <u>586,520,450</u> | | <u>486,534</u> |

GUYANA NATIONAL INSURANCE SCHEME



NATIONAL INSURANCE SCHEME STATEMENT OF SOURCE AND APPLICATION OF FUNDS FOR THE YEAR ENDED 31 DECEMBER 1983

| | G\$ | G\$ | 1982 G\$ | G\$ |
|---|---------------|---------------|--------------|--------------|
| Source of funds | | | | |
| Operating surplus for the year | | 99,985,783 | | 96,942,419 |
| Adjustment for item not involving the movement of funds | | | | |
| Depreciation | | 204,620 | | 101,426 |
| Total funds generated from operations | | 100,190,403 | | 97,043,845 |
| Funds from other sources | | | | |
| Sales/Redemption of Government debentures | 30,550,000 | | 19,350,000 | |
| Redemptions of Overseas debentures | 100,251 | | — | |
| | | 30,650,251 | | 19,350,000 |
| | | 130,840,654 | | 116,393,845 |
| Application of Funds | | | | |
| Purchase of Government debentures | 138,000,000 | | 114,000,000 | |
| Purchase of fixed assets | 1,182,981 | | 881,783 | |
| | | 139,182,981 | | 114,881,783 |
| (Decrease)/Increase in working capital | | (8,342,327) | | 1,512,062 |
| Represented by: | | | | |
| Increase/(Decrease) in accrued income | | 2,320,629 | | (2,138,286) |
| Increase/(Decrease) in stocks and stores | | (30,712) | | 162,194 |
| Increase/(Decrease) in sundry debtors | | (477,407) | | 14,520 |
| Decrease in creditors and unpaid benefits | | 1,067,739 | | 228,750 |
| | | 2,880,249 | | (1,732,822) |
| Movement in net liquid funds | | | | |
| (Decrease) in cash at bank | (252,028) | | (561,698) | |
| Increase/(Decrease) in cash on hand | (10,812,762) | | 7,360,439 | |
| (Decrease) in treasury bills and fixed deposits | (157,786) | | (3,553,857) | |
| | | (11,222,576) | | 3,244,884 |
| | | (8,342,327) | | 1,512,062 |



**NATIONAL INSURANCE SCHEME
ACCOUNTING POLICIES**

- (a) The National Insurance Scheme is not funded by the Central Government.
- (b) Employers' and employees' contributions are recognised as contribution income only when received. All other income are accounted for on an accrual basis.

- (c) Stocks and stores

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

- (d) Depreciation

Depreciation on buildings is calculated on a straight line basis at the rate of 2%

Depreciation of other fixed assets is calculated on a reducing balance basis at the rates specified below.

| | | |
|------------------------|---|-----|
| Furniture and fittings | — | 10% |
| Office equipment | — | 10% |
| Motor vehicles | — | 25% |

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

1. Income

The bases used in the allocation of income are on actuarial recommendation and are as follows:—

(a) Contributions

Contributions represent income from employed and self-employed persons and are distributed among the three benefit branches as follows:—

| | |
|---------------------------|-------|
| (i) Pensions | 73.6% |
| (ii) Short term benefits | 10.4% |
| (iii) Industrial benefits | 16.0% |

(b) Investment income

The total annual income from investments is distributed among the reserves in the ratio of the amount of the reserve of each of the branches at the beginning of the year together with fifty percent (50%) of the difference between the contributions and the expenses for that year pertaining to that benefit branch.

The computed percentage ratios are as follows:—

| | |
|---------------------------|-------|
| (i) Pensions | 73.9% |
| (ii) Short term benefits | 10.9% |
| (iii) Industrial benefits | 15.2% |

(c) Other income

All other income to the fund which cannot be identified with any specific branch is distributed among the three branches in equal parts.

2. (a) Administrative expenses

The administrative expenditure of the fund is distributed, based on actuarial recommendations, in the proportion which the sum of the contribution income and benefit expenditure shown in the income and expenditure account of that branch, bears to the sum of the contribution income and benefit expenditure of the fund as a whole.

The computed percentage ratios are as follows:—

| | |
|---------------------------|-------|
| (i) Pensions | 70.7% |
| (ii) Short term benefits | 12.4% |
| (iii) Industrial benefits | 16.9% |



GUYANA NATIONAL INSURANCE SCHEME

2. (b)

| | G\$ | 1982 G\$ |
|-------------------------------------|-----------|-------------|
| Acting allowance | 57,033 | 28,260 |
| Advertising | 26,540 | 39,027 |
| Anniversary celebrations | 32,304 | 11,902 |
| Appeal tribunal fees | 600 | 1,369 |
| Audit fees and expenses | 32,531 | 21,809 |
| Bad debts | 22,898 | — |
| Bank charges | 928 | 493 |
| Board members' fees | 15,479 | 15,914 |
| Cash shortage/(Overage) | (15) | 1 |
| Cashiers' allowance | 4,698 | 4,428 |
| Clearing and cleaning materials | 18,338 | 16,668 |
| Commuted car allowances | 283,783 | 187,220 |
| Consultancy fees | 3,500 | — |
| Cost and penalty fees | 1,118 | 6,052 |
| Depreciation | 204,620 | 101,426 |
| Donations | 57,439 | 10,623 |
| Electricity | 87,515 | 92,326 |
| Entertainment allowances | 9,355 | 8,093 |
| Entertainment expenses | 26,493 | 5,662 |
| Fuel | 22,971 | 30,932 |
| General office expense and supplies | 157,661 | 166,041 |
| Gratuities | 71,700 | 28,102 |
| Health Insurance | 13,636 | 7,335 |
| House allowance | 4,800 | 1,426 |
| Incentive | 127,981 | 64,697 |
| Insurance premiums | 25,880 | 20,561 |
| International conferences | — | 2,007 |
| Leave passage assistance | 90,858 | 104,534 |
| Local training | 17,792 | 16,336 |
| Maintenance — Motor vehicles | 19,666 | 33,038 |
| — G.M's car | 17,388 | 7,103 |
| — Rented buildings | 139 | 1,262 |
| — Furniture and fittings | 43,533 | 14,263 |
| — Office equipment | 19,867 | 19,017 |
| — Properties | 68,662 | 86,054 |
| Mashramani | 78,876 | 51,021 |
| National Insurance contributions | 173,053 | 159,361 |
| Newspapers and subscriptions | 21,417 | 6,922 |
| Overseas training | 90 | 4,229 |
| Overtime | 12,001 | 25,976 |
| Carried forward | 1,873,128 | 1,401,490 |

GUYANA NATIONAL INSURANCE SCHEME



2. (b) Cont'd

| | G\$ | 1982 G\$ |
|---------------------------------------|------------------|------------------|
| Brought forward | 1,873,128 | 1,401,490 |
| Post Office agency fees | 517,988 | 435,547 |
| Postages, telegrams and cables | 34,306 | 35,328 |
| Printing and printed stationery | 410,788 | 252,806 |
| Printing of National Insurance stamps | (9,976) | 7,626 |
| Publications | 54,278 | 52,426 |
| Rates and taxes | 15,843 | 12,725 |
| Rent | 15,496 | 15,518 |
| Responsibility allowances | 3,049 | — |
| Salaries | 2,910,721 | 3,313,452 |
| Security fees | 426,351 | 322,848 |
| Subsistence allowance | 67,870 | 62,648 |
| Sundries | 6,102 | 421 |
| Sports | 1,039 | 12,774 |
| St. Stephen's school | 47,051 | 35,613 |
| Telephone | 227,092 | 223,874 |
| Transportation | 32,384 | 39,756 |
| Travelling — mileage | 204,697 | 123,050 |
| Uniforms | 68,035 | 64,986 |
| Wages | 70,368 | 125,730 |
| Welfare payment | 10,110 | 15,193 |
| | <u>6,986,720</u> | <u>6,553,811</u> |



NOTES ON THE ACCOUNTS

3. Fixed assets

| | Freehold Land and Buildings G\$ | Furniture, Fixtures & Fittings G\$ | Office Equipment G\$ | Motor Vehicles G\$ | Work-in- Progress G\$ | Total G\$ |
|---------------------|--|---|----------------------------|--------------------------|-----------------------------|------------------|
| Cost | | | | | | |
| At 1 January 1983 | 4,102,884 | 276,329 | 490,946 | 84,983 | 338,600 | 5,293,742 |
| Additions | 927,063 | 49,725 | 157,048 | 49,145 | — | 1,182,981 |
| At 31 December 1983 | <u>5,029,947</u> | <u>326,054</u> | <u>647,994</u> | <u>134,128</u> | <u>338,600</u> | <u>6,476,723</u> |
| Depreciation | | | | | | |
| At 1 January 1983 | 429,402 | 124,829 | 245,172 | 73,368 | — | 872,771 |
| Charge for the year | 129,138 | 20,123 | 40,282 | 15,077 | — | 204,620 |
| At 31 December 1983 | <u>558,540</u> | <u>144,952</u> | <u>285,454</u> | <u>88,445</u> | <u>—</u> | <u>1,077,391</u> |
| Net Book Values: | | | | | | |
| At 31 December 1983 | <u>4,471,407</u> | <u>181,102</u> | <u>362,540</u> | <u>45,683</u> | <u>338,600</u> | <u>5,399,332</u> |
| At 31 December 1982 | <u>3,673,482</u> | <u>151,500</u> | <u>245,774</u> | <u>11,615</u> | <u>338,600</u> | <u>4,420,971</u> |

4. Investments

| | Balance at 1.1.83 G\$ | Additions G\$ | Disposals G\$ | Balance at 31.12.83 G\$ |
|--|-----------------------------|--------------------|-------------------|-------------------------------|
| Shares in Guyana Printers Limited Ordinary Shares of \$1.00 each | 18,152 | — | — | 18,152 |
| Government of Guyana debentures (fixed dated) | 443,750,000 | 138,000,000 | 30,550,000 | 551,200,000 |
| Overseas Government debentures with redemption dates | 614,387 | — | 100,251 | 514,136 |
| | <u>444,382,539</u> | <u>138,000,000</u> | <u>30,650,251</u> | <u>551,732,288</u> |

Guyana Printers Limited has gone into voluntary liquidation.



5. Future capital expenditure

| | G\$ | 1982 G\$ |
|--|------------------|----------------|
| Expenditure authorised by the Directors and contracted for | <u>200,000</u> | <u>705,142</u> |
| Expenditure authorised by the Directors and not contracted for | <u>1,200,000</u> | <u>904,858</u> |

6. An actuarial valuation was done for the Scheme as at 31 December 1977 and the results of the valuation revealed that there was a surplus of assets over liabilities. The next actuarial valuation due at 31 December 1982 has not yet commenced.



PART III

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TABLE I
NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE
1983

| INDUSTRY | NUMBER OF EMPLOYERS BY SIZE | | | | | | TOTAL EMPLOYERS |
|---|-----------------------------|------|-------|-------|--------|------|-----------------|
| | 1-5 | 6-10 | 11-20 | 21-50 | 51-100 | 100+ | |
| Agriculture and poultry rearing | 12 | 1 | — | 1 | — | — | 14 |
| Rice farming | 4 | 1 | — | — | — | — | 5 |
| Forestry and logging | 1 | 1 | — | 1 | — | — | 3 |
| Hunting and trapping | — | — | 1 | — | — | — | 1 |
| Fishing | 1 | 2 | 1 | — | — | — | 4 |
| Food manufacturing | 4 | 2 | — | — | — | — | 6 |
| Rice milling | 2 | — | — | 1 | — | — | 3 |
| Manufacture of textile | 1 | — | — | — | — | — | 1 |
| Manufacture of wood (sawmilling) | 2 | 1 | — | — | — | — | 3 |
| Manufacture of wearing apparel | 3 | 1 | 1 | 1 | — | — | 6 |
| Manufacture of furniture | 4 | 2 | — | — | — | — | 6 |
| Manufacture of paper products | — | 1 | — | — | — | — | 1 |
| Printing and publishing industries | — | 1 | — | — | — | — | 1 |
| Manufacture of chemical products | — | — | 1 | — | — | — | 1 |
| Manufacture of non-metallic products (clay and glass) | — | 1 | — | — | — | — | 1 |
| Manufacture of metallic products | 3 | — | — | — | — | — | 3 |
| Manufacture of electrical machinery | 2 | — | — | — | — | — | 2 |
| Manufacture and repair of transport equipment | 7 | — | — | — | — | — | 7 |
| Manufacture and repair of jewels, guitars etc. | 5 | — | — | — | — | — | 5 |
| Construction | 18 | 8 | 6 | 4 | 1 | 1 | 38 |
| Sanitary services | — | — | 1 | — | — | — | 1 |
| Wholesale and retail trade | 42 | 6 | 5 | 1 | — | — | 54 |
| Banks and other financial institution | 1 | — | — | — | — | — | 1 |
| Insurance | 3 | — | — | — | — | — | 3 |
| Transportation | 6 | — | 1 | 1 | — | — | 8 |
| Government services (administrative) | — | — | — | 1 | — | — | 1 |
| Business services | 25 | 2 | 6 | 2 | — | — | 35 |
| Recreational services | 13 | 4 | 1 | — | — | — | 18 |
| Personal services | 69 | 5 | — | 1 | 1 | — | 76 |
| Total Employers | 228 | 39 | 24 | 14 | 2 | 1 | 308 |



TABLE II
 NUMBER OF EMPLOYED REGISTRANTS BY AGE GROUP, SEX AND MARITAL STATUS
 1983

| AGE GROUP | MALES | | | | FEMALES | | | | MALES AND FEMALES | | | GRAND TOTAL |
|-----------|---------|--------|--------|-------|---------|--------|--------|-------|-------------------|--------|--------|-------------|
| | Married | Single | Others | Total | Married | Single | Others | Total | Married | Single | Others | |
| Under 16 | 1 | 537 | 0 | 538 | 2 | 203 | 0 | 205 | 3 | 740 | 0 | 743 |
| 16 - 20 | 77 | 4,879 | 41 | 4,997 | 78 | 2,305 | 16 | 2,399 | 155 | 7,184 | 57 | 7,396 |
| 21 - 25 | 168 | 806 | 36 | 1,010 | 197 | 731 | 28 | 956 | 365 | 1,537 | 64 | 1,966 |
| 26 - 30 | 118 | 131 | 20 | 269 | 155 | 183 | 40 | 378 | 273 | 314 | 60 | 647 |
| 31 - 35 | 67 | 43 | 8 | 118 | 126 | 74 | 26 | 226 | 193 | 117 | 34 | 344 |
| 36 - 40 | 51 | 30 | 13 | 94 | 88 | 52 | 16 | 156 | 139 | 82 | 29 | 250 |
| 41 - 45 | 34 | 14 | 12 | 60 | 48 | 18 | 20 | 86 | 82 | 32 | 32 | 146 |
| 46 - 50 | 28 | 20 | 7 | 55 | 26 | 10 | 13 | 49 | 54 | 30 | 20 | 104 |
| 51 - 55 | 22 | 8 | 4 | 34 | 11 | 9 | 0 | 20 | 33 | 17 | 4 | 54 |
| 56 - 60 | 14 | 5 | 7 | 26 | 6 | 2 | 1 | 9 | 20 | 7 | 8 | 35 |
| Over 60 | 14 | 9 | 9 | 32 | 2 | 7 | 3 | 12 | 16 | 16 | 12 | 44 |
| Total | 594 | 6,482 | 157 | 7,233 | 739 | 3,594 | 163 | 4,496 | 1,333 | 10,076 | 320 | 11,729 |



TABLE III
NUMBER OF EMPLOYED REGISTRANTS BY INDUSTRY AND SEX
1983

| INDUSTRY (1) | MALES (2) | FEMALES (3) | TOTAL (4) |
|--|--------------|----------------|--------------|
| Agriculture | 292 | 97 | 389 |
| Sugar Cane Farming | 1,558 | 168 | 1,726 |
| Rice Farming | 176 | 35 | 211 |
| Forestry and Logging | 159 | 16 | 175 |
| Fishing | 16 | 4 | 20 |
| Bauxite Mining | 74 | 51 | 125 |
| Metallic Mineral Mining | 12 | 3 | 15 |
| Crude Petroleum and Natural Gas | 6 | 2 | 8 |
| Stone Quarrying, Clay and Sand Pits | 9 | — | 9 |
| Food Manufacturing | 157 | 315 | 472 |
| Sugar Factories and Refineries | 47 | 39 | 86 |
| Rice Milling | 51 | 13 | 64 |
| Beverage Industries | 113 | 10 | 123 |
| Manufacture of Tobacco | 15 | 11 | 26 |
| Manufacture of Textiles | 19 | 49 | 68 |
| Manufacture of Footwear and Garments | 178 | 1,066 | 1,244 |
| Manufacture of Wood and Cork | 604 | 41 | 645 |
| Manufacture of Furniture and Fixtures | 147 | 18 | 165 |
| Manufacture of Paper and its Products | 8 | — | 8 |
| Printing, Publishing and Allied Industries | 16 | 15 | 31 |
| Manufacture of Leather and Fur (Products) | 2 | — | 2 |
| Manufacture of Chemical and Chemical Products | 101 | 79 | 180 |
| Manufacture of Clay and Glass Products | 2 | 1 | 3 |
| Basic Metallic Industries | 35 | 1 | 36 |
| Manufacture of Metal Products (exp. machinery) | 24 | 2 | 26 |
| Manufacture of Electrical Machinery and Repair | 90 | 19 | 109 |
| Manufacture of Transport Equipment and Repair | 128 | 41 | 169 |
| Manufacture of Miscellaneous Articles/Repair | 15 | 3 | 18 |
| Construction | 576 | 67 | 643 |
| Electricity, Gas and Steam | 43 | 14 | 57 |
| Water and Sanitary Services | 47 | 9 | 56 |
| Wholesale and Retail Trade | 259 | 328 | 587 |
| Banks and Other Financial Institutions | 48 | 84 | 132 |
| Insurance | 39 | 63 | 102 |
| Real Estate | 1 | 4 | 5 |
| Transport | 208 | 63 | 271 |
| Communication | 81 | 43 | 124 |
| Government Services (Administrative) | 223 | 134 | 357 |
| Community and Business Services | 1,456 | 1,087 | 2,543 |
| Recreational Services | 45 | 39 | 84 |
| Personal Services | 153 | 462 | 615 |
| Total | 7,233 | 4,496 | 11,729 |



TABLE IV

NUMBER OF SELF-EMPLOYED REGISTRANTS BY AGE GROUP, SEX AND MARITAL STATUS
1983

| AGE GROUP | MALES | | | | | | FEMALES | | | | | MALES & FEMALES |
|-----------|---------|--------|---------|----------|-----------|-------|---------|--------|-------|----------|-------|-----------------|
| | Married | Single | Widower | Divorced | Separated | Total | Married | Single | Widow | Divorced | Total | |
| 16 - 20 | — | 5 | — | — | — | 5 | 1 | 5 | — | — | 6 | 11 |
| 21 - 25 | 14 | 16 | — | — | — | 30 | 3 | 3 | — | — | 6 | 36 |
| 26 - 30 | 21 | 14 | — | — | — | 35 | 6 | 6 | — | — | 12 | 47 |
| 31 - 35 | 42 | 10 | — | 2 | 1 | 55 | 5 | 4 | — | — | 9 | 64 |
| 36 - 40 | 22 | 1 | — | 1 | — | 24 | 6 | 1 | — | 1 | 8 | 32 |
| 41 - 45 | 16 | 2 | — | — | 1 | 19 | 1 | 1 | 1 | 1 | 4 | 23 |
| 46 - 50 | 15 | 5 | — | 2 | 1 | 23 | 8 | 2 | — | 1 | 11 | 34 |
| 51 - 55 | 17 | 2 | 1 | 1 | 1 | 22 | 6 | 1 | 2 | — | 9 | 31 |
| 56 - 60 | 13 | 3 | 2 | — | — | 18 | 2 | 1 | — | — | 3 | 21 |
| Total | 160 | 58 | 3 | 6 | 4 | 231 | 38 | 24 | 3 | 3 | 68 | 299 |



TABLE V
NUMBER OF SELF-EMPLOYED REGISTRANTS BY INDUSTRY AND SEX
1983

| INDUSTRY (1) | MALES (2) | FEMALES (3) | TOTAL (4) |
|--|--------------|----------------|--------------|
| Agriculture | 27 | 3 | 30 |
| Rice Farming | 20 | — | 20 |
| Forestry and Logging | 8 | — | 8 |
| Fishing | 4 | — | 4 |
| Crude Petroleum and Natural Gas | 1 | — | 1 |
| Food Manufacturing | 6 | 2 | 8 |
| Manufacture of Footwear and Garments | 9 | — | 9 |
| Manufacture of Furniture and Fixtures | 1 | — | 1 |
| Manufacture of Paper and Paper Products | 1 | — | 1 |
| Manufacture of Metal Products | 1 | — | 1 |
| Manufacture and Repair of Electrical Machinery | 8 | — | 8 |
| Manufacture and Repair of Transport Equipment | 5 | — | 5 |
| Manufacture and Repair of Miscellaneous Products | 2 | — | 2 |
| Construction | 27 | 1 | 28 |
| Wholesale and Retail Trade | 67 | 51 | 118 |
| Transportation | 10 | — | 10 |
| Community and Business Services | 15 | 1 | 16 |
| Recreational Services | 1 | — | 1 |
| Personal Services | 18 | 10 | 28 |
| Total | 231 | 68 | 299 |



GUYANA NATIONAL INSURANCE SCHEME

TABLE VI

NUMBER OF OLD AGE PENSIONS GRANTED AND NUMBER OF CONTRIBUTIONS PAID AND CREDITED 1983

| AGE | MALES | | | FEMALES | | | MALES AND FEMALES | | | | |
|-------|---------------------------|-------------------------------|------------------------|---------------------------|-------------------------------|------------------------|---------------------------|-------------------------------|------------------------|----------------|---------------------------------|
| | Number of Insured Persons | Contributions Paid & Credited | Contributions Credited | Number of Insured Persons | Contributions Paid & Credited | Contributions Credited | Number of Insured Persons | Contributions Paid & Credited | Contributions Credited | % Age Credited | Average Number of Contributions |
| 60 | 493 | 420,286 | 144,203 | 108 | 91,203 | 31,986 | 601 | 511,489 | 176,189 | 34 | 851 |
| 61 | 226 | 194,425 | 75,062 | 48 | 40,133 | 15,524 | 274 | 234,558 | 90,586 | 39 | 856 |
| 62 | 60 | 51,632 | 21,469 | 19 | 15,308 | 6,935 | 79 | 66,940 | 28,404 | 42 | 847 |
| 63 | 16 | 13,710 | 6,453 | 8 | 6,566 | 3,059 | 24 | 20,276 | 9,512 | 47 | 845 |
| 64 | 9 | 7,209 | 3,544 | 6 | 4,677 | 2,621 | 15 | 11,886 | 6,165 | 52 | 792 |
| 65 | 10 | 7,960 | 4,331 | 3 | 2,350 | 1,278 | 13 | 10,310 | 5,609 | 54 | 793 |
| 66 | 8 | 6,462 | 3,526 | 3 | 2,494 | 1,275 | 11 | 8,956 | 4,801 | 54 | 814 |
| 67 | 6 | 4,784 | 2,790 | 2 | 1,536 | 1,043 | 8 | 6,320 | 3,833 | 61 | 790 |
| 68 | 4 | 3,272 | 1,938 | 4 | 3,268 | 1,925 | 8 | 6,540 | 3,863 | 59 | 818 |
| 69 | 3 | 2,466 | 1,549 | 1 | 804 | 500 | 4 | 3,270 | 2,049 | 63 | 818 |
| 70 | — | — | — | 2 | 1,790 | 1,050 | 2 | 1,790 | 1,050 | 59 | 895 |
| 71 | 2 | 1,566 | 1,100 | 2 | 1,724 | 1,100 | 4 | 3,290 | 2,200 | 67 | 823 |
| 72 | 1 | 753 | 575 | — | — | — | 1 | 753 | 575 | 76 | 753 |
| 73 | — | — | — | — | — | — | — | — | — | — | — |
| 74 | 1 | 835 | 600 | — | — | — | 1 | 835 | 600 | 72 | 835 |
| Total | 839 | 715,360 | 267,140 | 206 | 171,853 | 68,296 | 1,045 | 887,213 | 335,436 | 38 | 849 |



TABLE VII
 OLD AGE PENSIONS IN PAYMENT AS AT 31.12.83 BY AGE, SEX AND EMPLOYMENT STATUS
 1983

| AGE | EMPLOYMENT STATUS | | | | | | | | |
|-------|-------------------|---------|-----------------|---------------|---------|-----------------|----------------|---------|-----------------|
| | EMPLOYED | | | SELF-EMPLOYED | | | ALL CATEGORIES | | |
| | Males | Females | Males & Females | Males | Females | Males & Females | Males | Females | Males & Females |
| 60 | 475 | 104 | 579 | 14 | 3 | 17 | 489 | 107 | 596 |
| 61 | 747 | 177 | 924 | 16 | 1 | 17 | 763 | 178 | 941 |
| 62 | 831 | 177 | 1,008 | 22 | 3 | 25 | 853 | 180 | 1,033 |
| 63 | 678 | 153 | 831 | 17 | — | 17 | 695 | 153 | 848 |
| 64 | 563 | 118 | 681 | 2 | 1 | 3 | 565 | 119 | 684 |
| 65 | 635 | 141 | 776 | 3 | — | 3 | 638 | 141 | 779 |
| 66 | 615 | 125 | 740 | 9 | 1 | 10 | 624 | 126 | 750 |
| 67 | 510 | 105 | 615 | 2 | — | 2 | 512 | 105 | 617 |
| 68 | 652 | 108 | 760 | 6 | — | 6 | 658 | 108 | 766 |
| 69 | 579 | 114 | 693 | 4 | 4 | 8 | 583 | 118 | 701 |
| 70 | 435 | 62 | 497 | 8 | 1 | 9 | 443 | 63 | 506 |
| 71 | 252 | 44 | 296 | 9 | 3 | 12 | 261 | 47 | 308 |
| 72 | 194 | 35 | 229 | 4 | 3 | 7 | 198 | 38 | 236 |
| 73 | 170 | 35 | 205 | 6 | 2 | 8 | 176 | 37 | 213 |
| 74 | 173 | 26 | 199 | 4 | — | 4 | 177 | 26 | 203 |
| 75 | 84 | 13 | 97 | 2 | — | 2 | 86 | 13 | 99 |
| Total | 7,593 | 1,537 | 9,130 | 128 | 22 | 150 | 7,721 | 1,559 | 9,280 |



TABLE VIII
 NUMBER OF OLD AGE GRANTS BY AGE, SEX AND EMPLOYMENT STATUS OF RECIPIENTS
 1983

| EMPLOYMENT STATUS | | | | | | | |
|-------------------|----------|---------|-------|---------------|---------|-------|-----------------|
| AGE | EMPLOYED | | | SELF-EMPLOYED | | | ALL CATEGORIES |
| | Males | Females | Total | Males | Females | Total | Males & Females |
| 60 | 47 | 20 | 67 | 5 | 2 | 7 | 74 |
| 61 | 42 | 18 | 60 | 3 | — | 3 | 63 |
| 62 | 28 | 8 | 36 | 1 | — | 1 | 37 |
| 63 | 7 | 5 | 12 | — | — | — | 12 |
| 64 | 11 | — | 11 | — | — | — | 11 |
| 65 | 9 | — | 9 | — | — | — | 9 |
| 66 | 5 | 2 | 7 | — | — | — | 7 |
| 67 | 2 | 2 | 4 | — | — | — | 4 |
| 68 | 3 | — | 3 | — | — | — | 3 |
| 69 | 3 | — | 3 | — | — | — | 3 |
| 70 | 4 | 1 | 5 | — | — | — | 5 |
| 71 | 5 | — | 5 | — | — | — | 5 |
| 72 | 1 | — | 1 | — | — | — | 1 |
| 73 | 2 | — | 2 | — | — | — | 2 |
| 74 | 2 | — | 2 | — | — | — | 2 |
| 75 | — | — | — | — | — | — | — |
| 76 | 1 | 1 | 2 | — | — | — | 2 |
| Total | 172 | 57 | 229 | 9 | 2 | 11 | 240 |

GUYANA NATIONAL INSURANCE SCHEME



TABLE IX
NUMBER OF INVALIDITY PENSIONS GRANTED DURING THE YEAR
BY AGE, SEX AND NUMBER OF CONTRIBUTIONS PAID AND CREDITED
1983

| AGE | MALES | | | | FEMALES | | | | MALES & FEMALES | | | |
|-------|----------------|---------------------|-------------------------|--------------------------------|----------------|---------------------|-------------------------|--------------------------------|-----------------|---------------------|-------------------------|--------------------------------|
| | No. of Persons | Contri-Butions Paid | Contri-Butions Credited | Paid & Credited Contri-Butions | No. of Persons | Contri-Butions Paid | Contri-Butions Credited | Paid & Credited Contri-Butions | No. of Persons | Contri-Butions Paid | Contri-Butions Credited | Paid & Credited Contri-Butions |
| 22 | 1 | 277 | 25 | 302 | — | — | — | — | 1 | 277 | 25 | 302 |
| 27 | 1 | 383 | 35 | 418 | — | — | — | — | 1 | 383 | 35 | 418 |
| 30 | — | — | — | — | 1 | 350 | — | 350 | 1 | 350 | — | 350 |
| 33 | 2 | 811 | 61 | 872 | — | — | — | — | 2 | 811 | 61 | 872 |
| 35 | — | — | — | — | 1 | 579 | 33 | 612 | 1 | 579 | 33 | 612 |
| 36 | 1 | 450 | 3 | 453 | — | — | — | — | 1 | 450 | 3 | 453 |
| 37 | 1 | 418 | 60 | 478 | — | — | — | — | 1 | 418 | 60 | 478 |
| 38 | 1 | 591 | 25 | 616 | — | — | — | — | 1 | 591 | 25 | 616 |
| 39 | 1 | 640 | 21 | 661 | — | — | — | — | 1 | 640 | 21 | 661 |
| 40 | 1 | 452 | 12 | 464 | 1 | 439 | 27 | 466 | 2 | 891 | 39 | 930 |
| 42 | 1 | 604 | 2 | 606 | 1 | 485 | 33 | 518 | 2 | 1,089 | 35 | 1,124 |
| 43 | 2 | 896 | 67 | 963 | 1 | 429 | 40 | 469 | 3 | 1,325 | 107 | 1,432 |
| 44 | 2 | 744 | 35 | 779 | — | — | — | — | 2 | 744 | 35 | 779 |
| 45 | — | — | — | — | 1 | 559 | 30 | 589 | 1 | 559 | 30 | 589 |
| 46 | 3 | 1,330 | 91 | 1,421 | 2 | 1,161 | 105 | 1,266 | 5 | 2,491 | 196 | 2,687 |
| 47 | 3 | 1,811 | 70 | 1,881 | — | — | — | — | 3 | 1,811 | 70 | 1,881 |
| 48 | 4 | 2,281 | 60 | 2,341 | — | — | — | — | 4 | 2,281 | 60 | 2,341 |
| 49 | 5 | 2,881 | 165 | 3,046 | 3 | 1,540 | 65 | 1,605 | 8 | 4,421 | 230 | 4,651 |
| 50 | 5 | 2,858 | 143 | 3,001 | 3 | 1,370 | 109 | 1,479 | 8 | 4,228 | 252 | 4,480 |
| 51 | 3 | 1,787 | 296 | 2,083 | 2 | 1,195 | 152 | 1,347 | 5 | 2,982 | 448 | 3,430 |
| 52 | 7 | 3,340 | 416 | 3,756 | 3 | 1,705 | 230 | 1,935 | 10 | 5,045 | 646 | 5,691 |
| 53 | 7 | 3,717 | 904 | 4,621 | 4 | 1,965 | 452 | 2,417 | 11 | 5,682 | 1,356 | 7,038 |
| 54 | 10 | 5,371 | 1,303 | 6,674 | — | — | — | — | 10 | 5,371 | 1,303 | 6,674 |
| 55 | 11 | 5,644 | 1,940 | 7,584 | 2 | 753 | 238 | 991 | 13 | 6,397 | 2,178 | 8,575 |
| 56 | 10 | 5,291 | 1,868 | 7,159 | 5 | 2,823 | 1,061 | 3,884 | 15 | 8,114 | 2,929 | 11,043 |
| 57 | 10 | 5,602 | 2,352 | 7,954 | 5 | 2,716 | 1,289 | 4,005 | 15 | 8,318 | 3,641 | 11,959 |
| 58 | 6 | 3,544 | 1,654 | 5,198 | 5 | 2,856 | 1,299 | 4,155 | 11 | 6,400 | 2,953 | 9,353 |
| 59 | 7 | 4,076 | 2,092 | 6,168 | 2 | 764 | 304 | 1,068 | 9 | 4,840 | 2,396 | 7,236 |
| Total | 105 | 55,799 | 13,700 | 69,499 | 42 | 21,689 | 5,467 | 27,156 | 147 | 77,488 | 19,167 | 96,655 |



TABLE X

NUMBER OF INVALIDITY PENSIONS IN PAYMENT
AS AT 31.12.83 BY AGE AND SEX

| AGE | MALE | FEMALE | TOTAL |
|---------|------|--------|-------|
| 20 - 24 | 1 | — | 1 |
| 25 - 29 | 1 | — | 1 |
| 30 - 34 | 2 | — | 2 |
| 35 - 39 | 3 | 1 | 4 |
| 40 - 44 | 8 | 3 | 11 |
| 45 - 49 | 20 | 6 | 26 |
| 50 - 54 | 33 | 11 | 44 |
| 55 - 59 | 60 | 19 | 79 |
| Total | 128 | 40 | 168 |



TABLE XI
NUMBER OF INVALIDITY GRANTS AWARDED BY AGE, SEX AND AMOUNT PAID
1983

| AGE | MALES | | FEMALES | | MALES AND FEMALES | |
|-------|---------------------------|----------------|---------------------------|----------------|---------------------------|----------------|
| | Number of Insured Persons | Amount Paid \$ | Number of Insured Persons | Amount Paid \$ | Number of Insured Persons | Amount Paid \$ |
| 29 | 1 | 858.00 | — | — | 1 | 858.00 |
| 30 | — | — | — | — | — | — |
| 31 | — | — | — | — | — | — |
| 32 | — | — | 1 | 585.00 | 1 | 585.00 |
| 33 | — | — | — | — | — | — |
| 34 | 1 | 500.50 | — | — | 1 | 500.50 |
| 35 | — | — | — | — | — | — |
| 36 | 1 | 214.50 | — | — | 1 | 214.50 |
| 37 | — | — | — | — | — | — |
| 38 | 1 | 526.50 | — | — | 1 | 526.50 |
| 39 | — | — | — | — | — | — |
| 40 | 1 | 136.50 | — | — | 1 | 136.50 |
| 41 | — | — | — | — | — | — |
| 42 | — | — | — | — | — | — |
| 43 | — | — | — | — | — | — |
| 44 | — | — | 2 | 240.50 | 2 | 240.50 |
| 45 | 1 | 318.50 | — | — | 1 | 318.50 |
| 46 | 1 | 715.00 | — | — | 1 | 715.00 |
| 47 | 2 | 637.00 | — | — | 2 | 637.00 |
| 48 | — | — | — | — | — | — |
| 49 | 3 | 1,573.00 | — | — | 3 | 1,573.00 |
| 50 | 1 | 643.50 | — | — | 1 | 643.50 |
| 51 | 2 | 1,287.00 | — | — | 2 | 1,287.00 |
| 52 | — | — | — | — | — | — |
| 53 | 3 | 864.50 | — | — | 3 | 864.50 |
| 54 | — | — | — | — | — | — |
| 55 | 2 | 520.00 | — | — | 2 | 520.00 |
| 56 | — | — | — | — | — | — |
| 57 | 2 | 721.50 | — | — | 2 | 721.50 |
| 58 | 2 | 949.00 | — | — | 2 | 949.00 |
| 59 | 1 | 442.00 | — | — | 1 | 442.00 |
| Total | 25 | 10,907.00 | 3 | 825.50 | 28 | 11,732.50 |



TABLE XII

NUMBER OF SURVIVORS' PENSIONS AWARDED
BY AGE-GROUP AND CONDITION OF AWARD
1983

| AGE GROUP | WIDOWS WITH CHILDREN | WIDOWS OVER 45 YEARS | OTHER DEPENDANTS | TOTAL |
|-------------|----------------------|----------------------|------------------|-------|
| Under 35 | 1 | — | — | 1 |
| 35 — 39 | 3 | — | — | 3 |
| 40 — 44 | 8 | — | 1 | 9 |
| 45 — 49 | 8 | 9 | — | 17 |
| 50 — 54 | 12 | 15 | — | 27 |
| 55 — 59 | 6 | 46 | — | 52 |
| 60 — 64 | — | 31 | — | 31 |
| 65 — 69 | — | 19 | — | 19 |
| 70 and over | — | 15 | 1 | 16 |
| TOTAL | 38 | 135 | 2 | 175 |



TABLE XIII
NUMBER OF FUNERAL BENEFIT PAYMENTS BY AGE-GROUP, SEX,
INSURED STATUS AND EMPLOYMENT CATEGORY OF DECEASED PERSONS
1983

| AGE GROUP | EMPLOYMENT STATUS | | | | | | | | | | | | | | | | | | | | | | |
|-----------|-------------------|----------------|-------|------------------|----------------|-------|------------------------|----------------|-------|------------------|----------------|-------|------------------|----------------|-------|------------------|----------------|-------|------------------|----------------|-------|-----|----|
| | EMPLOYED | | | | | | SELF-EMPLOYED & OTHERS | | | | | | ALL CATEGORIES | | | | | | | | | | |
| | MALES | | | FEMALES | | | MALES | | | FEMALES | | | MALES | | | FEMALES | | | MALES & FEMALES | | | | |
| | Directly Insured | Spouse Insured | Total | Directly Insured | Spouse Insured | Total | Directly Insured | Spouse Insured | Total | Directly Insured | Spouse Insured | Total | Directly Insured | Spouse Insured | Total | Directly Insured | Spouse Insured | Total | Directly Insured | Spouse Insured | Total | | |
| 16-20 | 7 | - | 7 | - | 2 | 2 | - | - | - | - | - | - | - | - | 7 | - | 7 | - | 2 | 2 | 7 | 2 | 9 |
| 21-25 | 15 | - | 15 | 3 | - | 3 | - | - | - | - | - | - | - | - | 15 | - | 15 | 3 | 3 | 18 | - | 18 | 18 |
| 26-30 | 16 | 1 | 17 | 3 | 1 | 4 | - | - | - | - | - | 1 | 1 | 16 | 1 | 17 | 3 | 2 | 5 | 19 | 3 | 22 | 22 |
| 31-35 | 29 | 4 | 33 | 2 | 2 | 4 | - | - | - | - | - | 1 | 1 | 29 | 4 | 33 | 2 | 3 | 5 | 31 | 7 | 38 | 38 |
| 36-40 | 18 | - | 18 | 1 | 1 | 2 | - | 1 | 1 | - | 1 | 1 | 1 | 18 | 1 | 19 | 1 | 2 | 3 | 19 | 3 | 22 | 22 |
| 41-45 | 25 | 2 | 27 | 6 | 5 | 11 | - | - | - | - | 1 | 1 | 1 | 25 | 2 | 27 | 6 | 6 | 12 | 31 | 8 | 39 | 39 |
| 46-50 | 38 | 5 | 43 | 10 | 6 | 16 | - | - | - | - | - | - | - | 38 | 5 | 43 | 10 | 6 | 16 | 48 | 11 | 59 | 59 |
| 51-55 | 59 | 1 | 60 | 1 | 7 | 8 | 1 | - | 1 | - | - | - | - | 60 | 1 | 61 | 1 | 7 | 8 | 61 | 8 | 69 | 69 |
| 56-60 | 60 | 2 | 62 | 9 | 8 | 17 | - | - | - | - | 1 | 1 | 1 | 60 | 2 | 62 | 9 | 9 | 18 | 69 | 11 | 80 | 80 |
| Over 60 | 163 | 3 | 166 | 20 | 6 | 26 | 3 | - | 3 | 1 | 1 | 2 | 166 | 3 | 169 | 21 | 7 | 28 | 187 | 10 | 197 | 197 | |
| Total | 430 | 18 | 448 | 55 | 38 | 93 | 4 | 1 | 5 | 1 | 6 | 7 | 434 | 19 | 453 | 56 | 44 | 100 | 490 | 63 | 553 | 553 | |



GUYANA NATIONAL INSURANCE SCHEME

TABLE XIV

NUMBER OF TERMINATED SICKNESS SPELLS BY BENEFIT DAYS, SEX AND SECTOR
1983

| BENEFIT DAYS | SECTOR | | | | | | | | |
|--------------|--------|---------|-------|-----------|---------|-------|--------------|---------|-------|
| | SUGAR | | | NON-SUGAR | | | BOTH SECTORS | | |
| | Males | Females | Total | Males | Females | Total | Males | Females | Total |
| 1 | 162 | 43 | 205 | 525 | 268 | 793 | 687 | 311 | 998 |
| 2 | 226 | 30 | 256 | 510 | 232 | 742 | 736 | 262 | 998 |
| 3 | 556 | 70 | 626 | 852 | 399 | 1,251 | 1,408 | 469 | 1,877 |
| 4 | 127 | 12 | 139 | 107 | 83 | 190 | 234 | 95 | 329 |
| 5 | 79 | 11 | 90 | 119 | 72 | 191 | 198 | 83 | 281 |
| 6 | 139 | 18 | 157 | 180 | 82 | 262 | 319 | 100 | 419 |
| 7 | 63 | 10 | 73 | 99 | 45 | 144 | 162 | 55 | 217 |
| 8 | 100 | 13 | 113 | 111 | 65 | 176 | 211 | 78 | 289 |
| 9 | 270 | 39 | 309 | 305 | 148 | 453 | 575 | 187 | 762 |
| 10 | 58 | 6 | 64 | 72 | 28 | 100 | 130 | 34 | 164 |
| 11 | 29 | 8 | 37 | 35 | 13 | 48 | 64 | 21 | 85 |
| 12 | 30 | 9 | 39 | 70 | 25 | 95 | 100 | 34 | 134 |
| 13 | 23 | 1 | 24 | 30 | 8 | 38 | 53 | 9 | 62 |
| 14 | 34 | 6 | 40 | 52 | 12 | 64 | 86 | 18 | 104 |
| 15 | 59 | 8 | 67 | 109 | 26 | 135 | 168 | 34 | 202 |
| 16 | 20 | 2 | 22 | 19 | 6 | 25 | 39 | 8 | 47 |
| 17 | 27 | 1 | 28 | 14 | 10 | 24 | 41 | 11 | 52 |
| 18 | 25 | 3 | 28 | 29 | 11 | 40 | 54 | 14 | 68 |
| 19 - 24 | 181 | 21 | 202 | 189 | 68 | 257 | 370 | 89 | 459 |
| 25 - 31 | 79 | 9 | 88 | 97 | 21 | 118 | 176 | 30 | 206 |
| 32 - 36 | 67 | 11 | 78 | 112 | 32 | 144 | 179 | 43 | 222 |
| 37 - 42 | 47 | 5 | 52 | 30 | 22 | 52 | 77 | 27 | 104 |
| 43 - 48 | 47 | 3 | 50 | 39 | 10 | 49 | 86 | 13 | 99 |
| 49 - 54 | 17 | 2 | 19 | 14 | 4 | 18 | 31 | 6 | 37 |
| 55 - 60 | 15 | 5 | 20 | 20 | 6 | 26 | 35 | 11 | 46 |
| 61 - 66 | 17 | 1 | 18 | 10 | 2 | 12 | 27 | 3 | 30 |
| 67 - 72 | 20 | 1 | 21 | 16 | 1 | 17 | 36 | 2 | 38 |
| 73 - 78 | 14 | 4 | 18 | 15 | 2 | 17 | 29 | 6 | 35 |
| 79 - 84 | 10 | 2 | 12 | 5 | 1 | 6 | 15 | 3 | 18 |
| 85 - 90 | 8 | 3 | 11 | 2 | - | 2 | 10 | 3 | 13 |
| 91 - 96 | 6 | 2 | 8 | 7 | 1 | 8 | 13 | 3 | 16 |
| 97 - 102 | 8 | 1 | 9 | 10 | - | 10 | 18 | 1 | 19 |
| 103 - 108 | 3 | 1 | 4 | 5 | 1 | 6 | 8 | 2 | 10 |
| 109 - 114 | 7 | - | 7 | - | 2 | 2 | 7 | 2 | 9 |
| 115 - 120 | 2 | - | 2 | 4 | 2 | 6 | 6 | 2 | 8 |
| 121 - 126 | 3 | 1 | 4 | 9 | 3 | 12 | 12 | 4 | 16 |
| 127 - 132 | 2 | 1 | 3 | 3 | 1 | 4 | 5 | 2 | 7 |
| 133 - 138 | 1 | 1 | 2 | 5 | 1 | 6 | 6 | 2 | 8 |
| 139 - 144 | 7 | 1 | 8 | 6 | 1 | 7 | 13 | 2 | 15 |
| 145 - 150 | 10 | 3 | 13 | 4 | 4 | 8 | 14 | 7 | 21 |
| 151 - 156 | 45 | 3 | 48 | 13 | 6 | 19 | 58 | 9 | 67 |
| Total | 2,643 | 371 | 3,014 | 3,853 | 1,724 | 5,577 | 6,496 | 2,095 | 8,591 |



TABLE XV
NUMBER OF TERMINATED SICKNESS SPELLS PAID BY AGE AND SEX
1983

| AGE | EMPLOYMENT STATUS | | | | | | | | |
|-------|-------------------|---------|-------|---------------|---------|-------|-----------------|---------|-------|
| | EMPLOYED | | | SELF-EMPLOYED | | | BOTH CATEGORIES | | |
| | Males | Females | Total | Males | Females | Total | Males | Females | Total |
| 16 | — | — | — | — | — | — | — | — | — |
| 17 | 8 | 1 | 9 | — | — | — | 8 | 1 | 9 |
| 18 | 16 | 3 | 19 | — | — | — | 16 | 3 | 19 |
| 19 | 105 | 14 | 119 | — | — | — | 105 | 14 | 119 |
| 20 | 99 | 35 | 134 | 1 | — | 1 | 100 | 35 | 135 |
| 21 | 147 | 60 | 207 | — | — | — | 147 | 60 | 207 |
| 22 | 177 | 94 | 271 | — | — | — | 177 | 94 | 271 |
| 23 | 215 | 90 | 305 | — | — | — | 215 | 90 | 305 |
| 24 | 221 | 87 | 308 | — | — | — | 221 | 87 | 308 |
| 25 | 218 | 114 | 332 | 1 | — | 1 | 219 | 114 | 333 |
| 26 | 243 | 121 | 364 | — | — | — | 243 | 121 | 364 |
| 27 | 261 | 107 | 368 | 1 | — | 1 | 262 | 107 | 369 |
| 28 | 208 | 115 | 323 | — | — | — | 208 | 115 | 323 |
| 29 | 212 | 78 | 290 | — | — | — | 212 | 78 | 290 |
| 30 | 252 | 99 | 351 | — | 2 | 2 | 252 | 101 | 353 |
| 31 | 254 | 100 | 354 | — | — | — | 254 | 100 | 354 |
| 32 | 191 | 85 | 276 | — | — | — | 191 | 85 | 276 |
| 33 | 194 | 79 | 273 | — | — | — | 194 | 79 | 273 |
| 34 | 238 | 67 | 305 | 1 | — | 1 | 239 | 67 | 306 |
| 35 | 197 | 62 | 259 | — | — | — | 197 | 62 | 259 |
| 36 | 150 | 61 | 211 | — | — | — | 150 | 61 | 211 |
| 37 | 165 | 55 | 220 | — | — | — | 165 | 55 | 220 |
| 38 | 139 | 49 | 188 | — | — | — | 139 | 49 | 188 |
| 39 | 121 | 41 | 162 | — | — | — | 121 | 41 | 162 |
| 40 | 141 | 37 | 178 | 2 | — | 2 | 143 | 37 | 180 |
| 41 | 170 | 40 | 210 | — | — | — | 170 | 40 | 210 |
| 42 | 160 | 42 | 202 | — | — | — | 160 | 42 | 202 |
| 43 | 160 | 35 | 195 | — | — | — | 160 | 35 | 195 |
| 44 | 131 | 28 | 159 | — | — | — | 131 | 28 | 159 |
| 45 | 132 | 35 | 167 | 5 | 1 | 6 | 137 | 36 | 173 |
| 46 | 115 | 23 | 138 | 4 | — | 4 | 119 | 23 | 142 |
| 47 | 150 | 24 | 174 | 1 | — | 1 | 151 | 24 | 175 |
| 48 | 133 | 27 | 160 | — | — | — | 133 | 27 | 160 |
| 49 | 128 | 28 | 156 | — | — | — | 128 | 28 | 156 |
| 50 | 111 | 28 | 139 | — | — | — | 111 | 28 | 139 |
| 51 | 132 | 18 | 150 | — | — | — | 132 | 18 | 150 |
| 52 | 105 | 16 | 121 | — | — | — | 105 | 16 | 121 |
| 53 | 113 | 18 | 131 | — | — | — | 113 | 18 | 131 |
| 54 | 95 | 15 | 110 | — | — | — | 95 | 15 | 110 |
| 55 | 103 | 11 | 114 | — | — | — | 103 | 11 | 114 |
| 56 | 97 | 9 | 106 | — | — | — | 97 | 9 | 106 |
| 57 | 91 | 19 | 110 | — | — | — | 91 | 19 | 110 |
| 58 | 107 | 15 | 122 | — | — | — | 107 | 15 | 122 |
| 59 | 75 | 6 | 81 | — | — | — | 75 | 6 | 81 |
| 60 | — | 1 | 1 | — | — | — | — | 1 | 1 |
| Total | 6,480 | 2,092 | 8,572 | 16 | 3 | 19 | 6,496 | 2,095 | 8,591 |



TABLE XVI

NUMBER OF SICKNESS MEDICAL CARE CASES BY AGE GROUP, SEX AND SECTOR
1983

| AGE GROUP | SECTOR | | | | | | |
|-----------|--------|---------|-------|-----------|---------|-------|-----------------|
| | SUGAR | | | NON-SUGAR | | | ALL INDUSTRIES |
| | Males | Females | Total | Males | Females | Total | Both Categories |
| 16 - 20 | 14 | 2 | 16 | 16 | 6 | 22 | 38 |
| 21 - 25 | 36 | 12 | 48 | 61 | 60 | 121 | 169 |
| 26 - 30 | 72 | 13 | 85 | 127 | 137 | 264 | 349 |
| 31 - 35 | 61 | 10 | 71 | 143 | 153 | 296 | 367 |
| 36 - 40 | 44 | 6 | 50 | 134 | 117 | 251 | 301 |
| 41 - 45 | 73 | 6 | 79 | 101 | 96 | 197 | 276 |
| 46 - 50 | 60 | 4 | 64 | 87 | 56 | 143 | 207 |
| 51 - 55 | 57 | 7 | 64 | 75 | 31 | 106 | 170 |
| 56 - 60 | 40 | 7 | 47 | 39 | 15 | 54 | 101 |
| Total | 457 | 67 | 524 | 783 | 671 | 1,454 | 1,978 |



TABLE XVII

NUMBER OF MATERNITY BENEFIT CASES BY AGE GROUP AND EMPLOYMENT STATUS OF BENEFICIARY AND BENEFIT DAYS
1983

| AGE GROUP | EMPLOYMENT STATUS | | | | | |
|-----------|-------------------|------------------------|-----------------|------------------------|-----------------|------------------------|
| | EMPLOYED | | SELF-EMPLOYED | | BOTH CATEGORIES | |
| | Number of Cases | Number of Benefit Days | Number of Cases | Number of Benefit Days | Number of Cases | Number of Benefit Days |
| Under 20 | 17 | 1,200 | 1 | 73 | 18 | 1,273 |
| 20 - 24 | 355 | 25,277 | — | — | 355 | 25,277 |
| 25 - 29 | 481 | 33,084 | 2 | 156 | 483 | 33,240 |
| 30 - 34 | 260 | 17,760 | 1 | 77 | 261 | 17,837 |
| 35 - 39 | 95 | 6,515 | — | — | 95 | 6,515 |
| 40 - 44 | 20 | 1,315 | — | — | 20 | 1,315 |
| 45 - 49 | — | — | — | — | — | — |
| Total | 1,228 | 85,151 | 4 | 306 | 1,232 | 85,457 |



TABLE XVIII
 NUMBER OF MATERNITY BENEFIT CASES BY WAGE GROUP AND DURATION
 1983

| DURATION Benefit Days | WAGE GROUP | | | | | | | | | | TOTAL |
|--------------------------|------------|----|-----|----|----|-----|-----|------|-----|-----|-------|
| | I | II | III | IV | V | VI | VII | VIII | IX | X | |
| 10 | - | - | - | - | - | - | - | 1 | 1 | - | 2 |
| 11 | - | - | - | - | - | - | - | - | - | - | - |
| 12 | - | - | - | - | - | - | - | - | - | - | - |
| 13 | - | - | - | - | - | - | - | - | - | 1 | 1 |
| 14 | - | - | - | - | - | - | - | 1 | - | - | 1 |
| 15 | - | - | - | - | - | - | - | - | 1 | - | 1 |
| 16 | - | - | - | - | - | - | 1 | - | - | - | 1 |
| 17 | - | - | - | - | - | - | - | - | 1 | - | 1 |
| 18 | - | - | - | - | - | 1 | - | - | - | 1 | 2 |
| 19 - 24 | - | - | - | - | - | 3 | 1 | 1 | 2 | 2 | 9 |
| 25 - 30 | - | - | 1 | 1 | 1 | 3 | - | 2 | 3 | 5 | 16 |
| 31 - 36 | - | - | - | 1 | - | 5 | - | 2 | 5 | 5 | 18 |
| 37 - 42 | - | - | - | - | 1 | 10 | 1 | 1 | 5 | 9 | 27 |
| 43 - 48 | - | - | 2 | - | - | 14 | 6 | 3 | 25 | 16 | 66 |
| 49 - 54 | - | 2 | 1 | - | - | 11 | 6 | 6 | 15 | 28 | 69 |
| 55 - 60 | - | - | - | 1 | - | 5 | 2 | 4 | 1 | 9 | 22 |
| 61 - 66 | - | 1 | 2 | 5 | 3 | 4 | 12 | 9 | 5 | 12 | 53 |
| 67 - 72 | 1 | 1 | 1 | 1 | 4 | 11 | 21 | 18 | 5 | 20 | 83 |
| 73 - 78 | 11 | 6 | 25 | 35 | 50 | 158 | 176 | 119 | 59 | 221 | 860 |
| Total | 12 | 10 | 32 | 44 | 59 | 225 | 226 | 167 | 128 | 329 | 1,232 |



TABLE XIX
 NUMBER OF INJURY SPELLS BY AGE GROUP AND SEX
 1983

| AGE GROUP | MALES | FEMALES | MALES AND FEMALES |
|-----------|-------|---------|-------------------|
| Below 16 | 3 | — | 3 |
| 16 – 20 | 1,205 | 9 | 1,214 |
| 21 – 25 | 2,290 | 28 | 2,318 |
| 26 – 30 | 1,720 | 53 | 1,773 |
| 31 – 35 | 1,049 | 68 | 1,117 |
| 36 – 40 | 753 | 90 | 843 |
| 41 – 45 | 606 | 118 | 724 |
| 46 – 50 | 575 | 89 | 664 |
| 51 – 55 | 357 | 53 | 410 |
| 56 – 60 | 198 | 49 | 247 |
| Over 60 | 36 | 2 | 38 |
| Total | 8,792 | 559 | 9,351 |



GUYANA NATIONAL INSURANCE SCHEME

TABLE XX
INJURY SPELLS BY BENEFIT DAYS, SEX AND SECTOR
1983

| BENEFIT DAYS | SUGAR | | | NON-SUGAR | | | ALL INDUSTRIES | | |
|--------------|-------|---------|-------|-----------|---------|-------|----------------|---------|-------|
| | Males | Females | Total | Males | Females | Total | Males | Females | Total |
| 1 | 6 | — | 6 | 1 | — | 1 | 7 | — | 7 |
| 2 | 15 | 1 | 16 | 7 | — | 7 | 22 | 1 | 23 |
| 3 | 114 | 8 | 122 | 19 | 4 | 23 | 133 | 12 | 145 |
| 4 | 604 | 29 | 633 | 66 | 6 | 72 | 670 | 35 | 705 |
| 5 | 969 | 33 | 1,002 | 64 | 8 | 72 | 1,033 | 41 | 1,074 |
| 6 | 1,809 | 74 | 1,883 | 90 | 8 | 98 | 1,899 | 82 | 1,981 |
| 7 | 449 | 32 | 481 | 13 | 2 | 15 | 462 | 34 | 496 |
| 8 | 393 | 29 | 422 | 26 | — | 26 | 419 | 29 | 448 |
| 9 | 399 | 32 | 431 | 23 | 1 | 24 | 422 | 33 | 455 |
| 10 | 383 | 23 | 406 | 25 | — | 25 | 408 | 23 | 431 |
| 11 | 368 | 35 | 403 | 26 | 3 | 29 | 394 | 38 | 432 |
| 12 | 545 | 33 | 578 | 37 | 1 | 38 | 582 | 34 | 616 |
| 13 | 289 | 27 | 316 | 8 | 1 | 9 | 297 | 28 | 325 |
| 14 | 216 | 16 | 232 | 21 | — | 21 | 237 | 16 | 253 |
| 15 | 163 | 14 | 177 | 7 | — | 7 | 170 | 14 | 184 |
| 16 | 116 | 11 | 127 | 8 | — | 8 | 124 | 11 | 135 |
| 17 | 101 | 10 | 111 | 11 | — | 11 | 112 | 10 | 122 |
| 18 | 121 | 9 | 130 | 13 | — | 13 | 134 | 9 | 143 |
| 19 – 24 | 523 | 38 | 561 | 28 | 2 | 30 | 551 | 40 | 591 |
| 25 – 30 | 175 | 12 | 187 | 20 | 4 | 24 | 195 | 16 | 211 |
| 31 – 36 | 115 | 11 | 126 | 27 | — | 27 | 142 | 11 | 153 |
| 37 – 42 | 65 | 5 | 70 | 16 | 1 | 17 | 81 | 6 | 87 |
| 43 – 48 | 54 | 2 | 56 | 12 | 1 | 13 | 66 | 3 | 69 |
| 49 – 54 | 32 | 6 | 38 | 4 | — | 4 | 36 | 6 | 42 |
| 55 – 60 | 32 | 4 | 36 | 7 | — | 7 | 39 | 4 | 43 |
| 61 – 66 | 16 | 3 | 19 | 5 | — | 5 | 21 | 3 | 24 |
| 67 – 72 | 18 | 3 | 21 | 5 | — | 5 | 23 | 3 | 26 |
| 73 – 78 | 17 | 3 | 20 | 2 | — | 2 | 19 | 3 | 22 |
| 79 – 84 | 7 | 2 | 9 | 2 | — | 2 | 9 | 2 | 11 |
| 85 – 90 | 7 | 3 | 10 | 2 | — | 2 | 9 | 3 | 12 |
| 91 – 96 | 7 | 2 | 9 | 4 | — | 4 | 11 | 2 | 13 |
| 97 – 102 | 4 | 1 | 5 | 1 | — | 1 | 5 | 1 | 6 |
| 103 – 108 | 5 | — | 5 | 2 | — | 2 | 7 | — | 7 |
| 109 – 114 | 4 | 2 | 6 | 3 | — | 3 | 7 | 2 | 9 |
| 115 – 120 | 2 | 2 | 4 | 1 | — | 1 | 3 | 2 | 5 |
| 121 – 126 | 3 | — | 3 | 2 | — | 2 | 5 | — | 5 |
| 127 – 132 | 4 | — | 4 | 1 | — | 1 | 5 | — | 5 |
| 133 – 138 | 3 | — | 3 | 1 | — | 1 | 4 | — | 4 |
| 139 – 144 | 2 | — | 2 | 3 | — | 3 | 5 | — | 5 |
| 145 – 150 | 4 | 1 | 5 | 3 | — | 3 | 7 | 1 | 8 |
| 151 – 160 | 10 | 1 | 11 | 7 | — | 7 | 17 | 1 | 18 |
| Total | 8,169 | 517 | 8,686 | 623 | 42 | 665 | 8,792 | 559 | 9,351 |



TABLE XXI

NUMBER OF INJURY MEDICAL CARE CASES BY AGE GROUP, SEX AND SECTOR
1983

| AGE GROUP | SUGAR | | | NON-SUGAR | | | BOTH SECTORS | | |
|-----------|-------|---------|-------|-----------|---------|-------|--------------|---------|-------|
| | Males | Females | Total | Males | Females | Total | Males | Females | Total |
| Under 16 | 1 | — | 1 | 1 | 1 | 2 | 2 | 1 | 3 |
| 16 — 20 | 676 | 13 | 689 | 127 | 14 | 141 | 803 | 27 | 830 |
| 21 — 25 | 1,676 | 38 | 1,714 | 251 | 35 | 286 | 1,927 | 73 | 2,000 |
| 26 — 30 | 956 | 57 | 1,013 | 176 | 47 | 223 | 1,132 | 104 | 1,236 |
| 31 — 35 | 656 | 78 | 734 | 130 | 30 | 160 | 786 | 108 | 894 |
| 36 — 40 | 480 | 74 | 554 | 105 | 23 | 128 | 585 | 97 | 682 |
| 41 — 45 | 303 | 47 | 350 | 82 | 17 | 99 | 385 | 64 | 449 |
| 46 — 50 | 153 | 34 | 187 | 56 | 11 | 67 | 209 | 45 | 254 |
| 51 — 55 | 89 | 22 | 111 | 29 | 3 | 32 | 118 | 25 | 143 |
| 56 — 60 | 37 | 9 | 46 | 13 | 2 | 15 | 50 | 11 | 61 |
| Over 60 | 4 | — | 4 | 2 | — | 2 | 6 | — | 6 |
| Total | 5,031 | 372 | 5,403 | 972 | 183 | 1,155 | 6,003 | 555 | 6,558 |



TABLE XXII

NUMBER OF DISABLEMENT PENSIONS IN PAYMENT AS AT 31.12.83
BY NATURE OF DISABILITY AND WEEKLY AMOUNT OF PENSIONS

| NATURE OF DISABILITY | NUMBER OF CASES | WEEKLY AMOUNT \$ |
|---|-----------------|---------------------|
| Contusions and abrasions | 38 | 318.63 |
| Burns and scalds | 26 | 462.80 |
| Concussions | 9 | 190.80 |
| Cuts and lacerations | 66 | 905.74 |
| Punctured wounds | 4 | 66.90 |
| Amputations | 167 | 2,113.01 |
| Post-traumatic ankylosis of joints | 12 | 93.29 |
| Post-traumatic paralysis of limbs or parts of the body | 11 | 295.39 |
| Dislocations | 28 | 394.47 |
| Fractures | 162 | 2,458.79 |
| Sprains and strains | 61 | 452.52 |
| Other injuries including injury to the eye | 157 | 1,970.09 |
| Total | 741 | 9,722.43 |



TABLE XXIII

DISABLEMENT GRANTS BY AGE-GROUP, SEX AND AMOUNT PAID
1983

| AGE GROUP | MALES | | FEMALES | | MALES & FEMALES | |
|-----------|-----------------|----------------|-----------------|----------------|-----------------|----------------|
| | Number of Cases | Amount Paid \$ | Number of Cases | Amount Paid \$ | Number of Cases | Amount Paid \$ |
| 16 – 20 | 2 | 720 | — | — | 2 | 720 |
| 21 – 25 | 7 | 2,680 | — | — | 7 | 2,680 |
| 26 – 30 | 5 | 1,840 | — | — | 5 | 1,840 |
| 31 – 35 | 2 | 880 | 2 | 800 | 4 | 1,680 |
| 36 – 40 | 6 | 1,880 | 1 | 200 | 7 | 2,080 |
| 41 – 45 | 5 | 1,680 | 3 | 1,000 | 8 | 2,680 |
| 46 – 50 | 3 | 800 | 3 | 1,000 | 6 | 1,800 |
| 51 – 55 | 3 | 1,080 | — | — | 3 | 1,080 |
| 56 – 60 | 4 | 1,680 | — | — | 4 | 1,680 |
| Over 60 | 1 | 240 | — | — | 1 | 240 |
| Total | 38 | 13,480 | 9 | 3,000 | 47 | 16,480 |



TABLE XXIV

NUMBER OF INDUSTRIAL DEATH PENSIONS IN PAYMENT AS AT 31.12.83
BY TYPE OF PENSIONS AND NATURE OF INJURY

| NATURE | TYPE OF PENSION | | | | | | |
|--|------------------|----------------------|-------------------------|----------------------------------|---------|---------|--------------|
| | NUMBER OF DEATHS | WIDOWS WITH CHILDREN | WIDOWS WITHOUT CHILDREN | CHILDREN WHOSE PARENTS REMARRIED | PARENTS | ORPHANS | ALL PENSIONS |
| Contusions | 1 | 1 | — | — | — | — | 1 |
| Burns and scalds | 7 | 6 | — | — | 1 | — | 7 |
| Concussions | 72 | 51 | 6 | 4 | 8 | 3 | 72 |
| Cuts and lacerations | 12 | 9 | 1 | — | 2 | — | 12 |
| Punctured wounds | 20 | 14 | 2 | — | 4 | — | 20 |
| Amputations | 2 | 2 | — | — | — | — | 2 |
| Post Traumatic Ankylosis of Joints | 1 | 1 | — | — | — | — | 1 |
| Post Traumatic Paralysis of Limbs or Parts of Body | 2 | 2 | — | — | — | — | 2 |
| Dislocation | 1 | 1 | — | — | — | — | 1 |
| Fractures | 73 | 54 | 5 | 4 | 4 | 6 | 73 |
| Sprains and strains | 1 | — | 1 | — | — | — | 1 |
| Asphyxiation | 14 | 10 | 3 | — | 1 | — | 14 |
| Drowning | 47 | 30 | 5 | 3 | 8 | 1 | 47 |
| Other injuries | 52 | 42 | 7 | — | 3 | — | 52 |
| Total | 305 | 223 | 30 | 11 | 31 | 10 | 305 |



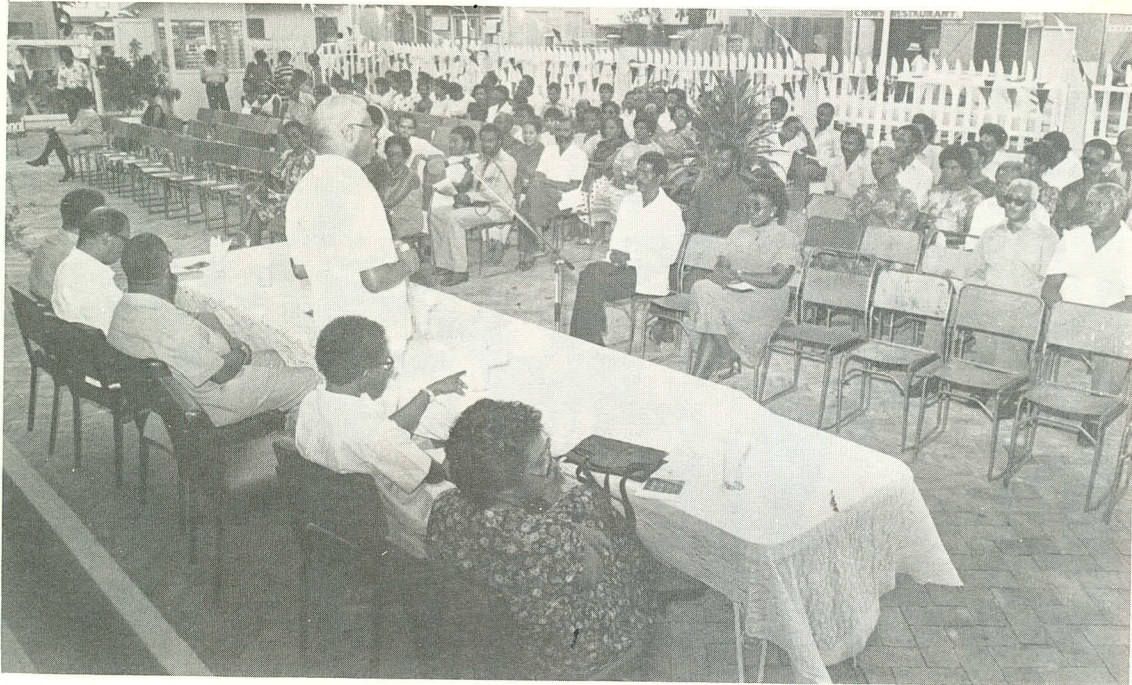
Chairman of NIS Board presenting book award to child of employee.



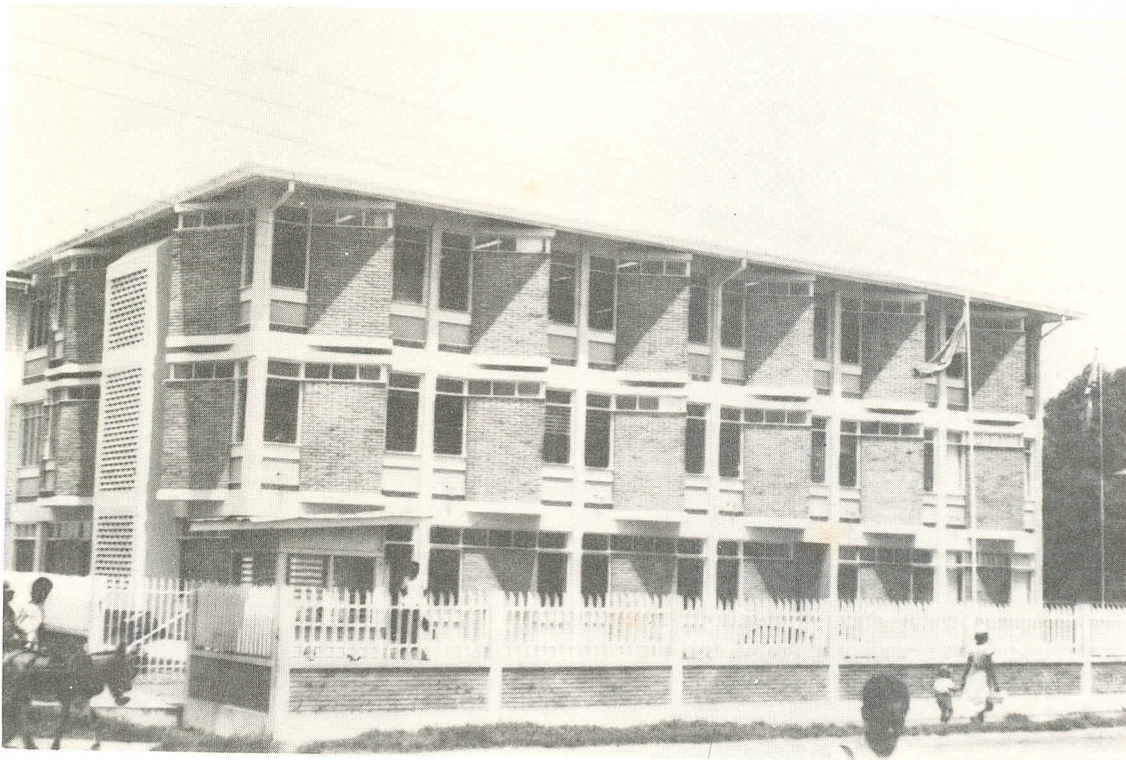
Members of staff at annual presentation of book awards to employees' children.



Work Study students at work in Georgetown Local Office.



Opening of office October '83, Camp & Bent Streets.



New offices at Camp & Bent Streets opened in October '83.



Children of employees at Annual Christmas Party.