

NATIONAL INSURANCE SCHEME

BENEFITS



1984
annual report



NATIONAL INSURANCE SCHEME

1984
ANNUAL REPORT

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Hon. Prime Minister, Cde. Hugh Desmond Hoyte



GUYANA NATIONAL INSURANCE SCHEME



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



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Letter of Transmittal

31st October, 1985

Cde. Carl Greenidge,
Minister of Finance,
Ministry of 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 1984, together with the Accounts as certified by the external Auditors.

During the year under review, the Organisation realised the total income of \$140.9M. This represented an increase of 14% approximately when compared with that received during the previous year.

Expenditure on Benefits for the year was \$18.8M, which was approximately \$2M more than the corresponding figure for 1983. This increase was due mainly to old age pension payments which moved from \$8.7M in 1983 to \$10.3M in 1984.

Administrative expenses also showed an increase of 2% approximately during 1984 when compared with 1983's figure. Despite this however, the Organisation managed to keep within the actuarial limit which was set for such expenses. The margin realised was approximately \$0.3M

The surplus for the year amounted to \$114.9M.

As at 31st December, 1984, the National Insurance Fund stood at \$701.4M.

Yours co-operatively,
NATIONAL INSURANCE – GUYANA

.....
R. A. Charles
GENERAL MANAGER



Introduction

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

This Report summarises the activities of the Board during the year 1984 and also allows for comparison with those of previous years.

The Report is divided into three parts –

Part 1 deals with the operations of the Board as pertaining to insured persons and benefit claims. Part II contains the accounts of the financial state of the Scheme and the National Insurance Fund. Part III gives a number of Statistical Tables which may be useful in the analysis of Part I.



GUYANA NATIONAL INSURANCE SCHEME

REGISTRATION OF NEW EMPLOYERS

The number of new employers to whom coverage was extended during 1984 was 325. Of this total, 284 or 87% approximately were small employers, i.e. employers who each had between 1 and 10 employees. There were 26 employers, each of whom had between 11 and 20 employees, 9 who had between 21 and 50 employees each and 6 who each had 51 or more employees.

The distribution by industry of the 325 new employers shows that 156 or 48% approximately entered the "Services" sector with "Personal Services" alone absorbing 109 or 33.5% approximately. Of the remainder, 47 or 14.5% approximately entered the "Manufacturing" sector, 34 or 10.5% approximately entered the "Commerce" sector and 41 or 12.6% approximately entered the "Agriculture" sector. There were 32, or approximately 9.8% of the new employers who entered the "Construction" sector while the "Transport, Storage and Communication" sector absorbed 13 or 4%. The remaining 2 employers were absorbed in the "Electricity, Gas, Water and Sanitary services" sector.

The total number of employers who came on roll during 1983 was 308. The 1984 figure therefore represents an increase of approximately 5.5% relative to the previous year.

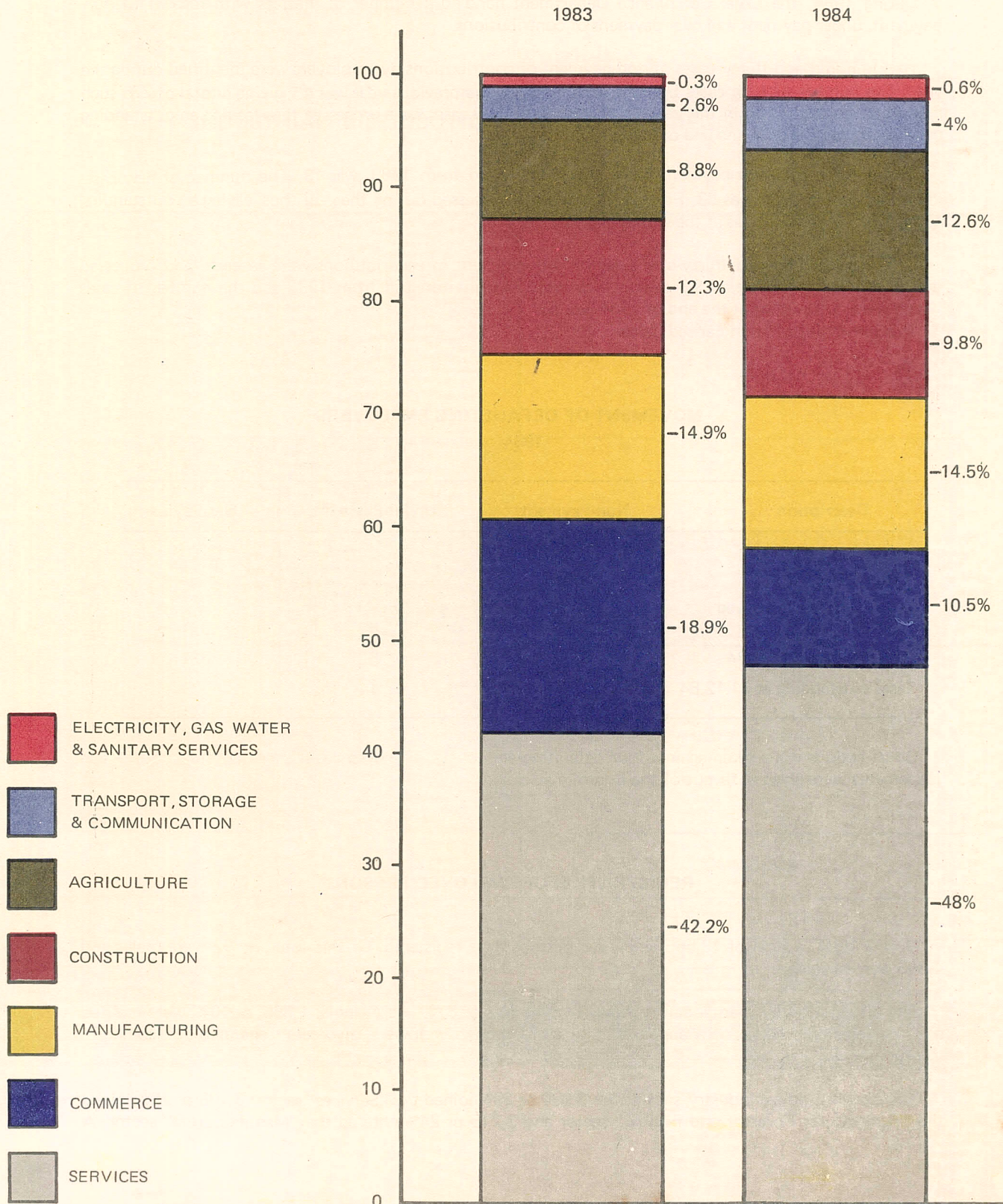
A further comparison, percentage-wise, of the 1984 entrants with those of the previous year shows that there were increases of entrants to all sectors except the "Manufacturing" sector and the "Construction" sector.

The 1984 registrants brought the total number of employers registered up to the end of 1984 to 13,811. Some of these businesses, over the years, have become defunct for various reasons. The number of employers recorded as ceasing business over the period 1969 to 1984 was 1,733. The active number of employers on roll as at 31.12.84 was approximately 12,000. Of this number however, only about 3,000, i.e. about 25% of the total number, were employers with 5 or more employees. Most of the small employers were house-holders, i.e. employers of domestics.

The Table 1, in the Annex, gives the number of employers who came on stream during the year, classified by industry and size, while Figure 1 illustrates this graphically.



DISTRIBUTION OF EMPLOYERS INDUSTRY – WISE
Fig 1





GUYANA NATIONAL INSURANCE SCHEME

DEFAULTING EMPLOYERS

During 1984, the Legal Compliance Department handled a number of matters with respect to non-payment, under-payment and over-payment of contributions.

Two hundred and thirty cases of non-payment of contributions by employers were identified during the year. The number of such cases brought forward from the previous year was 45, giving a total of 275 such matters to be dealt with in the year. Of that number, 200 cases were processed thus leaving an outstanding number of 75 cases as at the end of 1984.

The number of under-payment cases brought forward from 1983 was 13. The number of new cases identified during 1984 was 53. Fifty-two cases were processed during the year thus leaving an outstanding number of 14 such cases as at the end of the year.

Three hundred and thirty-one cases of over-payment of contributions were received and processed during the year. There were 93 cases which were brought forward from 1983 and the number of cases which were outstanding at the end of 1984 was 93.

This information is summarised below:

MOVEMENT OF DEFAULTING EMPLOYERS 1984

Description	Non-Payment	Under-Payment	Over-Payment
Cases brought forward from 1983	45	13	93
Cases identified/ received in 1984	230	53	331
Cases processed in 1984	200	52	331
Cases outstanding at 31.12.84	75	14	93

Court actions were taken against four defaulting employers. The offences were of criminal natures and judgements were given in favour of the Board in all cases.

REGISTRATION OF EMPLOYED PERSONS

During 1984, a total of 13,565 employed persons were registered. Of this total, 8,702 were males and 4,863 were females.

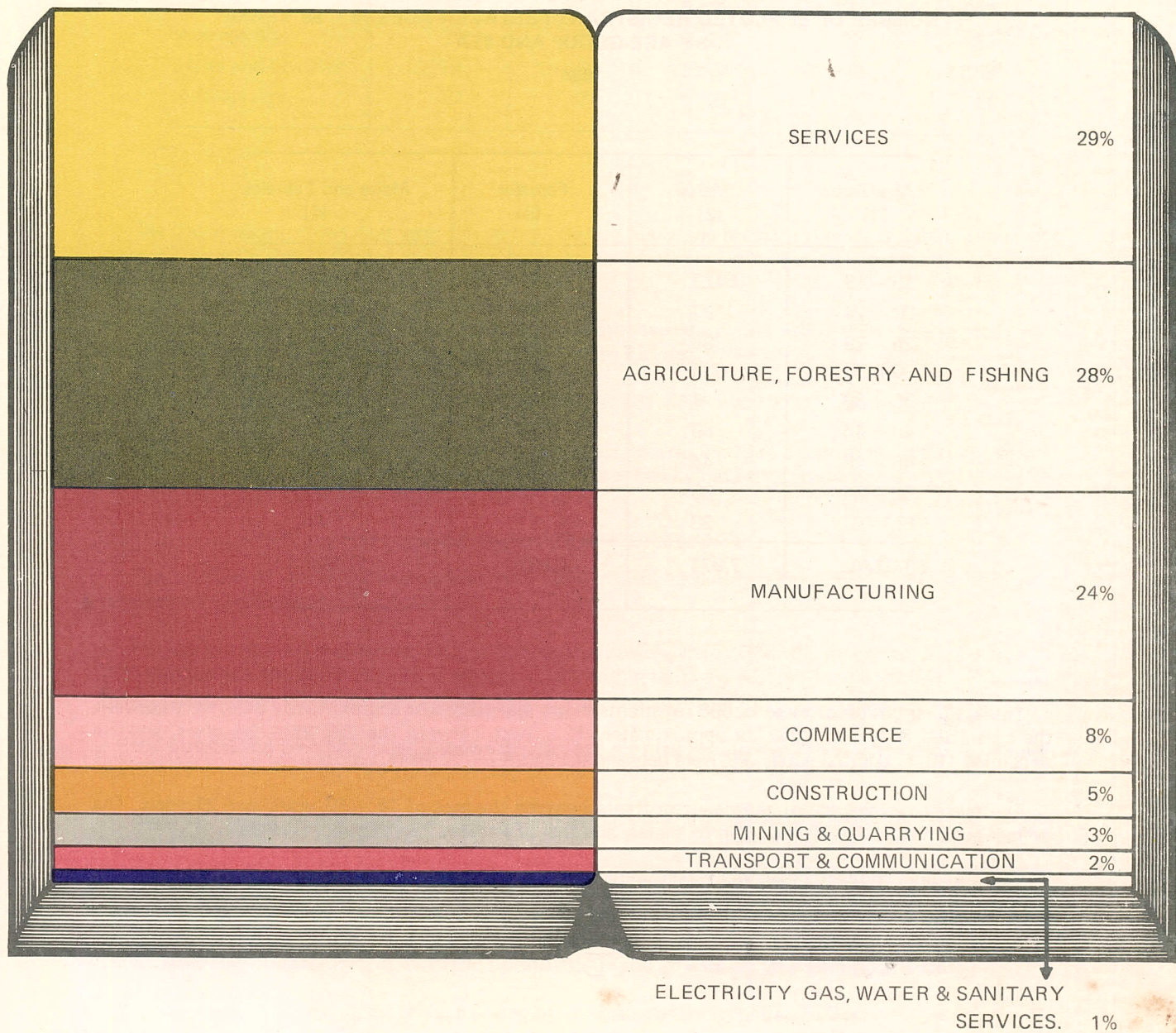
The distribution by marital status shows that 11,732 or 87% were single; 1,385, or 10%, were married and the remaining 448, or 3% approximately, were widows/widowers, divorcees, separated and common-law spouses.

The distribution by industry shows that 3,990 or 29% joined the "Services" sector 3,793 or 28% joined the "Agriculture, Forestry and Fishing" sector and 3,215 or 24% entered the "Manufacturing" sector. A



further 1,031 or 8% of the new registrants joined the "Commerce" sector, 719 or 5% entered the "Construction" sector, 369 or 3% joined the "Mining and Quarrying" sector, 319 or 2% entered the "Transport and Communication" sector, and the remaining 129 or 1% entered the "Electricity, Gas, Water and Sanitary Services" sector. Figure 2 below illustrates this:

FIGURE 2
INDUSTRIAL DISTRIBUTION – EMPLOYEES REGISTRATION
1984





GUYANA NATIONAL INSURANCE SCHEME

Eight hundred and eighty-six of the 13,565 persons registered were under 16 years of age and 21 were 60 years of age or over. Of the 886 registrants under 16 years of age, 718 were males and 168 were females. Thirteen of the 21 registrants over 60 years old were males and 8 were females.

There were 12,658 registrants between the ages of 16 – 59 years. This number comprised 7,971 males and 4,687 females. This is shown in Table 1 below.

TABLE 1
NUMBER OF EMPLOYED REGISTRANTS BETWEEN AGES 16 – 59 YEARS
BY AGE-GROUP AND SEX
1984

Age-Group (1)	Males (2)	Females (3)	Males and Females (4)
16 – 19	5422	1832	7254
20 – 24	1797	1535	3332
25 – 29	388	549	937
30 – 34	134	293	427
35 – 39	71	227	298
40 – 44	49	133	182
45 – 49	44	59	103
50 – 54	38	42	80
55 – 59	28	17	45
TOTAL	7,971	4,687	12,658

The age distribution of these 12,658 registrants shows that 10,586 or approximately 84%, were between the ages 16 – 24 years; 1,662, or approximately 13%, were between the ages 25 – 39 years, and the remaining 410, or approximately 3%, were between the ages 40 – 59 years.

The overall average age of the new registrants between the ages of 16 – 59 years was 21 years. The average age of males was 20 years approximately and that of females, 23 years approximately.

The following, Table 2, shows the total number of persons between 16 – 59 years who registered over the last 5 years and the average age for each year.



TABLE 2
NUMBER OF EMPLOYEES BETWEEN AGES 16 -- 59 YEARS
REGISTERED ANNUALLY AND AVERAGE AGE
1980 - 1984

Description	1980	1981	1982	1983	1984
Males	8,332	9,265	7,416	6,663	7,971
Average Age	20	20	21	20	20
Females	5,452	5,864	5,138	4,279	4,687
Average Age	23	23	24	22	23
Males and Females	13,784	15,129	12,554	10,942	12,658
Average Age	21	21	22	21	21

The Table above shows that over the period 1981 to 1983, the number of persons entering the work force displayed a steady decline. There was, however, an increase in 1984 of approximately 16% relative to 1983.

The overall average age has remained somewhat constant over the period 1980 - 1984 at 21 years. There was a slight increase in 1982, when the average age rose to 22 years.

The estimated population of active insured persons as at 31.12.84 was 130,000 approximately.

Table II, in the Annex, gives the number of new registrants during 1984 classified by age-group, sex and marital status and Table III, shows the new registrants classified by industry and sex.

SELF-EMPLOYED REGISTRANTS

The number of self-employed persons who were registered during 1984 was 382. These registrants consisted of 308 males and 74 females.

The age distribution shows that 132, or 35% approximately were within the age-group (16 - 30) years, 28% were within the age-group (31 - 40) years, 18% within the age-group (41 - 50) years and 19% within the age-group (51 - 60) years. The average age of the registrants was 37 years approximately.

The distribution by marital status shows that, among the male registrants, 74% were married, 23% single and 3% otherwise classified. The corresponding figures for females were 51%, 28% and 21%.

Table IV, in the Annex, gives the classification of the self-employed registrants by age-group, sex and marital status.

The distribution, industry-wise, shows that 104 or 27% approximately of the new registrants entered into "Wholesale and Retail Trade", 98 or 26% entered the "Services" sector, with "Personal Services" alone accounting for 66 registrants. Sixty-one persons entered the "Agriculture, Forestry and Fishing" sector, 52 entered into "Manufacturing", 39 entered "Construction" and 28 entered the "Transport" sector.

Table V, in the Annex, classifies the self-employed registrants by Industry and Sex.



GUYANA NATIONAL INSURANCE SCHEME

A comparison of the number of registrants during 1984 with that of the previous year shows that there was an overall increase of approximately 28%. Increases were reflected in the numbers for both sexes. A further comparison is shown in the Table 3 below.

TABLE 3
NUMBER OF SELF-EMPLOYED PERSONS REGISTERED ANNUALLY
1980 - 1984

Description	1980	1981	1982	1983	1984
Males	327	431	412	231	308
Females	78	123	119	68	74
Males and Females	405	554	531	299	382

An examination of the above table reveals that there was a decreasing trend in the number of self-employed persons registered for the period 1981 - 1983. This trend, however, was stopped by the increase in 1984, relative to 1983.

VOLUNTARY CONTRIBUTORS

During 1984, 10 persons made applications to the Scheme to become Voluntary Contributors. Of those 10 persons, however, only 2 were issued with certificates of Voluntary Insurance. The other 8 applicants were not issued with certificates due to insufficiency of information concerning their contribution positions.

Both of the applicants who received certificates of Voluntary Insurance during 1984 were females. Their ages were 50 years and 56 years and they were allowed to contribute in wage-groups V and X, respectively.

The number of other persons who contributed under Voluntary Insurance during the year was 5. Two of these 5 persons were overseas contributors - one male and one female. Their ages were 58 years and 59 years and they contributed in wage-groups V and X, respectively. The three other persons were all males whose ages ranged from 54 to 58 years. Two of these persons contributed in the wage-group X and the other in wage-group I.

BENEFITS

LONG-TERM BENEFITS BRANCH

OLD AGE PENSION

The total number of Old Age Pensions awarded during 1984 was 1,052. The recipients were 877 males and 175 females.

The distribution of the new pensioners by employment status shows that there were 1,015 or 96% approximately in the employed category and 37 in the self-employed category. Of those in the employed category, 844 were males and 171 were females. There were 33 males and 4 females in the self-employed category.

The distribution of the new pensioners by age reveals that 1,007 of them were in the age-group (60-64) years. This group comprised 665 persons who were 60 years of age, 224 persons who were 61 years of age and 118 who were between the ages of 62 and 64 years. Thirty-one persons were in the age-group (65-69) years and 13 were within the (70 - 74) age-group. There was 1 male who was 76 years old.

GUYANA NATIONAL INSURANCE SCHEME



The average age for the males and the females, as well as overall, was 61 years.

Table VI, in the Annex, gives the number of Old Age Pensions granted during the year as classified by age, sex and employment status.

An analysis of the number of contributions on which the pensions were based reveals that, on the average, the new pensioners qualified with approximately 835 contributions. Of this number, 554 or 66% approximately, were actually paid and 281, or 34% approximately, were credits awarded. On the whole, the average number of contributions in respect of the new female pensioners was higher than that in respect of the males. The Table 4 overleaf gives the number of contributions paid by and credited to pensioners entering that population during 1984.



GUYANA NATIONAL INSURANCE SCHEME

Age	MALES				FEMALES				MALES AND FEMALES				
	Number of Persons	Contributions Paid and Credited	Contributions Credited	% age Credited	Number of Persons	Contributions Paid and Credited	Contributions Credited	% age Credited	Number of Persons	Contributions Paid and Credited	Contributions Credited	% age Credited	Average Number of Contributions
60	564	470,404	143,187	30	111	95,401	30,020	31	665	565,805	173,207	31	851
61	188	144,873	49,192	34	36	29,266	10,239	35	224	174,139	59,431	34	777
62	51	42,536	16,806	40	12	13,721	4,107	30	63	56,257	20,913	37	893
63	34	28,099	11,790	42	5	4,246	1,750	41	39	32,345	13,540	42	829
64	12	9,793	4,868	50	4	3,027	1,555	51	16	12,820	6,423	50	801
65	8	6,407	3,594	56	2	1,504	849	55	10	7,911	4,443	56	791
66	7	5,626	3,106	55	-	-	-	-	7	5,626	3,106	55	804
67	4	3,119	1,899	61	1	860	425	49	5	3,979	2,324	58	796
68	4	3,302	1,825	55	1	852	450	53	5	4,154	2,275	55	831
69	4	3,118	2,021	65	-	-	-	-	4	3,118	2,021	65	779
70	6	4,983	3,089	62	2	1,625	1,023	63	8	6,608	4,112	62	826
71	2	1,776	1,050	59	1	955	550	58	3	2,731	1,600	59	910
72	1	932	525	56	-	-	-	-	1	932	525	56	932
73	-	-	-	-	-	-	-	-	-	-	-	-	-
74	1	381	575	65	-	-	-	-	1	881	575	65	881
75	-	-	-	-	-	-	-	-	-	-	-	-	-
76	1	752	600	80	-	-	-	-	1	752	600	80	752
TOTAL	877	726,601	244,127	34	175	151,457	50,968	34	1,052	878,058	295,095	34	835

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The number of Old Age pensioners who were receiving payment at the beginning of the year was 9,280. This population consisted of 7,721 males and 1,559 females.

The average fortnightly amount of the pension was \$37.49.

During the year, 877 males and 175 females were awarded pensions. Two hundred and eighty-one payments were terminated during the year due to the death of the recipients. At the end of 1984, therefore, there was a total of 10,051 pensions in payment. These pensions were being paid to 8,345 males and 1,706 females. The Table 5 below shows the movement of pensions in 1984.

TABLE 5
MOVEMENT OF OLD AGE PENSIONS
1984

Description	Males	Females	Males & Females	Average Fortnightly Amount \$
Pensions in payment at beginning of year	7,721	1,559	9,280	37.49
Pensions granted during year	877*	175	1052	51.32
Pensions terminated during year due to death	253	28	281	33.80
Pensions in payment at end of year	8,345	1,706	10,051	39.05

*Includes 2 pensioners who entered population and who died during year.

Table VII, in the Annex, gives the total number of Old Age Pensions in payment as at 31.12.84, classified by sex, age and employment status.

OLD AGE GRANT

The number of Old Age Lump Sum Payments awarded during the year was 239. The awards were made to 172 males and 67 females, all of whom were in the employed category.

The distribution by age of recipients shows that 203, or 85% approximately, were within the age-group (60 – 64) years, 25, or 10% approximately, were within the age-group (65 – 69) years, and 10 within the age-group (70 – 74) years. One male was 76 years old. The average age of male recipients was 62 years and that of females, 61 years. The overall average age was 62 years.

An examination of the contribution position upon which those awards were made shows that, on the average, persons who received payments had contributed to the Scheme for approximately 5 years and



GUYANA NATIONAL INSURANCE SCHEME

received in turn approximately 5 years free contributions (credited). The pattern was the same for both males and females.

The Table 6 below shows this.

TABLE 6
OLD AGE LUMP SUM PAYMENTS AND NUMBER OF
PAID AND CREDITED CONTRIBUTIONS
1984

Description	Number of Contributions Paid and Credited		
	Males	Females	Males & Females
Number of recipients	172	67	239
Number of contributions paid	46,428	19,064	65,492
Average per insured person	270	285	274
Number of contributions credited	44,002	16,483	60,485
Average per insured person	256	246	253
Total contributions paid and credited	90,430	35,547	125,977
Average per insured person	526	531	527

The Table also reveals that, on the average, females paid slightly more contributions than males.

The distribution by wage-groups shows that 101 or 59% approximately, of the payments to male recipients were made in wage-groups V – X while 16 or 24% approximately of the payments to female recipients were made in those groups. No female received payment in the wage-groups VIII, IX or X.

This is shown in the Table 7 below.

TABLE 7
WAGE-GROUP DISTRIBUTION OF OLD AGE LUMP SUM PAYMENTS MADE BY SEX
1984

CATEGORY	WAGE – GROUPS										Total
	I	II	III	IV	V	VI	VII	VIII	IX	X	
Males	15	13	26	17	69	13	4	2	–	13	172
Percentage	9	8	15	10	40	8	2	1	–	8	101*
Females	26	7	12	6	10	5	1	–	–	–	67
Percentage	39	10	18	9	15	8	1	–	–	–	100
Total	41	20	38	23	79	18	5	2	–	13	239
Percentage	17	8	16	10	33	8	2	1	–	5	100

*Error due to rounding

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The amount of the payments made to the male recipients was \$0.115M approximately while that to females amounted to \$0.030M approximately.

A comparison with the previous year shows that the number of persons who received lump sum payments in 1984 was approximately the same as in 1983. Two hundred and forty persons received lump sums during 1983.

The Table 8 (below) reveals that, over the period 1980 – 1984, the average amount of the lump sum paid annually increased steadily, though not significantly, while the number of recipients seemed to have levelled off over the last 3 years.

TABLE 8
NUMBER OF OLD AGE LUMP SUM PAYMENTS MADE
BY INSURED STATUS OF RECIPIENTS AND AVERAGE AMOUNTS
1980 – 1984

Description	1980	1981	1982	1983	1984
Employed	203	109	229	229	239
Self-Employed	6	2	3	11	—
TOTAL	209	111	232	240	239
Average Amount (\$)	388	451	478	540	606

The Table also shows that the annual number of self-employed recipients has been playing a somewhat insignificant role over the entire period and has actually dwindled to zero during 1984.

The Table VIII, in the Annex, gives the number of Old Age Lump sum payments awarded during the year classified by age and sex of recipients.

INVALIDITY PENSION

The number of Invalidity Pensions awarded during 1984 was 73. The awards were made to 58 males and 15 females.

The ages of the recipients averaged 52 years overall and ranged from 26 years to 59 years. The average age for the male insured as well as the female insured persons was 52 years approximately.

The distribution of the ages of these new pensioners shows that 53, or 73% approximately, were over 50 years, 12 were between the ages 41 and 49 years and 7 were within the age-group (30 – 39) years. The remaining person was 26 years old.

There was only 1 male, aged 52 years, who was in the self-employed category. The other 72 recipients were from the employed category.

The distribution by wage-groups of the new pensions shows that 3 were awarded in each of the wage-groups II and III, 4 in the wage-group IV and 27 in wage-group V. There were 7 pensions which were paid in wage-group VI, 5 in the wage-group VII, 2 in wage-group VIII and 22 in wage-group X.



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An examination of the number of contributions paid and credited, and on which the pensions were based, reveals that each recipient had, on the average, approximately 677 contributions, of which 546 or 81% approximately were actually paid by, or on behalf of, the insured person, and 131, or 19% approximately, were credited contributions.

The average fortnightly amount of the pension was \$70.01 with the range being from \$19.50 to \$101.00 per fortnight. This average, when compared with that of the previous year, shows that there was a slight increase in the average fortnightly amount paid.

The number of pensions awarded during 1984 was just about one half of that awarded during 1983. The number awarded during 1983 was 147.

Table 9 below shows the number of Invalidity Pensions awarded over the period 1980 -- 1984.

TABLE 9
NUMBER OF INVALIDITY PENSIONS AWARDED BY SEX OF RECIPIENTS
AND AVERAGE FORTNIGHTLY AMOUNTS
1980 — 1984

Description (1)	1980 (2)	1981 (3)	1982 (4)	1983 (5)	1984 (6)
Males	8	16	34	105	58
Females	2	3	4	42	15
Males and Females	10	19	38	147	73
Average Fortnightly Amount	\$27.44	\$37.87	\$53.09	\$69.27	\$70.01

The Table shows that, overall, the number of pensions awarded annually increased steadily, though not smoothly, over the period under investigation. The increase in 1983 was significantly higher than the overall average annual increase. The average annual fortnightly amounts also showed an increasing trend.

At the beginning of the year, there were 160 Invalidity Pensioners on roll. This population comprised 123 males and 37 females. During 1984, 73 pensions were awarded and 39 were terminated. Twelve were terminated due to death of recipients and 27 due to recipients' attainment of 60 years.

GUYANA NATIONAL INSURANCE SCHEME



At 31.12.84, there were 194 pensions being paid. Of this total, 149 were being paid to males and 45 to females.

Table 10 below summarises the movement of this population during 1984.

TABLE 10
MOVEMENT OF INVALIDITY PENSIONS
1984

Description	Males	Females	Males & Females	Average Fortnightly Amount \$
Pensions in payment at beginning of year	123	37	160*	64.67
Pensions granted during year	58	15	73	70.01
Pensions terminated during year by:—				
(1) Attaining age 60 years	21	6	27	47.95
(2) Death	11	1	12	81.34
Pensions in payment as at 31.12.84	149	45	194	67.97

*Revised Figure

The Table above shows that there was an increase in the average fortnightly amount of the pensions which were in payment at the end of the year relative to those which were in payment at the beginning of 1984.

Table IX, in the Annex, gives the number of Invalidity Pensions awarded during 1984, classified by age and sex of pensioners and the number of contributions on which payments were based by each year of age.

INVALIDITY GRANT

The number of Invalidity Grants awarded during 1984 was 4. The recipients were all males and were all in the employment category.

The age distribution shows that 2 of the recipients of this benefit were 59 years old, 1 was aged 58 years and the other was 21 years old. The average age was 49 years.

The wage-group distribution shows that one payment was made in each of the wage-groups IV and VI and the remaining 2 in the wage-group V.

The average amount paid as invalidity grants was \$375.00 approximately.

The number of Invalidity Grants awarded during 1983 was 28. The number awarded during 1984, therefore, showed a decrease of 86%, approximately, when compared with the previous year.



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The Table 11 below shows the number of Invalidation Grants awarded over the period 1980 – 1984 and the average amount of those payments.

TABLE 11
NUMBER OF INVALIDITY GRANTS AWARDED BY SEX OF RECIPIENTS
AND AVERAGE AMOUNTS
1980 – 1984

Description	1980	1981	1982	1983	1984
Males	56	33	24	25	4
Females	17	11	6	3	—
Males and Females	73	44	30	28	4
Average Amount	\$517	\$625	\$410	\$419	\$375

The Table above reveals that, over the period under investigation, the number of Invalidation Grants awarded annually has been steadily decreasing. The decline in 1984, relative to the previous year, was rather significant. However, the overall pattern points to an increasing number of persons satisfying the conditions to receive the pension rather than the lump sum. The average annual amount paid also seems to be experiencing a decreasing trend.

Table X, in the Annex, gives the number of Invalidation lump sums awarded, the number of contributions on which those lump sums were based and the amount paid by year of age.

SURVIVORS' PENSION

The number of Survivors' Pensions awarded during the year was 164. Of this number, 25 were awarded to widows who had in their care children of the deceased. The remaining 139 awards were made to widows who were over the age of 45 years at the time the insured persons died.

The 25 widows, who had in their care children of the deceased, had among them 35 children.

The age distribution of the children shows that their ages ranged from just above 0 years to just below 18 years, with the average age being 12 years, approximately.

The age distribution of the widows shows that their ages ranged from 38 years to 66 years, with their average age being 54 years, approximately. Of those 25 widows, only 4 were under 45 years. The remaining 21 were all over 45 years of age and would have qualified for the pension even if they had no children.

The age-range of the 139 widows, who qualified for the pension solely because they were over 45 years of age at the date of death of the Insured persons, was 46 years to 76 years. Their average age was 60 years approximately.

Overall, the age distribution of the new pensioners shows that 2 were in each of the age-groups (35 – 39) years and (40 – 44) years. The age-group (45 – 49) years had 12 widows, the age-group (50 – 54) years had 19 widows and the age-groups (55 – 59) years, (60 – 64) years and (65 – 69) years, had 48, 46 and 25 widows, respectively. There were 10 widows who were 70 years of age or over.

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The number of Survivors' Pensions which were in payment at the beginning of the year was 252. The number awarded during the year was 164. No pension terminated during the year. At the end of the year therefore, there were 416 pensions in payment. The Table 12 below shows the movement of the Survivors' Pensions during the year.

TABLE 12
MOVEMENT OF SURVIVORS' PENSIONS
1984

Description	Conditions of Award							Total	Average Weekly Amount \$
	Widows With Children	Average Weekly Amount \$	Widows Over 45 years	Average Weekly Amount \$	Widows Otherwise Qualified & Widower	Average Weekly Amount \$			
Pensions in payment at the beginning of year	52	9.73	198	9.46	2*	6.08	252	9.52	
Pensions awarded during year	25	11.77	139	9.57	—	—	164	9.90	
Pensions terminated by									
(a) Remarriage	—	—	—	—	—	—	—	—	
(b) Death	—	—	—	—	—	—	—	—	
Pensions in payment as at 84-12-31	77	10.36	337	9.52	2	6.08	416	9.66	

*Includes 1 widower and 1 widow incapable of work.

The table XI, in the Annex, gives the number of Survivors' Pensions awarded during 1984, analysed by age-group and conditions of award.

SURVIVORS' GRANT

Four Survivors' Grants were awarded during the year. These grants were all made to widows who qualified for the payment because they were over 45 years at the time of death of the insured persons.

The average amount of the grants was \$940.23 approximately, with the range being from \$858.00 to \$1,115.00 approximately.



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A comparison of the number of Survivors' lump sum payments made in 1984 with that of the previous year, shows that there was approximately, a 66% drop in 1984, relative to 1983. The number of such payments made in 1983 was 12. The Table 13 below shows the number of lump sum payments made in 1984 by age of recipients and amount.

TABLE 13
NUMBER OF SURVIVORS' GRANTS BY AGE AND AMOUNT PAID
1984

Age	Number	Amount Paid
		\$
52	1	858.00
55	1	858.00
60	1	929.50
61	1	1,115.40
TOTAL	4	3,760.90

The age range of the 4 widows was from 52 years to 61 years with the average age being 57 years approximately.

FUNERAL BENEFIT

During 1984, nine hundred and fifty-nine claims for Funeral Benefit were received. Fifteen of these were disallowed because the persons on whose contributions the claims were based had less than the required fifty contributions.

The number of claims paid during the year was 944. Of these, 855 were on account of the death of the insured persons and 89 on account of the death of the spouses of insured persons.

The distribution of the claims paid, by employment status, shows that 938 were in relation to death of persons from the employed category and 6 to death of persons from the self-employed category.

This is shown in the Table 14 (overleaf).



TABLE 14
NUMBER OF FUNERAL CLAIMS PAID BY SEX,
INSURED STATUS AND EMPLOYMENT CATEGORY
1984

Description	Employed		Self-Employed		All Categories		Total
	Directly Insured	Spouse Insured	Directly Insured	Spouse Insured	Directly Insured	Spouse Insured	
Males	742	39	2	1	744	40	784
Females	109	48	2	1	111	49	160
Males & Females	851	87	4	2	855	89	944

An examination of the Table above reveals that, in the employed category, 742 males and 109 females who were directly insured died during the year. There were also 39 deaths of the spouses of male insured persons and 48 deaths of spouses of female insured persons.

In the self-employed category, both male and female insured recorded 2 deaths each, while the spouse of male and female insured persons had 1 death each.

The average amount of Funeral Benefit paid was approximately \$400.00 per person.

The age-group distribution of the paid cases shows that 630 or 66% of the deaths were of insured persons 50 years and over. Of this number, 378 were of persons 60 years and above. One hundred and forty-six or 15% of the deceased persons were within the age-group (40 – 49) years, 86 were within the age-group (30 – 39) years and the remaining 82 were incident on the age-group (20 – 29) years. The average age of the deceased persons was 54 years approximately.

The number of Funeral Benefit claims paid during 1983 was 553. The number of claims paid during 1984, therefore, represents an increase of 71% approximately.

The Table 15 below shows the number of Funeral claims paid over the period 1980 – 1984.

TABLE 15
NUMBER OF FUNERAL CLAIMS PAID
1980 - 1984

Year	Directly Insured	Spouse Insured	Both
1980	382	50	432
1981	443	54	497
1982	444	71	515
1983	490	63	553
1984	855	89	944

An examination of the Table above reveals that, over the period 1980 – 1984 the number of Funeral



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claims which were paid annually increased steadily over the entire period. Between 1980 and 1983, this increase was gradual. The 1984 figure, however, was significantly higher than that of the previous year.

The Table XII in the Annex, gives the number of Funeral claims paid during 1984 by age-group, sex, Insurance Status and Employment Category.

SHORT-TERM BENEFITS BRANCH

SICKNESS BENEFIT

The number of Sickness spells which terminated during the year was 13,912. Five thousand, two hundred and eighty-six or 38% approximately of claims made in relation to such spells were disallowed for various reasons and 8,626 or 62% approximately were paid for varying periods of time.

Of the 5,286 Sickness spells for which claims were disallowed, 1,836 or 35% were spells which lasted for less than four days. One thousand and sixty-six spells were disallowed because claimants did not have the required number of contributions to entitle them to receive the benefit, 721 because claimants were paid full wages by their employers during their periods of incapacity and 582 because claimants were not engaged in insurable employment prior to the day when incapacity began. Of the remaining 1,081, seventy-eight were disallowed because claimants were either under 16 years or 60 years and over and therefore were not covered for the benefit and 1,003 were disqualified for late submission of the claims.

Of the 8,626 spells which were paid, 6,304 were paid to male contributors and 2,322 to females. Six thousand, two hundred and eighty-seven males and 2,316 females were in the employed category while the remaining 17 males and 6 females were self-employed.

The distribution, by sector, shows that 2,808 of the spells allowed arose from workers in the sugar sector and 5,818 from workers in the non-sugar sector.

The overall average duration (average number of benefit days) of the Sickness spells was 12 days. In the sugar sector, the average duration was 15 days and, in the non-sugar sector, it was 10 days. The distribution is shown in Table 16 below.

TABLE 16
NUMBER OF SICKNESS SPELLS PAID BY SECTOR,
SEX AND AVERAGE DURATION
1984

Description	Sectors				Both Sectors	
	Sugar		Non-Sugar		Number	Average Duration
	Number	Average Duration	Number	Average Duration		
Males	2,442	15	3,862	10	6,304	11
Females	366	14	1,956	11	2,322	12
TOTAL	2,808	15	5,818	10	8,626	12

The distribution, by wage-group, shows that 4,881 or 57% approximately of the payments were made in wage-group X, 757 or 9% approximately were made in wage-group IX, 907 or 10% approximately in wage-group VIII, 1,116 or 13% approximately in wage-group VII and 494 or 6% approximately in wage-group VI. The wage-groups 1 through V accounted for only 5% of the payments made in respect of this benefit. The Table 17 overleaf shows the distribution by wage groups



TABLE 17
WAGE-GROUP DISTRIBUTION OF SICKNESS SPELLS PAID
1984

Description	WAGE-GROUP										Total
	I	II	III	IV	V	VI	VII	VIII	IX	X	
Males	27	22	32	48	135	248	710	527	478	4077	6304
Females	16	14	37	36	104	246	406	380	279	804	2322
Males & Females	43	36	69	84	239	494	1116	907	757	4881	8626
Percentage	—	—	1	1	3	6	13	10	9	57	100

The overall average age of recipients of this benefit was 35 years with the average age for the males being 36 years and that for the females, 32 years approximately.

The number of spells which were paid in 1984 when compared with those paid in 1983 shows that there was an insignificant increase of less than 1% in 1984. The number of spells which were paid in 1983 was 8,591.

The Table 18 below shows the number of terminated sickness spells paid over the last 5 years.

TABLE 18
NUMBER OF SICKNESS SPELLS PAID,
PERCENTAGE BELONGING TO SUGAR SECTOR AND AVERAGE DURATION
1980 – 1984

Description	1980	1981	1982	1983	1984
Males	4,097	6,536	5,592	6,496	6,304
Females	1,279	1,846	1,774	2,095	2,322
Males & Females	5,376	8,382	7,366	8,591	8,626
Percentage – Sugar	37	33	32	35	32
Average Duration	11	9	12	14	12

As could be seen from the Table above, the number of terminated spells paid annually increased gradually, though not smoothly, over the entire period under investigation. Spells which arose from female claimants did not follow the same trend as those which arose from male claimants. Spells which arose from male claimants annually were somewhat statistically stable whereas those from female claimants displayed an underlying increasing trend which incidentally influenced the overall distribution.

Table XIII, in the Annex, gives the number of Sickness spells classified by age-group, sex and employment category and Table XIV, classifies those Sickness spells by benefit days, sex and sector.



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SICKNESS MEDICAL CARE

The total number of Sickness-Medical Care claims which were paid during 1984 was 2,512. Of this total, 1,511 or 60% arose from the male claimants and 1,001 or 40% from the female claimants.

The average age of the male claimants who received the payment was 39 years and that of the female claimants, 35 years. The overall average age of the recipients was 37 years approximately.

Of the 2,512 cases which were paid during the year, 676 or 27% approximately were from employees in the Sugar Industry and 1,836 or 73% approximately were from persons in the other industries combined.

The distribution by sex within industry, i.e. sugar and non-sugar, shows that 560 or 83% of claims from the Sugar Industry were from males and 116 or 17% from females. Of the 1,836 claims which arose from the non-sugar industries, 951 or 52% were from males and 885 or 48% were from females. This is shown in Table 19 below.

TABLE 19
DISTRIBUTION OF SICKNESS – MEDICAL CARE CLAIMS BY SEX AND SECTOR
1984

Description	Sugar		Non-Sugar		All Sectors	
	Number	Percentage	Number	Percentage	Number	Percentage
Males	560	83	951	52	1511	60
Females	116	17	885	48	1001	40
BOTH	676	100	1836	100	2512	100

A re-classification of this information is shown in Table 20 (below). From that Table it could be seen, that, of the 27% of the claims which arose from the Sugar Industry, 22% were from males and just 5% from females, whereas, in the non-sugar industries the distribution between sexes was somewhat even, with the males accounting for 38% and females, 35% approximately.

TABLE 20
PERCENTAGE DISTRIBUTION OF SICKNESS-MEDICAL CARE CASES
BY SEX AND SECTOR
1984

Description	SECTOR		All Sectors
	Sugar	Non-Sugar	
Males	22	38	60
Females	5	35	40
Males & Females	27	73	100

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An analysis of the cost of Medical Care administered shows that, of the total amount reimbursed, Drugs and Dressings accounted for 16% and Specialist Care for 4%. The remaining 37% was distributed among such costs as supply of orthopaedic and prosthetic appliances and fees to Medical Referees. The distribution of the total amount between in-patient and out-patient care was approximately equal. In-patient care absorbed 47% and out-patient, 53% approximately of the total amount reimbursed. This is shown in Table 21 (below).

TABLE 21
PERCENTAGE DISTRIBUTION OF SICKNESS-MEDICAL CARE EXPENDITURE
BY TYPE OF CARE
1984

Description	Hospitalization	Drugs and Dressings	Specialist Care	Medical Examination	Treatment	Others*	Total
In-patient	13	17	2	3	—	12	47
Out-patient	—	13	2	4	9	25	53
In and Out-patient	13	30	4	7	9	37	100

* Includes cost of Orthopaedic and Prosthetic appliances.
(Breakdown not available).

The distribution between sugar and non-sugar sectors shows that the amount reimbursed to workers in non-sugar sectors relative to in-patient care was 91% of the total amount reimbursed in that category. Workers in the Sugar Sector received only 9% of that total. In the case of out-patient care, the distribution was 80% to workers in non-sugar industries and 20% to workers in the Sugar Industry.

Of the 2,512 claims paid, 1,378 were for the reimbursement of Medical Care expenses only and 1,134 for both reimbursement of medical care expenses and replacement of income.

During the year, 10 persons were given permission to proceed overseas for medical treatment which could not have been administered locally. In all cases the cost for treatment administered was met by the Scheme. Those persons received treatment at medical institutions in the United States of America, Canada, the United Kingdom, Barbados and Suriname.

MATERNITY BENEFIT

The number of Maternity cases which were paid during 1984 was 1,074. All payments were made to employed women.

The ages of the recipients averaged 27 years and ranged from 18 years to 44 years. The age distribution shows that 360 or 33% approximately of the recipients were within the age-group (21 — 25) years, 415 or 39% approximately within the age-group (26 — 30) years and 200 or 19% approximately within the age-group (31 — 35) years. There were 65 claimants whose ages ranged from 36 to 44 years and 34 others who were within the ages of 18 and 20 years. This is shown in Table XV of the Annex.

The distribution of these paid cases by benefit days shows that 679 or 63% approximately were paid for the full 13 benefit weeks and a further 327 or 31% approximately were paid for periods ranging from 6 to 12 benefit weeks. See Table XVI of the Annex.



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The wage-group distribution, shows that approximately 90% of the payments made were in the wage-groups VI to X inclusive and 10% approximately in the wage-groups I to V. The wage-group X alone absorbed approximately 34% of the total payments made. This is shown in the Table 22 below.

The average wage-group in which the payments were made was the wage-group VIII.

TABLE 22
DISTRIBUTION OF MATERNITY CASES BY WAGE-GROUP
1984

Description	I	II	III	IV	V	VI	VII	VIII	IX	X	Total
Number of Cases	15	11	14	16	46	144	210	146	108	364	1,074
Percentage	1.4	1.0	1.3	1.5	4.3	13.4	19.5	13.6	10.1	33.9	100

A comparison of the number of Maternity cases paid during 1984 with that paid during 1983 reveals that the number paid during 1984 was approximately 13% less than that paid during 1983. The average duration of cases in 1984 was also shorter than those which were paid during the previous year. The difference was approximately 1 benefit week.

The number of cases paid annually together with the average duration for the last 5 years is given in Table 23 below.

TABLE 23
NUMBER OF MATERNITY CASES PAID AND AVERAGE DURATION
1980 -- 1984

Description	1980	1981	1982	1983	1984
Number of Cases	1,273	1,488	1,246	1,232	1,074
Average Duration (Benefit Days)	60	66	68	72	67

An examination of the number of cases which were paid over the last 5 years shows that, overall, there was some degree of statistical stability both in the number of cases paid annually and the average duration of such cases.

INDUSTRIAL BENEFITS BRANCH

INJURY BENEFIT

The number of spells of Injury which terminated during the year was 9,122. Of this number, 8,746 were paid and 376 were either disallowed or disqualified.

The analysis of the 376 spells which were not paid shows that 21 were disallowed because claimants received full wages from their employers during the periods of their incapacity, 169 were disallowed

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because the periods of incapacity lasted for 3 days or less and a further 33 were disallowed because the accident which resulted in the incapacity did not arise out of or during the course of Insurable Employment.

There were 153 spells which were disqualified due to late submission of the claims.

The analysis also shows that 91 or 24% approximately of the disallowed spells arose from workers in the Sugar Industry; while the remaining 285 or 76% approximately were from workers in the other industries combined. This is shown in Table 24 below.

TABLE 24
NUMBER OF DISALLOWED INJURY SPELLS BY SECTOR,
SEX AND REASON FOR DISALLOWANCE
1984

Reason for Disallowance	Male		Female		Total
	Sugar	Non-Sugar	Sugar	Non-Sugar	
Full wages paid	3	13	—	5	21
Incapacity for less than 4 days	40	115	3	11	169
Injury not arising out of or during course of insurable employment	28	3	2	—	33
Late submission of Claim	14	138	1	—	153
TOTAL	85	269	6	16	376

Of the 8,746 spells which were paid during the year, 8,122 or 93% approximately were from male insured persons, while 624 or 7% approximately were from female insured persons.

The age distribution of the recipients shows that the overall average age was 32 years approximately, with the average age of males standing at 31 years and that of females at 42 years approximately.

The distribution of the paid spells by sector shows that 8,030 or 92% approximately were submitted by workers in the Sugar sector, whereas only 716 or 8% were submitted by workers in the other industries combined. This is shown in the following Table 25.



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TABLE 25
NUMBER OF PAID INJURY SPELLS BY SEX AND SECTOR
1984

Description	SECTORS					
	Sugar		Non-Sugar		All Sectors	
	Number	Percentage	Number	Percentage	Number	Percentage
Males	7,438	85	684	8	8,122	93
Females	592	7	32	—	624	7
Males & Females	8,030	92	716	8	8,746	100

The average duration of spells which were paid during the year was 13 benefit days approximately. The average duration of spells relating to males was 13 benefit days, while that for females was 14 benefit days approximately.

In the non-sugar sectors, the average duration of spells was longer than that in the Sugar sector. These averages were approximately 19 and 12 benefit days respectively. This is shown in Table 26 below.

TABLE 26
AVERAGE DURATION OF INJURY SPELLS BY SEX AND SECTOR
1984

Description	SECTORS		
	Sugar	Non-Sugar	All Sectors
Males	12	20	13
Females	12	7	14
Males & Females	12	19	13

The analysis of the paid spells by "Reason for Termination" shows that 8,716 or over 99% were terminated due to the recovery of the injured person. The average duration of those spells was 13 benefit days approximately. Twenty spells were paid for the maximum allowed period of 26 benefit weeks and were subsequently terminated. The remaining spells terminated with the award of Disablement Pensions. In 7 cases, Provisional Disablement Pensions were awarded and in the 3 other cases persons were awarded Permanent Disablement Pensions.

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The wage-group distribution shows that approximately 98% of the spells were paid in wage-groups VI to X. The wage-group X alone accounted for approximately 82% of the total. Only 2% approximately of the payments were made in wage-groups I to V. The average wage-group in which payments were made was wage-group X. This distribution is shown in Table 27 below.

TABLE 27
NUMBER OF INJURY SPELLS PAID BY WAGE-GROUP AND SEX
1984

Description	WAGE - GROUP										Total
	I	II	III	IV	V	VI	VII	VIII	IX	X	
Males	4	8	17	37	56	143	230	320	367	6940	8122
Females	—	—	2	5	25	42	117	70	104	259	624
Males & Females	4	8	19	42	81	185	347	390	471	7199	8746
Percentage	—	—	0.2	0.5	1	2.1	4	4.5	5.4	82.3	100

A closer examination of the Table above reveals that approximately 85% of the payments made to male claimants were incident on wage-group X. The corresponding figure for the females was 41% approximately. The average wage-group in which male claimants were paid was wage-group X, whereas, that relative to females was wage-group IX.

The number of terminated injury spells paid during the previous year was 9,351. The number of spells paid during 1984 therefore represents a decrease of approximately 6% by comparison. The Table 28 below gives the number of spells paid annually over the last 5 years together with the average duration.

TABLE 28
NUMBER OF INJURY SPELLS PAID, PERCENTAGE ARISING
FROM SUGAR SECTOR AND AVERAGE DURATION OF SPELLS
1980 - 1984

Description	YEARS				
	1980	1981	1982	1983	1984
Number of Spells	8,368	8,203	7,425	9,351	8,746
Percentage Arising From Sugar Sector	89	90	91	93	92
Average Duration of Spells	12	11	13	13	13

The Table above shows that over the period 1980 - 1984, the number of spells decreased over the first three years then rose sharply in 1983. The number of spells which were paid in 1984 was greater than those paid in any of the first three years of the period under consideration. The overall behaviour, however, was



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one of apparent statistical stability. The percentage of spells which arose from the Sugar sector had an underlying rising trend, whereas, the average duration was stable over the last 3 years.

The Table XVII, in the Annex, gives the number of Injury spells for which benefit was paid, classified by age-group and sex of recipients and Table XVIII, gives the classification by benefit days and wage-group.

INJURY MEDICAL CARE

The number of Injury Benefit Medical Care claims paid during 1984 was 10,300. Nine thousand, seven hundred and three or 94% approximately of those claims were in respect of male insured persons and 597 or 6% approximately, in respect of females.

Of the total number of claims paid, 8,949 or 87% approximately arose from workers in the Sugar sector and the remaining 1,351 or 13% approximately arose from employees of all other industries combined.

The distribution within sector shows that of the 8,949 claims which were submitted by employees in the Sugar sector, 8,467 were from male claimants and 482 from female claimants. In the non-sugar sectors the corresponding figures were 1,236 and 115 respectively. This is shown in the Table 29 below.

TABLE 29
INDUSTRIAL MEDICAL CARE CLAIMS BY SEX AND SECTOR
1984

Description	SECTOR					
	Sugar		Non-Sugar		All Sectors	
	Number	Percentage	Number	Percentage	Number	Percentage
Males	8,467	82	1,236	12	9,703	94
Females	482	5	115	1	597	6
Males & Females	8,949	87	1,351	13	10,300	100

The distribution by age of claimants shows that 8,164 of the 10,300 claims were from persons who were between the ages of 16 years and 35 years and 2,115 from persons between the ages 36 years and 60 years. Five claims were from workers under 16 years old and 16 from workers who were over 60 years old.

The overall average age of the recipients was 29 years. The average age of male claimants was 29 years and that of females, 37 years approximately.

The distribution of the cost of Medical Care administered during the year between in-patient and out-patient care shows that in-patient care absorbed 84% and out-patient care 16% of the total.

The analysis by type of care, shows that Medical Examinations and Treatment absorbed 37%, Drugs and Dressings 24% and Specialist Care 8% of the total amount reimbursed. The remaining 31% covered such costs as Subsistence and Travelling, Fees to Medical Referees, Loss of Pay and Hospitalisation (room and bed).

This is shown in Table 30 overleaf.



TABLE 30
PERCENTAGE DISTRIBUTION OF INJURY BENEFIT MEDICAL CARE COST
1984

Description	TYPES OF ATTENTION						Total
	Hospital-ization	Medical Examination	Specialist Care	Drugs & Dressing	Treatment	Others*	
In-patient	5	2	—	4	4	1	16
Out-patient	—	22	8	20	9	25	84
TOTAL	5	24	8	24	13	26	100

*Includes Travelling, Subsistence and loss of Pay, etc..

The distribution by sector, i.e. Sugar and Non-Sugar, shows that the reimbursement to claimants in the Sugar Industry absorbed 66% of the total cost of which 63% was for out-patient care, whereas, reimbursement to claimants in the non-sugar industries absorbed just 34% of that total. The distribution in the non-sugar industries between in-patient and out-patient care was somewhat more uniformed, the percentages being approximately 13% and 21% respectively.

This is shown in Table 31 below.

TABLE 31
INJURY BENEFIT MEDICAL CARE COST BY SECTOR
AND TYPE OF CARE (PERCENTAGE DISTRIBUTION)
1984

Type of Care	SECTOR		
	Sugar	Non-Sugar	All Sectors
In-patient	3	13	16
Out-patient	63	21	84
TOTAL	66	34	100

Of the 10,300 claims paid, 1,809 were for reimbursement of Medical Care expenses only. The remaining 8,491 claims were paid to persons who also received Injury Benefits, i.e. replacement of income.

The number of Injury Benefit Medical Care claims which were paid during 1983 was 6,558. The number paid in 1984, therefore, represents an increase of approximately 57% relative to 1983.

Table XIX, in the annex, gives the 1984 claims analysed by age-group, sex of claimants and sector.



DISABLEMENT PENSION

Seventy-five Permanent Disablement Pensions were awarded during 1984. Those pensions were awarded to 67 males and 8 females. Forty-eight of those pensions were awarded at the expiry of a period of injury benefit payment and 27 after a period of provisional assessment.

The analysis by Sector, i.e. Sugar and Non-Sugar, shows that, of the sixty-seven males who were awarded pensions, 33 were from the Sugar sector and 34 from the Non-Sugar sector. Only 2 of the eight females were from the Non-Sugar sector.

The age-range of the recipients was 18 years to 60 years. Twenty-one persons were within the age-group (16 – 30) years, 36 were within the age-group (31 – 50) years and 18 were within the (51 – 60) years age-group.

The average age of the male recipients was 38 years and that of the female recipients, 47 years. In the Sugar sector, the average age was 42 years, whereas in the Non-Sugar sector, it was 36 years. The overall average age was 39 years approximately.

The analysis, by degree of disability, shows that 60 of the 75 pensions awarded were for degrees of disability ranging from 20% to 30%. There were 7 cases which were assessed at 40% disability, 4 cases at 50%, one at 60% and 2 at 70%. There was also 1 case where the degree of disability was assessed at 80%.

Of the 8 cases assessed at 50% and over, 7 were from Non-Sugar Industries. Those cases assessed at 40% or less were somewhat evenly divided between the two sectors. Thirty-six of these cases were from the Sugar sector and 24 from the Non-sugar sectors. The distribution is given in the Table 32 below.

TABLE 32
NUMBER OF DISABLEMENT PENSIONS BY PERCENTAGE OF DISABILITY,
SEX AND SECTOR
1984

Degree of Disability	SUGAR			NON-SUGAR			BOTH SECTORS
	Males	Females	Males & Females	Males	Females	Males & Females	Males & Females
20	22	5	27	13	1	14	41
30	8	1	9	10	—	10	19
40	2	—	2	5	—	5	7
50	—	—	—	4	—	4	4
60	1	—	1	—	—	—	1
70	—	—	—	2	—	2	2
80	—	—	—	—	1	1	1
90	—	—	—	—	—	—	—
100	—	—	—	—	—	—	—
TOTAL	33	6	39	34	2	36	75

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The analysis by Nature of Disability shows that, of the 75 cases, 21 were fractures, 12 were amputations and 10 cuts and lacerations. In the remaining 32 cases, disabilities arose from sprains and strains, post traumatic ankylosis and paralysis, dislocations, contusions, burns and injuries of related nature.

An examination of the location of those injuries, reveals that 25 were injuries to the lower extremities of the body, 14 were injuries to the trunk and 22, injuries to upper extremities of the body. Eleven were injuries to the head and 3, injuries which could not be pegged to any particular part of the body. The Table 33 below, shows the distribution of the cases by nature and location of injuries.

TABLE 33
NUMBER OF DISABLEMENT PENSIONS AWARDED BY NATURE OF DISABILITY
AND LOCATION OF INJURY
1984

NATURE OF DISABILITY	Head		LOCATION OF INJURY				Injuries Not Specifically Located	Total
	Eyes	Others	Trunk	Upper Extremities		Lower Extremities		
				Fingers	Others			
Contusions and Abrasions	—	—	1	1	—	—	—	2
Burns and Scalds	—	—	—	—	—	1	—	1
Concussions	—	2	—	—	—	—	—	2
Cuts and Lacerations	—	1	—	2	2	4	1	10
Punctured Wounds	—	—	—	—	—	—	—	—
Amputations	—	—	—	10	1	1	—	12
Post Traumatic Ankylosis of Joints	—	—	2	—	—	5	—	7
Post Traumatic Paralysis of Limbs or Parts of the Body	—	—	2	—	—	—	—	2
Dislocations	—	—	—	—	—	1	—	1
Fractures	—	—	2	—	6	12	1	21
Sprains or Strains	—	—	7	—	—	1	1	9
Other Injuries	8	—	—	—	—	—	—	8
TOTAL	8	3	14	13	9	25	3	75

The overall average weekly amount of pensions granted during 1984 was \$17.00 approximately. The average weekly amount to workers in the Sugar sector was \$15.00 and that to workers in the Non-Sugar sector \$19.00 approximately. This is shown in Table 34 overleaf.



TABLE 34
NUMBER OF DISABLEMENT PENSIONS AWARDED BY SEX, SECTOR
AND AVERAGE WEEKLY AMOUNT
1984

SECTOR	MALES		FEMALES		MALES & FEMALES	
	Number	Average Weekly Amount	Number	Average Weekly Amount	Number	Average Weekly Amount
Sugar	33	\$15.80	6	\$13.15	39	\$15.40
Non-Sugar	34	17.82	2	31.50	36	18.58
Both Sectors	67	\$16.83	8	\$17.74	75	\$16.93

The Table 35 below gives the number of disablement pensions awarded over the last 5 years.

TABLE 35
NUMBER OF DISABLEMENT PENSIONS AWARDED ANNUALLY
1980 - 1984

SECTOR	1980	1981	1982	1983	1984
Sugar	13	17	22	24	39
Non-Sugar	26	31	39	32	36
Both Sectors	39	48	61	56	75

The Table above show that, over the period under investigation, the number of Disablement Pensions awarded annually increased gradually, moving from 39 in 1980 to 75 in 1984. There was a small decrease in 1983 relative to 1982 but that did not influence the overall trend.

The number of pensions which were in payment at the beginning of the year was 741. During the year, 75 pensions came on stream and 4 Pensions were terminated. Two were terminated because of the deaths of the pensioners and the remaining 2 because the recipients became entitled to Old Age Pensions which were paid at higher rates than the Disablement Pensions in payment.

At the end of the year, therefore, there were 812 pensions in payment. The recipients of those pensions were 740 males and 72 females.

The movement of this population during the year is given in Table 36 overleaf.



TABLE 36
MOVEMENT OF DISABLEMENT PENSIONS
1984

Description	MALES		FEMALES		MALES & FEMALES	
	Number	Average Weekly Amount	Number	Average Weekly Amount	Number	Average Weekly Amount
Pensions in payment at the beginning of the year	677	25.45	64	14.48	741	13.12
Pensions granted during the year	67	16.83	8	17.74	75	16.93
Pensions terminated during the year by:						
(a) Death	2	11.55	—	—	2	11.55
(b) Old Age	2	7.65	—	—	2	7.65
Pensions in payment at the end of the year	740	24.76	72	14.84	812	13.49

Table XX, in the Annex, gives the number of Disablement Pensions which were awarded during 1984 classified by age, sex, sector and weekly amount and Table XXI, gives the number of pensions which were in payment at 31.12.84 classified by nature of disability.

DISABLEMENT LUMP-SUM PAYMENT

The number of Disablement lump-sum payments made during 1984 was 42. The recipients were 32 males and 10 females.

The average age of the male recipients was 35 years and, that of the females, 44 years. The overall average age was 37 years approximately.



GUYANA NATIONAL INSURANCE SCHEME

The distribution of the recipients, sector-wise, shows that 30 or 71% approximately were workers from the Sugar sector and 12 or 29% approximately workers from the Non-Sugar sector. This is shown in Table 37 below.

TABLE 37
NUMBER OF DISABLEMENT LUMP SUM CASES BY SEX AND SECTOR
1984

Sex	SECTOR		All Sectors
	Sugar	Non-Sugar	
Males	21	11	32
Females	9	1	10
Males & Females	30	12	42

The distribution by occupation shows that of the 42 persons who received lump-sum payments, 29 were Manual Workers, 7 were Craftsmen and Technical Workers, 4 were Service Workers and 2 were Clerical and Sales Workers.

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The distribution by cause of accident shows, that 5 of the accidents occurred while persons were handling goods with the aid of power-driven machinery and 3 occurred while goods were being transported by power-driven machinery. Of the remaining 34 accidents, 14 were as a result of persons falling, 7 as a result of persons striking against or coming into contact with objects, 7 were through the use of cutlasses and 4 by falling objects. There was one case where the accident was caused by a flying object and another where the person was burnt by a hot substance. This is shown in Table 38 below.

TABLE 38
DISABLEMENT LUMP SUM CASES BY CAUSE OF ACCIDENT AND OCCUPATION
1984

Cause of Accident (1)		OCCUPATION				
		Craftsmen and Tech- nical Workers (2)	Clerical and Sales Workers (3)	Service Workers (4)	Manual Workers (5)	Total (6)
Power Driven Machinery	Lifting	—	1	—	2	3
	Other	1	—	—	1	2
Means of Transport (Power-Driven)		—	—	2	1	3
Accidents caused otherwise than by machinery handling goods or by means of transport	Hot Substances	—	1	—	—	1
	Persons Falling	—	—	—	14	14
	Falling Objects	2	—	1	1	4
	Flying objects Striking against or coming into contact with objects	—	—	—	1	1
	Use of Cutlasses	4	—	1	2	7
TOTAL		7	2	4	29	42

The distribution by Nature of Disability shows that in each of the classifications "Fractures", "Sprains and Strains" and "Cuts and Lacerations", 10 cases were incident thereon. The distribution also shows that there were 7 cases of Amputations, 3 cases of Contusions and Abrasions and 2 cases of Burns and Scalds.

The Table 39 overleaf classifies the 42 cases by Nature and Location of Injury.



TABLE 39
DISABLEMENT LUMP SUM CASES BY NATURE OF INJURY AND LOCATION
1984

Nature of Injury	LOCATION OF INJURY							Total
	Head		Trunk Including the Uro-genital Organs	Upper Extremities		Lower Ex-tremities	General Injuries which cannot be Allotted to Any Particular part of the Body	
	Eyes	Others		Fingers	Others	Legs & Feet		
Contusions and Abrasions	—	—	1	—	1	1	—	3
Burns and Scalds	—	—	—	—	—	—	2	2
Cuts and Lacerations	—	—	—	6	2	2	—	10
Amputations	—	—	—	7	—	—	—	7
Dislocations	—	—	—	—	—	—	—	—
Fractures	—	—	2	1	1	6	—	10
Sprains and Strains	—	—	5	—	—	4	1	10
TOTAL	—	—	8	14	4	13	3	42

From the Table above, it could be seen that, of 14 injuries to fingers, 7 were amputations and 6, cuts and lacerations. Also, of 13 injuries to the lower extremities (legs and feet), there were 6 fractures.

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The distribution of the number of Lump-sum payments awarded during the year by percentage of disability shows that 17 or 41% approximately of the cases were assessed at less than 10% disability and 25 or 59% approximately were assessed at percentages ranging from 10% to 14%. This is shown in Table 40 below.

TABLE 40
NUMBER OF DISABLEMENT LUMP SUM CASES BY PERCENTAGE
OF DISABILITY, SEX AND SECTOR
1984

PERCENTAGE OF DISABILITY	SUGAR			NON-SUGAR			BOTH SECTORS		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
1	—	—	—	—	—	—	—	—	—
2	—	—	—	—	—	—	—	—	—
3	—	—	—	—	—	—	—	—	—
4	—	—	—	1	—	1	1	—	1
5	8	4	12	—	1	1	8	5	13
6	—	—	—	—	—	—	—	—	—
7	—	—	—	1	—	1	1	—	1
8	—	—	—	2	—	2	2	—	2
9	—	—	—	—	—	—	—	—	—
10	9	5	14	1	—	1	10	5	15
11	—	—	—	1	—	1	1	—	1
12	3	—	3	1	—	1	4	—	4
13	—	—	—	—	—	—	—	—	—
14	1	—	1	4	—	4	5	—	5
TOTAL	21	9	30	11	1	12	32	10	42

The average amount of the Disablement lump sums paid during the year was \$353.33.

During 1983, the number of lump sums awarded was 47. Therefore, the number of awards made during 1984 shows a decrease of 11% approximately, by comparison.

Table XXII, in the Annex gives the number of Disablement lump sum cases by age-group, and sex.

INDUSTRIAL DEATH

During 1984, 19 Industrial Deaths occurred. These give right to 18 Industrial Death Pensions and 1 Annuity payment.

Of the 18 pensions awarded, 14 were to widows, 13 of whom had in their care children of the deceased and 4 were to parents of the deceased insured persons. This is shown to Table 41 overleaf. The Annuity payment was divided equally between a sister and a brother.



TABLE 41
NUMBER OF INDUSTRIAL DEATH BENEFITS BY NATURE OF INJURY AND
CONDITION OF AWARD
1984

Nature of Injury	CONDITION OF AWARD					Total
	Number of Deaths	Widows With Children	Widows Over 45 Years Without Children	Parent	Other Dependants*	
Burns and Scalds	2	1	—	1	—	2
Concussions	2	1	—	—	1	2
Punctured Wounds	3	2	1	—	—	3
Amputations	1	1	—	—	—	1
Dislocations	1	1	—	—	—	1
Fractures	7	5	—	2	—	7
Asphyxiation	2	1	—	1	—	2
Other Injuries	1	1	—	—	—	1
TOTAL	19	13	1	4	1	19

*Annuity

The age distribution shows that the ages of the deceased ranged from 19 to 59 years with the average age being 36 years approximately. The average age of the widows who had in their care children of the deceased was 33 years approximately. These widows were within the age range of 17 – 46 years.

The 13 widows who had in their care children of the deceased had among them 35 children whose ages ranged from just above 0 to 16 years. The average age was 8 years approximately.

The analysis by 'Cause of Accident' shows that 10 deaths were caused by "means of transportation", 1 by explosion, 2 by falls, 3 by collision with objects and 3 by other causes. Of the 19 deaths, 6 were of workers in the Sugar Industry and 13, of workers in other industries combined.

During 1983, there were 24 Industrial Deaths. The figure for 1984 therefore, when compared with that of 1983, shows a decrease of 21% approximately.

At the beginning of the year, there were 305 Industrial Death Pensions which were being paid. The average weekly rate of those pensions was \$25.00 approximately. The recipients were 264 widows, 31 parents and 10 orphans. One pension terminated during the year due to death of the pensioner and 18 others were altered due to the children attaining the age limit. The number of pensions in payment at the

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end of the year therefore was 322, comprising 277 widows' pensions, 35 parents' pensions and 10 orphans' pensions. This is shown in Table 42 below.

TABLE 42
MOVEMENT OF INDUSTRIAL DEATH PENSIONS
1984

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 the beginning of the year	264	26.83	31	13.97	10	15.00	305	25.13
Pensions granted during the year	14	47.61	4	33.00	—	—	18	44.36
Pensions terminated during the year by: Death	1	16.50	—	—	—	—	1	16.50
Pensions altered during the year due to Age limit	17	5.21	—	—	1	15.00	18	5.75
Pensions in payment at the end of the year	277	27.60	35	16.14	10	15.00	322	25.91

Table XXIII, in the Annex, gives the number of Industrial Death cases which occurred during 1984, classified by cause of accident and nature of injury.

MEDICAL ADJUDICATION OF CLAIMS

During 1984, the Medical Department continued its role of adjudication of cases which involved issues of a medical nature.

Seven hundred and forty-three claimants were seen by personnel of this department during the year. Of this total, 559 were referred to Medical Referees and 184 to Specialists in order that their cases could be expertly examined and recommendations made relative to particular issues. Five hundred and twenty-seven of the persons seen were in relation to claims for Injury Benefit, and 216 in relation to claims for Sickness Benefit.

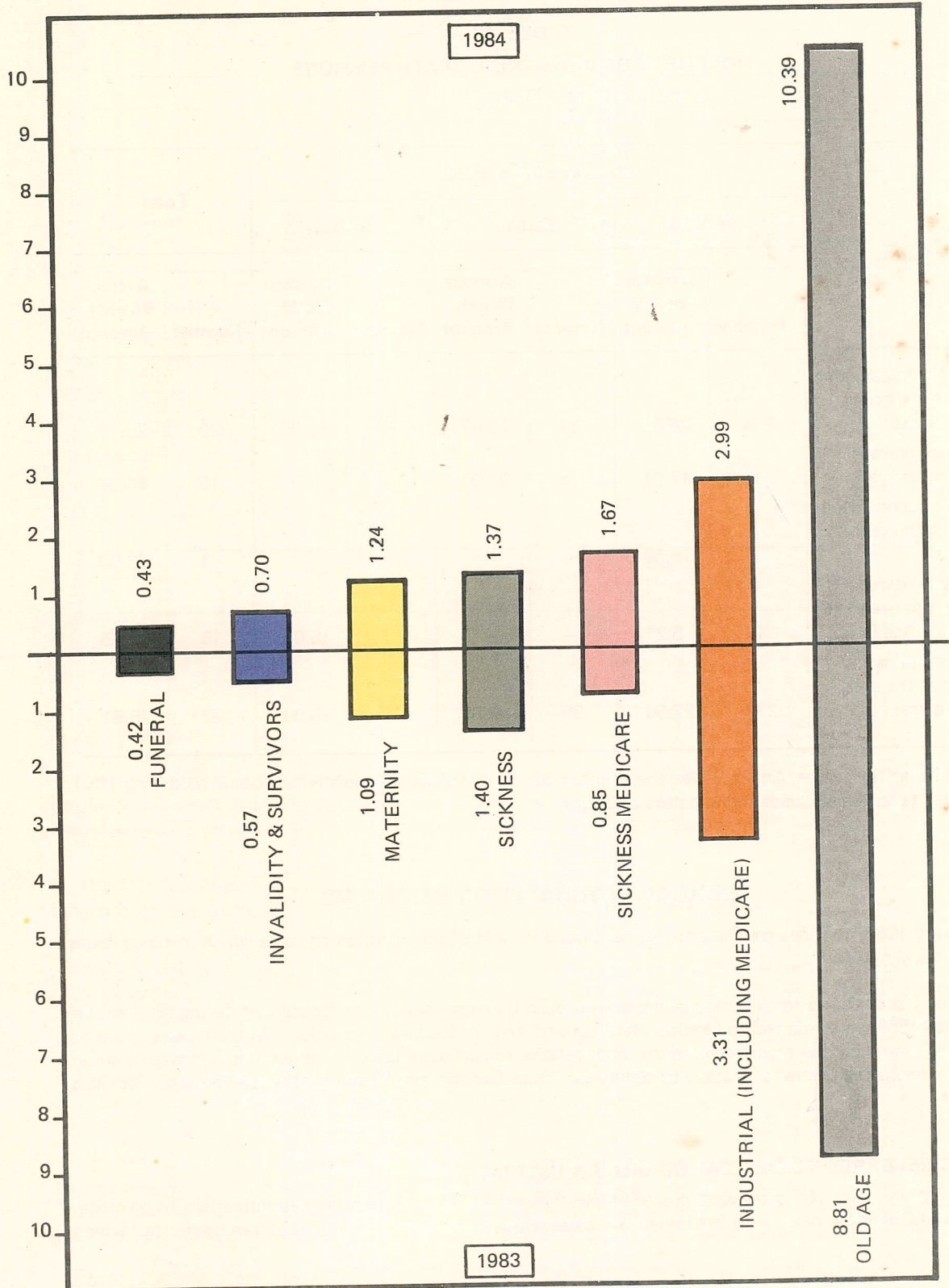
CASES REFERRED TO MEDICAL BOARD (INDUSTRIAL)

During the year, 164 cases were placed before Industrial Medical Boards for determinations to be made. Forty-eight of these cases were for review, i.e. cases which were previously placed before Boards but which



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FIGURE 3
BENEFIT PAYMENTS IN TERMS OF \$M.
1983 AND 1984



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required follow-up action. Of the 164 cases placed before Medical Boards, 94 were finally assessed, i.e. the persons were awarded either Disablement lump sum payments or Disablement pensions. Thirty-seven were referred for further treatment such as surgery, physiotherapy, psychiatric treatment or bed rest. Of the remaining 33 cases, 3 were struck off due to repeated non-appearance of the persons before Boards and 30 were cases where the Boards found the persons concerned fit for work and recommended no further treatment.

Table 43 below shows the number of cases placed before Medical Boards over the last 5 years.

TABLE 43
CASES PLACED BEFORE MEDICAL BOARD (INDUSTRIAL)
1980 – 1984

Description	1980	1981	1982	1983	1984
Number of Cases Boarded	219	158	147	203	164
Medical Treatment Recommended	191	90	93	140	131
Medical Treatment not Recommended	28	68	54	59	30
Cases Struck Off	—	—	—	4	3
Percentage genuine cases	87	57	63	69	80

From the Table above, it could be seen that the number of cases which were placed before Industrial Medical Boards annually ranged from approximately 150 to 220 over the 5 years period and, as such, the behaviour of the series could safely be considered relatively stable over that period of time.

What is of interest, however, is the trend over the last 4 years of the cases which were recommended for treatment. These are the genuine cases. The increasing trend leads one to conclude that less malingerers are seeping into the system annually.

CASES REFERRED TO MEDICAL BOARD (NON-INDUSTRIAL)

One hundred and twenty-eight persons were placed before Boards for non-industrial matter, of which, 102 were for determinations on the question of Invalidity.

The Boards approved 59 cases for Invalidity Benefit. Twenty-eight cases were not approved and 13 were referred for further treatment and investigation; with the proviso that they be reviewed after given periods of time. Two cases were not considered due to non-appearance of the applicants before Boards.

Eight persons applied for Survivors' Benefit on the grounds that the deceased persons could have been deemed Invalids had they lived. Five of these matters were successful and 3 unsuccessful.

Eighteen cases were placed before these Boards in order for determinations on the question of incapacity to be made. Three of these cases were not considered due to the non-appearance of the persons concerned. Of the 15 cases determined, 12 were unsuccessful and 3 successful. Those persons were advised to seek Medical treatment in their own interest.



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This is summarised in Table 44 below.

TABLE 44
CASES PLACED BEFORE MEDICAL BOARD (NON-INDUSTRIAL)
1984

Description	TYPE OF BENEFIT			Total
	Invalidity	Survivors	Sickness	
Number boarded	102	8	18	128
Number awarded benefit	59	5	—	64
Number unsuccessful	28	3	12	43
Number provisionally assessed (to be reviewed)	13	—	3	16
Non-attendants	2	—	3	5

REHABILITATION

During 1984, the Orthopaedic Section continued to fabricate orthopaedic and prosthetic appliances required for the rehabilitation of injured persons. Despite the constraints on obtaining needed materials, the Orthopaedic Technician was able to fit 5 claimants with "above the knee prosthesis" and 8 with "below the knee prosthesis". There were 20 cases of general repairs to existing Prosthetic appliances. Apart from this, 47 claimants were fitted with other appliances. These included lumbar-sacral corsets and spinal orthosis, built-up and corrective shoes and boots, cervical collars, short leg and drop foot orthosis and hand splints.

SICK VISITING

The number of visits to claimants and pensioners made by the nurses attached to this department during 1984 was 1,118. Five hundred and fifty-one were made to claimants in hospitals, 346 were dispensary visits and 221 were home calls. The number of persons seen on those visits was 4,169. That included 186 Old Age and 131 Invalidity pensioners.

The Table 45 below shows that the number of visits made by the nurses over the period 1980 – 1984 continues to fall. The 1984 figure shows a 7% decrease approximately when compared with that of the previous year and a 71% approximately reduction when compared with the figure for 1980.

TABLE 45
VISITS MADE BY NURSE/SICK VISITORS
1980 – 1984

Description	1980	1981	1982	1983	1984
Number of Visits	3,882	1,810	1,693	1,200	1,118



TRAINING

During the year under review, the Organisation, through its Training Section, continued to bring employees up-to-date on the Principles and Practices of Social Security generally and particularly on Laws governing and procedures adopted by the Scheme in order to increase efficiency and effectiveness. The section also continued its endeavour to enlighten employers and the insured population of their obligations and rights within the Confines of the Law.

Towards this end, the Training Section held 34 Training Courses during 1984. Those included 2 Orientation/Induction Courses for new recruits into the Organisation, 6 seminars for employers who used the system of "Schedule Payment" and 3 intensive supervisory training seminars for members of staff. There were also 8 observation visits made by students and 7 refresher courses for Junior members of staff at various Local Offices and Departments of the Scheme. Of the remaining six courses held, 1 was a seminar on Medical Care for personnel of the Ministry of Health, 2 were seminars for Trade Unionists and Supervisors in Public Enterprises, 2 for workers in the Sugar Industry, and 1 for Hotel personnel.

The Section also conducted 19 one-day lectures at various work sites and institutions, on the Objectives and Workings of the Scheme. Four of those were held on Sugar Estates and 7 at Educational Institutions. The remaining 8 were conducted on the premises of employers throughout the country. A total of 684 persons participated in those one-day Seminars.

In an effort to improve upon the knowledge, managerial and other skills of its own employees, the Organisation sponsored 91 of its employees to attend external training courses at various Educational Institutions in the country. One of these courses, a Supervisory Management Seminar, was still incomplete at the end of 1984.

ESTABLISHMENT AND ORGANISATION

At 31st December, 1984, the number of employees on roll was 480. Of this number, 464 persons were permanent employees and 16 were temporary employees.

During the year, 75 persons were recruited into the Organisation. Of these new entrants, 55 were placed in permanent positions and the remaining 20 were temporarily employed.

The number of employees who left the Organisation during the year was 83. Eight of those persons were temporarily employed. Twenty-nine persons tendered resignations, 50 were either dismissed or their services were terminated, 2 persons retired and 2 were transferred to other Organisations.



TABLE 38
DISABLEMENT LUMP SUM CASES BY CAUSE OF ACCIDENT AND OCCUPATION - 1984

Cause of Accident (1)		OCCUPATION				
		Craftsmen and Technical Workers (2)	Clerical and Sales Workers (3)	Service Workers (4)	Manual Workers (5)	Total (6)
Power Driven Machinery	Lifting	—	1	—	2	3
	Other	1	—	—	1	2
Means of Transport (Power Driven)		—	—	2	1	3
Accidents caused other- wise than by machinery, handling goods or by means of transport	Hot Substances	—	1	—	—	1
	Persons Falling	—	—	—	14	14
	Falling Objects	2	—	1	1	4
	Flying Objects Striking against or coming into contact with objects	—	—	—	1	1
	Use of Cutlasses	4	—	1	2	7
Total		7	2	4	29	42

The distribution by Nature of Disability shows that in each of the classifications "Fractures", "Sprains and Strains" and "Cuts and Lacerations", 10 cases were incident thereon. The distribution also shows that there were 7 cases of Amputations, 3 cases of Contusions and Abrasions and 2 cases of Burns and Scalds.

The Table 39 overleaf classifies the 42 cases by Nature and Location of Injury.

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PART II

INCOME AND EXPENDITURE

INCOME

During the year, the total income received from all sources was \$140,884,766. This was made up as follows:—

Contributions	—	\$ 63,564,091
Investment Income	—	77,198,514
Other Income	—	122,161
TOTAL INCOME	—	\$140,884,766

This total income was distributed among the various benefit branches in the following manner:—

Description	Long-Term	Short-Term	Industrial	Total
Contributions	46,783,171	6,610,665	10,170,255	63,564,091
Investment Income	57,350,776	8,136,723	11,711,015	77,198,514
Other Income	40,720	40,720	40,721	122,161
Total Income	104,174,667	14,788,108	21,921,991	140,884,766

Total income for 1984 increased by 14.2% approximately relative to the previous year. The total income for 1983 was \$123,411,091.

This is shown below.

Description	1983	1984	Percentage Increase
Contributions	63,492,982	63,564,091	0.1
Investment Income	59,805,940	77,198,514	29.1
Other Income	112,169	122,161	8.9
Total Income	123,411,091	140,884,766	14.2

From the above, it could be seen that there was a significant increase in "Investment Income" for 1984 relative to the previous year. It may be of interest to observe that only in 1984 did income from Investments exceed income from Contributions.

EXPENDITURE

The total expenditure during 1984 was \$25,955,437. The payment of benefits accounted for \$18,789,995 or 72.4% approximately of total expenditure. The cost of administering the Scheme during the year was \$7,165,442.

An analysis of the expenditure by Benefit Branches shows that, of the total Benefits expenditure, the Long Term Benefits Branch absorbed \$11,526,640 or 61.3% approximately. Expenditure on Old Age



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Pension alone was \$10,251,815 or 54.6% approximately of the expenditure. The expenditure within the Short Term Benefits Branch was \$4,270,866 or 22.7%, while that within the Industrial Benefits Branch was \$2,992,489 or 16% approximately. In the latter branch, \$1,260,233 went towards the payment of Injury Benefit.

This is shown below.

Benefit Branch	Amount	Percentage of Benefit Expenditure	Percentage of Total Expenditure
Long Term	11,526,640	61.3	44.4
Short Term	4,270,866	22.7	16.5
Industrial	2,992,489	16.0	11.5
All Branches	18,789,995	100	72.4

From the above it could be seen that, of the total expenditure of \$25,955,437, Long Term Benefits accounted for 44.4%, Short Term Benefits for 16.5% and Industrial Benefits for 11.5% approximately. A comparison of the amounts spent on those branches during 1984 with those of the previous year is given below.

Benefit	YEAR		Percentage Increase
	1983	1984	
Long Term	9,799,159	11,526,640	17.6
Short Term	3,334,917	4,270,866	28.1
Industrial	3,304,512	2,992,489	-9.4
All Branches	16,438,588	18,789,995	14.3

As could be seen from the above, the amount spent on benefits during the year was approximately 14.3% higher than that spent in 1983. There was a significant increase in the Short Term Benefits Branch which was highly influenced by the increase in Medical Care-Sickness benefit. The cost of Medical Care in 1984 has almost doubled that of the previous year. In 1983, the amount was \$846,303 whereas, in 1984 it was \$1,665,040.

The Long Term Benefits Branch also showed an increase in expenditure for 1984 of 17.6% approximately when compared with that spent in 1983. This increase was reflected in all the benefits in this branch except Invalidity Grant, which showed a significant reduction from 1983's figure of approximately 83.5%. In 1983, thirteen thousand, six hundred and ninety-eight dollars was spent on this benefit as compared to \$2,255 in 1984.

Expenditure in the Industrial Benefits Branch, however, experienced a decrease of approximately 9.4% in 1984, relative to 1983. This reduction was brought about mainly by the decrease in expenditure on Medical Care - Injury Benefit. Expenditure on Injury Benefit (loss of pay) also decreased minimally.

GUYANA NATIONAL INSURANCE SCHEME



NATIONAL INSURANCE FUND

At the beginning of the year under review, the National Insurance Fund stood at \$586,520,450.

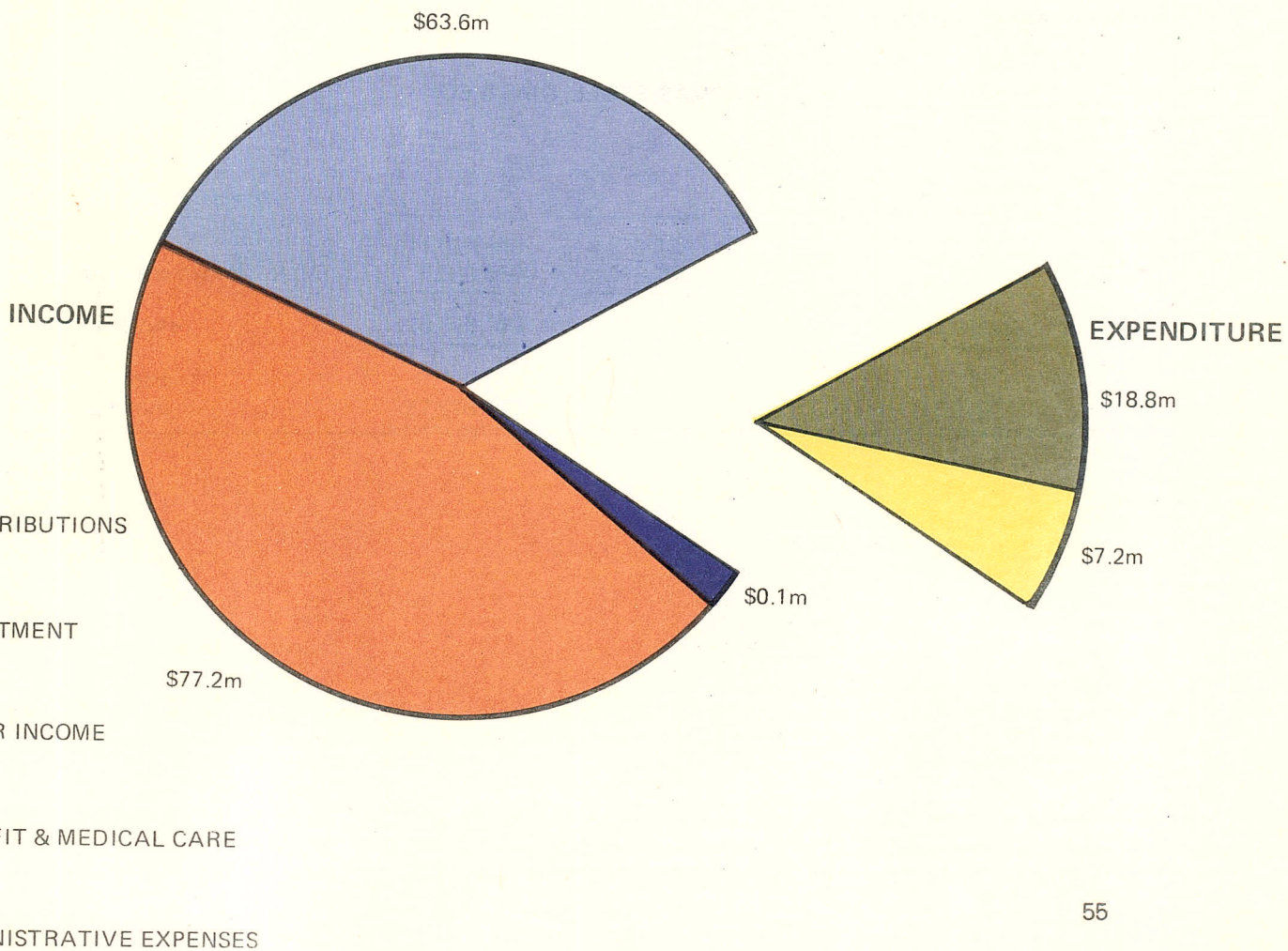
The income received during the year amounted to \$140,884,766, while expenditure totalled \$25,955,437. The surplus for 1984 was therefore \$114,929,329 which, when added to the Fund as it stood at 1.1.84, brought the total amount to \$701,449,779 at 31.12.84.

The Fund was represented as follows:—

Fixed Assets Valued at	—	5,661,110
Investment Valued at	—	663,135,045
Net Current Assets Valued at	—	32,653,624
National Insurance Fund	—	701,449,779

Of this total, \$662,700,000 has been invested in Government of Guyana Debentures, \$416,893 in Overseas Government Debentures and \$18,152 in Ordinary Shares of \$1.00 each in Guyana Printers Limited.

A copy of the Audited Accounts of the National Insurance Scheme for the year ending 31.12.84 follows.





GUYANA NATIONAL INSURANCE SCHEME

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 fair view of the state of affairs of the Scheme at 31 December 1984, 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.

GUYANA NATIONAL INSURANCE SCHEME



INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 1984

	Notes	Pensions Branch G\$	Short-term Benefits Branch G\$	Industrial Benefits Branch G\$	Total G\$	1983 G\$
Income						
Contributions	1 (a)	46,783,171	6,610,665	10,170,255	63,564,091	63,492,982
Interest on investments	1 (b)	57,350,776	8,136,723	11,711,015	77,198,514	59,805,940
Other income	1 (c)	40,720	40,720	40,721	122,161	112,169
Total income		104,174,667	14,788,108	21,921,991	140,884,766	123,411,091
Expenditure						
Old age pension		10,251,815	—	—	10,251,815	8,692,834
Old age grant		135,070	—	—	135,070	114,054
Survivors' benefits		233,140	—	—	233,140	142,509
Invalidity pension		475,905	—	—	475,905	414,951
Invalidity grant		2,255	—	—	2,255	13,698
Funeral benefit		428,455	—	—	428,455	421,113
Sickness benefit		—	1,368,563	—	1,368,563	1,396,351
Maternity benefit		—	1,237,263	—	1,237,263	1,092,263
Medical care sickness		—	1,665,040	—	1,665,040	846,303
Disablement benefit		—	—	695,406	695,406	643,688
Death benefit		—	—	505,630	505,630	479,401
Injury benefit		—	—	1,260,233	1,260,233	1,296,302
Medical care injury benefit		—	—	531,220	531,220	885,121
Sub-total		11,526,640	4,270,866	2,992,489	18,789,995	16,438,588
Administrative expenses	2 (b)	5,069,550	948,705	1,147,187	7,165,442	6,986,720
Total expenditure		16,596,190	5,219,571	4,139,676	25,955,437	23,425,308
Excess of income over expenditure		87,578,477	9,568,537	17,782,315	114,929,329	99,985,783



GUYANA NATIONAL INSURANCE SCHEME

BALANCE SHEET AT 31 DECEMBER 1984

Notes	Pensions Reserve	Short-term Benefits Reserve	Industrial Benefits Reserve	1983	
				G\$	G\$
Balance at 1 January	434,645,130	63,076,087	88,799,233	586,520,450	486,534,667
Excess of income over expenditure	87,578,477	9,568,537	17,782,315	114,929,329	99,985,783
Balance at 31 December	<u>522,223,607</u>	<u>72,644,624</u>	<u>106,581,548</u>	<u>701,449,779</u>	<u>586,520,450</u>
Represented by:					
Fixed assets				5,661,110	5,399,332
Investments				663,135,045	551,732,288
Current assets					
Accrued income					9,128,947
Sundry debtors					1,696,719
Stocks and stores					438,958
Fixed deposits					16,731,897
Cash at bank					2,103,432
Cash on hand					137,353
				<u>30,237,306</u>	
Less:					
Current liabilities					
Unpaid benefits				543,736	255,822
Sundry creditors				929,696	592,654
				<u>1,473,432</u>	<u>848,476</u>
Net current assets				<u>32,653,624</u>	<u>29,388,830</u>
				<u>701,449,779</u>	<u>586,520,450</u>
				Director	
				Director	

GUYANA NATIONAL INSURANCE SCHEME



STATEMENT OF SOURCE AND APPLICATION OF FUNDS FOR THE YEAR ENDED 31 DECEMBER 1984

	G\$	G\$	G\$	G\$
			1983	
Source of funds:				
Operating surplus for the year		114,929,329		99,985,783
Adjustments for items not involving the movement of funds				
Depreciation	185,914		204,620	
Gain on disposal of assets	(13,063)		—	
		<u>172,851</u>		<u>204,620</u>
Total funds generated from operations		115,102,180		100,190,403
Funds from other sources:				
Sales/Redemption of Government debentures	22,500,000		30,550,000	
Redemptions of Overseas debentures	97,243		100,251	
Disposal of assets	<u>15,200</u>		—	
		<u>22,612,443</u>		<u>30,650,251</u>
		137,714,623		130,840,654
Application of funds:				
Purchase of Government debentures	134,000,000		138,000,000	
Purchase of fixed assets	<u>449,829</u>		<u>1,182,981</u>	
		<u>134,449,829</u>		<u>139,182,981</u>
Increase/(Decrease) in working capital		<u>3,264,794</u>		<u>(8,342,327)</u>
Represented by:				
Increase in accrued income		3,123,985		2,320,629
Increase/(Decrease) in stocks and stores		195,389		(30,712)
Decrease in sundry debtors		(154,339)		(477,407)
(Increase)/Decrease in creditors and unpaid benefits		<u>(624,956)</u>		<u>1,067,739</u>
		2,540,079		2,880,249
Movement in net liquid funds:				
Decrease in cash at bank	(1,555,559)		(252,028)	
Increase/(Decrease) in cash on hand	116,429		(10,812,762)	
Increase/(Decrease) in treasury bills and fixed deposits	<u>2,163,845</u>		<u>(157,786)</u>	
		<u>724,715</u>		<u>(11,222,576)</u>
		<u>3,264,794</u>		<u>(8,342,327)</u>



GUYANA 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.

GUYANA NATIONAL INSURANCE SCHEME



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 and is 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	74.29%
(ii)	Short term benefits	10.54%
(iii)	Industrial benefits	15.17%

(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	70.75%
(ii)	Short term benefits	13.24%
(iii)	Industrial benefits	16.01%



GUYANA NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS (Cont'd)

	G\$	1983 G\$
2. (b)		
Acting allowance	56,976	57,033
Advertising	37,896	26,540
Anniversary celebrations	27,621	32,304
Appeal tribunal fees	678	600
Audit fees and expenses	30,034	32,531
Bad debts	—	22,898
Bank charges	1,342	928
Board members' fees	22,272	15,479
Cash shortage (overage)	60	(15)
Cashiers' allowance	4,767	4,698
Clearing and cleaning materials	34,216	18,338
COFA fees	45,000	—
Commuted car allowances	217,514	283,783
Consultancy fees	12,584	3,500
Cost and penalty fees	519	1,118
Depreciation	185,914	204,620
Donations	6,914	57,439
Electricity	82,083	87,515
Entertainment allowances	42,407	9,355
Entertainment expenses	19,332	26,493
Fuel	28,258	22,971
General office expense and supplies	174,251	157,661
Gratuities	57,655	71,700
Health insurance	22,725	13,636
House allowances	31,177	4,800
Incentive	—	127,981
Insurance premiums	35,360	25,880
International conferences	18,927	—
Leave passage assistance	158,944	90,858
Library	1,582	—
Local training	28,031	17,792
Maintenance — Motor vehicles	36,131	19,666
— G.M.'s car	8,889	17,388
— Rented buildings	—	139
— Furniture and fittings	37,563	43,533
— Office equipment	39,504	19,867
— Properties	53,191	68,662
Mashramani	19,122	78,876
National insurance contributions	175,285	173,053
Newspapers and subscriptions	11,558	21,417
Overseas training	1,223	90
Overtime	8,339	12,001
Carried forward	1,775,844	1,873,128

GUYANA NATIONAL INSURANCE SCHEME



NOTES ON THE ACCOUNTS (Cont'd)

	G\$	1983 G\$
2. (b) (Cont'd)		
Brought forward	1,775,844	1,873,128
Post office agency fees	425,119	517,988
Postages, telegrams and cables	44,310	34,306
Printing and printed stationery	547,542	410,788
Printing of National Insurance stamps	—	(9,976)
Publications	41,188	54,278
Rates and taxes	11,910	15,843
Rent	18,140	15,496
Responsibility allowances	6,375	3,049
Salaries	3,180,075	2,910,721
Security fees	455,012	426,351
Subsistence allowance	74,103	67,870
Sundries	3,847	6,102
Sports	17,648	1,039
St. Stephen's school	36,271	47,051
Telephone	165,923	227,092
Transportation	34,611	32,384
Travelling — mileage	146,509	204,697
Uniforms	113,103	68,035
Wages	56,870	70,368
Welfare payment	11,042	10,110
	<u>7,165,442</u>	<u>6,986,720</u>



GUYANA NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS (Cont'd)

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 1984	5,029,947	326,054	647,994	134,128	338,600	6,476,723
Additions	304,213	93,889	41,727	—	10,000	449,829
Disposals	—	(400)	—	(17,345)	—	(17,745)
At 31 December 1984	<u>5,334,160</u>	<u>419,543</u>	<u>689,721</u>	<u>116,783</u>	<u>348,600</u>	<u>6,908,807</u>
Depreciation						
At 1 January 1984	558,540	144,952	285,454	88,445	—	1,077,391
Charge for the year	106,682	27,499	40,426	11,307	—	185,914
Retired on disposals	—	—	—	(15,608)	—	(15,608)
At 31 December 1984	<u>665,222</u>	<u>172,451</u>	<u>325,880</u>	<u>84,144</u>	<u>—</u>	<u>1,247,697</u>
Net Book Values:						
At 31 December 1984	<u>4,668,938</u>	<u>247,092</u>	<u>363,841</u>	<u>32,639</u>	<u>348,600</u>	<u>5,661,110</u>
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>

4. Investments

	Balance at 1.1.84 G\$	Additions G\$	Disposals G\$	Balance at 31.12.84 G\$
Shares in Guyana Printers Limited (In liquidation) Ordinary shares of \$1.00 each	18,152	—	—	18,152
Government of Guyana debentures (fixed dated)	551,200,000	134,000,000	22,500,000	662,700,000
Overseas Government debentures with redemption dates	<u>514,136</u>	<u>—</u>	<u>97,243</u>	<u>416,893</u>
	<u>551,732,288</u>	<u>134,000,000</u>	<u>22,597,243</u>	<u>663,135,045</u>

5. Future capital expenditure

	1983 G\$
Expenditure authorised by the Directors and contracted for	<u>—</u>
Expenditure authorised by the Directors and not contracted for	<u>2,300,000</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.

GUYANA NATIONAL INSURANCE SCHEME



PART III TABLES IN ANNEX

TABLE	DESCRIPTION	PAGE
I	Number of Employers registered by Industry and Size – 1984	0000
II	Number of employed Registrants by Age-group, Sex and Marital Status – 1984	0000
III	Number of employed persons registered by Industry and Sex – 1984	00000
IV	Number of Self-employed Registrants by Age-group, Sex and Marital Status – 1984	0000
V	Number of Self-employed Registrants by Industry and Sex – 1984	0000
VI	Number of Old Age Pensions granted during year by Age, Sex and Employment Status – 1984	0000
VII	Number of Old Age Pensions on stream by Age, Sex and Employment Status as at 31.12.84	0000
VIII	Number of Old Age Grants by Age and Sex – 1984	0000
IX	Invalidity Pensions granted during year by Age, Sex and number of contributions (paid and credited) on which pensions were based – 1984	0000
X	Number of Invalidity Lump Sums by Age, Number of Contributions paid and credited and amount paid – 1984	0000
XI	Number of Survivors' Pensions by Age-group and conditions under which Pensions were awarded – 1984	0000
XII	Number of Funeral Benefit Payments by Age-group, Sex, Insured Status and employment category of deceased – 1984	0000
XIII	Sickness Spells by Age-group, Sex and Employment Category – 1984	0000
XIV	Sickness Spells by Benefit days, Sex and Sector – 1984	0000
XV	Number of Maternity cases by Age and Benefit days – 1984	0000
XVI	Number of Maternity cases by Wage-group and Benefit days – 1984	0000
XVII	Number of Injury Spells by Age-group and Sex – 1984	0000
XVIII	Number of Injury Spells by Benefit days and Wage-group – 1984	0000
XIX	Number of Industrial Medical Care cases by Age-group, Sector and Sex – 1984	0000
XX	Number of Disablement Pensions by Age, Sex and Sector – 1984	0000
XXI	Number of Disablement Pensions in payment as at 31.12.84 by Nature of Disability	0000
XXII	Number of Disablement Lump sum cases by Age-group and Sex – 1984	0000
XXIII	Number of Industrial Death Pensions by Nature of Injury and Cause of Accident – 1984	0000



GUYANA NATIONAL INSURANCE SCHEME

TABLE I
NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE
1984

INDUSTRY	NUMBER OF EMPLOYEES						Total
	1-5	6-10	11-20	21-50	51-100	100+	
Agricultural and Livestock Production	11	4	2	1	—	—	18
Rice Farming	5	5	1	—	—	—	11
Logging	6	2	—	—	1	1	10
Metal Mining (Other than Bauxite)	2	1	2	1	—	—	6
Crude Petroleum and Natural Gas	2	—	—	—	—	—	2
Food Manufacturing	8	5	1	—	—	—	14
Rice Milling	—	—	—	—	—	—	—
Manufacture of Beverages	—	—	—	—	—	1	1
Manufacture of Footwear and Garments	1	1	2	—	—	—	4
Manufacture of Wood	2	—	—	—	—	—	2
Manufacture of Furniture and Fixtures	4	2	—	—	—	—	6
Manufacture of Leather Products	1	—	—	—	—	—	1
Printing, Publishing and Allied Industries	1	—	—	—	—	—	1
Basic Metal Industries	—	—	1	—	—	—	1
Manufacture of Transport Equipment	—	—	—	—	—	—	—
Manufacture of Miscellaneous Products	4	—	2	—	—	—	6
Construction	15	10	6	—	1	—	32
Electricity, Gas and Steam	1	—	1	—	—	—	2
Water and Sanitary Services	—	—	—	—	—	—	—
Wholesale and Retail Trade	16	2	1	—	—	—	19
Banking and Commercial Insurance	6	4	—	—	—	—	10
Transport	4	—	—	—	—	—	4
Storage and Warehousing	10	1	1	1	—	—	13
Community and Business Services	—	—	—	—	—	—	—
Recreational Services	15	8	—	2	—	—	25
Personal Services	5	1	—	—	—	—	6
Cane Farming	101	3	4	1	—	—	109
Sawmilling	1	1	—	—	—	—	2
Manufacture of Electrical Machinery and Repairs	2	1	—	—	—	—	3
Government Services	1	—	—	—	—	—	1
	8	1	2	3	1	1	16
TOTAL	232	52	26	9	3	3	325

GUYANA NATIONAL INSURANCE SCHEME



TABLE II
NUMBER OF EMPLOYED REGISTRANTS BY AGE-GROUP, SEX AND MARITAL STATUS
1984

Age-Group (1)	MALES							FEMALES					Males and Females (16)		
	Married (2)	Single (3)	Widower (4)	Divorced (5)	Separated (6)	Common-Law (7)	Total (8)	Married (9)	Single (10)	Widow (11)	Divorced (12)	Separated (13)		Common-Law (14)	Total (15)
Under 16	2	716	—	—	—	—	718	3	164	—	—	—	1	168	886
16-19	50	5368	2	—	—	12	5422	36	1776	1	1	3	15	1832	7254
20-24	172	1579	—	2	1	43	1797	159	1317	2	7	15	35	1535	3332
25-29	128	232	—	5	—	23	388	204	270	7	12	11	45	549	937
30-34	62	55	1	4	3	9	134	148	92	6	16	12	19	293	427
35-39	40	21	—	1	2	7	71	127	57	11	13	9	10	227	298
40-44	30	12	—	1	—	6	49	75	30	14	2	4	8	133	182
45-49	25	10	1	3	1	4	44	34	13	5	—	6	1	59	103
50-54	26	7	2	1	1	1	38	27	11	2	1	1	—	42	80
55-59	18	5	2	—	2	1	28	10	4	2	1	—	—	17	45
60+	6	2	3	—	1	1	13	3	1	4	—	—	—	8	21
TOTAL	559	7997	11	17	11	107	8702	826	3735	54	53	61	134	4863	13565



GUYANA NATIONAL INSURANCE SCHEME

TABLE III
NUMBER OF EMPLOYED PERSONS REGISTERED BY INDUSTRY AND SEX
1984

INDUSTRY (1)	Males (2)	Females (3)	Males and Females (4)
Agriculture and Poultry Rearing	667	277	944
Sugar Farming	2,021	417	2,438
Rice Farming	239	31	270
Forestry and Logging	60	19	79
Fishing	57	5	62
Bauxite Mining	210	108	318
Metallic Mineral Mining (Other than Bauxite)	33	6	39
Stone Quarrying, clay and sand pits	10	2	12
Food Manufacturing (other than Sugar and Rice)	207	254	461
Sugar Milling	3	12	15
Rice Milling	35	26	61
Beverage Industries (other than sale of alcohol)	143	14	157
Tobacco Manufacturers	38	23	61
Manufacture of Textiles	39	66	105
Manufacture of Footwear and Garments	134	451	585
Manufacture of Furniture and Fixtures	189	53	242
Manufacture of Wood and Cork	865	64	929
Manufacture of Paper and Paper Products	5	16	21
Printing, Publishing and Allied Industries	22	23	45
Manufacture of leather and Leather Products (except footwear)	1	-	1
Manufacture of Chemical and Chemical Products	100	83	183
Basic Metal Industries	16	1	17
Manufacture of Metal Products	51	6	57
Manufacture of Electrical Machinery	96	17	113
Manufacture of Transport Equipment	116	30	146
Miscellaneous Manufacturing Industries	11	5	16
Construction	628	91	719
Electricity, Gas and Steam	37	12	49
Water and Sanitary Services	69	11	80
Wholesale and Retail Trade	330	435	765
Banks and Other Financial Institutions	50	73	123
Insurance	41	102	143
Real Estate	-	-	-
Transport	147	84	231
Communication	36	52	88
Government Services	95	155	250
Community and Business Services	1,710	1,218	2,928
Recreation Services	28	47	75
Personal Services	163	574	737
TOTAL	8,702	4,863	13,565

GUYANA NATIONAL INSURANCE SCHEME



TABLE IV
NUMBER OF SELF-EMPLOYED REGISTRANTS BY AGE-GROUP, SEX AND MARITAL STATUS
1984

Age-Group (1)	MALES							FEMALES							Males & Females (16)
	Married (2)	Single (3)	Widower (4)	Divorced (5)	Separated (6)	Common-Law (7)	Total (8)	Married (9)	Single (10)	Widow (11)	Divorced (12)	Separated (13)	Common-Law (14)	Total (15)	
16-20	-	11	-	-	-	-	11	-	4	-	-	-	-	4	15
21-25	10	26	-	-	-	-	36	6	4	-	-	-	-	10	46
26-30	40	17	-	2	-	-	59	8	4	-	-	-	-	12	71
31-35	48	4	1	1	-	-	54	3	3	1	-	-	-	7	61
36-40	30	5	-	1	-	-	36	6	3	1	1	-	-	11	47
41-45	26	3	-	-	-	-	29	3	1	-	-	1	-	5	34
46-50	20	2	-	-	-	-	22	7	1	3	2	-	-	13	35
51-55	30	2	1	3	-	-	36	5	-	1	1	-	-	7	43
56-60	23	1	1	-	-	-	25	-	1	2	1	1	-	5	30
TOTAL	227	71	3	7	-	-	308	38	21	8	5	2	-	74	382



GUYANA NATIONAL INSURANCE SCHEME

TABLE V

NUMBER OF SELF-EMPLOYED REGISTRANTS BY INDUSTRY AND SEX
1984

INDUSTRY (1)	Males (2)	Females (3)	Total (4)
Agriculture and Poultry Rearing	50	2	52
Rice Farming	6	—	6
Logging and Forestry	2	—	2
Fishing	—	—	—
Metal Mining (other than Bauxite Mining)	2	—	2
Food Manufacture	8	3	11
Rice Milling	4	2	6
Manufacture of Footwear and Garments	1	—	1
Manufacture of Wood	2	—	2
Manufacture of Furniture and Fixtures	—	—	—
Printing, Publishing and Allied Industries	—	—	—
Manufacture of Leather Products	—	—	—
Manufacture and Repair of Electrical Machinery	2	—	2
Manufacture and Repair of Transport Equipment	14	—	14
Manufacture and Repair of Miscellaneous Products	13	1	14
Construction	38	1	39
Wholesale and Retail Trade	60	44	104
Transport	28	—	28
Government Services	—	—	—
Community and Business Services	26	5	31
Recreational Services	—	—	—
Personal Services	50	16	66
Hunting, Trapping and Game Propagation	1	—	1
Water and Sanitary Services	1	—	1
TOTAL	308	74	382

GUYANA NATIONAL INSURANCE SCHEME



TABLE VI
 NUMBER OF OLD AGE PENSIONS GRANTED DURING YEAR
 BY AGE, SEX AND EMPLOYMENT STATUS
 1984

AGE	EMPLOYMENT STATUS								
	EMPLOYED			SELF-EMPLOYED			ALL CATEGORIES		
	Males	Females	Males & Females	Males	Females	Males & Females	Males	Females	Males & Females
60	535	108	643	19	3	22	554	111	665
61	179	35	214	9	1	10	188	36	224
62	48	12	60	3	—	3	51	12	63
63	32	5	37	2	—	2	34	5	39
64	12	4	16	—	—	—	12	4	16
65	8	2	10	—	—	—	8	2	10
66	7	—	7	—	—	—	7	—	7
67	4	1	5	—	—	—	4	1	5
68	4	1	5	—	—	—	4	1	5
69	4	—	4	—	—	—	4	—	4
70	6	2	8	—	—	—	6	2	8
71	2	1	3	—	—	—	2	1	3
72	1	—	1	—	—	—	1	—	1
73	—	—	—	—	—	—	—	—	—
74	1	—	1	—	—	—	1	—	1
75	—	—	—	—	—	—	—	—	—
76	1	—	1	—	—	—	1	—	1
TOTAL	844	171	1015	33	4	37	877	175	1052



GUYANA NATIONAL INSURANCE SCHEME

TABLE VII

**NUMBER OF OLD AGE PENSIONS ON STREAM BY AGE, SEX AND EMPLOYMENT STATUS
AS AT 31.12.84**

Employment Status

AGE	Employment Status						ALL CATEGORIES		
	EMPLOYED			SELF-EMPLOYED					
	Males	Females	Males & Females	Males	Females	Males & Females	Males	Females	Males & Females
60	533	108	641	19	3	22	552	111	663
61	649	139	788	23	4	27	672	143	815
62	777	189	966	19	1	20	796	190	986
63	840	182	1022	24	3	27	864	185	1049
64	669	154	823	17	—	17	686	154	840
65	547	115	662	2	1	3	549	116	665
66	619	140	759	3	—	3	622	140	762
67	602	123	725	9	1	10	611	124	735
68	498	104	602	2	—	2	500	104	604
69	631	104	735	6	—	6	637	104	741
70	565	112	677	4	4	8	569	116	685
71	416	62	478	8	1	9	424	63	487
72	243	43	286	9	3	12	252	46	298
73	189	34	223	4	3	7	193	37	230
74	157	35	192	6	2	8	163	37	200
75	166	24	190	4	—	4	170	24	194
76	83	12	95	2	—	2	85	12	97
TOTAL	8184	1680	9864	161	26	187	8345	1706	10051



TABLE VIII
 NUMBER OF OLD AGE GRANTS BY AGE AND SEX*
 1984

AGE	SEX		
	Males	Females	Males & Females
60	64	32	96
61	28	12	40
62	18	9	27
63	19	5	24
64	11	5	16
65	6	—	6
66	9	1	10
67	3	1	4
68	4	—	4
69	1	—	1
70	3	2	5
71	3	—	3
72	1	—	1
73	—	—	—
74	1	—	1
75	—	—	—
76	1	—	1
TOTAL	172	67	239

* All recipients were in employed category



GUYANA NATIONAL INSURANCE SCHEME

TABLE IX
 INVALIDITY PENSIONS GRANTED DURING YEAR BY AGE, SEX AND NUMBER OF CONTRIBUTIONS
 (PAID AND CREDITED) ON WHICH PENSIONS WERE BASED
 1984

AGE	MALES			FEMALES			MALES & FEMALES			
	Number of Persons	CONTRIBUTIONS		Number of Persons	CONTRIBUTIONS		Number of Persons	CONTRIBUTIONS		
		Paid	Credited		Total	Paid		Credited	Total	Paid
26	1	292	-	292	-	-	1	292	-	292
30	-	-	-	-	398	-	1	398	-	398
32	1	373	29	402	-	-	1	373	29	402
33	-	-	-	-	323	27	1	323	27	350
36	2	1141	79	1220	-	-	2	1141	79	1220
37	1	539	-	539	-	-	1	539	-	539
38	1	418	60	478	-	-	1	418	60	478
41	1	585	51	636	-	-	1	585	51	636
43	2	1365	50	1415	-	-	2	1365	50	1415
44	2	1289	32	1321	-	-	2	1289	32	1321
46	1	527	33	560	-	-	1	527	33	560
47	2	1098	49	1147	-	-	2	1098	49	1147
48	-	-	-	-	1068	29	2	1068	29	1097
49	2	905	82	987	-	-	2	905	82	987
51	5	2668	283	2951	-	-	5	2668	283	2951
52	1	325	38	363	-	-	1	325	38	363
53	5	2719	349	3068	-	-	5	2719	349	3068
54	2	1128	266	1394	641	108	1	1769	374	2143
55	4	2327	666	2993	1109	250	2	3436	916	4352
56	4	2167	501	2668	-	-	4	2167	501	2668
57	4	2162	805	2967	1937	495	4	4099	1300	5399
58	4	2354	911	3265	1087	434	2	3441	1345	4786
59	13	7816	3392	11208	1067	572	2	8883	3964	12847
TOTAL	58	32198	7676	39874	7630	1915	15	39828	9591	49419

GUYANA NATIONAL INSURANCE SCHEME



TABLE X

NUMBER OF INVALIDITY LUMP SUMS BY AGE, NUMBER OF CONTRIBUTIONS PAID AND CREDITED AND AMOUNT PAID
1984

Age	Number of Insured Males	Contributions Paid and Credited	Amount Paid \$
21	1	143	169.00
58	1	242	286.00
59	2	758	1,046.50
TOTAL	4	1143	1,501.50

TABLE XI

NUMBER OF SURVIVORS PENSIONS BY AGE-GROUP AND CONDITIONS UNDER WHICH PENSIONS WERE AWARDED
1984

Age-Group	Widow with Children	Widow over 45 years	Total
Under 35	—	—	—
35 – 39	2	—	2
40 – 44	2	—	2
45 – 49	3	9	12
50 – 54	7	12	19
55 – 59	5	43	48
60 – 64	4	42	46
65 – 69	2	23	25
70 and over	—	10	10
TOTAL	25	139	164

GUYANA NATIONAL INSURANCE SCHEME



TABLE XIII
SICKNESS SPELLS BY AGE-GROUP, SEX AND EMPLOYMENT CATEGORY
1984

Age-Group	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
16 - 20	215	107	322	2	-	2	217	107	324
21 - 25	1010	452	1462	3	-	3	1013	452	1465
26 - 30	1209	618	1827	-	-	-	1209	618	1827
31 - 35	984	463	1444	1	2	3	985	465	1450
36 - 40	762	284	1046	-	-	-	762	284	1046
41 - 45	624	192	816	4	1	5	628	193	821
46 - 50	641	115	756	4	2	6	645	117	762
51 - 55	501	55	556	3	-	3	504	55	559
56 - 60	341	30	371	-	1	1	341	31	372
TOTAL	6287	2316	8603	17	6	23	6304	2322	8626



GUYANA NATIONAL INSURANCE SCHEME

TABLE XIV
SICKNESS SPELLS BY BENEFIT DAYS, SEX AND SECTOR
1984

Benefit Days	SUGAR			NON-SUGAR			BOTH SECTORS		
	Males	Females	Males & Females	Males	Females	Males & Females	Males	Females	Males & Females
1	141	40	181	517	252	769	658	292	950
2	227	33	260	519	235	754	746	268	1014
3	535	74	609	833	386	1219	1368	460	1828
4	108	17	125	152	98	250	260	115	375
5	94	13	107	113	96	209	207	109	316
6	126	13	139	194	94	288	320	107	427
7	60	11	71	117	59	176	177	70	247
8	84	12	96	122	87	209	206	99	305
9	244	31	275	294	150	444	538	181	719
10	55	12	67	84	40	124	139	52	191
11	28	9	37	53	28	81	81	37	118
12	27	8	35	55	33	88	82	41	123
13	20	3	23	40	21	61	60	24	84
14	31	4	35	64	30	94	95	34	129
15	50	9	59	115	25	140	165	34	199
16	22	2	24	31	13	44	53	15	68
17	23	2	25	16	16	32	39	18	57
18	26	2	28	31	18	49	57	20	77
19 - 24	172	18	190	183	81	264	355	99	454
25 - 30	78	10	88	97	30	127	175	40	215
31 - 36	63	10	73	99	36	135	162	46	208
37 - 42	43	5	48	46	21	67	89	26	115
43 - 48	46	4	50	3	24	27	49	28	77
49 - 54	20	3	23	16	14	30	36	17	53
55 - 60	15	4	19	10	13	23	25	17	42
61 - 66	15	1	16	9	8	17	24	9	33
67 - 72	12	1	13	1	3	4	13	4	17
73 - 78	12	2	14	1	3	4	13	5	18
79 - 84	11	1	12	—	5	5	11	6	17
85 - 90	7	1	8	1	5	6	8	6	14
91 - 96	7	2	9	3	1	4	10	3	13
97 - 102	5	—	5	7	5	12	12	5	17
103 - 108	5	—	5	1	3	4	6	3	9
109 - 114	3	1	4	6	6	12	9	7	16
115 - 120	2	1	3	1	2	3	3	3	6
121 - 126	1	1	2	4	2	6	5	3	8
127 - 132	1	—	1	2	3	5	3	3	6
133 - 138	2	1	3	10	2	12	12	3	15
139 - 144	2	—	2	8	4	12	10	4	14
145 - 150	5	2	7	—	1	1	5	3	8
151 - 156	14	3	17	4	3	7	18	6	24
TOTAL	2442	366	2808	3862	1956	5818	6304	2322	8626

GUYANA NATIONAL INSURANCE SCHEME



TABLE XV
NUMBER OF MATERNITY CASES BY AGE AND BENEFIT DAYS
1984

Age	Number of Cases	Benefit Days
18	5	375
19	6	399
20	23	1685
21	46	3169
22	62	4505
23	67	4834
24	88	6109
25	97	6341
26	87	5854
27	106	7102
28	90	5375
29	64	4243
30	68	4506
31	59	3822
32	45	3091
33	45	2929
34	30	2128
35	21	1510
36	17	1132
37	15	1057
38	11	846
39	10	671
40	4	299
41	3	216
42	3	212
43	1	78
44	1	42
TOTAL	1074	72530



GUYANA NATIONAL INSURANCE SCHEME

TABLE XVI
 NUMBER OF MATERNITY CASES BY WAGE-GROUP AND BENEFIT DAYS
 1984

Benefit Days	I	II	III	IV	V	VI	VII	VIII	IX	X	Total
10	—	—	—	—	—	—	—	—	1	—	1
11	—	—	—	—	—	—	—	—	—	—	—
12	—	—	—	—	—	—	—	—	—	—	—
13	—	—	—	—	—	—	1	—	—	2	3
14	—	—	—	—	—	—	—	—	—	—	—
15	—	—	—	—	—	—	—	—	—	1	1
16	—	—	—	—	—	—	—	—	—	—	—
17	—	—	—	—	—	—	—	—	1	—	1
18	—	—	—	—	—	1	—	—	—	1	2
19 – 24	—	—	—	—	—	4	2	1	2	4	13
25 – 30	—	—	1	—	1	3	3	3	2	6	19
31 – 36	—	1	—	1	—	4	3	1	7	11	28
37 – 42	—	—	—	1	—	2	3	—	2	10	18
43 – 48	—	—	—	—	1	10	7	7	16	28	69
49 – 54	—	—	—	—	1	6	7	3	5	32	54
55 – 60	1	—	—	—	2	4	6	5	1	9	28
61 – 66	—	—	3	3	5	6	9	13	7	9	55
67 – 72	2	2	—	1	2	12	27	13	8	36	103
73 – 78	12	8	10	10	34	92	142	100	56	215	679
TOTAL	15	11	14	16	46	144	210	146	108	364	1,074

GUYANA NATIONAL INSURANCE SCHEME



TABLE XVII
 NUMBER OF INJURY SPELLS BY AGE-GROUP AND SEX
 1984

Age-Group	Males	Females	Total
Below – 16	4	—	4
16 – 20	1002	11	1013
21 – 25	1975	39	2014
26 – 30	1513	66	1579
31 – 35	1087	59	1146
36 – 40	748	64	812
41 – 45	655	129	784
46 – 50	526	111	637
51 – 55	342	99	441
56 – 60	231	44	275
Over 60	39	2	41
TOTAL	8122	624	8746



GUYANA NATIONAL INSURANCE SCHEME

TABLE XVIII
NUMBER OF INJURY SPELLS BY BENEFIT DAYS AND WAGE-GROUP
1984

Benefit Days	Wage-Groups										Total
	I	II	III	IV	V	VI	VII	VIII	IX	X	
1	—	—	3	—	—	—	—	—	—	13	16
2	1	—	—	—	2	1	3	5	4	21	37
3	—	—	1	2	1	2	6	12	12	116	152
4	—	1	1	6	7	22	31	34	23	485	610
5	1	2	4	6	12	24	50	49	49	859	1056
6	—	3	3	8	20	38	97	78	119	1414	1780
7	1	—	—	2	3	11	20	23	31	765	856
8	—	1	—	4	5	8	15	20	27	435	515
9	—	—	—	1	1	7	10	18	28	400	465
10	—	—	—	1	3	2	9	7	25	252	299
11	—	—	1	1	2	8	12	12	14	244	294
12	—	—	—	2	2	21	31	45	55	331	487
13	—	—	—	1	1	2	9	5	7	171	196
14	—	—	2	—	1	2	9	4	6	140	164
15	—	—	1	—	1	1	1	7	6	137	154
16	—	—	—	—	—	1	3	3	4	119	130
17	—	—	—	—	2	3	2	5	6	94	112
18	—	—	—	3	4	5	2	7	8	113	142
19 — 24	—	—	1	3	5	5	10	19	10	416	469
25 — 30	—	—	1	—	4	2	8	4	18	160	197
31 — 36	—	—	1	1	1	4	4	4	2	117	134
37 — 42	—	—	—	—	1	7	3	9	3	71	94
43 — 48	—	—	—	—	2	1	—	5	2	71	81
49 — 54	—	—	—	—	—	1	—	1	1	43	46
55 — 60	—	—	—	—	—	1	2	3	1	31	38
61 — 66	—	—	—	—	1	—	2	—	—	26	29
67 — 72	—	—	—	—	—	2	—	—	2	17	21
73 — 78	—	—	—	—	—	1	—	1	2	21	25
79 — 84	—	—	—	—	—	—	—	3	1	11	15
85 — 90	—	—	—	—	—	1	—	1	1	12	15
91 — 96	—	—	—	—	—	—	2	—	—	10	12
97 — 102	—	—	—	—	—	—	—	1	—	18	19
103 — 108	—	—	—	1	—	1	—	1	—	7	10
109 — 114	—	—	—	—	—	—	1	1	—	5	7
115 — 120	—	—	—	—	—	—	1	—	1	8	10
121 — 126	—	—	—	—	—	—	1	—	—	6	7
127 — 132	—	—	—	—	—	—	—	—	—	3	3
133 — 138	—	—	—	—	—	—	1	—	—	3	4
139 — 144	—	—	—	—	—	—	1	—	1	3	5
145 — 150	—	—	—	—	—	—	—	2	—	6	8
151 — 156	1	1	—	—	—	1	1	1	2	25	32
TOTAL	4	8	19	42	81	185	347	390	471	7199	8746



TABLE XIX
NUMBER OF INDUSTRIAL MEDICAL CARE CASES BY AGE-GROUP,
SECTOR AND SEX
1984

Age-Group	SUGAR			NON-SUGAR			All Industries
	Males	Females	Total	Males	Females	Total	
Under 16	1	—	1	4	—	4	5
16 — 20	1126	9	1135	227	14	241	1376
21 — 25	3306	18	3324	332	31	363	3687
26 — 30	1594	32	1626	211	26	237	1863
31 — 35	959	105	1064	158	16	174	1238
36 — 40	612	122	734	103	10	113	847
41 — 45	445	87	532	79	8	87	619
46 — 50	272	57	329	56	5	61	390
51 — 55	100	37	137	33	2	35	172
56 — 60	50	14	64	21	2	23	87
Over 60	2	1	3	12	1	13	16
TOTAL	8467	482	8949	1236	115	1351	10300



GUYANA NATIONAL INSURANCE SCHEME

TABLE XX
NUMBER OF DISABLEMENT PENSIONS BY AGE SEX AND SECTOR
1984

Age	Sugar			Non-Sugar			Both Sectors
	Males	Females	Males & Females	Males	Females	Males & Females	Males & Females
18	—	—	—	2	—	2	2
19	—	—	—	—	—	—	—
20	—	—	—	1	—	1	1
21	—	—	—	3	—	3	3
22	1	—	1	—	—	—	1
24	1	—	1	3	—	3	4
25	1	—	1	1	—	1	2
27	2	—	2	1	—	1	3
29	2	—	2	1	—	1	3
30	—	1	1	1	—	1	2
31	1	—	1	—	—	—	1
33	1	—	1	1	—	1	2
34	2	—	2	1	—	1	3
35	1	—	1	2	—	2	3
36	2	—	2	1	—	1	3
37	1	—	1	—	—	—	1
38	2	—	2	2	—	2	4
39	—	—	—	3	1	4	4
40	—	—	—	1	—	1	1
41	1	1	2	—	—	—	2
43	2	—	2	—	—	—	2
46	1	—	1	3	—	3	4
48	2	1	3	—	—	—	3
49	1	—	1	—	—	—	1
50	—	—	—	1	1	2	2
51	—	—	—	2	—	2	2
52	1	1	2	—	—	—	2
53	2	—	2	1	—	1	3
56	3	—	3	1	—	1	4
57	2	—	2	1	—	1	3
58	—	—	—	1	—	1	1
59	1	1	2	—	—	—	2
60	—	1	1	—	—	—	1
TOTAL	33	6	39	34	2	36	75



TABLE XX
 NUMBER OF DISABLEMENT PENSIONS IN PAYMENT AS AT 31.12.84
 BY NATURE OF DISABILITY
 1984

Nature of Disability	No. of Cases
Contusions and Abrasions	41
Burns and Scalds	27
Concussions	11
Cuts and Lacerations	75
Punctured Wounds	4
Amputations	177
Post Traumatic Ankylosis of joints	19
Post Traumatic Paralysis of Limbs or Parts of the Body	13
Dislocations	28
Fractures	182
Sprains and Strains	70
Other Injuries including Injury to Eye	165
TOTAL	812



GUYANA NATIONAL INSURANCE SCHEME

TABLE XXII

NUMBER OF DISABLEMENT LUMP SUM CASES BY AGE-GROUP AND SEX
1984

Age-Group	Males	Females	Males & Females
16 - 20	2	—	2
21 - 25	6	—	6
26 - 30	5	—	5
31 - 35	5	—	5
36 - 40	4	3	7
41 - 45	5	2	7
46 - 50	2	5	7
51 - 55	2	—	2
56 - 60	1	—	1
TOTAL	32	10	42

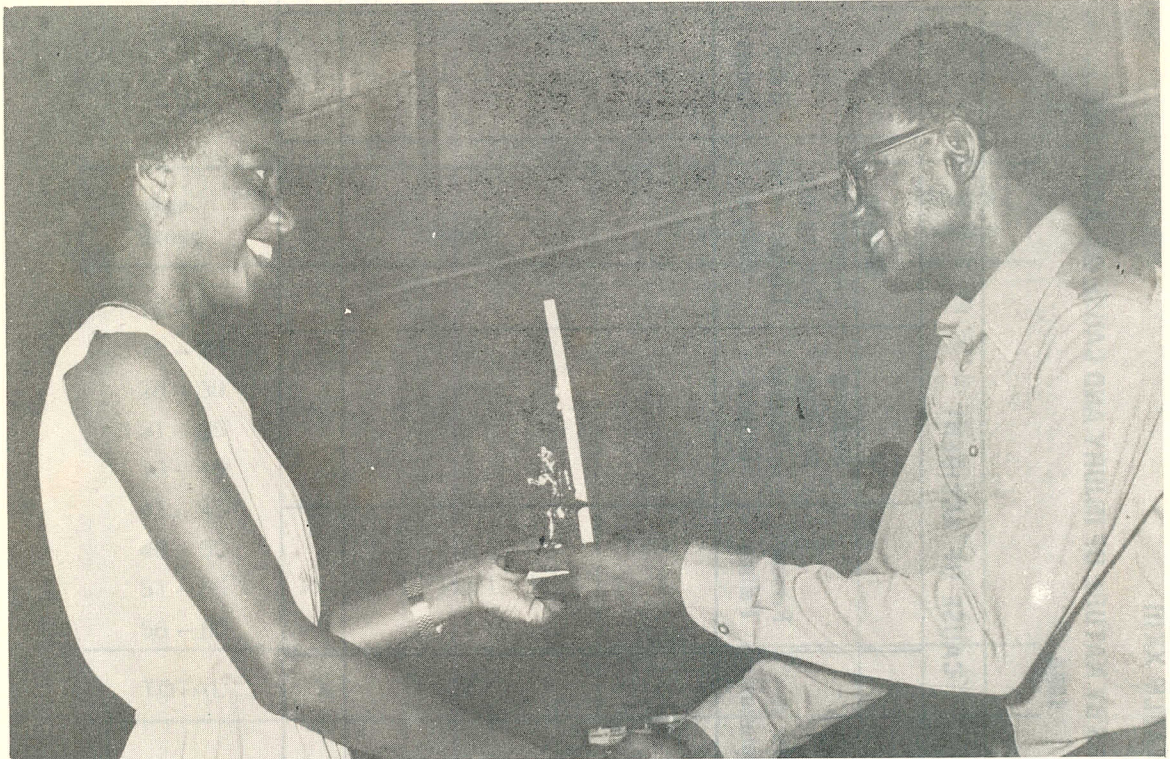


TABLE XXIII
 NUMBER OF INDUSTRIAL DEATH PENSIONS BY NATURE OF INJURY AND CAUSE OF ACCIDENT
 1984

Nature of Injury	Number of Deaths	CAUSE OF ACCIDENT							Total
		Means of Transport		Fire or Explosion	Persons Falling	Stepping on Sharp or Pointed Objects	Striking Against or Coming into Contact with Objects	Other Causes	
		Power-Driven	Others						
Burns and Scalds	2	1	-	1	-	-	-	-	2
Concussions	2	2	-	-	-	-	-	-	2
Punctured Wounds	3	2	-	-	1	-	-	-	3
Amputations	1	-	-	-	1	-	1	-	1
Dislocations	1	1	-	-	-	-	-	-	1
Fractures	7	3	-	-	2	-	2	-	7
Asphyxiation	2	-	1	-	-	-	-	1	2
Other Injuries	1	-	-	-	-	-	-	1	1
TOTAL	19	9	1	1	2	1	3	2	19



GUYANA NATIONAL INSURANCE SCHEME



Champion Female Athlete Olive Withwrite receives her trophy from Chairman of the National Insurance Board Cde. Cargill Alleyne.



Champion Male Athlete Willet Wade receives his trophy from Cde. Cargill Alleyne, Chairman of the Board

GUYANA NATIONAL INSURANCE SCHEME



"Youth Security is Social Security" – Mash '84 -- NIS Band



Mash '84 – NIS Band



GUYANA NATIONAL INSURANCE SCHEME



Scene from a Cultural Presentation



Carpenter Edward Clarke receives a trophy from G.M. Roy Charles for his outstanding participation in the Organisation's Sporting activities.