

NATIONAL INSURANCE SCHEME



1987

annual report

GUYANA NATIONAL INSURANCE SCHEME



NATIONAL INSURANCE SCHEME

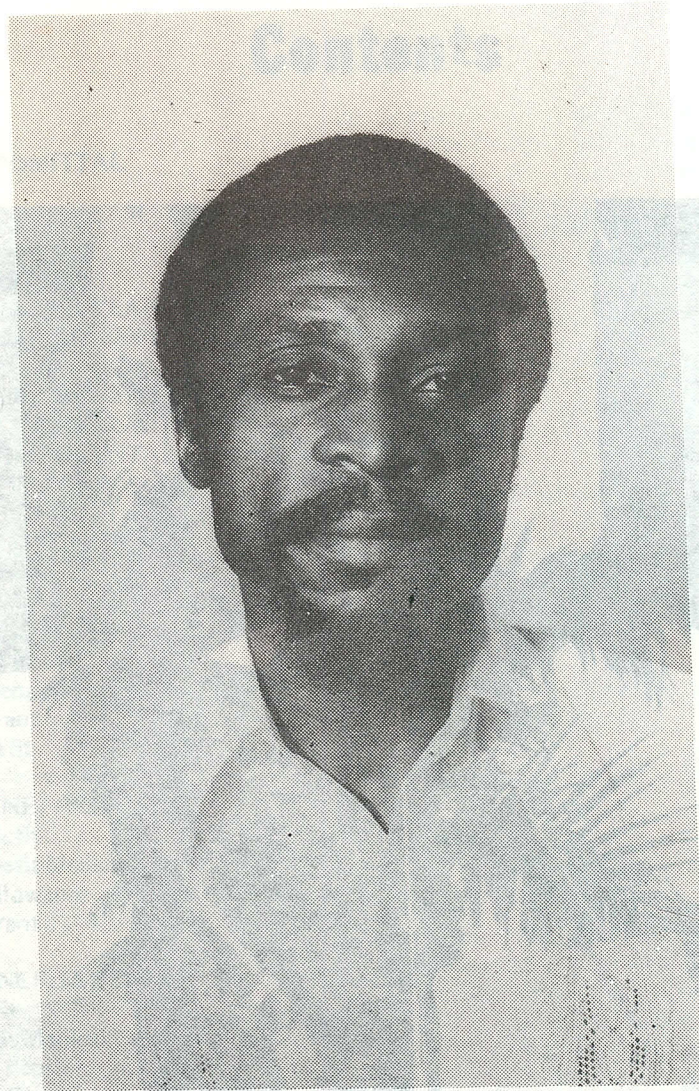


1987 ANNUAL REPORT



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

GUYANA NATIONAL INSURANCE SCHEME



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

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Minister of Finance



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Letter of Transmittal

1988-05-19

The Honourable Minister of Finance
Comrade Carl B. Greenidge, M.P.,
Ministry of Finance
Main & Urquhart Streets
Georgetown.

Dear Comrade Minister;

I have the honour to submit to you the 1987 Annual Report on the activities of the National Insurance Board together with the Accounts as certified by the Auditors.

The total income realised by the Organisation during the year under review was \$205.2M. This represents an increase of approximately 11% in comparison to the previous year's income.

Benefit payments for the year amounted to \$53.8M which was approximately 15% more than the amount paid in 1986.

Administrative expenses for 1987 totalled \$17.1M, an increase of approximately 51%.

Total expenditure for the year was approximately \$70.9M.


The surplus for 1987 was therefore \$134.3M approximately.

The National Insurance Fund stood at \$1,091.5M at the end of 1987.

Of the amount, 81% approximately were invested in Government of Guyana Debentures.

During the year, the Scheme extended the Sickness — Medical Care benefit to include free Ophthalmic care for Old Age pensioners and began the first phase towards the computerisation of the systems operating in the Organisation. Also, a new building to house the branch office at Essequibo was officially opened.

Yours co-operatively,
NATIONAL INSURANCE — GUYANA


P. Martinborough
GENERAL MANAGER



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Introduction

The 19th Annual Report of the National Insurance Board – Guyana is here presented in accordance with Section 36 1(a) of the National Insurance and Social Security Act, Chapter 36:01 of the Laws of Guyana.

The Report summarises the activities of the Board during the year 1987 and permits comparisons with those of previous years.

The Report is divided into three parts –

Part 1 relates the activities of the Board giving particular consideration to insured persons and benefit claims; Part 2 gives an account of the financial state of the Scheme and the National Insurance Fund; Part 3 presents a collection of Statistical tables which may be helpful in the analysis of Part 1.



GUYANA NATIONAL INSURANCE SCHEME

CHANGES MADE DURING THE YEAR

1. The minimum rate of pension for Old Age and Invalidity was increased from \$80.64 to \$114.00 per fortnight at the beginning of the year. This automatic increase was as a result of wages negotiations between the Government and the Trades Union Congress whereby the statutory minimum wage was increased. The minimum rate of Old Age and Invalidity pensions was linked to the statutory minimum wage in 1986. Survivors' pensions, which are based upon Old Age and Invalidity pensions, also benefited from the increase.
2. A Radio Broadcast programme, "the N.I.S. and You", was telecasted in an effort to make the public more aware of the social security benefits offered and the conditions of entitlement.
3. In September, the Organisation opened a new building to house the Essequibo Local Office. This was made part of its Anniversary celebrations. The feature address was delivered by the Honourable Prime Minister, Hamilton Green.
4. The Sickness – Medical Care benefit was extended in September to include free Ophthalmic care for Old Age Pensioners. Previously, entitlement to this benefit ceased on the attainment of 60 years (the retirement age) except in cases where the condition occurring thereafter was a recurrence of one for which benefit had been paid before the insured person reached the age of retirement.
5. A major project of documenting the systems in operation within the Scheme commenced in November. This project is undertaken by Guymine Engineering and Technical Services and is the first phase leading to computerisation of the systems.



REGISTRATION OF NEW EMPLOYERS

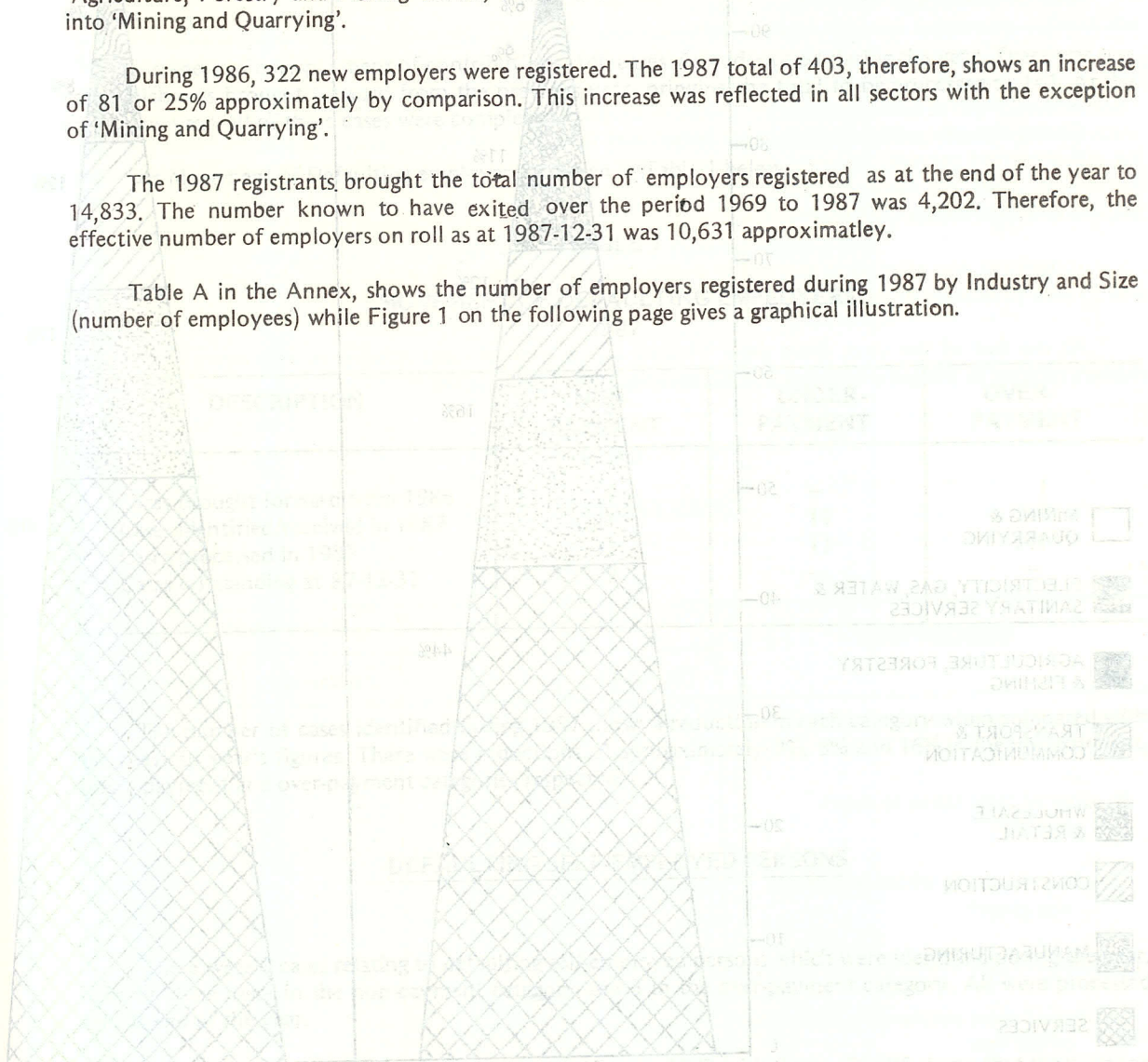
Four hundred and three (403) new employers came on stream in 1987. Of this number, 343 or 85% approximately were small-scale employers, this is, each employed, at the most, 10 persons. There were 55 employers who employed between 11 to 50 persons and 3 who had between 51 and 100 employees. There were 2 employers with over 100 employees each.

The distribution, by industry, of the new employers shows that 177 or 44% approximately entered the 'Services' Sector with 'Personal Services' absorbing 123 or 31% approximately. Sixty-six (66) or 16% approximately joined the 'Manufacturing' sector, 48 or 12% approximately entered the 'Construction' sector and 45 or 11% approximately joined the 'Wholesale and Retail Trade' sector. Of the remaining 67 employers, 37 or 9% approximately joined the 'Transport' sector, 23 or 6% approximately joined the 'Agriculture, Forestry and Fishing' sector, 6 were absorbed in 'Water and Sanitary Services' and 1 entered into 'Mining and Quarrying'.

During 1986, 322 new employers were registered. The 1987 total of 403, therefore, shows an increase of 81 or 25% approximately by comparison. This increase was reflected in all sectors with the exception of 'Mining and Quarrying'.

The 1987 registrants brought the total number of employers registered as at the end of the year to 14,833. The number known to have exited over the period 1969 to 1987 was 4,202. Therefore, the effective number of employers on roll as at 1987-12-31 was 10,631 approximately.

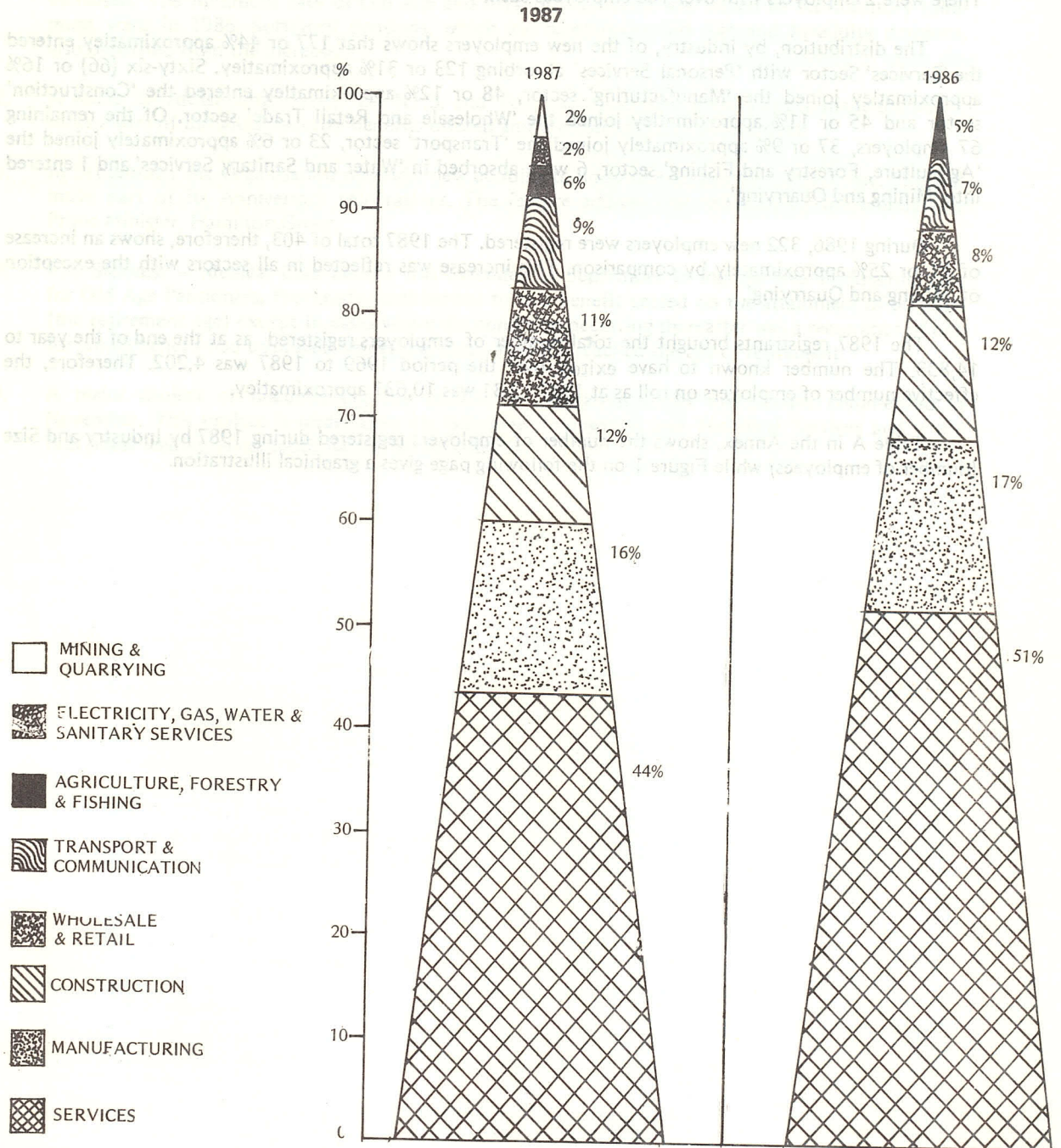
Table A in the Annex, shows the number of employers registered during 1987 by Industry and Size (number of employees) while Figure 1 on the following page gives a graphical illustration.





REGISTRATION OF NEW EMPLOYERS

FIG. I
DISTRIBUTION OF EMPLOYEES – INDUSTRY-WISE



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DEFAULTERS

During 1987, the Compliance Department of the Scheme processed 205 matters in respect of non-payment, under-payment and over-payment of contributions. Defaulting employers accounted for 197 of these cases and the remaining 8 were in relation to self-employed persons.

DEFAULTING EMPLOYERS

Forty-one cases of non-payment of contributions by employers were identified during the year. There were 4 cases brought forward from 1986, making a total of 45 cases to be processed. Forty-three of these were processed during the year and 2 cases remained outstanding at the end of the year.

In the category of under-payment of contributions, 11 cases were identified and processed during the year.

In respect of over-payment of contributions, 140 cases were identified during the year. There was one case which was brought forward from the previous year, bringing the total to be processed to 141. At the end of the year, all of these cases were completed.

The Movement of Defaulting employers is shown in Table 1 below.

TABLE 1
MOVEMENT OF DEFAULTING EMPLOYERS
1987

DESCRIPTION	NON-PAYMENT	UNDER-PAYMENT	OVER-PAYMENT
Cases brought forward from 1986	4	—	1
Cases identified/received in 1987	41	11	140
Cases processed in 1987	43	11	141
Cases outstanding at 87-12-31	2	—	—

The number of cases identified during 1987 shows a reduction in each category when compared with the previous year's figures. There were reductions of approximately 9%, 8% and 16% in the non-payment, under-payment and over-payment categories respectively.

DEFAULTING SELF-EMPLOYED PERSONS

There were 8 cases relating to defaulting self-employed persons which were identified during the year. Five of these were in the non-payment category and 3 in the over-payment category. All were processed by the end of the year.

A comparison of the number of cases identified in 1987 with those of 1986 shows that there was an increase by 2 in the non-payment category while the under-payment and over-payment categories showed reductions by 2 and 3 respectively. Table 2 below shows the Movement of the Self-employed Defaulters.



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TABLE 2

MOVEMENT OF DEFAULTING SELF-EMPLOYED PERSONS

DESCRIPTION	NON-PAYMENT	UNDER-PAYMENT	OVER-PAYMENT
Cases brought forward from 1986	—	—	—
Cases identified/received in 1987	5	—	3
Cases processed in 1987	5	—	3
Cases outstanding at 87-12-31	—	—	—

COURT ACTION

During the year under review, court action was taken against 45 defaulting employers and 5 defaulting self-employed persons. Seven of the cases against employers were of a criminal nature. The remaining thirty-eight cases and those against the self-employed defaulters were civil matters. Three of the criminal matters and 15 of the civil, 13 for employers and 2 for self-employed, were brought forward from 1986.

Judgement was granted in the favour of the National Insurance Board in 27 of the cases — 4 criminal and 23 civil (2 relating to the self-employed).

At the end of the year, there were 17 civil and 3 criminal cases relating to employers and 3 civil matters relating to the self-employed still outstanding. See Table 3 below.

TABLE 3

CASES TAKEN TO COURT 1987

DESCRIPTION	EMPLOYER		SELF-EMPLOYED	
	CRIMINAL	CIVIL	CRIMINAL	CIVIL
Number of cases brought forward from 1986	3	13	—	2
Number of cases taken to court in 1987	4	25	—	3
Number of cases in which judgement was given*	4	21	—	2
Number of cases withdrawn	—	—	—	—
Number of cases outstanding at the end of the year	3	17	—	3

* judgement was given in favour of the Board



REGISTRATION OF EMPLOYED PERSONS

The number of employed persons who were registered during 1987 was 14, 116. Of this total, 8,193 were males and 5,923, females.

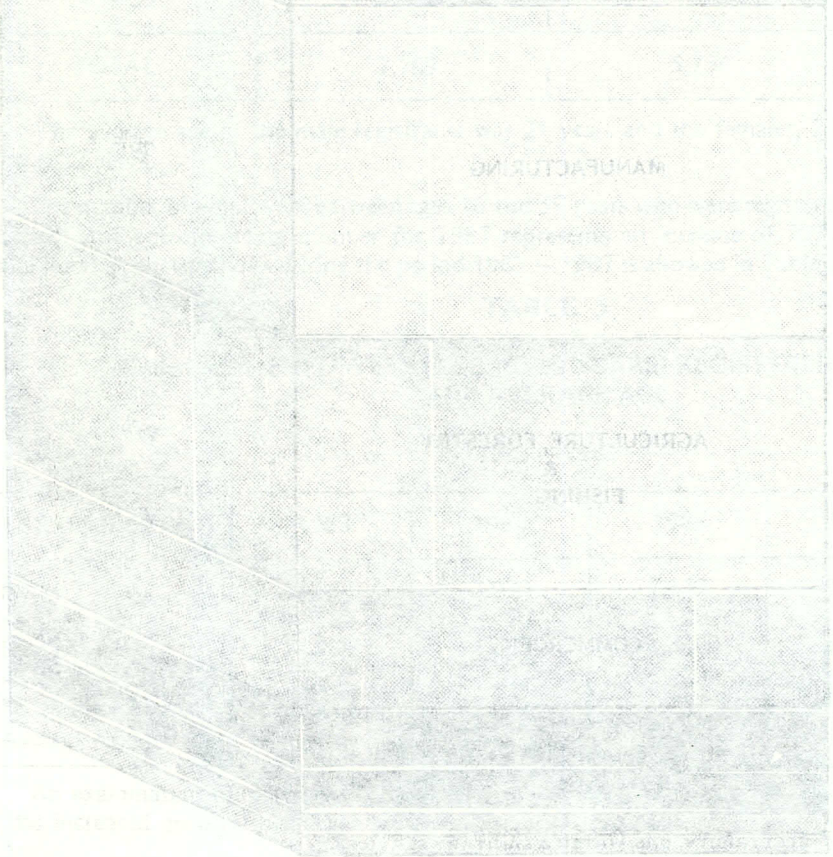
Five hundred and forty-five of the new registrants were under 16 years of age, 13,523 were between the ages of 16 and 59 years and 48 were 60 years or over.

The distribution by marital status reveals that 11,793 or 83% approximately of the new registrants were single, 1,659 or 12% approximately were married and the remaining 664 or 5% approximately were either widowed, divorced, separated, or in common-law relationships.

Table B in the Annex shows the Registrants classified by Age-Group, Sex and Marital status.

An analysis by Industry shows that 4,910 or approximately 35% of the new registrants entered the 'Services' sector, 3,637 or 26% approximately were absorbed in the 'Manufacturing' sector, 2,712 or approximately 19% joined the 'Agriculture, Forestry and Fishing' sector and 1,224 or 9% approximately entered into 'Commerce'. The remaining 1,633 or approximately 11% were absorbed in the 'Construction', 'Transportation and Communication', 'Mining and Quarrying', and 'Electricity, Gas, Water and Sanitary Services' sectors.

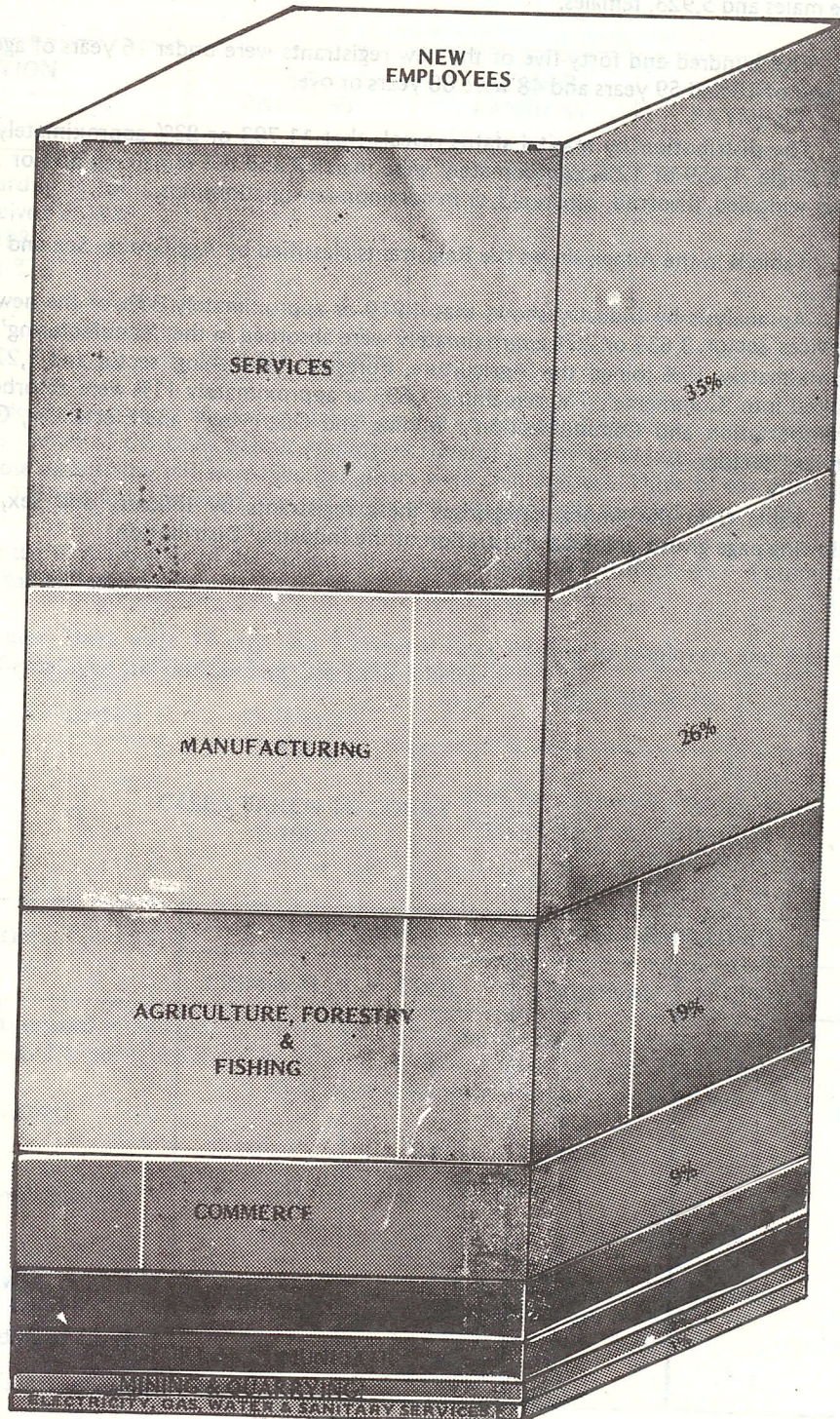
Table C in the Annex categorises these registrants by Industry and Sex, while Figure 2 on the following page gives a graphical illustration of the Industrial Distribution.





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FIG. II
REGISTRATION OF NEW EMPLOYEES
1987



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Of the 13,523 persons between the ages of 16 and 59 years who were registered during the year, 10,671 or approximately 79% were in the age-group (16 - 24) years and 2,404 or 18% approximately in the age-group (25 - 39) years. The age-group (40 - 49) years had 329 registrants while the age-group (50 - 59) years accounted for 119. There were 7,769 males and 5,754 females in the 16 to 59 age range. See Table 4 below for a distribution of Registrants by Age-Group and Sex.

TABLE 4

**NUMBER OF EMPLOYED REGISTRANTS BETWEEN AGES 16 AND 59 YEARS
BY AGE-GROUP AND SEX
1987**

AGE-GROUP	MALES	FEMALES	MALES & FEMALES
16 - 19	4,531	2,198	6,729
20 - 24	2,073	1,869	3,942
25 - 29	599	807	1,406
30 - 34	249	392	641
35 - 39	116	241	357
40 - 44	75	133	208
45 - 49	61	60	121
50 - 54	39	39	78
55 - 59	26	15	41
TOTAL	7,769	5,754	13,523

The average age of the male registrants was 21 years and the females, 23 years. The overall average age was 22 years.

The number of employees between ages 16 and 59 years who were registered during 1986 was 12,816. Therefore, the corresponding number for 1987 represents an increase of 707, or approximately 6%. The annual number of registrants during the period 1983 - 1987 is allowed in Table 5 below.

TABLE 5

**NUMBER OF EMPLOYEES (AGE 16 - 59 YEARS) REGISTERED ANNUALLY
AND AVERAGE AGE**

1983 - 1987

DESCRIPTION	1983	1984	1985	1986	1987
Males	6,663	7,971	7,312	7,188	7,769
Average Age	20	20	20	20	21
Females	4,279	4,687	4,440	5,628	5,754
Average Age	22	23	23	23	23
Males and Females	10,942	12,658	11,752	12,816	13,523
Average Age	21	21	21	21	22

An examination of the above table shows that the average age for males as well as the overall average age has increased during 1987. The annual number of employed persons registered also reflects an increasing trend.

The total number of employed persons registered as at the end of 1987 was 404,012.



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SELF-EMPLOYED REGISTRANTS

A total of 466 self-employed persons were registered during 1987. Of this number, 357 or 77% approximately were males and 109 or 23% approximately were females.

The age distribution of the registrants reveals that 135 or 29% approximately were in the age-group (16 - 30) years, 192 or 41% approximately were in the age-group (31 - 45) years and 139 or 30% approximately were in the age-group (46 - 60) years.

The average age of the male registrants was 38 years and that of the females, 40 years approximately. The overall average age was 38 years approximately.

The distribution of the new registrants, industry-wise, indicates that 202 or 43% approximately were absorbed in the 'Wholesale and Retail Trade' sector. There were 65 persons who entered the 'Manufacturing' sector, 64 who entered the 'Agriculture and Fishing' sector, 53 who entered the 'Services' sector and 50 who entered the 'Construction' sector. Of the remaining registrants, 28 joined the 'Transport' sector and 4 persons entered the 'Mining and Quarrying' sector. Table D in the Annex shows the self-employed registrants classified by Industry and Sex.

An analysis of the distribution by marital status reveals that 72% of the male registrants were married, 20% were single and the remaining 8% were either widowed, divorced, separated or in common-law relationships. In respect of the females, 42% were married, 39% were single and 19% were distributed among the remaining categories. Table E in the Annex classifies the new registrants by age-group, sex and marital status.

The number of self-employed persons who were registered in 1986 was 361. The number registered during 1987, therefore, shows an increase of 29% approximately by comparison. The number of self-employed persons registered annually during the period 1983 - 1987 is shown in Table 6 below.

TABLE 6

NUMBER OF SELF-EMPLOYED REGISTRANTS 1983 - 1987

DESCRIPTION	1983	1984	1985	1986	1987
Males	231	308	277	290	357
Females	68	74	67	71	109
MALES AND FEMALES	299	382	344	361	466

The Table above shows that there is an underlying increasing trend in the annual number of self-employed registrants with the 1987 figure reflecting the highest number over the given period.

REGISTRATION OF VOLUNTARY CONTRIBUTORS

During 1987, no application was received from persons for registration as Voluntary Contributors. However, during the year there were 4 active voluntary contributors - 2 males and 2 females.

One of the males, aged 58 years paid contributions in wage-group X and the other, who attained age 60 years during 1987, contributed in wage-group 1. The two females, aged 53 years and 51 years, both contributed in wage-group X.



The total number of persons who were issued with certificates of Voluntary Insurance from the inception of the Scheme to the end of 1987 remained at 725.

LONG TERM BENEFITS BRANCH

OLD AGE PENSION

During the year, 1,506 Old Age pensions were awarded to contributors who satisfied the conditions for this benefit. One thousand, two hundred and ten or 80% approximately were males and 296 or approximately 20% were females.

The distribution of the new pensioners by employment category shows that 1,473 – 1,179 males and 294 females – were employed persons and the remaining 33 were self-employed.

The ages of the 1,506 new pensioners ranged from 60 years to 80 years. The age-group (60 – 64) years accounted for 1,387 or approximately 92% of the awardees. Within this group, 591 or approximately 43% of the new pensioners were aged 60 years and 535 or 39% approximately were 61 years of age. The age-groups (65 – 69) years, (70 – 74) years and (75 – 79) years accounted for 90, 20 and 8 persons respectively. One pensioner was 80 years of age. This distribution is given in Table 7 below.

TABLE 7

NUMBER OF OLD AGE PENSIONS GRANTED BY AGE-GROUP, EMPLOYMENT STATUS AND SEX

1987

AGE-GROUP	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
60 – 64	1,096	264	1,360	26	1	27	122	265	387
65 – 69	64	21	85	4	1	5	68	22	90
70 – 74	13	6	19	1	—	1	14	6	20
75 – 79	5	3	8	—	—	—	5	3	8
80 +	1	—	1	—	—	—	1	—	1
TOTAL	1,179	294	1,473	31	2	33	1,210	296	1,506

The overall average age of the pensioners was 62 years. The corresponding average for males was 61 years and females, 62 years.

The average fortnightly amount of the pensions was \$115.02 approximately.

The new pensioners qualified with an average of 858 contributions. Approximately 75% of these were paid by or on behalf of them, while the remaining 25% approximately were credited contributions awarded to them in accordance with the regulations i.e. Age credits (for persons over 35 years at the commencement of the Scheme who had paid over 90 contributions during the first 3 years of the life of the Scheme) and Retirement credits (for persons whose contribution life would have been shortened due to the reduction of the retirement age from 65 to 60 years). The male recipients had an average of 863 paid and credited contributions of which 25% approximately were credited contributions. The corresponding figures for the females were 836 paid and credited contributions with 27% approximately being credited contributions.



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Table F in the Annex shows the number of Old Age pensions awarded by age, sex and contributions paid and credited.

In 1986, a total of 1,523 pensions were awarded. Therefore, the 1987 total of 1,506 represents a 1% decrease by comparison.

The number of Old Age pensions which were in payment at the end of 1986 was 12,137 at an average amount of \$114.23 per fortnight. During the year under review, 1,506 pensions were granted at an average fortnightly rate of \$115.02. Two hundred and fifty pensioners comprising 214 males and 36 females, left the population due to death. The deceased persons were in receipt of an average fortnightly payment of \$114.07.

At the end of 1987, the Old Age pensioners on stream totalled 13,393, comprising 11,009 males and 2,384 females. The average fortnightly benefit was \$114.32.

The Movement of Old Age pensions during 1987 is shown in Table 8 below.

TABLE 8
MOVEMENT OF OLD AGE PENSIONS
1987

DESCRIPTION	MALES	FEMALES	MALES & FEMALES	AVERAGE FORTNIGHTLY AMOUNT (\$)
Pensions in payment at beginning of year	10,013	2,124	12,137	114.23*
Pensions awarded during the year	1,210	296	1,506	115.02
Pensions terminated during the year	214	36	250	114.07
Pensions in payment at end of year	11,009	2,384	13,393	114.32

* adjustment due to increase in minimum pension.

The number of pensioners on stream as at 87-12-31 classified by age, employment status and sex is shown in Table G in the Annex.

OLD AGE GRANT

A total of 387 Old Age lump sum payments was made during 1987 to 275 males and 112 females. Three hundred and sixty-nine of the recipients were in the employed category and 18 in the self-employed. The number of lump sums granted classified by sex and average amount paid is shown in Table 9 on the following page.

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TABLE 9

**NUMBER OF OLD AGE LUMP SUM PAYMENTS BY SEX AND AVERAGE AMOUNT PAID
1987**

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
Number of Persons	275	112	387
Percentage	71	29	100
Average Amount (\$)	685.00	509.00	634.00

The average amount of the grants paid to males was \$685.00 and to females, \$509.00. The overall average amount paid was \$634.00.

An examination of the contribution spread shows that the males qualified for the benefit with an average of 521 paid and credited contributions, of which 51% approximately were credited, and the females qualified with an average of 528 paid and credited contributions, of which 48% were credited. The average number of contributions paid by and credited to the recipients of this benefit was 522 approximately. See Table 10 below.

TABLE 10

**OLD AGE LUMP SUM PAYMENTS AND NUMBER OF PAID AND CREDITED CONTRIBUTIONS
1987**

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
Number of recipients	275	112	387
Number of contributions paid	69,815	30,896	300,711
Average per insured person	254	276	260
Number of contributions credited	73,361	28,202	101,563
Average per insured person	267	252	262
Total contributions paid and credited	143,176	59,098	202,274
Average per insured person	521	528	522

The ages of the recipients ranged from 60 years to 80 years with the age-group (60 - 65) years accounting for 308 or approximately 80% of these persons. Seventeen of the self-employed recipients were between the ages of 60 years and 64 years. The average age for all recipients was 63 years. The average age for the males was 64 years while that for the females was 63 years.

The number of Old Age grants awarded by age, sex and employment status is shown in Table H in the Annex.

An analysis of the wage-group distribution shows that wage-group 1 accounted for 20% of the payments, wage-groups 11 and IV for 8% each, wage-group III for 13% and wage-group V for 25%. Payments



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based on wage groups VI, VII, VIII and X were 9%, 4%, 1% and 12% respectively. There were no payments in wage-group IX. See Table II below.

TABLE 11
WAGE-GROUP DISTRIBUTION OF OLD-AGE LUMP SUM PAYMENTS
MADE BY SEX
1987

DESCRIPTION	WAGE-GROUP										TOTAL
	I	II	III	IV	V	VI	VII	VIII	IX	X	
Males	31	21	39	23	81	21	12	3	1	43	275
Percentage	11	8	14	8	30	8	4	1	—	16	100
Females	46	11	10	9	14	14	3	—	—	5	112
Percentage	41	10	9	8	12.5	12.5	3	—	—	4	100
TOTAL	77	32	49	32	95	35	15	3	1	48	387
Percentage	20	8	13	8	25	9	4	1	—	12	100

The above table also shows that 30% of the males were paid in wage-group V, 16% in wage-group X and 14% in wage-group III. The other wage-groups had percentages ranging from I to II. In comparison, the females had 41% of their payments made in wage-group I and 13% each in wage-groups V and VI. The other wage-groups accounted for percentages ranging from 3 to 10.

Two hundred and sixty-six grants were awarded in 1986. The 1987 total of 387, therefore, represents an increase of approximately 45% by comparison.

The annual number of Old Age lump sum payments made during the period 1983 to 1987 is shown in Table 12 below.

TABLE 12
NUMBER OF OLD AGE LUMP SUM PAYMENTS MADE BY INSURED STATUS OF
RECIPIENTS AND AVERAGE AMOUNT

1983 - 1987

DESCRIPTION	1983	1984	1985	1986	1987
Employed	229	239	172	259	369
Self-employed	11	—	—	7	18
TOTAL	240	239	172	266	387
Average Amount (\$)	540.00	606.00	645.00	653.00	634.00

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A study of the above table shows an increasing trend in the number of recipients over the last 3 years. The average amount during this same period, however, appears to have levelled off.

INVALIDITY PENSION

The number of Invalidity pensions awarded during 1987 was 143. These payments were made to 111 males and 32 females. Two of the males were in the self-employed category.

An analysis by age shows that 50 or approximately 41% of the new pensioners were in the age-group (55 – 59) years, 37 or approximately 26% were in the age-group (50 – 54) years and 24 or 17% approximately were in the age-group (45 – 49) years. Of the remaining 24 new pensioners, 4 were in the age-group (24 – 29) years, 2 in the age-group (30 – 34) years, 7 in the age-group (35 – 39) years and 11 in the age-group (40 – 44) years.

The overall average age of the new pensioners was 51 years. The average age of the males was 51 years and the females, 52 years.

A study of the wage-group distribution reveals that 86 or 60% approximately of the awardees were paid in wage-group X, 19 or approximately 13% were paid in wage-group VII and 16 or 11% approximately were paid in wage-group V. Eight pensions were paid in wage-group VI, 5 in wage-group IV, 3 in wage-group VIII and 2 each in wage-groups II, III and IX. One self-employed male was paid in wage-group II and the other in wage-group III.

The new entrants qualified with an average of approximately 681 contributions of which 91% approximately were paid and 9% approximately were credited. The males were awarded pensions on an average of 689 paid and credited contributions of which 8% approximately were credited contributions. The corresponding figure for the females were 653 paid and credited contributions with 10% being credited contributions.

The average fortnightly amount of the pensions paid was \$125.28.

One hundred and sixty-five pensions were awarded in 1986. The 1987 total, therefore, was 22 or approximately 13% less than that of the previous year.

Table 13 below gives the number of Invalidity pensions awarded during the period 1983 – 1987.

TABLE 13
NUMBER OF INVALIDITY PENSIONS AWARDED BY SEX AND AVERAGE FORTNIGHTLY AMOUNTS

1983 – 1987

DESCRIPTION	1983	1984	1985	1986	1987
Males	105	58	66	132	111
Females	42	15	14	33	32
Males and Females	147	73	80	165	143
Average Fortnightly Amounts (\$)	69.27	70.01	90.45	97.31	125.28



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A review of the above table shows great fluctuations in the annual number of recipients over the given period. From 1983 to 1984, this number was reduced by almost half and from 1985 to 1986, it was almost doubled. The annual average fortnightly amounts paid show a steadily increasing trend primarily due to annual increases in the minimum pension rates since 1985.

At the beginning of 1987, three hundred and eighty-four Invalidity pensions were being paid to 303 males and 81 females. A further 143 pensions were awarded during the year and 24 were terminated. Of those terminated, 14 were due to pensioners attaining age 60 years and 10 were due to death. A total of 503 pensioners, 396 males and 107 females, was on stream at the end of the year.

The Movement of the Invalidity pensioners population is shown in Table 14 below.

TABLE 14

MOVEMENT OF INVALIDITY PENSIONS 1987

Description	Males	Females	Males and Females	Average Fortnightly Amount (\$)
Pensions in payment at beginning of year	303	81	384	119.18*
Pensions granted during the year	111	32	143	125.28
Pensions terminated during the year by				
(a) Attainment of age 60 years	11	3	14	114.14
(b) Death	7	3	10	114.00
Pensions in payment as at 31.12.87	396	107	503	121.16

* adjustment due to increase in minimum pension

The number of invalidity pensions awarded during the year by sex of recipients and the number of contributions on which payments were based for each year of age is shown in Table 1 in the Annex.

INVALIDITY GRANT

During the year under review, 4 Invalidity grants were awarded. The recipients were 3 males and 1 female and were all in the employed category.

The distribution by age shows that the males were 20 years, 25 years and 46 years old while the female was 39 years old. The overall average age was 33 years.

The wage-group distribution reveals that the payments to the males were made in wage-groups V, VIII and X and the payment to the female was made in wage-group IV.

The average amount of the grants awarded was \$187.00 approximately. The awards were based on an average number of approximately 132 paid and credited contributions.

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A comparison with the previous year reveals that the number of grants awarded was the same. In 1986, 41 Invalidation grants were awarded.

Table 15 below shows the number of Invalidation grants awarded and the average amount paid annually over the period 1983 – 1987.

TABLE 15
INVALIDITY GRANTS AWARDED BY SEX OF RECIPIENTS AND
AVERAGE AMOUNTS

1983 – 1987

DESCRIPTION	1983	1984	1985	1986	1987
Males	25	4	2	3	3
Females	3	—	1	1	1
Males and Females	28	4	3	4	4
Average Amounts (\$)	419.00	375.00	288.00	297.00	187.00

The above table shows that the number of grants awarded annually has remained somewhat steady over the period 1984 – 1987 and that the decreasing trend in the average annual amounts paid has been maintained.

Table J in the Annex gives the number of Invalidation grants awarded, the number of contributions on which they were based and the amount paid by each year of age.

SURVIVOR'S PENSION

Three hundred and fifty-four Survivor's pensions and 2 annuities were awarded during 1987. In 2 cases, the claimants, who were over 45 years, died before receiving their pensions.

The recipients of the 2 annuities were children aged 12 years and 13 years whose father claimed on their behalf.

The 352 pensions paid comprised 43 to widows who had in their care children of the deceased, 305 to widows who were 45 years or over at the time of death of the insured persons and 4 orphan pensions.

The 43 widows who had children in their care had 69 children amongst them. One of the children was 32 years old and retarded. The ages of the other 68 children ranged from just under 1 year to 16 years, with the average age being 14 years approximately.

The age distribution of the 43 widows shows that their ages were in the range 29 years to 65 years. Fourteen of these widows were under 45 years and 29 were 45 years or over and would have qualified for the pension even if they had no children. These widows had an average age of 48 years approximately.

The 305 widows, who qualified for the pension solely because they were 45 years or over at the time of death of the insured persons, were in the age-range 45 years to 78 years. Their average age was 61 years approximately.



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The average weekly payment of the pension was \$30.62. The widows with children received an average weekly amount of \$45.37, while the widows, 45 years or over, were paid on the average \$28.70 per week.

There were 805 pensions in payment at the end of 1986. The recipients comprised 123 widows with children, 676 widows who were 45 years or over, 1 widow who was incapable of self support, 1 widower and 4 orphans

During the year under review, 354 pensions were granted and 2 were terminated due to the death of the recipients.

At the end of the year, therefore, 1,157 pensions were in payment. These were distributed as follows: 166 to widows with children of the deceased in their care, 981 to widows who were 45 years or over, 1 to a widow incapable of self support, 1 to a widower and 8 to orphans. See Table 16 below for the Movement of Survivor's pensions during 1987.

TABLE 16

MOVEMENT OF SURVIVOR'S PENSIONS

1987

Description	Widows With Children	Average Weekly Amount \$	Widows 45 Years or Over	Average Weekly Amount \$	Others*	Average Weekly Amount \$	Total	Average Weekly Amount \$
Pensions in payment at beginning of year	123	25.76	676	22.68	6	15.68	805	23.10
Pensions awarded during year	43	45.37	307	28.70	4	19.00	354	30.62
Pensions Terminated by:								
(a) Death	—	—	2	28.50	—	—	2	28.50
(b) Receipt of Old Age Pension	—	—	—	—	—	—	—	—
Pensions in Payment as at 87-12-31	166	30.84	981	24.55	10	17.01	1,157	25.39

*includes 1 widower, 1 widow incapable of self support and 8 orphans.

Table K in the Annex classifies the Survivor's Pensions awarded during 1987 by age-group and condition of award.

SURVIVOR'S GRANT

During the year under review, 2 Survivor's grants were awarded. The recipients were both widows over 45 years and dependants of deceased insured persons who, at the time of their deaths, were over 60 years and would have been entitled to old age grants had they made claim for such.

One grant was based on wage-group 1 and the other on wage-group IV. The amounts paid were \$214.50 and \$409.50 respectively.



TABLE 8

The number of recipients of this benefit continues to be small since more persons are qualifying for Old Age and Invalidity pensions rather than grants. In 1986, only 1 survivor's grant was awarded.

FUNERAL

During 1987, one thousand, one hundred and six (1,106) claims for Funeral benefit were processed. Of this number, 49 were disallowed because the persons on whose contributions the claims were based had less than fifty (50) contributions and 11 were disqualified because they were submitted outside of the prescribed time limit.

The number of Funeral claims paid was 1,046. Eight hundred and six or 77% approximately were in respect of deceased males and 240 or 23% approximately in respect of deceased females.

The distribution of the claims paid by employment category shows that 1,036 or 99% approximately were in relation to employed persons. Of these, 875 were directly insured and 161 were spouses of insured persons. The remaining 10 were in relation to self-employed contributors, 9 of whom were directly insured. This is shown in Table 17 below.

TABLE 17

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

1987

Sex	Employed		Self-Employed		All Categories
	Directly Insured	Spouse of Insured	Directly Insured	Spouse of Insured	
Males	752	45	9	—	806
Females	123	116	—	1	240
Males and Females	875	161	9	1	1,046

An analysis by age shows that 458 or 44% approximately of the deceased persons for whom Funeral benefit was paid were over 60 years and 282 or 27% approximately were in the age-group (51 – 60) years. There were 161 or approximately 15% of the deceased persons in the age-group (41 – 50) years, 88 or 8% approximately in the age-group (31 – 40) years and 57 or approximately 5% in the age-group (16 – 30) years.

The average age of the deceased males was 54 years approximately and for the females, it was 53 years approximately. The overall average age was 54 years. Table L in the Annex shows the number of Funeral claims paid by age-group, sex, insured status and employment category of the deceased.

The average amount paid as Funeral benefit for 1987 was \$764,00 approximately.

A comparison of the number of Funeral claims which were paid in 1987 with those paid in 1986 shows that there was approximately a 15% increase. The number of claims paid in 1986 was 912. See Table 18 on the following page for the number of Funeral claims paid during the last 5 year period.



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TABLE 18

NUMBER OF FUNERAL CLAIMS PAID

1983 – 1987

YEAR	DIRECTLY INSURED	SPOUSE INSURED	BOTH CATEGORIES
1983	490	63	553
1984	855	89	944
1985	773	81	854
1986	797	115	912
1987	884	162	1,046

The above table shows that the number of claims paid yearly continues to increase steadily. Further, the number of claims which are based on the spouses' contributions is increasing at a faster rate than those relating to directly insured persons.

SHORT TERM BENEFITS BRANCH

SICKNESS BENEFIT

A total of 20,586 Sickness spells terminated in 1987. Of this number, 11,874 or 58% approximately were not paid for various reasons and 8,712 or 42% approximately were paid. The spells which resulted in non-payment were either disallowed or disqualified.

An analysis of the spells which were not paid shows that 7,086 or 60% approximately were in respect of incapacities which lasted for 3 days or less, 1,959 or approximately 16% were cases where the claimants did not satisfy the contribution requirements and 1,302 or 11% approximately were spells during which claimants were paid full wages by their employers. Four hundred and thirty spells were disallowed because claimants were not in insurable employment. There were 117 claimants who were over 60 years and 20 were persons who had no incapacity for work.

The remaining 960 spells were disqualified. Eight hundred and twenty four were due to late submission and 136 were not supported by medical certificates.

The average age of the deceased persons for whom funeral benefit was paid was 54 years and 27% approximately were in the age group (41 - 50) years. There were 164 or approximately 13% of the deceased persons in the age group (41 - 50) years and 88 or 7% approximately in the age group (51 - 60) years and 51 or approximately 4% in the age group (61 - 70) years. The average age of the deceased males was 54 years approximately and for the females, it was 53 years approximately. The overall average age was 54 years. Table I in the Annex shows the number of funeral claims paid by age-group, sex, insured status and employment category of the deceased. The average amount paid as funeral benefit for 1987 was \$264.00 approximately. A comparison of the number of funeral claims which were paid in 1987 with those paid in 1986 shows that there was approximately a 15% increase. The number of claims paid in 1986 was 912. See Table 18 on the following page for the number of funeral claims paid during the last 5 year period.



Table 19 below shows the number of Sickness spells not paid by reason for non-payment.

TABLE 19
NUMBER OF SICKNESS SPELLS NOT PAID BY REASON FOR NON-PAYMENT
1987

REASON FOR NON-PAYMENT	NUMBER OF SPELLS
Less than 50 Contributions paid	1,693
Less than 8 out of 13 Contributions paid	266
Paid full wages	1,302
Less than 4 days	7,086
Non-Insurability	430
Invalid Medical Certificates	136
Late submission of Claims	824
Over 60 years	117
Under 16 years	—
No incapacity for work	20
TOTAL	11,874

Of the 8,712 spells which were paid, 5,657 were from males and 3,055 from females. Further, 8,658 or 99% approximately were paid to persons in the employed category and 54 or 1% approximately were paid to self-employed persons.

The ages of the recipients ranged from 16 years to just below 60 years. Those within the self-employed category ranged from 31 years to just below 60 years..

The distribution by age reveals that 5,662 or 65% approximately of the paid spells were incident on the age-group (21 — 40) years and 2,824 or 32% approximately on the age-group 40 years to just below 60 years. Two hundred and twenty-six persons were under 21 years of age.

The average age of the males was 37 years and that of the females, 34 years. The overall average age was 36 years.

Table M in the Annex shows the number of Sickness spells paid by age-group, sex and employment category.

An examination of the spells paid by sector shows that 1,920 or 22% approximately arose from workers in the sugar sector and 6,792 or 78% approxiamtely from workers in the other industries combined.

A study of the diagnoses shows that 1,888 or 22% approximately of the paid spells were due to ill-defined conditions such as epilepsy and diseases of the nervous and urinary systems. Accidents, poisoning and violence accounted for 1,366 or approximately 16% of the paid spells and diseases of the genital organs accounted for 533 or approximately 6%. Table N in the Annex gives a further breakdown of the spells paid by diagnosis and sector.

The wage-group distribution reveals that approximately 95% i.e. 8,233 of the spells were paid in wage-group X. The wage-groups IX and VIII accounted for 207 and 99 of the paid spells respectively. The remainder was spread amongst wage-groups 1 to VII.



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The number of Sickness spells paid by wage-group and sex is given in Table 20 below.

TABLE 20

**NUMBER OF SICKNESS SPELLS PAID BY WAGE-GROUP AND SEX
1987**

DESCRIPTION	WAGE-GROUPS										TOTAL
	I	II	III	IV	V	VI	VII	VIII	IX	X	
Males	6	10	7	3	25	15	22	35	83	5,451	5,657
Females	2	8	5	7	14	20	29	64	124	2,782	3,055
Males & Females	8	18	12	10	39	35	51	99	207	8,233	8,712
Percentage	—	—	—	—	1	—	1	1	2	95	100

The average duration of the Sickness spells paid was approximately 11 benefit days. The average duration for males was 12 benefit days and for females, 9 benefit days approximately.

The average duration of spells which occurred in the sugar sector was 19 benefit days, with males averaging 19 benefit days and females, 18 benefit days approximately. In the non-sugar sector, the average duration was 9 benefit days for males, 8 benefit days for females and 9 benefit days overall. See Table 21 below.

TABLE 21

**NUMBER OF SICKNESS SPELLS PAID BY SEX, SECTOR AND AVERAGE DURATION
1987**

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NUMBER	AVERAGE DURATION	NUMBER	AVERAGE DURATION	NUMBER	AVERAGE DURATION
Males	1,602	19	4,055	9	5,657	12
Females	318	18	2,737	8	3,055	9
TOTAL	1,920	19	6,792	9	8,712	11

The number of Sickness spells paid in 1986 was 9,203. The 1987 total, therefore, represents a 5% decrease when compared to that of 1986. The number of spells paid during the period 1983 — 1987, the average duration, and the percentage arising from the sugar sector are shown in Table 22 on the following page.



TABLE 22
NUMBER OF SICKNESS SPELLS PAID, AVERAGE DURATION AND PERCENTAGE
ARISING FROM SUGAR SECTOR
1983 - 1987

DESCRIPTION	1983	1984	1985	1986	1987
Spells arising from					
Males	6,496	6,304	6,469	5,970	5,657
Females	2,095	2,322	2,527	3,233	3,055
Males & Females	8,591	8,626	8,996	9,203	8,712
Average Duration (Benefit Days)	14	12	13	11	11
Percentage Arising from Sugar Sector	35	32	30	22	22

The above table shows a decline in the number of paid spells which terminated during 1987 compared with the increasing trend during the period 1983 - 1986.

The average duration of the spells as well as the percentage arising from the sugar sector has remained stable during the last two years.

SICKNESS BENEFIT MEDICAL CARE

In 1987, a total of 7,423 claims was made for reimbursement of medical expenses incurred as a result of sickness. Four thousand and thirty-five or approximately 54% of the claimants were males and 3,388 or approximately 46% were females.

One thousand, three hundred and sixty or approximately 18% of the claims for this benefit arose from the sugar sector and 6,063 or 82% approximately were from workers in the other industries combined.

The 1,360 claimants from the sugar sector comprises 1,113 or 82% males and 247 or 18% females. The corresponding figures for the other industries combined were 2,922 or 48% males and 3,141 or 52% females. This distribution is shown in Table 23 on the following page.



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TABLE 23

DISTRIBUTION OF SICKNESS BENEFIT MEDICAL CARE CLAIMS BY SEX AND SECTOR 1987

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
Males	1,113	82	2,922	48	4,035	54
Females	247	18	3,141	52	3,388	46
Males and Females	1,360	100	6,063	100	7,423	100

The age range of the claimants was from 16 years to 60 years approximately. The average age for males was 40 years and for females, 36 years. The overall average age was 38 years. Table 0 in the Annex shows the number of Sickness Benefit Medical Care claims paid by age-group, sex and sector.

The analysis of the cost of care administered shows that 67% approximately went towards out-patient care and 33% to in-patient care.

An indepth examination of the total reimbursement shows that approximately 50% went towards orthopaedic and prosthetic care, 17% for drugs and dressings, 9% for hospitalisation, 7% for treatment, 6% for medical examination, 3% for specialist care and the remaining 7% for the other types of care. Table 24 below shows the percentage distribution of the expenditure on Sickness Medical Care by type of care.

TABLE 24

PERCENTAGE DISTRIBUTION OF SICKNESS MEDICAL CARE EXPENDITURE BY TYPE OF CARE 1987

DESCRIPTION	Hospitalisation	Medical Examination	Specialist Care	Drugs and Dressings	Treatment	Orthopaedic and Prosthetic care	Others	Total
In-Patient	9.3	2.3	2.1	9.2	5	—	5.1	33
Out-Patient	—	4	.7	8	1.9	50.4	2	67
In and Out-Patient	9.3	6.3	2.8	17.2	6.9	50.4	7.1	100



The distribution by sector shows that, with respect to out-patient care, the claimants in the non-sugar sector received approximately 88% of the reimbursement and those in the sugar sector, 12% approximately. Correspondingly, the figures for in-patient care were 93% for non-sugar workers and 7% for workers in the sugar sector.

The average amount reimbursed was \$302.00 approximately.

Of the 7,423 claims paid, 4,669 had attached thereto the payment of Sickness Benefit — replacement of income. The remaining 2,754 were for medical expenses only.

During the previous year, 5,113 claims for this benefit were paid. The 1987 total of 7,423 therefore represents an increase of 45% approximately by comparison.

EXTENDED MEDICAL CARE

In September 1987, the Sickness Benefit Medical Care programme was extended to include free Ophthalmic care for National Insurance Old Age pensioners. Previously, entitlement to this benefit ceased on the attainment of 60 years (the retirement age) except in cases where the condition was a recurrence of one for which benefit had been paid before the insured person reached the age of retirement.

During the period September to December, 1987, payment was made in respect of 1,174 Old Age pensioners who received care under this programme. The payment was made to five (5) agencies which had reached an agreement with the Organisation for extending the Ophthalmic care to the pensioners.

The type of care given included eye examinations, treatment and the provision of frames and lenses.

The average amount paid was approximately \$626.00 per claim.

MATERNITY ALLOWANCE

During the year, 1,273 Maternity cases were terminated. Of this number, 1,233 or 97% approximately were paid and 40 were not paid.

An analysis of the cases which were not paid shows that 30 claimants received full salary from their employers during the period of work interruption and 10 did not satisfy the contribution requirements for this benefit.

Of the 1,233 cases which were paid, 3 were in respect of self-employed women.

The age distribution shows that 359 or approximately 29% of the recipients were in the age-group (21-25) years, 427 or 35% approximately were in the age-group (26-30) years and 268 or 22% approximately in the age-group (31-35) years. There were 113 women between the ages of 36 and 47 years and 66 under 21 years of age. The self-employed women were aged 24 years, 26 years and 39 years.

The ages of the recipients ranged from 16 years to 47 years. The average age was 28 years.

Table P in the Annex classifies the Maternity allowances paid by age-group, employment status and benefit days.

The distribution of the paid cases by benefit days reveals that 868 or approximately 70% of the awardees were paid for the full 13 weeks of normal maternity allowance and 276 or approximately 22% were paid for periods ranging from 6 weeks to 12 weeks.

The Extended Maternity Allowance was paid to 29 women who experienced complications arising from their pregnancy. One recipient was paid for 26 weeks, that is, an additional 13 weeks which is the maximum leave allowed after the normal Maternity Allowance ends. The other recipients were paid for



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additional periods ranging from 1 to 12 weeks. The recipients of the Extended Maternity Allowance were all from the employed category.

The average duration of the Maternity Allowance cases paid in 1987 was 70 benefit days or approximately 12 benefit weeks.

The wage-group distribution shows that 962 or approximately 78% of the cases were paid in wage-group X and 143 or approximately 12% were paid in wage-group IX. The wage-groups VIII and VII accounted for 36 and 42 payments respectively while the remaining 50 payments were distributed among wage-groups 1 to VI. Two of the self-employed claimants received benefit in wage-group II. The other was paid in wage-group X. The average wage-group in which payments were made was wage-group IX. The table 25 below shows the wage-group distribution of the paid cases.

TABLE 25
DISTRIBUTION OF MATERNITY ALLOWANCES BY WAGE-GROUP
1987

DESCRIPTION	WAGE-GROUPS										TOTAL
	I	II	III	IV	V	VI	VII	VIII	IX	X	
Number of cases	1	4	3	8	12	22	42	36	143	962	1,233
Percentage	.1	.3	.2	.7	1.0	1.8	3.4	2.9	11.6	78	100

The average payment for Maternity Allowance during 1987 was \$714.30

In 1986, 1,289 cases were paid. Therefore, there was a decrease by approximately 4% in the number of cases paid in 1987 when compared with the previous year. Further, the average duration of cases paid in 1986 was longer than that for 1987 by approximately 1 benefit day.

Table 26 below shows the number of cases paid annually along with the average duration for 1983 - 1987.

TABLE 26
NUMBER OF MATERNITY ALLOWANCES PAID AND AVERAGE DURATION
1987

DESCRIPTION	1983	1984	1985	1986	1987
Number of Cases	1,232	1,074	1,311	1,289	1,233
Average Duration (Benefit Days)	72	67	70	71	70

An examination of the above table reveals a slightly decreasing trend in the number of cases paid over the period 1985 - 1987 and, except for the year 1984, shows some stability in the average duration of these cases.



Table Q in the Annex shows the number of Maternity Allowances paid by benefit days, wage-group and amount paid.

MATERNITY GRANT

The Maternity Grant which was introduced in 1986 is payable to both working and non working spouses. The number of claims made for this benefit during the year was 3,210. Of this total, 3,178 were awarded the benefit and 32 had their claims disallowed.

Of the 32 claims which were disallowed, 23 were due to the non-satisfaction of contribution requirements. The remaining 9 claims were disqualified because claimants did not satisfy the conditions governing the definition of spouse.

Of the 3,178 claims paid, 1,424 or 45% were from persons who qualified in their own right for the benefit. The remaining 1,754 or 55% were from non-working spouses who qualified for the benefit based on their spouses' contributions.

Fifteen self-employed women received the benefit. Of this number, 5 qualified in their own right and 10 were awarded the benefit based on their spouses' contributions.

An analysis by age of the claimants paid shows that there were 231 or 7% approximately within the age-group (16 – 19) years, 2,007 or 63% approximately in the age-group (20 – 29) years, 893 or 28% approximately in the age-group (30 – 39) years and 42 who were 40 years or over. There were 5 women who were under 16 years who received this benefit based on their spouses' contributions.

The average age of the recipients was 27 years approximately.

Table 27 on the following page shows the number of Maternity Grants paid by Age-Group, Employment Category and Insured Status of the recipients.



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TABLE 27

NUMBER OF MATERNITY GRANTS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY AND INSURED STATUS

1987

AGE-GROUP	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES		TOTAL
	Directly Insured	Spouse Insured	Directly Insured	Spouse Insured	Directly Insured	Spouse Insured	
Under 16	—	5	—	—	—	5	5
16 — 19	32	197	—	2	32	199	231
20 — 24	355	655	—	5	355	660	1,015
25 — 29	466	522	2	2	468	524	992
30 — 34	370	247	—	1	370	248	618
35 — 39	173	99	3	—	176	99	275
40 — 44	21	18	—	—	21	18	39
45 — 47	2	1	—	—	2	1	3
TOTAL	1,419	1,744	5	10	1,424	1,754	3,178

The average amount paid as Maternity Grant was \$300.00.

The 3,178 recipients had amongst them 6,613 children under 18 years, i.e. an average of 2 children per claimant.

The age distribution of the children shows that 3,191 or 48% approximately were under 1 year, 1,540 or approximately 23% were between ages 1 and 5 years, 1,217 or 18% approximately were within the age-group (6 — 10) years and 665 or 10% approximately were over 10 years of age.

As was anticipated in 1986, this benefit has increased significantly in 1987. The number of claims paid during 1986 was 1,176. There was therefore, a 170% increase in 1987 when compared with the previous year.

INDUSTRIAL BENEFITS BRANCH

INJURY BENEFIT

Four thousand, eight hundred and eighty-five spells of Injury Benefit were terminated during 1987. Of this total, 319 were not paid and 4,566 were paid.

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Of the 319 spells which were not paid, 199 were disallowed because the claimants had been ill for less than 4 days; 71 were spells for which the claimants were fully paid by their employers during the periods of incapacity, 42 spells were disqualified due to late submission of claims and 7 were spells which did not arise out of or during the course of employment.

Of the 4,566 spells which were paid, 4,533 were terminated on the recovery of the injured persons. The duration of these spells averaged 11 days approximately. Twenty spells terminated after the insured persons were paid for the maximum period of 26 weeks, 1 terminated with the award of a Provisional Disablement Pension and 4, on the award of Permanent Disablement Pensions. This is shown below in Table 28.

TABLE 28
NUMBER OF INJURY SPELLS PAID BY REASON FOR TERMINATION, BENEFIT DAYS AND SEX

1987

REASON FOR TERMINATION	MALES		FEMALES		MALES & FEMALES	
	Number of Spells	Benefit Days	Number of Spells	Benefit Days	Number of Spells	Benefit Days
Recovery	4,223	45,365	310	5,004	4,533	50,369
Benefit Paid for 26 weeks	26	4,056	2	312	28	4,368
Provisional Disablement Pension Awarded	1	153	—	—	1	153
Permanent Disablement Pension Awarded	4	376	—	—	4	376
TOTAL	4,254	49,950	312	5,316	4,566	55,266

The recipients of Injury Benefit consisted of 4,254 males and 312 females.

The distribution, sector-wise, reveals that 4,170 or 91% approximately arose from workers within the sugar sector. Of this total, 3,888 related to male workers and 282 to female workers. The remaining 396 or 9% approximately of the paid spells related to workers in the non-sugar sector with males accounting for 366 and females 30, of the paid spells. Table 29 on the following page shows this distribution.



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TABLE 29
NUMBER OF INJURY SPELLS PAID BY SEX AND SECTOR
1987

DESCRIPTION	SUGAR		NON-SUGAR		BOTH-SECTORS	
	Number	Percentage	Number	Percentage	Number	Percentage
Males	3,888	85.2	366	8.0	4,254	93.2
Females	282	6.1	30	0.7	312	6.8
Males & Females	4,170	91.3	396	8.7	4,566	100

The age distribution shows that 2,821 or approximately 62% of the spells related to persons in the age-group (16 – 35) years and 1,707 or 37% approximately to persons in the age-group (36 – 60) years. Two spells related to persons under 16 years and 36 to persons over 60 years.

The average age of the male recipients was 30 years and that of the females, 41 years approximately. The overall average age was 31 years approximately.

Table R in Annex shows the number of Injury spells paid by age-group and sex.

The distribution by wage-group reveals that 4,470 or 98% approximately of the spells were paid in wage-group X. The wage-groups III to V accounted for 15 of the paid spells and wage-groups VI to IX accounted for the remaining 81. No payments were effected in wage-groups I and II.

The overall average duration of spells was 13 days with males averaging 13 days and females, 16 days.

Table S in the Annex shows the number of Injury spells paid by benefit days and wage-group.

The number of spells paid in 1986 was 6,200. The 4,566 spells paid in 1987 represent a decrease by approximately 36% by comparison. The number of spells paid during the years 1983 to 1987 along with the average duration of those spells and the percentage arising from the sugar sector are shown in Table 30 below.

TABLE 30
NUMBER OF INJURY SPELLS PAID, PERCENTAGE ARISING FROM THE
SUGAR SECTOR AND AVERAGE DURATION OF SPELLS.

DESCRIPTION	1983—1987				
	1983	1984	1985	1986	1987
Number of Spells	9,351	8,746	8,895	6,200	4,566
Percentage Arising from Sugar Sector	93	92	94	91	91
Average Duration (Benefit Days)	13	13	12	13	13



Although the above table shows a decreasing trend in the annual number of spells paid, the percentage arising from the sugar sector, as well as, the average duration remained statistically stable over the given period.

INJURY BENEFIT MEDICAL CARE

During the year, 6,778 claims for Injury Benefit Medical Care were paid. The recipients were 5,971 males and 807 females.

The distribution by sector shows that 5,944 or 88% approximately of the claims were from workers in the sugar sector and 834 or approximately 12% were from workers in the other industries combined.

There were 5,227 males and 717 females in the sugar sector who received this benefit. The corresponding figures for the non-sugar sector were 744 males and 90 females. Table 31 below gives this distribution.

**TABLE 31
INJURY BENEFIT MEDICAL CARE CLAIMS BY SEX
AND SECTOR**

1987

Description	SUGAR		NON SUGAR		BOTH SECTORS	
	Number	Percentage	Number	Percentage	Number	Percentage
Males	5,227	77	744	11	5,971	88
Females	717	11	90	1	807	12
Males & Females	5,944	88	834	12	6,778	100

The distribution of the recipients by age shows that 2 persons were under 16 years, 6,753 were between the ages of 16 and 60 years and 23 were over 60 years. The two persons under 16 years were both males.

The ages of the male recipients averaged 31 years and the females, 44 years. The overall average age was 33 years. Table T in the Annex gives the distribution of the Injury Benefit Medical Care claims paid by age-group, sex and sector.

An examination of the total amount reimbursed shows that the male recipients accounted for 83% and the females, 17% approximately. Moreover, approximately 61% of the reimbursement was absorbed by workers in the sugar sector and the remaining 39% by persons in the other sectors combined.

An analysis of the type of care covered shows that approximately 22% of medical care cost related to in-patient care and 78% approximately to out-patient care. Of the percentage of cost for in-patient care, 8% went to workers in the sugar sector and 14% to workers in the other combined sectors. The corresponding figures for out-patient care were 53% to workers in the sugar sector and 25% to workers in the other sectors. Table 32 on the following page gives this distribution.



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TABLE 32
INJURY BENEFIT MEDICAL CARE COST BY SECTOR AND TYPE OF CARE
(PERCENTAGE-WISE)
1987 -

TYPE OF CARE	SUGAR	NON SUGAR	BOTH SECTORS
In-Patient	8	14	22
Out-Patient	53	25	78
TOTAL	61	39	100

A further analysis of the type of care for which payment was made shows that 8% of total expenditure went towards hospitalisation, 16% towards medical examinations, 4% towards Specialist care, 29% for drugs and dressings, 9% for treatment and 18% for subsistence and travelling expenses. The remaining 16% was paid for other costs incidental to the medical care such as Fees to referees and laboratory tests. Table 33 below shows the percentage distribution of the total medical care cost among the types of care.

TABLE 33
PERCENTAGE DISTRIBUTION OF INJURY BENEFIT MEDICAL CARE COST
1987

Description	TYPE OF CARE							Total
	Hospitalisation	Medical Exam.	Specialist Care	Drugs & Dressings	Treatment	Subsistence & Travelling	Others	
In-patient	8	1	1	6	4		2	22
Out-patient		15	3	23	5	18	14	78
In and Out-Patient	8	16	4	29	9	18	16	100

Approximately 77% of the claimants who received Injury Medical Care also received the Injury Benefit (replacement of income).

In the previous year, 1986, the number of Industrial Medical Care claims paid was 4,329. Therefore, the number of claims paid during 1987 represents an increase by approximately 57%. This increase was confined mainly to the sugar sector.

DISABLEMENT PENSION

Sixty-six Permanent Disablement Pensions were awarded during 1987 to 58 males and 8 females. Forty-nine of the recipients were granted pensions at the conclusion of varying periods of Injury Benefit payment and 17, after periods of provisional assessment.

The distribution by age shows that 19 of the new pensioners were under 30 years and 42 were between the ages of 30 years and 59 years. Two of the remaining 5 pensioners were aged 60 years and the other 3 were 67 years, 68 years and 69 years of age.



TABLE 33

NUMBER OF DISABLEMENT PENSIONS BY NATURE OF DISABILITY AND

The overall average age was 40 years approximately with the males averaging 40 years and the females, 39 years.

An analysis by sector reveals that 41 of the pensioners were in the Sugar sector and 25 in the other industries combined. Of the 41 new pensioners in the Sugar sector, 35 were males and 6 females. In the non-sugar sector, 23 males and 2 females were awarded the benefit.

A study of the percentages of disability awarded shows that 47 persons were assessed at disabilities ranging from 20% to 30% and 7 at 40% disability. The percentages 50, 60, 70 and 80 each accounted for 2 pensioners and there were 4 persons assessed at 100% disability.

Table 34 below shows the number of Disablement pensions by percentage of disability, sector and sex.

TABLE 34
NUMBER OF DISABLEMENT PENSIONS BY PERCENTAGE OF DISABILITY
SECTOR AND SEX
1987

Percentage of Disability	SUGAR			NON-SUGAR			BOTH SECTORS		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
20	20	3	23	12	1	13	32	4	36
30	7	—	7	4	—	4	11	—	11
40	4	—	4	2	1	3	6	1	7
50	—	—	—	2	—	2	2	—	2
60	2	—	2	—	—	—	2	—	2
70	1	—	1	1	—	1	2	—	2
80	1	—	1	1	—	1	2	—	2
90	—	—	—	—	—	—	—	—	—
100	—	3	3	1	—	1	1	3	4
TOTAL	35	6	41	23	2	25	58	8	66

An analysis by nature of disability shows that 15 or approximately 23% of the disabilities were amputations, 13 or 20% approximately were fractures, 11 or approximately 17% were caused by sprains and strains and 10 or approximately 15% were as a result of eye and unspecified injuries. The remaining 17 cases were caused by burns and scalds, concussions, cuts and lacerations, punctured wounds, post-traumatic ankylosis of joints, dislocations and asphyxiations.

Table 35 on the following page shows the distribution of the pensioners by nature of disability and location of injury.



GUYANA NATIONAL INSURANCE SCHEME

TABLE 35

NUMBER OF DISABLEMENT PENSIONS BY NATURE OF DISABILITY AND LOCATION OF INJURY

1987

NATURE OF DISABILITY	LOCATION OF INJURY						Total	
	Head		Trunk including the urogenital organs	Upper Extremities		Lower extremities legs and feet		Injuries not specifically located
	Eyes	Other		Fingers	Others			
Contusion and Abrasions	—	—	—	—	—	—	—	
Burns and Scalds	—	—	—	—	—	1	1	
Concussions	—	2	—	—	—	—	2	
Cuts and Lacerations	—	—	—	—	3	—	3	
Punctured Wounds	—	—	2	—	—	—	2	
Amputations	—	—	—	10	—	5	15	
Post-Traumatic Ankylosis of Joints	—	—	3	2	1	1	7	
Post Traumatic Paralysis of Limbs or Parts of the Body	—	—	—	—	—	—	—	
Dislocations	—	—	—	—	—	1	1	
Fractures	—	1	1	7	1	3	13	
Sprains and Strains	—	—	—	—	1	9	1	11
Asphyxiation	—	—	1	—	—	—	1	
Eye and other Injuries	3	2	—	—	1	4	10	
TOTAL	3	5	7	19	7	22	3	66

The above table also shows that 26 or approximately 39% of the disabilities were located in the upper extremities, 22 or 33% approximately were about the lower extremities, 8 were on the head, 7 were on the trunk and 3 were to other parts of the body.

Thirty-three of the injuries resulted from persons falling, 13 were caused by persons coming into contact with objects and 8 by machinery or hand tools. Of the remainder, 4 were caused by means of transport, 1 by corrosive substance and 7 by other means.

An analysis by occupation shows that 54 or approximately 82% of the new pensioners were Manual Workers, 7 or 11% approximately were Clerical and Sales Workers, 3 or 4% approximately were Craftsmen and Technical Workers and 2 or 3% approximately were Service Workers.

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The average weekly amount of the pensions granted in 1987 was \$23.39 approximately.

The number of pensions awarded by nature of disability and weekly amount is shown in Table U in the Annex.

A total of 90 Disablement pensions were awarded in 1986. The 1987 total therefore, represents a 27% decrease approximately by comparison.

Table 36 below shows the number of Disablement pensions awarded during the last 5 years.

TABLE 36

**NUMBER OF DISABLEMENT PENSIONS AWARDED ANNUALLY
1983 – 1987**

SECTORS	1983	1984	1985	1986	1987
Sugar	24	39	45	52	41
Non-Sugar	32	32	40	38	25
Both Sectors	56	71	85	90	66

The above table shows an increasing trend during the period 1983 – 1986; followed by a decline in 1987.

There were 973 Disablement pensions on stream at the beginning of 1987. This comprised 879 males and 94 females. They were in receipt of an average weekly pension of \$23.34.

Sixty-six pensions were awarded during the year at an average weekly rate of \$23.39 and two were terminated due to the death of the recipients.

At the end of 1987, therefore, 1,037 pensioners, 935 males and 102 females, were on roll. The average weekly rate of payment was \$23.34. Table on the following page shows the Movement of the Disablement pensions during 1987.

TABLE 38
NUMBER OF DISABLEMENT GRANTS PAID BY SEX AND SECTOR

SEX	SECTOR	
	SUGAR	NON SUGAR
Males	18	12
Females	7	1
Males & Females	25	13
	BOTH SECTORS	
	38	



GUYANA NATIONAL INSURANCE SCHEME

TABLE 37
MOVEMENT OF DISABLEMENT PENSIONS
1987

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	879	24.15	94	15.78	973	23.34
Pensions Granted during the year	58	23.27	8	24.26	66	23.39
Pensions Terminated during the year by death	2	26.23	—	—	2	26.23
Pensions in Payment at the end of the year	935	24.09	102	16.44	1,037	23.34

DISABLEMENT GRANT

During the year under review, 50 Disablement Grants were paid to 41 males and 9 females.

The average age of the male recipients was 34 years and that of females 39 years. The overall average age was 35 years.

An analysis by sector shows that 22 or approximately 44% of the awardees were employed in the sugar sector whilst 28 or 56% approximately were workers in the other sectors combined. This is shown in Table 38 below.

TABLE 38
NUMBER OF DISABLEMENT GRANTS PAID BY SEX AND SECTOR

1987

SEX	SECTOR		BOTH SECTORS
	SUGAR	NON-SUGAR	
Males	18	23	41
Females	4	5	9
Males & Females	22	28	50

GUYANA NATIONAL INSURANCE SCHEME



A study of the Disablement grants by Nature of Injury reveals that 14 of the recipients had Amputations, 13 sustained Cuts and Lacerations, 12 had Fractures and the remaining 11 suffered from such injuries as Contusions and Abrasions, Burns and Scalds, Strains and Sprains and Occupational Poisoning. This distribution is shown in Table 39 below.

TABLE 39
NUMBER OF DISABLEMENT GRANTS BY NATURE AND LOCATION
OF INJURY

1987

NATURE OF INJURY	LOCATION OF INJURY					Total	
	Head		Upper Extremities ^f		Lower Extremities		General Injuries which cannot be allocated to any specific part of the Body
	Eyes	Others	Fingers	Others			
Contusions and Abrasions	—	—	—	—	1	—	1
Burns and Scalds	—	—	—	1	—	3	4
Cuts and Lacerations	—	—	4	4	4	1	13
Amputations	—	—	10	2	2	—	14
Fractures	—	1	2	2	5	2	12
Strains and Sprains	—	—	—	—	2	—	2
Occupational Poisoning	—	—	—	—	—	3	3
Other Injuries	1	—	—	—	—	—	1
TOTAL	1	1	16	9	14	9	50

The above table also shows that 25 or 50% of the injuries were to the upper extremities. Of this number, 16 were injuries to the fingers. Fourteen persons sustained injuries to the lower extremities, 2 were injured on the head and the remaining 9 had injuries on other parts of the body.

Nineteen of the injuries were caused by persons striking against or coming into contact with objects, 7 by persons falling and 6, by falling objects. The remaining 18 injuries arose through the use of machinery or hand tools.

An examination of the degree of disability shows that 12 or 24% approximately of the awardees had disabilities ranging from 2% to 7%, 29 or 58% approximately were assessed at 10% disability and 9 or 18% approximately were assessed at 14% disability. See table 40 on the following page.



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TABLE 40

NUMBER OF DISABLEMENT GRANTS BY PERCENTAGE OF DISABILITY,
SEX AND SECTOR
1987

PERCENTAGE OF DISABILITY	SUGAR			NON-SUGAR			BOTH SECTORS		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
1	—	—	—	—	—	—	—	2	2
2	—	1	1	—	1	1	—	2	2
3	—	—	—	1	—	1	1	—	1
4	—	—	—	—	—	—	—	—	—
5	2	1	3	3	2	5	5	3	8
6	—	—	—	—	—	—	—	—	—
7	—	—	—	—	1	1	—	1	1
8	—	—	—	—	—	—	—	—	—
9	—	—	—	—	—	—	—	—	—
10	15	1	16	12	1	13	27	2	29
11	—	—	—	—	—	—	—	—	—
12	—	—	—	—	—	—	—	—	—
13	—	—	—	—	—	—	—	—	—
14	1	1	2	7	—	7	8	1	9
TOTAL	18	4	22	23	5	28	41	9	50

On the average, \$372.00 was paid as Disablement Grant during 1987.

A total of 42 grants was paid in 1986. Therefore, the 1987 figure represents a 19% increase by comparison.

The number of Disablement Grants classified by age-group, sex and amount paid is shown in Table V in the Annex.

INDUSTRIAL DEATH

The number of Industrial Deaths which gave right to Industrial Death benefits during 1987 was 21. Of these, 19 gave right to Pensions and 2 to annuities.

There were 6 children who were awarded annuities. They were all brothers and sisters of the 2 deceased insured persons. The 19 deaths gave rise to 20 pensions.

Of the 20 pensions awarded, 14 were to widows who had in their care children of the deceased, 1 to a widow who was 29 years of age at the time of death of the insured person and was incapable of self support and 3 to widows who were over 45 years old. Two orphans were awarded pensions due to death of their parent.

The age distribution of the deceased persons ranged from 16 years to 62 years with the average age being 38 years approximately.

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The average age of the widows who received pensions was 35 years approximately. The individual ages ranged from 20 years to 62 years.

The average age of the 32 children who were included in the pensions was approximately 6 years. Their age range was from just under 1 year to 16 years.

The sugar sector accounted for 4 deaths. The other 17 deaths arose from workers in the other industries combined.

An examination of the cause of death shows that 8 persons died from drowning, 7 from concussions and 3 from post-traumatic paralysis of limbs or other parts of the body. Two persons died from burns and 1 from a fracture.

Seven of the deaths were caused by persons striking or coming into contact with objects, 2 died after receiving injuries from power-driven machinery and one from an explosion. The remaining 11 deaths were from other causes. See Table 41 below.

TABLE 41
NUMBER OF INDUSTRIAL DEATHS BY NATURE OF INJURY AND CAUSE OF ACCIDENTS
1987

NATURE OF INJURY	CAUSE OF ACCIDENT						Total
	MEANS OF TRANSPORT	ACCIDENTS CAUSED OTHERWISE THAN BY MACHINERY HANDLING GOODS OR BY MEANS OF TRANSPORT					
		Power Driven	Fire or Explosion	Persons Falling	Falling Objects	Striking against or coming into contact with Objects	
Burns and Scalds	—	1	—	—	1	—	2
Concussions	—	—	2	1	3	1	7
Cuts and Lacerations	—	—	—	—	—	—	—
Punctured Wounds	—	—	—	—	—	—	—
Post-Traumatic Paralysis of Limbs or Parts of the Body	2	—	—	—	1	—	3
Fractures	—	—	—	—	1	—	1
Drowning	—	—	1	—	1	6	8
TOTAL	2	1	3	1	7	7	21

There were 348 Industrial Death Pensions in payment at the beginning of 1987 at an average weekly rate of \$27.41. The recipients comprised 294 widows, 44 parents and 10 orphans.

During the year, 20 pensions were awarded and 48 were altered due to the attainment of the age limit. Of the latter group, 47 were children included in the widow's pensions and the other an orphan.

At the end of the year, there were 368 pensions in payment. Three hundred and twelve were to widows, 44 to parents and 12 to orphans. The average weekly amount of the pensions was \$26.97 approximately.

The Movement of the Industrial Death pensions is shown in Table 42 on the following page.



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TABLE 42
MOVEMENT OF INDUSTRIAL DEATH PENSIONS
1987

DESCRIPTION	WIDOWS		PARENTS		ORPHANS		TOTAL	
	No.	Average Weekly Amount (\$)	No.	Average Weekly Amount (\$)	No.	Average Weekly Amount (\$)	No.	Average Weekly Amount (\$)
Pensions in Payment at the beginning of the year	294	28.46	44	23.91	10	12.00	348	27.41
Pensions Granted during the year	18	34.89	—	—	2	45.75	19	35.46
Pensions terminated during the year by a) Death	—	—	—	—	—	—	—	—
Pensions altered during the year (age limit)	47	6.66	—	—	1	3.50	48	6.59
Pensions in Payment at the end of the year	312	27.83	44	23.91	12	14.75	368	26.97

In 1986, there were 20 Industrial Deaths which gave right to 15 pensions and 5 annuities. By comparison the 1987 figures show an increase of 4 in the number of pensions awarded and a decrease by 3 in the number of annuities. The number of Industrial deaths in 1987 was 1 more than that of the previous year.

Table W in the Annex gives a distribution of the 1987 Industrial Deaths by condition of award and nature of injury.

MEDICAL ADJUDICATION OF CLAIMS

During 1987, a total of 994 claimants was seen by personnel of the Medical Department. Of this total, 659 were seen in the Medical Department and 335 were seen on the monthly visits made by the

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Medical Adviser to the outlying offices of the organisation.

Three hundred and thirty-six of the claimants seen were assessed and found fit for work and 36 were recommended for treatment – 31 by local agencies and 5, overseas. An additional 146 claimants were referred to Medical Referees and 56, to Specialists, for determinations to be made. Of the remainder, 86 were seen in relation to the assessment of their ages and 253 in relation to claims for benefit. There were 81 cases which were recommended for review.

CASES REFERRED TO MEDICAL BOARD (INDUSTRIAL)

A total of 189 cases was presented to Industrial Medical Boards during 1987. One hundred and forty were new cases and 49 were cases for review, that is, they were previously placed before Boards and required follow-up action.

The results of the determinations show that 67 claimants were awarded permanent partial disabilities. Forty-seven persons were found fit for work (1 with treatment), 12 were recommended for further treatment (3 overseas), 1 case was referred to the Sickness Medical Board and 37 were recommended for review. Of the remaining cases, 22 were closed due to the non-appearance of the claimants, 1 was awarded Injury Benefit and 2 were disallowed.

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

TABLE 43
CASES PLACED BEFORE MEDICAL BOARDS (INDUSTRIAL)
(1983 – 1987)

DESCRIPTION	1983	1984	1985	1986	1987
Number of cases boarded	203	164	221	207	189
Medical Treatment recommended	140	131	112	134	118
Medical treatment not recommended	59	30	78	36	48
Cases struck off	4	3	31	37	23
Percentage genuine cases	69	80	51	65	62

It can be seen from the above table that the number of cases placed before the Industrial Medical Boards has been decreasing during the last 3-year period. However, the annual percentage of genuine cases continued to fluctuate with the 1987 figure showing a reduction from the previous year.

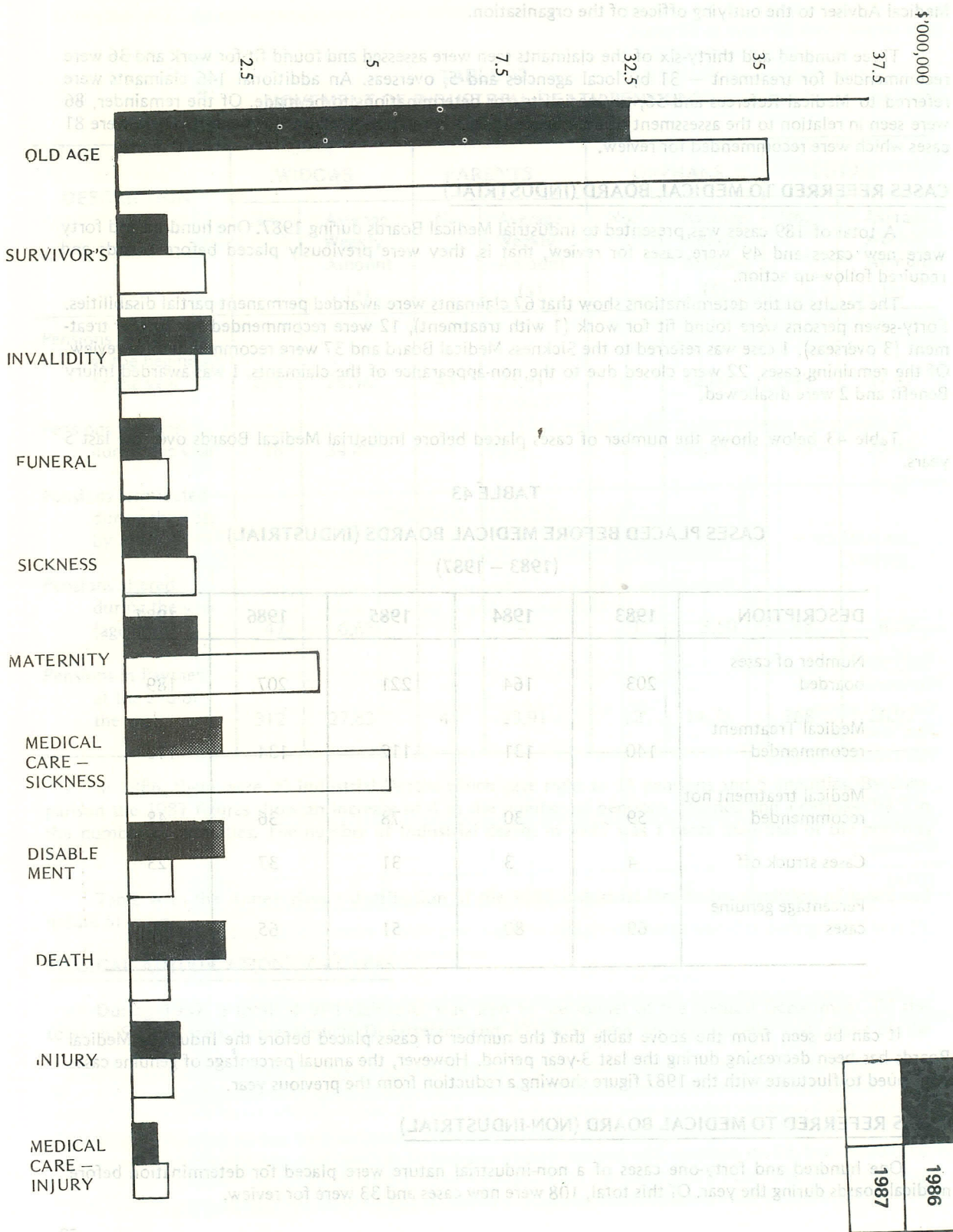
CASES REFERRED TO MEDICAL BOARD (NON-INDUSTRIAL)

One hundred and forty-one cases of a non-industrial nature were placed for determination before medical boards during the year. Of this total, 108 were new cases and 33 were for review.



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FIG. III
BENEFITS PAYMENTS
1986 & 1987



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In thirty-six cases, the benefits claimed were allowed, 20 claimants were recommended for further treatment, 18 cases were set to be reviewed at a later date and 1 was referred to the Industrial Medical Board. A total of 11 claimants was found fit for work (1 with treatment), 14 claimants failed to present themselves before the Medical Boards and, as a consequence, their cases were struck off. The remaining 41 cases, were disallowed.

MEDICAL TREATMENT ABROAD

Thirty-one persons were recommended for medical treatment overseas during 1987 under the Sickness Benefit Medical Care Programme. There were cases where the treatment recommended was not available in Guyana.

SICK VISITING

The nurse/sick visitors attached to the Medical Department made 1,446 visits to claimants and pensioners in 1987. Three hundred of these visits were made to hospitals, 232 to dispensaries and 914 to the homes of insured persons.

A total of 3,651 persons were seen during these visits. Of this number, 59% approximately were seen in their homes.

The table showing the number of visits made by the nurses over the period 1983 to 1987 is given below.

TABLE 44

VISITS MADE BY NURSES/SICK VISITORS 1983 - 1987

DESCRIPTION	1983	1984	1985	1986	1987
Number of visits	1,200	1,118	1,139	1,066	1,446

It can be observed from the above table that there was an increase in the number of visits made during 1987 relative to the previous years. This was due mainly to an increase in the complement of nurses during the year.

APPEALS TO TRIBUNAL

Claimants who are dissatisfied with determinations made in respect of their claims for benefit have a right of appeal to the National Insurance Appeals Tribunal.

During 1987, four hundred and eight appeals were made to the National Insurance Appeals Tribunal. There were 720 which were outstanding from the previous year. Therefore, a total of 1,128 appeals was listed for hearing during the year.

Of this total, approximately 63% or 707 were in relation to Sickness Benefit and 20% or 221 were in relation to Old Age benefit.

During the year, the Tribunal adjudicated upon 269 cases. Sixty-seven of these were allowed, 173 were disallowed and the remaining 29 were adjourned.

Moreover, 287 cases were reviewed by the General Manager. All were allowed. There were 35 cases which were withdrawn during the year.



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At the end of 1987, there were 566 appeals (including the 29 cases which were adjourned) still awaiting decisions.

ESTABLISHMENT AND ORGANISATION

STAFFING

At the beginning of the year the organisation had a staff complement of 542 of which 513 were permanent and 29 temporary employees.

During the year, 220 persons were recruited. Ninety-six of these recruits were temporarily employed and 124 permanently employed.

One hundred and fifty-four persons left the Organisation during the year. Of these exits 54 were from the permanent staff and 100 from temporary staff.

At the end of the year, there were 608 persons on roll comprising 583 permanent and 25 temporary employees.

WELFARE

During 1987, the Welfare Officer continued efforts to improve the well being of workers at all offices and departments of the Organisation.

Informal lectures to and discussions with staff were held and visits were made to members of staff who were sick at home or in hospitals and cards and bouquets were sent whenever the occasion arose.

Through the year, auxiliary services in the form of the procurement of essential items were provided, welfare loans were arranged and efforts were made for the improvement of the canteen service at Head Office.

A project of upgrading all Local and Sub offices commenced during the year. General maintenance and repairs were also effected to improve the working environment of staff.

SPORTS

The inter-zone indoor and outdoor sports programme went smoothly in 1987 with zone 4 emerging overall winners.

The Organisation continued to participate in the Guystac dominoes, cricket, football and circle tennis competitions performing creditably throughout. The organisation was represented, by a contingent, at the Trinidad and Tobago National Insurance Sports and Cultural Club's 15th Anniversary sports meeting held in Trinidad. This contingent brought home 11 medals – 6 gold, 3 silver and 2 bronze.

The Sporting activities were extended to include the Literary and Dramatic Arts thereby providing additional recreational outlets for staff. An inter-zone drama competition was held at which zone 3 emerged winners. The 18th Anniversary of the National Insurance Scheme was celebrated with a Fashion show and Personality competition. Sister organisations from the Caribbean also participated in this event.

TRAINING

In the area of Training, the Scheme continued its drive to promote improved efficiency and productivity in the Organisation and increased awareness of the public towards benefits offered and the conditions of entitlement.

GUYANA NATIONAL INSURANCE SCHEME



During the year, 16 programmes were conducted within the Organisation. Seven of these were orientation courses for new recruits and 2 were for Medical staff. A weekend residential seminar was held for senior officers specifically to formulate a Personnel Policy manual which will guide officers in the administration of their departments.

The second one-year Training programme on National Insurance Laws and Administrative principles was concluded during the year. A training course for Inspectors and seminars for employers, a women's group (CASWIG) and Social work students were also conducted during the year.

The participants in these courses numbered 349.

Further, a total of 33 on site one-day lectures were held with employers, their representatives and other interested parties. Workers on sugar estates, students in educational institutions and persons in private business enterprises benefitted from this exercise.

Thirty-three members of staff participated in Training courses organised and conducted by reputable Training institutions in the country. These persons were exposed to such areas as Management Development, Supervision and Leadership, Industrial Relations, Library Science and Secretarial Science.

Two officers from the St. Lucia Social Security Board paid a study visit to the organisation in 1987. The study laid particular emphasis on the working relationship between the sub-offices and the parent Local Office.

LIBRARY

The organisation, through the services of the Library, continued to develop and promote the intellectual well being of staff during 1987.

Seventy-five employees were added to the membership list bringing the total membership of the Library to 361 at the end of 1987. Moreover, the collection of books was increased by 92 to meet the increased demand.

INCOME AND EXPENDITURE

INCOME

The total income received from all sources during 1987 was \$205,149,062. The breakdown was as follows:—

Contributions	—	\$ 72,089,021
Investment Income	—	132,991,145
Other Income	—	68,896
Total Income		205,149,062



GUYANA NATIONAL INSURANCE SCHEME

This income was distributed among the three benefit branches as follows:—

DESCRIPTION	LONG TERM	SHORT TERM	INDUSTRIAL	TOTAL
Contributions	53,057,520	7,497,258	11,534,243	72,089,021
Investment Income	99,051,805	12,913,440	21,025,900	132,991,145
Other Income	22,965	22,965	22,966	68,896
TOTAL INCOME	152,132,290	20,433,663	32,583,109	205,149,062

During the previous year, the total income received was \$184,564,568. The 1987 income therefore represents an increase of approximately 11% by comparison. The income received from the various sources during 1986 and 1987 is given below:

DESCRIPTION	YEAR		PERCENTAGE INCREASE
	1986	1987	
Contributions	71,414,193	72,089,021	.9
Investment Income	113,109,716	132,991,145	17.6
Other Income	40,659	68,896	69.4
TOTAL INCOME	184,564,568	205,149,062	11.1

An examination of the above table reveals that there was a slight increase in the income from contributions in 1987 relative to the preceding year. Increases of 18% and 69% approximately were also realised in 'Investment Income' and 'Other Income' respectively.

EXPENDITURE

During 1987, the total expenditure amounted to \$70,860,843. Of this amount, \$53,784,028 or 76% approximately went towards the payment of benefits and \$17,076,815 or 24% approximately towards the administration of the Scheme.

NATIONAL INSURANCE FUND

At the beginning of 1987, the National Insurance Fund stood at \$957,259,317.

The total income generated during the year was \$205,149,062. Total expenditure amounted to \$70,860,843. The surplus for 1987 was therefore \$134,288,219.

At the end of 1987, the Fund stood at \$1,091,547,536. This was represented by:

Fixed assets valued at	—	9,082,309
Investments valued at	—	892,772,095
Net Current assets valued at	—	189,693,132
NATIONAL INSURANCE FUND		\$1,091,547,536

GUYANA NATIONAL INSURANCE SCHEME



An analysis of the Benefit payments shows that the Long Term Branch accounted for \$39,469,261 or approximately 73% of total benefit expenditure with Old Age pensions alone absorbing \$34,716,703 or 64% approximately. The Short Term Branch accounted for \$10,615,143 or approximately 20% and the Industrial Branch, for \$3,699,624 or 7% approximately of the benefit payments.

The distribution of benefit expenditure among the 3 branches is shown below:

Benefit Branch	Amount \$	Percentage of Benefit Expenditure	Percentage of Total Expenditure
Long Term	39,469,261	73	56
Short Term	10,615,143	20	15
Industrial	3,699,624	7	5
All Branches	53,784,028	100	76

As can be seen above, the Long Term benefits branch accounted for approximately 56% of total expenditure, the Short Term benefits branch for approximately 15% and the Industrial Benefits branch for 5% approximately.

The table below allows a comparison of the amounts spent on the 3 benefits branches during 1986 and 1987.

Benefit Branch	AMOUNT SPENT DURING		Percentage Increase
	1986	1987	
Long Term	36,044,929	39,469,261	9.5
Short Term	5,018,292	10,615,143	111.5
Industrial	5,611,919	3,699,624	-34.1
All Branches	46,675,140	53,784,028	15.2



GUYANA NATIONAL INSURANCE SCHEME

From the table above, it can be seen that there was an increase in total benefit payments between 1986 and 1987 of 15% approximately. This overall increase was influenced mainly by the increase in the Short term benefit branch. The Long Term Benefits Branch experienced an increase of 9% and the Industrial Benefits Branch had a decrease of 34% approximately.

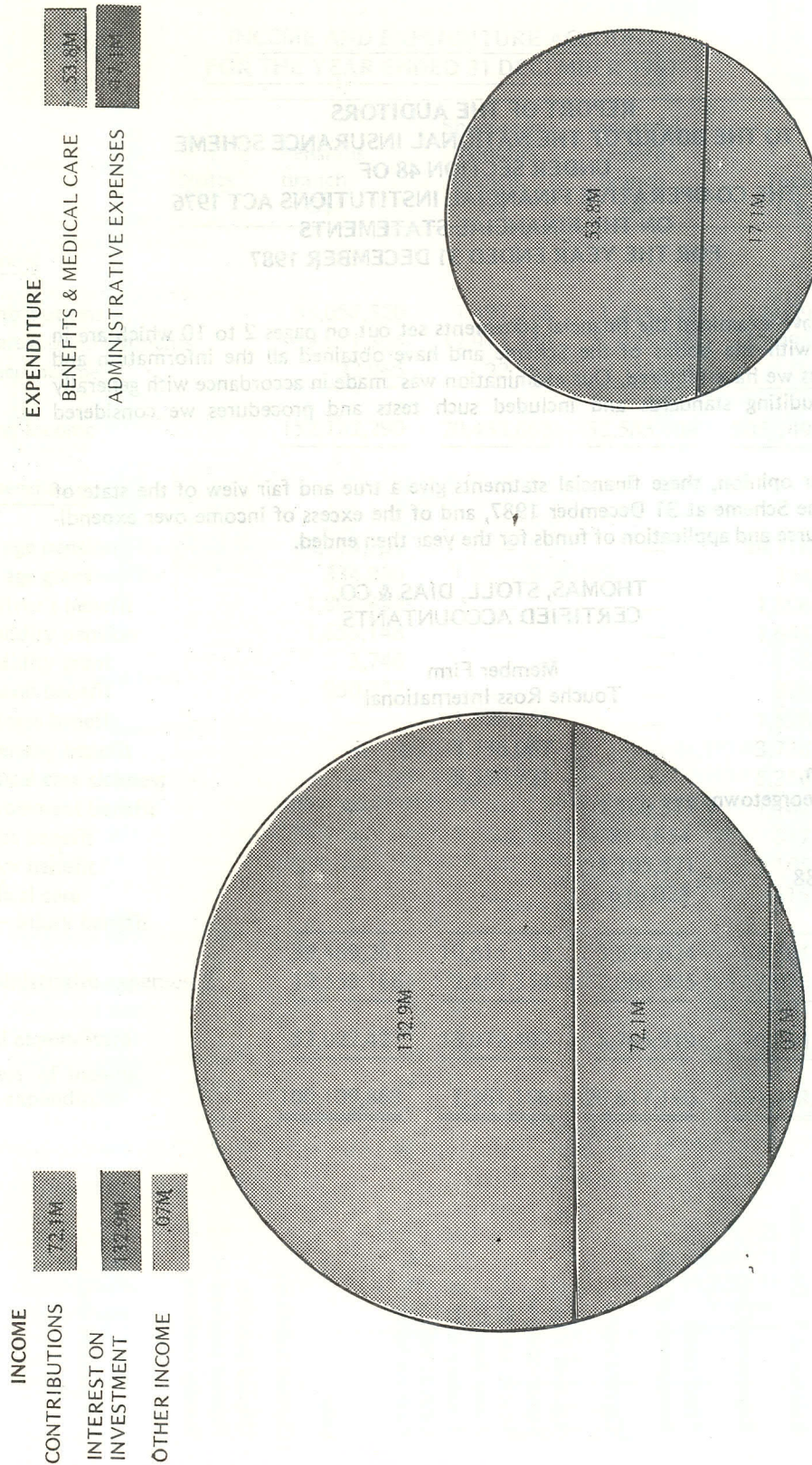
Administrative expenses during 1987 totalled \$17,076,815, which was an increase relative to the previous year's figure of 51% approximately. In 1986, administrative expenses amounted to \$11,293,894.

Benefit Branch	AMOUNT SPENT DURING	
	1986	1987
Long Term	20,044,029	21,911,919
Short Term	2,018,292	2,309,024
Industrial	22,784,028	14,911,201
Total	44,846,349	49,132,144

GUYANA NATIONAL INSURANCE SCHEME



FIG. IV
INCOME AND EXPENDITURE 1987





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 ON THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 1987

We have examined the financial statements set out on pages 2 to 10 which are in agreement with the books of the Scheme and have obtained all the information and explanations we have required. Our examination was made in accordance with generally accepted auditing standards and included such tests and procedures we considered necessary.

In our opinion, these financial statements give a true and fair view of the state of affairs of the Scheme at 31 December 1987, and of the excess of income over expenditure and source and application of funds for the year then ended.

THOMAS, STOLL, DIAS & CO.
CERTIFIED ACCOUNTANTS

Member Firm
Touche Ross International

77 Brickdam,
Stabroek, Georgetown,
Guyana.

21 April 1988

GUYANA NATIONAL INSURANCE SCHEME



INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 1987

Notes	Pensions branch G\$	Short-term benefits branch G\$	Industrial benefits branch G\$	Total G\$	1986 G\$
Income					
Contributions	53,057,520	7,497,258	11,534,243	72,089,021	71,414,193
Interest on investments	99,051,805	12,913,440	21,025,900	132,991,145	113,109,716
Other income	22,965	22,965	22,966	68,896	40,659
Total income	152,132,290	20,433,663	32,583,109	205,149,062	184,564,568
Expenditure					
Old age pension	34,716,703	—	—	34,716,703	31,989,583
Old age grant	334,980	—	—	334,980	234,264
Survivor's benefit	1,806,452	—	—	1,806,452	1,118,585
Invalidity pension	1,655,148	—	—	1,655,148	1,854,290
Invalidity grant	5,746	—	—	5,746	6,310
Funeral benefit	950,232	—	—	950,232	841,897
Sickness benefit	—	1,528,355	—	1,528,355	1,390,405
Maternity benefit	—	3,736,067	—	3,736,067	1,634,505
Medical care sickness	—	5,350,721	—	5,350,721	1,993,382
Disablement benefit	—	—	1,160,371	1,160,371	1,970,681
Death benefit	—	—	817,654	817,654	1,925,218
Injury benefit	—	—	1,105,571	1,105,571	1,226,286
Medical care — injury benefit	—	—	616,028	616,028	489,734
	39,469,261	10,615,143	3,699,624	53,784,028	46,675,140
Administrative expenses 2	12,553,166	2,457,354	2,066,295	17,076,815	11,293,894
Total expenditure	52,022,427	13,072,497	5,765,919	70,860,843	57,969,034
Excess of income over expenditure	100,109,863	7,361,166	26,817,190	134,288,219	126,595,534

NATIONAL INSURANCE SCHEME
BALANCE SHEET
AT 31 DECEMBER 1987



GUYANA NATIONAL INSURANCE SCHEME

	Notes	Pension reserve G\$	Short-Term reserve G\$	Industrial reserve G\$	1986 G\$
Balance at 1 January		712,859,417	95,839,617	148,560,283	830,663,783
Excess of income over expenditure		100,109,863	7,361,166	26,817,190	126,595,534
Balance at 31 December		812,969,280	103,200,783	175,377,473	957,259,317
Represented by:					
Fixed assets	3				7,211,923
Investments at cost	4				789,960,045
Current assets					
Accrued income				46,882,975	15,346,449
Sundry debtors				48,008,479	1,821,039
Stocks and stores				1,662,193	1,071,634
Fixed deposits				92,000,000	119,298,268
Treasury bills				9,753,850	970,280
Cash at bank				642,804	28,954,306
Cash on hand				455,853	1,738,676
Less:				199,406,154	169,200,652
Current liabilities					
Unpaid benefits				2,487,002	1,112,954
Interest received in advance				5,071,781	6,638,904
Sundry creditors				2,154,239	1,361,445
Net current assets				9,713,022	9,113,303
				189,693,132	160,087,349
				1,091,547,536	957,259,317

..... Director
..... Director

GUYANA NATIONAL INSURANCE SCHEME



STATEMENT OF SOURCE AND APPLICATION OF FUNDS FOR THE YEAR ENDED 31 DECEMBER 1987

	G\$	G\$	1986	G\$
Source of funds				
Excess of income over expenditure for the year		134,288,219		126,595,534
Adjustment for item not involving the movement of funds				
Depreciation		<u>383,046</u>		<u>187,240</u>
Total funds generated from operations		134,671,265		126,782,774
Funds from other source				
Redemption of Government of Guyana debentures		3,150,000		53,550,000
		<u>137,821,265</u>		<u>180,332,774</u>
Application of funds				
Purchase of Government of Guyana debentures	105,962,050		64,225,000	
Purchase of fixed assets	<u>2,253,432</u>		<u>1,162,427</u>	
		<u>108,215,482</u>		<u>65,387,427</u>
		<u>29,605,783</u>		<u>114,945,347</u>
Increase in working capital				
Accrued income	31,536,526		466,341	
Stocks and stores	590,559		304,340	
Sundry debtors	46,187,440		(50,270)	
Creditors and unpaid benefits	(2,166,842)		(684,629)	
Interest received in advance	<u>1,567,123</u>		<u>(6,638,904)</u>	
		77,714,806		(6,603,122)
Movement in net liquid funds				
Cash at bank	(28,311,502)		27,779,523	
Cash on hand	(1,282,823)		1,569,473	
Fixed deposits	(27,298,268)		91,229,193	
Treasury bills	<u>8,783,570</u>		<u>970,280</u>	
		<u>(48,109,023)</u>		<u>121,548,469</u>
		<u>29,605,783</u>		<u>114,945,347</u>



GUYANA NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

1. Significant accounting policies

- (a) The financial statements have been prepared under the historical cost convention.
- (b) The National Insurance Scheme is not funded by the Central Government.
- (c) Income

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

Contributions

Employers' and employees' contributions are recognised as contribution income only when received. All other income is accounted for on the accrual basis.

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

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

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	74.48%
(ii)	Short term benefits	9.71%
(iii)	Industrial benefits	15.81%

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.

- (d) Depreciation

Depreciation on buildings is calculated on the straight line method at the rate of 2%.

Depreciation of other fixed assets is calculated on the reducing balance method at the rates specified on the following page.

GUYANA NATIONAL INSURANCE SCHEME



NOTES ON THE ACCOUNTS (CONT'D)

1. Significant accounting policies – cont'd

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.

(e) Administrative expenditure

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	73.51%
(ii)	Short term benefits	14.39%
(iii)	Industrial benefits	12.10%

(f) Stocks and stores

Stocks and stores are valued at the lower of cost and net realisable value using the first-in-first-out method.

2. Administrative expenses

	1986	1985
	G\$	G\$
Acting allowance	105,497	77,473
Advertising	118,053	30,743
Anniversary celebrations	239,397	101,520
Appeal tribunal fees	9,434	2,300
Audit fees and expenses	29,157	42,570
Bank charges	10,424	4,463
Board members' fees	47,694	31,616
Cash shortage	(169)	38
Cashiers' allowance	8,779	4,821
Cleaning and cleaning materials	134,073	83,737
C.O.F.A. fees	87,500	87,500
Commuted car allowances	287,641	341,814
Consultancy fees	571,086	8,339
Cost and penalty fees	3,062	1,253
Depreciation	383,044	187,240
Donations	122,687	106,224
Electricity	129,092	110,289
Entertainment allowances	43,280	47,830
Entertainment expenses	72,194	43,432
Fuel	36,833	26,814
General Office expense/supplies	915,230	236,099
Carried forward	3,353,888	1,576,115
	=====	=====



GUYANA NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS (CONT'D)

2. Administrative Expenses (Cont'd)	1997	1998
Brought forward	3,353,888	1,576,115
Gratuities	310,770	123,345
Health insurance	67,921	77,498
House allowances	39,173	39,028
Insurance premiums	45,939	33,926
International conferences	113,584	7,998
Leave passage assistance	326,446	222,465
Library expenses	8,082	1,117
Local training	122,692	78,989
Maintenance	41,204	20,845
motor vehicles	33,483	7,493
G.M's car	33,169	
rented buildings	261,990	46,930
furniture and fittings	174,122	32,502
Office equipment	334,930	245,219
properties	175,140	64,659
Mashramani	222,189	206,897
National insurance contributions	13,561	22,399
Newspapers and subscriptions	148,555	134,816
Overtime	603,551	423,148
Post office agency fees	47,123	58,796
Postages, telegrams and cables	702,012	781,757
Printing and printed stationery	17,128	37,209
Publications	16,613	22,716
Rates and taxes	28,820	20,360
Rent	16,265	9,973
Responsibility allowance	7,054,525	5,304,509
Salaries	897,311	758,524
Security fees	343,281	120,072
Subsistence allowance	3,852	982
Sundries	75,937	14,685
Sports	-	7,806
St. Stephen's school	265,113	300,192
Telephone	289,932	127,704
Transportation	116,987	100,870
Travelling — mileage	430,612	12,749
Uniforms	202,015	145,529
Wages	11,007	11,458
Welfare payments	124	-
Suspense accounts	84,351	-
Opening Essequibo local office	43,318	92,614
Bad debts provision	-	-
	17,076,815	11,293,894
	17,076,815	11,293,894

GUYANA NATIONAL INSURANCE SCHEME



NOTES ON THE ACCOUNTS

3. Fixed assets

	<u>Freehold land and buildings</u>	<u>Furniture, fixtures & fittings</u>	<u>Office equipment</u>	<u>Motor vehicles</u>	<u>Work-in- progress</u>	<u>Total</u>
	G\$	G\$	G\$	G\$	G\$	G\$
Cost						
At 1 January 1987	5,461,717	531,767	860,776	116,783	1,881,831	8,852,874
Additions	988,634	685,098	410,145	169,555	—	2,253,432
Transfer	1,212,831	—	—	—	(1,212,831)	—
At 31 December 1987	<u>7,663,182</u>	<u>1,216,865</u>	<u>1,270,921</u>	<u>286,338</u>	<u>669,000</u>	<u>11,106,306</u>
Depreciation						
At 1 January 1987	883,610	235,300	423,816	98,225	—	1,640,951
Charge for the year	<u>153,264</u>	<u>98,156</u>	<u>84,710</u>	<u>46,916</u>	—	<u>383,046</u>
At 31 December 1987	<u>1,036,874</u>	<u>333,456</u>	<u>508,526</u>	<u>145,141</u>	—	<u>2,023,997</u>
Net Book Values:						
At 31 December 1987	6,626,308	883,409	762,395	141,197	669,000	9,082,309
At 31 December 1986	4,578,107	296,467	436,960	18,558	1,881,831	7,211,923

4. Investments — at cost

	<u>At 1 January 1987</u>	<u>Additions</u>	<u>Disposals</u>	<u>At 31 December 1987</u>
	G\$	G\$	G\$	G\$
Guyana Printers Limited (In liquidation) Ordinary shares of \$1.00 each	18,152	—	—	18,152
National Bank of Industry and Commerce Limited 3,500,000 Ordinary shares of \$1.00 each	3,500,000	—	—	3,500,000
Government of Guyana debentures (fixed dated)	786,025,000	105,962,050	3,150,000	888,837,050
Overseas Government debentures with varying redemption dates	<u>416,893</u>	<u>—</u>	<u>—</u>	<u>416,893</u>
	<u>789,960,045</u>	<u>105,962,050</u>	<u>3,150,000</u>	<u>892,772,095</u>



GUYANA NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS (CONT'D)

5. Future capital expenditure	1985					1986
	Total	Motor vehicles	Office equipment	Furniture, fixtures & fittings	Land and buildings	G\$
Expenditure authorised by the Directors and contracted for	110,000	880,000	410,000	231,000	2,481,000	500,000
Expenditure authorised by the Directors but not contracted for	11,100,000	286,338	1,270,000	1,216,862	11,600,000	3,200,000
	11,210,000	374,338	1,680,000	1,447,862	14,081,000	3,700,000

6. An actuarial valuation was done for the Scheme as at 31 December 1985 and the results of the valuation revealed that there was a surplus of assets over liabilities. The next actuarial valuation is scheduled for 31 December 1990.

	31 December 1987	31 December 1986	31 December 1985	31 December 1984
Assets				
Fixed assets	1,210,000	1,447,862	1,447,862	1,447,862
Current assets	11,210,000	11,600,000	11,600,000	11,600,000
Liabilities				
Current liabilities	11,210,000	11,600,000	11,600,000	11,600,000
Surplus	0	0	0	0



GUYANA NATIONAL INSURANCE SCHEME

TABLE A
NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE
1987

INDUSTRY	NUMBER OF EMPLOYERS BY SIZE						TOTAL EMPLOYERS
	1-5	6-10	11-20	21-50	51-100	100+	
Agricultural and Livestock Production	6	7	3	1	—	—	17
Cane Farming	—	—	—	—	—	—	—
Rice Farming	1	1	1	—	—	—	3
Logging	1	1	—	—	—	—	2
Fishing	—	—	1	—	—	—	1
Metal Mining (Other than Bauxite)	—	—	—	—	1	—	1
Crude Petroleum and Natural Gas	—	—	—	—	—	—	—
Food Manufacturing	8	3	1	—	—	—	12
Rice Milling	2	1	3	1	—	—	7
Manufacture of Beverages	2	—	—	—	—	—	2
Manufacture of Footwear and Garments	5	—	—	1	—	—	6
Manufacture of Wood	—	1	1	—	—	—	2
Manufacture of Furniture and Fixtures	3	1	1	—	—	—	5
Manufacture of Leather Products	—	1	—	—	—	—	1
Printing, Publishing and Allied Industries	4	—	—	—	—	—	4
Basic Metal Industries	—	2	—	—	—	—	2
Manufacture of Transport Equipment	10	3	—	—	—	—	13
Manufacture of Electrical Machinery and Repairs	1	—	—	—	—	—	1
Manufacture of Miscellaneous Products	6	2	—	1	1	—	10
Construction	27	12	5	4	—	—	48
Electricity, Gas and Steam	—	—	—	—	—	—	—
Water and Sanitary Services	3	3	—	—	—	—	6
Wholesale and Retail Trade	33	8	3	—	—	1	45
Banking and Commerce	—	—	—	—	—	—	—
Insurance	—	—	—	—	—	—	—
Transport	20	9	6	1	1	—	37
Storage and Warehousing	—	—	—	—	—	—	—
Government Services	—	1	—	—	—	—	1
Community & Business Services	33	3	5	2	—	1	44
Recreational Services	8	1	—	—	—	—	9
Personal Services	97	13	10	3	—	—	123
TOTAL	270	73	40	15	3	2	403

GUYANA NATIONAL INSURANCE SCHEME



TABLE B
NUMBER OF EMPLOYED REGISTRANTS BY AGE-GROUP, SEX AND MARITAL STATUS
1987

Age Group	MALES							FEMALES							Males & Females
	Married	Single	Wid.	Div.	Sep.	Com. Law	Total	Married	Single	Wid.	Div.	Sep.	Com. Law	Total	
Under 16	—	390	—	—	—	—	390	—	155	—	—	—	—	155	545
16 - 19	44	4,453	1	—	2	31	4,531	33	2,151	1	—	2	11	2,198	6,729
20 - 24	180	1,773	—	1	1	118	2,073	222	1,579	3	4	12	49	1,869	3,942
25 - 29	195	315	—	2	—	87	599	219	487	8	17	21	55	807	1,406
30 - 34	120	100	—	6	2	21	249	198	129	16	16	17	22	392	641
35 - 39	69	37	2	3	2	3	116	128	74	7	13	6	13	241	357
40 - 44	46	23	—	—	—	6	75	64	41	8	8	5	7	133	208
45 - 49	37	15	1	3	—	5	61	23	20	10	1	3	3	60	121
50 - 54	23	9	2	1	2	2	39	15	14	6	1	2	1	39	78
55 - 59	17	8	—	—	—	1	26	4	6	3	—	—	2	15	41
60 and over	17	11	4	—	—	2	34	5	3	3	1	2	—	14	48
TOTAL	748	7,134	10	16	9	276	8,193	911	4,659	65	61	64	163	5,923	14,116

Industry	Males	Females	Total
Manufacture of Wood and Cork (Excl. Furniture)	220	22	242
Manufacture of Furniture and Fixtures	225	3	228
Manufacture of Paper and Paper Products	10	—	10
Printing, Publishing and Allied Industries	11	—	11
Manufacture of Leather and Fur Products	—	—	—
(Excl. Footwear and Other Wearing Apparel)	—	—	—
Manufacture of Rubber Products	—	—	—
Manufacture of Chemical and Allied Products	150	—	150
Manufacture of Petroleum and Coal Products	—	—	—
Manufacture of Non-Metallic Mineral Products	10	—	10
Basic Metal Industries	28	—	28
Manufacture and Repair of Metal Products (Excl. Machinery)	—	—	—
Manufacture and Repair of Machinery (Excl. Electrical Machinery)	—	—	—
Manufacture and Repair of Electrical Appliances	—	—	—
Manufacture and Repair of Electrical Machinery	103	—	103
Manufacture and Repair of Transport Equipment	100	—	100
Manufacture of Repair of Motor Vehicles	12	—	12
Construction	602	—	602
Supply of Electricity, Gas and Steam	40	—	40
Water and Sanitary Services	30	—	30
Wholesale and Retail Trade	302	—	302
Banks and Other Financial Institutions	40	—	40
Insurance	43	—	43
Real Estate	10	—	10
Transport	300	—	300
Communication	103	—	103
Government Services (Administrative)	131	—	131
Community and Business Services	1,925	—	1,925
Personal Services	13	—	13
Personal Services	182	—	182
TOTAL	8,193	5,923	14,116



GUYANA NATIONAL INSURANCE SCHEME

TABLE C
NUMBER OF EMPLOYED REGISTRANTS BY INDUSTRY AND SEX
1987

Code	Industry	Males	Females	Total
01	Agriculture and Livestock Production	450	200	650
01a	Sugar Farming	1,250	225	1,475
01b	Rice Farming	300	60	360
02	Forestry and Logging	97	5	102
04	Fishing	105	20	125
11	Bauxite Mining	95	70	165
12	Other Metallic Mineral Mining	33	5	38
13	Crude Petroleum and Natural Gas	24	—	24
14	Stone Quarrying, Clay and Sand Pits	20	—	20
20	Food Manufacture (Except sugar, rice and beverages)	231	115	346
20a	Sugar Milling	32	158	190
20b	Rice Milling	159	43	202
21	Beverage Industries	160	15	175
22	Tobacco Manufacturers	25	5	30
23	Manufacture of Textiles	50	220	270
24	Manufacture of Wearing Apparel	202	690	892
25	Manufacture of Wood and Cork (Except Furniture)	520	65	585
26	Manufacture of Furniture and Fixtures	225	49	274
27	Manufacture of Paper and Paper Products	9	1	10
28	Printing, Publishing and Allied Industries	16	25	41
29	Manufacture of Leather & Leather and Fur Products, (except Footwear and Other Wearing Apparel)	5	4	9
30	Manufacture of Rubber Products	2	—	2
31	Manufacture of Chemical and Its Products	120	185	305
32	Manufacture of Petroleum and Coal Products	2	—	2
33	Manufacture of Non-Metallic Mineral Products	16	10	26
34	Basic Metal Industries	28	12	40
35	Manufacture and Repair of Metal Products (Except Machinery)	45	5	50
36	Manufacture and Repair of Machinery (Except Electrical Machinery)	25	2	27
37	Manufacture and Repair of Electrical Appliances	103	20	123
38	Manufacture and Repair of Transport Equipment	150	16	166
39	Manufacture and Repair of Miscellaneous Items	15	—	15
40	Construction	605	98	703
51	Supply of Electricity, Gas and Steam	40	35	75
52	Water and Sanitary Services	36	10	46
61	Wholesale and Retail Trade	305	625	930
62	Banks and Other Financial Institutions	40	65	105
63	Insurance	49	125	174
64	Real Estate	10	5	15
71	Transport	200	90	290
73	Communication	105	165	270
81	Government Services (Administrative)	126	151	277
82	Community and Business Services	1,958	1,895	3,853
83	Recreation Services	20	15	35
84	Personal Services	185	560	745
	TOTAL	8,193	5,923	14,116

GUYANA NATIONAL INSURANCE SCHEME



TABLE D
NUMBER OF SELF-EMPLOYED REGISTRANTS BY INDUSTRY AND SEX
1987

Code	Industry	Males	Females	Total
01	Agriculture	47	4	51
01b	Rice Farming	11	—	11
04	Fishing	2	—	2
12	Metallic Mineral Mining	4	—	4
20	Food Manufacturing	7	1	8
20b	Rice Milling	1	—	1
24	Manufacture of Wearing Apparel	9	15	24
25	Manufacture of Wood and Cork Except Furniture	1	—	1
26	Manufacture of Furniture and Fixtures	3	—	3
28	Printing, Publishing and Allied Industries	2	—	2
35	Manufacture of Metal Products Except Machinery and Transport Equipment (And Repair)	1	—	1
36	Manufacture of Machinery Except Electrical Machinery (And Repair)	—	—	—
37	Manufacture of Electrical Machinery, Apparatus, Appliances and Supplies (And Repair)	3	—	3
38	Manufacture of Transport Equipment (And Repair)	20	—	20
39	Miscellaneous Manufacturing Industries (And Repair)	2	—	2
40	Construction	50	—	50
61	Wholesale and Retail Trade	140	62	202
71	Transport	28	—	28
82	Community and Business Services	15	8	23
84	Personal Services	11	19	30
	TOTAL	357	109	466



GUYANA NATIONAL INSURANCE SCHEME

TABLE E
NUMBER OF SELF-EMPLOYED REGISTRANTS BY AGE-GROUP, SEX AND MARITAL STATUS
1987

AGE GROUP	MALES							FEMALES							Males & Females
	Married	Single	Wid.	Div.	Sep.	Com. Law	Total	Married	Single	Wid.	Div.	Sep.	Com. Law	Total	
16-20	—	8	—	—	—	—	8	—	2	—	—	—	—	2	10
21-25	13	17	—	1	—	1	32	2	12	—	—	—	—	14	46
26-30	54	17	—	—	—	1	72	3	3	—	1	—	—	7	79
31-35	50	12	—	1	—	—	63	6	6	1	—	1	1	15	78
36-40	39	6	—	2	1	1	49	16	6	—	—	1	1	23	72
41-45	24	2	1	2	1	—	30	5	4	1	1	—	—	12	42
46-50	30	3	—	1	2	—	36	8	5	—	—	2	—	15	51
51-55	27	5	1	2	3	1	39	4	4	3	3	1	1	16	55
56-60	20	2	1	2	1	2	28	2	1	2	—	—	—	5	33
TOTAL	257	72	3	11	8	6	357	46	43	7	5	6	2	109	466

GUYANA NATIONAL INSURANCE SCHEME



TABLE F
NUMBER OF OLD AGE PENSIONS GRANTED BY AGE, SEX AND CONTRIBUTIONS
PAID AND CREDITED
1987

Age	MALES			FEMALES			MALES AND FEMALES			
	Number of Persons	Contributions paid and credited	Contributions credited	Number of Persons	Contributions paid and credited	Contributions credited	Number of Persons	Contributions paid and credited	Contributions credited	Average number of contributions
60	476	417,857	85,600	115	96,928	20,176	591	514,785	105,776	871
61	433	373,339	88,758	102	85,972	20,670	535	459,311	109,428	859
62	117	100,301	26,644	24	19,827	5,665	141	120,128	32,309	852
63	57	47,871	14,671	16	12,882	4,638	73	60,753	19,309	832
64	39	32,744	11,639	8	6,658	2,157	47	39,402	13,796	838
65	19	15,933	6,273	8	6,587	2,541	27	22,520	8,814	834
66	24	19,903	8,460	2	1,657	761	26	21,560	9,221	829
67	10	8,108	3,869	6	4,749	2,191	16	12,857	6,060	804
68	9	7,566	3,601	4	3,251	1,689	13	10,817	5,290	832
69	6	4,638	2,495	2	1,500	786	8	6,138	3,281	767
70	2	1,570	938	2	1,782	650	4	3,352	1,588	838
71	5	4,005	2,559	—	—	—	5	4,005	2,559	801
72	2	1,600	964	1	860	450	3	2,460	1,414	820
73	3	2,441	1,500	2	1,803	1,000	5	4,244	2,500	849
74	2	1,577	1,050	1	750	540	3	2,327	1,590	776
75	1	778	525	1	801	525	2	1,579	1,050	790
76	2	1,761	1,100	1	759	575	3	2,520	1,675	840
77	1	818	604	—	—	—	1	818	604	818
78	1	785	600	—	—	—	1	785	600	785
79	—	—	—	—	820	600	1	820	600	820
80	1	760	600	—	—	—	1	760	600	760
Total	1,210	1,044,355	262,450	296	247,586	65,614	1,506	1,291,941	328,064	858



GUYANA NATIONAL INSURANCE SCHEME

TABLE G
NUMBER OF OLD AGE PENSIONERS ON STREAM BY AGE, EMPLOYMENT STATUS
AND SEX AS AT 31.12.87

AGE	EMPLOYED			SELF-EMPLOYED			ALL CATEGORIES		
	Males	Females	Males & Females	Males	Females	Males & Females	Males	Females	Males & Females
60	463	106	569	12	—	12	475	106	581
61	1,157	253	1,410	23	3	26	1,180	256	1,436
62	852	205	1,057	18	2	20	870	207	1,077
63	808	181	989	29	3	32	837	184	1,021
64	729	161	890	25	4	29	754	165	919
65	805	204	1,009	22	4	24	827	206	1,033
66	853	185	1,038	25	3	28	878	188	1,066
67	667	152	819	17	—	17	684	152	836
68	537	121	658	2	1	3	539	122	661
69	595	141	736	3	1	4	598	142	740
70	576	120	696	9	1	10	585	121	706
71	466	99	565	3	—	3	469	99	568
72	581	106	687	6	—	6	587	106	693
73	543	111	654	5	4	9	548	115	663
74	382	56	438	8	1	9	390	57	447
75	225	44	269	9	3	12	234	47	281
76	170	35	205	4	3	7	174	38	212
77	146	35	181	6	2	8	152	37	189
78	153	24	177	4	—	4	157	224	181
79	69	12	81	2	—	2	71	12	83
80	—	—	—	—	—	—	—	—	—
TOTAL	10,777	2,351	13,128	232	33	265	11,009	2,384	13,393

GUYANA NATIONAL INSURANCE SCHEME



TABLE H
NUMBER OF OLD AGE GRANTS AWARDED BY AGE, SEX AND EMPLOYMENT STATUS

1987

AGE	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	Males	Females	Males & Females	Males	Females	Males & Females	Males	Females	Males & Females
60	46	22	68	1	1	2	47	23	70
61	60	26	86	2	2	4	62	28	90
62	44	13	57	2	1	3	46	14	60
63	19	11	30	7	1	8	26	11	37
64	18	10	28	1	—	1	19	10	29
65	16	6	22	—	—	—	16	6	22
66	14	3	17	—	—	—	14	3	17
67	10	5	15	—	—	—	10	5	15
68	3	3	6	—	—	—	3	3	6
69	4	1	5	—	—	—	4	1	5
70	3	—	3	—	—	—	3	—	3
71	5	2	7	—	—	—	5	2	7
72	3	2	5	—	—	—	3	2	5
73	2	1	3	—	—	—	2	1	3
74	9	—	9	1	—	1	10	—	10
75	2	—	2	—	—	—	2	—	2
76	1	2	3	—	—	—	1	2	3
77	1	1	2	—	—	—	1	1	2
80	1	—	1	—	—	—	1	—	1
TOTAL	261	108	369	14	4	18	275	112	387



GUYANA NATIONAL INSURANCE SCHEME

TABLE I
NUMBER OF INVALIDITY PENSIONS GRANTED BY AGE, SEX AND NUMBER OF
CONTRIBUTIONS PAID AND CREDITED
1987

AGE	MALES				FEMALES				MALES AND FEMALES			
	CONTRIBUTIONS				CONTRIBUTIONS				CONTRIBUTIONS			
	No.	Paid	Credited	Total	No.	Paid	Credited	Total	No.	Paid	Credited	Total
24	1	354	33	387	—	—	—	—	1	354	33	387
27	1	391	27	418	1	344	—	344	2	735	27	762
28	1	462	—	462	—	—	—	—	1	462	—	462
31	—	—	—	—	—	—	—	—	—	—	—	—
34	2	1,031	—	1,031	—	—	—	—	2	1,031	—	1,031
35	1	254	2	256	—	—	—	—	1	254	2	256
36	—	—	—	—	1	580	18	598	1	580	18	598
37	1	643	17	660	—	—	—	—	1	643	17	660
38	1	324	29	353	1	347	20	367	2	671	49	720
39	2	1,178	—	1,178	—	—	—	—	2	1,178	—	1,178
40	1	715	38	753	—	—	—	—	1	715	38	753
41	3	1,579	72	1,651	—	—	—	—	3	1,579	72	1,651
42	2	1,299	2	1,301	—	—	—	—	2	1,299	2	1,301
43	1	635	—	635	—	—	—	—	1	635	—	635
44	4	2,751	48	2,799	—	—	—	—	4	2,751	48	2,799
45	3	1,916	84	2,000	1	360	—	360	4	2,276	84	2,360
46	3	2,169	51	2,220	—	—	—	—	3	2,169	51	2,220
47	3	1,341	25	1,366	1	459	—	459	4	1,800	25	1,825
48	3	1,984	53	2,037	2	1,238	74	1,312	5	3,222	127	3,349
49	6	3,977	128	4,105	2	1,079	46	1,125	8	5,056	174	5,230
50	11	6,856	89	6,945	2	1,549	97	1,646	13	8,405	186	8,591
51	1	594	—	594	1	649	57	706	2	1,243	57	1,300
52	8	4,830	91	4,921	1	261	—	261	9	5,091	91	5,182
53	4	2,357	241	2,598	2	1,423	105	1,528	6	3,780	346	4,126
54	5	3,526	293	3,819	2	1,273	61	1,334	7	4,799	354	5,153
55	7	4,388	439	4,827	3	1,702	175	1,877	10	6,090	614	6,704
56	7	4,431	692	5,123	2	1,502	231	1,733	9	5,933	923	6,856
57	12	8,514	1,305	9,819	5	3,169	574	3,743	17	11,683	1,879	13,562
58	11	6,855	1,587	8,442	3	2,018	437	2,455	14	8,873	2,024	10,897
59	6	4,733	1,051	5,784	2	789	250	1,039	8	5,522	1,301	6,823
Total	111	70,087	6,397	76,484	32	18,742	2,145	20,887	143	88,829	8,542	97,371



TABLE J
 NUMBER OF INVALIDITY GRANTS AWARDED BY AGE,
 NUMBER OF CONTRIBUTIONS (PAID AND CREDITED)
 AND AMOUNT PAID
 1987

AGE	MALES			FEMALES			MALES AND FEMALES		
	No.	Contributions Paid & Credited	Amount Paid	No.	Contributions paid & credited	Amount Paid	No.	Contributions paid & credited	Amount paid
20	1	119	\$221.00	—	—	—	1	119	\$221.00
25	1	152	\$214.50	—	—	—	1	152	\$214.50
39	—	—	—	1	157	\$175.50	1	157	\$175.50
46	1	99	\$136.50	—	—	—	1	99	\$136.50
Total	3	370	\$572.00	1	157	\$175.50	4	527	\$747.50



GUYANA NATIONAL INSURANCE SCHEME

TABLE K
NUMBER OF SURVIVOR'S PENSIONS BY AGE-GROUP AND CONDITIONS
UNDER WHICH PENSIONS WERE AWARDED

1987

Age-Group	CONDITION OF AWARD			Total
	Widows with Care of children	Widows 45 Years or over	Orphans	
Under 35	2	—	4	6
35 — 39	2	—	—	2
40 — 44	10	—	—	10
45 — 49	12	9	—	21
50 — 54	7	40	—	47
55 — 59	7	79	—	86
60 — 64	2	84	—	86
65 — 69	1	64	—	65
70 — 74	—	28	—	28
75 — 79	—	3	—	3
80 & over	—	—	—	—
TOTAL	43	307	4	354

GUYANA NATIONAL INSURANCE SCHEME



TABLE L
TABLE L

NUMBER OF FUNERAL CLAIMS PAID BY AGE-GROUP, SEX, INSURED STATUS AND EMPLOYMENT CATEGORY OF THE DECEASED

1987

AGE-GROUP	EMPLOYED						SELF-EMPLOYED						ALL CATEGORIES											
	MALES			FEMALES			MALES			FEMALES			MALES			FEMALES			MALES AND FEMALES					
	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total			
16-20	7	-	7	-	1	1	-	-	-	-	-	-	-	-	-	7	-	7	-	1	1	7	1	8
21-25	13	-	13	-	-	-	-	-	-	-	-	-	-	-	-	13	-	13	-	-	-	13	-	13
26-30	23	-	23	7	6	13	-	-	-	-	-	-	-	-	-	23	-	23	7	6	13	30	6	36
31-35	30	2	32	6	5	11	1	-	1	-	-	-	-	-	-	31	2	33	6	5	11	37	7	44
36-40	27	-	27	6	10	16	1	-	1	-	-	-	-	-	-	28	-	28	6	10	16	34	10	44
41-45	43	5	48	8	11	19	-	-	-	-	-	-	-	-	-	43	5	48	8	11	19	51	16	67
46-50	69	3	72	12	10	22	-	-	-	-	-	-	-	-	-	69	3	72	12	10	22	81	13	94
51-55	88	8	96	8	15	23	2	-	2	-	-	-	-	-	-	90	8	98	8	15	23	98	23	121
56-60	113	6	119	19	21	40	2	-	2	-	-	-	-	-	-	115	6	121	19	21	40	134	27	161
Over 60	339	21	360	57	37	94	3	-	3	-	1	1	342	21	363	57	38	95	399	59	458			
TOTAL	752	45	797	123	116	239	9	-	9	-	1	1	761	45	806	123	117	240	884	162	1,046			



GUYANA NATIONAL INSURANCE SCHEME

TABLE M

NUMBER OF SICKNESS SPELLS PAID BY AGE-GROUP, SEX AND EMPLOYMENT CATEGORY OF RECIPIENTS

1987

AGE GROUP	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
16 - 20	154	72	226	—	—	—	154	72	226
21 - 25	822	647	1,469	—	—	—	822	647	1,469
26 - 30	968	708	1,676	—	—	—	968	708	1,676
31 - 35	796	504	1,300	3	1	4	799	505	1,304
36 - 40	767	442	1,209	4	—	4	771	442	1,213
41 - 45	625	266	891	8	1	9	633	267	900
46 - 50	561	185	746	7	2	9	568	187	755
51 - 55	520	153	673	15	3	18	535	156	691
56 - 60	397	71	468	10	—	10	407	71	478
TOTAL	5,610	3,048	8,658	47	7	54	5,657	3,055	8,712



TABLE N
NUMBER OF TERMINATED SICKNESS SPELLS PAID BY DIAGNOSIS AND SECTOR
1987

Code	Diagnoses	Sugar	Non-Sugar	Total
1	Tuberculosis of Respiratory system	—	1	1
2	Tuberculosis, Other forms	—	3	3
5	Dysentery, All forms	14	65	79
6b	Enteric Fever	21	66	87
7d	Measles	—	1	1
7f	Chicken-pox	3	29	32
9	Malaria	3	44	47
10a	Filariasis	3	12	15
11f	Parasitic Skin Infections	—	3	3
11g	Tetanus	—	1	1
11i	Infectious Hepatitis (Catarrhal Jaundice)	24	62	86
11j	Other Infectious and Parasitic Diseases	37	187	224
12	Malignant neoplasms	—	3	3
13	Benign Neoplasms and Neoplasms of unspecified nature	—	37	37
14	Allergic Disorders	12	29	41
15	Diseases of Thyroid Gland	3	5	8
16	Diabetes Mellitus	19	44	63
17	Avitaminosis and other deficiency states	4	12	16
18	Anaemias	11	89	100
19	Psychoneurosis and Psychosis	24	90	114
20	Vascular lesions affecting central nervous system	1	—	1
21b	Cataract	—	5	8
21c	Other eye diseases	50	21	371
21d	Injury to eye	8	18	26
22	Diseases of ear and mastoid process	5	11	16
23	Rheumatic fever	—	1	1
25	Arteriosclerotic and Degenerative Heart disease	17	31	48
26	Hypertensive disease	134	336	470
27	Diseases of veins	24	70	94
28	Acute nasopharyngitis (common cold)	—	5	5
29	Acute pharyngitis and tonsillitis	11	101	112
30	Influenza	78	188	266
31	Pneumonia	11	91	102
32	Bronchitis	56	210	266
34	All other respiratory diseases	47	367	414
35	Diseases of stomach and duodenum	85	200	285
36	Appendicitis	5	14	19
37	Hernia of abdominal cavity	23	88	111
38	Diarrhoea and Enteritis	40	331	371
39	Diseases of gall bladder and bile ducts	3	10	13



GUYANA NATIONAL INSURANCE SCHEME

TABLE N (CONT'D)

Code	Diagnoses	Sugar	Non-Sugar	Total
40a	Diseases of the teeth	3	9	12
40b	Other diseases of digestive system	32	54	86
41	Nephritis and nephrosis	1	5	6
42a	Diseases of male genital organs	16	80	96
42b	Diseases of female genital organs	33	404	437
43a	Normal deliveries	2	10	12
43b	Complications of pregnancy, child-birth	8	204	212
44	Boils, abscess, cellulitis and other skin infections	41	199	240
45	Other diseases of the skin	11	25	36
46	Arthritis and rheumatism, except rheumatic fever	65	219	284
47	Diseases of bones and other organs of movement	14	63	77
49a	Epilepsy	2	18	20
49b	Diseases of nerves and peripheral ganglia	15	52	67
49c	Urinary calculus	29	99	128
49d	Other diseases of urinary system	28	142	170
49e	Other specified and ill-defined diseases	428	1,075	1,503
50b	Closed fractures (all sites)	30	132	162
50d	Dislocations (all sites)	5	21	26
50e	Head injury, excluding fractures	18	25	43
50g	Lacerated, open and contused wounds	110	187	297
50h	Burns and Scalds	6	19	25
50i	Occupational poisoning	1	1	2
50j	Other poisoning	1	9	10
50l	Strains and Sprains	105	241	346
50m	Contusions (other than contused wounds) and abrasions	137	318	455
	TOTAL	1,920	6,792	8,712



TABLE D
NUMBER OF SICKNESS BENEFIT MEDICAL CARE CLAIMS PAID BY AGE-GROUP
SEX AND SECTOR

1987

Age-Group	SUGAR			NON-SUGAR			BOTH CATEGORIES		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
16 – 20	29	7	36	80	112	192	109	119	228
21 – 25	112	27	139	290	498	788	402	525	927
26 – 30	107	39	146	380	611	991	487	650	1,137
31 – 35	163	26	189	385	495	880	548	521	1,069
36 – 40	116	29	145	353	464	817	469	493	962
41 – 45	130	40	170	433	388	821	563	428	991
46 – 50	170	28	198	377	273	650	547	301	848
51 – 55	154	28	182	365	196	561	519	224	743
56 – 60	132	23	155	259	104	363	391	127	518
Total	1,113	247	1,360	2,922	3,141	6,063	4,035	3,388	7,423



GUYANA NATIONAL INSURANCE SCHEME

TABLE P
NUMBER OF MATERNITY ALLOWANCES BY AGE-GROUP, EMPLOYMENT STATUS
AND BENEFIT DAYS

1987

Age-Group	EMPLOYMENT STATUS					
	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES	
	Number of Cases	Number of Benefit Days	Number of Cases	Number of Benefit Days	Number of Cases	Number of Benefit Days
Under 21.	66	4,752	—	—	66	4,752
21 – 25	358	26,495	1	28	359	26,523
26 – 30	426	29,461	1	47	427	29,508
31 – 35	268	18,573	—	—	268	18,573
36 – 40	102	7,365	1	28	103	7,393
41 – 45	9	648	—	—	9	648
46 – 47	1	66	—	—	1	66
Total	1,230	87,360	3	103	1,233	87,463

GUYANA NATIONAL INSURANCE SCHEME
GUYANA NATIONAL INSURANCE SCHEME



TABLE Q
MATERNITY ALLOWANCE BY BENEFIT DAYS, WAGE-GROUP AND AMOUNT PAID
 1987

Benefit Days	WAGE-GROUPS										Total	Amount Paid \$
	I	II	III	IV	V	VI	VII	VIII	IX	X		
1	—	—	—	—	—	—	—	—	—	1	1	10.50
2	—	—	—	—	—	—	—	—	—	—	—	—
3	—	—	—	—	—	—	—	—	—	—	—	—
4	—	—	—	—	—	—	—	—	—	1	1	42.00
5	—	—	—	—	—	—	—	—	—	1	1	52.50
6	—	—	—	—	—	—	—	—	—	1	1	63.00
7	—	—	—	—	—	—	—	—	—	—	—	—
8	—	—	—	—	—	—	—	—	—	—	—	—
9	—	—	—	—	—	—	—	—	—	—	—	—
10	—	—	—	—	—	—	—	—	—	—	—	—
11	—	—	—	—	—	—	—	—	—	—	—	—
12	—	—	1	—	—	—	1	—	1	5	8	876.00
13	—	—	—	—	—	—	—	—	—	1	1	136.50
14	—	—	—	—	—	—	—	—	—	—	—	—
15	—	—	—	—	—	—	—	—	—	—	—	—
16	—	—	—	—	—	—	—	—	—	—	—	—
17	—	—	—	—	—	—	—	—	—	1	1	178.50
18	—	—	—	—	—	—	—	—	2	3	5	899.50
19 - 24	—	—	—	1	—	—	—	—	4	4	9	1,888.00
25 - 30	—	—	—	—	—	—	—	1	4	10	15	4,220.50
31 - 36	—	—	—	—	1	—	1	—	2	13	17	5,949.50
37 - 42	—	—	—	—	—	—	—	1	—	13	14	5,765.00
43 - 48	—	1	—	—	—	—	1	1	4	24	31	14,251.00
49 - 54	—	—	—	—	—	3	—	1	6	62	72	37,982.00
55 - 60	—	—	1	—	—	—	1	1	3	21	27	15,574.50
61 - 66	1	—	1	1	1	—	2	5	8	37	56	35,384.50
67 - 72	—	—	—	—	1	1	3	4	4	63	76	59,132.00
73 - 78	—	3	—	6	9	17	32	22	99	680	868	668,582.00
79 - 84	—	—	—	—	—	—	—	—	1	2	3	2,472.50
85 - 90	—	—	—	—	—	—	—	—	1	3	4	3,652.50
91 - 96	—	—	—	—	—	—	—	—	1	5	6	5,820.00
97 - 102	—	—	—	—	—	1	—	—	3	3	7	6,725.00
103 - 108	—	—	—	—	—	—	1	—	—	2	3	2,946.00
109 - 114	—	—	—	—	—	—	—	—	—	2	2	2,394.00
115 - 120	—	—	—	—	—	—	—	—	—	1	1	1,228.50
121 - 126	—	—	—	—	—	—	—	—	—	1	1	1,323.00
127 - 132	—	—	—	—	—	—	—	—	—	—	—	—
133 - 138	—	—	—	—	—	—	—	—	—	—	—	—
139 - 144	—	—	—	—	—	—	—	—	—	—	—	—
145 - 150	—	—	—	—	—	—	—	—	—	1	1	1,543.50
151 - 156	—	—	—	—	—	—	—	—	—	1	1	1,638.00
Total	1	4	3	8	12	22	42	36	143	962	1,233	880,730.50



GUYANA NATIONAL INSURANCE SCHEME

TABLE R
NUMBER OF INJURY SPELLS PAID BY AGE-GROUP AND SEX

1987

AGE-GROUP	MALES	FEMALES	MALES & FEMALES
Below 16	1	1	2
16 - 20	451	7	458
21 - 25	1,025	19	1,044
26 - 30	687	32	719
31 - 35	567	33	600
36 - 40	440	47	487
41 - 45	351	31	382
46 - 50	312	71	383
51 - 55	222	39	261
56 - 60	162	32	194
Over 60	36	—	36
TOTAL	4,254	312	4,566



TABLE S
NUMBER OF INJURY SPELLS PAID BY BENEFIT DAYS AND WAGE-GROUP
1987

BENEFIT DAYS	I	II	III	IV	V	VI	VII	VIII	IX	X	TOTAL
1	—	—	—	—	—	—	—	—	—	17	17
2	—	—	—	—	—	—	—	—	—	25	25
3	—	—	—	—	—	—	—	1	1	138	140
4	—	—	—	—	—	—	—	1	3	389	393
5	—	—	—	—	1	1	1	1	1	361	366
6	—	—	3	2	—	1	3	5	2	927	943
7	—	—	—	—	1	—	1	1	3	285	291
8	—	—	—	—	—	—	2	2	2	270	276
9	—	—	—	—	—	2	1	1	3	224	231
10	—	—	—	—	—	—	2	1	2	167	172
11	—	—	—	—	—	—	2	—	4	211	217
12	—	—	—	—	—	—	2	2	3	320	327
13	—	—	1	—	—	1	1	—	—	121	124
14	—	—	—	—	—	2	1	1	1	85	90
15	—	—	—	—	—	—	—	—	—	76	76
16	—	—	—	—	—	—	—	—	—	66	66
17	—	—	—	—	—	—	—	—	—	68	68
18	—	—	1	1	1	—	—	1	1	72	77
19 - 24	—	—	—	1	2	—	—	—	—	210	213
25 - 30	—	—	—	—	—	—	1	1	3	113	118
31 - 36	—	—	—	—	—	—	—	—	2	66	68
37 - 42	—	—	—	—	—	—	—	—	—	57	57
43 - 48	—	—	—	—	—	—	—	—	—	33	33
49 - 54	—	—	—	—	—	1	1	—	1	23	26
55 - 60	—	—	—	—	—	—	—	—	—	19	19
61 - 66	—	—	—	—	—	1	—	—	1	20	22
67 - 72	—	—	—	—	—	—	—	—	—	15	15
73 - 78	—	—	—	—	—	—	—	—	—	14	14
79 - 84	—	—	—	—	—	—	—	—	—	11	11
85 - 90	—	—	—	—	—	—	—	—	—	4	4
91 - 96	—	—	—	—	—	—	—	—	—	7	7
97 - 102	—	—	—	—	—	—	—	—	—	6	6
103 - 108	—	—	—	—	—	—	—	—	—	1	1
109 - 114	—	—	—	—	—	—	—	—	1	6	7
115 - 120	—	—	—	—	—	—	—	—	—	2	2
121 - 126	—	—	—	—	—	—	—	1	—	2	3
127 - 132	—	—	—	—	—	—	—	—	—	1	1
133 - 138	—	—	—	—	—	—	—	—	—	5	5
139 - 144	—	—	—	—	1	—	—	—	—	2	3
145 - 150	—	—	—	—	—	—	—	—	1	4	5
151 - 156	—	—	—	—	—	—	—	—	—	27	27
TOTAL	—	—	5	4	6	9	18	19	35	4 470	4 566



GUYANA NATIONAL INSURANCE SCHEME

TABLE T
NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS PAID BY AGE-GROUP
SEX AND SECTOR
1987

Age-Group	SUGAR			NON-SUGAR			BOTH SECTORS		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
Under 16	1		1	1		1	2		2
16 - 20	549	7	556	78	3	81	627	10	637
21 - 25	1,261	14	1,275	161	19	180	1,422	33	1,455
26 - 30	1,094	31	1,125	173	13	186	1,267	44	1,311
31 - 35	835	47	882	104	13	117	939	60	999
36 - 40	563	100	663	77	7	84	640	107	747
41 - 45	384	118	502	49	12	61	433	130	563
46 - 50	281	151	432	42	13	55	323	164	487
51 - 55	163	158	321	25	6	31	188	164	352
56 - 60	87	89	176	22	4	26	109	93	202
Over 60	9	2	11	12		12	21	2	23
TOTAL	5,227	717	5,944	744	90	834	5,971	807	6,778



TABLE U
 NUMBER OF DISABLEMENT PENSIONS BY NATURE OF DISABILITY AND
 WEEKLY AMOUNT
 1987

Nature of Disability	Nc. of Cases	Total Weekly Amount (\$)
Contusions – Abrasions	—	—
Burns – Scalds	1	14.70
Concussions	2	65.51
Cuts – Lacerations	3	55.45
Punctured Wounds	2	26.25
Amputations	15	345.32
Post Traumatic Paralysis of Limbs or Parts of the Body	—	—
Dislocation	1	11.85
Fractures	13	304.44
Sprains and Strains	11	253.91
Asphyxiation	1	44.10
Eye and other Injuries	10	316.68
Post Traumatic Ankylosis of Joints	7	105.45
TOTAL	66	1,543.66



GUYANA NATIONAL INSURANCE SCHEME

TABLE V
NUMBER OF DISABILITY GRANTS BY AGE-GROUP, SEX AND AMOUNT PAID
1987

Age-Group	MALES		FEMALES		MALES & FEMALES	
	Number of cases	Amount Paid \$	Number of cases	Amount Paid \$	Number of cases	Amount Paid \$
16 - 20	8	3,030.00	—	—	8	3,030.00
21 - 25	7	3,120.00	—	—	7	3,120.00
26 - 30	1	400.00	1	80.00	2	480.00
31 - 35	6	2,560.00	3	1,080.00	9	3,640.00
36 - 40	4	1,400.00	1	80.00	5	1,480.00
41 - 45	6	2,320.00	1	560.00	7	2,880.00
46 - 50	6	2,005.00	3	800.00	9	2,805.00
51 - 55	2	600.00	—	—	2	600.00
56 - 60	1	560.00	—	—	1	560.00
TOTAL	41	15,995.00	9	2,600.00	50	18,595.00

GUYANA NATIONAL INSURANCE SCHEME



TABLE W
ANALYSIS OF INDUSTRIAL DEATHS BY CONDITION OF AWARD AND
NATURE OF INJURY
1987

Nature of Injury	CONDITION OF AWARD					Total
	Number of deaths	Widows with children	Widows without children	Orphans	Other Dependants	
Burns and Scalds	2	2	—	—	—	2
Concussions	7	4	3	—	—	7
Cuts and lacerations	—	—	—	—	—	—
Punctured Wounds	—	—	—	—	—	—
Post-Traumatic Paralysis of limbs or parts of the body	3	3	—	—	—	3
Fractures	1	1	—	—	—	1
Drowning	8	4	1	1	2	8
TOTAL	21	14	4	1	2	21

RETROSPECT



Minister Dr. Faith Harding relaxes with N.I.S. Management Staff after delivering the opening address at the Senior Staff retreat at Ogle Management Centre.



Senior Staff of N.I.S. retreat to Ogle Management Centre.



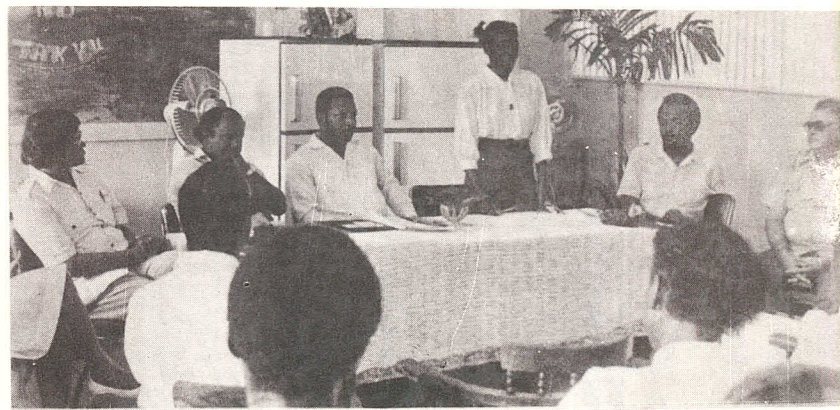
General Manager (ag.) N.I.S. addresses the Opening Session of the 2nd Technical Meeting of Heads of Caricom Social Security Organisations.



OPENING OF ESSEQUIBO LOCAL OFFICE
General Manager (ag) giving an Overview of the Project which culminated in the construction of the Local Office.
The Hon. Prime Minister is among those in attendance.



OPENING OF ESSEQUIBO LOCAL OFFICE.
The Hon. Prime Minister being taken on a conducted tour of the Local Office.



N.I.S. donates refrigerators and fans to the Dorothy Bayley Municipal Centre. The Mayor of the City of Georgetown, Chairman of N.I.S. Board and General Manager (ag) N.I.S. are amongst those seated at the Head Table.