

NATIONAL INSURANCE SCHEME



67515

*Striving Towards Greater
Maturity*



1. MABARUMA LOCAL OFFICE
2. ESSEQUIBO LOCAL OFFICE
3. LEONORA LOCAL OFFICE
4. KLIEN POWDEROYEN LOCAL OFFICE
5. GEORGETOWN LOCAL OFFICE
6. MELANIE DAMISHANA LOCAL OFFICE
7. MAHAICONY LOCAL OFFICE
8. FORT WELLINGTON LOCAL OFFICE
9. NEW AMSTERDAM LOCAL OFFICE
10. PORT MOURANT LOCAL OFFICE
11. CORRIVERTON LOCAL OFFICE
12. LINDEN LOCAL OFFICE
13. BARTICA LOCAL OFFICE

1989
annual report



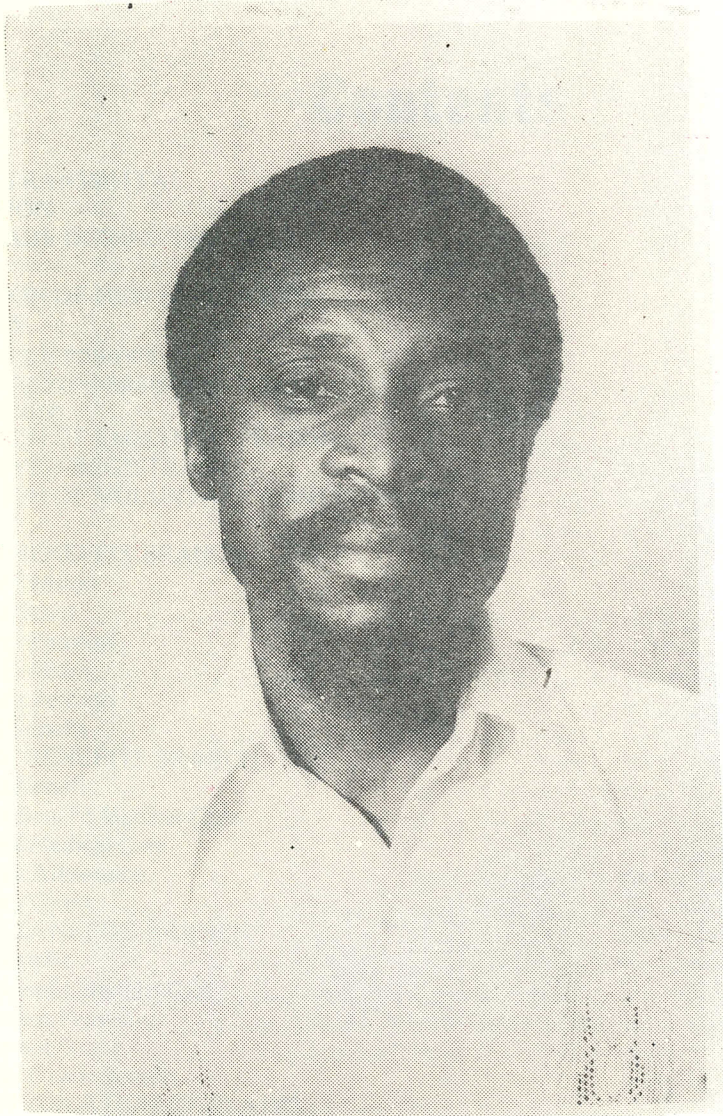
NATIONAL INSURANCE SCHEME

1989 ANNUAL REPORT



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

*Simone Ross
Research & Planning
15/6/1991*



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



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Letter of Transmittal

Hon. Minister of Finance
Comrade Carl B. Greenidge, M.P.
Ministry of Finance,
Main Street,
Georgetown

19th November, 1990

Dear Comrade Minister,

I have the honour to submit to you the 1989 Annual Report on the activities of the National Insurance Board together with the accounts as certified by the External Auditors.

During the year under review, the organisation realised the total income of \$278.2M. This represented an increase of approximately 28% when compared with that received during the previous year.

Total expenditure for the year was \$133.1M. Of this amount, benefit payments were \$88.9M with Old Age Pensions accounting for \$58.4M. The year's expenditure on Benefits showed an increase of 36% approximately when compared with the previous year.

The cost of administering the Scheme during the year was \$44.1M approximately. This represented an increase of approximately 46% over 1988's figure.

The surplus for the year was \$145.1M.

The National Insurance Fund stood at \$1,358M as at the end of 1989. Approximately 78% of this amount was invested in Government of Guyana debentures.

From 1st May, 1989, the organisation changed its system of determining contributions and benefits from 'Wage-Group' to 'Payroll'.

Yours co-operatively

NATIONAL INSURANCE — GUYANA


P. MARTINBOROUGH
GENERAL MANAGER



Introduction

The 21st 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 1989 and allows comparisons with those of previous years.

The Report is divided into three parts –

Part 1 relates the activities of the Board with particular reference 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 useful in the analysis of Part 1.



GUYANA NATIONAL INSURANCE SCHEME

CHANGES MADE DURING 1989

1. The minimum rate of pension for Old Age and Invalidity was increased from \$114.00 to \$180.00 per fortnight from 1st April in keeping with the increase in the statutory minimum wage and an additional increase from 40% to 50% of that statutory minimum wage.
2. The rate of sickness benefit was increased from 60% to 70% of the relevant wage.
3. The rate of maternity benefit (allowance) was increased from 60% to 70% of the relevant wage.
4. The Invalidity benefit was modified to provide a better pension for invalids by the awarding of 25 credits per year for each year of age between 60 years and the person's age on becoming an invalid. Such credits would be used in the calculation of the pension rate.
5. The population of Survivors pensioners was extended with the allowance of the benefit based on the contribution position only of the deceased person.
6. The condition of "at least one day of incapacity" was removed in respect of Sickness – Medical Care i.e. (Ophthalmic, Dental and certain orthopaedic care).
7. The formula for calculating disablement grant was changed from \$40.00 per degree of disability to five (5) annuities of the basic disablement pension per degree of disability.
8. The system of payment of contributions was changed from 'Wage-Group' to 'Payroll'. Contribution cards and stamps were replaced with contribution schedules and cheques/cash.
9. A multi-user computer system was installed to handle the record-keeping of the new system and began the processing of Survivors pensions.
10. The definition of the term "relevant wage" was modified in keeping with the Payroll system for each benefit concerned.
11. Three sub offices – Mahaicony, Corriverton, Bartica – were upgraded to Local Offices. Four new Local Offices were established – Klien/Pouderoyen, Melanie, Hampshire and Fort Wellington. All now process claims for Short Term benefits.



REGISTRATION AND COMPLIANCE

REGISTRATION OF NEW EMPLOYERS

During 1989, a total of 545 employers were registered. Four hundred and eighty-three or approximately 89% of the registrants were small scale employers, that is, each employed at the most 10 persons. There were 57 employers who employed between 11 and 50 persons and 1 who had between 51 and 100 persons. There were 4 employers who had in their employ over 100 persons each.

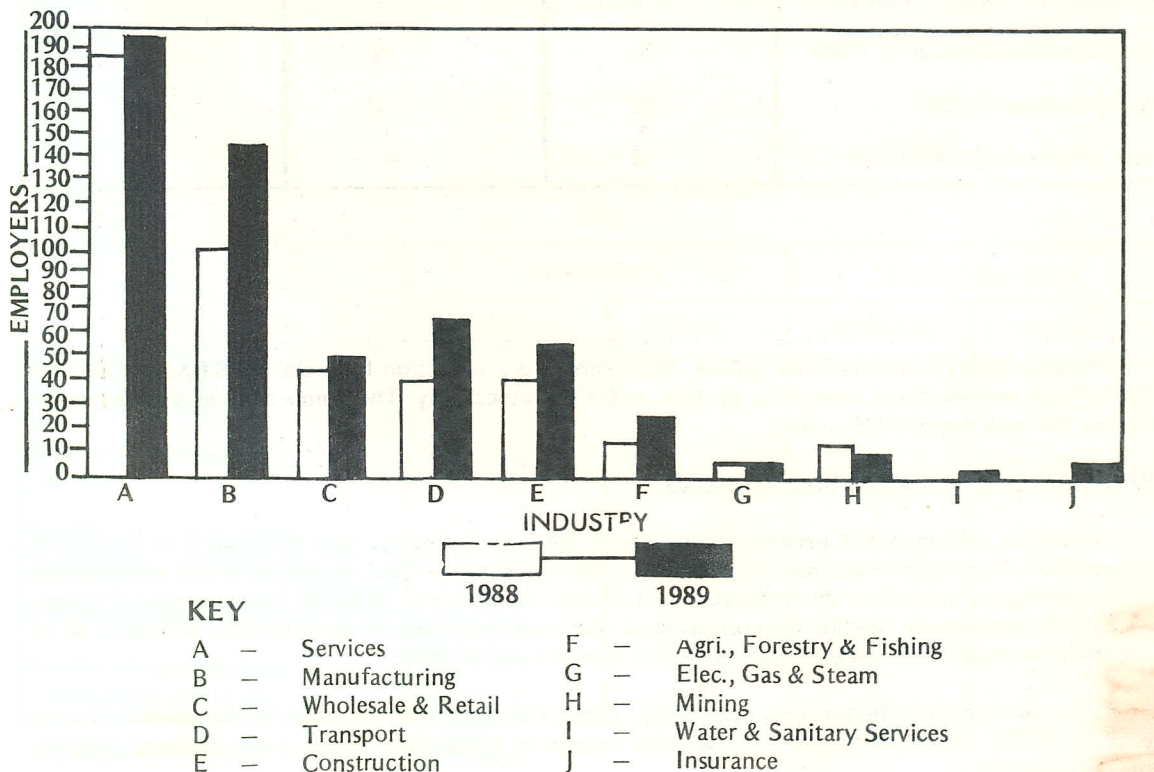
An analysis by industry of the new employers shows that 195 or 36% approximately entered the 'Services' sector with 'Personal Services' absorbing 139 or approximately 25%. One hundred and forty-six or approximately 27% of the entrants were absorbed in the 'Manufacturing' sector, 63 or approximately 12% entered the 'Transport' service, the 'Construction' sector accounted for 52 or approximately 10% and the 'Wholesale and Retail Trade' sector 48 or approximately 9%. The remaining 41 registrants were absorbed in the 'Agriculture, Forestry and Fishing', 'Mining', 'Electricity, Gas and Steam', 'Water and Sanitary Services', and 'Insurance' sectors.

A total of 440 employers were registered in 1988. The 1989 total of 545, therefore, represents an increase of approximately 24% by comparison.

The 1989 entrants brought the total number of employers registered as at the end of the year to 15,818. Of this number, 6,296 employers are known to have exited this population over the period 1969 to 1989. The effective number of employers on roll at the end of 1989 therefore was 9,522 approximately.

Table A in the Annex classifies the number of the employers registered during 1988 and 1989 by Industry and Size (number of employees) while Figure 1 below gives a graphical illustration of the Industrial Distribution.

FIG. 1
DISTRIBUTION OF EMPLOYERS (IND.-WISE)





GUYANA NATIONAL INSURANCE SCHEME

DEFAULTERS

During 1989, a total of 211 matters were brought to the attention of Compliance Department. One hundred and seventeen of them related to defaulting employers and the remaining 94 were in relation to defaulting self-employed persons.

DEFAULTING EMPLOYERS

Of the 117 cases identified during the year under review, 26 related to the non-payment of contributions by employers on behalf of their employees, 6 related to the under-payment of contribution and 85 related to over-payment of contributions. Moreover, at the end of the previous year, 1988, two cases relating to the non-payment of contributions, 1 case of under-payment of contributions and 3 cases of over-payment remained to be completely processed.

At the end of 1989, a total of 114 cases were processed and 9 remained to be completed.

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

TABLE 1
MOVEMENT OF DEFAULTING EMPLOYERS
1989

DESCRIPTION	NON-PAYMENT	UNDER-PAYMENT	OVER-PAYMENT
Cases brought forward from 1988	2	1	3
Cases identified/received in 1989	26	6	85
Cases processed in 1989	23	7	84
Cases outstanding at 89-12-31	5	—	4

The number of cases identified during 1989 represents a reduction from the 1988 figure in the non-payment and over-payment categories by 49% and 54% respectively. The number of cases in the under-payment category remained the same.

DEFAULTING SELF-EMPLOYED PERSONS

Defaulting self-employed persons accounted for 90 cases during the year of which 2, in relation to over-payment of contributions, were outstanding from the previous year, 8 related to the non-payment of contributions, 2 related to the under-payment of contributions and 78 to the over-payment of contributions. All the cases in relation to non-payment and under-payment of contributions as well as 46 of those in the over-payment category were processed as at the end of 1989.

A comparison with the previous year, 1988, shows that there were increases in the number of cases identified in the non-payment and over-payment categories while those in the under-payment category remained constant.



Table 2 below shows the Movement of the self-employed Defaulters.

TABLE 2
MOVEMENT OF DEFAULTING SELF-EMPLOYED PERSONS
1989

DESCRIPTION	NON-PAYMENT	UNDER PAYMENT	OVER-PAYMENT
Cases brought forward from 1988	—	—	2
Cases identified/received in 1989	8	2	78
Cases processed in 1989	8	2	46
Cases outstanding at 89-12-31	—	—	34

COURT ACTION

During the year under review, court action was taken against 21 defaulting employers and 9 defaulting self-employed persons. Sixteen of the cases against employers and 2 against self-employed persons were of a criminal nature. The remaining 5 cases against employers and 7 against self-employed persons were of a civil nature. Moreover, at the end of the previous year, three of the criminal matters against employers were still outstanding.

The court ruled in favour of the Board in all the self-employed matters and 19 of those in relation to employers. One criminal matter and one civil matter still awaited decision at the end of 1989. See Table 3 below.

TABLE 3
CASES TAKEN TO COURT
1989

DESCRIPTION	EMPLOYED		SELF-EMPLOYED	
	CRIMINAL	CIVIL	CRIMINAL	CIVIL
Number of court cases brought forward from 1988	3	—	—	—
Number of cases taken to court in 1989	13	5	2	7
Number of cases in which judgement was given*	15	4	2	7
Number of cases withdrawn	—	—	—	—
Number of cases outstanding in court at the end of the year	1	1	—	—

* Judgement was given in favour of the Board.



REGISTRATION OF EMPLOYED PERSONS

During 1989, a total of 16,979 employed persons were registered. Of this total, 10,021 were males and 6,958, females.

Nine hundred and six of the new registrants were under 16 years of age and 56 were 60 years or over. The ages 16 years to 59 years accounted for the remaining 16,017.

An analysis of the new entrants by marital status shows that 14,364 or 85% approximately were single, and 1,712 or 10% approximately were married. The remaining 903 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 industrial analysis reveals that 5,949 or approximately 35% of the registrants entered the 'Services' sector, 4,058 or approximately 24% were absorbed in the 'Manufacturing' sector, the 'Agriculture, Forestry and Fishing' sector attracted 2,958 or approximately 17% and 'Commerce' claimed 1,658 or approximately 10%. The remaining 2,356 or approximately 14% were absorbed in the 'Mining and Quarrying', 'Construction', 'Electricity, Gas, Water and Sanitary Services', 'Transport' and 'Communication' sectors.

The classification of the registrants by Industry and Sex is outlined in Table C in the Annex while Figure 2 overleaf gives a graphical illustration of the Industrial Distribution.

Of the 16,017 registrants between the ages of 16 years and 59 years, nine thousand, two hundred and seventy-six or approximately 58% were males and 6,741 or approximately 42% were females.

The analysis of these registrants by age shows that 12,420 or approximately 78% were in the age-group (16 - 24) years, 2,882 or approximately 18% were in the age-group (25 - 39) years, 521 or approximately 3% in the age-group (40 - 49) years and 194 or 1% approximately in the age-group (50 - 59) years. See Table 4 for a distribution of these Registrants by Age-group and Sex.

TABLE 4
NUMBER OF EMPLOYED REGISTRANTS BETWEEN AGES 16 & 59
BY AGE-GROUP AND SEX
1989

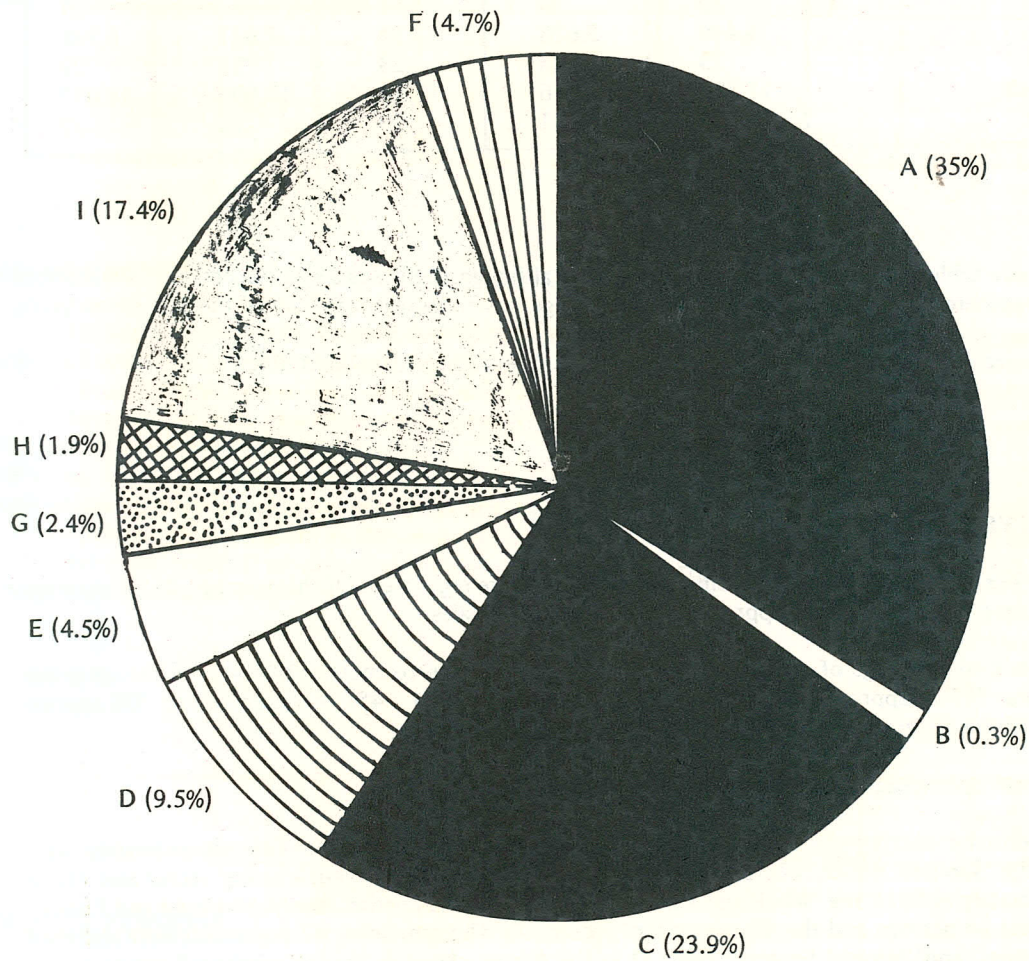
AGE-GROUP	MALES	FEMALES	MALES & FEMALES
16 - 19	5,507	2,913	8,420
20 - 24	2,142	1,858	4,000
25 - 29	775	822	1,597
30 - 34	331	463	794
35 - 39	198	293	491
40 - 44	136	181	317
45 - 49	86	118	204
50 - 54	67	58	125
55 - 59	34	35	69
TOTAL	9,276	6,741	16,017

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



The number of registrants between ages 16 and 59 years who were registered in 1988 was 17,609. The number of registrants in 1989 therefore represents a decrease of 1,592 or approximately 9%.

Figure II
INDUSTRIAL DISTRIBUTION – EMPLOYEES
1989



KEY

- | | |
|-------------------------------|---|
| A – Services | F – Construction |
| B – Agri., Forestry & Fishing | G – Elec., Gas, Water & Sanitary Services |
| C – Manufacturing | H – Transport |
| D – Commerce | I – Communication |
| E – Mining & Quarrying | |



GUYANA NATIONAL INSURANCE SCHEME

Table 5 shows the number of registrants during the last 5-year period (1985 - 1989).

TABLE 5
NUMBER OF EMPLOYEES (AGE 16 - 59 YEARS) REGISTERED ANNUALLY
AND AVERAGE AGE
1985 - 1989

DESCRIPTION	1985	1986	1987	1988	1989
Males	7,312	7,188	7,769	9,662	9,276
Average Age	20	20	21	21	21
Females	4,440	5,628	5,754	7,947	6,741
Average Age	23	23	23	23	23
Male & Female	11,752	12,816	13,523	17,609	16,017
Average Age	21	21	22	22	22

The above table shows an overall increasing trend although there was a slight decrease in the number of persons registered in 1989. However, the average age has remained stable over the last three years.

There were 437,638 employed persons who were registered as at the end of 1989.

SELF-EMPLOYED REGISTRANTS

During 1989, a total of 1,247 self-employed persons were registered. Of this number, 855 or approximately 69% were males and 392 or approximately 31% were females.

The distribution by age of the entrants shows that 354 or approximately 28% were in the age-group (16 - 30) years, 567 or approximately 46% were in the age-group (31 - 45) years and 326 or 26% approximately were in the age-group (46 - 59) years.

The overall average age of the registrants was 38 years.

The industrial distribution of the new registrants indicated that 519 or 42% approximately were absorbed in the 'Services' sector, 273 or 22% approximately entered the 'Manufacturing' sector and 252 or 20% approximately entered the 'Wholesale and Retail Trade' sector. Further, the 'Agriculture and Fishing' sector attracted 94 persons and the 'Construction' sector, 62. The remaining 47 registrants were absorbed in the 'Transport' and 'Mining' Sectors. Table D in the Annex classifies the self-employed registrants by Industry and Sex.

An analysis by marital status reveals that 776 or 62% approximately were married, 338 or 27% approximately were single and the remaining 133 or 11% approximately were either widowed, divorced, separated or in common-law relationships. Table E in the Annex shows the distribution by age-group, sex and marital status.

There were 669 self-employed registrants in 1988. The total registrants in 1989, therefore, represents an increase of approximately 87% by comparison. This significant increase can be attributed to the public awareness programmes adopted by Management since 1988, as well as, the increased vigilance of the staff of the Inspectorate Section. See Table 6 overleaf for the number of self-employed persons registered annually over the 5-year period, 1985 to 1989.



TABLE 6
NUMBER OF SELF-EMPLOYED REGISTRANTS
1985 – 1989

DESCRIPTION	1985	1986	1987	1988	1989
Males	277	290	357	474	855
Females	67	71	109	195	392
Males & Females	344	361	466	669	1,247

REGISTRATION OF VOLUNTARY CONTRIBUTORS

During the year 1989, applications were received from 5 persons for registration as voluntary contributors. At the end of the year, these applications were still awaiting decisions.

There were 10 active contributors during the year. Six of these were males whose ages ranged from 47 years to just below 60 years and the remaining 4 were females whose ages ranged from 53 years to 58 years. Five of the 6 males contributed in wage-group X and the sixth paid in wage-group V while 2 each of the females contributed in wage-groups V and X.

The total number of persons who were issued with certificates of voluntary insurance from the inception of the Scheme up to the end of 1989 remained at 726.

LONG TERM BENEFITS BRANCH

OLD AGE PENSIONS

A total of 1,130 persons satisfied the conditions for the award of Old Age Pensions during 1989. Eight hundred and eighty-eight or approximately 79% were males and 242 or approximately 21% were females.

The distribution of the new pensioners by employment category shows that 1,087, – 852 males and 235 females, were employed persons and 43, – 36 males and 7 females, were self-employed persons.

The ages of the 1,130 pensioners ranged from 60 years to 81 years. The age-group (60 - 64) years accounted for 1,063 or approximately 94% of the awardees, of whom 766 or approximately 68% were aged 60 years. The age-groups (65 - 69) years, (70 - 74) years and (75 - 79) years accounted for 53, 11 and 2 persons respectively. One pensioner was 81 years of age. This distribution is given in Table 7 overleaf



TABLE 7
NUMBER OF OLD AGE PENSIONS GRANTED BY AGE-GROUP,
EMPLOYMENT STATUS AND SEX
1989

AGE-GROUP	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
60 - 64	808	214	1,022	35	6	41	843	220	1,063
65 - 69	34	18	52	1	—	1	35	18	53
70 - 74	9	2	11	—	—	—	9	2	11
75 - 79	—	1	1	—	1	1	—	2	2
80 +	1	—	1	—	—	—	1	—	1
TOTAL	852	235	1,087	36	7	43	888	242	1,130

The new entrants had an average age of 61 years.

The average fortnightly amount paid to the pensioners was \$201.00 approximately.

A study of the contribution status reveals that the pensioners qualified with an average of 876 contributions. Approximately 79% of these were paid by or on behalf of them and 21% approximately were credited contributions. The credited contributions were awarded 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 years to 60 years).

The male recipients qualified with an average of 881 paid and credited contributions of which 20% approximately were credited. Correspondingly, the females qualified with an average of 857 paid and credited contributions of which approximately 21% were credited.

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

In 1988, a total of 1,203 pensioners came on stream. Therefore, the 1989 total of 1,130 represents a 6% decrease by comparison.

There were 14,384 pensions in payment at the end of 1988 at an average fortnightly rate of \$121.04. During the year, 1,130 pensions were granted and 275 pensioners, 267 males and 8 females left the population due to death. At the beginning of April, there was an adjustment to pensions in keeping with the increase in the minimum statutory wage announced in the 1989 national budget. The adjustment increased the average fortnightly rate of the pensions to \$181.70.

At the close of 1989, the Old Age pension population totalled 15,239, comprising 12,368 males and 2,871 females. The average fortnightly rate of pension was \$182.70.

Table 8 shows the Movement of Old Age pensions during 1989.



TABLE 8
MOVEMENT OF OLD AGE PENSIONS
1989

DESCRIPTION	MALES	FEMALES	MALES & FEMALES	AVERAGE FORTNIGHTLY RATE (\$)
Pensions in payment at beginning of year	11,747	2,637	14,384	121.04
Pensions awarded up to 31.3.89	297	80	377	130.35
Pensions terminated up to 31.3.89	132	3	135	121.95
Pensions in payment at 1.4.89	11,912	2,714	14,626	*181.70
Pensions awarded from 1.4.89 to 31.12.89	591	162	753	202.22
Pensions terminated from 1.4.89 to 31.12.89	135	5	140	183.55
Pensions in payment at end of year	12,368	2,871	15,239	125.89

* adjusted figure

Table G in the Annex classifies the number of pensioners on stream as at 89-12-31 by age, employment status and sex.

OLD AGE GRANT

Two hundred and fifty-nine Old Age Grants were awarded during 1989 and seven claims were disallowed because the claimants failed to satisfy the contribution requirements governing the award of the benefit.

The recipients of the awards were 187 males and 72 females of whom 2 were self-employed persons. The average amounts of the grants paid to males and females were approximately \$576.00 and \$512.00 respectively. The overall average amount paid was \$558.00 approximately. The number of lump-sums awarded by sex and average amount paid is shown in Table 9 below.

TABLE 9
NUMBER OF OLD AGE LUMP-SUM PAYMENTS BY SEX
AND AVERAGE AMOUNT PAID
1989

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
Number of persons	187	72	259
Percentage	72	28	100
Average Amount \$	576.28	512.28	558.49

A review of the contribution spread reveals that the males qualified for the Grant with an average of 428 contributions, of which 52% approximately were credited and the females qualified with an average of 481 contributions of which 49% were credited. On average, the recipients had 443 paid and credited contributions. See Table 10 overleaf.



TABLE 10
 OLD AGE LUMP-SUM PAYMENTS AND NUMBER OF PAID
 AND CREDITED CONTRIBUTIONS
 1989

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
No. of Recipients	187	72	259
No. of Contributions paid	38,710	17,554	56,264
Average per insured person	207	244	217
No. of Contributions credited	41,352	17,048	58,400
Average per insured person	221	237	225
Total Contributions paid and credited	80,062	34,602	114,664
Average per insured person	428	481	443

The age distribution of the recipients shows that their ages ranged from 60 years to 80 years with the age-group (60 - 65) years accounting for 218 or approximately 84% of the awardees. One of the self-employed persons was aged 63 years and the other, 78 years. The average age of the recipients was 63 years.

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

A total of 263 grants were awarded in 1988. The 1989 total of 259, therefore, represents a 2% decrease by comparison.

The annual number of Old Age Grants paid by employment status of the recipients and average amount during the period 1985 - 1989 is shown in Table 11 below.

TABLE 11
 NUMBER OF OLD AGE GRANTS PAID BY EMPLOYMENT STATUS OF RECIPIENTS
 AND AVERAGE AMOUNT
 1985 - 1989

DESCRIPTION	1985	1986	1987	1988	1989
Employed	172	259	369	251	257
Self-employed	—	7	18	12	2
TOTAL	172	266	387	263	259
Average Amount (\$)	645.00	653.00	634.00	647.00	558.49

The above table shows that the number of recipients of the grant has remained relatively stable during the five-year period. However, there has been a slight decline in the amount paid in 1989 relative to the previous years.



INVALIDITY PENSION

One hundred and fifty-five Invalidation pensions were awarded during 1989. The recipients were 118 males and 37 females who were all in the employed category.

The age distribution of the new entrants shows that 58 or 37% approximately were in the age-group (55 - 59) years, 43 or approximately 28% were in the age-group (50 - 54) years and 20 or 13% approximately were in the age-group (45 - 49) years. The age-group (40 - 44) years accounted for 14 pensioners and the age-groups (35 - 39) years and (30 - 34), years for 9 pensioners each. There was 1 person aged 23 years and 1 aged 26 years, who also received this benefit.

The average age for the male recipients was 50 years and for the females, 51 years. The overall average age was 50 years.

An analysis of the contribution status shows that the recipients qualified on an average of 722 contributions of which 95% approximately were paid and 5% approximately were credited. The males were awarded pensions on an average of 731 paid and credited contributions of which 5% approximately were credited. Correspondingly, the females qualified with an average of 693 paid and credited contributions of which 4% approximately were credited.

The rate of pension paid averaged \$211.12 per fortnight.

In 1988, a total of 121 pensions were awarded. The 1989 total of 155, therefore, represents approximately a 28% increase by comparison.

Table 12 below gives the number of Invalidation pensions awarded annually during the period 1985 - 1989.

**TABLE 12
NUMBER OF INVALIDITY PENSIONS AWARDED BY SEX
AND AVERAGE FORTNIGHTLY AMOUNTS
1985 - 1989**

DESCRIPTION	1985	1986	1987	1988	1989
Males	66	132	111	99	118
Females	14	33	32	22	37
Males & Females	80	165	143	121	155
AVERAGE FORTNIGHTLY AMOUNTS (\$)	90.45	97.31	125.28	132.83	211.12

A study of the above table shows that there are fluctuations in the number of pensions awarded annually over the given period. However, the steady increase shown in the annual average fortnightly payments can be attributed to the annual increases in the minimum rates paid since 1985.

The year commenced with 576 pensioners on stream. This figure comprised 458 males and 118 females. During the year, 155 pensions were awarded and 60 were terminated. Of those terminated, 27 were due to the pensioners' attainment of age 60 years and 33 were due to the demise of the recipients. Thus at the end of 1989, there were 671 pensioners, 522 males and 149 females, on stream.

Table 13 overleaf shows the Movement of Invalidation pensions during 1989.



GUYANA NATIONAL INSURANCE SCHEME

TABLE 13
MOVEMENT OF INVALIDITY PENSIONS
1989

DESCRIPTION	MALES	FEMALES	MALES & FEMALES	AVERAGE FORTNIGHTLY RATE (\$)
Pensions in Payment at beginning of year	458	118	576	123.01
Pensions granted up to 31.3.89	35	17	52	130.42
Pensions terminated up to 31.3.89 by:				
(a) Attainment of age 60 yrs.	10	1	11	123.93
(b) Death	15	2	17	128.28
Pensions in payment at 1.4.89	468	132	600	*193.40
Pensions granted from 1.4.89 to 31.12.89	83	20	103	218.18
Pensions terminated from 1.4.89 to 31.12.89 by:				
(a) Attainment of age 60 yrs.	14	2	16	202.43
(b) Death	15	1	16	217.93
Pensions in Payment as at 31.12.89	522	149	671	196.40

*adjusted figure

The number of Invalidity pensions granted during the year by age and sex of recipients along with 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, 5 Invalidity Grants were awarded to 4 males and 1 female. The recipients were all in the employed category.

The ages of the males were 22 years, 36 years, 56 years and 57 years. The female was 40 years of age. The overall average age of the 5 recipients was 42 years.

The awards to 2 of the males and the females were based on wage-group X. The other 2 males received payment based on wage-groups I and IX.

The awardees qualified, on the average, with approximately 127 paid and credited contributions, none of which was made under the payroll system. The average amount paid was approximately \$247.00

During the previous year, five grants were also paid.

Table 14 overleaf shows the annual number of Invalidity Grants awarded and the average amount paid over the period 1985 – 1989.



TABLE 14
INVALIDITY GRANTS AWARDED BY SEX OF RECIPIENTS
AND AVERAGE AMOUNTS
1985 - 1989

DESCRIPTION	1985	1986	1987	1988	1989
Males	2	3	3	3	4
Females	1	1	1	2	1
Males & Females	3	4	4	5	5
Average Amounts (\$)	288.00	297.00	187.00	246.00	247.00

The above table shows that the annual number of grants awarded as well as the average amounts paid have remained relatively stable over the given period.

Table J in the Annex shows the number of Invalidity Grants awarded by age of the recipients, the number of contributions on which they were based and the amount paid.

SURVIVOR'S PENSION

Three hundred and four Survivor's Pensions were awarded during 1989. Twenty-five of the pensions were awarded to widows who had in their care children of the deceased and 279 to widows who were over 45 years of age at the time of death of the insured person.

Four annuities were also paid. The recipients were 2 sisters and 2 mothers of 4 deceased persons. One sister was aged 27 years and the other 87 years while one of the mothers was 64 years and the other 81 years.

The 25 widows who were awarded the benefit because they had children of the deceased in their care had 54 children among them. The ages of the children ranged from below 1 year to 15 years with the average age being 10 years approximately.

The age-range of the 25 widows was 26 years to 43 years. Their average age was 36 years. The age-range of the other widows was 46 to 78 years. Their average age was 59 years. The overall average age of the 304 widows was 57 years.

Of the 279 widows who were awarded the benefit because they were over 45 years at the time of death of the deceased person, twenty-two of them also had children of the deceased under the age of 18 years in their care and therefore would have qualified for the benefit on that account.

Table K in the Annex shows the number of Survivor's pensions by age-group and conditions under which the benefit was awarded.

The widows who qualified because they had in their care children of the deceased were in receipt of an average weekly pension of \$84.45. The widows who qualified because they were 45 years or over were paid an average weekly pension of \$47.31. The overall average weekly pension paid was \$50.36.

There were 1,382 pensions in payment at the commencement of the year. One hundred and ninety-six were being paid to widows with children of the deceased in their care, 1,173 to widows 45 years and over, 2 to widowers, 1 to a widow who was incapable of self-support and 10 to orphans.

During the year, 25 pensions were awarded to widows with children in their care and 279 to widows who were 45 years and over. No pension was terminated.



At the end of the year therefore, there were 1,686 pensions in payment at an average weekly rate of \$48.55. The recipients of those pensions were distributed as follows:- 221 widows with children of the deceased in their care, 1,452 widows who were over 45 years and 13 other dependants comprising 2 widowers, 1 widow incapable of self-support and 10 orphans.

The Movement of Survivor's pensions is shown in Table 15.

TABLE 15
MOVEMENT OF SURVIVOR'S PENSIONS
1989

DESCRIPTION	WIDOWS WITH CHILDREN	WIDOWS OVER 45 YEARS	*OTHER DEPENDANTS	TOTAL	AVERAGE WEEKLY AMOUNT
Pensions in Payment at the beginning of year	196	1,173	13	1,382	32.04
Pensions awarded during the period Jan – March	1	20	0	21	31.34
Pensions terminated during the period Jan – March	0	0	0	0	0.00
Pensions in payment at beginning of April, 1989	197	1,193	13	1,403	*48.15
Pensions awarded during April – December	24	259	0	283	50.60
Pensions terminated during April – December	0	0	0	0	0.00
Pensions in payment at End of year	221	1,452	13	1,686	48.55

*Adjusted Figure

*Other dependants include 2 widowers, 1 widow incapable of self-support and 10 orphans.

FUNERAL

During the year under review, a total of 1,059 claims for Funeral benefit were processed. Eighteen of these claims were disallowed as a result of the persons on whose contributions the claims were based having less than fifty (50) contributions and 1 was disqualified because it was submitted outside of the prescribed time limit.

Of the 1,040 claims paid, 822 or approximately 79% were in respect of deceased males and 218 or approximately 21% in respect of deceased females.

An analysis of the claims paid by employment category reveals that 1,018 or approximately 98% were in relation to employed persons and 22 or approximately 2% were related to self-employed persons. Of the 1,018 claims paid in the employed category, 920 were on behalf of persons who were directly insured and the remaining 98, of spouses of insured persons. In the self-employed category, 17 of the deceased persons were directly insured and the remaining 5 were spouses of insured persons. See Table 16 overleaf.



TABLE 16
NUMBER OF FUNERAL CLAIMS PAID BY SEX, INSURED STATUS
AND EMPLOYMENT CATEGORY
1989

DESCRIPTION	EMPLOYED		SELF-EMPLOYED		ALL CATEGORIES
	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	
Males	787	18	15	2	822
Females	133	80	2	3	218
Males & Females	920	98	17	5	1,040

An age distribution of the deceased shows that 554 or approximately 54% were over 60 years, 233 or approximately 22% were in the age-group (51 - 60) years and 115 or approximately 11% were in the age-group (41 - 50) years. The age-group (31 - 40) years and (16 - 30) years had incident thereon 75 or approximately 7% and 59 or approximately 6% respectively of the claims paid.

The average age of the deceased males and females was approximately 56 and 55 years respectively. The overall average age was approximately 55 years. Table L in the Annex shows the number of Funeral claims paid by age-group, employment category, sex and insured status of the deceased.

An average of \$799.00 approximately was paid as Funeral benefit in 1989.

The number of Funeral claims paid in 1988 was 1,161 which was 121 greater than that paid in 1989. The 1989 total, therefore, represents an approximate decrease of 10% over the 1988 total. The number of Funeral claims paid during the last five-year period is shown below in Table 17.

TABLE 17
NUMBER OF FUNERAL CLAIMS PAID
1985 - 1989

YEAR	DIRECTLY INSURED	SPOUSE INSURED	BOTH CATEGORIES
1985	773	81	854
1986	797	115	912
1987	884	162	1,046
1988	1,031	130	1,161
1989	937	103	1,040

The above table shows an increasing trend in the number of claims paid over the period 1985 to 1988 with a decrease in all categories in 1989.

SHORT TERM BENEFIT BRANCH

SICKNESS BENEFIT

A total of 15,189 Sickness spells terminated in 1989. Of this sum, 8,122 or approximately 53% were not paid and 7,067 or 47% approximately were paid.

An analysis of the spells which were not paid shows that 4,648 or 57% approximately were related to incapacities which lasted for 3 days or less. However, 4,486 or approximately 96% of these spells



attracted the payment of the Medical Care benefit. Of the remaining 2,419 spells, 1,398 or 17% approximately were related to claimants who failed to meet the contribution requirements for the benefit and 1,022 or 13% approximately were cases where the claimants were paid full salary by their employers. Further, 21 spells were disallowed because the claimants had no incapacity for work, 204 were related to claimants who were not in insurable employment and 81 were related to persons who were over 60 years of age and therefore were not covered for the benefit.

Of the remaining 748 spells, 718 were disqualified due to late submission of the claims and 30 were not supported by valid medical certificates.

Table 18 below shows the number of sickness spells not paid by reason for non-payment.

TABLE 18
NUMBER OF SICKNESS SPELLS NOT PAID
BY REASON FOR NON-PAYMENT
1989

REASON FOR NON-PAYMENT	NUMBER OF SPELLS
No incapacity for work	21
Over sixty years old	81
Invalid Medical Certificates	30
Late submission of Claims	718
Non-insurability	204
Less than 50 paid contributions	1,221
Less than 8 contributions paid during 13 week period	177
Full wages paid	1,022
Less than 4 days duration	4648
TOTAL	8,122

Of the 7,067 spells which were paid, 4,086 were from males and 2,981 from females. Further, 7,016 or approximately 99% were in respect of employed persons and 51 or approximately 1% for self-employed persons.

The ages of the recipients ranged from 16 years to just below 60 years with the ages of the self-employed persons ranging from 17 years to 59 years.

The distribution reveals that 4,546 or approximately 64% of the paid spells were incident on the age-group 21 years to 40 years and 2,307 or approximately 33% were related to persons in the age-group 41 years to 59 years. There were 214 recipients of this benefit who were under 21 years of age.

The average age of the males was 38 years and that of the females, 34 years. The overall average age was 36 years.

Table M in the Annex classifies the number of sickness spells paid by age-group, employment category and sex of recipients.

An examination of the paid spells by sector reveals that 1,160 or approximately 16% arose from workers in the sugar sector and 5,907 or approximately 84%, from workers in the other industries combined.



An analysis of the diagnosis shows that 1,953 or approximately 28% of the spells were due to ill-defined ailments such as epilepsy and diseases of the nervous and urinary systems, 940 or approximately 13% were due to conditions resulting from accidents, poisoning and violence and diseases of the genital organs accounted for 491 or 7% approximately.

The entire classification of Sickness spells paid by diagnosis and sector is outlined in Table N in the Annex.

A total of 3,869 spells were paid under the Direct Payment System. Of this total, 3,836 or approximately 99% were paid based on wage-group X. The remaining 30 cases were spread amongst the other wage-groups. The average wage-group in which the benefit was paid was wage-group X.

The average amount of the benefit paid under the Wage Group System was \$140.49. Under the Payroll System, the average amount was \$236.89. The overall average amount paid was \$184.11.

The average duration of Sickness spells paid was 11 benefit days. In the Sugar Sector, the average duration was 21 benefit days and in the other industries combined, it was 9 benefit days. The average duration of the spells paid to males was 13 benefit days and to females, 9 benefit days. See Table 19.

TABLE 19
NUMBER OF SICKNESS SPELLS PAID BY SEX,
SECTOR AND AVERAGE DURATION
1989

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	Number	Average Duration	Number	Average Duration	Number	Average Duration
Males	919	22	3,167	11	4,086	13
Females	241	17	2,740	8	2,981	9
TOTAL	1,160	21	5,907	9	7,067	11

During 1988, a total of 9,807 spells were paid. The 1989 total, therefore, represents a decrease of approximately 28% by comparison. Table 20 below shows the average duration and the percentage of spells arising from the sugar sector over the five-year period, 1985 to 1989.

TABLE 20
NUMBER OF SICKNESS SPELLS PAID, AVERAGE DURATION AND
PERCENTAGE ARISING FROM SUGAR SECTOR
1985 - 1989

DESCRIPTION	1985	1986	1987	1988	1989
Spells arising from					
Males	6,469	5,970	5,657	6,124	4,086
Females	2,527	3,233	3,055	3,683	2,981
Males and Females	8,996	9,203	8,712	9,807	7,067
Average duration (Benefit days)	13	11	11	10	11
Percentage Arising from Sugar Sector	30	22	22	17	16



The preceding table shows that there were some fluctuations in the number of spells paid over the given period although the average duration remained relatively stable. The percentage of paid spells arising from the sugar sector has continued to decline.

SICKNESS BENEFIT MEDICAL CARE

During 1989, 6,071 claims for the reimbursement of medical expenses incurred through sickness were made. Two thousand, seven hundred and fifty-one or approximately 45% of the claimants were males and 3,320 or approximately 55% were females.

Eight hundred and forty-six or approximately 14% of the claims arose from the sugar sector and 5,225 or approximately 86% were related to workers in the other industries combined.

A further breakdown shows that 667 or approximately 79% of the claimants from the sugar sector were males and 179 or approximately 21% were females. The corresponding figures for the other industries combined were 2,084 or 40% males and 3,141 or 60% females. See Table 21 below for distribution.

**TABLE 21
DISTRIBUTION OF SICKNESS BENEFIT MEDICAL CARE CLAIMS
BY SEX AND SECTOR
1989**

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NO.	PERCENTAGE	NO.	PERCENTAGE	NO.	PERCENTAGE
Males	667	79	2,084	40	2,751	45
Females	179	21	3,141	60	3,320	55
Males & Females	846	100	5,225	100	6,071	100

The age range of the claimants was from 16 years to just below 60 years. The average age of the males was 40 years, for the females, 38 years and overall, the average age was 39 years. The Annex Table shows the distribution of the Sickness Benefit Medical Care claims paid by age-group, sector and sex.

An examination of the cost of medical care administered shows that approximately 70% went towards out-patients care and 30% approximately, towards in-patient care.

An analysis of the total reimbursement reveals that approximately 53% was paid for orthopaedic and prosthetic care, 19% for drugs and dressings, 8% for treatment, 7% for hospitalisation and 6% went towards expenses incidental to medical care. The remaining 7% approximately went towards medical examinations and specialist care. Table 22 overleaf shows the percentage distribution of the expenditure on Sickness Medical Care by type of care.



TABLE 22
 PERCENTAGE DISTRIBUTION OF SICKNESS MEDICAL CARE EXPENDITURE
 BY TYPE OF CARE
 1989

Description	Hospitalisation	Medical Examination	Specialist Care	Drugs & Dressings	Treatment	Orthopaedic & Prosthetic Care	Others	Total
In-Patient	6.6	1.7	2.8	10.0	5.8	—	3.2	30.1
Out-Patient	—	2.8	0.5	9.4	1.8	53	2.4	69.9
In and Out Patients	6.6	4.4	3.3	19.4	7.6	53	5.6	100

The distribution by sector shows that approximately 8% of the reimbursement of expenses for out-patient care was absorbed by claimants in the sugar sector. The other industries combined accounted for 92% approximately. Correspondingly, the figures for in-patient care were 6% approximately for the sugar sector and 94% approximately for the other industries combined.

The average amount reimbursed was \$698.00 approximately.

Of the 6,071 claims paid, 1,484 had attached thereto the payment of Sickness Benefit — replacement of income. The remaining 4,587 were for medical expenses only.

During 1988, a total of 7,419 claims for Sickness Medical Care was paid. The 1989 total of 6,071 therefore represents a decrease of 22% approximately in comparison.

EXTENDED MEDICAL CARE

Old Age and Invalidity Pensioners

During the year under review, 1,669 claims for reimbursement under the Extended Medical Care programme were received. There were 172 claims also not processed due to queries as at the end of the previous year. The number of claims that were available for processing in 1989 was therefore 1,841. Of this total, 1,652 claims were processed during the year and the remaining 189 were outstanding at the end of the year.

A distribution by type of pension shows that approximately 99.7% of the claims were on behalf of Old Age pensioners and the remaining .3% approximately, on behalf of Invalidity pensioners.

Further, approximately 81% of the claims related to males and approximately 19%, to females.

The average amount reimbursed during 1989 was \$758.00 per pensioner.

During 1988, a total of 3,754 claims were paid at an average of \$617.00 per pensioner. The total number of claims processed in 1989 was therefore 44% less than that processed in 1988.

MATERNITY ALLOWANCE

In 1989, a total of 1,188 Maternity claims were processed. Of this number 1,131 or approximately 95% were paid and 57 or 5% approximately were not paid.

An analysis of the cases which were not paid shows that 41 claimants were in receipt of full salary



from their employers during the period of work interruption, 14 did not satisfy the contribution requirements for the benefit and 2 were not in insurable employment.

The 1,131 cases which were paid were in respect of 1,129 employed and 2 self-employed women.

The age distribution shows that 68 or approximately 6% of the recipients were in the age-group (16 - 20) years, 296 or approximately 26% were in the age-group (21 - 25) years, 407 or approximately 36% were in the age-group (26 - 30) years and 241 or approximately 21% in age-group (31 - 35) years. Further, there were 100 recipients in the age-group (36 - 40) years, 15 in age-group (41 - 45) years and 4 in age-group (46 - 50) years. One of the 2 self-employed women was aged 27 years and the other 34 years.

The ages of the recipients ranged from 16 years to 48 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 shows that 761 or approximately 67% of the awardees were paid for the full period of 13 weeks and 274 or approximately 24% were paid for periods ranging from 6 weeks to 12 weeks.

The extended maternity allowance was paid to 43 women who developed complications as a result of their pregnancy. Two recipients were paid for 26 weeks, that is, an additional 13 weeks – the maximum benefit period allowed. The other 41 recipients were paid for additional periods ranging from 1 week to 10 weeks.

There were 869 cases paid under the Direct Payment System. The wage-group distribution shows that 836 or approximately 96% of the payments were made based on wage-group X. The remaining 33 cases were distributed amongst the other wage-groups. The average wage-group in which payments were made was wage-group X. The average amount paid was \$716.29 approximately.

The remaining 262 or approximately 23% of the maternity claims allowed were paid under the Payroll System. The average amount paid was \$1,689.00 approximately.

The overall average amount paid as Maternity allowance was \$942.00 approximately. The average amount paid as Extended Maternity Allowance was \$1,261.00 approximately.

The average duration of the 869 maternity allowances paid under the Direct Payment System was 70 benefit days while that of the 262 claimants paid under the Payroll System was 67 benefit days. The overall average duration was 69 benefit days.

During the previous year, 1,303 cases of maternity benefit were paid. The 1989 figure of 1,131 was therefore 13% less than that of 1988.

The number of cases paid annually together with the average duration for the period 1985 to 1989 is shown in Table 23



TABLE 23
NUMBER OF MATERNITY ALLOWANCES PAID AND AVERAGE DURATION
1985 - 1989

DESCRIPTION	1985	1986	1987	1988	1989
Number of Cases	1,311	1,289	1,232	1,303	1,131
Average Duration (Benefit Days)	70	71	70	70	69

The above table shows an underlying decreasing trend in the number of cases paid over the given period and some relative stability in the average duration of these cases.

Table Q in the Annex classifies the number of Maternity Allowances paid by benefit days and amount.

MATERNITY GRANT

A total of 2,657 claims were made for Maternity Grant during the year under review. Of this total, 2,639 were paid and 18 were not paid.

Of the 18 claims which were not paid, 12 were on account of the contribution requirements not being met and 2 were for claimants who were in receipt of Sickness Medical Care Benefit which was paid to defray the added expense incurred as a result of their pregnancy. The other 4 claims which were not paid were disqualified because the claimants did not satisfy the conditions governing the definition of a spouse.

Of the 2,639 claims which were paid, 1,447 or approximately 55% were paid to contributors who qualified in their own right for the benefit whilst 1,192 or approximately 45% were paid to persons who qualified based on their spouses' contributions.

Twelve self-employed persons received this benefit. Of this total, 7 qualified in their own right and 5 on their spouses' contributions.

The age distribution of the recipients shows that 176 or approximately 7% were within the age-group (16 - 19) years, 779 or 30% approximately were in the age-group (20 - 24) years, 829 or approximately 31% were in the age-group (25 - 29) years and 548 or approximately 21% were in the age-group (30 - 34) years. The age-group (35 - 39) years accounted for 245 or 9% approximately and 57 women were within the age-group (40 - 45) years. There were also 5 women who were under 16 years of age who received this benefit.

The average age of the recipients was 27 years approximately.

Table 24 overleaf shows the number of Maternity Grants paid by age-group, employment category and insured status.



TABLE 24
NUMBER OF MATERNITY GRANTS PAID BY AGE-GROUP,
EMPLOYMENT CATEGORY AND INSURED STATUS
1989

AGE-GROUP	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES		
	Directly Insured	Spouse Insured	Directly Insured	Spouse Insured	Directly Insured	Spouse Insured	Total
Under 16	1	4	—	—	1	4	5
16 – 19	48	128	—	—	48	128	176
20 – 24	360	418	1	—	361	418	779
25 – 29	457	365	5	2	462	367	829
30 – 34	364	181	1	2	365	183	548
35 – 39	176	69	—	—	176	69	245
40 – 44	32	18	—	1	32	19	51
45 – 49	2	3	—	—	2	3	5
50 – 54	—	1	—	—	—	1	1
TOTAL	1,440	1,187	7	5	1,447	1,192	2,639

An average of \$300.00 was paid as Maternity Grant.

The 2,639 recipients had amongst them 5,208 children under 18 years — an average of 2 children per recipient.

An age analysis of the children reveals that 2,051 or 39% approximately were under 1 year, 1,481 or approximately 28% were between the ages of 1 and 5 years, 1,024 or approximately 20% were between the ages of 6 and 10 years and 652 or 13% approximately were over 10 years old.

There was a decrease of approximately 19% in the number of Maternity Grants paid in 1989 over the total of 3,246 paid in 1988.

INDUSTRIAL BENEFITS BRANCH

INJURY BENEFIT

During 1989, a total of 2,992 Injury Benefit spells were terminated. Two hundred and fifty-one of these were disallowed and 2,741 were allowed.

An analysis of the spells which were disallowed shows that 151 were related to claimants who were incapacitated for less than 4 days, 62 were spells for which the claimants were fully paid by their employers, 33 were disqualified due to the late submission of the claims and 5 related to injuries which did not arise out of, or during the course of employment.

Of the 2,741 spells which were paid, 2,737 were terminated on the recovery of the insured persons. The duration of these spells averaged 14 days approximately. The remaining 4 spells were terminated after the insured persons were paid for the maximum period of 26 benefit weeks. This is shown in Table 25 overleaf.



TABLE 25
NUMBER OF INJURY SPELLS PAID BY REASON FOR TERMINATION
BENEFIT DAYS AND SEX
1989

REASONS FOR TERMINATION	MALES		FEMALES		MALES & FEMALES	
	Number of Spells	Benefit Days	Number of Spells	Benefit Days	Number of Spells	Benefit Days
Recovery	2,520	34,320	217	3,328	2,737	37,648
Benefit Paid for 26 weeks	2	312	2	312	4	624
TOTAL	2,522	34,632	219	3,640	2,741	38,272

The recipients of Injury Benefit in 1989 were 2,522 males and 219 females.

The distribution, sector-wise, reveals that 2,406 or approximately 88% of the spells arose from employees within the sugar sector. Of this total, 2,221 related to males and 185 to females. The remaining 335 or approximately 12% of the spells related to workers in the other industries combined. Table 26 below shows this distribution.

TABLE 26
NUMBER OF INJURY SPELLS PAID BY SEX AND SECTOR
1989

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NUMBER	%	NUMBER	%	NUMBER	%
Males	2,221	81	301	11	2,522	92
Females	185	7	34	1	219	8
Males & Females	2,406	88	335	12	2,741	100

The age distribution shows that 1,752 or approximately 64% of the spells related to persons in the age-group (16 - 35) years and 965 or approximately 35% to persons in the age-group (36 - 60) years. There were 3 persons under age 16 years and 21 who were over 60 years who also received the benefit.

The average age of the male recipients was 32 years and that of the females, 42 years. The overall average age was 33 years.

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

The number of spells paid under the Direct Payment System was 1,321, of which 1,313 or approximately 99% were based on wage-group X. Wage-groups VI and VIII accounted for 2 spells each and wage-groups III, IV, V and VII each attracted 1 spell.



The overall average duration of spells which were paid under the Direct Payment System was 18 benefit days. The average duration for males was 18 days and females, 22 days.

The number of injury spells which were paid under the Payroll System totalled 1,420. Of this number, 1,300 or approximately 92% were related to persons in the Sugar Sector with the males and females accounting for 1,216 and 84 of the paid spells respectively. The combined industries accounted for 120 of the paid spells. One hundred and ten of these were related to males and the remaining 10, to females.

The overall average duration of the 2,741 spells paid was 14 benefit days with the males averaging 14 days and the females, 18 days.

Table S in the Annex shows the number of injury spells paid by benefit days, sector and sex.

The average amount paid as injury benefit in 1988 was \$273.00 approximately. The average amount paid under the Wage-Group System was approximately \$196.00 and, under the payroll system, it was \$344.00 approximately.

A total of 3,272 spells were paid in 1988. The 2,741 spells paid in 1989, therefore represents a decrease of approximately 16% by comparison. The number of spells paid during the period 1985 to 1989 along with the percentage arising from the sugar sector and the average duration of these spells are shown in Table 27 below.

TABLE 27
NUMBER OF INJURY SPELLS PAID, PERCENTAGE ARISING FROM THE
SUGAR SECTOR AND AVERAGE DURATION OF SPELLS
1985 - 1989

DESCRIPTION	1985	1986	1987	1988	1989
Number of Spells	8,895	6,200	4,566	3,272	2,741
Percentage Arising from Sugar Sector	94	91	91	88	88
Average Duration (Benefit Days)	12	13	13	12	14

The above table shows a decreasing trend in the number of paid spells over the given period. However, the percentage arising from the sugar sector remained constant when compared with 1988 although the average duration showed a slight increase.

INJURY BENEFIT MEDICAL CARE

During the year 1989, 3,842 claims for Injury Benefit Medical Care were paid. The recipients were 3,459 males and 383 females.

The distribution, sector-wise, shows the 3,437 or approximately 89% of the claims were from employees within the sugar sector and 405 or approximately 11% were from employees in the other industries combined.

The recipients within the sugar sector comprised 3,100 males and 337 females. Correspondingly, 359 males and 46 females were from the other industries combined. See Table 28 overleaf for the distribution.



TABLE 28
INJURY BENEFIT MEDICAL CARE BY SEX AND SECTOR
1989

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NO.	PERCENTAGE	NO.	PERCENTAGE	NO.	PERCENTAGE
Males	3,100	81	359	9	3,459	89
Females	337	9	46	1	383	11
Males & Females	3,437	90	405	10	3,842	100

The age distribution reveals that 2 recipients were under the age of 16 years, 3,822 between the ages of 16 and 60 years and 18, over 60 years. The recipients who were under 16 years were all males.

The average age of the male beneficiaries was 33 years while that of the females was 39 years. The overall average age was 34 years. Table T in the Annex gives the distribution of the Injury Benefit Medical Care claims paid by age-group, sector and sex.

An analysis of the total sum reimbursed shows that the males accounted for approximately 91% and the females, 9% approximately. Further, approximately 43% of the sum reimbursed was made to workers in the sugar sector and 57% approximately to workers in the other industries combined.

A study of the type of care provided shows that approximately 54% of the medical care cost related to in-patient care and 46% approximately to out-patient care. A further distribution of this cost, percentage-wise, shows that for in-patient care, 17% was absorbed by workers in the sugar sector and 37% by workers in the other industries combined. The corresponding figures for out-patient care were 26% for workers in the sugar sector and 20% for workers in the other industries combined. This is outlined in Table 29 below .

TABLE 29
INJURY BENEFIT MEDICAL CARE COST BY
SECTOR AND TYPE OF CARE
(PERCENTAGE-WISE)
1989

TYPE OF CARE	SUGAR	NON-SUGAR	BOTH SECTORS
In-Patient	17	37	54
Out-Patient	26	20	46
TOTAL	43	57	100

Of the total expenditure on care provided, 12% each went towards hospitalisation and medical examination, 3% towards specialist care, 32% for drugs and dressings, 17% for treatment, 10.6% for subsistence and travelling and the remaining 13.4% towards costs incidental to medical care such as payments to Referees and laboratory fees. Table 30 overleaf gives the percentage distribution of the total medical care cost among the types of care.



TABLE 30
PERCENTAGE DISTRIBUTION OF INJURY BENEFIT MEDICAL CARE COST
1989

Description	Hospitali- sation	Medical Examination	Specialist Care	Drugs & Dressings	Treatment	Subsistence & Travelling	Others	Total
In-Patient	12	4	2	22	10	—	4	54
Out-Patient	—	8	1	10	7	10.6	9.4	46
In and Out-Patient	12	12	3	32	17	10.6	13.4	100

Approximately 96% of the claimants who received Injury Benefit Medical Care also received the Injury Benefit (replacement of income).

During 1989, a total of 3,098 industrial medical care claims were paid. The 1988 total of 3,842 therefore represents an approximate increase of 24% in comparison.

DISABLEMENT PENSION

During the year under review, 47 Disablement Pensions were awarded to 45 males and 2 females. All of the recipients were granted pensions at the conclusion of varying periods of injury benefit.

The age distribution shows that 5 of the pensioners were between the ages of 20 years and 29 years and 38 between the ages of 30 years and 59 years. The remaining 4 pensioners were in the age-group (60 - 64) years.

The overall average age was 44 years with males averaging 45 years and the females, 35 years.

Twenty-one of the pensioners were from the sugar sector and the remaining 26, from the other industries combined. Of the 21 awardees from the sugar sector, 19 were males and 2 were females. All of the recipients in the other industries combined were males.

An analysis by percentage of disability reveals that 31 or approximately 66% of the pensions awarded were for disabilities ranging from 20% to 40% and 14 or approximately 30% were for disabilities ranging from 50% to 80%. Two persons were assessed at 100% disability.



Table 31 shows the number of Disablement Pensions by percentage of disability, sector and sex.

TABLE 31
 DISABLEMENT PENSIONS BY PERCENTAGE OF DISABILITY,
 SECTOR AND SEX
 1989

PERCENTAGE OF DISABILITY	SUGAR -			NON-SUGAR			BOTH SECTORS		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
20	3	—	3	5	—	5	8	—	8
30	6	1	7	3	—	3	9	1	10
40	5	—	5	8	—	8	13	—	13
50	2	—	2	1	—	1	3	—	3
60	—	—	—	5	—	5	5	—	5
70	—	1	1	1	—	1	1	1	2
80	2	—	2	2	—	2	4	—	4
90	—	—	—	—	—	—	—	—	—
100	1	—	1	1	—	1	2	—	2
TOTAL	19	2	21	26	—	26	45	2	47

The distribution by nature of disability shows that 11 or approximately 23% of the 47 cases resulted from fractures, 10 or approximately 21% were amputations and 6 each were due to sprains and strains and eye injuries. The remaining 14 cases were due to contusions and abrasions, burns and scalds, concussions, cuts and lacerations, post-traumatic ankylosis of joints and dislocations.



Table 32 below shows the distribution of the pension by nature of disability and location of injury.

TABLE 32
NUMBER OF DISABLEMENT PENSIONS BY NATURE OF DISABILITY
AND LOCATION OF INJURY
1989

Nature of Disability	Head		Trunk	Upper Extremities		Lower Extremities	Injuries not specifically located.	Total
	Eye	Other		Fingers	Others	Legs & Feet		
Contusions and Abrasions	—	—	—	—	—	—	1	1
Burns and Scalds	—	—	—	—	1	—	2	3
Concussions	—	1	—	—	—	—	—	1
Cuts and Lacerations	—	—	—	1	3	1	—	5
Amputations	—	—	—	3	4	3	—	10
Post-Traumatic Ankylosis of Joints	—	—	—	—	1	2	—	3
Dislocations	—	—	—	—	1	—	—	1
Fractures	—	—	1	—	7	2	1	11
Sprains and Strains	—	1	2	—	—	3	—	6
Eyes and other Injuries	6	—	—	—	—	—	—	6
TOTAL	6	2	3	4	17	11	4	47

The above table also shows that 21 or approximately 45% of the disabilities were confined to the upper extremities, 11 or approximately 23% to the lower extremities and 8 or approximately 17% to the head. Four were related to injuries not specifically located and 3 to the trunk.

Thirteen of the injuries sustained resulted from persons falling, 9 were as a result of persons coming into contact with objects and 8 were caused by means of transport. Of the remainder, 4 were due to fire and explosion, 3 each to falling objects and the use of cutlasses, 2 as a result of lifting and 1 through the use of hand tools.

An analysis by occupation reveals that 25 or approximately 53% of the new pensioners were Manual Workers and 11 each or approximately 23% were either Craftsmen or Technical Workers, and Service Workers.

The average weekly amount of pensions awarded during the year was \$32.29 approximately.

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

During 1988, a total of 63 disablement pensions were awarded. The 1989 total of 47 therefore represents approximately a 34% decrease by comparison.

Table 33 overleaf shows the number of disablement pensions awarded during the five-year period (1985-1989).



TABLE 33
NUMBER OF DISABLEMENT PENSIONS AWARDED ANNUALLY
1985 – 1989

SECTOR	1985	1986	1987	1988	1989
Sugar	45	52	41	38	21
Non-Sugar	40	38	25	25	26
Both Sectors	85	90	66	63	47

The above table shows a steady decline in the number of awards made over the period 1986 to 1989.

There were 1,095 disablement pensions on stream at the beginning of 1989. This figure comprised 989 males and 106 females. The pensioners were in receipt of an average weekly pension of \$23.96.

During the year, 47 pensions were awarded at an average weekly rate of \$32.63 and 2 pensions with an average weekly rate of \$36.75 were terminated due to the death of the recipients.

At the end of 1989, therefore, 1,140 pensioners were on stream. The average weekly pension rate was \$24.29.

Table 34 below shows the Movement of the Disablement pensions during 1989.

TABLE 34
MOVEMENT OF DISABLEMENT PENSION
1989

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	989	24.73	106	16.78	1,095	23.96
Pensions granted during the year	45	32.40	2	36.75	47	32.62
Pensions terminated during the year by Death	2	36.75	—	—	2	36.75
Pensions in payment as at 31st December 1989	1,032	25.04	108	17.14	1,140	24.29

DISABLEMENT GRANT

During 1989, 29 Disablement Grants were paid to 27 males and 2 females.

The average age of the males was 44 years and that of the females, 49 years. The overall average age was 44 years.



GUYANA NATIONAL INSURANCE SCHEME

Fifteen or approximately 52% of the recipients were from the sugar sector and the remaining 14 or approximately 48%, from the other industries combined. This distribution is shown in Table 35 below.

TABLE 35
NUMBER OF DISABLEMENT GRANTS PAID BY SEX AND SECTOR
1989

DESCRIPTION	SECTOR		BOTH SECTORS
	SUGAR	NON-SUGAR	
Males	13	14	27
Females	2	—	2
Males & Females	15	14	29

An analysis of the Disablement Grants by Nature of Injury shows that 10 of the recipients had amputations, 7 had injuries resulting from cuts and lacerations, and 5 each from fractures and sprains and strains. The other 2 disabilities resulted from contusions and abrasions and other injuries. This distribution is shown in Table 36 below.

TABLE 36
NUMBER OF DISABLEMENT GRANTS PAID BY NATURE AND LOCATION OF INJURY
1989

Nature of Injury	LOCATION OF INJURY						General Injuries which cannot be allocated to any specific part of the body	Total
	Head		Trunk & Uro-Genital Organs	Upper Extremities		Lower Extremities		
	Eyes	Others		Fingers	Others	Legs & Feet		
Contusions and Abrasions	—	—	—	—	—	1	—	1
Cuts and Lacerations	1	—	—	1	3	—	2	7
Amputations	—	—	—	7	2	1	—	10
Fractures	—	—	—	—	3	2	—	5
Sprains and Strains	—	—	1	—	—	4	—	5
Other Injuries	—	1	—	—	—	—	—	1
TOTAL	1	1	1	8	8	8	2	29

The above table also reveals that 16 injuries were located on the upper extremities with 8 of them being related to the fingers. Of the remainder, 8 were on the lower extremities and two each on the head and other unspecified parts of the body.

Eleven of the injuries resulted through contact with objects, 7 from persons falling and 2 each by the means of transport and the use of the cutlass. The remaining 4 injuries had such causes as fire or ex-



An analysis by the nature of injury which resulted in the deaths shows that 5 persons died from concussions, 4 from fractures, 2 from burns and scalds and 1 each from sprains and strains and drowning.

Five of the deaths resulted from injuries sustained through the means of transport, 2 from persons falling and 1 each from power driven machinery, fire or explosion and electric shock. The remaining 3 resulted from other causes. See Table 38 below.

TABLE 38
NUMBER OF INDUSTRIAL DEATHS BY NATURE OF INJURY AND CAUSE OF ACCIDENT
1989

Nature of Injury	CAUSE OF ACCIDENT						Total
	Power driven machinery	Means of transport	Accidents caused otherwise than by machinery handling goods or by means of transport				
	Prime movers	Power driven	Fire or explosion	Electric shock	Persons falling	Other causes	
Burns and Scalds	—	—	1	1	—	—	2
Concussions	1	3	—	—	1	—	5
Fractures	—	2	—	—	1	1	4
Sprains and Strains	—	—	—	—	—	1	1
Drowning	—	—	—	—	—	1	1
TOTAL	1	5	1	1	2	3	13

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

There were 382 Industrial Death pensions in payment at the end of 1988 at an average weekly rate of \$27.04. The recipients were 319 widows, 47 parents and 16 orphans.

During the year, 13 pensions were awarded to 11 widows, 1 parent and 1 orphan at an average weekly rate of \$45.32. Moreover, forty-five pensions were altered because of recipients who attained the age limit for receipt of such during the year. Forty-four of these related to widows who had become eligible for Old Age pension and the other related to an orphan who had attained the age limit.

At the end of the year, 395 pensions were in payment to 330 widows, 48 parents and 17 orphans. The average weekly amount paid was \$26.73.



The Movement of the Industrial Death pensions is given in Table 39 below.

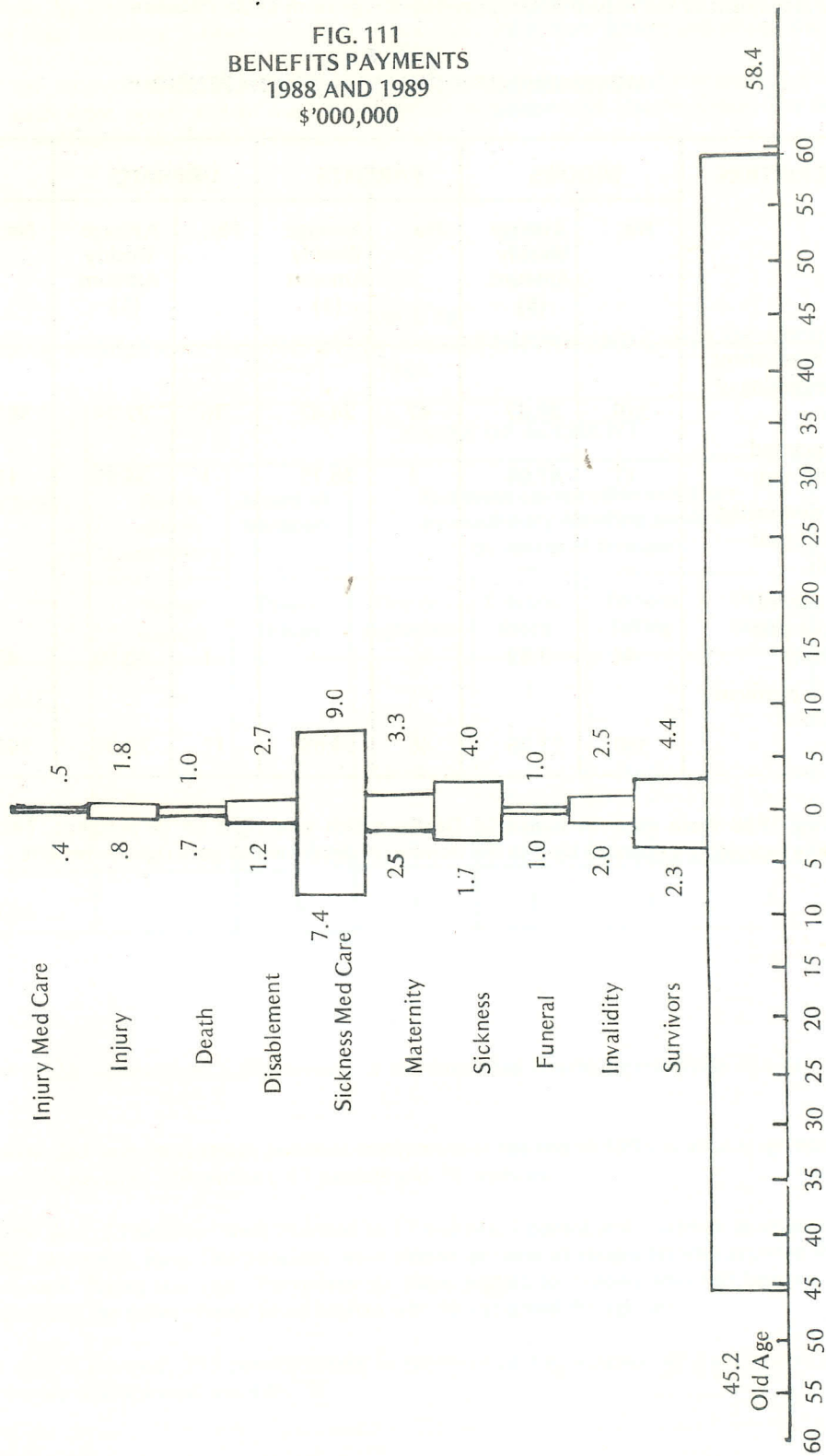
TABLE 39
MOVEMENT OF INDUSTRIAL DEATH PENSIONS
1989

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	319	27.67	47	24.42	16	22.24	382	27.04
Pensions granted during the year	11	47.04	1	36.75	1	34.99	13	45.32
Pensions terminated during the year by Death	—	—	—	—	—	—	—	—
Pensions altered during the year (Age Limit)	44	7.89	—	—	1	10.50	45	7.94
Pensions in payment at the end of the year	330	27.26	48	24.68	17	22.37	395	26.73

During 1988 there were 14 Industrial Deaths which gave right to 14 pensions. The 1989 total of 13 therefore represents a decrease by 1 in the number of deaths which gave right to benefit.



FIG. 111
BENEFITS PAYMENTS
1988 AND 1989
\$'000,000





MEDICAL ADJUDICATION OF CLAIMS

In 1989, a total of 696 claimants were seen by the personnel of the Medical Department. Of this total, 383 were seen in the Department itself and 313 were seen at the outlying offices of the Organisation.

A study of the assessments made shows that 173 of the claimants seen were found fit for work, 296 were recommended for benefit (68 to be reviewed at a future date), 22 were recommended for further treatment locally and 8, for treatment overseas. Further, 64 claimants were referred to Medical Referees and 54 to Specialist for determinations to be made. Of the remaining 79 cases, 76 related to claimants who had their ages assessed and 3 were disallowed for extended maternity benefit.

CASES REFERRED TO MEDICAL BOARD (INDUSTRIAL)

The number of cases referred to the Industrial Medical Boards in 1989 totalled 156. Ninety-two of these were new cases and 64 were cases for review, that is, they were previously placed before Medical Boards and required follow-up action.

The results of the determinations show that 19 persons, 9 of whom were also deemed fit for work, were classified as partially but permanently disabled, twenty-four persons were considered to be fit for work, another twenty-four were recommended for review at a future date, and 31 were recommended for further treatment. Fifteen of the cases were closed due to the non-appearance of the claimants. The remaining 27 cases were not eligible for further treatment nor leave from work.

The number of cases placed before the Industrial Medical Boards during the period 1985 to 1989 is shown below in Table 40.

**TABLE 40
CASES PLACED BEFORE MEDICAL BOARDS (INDUSTRIAL)
1985 - 1989**

DESCRIPTION	1985	1986	1987	1988	1989
Number of cases boarded	221	207	189	199	156
Medical treatment recommended	112	134	118	85	90
Medical treatment not recommended	78	36	48	97	51
Cases struck off	31	37	23	17	15
Percentage genuine cases	51	65	62	43	58

The year 1989 recorded a decline in the number of cases boarded. This could be attributed to the resignation of a few of the Medical Referees during the year. The percentage of genuine cases has however increased significantly from 1988 to 1989.

CASES REFERRED TO MEDICAL BOARD (NON-INDUSTRIAL)

There were 221 non-industrial cases which were placed before the Board for determination during 1989. Of this total, 165 were new cases and 56 were for review.

Forty-four of these cases were recommended for Sickness Benefit and 55 were set for a review at a later date. Thirty-nine cases were struck off due to the non-appearance of the claimants, 47 concluded with the persons being found fit for work, and in the remaining 36 cases, the persons were considered to be in need of further treatment.



MEDICAL TREATMENT ABROAD

Twenty-five persons proceeded overseas for treatment under the Sickness Benefit Medical Care programme in 1989 and were all reimbursed their medical expenses by the Scheme. No one was sent for overseas treatment under the Injury Benefit Medical Care programme during the year. However, arrangements are being made to have the lone claimant accepted in the Caribbean for intensive surgery.

SICK VISITING

During 1989, the nurse/sick visitors attached to the Medical Department made 1,420 visits to claimants and pensioners. Seven hundred and sixty-seven of these visits were made to homes of insured persons, 412 to hospitals and 241 to dispensaries.

A total of 5,401 persons were seen during these visits. Of this total, 83% approximately were claimants and approximately 17% were pensioners.

Table 41 below shows the number of visits made by the nurse/sick visitors during the period 1985 to 1989.

TABLE 41
VISITS MADE BY NURSE/SICK VISITORS
1985 - 1989

DESCRIPTION	1985	1986	1987	1988	1989
Number of visits	1,139	1,066	1,446	1,149	1,420

The increase in the number of visits made during 1989 can be attributed to the increase in the staff complement during the latter part of the year.

REHABILITATION

The work of the Orthopaedic Section was severely affected during 1989 by vandalism, shortage of materials, power outages and the deteriorating condition of the building.

However, the Department, through the dedication of its technicians, produced and fitted 21 prosthetic and 8 orthotic appliances and repaired 73 prostheses. The number of Orthopaedic aids fabricated and fitted to claimants amounted to 46 and this included 10 pairs of heel pads.

APPEALS TO TRIBUNAL

During 1989, a total of 166 appeals were made to the National Insurance Appeals Tribunal. Moreover, at the end of 1988, there were 545 appeals still awaiting decisions. The complement of appeals for processing in 1989, therefore, was 711.

The Tribunal adjudicated on 273 cases during the year. Ninety-five were disallowed, 69 were allowed and 109 were withdrawn at the Appellants' requests.

A further 182 cases were reviewed by the General Manager. All were allowed.



At the end of 1989, there were 256 appeals still to be processed.

ESTABLISHMENT AND ORGANISATION

STAFFING

The staff complement at the beginning of 1989 was 628 persons of whom 564 were permanent employees and 64, temporary.

One hundred and ninety-one persons comprising 95 permanent and 96 temporary employees were recruited during the year.

A total of 136 persons left the Organisation during the course of the year. Of these exits, 97 were from the permanent category and 39 from the temporary category. A further breakdown of the exits from the permanent staff shows that 54 resigned, 34 had their services terminated, 6 were dismissed and 3 retired. Correspondingly, the exits from the temporary staff shows that 21 persons resigned and 18 had their services terminated.

At the end of the year, there were 683 persons in employment. Five hundred and sixty-two of these were on the permanent staff and 121 were temporarily employed.

SPORTS AND CULTURE

Employees of the Organisation continued to participate in sporting and cultural activities both internally and externally.

Inter-zone competitions were held with zone 3 emerging the overall champion and zone 2, the runner-up.

During the year, the Organisation participated in the COFA group competitions where it placed first in the Male Whist competition and secured an overall placing of third.

The Organisation also competed in the Guyana National Dominoes Association competitions during 1989. Our male team was the winner in their category whilst our females placed third in theirs.

LIBRARY

The services of the Library were greatly enhanced during 1989 with the addition of 284 new books and the donation of 22 books by a member of staff.

The membership was increased by 47 and stood at 476 at the end of the year.

Employees continued to utilise this service throughout the year. The borrowing pattern showed great interest in the area of fiction, technology and the Social Sciences.

TRAINING

The Training Section, during 1989, intensified its efforts to widen the knowledge of members of staff and also placed emphasis on making employers and their representatives aware of the implications and workings of the 'Payroll' System of remittance of contributions which was introduced from May 1, 1989.

Eleven programmes were conducted during the year for officers within the Organisation. One of these, a Seminar on the Actuarial Recommendations, was conducted over a period of two weeks to accommodate as many persons as possible. There was also a week-end Residential Seminar on the same topic.



for Senior Officers at Camp Kayuka on the Linden-Soesdyke Highway. The focus was on the amendments to the Law based on the Actuarial Recommendations stemming from the Third Actuarial review of the Scheme's operations.

Thirty-two members of staff were sponsored at external training courses which were organised and conducted by some of the country's leading educational and training institutions. The disciplines offered were Management, Finance, Secretarial Science, Computer Science, Fire Safety, Sports, Supervision and Leadership. Moreover, one officer gained admission to the University of Birmingham to pursue post graduate studies in Developmental Finance and nine persons were also awarded Scholarships to pursue studies at the University of Guyana in both part-time and full-time courses.

A series of one-day Seminars was also held for employers and/or their representatives focusing on the changes of the Contribution System. Five hundred and twenty-nine persons were accommodated on this programme. There were also several observation visits made by students and a 10 week attachment to the Organisation of the Compliance Officer of the Belize Social Security Board for the purpose of studying the operation of the Scheme.

There were 25 on-site lectures conducted in the public and private sectors during the year. The number of participants totalled 740. These lectures were intended to keep workers abreast of the changes and developments that were evolving in the Organisation.

WELFARE

During 1989, Welfare services were rendered to members of staff at their various offices with the exception of three offices: Essequibo, Bartica and Mabaruma. These offices were not visited due to their virtual inaccessibility.

The services rendered were in relation to industrial issues, social problems, illness and death.

The procurement of scarce items for employees was discontinued due to the escalated prices stemming from the devaluation of the dollar. As a result, members of staff found it more economical to make their purchases at sources of their own choice.

The work area of the canteen, located at the Head Office Building was expanded to allow for an upgrading of the service offered. This facility is also now being managed by the National Insurance Scheme.

GUYANA NATIONAL INSURANCE SCHEME



INCOME AND EXPENDITURE

INCOME

During 1989, the total income received from all sources was \$278,221,523. This income was made up thus:-

CONTRIBUTIONS	—	\$110,354,814
INVESTMENT INCOME	—	167,755,724
OTHER INCOME	—	110,985
		<u>\$278,221,523</u>

The income was distributed among the three branches in the following manner:-

DESCRIPTION	LONG TERM	SHORT TERM	INDUSTRIAL	TOTAL
Contributions	81,221,143	11,476,901	17,656,770	110,354,814
Investment Income	124,944,463	16,289,081	26,522,180	167,755,724
Other Income	36,995	36,995	36,995	110,985
TOTAL INCOME	206,202,601	27,802,977	44,215,945	278,221,523

During 1988, the total income received was \$217,155,312.00. The 1989 income, therefore, represents an increase of approximately 28% by comparison.

The income received during 1988 and 1989 is given below:

DESCRIPTION	YEAR		PERCENTAGE
	1988	1989	
Contributions	73,412,697	110,354,814	50.3
Investment Income	143,682,984	167,755,724	16.8
Other Income	59,631	110,985	86.1
TOTAL INCOME	217,155,312	278,221,523	28.1

The above table shows an increase in income from all three sources over the given period.

EXPENDITURE

The total expenditure in 1989 was \$133,074,988. Of this amount, benefit payments absorbed \$88,945,921 or approximately 67% of this sum. The remaining \$44,129,067 or approximately 33% was utilised for the administration of the Scheme.

An examination of the benefit payments reveals that the Long Term Branch accounted for \$66,450,455 or 75% approximately of the total benefit expenditure. Old Age benefit alone amounted to \$58,456,615. The Short Term Branch accounted for \$16,466,973 or 19% of the benefit expenditure and the Industrial Branch, \$6,028,493 or 6% approximately.



GUYANA NATIONAL INSURANCE SCHEME

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

BENEFIT BRANCH	AMOUNT (\$)	PERCENTAGE OF BENEFIT EXPENDITURE	PERCENTAGE OF TOTAL EXPENDITURE
Long Term	66,450,455	74.7	49.9
Short Term	16,466,973	18.5	12.4
Industrial	6,028,493	6.7	4.5
ALL BRANCHES	88,945,921	99.9	66.8

The above table shows that the Long Term Benefits branch accounted for approximately 50% of the total expenditure, the Short Term Benefits branch 12% approximately and the Industrial branch approximately 5%.

The table below allows a comparison of the amounts expended on the three branches during 1988 and 1989.

BENEFIT BRANCH	AMOUNT SPENT DURING		PERCENTAGE INCREASE
	1988	1989	
Long Term	50,640,210	66,450,455	31.2
Short Term	11,613,664	16,466,973	41.8
Industrial	3,115,939	6,028,493	93.5
ALL BRANCHES	65,369,813	88,945,921	36.1

The table above shows that there was an increase of approximately 36% in total benefit payments between 1988 and 1989.

Administrative expenses during 1989 amounted to \$44,129,067. This represents an increase of approximately 46% over the previous year's figure. In 1988, administrative expenses was \$30,263,452.

The National Insurance Fund stood at \$1,213,069,583 at the commencement of 1989.

The income received during the year totalled \$278,221,523, while expenditure amounted to \$133,074,988. During 1989, the Fund realised a surplus of \$145,146,535 which, when added to the total as at 1.1.89, amounted to \$1,358,216,118 as at 31.12.89.

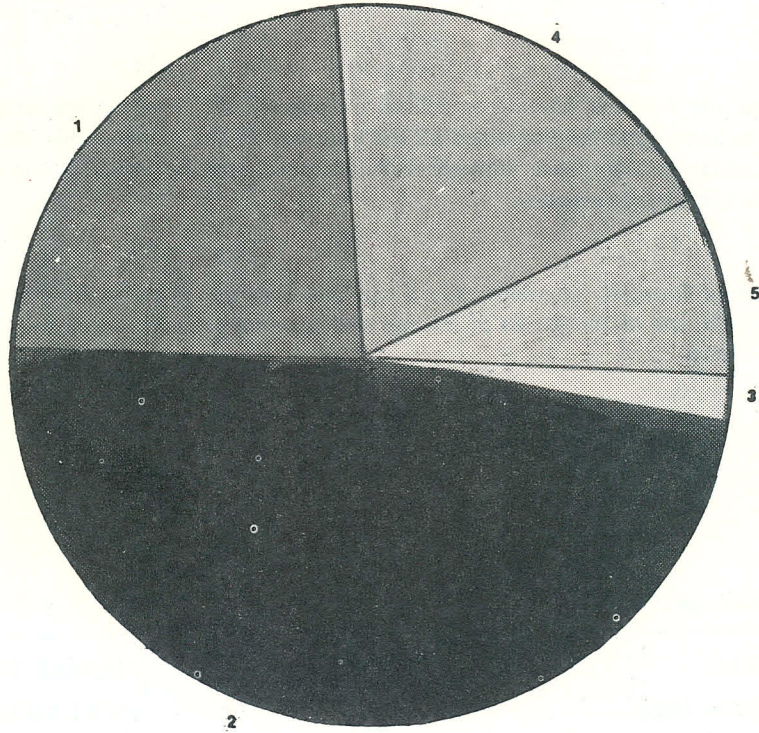
The Fund was represented as follows:-

Fixed Assets valued at	—	32,028,493
Investment valued at	—	1,062,664,842
Net current assets valued at	—	202,201,963
Deferred receivable (interest)	—	61,320,820
NATIONAL INSURANCE FUND		1,358,216,118

A copy of the Audited Accounts of the National Insurance Board for the year ended 31.12.89 follows.



FIG. IV
INCOME AND EXPENDITURE
1989



INCOME

CONTRIBUTIONS – \$110,354,814
INTEREST ON INVESTMENT – \$167,755,754
OTHERS – \$110,985

EXPENDITURE

BENEFITS & MED CARE – \$88,945,921
ADMINISTRATIVE EXPENSES – \$44,129,067

KEY

- 1 – Contribution
- 2 – Interest on Investment
- 3 – Others
- 4 – Benefits and Med Care
- 5 – Administrative



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 1989

We have examined the financial statements set out on pages 2 to 11 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 1989, and of the excess of income over expenditure and source and application of funds for the year then ended.

S. A. Goolsarran

.....
S. A. GOOLSARRAN
AUDITOR GENERAL (Ag.)

63 High Street,
Kingston, Georgetown
Guyana

Thomas Stoll, Dias & Co.

.....
THOMAS, STOLL, DIAS & CO.
CERTIFIED ACCOUNTANTS

Member
DRT INTERNATIONAL
Deloitte Ross Tohmatsu

GUYANA NATIONAL INSURANCE SCHEME



INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 1989

Notes	Pensions	Short-term benefits	Industrial benefits	Total	1988
	G\$	G\$	G\$	G\$	G\$
Income					
Contributions	81,221,143	11,476,901	17,656,770	110,354,814	73,412,697
Interest on investments	124,944,463	16,289,081	26,522,180	167,755,724	143,682,984
Other income	36,995	36,995	36,995	110,985	59,631
Total income	206,202,601	27,802,977	44,215,945	278,221,523	217,155,312
Expenditure					
Old age pension	58,102,458	-	-	58,102,458 ✓	44,895,918 ✓
Old age grant	354,157	-	-	354,157 ✓	295,622 ✓
Survivors' benefits	4,450,321	-	-	4,450,321 ✓	2,373,683 ✓
Invalidity pension	2,481,556	-	-	2,481,556 ✓	2,051,036 ✓
Invalidity grant	48,020	-	-	48,020 ✓	9,562 ✓
Funeral benefit	1,013,943	-	-	1,013,943 ✓	1,014,389 ✓
Sickness benefit	-	4,077,082	-	4,077,082 ✓	1,677,742 ✓
Maternity benefit	-	3,364,151	-	3,364,151 ✓	2,548,544 ✓
Medical care sickness	-	9,025,740	-	9,025,740 ✓	7,387,378 ✓
Disablement benefit	-	-	2,672,843	2,672,843 ✓	1,201,491 ✓
Death benefit	-	-	1,039,744	1,039,744 ✓	693,473 ✓
Injury benefit	-	-	1,849,172	1,849,172 ✓	835,161 ✓
Medical care -- injury benefit	-	-	466,734 ✓	466,734 ✓	385,814 ✓
Administrative expenses	66,450,455	16,466,973	6,028,493	88,945,921	65,369,813
	32,439,277	6,350,173	5,339,617	44,129,067	30,263,452
Total expenditure	98,889,732	22,817,146	11,368,110	133,074,988	95,633,265
Excess of income over expenditure	107,312,869	4,985,831	32,847,835	145,146,535	121,522,047



GUYANA NATIONAL INSURANCE SCHEME

BALANCE SHEET AT 31 DECEMBER 1989

	Notes	Pension reserve	Short-term reserve	Industrial reserve			1988
		G\$	G\$	G\$	G\$	G\$	G\$
At 1 January		901,149,115	108,838,623	203,081,845		1,213,069,583	1,091,547,000
Excess of income over expenditure		107,312,869	4,985,831	32,847,835		145,146,535	121,522,000
At 31 December		1,008,461,984	113,824,454	235,929,680		1,358,216,118	1,213,069,583
Represented by:							
Fixed assets	3					32,028,493	14,135,000
Investments at cost	4					1,062,664,842	994,815,000
Deferred receivable	5					61,320,820	23,303,000
Current assets							
Accrued income					53,239,145		46,756,177
Sundry debtors					6,173,385		3,443,727
Stocks and stores					3,666,896		2,099,301
Fixed deposits					127,500,000		116,500,000
Treasury bills					22,473,817		18,009,225
Cash at bank					4,733,044		-
Cash on hand					460,885		20,839,113
					218,247,172		207,647,543
Less:							
Current liabilities							
Unpaid benefits					8,852,069		4,316,816
Sundry creditors					7,193,140		722,162
Bank overdraft					-		21,792,994
					16,045,209		26,831,972
Net current assets						202,201,963	180,815,568

John A. ... Director
James Chan. Director

1,358,216,118

GUYANA NATIONAL INSURANCE SCHEME



STATEMENT OF SOURCE AND APPLICATION OF FUNDS FOR THE YEAR ENDED 31 DECEMBER 1989

	G\$	G\$	1988 G\$	G\$
Source of funds				
Excess of income over expenditure for the year		145,146,535		121,522,047
Adjustment for item not involving the movement of funds				
Depreciation	2,514,507		1,040,664	
Gain on disposal of fixed assets	(14,629)		-	
		2,499,878		1,040,664
Total funds generated from operations		147,646,413		122,562,711
Funds from other sources				
Proceeds on disposal of fixed assets	15,266		-	
Redemption of overseas government debentures	-		106,665	
Redemption of Government of Guyana debentures	26,850,000		21,800,000	
		26,865,266		21,906,665
		174,511,679		144,469,376
Application of funds				
Purchase of shares in National Printers Limited			9,690	
Purchase of Government of Guyana debentures	90,699,791		123,939,931	
Purchase of Mayor and Councilors of the City of Georgetown 10% bonds	4,000,000		-	
Purchase of fixed assets	20,407,759		6,094,233	
Deferred receivable	38,017,737		23,303,083	
		153,125,287		153,346,937
		21,386,392		(8,877,561)
Increase/(decrease) in working capital				
Accrued income	6,482,968		(126,798)	
Sundry debtors	2,729,658		(44,564,752)	
Stocks and stores	1,567,595		437,108	
Creditors and unpaid benefits	(11,006,231)		(397,737)	
Interest received in advance	-		5,071,781	
		(226,010)		(39,580,398)
Movement in net liquid funds				
Bank overdraft	21,792,994		(21,792,994)	
Cash at bank	4,733,044		(642,804)	
Cash on hand	(20,378,228)		20,383,260	
Fixed deposits	11,000,000		24,500,000	
Treasury bills	4,464,592		8,255,375	
		21,612,402		30,702,837
		21,386,392		(8,877,561)

Overseas 1987
416,898
106,665 Movement
310,228 X

Govt. Deb.

123,939,931
21,800,000
102,139,931 Movement +
888,887,050 1987
990,976,981 → 1988

T. Bills

8,255,375 Movement
9,753,850 → 1987
18,009,225 → 1988

990,976,981
18,009,225
1,008,986,206 X 1988



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 recommendations 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 based on actuarial recommendations 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 below:-

Furniture and fittings	—	10%
Office equipment	—	10%
Motor Vehicles	—	25%

A full year's depreciation is charged in the year of acquisition and no depreciation is charged in the year of disposal.



(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.

(g) Foreign currency transactions

Foreign currency transactions completed during the year are translated at the rate of exchange in effect at the date of each transaction. At balance sheet date, all assets and liabilities denominated in foreign currencies except for long term securities held outside Guyana are translated at the rates of exchange ruling at that date and gains/losses arising thereon are included in the Scheme's account. Long-term securities, held outside of Guyana are maintained at their historical Guyana dollar value determined in the month during which they were acquired.



NOTES ON THE ACCOUNTS

2. Administrative expenses	G\$	<u>1988</u> G\$
Acting allowance	143,885	106,183
Advertising	590,511	302,888
Anniversary celebrations	—	111,770
Appeal tribunal fees	42,618	13,835
Audit fees and expenses	58,131	38,128
Bank charges	24,042	25,376
Board members' fees	80,544	52,936
Cash shortage	1,431	872
Cashiers' allowance	21,975	12,693
Cleaning and cleaning materials	368,178	158,253
C.O.F.A. fees	87,500	87,500
Commuted car allowances	739,780	620,165
Consultancy fees	2,235,785	2,357,024
Cost and penalty fees	7,220	35,588
Depreciation	2,514,507	1,040,664
Donations	787,776	3,235,147
Electricity	395,518	252,894
Entertainment allowances	68,702	59,370
Entertainment expenses	390,812	202,440
Fuel	532,460	130,705
General office expense/supplies	2,917,223	3,009,136
Gratuities	432,193	563,998
Health insurance	53,336	76,119
House allowances	52,403	47,308
Insurance premiums	361,678	191,667
International conferences	—	67,645
Leave passage assistance	290,323	262,109
Library expenses	52,550	13,966
Local training	208,829	222,394
Maintenance — motor vehicles	834,276	228,441
— G.M.'s car	46,991	43,980
— rented buildings	526,694	58,827
— furniture and fittings	814,998	603,995
— office equipment	445,998	267,334
— properties	1,952,044	858,498
Mashramani	—	240,316
National insurance contributions	502,969	236,374
Newspapers and subscriptions	50,101	66,883
Overtime	422,795	170,199
Post office agency fees	717,876	711,289
Postages, telegrams and cables	126,054	69,162
Printing and printed stationery	7,446,551	1,491,264
Publications	135,600	—
Rates and taxes	37,573	59,142
Rent	112,284	55,817
Responsibility allowance	26,001	18,667
Salaries	10,519,167	8,090,081
Carried forward	<u>37,177,882</u>	<u>26,569,042</u>



NOTES ON THE ACCOUNTS

	1988	
	G\$	G\$
2. Administrative expenses – cont'd		
Brought forward	37,177,882	26,569,042
Security fees	1,539,081	1,020,711
Subsistence allowance	867,654	394,410
Sundries	19,870	10,038
Sports	—	155,763
St. Stephen's school	—	60,645
Telephone	405,523	291,920
Transportation	716,821	235,809
Travelling – mileage	247,125	267,622
Uniforms	878,821	688,876
Wages	696,828	364,588
Welfare payments	10,214	13,864
Suspense accounts	—	(1,205)
Opening Essequibo local office	—	—
Bad debts provision	32,744	185,798
Reimbursement of tuition fees	43,909	5,571
Canteen	129,150	—
Importation of BPV's Book	298,845	—
Station allowances	29,463	—
Project allowances	4,000	—
Staff allowances	7,250	—
Incentive to pensioners	5,437	—
Printing Act and Regulations	18,450	—
	44,129,067	30,263,452



NOTES ON THE ACCOUNTS

3. Fixed assets

	Land and buildings	Furniture, fixtures & fittings	Office equipment	Motor vehicles	Work-in progress	Total
	G\$	G\$	G\$	G\$	G\$	G\$
Cost						
At 1 January 1989	8,972,557	2,331,521	3,184,482	1,725,842	986,137	17,200,539
Additions	5,938,699	1,576,604	10,503,915	1,145,000	1,243,541	20,407,759
Disposals	—	—	(1,132)	(19,902)	—	(21,034)
At 31 December 1989	14,911,256	3,908,125	13,687,265	2,850,940	2,229,678	37,587,264
Depreciation						
At 1 January 1989	1,216,325	533,262	776,121	538,953	—	3,064,661
Charge for the year	304,460	337,161	1,291,277	581,609	—	2,514,507
Retire on disposals	—	—	(635)	(19,702)	—	(20,397)
At 31 December 1989	1,520,785	870,423	2,066,703	1,100,860	—	5,558,771
Net Book Values:						
At 31 December 1989	13,390,471	3,037,702	11,620,562	1,750,080	2,229,678	32,028,493
At 31 December 1988	7,756,232	1,798,259	2,408,361	1,186,889	986,137	14,135,878



NOTES ON THE ACCOUNTS

4. Investments – at cost

	<u>At 1 January 1989</u>	<u>Additions</u>	<u>Disposals</u>	<u>At 31 December 1989</u>
	G\$	G\$	G\$	G\$
Guyana National Printers Limited				
Ordinary shares of \$1.00 each	27,842	—	—	27,842
National Bank of Industry and Commerce Ltd				
3,500,000 Ordinary shares of \$1.00	3,500,000	—	—	3,500,000
Government of Guyana debentures (fixed dated)	990,976,981	90,699,791	26,850,000	1,054,826,772
Overseas Government debentures with varying redemption dates	310,228	—	—	310,228
Mayor and Councillors of the City of Georgetown 10% bonds	—	4,000,000	—	4,000,000
	<u>994,815,051</u>	<u>94,699,791</u>	<u>26,850,000</u>	<u>1,062,664,842</u>

1,054,826,772
+ 22,473,817

1,077,300,589

5. Deferred receivable

This represents interest receivable on Special Issue of Government of Guyana ten year 14 percent debentures. The debentures are of a deferred equated annuity type with a moratorium of five (5) years on interest and capital. Interest is compounded and accumulated during that period.

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.

Furthermore, on the advice of the actuaries the Scheme with effect from 1.5.89 has increased its rates for contribution made by employees and employers. Also payment for benefits were increased. The effects of which have not yet been quantified. The next actuarial valuation is scheduled for 31 December 1990.

7. Future capital expenditure

	<u>1987</u>	<u>1988</u>
	G\$	G\$
Expenditure authorised by the Directors but not contracted for	<u>19,458,948</u>	<u>15,540,000</u>



8. Post balance sheet event

Effective 13 March 1990, the Government of Guyana introduced a system for the purchase and sale of marketable foreign currencies by licenced dealers – ‘Cambios’ at competitive rates. Also the Guyana dollar was devalued effective 15 June 1990 from US\$1.00 = G\$33.00 to US\$1.00 = G\$45.00. The effects of these on the Scheme’s assets and liabilities have not yet been quantified.



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TABLE A
NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE
1989

INDUSTRY	NUMBER OF EMPLOYERS BY SIZE						TOTAL EMPLOYERS
	1-5	6-10	11-20	21-50	51-100	100+	
Agricultural and Livestock Production	6	2	1	—	—	—	9
Rice Farming	6	2	1	—	—	—	9
Logging	1	—	—	—	—	—	1
Fishing	2	—	1	—	—	—	3
Bauxite Mining	—	—	—	—	1	1	2
Metal Mining (other than Bauxite)	4	—	1	1	—	—	6
Food Manufacturing	11	10	1	—	—	—	22
Rice Milling	4	1	2	—	—	—	7
Manufacture of Beverages	—	—	1	—	—	—	1
Manufacture of Footwear and Garments	5	3	2	—	—	—	10
Manufacture of Wood	9	2	1	—	—	—	12
Sawmilling	6	3	1	—	—	—	10
Manufacture of Furniture and Fixtures	6	1	—	—	—	—	7
Printing, Publishing and Allied Industries	5	—	—	—	—	1	6
Basic Metal Industries	3	1	—	—	—	1	5
Manufacture of Transport Equipment	38	2	—	—	—	—	40
Manufacture of Electrical Machinery and Repairs	14	1	—	1	—	—	16
Manufacture of Miscellaneous Products	8	2	—	—	—	—	10
Construction	17	18	11	6	—	—	52
Electricity, Gas and Steam	3	—	1	1	—	—	5
Water and Sanitary Services	1	—	—	1	—	—	2
Wholesale and Retail Trade	39	6	2	1	—	—	48
Insurance	2	2	—	—	—	—	4
Transport	49	10	4	—	—	—	63
Government Services	—	1	—	—	—	—	1
Community and Business Services	35	6	1	6	—	—	48
Recreational Service	6	—	—	1	—	—	7
Personal Services	112	18	4	4	—	1	139
TOTAL	392	91	35	22	1	4	545

GUYANA NATIONAL INSURANCE SCHEME



TABLE B
NUMBER OF EMPLOYED REGISTRANTS BY AGE-GROUP, SEX AND MARITAL STATUS
1989

AGE-GROUP	MALES							FEMALES							MALES AND FEMALES							TOTAL
	Married	Single	Wid.	Div.	Sep.	Common Law	Total	MARRIED	SINGLE	WID.	DIV.	SEP.	COMMON LAW	TOTAL	MARRIED	SINGLE	WID.	DIV.	SEP.	COMMON LAW	TOTAL	
Under 16	3	703	--	--	--	1	707	4	193	--	--	--	2	199	7	896	--	--	--	2	906	
16 - 19	54	5,406	1	--	1	45	5,507	24	2,851	3	--	2	33	2,913	78	8,257	4	--	3	78	8,420	
20 - 24	178	1,802	2	1	5	154	2,142	127	1,651	2	9	11	58	1,858	305	3,453	4	10	16	212	4,000	
25 - 29	236	450	1	5	4	79	775	175	539	8	15	28	57	822	411	989	9	20	32	136	597	
30 - 34	140	151	1	5	6	28	331	181	196	14	25	17	30	463	321	347	15	30	23	58	794	
35 - 39	110	66	6	4	2	10	198	111	119	14	18	16	15	293	221	185	20	22	18	25	491	
40 - 44	68	42	1	10	3	12	136	69	74	18	5	8	7	181	137	116	19	15	11	19	317	
45 - 49	53	19	2	1	3	8	86	47	39	8	7	5	12	118	100	58	10	8	8	20	204	
50 - 54	43	13	5	--	3	3	67	28	16	9	1	2	2	58	71	29	14	1	5	5	125	
55 - 59	24	4	4	1	--	1	34	17	7	11	--	--	--	35	41	11	15	1	--	1	69	
60 & Over	13	18	5	--	1	1	38	7	5	5	--	1	--	18	20	23	10	--	2	1	56	
TOTAL	922	8,674	28	27	28	342	10,021	790	5,690	92	80	90	216	6,958	1,712	14,364	120	107	118	558	16,979	



TABLE C
NUMBER OF EMPLOYED REGISTRANTS BY INDUSTRY AND SEX
1989

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agriculture and Livestock Production	901	270	1,171
01a	Sugar Farming	1,358	199	1,557
01b	Rice Farming	35	4	39
02	Forestry and Logging	124	20	144
04	Fishing	41	6	47
11	Bauxite Mining	396	212	608
12	Other Metallic Mineral Mining	112	6	118
13	Crude Petroleum and Natural Gas	2	1	3
14	Stone Quarrying, Clay and Sand Pits	18	9	27
20	Food Manufacture (except sugar, rice and beverages)	291	230	521
20a	Sugar Mining	121	32	153
20b	Rice Milling	102	46	148
21	Beverage Industries	207	48	255
22	Tobacco Manufacture	19	6	25
23	Manufacture of Textiles	66	127	193
24	Manufacture of Wearing Apparel	71	168	239
25	Manufacture of Wood & Cork (except furniture)	824	147	971
26	Manufacture of Furniture and Fixtures	117	45	162
27	Manufacture of Paper and Paper Products	11	20	31
28	Printing, Publishing and Allied Industries	46	56	102
29	Manufacture of Leather & Leather and Fur Products (except footwear and other wearing apparel)	2	0	2
31	Manufacture of Chemical and Its Products	171	115	286
32	Manufacture of Petroleum and Coal Products	10	4	14
33	Manufacture of Non-Metallic Mineral Products	5	1	6
34	Basic Metal Industries	13	-	13
35	Manufacture and Repair of Metal Products (except machinery)	16	3	19
36	Manufacture and Repair of Machinery (except electrical machinery)	44	13	57
37	Manufacture and Repair of Electrical Appliances	21	8	29
38	Manufacture and Repair of Transport Equipment	204	30	234
39	Manufacture and Repair of Miscellaneous Items	353	245	598
40	Construction	704	101	805
51	Supply of Electricity, Gas and Steam	100	42	142
52	Water and Sanitary Services	186	81	267
61	Wholesale and Retail Trade	586	700	1,286
62	Banks and Other Financial Institutions	79	147	226
63	Insurance	51	71	122
64	Real Estate	7	17	24
71	Transport	262	66	328
73	Communication	27	31	58
81	Government Services (Administrative)	47	67	114
82	Community and Business Services	1,972	2,543	4,515
83	Recreation Services	27	18	45
84	Personal Services	272	1,003	1,275
	TOTAL	10,021	6,958	16,979



TABLE D
NUMBER OF SELF-EMPLOYED REGISTRANTS BY INDUSTRY AND SEX
1989

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agriculture	66	12	78
01b	Rice Farming	8	—	8
04	Fishing	6	2	8
12	Metallic Mineral Mining	5	—	5
20	Food Manufacturing	35	6	41
20b	Rice Milling	7	2	9
24	Manufacture of Wearing Apparel	33	19	52
25	Manufacture of Wood and Cork except Furniture	16	1	17
26	Manufacture of Furniture & Fixtures	24	1	25
28	Printing, Publishing and Allied Industries	4	—	4
35	Manufacture of Metal Products except Machinery and Transport Equipment (And Repairs)	5	—	5
36	Manufacture of Machinery except Electrical Machinery (And Repairs)	2	—	2
37	Manufacture of Electrical Machinery, Apparatus, Appliance and Supplies (And Repairs)	30	2	32
38	Manufacture of Transport Equipment (And Repairs)	57	2	59
39	Miscellaneous Manufacturing Industries (And Repairs)	26	1	27
40	Construction	61	1	62
61	Wholesale and Retail Trade	143	109	252
71	Transport	41	1	42
82	Community and Business Services	115	45	160
84	Personal Services	171	188	359
TOTAL		855	392	1,247



GUYANA NATIONAL INSURANCE SCHEME

TABLE E
NUMBER OF SELF-EMPLOYED REGISTRANTS BY AGE-GROUP, SEX AND MARITAL STATUS
1989

AGE-GROUP	MALES							FEMALES							MALES & FEMALES						
	MARRIED	SINGLE	WID.	DIV.	SEP.	COMMON LAW	TOTAL	MARRIED	SINGLE	WID.	DIV.	SEP.	COMMON LAW	TOTAL	MARRIED	SINGLE	WID.	DIV.	SEP.	COMMON LAW	TOTAL
16-20	1	26	-	-	-	-	27	1	14	-	-	-	1	16	2	40	-	-	-	1	43
21-25	29	52	-	-	-	1	82	10	23	-	-	-	-	33	39	75	-	-	-	1	115
26-30	76	65	-	2	-	6	149	19	24	-	1	2	1	47	95	89	-	3	2	7	196
31-35	114	35	-	3	1	2	155	37	20	5	1	3	-	66	151	55	5	4	4	2	221
36-40	101	10	1	4	1	3	120	46	18	4	5	1	1	75	147	28	5	9	2	4	195
41-45	88	8	-	3	3	1	103	19	10	12	5	1	1	48	107	18	12	8	4	2	151
46-50	65	10	-	3	2	1	81	30	10	9	2	4	-	55	95	20	9	5	6	1	136
51-55	65	3	2	5	1	3	79	17	5	8	4	2	-	36	82	8	10	9	3	3	115
56-59	50	3	2	-	3	1	59	8	2	2	2	2	-	16	58	5	4	2	5	1	75
TOTAL	589	212	5	20	11	18	855	187	126	40	20	15	4	392	776	338	45	40	26	22	1,247

GUYANA NATIONAL INSURANCE SCHEME



TABLE F
NUMBER OF OLD AGE PENSIONS GRANTED BY AGE, SEX AND CONTRIBUTIONS PAID
AND CREDITED
1989

AGE	MALES				FEMALES				Percentage credited	MALES AND FEMALES				
	Number of persons	Contributions paid and credited	Contributions credited	Percentage credited	Number of persons	Contributions paid and credited	Contributions credited	Number of persons		Contributions paid and credited	Contributions credited	Percentage credited	Average number of contributions	
60	604	549,146	96,371	18	162	141,484	24,188	17	766	690,630	120,559	17	902	
61	131	110,691	22,761	21	30	25,432	5,181	20	161	136,123	27,942	21	845	
62	56	46,251	11,434	25	15	12,420	3,185	26	71	58,671	14,619	25	826	
63	34	26,186	8,076	31	9	7,266	2,019	28	43	33,452	10,095	30	778	
64	18	14,480	5,129	35	4	3,050	1,024	34	22	17,530	6,153	35	797	
65	13	10,705	3,867	36	6	4,871	1,509	31	19	15,576	5,376	35	820	
66	10	8,452	3,037	36	8	6,283	2,429	39	18	14,735	5,466	37	819	
67	5	3,006	1,884	63	2	1,685	795	47	7	4,691	2,679	57	670	
68	4	3,176	1,025	32	1	750	592	79	5	3,926	1,617	41	785	
69	3	2,515	1,299	52	1	860	350	41	4	3,375	1,649	49	844	
70	4	3,162	1,735	55	—	—	—	—	4	3,162	1,735	55	790	
71	3	2,340	1,609	69	—	—	—	—	3	2,340	1,609	69	780	
72	1	750	570	76	—	—	—	—	1	750	570	76	750	
74	1	—	500	57	2	1,565	971	62	3	2,447	1,471	60	816	
75	—	882	—	—	1	883	550	62	1	883	550	62	883	
76	—	—	—	—	1	763	525	69	1	763	525	69	763	
81	1	761	600	79	—	—	—	—	1	761	600	79	761	
TOTAL	888	782,503	159,897	20	242	207,312	43,318	21	1,130	989,815	203,215	21	876	



TABLE G
 NUMBER OF OLD AGE PENSIONERS ON STREAM BY AGE, EMPLOYMENT STATUS
 AND SEX AS AT 31.12.89
 1989

AGE	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	Males	Females	Males & Females	Males	Females	Males & Females	Males	Females	Males & Females
60	581	158	739	20	4	24	601	162	763
61	737	194	931	14	3	17	751	197	948
62	631	161	792	20	1	21	651	162	813
63	1,216	273	1,489	22	3	25	1,238	276	1,514
64	846	216	1,062	18	2	20	864	218	1,082
65	798	195	993	30	3	33	828	198	1,026
66	727	171	898	26	4	30	753	175	928
67	790	211	1,001	22	2	24	812	213	1,025
68	842	187	1,029	25	4	29	867	191	1,058
69	636	154	790	17	—	17	653	154	807
70	514	121	635	2	1	3	516	122	638
71	584	141	725	3	1	4	587	142	729
72	558	121	679	9	1	10	567	122	689
73	448	99	547	3	—	3	451	99	550
74	561	108	669	7	—	7	568	108	676
75	521	111	632	5	5	10	526	116	642
76	361	57	418	8	1	9	369	58	427
77	215	44	259	10	3	13	225	47	272
78	167	35	202	4	3	7	171	38	209
79	145	35	180	6	2	8	151	37	188
80	143	24	167	4	—	4	147	24	171
81	70	12	82	2	—	2	72	12	84
Total	12,091	2,828	14,919	277	43	320	12,368	2,871	15,239



TABLE H
 NUMBER OF OLD AGE GRANTS AWARDED BY AGE,
 EMPLOYMENT CATEGORY AND SEX
 1989

AGE	EMPLOYED			SELF-EMPLOYED	BOTH CATEGORIES		
	Males	Females	Males & Females	Females	Males	Females	Males & Females
60	44	18	62	—	44	18	62
61	33	13	46	—	33	13	46
62	27	17	44	—	27	17	44
63	22	5	27	1	22	6	28
64	12	9	21	—	12	9	21
65	17	—	17	—	17	—	17
66	6	2	8	—	6	2	8
67	5	1	6	—	5	1	6
68	5	2	7	—	5	2	7
69	4	—	4	—	4	—	4
70	2	1	3	—	2	1	3
71	1	—	1	—	1	—	1
72	2	1	3	—	2	1	3
73	—	—	—	—	—	—	—
74	—	1	1	—	—	1	1
75	1	—	1	—	1	—	1
76	—	—	—	—	—	—	—
77	2	—	2	—	2	—	2
78	2	—	2	1	2	1	3
79	—	—	—	—	—	—	—
80	2	—	2	—	2	—	2
TOTAL	187	70	257	2	187	72	259



GUYANA NATIONAL INSURANCE SCHEME

TABLE I
NUMBER OF INVALIDITY PENSIONS GRANTED BY AGE, SEX AND NUMBER OF
CONTRIBUTIONS PAID AND CREDITED
1989

AGE	Number	MALES			Number	FEMALES			Number	MALES & FEMALES		
		CONTRIBUTIONS				CONTRIBUTIONS				CONTRIBUTIONS		
		Paid	Credited	Total		Paid	Credited	Total		Paid	Credited	Total
23	1	253	3	256	—	—	—	—	1	253	3	256
26	1	243	12	255	—	—	—	—	1	243	12	255
30	1	460	24	484	—	—	—	—	1	460	24	484
31	1	555	50	605	—	—	—	—	1	555	50	605
33	3	2,143	35	2,178	1	595	—	595	4	2,738	35	2,773
34	3	2,013	51	2,064	—	—	—	—	3	2,013	51	2,064
36	—	—	—	—	1	757	3	760	1	757	3	760
37	2	1,011	32	1,043	1	611	31	642	3	1,622	63	1,685
38	1	619	39	658	1	892	—	892	2	1,511	39	1,550
39	1	789	30	819	2	1,085	81	1,166	3	1,874	111	1,985
40	2	1,580	20	1,600	1	377	—	377	3	1,957	20	1,977
41	2	1,363	12	1,375	—	—	—	—	2	1,363	12	1,375
42	2	1,469	18	1,487	—	—	—	—	2	1,469	18	1,487
43	2	1,388	49	1,437	1	515	5	520	3	1,903	54	1,957
44	4	2,182	76	2,258	—	—	—	—	4	2,182	76	2,258
45	3	2,149	37	2,186	—	—	—	—	3	2,149	37	2,186
46	3	2,435	55	2,490	1	419	14	433	4	2,854	69	2,923
47	2	1,510	54	1,564	—	—	—	—	2	1,510	54	1,564
48	4	3,031	105	3,136	1	873	—	873	5	3,904	105	4,009
49	5	3,549	60	3,609	1	486	16	502	6	4,035	76	4,111
50	5	3,097	74	3,171	1	604	46	650	6	3,701	120	3,821
51	7	5,155	170	5,325	2	1,494	12	1,506	9	6,649	182	6,831
52	6	4,171	30	4,201	3	2,382	77	2,459	9	6,553	107	6,660
53	6	5,154	125	5,279	2	941	20	961	8	6,095	145	6,240
54	7	4,182	136	4,318	4	2,875	51	2,926	11	7,057	187	7,244
55	11	7,158	126	7,284	2	1,561	47	1,608	13	8,719	173	8,892
56	7	5,280	370	5,650	5	3,321	189	3,510	12	8,601	559	9,160
57	5	3,834	413	4,247	1	539	24	563	6	4,373	437	4,810
58	9	6,878	677	7,555	2	1,203	128	1,331	11	8,081	805	8,886
59	12	8,499	1,215	9,714	4	3,010	350	3,360	16	11,509	1,565	13,074
TOTAL	118	82,150	4,098	86,248	37	24,540	1,094	25,634	155	106,690	5,192	111,882



TABLE J
 NUMBER OF INVALIDITY GRANTS AWARDED BY AGE, NUMBER OF CONTRIBUTIONS
 (PAID AND CREDITED) AND AMOUNT PAID
 1989

Age	MALES			FEMALES			MALES & FEMALES		
	No.	Contributions paid & credited	Amount paid (\$)	No.	Contributions paid & credited	Amount paid (\$)	No.	Contributions paid & credited	Amount paid (\$)
22	1	150	123.50	—	—	—	1	150	123.50
36	1	53	19.50	—	—	—	1	53	19.50
40	—	—	—	1	98	273.00	1	98	273.00
56	1	208	546.00	—	—	—	1	208	546.00
57	1	127	273.00	—	—	—	1	127	273.00
Total	4	538	962.00	1	98	273.00	5	636	1,235.00



TABLE K
NUMBER OF SURVIVOR'S PENSIONS BY AGE-GROUP
AND CONDITION OF AWARD
1989

AGE-GROUP	WIDOW WITH CARE OF CHILDREN	WIDOWS OVER 45 YEARS	TOTAL
Under 35	9	—	9
35 — 39	7	—	7
40 — 44	9	—	9
45 — 49	—	18	18
50 — 54	—	35	35
55 — 59	—	60	60
60 — 64	—	82	82
65 — 69	—	50	50
70 — 74	—	30	30
75 — 79	—	4	4
80 and Over	—	—	—
TOTAL	25	279	304

GUYANA NATIONAL INSURANCE SCHEME



TABLE L
NUMBER OF FUNERAL CLAIMS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY, SEX
AND INSURED STATUS OF THE DECEASED
1989

Age-Group	EMPLOYED						SELF-EMPLOYED						BOTH CATEGORIES								
	MALES			FEMALES			MALES			FEMALES			MALES			FEMALES			MALES & FEMALES		
	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total
16-20	5	-	5	-	-	-	-	-	-	-	-	-	-	-	-	5	-	5	-	-	-
21-25	14	-	14	1	3	4	-	-	-	-	-	-	-	-	-	14	-	14	1	3	4
26-30	26	-	26	8	2	10	-	-	-	-	-	-	-	-	-	26	-	26	8	2	10
31-35	23	-	23	6	4	10	-	-	-	-	-	-	-	-	-	23	-	23	6	4	10
36-40	33	2	35	3	2	5	2	-	2	-	-	-	-	-	-	35	2	37	3	2	5
41-45	39	-	39	9	3	12	-	1	1	-	-	-	-	-	-	39	1	40	9	3	12
46-50	49	1	50	9	1	10	2	-	2	-	1	1	-	-	-	51	1	52	9	2	11
51-55	63	3	66	10	12	22	2	-	2	-	1	1	-	-	-	65	3	68	10	13	23
56-60	99	3	102	18	17	35	3	-	3	1	1	2	-	-	-	102	3	105	19	18	37
Over 60	436	9	445	69	36	105	6	1	7	1	-	1	-	-	-	442	10	452	70	36	106
TOTAL	787	18	805	133	80	213	15	2	17	2	3	5	802	20	822	135	83	218	937	103	1,040



TABLE M
NUMBER OF SICKNESS SPELLS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY
AND SEX OF RECIPIENTS
1989

Age-Group	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
16-20	128	85	213	1	—	1	129	85	214
21-25	574	638	1,212	1	—	1	575	638	1,213
26-30	623	641	1,264	1	—	1	624	641	1,265
31-35	569	500	1,069	2	—	2	571	500	1,071
36-40	552	442	994	2	1	3	554	443	997
41-45	452	259	711	9	—	9	461	259	720
46-50	423	174	597	9	2	11	432	176	608
51-55	393	149	542	9	1	10	402	150	552
56-60	326	88	414	12	1	13	338	89	427
Total	4,040	2,976	7,016	46	5	51	4,086	2,981	7,067



TABLE N
NUMBER OF SICKNESS SPELLS PAID BY DIAGNOSIS AND SECTOR
1989

CODE	DIAGNOSIS	SUGAR	NON-SUGAR	BOTH SECTORS
1	Tuberculosis of respiratory system	—	3	3
5	Dysentery, all forms	4	45	49
6b	Enteric fever (Typhoid fever)	8	73	81
6c	Other infective Diseases	1	4	5
7e	Mumps	—	6	6
7f	Chicken pox	1	18	19
9	Malaria	1	39	40
10a	Filariasis	1	10	11
11f	Parasitic skin infections	1	1	2
11i	Infectious Hepatitis	22	108	130
11j	Other infectious and parasitic diseases	15	113	128
12	Malignant neoplasms, including neoplasms of lymphatic and haematopoietic tissues	2	15	17
13	Benign neoplasms and neoplasms of unspecified nature	4	43	47
14	Allergic disorders	5	39	44
15	Diseases of thyroid gland	2	9	11
16	Diabetes Mellitus	18	38	56
17	Avitaminosis and other deficiency states	—	1	1
18	Anaemias	5	64	69
19	Psychoneurosis and psychosis	24	70	94
20	Vascular lesions affecting central nervous system	—	2	2
21a	Trachoma	—	2	2
21b	Cataract	9	13	22
21c	Other diseases of eye	30	78	108
21d	Injury to eye	9	19	28
22	Diseases of ear and mastoid process	3	22	25
23	Rheumatic fever	1	12	13
24	Chronic rheumatic heart disease	—	3	4
25	Arteriosclerotic and degenerative heart disease	13	32	45
26	Hypertensive disease	93	363	456
27	Diseases of veins	26	68	94
28	Acute nasopharyngitis (common cold)	—	4	4
29	Acute pharyngitis and tonsillitis and hypertrophy of tonsils and adenoids	8	64	72
30	Influenza	42	196	238
31	Pneumonia	7	44	51
32	Bronchitis	24	181	205
34	All other respiratory diseases	31	231	262
35	Diseases of stomach and duodenum except cancer	45	148	193
36-	Appendicitis	4	11	15
37	Hernia of abdominal cavity	8	45	53
38	Diarrhoea and enteritis	25	204	229
39	Diseases of gall bladder and bile ducts	—	9	9
40a	Diseases of the teeth	4	24	28
40b	Other diseases of digestive system	—	19	19
41	Nephritis and nephrosis	3	9	12
42a	Diseases of male genital organs	9	49	58
42b	Diseases of female genital organs	23	410	433
43b	Complications of pregnancy, child-birth and the puerperium	7	271	278
44	Boil, abscess, cellulitis and other skin infections	20	126	146
45	Other diseases of skin	6	11	17
46	Arthritis and rheumatism, except rheumatic fever	49	148	197
47	Diseases of bones and other organs of movement	9	31	40
48	Congenital malformations and diseases peculiar to early infancy	1	2	3
49a	Epilepsy	1	4	5
49b	Diseases of nerves and peripheral ganglia	14	35	49
49c	Urinary calculus	29	79	108
49d	Other diseases of urinary system	16	117	133
49e	Other specified and ill-defined diseases	226	1,432	1,658
50a	Open fractures (all sites)	3	1	4
50b	Closed fractures (all sites)	22	96	118
50c	Complicated fractures	—	1	1
50d	Dislocations (all sites)	3	14	17
50e	Head Injury, excluding fracture	10	41	51
50f	Internal injury, chest, abdomen and pelvis	13	37	50
50g	Lacerated, open and contused wounds	107	160	267
50h	Burns and Scalds	7	12	19
50i	Occupational poisoning	—	1	1
50j	Other poisoning	—	1	1
50k	Other violence	5	7	12
50l	Sprains and Strains	38	175	213
50m	Contusions (other than contused wounds) and Abrasions	42	144	186
	TOTAL	1,160	5,907	7,067



TABLE O
 NUMBER OF SICKNESS BENEFIT MEDICAL CARE CLAIMS PAID
 BY AGE-GROUP, SECTOR AND SEX
 1989

Age-Group	SUGAR			NON-SUGAR			BOTH SECTORS		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
16-18	17	2	19	45	48	93	62	50	112
21-25	77	24	101	172	389	561	249	413	662
26-30	76	23	99	277	494	771	353	517	870
31-35	82	15	97	278	467	745	360	482	842
36-40	65	13	78	310	462	772	375	475	850
41-45	76	29	105	367	401	768	443	430	873
46-50	104	28	132	358	296	654	462	324	786
51-55	103	23	126	183	347	530	286	370	656
56-60	67	22	89	94	237	331	161	259	420
Total	667	179	846	2,084	3,141	5,225	2,751	3,320	6,071



TABLE P
 NUMBER OF MATERNITY ALLOWANCES PAID BY AGE-GROUP
 EMPLOYMENT STATUS AND BENEFIT DAYS
 1989

AGE-GROUP	EMPLOYMENT STATUS				BOTH CATEGORIES	
	EMPLOYED		SELF-EMPLOYED			
	Number of cases	Number of benefit days	Number of cases	Number of benefit days	Number of cases	Number of benefit days
16 - 20	68	4,751	—	—	68	4,751
21 - 25	296	21,100	—	—	296	21,100
26 - 30	406	27,284	1	22	407	27,306
31 - 35	240	17,070	1	78	241	17,148
36 - 40	100	6,944	—	—	100	6,944
41 - 45	15	1,025	—	—	15	1,025
46 - 48	4	244	—	—	4	244
TOTAL	1,129	78,418	2	100	1,131	78,518



TABLE Q
NUMBER OF MATERNITY ALLOWANCES PAID BY
BENEFIT DAYS AND AMOUNT
1989

BENEFIT DAYS	NUMBER OF CASES	AMOUNT (\$)
2	1	62.04
3	1	106.53
4	1	42.00
6	1	63.00
8	1	152.89
9	2	507.72
10	1	109.20
12	4	933.98
18	5	1,437.55
19 - 24	17	6,122.76
25 - 30	5	1,797.12
31 - 36	15	8,184.98
37 - 42	20	12,565.29
43 - 48	21	14,135.26
49 - 54	70	43,949.76
55 - 60	28	22,449.31
61 - 66	43	40,546.38
67 - 72	92	70,900.55
73 - 78	761	786,622.28
79 - 84	14	16,363.93
85 - 90	10	12,511.32
91 - 96	3	2,552.87
97 - 102	9	13,794.93
103 - 108	1	1,123.50
109 - 114	2	2,310.00
133 - 138	1	1,449.00
151 - 156	2	4,106.25
TOTAL	1,131	1,064,900.40



TABLE R
NUMBER OF INJURY SPELLS PAID BY AGE-GROUP AND SEX
1989

AGE-GROUP	MALES	FEMALES	MALES & FEMALES
Below 16	3	—	3
16 – 20	344	3	347
21 – 25	575	15	590
26 – 30	470	24	494
31 – 35	299	22	321
36 – 40	269	25	294
41 – 45	174	29	203
46 – 50	166	43	209
51 – 55	123	27	150
56 – 60	78	31	109
Over 60	21	—	21
TOTAL	2,522	219	2,741



TABLE S
INJURY SPELLS BY BENEFIT DAYS, SECTOR AND SEX
1989

BENEFIT DAYS	SUGAR			NON-SUGAR			ALL INDUSTRIES		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
1	4	1	5	4	1	5	8	2	10
2	8	—	8	5	3	8	13	3	16
3	29	3	32	13	1	14	42	4	46
4	137	6	143	24	2	26	161	8	169
5	213	13	226	28	1	29	241	14	255
6	487	28	515	37	3	40	524	31	555
7	128	10	138	8	—	8	136	10	146
8	144	15	159	11	2	13	155	17	172
9	123	11	134	17	1	18	140	12	152
10	100	9	109	3	—	3	103	9	112
11	122	10	132	14	1	15	136	11	147
12	186	15	201	27	4	31	213	19	232
13	54	9	63	2	—	2	56	9	65
14	51	6	57	1	—	1	52	6	58
15	45	4	49	—	—	—	45	4	49
16	37	3	40	1	—	1	38	3	41
17	37	3	40	11	1	12	48	4	52
18	40	4	44	4	—	4	44	4	48
19-24	94	10	104	30	3	33	124	13	137
25-30	46	5	51	14	2	16	60	7	67
31-36	29	6	35	6	2	8	35	8	43
37-42	13	1	14	5	1	6	18	2	20
43-48	17	4	21	5	—	5	22	4	26
49-54	12	—	12	5	2	7	17	2	19
55-60	9	1	10	3	—	3	12	1	13
61-66	6	—	6	1	—	1	7	—	7
67-72	6	2	8	2	2	4	8	4	12
73-78	6	—	6	2	1	3	8	1	9
79-84	3	1	4	2	—	2	5	1	6
85-90	3	—	3	5	—	5	8	—	8
91-96	8	—	8	1	—	1	9	—	9
97-102	1	—	1	2	—	2	3	—	3
103-108	3	—	3	—	—	—	3	—	3
109-114	3	—	3	1	—	1	4	—	4
115-120	2	1	3	—	—	—	2	1	3
121-126	4	—	4	—	—	—	4	—	4
127-132	3	1	4	—	—	—	3	1	4
133-138	2	—	2	1	—	1	3	—	3
139-144	1	—	1	1	—	1	2	—	2
145-150	4	—	4	1	—	1	5	—	5
151-156	1	3	4	4	1	5	5	4	9
TOTAL	2,221	185	2,406	301	34	335	2,522	219	2,741



TABLE T
 NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS
 PAID BY AGE-GROUP, SECTOR AND SEX
 1989

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	275	18	293	38	—	38	313	18	331
21-25	745	31	776	54	6	60	799	37	836
26-30	615	26	641	52	7	59	667	33	700
31-35	352	41	393	49	5	54	401	46	447
36-40	305	42	347	48	7	55	353	49	402
41-45	267	64	331	45	6	51	312	70	382
46-50	260	66	326	34	9	43	294	75	369
51-55	181	39	220	20	4	24	201	43	244
56-60	87	10	97	14	—	14	101	10	211
Over 60	12	—	12	4	2	6	16	2	18
TOTAL	3,100	337	3,437	359	46	405	3,459	383	3,842



TABLE U
NUMBER OF DISABLEMENT PENSIONS BY NATURE OF DISABILITY
AND WEEKLY AMOUNT
1989

NATURE OF DISABILITY	NUMBER OF CASES	TOTAL WEEKLY AMOUNT (\$)
1. Contusions and Abrasions	1	22.05
2. Burns and Scalds	3	51.45
3. Concussions	1	29.40
4. Cuts and Lacerations	5	132.30
6. Amputations	10	396.50
6a. Post Traumatic Ankylosis of Joints	3	95.55
7. Dislocations	1	36.75
8. Fractures	11	367.50
9. Strains and Sprains	6	235.25
12. Eye Injury and other Injuries	6	166.70
TOTAL	47	1,533.45



TABLE V
NUMBER OF DISABLEMENT GRANTS PAID BY AGE-GROUP,
SEX AND AMOUNT PAID
1989

AGE GROUP	MALES		FEMALES		MALES & FEMALES	
	No. of Cases	Amount Paid (\$)	No. of Cases	Amount Paid (\$)	No. of Cases	Amount Paid (\$)
16 - 20	1	400	—	—	1	400
26 - 30	4	1,560	—	—	4	1,560
31 - 35	3	1,360	—	—	3	1,360
36 - 40	3	1,200	—	—	3	1,200
41 - 45	3	1,360	—	—	3	1,360
46 - 50	2	800	1	200	3	1,000
51 - 55	5	1,680	1	400	6	2,080
56 - 60	5	1,600	—	—	5	1,600
Over 60	1	400	—	—	1	400
TOTAL	27	10,360	2	600	29	10,960



TABLE W
ANALYSIS OF INDUSTRIAL DEATHS BY CONDITIONS OF AWARD AND NATURE OF INJURY
1989

Nature of Injury	Number of Deaths	Widows With Children	Widows Without Children	Parent	Orphan	Total
Burns and Scalds	2	2	—	—	—	2
Concussions	5	4	—	1	—	5
Fractures	4	2	1	—	1	4
Sprains and Strains	1	1	—	—	—	1
Drowning	1	1	—	—	—	1
TOTAL	13	10	1	1	1	13



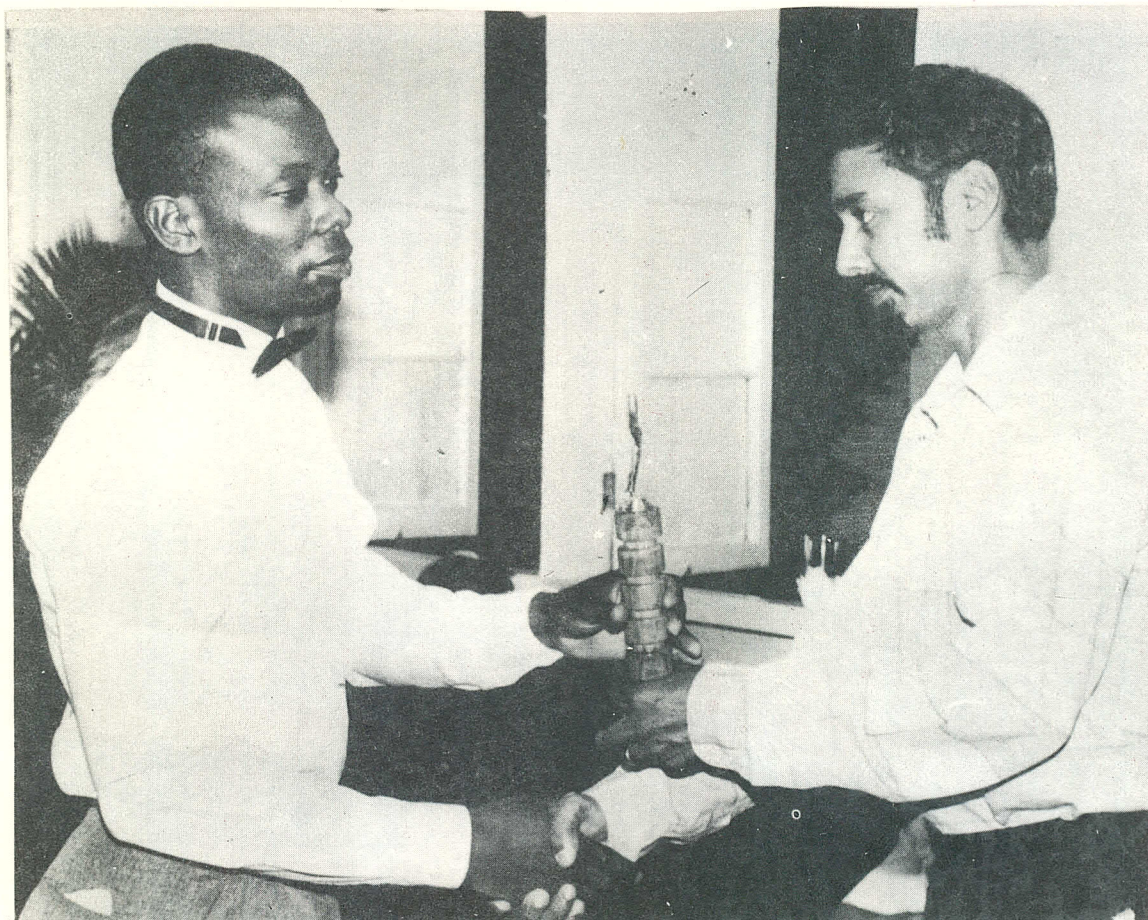
Scene from the Inspectors Graduation Ceremony.



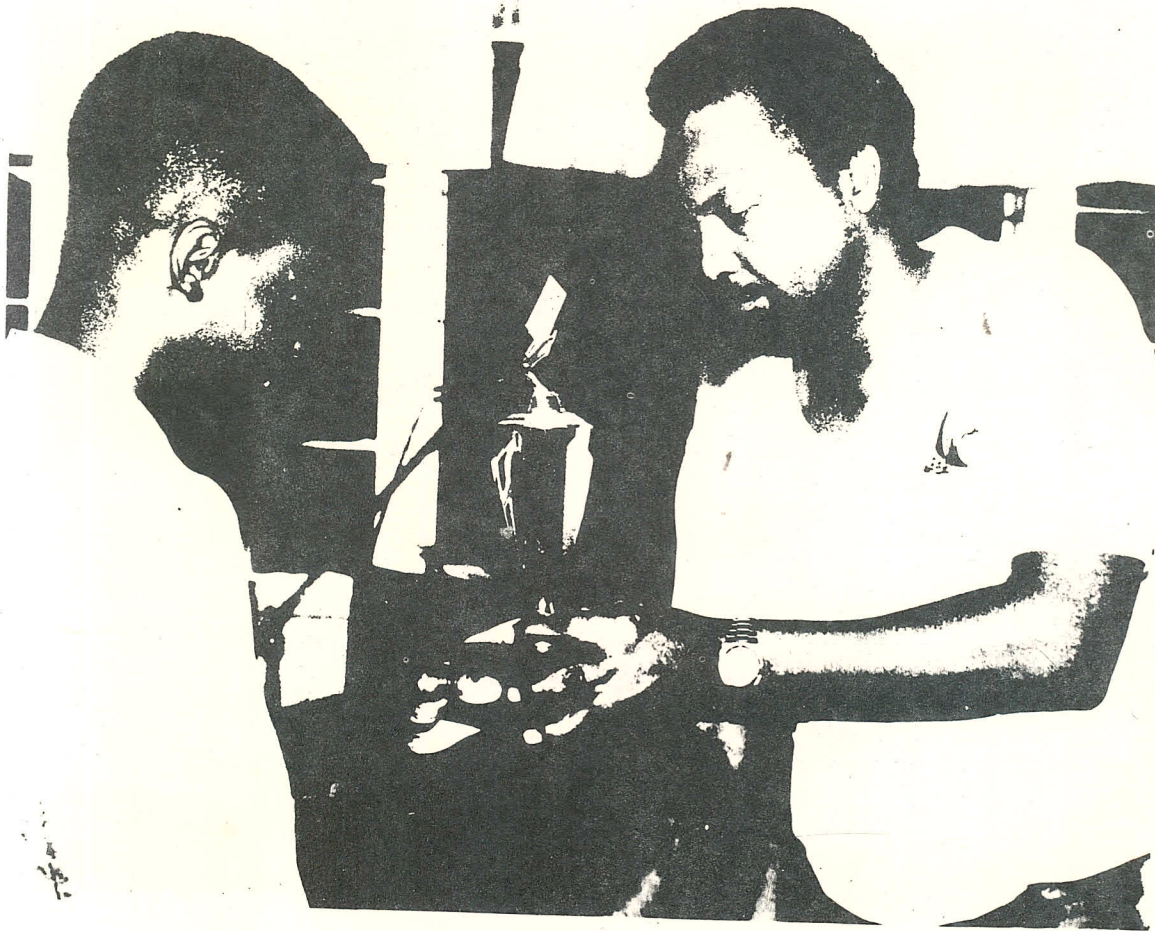
Scene from Cultural presentation staged during our 20th Anniversary celebrations.



'Sportswoman of the Year', Mrs. Joy Hodge, receives her trophy from Mrs. Patricia Hinds, Executive Secretary of C.O.F.A.



'Sportsman of the Year', Mr. Joel Wilburg, receives his trophy from Dr. Muntaz Majeed, Chairman of the N.I.S. Board.



Zone Co-ordinator of Berbice, Mr. Ollie Leacock, receives the General Manager's trophy for Inter-Unit Dominoes from the General Manager, Mr. Patrick Martinborough.