



NATIONAL INSURANCE SCHEME

21 YEARS OF GROWTH AND DEVELOPMENT



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1990
Annual Report

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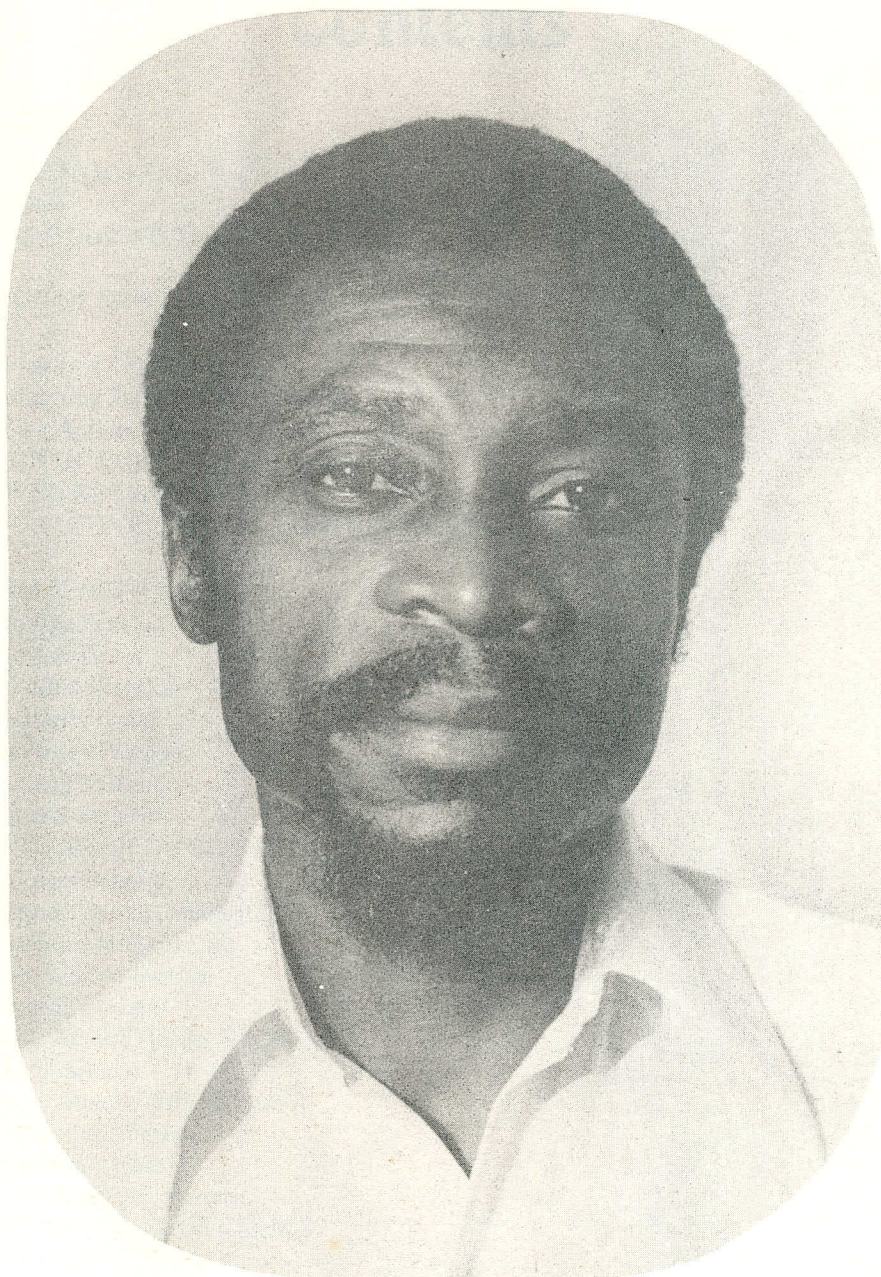


NATIONAL INSURANCE SCHEME

1990 ANNUAL REPORT



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



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



Contents

	PAGE
LETTER OF TRANSMITTAL	10
INTRODUCTION	11
CHANGES MADE DURING THE YEAR	12
PART 1	
REGISTRATION OF NEW EMPLOYERS	13
DEFAULTERS	14
Defaulting Employers	
Defaulting Self-Employed Persons	
Court Action	
REGISTRATION OF EMPLOYED PERSONS	16
SELF-EMPLOYED REGISTRANTS	18
REGISTRATION OF VOLUNTARY CONTRIBUTORS	19
BENEFITS:	
LONG TERM BENEFITS BRANCH	19
Old Age Pension	19
Old Age Grant	21
Invalidity Pension	23
Invalidity Grant	24
Survivor's Pension	25
Survivor's Grant	26
Funeral Benefit	26
SHORT TERM BENEFITS BRANCH	
Sickness Benefit	28
Sickness Benefit Medical Care	30
Extended Medical Care	31
Maternity Allowance	32
Maternity Grant	33
INDUSTRIAL BENEFITS BRANCH	
Injury Benefit	34
Injury Benefit Medical Care	36
Disablement Pension	38
Disablement Grant	42
Industrial Death Benefit	44
MEDICAL ADJUDICATION OF CLAIMS	46
Industrial	48
Non-Industrial	48
MEDICAL TREATMENT ABROAD	48
SICK VISITING	49
REHABILITATION	49
APPEALS TO TRIBUNAL	49
ESTABLISHMENT AND ORGANISATION	49
Staffing	49
Sports and Culture	50
Library	50
Training	50
Transport	51



	CONTENTS	
	PART 2	
INCOME AND EXPENDITURE		
Income		52
Expenditure		52
National Insurance Fund		54
AUDITED ACCOUNTS		55 - 65
	PART 3	
STATISTICAL ANNEX		66 - 89



TABLES IN TEXT

TABLE	DESCRIPTION	PAGE
1	MOVEMENT OF DEFAULTING EMPLOYERS – 1990	14
2	MOVEMENT OF DEFAULTING SELF-EMPLOYED PERSONS – 1990	15
3	CASES TAKEN TO COURT – 1990	15
4	NUMBER OF EMPLOYED REGISTRANTS BETWEEN AGES 16 AND 59 BY AGE GROUP AND SEX – 1990	16
5	NUMBER OF EMPLOYEES (AGE 16 - 59 YEARS) REGISTERED ANNUALLY AND AVERAGE AGE – 1986 - 1990	18
6	NUMBER OF SELF EMPLOYED REGISTRANTS – 1986 - 1990	19
7	NUMBER OF OLD AGE PENSIONS GRANTED BY AGE GROUP, EMPLOYMENT STATUS AND SEX – 1990	20
8	MOVEMENT OF OLD AGE PENSIONS – 1990	21
9	NUMBER OF OLD AGE LUMP SUM PAYMENTS BY SEX AND AVERAGE AMOUNT PAID – 1990	21
10	OLD AGE LUMP SUM PAYMENTS AND NUMBER OF PAID AND CREDITED CONTRIBUTIONS – 1990	22
11	NUMBER OF OLD AGE GRANTS PAID BY EMPLOYMENT STATUS OF RECIPIENTS AND AVERAGE AMOUNT – 1986 - 1990	22
12	NUMBER OF INVALIDITY PENSIONS AWARDED BY SEX AND AVERAGE FORTNIGHTLY AMOUNTS – 1986 - 1990	23
13	MOVEMENT OF INVALIDITY PENSIONS – 1990	24
14	INVALIDITY GRANTS AWARDED BY SEX OF RECIPIENTS AND AVERAGE AMOUNTS – 1986 - 1990	25
15	MOVEMENT OF SURVIVOR'S PENSIONS – 1990	26
16	NUMBER OF FUNERAL CLAIMS PAID BY SEX, INSURED STATUS AND EMPLOYMENT CATEGORY – 1990	27
17	NUMBER OF FUNERAL CLAIMS PAID – 1986 - 1990	27
18	NUMBER OF SICKNESS SPELLS NOT PAID BY REASON FOR NON-PAYMENT 1990	28
19	NUMBER OF SICKNESS SPELLS PAID BY SEX, SECTOR AND AVERAGE DURATION – 1990	29
20	NUMBER OF SICKNESS SPELLS PAID, AVERAGE DURATION AND PERCENTAGE ARISING FROM SUGAR SECTOR – 1986 - 1990	30
21	DISTRIBUTION OF SICKNESS BENEFIT MEDICAL CARE CLAIMS BY SEX AND SECTOR – 1990	31
22	PERCENTAGE DISTRIBUTION OF SICKNESS MEDICAL CARE EXPENDITURE BY TYPE OF CARE – 1990	32
23	NUMBER OF MATERNITY ALLOWANCES PAID AND AVERAGE DURATION – 1986 - 1990	33
24	NUMBER OF MATERNITY GRANTS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY AND INSURED STATUS – 1990	34
25	NUMBER OF INJURY SPELLS PAID BY REASON FOR TERMINATION, BENEFIT DAYS AND SEX – 1990	35
26	NUMBER OF INJURY SPELLS PAID BY SEX AND SECTOR – 1990	35
27	NUMBER OF INJURY SPELLS PAID, PERCENTAGE ARISING FROM THE SUGAR SECTOR AND AVERAGE DURATION OF SPELLS – 1986 - 1990	36
28	INJURY BENEFIT MEDICAL CARE BY SEX AND SECTOR – 1990	37
29	INJURY BENEFIT MEDICAL CARE COST BY SECTOR AND TYPE OF CARE (PERCENTAGE WISE) – 1990	37
30	PERCENTAGE DISTRIBUTION OF INJURY BENEFIT MEDICAL CARE COST – 1990	38
31	DISABLEMENT PENSIONS BY PERCENTAGE OF DISABILITY, SECTOR AND SEX – 1990	39
32	NUMBER OF DISABLEMENT PENSIONS BY NATURE OF DISABILITY AND LOCATION OF INJURY – 1990	40
33	NUMBER OF DISABLEMENT PENSIONS AWARDED ANNUALLY – 1986 - 1990	41
34	MOVEMENT OF DISABLEMENT PENSIONS – 1990	41
35	NUMBER OF DISABLEMENT GRANTS PAID BY SEX AND SECTOR – 1990	42
36	NUMBER OF DISABLEMENT GRANTS BY NATURE OF DISABILITY AND LOCATION OF INJURY – 1990	43
37	NUMBER OF DISABLEMENT GRANTS PAID BY PERCENTAGE OF DISABILITY, SEX AND SECTOR – 1990	44
38	NUMBER OF INDUSTRIAL DEATHS BY NATURE OF INJURY AND CAUSE OF ACCIDENT – 1990	45
39	MOVEMENT OF INDUSTRIAL DEATH PENSIONS – 1990	46
40	CASES PLACED BEFORE MEDICAL BOARDS (INDUSTRIAL) – 1986 - 1990	48
41	VISITS MADE BY NURSES/SICK VISITORS – 1986 - 1990	49



Letter Of Transmittal

14th January, 1992

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

Dear Comrade Minister,

It is with honour that I submit to you the 1990 Annual Report on the activities of the National Insurance Board together with the Accounts as certified by the External Auditors.

The Organisation realised a total income of G\$397.9M during the year under review. This figure represents an increase of approximately 43% over the previous year's income.

The amount paid in benefits during the year was G\$124.1M. This total was approximately 40% more than that which was paid in 1989.

During 1990, administrative expenses amounted to G\$67.5M, an increase of approximately 53%.

Total expenditure for the year was therefore G\$191.6M approximately.

For 1990, the surplus was G\$206.3M approximately.

As at the end of the year under review, the National Insurance Fund stood at G\$1,640M of which approximately 68% were invested in Government of Guyana debentures.

During the year under review, the Scheme saw the appointment of a new Chairman of the National Insurance Board in the form of Dr. Muntaz Majeed. The Local Office at Hampshire was relocated to Port Mourant and the canteen facilities were refurbished.

Yours co-operatively
NATIONAL INSURANCE – GUYANA

P. Martinborough
General Manager



Introduction

The 22nd 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 1990 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.



CHANGES MADE DURING 1990

1. Dr. Muntaz Majeed was appointed the new Chairman of the National Insurance Board.
2. The minimum rate of pension for Old Age and Invalidity was increased from \$180.00 to \$231.00. per fortnight from 1st January in keeping with the increase in the Public Service minimum wage.
3. The Local Office which was established at Hampshire was re-located at Port Mourant.
4. The canteen which is located at the Head Office Building was refurbished and resumed operation on the 13th June.
5. The National Insurance Sports Club was resuscitated and is located at 237 Camp Street in the former Legal – Compliance Building. The handing over ceremony by the Management of National Insurance to the Executive of the Club took place on 7th June.



REGISTRATION AND COMPLIANCE

REGISTRATION OF NEW EMPLOYERS

During the year under review, 639 employers were registered with the Scheme. Of this total, 602 or approximately 94% were small scale employers, that is, each employed at the most 10 persons. There were thirty-two employers who employed between 11 and 50 persons, 2 who employed between 51 and 100 persons and 3 who had in their employ over 100 persons.

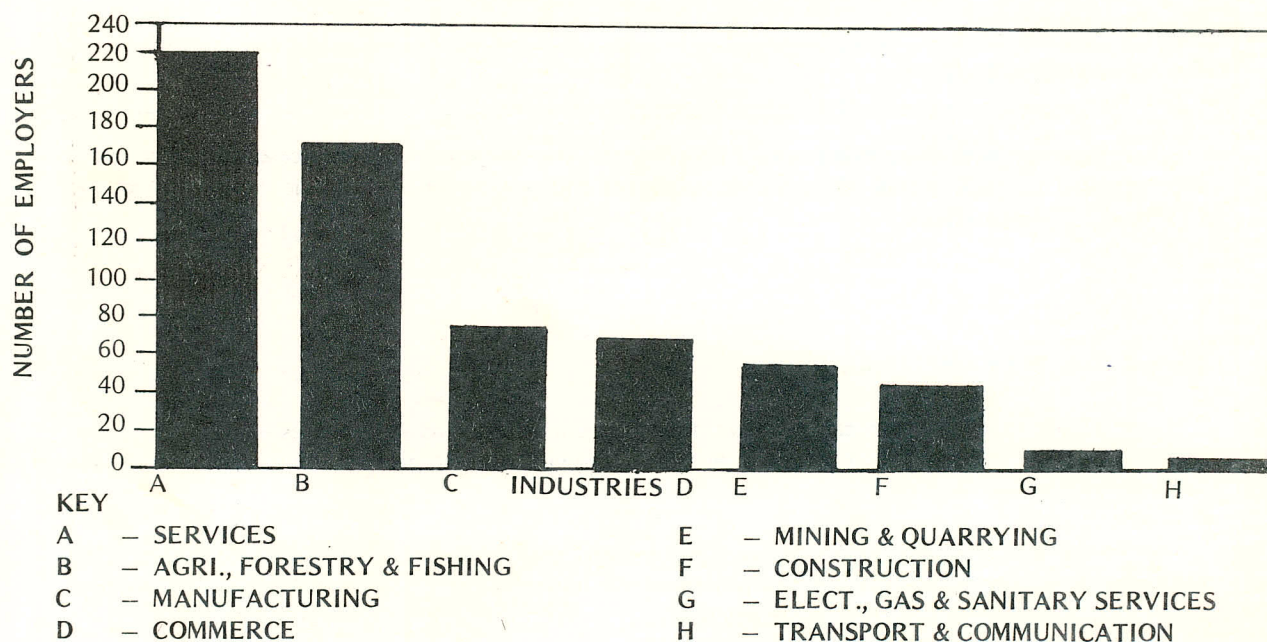
The industrial distribution of the new employers shows that 222 or approximately 35% entered the 'Services' sector with 144 or approximately 23% entering 'Personal Services'. The 'Manufacturing' sector attracted 173 or approximately 27% of the new entrants whilst the 'Commerce' sector absorbed 75 or approximately 12%. Further, 'Construction' attracted 68 or approximately 10% and 'Transportation' 55 or approximately 9% of the registrants. 'Agriculture, Forestry and Fishing', 'Mining' and 'Electricity, Gas and Steam' accounted for 39, 4 and 3 registrants respectively.

The number of employers registered during 1989 was 545. The 1990 total of 639, therefore, represents an increase of approximately 17% by comparison.

The new entrants brought the total number of employers registered at the end of the year to 16,457. Six thousand, four hundred and thirty-five of these are known to have ceased operation during the period 1969 to 1990. Therefore, the effective number of employers on roll at the end of 1990 was 10,022 approximately.

Table A in the Annex shows the number of employers registered during 1990 by Industry and Size (number of employees) while Figure 1 below illustrates the Industrial Distribution graphically.

FIGURE 1
DISTRIBUTION OF REGISTERED EMPLOYERS BY INDUSTRY – 1990





DEFAULTERS

During the year under review, 306 matters were brought to the attention of the Compliance Department. Of this total, 227 related to defaulting employers and 79 to defaulting self-employed persons.

DEFAULTING EMPLOYERS

Of the 227 cases identified during 1990, seventy-two related to the non-payment of contributions by employers on behalf of their employees, 9 related to the under-payment of contributions and 146 related to the over-payment of contributions. There were also 5 cases of non-payment of contributions and 4 relating to over-payments which remained to be processed at the end of 1989.

All of these cases were processed by the end of 1990.

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

TABLE 1
MOVEMENT OF DEFAULTING EMPLOYERS
1990

DESCRIPTION	Non Payment	Under Payment	Over Payment	TOTAL
Cases brought forward from 1989	5	—	4	9
Cases identified/received in 1990	72	9	146	227
Cases processed in 1990	77	9	150	236
Cases outstanding at 90-12-31	—	—	—	—

A comparison with the previous year's figures shows that the total number of cases identified during 1990 increased by 94% overall while the non-payment and over-payment categories recorded increases of 177% and 50% respectively.

DEFAULTING SELF-EMPLOYED PERSONS

One hundred and thirteen cases relating to self-employed persons were processed during the year. Of these, 34 in the over-payment category were outstanding from the previous year. All of these cases were processed by the end of the year.

A comparison with the previous year, 1989, reveals that there was a significant increase of 228% approximately in the number of cases identified in the non-payment category while those in the over-payment category decreased by approximately 63%.



See Table 2 below for the Movement of the self-employed Defaulters.

TABLE 2
MOVEMENT OF DEFAULTING SELF-EMPLOYED PERSONS
1990

DESCRIPTION	Non-payment	Under-payment	Over-payment
Cases brought forward from 1989	—	—	34
Cases identified/received in 1990	29	1	49
Cases processed in 1990	29	1	83
Cases outstanding at 90-12-31	—	—	—

COURT ACTION

During 1990, court action was taken against 17 defaulting employers and 8 defaulting self-employed persons. Fourteen of the cases against employers and all of those against self-employed persons were of a criminal nature. The remaining three cases against employers were of a civil nature. Two matters were outstanding from 1989 — one of a criminal nature and one of a civil nature. Both were against employers.

The Court ruled in favour of the Board in 14 criminal matters — 8 employers and 6 self-employed persons as well as in 1 civil matter against an employer. Eight criminal matters — 6 employers and 2 self-employed persons — along with 2 civil matters against employers were still awaiting decisions at the end of 1990. See Table 3 below.

TABLE 3
CASES TAKEN TO COURT
1990

DESCRIPTION	EMPLOYER		SELF-EMPLOYED	
	Criminal	Civil	Criminal	Civil
Number of court cases brought forward from 1989	1	1	—	—
Number of cases taken to court in 1990	14	3	8	—
Number of cases in which judgement was given*	8	1	6	—
Number of cases withdrawn	—	—	—	—
Number of cases outstanding in court at the end of the year	6	2	2	—

* Judgement was given in favour of the Board.



REGISTRATION OF EMPLOYED PERSONS

During the year under review, 12,417 employed persons were registered. Of this total, there were 7,217 males and 5,200 females.

Six hundred and fifty-six of the new entrants were under 16 years of age and 42 were 60 years or over. The remaining 11,719 were between the ages of 16 years and 59 years.

The distribution of the new registrants by marital status reveals that 10,814 or approximately 87% were single and 995 or approximately 8% were married. The remaining 608 were either widowed, divorced separated or in common-law relationships.

The distribution of the new registrants by age-group, sex and marital status is shown in Table B in the Annex.

An analysis by industry shows that 4,469 or approximately 36% of the new registrants were absorbed in the 'Services' sector, 3,146 or 25% approximately entered the 'Manufacturing' sector and 2,332 or 19% approximately entered the 'Agriculture, Forestry and Fishing' sector. The remaining 2,470 or 20% approximately were distributed amongst the 'Commerce', 'Construction', 'Mining', 'Transport and Communication' and 'Electricity, Gas, Water and Sanitary Services' Sectors.

See Table C in the Annex for the classification of the new registrants by Industry and Sex and Figure II overleaf for a graphical illustration of the Industrial Distribution.

Six thousand, seven hundred and twenty-five or approximately 57% of the registrants aged between 16 years and 59 years were males and 4,994 or approximately 43% were females.

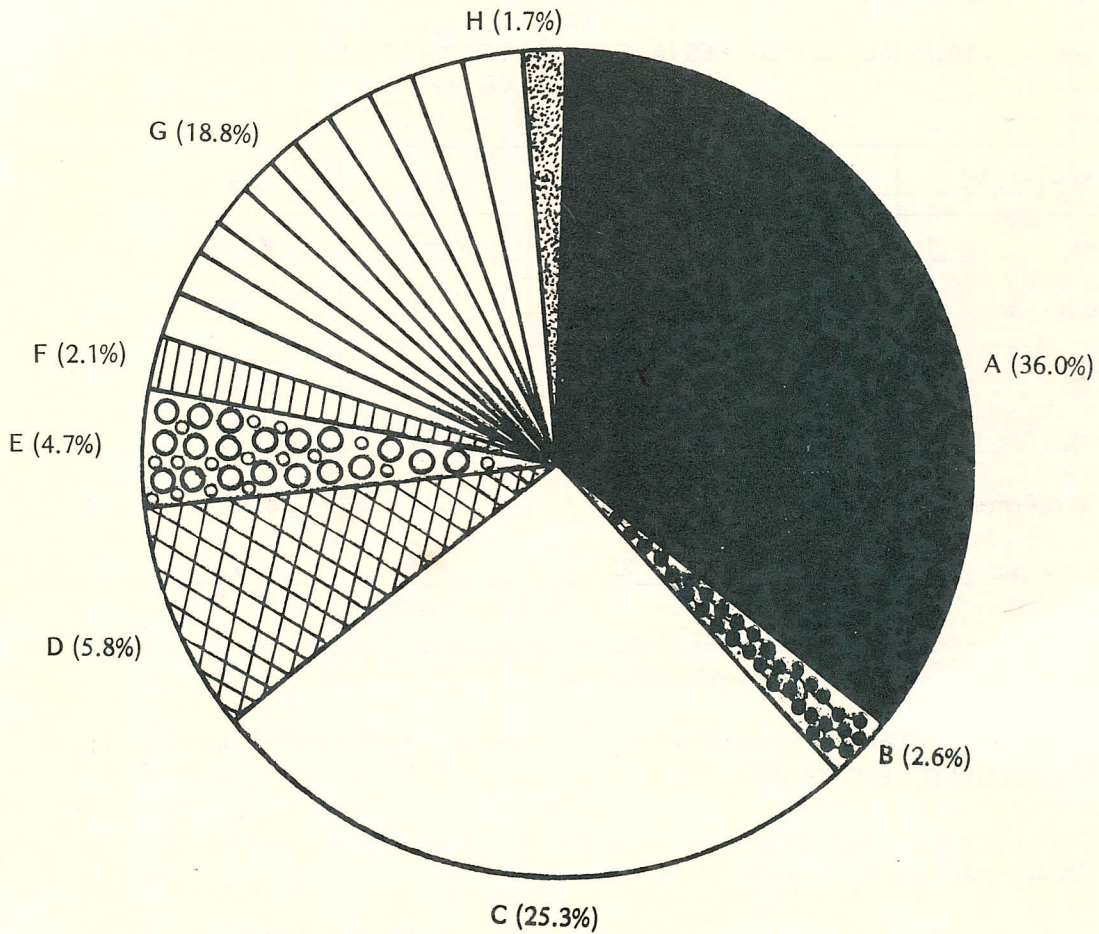
The age group (16 - 24) years accounted for 9,385 or approximately 80% of the new entrants and the age-group (25 - 39) years, 1,909 or approximately 16% of the registrants. The age-groups (40 - 49) years and (50 - 59) years accounted for 302 and 123 registrants respectively. Table 4 below shows the distribution of the registrants by age-group and sex.

TABLE 4
NUMBER OF EMPLOYED REGISTRANTS BETWEEN AGES 16 & 59
BY AGE-GROUP AND SEX
1990

AGE-GROUP	MALES	FEMALES	MALES & FEMALES
16 - 19	4,130	2,420	6,550
20 - 24	1,535	1,300	2,835
25 - 29	534	526	1,060
30 - 34	217	316	533
35 - 39	114	202	316
40 - 44	81	105	186
45 - 49	50	66	116
50 - 54	39	39	78
55 - 59	25	20	45
TOTAL	6,725	4,994	11,719



FIGURE II
DISTRIBUTION OF EMPLOYED REGISTRANTS
1990



KEY

- A -- SERVICES
- B -- MINING & QUARRYING
- C -- MANUFACTURING
- D -- COMMERCE
- E -- CONSTRUCTION
- F -- TRANSPORT, STORAGE & COMMUNICATION
- G -- AGRICULTURE, FORESTRY & FISHING
- H -- ELECTRICITY, GAS & SANITARY SERVICES



The males averaged 21 years and the females 22 years. The overall average age was 22 years.

The number of registrants in 1989 aged 16 years to 59 years was 16,017. The 1990 total of 11,719, therefore, represents a decrease by approximately 27%. A comparison of the number of registrants during the last 5 years is allowed in Table 5 below.

TABLE 5
NUMBER OF EMPLOYEES (AGE 16 – 59 YEARS) REGISTERED ANNUALLY
AND AVERAGE AGE
1990

DESCRIPTION	1986	1987	1988	1989	1990
Males	7,188	7,769	9,662	9,276	6,725
Average Age	20	21	21	21	21
Females	5,628	5,754	7,947	6,741	4,994
Average Age	23	23	23	23	22
Males & Females	12,816	13,523	17,609	16,017	11,719
Average Age	21	22	22	22	22

The above table shows that although the annual average age has remained relatively stable, the number of registrants in 1990 has decreased significantly.

At the end of 1990, the total number of employed persons registered was 450,055.

SELF-EMPLOYED REGISTRANTS

A total of 839 self-employed persons were registered during 1990. Of this total, 611 or approximately 73% were males and 228 or approximately 27% were females.

The ages of the new registrants ranged from 17 years to 59 years. Further, 206 or approximately 25% of the registrants were in the age-group (16 - 30) years, 452 or approximately 54% were within the age-group (31 - 45) years and 181 or approximately 21% were in the age-group (46 - 59) years.

The average age of the male entrants was 37 years and that of the females, 38 years. The overall average age was 38 years.

The distribution industry-wise reveals that the 'Wholesale and Retail Trade' sector absorbed 329 or approximately 39% of the new entrants, 218 or approximately 26% entered the 'Services' sector and 150 or approximately 18% entered the 'Manufacturing' sector. The 'Agriculture, Forestry and Fishing' sector attracted 79 persons while the 'Construction' and 'Transport' sectors attracted 42 and 13 persons respectively. The remaining 8 persons were absorbed into the 'Mining' sector.

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

The analysis by marital status shows that 541 or approximately 64% of the registrants were married,



216 or 26% approximately were single and the remaining 82 were either widowed, divorced, separated or in common-law relationships. The distribution of the self-employed registrants classified by age-group, sex and marital status is shown in Table E in the Annex.

One thousand, two hundred and forty-seven persons were registered in 1989. The 1990 total of 839, therefore, represents a decrease of approximately 33% by comparison. This decrease was mainly reflected in the 'Manufacturing' and 'Services' sectors. See Table 6 below for the number of self-employed persons registered over the 5 year period, 1986 to 1990.

TABLE 6
NUMBER OF SELF-EMPLOYED REGISTRANTS
1986 – 1990

DESCRIPTION	1986	1987	1988	1989	1990
Males	290	357	474	855	611
Females	71	109	195	392	228
Males & Females	361	466	669	1,247	839

REGISTRATION OF VOLUNTARY CONTRIBUTORS

No applications were received for registration as voluntary contributors during 1990.

There were, however, 8 active contributors during the year. Four of these were males between the ages of 47 years and 58 years and 4 were females within the age-range of 54 years to 59 years. Three of the males contributed in wage-group X and 1 in wage-group V while two each of the females contributed in wage-groups X and V.

The total number of persons who were issued with certificates of voluntary insurance from the inception of the Scheme to the end of 1990 remained at 726.

LONG TERM BENEFITS BRANCH

OLD AGE PENSIONS

During 1990, a total of 1,213 persons qualified for the award of Old Age Pensions. Males accounted for 962 or approximately 79% and females 251 or approximately 21%.

A study of the employment status of the recipients reveals that 1,185 (940 males and 245 females) were employed persons and 28 (22 males and 6 females) were self-employed persons.

The ages of the pensioners ranged from 60 years to 78 years. The age-group (60 - 64) years accounted for 1,142 or approximately 94% of the awardees, of whom 789 or approximately 65% were aged 60 years. The age-groups (65 - 69) years, (70 - 74) years and (75 - 79) years accounted for 61, 7 and 3 persons respectively. See distribution in Table 7 overleaf.



TABLE 7
NUMBER OF OLD AGE PENSIONS GRANTED BY AGE-GROUP,
EMPLOYMENT STATUS AND SEX
1990

AGE-GROUP	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
60 – 64	885	229	1114	22	6	28	907	235	1142
65 – 69	47	14	61	—	—	—	47	14	61
70 – 74	6	1	7	—	—	—	6	1	7
75 – 79	2	1	3	—	—	—	2	1	3
TOTAL	940	245	1185	22	6	28	962	251	1213

The average age of the new entrants was 62 years.

The average fortnightly amount paid to the pensioners was \$260.00 approximately.

An analysis of the contribution status shows that the pensioners qualified with an average of 890 contributions. Approximately 84% of these were paid by or on behalf of them and 16% 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 males were awarded pensions based on an average of 896 contributions of which approximately 16% were credited. Correspondingly the females qualified with an average of 867 contributions of which approximately 16% were credited.

Table F in the Annex gives the number of Old Age Pensions granted by age, sex and contributions paid and credited.

In 1989, a total of 1,130 pensioners came on stream. Therefore, the 1990 total of 1,213 represents an increase of approximately 7% by comparison.

There were 15,239 pensions in payment at the end of 1989 at an average rate of \$233.53 per fortnight. During the year, 1,213 pensions were awarded and 127 pensioners, 124 males and 3 females, exited the population due to their demise. Thus, the number of pensioners on stream at the end of 1990 was 16,325, comprising 13,206 males and 3,119 females. Their average fortnightly rate of pension was \$235.53.



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

TABLE 8
MOVEMENT OF OLD AGE PENSIONS
1990

DESCRIPTION	MALES	FEMALES	MALES & FEMALES	AVERAGE FORTNIGHTLY RATE (\$)
Pensions in payment at beginning of year	12,368	2,871	15,239	233.53*
Pensions awarded during the year	962	251	1,213	260.35
Pensions terminated during the year	124	3	127	233.22
Pensions in payment at end of year	13,206	3,119	16,325	235.53*

* adjusted figure

Table G in the Annex shows the number of pensioners on stream as at 90-12-31 by age, employment status and sex.

OLD AGE GRANT

During 1990, a total of 217 Old Age Grants were awarded and 25 were disallowed because the claimants failed to satisfy the contribution requirements for the award of the benefit.

The awards were made to 148 males and 69 females. Thirteen of the awardees were in the self-employed category. The overall average amount paid was approximately \$676.00 with the males being paid an average of approximately \$720.00 and the females \$582.00 approximately. Table 9 below shows the number of old age lump-sum payments by sex and average amount paid.

TABLE 9
NUMBER OF OLD AGE LUMP-SUM PAYMENTS BY SEX
AND AVERAGE AMOUNT PAID
1990

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
Number of persons	148	69	217
Percentage	68	32	100
Average Amount (\$)	720.00	582.00	676.00

An examination of the contribution spread shows that the males qualified for the benefit with an



average of 517 contributions, of which 53% approximately were credited while the females qualified with an average of 533 contributions of which 47% were credited. The recipients had, on average, 522 paid and credited contributions. See Table 10 below.f.

TABLE 10
OLD AGE LUMP SUM PAYMENTS AND NUMBER OF PAID
AND CREDITED CONTRIBUTIONS
1990

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
No. of Recipients	148	69	217
No. of Contributions paid	36,282	19,680	55,962
Average per insured person	245	285	258
No. of Contributions credited	40,205	17,122	57,327
Average per insured person	272	248	264
Total Contributions paid and credited	76,487	36,802	113,289
Average per insured person	517	533	522

The ages of the recipients ranged from 60 years to 81 years with the age-group (60 - 65) years accounting for 164 or 75% approximately of the awardees. The average age of the recipients was 64 years.

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

During 1989, a total of 259 grants were awarded. Therefore, the total awarded in 1990 represents a 16% decrease by comparison.

The annual number of Old Age Grants paid by employment status of the recipients and average amount during the period 1986 – 1990 is given in Table 11 below.

TABLE 11
NUMBER OF OLD AGE GRANTS PAID BY EMPLOYMENT STATUS OF RECIPIENTS
AND AVERAGE AMOUNT
1986 – 1990

DESCRIPTION	1986	1987	1988	1989	1990
Employed	259	369	251	257	204
Self-employed	7	18	12	2	13
TOTAL	266	387	263	259	217
Average Amount (\$)	653.00	634.00	647.00	558.49	676.00



An examination of the above table reveals that the number of recipients of the grant has been steadily declining from 1987 to 1990. However, the average amount paid has remained relatively steady with the exception of the decrease experienced in 1989.

INVALIDITY PENSION

A total of 130 pensions were awarded during 1990. The awardees were 103 males and 27 females. Four of the males were in the self-employed category.

An age analysis of the pensioners shows that 55 or approximately 42% were in the age-group (55 - 59) years, 35 or approximately 27% were in the age-group (50 - 54) years and 20 or approximately 15% were in the age-group (45 - 49) years. The age-groups (40 - 44) years, (35 - 39) years and (30 - 34) years accounted for 10, 6 and 4 pensioners respectively.

The average age of the new recipients was 51 years approximately.

An analysis of the contribution status reveals that on the average the recipients qualified with approximately 812 contributions of which 85% approximately were paid and 15% approximately were credited. The males qualified, on the average with approximately 846 contributions of which 14% were credited. Correspondingly, the females qualified on the average with 682 contributions of which 18% were credited.

The average fortnightly rate of pension was \$271.30.

A total of 155 pensions were awarded during 1989. The 1990 total therefore, shows a decrease by approximately 16%.

Table 12 below shows the number of Invalidity Pensions awarded annually during the period 1986 – 1990.

TABLE 12
NUMBER OF INVALIDITY PENSIONS AWARDED BY SEX
AND AVERAGE FORTNIGHTLY AMOUNTS
1986 – 1990

DESCRIPTION	1986	1987	1988	1989	1990
Males	132	111	99	118	103
Females	33	32	22	37	27
Males & Females	165	143	121	155	130
Average fortnightly Amounts (\$)	97.31	125.28	132.83	211.00	271.30

The above table shows a continued fluctuation in the number of pensions awarded annually. However, the steady increase shown in the annual average fortnightly amounts can be attributed to the annual increases in the minimum rates paid since 1985.



At the commencement of 1990, there were 671 pensions in payment to 522 males and 149 females. During the year, 130 pensions were awarded and 73 were terminated. The terminations were due to the death of 12 pensioners and the attainment of age 60 years by 61 others. At the close of the year, a total of 728 pensioners were on stream comprising 561 males and 167 females.

See Table 13 below for the Movement of Invalidity pensions during 1990.

TABLE 13
MOVEMENT OF INVALIDITY PENSIONS
1990

DESCRIPTION	MALES	FEMALES	MALES & FEMALES	AVERAGE FORTNIGHTLY RATE (\$)
Pensions in Payment at beginning of year	522	149	671	234.17*
Pensions granted during the year	103	27	130	271.30
Pensions terminated during the year by:				
(a) Attainment of age 60 years	52	9	61	257.13
(b) Death	12	—	12	252.75
Pensions in Payment as at 31.12.90	561	167	728	238.57

*Adjusted figure

Table I in the Annex shows the number of Invalidity Pensions granted during the year by age and sex of the pensioners and the number of contributions on which payments were granted for each year of age.

INVALIDITY GRANT

Three Invalidity Grants were awarded in 1990 to 1 male and 2 females who were all in the employed category.

The age of the male was 49 years while that of the females was 34 years and 54 years of age. The overall average age was 46 years.

The recipients qualified, on the average, with approximately 229 paid and credited contributions.

The average amount paid was approximately \$286.00

Five grants were awarded in 1989.

The annual number of grants awarded and the average amount paid over the period 1986 – 1990 is shown in Table 14 overleaf.



TABLE 14
INVALIDITY GRANTS AWARDED BY SEX OF RECIPIENTS
AND AVERAGE AMOUNTS
1986 – 1990

DESCRIPTION	1986	1987	1988	1989	1990
Males	3	3	3	4	1
Females	1	1	2	1	2
Males & Females	4	4	5	5	3
Average Amounts (\$)	297.00	187.00	246.00	247.00	286.00

The Table above shows that the number of grants awarded annually has remained relatively stable. However, the average amount paid shows an increasing trend over the last 4 years.

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

SURVIVOR'S PENSION

A total of 366 Survivor's Pensions were granted during 1990. Sixty-two of the pensions were granted to widows who had in their care children of the deceased, 298 were awarded to widows who were over 45 years of age at the time of death of the insured person and 4 to widows who were under 45 years and incapable of self support. The remaining 2 were awarded to 2 orphans, aged 13 years and 15 years.

Sixteen annuities were also awarded based on 10 deaths. The recipients were 3 grand-children, 2 mothers, 2 sisters, 1 niece, 1 cousin and 7 children whose other remaining parent did not satisfy the criteria for the award of the benefit.

The age-range of the 62 widows who were awarded the benefit because they had children of the deceased in their care was 24 years to 65 years. Their average age was 43 years. The age-range of the 298 widows who qualified because they were 45 years or over was 45 years to 86 years. Their average age was 60 years. The overall average age of the widows was 56 years.

The 62 widows who were awarded the benefit because they had children of the deceased in their care had 119 children among them. Thirty-seven of these widows were under 45 years of age and had among them 79 children. The other 25 widows had among them 40 children but would have qualified for the pension even if they had no children since they were over 45 years of age at the time of death of the deceased person.

The ages of the children ranged from just below 1 year to 17 years with the average age being approximately 11 years.

The number of Survivor's pensions by age-group and conditions under which the benefit was granted is shown in Table K in the Annex.

The average weekly pension paid to the widows who qualified because they had children of the deceased in their care was \$104.74. The widows who qualified because they were 45 years or over were paid an average weekly pension of \$59.81. The 2 orphans were paid an average weekly rate of \$38.50 and the 4 widows who were incapable of self-support, an average of \$12.26 per week.



The overall average weekly pension paid to the 366 recipients was \$66.79.

At the beginning of 1990, there were 1,686 pensions in payment. The recipients were 221 widows with children in their care, 1,452 widows who were 45 years or over and 13 other dependents comprising 2 widowers, 1 widow incapable of self-support and 10 orphans. The average weekly payment was \$48.55.

During the year, 366 pensions were awarded and no pension was terminated.

Consequently, at the end of year, there were 2,052 pensions in payment. Of this total, 283 were paid to widows with children in their care, 1,750 to widows who were 45 years or over, 2 to widowers, 5 to widows incapable of self-support and 12 to orphans. The Movement of Survivor's pensions is shown in Table 15 below.

TABLE 15
MOVEMENT OF SURVIVOR'S PENSIONS
1990

DESCRIPTION	Widows with Children	Widows over 45 years	Other* Depen.	Total	Average Weekly Amount (\$)
Pensions in payment at the beginning of year	221	1,452	13	1,686	48.55
Pensions awarded during the year	62	298	6	366	66.79
Pensions terminated during the year	—	—	—	—	—
Pensions in payment on 31.12.90	283	1,750	19	2,052	51.80

*other dependants include 2 widowers, 5 widows incapable of self-support and 12 orphans.

SURVIVOR'S GRANT

Two Survivor's Grants were awarded in 1990 to two widows who were over 45 years of age on the death of their spouses. Their ages were 54 years and 57 years.

The widow aged 54 years received \$429.00 whilst the widow aged 57 years received \$585.00

No Survivor's Grant was paid in 1989.

FUNERAL

During 1990, a total of 1,003 claims for Funeral benefit were processed. Five of these were disallowed because the persons on whose contributions the claims were based had less than fifty (50) contributions.

Of the 998 claims paid, 782 or approximately 78% were in respect of deceased males and 216 or approximately 22% in respect of deceased females.



An analysis of the claims paid by employment category shows that 972 or approximately 97% were in respect of employed persons and 26 or 3% approximately in respect of self-employed persons. Further, 867 of the claims paid in the employed category were on behalf of persons who were directly insured and so had their benefit paid based on their own contributions. The remaining 105 claims in this category were on behalf of spouses of insured persons. Of the 26 deceased persons who were self-employed, 21 were directly insured and 5 were spouses of insured persons. See Table 16 below.

TABLE 16
NUMBER OF FUNERAL CLAIMS PAID BY SEX, INSURED STATUS
AND EMPLOYMENT CATEGORY
1990

DESCRIPTION	EMPLOYED		SELF-EMPLOYED		ALL CATEGORIES
	Directly Insured	Spouse Insured	Directly Insured	Spouse Insured	
Males	735	28	19	—	782
Females	132	77	2	5	216
Males & Females	867	105	21	5	998

An age analysis reveals that 553 or approximately 55% of the deceased were over 60 years, 197 or approximately 20% were in the age-group (51 – 60) years and 122 or approximately 12% were in the age-group (41 – 50) years. The age-group (31 – 40) years and (21 – 30) years had incident thereon 73 and 48 deaths respectively. Seven of the deceased were between the ages of 16 years and 20 years.

The average age of the deceased was 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 \$800.00 was paid as Funeral benefit in 1990.

In 1989, a total of 1,040 Funeral claims were paid. The 1990 total of 998, therefore, represents a 4% decrease by comparison. Table 17 below shows the number of Funeral claims paid during the period 1986 to 1990.

TABLE 17
NUMBER OF FUNERAL CLAIMS PAID
1986 – 1990

YEAR	DIRECTLY INSURED	SPOUSE INSURED	BOTH CATEGORIES
1986	797	115	912
1987	884	162	1,046
1988	1,031	130	1,161
1989	937	103	1,040
1990	888	110	998

The above table reveals a decline in the number of Funeral claims paid over the last 2 years.



SHORT TERM BENEFIT BRANCH

SICKNESS BENEFIT

There was a total of 17,887 Sickness spells which terminated during 1990. Of this total, 9,644 or approximately 54% were not paid and 8,243 or approximately 46% were paid.

An analysis of the spells which resulted in non-payment shows that 5,054 or approximately 52% related to incapacities which lasted for less than 4 days duration. Further, 1,992 or approximately 21% were in respect of claimants who failed to meet the contribution requirements for the benefit and 1,157 or approximately 12% were spells where the claimants were paid full salary by their employers. Moreover, 267 spells were disallowed because the claimants were not in insurable employment, 254 related to claimants who had no incapacity for work and 111 related to persons who were over 60 years of age and thus not insured for the benefit.

The remaining 809 spells were disqualified because 797 claimants submitted their claims outside of the specified time limit and 12 claims were not supported by valid medical certificates.

A total of 6,165 or approximately 64% of these spells, however, attracted the payment of Medical Care benefit.

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
1990

REASON FOR NON-PAYMENT	NUMBER OF SPELLS
No incapacity for work	254
Over sixty years old	111
Invalid Medical Certificates	12
Late submission of Claims	797
Non-insurability	267
Less than 50 paid contributions	1,821
Less than 8 contributions paid during 13 week period	171
Full wages paid	1,157
Less than 4 days duration	5,054
TOTAL	9,644

An examination of the 8,243 spells which were paid reveals that 4,832 were to males and 3,411 to females. Further, a total of 8,172 or approximately 99% were paid to persons in the employed category and 71 or approximately 1% to persons in the self-employed category.

The age-range of the recipients was 16 years to just below 60 years. The ages of the self-employed persons ranged from 23 years to just below 60 years.



The age distribution shows that 5,269 or approximately 64% of the paid spells related to persons in the age-group (21 – 40) years and 2,715 or approximately 33% related to persons in the age-range 41 years to just below 60 years. There were 259 persons who were under 21 years of age.

The average age of the males was 38 years and that of the females, 33 years. The overall average age was 36 years.

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

An analysis of the spells paid by sector shows that 1,228 or approximately 15% arose from workers in the sugar sector and 7,015 or approximately 85%, from workers in the other industries combined.

The distribution of the paid spells by diagnosis reveals that 2,489 or approximately 30% of the spells were due to ill-defined conditions such as diseases of the urinary system and 1,227 or approximately 15% were due to conditions resulting from respiratory causes such as bronchitis and influenza. Further, 919 or approximately 11% of the spells were as a result of accidents, poisoning and violence, while conditions of the circulatory system accounted for 687 or approximately 8% of the illnesses.

Table N in the Annex classifies the Sickness spells paid by diagnosis and sector.

The average amount paid as benefit in the sugar sector was \$386.42 whilst the average amount paid in the other industries combined was \$287.85. The overall average amount paid was \$302.53

The average duration of Sickness spells paid to males was 11 benefit days and to females 8 benefit days. The overall average duration was 10 benefit days.

The average duration of spells paid in the sugar sector was 16 benefit days and in the other industries combined, 9 benefit days. See Table 19 below.

TABLE 19
NUMBER OF SICKNESS SPELLS PAID BY SEX,
SECTOR AND AVERAGE DURATION
1990

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	Number	Average Duration	Number	Average Duration	Number	Average Duration
Males	977	16	3,855	10	4,832	11
Females	251	15	3,160	7	3,411	8
TOTAL	1,228	16	7,015	9	8,243	10

A total of 7,067 spells were paid in 1989. The 1990 total, therefore, represents an increase of approximately 17% when compared with 1989. The number of spells paid during the last 5 year period, the average duration and the percentage of spells arising from the sugar sector are shown in Table 20 overleaf.



TABLE 20
NUMBER OF SICKNESS SPELLS PAID, AVERAGE DURATION AND
PERCENTAGE ARISING FROM SUGAR SECTOR
1986 - 1990

DESCRIPTION	1986	1987	1988	1989	1990
Spells arising from Males	5,970	5,657	6,124	4,086	4,832
Females	3,233	3,055	3,683	2,981	3,411
Males & Females	9,203	8,712	9,807	7,067	8,243
Average duration (Benefit days)	11	11	10	11	11
Percentage Arising from Sugar Sector	22	22	17	16	15

The above table shows a fluctuation in the number of paid spells over the period under review. However, the average duration has remained relatively stable while the percentage arising from the sugar sector continued to decline.

SICKNESS BENEFIT MEDICAL CARE

During the year under review, 7,676 claims for reimbursement of medical expenses incurred through sickness were made. Three thousand, eight hundred and eighty-two or approximately 51% of the claimants were males and 3,794 or approximately 49% were females.

The sugar sector accounted for 1,074 or approximately 14% of the claims whilst the other industries combined accounted for 6,602 or approximately 86%.

An analysis by sex shows that 870 or approximately 81% of the claimants from the sugar sector were males and 204 or approximately 19% were females. Correspondingly, there were 3,012 or approximately 46% males and 3,590 or approximately 54% females in the other industries combined. See Table 21 below.

TABLE 21
DISTRIBUTION OF SICKNESS BENEFIT MEDICAL CARE CLAIMS
BY SEX AND SECTOR
1990

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	No.	Percentage	No.	Percentage	No.	Percentage
Males	870	81	3,012	46	3,882	51
Females	204	19	3,590	54	3,794	49
Males & Females	1,074	100	6,602	100	7,676	100



The age of the claimants ranged from 16 years to just below 60 years. The average age of the males was 42 years and that of the females, 37 years. The overall average age was 39 years. The distribution of the Sickness Benefit Medical Care claims paid by age-group, sector and sex is shown in Table O in the Annex.

A study of the administration of the expenditure on Medical Care indicates that approximately 70% was expended on out-patient care and approximately 30% went towards in-patient care.

An analysis of the total reimbursement reveals that approximately 54% was paid for orthopaedic and prosthetic care, 18% for drugs and dressings, 9% for treatment and 6% each for hospitalisation and other expenses. The remaining 7% went towards medical examination and specialist care. See Table 22 below for 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
1990

Description	Hosp.	Med. Exam.	Spec. Care	Drugs & Dress.	Treat-ment	Ortho. & Pros. Care	Others	Total
In-Patient	6	1	2	10	7	—	4	30
Out-Patient	—	3	1	8	2	54	2	70
In & Out Patient	6	4	3	18	9	54	6	100

The distribution sector-wise shows that approximately 10% of the reimbursement of expenses for out-patients care was absorbed by claimants in the sugar sector while those in the non-sugar sector accounted for approximately 90% of the cost. For the reimbursement of expenses for in-patient care approximately 6% was made to claimants in the sugar sector and 94% approximately to claimants in the other industries combined.

The average amount reimbursed was \$1,208.75 approximately.

Of the 7,676 claims paid, 1,511 had attached thereto the payment of Sickness benefit-replacement of income. The remaining 6,165 were for medical expenses only.

The number of claims paid for Sickness Medical Care during 1989 was 6,071. The 1990 total of 7,676 therefore represents an increase of 26% approximately by comparison.

EXTENDED MEDICAL CARE Old Age and Invalidity Pensioners

During 1990, a total of 1,892 claims for reimbursement under the Extended Medical Care programme were received. There were 189 claims which remained to be processed at the end of the previous year. Therefore, the total number of claims that were available for processing during the year was 2,081. All of these were processed by the end of the year.

All the claims were on behalf of Old Age pensioners.



Further, eighty-two percent of the claimants were males and 18% were females.

The average amount expended during the year was \$1,669.00 per pensioner.

In 1989, a total of 1,652 claims were paid at an average of \$758.00 per pensioner. The number of claims processed in 1990 was 26% more than that processed in 1989.

MATERNITY ALLOWANCE

The number of Maternity claims processed in 1990 was 1,186. Of this total, 1,077 or approximately 91% were paid and 109 or approximately 9% were not paid.

A review of the claims which were not paid shows that 55 of the claimants received full wages from their employers during the period of maternity leave, 53 did not satisfy the contribution requirements for the award of the benefit and 1 was submitted outside the time limit.

One thousand and seventy of the claimants were from the employed category and the remaining 7 were self-employed.

An age analysis shows that 54 or approximately 5% of the claimants were in the age-group (16 - 20) years, 296 or approximately 27% were in the age-group (21 - 25) years and 332 or approximately 31% were in the age-group (26 - 30) years. The age-group (31 - 35) years had incident thereon 277 or approximately 26% of the claims. There were 98 recipients in the age-group (36 - 40) years, 19 were in the age-group (41 - 45) years and 1 woman was 47 years old.

The age range of the recipients was 16 years to 47 years. Their average age was 29 years.

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

The distribution by benefit days indicates that 816 or approximately 76% of the recipients were paid for the full period of 13 weeks and 192 or approximately 18% were paid for periods ranging from 6 weeks to 12 weeks.

Fifty-two women were awarded extended maternity allowance as a result of complications arising from their pregnancy. Two women were paid for 26 weeks, that is, an additional 13 weeks – the maximum benefit period allowed. The remaining 50 claimants were paid for additional periods ranging from 1 week to 12 weeks.

The overall average amount paid as Maternity allowance was \$2,289.08 approximately. The average amount paid as Extended Maternity Allowance was \$2,631.07

The average duration was 73 benefit days.

During 1989, a total of 1,131 cases were paid. The 1990 total of 1,077, therefore, represents a 5% decrease by comparison. See Table 23 overleaf for the number of Maternity Allowances paid during the years 1986 to 1990 along with the average duration for the period.



TABLE 23
NUMBER OF MATERNITY ALLOWANCES PAID AND AVERAGE DURATION
1986 – 1990

DESCRIPTION	1986	1987	1988	1989	1990
Number of Cases	1,289	1,233	1,303	1,131	1,077
Average Duration (Benefit Days)	71	70	70	69	73

The above table indicates that there is a decrease in the number of cases paid over the last 5-year period. However, in 1990 the average duration has increased significantly. This can be attributed to the fact that claimants were in receipt of higher contribution-related benefits and so were able to remain at home for longer periods during confinement.

Table Q in the Annex shows the number of Maternity allowances paid by benefit days and amount.

MATERNITY GRANT

The number of claims received during 1990 for Maternity Grant was 2,598. Of this total, 55 were disallowed and 2,543 were allowed.

Of the 55 claims which were disallowed, 50 were as a result of the non-satisfaction of the contribution requirements, 3 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 and 1 was from an unemployed female whose spouse was over 60 years of age. There was 1 claimant whose claim was disqualified because the conditions governing the definition of spouse were not met.

There were 18 self-employed recipients, 8 of whom qualified in their own right. The remaining 10 were paid the benefit based on their spouses' contributions.

An age analysis of the recipients shows that 144 or approximately 6% of the claimants were in the age-group (16 - 19) years, 781 or approximately 31% were in the age-group (20 - 24) years and 791 or approximately 31% were within the age-group (25 - 29) years. The age-group (30 - 34) years accounted for 556 or approximately 22% whilst the age-group (35 - 39) years accounted for 219 or approximately 9%. There were 49 women within the age-group (40 - 49) years and 3 women under 16 years of age who also received this benefit.

The average age of the recipients was 27 years approximately.



The number of Maternity Grants paid by age-group, employment category and insured status is shown in Table 24 below.

TABLE 24
NUMBER OF MATERNITY GRANTS PAID BY AGE-GROUP,
EMPLOYMENT CATEGORY AND INSURED STATUS
1990

AGE-GROUP	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES		
	Directly Insured	Spouse Insured	Directly Insured	Spouse Insured	Directly Insured	Spouse Insured	Total
Under 16	1	2	—	—	1	2	3
16 – 19	34	110	—	—	34	110	144
20 – 24	394	383	1	3	395	386	781
25 – 29	444	341	3	3	447	344	791
30 – 34	374	177	2	3	376	180	556
35 – 39	137	80	2	—	139	80	219
40 – 44	34	13	—	1	34	14	48
45 – 49	—	1	—	—	—	1	1
TOTAL	1,418	1,107	—	10	1,426	1,117	2,543

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

The 2,543 recipients of this benefit had amongst them 4,964 children under the age of 18 years – an average of 2 children per recipient.

The age distribution of these children shows that 1,830 or 37% approximately were under 1 year, 1,473 or 30% approximately were between the ages of 1 and 5 years, 1,032 or 21% approximately were between 6 and 10 years and 629 or 12% approximately were over 10 years old.

A comparison with the number of recipients in 1989 shows that there was a 4% decrease in 1990 over the total of 2,639 paid in 1989.

INDUSTRIAL BENEFITS BRANCH

INJURY BENEFIT

A total of 3,350 Injury Benefit spells were processed during 1990. Of this total, 232 were disallowed and 3,118 were allowed.

An examination of the spells which were disallowed reveals that 180 were related to claimants who were incapacitated for less than 4 days, 32 were spells for which the claimants were fully paid by their employers, 19 were disqualified as a result of their late submission and 1 related to an injury which did not arise out of, or during the course of employment.

An analysis of the 3,118 spells which were paid indicates that 3,097 were terminated on the recovery of the injured persons. The average duration of these spells was approximately 14 benefit days. Of the



remaining 21 spells, 17 terminated at the expiration of the maximum benefit period of 26 weeks, 1 ended with the award of provisional disablement benefit and 3 with permanent disablement benefits. See Table 25 below.

TABLE 25
NUMBER OF INJURY SPELLS PAID BY REASON FOR TERMINATION
BENEFIT DAYS AND SEX
1990

REASONS FOR TERMINATION	MALES		FEMALES		MALES & FEMALES	
	Number of Spells	Benefit Days	Number of Spells	Benefit Days	Number of Spells	Benefit Days
Recovery	2,770	38,396	327	4,253	3,097	42,649
Benefit Paid for 26 weeks	15	2,340	2	312	17	2,652
Provisional Disablement	1	156	—	—	1	156
Permanent Disablement	2	146	1	42	3	188
TOTAL	2,788	41,038	330	4,607	3,118	45,645

A total of 2,788 males and 330 females received this benefit in 1990.

The distribution by sector shows that 2,736 or approximately 88% of the paid spells arose from employees in the sugar sector. Of this total, 2,457 related to males and 279 to females. The remaining 382 or approximately 12% of the spells related to workers in the other industries combined. This distribution is shown in Table 26 below.

TABLE 26
NUMBER OF INJURY SPELLS PAID BY SEX AND SECTOR
1990

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	Number	%	Number	%	Number	%
Males	2457	79	331	10	2,788	89
Females	279	9	51	2	330	11
Males & Females	2,736	88	382	12	3,118	100

The age analysis reveals that 1,902 or approximately 61% of the spells related to claimants in the age-group (16 - 39) years and 1,191 or approximately 39% to persons in the age-group (36 - 60) years. There were 6 recipients under 21 years and 19 who were over 60 years.



The average age of the male recipients was 33 years and that of the females, 41 years. The overall average age was 34 years.

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

The average duration of spells paid to both males and females was 14 benefit days.

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

The average amount paid as injury benefit for the year was \$470.67 approximately.

Two thousand, seven hundred and forty-one spells were paid in 1989. The number of spells paid in 1990, therefore, represents an increase of approximately 14% by comparison. Table 27 below shows the number of spells paid during the period 1986 to 1990 along with the percentage arising from the sugar sector and the average duration of these spells.

TABLE 27
NUMBER OF INJURY SPELLS PAID, PERCENTAGE ARISING FROM THE
SUGAR SECTOR AND AVERAGE DURATION OF SPELLS
1986 – 1990

DESCRIPTION	1986	1987	1988	1989	1990
Number of Spells	6,200	4,566	3,272	2,741	3,118
Percentage Arising from Sugar Sector	91	91	88	88	88
Average Duration (Benefit Days)	13	13	12	14	14

The above table shows a fluctuation in the number of spells paid annually although the percentage arising from the sugar sector as well as the average duration seem to have stabilised.

INJURY BENEFIT MEDICAL CARE

During 1990, a total of 2,547 claims for Injury Benefit Medical Care were paid to 2,315 males and 232 females.

The distribution by sector reveals that 2,167 or approximately 85% of the claims originated from workers in the sugar sector and 380 or approximately 15% from workers in the other industries combined.

There were 1,972 males and 195 females from the sugar sector and 343 males and 37 females from the other industries combined. Table 28 overleaf shows this distribution.



TABLE 28
INJURY BENEFIT MEDICAL CARE BY SEX AND SECTOR
1990

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	No.	Percentage	No.	Percentage	No.	Percentage
Males	1,972	77	343	14	2,315	91
Females	195	8	37	1	232	9
Males & Females	2,167	85	380	15	2,547	100

The distribution by age shows that 3 recipients were under the age of 16 years, 2,533 were between the ages of 16 years and 60 years and 11, over 60 years. The recipients who were under 16 years were all males.

The average age of the male awardees was 33 years and that of the females was 42 years. The overall average age was 34 years. Table T in the Annex shows the distribution of the Injury Benefit Medical Care claims paid by age-group, sector and sex.

An analysis of the type of care extended shows that approximately 61% of the cost related to in-patient care and 39% approximately to out-patient care. Further, the distribution reveals that 18% of the expenditure for in-patient care related to workers from the sugar sector and 43% to claimants from the other industries combined. Correspondingly, for out-patient care, approximately 25% of the sum expended were for workers in the sugar sector and 14% for workers in the other industries combined. See Table 29 below.

TABLE 29
INJURY BENEFIT MEDICAL CARE COST BY
SECTOR AND TYPE OF CARE
(PERCENTAGE-WISE)
1990

TYPE OF CARE	SUGAR	NON-SUGAR	BOTH SECTORS
In-Patient	18	43	61
Out-Patient	25	14	39
TOTAL	43	57	100

An overview of the total expenditure shows that 15% was expended on hospitalisation, 5% each on medical examination and specialist care, 35% on drugs and dressings and 15% on treatment. A further 11% went towards subsistence and travelling and 14% to other expenses incidental to medical care such as payments to Referees and laboratory fees. The percentage distribution of the total medical care cost among the various types of care is outlined in Table 30 overleaf.



TABLE 30
PERCENTAGE DISTRIBUTION OF INJURY BENEFIT
MEDICAL CARE COST
1990

Description	TYPE OF CARE							Total
	Hosp.	Med. Exam.	Spec. Care	Drugs & Dress.	Treat.	Sub. & Trav.	Others	
In-Patient	15	1	3	24	11	—	7	61
Out-Patient	—	4	2	11	4	11	7	39
In- and Out-Patient	15	5	5	35	15	11	14	100

Approximately 92% of the claimants who received Injury Medical Care also received the Injury Benefit – replacement of income.

A total of 3,842 Injury Medical Care claims were paid in 1989. The 1990 total of 2,547 represents a decrease of approximately 34% in comparison.

DISABLEMENT PENSION

During 1990, a total of 58 Disablement Pensions were awarded to 52 males and 6 females. Fifty-three of the recipients were awarded the pension after varying periods of injury benefit and 5 after periods of provisional assessment.

The distribution by age reveals that 18 of the pensioners were under 30 years of age, 39 were between the ages of 30 years and 59 years and 1 person was 60 years old.

The average age of male recipients was 36 years and the females, 43 years. The overall average age was 36 years.

The sugar sector accounted for 25 of the cases and the remaining 33 were from the other industries combined. Of the recipients from the sugar sector, 22 were males and 3 were females, while in the other industries combined, 30 of the awardees were males and 3 were females.

An analysis by percentage of disability reveals that 47 of approximately 81% of the pensions were based on disabilities ranging from 20% to 40% and 8 or approximately 14% were on disabilities ranging from 50% to 80%. Three persons were assessed at 100% disability.

The number of Disablement pensions by percentage of disability, sector and sex is shown in Table 31 overleaf.



TABLE 31
 DISABLEMENT PENSIONS BY PERCENTAGE OF DISABILITY,
 SECTOR AND SEX
 1990

PERCENTAGE OF DISABILITY	SUGAR			NON-SUGAR			BOTH SECTORS		
	Male	Female	Tot.	Male	Female	Tot.	Male	Female	Tot.
20	11	1	12	11	3	14	22	4	26
30	7	2	9	4	—	4	11	2	13
40	2	—	2	6	—	6	8	—	8
50	2	—	2	2	—	2	4	—	4
60	—	—	—	1	—	1	1	—	1
70	—	—	—	1	—	1	1	—	1
80	—	—	—	2	—	2	2	—	2
90	—	—	—	—	—	—	—	—	—
100	—	—	—	3	—	3	3	—	3
TOTAL	22	3	25	30	3	33	52	6	58

An examination of the distribution by nature of disability indicates that 21 or approximately 36% of the cases were as a result of fractures, 15 or approximately 26% were due to amputations, 8 or approximately 14% resulted from cuts and lacerations and 4 were caused by injuries to the eye. Further, 3 each resulted from burns and scalds and sprains and strains and 2 from dislocations. Of the remaining 2 cases, one each resulted from contusions and abrasions and unspecified injuries.



See Table 32 below for a 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
1990

Nature of DISABILITY	Head		Trunk	Upper Extremities		Lower Extremities	Injuries not spec. Located	Total
	Eyes	Other		Fing.	Others	Legs & Feet		
Contusions & Abrasions						1		1
Burns & Scalds						2	1	3
Cuts & Lacerations				3	4		1	8
Dislocations			1			1		2
Fractures		2	4	1	2	11	1	21
Sprains & Strains			2		1			3
Injury to Eye	4							4
Amputation				7	6	2		15
Other Injury		1						1
TOTAL	4	3	7	11	13	17	3	58

The above table also reveals that 24 or approximately 41% of the disabilities were confined to the upper extremities of which 11 were related to the fingers. Seventeen or 29% approximately of the disabilities were to the lower extremities, 7 related to the trunk, 4 to the eyes and 3 each to other parts of the head and unspecified locations.

Moreover, 16 of the injuries were due to persons coming into contact with objects, 8 each resulted from power driven means of transport and persons falling, and 6 each resulted from falling objects, flying objects and the use of cutlasses. Of the remaining 8, three were caused through the use of handtools excluding cutlasses, 2 each by electric shock and other causes and 1 from fire and explosion.

The distribution by occupation indicates that 35 or approximately 60% of the pensioners were Manual Workers, 14 or approximately 24% were Craftsmen and Technical Workers, and 8 or approximately 14% were Service Workers. One pensioner was in the Clerical and Sales Category.

The average weekly amount of the pensions paid was approximately \$48.22

Table U in the Annex shows the number of Disablement pensions awarded by nature of disability and weekly amount.



There were 47 pensions awarded in 1989. The 1990 total of 58 therefore represents a 23% increase by comparison.

The number of Disablement pensions awarded during the last 5 year period is outlined in Table 33 below.

TABLE 33
NUMBER OF DISABLEMENT PENSIONS AWARDED ANNUALLY
1986 – 1990

SECTOR	1986	1987	1988	1989	1990
Sugar	52	41	38	21	25
Non-Sugar	38	25	25	26	33
BOTH SECTORS	90	66	63	47	58

The above table shows that there is an underlying decreasing trend in the number of pensions.

At the beginning of 1990, there was 1,140 pensioners on stream. This figure comprised 1,032 males and 108 females. The average weekly pension rate was \$24.29.

During the year, 58 pensions were awarded at an average weekly rate of \$48.22. There were no terminations of pensions during the year.

At the end of the year, therefore, 1,198 pensioners were on roll comprising 1,084 males and 114 females. The average weekly amount paid was \$25.45 approximately.

Table 34 below shows the Movement of the Disablement pensions.

TABLE 34
MOVEMENT OF DISABLEMENT PENSION
1990

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	1,032	25.04	108	17.14	1,140	24.29
Pensions granted during the year	52	50.10	6	31.86	58	48.22
Pensions terminated during the year by Death	—	—	—	—	—	—
Pensions in payment as at 31st December 1990	1,084	26.24	114	17.91	1,198	25.45



DISABLEMENT GRANT

A total of 29 Disablement Grants were paid to 24 males and 5 females in 1990.

The average age of the males was 37 years and that of the females, 43 years. The overall average age was 38 years.

The sugar sector accounted for 16 or approximately 55% of the recipients whilst 13 or approximately 45% were from the other industries combined. See Table 35 below for distribution.

TABLE 35
NUMBER OF DISABLEMENT GRANTS PAID BY SEX AND SECTOR
1990

DESCRIPTION	SECTOR		BOTH SECTORS
	SUGAR	NON-SUGAR	
Males	13	11	24
Females	3	2	5
Males & Females	16	13	29

An analysis by Nature of Injury reveals that 9 of the recipients had cuts and lacerations, 8 suffered amputations, 4 had injuries resulting from strains and sprains and 3 suffered from fractures. The remaining 5 disabilities were due to contusions and abrasions, burns and scalds, dislocations and punctured wounds. Table 36 overleaf outlines this distribution.



TABLE 36
 NUMBER OF DISABLEMENT GRANTS BY NATURE OF DISABILITY
 AND LOCATION OF INJURY
 1990

NATURE OF INJURY	LOCATION OF INJURY							Total
	Head		Trunk & Uro-Genital Organs	Upper Extremities		Lower Extremities	Injuries not spec. located	
	Eyes	Others		Fing.	Others	Legs & Feet		
Contusions & Abrasions	-	-	-	-	-	1	-	1
Burns & Scalds	-	1	-	-	-	-	1	2
Cuts & Lacerations	-	-	-	4	3	2	-	9
Dislocations	-	-	-	-	1	-	-	1
Fractures	-	-	-	-	2	1	-	3
Strains & Sprains	-	-	2	-	-	2	-	4
Punctured wounds	-	-	-	-	1	-	-	1
Amputations	-	-	-	6	2	-	-	8
TOTAL	-	1	2	10	9	6	1	29

The above table also shows that 19 injuries occurred to the upper extremities, 6 injuries were located on the lower extremities and 2 related to the trunk and uro-genital organs. Of the remaining 2 injuries, 1 each related to the head and other unspecified parts of the body.

Thirteen of the injuries resulted through contact with objects, 6 from persons falling and 3 from injuries resulting through the use of the cutlass. Two persons each were injured as a result of flying objects and unspecified causes and 1 each from means of transport, the handling of hot or corrosive substances, and the use of hand tools.

An examination of the degree of disability shows that 1 recipient each was assessed at 3% and 6% disability while 6 persons were assessed at 5% disability. Two persons each were assessed at 7%, 9% and 14% disability, 12 at 10% disability and 3 at 12% disability. See Table 37 overleaf.



TABLE 37
NUMBER OF DISABLEMENT GRANTS PAID BY PERCENTAGE OF DISABILITY,
SEX AND SECTOR
1990

PERCENTAGE OF DISABILITY	SUGAR			NON-SUGAR			BOTH SECTORS		
	Males	Females	Tot.	Males	Females	Tot.	Males	Females	Tot.
3	1	—	1	—	—	—	1	—	1
5	2	—	2	3	1	4	5	1	6
6	—	—	—	1	—	1	1	—	1
7	1	—	1	—	1	1	1	1	2
9	1	—	1	1	—	1	2	—	2
10	7	3	10	2	—	2	9	3	12
12	1	—	1	2	—	2	3	—	3
14	—	—	—	2	—	2	2	—	2
TOTAL	13	3	16	11	2	13	24	5	29

The average amount paid as Disablement Grant in 1990 was \$3,416.00 approximately.

A total of 29 Grants was also awarded in 1989.

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

INDUSTRIAL DEATH BENEFIT

During 1990, there were 17 Industrial deaths which gave right to Industrial Death pensions.

The awardees of the pensions comprised 12 widows who had in their care children of the deceased, 2 widows who were over 45 years, 2 parents and 2 orphans.

The deceased persons' ages ranged from 21 years to 53 years with the average age being 36 years approximately.

The age range of the widows who had in their care children of the deceased was 23 years to 53 years and their average age was 36 years approximately. These widows had amongst them 27 children whose ages ranged from 1 year to 14 years. Their average age was 8 years approximately.

The 2 widows over 45 years who qualified for the benefit were 46 years old and 50 years old.

The ages of the 2 orphans were 8 years and 14 years.

Six deaths occurred in the sugar sector and 11 in the other industries combined.

An examination of the nature of injury which resulted in the deaths reveals that 7 persons died from



fractures, 3 each from burns and scalds and concussions, and 2 each from punctured wounds and drowning.

The causative factors show that 6 of the deceased sustained injuries through power driven means of transport, 3 resulted from electric shock, 2 each from falling, flying objects and unspecified causes and 1 each from power driven machinery and striking against or coming into contact with objects. Table 38 below gives this distribution.

TABLE 38
NUMBER OF INDUSTRIAL DEATHS BY NATURE OF INJURY
AND CAUSE OF ACCIDENT
1990

NATURE OF INJURY	Power Driven Machinery	Means of Trans.	ACCIDENTS CAUSED OTHERWISE THAN BY MACHINERY, HANDLING GOODS OR BY MEANS OF TRANSPORT					TOTAL
	Prime Mover	Power Driven	Elec. Shock	Persons Falling	Fly. Obj.	Striking against or coming into cont. with obj.	Other Causes	
Burns & Scalds			3					3
Concussions	1	2						3
Punctured Wounds		1			1			2
Fractures		3		2	1	1		7
Drowning							2	2
TOTAL	1	6	3	2	2	1	2	17

Table W in the Annex shows the analysis of Industrial Deaths by condition of award and nature of injury.

The number of Industrial Deaths in payment at the end of 1989 was 395 comprising 330 widows, 48 parents and 17 orphans.

During the year under review, 17 pensions were awarded to 14 widows, 2 parents and 1 orphan at an average weekly rate of \$59.64. Further, 1 orphan pension was altered due to the attainment of the age limit for receipt of the same.



Thus at the end of 1990, 412 pensions were in payment to 344 widows, 50 parents and 18 orphans. The average weekly amount paid was \$28.03.

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

TABLE 39
MOVEMENT OF INDUSTRIAL DEATH PENSIONS
1990

DESCRIP- TION	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	330	27.26	48	24.68	17	22.37	395	26.73
Pensions granted during the year	14	68.69	2	14.32	1	24.50	17	59.64
Pensions terminated during the year by Death	—	—	—	—	—	—	—	—
Pensions altered during the year (Age Limit)	—	—	—	—	1	21.00	1	21.00
Pensions in payment at the end of the year.	344	28.95	50	24.26	18	21.32	412	28.04

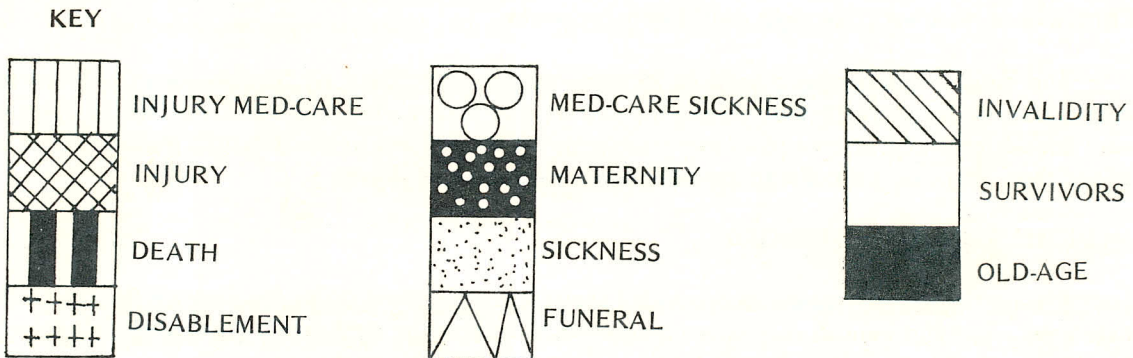
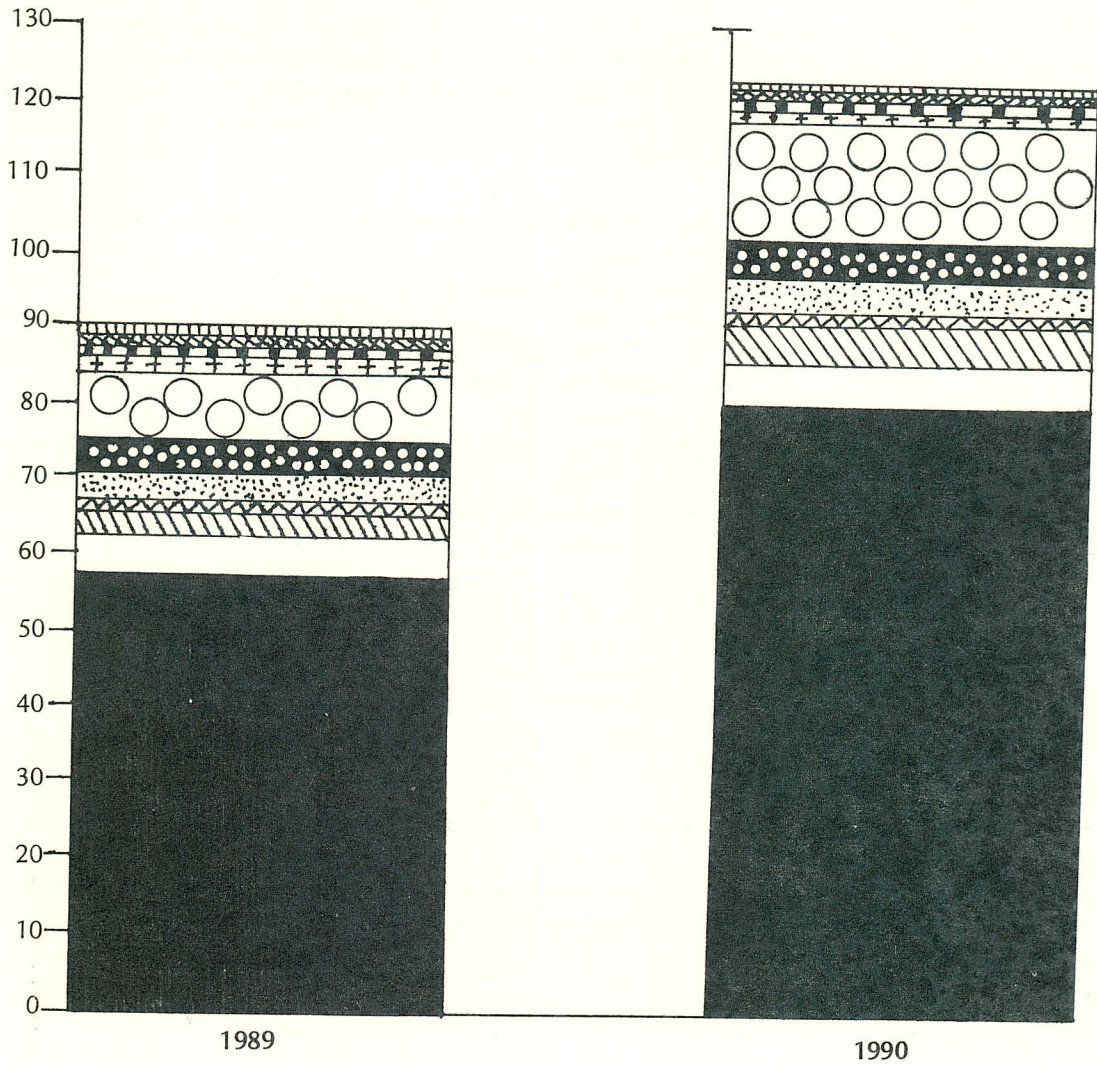
Thirteen Industrial Deaths gave right to pensions in 1989. The 1990 total of 17 therefore represents an increase by 4 in the number of deaths which gave right to this benefit.

MEDICAL ADJUDICATION OF CLAIMS

In 1990, a total of 8,662 claimants were seen by the personnel of the Medical Department. Of this total, 3,079 claimants were seen at their homes, 2,216 at hospitals and 3,367 in the Department itself.



**FIGURE III
BENEFIT PAYMENTS
1989 & 1990
(\$ 000,000)**





CASES REFERRED TO MEDICAL BOARD (INDUSTRIAL)

The Industrial Medical Boards examined 115 cases during the year. Of this total, 69 were new cases and 46 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 29 claimants, all of whom were also deemed fit for work, were classified as partially but permanently disabled, 25 claimants were recommended for further treatment and a review at a future date, 23 cases were not eligible for further treatment nor leave from work and another 23 cases were awarded injury benefit. The remaining 15 cases were closed due to the non-appearance of the claimants at the Medical Board sittings.

The number of cases placed before the Industrial Boards during the periods 1986 to 1990 is shown in Table 40 below.

TABLE 40
CASES PLACED BEFORE MEDICAL BOARDS (INDUSTRIAL)
1986 – 1990

DESCRIPTION	1986	1987	1988	1989	1990
Number of cases boarded	207	189	199	156	115
Medical treatment recommended	134	118	85	90	77
Medical treatment not recommended	36	48	97	51	23
Cases struck off	37	23	17	15	15
Percentage genuine cases	65	62	43	58	67

An examination of the above table shows that there is a sharp decline in the number of cases boarded during the year 1990 as compared to the previous years. This could be attributed to the non-availability of Medical Referees during the year as well as to the resignation of the Medical Adviser of the National Insurance Scheme which resulted in the Department's reliance on part-time services for the first seven months of the year.

CASES REFERRED TO MEDICAL BOARD (NON-INDUSTRIAL)

A total of 154 non-industrial cases were placed before the Board for determination during 1990. Eighty-one of these were new cases and 73 were for review.

The results showed that a total of 29 cases were recommended for Sickness benefit, 31 persons were found fit for work (2 with treatment) and 41 had their claims disallowed. Further 29 claimants were considered to be in need of further treatment, 2 were referred to the Industrial Medical Board and 24 had their cases struck off due to their non-appearance at Board sittings.

MEDICAL TREATMENT ABROAD

During 1990, eleven claimants proceeded overseas for treatment under the Sickness Benefit Medical Care programme 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.



SICK VISITING

The nurses/sick visitors of the Medical Department made 2,375 visits to claimants and pensioners during the year under review. One thousand, one hundred and fifty-five of these visits were made to homes of insured persons, 643 to hospitals, 271 to dispensaries and 103 to Health Centres. A total of 203 visits were also made to Doctors' offices.

The total number of persons seen during these visits was 8,662. Of this total, 88% approximately were related to claimants and approximately 12% to pensioners.

Table 41 below shows the number of visits made by the nurses/sick visitors during the period 1986 to 1990.

**TABLE 41
VISITS MADE BY NURSES/SICK VISITORS
1986 – 1990**

DESCRIPTION	1986	1987	1988	1989	1990
Number of visits	1,066	1,446	1,149	1,420	2,375

The increase in the number of visits made in 1990 can be attributed to the establishment of additional Local Offices and the assignment of additional the nurses/sick visitors thereto.

REHABILITATION

Due to the unavailability of materials, the operation of the Orthopaedic Section was severely affected. However, the undermentioned tasks were successfully undertaken:- 10 claimants were fitted with above knee prostheses; 14 claimants were fitted with below knee prostheses; 45 visited for general repairs to prostheses and 20 had insteps to their footwear changed. No upper limbs were ordered in 1990.

APPEALS TO TRIBUNAL

During the year under review, 330 appeals were made to the National Insurance Appeals Tribunal. There were 256 appeals which were pending at the end of 1989. Thus, the number of appeals for processing during the year was 586.

The Appeals Tribunal adjudicated on 156 cases, of which 82 were disallowed, 53 were allowed and 21 were withdrawn at the Appellants' requests.

The General Manager reviewed a further 230 cases. These were all allowed.

There were 200 appeals which remained to be processed at the end of 1990.

ESTABLISHMENT AND ORGANISATION

Staffing

The staff complement at the beginning of the year was 684 persons of whom 563 were permanent employees and 121, temporary.



One hundred and seventy-six persons comprising 84 permanent and 92 temporary employees were recruited during the year.

A total of 168 persons left the Organisation during the course of the year. Of these exits, 91 were from the permanent category and 77 from the temporary category. A further breakdown of the exits from the permanent staff shows that 61 resigned, 21 had their services terminated, 8 were dismissed and 1 retired. Correspondingly, 16 of the exits from the temporary staff resigned, 60 had their services terminated and 1 was dismissed.

At the end of the year, there were 691 persons in employment. Five hundred and fifty-five of these were on the permanent staff and 136 were temporarily employed.

SPORTS AND CULTURE

In 1990, the Sports and Culture programme was structured to achieve the strengthening of social relations between staff members of all the offices, as well as with the members and contributors within the communities where the offices are located; and to create activities which would increase the workers' involvement and utilise most of the talents they possess.

The inter-zone competitions were staged with zone 2 emerging as the overall champion and zone 3, the runner-up.

The Organisation also participated in the COFA group competitions where it placed first in the Female Whist and Impromptu Speaking competitions.

Our employees were also engaged in sporting activities with other agencies and won the Bank of Guyana Anniversary Indoor Sports Tournament and Gaibank sponsored Anniversary Dominoes competition.

The Sports Club was reactivated after being dormant for three years. A special General Meeting was held in April and a new Executive was elected and installed. This Club is located at 237 Camp Street, Cummingsburg in the building which housed the former Legal Department and has a staff complement of five (5).

One of the highlights of the Club's activities during the year was the staging of the first Miss N.I.S. Beauty Pageant. Miss Dawn Houston of the Finance Department was adjudged the winner while the first and second runners up were Miss Petal Luthers of the Benefits Section and Miss Theresa Nehru of Port Mourant Local Office respectively.

LIBRARY

The Library continued to be of valuable service to the employees of the Organisation. There was an addition of 187 books of which 13 were donated by three members of staff.

The membership also increased by 79 during the year. The total membership at the end of the year was 550.

The borrowing pattern continued to show that there was great interest in the area of Fiction and Social Sciences.

TRAINING

During 1990, the Training Department continued its efforts to assist with the achievement of the



Organisation's objectives by implementing relevant programmes geared at improving the skills of officers both at the managerial and non-managerial levels. The Department also ensured that employers and employees in both the Public and Private Sectors were kept informed of changes within the Scheme.

A total of 164 employees attended 19 internal training programmes and 28 external training courses.

The internal training programmes included an 11-week Inspectors Training course, a 3-week attachment for Receptionists from the Georgetown offices, an Induction Training programme for 22 Temporary Clerical Officers, a 12-week Language Upgrading programme for 22 Temporary Clerical Officers and a 10-week training course for Senior Officers.

Fifty-four staff members were sponsored at external training programmes which were conducted by some of the country's reputable educational and training institutions. The areas of exposure were in Management, Finance, Secretarial Science, Computer Science, Supervision, Language Training and Industrial Relations.

The Manager, Georgetown Local Office, Miss Pamela Briggs successfully completed post graduate studies at the University of Birmingham, England, leading to the Diploma in Development Finance which gained her an accelerated Masters Degree.

Further, 3 officers graduated from the University of Guyana having completed Diploma programmes in Public Administration, Communication and Social Work. Four Officers were also sponsored to attend the University of Guyana to pursue programmes leading to degrees in Management, Communication and Social Work.

The Organisation was once again involved with training of personnel from a Regional Social Security Scheme. Mr. Liston Adams, Inspector with the Anguilla Social Security Scheme was on a 3-week attachment to this Organisation.

There were fifteen on-site lectures conducted in the private and public sectors during the year. A total of 484 persons participated in these lectures which were structured to keep workers 'au fait' with the changes and developments that were taking place in the organisation.

TRANSPORT

During 1990, a Transport section was established by the Organisation comprising a Transport Officer and five drivers and a fleet of 10 vehicles. Seven of the vehicles were attached to the Georgetown operations while one each was attached to the Berbice Division and the Bartica and Essequibo Local offices.

At the end of the year, all but one of the vehicles were in good working order due to the regular programme of maintenance which was undertaken by the section. The only vehicle that was out of order was awaiting some spare parts which were expected from Japan.



INCOME AND EXPENDITURE

INCOME

During 1990, the total income received from all sources was \$397,915,670. This income was made up thus:-

Contributions	—	\$190,949,671
Investment Income	—	\$206,732,209
Other Income	—	<u>\$233,790</u>
		<u>\$397,915,670</u>

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

DESCRIPTION	LONG TERM	SHORT TERM	INDUSTRIAL	TOTAL
Contributions	140,538,958	19,858,766	30,551,947	190,949,671
Investment Income	153,974,149	20,073,678	32,684,362	206,732,209
Other Income	77,930	77,930	77,930	233,790
TOTAL INCOME	294,591,037	40,010,394	63,314,239	397,915,670

During 1989, the total income received was \$278,221,523. The 1990 income therefore represents an increase of approximately 43% by comparison.

The income received during 1989 and 1990 is compared below:-

DESCRIPTION	YEAR		PERCENTAGE
	1989	1990	
Contributions	110,354,814	190,949,671	73
Investment Income	167,755,724	206,732,209	23.2
Other Income	100,985	233,790	110.6
TOTAL	278,221,523	397,915,670	43

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

EXPENDITURE

The total expenditure for 1990 was \$191,605,017. Of this amount, benefit payments absorbed \$124,129,665 or approximately 65% of this sum. The remaining \$67,475,352 or approximately 35% was utilized for the administration of the scheme.

An examination of the benefit payments reveals that the Long Term Branch accounted for \$92,034,086 or 74% approximately of the total benefit expenditure. Old Age Benefit alone amounted to \$80,871,744. The Short Term Benefit Branch accounted for \$26,267,775 or 21% approximately of the benefit expenditure and the Industrial Branch \$5,827,804 or 5% approximately.



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	92,034,086	74.1	48
Short Term	26,267,775	21.1	13.7
Industrial	5,827,804	4.6	3
ALL BRANCHES	124,129,665	99.8	64.7

The table above shows that the Long Term Benefits branch accounted for 48% of the total expenditure, the Short Term Benefits branch, 14% approximately and the Industrial branch, approximately 3%.

The table below allows a comparison of the amounts expended on the three branches during 1989 and 1990.

BENEFIT BRANCH	AMOUNT SPENT DURING		PERCENTAGE INCREASE
	1989	1990	
Long Term	66,450,455	92,034,086	38.5
Short Term	16,466,973	26,267,775	59.5
Industrial	6,028,493	5,827,804	(3.3)
ALL BRANCHES	88,945,921	124,129,665	39.5

The table above shows that there was an increase of approximately 39.5% in total benefit payments between 1989 and 1990.

Administrative expenses during 1990 amounted to \$67,475,352. This represents an increase of approximately 53% over the previous year's figure. In 1989, administrative expenses was \$44,129,067.

The National Insurance Fund stood at \$1,358,216,118 at the commencement of 1990. The income received during the year totalled \$397,915,670 while expenditure amounted to \$191,605,017. During 1990, the fund realised a surplus of \$206,310,653 which, when added to the total as at 1-1-90, amounted to \$1,640,038,544.

The Fund was represented as follows:

Fixed assets valued at	—	\$ 129,159,630
Investment valued at	—	\$1,234,646,690
Net current assets valued at	—	\$ 131,575,625
Deferred receivable (Interest)	—	\$ 144,656,599
NATIONAL INSURANCE FUND	—	\$1,640,038,544



A copy of the Audited Accounts of the National Insurance Board for the year ended 31.12.90 follows.

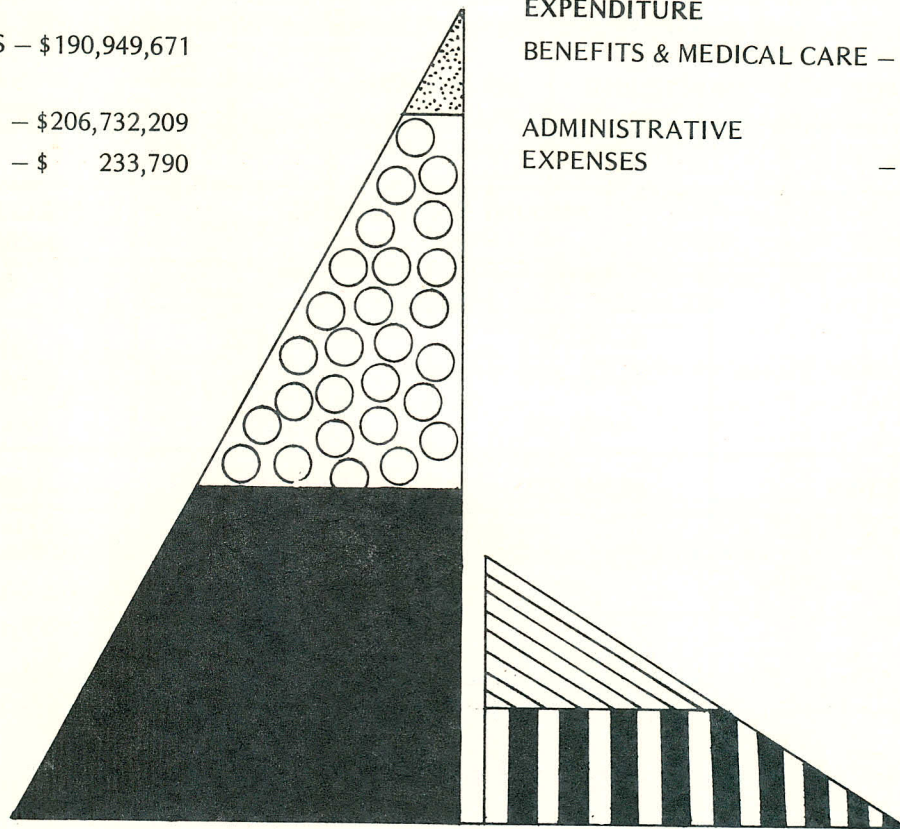
FIGURE IV
INCOME AND EXPENDITURE
1990

INCOME

CONTRIBUTIONS	— \$190,949,671
INTEREST ON INVESTMENT	— \$206,732,209
OTHERS	— \$ 233,790

EXPENDITURE

BENEFITS & MEDICAL CARE	— \$124,129,665
ADMINISTRATIVE EXPENSES	— \$ 67,605,352



KEY

	CONTRIBUTIONS
	INTEREST ON INVESTMENTS
	OTHERS
	BENEFITS AND MED CARE
	ADMINISTRATIVE




REPORT OF THE AUDITORS
TO THE BOARD OF THE NATIONAL INSURANCE SCHEME
ON THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 1990

We have audited the financial statements set out on pages 2 to 12 in accordance with generally accepted auditing standards and have obtained all the information and explanations we have required, except as stated below.

During the course of the audit it was discovered that benefit payment vouchers were recycled in fraudulent payments in 1989 and 1990. Attempts to quantify the amount involved in these fraudulent payments proved futile as a high percentage of the paid vouchers selected for investigation could not be produced. No provision was made in the accounts for the loss sustained. As a result, in the financial statements, unpaid benefits of \$6,595,724 has been understated and the excess of income over expenditure of \$206,310,653 has been overstated by an undetermined amount.

In our opinion, subject to the adjustments which may have been necessary had the extent of the fraud been quantified, these financial statements give a true and fair view of the Scheme's affairs at 31 December 1990 and of its excess of income over expenditure and source and application of funds for the year then ended.


S. A. GOOLSARRAN
AUDITOR GENERAL

63 High Street,
Kingston, Georgetown
Guyana.


DELOITTE & TOUCHE

77 Brickdam,
Stabroek, Georgetown,
Guyana.

31 December 1991




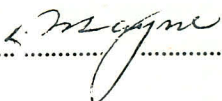
NATIONAL INSURANCE SCHEME
INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 1990

	Notes	Pensions	Short-term benefits	Industrial benefits	Total	1989
Income		G\$	G\$	G\$	G\$	G\$
Contributions		140,538,958	19,858,766	30,551,947	190,949,671	110,354,814
Interest on investments		153,974,149	20,073,698	32,684,362	206,732,209	167,755,724
Other income		77,930	77,930	77,930	233,790	110,985
Total income		294,591,037	40,010,394	63,314,239	397,915,670	278,221,523
Expenditure						
Old age pension		80,703,784	—	—	80,703,784	58,102,458
Old age grant		167,960	—	—	167,960	354,157
Survivor's benefits		5,177,693	—	—	5,177,693	4,450,321
Invalidity pension		4,828,218	—	—	4,828,218	2,481,556
Invalidity grant		16,833	—	—	16,833	48,020
Funeral benefit		1,139,598	—	—	1,139,598	1,013,943
Sickness benefit		—	4,856,409	—	4,856,409	4,077,082
Maternity benefit		—	4,917,530	—	4,917,530	3,364,151
Medical Care Sickness	—	—	16,493,836	—	16,493,836	9,025,740
Disablement benefit	—	—	—	1,519,106	1,519,106	2,672,843
Death benefit		—	—	704,214	704,214	1,039,744
Injury benefit		—	—	2,511,407	2,511,407	1,849,172
Medical care — injury benefit		—	—	1,093,077	1,093,077	466,734
		92,034,086	26,267,775	5,827,804	124,129,665	88,945,921
Administrative expenses	2	49,601,131	9,709,703	8,164,518	67,475,352	44,129,067
Total expenditure		141,635,217	35,977,478	13,992,322	191,605,017	133,074,988
Excess of income over expenditure		152,955,820	4,032,916	49,321,917	206,310,653	145,146,535



BALANCE SHEET
AT 31 DECEMBER 1990

	Notes	G\$	G\$	G\$	G\$
Reserves	3		<u>1,640,038,544</u>		<u>1,358,216,118</u>
Represented by:					
Fixed assets	4		129,159,630		32,028,493
Investments at cost	5		1,234,646,690		1,170,164,842
Deferred receivable	6		144,656,599		74,176,648
Current assets					
Accrued income		24,351,587		41,883,317	
Sundry debtors		7,949,163		4,673,385	
Stocks and stores		9,266,495		3,666,896	
Fixed deposits		72,000,000		20,000,000	
Treasury bills		26,998,736		22,473,817	
Cash at bank		6,888,611		4,733,044	
Cash on hand		523,608		460,885	
		<u>147,978,200</u>		<u>97,891,344</u>	
Less:					
Current liabilities					
Unpaid benefits		6,595,724		8,852,069	
Sundry creditors		9,806,851		7,193,140	
		<u>16,402,575</u>		<u>16,045,209</u>	
Net current assets			<u>131,575,625</u>		<u>81,846,135</u>
			<u>1,640,038,544</u>		<u>1,358,216,118</u>


 Director

 Director



STATEMENT OF SOURCE AND APPLICATION OF FUNDS
FOR THE YEAR ENDED 31 DECEMBER 1990

	1989			
	G\$	G\$	G\$	G\$
Source of funds				
Excess of income over expenditure for the year		206,310,653		145,146,535
Adjustment for items not involving the movement of funds				
Depreciation	3,331,709		2,514,507	
Gain on disposal of fixed assets	—		(14,629)	
Write down of investment	<u>18,152</u>		<u>—</u>	
		<u>3,349,861</u>		2,499,878
Total funds generated from operations		209,660,514		147,646,413
Funds from other sources				
Proceeds on disposal of fixed assets	—		15,266	
Redemption of Government of Guyana debentures	<u>59,500,000</u>		<u>26,850,000</u>	
		<u>59,500,000</u>		<u>26,865,266</u>
		269,160,514		174,511,679
Application of funds				
Purchase of Government of Guyana debentures	124,000,000		90,699,791	
Purchases of Mayor and Councillors of the City of Georgetown 10% bonds	—		4,000,000	
Additions to fixed assets	24,951,073		20,407,759	
Deferred receivable	<u>70,479,951</u>		<u>38,017,737</u>	
		<u>219,431,024</u>		<u>153,125,287</u>
		<u>49,729,490</u>		<u>21,386,392</u>
Increase/(decrease) in Working Capital				
Accrued income	(17,531,730)		6,482,968	
Sundry debtors	3,275,778		2,729,658	
Stocks and stores	5,599,599		1,567,595	
Creditors and unpaid benefits	<u>(357,366)</u>		<u>(11,006,231)</u>	
		(9,013,719)		(226,010)
Movement in net liquid funds				
Bank overdraft	—		21,792,994	
Cash at bank	2,155,567		4,733,044	
Cash on hand	62,723		(20,378,228)	
Fixed deposits	52,000,000		11,000,000	
Treasury bills	<u>4,524,919</u>		<u>4,464,592</u>	
		<u>58,743,209</u>		<u>21,612,402</u>
		<u>49,729,490</u>		<u>21,386,392</u>



NOTES ON THE ACCOUNTS

1. Significant accounting policies

- (a) The financial statements have been prepared under the historical cost convention as modified for the revaluation of land and buildings.
- (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 accruals 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) Expenditure

Benefits

These include benefits paid for the year as well as claims processed and admitted at 31 December.



NOTES ON THE ACCOUNTS

1. Significant accounting policies – Cont'd

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%

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%
Motor vessel	25%

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

(e) Stocks and stores

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

(f) 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\$	1989 G\$
Acting allowance	253,077	143,885
Advertising	208,802	590,511
Appeal tribunal fees	80,566	42,618
Audit fees and expenses	665,775	58,131
Bank charges	53,349	24,042
Board members' fees	369,104	80,544
Cash shortage	—	1,431
Cashiers' allowance	35,553	21,975
Cleaning and cleaning materials	739,654	368,178
C.O.F.A. fees	181,420	87,500
Commuted car allowances	1,892,941	739,780
Consultancy fees	12,325	7,220
Depreciation	3,331,709	2,514,507
Donations	2,464,433	787,776
Electricity	906,363	395,518
Entertainment allowances	72,703	68,702
Entertainment expenses	873,329	390,812
Fuel	921,209	532,460
General office expense/supplies	2,504,239	2,917,223
Gratuities	418,431	432,193
Health insurance	372,498	53,336
House allowances	75,682	52,403
Insurance premiums	533,500	361,678
International conferences	182,036	—
Leave passage assistance	258,212	290,323
Library expenses	236,791	52,550
Local training	429,062	208,829
Maintenance — motor vehicles	1,674,111	834,276
— G.M.'s car	227,975	46,991
— rented buildings	1,271,591	526,694
— furniture and fittings	983,879	814,998
— office equipment	1,903,900	445,998
— properties	3,751,326	1,952,044
National insurance contributions	714,871	502,969
Newspapers and subscriptions	161,204	50,101
Overtime	712,381	422,795
Post office agency fees	824,324	717,876
Postages, telegrams and cables	196,112	126,054
Printing and printed stationery	8,922,991	7,446,551
Publications	95,633	135,600
Rates and taxes	544,536	37,573
Rent	211,675	112,284
Carried forward	40,269,272	25,396,929



NOTES ON THE ACCOUNTS

2. Administrative expenses – Cont'd

	G\$	1989 G\$
Brought forward	40,269,272	25,396,929
Responsibility allowance	19,184	26,001
Salaries	14,157,856	10,519,167
Security fees	2,504,715	1,539,081
Subsistence allowance	1,842,757	867,654
Sundries	20,701	19,870
Sports club	77,172	—
Telephone	464,305	405,523
Transportation	1,453,568	716,821
Travelling – mileage	631,407	247,125
Uniforms	1,069,167	878,821
Wages	946,334	696,828
Welfare payments	12,956	10,214
Suspense accounts	320	—
Bad debts provision	44,808	32,744
Reimbursement of tuition fees	84,619	43,909
Canteen	107,209	129,150
Importation of BPV's book	2,235,190	298,845
Station allowances	109,246	29,463
Project allowances	500	4,000
Staff allowances	45,500	7,250
Incentives to pensioners	—	5,437
Printing Act and Regulations	126,110	18,450
Law Revision Committee	4,256	—
Professional allowances	6,000	—
Overseas training	44,000	—
	<u>67,475,352</u>	<u>44,129,067</u>



NOTES ON THE ACCOUNTS

3. Reserves

	Pension	Short-term	Industrial	Capital	1989	
	G\$	G\$	G\$	G\$	G\$	G\$
At 1 January	1,008,461,984	113,824,454	235,929,680	—	1,358,216,118	1,213,069,583
Excess of income over expenditure	152,955,820	4,032,916	49,321,917	—	206,310,653	145,146,535
Revaluation surplus	—	—	—	75,511,773	75,511,773	—
At 31 December	<u>1,161,417,804</u>	<u>117,857,370</u>	<u>285,251,597</u>	<u>75,511,773</u>	<u>1,640,038,544</u>	<u>1,358,216,118</u>

4. Fixed assets

	Land and buildings	Furniture, fixtures & fittings	Office equipment	Motor vehicles	Motor vessel	Work-in progress	Total
	G\$	G\$	G\$	G\$	G\$	G\$	G\$
Cost							
At 1 January 1990	14,911,256	3,908,125	13,687,265	2,850,940	—	2,229,678	37,587,264
Additions	11,262,715	1,519,762	7,347,196	—	75,000	4,746,400	24,951,073
Revaluation on surplus	75,511,773	—	—	—	—	—	75,511,773
At 31 December 1990	<u>101,685,744</u>	<u>5,427,887</u>	<u>21,034,461</u>	<u>2,850,940</u>	<u>75,000</u>	<u>6,976,078</u>	<u>138,050,110</u>
Depreciation							
At 1 January 1990	1,520,785	870,423	2,066,703	1,100,860	—	—	5,558,771
Charge for the year	523,480	456,546	1,896,776	436,157	18,750	—	3,331,709
At 31 December 1990	<u>2,044,265</u>	<u>1,326,969</u>	<u>3,963,479</u>	<u>1,537,017</u>	<u>18,750</u>	<u>—</u>	<u>8,890,480</u>
Net Book Values:							
At 31 December 1990	<u>99,641,479</u>	<u>4,100,918</u>	<u>17,070,982</u>	<u>1,313,923</u>	<u>56,250</u>	<u>6,976,078</u>	<u>129,159,630</u>
At 31 December 1989	<u>13,390,471</u>	<u>3,037,702</u>	<u>11,620,562</u>	<u>1,750,080</u>	<u>—</u>	<u>2,229,678</u>	<u>32,028,493</u>

- Note:
- (a) No values were taken in the accounts in respect of State owned land on which National Insurance buildings are located.
 - (b) Land and buildings were revalued by Mr. D. A. Patterson, A.A. Chief Valuation Officer as at 31 December 1990. The surplus arising on the revaluation was credited to capital reserve.



NOTES ON THE ACCOUNTS

5. Investments — at cost

	At 1 January 1990	Additions	Write-off/ Disposals	At 31 December 1990
	G\$	G\$	G\$	G\$
Guyana National Printers Limited				
Ordinary shares of \$1.00 each	27,842	—	18,152	9,690
National Bank of Industry and Commerce Limited				
3,500,000 Ordinary shares of \$1.00 each	3,500,000	—	—	3,500,000
Government of Guyana debentures (fixed dated)	1,054,826,772	124,000,000	59,500,000	1,119,326,772
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
National Bank of Industry and Commerce Limited				
Fixed deposits — 4 - 8 years	107,500,000	—	—	107,500,000
	<u>1,170,164,842</u>	<u>124,000,000</u>	<u>59,518,152</u>	<u>1,234,646,690</u>

6. Deferred receivable

This represents:

- (a) 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.
- (b) Interest receivable on Fixed Deposits at National Bank of Industry and Commerce Limited. The deposits are of a deferred equated annuity type with different moratorium periods on interest and capital. Interest is compounded and accumulated during that period.
- (c) A security deposit of \$1.5M with Post Office Corporation in connection with the arrangement for the payment of benefit vouchers.

7. An actuarial valuation was done for the Scheme as at 31 December 1985 and the results of the valuation revealed that there was a surplus of assets over liabilities. The next actuarial valuation scheduled for 31 December 1990 has not yet commenced.



8. Future capital expenditure

	1989	
	G\$	G\$
Expenditure authorised by the Directors but not contracted for	<u>31,277,180</u>	<u>19,458,943</u>
Expenditure authorised by the Directors and contracted for	<u>9,600,000</u>	<u>—</u>

9. Post balance sheet event

Effective 21 February 1991 the Guyana dollar was devalued from G\$45.00 = US\$1.00 to G\$101.75 = US\$1.00. This rate of exchange is subject to fluctuations based on the movement in the Cambio rates. The effect of this devaluation/movement has not yet been quantified.



TABLES IN ANNEX

TABLE	DESCRIPTION	PAGE
A	NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE – 1990	67
B	NUMBER OF EMPLOYED REGISTRANTS BY AGE-GROUP, SEX AND MARITAL STATUS – 1990	68
C	NUMBER OF EMPLOYED REGISTRANTS BY INDUSTRY AND SEX – 1990	69
D	NUMBER OF SELF-EMPLOYED REGISTRANTS BY INDUSTRY AND SEX – 1990	70
E	NUMBER OF SELF-EMPLOYED REGISTRANTS BY AGE-GROUP, SEX AND MARITAL STATUS – 1990	71
F	NUMBER OF OLD AGE PENSIONS GRANTED BY AGE, SEX AND CONTRIBUTIONS PAID AND CREDITED – 1990	72
G	NUMBER OF OLD AGE PENSIONERS ON STREAM BY AGE, EMPLOYMENT STATUS AND SEX AS AT 31.12.90	73
H	NUMBER OF OLD AGE GRANTS AWARDED BY AGE, SEX AND EMPLOYMENT STATUS – 1990	74
I	NUMBER OF INVALIDITY PENSIONS GRANTED BY AGE, SEX AND CONTRIBUTIONS PAID AND CREDITED – 1990	75
J	NUMBER OF INVALIDITY GRANTS AWARDED BY AGE, SEX, CONTRIBUTIONS PAID AND CREDITED AND AMOUNT PAID – 1990	76
K	NUMBER OF SURVIVOR'S PENSIONS BY AGE-GROUP AND CONDITION OF AWARD – 1990	77
L	NUMBER OF FUNERAL CLAIMS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY, SEX AND INSURED STATUS OF THE DECEASED – 1990	78
M	NUMBER OF SICKNESS SPELLS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY AND SEX OF RECIPIENT – 1990	79
N	NUMBER OF SICKNESS SPELLS PAID BY DIAGNOSIS AND SECTOR – 1990	80
O	NUMBER OF SICKNESS BENEFIT MEDICAL CARE CASES PAID BY AGE-GROUP, SECTOR AND SEX – 1990	81
P	NUMBER OF MATERNITY ALLOWANCES PAID BY AGE-GROUP, EMPLOYMENT STATUS AND BENEFIT DAYS – 1990	82
Q	NUMBER OF MATERNITY ALLOWANCES PAID BY BENEFIT DAYS AND AMOUNT – 1990	83
R	NUMBER OF INJURY SPELLS PAID BY AGE-GROUP AND SEX – 1990	84
S	NUMBER OF INJURY SPELLS PAID BY BENEFIT DAYS, SECTOR AND SEX – 1990	85
T	NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS PAID BY AGE-GROUP, SECTOR AND SEX – 1990	86
U	NUMBER OF DISABLEMENT PENSIONS BY NATURE OF DISABILITY AND WEEKLY AMOUNT – 1990	87
V	NUMBER OF DISABLEMENT GRANTS PAID BY AGE-GROUP, SEX AND AMOUNT PAID – 1990	88
W	ANALYSIS OF INDUSTRIAL DEATHS BY CONDITION OF AWARD AND NATURE OF INJURY – 1990	89



TABLE A
NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE
1990

INDUSTRY	NUMBER OF EMPLOYERS BY SIZE						Total Employers
	1-5	6-10	11-20	21-50	51-100	100+	
Agricultural and Livestock Production	15	5	1	1		1	23
Rice Farming	8	0	0				8
Logging	3	2	1				6
Fishing	0	1	0			1	2
Metal Mining (other than Bauxite)	3	1	0				4
Food Manufacturing	16	4	2				22
Rice Milling	12	1	0				13
Manufacture of Footwear and Garments	13	3	1				17
Manufacture of Wood	7	0	0				7
Sawmilling	3	0	3				6
Manufacture of Furniture and Fisheries	9	0	0				9
Printing, Publishing and Allied Industries	6	1	0				7
Manufacture of Transport Equipment	50	2	1				53
Manufacture of Electrical Machinery & Repairs	12	0	0				12
Manufacture of Miscellaneous Products	20	5	1	1			27
Construction	40	18	4	4	1	1	68
Electricity, Gas and Steam	3	0	0				3
Wholesale and Retail Trade	62	4	3	1			70
Banking and Commerce	2	0	0	1			3
Real Estate	1	1	0				2
Transportation	45	6	2	1	1		55
Community and Business Services	72	3	2				77
Recreational Service	1	0	0				1
Personal Services	130	12	1	1			144
TOTAL	533	69	22	10	2	3	639



TABLE B
 NUMBER OF EMPLOYED REGISTRANTS BY AGE-GROUP, SEX AND MARITAL STATUS
 1990

Age-Group	MALES				FEMALES				MALES & FEMALES				Total		
	Married	Single	Wid.	Div. Sep. - Com. Law	Total	Married	Single	Wid.	Div. Sep. Com. Law	Total	Married	Single		Wid.	Div. Sep. Com. Law
Under 16	466			2	468				1	468				3	656
16 - 19	18	4,079	2	31	4,130	17	2,389	1	12	2,420	35	6,468	3	1	6,550
20 - 24	135	1,283		116	1,535	78	1,167	4	38	1,300	213	2,450	4	7	2,935
25 - 29	119	336	1	72	534	112	358	5	35	526	231	694	6	17	1,060
30 - 34	79	95	2	39	217	88	180	12	17	316	167	275	14	6	533
35 - 39	60	31	1	18	114	75	90	9	12	202	135	121	10	11	316
40 - 44	41	24	1	10	81	34	40	11	11	105	75	64	12	4	186
45 - 49	30	11		5	50	30	20	7	4	66	60	31	5	4	116
50 - 54	22	12	3		39	16	14	5	1	39	38	26	8	1	78
55 - 59	11	12		1	25	8	6	4	1	20	19	18	4	1	45
60 & Over	13	10			24	9	4	2	2	18	22	14	2	2	42
TOTAL	528	6,359	10	294	7,217	467	4,455	60	44	5,200	995	10,814	70	58	12,417



TABLE C
NUMBER OF EMPLOYED REGISTRANTS BY INDUSTRY AND SEX
1990

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agriculture and Livestock Production	735	147	882
01a	Sugar Farming	1,134	178	1,312
01b	Rice Farming	45	12	57
02	Forestry and Logging	48	11	59
04	Fishing	14	8	22
11	Bauxite Mining	173	75	248
12	Other Metallic Mineral Mining	46	14	60
14	Stone Quarrying, Clay and Sand Pits	7	2	9
20	Food Manufacture (except sugar, rice and beverages)	203	261	464
20a	Sugar Milling	54	27	81
20b	Rice Milling	183	31	214
21	Beverage Industries	144	22	166
23	Manufacture of Textiles	24	35	59
24	Manufacture of Wearing Apparel	54	299	353
25	Manufacture of Wood & Cork (except furniture)	533	54	587
26	Manufacture of Furniture and Fixtures	94	13	107
27	Manufacture of Paper and Paper Products	1	10	11
28	Printing, Publishing and Allied Industries	34	24	58
29	Manufacture of Leather & Leather and Fur Products Except Footwear and other Wearing Apparel	6	1	7
31	Manufacture of Chemical and Its Products	234	90	324
32	Manufacture of Petroleum and Coal Products	8	1	9
33	Manufacture of Non-Metallic Mineral Products	2		2
34	Basic Metal Industries	1		1
36	Manufacture and Repair of Machinery (except electrical machinery)	1		1
37	Manufacture and Repair of Electrical Appliances	65	14	79
38	Manufacture and Repair of Transport Equipment	112	6	118
39	Manufacture and Repair of Miscellaneous Items	318	187	505
40	Construction	488	98	586
51	Supply of Electricity, Gas and Steam	110	42	152
52	Water and Sanitary Services	41	16	57
61	Wholesale and Retail Trade	361	513	874
62	Banks and Other Financial Institutions	52	75	127
63	Insurance	21	65	86
64	Real Estate	2	9	11
71	Transport	161	64	225
73	Communication	13	22	35
81	Government Services (Administrative)	72	148	220
82	Community and Business Services	1,435	2,053	3,488
83	Recreation Services	29	1	30
84	Personal Services	159	572	731
	TOTAL	7,217	5,200	12,417



TABLE D
NUMBER OF SELF-EMPLOYED REGISTRANTS BY INDUSTRY AND SEX
1990

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agriculture	56	7	63
01b	Rice Farming	13		13
04	Fishing	3		3
12	Metallic Mineral Mining	8		8
20	Food Manufacturing	14	2	16
20b	Rice Milling	1		1
24	Manufacture of Wearing Apparel	16	3	19
25	Manufacture of Wood and Cork except Furniture	7		7
26	Manufacture of Furniture & Fixtures	19		19
28	Printing, Publishing and Allied Industries	3		3
35	Manufacture of Metal Products except Machinery and Transport Equipment (And Repairs)	1		1
37	Manufacture of Electrical Machinery, Apparatus, Appliances and Supplies (And Repairs)	12		12
38	Manufacture of Transport Equipment (And Repairs)	50	1	51
39	Miscellaneous Manufacturing Industries (And Repairs)	19	2	21
40	Construction	41	1	42
61	Wholesale and Retail Trade	210	119	329
71	Transport	13		13
82	Community and Business Services	45	32	77
84	Personal Services	80	61	141
	TOTAL	611	228	839



TABLE F
NUMBER OF OLD AGE PENSIONS GRANTED BY AGE, SEX AND CONTRIBUTIONS
PAID AND CREDITED
1990

AGE	MALES				FEMALES				MALES & FEMALES				
	Number of persons	Contributions paid and credited	Contributions credited	Percentage credited	Number of persons	Contributions paid and credited	Contributions credited	Percentage credited	Number of persons	Contributions paid and credited	Contributions credited	Percentage credited	Average number of contributions
60	628	576,194	74,119	13	161	142,310	17,575	12	789	718,504	91,694	13	911
61	154	137,256	21,396	16	36	30,738	5,263	17	190	167,994	26,659	16	884
62	66	56,335	12,398	22	18	15,242	3,020	20	84	71,577	15,418	22	852
63	29	23,640	6,057	26	12	10,314	2,005	19	41	33,954	8,062	24	828
64	30	24,087	7,185	30	8	6,330	1,642	26	38	30,417	8,827	29	800
65	21	17,011	5,471	32	5	3,797	925	24	26	20,808	6,396	31	800
66	10	8,148	2,674	33	5	4,024	1,263	31	15	12,172	3,937	32	811
67	7	5,541	1,790	32	2	1,500	759	51	9	7,041	2,549	36	782
68	4	3,270	1,118	34	1	750	244	33	5	4,020	1,362	34	804
69	5	3,755	1,645	44	1	919	300	33	6	4,674	1,945	42	779
70	3	2,476	1,075	43	1	750	368	49	4	3,226	1,443	45	807
73	2	1,500	801	53	1	750	750	80	2	1,500	801	53	750
74	1	750	597	80	1	750	750	60	1	837	500	60	750
76	1	837	500	60	1	912	525	58	1	912	525	58	912
77	1	837	500	60	1	912	525	58	1	912	525	58	912
78	1	786	500	64	1	786	500	64	1	786	500	64	786
TOTAL	962	861,586	137,326	16	251	217,586	33,889	16	1,213	1,079,172	171,215	16	890



TABLE G
NUMBER OF OLD AGE PENSIONERS ON STREAM BY AGE, EMPLOYMENT STATUS
AND SEX AS AT 31.12.90

Age	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	Males	Females	Males & Females	Males	Females	Males & Females	Males	Females	Males & Females
60	611	155	766	16	6	22	627	161	788
61	731	194	925	22	4	26	753	198	951
62	792	212	1,004	15	3	18	807	215	1,022
63	651	173	824	22	1	23	673	174	847
64	1,238	281	1,519	23	3	26	1,261	284	1,545
65	865	221	1,086	18	2	20	883	223	1,106
66	806	200	1,006	30	3	33	836	203	1,039
67	723	173	896	26	4	30	749	177	926
68	783	212	995	21	2	23	804	214	1,018
69	832	188	1,020	25	4	29	857	192	1,049
70	636	155	791	17		17	653	155	808
71	504	121	625	2	1	3	506	122	628
72	579	140	719	3	1	4	582	141	723
73	557	121	678	9	1	10	566	122	688
74	441	99	540	3		3	444	99	543
75	556	108	664	7		7	563	108	671
76	520	110	630	5	5	10	525	115	640
77	354	58	412	7	1	8	361	59	420
78	213	43	256	10	3	13	223	46	269
79	165	35	200		3	7	169	38	207
80	142	35	177	6	2	8	148	37	185
81	141	24	165	4		4	145	24	169
82	69	12	81	2		2	71	12	83
TOTAL	12,909	3,070	15,979	297	49	346	13,206	3,119	16,325



GUYANA NATIONAL INSURANCE SCHEME

TABLE H
NUMBER OF OLD AGE GRANTS AWARDED BY AGE, SEX
AND EMPLOYMENT STATUS
1990

Age	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	Males	Females	Males & Females	Males	Females	Males & Females	Males	Females	Males & Females
60	29	16	45	2	2	4	31	18	49
61	26	22	48	3	1	4	29	23	52
62	15	5	20				15	5	20
63	9	1	10	1		1	10	1	11
64	9	4	13				9	4	13
65	12	6	18	1		1	13	6	19
66	7	5	12	1		1	8	5	13
67	8		8				8		8
68	2		2				2		2
69	4		4				4		4
70	2	1	3	2		2	4	1	5
71	3		3				3		3
72		3	3					3	3
73	2		2				2		2
74	2		2				2		2
75	1		1				1		1
77	2	1	3				2	1	3
78	2	1	3				2	1	3
79	1	1	2				1	1	2
81	2		2				2		2
TOTAL	138	66	204	10	3	13	148	69	217



TABLE I
NUMBER OF INVALIDITY PENSIONS GRANTED BY AGE, SEX AND NUMBER OF
CONTRIBUTIONS PAID AND CREDITED
1990

Age	Number	MALES			FEMALES				MALES AND FEMALES			
		CONTRIBUTIONS			CONTRIBUTIONS				CONTRIBUTIONS			
		Paid	Credited	Total	Number	Paid	Credited	Total	Number	Paid	Credited	Total
30	2	865	1,526	2,391					2	865	1,526	2,391
31	1	357		357					1	357		357
33	1	325	676	1,001					1	325	676	1,001
35	1	534	2	536					1	534	2	536
36	1	865	646	1,511	1	330	7	337	2	1,195	653	1,848
37	1	303		303					1	303		303
38					1	306		306	1	306		306
39					1	466	525	991	1	466	525	991
40	2	937	526	1,463	1	818		818	3	1,755	526	2,281
41	3	1,867	480	2,347	1	299	512	811	4	2,166	992	3,158
43	1	740	450	1,190					1	740	450	1,190
44	2	1,712	439	2,151					2	1,712	439	2,151
45					1	395	486	881	1	395	486	881
46					2	884	379	1,263	2	884	379	1,263
47	4	2,634	471	3,105					4	2,634	471	3,105
48	7	4,366	627	4,993					7	4,366	627	4,993
49	5	3,946	41	3,987	1	820	42	862	6	4,766	83	4,849
50	6	4,287	556	4,843					6	4,287	556	4,843
51	4	2,993	810	3,803	1	455	232	687	5	3,448	1,042	4,490
52	5	3,254	693	3,947	1	336	11	347	6	3,590	704	4,294
53	8	6,416	794	7,210	3	1,407	1	1,408	11	7,823	795	8,618
54	5	4,234	590	4,824	2	1,733	369	2,102	7	5,967	959	6,926
55	7	5,927	979	6,906	2	529	125	654	9	6,465	1,104	7,560
56	8	6,375	113	6,488	2	1,587	125	1,712	10	7,962	238	8,200
57	6	4,895	534	5,429	1	431	3	434	7	5,326	537	5,863
58	9	7,179	374	7,553	2	1,282	128	1,410	11	8,461	502	8,963
59	14	9,836	965	10,801	4	3,025	356	3,381	18	12,861	1,321	14,182
TOTAL	103	74,847	12,292	87,139	27	15,103	3,301	18,404	130	89,950	15,593	105,543



TABLE J
 NUMBER OF INVALIDITY GRANTS AWARDED BY AGE, SEX, CONTRIBUTIONS PAID
 AND CREDITED AND AMOUNT PAID
 1990

Age	Number of persons	MALES			FEMALES			MALES AND FEMALES				
		Contributions paid and credited	Contributions credited	Amount paid	Number of persons	Contributions paid and credited	Contributions credited	Amount paid	Number of persons	Contributions paid and credited	Contributions credited	Amount paid \$
34					1	243	1	\$234.00	1	243	1	234.00
49	1	243		546.00					1	243		546.00
54					1	202	150	78.00	1	202	150	78.00
Total	1	243		546.00	2	445	151	312.00	3	688	151	858.00



TABLE K
NUMBER OF SURVIVOR'S PENSIONS BY AGE-GROUP
AND CONDITION OF AWARD
1990

Age-Group	Widow with care of children	Widows over 45 years	Other dependents	Orphans	Total
Under 35	9			2	11
35 - 39	11				11
40 - 44	17		4		21
45 - 49	14	29			43
50 - 54	6	49			55
55 - 59	2	66			68
60 - 64	2	73			75
65 - 69	1	43			44
70 - 74		25			25
75 - 79		10			10
80 - 84		2			2
85 - 89		1			1
Total	62	298	4	2	366



TABLE L
 NUMBER OF FUNERAL CLAIMS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY,
 SEX AND INSURED STATUS OF THE DECEASED
 1990

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				
16-20	5		5		1		1		6		6		1		1		6	1	7
21-25	18	1	19	2	2	4		18	1	19		2	2	4		20	3	23	
26-30	21		21	3		3	1	21		21		4		4		25		25	
31-35	23		23	7	1	8		23		23		7	1	8		30	1	31	
36-40	29	1	30	7	3	10	2	31	1	32		7	3	10		38	4	42	
41-45	35	1	36	7	5	12	1	36	1	37		7	5	12		43	6	49	
46-50	48	4	52	13	5	18	3	51	4	55		13	5	18		64	9	73	
51-55	68		68	12	11	23	2	70		70		12	11	23		82	11	93	
56-60	68	2	70	13	11	24	4	72	2	74		13	15	28		85	17	102	
over 60	420	19	439	68	39	107	6	426	19	445		69	39	108		495	58	553	
Total	735	28	763	132	77	209	19	754	28	782		134	82	216		888	110	998	



TABLE M
 NUMBER OF SICKNESS SPELLS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY
 AND SEX OF RECIPIENTS
 1990

Age-Group	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
16 - 20	155	104	259				155	104	259
21 - 25	646	660	1,306	1		1	647	660	1,307
26 - 30	758	847	1,605	3	1	4	761	848	1,609
31 - 35	698	623	1,321	6	1	7	704	624	1,328
36 - 40	618	404	1,022	3		3	621	404	1,025
41 - 45	557	312	869	13	3	16	570	315	885
46 - 50	473	205	678	7	1	8	480	206	686
51 - 55	463	129	592	13	3	16	476	132	608
56 - 60	404	116	520	14	2	16	418	118	536
TOTAL	4,772	3,400	8,172	60	11	71	4,832	3,411	8,243



TABLE N
NUMBER OF SICKNESS SPELLS PAID BY DIAGNOSIS AND SECTOR
1990

Code	Diagnosis	Sugar	Non-Sugar	Both Sectors
1	Tuberculosis of respiratory system		1	1
2	Tuberculosis, other foras		3	3
5	Dysentery, all foras	3	51	54
6	Amputation		4	4
6b	Enteric fever (Typhoid fever)	14	67	81
6c	Other infective Diseases	2	11	13
7d	Measles		2	2
7e	Mumps		4	4
7f	Chicken pox	1	34	35
9	Malaria	3	38	41
10a	Filariasis	1	10	11
11a	Meningococcal infection		1	1
11c	Small-pox		1	1
11f	Parasitic skin infections		3	3
11i	Infectious Hepatitis	15	118	133
11j	Other infections and parasitic diseases	22	99	121
12	Malignant neoplasm, including neoplasms of lymphatic and haematoporetic tissues	2	2	4
13	Benign neoplasms and neoplasms of unspecified nature	6	33	39
14	Allergic disorders	2	23	25
15	Diseases of thyroid gland	1	4	5
16	Diabetes mellitus	11	55	66
17	Avitaminosis and other deficiency states			
18	Anaemias	8	62	70
19	Psychoneurosis and psychosis	21	156	177
20	Vascular lesions affecting central nervous system	1	4	5
21a	Trachoma	1	2	3
21b	Cataract Glaucoma	6	24	30
21c	Other diseases	9	79	88
21d	Injury to eye	3	21	24
22	Diseases of ear and mastoid process	3	22	25
23	Rheumatic fever	2	2	4
24	Chronic rheumatic heart disease			
25	Arteriosclerotic and degenerative heart disease	11	41	52
26	Hypertensive disease	71	457	528
27	Diseases of veins	18	85	103
28	Acute Nasopharyngitis (common cold)	1	8	9
29	Acute pharyngitis and tonsillitis and hypertrophy of tonsils and adenoids	6	87	93
30	Influenza	51	214	265
31	Pneumonia	1	28	29
32	Bronchitis	39	293	332
33	Silicosis and occupational pulmonary fibrosis	1	1	2
34	All other respiratory diseases	55	442	497
35	Diseases of stomach and duodenum except cancer:	51	195	246
36	Appendicitis	1	24	25
37	Hernia of abdominal cavity	11	50	61
38	Diarrhoea and enteritis	38	166	204
39	Diseases of gall bladder and bile ducts		4	4
40a	Diseases of the teeth	2	23	25
40b	Other diseases of digestive system	5	14	19
41	Nephritis and Nephrosis	2	9	11
42a	Diseases of male genital organs	4	35	39
42b	Diseases of female genital organs	37	417	454
43b	Complications of pregnancy, child-birth and the puerperium	26	149	175
44	Boil, abscess, cellulitis and other skin infections	26	149	175
45	Other diseases of skin	7	36	43
46	Arthritis and rheumatism except rheumatic fever	37	164	201
47	Diseases of bones and other organs of movement	4	17	21
48	Congenital malformations and diseases peculiar to early infancy			
49a	Epilepsy	7	6	13
49b	Diseases of nerves and peripheral ganglia	6	21	27
49c	Urinary calculus	16	81	97
49d	Other diseases of urinary system	23	109	132
49e	Other specified and ill-defined diseases	292	1,928	2,220
50a	Open fractures (all sites)		3	3
50b	Closed fractures (all sites)	19	87	106
50c	Complicated fractures			
50d	Dislocations (all sites)		18	18
50e	Head injury, excluding fracture	12	25	37
50f	Internal injury, chest, abdomen and pelvis	13	33	46
50g	Lacerated, open and contused wounds	100	173	273
50h	Burns and Scalds	11	26	37
50i	Occupation poisoning		2	2
50j	Other poisoning			
50k	Other violence	1	9	10
50l	Sprains and Strains	56	180	236
50m	Contusions (other than contused wounds) and abrasions	44	107	151
TOTAL		1,228	7,015	8,243



TABLE O
NUMBER OF SICKNESS BENEFIT MEDICAL CARE CASES
PAID BY AGE-GROUP, SECTOR AND SEX
1990

AGE-GROUP	SUGAR			NON-SUGAR			BOTH SECTORS		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
16 - 20	13	10	23	52	77	129	65	87	152
21 - 25	68	30	98	254	460	714	322	490	812
26 - 30	89	32	121	288	647	935	377	679	1,056
31 - 35	98	23	121	301	581	882	399	604	1,003
36 - 40	84	19	103	379	569	948	463	588	1,051
41 - 45	122	27	149	534	522	1,056	656	549	1,205
46 - 50	136	29	165	451	334	785	587	363	950
51 - 55	123	15	138	419	262	681	542	277	819
56 - 60	137	19	156	334	138	472	471	157	628
TOTAL	870	204	1,074	3,012	3,590	6,602	3,882	3,794	7,676



TABLE P
 NUMBER OF MATERNITY ALLOWANCES PAID BY AGE-GROUP,
 EMPLOYMENT STATUS AND BENEFIT DAYS
 1990

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	54	4,144			54	4,144
21 - 25	294	21,587	2	152	296	21,739
26 - 30	329	24,472	3	182	332	24,654
31 - 35	275	20,114	2	137	277	20,251
36 - 40	98	7,348			98	7,348
41 - 45	19	1,402			19	1,402
46 - 47	1	66			1	66
TOTAL	1,070	79,133	7	471	1,077	79,604



TABLE Q
 NUMBER OF MATERNITY ALLOWANCES PAID BY
 BENEFIT DAYS AND AMOUNT
 1990

BENEFIT DAYS	NUMBER OF CASES	AMOUNT PAID (\$)
5	1	64.07
8	1	323.09
12	2	893.22
14	1	1,502.80
18	2	3,118.77
19 - 24	7	7,975.65
25 - 30	3	3,585.10
31 - 36	6	6,091.54
37 - 42	8	11,919.20
43 - 48	12	21,007.12
49 - 54	40	60,109.63
55 - 60	18	27,176.10
61 - 66	33	64,993.69
61 - 72	75	154,659.80
73 - 78	816	1,965,108.13
79 - 84	24	53,534.27
85 - 90	10	24,231.66
91 - 96	1	2,485.00
97 - 102	8	23,629.69
103 - 108	3	8,912.24
115 - 120	1	1,520.67
127 - 132	1	4,680.30
133 - 138	1	5,109.89
145 - 150	1	5,019.00
151 - 156	2	7,693.04
TOTAL	1,077	2,465,343.67



TABLE R
NUMBER OF INJURY SPELLS PAID BY AGE-GROUP AND SEX
1990

AGE-GROUP	MALES	FEMALES	MALES AND FEMALES
Below 16	6	10	6
16 - 20	326	10	336
21 - 25	586	23	609
26 - 30	528	31	559
31 - 35	360	38	398
36 - 40	318	36	354
41 - 45	210	54	264
46 - 50	210	68	278
51 - 55	134	39	173
56 - 60	94	28	122
Over 60	16	3	19
TOTAL	2,788	330	3,118



TABLE S
NUMBER OF INJURY SPELLS BY BENEFIT DAYS, SECTOR AND SEX
1990

BENEFIT DAYS	SUGAR			NON-SUGAR			ALL INDUSTRIES		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
1		1	1	4	2	6	4	3	7
2	6	1	7	2	1	3	8	2	10
3	46	2	48	9	5	14	55	7	62
4	116	10	126	23	9	32	139	19	158
5	165	21	186	30	2	32	195	23	218
6	424	47	471	57	7	64	481	54	535
7	128	7	135	5		5	133	7	140
8	150	13	163	8	1	9	158	14	172
9	156	23	179	16		16	172	23	195
10	120	15	135	4	3	7	124	18	142
11	125	18	143	11	4	15	136	22	158
12	219	29	248	29	1	30	248	30	278
13	86	12	98	5	1	6	91	13	104
14	81	5	86	2	2	4	83	7	90
15	68	8	76	3	1	4	71	9	80
16	37	5	42	2		2	39	5	44
17	54	5	59	2		2	56	5	61
18	61	6	67	13	5	18	74	11	85
19 - 24	178	28	206	30	1	31	208	29	237
25 - 30	90	4	94	24	2	26	114	6	120
31 - 36	33	3	36	10		10	43	3	46
37 - 42	17	2	19	10	2	12	27	4	31
43 - 48	24	4	28	8	1	9	32	5	37
49 - 54	15	1	16	4		4	19	1	20
55 - 60	12	1	13	2		2	14	1	15
61 - 66	8	2	10	3	1	4	11	3	14
67 - 72	3	1	4	2		2	5	1	6
73 - 78	5		5	1		1	6	0	6
79 - 84	3		3	3		3	6	0	6
85 - 90	8	1	9			0	8	1	9
91 - 96	4		4			0	4	0	4
97 - 102		1	1	3		3	3	1	4
103 - 108	2		2			0	2	0	2
109-114	2		2			0	2	0	2
115-120	1		1			0	1	0	1
121-126	1		1			0	1	0	1
127-132		1	1			0	0	1	1
133-138	1		1			0	1	0	1
139-144			0	1		1	1	0	1
145-150			0			0	0	0	0
151-156	8	2	10	5		5	13	2	15
TOTAL	2,457	279	2,736	331	51	382	2,788	330	3,118



TABLE T
 NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS
 PAID BY AGE-GROUP, SECTOR AND SEX
 1990

AGE-GROUP	SUGAR			NON-SUGAR			BOTH SECTORS		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
Under 16	3	—	3	—	—	—	3	—	3
16 - 20	169	2	171	42	4	46	211	6	217
21 - 25	403	8	411	73	9	82	476	17	493
26 - 30	363	16	379	47	8	55	410	24	434
31 - 35	320	24	344	44	5	49	364	29	393
36 - 40	236	15	251	48	4	52	284	19	303
41 - 45	172	17	189	28	3	31	200	20	220
46 - 50	157	45	202	23	2	25	180	47	227
51 - 55	79	38	117	23	2	25	102	40	142
56 - 60	64	28	92	12	-	12	76	28	104
Over 60	6	2	8	3	—	3	9	2	11
TOTAL	1,972	195	2,167	343	37	380	2,315	232	2,547



TABLE U
NUMBER OF DISABLEMENT PENSIONS BY NATURE OF DISABILITY
AND WEEKLY AMOUNT
1990

NATURE OF DISABILITY	NUMBER OF CASES	TOTAL WEEKLY AMOUNT (\$)
Contusions and Abrasions	1	42.45
Burns and Scalds	3	94.84
Cuts and Lacerations	8	248.09
Dislocations	2	170.42
Fractures	21	1,048.47
Strains and Sprains	3	60.52
Eye Injury	4	191.12
Amputations	15	867.43
Other injury	1	73.50
TOTAL	58	2,796.84



TABLE V
 NUMBER OF DISABILITY GRANTS PAID BY AGE-GROUP,
 SEX AND AMOUNT PAID
 1990

AGE-GROUP	MALES		FEMALES		MALES & FEMALES	
	No. of Cases	Amount paid (\$)	No. of Cases	Amount paid (\$)	No. of Cases	Amount paid (\$)
16 - 20	3	9,719.83	1	1,936.09	4	11,655.92
21 - 25	3	9,214.84	—	—	3	9,214.84
26 - 30	1	3,149.90	—	—	1	3,149.90
31 - 35	4	12,447.71	1	3,068.70	5	15,516.41
36 - 40	4	11,881.95	—	—	4	11,881.95
41 - 45	3	10,487.71	—	—	3	10,487.71
46 - 50	3	12,377.46	—	—	3	12,377.46
51 - 55	1	400.00	2	10,510.26	3	10,910.26
56 - 60	2	8,982.19	1	4,877.60	3	13,859.79
TOTAL	24	78,661.59	5	20,392.65	29	99,054.24

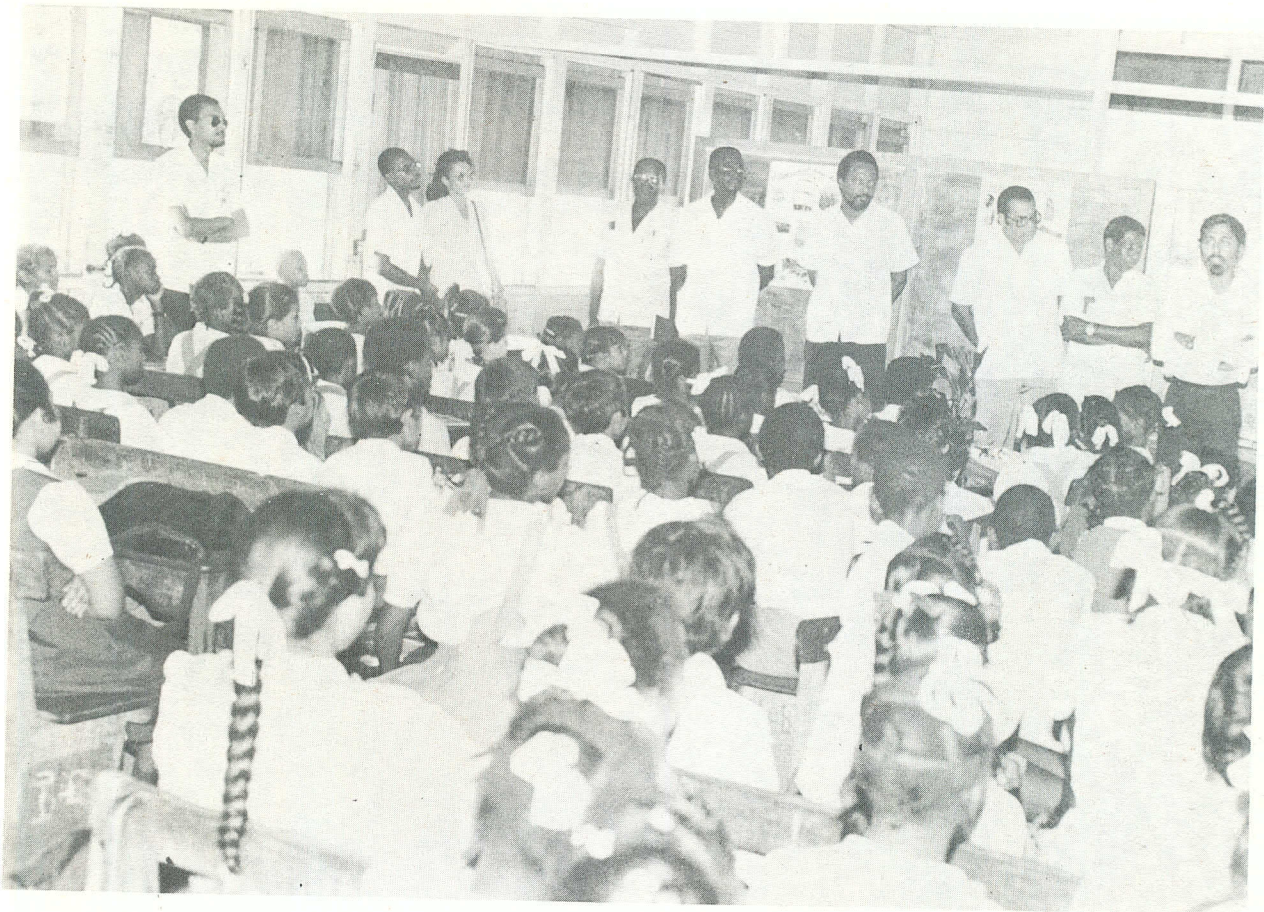


TABLE W
ANALYSIS OF INDUSTRIAL DEATHS BY CONDITIONS OF AWARD AND NATURE OF INJURY
1990

Nature of Injury	Number of Deaths	Widows with Children	Widows over 45 years	Parent	Orphan	Total
Burns and Scalds	3	3	—	—	—	3
Concussions	3	2	—	1	—	3
Punctured Wounds	2	1	—	—	1	2
Fractures	7	5	2	—	—	7
Drowning	2	1	—	1	—	2
TOTAL	17	12	2	2	1	17



INVOKING THE 'SPIRIT OF GOODWILL' AT THE DEDICATION AND OPENING OF THE WAITING ROOM AT THE BRICKDAM BUILDING IN HONOUR OF THE LATE GENERAL MANAGER, ROY A. CHARLES.



N.I.S. DONATES SOME KITCHEN UTENSILS TO THE ST. STEPHENS PRIMARY SCHOOL. THE CHAIRMAN OF THE BOARD, GENERAL MANAGER AND OTHER BOARD MEMBERS ARE PRESENT AT THE CEREMONY.



NATIONAL INSURANCE SCHEME STAFF MEMBERS ENJOY A GAME OF VOLLEYBALL ON THEIR ANNIVERSARY OUTING TO "SKYLARK RETREAT" AT YARROW-KABRA ON THE LINDEN/SOESDYKE HIGHWAY.



N.I.S. STAFF MEMBERS ENJOY THEMSELVES AT THE ANNUAL STAFF PARTY.