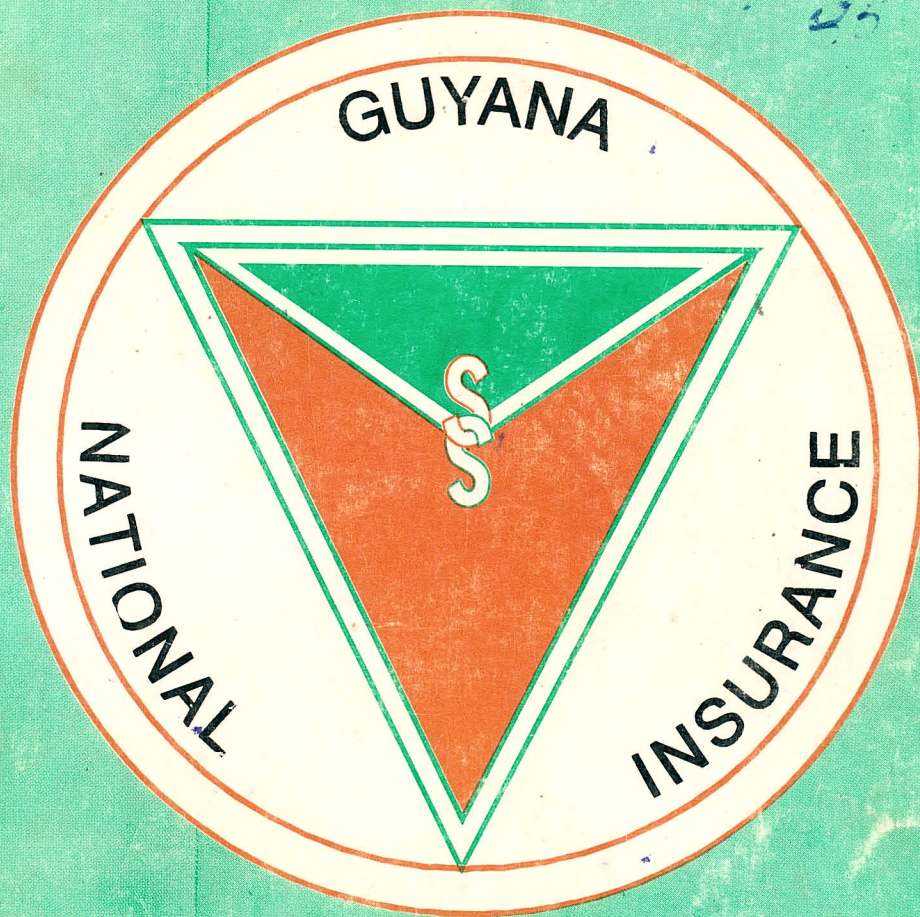


# NATIONAL INSURANCE SCHEME



# 1991

## ANNUAL REPORT & ACCOUNTS



# **NATIONAL INSURANCE SCHEME**

# **1991 ANNUAL REPORT**

## GUYANA NATIONAL INSURANCE SCHEME

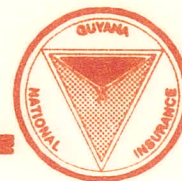
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His Excellency, Mr. H. D. Hoyte, S.C.  
President of the Co-operative Republic of Guyana

**GUYANA NATIONAL INSURANCE SCHEME**

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



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## LETTER OF TRANSMITTAL

14th July, 1993

The Honourable Minister of Finance  
Mr. Asgar A. Ally, M.P.  
Ministry of Finance  
Main & Urquhart Streets  
Georgetown

Dear Mr. Minister,

It is with honour that I submit to you the 1991 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 \$647.7M during the year under review. This figure represents an increase of approximately 63% over the previous year's income.

The amount paid in benefits during the year was \$271.6M. This total was approximately 119% more than that which was paid in 1990.

During 1991, administrative expenses amounted to \$141.5M, an increase of approximately 110%.

Total expenditure for the year was therefore \$413.2M approximately.

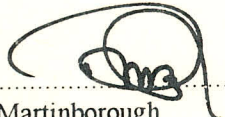
For 1991, the surplus was \$234.5M approximately.

As at the end of the year under review, the National Insurance Fund stood at G\$1,874.6M of which approximately 57% were invested in Government of Guyana debentures.

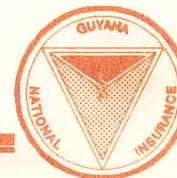
During the year under review, the Scheme launched its Primary Health Care Programme which included, inter alia, the inoculation of vulnerable groups of workers in Guyana against Tetanus, continuous medical treatment for contributors with recurring or chronic illnesses, the dressing of wounds resulting from industrial or non industrial injuries and some aspects of family planning.

The construction of the Local Office building at Bartica was also completed and opened for business in October of 1991 and the restructuring of the organisation which commenced in the year 1988 was concluded in the month of April.

Yours co-operatively  
NATIONAL INSURANCE - GUYANA

  
P. Martinborough  
General Manager





## **INTRODUCTION**

The 23rd 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 1991 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 1991

1. On the 26th April, a Primary Health Care Programme was launched which included, inter alia, the inoculation of vulnerable workers in various organizations throughout the country against Tetanus, continuous treatment for contributors with recurring or chronic illnesses, the introduction of some specific aspects of Family Spacing and the dressing of wounds sustained by insured persons either through sickness or injury.
2. As of April 1, the ceiling on insurable earnings (i.e earnings on which contributions and benefits are paid) was extended from \$1500.00 to \$4,000.00.
3. The minimum rate of pension for Old Age and Invalidity was increased from \$231.00 to \$347.00 per fortnight from April 1. This increase of approximately 50% was as a result of successful wages negotiations between the Government and the Trades Union Congress which resulted in an increase in the Public Sector Minimum Wage. As of July 1, due to further increases in the Public Sector Minimum Wage, the minimum rate of pension for Old Age and Invalidity was further increased from \$347.00 to \$640.00 per fortnight.
4. With effect from 1st January, Funeral Benefit was increased from \$800.00 to \$3,000.00.
5. In October, the organization opened a new building to house the Bartica Local Office. The opening ceremony formed part of the Scheme's 22nd Anniversary Celebrations and the feature address was delivered by District Education Officer, Ms. Knights.
6. During the year, the National Insurance Board mourned the loss of one of its Director, Mr. Burton Gajadhar who passed away suddenly after a brief period of illness.
7. Some parts of a restructuring package as proposed under a Guymine Engineering and Technical Services (GETS) Manpower Study of the Scheme were implemented, thereby incorporating some new positions into the organization and regrading some others.



**REGISTRATION AND COMPLIANCE**

**REGISTRATION OF NEW EMPLOYERS**

During the year under review, 384 employers were registered with the Scheme. Of this total, 339 or approximately 88% were small scale employers, that is, each employed at the most 10 persons. Of the remaining 45 employers, 36 employed between 11 and 50 persons, 4 employed between 51 and 100 persons and 5 employed over 100 persons.

The industrial distribution of the new employers shows that 141 or approximately 37% entered the 'Services' sector with 81 or approximately 21% entering 'Personal Services'. The 'Manufacturing' sector attracted 77 or approximately 20% of the new entrants whilst the 'Commerce' sector absorbed 61 or approximately 16% of the entrants. Further, 'Construction' attracted 44 or approximately 12% and 'Transportation' 36 or approximately 9% of the registrants. The remaining 25 registrants were absorbed in the 'Agriculture, Forestry and Fishing', 'Mining' and 'Insurance' Sectors.

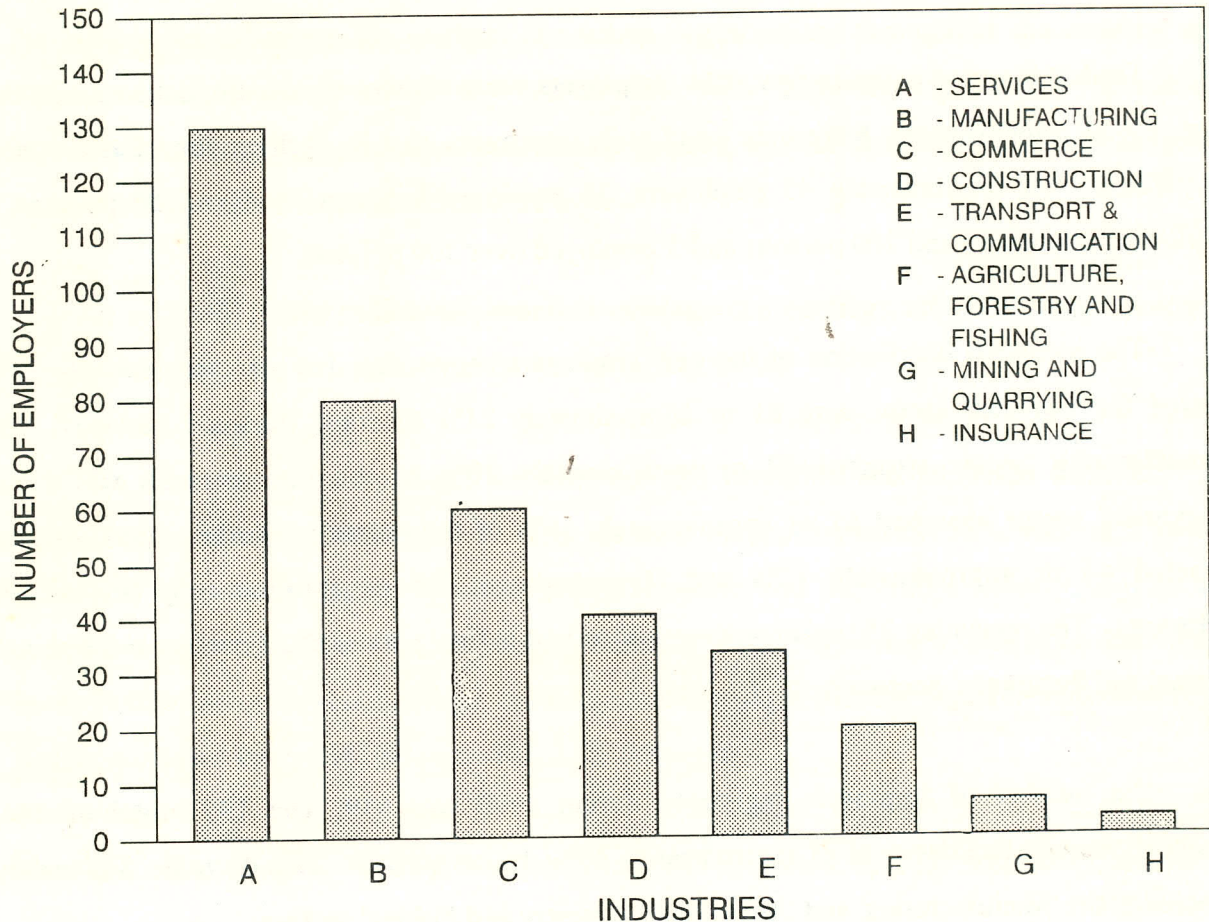
The number of employers registered during 1990 was 639. The 1991 total of 384, therefore, represents a decrease of approximately 40% by comparison. This decrease was mainly reflected in the 'Manufacturing' and 'Agriculture, Forestry and Fishing' sectors.

The new entrants brought the total number of employers registered at the end of the year to 16,841. Seven thousand. One Hundred and Fifty-Nine of these are known to have ceased operation during the period. Therefore, the effective number of employers on roll at the end of 1991 was 9,682 approximately.

Table A in the Annex classifies the number of employers registered during 1991 by Industry and Size (number of employees) while Figure 1 overleaf gives a graphical illustration of the Industrial Distribution



**FIGURE 1.**  
**DISTRIBUTION OF REGISTERED EMPLOYERS BY INDUSTRY**  
**1991**

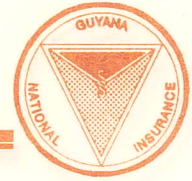


### **DEFAULTERS**

During the year under review, 167 matters were brought to the attention of the Compliance Section. Of this total, 163 related to defaulting employers and 4 to defaulting self-employed persons.

### **DEFAULTING EMPLOYERS**

In respect of the defaulting employers, 44 cases of non-payment were identified during the year. There were 53 cases which were brought forward from 1990, making a total of 97 cases to be processed. Fifty-Seven were processed and 40 cases remained outstanding at the end of the year.



In the underpayment category, 4 cases were identified during the year. There were also 10 cases which were outstanding at the end of the previous year giving a total of 14 cases to be processed. At the end of the year, 8 cases were processed and 6 were unprocessed.

In the category of overpayment of contributions, 115 cases were identified during the year. No cases were brought forward from 1990. The number of cases processed during the year was 114 and 1 remained unprocessed at the end of the year.

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

**TABLE 1**  
**MOVEMENT OF DEFAULTING EMPLOYERS**  
**1991**

<b>DESCRIPTION</b>	<b>NON-PAYMENT</b>	<b>UNDER-PAYMENT</b>	<b>OVER-PAYMENT</b>	<b>TOTAL</b>
Cases brought forward from 1990	53*	10*	-	63
Cases identified/received in 1990	44	4	115	163
Cases Processed in 1991	57	8	114	179
Cases outstanding at 91-12-31	40	6	1	47

\*Adjusted figures

A comparison of the number of cases identified in 1991 with those of the previous year shows a significant reduction in the number of cases received in each of the three categories - nonpayment 28%, underpayment 55% and overpayment, 21%. Overall, the total number of cases identified decreased by 26%.

#### **DEFAULTING SELF-EMPLOYED PERSONS**

Four cases relating to self-employed persons were identified during the year. This number, when added to the 12 cases of non-payment of contributions and 2 cases of underpayment which were outstanding at the end of the previous year, brought the total number of cases to be processed to 18. Two cases in the overpayment category and 6 in the non-payment category were processed during the year. There were 2 cases in the underpayment and 8 in the non-payment categories which remained unprocessed at the end of the year.

A comparison with the previous year, 1990, reveals that there were significant decreases of 93% and 95% respectively in the number of cases identified in the non-payment and over-payment categories.

See Table 2 overleaf for the Movement of the Self-employed Defaulters.



**TABLE 2**  
**MOVEMENT OF DEFAULTING SELF-EMPLOYED PERSONS**  
**1991**

DESCRIPTION	NON-PAYMENT	UNDER-PAYMENT	OVER-PAYMENT	TOTAL
Cases brought forward from 1990	12*	2*	-	14
Cases identified/received in 1991	2	-	2	4
Cases processed in 1991	6	-	2	8
Cases outstanding at 91-12-31	8	2	-	10

\*Adjusted figures

**COURT ACTION**

During 1991, court action was taken against 15 defaulting employers and 5 defaulting self-employed persons. All of the cases against employers and self-employed persons were of a criminal nature. Eight cases of a criminal nature and 2 of a civil nature were outstanding from 1990. Both of the civil cases were against employers while 6 of the criminal cases were against employers and 2 against self-employed persons.

The Court ruled in favour of the National Insurance Board in 16 criminal matters - 12 against employers and 4 against self-employed persons. Four of the criminal cases were withdrawn, 3 by the National Insurance Board and 1 by a self-employed person upon the full payment of his liabilities.

At the end of the year, there were 6 criminal and 2 civil cases relating to employers and 2 criminal cases relating to the self-employed still pending. See Table 3 below.

**TABLE 3**  
**CASES TAKEN TO COURT**  
**1991**

DESCRIPTION	EMPLOYER		SELF - EMPLOYED	
	CRIMINAL	CIVIL	CRIMINAL	CIVIL
Number of court cases brought forward from 1990	6	2	2	-
Number of cases taken to court in 1991	15	-	5	-
Number of cases in which judgement was given*	12	-	4	-
Number of cases withdrawn	3	-	1	-
Number of cases outstanding in court at end of year	6	2	2	-

\* Judgment was given in favour of the Board.



**REGISTRATION OF EMPLOYED PERSONS**

During 1991, a total of 10,722 employed persons were registered. Of this total, 6,330 were males and 4,392, females.

Five hundred and twenty-six of the new registrants were under 16 years of age, 10,170 were between the ages of 16 and 59 years and 26 were 60 years or over.

The distribution of the new registrants by marital status reveals that 9,248 or approximately 86% were single and 859 or approximately 8% were married. The remaining 615 were either widowed, divorced, separated or in common-law relationships.

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

An analysis by industry shows that 3,721 or approximately 35% of the new registrants were absorbed in the 'Services' sector, 1,961 or 18% approximately entered the 'Manufacturing' sector, 2,890 or 27% approximately joined the 'Agriculture, Forestry and Fishing' sector and 915 or 9% approximately entered into 'Commerce'. The remaining 1,235 or approximately 11% were absorbed in 'Mining and Quarrying', 'Construction', 'Electricity, Gas, Water and Sanitary Services' and 'Transportation and Communication' sectors.

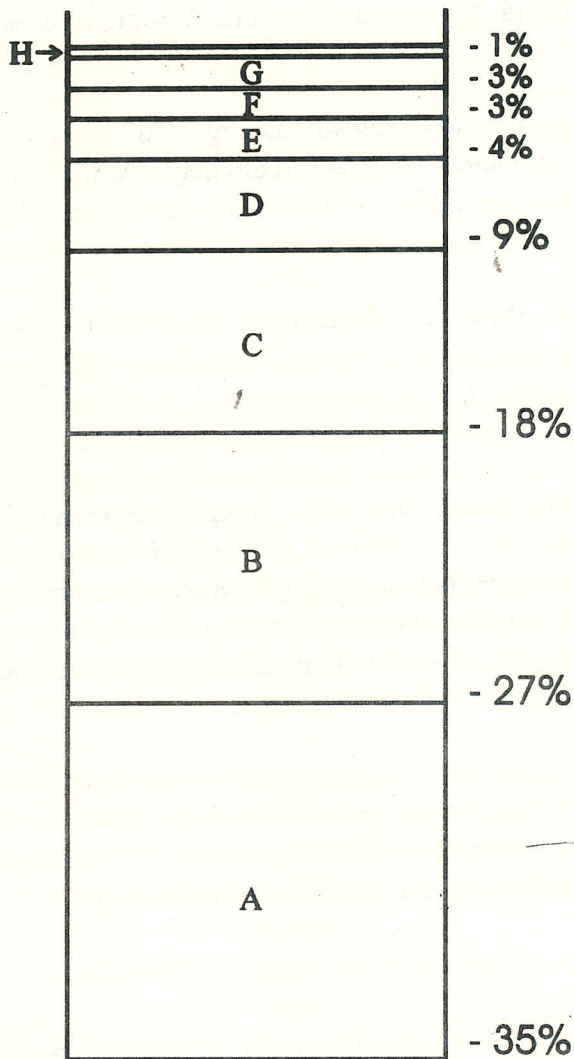
Table C in the Annex categorises these registrants by Industry and Sex, while Figure 2 overleaf gives a graphical illustration of the Industrial Distribution.

Five thousand, nine hundred and twenty-two or approximately 58% of the new registrants aged between 16 years and 59 years were males and 4,248 or approximately 42% were females.

Of the 10,170 persons between the ages of 16 and 59 years who were registered during the year, 8,067 or approximately 79% were in the age-group (16-24) years and 1,770 or 17% approximately were in the age-group (25-39) years. The age-group (40-49) years had 248 registrants while the age-group (50-59) years accounted for 85. Table 4 overleaf shows the distribution of the Registrants by Age-group and Sex.



**FIGURE 2**  
**DISTRIBUTION OF EMPLOYED REGISTRANTS**  
**1991**



A - SERVICES

B - AGRICULTURE, FORESTRY AND FISHING

C - MANUFACTURING

D - COMMERCE

E - MINING AND QUARRYING

F - CONSTRUCTION

G - ELECTRICITY, GAS, WATER AND SANITARY SERVICES

H - TRANSPORTATION AND COMMUNICATION





**TABLE 4**  
**NUMBER OF EMPLOYED REGISTRANTS BETWEEN AGES 16 & 59**  
**BY AGE-GROUP AND SEX**  
**1991**

AGE - GROUP	MALES	FEMALES	MALES & FEMALES
16 - 19	3,555	2,039	5,594
20 - 24	1,384	1,089	2,473
25 - 29	534	497	1,031
30 - 34	199	280	479
35 - 39	104	156	260
40 - 44	65	97	162
45 - 49	41	45	86
50 - 54	24	30	54
55 - 59	16	15	31
<b>TOTAL</b>	<b>5,922</b>	<b>4,248</b>	<b>10,170</b>

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

The number of registered employees between ages 16 and 59 years in 1990 was 11,719. The corresponding number of registrants in 1991 therefore, represents a decrease of 1,549 or approximately 13%. 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 1987-1991**

DESCRIPTION	1987	1988	1989	1990	1991
Males	7,769	9,662	9,276	6,725	5,922
Average Age	21	21	21	21	21
Females	5,754	7,947	6,741	4,994	4,248
Average Age	23	23	23	22	23
Males & Females	13,523	17,609	16,017	11,719	10,170
Average Age	22	22	22	22	22

The above table shows that although the annual average age has remained relatively stable, the number of registrants has continued to decline steadily.

The total number of employed persons registered at the end of 1991 was 460,777.

**SELF-EMPLOYED REGISTRANTS**

A total of 1,204 self-employed persons were registered during 1991. Of this total, 864 or 72% approximately were males and 340 or 28% approximately were females.

The age distribution of the registrants reveals that 357 or 30% approximately were in the age-group (16-30) years, 586 or 49% approximately were in the age-group (31-45) years and 261 or 21% approximately were in the age-group (46-60) years.

The average age of the male registrants was 36 years and that of the females, 38 years. The overall average age was 37 years.

The distribution of the new registrants, industry-wise indicates that 229 or 19% approximately were absorbed in the 'Wholesale and Retail Trade' sector. There were 214 persons or 18% approximately who entered the 'Manufacturing' sector, 111 or approximately 9% who entered the 'Agriculture and Fishing' sector, 535 or 45% approximately who entered the 'Services' sector and 60 or approximately 5% who entered the 'Construction' sector. Of the remaining registrants, 52 joined the 'Transport' sector and 3 entered the 'Mining and Quarrying' sector.

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

An analysis of the distribution by marital status reveals that 725 or approximately 60% of the registrants were married, 368 or 31% approximately were single and the remaining 111 or 9% approximately were either widowed, divorced, separated or in common-law relationships. Table E in the Annex classifies the new registrants by age-group, sex and marital status.

The number of self-employed persons who were registered in 1990 was 839. The 1991 total of 1,204, therefore, represents an increase of approximately 43% by comparison. This increase was mainly reflected in the 'Services' and 'Transport' sectors. The number of self-employed persons registered annually during the period 1987-1991 is shown in Table 6 below.

**TABLE 6**  
**NUMBER OF SELF-EMPLOYED REGISTRANTS**  
**1987 - 1991**

<b>DESCRIPTION</b>	<b>1987</b>	<b>1988</b>	<b>1989</b>	<b>1990</b>	<b>1991</b>
Males	357	474	855	616	864
Females	109	195	392	230	340
<b>Males &amp; Females</b>	<b>466</b>	<b>669</b>	<b>1,247</b>	<b>846</b>	<b>1,204</b>



**REGISTRATION OF VOLUNTARY CONTRIBUTORS**

No applications were received for registration as voluntary contributors during 1991.

There were 8 active contributors during 1990. However, in 1991, all of the contributors had ceased contributing to the Scheme for various reasons. As such at the end of 1991, there were no active voluntary contributors.

The total number of persons who were issued with certificates of voluntary insurance from the inception of the Scheme to the end of 1991 remained at 726.

**LONG TERM BENEFITS BRANCH**

**OLD AGE PENSION**

A total of 1,319 persons satisfied the conditions for the award of Old Age Pensions during 1991. One Thousand and Twenty-Two or approximately 77% were males and 297 or approximately 23% were females.

The distribution of the new pensioners by employment category shows that 1,267 (977 males and 290 females) were employed persons and 52 (45 males and 7 females) were self-employed persons.

The ages of the 1,319 pensioners ranged from 60 years to 79 years. The age-group (60-64) years accounted for 1,225 or approximately 93% of the awardees, of whom 522 or approximately 40% were aged 60 years. The age-group (65-69) years and (70-74) years accounted for 83 and 9 pensioners respectively. There were 2 pensioners in the age-group (75-79) years. This distribution is given in Table 7 below.

**TABLE 7**  
**NUMBER OF OLD AGE PENSIONS GRANTED BY AGE-GROUP,**  
**EMPLOYMENT STATUS AND SEX**  
**1991**

AGE-GROUP	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
60 - 64	911	264	1,175	43	7	50	954	271	1,225
65 - 69	60	22	82	1	-	1	61	22	83
70 - 74	5	3	8	1	-	1	6	3	9
75 - 79	1	1	2	-	-	-	1	1	2
<b>TOTAL</b>	<b>977</b>	<b>290</b>	<b>1,267</b>	<b>45</b>	<b>7</b>	<b>52</b>	<b>1,022</b>	<b>297</b>	<b>1,319</b>



The average age of the new entrants was 61 years.

The average fortnightly amount paid to the pensioners was \$640.00.

An analysis of the contribution status shows that the pensioners qualified, on the average with approximately 893 contributions. Approximately 87% of these were paid by or on behalf of them and 13% 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 and 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).

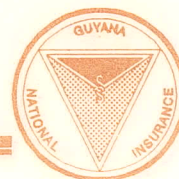
The males were awarded pensions based on an average of 903 contributions of which approximately 12% were credited. Correspondingly, the females qualified with an average of 857 contributions of which approximately 15% were credited.

Table F in the Annex gives the number of Old Age pensions granted by Age, Sex and contributions paid and credited.

In 1990, a total of 1,213 pensioners came on stream. Therefore, the 1991 total of 1,319 represents an increase of approximately 9% by comparison.

There were 16,325 pensions in payment at the end of 1990 at an average rate of \$235.53 per fortnight. During the year, 1,319 pensions were awarded and 623 pensioners, 586 males and 37 females, exited the population due to their demise. Thus, the number of pensioners on stream at the end of 1991 was 17,021, comprising 13,642 males and 3,379 females. Their average fortnightly rate of pension was \$640.00.

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



**TABLE 8  
MOVEMENT OF OLD AGE PENSIONS  
1991**

DESCRIPTION	MALES	FEMALES	MALES & FEMALES	AVERAGE FORTNIGHTLY RATE (\$)
Pensions in payment at the end of the year 1990	13,206	3,119	16,325	235.53
Pensions awarded between Jan - March '91	346	104	450	239.82
Pensions terminated between Jan - March '91	212	19	231	232.25
Pensions in payment at the end of March '91	13,340	3,204	16,544	235.39
Pensions in payment at the beginning of April '91	13,340	3,204	16,544	*351.62
Pensions awarded between April - June '91	295	88	383	387.58
Pensions terminated between April - June '91	159	7	166	351.07
Pensions in payment at the end of June '91	13,476	3,285	16,761	352.44
Pensions in payment at the end of July '91	13,476	3,285	16,761	*640.00
Pensions awarded between July - December '91	381	105	486	640
Pensions terminated between July - December '91	215	11	226	640
Pensions in payment as at 31st December, 1991	13,642	3,379	17,021	640

**\*Adjusted Figures**

Table G in the Annex shows the number of pensioners on stream as at 91-12-31 by Age, Employment status and Sex.

**OLD AGE GRANT**

During 1991, a total of 238 Old Age Grants were awarded and 25 were disallowed because the claimants failed to satisfy the contribution requirements governing the award of the benefit.

The payments were made to 149 males and 69 females in the employed category and 13 males and 7 females in the self-employed category. The average amounts of the grants paid to males and females were approximately \$1,374.00 and \$1,182.00 respectively. The overall average amount paid was \$1,313.00 approximately.

The number of lump-sums awarded by sex and average amount paid is shown in Table 9 overleaf.



**TABLE 9  
NUMBER OF OLD AGE LUMP-SUM PAYMENTS BY SEX  
AND AVERAGE AMOUNT PAID - 1991**

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
Number of persons	162	76	238
Percentage	68	32	100
Average Amount (\$)	1,374.47	1,182.22	1,313.07

An analysis of the contributions shows that the males qualified with an average of 507 contributions, of which 44% were credited, and the females qualified with an average of 523 contributions, of which 40% were credited. Overall, the recipients had, on average, 512 paid and credited contributions. See Table 10 below.

**TABLE 10  
OLD AGE LUMP-SUM PAYMENTS AND NUMBER OF PAID  
AND CREDITED CONTRIBUTIONS - 1991**

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
No. of Recipients	162	76	238
No. of Contributions paid	45,976	23,833	69,809
Average per insured person	284	313	292
No. of Contributions credited	36,222	15,906	52,128
Average per insured person	223	209	218
Total contributions paid & credited	82,198	39,739	121,937
Average per insured person	507	523	512

The age distribution of the recipients shows that their ages ranged from 60 years to 81 years with the age-group (60-65) years accounting for 195 or approximately 82% of the awardees.

Eighteen of the self-employed persons were also within this age-group. Their average age was 63 years.

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

A total of 259 grants were awarded in 1990. The 1991 total of 238, therefore, represents an 8% decrease by comparison.

The annual number of Old Age Grants paid by employment status of the recipients and average amount during the period 1987 - 1991 is given in Table 11 overleaf.



**TABLE 11**  
**NUMBER OF OLD AGE GRANTS PAID BY EMPLOYMENT STATUS OF RECIPIENTS**  
**AND AVERAGE AMOUNT**  
**1987-1991**

DESCRIPTION	1987	1988	1989	1990	1991
Employed	369	251	257	204	218
Self-Employed	18	12	2	13	20
<b>TOTAL</b>	<b>387</b>	<b>263</b>	<b>259</b>	<b>217</b>	<b>238</b>
<b>Average Amount (\$)</b>	<b>634.00</b>	<b>647.00</b>	<b>558.49</b>	<b>676.00</b>	<b>1,313.07</b>

An examination of the above table reveals that the number of recipients of the grant has been steadily declining during the five-year period. However, the average amount paid has increased significantly in 1991 due to increases in the insurable earnings ceiling in 1989 and 1991.

**INVALIDITY PENSION**

During 1991, a total of 168 Invalidity pensions were awarded and 20 were disallowed because the claimants either failed to satisfy the contribution requirements for the award of the benefit or were not considered to be invalids as defined in the Regulations.

The awards were granted to 129 males and 39 females. Two of the males were in the self-employed category.

An age analysis of the pensioners shows that 54 or approximately 32% were in the age-group (55-59) years, 51 or approximately 30% were in the age-group (50-54) years and 30 or approximately 18% were in the age-group (45-49) years. The age-group (40-44) years, (35-39) years, and (30-34) years accounted for 19, 6, and 3 pensioners respectively. There were also 3 pensioners aged below 30 years. The average age of the new recipients was 50 years approximately.

An analysis of the contribution status reveals that on the average, the recipients qualified with approximately 937 contributions of which 77% approximately were paid and 23% approximately were credited. The males qualified on the average with 924 contributions of which 24% were credited. Correspondingly, the females qualified on the average with 979 contributions of which 21% were credited.

The average fortnightly rate of pension was \$640.00.

A total of 130 pensions were awarded during 1990. The 1991 total therefore shows an increase by approximately 29%.

Table 12 overleaf shows the number of Invalidity pensions awarded annually during the period 1987 - 1991.



**TABLE 12**  
**NUMBER OF INVALIDITY PENSIONS AWARDED BY SEX**  
**AND AVERAGE FORTNIGHTLY AMOUNTS**  
**1987 - 1991**

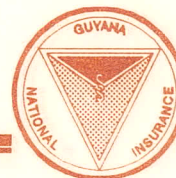
<b>DESCRIPTI- ON</b>	<b>1987</b>	<b>1988</b>	<b>1989</b>	<b>1990</b>	<b>1991</b>
Males	111	99	118	103	129
Females	32	22	37	27	39
Males & Females	143	121	155	130	168
<b>AVERAGE FORTNIGHTLY AMOUNTS (\$)</b>	<b>125.28</b>	<b>132.83</b>	<b>211.00</b>	<b>271.30</b>	<b>640.00</b>

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

At the commencement of 1991, there were 728 pensions in payment to 561 males and 167 females. During the year 168 pensions were awarded and 64 were terminated. The terminations were due to the death of 19 pensioners and the attainment of age 60 years by 45 pensioners. At the close of the year, a total of 832 pensioners were on stream comprising 638 males and 194 females.

See Table 13 overleaf for the Movement of Invalidity pensions during 1991.





**TABLE 13  
MOVEMENT OF INVALIDITY PENSIONS  
1991**

DESCRIPTION	MALES	FEMALES	MALES & FEMALES	AVERAGE FORTNIGHTLY RATE (\$)
Pensions in payment at beginning of year	561	167	728	238.57
Pensions granted up to 31.3.91	102	30	132	241.34
Pensions terminated up to 31.3.91 by				
(a) Death	9	2	11	249.32
(b) Attainment of age 60	15	3	18	248.05
Pensions in payment at 1.4.91	639	192	831	359.27
Pensions granted from 1.4.91	24	9	33	*365.27
Pensions terminated from 1.4.91 by				
(a) Death	3	-	5	237.33
(b) Attainment of age 60	7	5	12	244.33
Pensions in payment at 1.7.91	653	196	849	*640.00
Pensions granted from 1.7.91	3	-	3	640.00
Pensions terminated from 1.7.91 by				
(a) Death	5	-	5	640.00
(b) Attainment of age 60	13	2	15	640.00
Pensions in payment at 31.12.91	638	194	832	640.00

\* Adjusted figures

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**

During the year under review, 9 Invalidity Grants were awarded. The recipients were 6 males and 3 females who were all in the employed category.

The ages of the males ranged from 24 years to 57 years while the 3 females were aged 24 years, 28 years and 62 years. The overall average age was 42 years approximately.

The recipients qualified, on the average, with approximately 123 paid and credited contributions.



The average amount paid was \$536.00 approximately.

Three grants were awarded in 1990.

The annual number of grants awarded and the average amount paid over the period 1987 to 1991 is shown in Table 14 below.

**TABLE 14**  
**INVALIDITY GRANTS AWARDED BY SEX OF RECIPIENTS**  
**AND AVERAGE AMOUNTS**  
**1987 - 1991**

DESCRIPTION	1987	1988	1989	1990	1991
Males	3	3	4	1	6
Females	1	2	1	2	3
Males & Females	4	5	5	3	9
Average Amounts (\$)	187.00	246.00	247.00	286.00	536.10

The table above shows that the number of grants awarded annually and the average amount paid have been relatively stable except for the year 1991 when both the number of grants awarded and the average amount paid increased significantly.

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 recipient.

### **SURVIVOR'S PENSION**

During the year under review, 375 claims to Survivor's Pension were allowed and 39 were disallowed. Of the claims disallowed, 27 related to claimants who were already in receipt of either an Old Age or Invalidity pension, 8 related to cases where the deceased was neither entitled to an Old Age nor Invalidity pension and 2 were cases where there was an impediment to marriage between the deceased and the claimant. In the other 2 cases, 1 widower was found to be capable of self-support and 1 orphan was over the qualifying age for receipt of the benefit.

Forty-eight annuities were also awarded based on 39 deaths. The recipients were 14 widows aged under 45 years, 17 children whose other remaining parent did not satisfy the criteria for the award of the benefit, 7 mothers, 1 daughter, 1 sister and 8 reputed wives.

Of the pensions awarded, 97 were granted to widows who had in their care children of the deceased, 268 were awarded to widows who were over 45 years of age, 2 to widowers who were over 55 years of age at the time of death of the insured person and 8 to orphans.



The age-range of the 97 widows who were awarded this benefit because they had children of the deceased in their care was 23 years to 58 years. Their average age was 43 years. The age-range of the 268 widows who qualified because they were 45 years or over was 45 to 83 years. Their average age was 59 years. The overall average age of the widows was 55 years.

The 97 widows who were awarded the benefit because they had children of the deceased in their care had 166 children among them. Fifty-five of these widows were under 45 years of age and had among them 115 children. The other 42 widows had among them 51 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 insured person.

The ages of the children ranged from 2 years to 17 years with the average age being 11 years approximately.

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 \$245.51. The widows who qualified because they were 45 years or over and the 2 widowers who were 55 years and over were paid an average fortnightly pension of \$320.00. The 8 orphans were paid an average fortnightly rate of \$106.56.

The overall average fortnightly pension paid to all the recipients was \$296.17.

At the beginning of 1991, there were 2,045 pensions in payment. The recipients were 1,750 widows who were 45 years or over, 283 widows with children in their care and 12 orphans. The average fortnightly payment was \$63.84.

During the year, 375 pensions and 48 annuities were awarded and 24 pensions to widows over 45 years were terminated.

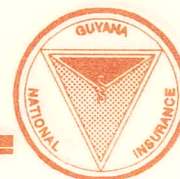
Consequently, at the end of the year, there were 2,396 pensions in payment. Of this total 1,994 were paid to widows who were 45 years or over, 380 to widows with children in their care, 20 to orphans and 2 to widowers who were 55 years or over.

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



TABLE 15  
MOVEMENT OF SURVIVORS PENSIONS 1991

DESCRIPTION	WIDOWS OVER 45YRS.	AVERAGE FORTNIGHTLY	WIDOWS WITH CARE OF CHILDREN	AVERAGE FORTNIGHTLY	ORPHANS	AVERAGE FORTNIGHTLY	WIDOWER	AVERAGE FORTNIGHTLY	TOTAL	AVERAGE FORTNIGHTLY
Pensions in payment at beginning of year	1750	58.29	283	99.14	12	41.37	-	-	2045	63.84
Pensions awarded Jan - March '91	200	118.4	70	184.96	4	41.98	1	115.5	275	134.22
Pensions terminated Jan - March	17	115.5	-	-	-	-	-	-	17	115.5
Death	-	-	15	39.92	-	-	-	-	15	39.92
Pensions altered	-	-	-	-	-	-	-	-	-	-
Pensions in payment at beginning of April	1933	176.04	353	264.58	16	56.16	1	173.5	2303	188.77
Pensions awarded April - June '91	48	178.38	23	276.92	3	59.05	-	-	74	204.16
Pensions terminated	4	173.5	-	-	-	-	-	-	4	173.5
Death	-	-	4	63.28	-	-	-	-	4	63.28
Pensions altered	-	-	-	-	-	-	-	-	-	-
Pensions in payment at beginning of July	1977	320.00	376	320.00	19	106.56	1	320.00	2373	318.29
Pensions awarded July - Dec '91	20	320.00	4	293.33	1	106.56	1	320.00	26	307.68
Pensions terminated	3	320.00	-	-	-	-	-	-	3	320.00
Death	-	-	-	-	-	-	-	-	-	-
Pensions in payment at 31.12.91	1994	320.00	380	320.00	20	106.56	2	320.00	2396	318.21



## **SURVIVOR'S GRANT**

Nineteen Survivor's Grants were awarded in 1991. The recipients were 10 widows, 5 of whom qualified on the grounds that they had in their care children of the deceased who were under the age of 16 years. The other 5 widows were over 45 years of age on the date of death of their husbands.

Of the remaining 9 grants, five were awarded because the deceased had not satisfied the contribution requirements for the award of the pension (i.e. they had less than 250 contributions on record) and 4 grants were awarded to orphans.

The ages of the widows ranged from 20 years to 70 years. Their average age was 42 years approximately.

The number of children included in these benefit payments was 20.

The amounts paid as grants ranged from \$19.50 to \$2,800.00. The average amount paid was \$518.00 approximately.

The number of Survivor's Grants awarded during the previous year was 2.

## **FUNERAL**

During the year under review, 1,023 claims for Funeral Benefit were processed. Of this number, 10 were disallowed and 1,013 allowed. Of the claims disallowed, 8 were due to the insured persons having less than fifty (50) contributions, 1 claimant was not liable for the payment of the funeral expenses and in the other case, only 1 grant was payable in keeping with regulation 36 of the Benefit Regulations.

15/20/91  
Of the 1,013 claims paid, 827 or approximately 82% were in respect of deceased males and 186 or approximately 18% in respect of deceased females.

An analysis of the claims paid by employment category reveals that 962 or approximately 95% were in relation to employed persons and 51 or approximately 5% were in relation to self-employed persons. Of the 962 claims paid in the employed category, 855 were on behalf of persons who were directly insured and the remaining 107 in respect of spouses of insured persons. In the self-employed category, 42 of the deceased persons were directly insured and the remaining 9 were spouses of insured persons. See Table 16 overleaf.



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

1991

DESCRIPTION	EMPLOYED		SELF-EMPLOYED		ALL CATEGORIES
	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	
Males	750	38	36	3	827
Females	105	69	6	6	186
<b>Males &amp; Females</b>	<b>855</b>	<b>107</b>	<b>42</b>	<b>9</b>	<b>1,013</b>

The age distribution shows that 567 or approximately 56% of the deceased were over 60 years, 223 or approximately 22% were in the age-group (51-60) years and 110 or approximately 11% were in the age-group (41-50) years. The age-groups (31 - 40) years and (16 - 30) years had incident thereon 67 or approximately 7% and 46 or approximately 4% respectively of the claims paid.

The average age of the deceased males and females was 56 and 55 years respectively. The overall average age was approximately 56 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.

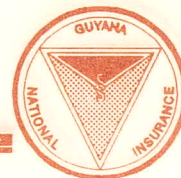
An average of \$2,605.00 approximately was paid as Funeral Benefit in 1991.

The number of Funeral claims paid in 1990 was 998, 15 less than that paid in 1991. The 1991 total, therefore represents an approximate increase of 1% over the 1990 total. The number of Funeral claims paid during the last five-year period is shown below in Table 17.

**TABLE 17**  
**NUMBER OF FUNERAL CLAIMS PAID**  
**1987 - 1991**

YEAR	DIRECTLY INSURED	SPOUSE INSURED	BOTH CATEGORIES
1987	884	162	1,046
1988	1,031	130	1,161
1989	937	103	1,040
1990	888	110	998
1991	897	116	1,013

The above table reflects some stability in the number of claims paid over the period 1987 to 1991.



**SHORT TERM BENEFIT BRANCH**

**SICKNESS BENEFIT**

There was a total of 16,203 Sickness spells which terminated during 1991. Of this sum, 7,481 or approximately 46% were not paid and 8,722 or 54% approximately were paid.

An analysis of the spells which were not paid shows that 3,474 or 46% approximately were related to incapacities which lasted for 3 days or less. Further, 1,717 or approximately 23% were in respect of claimants who failed to meet the contribution requirements for the benefit and 1,267 or approximately 17% were spells where the claimants were paid full salary by their employers. Moreover, 143 spells were disallowed because the claimants were not in insurable employment, 323 related to claimants who had no incapacity for work, 101 related to persons who were over 60 years of age and 1 to a claimant under 16 years who was not insured for the benefit.

The remaining 455 spells were disqualified because 421 claimants submitted their claims outside of the specified time limit and 34 claims were not supported by valid medical certificates.

A further analysis of the 7,481 spells which resulted in non-payment of Sickness Benefit (loss of earnings), a total of 5,764 or approximately 77% of these spells attracted the payment of Sickness Benefit-Medical Care. This has resulted because, even though a claimant must first satisfy the conditions for the payment of Sickness Benefit before Medical Care expenses could be paid, there are some specific cases where, although Sickness Benefit (loss of earnings) is not payable, the medical care expenses could nevertheless, be reimbursed. These are when - the conditions for the receipt of Sickness Benefit having been met - the worker is to be paid full wages or when he/she was sick for less than 4 days.

Table 18 overleaf 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**  
**1991**

REASON FOR NON-PAYMENT	NUMBER OF SPELLS
No capacity for work	323
Under Sixteen years	1
Over Sixty years	101
Invalid Medical Certificates	34
Late submission of Claims	421
Non-insurability	143
Less than 50 paid contributions	1,590
Less than 8 contributions paid during 13 week period	127
Full wages paid	1,267
Less than 4 days duration	3,474
<b>TOTAL</b>	<b>7,481</b>

Of the 8,722 spells which were paid, 5,213 were from males and 3,509, from females. Further, 8,630 or approximately 99% were in respect of employed persons and 92 or approximately 1% in respect of the self-employed.

The ages of the recipients ranged from 16 years to just below 60 years, with the ages of self-employed persons ranging from 21 years to just below 60 years.

The age distribution reveals that 5,474 or approximately 63% of the paid spells were incident on the age-group 21 years to 40 years and 2,959 or approximately 34% were related to persons in the age-range 41 years to just below 60 years. There were 289 recipients of this benefit who were under 21 years of age.

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

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

An examination of the paid spells by sector reveals that 1,820 or approximately 21% arose from workers in the Sugar Sector and 6,902 or approximately 79%, from workers in the other industries combined.





An analysis of the spells by diagnosis shows that 2,280 or approximately 26% of the spells were due to ill-defined ailments such as epilepsy and diseases of the nervous and urinary systems, 1,160 or approximately 13% were due to conditions resulting from accidents, poisoning and violence, and diseases of the genital organs accounted for 498 or 6% approximately.

Further, 1,294 or approximately 15% of the spells were due to conditions resulting from respiratory causes such as influenza and bronchitis, while conditions of the circulatory systems accounted for 713 or 8% of the illnesses.

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

The average amount paid as benefit in the sugar sector was \$730.12 whilst the average amount paid in the other industries combined was \$647.62. The overall average amount paid was \$664.84.

The average duration of Sickness spells paid to males was 10 benefit days and to females, 8 benefit days. The overall average duration was 9 benefit days.

The average duration of spells paid in the sugar sector was 13 benefit days and in the other industries combined, 8 benefit days.

See Table 19 below.

**TABLE 19**  
**NUMBER OF SICKNESS SPELLS PAID BY SEX,**  
**SECTOR AND AVERAGE DURATION**  
**1991**

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NUMBER	AVERAGE DURATION	NUMBER	AVERAGE DURATION	NUMBER	AVERAGE DURATION
Males	1,451	13	3,769	9	5,220	10
Females	369	11	3,133	7	3,502	8
<b>TOTAL</b>	<b>1,820</b>	<b>13</b>	<b>6,902</b>	<b>8</b>	<b>8,722</b>	<b>9</b>

During 1990, a total of 8,243 spells were paid. The 1991 total, therefore, represents an increase of approximately 6% by comparison. Table 20 overleaf shows the average duration and the percentage of spells arising from the sugar sector over the five-year period, 1987-1991.



**TABLE 20**  
**NUMBER OF SICKNESS SPELLS PAID, AVERAGE DURATION AND**  
**PERCENTAGE ARISING FROM SUGAR SECTOR**  
**1987 - 1991**

DESCRIPTION	1987	1988	1989	1990	1991
Spells arising					
Males	5,657	6,124	4,086	4,832	5,220
Females	3,055	3,683	2,981	3,411	3,502
Males & Females	8,712	9,807	7,067	8,243	8,722
Average duration (benefit days)	11	10	11	10	9
Percentage Arising from Sugar Sector	22	17	16	15	19

The preceding table reveals a fluctuation in the total number of spells over the period under review. However, the average duration has remained relatively stable while the percentage arising from the sugar sector has increased by 4% in 1991.

**SICKNESS BENEFIT- MEDICAL CARE**

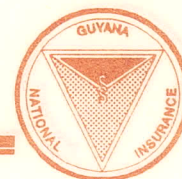
During 1991, a total of 8,264 claims were made for the reimbursement of medical expenses incurred through sickness. Four Thousand, five hundred and fifteen or approximately 55% were from males and 3,749 or approximately 45% from females.

The Sugar Sector accounted for 1,667 or approximately 20% of the claims whilst the other industries combined accounted for 6,597 or approximately 80%.

An analysis by sex shows that 1,308 or approximately 78% of the claimants from the sugar sector were males and 359 or approximately 22% were females. Correspondingly, there were 3,207 or approximately 49% males and 3,390 or approximately 51% females in the other industries combined. See Table 21 below.

**TABLE 21**  
**DISTRIBUTION OF SICKNESS BENEFIT MEDICAL CARE CLAIMS**  
**BY SEX AND SECTOR**  
**1991**

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	No.	Percentage	No.	Percentage	No.	Percentage
MALES	1,308	78	3,207	49	4,515	55
FEMALES	359	22	3,390	51	3,749	45
MALES & FEMALES	1,667	100	6,597	100	8,264	100



The ages 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 75% was expended on out-patient care while approximately 25% went towards in-patient care.

An analysis of the total reimbursement reveals that approximately 47% was spent for orthopaedic and prosthetic care, 23% for drugs and dressing, 11% for hospitalization, 8% for treatment and 5% for specialist care. The remaining 6% went towards the payment of x-rays and laboratory charges, fees to medical referees and medical examinations. See Table 22 below for the percentage distribution of the expenditure on Sickness Benefit- Medical Care by type of care.

**TABLE 22**  
**PERCENTAGE DISTRIBUTION OF SICKNESS MEDICAL CARE EXPENDITURE**  
**BY TYPE OF CARE**  
**1991**

DESCRIPTION	HOSP.	MED EXAM.	SPEC. CARE	DRUGS & DRESS.	TREATMENT	ORTHO. & PROS. CARE	OTHERS	TOTAL
In-Patient	11	.2	3	6	3	-	1.2	24.4
Out-Patient	-	4	2	17	5	47.4	.2	75.6
In and Out Patients	11	4.2	5	23	8	47.4	1.4	100.0

The distribution sector-wise shows that approximately 7% of the reimbursement of expenses for in-patient care was absorbed by claimants in the sugar sector while those in the non-sugar sector accounted for approximately 93% of the cost. For the reimbursement of expenses for out-patient care approximately 14% was made to claimants in the sugar sector and 86% to claimants in the other industries combined.

The average amount reimbursed was \$2,700.00 approximately.

Of the 8,264 claims paid, 2,056 had attached thereto the payment of Sickness Benefit replacement of income. The remaining 6,208 were for medical expenses only.

The number of claims paid for Sickness Benefit Medical Care during 1991 was 7,676. The 1991 total of 8,264 therefore, represents an increase of 8% approximately by comparison.



There were 8 claimants who received reimbursement for medical expenses incurred abroad. The average amount reimbursed per person was \$284,969.00 approximately.

### EXTENDED MEDICAL CARE

During the year under review, a total of 1,277 claims were received for reimbursement under the Extended Medical Care programme. All of these claims were on behalf of Old Age pensioners.

Further, 82% of the claimants were males and 18% were females.

The average amount expended during the year was approximately \$3,629.00 per pensioner.

In 1990, a total of 2,089 claims were paid at an average of \$1,669.00 per pensioner. The number of claims processed in 1991 was 63% less than that processed in 1990.

### MATERNITY ALLOWANCE

In 1991, a total of 1,124 Maternity claims were processed. Of this number, 1,026 or approximately 91% were paid and 98 or 9% approximately were not paid.

An analysis of the cases which were not paid shows that 46 claimants were in receipt of full salary from their employers during the period of work interruption, 49 did not satisfy the contribution requirements, 1 was not in insurable employment and 2 claims were submitted outside of the time limit.

The 1,026 cases which were paid were in respect of 1,019 employed and 7 self-employed women.

The age distribution shows that 55 or approximately 5% of the recipients were in the age-group (16-20) years, 280 or approximately 27% were in the age-group (21-25) years, 318 or approximately 31% were in the age-group (26-30) years and 262 or approximately 26% were in the age-group (31-35) years. Further, there were 90 recipients in the age-group (36-40) years, 19 in the age-group (41-45) years and 2 in the age-group (46-50) years.

The ages of the recipients ranged from 17 years to 48 years. The average age was 29 years approximately.

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



The distribution of the paid cases by benefit days shows that 811 or approximately 79% of the awardees were paid for the full period of 13 weeks and 177 or approximately 18% were paid for periods ranging from 10 benefit days to 12 benefit weeks.

The extended maternity allowance was paid to 38 women who developed complications as a result of their pregnancy. The period of extended maternity leave ranged from 1 to 12 additional weeks.

The overall average amount paid as Maternity allowance was \$3,484.02. The average amount paid including the Extended Maternity Allowance was \$4,725.85.

The average duration was 74 benefit days.

During 1990, a total of 1,077 cases were paid. The 1991 total of 1,026, therefore, represents a decrease of approximately 5% by comparison.

The number of Maternity Allowances paid annually together with the average duration for the period 1987 to 1991 is shown in Table 23 below.

**TABLE 23**  
**NUMBER OF MATERNITY ALLOWANCES PAID AND AVERAGE DURATION**  
**1987 - 1991**

<b>DESCRIPTION</b>	<b>1987</b>	<b>1988</b>	<b>1989</b>	<b>1990</b>	<b>1991</b>
Number of Cases	1,233	1,303	1,131	1,077	1,026
Average Duration (Benefit Days)	70	70	69	73	74

The above table indicates an underlying decreasing trend in the number of cases paid over the last 5- year period and a small increase in the average duration over the last 2 years. Higher contribution - related benefits continue to make it possible for women to remain at home for longer post-confinement periods.

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

### **MATERNITY GRANT**

A total of 2,026 claims were made for Maternity Grant during the year under review. Of this total, 2,006 were paid and 20 were not paid.

Of the 20 claims which were not paid, 19 were on account of the contribution requirements not being met and 1 claim was disqualified because the claimant did not satisfy the conditions governing the definition of a spouse.



Of the 2,006 claims which were paid, 1,233 or approximately 61% were paid to contributors who qualified in their own right for the benefit whilst, 773 or approximately 39% were paid to persons who qualified based on their spouses' contributions.

Twenty self-employed persons received this benefit. Of this total, 6 qualified in their own right and 14 on their spouses' contributions.

The age distribution of the recipients shows that 142 or approximately 7% were within the age-group (16 - 19) years, 577 or 29% approximately were in the age-group (20 - 24) years, 616 or approximately 31% were in the age-group (25 - 29) years and 445 or approximately 22% were in the age-group (30 - 34) years. The age-group (35 - 39) years accounted for 171 or approximately 8% and 51 or approximately 3% of the women were within the age-group (40 - 49) years. There were also 4 women who were under 16 years of age who received this benefit.

The average age of the recipients was 27 years approximately.

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

**TABLE 24**  
**NUMBER OF MATERNITY GRANTS PAID BY AGE-GROUP,**  
**EMPLOYMENT CATEGORY AND INSURED STATUS**  
**1991**

AGE-GROUP	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES		TOTAL
	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	
Under 16	-	4	-	-	-	4	4
16 - 19	43	99	-	-	43	99	142
20 - 24	327	247	2	1	329	248	577
25 - 29	386	225	1	4	387	229	616
30 - 34	314	122	2	7	316	129	445
35 - 39	122	46	1	2	123	48	171
40 - 44	30	13	-	-	30	13	43
45 - 49	5	3	-	-	5	3	8
<b>TOTAL</b>	<b>1,227</b>	<b>759</b>	<b>6</b>	<b>14</b>	<b>1,233</b>	<b>773</b>	<b>2,006</b>

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

The 2,006 recipients had amongst them 4,360 children under 18 years - an average of 2 children per recipient.



An age analysis of the children reveals that 1,980 or 46% approximately were under 1 year, 1,100 or approximately 25% were between the ages of 1 and 5 years, 758 or approximately 17% were between the ages of 6 and 10 years and 522 or 12% approximately were over 10 years old.

A comparison with the number of recipients in 1990 shows that there was a 21% decrease in 1991 over the total of 2,543 paid in 1990.

**INDUSTRIAL BENEFITS BRANCH**

**INJURY BENEFIT**

There were 3,774 Injury Benefit spells which terminated during 1991. Of this total, 181 were not paid and 3,593 were paid.

An examination of the spells which were not paid shows that 119 related to claimants who were incapacitated for less than 4 days, 50 were from claimants who had received full wages from their employers during the period of incapacity and 12 were disqualified due to the late submission of the claims.

An analysis of the 3,593 spells which were paid reveals that 3,587 were terminated on the recovery of the injured persons. The average duration of these spells was 14 benefit days approximately. Of the remaining 6 spells, 3 each terminated at the expiration of the maximum benefit period of 26 weeks and with the award of provisional disablement benefit. See Table 25 below.

**TABLE 25  
NUMBER OF INJURY SPELLS PAID BY REASON FOR TERMINATION,  
BENEFIT DAYS AND SEX  
1991**

REASONS FOR TERMINATION	MALES		FEMALES		MALES & FEMALES	
	No. of spells	Benefit days	No. of spells	Benefit days	No. of spells	Benefit days
Recovery	3,286	41,805	301	3,928	3,587	51,035
Benefit paid for 26 weeks	2	310	1	154	3	464
Provisional Disablement	2	96	1	16	3	112
Permanent Disablement	-	-	-	-	-	-
<b>TOTAL</b>	<b>3,290</b>	<b>42,211</b>	<b>303</b>	<b>4,098</b>	<b>3,593</b>	<b>51,611</b>



Three Thousand, Two Hundred and Ninety males and 303 females received Injury benefit during 1991.

The distribution by sector shows that the sugar sector accounted for 3,228 or 90% approximately of the paid spells. Of this number 2,966 related to males and 262 to females. Workers in the other industries combined accounted for the remaining 365 spells. This distribution is shown in Table 26 below.

**TABLE 26  
NUMBER OF INJURY SPELLS PAID BY SEX AND SECTOR  
1991**

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NUMBER	%	NUMBER	%	NUMBER	%
Males	2,966	83	324	9	3,290	92
Females	262	7	41	1	303	8
Males & Females	3,228	90	365	10	3,593	100

The distribution by age shows that 2,406 or 67% approximately of the paid spells related to persons in the age-group (16-35) years and 1,176 or 32% approximately to persons in the age-group (36-60) years. Employees under 16 years accounted for 11 spells while those over 60 years accounted for 16.

The average age of the male recipients was 31 years approximately while the corresponding figure for the females was 42 years approximately. The overall average age of the recipients was 32 years.

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

The average duration of the paid spells for males was 13 benefit days and for females, 15 benefit days. The overall average duration was 13 benefit days approximately.

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

The average amount paid as Injury benefit for the year under review was \$825.22.

Three Thousand, One Hundred and Eighteen spells were paid in 1990. The number of spells paid in 1991, therefore, represents an increase of approximately 15% by comparison. Table 27 overleaf shows the number of spells paid during the period 1987 to 1991 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**  
**1987 - 1991**

DESCRIPTION	1987	1988	1989	1990	1991
Number of Spells	4,566	3,272	2,741	3,118	3,593
Percentage Arising from Sugar Sector	91	88	88	88	90
Average Duration (Benefit Days)	13	12	14	14	13

The above table shows a fluctuation in the number of spells paid annually. However, the percentage arising from the sugar sector and the average duration of the spells appear statistically stable.

**INJURY BENEFIT MEDICAL CARE**

During 1991, a total of 3,336 claims for Injury Benefit Medical Care were paid to 2,982 males and 354 females.

The distribution by sector reveals that 3,168 or approximately 95% of the claims originated from workers in the sugar sector and 168 or approximately 5% from workers in the other industries combined.

There were 2,838 males and 330 females from the sugar sector and 144 males and 24 females from the other industries combined. Table 28 below shows this distribution.

**TABLE 28**  
**INJURY BENEFIT MEDICAL CARE BY SEX AND SECTOR**  
**1991**

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	No.	% age	No.	% age	No.	% age
Males	2,838	85	144	4	2,982	89
Females	330	10	24	1	354	11
Males & Females	3,168	95	168	5	3,336	100

The distribution by age shows that 7 recipients were under the age of 16 years, 3,315 were between the ages of 16 years and 60 years and 14, over 60 years. Of the 7 recipients who were below age 16 years, 5 were males and 2, females.



The average age of the male awardees was 33 years and that of the females, 37 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 12% of the cost related to in-patient care and 88% approximately to out-patient care. Further, the distribution reveals that 6% each of the expenditure for in-patient care related to workers from both the sugar sector and the other industries combined. Correspondingly, for out-patient care, approximately 63% of the sum expended were for workers in the sugar sector and 25% for workers in the other industries combined. See Table 29 below.

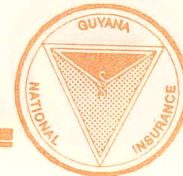
**TABLE 29**  
**INJURY BENEFIT MEDICAL CARE COST BY SECTOR AND TYPE OF CARE**  
**(PERCENTAGE-WISE)**  
**1991**

TYPE OF CARE	SUGAR	NON-SUGAR	BOTH SECTORS
In-Patient	6	6	12
Out-Patient	63	25	88
<b>In and Out Patient</b>	<b>69</b>	<b>31</b>	<b>100</b>

An overview of the total expenditure shows that 2% was expended on hospitalisation, 6% on medical examination, 4% on specialist care, 39% on drugs and dressings and 8% on treatment. A further 34% went towards subsistence and travelling and 7% 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 below.

**TABLE 30**  
**PERCENTAGE DISTRIBUTION OF INJURY BENEFIT**  
**MEDICAL CARE COST**  
**1991**

DESCRIPTION	TYPE OF CARE							Total
	Hosp.	Med. Exam.	Spec. Care	Drugs & Dress	Treat.	Sub. & Trav.	Others	
In-Patient	2	1	2	2	3	-	2	12
Out-Patient	-	5	2	37	5	34	5	88
<b>In and Out Patient</b>	<b>2</b>	<b>6</b>	<b>4</b>	<b>39</b>	<b>8</b>	<b>34</b>	<b>7</b>	<b>100</b>



Of the claims paid, 3,215 or approximately 96% had attached thereto the payment of injury benefit - replacement of income. The remaining 121 or 4% approximately were for medical expenses only.

A total of 2,547 Injury Medical Care claims were paid in 1990. The 1991 total of 3,336 represents an increase of approximately 31% by comparison.

### DISABLEMENT PENSION

During the year 1991, a total of 85 Disablement Pensions were awarded to 75 males and 10 females. All of the recipients were granted pensions at the conclusion of varying periods of injury benefit.

The distribution by age reveals that 25 of the pensioners were under 30 years of age, 57 were between the ages of 30 years and 59 years and 3 were over 60 years old.

The average age of male recipients was 38 years and the females, 48 years. The overall average age was 39 years.

Thirty-three of the pensioners were from the sugar sector and the remaining 52 were from the other industries combined. Of the 33 awardees from the sugar sector, 29 were males and 4 were females, while in the other industries combined, 46 of the awardees were males and 6 females.

An analysis by percentage of disability reveals that 64 or approximately 75% of the pensions awarded were for disabilities ranging from 20% to 40% and 19 or approximately 22% were for disabilities ranging from 50% to 80%. One person each was assessed at 90% and 100% disability.

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



**TABLE 31**  
**DISABLEMENT PENSIONS BY PERCENTAGE OF DISABILITY,**  
**SECTOR AND SEX**  
**1991**

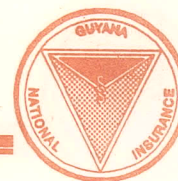
PERCENTAGE OF DISABILITY	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALE	FEMALE	TOTAL	MALE	FEMALE	TOTAL	MALE	FEMALE	TOTAL
20	6	-	6	11	1	12	17	1	18
30	9	2	11	16	4	20	25	6	31
40	8	1	9	5	1	6	13	2	15
50	5	-	5	7	-	7	12	-	12
60	-	1	1	4	-	4	4	1	5
70	-	-	-	1	-	1	1	-	1
80	-	-	-	1	-	1	1	-	1
90	1	-	1	-	-	-	1	-	1
100	-	-	-	1	-	1	1	-	1
<b>TOTAL</b>	<b>29</b>	<b>4</b>	<b>33</b>	<b>46</b>	<b>6</b>	<b>52</b>	<b>75</b>	<b>10</b>	<b>85</b>

The distribution by nature of disability shows that of the total number of cases, 26 or approximately 31% resulted from fractures, 15 or 18% approximately were due to amputations, 14 or 16% approximately resulted from eye and other injuries and 10 were due to cuts and lacerations. The remaining 20 cases were due to concussions, post traumatic ankylosis of joints, burns and scalds, post traumatic paralysis of limbs and dislocations.

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

**TABLE 32**  
**NUMBER OF DISABLEMENT PENSIONS BY NATURE OF DISABILITY**  
**AND LOCATION OF INJURY**  
**1991**

NATURE OF DISABILITY	Head		Trunk	Upper Extremities		Lower Extremities		Injuries not spec. located	Total
	Eyes	Other		Fing.	Other	Legs	Feet		
Concussions	-	4	-	-	-	-	-	-	4
Burns and scalds	-	-	-	-	-	-	-	1	1
Cuts and Lacerations	-	-	-	4	3	-	3	-	10
Post Traumatic Ankylosis of Joints	-	-	-	-	1	-	4	-	5
Post Traumatic Paralysis of Limbs	-	-	-	-	1	-	-	-	1
Dislocations	-	-	-	-	-	-	1	-	1
Fractures	-	6	1	-	15	-	3	1	26
Strains and Sprains	-	-	7	-	-	-	1	-	8
Injury to Eye	12	1	1	-	-	-	-	-	14
Amputation	-	-	-	5	9	-	-	1	15
<b>TOTAL</b>	<b>12</b>	<b>11</b>	<b>9</b>	<b>9</b>	<b>29</b>	<b>-</b>	<b>12</b>	<b>3</b>	<b>85</b>



The above table also shows that 38 or approximately 45% of the disabilities were confined to the upper extremities, 12 or approximately 14% to the lower extremities and 23 or approximately 27% to the head. Three were related to injuries not specifically located and 9 to the trunk.

Moreover, 29 of the injuries sustained resulted from persons falling, 19 were as a result of persons striking against or coming into contact with objects, and 11 were caused by means of transport. Of the remainder, 7 were due to other causes, 6 through the use of the cutlass, 5 to flying objects, 2 to falling objects and 1 each to power driven machinery, fire or explosion, the handling of hot or corrosive substances, electric shock, persons stepping on sharp or pointed objects and the use of hand tools.

An analysis by occupation reveals that 52 or approximately 61% of the new pensioners were Manual Workers, 18 or approximately 21% were Craftsmen and Technical Workers and 9 or approximately 11% were Clerical and Sales Workers. There were 6 pensioners who were Service Workers.

The average weekly amount awarded as pensions during the year was \$92.00 approximately.

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

During 1990, a total of 58 Disablement pensions were awarded. By comparison, therefore, the 1991 total of 85 represents a 47% increase in the number of pensions awarded.

Table 33 below shows the number of Disablement pensions awarded during the five-year period (1987-1991).

**TABLE 33**  
**NUMBER OF DISABLEMENT PENSIONS AWARDED ANNUALLY**  
**1987 - 1991**

<b>SECTOR</b>	<b>1987</b>	<b>1988</b>	<b>1989</b>	<b>1990</b>	<b>1991</b>
<b>SUGAR</b>	41	38	21	25	33
<b>NON-SUGAR</b>	25	25	26	33	52
<b>BOTH SECTORS</b>	<b>66</b>	<b>63</b>	<b>47</b>	<b>53</b>	<b>85</b>

The above table also shows that the number of pensions awarded annually decreased during the first three years of the period under consideration then increased during the latter years.

At the beginning of the year, there were 1,198 Disablement pensions on stream comprising 1,084 males and 114 females. The pensioners were in receipt of an average weekly pension of \$38.18.



During the year, 85 pensions were awarded at an average weekly rate of \$91.92 approximately and 2 pensions with an average weekly rate of \$31.95 were terminated due to the death of the recipients.

At the end of the 1991, therefore, 1,281 pensioners were on stream comprising 1,157 males and 124 females.

The average weekly amount paid was \$41.75 approximately

Table 34 below shows the Movement of Disablement pensions during 1991.

**TABLE 34  
MOVEMENT OF DISABLEMENT PENSION  
1991**

DESCRIPTION	MALES		FEMALES		MALES & FEMALES	
	NUMBER	AVERAGE WEEKLY AMOUNT (\$)	NUMBER	AVERAGE WEEKLY AMOUNT (\$)	NUMBER	AVERAGE WEEKLY AMOUNT (\$)
Pension in payment at the beginning of the year	1084	39.36*	114	26.86*	1198	38.18*
Pensions granted during the year	75	91.51	10	94.99	85	91.92
Pensions terminated during the year by death	2	31.95	-	-	2	31.95
Pensions in payment as at 31st December, 1991	1157	42.75	124	32.36	1281	41.75

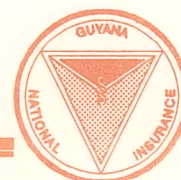
**\*Adjusted Figures**

**DISABLEMENT GRANT**

During 1991, a total of 56 Disablement Grants were paid to 47 males and 9 females.

The overall average age of the recipients was approximately 36 years with the males averaging 34 years and the females, 47 years.

An analysis, sector-wise, shows that 35 or approximately 63% of the recipients were employed within the sugar sector and 21 or approximately 37% were from the other industries combined. See Table 35 overleaf.



**TABLE 35**  
**NUMBER OF DISABLEMENT GRANTS PAID BY SEX AND SECTOR**  
**1991**

DESCRIPTION	SECTOR		BOTH SECTORS
	SUGAR	NON-SUGAR	
Males	27	20	47
Females	8	1	9
<b>Males &amp; Females</b>	<b>35</b>	<b>21</b>	<b>56</b>

An examination of the Disablement Grants by Nature of Injury reveals that 23 of the awardees had cuts and lacerations, 14 had fractures, 2 each had injuries resulting from contusions and abrasions, burns and scalds and dislocations, and 5 from amputations. The other 8 disabilities resulted from sprains and strains and other injuries. The Table 36 below classifies the number of Disablement Grants by nature of disability and location of injury.

**TABLE 36**  
**NUMBER OF DISABLEMENT GRANTS PAID BY NATURE OF DISABILITY**  
**AND LOCATION OF INJURY**  
**1991**

DESCRIPTION	LOCATION OF INJURY						Total
	Head	Trunk & Uro-Genital	Upper Extremities		Lower Extremities	Injuries not spec. located	
	Eyes	Organs	Fing.	Other	Legs & Feet		
Contusions and Abrasions	-	1	-	-	1	-	2
Burns and scalds	-	-	-	-	-	2	2
Cuts and Lacerations	-	-	12	6	5	-	23
Dislocations	-	-	1	1	-	-	2
Fractures	-	-	2	1	11	-	14
Strains and Sprains	-	2	-	-	5	-	7
Amputation	-	-	4	-	1	-	5
Other injuries	1	-	-	-	-	-	1
<b>TOTAL</b>	<b>1</b>	<b>3</b>	<b>19</b>	<b>8</b>	<b>23</b>	<b>2</b>	<b>56</b>

A further distribution of the injuries shows that 27 were located on the upper extremities with 19 of these being related to the fingers, 23 were on the lower extremities and 3 to the trunk and uro-genital organs. Of the remaining 3 injuries, 1 related to the head and 2 to other unspecified parts of the body.

Eighteen of the injuries resulted through contact with objects, 13 from persons falling, 8 through the use of the cutlass and 6 from falling objects. Two persons were injured due to the handling of hot or corrosive substances, 1 each from the means of transport, stepping on sharp or



pointed objects, animals and the use of hand tools, and 5 from other causes not specifically mentioned.

A study of the degree of disability awarded shows that 27 or 48% approximately of the recipients were assessed at 10% disability, 6 or 11% approximately at 3% disability, 5 at 5% disability and 4 each at 7%, 12% and 14% disability. Three persons were assessed at 6% disability and 1 each at 2%, 9% and 11% disability. This distribution is shown in Table 37 below.

**TABLE 37  
NUMBER OF DISABLEMENT GRANTS PAID BY PERCENTAGE OF DISABILITY,  
SEX AND SECTOR  
1991**

PERCENTAGE OF DISABILITY	SUGAR			NON-SUGAR			BOTH SECTORS		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
2	1	-	1	-	-	-	1	-	1
3	3	-	3	3	-	3	6	-	6
5	4	1	5	-	-	-	4	1	5
6	-	-	-	3	-	3	3	-	3
7	3	-	3	1	-	1	4	-	4
9	1	-	1	-	-	-	1	-	1
10	11	6	17	9	1	10	20	7	27
11	-	-	-	1	-	1	1	-	1
12	3	-	-	1	-	1	4	-	4
14	1	1	2	2	-	2	3	1	4
<b>TOTAL</b>	<b>27</b>	<b>8</b>	<b>35</b>	<b>20</b>	<b>1</b>	<b>21</b>	<b>47</b>	<b>9</b>	<b>56</b>

An average amount of \$4,665.00 approximately was paid as Disablement Grant during the year.

A total of 29 Grants was awarded in 1990. The 1991 total, therefore, represents an increase of approximately 93% by comparison.

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

### **INDUSTRIAL DEATH**

The number of Industrial Deaths which gave right to Industrial Death benefit during 1991 was 10. Of these, 9 gave right to pensions and there was 1 annuity.

The awardees of the pensions comprised 4 widows who had in their care children of the deceased, 2 widows who were over 45 years and 3 parents.





There were 2 dependent children who were awarded an annuity.

The deceased persons' ages ranged from 18 years to 59 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 29 years to 35 years and their average age was 31 years approximately.

The average age of the 11 children who were included in the pensions was approximately 8 years. Their age range was from 3 years to 15 years.

The individual ages of the widows over 45 years who qualified for the benefit were 55 years and 59 years.

The children who were awarded the annuity were 6 years and 4 years old.

The sugar sector accounted for 2 deaths and the other 8 deaths were from workers in the other industries combined.

An examination of the nature of injury which resulted in the deaths reveals that 3 persons each died from concussions and multiple injuries and 1 each from burns and scalds, fractures, drowning and asphyxiation.

The causative factors show that of the deceased, 3 each sustained injuries through power driven means of transport and falling, 1 each as a result of electric shock and striking against or coming into contact with objects and 2 from unspecified causes. See Table 38 below.

**TABLE 38**  
**NUMBER OF INDUSTRIAL DEATHS BY NATURE OF INJURY**  
**AND CAUSE OF ACCIDENT**  
**1991**

NATURE OF INJURY	Means of trans.	ACCIDENTS CAUSED OTHERWISE THAN BY MACHINERY, HANDLING GOODS OR BY MEANS OF TRANSPORT				TOTAL
	Power Driven	Electric Shock	Persons Falling	Striking against or coming into cont. with objects	Other Causes	
Burns & Scalds	-	1	-	-	-	1
Concussions	-	-	1	1	1	3
Fractures	-	-	1	-	-	1
Drowning	-	-	1	-	-	1
Asphyxiation	-	-	-	-	1*	1
Multiple Injuries	3	-	-	-	-	3
<b>TOTAL</b>	<b>3</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>2</b>	<b>10</b>

\*Annuity - Deceased Children



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

There were 412 Industrial Death pensions in payment at the end of 1990 at an average weekly rate of \$28.04. The recipients were 344 widows, 50 parents and 18 orphans.

During the year 9 pensions and 1 annuity were awarded to 6 widows, 3 parents and 2 dependent children at an average weekly rate of \$116.89, and 28 pensions paid to widows were altered due to the attainment of the age limit of the children for the receipt of same.

At the end of the year, 421 pensions were in payment to 350 widows, 53 parents and 18 orphans. The average weekly amount paid was \$42.29.

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

**TABLE 39**  
**MOVEMENT OF INDUSTRIAL DEATH PENSIONS**  
**1991**

DESCRIPTION	WIDOWS		PARENTS		ORPHANS		TOTAL	
	No.	Average weekly amount (\$)	No.	Average weekly amount (\$)	No.	Average weekly amount (\$)	No.	Average weekly amount (\$)
Pensions in payment at the beginning of the year	344	*43.43	50	*36.39	18	*31.98	412	*42.06
Pensions granted during the year	6	136.66	3	77.34	-	-	9	116.89
Pensions altered during the year	28	20.57	-	-	-	-	28	20.57
Pensions in payment at the end of the year	350	42.15	53	38.70	18	31.98	421	42.29

**\*Adjusted Figures**

During 1990, there were 17 Industrial Deaths which gave right to pensions. The 1991 total of 10 therefore represents a decrease of 7 in the number of deaths which gave right to this benefit.



**MEDICAL ADJUDICATION OF CLAIMS**

In 1991, a total of 7,144 claimants were seen by the personnel of the Medical Department. Of this total, 3,375 claimants were seen at their homes, 1,621 at hospitals and 2,148 in the Department itself.

**CASES REFERRED TO MEDICAL BOARD (INDUSTRIAL)**

The number of cases referred to the Industrial Medical Board in 1991 totalled 59. Forty-Five of these were new cases and 14 were cases for review, that is, they were previously placed before the Medical Board and required follow-up action.

The results of the determinations show that 24 persons were considered to be fit for work, 11 were recommended for further treatment and a review at a future date and another 20 cases were awarded injury benefit. The remaining 4 cases were not eligible for further treatment nor leave from work.

The number of cases placed before the Industrial Board during the period 1987 to 1991 is shown in Table 40 below.

**TABLE 40**  
**CASES PLACED BEFORE MEDICAL BOARDS (INDUSTRIAL)**  
**1987 - 1991**

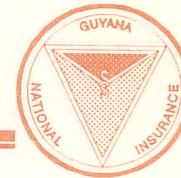
DESCRIPTION	1987	1988	1989	1990	1991
Number of cases boarded	189	199	156	115	59
Medical treatment recommended	118	85	90	77	31
Medical treatment not recommended	48	97	51	23	28
Cases struck off	23	17	15	15	-
Percentage genuine cases	62	43	58	67	52

An examination of the above table shows that there is a significant decline in the number of cases boarded during the year 1991 as compared to the previous years. This could be attributed to the non-availability of Medical Referees during the year as well as a sharp reduction in the number of sittings held.

**CASES REFERRED TO MEDICAL BOARD (NON-INDUSTRIAL)**

A total of 108 non-industrial cases were placed before the Board for determination in 1991. Fifty-nine of these were new cases and 49 were for review.

The results showed that a total of 49 cases were recommended for Sickness benefit, 6 persons were found fit for work (4 with treatment) and 13 had their claims disallowed. The remaining 9 claimants were considered to be in need of further treatment.

**MEDICAL TREATMENT ABROAD**

During 1991, 28 claimants proceeded overseas for treatment under the Sickness Benefit Medical Care programme and were all reimbursed at least 80% of their medical expenses incurred.

Some claimants received treatment for C.A.T Scans and in other cases special x-rays, heart and eye operations were performed. The most common problems which resulted in claimants seeking treatment abroad were coronary related.

The distribution of persons receiving treatment abroad according to the country of treatment shows that 2 claimants each went to Trinidad and Tobago, Venezuela and Great Britain, 7 went to Barbados, 9 to the United States of America, 5 to Canada and 1 to Cuba.

**SICK VISITING**

The Nurses/Sick Visitors of the Medical Department made 1,779 visits to claimants and pensioners during the year under review. Nine Hundred and Seventy-eight of these visits were made to homes of insured persons, 550 to hospitals, 249 to dispensaries and 2 to Health Centres.

The total number of persons seen during these visits was 7,144. Of this total, 87% approximately were claimants and approximately 13%, pensioners.

Table 41 below shows the number of visits made by the Nurses/ Sick Visitors during the period 1987 to 1991.

**TABLE 41**  
**VISITS MADE BY NURSES/SICK VISITORS**  
**1987 - 1991**

<b>DESCRIPTION</b>	<b>1987</b>	<b>1988</b>	<b>1989</b>	<b>1990</b>	<b>1991</b>
Number of visits	1,446	1,149	1,420	2,375	1,779

The above distribution shows that the annual number of visits has been fluctuating over the given period.

**REHABILITATION**

The Orthopaedic Unit continued its operations during 1991 and its performance was greatly enhanced by the provision of some basic local materials such as leatherette, thread, plastic, corset cloth and sole rubber by the Ministry of Health and the donation of 150 pre-fab rubber insteps by a Canadian Organization.



During 1991, 8 above-knee and 10 below-knee prostheses were built and fitted to claimants who in the main suffered amputations due to their diabetic condition.

Further, 2 calipers were constructed for patients who suffered fractured legs due to industrial accidents, 10 patients were fitted with lumbar corsets and 6 with cervical collars. Arch-supports were also fitted for 32 patients while another 15 were fitted with pads for spurs in the heel. Another 10 patients were provided with built-up shoes due to the shortening of one of their legs and 50 prostheses were repaired and serviced.

However, despite the increased activity which occurred during 1991, production continued to be hampered by the hazardous state of the Workshop, theft and a lack of tools, some of which were stolen since the building is without a roof.

### APPEALS TO TRIBUNAL

During the year under review, 443 appeals were made to the National Insurance Appeals Tribunal by claimants who were dissatisfied with the determinations given on their claims. There were also 200 appeals which were pending at the end of 1990. Thus, the total number of appeals which were to be heard during the year was 643.

Sickness Benefit accounted for 362 or approximately 56% of the Appeals to be heard while Old Age Benefit accounted for 162 or 25% approximately. The remaining 119 appeals were related to the other types of benefits paid by the Scheme.

The Tribunal adjudicated on 143 cases during 1991. Twenty-nine of these were allowed, 34 were disallowed and 80 were adjourned.

Further, the General Manager reviewed and allowed 324 of the appeals.

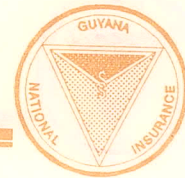
There was only 1 appeal that was withdrawn.

At the end of 1991, therefore, 255 appeals (including the 80 which were adjourned) were still listed for hearing.

### ESTABLISHMENT AND ORGANISATION

#### STAFFING

The staff complement at the beginning of the year was 679 persons of whom 594 were permanent employees and 82, temporary.



One Hundred and Fifty-four persons comprising 115 permanent and 39 temporary employees were recruited during the year.

A total of 200 persons left the Organization during the course of the year. Of these exits, 106 were from the category of permanent employees and 94, temporary employees. A further breakdown of the exits from the category of permanent employees shows that 48 resigned, 35 had their services terminated, 17 were dismissed and 6 retired. Correspondingly, 14 of the exits from the temporary staff resigned and 80 had their services terminated.

At the end of the year, there were 646 persons in employment of which 565 were permanent employees and 81 temporary employees.

### TRAINING

During 1991, the Training Section continued its efforts to assist with the achievement of the Organizations objectives and critical training needs in the Management Cadre and in all other categories of the Board's work were identified and developed in several training modules.

A total of 199 employees attended 15 internal training programmes and 20 external training courses held by reputable training agencies within the country.

The internal training programmes included 2 Supervisory programmes extending over 5 weeks and 8 weeks respectively, a 1- week Secretaries Course and 3 Orientation Induction Courses for 64 clerks who required basic understanding of the functions of the National Insurance Scheme.

Further, 43 staff members were sponsored to attend external training courses. The areas of exposure were Management Development, Supervision and Leadership, Personnel Management and Industrial Relations, Computer Operations and Secretarial Science.

Additionally, 9 employees concluded studies at the University of Guyana resulting in the award of 3 Degrees and 6 Diplomas. A breakdown of the awards shows that 2 employees received the Degree in Economics - both graduating with credit, 1 each the Degree in Accountancy and the Diploma in Communication, 2 the Diploma in Accountancy and 3 the Diploma in Public Administration. One of the awardees, Mr. Aubrey Medas also received the Prime Minister's Award for the best graduating student in Public Administration.

Technical training for employees who required an advanced understanding of the role of the National Insurance Scheme and the impact of computerization on the current procedures was also determined to be a priority requirement. In this regard, 4 employees were sponsored to attend overseas training programmes.



## **GUYANA NATIONAL INSURANCE SCHEME**

Mr. Roy Joseph who recently concluded undergraduate studies at the University of Guyana was granted a further scholarship to read for a Master's Degree in Computer Science at the University of New Hampshire in the United States of America.

Two Senior Officers also attended training programmes organized by the Inter-American Social Security Association (ISSA) in the areas of Information Systems in Mexico City and Social Security Administration in Tortola, British Virgin Islands. There was also an Advanced Management programme sponsored by the Commonwealth Foundation of Technical Co-operation which was attended by 1 Senior Manager at the Staff College of India.

The Organization was once again involved in the conduct of 20 on-site lectures in the private and public sectors. The business enterprises, employers and their representatives which participated in the lectures received the relevant information necessary to keep them 'au fait' with the recent changes and developments that were taking place within the Organization and which would affect their operations.

### **COMPUTER OPERATIONS**

The automation of the Social Security System in Guyana which began in 1989, could be termed a very ambitious computerization project to be undertaken. This is due not merely to the fact that it encompasses the entire social security network in Guyana, but, also because it deals with an accumulation of Registration and Contribution information stemming as far back as October, 1969, for all those persons who have contributed to the National Insurance Scheme. The process of computerizing the Social Security Scheme, therefore, involves the conversion of the manual records to computerized records.

As at December 31, 1991, the Employer registration system was computerized and work was started on the inputting of contribution information as well as the designing of the applications for entering personal data on insured persons.

Despite a few set backs, in particular long hours of blackout, work continued apace to see the successful completion of this project and allow the insured population to gain from the many benefits of a computerised Social Security system.

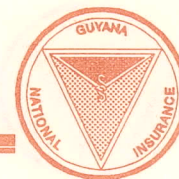
### **INCOME AND EXPENDITURE**

#### **INCOME**

During 1991, the total income received from all sources was \$647,799,648. This income was made up as follows:-



## GUYANA NATIONAL INSURANCE SCHEME



<b>CONTRIBUTIONS</b>	-	\$351,520,306
<b>INVESTMENT INCOME</b>	-	\$295,559,056
<b>OTHER INCOME</b>	-	\$ 720,286
		<u>\$647,799,648</u>

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

DESCRIPTION	LONG TERM	SHORT TERM	INDUSTRIAL	TOTAL
Contributions	258,718,945	36,558,112	56,243,249	351,520,306
Investment Income	220,132,385	28,698,784	46,727,887	295,559,056
Other Income	240,095	240,095	240,096	720,286
<b>TOTAL INCOME</b>	<b>479,091,425</b>	<b>65,496,991</b>	<b>103,211,232</b>	<b>647,799,648</b>

During 1990, the total income received was \$397,915,670. The 1991 income therefore represents an increase of approximately 63% by comparison.

The income received during 1990 and 1991 is compared below:-

DESCRIPTION	YEAR		PERCENTAGE INCREASE
	1990	1991	
Contributions	190,949,671	351,520,306	84
Investment Income	206,732,209	295,559,056	43
Other Income	233,790	720,286	208
<b>TOTAL</b>	<b>397,915,670</b>	<b>647,799,648</b>	<b>63</b>

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

## EXPENDITURE

The total expenditure for 1991 was \$413,210,433. Of this amount, benefit payments absorbed \$271,662,059 or approximately 66% of this sum. The remaining \$141,548,374 or approximately 34% was utilized for the administration of the scheme.

An examination of the benefit payments reveals that the Long Term Branch accounted for \$189,815,544 or approximately 70% of the total benefit expenditure with Old Age Benefit alone accounting for \$160,136,289. The Short Term Branch accounted for \$71,141,254 or 26%



## GUYANA NATIONAL INSURANCE SCHEME

approximately of the benefit expenditure and the Industrial Branch, \$10,705,261 or 4% 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	189,815,544	69.9	45.9
Short Term	71,141,254	26.2	17.2
Industrial	10,705,261	3.9	2.6
<b>TOTAL</b>	<b>271,662,059</b>	<b>100</b>	<b>65.7</b>

The table above shows that the Long Term Benefits Branch accounted for 46% of the total expenditure, the Short Term Benefits Branch 17% and the Industrial Branch, 2.6%.

The table below allows a comparison of the amounts expended on the three branches during 1990 and 1991.

BENEFIT BRANCH	AMOUNT SPENT DURING		PERCENTAGE INCREASE
	1990	1991	
Long Term	92,034,086	189,815,544	106.2
Short Term	26,267,775	71,141,254	170.8
Industrial	5,827,804	10,705,261	83.6
<b>TOTAL</b>	<b>124,129,665</b>	<b>271,662,059</b>	<b>118.8</b>

The above table shows that there was an increase of approximately 119% in total benefit payments between 1990 and 1991.

Administrative expenses during 1991 amounted to \$141,548,374. This represents an increase of approximately 110% over the previous year's figure. In 1990, administrative expenses was \$67,475,352.

### NATIONAL INSURANCE FUND

The National Insurance Fund stood at \$1,640,038,544 at the beginning of 1991.

## GUYANA NATIONAL INSURANCE SCHEME



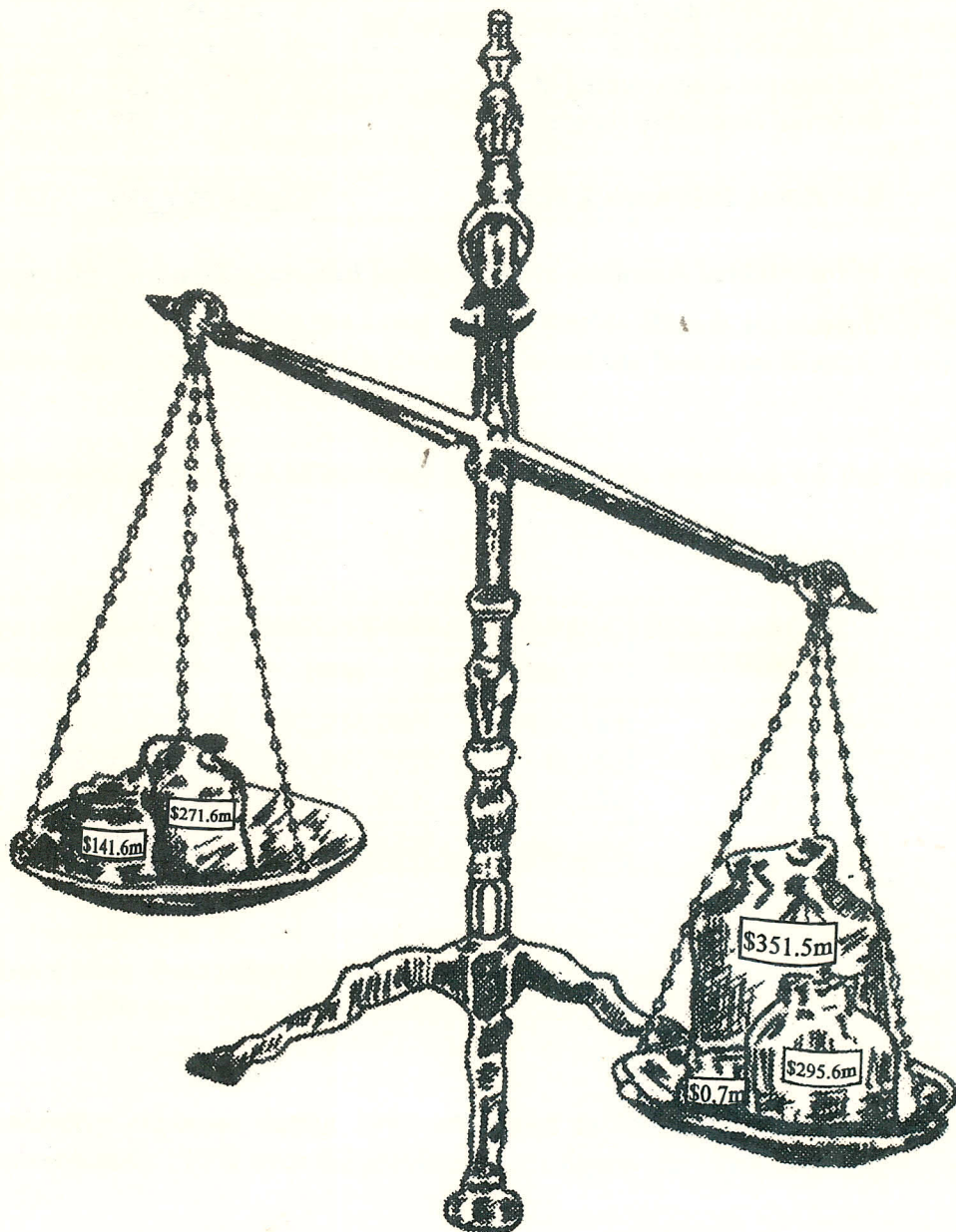
The income received during the year totalled \$647,799,648 while expenditure amounted to \$413,210,433. During the year, the Fund realised a surplus of \$234,589,215 which, when added to the total as at 1.1.91, amounted to \$1,874,627,759.

The Fund was represented as follows:-

Fixed Assets valued at	-	\$ 152,485,157
Investments valued at	-	\$1,193,605,690
Net current assets valued at	-	\$ 253,319,159
Deferred receivable (interest)	-	\$ 275,217,753
<b>NATIONAL INSURANCE FUND</b>	-	<u>\$1,874,627,759</u>

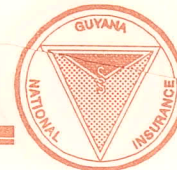
A copy of the Audited Accounts of the National Insurance Board for the year ended 31.12.91 follows.

FIGURE 4  
INCOME AND EXPENDITURE  
1991



**EXPENDITURE**  
Benefits and Medical Care \$271.6m  
Administrative Expenses \$141.6m

**INCOME**  
Contributions \$351.5m  
Investments \$295.6m  
Other \$0.7m



**REPORT OF THE AUDITORS  
TO THE MEMBERS OF THE BOARD OF DIRECTORS  
OF THE NATIONAL INSURANCE SCHEME  
ON THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 1991**

We have audited the financial statements of the National Insurance Scheme for the year ended 31 December 1991 as set out on pages 2 to 14. These financial Statements are the responsibility of Management of the National Insurance Scheme. Our responsibility is to express an opinion on these financial statements based on our audit.

Our audit was conducted in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures on the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by Management as well as evaluating the overall Financial Statements presentation. We believe that our audit provides a reasonable basis for our opinion. We have obtained all the information and explanations we have required.

In our opinion the financial statements present fairly in all material respects the state of affairs of the Scheme as at 31 December 1991 and of its excess of income over expenditure and source and application of funds for the year then ended in conformity with generally accepted accounting principles.

S.A. GOOLSARRAN, FCCA.  
Auditor General  
63 High Street,  
Kingston  
Georgetown  
Guyana

DELOITTE & TOUCHE  
77 Brickdam,  
Stabroek,  
Georgetown  
Guyana

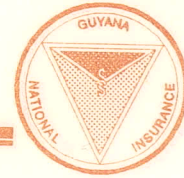


## GUYANA NATIONAL INSURANCE SCHEME

### INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 1991

	<u>Notes</u>	<u>Pensions</u>	<u>Short-Term</u>	<u>Industrial</u>	<u>Total</u>	<u>1990</u>
Income		G\$	<u>Benefits</u> G\$	<u>Benefits</u> G\$	G\$	G\$
Contributions		258,718,945	36,558,112	56,243,249	351,520,306	190,949,671
Interest on investment		220,132,385	28,698,784	46,727,887	295,559,056	206,732,209
Other income		<u>240,095</u>	<u>240,095</u>	<u>240,096</u>	<u>720,286</u>	<u>233,790</u>
Total income		<u>479,091,425</u>	<u>65,496,991</u>	<u>103,211,232</u>	<u>647,799,648</u>	<u>397,915,670</u>
Expenditure						
Old age benefits		160,136,289	-	-	160,136,289	80,703,784
Old age grant		494,493	-	-	494,493	167,960
Survivors benefits		15,718,505	-	-	15,718,505	5,177,693
Invalidity pension		10,414,555	-	-	10,414,555	4,828,218
Invalidity grant		84,520	-	-	84,520	16,833
Funeral benefit		2,967,182	-	-	2,967,182	1,139,598
Sickness benefit		-	7,911,912	-	7,911,912	4,856,409
Maternity benefit		-	6,385,850	-	6,385,850	4,917,530
Medical care sickness		-	56,843,492	-	56,843,492	16,493,836
Disablement benefit		-	-	2,574,211	2,574,211	1,519,106
Death benefit		-	-	1,005,887	1,005,887	704,214
Injury benefit		-	-	4,808,965	4,808,965	2,511,407
Medical care-injury benefit		-	-	2,316,198	2,316,198	1,093,077
		<u>189,815,544</u>	<u>71,141,254</u>	<u>10,705,261</u>	<u>271,662,059</u>	<u>124,129,665</u>
Administrative expenses	2	<u>104,052,210</u>	<u>20,368,811</u>	<u>17,127,353</u>	<u>141,548,374</u>	<u>67,475,352</u>
Total expenditure		<u>293,867,754</u>	<u>91,510,065</u>	<u>27,832,614</u>	<u>413,210,433</u>	<u>191,605,017</u>
Excess of income over expenditure		<u>185,223,671</u>	<u>(26,013,074)</u>	<u>75,378,618</u>	<u>234,589,215</u>	<u>206,310,653</u>

# GUYANA NATIONAL INSURANCE SCHEME



## BALANCE SHEET AT 31 DECEMBER 1991

	Notes	G\$	G\$	G\$	G\$
Reserves	3		1,874,627,759		1,640,038,544
Represented by:					
Fixed assets	4		152,485,157		129,159,630
Investments at cost	5		1,193,605,690		1,234,646,690
Deferred receivable	6		275,217,753		144,656,599
Current assets					
Accrued income		45,251,003		24,351,587	
Sundry debtors		15,158,637		7,949,163	
Stocks and stores		16,677,539		9,266,495	
Fixed deposits		169,500,000		72,000,000	
Treasury bills		18,453,426		26,998,736	
Cash at bank		15,493,664		6,888,611	
Cash on hand		5,551,046		523,608	
Less:		286,085,315		147,978,200	
Current liabilities					
Unpaid benefits		22,714,479		6,595,724	
Sundry creditors		10,051,677		9,806,851	
Net current assets		32,766,156		16,402,575	
			<u>253,319,159</u>		<u>131,575,625</u>
			<u>1,874,627,759</u>		<u>1,640,038,544</u>

..... Director

..... Director



## GUYANA NATIONAL INSURANCE SCHEME

### STATEMENT OF SOURCE AND APPLICATION OF FUNDS FOR THE YEAR ENDED 31 DECEMBER 1991

	G\$	G\$	G\$	G\$
Source of funds:				
Excess of income over expenditure for the year		234,589,215		206,310,653
Adjustment for items not involving the movement of funds:				
Depreciation	7,842,872		3,331,709	
Gain on disposal of fixed assets	( 99,954)		-	
Write down on investments	-		<u>18,152</u>	
		<u>7,742,918</u>		<u>3,349,861</u>
Total funds generated from operations		242,332,133		209,660,514
Funds from other sources:				
Proceeds on disposal of fixed assets	100,000		-	
Redemption of Government of Guyana debentures	<u>118,500,000</u>		<u>59,500,000</u>	
		<u>118,600,000</u>		<u>59,500,000</u>
		360,932,133		269,160,514



# GUYANA NATIONAL INSURANCE SCHEME



## STATEMENT OF SOURCE AND APPLICATION OF FUNDS FOR THE YEAR ENDED 31 DECEMBER 1991

	G\$	G\$	G\$	G\$
Application of funds:				
Purchase of shares - GBTI	3,459,000		-	
Purchase of Government of Guyana debentures	74,000,000		124,000,000	
Additions to fixed assets	31,168,445		24,951,073	
Deferred receivable	<u>130,561,154</u>		<u>70,479,951</u>	
		<u>239,188,599</u>		<u>219,431,024</u>
Increase in working capital		<u>121,743,534</u>		<u>49,729,490</u>
Represented by changes in:				
Accrued income	20,899,416		(17,531,730)	
Sundry debtors	7,209,474		3,275,778	
Stocks fund stores	7,411,044		5,599,599	
Creditors and Unpaid benefits	<u>(16,363,581)</u>		<u>( 357,366)</u>	
		19,156,353		( 9,013,719)
Movement in net liquid funds:				
Cash at bank	8,605,053		2,155,567	
Cash at hand	5,027,438		62,723	
Fixed deposits	97,500,000		52,000,000	
Treasury bills	<u>( 8,545,310)</u>		<u>4,524,919</u>	
		<u>102,587,181</u>		<u>58,743,209</u>
		<u>121,743,534</u>		<u>49,729,490</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 recommendation and are as follows:-

Contributions:

Employer's and employee's 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 selfemployed and are distributed among the three benefit branches as follows:-

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

Investment income:

The total annual income from investments is distributed among the benefit branches as follows:-

i)	Pensions	74.48%
ii)	Short term benefits	9.71%
iii)	Industrial benefits	15.81%

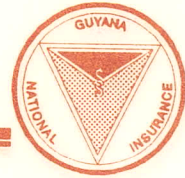
Other income:

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.



## 1. Significant accounting policies (cont'd)

Administrative expenditure:

Administrative expenditure of the fund is distributed among the benefit branches 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

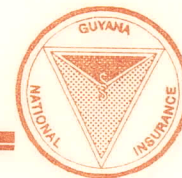
Foreign currency transactions completed during the year are translated at the rate of exchange in effect at the date of each transaction. At balance sheet date, all assets and liabilities denominated in foreign currencies except for long term securities held outside Guyana are translated at the rates 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**

	<u>1990</u>	<u>1990</u>
	G\$	G\$
Acting allowance	791,644	253,077
Advertising	551,219	208,802
Appeal tribunal fees	88,847	80,566
Audit fees and expenses	718,318	665,775
Bad debts provision	163,170	44,808
Bank charge	215,167	53,349
Board members' fees	328,398	369,104
Canteen	1,146,593	107,209
Cash Short	5,153	-
Cashier Allowance	49,608	35,553
Cleaning and cleaning materials	1,319,237	739,654
C.O.F.A. fees	1,698,140	181,420
Commuted car allowance	3,183,960	1,892,941
Consultancy fees	146,760	1,198,200
Cost and penalty fees	127,636	12,325
Chauffeur allowances	37,500	-
Depreciation	7,842,872	3,331,709
Donations and celebrations	3,379,826	2,464,433
Electricity	1,706,693	906,363
Entertainment allowances	100,202	72,703
Entertainment expenses	868,176	873,329
Fuel	2,963,072	921,209
General office expenses/supplies	15,284,432	2,504,239
Gratuities	1,022,746	418,431
Health insurance	321,058	372,498
House allowance	136,544	75,682
Insurance premiums	957,349	533,500
International conferences	365,747	182,036
Importation of BPV's books	714,711	2,235,190
Law Revision Committee	-	4,256
Leave passage assistance	1,759,076	258,212
Library expenses	144,469	236,791
Local training	566,002	429,062
Maintenance		
- motor vehicles	2,200,706	1,674,111
- General Manager's	1,461,287	227,975
- rented buildings	405,232	1,271,591
- furniture and fittings	1,303,420	983,879
- office equipment	1,053,240	1,903,900
- properties	<u>5,878,357</u>	<u>3,751,326</u>
<b>Carried Forward</b>	<b>61,006,567</b>	<b>31,475,208</b>



**NOTES ON THE ACCOUNTS**

**2. Administration expenses - cont'd**

	G\$	1990 G\$
<b>Brought Forward</b>	<b>61,006,567</b>	<b>31,475,208</b>
Mid-morning snacks	3,560,601	-
National insurance contributions	1,490,918	714,871
Newspaper & subscription	366,781	161,204
Overtime	1,463,599	712,381
Overseas training	4,142,234	44,000
Post Office agency fees	693,043	824,324
Postages, telegrams and cables	479,253	196,112
Printing Act and Regulations	-	126,110
Printing and printed stationery	12,501,782	8,922,991
Professional allowances	24,000	6,000
Projects allowances	-	500
Publications	5,434,818	95,633
Rates & taxes	88,636	544,536
Rent	340,365	211,675
Reimbursement of tuition fees	85,476	84,619
Responsibility allowance	30,153	19,184
Salaries	31,240,133	14,157,856
Security fees	5,849,215	2,504,715
Sports club	60,040	77,172
Shift allowances	39,867	-
Staff allowances	-	45,500
Station allowances	90,448	109,246
Subsistence allowance	2,566,098	1,842,757
Sundries	500	20,701
Suspense accounts	-	320
Telephone	429,568	464,305
Transportation	2,439,323	1,453,568
Transportation staff	174,000	-
Travelling - milage	1,864,453	631,407
Uniforms	2,297,809	1,069,167
Wages	2,776,740	946,334
Welfare payments	11,954	12,956
	<u><b>141,548,374</b></u>	<u><b>67,475,352</b></u>



**NOTES ON THE ACCOUNTS**

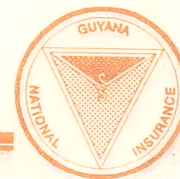
**3. Reserves**

	<u>Pension</u> G\$	<u>Short term</u> G\$	<u>Industrial</u> G\$	<u>Capital</u> G\$	G\$	<u>1990</u> G\$
At 1 January	1,161,417,804	117,857,370	285,251,597	75,511,773	1,640,038,544	1,358,216,118
Excess of income over expenditure	185,223,671	(26,013,074)	75,378,618	-	234,589,215	206,310,653
Revaluation surplus	-	-	-	-	-	75,511,773
	<u>1,346,641,475</u>	<u>91,844,296</u>	<u>360,630,215</u>	<u>75,511,773</u>	<u>1,874,627,759</u>	<u>1,640,038,544</u>

**4. Fixed assets**

	<u>Land &amp; buildings</u> G\$	<u>Furniture fixtures &amp; fittings</u> G\$	<u>Office equipment</u> G\$	<u>Motor vehicles</u> G\$	<u>Motor vessels</u> G\$	<u>Work-in progress</u> G\$	<u>Total</u> G\$
<b>Cost</b>							
At 1 January 1991	101,685,744	5,427,887	21,034,461	2,850,940	75,000	6,976,078	138,050,110
Additions	10,847,796	818,040	3,561,103	11,132,732	448,145	4,360,629	31,168,445
Disposals	-	-	-	(8,650)	-	-	(8,650)
Transfers	-	-	-	-	-	(2,936,411)	-
At 31 December 1991	<u>115,469,951</u>	<u>6,245,927</u>	<u>24,595,564</u>	<u>139,75,022</u>	<u>523,145</u>	<u>84,00,296</u>	<u>169,209,905</u>
<b>Depreciation</b>							
At 1 January 1991	2,044,265	1,326,969	3,963,479	1,537,017	18,750	-	8,890,480
Charge for the year	2,206,383	328,288	2,063,209	3,118,893	126,099	-	7,842,872
Written back on disposal	-	-	-	(8604)	-	-	(8604)
At 31 December 1991	<u>4,250,648</u>	<u>1,655,257</u>	<u>6,026,688</u>	<u>4,647,306</u>	<u>144,849</u>	<u>-</u>	<u>6,724,748</u>
<b>Net book values:</b>							
At 31 December 1991	<u>111,219,303</u>	<u>4,590,670</u>	<u>18,568,876</u>	<u>9,327,716</u>	<u>378,296</u>	<u>8,400,296</u>	<u>152,485,157</u>
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>

- Note:-
- No values were taken in the accounts in respect of State owned land on which National Insurance buildings are located.
  - Land and buildings were revaluated 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 <u>1991</u> G\$	<u>Additions</u> G\$	<u>Disposals</u> G\$	At 31 December <u>1991</u> G\$
Guyana National Printers Limited				
Ordinary shares of \$1.00 each	9,690	-	-	9,690
National Bank of Industry and Commerce Limited				
3,500,000 Ordinary shares of \$1.00 each	3,500,000	-	-	3,500,000
Fixed deposits - 4 - 8 years	107,500,000	-	-	107,500,000
Government of Guyana debentures (fixed dated)	1,119,326,772	74,000,000	118,500,000	1,074,826,772
Overseas Government debentures with varying redemption dates	310,228	-	-	310,228
Mayor and Coucillors of the City of Georgetown - 10% Bonds	4,000,000	-	-	4,000,000
Guyana Bank for Trade and Industry 345,900 Ordinary shares of \$10.00 each	-	3,459,000	-	3,459,000
	<u>1,234,646,690</u>	<u>77,459,000</u>	<u>118,500,000</u>	<u>1,193,605,690</u>



**NOTES ON THE ACCOUNTS**

**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.

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.

**Future capital expenditure**

	G\$	1990 G\$
Expenditure authorised by the Directors but not contracted for	<u>-</u>	<u>31,277,180</u>
Expenditure authorised by the Directors and contracted for	<u>-</u>	<u>9,600,000</u>





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**TABLE A**  
**NUMBER OF EMPLOYERS BY INDUSTRY AND SIZE**  
**1991**

INDUSTRY	NUMBER OF EMPLOYERS BY SIZE (No. of employees)						TOTAL EMPLOYERS
	1-5	6-10	11-20	21-50	51-100	100+	
Agricultural & Livestock Production	7	-	1	-	1	-	9
Cane Farming	2	-	-	-	-	-	2
Rice Farming	5	-	-	1	-	1	7
Logging	1	1	-	-	-	-	2
Metal Mining [other than bauxite]	-	2	1	-	-	1	4
Food Manufacturing	6	1	-	1	-	-	8
Rice Milling	4	-	-	1	-	-	5
Manufacturing of Beverages	1	-	-	-	1	1	3
Manufacture of Footwear and Garments	7	1	3	1	-	-	12
Manufacture of Wood	1	1	-	-	-	-	2
Sawmilling	2	2	1	-	-	-	5
Manufacture of Furniture and Fixtures	5	-	-	-	-	-	5
Printing, Publishing & Allied Industries	2	-	-	-	-	-	2
Manufacture of Transport Equipment	16	-	-	-	-	-	16
Manufacture of Electrical Equipment & Repairs	5	-	-	-	-	-	5
Manufacture of Miscellaneous Products	13	1	-	-	-	-	14
Construction	23	12	4	3	1	1	44
Wholesale & Retail Trade	46	5	1	1	-	-	53
Banking & Commerce	3	2	-	-	-	-	5
Real Estate	3	-	-	-	-	-	3
Insurance	1	-	-	-	-	-	1
Transportation	27	3	2	4	-	-	36
Community & Business Services	38	9	3	4	1	1	56
Recreational Service	2	1	1	-	-	-	4
Personal Services	74	4	3	-	-	-	81
<b>TOTAL</b>	<b>294</b>	<b>45</b>	<b>20</b>	<b>16</b>	<b>4</b>	<b>5</b>	<b>384</b>

# GUYANA NATIONAL INSURANCE SCHEME



**TABLE B**  
**NUMBER OF EMPLOYED REGISTRANTS BY AGE-GROUP, SEX AND MARITAL STATUS**  
 1991

AGE-GROUP	MALES					FEMALES					MALES & FEMALES											
	MARRIED	SINGLE	WIDOWED	DIVORCED	SEP.	COMMON LAW	TOTAL	MARRIED	SINGLE	WIDOWED	DIVORCED	SEP.	COMMON LAW	TOTAL	MARRIED	SINGLE	WIDOWED	DIVORCED	SEP.	COMMON LAW	TOTAL	
UNDER 16	-	390	-	-	-	390	-	-	134	-	-	-	-	136	-	534	-	-	-	-	-	534
16 - 19	21	3,500	-	-	-	3,555	19	2,004	1	1	2	2	12	2,039	40	5,504	1	1	1	2	46	5,526
20 - 24	90	1,163	1	-	-	1,384	67	970	3	5	5	5	39	1,089	157	2,133	4	5	6	6	168	2,473
25 - 29	104	335	-	-	-	534	94	331	3	11	9	9	49	407	198	666	4	11	10	10	142	1,031
30 - 34	70	93	-	-	-	199	102	134	5	13	6	6	20	280	172	227	5	17	8	8	50	479
35 - 39	45	34	-	-	-	104	66	54	11	9	4	4	12	156	111	88	11	14	6	6	30	260
40 - 44	33	20	-	-	-	65	46	30	7	6	5	5	3	97	79	50	7	9	10	10	7	162
45 - 49	28	7	-	-	-	41	20	14	3	2	1	1	5	45	48	21	3	2	2	2	1	86
50 - 54	12	7	-	-	-	24	14	8	5	1	1	1	2	30	26	15	6	2	2	2	1	54
55 - 59	7	6	-	-	-	16	9	4	1	1	1	1	1	15	16	10	10	2	2	2	1	31
60 & OVER	12	4	-	-	-	18	9	6	1	1	1	1	8	8	12	10	2	2	2	2	1	26
<b>TOTAL</b>	<b>422</b>	<b>5,589</b>	<b>5</b>	<b>13</b>	<b>13</b>	<b>6,330</b>	<b>437</b>	<b>3,689</b>	<b>40</b>	<b>49</b>	<b>33</b>	<b>144</b>	<b>4,322</b>	<b>859</b>	<b>9,248</b>	<b>45</b>	<b>62</b>	<b>46</b>	<b>462</b>	<b>10,722</b>		



## GUYANA NATIONAL INSURANCE SCHEME

TABLE C  
NUMBER OF (SELF-EMPLOYED) REGISTRANTS BY INDUSTRY AND SEX  
1991

CODE	INDUSTRY	MALE	FEMALE	TOTAL
01 ✓	Agriculture and Livestock Production	564	136	700
01a ✓	Sugar Farming	1563	317	1880
01b ✓	Rice Farming	27	10	37
02 ✓	Forestry and Logging	60	32	92
04 ✓	Fishing	108	73	181
11 ✓	Bauxite Mining	201	101	302
12 ✓	Other Metallic Mineral Mining	124	32	156
14 ✓	Stone Quarrying, Clay and Sand Pits	3	2	5
20 ✓	Food Manufacture (except sugar, rice and beverages)	90	83	173
20a ✓	Sugar Milling	7	5	12
20b ✓	Rice Milling	87	16	103
21 ✓	Beverage Industries	149	43	192
22 ✓	Tobacco Manufacturers	8	6	14
23 ✓	Manufacture of Textiles	2	10	12
24 ✓	Manufacture of Wearing Apparel	62	270	332
25 ✓	Manufacture of Wood and Cork (except furniture)	505	140	645
26 ✓	Manufacture of Furniture and Fixtures	84	44	128
27 ✓	Manufacture of Paper and Paper Products	2	8	10
28 ✓	Printing, Publishing and Allied Industries	31	27	58
29 ✓	Manufacture of Leather and Leather & Fur Products (except Footwear and other Wearing Apparel)	-	-	-
30 ✓	Manufacture of Rubber Products	1	-	1
31 ✓	Manufacture of Chemical and its Products	108	50	158
32 ✓	Manufacture of Petroleum and Coal Products	5	-	5
37 ✓	Manufacture and repair of Electrical Appliances	16	2	18
38 ✓	Manufacture and repair of Transport Equipment	65	4	69
39 ✓	Manufacture and repair of Miscellaneous Items	15	14	29
40 ✓	Construction	285	29	314
51 ✓	Supply of Electricity, Gas and Steam	76	30	106
52 ✓	Water and Sanitary Services	134	64	198
61 ✓	Wholesale and Retail Trade	322	391	713
62 ✓	Banks and Other Financial Institutions	58	72	130
63 ✓	Insurance	29	42	71
64 ✓	Real Estate	-	1	1
71 ✓	Transport	103	32	135
73 ✓	Communication	5	14	19
81 ✓	Government Services (Administrative)	60	103	163
82 ✓	Community and Business Services	1247	1715	2962
83 ✓	Recreation Services	4	2	6
84 ✓	Personal Services	118	472	590
<b>TOTAL</b>		<b>6,330</b>	<b>4,392</b>	<b>10,722</b>



**TABLE D**  
**NUMBER OF SELF-EMPLOYED REGISTRANTS BY INDUSTRY AND SEX**  
**1991**

CODE	INDUSTRY	MALE	FEMALE	TOTAL
01	Agriculture	89	7	96
01b	Rice Farming	10	-	10
04	Fishing	5	-	5
12	Metallic Mineral Mining	3	-	3
20	Food Manufacturing	12	6	18
20b	Rice Milling	-	-	-
24	Manufacture of Wood and Cork except Furniture	29	4	33
25	Manufacture of Wearing Apparel	11	-	11
26	Manufacture of furniture and Fixtures	16	-	16
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)	14	1	15
38	Manufacture of Transport Equipment (And repairs)	90	-	90
39	Miscellaneous Manufacturing Industries (And Repairs)	25	2	27
40	Construction	59	1	60
61	Wholesale and Retail Trade	143	86	229
71	Transport	49	3	52
82	Community and Business Services	52	16	68
84	Personal Services	253	214	467
<b>TOTAL</b>		<b>864</b>	<b>340</b>	<b>1,204</b>



TABLE E  
NUMBER OF EMPLOYED REGISTRANTS BY AGE-GROUP, SEX AND MARITAL STATUS  
1991

AGE - GRUOP	MALES				FEMALES				MALES & FEMALES				TOTAL						
	MARRIED	SINGLE	WID.	DIV.	SEP.	COMMON LAW	TOTAL	MARRIED	SINGLE	WID.	DIV.	SEP.		COMMON LAW					
16 - 20	1	26	-	-	-	-	27	1	7	-	-	-	-	8	2	33	-	35	
21 - 25	17	69	-	1	-	6	93	6	20	-	-	-	-	26	23	89	-	119	
26 - 30	89	72	-	1	-	2	164	19	17	-	2	-	1	39	108	89	-	203	
31 - 35	126	49	-	1	1	3	180	34	20	3	4	2	-	63	160	69	3	243	
36 - 40	103	24	-	1	1	4	133	39	19	6	7	-	-	71	142	43	6	204	
41 - 45	63	15	1	4	1	1	85	31	8	8	7	-	-	54	94	23	9	139	
46 - 50	76	3	-	2	5	2	88	18	5	6	3	1	-	33	94	8	5	121	
51 - 55	45	3	-	1	2	-	51	12	3	8	3	1	-	27	57	6	4	78	
56 - 59	35	3	2	1	1	1	43	10	5	3	-	1	-	19	45	8	5	62	
TOTAL	555	264	3	12	11	19	864	170	104	34	26	5	1	340	725	368	37	38	1,204

# GUYANA NATIONAL INSURANCE SCHEME



**TABLE F**  
**NUMBER OF OLD-AGE PENSIONS GRANTED BY AGE, SEX AND CONTRIBUTIONS PAID AND CREDITED - 1991**

AGE	MALES			FEMALES			MALES & FEMALES		
	NUMBER OF PERSONS	CONTRIBUTIONS PAID AND CREDITED	PERCENTAGE CREDITED	NUMBER OF PERSONS	CONTRIBUTIONS PAID AND CREDITED	PERCENTAGE CREDITED	NUMBER OF PERSONS	CONTRIBUTIONS PAID AND CREDITED	PERCENTAGE CREDITED
60	407	382,183	33,088	115	100,445	10,046	522	482,628	43,134
61	400	361,557	40,415	102	89,491	11,193	502	451,048	51,608
62	98	83,714	12,947	29	23,613	4,207	127	107,327	17,154
63	29	23,863	4,586	11	9,256	2,053	40	33,119	6,639
64	20	17,544	4,542	14	11,056	2,762	34	28,600	7,300
65	20	16,206	3,667	11	9,200	2,453	31	25,406	6,120
66	13	9,174	3,234	6	4,219	1,565	19	13,433	4,799
67	13	10,253	3,069	3	2,250	786	16	12,503	3,855
68	9	7,872	3,121	3	750	280	10	8,622	3,401
69	6	5,241	1,670	1	858	375	7	6,099	2,045
70	3	2,384	1,204	1	750	426	4	3,134	1,630
71	1	792	353	1	837	350	2	1,629	703
72	1	750	423	-	-	-	1	750	423
73	1	750	542	1	838	400	1	838	400
74	1	750	542	1	843	593	1	750	542
77	1	758	500	1	843	593	1	843	593
79	1	758	500	-	-	-	1	758	500
<b>TOTAL</b>	<b>1,022</b>	<b>923,041</b>	<b>113,361</b>	<b>297</b>	<b>254,446</b>	<b>37,489</b>	<b>1,319</b>	<b>1,177,478</b>	<b>190,850</b>



## GUYANA NATIONAL INSURANCE SCHEME

**TABLE G**  
**NUMBER OF OLD AGE PENSIONERS ON STREAM BY AGE, EMPLOYMENT STATUS AND SEX AS AT 31.12.91**

AGE	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	MALE	FEMALE	MALE & FEMALE	MALE	FEMALE	MALE & FEMALE	MALE	FEMALE	MALE & FEMALE
60	392	112	504	12	3	15	404	115	519
61	976	251	1,227	40	9	49	1,016	260	1,276
62	789	220	1,009	25	5	30	814	225	1,039
63	808	223	1,031	16	3	19	824	226	1,050
64	633	187	820	23	1	24	656	188	844
65	1,250	287	1,537	23	3	26	1,273	290	1,563
66	835	227	1,062	18	2	20	853	229	1,082
67	810	200	1,010	30	2	32	840	202	1,042
68	712	173	885	26	3	29	738	176	914
69	756	208	964	21	2	23	777	210	987
70	803	185	988	26	4	30	829	189	1,018
71	586	151	737	17	-	17	603	151	754
72	504	120	624	2	1	3	506	121	627
73	549	135	684	3	1	4	552	136	688
74	488	121	609	9	1	10	497	122	619
75	440	99	539	3	-	3	443	99	542
76	525	108	633	7	-	7	532	108	640
77	480	111	591	5	5	10	485	116	601
78	327	58	385	7	1	8	334	59	393
79	214	43	257	10	3	13	224	46	270
80	159	35	194	4	3	7	163	38	201
81	119	35	154	6	2	8	125	67	162
82	94	24	118	4	-	4	98	24	122
83	54	12	66	2	-	2	56	12	68
<b>TOTAL</b>	<b>13,303</b>	<b>3,325</b>	<b>16,628</b>	<b>339</b>	<b>54</b>	<b>393</b>	<b>13,642</b>	<b>3,379</b>	<b>17,021</b>





**TABLE H**  
**NUMBER OF OLD AGE GRANTS AWARDED BY AGE, SEX AND EMPLOYMENT STATUS**  
**1991**

AGE	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES
60	35	21	56	1	1	2	36	22	58
61	38	21	59	7	3	10	45	24	69
62	17	6	23	3	3	6	20	9	29
63	8	6	14	-	-	-	8	6	14
64	11	2	13	-	-	-	11	2	13
65	8	4	12	-	-	-	8	4	12
66	11	2	13	1	-	1	12	2	14
67	2	2	4	-	-	-	2	2	4
68	5	1	6	1	-	1	6	1	7
69	2	2	4	-	-	-	2	2	4
70	6	-	6	-	-	-	6	-	6
72	1	-	1	-	-	-	1	-	1
74	1	1	2	-	-	-	1	1	2
75	-	1	1	-	-	-	-	1	1
77	1	-	1	-	-	-	1	-	1
78	1	-	1	-	-	-	1	-	1
79	1	-	1	-	-	-	1	-	1
81	1	-	1	-	-	-	1	-	1
<b>TOTAL</b>	<b>149</b>	<b>69</b>	<b>218</b>	<b>13</b>	<b>7</b>	<b>20</b>	<b>162</b>	<b>76</b>	<b>238</b>



# GUYANA NATIONAL INSURANCE SCHEME

TABLE I  
NUMBER OF INVALIDITY PENSIONS GRANTED BY AGE, SEX AND NUMBER OF  
CONTRIBUTIONS PAID AND CREDITED - 1991

AGE	MALES				FEMALES				MALES AND FEMALES			
	NUMBER	CONTRIBUTIONS		TOTAL	NUMBER	CONTRIBUTIONS		TOTAL	NUMBER	CONTRIBUTIONS		TOTAL
		PAID	CREDITED			PAID	CREDITED			PAID	CREDITED	
25	1	218	922	1,140	-	-	-	-	1	218	922	1,140
27	1	341	875	1,216	-	-	-	-	1	341	875	1,216
29	1	425	775	1,200	-	-	-	-	1	425	775	1,200
32	1	282	20	302	-	-	-	-	1	282	20	302
34	2	628	675	1,303	-	-	-	-	2	628	675	1,303
35	2	1,220	882	2,102	-	-	-	-	2	1,220	882	2,102
36	1	266	600	866	-	-	-	-	1	266	600	866
39	2	1,006	1,058	2,064	1	706	525	1,231	3	1,712	1,583	3,295
40	2	1,229	988	2,217	-	-	-	-	2	1,229	988	2,217
41	2	1,478	505	1,983	-	-	-	-	2	1,478	505	1,983
42	4	2,331	1,227	3,558	-	-	-	-	4	2,331	1,227	3,558
43	5	3,296	2,526	5,822	1	963	37	1,000	6	4,259	2,563	6,822
44	4	2,565	1,318	3,878	1	918	400	1,310	5	3,483	1,713	5,196
45	2	1,924	40	1,964	4	3,739	1,335	5,074	6	5,663	1,375	7,038
46	5	3,534	826	5,360	3	1,478	1,100	2,578	8	5,012	2,196	7,938
47	1	618	389	1,007	1	932	325	1,257	2	1,550	714	2,264
48	4	3,718	1,197	4,915	2	1,621	618	2,239	6	5,339	1,815	7,154
49	6	3,751	1,664	5,415	2	1,392	505	1,897	8	5,143	2,169	7,312
50	5	3,235	1,134	4,369	1	906	225	1,131	6	4,141	1,359	5,500
51	8	6,631	1,521	8,152	2	1,422	505	1,927	10	8,053	2,026	10,079
52	8	3,970	1,210	5,180	1	1,022	200	1,222	9	4,992	1,410	6,402
53	11	8,390	1,699	10,089	4	2,534	589	3,123	15	10,924	2,288	13,212
54	7	4,940	1,391	6,331	5	3,656	571	4,227	12	8,596	1,962	10,558
55	11	7,600	1,292	8,892	2	1,668	256	1,924	13	9,268	1,548	10,816
56	12	9,544	890	10,434	2	1,488	221	1,709	14	11,032	1,111	12,143
57	8	6,273	767	7,040	3	2,124	435	2,559	11	8,397	1,202	9,599
58	8	5,408	740	6,148	2	1,770	171	1,941	10	7,178	911	8,089
59	5	5,705	605	6,310	2	1,689	154	1,843	7	7,394	759	8,153
<b>TOTAL</b>	<b>129</b>	<b>90,526</b>	<b>28,731</b>	<b>119,257</b>	<b>39</b>	<b>30,028</b>	<b>8,172</b>	<b>38,200</b>	<b>168</b>	<b>120,554</b>	<b>36,903</b>	<b>157,457</b>

# GUYANA NATIONAL INSURANCE SCHEME



TABLE J  
NUMBER OF INVALIDITY GRANTS AWARDED BY AGE, SEX, NUMBER OF CONTRIBUTIOS (PAID AND CREDITED) AND AMOUNT PAID - 1991

AGE	MALES			FEMALES			MALES & FEMALES		
	NO. OF PERSONS	CONTRIBUTIONS PAID & CREDITED	AMOUNT PAID	NO. OF PERSONS	CONTRIBUTIONS PAID & CREDITED	AMOUNT PAID	NO. OF PERSONS	CONTRIBUTIONS PAID & CREDITED	AMOUNT PAID
24	1	52	1,004.77	1	57	201.12	2	109	1,205.89
28	-	-	-	1	60	280.10	1	60	280.10
29	1	171	472.99	-	-	-	1	171	472.99
44	1	82	280.10	-	-	-	1	82	280.10
51	1	105	65.00	-	-	-	1	105	65.00
55	1	234	1,120.39	-	-	-	1	234	1,120.39
57	1	170	700.25	-	-	-	1	170	700.25
62	-	-	-	1	178	700.25	1	178	700.25
<b>TOTAL</b>	<b>6</b>	<b>814</b>	<b>3,643.50</b>	<b>3</b>	<b>295</b>	<b>1,181.47</b>	<b>9</b>	<b>1,109</b>	<b>4,824.97</b>



## GUYANA NATIONAL INSURANCE SCHEME

**TABLE K**  
**NUMBER OF SURVIVOR'S PENSIONS BY AGE-GROUP AND CONDITION OF AWARD**  
**1991**

AGE-GROUP	WIDOW WITH CARE OF CHILDREN	WIDOWS OVER 45 YEARS	ORPHANS*	WIDOWERS OVER 55 YEARS	TOTAL
UNDER 35	15	-	8	-	23
35-39	18	-	-	-	18
40-44	22	-	-	-	22
45-49	15	32	-	-	47
50-54	21	49	-	-	78
55-59	6	66	-	-	72
60-64	-	61	-	-	61
65-69	-	31	-	-	31
70-74	-	18	-	2	20
75-79	-	8	-	-	8
80-84	-	3	-	-	3
85-89	-	-	-	-	-
90 and over	-	-	-	-	-
<b>TOTAL</b>	<b>97</b>	<b>268</b>	<b>8</b>	<b>2</b>	<b>375</b>





## GUYANA NATIONAL INSURANCE SCHEME

**TABLE M**  
**NUMBER OF SICNESS SPELLS PAID BY AGE-GROUP , EMPLOYMENT CATEGORY AND**  
**SEX OF RECIPIENTS - 1991**

AGE-GROUP	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
16 - 20	170	119	289	-	-	-	170	119	289
21 - 25	672	686	1358	4	-	4	676	686	1362
26 - 30	795	812	1607	5	4	9	800	816	1616
31 - 35	755	602	1357	7	2	9	762	604	1366
36 - 40	665	453	1118	8	4	12	673	457	1130
41 - 45	626	332	958	12	4	16	638	336	974
46 - 50	506	220	726	7	6	13	513	226	739
51 - 55	517	156	673	9	5	14	526	161	687
56 - 60	441	103	544	14	1	15	455	104	559
<b>TOTAL</b>	<b>5,147</b>	<b>3,483</b>	<b>8,630</b>	<b>66</b>	<b>26</b>	<b>92</b>	<b>5,213</b>	<b>3,509</b>	<b>8,722</b>

# GUYANA NATIONAL INSURANCE SCHEME



TABLE N  
NUMBER OF SICKNESS SPELLS PAID BY DIAGNOSIS AND SECTOR - 1991

CODE	DIAGNOSIS	SUGAR	NON-SUGAR	BOTH SECTORS
5	Dysentery, all forms	18	42	60
6	Amputation	1	1	2
6b	Enteric fever (typhoid fever)	16	81	97
6c	Other infective diseases	2	2	4
7d	Measles		12	12
7f	Chicken	2	23	25
9	Malaria	3	23	26
10a	Filariasis	5	15	20
10b	Ankylostomiasis		1	1
11c	Small-pox		1	1
11f	Parasitic skin infections	3	1	4
11h	Yaws (Framboesia)		3	3
11i	Infectious Hepatitis	10	121	131
11j	Other infectious and parasitic diseases	28	73	101
12	Malignant neoplasms, including neoplasms of lymphatic and haematoporetic tissue	-	1	1
13	Benign neoplasms and neoplasms of unspecified nature	3	31	34
14	Allergic disorders	12	37	49
15	Diseases of thyroid gland	3	6	9
16	Diabetes mellitus	19	54	73
17	Avitaminosis and other deficiency states		3	3
18	Anaemias	22	73	95
19	Psyconeurosis and psychosis	23	156	179
20	Vascular lesions affecting central nervous system	2	6	8
21a	Glaucoma	-	2	2
21b	Cataract	14	28	42
21c	Other diseases	30	71	101
21d	Injury to eye	10	25	35
22	Diseases of ear and mastoid process	6	26	32
23	Rheumatic fever	1	3	4
24	Chronic rheumatic heart disease	2		2
25	Arteriosclerotic and degenerative	26	46	72
26	Hypertensive disease	129	410	539
27	Diseases of the veins	22	74	96
28	Acute nasopharyngitis (common cold)	3	6	9
29	Acute pharyngitis and tonsillitis and hypertrophy of tonsils and adenoids	9	83	92
30	Influenza	59	225	284
31	Pneumonia	6	43	49
32	Bronchitis	50	219	269
33	Silicosis and occupational pulmonary fibrosis	1	-	1
34	All other respiratory diseases	77	513	590
35	Diseases of stomach and duodenum except cancer	75	276	351
36	Appendicitis	4	15	19
37	Hernia of abdominal cavity	13	62	75
38	Diarrhoea and enteritis	67	168	235
39	Diseases of gall bladder and bile ducts	4	10	14
40a	Diseases of teeth	5	29	34
40b	Other diseases	4	14	18
41	Nephritis and nephrosis	3	6	9
42a	Diseases of male genital organs	11	48	59
42b	Diseases of female genital organs	42	398	440
43b	Complications of pregnancy, child-birth and the puerperium	22	330	352
44	Boil, abscess, cellulitis and other skin infections	48	167	215
45	Other diseases of skin	18	64	82
46	Arthritis and rheumatism, except rheumatic fever	48	150	198
47	Diseases of bones and other organs of movement	9	17	26
49a	Epilepsy	8	19	27
49b	Diseases of nerves and peripheral ganglia	10	25	35
49c	Urinary calculus	32	58	90
49d	Other diseases of urinary system	41	136	177
49e	Other specified and ill-defined diseases	364	1,585	1,949
50a	Open fractures	6	20	26
50b	Closed fractures	19	90	109
50c	Complicated fractures	1	5	6
50d	Dislocations	6	23	29
50e	Head injury, excluding fracture	17	35	52
50f	Internal injury, chest, abdomen and pelvis	17	34	51
50g	Lacerated, open and contused wounds	131	202	333
50h	Burns and scald	15	24	39
50i	Occupation poisoning	1	1	2
50j	Other poisoning	2	2	4
50k	Other violence	6	11	17
50l	Sprains and strains	81	176	257
50m	Contusions and abrasions	73	162	235
TOTAL		1,820	6,902	8,722



## GUYANA NATIONAL INSURANCE SCHEME

**TABLE O**  
**NUMBER OF SICKNESS BENEFIT MEDICAL CARE CLAIMS PAID BY AGE-GROUP, SECTOR AND SEX - 1991**

AGE GROUP	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
16 - 20	53	13	66	70	68	138	123	81	204
21 - 25	145	50	195	250	445	695	395	495	890
26 - 30	164	45	209	311	563	874	475	608	1,083
31 - 35	123	41	164	315	570	885	438	611	1,049
36 - 40	136	35	171	358	478	836	494	513	1,007
41 - 45	181	49	230	528	546	1,074	709	595	1,304
46 - 50	164	54	218	498	337	835	662	391	1,053
51 - 55	212	50	262	511	259	770	723	309	1,032
56 - 60	130	22	152	366	124	490	496	146	642
<b>TOTAL</b>	<b>1,308</b>	<b>359</b>	<b>1,667</b>	<b>3,207</b>	<b>3,390</b>	<b>6,597</b>	<b>4,515</b>	<b>3,749</b>	<b>8,264</b>





**TABLE P**  
**NUMBER OF MATERNITY ALLOWANCES PAID BY AGE-GROUP EMPLOYMENT STATUS AND**  
**BENEFIT DAYS - 1991**

AGE GROUP	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES	
	NUMBER OF CASES	NUMBER OF BENEFIT DAYS	NUMBER OF CASES	NUMBER OF BENEFIT DAYS	NUMBER OF CASES	NUMBER OF BENEFIT DAYS
16-20	55	4,038	-	-	55	4,038
21-25	278	20,751	2	156	280	20,907
26-30	317	23,665	1	78	318	23,743
31-35	259	19,031	3	230	262	19,261
36-40	89	6,655	1	77	90	6,732
41-45	19	1,489	-	-	19	1,489
46-48	2	156	-	-	2	156
<b>TOTAL</b>	<b>1,019</b>	<b>75,785</b>	<b>7</b>	<b>541</b>	<b>1,026</b>	<b>76,326</b>



**TABLE Q**  
**NUMBER OF MATERNITY ALLOWANCES PAID BY BENEFIT DAYS AND AMOUNT**  
**1991**

<b>BENEFIT DAYS</b>	<b>NUMBER OF CASES</b>	<b>AMOUNT PAID</b>
10	1	403.80
11	1	186.69
12	1	1'032.00
13	-	-
14	1	2,581.27
15	-	-
16	-	-
17	-	-
18	2	1,703.97
19 - 24	3	3,732.45
25 - 30	7	13'302.85
31 - 36	3	3,919.52
37 - 42	11	23,839.31
43 - 48	11	19,079.89
49 - 54	36	89,258.04
55 - 60	22	53,949.78
61 - 66	30	89,057.68
67 - 72	48	153,744.47
73 - 78	811	2,937,157.31
79 - 84	13	56,131.63
85 - 90	5	24,994.59
91 - 96	4	15,527.65
97 - 102	3	8,485.74
103 - 108	7	35,667.73
109 - 114	1	1,457.95
115 - 120	-	-
121 - 126	2	19,553.49
127 - 132	2	12,197.98
133 - 138	-	-
139 - 144	-	-
145 - 150	1	5,565.75
151 - 156	-	-
<b>TOTAL</b>	<b>1,026</b>	<b>3,572,561.54</b>



**TABLE R**  
**NUMBER OF INJURY SPELLS PAID BY AGE-GROUP AND SEX**  
**1991**

<b>AGE-GRO UP</b>	<b>MALES</b>	<b>FEMALES</b>	<b>MALES &amp; FEMALES</b>
BELOW 16	11	-	11
16 - 20	504	19	523
21 - 25	735	51	786
26 - 30	626	30	656
31 - 35	398	43	441
36 - 40	326	34	360
41 - 45	236	40	276
46 - 50	204	35	239
51 - 55	152	31	183
56 - 60	82	20	102
OVER 60	16	-	16
<b>TOTAL</b>	<b>3,290</b>	<b>303</b>	<b>3,593</b>



## GUYANA NATIONAL INSURANCE SCHEME

**TABLE S**  
**NUMBER OF INJURY SPELLS PAID BY BENEFIT DAYS SECTOR AND SEX**  
**1991**

BENEFIT DAYS	SUGAR			NON-SUGAR			ALL INDUSTRIES		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
1	3	-	3	2	-	2	5	-	5
2	22	1	23	11	-	11	33	1	34
3	98	8	106	27	3	30	125	11	136
4	177	14	191	21	4	25	198	18	216
5	311	22	333	30	1	31	341	23	364
6	454	48	502	42	5	47	496	53	549
7	221	-	221	5	-	5	226	-	226
8	177	16	193	7	2	9	184	18	202
9	121	16	137	9	1	10	130	17	147
10	143	10	153	13	1	14	156	11	167
11	206	13	219	14	1	15	220	14	234
12	160	13	173	9	1	10	169	14	183
13	127	12	139	16	3	19	143	15	158
14	82	10	92	6	-	6	88	10	98
15	63	11	74	5	4	9	68	15	83
16	59	7	66	5	-	5	64	7	71
17	59	7	66	6	3	9	65	10	75
18	53	3	56	3	2	5	56	5	61
19 - 24	187	3	190	22	-	22	209	3	212
25 - 30	84	18	102	24	5	29	108	23	131
31 - 36	47	12	59	16	3	19	63	15	78
37 - 42	31	3	34	7	2	9	38	5	43
43 - 48	17	4	21	5	-	5	22	4	26
49 - 54	19	3	22	4	-	4	23	3	26
55 - 60	5	1	6	4	-	4	9	1	10
61 - 66	4	1	5	1	-	1	5	1	6
67 - 72	4	1	5	-	-	-	4	1	5
73 - 78	2	1	3	1	-	1	3	1	4
79 - 84	5	2	7	4	-	4	9	2	11
85 - 90	4	1	5	1	-	1	5	1	6
91 - 96	6	-	6	-	-	-	6	-	6
97 - 102	2	-	2	1	-	1	3	-	3
103 - 108	3	-	3	2	-	2	5	-	5
109 - 114	2	-	2	-	-	-	2	-	2
115 - 120	1	-	1	-	-	-	1	-	1
121 - 126	1	-	1	1	-	1	2	-	2
127 - 132	1	-	1	-	-	-	1	-	1
133 - 138	3	-	3	-	-	-	3	-	3
139 - 144	1	-	1	-	-	-	1	-	1
145 - 150	1	1	2	-	-	-	1	1	2
151 - 156	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>2,966</b>	<b>262</b>	<b>3,228</b>	<b>324</b>	<b>41</b>	<b>365</b>	<b>3,290</b>	<b>303</b>	<b>3,593</b>



**TABLE T**  
**NUMBER OF BENEFIT MEDICAL CARE CLAIMS PAID BY**  
**AGE-GROUP, SECTOR AND SEX - 1991**

AGE	SUGAR			NON-SUGAR			BOTH		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
UNDER 16	5	-	5	2	-	2	7	-	7
16 - 20	300	13	393	14	-	14	394	13	407
21 - 25	498	52	550	24	1	25	522	53	575
26 - 30	509	38	547	22	1	23	531	39	570
31 - 35	380	66	446	10	1	11	390	67	457
36 - 40	314	27	341	16	14	30	330	41	371
41 - 45	247	49	296	22	4	26	269	53	322
46 - 50	202	33	235	8	2	10	210	35	245
51 - 55	174	24	198	5	1	6	179	25	204
56 - 60	117	28	145	19	-	19	136	28	164
OVER 60	12	-	12	2	-	2	14	-	14
<b>TOTAL</b>	<b>2,838</b>	<b>330</b>	<b>3,168</b>	<b>144</b>	<b>24</b>	<b>168</b>	<b>2,982</b>	<b>354</b>	<b>3,336</b>



## GUYANA NATIONAL INSURANCE SCHEME

**TABLE U**  
**NUMBER OF DISABLEMENT PENSIONS BY NATURE OF DISABILITY**  
**AND WEEKLY AMOUNT - 1991**

<b>NATURE OF DISABILITY</b>	<b>NUMBER OF CASES</b>	<b>TOTAL WEEKLY AMOUNT</b>
Burns and Scalds	1	22.05
Concussions	4	498.32
Cuts and Lacerations	10	1,191.41
Post Traumatic Ankylosis of Joints	5	270.63
Paralysis of Limbs	1	44.10
Dislocations	1	23.92
Fractures	26	2,420.46
Sprains & Strains	8	429.06
Eye Injuries & Other Injuries	14	1,386.83
Amputations	15	1,526.74
<b>TOTAL</b>	<b>85</b>	<b>7,813.52</b>



**TABLE V  
NUMBER OF DISABLEMENT GRANTS PAID BY AGE-GROUP, SEX  
AND AMOUNT PAID - 1991**

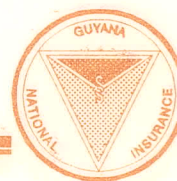
<b>AGE-GROUP</b>	<b>MALES</b>		<b>FEMALES</b>		<b>MALES &amp; FEMALES</b>	
BELOW 16	1	6,299.80	-	-	1	6,299.80
16 - 20	6	23,142.54	-	-	6	23,142.54
21 - 25	10	46,587.65	-	-	10	46,587.65
26 - 30	6	28,100.77	-	-	6	28,100.77
31 - 35	6	32,271.73	1	5,236.40	7	37,508.13
36 - 40	5	32,376.75	2	5,513.40	7	37,890.15
41 - 45	4	16,824.03	1	4,659.46	5	21,483.49
46 - 50	2	12,831.32	-	-	2	12,831.32
51 - 55	1	1,978.76	3	11,509.04	4	13,487.80
56 - 60	6	23,861.87	2	10,018.06	8	33,879.93
<b>TOTAL</b>	<b>47</b>	<b>224,275.22</b>	<b>9</b>	<b>36,936.36</b>	<b>56</b>	<b>261,211.58</b>



**TABLE W**  
**ANALYSIS OF INDUSTRIAL DEATHS BY CONDITIONS OF AWARD AND NATURE OF INJURY - 1991**

<b>NATURE OF INJURY</b>	<b>NUMBER OF DEATHS</b>	<b>WIDOWS WITH CHILDREN</b>	<b>WIDOWS WITHOUT CHILDREN</b>	<b>PARENT</b>	<b>OTHER DEPENDANT</b>	<b>TOTAL</b>
Burns and Scalds	1	1	-	-	-	1
Concussions	3	-	1	2	-	3
Fractures	1	1	-	-	-	1
Drowning	1	1	-	-	-	1
Asphyxiation	1	-	-	-	1	1
Multiple Injuries	3	1	1	1	-	3
<b>TOTAL</b>	<b>10</b>	<b>4</b>	<b>2</b>	<b>3</b>	<b>1</b>	<b>10</b>





LORRAINE GEORGE RECEIVES HER GIFT AT THE PRESENTATION CEREMONY OF N.I.S. 20 YEARS SERVICE AWARDS FOR EMPLOYEES..



SPORTS PRESENTATION - TROY MILLER RECEIVES THE N.I.S KING DOMINOE TROPHY.

20  
91



SPORTS PRESENTATION - JOY HODGE IS PRESENTED WITH THE N.I.S. QUEEN DOMINO TROPHY.



SCENE FROM CULTURAL PRESENTATION STAGED DURING OUR 22<sup>ND</sup> ANNIVERSARY CELEBRATION.