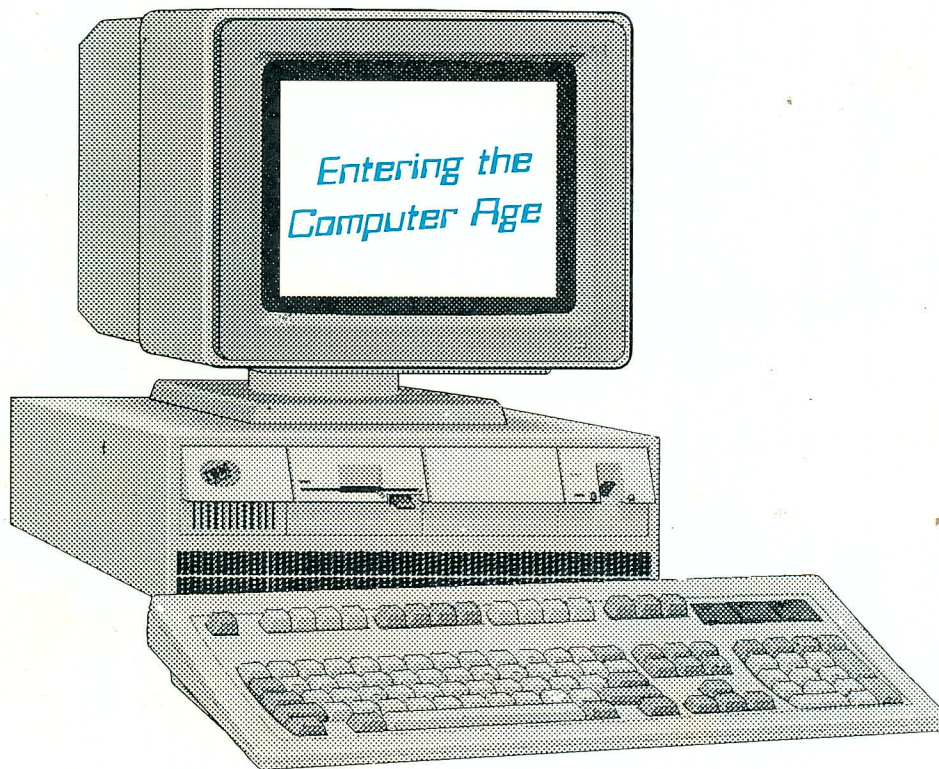




NATIONAL INSURANCE SCHEME



1992
Annual Report



NATIONAL INSURANCE SCHEME

1992 ANNUAL REPORT



His Excellency, Dr. Cheddi B. Jagan
President of the Co-operative Republic of Guyana



Mr. Asgar Ally
Minister of Finance



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LETTER OF TRANSMITTAL

21st March, 1994

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

Dear Comrade Minister,

It is with honour that I submit to you the 1992 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 \$1,059.1M during the year under review. This figure represents an increase of approximately 64% over the previous year's income.

The amount paid in benefits during the year was \$506.1M. This total was approximately 71% more than that which was paid during 1991.

Administrative expenses amounted to \$208.1M during 1992 which represents a 47% increase over the previous year's total.

Total expenditure for the year was therefore \$714.2M approximately.

The surplus for 1992 was \$344.8M.

At the end of the year under review, the National Insurance Fund stood at G\$2,219.5M of which approximately 46% were invested in Government of Guyana debentures.

Yours co-operatively
NATIONAL INSURANCE - GUYANA

.....
P. Martinborough
General Manager



Introduction

The 24th 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 1992 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 1992

1. With effect from April 6, the ceiling on insurable earnings (i.e the earnings on which contributions and benefits are payable) was extended from \$4,000 to \$10,000 per month.
2. As of January 6, the minimum rate of pension for Old Age and Invalidity was increased from \$640.00 to \$704.00 per fortnight, and from July 1, from \$704.00 to \$788.50 per fortnight, consequent to increases in the Public Sector minimum wage.
3. As of August 3, minimum rates of pension were established for the recipients of Industrial Disablement and Death pensions. The new rates for Death pensions were equivalent to those obtaining for Survivors pensions while those for Disablement pensions were computed based on the monthly insurable earnings ceiling of \$1,500 which was instituted in May, 1989.

The minimum fortnightly amount payable as Disablement pension is \$97.00 and the maximum, \$485.00. The minimum amount payable as Death pension is now calculated as 50% of the minimum Old Age/Invalidity pension for the surviving widow/widower plus 16 2/3% for each child up to a maximum of three(3) children.

4. The facility of free spectacles, dental care and maintenance drugs was extended to include the recipients of Old Age and Invalidity grants. These benefits which are provided under the Extended Medical Care Programme were originally open only to the recipients of Old Age and Invalidity pensions.
5. In September, the organization concluded arrangements for the lease of a plot of land at Fort Wellington, West Bank Berbice for the construction of an office to serve that district.
6. During the month of August, several amendments were made to the National Insurance Act and Regulations, Chapter 36:01. These amendments were among a number of recommendations made by the Law Revision Committee which was established to examine the existing National Insurance Laws and to make appropriate recommendations in keeping with current trends in social security and socio-economic conditions in Guyana.

These changes set out hereunder became effective as of August 7.

- A. Section 19 of the Principal Act was amended to include the payment of a Child Care benefit. This would allow a working mother to receive cash payments where she suffered the loss of earnings because she was absent from work for the specific purpose of caring for her sick child, and the reimbursement of money spent on medical care in relation to the sick child.
- B. Section 44 of the Principal Act was amended to allow for a higher rate of interest to be charged for contributions paid after the due date. The rate now chargeable is one percent greater than the rate charged by commercial banks on overdrafts.
- C. Section 5 of the First Schedule of the National Insurance and Social Security (Classification) Regulations was amended to classify as a self-employed person, a married woman who is employed by her husband.



- D. Regulation 6(2) of the National Insurance and Social Security (Persons Abroad and Voluntary Contributors) Regulations was amended to extend the time within which a contributor - employed or self-employed can apply to continue to pay contributions as a voluntary contributor, from thirteen(13) weeks to one year after ceasing employment.
- E. Regulation 5(4) of the National Insurance and Social Security (Contribution) Regulations was amended to extend the time within which an employer or an employee can apply for a refund of contributions from two(2) years to five(5) years.
- F. Regulation 31 of the National Insurance and Social Security (Collection of Contributions) Regulations has been amended to increase the fines chargeable to employers who fail to comply with or who in any way contravene the National Insurance Act and Regulations. The fine chargeable is Two Thousand Dollars (\$2,000.00) and Three Hundred Dollars (\$300.00) for every day on which the contravention continues.
- G. Regulation 14 and paragraph 2(1) of the Schedule to the (Determination of Claims and Questions) Regulations has been amended to change the legal qualifications of the Commissioner from that of a Barrister or Solicitor to an Attorney-at-Law.
- H. Regulation 14(1) of the National Insurance and Social Security (Claims and Payments) Regulations has been amended to increase the prescribed time for claiming sickness or injury benefit from within ten(10) days to fourteen(14) days from the first day on which the accident or illness occurred. The amendment also gives discretionary powers to the General Manager to waive the fourteen (14) days stipulation if, due to extenuating circumstances such as the distant geographical location of the claimant's home or workplace, the claim is submitted outside of this time limit.
- I. Regulations 17(b) and 18(1) of the National Insurance and Social Security (Benefit) Regulations have been amended to allow for the payment of survivors benefit to dependent children up to the age of eighteen (18) years.
- J. In Regulations 25 and 30 of the (Benefit) Regulations the term relevant wage for sickness and maternity benefits has been redefined as the total insurable earnings of the best eight(8) weeks worked out of the preceeding thirteen (13) weeks divided by eight(8) and the total insurable earnings of the best seven (7) weeks worked out of the preceeding twenty-six (26) weeks divided by seven (7) respectively.
- K. Regulation 26(1) of the (Benefit) Regulations has been amended to allow an insured person to continue to receive sickness benefit even though such a person may choose to live with a physical impediment rather than have corrective surgery.
- L. Regulation 28A of the (Benefit) Regulations has been amended to allow for the payment of the maternity grant with respect to each child delivered.
- M. Regulation 36 of the (Benefit) Regulations has been amended to give the National Insurance Board the power to adjust the amount payable as Funeral Benefit, when necessary.
- N. Regulation 37(1)(e) of the (Benefit) Regulations has been amended to allow an insured person to receive Injury or Disablement benefit together with either an Old Age or Survivor's pension.



- O. The amendment to regulation 41(a) of the (Benefit) Regulations now allows an insured woman to receive Maternity benefit even though she became pregnant outside of Guyana. However, the insured woman's absence from Guyana must be of a temporary nature and all the other conditions for the payment of Maternity benefit must be satisfied.
- P. Regulation 14 of the (Benefit) Regulations has been amended to outline clearly the conditions governing the payment of Survivor's benefit to a widow or widower. Survivor's benefit is now payable as a pension to a widow for life on condition that she does not remarry nor cohabit with a man. If remarriage or cohabitation occurs, the Benefit would be ceased at which time the woman would receive a lump sum of 52 weekly payments of the pension that she was receiving.

On the other hand, survivor's benefit will be paid to a widower for life or until he is declared by a medical board to have become capable of work or until the General Manager is satisfied that his circumstances have changed by remarriage or otherwise and he is no longer deemed to be incapable of self-support.



REGISTRATION AND COMPLIANCE

REGISTRATION OF NEW EMPLOYERS

During 1992, a total of 573 employers were registered with the Scheme. Of this total, 494 or approximately 86% were small scale employers, that is, each employed at the most 10 persons. Of the remaining 79 employers, 72 employed between 11 and 50 persons, 3 employed between 51 and 100 persons and 4 employed over 100 persons.

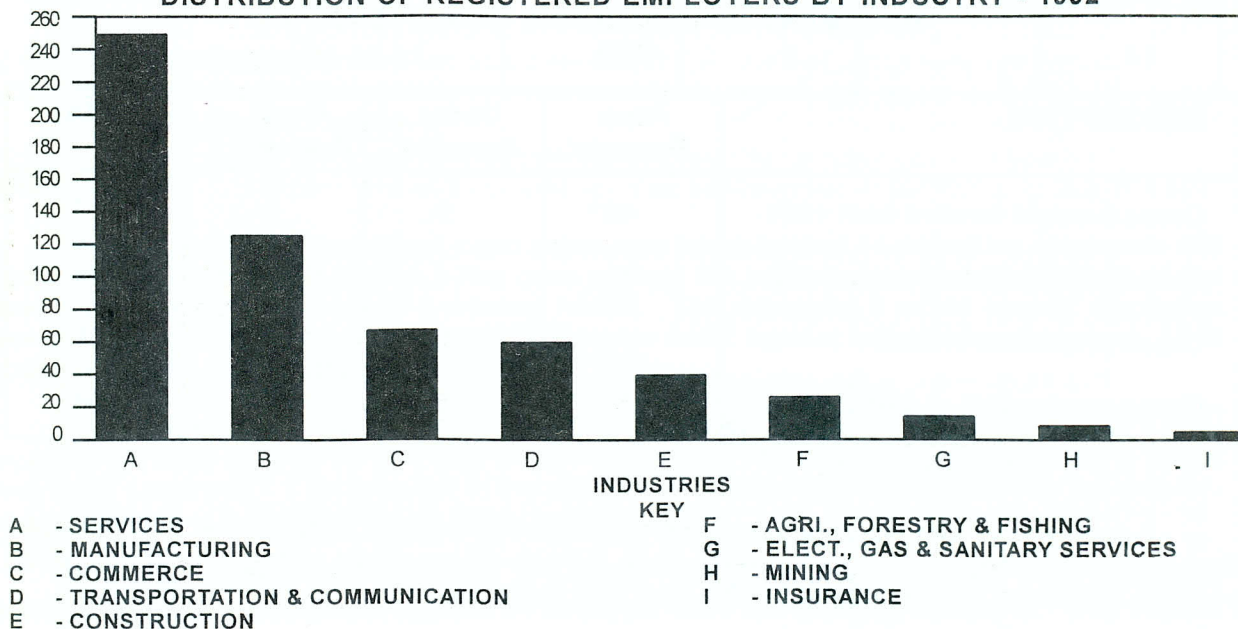
The industrial distribution of the new employers shows that 249 or approximately 43% entered the 'Services' sector with 138 or approximately 24% entering 'Personal Services'. The 'Manufacturing' sector absorbed 123 or approximately 22% of the new entrants whilst the 'Commerce' sector absorbed 68 or approximately 12%. Further, 'Construction' attracted 37 or approximately 6% and 'Transportation' 50 or approximately 9% of the registrants. The sectors 'Agriculture, Forestry and Fishing', 'Mining', 'Electricity, Gas and Steam', 'Water and Sanitary Services' and 'Wholesale and Retail Trade' accounted for the remaining 46 employers or approximately 8% of the new registrants.

The total number of employers registered during 1991 was 384. The 1992 figure, therefore, represents an increase of approximately 49% by comparison.

The new entrants brought the total number of employers registered at the end of the year to 17,414. Seven thousand, Three Hundred and Ninety-Three of these are known to have ceased operation during the period 1969 to 1992. Therefore, the effective number of employers on roll at the end of 1992 was 10,021 approximately.

Table A in the Annex shows the number of employers registered during 1992 by Industry and Size (number of employees) while Figure 1 below gives a graphical illustration of the Industrial Distribution.

FIGURE 1
DISTRIBUTION OF REGISTERED EMPLOYERS BY INDUSTRY - 1992





DEFAULTERS

During the year 1992, 284 matters were brought to the attention of the Compliance Department. Of this total, 209 related to defaulting employers and 75 to defaulting self-employed persons.

DEFAULTING EMPLOYERS

In respect of the defaulting employers, 51 cases for non-payment were identified during the year. There were also 46 cases which were brought forward from 1991, giving a total of 97 cases to be processed. Forty-Four cases were processed while 53 cases remained to be processed at the end of the year.

In the underpayment category, 4 cases were identified during the year. There were also 6 cases which were outstanding at the end of the previous year giving a total of 10 cases to be processed. At the end of the year, 5 cases were processed and 5 were unprocessed.

With respect to the overpayment of contributions, 101 cases were identified during the year and 1 case was brought forward from the previous year. All of these cases were processed at the end of the year.

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

**TABLE 1
MOVEMENT OF DEFAULTING EMPLOYERS
1992**

| DESCRIPTION | Non Payment | Under Payment | Over Payment | TOTAL |
|-----------------------------------|-------------|---------------|--------------|-------|
| Cases brought forward from 1991 | 46* | 6 | 1 | 53* |
| Cases identified/received in 1992 | 51 | 4 | 101 | 156 |
| Cases processed in 1992 | 44 | 5 | 102 | 151 |
| Cases outstanding at 92-12-31 | 53 | 5 | - | 58 |

* Adjusted Figures

A comparison with the previous year's figures shows that the total number of cases identified during 1992 decreased by 4% overall while the non-payment and over-payment categories recorded increases and decreases of 16% and 12% respectively.



DEFAULTING SELF-EMPLOYED PERSONS

Two cases relating to under payment of contributions, 11 relating to the non-payment of contributions and 3 relating to the over payment of contributions by self-employed persons were identified during the year. There were also 2 cases of under payment and 57 cases with respect to the non-payment of contributions which were outstanding at the end of the previous year.

During the year, 20 cases in the non-payment category, 1 in the underpayment category and 3 in the overpayment category were processed. Therefore at the end of the year, 48 cases in the non-payment category and 3 cases in the under payment were outstanding.

A comparison with the previous year reveals that there were increases in the number of cases identified in all three categories with an overall increase of 12 cases.

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

**TABLE 2
MOVEMENT OF DEFAULTING SELF-EMPLOYED PERSONS
1992**

| DESCRIPTION | Non Payment | Under Payment | Over Payment | TOTAL |
|-----------------------------------|-------------|---------------|--------------|-------|
| Cases brought forward from 1991 | 57* | 2 | - | 59* |
| Cases identified/received in 1992 | 11 | 2 | 3 | 16 |
| Cases processed in 1992 | 20 | 1 | 3 | 24 |
| Cases outstanding at 92-12-31 | 48 | 3 | - | 51 |

* Adjusted Figures

COURT ACTION

During the year under review, court action was taken against 14 defaulting employers and 1 defaulting self-employed person. The case against the self-employed person and 12 of the cases against employers were of a criminal nature. The remaining 2 cases against employers were of a civil nature. Six matters against employers and 2 against self-employed persons, all of a criminal nature, were outstanding from 1991.

The Court ruled in favour of the Board in 6 criminal matters - 4 employers and 2 self-employed persons as well as in 1 civil matter against an employer. There were also 6 cases which were withdrawn - 3 consequent to the payment of outstanding contributions by the employers and 3 due to a lack of follow-up action by Inspectors.

At the end of the year therefore, 9 criminal matters -8 employers and 1 self-employed person -along with 1 civil matter against an employer were still awaiting decisions. See Table 3 overleaf.



**TABLE 3
CASES TAKEN TO COURT
1992**

| DESCRIPTION | EMPLOYER | | SELF-EMPLOYED | |
|---|----------|-------|---------------|-------|
| | Criminal | Civil | Criminal | Civil |
| Number of court cases brought forward from 1991 | 6 | - | 2 | - |
| Number of cases taken to court in 1992 | 12 | 2 | 1 | - |
| Number of cases in which judgment was given* | 4 | 1 | 2 | - |
| Number of cases withdrawn | 6 | - | - | - |
| Number of cases outstanding in court at the end of the year | 8 | 1 | 1 | - |

* Judgment was given in favour of the Board.

REGISTRATION OF EMPLOYED PERSONS

During the year under review, 10,712 employed persons were registered. This total comprised 6,014 males and 4,698 females.

Of these new registrants, 543 were under 16 years of age and 19 were 60 years or over. The remaining 10,150 were between the ages of 16 and 59 years inclusive.

The distribution by marital status shows that 9,192 or approximately 86% were single and 924 or approximately 9% were married. The remaining 596 or 5% were either widowed, divorced, separated or in common-law relationships.

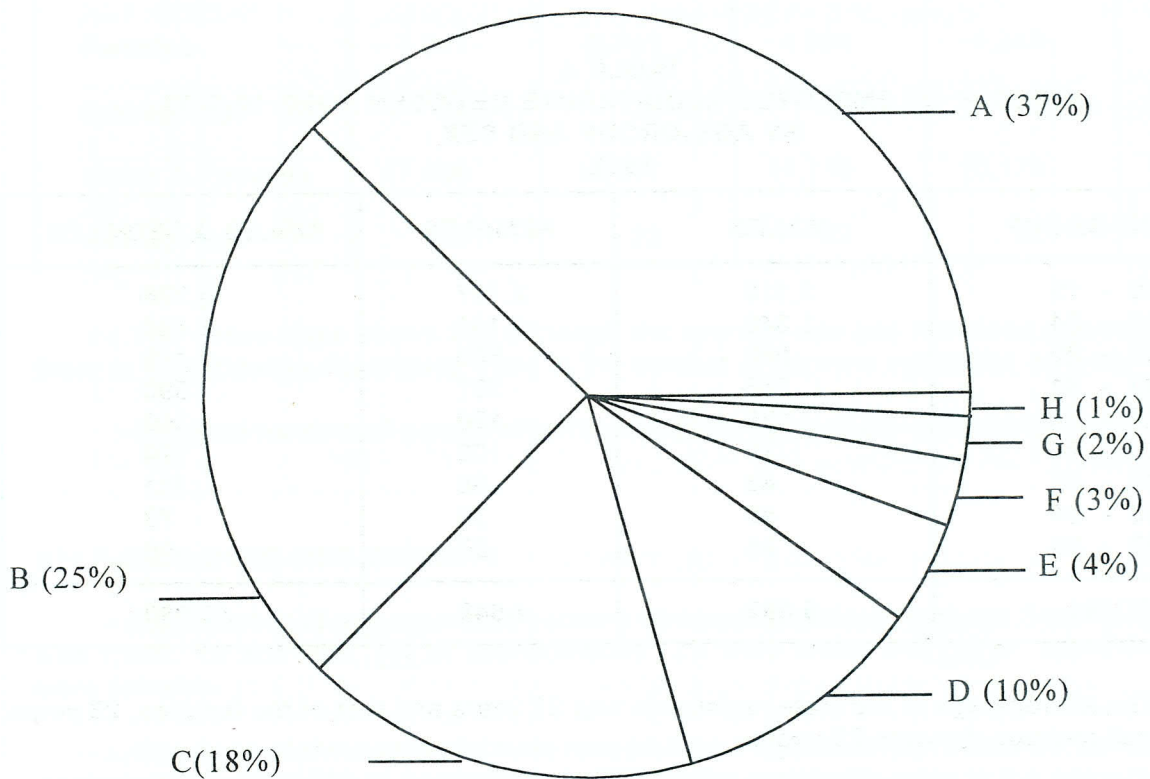
The distribution of the new registrants by Age-group, Sex and Marital Status is shown in Table B of the Annex.

An analysis by industry reveals that 3,934 or approximately 37% of the new registrants entered the 'Services' sector, 2,665 or approximately 25% entered the 'Manufacturing' industries, 1,934 or approximately 18% joined the 'Agriculture, Forestry and Fishing' sector and 1,037 or approximately 10% entered into 'Commerce'. The remaining 1,665 or approximately 15% were spread amongst the 'Construction', 'Transport and Communication', 'Electricity, Gas, Water and Sanitary Services' and 'Mining and Quarrying' sectors.



Table C in the Annex classifies the Registrants by Industry and Sex, while Figure 11 below gives a graphical illustration of the Industrial Distribution.

FIGURE II
INDUSTRIAL DISTRIBUTION OF EMPLOYED REGISTRANTS
1992



KEY

- A - Services
- B - Manufacturing
- C - Agriculture, Forestry and Fishing
- D - Commerce
- E - Construction
- F - Transportation and Communication
- G - Electricity, Gas, Water and Sanitary Services
- H - Mining and Quarrying



GUYANA NATIONAL INSURANCE SCHEME

Of the 10,150 persons who were between the ages 16 and 59 years, 5,602 or 55% approximately were males and 4,548 or approximately 45% were females.

The age-group (16-24) years accounted for 7,707 or approximately 76% of the registrants while the age-group (25-39) years had incident thereon 2,028 or approximately 20%. The age-group (40-49) years had 285 or approximately 3% of the registrants and the age-group (50-59) years accounted for 130 or 1% approximately. Table 4 below gives the distribution of these Registrants by Age-group and Sex.

TABLE 4
NUMBER OF EMPLOYED REGISTRANTS BETWEEN AGES 16 & 59
BY AGE-GROUP AND SEX
1992

| AGE-GROUP | MALES | FEMALES | MALES & FEMALES |
|--------------|--------------|--------------|-----------------|
| 16 - 19 | 3,119 | 2,107 | 5,226 |
| 20 - 24 | 1,340 | 1,141 | 2,481 |
| 25 - 29 | 569 | 550 | 1,119 |
| 30 - 34 | 253 | 337 | 590 |
| 35 - 39 | 129 | 190 | 319 |
| 40 - 44 | 72 | 102 | 174 |
| 45 - 49 | 43 | 68 | 111 |
| 50 - 54 | 49 | 26 | 75 |
| 55 - 59 | 28 | 27 | 55 |
| TOTAL | 5,602 | 4,548 | 10,150 |

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

In 1991, the number of registrants between the ages of 16 and 59 years was 10,170. The corresponding number of registrants in 1992, therefore, represents a decrease of 20 or less than 1% approximately. A comparison of the number of registrants during the last 5- year period is allowed in Table 5 overleaf.



TABLE 5
NUMBER OF EMPLOYEES (AGE 16 - 59 YEARS) REGISTERED ANNUALLY
AND AVERAGE AGE
1988-1992

| DESCRIPTION | 1988 | 1989 | 1990 | 1991 | 1992 |
|-----------------|--------|--------|--------|--------|--------|
| Males | 9,662 | 9,276 | 6,725 | 5,922 | 5,602 |
| Average Age | 21 | 21 | 21 | 21 | 22 |
| Females | 7,947 | 6,741 | 4,994 | 4,248 | 4,548 |
| Average Age | 23 | 23 | 22 | 23 | 23 |
| Males & Females | 17,609 | 16,017 | 11,719 | 10,170 | 10,150 |
| Average Age | 22 | 22 | 22 | 22 | 22 |

The above table shows that although the average age has remained statistically stable, there is a continuous decreasing trend in the number of persons registered annually.

The total number of employed persons registered as at the end of 1992 was 471,489.

SELF-EMPLOYED REGISTRANTS

The number of self-employed persons who were registered with the Scheme during 1992 was 1,030. Of this total, 744 or approximately 72% were males and 286 or approximately 28% were females.

The ages of the new registrants ranged from 16 years to just below 60 years. A further analysis shows that 303 or approximately 29% of the registrants were in the age-group (16-30) years, 494 or approximately 48% were in the age-group (31-45) years and 233 or approximately 23% were within the age-group (46-60) years.

The average age of the male and female entrants and the overall average age was 37 years.

The distribution, industry-wise, indicates that the 'Services' sector absorbed 570 or 55% approximately of the new entrants, the 'Manufacturing' sector 152 or approximately 15% and the 'Agriculture and Fishing' sector attracted 136 or approximately 13%. Further, ninety-one of the new entrants entered into the 'Wholesale and Retail Trade' sector, 58 in the 'Transport' sector, 22 into 'Construction' and 1 into the 'Mining' sector. Table D in the Annex classifies the self-employed registrants by Industry and Sex.

The analysis by marital status shows that 575 or approximately 56% of the registrants were married, 346 or 34% approximately were single and the remaining 109 were either widowed,



divorced, separated or in common-law relationships. The distribution of the new self-employed registrants classified by Age-group, Sex and Marital Status is shown in Table E in the Annex.

The number of self-employed persons registered in 1991 was 1,204. The number registered in 1992, therefore shows a decrease of approximately 14% by comparison. This decrease was reflected mainly in the 'Manufacturing' and 'Construction' sectors. Table 6 below shows the number of self-employed persons registered annually over the period 1988 - 1992.

TABLE 6
NUMBER OF SELF-EMPLOYED REGISTRANTS
1988 - 1992

| DESCRIPTION | 1988 | 1989 | 1990 | 1991 | 1992 |
|-----------------|------|-------|------|-------|-------|
| Males | 474 | 855 | 611 | 864 | 744 |
| Females | 195 | 392 | 228 | 340 | 286 |
| Males & Females | 669 | 1,247 | 839 | 1,204 | 1,030 |

The above table shows an overall fluctuating trend in the number of self-employed persons registered with the Scheme over the given period.

REGISTRATION OF VOLUNTARY CONTRIBUTORS

During 1992 one application was received for registration as a voluntary contributor.

There were also 11 active contributors during the year.

The total number of persons who were issued with certificates of voluntary insurance from the inception of the Scheme to the end of 1992 rose to 727.

LONG TERM BENEFITS BRANCH

OLD AGE PENSION

During 1992, a total of 1,292 persons qualified for the award of Old Age Pensions. Males accounted for 1,042 or approximately 81% and females, 250 or approximately 19%.

A study of the employment status of the recipients reveals that 1,227 (993 males and 234 females) were employed persons and 65 (49 males and 16 females) were self-employed persons.

The ages of the pensioners ranged from 60 years to 80 years. The age-group (60-64) years accounted for 1,214 or approximately 94% of the awardees, of whom 626 or approximately



52% were aged 60 years. The age-groups (65-69) years and (70-74) years, accounted for 65 and 12 persons respectively and there was 1 person within the age-group (80-84) years. The distribution is shown in Table 7 below.

TABLE 7
NUMBER OF OLD AGE PENSIONS GRANTED BY AGE-GROUP,
EMPLOYMENT STATUS AND SEX
1992

| AGE-GROUP | EMPLOYED | | | SELF-EMPLOYED | | | BOTH CATEGORIES | | |
|--------------|------------|------------|-------------|---------------|-----------|-----------|-----------------|------------|-------------|
| | Males | Females | Total | Males | Females | Total | Males | Females | Total |
| 60 - 64 | 930 | 224 | 1154 | 45 | 15 | 60 | 975 | 239 | 1214 |
| 65 - 69 | 52 | 9 | 61 | 4 | - | 4 | 56 | 9 | 65 |
| 70 - 74 | 10 | 1 | 11 | - | 1 | 1 | 10 | 2 | 12 |
| 75 - 79 | - | - | - | - | - | - | - | - | - |
| 80 - 84 | 1 | - | 1 | - | - | - | 1 | - | 1 |
| TOTAL | 993 | 234 | 1227 | 49 | 16 | 65 | 1042 | 250 | 1292 |

The average age of the new entrants was 61 years.

The average fortnightly amount paid to the pensioners was \$788.50.

An analysis of the contribution status shows that the pensioners qualified with an average of 897 contributions of which approximately 88% were paid by or on behalf of them and 12% 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 909 contributions of which approximately 11% were credited. Correspondingly, the females qualified with an average of 844 contributions of which approximately 12% were credited.

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

In 1991, a total of 1,319 pensioners came on stream. Therefore, the 1992 total of 1,292 represents a decrease of 2% approximately.



GUYANA NATIONAL INSURANCE SCHEME

There were 17,021 pensions in payment at the end of 1991 at an average rate of \$640.00 per fortnight. During the year, 1,292 pensions were awarded and 528 pensioners, 365 males and 163 females, exited the population due to their demise. Thus, the number of pensioners on stream at the end of 1992 was 17,785 comprising 14,319 males and 3,466 females. Their average fortnightly rate of pension was \$788.50.

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

TABLE 8
MOVEMENT OF OLD AGE PENSIONS
1992

| DESCRIPTION | MALES | FEMALES | MALES & FEMALES | AVERAGE FORTNIGHTLY RATE (\$) |
|--|--------|---------|-----------------|-------------------------------|
| Pensions in payment at the beginning of the year | 13,642 | 3,379 | 17,021 | 640.00 |
| Pensions granted up to 5.1.92 | 52 | 12 | 64 | 640.00 |
| Pensions terminated up to 5.1.92 | 28 | 11 | 39 | 640.00 |
| Pensions in payment at 6.1.92 | 13,666 | 3,380 | 17,046 | 640.00 |
| Pensions granted from 6.1.92 | 401 | 127 | 528 | 704.00* |
| Pensions terminated from 6.1.92 | 213 | 88 | 301 | 704.00 |
| Pensions in payment at 1.7.92 | 13,854 | 3,419 | 17,273 | 704.00 |
| Pensions granted from 1.7.92 | 589 | 111 | 700 | 788.50* |
| Pensions terminated from 1.7.92 | 124 | 64 | 188 | 788.50 |
| Pensions in payment as at 31.12.92 | 14,319 | 3,466 | 17,785 | 788.50 |

*Adjusted Rate



Table G in the Annex shows the number of pensioners on stream as at 92-12-31 by Age, Employment status and Sex.

OLD AGE GRANT

A total of 345 Old Age Grants were awarded during 1992 while 34 were disallowed because the claimants failed to satisfy the contribution requirements.

The awards were made to 246 males and 99 females. Three of the awardees were in the self-employed category. The overall average amount paid was approximately \$1,254.00 with the males being paid an average of approximately \$1,276.00 and the females approximately \$1,199.00. Table 9 below shows the number of Old Age Grants awarded by Sex and Average Amount Paid.

TABLE 9
NUMBER OF OLD AGE LUMP-SUM PAYMENTS BY SEX
AND AVERAGE AMOUNT PAID
1992

| DESCRIPTION | MALES | FEMALES | MALES & FEMALES |
|---------------------|----------|----------|-----------------|
| Number of persons | 246 | 99 | 345 |
| Percentage | 71 | 29 | 100 |
| Average Amount (\$) | 1,276.03 | 1,199.37 | 1,254.03 |

An examination of the contribution spread shows that the males qualified for the benefit with an average of 500 contributions of which approximately 42% were credited. Correspondingly, the females qualified with an average of 526 contributions of which approximately 33% were credited. The recipients had on average 507 paid and credited contributions. See Table 10 overleaf.



TABLE 10
OLD AGE LUMP-SUM PAYMENTS AND NUMBER OF PAID
AND CREDITED CONTRIBUTIONS
1992

| DESCRIPTION | MALES | FEMALES | MALES & FEMALES |
|-------------------------------------|---------|---------|-----------------|
| No. of Recipients | 246 | 99 | 345 |
| No. of Contributions paid | 71,622 | 34,767 | 106,389 |
| Average per insured person | 291 | 351 | 308 |
| No. of Contributions Credited | 51,393 | 17,282 | 68,675 |
| Average per insured person | 209 | 174 | 199 |
| Total Contributions paid & credited | 123,015 | 52,049 | 175,064 |
| Average per insured person | 500 | 526 | 507 |

The ages of recipients ranged from 60 years to 80 years with the age-group (60-65) years accounting for 295 or approximately 86% of the awardees. The average age was 62 years.

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

During 1991, a total of 238 grants were awarded. The total awarded in 1992 therefore represents an increase of approximately 45% by comparison.

The annual number of Old Age Lump Sum payments by employment status and average amount is given in Table 11 overleaf.



TABLE 11
NUMBER OF OLD AGE LUMP SUM PAYMENTS BY EMPLOYMENT
STATUS AND AVERAGE AMOUNT PAID
1988 - 1992

| DESCRIPTION | 1988 | 1989 | 1990 | 1991 | 1992 |
|---------------------|------------|------------|------------|------------|------------|
| Employed | 251 | 257 | 204 | 218 | 342 |
| Self-Employed | 12 | 2 | 13 | 20 | 3 |
| TOTAL | 263 | 259 | 217 | 238 | 345 |
| Average Amount (\$) | 647.00 | 558.49 | 676.00 | 1,313.07 | 1,254.03 |

An examination of the above table shows that the number of recipients of the grant has increased over the latter part of the period while the average amount paid has increased significantly from 1991.

INVALIDITY PENSION

During the year under review, a total of 138 Invalidity pensions were awarded and 8 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 113 males and 25 females.

Four males and 1 female were in the self employed category and 109 males and 24 females in the employed category.

An age analysis of the pensioners shows that 61 or approximately 44% were in the age-group (55-59) years, 34 or approximately 25% were in the age-group (50-54) years and 20 or approximately 14% were in the age-group (45-49) years. The age-group (40-44) years, (35-39) years and (30-34) years accounted for 8, 9, and 3 pensioners respectively. There were also 3 pensioners aged below 30 years.

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

An analysis of the contribution status reveals that, on the average, the recipients qualified with approximately 944 contributions of which 76% approximately were paid and 24% approximately were credited. The males qualified, on the average, with 949 contributions of which 23% approximately were credited. Correspondingly, the females qualified, on the average, with 921 contributions of which 29% approximately were credited.

The average fortnightly rate of pension was \$788.50.

A total of 168 pensions were awarded during 1991. The 1992 total, therefore, shows a decrease of approximately 18% by comparison.



Table 12 below shows the number of Invalidity pensions awarded annually during the period 1988 - 1992.

TABLE 12
NUMBER OF INVALIDITY PENSIONS AWARDED BY SEX
AND AVERAGE FORTNIGHTLY AMOUNTS
1988 - 1992

| DESCRIPTION | 1988 | 1989 | 1990 | 1991 | 1992 |
|----------------------------------|--------|--------|--------|--------|--------|
| Males | 99 | 118 | 103 | 129 | 113 |
| Females | 22 | 37 | 27 | 39 | 25 |
| Males & Females | 121 | 155 | 130 | 168 | 138 |
| Average Fortnightly Amounts (\$) | 132.83 | 211.00 | 271.30 | 640.00 | 788.50 |

A study of the table above shows a fluctuating trend in the number of pensions awarded annually over the given period. However, the steady increase shown in the annual average fortnightly payments can be attributed to the annual increases in the minimum rates payable.

The year 1992 commenced with 832 pensioners on stream, comprising 638 males and 194 females. During the year, 138 pensions were awarded and 67 were terminated. Of those terminated, 58 were due to the pensioners' attainment of age 60 years, 8 due to the demise of the recipients and 1 due to the cessation in invalidity. At the close of the year therefore, there were 903 pensioners on stream comprising 702 males and 201 females.

The table 13 overleaf shows the Movement of Invalidity pensions during 1992.



TABLE 13
MOVEMENT OF INVALIDITY PENSIONS
1992

| DESCRIPTION | MALES | FEMALES | MALES & FEMALES | AVERAGE FORTNIGHTLY RATE (\$) |
|--|-------|---------|-----------------|-------------------------------|
| Pensions in Payment at beginning of year | 638 | 194 | 832 | 640.00 |
| Pensions granted up to 5.1.92 | 65 | 14 | 79 | 640.00 |
| Pensions terminated up to 5.1.92 by: | | | | |
| (a) Death | 1 | - | 1 | 640.00 |
| (b) Attainment of age 60 | 4 | 3 | 7 | 640.00 |
| Pensions in payment at 6.1.92 | 698 | 205 | 903 | 640.00 |
| Pensions granted from 6.1.92 | 36 | 6 | 42 | 704.00* |
| Pensions terminated from 6.1.92 by: | | | | |
| (a) Death | 3 | 4 | 7 | 704.00 |
| (b) Attainment of age 60 | 15 | 4 | 19 | 704.00 |
| (c) Cessation of Incapacity | 1 | - | 1 | 704.00 |
| Pensions in payment at 1.7.92 | 715 | 203 | 918 | 704.00 |
| Pensions granted from 1.7.92 | 12 | 5 | 17 | 788.50* |
| Pensions terminated from 1.7.92 by: | | | | |
| (a) Attainment of age 60 | 25 | 7 | 32 | 788.50 |
| Pensions in payment as at 31.12.92 | 702 | 201 | 903 | 788.50 |

*Adjusted Figures 21

Table I in the Annex shows the number of Invalidity pensions granted during the year by age, sex and number of contributions paid and credited.



TABLE 13
MOVEMENT OF INVALIDITY PENSIONS
1992

| DESCRIPTION | MALES | FEMALES | MALES & FEMALES | AVERAGE FORTNIGHTLY RATE (\$) |
|--|-------|---------|-----------------|-------------------------------|
| Pensions in Payment at beginning of year | 638 | 194 | 832 | 640.00 |
| Pensions granted up to 5.1.92 | 65 | 14 | 79 | 640.00 |
| Pensions terminated up to 5.1.92 by: | | | | |
| (a) Death | 1 | - | 1 | 640.00 |
| (b) Attainment of age 60 | 4 | 3 | 7 | 640.00 |
| Pensions in payment at 6.1.92 | 698 | 205 | 903 | 640.00 |
| Pensions granted from 6.1.92 | 36 | 6 | 42 | 704.00* |
| Pensions terminated from 6.1.92 by: | | | | |
| (a) Death | 3 | 4 | 7 | 704.00 |
| (b) Attainment of age 60 | 15 | 4 | 19 | 704.00 |
| (c) Cessation of Incapacity | 1 | - | 1 | 704.00 |
| Pensions in payment at 1.7.92 | 715 | 203 | 918 | 704.00 |
| Pensions granted from 1.7.92 | 12 | 5 | 17 | 788.50* |
| Pensions terminated from 1.7.92 by: | | | | |
| (a) Attainment of age 60 | 25 | 7 | 32 | 788.50 |
| Pensions in payment as at 31.12.92 | 702 | 201 | 903 | 788.50 |

*Adjusted Figures 21

Table I in the Annex shows the number of Invalidity pensions granted during the year by age, sex and number of contributions paid and credited.



INVALIDITY GRANT

During the year, 14 Invalidity Grants were awarded to 9 males and 5 females. The recipients were all in the employed category.

The ages of the males ranged from 20 years to 58 years, while that of the females ranged from 20 years to 35 years. The overall average age of the recipients was 40 years approximately.

The recipients qualified, on the average, with approximately 115 paid and credited contributions.

The average amount paid was \$2,437.00 approximately.

Nine Invalidity grants were awarded during 1991.

The annual number of grants awarded and the average amount paid over the period 1988 to 1992 is shown in Table 14 below.

**TABLE 14
INVALIDITY GRANTS AWARDED BY SEX OF RECIPIENTS
AND AVERAGE AMOUNTS
1988 - 1992**

| DESCRIPTION | 1988 | 1989 | 1990 | 1991 | 1992 |
|----------------------|--------|--------|--------|--------|----------|
| Males | 3 | 4 | 1 | 6 | 9 |
| Females | 2 | 1 | 2 | 3 | 5 |
| Both | 5 | 5 | 3 | 9 | 14 |
| Average Amounts (\$) | 246.00 | 247.00 | 286.00 | 536.10 | 2,436.71 |

The table above shows that the number of grants awarded annually and the average amount paid have been increasing steadily except for the year 1990 when the number of grants awarded fell to 3.

Table J in the Annex shows the number of Invalidity Grants awarded by age, sex, number of contributions (paid and credited) and amount paid.

SURVIVOR'S PENSION

During the year 1992, 553 claims for Survivor's Pension were allowed and 77 were disallowed. Of the claims disallowed, 26 related to claimants who were already in receipt of either an Old Age or Invalidity pension, 44 related to cases where the deceased was neither entitled to an Old Age nor Invalidity pension and 3 were cases where there was an impediment to marriage between the deceased and the claimant. In the other 4 cases, 1 orphan was over the qualifying age for receipt of the benefit and 3 widowers were found to be capable of self-support.



Of the pensions awarded, 118 were granted to widows who had in their care children of the deceased, 426 were awarded to widows who were over 45 years of age, 3 to widowers who were over 55 years of age at the time of death of the insured person, and 6 to orphans.

Thirty-nine annuities were also awarded based on 35 deaths. The recipients were 15 widows aged under 45 years, 14 children whose other remaining parent did not satisfy the criteria for the award of the benefit, 8 mothers and 2 reputed wives.

The age-range of the 118 widows who were awarded this benefit because they had children of the deceased in their care was 22 years to 68 years. Their average age was 40 years. The age-range of the 426 widows who qualified because they were 45 years or over ranged from 45 years to 80 years. Their average age was 59 years. The overall average age of the widows was 55 years.

The 118 widows who were awarded the benefit because they had children of the deceased in their care had 211 children among them. Seventy-six of these widows were under 45 years of age and had among them 151 children. The other 42 widows had among them 60 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 under 1 year to just below 18 years with the average age being 8 years approximately.

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

The average fortnightly pension paid to the widows who qualified because they had children of the deceased in their care was \$624.00. The widows who qualified because they were 45 years or over and the 3 widowers who were 55 years or over were paid an average fortnightly pension of \$394.25. The 6 orphan pensions awarded had attached a fortnightly rate of \$131.42.

The overall average fortnightly pension paid to all the recipients was \$415.00.

At the beginning of 1992, there were 2,398 pensions in payment. The recipients were 1,994 widows who were 45 years or over, 380 widows with children in their care, 20 orphans and 4 widowers who were 55 years or over. The average fortnightly payment was \$320.00.

During the year, 553 pensions and 35 annuities were awarded and no pensions were terminated. However, 14 pensions were altered because the children attained the age-limit set for receipt of the benefit.

Consequently, at the end of the year, there were 2,951 pensions in payment. Of this total 2,420 were paid to widows who were 45 years or over, 498 to widows with children in their care, 26 to orphans and 7 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 PENSION
1992

| Description | Widows over 45yrs | Ave f/ngly Amount | Widows with care of Children | Ave f/ngly Amount | Orphan | Ave f/ngly Amount | Widower | Ave f/ngly Amount | Total | Ave f/ngly Amount |
|---|-------------------|-------------------|------------------------------|-------------------|--------|-------------------|---------|-------------------|-------|-------------------|
| Pensions in payment at beginning of year | 1,194 | 320.00 | 380 | 106.56 | 20 | 106.56 | 4 | 320.00 | 2398 | 320.00 |
| Pensions granted up to 5-1-92 | 212 | 320.00 | 67 | 106.56 | 3 | 106.56 | 3 | 320.00 | 285 | 320.00 |
| Pensions terminated up to 5-1-92 by Death | - | - | - | - | - | - | - | - | - | - |
| Pensions altered | - | - | 3 | 320.00 | - | - | - | - | 3 | 320.00 |
| Pensions in payment at 6-1-92 | 2206 | 320.00 | 447 | 106.56 | 23 | 106.56 | 7 | 320.00 | 2681 | 320.00 |
| Pensions granted from 6-1-92 | 149 | 352.00* | 40 | 117.33* | 3 | 117.33* | - | - | 192 | 352.00* |
| Pensions terminated by Death | - | - | - | - | - | - | - | - | - | - |
| Pensions in payment at 1-7-92 | 2355 | 352.00 | 487 | 117.33 | 26 | 117.33 | 7 | 352.00 | 2873 | 352.00 |
| Pensions granted from 1-7-92 | 65 | 394.25* | 11 | 394.25* | - | - | - | - | 76 | 394.25* |
| Pensions terminated from 1-7-92 Death | - | - | - | - | - | - | - | - | - | - |
| Pensions altered from 1-7-92 | - | - | 4 | 394.25 | - | - | 4 | 394.25 | 4 | 394.25 |
| Pensions in payment at 31-12-92 | 2420 | 394.25 | 498 | 131.42 | 26 | 131.42 | 7 | 394.25 | 2951 | 394.25 |

* Adjusted Figures



SURVIVOR'S GRANT

Twenty Survivor's Grants were awarded in 1992 in respect of 17 male and 3 female deceased insured persons. The ages of the deceased ranged from 25 years to 60 years. Their average age was 38 years approximately. The recipients were 7 orphans, 2 mothers and 3 widows over 45 years of age on the date of death of their husbands. The remaining 8 grants were awarded because the deceased had less than 250 contributions on record.

The ages of the widows were 49 years, 51 years and 61 years. Their average age was 54 years approximately.

The number of children included in the benefit payments was 12.

The amounts paid as grants ranged from \$32.50 to \$5,411.98. The average amount paid was \$685.00 approximately.

The number of Survivors' Grants awarded during the previous year was 19.

FUNERAL

In 1992, a total of 1,068 claims for Funeral Benefit were processed. Fourteen of these were disallowed because the persons on whose contributions the claims were based had less than fifty (50) paid contributions.

Of the 1,054 claims paid, 828 or approximately 79% were in respect of deceased males and 226 or approximately 21% related to deceased females.

The distribution of claims paid by employment category shows that 1,025 or approximately 97% were in respect of employed persons and 29 or 3% approximately were in relation to self-employed persons. Moreover, 882 of the deceased in the employed category were directly insured and therefore had benefit paid based on their own contribution status. The remaining 143 deaths in this category were of spouses of the insured persons. In the self-employed category, 20 of the deceased insured persons were directly insured and the remaining 9 were spouses of insured persons. See Table 16 overleaf.



GUYANA NATIONAL INSURANCE SCHEME

TABLE 16
NUMBER OF FUNERAL CLAIMS PAID BY SEX, INSURED STATUS
AND EMPLOYMENT CATEGORY
1992

| DESCRIPTION | EMPLOYED | | SELF-EMPLOYED | | ALL CATEGORIES |
|-----------------|------------------|----------------|------------------|----------------|----------------|
| | DIRECTLY INSURED | SPOUSE INSURED | DIRECTLY INSURED | SPOUSE INSURED | |
| Males | 764 | 45 | 16 | 3 | 828 |
| Females | 118 | 98 | 4 | 6 | 226 |
| Males & Females | 882 | 143 | 20 | 9 | 1,054 |

An age analysis of the deceased reveals that 591 or approximately 56% were over 60 years, 217 or 21% approximately were in the age-group (51-60) years, 129 or approximately 12% were in the age-group (41-50) years and 72 or approximately 7% were in the age-group (31-40) years. The remaining 45 or approximately 4% were in the age group (16-30) years.

The average age of the female deceased persons was 55 years while the average age of the male deceased persons and the overall average age was 56 years. The Table L in the Annex shows the number of Funeral claims paid by Age-group, Employment Category, Sex and Insured Status.

The average amount paid as Funeral Benefit for 1992 was \$2,937.00 approximately.

The number of Funeral claims paid in 1991 was 1,013. Therefore the number of claims paid in 1992 was 41 or approximately 4% greater than that paid in the previous year. Table 17 below shows the number of Funeral Claims paid during the period 1988-1992.

TABLE 17
NUMBER OF FUNERAL CLAIMS PAID
1988 - 1992

| YEAR | DIRECTLY INSURED | SPOUSE INSURED | BOTH CATEGORIES |
|------|------------------|----------------|-----------------|
| 1988 | 1,031 | 130 | 1,161 |
| 1989 | 937 | 103 | 1,040 |
| 1990 | 888 | 110 | 998 |
| 1991 | 897 | 116 | 1,013 |
| 1992 | 902 | 152 | 1,054 |

A study of the above table reveals that there is some continuing stability in the number of claims paid over the 5- year period.



SHORT TERM BENEFIT BRANCH

SICKNESS BENEFIT

A total of 13,785 Sickness spells terminated in 1992. Of this sum, 5,962 or approximately 43% were not paid and 7,823 or approximately 57% were paid.

An analysis of the spells which were not paid shows that 2,878 or 48% approximately were related to incapacities which lasted for 3 days or less. Further, 1,117 or approximately 19% were spells where the claimants were paid their full salary by their employers and 1,088 or approximately 18% were in respect of claimants who failed to meet the contribution requirements for the benefit. Moreover, 416 spells related to claimants who had no incapacity for work, 157 spells were disallowed because the claimants were not in insurable employment, 89 related to persons who were over 60 years of age and 5 to claimants under 16 years who were not insured for the benefit.

The remaining 212 spells were disqualified because 210 insured persons submitted their claims outside of the specified time limit and 2 claims were not supported by valid medical certificates.

However, of the 5,962 spells which resulted in the non-payment of Sickness Benefit (loss of earnings), a total of 4,874 or approximately 81% of these spells attracted the payment of Sickness Benefit-Medical Care.

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
1992

| REASON FOR NON-PAYMENT | NUMBER OF SPELLS |
|--|------------------|
| No incapacity for work | 416 |
| Under Sixteen Years | 5 |
| Over sixty years | 89 |
| Invalid Medical Certificates | 2 |
| Late submission of Claims | 210 |
| Non-insurability | 157 |
| Less than 50 contributions | 949 |
| Less than 8 contributions paid during 13 week period | 139 |
| Full wages paid | 1,117 |
| Less than 4 days duration | 2,878 |
| TOTAL | 5,962 |

Of the 7,823 spells which were paid, 4,453 were from males and 3,370 from females. Further, 7,682 or approximately 98% were in respect of employed persons and 141 or approximately 2% 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 20 years to just below 60 years.

The age distribution reveals that 4,948 or approximately 63% of the paid spells were incident on the age-group 21 years to 40 years and 2,503 or approximately 32% were related to persons in the age-group 41 years to just below 60 years. There were 372 recipients of this benefit who were under 21 years of age.

The average age of the males was 37 years and that of the females 33 years. The overall average age was 35 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 1,296 or approximately 17% arose from workers in the Sugar Sector and 6,527 or approximately 83% from workers in the other industries combined.

An analysis of the spells by diagnosis shows that 2,222 or approximately 28% of the spells were due to ill-defined ailments such as epilepsy and diseases of the nervous and urinary systems, 924 or approximately 12% were due to conditions resulting from accidents, poisoning and violence, and 1,081 or approximately 14% were due to conditions resulting from respiratory causes such as influenza and bronchitis. Further, 392 or approximately 5% of the spells were due to diseases of the genital organs, while conditions of the circulatory system and the eyes each accounted for approximately 7% 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 \$1,643.45 whilst the average amount paid in the other industries combined was \$1,046.98. The overall average amount paid was \$1,145.79.

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
1992

| DESCRIPTION | SUGAR | | NON-SUGAR | | BOTH SECTORS | |
|-------------|--------|------------------|-----------|------------------|--------------|------------------|
| | Number | Average Duration | Number | Average Duration | Number | Average Duration |
| Males | 971 | 14 | 3,482 | 9 | 4,453 | 10 |
| Females | 325 | 10 | 3,045 | 8 | 3,370 | 8 |
| TOTAL | 1,296 | 13 | 6,527 | 8 | 7,823 | 9 |

During 1991, a total of 8,722 spells were paid. The 1992 total, therefore, represents a decrease of approximately 10% by comparison. Table 20 overleaf shows the average duration and the percentage of spells arising from the sugar sector over the five-year period, 1988-1992.



TABLE 20
NUMBER OF SICKNESS SPELLS PAID, AVERAGE DURATION AND
PERCENTAGE ARISING FROM SUGAR SECTOR
1988 - 1992

| DESCRIPTION | 1988 | 1989 | 1990 | 1991 | 1992 |
|---|-------|-------|-------|-------|-------|
| Spells arising | | | | | |
| Males | 6,124 | 4,086 | 4,832 | 5,220 | 4,453 |
| Females | 3,683 | 2,981 | 3,411 | 3,502 | 3,370 |
| Males and Females | 9,807 | 7,067 | 8,243 | 8,722 | 7,823 |
| Average duration (Benefit days) | 10 | 11 | 10 | 9 | 9 |
| Percentage Arising from Sugar Sector | 17 | 16 | 15 | 21 | 17 |

The preceding table reveals a continued fluctuation in the total number of spells over the period under review and in the percentage arising from the sugar sector. However, the average duration has remained relatively stable.

SICKNESS BENEFIT - MEDICAL CARE

During 1992, a total of 10,360 claims were made for the reimbursement of medical expenses incurred through sickness. Five thousand, three hundred and ninety-two or approximately 52% of the claimants were males and 4,968 or approximately 48% were females.

Further, of the 10,360 claims paid, 10,307 or 99% were in respect of expenses incurred locally while 53 or approximately 1% were in respect of expenses incurred abroad.

Of the 10,307 claims reimbursed locally, the sugar sector accounted for 8,789 or approximately 85%.

An analysis by sex shows that 1,186 or approximately 78% of the claimants from the sugar sector were males and 332 or approximately 22% were females. The corresponding figures for the other industries combines were 4,170 or 47% males and 4,619 or 53% females. See Table 21 overleaf.



TABLE 21
DISTRIBUTION OF SICKNESS BENEFIT MEDICAL CARE CLAIMS
BY SEX AND SECTOR
1992

| DESCRIPTION | SUGAR | | NON-SUGAR | | BOTH SECTORS | |
|-----------------|-------|------------|-----------|------------|--------------|------------|
| | NO. | PERCENTAGE | NO. | PERCENTAGE | NO. | PERCENTAGE |
| MALES | 1,186 | 78 | 4,170 | 47 | 5,356 | 52 |
| FEMALES | 332 | 22 | 4,619 | 53 | 4,951 | 48 |
| MALES & FEMALES | 1,518 | 100 | 8,789 | 100 | 10,307 | 100 |

The age of the claimants ranged from 16 years to just below 60 years with the average age of the males being 41 years and that of the females 36 years. The overall age was 39 years. The distribution of the Sickness Benefit-Medical Care claims paid locally by age-group, sector and sex is shown in Table O in the Annex.

An examination of the cost of medical care administered locally shows that approximately 75% went towards out-patient care and 25% approximately towards in-patient care.

An analysis of the total local reimbursement reveals that approximately 57% was paid for orthopaedic and prosthetic care, 20% for drugs and dressings, 7.5% for treatment, 6% for specialist care and 5.5% for hospitalisation. The remaining 4% approximately went towards medical examinations and other expenses. 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
1992

| DESCRIPTION | HOSP. | MED. EXAM. | SPEC. CARE | DRUGS & DRESS. | TREAT. | ORTHO. & PROST. CARE | OTHERS | TOTAL |
|---------------------|-------|------------|------------|----------------|--------|----------------------|--------|--------|
| In-Patient | 5.5 | 0.26 | 5 | 9 | 4.0 | - | 1.58 | 25.34 |
| Out-Patient | - | 2.00 | 1 | 11 | 3.5 | 57 | 0.20 | 74.70 |
| In and Out Patients | 5.5 | 2.26 | 6 | 20 | 7.5 | 57 | 1.78 | 100.04 |

The distribution sector-wise shows that approximately 13% of the reimbursement of expenses for out-patient care was absorbed by claimants in the sugar sector. The other industries combined accounted for 87% approximately. Correspondingly, the figures for in-patient care were 10% approximately for the sugar sector and 90% for the other industries combined.



The average amount reimbursed locally was \$3,201.79.

Of the 10,307 claims paid locally, 2,276 or 22% approximately had attached thereto the payment of Sickness Benefit - replacement of income. The remaining 8,031 or 78% approximately were for medical expenses only.

During 1991, the number of claims paid locally for Sickness Benefit Medical Care was 8,264. The 1992 total of 10,307 therefore, represents an increase of approximately 25% by comparison.

With respect to medical care expenses incurred abroad, 36 or approximately 68% of the claims were in respect of males and 17 or approximately 32% in respect of females. Further, reimbursements were made with respect to 14 Old Age pensioners and 3 Invalidity pensioners. The overall average age of the persons receiving reimbursement for medical care incurred abroad was 49 years.

The average amount expended for overseas treatment during 1992 was \$224,293.37 per person.

The overall average amount expended during 1992 for both local and overseas treatment in respect of Sickness Benefit-Medical Care was \$4,332.85.

EXTENDED MEDICAL CARE

During the year under review, 3,157 claims for reimbursement under the Extended Medical Care Programme were received and processed. The claims were made by Old Age and Invalidity pensioners. Two thousand, five hundred and ninety-five or approximately 82% of the claims were made with respect to orthopaedic or eye care, 316 or approximately 10% for prosthetic or dental care and 246 or approximately 8% for other care.

Further, 2,523 or approximately 80% of the claimants were males and 634 or approximately 20% were females.

The average amount expended for orthopaedic or eye care was \$4,427.07 whilst the average amount expended for prosthetic or dental care was \$7,855.16. The overall average amount expended per pensioner was \$4,634.00 approximately.

In 1991, a total of 1,277 claims were paid at an average of \$3,629.00 per pensioner. The number of claims processed in 1992, therefore, represents an increase of approximately 147% by comparison. This significant increase was due mainly to extension of the provision of free spectacles to Invalidity pensioners and the introduction of free dental care for both categories of pensioners.



MATERNITY ALLOWANCE

In 1992, a total of 911 Maternity claims were processed. Of this number 858 or approximately 94% were paid and 53 or 6% approximately were not paid.

An analysis of the cases which were not paid shows that 25 women were in receipt of full salary from their employers during the period of work interruption, 26 did not satisfy the contribution requirements and 2 were not in insurable employment and so did not qualify for the benefit.

The 858 claims which were paid were in respect of 849 employed and 9 self-employed women.

The age distribution shows that 70 or approximately 8% of the recipients were in the age-group (16-20) years, 257 or approximately 30% were in the age-group (21-25) years, 259 or approximately 30% were in the age-group (26-30) years and 179 or approximately 21% were in the age-group (31-35) years. Further, there were 79 recipients in the age-group (36-40) years and 13 in the age-group (41-45) years. There was also 1 woman aged 51 years who received the benefit.

The ages of the recipients ranged from 16 years to 51 years and the average age was 28 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 benefits days shows that 708 or approximately 83% of the awardees were paid for the full period of 13 weeks and 132 or approximately 15% were paid for the periods ranging from 3 benefit days to 12 benefit weeks.

The extended maternity allowance was paid to 18 women who developed complications as a result of their pregnancy. The additional periods ranged from 1 week to 12 weeks.

The overall average amount paid as Maternity allowance was \$7,319.00 approximately. The average amount paid as Extended Maternity Allowance was \$9,144.88.

The average duration was 74 benefit days.

During 1991, a total of 1,026 cases were paid. The 1992 total of 858, therefore, represents a 16% decrease by comparison. See Table 23 below for the number of Maternity Allowances paid during the years 1988 to 1992 along with the average duration for the period.

**TABLE 23
NUMBER OF MATERNITY ALLOWANCES PAID AND AVERAGE DURATION
1988 - 1992**

| DESCRIPTION | 1988 | 1989 | 1990 | 1991 | 1992 |
|---------------------------------|-------|-------|-------|-------|------|
| Number of Cases | 1,303 | 1,131 | 1,077 | 1,026 | 858 |
| Average Duration (Benefit Days) | 70 | 69 | 73 | 74 | 74 |



The above table shows a steady decrease in the number of cases paid over the last 5-year period. However, the average duration had remained relatively stable due to the fact that recipients are able to remain at home for almost the full period of confinement due to the payment of higher contribution related benefits.

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

MATERNITY GRANT

In 1992, a total of 1,393 claims were made for Maternity Grant. Of this sum, 1,372 were paid and 21 were not paid.

The claims which were not paid were in respect of claimants who did not satisfy the contribution requirements.

Of the 1,372 claims which were paid, 854 or approximately 62% were paid to contributors who qualify in their own right for the benefit whilst, 518 or approximately 38% were paid to persons who qualified based on their spouses' contributions.

Fourteen self-employed persons received this benefit, 6 qualifying in their own right and 8 on the basis of their spouses' contributions.

The age distribution of the recipients shows that 87 or approximately 6% were in the age-group (16-19) years, 409 or approximately 30% were in the age-group (20-24) years, 406 or approximately 30% were in the age-group (25-29) years and 292 or approximately 21% were in the age-group (30-34) years. The age-group (35-39) years accounted for 140 or approximately 10% of the recipients and 36 women were within the age-group (40-49) years. Two women who were under age 16 years also received this benefit.

The average age of the recipients was 27 years approximately.

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



TABLE 24
NUMBER OF MATERNITY GRANTS PAID BY AGE-GROUP,
EMPLOYMENT CATEGORY AND INSURED STATUS
1992

| AGE-GROUP | EMPLOYED | | SELF-EMPLOYED | | BOTH CATEGORIES | | TOTAL |
|--------------|------------------|----------------|------------------|----------------|------------------|----------------|--------------|
| | DIRECTLY INSURED | SPOUSE INSURED | DIRECTLY INSURED | SPOUSE INSURED | DIRECTLY INSURED | SPOUSE INSURED | |
| Under 16 | - | 2 | - | - | - | 2 | 2 |
| 16 - 19 | 35 | 52 | - | - | 35 | 52 | 87 |
| 20 - 24 | 237 | 170 | 1 | 1 | 238 | 171 | 409 |
| 25 - 29 | 254 | 149 | - | 3 | 254 | 152 | 406 |
| 30 - 34 | 203 | 84 | 1 | 4 | 204 | 88 | 292 |
| 35 - 39 | 90 | 47 | 3 | - | 93 | 47 | 140 |
| 40 - 44 | 26 | 6 | 1 | - | 27 | 6 | 33 |
| 45 - 49 | 3 | - | - | - | 3 | - | 3 |
| TOTAL | 848 | 510 | 6 | 8 | 854 | 518 | 1,372 |

The average amount paid as Maternity Grant was \$300.00

The 1,372 recipients of the grant had amongst them 2,969 children under 18 years - an average of 2 children per recipient.

An age analysis of the children reveals that 1,362 or 46% approximately were under 1 year, 700 or approximately 24% were between the ages of 1 and 5 years, 608 or approximately 20% were between the ages of 6 and 10 years and 299 or 10% approximately were over 10 years old.

There was a 32% decrease in the number of Maternity Grants paid in 1992 when compared with a total of 2,006 which was paid in 1991.

INDUSTRIAL BENEFITS BRANCH

INJURY BENEFIT

During 1992 a total of 3, 873 Injury Benefit claims were processed. Of this total, 162 were disallowed and 3,711 were allowed.

An examination of the spells which were disallowed reveals that 114 were related to claimants who were incapacitated for less than 4 days, 36 were spells where claimants were fully paid by their employers, 7 were disqualified for late submission and the remaining 5 were related to injuries which did not arise out of or during the course of employment.

An analysis of the 3,711 spells which were allowed shows that 3,702 were terminated on the recovery of the injured persons. The average duration of these spells were approximately 11



benefit days. Of the remaining 9 spells, 7 terminated at the expiration of the maximum benefit period of 26 weeks and 2 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
1992

| REASONS FOR TERMINATION | MALES | | FEMALES | | MALES & FEMALES | |
|------------------------------------|------------------|---------------|------------------|--------------|------------------|---------------|
| | NUMBER OF SPELLS | BENEFIT DAYS | NUMBER OF SPELLS | BENEFIT DAYS | NUMBER OF SPELLS | BENEFIT DAYS |
| Recovery Benefit Paid for 26 weeks | 3,406 | 36,803 | 296 | 4,232 | 3,702 | 41,035 |
| Provisional Disablement | 7 | 995 | - | - | 7 | 995 |
| | 2 | 262 | - | - | 2 | 262 |
| Total | 3,415 | 38,060 | 296 | 4,232 | 3,711 | 42,292 |

A total of 3,415 males and 296 females received Injury benefit during 1992.

The distribution by sector shows 3,402 or approximately 92% of the paid spells arose from employees in the sugar sector. Of this total 3,135 related to males and 267 to females. The remaining 309 or approximately 8% arose from employees in the other industries combined. This distribution is shown in Table 26 below.

TABLE 26
NUMBER OF INJURY SPELLS PAID BY SEX AND SECTOR
1992

| DESCRIPTION | SUGAR | | NON-SUGAR | | BOTH-SECTORS | |
|-----------------|--------|----|-----------|---|--------------|-----|
| | NUMBER | % | NUMBER | % | NUMBER | % |
| Males | 3,135 | 84 | 280 | 8 | 3,415 | 92 |
| Females | 267 | 7 | 29 | 1 | 296 | 8 |
| Males & Females | 3,402 | 92 | 309 | 8 | 3,711 | 100 |

An age analysis shows that 2,530 or approximately 68% of the paid spells related to claimants in the age-group (16-35) years and 1,148 or approximately 31% to claimants in the age-group (36-60) years. There were 3 claimants below 16 years and 30 over 60 years.

The average age of the male recipients was 31 years and that of the females, 38 years. The overall average age 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 spells paid to both males and females was approximately 11 benefit days.

The number of the 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 \$2,297.30.

Three thousand, five hundred and ninety-three spells were paid in 1991. The number of spells paid in 1992, therefore, represents an increase of approximately 3% by comparison. Table 27 below shows the number of spells paid during the period 1988 to 1992 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 1988 - 1992

| DESCRIPTION | 1988 | 1989 | 1990 | 1991 | 1992 |
|--------------------------------------|-------|-------|-------|-------|-------|
| Number of Spells | 3,272 | 2,741 | 3,118 | 3,593 | 3,711 |
| Percentage Arising from Sugar Sector | 88 | 88 | 88 | 90 | 92 |
| Average Duration (Benefit Days) | 12 | 14 | 14 | 13 | 11 |

The above table shows a general increase in the number of spells paid annually and the percentage arising from the sugar sector. However, the average duration of the spells has continued to decline.

INJURY BENEFIT MEDICAL CARE

During 1992, a total of 3,935 claims for Injury Benefit Medical Care were paid to 3,663 males and 272 females.

The distribution by sector reveals that 3,683 or approximately 93% of the claims originated from workers in the sugar sector and 252 or approximately 7% from workers in the other industries combined.

There were 3,439 males and 244 females from the sugar sector and 224 males and 28 females from the other industries combined. Table 28 overleaf shows this distribution.



TABLE 28
INJURY BENEFIT MEDICAL CARE BY SEX AND SECTOR
1992

| DESCRIPTION | SUGAR | | NON-SUGAR | | BOTH SECTORS | |
|-----------------|-------|------------|-----------|------------|--------------|------------|
| | No. | Percentage | No. | Percentage | No. | Percentage |
| Males | 3,439 | 87 | 224 | 6 | 3,663 | 93 |
| Females | 244 | 6 | 28 | 1 | 272 | 7 |
| Males & Females | 3,683 | 93 | 252 | 7 | 3,935 | 100 |

The distribution by age shows that 11 recipients were under the age of 16 years, 3,890 were between the ages of 16 years and 60 years, and 34 over 60 years. All of the recipients who were below age 16 years were males.

The average age of the male awardees was 32 years and that of the females, 36 years. The overall average age was 33 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 22% of the cost related to in-patient care and 78% approximately to out-patient care. Further, the distribution reveals that 8% of the expenditure for in-patient care related to workers from the sugar sector and 14% to workers from the other industries combined. Correspondingly, for out-patient care, approximately 62% of the sum expended were for workers in the sugar sector and 16% 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)
1992

| TYPE OF CARE | SUGAR | NON-SUGAR | BOTH SECTORS |
|--------------|-------|-----------|--------------|
| In-Patient | 8 | 14 | 22 |
| Out-Patient | 62 | 16 | 78 |
| TOTAL | 70 | 30 | 100 |



An overview of the total expenditure shows that 6% was expended on hospitalisation, 7% on medical examination, 8% on specialist care, 39% on drugs and dressings and 12% on treatment. A further 21% 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
1992

| DESCRIPTION | TYPE OF CARE | | | | | | | Total |
|--------------------|--------------|------------|------------|----------------|--------|--------------|--------|-------|
| | Hosp. | Med. Exam. | Spec. Care | Drugs & Dress. | Treat. | Sub. & Trav. | Others | |
| In-Patient | 6 | 1 | 5 | 5 | 3 | - | 2 | 22 |
| Out-Patient | - | 6 | 3 | 34 | 9 | 21 | 5 | 78 |
| In and Out Patient | 6 | 7 | 8 | 39 | 12 | 21 | 7 | 100 |

Of the claims paid, 3,815 or approximately 97% had attached thereto the payment of injury benefit - replacement of income. The remaining 120 or 3% approximately were for medical expenses only.

A total of 3,336 Injury Medical Care claims were paid in 1991. The 1992 total of 3,935 represents an increase of approximately 18% by comparison.

DISABLEMENT PENSION

During 1992, a total of 48 Disablement Pensions were awarded to 43 males and 5 females.

An age analysis shows that 12 of the pensioners were below 30 years of age, 35 were between 30 years and 59 years and 1 pensioner was 60 years old.

The average age of male recipients was 38 years and for the females, 42 years. The overall average age was 39 years.

Eighteen of the cases arose from the sugar sector while the remaining 30 were from the other industries combined. Of the recipients from the sugar sector, 17 were males and 1 was female, while in the other industries combined, 26 were males and 4 were females.



An analysis by percentage of disability reveals that 41 or approximately 85% of the pensions were based on disabilities ranging from 20% to 40% and 7 or approximately 15% were based on disabilities ranging from 50% to 80%.

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

TABLE 31
DISABLEMENT PENSIONS BY PERCENTAGE OF DISABILITY,
SECTOR AND SEX
1992

| PERCENTAGE OF DISABILITY | SUGAR | | | NON-SUGAR | | | BOTH SECTORS | | |
|--------------------------|-----------|----------|-----------|-----------|----------|-----------|--------------|----------|-----------|
| | Male | Female | Tot. | Male | Female | Tot. | Male | Female | Tot. |
| 20 | 10 | - | 10 | 7 | 1 | 8 | 17 | 1 | 18 |
| 30 | 3 | - | 3 | 5 | 2 | 7 | 8 | 2 | 10 |
| 40 | 4 | 1 | 5 | 8 | - | 8 | 12 | 1 | 13 |
| 50 | - | - | - | 3 | - | 3 | 3 | - | 3 |
| 60 | - | - | - | - | 1 | 1 | - | 1 | 1 |
| 70 | - | - | - | 1 | - | 1 | 1 | - | 1 |
| 80 | - | - | - | 2 | - | 2 | 2 | - | 2 |
| TOTAL | 17 | 1 | 18 | 26 | 4 | 30 | 43 | 5 | 48 |

An examination of the distribution by nature of disability reveals that 16 or approximately 33% of the cases were as a result of amputations, 10 or approximately 21% were due to fractures and 6 or approximately 13% were due to cuts and lacerations. Five or approximately 10% of the cases resulted from sprains and strains, 3 each from dislocations and injury to the eye, 2 from concussions and 1 each from contusions and abrasions, punctured wounds and post-traumatic paralysis of limbs or parts of the body.



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

TABLE 32
NUMBER OF DISABLEMENT PENSIONS BY NATURE OF DISABILITY
AND LOCATION OF INJURY
1992

| Nature of DISABILITY | Head | | Trunk | Upper Extremities | | Lower Extremities Legs & Feet | Injuries not spec. Located | Total |
|---|----------|----------|----------|-------------------|-----------|----------------------------------|----------------------------|-----------|
| | Eyes | Others | | Fingers | Others | | | |
| Contusions & Abrasions | - | - | - | - | - | - | 1 | 1 |
| Concussions | - | 2 | - | - | - | - | - | 2 |
| Cuts and Lacerations | - | - | - | 1 | 2 | 3 | - | 6 |
| Punctured Wounds | - | - | - | - | - | 1 | - | 1 |
| Amputations | - | - | - | 7 | 9 | - | - | 16 |
| Post-Traumatic Paralysis of Limbs or Part of Body | - | - | - | - | - | 1 | - | 1 |
| Dislocations | - | - | - | - | 3 | - | - | 3 |
| Fractures | - | - | 2 | - | 4 | 4 | - | 10 |
| Strains and Sprains | - | 1 | 4 | - | - | - | - | 5 |
| Injury to Eye | 3 | - | - | - | - | - | - | 3 |
| TOTAL | 3 | 3 | 6 | 8 | 18 | 9 | 1 | 48 |

The above table also indicates that 26 or approximately 54% of the disabilities were located on the upper extremities and 9 or approximately 19% were on the lower extremities. Six or approximately 13% of the disabilities were related to the head and trunk and there was 1 injury which was not specifically located.



Further, 12 of the injuries resulted from persons striking against or coming into contact with objects, 11 from persons falling and 8 were due to falling objects. Five of the injuries were due to unspecified causes, 4 to the use of cutlasses and 3 to the use of power driven means of transport. Of the remaining 5 injuries, 2 each were due to the use of hand tools and flying objects and 1 to electric shock.

An analysis by occupation reveals that 22 or approximately 46% of the recipients were Manual Workers, 16 or approximately 33% were Service Workers and 8 or approximately 17% were Craftsmen and Technical Workers. Two recipients were in the Clerical and Sales category.

The average weekly amount of the pensions paid was approximately \$154.50.

Table U in the Annex gives the distribution of the Disablement pensions by nature of disability and weekly amount.

There were 85 pensions awarded in 1991. The 1992 total of 48 therefore represents a decrease of approximately 44% by comparison.

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

TABLE 33
NUMBER OF DISABLEMENT PENSIONS AWARDED ANNUALLY
1988 - 1992

| SECTOR | 1988 | 1989 | 1990 | 1991 | 1992 |
|--------------|------|------|------|------|------|
| SUGAR | 38 | 21 | 25 | 33 | 17 |
| NON-SUGAR | 25 | 26 | 33 | 52 | 31 |
| BOTH SECTORS | 63 | 47 | 58 | 85 | 48 |

The table indicates that with the exception of 1991 there has continued to be a decrease in the number of pensions paid annually.

At the beginning of 1992, there were 1,281 pensioners on stream. This figure comprised 1,157 males and 124 females. The average weekly pension rate was \$41.75.

Thirty-Two pensions were granted up to 3.8.92 at an average weekly rate of \$160.74 while two were terminated. After 3.8.92, 16 additional pensions were granted at an average weekly rate of \$142.01 while there was 1 termination.

At the end of the year, therefore, 1,326 pensioners were on stream comprising 1,197 males and 129 females. The average weekly amount was \$114.99.



Table 34 below shows the Movement of Disablement pensions.

TABLE 34
MOVEMENT OF DISABLEMENT PENSION
1992

| DESCRIPTION | MALES | | FEMALES | | MALES & FEMALES | |
|---|--------|----------------------------|---------|----------------------------|-----------------|----------------------------|
| | Number | Average Weekly Amount (\$) | Number | Average Weekly Amount (\$) | Number | Average Weekly Amount (\$) |
| Pensions in payment beginning of the year | 1,157 | 42.75 | 124 | 32.36 | 1,281 | 41.75 |
| Pensions granted up to 3.8.92 | 29 | 163.64 | 3 | 132.73 | 32 | 160.74 |
| Pensions terminated up to 3.8.92 | 2 | 29.61 | - | - | 2 | 29.61 |
| Pensions in payment up to 3.8.92 | 1,184 | 45.73 | 127 | 34.73 | 1,311 | 44.67 |
| Adjusted rates | | 117.40 | | 88.34 | | 114.59 |
| Pensions granted from 3.8.92 | 14 | 140.15 | 2 | 154.98 | 16 | 142.01 |
| Pensions terminated from 3.8.92 | 1 | 16.00 | - | - | 1 | 16.00 |
| Pensions in payment as at 31.12.92 | 1,197 | 117.75 | 129 | 89.37 | 1,326 | 114.99 |



DISABLEMENT GRANT

During 1992, a total of 37 Disablement Grants were paid to 35 males and 2 females.

The average age of the males was 36 years and that of the females 50 years. The overall average age was 37 years.

The sugar sector accounted for 28 or approximately 76% of the recipients whilst 9 or approximately 24% were from the other industries combined.

The distribution is shown in Table 35 below.

TABLE 35
NUMBER OF DISABLEMENT GRANTS PAID BY SEX AND SECTOR
1992

| DESCRIPTION | SUGAR | NON-SUGAR | BOTH SECTORS |
|-----------------|-------|-----------|--------------|
| Males | 27 | 8 | 35 |
| Females | 1 | 1 | 2 |
| Males & Females | 28 | 9 | 37 |

An analysis by nature of injury shows that 11 of the recipients had cuts and lacerations, 9 suffered from fractures, 6 each suffered from strains and sprains and contusions and abrasions and 5 had amputations. Table 36 overleaf shows this distribution.



TABLE 36
 NUMBER OF DISABLEMENT GRANTS PAID BY NATURE OF DISABILITY
 AND LOCATION OF INJURY
 1992

| Nature of DISABILITY | LOCATION OF INJURY | | | | | | Total | |
|------------------------|--------------------|--------|----------------------------|-------------------|--------|-------------------|-------|----------------------------|
| | Head | | Trunk & Uro-Genital Organs | Upper Extremities | | Lower Extremities | | Injuries not spec. Located |
| | Eyes | Others | | Fingers | Others | | | |
| Contusions & Abrasions | - | - | 2 | 1 | 2 | 1 | - | 6 |
| Cuts and Lacerations | - | - | - | 4 | 4 | 3 | - | 11 |
| Amputations | - | - | - | 2 | 3 | - | - | 5 |
| Fractures | - | - | - | 1 | 3 | 5 | - | 9 |
| Strains and Sprains | - | - | 5 | - | - | 1 | - | 6 |
| TOTAL | - | - | 7 | 8 | 12 | 10 | - | 37 |

The above table also shows that 20 injuries were located on the upper extremities, 10 were on the lower extremities and 7 were related to the trunk and uro-genital organs.

Twelve of the injuries resulted from persons falling, 6 from the use of the cutlass, 5 due to falling objects and 4 each from the use of hand tools and unspecified causes. Three persons were injured after coming into contact with objects and 1 each from fire or explosion, stepping on sharp or pointed objects and coming into contact with animals.

A study of the degree of disability reveals that 1 person was assessed at 3% disability, 13 at 5% disability and 2 persons each at 7%, 8% and 12% disability. Four persons were assessed at 9% disability, 10 persons at 10% and 3 persons at 14% disability. This is shown in Table 37 overleaf.



TABLE 37
NUMBER OF DISABLEMENT GRANTS PAID BY PERCENTAGE OF DISABILITY,
SEX AND SECTOR
1992

| PERCENTAGE OF DISABILITY | SUGAR | | | NON-SUGAR | | | BOTH SECTORS | | |
|--------------------------|-----------|----------|-----------|-----------|----------|----------|--------------|----------|-----------|
| | Male | Female | Tot. | Male | Female | Tot. | Male | Female | Tot. |
| 3 | 1 | - | 1 | - | - | - | 1 | - | 1 |
| 5 | 11 | - | 11 | 2 | - | 2 | 13 | - | 13 |
| 7 | - | - | - | 2 | - | 2 | 2 | - | 2 |
| 8 | 1 | 1 | 2 | - | - | - | 1 | 1 | 2 |
| 9 | 1 | - | 1 | 2 | 1 | 3 | 3 | 1 | 4 |
| 10 | 9 | - | 9 | 1 | - | 1 | 10 | - | 10 |
| 12 | 2 | - | 2 | - | - | - | 2 | - | 2 |
| 14 | 2 | - | 2 | 1 | - | 1 | 3 | - | 3 |
| TOTAL | 27 | 1 | 28 | 8 | 1 | 9 | 35 | 2 | 37 |

The average amount paid as Disablement Grant in 1992 was \$13,315.50.

A total of 56 grants were awarded in 1991. The 1992 total of 37 therefore, represents a 34% decrease 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

During 1992, there were 10 Industrial Deaths which gave rise to Industrial Death pensions.

The recipients of the pensions comprised 2 widows who were over 45 years, 4 widows who had in their care children of the deceased, 3 parents and 2 orphans who were awarded a joint pension.



The age range of the deceased persons was 18 years to 59 years. Their average age was approximately 37 years.

The age range of the widows who had in their care children of the deceased was 22 years to 39 years and their average age was approximately 31 years. These widows had amongst them 8 children whose ages ranged from 1 year to 11 years. The average age of the children was 6 years.

The remaining two widows who qualified for the benefit were 45 years old and 52 years old.

The ages of the orphans were 6 years and 4 years.

One death occurred in the sugar industry and 9 in the other industries combined.

An analysis of the nature of injury which resulted in the deaths shows that 4 persons died from concussions, 2 each from cuts and lacerations and fractures, and 1 each from drowning and other injuries.

Six deaths resulted from injuries caused by power driven means of transport, 1 each from falling and striking against or coming into contact with objects and 2 from unspecified causes. Table 38 below shows this distribution.

TABLE 38
NUMBER OF INDUSTRIAL DEATHS BY NATURE OF INJURY
AND CAUSE OF ACCIDENT
1992

| NATURE OF INJURY | Means of Trans. | ACCIDENTS CAUSED OTHERWISE THAN BY MACHINERY, HANDLING GOODS OR BY MEANS OF TRANSPORT | | | | TOTAL |
|--------------------|-----------------|---|-----------------|--|--------------|-----------|
| | Power Driven | Elec. Shock | Persons Falling | Striking against or coming into cont. with objects | Other Causes | |
| CONCUSSIONS | 1 | | 1 | 1 | 1 | 4 |
| CUTS & LACERATIONS | 2 | | | | | 2 |
| FRACTURES | 2 | | | | | 2 |
| DROWNING | | | | | 1 | 1 |
| OTHER INJURIES | 1 | | | | | 1 |
| TOTAL | 6 | - | 1 | 1 | 2 | 10 |



GUYANA NATIONAL INSURANCE SCHEME

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

There were 421 Industrial Death pensions in payment at the end of 1991. These were comprised of 350 widows, 53 parents and 18 orphans.

During 1992, pensions were awarded to 6 widows, and 3 parents and 1 award was shared by 2 orphans. In addition, 4 pensions paid to widows were altered.

At the end of 1992, there were 431 pensions in payment to 356 widows, 56 parents and 19 orphans. The average weekly amount paid was \$187.52.

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

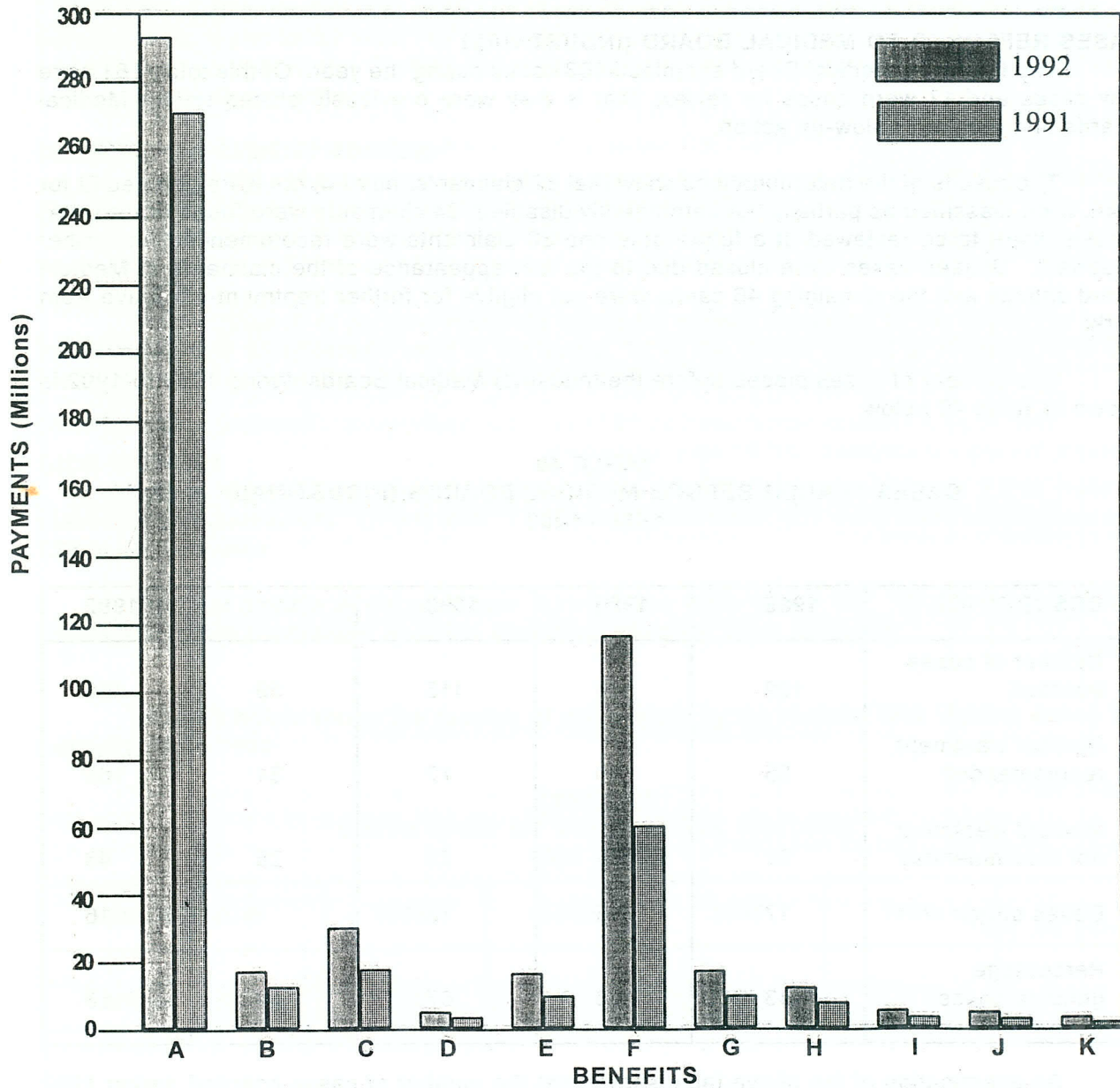
TABLE 39
MOVEMENT OF INDUSTRIAL DEATH PENSIONS
1992

| DESCRIP- TION | WIDOWS | | PARENTS | | ORPHANS | | TOTAL | |
|--|--------|-------------------------------------|---------|-------------------------------------|---------|-------------------------------------|-------|-------------------------------------|
| | No. | Average Weekly Amount (\$) | No. | Average Weekly Amount (\$) | No. | Average Weekly Amount (\$) | No. | Average Weekly Amount (\$) |
| Pensions in payment at the beginning of the year | 350 | 42.15 | 53 | 38.70 | 18 | 31.98 | 421 | 42.29 |
| Pensions granted up to 31-7-92 | - | - | 3 | 84.09 | 1 | 42.00 | 4 | 73.56 |
| Pensions altered up to 31-7-92 | 4 | 43.29 | - | - | - | - | 4 | 43.29 |
| Pensions terminated up to 31-7-92 | - | - | - | - | - | - | - | - |
| Pensions in payment as at 1-8-92 | 350 | 197.12* | 56 | 137.98* | 19 | 131.41* | 425 | 186.38* |
| Pensions granted from 1-8-92 | 6 | 268.15 | - | - | - | - | 6 | 268.15 |
| Pensions terminated from 1-8-92 | - | - | - | - | - | - | - | - |
| Pensions in payment at 31-12-92 | 356 | 198.31 | 56 | 137.98 | 19 | 131.41 | 431 | 187.52 |

* Adjusted Rates



Figure III
BENEFIT PAYMENTS
 1991 and 1992



- | | | | |
|---|-------------------------|---|-----------------------|
| A | - Old Age | G | - Maternity |
| B | - Invalidity | H | - Injury |
| C | - Survivors | I | - Injury Medical-Care |
| D | - Funeral | J | - Disablement |
| E | - Sickness | K | - Death |
| F | - Sickness Medical-Care | | |



MEDICAL ADJUDICATION OF CLAIMS

In 1992, a total of 8,653 claimants were seen by the personnel of the Medical Department. Of this total, 4,304 claimants were seen at their homes, 3,011 at hospitals, 15 at dispensaries and 1,323 in the Department itself.

CASES REFERRED TO MEDICAL BOARD (INDUSTRIAL)

The Industrial Medical Board examined 168 cases during the year. Of this total, 151 were new cases and 17 were cases for review, that is they were previously placed before Medical Boards and required follow-up action.

The results of the determinations show that 32 claimants, all of whom were deemed fit for work, were classified as partially but permanently disabled, 34 claimants were found fit for work, 7 cases were to be reviewed at a future date and 33 claimants were recommended for further treatment. Sixteen cases were closed due to the non-appearance of the claimants at Medical Board sittings and the remaining 46 cases were not eligible for further treatment nor leave from work.

The number of cases placed before the Industrial Medical Boards during 1988 to 1992 is shown in Table 40 below.

TABLE 40
CASES PLACED BEFORE MEDICAL BOARDS (INDUSTRIAL)
1988 - 1992

| DESCRIPTION | 1988 | 1989 | 1990 | 1991 | 1992 |
|-----------------------------------|------|------|------|------|------|
| Number of cases boarded | 199 | 156 | 115 | 59 | 168 |
| Medical treatment recommended | 85 | 90 | 77 | 31 | 106 |
| Medical treatment not recommended | 97 | 51 | 23 | 28 | 46 |
| Cases struck off | 17 | 15 | 15 | - | 16 |
| Percentage genuine cases | 43 | 58 | 67 | 52 | 63 |

An examination of the above table shows that the number of cases boarded during 1992 increased significantly when compared with the last two years. This resulted because of an increase in the number of sittings held. Board sittings were conducted at two locations during 1992 - at the Woodlands Hospital and at the Medical Department.



CASES REFERRED TO MEDICAL BOARD (NON-INDUSTRIAL)

During 1992, a total of 100 non-industrial cases were placed before the Board for determination. Sixty-three of these were new cases and 37 were for review.

The results showed that a total of 41 cases were recommended for Sickness benefit, 29 persons were found fit for work (15 with treatment) and 16 claimants were considered to be in need of further treatment. Further, 14 claimants had their cases struck off due to their non-appearance at Board sittings.

MEDICAL TREATMENT ABROAD

During 1992, 38 claimants proceeded overseas for treatment under the Sickness Benefit Medical Care programme and 2 under the Injury Benefit Medical Care programme. The most common problems which resulted in claimants seeking treatment abroad remain Cardiac conditions, Ophthalmic conditions and Investigative procedures such as C.A.T. Scans.

The distribution of persons receiving treatment abroad according to the country of treatment shows that 15 claimants went to Barbados, 12 to the United States of America, 5 to England, 4 to Trinidad and Tobago and 2 each to Venezuela and Canada.

SICK VISITING

During 1992 the Nurses/Sick Visitors of the Medical Department made 2,019 visits to claimants and pensioners. Of this total, 1,125 were home visits, 567 were made to hospitals and 327 to dispensaries.

The total number of persons seen during these visits was 7,161. Of this total, 21% approximately were pensioners and 79% approximately were other claimants.

Table 41 below shows the number of visits made by the Nurses/ Sick Visitors during the period 1988 to 1992.

**TABLE 41
VISITS MADE BY NURSES/SICK VISITORS
1988 - 1992**

| DESCRIPTION | 1988 | 1989 | 1990 | 1991 | 1992 |
|------------------|-------|-------|-------|-------|-------|
| Number of visits | 1,149 | 1,420 | 2,375 | 1,779 | 2,019 |

REHABILITATION

During 1992 the work of the Orthopaedic Unit was greatly enhanced by the donation of equipment, tools, materials and books by a Canadian organisation.

Twelve above-knee and 28 below-knee prostheses were fitted as compared to the corresponding figures of 8 and 10 for 1991. Forty-nine prostheses were also repaired and serviced.



Calipers were constructed for 21 patients, back-braces and corsets for 35 and cervical collars for 7 patients. Twenty-nine heel pads and 44 built-up shoes were fitted. In addition, 33 orthotics were repaired and serviced at the workshop during the year.

A clinic was held in the Linden community by personnel from the Canadian organisation and the Orthopaedic Unit. Appliances were manufactured at the Workshop and assembled and fitted in Linden.

APPEALS TO TRIBUNAL

During the year 1992, 457 appeals were made to the National Insurance Appeals Tribunal. There were 255 appeals which were pending at the end of 1991. Thus, the number of appeals for processing during the year was 712.

Sickness Benefit accounted for 378 or approximately 53% of the Appeals to be heard while Old Age Benefit accounted for 200 or 28% approximately. The remaining 134 appeals were made in respect of the other benefits paid by the Scheme.

The Appeal Tribunal adjudicated on 187 cases during the year. Twenty-six of these were allowed, 64 were disallowed and 97 were adjourned.

Further, the General Manager reviewed and allowed 402 appeals and 1 was withdrawn at the appellant's request.

At the end of the year, therefore, there were 219 appeals which remained to be processed.

ESTABLISHMENT AND ORGANISATION

STAFFING

The staff complement at the beginning of 1992 was 646 persons of whom 565 were permanent employees and 81 temporary.

Sixty-six persons comprising 31 permanent and 35 temporary employees were recruited during the year.

A total of 89 persons left the Organization during the course of the year. Of these exits, 39 were from the permanent category and 50 from the temporary category.

A further breakdown of the exits from the permanent staff shows that 17 resigned, 19 had their services terminated, 2 were dismissed and 1 retired.

Correspondingly, the exits from the temporary staff shows that 14 persons resigned and 36 had their services terminated.



At the end of the year, there were 623 persons in employment. Five hundred and fifty-seven of these were on the permanent staff and 66 were temporarily employed.

TRAINING

During the year under review, the Training Section continued to assist the organization in making better use of its human resources through a series of methods.

A total of 172 employees attended 13 internal training programmes and 21 external training courses conducted by training agencies throughout the country.

The internal training programmes included, inter alia, Inspectors' Training, Orientation/ Induction Courses for 23 Clerks who required a basic understanding of the functions of the National Insurance Scheme, Computer Appreciation Seminars, Cashier functions and other developmental training for Secretaries and Stenographers.

Further, 35 staff members were sponsored to attend external training courses. The areas of exposure were in Computer Studies, Principles of Management and Leadership, Personnel and Labour Relations Management, Training for Trainers, English for the office, Inventory Procurement and Financial Management.

Additionally, 7 persons were sponsored to pursue undergraduate studies at the University of Guyana and 8 concluded their studies there resulting in the award of 7 degrees and 1 diploma. Most of these employees are currently serving as Management Trainees.

With respect to overseas training, 5 employees attended courses abroad in the areas of the Theory and Practice of Social Security, Computer Operations and Human Resource Development.

The courses outlined above were all considered to be relevant to the satisfaction of the training needs of the organization and did serve to enhance the present skills of employees.

There were 25 on-site lectures which were conducted within the public and private sector agencies and other interest groups such as Trade Unions. The number of participants totalled 726 and the lectures were done primarily to increase the general public's awareness of the benefits offered by the Scheme, the qualifying conditions and rates payable.

COMPUTER OPERATIONS

During 1992, the automation of the Social Security System continued with the inputting of data from the records of insured persons.

At the end of the year, two systems were in operation, namely the Employer/Employee Registration Systems which allow for the storage and retrieval of registration and contribution records. The main focus was however on the inputting of insured persons' registration records.

As such, data from 609 employers' registration records and 164,216 employee registration records were inputted and updated to the master file. No data was inputted from Employer's Contribution Schedules.



INCOME AND EXPENDITURE

INCOME

During 1992, the total income received from all sources was \$1,059,157,835. This income was made up as follows:-

| | | |
|-------------------|---|-----------------|
| CONTRIBUTIONS | - | \$769,820,862 |
| INVESTMENT INCOME | - | \$288,401,868 |
| OTHER INCOME | - | \$935,105 |
| | | \$1,059,157,835 |

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

| DESCRIPTION | LONG TERM | SHORT TERM | INDUSTRIAL | TOTAL |
|---------------------|--------------------|--------------------|--------------------|----------------------|
| Contributions | 566,588,154 | 80,061,370 | 123,171,338 | 769,820,862 |
| Investment Income | 214,801,712 | 28,003,821 | 45,596,335 | 288,401,868 |
| Other Income | 311,702 | 311,701 | 311,702 | 935,105 |
| TOTAL INCOME | 781,701,568 | 108,376,892 | 169,079,375 | 1,059,157,835 |

During 1991, the total income received was \$647,799,648. The 1992 income therefore represents an increase of approximately 64%.

The income received during 1991 and 1992 is compared below:-

| DESCRIPTION | YEAR | | PERCENTAGE INCREASE |
|-------------------|--------------------|----------------------|---------------------|
| | 1991 | 1992 | |
| Contributions | 351,520,306 | 769,820,862 | 119 |
| Investment Income | 295,559,056 | 288,401,868 | (2) |
| Other Income | 720,286 | 935,105 | 30 |
| TOTAL | 647,799,648 | 1,059,157,835 | 64 |

The above table shows a decrease in investment income while income from the remaining two sources have increased.



EXPENDITURE

The total expenditure for 1992 was \$714,261,748. Of this amount, benefit payments accounted for \$506,145,400 or approximately 71% of this amount. The remaining \$208,116,348 or 29% was utilised for the administration of the scheme.

An examination of the benefit payments shows that the Long Term Branch accounted for \$336,190,258 or approximately 66% of the total benefit expenditure with Old Age Benefit alone accounting for \$286,532,727. The Short Term Branch accounted for \$142,980,730 or approximately 28% while the Industrial Benefit Branch accounted for \$26,974,412 or approximately 6% of benefit expenditure.

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 | 336,190,258 | 66.4 | 47.1 |
| Short Term | 142,980,730 | 28.3 | 20.0 |
| Industrial | 26,974,412 | 5.3 | 3.8 |
| TOTAL | 506,145,400 | 100. | 70.9 |

The table above shows that the Long Term Benefits Branch accounted for approximately 47% of the total expenditure, the Short Term Branch 20% and the Industrial Branch, 3.8%.

The table below allows a comparison of the amounts expended on the three branches during 1991 and 1992.

| BENEFIT BRANCH | AMOUNT EXPENDED DURING | | PERCENTAGE INCREASE |
|----------------|------------------------|--------------------|---------------------|
| | 1991 | 1992 | |
| Long Term | 189,815,544 | 336,190,258 | 77.11 |
| Short Term | 71,141,254 | 142,980,730 | 100.98 |
| Industrial | 10,705,261 | 26,974,412 | 22.86 |
| TOTAL | 271,662,059 | 506,145,400 | 86.31 |

The above table shows that there was an increase of approximately 86% in total benefit payments between 1991 and 1992.

Administrative expenses during 1992 amounted to \$208,116,348. This represents an increase of approximately 47% over the 1991 total which was \$141,548,374.



Report Of The Auditors
To The Minister Of Finance
Through The Board Of Directors
Of The National Insurance Scheme
On The Financial Statements
For The Year Ended 31 December 1992

We have audited the attached financial statements of the National Insurance Scheme for the year ended 31 December 1992 as set out on pages 2 to 12. These financial statements are the responsibility of The 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 misstatements. 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.

The financial statements for the year ended 31 December 1991 were audited jointly by us and the Auditor General and an unqualified opinion was issued thereon.

In our opinion, the financial statements present fairly, in all material respects, the state of affairs of the Scheme as at 31 December 1992 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.

The responsibility for reviewing the adequacy of the funding arrangements made to meet expected pensions and other benefits from the Scheme lies with the actuary to the Scheme and we are therefore not expressing an opinion thereon. However, without qualifying our opinion above, we draw attention to Note 7 which indicates that no actuarial valuation has been done since 31 December 1985.

DELOITTE & TOUCHE
CHARTERED ACCOUNTANTS

77 Brickdam
Stabroek, Georgetown,
Guyana
22 January 1994

GUYANA NATIONAL INSURANCE SCHEME



Income and Expenditure Account For The Year Ended 31 December 1992

| | Notes | Pensions G\$ | Short-term benefits G\$ | Industrial benefits G\$ | Total G\$ | 1991 G\$ |
|--|-------|--------------------|-------------------------------|-------------------------------|----------------------|--------------------|
| Income | | | | | | |
| Contributions | | 566,588,154 | 80,061,370 | 123,171,338 | 769,820,862 | 351,520,306 |
| Interest on investments | | 214,801,712 | 28,003,821 | 45,596,335 | 288,401,868 | 295,559,056 |
| Other income | | 311,702 | 311,701 | 311,702 | 935,105 | 720,286 |
| Total income | | <u>781,701,568</u> | <u>108,376,892</u> | <u>169,079,375</u> | <u>1,059,157,835</u> | <u>647,799,648</u> |
| Expenditure | | | | | | |
| Old age benefits | | 286,532,727 | - | - | 286,532,727 | 160,136,289 |
| Old age grant | | 736,066 | - | - | 736,066 | 494,493 |
| Survivors benefits | | 28,428,855 | - | - | 28,428,855 | 15,718,505 |
| Invalidity pension | | 16,521,398 | - | - | 16,521,398 | 10,414,555 |
| Invalidity grant | | 35,453 | - | - | 35,453 | 84,520 |
| Funeral benefit | | 3,935,759 | - | - | 3,935,759 | 2,967,182 |
| Sickness benefit | | - | 18,127,871 | - | 18,127,871 | 7,911,912 |
| Maternity benefit | | - | 13,745,738 | - | 13,745,738 | 6,385,850 |
| Medical care sickness | | - | 111,107,121 | - | 111,107,121 | 56,843,492 |
| Disablement benefit | | - | - | 6,330,573 | 6,330,573 | 2,574,211 |
| Death benefit | | - | - | 2,618,763 | 2,618,763 | 1,005,887 |
| Injury benefit | | - | - | 12,122,703 | 12,122,703 | 4,808,965 |
| Medical care - injury benefit | | - | - | 5,902,373 | 5,902,373 | 2,316,198 |
| | | <u>336,190,258</u> | <u>142,980,730</u> | <u>26,974,412</u> | <u>506,145,400</u> | <u>271,662,059</u> |
| Administrative expenses | 2 | 152,986,327 | 29,947,942 | 25,182,079 | 208,116,348 | 141,548,374 |
| Total expenditure | | <u>489,176,585</u> | <u>172,928,672</u> | <u>52,156,491</u> | <u>714,261,748</u> | <u>413,210,433</u> |
| Excess of income over expenditure | | <u>292,524,983</u> | <u>(64,551,780)</u> | <u>116,922,884</u> | <u>344,896,087</u> | <u>234,589,215</u> |



**BALANCE SHEET
AT 31 DECEMBER 1992**

| | Notes | G\$ | G\$ | G\$ | 1991 | G\$ |
|----------------------------|----------|--------------------|----------------------|-------------------|----------------------|-----|
| Reserves | 3 | | 2,219,523,846 | | 1,874,627,759 | |
| Represented by: | | | | | | |
| Fixed assets | 4 | | 215,465,649 | | 152,485,157 | |
| Investments at cost | 5 | | 1,518,310,437 | | 1,381,559,116 | |
| Deferred receivable | 6 | | 353,679,829 | | 275,217,753 | |
| Other net assets | | | | | | |
| Accrued income | | 78,226,535 | | 45,251,003 | | |
| Sundry debtors | | 25,207,075 | | 15,158,637 | | |
| Stores | | 19,238,025 | | 16,677,539 | | |
| Cash at bank | | 43,987,943 | | 15,493,664 | | |
| Cash on hand | | 2,645,703 | | 5,551,046 | | |
| | | <u>169,305,281</u> | | <u>98,131,889</u> | | |
| Less: | | | | | | |
| Current liabilities | | | | | | |
| Unpaid benefits | | 17,211,230 | | 22,714,479 | | |
| Sundry creditors | | <u>20,026,120</u> | | <u>10,051,677</u> | | |
| | | <u>37,237,350</u> | | <u>32,766,156</u> | | |
| | | | <u>132,067,931</u> | | <u>65,365,733</u> | |
| | | | <u>2,219,523,846</u> | | <u>1,874,627,759</u> | |

..... Director

..... Director



**STATEMENT OF SOURCE AND APPLICATION OF FUNDS
FOR THE YEAR ENDED 31 DECEMBER 1992**

| | G\$ | G\$ | G\$ | 1991 G\$ |
|--|-------------|--------------------|--------------|--------------------|
| Source of funds: | | | | |
| Excess of income over expenditure for the year | | 344,896,087 | | 234,589,215 |
| Adjustments for items not involving the movement of funds | | | | |
| Depreciation | 7,871,456 | | 7,842,872 | |
| (Gain)/loss on disposal of fixed assets | 391 | | (99,954) | |
| | | <u>7,871,847</u> | | <u>7,742,918</u> |
| Total funds generated from operations | | 352,767,934 | | 242,332,133 |
| Funds from other sources: | | | | |
| Proceeds on disposal of fixed assets | 65,000 | | 100,000 | |
| Redemption of: | | | | |
| - Government of Guyana debentures | 108,953,274 | | 118,500,000 | |
| - Mayor & City Council bonds | 533,024 | | - | |
| Decrease in Treasury bills | 18,453,426 | | 8,545,310 | |
| | | <u>128,004,724</u> | | <u>127,145,310</u> |
| | | 480,772,658 | | 369,477,443 |
| Application of funds: | | | | |
| Purchase of shares - Guyana Bank for Trade & Industry/GCIS | 9,500,000 | | 3,459,000 | |
| Purchase of Government of Guyana debentures | 60,000,000 | | 74,000,000 | |
| Additions to fixed assets | 70,917,339 | | 31,168,445 | |
| Deferred receivable | 78,462,076 | | 130,561,154 | |
| Increase in fixed deposits | 195,191,045 | | 97,500,000 | |
| | | <u>414,070,460</u> | | <u>336,688,599</u> |
| Increase in working capital | | <u>66,702,198</u> | | <u>32,788,844</u> |
| Represented by changes in: | | | | |
| Accrued income | 32,975,532 | | 20,899,416 | |
| Sundry debtors | 10,048,438 | | 7,209,474 | |
| Stores | 2,560,486 | | 7,411,044 | |
| Creditors and unpaid benefits | (4,471,194) | | (16,363,581) | |
| | | 41,113,262 | | 19,156,353 |
| Movement in net liquid funds | | | | |
| Cash at bank | 28,494,279 | | 8,605,053 | |
| Cash on hand | (2,905,343) | | 5,027,438 | |
| | | <u>25,588,936</u> | | <u>13,632,491</u> |
| | | <u>66,702,198</u> | | <u>32,788,844</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 Central Government.

(c) Income

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

The bases used in the allocation of income are on actuarial recommendations and are as follows:-

Contributions:

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

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

Investment income:

The total annual income from investments is distributed among the 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.

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% |



1. Significant accounting policies (Cont'd)

(d) Expenditures (Cont'd)

Depreciation

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

Depreciation of other fixed assets is calculated on the reducing balance method at the rates specified below:-

| | | |
|------------------------|---|-----|
| Furniture and fittings | - | 10% |
| Office equipment | - | 10% |
| Motor vehicles | - | 25% |
| 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 rates 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.



2. Administrative expenses

| | G\$ | 1991 G\$ |
|----------------------------------|------------|-------------|
| Acting allowance | 1,833,878 | 791,644 |
| Advertising | 1,649,225 | 551,219 |
| Appeal tribunal fees | 96,649 | 88,847 |
| Audit fees and expenses | 871,835 | 718,318 |
| Bad debts provision | 1,230,739 | 163,170 |
| Bank charges | 373,614 | 215,167 |
| Board members' fees | 627,525 | 328,398 |
| Canteen | 2,117,242 | 1,146,593 |
| Cash shortage | 1,984 | 5,153 |
| Cashiers' allowance | 88,400 | 49,608 |
| Cleaning and cleaning materials | 1,880,557 | 1,319,237 |
| C.O.F.A. fees | 2,800,000 | 1,698,140 |
| Commuted car allowance | 3,592,007 | 3,183,960 |
| Consultancy fees computer | 1,203,959 | 146,760 |
| Cost and penalty fees | 374,210 | 127,636 |
| Chauffeur allowances | 67,960 | 37,500 |
| Depreciation | 7,871,456 | 7,842,872 |
| Donations and celebrations | 3,468,087 | 3,379,826 |
| Electricity | 2,069,878 | 1,706,693 |
| Entertainment allowances | 817,342 | 100,202 |
| Entertainment expenses | 1,195,593 | 868,176 |
| Fuel | 2,357,062 | 2,963,072 |
| General office expenses/supplies | 8,843,911 | 15,284,432 |
| Gratuities | 1,221,590 | 1,022,746 |
| Health insurance | 562,439 | 321,058 |
| House allowances | 474,620 | 136,544 |
| Insurance premiums | 1,609,234 | 957,349 |
| International conferences | 551,977 | 365,747 |
| Importation of BPV's book | - | 714,711 |
| Leave passage assistance | 7,959,071 | 1,759,076 |
| Library expenses | 35,410 | 144,469 |
| Local training | 873,522 | 566,002 |
| Maintenance - motor vehicles | 1,729,843 | 2,200,706 |
| - motor vessel | 39,450 | - |
| - General Manager's | 1,574,387 | 1,461,287 |
| rented buildings | 339,449 | 405,232 |
| - furniture and fittings | 1,253,506 | 1,303,420 |
| - office equipment | 2,002,339 | 1,053,240 |
| - properties | 6,870,656 | 5,878,357 |
| Mid-morning snacks | 3,693,092 | 3,560,601 |
| National insurance contributions | 3,636,878 | 1,490,918 |
| Newspapers and subscriptions | 477,521 | 366,781 |
| Overtime | 3,620,768 | 1,463,599 |
| Overseas training | 4,976,338 | 4,142,234 |
| Post Office agency fees | 680,349 | 693,043 |
| Carried forward | 89,615,552 | 72,723,743 |



2. Administrative expenses (Cont'd)

| | G\$ | 1991 G\$ |
|---------------------------------|--------------------|--------------------|
| Brought forward | 89,615,552 | 72,723,743 |
| Postages, telegrams and cables | 300,093 | 479,253 |
| Printing and printed stationery | 7,287,562 | 12,501,782 |
| Professional allowances | 36,000 | 24,000 |
| Publications | 4,768,892 | 5,434,818 |
| Rates and taxes | 93,151 | 88,636 |
| Rent | 496,000 | 340,365 |
| Reimbursement of tuition fees | 74,880 | 85,476 |
| Responsibility allowance | 244,164 | 30,153 |
| Salaries | 74,833,112 | 31,240,133 |
| Security fees | 10,850,020 | 5,849,215 |
| Sports club | 10,057 | 60,040 |
| Shift allowance | 3,000 | 39,867 |
| Station allowance | 93,113 | 90,448 |
| Subsistence allowances | 3,620,726 | 2,566,098 |
| Sundries | 600 | 500 |
| Telephone | 522,891 | 429,568 |
| Transportation | 2,410,720 | 2,439,323 |
| Transportation - staff | 2,131,452 | 174,000 |
| Travelling - mileage | 2,088,320 | 1,864,453 |
| Uniforms | 2,631,944 | 2,297,809 |
| Wages | 5,936,278 | 2,776,740 |
| Welfare payments | 12,662 | 11,954 |
| Welfare gifts | 54,768 | - |
| Loss on disposal of fixed asset | 391 | - |
| | <u>208,116,348</u> | <u>141,548,374</u> |



3. Reserves

| | Pension | Short-term | Industrial | Capital | Total | 1991 |
|--------------------------------|----------------------|-------------------|--------------------|-------------------|----------------------|----------------------|
| | G\$ | G\$ | G\$ | G\$ | G\$ | G\$ |
| At 1 January | 1,346,641,475 | 91,844,296 | 360,630,215 | 75,511,773 | 1,874,627,759 | 1,640,038,544 |
| Excess income over expenditure | 292,524,983 | (64,551,780) | 116,922,884 | - | 344,896,087 | 234,589,215 |
| | <u>1,639,166,458</u> | <u>27,292,516</u> | <u>477,553,099</u> | <u>75,511,773</u> | <u>2,219,523,846</u> | <u>1,874,627,759</u> |

4. Fixed assets

| | Land and buildings | Furniture fixtures & fittings | Office equipment | Motor vehicles | Motor vessel | Work-in-progress | Total |
|--------------------------|--------------------|-------------------------------|-------------------|-------------------|----------------|-------------------|--------------------|
| | G\$ | G\$ | G\$ | G\$ | G\$ | G\$ | G\$ |
| Cost | | | | | | | |
| At 1 January 1992 | 115,469,951 | 6,245,927 | 24,595,564 | 13,975,022 | 523,145 | 8,400,296 | 169,209,905 |
| Additions | 3,459,620 | 995,847 | 6,793,038 | 249,828 | 16,000 | 59,403,006 | 70,917,339 |
| Disposals | - | - | - | (155,000) | - | - | (155,000) |
| Transfer | 2,618,264 | - | - | - | - | (2,618,264) | - |
| At 31 December 1992 | <u>121,547,835</u> | <u>7,241,774</u> | <u>31,388,602</u> | <u>14,069,850</u> | <u>539,145</u> | <u>65,185,038</u> | <u>239,972,244</u> |
| Depreciation | | | | | | | |
| At 1 January 1992 | 4,250,648 | 1,655,257 | 6,026,688 | 4,647,306 | 144,849 | - | 16,724,748 |
| Charge for the year | 2,358,357 | 558,652 | 2,536,191 | 2,378,826 | 39,430 | - | 7,871,456 |
| Written back on disposal | - | - | - | (89,609) | - | - | (89,609) |
| At 31 December 1992 | <u>6,609,005</u> | <u>2,213,909</u> | <u>8,562,879</u> | <u>6,936,523</u> | <u>184,279</u> | <u>-</u> | <u>24,506,595</u> |
| Net book values: | | | | | | | |
| At 31 December 1992 | <u>114,938,830</u> | <u>5,027,865</u> | <u>22,825,723</u> | <u>7,133,327</u> | <u>354,866</u> | <u>65,185,038</u> | <u>215,465,649</u> |
| 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> |

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



5. Investments - at cost

| | At 1 January 1992 G\$ | Additions G\$ | Redemptions/ disposals G\$ | At 31 December 1992 G\$ |
|--|-----------------------------|--------------------|----------------------------------|-------------------------------|
| (a) Equities | | | | |
| 345,900 Ordinary shares of \$10.00 each in Guyana Bank for Trade and Industry | 3,459,000 | - | - | 3,459,000 |
| 7,000,000 Ordinary shares of \$1.00 each in National Bank of Industry & Commerce Limited | 3,500,000 | - | - | 3,500,000 |
| 95,000 shares of \$100.00 each in Guyana Co-operative Insurance Service | - | 9,500,000 | - | 9,500,000 |
| 9,690 Ordinary shares of \$1.00 each in Guyana National Printers Limited | 9,690 | - | - | 9,690 |
| (b) Debentures | | | | |
| Overseas Government with varying dates | 310,228 | - | - | 310,228 |
| Government of Guyana (fixed dated - 10 years) | 1,074,826,772 | 60,000,000 | 108,953,274 | 1,025,873,498 |
| (c) 10% bonds | | | | |
| Mayor & Councillors of the City of Georgetown | 4,000,000 | - | 533,024 | 3,466,976 |
| (d) Fixed deposits | 277,000,000 | 220,000,000 | 24,808,955 | 472,191,045 |
| (e) Treasury bills | 18,453,426 | 61,745,430 | 80,198,856 | - |
| | <u>1,381,559,116</u> | <u>351,245,430</u> | <u>214,494,109</u> | <u>1,518,310,437</u> |

6. Deferred receivable

This represents:

- (a) Interest receivable on Special Issue of Government of Guyana ten year 14 percent debentures. The debentures are of a deferred equated annuity type with a moratorium of five (5) years on interest and capital. Interest is compounded and accumulated during that period.
- (b) Interest receivable on fixed deposits at National Bank of Industry and Commerce Limited. The deposits are of a deferred equated annuity type with varying moratorium periods on interest and capital. Interest is compounded and accumulated during that period.



(c) A security deposit of \$8m with Post Office Corporation in connection with the arrangement for the payment of benefit vouchers.

7. The accounts summarise the transactions and net assets of the Scheme. They do not take account of liabilities to pay pensions and other benefits in the future.

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

8. Future capital expenditure

| | G\$ | 1991 G\$ |
|---|-------------------|-------------|
| Expenditure authorised by the Directors but not contracted for | <u>13,500,000</u> | <u>-</u> |
| Expenditure authorised by the Directors and contracted for | <u>40,130,000</u> | <u>-</u> |



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TABLE A
NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE
1992

| INDUSTRY | NUMBER OF EMPLOYERS BY SIZE (No. of employees) | | | | | | TOTAL EMPLOYERS |
|---|---|------------|-----------|-----------|----------|----------|--------------------|
| | 1-5 | 6-10 | 11-20 | 21-50 | 51-100 | 100+ | |
| Agricultural and Livestock Production | 10 | 2 | 1 | - | - | - | 13 |
| Rice Farming | 4 | 2 | 1 | - | - | - | 7 |
| Logging | 1 | - | 1 | - | - | - | 2 |
| Fishing | - | 3 | - | - | - | - | 3 |
| Bauxite Mining | - | - | - | - | - | 1 | 1 |
| Metal Mining [other than Bauxite] | - | - | 3 | 1 | - | - | 4 |
| Food Manufacturing | 6 | 6 | 3 | - | - | - | 15 |
| Rice Milling | 10 | 4 | 3 | 2 | 1 | - | 20 |
| Manufacture of Footwear and Garments | 4 | 1 | - | - | - | - | 5 |
| Manufacture of Wood (Sawmilling) | 10 | 2 | 3 | 1 | - | - | 16 |
| Manufacture of Chemical Products | 1 | - | - | 2 | - | - | 3 |
| Manufacture of Non-Metallic Mineral Products | - | - | 1 | - | - | - | 1 |
| Manufacture of Furniture and Fixtures | 9 | 3 | 1 | 1 | - | - | 14 |
| Manufacture of Leather Products | 2 | 1 | 1 | - | - | - | 4 |
| Printing, Publishing and Allied Industries | 2 | - | 1 | - | 1 | - | 4 |
| Manufacture of Transport Equipment | 25 | 3 | 1 | - | - | - | 29 |
| Manufacture of Electrical Machinery and Repairs | 4 | 1 | - | - | - | - | 5 |
| Manufacture of Miscellaneous Products | 6 | - | - | - | - | - | 6 |
| Construction | 11 | 13 | 8 | 3 | 1 | 1 | 37 |
| Electricity, Gas and Steam | 3 | 1 | - | - | - | - | 4 |
| Water and Sanitary Services | 1 | 1 | - | - | - | - | 2 |
| Wholesale and Retail Trade | 48 | 14 | 2 | 1 | - | - | 65 |
| Insurance | 1 | - | - | - | - | - | 1 |
| Real Estate | 3 | - | - | - | - | - | 3 |
| Storage and Ware Housing | 1 | - | - | - | - | - | 1 |
| Government Services | 2 | 1 | - | - | - | - | 3 |
| Community and Business Services | 62 | 21 | 9 | 5 | - | 1 | 98 |
| Recreational Services | 4 | 4 | 1 | - | - | - | 9 |
| Transport | 44 | 4 | 3 | - | - | - | 51 |
| Communications | 5 | 2 | 1 | - | - | 1 | 9 |
| Personal Services | 113 | 13 | 11 | 1 | - | - | 138 |
| TOTAL | 392 | 102 | 55 | 17 | 3 | 4 | 573 |



TABLE B
NUMBER OF EMPLOYED REGISTRANTS BY AGE-GROUP,
SEX AND MARITAL STATUS
1992

| AGE-GROUP | MALES | | | | | | TOTAL |
|--------------|------------|--------------|----------|-----------|-----------|------------|--------------|
| | MARRIED | SINGLE | WID. | DIV. | SEP. | COMMON LAW | |
| UNDER 16 | 1 | 397 | - | - | - | 1 | 399 |
| 16 - 19 | 18 | 3083 | - | - | - | 18 | 3119 |
| 20 - 24 | 69 | 1153 | - | 1 | 1 | 116 | 1340 |
| 25 - 29 | 117 | 366 | - | 1 | 2 | 83 | 569 |
| 30 - 34 | 87 | 125 | 1 | 4 | 2 | 34 | 253 |
| 35 - 39 | 68 | 41 | - | 1 | 1 | 18 | 129 |
| 40 - 44 | 41 | 22 | - | 2 | 1 | 6 | 72 |
| 45 - 49 | 18 | 16 | - | - | 1 | 8 | 43 |
| 50 - 54 | 32 | 7 | 3 | 1 | 1 | 5 | 49 |
| 55 - 59 | 18 | 6 | 1 | 1 | - | 2 | 28 |
| 60 & OVER | 5 | 5 | 1 | 1 | 1 | - | 13 |
| TOTAL | 474 | 5,221 | 6 | 12 | 10 | 291 | 6,014 |

| AGE-GROUP | FEMALES | | | | | | TOTAL |
|--------------|------------|--------------|-----------|-----------|-----------|------------|--------------|
| | MARRIED | SINGLE | WID. | DIV. | SEP. | COMMON LAW | |
| UNDER 16 | - | 144 | - | - | - | - | 144 |
| 16 - 19 | 19 | 2072 | - | 1 | 1 | 14 | 2107 |
| 20 - 24 | 51 | 1040 | 2 | - | 6 | 42 | 1141 |
| 25 - 29 | 97 | 380 | 7 | 7 | 8 | 51 | 550 |
| 30 - 34 | 107 | 178 | 8 | 18 | 7 | 19 | 337 |
| 35 - 39 | 82 | 78 | 6 | 10 | 2 | 12 | 190 |
| 40 - 44 | 44 | 37 | 3 | 5 | 7 | 6 | 102 |
| 45 - 49 | 27 | 29 | 5 | 3 | 2 | 2 | 68 |
| 50 - 54 | 10 | 4 | 8 | 3 | - | 1 | 26 |
| 55 - 59 | 11 | 9 | 4 | 2 | 1 | - | 27 |
| 60 & OVER | 2 | - | 3 | - | 1 | - | 6 |
| TOTAL | 450 | 3,971 | 46 | 49 | 35 | 147 | 4,698 |

| AGE-GROUP | MALES AND FEMALES | | | | | | TOTAL |
|--------------|-------------------|--------------|-----------|-----------|-----------|------------|---------------|
| | MARRIED | SINGLE | WID. | DIV. | SEP. | COMMON LAW | |
| UNDER 16 | 1 | 541 | - | - | - | 1 | 543 |
| 16 - 19 | 37 | 5155 | - | 1 | 1 | 32 | 5226 |
| 20 - 24 | 120 | 2193 | 2 | 1 | 7 | 158 | 2481 |
| 25 - 29 | 214 | 746 | 7 | 8 | 10 | 134 | 1119 |
| 30 - 34 | 194 | 303 | 9 | 22 | 9 | 53 | 590 |
| 35 - 39 | 150 | 119 | 6 | 11 | 3 | 30 | 319 |
| 40 - 44 | 85 | 59 | 3 | 7 | 8 | 12 | 174 |
| 45 - 49 | 45 | 45 | 5 | 3 | 3 | 10 | 111 |
| 50 - 54 | 42 | 11 | 11 | 4 | 1 | 6 | 75 |
| 55 - 59 | 29 | 15 | 5 | 3 | 1 | 2 | 55 |
| 60 & OVER | 7 | 5 | 4 | 1 | 2 | - | 19 |
| TOTAL | 924 | 9,192 | 52 | 61 | 45 | 438 | 10,712 |



TABLE C
NUMBER OF EMPLOYED REGISTRANTS BY INDUSTRY AND SEX
1992

| CODE | INDUSTRY | MALES | FEMALES | TOTAL |
|------|--|--------------|--------------|---------------|
| 01 | Agriculture and Livestock Production | 418 | 105 | 523 |
| 01a | Sugar Farming | 769 | 162 | 931 |
| 01b | Rice Farming | 131 | 46 | 177 |
| 02 | Forestry and Logging | 239 | 30 | 269 |
| 04 | Fishing | 31 | 3 | 34 |
| 11 | Bauxite Mining | 89 | 25 | 114 |
| 12 | Other Metallic Mineral Mining | 45 | 8 | 53 |
| 14 | Stone Quarrying, Clay and Sand Pits | 9 | - | 9 |
| 20 | Food Manufacture (except sugar, rice and beverages) | 239 | 218 | 457 |
| 20a | Sugar Milling | 22 | 8 | 30 |
| 20b | Rice Milling | 97 | 13 | 110 |
| 21 | Beverage Industries | 114 | 13 | 127 |
| 22 | Tobacco Manufactures | 5 | 2 | 7 |
| 23 | Manufacture of Textiles | 51 | 64 | 115 |
| 24 | Manufacture of Wearing Apparel | 96 | 435 | 531 |
| 25 | Manufacture of Wood & Cork (except furniture) | 207 | 40 | 247 |
| 26 | Manufacture of Furniture and Fixtures | 60 | 7 | 67 |
| 28 | Printing, Publishing and Allied Industries | 25 | 20 | 45 |
| 29 | Manufacture of Leather & Leather and Fur Products (except Footwear and other Wearing Apparel) | 6 | 2 | 8 |
| 30 | Manufacture of Rubber Products | 2 | - | 2 |
| 31 | Manufacture of Chemical and Its Products | 37 | 16 | 53 |
| 32 | Manufacture of Petroleum and Coal Products | 3 | - | 3 |
| 33 | Manufacture of Non-Metallic Products | 1 | - | 1 |
| 34 | Basic Metal Industries | 3 | - | 3 |
| 35 | Manufacture of Metal Products & Repairs | 24 | 1 | 25 |
| 36 | Manufacture of Machinery & Repairs | 90 | 31 | 121 |
| 37 | Manufacture and Repair of Electrical Appliances | 31 | 12 | 43 |
| 38 | Manufacture and Repair of Transport Equipment | 17 | - | 17 |
| 39 | Manufacture and Repair of Miscellaneous Items | 399 | 254 | 653 |
| 40 | Construction | 386 | 21 | 407 |
| 51 | Supply of Electricity, Gas and Steam | 82 | 21 | 103 |
| 52 | Water and Sanitary Services | 103 | 50 | 153 |
| 61 | Wholesale and Retail Trade | 335 | 489 | 824 |
| 62 | Banks and Other Financial Institutions | 39 | 60 | 99 |
| 63 | Insurance | 32 | 77 | 109 |
| 64 | Real Estate | - | 5 | 5 |
| 71 | Transport | 143 | 40 | 183 |
| 73 | Communication | 40 | 80 | 120 |
| 81 | Government Services (Administrative) | 105 | 170 | 275 |
| 82 | Community and Business Services | 1276 | 1662 | 2938 |
| 83 | Recreation Services | 18 | 13 | 31 |
| 84 | Personal Services | 195 | 495 | 690 |
| | TOTAL | 6,014 | 4,698 | 10,712 |



TABLE D
NUMBER OF SELF-EMPLOYED REGISTRANTS BY INDUSTRY AND SEX
1992

| CODE | INDUSTRY | MALES | FEMALES | TOTAL |
|------|---|------------|------------|--------------|
| 01 | Agriculture | 107 | 8 | 115 |
| 01b | Rice Farming | 15 | - | 15 |
| 04 | Fishing | 6 | - | 6 |
| 12 | Metallic Mineral Mining | 1 | - | 1 |
| 20 | Food Manufacturing | 4 | 1 | 5 |
| 20b | Rice Milling | 9 | - | 9 |
| 24 | Manufacture of Wearing Apparel | 8 | 6 | 14 |
| 25 | Manufacture of Wood and Cork except Furniture | 17 | - | 17 |
| 26 | Manufacture of Furniture & Fixtures | 31 | - | 31 |
| 35 | Manufacture of Metal Products except Machinery and Transport Equipment (And Repairs) | 12 | - | 12 |
| 36 | Manufacture of Machinery (except Electrical Machinery | 22 | 1 | 23 |
| 37 | Manufacture of Electrical Machinery, Apparatus, Appliances and Supplies (And Repairs) | 9 | - | 9 |
| 38 | Manufacture of Transport Equipment (And Repairs) | 12 | - | 12 |
| 39 | Miscellaneous Manufacturing Industries (And Repairs) | 19 | 1 | 20 |
| 40 | Construction | 22 | - | 22 |
| 61 | Wholesale and Retail Trade | 64 | 27 | 91 |
| 71 | Transport | 54 | 4 | 58 |
| 82 | Community and Business Services | 181 | 99 | 280 |
| 84 | Recreation Services | 3 | - | 3 |
| 85 | Personal Services | 148 | 139 | 287 |
| | TOTAL | 744 | 286 | 1,030 |



TABLE E
NUMBER OF SELF-EMPLOYED REGISTRANTS BY
AGE GROUP, SEX AND MARITAL STATUS
1992

| AGE-GROUP | MALES | | | | | | TOTAL |
|--------------|------------|------------|----------|-----------|----------|------------|------------|
| | MARRIED | SINGLE | WID. | DIV. | SEP. | COMMON LAW | |
| 16 - 20 | 2 | 30 | - | - | - | - | 32 |
| 21 - 25 | 17 | 56 | - | 1 | - | 3 | 77 |
| 26 - 30 | 49 | 58 | - | - | - | 4 | 111 |
| 31 - 35 | 75 | 35 | - | 3 | - | 2 | 115 |
| 36 - 40 | 100 | 22 | - | 4 | 2 | 1 | 129 |
| 41 - 45 | 85 | 20 | - | 5 | 4 | - | 114 |
| 46 - 50 | 49 | 13 | - | 2 | 1 | - | 65 |
| 51 - 55 | 46 | 3 | 2 | 4 | - | 1 | 56 |
| 56 - 59 | 39 | 1 | 2 | 2 | 1 | - | 45 |
| TOTAL | 462 | 238 | 4 | 21 | 8 | 11 | 744 |

| AGE-GROUP | FEMALES | | | | | | TOTAL |
|--------------|------------|------------|-----------|-----------|----------|------------|------------|
| | MARRIED | SINGLE | WID. | DIV. | SEP. | COMMON LAW | |
| 16 - 20 | 1 | 20 | - | - | - | - | 21 |
| 21 - 25 | 9 | 18 | - | 1 | - | 1 | 29 |
| 26 - 30 | 13 | 15 | - | 1 | 2 | 2 | 33 |
| 31 - 35 | 19 | 17 | 4 | 2 | 1 | - | 43 |
| 36 - 40 | 21 | 17 | 3 | 6 | 1 | - | 48 |
| 41 - 45 | 19 | 12 | 9 | 3 | 1 | 1 | 45 |
| 46 - 50 | 19 | 5 | 7 | 5 | - | 1 | 37 |
| 51 - 55 | 10 | 1 | 4 | 3 | 1 | - | 19 |
| 56 - 59 | 2 | 3 | 5 | 1 | - | - | 11 |
| TOTAL | 113 | 108 | 32 | 22 | 6 | 5 | 286 |

| AGE-GROUP | MALES AND FEMALES | | | | | | TOTAL |
|--------------|-------------------|------------|-----------|-----------|-----------|------------|--------------|
| | MARRIED | SINGLE | WID. | DIV. | SEP. | COMMON LAW | |
| 16 - 20 | 3 | 50 | - | - | - | - | 53 |
| 21 - 25 | 26 | 74 | - | 2 | - | 4 | 106 |
| 26 - 30 | 62 | 73 | - | 1 | 2 | 6 | 144 |
| 31 - 35 | 94 | 52 | 4 | 5 | 1 | 2 | 158 |
| 36 - 40 | 121 | 39 | 3 | 10 | 3 | 1 | 177 |
| 41 - 45 | 104 | 32 | 9 | 8 | 5 | 1 | 159 |
| 46 - 50 | 68 | 18 | 7 | 7 | 1 | 1 | 102 |
| 51 - 55 | 56 | 4 | 6 | 7 | 1 | 1 | 75 |
| 56 - 59 | 41 | 4 | 7 | 3 | 1 | - | 56 |
| TOTAL | 575 | 346 | 36 | 43 | 14 | 16 | 1,030 |



TABLE F
NUMBER OF OLD AGE PENSIONS GRANTED BY AGE, SEX
AND CONTRIBUTIONS PAID AND CREDITED
1992

| AGE | MALES | | | | FEMALES | | | |
|--------------|-------------------|---------------------------------|------------------------|---------------------|-------------------|---------------------------------|------------------------|---------------------|
| | NUMBER OF PERSONS | CONTRIBUTIONS PAID AND CREDITED | CONTRIBUTIONS CREDITED | PERCENTAGE CREDITED | NUMBER OF PERSONS | CONTRIBUTIONS PAID AND CREDITED | CONTRIBUTIONS CREDITED | PERCENTAGE CREDITED |
| 60 | 500 | 467,516 | 35,698 | 8 | 126 | 110,702 | 10,463 | 9 |
| 61 | 300 | 276,025 | 29,046 | 10 | 69 | 57,697 | 6,852 | 12 |
| 62 | 111 | 97,531 | 15,101 | 15 | 27 | 20,759 | 3,484 | 17 |
| 63 | 40 | 31,727 | 5,838 | 18 | 14 | 10,637 | 2,186 | 20 |
| 64 | 24 | 21,160 | 4,400 | 21 | 3 | 2,250 | 483 | 21 |
| 65 | 21 | 17,636 | 4,426 | 25 | 2 | 1,752 | 412 | 23 |
| 66 | 17 | 13,313 | 4,650 | 35 | 3 | 2,535 | 696 | 27 |
| 67 | 10 | 7,856 | 2,477 | 31 | 2 | 1,500 | 690 | 46 |
| 68 | 4 | 3,072 | 1,208 | 39 | 1 | 750 | 250 | 33 |
| 69 | 4 | 3,075 | 1,170 | 38 | 1 | 931 | 275 | 29 |
| 70 | 4 | 3,370 | 1,194 | 35 | 1 | 750 | 203 | 27 |
| 71 | 2 | 1,560 | 881 | 56 | - | - | - | - |
| 72 | 2 | 1,561 | 700 | 45 | 1 | 750 | 257 | 34 |
| 73 | 1 | 750 | 212 | 28 | - | - | - | - |
| 74 | 1 | 757 | 381 | 50 | - | - | - | - |
| 80 | 1 | 766 | 575 | 75 | - | - | - | - |
| TOTAL | 1,042 | 947,675 | 107,957 | 11 | 250 | 211,013 | 26,251 | 12 |

| AGE | MALES AND FEMALES | | | |
|--------------|-------------------|---------------------------------|------------------------|---------------------|
| | NUMBER OF PERSONS | CONTRIBUTIONS PAID AND CREDITED | CONTRIBUTIONS CREDITED | PERCENTAGE CREDITED |
| 60 | 626 | 578,218 | 46,161 | 8 |
| 61 | 369 | 333,722 | 35,898 | 11 |
| 62 | 138 | 118,290 | 18,585 | 16 |
| 63 | 54 | 42,364 | 8,024 | 19 |
| 64 | 27 | 23,410 | 4,883 | 21 |
| 65 | 23 | 19,388 | 4,838 | 25 |
| 66 | 20 | 15,848 | 5,346 | 34 |
| 67 | 12 | 9,356 | 3,167 | 34 |
| 68 | 5 | 3,822 | 1,458 | 38 |
| 69 | 5 | 4,006 | 1,445 | 36 |
| 70 | 5 | 4,120 | 1,397 | 34 |
| 71 | 2 | 1,560 | 881 | 56 |
| 72 | 3 | 2,311 | 957 | 41 |
| 73 | 1 | 750 | 212 | 28 |
| 74 | 1 | 757 | 381 | 50 |
| 80 | 1 | 766 | 575 | 75 |
| TOTAL | 1,292 | 1,158,688 | 134,208 | 12 |



TABLE G
NUMBER OF OLD AGE PENSIONERS ON STREAM BY AGE,
EMPLOYMENT STATUS AND SEX AS AT 31.12.92
1992

| AGE | EMPLOYED | | SELF-EMPLOYED | | BOTH CATEGORIES | | | | |
|--------------|---------------|--------------|-----------------|------------|-----------------|-----------------|---------------|--------------|---------------|
| | MALES | FEMALES | MALES & FEMALES | MALES | FEMALES | MALES & FEMALES | | | |
| 60 | 472 | 116 | 588 | 23 | 10 | 33 | 495 | 126 | 621 |
| 61 | 663 | 171 | 834 | 21 | 6 | 27 | 684 | 177 | 861 |
| 62 | 1,041 | 272 | 1,313 | 47 | 8 | 55 | 1,088 | 280 | 1,368 |
| 63 | 847 | 235 | 1,082 | 26 | 6 | 32 | 873 | 241 | 1,114 |
| 64 | 793 | 226 | 1,019 | 16 | 3 | 19 | 809 | 229 | 1,038 |
| 65 | 677 | 189 | 866 | 24 | 1 | 25 | 701 | 190 | 891 |
| 66 | 1,200 | 283 | 1,483 | 24 | 2 | 26 | 1,224 | 285 | 1,509 |
| 67 | 870 | 229 | 1,099 | 19 | 2 | 21 | 889 | 231 | 1,120 |
| 68 | 791 | 197 | 988 | 31 | 1 | 32 | 822 | 198 | 1,020 |
| 69 | 670 | 172 | 842 | 27 | 2 | 29 | 697 | 174 | 871 |
| 70 | 739 | 202 | 941 | 20 | 3 | 23 | 759 | 205 | 964 |
| 71 | 737 | 176 | 913 | 26 | 4 | 30 | 763 | 180 | 943 |
| 72 | 635 | 136 | 771 | 17 | - | 17 | 652 | 136 | 788 |
| 73 | 445 | 117 | 562 | 2 | 1 | 3 | 447 | 118 | 565 |
| 74 | 453 | 123 | 576 | 2 | 1 | 3 | 455 | 124 | 579 |
| 75 | 556 | 109 | 665 | 9 | 1 | 10 | 565 | 110 | 675 |
| 76 | 438 | 82 | 520 | 3 | - | 3 | 441 | 82 | 523 |
| 77 | 515 | 87 | 602 | 7 | - | 7 | 522 | 87 | 609 |
| 78 | 468 | 100 | 568 | 3 | 4 | 7 | 471 | 104 | 575 |
| 79 | 315 | 49 | 364 | 7 | 1 | 8 | 322 | 50 | 372 |
| 80 | 213 | 39 | 252 | 10 | 2 | 12 | 223 | 41 | 264 |
| 81 | 156 | 33 | 189 | 4 | 3 | 7 | 160 | 36 | 196 |
| 82 | 115 | 31 | 146 | 4 | 2 | 6 | 119 | 33 | 152 |
| 83 | 90 | 21 | 111 | 3 | - | 3 | 93 | 21 | 114 |
| 84 | 43 | 8 | 51 | 2 | - | 2 | 45 | 8 | 53 |
| TOTAL | 13,942 | 3,403 | 17,345 | 377 | 63 | 440 | 14,319 | 3,466 | 17,785 |



TABLE H
 NUMBER OF OLD AGE GRANTS AWARDED BY AGE, SEX
 AND EMPLOYMENT STATUS
 1992

| AGE | EMPLOYED | | MALES & FEMALES | | SELF-EMPLOYED | | MALES & FEMALES | | BOTH CATEGORIES | |
|--------------|------------|-----------|-----------------|----------|---------------|-----------------|-----------------|-----------|-----------------|---------|
| | MALES | FEMALES | MALES & FEMALES | MALES | FEMALES | MALES & FEMALES | MALES | FEMALES | MALES | FEMALES |
| 60 | 71 | 39 | 110 | 1 | - | 1 | 72 | 39 | 111 | |
| 61 | 56 | 23 | 79 | 1 | 1 | 2 | 57 | 24 | 81 | |
| 62 | 31 | 14 | 45 | - | - | - | 31 | 14 | 45 | |
| 63 | 20 | 8 | 28 | - | - | - | 20 | 8 | 28 | |
| 64 | 10 | 5 | 15 | - | - | - | 10 | 5 | 15 | |
| 65 | 11 | 4 | 15 | - | - | - | 11 | 4 | 15 | |
| 66 | 10 | 2 | 12 | - | - | - | 10 | 2 | 12 | |
| 67 | 10 | 1 | 11 | - | - | - | 10 | 1 | 11 | |
| 68 | 4 | - | 4 | - | - | - | 4 | - | 4 | |
| 69 | 4 | - | 4 | - | - | - | 4 | - | 4 | |
| 70 | 3 | - | 3 | - | - | - | 3 | - | 3 | |
| 71 | 2 | - | 2 | - | - | - | 2 | - | 2 | |
| 72 | 3 | 1 | 4 | - | - | - | 3 | 1 | 4 | |
| 73 | 4 | - | 4 | - | - | - | 4 | - | 4 | |
| 74 | 1 | - | 1 | - | - | - | 1 | - | 1 | |
| 75 | 1 | - | 1 | - | - | - | 1 | - | 1 | |
| 76 | 1 | 1 | 2 | - | - | - | 1 | 1 | 2 | |
| 79 | 1 | - | 1 | - | - | - | 1 | - | 1 | |
| 80 | 1 | - | 1 | - | - | - | 1 | - | 1 | |
| TOTAL | 244 | 98 | 342 | 2 | 1 | 3 | 246 | 99 | 345 | |



TABLE I
NUMBER OF INVALIDITY PENSIONS GRANTED BY AGE, SEX AND NUMBER OF CONTRIBUTIONS PAID AND CREDITED 1992

| AGE | MALE CONTRIBUTIONS | | | FEMALES CONTRIBUTIONS | | | MALES AND FEMALES CONTRIBUTIONS | | | | | |
|--------------|--------------------|---------------|---------------|-----------------------|-----------|---------------|---------------------------------|---------------|------------|---------------|---------------|----------------|
| | NUMBER | PAID | CREDITED | TOTAL | NUMBER | PAID | CREDITED | TOTAL | NUMBER | PAID | CREDITED | TOTAL |
| | | | | | | | | | | | | |
| 26 | - | - | - | - | 1 | 225 | 872 | 1,097 | 1 | 225 | 872 | 1,097 |
| 29 | 2 | 729 | 775 | 1,504 | - | - | - | - | 2 | 729 | 775 | 1,504 |
| 31 | - | - | - | - | 1 | 470 | 700 | 1,170 | 1 | 470 | 700 | 1,170 |
| 32 | 1 | 301 | 749 | 1,050 | - | - | - | - | 1 | 301 | 749 | 1,050 |
| 34 | 1 | 779 | 650 | 1,429 | - | - | - | - | 1 | 779 | 650 | 1,429 |
| 35 | 2 | 1,366 | 1,327 | 2,693 | 1 | 191 | 625 | 816 | 3 | 1,557 | 1,952 | 3,509 |
| 36 | 1 | 170 | 620 | 790 | - | - | - | - | 1 | 170 | 620 | 790 |
| 37 | 2 | 1,323 | 707 | 2,030 | - | - | - | - | 2 | 1,323 | 707 | 2,030 |
| 38 | 1 | 311 | 550 | 861 | - | - | - | - | 1 | 311 | 550 | 861 |
| 39 | 2 | 1,484 | 1,041 | 2,525 | - | - | - | - | 2 | 1,484 | 1,041 | 2,525 |
| 40 | 2 | 1,314 | 1,004 | 2,318 | - | - | - | - | 2 | 1,314 | 1,004 | 2,318 |
| 42 | 1 | 848 | 425 | 1,273 | 1 | 589 | 462 | 1,051 | 2 | 1,437 | 887 | 2,324 |
| 43 | 1 | 434 | 425 | 859 | - | - | - | - | 1 | 434 | 425 | 859 |
| 44 | 1 | 454 | 400 | 854 | 2 | 800 | 800 | 1,600 | 3 | 1,254 | 1,200 | 2,454 |
| 45 | 5 | 2,232 | 1,946 | 4,178 | - | - | - | - | 5 | 2,232 | 1,946 | 4,178 |
| 46 | 3 | 2,421 | 1,131 | 3,552 | 1 | 1,018 | 247 | 1,265 | 4 | 3,439 | 1,378 | 4,817 |
| 47 | 4 | 3,420 | 1,388 | 4,808 | - | - | - | - | 4 | 3,420 | 1,388 | 4,808 |
| 48 | 2 | 1,489 | 627 | 2,116 | - | - | - | - | 2 | 1,489 | 627 | 2,116 |
| 49 | 5 | 3,954 | 1,167 | 5,121 | - | - | - | - | 5 | 3,954 | 1,167 | 5,121 |
| 50 | 3 | 2,662 | 798 | 3,460 | 2 | 1,395 | 547 | 1,942 | 5 | 4,057 | 1,345 | 5,402 |
| 51 | 4 | 3,039 | 890 | 3,929 | 1 | 891 | 200 | 1,091 | 5 | 3,930 | 1,090 | 5,020 |
| 52 | 4 | 2,174 | 855 | 3,029 | 4 | 2,824 | 933 | 3,757 | 8 | 4,998 | 1,788 | 6,786 |
| 53 | 10 | 7,491 | 1,489 | 8,980 | 2 | 1,630 | 362 | 1,992 | 12 | 9,121 | 1,851 | 10,972 |
| 54 | 4 | 2,850 | 522 | 3,372 | - | - | - | - | 4 | 2,850 | 522 | 3,372 |
| 55 | 10 | 7,417 | 1,477 | 8,894 | 4 | 2,221 | 562 | 2,783 | 14 | 9,638 | 2,039 | 11,677 |
| 56 | 10 | 8,533 | 991 | 9,524 | 1 | 867 | 119 | 986 | 11 | 9,400 | 1,110 | 10,510 |
| 57 | 14 | 11,594 | 1,297 | 12,891 | 2 | 1,605 | 187 | 1,792 | 16 | 13,199 | 1,484 | 14,683 |
| 58 | 5 | 3,363 | 386 | 3,749 | - | - | - | - | 5 | 3,363 | 386 | 3,749 |
| 59 | 13 | 10,842 | 588 | 11,430 | 2 | 1,584 | 111 | 1,695 | 15 | 12,426 | 699 | 13,125 |
| TOTAL | 113 | 82,994 | 24,225 | 107,219 | 25 | 16,310 | 6,727 | 23,037 | 138 | 99,304 | 30,952 | 130,256 |



TABLE J
 NUMBER OF INVALIDITY GRANTS AWARDED BY AGE, SEX, NUMBER OF CONTRIBUTIONS
 (PAID AND CREDITED) AND AMOUNT PAID
 1992

| AGE | MALES | | FEMALES | | MALES AND FEMALES | | |
|--------------|----------------|------------------|----------------|---------------------------------|-------------------|---------------------------------|------------------|
| | NO. OF PERSONS | AMOUNT PAID (\$) | NO. OF PERSONS | CONTRIBUTIONS PAID AND CREDITED | NO. OF PERSONS | CONTRIBUTIONS PAID AND CREDITED | AMOUNT PAID (\$) |
| 20 | 1 | 280.10 | 1 | 164 | 2 | 222 | 23,650.70 |
| 25 | - | - | 1 | 57 | 1 | 57 | 201.12 |
| 28 | - | - | 1 | 60 | 1 | 60 | 280.10 |
| 33 | 1 | 444.60 | 1 | 150 | 2 | 271 | 542.10 |
| 35 | 1 | 1,729.00 | 1 | 78 | 2 | 163 | 1,813.50 |
| 49 | 1 | 2,239.51 | - | - | 1 | 77 | 2,239.51 |
| 53 | 1 | 162.50 | - | - | 1 | 101 | 162.50 |
| 54 | 2 | 3,123.77 | - | - | 2 | 251 | 3,123.77 |
| 58 | 2 | 2,100.74 | - | - | 2 | 413 | 2,100.74 |
| TOTAL | 9 | 10,080.22 | 5 | 509 | 14 | 1615 | 34,114.04 |



TABLE K
NUMBER OF SURVIVOR'S PENSIONS BY AGE-GROUP
AND CONDITION OF AWARD
1992

| AGE-GROUP | WIDOW WITH CARE OF CHILDREN | WIDOWS OVER 45 YEARS | OTHER DEPENDENTS | ORPHANS* | WIDOWERS OVER 55 YEARS | TOTAL |
|--------------|-----------------------------|----------------------|------------------|----------|------------------------|------------|
| UNDER 35 | 31 | - | 14 | 8 | - | 53 |
| 35 - 39 | 20 | - | 5 | - | - | 25 |
| 40 - 44 | 25 | - | 11 | - | - | 36 |
| 45 - 49 | 23 | 41 | 1 | - | 1 | 65 |
| 50 - 54 | 11 | 80 | 1 | - | - | 92 |
| 55 - 59 | 7 | 103 | 1 | - | - | 111 |
| 60 - 64 | - | 92 | 1 | - | 2 | 95 |
| 65 - 69 | 1 | 63 | 2 | - | - | 66 |
| 70 - 74 | - | 39 | 1 | - | - | 40 |
| 75 - 79 | - | 7 | 1 | - | - | 8 |
| 80 - 84 | - | 1 | 1 | - | 1 | 3 |
| TOTAL | 118 | 426 | 39 | 8 | 3 | 594 |



TABLE L
 NUMBER OF FUNERAL CLAIMS PAID BY AGE-GROUP, EMPLOYMENT
 CATEGORY AND INSURED STATUS OF THE DECEASED
 1992

| AGE-GROUP | EMPLOYED | | | | | |
|--------------|------------------|----------------|------------|------------------|----------------|------------|
| | MALES | | | FEMALES | | |
| | DIRECTLY INSURED | SPOUSE INSURED | TOTAL | DIRECTLY INSURED | SPOUSE INSURED | TOTAL |
| 16 - 20 | 3 | - | 3 | - | - | - |
| 21 - 25 | 9 | - | 9 | 2 | - | 2 |
| 26 - 30 | 24 | - | 24 | 7 | - | 7 |
| 31 - 35 | 20 | 1 | 21 | 9 | - | 9 |
| 36 - 40 | 27 | 2 | 29 | 5 | 5 | 10 |
| 41 - 45 | 39 | 3 | 42 | 8 | 8 | 16 |
| 46 - 50 | 48 | 2 | 50 | 7 | 7 | 14 |
| 51 - 55 | 59 | 3 | 62 | 8 | 9 | 17 |
| 56 - 60 | 97 | 9 | 106 | 12 | 14 | 26 |
| over 60 | 438 | 25 | 463 | 60 | 55 | 115 |
| TOTAL | 764 | 45 | 809 | 118 | 98 | 216 |

| AGE-GROUP | SELF-EMPLOYED | | | | | |
|--------------|------------------|----------------|-----------|------------------|----------------|-----------|
| | MALES | | | FEMALES | | |
| | DIRECTLY INSURED | SPOUSE INSURED | TOTAL | DIRECTLY INSURED | SPOUSE INSURED | TOTAL |
| 16 - 20 | - | - | - | - | - | - |
| 21 - 25 | - | - | - | - | - | - |
| 26 - 30 | - | - | - | - | - | - |
| 31 - 35 | - | - | - | - | 1 | 1 |
| 36 - 40 | 1 | - | 1 | - | 1 | 1 |
| 41 - 45 | 1 | - | 1 | 1 | 1 | 2 |
| 46 - 50 | 3 | - | 3 | - | 1 | 1 |
| 51 - 55 | 3 | - | 3 | - | - | - |
| 56 - 60 | 1 | 1 | 2 | - | 1 | 1 |
| over 60 | 7 | 2 | 9 | 3 | 1 | 4 |
| TOTAL | 16 | 3 | 19 | 4 | 6 | 10 |

| AGE-GROUP | BOTH CATEGORIES | | | | | | | | |
|--------------|------------------|----------------|------------|------------------|----------------|------------|------------------|----------------|--------------|
| | MALES | | | FEMALES | | | MALES & FEMALES | | |
| | DIRECTLY INSURED | SPOUSE INSURED | TOTAL | DIRECTLY INSURED | SPOUSE INSURED | TOTAL | DIRECTLY INSURED | SPOUSE INSURED | TOTAL |
| 16 - 20 | 3 | - | 3 | - | - | - | 3 | - | 3 |
| 21 - 25 | 9 | - | 9 | 2 | - | 2 | 11 | - | 11 |
| 26 - 30 | 24 | - | 24 | 7 | - | 7 | 31 | - | 31 |
| 31 - 35 | 20 | 1 | 21 | 9 | 1 | 10 | 29 | 2 | 31 |
| 36 - 40 | 28 | 2 | 30 | 5 | 6 | 11 | 33 | 8 | 41 |
| 41 - 45 | 40 | 3 | 43 | 9 | 9 | 18 | 49 | 12 | 61 |
| 46 - 50 | 51 | 2 | 53 | 7 | 8 | 15 | 58 | 10 | 68 |
| 51 - 55 | 62 | 3 | 65 | 8 | 9 | 17 | 70 | 12 | 82 |
| 56 - 60 | 98 | 10 | 108 | 12 | 15 | 27 | 110 | 25 | 135 |
| over 60 | 445 | 27 | 472 | 63 | 56 | 119 | 508 | 83 | 591 |
| TOTAL | 780 | 48 | 828 | 122 | 104 | 226 | 902 | 152 | 1,054 |



TABLE M
NUMBER OF SICKNESS SPELLS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY
AND SEX OF RECIPIENTS
1992

| AGE-GROUP | EMPLOYED | | TOTAL | SELF-EMPLOYED | | TOTAL | BOTH CATEGORIES | | TOTAL |
|--------------|--------------|--------------|--------------|---------------|-----------|------------|-----------------|--------------|--------------|
| | MALES | FEMALES | | MALES | FEMALES | | MALES | FEMALES | |
| 16 - 20 | 217 | 155 | 372 | - | - | - | 217 | 155 | 372 |
| 21 - 25 | 706 | 741 | 1447 | 4 | 2 | 6 | 710 | 743 | 1453 |
| 26 - 30 | 659 | 725 | 1384 | 3 | 5 | 8 | 662 | 730 | 1392 |
| 31 - 35 | 596 | 563 | 1159 | 6 | 2 | 8 | 602 | 565 | 1167 |
| 36 - 40 | 497 | 425 | 922 | 11 | 3 | 14 | 508 | 428 | 936 |
| 41 - 45 | 581 | 344 | 925 | 15 | 7 | 22 | 596 | 351 | 947 |
| 46 - 50 | 414 | 183 | 597 | 21 | 12 | 33 | 435 | 195 | 630 |
| 51 - 55 | 367 | 111 | 478 | 19 | 5 | 24 | 386 | 116 | 502 |
| 56 - 60 | 314 | 84 | 398 | 23 | 3 | 26 | 337 | 87 | 424 |
| TOTAL | 4,351 | 3,331 | 7,682 | 102 | 39 | 141 | 4,453 | 3,370 | 7,823 |



TABLE N
NUMBER OF SICKNESS SPELLS PAID BY DIAGNOSIS AND SECTOR
1992

| CODE | DIAGNOSIS | SUGAR | NON—SUGAR | BOTH SECTORS |
|------|--|-------|-----------|--------------|
| 1 | Tuberculosis of Respiratory System | - | 3 | 3 |
| 5 | Dysentery, all forms | 10 | 27 | 37 |
| 6a | Cholera | 2 | 7 | 9 |
| 6b | Enteric fever (Typhoid fever) | 9 | 85 | 94 |
| 6c | Other infective Diseases | 2 | 5 | 7 |
| 7b | Diphtheria | - | 1 | 1 |
| 7d | Measles | 2 | 1 | 3 |
| 7f | Chicken pox | 5 | 27 | 32 |
| 9 | Malaria | 3 | 15 | 18 |
| 10a | Filariasis | 1 | 17 | 18 |
| 11c | Small-pox | - | 1 | 1 |
| 11f | Parasitic skin infections | 1 | - | 1 |
| 11i | Infectious Hepatitis (Catarrhal Jaundice) | 15 | 90 | 105 |
| 11j | Other infectious and parasitic diseases | 25 | 104 | 129 |
| 12 | Malignant neoplasms, including neoplasms of lymphatic and haematoporetic tissues | - | 3 | 3 |
| 13 | Benign neoplasms and neoplasms of unspecified nature | 3 | 33 | 36 |
| 14 | Allergic disorders | 4 | 24 | 28 |
| 15 | Diseases of thyroid gland | 1 | 4 | 5 |
| 16 | Diabetes mellitus | 16 | 57 | 73 |
| 17 | Avitaminosis and other deficiency states | - | 1 | 1 |
| 18 | Anaemias | 10 | 48 | 58 |
| 19 | Psychoneurosis and psychosis | 18 | 116 | 134 |
| 20 | Vascular lesions affecting central nervous system | 1 | - | 1 |
| 21a | Glaucoma | 2 | 1 | 3 |
| 21b | Cataract | 16 | 39 | 55 |
| 21c | Other diseases | 32 | 439 | 471 |
| 21d | Injury to eye | 13 | 29 | 42 |
| 22 | Diseases of ear and mastoid process | 4 | 11 | 15 |
| 23 | Rheumatic fever | 1 | 1 | 2 |
| 25 | Arteriosclerotic and degenerative heart disease | 13 | 22 | 35 |
| 26 | Hypertensive disease | 79 | 361 | 440 |
| 27 | Diseases of veins | 23 | 73 | 96 |
| 28 | Acute nasopharyngitis (common cold) | 1 | 2 | 3 |
| 29 | Acute pharyngitis and tonsillitis and hypertrophy of tonsils and adenoids | 3 | 60 | 63 |
| 30 | Influenza | 20 | 171 | 191 |
| 31 | Pneumonia | 4 | 31 | 35 |
| 32 | Bronchitis | 31 | 183 | 214 |
| | Carried Forward | 370 | 2,032 | 2,462 |



TABLE N (CONT'D)

NUMBER OF SICKNESS SPELLS PAID BY DIAGNOSIS AND SECTOR
1992

| CODE | DIAGNOSIS | SUGAR | NON-SUGAR | BOTH SECTORS |
|------|---|--------------|--------------|--------------|
| | Brought Forward | 370 | 2,032 | 2,462 |
| 34 | All other respiratory diseases | 68 | 507 | 575 |
| 35 | Diseases of stomach and duodenum except cancer | 49 | 186 | 235 |
| 36 | Appendicitis | 2 | 20 | 22 |
| 37 | Hernia of abdominal cavity | 2 | 40 | 42 |
| 38 | Diarrhoea and enteritis | 51 | 167 | 218 |
| 39 | Diseases of gall bladder and bile ducts | 1 | 4 | 5 |
| 40a | Diseases of the teeth | 4 | 27 | 31 |
| 40b | Other diseases of digestive system | 8 | 14 | 22 |
| 41 | Nephritis and nephrosis | 2 | 2 | 4 |
| 42a | Diseases of male genital organs | 4 | 65 | 69 |
| 42b | Diseases of female genital organs | 30 | 293 | 323 |
| 43b | Complications of pregnancy, child-birth and the puerperium | 20 | 259 | 279 |
| 44 | Boil, abscess, cellulitis and other skin infections | 43 | 146 | 189 |
| 45 | Other diseases of skin | 5 | 20 | 25 |
| 46 | Arthritis and rheumatism, except rheumatic fever | 21 | 147 | 168 |
| 47 | Diseases of bones and other organs of movement | 4 | 3 | 7 |
| 48 | Congenital Malformations and Diseases peculiar to early Infancy | - | 1 | 1 |
| 49a | Epilepsy | 4 | 12 | 16 |
| 49b | Diseases of nerves and peripheral ganglia | 11 | 22 | 33 |
| 49c | Urinary calculus | 21 | 83 | 104 |
| 49d | Other diseases of urinary system | 21 | 75 | 96 |
| 49e | Other specified and ill-defined diseases | 305 | 1668 | 1973 |
| 50a | Open fractures | 1 | 25 | 26 |
| 50b | Closed fractures | 16 | 45 | 61 |
| 50c | Complicated fractures | 3 | 5 | 8 |
| 50d | Dislocations | 7 | 16 | 23 |
| 50e | Head Injury, excluding fracture | 14 | 53 | 67 |
| 50f | Internal injury, chest, abdomen and pelvis | 10 | 45 | 55 |
| 50g | Lacerated, open and contused wounds | 82 | 180 | 262 |
| 50h | Burns and Scalds | 3 | 21 | 24 |
| 50j | Poisoning, Except Occupational Poisoning | - | 2 | 2 |
| 50k | Other violence | 4 | 14 | 18 |
| 50l | Sprains and Strains | 38 | 111 | 149 |
| 50m | Contusions and abrasions | 69 | 147 | 216 |
| 50g | Punctured Wounds | 3 | 10 | 13 |
| | TOTAL | 1,296 | 6,527 | 7,823 |



TABLE O
NUMBER OF SICKNESS BENEFIT MEDICAL CARE CLAIMS
PAID BY AGE-GROUP, SECTOR AND SEX
1992

| AGE-GROUP | SUGAR | | TOTAL | NON-SUGAR | | TOTAL | BOTH CATEGORIES | | TOTAL |
|--------------|--------------|------------|--------------|--------------|--------------|--------------|-----------------|--------------|---------------|
| | MALES | FEMALES | | MALES | FEMALES | | MALES | FEMALES | |
| 16 - 20 | 51 | 11 | 62 | 124 | 144 | 268 | 175 | 155 | 330 |
| 21 - 25 | 116 | 66 | 182 | 328 | 673 | 1001 | 444 | 739 | 1183 |
| 26 - 30 | 152 | 48 | 200 | 436 | 761 | 1197 | 588 | 809 | 1397 |
| 31 - 35 | 121 | 40 | 161 | 391 | 704 | 1095 | 512 | 744 | 1256 |
| 36 - 40 | 112 | 36 | 148 | 493 | 718 | 1211 | 605 | 754 | 1359 |
| 41 - 45 | 162 | 43 | 205 | 717 | 741 | 1458 | 879 | 784 | 1663 |
| 46 - 50 | 156 | 30 | 186 | 699 | 412 | 1111 | 855 | 442 | 1297 |
| 51 - 55 | 181 | 34 | 215 | 540 | 280 | 820 | 721 | 314 | 1035 |
| 56 - 60 | 135 | 24 | 159 | 442 | 186 | 628 | 577 | 210 | 787 |
| TOTAL | 1,186 | 332 | 1,518 | 4,170 | 4,619 | 8,789 | 5,356 | 4,951 | 10,307 |



TABLE P
NUMBER OF MATERNITY ALLOWANCES PAID BY AGE-GROUP
EMPLOYMENT STATUS AND BENEFIT DAYS
1992

| 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 | 70 | 4,997 | - | - | 70 | 4,997 |
| 21 - 25 | 255 | 19,090 | 2 | 156 | 257 | 19,246 |
| 26 - 30 | 256 | 18,530 | 3 | 234 | 259 | 18,764 |
| 31 - 35 | 177 | 13,056 | 2 | 156 | 179 | 13,212 |
| 36 - 40 | 77 | 5,808 | 2 | 156 | 79 | 5,964 |
| 41 - 45 | 13 | 991 | - | - | 13 | 991 |
| 51 - 55 | 1 | 73 | - | - | 1 | 73 |
| TOTAL | 849 | 62,545 | 9 | 702 | 858 | 63,247 |



TABLE Q
NUMBER OF MATERNITY ALLOWANCES
PAID BY BENEFIT DAYS AND AMOUNT
1992

| BENEFIT DAYS | NUMBER OF | AMOUNT PAID |
|--------------|------------|---------------------|
| 3 | 1 | 323.07 |
| 6 | 2 | 838.64 |
| 7 | 3 | 1,733.62 |
| 10 | 1 | 749.40 |
| 12 | 3 | 2,538.28 |
| 13 | 1 | 8,399.95 |
| 14 | 1 | 5,642.64 |
| 15 | 1 | 1,615.35 |
| 18 | 3 | 2,841.60 |
| 19 - 24 | 3 | 6,091.28 |
| 25 - 30 | 6 | 25,150.64 |
| 31 - 36 | 4 | 15,723.54 |
| 37 - 42 | 7 | 21,962.41 |
| 43 - 48 | 4 | 11,634.22 |
| 49 - 54 | 35 | 164,909.65 |
| 55 - 60 | 13 | 64,005.08 |
| 61 - 66 | 19 | 97,549.53 |
| 67 - 72 | 25 | 190,763.83 |
| 73 - 78 | 708 | 5,492,691.30 |
| 79 - 84 | 5 | 26,097.57 |
| 85 - 90 | 2 | 17,039.88 |
| 91 - 96 | 3 | 27,587.23 |
| 97 -102 | 3 | 39,045.40 |
| 03 -108 | 1 | 8,399.95 |
| 15 -120 | 1 | 18,370.26 |
| 21 -126 | 1 | 2,964.50 |
| 27 -132 | 1 | 14,107.64 |
| 45 -150 | 1 | 10,995.55 |
| TOTAL | 858 | 6,279,772.01 |



TABLE R
NUMBER OF INJURY SPELLS PAID BY AGE-GROUP AND SEX
1992

| AGE-GROUP | MALES | FEMALES | MALES AND FEMALES |
|--------------|--------------|------------|-------------------|
| BELOW 16 | 3 | - | 3 |
| 16 - 20 | 465 | 16 | 481 |
| 21 - 25 | 785 | 35 | 820 |
| 26 - 30 | 657 | 39 | 696 |
| 31 - 35 | 484 | 49 | 533 |
| 36 - 40 | 397 | 32 | 429 |
| 41 - 45 | 224 | 50 | 274 |
| 46 - 50 | 175 | 27 | 202 |
| 51 - 55 | 131 | 33 | 164 |
| 56 - 60 | 66 | 13 | 79 |
| OVER 60 | 28 | 2 | 30 |
| TOTAL | 3,415 | 296 | 3,711 |



TABLE S
NUMBER OF INJURY SPELLS BY BENEFIT DAYS, SECTOR AND SEX
1992

| BENEFIT DAYS | SUGAR | | NON-SUGAR | | ALL INDUSTRIES | | |
|--------------|--------------|------------|------------|-----------|----------------|------------|--------------|
| | MALES | FEMALES | MALES | FEMALES | MALES | FEMALES | TOTAL |
| 1 | 5 | 7 | 2 | 1 | 7 | 1 | 8 |
| 2 | 35 | 42 | 14 | 1 | 49 | 8 | 57 |
| 3 | 216 | 226 | 20 | 3 | 236 | 13 | 249 |
| 4 | 327 | 367 | 23 | 4 | 350 | 44 | 394 |
| 5 | 656 | 711 | 43 | 2 | 699 | 57 | 756 |
| 6 | 226 | 239 | 8 | - | 234 | 13 | 247 |
| 7 | 194 | 211 | 10 | 1 | 204 | 18 | 222 |
| 8 | 157 | 178 | 13 | 1 | 170 | 22 | 192 |
| 9 | 142 | 149 | 4 | 1 | 146 | 8 | 154 |
| 10 | 165 | 181 | 10 | - | 175 | 16 | 191 |
| 11 | 312 | 334 | 31 | 1 | 343 | 23 | 366 |
| 12 | 96 | 107 | 4 | 1 | 100 | 12 | 112 |
| 13 | 68 | 76 | 4 | - | 72 | 8 | 80 |
| 14 | 57 | 60 | 4 | - | 61 | 3 | 64 |
| 15 | 45 | 47 | - | - | 45 | 2 | 47 |
| 16 | 43 | 49 | 2 | - | 45 | 6 | 51 |
| 17 | 65 | 70 | 3 | 1 | 68 | 6 | 74 |
| 18 | 30 | 31 | 1 | - | 31 | 1 | 32 |
| 19 - 24 | 143 | 155 | 19 | 3 | 162 | 15 | 177 |
| 25 - 30 | 45 | 51 | 13 | 5 | 58 | 11 | 69 |
| 31 - 36 | 33 | 34 | 11 | 1 | 44 | 2 | 46 |
| 37 - 42 | 14 | 14 | 10 | 1 | 24 | 1 | 25 |
| 43 - 48 | 14 | 15 | 3 | - | 17 | 1 | 18 |
| 49 - 54 | 10 | 10 | 3 | 1 | 13 | 1 | 14 |
| 55 - 60 | 5 | 5 | 2 | - | 7 | - | 7 |
| 61 - 66 | 4 | 5 | 2 | 1 | 6 | 2 | 8 |
| 67 - 72 | 2 | 2 | 3 | - | 5 | - | 5 |
| 73 - 78 | 3 | 3 | 1 | - | 4 | - | 4 |
| 79 - 84 | 4 | 4 | 1 | - | 5 | - | 5 |
| 85 - 90 | 4 | 4 | - | - | 4 | - | 4 |
| 91 - 96 | 1 | 1 | - | - | 1 | - | 1 |
| 97 - 102 | 1 | 1 | 2 | - | 3 | - | 3 |
| 103 - 108 | 4 | 4 | 2 | - | 6 | - | 6 |
| 115 - 120 | 2 | 2 | - | - | 2 | - | 2 |
| 121 - 126 | 1 | 1 | - | - | 1 | - | 1 |
| 139 - 144 | 1 | 1 | - | - | 1 | - | 1 |
| 145 - 150 | 1 | 1 | - | - | 1 | - | 1 |
| 151 - 156 | 4 | 6 | 12 | - | 16 | 2 | 18 |
| TOTAL | 3,135 | 267 | 280 | 29 | 3,415 | 296 | 3,711 |



TABLE T
NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS
PAID BY AGE-GROUP, SECTOR AND SEX
1992

| AGE-GROUP | SUGAR | | TOTAL | NON-SUGAR | | BOTH SECTORS | | TOTAL |
|--------------|--------------|------------|--------------|------------|-----------|--------------|------------|--------------|
| | MALE | FEMALES | | MALES | FEMALES | MALES | FEMALES | |
| UNDER 16 | 8 | - | 8 | 3 | - | 11 | - | 11 |
| 16 - 20 | 394 | 13 | 407 | 40 | 1 | 434 | 14 | 448 |
| 21 - 25 | 678 | 42 | 720 | 43 | 4 | 721 | 46 | 767 |
| 26 - 30 | 661 | 37 | 698 | 29 | 9 | 690 | 46 | 736 |
| 31 - 35 | 537 | 32 | 569 | 20 | 6 | 557 | 38 | 595 |
| 36 - 40 | 409 | 26 | 435 | 21 | 1 | 430 | 27 | 457 |
| 41 - 45 | 313 | 44 | 357 | 17 | 5 | 330 | 49 | 379 |
| 46 - 50 | 169 | 21 | 190 | 14 | 1 | 183 | 22 | 205 |
| 51 - 55 | 161 | 18 | 179 | 20 | 1 | 181 | 19 | 200 |
| 56 - 60 | 82 | 9 | 91 | 12 | - | 94 | 9 | 103 |
| OVER 60 | 27 | 2 | 29 | 5 | - | 32 | 2 | 34 |
| TOTAL | 3,439 | 244 | 3,683 | 224 | 28 | 3,663 | 272 | 3,935 |



TABLE U
NUMBER OF DISABLEMENT PENSIONS BY NATURE OF
DISABILITY AND WEEKLY AMOUNT
1992

| NATURE OF DISABILITY | NUMBER OF CASES | TOTAL WEEKLY AMOUNT |
|-------------------------------------|-----------------|---------------------|
| Contusions and Abrasions | 1 | 193.83 |
| Concussions | 2 | 357.80 |
| Cuts and Lacerations | 6 | 954.85 |
| Punctured Wounds | 1 | 56.13 |
| Amputations | 16 | 3097.82 |
| Post Traumatic Paralyse of Limbs | 1 | 81.13 |
| Dislocations | 3 | 615.06 |
| Fractures | 10 | 1,167.88 |
| Sprains & Strains | 5 | 425.17 |
| Eye Injuries | 3 | 466.50 |
| TOTAL | 48 | 7,416.17 |



TABLE V

NUMBER OF DISABLEMENT GRANTS PAID BY AGE-GROUP,
SEX AND AMOUNT PAID
1992

| AGE GROUP | MALES | | FEMALES | | MALES & FEMALES | |
|--------------|--------------|-------------------|--------------|------------------|-----------------|-------------------|
| | NO. OF CASES | AMOUNT PAID (\$) | NO. OF CASES | AMOUNT PAID (\$) | NO. OF CASES | AMOUNT PAID (\$) |
| 16 - 20 | 1 | 26,485.52 | - | - | 1 | 26,485.52 |
| 21 - 25 | 7 | 124,499.98 | - | - | 7 | 124,499.98 |
| 26 - 30 | 6 | 80,243.00 | - | - | 6 | 80,243.00 |
| 31 - 35 | 3 | 31,140.07 | - | - | 3 | 31,140.07 |
| 36 - 40 | 4 | 68,664.05 | - | - | 4 | 68,664.05 |
| 41 - 45 | 7 | 57,209.50 | - | - | 7 | 57,209.50 |
| 46 - 50 | 3 | 21,614.48 | 1 | 15,119.91 | 4 | 36,734.39 |
| 51 - 55 | 4 | 56,645.94 | 1 | 11,051.25 | 5 | 67,697.19 |
| TOTAL | 35 | 466,502.54 | 2 | 26,171.16 | 37 | 492,673.70 |



TABLE W
ANALYSIS OF INDUSTRIAL DEATHS BY CONDITIONS
OF AWARD AND NATURE OF INJURY
1992

| NATURE OF INJURY | NUMBER OF DEATHS | WIDOWS WITH CHILDREN | WIDOWS WITH-OUT CHILDREN | PARENT | ORPHAN | TOTAL |
|--------------------|------------------|----------------------|--------------------------|----------|----------|-----------|
| Concussions | 4 | 1 | 1 | 2 | - | 4 |
| Cuts & Lacerations | 2 | 2 | - | - | - | 2 |
| Fractures | 2 | 1 | 1 | - | - | 2 |
| Drowning | 1 | - | - | - | 1 | 1 |
| Other Injuries | 1 | - | - | 1 | - | 1 |
| TOTAL | 10 | 4 | 2 | 3 | 1 | 10 |