



**NATIONAL INSURANCE
SCHEME**

25th

Anniversary

1969 - 1994

1994

Annual Report

**NATIONAL
INSURANCE SCHEME**

**1994
ANNUAL REPORT**



Mr. Asgar Ally
Minister of Finance



GUYANA NATIONAL INSURANCE SCHEME

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NATIONAL INSURANCE SCHEME
GUYANA

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2. Mr. Patrick Martinborough General Manager
National Insurance Scheme
Deputy Chairman

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Member

4. Mr. Komal Chand Trade Unionist
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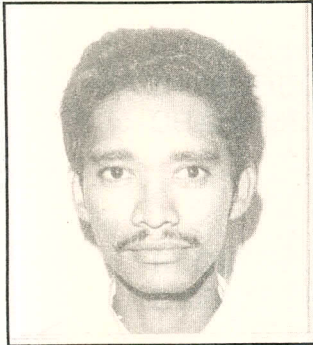
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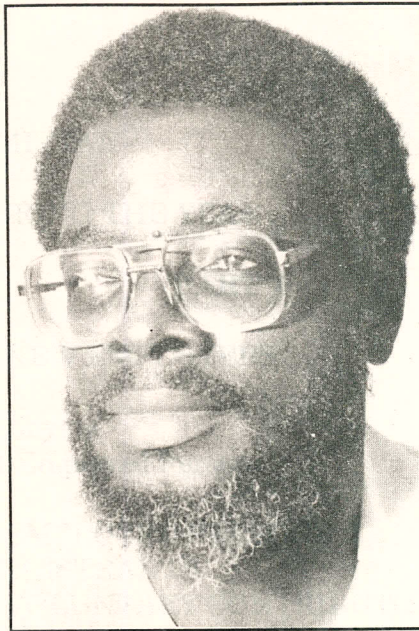
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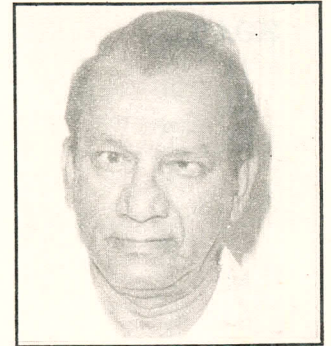
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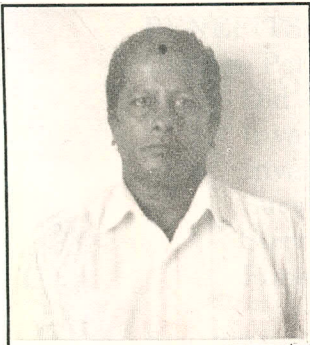
Mr. Paul Cheong
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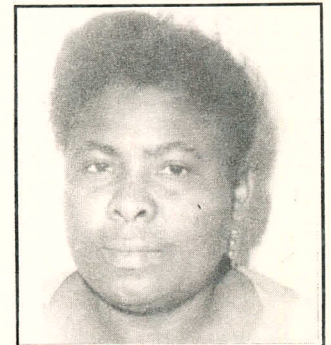
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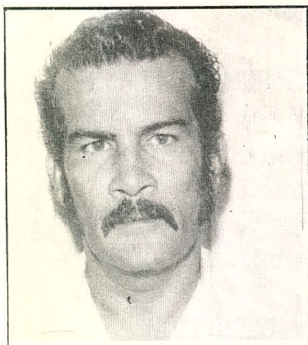
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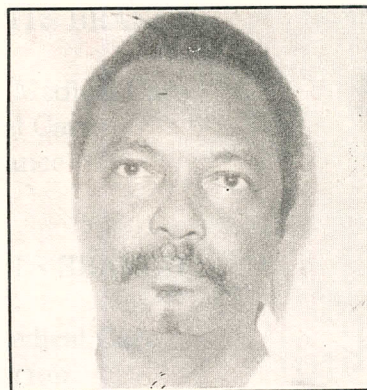
Mr. Komal Chand
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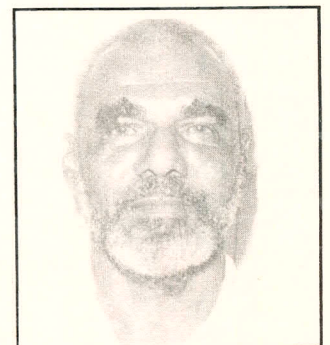
Ms. Marline Younge
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Mr. Perry Gossai
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Mr. Patrick Martinborough
Deputy Chairman



Mr. Earl Welsh
Member



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LETTER OF TRANSMITTAL

30th April, 1995

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

Dear Comrade Minister,

I have the honour to present to you the Annual Report on the operations of the National Insurance Scheme for the year ending 31st December 1994.

During the year under review, the insurable earnings ceiling was increased twice in accordance with increases in the Public Service minimum wage. The first increase was from June 1, 1994. That increase was from \$14,000.00 to \$20,000.00 per month. The second increase was from the 1st November 1994. As from that date, the ceiling moved to \$22,000.00 per month. The Insurable Earnings ceiling controls both the maximum benefit that could be paid and the maximum amount of contributions that could be collected in relation to insured persons.

The minimum rate of Old Age and Invalidity pensions was also increased twice during the year. From 1st January, 1994, the minimum pension was increased from \$868.00 to \$1,110 per fortnight and from the 1st July, 1994, there was a further increase to \$1,270.00 per fortnight.

Income received for the year was \$2,017M .

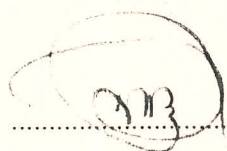
Expenditure for the year was approximately \$1,187M of which \$857M was on benefits.

The excess of income over expenditure for the year was \$830.7M approximately.

As at the 31st December, 1994 the National Insurance Fund stood at \$3,559M .

The Fourth Actuarial Review of the Scheme was completed during the year and the report of the actuary has been submitted to the Government.

Yours Sincerely
NATIONAL INSURANCE - GUYANA


.....

P. Martinborough
General Manager



GUYANA NATIONAL INSURANCE SCHEME

INTRODUCTION

The 26th Annual Report of the National Insurance Board - Guyana is presented hereunder 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 1994 and also highlights certain trends which have developed over the past years.

The Report is divided into two parts -

Part 1 relates the activities of the Board with particular reference to insured persons and benefit claims;

Part 2 presents a collection of Statistical Tables which may be useful in the analysis of Part 1.



CHANGES MADE DURING 1994

- (1) From the 1st January, the minimum rate for Old Age and Invalidation Pensions was increased from \$868.00 to \$1,110.00 per fortnight, with a further increase from the 1st July to \$1,270.00 per fortnight.
- (2) From June 1, the monthly ceiling on Insurable Earnings (i.e) earnings on which contributions and benefits are paid) was extended from \$14,000.00 to \$20,000.00. From the 1st November, there was a further increase from \$20,000.00 to \$22,000.00.
- (3) The Fourth Actuarial Review of the National Insurance Scheme was completed during the year.
- (4) From December 1, the period covered by pension vouchers was changed from a fortnight to a month.



GUYANA NATIONAL INSURANCE SCHEME

REGISTRATION AND COMPLIANCE

REGISTRATION OF NEW EMPLOYERS

The number of new employers to whom coverage was extended during 1994 was 585. Of this total 512 or approximately 88% were small scale employers, that is, each employed at the most 10 persons. Of the remaining 73 employers, 65 or approximately 11% employed between 11 and 50 persons, 3 employed between 51 and 100 persons and 5 employed over 100 persons.

The industrial distribution of these new employers shows that 244 or approximately 42% entered the 'Services' sector with 117 or approximately 20% entering 'Personal Services'. The 'Commerce' sector accounted for 109 or approximately 19% of the new entrants while the 'Manufacturing' sector accounted for 102 or approximately 17%. In addition, the 'Construction' sector attracted 66 or approximately 11% of the new employers and 'Agriculture, Forestry and Fishing', 28 or approximately 5%. The remaining 36 registrants were absorbed in the 'Transportation and Communication', 'Mining and Quarrying' and 'Electricity, Gas and Steam' sectors.

In 1993, 787 employers were registered. The 1994 total therefore represents a decrease of approximately 26% by comparison.

The new entrants brought the total number of employers registered as at the end of the year 1994 to 18,786.

Table A in the Annex shows the number of employers registered during 1994 by industry and size while Figure 1 overleaf gives a graphical illustration of the Industrial Distribution.

DEFAULTERS

During the year 1994, 99 cases of default contribution payments were processed by the Compliance Department. Of this total, 97 related to employers and 2 to self-employed persons.

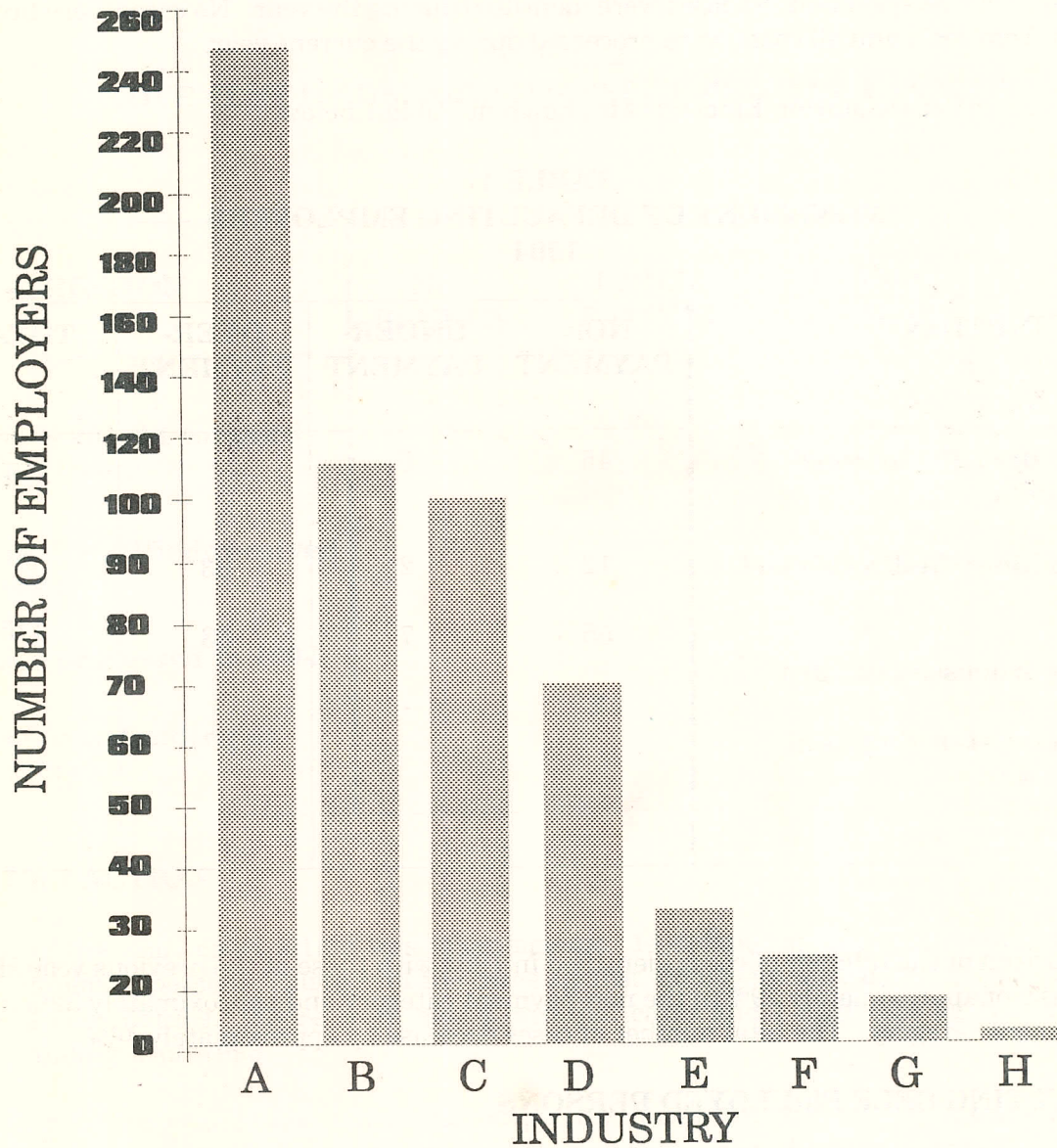
DEFAULTING EMPLOYERS

Twelve cases of non-payment of contributions by employers were received during 1994. An additional 45 cases were brought forward from 1993 making a total of 57 cases to be processed. Fifty-five cases were processed during the year and 2 remained outstanding at the end of the year.

In the under-payment category, 2 cases were identified during the year and 5 were brought forward from the previous year. All such cases were processed during the year.



FIGURE 1



KEY:

- A. - Services
- B. - Commerce
- C. - Manufacturing
- D. - Construction

- E. - Agriculture, Forestry & Fishing
- F. - Transportation & Communication
- G. - Mining & Quarrying
- H. - Electricity, Gas & Steam



GUYANA NATIONAL INSURANCE SCHEME

In the under-payment category, 2 cases were identified during the year and 5 were brought forward from the previous year. All such cases were processed during the year.

In the area of over-payment, 83 cases were identified during the year. No cases were brought forward from 1993 and all cases were processed during the current year.

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

TABLE 1
MOVEMENT OF DEFAULTING EMPLOYERS
1994

DESCRIPTION	NON PAYMENT	UNDER- PAYMENT	OVER- PAYMENT	TOTAL
Cases brought forward from 1993	45	5	-	50
Cases identified/received in 1994	12	2	83	97
Cases processed in 1994	55	7	83	145
Cases outstanding as at 31\12\94	2	-	-	2

A comparison of the number of cases identified in 1994 with those of the previous year shows a decrease of approximately 79% in the non-payment category and approximately 32% in the overpayment category. The total number of cases decrease by approximately 46%.

DEFAULTING SELF-EMPLOYED PERSONS

Two cases of defaulting self-employed persons were identified during the year under review. One related to overpayment and the other non-payment of contributions. However, five cases of non-payment and 2 cases of underpayment were brought forward from the previous year, bringing the total number of cases to be processed to 9. One case each of non-payment and overpayment were processed during the year. At the end of the year therefore, there were 7 cases outstanding 5 relating to non-payment and 2 relating to underpayment.

A comparison with the previous year reveals a decrease of approximately 67% in the non-payment category and 83% the overpayment category. The overall decrease in the number of cases was approximately 78%.

GUYANA NATIONAL INSURANCE SCHEME



The Movement of Defaulting Self-Employed persons is shown in Table 2 overleaf.

TABLE 2
MOVEMENT OF DEFAULTING SELF-EMPLOYED PERSONS
1994

DESCRIPTION	NON-PAYMENT	UNDER-PAYMENT	OVER-PAYMENT	TOTAL
Cases brought forward from 1993	5	2	-	7
Cases identified/received in 1994	1	-	1	2
Cases processed in 1994	1	-	1	2
Cases outstanding at 94\12\31	5	2	-	7

COURT ACTION

During the year, court action was taken against 14 defaulting employers and 1 defaulting self-employed person. Thirteen of the cases against employers were of a criminal nature and 1 of a civil nature. There were also 4 criminal cases and 1 civil case against employers outstanding from 1993.

The case filed against the self-employed person during the year was of a criminal nature while there were 1 criminal and 1 civil case outstanding from the previous year.

Fifteen of the matters against employers - all of a criminal nature - were completed during the year. The court ruled in favor of the National Insurance Board in 12 of these cases while the defendants were discharged in the other 3 cases.

All of the cases against the self-employed persons were completed and judgment was given in favour of the National Insurance Board.

At the end of the year therefore there were 2 criminal and 4 civil cases outstanding against employers.



GUYANA NATIONAL INSURANCE SCHEME

TABLE 3
CASES TAKEN TO COURT
1994

DESCRIPTION	EMPLOYER		SELF-EMPLOYED	
	CRIMINAL	CIVIL	CRIMINAL	CIVIL
Number of court cases brought forward from 1993	4*	3*	1	1
Number of cases taken to court in 1994	13	1	1	-
Number of cases in which judgment was given@	12	-	2	1
Number of cases in which defendants were discharged	3	-	-	-
Number of cases outstanding in court at the end of the year	2	4	-	-

*Adjusted Figures

REGISTRATION OF EMPLOYED PERSONS

Employees who registered with the Scheme for the first time during 1994 numbered 9,347. Of these 5,179 were males and 4,168 were females.

An analysis by the marital status of the new registrants reveals that 7,818 or approximately 84% were single, and 837 or approximately 9% were married. The remaining 692 were either widowed, divorced, separated or in common-law relationships.

Table B in the Annex shows the number of registrants by Age-group, Sex and Marital Status.

The industrial distribution of these new employees shows that 2,873 or approximately 31% joined the 'Manufacturing' Sector, 2,485 or approximately 27% entered the 'Service' sector, 1,799 or approximately 19% entered the 'Agriculture, Forestry and Fishing' sector and 1,218 or approximately 13% entered the 'Commerce' sector. The remaining 972 or approximately 10% were absorbed in the 'Mining and Quarrying', 'Construction', 'Electricity, Gas, Water and



Sanitary Services' and 'Transport and Communication' sectors.

Table C in the Annex classifies the new registrants by industry and sex while Figure 11 below gives an illustration of the Industrial Distribution.

The analysis by age shows that 483 of the new registrants were below 16 years of age, 8,842 were between the ages of 16 years and 59 years and 22 were 60 years old and over. Of the 8,842 new registrants between the ages of 16 years and 59 years, 4,872 or approximately 55% were males and 3,970 or approximately 45% were females.

A further analysis shows that 6,790 or approximately 77% of the new registrants were in the age-group (16-24) years, and 1,715 or approximately 19% were in the age-group (25-39) years. The age-groups (40-45) years and (50-59) years accounted for 247 and 90 registrants respectively.

It should be noted that the largest number of new entrants to employment was concentrated in the age-group (16-19) years. The number within this age-group was 4,540 or 49% of the total.

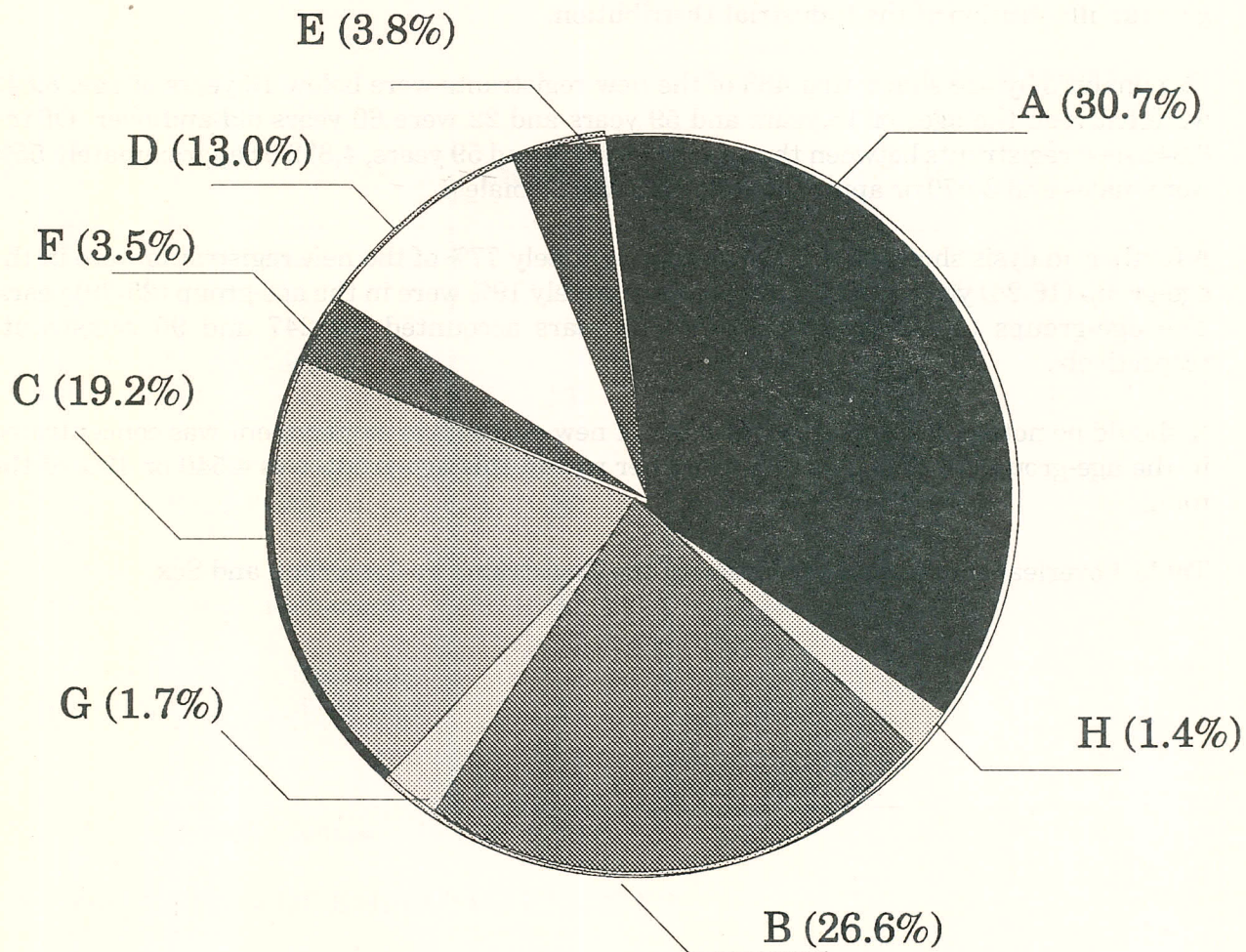
Table 4 overleaf shows the distribution of the Registrants by Age-group and Sex.

119,313
 10,022

 129,335



FIGURE 11
EMPLOYED REGISTRANTS BY INDUSTRY - 1994



KEY:

- A - MANUFACTURING
- B - SERVICES
- C - AGRICULTURE, FORESTRY & FISHING
- D - COMMERCE
- E - CONSTRUCTION
- F - TRANSPORTATION & COMMUNICATION
- G - ELECTRICITY, GAS, STEAM ETC.
- H - MINING & QUARRYING



TABLE 4
NUMBER OF EMPLOYED REGISTRANTS BETWEEN AGES 16 & 59
BY AGE-GROUP AND SEX
1994

AGE- GROUP	MALES	FEMALES	MALES & FEMALES
16 - 19	2,608	1,932	4,540
20 - 24	1,217	1,033	2,250
25 - 29	493	421	914
30 - 34	264	266	530
35 - 39	132	139	271
40 - 44	63	74	136
45 - 49	47	64	111
50 - 54	28	33	61
55 - 59	21	8	29
TOTAL	4,872	3,970	8,842

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

During the year 1993, a total of 15,037 employed persons between the ages of 16 years and 59 years were registered. The 1994 amount of 8,842 therefore represents a decrease of approximately 41% by comparison.

Table 5 below shows the number of registrants between the ages of 16 and 59 years over the last 5-year period.



GUYANA NATIONAL INSURANCE SCHEME

TABLE 5
NUMBER OF EMPLOYEES (AGE 16 - 59 YEARS) REGISTERED ANNUALLY
AND AVERAGE AGE
1990 - 1994

DESCRIPTION	1990	1991	1992	1993	1994
Males	6,725	5,922	5,602	8,303	4,872
Average Age	21	22	22	21	22
Females	4,994	4,244	4,548	6,734	3,970
Average Age	22	23	23	23	23
Males and Females	11,719	10,170	10,105	15,037	8,842
Average Age	22	22	22	22	22

The table exhibits an underlying declining trend in the number of registrants while the overall average age remains stable over the given period.

SELF-EMPLOYED REGISTRANTS

During 1994, a total of 884 self-employed persons were registered. Of this total, 607 or approximately 69% were males and 277 or approximately 31% were females.

An age analysis reveals that 226 or approximately 26% of the insured persons were in the age-group (16-30) years, 416 or approximately 47% were in the age-group (31-45) years and 242 or approximately 27% were in the age-group (46-59) years.

The average age of the male registrants was 38 years and that of the females 40 years. The overall average age was 39 years.



approximately 14% entered the 'Manufacturing' sector and 66 or approximately 7% entered the 'Agriculture, Forestry and Fishing' sector. Of the remaining 132 registrants, 78 entered the 'Construction' sector, 47 entered the 'Transportation and Communication' sector, 6 joined the 'Mining' sector and 1 entered the 'Water and Sanitary Services' sector.

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

The distribution by marital status reveals that 627 or approximately 71% of the new registrants were married while 212 or approximately 24% were single. The remaining 45 or approximately 10% were either widowed, divorced, separated or in common-law relationships.

Table E in the Annex classifies the new registrants by age-group, sex and marital status.

An amount of 1,488 self-employed persons were registered during 1993. By comparison the 1994 total of 884 therefore represents a decrease of approximately 41%. This brings the total to 18,503 registered self-employed persons as at December 31, 1994.

Table 6 below shows the number of self-employed persons registered annually over the period 1990 - 1994.

TABLE 6
NUMBER OF SELF-EMPLOYED REGISTRANTS
1990 - 1994

DESCRIPTION	1990	1991	1992	1993	1994
Males	611	864	744	881	607
Females	228	340	286	607	277
Males & Females	839	1,204	1,030	1,488	884

REGISTRATION OF VOLUNTARY CONTRIBUTORS

The Scheme makes provision for persons to continue contributing on a voluntary basis once they had during the course of their employment paid, or had paid on their behalf, a minimum of 100 contributions. Although this provision exist, it is found that persons are not using it to full advantage.



GUYANA NATIONAL INSURANCE SCHEME

In 1994, only one application for registration as a voluntary contributor was received.

In addition, there were 6 voluntary contributors who were active during the year under review.

The total number of persons who were issued with certificates of voluntary insurance from the inception of the Scheme to the end of 1994 stood at 728.

BENEFITS

LONG TERM BENEFITS BRANCH

OLD AGE PENSION

During 1994, a total of 1,233 Old Age Pensions were awarded. Of this total 960 or approximately 78% were to males and 273 or approximately 22% were to females.

An analysis of the new pensioners by employment category reveals that 1,196 (936 males and 260 females) were employed persons and 37 (24 male and 13 females) were self-employed.

The age range of the new pensioners was 60 years to 79 years. The concentration of new pensioners lay within the age-group (60-64) years which accounted for 1,040 or approximately 84% of the pensioners. Of these, 454 or approximately 37% were 60 years old. The age-groups (65-69) years accounted for 152 or approximately 12% of the pensioners and the age-groups (70-74) years and (75-79) years accounted for 31 or approximately 3% and 10 or approximately 1% of the pensioners respectively. This is shown in Table 7 below.

TABLE 7
NUMBER OF OLD AGE PENSIONS GRANTED BY AGE-GROUP,
EMPLOYMENT STATUS AND SEX
1994

AGE-GROUP	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
60 - 64	786	217	1003	24	13	37	810	230	1040
65 - 69	116	36	152	-	-	-	116	36	152
70 - 74	25	6	31	-	-	-	25	6	31
75 - 79	9	1	10	-	-	-	9	1	10
TOTAL	936	260	1196	24	13	37	960	273	1233

GUYANA NATIONAL INSURANCE SCHEME



The average age of both male and female pensioners was 62 years.

An examination of the contribution status shows that the pensioners qualified with an average of approximately 931 contributions. Approximately 93% of these were paid by or on behalf of the pensioners and approximately 7% were credited contributions. The credited contributions were awarded in accordance with the Regulations i.e Age Credits (for persons over 45 years at the commencement of the Scheme who had over 90 contributions during the first 3 years of existence 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 941 contributions of which approximately 7% were credited. The females qualified with an average of 895 contributions of which approximately 8% were credited.

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

In 1993, 1,241 pensions were awarded. The 1994 total of 1,233 therefore represents a decrease of less than 1% by comparison.

At the beginning of the year, there were 18,585 pensions in payment. During the year 1,233 pensions were awarded and 333 (301 males and 32 females) exited the population. At the end of the year therefore, there were 19,485 pensioners on stream consisting of 15,542 males and 3,943 females.

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

TABLE 8
MOVEMENT OF OLD AGE PENSIONS
1994

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
Pensions in payment at the beginning of the year.	14,883	3,702	18,585
Pensions granted during the year.	960	273	1,233
Pensions terminated during the year.	301	32	333
Pensions in payment at the end of the year.	15,542	3,943	19,485



GUYANA NATIONAL INSURANCE SCHEME

Table G in the Annex shows the number of Old Age Pensioners on stream as at 31-12-94 by Age, Employment status and Sex.

OLD AGE GRANT

During 1994, 403 Old Age Grants were awarded. The recipients of this benefit were 274 males and 129 females.

The number of lump-sum payments by sex is shown in Table 9 below.

TABLE 9
NUMBER OF OLD AGE LUMP-SUM PAYMENTS BY SEX
1994

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
Number of persons	274	129	403
Percentage	68	32	100

An examination of the contribution spread reveals that the males qualified with an average of 391 contributions of which approximately 19% were credited while the females qualified with an average of 458 contributions of which approximately 15% were credited. The recipients had an average of 413 paid and credited contributions. This is shown in Table 10 overleaf.



TABLE 10
OLD AGE GRANTS PAYMENTS AND NUMBER OF PAID
AND CREDITED CONTRIBUTIONS
1994

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
No. of Recipients	274	129	405
No. of Contribution paid	86,785	50,273	137,058
Average per insured person	317	390	340
No. of Contributions Credited	20,455	8,842	29,297
Average per insured person	74	68	73
Total Contributions paid & credited	107,240	59,115	166,355
Average per insured person	391	458	413

The ages of the recipients ranged from 60 years to 86 years with the age-group (60-65) years accounting for 346 or approximately 86% of the recipients. The ages of the self-employed persons ranged from 60 years to 68 years. The overall average age was 62 years.

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

During 1993 a total of 442 grants were awarded. By comparison, the figure for 1994, represents a decrease of approximately 9%.

The number of Old Age Grants paid by employment status of recipients and average amount for the period 1990 - 1994 is shown in Table 11 below.



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TABLE 11
NUMBER OF OLD AGE GRANTS PAID BY EMPLOYMENT
STATUS OF RECIPIENTS AND AVERAGE AMOUNT
1990 - 1994

DESCRIPTION	1990	1991	1992	1993	1994
Employed	204	218	342	434	386
Self-Employed	13	20	3	8	17
Total	217	217	238	442	403

The table shows the overall increasing trend in the number of Old Age Grants awarded and the average amount paid over the past five years.

INVALIDITY PENSION

In 1994, 155 Invalidity pensions were awarded. The recipients of this benefit were 129 males and 26 females. Three males and 1 female were in the self-employed category.

An age-wise analysis of the pensioners shows that 59 or approximately 38% were in the age-group (55-59) years, 41 or approximately 26% were in the age-group (50-54) years and 25 or approximately 16% were in the age-group (45-49) years. The age-group (40-44) years accounted for 14 or approximately 9% of the pensioners while the age-groups (35-39) years and (30-34) years accounted for 8 and 7 pensioners respectively. There was 1 pensioner aged 28 years.

The average age of the male recipients was approximately 51 years and for the females, 47 years. The overall average age was 51 years approximately.

An analysis of the contribution status shows that the recipients qualified with an average of 981 contributions of which 74% approximately were paid and 26% approximately were credited. The males qualified with an average of 1012 contributions of which 24% approximately were credited. Correspondingly, the females qualified with an average of 827 contributions of which 39% approximately were credited.

A total of 187 pensions were awarded during 1993. The 1994 total of 155 therefore, represents a decrease of approximately 17% by comparison.



Table 12 below shows the number of Invalidity pensions awarded annually during the period 1990 - 1994.

TABLE 12
NUMBER OF INVALIDITY PENSIONS AWARDED BY SEX
1990 - 1994

DESCRIPTION	1990	1991	1992	1993	1994
MALES	103	129	113	152	129
FEMALES	27	39	25	35	26
MALES & FEMALES	130	168	130 8	187	155

An examination of the above table reveals a fluctuating trend in the number of pensions awarded annually. There has, however, been a steady increase in the average fortnightly amount paid which can be attributed to annual increases in the minimum rates of pension.

At the beginning of the year under review, there were 953 pensioners on stream, comprising 730 males and 223 females. During the year, 155 pensions were awarded and 86 were terminated. Of the total terminated, 42 were due to the death of the pensioner, 40 were as a result of the pensioners' attainment of age 60 years and 4 were due to the cessation of incapacity. At the end of the year, therefore, there were 1,022 pensioners on stream comprising 782 males and 240 females.



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The table 13 below shows the Movement of Invalidity pensions during 1994.

TABLE 13
MOVEMENT OF INVALIDITY PENSIONS
1994

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
Pensions in Payment at beginning of year	730	223	953
Pensions granted during the year	129	26	155
Pensions terminated by:			
(a) Death	41	1	42
(b) Attainment of age 60	33	7	40
(c) Cessation of Incapacity	3	1	4
Pensions in payment as at 31\12\94	782	240	1022

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

INVALIDITY GRANT

During the year, 11 Invalidity Grants were awarded to 10 males and 1 female. The recipients were all in the employed category.

The ages of the males ranged from 19 years to 59 years, while the female was 38 years old approximately.

The recipients qualified with an average of approximately 156 paid and credited contributions.

During 1993, 14 grants were awarded.



shown in Table 14 below.

TABLE 14
INVALIDITY GRANTS AWARDED BY SEX OF RECIPIENTS
1990 - 1994

DESCRIPTION	1990	1991	1992	1993	1994
MALES	1	6	9	11	10
FEMALES	2	3	5	3	1
MALES & FEMALES	3	9	14	14	11

The above table shows that the number of grants awarded annually have shown an overall increase.

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

SURVIVOR'S PENSION

During the year, 550 Survivor's Pensions were awarded and 11 were disallowed. Of the claims disallowed, 10 were related to deceased person who were not entitled to Old Age or Invalidity Pension and in the remaining case, there existed an impediment to marriage between the deceased and the claimant.

Of the pensions awarded, 413 were granted to widows who were over 45 years of age, 133 to widows who had children of the deceased in their care and 4 to orphans.

Ninety-five annuities were awarded based on 62 deaths. The recipients were 53 children, 21 widows, 11 reputed widows and 7 mothers. In addition, there were 2 sisters and 1 niece of deceased persons.

The age-range of the 133 widows who were awarded the benefit because they had children of the deceased in their care was 20 years to 59 years. Their average age was 40 years. The age of the 413 widows who qualified because they were 45 years or over ranged from 45 years to 83 years. Their average age was 60 years. The overall average age of the widows was 55



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years.

The widows who were awarded the benefit because they had children of the deceased in their care had 230 children among them. Ninety-seven of these widows were under 45 years of age and had among them 180 children. The other 36 widows had among them 50 children and would have qualified for the benefit even if they had no children since they were over 45 years of age on the date of death of the insured person.

The ages of the children ranged from below 1 year to just below 18 years with the exception of 1 child, aged 19 years, who was an invalid. The average age was approximately 11 years.

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

At the beginning of 1994, there were 3,564 pensions in payment. The recipients were 2,875 widows who were aged 45 years or over, 650 widows with children in their care, 30 orphans and 9 widowers who were aged 55 years or over.

During the year, 550 pensions were awarded and 2 were terminated. Ninety-six pensions were also altered because the children attained the age-limit for the receipt of the benefit.

At the end of the year therefore, there were 4,112 pensions in payment consisting of 3,288 widows who were 45 years or over, 782 widows with children of the deceased in their care, 33 orphans and 9 widowers who were 55 years or over.



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

TABLE 15
MOVEMENT OF SURVIVORS PENSION
1994

DESCRIPTION	WIDOWS OVER 45 YEARS	WIDOWS WITH CHILDREN	ORPHANS	WIDOWERS	TOTAL
Pensions in payment at the beginning of the year	2,875	650	30	9	3,564
Pensions granted during the year	413	133	4	-	550
Pensions terminated during the year by	-	1	-	-	1
(a) death	-	-	1	-	1
(b) attainment of age 16	-	-	-	-	-
Pensions altered during the year	-	96	-	-	96
Pensions in payment as at 31/12/94	3,288	782	33	9	4,112

SURVIVOR'S GRANT

During 1994, 35 Survivor's Grants were awarded in respect of 27 male and 8 female deceased persons. The ages of the deceased ranged from 21 years to 79 years. Their average age was approximately 42 years.

The recipients were 12 widows who were over 45 years of age on the death of their spouses and 15 "other dependants" of deceased persons.

The ages of the widows ranged from 21 years to 79 years. The average age was 44 years



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approximately.

Thirty-eight children were included in the benefit payments.

During the previous year, 36 Survivor's Grant were awarded.

FUNERAL BENEFIT

A total of 1,234 claims for Funeral Benefit were processed during 1994. Seventeen of these claims were disallowed.

Of the 17 claims disallowed, 15 were because the insured persons had paid less than 50 contributions and the remaining two were from claimants who either did not meet or were not liable to meet the Funeral expenses.

Of the 1,217 claims which were paid, 962 or approximately 79% were in respect of deceased males and 255 or approximately 21% were in respect of deceased females.

The distribution of claims paid by employment category shows that 1,172 or approximately 96% were in respect of employed persons and 45 or approximately 4% were in respect of self-employed persons. Of the 1,172 claims which were paid in the employed category, 1,019 were on behalf of persons who were directly insured and the remaining 153, on behalf of spouses of insured persons. In the self-employed category, 44 of the deceased were directly insured while 1 was the spouse of an insured person. See Table 16 below.

TABLE 16
NUMBER OF FUNERAL CASES PAID BY SEX, INSURED STATUS
AND EMPLOYMENT CATEGORY
1994

DESCRIPTION	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES
	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	
MALES	889	36	37	-	962
FEMALES	130	117	7	1	255
MALES & FEMALES	1,019	153	44	1	1,217

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An age analysis of the deceased persons reveals that 699 or approximately 57% were over 60 years, 236 or approximately 19% were in the age-group (51-60) years and 131 or approximately 12% were in the age-group (41-50) years. The age-group (31-40) years accounted for 93 or approximately 8% of the deceased while the age-group (16-30) years accounted for 58 or approximately 5% of the deceased.

The average age of the deceased person was 55 years.

Table L in the Annex shows the number of Funeral claims paid by age-group, Employment Category, Sex and Insured Status of the deceased.

During 1993, 1,188 Funeral Claims were paid. The number of claims paid during 1994 therefore represents an increase of approximately 2%. The number of claims paid during the last five-year period is shown in Table 17 below.

TABLE 17
NUMBER OF FUNERAL CASES PAID
1990 - 1994

YEAR	DIRECTLY INSURED	SPOUSE INSURED	BOTH CATEGORIES
1990	888	110	998
1991	897	116	1,013
1992	902	152	1,054
1993	1,032	156	1,188
1994	1,063	154	1,217

SHORT TERM BENEFIT BRANCH

SICKNESS BENEFIT

During 1994, a total of 18,128 Sickness spells came to an end. Of this total 7,701 or approximately 42% were not paid and 10,427 or approximately 58% were paid.

An analysis of the spells which were not paid shows that 3,891 or approximately 51% were related to incapacities which lasted for 3 days or less, 1,544 or approximately 20% were related to claimants who were fully paid by their employers and 1,443 or approximately 19% were related to claimants who did not satisfy the contribution requirements for receipt of the benefit. Further, 249 spells were related to claimants who were not in insurable



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employment, 180 were in respect of claimants who submitted invalid medical certificates, 165 were disqualified for late submission of the claims, 136 were related to claimants who were over 60 years of age and 93 were related to claimants who had no incapacity for work.

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

TABLE 18
NUMBER OF SICKNESS SPELLS NOT PAID
BY REASON FOR NON-PAYMENT
1994

REASON FOR NON-PAYMENT	NUMBER OF SPELLS
No incapacity for work	93
Under Sixteen Years	-
Over Sixty years	136
Invalid Medical Certificates	180
Late submission of claims	165
Non-insurability	149
Less than 50 contributions	1,261
Less than 8 contributions paid during 13 weeks period	182
Full wages paid	1,544
Less than 4 days duration	3,891
TOTAL	7,701

Of the 10,427 spells which were paid, 5,973 were in respect of males and 4,454 were in respect of females. Further, 10,189 or approximately 98% were in respect of employed persons and 238 or approximately 2% were in respect of self-employed persons.

The ages of the recipients ranged from 16 years to just below 60 years.

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The age distribution reveals that the age-group (21-40) years accounted for 6,485 or approximately 62% of the recipients while the age-group 41 years to just below 60 years accounted for 3,419 or approximately 33% of the recipients. There were 523 or 5% of the recipients who were below 21 years of age.

The average age of the males was 36 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 analysis of the paid spells by sector reveals that 2,331 or approximately 22% arose from workers in the sugar sector and 8,096 or approximately 78% from workers in the other industries combined.

An analysis of the spells by diagnosis shows that 2,539 or approximately 24% of the spells resulted from diseases of the nerves and urinary systems and other ill-defined disease, 1,313 or approximately 13% were due to conditions resulting from accidents, poisoning and violence and 1,312 or approximately 13% were due to conditions resulting from respiratory diseases such as influenza and bronchitis. In addition 779 or approximately 7% of the spells resulted from conditions of the circulatory system, while diseases of the genital organs and the eyes accounted for 5% and 4% of the spell respectively.

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

The average duration of the Sickness spells which arose from the males was 11 days while that from the females was 8 days. The overall average duration was 9 days. This is shown in table 19 below.

TABLE 19
NUMBER OF SICKNESS SPELLS PAID BY SEX,
SECTOR AND AVERAGE DURATION
1994

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NUMBER	AVERAGE DURATION	NUMBER	AVERAGE DURATION	NUMBER	AVERAGE DURATION
MALES	1,823	15	4,150	9	5,973	11
FEMALES	508	11	3,946	7	4,454	8
TOTAL	2,331	14	8,096	8	10,427	9



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During 1993, 8,178 Sickness spells were paid. The 1994 total therefore, represents an increase of approximately 28% by comparison.

Table 20 below shows the average duration and the percentage of spells arising from the sugar sector over the period 1990-1994.

TABLE 20
NUMBER OF SICKNESS SPELLS PAID, AVERAGE DURATION AND
PERCENTAGE ARISING FROM SUGAR SECTOR
1990 - 1994

DESCRIPTION	1990	1991	1992	1993	1994
Spells arising from					
Males	4,832	5,220	4,453	4,583	5,973
Females	3,411	3,502	3,370	3,370	4,454
Males and Females	8,243	8,722	7,823	8,178	10,427
Average duration (Benefit days)	10	9	9	9	9
Percentage Arising from Sugar Sector.	15	21	17	19	22

The table above exhibits an overall increasing trend in the number of spells paid and the percentage arising from the sugar sector while the average duration has remained stable over the period under consideration.

SICKNESS BENEFIT- MEDICAL CARE

During 1994, a total of 10,225 claims were made for the reimbursement of medical expenses incurred through sickness. Of this amount, 5,305 or approximately 52% were related to males and 4,920 or approximately 48% to females.

The sugar sector accounted for 1,578 or approximately 15% of the claims while 8,647 or approximately 85% originated from the other industries combined.



Further, of the claims from the sugar sector, 1,210 or approximately 77% were from males and 368 or approximately 23% were from females. Correspondingly, the other industries combined had 4,095 or approximately 47% males and 4,552 or approximately 53% females. This is shown in Table 21 below.

TABLE 21
DISTRIBUTION OF SICKNESS BENEFIT MEDICAL CARE CASES
BY SEX AND SECTOR
1994

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NO.	PERCENTAGE	NO.	PERCENTAGE	NO.	PERCENTAGE
MALES	1,210	77	4,095	47	5,305	52
FEMALES	368	23	4,552	53	4,920	48
MALES & FEMALES	1,578	100	8,647	100	10,225	100

The age of the claimants ranged from 16 years to just below 60 years. The average age of the males was 39 years and that of the females, 35 years. The distribution of the Sickness Benefit-Medical Care claims by age-group, sector and sex is shown in Table O in the Annex.

An examination of expenditure on Medical Care reveals that approximately 58% was expended on out-patient care and approximately 42% went towards in-patient care.

An analysis of the total reimbursement reveals that approximately 46% was spent for orthopaedic and prosthetic care, 26.5% for x-ray and laboratory fees and fees to medical referees, A further 1.4% approximately was expended on medical examination, 0.5% on treatment.

Table 22 overleaf gives the percentage distribution of Sickness Benefit-Medical Care expenditure by type of care.



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TABLE 22
PERCENTAGE DISTRIBUTION OF SICKNESS BENEFIT-
"MEDICAL CARE" EXPENDITURE
BY TYPE OF CARE
1994

DESCRIPTION	HOSP	MED EXAM.	SPEC. CARE	DRUGS & DRESS	TREAT -MENT	ORTH. & PROST CARE	OTHERS	TOTAL
IN-PATIENT	6	0.4	0.4	11	0.2	-	24	42
OUT-PATIENT	-	1	0.2	8	0.3	46	0.5	58
IN AND OUT PATIENT	6	1.4	0.6	19	0.5	46	26.5	100

The distribution by sector shows that approximately 3% of the reimbursed expenses for in-patient care arose from claimants in the sugar sector while approximately 97% arose from claimants in the other industries combined. For the reimbursed expenses for out-patient care, approximately 11% of the cost went to claimants in the sugar sector while 89% went to claimants from the other industries combined.

Of the 10,225 claims which were reimbursed, 1,768 also had attached the payment of Sickness Benefit - replacement of income. The remaining 8,457 were reimbursed for medical expenses only.

The number of claims paid during 1993 was 15,067. The 1994 total of 10,225 therefore represents a decrease of approximately 32% by comparison.

There were 57 claimants who received reimbursement for medical care expenses incurred abroad.

EXTENDED MEDICAL CARE

A total of 3,727 claims were reimbursed under the Extended Medical Care Programme. The



Two Thousand, four hundred and twelve or approximately 65% were made in respect of orthopaedic or eye care, 826 or approximately 22% for prosthetic or dental care and 489 or approximately 13% for other care.

Further, 2,915 or approximately 78% of the claimants were males and 812 or approximately 22% were females.

In 1993, a total of 4,199 claims were paid. The number of claims processed in 1994, therefore, represents a decrease of approximately 11% by comparison.

MATERNITY ALLOWANCE

A total of 1,687 claims for Maternity benefit were processed during 1994. Of this total 1,619 or approximately 96% were paid and 68 or approximately 4% were not paid.

An analysis of the cases which were not paid reveals that 28 claimants were fully paid by their employers, 21 did not satisfy the contribution requirements for the receipt of the benefit and 19 submitted invalid medical certificates.

The 1,619 cases which were paid were in respect of 1,582 employed and 37 self-employed women.

The age distribution shows that 132 or approximately 8% of the recipients were in the age-group (16-20) years, 503 or approximately 31% were in the age-group (21-25) years, 464 or approximately 29% were in the age-group (26-30) years and 341 or approximately 21% were in the age-group (31-35) years. Further, 146 or approximately 9% were in the age-group (36-40) years and 33 or approximately 2% were in the age-group (41-45) years.

The ages of the recipients ranged from 16 years to 45 years.

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

The distribution of the paid cases by benefit days reveals that 1,019 or approximately 63% of the recipients were paid for the full period of 13 weeks, 497 or approximately 31% were paid for periods ranging from 3 weeks to 12 weeks and 69 or approximately 4% were paid for periods ranging from 2 days to 17 days.

The extended maternity allowance was paid to 34 women who developed complications as a result of their pregnancy. These recipients were paid for additional periods ranging from 1 week to 13 weeks.



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During 1993, 1,188 cases of Maternity Benefit were paid. The 1994 total of 1,619 therefore represents an increase of approximately 36% by comparison.

The number of cases paid annually together with the average duration for the period 1990 to 1994 is shown in Table 23 below.

TABLE 23
NUMBER OF MATERNITY ALLOWANCES PAID AND AVERAGE DURATION
1990 - 1994

DESCRIPTION	1990	1991	1992	1993	1994
NUMBER OF CASES	1,077	1,026	858	1,188	1,619
AVERAGE DURATION	73	74	74	77	70

The table above shows an overall increase in the number of cases paid and a fluctuating trend in the average duration of these cases over the period 1990 - 1994.

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

MATERNITY GRANT

During 1994, a total of 1,971 claims were made for Maternity Grant. Of this total, 1,943 were paid and 28 were not paid.

Of the cases which were not paid, 12 claimants were in receipt of Sickness Benefit Medical Care which defrayed the expenses incurred as a result of their pregnancies, 12 did not satisfy the contribution requirements for the receipt of the benefit while 4 claimant submitted invalid medical certificates.

Of the 1,943 cases which were paid, 1,529 or approximately 79% were paid to women who qualified in their own right for the benefit while 414 or approximately 21% were paid to persons who qualified based on their spouses' contributions.

A further analysis shows that 45 self-employed persons received the benefit, 34 qualifying in their own right and 11 based on their spouses' contributions.

The age distribution shows that 96 or approximately 5% of recipients were in the age-group

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(16-19) years, 547 or approximately 28% were in the age-group (20-24) years, 615 or approximately 32% were in the age-group (25-29) years and 426 or approximately 22% were in the age-group (30-34) years. The age-group (35-39) years accounted for 199 or approximately 10% of the recipients while 59 or approximately 3% were in the age-group (40-59) years.

The average age of the recipients was 28 years approximately.

Table 24 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
1994

AGE-GROUP	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES		TOTAL
	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	
Under 16	-	1	-	-	-	1	1
16 - 19	57	39	-	-	57	39	96
20 - 24	435	103	7	2	442	105	547
25 - 29	470	127	14	4	484	131	615
30 - 34	323	94	7	2	330	96	426
35 - 39	167	26	4	2	171	28	199
40 - 44	36	13	2	-	38	13	51
45 - 49	4	-	-	1	4	1	5
50 - 54	2	-	-	-	2	-	2
55 - 59	1	-	-	-	1	-	1
TOTAL	1,495	403	34	11	1,529	414	1,943

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

The 1,943 recipients had amongst them 4,203 children under 18 years - an average of 2 children per recipient.



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An age analysis of the children reveals that 1,957 or approximately 47% were under 1 year, 968 or approximately 23% were between the ages of 1 year and 5 years, 720 or approximately 17% were between the ages of 6 and 10 years and 558 or approximately 13% were over 10 years old.

The number of Maternity Grants paid in 1993 was 1,629. The 1994 total therefore represents an increase of approximately 19% by comparison.

INDUSTRIAL BENEFITS BRANCH

INJURY BENEFIT

A total of 5,033 claims for Injury Benefit were processed during 1994. Of this total, 277 were disallowed and 4,756 allowed.

An examination of the cases which were disallowed reveals that 130 were related to claimants who were incapacitated for less than 4 days, 129 were related to claimants who were fully paid by their employers and 8 were related to claimants who submitted invalid medical certificates. In addition, 7 claims were disqualified for late submission and 3 were related to injuries which did not arise out of or during the course of employment.

Of the 4,756 spells which were paid, 4,750 were terminated on the recovery of the insured person. The duration of these spells was approximately 12 benefit days. The remaining 6 spells were terminated after the insured persons were paid for the maximum period of 26 benefit weeks. This is shown in Table 25 below.

TABLE 25
NUMBER OF INJURY SPELLS PAID BY REASON FOR TERMINATION,
BENEFIT DAYS AND SEX
1994

REASON FOR TERMINATION	MALES		FEMALES		MALES & FEMALES	
	NUMBER OF SPELLS	BENEFIT DAYS	NUMBER OF SPELLS	BENEFIT DAYS	NUMBER OF SPELLS	BENEFIT DAYS
RECOVERY	4,310	51,288	440	4,753	4,750	56,041
BENEFIT PAID FOR 26 WEEKS	6	936	-		6	936
TOTAL	4,316	52,224	440	4,753	4,756	56,977

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A total of 4,316 males and 440 females received Injury Benefit during 1994.

The distribution by sector reveals that 3,819 or approximately 80% of the spells arose from employees within the sugar sector. Of this total 3,520 related to males and 299 to females. The remaining 937 or approximately 20% of the spells arose from employees in the other industries combined. Table 26 shows this distribution.

TABLE 26
NUMBER OF INJURY SPELLS PAID BY SEX AND SECTOR
1994

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NUMBER	%	NUMBER	%	NUMBER	%
MALES	3,520	74	796	17	4,316	91
FEMALES	299	6	141	3	440	9
MALES & FEMALES	3,819	80	937	20	4,756	100

An age wise analysis reveals that 3,099 or approximately 65% of the paid spells were related to persons in the age-group (16-35) years and 1,626 or approximately 34% to persons in the age-group (36-60) years. There were 4 recipients below 16 years and 27 who were over 60 years.

The average age of the male recipients was 32 years while that of the females was 39 years. The overall average age was 33 years.

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

The overall average duration of the 4,756 spells paid was 12 benefit days with the males averaging 12 days and the females, 11 days.

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



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In 1993, a total of 4,033 spells were paid. The total of 4,756 which were paid in 1994 therefore represents an increase of approximately 18% by comparison.

The number of spells paid during the period 1990 to 1994, the percentage arising out of the sugar sector and the average duration of these spells are shown in Table 27 below.

TABLE 27
NUMBER OF INJURY SPELLS PAID, PERCENTAGE ARISING FROM THE
SUGAR SECTOR AND AVERAGE DURATION OF SPELLS
1990 - 1994

DESCRIPTION	1990	1991	1992	1993	1994
Number of spells	3,118	3,593	3,711	4,033	4,756
Percentage Arising from Sugar Sector	88	90	92	92	80
Average Duration (Benefit Days)	14	13	11	12	12

The above table shows a steady increase in the number of spells paid during the period while the percentage arising from the sugar sector and the average duration exhibit an overall fluctuating trend.

INJURY BENEFIT MEDICAL CARE

During 1994 a total of 3,716 Injury Benefit Medical Care claims were paid to 3,447 males and 269 females.

The distribution by sector shows that 3,383 or approximately 91% of the claims originated from workers in the sugar sector and 333 or approximately 9% from workers in the other industries combined. A further study shows that the recipients from the sugar sector comprised 3,169 males and 214 females while the other industries combined accounted for 278 males and 55 females.



This is shown in Table 28 below.

TABLE 28
NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS
PAID BY SEX AND SECTOR
1994

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NO.	Percentage	NO.	Percentage	NO.	Percentage
MALES	3,169	85	278	8	3,447	93
FEMALES	214	6	55	1	269	7
MALES & FEMALES	3,383	91	333	9	3,716	100

An age analysis shows that 3 of the recipients were below 16 years of age, 3,705 were between the ages of 16 years and 60 years and 8 were over 60 years of age. All the recipients who were below 16 years were males.

The average age of the male recipients was 33 years and that of the females, 38 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 6% of the cost related to in-patient care and approximately 94% to out-patient care. In addition, of the expenditure on in-patient care, 3% each related to workers from the other industries combined. Correspondingly, for out-patient care, 42% of the sum expended related to workers in the sugar sector and 52% related to workers in the other industries combined.



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This is shown in Table 29 below.

TABLE 29
INJURY BENEFIT MEDICAL CARE COST BY
SECTOR AND TYPE OF CARE
(PERCENTAGE-WISE)
1994

TYPE OF CARE	SUGAR	NON-SUGAR	BOTH SECTORS
IN-PATIENT	3	3	6
OUT-PATIENT	42	52	94
TOTAL	45	55	100

An overview of the total expenditure shows that 43% was expended on drugs and dressing 21% on subsistence and traveling, 10% each on medical examination and treatment and 7% on specialist care. Further, 6% was for expenses such as x-ray and laboratory fees and fees to medical referees while 3% was expended on hospitalization. Table 30 below gives the percentage distribution of Injury Benefit Medical Care cost by the type of care.

TABLE 30
PERCENTAGE DISTRIBUTION OF INJURY BENEFIT
MEDICAL CARE COST
1994

DESCRIPTION	TYPE OF CARE							TOTAL
	HOSP.	MED. EXAM.	SPEC. CARE	DRUGS & DRESS	TREAT -MENT	SUB. & TRAVEL	OTHERS	
IN-PATIENT	3	0.1	0.1	2	0.1	-	1	6
OUT-PATIENT	-	9	7	41	10	21	6	94
IN AND OUT PATIENT	3	10	7	43	10	21	6	100

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Of the claims paid, 3,634 or approximately 98% also had attached the payment of Injury Benefit - replacement of income while the remaining 86 or approximately 2% were for medical expenses only.

A total of 4,512 Injury Benefit Medical Care claims were paid during 1993. The 1994 total of 3,716 represents a decrease of approximately 18% by comparison.

DISABLEMENT PENSION

During 1994, 33 Disablement Pensions were awarded to 31 males and 2 females.

The distribution by age shows that 8 pensioners were below 30 years of age, 24 were between the ages of 30 and 59 years and 1 pensioner was over 60 years of age.

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

The sugar sector accounted for 10 of the pensioners while the other industries combined accounted for the remaining 23 pensioners. All of the recipients from the sugar sector were males while there were 2 females from the other industries combined.

An analysis by percentage of disability reveals that 25 or approximately 76% of the injuries were assessed at disabilities ranging between 20% to 40% and the remaining 8 or approximately 24% were assessed at disabilities between 50% to 80%.

Table 31 below shows the number of Disablement pensions awarded by the percentage of disability, sector and sex.

TABLE 31
DISABLEMENT PENSIONS BY PERCENTAGE OF DISABILITY,
SECTOR AND SEX
1994

% OF DISABILITY	SUGAR			NON-SUGAR			BOTH SECTOR		
	MALE	FEMALE	TOTAL	MALE	FEMALE	TOTAL	MALE	FEMALE	TOTAL
20	3	-	3	4	-	4	7	-	76
30	5	-	5	8	-	8	13	-	13
40	-	-	-	5	1	5	5	1	5
50	2	-	2	3	1	3	5	1	5
60	-	-	-	1	-	1	1	-	1
70	-	-	-	1	-	1	1	-	1
80	-	-	-	1	-	1	1	-	1
TOTAL	10	-	10	21	2	23	31	2	33



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A study of the nature of disability shows that 12 cases resulted from fractures, 6 from amputations and 5 from cuts and lacerations. Further, there were 4 cases which resulted from sprains and strains, 2 each from injury to the eyes and post-traumatic ankylosis of joints and one each from punctured wounds and burns and scalds.

Table 32 below shows the number of Disablement Pensions awarded by nature of disability and location of injury.

TABLE 32
NUMBER OF DISABLEMENT PENSIONS BY NATURE OF DISABILITY
AND LOCATION OF INJURY
1994

NATURE OF DISABILITY	HEAD		TRUNK	UPPER EXTREMITIES			INJURIES NOT SPEC. LOCATED	TOTAL
	EYES	OTHERS		FINGERS	OTHERS	LEGS & FEET		
Cuts and Lacerations	-	-	-	2	3	-	-	5
Punctured Wounds	-	-	-	-	1	-	-	1
Amputations	-	-	-	5	1	-	-	6
Post-Traumatic Ankylosis of joints	-	-	-	-	-	1	-	2
Fractures	-	2	2	-	3	1	4	12
Stains and Sprains	-	-	1	-	-	3	-	4
Injury to Eye	2	-	-	-	-	-	-	2
Burns & Scalds	-	-	-	-	1	-	-	1
TOTAL	2	2	3	7	10	5	4	33



The above table also shows that 17 or approximately 52% of the disabilities were confined to the upper extremities and 5 or approximately 15% to the lower extremities. A further analysis reveals that there were 4 or approximately 12% of the disabilities confined both to the head and other unspecified parts of the body and 3 or approximately 9% to the trunk.

Thirteen of the disablement cases were caused by persons striking against or coming into contact with objects, 8 from persons falling and 4 from falling objects. There were 3 cases each resulting from flying objects and power-driven means of transport and 1 each from animals and the use of hand tools.

An analysis by occupation reveals that 18 or approximately 55% of the new pensioners were manual workers, 8 or approximately 24% were Craftsmen and Technical Workers and 6 or approximately 18% were Service Workers. There was 1 recipient who fell into the category of clerical and sales worker.

Table U in the Annex shows the distribution of Disablement pensions by the nature of disability.

Fifty-five pensions were awarded in 1993. The 1994 total of 33 therefore represents a decrease of approximately 40% 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
1990 - 1994

SECTOR	1990	1991	1992	1993	1994
SUGAR	25	33	17	33	10
NON-SUGAR	33	52	31	22	23
BOTH SECOTRS	58	85	48	55	33

The above table indicates an overall fluctuating trend in the number of pensions awarded annually.

At the beginning of the year, there were 1,381 pensions in payment consisting of 1,248 males



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and 133 females.

During the year, 33 pensions were awarded and 1 pension was terminated.

At the end of the year therefore there were 1,413 Disablement pensions in payment to 1,278 males and 135 females.

Table 34 below shows the Movement of Disablement pensions during 1994.

TABLE 34
MOVEMENT OF DISABLEMENT PENSION
1994

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
Pensions in payment at the beginning	1,248	133	1,381
Pensions granted during the year.	31	2	33
Pensions terminated during the year.	1	-	1
Pensions in payment as at 31.12.94	1,278	135	1,413

DISABLEMENT GRANT

A total of 35 Disablement Grants were paid during 1994. The recipients were 29 males and 6 females.

The average age of the males was 35 years and that of the females, 46 years. The overall average age was 37 years.

The sugar sector accounted for 21 or approximately 60% of the recipients while the other industries combined accounted for 14 or approximately 40%.



The distribution is shown in Table 35 below.

TABLE 35
NUMBER OF DISABLEMENT GRANTS PAID BY SEX AND SECTOR
1994

DESCRIPTION	SECTOR		BOTH SECTORS
	SUGAR	NON-SUGAR	
MALES	19	10	29
FEMALES	2	4	6
MALES & FEMALES	21	14	35

An analysis by nature of injury shows that 11 of the recipients had cuts and lacerations, 10 had fractures and 5 had amputations. Four of the recipients each suffered from contusions and abrasions and sprains and strains and 1 from burns and scalds.



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This is shown in Table 36 below

TABLE 36
NUMBER OF DISABLEMENT GRANTS PAID BY NATURE OF DISABILITY
AND LOCATION OF INJURY
1994

NATURE OF DISABILITY	LOCATION OF INJURY						TOTAL
	HEAD	TRUNK & URO GENITAL ORGANS	UPPER EXTREMITIES		LOWER EXTREMITIES		
			FINGERS	OTHERS	LEGS & FEET	INJURIES NOT SPEC. LOCATED	
CONTUSIONS & ABRASIONS	-	-	-	1	2	1	4
CUTS & LACERATIONS	-	-	5	5	1	-	11
AMPUTATIONS	-	-	4	1	-	-	5
FRACTURES	1	-	6	1	2	-	10
STRAINS & SPRAINS	-	2	-	1	1	-	4
BURNS & SCALDS	-	-	-	-	-	1	1
TOTAL	1	2	15	9	6	2	35

The above table also shows that 24 of the injuries were located on the upper extremities, 6 on the lower extremities, 2 each on the trunk and uro-genital organs and other unspecified parts of the body and 1 on the head.

Fourteen of the injuries resulted from persons coming into contact with object, 8 from persons falling, 4 each from falling objects, the use of the hand tools and other unspecified causes and 1 was caused by animals.

A study of the degree of disability reveals that 10 persons were assessed at 10% disability, 8

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at 3%, 7 at 5% and 3 at 6% disability. Further, 2 persons were assessed at 14% disability and 1 each at 11%, 9%, 7%, 4% and 2%. This is shown Table 37 below.

TABLE 37
NUMBER OF DISABLEMENT GRANTS PAID BY PERCENTAGE OF
DISABILITY,
SEX AND SECTOR
1994

% OF DISABI LITY	SUGAR			NON-SUGAR			BOTH SECTOR		
	MALE	FEMALE	TOTAL	MALE	FEMALE	TOTAL	MALE	FEMALE	TOTAL
2	-	-	-	1	-	1	1	-	1
3	3	1	4	2	2	4	5	3	8
4	1	-	1	-	-	-	1	-	1
5	3	1	4	3	-	3	6	1	7
6	3	-	3	-	-	-	3	-	3
7	-	-	-	-1	-	1	1	-	1
9	1	-	1	-	-	-	1	-	1
10	7	-	7	2	1	3	9	1	10
11	-	-	-	1	-	1	1	-	1
14	1	-	1	-	1	1	1	1	2
TOTAL	19	2	21	10	4	14	29	6	35

A total of 47 grants was awarded in 1993. The 1994 total of 35 therefore, represents a decrease of approximately 26% by comparison.

Table V in the Annex classifies the Disablement Grants by age-group, sex and amount paid.

INDUSTRIAL DEATH

There were 2 Industrial Deaths which resulted in the award of Industrial Death pensions during 1994.

One pension award was shared by 2 orphans while the other award went to a widow who was over 45 years of age.

The ages of the deceased were 36 years and 50 years. For the recipients, the widow was aged 49 years and the orphans were 5 years and 6 years old.



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The sugar sector accounted for 1 death while the other industries combined accounted for the other.

An examination of the nature of injury shows that 1 death resulted from cuts and lacerations while the other resulted from internal injuries.

The causative factors show that both deceased persons sustained injuries after falling. This is shown in Table 38 below.

TABLE 38
NUMBER OF INDUSTRIAL DEATHS
BY NATURE OF INJURY
AND CAUSE OF ACCIDENT
1994

NATURE OF INJURY	CAUSE OF ACCIDENT	
	PERSONS FALLING	TOTAL
CUTS AND LACERATIONS	1	1
INTERNAL INJURY	1	1
TOTAL	2	2

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

At the end of 1993, there were 443 Industrial Death pensions in payment. The recipients were 336 widows, 58 parents and 19 orphans.

During 1994, 2 pensions were awarded and 1 pension, paid to a widow, was terminated.

At the end of the year therefore, there were 444 pensions in payment to 336 widows, 58 parents and 20 orphans.



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

TABLE 39
MOVEMENT OF INDUSTRIAL DEATH PENSIONS
1994

DESCRIPTION	WIDOWS	PARENTS	ORPHANS	TOTAL
Pensions in payment at the beginning of the year.	336	58	19	443
Pensions granted during the year.	1	-	1	2
Pensions terminated during the year.	1	-		1
Pensions in payment at the end of the year.	336	58	20	444

MEDICAL ADJUDICATION OF CLAIM

A total of 6,447 claimants were seen by personnel of the Medical Department during 1994. Of this total, 5,286 were seen at their homes, 474 in the Medical Department 445 at hospitals and 242 at Dispensaries.

CASES REFERRED TO MEDICAL BOARD (INDUSTRIAL)

Eighty-Eight cases were presented to the Industrial Medical Board during 1994. Of this amount, 52 were new cases and 36 were cases for review, that is, they were previously placed before the Board and needed follow-up action.

The results of the determinations reveal that 33 persons were classified as partially but permanently disabled, 29 were referred for further treatment and 23 were considered fit for work. Further, 2 persons were considered totally disabled and 1 case was determined to be of a non-industrial nature.



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The number of cases placed before the Industrial Medical Boards during 1990 to 1994 is shown in Table 40 below.

TABLE 40
CASES PLACED BEFORE MEDICAL BOARDS (INDUSTRIAL)
1990 - 1994

DESCRIPTION	1990	1991	1992	1993	1994
Number of cases	115	59	168	93	88
Medical treatment recommended	77	31	106	68	64
Medical treatment not recommended	23	38	46	25	23
Cases struck off	15	-	16	-	1
Percentage genuine cases	67	52	63	73	73

An examination of the above table reveals an overall fluctuating trend in the number of cases boarded during the period.

CASES REFERRED TO MEDICAL BOARD (NON-INDUSTRIAL)

A total of 124 cases was placed before the Medical Board for determination in 1994. Eighty-one were new cases and 43 were for review.

The results showed that 49 persons were in need of further treatment, 28 were recommended for Invalidity benefit with a review at a future date, 26 persons were considered fit for work and 18 persons were deemed invalids. A further 3 cases were recommended for reimbursement of medical expenses incurred.

MEDICAL TREATMENT ABROAD

During the year under review, 57 persons received medical treatment abroad. Of this total,



10 persons received follow-up treatment while 47 received treatment for the first time.

Diagnoses ranged from Cardiac and visual conditions to conditions requiring investigation for example, CAT Scan.

The distribution of persons receiving treatment abroad according to country of treatment reveals that 19 persons went to the United States of America, 17 to Trinidad and 13 to Barbados. Further, 4 persons went to Canada, 2 to Venezuela and 1 each to Cuba and England.

SICK VISITS

The Nurses/Sick Visitors of the Medical Department made 1,345 visits during the year under review. One thousand, one hundred and thirty-seven of these were made to the homes of insured persons, 140 to hospitals and 68 to Estate Dispensaries.

These visits were mainly to look into the welfare of pensioners and to advise insured persons who were hospitalised on the benefits they could receive from the Scheme.

The total number of persons seen during these visits was 5,973. Of this total, approximately 62% were claimants and 38% were pensioners.

Table 41 shows the number of visits made by the Nurses/ Sick Visitors during the period 1990 to 1994.

**TABLE 41
VISITS MADE BY NURSES/SICK VISITORS
1990 - 1994**

DESCRIPTION	1990	1991	1992	1993	1994
Number of visits	2,375	1,779	3,833	2,318	1,345

The table above shows a fluctuating trend in the number of visits made during the period under consideration.

APPEALS TO TRIBUNAL

During 1994, there was a total of 737 appeals to be processed. Of this amount, 179 were



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outstanding from 1993 and 558 were received during the year.

Sickness Benefit accounted for 224 or approximately 30% and Old Age Benefit accounted for 383 or approximately 52% of the appeals to be processed.

The Appeals Tribunal adjudicated on 231 cases. Twenty of these cases were allowed, 135 were disallowed and 76 were adjourned. The General Manager reviewed and allowed 294 appeals while 25 appeals were withdrawn during the year.

At the end of the year, 263 appeals (including the 76 which were adjourned) were still listed for hearing.

ESTABLISHMENT AND ORGANISATION

STAFFING

At the beginning of the year, the staff complement consisted of 570 persons of whom 535 were permanent employees and 35 were temporary employees.

During the year, 38 persons comprising 9 permanent and 29 temporary employees were recruited. Further, 8 temporary employees were appointed permanent employees and 77 persons left the Organization.

An analysis of the exits shows that 56 were from the permanent category and 21 were from the temporary category. Of those persons from the permanent category, 30 resigned, 17 had their services terminated, 3 were dismissed, 2 retired and 4 died. From the temporary category, 7 persons resigned, 12 had their services terminated and 2 were dismissed.

At the end of the year therefore, there were 531 persons in employment comprising 496 permanent employees and 35 temporary employees.

TRAINING

During 1994, a total of 385 employees attended 22 internal and 23 external training programmes conducted by agencies within the country.

The internal programmes included Strategic Planning Seminars, Hands-on Computer Training, Receptionist Skills Seminars, Drivers' and Office Assistants' Seminars and Orientation/Induction Courses.

Thirty-one employees attended the external training courses. The areas of training included Advanced Management, Performance Appraisal, Industrial Law, Cost and Management Accounting and Computer Hardware Maintenance.



In addition, 5 employees concluded studies at the University of Guyana. Two of these employees received the Degree in Management while the remaining 3 received the Diploma in Public Management. Further, one employee completed his LLB Degree in law at the University of the West Indies.

The Organisation continued to sponsor 8 students who were pursuing studies at the University of Guyana.

Lectures were conducted for 29 agencies in the Public and Private Sectors by training personnel of the Organisation. These lectures were aimed at sensitising employees to the various benefits offered by the Scheme and other related matters.

COMPUTER OPERATIONS

In January 1994, a Computer Implementation Committee was formed to streamline the computerization of the Scheme's operations. In terms of registration details, all employers and insured persons were already entered so there was need for verification of information and continual maintenance of the system.

Inputting of contribution records for employed persons began during the year while contribution records for self-employed persons were being maintained.

The processing of short-term benefits by computer commenced during the year under review. This was however, confined to the Head Office. The printing of payment vouchers for all pensions also continued during the year.

With effect from October 17, 1994 the Records Section and the Computer Operations Sections were merged to optimize the use of available resources.



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TABLE A
NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE
1994

INDUSTRY	NUMBER OF EMPLOYERS BY SIZE (No. of employees)						TOTAL EMPLOYERS
	1-5	6-10	11-20	21-50	51-100	100+	
Agriculture and Livestock Production	7	1		2		1	11
Rice Farming	3						2
Forestry & Logging	5	1	2	1		1	10
Fishing	4				1		5
Other Metallic Mineral Mining	4	1	4				9
Stone Quarrying, Clay and Sand Pits			1	1			2
Food Manufacturing	5	2	5				12
Rice Milling	11	2	1	1			15
Manufacture of Wearing Apparel	2	2		2			6
Manufacture Wood & Cork (Except Furniture)	4	3	1			2	10
Manufacture of Furniture & Fixtures	4	5	2	1			12
Printing, Publishing & Allied Industries	2	2	2				6
Manufacture of Leather & Fur Products		1					1
Manufacture of Chemicals & Its Products	4						4
Manufacture of Non-Metallic Mineral Products	1						1
Manufacture of Metal Products & Repairs	2						2
Manufacture & Repair Electrical Appliances	3		1				3
Manufacture of Transport Equipment & Repair	18	2	3				21
Manufacture & Repair of Miscellaneous Items	5	1	8				9
Construction	34	19		5			66
Electricity, Gas and Steam			2	1			1
Wholesale and Retail Trade	87	9		1			99
Banks & Other Financial Institutions	2			1	1		4
Insurance	1						1
Real Estate	5		1				5
Transport	13	8		1			23
Communications		1					1
Government Services (Administration)	3	3	5				6
Community & Business Services	97	11		4		1	118
Recreational Services	3						3
Personal Services	102	8	3	3	1		117
TOTAL	430	82	41	24	3	5	585

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TABLE B
NUMBER OF EMPLOYED REGISTRANTS BY AGE-GROUP, SEX AND MARITAL STATUS
1994

AGE-GROUP	MALES						TOTAL
	MARRIED	SINGLE	WID	DIV.	SEP.	COMMON LAW	
UNDER 16	1	288					289 ✓
16-19	13	2,565			1	29	2,608 ✓
20-24	82	1,014				121	1,217 ✓
25-29	96	272		1	1	123	493 ✓
30-34	108	104		2	1	49	264 ✓
35-39	63	30	2	4	2	31	132 ✓
40-44	45	10	1	1		5	62 ✓
45-49	25	13		1	1	7	47 ✓
50-54	16	5	2		1	4	28 ✓
55-59	15	5				1	21 ✓
60 & OVER	6	10	1			1	18 ✓
TOTAL	470	4,316	6	9	7	371	5,179

AGE-GROUP	FEMALES						TOTAL
	MARRIED	SINGLE	WID	DIV.	SEP.	COMMON LAW	
UNDER 16	3	190				1	194 ✓
16-19	18	1,881		2	3	28	1,932 ✓
20-24	58	911			4	60	1,033 ✓
25-29	70	278	3	3	4	63	421 ✓
30-34	86	137	3	11	6	23	266 ✓
35-39	51	47	8	6	6	21	136 ✓
40-44	28	24	8	6	4	4	74 ✓
45-49	29	22	6	5		2	64 ✓
50-54	18	7	3	4		1	33 ✓
55-59	4	3	1				8 ✓
60 & OVER	2	2					4 ✓
TOTAL	367	3,502	32	37	27	203	4,168

AGE-GROUP	MALES AND FEMALES						TOTAL
	MARRIED	SINGLE	WID	DIV.	SEP.	COMMON LAW	
UNDER 16	4	478				1	483
16-19	31	4,446		2	4	57	4,540
20-24	140	1,925			4	181	2,250
25-29	166	550	3	4	5	186	914
30-34	194	241	3	13	7	72	530
35-39	114	77	10	10	4	52	271
40-44	73	34	9	7	1	9	136
45-49	54	35	6	6	1	9	111
50-54	34	12	5	4		5	61
55-59	19	8	1			1	29
60 & OVER	8	12	1			1	22
TOTAL	837	7,818	38	46	34	574	9,347



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TABLE C
NUMBER OF EMPLOYED REGISTRANTS BY INDUSTRY AND SEX
1994

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agriculture and Livestock Production	127	42	169
01a	Sugar Farming	806	194	1,000
01b	Rice Farming	161	13	174
02	Forestry and Logging	91	12	103
04	Fishing	108	245	353
11	Bauxite Mining	4	6	10
12	Other Metallic Mineral Mining	103	8	111
14	Stone Quarring, Clay and Sand Pits	11		11
20	Food Manufacturing (except sugar, rice and beverages)	115	165	280
20a	Sugar Milling	2		2
20b	Rice Milling	31	6	37
21	Beverage Industries	139	23	162
22	Tobacco Manufactures	10	7	17
23	Manufacture of Textiles	15	18	33
24	Manufacture of Wearing Apparel	85	785	870
25	Manufacture of Wood & Cork (except furniture)	601	107	708
26	Manufacture of Furniture and Fixtures	223	15	238
27	Manufacture of Paper & Paper Products	10	5	15
28	Printing, Publishing and Allied Industries	19	15	34
29	Manufacture of Leather & Leather and Fur Products (except Footwear and other Wearing Apparel)	1		1
31	Manufacture of Chemical and Its Products	68	38	106
33	Manufacture of Non-Metallic Products	46	28	74
34	Basic Metal Industries	12	2	14
35	Manufacture of Metal Products & Repairs (except machinery).	49	14	63
36	Manufacture of Machinery & Repairs (except electrical Appliances).	12		12
37	Manufacture and Repair of Electrical Appliances	51	41	92
38	Manufacture and Repair of Transport Equipment	88	2	90
39	Manufacture and Repair of Miscellaneous Items	14	11	25
40	Construction	328	25	353
51	Supply of Electricity, Gas and Steam	10	6	16
52	Water and Sanitary Services	112	32	144
61	Wholesale and Retail Trade	518	442	960
62	Banks and Other Financial Institutions	52	86	138
63	Insurance	33	83	116
64	Real Estate	1	3	4
71	Transport	154	43	197
73	Communication	54	76	130
81	Government Services (Administrative)	112	254	366
82	Community and Business Services	578	787	1,365
83	Recreation Services	20	39	59
84	Personal Services	205	490	695
	TOTAL	5,179	4,168	9,347

GUYANA NATIONAL INSURANCE SCHEME



TABLE D ^{REGISTRANTS}
 NUMBER OF SELF-EMPLOYED BY INDUSTRY AND SEX
 1994 ^

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agriculture	40	6	46
01a	Sugar Farming	1		1
01b	Rice Farming	13		13
02	Forestry & Logging	3		3
04	Fishing	3		3
12	Metallic Mineral Mining	6		6
20	Food Manufacturing (except Sugar, Rice Beverages)	9	8	17
24	Manufacture of Wearing Apparel	7	1	8
25	Manufacture of Wood & Cork	8	1	9
26	Manufacture of Furniture & Fixtures	20	1	21
31	Manufacture of Chemical & Its Products	1		1
34	Basic Metal Industries	11		11
37	Manufacture & Repair of Electrical Appliances	15	2	17
38	Manufacture and Repairs of Transport Equipment	32	1	33
39	Manufacture and Repairs of Miscellaneous Items	9	1	10
40	Construction	76	2	78
52	Water & Sanitary Services	1		1
61	Wholesale and Retail Trade	195	163	358
64	Real Estate	6		6
71	Transport	45	1	46
73	Communication	1		1
81	Government Services (Administration)	1		1
82	Community and Business Services	52	18	70
83	Recreational Services	4	1	5
84	Personal Services	48	71	119
	TOTAL	607	277	884

GUYANA NATIONAL INSURANCE SCHEME



TABLE F
 GRANTED
 NUMBER OF OLD AGE PENSIONS BY AGE, SEX AND CONTRIBUTIONS PAID AND CREDITED
 1994

MALES					FEMALES				
AGE	NUMBER OF PERSONS	CONTRIBUTIONS PAID AND CREDITED	CONTRIBUTIONS CREDITED	PERCENTAGE CREDITED	AGE	NUMBER OF PERSONS	CONTRIBUTIONS PAID AND CREDITED	CONTRIBUTIONS CREDITED	PERCENTAGE CREDITED
60	348	355,789	2,981	0.80	60	106	96,581	1,066	1
61	263	254,166	6,189	2	61	64	61,963	1,488	2
62	89	80,839	6,081	7	62	20	16,716	1,482	9
63	63	51,837	7,217	14	63	23	18,171	3,503	19
64	47	39,506	6,931	18	64	17	14,359	2,386	17
65	37	30,829	5,209	17	65	18	14,697	2,845	19
66	21	16,761	4,143	25	66	5	5,009	1,338	27
67	18	15,056	3,144	21	67	5	4,934	1,147	23
68	22	17,268	5,617	22	68	7	5,542	1,714	31
69	8	14,102	3,929	28	69	1	984	225	23
70	4	6,591	2,328	35	70	3	2,250	951	42
71	5	3,310	1,049	32	71				
72	6	4,006	1,547	39	72	1	857	300	35
73	2	4,516	2,394	53	73	2	1,500	1,056	70
74	6	1,676	645	37	74				
75	1	862	275	32	75				
77	6	4,631	3,090	67	77	1	895	600	67
78	1	993	575	58	78				
79	1	812	475	58	79				
TOTAL	960	903,550	63,799	7	TOTAL	273	244,458	20,101	8

MALES AND FEMALES				
AGE	NUMBER OF PERSONS	CONTRIBUTIONS PAID AND CREDITED	CONTRIBUTIONS CREDITED	PERCENTAGE CREDITED
60	454	400,370	4,047	0.90
61	327	316,129	7,677	2
62	109	97,555	7,563	8
63	86	70,008	10,720	15
64	64	53,865	9,317	17
65	55	45,526	8,054	18
66	26	21,770	5,481	25
67	23	19,990	4,291	21
68	29	22,810	7,331	32
69	19	15,086	4,154	27
70	11	8,841	3,279	37
71	4	3,310	1,049	32
72	6	4,863	1,847	38
73	8	6,016	3,450	57
74	2	1,676	625	37
75	1	862	275	32
77	7	5,526	3,690	67
78	1	993	575	58
79	1	812	475	58
TOTAL	1,233	1,148,008	83,900	7



GUYANA NATIONAL INSURANCE SCHEME

TABLE G

NUMBER OF OLD AGE PENSIONERS ON STREAM AGE, EMPLOYMENT STATUS
AND SEX AS AT 31-12-94

1994

Age	Employed			Self-Employed			Both Categories		
	Males	Females	Males & Females	Males	Females	Males & Females	Males	Females	Males & Females
60	336	96	432	9	7	16	5 345	103 2	448
61	604	159	763	23	4	27	25 627	163 7	790
62	812	201	1013	33	13	46	2 845	214 17	1059
63	786	225	1011	29	8	37	2 815	233 1	1048
64	1111	310	1421	49	8	57	3 1160	318 6	1478
65	875	257	1132	23	6	29	5 898	263 10	1161
66	795	232	1027	10	2	12	2 805	234 4	1039
67	681	201	882	24		24	14 705	201 10	906
68	1196	295	1491	24	3	27	8 1220	298 3	1518
69	873	229	1102	19		19	4 892	229 2	1121
70	760	200	960	25	1	26	18 785	201 1	986
71	647	171	818	27	1	28	14 674	172 3	846
72	736	201	937	18	3	21	8 754	204 2	958
73	709	178	887	25	4	29	17 734	182 2	916
74	612	136	748	16		16	17 628	136 -	764
75	421	115	536	2	1	3	16 423	116 -	539
76	441	123	564	2	1	3	9 443	124 -	567
77	511	103	614	2		2	10 513	103 1	616
78	414	80	494				10 414	80 1	494
79	494	86	580	6		6	9 500	86 1	586
80	447	98	545	1	3	4	6 448	101 2	549
81	301	48	349	5	1	6	7 306	49 -	355
82	189	35	224	7	1	8	8 196	36 2	232
83	152	32	184	4	2	6	3 156	34 3	190
84	114	32	146	4	2	6	1 118	34 -	152
85	90	21	111	3		3	- 93	21 -	114
86	43	8	51	2		2	- 45	8 -	53
TOTAL	15,150	3,872	19,022	392	71	463	15,542	3,943	19,485

GUYANA NATIONAL INSURANCE SCHEME



GRANTS
TABLE H

NUMBER OF OLD AGE AWARDED BY AGE, SEX
AND EMPLOYMENT STATUS
1994

Age	Employed			Self-Employed			Both Categories		
	Males	Females	Males & Females	Males	Females	Males & Females	Males	Females	Males & Females
60	91	42	133	3	2	5	94	44	138
61	65	35	100	4	2	6	69	37	106
62	29	21	50	1	1	2	30	22	52
63	12	8	20	1	1	2	13	9	22
64	14	3	17				14	3	17
65	7	3	10	1		1	8	3	11
66	10	2	12				10	2	12
67	4	3	7				4	3	7
68	7		7	1		1	8		8
69	2	1	3				2	1	3
70	9		9				9		9
71	1	1	2				1	1	2
72	2	1	3				2	1	3
73	3	1	4				3	1	4
74	2		2				2		2
75	1		1				1		1
76	1	1	2				1	1	2
79		1	1					1	1
80	1		1				1		1
84	1		1				1		1
86	1		1				1		1
TOTAL	263	123	386	11	6	17	274	129	403



GUYANA NATIONAL INSURANCE SCHEME

TABLE I
NUMBER OF INVALIDITY PENSIONS GRANTED BY AGE, SEX AND NUMBER OF CONTRIBUTIONS PAID AND CREDITED
1994

AGE	MALES				FEMALES				MALES AND FEMALES			
	CONTRIBUTIONS				CONTRIBUTIONS				CONTRIBUTIONS			
	NUMBER	PAID	CREDITED	TOTAL	NUMBER	PAID	CREDITED	TOTAL	NUMBER	PAID	CREDITED	TOTAL
28					1	345		345	1	345		345
30	2	837	809	1,646	1	295	750	1,045	3	1,132	1,132	2,691
31					1	296	700	996	1	296	700	996
32												
33	1	265	675	940	1	390	712	1,102	2	655	1,387	2,042
34	1	681	681	1,362					1	681	681	1,362
35	3	1,522	1,965	3,487					3	1,522	1,965	3,487
36												
37	3	1,439	1,791	3,230					3	1,439	1,791	3,230
38	1	366	605	971					1	366	605	971
39	1	565	575	1,140					1	565	575	1,140
40	3	1,989	1,680	3,669	2	855	1,135	1,990	5	2,844	2,815	5,659
41	2	1,685	1,025	2,710	2	715	1,000	1,715	4	2,400	2,025	4,425
42	3	1,676	1,454	3,130					3	1,676	1,454	3,130
43	1	709	425	1,134					1	709	425	1,134
44					1	270	400	670	1	270	400	670
45	2	1,175	805	1,980					2	1,175	805	1,980
46	2	1,281	489	1,770	1	388	375	763	3	1,669	864	2,533
47	5	4,150	1,734	5,884	2	1,312	706	2,018	7	5,462	2,440	7,902
48	10	8,533	3,437	11,970	1	762	339	1,101	1	9,295	3,776	13,071
49	1	1,068	306	1,374	1	342	300	642	2	1,410	606	2,016
50	4	3,220	1,068	4,288	2	1,100	547	1,647	6	4,320	1,615	5,935
51	9	7,651	2,322	9,973	1	488	250	738	10	8,139	2,572	10,711
52	6	4,785	1,446	6,231	1	1,027	231	1,258	7	5,812	1,677	7,489
53	7	5,236	1,465	6,701	1	1,081	180	1,261	8	6,317	1,645	7,962
54	9	7,086	1,600	8,686	1	678	201	879	10	7,764	1,801	9,565
55	5	2,753	755	3,508	3	1,795	463	2,258	8	4,548	1,218	5,766
56	4	2,607	477	3,084					4	2,607	477	3,084
57	14	12,667	1,455	14,122	2	705	75	780	16	13,372	1,530	14,902
58	14	12,360	1,057	13,417	1	252	50	302	15	12,612	1,107	13,719
59	16	13,416	733	14,149					16	13,416	733	14,149
TOTAL	129	99,722	30,834	130,556	26	13,096	8,414	21,510	155	112,818	39,248	152,066

GUYANA NATIONAL INSURANCE SCHEME

X



TABLE J
NUMBER OF INVALIDITY GRANTS AWARDED BY AGE, SEX AND NUMBER OF CONTRIBUTIONS
(PAID AND CREDITED)
 1994

AGE	MALES		FEMALES		MALES AND FEMALES	
	NO. OF PERSONS	CONTRIBUTIONS PAID & CREDITED	NO. OF PERSONS	CONTRIBUTIONS PAID & CREDITED	NO. OF PERSONS	CONTRIBUTIONS PAID & CREDITED
19	1	119			1	119
29	1	79			1	79
31	2	393			2	393
33	1	106			1	106
38	1	226	1	202	2	428
43	2	231			2	231
54	1	244			1	244
59	1	120			1	120
TOTAL	10	1,518	1	202	11	1,720



X

GUYANA NATIONAL INSURANCE SCHEME

TABLE K *AWARDED*
NUMBER OF SURVIVOR'S PENSION BY AGE-GROUP
AND CONDITION OF AWARD
1994

AGE-GROUP	WIDOW WITH CARE OF CHILDREN	WIDOWS OVER 45 YEARS	OTHER * DEPENDANTS	ORPHANS	TOTAL
UNDER 35	35		57	4	96
35 - 39	31		5		36
40 - 44	31		20		51
45 - 49	19	46	3		68
50 - 59 <i>54</i>	12	77	1		90
55 - 59	5	91	1		97
60 - 64		77	2		79
65 - 69		61	1		62
70 - 74		41	3		44
75 - 79		17	1		18
80 - 84		3	1		4
TOTAL	133	413	95	4	645

* 62 awards shared among 95 other dependants

GUYANA NATIONAL INSURANCE SCHEME



TABLE L
NUMBER OF FUNERAL CLAIMS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY, SEX AND
INSURED STATUS OF THE DECEASED
1994

AGE-GROUP	EMPLOYED					
	MALES			FEMALES		
	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL
16 - 20	3		3	1		1
21 - 25	14		14	5		5
26 - 30	26		26	4	3	7
31 - 35	29	1	30	3	6	9
36 - 40	39		39	10	2	12
41 - 45	47	1	48	6	2	8
46 - 50	50	5	55	5	10	15
51 - 55	67	5	72	6	7	13
56 - 60	95	7	102	15	19	34
OVER 60	519	17	536	75	69	143
TOTAL	889	36	925	130	117	247

AGE-GROUP	SELF-EMPLOYED					
	MALES			FEMALES		
	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL
16 - 20						
21 - 25	1		1			
26 - 30					1	1
31 - 35						
36 - 40	3		3			
41 - 45	1		1			
46 - 50	3		3	1		1
51 - 55	5		5			
56 - 60	7		7	3		3
OVER 60	17		17	3		3
TOTAL	37		37	7	1	8

AGE-GROUP	BOTH CATEGORIES								
	MALES			FEMALES			MALES & FEMALES		
	DIRECTLY INSURE	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL
16 - 20	3		3	1		1	3		4
21 - 25	15		15	5		5	15		20
26 - 30	26		26	4	4	8	26	4	34
31 - 35	29	1	30	3	6	9	29	7	39
36 - 40	42		42	10	2	12	42	2	54
41 - 45	48	1	49	6	2	8	48	3	57
46 - 50	53	5	58	6	10	16	53	15	74
51 - 55	72	5	77	6	7	13	72	12	90
56 - 60	102	7	109	18	19	37	102	26	146
OVER 60	536	17	553	78	68	146	536	85	699
TOTAL	925	36	961	137	118	255	1,063	154	1,217

961



GUYANA NATIONAL INSURANCE SCHEME

TABLE M
NUMBER OF SICKNESS SPELLS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY
AND SEX OF RECIPIENTS
1994

AGE-GROUP	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
X 16 - 20	286	234	520	3		3	289	234	523
21 - 25	969	858	1,827	6	5	11	975	863	1,838
26 - 30	857	891	1,748	7	4	11	864	895	1,759
31 - 35	845	703	1,548	12	6	18	857	709	1,566
36 - 40	705	579	1,284	23	15	38	728	594	1,322
41 - 45	706	452	1,158	17	13	30	723	465	1,188
46 - 50	573	313	886	28	11	39	601	324	925
51 - 55	501	205	706	25	20	45	526	225	751
56 - 60	377	135	512	33	10	43	410	145	555
TOTAL	5,819	4,378	10,189	154	84	238	5,973	4,454	10,427

GUYANA NATIONAL INSURANCE SCHEME



TABLE N
NUMBER OF SICKNESS SPELLS PAID BY DIAGNOSIS AND SECTOR
1994

CODE	DIAGNOSIS	SUGAR	NON-SUGAR	BOTH SECTORS
1	Tuberculosis of Respiratory <i>System</i>		12	12
2	Tuberculosis, other forms	1	8	9
5	Dysentery, all forms	8	24	32
6a	Cholera		1	1
6b	Enteric fever (Typhoid fever)	36	178	214
6c	Other infective Diseases		1	1
7f	Chicken pox	17	81	98
9	Malaria	3	76	79
10a	Filariasis	1	29	30
11a	Meningococcal Infection (Meningitis)		5	5
11c	Small - pox		1	1
11f	Parasitic skin infections		10	10
11i	Infectious Hepatitis (Catarrhal Jaundice)	27	96	123
11j	Other infectious and parasitic diseases	44	51	95
12	Malignant neoplasms, including neoplasms of lymphatic and haematopoietic tissues		9	9
13	Benign neoplasms and neoplasms of unspecified nature	8	52	60
14	Allergic disorders	16	25	41
15	Diseases of thyroid gland	2	8	10
16	Diabetes mellitus	24	98	122
17	Avitaminosis and other deficiency states		1	1
18	Anaemias	18	115	133
19	Psychoneurosis and psychosis	40	69	109
21a	Glaucoma	1	2	3
21b	Cataract	17	46	63
21c	Other eye diseases	39	323	362
21d	Injury to eye	12	23	35
22	Diseases of ear and mastoid process	6	23	29
23	Rheumatic fever		9	9
24	Chronic Rheumatic Heart Diseases		3	3
25	Arteriosclerotic and degenerative heart disease	30	84	114
26	Hypertensive disease	114	455	569
27	Diseases of veins	34	59	93
29	Acute pharyngitis and tonsillitis and hypertrophy of tonsils and adenoids	10	58	68
30	Influenza	56	187	243
31	Pneumonia	8	25	33
32	Bronchitis	58	228	286
34	All other respiratory diseases except cancer	100	650	750
35	Diseases of stomach and duodenum except cancer	80	145	225
36	Appendicitis	13	33	46
37	Hernia of abdominal cavity	16	76	92
38	Diarrhoea and enteritis	51	182	233
39	Diseases of gall bladder and bile ducts	1	4	5
40a	Diseases of the teeth	7	29	36
40b	Other diseases of digestive system	10	300	310
41	Nephritis and nephrosis		8	8
42a	Diseases of male genital organs	20	135	155
42b	Diseases of female genital organs	51	279	330
43	Complications of pregnancy, child-birth and the puerperium	30	621	651
44	Boil, abscess, cellulitis and other skin infections	73	186	259
45	Other diseases of skin	3	35	38



GUYANA NATIONAL INSURANCE SCHEME

TABLE N (cont'd)
 NUMBER OF SICKNESS SPELLS PAID BY DIAGNOSIS AND SECTOR
 1994

CODE	DIAGNOSIS	SUGAR	NON-SUGAR	BOTH SECTORS
46	Arthritis and rheumatism, except rheumatic fever	53	250	303
47	Diseases of bones and other organs of movement	4	21	25
48	Congenital Malformations and Diseases peculiar to early Infancy	2	2	4
49a	Epilepsy	6	8	14
49b	Diseases of nerves and peripheral ganglia	8	70	78
49c	Urinary calculus	28	61	89
49d	Other diseases of urinary system	18	132	150
49e	Other specified and ill-defined diseases	673	1,535	2,208
50a	Open fractures	8	13	21
50b	Closed fractures	39	26	307
50c	Complicated fractures		25	25
50d	Dislocations	11	18	29
50e	Head Injury, excluding fracture	25	59	84
50f	Internal injury, chest, abdomen and pelvis	9	14	23
50g	Lacerated, open and contused wounds	221	180	401
50h	Burns and Scalds	10	42	52
50i	Occupational Poisoning	1	3	4
50j	Poisoning, Except Occupational Poisoning	2	3	5
50k	Other violence	6	29	35
50l	Sprains and Strains	52	99	151
50m	Contusions and abrasions	70	106	176
	TOTAL	2,331	8,096	10,427

GUYANA NATIONAL INSURANCE SCHEME



TABLE O
NUMBER OF SICKNESS BENEFIT MEDICAL CARE CLAIMS
PAID BY AGE-GROUP, SECTOR AND SEX
1994

AGE-GROUP	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
16 - 20	28	7	35	55	133	188	83	140	223
21 - 25	140	65	205	403	774	1,177	543	839	1,382
21 - 25 ²⁶⁻³⁰	139	63	202	672	795	1,467	811	858	1,669
31 - 35	145	41	186	542	610	1,152	687	651	1,338
36 - 40	157	38	195	555	712	1,267	712	750	1,462
41 - 45	145	48	193	550	671	1,221	695	719	1,414
46 - 50	162	40	202	488	456	944	650	496	1,146
51 - 55	159	45	204	477	250	727	636	295	931
56 - 60	135	21	156	353	151	504	488	172	660
TOTAL	1,210	368	1,578	4,095	4,552	8,647	5,305	4,920	10,225



GUYANA NATIONAL INSURANCE SCHEME

TABLE P
 NUMBER OF MATERNITY ALLOWANCE PAID BY AGE-GROUP
 EMPLOYMENT STATUS AND BENEFIT DAYS
 1994

AGE-GROUP	EMPLOYMENT STATUS					
	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES	
	NUMBER OF CASES	NUMBER OF BENEFIT DAYS	NUMBER OF CASES	NUMBER OF BENEFIT DAYS	NUMBER OF CASES	NUMBER OF BENEFIT DAYS
16 - 28	130	9,129	2	156	132	9,285
21 - 25	497	34,741	6	444	503	35,185
26 - 30	451	31,922	13	930	464	32,852
31 - 35	331	22,730	10	689	341	23,419
36 - 40	141	9,777	5	378	146	18,155
41 - 45	32	2,287	1	78	33	2,365
TOTAL	1,582	110,586	37	2,675	1,619	113,261

GUYANA NATIONAL INSURANCE SCHEME



TABLE Q
 NUMBER OF MATERNITY ALLOWANCE \$
 PAID BY BENEFIT DAYS
 1994^F

BENEFIT DAYS	NUMBERS of Cases
2	1
3	
4	1
5	
6	
7	
8	1
9	2
10	2
11	1
12	55
13	2
14	1
15	1
16	1
17	1
18	6
19 - 24	18
25 - 30	12
31 - 36	14
37 - 42	14
43 - 48	17
49 - 54	26
55 - 60	22
61 - 66	330
67 - 72	38
73 - 78	1019
79 - 84	4
85 - 90	7
91 - 96	4
97 - 102	5
103 - 108	6
109 - 114	1
115 - 120	2
121 - 126	1
127 - 132	1
133 - 138	
139 - 144	
145 - 150	2
151 - 156	1
TOTAL	1,619



GUYANA NATIONAL INSURANCE SCHEME

TABLE R
NUMBER OF INJURY SPELLS PAID BY AGE-GROUP AND SEX
1994

AGE-GROUP	MALES	FEMALES	MALES AND FEMALES
BELOW 16	4		4
16 - 20	391	18	409
21 - 25	961	58	1019
26 - 30	899	54	953
31 - 35	671	47	718
36 - 40	491	76	567
41 - 45	333	69	402
46 - 50	268	37	305
51 - 55	179	53	232
56 - 60	94	26	120
OVER 60	25	2	27
TOTAL	4,316	440	4,756

GUYANA NATIONAL INSURANCE SCHEME



TABLE S
 NUMBER OF INJURY SPELLS BY BENEFIT DAYS, SECTOR AND SEX
 1994

BENEFIT DAYS	SUGAR			NON-SUGAR			ALL INDUSTRIES		
	MALES	FEMALES	TOTALS	MALES	FEMALES	TOTALS	MALES	FEMALES	TOTALS
1	3	1	4	11	4	15	14	5	19
2	28	4	32	11	10	21	39	14	53
3	177	23	200	53	11	64	230	34	264
4	257	19	276	60	15	75	317	34	351
5	578	52	630	73	8	81	651	60	711
6	485	20	505	131	24	155	616	44	660
7	193	16	209	17	1	18	210	17	227
8	205	24	229	14	2	16	219	26	245
9	201	17	218	26	9	35	227	26	253
10	187	11	198	16	3	19	203	14	217
11	210	28	238	38	3	41	248	31	279
12	175	9	184	74	11	85	249	20	269
13	90	8	98	14	3	17	104	11	115
14	67	3	70	8	1	9	75	4	79
15	84	8	92	12	2	14	96	10	106
16	52	4	56	8	8	16	60	4	64
17	87	11	98	15	2	17	102	13	115
18	55	7	62	30	5	35	85	12	97
19 - 24	152	9	161	72	12	84	224	21	245
25 - 30	74	10	84	56	12	68	130	22	152
31 - 36	42	3	45	18	1	19	60	4	64
37 - 42	18	4	22	8	8	16	26	4	30
43 - 48	24	2	26	2	2	4	26	2	28
49 - 54	23	1	24	5	5	10	28	1	29
55 - 60	9	2	11	3	3	6	12	2	14
61 - 66	6	1	7	1	1	2	7	1	8
67 - 72	4	4	8	3	3	6	7	7	14
73 - 78	7	2	9	3	3	6	10	2	12
79 - 84	4	4	8	3	3	6	7	7	14
85 - 90	4	4	8	4	4	8	4	4	8
91 - 96	2	2	4	2	2	4	2	2	4
97 - 102	1	1	2	1	1	2	1	1	2
103 - 108	1	1	2	1	1	2	2	2	4
109 - 114	2	2	4	2	2	4	2	2	4
115 - 120	2	2	4	2	2	4	2	2	4
121 - 126	1	1	2	1	1	2	1	1	2
127 - 132	2	2	4	2	2	4	4	4	8
133 - 138	1	1	2	1	1	2	1	1	2
139 - 144	1	1	2	1	1	2	1	1	2
145 - 150	1	1	2	1	1	2	1	1	2
151 - 160	6	6	12	7	7	14	13	13	26
TOTAL	3,520	299	3,819	796	141	937	4,316	440	4,756



GUYANA NATIONAL INSURANCE SCHEME

TABLE T
NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS
PAID BY AGE-GROUP, SECTOR AND SEX
1994

AGE-GROUP	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
UNDER 16	1		1	2		2	3		3
16 - 20	244	2	246	25	6	31	269	8	277
21 - 25	592	24	616	52	9	61	644	33	677
26 - 30	672	27	699	34	15	49	706	42	748
31 - 35	543	35	578	56	2	58	599	37	636
36 - 40	389	30	419	48	8	56	437	38	475
41 - 45	305	36	341	16	8	24	321	44	365
46 - 50	200	16	216	15	5	20	215	21	236
51 - 55	145	26	171	15	2	17	160	28	188
56 - 60	73	18	91	12		12	85	18	103
OVER 60	5		5	3		3	8		8
TOTAL	3,169	214	3,383	278	55	333	3,447	269	3,716



TABLE U

NUMBER OF DISABLEMENT PENSIONS BY NATURE OF DISABILITY

NATURE OF DISABILITY	NUMBER OF CASES
Cuts and Lacerations	5
Punctured Wounds	1
Fractures and Strains	12
Sprains and Strains	4
Eye Injuries	2
Amputations	6
Post-Traumatic ^{Ankylosis} of Joints	2
Burns and Scalds	1
TOTAL	33



GUYANA NATIONAL INSURANCE SCHEME

TABLE V

NUMBER OF DISABLEMENT GRANT BY
AGE-GROUP AND SEX 1994

AGE-GROUP	MALES	FEMALES	MALES AND FEMALES
	NO. OF CLASS	NO. OF CASES	NO. OF CASES
16 - 20	2		2
21 - 25	2	1	3
26 - 30	5		5
31 - 35	6		6
36 - 40	5	1	6
41 - 45	3	1	4
46 - 50	4		4
51 - 55	1	2	3
56 - 60	1		1
61 - 65		1	1
TOTAL	29	6	35

TABLE W

ANALYSIS OF INDUSTRIAL DEATHS BY CONDITIONS OF AWARD AND NATURE OF INJURY
1994

NATURE OF INJURY	NUMBER OF DEATHS	WIDOWS OVER 45 YRS	ORPHANS	TOTAL
Internal Injury	1		1	1
Cuts and Lacerations	1	1		1
TOTAL	2	1	1	2



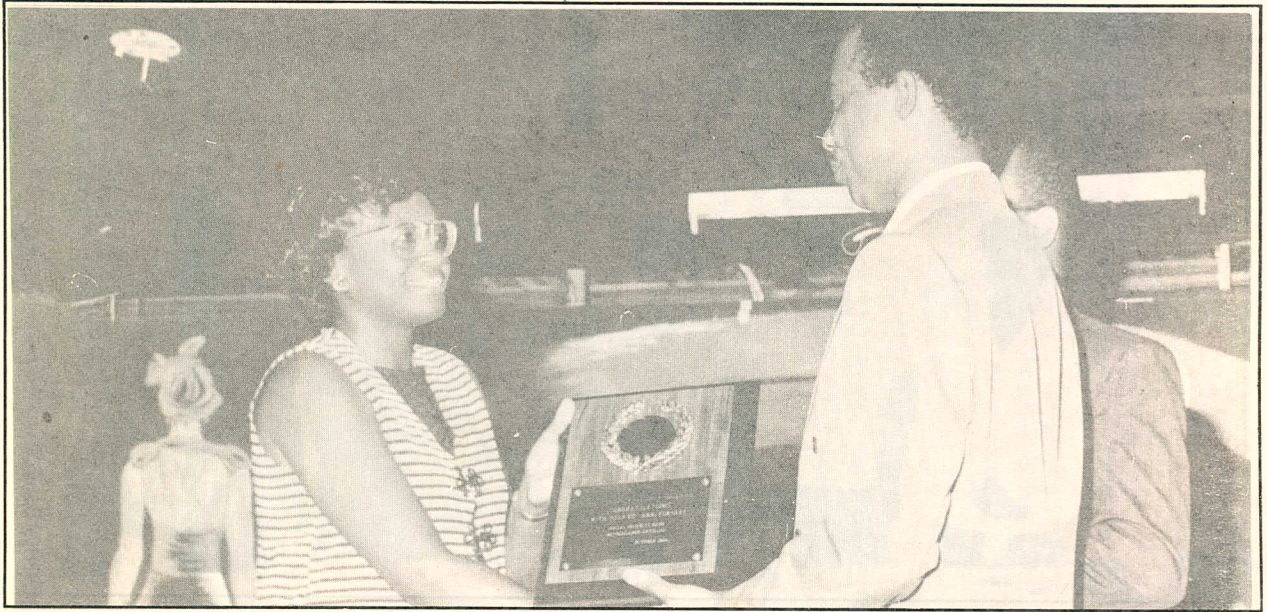
From left: Pamela Briggs, Assistant General Manger (Operations); Mr. Patrick Martinborough General Manager NIS; Mrs. Jeanette Boynes, Deputy Director of the BVI National Insurance Scheme; Dr. Roger Luncheon, Chairman of the Guyana NIB; Mrs. Averille White and Mr. William Layne.



Members of Staff and Special invitees at the Staff Assembly for the 25th Anniversary Celebrations.



GUYANA NATIONAL INSURANCE SCHEME



From left: Pamela Briggs, Assistant General Manger (Operations) receiving plaque from Mr. Wilbert Hato, Public Relations Manager Social Insurance Bank, Netherlands Antilles. In background is Reginald Williamsburg - Director of Social Insurance Bank, Netherlands Antilles.



Members of Staff doing their thing at NIS Sports Club, Club Night during the 25th Anniversary Celebrations.