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# NATIONAL INSURANCE SCHEME



## ANNUAL REPORT



**NATIONAL  
INSURANCE SCHEME**

**1996  
ANNUAL REPORT**



**BOARD OF MANAGEMENT  
NATIONAL INSURANCE SCHEME - GUYANA**

1. Dr. Roger Luncheon	Head of Presidential Secretariat	Chairman
2. Mr. Patrick Martinborough	General Manager National Insurance Scheme	Deputy Chairman
3. Mr. Paul Cheong	Secretary/Accountant Edward B. Beharry & Company Limited	Member
4. Mr. Komal Chand	Trade Unionist	Member
5. Mr. W. Samuel Brotherson	Attorney-at-law	Member
6. Mr. D. P. Sankar	Industrial Relations Director Guyana Sugar Corporation	Member
7. Ms. Chitraykha Dass	Social Worker	Member
8. Mr. Earl Welch	Trade Unionist	Member
9. Mr. Edward Layne	Accountant General Ministry of Finance	Member



**GUYANA NATIONAL INSURANCE SCHEME**



**Mr. Paul Cheong**  
Member



**Mr. Patrick Martinborough**  
Deputy Chairman



**Mr. Edward Layne**  
Member



**Mr. Komal Chand**  
Member



**Dr. Roger Luncheon**  
Chairman



**Ms. Chitraykha Dass**  
Member



**Mr. D.P. Sankar**  
Member



**Mr. Earl Welch**  
Member



**Mr. Samuel Brotherson**  
Member



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# Letter of Transmittal

April 30, 1997

The Honourable Minister of Finance  
Mr Bharrat Jagdeo, M.P  
Ministry of Finance  
Main & Urquhart Streets  
Georgetown

Dear Sir,

I have the honour to submit to you the Annual Report of the activities of the National Insurance Board together with the Income and Expenditure Account and the Balance Sheet as certified by the external Auditors for the year 1996.

During the year under review, the insurable earnings ceiling was adjusted in accordance with increases in the Public Service minimum wage. Hence, the ceiling was increased from \$25,520.00 per month to \$29,350.00 per month from the 1st April 1996.

The minimum rate payable for Old Age and Invalidity pensions was increased from \$3,190 per month to \$3,669 per month from April 1, 1996.

Total income for the year was \$3,472M which represents an increase of approximately 19% when compared with the previous year.

The amount paid as benefits during the year was \$1,381M. This amount was 25% more than that which was paid during 1995.

Total expenditure for the year was \$1,789M.

The excess of income over expenditure was therefore \$1,683M.

At the end of the year the National Insurance Fund stood at G\$6,684M.

Yours Sincerely  
NATIONAL INSURANCE - GUYANA

  
P. Martinborough  
General Manager



# **Introduction**

The 28th 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 1996 and also highlights certain trends which have developed over the past years.

The Report is divided into three parts -

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

Part 2 gives an account of the financial state of the Scheme and the National Insurance Fund;

Part 3 presents a collection of Statistical Tables which may be useful in the analysis of Part 1.



## **Changes Made During 1996**

- (1) As of April 1, the insurable earnings ceiling was increased from \$25,520.00 to \$29,350.00 per month.
- (2) The minimum rate for Old Age and Invalidity Pensions was increased by 15% from \$3, 190,00 to \$3,669.00 per month from April.

### **REGISTRATION AND COMPLIANCE**

#### **REGISTRATION OF NEW EMPLOYERS**

Seven hundred and thirty-seven (727) new employers were registered with the Scheme during 1996. Of this total, 660 or approximately 89% were small scale employers, that is, each employed at the most 10 persons. Seventy-one approximately 10% employed between 11 and 50 persons while 3 each employed between 51 and 100 persons and over 100 persons.

This industrial distribution of these new registrants reveals that 246 or approximately 33% entered the 'Services' sector, with 127 or approximately 17% entering 'Personal Services'. The 'Commerce' sector attracted 145 or approximately 20% of the new registrants, while the 'Construction' and 'Manufacturing' sectors attracted 134 or approximately 18% and 118 or approximately 16% of the new registrants respectively. Forty-two each of the new employers were absorbed into the 'Agriculture, Forestry and Fishing' and 'Transportation and Communication' sectors, while the remaining 10 were absorbed into the 'Mining and Quarrying' and 'Electricity, Gas and Steam' sectors.

During 1995, 830 new employers were registered. The total for 1996 therefore represents an 11% decrease by comparison.

The total number of employers registered with the Scheme as at 31.12.96 is 20,353.

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

#### **DEFAULTERS**

Twenty-three cases of defaults in respect of contribution payments were identified during 1996. Ten cases related to defaulting employers and 13 to be defaulting self-employed persons.

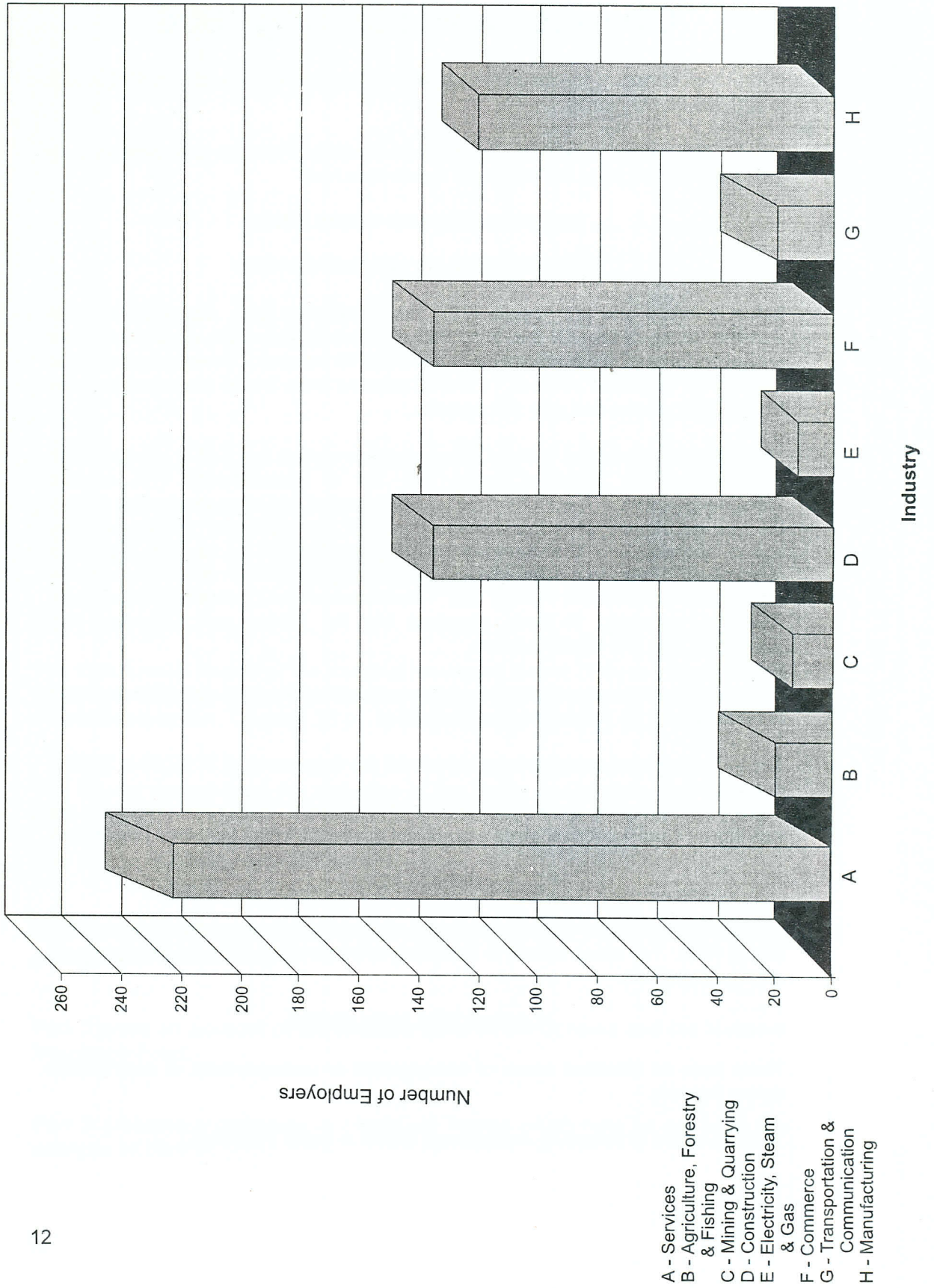
#### **DEFAULTING EMPLOYERS**

There were no identified cases of non-payment or underpayment of contributions during the year.

The movement of defaulting employers is shown in Table 1 overleaf.



**FIGURE I**  
**Number of Employers by Industry - 1996**





**TABLE 1  
MOVEMENT OF DEFAULTING EMPLOYERS  
1996**

DESCRIPTION	NON-PAYMENT	UNDER-PAYMENT	OVER-PAYMENT	TOTAL
Cases brought forward from 1995	-	-	-	-
Cases received in 1996	-	-	10	10
Cases processed in 1996	-	-	10	10
Cases outstanding as at 31\12\96	-	-	-	-

A comparison with the number of cases identified during 1995 shows a decrease of 41% in the over-payment category. In the non-payment category, 59 cases were identified during 1995 while there were no cases in the under-payment category.

**DEFAULTING SELF-EMPLOYED PERSONS**

Thirteen cases of over-payment of contributions were identified during 1996. There were no cases relating to non-payment or under-payment of contributions. All cases identified were processed during 1996. This is shown in Table 2 overleaf.



TABLE 2  
MOVEMENT OF DEFAULTING SELF-EMPLOYED PERSONS  
1996

DESCRIPTION	NON-PAYMENT	UNDER-PAYMENT	OVER-PAYMENT	TOTAL
Cases brought forward from 1995	-	-	-	-
Cases identified \ received in 1996	-	-	13	13
Cases processed in 1996	-	-	13	13
Cases outstanding at 96\12\31	-	-	-	-

During 1995, 3 cases of non-payment and 2 cases of over-payment of contributions were identified.

#### COURT ACTION

Court action was instituted against 78 defaulting employers during the year under review. Thirty-six of the cases were of a criminal nature and 42 were of a civil nature. There were also 11 criminal and 32 civil cases against employers which were outstanding at the end of 1995.

A total of 79 cases were completed during the year. The Court ruled in favor of the National Insurance Board in 15 criminal and 32 civil cases while the defendants were discharged in 11 criminal and 21 civil cases. Six civil cases were withdrawn by the Scheme after the employers fulfilled their obligations towards the National Insurance Board. At the end of the year, there were 21 criminal and 15 civil cases outstanding against employers.

One criminal case was filed against a self-employed person during the year under consideration. At the end of the year, the matter was still outstanding. See Table 3 overleaf.



**TABLE 3  
CASES TAKEN TO COURT  
1996**

DESCRIPTION	EMPLOYER		SELF-EMPLOYED	
	CRIMINAL	CIVIL	CRIMINAL	CIVIL
Number of cases brought forward from 1995	11	32	-	-
Number of cases taken to court in 1996	36	42	1	-
Number of cases in which judgment was given*	15	32	-	-
Number of cases in which defendants were discharged	11	21	-	-
Number of cases withdrawn	-	6	-	-
Number of cases outstanding	21	15	1	-

\*Judgement given in favour of the Board

### **REGISTRATION OF EMPLOYED PERSONS**

A total of 11,129 employed persons were registered during the year under review. Of this amount, 6,173 or approximately 55% were males and 4,956 or approximately 45% were females.

An analysis of the new registrants by marital status reveals that 9,530 or approximately 86% were single, 942 or approximately 8% were married and the remaining 657 or approximately 6% were either widowed, divorced, separated or in common-law relationships.

The analysis by age shows that 248 of the registrants were under 16 years, 10,854 were between the ages of 16 years and 59 years and 27 were 60 years or over.

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



Table B in the Annex shows the number of employed registrants by age-group, sex and marital status.

The industrial distribution of the new registrants shows that 3,772 and 3,755 or approximately 34% each entered the 'Manufacturing' and 'Services' Sectors respectively and 1,628 or approximately 15% entered the 'Commerce' sector. Further, the 'Construction' sector accounted for 793 or approximately 7% of the new registrants and the 'Agriculture, Forestry and Fishing' sector accounted for 624 or approximately 5%. The remaining 557 or approximately 5% of the new registrants were absorbed into the 'Transportation and Communication', 'Mining and Quarrying' and 'Electricity, Gas, and Steam' sectors.

Table C in the Annex classifies the new registrants by industry and sex while Figure II overleaf gives a graphical illustration of the Industrial Distribution.

Of the 10,854 newly registered persons between the ages of 16 years and 59 years, 5,984 or approximately 55% were males and 4,870 or approximately 45% were females.

A further breakdown shows that 8,302 or approximately 77% of the registrants were in the age-group (16-24) years and 2,088 or approximately 19% were in the age-group (25-39) years. The age-group (40-49) years accounted for 346 or approximately 3% of the new registrants and 118 or approximately 1% were in the age-group (50-59) years.

The number of employed registrants by age-group and sex is shown in Table 4 below.

**TABLE 4  
NUMBER OF EMPLOYED REGISTRANTS BETWEEN  
AGES 16 & 59 YEARS BY AGE-GROUP AND SEX  
1996**

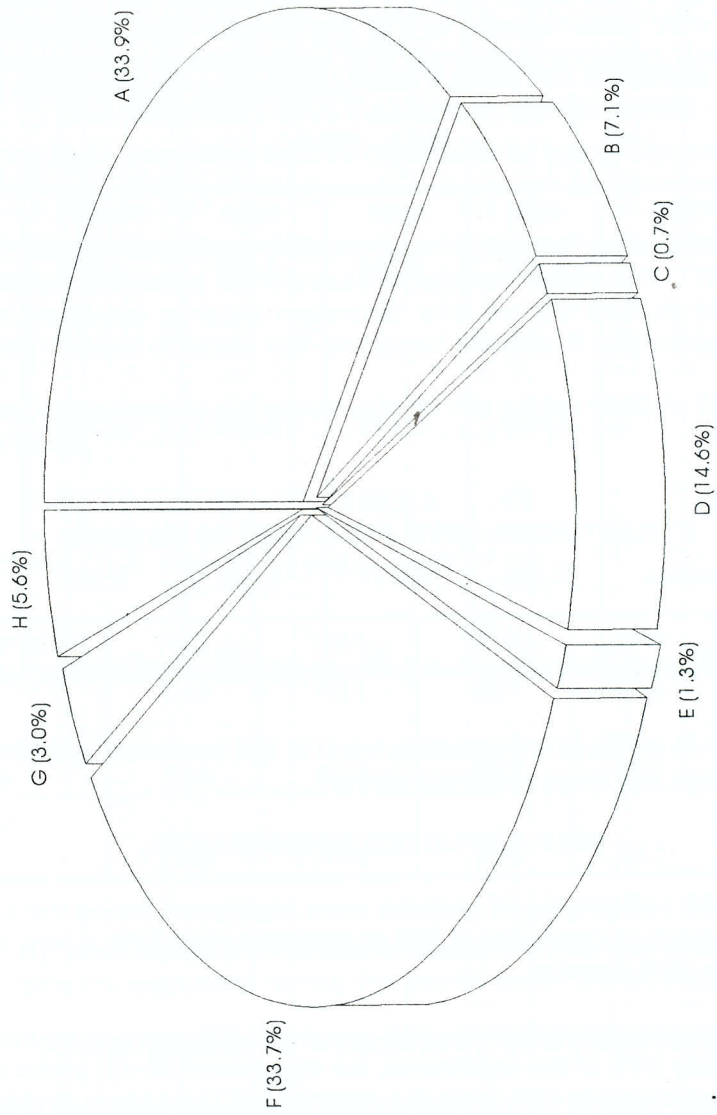
AGE-GROUP	MALES	FEMALES	MALES & FEMALES
16 - 19	2,987	2,208	5,195
20 - 24	1,678	1,429	3,107
25 - 29	618	452	1,070
30 - 34	329	309	638
35 - 39	161	219	380
40 - 44	100	119	219
45 - 49	54	73	127
50 - 54	31	42	73
55 - 59	26	19	45
<b>TOTAL</b>	<b>5,984</b>	<b>4,870</b>	<b>10,854</b>

During 1995, 8,065 of the new registrants were between the ages of 16 years and 59 years. The 1996 total of 10,854 therefore represents an increase of approximately 35%.





**Figure II**  
**Empolyed Registrants by Industry - 1996**



- A - Manufacturing
- B - Construction
- C - Electricity, Steam & Gas
- D - Commerce
- E - Mining and Quarrying
- F - Service
- G - Transportation & Communication
- H - Agriculture, Forestry & Fishing



The number of employed persons registered with the Scheme as at 31.12.96 stood at 515,834. The number of active registrants as at 31.12.96 was approximately 127,079.

Table 5 below shows the number of newly registered persons between the ages of 16 years and 59 years over the period 1992 - 1996.

**TABLE 5  
NUMBER OF EMPLOYEES (AGE 16 - 59 YEARS)  
REGISTERED ANNUALLY AND AVERAGE AGE  
1992 - 1996**

DESCRIPTION	1992	1993	1994	1995	1996
Males	5,602	8,303	4,872	4,512	5,984
Average Age	22	21	22	22	22
Females	4,548	6,734 <sup>f</sup>	3,970	3,553	4,870
Average Age	23	23	23	23	23
Males & Females	10,150	15,037	8,842	8,065	10,854
Average Age	22	22	22	23	23

The table above displays a fluctuating trend in the number of registrants while the average age has been relatively stable.

#### **SELF-EMPLOYED REGISTRANTS**

A total of 1,586 self-employed persons were registered during the year under review. This amount consisted of 980 or approximately 62% males and 606 or approximately 38% females.

An analysis by age shows that the age-group (16-30) years accounted for 574 or approximately 36% of the registrants, the age group (31-45) years accounted for 738 or approximately 47% while the remaining 274 or approximately 17% of the registrants were in the age-group (46-59) years.

The average age of the male registrants was 34 years and that of the females, 36 years. The overall average age was 35 years.

The distribution by industry reveals that 551 or approximately 35% of the newly registered persons entered the 'Services' sector, 545 or approximately 34% entered the 'Commerce' sector, 254 or approximately 16% entered the 'Manufacturing' sector and 125 or approximately 8% entered the 'Agriculture, Forestry and Fishing' sector. The remaining 111 or approximately 7% of the new



registrants, entered the 'Construction', 'Electricity, Gas and Steam', 'Transportation and Communication' and 'Mining and Quarrying' sectors.

The distribution of self-employed registrants by industry and sex is shown in Table D in the Annex.

An examination of the marital status of the new registrants shows that 764 or approximately 48% were married and 573 or approximately 36% were single. The remaining 249 or approximately 16% 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.

A total of 1,260 self-employed persons were registered during 1995. The 1996 total therefore represents an increase of approximately 26%. The total number of self-employed persons registered with the Scheme as at 31.12.96 is 21,349. The number of active self-employed persons is approximately 10,000.

The number of self-employed registrants for the period 1992 to 1996 is shown in Table 6 below.

**TABLE 6  
NUMBER OF SELF-EMPLOYED REGISTRANTS  
1992 - 1996**

DESCRIPTION	1992	1993	1994	1995	1996
Males	744	881	607	663	980
Females	286	607	277	597	606
Males & Females	1,030	1,488	884	1,260	1,586

The previous table exhibits an overall increasing trend in the number of self-employed persons registered during the period under consideration.

#### **REGISTRATION OF VOLUNTARY CONTRIBUTORS**

Persons who had paid or had had paid on their behalf at least 100 contributions during the course of their employment can seek permission to continue contributing to the Scheme on a voluntary basis.

No applications for registration as voluntary contributors were received during 1996. However, there were 2 voluntary contributors who were active during the year.

The amount of persons who were issued certificates of Voluntary Insurance from the inception of the Scheme to the end of 1996 remains at 730.



**BENEFITS**

**LONG TERM BENEFITS BRANCH**

**OLD AGE PENSION**

A total of 1,420 Old Age Pensions were awarded during 1996. Of this amount, 1,101 or approximately 78% went to males and 319 or approximately 22% to females.

An analysis of the new pensioners by employment category reveals that 1,360 or approximately 96% were employed persons while 60 or approximately 4% were self-employed persons. A further breakdown shows that of the 1,360 employed persons, 1,051 were males and 309 were females. Likewise, there were 50 self-employed males and 10 self-employed females who received the Old Age Pension.

The ages of the new pensioners ranged from 60 years to 66 years. The age-group (60-64) years accounted for 1,418 or approximately 99.8% of the pensioners. Of this amount 1,404 or approximately 99% were 60 years old. The remaining 2 pensioners were in the age-group (65-69) years. This is shown in Table 7 below.

**TABLE 7  
NUMBER OF OLD AGE PENSIONS GRANTED BY AGE-GROUP,  
EMPLOYMENT STATUS AND SEX  
1996**

AGE-GROUP	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
60 - 64	1049	309	1358	50	10	60	1099	319	1418
65 - 69	2	-	2	-	-	-	2	-	2
<b>TOTAL</b>	<b>1051</b>	<b>309</b>	<b>1360</b>	<b>50</b>	<b>10</b>	<b>60</b>	<b>1101</b>	<b>319</b>	<b>1420</b>

The average age of the new pensioners was 60 years and their average monthly rate amounted to \$5,424.66.

An examination of the contribution status shows that the new pensioners qualified with an average of 962 contributions of which approximately 96% were paid by or on behalf of the pensioner and approximately 4% were credited. The credited contributions were awarded in accordance with the Regulations which stipulate the award of age credits to persons, aged 35 years or over at the commencement of the Scheme, who had paid over 90 contributions during the first three years of existence of the Scheme and the award of retirement credits to 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 on an average of 969 contributions of which approximately 4% were credited. The females qualified with an average of 935 contributions of which approximately 5% were credited.

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

A total of 1,150 pensions were awarded during 1995. Therefore the 1996 total of 1,420 represents an increase of approximately 23%.

At the beginning of the year, 20,040 pensions were in payment at an average rate of \$3,275.77 per month. During the year, 1,420 pensions were awarded and 950 were terminated due to the death of the recipients. At the end of the year therefore, there were 20,510 pensions in payment to 16,215 males and 4,295 females at an average monthly rate of \$3,827.38.

The movement of Old Age Pensions is shown in Table 8 below.

**TABLE 8  
MOVEMENT OF OLD AGE PENSIONS  
1996**

DESCRIPTION	MALES	FEMALES	MALES & FEMALES	AVERAGE MONTHLY RATE (\$)
Pensions in payment at the beginning of the year	15,925	4,115	20,040	\$3275.77
Pensions granted up to 31-03-96	249	71	320	\$4206.32
Pensions terminated up to 31-03-96	204	29	233	\$3843.93
Pensions in payment as at 01-04-96	15,970	4,157	20,127	*\$3782.24
Pensions granted from 01-04-96	852	248	1,100	\$5595.53
Pensions terminated from 01-04-96	607	110	717	\$5272.81
Pensions in payment as at 31-12-96	16,215	4,295	20,510	\$3827.38

\*Adjusted Figures



Table G in the Annex shows the number of Old Age Pensioners as at 31.12.96 by age, employment status and sex.

**OLD AGE GRANT**

Five hundred and nineteen Old Age Grants were paid during 1996. The recipients were 343 males and 176 females.

The average amount paid to the males was approximately \$6,496.84 and to the females, \$7,402.41. The overall average payment was approximately \$6,803.93.

Table 9 below shows the number of Old Age lump-sum payments by sex of recipient and average amount paid.

**TABLE 9  
NUMBER OF OLD AGE LUMP-SUM PAYMENTS BY SEX  
OF RECIPIENT AND AVERAGE AMOUNT PAID  
1996**

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
Number of persons	343	176	519
Percentage	66	34	100
Average Amount (\$)	6,496.84	7,402.41	6,803.93

An analysis of the contribution spread reveals that the males qualified for the Grants with an average of 317 contributions of which approximately 19% were credited while the females qualified with an average of 277 of which approximately 23% were credited. Overall, the recipients qualified with an average of 304 paid and credited contributions. See Table 10 overleaf.



**TABLE 10**  
**OLD AGE LUMP SUM PAYMENTS AND NUMBER OF PAID**  
**AND CREDITED CONTRIBUTIONS**  
**1996**

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
No. of Recipients	343	176	519
No. of Contributions paid	87,934	37,390	125,324
Average per insured person	256	212	241
No. of Contributions Credited	20,999	11,512	32,511
Average per insured person	61	65	63
Total Contributions paid & credited	108,933	48,902	157,835
Average per insured person	318	278	304

The ages of the recipients ranged from 60 years to 81 years with the age-group (60-65) years accounting for 448 or approximately 86%. The ages of the self-employed recipients ranged from 60 years to 69 years. The overall average age was 63 years.

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

During 1995, 663 Old Age Grants were awarded. The 1996 total of 519 represents a decrease of approximately 22% by comparison.

Table 11 below shows the number Old Age Grants awarded by employment status of recipient and average amount for the period 1992 - 1996.

**TABLE 11**  
**NUMBER OF OLD AGE GRANTS PAID BY EMPLOYMENT**  
**STATUS OF RECIPIENTS AND AVERAGE AMOUNT**  
**1992 - 1996**

DESCRIPTION	1992	1993	1994	1995	1996
Employed	342	434	386	607	456
Self-Employed	3	8	17	56	63
TOTAL	345	442	403	663	519
Average Amount (\$)	1,254.03	2,426.26	2,856.06	4,926.53	6,803.93



The table shows an underlying increasing trend in the number of Old Age Grants awarded during the period under consideration while the average amount paid has increased continuously.

**INVALIDITY PENSION**

Two hundred and twenty-eight Invalidity Pensions were awarded during 1996. The recipients were 176 males of whom 6 were self-employed and 52 females of whom 1 was self-employed.

An age analysis shows that 96 or approximately 42% of the recipients were in the age-group (55-59) years, 60 or approximately 26% were in the age-group (50-54) years and 31 or approximately 14% were in the age-group (45-49) years. In addition, 21 or approximately 9% of the pensioners were in the age-group (40-44) years, 14 or approximately 6% were in the age-group (35-39) years while the age-groups (30-34) and (25-29) years accounted for 4 and 2 pensioners respectively.

The average age of the recipients was 51 years approximately.

An examination of the contribution status shows that the recipients qualified with an average of 1010 contributions of which approximately 77% were paid and 23% were credited. The males were awarded the pension with an average of 1030 contributions of which approximately 77% were paid while the females qualified with an average of 942 contributions of which approximately 74% were paid.

The average monthly pension was \$4,699.00 approximately.

Table 12 below shows the number of Invalidity pensions awarded annually over the period 1992 - 1996.

**TABLE 12  
NUMBER OF INVALIDITY PENSIONS AWARDED BY SEX  
AND AVERAGE MONTHLY AMOUNTS  
1992 - 1996**

DESCRIPTION	1992	1993	1994	1995	1996
Males	113	152	129	108	176
Females	25	35	26	26	52
Males & Females	138	187	155	134	228
AVERAGE MONTHLY AMOUNTS (\$)	1,780.41	2,018.98	3,189.68	3,841.00	4,699.00

The table displays a fluctuating trend in the number of pensions awarded annually and a steady increase in the average monthly amount.





At the beginning of the year, there were 1,579 pensioners on stream consisting of 1,205 males and 374 females. During the year, 228 pensions were awarded and 163 were terminated. Of the amount terminated, 105 were due to the pensioners' attainment of age 60 years and 58 were due to the death of the pensioners. At the end of the year therefore, there were 1,644 pensioners on stream consisting of 1,248 males and 396 females.

Table 13 below shows the Movement of Invalidity pensions during the year.

**TABLE 13  
MOVEMENT OF INVALIDITY PENSIONS  
1996**

DESCRIPTION	MALES	FEMALES	MALES & FEMALES*	AVERAGE MONTHLY RATE (\$)
Pensions in Payment at beginning of year	1,205	374	1,579	3,397.37
Pensions granted up to 31-03-96	36	11	47	4,130.00
Pensions terminated up to 31-03-96 by:				
(a) Death	11	5	16	3,192.00
(b) Attaining age 60	21	6	27	3,190.00
Pensions in payment as at 01-04-96	1,209	374	1,583	3,953.00
Pensions granted from 01-04-96	140	41	181	4,847.00
Pensions terminated from 01-04-96 by:				
(a) Death	36	6	42	4,442.00
(b) Attaining age 60	65	13	78	3,757.00
Pensions in payment as at 31-12-96	1,248	396	1,644	4,048.00

\*Adjusted Figures

The number of Invalidity pensions paid by age, sex and contributions paid and credited is shown in Table I in the Annex.



**INVALIDITY GRANT**

Twenty-two Invalidity Grants were awarded during the year under review. The awardees were 12 males and 10 females with 1 male being from the self-employed category.

The age-range of the male recipients was 24 years to 59 years with the average age being 38 years. Similarly, the ages of the females ranged from 22 years to 54 years with the average age being 40 years.

The recipients qualified with an average of 117 paid and credited contributions.

Nineteen Grants were awarded during 1995. The 1996 figure therefore represents an increase of approximately 16%.

Table 14 below shows the number of Invalidity Grants awarded and the average amount paid over the period 1992 to 1996.

**TABLE 14  
INVALIDITY GRANTS AWARDED BY SEX OF RECIPIENTS  
AND AVERAGE AMOUNTS  
1992 - 1996**

DESCRIPTION	1992	1993	1994	1995	1996
Males	9	11	10	11	12
Females	5	3	1	8	10
Males & Females	14	14	11	19	22
Average Amounts (\$)	2,436.71	1,570.92	4,709.07	7,053.67	9,665.00

The table exhibits an overall increasing trend in both the number of grants and the average amount paid.

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

**SURVIVOR'S PENSION**

During 1996, 654 Survivor's Pensions were awarded. The recipients consisted of 102 widows who had children of the deceased in their care, 550 widows who were over the age of 45 years and 2 widowers.

Additionally, 37 awards of annuity payments were shared among 56 other dependents. The recipients were 46 children whose surviving parent did not satisfy the conditions for the award of the benefit, 5 widows, 3 parents and 2 grandparents.



The age analysis of the recipients of the Survivors' Pension shows that the ages of the widows who had children of the deceased in their care ranged from 19 years to 44 years. Their average age was 38 years. The age range of the widows who were over 45 years of age was 45 years to 87 years. Their average age was 59 years approximately. The overall average age of the widows was approximately 55 years. The two widowers who were awarded the benefit were aged 72 years and 80 years.

The widows who were awarded the benefit because they had children of the deceased in their care, had 198 children among them. The ages of the children ranged from below 1 year to 17 years. Their average age was approximately 11 years.

Table K in the Annex shows the number of Survivor's Pensions by age-group and condition of award.

The widows who qualified for the pension because they had children of the deceased in their care received an average monthly pension of \$3,279.00. The widows who qualified because they were over 45 years of age received an average monthly pension of \$2,111.00 while the two widowers received an average monthly pension of \$2,072.00. The overall average monthly pension was approximately \$2,293.00.

At the beginning of the year, there were 4,739 pensions in payment to 3,840 widows who were over 45 years of age, 864 widows who had children of the deceased in their care, 32 orphans and 3 widowers.

During the year, 654 pensions were awarded and 105 pensions were terminated. Of the total terminated, 103 were due to the death of the recipients while 2 orphans had attained the age limit for the receipt of the pension. Additionally, 85 pensions were altered due to the attainment of the age-limit of the children who were included in the benefit.

At the end of the year therefore, there were 5,288 pensions in payment to 4,295 widows who were over 45 years of age, 958 widows who had children of the deceased in their care, 30 orphans and 5 widowers.

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



**TABLE 15  
MOVEMENT OF SURVIVOR'S PENSIONS  
1996**

DESCRIPTION	WIDOWS OVER 45 YRS.	WIDOWS WITH CARE OF CHILDREN	ORPHANS	WIDOWER	TOTAL	AVERAGE MONTHLY RATE
Pensions in payment at the beginning of the year	3,840	864	32	3	4,739	1,748.45
Pensions granted up to 31-03-96	142	21	-	-	163	1,851.00
Pensions terminated up to 31-03-96 by:						
(a) death	33	3	-	-	36	1,639.00
(b) attaining age 16	-	-	1	-	1	1,063.00
Alterations	1	22	-	-	23	532.00
Pensions in payment as at 01-04-96	3,949	882	31	13	4,865	2,016.00*
Pensions granted from 01-04-96	408	81	-	2	491	2,455.00
Pensions terminated from 01-04-96 by:						
(a) death	62	5	-	-	67	1,872.00
(b) attaining age 16	-	-	1	-	1	1,223.00
Alterations	8	54	-	-	62	617.00
Pensions in payment as at 31/12/96	4,295	958	30	5	5,288	2,048.00

\*Adjusted Figures

### SURVIVOR'S GRANT

There were 94 awards of Survivor's Grants during 1996. The awards were in respect of 70 male and 24 female deceased persons. The age-range of the deceased persons was 23 years to 84 years. Their average age was approximately 53 years.

The recipients of the benefit included 44 widows, 36 of whom qualified because they were over the age of 45 years and 8 who had children of the deceased in their care. The remaining grants were awarded to other dependants of the deceased insured persons comprising 24 children, 17 widows and 9 parents.



The ages of the widows ranged from 24 years to 81 years. Their average age was approximately 47 years.

A total of 42 children were included in the benefit payments. Their ages ranged from 1 year to 17 years. Their average age was approximately 9 years.

The amounts paid as grants ranged from \$32.50 to \$103,503.00. The average amount paid was \$25,036.85.

During 1995, 40 Survivor's Grants were awarded. The 1996 total therefore represents an increase of approximately 123%.

**FUNERAL BENEFIT**

During 1996, 1,460 claims were processed for Funeral Benefit. Of this amount, 50 were disallowed and 1,410 were allowed.

Of the 50 claims which were disallowed, 25 insured persons did not satisfy the contribution requirement for the receipt of the benefit, 16 claims were submitted late, 6 claimants submitted invalid documents and the remaining 3 claimants did not meet or were not liable to meet the Funeral expenses.

Of the 1,410 claims that were paid, 1,092 or approximately 77% were in respect of males and 318 or approximately 23% were in respect of females.

The distribution of claims paid by employment category shows that 1,348 or approximately 96% of the claims were in relation to employed persons and 62 or approximately 4% were in relation to self-employed persons. Of the 1,348 claims paid in the employed category, 1,246 were on behalf of persons who were directly insured and 102 were on behalf of spouses of insured persons. In the self-employed category, 57 of the deceased were directly insured and 5 were spouses of insured persons. See Table 16 below.

**TABLE 16  
NUMBER OF FUNERAL CLAIMS PAID BY SEX, INSURED STATUS  
AND EMPLOYMENT CATEGORY  
1996**

DESCRIPTION	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES
	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	
Males	1,015	33	43	1	1,092
Females	231	69	14	4	318
Males & Females	1,246	102	57	5	1,410

An age analysis of the deceased shows that 65 or approximately 5% were in the age-group (16-30) years, 113 or approximately 8% were in the age-group (31-40) years, 165 or approximately 12% were in the age-group (41-50) years



and 246 or approximately 17% were in the age-group (51-60) years. Eight hundred and twenty-one or approximately 58% of the deceased were over 60 years of age. The average age of the deceased insured persons was 56 years.

Table L in the Annex shows the number of Funeral Benefit claims paid by age-group, employment category, sex and insured Status.

The average amount paid as Funeral Benefit was \$5,759.10.

The number of Funeral claims paid in 1995 was 1,294. Therefore the amount paid in 1996 represents an increase of approximately 9%. Table 17 below shows the number of Funeral claims paid during the last five-year period.

**TABLE 17  
NUMBER OF FUNERAL CLAIMS PAID  
1992 - 1996**

YEAR	DIRECTLY INSURED	SPOUSE INSURED	BOTH CATEGORIES
1992	902	152	1,054
1993	1,032	156	1,188
1994	1,063	154	1,217
1995	1,168	126	1,294
1996	1,303	107	1,410

The table above shows an increasing trend in the number of Funeral claims paid during the period 1992 to 1996.

**SHORT TERM BENEFIT BRANCH**

**SICKNESS BENEFIT**

During 1996, 20,890 claims for Sickness benefit were processed. Of this amount 5,269 were not paid and 15,621 were paid.

Of the 5,269 claims which were not paid, 2,621 or approximately 50% were for spells of less than 4 days duration, 1,041 or approximately 20% of the claimants were fully paid by their employers, 827 or approximately 16% did not satisfy the contribution requirements for the receipt of the benefit, 269 or approximately 5% were not in insurable employment and 227 or approximately 4% submitted invalid medical certificates. Of the remaining 284 claims, 114 were disallowed due to late submission, 91 due to the claimants being over the age limit for the receipt of the benefit, 54 claimants received benefit for the maximum period of 26 weeks and 25 were deemed to have had no incapacity for work.

Of the 15,621 claims which were paid, 8,854 or approximately 57% were in respect of males and 6,767 or approximately 43% were in respect of females.



In addition, 15,281 or approximately 98% of the awardees were employed persons and 340 or approximately 2% were self-employed persons.

An age analysis reveals that 9,754 or approximately 63% of the paid spells were in the age-group (21-40) years, 5,344 or approximately 34% were in the age-group (41-60) years while the remaining 523 or approximately 3% were in the age-group (16-20) years.

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

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

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

An analysis of the spells paid by sector shows that 2,814 or approximately 18% of the paid spells arose from workers in the sugar sector while 12,807 or approximately 82% arose from workers in the other industries combined.

An analysis of the spells paid by diagnosis shows that 2,934 or approximately 19% were due to conditions such as epilepsy, diseases of the nerves and urinary system and other ill-defined diseases, 2,381 or approximately 15% were due to conditions resulting from accidents, poisoning and violence and 1,961 or approximately 13% were due to diseases of the respiratory system. Complications arising from pregnancy accounted for 1,515 or approximately 10% while heart diseases and diseases of the veins accounted for 1,245 or approximately 8%.

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

The average duration of the paid Sickness spells was approximately 9 benefit days. The average duration in the sugar sector was 14 benefit days and in the other industries combined, it was 8 benefit days. The average duration of spells paid to the males was 10 benefit days and that to the females, 8 benefit days. This is shown in Table 18 below.

**TABLE 18**  
**NUMBER OF SICKNESS SPELLS PAID BY SEX,**  
**SECTOR AND AVERAGE DURATION**  
**1996**

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NUMBER	AVERAGE DURATION	NUMBER	AVERAGE DURATION	NUMBER	AVERAGE DURATION
Males	2,323	14	6,531	9	8,854	10
Females	491	12	6,276	8	6,767	8
TOTAL	2,814	14	12,807	8	15,621	9



A total of 13,890 spells were paid during 1995. The 1996 total therefore, represents an increase of approximately 12% by comparison.

Table 19 below shows the average duration of the spells and the percentage arising from the Sugar sector during the period 1992-1996.

**TABLE 19  
NUMBER OF SICKNESS SPELLS PAID, AVERAGE DURATION AND  
PERCENTAGE ARISING FROM SUGAR SECTOR  
1992 - 1996**

DESCRIPTION	1992	1993	1994	1995	1996
Spells arising from					
Males	4,453	4,583	5,973	7,830	8,854
Females	3,370	3,595	4,454	6,060	6,767
Males and Females	7,823	8,178	10,427	13,890	15,621
Average duration (Benefit days)	9	9	9	10	9
Percentage Arising from Sugar Sector	17	19	22	22	18

The table shows an increasing trend in the number of spells paid while the average duration has remained stable over the period under consideration. The percentage of spells arising from the sugar sector has declined within the last 2 years.

**SICKNESS BENEFIT- MEDICAL CARE**

A total of 22,313 claims for the reimbursement of medical expenses incurred through sickness was paid during 1996. Of this total, 11,842 or approximately 53% related to males and 10,471 or approximately 47% to females.

The sugar sector accounted for 3,489 or approximately 16% of the claims while the other industries combined accounted for 18,824 or approximately 84%.

Of the claims from the sugar sector, 2,779 or approximately 80% were from males and 710 or approximately 20% from females. Correspondingly, the other industries combined had 9,063 or approximately 48% males and 9,761 or approximately 52% females. This is shown in Table 20 overleaf.





**TABLE 20**  
**DISTRIBUTION OF PAID SICKNESS BENEFIT MEDICAL CARE CLAIMS**  
**BY SEX AND SECTOR**  
**1996**

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NO.	PERCENTAGE	NO.	PERCENTAGE	NO.	PERCENTAGE
MALES	2,779	80	9,063	48	11,842	53
FEMALES	710	20	9,761	52	10,471	47
MALES & FEMALES	3,489	100	18,824	100	22,313	100

The age of the claimants ranged from 16 years to just below 60 years. The average age of the males was 41 years and that of the females, 37 years. The overall average age was 39 years. The distribution of the Sickness Benefit-Medical Care claims by age-group, sector and sex is given in Table O in the Annex.

An examination of the expenditure on Medical Care reveals that approximately 75% was expended on out-patient care and approximately 25% on in-patient care.

An analysis of the total reimbursement reveals that approximately 50% was in relation to orthopedic and prosthetic care, 25% for drugs and dressings and 14% for laboratory and X-ray charges and fees to medical referees. Further, 4% went towards the payment for hospitalisation, 3.4% for specialist care, 3.3% for medical examination and 0.3% for treatment.

Table 21 below gives the percentage distribution of Sickness Benefit-Medical Care expenditure by type of care.

**TABLE 21**  
**PERCENTAGE DISTRIBUTION OF SICKNESS BENEFIT**  
**MEDICAL CARE EXPENDITURE**  
**BY TYPE OF CARE**  
**1996**

DESCRIPTION	HOSP.	MED. EXAM.	SPEC. CARE	DRUGS & DRESS	TREATMENT	ORTH. & PROST. CARE	OTHERS	TOTAL
In-Patient Care	4	0.3	3	10	0.1	-	8	25.4
Out-Patient Care	-	3	0.4	15	0.2	50	6	74.6
In and Out Patient Care	4	3.3	3.4	25	0.3	50	14	100

The distribution by sector shows that approximately 9% of the reimbursement of expenses for in-patient care arose from claimants in the sugar sector, while approximately 91% arose from claimants in the other industries combined. For



the reimbursement of expenses for out-patient care, approximately 10% of the cost went to claimants in the sugar sector, while approximately 90% went to claimants in the other industries combined.

The average amount reimbursed was \$4,710.58.

Of the 22,313 claims which were reimbursed, 3,403 also had attached the payment of Sickness Benefit - replacement of income. The remaining 18,910 were reimbursed for medical expenses only.

The number of claims paid during 1995 was 21,222. The 1996 total of 22,313 therefore represents an increase of approximately 5% by comparison.

Ninety two claims were reimbursed for medical care expenses incurred abroad. Of this total, 55 or approximately 60% were submitted by male insured persons and 37 or approximately 40% by female insured persons.

The total amount reimbursed was \$15,945,407.35 of which \$12,175,598.14 was paid to the male recipients and \$3,769,809.21 to the female recipients. The average amount paid was \$173,319.64.

#### **EXTENDED MEDICAL CARE**

A total of 5,531 claims were reimbursed under the Extended Medical Care Programme. The claims were made by or on behalf of Old Age and Invalidity pensioners.

Three thousand three hundred and sixty nine or approximately 61% of the claims were made in respect of orthopedic or eye care, 1,204 or approximately 22% in respect of prosthetic or dental care and 958 or approximately 17% for other types of medical care.

Further 4,339 or approximately 78% of the claimants were males and 1,192 or approximately 22% were females.

The average amount expended for orthopedic care was \$8,114.26 and for prosthetic care, the amount was \$7,623.75. The overall average amount expended was \$8,003.18.

During 1995, a total of 4,429 cases were paid. The number of cases paid during 1996 therefore represents an increase of approximately 25%.

#### **MATERNITY ALLOWANCE**

During 1996, 2,668 Maternity claims were paid in respect of 2,616 employed and 52 self-employed women.

The age-distribution of the recipients shows that 140 or approximately 5% were in the age-group (16-20) years, 778 or approximately 29% were in the age-group (21-25) years and 804 or approximately 30% were in the age-group (26-30) years. Further, 551 or approximately 21% of the claimants were in the age



group (31-35) years, 323 or approximately 12% were in the age-group (36-40) years and 66 or approximately 2% were in the age-group (41-45) years. There were 6 recipients who were in the age-group (46-50) years.

The ages of the recipients ranged from 17 years to 46 years and the average age was approximately 29 years.

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

The distribution of the paid cases by benefit days shows that, of the 2,639 cases which received normal maternity allowance, that is, up to a maximum of 13 weeks payment, 1,138 or approximately 43% of the claimants were paid for the full period of 13 weeks, 858 or approximately 33% were paid for periods ranging from 3 weeks to 12 weeks and 643 or approximately 24% were paid for periods ranging from 1 day to 17 days.

Twenty-nine women were paid the Extended Maternity Allowance having developed complications as a result of their pregnancy. These recipients were paid for additional periods ranging from 1 week to 13 weeks.

The average amount paid as Maternity Allowance was \$17,670.00 and the average duration was 52 benefit days.

During 1995, 2,870 claims for Maternity Allowance were paid. The 1996 total therefore represents a decrease of approximately 7%.

The number of cases paid annually along with the average duration for the period 1992 to 1996 are shown in Table 22 below.

**TABLE 22  
NUMBER OF MATERNITY ALLOWANCES PAID  
AND AVERAGE DURATION  
1992 - 1996**

DESCRIPTION	1992	1993	1994	1995	1996
Number of Cases	858	1,188	1,619	2,870	2,668
Average Duration (Benefit Days)	74	77	70	64	52

The table above shows an overall increasing trend in the number of cases paid while the average duration shows a decreasing trend.

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



### MATERNITY GRANT

One thousand, eight hundred and ninety-four claims for Maternity Grant were made during 1996. Of this amount, 1,868 were paid and 26 were not paid.

An analysis of the claims which were not paid reveals that 11 claimants were not entitled to the receipt of the benefit, 8 did not satisfy the contribution requirement and 2 submitted invalid medical certificates.

Of the 1,868 cases which were paid, 1,702 or approximately 91% were paid to claimants who qualified for the benefit in their own right. The remaining 166 or approximately 9% of the claims were paid to women whose spouses were insured and met the contribution requirement for the benefit.

Forty self-employed persons received the Maternity Grant. They all qualified in their own right for the benefit.

The age analysis reveals that the age-group (16-19) years accounted for 54 or approximately 3% of the recipients, while the age-group (20-24) years accounted for 514 or approximately 28%. Further, there were 549 or approximately 29% of the claimants in the age-group (25-29) years, 420 or approximately 22% in the age-group (30-34) years and 261 or approximately 14% in the age-group (35-39) years. Sixty-one or approximately 3% of the recipients were in the age-group (40-44) years and 9 in the age-group (45-49) years.

The average age of the recipients was 28 years.

Table 23 overleaf shows the number of Maternity Grants paid by age-group, employment category and insured status.



**TABLE 23**  
**NUMBER OF MATERNITY GRANTS PAID BY AGE-GROUP,**  
**EMPLOYMENT CATEGORY AND INSURED STATUS**  
**1996**

AGE-GROUP	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES		TOTAL
	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	
Under 16	-	-	-	-	-	-	-
16 - 19	45	9	-	-	45	9	54
20 - 24	464	45	5	-	469	45	514
25 - 29	483	53	13	-	496	53	549
30 - 34	374	34	12	-	386	34	420
35 - 39	233	19	9	-	242	19	261
40 - 44	56	4	1	-	57	4	61
45 - 49	7	2	-	-	7	2	9
50 - 54	-	-	-	-	-	-	-
55 - 59	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>1,662</b>	<b>166</b>	<b>40</b>	<b>-</b>	<b>1,702</b>	<b>166</b>	<b>1,868</b>

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

The recipients of the Maternity Grant had amongst them 3,294 children under the age of 18 years.

An age distribution of these children shows that 1,872 or approximately 57% were under 1 year, 616 or approximately 19% were between the ages of 1 year and 5 years, 471 or approximately 14% were between the ages of 6 years and 10 years and 335 or approximately 10% were over 10 years old.

During 1995, 2,155 claims for Maternity Grant were paid. The 1996 total therefore represents a decrease of approximately 13%.

### INDUSTRIAL BENEFITS BRANCH

#### INJURY BENEFIT

A total of 5,303 claims for Injury Benefit were processed during 1996. Of this amount, 453 were disallowed and 4,850 were allowed.

An examination of the spells which were disallowed reveals that 257 were related to claimants who were incapacitated for less than 4 days, 114 were spells where claimants were fully paid by their employers while 34 were spells where the claimants received the benefit for the full period of 26 weeks. Further, there were 26 cases where invalid medical certificates were submitted, 12 where



the claims were submitted late and 8 where the injuries sustained did not arise during the course of insurable employment.

Of the 4,850 spells which were paid, 4,843 were terminated upon full recovery of the insured persons. The duration of these spells was approximately 12 benefit days. Further, 4 spells were terminated after the insured persons were paid for the maximum period of 26 benefit weeks and 3 were assessed and allowed a provisional disablement benefit. See Table 24 below.

**TABLE 24  
NUMBER OF INJURY SPELLS PAID BY REASON FOR  
TERMINATION, BENEFIT DAYS AND SEX  
1996**

REASON FOR TERMINATION	MALES		FEMALES		MALES & FEMALES	
	NUMBER OF CASES	BENEFIT DAYS	NUMBER OF CASES	BENEFIT DAYS	NUMBER OF CASES	BENEFIT DAYS
Recovery	4,470	49,645	373	7,225	4,843	56,870
Benefit Paid for 26 Weeks	3	468	1	156	4	624
Provisional Disablement	3	358	-	-	3	358
<b>TOTAL</b>	<b>4,476</b>	<b>50,471</b>	<b>374</b>	<b>7,381</b>	<b>4,850</b>	<b>57,852</b>

Four thousand, four hundred and seventy six of the recipients of Injury Benefit were males and 374 were females.

The distribution by sector reveals that 4,076 or approximately 84% of the spells originated from workers in the sugar sector and consisted of 3,839 males and 237 females. The remaining 774 or approximately 16% of the spells were from workers in the other industries combined and consisted of 637 males and 137 females. This is shown in Table 25 below.

**TABLE 25  
NUMBER OF INJURY SPELLS PAID BY SEX AND SECTOR  
1996**

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NUMBER	%	NUMBER	%	NUMBER	%
Males	3,839	79	637	13	4,476	92
Females	237	5	137	3	374	8
<b>Males &amp; Females</b>	<b>4,076</b>	<b>84</b>	<b>774</b>	<b>16</b>	<b>4,850</b>	<b>100</b>



An age analysis shows that 3,124 or approximately 64% of the paid spells were related to persons in the age-group (16-35) years and 1,691 or approximately 35% in the age-group (36-60) years. There were 7 persons who were below 16 years and 28 who were over 60 years.

The average age of the male recipients was 32 years and that of the females, 38 years. The overall average age was 33 years.

Table R in the Annex gives the number of Injury cases paid by age-group and sex.

The overall average duration of the spells which were paid was 14 benefit days with the males averaging 13 benefit days and the females, 18 benefit days.

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

The average amount paid as Injury benefit was approximately \$8,044.00.

A total of 5,239 claims were paid during 1995. The 1996 total of 4,850 therefore represents a decrease of approximately 7%.

The number of spells paid during the period 1992 to 1996, the percentage arising out of the sugar sector and the average duration of these spells are shown in Table 26 below.

**TABLE 26  
NUMBER OF INJURY SPELLS PAID, PERCENTAGE ARISING FROM THE  
SUGAR SECTOR AND AVERAGE DURATION OF SPELLS  
1992 - 1996**

DESCRIPTION	1992	1993	1994	1995	1996
Number of Spells	3,711	4,033	4,756	5,239	4,850
Percentage Arising from Sugar Sector	92	92	80	60	84
Average Duration (Benefit Days)	11	12	12	14	14

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

**INJURY BENEFIT MEDICAL CARE**

During 1996, a total of 3,650 claims for Injury Benefit Medical Care were paid. Of this amount 3,330 or approximately 91% were from males and 320 or approximately 9% were from females.

The distribution by sector shows that 3,015 or approximately 83% of the claims were from workers in the sugar sector and 635 or approximately 17% were



from workers in the other industries combined. Further analysis shows that the recipients from the sugar sector were comprised of 2,819 males and 196 females while those from the other industries combined consisted of 511 males and 124 females. This is shown in Table 27 below.

**TABLE 27  
NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS  
PAID BY SEX AND SECTOR  
1996**

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NUMBER	%	NUMBER	%	NUMBER	%
Males	2,819	77	511	14	3,330	91
Females	196	6	124	3	320	9
Males & Females	3,015	83	635	17	3,650	100

An age analysis shows that 7 of the recipients were under 16 years of age, 3,626 or approximately 99% were between the ages of 16 years and 60 years while 17 were over 60 years of age.

The average age of the male recipients was approximately 34 years and that of the females, 40 years. The overall average age was 35 years. Table T in the Annex shows the number of Injury Benefit Medical Care claims paid by age-group, sector and sex.

An examination of the type of care extended shows that approximately 52% of the cost related to out-patient care and approximately 48% to in-patient care. Further, of the expenditure on out-patient care, 26% each related to workers from the sugar sector and the other industries combined. Correspondingly, for in-patient care, 14% of the cost related to workers from the sugar sector and 34% to workers in the other industries combined. This is shown in Table 28 below.

**TABLE 28  
INJURY BENEFIT MEDICAL CARE COST BY  
SECTOR AND TYPE OF CARE  
(PERCENTAGE-WISE)  
1996**

TYPE OF CARE	SUGAR	NON-SUGAR	BOTH SECTORS
In-Patient	14	34	48
Out-Patient	26	26	52
TOTAL	40	60	100





A further analysis shows that approximately 46% of the reimbursement was in relation to drugs and dressing, 18% for expenses such as laboratory fees and fees to medical referees and approximately 10% each for hospitalisation and specialist care. In addition, 9% of the cost related to medical examination, approximately 6% to travelling and subsistence and 1% to treatment. The percentage distribution of Injury Benefit Medical Care cost by the type of care is given in Table 29 below.

**TABLE 29  
PERCENTAGE DISTRIBUTION OF INJURY BENEFIT  
MEDICAL CARE COST  
1996**

DESCRIPTION	TYPE OF CARE							TOTAL
	Hosp.	Med. Exam.	Spec. Care	Drugs & Dress	Treatment	Sub. & Travel	Others	
In-Patient	10	2	8.4	17.2	0.4	-	10	48
Out-Patient	-	7	1.5	28.5	0.6	6.4	8	52
In and Out Patient	10	9	9.9	45.7	1.0	6.4	18	100

Three thousand and six or approximately 82% of the claims paid had attached the payment of Injury Benefit - replacement of income while the remaining 644 were for medical expenses only.

During 1995, 5,352 claims for Injury Benefit Medical Care were paid. The 1996 total of 3,650 represents therefore a decrease of approximately 32% by comparison.

Four claims, 2 each from male and female insured persons, were reimbursed for Injury Benefit Medical Care expenses incurred overseas.

Total reimbursement amounted to \$2,779,750.00 of which \$2,677,085.00 or approximately 96% went to the male recipients and \$102,665.00 or approximately 4% to the female recipients.

#### DISABLEMENT PENSION

During 1996, a total of 50 Disablement Pensions were awarded to 43 males and 7 females.

The age distribution reveals that 15 pensioners were in the age-group (16-29) years, 20 were in the age-group (30-44) years, 12 were in the age-group (45-59) years and 3 were in the age-group (60-79) years.

The average age of the males was 38 years and that of the females 53 years. The overall average age was 40 years.



The sugar sector accounted for 20 of the recipients while the other industries combined accounted for 30 recipients. The 20 recipients in the sugar sector were comprised of 15 males and 5 females while 28 males and 2 females were the recipients in the other industries combined.

An analysis by percentage of disability shows that 42 or approximately 84% of the pensioners were assessed at disabilities ranging from 20% to 40%, 5 or approximately 10% were assessed at disabilities ranging from 50% to 70% and 3 or approximately 6% were assessed at disabilities ranging from 80% to 100%. This is shown in Table 30 below.

**TABLE 30  
DISABLEMENT PENSIONS BY PERCENTAGE OF DISABILITY,  
SECTOR AND SEX  
1996**

PERCENTAGE OF DISABILITY	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALE	FEMALE	TOTAL	MALE	FEMALE	TOTAL	MALE	FEMALE	TOTAL
20	8	2	10	7	1	8	15	3	18
30	4	1	5	7	1	8	11	2	13
40	2	1	3	8	-	8	10	1	11
50	1	-	1	2	-	2	3	-	3
60	-	1	1	1	-	1	1	1	2
70	-	-	-	-	-	-	-	-	-
80	-	-	-	2	-	2	2	-	2
90	-	-	-	-	-	-	-	-	-
100	-	-	-	1	-	1	1	-	1
<b>TOTAL</b>	<b>15</b>	<b>5</b>	<b>20</b>	<b>28</b>	<b>2</b>	<b>30</b>	<b>43</b>	<b>7</b>	<b>50</b>

The distribution by nature of disability reveals that 21 cases resulted from fractures, 15 from amputation and 5 from injury to the eye. In addition, 4 cases resulted from post traumatic ankylosis of the joints, 2 from burns and scalds and 1 each from cuts and lacerations, sprains and strains and hearing loss.

Table 31 overleaf gives the number of Disablement Pensions awarded by nature of disability and location of injury.



**TABLE 31**  
**NUMBER OF DISABLEMENT PENSIONS BY NATURE OF**  
**DISABILITY AND LOCATION OF INJURY**  
**1996**

NATURE OF DISABILITY	Head		Trunk	Upper Extremities		Lower Extremities	Injuries not spec. located	Total
	Eyes	Others		Fingers	Others	Legs & Feet		
Cuts and Lacerations	-	-	-	1	-	-	-	1
Fractures	-	1	6	1	4	8	1	21
Strains and Sprains	-	-	1	-	-	-	-	1
Injury to Eye	5	-	-	-	-	-	-	5
Amputations	-	-	-	13	1	1	-	15
Post-Traumatic Ankylosis of joints	-	-	3	-	-	1	-	4
Burns & Scalds	1	-	-	-	-	1	-	2
Hearing Loss	-	1	-	-	-	-	-	1
<b>TOTAL</b>	<b>6</b>	<b>2</b>	<b>10</b>	<b>15</b>	<b>5</b>	<b>11</b>	<b>1</b>	<b>50</b>

The above table also shows that 20 or approximately 40% of the disabilities were confined to the upper extremities, 11 or approximately 22% were confined to the lower extremities, 10 or approximately 20% to the trunk, 8 or approximately 16% to the head and the remaining case resulted from injuries which were not located at any specific part of the body.

Nineteen of the cases resulted from persons striking against or coming into contact with objects, 11 from persons falling and 6 each from falling objects and power driven means of transport. A further 3 cases resulted from flying objects, 2 each from use of hand tools and other causes and the remaining case resulted from fire or explosion.

The occupational analysis shows that 26 or approximately 52% of the awardees were manual workers, 11 or approximately 22% were clerical and sales workers, 7 or approximately 14% were technical and craft workers and the remaining 6 or approximately 12% were service workers.

The average monthly amount awarded was approximately \$3,633.10.

Table U in the Annex gives the number of Disablement Pensions awarded by the nature of disability and total monthly amount.



A total of 41 Disablement Pensions were awarded during 1995. The 1996 total of 50 represents therefore an increase of approximately 22%.

The number of Disablement Pensions awarded over the period 1992 - 1996 is shown in Table 32 below.

**TABLE 32  
NUMBER OF DISABLEMENT PENSIONS AWARDED ANNUALLY  
1992 - 1996**

SECTOR	1992	1993	1994	1995	1996
SUGAR	17	33	10	13	20
NON-SUGAR	31	22	23	28	30
BOTH SECTORS	48	55	33	41	50

The table above displays a fluctuating trend in the number of Disablement pensions awarded over the given period.

At the beginning of the year, there were 1,448 Disablement Pensions in payment to 1,308 males and 140 females. The average monthly rate was \$797.40.

During the year, 50 pensions were awarded at an average monthly rate of \$3,633.10 and 35 pensions were terminated due to the death of the recipients.

At the end of the year, therefore, there were 1,463 pensions in payment to 1,320 males and 143 females. They received an average monthly rate of \$893.66.

Table 33 below shows the Movement of Disablement pensions during 1996.

**TABLE 33  
MOVEMENT OF DISABLEMENT PENSIONS  
1996**

DESCRIPTION	MALES		FEMALES		MALES & FEMALES	
	NUMBER	AVERAGE AMOUNT (\$)	NUMBER	AVERAGE AMOUNT (\$)	NUMBER	AVERAGE AMOUNT (\$)
Pensions in payment at the beginning of the year	1,308	814.79	140	634.87	1,448	797.40
Pensions granted up to 31-12-96	43	3,658.20	7	3,478.93	50	4,325.13
Pensions terminated up to 31-12-96	31	843.42	4	678.99	35	824.62
Pensions in Payment as at 31-12-96	1,320	906.74	143	772.85	1,463	893.66



**DISABLEMENT GRANT**

Twenty-seven Disablement Grants were awarded during 1996. The recipients were 23 males and 4 females.

The average age of the males was 33 years and that of the females 28 years. The overall average age was 32 years.

The sugar sector accounted for 4 or approximately 15% of the recipients while the other industries combined accounted for 23 or approximately 85%.

This is shown in Table 34 below.

**TABLE 34  
NUMBER OF DISABLEMENT GRANTS PAID BY SEX AND SECTOR  
1996**

DESCRIPTION	SECTOR		BOTH SECTORS
	SUGAR	NON-SUGAR	
Males	4	19	23
Females	-	4	4
Males & Females	4	23	27

An analysis by nature of injury shows that 14 of the awardees had amputations, 6 had fractures, 2 each suffered from contusions, cuts and lacerations and sprains and strains and 1 from burns and scalds. See Table 35 overleaf.



**TABLE 35**  
**NUMBER OF DISABLEMENT GRANTS PAID BY NATURE OF DISABILITY**  
**AND LOCATION OF INJURY**  
**1996**

NATURE OF DISABILITY	LOCATION OF INJURY				
	Trunk & Uro-Genital Organs	Upper Extremities		Lower Extremities	Total
		Fingers	Others	Legs & Feet	
Contusions & Abrasions	-	1	-	1	2
Cuts and Lacerations	-	1	1	-	2
Fractures	1	1	1	3	6
Strains and Sprains	-	-	1	1	2
Amputations	-	11	2	1	14
Burn and Scalds	-	-	1	-	1
<b>TOTAL</b>	<b>1</b>	<b>14</b>	<b>6</b>	<b>6</b>	<b>27</b>

The above table also shows that 20 of the awardees received injuries to their upper extremities, 6 to their lower extremities and 1 to the trunk and uro-genital organs.

An analysis by cause of accidents reveals that 11 of the injuries sustained resulted from persons coming into contact with objects, 8 from persons falling and 3 from the use of hand tools. Further, 2 each of the injuries received were due to falling objects and other unspecified causes and 1 from hot or corrosive substances.

The distribution by degree of disability shows that 4 persons each were assessed at 10% and 9% disability and 3 each at 14%, 8% and 7% disability. In addition, 2 persons each were assessed at 6%, 4%, 3% and 2% disability and 1 each at 12% and 5% disability. This is shown in Table 36 overleaf.



**TABLE 36  
NUMBER OF DISABLEMENT GRANTS PAID BY PERCENTAGE  
OF DISABILITY, SEX AND SECTOR  
1996**

PERCENTAGE of DISABILITY	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOT.	MALES	FEMALES	TOT.	MALES	FEMALES	TOT.
2	-	-	-	1	1	2	1	1	2
3	-	-	-	2	-	2	2	-	2
4	1	-	1	1	-	1	2	-	2
5	-	-	-	1	-	1	1	-	1
6	-	-	-	2	-	2	2	-	2
7	-	-	-	2	1	3	2	1	3
8	1	-	1	1	1	2	2	1	3
9	-	-	-	4	-	4	4	-	4
10	-	-	-	3	1	4	3	1	4
11	-	-	-	-	-	-	-	-	-
12	1	-	1	-	-	-	1	-	1
13	-	-	-	-	-	-	-	-	-
14	1	-	1	2	-	2	3	-	3
<b>TOTAL</b>	<b>4</b>	<b>-</b>	<b>4</b>	<b>19</b>	<b>4</b>	<b>23</b>	<b>23</b>	<b>4</b>	<b>27</b>

The average amount paid as Disablement Grant was approximately \$56,656.00.

Twenty-seven Disablement Grants were also paid during 1995.

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

### INDUSTRIAL DEATH PENSION

Seven Industrial Death Pensions were awarded during 1996.

The recipients were 4 widows who had children of the deceased in their care, 1 widow who was over 45 years of age and 2 parents of deceased insured persons.



The ages of the deceased persons ranged from 30 years to 59 years with the average age being 40 years.

The ages of the widows who had children of the deceased in their care ranged from 30 years to 40 years. Their average age was approximately 36 years. The ages of the 6 children who were included in the benefit ranged from 4 years to 18 years. Their average age was 12 years.

The widow who was over 45 years was 61 years of age.

The ages of the parents of the deceased persons were 63 years and 70 years.

The sugar sector accounted for 2 of the deaths while the other industries combined accounted for the remaining 5 deaths.

A examination of the nature of injury which resulted in the deaths shows that 3 persons each died from drowning and other unspecified injuries while 1 person suffered a fracture.

The causative factors show that 3 of the deceased persons sustained injuries from power driven means of transport. 2 from striking against or coming into contact with objects and 1 person each from falling objects and power driven machinery. This is shown in Table 37 below.

**TABLE 37  
NUMBER OF INDUSTRIAL DEATHS BY NATURE OF INJURY  
AND CAUSE OF ACCIDENT  
1996**

NATURE OF INJURY	CAUSE OF ACCIDENT				TOTAL
	ACCIDENTS CAUSED OTHERWISE THAN BY MACHINERY, HANDLING GOODS OR MEANS OF TRANSPORT				
	PRIME MOVER	POWER DRIVEN	FALLING OBJECTS	STRIKING AGAINST OR COMING INTO CONTACT WITH OBJECT	
Fractures	-	-	-	1	1
Drowning	-	3	-	-	3
Other injuries	1	-	1	1	3
<b>TOTAL</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>2</b>	<b>7</b>

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

There were 443 Industrial Death pensions in payment at the beginning of the year. The recipients were 366 widows, 57 parents and 20 orphans.





During the year, 7 pensions were granted to 5 widows and 2 parents at an average monthly rate of \$6,114.51. Ten pensions to widows were terminated due to the deaths of the recipients while 18 were altered due to the attainment of the age-limit of the children.

At the end of the year therefore, there were 438 pensions in payment to 359 widows, 59 parents and 20 orphans. The average monthly amount paid was \$2,239.40.

The Movement of Industrial Death pensions is shown in Table 38 below.

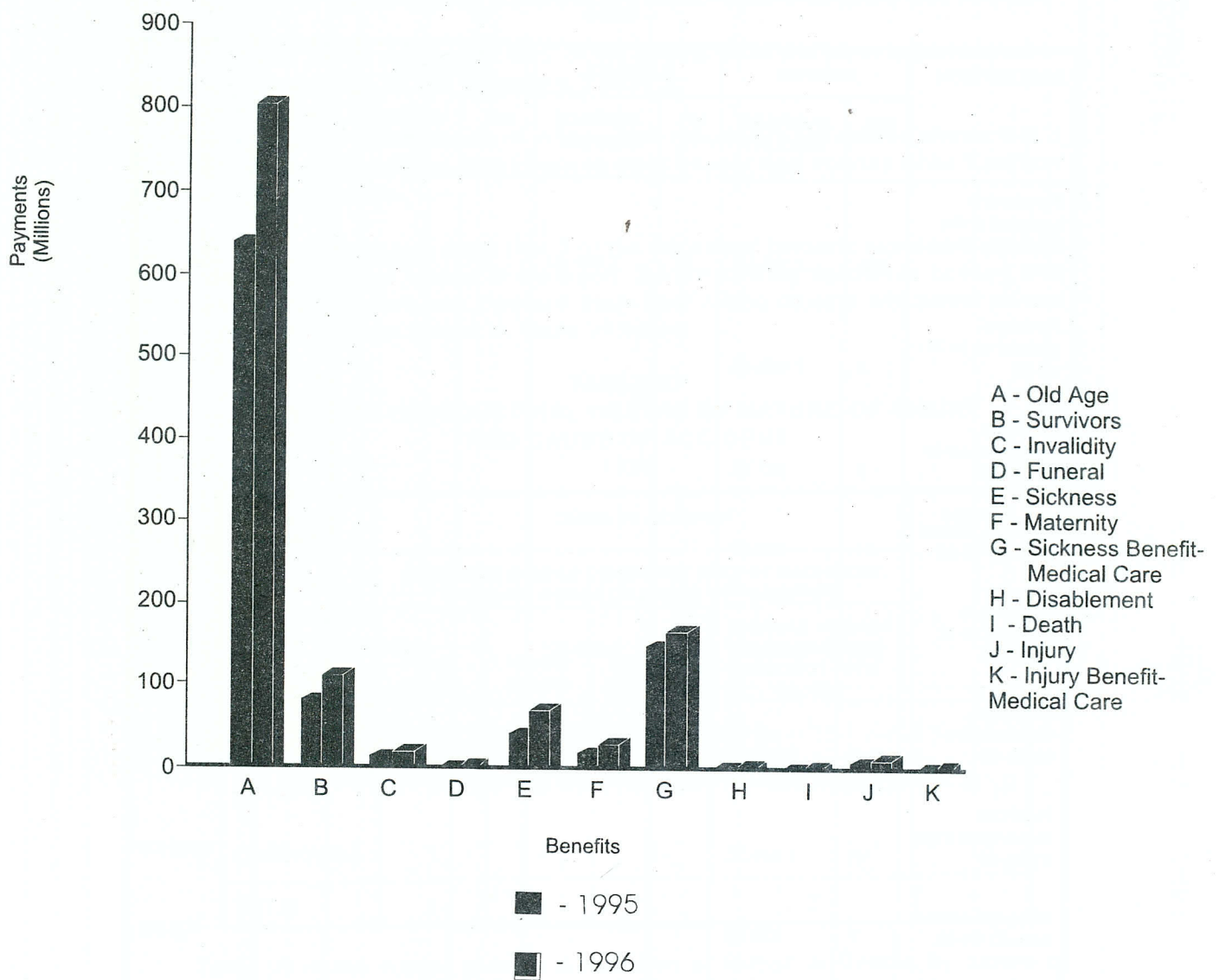
TABLE 38  
MOVEMENT OF INDUSTRIAL DEATH PENSIONS  
1996

DESCRIPTION	WIDOWS		PARENTS		ORPHANS		TOTAL	
	NO.	AVERAGE AMOUNT (\$)	NO.	AVERAGE AMOUNT (\$)	NO.	AVERAGE AMOUNT (\$)	NO.	AVERAGE AMOUNT (\$)
Pensions in payment at the beginning of the year	366	2 123 00	57	1 595 00	20	1 063 00	443	2 007 37
Pensions granted up to 31-03-96	2	7 488.49	-	-	-	-	2	7 488.49
Pensions terminated up to 31-03-96	2	927.50	-	-	-	-	2	927.50
Pensions altered up to 31-03-96	11	659.91	-	-	-	-	11	6559.91
Pensions in payment as at 01-04-96	366	2,457.16*	57	1,850.00*	20	1,233.00*	443	2,323.77*
Pensions Granted from 01-04-96	3	2,625.67	2	2,128.69	-	-	5	2 426 87
Pensions Terminated from 01-04-96	10	1,545.70	-	-	-	-	10	1,545.70
Pensions altered from 01-04-96	7	832.00	-	-	-	-	7	832.00
Pensions in payment as at 31-12-96	359	2,467.72	59	1,859.44	20	1,233.00	438	2,329.40

\*Adjusted Rates



**FIGURE III**  
Benefit Payments





**MEDICAL ADJUDICATION OF CLAIMS**

During 1996, a total of 14,327 persons were seen by personnel of the Medical Department. Of this total, 10,758 were seen at their homes, 2,333 at hospitals and 1,236 were seen by the Medical Adviser in the office.

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

The Industrial Medical Board dealt with 111 cases during the year under review. This amount comprised 75 new cases and 36 review cases, that is, cases which were previously placed before the Board but required follow-up action.

The results of the determinations reveal that 51 persons were recommended for further treatment, 43 were considered fit for work with partial permanent disability and 17 were considered entirely fit for work.

The number of cases placed before the Industrial Medical Board during the period 1992 to 1996 is shown in Table 39 below.

**TABLE 39  
CASES PLACED BEFORE MEDICAL BOARD (INDUSTRIAL)  
1992 - 1996**

DESCRIPTION	1992	1993	1994	1995	1996
Number of cases Boarded	168	93	88	102	111
Medical treatment recommended	106	68	64	75	51
Medical treatment not recommended	46	25	23	26	60
Cases struck off	16	-	1	1	-
Percentage genuine cases	63	73	73	74	46

The above table exhibits a fluctuating trend in the percentage of genuine cases presented to the Medical Board.

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

One hundred and eight persons were placed before the Medical Board in respect of non-industrial matters. Sixty-two were new cases and 46 were review cases.



The results reveal that 53 persons were recommended for further treatment, 23 had their cases disallowed and 15 each were deemed invalids and recommended for Invalidity benefit with a review at a future date. Additionally 1 person was recommended for the reimbursement of overseas medical expenses while a recommendation was made to change the nature of the remaining case from Non-industrial to Industrial.

#### **MEDICAL TREATMENT ABROAD**

Fifty-nine insured persons were given permission to seek medical treatment abroad and were reimbursed a maximum of 80% of their medical care expenses subject to a ceiling of \$293,500.

The distribution by country of treatment reveals that 29 persons went to Trinidad, 18 to the United States of America, 7 to Barbados, 4 to Canada and 1 to Venezuela.

The main reasons for overseas treatment were investigatory procedures such as Computerised Atrial Tomography (CAT) Scan and Magnetic Resonance Imaging (MRI).

#### **SICK VISITS**

A total of 2,753 visits were made by Nurses/Sick Visitors of the Medical Department during the year under review. Of this total, 1,948 were made to the homes of insured persons, 630 to hospitals and 175 to Dispensaries.

The number of persons seen amounted to 13,091 of which approximately 64% were pensioners and approximately 36% were claimants.

Table 40 below shows the number of visits made by the Nurses/Sick Visitors during the period 1992 to 1996.

**TABLE 40  
VISITS MADE BY NURSES/SICK VISITORS  
1992 - 1996**

<b>DESCRIPTION</b>	<b>1992</b>	<b>1993</b>	<b>1994</b>	<b>1995</b>	<b>1996</b>
Number of visits	3,833	2,318	1,345	2,287	2,753

The table above shows an increasing trend over the last 3 years of the period under consideration.



## **APPEALS TO TRIBUNAL**

During 1996, there were 834 appeals for processing. Of this total, 276 were brought forward from 1995 and 558 were received during 1996.

Old Age Benefit accounted for 447 or approximately 57% of the appeals and Sickness Benefit accounted for 237 or approximately 28%.

The Appeals Tribunal adjudicated on 97 of the appeals, of which 9 were allowed, 76 disallowed and 12 adjourned. Further, the General Manager reviewed and allowed 462 appeals and 48 were withdrawn.

At the end of the year therefore, there were 239 appeals (including the 12 which were adjourned) still outstanding.

## **ESTABLISHMENT AND ORGANISATION**

### **STAFFING**

At the beginning of the year, the organisation had in its employ a staff of 537 persons of whom 513 were permanent and 24 were temporary employees.

During the year under review, 58 persons consisting of 47 permanent and 11 temporary employees were recruited and 13 temporary employees were appointed as permanent staff. Further there were 56 exits with 48 from the permanent category and 8 from the temporary category.

A breakdown of the exits from the permanent category reveals that 27 persons resigned, 12 persons had their services terminated and 3 persons each were dismissed, retired and died. Similarly, from the temporary category, 5 persons had their services terminated and 3 persons resigned.

At the end of the year therefore, there was a staff complement of 539 persons of which 525 were permanent and 14 were temporary.

### **TRAINING**

During 1996, a total of 500 employees attended internal training programmes and external courses sponsored by agencies within the country.

The internal programmes included Orientation/Induction Programmes, refresher seminars on Benefits offered by the organisation, training for Inspectors, English for the Office and Health and Safety seminars.

The external programmes were attended by 50 employees and were sponsored mainly by the Consultative Association of Guyanese Industry (CAGI) and the Professional Education Programme (PEP). The areas of exposure included Advanced Management, Supervision, Personal Computing and Library Operations.



Further, 2 employees concluded studies at the University of Guyana resulting in the award of the BS degree in Economics and Sociology.

Twenty-five lectures were conducted for employers and employees in the Public and Private Sectors. These lectures were aimed at sensitising participants about the benefits offered by the Scheme, the qualifying conditions for the receipt of these benefits and other relevant information.

### **COMPUTER OPERATIONS**

The entering of contribution records for employed persons on the computer system continued to be the main focus during 1996. A total of 2,251,006 records were entered. This represents an increase of approximately 498% over the 1995 total of 376,244.

Maintenance continued in the areas of contribution payments and registration records for employers and self-employed persons.

The processing of benefits by computer as well as the printing of payment vouchers remain confined to the Head Office. A total of 382,821 payment vouchers were printed during the year. Of this amount, 342,588 or approximately 89% related to Long Term benefits and 40,233 or approximately 11% related to Short Term benefits. A further breakdown of the Long Term Benefit vouchers shows that 227,144 or approximately 66% related to Old Age pension, 70,732 or approximately 21% to Survivors Pension, 21,187 or approximately 6% to Disablement Pension, 18,355 or approximately 5% to Invalidity Pension and 5,170 or approximately 2% to Death Pension.

### **INCOME AND EXPENDITURE**

#### **INCOME**

The total income received by the Scheme during 1996 amounted to \$3,472,104,848. This income was comprised as follows:

CONTRIBUTIONS	2,739,207,291
INVESTMENT INCOME	724,315,809
OTHER INCOME	8,581,748
	-----
	3,472,104,848
	-----



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

DESCRIPTION	LONG TERM	SHORT TERM	INDUSTRIAL	TOTAL
Contributions	1,785,963,154	572,494,324	380,749,813	2,739,207,291
Investment Income	539,470,414	70,331,065	114,514,330	724,315,809
Other Income	2,860,582	2,860,583	2,860,583	8,581,748
<b>TOTAL</b>	<b>2,328,294,150</b>	<b>645,685,972</b>	<b>498,124,726</b>	<b>3,472,104,848</b>

The income received during 1995 totalled \$2,922,588,789. The amount received during 1996 therefore represents an increase of approximately 19%.

A comparison of the income received during the years 1995 and 1996 is shown below.

DESCRIPTION	YEAR		PERCENTAGE INCREASE
	1995	1996	
Contributions	2,260,396,679	2,739,207,291	21
Investment Income	652,265,354	724,315,809	11
Other Income	9,926,576	8,581,748	(14)
<b>TOTAL</b>	<b>2,922,588,789</b>	<b>3,472,104,848</b>	<b>19</b>

The table above shows an overall increase in the income received. The category of Other Income however, shows a decline.

### EXPENDITURE

During 1996, total expenditure amounted to \$1,789,270,234. Of this amount, benefit payments totalled \$1,381,449,164 and administration expenses totalled \$407,821,070.

An analysis of the benefit payments reveals that the Long Term Branch accounted for \$989,030,806 or approximately 72% of the total benefit expenditure with Old Age Benefit accounting for \$815,456,871. The Short Term Branch accounted for \$317,206,881 or approximately 23% while the Industrial Branch accounted for \$75,211,477 or approximately 5% of the amount expended on benefit payments.

The table overleaf shows the distribution of benefit expenditure among the three branches.



BENEFIT BRANCH	AMOUNTS (\$)	PERCENTAGE OF BENEFIT EXPENDITURE	PERCENTAGE OF TOTAL EXPENDITURE
LONG TERM	989,030,806	72	55
SHORT TERM	317,206,881	23	18
INDUSTRIAL	75,211,477	5	4
TOTAL	1,381,449,164	100	77

The table above also reveals that the Long Term Branch accounted for approximately 55% of the total expenditure, the Short Term Branch for approximately 18% and the Industrial Branch for approximately 4%:

The amounts expended on benefits during 1995 and 1996 are compared in the table below.

BENEFIT BRANCH	AMOUNT EXPENDED DURING		PERCENTAGE INCREASE
	1995	1996	
LONG TERM	786,026,225	989,030,806	26
SHORT TERM	267,964,973	317,206,881	18
INDUSTRIAL	53,003,331	75,211,477	42
TOTAL	1,106,994,529	1,381,449,164	25

The table above exhibits an overall increase of approximately 25% in total benefit payments between 1995 and 1996.

During 1995, administrative expenses amounted to \$373,156,626. The 1996 total of \$407,821,070 therefore represents an increase of approximately 9%.





**NATIONAL INSURANCE FUND**

At the beginning of 1996, the National Insurance Fund was \$5,001,921,363. Income received during the year amounted to \$3,472,104,848 while expenditure amounted to \$1,789,270,234. During the year, the Fund realised a surplus of \$1,682,834,614 which, when added to the Fund at the beginning of the year amounted to \$6,684,755,977.

The Fund as at 31.12.96 was represented as follows:-

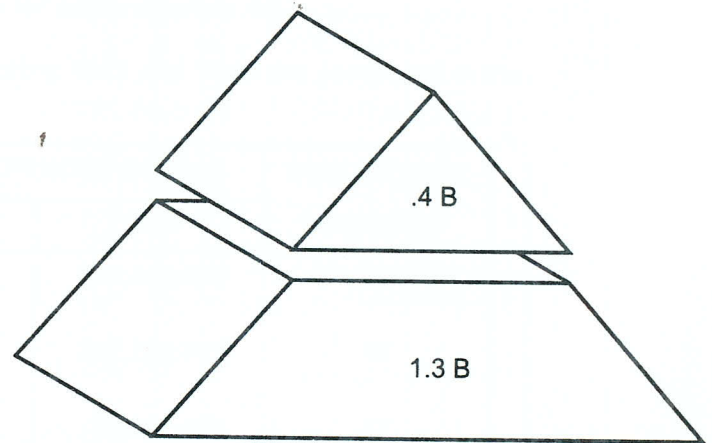
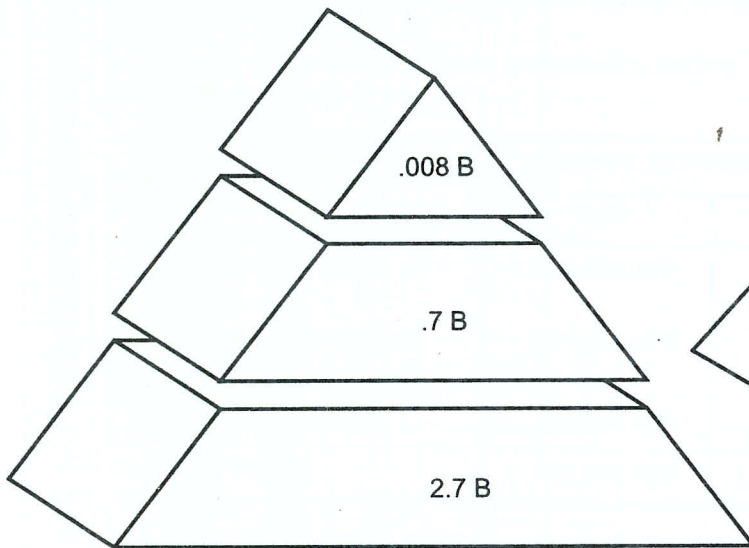
Fixed Assets valued at	198,874,317
Investments valued at	5,792,993,838
Net current assets valued at	486,669,042
Deferred receivable (interest)	<u>206,218,780</u>
National Insurance Fund	<u>6,684,755,977</u>



**FIGURE IV**  
**Income and Expenditure - 1996**

Income  
Contributions.....\$2.7 B  
Investments.....\$ .7 B  
Other.....\$.008 B

Expenditure  
Benefit Payments \$1.3B  
Administrative Expenses\$.4 B



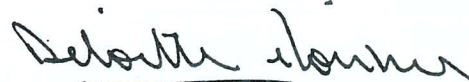


**REPORT OF THE AUDITORS  
TO THE MINISTER OF FINANCE  
THROUGH THE BOARD OF DIRECTORS  
OF THE NATIONAL INSURANCE SCHEME  
ON THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 1996**

We have audited the financial statements set out on pages 2 to 10 which are in agreement with the books of the Scheme and have obtained all the information and explanations we have required. These financial statements are the responsibility of the Scheme's management. Our responsibility is to express an opinion on these financial statements based on our audit.

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

In our opinion the financial statements give a true and fair view, in all material respects, of the state of affairs of the Scheme at 31 December 1996 and of the results of its operations and cash flows for the year then ended.

  
**DELOITTE & TOUCHE**  
**CHARTERED ACCOUNTANTS**

77 Brickdam,  
Stabroek, Georgetown,  
Guyana.

26 June 1997



**NATIONAL INSURANCE SCHEME  
INCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED 31 DECEMBER 1996**

Notes	Pensions G\$	Short-term Benefits G\$	Industrial Benefits G\$	Total G\$	1995 G\$
Income					
Contributions	1,785,963,154	572,494,324	380,749,813	2,739,207,291	2,260,396,679
Interest on investments	539,470,414	70,331,065	114,514,330	724,315,809	652,265,354
Other income	2,860,582	2,860,583	2,860,583	8,581,748	9,926,576
Total income	<u>2,328,294,150</u>	<u>645,685,972</u>	<u>498,124,726</u>	<u>3,472,104,848</u>	<u>2,922,588,789</u>
Expenditure					
Old age benefits	811,412,973	-	-	811,412,973	654,127,798
Old age grant	4,043,898	-	-	4,043,898	2,396,544
Survivors benefits	119,601,654	-	-	119,601,654	86,879,020
Invalidity pension	45,012,949	-	-	45,012,949	35,415,779
Invalidity grant	86,033	-	-	86,033	486,719
Funeral benefit	8,873,299	-	-	8,873,299	6,720,368
Sickness benefit	-	84,245,584	-	84,245,584	64,363,811
Maternity benefit	-	58,486,769	-	58,486,769	49,971,848
Medical care sickness	-	174,474,528	-	174,474,528	153,629,314
Disablement benefit	-	-	15,297,282	15,297,282	8,787,223
Death benefit	-	-	7,545,959	7,545,959	5,460,586
Injury benefit	-	-	38,265,847	38,265,847	30,752,032
Medical care - injury benefit	-	-	14,102,389	14,102,389	8,003,492
Administrative expenses	989,030,806	317,206,881	75,211,477	1,381,449,164	1,106,994,529
	285,474,749	81,564,214	40,782,107	407,821,070	373,156,626
Total expenditure	<u>1,274,505,555</u>	<u>398,771,095</u>	<u>115,993,584</u>	<u>1,789,270,234</u>	<u>1,480,151,155</u>
Excess of income over expenditure	<u>1,053,788,595</u>	<u>246,914,877</u>	<u>382,131,142</u>	<u>1,682,834,614</u>	<u>1,442,437,634</u>

"The accompanying notes form an integral part of these financial statements".



NATIONAL INSURANCE SCHEME  
BALANCE SHEET  
AT 31 DECEMBER 1996

	Notes	GS	GS	GS	1995	GS
Reserves	3		6,684,755,977			5,001,921,363
Represented by:						
Fixed assets	4		198,874,317			220,727,253
Investments at cost	5		5,792,993,838			4,252,107,263
Deferred receivable	6		206,218,780			285,656,767
Other net assets						
Stationery and stores		16,401,379			19,065,118	
Accrued income		248,479,377			201,225,957	
Sundry debtors		135,069,676			55,171,023	
Cash at bank		165,339,558			-	
Cash on hand		18,397,764			5,967,258	
		<u>583,687,754</u>			<u>281,429,356</u>	
Less:						
Current liabilities						
Unpaid benefits		54,933,387			14,761,599	
Sundry creditors		42,085,325			6,948,429	
Bank overdraft		-			16,289,248	
		<u>97,018,712</u>			<u>37,999,276</u>	
			<u>486,669,042</u>			<u>243,430,080</u>
			<u>6,684,755,977</u>			<u>5,001,921,363</u>

On behalf of the Board:

..... *L. P. Agne* ..... Director

..... *[Signature]* ..... Director

"The accompanying notes form an integral part of these financial statements".



**NATIONAL INSURANCE SCHEME  
STATEMENT OF SOURCE AND APPLICATION OF FUNDS  
FOR THE YEAR ENDED 31 DECEMBER 1996**

	G\$	1995 G\$
Source of funds:		
Net increase in funds for the year	1,682,834,614	1,442,437,634
Items not involving the movement of funds:		
Depreciation	<u>37,244,076</u>	<u>37,994,582</u>
Total funds generated from operations	1,720,078,690	1,480,432,216
Other applications of funds		
Increase in debtors and accrued income	( 127,152,073)	( 30,147,075)
(Increase)/decrease in stocks	2,663,739	( 4,287,261)
Decrease in deferred receivable	79,437,987	59,235,826
Increase/(decrease) in current liabilities	75,308,684	( 25,196,296)
Additions to fixed assets (net of disposals)	<u>( 15,391,140)</u>	<u>( 46,999,904)</u>
	<u>1,734,945,887</u>	<u>1,433,037,506</u>
Changes in investments and net liquid assets:		
Securities - Guyana Government	( 216,558,423)	( 235,949,695)
Stocks and shares	79,819,000	284,476,000
Municipal bonds	( 800,008)	( 714,301)
Treasury bills	1,392,794,146	1,643,858,074
Special investment	48,200,668	-
Cash on hand, at banks and on deposit	415,201,256	( 242,343,324)
Bank overdraft	<u>16,289,248</u>	<u>( 16,289,242)</u>
	<u>1,734,945,887</u>	<u>1,433,037,506</u>

“The accompanying notes form an integral part of these financial statements”.



**NATIONAL INSURANCE SCHEME  
NOTES ON THE ACCOUNTS**

**1. Significant accounting policies**

- (a) The financial statements have been prepared under the historical cost convention as modified for the revaluation of land and buildings.
- (b) The National Insurance Scheme is not funded by the Central Government.
- (c) Income

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

**Allocation of income:**

**(1) Contributions:**

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

i) Pensions	- 65.2%
ii) Short term benefits	- 20.9%
iii) Industrial benefits	- 13.9%

**(2) Investment income:**

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

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

**(3) Other income:**

All other income to the fund which cannot be identified with any specific branch is distributed among the three branches in equal parts.

**(d) Expenditure**

**Benefits:**

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

**Administrative expenditure:**

Administrative expenditure of the fund is distributed among the benefit branches based on actuarial recommendation as follows:-

i) Pensions	- 70%
ii) Short term benefits	- 20%
iii) Industrial benefits	- 10%



NATIONAL INSURANCE SCHEME  
NOTES ON THE ACCOUNTS (Cont'd)

**Depreciation**

Depreciation on buildings and on computer equipment is calculated on the straight line method at the rate of 2% and 25% respectively.

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

Furniture and fittings	- 10%
Office equipment	- 10% - 25%
Motor vehicles	- 25%
Motor vessel	- 25%

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

**(e) Stocks and stores**

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

**(f) Foreign currency transactions**

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

**2. Administrative expenses**

	G\$	1995 G\$
Employment costs	245,379,465	217,474,994
Depreciation	37,244,076	37,994,582
Finance charges	768,893	1,060,787
Operating expenses	124,428,636	116,626,263
	<u>407,821,070</u>	<u>373,156,626</u>

**3. Reserves**

	Pension G\$	Short-term G\$	Industrial G\$	Capital G\$	Total 1996 G\$	1995 G\$
At 1 January	3,546,630,352	320,116,596	1,059,662,642	75,511,773	5,001,921,363	3,559,483,729
Excess income over expenditure.	<u>1,053,788,595</u>	<u>246,914,877</u>	<u>382,131,142</u>	<u>-</u>	<u>1,682,834,614</u>	<u>1,442,437,634</u>
At 31 December	<u>4,600,418,947</u>	<u>567,031,473</u>	<u>1,441,793,784</u>	<u>75,511,773</u>	<u>6,684,755,977</u>	<u>5,001,921,363</u>





NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS (Cont'd)

4. Fixed assets

	Land and Buildings	Furniture, Fixtures & Fittings	Office Equipment	Motor Vehicles	Motor Vessel	Total
	G\$	G\$	G\$	G\$	G\$	G\$
<b>Cost</b>						
At 1 January 1996	165,239,697	9,976,443	154,788,222	21,697,342	604,145	352,305,849
Additions	<u>5,388,925</u>	<u>1,398,351</u>	<u>8,603,864</u>	<u>-</u>	<u>-</u>	<u>15,391,140</u>
At 31 December 1996	<u>170,628,622</u>	<u>11,374,794</u>	<u>163,392,086</u>	<u>21,697,342</u>	<u>604,145</u>	<u>367,696,989</u>
<b>Depreciation</b>						
At 1 January 1996	14,813,044	4,008,054	98,308,263	14,022,220	427,015	131,578,596
Charge for the year	<u>3,309,972</u>	<u>736,674</u>	<u>32,385,635</u>	<u>767,512</u>	<u>44,283</u>	<u>37,244,076</u>
At 31 December 1996	<u>18,123,016</u>	<u>4,744,728</u>	<u>130,693,898</u>	<u>14,789,732</u>	<u>471,298</u>	<u>168,822,672</u>
<b>Net Book Values:</b>						
At 31 December 1996	<u>152,505,606</u>	<u>6,630,066</u>	<u>32,698,188</u>	<u>6,907,610</u>	<u>132,847</u>	<u>198,874,317</u>
At 31 December 1995	<u>150,426,653</u>	<u>5,968,389</u>	<u>56,479,959</u>	<u>7,675,122</u>	<u>177,130</u>	<u>220,747,253</u>

Note:- (a) No values were taken in the accounts in respect of State owned land on which National Insurance buildings are located.

(b) Land and buildings were revalued by Mr. D. A. Patterson, A.A., Chief Valuation Officer as at 31 December 1990. The surplus arising on the revaluation was credited to capital reserve.



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS (Cont'd)

5. Investments - at cost

	At 1 January 1996	Additions	Redemptions/ Disposals	At 31 December 1996	Estimated Market Value
	G\$	G\$	G\$	G\$	G\$
(a) Equities:					
Guyana Bank for Trade and Industry:					
726,400 Ordinary shares of \$10.00 each	5,535,000	9,339,000	-	14,874,000	21,792,000
26.4M Ordinary shares of \$6.00 each in Demerara Distillers Limited	158,400,000	-	-	158,400,000	316,800,000
10.5M Ordinary shares of \$1.00 each in National Bank of Industry & Commerce Limited	3,500,000	-	-	3,500,000	525,000,000
40,000 Ordinary shares of \$100.00 each in Demerara Bank	4,000,000	-	-	4,000,000	4,000,000
95,000 shares at \$100.00 each in Guyana Co-operative Insurance Service	9,500,000	-	-	9,500,000	9,500,000
10M Ordinary shares of \$12.00 each in Guyana Stores Limited	120,000,000	-	-	120,000,000	120,000,000
9,690 Ordinary Shares of \$1.00 each in Guyana National Printers Limited	9,690	-	-	9,690	9,690
2,500 shares at \$10.00 each in Citizen Bank	-	25,000,000	-	25,000,000	25,000,000
100,000 shares at \$1,000 each in Neal & Massy Guyana Limited	100,000,000	-	-	100,000,000	100,000,000
75,800 shares at \$6.00 each in Pegasus Hotel	-	45,480,000	-	45,480,000	45,480,000
(b) Debentures:					
Overseas Government with varying dates	21,476,827	-	-	21,476,827	21,476,827
Government of Guyana (fixed date - 10 years)	470,556,578	-	216,558,423	253,998,155	210,604,606
(c) 10% bonds					
Mayor & Councillors of the City of Georgetown	2,135,633	-	800,008	1,335,625	1,335,625
(d) Laparkan Holdings	-	50,000,000	1,799,332	48,200,668	48,200,668
(e) Fixed deposits	26,954,535	331,431,192	94,000,000	264,385,727	264,385,727
(f) Treasury bills	3,330,039,000	17,368,902,108	15,976,107,962	4,722,833,146	4,722,833,146
	<u>4,252,107,263</u>	<u>17,830,152,300</u>	<u>16,289,265,725</u>	<u>5,792,993,838</u>	<u>6,436,418,289</u>

Note (d):

A loan of \$50,000,000 was granted to Laparkan Holdings Limited to facilitate major expansion of its Hire Purchase Programme. The loan shall be repaid over a period of twenty-four (24) months. Interest at the rate of 15% on the declining balance.



**NATIONAL INSURANCE SCHEME**

**NOTES ON THE ACCOUNTS (Cont'd)**

**6. Deferred receivable**

	G\$	1995 G\$
Bank of Guyana debenture (a)	186,810,076	268,248,063
National Bank of Industry and Commerce Limited fixed deposit (b)	9,408,704	9,408,704
Post Office Corporation (c)	10,000,000	8,000,000
	<u>206,218,780</u>	<u>285,656,767</u>
	=====	=====

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

(b) Interest receivable on fixed deposits at National Bank of Industry and Commerce Limited. The deposits are of a deferred equated annuity type with varying moratorium periods on interest and capital. Interest is compounded and accumulated during that period.

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

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

An actuarial valuation was done for the Scheme as at 31 December 1993. Some recommendations made have been implemented. Other recommendations made are awaiting the approval of the Minister of Finance. The next actuarial valuation is due in 1998.

**8. Future capital expenditure**

	G\$	1995 G\$
Expenditure authorised by the Directors but not contracted for	14,000,000	1,040,000
	=====	=====
Expenditure authorised by the Directors and contracted for	54,000,000	22,553,112
	=====	=====



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**TABLE A**  
**NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE**  
**1996**

CODE	INDUSTRY	NUMBER OF EMPLOYERS BY SIZE (No. of employees)						TOTAL EMPLOYERS
		1-5	6-10	11-20	21-50	51-100	100+	
01	Agricultural and Livestock Production	14	4	1	1		1	21
01a	Sugar Farming							
01b	Rice Farming	8						8
02	Forestry & Logging	5	1		3			9
04	Fishing			2	2			4
12	Other Metallic Mineral Mining	2			1			3
13	Crude Petroleum and Natural Gas	1						1
19	Bauxite Mining		1					1
20	Food Manufacturing except sugar, rice & beverages	5		1				6
20b	Rice Milling	4			2			6
21	Beverage Industry	3						3
23	Manufacture of Textiles	2						2
24	Manufacture of footwear, other wearing Apparel and made-up Textile Goods	11						11
25	Manufacture of Wood & Cork (Except Furniture	1		4	2			7
26	Manufacture of Furniture & Fixtures	15	1					16
27	Manufacture of Paper & Paper Products	2						2
28	Printing, Publishing & Allied Industries	7	2					9
29	Manufacture of Leather/Leather & Fur Products	1				1		2
31	Manufacture of Chemicals & Chemical Product	2						2
33	Manufacture of Non-Metallic Mineral Products	1	1	2	1			5
34	Basic Metal Industry	6	1					7
36	Manufacture & Repair of Machinery (Except Electrical Machinery)	1						1
37	Manufacture & Repair of Electrical Machinery & Appliances	7						7
38	Manufacture & Repair of Transport Equipment	12		1				13
39	Manufacture & Repair of Miscellaneous Items	16	12	11				39
40	Construction	75	32	12	5		1	125
51	Supply of Electricity, Gas and Steam	4						4
61	Wholesale and Retail Trade	124	15	6				145
71	Transport	31	8	1				40
73	Communications	2						2
81	Government Services	6	1			2	1	10
82	Community & Business Services	86	9	4	5			104
83	Recreational Services	3	1	1				5
84	Personal Services	114	9	2	2			127
<b>TOTAL</b>		<b>571</b>	<b>98</b>	<b>48</b>	<b>24</b>	<b>3</b>	<b>3</b>	<b>737</b>



**TABLE B**

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

1996

AGE-GROUP	MALES						TOTAL
	MARRIED	SINGLE	WIDOWED	DIVORCED	SEPERATED	COMMON LAW	
UNDER 16		167					167
16 - 19	15	2,948				24	2,987
20 - 24	88	1,482				108	1,678
25 - 29	112	407	1	1	2	95	618
30 - 34	115	146		2		66	329
35 - 39	73	52	1	4	2	29	161
40 - 44	50	33	1	2	3	11	100
45 - 49	26	16		2		10	54
50 - 54	17	6		3		5	31
55 - 59	16	6				4	26
60 & OVER	13	2	3	2		2	22
TOTAL	525	5,265	6	16	7	354	6,173

AGE-GROUP	FEMALES						TOTAL
	MARRIED	SINGLE	WIDOWED	DIVORCED	SEPERATED	COMMON LAW	
UNDER 16		81					81
16 - 19	17	2,174		1		16	2,208
20 - 24	98	1,286	1	5	1	38	1,429
25 - 29	62	343	2	2	6	37	452
30 - 34	70	196	4	2	8	29	309
35 - 39	69	100	5	16	6	23	219
40 - 44	46	46	6	5	4	12	119
45 - 49	32	23	10	3	1	4	73
50 - 54	14	8	9	6	2	3	42
55 - 59	8	5	2	2	1	1	19
60 & OVER	1	3	1				5
TOTAL	417	4,265	40	42	29	163	4,956

AGE-GROUP	MALES & FEMALES						TOTAL
	MARRIED	SINGLE	WIDOWED	DIVORCED	SEPERATED	COMMON LAW	
UNDER 16		248					248
16 - 19	32	5,122		1		40	5,195
20 - 24	186	2,768	1	5	1	146	3,107
25 - 29	174	750	3	3	8	132	1,070
30 - 34	185	342	4	4	8	95	638
35 - 39	142	152	6	20	8	52	380
40 - 44	96	79	7	7	7	23	219
45 - 49	58	39	10	5	1	14	127
50 - 54	31	14	9	9	2	8	73
55 - 59	24	11	2	2	1	5	45
60 & OVER	14	5	4	2		2	27
TOTAL	942	9,530	46	58	36	517	11,129



TABLE C  
NUMBER OF EMPLOYED REGISTRANTS BY INDUSTRY AND SEX  
1996

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agriculture and Livestock Production	138	40	178
01a	Sugar Farming	208	19	227
01b	Rice Farming	21	2	23
02	Forestry and Logging	119	18	137
04	Fishing	40	19	59
11	Bauxite Mining	30	8	38
12	Other Metallic Mineral Mining	68	9	77
13	Crude Petroleum and Natural Gas	2		2
14	Stone Quarrying, Clay and Sand Pits	22	6	28
20	Food Manufacture (except sugar, rice and beverages)	209	224	433
20a	Sugar Milling	567	55	622
20b	Rice Milling	120	21	141
21	Beverage Industries	226	60	286
22	Tobacco Manufacturing	3	2	5
23	Manufacture of Textiles	8	4	12
24	Manufacture of footwear, Other Wearing Apparel & Made-up Textile Goods	57	613	670
25	Manufacture of Wood & Cork (except furniture)	531	136	667
26	Manufacture of Furniture and Fixtures	167	13	180
27	Manufacture of Paper and Paper Products	12	8	20
28	Printing, Publishing and Allied Industries	12	16	28
29	Manufacture of Leather, Leather and Fur Products (except Footwear and other Wearing Apparel).	1		1
30	Manufacture of Rubber Products	1		1
31	Manufacture of Chemicals and Chemical Products	34	38	72
33	Manufacture of Non-Metallic Mineral Products	13	1	14
34	Basic Metal Industries	34	2	36
36	Manufacture of Machinery (except electrical machinery)	15	3	18
37	Manufacture and Repair of Electrical Machinery & Appliances	78	14	92
38	Manufacture and Repair of Transport Equipment	92	15	107
39	Manufacture and Repair of Miscellaneous Items	161	120	281
40	Construction	682	111	793
51	Supply of Electricity, Gas and Steam	32	3	35
52	Water and Sanitary Services	37	4	41
61	Wholesale and Retail Trade	684	608	1,292
62	Banks and Other Financial Institutions	53	84	137
63	Insurance	64	135	199
71	Transport	157	34	191
73	Communication	41	104	145
81	Government Services	173	568	741
82	Community and Business Services	994	1,424	2,418
83	Recreation Services	18	52	70
84	Personal Services	229	347	576
	TOTAL	6,153	4,940	11,093





**TABLE D**  
**NUMBER OF SELF-EMPLOYED REGISTRANTS BY INDUSTRY AND SEX**  
**1996**

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agriculture and Livestock Production	79	15	94
01a	Sugar Cane Farming	3	1	4
02	Forestry & Logging	6	1	7
03	Hunting, Trapping and Game Propagation	7		7
04	Fishing	13		13
11	Bauxite Mining	2		2
12	Other Metallic Mineral Mining	4		4
14	Stone Quarrying, Clay and Sand Pits	3		3
20	Food Manufacturing	17	14	31
20a	Sugar Milling	11		11
20b	Rice Milling	1		1
21	Beverage Industry	4	1	5
23	Manufacture of Textiles	1		1
24	Manufacture of footwear, Other Wearing Apparel & Made-up Textile Goods	14	22	36
25	Manufacture of Wood & Cork (Except Furniture)	4	2	6
26	Manufacture of Furniture & Fixtures	46	8	54
27	Manufacture of Paper and Paper Products	1		1
28	Printing, Publishing and Allied Industries	3		3
31	Manufacture of Chemicals & Chemical Products	2		2
33	Manufacture of Non-Metallic Mineral Products	3		3
34	Basic Metal Industry	6	1	7
35	Manufacture of Metal Products (except machinery)	1		1
36	Manufacture and Repair of Machinery (Except Electrical Machinery)	46	3	49
37	Manufacture & Repair of Electrical Appliances	13	1	14
38	Manufacture and Repair of Transport Equipment	12	1	13
39	Manufacture and Repair of Miscellaneous Items	15	1	16
40	Construction	36	2	38
51	Supply of Electricity, Gas & Steam	3	1	4
52	Water & Sanitary Services	3	1	4
61	Wholesale and Retail Trade	197	337	534
62	Banks and Other Financial Institutions	2	4	6
63	Insurance	3	2	5
71	Transport	45	6	51
73	Communication	1	4	5
81	Government Services	8	3	11
82	Community and Business Services	152	88	240
84	Personal Services	213	87	300
	<b>TOTAL</b>	<b>980</b>	<b>606</b>	<b>1,586</b>



TABLE E

NUMBER OF SELF-EMPLOYED REGISTRANTS BY AGE-GROUP, SEX AND MARITAL STATUS  
1996

AGE GROUP	MALES						TOTAL
	MARRIED	SINGLE	WIDOWED	DIVORCED	SEPERATED	COMMON LAW	
16 - 20	12	49				8	69
21 - 25	67	87	1		3	38	196
26 - 30	42	67		4	3	22	138
31 - 35	82	61		3	1	13	160
36 - 40	83	39		7	2	13	144
41 - 45	59	31		5	1	9	105
46 - 50	51	14		4		7	76
51 - 55	40	8		1	1	5	55
56 - 60	26	6	3	1		1	37
TOTAL	462	362	4	25	11	116	980

AGE GROUP	FEMALES						TOTAL
	MARRIED	SINGLE	WIDOWED	DIVORCED	SEPERATED	COMMON LAW	
16 - 20	10	15				4	29
21 - 25	36	17				7	60
26 - 30	44	28			1	9	82
31 - 35	50	49	1	4	1	5	110
36 - 40	64	47	4	1	2	9	127
41 - 45	48	29	4	6	1	4	92
46 - 50	27	12	4	1	1	6	51
51 - 55	19	9	4	2	1	7	42
56 - 60	4	5	3	1			13
TOTAL	302	211	20	15	7	51	606

AGE GROUP	MALES & FEMALES						TOTAL
	MARRIED	SINGLE	WIDOWED	DIVORCED	SEPERATED	COMMON LAW	
16 - 20	22	64				12	98
21 - 25	103	104	1		3	45	256
26 - 30	86	95		4	4	31	220
31 - 35	132	110	1	7	2	18	270
36 - 40	147	86	4	8	4	22	271
41 - 45	107	60	4	11	2	13	197
46 - 50	78	26	4	5	1	13	127
51 - 55	59	17	4	3	2	12	97
56 - 60	30	11	6	2		1	50
TOTAL	764	573	24	40	18	167	1586



TABLE F

NUMBER OF OLD AGE PENSIONS AWARDED BY AGE, SEX AND CONTRIBUTIONS  
(PAID AND CREDITED)  
1996

AGE	MALES				
	NUMBER OF PERSONS	AMOUNT (\$)	CONTRIBUTIONS PAID AND CREDITED	CONTRIBUTIONS CREDITED	PERCENTAGE CREDITED
60	1,088	6,258,196	1,055,617	42,308	4.0
61	9	42,820	8,705	442	5.0
62	2	7,944	1,510	114	8.0
63					
64					
65					
66	2	7,338	1,573	126	8.0
TOTAL	1,101	6,316,298	1,067,405	42,990	4.0

AGE	FEMALES				
	NUMBER OF PERSONS	AMOUNT (\$)	CONTRIBUTIONS PAID AND CREDITED	CONTRIBUTIONS CREDITED	PERCENTAGE CREDITED
60	316	1,375,716	295,349	14,429	5.0
61	2	7,338	2,133	5	0.2
62					
63					
64	1	3,669	933	525	56.0
65					
66					
TOTAL	319	1,386,723	298,415	14,959	5.0

AGE	MALES AND FEMALES				
	NUMBER OF PERSONS	AMOUNT (\$)	CONTRIBUTIONS PAID AND CREDITED	CONTRIBUTIONS CREDITED	PERCENTAGE CREDITED
60	1,404	7,633,912	1,350,966	56,737	4.0
61	11	50,158	10,838	447	4.0
62	2	7,944	1,510	114	8.0
63					
64	1	3,669	933	525	56.0
65					
66	2	7,338	1,573	126	8.0
TOTAL	1,420	7,703,021	1,365,820	57,949	4.2



TABLE G  
NUMBER OF OLD AGE PENSIONERS ON STREAM BY AGE, EMPLOYMENT STATUS  
AND SEX AS AT 31-12-96

AGE	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES
60	1,035	305	1,340	48	10	58	1,083	315	1,398
61	815	222	1,037	26	5	31	841	227	1,068
62	332	103	435	8	7	15	340	110	450
63	574	151	725	24	4	28	598	155	753
64	772	189	961	33	13	46	805	202	1,007
65	745	221	966	28	8	36	773	229	1,002
66	1,047	304	1,351	48	7	55	1,095	311	1,406
67	825	253	1,078	21	6	27	846	259	1,105
68	749	226	975	9	2	11	758	228	986
69	613	194	807	24	1	24	637	194	831
70	1,131	282	1,413	23	2	25	1,154	284	1,438
71	810	224	1,034	19		19	829	224	1,053
72	688	190	878	25	1	26	713	191	904
73	596	163	759	25		25	621	163	784
74	679	195	874	15	3	18	694	198	892
75	640	167	807	25	3	28	665	170	835
76	552	128	680	16		16	568	128	696
77	374	103	477		1	1	374	104	478
78	411	113	524	1	1	2	412	114	526
79	465	94	559	1		1	466	94	560
80	368	75	443				368	75	443
81	441	75	516	5		5	446	75	521
82	402	92	494		3	3	402	95	497
83	254	39	293	4		4	258	39	297
84	151	30	181	6	1	7	157	31	188
85	129	29	158	4	1	5	133	30	163
86	84	30	114	4	2	6	88	32	120
87	76	14	90	2		2	78	14	92
88	11	4	15	2		2	13	4	17
TOTAL	15,769	4,215	19,984	446	80	526	16,215	4,295	20,510



TABLE H  
 NUMBER OF OLD AGE GRANTS AWARDED BY AGE, SEX  
 AND EMPLOYMENT STATUS  
 1996

AGE	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES				
	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES
60	89	48	137	14	14	28	103	62	165
61	74	51	125	2	17	19	91	53	144
62	45	10	55		6	6	51	10	61
63	23	11	34		2	2	25	11	36
64	16	11	27	1	1	2	17	12	29
65	7	3	10	2	1	3	9	4	13
66	9	3	12	1		1	10	3	13
67	11	2	13	1		1	12	2	14
68	9	4	13				9	4	13
69	4	3	7	1		1	4	4	8
70	2	2	4				2	2	4
71	3	2	5				3	2	5
73	2	3	5				2	3	5
74		1	1					1	1
75	1	1	2				1	1	2
76	1		1				1		1
78		1	1					1	1
79		1	1					1	1
80	1		1				1		1
81	2		2				2		2
TOTAL	299	157	456	44	19	63	343	176	519



**TABLE I**  
**NUMBER OF INVALIDITY PENSIONS GRANTED BY AGE, SEX AND CONTRIBUTIONS PAID AND CREDITED**  
**1996**

AGE	MALES				FEMALES				MALES AND FEMALES			
	NUMBER	CONTRIBUTIONS		TOTAL	NUMBER	CONTRIBUTIONS		TOTAL	NUMBER	CONTRIBUTIONS		TOTAL
		PAID	CREDITED			PAID	CREDITED			PAID	CREDITED	
26	1	194	898	1,092					1	194	898	1,092
29	1	408	800	1,208					1	408	800	1,208
33	1	310	702	1,012	1	387	725	1,112	2	697	1,427	2,124
34	2	905	1,402	2,307					2	905	1,402	2,307
35					1	782	650	1,432	1	782	650	1,432
36	2	798	1,279	2,077	2	1,638	1,253	2,891	4	2,436	2,532	4,968
37	1	262	75	337	3	2,191	763	2,954	4	2,453	838	3,291
38	3	1,455	1,750	3,205	1	341	550	891	4	1,796	2,300	4,096
39	1	376	538	914					1	376	538	914
40	6	3,557	2,424	5,981	1	288	526	814	7	3,845	2,950	6,795
41	3	2,124	1,083	3,207					3	2,124	1,083	3,207
42	2	1,112	875	1,987					2	1,112	875	1,987
43	3	2,991	1,477	4,468	1	544	425	969	4	3,535	1,902	5,437
44	3	2,759	1,005	3,764	2	619	899	1,518	5	3,378	1,904	5,282
45	6	5,058	2,365	7,423					6	5,058	2,365	7,423
46	2	1,615	682	2,297	2	1,212	797	2,009	4	2,827	1,479	4,306
47	5	3,932	1,691	5,623	2	1,502	976	2,478	7	5,434	2,667	8,101
48	6	3,386	1,636	5,022					6	3,386	1,636	5,022
49	8	7,217	2,486	9,703					8	7,217	2,486	9,703
50	9	6,449	2,197	8,646					9	6,449	2,197	8,646
51	8	4,627	2,065	6,692	2	744	507	1,251	10	5,371	2,572	7,943
52	9	7,929	1,764	9,693	3	1,783	675	2,458	12	9,712	2,439	12,151
53	8	5,923	1,601	7,524	5	2,885	1,018	3,903	13	8,808	2,619	11,427
54	14	10,655	2,292	12,947	2	2,458	347	2,805	16	13,113	2,639	15,752
55	13	11,214	2,025	13,239	6	4,387	893	5,280	19	15,601	2,918	18,519
56	20	21,609	2,401	24,010	6	4,481	776	5,257	26	26,090	3,177	29,267
57	14	11,544	1,567	13,111	2	1,887	207	2,094	16	13,431	1,774	15,205
58	10	9,060	688	9,748	3	2,819	151	2,970	13	11,879	839	12,718
59	15	12,628	1,506	14,134	7	5,432	464	5,896	22	18,060	1,970	20,030
TOTAL	176	140,097	41,274	181,371	52	36,380	12,602	48,982	228	176,477	53,876	230,353



**TABLE J**  
**NUMBER OF INVALIDITY GRANTS AWARDED BY AGE, SEX, NUMBER OF CONTRIBUTIONS**  
**(PAID AND CREDITED) AND AMOUNT PAID**  
**1996**

AGE	MALES				FEMALES				MALES AND FEMALES			
	NO. OF PERSONS	CONTRIBUTIONS PAID AND CREDITED	AMOUNT PAID (\$)	NO. OF PERSONS	CONTRIBUTIONS PAID AND CREDITED	AMOUNT PAID (\$)	NO. OF PERSONS	CONTRIBUTIONS PAID AND CREDITED	AMOUNT PAID (\$)	NO. OF PERSONS	CONTRIBUTIONS PAID AND CREDITED	AMOUNT PAID (\$)
22				2	186	11,491.63	2	186	11,491.63	2	186	11,491.63
24	1	72	11,954.71				1	72	11,954.71	1	72	11,954.71
25				1	67	5,133.00	1	67	5,133.00	1	67	5,133.00
26	2	272	36,654.45				2	272	36,654.45	2	272	36,654.45
28	1	87	10,244.00				1	87	10,244.00	1	87	10,244.00
30	1	195	840.00				1	195	840.00	1	195	840.00
31	2	235	20,097.09	1	120	5,050.93	3	355	25,148.02	3	355	25,148.02
35	1	52	3,836.00				1	52	3,836.00	1	52	3,836.00
45				1	202	31,220.37	1	202	31,220.37	1	202	31,220.37
49	1	149	65.00	2	193	12,268.87	3	342	12,333.87	3	342	12,333.87
51				1	226	38,908.00	1	226	38,908.00	1	226	38,908.00
52				1	52	222.30	1	52	222.30	1	52	222.30
54				1	145	19,490.29	1	145	19,490.29	1	145	19,490.29
56	2	142	5,092.00				2	142	5,092.00	2	142	5,092.00
59	1	170	72.00				1	170	72.00	1	170	72.00
TOTAL	12	1374	88,855.25	10	1191	123,785.39	22	2565	212,640.64	22	2565	212,640.64



**TABLE K**  
**NUMBER OF SURVIVOR'S PENSIONS BY AGE-GROUP AND CONDITION OF AWARD**  
**1996**

AGE-GROUP	WIDOWS WITH CARE OF CHILDREN	WIDOWS OVER 45 YEARS	WIDOWERS	TOTAL
UNDER 35	33			33
35 - 39	18			18
40 - 44	51			51
45 - 49		90		90
50 - 54		103		103
55 - 59		114		114
60 - 64		101		101
65 - 69		73		73
70 - 74		47	1	48
75 - 79		16		16
80 - 84		2	1	3
85 - 89		4		4
<b>TOTAL</b>	<b>102</b>	<b>550</b>	<b>2</b>	<b>654</b>





TABLE L

NUMBER OF FUNERAL CLAIMS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY, SEX AND INSURED STATUS OF THE DECEASED  
1996

AGE-GROUP	EMPLOYED					
	MALES			FEMALES		
	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL
16 - 20	5		5			
21 - 25	16	2	18	6	2	8
26 - 30	22		22	7		7
31 - 35	32		32	14	3	17
36 - 40	43	2	45	16	1	17
41 - 45	56	3	59	9	1	10
46 - 50	53	2	55	24	3	27
51 - 55	81	4	85	17	5	22
56 - 60	89	4	93	20	8	28
over 60	618	16	634	118	46	164
TOTAL	1,015	33	1,048	231	69	300

AGE-GROUP	SELF-EMPLOYED					
	MALES			FEMALES		
	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL
16 - 20	1		1			
21 - 25						
26 - 30	3		3		1	1
31 - 35						
36 - 40	1		1		1	1
41 - 45	2		2	3	1	4
46 - 50	6		6	1	1	2
51 - 55	7		7	1		1
56 - 60	9		9	1		1
over 60	14	1	15	8		8
TOTAL	43	1	44	14	4	18

AGE-GROUP	BOTH CATEGORIES								
	MALES			FEMALES			MALES & FEMALES		
	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL
16 - 20	6		6				6		6
21 - 25	16	2	18	6	2	8	22	4	26
26 - 30	25		25	7	1	8	32	1	33
31 - 35	32		32	14	3	17	46	3	49
36 - 40	44	2	46	16	2	18	60	4	64
41 - 45	58	3	61	12	2	14	70	5	75
46 - 50	59	2	61	25	4	29	84	6	90
51 - 55	88	4	92	18	5	23	106	9	115
56 - 60	98	4	102	21	8	29	119	12	131
over 60	632	17	649	126	46	172	758	63	821
TOTAL	1,058	34	1,092	245	73	318	1,303	107	1,410



**TABLE M**  
**NUMBER OF SICKNESS SPELLS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY**  
**AND SEX OF RECIPIENTS**  
**1996**

AGE-GROUP	EMPLOYED		TOTAL	SELF-EMPLOYED		TOTAL	BOTH CATEGORIES		TOTAL
	MALES	FEMALES		MALES	FEMALES		MALES	FEMALES	
16 - 20	274	245	519	2	2	4	276	247	523
21 - 25	1,249	1,275	2,524	3		3	1,252	1,275	2,527
26 - 30	1,281	1,362	2,643	14	6	20	1,295	1,368	2,663
31 - 35	1,182	1,176	2,358	8	19	27	1,190	1,195	2,385
36 - 40	1,151	982	2,133	36	10	46	1,187	992	2,179
41 - 45	1,057	681	1,738	34	26	60	1,091	707	1,798
46 - 50	966	487	1,453	36	23	59	1,002	510	1,512
51 - 55	805	272	1,077	30	30	60	835	302	1,137
56 - 60	685	151	836	41	20	61	726	171	897
<b>TOTAL</b>	<b>8,650</b>	<b>6,631</b>	<b>15,281</b>	<b>204</b>	<b>136</b>	<b>340</b>	<b>8,854</b>	<b>6,767</b>	<b>15,621</b>



TABLE N

NUMBER OF SICKNESS SPELLS PAID BY DIAGNOSIS AND SECTOR  
1996

CODE	DIAGNOSIS	SUGAR	NON--SUGAR	BOTH SECTORS
1	Tuberculosis of Respiratory System		41	41
2	Tuberculosis, other forms	1	4	5
3	Syphilis and its Sequelae		4	4
4	Gonococcal Infection		2	2
5	Dysentery, all forms	9	29	38
6a	Cholera		2	2
6b	Enteric fever	38	199	237
6c	Other infective Diseases		6	6
7d	Measles		6	6
7e	Mumps	4	7	11
7f	Chicken pox	12	151	163
8	Typhus & Other Rickettsial Diseases		10	10
9	Malaria	8	186	194
10a	Filariasis	1	51	52
11a	Meningococcal Infection (Cereborospinal Fever)		13	13
11c	Small-pox		5	5
11f	Parasitic skin infections	3	14	17
11h	Yaws (Framboesia)		2	2
11i	Infectious Hepatitis (Catarrhal Jaundice)	17	190	207
11j	Other Infectious and Parasitic Diseases	18	151	169
13	Benign Neoplasms and Neoplasms of unspecified nature	3	136	139
14	Allergic Disorders	17	54	71
15	Diseases of Thyroid Gland	4	36	40
16	Diabetes Mellitus	38	196	234
17	Avitaminosis and other deficiency states	1	1	2
18	Anaemias	12	125	137
19	Psychoneurosis and Phychosis	73	247	320
20	Vascular Lesions Affecting Central Nervous System	1	6	7
21a	Trachoma	28	154	182
21b	Cataract	13	39	52
21c	Other diseases of the eye	16	36	52
21d	Injury to eye	18	36	54
22	Diseases of Ear and Mastoid process	1	58	59
23	Rheumatic fever	1	79	80
24	Chronic Rheumatic Heart Diseases	26	71	97
25	Arteriosclerotic and Degenerative Heart Disease	19	177	196
26	Hypertensive disease	221	566	787
27	Diseases of Veins	34	131	165



TABLE N (cont'd)

CODE	DIAGNOSIS	SUGAR	NON--SUGAR	BOTH SECTORS
28	Acute Nasopharyngitis (Common Cold)		11	11
29	Acute Pharyngitis and Tonsillitis and Hypertrophy of Tonsils and Adenoids	20	159	179
30	Influenza	91	372	463
31	Pneumonia	4	66	70
32	Bronchitis	46	365	411
34	All other Respiratory Diseases	145	872	1017
35	Diseases of Stomach and Duodenum except cancer	107	258	365
36	Appendicitis	12	55	67
37	Hernia of Abdominal Cavity	25	117	142
38	Diarrhoea and Enteritis	105	284	389
39	Diseases of Gall Bladder and Bile Ducts		11	11
40a	Diseases of the teeth	7	136	143
40b	Other diseases	14	130	144
41	Nephritis and Nephrosis	3	14	17
42a	Diseases of male genital organs	20	237	257
42b	Diseases of female genital organs	28	199	227
43a	Normal Deliveries	9	57	57
43b	Complications of pregnancy, child-birth and the puerperium	48	1410	1458
44	Boil, Abscess, Cellulitis and other skin infections	67	323	390
45	Other diseases of skin	15	80	95
46	Arthritis and Rheumatism, except Rheumatic Fever	137	270	407
47	Diseases of bones and other organs of movement	8	70	78
48	Congenital Malformations and Diseases peculiar to early Infancy		2	2
49a	Epilepsy	10	100	110
49b	Diseases of Nerves and Peripheral Ganglia	19	79	98
49c	Urinary calculus	60	69	129
49d	Other diseases of urinary system	63	285	348
49e	Other specified and ill-defined diseases	562	1,687	2249
50a	Open fractures (All Sites)	24	40	64
50b	Closed fractures (All Sites)	50	486	536
50c	Complicated fractures (All Sites and Complications)	1	26	27
50d	Dislocations (All Sites)	3	43	46
50e	Head Injury, excluding fracture	15	78	93
50f	Internal injury, Chest, Abdomen and Pelvis	27	18	45
50g	Lacerated, open and contused wounds	150	294	444
50h	Burns and Scalds	19	73	92
50i	Occupational Poisoning	4	1	5
50j	Other Poisoning		3	3
50k	Other violence	13	39	52
50l	Sprains and Strains	70	219	289
50m	Contusions and Abrasions	182	503	685
	<b>TOTAL</b>	<b>2,814</b>	<b>12,807</b>	<b>15621</b>



**TABLE O**  
**NUMBER OF SICKNESS BENEFIT MEDICAL CARE CLAIMS**  
**PAID BY AGE-GROUP, SECTOR AND SEX**  
**1996**

AGE GROUP	SUGAR		NON-SUGAR		BOTH SECTORS		
	MALES	FEMALES	MALES	FEMALES	MALES	FEMALES	
16 - 20	83	21	241	271	324	292	
21 - 25	228	71	780	1,437	1,008	1,508	
26 - 30	289	112	932	1,546	1,221	1,658	
31 - 35	295	106	1,070	1,440	1,365	1,546	
36 - 40	299	92	1,264	1,428	1,563	1,520	
41 - 45	403	98	1,487	1,555	1,890	1,653	
46 - 50	410	116	1,431	1,091	1,841	1,207	
51 - 55	443	64	999	654	1,442	718	
56 - 60	329	30	859	339	1,188	369	
TOTAL	2,779	710	9,063	9,761	11,842	10,471	
							22,313



**TABLE P**  
**NUMBER OF MATERNITY ALLOWANCES PAID BY AGE-GROUP**  
**EMPLOYMENT STATUS AND BENEFIT DAYS**  
**1996**

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	NUMBER OF CASES	NUMBER OF BENEFIT DAYS
16 - 20	139	7,342	1	78	140	7,420		
21 - 25	773	39,279	5	312	778	39,591		
26 - 30	784	39,136	20	1,375	804	40,511		
31 - 35	537	28,717	14	904	551	29,621		
36 - 40	313	16,154	10	701	323	16,855		
41 - 45	64	3,513	2	90	66	3,603		
46 - 50	6	287			6	287		
<b>TOTAL</b>	<b>2,616</b>	<b>134,428</b>	<b>52</b>	<b>3,460</b>	<b>2,668</b>	<b>137,888</b>		



TABLE Q

NUMBER OF MATERNITY ALLOWANCES  
PAID BY BENEFIT DAYS AND AMOUNT  
1996

BENEFIT DAYS	NUMBER OF CASES	AMOUNT PAID
1	2	613.06
2	2	1,414.00
3	1	1,453.86
4	-	-
5	2	5,220.30
6	13	32,737.44
7	8	17,457.02
8	8	18,646.34
9	5	15,656.94
10	19	71,137.10
11	54	140,015.91
12	516	1,912,772.79
13	2	4,135.06
14	6	25,952.08
15	4	31,432.05
16	1	2,998.08
17	-	-
18	5	35,919.42
19 - 24	26	598,571.32
25 - 30	27	385,769.82
31 - 36	43	712,771.71
37 - 42	14	460,355.71
43 - 48	19	213,528.47
49 - 54	14	350,828.25
55 - 60	32	591,596.53
61 - 66	641	11,464,408.75
67 - 72	37	846,583.56
73 - 78	1138	28,217,548.51
79 - 84	10	294,492.32
85 - 90	4	106,660.14
91 - 96	3	67,358.60
97 -102	4	146,303.67
103 -108	2	81,562.88
109 -114	1	54,106.80
115 -120	-	-
121 -126	1	24,560.61
127 -132	2	73,414.70
133 -138	-	-
139 -144	1	96,891.00
145 -150	-	-
151 -156	1	40,555.66
TOTAL	2,668	47,145,430.46



TABLE R

NUMBER OF INJURY SPELLS PAID BY AGE GROUP AND SEX  
1996

AGE-GROUP	MALES	FEMALES	MALES AND FEMALES
BELOW 16	7		7
16 - 20	250	14	264
21 - 25	1,184	36	1,220
26 - 30	873	50	923
31 - 35	671	46	717
36 - 40	581	68	649
41 - 45	382	70	452
46 - 50	245	42	287
51 - 55	168	30	198
56 - 60	88	17	105
OVER 60	27	1	28
<b>TOTAL</b>	<b>4,476</b>	<b>374</b>	<b>4,850</b>





TABLE S  
NUMBER OF INJURY SPELLS PAID BY BENEFIT DAYS, SECTOR AND SEX  
1996

BENEFIT DAYS	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
1	8		8	1		1	9		9
2	9	1	10	4	2	6	13	3	16
3	59	3	62	10	1	11	69	4	73
4	510	14	524	30	16	46	540	30	570
5	288	15	303	59	8	67	347	23	370
6	430	42	472	83	17	100	513	59	572
7	586	18	604	14	5	19	600	23	623
8	188	20	208	14		14	202	20	222
9	209	12	221	21	4	25	230	16	246
10	164	15	179	15	3	18	179	18	197
11	139	4	143	23	8	31	162	12	174
12	483	11	494	65	12	77	548	23	571
13	73	6	79	9	5	14	82	11	93
14	59	7	66	7		7	66	7	73
15	59	5	64	7	1	8	66	6	72
16	47	6	53	9		9	56	6	62
17	40	2	42	12	3	15	52	5	57
18	69	8	77	16	8	24	85	16	101
19 - 24	152	16	168	54	6	60	206	22	228
25 - 30	68	6	74	58	3	61	126	9	135
31 - 36	44	7	51	26	9	35	70	16	86
37 - 42	28	2	30	15	4	19	43	6	49
43 - 48	17	4	21	16	6	22	33	10	43
49 - 54	19	2	21	16	3	19	35	5	40
55 - 60	19	2	21	10		10	29	2	31
61 - 66	12	1	13	3	3	6	15	4	19
67 - 72	10	1	11	10	3	13	20	4	24
73 - 78	6	1	7	4	2	6	10	3	13
79 - 84	5		5	4		4	9		9
85 - 90	4	1	5	3	2	5	7	3	10
91 - 96	7		7				7		7
97 - 102	3	1	4	2	1	3	5	2	7
103 - 108	4		4				4		4
109 - 114	4	3	7	1		1	5	3	8
115 - 120	2		2	3		3	5		5
121 - 126	3		3	2		2	5		5
127 - 132	2		2		1	1	2	1	3
133 - 138	1		1	1		1	2		2
139 - 144	1		1				1		1
145 - 150									
151 - 156	8	1	9	10	1	11	18	2	20
TOTAL	3,839	237	4,076	637	137	774	4,476	374	4,850



TABLE T  
 NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS  
 PAID BY AGE-GROUP, SECTOR AND SEX  
 1996

AGE-GROUP	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
UNDER 16	3		3	4		4	7		7
16 - 20	144	2	146	41	3	44	185	5	190
21 - 25	496	7	503	108	23	131	604	30	634
26 - 30	535	16	551	82	28	110	617	44	661
31 - 35	496	22	518	68	23	91	564	45	609
36 - 40	407	29	436	85	18	103	492	47	539
41 - 45	314	37	351	40	15	55	354	52	406
46 - 50	182	28	210	41	5	46	223	33	256
51 - 55	163	26	189	24	7	31	187	33	220
56 - 60	72	28	100	9	2	11	81	30	111
OVER 60	7	1	8	9		9	16	1	17
TOTAL	2,819	196	3,015	511	124	635	3,330	320	3,650



**TABLE U**  
**NUMBER OF DISABLEMENT PENSIONS BY NATURE OF**  
**DISABILITY AND AMOUNT**  
**1996**

NATURE OF DISABILITY	NUMBER OF CASES	TOTAL AMOUNT (\$)
Cuts and Lacerations	1	523.00
Fractures	21	70,026.06
Sprains and Strains	1	1,309.00
Eye Injuries	5	17,685.00
Amputations	15	68,210.90
Post-Traumatic Ankylosis of Joints	4	12,709.00
Burns & Scalds	2	8,713.00
Hearing Loss	1	2,479.47
<b>TOTAL</b>	<b>50</b>	<b>181,655.43</b>



**TABLE V**  
**NUMBER OF DISABLEMENT GRANTS BY**  
**AGE-GROUP, SEX AND AMOUNT PAID**  
**1996**

AGE GROUP	MALES		FEMALES		MALE AND FEMALES	
	NO. OF CASES	AMOUNT PAID (\$)	NO. OF CASES	AMOUNT PAID (\$)	NO. OF CASES	AMOUNT PAID (\$)
16 - 20	5	194,186.19			5	194,186.19
21 - 25	5	269,387.69	1	50,050.57	6	319,438.26
26 - 30			2	95,601.64	2	95,601.64
31 - 35	3	245,086.50	1	76,713.00	4	321,799.50
36 - 40	2	85,005.22			2	85,005.22
41 - 45	3	235,888.94			3	235,888.94
46 - 50	4	245,634.96			4	245,634.96
51 - 55	1	32,154.20			1	32,154.20
<b>TOTAL</b>	<b>23</b>	<b>1,307,343.70</b>	<b>4</b>	<b>222,365.21</b>	<b>27</b>	<b>1,529,708.91</b>



**TABLE W**  
**ANALYSIS OF INDUSTRIAL DEATHS BY CONDITION OF AWARD AND NATURE OF INJURY**  
 1996

NATURE OF INJURY	NUMBER OF DEATHS	CONDITION OF AWARD			TOTAL
		WIDOWS WITH CHILDREN	WIDOWS WITHOUT CHILDREN	PARENTS	
Fractures	1	1			1
Drowning	3	1	1	1	3
Other Injuries	3	2		1	3
<b>TOTAL</b>	<b>7</b>	<b>4</b>	<b>1</b>	<b>2</b>	<b>7</b>



*Senior Managers of National Insurance who attended a Training Programme on Performance Appraisal.*



*The General Manager and other Senior Managers with a group of Inspectors who completed a three months training programme.*



*Staff of National Insurance at lunch during a visit to the Omai Gold Mines Ltd. The visit formed part of the 26th Anniversary Celebrations.*