

1  
9  
9  
7

# NATIONAL INSURANCE SCHEME



# ANNUAL REPORT



**NATIONAL  
INSURANCE SCHEME**

**1997  
ANNUAL REPORT**



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

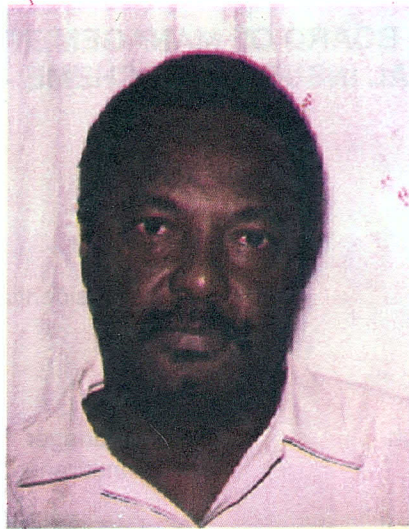
1.	Dr. Roger Luncheon	Head of Presidential Secretariat	Chairman
2.	Mr. Patrick Martinborough	General Manager National Insurance Scheme	Deputy Chairman
3.	Mr. Paul Cheong	Secretary/Accountant Edward B. Beharry & Company Limited	Member
4.	Mr. Komal Chand	Trade Unionist	Member
5.	Mr. W. Samuel Brotherson	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



# CONTENTS

	<b>PAGE</b>
LETTER OF TRANSMITTAL	9
INTRODUCTION	10
CHANGES MADE DURING THE YEAR	11
<b>PART 1</b>	
<b>REGISTRATION AND COMPLIANCE:</b>	
REGISTRATION OF NEW EMPLOYERS	12
DEFAULTERS	12
Defaulting Employers	12
Defaulting Self-Employed Persons	14
Court Action	15
REGISTRATION OF EMPLOYED PERSONS	16
SELF-EMPLOYED REGISTRANTS	19
REGISTRATION OF VOLUNTARY CONTRIBUTORS	21
<b>BENEFITS:</b>	
<b>LONG TERM BENEFITS BRANCH</b>	21
Old Age Pension	21
Old Age Grant	23
Invalidity Pension	25
Invalidity Grant	27
Survivor's Pension	28
Survivor's Grant	30
Funeral Benefit	30
<b>SHORT TERM BENEFITS BRANCH</b>	32
Sickness Benefit	32
Sickness Benefit Medical Care	34
Overseas Medical Care	35
Extended Medical Care	36
Maternity Allowance	36
Maternity Grant	37
<b>INDUSTRIAL BENEFITS BRANCH</b>	38
Injury Benefit	38
Injury Benefit Medical Care	41
Overseas Medical Care	43
Disablement Pension	43
Disablement Grant	46
Industrial Death Pension	49



MEDICAL ADJUDICATION OF CLAIMS	51
Industrial	51
Non-Industrial	53
MEDICAL TREATMENT ABROAD	53
SICK VISITS	54
APPEALS TO TRIBUNAL	54
ESTABLISHMENT AND ORGANISATION	55
Staffing	55
Training	55
<b>PART 2</b>	
INCOME AND EXPENDITURE	56
Income	56
Expenditure	57
National Insurance Fund	58
AUDITED ACCOUNTS	60
<b>PART 3</b>	
STATISTICAL ANNEX	72



## TABLES IN TEXT

Table	Description	Page
1	MOVEMENT OF DEFAULTING EMPLOYERS-1997	14
2	MOVEMENT OF DEFAULTING SELF-EMPLOYED PERSONS-1997	15
3	CASES TAKEN TO COURT-1997	16
4	NUMBER OF EMPLOYED REGISTRANTS BETWEEN 16 & 59 YEARS BY AGE-GROUP AND SEX-1997	17
5	NUMBER OF EMPLOYEES (AGE 16-59 YEARS) REGISTERED ANNUALLY AND AVERAGE AGE-1997	19
6	NUMBER OF SELF-EMPLOYED REGISTRANTS: 1993-1997	20
7	NUMBER OF OLD AGE PENSIONS GRANTED BY AGE-GROUP, EMPLOYMENT STATUS AND SEX-1997	22
8	MOVEMENT OF OLD AGE PENSIONS-1997	23
9	NUMBER OF OLD AGE LUMP SUM PAYMENTS BY SEX OF RECIPIENT AND AVERAGE AMOUNT PAID -1997	24
10	OLD AGE LUMP SUM PAYMENTS AND NUMBER OF PAID AND CREDITED CONTRIBUTIONS-1997	24
11	NUMBER OF OLD AGE GRANTS PAID BY EMPLOYMENT STATUS OF RECIPIENTS AND AVERAGE AMOUNT : 1993-1997	25
12	NUMBER OF INVALIDITY PENSIONS AWARDED BY SEX AND AVERAGE MONTHLY AMOUNTS: 1993-1997	26
13	MOVEMENT OF INVALIDITY PENSIONS-1997	27
14	INVALIDITY GRANTS AWARDED BY SEX OF RECIPIENTS AND AVERAGE AMOUNT: 1993-1997	28
15	MOVEMENT OF SURVIVOR'S PENSIONS-1997	29
16	NUMBER OF FUNERAL CLAIMS PAID BY SEX, INSURED STATUS AND EMPLOYMENT CATEGORY-1997	31
17	NUMBER OF FUNERAL CLAIMS PAID: 1993-1997	31
18	NUMBER OF SICKNESS SPELLS PAID BY SEX, SECTOR AND AVERAGE DURATION-1997	33
19	NUMBER OF SICKNESS SPELLS PAID, AVERAGE DURATION AND PERCENTAGE ARISING FROM SUGAR SECTOR: 1993-1997	33
20	DISTRIBUTION OF PAID SICKNESS BENEFIT MEDICAL CARE CLAIMS BY SEX AND SECTOR-1997	34
21	PERCENTAGE DISTRIBUTION OF SICKNESS BENEFIT MEDICAL CARE EXPENDITURE BY TYPE OF CARE-1997	35
22	NUMBER OF MATERNITY ALLOWANCES PAID AND AVERAGE DURATION: 1993-1997	37
23	NUMBER OF MATERNITY GRANTS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY AND INSURED STATUS-1997	38
24	NUMBER OF INJURY SPELLS PAID BY REASON FOR TERMINATION, BENEFIT DAYS AND SEX-1997	39
25	NUMBER OF INJURY SPELLS PAID BY SEX AND SECTOR-1997	39



26	NUMBER OF INJURY SPELLS PAID, PERCENTAGE ARISING FROM THE SUGAR SECTOR AND AVERAGE DURATION OF SPELLS: 1993-1997	40
27	NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS PAID BY SEX AND SECTOR-1997	41
28	INJURY BENEFIT MEDICAL CARE COST BY SECTOR AND TYPE OF CARE (PERCENTAGE-WISE)-1997	42
29	PERCENTAGE DISTRIBUTION OF INJURY BENEFIT MEDICAL CARE COST-1997	42
30	DISABLEMENT PENSIONS BY PERCENTAGE OF DISABILITY, SECTOR AND SEX-1997	43
31	NUMBER OF DISABLEMENT PENSIONS BY NATURE OF DISABILITY AND LOCATION OF INJURY-1997	44
32	NUMBER OF DISABLEMENT PENSIONS AWARDED ANNUALLY: 1993-1997	45
33	MOVEMENT OF DISABLEMENT PENSIONS-1997	46
34	NUMBER OF DISABLEMENT GRANTS PAID BY SEX AND SECTOR-1997	47
35	NUMBER OF DISABLEMENT GRANTS PAID BY NATURE OF DISABILITY AND LOCATION OF INJURY-1997	47
36	NUMBER OF DISABLEMENT GRANTS PAID BY PERCENTAGE OF DISABILITY, SEX AND SECTOR-1997	48
37	NUMBER OF INDUSTRIAL DEATHS BY NATURE OF INJURY AND CAUSE OF ACCIDENT-1997	50
38	MOVEMENT OF INDUSTRIAL DEATH PENSIONS-1997	51
39	CASES PLACED BEFORE MEDICAL BOARD (INDUSTRIAL): 1993-1997	53
40	VISITS MADE BY NURSES/SICK VISITORS: 1993-1997	54





# 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 1997.

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 \$29,350.00 per month to \$35,220.00 per month from the 1st March 1997.

The minimum rate payable for Old Age and Invalidity pensions was increased from \$3,669 per month to \$4,402 per month from January, 1997.

Total income for the year was \$4,200M which represents an increase of approximately 21% when compared with the previous year.

The amount paid as benefits during the year was \$1,737M. This amount was 26% more than that which was paid during 1996.

Total expenditure for the year was \$2,182M.

The excess of income over expenditure was therefore \$2,018M.

At the end of the year the National Insurance Fund stood at G\$8,703M.

Yours Sincerely  
NATIONAL INSURANCE - GUYANA

  
P. Martinborough  
General Manager



## **INTRODUCTION**

The 29th 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 1997 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 1997

- (1) As of January 1, the minimum rate for Old Age and Invalidation Pensions was increased by approximately 20% from \$3,669 to \$4,402 per month.
- (2) The Insurable Earnings Ceiling was increased on March 1 from \$29,350 to \$35,220.
- (3) Standard rates for the reimbursement of Sickness Benefit Medical Care expenses were increased. The increases became effective on July 1.
- (4) The following amendments to the regulations became effective on November 3:
  - (i) The Maternity Grant was increased from \$300. to \$2,000;
  - (ii) A new benefit - Constant Attendance Benefit - became payable to qualifying Invalidation and Disablement Pensioners;
  - (iii) The limit for determination of annuity payments in respect of Death Benefit was changed from \$560 to sixty monthly payments of the minimum pension payable;
  - (iv) Self-employed persons were required to make monthly payments of contributions with the deadline for remittance to the Scheme being the same as that for employers;
  - (v) The provision of ophthalmic care was extended in such a manner that the contributor, if he/she so desires, would not be required to pay the Optometrist directly for the care provided. All financial transactions will be confined between the optometrist and National Insurance;
  - (vi) The Scheme commenced issuing the certificate - Notification of Registration as a Self-employed Person - upon registration of any person as a Self-employed person under the National Insurance and Social Security Act; and
  - (vii) All fines for Summary convictions under the Act and Regulations were increased.
- (5) A reciprocal Social Security Agreement was signed and ratified by Guyana, Belize, Dominica and Jamaica. Under this agreement, arrangements would be put in place for the 'pooling' of contributions where insured persons have worked in two or more of the above mentioned countries. Only long term benefits are payable under this agreement.



## **REGISTRATION AND COMPLIANCE**

### **REGISTRATION OF NEW EMPLOYERS**

The number of new employers registered with the Scheme during 1997 amounted to 856. Of this amount 806 or approximately 94% were small-scale employers, that is, each employed no more than 10 persons. Forty-five or approximately 5% employed between 11 and 50 persons while 2 employed between 51 and 100 persons and 3 employed over 100 persons.

An industrial analysis reveals that the "Services" Sector accounted for 234 or approximately 27% of the new registrants with 141 or approximately 16% entering "Personal Services". The "Commerce" sector accounted for 190 or approximately 22% of the new entrants, while the "Construction" sector accounted for 175 or approximately 21%. Further, the "Manufacturing" sector absorbed 138 or approximately 16% and the "Agriculture, Forestry and Fishing" sector absorbed 27 or approximately 3% of the new entrants. The remaining 92 or approximately 11% of the new employers were absorbed by the "Transportation and Communication", "Mining and Quarrying" and "Electricity, Gas and Steam" sectors.

During 1996, 737 employers were registered. The total for 1997 represents therefore an increase of approximately 16% by comparison.

The total number of employers registered with the Scheme as at 31.12.97 is 21,209.

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

### **DEFAULTERS**

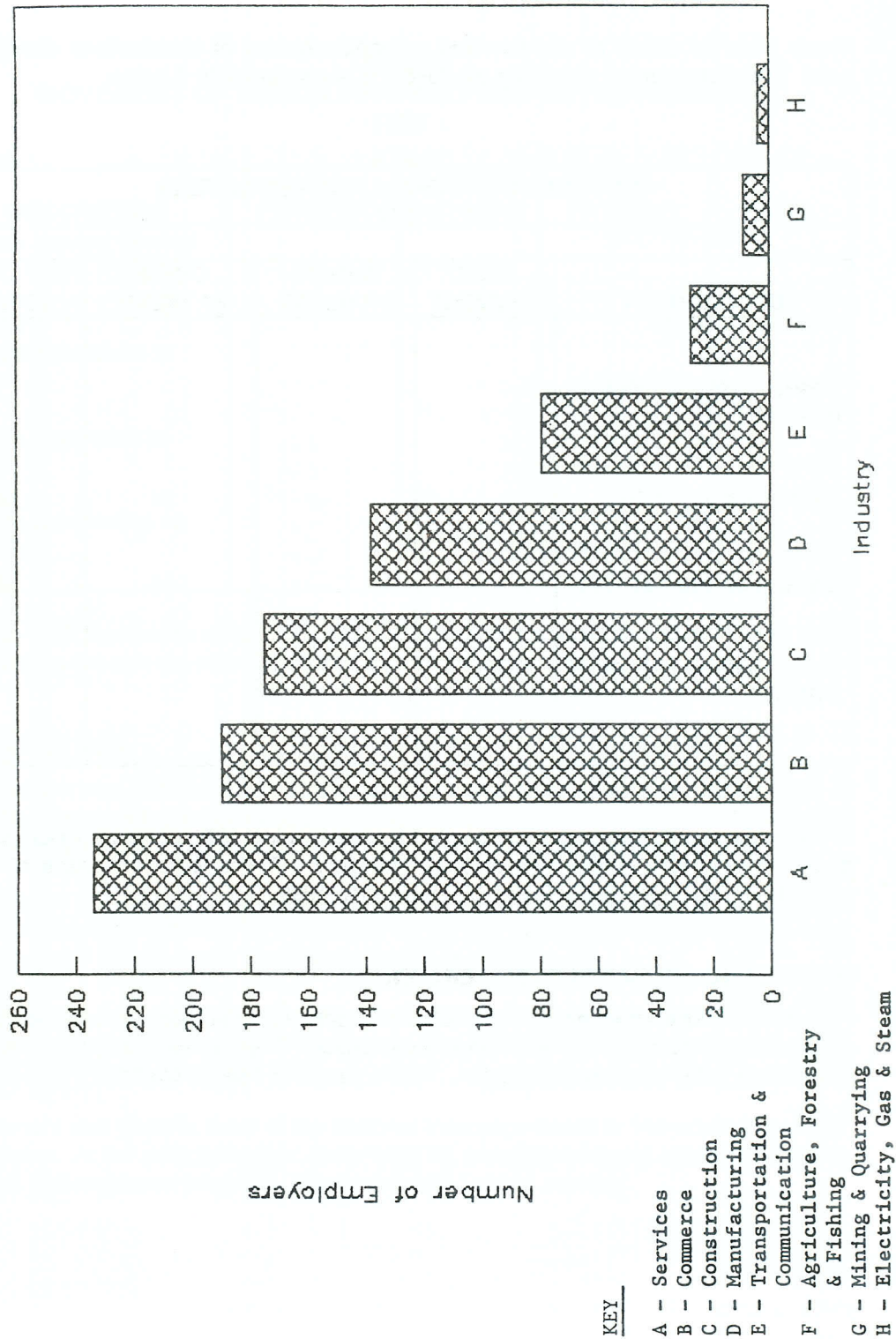
A total of 18 cases of default contribution payments were processed by the Compliance Department during 1997. Of this total, 14 cases related to defaulting employers and 4 to defaulting self-employed persons.

### **DEFAULTING EMPLOYERS**

Fourteen cases of overpayment of contributions by employers were identified during the year. There were no cases outstanding from the previous year and all cases identified were processed during the year.



FIGURE I  
Number of Employers by Industry





There were no cases of non-payment or underpayment of contributions during the year. The movement of defaulting employers is shown in Table 1 below.

**TABLE 1**  
**MOVEMENT OF DEFAULTING EMPLOYERS**  
**1997**

DESCRIPTION	NON PAYMENT	UNDER-PAYMENT	OVER-PAYMENT	TOTAL
Cases brought forward from 1996	-	-	-	-
Cases received in 1997	-	-	14	14
Cases processed in 1997	-	-	14	14
Cases outstanding as at 31/12/97	-	-	-	-

A comparison with the number of cases identified during 1996 shows an increase of approximately 40% in the over-payment category. There were no cases of non-payment or under-payment of contributions during 1996.

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

Four cases of over-payment of contributions by self-employed persons were identified during the year under review and all were processed. There were no cases in the non-payment or under-payment categories. This is shown in Table 2 overleaf.



**TABLE 2  
MOVEMENT OF DEFAULTING SELF-EMPLOYED PERSONS  
1997**

<b>DESCRIPTION</b>	<b>NON-PAYMENT</b>	<b>UNDER-PAYMENT</b>	<b>OVER-PAYMENT</b>	<b>TOTAL</b>
Cases brought forward from 1996	-	-	-	-
Cases identified/received in 1997	-	-	4	4
Cases processed in 1997	-	-	4	4
Cases outstanding at 97\12\31	-	-	-	-

During 1996, ten cases of over-payment of contributions were identified. There were no cases in the non-payment or under-payment category.

#### **COURT ACTION**

Court action was instituted against 82 defaulting employers during 1997. Thirty-eight of the cases were of a criminal nature while 44 were of a civil nature. Twenty-four criminal and 19 civil cases against employers were outstanding at the end of 1996.

A total of 97 cases were completed during the year with the Court ruling in favour of the National Insurance Board in all instances. At the end of the year therefore, there were 8 criminal and 20 civil cases outstanding against employers.

One hundred and eighty-three criminal and 113 civil cases were filed against self-employed persons during 1997. There were also 12 criminal and 23 civil cases which were outstanding at the end of 1996.

Judgement was given in favor of the National Insurance Board in 145 criminal and 127 civil cases. At the end of the year, there were 50 criminal and 9 civil cases outstanding against Self-employed persons. This is shown in Table 3 overleaf.



**TABLE 3  
CASES TAKEN TO COURT  
1997**

DESCRIPTION	EMPLOYER		SELF-EMPLOYED	
	CRIMINAL	CIVIL	CRIMINAL	CIVIL
Number of cases brought forward from 1996	24	19	12	23
Number of cases taken to court in 1997	38	44	183	113
Number of cases in which judgement was given*	54	43	145	127
Number of cases outstanding at the end of the year	8	20	50	9

\*Judgement given in favour of the Board

### REGISTRATION OF EMPLOYED PERSONS

During 1997, 9,307 employed persons were registered. This amount comprised 5,309 or approximately 57% males and 3,998 or approximately 43% females.

The distribution by marital status shows that 809 or approximately 9% of the registrants were married while 7,895 or approximately 85% were single. The remaining 603 or approximately 6% were either widowed, divorced, separated or in common-law relationships.

An age analysis reveals that 251 of the newly registered persons were under 16 years of age, 9,030 were between the ages of 16 years and 59 years and 26 were 60 years or over.

Of the 9,030 registrants between the ages of 16 years and 59 years, 5,120 or approximately 57% were males and 3,910 or approximately 43% were females. A further breakdown shows that 7,032 or approximately 78% were in the age group (16 - 24) years, 1,652 or approximately 18% were in the age group (25 - 39) years and 259 or approximately 3% were in the age group (40 - 49) years. The age-group (50 - 59) years accounted for 87 or approximately 1% of the registrants.





Table 4 below shows the number of employed registrants by age-group and sex.

**TABLE 4  
NUMBER OF EMPLOYED REGISTRANTS BETWEEN AGES 16 & 59  
YEARS BY AGE-GROUP AND SEX  
1997**

<b>AGE-GROUP</b>	<b>MALES</b>	<b>FEMALES</b>	<b>MALES &amp; FEMALES</b>
16 - 19	2,711	1,920	4,631
20 - 24	1,350	1,051	2,401
25 - 29	483	375	858
30 - 34	254	230	484
35 - 39	140	170	310
40 - 44	87	71	158
45 - 49	46	55	101
50 - 54	28	20	48
55 - 59	21	18	39
<b>TOTAL</b>	<b>5,120</b>	<b>3,910</b>	<b>9,030</b>

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

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

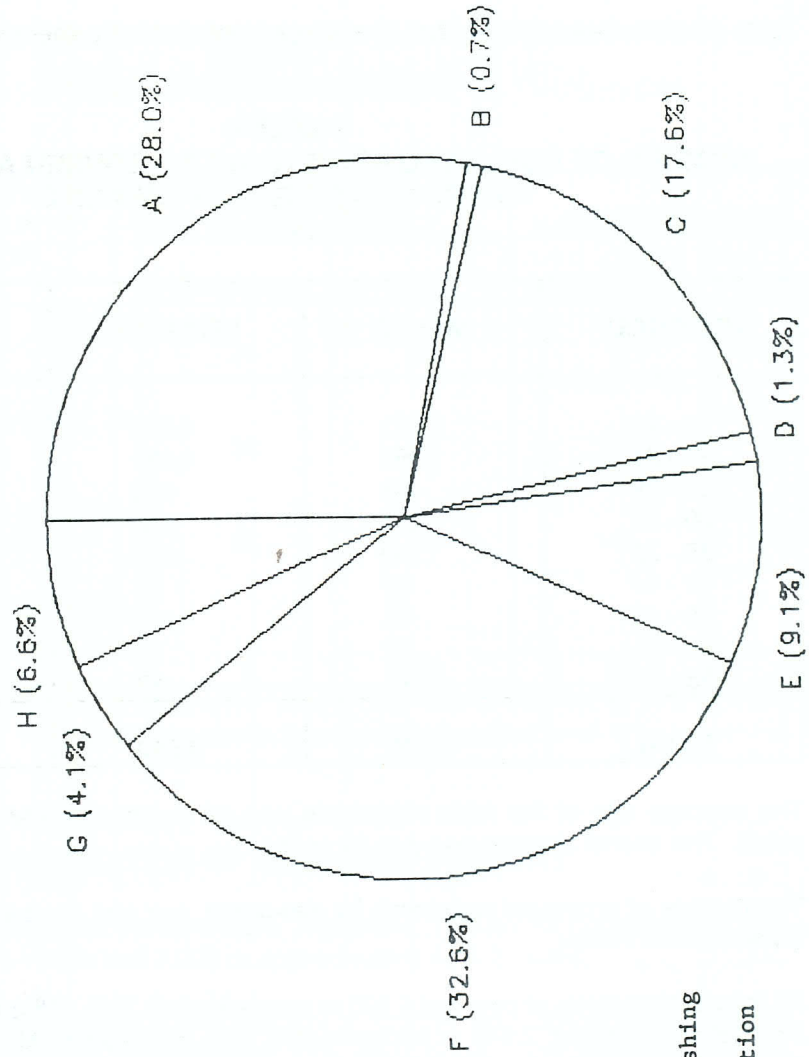
An industrial analysis shows that 3,030 or approximately 32% of the registrants entered the "Services" Sector, 2,610 or approximately 28% entered the "Manufacturing" sector and 1,638 or approximately 18% entered the "Commerce" sector. Further, the "Agriculture, Forestry and Fishing" sector accounted for 847 or approximately 9% of the new registrants and the "Construction" sector 614 or approximately 7%. The remaining 568 or approximately 6% of the registrants were absorbed by the "Transportation and Communication", "Mining and Quarrying" and "Electricity, Gas and Steam" sectors.

Table C in the Annex shows the classification of registrants by industry and sex while Figure II overleaf gives a graphical representation.

During 1996, a total of 10,854 of the new registrants were between the ages of 16 years and 59 years. The 1997 total of 9,030 represents therefore, a decline of approximately 17%.



FIGURE II  
Employed Persons By Industry - 1997.



KEY

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



The number of employed persons registered with the Scheme as at 31.12.97 totalled 525,141. The number of active registrants as at 31.12.97 was approximately 123,361.

Table 5 below shows the number of newly registered persons between the ages of 16 years and 59 years over the period 1993 - 1997.

**TABLE 5  
NUMBER OF EMPLOYEES (AGE 16 - 59 YEARS)  
REGISTERED ANNUALLY AND AVERAGE AGE  
1993 - 1997**

<b>DESCRIPTION</b>	<b>1993</b>	<b>1994</b>	<b>1995</b>	<b>1996</b>	<b>1997</b>
Males	8,303	4,872	4,512	5,984	5,120
Average Age	21	22	22	22	22
Females	6,734	3,970	3,553	4,870	3,910
Average Age	23	23	23	23	23
Males & Females	15,037	8,842	8,065	10,854	9,030
Average Age	22	22	23	23	22

The table shows a fluctuating trend in the number of persons registered annually while the average age has remained relatively stable.

### **SELF-EMPLOYED REGISTRANTS**

During 1997, 1,299 self-employed persons were registered with the Scheme. Of this total, 757 or approximately 58% were males and 542 or approximately 42% were females.

An age analysis reveals that 451 or approximately 35% of the registrants were in the age-group (16-30) years, 628 or approximately 48% were in the age group (31-45) years and 220 or approximately 17% were in the age-group (46-59) years.

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



An analysis by industry reveals that the 'Commerce' sector accounted for 605 or approximately 46% of the new registrants, the 'Services' sector accounted for 321 or approximately 25% and the 'Manufacturing' sector accounted for 147 or approximately 11%. Further, 99 or approximately 8% of the newly registered persons entered the 'Agriculture, Forestry and Fishing' sector and 64 or approximately 5% entered the 'Construction' sector. Of the remaining 63 or 5% of the new registrants, 54 entered the "Transportation and Communication" sector, 8 entered the "Mining and Quarrying" sector and 1 entered the "Electricity, Gas, and Steam" sector.

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

The distribution by marital status reveals that 616 or approximately 47% of the registrants were married, 476 or approximately 37% were single while the remaining 207 or approximately 16% were either widowed, divorced, separated or in common-law relationships.

The classification of self-employed registrants by age-group, sex and marital status is shown in Table E in the Annex.

During 1996, a total of 1,586 self-employed persons were registered. The figure for 1997 represents therefore a decrease of approximately 18% by comparison. The total number of self-employed persons registered with the Scheme as at 31.12.97 is 22,648. The number of active self-employed persons is approximately 16,424.

The number of self-employed persons registered annually over the period 1993 to 1997 is given in Table 6 below.

**TABLE 6  
NUMBER OF SELF-EMPLOYED REGISTRANTS  
1993 - 1997**

<b>DESCRIPTION</b>	<b>1993</b>	<b>1994</b>	<b>1995</b>	<b>1996</b>	<b>1997</b>
Males	881	607	663	980	757
Females	607	277	597	606	542
Males & Females	1,488	884	1,260	1,586	1,299

The table exhibits a fluctuating trend in the number of persons registered during the period under consideration.



## **REGISTRATION OF VOLUNTARY CONTRIBUTORS**

Provision is made for persons to continue contributing to the Scheme on a Voluntary basis once, during the course of employment, they had paid or had paid on their behalf, at least 100 contributions.

During 1997, no applications were received for registration of voluntary contributors. However, there were 4 voluntary contributors who were active during the year.

The number of persons who were issued with Certificates of Voluntary Insurance from the inception of the Scheme to the end of 1997 remains at 730.

## **BENEFITS**

### **LONG TERM BENEFITS BRANCH**

#### **OLD AGE PENSION**

During the year under review, 1,323 persons were awarded Old Age Pensions. The recipients comprised 1,035 or approximately 78% males and 288 or approximately 22% females.

The distribution of the new pensioners by employment category reveals that 1,267 of them, consisting of 992 males and 275 females, were employed persons. The remaining 56, consisting of 43 males and 13 females, were self-employed persons.

The age range of the pensioners was 60 years to 74 years. The age-group (60-64) years accounted for 1,313 or approximately 99% of the pensioners of whom 1,271 or 96% were 60 years old. The age-group (65-69) years accounted for 8 pensioners while the age-group (70-74) years accounted for 2 pensioners. This is shown in Table 7 overleaf.



**TABLE 7**  
**NUMBER OF OLD AGE PENSIONS GRANTED BY AGE-GROUP,**  
**EMPLOYMENT STATUS AND SEX**  
**1997**

AGE-GROUP	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
60-64	987	271	1258	43	12	55	1030	283	1313
65-69	3	4	7	-	1	1	3	5	8
70-74	2	-	2	-	-	-	2	-	2
TOTAL	992	275	1267	43	13	56	1035	288	1323

The average age of the new entrants was approximately 60 years.

The average monthly amount paid was \$4,721.00.

An analysis of the contribution status reveals that the new pensioners qualified with an average of 986 contributions of which approximately 97% were paid by or on behalf of the pensioner and approximately 3% were credited. The credited contributions were awarded in accordance with the Regulations i.e, age credits (for persons over 35 years at the commencement of the Scheme who had paid over 90 contributions during the first 3 years of existence of the Scheme) and retirement credits (for persons whose contribution life would have been shortened due to the reduction of the retirement age from 65 years to 60 years).

The males were awarded pensions on an average of 997 contributions of which approximately 3% were credited. Similarly, the females qualified with an average of 950 contributions of which approximately 4% were credited.

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

One thousand four hundred and twenty Old Age pensions were awarded during 1996. The 1997 total represents therefore a decrease of approximately 7%.

At the beginning of the year, there were 20,510 pensions in payment at an average rate of \$4,593.00. During the year, 1,323 new pensions were awarded and 1,130, comprising 938 males and 192 females were terminated due to the pensioners' deaths. At the end of the year therefore, there were 20,703 Old Age pensioners, (16,312 males and 4,391 females) on stream at an average monthly rate of \$4,608.



Table 8 below gives the Movement of Old Age Pensions.

**TABLE 8  
MOVEMENT OF OLD AGE PENSIONS  
1997**

DESCRIPTION	MALES	FEMALES	MALES & FEMALES	AVERAGE MONTHLY RATE (\$)
Pensions in payment at the beginning of the year	16,215	4,295	20,510	*\$4593.00
Pensions granted during the Year	1,035	288	1,323	\$4721.00
Pensions terminated during the year	938	192	1,130	\$4462.00
Pensions in payment as at 31-12-97	16,312	4,391	20,703	\$4608.00

\*Adjusted Figure

Table G in the Annex gives the number of Old Age Pensioners as at 31.12.97 by age, employment status and sex.

### OLD AGE GRANT

During the year, 545 Old Age Grants were awarded to 371 males and 174 females.

The average amount of the grant paid to males was \$9,152 and to the females, \$11,420.00. The overall average amount was \$9,876.00.

The number of Old Age lump-sum payments is shown in Table 9 overleaf.



**TABLE 9**  
**NUMBER OF OLD AGE LUMP-SUM PAYMENTS BY SEX**  
**OF RECIPIENT AND AVERAGE AMOUNT PAID**  
**1997**

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
Number of persons	371	174	545
Percentage	68	32	100
Average Amount (\$)	9,152.00	11,420.00	9,876.00

An examination of the contribution spread reveals that the males qualified for the Grant with an average of 481 contributions of which approximately 7% were credited. The females qualified for the grant with an average of 406 contributions of which approximately 3% were credited. The recipients had an overall average of 457 paid and credited contributions. This is shown in Table 10 below.

**TABLE 10**  
**OLD AGE LUMP-SUM PAYMENTS AND NUMBER OF PAID**  
**AND CREDITED CONTRIBUTIONS**  
**1997**

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
No. of Recipients	371	174	545
No. of Contributions paid	166,755	68,576	235,331
Average per insured person	449	394	432
No. of Contributions Credited	11,779	2,141	13,920
Average per insured person	32	12	25
Total Contributions paid & credited	178,534	70,717	249,251
Average per insured person	481	406	457





The ages of the recipients ranged from 60 years to 83 years with the age-group (60-65) years accounting for 494 or approximately 91% of the recipients. The ages of the self-employed persons ranged from 60 years to 74 years. The overall average age was 62 years.

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

During 1996, 519 Old Age Grants were awarded. The 1997 total therefore represents an increase of approximately 5%.

Table 11 below gives the number of Old Age Grants by employment status and average amount paid for the period 1993 to 1997.

**TABLE 11  
NUMBER OF OLD AGE GRANTS PAID BY EMPLOYMENT  
STATUS OF RECIPIENTS AND AVERAGE AMOUNT  
1993 - 1997**

DESCRIPTION	1993	1994	1995	1996	1997
Employed	434	386	607	456	497
Self-Employed	8	17	56	63	48
TOTAL	442	403	663	519	545
Average Amount (\$)	2,426.26	2,856.06	4,926.53	6,803.93	9,876.00

The table above shows a fluctuating trend in the number of Grants awarded while the average amount paid has increased steadily over the period under consideration.

### INVALIDITY PENSION

During the year under review, 188 Invalidity Pensions were awarded to 146 males and 42 females. Of the 146 males, 6 were in the self-employed category while there was 1 female recipient who was self-employed.

An analysis by age shows that 71 or approximately 38% of the awardees were in the age-group (55-59) years, 55 or approximately 29% were in the age-group (50-54) years and 31 or approximately 16% were in the age-group (45-49) years. Further, the age-group (40-44) years accounted for 16 or approximately 9% of the recipients, the age-group (35-39) years, 9 or approximately 5% and the age-group (30-34) years accounted for 5 or approximately 3% of the recipients. There was 1 recipient in the age-group (25-29) years.



The average age of the male recipients was 51 years and that of the females 52 years. The overall average age was approximately 51 years.

An examination of the contribution status shows that the recipients qualified with an average of 1,007 contributions of which approximately 74% were paid and 26% credited. The males were awarded the pension with an average of 1,016 contributions of which approximately 76% were paid and 24% credited while the females qualified with an average of 976 contributions, 70% paid and 30% credited.

The average monthly pension was approximately \$5,670.00.

Table 12 below shows the number of Invalidation pensions awarded annually over the period 1993 - 1997.

**TABLE 12**  
**NUMBER OF INVALIDITY PENSIONS AWARDED BY SEX**  
**AND AVERAGE AMOUNTS**  
**1993 - 1997**

DESCRIPTION	1993	1994	1995	1996	1997
Males	152	129	108	176	146
Females	35	26	26	52	42
Males & Females	187	155	134	228	188
AVERAGE AMOUNTS (\$)	2018.98	3189.68	3841.00	4699.00	5670.00

The table displays a fluctuating trend in the number of Invalidation pensions awarded annually while the average monthly amount has increased steadily.

At the beginning of the year, there were 1,644 pensions in payment to 1,248 males and 396 females. During the year, 188 pensions were awarded and 127 terminated. Of the amount terminated, 106 were due to the pensioners' attainment of age 60 years and 21 were no longer deemed invalids. At the end of the year therefore, there were 1,705 Invalidation pensions in payment to 1,290 males and 415 females. This is shown in Table 13 overleaf.



**TABLE 13  
MOVEMENT OF INVALIDITY PENSIONS  
1997**

DESCRIPTION	MALES	FEMALES	MALES & FEMALES	AVERAGE MONTHLY RATE (\$)
Pensions in Payment at beginning of year	1,248	396	1,644	*4,858.00
Pensions granted during the year	146	42	188	5,670.00
Pensions terminated by:				
(a) Attaining age 60	86	20	106	4,471.00
(b) No longer deemed invalid	18	3	21	3,947.00
Pensions in payment as at 31-12-97	1,290	415	1,705	4,983.00

\*Adjusted Figure

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

### INVALIDITY GRANT

During 1997, 31 Invalidity Grants were awarded to 20 males and 11 females.

The ages of the male recipients ranged from 24 years to 58 years with the average age being 37 years. Similarly, the ages of the female recipients ranged from 24 years to 59 years with the average age being 38 years. The overall average age was approximately 37 years.

The recipients qualified with an average of 148 paid and credited contributions.

During 1996, 22 Invalidity Grants were awarded. The 1997 total represents therefore, an increase of approximately 41%.



Table 14 below shows the number of Invalidity Grants awarded and the average amount paid over the period 1993 to 1997.

**TABLE 14  
INVALIDITY GRANTS AWARDED BY SEX OF RECIPIENTS  
AND AVERAGE AMOUNTS  
1993 - 1997**

<b>DESCRIPTION</b>	<b>1993</b>	<b>1994</b>	<b>1995</b>	<b>1996</b>	<b>1997</b>
Males	11	10	11	12	20
Females	3	1	8	10	11
Males & Females	14	11	19	22	31
Average Amounts (\$)	1,570.92	4,709.07	7,053.67	9,665.00	9,949.00

The table shows an overall increasing trend in both the number of grants awarded 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**

Five hundred and forty-seven Survivor's Pensions were awarded during the year under review. The recipients were 85 widows who had children of the deceased in their care, 459 widows who were over the age of 45 years, 2 widowers and 1 orphan.

Further, 12 awards of annuity payments were shared among 26 other dependants. The recipients were 25 children and 1 widow.

The age-range of the widows who had children of the deceased in their care was 19 years to 44 years. Their average age was 37 years. The ages of the widows who were at or over 45 years of age ranged from 45 years to 86 years. Their average age was approximately 60 years. The overall average age of the widows was approximately 56 years.

The 85 widows who had children of the deceased in their care, had 299 children among them. The ages of the children ranged from 1 year to just below 18 years with the exception of 1 child aged 20 years. The 20 year old child suffered from physical disabilities. The average age of the children was approximately 12 years.

The number of Survivor's Pensions awarded by age-group and condition of award is shown in Table K in the Annex.



The widows who qualified because they had children of the deceased in their care received an average monthly pension of \$4,515.00. The widows who qualified because they were over 45 years of age received an average monthly pension of \$2,529.00. The orphan received \$1,808 monthly while the widowers each received \$2,201.00 monthly. The overall average monthly pension was \$2,835.00.

At the beginning of the year, there were 5,288 pensions in payment. The recipients were 4,295 widows who were over 45 years of age, 958 widows with children of the deceased in their care, 30 orphans and 5 widowers.

During the year, 547 pensions were awarded and 181 pensions were terminated. Of the pensions terminated, 180 were due to the death of the recipients and 1 orphan had attained the age limit for the receipt of the benefit. Additionally, 66 pensions had been 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 5,654 pensions in payment to 4,587 widows who were over 45 years of age, 1,031 widows who had children of the deceased in their care, 30 orphans and 6 widowers.

Table 15 below shows the Movement of Survivor's Pensions.

**TABLE 15  
MOVEMENT OF SURVIVOR'S PENSIONS  
1997**

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	4,295	958	30	5	5,288	2,170.00*
Pensions granted during the year	459	85	1	2	547	2,835.00
Pensions terminated by:						
(a) death	167	12	-	1	180	1,927.00
(b) Attaining age 16	-	-	1	-	1	1,476.00
Alterations	16	50	-	-	66	785.00
Pensions in payment as at 31-12-97	4,587	1,031	30	6	5,654	2,233.00

\*Adjusted Figure



### **SURVIVOR'S GRANT**

One hundred and three Survivor's Grants were awarded during 1997 in respect of 72 male and 31 female deceased persons.

The ages of the deceased ranged from 25 years to 83 years. Their average age was approximately 46 years.

The awards went to 35 widows, 25 of whom qualified because they were over 45 years old and 10 who had in their care children of the deceased who were under 18 years of age. The remaining grants were awarded to other dependants of the deceased insured persons. The recipients included 28 children, 26 widows, 11 parents, 2 sisters and 1 niece of the deceased.

The age-range of the widows was 24 years to 77 years. Their average age was approximately 43 years.

Included in the benefit payments were 58 children whose ages ranged from 1 year to 17 years. Their average age was approximately 11 years.

The amount paid as grants ranged from \$85.00 to \$149,760.00. The average amount paid was \$35,485.00.

During 1996, there were 94 awards of Survivor's Grants. The total for 1997 represents therefore, an increase of approximately 10% by comparison.

### **FUNERAL BENEFIT**

During 1997, 1,291 claims for Funeral Benefit were processed. Of this amount, 1,163 were allowed and 128 were disallowed.

Of the claims which were disallowed, 69 were due to the late submission of the claims, 36 were due to the insured persons not satisfying the contribution requirement for the receipt of the benefit, 12 were due to the submission of invalid documents and the remaining 11 were disallowed because the claimants did not meet or were not liable to meet the Funeral expenses.

Of the 1,163 claims which were allowed, 900 or approximately 77% were in respect of deceased males and 263 or approximately 23% were in respect of deceased females.

The distribution by employment category shows that 1,116 or approximately 96% of the claims were in relation to employed persons and 47 or approximately 4% were in relation to self-employed persons. Of the 1,116 claims which were paid in the employed category, 923 were on behalf of persons who were directly insured and 193 on behalf of spouses of insured persons. In the self-employed category, 36 of the claims were on behalf of persons who were directly insured and 11 were on behalf of spouses of insured persons. This is shown in Table 16 overleaf.



**TABLE 16**  
**NUMBER OF FUNERAL CLAIMS PAID BY SEX,**  
**INSURED STATUS AND EMPLOYMENT CATEGORY**  
**1997**

DESCRIPTION	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES
	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	
Males	818	45	33	4	900
Females	105	148	3	7	263
Males & Females	923	193	36	11	1,163

An age analysis of the deceased insured persons reveals that 701 or approximately 60% were over 60 years of age, 169 or approximately 15% were in the age-group (51-60) years, and 144 or approximately 12% were in the age-group (41-50) years. Further, 92 or approximately 8% of the deceased insured persons were in the age-group (31-40) years and 57 or approximately 5% were in the age-group (16-30) years.

The average age of the deceased persons was approximately 56 years.

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

An average amount of \$6,270.00 was paid as Funeral Benefit during 1997.

During 1996, 1,410 claims for Funeral benefit were paid. The 1997 total therefore represents a decrease of approximately 18%. Table 17 below gives the number of Funeral benefit claims which were paid during the last five-year period.

**TABLE 17**  
**NUMBER OF FUNERAL CLAIMS PAID**  
**1993 - 1997**

YEAR	DIRECTLY INSURED	SPOUSE INSURED	BOTH CATEGORIES
1993	1,032	156	1,188
1994	1,063	154	1,217
1995	1,068	126	1,294
1996	1,303	107	1,410
1997	959	204	1,163



The above table shows that there is a decrease in the funeral claims paid in respect of the directly insured while in 1997, the number of payments in respect of spouse insured almost doubled.

## SHORT TERM BENEFIT BRANCH

### SICKNESS BENEFIT

During 1997, 15,982 claims for Sickness benefit were processed. Of this total 3,435 were not paid while 12,547 were paid.

Of the 12,547 claims which were paid, 7,340 approximately or 59% related to males and 5,207 or approximately 41% related to females. Further, 12,144 or approximately 97% were in respect of employed persons while 403 or approximately 3% were in respect of self-employed persons.

The ages of recipients ranged from 17 years to 60 years.

The age distribution shows that 7,808 or approximately 62% of the paid spells, were in the age-group (21-40) years and 4,578 or approximately 37% were in the age-group (41-60) years. The age-group (16-20) years accounted for 161 or approximately 1% of the paid spells.

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

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

An analysis of the paid spells by sector reveals that 2,595 or approximately 21% arose from workers within the sugar sector while 9,952 or approximately 79% arose from workers within the other industries combined.

An analysis of the spells paid by diagnosis shows that 2,828 or approximately 23% were due to conditions such as epilepsy, diseases of the nerves and urinary system and other specified and ill-defined diseases, 2,238 or approximately 18% were due to conditions resulting from accidents, poisoning and violence and 1,977 or approximately 16% were due to diseases of the respiratory system. Heart diseases and diseases of the veins accounted for 1,094 or approximately 9% of the spells while pregnancy and complication arising therefrom accounted for 899 or approximately 7% of the spells.

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

The average duration of the paid Sickness spells was 9 benefit days. The average duration of the spells arising from the sugar sector was approximately 13 benefit days while it was approximately 8 benefit days for the spells originating from the other industries combined. The average duration of spells paid to males was 10 benefit days and to females 8 benefit days. This is shown in Table 18 overleaf.





**TABLE 18  
NUMBER OF SICKNESS SPELLS PAID BY SEX,  
SECTOR AND AVERAGE DURATION  
1997**

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NUMBER	AVERAGE DURATION	NUMBER	AVERAGE DURATION	NUMBER	AVERAGE DURATION
Males	2,160	14	5,180	9	7,340	10
Females	435	10	4,772	7	5,207	8
<b>TOTAL</b>	<b>2,595</b>	<b>13</b>	<b>9,952</b>	<b>8</b>	<b>12,547</b>	<b>9</b>

During 1996, 15,621 spells were paid. The 1997 total represents a decrease of approximately 20% by comparison.

Table 19 below shows the average duration of the spells and the percentage arising from the Sugar sector during the period 1993-1997.

**TABLE 19  
NUMBER OF SICKNESS SPELLS PAID, AVERAGE DURATION  
AND PERCENTAGE ARISING FROM SUGAR SECTOR  
1993 - 1997**

DESCRIPTION	1993	1994	1995	1996	1997
Spells arising from Males	4,583	5,973	7,830	8,854	7,340
Females	3,595	4,454	6,060	6,767	5,207
Males and Females	8,178	10,427	13,890	15,621	12,547
Average duration (Benefit days)	9	9	10	9	9
Percentage Arising from Sugar Sector	19	22	22	18	21

The table above shows an overall increasing trend in the number of paid spells during the period 1993 - 1997 while the average duration has remained relatively stable. The percentage of spells arising from the sugar sector has fluctuated during the period under consideration.



**SICKNESS BENEFIT- MEDICAL CARE**

A total of 15,801 claims for the reimbursement of medical expenses incurred through sickness was paid during 1997. Of this total, 8,760 or approximately 55% related to males and 7,041 or approximately 45% related to females.

The sugar sector accounted for 3,832 or approximately 24% of the claims while the other industries combined accounted for 11,969 or approximately 76% of the claims.

Additionally, of the claims from the sugar sector, 3,060 or approximately 80% were from males and 772 or approximately 20% were from females. Correspondingly, the other industries combined had 5,700 or approximately 48% males and 6,269 or approximately 52% females. This is shown in Table 20 below.

**TABLE 20  
DISTRIBUTION OF PAID SICKNESS BENEFIT MEDICAL CARE CLAIMS  
BY SEX AND SECTOR  
1997**

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NO.	PERCENTAGE	NO.	PERCENTAGE	NO.	PERCENTAGE
MALES	3,060	80	5,700	48	8,760	55
FEMALES	772	20	6,269	52	7,041	45
MALES & FEMALES	3,832	100	11,969	100	15,801	100

The ages 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, 38 years. The overall average age was 40 years.

Table O in the Annex gives the distribution of the Paid Sickness Benefit-Medical Care Claims by age-group sex and sector.

An examination of the expenditure on Medical Care reveals that approximately 78% was expended on out-patient care and approximately 22% on in-patient care.

An analysis of the total reimbursement shows that 53% was spent for orthoptic and prosthetic care, 25% for drugs and dressings, approximately 12.8% for other costs such as X-ray and laboratory fees and fees to medical referees and approximately 3.4% for hospitalisation. Further, 2.5% was spent for medical examination, 2.1% for Specialist care and 1.2% for treatment.



The percentage distribution of Sickness Benefit-Medical Care expenditure is shown in Table 21 below.

**TABLE 21  
PERCENTAGE DISTRIBUTION OF SICKNESS BENEFIT  
MEDICAL CARE EXPENDITURE  
BY TYPE OF CARE  
1997**

DESCRIPTION	HOSP.	MED. EXAM.	SPEC. CARE	DRUGS & DRESS	TREATMENT	ORTH.& PROST. CARE	OTHERS	TOTAL
In-Patient Care	3.4	0.5	0.1	9	1	-	8	22
Out-Patient Care	-	2	2	16	0.2	53	4.8	78
In and Out Patient Care	3.4	2.5	2.1	25	1.2	53	12.8	100

The distribution by sector shows that approximately 6% of the reimbursement of expenses for in-patient care arose from claimants in the sugar sector, while approximately 94% arose from claimants in the other industries combined. For the reimbursement of expenses for out-patient care, approximately 9% of the cost went to claimants in the sugar sector while approximately 91% went to claimants in the other industries combined.

The average amount reimbursed was \$10,855.00.

Of the 15,801 claims which were reimbursed, 1,943 had attached the payment of Sickness Benefit - replacement of income. The remaining 13,858 were reimbursed for medical expenses only.

The number of claims paid during 1996 was 22,313. The 1997 total of 15,801 represents a decrease of approximately 29% by comparison.

### OVERSEAS MEDICAL CARE

One hundred and twenty-four claims were reimbursed for medical care expenses incurred abroad. Sixty-six or approximately 53% of the claims originated from male insured persons and 58 or approximately 47% from female insured persons.

The total amount reimbursed was \$18,739,466 of which approximately 56% was paid to the male recipients and approximately 44% to the female recipients.

The average amount paid for overseas medical care was \$151,125.



### **EXTENDED MEDICAL CARE**

During the year under review, a total of 5,256 claims were reimbursed under the Extended Medical Care Programme. The claims were made by Invalidity and Old Age Pensioners.

The distribution by sex reveals that 3,848 or approximately 73% of the claims originated from males and 1,408 or approximately 27% originated from females.

An analysis by type of care reveals that 3,349 or approximately 64% of the claims were made in respect of eye care, 802 or approximately 15% in respect of dental care and 1,105 or approximately 21% were in respect of other types of medical care.

The average amount expended for eye care was \$8,974, and for dental care, the amount was \$8,100. The overall average amount expended was \$7,856.

During 1996, a total of 5,531 claims were paid. The 1997 total represents therefore, a decrease of approximately 5%.

### **MATERNITY ALLOWANCE**

During 1997, 1,966 Maternity claims were paid to 1,911 employed and 55 self-employed women.

The age-distribution shows that 116 or approximately 6% of the recipients were in the age-group (16-20) years, 537 or approximately 27% were in the age-group (21-25) years, 580 or approximately 30% were in the age-group (26-30) years and 454 or approximately 23% were in the age group (31-35) years. Further, 225 or approximately 11% of the recipients were in the age-group (36-40) years, 51 or approximately 3% were in the age-group (41-45) years and 3 in the age-group (46-50) years.

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

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

The distribution of paid cases by benefit days shows that 916 or approximately 47% of the awardees were paid for the full period of 13 weeks and 790 or approximately 40% were paid for periods ranging from 3 weeks to 12 weeks. Further, 200 or approximately 10% of the recipients were paid for periods ranging from 1 day to 17 days.

The extended Maternity Allowance was paid to the remaining 60 women who 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 benefit was \$27,676 and the average duration was 66 days.

During 1996, 2,668 claims for Maternity Allowance were paid. The 1997 total of 1,966 therefore represents a decrease of approximately 26%.

The number of cases paid annually, together with the average duration for the period 1993 to 1997 is shown in Table 22 below.

**TABLE 22  
NUMBER OF MATERNITY ALLOWANCES PAID  
AND AVERAGE DURATION  
1993 - 1997**

DESCRIPTION	1993	1994	1995	1996	1997
Number of Cases	1,188	1,619	2,870	2,668	1,966
Average Duration (Benefit Days)	77	70	64	52	66

The table shows a fluctuating trend in the number of cases paid and an overall decreasing trend in the average duration of these cases during the period under consideration.

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

### MATERNITY GRANT

A total of 1,612 claims for Maternity Grant were made during 1997. Of this total, 1,611 were paid. The single claim which was disallowed did not satisfy the contribution requirements for the receipt of the benefit.

Of the 1,611 claims which were paid, 1,508 or approximately 94% were paid to claimants who qualified in their own right for the benefit while 103 or approximately 6% received the benefit based on their spouses' contributions.

The age distribution of the recipients reveals that 46 or approximately 3% of the recipients were in the age-group (16-19) years, 370 or approximately 23% were in the age-group (20-24) years and 495 or approximately 31% were in the age-group (25-29) years. Further, the age-group (30-34) years accounted for 413 or approximately 26% of the recipients, the age-group (35-39) years accounted for 209 or approximately 13% of the recipients and the age-group (40-44) years accounted for 69 or approximately 4%. There were 8 recipients in the age-group (45-49) years and 1 recipient aged 50 years old.



The average age of the recipients was approximately 29 years.

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

**TABLE 23**  
**NUMBER OF MATERNITY GRANTS PAID BY AGE-GROUP,**  
**EMPLOYMENT CATEGORY AND INSURED STATUS**  
**1997**

AGE-GROUP	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES		TOTAL
	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	
Under 16	-	-	-	-	-	-	-
16 - 19	41	5	-	-	41	5	46
20 - 24	345	22	3	-	348	22	370
25 - 29	453	29	13	-	466	29	495
30 - 34	472	25	15	1	387	26	413
35 - 39	186	15	8	-	194	15	209
40 - 44	62	4	3	-	65	4	69
45 - 49	7	1	-	-	7	1	8
50 - 54	-	1	-	-	-	1	1
<b>TOTAL</b>	<b>1,466</b>	<b>102</b>	<b>42</b>	<b>1</b>	<b>1,508</b>	<b>103</b>	<b>1,611</b>

The average amount paid as Maternity Grant was approximately \$369.00.

The 1,611 recipients had amongst them, 2,695 children under 18 years an average of 2 children per recipient.

An age analysis of the children reveals that 1,613 or approximately 60% of them were under 1 year, 494 or approximately 18% were between the ages of 1 year and 5 years, 315 or approximately 12% were between the ages of 6 years and 10 years and 273 or approximately 10% were over 10 years old.

The number of Maternity Grants paid during 1996 was 1,868. The 1997 total of 1,611 therefore represents a decrease of approximately 14%.

### INDUSTRIAL BENEFITS BRANCH

#### INJURY BENEFIT

A total of 3,790 claims for Injury Benefit were processed during 1997. Of this amount, 345 were disallowed and 3,445 were paid.

Of the 3,445 spells which were paid, 3,431 were terminated upon full recovery of the insured persons. The duration of these spells was approximately 13 benefit days.



Additionally, 14 spells were terminated after the insured persons were paid for the maximum period of 26 benefit weeks. This is shown in Table 24 below.

**TABLE 24  
NUMBER OF INJURY SPELLS PAID BY REASON FOR TERMINATION,  
BENEFIT DAYS AND SEX  
1997**

REASON FOR TERMINATION	MALES		FEMALES		MALES & FEMALES	
	NUMBER OF CASES	BENEFIT DAYS	NUMBER OF CASES	BENEFIT DAYS	NUMBER OF CASES	BENEFIT DAYS
Recovery	3,121	40,071	310	3,331	3,431	43,402
Benefit Paid for 26 Weeks	13	2,028	1	156	14	2,184
<b>TOTAL</b>	<b>3,134</b>	<b>42,099</b>	<b>311</b>	<b>3,487</b>	<b>3,445</b>	<b>45,586</b>

The male recipients of the benefit totalled 3,134 while the females amounted to 311.

An analysis by sector shows that 2,498 or approximately 73% of the spells originated from workers in the sugar sector and comprised 2,339 males and 159 females. The remaining 947 or approximately 27% of the spells originated from workers in the other industries combined and comprised 795 males and 152 females. This is shown in Table 25 below.

**TABLE 25  
NUMBER OF INJURY SPELLS PAID BY SEX AND SECTOR  
1997**

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NUMBER	%	NUMBER	%	NUMBER	%
Males	2,339	68	795	23	3,134	91
Females	159	5	152	4	311	9
<b>Males &amp; Females</b>	<b>2,498</b>	<b>73</b>	<b>947</b>	<b>27</b>	<b>3,445</b>	<b>100</b>



An age analysis reveals that 2,122 or approximately 62% of the spells were related to persons in the age-group (16-35) years and 1,310 or approximately 38% of those in the age-group (36-60) years. Three spells were related to persons who were under 16 years of age and 10 to persons who were over 60 years of age.

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

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

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

The average amount paid as Injury Benefit was approximately \$7,211.

During 1996, 4,850 spells were paid. The 1997 total therefore represents a decrease of approximately 29%.

The number of spells paid during the period 1993 to 1997, the percentage arising from 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  
1993 - 1997**

<b>DESCRIPTION</b>	<b>1993</b>	<b>1994</b>	<b>1995</b>	<b>1996</b>	<b>1997</b>
Number of Spells	4,033	4,756	5,239	4,850	3,445
Percentage Arising from Sugar Sector	92	80	60	84	73
Average Duration (Benefit Days)	12	12	14	14	14

The table above exhibits a fluctuating trend in the number of spells paid and the percentage arising from the sugar sector. The average duration of the spells has remained stable over the last 33 years of the period under consideration.





**INJURY BENEFIT MEDICAL CARE**

Three thousand five hundred and seventy-eight Injury Benefit Medical Care Claims were paid during the year under review. Of this amount, 3,303 or approximately 92% were in respect of males and 275 or approximately 8% were in respect of females.

The distribution by sector reveals that 2,941 or approximately 82% of the claims originated from workers in the sugar sector and 637 or approximately 18% originated from workers in the other industries combined. A further breakdown shows that recipients from the sugar sector comprised 2,772 males and 169 females while there were 531 males and 106 females from the other industries combined. This is shown in Table 27 below.

**TABLE 27  
NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS  
PAID BY SEX AND SECTOR  
1997<sup>f</sup>**

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NO.	PERCENTAGE	NO.	PERCENTAGE	NO.	PERCENTAGE
Males	2,772	77	531	15	3,303	92
Females	169	5	106	3	275	8
Males & Females	2,941	82	637	18	3,578	100

An age analysis shows that there were 3 recipients who were below 16 years of age, 3,548 or approximately 99% who were between the ages of 16 years and 60 years and 27 who were above 60 years of age.

The average age of the male awardees was approximately 35 years and that of the females, 40 years. The overall average age was approximately 35 years.

Table T in the Annex gives the distribution of Injury Benefit Medical Care claims paid by age-group, sector and sex.

An analysis by the type of care extended shows that approximately 56% of the cost related to in-patient care and approximately 44% to out-patient care. Further, of the expenditure on in-patient care, 9% related to workers in the sugar sector and 47% to workers in the other industries combined. Similarly, for out-patient care, 24% related to workers in the sugar sector and 20% to workers in the other industries combined. This is shown in Table 28 overleaf.



**TABLE 28**  
**INJURY BENEFIT MEDICAL CARE COST**  
**BY SECTOR AND TYPE OF CARE**  
**(PERCENTAGE-WISE)**  
**1997**

TYPE OF CARE	SUGAR	NON-SUGAR	BOTH SECTORS
In-Patient	9	47	56
Out-Patient	24	20	44
TOTAL	33	67	100

A further analysis by type of care reveals that 38% of the reimbursement was expended on drugs and dressing, approximately 33% on other expenses such as x-ray and laboratory fees and fees to medical referees and approximately 9% each on hospitalisation and medical examination. Additionally, approximately 8% was expended on travelling and subsistence, 1% on specialist care and 0.6% on treatment. Table 29 below gives the percentage distribution of Injury Benefit Medical Care cost by the type of care.

**TABLE 29**  
**PERCENTAGE DISTRIBUTION OF INJURY BENEFIT**  
**MEDICAL CARE COST**  
**1997**

DESCRIPTION	TYPE OF CARE							
	Hosp.	Med. Exam.	Spec. Care	Drugs & Dress.	Treatment	Sub. & Travel	Others	
<b>TOTAL</b>								
In-Patient	9.2	2	.6	17	0.2	-	27	56
Out-Patient	-	7.5	1.0	21	0.4	7.6	6.5	44
In and Out-Patient	9.2	9.5	1.6	38	0.6	7.6	33.5	100

Of the claims paid, 3,198 or approximately 89% had attached the payment of Injury Benefit - replacement of income while the remaining 380 or approximately 11% were for medical expenses only.

During 1996, 3,650 Injury Benefit Medical Care claims were paid. The 1997 total of 3,578 represents therefore a decrease of approximately 2% by comparison.



**OVERSEAS MEDICAL CARE**

A total of 15 claims were reimbursed for Injury Benefit Medical Care expenses incurred abroad. These claims originated from 11 male and 4 female insured persons.

The total amount reimbursed was \$3,369,745. Of this amount, \$2,231,329 or 66% was reimbursed to male recipients and \$1,138,416 or approximately 34% to females recipients.

**DISABLEMENT PENSION**

Fifty-two Disablement Pensions were awarded during 1997. The recipients were 47 males and 5 females.

The age analysis reveals that 8 of these pensioners were in the age-group (16-29) years, 25 were in the age-group (30-44) years, 16 were in the age-group (45-59) years and 3 were in the age-group (60-89) years.

The average age of the male recipients was 42 years and of the female recipients, 43 years. The overall average age was 42 years.

The sugar sector accounted for 23 of the pensioners while the other industries combined accounted for the remaining 29 pensioners. Of the 23 recipients in the sugar industry, 21 were males and 2 females while there were 26 males and 3 females recipients in the other industries combined.

The distribution by percentage of disability reveals that 45 or approximately 87% of the pensioners were assessed at disabilities ranging from 20% to 40% while 5 or approximately 10% were assessed at disabilities ranging from 50% to 70%. The remaining 2 pensioners were assessed at 80% and 100% disability each. This is shown in Table 30 below.

**TABLE 30  
DISABLEMENT PENSIONS BY PERCENTAGE OF DISABILITY,  
SECTOR AND SEX  
1997**

% OF DISABILITY	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALE	FEMALE	TOTAL	MALE	FEMALE	TOTAL	MALE	FEMALE	TOTAL
20	12	1	13	7	-	7	19	1	20
30	8	1	9	6	3	9	14	4	18
40	-	-	-	7	-	7	7	-	7
50	1	-	1	2	-	2	3	-	3
60	-	-	-	-	-	-	-	-	-
70	-	-	-	2	-	2	2	-	2
80	-	-	-	1	-	1	1	-	1
90	-	-	-	-	-	-	-	-	-
100	-	-	-	1	-	-	1	-	1
<b>TOTAL</b>	<b>21</b>	<b>2</b>	<b>23</b>	<b>26</b>	<b>3</b>	<b>29</b>	<b>47</b>	<b>5</b>	<b>52</b>



An analysis by nature of disability reveals that 20 cases resulted from fractures, 16 from post traumatic ankylosis of the joints and 6 from amputations. Further, 4 pensioners each suffered injury to the eye and cuts and lacerations and 1 each suffered from hearing loss and burns and scalds. See Table 31 below.

**TABLE 31  
NUMBER OF DISABLEMENT PENSIONS BY NATURE OF  
DISABILITY AND LOCATION OF INJURY  
1997**

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	2	-	-	4
Fractures	-	-	7	2	6	5	-	20
Strains and Sprains	-	-	-	-	-	-	-	-
Injury to Eye	4	-	-	-	-	-	-	4
Amputations	-	-	-	5	-	1	-	6
Post-Traumatic Ankylosis of joints	-	1	7	3	4	1	-	16
Burns & Scalds	-	-	1	-	-	-	-	1
Hearing Loss	-	1	-	-	-	-	-	1
<b>TOTAL</b>	<b>4</b>	<b>3</b>	<b>15</b>	<b>11</b>	<b>12</b>	<b>7</b>	<b>-</b>	<b>52</b>

The table above also shows that 23 or approximately 44% of the pensioners suffered injuries to the upper extremities, 15 or approximately 29% suffered injuries to the trunk and 7 each to the lower extremities and the head.

Twenty of the disablement cases resulted from persons coming into contact with objects, 18 from persons falling and 4 from other unspecified causes. Further, 3 cases each resulted from falling objects and power driven means of transportation, 2 from fire or explosion and 1 each from the use of hand tools and flying objects.



An analysis by occupation reveals that 34 or approximately 65% of the pensioners were manual workers, 11 or approximately 21% were service workers, 4 were clerical/sales workers and 3 were technical workers.

The average monthly amount awarded was \$4,227.00.

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

Fifty Disablement Pensions were awarded during 1996. The 1997 total represents therefore an increase of approximately 4%.

Table 32 below gives the number of Disablement Pensions awarded over the period 1993 - 1997.

**TABLE 32  
NUMBER OF DISABLEMENT PENSIONS AWARDED ANNUALLY  
1993 - 1997**

SECTOR	1993	1994	1995	1996	1997
SUGAR	33	10	13	20	22
NON-SUGAR	22	23	28	30	30
BOTH SECTORS	55	33	41	50	52

Except for the year 1993, the table exhibits an increasing trend in the number of Disablement pensions awarded over the period under consideration.

At the beginning of the year, there were 1,463 Pensions in payment to 1,320 males and 143 females. The average monthly rate was \$1,072.00.

During the year, 52 pensions were granted at an average rate of \$4,227.00 and 25 pensions were terminated due to the death of the recipients.

At the end of the year, therefore, there were 1,490 pensions on stream comprising 1,344 males and 146 females. They received an average monthly rate of \$1,188.00.

Table 33 overleaf gives the Movement of Disablement pensions.



**TABLE 33**  
**MOVEMENT OF DISABLEMENT PENSION**  
**1997**

DESCRIPTION	MALES		FEMALES		MALES & FEMALES	
	NUMBER	AVERAGE AMOUNT (\$)	NUMBER	AVERAGE AMOUNT (\$)	NUMBER	AVERAGE AMOUNT (\$)
Pensions in payment at the beginning of the year	1,320	1,088.00*	143	927.00*	1,463	1,072.00*
Pensions granted during the year	47	4,283.00	5	3,697.00	52	4,227.00
Pensions terminated during the year	23	729.00	2	551.00	25	715.00
Pensions in Payment as at 31-12-97	1,344	1,206.00	146	1,027.00	1,490	1,188.00

\*Adjusted Figures

### DISABLEMENT GRANT

A total of 29 Disablement Grants were awarded during 1997 to 24 males and 5 females.

The average age of the male recipients was approximately 36 years and that of the females 29 years. The overall average age was approximately 36 years.

The sugar sector accounted for 7 or approximately 24% of the awards while the other industries combined accounted for 22 or approximately 76%.

This is shown in Table 34 overleaf.



**TABLE 34  
NUMBER OF DISABLEMENT GRANTS  
PAID BY SEX AND SECTOR  
1997**

DESCRIPTION	SECTOR		BOTH SECTORS
	SUGAR	NON-SUGAR	
Males	4	20	24
Females	3	2	5
Males & Females	7	22	29

The distribution by nature of injury reveals that 8 awardees each suffered from cuts and lacerations and fractures, 5 each from contusions and abrasions and amputations, 2 from sprains and strains and 1 from burns and scalds. See Table 35 below.

**TABLE 35  
NUMBER OF DISABLEMENT GRANTS  
PAID BY NATURE OF DISABILITY  
AND LOCATION OF INJURY  
1997**

Nature of Disability	LOCATION OF INJURY						Injury not spec. located	Total
	HEAD		Trunk & Uro-Genital	Upper Extremities		Lower Extremities		
	Eyes	Other s		Fingers	Others	Legs & Feet		
Contusion & Abrasions	1				1	1	2	5
Cuts & Lacerations					7	1		8
Fractures			1	1	1	5		8
Sprain & Strains						2		2
Amputations				5				5
Burns & Scalds			1					1
<b>TOTAL</b>	1	-	2	6	9	9	2	29



The table also shows that 15 of the awardees suffered injuries which were located on their upper extremities, 9 on their lower extremities, 2 each on their trunk and urogenital organs and other unspecified parts of the body and 1 on the head.

An examination of the cause of accidents reveals that 15 resulted from persons coming into contact with objects, 7 from falling objects, 3 each from persons falling and other unspecified causes and 1 from hot or corrosive substances.

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

**TABLE 36**  
**NUMBER OF DISABLEMENT GRANTS**  
**PAID BY PERCENTAGE OF DISABILITY,**  
**SEX AND SECTOR**  
**1997<sup>1</sup>**

% OF DISABILITY	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
2	-	-	-	-	-	-	-	-	-
3	-	-	-	2	-	2	2	-	2
4	1	-	1	1	1	2	2	1	3
5	1	2	3	6	1	7	7	3	10
6	1	-	1	2	-	2	3	-	3
7	-	-	-	1	-	1	1	-	1
8	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	1	1	-	1
10	-	1	1	1	-	5	5	1	6
11	-	-	-	5	-	-	-	-	-
12	1	-	1	1	-	1	2	-	2
13	-	-	-	-	-	-	-	-	-
14	-	-	-	1	-	1	1	-	1
<b>TOTAL</b>	<b>4</b>	<b>3</b>	<b>7</b>	<b>20</b>	<b>2</b>	<b>22</b>	<b>24</b>	<b>5</b>	<b>29</b>

The average amount paid as Disablement Grant was \$63,318.

During 1996, 27 Disablement Grants were awarded. The 1997 total of 29 represents therefore an increase of approximately 7%.

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





## **INDUSTRIAL DEATH PENSION**

During the year under review, 7 Industrial Death Pensions were awarded to 3 widows who had children of the deceased in their care, 3 parents of the deceased persons and 1 orphan.

The ages of the deceased ranged from 20 years to 47 years with the average age being approximately 34 years.

The ages of the widows ranged from 28 years to 49 years. Their average age was approximately 38 years. The ages of the 7 children who were included in the benefit ranged from 1 year to 17 years. Their average age was 10 years.

The ages of the parents ranged from 45 years to 71 years. Their average age was approximately 55 years.

The orphan was 16 years old.

Two of the deceased insured persons were in the sugar sector while 5 were in the other industries combined.

A examination of the nature of injury reveals that 2 deaths each resulted from cuts and lacerations and fractures and 1 each from concussions, drowning and other unspecified injuries.

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



**TABLE 37**  
**NUMBER OF INDUSTRIAL DEATHS**  
**BY NATURE OF INJURY AND CAUSE OF ACCIDENT**  
**1997**

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

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

There were 438 Death pensions in payment at the beginning of the year. The recipients were 359 widows, 59 parents and 20 orphans.

During the year, 7 pensions were granted to 3 widows, 3 parents and 1 orphan at an average monthly rate of \$5,562. Thirteen pensions were terminated due to the deaths of the recipients and 3 were altered due to the attainment of the age-limit of the children.

At the end of the year therefore, there were 432 pensions in payment to 358 widows, 56 parents and 18 orphans. The average monthly amount was \$2,899.



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

**TABLE 38  
MOVEMENT OF INDUSTRIAL DEATH PENSIONS  
1997**

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	359	2,961.00*	59	2,231.00*	20	1,480.00*	438	2,795.00*
Pensions granted during the year	3	8,028.00	3	4,541.00	1	1,224.00	7	5,562.00
Pensions terminated during the year	4	1,191.00	6	489.00	3	667.00	13	746.00
Alterations	3	342.00	-	-	-	-	3	342.00
Pensions in payment as at 31-12-97	358	3,020.00	56	2,541.00	18	1,601.00	432	2,899.00

\*Adjusted Figures

### MEDICAL ADJUDICATION OF CLAIMS

During the year under review, a total of 20,376 claimants was seen by personnel of the Medical Department. Of this total, 17,089 were seen at their homes, 2,406 at various hospitals and 881 by the Medical Adviser at Local Offices.

### CASES REFERRED TO MEDICAL BOARD (INDUSTRIAL)

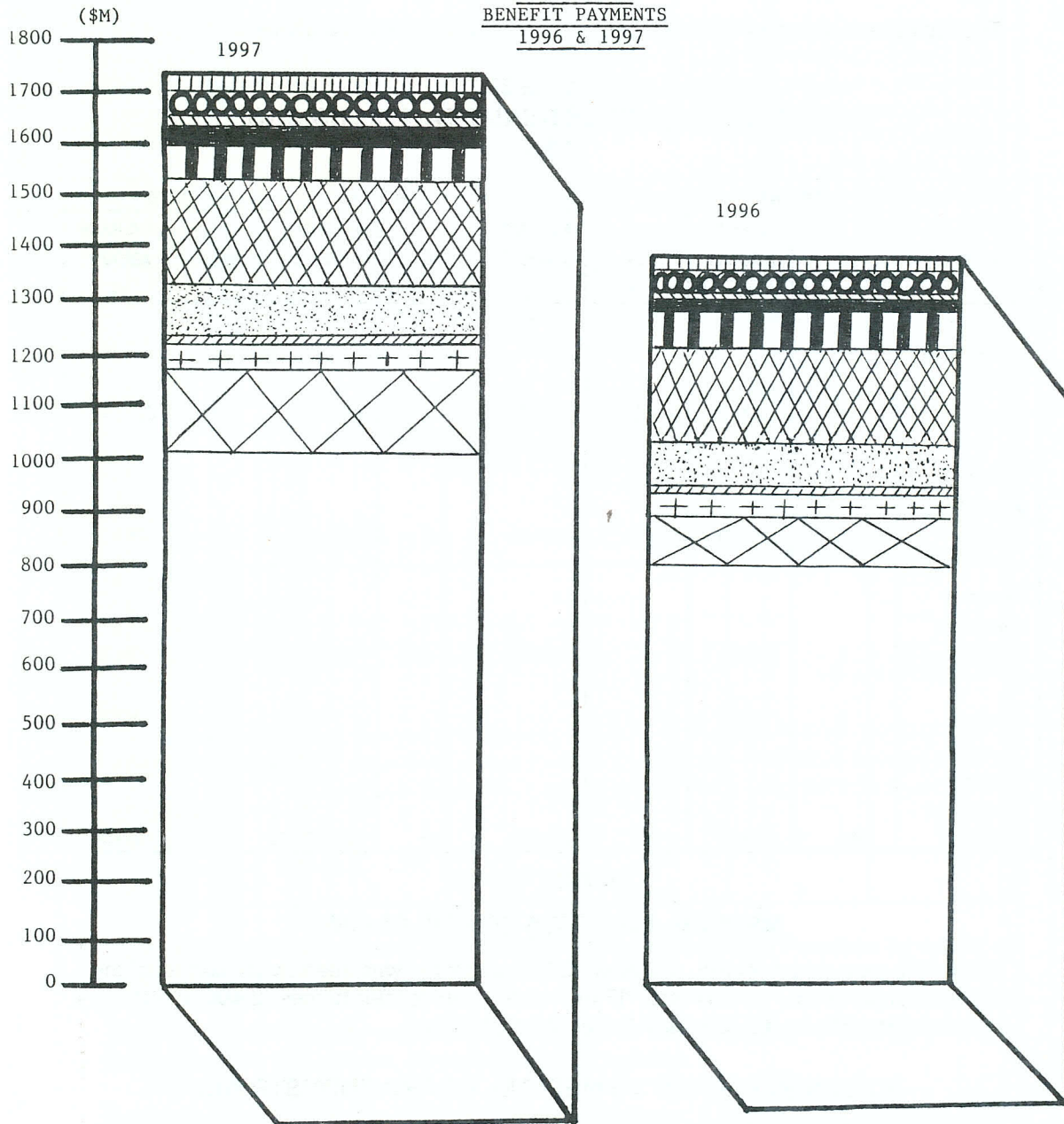
The Industrial Medical Board made determination on 133 cases during the year 1997. Of this amount, 75 were new cases and 58 were review cases, that is, they were previously placed before the Board and needed follow-up action.

The results of the determinations show that 47 persons were deemed partially but permanently disabled, 61 were referred for further treatment and 25 were considered fit for work.



GUYANA NATIONAL INSURANCE SCHEME

FIGURE III  
BENEFIT PAYMENTS  
1996 & 1997



Old Age  
Survivors  
Invalidity  
Funeral



Sickness  
Sickness Med Care  
Maternity  
Disablement



Death  
Injury  
Injury Med Care



The number of cases placed before the Industrial Medical Board during the period 1993 to 1997 is shown in Table 39 below.

**TABLE 39  
CASES PLACED BEFORE MEDICAL BOARD (INDUSTRIAL)  
1993 - 1997**

DESCRIPTION	1993	1994	1995	1996	1997
Number of cases Boarded	93	88	102	111	133
Medical treatment recommended	35	29	36	51	61
Cases awarded Disablement Benefit	33	35	39	43	47
Medical treatment not recommended	25	23	26	17	25
Cases struck off	-	1	1	-	-
Percentage genuine cases	73	73	74	85	81

The above table exhibits an overall increasing trend in the percentage of genuine cases placed before the Medical Board.

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

One hundred and two non-industrial cases were placed before the Medical Board during 1997. This amount consisted of 73 new cases and 29 cases which were up for review.

The results of the determination show that 52 persons were recommended for further treatment, 26 had their cases disallowed, 22 were considered invalids and 2 were recommended for Invalidity benefit but with a review of their condition at a future date.

**MEDICAL TREATMENT ABROAD**

Ninety-six persons received approval to obtain medical treatment abroad and were reimbursed a maximum of 80% of their medical care expenses subject to a ceiling of \$352,200 (ten times the Insurable Earnings Ceiling).



The distribution of persons receiving treatment abroad by the country of treatment shows that 53 persons went to Trinidad, 17 to the United States of America, 13 to Barbados and 7 to Canada. Further, 2 persons received treatment in Venezuela and 1 each in Cuba, St. Lucia, Suriname and England.

The main reasons for medical treatment abroad included the conducting of investigatory processes, the need to undergo chemotherapy and the treatment of renal diseases.

### **SICK VISITS**

Visits made by Nurses/Sick Visitors of the Medical Department totalled 17,899 during 1997. Of this total, 17,089 were made to the homes of insured persons, 574 to hospitals and 236 to Dispensaries.

The number of persons seen during these visits amounted to 19,495 of which approximately 75% were pensioners and approximately 25% were claimants.

Table 40 below gives the number of visits made by the Nurses/Sick Visitors during the period 1993 to 1997.

**TABLE 40  
VISITS MADE BY NURSES/SICK VISITORS  
1993 - 1997**

<b>DESCRIPTION</b>	<b>1993</b>	<b>1994</b>	<b>1995</b>	<b>1996</b>	<b>1997</b>
Number of visits	2,318	1,345	2,287	2,753	17,899

The table above exhibits an overall increasing trend in the number of visits made during the period.

### **APPEALS TO TRIBUNAL**

During the year under review, a total of 819 appeals were for processing. Of this amount, 244 were brought forward from 1996 and 575 were received during the year.

Old Age Benefit accounted for 376 or approximately 49% of the appeals and Sickness Benefit accounted for 227 or approximately 29%.

The Appeals Tribunal adjudicated on 126 of the appeals, of which 13 were allowed, 87 were disallowed and 26 were adjourned. Further, the General Manager reviewed and allowed 371 appeals and 50 were withdrawn.



At the end of the year therefore, there were 298 appeals (including the 26 which were adjourned) outstanding.

## **ESTABLISHMENT AND ORGANISATION**

### **STAFFING**

At the beginning of the year, the staff complement was 539 persons. Of this amount, 525 were permanent and 14 were temporary employees.

During the year, 10 permanent and 15 temporary employees were recruited while 16 temporary employees were appointed as permanent staff. Additionally, there were 31 exits, all being from the permanent category.

A breakdown of the exits reveals that there were 21 resignations, 4 persons had their services terminated, 3 persons retired, 2 died and 1 person was dismissed.

At the end of the year therefore, there were 533 employees on roll of whom 520 were on the permanent staff and 13 were on the temporary staff.

### **TRAINING**

During 1997, a total of 643 employees attended training programmes which were conducted internally and by external agencies.

The internal training programmes included Induction and Report Writing Programmes, Performance Appraisal and compliance seminars, Counselling skills for Nurses and refresher courses on the benefits offered by the Scheme.

The external programmes were attended by 98 staff members. Areas of exposure included Effective Middle Management, Computer Training, Customer Relations and Communication and Occupational Health and Safety.

Further, 7 employees concluded studies at the University of Guyana and 4 each at the Institute of Development and Continuing Education and the Government Technical Institute.

A breakdown of the awards received at the University of Guyana shows that 2 employees each received Degrees in Public Management and Sociology and 1 each a Degree in Management, Diploma in Public Management and a Diploma in Computer Science. Of the 4 graduates from the Institute of Development and Continuing Education, 3 received awards in Industrial Relations and Management and 1 in Professional Administrative Secretaries' course. The awards received by employees from the Government Technical Institute included a Certificate in Commerce, an Ordinary Diploma in Commerce, a Diploma in Secretarial Science and an award in Architectural Drawing.

Lectures were conducted during the year for Public and Private Sector agencies and were attended by 286 participants. The lectures were aimed at familiarising participants with the benefits offered by the Scheme and the qualifying conditions for the receipt of such benefits.



**INCOME AND EXPENDITURE**

**INCOME**

Income received from all sources during 1997 amounted to \$4,200,546,519. This income was made up as follows:

CONTRIBUTIONS	-	3,246,275,364
INVESTMENT INCOME	-	809,276,012
GAIN ON DISPOSAL OF INVESTMENT	-	128,661,676
OTHER INCOME	-	16,333,467
		<u>4,200,546,519</u>

The income was distributed among the three benefit branches as follows:-

DESCRIPTION	LONG TERM	SHORT TERM	INDUSTRIAL	TOTAL
Contributions	2,360,042,191	532,389,159	353,844,014	3,246,275,364
Investment Income	602,748,774	78,580,701	127,946,537	809,276,012
Gain on Disposal of Investment	42,888,558	42,888,558	42,884,560	128,661,676
Other Income	5,444,489	5,444,489	5,444,489	16,333,467
<b>TOTAL</b>	<b>3,011,124,012</b>	<b>659,302,907</b>	<b>530,119,600</b>	<b>4,200,546,519</b>

During 1996, the total income received was \$3,472,104,848. The income for 1997, therefore represents an increase of approximately 21%.

The income received during 1996 and 1997, is compared overleaf.





DESCRIPTION	YEAR		PER-CENTAGE INCREASE
	1996	1997	
Contributions	2,739,207,291	3,246,275,364	19
Investment Income	724,315,809	809,276,012	12
Gain on Disposal of Investment	-	128,661,676	-
Other Income	8,581,748	16,333,467	90
<b>TOTAL</b>	<b>3,472,104,848</b>	<b>4,200,546,519</b>	<b>21</b>

**EXPENDITURE**

Total expenditure during 1997 amounted to \$2,182,226,157. Of this amount, \$1,736,965,611 was expended on benefit payments and \$445,260,546 on administrative expenses.

An analysis of the benefit payments shows that the Long Term Branch accounted for \$1,256,146,270 or approximately 72% of the total benefit expenditure with Old Age Benefit accounting for \$1,025,764,657. The Short Term Branch accounted for \$384,551,851 or approximately 22% while the Industrial Benefit Branch accounted for \$96,267,490 or approximately 6% on 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	1,256,146,270	72	58
SHORT TERM	384,551,851	22	18
INDUSTRIAL	96,267,490	6	4
<b>TOTAL</b>	<b>1,736,965,611</b>	<b>100</b>	<b>80</b>

The table also shows that the Long Term Benefit Branch accounted for approximately 58% of the total expenditure, the Short Term Branch approximately 18% and the Industrial Branch approximately 4%.



## GUYANA NATIONAL INSURANCE SCHEME

The amounts expended on benefits during 1996 and 1997 are compared in the table below.

BENEFIT BRANCH	AMOUNT EXPENDED DURING		PERCENTAGE INCREASE
	1996	1997	
LONG TERM	989,030,806	1,256,146,270	27
SHORT TERM	317,206,881	384,551,851	21
INDUSTRIAL	75,211,477	96,267,490	28
TOTAL	1,381,449,164	1,736,965,611	26

The table above shows an increase of approximately 26% in total benefit payments between the years 1996 and 1997.

Administrative expenses amounted to \$445,260,546. This represents an increase of approximately 9% over the 1996 total of \$407,821,070.

### NATIONAL INSURANCE FUND

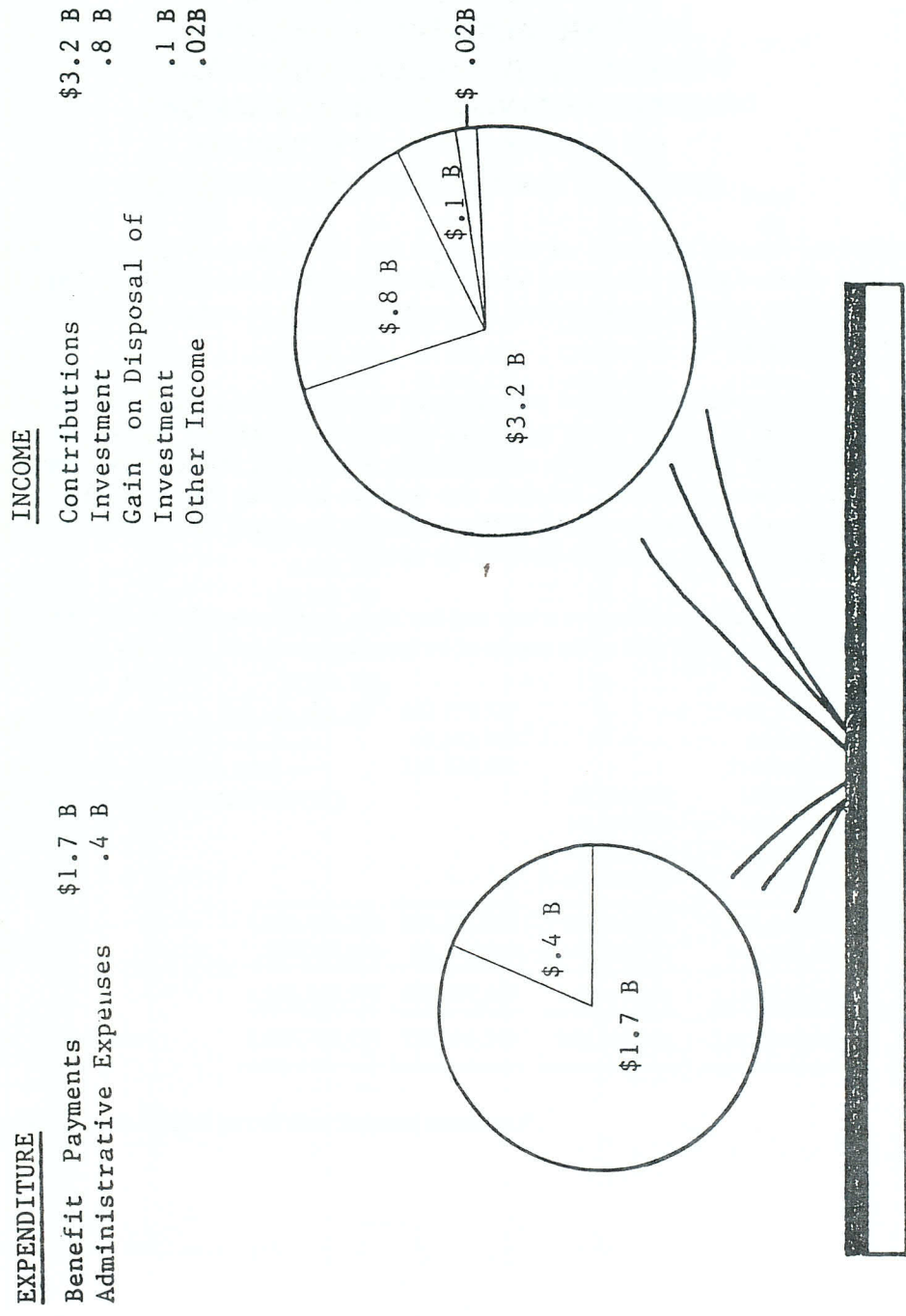
At the beginning of the year, the National Insurance Fund was \$6,684,755,977. Income received during the year totalled \$4,200,546,519 while expenses amounted to \$2,182,226,157. The Fund therefore realised a surplus of \$2,018,320,362 which, when added to the Fund at the beginning of the year, amounted to \$8,703,076,339.

The Fund as at 31 12.97 was represented as follows:-

Fixed Assets valued at	237,029,581
Investments valued at	7,786,966,734
Net current assets valued at	539,128,838
Deferred receivable (interest)	<u>139,951,186</u>
National Insurance Fund	<u>8,703,076,339</u>



FIGURE IV  
INCOME AND EXPENDITURE  
1997





**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 1997**

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 1997 and of the results of its operations and cash flows for the year then ended.

DELOITTE & TOUCHE  
CHARTERED ACCOUNTANTS

77 Brickdam,  
Stabroek, Georgetown,  
Guyana.

28 May 1998



**NATIONAL INSURANCE SCHEME  
INCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED 31 DECEMBER 1997**

	Notes	Pensions G\$	Short-term Benefits G\$	Industrial Benefits G\$	Total G\$	1996 G\$
<b>Income</b>						
Contributions		2,360,042,191	532,389,159	353,844,014	3,246,275,364	2,739,207,291
Interest on investments		602,748,774	78,580,701	127,946,537	809,276,012	724,315,809
Gain on disposal of Investment		42,888,558	42,888,558	42,884,560	128,661,676	-
Other income		5,444,489	5,444,489	5,444,489	16,333,467	8,581,748
<b>Total income</b>		<b>3,011,124,012</b>	<b>659,302,907</b>	<b>530,119,600</b>	<b>4,200,546,519</b>	<b>3,472,104,848</b>
<b>Expenditure</b>						
Old age benefits		1,019,468,291	-	-	1,019,468,291	811,412,973
Old age grant		6,296,366	-	-	6,296,366	4,043,898
Survivors benefits		162,500,363	-	-	162,500,363	119,601,654
Invalidity pension		58,516,716	-	-	58,516,716	45,012,949
Invalidity grant		372,812	-	-	372,812	86,033
Funeral benefit		8,991,722	-	-	8,991,722	8,873,299
Sickness benefit		-	102,779,737	-	102,779,737	84,245,584
Maternity benefit		-	65,343,582	-	65,343,582	58,486,769
Medical care sickness		-	216,428,532	-	216,428,532	174,474,528
Disablement benefit		-	-	19,989,672	19,989,672	15,297,282
Death benefit		-	-	10,519,126	10,519,126	7,545,959
Injury benefit		-	-	48,429,129	48,429,129	38,265,847
Medical care - injury benefit		-	-	17,329,563	17,329,563	14,102,389
		1,256,146,270	384,551,851	96,267,490	1,736,965,611	1,381,449,164
Administrative expenses	3	309,209,308	88,345,516	47,705,722	445,260,546	407,821,070
<b>Total expenditure</b>		<b>1,565,355,578</b>	<b>472,897,367</b>	<b>143,973,212</b>	<b>2,182,226,157</b>	<b>1,789,270,234</b>
<b>Excess of income over expenditure</b>		<b>1,445,768,434</b>	<b>186,405,540</b>	<b>386,146,388</b>	<b>2,018,320,362</b>	<b>1,682,834,614</b>

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



## GUYANA NATIONAL INSURANCE SCHEME

### NATIONAL INSURANCE SCHEME BALANCE SHEET AT 31 DECEMBER 1997

	Notes	G\$	G\$	G\$	1996	G\$
Reserves	4		8,703,076,339			6,684,755,977
Represented by:						
Fixed assets	5		237,029,581			198,874,317
Investments at cost	6		7,786,966,734			5,792,993,838
Deferred receivable	7		139,951,186			206,218,780
Other net assets						
Stationery and stores		16,813,960			16,401,379	
Accrued income		258,782,731			248,479,377	
Sundry debtors		149,221,308			135,069,676	
Cash at bank		157,183,522			165,339,558	
Cash on hand		64,277,908			18,397,764	
		<u>646,279,429</u>			<u>583,687,754</u>	
Less:						
Current liabilities						
Unpaid benefits		97,440,313			54,933,387	
Sundry creditors		9,710,278			42,085,325	
		<u>107,150,591</u>			<u>97,018,712</u>	
			<u>539,128,838</u>			<u>486,669,042</u>
			<u>8,703,076,339</u>			<u>6,684,755,977</u>

On behalf of the Board:

..... *L. P. Agnes* ..... 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 1997**

	G\$	1996 G\$
Source of funds:		
Net increase in funds for the year	2,018,320,362	1,682,834,614
Items not involving the movement of funds:		
Depreciation	22,485,334	37,244,076
Total funds generated from operations	2,040,805,696	1,720,078,690
Other applications of funds		
Increase in debtors and accrued investment income	( 24,454,986)	( 127,152,073)
(Increase)/decrease in stocks	( 412,581)	2,663,739
Decrease in deferred receivable	66,267,594	79,437,987
Increase/(decrease) in current liabilities	10,131,879	( 75,308,684)
Additions to fixed assets (net of disposals)	( 60,640,598)	( 15,391,140)
	<u>2,031,697,004</u>	<u>1,734,945,887</u>
Changes in investments and net liquid assets:		
Securities - Guyana Government	233,650,306	( 216,558,423)
Stocks and shares	496,500,000	79,819,000
Municipal bonds	( 592,827)	( 800,008)
Treasury bills	(1,957,409,202)	1,392,794,146
Special investment	150,693,932	48,200,668
Cash on hand, at banks and on deposit	3,108,854,795	415,201,256
Bank overdraft	-	16,289,248
	<u>2,031,697,004</u>	<u>1,734,945,887</u>

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



**NATIONAL INSURANCE SCHEME  
NOTES ON THE ACCOUNTS**

**1. Incorporation and activities**

The National Insurance Scheme came into existence by an Act of Parliament in September, 1969.

The purpose of this Scheme is to establish a system of National Insurance and Social Security providing pensionary payments by way of old age benefits, invalidity benefits, survivors' benefits, sickness, maternity and funeral benefits.

(a) Description of old age pension

A summary of the main provisions of the Old Age Pension is shown below:

Commencement date:	1 September 1969
Normal Retirement age:	Age 60
Members' Contributions:	4.8% of gross earnings
Company's Contributions:	7.2% of gross salaries as certified by the actuary.
Eligibility Requirements:	(a) Between age 16 and age 60. (b) Must have a minimum of 750 contributions of which 150 must be paid contributions.
Pensionable Service:	All contributory service.
Retirement Benefit:	40% of average weekly Insurable Earnings. This means the total insurable earnings on which contributions were paid in the next three (3) years out of the last five (5) years. Before the insured person becomes sixty (60). The total insurable earnings are divided by number of contribution weeks in those three (3) years for the first 750 contributions plus an added one (1%) per cent for every complete block of 50 contributions in excess of 750 contributions. This is subjected to a minimum pension of 40% of the statutory minimum wages, and a maximum of 60% of the Average Weekly Insurance Earnings.
Appeal:	If dissatisfied with the decision on a claim an appeal against it can be made by completing Notice of Appeal (Form AT4) and sending it to the National Insurance Office in the insured District within two (2) months of the date of decision.





**NATIONAL INSURANCE SCHEME  
NOTES ON THE ACCOUNTS (cont'd)**

**2. 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	- 72.7%
ii) Short term benefits	- 16.4%
iii) Industrial benefits	- 10.9%

**(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.



**NATIONAL INSURANCE SCHEME  
NOTES ON THE ACCOUNTS (cont'd)**

**2. Significant accounting policies (cont'd)**

**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%

**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) Stationery and stores**

Stationery 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.



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

3. Administrative expenses

	G\$	1996 G\$
Employment costs	283,938,187	245,379,465
Depreciation	22,485,334	37,244,076
Finance charges	835,007	768,893
Operating expenses	138,002,018	124,428,636
	<u>445,260,546</u>	<u>407,821,070</u>
	=====	=====

4. Reserves

	Pension G\$	Short-term G\$	Industrial G\$	Capital G\$	Total 1997 G\$	1996 G\$
At 1 January	4,600,418,947	567,031,473	1,441,793,784	75,511,773	6,684,755,977	5,001,921,363
Excess income over expenditure	<u>1,445,768,434</u>	<u>186,405,540</u>	<u>386,146,388</u>	<u>-</u>	<u>2,018,320,362</u>	<u>1,682,834,614</u>
At 31 December	<u>6,046,187,381</u>	<u>753,437,013</u>	<u>1,827,940,172</u>	<u>75,511,773</u>	<u>8,703,076,339</u>	<u>6,684,755,977</u>
	=====	=====	=====	=====	=====	=====



## GUYANA NATIONAL INSURANCE SCHEME

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

#### 5. 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 1997	170,628,622	11,374,794	163,392,086	21,697,342	604,145	367,696,989
Additions	15,445,483	1,949,992	39,415,502	4,002,838	-	60,813,815
Disposals	-	( 25,295)	( 87,543)	( 1,199,140)	-	( 1,311,978)
At 31 December 1997	<u>186,074,105</u>	<u>13,299,491</u>	<u>202,720,045</u>	<u>24,501,040</u>	<u>604,145</u>	<u>427,198,826</u>
<b>Depreciation</b>						
At 1 January 1997	18,123,016	4,744,728	130,693,898	14,789,732	471,298	168,822,672
Charge for the year	3,618,882	856,903	15,562,147	2,414,190	33,212	22,485,334
Written back on disposal	-	( 14,279)	( 48,255)	( 1,076,227)	-	( 1,138,761)
At 31 December 1997	<u>21,741,898</u>	<u>5,587,352</u>	<u>146,207,790</u>	<u>16,127,695</u>	<u>504,510</u>	<u>190,169,245</u>
<b>Net Book Values:</b>						
At 31 December 1997	<u>164,332,207</u>	<u>7,712,139</u>	<u>56,512,255</u>	<u>8,373,345</u>	<u>99,635</u>	<u>237,029,581</u>
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>

- 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)**

**6. Investments - at cost**

	At 1 January 1997 G\$	Additions G\$	Redemptions/ Disposals G\$	At 31 December 1997 G\$	Estimated Market Value G\$
(a) Equities:					
Guyana Bank for Trade and Industry: 726,400 Ordinary shares	14,874,000	-	-	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 each in National Bank of Industry & Commerce Limited	3,500,000	-	3,500,000	-	-
40,000 Ordinary shares in Demerara Bank Limited	4,000,000	-	-	4,000,000	4,000,000
95,000 shares in Guyana Co-operative Insurance Service	9,500,000	-	-	9,500,000	9,500,000
10M Ordinary shares in Guyana Stores Limited	120,000,000	-	-	120,000,000	120,000,000
9,690 Ordinary Shares in Guyana National Printers Limited	9,690	-	-	9,690	9,690
2,500 shares in Citizens Bank	25,000,000	-	-	25,000,000	25,000,000
100,000 shares in Neal & Massy Guyana Limited	100,000,000	-	-	100,000,000	100,000,000
75,800 shares in Pegasus Hotel	45,480,000	-	-	45,480,000	45,480,000
10 Bond certificates at \$50,000,000 each in Courts	-	500,000,000	-	500,000,000	500,000,000
(b) Debentures:					
Overseas Government with varying dates	21,476,827	-	-	21,476,827	21,476,827
Government of Guyana (fixed date - 10 years)	253,998,155	320,000,000	86,349,694	487,648,461	410,604,606
(c) 10% bonds					
Mayor & Councillors of the City of Georgetown	1,335,625	-	592,827	742,798	742,798
(d) Laparkan Holdings	48,200,668	200,000,000	49,306,068	198,894,600	198,894,600
(e) Fixed deposits	264,385,727	3,268,130,687	197,000,000	3,335,516,414	3,335,516,414
(f) Treasury bills	4,722,833,146	3,338,737,555	5,296,146,757	2,765,423,944	2,765,423,944
	<u>5,792,993,838</u>	<u>7,626,868,242</u>	<u>5,632,895,346</u>	<u>7,786,966,734</u>	<u>7,875,240,879</u>

Note (d):

A loan of \$250,000,000 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)**

**7. Deferred receivable**

	G\$	1996 G\$
Bank of Guyana debenture (a)	129,951,186	186,810,076
National Bank of Industry and Commerce Limited fixed deposit (b)	-	9,408,704
Post Office Corporation (c)	10,000,000	10,000,000
	<u>139,951,186</u>	<u>206,218,780</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.

8. 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 and the following recommendations were made:-

(a) Adjustment of industrial disablement pensions in force as at 31 December 1993.

(b) Annual adjustment of pension in the industrial benefits branch.

(c) Reallocation of the reserve under the industrial benefits branch.

(d) Overseas sickness medical care benefit per claim on monthly insurable earnings (e.g. \$200,000 per claim when the ceiling on insurable earnings is at \$20,000 per month).

(e) Administrative expenses of the Scheme should be brought down to about ten (10) percent of the contribution income within the next five (5) years.

(f) As the contribution rates have been estimated on the assumption that the rate of return on investments would exceed the rate of escalation of salaries by one percent per annum, the Scheme should aim to obtain a real rate of return of one percent per annum or more.



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

- (g) Payment of enhanced pensions (old age, invalidity and survivors) corresponding to the respective minimum wages with effect from 1 July 1993.

These recommendations were implemented and the next valuation is due in 1998.

**9. Future capital expenditure**

	<b>G\$</b>	<b>1996 G\$</b>
Expenditure authorised by the Directors but not contracted for	1,191,864 =====	14,000,000 =====
Expenditure authorised by the Directors and contracted for	20,760,728 =====	54,000,000 =====



TABLES IN ANNEX

TABLE	DESCRIPTION	PAGE
A	NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE - 1997	74
B	NUMBER OF EMPLOYED REGISTRANTS BY AGE-GROUP, SEX AND MARITAL STATUS - 1997	75
C	NUMBER OF EMPLOYED REGISTRANTS BY INDUSTRY AND SEX - 1997	76
D	NUMBER OF SELF-EMPLOYED REGISTRANTS BY INDUSTRY AND SEX - 1997	77
E	NUMBER OF SELF-EMPLOYED REGISTRANTS BY AGE-GROUP, SEX AND MARITAL STATUS - 1997	78
F	NUMBER OF OLD AGE PENSIONS AWARDED BY AGE, SEX AND CONTRIBUTIONS (PAID AND CREDITED) - 1997	79
G	NUMBER OF OLD AGE PENSIONERS ON STREAM BY AGE, EMPLOYMENT STATUS AND SEX AS AT 31.12.97	80
H	NUMBER OF OLD AGE GRANTS AWARDED BY AGE, SEX AND EMPLOYMENT STATUS - 1997	81
I	NUMBER OF INVALIDITY PENSIONS GRANTED BY AGE, SEX AND NUMBER OF CONTRIBUTIONS (PAID AND CREDITED) - 1997	82
J	NUMBER OF INVALIDITY GRANTS AWARDED BY AGE, SEX, NUMBER OF CONTRIBUTIONS (PAID AND CREDITED) AND AMOUNT PAID- 1997	83
K	NUMBER OF SURVIVOR'S PENSIONS BY AGE-GROUP AND CONDITION OF AWARD - 1997	84
L	NUMBER OF FUNERAL CLAIMS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY, SEX AND INSURED STATUS OF THE DECEASED - 1997	85





**TABLES IN ANNEX (Cont'd)**

M	NUMBER OF SICKNESS SPELLS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY AND SEX OF RECIPIENTS - 1997	86
N	NUMBER OF SICKNESS SPELLS PAID BY DIAGNOSIS AND SECTOR - 1997	87
O	NUMBER OF SICKNESS BENEFIT MEDICAL CARE CLAIMS PAID BY AGE-GROUP, SECTOR AND SEX - 1997	89
P	NUMBER OF MATERNITY ALLOWANCES PAID BY AGE-GROUP, EMPLOYMENT STATUS AND BENEFIT DAYS - 1997	90
Q	NUMBER OF MATERNITY ALLOWANCES PAID BY BENEFIT DAYS AND AMOUNT - 1997	91
R	NUMBER OF INJURY SPELLS PAID BY AGE-GROUP AND SEX - 1997	92
S	NUMBER OF INJURY SPELLS PAID BY BENEFIT DAYS, SECTOR AND SEX - 1997	93
T	NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS PAID BY AGE-GROUP, SECTOR AND SEX - 1997	94
U	NUMBER OF DISABLEMENT PENSIONS BY NATURE OF DISABILITY AND TOTAL MONTHLY AMOUNT - 1997	95
V	NUMBER OF DISABLEMENT GRANTS PAID BY AGE-GROUP, SEX AND AMOUNT PAID - 1997	96
W	ANALYSIS OF INDUSTRIAL DEATHS BY CONDITION OF AWARD AND NATURE OF INJURY - 1997	97



**TABLE A**  
**NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE**  
**1997**

CODE	INDUSTRY	NUMBER OF EMPLOYERS BY SIZE (No. of employees)						TOTAL
		1-5	6-10	11-20	21-50	51-100	100+	
01	Agriculture and Livestock Production	9	2					11
01b	Rice Farming	5						5
02	Forestry & Logging	3		1	1			5
04	Fishing	2	3		1			6
11	Bauxite Mining	1						1
12	Other Metallic Mineral Mining	1	3		2			6
14	Stone Quarrying	1		1				2
20	Food Manufacturing except sugar, rice & beverage	6	1	2				9
20b	Rice Milling	3						3
21	Beverage Industry		1					1
23	Manufacture of Textiles				1			1
24	Manufacture of footwear, other wearing Apparel and made-up Textile Goods	3	1	1			1	6
25	Manufacture of Wood & Cork (Except Furniture)	5	2	1	1			9
26	Manufacture of Furniture & Fixtures	15	2	1				18
28	Printing, Publishing & Allied Industries	6	1	1				8
31	Manufacture of Chemical & Its Products	3			1			4
34	Basic Metal Industry	11	1					12
35	Manufacture of Metal Products & Repairs	3						3
36	Manufacture & Repair of Machinery (Except Electrical Machinery)	2	1					3
37	Manufacture & Repair of Electrical Machinery & Appliances	8	1					9
38	Manufacture & Repair of Transport Equipment	30	1					31
39	Manufacture & Repair of Miscellaneous Items	19		2				21
40	Construction	124	40	7	3		1	175
51	Supply of Electricity, Gas and Steam	1						1
52	Water and Sanitary Services	3						3
61	Wholesale and Retail Trade	168	15	1	1			185
62	Banks and Other Financial Institutions	1						1
63	Insurance	1						1
64	Real Estate	3						3
71	Transport	63	11	4				78
73	Communications		1					1
81	Government Services	2	1					3
82	Community & Business Services	67	6	3	2	2	1	81
83	Recreational Services	6	2	1				9
84	Personal Services	127	8	3	3			141
<b>Total</b>		<b>702</b>	<b>104</b>	<b>29</b>	<b>16</b>	<b>2</b>	<b>3</b>	<b>856</b>



**TABLE B**  
**NUMBER OF EMPLOYED REGISTRANTS BY AGE-GROUP, SEX AND MARITAL STATUS**  
**1997**

AGE-GROUP	MALES						TOTAL
	MARRIED	SINGLE	WIDOWED	DIVORCED	SEPARATED	COMMON LAW	
UNDER 16		166					166
16 - 19	15	2,679				17	2,711
20 - 24	70	1,186	1			93	1,350
25 - 29	100	268	1	1	2	111	483
30 - 34	72	113		4	1	64	254
35 - 39	72	37	5	2		24	140
40 - 44	48	24		3		12	87
45 - 49	26	13	1	3	1	2	46
50 - 54	18	6	1	1		2	28
55 - 59	13	7				1	21
60 & Over	10	3	5	1		4	23
<b>TOTAL</b>	<b>444</b>	<b>4,502</b>	<b>14</b>	<b>15</b>	<b>4</b>	<b>330</b>	<b>5,309</b>

AGE-GROUP	FEMALES						TOTAL
	MARRIED	SINGLE	WIDOWED	DIVORCED	SEPARATED	COMMON LAW	
UNDER 16	1	84					85
16 - 19	26	1,881				13	1,920
20 - 24	65	930	3	2		51	1,051
25 - 29	77	259	3	1	4	31	375
30 - 34	60	113	11	7	4	35	230
35 - 39	58	76	7	9	8	12	170
40 - 44	37	24	4	1	1	4	71
45 - 49	28	15	5	1	1	5	55
50 - 54	3	4	6	1	3	3	20
55 - 59	8	7		1	2		18
60 & over	2		1				3
<b>TOTAL</b>	<b>365</b>	<b>3,393</b>	<b>40</b>	<b>23</b>	<b>23</b>	<b>154</b>	<b>3,998</b>

AGE-GROUP	MALES AND FEMALES						TOTAL
	MARRIED	SINGLE	WIDOWED	DIVORCED	SEPARATED	COMMON LAW	
UNDER 17	1	250					251
16 - 19	41	4,560				30	4,631
20 - 24	135	2,116	4	2		144	2,401
25 - 29	177	527	4	2	6	142	858
30 - 34	132	226	11	11	5	99	484
35 - 39	130	113	12	11	8	36	310
40 - 44	85	48	4	4	1	16	158
45 - 49	54	28	6	4	2	7	101
50 - 54	21	10	7	2	3	5	48
55 - 59	21	14		1	2	1	39
60 & OVER	12	3	6	1		4	26
<b>TOTAL</b>	<b>809</b>	<b>7,895</b>	<b>54</b>	<b>38</b>	<b>27</b>	<b>484</b>	<b>9,307</b>



**TABLE C**  
**NUMBER OF EMPLOYED REGISTRANTS BY INDUSTRY AND SEX**  
**1997**

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agriculture and Livestock Production	121	35	156
01a	Sugar Farming	358	69	427
01b	Rice Farming	97	5	102
02	Forestry and Logging	82	5	87
04	Fishing	55	20	75
11	Bauxite Mining	32	11	43
12	Other Metallic Mineral Mining	44	9	53
13	Crude Petroleum and Natural Gas	1	1	2
14	Stone Quarrying, Clay and Sand Pits	22	2	24
20	Food Manufacture (except sugar, rice and beverages)	129	84	213
20a	Sugar Milling	116	21	137
20b	Rice Milling	165	57	222
21	Beverage Industries	217	91	308
22	Tobacco Manufacturing	5	3	8
23	Manufacture of Textiles		6	6
24	Manufacture of Footwear, Other Wearing Apparel and made-up			
	Textile Goods	67	453	520
25	Manufacture of Wood & Cork (except furniture)	472	99	571
26	Manufacture of Furniture and Fixtures	119	18	137
27	Manufacture of Paper and Paper Products	18	1	19
28	Printing, Publishing and Allied Industries	13	10	23
31	Manufacture of Chemicals and Chemical Products	33	20	53
34	Basic Metal Industries	23	2	25
35	Manufacture of Metal Products and Repairs (Except Machinery)	61	9	70
36	Manufacture of Machinery (except electrical appliances)	61	9	70
37	Manufacture and Repair of Electrical Appliances	32	20	52
38	Manufacture and Repair of Transport Equipment	103	17	120
39	Manufacture and Repair of Miscellaneous Items	47	9	56
40	Construction	560	54	614
51	Supply of Electricity, Gas and Steam	21	21	42
52	Water and Sanitary Services	18	5	23
61	Wholesale and Retail Trade	807	610	1,417
62	Banks and Other Financial Institutions	37	75	112
63	Insurance	44	62	106
64	Real Estate	1	2	3
71	Transport	231	61	292
73	Communication	41	48	89
81	Government Services	163	328	491
82	Community and Business Services	704	1,290	1,994
83	Recreational Services	31	36	67
84	Personal Services	138	302	440
90	Other Activities not adequately described	20	18	38
	<b>TOTAL</b>	<b>5,309</b>	<b>3,998</b>	<b>9,307</b>



TABLE D  
NUMBER OF SELF-EMPLOYED REGISTRANTS BY INDUSTRY AND SEX  
1997

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agriculture and Livestock Production	76	14	90
01a	Sugar Cane Farming	2		2
01b	Rice Farming	1		1
04	Fishing	6		6
12	Other Metallic Mineral Mining	3	1	4
14	Stone Quarrying, Clay and Sand Pits	4		4
20	Food Manufacturing	5	2	7
20a	Sugar Milling	1		1
20b	Rice Milling	1		1
24	Manufacture of Footwear, Wearing Apparel & Other Made-up Textile Goods	12	11	23
25	Manufacture of Wood & Cork (Except Furniture)	1	1	2
26	Manufacture of Furniture & Fixtures	16		16
28	Printing, Publishing and Allied Industries		1	1
31	Manufacture of Chemicals & Chemical Products	2		2
34	Basic Metal Industry	1		1
35	Manufacture of Metal Products (except machinery)	19	1	20
36	Manufacture and Repair of Machinery (except Electrical Machinery)	7		7
37	Manufacture and Repair of Electrical Appliances	12	1	13
38	Manufacture and Repair of Transport Equipment	28		28
39	Manufacture and Repair of Miscellaneous Items	24	1	25
40	Construction	62	2	64
52	Water & Sanitary Services	1		1
61	Wholesale and Retail Trade	212	392	604
62	Banks and Other Financial Institutions	1		1
71	Transport	46	6	52
73	Communication	2		2
82	Community and Business Services	63	34	97
83	Recreational Services	1		1
84	Personal Services	148	75	223
	<b>TOTAL</b>	<b>757</b>	<b>542</b>	<b>1299</b>



**TABLE E**  
**NUMBER OF SELF-EMPLOYED REGISTRANTS BY AGE-GROUP, SEX AND MARITAL STATUS**  
**1997**

AGE GROUP	MALES						TOTAL
	MARRIED	SINGLE	WIDOWED	DIVORCED	SEPARATED	COMMON LAW	
16 - 20	6	32				1	39
21 - 25	20	78				12	110
26 - 30	41	80		1		25	147
31 - 35	61	47		1		15	124
36 - 40	69	26	1	1	1	16	114
41 - 45	60	16		5	1	6	88
46 - 50	46	16	1	4		3	70
51 - 55	37	2	1	3	2	1	46
56 - 60	17	2					19
<b>TOTAL</b>	<b>357</b>	<b>299</b>	<b>3</b>	<b>15</b>	<b>4</b>	<b>79</b>	<b>757</b>

AGE GROUP	FEMALES						TOTAL
	MARRIED	SINGLE	WIDOWED	DIVORCED	SEPARATED	COMMON LAW	
16 - 20		12				2	14
21 - 25	16	32			1	8	57
26 - 30	28	45		1	1	9	84
31 - 35	60	32	2	6	2	18	120
36 - 40	58	27		3	2	15	105
41 - 45	38	20	5	7	2	5	77
46 - 50	33	4	2	4			43
51 - 55	15	4	6	2		1	28
56 - 60	11	1	2				14
<b>TOTAL</b>	<b>259</b>	<b>177</b>	<b>17</b>	<b>23</b>	<b>8</b>	<b>58</b>	<b>542</b>

AGE GROUP	MALES AND FEMALES						TOTAL
	MARRIED	SINGLE	WIDOWED	DIVORCED	SEPARATED	COMMON LAW	
16 - 20	6	44				3	53
21 - 25	36	110			1	20	167
26 - 30	69	125		2	1	34	231
31 - 35	121	79	2	7	2	33	244
36 - 40	127	53	1	4	3	31	219
41 - 45	98	36	5	12	3	11	165
46 - 50	79	20	3	8	0	3	113
51 - 55	52	6	7	5	2	2	74
56 - 60	28	3	2	0	0	0	33
<b>TOTAL</b>	<b>616</b>	<b>476</b>	<b>20</b>	<b>38</b>	<b>12</b>	<b>137</b>	<b>1299</b>



**TABLE F**  
**NUMBER OF OLD AGE PENSIONS AWARDED BY AGE,**  
**SEX AND CONTRIBUTIONS**  
**(PAID AND CREDITED)**  
**1997**

MALES					
AGE	NUMBER OF PERSONS	AMOUNT (\$)	CONTRIBUTIONS PAID AND CREDITED	CONTRIBUTIONS CREDITED	PERCENT-AGE CREDITED
60	996	4,565,039	997,144	28,425	3
61	24	116,887	21,303	2,668	13
62	5	22,584	5,295	469	9
63	3	15,046	2,378	420	18
64	2	8,890	1,932	529	27
65	1	4,402	838	50	6
66	2	8,804	1,618	283	18
68					
70	1	4,402	764	178	28
74	1	4,402	750	234	31
<b>TOTAL</b>	<b>1,035</b>	<b>4,750,456</b>	<b>1,032,022</b>	<b>33,256</b>	<b>3</b>

FEMALES					
AGE	NUMBER OF PERSONS	AMOUNT (\$)	CONTRIBUTIONS PAID AND CREDITED	CONTRIBUTIONS CREDITED	PERCENT-AGE CREDITED
60	275	1,438,817	263,202	9,326	4
61	6	26,412	4,909	411	8
62	1	4,402	750	498	66
63	1	4,402	896	100	11
64					
65	2	8,804	1,500	212	14
66	2	8,804	1,618	35	2
68	1	4,202	750	324	43
70					
74					
<b>TOTAL</b>	<b>288</b>	<b>1,496,043</b>	<b>273,625</b>	<b>10,906</b>	<b>4</b>

MALES & FEMALES					
AGE	NUMBER OF PERSONS	AMOUNT (\$)	CONTRIBUTIONS PAID AND CREDITED	CONTRIBUTIONS CREDITED	PERCENT-AGE CREDITED
60	1,271	6,003,856	1,260,346	37,751	3
61	30	143,299	26,212	3,079	12
62	6	26,986	6,045	967	16
63	4	19,448	3,274	520	16
64	2	8,890	1,932	529	27
65	3	13,206	2,338	262	11
66	4	17,608	3,236	318	10
68	1	4,202	750	324	43
70	1	4,402	764	178	23
74	1	4,402	750	234	31
<b>TOTAL</b>	<b>1,323</b>	<b>6,246,499</b>	<b>1,305,647</b>	<b>44,162</b>	<b>3</b>



**TABLE G**  
**NUMBER OF OLD AGE PENSIONERS ON STREAM BY AGE, EMPLOYMENT STATUS**  
**AND SEX AS AT 31-12-97**

AGE	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	Males	Females	Males & Females	Males	Females	Males & Females	Males	Females	Males & Females
60	948	262	1210	41	12	53	989	274	1263
61	1043	305	1348	44	10	54	1087	315	1402
62	803	217	1020	24	5	29	827	222	1049
63	319	101	420	5	7	12	324	108	432
64	544	148	692	22	3	25	566	151	717
65	738	184	922	30	13	43	768	197	965
66	709	216	925	26	8	34	735	224	959
67	998	294	1292	46	7	53	1044	301	1345
68	789	245	1034	16	5	21	805	250	1055
69	714	218	932	9	1	10	723	219	942
70	571	182	753	21		21	592	182	774
71	1079	269	1348	23	1	24	1102	270	1372
72	741	218	959	18		18	759	218	977
73	649	179	828	22		22	671	179	850
74	551	152	703	24		24	575	152	727
75	648	190	838	15	3	18	663	193	856
76	599	160	759	24	3	27	623	163	786
77	513	122	635	15		15	528	122	650
78	317	95	412				317	95	412
79	377	107	484	1	1	2	378	108	486
80	440	85	525				440	85	525
81	348	71	419				348	71	419
82	418	65	483	4		4	422	65	487
83	368	83	451		3	3	368	86	454
84	232	36	268	3		3	235	36	271
85	136	29	165	5		5	141	29	170
86	120	28	148	4	1	5	124	29	153
87	75	30	105	4	2	6	79	32	111
88	70	13	83	2		2	72	13	85
89	6	2	8	1		1	7	2	9
<b>Total</b>	<b>15,863</b>	<b>4,306</b>	<b>20,169</b>	<b>449</b>	<b>85</b>	<b>534</b>	<b>16,312</b>	<b>4,391</b>	<b>20,703</b>





TABLE H  
NUMBER OF OLD AGE GRANTS AWARDED BY AGE, SEX AND EMPLOYMENT STATUS  
1997

AGE	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	Males	Females	Males & Females	Males	Females	Males & Females	Males	Females	Males & Females
60	100	72	172	13	8	21	113	80	193
61	93	30	123	14	4	18	107	34	141
62	46	15	61	2	3	5	48	18	66
63	16	14	30		1	1	16	15	31
64	27	11	38	1		1	28	11	39
65	19	5	24				19	5	24
66	9	5	14			1	9	5	14
67	6	1	7			1	6	1	8
68	7	1	8	1			8	1	8
69	2	1	3				2	1	3
70	3		3				3		3
71	3	1	4				3	1	4
72	2	1	3				2	1	3
73	3		3				3		3
74	1	1	2	1			2	1	3
77	1		1				1		1
83	1		1				1		1
<b>Total</b>	<b>339</b>	<b>158</b>	<b>497</b>	<b>32</b>	<b>16</b>	<b>48</b>	<b>371</b>	<b>174</b>	<b>545</b>



**TABLE I**  
**NUMBER OF INVALIDITY PENSIONS GRANTED BY AGE, SEX AND CONTRIBUTIONS**  
**(PAID AND CREDITED)**  
**1997**

AGE	MALES				FEMALES				MALES AND FEMALES					
	CONTRIBUTIONS		NUMBER	TOTAL	CONTRIBUTIONS		NUMBER	TOTAL	CONTRIBUTIONS		NUMBER	PAID	CREDITED	TOTAL
	PAID	CREDITED			PAID	CREDITED			PAID	CREDITED				
25	1	185	900	1,085						1	185	900	1,085	
32					2	1,406	987	2,393		2	1,406	987	2,393	
33	1	635	700	1,335	1	251	720	971		2	886	1,420	2,306	
34					1	500	681	1,181		1	500	681	1,181	
35	2	702	1,289	1,991	1	762	636	1,398		3	1,464	1,925	3,389	
36	2	795	1,225	2,020						2	795	1,225	2,020	
37	1	555	610	1,165						1	555	610	1,165	
38	2	1,441	1,194	2,635	1	268	505	773		3	1,709	1,699	3,408	
40	4	2,264	2,124	4,388	2	1,014	1,113	2,127		6	3,278	3,237	6,515	
42	3	2,177	1,475	3,652						3	2,177	1,475	3,652	
43	2	921	862	1,783						2	921	862	1,783	
44	4	3,616	1,720	5,336	1	233	446	679		5	3,849	2,166	6,015	
45	2	1,489	813	2,302	1	661	435	1,096		3	2,150	1,248	3,398	
46	4	2,598	1,482	4,080	1	894	350	1,244		5	3,492	1,832	5,324	
47	5	4,046	1,758	5,804	2	2,006	678	2,684		7	6,052	2,436	8,488	
48	9	6,256	2,748	9,004	1	318	350	668		10	6,574	3,098	9,672	
49	5	3,260	1,512	4,772	1	558	325	883		6	3,818	1,837	5,655	
50	8	5,584	2,429	8,013	1	887	23	910		9	6,471	2,452	8,923	
51	10	7,778	2,440	10,218	3	3,390	808	4,198		13	11,168	3,248	14,416	
52	6	5,602	1,375	6,977	2	1,367	538	1,905		8	6,969	1,913	8,882	
53	9	8,956	2,033	10,989	2	841	424	1,265		11	9,797	2,457	12,254	
54	11	8,275	2,051	10,326	3	1,458	423	1,881		14	9,733	2,474	12,207	
55	13	11,772	1,762	13,534	2	1,801	306	2,107		15	13,573	2,068	15,641	
56	12	9,018	1,508	10,526	5	3,903	1,736	5,639		17	12,921	3,244	16,165	
57	9	5,454	801	6,255	6	4,173	564	4,737		15	9,627	1,365	10,992	
58	11	8,383	905	9,288	2	993	249	1,242		13	9,376	1,154	10,530	
59	10	10,496	380	10,876	1	943	75	1,018		11	11,439	455	11,894	
<b>TOTAL</b>	<b>146</b>	<b>112,258</b>	<b>36,096</b>	<b>148,354</b>	<b>42</b>	<b>28,627</b>	<b>12,372</b>	<b>40,999</b>	<b>188</b>	<b>140,885</b>	<b>48,468</b>	<b>189,353</b>		



TABLE J  
 NUMBER OF INVALIDITY GRANTS AWARDED BY AGE, SEX, NUMBER OF CONTRIBUTIONS  
 (PAID AND CREDITED) AND AMOUNT PAID  
 1997

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 (\$)
24	1	209	22,797.00	1	111	12,064.00	2	320	34,861.00
25				1	167	9,616.00	1	167	9,616.00
26				1	187	26,143.00	1	187	26,143.00
28	3	391	32,380.00	1	150	20,647.00	4	541	53,027.00
29	2	165	18,403.00				2	165	18,403.00
30	2	287	40,370.00				2	287	40,370.00
31	2	266	52,993.00				2	266	52,993.00
33	1	130	11,986.00				1	130	11,986.00
38	1	100	169.00				1	100	169.00
39				2	321	11,406.00	2	321	11,406.00
40	1	154	371.00				1	154	371.00
41	1	109	273.00	1	201	889.00	2	310	1,162.00
42				1	95	9,266.00	1	95	9,266.00
43	1	213	78.00				1	213	78.00
44	1	211	6,493.00				1	211	6,493.00
47	1	228	286.00	1	80	1,747.00	2	308	2,033.00
53				1	137	27,291.00	1	137	27,291.00
55	1	180	215.00				1	180	215.00
57	1	140	2,166.00				1	140	2,166.00
58	1	209	286.00				1	209	286.00
59				1	152	98.00	1	152	98.00
<b>TOTAL</b>	<b>20</b>	<b>2992</b>	<b>189,266.00</b>	<b>11</b>	<b>1601</b>	<b>119,167.00</b>	<b>31</b>	<b>4593</b>	<b>308,433.00</b>



**TABLE K**  
**NUMBER OF SURVIVOR'S PENSIONS BY AGE-GROUP AND CONDITION OF AWARD**  
**1997**

AGE-GROUP	WIDOWS WITH CARE OF CHILDREN	WIDOWS OVER 45 YEARS	ORPHANS	WIDOWERS	TOTAL
UNDER 35	26		1		27
35 - 39	22				22
40 - 44	37				37
45 - 49		81			81
50 - 54		62			62
55 - 59		76			76
60 - 64		81			81
65 - 69		84			84
70 - 74		43		2	45
75 - 79		21			21
80 - 84		8			8
85 - 89		3			3
<b>TOTAL</b>	<b>85</b>	<b>459</b>	<b>1</b>	<b>2</b>	<b>547</b>



TABLE L

NUMBER OF FUNERAL CLAIMS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY, SEX AND INSURED STATUS OF THE DECEASED 1997

AGE-GROUP	EMPLOYED					
	MALES			FEMALES		
	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL
16 - 20	4		4	2		2
21 - 25	13		13	11		11
26 - 30	18	1	19	7	1	8
31 - 35	27	2	29	8	4	12
36 - 40	30	1	31	13	5	18
41 - 45	46	7	53	6	7	13
46 - 50	49	3	52	9	8	17
51 - 55	61	2	63	7	13	20
56 - 60	61	2	63	3	11	14
over 60	509	27	536	39	99	138
<b>TOTAL</b>	<b>818</b>	<b>45</b>	<b>863</b>	<b>105</b>	<b>148</b>	<b>253</b>

AGE-GROUP	SELF-EMPLOYED					
	MALES			FEMALES		
	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL
16 - 20						
21 - 25						
26 - 30						
31 - 35				1		1
36 - 40				1		1
41 - 45	3	1	4			
46 - 50	4		4		1	1
51 - 55	4		4			
56 - 60	2	1	3		2	2
over 60	20	2	22	1	4	5
<b>TOTAL</b>	<b>33</b>	<b>4</b>	<b>37</b>	<b>3</b>	<b>7</b>	<b>10</b>

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	4		4	2		4	6		6
21 - 25	13		13	11		11	24		24
26 - 30	18	1	19	7	1	8	25	2	27
31 - 35	27	2	29	9	4	13	36	6	42
36 - 40	30	1	31	14	5	19	44	6	50
41 - 45	49	8	57	6	7	13	55	15	70
46 - 50	53	3	56	9	9	18	62	12	74
51 - 55	65	2	67	7	13	20	72	15	87
56 - 60	63	3	66	3	13	16	66	16	82
over 60	529	29	558	40	103	143	569	132	701
<b>TOTAL</b>	<b>851</b>	<b>49</b>	<b>900</b>	<b>108</b>	<b>155</b>	<b>263</b>	<b>959</b>	<b>204</b>	<b>1,163</b>



TABLE M  
**NUMBER OF SICKNESS SPELLS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY  
 AND SEX OF RECIPIENTS  
 1997**

AGE-GROUP	EMPLOYED		SELF EMPLOYED		BOTH CATEGORIES				
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
16 - 20	110	49	159	2		2	112	49	161
21 - 25	930	831	1,761	5	2	7	935	833	1,768
26 - 30	1,127	1,004	2,131	16	8	24	1,143	1,012	2,155
31 - 35	1,028	920	1,948	29	9	38	1,057	929	1,986
36 - 40	1,093	756	1,849	32	18	50	1,125	774	1,899
41 - 45	881	670	1,551	30	34	64	911	704	1,615
46 - 50	813	450	1,263	52	25	77	865	475	1,340
51 - 55	597	283	880	65	23	88	662	306	968
56 - 60	491	111	602	39	14	53	530	125	655
<b>TOTAL</b>	<b>7,070</b>	<b>5,074</b>	<b>12,144</b>	<b>270</b>	<b>133</b>	<b>403</b>	<b>7,340</b>	<b>5,207</b>	<b>12,547</b>



**TABLE N**  
**NUMBER OF SICKNESS SPELLS PAID BY DIAGNOSIS AND SECTOR**  
**1997**

Code	Diagnosis	Sugar	Non-Sugar	Both Sectors
1	Tuberculosis of Respiratory System		9	9
2	Tuberculosis, other forms		6	6
3	Syphilis and its Sequelae		1	1
4	Gonococcal Infection			
5	Dysentery, all forms	9	12	21
6a	Cholera			
6b	Enteric fever	30	101	131
6c	Other infective Diseases			
7a	Scarlet Fever		1	1
7d	Measles	2	8	10
7f	Chicken Pox	12	64	76
8	Typhus & Other rickettsial Diseases		2	2
9	Malaria	5	89	94
10a	Filariasis		26	26
11a	Meningococcal Infection (Cereborospinal Fever)		16	16
11c	Small Pox		1	1
11f	Parasitic Skin Infections		2	2
11i	Infectious Hepatitis (Catarrhal Jaundice)	9	96	105
11j	Other Infectious and Parasitic Diseases	23	22	45
12	Malignant Neoplasms, including neoplasms of lymphatic & Haematopoietic Tissues	4	22	26
13	Benign Neoplasms and Neoplasms of unspecified nature	2	92	94
14	Allergic Disorders	19	39	58
15	Diseases of Thyroid Gland	1	14	15
16	Diabetes Mellitus	26	176	202
18	Anaemias	8	77	85
19	Psychoneurosis and Phychosis	50	121	171
20	Vascular Lesions Affecting Central Nervous System	1	5	6
21a	Trachoma	6	139	145
21b	Cataract	17	23	40
21c	Other diseases of the Eye	15	23	38
21d	Injury to eye	6	16	22
22	Diseases of Ear and Mastoid process	2	24	26
23	Rheumatic Fever		4	4
24	Chronic Rheumatic Heart Diseases	8	11	19
25	Arteriosclerotic and Degenerative Heart Disease	13	102	115
26	Hypertensive Disease	226	639	865
27	Diseases of Veins	29	66	95



## GUYANA NATIONAL INSURANCE SCHEME

TABLE N (Cont'd)

Code	Diagnosis	Sugar	Non-Sugar	Both Sectors
28	Acute Nasopharyngitis (Common Cold)	1		1
29	Acute Pharyngitis and Tonsillitis and Hypertrophy of Tonsils and Adenoids	16	126	142
30	Influenza	45	344	389
31	Pneumonia	3	42	45
32	Bronchitis	43	204	247
33	Silicosis and Occupational Pulmonary Fibrosis	1		1
34	All other Respiratory Diseases	294	858	1152
35	Diseases of Stomach and Duodenum except cancer	100	194	294
36	Appendicitis	1	21	22
37	Hernia of Abdominal Cavity	19	66	85
38	Diarrhoea and Enteritis	70	195	265
39	Diseases of Gall Bladder and Bile Ducts		14	14
40a	Diseases of the teeth		52	52
40b	Other diseases of digestive system	5	155	160
41	Nephritis and Nephrosis		7	7
42a	Diseases of male genital organs	12	117	129
42b	Diseases of female genital organs	32	252	284
43a	Normal Deliveries	1	3	4
43b	Complications of pregnancy, child-birth and the puerperium	23	872	895
44	Boil, Abscess, Cellulitis and other skin infections	34	230	264
45	Other diseases of skin	21	63	84
46	Arthritis and Rheumatism, except Rheumatic Fever	92	251	343
47	Diseases of bones and other organs of movement	3	26	29
48	Congenital Malformations and Diseases peculiar to early Infancy		1	1
49a	Epilepsy	2	121	123
49b	Diseases of Nerves and Peripheral Ganglia	15	64	79
49c	Urinary calculus	37	36	73
49d	Other diseases of urinary system	26	149	175
49e	Other specified and ill-defined diseases	465	1,913	2378
50a	Open fractures (All Sites)	7	14	21
50b	Closed fractures (All Sites)	25	230	255
50c	Complicated fractures (All Sites and Complications)	1	13	14
50d	Dislocations (All Sites)	3	22	25
50e	Head Injury excluding fracture	8	29	37
50f	Internal Injury, Chest, abdomen and Pelvis	8	20	28
50g	Lacerated, open and contused wounds	314	553	867
50h	Burns and Scalds	7	31	38
50i	Occupational Poisoning	2		2
50j	Other Poisoning	1	1	2
50k	Other violence	9	18	27
50l	Sprains and Strains	43	173	216
50m	Contusions and abrasions	284	423	707
	<b>TOTAL</b>	<b>2596</b>	<b>9952</b>	<b>12548</b>





TABLE O  
 NUMBER OF SICKNESS BENEFIT MEDICAL CARE CLAIMS  
 PAID BY AGE-GROUP, SECTOR AND SEX  
 1997

AGE-GROUP	SUGAR		NON-SUGAR		BOTH SECTORS		
	MALES	FEMALES	MALES	FEMALES	MALES	FEMALES	TOTAL
16 - 20	29	24	122	166	151	190	341
21 - 25	313	116	435	711	748	827	1,575
26 - 30	338	117	606	859	944	976	1,920
31 - 35	403	107	529	693	932	800	1,732
36 - 40	454	77	615	925	1,069	1,002	2,071
41 - 45	447	94	905	1,163	1,352	1,257	2,609
46 - 50	436	112	1,134	931	1,570	1,043	2,613
51 - 55	356	77	793	539	1,149	616	1,765
56 - 60	284	48	561	282	845	330	1,175
<b>TOTAL</b>	<b>3,060</b>	<b>772</b>	<b>5,700</b>	<b>6,269</b>	<b>8,760</b>	<b>7,041</b>	<b>15,801</b>



**TABLE P**  
**NUMBER OF MATERNITY ALLOWANCES PAID BY AGE-GROUP,**  
**EMPLOYMENT STATUS AND BENEFIT DAYS**  
**1997**

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	116	7,532			116	7,532		
21 - 25	529	34,272	8	594	537	34,866		
26 - 30	557	37,173	23	1,618	580	38,791		
31 - 35	438	29,030	16	1,245	454	30,275		
36 - 40	219	14,424	6	435	225	14,859		
41 - 45	49	3,417	2	159	51	3,576		
46 - 50	3	126			3	126		
51 - 55								
<b>TOTAL</b>	<b>1,911</b>	<b>125,974</b>	<b>55</b>	<b>4,051</b>	<b>1,966</b>	<b>130,025</b>		



**TABLE Q**  
**NUMBER OF MATERNITY ALLOWANCES**  
**PAID BY BENEFIT DAYS AND AMOUNT**  
**1997**

BENEFIT DAYS	NUMBER OF CASES	AMOUNT PAID (\$)
1	3	1,496.00
2	1	584.00
3		
4		
5	1	3,950.00
6		
7	1	2,114.00
8	1	2,664.00
9		
10	2	13,510.00
11	11	54,560.00
12	176	895,177.00
13	1	2,912.00
14	1	10,738.00
15		
16	1	2,586.00
17	1	3,860.00
18	1	6,930.00
19 - 24	9	75,422.00
25 - 30	11	145,501.00
31 - 36	17	295,399.00
37 - 42	17	269,035.00
43 - 48	14	280,775.00
49 - 54	22	440,890.00
55 - 60	35	991,399.00
61 - 66	610	17,309,410.00
67 - 72	54	1,603,760.00
73 - 78	916	29,198,982.00
79 - 84	9	241,696.00
85 - 90	7	282,575.00
91 - 96	6	242,057.00
97 - 102	16	850,438.00
103 - 108	5	229,824.00
109 - 114	5	229,707.00
115 - 120	4	197,988.00
121 - 126	2	180,933.00
127 - 132	3	160,687.00
133 - 138	1	61,446.00
139 - 144		
145 - 150		
151 - 156	2	123,678.00
<b>TOTAL</b>	<b>1,966</b>	<b>54,412,683.00</b>



**TABLE R**  
**NUMBER OF INJURY SPELLS PAID BY AGE GROUP AND SEX**  
**1997**

AGE-GROUP	MALES	FEMALES	MALES AND FEMALES
BELOW 16	3		3
16 - 20	190	7	197
21 - 25	469	31	500
26 - 30	859	61	920
31 - 35	453	52	505
36 - 40	395	55	450
41 - 45	331	30	361
46 - 50	178	33	211
51 - 55	179	23	202
56 - 60	68	18	86
over 60	9	1	10
<b>TOTAL</b>	<b>3,134</b>	<b>311</b>	<b>3,445</b>



TABLE S

NUMBER OF INJURY SPELLS PAID BY BENEFIT DAYS, SECTOR AND SEX  
1997

BENEFIT DAYS	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
1	1		1	1	1	2	2	1	3
2	7	1	8	2	1	3	9	2	11
3	44	1	45	9	15	24	53	16	69
4	153	15	168	108	15	123	261	30	291
5	269	11	280	41	18	59	310	29	339
6	415	25	440	152	23	175	567	48	615
7	173	12	185	64	16	80	237	28	265
8	202	7	209	12	2	14	214	9	223
9	138	14	152	19	2	21	157	16	173
10	128	10	138	12	1	13	140	11	151
11	86	8	94	18	2	20	104	10	114
12	151	9	160	61	14	75	212	23	235
13	70	5	75	13	2	15	83	7	90
14	49	4	53	4	2	6	53	6	59
15	36	5	41	6		6	42	5	47
16	39	1	40	6		6	45	1	46
17	34	2	36	8		8	42	2	44
18	46	8	54	18	3	21	64	11	75
19 - 24	120	10	130	74	17	91	194	27	221
25 - 30	62	5	67	22	2	24	84	7	91
31 - 36	21	3	24	28	4	32	49	7	56
37 - 42	18	1	19	17	2	19	35	3	38
43 - 48	17		17	14	2	16	31	2	33
49 - 54	10		10	19	1	20	29	1	30
55 - 60	7		7	7	2	9	14	2	16
61 - 66	7		7	5		5	12		12
67 - 72	5		5	8	1	9	13	1	14
73 - 78	8		8	7	3	10	15	3	18
79 - 84	2		2	4		4	6		6
85 - 90	2		2	3		3	5		5
91 - 96	2		2	5		5	7		7
97 - 102	1	1	2	4		4	5	1	6
103 - 108	1		1	1		1	2		2
109 - 114	4		4				4		4
115 - 120	1		1	1		1	2		2
121 - 126	1		1	3		3	4		4
127 - 132	2		2	3	1	4	5	1	6
133 - 138	1		1	1		1	2		2
139 - 144				2		2	2		2
145 - 150	4		4	2		2	6		6
151 - 156	2	1	3	11		11	13	1	14
<b>TOTAL</b>	<b>2,339</b>	<b>159</b>	<b>2,498</b>	<b>795</b>	<b>152</b>	<b>947</b>	<b>3,134</b>	<b>311</b>	<b>3,445</b>



TABLE T  
**NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS  
 PAID BY AGE-GROUP, SECTOR AND SEX  
 1997**

AGE-GROUP	SUGAR		NON-SUGAR		BOTH SECTORS		
	MALES	FEMALES	MALES	FEMALES	MALES	FEMALES	TOTAL
UNDER 16	2		1		3		3
16 - 20	106		50	5	156	5	161
21 - 25	383	4	95	19	478	23	501
26 - 30	524	11	87	23	611	34	645
31 - 35	513	18	70	19	583	37	620
36 - 40	453	32	62	18	515	50	565
41 - 45	355	33	66	8	421	41	462
46 - 50	196	26	45	9	241	35	276
51 - 55	153	31	23	4	176	35	211
56 - 60	79	13	15		94	13	107
OVER 60	8	1	17	1	25	2	27
<b>TOTAL</b>	<b>2,772</b>	<b>169</b>	<b>531</b>	<b>106</b>	<b>3,303</b>	<b>275</b>	<b>3,578</b>



**TABLE U**  
**NUMBER OF DISABLEMENT PENSIONS BY NATURE OF**  
**DISABILITY AND AMOUNT**  
**1997**

<b>NATURE OF DISABILITY</b>	<b>NUMBER OF CASES</b>	<b>TOTAL MONTHLY AMOUNT (\$)</b>
Cuts and Lacerations	4	15,800.00
Fractures	20	68,787.00
Eye Injuries	4	16,131.00
Amputations	6	21,423.00
Post-Traumatic Ankylosis of Joints	16	79,157.00
Burns & Scalds	1	14,290.00
Hearing Loss	1	4,206.00
<b>TOTAL</b>	<b>52</b>	<b>219,794.00</b>



TABLE V

NUMBER OF DISABLEMENT GRANTS BY  
AGE-GROUP, SEX AND AMOUNT PAID  
1997

AGE GROUP	MALES		FEMALES		MALES AND FEMALES	
	NO. OF CASES	AMOUNT PAID (\$)	NO. OF CASES	AMOUNT PAID (\$)	NO. OF CASES	AMOUNT PAID (\$)
16 - 20	1	79,248.00			1	79,248.00
21 - 25	6	248,694.00			6	248,694.00
26 - 30	3	122,687.00	1	16,442.00	4	139,129.00
31 - 35	2	150,892.00	1	17,940.00	3	168,832.00
36 - 40	3	200,173.00			3	200,173.00
41 - 45	3	151,958.00	3	355,094.00	6	507,052.00
46 - 50	3	221,988.00			3	221,988.00
51 - 55	1	39,874.00			1	39,874.00
56 - 60	1	115,943.00			1	115,943.00
66 - 70	1	115,284.00			1	115,284.00
<b>TOTAL</b>	<b>24</b>	<b>1,446,741.00</b>	<b>5</b>	<b>394,476.00</b>	<b>27</b>	<b>1,836,217.00</b>





**TABLE W**  
**ANALYSIS OF INDUSTRIAL DEATHS BY CONDITION OF AWARD AND NATURE OF INJURY**  
**1997**

NATURE OF INJURY	NUMBER OF DEATHS	CONDITION OF AWARD				TOTAL
		WIDOWS WITH CHILDREN	PARENTS	ORPHANS		
Concussions	1	1				1
Fractures	2	2				2
Drowning	1			1		1
Cuts & Lacerations	2		2			2
Other Injuries	1		1			1
<b>TOTAL</b>	<b>7</b>	<b>3</b>	<b>3</b>	<b>1</b>		<b>7</b>



1997 Anniversary-Staff members interacting with children of the Ptolemy Reid Rehab. Centre.



1997 Anniversary-Staff members assisting children of the Ptolemy Reid Rehab. Centre.



*Indian Dance being performed by staff member at the 1997 Anniversary Dinner, Theatre & Dance.*



*Staff members assisting inmates of the Palms Hospital during a half-day interaction for Anniversary 1997.*



*Minister of Finance Bharat Jagdeo meets Senior members of Staff during his first visit on the 29th September, 1997.*



*Staff members with 20 years of service and Bursary Awardees pose with the Minister of Finance, Dr.Luncheon and the General Manager.*