

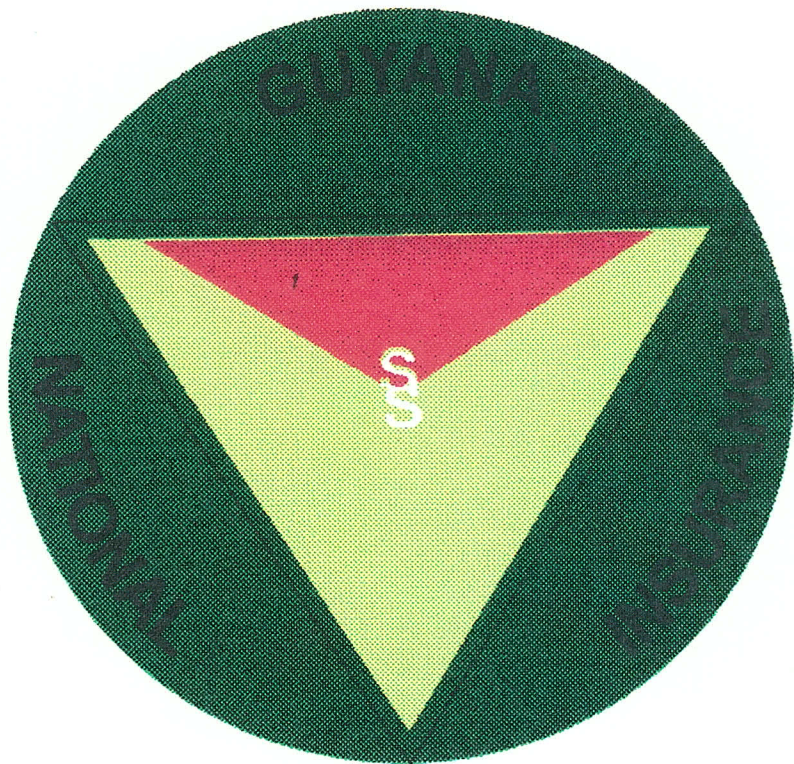
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NATIONAL INSURANCE SCHEME



ANNUAL REPORT



**NATIONAL
INSURANCE SCHEME**

**1998
ANNUAL REPORT**



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

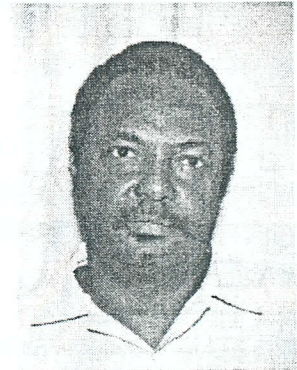
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|----|---------------------------|--|-----------------|
| 1. | Dr. Roger Luncheon | Head of Presidential
Secretariat | Chairman |
| 2. | Mr. Patrick Martinborough | General Manager,
National Insurance Scheme | Deputy Chariman |
| 3. | Mr. Paul Cheong | Secretary/Accountant
Edward B. Beharry & Company
Limited | Member |
| 4. | Mr. Komal Chand | Trade Unionist | Member |
| 5. | Mr. Carl Sylvester | Managing Director
Shell Antilles Guyana Limited | Member |
| 6. | Ms. Chitraykha Dass | Social Worker | Member |
| 7. | Mr. Earl Welch | Trade Unionist | Member |
| 8. | Mr. Edward Layne | Accountant General
Ministry of Finance | Member |



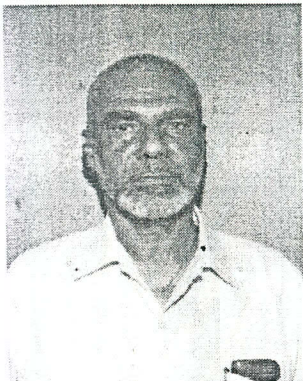
Ms. Chitraykha Dass
Member



Dr. Roger Luncheon
Chairman



**Mr. Patrick
Martinborough**
Deputy Chairman



Mr. Earl Welch
Member



Mr. Komal Chand
Member



Mr. Paul Cheong
Member



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LETTER OF TRANSMITTAL

April 30, 1999

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 1998.

During the year under review, the insurable earnings ceiling was adjusted in accordance with the increases in the Public Service minimum wage. Hence, the ceiling was increased from \$35,220.00 per month to \$45,000.00 per month from the 1st April 1998, and then to \$46,000.00 from the 1st November 1998.

The minimum rate payable for Old Age and Invalidity pensions was increased from \$4,402 per month to \$5,106 per month from January 1, 1998, and then to \$5,723.00 from November 1, 1998.

Total income for the year was \$5,598M, which represents an increase of approximately 33% when compared with the previous year.

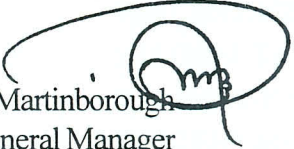
The amount paid as benefits during the year was \$2,156M. This amount was 24% more than that which was paid during 1997.

Total expenditure for the year was \$2,678M.

The excess of income over expenditure was therefore \$2,919M.

At the end of the year the National Insurance Fund stood at G\$11,622M.

Yours Sincerely
NATIONAL INSURANCE - GUYANA


P. Martinborough
General Manager



INTRODUCTION

The 30th 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 1998 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 Scheme 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 1998

- (1) The minimum rate for Old Age and Invalidity pension was increased by 16% and all other pensions were increased by 8% effective January 1. This resulted in the minimum pension rate being increased from \$4,402. to \$5,106. per month. A further increase in the minimum rate, to \$5,723. per month, became effective on October 1.
- (2) As of April 1, the Insurable Earnings Ceiling was increased from \$35,220 to \$45,000 per month. A further increase to \$46,000 became effective from November 1.
- (3) The amount payable as Funeral Grant was increased from \$6,600 to \$7,260 as of April 1.
- (4) As of April 1, a minimum insurable earnings of \$12,765 per month was set for self-employed persons. This was an increase from \$6,000.00 to \$12,765.00 in keeping with the movement in the minimum pension.



REGISTRATION AND COMPLIANCE

REGISTRATION OF NEW EMPLOYERS

Six hundred and seventy-nine new employers were registered with the Scheme during 1998. Of this amount, 632 or approximately 93% were small-scale employers, that is, each employed no more than 10 persons. Thirty-nine or approximately 6% employed between 11 and 50 persons while 5 employed between 51 and 100 persons and 3 employed over 100 persons.

An analysis by industry reveals that the "Services" Sector accounted for 243 or approximately 36% of the new registrants with 121 or approximately 18% entering "Personal Services". The "Costruction" sector accounted for 134 or approximately 20% of the new entrants, while the "Commerce" and "Manufacturing" sectors accounted for 120 or approximately 18% and 91 or approximately 13% of the new employers respectively. The "Transportation and Communication" sector absorbed 50 or approximately 7% of the new entrants while 23 were absorbed into the "Agriculture, Forestry and Fishing" sector, 10 into the "Mining and Quarrying" sector and 8 into the "Electricity, Gas and Steam" sector.

Eight hundred and fifty-six new employers were registered during 1997. The total for 1998 represents therefore a decrease of approximately 21%.

The total number of employers registered with the Scheme as at 31.12.98 was 21,888.

Table A in the Annex shows the distribution of new employers by industry and size while Figure 1 overleaf gives a graphical illustration.

DEFAULTERS

During 1998 Defaulting Employers amounted to 184 cases while Defaulting Self-employed cases amounted to 419. Thirty one of these cases of default were in respect of overpayment of contribution while the remaining 572 cases related to non-payment of contributions.

DEFAULTING EMPLOYERS

There were 16 cases of overpayment of contribution and all cases identified were processed during the year. The remaining 168 cases were in respect of non-payment of contributions of which 102 were processed and 66 remained outstanding at the end of the year.

Table 1 below shows the Movement of Defaulting Employers.



FIGURE I
NUMBER OF EMPLOYERS BY INDUSTRY 1998

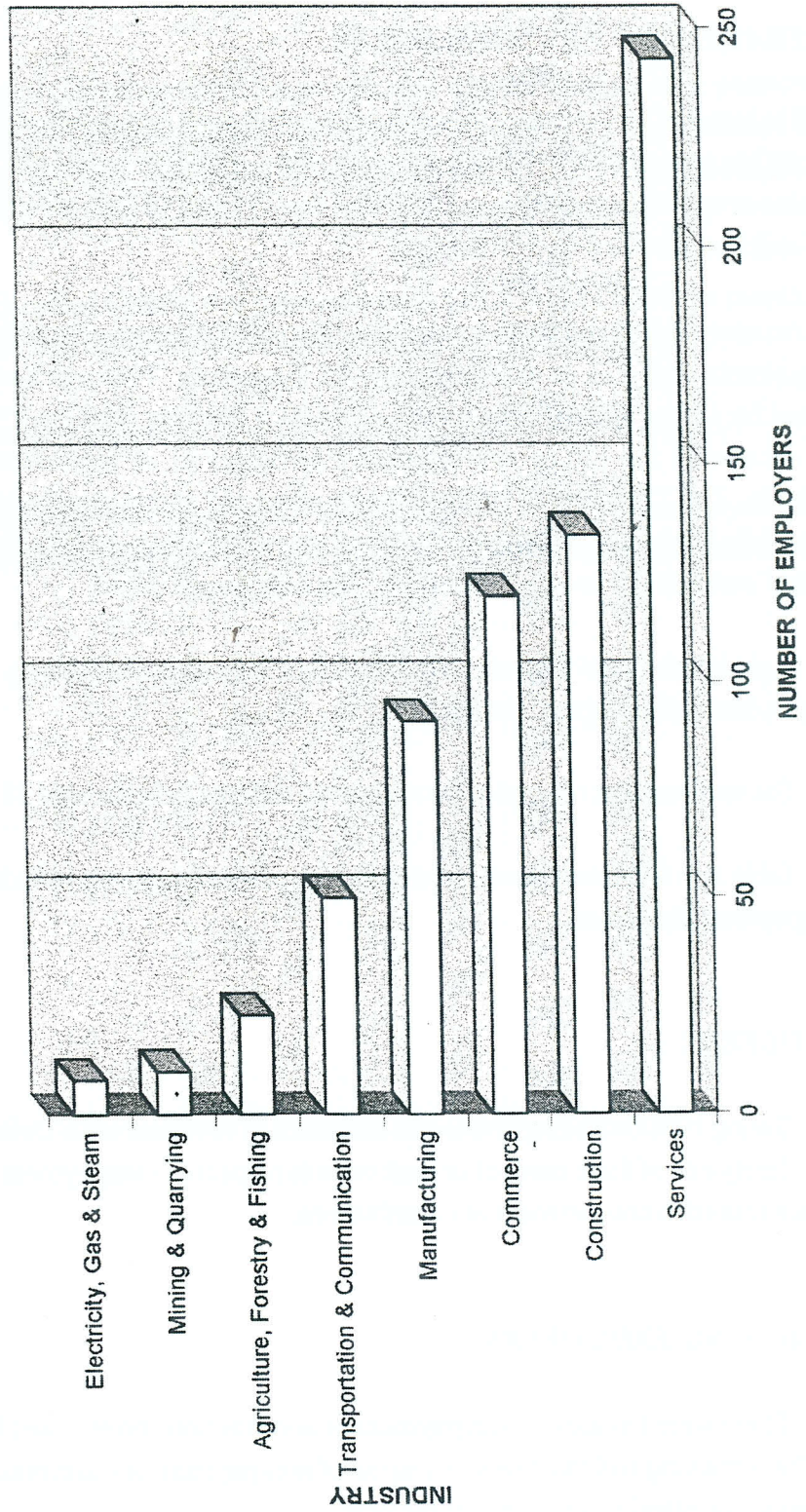




TABLE 1
MOVEMENT OF DEFAULTING EMPLOYERS
1998

DESCRIPTION	NON- PAYMENT	OVER-PAYMENT	TOTAL
Cases brought forward from 1997	25	-	25
Cases received in 1998	143	16	159
Cases processed in 1998	102	16	118
Cases outstanding as at 31\12\98	66	-	66

DEFAULTING SELF-EMPLOYED PERSONS

Fifteen cases of over-payment of contributions were identified during the year. Of this total, 14 cases were processed and 1 remained outstanding. The remaining 404 cases were in respect of non-payment of contributions, of which 344 were processed and 60 cases remained outstanding at the end of the year. This is shown in Table 2 below.

TABLE 2
MOVEMENT OF DEFAULTING SELF-EMPLOYED PERSONS
1998

DESCRIPTION	NON-PAYMENT	OVER-PAYMENT	TOTAL
Cases brought forward from 1997	60	-	60
Cases identified in 1998	344	15	359
Cases processed in 1998	344	14	358
Cases outstanding as at 98\12\31	60	1	61



COURT ACTION

Court action was instituted against 143 defaulting employers during the year under review. Of this total, 109 cases were of a criminal nature and 34 were of a civil nature. There were also 6 criminal and 19 civil cases against employers which were outstanding at the end of 1997.

A total of 101 cases were completed during the year and one criminal case was withdrawn. The Court ruled in favour of the National Insurance Board in 75 criminal and 22 civil cases and in favour of the defendants in 1 criminal and 3 civil cases. At the end of the year therefore, there were 38 criminal and 28 civil cases outstanding against employers.

Criminal cases filed against self-employed during the year totalled 89 while civil cases totalled 255. Fifty criminal and 10 civil cases were outstanding at the end of 1997.

Judgement was given in favor of the National Insurance Board in 115 criminal and 225 civil cases while 4 criminal cases were withdrawn. At the end of the year, there were 20 criminal and 40 civil cases outstanding against Self-employed persons. This is shown in Table 3 below.

**TABLE 3
CASES TAKEN TO COURT
1998**

DESCRIPTION	EMPLOYER		SELF-EMPLOYED	
	CRIMINAL	CIVIL	CRIMINAL	CIVIL
Number of cases brought forward from 1997	6	19	50	10
Number of cases taken to court in 1998	109	34	89	255
Number of cases in which judgement was given*	75	22	115	225
Number of cases in which defendants were discharged	1	3	-	-
Number of cases withdrawn	1	-	4	-
Number of cases outstanding as at 31.12.98	38	28	20	40

*Judgement was given in favour of the National Insurance Board.



REGISTRATION OF EMPLOYED PERSONS

A total of 9,462 employed persons were registered during the year under review. Of this amount, 5,137 or approximately 54% were males and 4,325 or approximately 46% were females.

An analysis by marital status reveals that 7,803 or approximately 82% of the new registrants were single, 926 or approximately 10% were married and the remaining 733 or approximately 8% were either widowed, divorced, separated or in common-law relationships.

The analysis by age shows that 281 of the registrants were under 16 years, 9,154 were between the ages of 16 years and 59 years and 27 were 60 years or over.

Of the 9,154 registrants between the ages of 16 years and 59 years, 4,976 or approximately 54% were males and 4,178 or approximately 46% were females. Further, 6,883 or approximately 75% of the new registrants were in the age group (16 - 24) years, 1,839 or approximately 20% were in the age group (25 - 39) years and 332 or approximately 4% were in the age group (40 - 49) years. The age-group (50 - 59) years accounted for 100 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
1998

AGE- GROUP	MALES	FEMALES	MALES & FEMALES
16-19	2,294	1,922	4,216
20-24	1,521	1,146	2,667
25-29	508	407	915
30-34	294	262	556
35-39	158	210	368
40-44	89	116	205
45-49	57	70	127
50-54	33	27	60
55-59	22	18	40
TOTAL	4,976	4,178	9,154

The average age of both the male and female registrants was 23 years.

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

The industrial distribution of new registrants shows that 3,516 or approximately 37% entered the



“Services” Sector, 2,705 or approximately 29% entered the “Manufacturing” sector and 1,460 or approximately 15% entered the “Commerce” sector. In addition, the “Construction” sector accounted for 711 or approximately 8% of the new entrants, the “Agriculture, Forestry and Fishing” sector accounted for 463 or approximately 5% and the “Transportation and Communication”, sector accounted for 291 or approximately 3%. The remaining 316 or approximately 3% of the new entrants were absorbed in the “Mining and Quarrying” and “Electricity, Gas and Steam” sectors.

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

During 1997, 9,030 of the new entrants were between the ages of 16 years and 59 years. The 1998 total of 9,154 represents an increase of approximately 1%.

The number of employed persons registered with the Scheme as at 31.12.98 totalled 534,603. The number of active registrants as at 31.12.98 was 123,361 approximately .

Table 5 below shows the number of new registrants between the ages of 16 years and 59 years over the period 1994 - 1998.

TABLE 5
NUMBER OF EMPLOYEES (AGE 16 - 59 YEARS) REGISTERED ANNUALLY
AND AVERAGE AGE
1994 - 1998

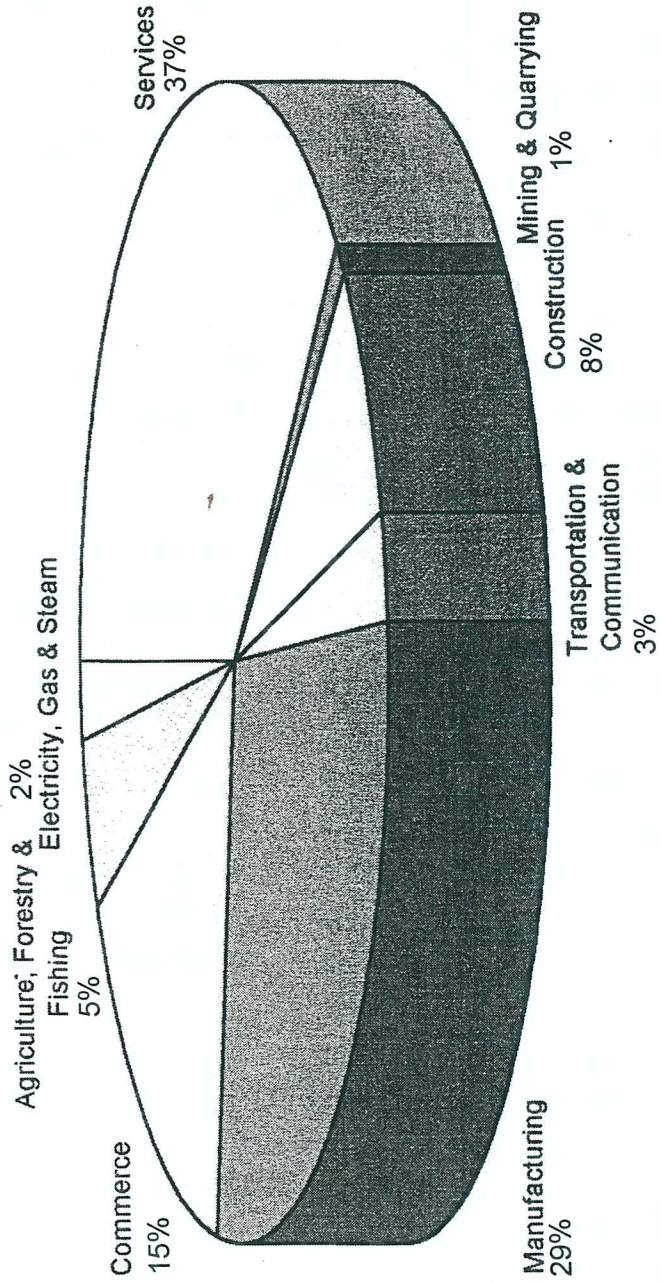
DESCRIPTION	1994	1995	1996	1997	1998
Males	4,872	4,512	5,984	5,120	4,976
Average Age	22	22	22	22	23
Females	3,970	3,553	4,870	3,910	4,178
Average Age	23	23	23	23	23
Males & Females	8,842	8,065	10,854	9,030	9,154
Average Age	22	23	23	22	23

The table exhibits a fluctuating trend in the number of persons registered annually over the last five years while the average age has remained relatively stable.



FIGURE II

EMPLOYED REGISTRANTS BY INDUSTRY - 1998





SELF-EMPLOYED REGISTRANTS

During the year under review, 1,165 self-employed persons were registered. This amount comprised 639 or approximately 55% males and 526 or approximately 45% females.

An analysis by age shows that the age-group (16-30) years accounted for 367 or approximately 32% of the registrants, the age-group (31-45) years accounted for 595 or approximately 51% while the remaining 203 or approximately 17% were in the age-group (46-59) years.

The average age of the male registrants was 35 years and that of the females, 37 years. The overall average age was 36 years.

The distribution by industry shows that 474 or approximately 41% of the newly registered persons entered the "Commercial" sector, 326 or approximately 28% entered the "Services" Sector and 141 or approximately 12% entered the 'Manufacturing' sector. Further the "Agriculture, Forestry and Fishing" sector absorbed 85 or approximately 7% of the new entrants while the "Transportation and Communication" and "Construction" sectors absorbed 72 and 66 of the new entrants respectively or approximately 6% each. The remaining new registrant was absorbed into the "Mining" sector.

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

An examination of the marital status of the new registrants reveals that 559 or approximately 48% were married and 399 or approximately 34% were single. The remaining 207 or approximately 18% were either widowed, divorced, separated or in common-law relationships.

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

A total of 1,299 self-employed persons were registered during 1997. The 1998 total of 1,165 represents therefore a decrease of approximately 10%. The total number of self-employed persons registered with the Scheme as at 31.12.98 was 23,813. The number of active self-employed persons was 16,424 approximately.

The number of self-employed persons registered annually over the period 1994 to 1998 is shown in Table 6 overleaf.



TABLE 6
NUMBER OF SELF-EMPLOYED REGISTRANTS
1994 - 1998

DESCRIPTION	1994	1995	1996	1997	1998
Males	607	663	980	757	639
Females	277	597	606	542	562
Males & Females	884	1,260	1,586	1,299	1,165

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

REGISTRATION OF VOLUNTARY CONTRIBUTORS

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

No applications for registration as voluntary contributors were received during 1998 and none of the previously registered voluntary contributors were active during the year.

The number of persons who were issued Certificates of Voluntary Insurance from the inception of the Scheme to the end of 1998 remained at 730.

BENEFITS

LONG TERM BENEFITS BRANCH

OLD AGE PENSION

A total of 1,109 Old Age Pensions were awarded during 1998. Of this amount 871 or approximately 79% were awarded to males and 238 or approximately 21% were awarded to females.

An analysis of the new pensioners by employment category reveals that 1,053 or approximately 95% were employed persons while 56 or approximately 5% were self-employed persons. A further breakdown shows that of the 1,053 employed persons, 829 were males and 224 were females. Likewise, there were 42 self-employed males and 14 self-employed females who received the Old Age Pension.

The ages of the new pensioners ranged from 60 years to 66 years. The age-group (60-64) years accounted for 1,106 or approximately 99.7% of the pensioners. Of this amount, 1,098 or approximately 99% were 60 years old. The remaining 3 pensioners were in the age-group (65-69) years. This is shown in Table 7 below.



TABLE 7
NUMBER OF OLD AGE PENSIONS GRANTED BY AGE-GROUP,
EMPLOYMENT STATUS AND SEX
1998

AGE GROUP	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
60-64	828	223	1051	41	14	55	869	237	1106
65-69	1	1	2	1	-	1	2	1	3
TOTAL	829	224	1053	42	14	56	871	238	1109

The average age of the new Pensioners was 60 years and their average monthly rate was \$6,911.00.

An examination of the contribution status shows that the new pensioners qualified with an average of 814 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 which stipulate the award of age credits to persons, aged 35 years or over at the commencement of the Scheme, who had paid over 90 contributions during the first three years of existence of the Scheme and the award of retirement credits to persons whose contribution life would have been shortened due to the reduction of the retirement age from 65 years to 60 years.

The males were awarded pensions on an average of 765 contributions and the females on an average of 992 contributions. Approximately 3% of the average contributions of both sexes were credited contributions.

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

During 1997, a total of 1,323 pensions were awarded. The 1998 total therefore represents a decrease of approximately 16%.

At the beginning of the year, 20,703 pensions were in payment at an average rate of \$4,608.00. During the year, 1,109 pensions were awarded and 915 were terminated due to the death of the recipients. At the end of the year therefore, there were 20,897 pensions in payment at an average rate of \$5,798.

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



TABLE 8
MOVEMENT OF OLD AGE PENSIONS
1998.

DESCRIPTION	MALES	FEMALES	MALES & FEMALES	AVERAGE MONTHLY RATE (\$)
Pensions in payment at the beginning of the year	16,312	4,391	20,703	4,608.00
Pensions granted up to 31-03-98	191	53	244	6,601.00
Pensions terminated up to 31-03-98	173	31	204	4,376.00
Pensions in payment as at 01-04-98	16,330	4,413	20,743	*5,257.00
Pensions granted from 01-04-98 to 30-09-98	425	149	574	6,740.00
Pensions terminated from 01-04-98 to 30-09-98	483	84	567	4,550.00
Pensions in payment at as 01-10-98	16,272	4,478	20,750	*5,770.00
Pensions granted from 01-10-98	255	36	291	7,510.00
Pensions terminated from 01-10-98	131	13	144	5,169.00
Pensions in payment as at 31-12-98	16,396	4,501	20,879	5,798.00

*Adjusted Figure

Table G in the Annex shows the number of Old Age Pensioners as at 31.12.98 by age, employment status and sex.



OLD AGE GRANT

Five hundred and eighty four Old Age Grants were paid during 1998. The recipients were 408 males and 176 females.

The average amount of the grant paid to males was \$11,605 and to the females, \$11,167.00. The overall average amount was \$11,473.00.

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

TABLE 9
NUMBER OF OLD AGE LUMP-SUM PAYMENTS BY SEX
OF RECIPIENTS AND AVERAGE AMOUNT PAID
1998

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
Number of persons	408	176	584
Percentage	70	30	100
Average Amount (\$)	11,605.00	11,167.00	11,473.00

An analysis of the contribution spread reveals that the males qualified for the Grant with an average of 411 contributions of which approximately 5% were credited while the females qualified with an average of 390 of which approximately 8% were credited. Overall, the recipients qualified with an average of 405 paid and credited contributions. This is shown in Table 10 overleaf.



TABLE 10
OLD AGE LUMP SUM PAYMENTS AND NUMBER OF PAID
AND CREDITED CONTRIBUTIONS
1998

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
No. of Recipients	408	176	584
No. of Contributions paid	158,738	62,849	221,587
Average per insured person	389	357	379
No. of Contributions Credited	9,098	5,840	14,938
Average per insured person	22	33	26
Total Contributions paid & credited	167,836	68,689	236,525
Average per insured person	411	390	405

The ages of the recipients ranged from 60 years to 85 years with the age-group (60-65) years accounting for 496 or approximately 85% of the recipients. The ages of the self-employed ranged from 60 years to 72 years. The overall average age was 63 years.

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

During 1997, 545 Old Age Grants were awarded. The 1998 total of 584 represents an increase of approximately 7% by comparison.

Table 11 overleaf shows the number of Old Age Grants awarded by employment status of recipients and average amount paid for the period 1994 to 1998.



TABLE 11
NUMBER OF OLD AGE GRANTS PAID BY EMPLOYMENT
STATUS OF RECIPIENTS AND AVERAGE AMOUNT
1994 - 1998

DESCRIPTION	1994	1995	1996	1997	1998
Employed	368	607	456	497	539
Self-Employed	17	56	63	48	45
TOTAL	403	663	519	545	584
Average Amount (\$)	2,856.06	4,926.53	6,803.93	9,876.00	11,473.00

The table exhibits an overall increasing trend in the number of Grants awarded during the period under consideration while the average amount paid has increased continuously.

INVALIDITY PENSION

A total of 202 Invalidation Pensions were awarded during 1998. The recipients were 158 males and 44 females with 9 of the male recipients from the self-employed category.

An age analysis shows that 82 or approximately 41% of the recipients were in the age-group (55-59) years, 45 or approximately 22% were in the age-group (50-54) years and 37 or approximately 18% were in the age-group (45-49) years. Further, 14 or approximately 7% of the pensioners were in the age-group (40-44) years, 8 or approximately 4% were in the age-group (35 - 39) years and 10 or approximately 5% were in the age-group (30-34) years. The age-groups (25-29) years and (20-24) years accounted for 4 and 2 pensioners respectively.

The average age of the male and female recipients was 50 years and 48 years respectively. The overall average age was 50 years.

An examination of the contribution status shows that the recipients qualified with an average of 1,094 contributions of which approximately 75% were paid and 25% were credited. The males were awarded the pension with an average of 1,127 contributions of which approximately 77% were paid while the females qualified with an average of 978 contributions of which approximately 67% were paid.

The average monthly pension was \$7,790.00.



Table 12 below shows the number of Invalidity pensions awarded annually over the period 1994 - 1998.

TABLE 12
NUMBER OF INVALIDITY PENSIONS AWARDED BY SEX
AND AVERAGE AMOUNTS
1994 - 1998

DESCRIPTION	1994	1995	1996	1997	1998
Males	129	108	176	146	158
Females	26	26	52	42	44
Males & Females	155	134	228	188	202
AVERAGE AMOUNTS (\$)	3189.68	3841.00	4699.00	5670.00	7790.00

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

At the beginning of the year, there were 1,705 pensions on stream consisting of 1,290 males and 415 females. During the year, 202 pensions were awarded and 181 were terminated. Of the amount terminated, 106 were due to the pensioners' attainment of age 60 years, 69 were due to death of the pensioners and 6 pensioners were no longer considered invalids. At the end of the year therefore, there were 1,726 pensions on stream comprising 1,308 males and 418 females.

Table 13 overleaf shows the Movement of Invalidity pensions.



TABLE 13
MOVEMENT OF INVALIDITY PENSIONS
1998

DESCRIPTION	MALES	FEMALES	MALES & FEMALES	AVERAGE MONTHLY RATE (\$)
Pensions in Payment at beginning of year	1,290	415	1,705	4,983.00
Pensions granted up to 31-3-98	33	11	44	5,887.00
Pensions terminated up to 31-03-98 by:				
(a) Death	13	1	14	5,331.00
(b) Attaining Age 60	18	8	26	4,920.00
(c) Cessation of incapacity	3	-	3	6,850.00
Pensions in payment as at 01-04-98	1,289	417	1,706	*6,232.00
Pensions granted from 01-04-98 to 30-09-98	79	23	102	7,701.00
Pensions terminated from 01-04-98 by:				
(a) Death	31	7	38	4,503.00
(b) Attaining Age 60	57	19	76	4,916.00
(c) Cessation of incapacity	1	1	2	5,340.00
Pensions in payment as at 01-10-98	1,279	413	1,692	*6,666.00
Pensions granted from 01-10-98	46	10	56	8,197.00
Pensions terminated from 01-10-98 by:				
(a) Death	13	4	17	6,874.00
(b) Attaining Age 60	4	-	4	4,132.00
(c) Cessation of incapacity	-	1	1	5,106.00
Pensions in payment as at 31-12-98	1,308	418	1,726	6,720.00

*Adjusted Figures

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



INVALIDITY GRANT

Twenty-four Invalidity Grants were awarded during 1998. The awardees were 15 males and 9 females.

The ages of both the male and female recipients ranged from 23 years to 58 years. The average age of the males was 48 years and that of the females, 42 years. The overall average age was 45 years.

The recipients qualified with an average of 152 paid and credited contributions.

Thirty-one Grants were awarded during 1997. The 1998 figure represents therefore a decrease of approximately 23%.

Table 14 below shows the number of Invalidity Grants awarded and the average amounts paid over the period 1994 to 1998.

TABLE 14
INVALIDITY GRANTS AWARDED BY SEX OF RECIPIENTS
AND AVERAGE AMOUNTS
1994 - 1998

DESCRIPTION	1994	1995	1996	1997	1998
Males	10	11	12	20	15
Females	1	8	10	11	9
Males & Females	11	19	22	31	24
Average Amounts (\$)	4,709.07	7,053.67	9,665.00	9,949.00	13,062.00

The table exhibits a steadily increasing trend in the number of grants awarded over the period 1994 to 1997 while 1998 experienced a significant decrease. The average amount paid has increased steadily over the period under consideration.

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



SURVIVORS' PENSION

During 1998, 686 Survivors' Pensions were awarded. The recipients were 579 widows over 45 years, 99 widows who had children of the deceased in their care, 7 orphans and 1 widower.

Additionally, 26 awards of annuity payments were shared among 43 other dependants. The recipients were all children of the deceased insured persons.

The age analysis of the recipients of the Survivors pension shows that the ages of the widows who had children of the deceased in their care ranged from 19 years to 44 years. Their average age was 35 years. The age range of the widows who were over 45 years was 45 years to 91 years. Their average age was 61 years. The overall average age of the widows was 57 years. The ages of 6 of the orphans ranged from 4 years to 15 years and there was 1 orphan aged 38 years who was mentally disabled. The average age of the orphans was 13 years. The widower was 57 years of age.

The widows who had children of the deceased in their care had 237 children among them. The ages of the children ranged from below 1 year to 18 years with the exception of 2 children age 22 years and 29 years who suffered from physical disabilities. Their average age was approximately 10 years.

The widows who qualified for the pension because they had children of the deceased in their care received an average monthly pension of \$5,184.00 while the widows who qualified because they were over 45 years of age received an average monthly pension of \$3,326.00. The orphans received an average monthly pension of \$2,178.00 and the widower received \$2,861.00 per month.

At the beginning of the year, 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.

During the year, 686 pensions were awarded and 139 pensions were terminated. Of the total terminated, 127 were due to the death of the recipients, 9 widows were recipients of either Old Age or Invalidity pension, 2 orphans attained the age-limit for the receipt of the benefit and 1 widow remarried.

Additionally, 165 pensions were altered due to the attainment of the age-limit of the children who were included in the benefit.

At the end of the year therefore, there were 6,201 pensions in payment to 5,029 widows who were over 45 years of age, 1,130 widows who had children of the deceased in their care, 35 orphans and 7 widowers.

The Movement of Survivors' Pensions is shown in Table 15 overleaf.



TABLE 15
MOVEMENT OF SURVIVORS' PENSIONS
1998

DESCRIPTION	WIDOWS OVER 45 YRS.	WIDOWER WITH CARE OF CHILDREN	ORPHANS	WINDOWER	TOTAL	AVERAGE MONTHLY RATE
Pensions in payment at the beginning of the year	4,587	1,031	30	6	5,654	2,233
Pensions granted up to 31-03-98	128	19	1	-	148	2,705
Pensions terminated up to 31-03-98 by:						
(a) death	27	-	-	-	27	2,254
(b) Receipt of Old Age/Invalidity Pension	2	-	-	-	2	2,201
Alterations	8	32	-	-	40	783
Pensions in payment as at 01-04-98	4,686	1,050	31	6	5773	*2,858
Pensions granted from 01-04-98 to 30-09-98	277	53	2	1	333	3,203
Pensions terminated from 01-04-98 to 30.09.98 by:						
(a) death	69	-	-	-	69	2,393
(b) Receipt of Old Age/Invalidity Pension	2	-	-	-	2	2,553
(c) Remarriage	1	-	-	-	1	2,201
(d) Attainment of Age 16/18 years	-	-	1	-	1	1,702
Alterations	11	71	-	-	82	963
Pensions in payment as at 01-10-98	4,891	1,103	32	7	6,033	*3,152
Pensions granted from 01-10-98	174	27	4	-	205	3,527
Pensions terminated from 01.10.98 by:						
(a) death	31	-	-	-	31	2,640
(b) Receipt of Old Age/Invalidity Pension	5	-	-	-	5	2,759
(c) Attainment of Age 16/18 years	-	-	1	-	1	1,908
Alterations	7	36	-	-	43	1,040
Pensions in payment as at 31-12-98	5,029	1,130	35	7	6,201	3,160

*Adjusted Figure



SURVIVORS' GRANT

There were 149 awards of Survivors' Grants during 1998. The awards were in respect of 104 males and 45 female deceased persons. The ages of the deceased persons ranged from 19 years to 84 years. Their average age was approximately 43 years.

The recipients of the benefit included 42 widows and 2 widowers. Nineteen of the widows qualified for the benefit because they were over the age of 45 years and 23 because they had children of the deceased in their care. The remaining grants were awarded to other dependants of the deceased insured persons and included 48 widows, 32 children, 20 parents and 5 sisters.

The ages of the widows ranged from 19 years to 77 years. Their average age was approximately 42 years.

A total of 50 children were included in the benefit payment. Their ages ranged from 1 year to 17 years. Their average age was approximately 7 years.

The two widowers were 57 and 55 years old respectively.

The amounts paid as grants ranged from \$59.00 to \$159,902.00. The average amount paid was \$44,711.00.

During 1997, 103 Survivors' Grants were awarded. The 1998 total represents an increase of approximately 45%.

FUNERAL BENEFIT

During 1998, 1,533 claims for Funeral Benefit were processed. Of this amount, 85 were not paid and 1,448 were paid.

Of the 85 claims which were not paid, 46 were submitted late, 20 insured persons did not satisfy the contribution requirement for the receipt of the benefit, 12 submitted invalid documents and the 7 persons did not provide sufficient information for the claims to be processed.

Of the 1,448 claims which were paid, 1,137 or approximately 79% were related to males and 311 or approximately 21% were related to females.

The distribution of the claims paid by employment category shows that 1,372 or approximately 95% were in respect of employed persons and 76 or approximately 5% were in respect of self-employed persons. Of the 1,372 claims paid in the employed category, 1,243 were on behalf of persons who were directly insured and 129 were on behalf of persons whose spouses were insured. Similarly, in the self-employed category, 74 of the deceased were directly insured and 2 were 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
1998

DESCRIPTION	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES
	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	
Males	1,057	17	63	-	1,137
Females	186	112	11	2	311
Males & Females	1,243	129	74	2	1,448

An age analysis of the deceased shows that 78 or approximately 5% were in the age-group (16-30) years, 119 or approximately 8% were in the age-group (31-40) years and 192 or approximately 13% were in the age-group (41-50) years. Additionally, 245 or approximately 17% were in the age-group (51-60) years and 814 or approximately 56% were over 60 years. The average age of the deceased persons was 55 years.

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

The average amount paid as Funeral Benefit was \$6,822.00.

The number of Funeral claims paid in 1997 was 1,163. The amount paid during 1998 represents an increase of approximately 25%. Table 17 below shows the number of Funeral claims paid during the period 1994 - 1998.

TABLE 17
NUMBER OF FUNERAL CLAIMS PAID
1994 - 1998

YEAR	DIRECTLY INSURED	SPOUSE INSURED	BOTH CATEGORIES
1994	1,063	154	1,217
1995	1,168	126	1,294
1996	1,303	107	1,410
1997	959	204	1,163
1998	1,317	131	1,448

The table shows an overall increasing trend in the number of funeral claims paid during the period.



SHORT TERM BENEFIT BRANCH

SICKNESS BENEFIT

During 1998, 23,116 claims for Sickness benefit were processed. Of this amount 7,933 were not paid and 15,183 were paid.

Of the 7,933 claims which were not paid, 4,279 or approximately 54% were for spells of less than 4 days duration, 1,851 or approximately 23% of the claimants were fully paid by their employers, 791 or approximately 10% did not satisfy the contribution requirement for the receipt of the benefit, 378 or approximately 5% submitted invalid medical certificates and 322 or approximately 4% were not in insurable employment. Of the remaining 312 claims, 151 of the claimants were over the age limit for the receipt of the benefit, 79 had received payment for the maximum period of 26 weeks, 76 submitted their claims late and 6 were deemed to have no incapacity for work.

Of the 15,183 claims which were paid, 8,746 or approximately 58% were in respect of males and 6,437 or approximately 42% were in respect of females. In addition, 14,513 or approximately 96% of the awardees were employed persons and 670 or approximately 4% were self-employed persons.

An age analysis reveals that 9,292 or approximately 61% of the paid spells were in the age-group (21-40) years, 5,497 or approximately 36% were in the age-group (41-60) years while the remaining 394 or approximately 3% were in the age-group (16-20) years.

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

The average age of the male recipients was 38 years and that of the females, 35 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 spells paid by sector shows that 2,647 or approximately 17% of the spells arose from workers in the sugar sector while 12,536 or approximately 83% arose from workers in the other industries combined.

An analysis of the spells paid by diagnosis shows that 3,285 or approximately 22% were due to conditions such as epilepsy, diseases of the nerves and urinary system and other ill-defined diseases, 1,983 or approximately 13% were due to conditions resulting from accidents, poisoning and violence and 1,915 or approximately 13% were due to diseases of the respiratory system. Diseases of and injury to the eye and diseases of the veins and heart accounted for 1,104 and 1,052 or approximately 7% of the paid spells respectively while complications of pregnancy accounted for 710 or approximately 5%.

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



The average duration of the paid spells was approximately 10 benefit days. The average duration in the sugar sector was 15 benefit days and in the other industries combined, 9 benefit days. The average duration of spells paid to the males was 11 benefit days and to the females, 9 benefit days. This is shown in Table 18 below.

TABLE 18
NUMBER OF SICKNESS SPELLS PAID BY SEX,
SECTOR AND AVERAGE DURATION
1998

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NUMBER	AVERAGE DURATION	NUMBER	AVERAGE DURATION	NUMBER	AVERAGE DURATION
Males	2,139	16	6,607	9	8,746	11
Females	508	13	5,929	8	6,437	9
TOTAL	2,647	15	12,536	9	15,183	10

A total of 12,547 spells were paid during 1997. The 1998 total of 15,183 represents an increase of approximately 21% by comparison.

Table 19 overleaf shows the average duration of spells and the percentage arising from the sugar sector during the period 1994 - 1998.



TABLE 19
NUMBER OF SICKNESS SPELLS PAID, AVERAGE DURATION AND
PERCENTAGE ARISING FROM SUGAR SECTOR
1994 - 1998

DESCRIPTION	1994	1995	1996	1997	1998
Spells arising from					
Males	5,973	7,830	8,854	7,340	8,746
Females	4,454	6,060	6,767	5,207	6,437
Males and Females	10,427	13,890	15,621	12,547	15,183
Average duration (Benefit days)	9	10	9	9	10
Percentage Arising from Sugar Sector	22	22	18	21	17

The table shows a fluctuating trend in the number of spells paid and the percentage arising from the Sugar sector while the average duration has remained relatively stable.

SICKNESS BENEFIT- MEDICAL CARE

A total of 27,061 claims for the reimbursement of medical expenses incurred through sickness, was paid during 1998. Of this total, 14,449 or approximately 53% related to males and 12,612 or approximately 47% to females.

The sugar sector accounted for 4,021 or approximately 15% of the claims and the other industries combined accounted for 23,040 or approximately 85%.

Of the claims from the sugar sector, 3,228 or approximately 80% were from males and 793 or approximately 20% were from females. Correspondingly, the other industries combined had 11,221 or approximately 49% males and 11,819 or approximately 51% females. Table 20 overleaf gives the distribution of Sickness Benefit Medical Care Claims by sex and sector.



TABLE 20
DISTRIBUTION OF PAID SICKNESS BENEFIT MEDICAL CARE CLAIMS
BY SEX AND SECTOR
1998

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NO.	PERCENTAGE	NO.	PERCENTAGE	NO.	PERCENTAGE
MALES	3,228	80	11,221	49	14,449	53
FEMALES	793	20	11,819	51	12,612	47
MALES & FEMALES	4,021	100	23,040	100	27,061*	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, 39 years. The overall average age was approximately 40 years.

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

An examination of the expenditure on Medical Care reveals that approximately 79.5% was expended on out-patient care and approximately 20.5% on in-patient care.

An analysis of the total reimbursement reveals that approximately 29% was in relation to orthoptic and prosthetic care, 25% for drugs and dressings and 20% for laboratory and X-ray charges and fees to medical referees. Further, 16% was expended for medical examinations, approximately 5% for specialist care, 4% for hospitalisation and approximately 1% for treatment. This is shown in Table 21 overleaf.



TABLE 21
PERCENTAGE DISTRIBUTION OF SICKNESS BENEFIT
MEDICAL CARE EXPENDITURE
BY TYPE OF CARE
1998

DESCRIPTION	HOSP.	MED. EXAM	SPEC. CARE	DRUGS & DRESS	TREAT- MENT	ORTH.& PROST. CARE	MISCE- LLAN- EOUS	TOTAL
In-Patient Care	4	1	0.2	6	0.3	-	9	20.5
Out-Patient Care	-	15	5	19	0.5	29	11	79.5
In and Out Patient Care	4	16	5.2	25	0.8	29	20	100

The distribution by sector shows that approximately 5% of the reimbursement of expenses for in-patient care arose from claimants in the sugar sector, while approximately 95% arose from claimants in the other industries combined. Similarly, for out-patient care, approximately 10% of the expenses was reimbursed to claimants from the sugar sector and approximately 90% to claimants from the other industries combined.

The average amount reimbursed was \$5,060.00.

Of the 27,061 claims which were reimbursed, 3,383 also had attached the payment of Sickness Benefit - replacement of income. The remaining 23,678 were reimbursed for medical expenses only.

The number of claims paid during 1997 amounted to 15,801. The 1998 total represents therefore, an increase of approximately 71% by comparison.

OVERSEAS MEDICAL CARE

A total of 147 claims were reimbursed for medical expenses incurred abroad. Of this total, 79 or approximately 54% were in respect to males and 68 or approximately 46% were in respect to females.

The total amount reimbursed was \$23,236,233.00 of which \$13,112,643.00 was paid to males and \$10,123,590.00 was paid to females. The average amount paid was \$158,070.00.

EXTENDED MEDICAL CARE

Five thousand, four hundred and eighty-six claims were reimbursed under the Extended Medical Care Programme. The claims were made by or on behalf of Old Age and Invalidity Pensioners.

A total of 3,370 or approximately 61% of the claims were made in respect of eye care, 975 or approximately 18% in respect of dental care and 1,141 or approximately 21% for other types of medical care.



Additionally, 4,069 or approximately 74% of the claimants were males and 1,417 or approximately 26% were females.

The average amount expended for eye care was \$10,906.00 and for dental care, the amount was \$9,754.00. The overall average amount expended was \$9,499.00.

During 1997, a total of 5,256 claims were paid. The number of claims paid during 1998 represents an increase of approximately 4%.

MATERNITY ALLOWANCE

During 1998, 2,527 Maternity claims were paid to 2,445 employed and 82 self-employed women.

The age-distribution of recipients shows that 140 or approximately 6% were in the age-group (16-20) years, 700 or approximately 28% were in the age-group (21-25) years and 766 or approximately 30% were in the age group (26-30) years. Further, 568 or approximately 22% were in the age-group (31-35) years and 271 or approximately 11% were in the age-group (36-40) years. There were 73 recipients in the age-group (41-45) years and 9 in the age-group (46-50) years.

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

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

The distribution of cases paid by benefit days shows that of the 2,509 cases which received normal maternity allowance, that is, up to a maximum of 13 benefit weeks, 554 or approximately 22% were paid for the full period of 13 weeks, 1,260 or approximately 50% were paid for periods ranging from 3 weeks to 12 weeks and 695 or approximately 28% were paid for periods ranging from 2 days to 17 days.

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

The average amount paid as Maternity Allowance was \$25,590.00 and the average duration was 51 benefit days.

During 1997, 1,966 claims for Maternity Allowance were paid. The 1998 total of 2,529 represents an increase of approximately 29%.

The number of cases paid annually along with the average duration for the period 1994 to 1998 is shown in Table 22 below.



TABLE 22
NUMBER OF MATERNITY ALLOWANCES PAID AND AVERAGE DURATION
1994 - 1998

DESCRIPTION	1994	1995	1996	1997	1998
Number of Cases	1,609	2,870	2,668	1,966	2,527
Average Duration (Benefit Days)	70	64	52	66	51

The table above exhibits a fluctuating trend in both the number of cases paid and the average duration.

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

MATERNITY GRANT

One thousand nine hundred and nineteen claims for Maternity Grant were processed during 1998. Of this amount, 1,875 were paid and 44 were not paid.

An analysis of the claims which were not paid reveals that 24 claimants were not entitled to the receipt of the benefit, 13 submitted invalid medical certificates and 7 did not satisfy the contribution requirements.

Of the 1,875 claims which were paid, 1,703 or approximately 91% were paid to claimants who qualified for the benefit in their own right. The remaining 172 or approximately 9% of the claims were paid to women whose spouses were insured and met the contribution requirement for the benefit.

The age analysis reveals that 64 or approximately 3% of the recipients were in the age-group (16-19) years, 460 or approximately 25% were in the age-group (20-24) years and 551 or approximately 29% were in the age-group (25-29) years. Further, the age-group (30-34) years accounted for 428 or approximately 23% of the claimants, the age-group (35-39) years accounted for 277 or approximately 15% and the age-group (40-44) years accounted for 85 or approximately 5% of the recipients. The age-group (45 - 49) years accounted for 9 claimants while the age-group (50-54) years accounted for 1 claimant.

The average age of the recipients was 29 years.

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



TABLE 23
NUMBER OF MATERNITY GRANTS PAID BY AGE-GROUP,
EMPLOYMENT CATEGORY AND INSURED STATUS
1998

AGE GROUP	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES		TOTAL
	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	
16 - 19	60	4	-	-	60	4	64
20 - 24	415	41	4	-	419	41	460
25 - 29	495	40	13	3	508	43	551
30 - 34	365	44	18	1	383	45	428
35 - 39	239	22	13	3	252	25	277
40 - 44	71	12	2	-	73	12	85
45 - 49	6	2	1	-	7	2	9
50 - 54	1	-	-	-	1	-	1
TOTAL	1,652	165	51	7	1,703	172	1,875

The average amount paid as Maternity Grant was \$2,000.00 or less.

The recipients had amongst them, 3,082 children under the age of eighteen years. An age distribution of these children shows that 1,882 or approximately 61% were under 1 year old, 544 or approximately 18% were between the ages of 1 year and 5 years, 364 or approximately 12% were between the ages of 6 years and 10 years and 292 or approximately 9% were over 10 years old.

During 1997, 1,611 Maternity Grants were paid. The 1998 total therefore represents an increase of approximately 16%.



INDUSTRIAL BENEFITS BRANCH

INJURY BENEFIT

A total of 2,681 claims for Injury Benefit were processed during 1998. Of this amount, 279 were disallowed and 2,402 were allowed.

An examination of spells which were disallowed reveals that 117 or approximately 42% were related to claimants who were incapacitated for less than 4 days, 99 or approximately 35% were spells where the claimants were fully paid by their employers and 28 or approximately 10% were related to spells where invalid medical certificates were submitted. Further, 19 claimants had received the benefit for the full period of 26 benefit weeks, 12 submitted their claims late and 4 suffered injuries which did not arise during the course of insurable employment.

Of the 2,402 spells which were paid, 2,388 were terminated upon full recovery of the insured persons. The average duration of these spells was approximately 17 benefit days. Further, 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
1998

REASON FOR TERMINATION	MALES		FEMALES		MALES & FEMALES	
	NUMBER OF CASES	BENEFIT DAYS	NUMBER OF CASES	BENEFIT DAYS	NUMBER OF CASES	BENEFIT DAYS
Recovery	2,187	34,926	201	4,753	2,388	39,679
Benefit Paid for 26 Weeks	13	2,028	1	156	14	2,184
Provisional Disablement	-	-	-	-	-	-
TOTAL	2,200	36,954	202	4,909	2,402	41,863

There were 2,200 male recipients of the benefit and 202 females.

The distribution by sector reveals that 1,560 or approximately 65% of the spells originated from workers in the sugar sector and consist of 1,474 males and 86 females.



The remaining 842 or approximately 35% of the spells were from workers in the other industries combined and consist of 726 males and 116 females. See Table 25 below.

TABLE 25
NUMBER OF INJURY SPELLS PAID BY SEX AND SECTOR
1998

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NUMBER	%	NUMBER	%	NUMBER	%
Males	1,474	61	726	30	2,200	91
Females	86	4	116	5	202	9
Males & Females	1,560	65	842	35	2,402	100

An age analysis shows that 1,365 or approximately 57% of the paid spells were related to persons in the age-group (16-35) years and 1,011 or approximately 42% in the age-group (36-60) years. There were 2 persons below 16 years and 24 over 60 years.

The average age of the male recipients was 34 years and that of the females, 38 years. The overall average age was 35 years.

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

The overall average duration of the spells which were paid was 17 benefit days with the males averaging 17 benefit days and the females, 24 benefit days.

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

The average amount paid as Injury Benefit was approximately \$10,870.00.

A total of 3,445 claims were paid during 1997. The 1998 total represents a decrease of approximately 30%.

The number of spells paid during the period 1994 to 1998, the percentage arising from the sugar sector and the average duration of these spells are shown in Table 26 overleaf.



TABLE 26
NUMBER OF INJURY SPELLS PAID, PERCENTAGE ARISING FROM THE
SUGAR SECTOR AND AVERAGE DURATION OF SPELLS
1994 - 1998

DESCRIPTION	1994	1995	1996	1997	1998
Number of Spells	4,756	5,239	4,850	3,445	2,407
Percentage Arising from Sugar Sector	80	60	84	73	65
Average Duration (Benefit Days)	12	14	14	14	17

The table above exhibits a declining trend in the number of spells paid and the percentage arising from the sugar sector over the last 3 years of the period under consideration while the average duration has increased in 1998 after a period of stability.

INJURY BENEFIT MEDICAL CARE

Two thousand claims for Injury Benefit Medical Care were paid during 1998. The recipients were 1,822 or approximately 91% males and 178 or approximately 9% females.

The distribution by sector shows that 1,241 or approximately 62% of the claims were from workers in the sugar sector and 759 or approximately 38% were from workers in the other industries combined. Further analysis shows that recipients from the sugar sector comprised 1,184 males and 57 females while those from the other industries combined consisted of 638 males and 121 females. This is shown in Table 27 below.

TABLE 27
NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS
PAID BY SEX AND SECTOR
1998

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NO.	PERCENTAGE	NO.	PERCENTAGE	NO.	PERCENTAGE
Males	1,184	59	638	32	1,822	91
Females	57	3	121	6	178	9
Males & Females	1,241	62	759	38	2,000	100

An age analysis shows that 1,980 or approximately 99% of the recipients were between the ages of 16 years and 60 years while 20 were over 60 years of age.



The average age of the male recipients was approximately 36 years and that of the females, 40 years. The overall average age was 39 years.

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

An examination by the type of care extended shows that approximately 52% of the cost related to in-patient care and approximately 48% to out-patient care. Further, of the expenditure on in-patient care, 7% related to workers in the sugar sector and 45% to workers in the other industries combined. Correspondingly, for out-patient care, 15% related to workers in the sugar sector and 33% to workers in the other industries combined. This is shown in Table 28 below.

TABLE 28
INJURY BENEFIT MEDICAL CARE COST BY
SECTOR AND TYPE OF CARE
(PERCENTAGE-WISE)
1998¹

TYPE OF CARE	SUGAR	NON-SUGAR	BOTH SECTORS
In-Patient	7	45	52
Out-Patient	15	33	48
TOTAL	22	78	100

A further analysis shows that approximately 36% of the reimbursement was in respect to drugs and dressing, approximately 18% each for fees to medical referees and other expenses such as laboratory fees and 9% each for travelling and subsistence and hospitalisation. In addition, approximately 8% of the cost was reimbursed for medical examination and 1% each for treatment and specialist care. Table 29 overleaf shows the percentage distribution of Injury Benefit Medical Care cost by the type of care given.



TABLE 29
PERCENTAGE DISTRIBUTION OF INJURY BENEFIT
MEDICAL CARE COST
1998

DESCRIPTION	Hosp.	Med. Exam.	Spec. care	Drugs & Dress	Treat-ment	Sub. & Travel	Misce-llaneous	Fees to Medical Referee	TOTAL
In-Patient	9	1.3	-	16	0.7	-	8	17	52
Out-Patient	-	6.9	0.8	20	0.6	9	9.7	1	48
In and Out Patient	9	8.2	0.8	36	1.3	9	17.7	18	100

Of the claims paid, 1,311 or approximately 66% had attached the payment of Injury Benefit - replacement of income while the remaining 689 were for medical expenses only.

During 1997, 3,578 claims for Injury Benefit Medical Care were paid. The 1998 total represents a decrease of approximately 44%.

OVERSEAS MEDICAL CARE

Seven claims, 5 from male and 2 from female insured persons, were reimbursed for Injury Benefit Medical Care expenses incurred overseas.

Total reimbursement amounted to \$2,015,519.00 of which \$1,880,209.00 or approximately 93% went to the male recipients and \$135,310.00 or approximately 7% to the female recipients.

DISABLEMENT PENSION

During 1998, 61 Disablement Pensions were awarded to 49 males and 12 females.

The age distribution reveals that 13 pensioners were in the age-group (16-29) years, 30 were in the age-group (30-44) years, 15 were in the age-group (45-59) years and 3 were in the age-group (60-64) years.

The average age of the male recipients was 38 years and that of the females, 43 years. The overall average age was 39 years.

The sugar sector accounted for 23 of the recipients while the other industries combined accounted for 38 recipients. The 23 recipients in the sugar industry comprised 20 males and 3 females while those in the other industries combined comprised 29 male and 9 female recipients.



The analysis by percentage of disability shows that 52 or approximately 85% of the pensioners were assessed at disabilities ranging from 20% to 40%, 8 or approximately 13% were assessed at disabilities ranging from 50% to 70% and 1 at 80% disability. This is shown in Table 30 below.

TABLE 30
DISABLEMENT PENSIONS BY PERCENTAGE OF DISABILITY,
SECTOR AND SEX
1998

PERCENTAGE OF DISABILITY	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALE	FEMALE	TOTAL	MALE	FEMALE	TOTAL	MALE	FEMALE	TOTAL
20	12	1	13	9	6	15	21	7	28
30	4	1	5	6	3	9	10	4	14
40	3	1	4	6	-	6	9	1	10
50	-	-	-	6	-	6	6	-	6
60	-	-	-	1	-	1	1	-	1
70	-	-	-	1	-	1	1	-	1
80	1	-	1	-	-	-	1	-	1
TOTAL	20	3	23	29	9	38	49	12	61

The distribution by nature of disability reveals that 18 cases resulted from fractures, 17 from post traumatic ankylosis of the joints, 13 from amputations and 8 from injuries to the eye. Further, 2 cases resulted from contusions and abrasions and 1 case each resulted from cuts and lacerations, sprains and strains and burns and scalds.



Table 31 below gives the number of Disablement pensions awarded by nature of disability and location of injury.

TABLE 31
NUMBER OF DISABLEMENT PENSIONS BY NATURE OF DISABILITY
AND LOCATION OF INJURY
1998

NATURE OF DISABILITY	Head		Trunk	Upper Extremities		Lower Extremities	Total
	Eyes	Others		Fingers	Others	Legs & Feet	
Cuts and Lacerations	-	-	-	-	1	-	1
Fractures	-	-	3	1	7	7	18
Strains and Sprains	-	-	1	-	-	-	1
Injury to Eye	8	-	-	-	-	-	8
Amputations	-	-	-	10	1	2	13
Post-Traumatic Ankylosis of joints	-	-	11	-	3	3	17
Burns & Scalds	-	-	-	-	-	1	1
Contusions & Abrasions	-	-	1	-	1	-	2
TOTAL	8	-	16	11	13	13	61

The above table also shows that 24 or approximately 39% of the disabilities were confined to the upper extremities, 16 or approximately 26% to the trunk and 13 or approximately 21% to the lower extremities. There were 8 cases where the disabilities were confined to the head.

Twenty-two of the cases resulted from persons striking against or coming into contact with objects, 21 from persons falling and 5 each from power driven means of transport and flying objects. Further, 3 cases each resulted from the use of hand tools and lifting by means other than power driven machinery and 1 each from falling objects and fire or explosion.

An occupational analysis shows that 29 or approximately 48% of the awardees were manual workers, 16 or approximately 26% were technical and craft workers, 12 or approximately 20% were service workers and 4 were clerical and sales workers.



The average monthly amount awarded was approximately \$4,007.00.

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

A total of 52 Disablement Pensions were awarded during 1997. The 1998 total of 61 represents therefore an increase of approximately 17%.

The number of Disablement Pensions awarded over the period 1994 - 1998 is shown in Table 32 below.

TABLE 32
NUMBER OF DISABLEMENT PENSIONS AWARDED ANNUALLY
1994 - 1998

SECTOR	1994	1995	1996	1997	1998
SUGAR	10	13	20	22	23
NON-SUGAR	23	28	30	30	38
BOTH SECTORS	33	41	50	52	61

The table above displays an increasing trend in the number of pensions awarded.

At the beginning of the year, there were 1,490 Pensions in payment to 1,344 males and 146 females at an average monthly rate of \$1,283.00.

During the year, 61 pensions were awarded and 29 were terminated due to the death of the recipients.

At the end of the year, therefore, there were 1,522 pensions in payment to 1,365 males and 157 females at an average monthly rate of \$1,450.00.

Table 33 overleaf shows the Movement of Disablement pensions during 1998.

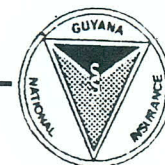


TABLE 33
MOVEMENT OF DISABLEMENT PENSION
1998

DESCRIPTION	MALES		FEMALES		MALES & FEMALES	
	NUMBER	AVERAGE AMOUNT \$	NUMBER	AVERAGE AMOUNT \$	NUMBER	AVERAGE AMOUNT \$
Pensions in payment at the beginning of the year	1,344	*1,302	146	*1,109	1,490	*1,283
Pensions granted during the year	49	5,840	12	3,189	61	5,318
Pensions terminated up to 31-12-98	28	928	1	3,315	29	1,010
Pensions in Payment as at 31-12-98	1,365	1,472	157	1,254	1,522	1,450

*Adjusted Figures

DISABLEMENT GRANT

During the year under review, 46 Disablement Grants were awarded to 36 males and 10 females.

The average age of the males was 35 years and that of the females 37 years. The overall average age was 36 years.

The sugar sector accounted for 10 or approximately 22% of the recipients while the other industries combined accounted for 36 or approximately 78%. This is shown in Table 34 overleaf.



TABLE 34
NUMBER OF DISABLEMENT GRANTS PAID BY SEX AND SECTOR
1998

DESCRIPTION	SECTOR		BOTH SECTORS
	SUGAR	NON-SUGAR	
Males	10	26	36
Females	-	10	10
Males & Females	10	36	46

An analysis by nature of injury shows that 16 awardees suffered from cuts and lacerations, 12 from fractures and 7 from contusions and abrasions. There were also 6 cases of amputations and 5 of sprains and strains. See Table 35 below.

TABLE 35
NUMBER OF DISABLEMENT GRANTS PAID BY NATURE OF DISABILITY
AND LOCATION OF INJURY
1998

Nature of Disability	LOCATION OF INJURY					Total
	Trunk & Uro-Genital Organs	Upper Extremities		Lower Extremities	Injury not spec. located	
		Fingers	Others	Legs & Feet		
Contusions & Abrasions	4	-	2	-	1	7
Cuts & Lacerations	-	10	5	-	1	16
Fractures	-	-	2	10	-	12
Sprains & Strains	1	1	-	3	-	5
Amputations	-	6	-	-	-	6
TOTAL	5	17	9	13	2	46

The above table also shows that 26 of the awardees suffered injuries which were confined to the upper extremities, 13 to the lower extremities, 5 to the trunk and 2 to other unspecified parts of the body.

An analysis by cause of accidents reveals that 21 of the injuries sustained resulted from persons coming into contact with objects, 14 from unspecified causes, 9 from persons falling and 2 from the use of hand tools.



The distribution by degree of disability shows that 15 persons were assessed at 2% disability, 10 at 10% disability and 5 each at 3% and 5% disability. There were also 4 persons who were assessed at 14% disability, 3 at 4% disability, 2 at 6% disability and 1 each at 8% and 12% disability. This is shown in Table 36 below.

TABLE 36
NUMBER OF DISABLEMENT GRANTS PAID BY PERCENTAGE OF DISABILITY,
SEX AND SECTOR
1998

Percentage of Disability	SUGAR			NON-SUGAR			BOTH SECTORS		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
2	1	-	1	12	2	14	13	2	15
3	-	-	-	3	2	5	3	2	5
4	-	-	-	2	1	3	2	1	3
5	-	-	-	3	2	5	3	2	5
6	-	-	-	2	-	2	2	-	2
8	-	-	-	1	1	1	-	1	1
10	5	-	5	3	2	5	8	2	10
12	-	-	-	1	-	1	1	-	1
14	4	-	4	-	-	-	4	-	4
TOTAL	10	-	10	26	10	36	36	10	46

The average amount paid as Disablement Grant was \$97,809.00.

During 1997, 29 Disablement Grants were awarded. The 1998 total represents an increase of approximately 59%.

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

INDUSTRIAL DEATH PENSION

Eleven Industrial Death Pensions were awarded during 1998.

The recipients were 10 widows who had children of the deceased in their care, and 1 parent.

The ages of the deceased ranged from 23 years to 50 years. Their average age was approximately 37 years. The ages of the widows ranged from 19 years to 44 years. Their average age was approximately 34 years. The ages of the 18 children who were included in the benefit ranged from 2 years to 15 years. Their average age was approximately 10 years.

The parent of the deceased person was 49 years old.



The sugar sector accounted for 2 of the deaths while the other industries combined accounted for the remaining 9 deaths.

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

An analysis by cause of accident reveals that 4 deaths were due to injuries sustained from power driven means of transport, 3 from other unspecified causes, 2 from striking against or coming into contact with objects and 1 each from falling objects and power driven machinery. This is shown in Table 37 below.

TABLE 37
NUMBER OF INDUSTRIAL DEATHS
BY NATURE OF INJURY
AND CAUSE OF ACCIDENT
1998

NATURE OF INJURY	CAUSE OF ACCIDENT					
	ACCIDENTS CAUSED OTHERWISE THAN BY MACHINERY, HANDLING GOODS OR MEANS OF TRANSPORT					
	PRIME MOVER	POWER DRIVEN TRANSPORT	FALLING OBJECTS	STRIKING AGAINST FOR COMING INTO CONTACT WITH OBJECTS	OTHER CAUSES	TOTAL
Fractures	-	3	-	-	1	4
Drowning	-	1	-	1	-	2
Cuts & Lacerations	-	-	-	1	-	1
Other Injuries	1	-	1	-	2	4
TOTAL	1	4	1	2	3	11

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



At the beginning of the year, there were 432 Industrial Death pensions in payment to 358 widows, 56 parents and 18 orphans.

During the year, 11 pensions were awarded to 10 widows and 1 parent at an average monthly rate of \$11,882.00. Six pensions, five to widows and 1 to a parent, were terminated due to the deaths of the recipients while 6 pensions were altered due to the attainment of the age-limit of the children.

At the end of the year therefore, there were 437 pensions in payment to 363 widows, 56 parents and 18 orphans.

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

TABLE 38
MOVEMENT OF INDUSTRIAL DEATH PENSIONS
1998

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	358	3,020	56	2,541	18	1,601	432	2,899
Pensions granted up to 31-03-98	-	-	1	2,201	-	-	1	2,201
Pensions terminated up to 31-03-98	-	-	-	-	-	-	-	-
Alterations	2	734	-	-	-	-	2	734
Pensions in payment as at 01-04-98	358	*3,457	57	*2,877	18	*1,949	433	*3,318
Pensions granted from 01-04-98 to 30-09-98	3	16,063	-	-	-	-	3	16,063
Pensions terminated from 01.04.98	5	2,483	-	2,553	-	-	6	2,495
Alteration	2	851	-	-	1	1,702	3	1,135
Pensions in payment as at 01-10-98	356	*3,930	56	*3,137	18	*1,981	430	*3,745
Pensions granted from 01-10-98	7	11,378	-	-	-	-	7	11,378
Pensions terminated from 01.10.98	-	-	-	-	-	-	-	-
Alteration	2	2,813	-	-	-	-	2	2,813
Pensions in payment as at 31-12-98	363	4,056	56	3,137	18	1,981	437	3,854

*Adjusted Figures

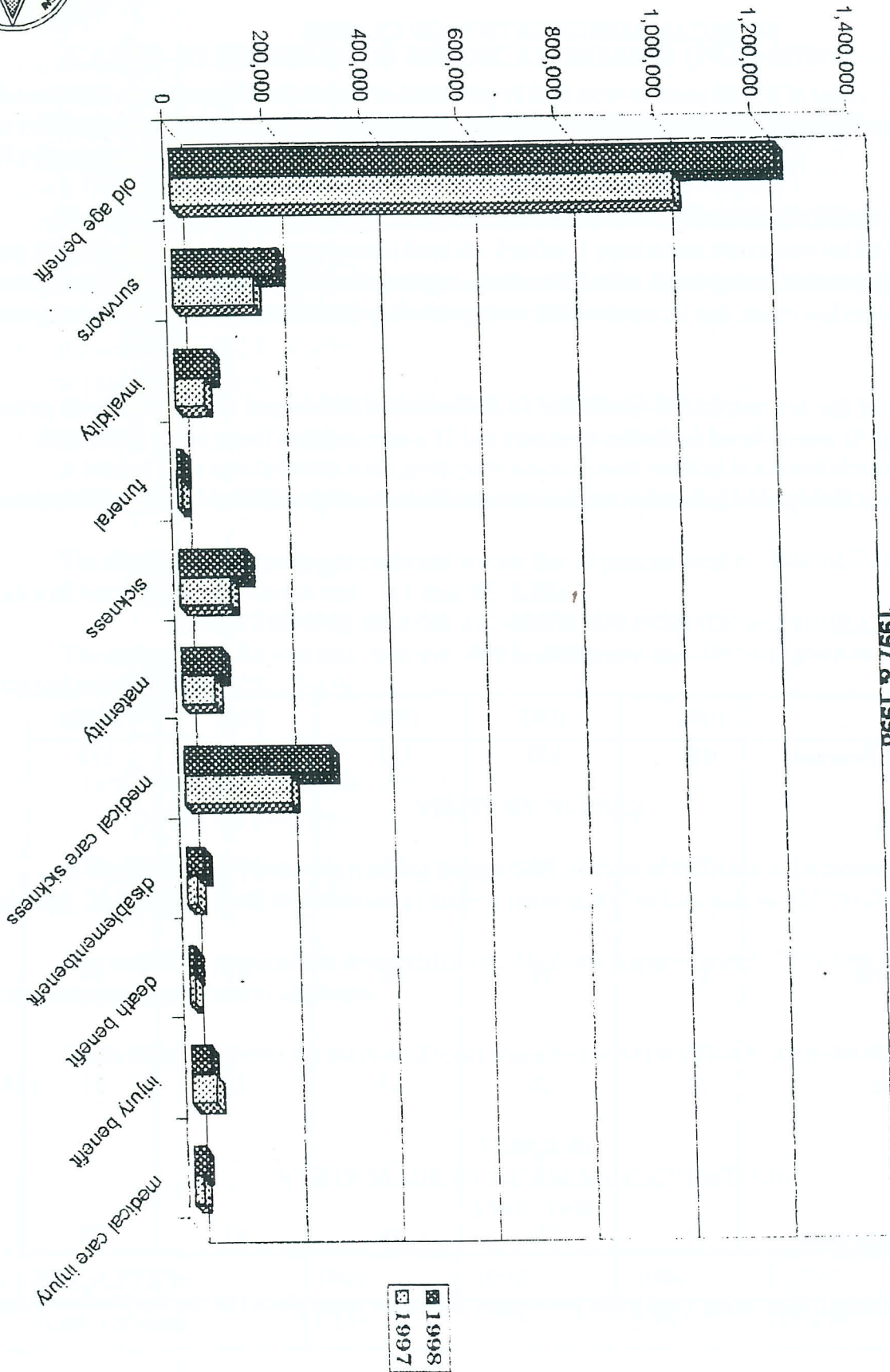


FIG III
BENEFIT PAYMENTS
1997 & 1998



MEDICAL ADJUDICATION OF CLAIMS

During 1998, a total of 20,890 persons were seen by personnel of the Medical Department. Of this total, 17,151 were seen at their homes, 2,023 at hospitals and 1,716 were seen by the Medical Adviser in the organisation.

CASES REFERRED TO MEDICAL BOARD (INDUSTRIAL)

The Industrial Medical Board dealt with 138 cases during the year under review. This total comprised 74 new cases and 64 review cases, that is, cases which were previously placed before the Board but required follow-up action.

The results of the determinations reveal that 54 persons were considered fit for work with partial permanent disability, 53 were referred for further treatment and 31 were considered completely fit for work.

The number of cases placed before the Industrial Medical Board during the period 1994 to 1998 is shown in Table 39 below.

TABLE 39
CASES PLACED BEFORE MEDICAL BOARD (INDUSTRIAL)
1994 - 1998

DESCRIPTION	1994	1995	1996	1997	1998
Number of cases Boarded	88	102	111	133	138
Medical treatment recommended	29	36	51	61	53
Cases awarded Disablement Benefit	35	39	43	47	54
Medical treatment not recommended	23	26	17	25	31
Cases struck off	1	1	-	-	-
Percentage genuine cases	73	74	85	81	78

The table above exhibits a fluctuating trend in the percentage of genuine cases placed before the Medical Board



CASES REFERRED TO MEDICAL BOARD (NON-INDUSTRIAL)

During the year under review, 137 cases were placed before the Medical Board. This total consisted of 109 new cases and 28 cases which were up for review.

The results of the determination show that 59 persons were recommended for further treatment, 47 had their cases disallowed and 28 were deemed invalids. Further, 1 person was recommended for Invalidation benefit but with a review of this condition at a future date, another for further investigation and review and a recommendation was made for reimbursement of medical expenses incurred.

MEDICAL TREATMENT ABROAD

A total of 52 insured persons were given permission to seek medical treatment abroad and were reimbursed a maximum of 80% of their medical expenses subject to a ceiling of \$460,000.

The distribution by country of treatment reveals that 23 persons went to Trinidad, 20 to the United States of America, 8 to Barbados and 1 to Canada.

The main reasons for overseas treatment were heart diseases and other malignant conditions and various technical investigations.

VISITS BY NURSES

A total of 20,829, visits were made by Nurses/Sick Visitors of the Medical Department during 1998. Of this total, 20,097 were made to the homes of insured persons, 497 to hospitals and 235 to Dispensaries.

The number of persons seen amounted to 19,174 of which approximately 75% were pensioners and 25% were claimants or prospective claimants.

Table 40 below shows the number of visits made by the Nurses/Sick Visitors during the period 1994 to 1998.

TABLE 40
VISITS MADE BY NURSES/SICK VISITORS
1994 - 1998

DESCRIPTION	1994	1995	1996	1997	1998
Number of visits	1,345	2,287	2,753	17,899	20,829

The table shows an increasing trend in the number of visits made over the period.



APPEALS TO TRIBUNAL

During 1998, there were 776 appeals for processing. Of this total, 298 were brought forward from 1997 and 478 were received during 1998.

Old Age Benefit accounted for 437 or approximately 56% of the appeals and Sickness Benefit accounted for 200 or approximately 26%.

The Appeals Tribunal adjudicated on 255 of the appeals, of which 25 were allowed, 139 disallowed and 91 adjourned. Further, the General Manager reviewed and allowed 357 appeals and 25 were withdrawn.

At the end of the year therefore, there were 230 appeals (including the 91 which were adjourned) still outstanding.

ESTABLISHMENT AND ORGANISATION

STAFFING

At the beginning of the year, the organisation had in its employ a staff of 533 consisting of 520 permanent and 13 temporary employees.

During the year, 18 persons comprising 11 permanent and 7 temporary employees were recruited. There were 29 exits consisting of 24 from the permanent category and 5 from the temporary category.

A breakdown of the exits from the permanent category shows that 12 persons resigned, 7 had their services terminated and 3 persons retired. Further, 1 person was dismissed and 1 had died. Similarly, from the temporary category, 4 persons had their services terminated and 1 person resigned.

At the end of the year therefore, there were 522 employees on roll of which 507 were permanent and 15 were temporary.

TRAINING

During 1998, a total of 390 employees attended internal training programmes and external courses sponsored by agencies within the country.

The internal training programmes included Orientation Programmes, Effective Supervision Programmes, Compliance seminars and Computer training.

The external programmes were attended by 43 employees and were sponsored mainly by the Institute of Distance and Continuing Education (IDCE), the Consultative Association of Guyanese Industry (CAGI) and



Zoywins Consultancy. The areas of exposure included Supervisory Management, Human Resources Management, Occupational Health and Safety and Accounting.

Eleven employees concluded studies at the University of Guyana during the year under review. A breakdown of the awards received shows that 4 persons were awarded the Diploma in Public Management, 3 were awarded the Diploma in Public Communications, 2 received the Diploma in Accountancy and 2 received the Degree in Accountancy.

Twenty-five lecture/discussion sessions were held for employers and employees from the Private and Public Sector. Discussions were centered mainly on the benefits offered by the Scheme and compliance related matters.

INCOME AND EXPENDITURE

INCOME

Income received from all sources during 1998 amounted to \$5,597,727. This income was made up as follows:

		G\$ 000
CONTRIBUTIONS	-	3,586,886
INVESTMENT INCOME	-	999,430
GAIN ON DISPOSAL OF INVESTMENT	-	995,478
OTHER INCOME	-	15,933
		<hr/>
		5,597,727
		<hr/>



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

DESCRIPTION	LONG TERM	SHORT TERM	INDUSTRIAL	TOTAL
Contributions	2,607,666	588,249	390,971	3,586,886
Investment Income	744,375	97,045	158,010	999,430
Gain on Disposal of Investment	741,432	96,660	157,386	995,478
Other Income	5,311	5,311	5,311	15,933
TOTAL	4,098,784	787,265	711,678	5,597,727

* Figures in G\$ 000

During 1997, the total income received was \$4,200,546. The income for 1998 therefore, represents an increase of approximately 33%.

The income received during 1997 and 1998, is compared below.

DESCRIPTION	YEAR		PERCENTAGE INCREASE
	1997	1998	
Contributions	3,246,275	3,586,886	10
Investment Income	809,276	999,430	23
Gain on Disposal of Investment	128,662	995,478	689
Other Income	16,333	15,933	-
TOTAL	4,200,546	5,597,727	33



EXPENDITURE

Total expenditure during 1998 amounted to \$2,678,351. Of this amount, \$2,156,111 was expended on benefit payments and \$552,240 on administrative expenses.

An analysis of the benefit payments shows that the Long Term Branch accounted for \$1,553,470, or approximately 71% of the total benefit expenditure with Old Age Benefit accounting for \$1,236,269. The Short Term Branch accounted for \$513,861, or approximately 24% while the Industrial Benefit Branch accounted for \$108,780, or approximately 5% of the amount expended on benefit payments.

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

BENEFIT BRANCH	AMOUNTS (\$ 000)	PERCENTAGE OF BENEFIT EXPENDITURE	PERCENTAGE OF TOTAL EXPENDITURE
LONG TERM	1,533,470	71	57
SHORT TERM	513,861	24	19
INDUSTRIAL	108,780	5	4
TOTAL	2,156,111	100	80

The table also shows that the Long Term Benefit Branch accounted for approximately 57% of the total expenditure, the Short Term Branch approximately 19% and the Industrial Branch approximately 4%.

The amounts expended on benefits during 1997 and 1998 are compared in the table below.

BENEFIT BRANCH	AMOUNT EXPENDED DURING		PERCENTAGE INCREASE
	1997	1998	
LONG TERM	1,256,146	1,533,470	22
SHORT TERM	384,552	513,861	34
INDUSTRIAL	96,267	108,780	13
TOTAL	1,736,966	2,156,111	24

The table above shows an increase of approximately 24% in total benefit payments between the years 1997 and 1998.



Administrative expenses amounted to \$522,240. This represents an increase of approximately 28% over the 1997 total of \$407,821.

NATIONAL INSURANCE FUND

At the beginning of the year, the National Insurance Fund was \$8,703,076. Income received during the year totalled \$5,597,727 while expenses amounted to \$2,678,351. The Fund therefore realised a surplus of \$2,919,373 which, when added to the Fund at the beginning of the year, amounted to \$11,622,452.

The Fund as at 31.12.98 was represented as follows:-

Fixed Assets valued at	246,072
Investments valued at	10,733,733
Net current assets valued at	562,048
Deferred receivable (interest)	<u>80,599</u>
National Insurance Fund	<u>11,622,452</u>



EXPENDITURE

Benefit Payments	\$2.1 B
Administrative Expenses	\$.5 B

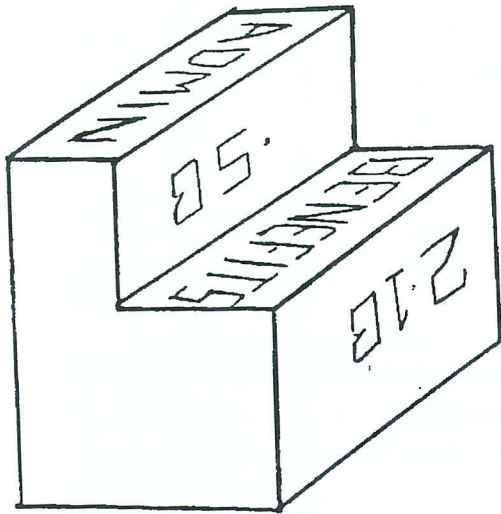
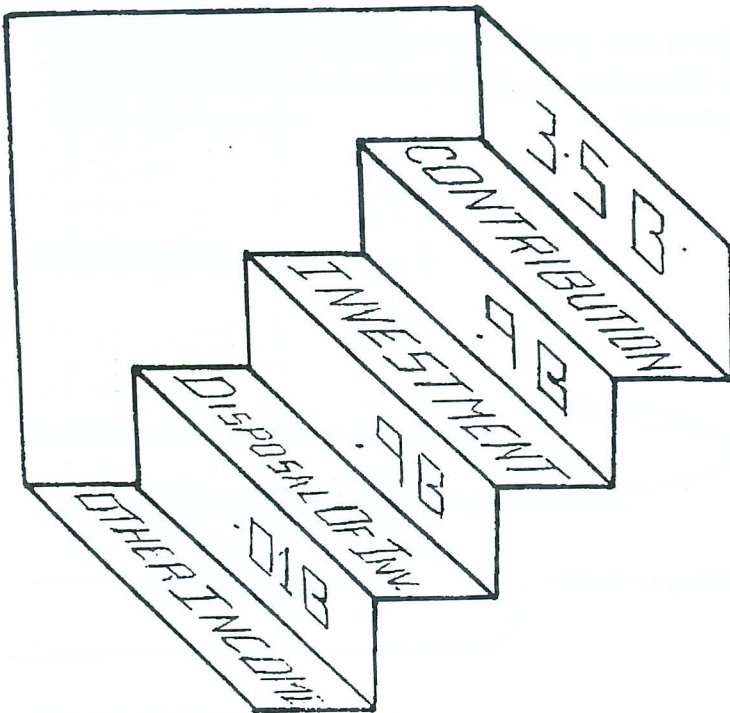


FIGURE IV
INCOME AND EXPENDITURE
1998

INCOME

Contributions	\$3.5 B
Investment	\$.9 B
Gain on Disposal of Investment	\$.9 B
Other Income	\$.01 B





**REPORT OF THE AUDITORS
TO THE MINISTER OF FINANCE
THROUGH THE BOARD OF DIRECTORS
OF THE NATIONAL INSURANCE SCHEME
ON THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 1998**

We have audited the financial statements set out on pages 2 to 11 which are in agreement with the books of the Scheme and have obtained all the informations 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 required 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 December 31, 1998 and of the results of its operations and cash flows for the year then ended.


JACK. A. ALLI, SONS & CO.

JACK A. ALLI, SONS & CO.

April 3, 2000


Associates of PricewaterhouseCoopers



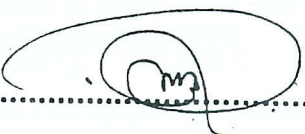
NATIONAL INSURANCE SCHEME

BALANCE SHEET

AS AT DECEMBER 31, 1998

	NOTES	1998 G\$000	1997 G\$000
ASSETS			
NON-CURRENT ASSETS			
Fixed assets	4	246,072	237,030
Investments	5	10,733,733	7,786,966
Deferred receivable	6	80,599	139,951
CURRENT ASSETS			
	7	685,015	646,279
		<u>11,745,419</u>	<u>8,810,226</u>
		=====	=====
RESERVES AND LIABILITIES			
RESERVES			
Long-term benefits reserve	8	8,245,933	6,046,187
Short-term benefits reserve	8	922,393	753,437
Employment injury reserve	8	2,378,614	1,827,940
Revaluation reserve	8	75,512	75,512
		<u>11,622,452</u>	<u>8,703,076</u>
CURRENT LIABILITIES			
	9	122,967	107,150
		<u>11,745,419</u>	<u>8,810,226</u>
		=====	=====

Approved on behalf of the Board:-

.....


DIRECTORS

.....


The attached statement and notes on pages 4 to 11 form an integral part of these financial statements.



NATIONAL INSURANCE SCHEME
INCOME AND EXPENDITURE STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 1998

	NOTE	Long-term Benefits G\$000	Short-term Benefits G\$000	Employment Injury Benefits G\$000	1998 Total G\$000	1997 Total G\$000
INCOME						
Contributions		2,607,666	588,249	390,971	3,586,886	3,246,275
Interest on investments		744,375	97,045	158,010	999,430	809,276
Gain on disposal of investment		741,432	96,660	157,386	995,478	128,662
Other income		5,311	5,311	5,311	15,933	16,333
Total Income		4,098,784	787,265	711,678	5,597,727	4,200,546
EXPENDITURE						
Old age benefits		1,229,569	-	-	1,229,569	1,019,468
Old age grant		6,700	-	-	6,700	6,296
Survivors benefits		212,863	-	-	212,863	162,500
Invalidity pension		73,144	-	-	73,144	58,517
Invalidity grant		315	-	-	315	373
Funeral benefits		10,879	-	-	10,879	8,992
Sickness benefits		-	135,030	-	135,030	102,780
Maternity benefits		-	81,454	-	81,454	65,344
Medical care sickness		-	297,377	-	297,377	216,428
Disablement benefits		-	-	34,019	34,019	19,990
Death benefits		-	-	13,157	13,157	10,519
Injury benefits		-	-	39,010	39,010	48,429
Medical care-injury benefits		-	-	22,594	22,594	17,330
		1,533,470	513,861	108,780	2,156,111	1,736,966
Administrative expenses	10	365,568	104,448	52,224	522,240	445,260
Total Expenditure		1,899,038	618,309	161,004	2,678,351	2,182,226
Excess of income over expenditure		2,199,746	168,956	550,674	2,919,376	2,018,320

The attached statement and notes on pages 4 to 11 form an integral part of these financial statements.



NATIONAL INSURANCE SCHEME
CASH FLOW STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 1998

	1998	1997
	G\$000	G\$000
OPERATING ACTIVITIES		
Excess of income over expenditure	2,919,376	2,018,320
Depreciation	30,888	22,485
Gain on disposal of investments	(995,478)	(128,662)
Loss on disposal of fixed assets	124	-
Increase in amounts due	(156,832)	(24,455)
Increase in amounts owed	15,817	10,132
Increase in stocks of stationery and medical supplies	(1,835)	(413)
	<u>1,812,060</u>	<u>1,897,407</u>
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of fixed assets	(40,363)	(60,814)
Proceeds from sale of fixed assets	309	173
Purchase of ordinary shares	(5,395)	-
Proceeds from sale of ordinary shares	999,031	132,162
Purchase of fixed income securities and deposits	(9,373,408)	(7,626,868)
Proceeds from sale / maturity of fixed income securities	6,428,483	5,632,895
Decrease in deferred receivable	59,352	66,268
	<u>(1,931,991)</u>	<u>(1,856,184)</u>
NET CASH USED IN INVESTING ACTIVITIES	(1,931,991)	(1,856,184)
CHANGE IN CASH AND CASH EQUIVALENTS POSITION	(119,931)	41,223
CASH AND CASH EQUIVALENTS AT JANUARY 1, 1998	221,461	183,738
CASH AND CASH EQUIVALENTS AT DECEMBER 31, 1998	101,530	224,961
	<u>=====</u>	<u>=====</u>



NATIONAL INSURANCE SCHEME
NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 1998

1. INCORPORATION AND PRINCIPAL ACTIVITY

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

The principal activity of the Scheme is to carry out the requirements of the Act in providing social security benefits to the insurable population of Guyana.

2. ACTUARIAL REVIEW

Section 37 of the Act requires an actuarial valuation of the National Insurance Scheme at five yearly intervals.

The 5th actuarial review of the National Insurance Scheme carried out during 1999 by an independent actuary concluded that there will be an increase of the ratio of pensioners to contributors in the Scheme in the future necessitating an increase in the contribution rate but while there was no imminent financial crisis the situation would require consequent action.

The actuary made the following recommendations:-

1. Each Benefit Branch of the Scheme should have its financial autonomy, instead of allocating total income and expenditure to the various Branches according to arbitrary percentages.
2. Amounts of \$796 million and \$1,726 million could be transferred from Short-term Benefits and Employment Injury Benefits Branches respectively, to the Long - term Benefits Branch to comply with recommendation above.
3. The contribution rates for the Short-term Benefits Branch should be 2.2 % and the Employment Injury Benefits Branch 1.5 %. These contribution rates should remain constant at their 1999 levels until the next actuarial review.
4. An investment portfolio diversification should be contemplated.
5. The current practice of granting annual adjustments to pensions based on the increase of the consumer price index should be legalised to ensure that pensioners keep their purchasing power over time.
6. The Board should plan to reduce its administrative expenses below 1.5% in insurable earnings over next 5 years.



NATIONAL INSURANCE SCHEME
NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 1998

3. SIGNIFICANT ACCOUNTING POLICIES

(a) Basis of Accounting

The financial statements are prepared on the historical cost convention as modified for the revaluation of land and freehold and leasehold buildings.

(b) 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 persons and are distributed among the three benefit branches based on actuarial recommendation as follows:-

(i) Long term benefits	72.7%
(ii) Short term benefits	16.4%
(iii) Employment injury benefits	10.9%

(2) Investment Income

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

(i) Long term benefits	74.48%
(ii) Short term benefits	9.71%
(iii) Employment injury 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.



NATIONAL INSURANCE SCHEME
NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 1998

3. SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

(c) Expenditure

(1) Benefits

These include benefits paid for the year as well as claims processed and admitted at the end of the year.

(2) Administrative Expenditure

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

(i) Long term benefits	70%
(ii) Short term benefits	20%
(iii) Employment injury benefits	10%

(3) 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:-

Equipment, furniture and fittings	10-25%
Motor vehicles and vessels	25%

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

(d) Investments

All investments are stated at cost.

(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.



NATIONAL INSURANCE SCHEME
NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 1998

3. SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

(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.

4. FIXED ASSETS

	Land and Freehold / Leasehold Buildings G\$000	Equipment Furniture and Fittings G\$000	Motor Vehicles and Vessels G\$000	Total G\$000
Cost				
At January 1, 1998	186,074	216,020	25,105	427,199
Additions	1,003	28,812	10,548	40,363
Disposals	-	(105)	(4,037)	(4,142)
At December 31, 1998	<u>187,077</u>	<u>244,727</u>	<u>31,616</u>	<u>463,420</u>
Depreciation				
At January 1, 1998	21,742	151,795	16,632	190,169
Charges for the year	3,639	18,628	8,621	30,888
Written back on disposal	-	(85)	(3,624)	(3,709)
At December 31, 1998	<u>25,381</u>	<u>170,338</u>	<u>21,629</u>	<u>217,348</u>
Net Book Value				
At December 31, 1998	<u>161,696</u>	<u>74,389</u>	<u>9,987</u>	<u>246,072</u>
At December 31, 1997	<u>164,332</u>	<u>64,225</u>	<u>8,473</u>	<u>237,030</u>



NATIONAL INSURANCE SCHEME
NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 1998

4. FIXED ASSETS (CONT'D)

Note:

- (a) No values were taken in the accounts in respect of State owned land on which National Insurance buildings are located.
- (b) Land, freehold and leasehold 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 revaluation reserve.

5. INVESTMENTS	1998 G\$000	1997 G\$000
Fixed deposits	4,071,041	3,335,516
Equities	479,105	477,263
Debentures / bonds and other securities		
- Unquoted	800,424	500,743
- Guyana Government	5,218,338	3,253,072
- Overseas Government	21,477	21,477
Mortgages	143,348	198,895
	<u>10,733,733</u>	<u>7,786,966</u>
	=====	=====

6. DEFERRED RECEIVABLE

Bank of Guyana debenture (a)	80,599	129,951
Post Office Corporation (b)	-	10,000
	<u>80,599</u>	<u>139,951</u>
	=====	=====

- (a) Interest receivable on special issue of Government of Guyana ten year 14 per cent 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) A security deposit with Post Office Corporation in connection with the arrangement for the payment of benefit vouchers.



NATIONAL INSURANCE SCHEME
NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 1998

		1998 G\$000	1997 G\$000			
7. CURRENT ASSETS						
Cash in hand and at bank		101,530	221,461			
Investment income receivable		404,466	258,783			
Sundry debtors and prepayments		160,370	149,221			
Stocks of stationery and medical supplies		18,649	16,814			
		<u>685,015</u>	<u>646,279</u>			
		=====	=====			
8. RESERVES		1998 Total G\$000	1997 Total G\$000			
	Long-term G\$000	Short-term G\$000	Employment Injury G\$000	Revaluation Reserve G\$000		
At January 1	6,046,187	753,437	1,827,940	75,512	8,703,076	6,684,756
Excess income over expenditure	2,199,746	168,956	550,674	-	2,919,376	2,018,320
At December 31	<u>8,245,933</u>	<u>922,393</u>	<u>2,378,614</u>	<u>75,512</u>	<u>11,622,452</u>	<u>8,703,076</u>
	=====	=====	=====	=====	=====	=====
9. CURRENT LIABILITIES		1998 G\$000	1997 G\$000			
Unpaid benefits		100,723	97,440			
Sundry creditors		3,536	9,710			
Accrued charges		18,708	-			
		<u>122,967</u>	<u>107,150</u>			
		=====	=====			
10. ADMINISTRATIVE EXPENSE						
Employment costs		310,521	283,938			
Depreciation		30,888	22,485			
Finance charges		869	835			
Operating charges		179,962	138,002			
		<u>522,240</u>	<u>445,260</u>			
		=====	=====			



NATIONAL INSURANCE SCHEME
NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 1998

	1998	1997
11 FUTURE CAPITAL EXPENDITURE	G\$000	G\$000
Expenditure authorised by the Directors but not contracted for	84,326 =====	1,191 =====
Expenditure authorised by the Directors and contracted for	- =====	20,760 =====

12 LONG-TERM BENEFITS RESERVE

This reserve is held to cover retirement pensions, retirement grants, invalidity, funeral and survivors benefits in respect of qualifying persons.

13 SHORT-TERM BENEFITS RESERVE

This reserve is held to cover sickness and maternity benefits in respect of qualifying persons

14 EMPLOYMENT INJURY RESERVE

This reserve is held to cover employment injury benefits to eligible insured persons.



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TABLE A
NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE
1998

CODE	INDUSTRY	NUMBER OF EMPLOYEES						TOTAL
		1 - 5	6 - 10	11 - 20	21 - 50	51 - 100	100 +	
01	Agriculture & Livestock Production	14	-	1	-	-	-	15
01B	Rice Farming	2	-	-	-	-	-	2
02	Forestry & Logging	2	2	-	-	-	-	4
04	Fishing	1	1	-	-	-	-	2
12	Other Metallic Mineral Mining	3	3	-	1	-	-	7
14	Stone Quarrying	-	2	-	-	1	-	3
20	Food Manufacturing (except sugar, rice & beverages)	14	5	1	1	-	1	22
20B	Rice Milling	2	-	-	-	1	-	3
21	Beverage Industry	1	1	-	1	-	-	3
23	Textile Manufacturing	1	-	-	-	-	-	1
24	Manufacture of Wearing apparel, footwear & other made up textile goods	-	2	-	-	-	-	2
25	Manufacture of wood and cork (except furniture)	6	1	-	-	-	-	7
26	Manufacture of furniture and fixtures	11	-	-	-	-	-	11
28	Printing, Publishing and Allied Industries	7	-	-	-	-	-	7
29	Manufacture of leather and fur products	1	-	-	-	-	-	1
33	Manufacture of non-metallic mineral products	-	-	1	-	-	-	1
34	Basic Metal Industry	5	-	1	-	-	-	6
35	Manufacture of metal products and repairs	1	-	-	-	-	-	1
36	Manufacture and repair of machinery (except electrical machinery)	-	1	-	-	-	-	1
37	Manufacture and repair of electrical appliances	1	-	-	-	-	-	1
38	Manufacture and repair of Transport Equipment	16	1	-	-	-	-	17
39	Manufacture and repair of Miscellaneous Items	7	-	-	-	-	-	7
40	Construction	93	33	8	-	-	-	134
51	Supply of electricity, gas and steam	7	-	-	-	-	1	8
61	Wholesale and Retail Trade	99	13	3	-	-	-	115
62	Banks and other Financial Institutions	1	-	-	-	-	-	1
63	Insurance	2	-	-	-	-	-	2
64	Real Estate	2	-	-	-	-	-	2
71	Transport	35	8	2	1	-	-	46
73	Communication	3	1	-	-	-	-	4
81	Government Services	2	-	1	1	2	1	7
82	Community & Business Services	86	10	6	5	1	-	108
83	Recreational Services	7	-	-	-	-	-	7
84	Personal Services	111	5	3	2	-	-	121
	TOTAL	543	89	27	12	5	3	679

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

1998

AGE GROUP	MALES					FEMALES					MALES & FEMALES											
	MARRIED	SINGLE	WID.	DIV.	SEP.	MARRIED	SINGLE	WID.	DIV.	SEP.	MARRIED	SINGLE	WID.	DIV.	SEP.	MARRIED	SINGLE	WID.	DIV.	SEP.	COMMON LAW	TOTAL
	TOTAL					TOTAL					TOTAL					TOTAL						
Under 16	7	133	-	-	-	1	139	-	-	-	1	141	-	-	-	8	272	-	-	-	1	281
16 - 19	13	2264	-	-	-	27	1875	-	-	2	18	1922	-	-	2	40	4139	-	-	2	35	4216
20 - 24	73	1331	-	-	-	71	996	1	4	4	70	1146	1	4	4	144	2327	1	4	4	187	2667
25 - 29	111	296	-	1	-	71	272	-	9	3	52	407	-	10	3	182	568	-	10	3	152	915
30 - 34	105	122	-	-	1	81	128	4	5	4	40	262	4	5	5	186	250	4	5	5	106	556
35 - 39	65	50	-	3	-	69	74	8	11	7	41	210	8	14	7	134	124	8	14	7	81	368
40 - 44	47	29	-	-	-	50	39	6	4	6	11	116	6	4	6	97	68	6	4	6	24	205
45 - 49	33	8	-	5	-	31	19	6	-	5	9	70	6	5	5	64	27	6	5	5	20	127
50 - 54	24	3	-	2	1	12	6	-	5	1	3	27	-	7	2	36	9	-	7	2	6	60
55 - 59	13	7	1	-	-	10	2	1	1	3	1	18	2	1	3	23	9	2	1	3	2	40
60 & Over	11	7	-	2	-	1	3	2	-	-	-	6	2	2	2	12	10	2	2	2	1	27
TOTAL	502	4250	1	13	2	424	3553	28	39	35	246	4325	29	52	37	926	7803	29	52	37	615	9462

TABLE C
NUMBER OF EMPLOYED REGISTRANTS BY
INDUSTRY AND SEX
1998

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agriculture & Livestock Production	90	20	110
01A	Sugar Farming	109	13	122
01B	Rice Farming	44	2	46
02	Forestry & Logging	90	10	100
04	Fishing	50	35	85
11	Bauxite Mining	39	23	62
12	Other Metallic Mineral Mining	44	4	48
20	Food Manufacturing (except sugar, rice & beverages)	176	113	289
20A	Sugar Milling	400	20	420
20B	Rice Milling	158	31	189
21	Beverage Industry	184	49	233
23	Textile Manufacturing	1	21	22
24	Manufacture of Wearing apparel, footwear & other made up textile goods	29	457	486
25	Manufacture of wood and cork (except furniture)	468	46	514
26	Manufacture of furniture and fixtures	82	23	105
27	Manufacture of paper and paper products	8	1	9
28	Printing, Publishing and Allied Industries	21	22	43
31	Manufacture of Chemicals and Chemical products	29	32	61
33	Manufacture of non-metallic mineral products	2	2	4
34	Basic Metal Industry	21	1	22
35	Manufacture of metal products and repairs	23	4	27
36	Manufacture and repair of machinery (except electrical machinery)	4	1	5
37	Manufacture and repair of electrical appliances	66	10	76
38	Manufacture and repair of Transport Equipment	25	15	40
39	Manufacture and repair of Miscellaneous Items	120	40	160
40	Construction	459	252	711
51	Supply of electricity, gas and steam	127	40	167
52	Water and Sanitary Services	30	9	39
61	Wholesale and Retail Trade	595	651	1246
62	Banks and other Financial Institutions	43	71	114
63	Insurance	36	63	99
64	Real Estate	1	-	1
71	Transport	139	55	194
73	Communication	54	43	97
81	Government Services	199	444	643
82	Community & Business Services	1020	1324	2344
83	Recreational Services	18	25	43
84	Personal Services	133	353	486
	TOTAL	5137	4325	9462

TABLE D
NUMBER OF SELF-EMPLOYED REGISTRANTS BY
INDUSTRY AND SEX
1998

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agriculture & Livestock Production	64	10	74
01B	Rice Farming	2	-	2
02	Forestry & Logging	6	-	6
04	Fishing	3	-	3
12	Other Metallic Mineral Mining	1	-	1
20	Food Manufacturing (except sugar, rice & beverages)	2	-	2
20A	Sugar Milling	1	-	1
20B	Rice Milling	9	-	9
24	Manufacture of Wearing apparel, footwear & other made up textile goods	10	9	19
25	Manufacture of wood and cork (except furniture)	3	2	5
26	Manufacture of furniture and fixtures	41	-	41
34	Basic Metal Industry	2	-	2
36	Manufacture and repair of machinery (except electrical machinery)	1	-	1
37	Manufacture and repair of electrical appliances	2	1	3
38	Manufacture and repair of Transport Equipment	29	1	30
39	Manufacture and repair of Miscellaneous Items	27	1	28
40	Construction	61	5	66
61	Wholesale and Retail Trade	147	327	474
71	Transport	64	8	72
82	Community & Business Services	66	75	141
84	Personal Services	98	87	185
	TOTAL	639	526	1165

TABLE E
NUMBER OF SELF-EMPLOYED REGISTRANTS BY AGE GROUP, SEX AND MARITAL STATUS
1998

AGE GROUP	MALES					FEMALES					MALES & FEMALES											
	MARRIED	SINGLE	WID.	DIV.	SEP.	COMMON	TOTAL	MARRIED	SINGLE	WID.	DIV.	SEP.	COMMON	TOTAL	MARRIED	SINGLE	WID.	DIV.	SEP.	COMMON	TOTAL	
						LAW						LAW						LAW				
16 - 20	3	29	-	-	-	1	33	3	5	1	-	-	-	9	6	34	1	-	-	-	1	42
21 - 25	18	60	-	-	13	91	7	30	-	1	-	9	47	25	90	-	1	-	-	22	138	
26 - 30	38	50	-	1	24	113	26	34	1	1	-	12	74	64	84	1	2	-	-	36	187	
31 - 35	57	46	-	-	25	128	41	33	2	5	1	15	97	98	79	2	5	1	-	40	225	
36 - 40	57	21	-	1	12	91	75	27	1	5	1	9	118	132	48	1	6	1	-	21	209	
41 - 45	62	11	-	1	5	79	44	18	5	4	1	10	82	106	29	5	5	1	-	15	161	
46 - 50	37	11	-	3	4	55	30	12	6	4	1	3	56	67	23	6	7	1	-	7	111	
51 - 55	26	2	1	-	3	32	16	5	7	3	-	1	32	42	7	8	3	-	-	4	64	
56 - 60	15	2	-	-	-	17	4	3	4	-	-	-	11	19	5	4	-	-	-	-	28	
TOTAL	313	232	1	6	-	639	246	167	27	23	4	59	526	559	399	28	29	4	-	146	1165	

**TABLE F
NUMBER OF OLD AGE PENSIONS AWARDED BY AGE, SEX AND CONTRIBUTIONS (PAID AND CREDITED)
1998**

AGE	MALES				FEMALES				MALES & FEMALES						
	NUMBER OF PERSONS	AMOUNT (\$)	CONTRIBUTIONS PAID AND CREDITED	CONTRIBUTIONS CREDITED	PERCENTAGE CREDITED	NUMBER OF PERSONS	AMOUNT (\$)	CONTRIBUTIONS PAID AND CREDITED	CONTRIBUTIONS CREDITED	PERCENTAGE CREDITED	NUMBER OF PERSONS	AMOUNT (\$)	CONTRIBUTIONS PAID AND CREDITED	CONTRIBUTIONS CREDITED	PERCENTAGE CREDITED
60	863	5,988,922	659,276	21,510	3	235	1,597,463	233,728	6,214	3	1,098	7,586,385	893,004	27,724	3
61	5	34,830	4,080	672	16	2	11,446	1,540	1	0.06	7	46,276	5,620	673	12
63	1	5,723	1,035	106	10	-	-	-	-	-	1	5,723	1,035	106	10
66	2	20,664	1,982	50	3	1	5,723	868	35	4	3	26,387	2,850	85	3
TOTAL	871	6,050,139	666,373	22,338	3	238	1,614,632	236,136	6,250	3	1,109	7,664,771	902,509	28,588	3

TABLE G
 NUMBER OF OLD-AGE PENSIONERS ON STREAM BY AGE,
 EMPLOYMENT STATUS AND SEX AS AT 31-12-98

AGE	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES
	60	806	217	1023	37	12	49	843	229
61	924	261	1185	42	11	53	966	272	1238
62	1029	303	1332	41	10	51	1070	313	1383
63	786	215	1001	21	5	26	807	220	1027
64	288	98	386	4	7	11	292	105	397
65	530	147	677	16	3	19	546	150	696
66	711	176	887	28	13	41	739	189	928
67	668	210	878	22	7	29	690	217	907
68	959	289	1248	45	7	52	1004	296	1300
69	753	235	988	15	5	20	768	240	1008
70	684	214	898	5	1	6	689	215	904
71	537	178	715	19	-	19	556	178	734
72	1047	260	1307	20	1	21	1067	261	1328
73	707	214	921	16	-	16	723	214	937
74	614	175	789	21	-	21	635	175	810
75	511	145	656	21	-	21	532	145	677
76	617	184	801	12	2	14	629	186	815
77	574	156	730	23	2	25	597	158	755
78	480	116	596	14	-	14	494	116	610
79	291	88	379	-	-	-	291	88	379
80	347	104	451	-	1	1	347	105	452
81	419	81	500	-	-	-	419	81	500
82	329	67	396	-	-	-	329	67	396
83	398	59	457	2	-	2	400	59	459
84	348	83	431	-	3	3	348	86	434
85	217	36	253	1	-	1	218	36	254
86	126	29	155	5	-	5	131	29	160
87	112	26	138	3	1	4	115	27	142
88	73	28	101	4	2	6	77	30	107
89	70	13	83	2	-	2	72	13	85
90	1	1	2	1	-	1	2	1	3
TOTAL	15956	4408	20364	440	93	533	16396	4501	20897

TABLE H
 NUMBER OF OLD-AGE GRANTS AWARDED BY AGE, SEX AND
 EMPLOYMENT STATUS
 1998

AGE	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES
60	99	42	141	12	11	23	111	53	164
61	69	34	103	6	4	10	75	38	113
62	60	26	86	5	-	5	65	26	91
63	42	16	58	3	-	3	45	16	61
64	23	11	34	1	-	1	24	11	35
65	25	6	31	1	-	1	26	6	32
66	17	7	24	-	-	-	17	7	24
67	11	7	18	1	-	1	12	7	19
68	5	4	9	-	-	-	5	4	9
69	8	3	11	-	-	-	8	3	11
70	3	2	5	-	-	-	3	2	5
71	1	-	1	-	-	-	1	-	1
72	3	-	3	1	-	1	4	-	4
73	2	1	3	-	-	-	2	1	3
74	1	1	2	-	-	-	1	1	2
75	2	-	2	-	-	-	2	-	2
76	2	-	2	-	-	-	2	-	2
77	2	1	3	-	-	-	2	1	3
78	-	-	-	-	-	-	-	-	-
79	1	-	1	-	-	-	1	-	1
80	1	-	1	-	-	-	1	-	1
85	1	-	1	-	-	-	1	-	1
TOTAL	378	161	539	30	15	45	408	176	584

TABLE I
NUMBER OF INVALIDITY PENSIONS GRANTED BY AGE, SEX AND
NUMBER OF CONTRIBUTIONS (PAID AND CREDITED)
1998

AGE	MALES				FEMALES				MALE AND FEMALES			
	NUMBER	CONTRIBUTIONS			NUMBER	CONTRIBUTIONS			NUMBER	CONTRIBUTIONS		
		PAID	CREDITED	TOTAL		PAID	CREDITED	TOTAL		PAID	CREDITED	TOTAL
21	1	232	999	1231	-	-	-	-	1	232	999	1231
24	1	311	925	1236	-	-	-	-	1	311	925	1236
26	-	-	-	-	2	585	1799	2384	2	585	1799	2384
27	1	315	850	1165	1	286	824	1110	2	601	1674	2275
30	2	978	1577	2555	-	-	-	-	2	978	1577	2555
32	4	1379	2898	4277	-	-	-	-	4	1379	2898	4277
33	3	1014	1960	2974	1	486	725	1211	4	1500	2685	4185
35	2	977	1309	2286	2	741	1338	2079	4	1718	2647	4365
37	1	470	598	1068	-	-	-	-	1	470	598	1068
38	2	1169	1244	2413	-	-	-	-	2	1169	1244	2413
39	1	372	575	947	-	-	-	-	1	372	575	947
41	2	898	1007	1905	1	761	543	1304	3	1659	1550	3209
42	1	311	450	761	2	807	974	1781	3	1118	1424	2542
43	1	330	475	805	1	533	450	983	2	863	925	1788
44	3	2784	1376	4160	3	1129	1209	2338	6	3913	2585	6498
45	3	1910	1209	3119	3	3218	1193	4411	6	5128	2402	7530
46	5	4325	1891	6216	1	726	397	1123	6	5051	2288	7339
47	6	5196	2356	7552	-	-	-	-	6	5196	2356	7552
48	10	9054	3071	12125	-	-	-	-	10	9054	3071	12125
49	7	7211	2191	9402	2	1250	639	1889	9	8461	2830	11291
50	7	7615	1965	9580	2	792	589	1381	9	8407	2554	10961
51	10	8220	2535	10755	2	649	475	1124	12	8869	3010	11879
52	7	6316	1672	7988	3	2978	705	3683	10	9294	2377	11671
53	5	4620	1034	5654	2	1715	472	2187	7	6335	1506	7841
54	5	4648	965	5613	2	1397	395	1792	7	6045	1360	7405
55	12	12420	1817	14237	2	2029	396	2425	14	14449	2213	16662
56	13	11748	1628	13376	2	2079	277	2356	15	13827	1905	15732
57	12	12044	1297	13341	3	2553	351	2904	15	14597	1648	16245
58	11	9656	877	10533	1	374	105	479	12	10030	982	11012
59	20	19723	1022	20745	6	3890	215	4105	26	23613	1237	24850
TOTAL	158	136246	41773	178019	44	28978	14071	43049	202	165224	55844	221068

TABLE J
 NUMBER OF INVALIDITY GRANTS AWARDED BY AGE, SEX, NUMBER OF
 CONTRIBUTIONS (PAID AND CREDITED) AND AMOUNT PAID
 1998

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 (\$)
23	1	123	24,475.00	1	177	10,523.00	2	300	34,998.00
29	1	73	14,304.00	-	-	-	1	73	14,304.00
32	-	-	-	2	474	42,304.00	2	474	42,304.00
34	-	-	-	1	191	56,129.00	1	191	56,129.00
40	1	50	6,319.00	-	-	-	1	50	6,319.00
45	1	228	286.00	-	-	-	1	228	286.00
46	1	151	176.00	1	224	42,257.00	2	375	42,433.00
47	-	-	-	1	207	78.00	1	207	78.00
49	1	50	78.00	1	134	467.00	2	184	545.00
50	2	382	11,007.00	-	-	-	2	382	11,007.00
52	1	158	137.00	-	-	-	1	158	137.00
53	1	187	19,962.00	1	171	46,522.00	2	358	66,484.00
54	2	220	3,604.00	-	-	-	2	220	3,604.00
55	1	50	14,627.00	-	-	-	1	50	14,627.00
57	1	124	39.00	-	-	-	1	124	39.00
58	1	170	72.00	1	101	20,133.00	2	271	20,205.00
TOTAL	15	1966	95,086.00	9	1679	218,413.00	24	3645	313,499.00

TABLE K
NUMBER OF SURVIVORS' PENSIONS BY AGE-GROUP AND
CONDITION OF AWARD
1998

AGE GROUP	WIDOWS WITH CARE OF CHILDREN	WIDOWS OVER 45 YEARS	WIDOWERS	ORPHANS	TOTAL
Under 35	39	-	-	6	45
35 - 39	37	-	-	1	38
40 - 44	23	-	-	-	23
45 - 49	-	79	-	-	79
50 - 54	-	84	-	-	84
55 - 59	-	120	1	-	121
60 - 64	-	104	-	-	104
65 - 69	-	82	-	-	82
70 - 74	-	64	-	-	64
75 - 79	-	28	-	-	28
80 - 84	-	11	-	-	11
85 - 89	-	6	-	-	6
90 & Over	-	1	-	-	1
TOTAL	99	579	1	7	686

TABLE L
 NUMBER OF FUNERAL CLAIMS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY, SEX AND INSURED STATUS OF THE DECEASED
 1998

AGE GROUP	EMPLOYED						SELF - EMPLOYED						BOTH CATEGORIES									
	MALES			FEMALES			MALES			FEMALES			MALES			FEMALES			MALES & FEMALES			
	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	
16 - 20	4	-	4	-	1	1	-	-	-	4	-	4	-	-	-	-	-	-	-	-	-	5
21 - 25	23	-	23	7	1	8	-	-	-	23	-	23	-	-	-	7	1	8	30	1	1	31
26 - 30	29	-	29	11	1	12	-	-	1	29	-	29	-	-	1	12	1	13	41	1	1	42
31 - 35	34	1	35	10	2	12	-	-	1	34	1	35	-	-	2	11	2	13	45	3	3	48
36 - 40	50	1	51	15	3	18	2	-	-	52	1	53	-	-	3	15	3	18	67	4	4	71
41 - 45	60	-	60	19	5	24	4	-	-	64	-	64	-	-	5	19	5	24	83	5	5	88
46 - 50	78	-	78	12	5	17	7	-	-	85	2	87	-	-	7	14	5	19	99	5	16	104
51 - 55	72	4	76	11	11	22	10	-	1	82	-	82	1	1	1	11	12	23	93	12	16	109
56 - 60	98	1	99	14	10	24	7	-	1	105	5	110	1	1	6	19	11	30	124	11	12	136
ver 6	609	10	619	87	73	160	33	-	-	642	2	644	10	10	2	89	73	162	731	83	83	814
TOTAL	1057	17	1074	186	112	298	63	-	2	1120	11	1131	17	17	13	197	114	311	1317	131	131	1448

TABLE M
NUMBER OF SICKNESS SPELLS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY
AND SEX OF RECIPIENTS
1998

AGE GROUP	EMPLOYED			SELF - EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
16 - 20	238	153	391	2	1	3	240	154	394
21 - 25	1153	908	2061	11	12	23	1164	920	2084
26 - 30	1302	1188	2490	30	19	49	1332	1207	2539
31 - 35	1237	1249	2486	49	33	82	1286	1282	2568
36 - 40	1088	932	2020	45	36	81	1133	968	2101
41 - 45	1070	795	1865	71	37	108	1141	832	1973
46 - 50	950	500	1450	99	35	134	1049	535	1584
51 - 55	716	299	1015	61	40	101	777	339	1116
56 - 60	564	171	735	60	29	89	624	200	824
TOTAL	8318	6195	14513	428	242	670	8746	6437	15183

TABLE N
NUMBER OF SICKNESS SPELLS PAID BY
DIAGNOSIS AND SECTOR
1998

CODE	DIAGNOSIS	SUGAR	NON-SUGAR	BOTH CATEGORIES
1	Tuberculosis of Respiratory System	-	12	12
2	Tuberculosis, Other Forms	-	8	8
3	Syphilis and its sequelae	-	3	3
4	Gonococcal Infection	-	2	2
5	Dysentery, All forms	7	25	32
6A	Cholera	-	1	1
6B	Enteric Fever	22	188	210
6C	Other Infective Diseases	-	2	2
7D	Measles	1	-	1
7F	Chicken Pox	7	56	63
8	Typhus and other rickettsial diseases	-	16	16
9	Malaria	9	221	230
10A	Filariasis	1	3	4
11A	Meningococcal Infection	1	14	15
11C	Small Pox	-	1	1
11F	Parasitic Skin Infections	2	5	7
11I	Infectious Hepatitis	22	76	98
11J	Other Infectious and Parasitic Diseases	29	25	54
12	Malignant neoplasms, including neoplasms of lymphatic & haematopoietic tissues	6	19	25
13	Benign neoplasms and neoplasms of unspecified nature	3	89	92
14	Allergic Disorders	14	39	53
15	Diseases of thyroid gland	3	21	24
16	Diabetes mellitus	42	237	279
17	Avitaminosis and other deficiency states	-	1	1
18	Anaemias	8	94	102
19	Psychoneurosis and psychosis	50	136	186
20	Vascular lesions affecting central nervous system	3	18	21
21A	Trachoma	12	357	369
21B	Cataract	26	151	177
21C	Other diseases of the eye	62	237	299
21D	Injury to the eye	23	236	259
22	Diseases of ear and mastoid process	5	63	68
24	Chronic rheumatic heart diseases	5	4	9
25	Arteriosclerotic and degenerative heart disease	22	136	158
26	Hypertensive diseases	155	595	750
27	Diseases of veins	29	106	135
28	Acute nasopharyngitis (Common cold)	-	11	11
29	Acute Pharyngitis and tonsillitis and hypertrophy of tonsils and adenoids	17	135	152
30	Influenza	90	400	490
31	Pneumonia	5	46	51
32	Bronchitis	54	294	348
33	Silicosis and Occupational pulmonary fibrosis	2	1	3
34	All other respiratory diseases	64	796	860
35	Diseases of stomach and duodenum, except cancer	151	271	422
36	Appendicitis	5	27	32
37	Hernia of abdominal cavity	18	104	122

TABLE N (cont'd)
NUMBER OF SICKNESS SPELLS PAID BY
DIAGNOSIS AND SECTOR
1998

CODE	DIAGNOSIS	SUGAR	NON-SUGAR	BOTH CATEGORIES
38	Diarrhoea and enteritis	62	305	367
39	Diseases of Gallbladder and bile ducts	-	46	46
40A	Diseases of the teeth	4	105	109
40B	Other diseases of the Digestive System	36	495	531
41	Nephritis and Nephrosis	6	25	31
42A	Diseases of male genital organs	25	197	222
42B	Diseases of female genital organs	30	472	502
43A	Normal Deliveries	3	21	24
43B	Complications of pregnancy, child-birth and the puerperium	29	681	710
44	Boil, abscess, cellulitis and other skin infections	64	315	379
45	Other diseases of skin	25	88	113
46	Arthritis and Rheumatism, except Rheumatic Fever	151	390	541
47	Diseases of bones and other organs of movement	2	81	83
49A	Epilepsy	8	108	116
49B	Diseases of Nerves and peripheral ganglia	29	99	128
49C	Urinary calculus	33	37	70
49D	Other diseases of urinary system	70	337	407
49E	Other specified and ill-defined diseases	593	1971	2564
50A	Open fractures (all sites)	20	26	46
50B	Closed fractures (all sites)	30	351	381
50C	Complicated fractures (all sites and complications)	3	21	24
50D	Dislocations (all sites)	8	48	56
50E	Head Injury, excluding fracture	17	54	71
50F	Internal Injury (chest, abdomen and pelvis)	34	18	52
50G	Lacerated, open and contused wounds	177	226	403
50H	Burns and scalds	18	57	75
50I	Occupational poisoning	1	2	3
50J	Other poisoning	-	5	5
50K	Other Violence	10	3	13
50L	Sprains and Strains	76	364	440
50M	Contusions and Abrasions	108	306	414
	TOTAL	2647	12536	15183

TABLE O
NUMBER OF SICKNESS BENEFIT MEDICAL CARE CLAIMS PAID BY
AGE-GROUP, SECTOR AND SEX
1,998

AGE GROUP	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
	16 - 20	50	21	71	167	193	360	217	214
21 - 25	259	83	342	882	1,404	2,286	1,141	1,487	2,628
26 - 30	423	120	543	1,188	1,843	3,031	1,611	1,963	3,574
31 - 35	440	119	559	1,308	1,742	3,050	1,748	1,861	3,609
36 - 40	448	110	558	1,449	1,750	3,199	1,897	1,860	3,757
41 - 45	461	97	558	1,836	1,838	3,674	2,297	1,935	4,232
46 - 50	462	103	565	1,832	1,498	3,330	2,294	1,601	3,895
51 - 55	378	77	455	1,479	1,009	2,488	1,857	1,086	2,943
56 - 60	307	63	370	1,080	542	1,622	1,387	605	1,992
TOTAL	3,228	793	4,021	11,221	11,819	23,040	14,449	12,612	27,061

TABLE P
 NUMBER OF MATERNITY ALLOWANCES PAID BY AGE-GROUP,
 EMPLOYMENT STATUS AND BENEFIT DAYS
 1998

AGE GROUP	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES	
	NO. OF CASES	BENEFIT DAYS	NO. OF CASES	BENEFIT DAYS	NO. OF CASES	BENEFIT DAYS
16 - 20	138	12198	2	157	140	12355
21 - 25	685	29849	15	1034	700	30883
26 - 30	741	36943	25	1705	766	38648
31 - 35	547	27171	21	1513	568	28684
36 - 40	256	12917	15	1099	271	14016
41 - 45	69	3476	4	306	73	3782
46 - 50	9	460	-	-	9	460
TOTAL	2445	123014	82	5814	2527	128828

TABLE Q
NUMBER OF MATERNITY ALLOWANCES
PAID BY BENEFIT DAYS AND AMOUNT
1998

BENEFIT DAYS	NUMBER OF CASES	AMOUNT PAID (\$)
1	-	-
2	1	588.00
3	3	2,529.00
4	3	7,984.00
5	3	6,400.00
6	7	27,963.00
7	13	40,824.00
8	9	36,464.00
9	5	18,009.00
10	13	55,702.00
11	44	275,649.00
12	584	3,738,101.00
13	4	22,217.00
14	4	27,457.00
15	-	-
16	2	12,922.00
17	-	-
18	5	83,982.00
19 - 24	20	184,584.00
25 - 30	33	534,908.00
31 - 36	62	1,080,379.00
37 - 42	19	315,035.00
43 - 48	21	770,915.00
49 - 54	42	975,551.00
55 - 60	48	1,385,216.00
61 - 66	981	32,917,214.00
67 - 72	29	859,640.00
73 - 78	554	20,512,253.00
79 - 84	5	101,278.00
85 - 90	3	98,627.00
91 - 96	3	126,156.00
97 - 102	1	36,562.00
103 - 108	3	250,178.00
109 - 114	2	76,604.00
115 - 120	-	-
121 - 126	-	-
127 - 132	-	-
133 - 138	-	-
139 - 144	-	-
145 - 150	-	-
151 - 156	1	84,838.00
TOTAL	2527	64,666,729.00

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

1,998

AGE-GROUP	MALES	FEMALES	MALES & FEMALES
Below 16	2	-	2
16 - 20	117	10	127
21 - 25	389	16	405
26 - 30	397	33	430
31 - 35	368	35	403
36 - 40	333	29	362
41 - 45	247	32	279
46 - 50	151	15	166
51 - 55	112	18	130
56 - 60	63	11	74
Over 60	21	3	24
TOTAL	2,200	202	2,402

TABLE S
NUMBER OF INJURY BENEFIT CASES PAID BY BENEFIT DAYS, SEX & SECTOR
 1,998

BENEFIT DAYS	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
1	9	-	9	4	-	4	13	-	13
2	3	-	3	8	2	10	11	2	13
3	28	1	29	18	2	20	46	3	49
4	144	17	161	41	7	48	185	24	209
5	123	7	130	50	5	55	173	12	185
6	237	11	248	90	13	103	327	24	351
7	124	5	129	14	3	17	138	8	146
8	92	4	96	16	5	21	108	9	117
9	106	8	114	21	3	24	127	11	138
10	70	3	73	17	4	21	87	7	94
11	61	6	67	30	1	31	91	7	98
12	82	4	86	60	5	65	142	9	151
13	42	2	44	13	1	14	55	3	58
14	30	3	33	10	2	12	40	5	45
15	21	1	22	8	1	9	29	2	31
16	21	1	22	3	1	4	24	2	26
17	20	1	21	15	2	17	35	3	38
18	25	3	28	29	4	33	54	7	61
19 - 24	85	-	85	86	13	99	171	13	184
25 - 30	25	-	25	49	15	64	74	15	89
31 - 36	23	2	25	35	1	36	58	3	61
37 - 42	23	1	24	20	3	23	43	4	47
43 - 48	16	2	18	16	4	20	32	6	38
49 - 54	8	2	10	11	6	17	19	8	27
55 - 60	9	-	9	5	-	5	14	-	14
61 - 66	8	-	8	6	1	7	14	1	15
67 - 72	2	-	2	5	3	8	7	3	10
73 - 78	3	-	3	5	2	7	8	2	10
79 - 84	3	-	3	10	-	10	13	-	13
85 - 90	4	-	4	5	1	6	9	1	10
91 - 96	1	-	1	5	1	6	6	1	7
97 - 102	2	1	3	3	2	5	5	3	8
103 - 108	4	-	4	2	2	4	6	2	8
109 - 114	2	-	2	3	-	3	5	-	5
115 - 120	2	-	2	5	-	5	7	-	7
121 - 126	1	-	1	2	1	3	3	1	4
127 - 132	1	-	1	1	-	1	2	-	2
133 - 138	2	-	2	2	-	2	4	-	4
139 - 144	2	-	2	-	-	-	2	-	2
145 - 150	1	-	1	-	-	-	1	-	1
151 - 156	9	1	10	3	-	3	12	1	13
TOTAL	1,474	86	1,560	726	116	842	2,200	202	2,402

TABLE T
 NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS PAID BY
 AGE-GROUP, SECTOR AND SEX
 1,998

AGE GROUP	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
Below 16	-	-	-	-	-	-	-	-	-
16 - 20	30	-	30	41	2	43	71	2	73
21 - 25	161	2	163	94	10	104	255	12	267
26 - 30	210	5	215	99	21	120	309	26	335
31 - 35	217	4	221	87	21	108	304	25	329
36 - 40	165	2	167	103	36	139	268	38	306
41 - 45	159	9	168	91	9	100	250	18	268
46 - 50	134	10	144	56	13	69	190	23	213
51 - 55	77	15	92	41	3	44	118	18	136
56 - 60	29	10	39	11	3	14	40	13	53
Over 60	2	-	2	15	3	18	17	3	20
TOTAL	1,184	57	1,241	638	121	759	1,822	178	2,000

TABLE U
NUMBER OF DISABLEMENT PENSIONS BY NATURE OF
DISABILITY AND TOTAL MONTHLY AMOUNT
1998

NATURE OF DISABILITY	NUMBER OF CASES	TOTAL MONTHLY AMOUNT (\$)
Cuts and Lacerations	1	4,311.00
Fractures	18	76,981.00
Sprains and Strains	1	4,672.00
Injury to Eye	8	40,378.00
Amputation	13	46,129.00
Post Traumatic Ankylosis of Joints	17	61,893.00
Burns and Scalds	1	2,522.00
Contusions and Abrasions	2	7,554.00
TOTAL	61	244,440.00

TABLE V
 NUMBER OF DISABLEMENT GRANTS BY AGE-GROUP, SEX
 AND AMOUNT PAID
 1998

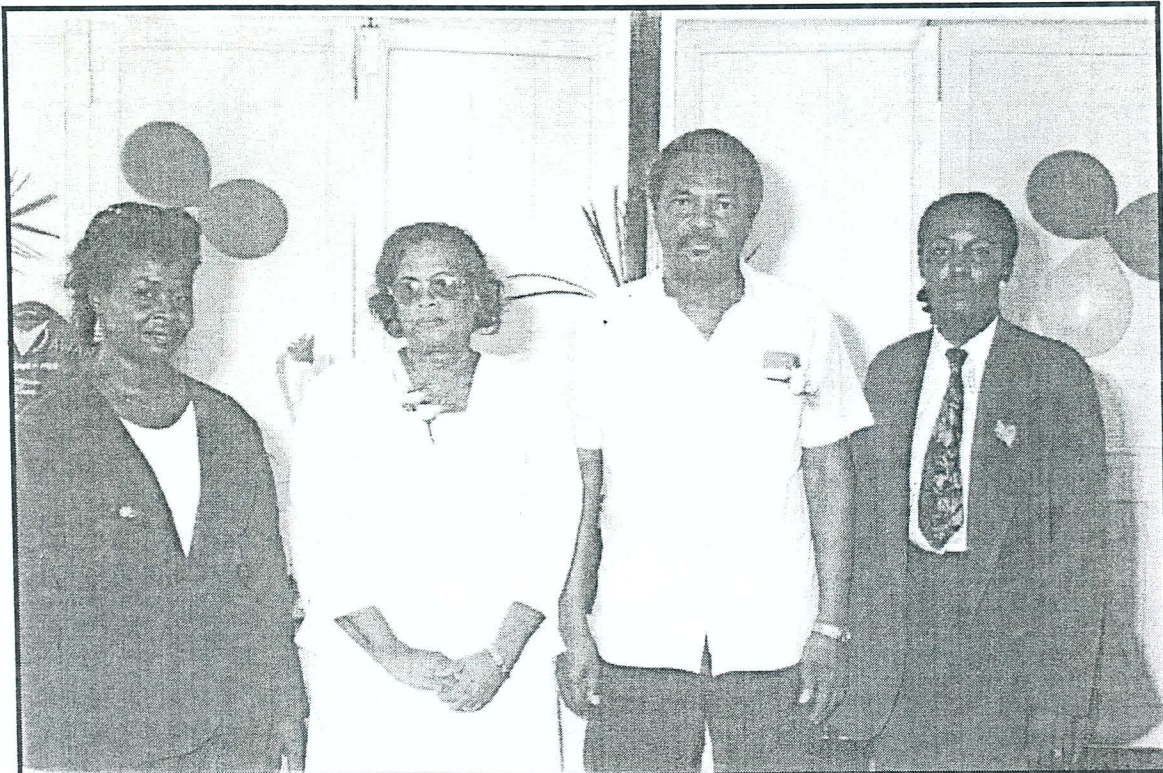
AGE GROUP	MALES		FEMALES		MALES & FEMALES	
	NUMBER OF CASES	AMOUNT PAID (\$)	NUMBER OF CASES	AMOUNT PAID (\$)	NUMBER OF CASES	AMOUNT PAID (\$)
16 - 20	1	35,521	-	-	1	35,521
21 - 25	5	397,653	-	-	5	397,653
26 - 30	3	326,508	3	350,353	6	676,861
31 - 35	8	904,405	1	138,466	9	1,042,871
36 - 40	7	903,655	3	37,752	10	941,407
41 - 45	8	819,296	2	113,584	10	932,880
46 - 50	1	115,284	1	19,594	2	134,878
51 - 55	2	192,280	-	-	2	192,280
56 - 60	1	144,840	-	-	1	144,840
TOTAL	36	3,839,442	10	659,749	46	4,499,191

TABLE W
ANALYSIS OF INDUSTRIAL DEATHS BY CONDITIONS OF AWARD
AND NATURE OF INJURY
1998

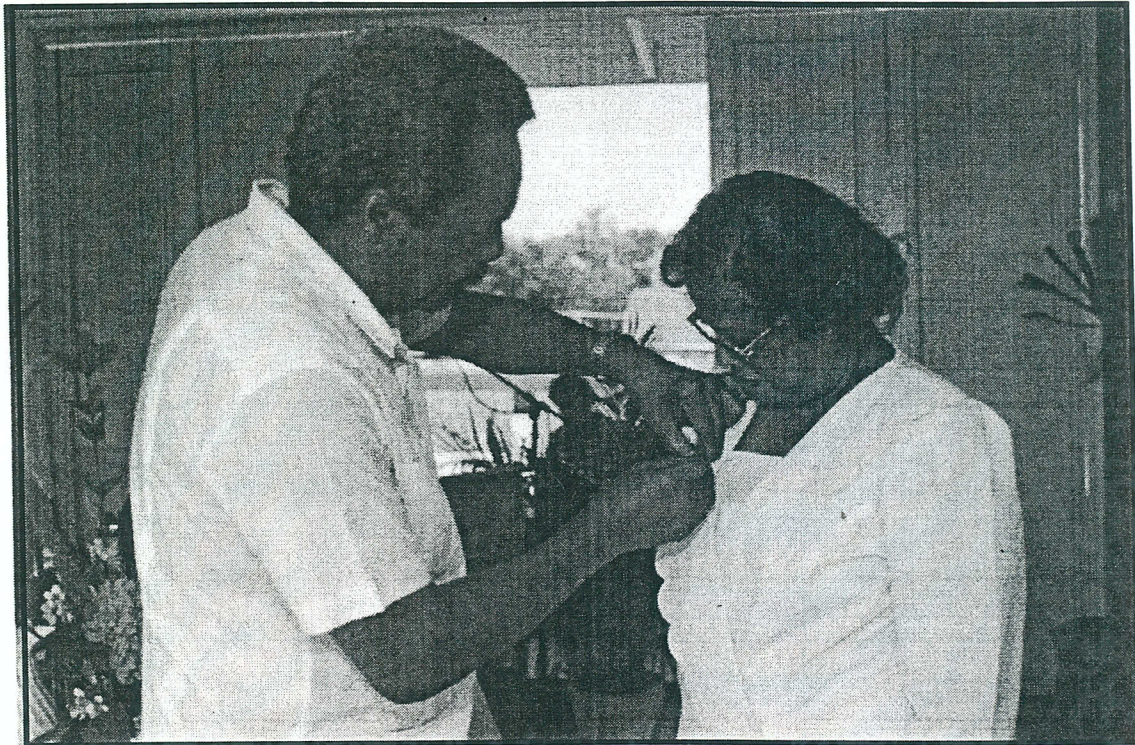
NATURE OF INJURY	NUMBER OF DEATHS	CONDITION OF AWARD		TOTAL
		WIDOWS WITH CARE OF CHILDREN	PARENTS	
Concussions	-	-	-	-
Fractures	4	4	-	4
Drowning	2	2	-	2
Cuts and Laceration	1	1	-	1
Other Injuries	4	3	1	4
TOTAL	11	10	1	11



1998 Anniversary - Staff members and their children having fun at the Emerald Tower



Out going Nursing Officer Ms. C. Sampson shares picture with General Manager, Training Officer (left) and Public Relations Officer (right).



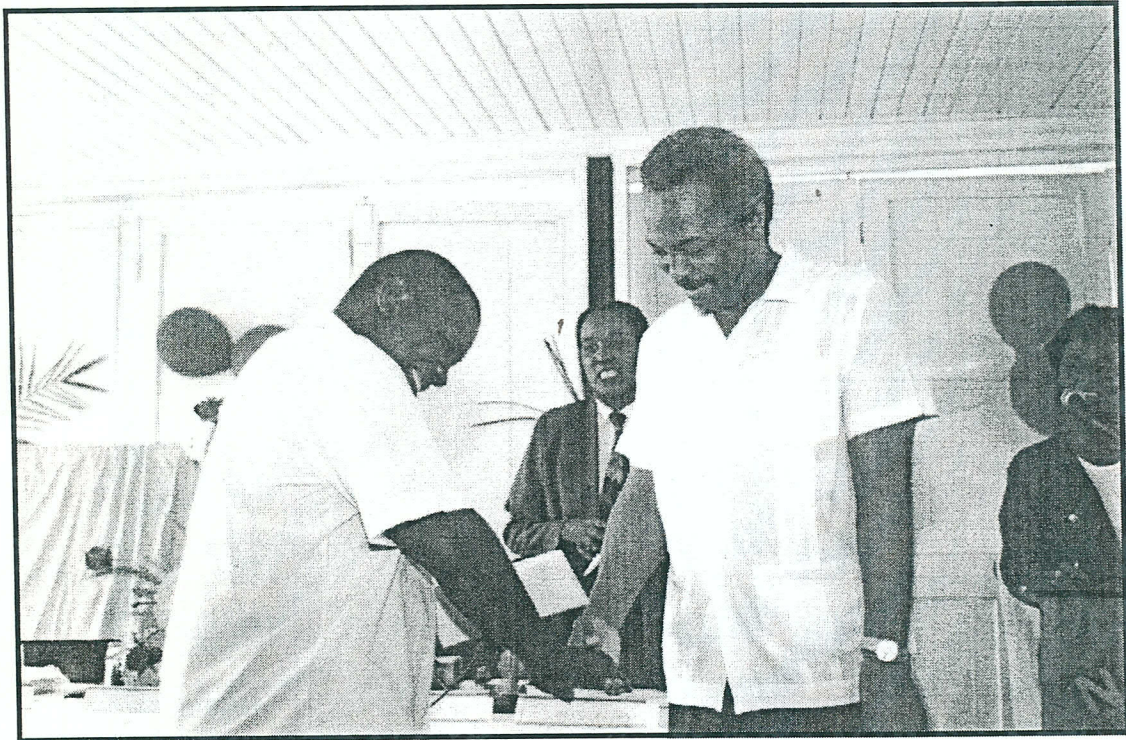
Nursing officer is being decorated with a corsage by the General Manager



Children of Employees pose with members of staff after receiving the Bursary Award



*1998 Anniversary - Member of Staff Desiree Alleyne
Unveils a Plaque with names of 20 Year Awardees.*



Staff member James Fowler receiving his 20 Year Award from the General Manager