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NATIONAL INSURANCE SCHEME



ANNUAL REPORT



**NATIONAL
INSURANCE SCHEME**

**1999
ANNUAL REPORT**



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

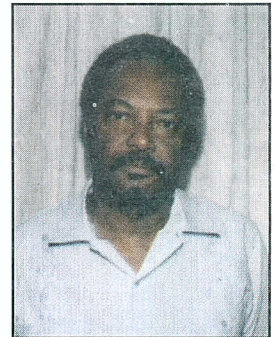
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|------------------------------|--|-----------------|
| 1. Dr. Roger Luncheon | Head of Presidential
Secretariat | Chairman |
| 2. Mr. Patrick Martinborough | General Manager
National Insurance Scheme | Deputy Chairman |
| 3. Mr. Paul Cheong | Secretary/Accountant
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
Minister of Finance | Member |



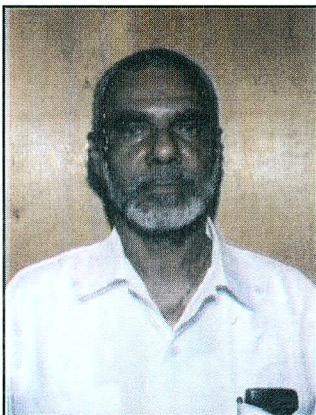
Ms. Chitraykha Dass
Member



Dr. Roger Luncheon
Chairman



**Mr. Patrick
Martinbrough**
Deputy Chairman



Mr. Earl Welch
Member



Mr. Komal Chand
Member



Mr. Paul Cheong
Member



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LETTER OF TRANSMITTAL

April 30, 2000

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 1999.

During the year under review, the Insurable Earnings Ceiling was adjusted in accordance with the increase in the Public Service Minimum Wage. Hence, the ceiling was increased from \$46,000.00 per month to \$60,000.00 per month from the 1st October 1999.

The Minimum Rate payable for Old Age and Invalidity Pensions was increased from \$5,723 per month to \$7,500 per month from October 1, 1999.

Total income for the year was \$5,605M, which represents an increase of approximately 0.14% when compared with the previous year.

The amount paid as Benefits during the year was \$2,520M. This amount was 17% more than that which was paid during 1998.

Total Expenditure for the year was \$3,107M.

The excess of income over expenditure was therefore \$2,498M.

At the end of the year the National Insurance Fund stood at G\$14,120M.

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 1999 and also highlights certain trends that 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 that may be useful in the analysis of Part 1.



CHANGES MADE DURING 1999

- (1) The minimum rate for Old Age and Invalidity pension was increased by 31.06% and all other pensions were increased by 7.3% effective October 1. This resulted in the minimum pension rate being increased from \$5,723 to \$7,500 per month. The Survivors and Industrial Death Pensioners, who were receiving the Minimum Monthly Rate, were also awarded corresponding increases in this Rate.
- (2) As of October 1, the Insurable Earnings Ceiling was increased from \$46,000 to \$60,000 per month.
- (3) The limit on Reimbursements for Sickness Benefit Overseas Medical Care Cost was increased from \$460,000 to \$600,000 per case, effective October 1.
- (4) As of October 1, a minimum Insurable Earnings Ceiling of \$18,750 per month was set for self-employed persons.



REGISTRATION AND COMPLIANCE

REGISTRATION OF NEW EMPLOYERS

Five hundred and fifty-four new employers were registered with the Scheme during 1999. Of this amount, 508 or approximately 92% were small-scale employers, that is, each employed no more than 10 persons. Forty-four or approximately 8% employed between 11 and 50 persons while 2 employed between 51 and 100.

An analysis by industry reveals that the "Services" Sector accounted for 217 or approximately 39% of the new registrants with 97 or approximately 17% entering "Personal Services". The "Construction" sector accounted for 86 or approximately 15% of the new registrants while the "Commerce" and "Manufacturing" sectors accounted for 111 or approximately 20% and 53 or approximately 10% of the new employers respectively. The "Transportation and Communication" sector absorbed 39 or approximately 7% of the new registrants while 25 were absorbed into the "Agriculture, Forestry and Fishing" sector, 19 in the "Mining and Quarrying" sector and 4 into the "Electricity, Gas and Steam" sector.

Six hundred and seventy-nine new employers registered with the Scheme during 1998. The total for 1999 represents therefore, a decrease of approximately 18%.

The total number of employers registered with the Scheme as at 31.12.99 was 22,442.

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

REGISTRATION OF EMPLOYED PERSONS

A total of 8,886 employed persons were registered during the year under review. Of this amount, 5,090 or approximately 57% were males and 3,796 or approximately 43% were females.

An analysis by marital status reveals that 7,193 or approximately 81% of the new registrants were single, 958 or approximately 11% were married and the remaining 735 or approximately 8% were either widowed, divorced, separated or in common-law relationships.

An analysis by age shows that 146 of the registrants were under 16 years, 8,721 were between the ages of 16 years and 59 years and 19 were 60 years or over.

Of the 8,721 registrants between the ages of 16 years and 59 years, 4,987 or approximately 57% were males and 3,734 or approximately 43% were females. Further, 6,248 or approximately 72% of the new registrants were in the age group (16 - 24) years, 1,882 or approximately 21% were in the age group (25 - 39) years and 434 or approximately 5% were in the age group (40 - 49) years. The age-group (50 - 59) years accounted for 157 or approximately 2% of the new registrants.



FIGURE I
NUMBER OF EMPLOYERS BY INDUSTRY
 1999

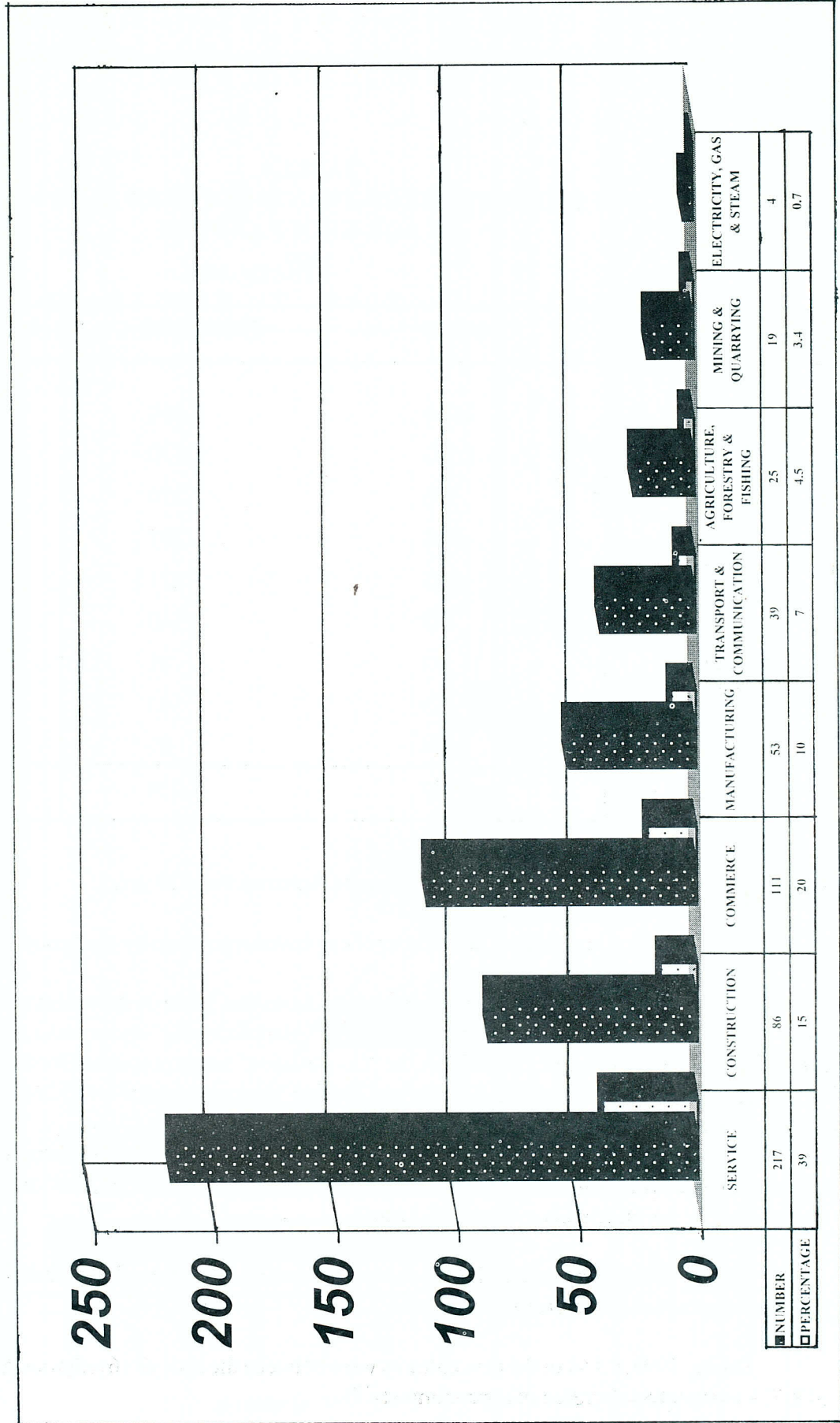




Table 1 below shows the number of employed registrants by age group and sex.

TABLE 1
NUMBER OF EMPLOYED REGISTRANTS BETWEEN AGES 16 & 59 YEARS
BY AGE-GROUP AND SEX
1999

AGE-GROUP	MALES	FEMALES	MALES & FEMALES
16 - 19	2,065	1,460	3,525
20 - 24	1,593	1,130	2,723
25 - 29	536	374	910
30 - 34	295	261	556
35 - 39	195	221	416
40 - 44	137	143	280
45 - 49	73	81	154
50 - 54	59	43	102
55 - 59	34	21	55
TOTAL	4,987	3,734	8,721

The average age of both the male and female registrants was 24 years.

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

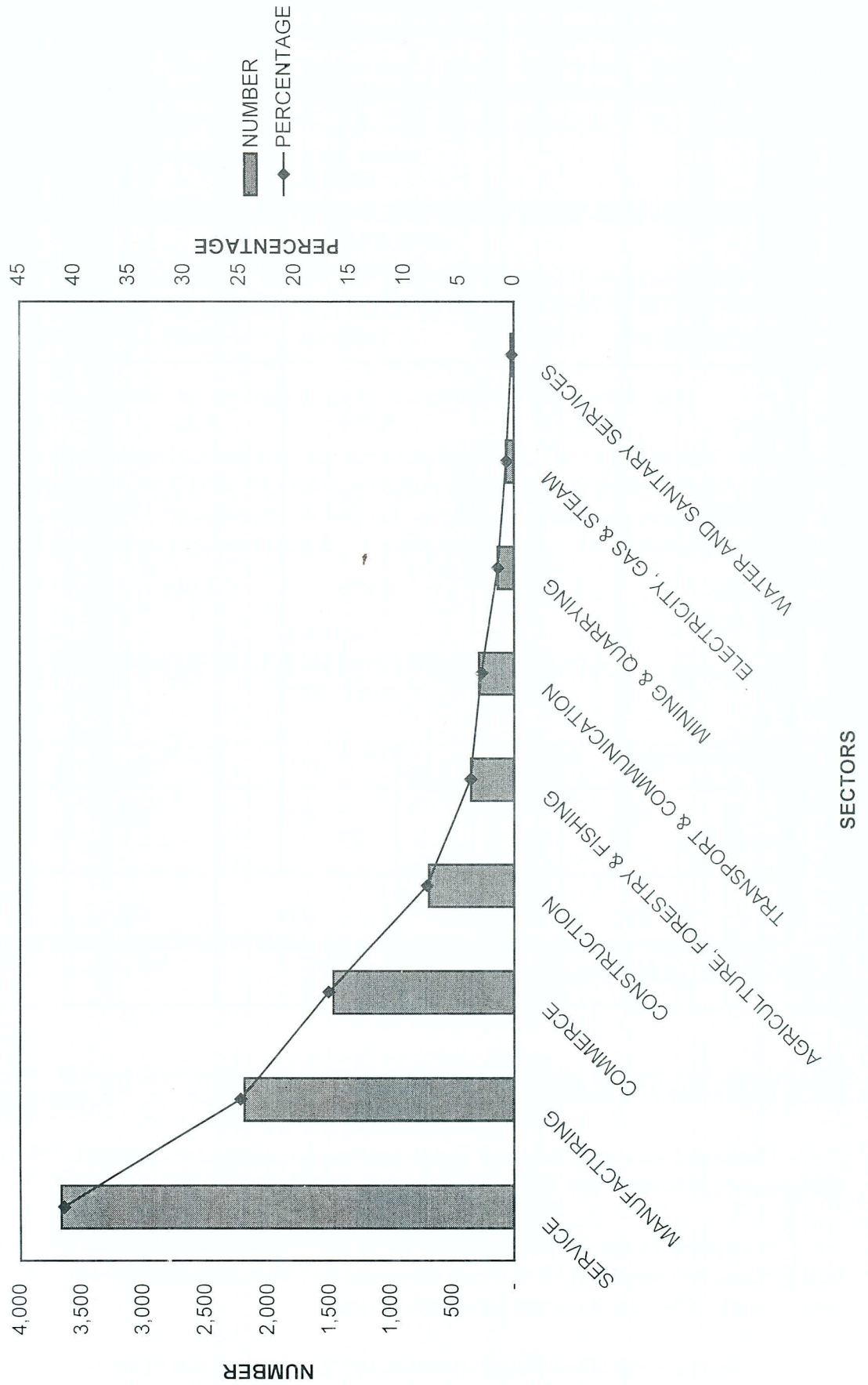
The industrial distribution of new registrants shows that 3,666 or approximately 41% entered the "Services" Sector, 2,191 or approximately 25% entered the "Manufacturing" sector and 1,473 or approximately 17% entered the "Commerce" sector. In addition, the "Construction" sector accounted for 695 or approximately 8% of the new registrants, the "Agriculture, Forestry and Fishing" sector accounted for 352 or approximately 4% and the "Transportation and Communication", sector accounted for 288 or approximately 3% of the new registrants. The 221 remaining or approximately 2% of the new registrants were absorbed in the "Mining and Quarrying", "Electricity, "Gas and Steam" and "Water and Sanitary Services" 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 1998, 9,154 of the new entrants were between the ages of 16 years and 59 years. The 1999 total of 8,721 represents a decrease of approximately 5%.



FIGURE II
NUMBER OF EMPLOYED REGISTRANTS BY INDUSTRY
 1999





The number of employed persons registered with the Scheme as at 31.12.99 totalled 543,489. The number of active registrants as at 31.12.99 was approximately 120,292.

Table 2 below shows the number of new registrants between the ages of 16 and 59 years over the period 1995 - 1999.

TABLE 2
NUMBER OF EMPLOYEES (AGE 16 - 59 YEARS) REGISTERED ANNUALLY
AND AVERAGE AGE
1995 - 1999

DESCRIPTION	1995	1996	1997	1998	1999
Males	4,512	5,984	5,120	4,976	4,987
Average Age	22	22	22	23	23
Females	3,553	4,870	3,910	4,178	3,734
Average Age	23	23	23	23	24
Males & Females	8,065	10,854	9,030	9,154	8,721
Average Age	23	23	22	23	24

The Table above exhibits a fluctuating trend in the number of persons registered annually while the average age has remained relatively stable.

SELF-EMPLOYED REGISTRANTS

During the year under review, 776 self-employed persons were registered. This total comprised 487 or approximately 63% males and 289 or approximately 37% females.

An analysis by age shows that the age-group (16-30) years accounted for 266 or approximately 34% of the registrants, the age-group (31-45) years accounted for 354 or approximately 46% while the remaining 156 or approximately 20% 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 305 or approximately 39% of the newly registered persons entered the "Commercial" sector, 208 or approximately 27% entered the "Services" Sector and 42 or approximately 5% entered the 'Manufacturing' sector. Further, the "Agriculture, Forestry and Fishing" sector absorbed 91 or approximately 12% of the new entrants while the "Transportation and Communication" and "Construction" sectors absorbed 41 and 79 or approximately 5% and 10% of the new entrants respectively. The remaining 10 new registrants were absorbed into the "Mining and Quarrying" 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 318 or approximately 41% were married and 327 or approximately 42% were single. The remaining 131 or approximately 17% 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 1,165 self-employed persons were registered during 1998. The 1999 figure of 776 represents therefore a decrease of approximately 33%. The total number of self-employed persons registered with the Scheme as at 31.12.99 was 24,589. The number of Active Self-employed persons was approximately 11,246. The number of Self-employed persons registered annually over the period 1995 – 1999 is shown in Table 3 below.

TABLE 3
NUMBER OF SELF-EMPLOYED REGISTRANTS
1995 - 1999

DESCRIPTION	1995	1996	1997	1998	1999
Males	663	980	757	639	487
Females	597	606	542	526	289
Males & Females	1,260	1,586	1,299	1,165	776

The Table above exhibits a decreasing trend in the number of self-employed persons registered annually over the period 1996 to 1999.



REGISTRATION OF VOLUNTARY CONTRIBUTORS

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

No applications for registration as voluntary contributors were received during 1999 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 1999 remained at 730.

BENEFITS

LONG TERM BENEFITS BRANCH

OLD AGE PENSION

A total of 1,031 Old Age Pensions were awarded during 1999. Of this amount 810 or approximately 79% were awarded to males and 221 or approximately 21% were awarded to females.

An analysis of the new pensioners by employment category reveals that 977 or approximately 95% were employed persons while 54 or approximately 5% were self-employed persons. A further breakdown shows that of the 977 employed persons, 768 were males and 209 were females. Likewise, there were 42 self-employed males and 12 self-employed females who received the Old Age Pension.

The ages of the new pensioners ranged from 60 years to 69 years. The age-group (60-64) years accounted for 1,029 or approximately 99.8% of the pensioners. Of this amount, 1,010 or approximately 98% were 60 years old. The remaining 2 pensioners were in the age-group (65-69) years. This is shown in Table 4 overleaf.



TABLE 4
NUMBER OF OLD AGE PENSIONS GRANTED BY AGE-GROUP,
EMPLOYMENT STATUS AND SEX
1999

AGE GROUP	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
60-64	766	209	975	42	12	54	808	221	1029
65-69	2	-	2	-	-	-	2	-	2
TOTAL	768	209	977	42	12	54	810	221	1031

The average age of the new Pensioners was 60 years and their average monthly rate was \$11,230.00.

An examination of the contribution status shows that the new pensioners qualified with an average of 1,131 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 1,150 contributions and the females on an average of 1,064 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 1998, a total of 1,109 pensions were awarded. The 1999 total therefore represents a decrease of approximately 7%.

At the beginning of the year, 20,897 pensions were in payment at an average rate of \$5,798.00. During the year, 1,031 pensions were awarded and 769 were terminated due to the death of the recipients. At the end of the year therefore, there were 21,159 pensions in payment at an average rate of \$7,643.

The Movement of Old Age Pensions is shown in Table 5 overleaf.



TABLE 5
MOVEMENT OF OLD AGE PENSIONS
1999

DESCRIPTION	MALES	FEMALES	MALES & FEMALES	AVERAGE MONTHLY RATE (\$)
Pensions in payment at the beginning of the year	16,396	4,501	20,897	5,798.00
Pensions granted up to 30-09-99	640	170	810	11,574.00
Pensions terminated during the year	665	104	769	5,834.00
Pensions in payment as at 01-10-99	16,371	4,567	20,938	*7,618.00
Pensions granted from 01-10-99	170	51	221	9,974.00
Pensions in payment as at 31-12-99	16,541	4,618	21,159	7,643.00

*Adjusted Figure

Table G in the Annex shows the number of Old Age Pensioners as at 31.12.99 by age, employment status and sex.

OLD AGE GRANT

Five hundred and forty seven Old Age Grants were paid during 1999. The recipients were 382 males and 165 females.

The average amount paid to males was \$11,967 and to the females, \$16,732.00. The overall average amount paid was \$13,404.00.

Table 6 overleaf shows the number of Old Age lump-sum payments by sex of recipients and average amount paid.



TABLE 6
NUMBER OF OLD AGE LUMP-SUM PAYMENTS BY SEX
OF RECIPIENT AND AVERAGE AMOUNT PAID
1999

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
Number of persons	382	165	547
Percentage	70	30	100
Average Amount (\$)	11,967.00	16,732.00	13,404.00

An analysis of the contribution-spread reveals that the males qualified for the Grant with an average of 318 contributions while the females qualified with an average of 276. Overall, the recipients qualified with an average of 305 paid and credited contributions. This is shown in Table 7 below.

TABLE 7
OLD AGE LUMP-SUM PAYMENTS AND NUMBER OF PAID
AND CREDITED CONTRIBUTIONS
1999

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
No. Of Recipients	382	165	547
Total Contributions paid & credited	121,590	45,504	167,094
Average per insured person	318	276	305

The ages of the recipients ranged from 60 years to 87 years with the age-group (60-65) years accounting for 450 or approximately 82%. The ages of the self-employed ranged from 60 years to 78 years. The overall average age was 63 years.

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

During 1998, 584 Old Age Grants were awarded. The 1999 total of 547 represents therefore a decrease of approximately 6% by comparison.

Table 8 overleaf shows the number of Old Age Grants awarded by employment status of recipient and average amount paid for the period 1995 to 1999.



TABLE 8
NUMBER OF OLD AGE GRANTS PAID BY EMPLOYMENT
STATUS OF RECIPIENTS AND AVERAGE AMOUNT
1995 - 1999

DESCRIPTION	1995	1996	1997	1998	1999
Employed	607	456	497	539	504
Self-Employed	56	63	48	45	43
TOTAL	663	519	545	584	547
Average Amount (\$)	4,926.53	6,803.93	9,876.00	11,473.00	13,404

The Table above exhibits a fluctuating trend in the number of Grants awarded during the period under consideration while the average amount paid has increased steadily.

INVALIDITY PENSION

A total of 246 Invalidity Pensions were awarded during 1999. The recipients were 191 males and 55 females with 10 of the male and 3 of the female recipients being in the self-employed category.

An age analysis shows that 94 or approximately 38% of the recipients were in the age-group (55-59) years, 62 or approximately 25% were in the age-group (50-54) years and 40 or approximately 16% of the recipients were in the age-group (45-49) years. Further, 20 or approximately 8% of the pensioners were in the age-group (40-44) years, 16 or approximately 7% were in the age-group (35 - 39) years and 9 or approximately 4% were in the age-group (30-34) years. The age groups (25-29) years and (20-24) years accounted for 3 and 2 pensioners respectively.

The average age of the male and female recipients was 50 years and 49 years respectively. The overall average age was 50 years.

An examination of the contribution status shows that the recipients qualified with an average of 1,098 contributions of which approximately 76% were paid and 24% were credited. The males were awarded the pension with an average of 1,133 contributions of which approximately 77% were paid, while the females qualified with an average of 976 contributions of which approximately 70% were paid.

The average monthly pension was \$9,024.00.

Table 9 overleaf shows the number of Invalidity pensions awarded annually over the period 1995 - 1999.



TABLE 9
NUMBER OF INVALIDITY PENSIONS AWARDED BY SEX
AND AVERAGE AMOUNTS
1995 - 1999

DESCRIPTION	1995	1996	1997	1998	1999
Males	108	176	146	158	191
Females	26	52	42	44	55
Males & Females	134	228	188	202	246
AVERAGE AMOUNTS (\$)	3841.00	4699.00	5670.00	7790.00	9,023.81

The Table above 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 1,726 pensions on stream consisting of 1,308 males and 418 females. During the year, 246 pensions were awarded and 116 were terminated. Of the amount terminated, 40 were due to the pensioners' attainment of age 60 years, 70 were due to death of the pensioners and 6 pensioners were no longer considered invalids. At the end of the year therefore, there were 1,844 pensioners on stream comprising 1,407 males and 437 females.

Table 10 overleaf shows the Movement of Invalidity pensions.



TABLE 10
MOVEMENT OF INVALIDITY PENSIONS
1999

DESCRIPTION	MALES	FEMALES	MALES & FEMALES	AVERAGE MONTHLY RATE (\$)
Pensions in Payment at beginning of year	1,308	418	1,726	6,720.00
Pensions granted up to 30-9-99	146	43	189	8,926.00
Pensions terminated up to 30-09-99 by:				
(a) Death	-	-	-	7,097.00
(b) Attaining Age 60	22	9	31	6,855.00
(c) Cessation of incapacity	1	3	4	6,522.00
Pensions in payment as at 01-10-99	1,382	436	1,818	*8,167.00
Pensions granted from 01-10-99	45	12	57	9,347.00
Pensions terminated from 01-10-99 by:				
(a) Death	14	6	20	7,770.00
(b) Attaining Age 60	4	5	9	7,394.00
(c) Cessation of incapacity	2	-	2	7,500.00
Pensions in payment as at 31-12-99	1,407	437	1,844	8,212.00

*Adjusted Figures

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

INVALIDITY GRANT

Fifteen Invalidation Grants were awarded during 1999. The awardees were 12 males and 3 females.

The ages of both the male and female recipients ranged from 23 years to 57 years. The average age of the males was 37 years and that of the females, 49 years. The overall average age was 42 years.



The recipients qualified with an average of 163 paid and credited contributions.

Twenty-four Grants were awarded during 1998. The 1999 figure represents therefore a decrease of approximately 37%.

Table 11 below shows the number of Invalidity Grants awarded and the average amount paid over the period 1995 to 1999.

TABLE 11
INVALIDITY GRANTS AWARDED BY SEX OF RECIPIENTS
AND AVERAGE AMOUNTS
1995 - 1999

DESCRIPTION	1995	1996	1997	1998	1999
Males	11	12	20	15	12
Females	8	10	11	9	3
Males & Females	19	22	31	24	15
Average Amounts (\$)	7,053.67	9,665.00	9,949.00	13,062.00	17,118.00

The Table above exhibits an increasing trend in the number of grants awarded over the period 1995 to 1997 while the period 1998 to 1999 exhibits a decreasing trend. However, 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 1999, 667 Survivors' Pensions were awarded. The recipients were 564 widows 45 years and over, 96 widows who had children of the deceased in their care, and 7 orphans.

Additionally, 50 awards of annuity payments were shared among 66 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 22 years to 44 years. Their average age was 35 years. The age range of the widows who were 45 years and over was 45 years to 88 years. The overall average age of the



widows was 61 years. The ages of the orphans ranged from 3 years to 17 years. There was however, 1 orphan aged 32 years who received the benefit on the grounds of being an invalid. The average age of the orphans was 14 years.

The widows who had children of the deceased in their care had 226 children among them. The ages of the children ranged from below 1 year to 18 years with the exception of 4 children, 2 of them being 20 years of age while the other 2 were 21 and 29 years old, respectively. These children suffered from physical disabilities. The average age of the children 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 \$6,611.00 while the widows who qualified because they were 45 years of age and over received an average monthly pension of \$4,174.00. The orphans received an average monthly pension of \$2,500.00.

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

During the year, 667 pensions were awarded and 107 pensions were terminated. Of the total terminated, 83 were due to the death of the recipients, 15 widows were recipients of either Old Age or Invalidity pension, 2 orphans attained the age-limit for the receipt of the benefit, 4 widows remarried and 3 had other circumstances.

Additionally, 95 pensions were altered due to the attainment of the age-limit of the children who were included in the benefit, or the widows who had died or remarried.

At the end of the year therefore, there were 6,761 pensions in payment to 5,488 widows who were 45 years of age and over, 1,225 widows who had children of the deceased in their care, 41 orphans and 7 widowers.

The Movement of Survivors' Pensions is shown in Table 12 overleaf.



TABLE 12
MOVEMENT OF SURVIVORS' PENSIONS
1999

DESCRIPTION	WIDOWS OVER 45 YRS		WIDOWS WITH CHILDREN		WIDOWERS CARE OF		ORPHANS		TOTAL	
	No. OF CASES	AVE. RATE	No. OF CASES	AVE. RATE	No. OF CASES	AVE. RATE	No. OF CASES	AVE. RATE	No. OF CASES	AVE. RATE
Pensions in payment at the beginning of the year	5,029	2,960	1,130	4,080	7	3,909	35	2,106	6,201	3,160
Pensions granted up to 30-09-99	403	3,312	74	5,783	-	-	5	2,123	482	3,679
Pensions terminated up to 30-09-99										
(a) death	61	2,962	-	-	-	-	-	-	61	2,962
(b) Impediment to Marriage	4	3,349	-	-	-	-	-	-	4	3,349
(c) Receipt of Old Age/ Invalidity Pension	11	2,941	-	-	-	-	-	-	11	2,941
(d) Overpayment	1	2,861	-	-	-	-	-	-	1	2,861
(e) Attaining Age 16 / 18	-	-	1	3,277	-	-	-	-	1	3,277
Alterations	21	1,652	39	987	-	-	1	1,907	61	1,231
Pensions in payment as at 01-10-99	5,355	*4,136	1,203	*5,488	7	*3,750	40	*2,597	6,605	4,372
Pensions granted from 01-10-99	161	4,286	22	6,248	-	-	2	2,500	185	4,500
Pensions terminated from 01-10-99 by:										
(a) death	22	3,750	-	-	-	-	-	-	22	3,750
(b) Receipt of Old Age/ Invalidity Pension	4	3,750	-	-	-	-	-	-	4	3,750
(c) Overpayment	2	3,750	-	-	-	-	-	-	2	3,750
(d) Attainment of Age 16/18 years	-	-	-	-	-	-	1	2,500	1	2,500
Alterations	13	1,492	20	1,250	-	-	1	2,500	34	1,379
Pensions in payment as at 31-12-99	5,488	4,139	1,225	5,481	7	3,750	41	2,534	6,761	4,372

*Adjusted Figure



SURVIVORS' GRANT

There were 117 awards of Survivors' Grants during 1999. The awards were in respect of 76 males and 41 female deceased persons.

The ages of the deceased persons ranged from 16 years to 76 years. Their average age was approximately 42 years.

The recipients of the benefit included 63 widows. Eleven of the widows received the benefit because they were over the age of 45 years, 17 because they had children of the deceased and 35 who were dependent widows under 45 years of age. The remaining grants were awarded to other dependants of the deceased insured persons and included 22 parents, 30 children and 2 sisters.

The ages of the widows ranged from 22 years to 66 years. Their average age was approximately 41 years.

A total of 103 children were included in the benefit payment. Their ages ranged from 1 month to 18 years. Their average age was approximately 8 years.

The amounts paid as grants ranged from \$143.00 to \$206,998.00. The average amount paid was \$47,048.00.

During 1998, 149 Survivors' Grants were awarded. The 1999 total therefore represents a decrease of approximately 21%.

FUNERAL GRANT

During 1999, 1,455 claims for Funeral Benefit were processed. Of this amount, 92 were not paid and 1,363 were paid.

Of the 92 claims which were not paid, 54 were submitted late, 22 persons did not satisfy the contribution requirement for the receipt of the benefit, 14 submitted invalid documents and 2 persons did not provide sufficient information for the claims to be processed.

Of the 1,363 claims that were paid, 1,069 or approximately 78% were related to deceased males and 294 or approximately 22% were related to deceased females.

The distribution of the claims paid by employment category shows that 1,323 or approximately 97% were in respect of employed persons and 40 or approximately 3% were in respect of self-employed persons. Of the 1,323 claims paid in the employed category, 1,207 were on behalf of persons who were directly insured and 116 were on behalf of persons whose spouses were insured. Similarly, in the self-employed category, 38 of the deceased were directly insured and 2 were spouses of insured persons. This is shown in Table 13 overleaf.



TABLE 13
NUMBER OF FUNERAL CLAIMS PAID BY SEX, INSURED STATUS
AND EMPLOYMENT CATEGORY
1999

DESCRIPTION	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES
	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	
Males	1,026	9	32	2	1,069
Females	181	107	6	-	294
Males & Females	1,207	116	38	2	1,363

An age analysis of the deceased shows that 70 or approximately 5% were in the age-group (16-30) years, 110 or approximately 8% were in the age-group (31-40) years and 151 or approximately 11% were in the age-group (41-50) years. Additionally, 216 or approximately 16% were in the age-group (51-60) years and 816 or approximately 60% were over 60 years. The average age of the deceased persons was 56 years.

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

The average amount paid as Funeral Benefit was \$7,069.00.

The number of Funeral claims paid in 1998 was 1,448. The amount paid during 1999 represents therefore a decrease of approximately 6%. Table 14 below shows the number of Funeral claims paid during the period 1995 - 1999.

TABLE 14
NUMBER OF FUNERAL CLAIMS PAID
1995 - 1999

YEAR	DIRECTLY INSURED	SPOUSE INSURED	BOTH CATEGORIES
1995	1,168	126	1,294
1996	1,303	107	1,410
1997	959	204	1,163
1998	1,317	131	1,448
1999	1,245	118	1,363

The Table above shows an overall fluctuating trend in the number of funeral claims paid during the period.



SHORT TERM BENEFIT BRANCH

SICKNESS BENEFIT

During 1999, 19,860 claims for Sickness benefit were processed. Of this amount 7,072 were not paid and 12,788 were paid.

Of the 7,072 claims which were not paid, 3,777 or approximately 53% were for spells of less than 4 days duration, 1,860 or approximately 26% of the claimants were fully paid by their employers, 635 or approximately 10% did not satisfy the contribution requirement for the receipt of the benefit, 209 or approximately 3% submitted invalid medical certificates and 261 or approximately 4% were not in insurable employment. Of the remaining 330 claims, 113 of the claimants were over the age limit for the receipt of the benefit, 35 received payment for the maximum period of 26 weeks, 141 submitted their claims late, 35 submitted invalid claims and 6 were deemed to have no incapacity for work.

Of the 12,788 claims that were paid, 7,676 or approximately 60% were in respect of males and 5,112 or approximately 40% were in respect of females. In addition, 12,023 or approximately 94% of the awardees were employed persons and 765 or approximately 6% were self-employed persons.

An age analysis reveals that 7,641 or approximately 60% of the paid spells were in the age-group (21-40) years, 4,819 or approximately 38% were in the age-group (41-60) years while the remaining 328 or approximately 2% were in the age-group (16-20) years.

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

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

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

An analysis of the spells paid by sector shows that 2,605 or approximately 20% of the spells arose from workers in the sugar sector while 10,183 or approximately 80% arose from workers in the other industries combined.

An analysis of the spells paid by diagnosis shows that 2,458 or approximately 19% were due to conditions such as epilepsy, diseases of the nerves and urinary system and other ill-defined diseases, 2,208 or approximately 17% were due to conditions resulting from accidents, poisoning and violence and 1,012 or approximately 8% were due to diseases of the respiratory system. Diseases of and injury to the eye and diseases of the veins and heart accounted for 821 and 938 or approximately 6% and 7% respectively of the paid spells while complications of pregnancy accounted for 491 or approximately 4%.

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 11 benefit days. The average duration in the sugar sector was 16 benefit days and in the other industries combined, 9 benefit days. The average duration of spells paid to the males was 12 benefit days and to the females, 9 benefit days. This is shown in Table 15 below.



TABLE 15
NUMBER OF SICKNESS SPELLS PAID BY SEX,
SECTOR AND AVERAGE DURATION
1999

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NUMBER	AVERAGE DURATION	NUMBER	AVERAGE DURATION	NUMBER	AVERAGE DURATION
Males	2,275	16	5,401	10	7,676	12
Females	330	12	4,782	9	5,112	9
TOTAL	2,605	16	10,183	9	12,788	11

A total of 15,183 spells were paid during 1998. The 1999 total of 12,788 represents a decrease of approximately 16% by comparison.

Table 16 below shows the average duration of spells and the percentage arising from the sugar sector during the period 1995 - 1999.

TABLE 16
NUMBER OF SICKNESS SPELLS PAID, AVERAGE DURATION AND
PERCENTAGE ARISING FROM SUGAR SECTOR
1995 - 1999

DESCRIPTION	1995	1996	1997	1998	1999
Spells arising from					
Males	7,830	8,854	7,340	8,746	7,676
Females	6,060	6,767	5,207	6,437	5,112
Males and Females	13,890	15,621	12,547	15,183	12,788
Average duration (Benefit days)	10	9	9	10	11
Percentage Arising from Sugar Sector	22	18	21	17	20



The Table on the previous page 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 19,258 claims for the reimbursement of medical expenses incurred through sickness were paid during 1999. Of this total, 10,961 or approximately 57% related to males and 8,297 or approximately 43% to females.

The sugar sector accounted for 2,814 or approximately 15% of the claims and the other industries combined accounted for 16,444 or approximately 85%.

Of the claims from the sugar sector, 2,298 or approximately 82% were from males and 516 or approximately 18% were from females. Correspondingly, the claims from the other industries combined had 8,663 or approximately 53% from males and 7,781 or approximately 47% from females. Table 17 below gives the distribution of Sickness Benefit Medical Care Claims by sex and sector.

**TABLE 17
DISTRIBUTION OF PAID SICKNESS BENEFIT MEDICAL CARE CLAIMS
BY SEX AND SECTOR
1999**

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NO.	PERCENTAGE	NO.	PERCENTAGE	NO.	PERCENTAGE
MALES	2,298	82	8,663	53	10,961	57
FEMALES	516	18	7,781	47	8,297	43
MALES & FEMALES	2,814	100	16,444	100	19,258	100

The ages of the claimants ranged from 16 years to just below 59 years. The average age of the males was 41 years and that of the females, 36 years. The overall average age was approximately 39 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 88.5% went towards out-patient care and approximately 11.5% to in-patient care.



An analysis of the total reimbursement reveals that approximately 17.6% was in relation to orthopic and prosthetic care, 27.3% for drugs and dressings and 13.9% for laboratory and X-ray charges and fees to medical referees. Further, 27.3% was expended for medical examinations, approximately 5.1% for specialist care, 3.8% for hospitalisation and approximately 5% for treatment. This is shown in Table 18 below.

TABLE 18
PERCENTAGE DISTRIBUTION OF SICKNESS BENEFIT
MEDICAL CARE EXPENDITURE
BY TYPE OF CARE
1999

DESCRIPTION	HOSP.	MED. EXAM	SPEC. CARE	DRUGS & DRESS	TREAT-MENT	ORTH. & PROST. CARE	MISCELLANEOUS	TOTAL
In-Patient Care	3.8	0.7	2.2	2.8	0.4	-	1.6	11.5
Out-Patient Care	-	26.6	2.9	24.5	4.6	17.6	12.3	88.5
In and Out Patient Care	3.8	27.3	5.1	27.3	5.0	17.6	13.9	100

The distribution by sector shows that approximately 14% of the reimbursement of expenses for in-patient care arose from claimants in the sugar sector, while approximately 86% arose from claimants in the other industries combined. Similarly, for out-patient care, approximately 6% of the expenses was reimbursed to claimants from the sugar sector and approximately 94% to claimants from the other industries combined.

The average amount reimbursed was \$7,230.00.

Of the 19,258 claims that were reimbursed, 2,362 also had attached the payment of Sickness Benefit - replacement of income. The remaining 16,896 were reimbursed for medical expenses only.

The number of claims paid during 1998 amounted to 27,061. The 1999 total represents therefore, a decrease of approximately 29% by comparison.

OVERSEAS MEDICAL CARE

A total of 108 claims were reimbursed for medical expenses incurred abroad. Of this total, 60 or approximately 56% were in respect to males and 48 or approximately 44% were in respect to females.

The total amount reimbursed was \$19,733,508.00 of which \$12,776,084.00 was paid to males and \$6,957,424.00 was paid to females. The average amount paid was \$182,718.00.



EXTENDED MEDICAL CARE

Five thousand, four hundred and sixty 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 3,515 or approximately 64% of the claims were made in respect of eye care, 919 or approximately 17% in respect of dental care and 1,026 or approximately 19% for other types of medical care.

Additionally, 3,990 or approximately 73% of the claimants were males and 1,470 or approximately 27% were females.

The average amount expended for eye care was \$10,839.00 and for dental care, the amount was \$10,473.00. The overall average amount expended was \$9,978.00.

During 1998, a total of 5,486 claims were paid. The number of claims paid during 1999 represents therefore a decrease of less than 1%.

MATERNITY ALLOWANCE

During 1999, 2,312 Maternity claims were paid to 2,268 employed and 44 self-employed women.

The age-distribution of recipients shows that 137 or approximately 6% were in the age-group (16-20) years, 702 or approximately 30% were in the age-group (21-25) years and 721 or approximately 31% were in the age group (26-30) years. Further, 464 or approximately 20% were in the age-group (31-35) years and 236 or approximately 10% were in the age-group (36-40) years. There were 50 recipients in the age-group (41-45) years and 2 in the age-group (46-49) years.

The ages of the recipients ranged from 18 years to 46 years and the average age was approximately 28 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 2,295 cases which received normal maternity allowance, that is, up to a maximum of 13 benefit weeks, 420 or approximately 18% were paid for the full period of 13 weeks, 1,186 or approximately 52% were paid for periods ranging from 3 weeks to 12 weeks and 689 or approximately 30% were paid for periods ranging from 1 day to 17 days.

Seventeen 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 7 weeks.

The average amount paid as Maternity Allowance was \$27,221.00 and the average duration was 49 benefit days.

During 1998, 2,527 claims for Maternity Allowance were paid. The 1999 total of 2,312 represents therefore, a decrease of approximately 8%.



The number of cases paid annually along with the average duration for the period 1995 to 1999 are shown in Table 19 below.

TABLE 19
NUMBER OF MATERNITY ALLOWANCES PAID
AND AVERAGE DURATION
1995 - 1999

DESCRIPTION	1995	1996	1997	1998	1999
Number of Cases	2,870	2,668	1,966	2,527	2,312
Average Duration (Benefit Days)	70	64	52	66	49

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 thirty - six claims for Maternity Grant were processed during 1999. Of this amount, 1,878 were paid and 58 were not paid.

An analysis of the claims that were not paid reveals that 26 claimants were not entitled to the receipt of the benefit because they had received Sickness Medical Care Benefits in relation to their pregnancies, 26 submitted invalid medical certificates and 6 did not satisfy the contribution requirements.

Of the 1,878 claims that were paid, 1,659 or approximately 88% were paid to claimants who qualified for the benefit in their own right. The remaining 219 or approximately 12% of the claims were paid to women whose spouses were insured and met the contribution requirement for the benefit.

The age analysis reveals that 37 or approximately 2% of the recipients were in the age-group (16-19) years, 513 or approximately 27% were in the age-group (20-24) years and 573 or approximately 30% were in the age-group (25-29) years. Further, the age group (30-34) years accounted for 438 or approximately 23% of the claimants, the age group (35-39) years accounted for 219 or approximately 12% and the age-group (40-44) years accounted for 79 or approximately 4% of the recipients. The age-group (45 - 49) years accounted for 19 or approximately 1% of the recipients.

The average age of the recipients was 29 years.

Table 20 below shows the number of Maternity Grants paid by age-group, employment category and insured status.



TABLE 20
NUMBER OF MATERNITY GRANTS PAID BY AGE-GROUP,
EMPLOYMENT CATEGORY AND INSURED STATUS
1999

AGE GROUP	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES		TOTAL
	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	
16-19	31	5	1	-	32	5	37
20-24	448	59	3	3	451	62	513
25-29	507	55	11	-	518	55	573
30-34	381	41	13	3	394	44	438
35-39	184	30	5	-	189	30	219
40-44	65	13	1	-	66	13	79
45-49	9	10	-	-	9	10	19
50-54	-	-	-	-	-	-	-
TOTAL	1,625	213	34	6	1,659	219	1,878

The rate of Maternity Grant is presently fixed at \$2,000.00

The recipients had amongst them, 3,156 children under the age of eighteen years. An age distribution of these children shows that 1,884 or approximately 60% were under 1 year old, 532 or approximately 17% were between the ages of 1 year and 5 years, 402 or approximately 13% were between the ages of 6 years and 10 years and 338 or approximately 10% were over 10 years old.

During 1998, 1,875 Maternity Grants were paid. The 1999 total therefore, represents an insignificant increase in the number of Maternity Grants paid.



INDUSTRIAL BENEFITS BRANCH

INJURY BENEFIT

A total of 2,381 claims for Injury Benefit were processed during 1999. Of this amount, 209 were disallowed and 2,172 were allowed.

An examination of the spells which were disallowed reveals that 149 or approximately 71% were related to claimants who were incapacitated for less than 4 days, 52 or approximately 25% were spells where the claimants were fully paid by their employers and 4 or approximately 2% were related to spells where invalid medical certificates were submitted. Further, 2 claimants submitted their claims late and 2 suffered injuries which did not arise during the course of insurable employment.

Of the 2,172 spells that were paid, 2,166 were terminated upon full recovery of the insured persons. The average duration of these spells was approximately 14 benefit days. The remaining 6 spells were terminated after the insured persons were paid for the maximum period of 26 benefit weeks. This is shown in Table 21 below.

TABLE 21
NUMBER OF INJURY SPELLS PAID BY REASON FOR TERMINATION,
BENEFIT DAYS AND SEX
1999

REASON FOR TERMINATION	MALES		FEMALES		MALES & FEMALES	
	NUMBER OF CASE	BENEFIT DAYS	NUMBER OF CASE	BENEFIT DAYS	NUMBER OF CASE	BENEFIT DAYS
Recovery	2,024	28,986	142	2,050	2,166	31,036
Benefit Paid for 26 Weeks	6	936	-	-	6	936
Provisional Disablement	-	-	-	-	-	-
TOTAL	2,030	29,922	142	2,050	2,172	31,972

There were 2,030 male recipients of the benefit and 142 females.

The distribution by sector reveals that 1,559 or approximately 72% of the spells originated from workers in the sugar sector and consisted of 1,477 males and 82 females.

The remaining 613 or approximately 28% of the spells were from workers in the other industries combined and consisted of 553 males and 60 females. See Table 22 below.



TABLE 22
NUMBER OF INJURY SPELLS PAID BY SEX AND SECTOR
1999

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NUMBER OF CASES	%	NUMBER OF CASES	%	NUMBER OF CASES	%
Males	1,477	68	553	25	2,030	93
Females	82	4	60	3	142	7
Males & Females	1,559	72	613	28	2,172	100

An age analysis shows that 1,251 or approximately 57% of the paid spells were related to persons in the age-group (16-35) years and 908 or approximately 42% in the age-group (36-60) years. There was 1 person below 16 years and 12 persons over 60 years.

The average age of the male recipients was 34 years and that of the females, 39 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 that were paid was 15 benefit days with the males averaging 15 benefit days and the females, 14 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 \$11,253.00.

A total of 2,402 claims were paid during 1998. The 1999 total therefore, represents a decrease of approximately 10%.

The number of spells paid during the period 1995 to 1999, the percentage arising from the sugar sector and the average duration of these spells are shown in Table 23 overleaf.



TABLE 23
NUMBER OF INJURY SPELLS PAID, PERCENTAGE ARISING FROM THE
SUGAR SECTOR AND AVERAGE DURATION OF SPELLS
1995 - 1999

DESCRIPTION	1995	1996	1997	1998	1999
Number of Spells	5,239	4,850	3,445	2,407	2,172
Percentage Arising from Sugar Sector	60	84	73	65	72
Average Duration (Benefit Days)	14	14	14	17	15

The Table above shows a declining trend in the number of spells paid and a fluctuating trend in the percentage arising from the sugar sector over the 5-year period under consideration. The average duration remained stable between 1995 and 1997, before showing a rise in 1998, followed by a decline in 1999.

INJURY BENEFIT MEDICAL CARE

One thousand, nine hundred and forty claims for Injury Benefit Medical Care were paid during 1999. The recipients were 1,830 or approximately 94% males and 110 or approximately 6% females.

The distribution by sector shows that 1,343 or approximately 69% of the claims were from workers in the sugar sector and 597 or approximately 31% were from workers in the other industries combined. Further analysis shows that recipients from the sugar sector comprised 1,305 males and 38 females while those from the other industries combined consisted of 525 males and 72 females. This is shown in Table 24 below.

TABLE 24
NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS
PAID BY SEX AND SECTOR
1999

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NO.	PERCENTAGE	NO.	PERCENTAGE	NO.	PERCENTAGE
Males	1,305	67.2	525	27.1	1,830	94.3
Females	38	2.0	72	3.7	110	5.7
Males & Females	1,343	69.2	597	30.8	1,940	100



An age analysis shows that 1,919 or approximately 99% of the recipients were between the ages of 16 years and 60 years while 19 were over 60 years of age and 2 below 16 years.

The average age of the male recipients was approximately 35 years and that of the females, 41 years. The overall average age was 36 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 38% of the cost related to in-patient care and approximately 62% to out-patient care. Further, of the total expenditure on In-patient Care, 2% were related to workers in the sugar sector, and 36% to workers in the other industries combined. Correspondingly, for out-patient care, 24% related to workers in the sugar sector and 38% to workers in the other industries combined. This is shown in Table 25 below.

TABLE 25
INJURY BENEFIT MEDICAL CARE COST BY
SECTOR AND TYPE OF CARE
(PERCENTAGE-WISE)
1999

TYPE OF CARE	SUGAR	NON-SUGAR	BOTH SECTORS
In-Patient	2	36	38
Out-Patient	24	38	62
TOTAL	26	74	100

A further analysis shows that approximately 41.5% of the reimbursement was in respect of drugs and dressing, approximately 19.4% was for fees to medical referees and other expenses such as laboratory and X-Ray cost, 9.1% was for travelling and subsistence and 5.2% for hospitalisation. In addition, approximately 8.7% of the cost was reimbursed for medical examination, 3.2% for treatment and 0.7% for specialist care.

Table 26 overleaf shows the percentage distribution of Injury Benefit Medical Care cost by the type of care given.



TABLE 26
PERCENTAGE DISTRIBUTION OF INJURY BENEFIT
MEDICAL CARE COST
1999

48
99
00
01

DESCRIPTION	Hosp.	Med. Exam	Special. Care	Drugs & Dressing	Treatment	Sub. & Travel	Others	TOTAL
In-Patient	5.2	1.9	0.4	13.5	0.1	-	16.8	38
Out-Patient	-	6.8	2.8	28.0	0.6	9.1	2.6	62
In and Out Patient	5.2	8.7	3.2	41.5	0.7	9.1	19.4	100

Of the claims paid, 1,419 or approximately 73% had attached the payment of Injury Benefit - replacement of income while the remaining 521 were for medical expenses only.

During 1998, 2,000 claims for Injury Benefit Medical Care were paid. The 1999 total therefore, represents a decrease of approximately 3%.

OVERSEAS MEDICAL CARE

Fifteen claims, 12 from male and 3 from female insured persons, were reimbursed for Injury Benefit Medical Care expenses incurred overseas.

Total reimbursement amounted to \$5,021,358.00 of which \$3,836,608.00 or approximately 76% went to the male recipients and \$1,184,750.00 or approximately 24% went to the female recipients.

DISABLEMENT PENSION

During 1999; 68 Disablement Pensions were awarded to 64 males and 4 females.

The age distribution reveals that 16 pensioners were in the age-group (16-29) years, 27 were in the age-group (30-44) years, 24 were in the age-group (45-59) years and 1 was in the age-group (70-74) years.

The average age of both male and female recipients was 39 years.

The sugar sector accounted for 31 of the recipients while the other industries combined accounted for 37.



The 31 recipients in the sugar sector comprised 30 males and 1 female while those in the other industries combined comprised 33 male and 4 female recipients.

The analysis by percentage of disability shows that 55 or approximately 81% of the pensioners were assessed at disabilities ranging from 20% to 40%, 10 or approximately 15% were assessed at disabilities ranging from 50% to 70%, 2 or approximately 3% were assessed at 80% disability and 1 was assessed at 100% disability. This is shown in Table 27 below.

TABLE 27
DISABLEMENT PENSIONS BY PERCENTAGE OF DISABILITY,
SECTOR AND SEX
1999

PERCENTAGE OF DISABILITY	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
20	13	1	14	14	-	14	27	1	28
30	7	-	7	5	2	7	12	2	14
40	7	-	7	5	1	6	12	1	13
45	-	-	-	1	-	1	1	-	1
50	-	-	-	3	-	3	3	-	3
60	2	-	2	2	-	2	4	-	4
66	-	-	-	1	-	1	1	-	1
70	1	-	1	-	-	-	1	-	1
80	-	-	-	2	-	2	2	-	2
100	-	-	-	-	1	1	-	1	1
TOTAL	30	1	31	33	4	37	63	5	68

The distribution by nature of disability reveals that 25 cases resulted from fractures, 8 each from amputations and injuries to the eye, 2 each from cuts and lacerations and burns and scalds and 3 from posttraumatic ankylosis of joints. Further, 1 case resulted from hearing loss while 18 were as a result of other injuries.

Table 28 overleaf gives the number of Disablement pensions awarded by nature of disability and location of injury.



TABLE 28
NUMBER OF DISABLEMENT PENSIONS BY NATURE OF DISABILITY
AND LOCATION OF INJURY
1999

NATURE OF DISABILITY	Head		Trunk	Upper		Lower Extermities Legs & Feet	Injuries Not Specifically Located in any part of the Body	Total
	Eyes	Others		Extremities				
				Fingers	Others			
Cuts and Lacerations				1	1			2
Sprains and Strains			1					1
Injury to Eye	8							8
Amputations				6	1	1		8
Post-Traumatic Ankylosis of joints					1	2		3
Burns & Scalds		1					1	2
Hearing Loss		1						1
Fractures		1	5		12	7		25
Other Injuries		2	10		3	2	1	18
TOTAL	8	5	16	7	18	12	2	68

The Table above also shows that 25 or approximately 37% of the disabilities were confined to the upper extremities, 16 or approximately 23% to the trunk, 13 or approximately 19% to the head and 12 or approximately 18% were confined to the lower extremities. There were 2 cases where the disabilities were not specifically confined to any particular part of the body.

Twenty-six (26) of the cases resulted from persons falling, 12 from power driven means of transport, 10 resulted from persons striking against or coming into contact with objects, while 7 were as a result of falling objects. Further, 4 cases each resulted from flying objects and fire or explosion, 2 resulted from the use of cutlasses and 3 were due to other causes.



The occupational analysis shows that 41 or approximately 60% of the awardees were manual workers, 12 or approximately 18% were technical and craft workers, 10 or approximately 15% were service workers and 5 were clerical and sales workers.

The average monthly amount awarded was approximately \$5,778.00.

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

A total of 61 Disablement Pensions were awarded during 1998. The 1999 total of 68 represents therefore an increase of approximately 11%.

The number of Disablement Pensions awarded over the period 1995 - 1999 is shown in Table 29 below.

TABLE 29
NUMBER OF DISABLEMENT PENSIONS AWARDED ANNUALLY
1995 - 1999

SECTOR	1995	1996	1997	1998	1999
SUGAR	13	20	22	23	31
NON-SUGAR	28	30	30	38	37
BOTH SECTORS	41	50	52	61	68

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

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

During the year, 68 pensions were awarded and 23 were terminated due to the death of the recipients.

At the end of the year, therefore, there were 1,567 pensions in payment to 1,406 males and 161 females at an average monthly rate of \$1,765.

Table 30 overleaf shows the Movement of Disablement pensions during 1999.



TABLE 30
MOVEMENT OF DISABLEMENT PENSIONS
1999

DESCRIPTION	MALES		FEMALES		TOTAL	
	NUMBER OF CASES	AVERAGE AMOUNT (\$)	NUMBER OF CASES	AVERAGE AMOUNT (\$)	NUMBER OF CASES	AVERAGE AMOUNT (\$)
Pensions in payment at the beginning of the year	1,365	1,472	157	1,254	1,522	1,450
Pensions granted up to 30-09-99	48	5,222	5	5,771	53	5,274
Pensions terminated up to 30-09-99	18	529	1	1,038	19	556
Pension in payment as at 01-10-99	1,395	*1,731	161	*1,497	1,556	*1,707
Pensions granted from 01-10-99	15	7,559	-	-	15	7,559
Pensions terminated from 01-10-99	4	976	-	-	4	976
Pensions in payment as at 31-12-99	1,406	1,795	161	1,497	1,567	1,765

*Adjusted Figures

DISABLEMENT GRANT

During the year under review, 57 Disablement Grants were awarded to 49 males and 8 females.

The average age of the males was 46 years and that of the females 37 years. The overall average age was 38 years.

The sugar sector accounted for 35 or approximately 61% of the recipients while the other industries combined accounted for 22 or approximately 39%. This is shown in Table 31 overleaf.



TABLE 31
NUMBER OF DISABLEMENT GRANTS PAID BY SEX AND SECTOR
 1999

DESCRIPTION	SECTOR		BOTH SECTORS
	SUGAR	NON-SUGAR	
Males	30	19	49
Females	5	3	8
Total	35	22	57

An analysis by nature of injury shows that 15 awardees suffered from fractures, 14 from Post - Traumatic Ankylosis of Joints, 10 from Cuts and Lacerations and 7 from Sprains and Strains. Further, 4 of the awardees suffered from Amputations, 3 suffered from Contusions and Abrasions and 2 each from Dislocation and Punctured Wounds. See Table 32 below.

TABLE 32
NUMBER OF DISABLEMENT GRANTS PAID BY NATURE OF DISABILITY
AND LOCATION OF INJURY
 1999

LOCATION OF INJURY

Nature of Injury	Head		Trunk & Uro-Genital Organs	Upper Extremities		Lower Extremities	Injuries not specially located to any part of the body	Total
	Eyes	Others		Fingers	Others	Legs & Feet		
Contusions & Abrasions	1	-	1	-	-	-	1	3
Cuts & Lacerations	-	1	-	5	2	2	-	10
Dislocation	-	-	-	-	2	-	-	2
Fractures	-	1	2	9	2	1	-	15
Sprains & Strains	-	2	2	-	-	2	1	7
Amputations	-	-	-	4	-	-	-	4
Punctured Wounds	-	-	-	-	-	2	-	2
Post Traumatic Ankylosis of Joints	-	1	4	2	1	4	2	14
TOTAL	1	5	9	20	7	11	4	57



The preceding Table also shows that 27 of the awardees suffered injuries that were confined to the Upper Extremities, 11 to the Lower Extremities, 9 to the Trunk, 6 to the Head and 4 to other unspecified parts of the body.

An analysis by cause of accidents reveals that 25 of the injuries sustained resulted from persons falling, 18 from persons coming into contact with objects, 6 each from the use of Cutlass and other causes and 2 from falling objects.

The distribution by degree of disability shows that 15 persons were assessed at 10% disability, 13 at 14% disability, 9 at 5% disability and 5 at 12% disability. Further, 4 persons were assessed at 3% disability, 3 persons at 11% disability and 1 each at 2, 7, 8, 9 and 10% disability. This is shown in Table 33 below.

TABLE 33
NUMBER OF DISABLEMENT GRANTS
PAID BY PERCENTAGE OF DISABILITY, SEX AND SECTOR
1999

Percentage of Disability	SUGAR			NON-SUGAR			BOTH SECTORS		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
2	-	-	-	-	1	1	-	1	1
3	2	1	3	1	-	1	3	1	4
4	2	-	2	1	-	1	3	-	3
5	6	-	6	2	1	3	8	1	9
6	-	-	-	-	-	-	-	-	-
7	1	-	1	-	-	-	1	-	1
8	1	-	1	-	-	-	1	-	1
9	-	-	-	1	-	1	1	-	1
10	6	3	9	6	-	6	12	3	15
11	-	-	-	3	-	3	3	-	3
12	2	-	2	3	-	3	5	-	5
13	1	-	1	-	-	-	1	-	1
14	9	1	10	2	1	3	11	2	13
TOTAL	30	5	35	19	3	22	49	8	57

The average amount paid as Disablement Grant was \$111,183.00.

During 1998, 46 Disablement Grants were awarded. The 1999 total represents an increase of approximately 24%.

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



INDUSTRIAL DEATH PENSION

Twelve Industrial Death Pensions were awarded during 1999.

The recipients were 9 widows who had the children of the deceased in their care, and 3 parents.

The ages of the deceased ranged from 17 years to 46 years. Their average age was approximately 34 years. The ages of the widows ranged from 27 years to 55 years. Their average age was approximately 37 years. The ages of the 20 children who were included in the benefit ranged from 4 years to 18 years. Their average age was approximately 13 years.

The ages of the 3 parents of the deceased persons were 39, 46 and 47 years old.

The sugar sector recorded no deaths. All the Industrial Death cases were from the other industries combined.

An examination of the nature of injury, which resulted in the deaths, shows that 6 persons died from fractures, 2 from drowning, one from concussions and 3 from other injuries.

An analysis by cause of accident reveals that 5 deaths were due to injuries sustained from persons falling, 4 from power driven means of transport, 1 from the use of power driven prime – mover machinery and 1 each from falling objects and other unspecified causes. This is shown in table 34 overleaf.



TABLE 34
NUMBER OF INDUSTRIAL DEATHS BY NATURE OF INJURY
AND CAUSE OF ACCIDENT
1999

NATURE OF INJURY	CAUSE OF ACCIDENT						
	POWER DRIVEN MACHINERY	MEANS TRANSPORT	ACCIDENTS CAUSED OTHERWISE THAN BY MACHINERY, HANDLING GOODS OR MEANS OF TRANSPORT			OTHER CAUSES	TOTAL
	PRIME MOVER	POWER DRIVEN	PERSON FALLING	FALLING OBJECTS	STRIKING AGAINST OR COMING INTO CONTACT WITH OBJECTS		
Concussions			1				1
Fractures	1	2	3				6
Drowning		1	1				2
Cuts & Lacerations							-
Other Injuries		1		1		1	3
TOTAL	1	4	5	1	-	1	12

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 437 Industrial Death pensions in payment to 363 widows, 56 parents and 18 orphans.

During the year, 12 pensions were awarded to 9 widows and 3 parents at an average monthly rate of \$13,174.00. Four (4) pensions, 3 to widows and 1 to a parent, were terminated. Of these terminated pensions, 1 was due to the death of the recipient, 1 pensioner remarried and 2 began to receive old age pensions. Twelve (12) pensions were altered due to the attainment of the age-limit of the children.

At the end of the year therefore, there were 445 pensions in payment to 369 widows, 58 parents and 18 orphans.

The Movement of Industrial Death Pensions is shown in Table 35 overleaf.



TABLE 35
MOVEMENT OF INDUSTRIAL DEATH PENSIONS
1999

DESCRIPTION	WIDOWS		PARENTS		ORPHANS		TOTAL	
	NO.	AVERAGE AMOUNT PAID (\$)	NO.	AVERAGE AMOUNT PAID (\$)	NO.	AVERAGE AMOUNT PAID (\$)	NO.	AVERAGE AMOUNT PAID (\$)
Pensions in payment at the beginning of the year	363	4,058	56	3,137	18	1,981	437	3,854
Pensions granted up to 30-09-99	6	16,320	3	4,858	-	-	9	12,499
Pensions terminated up to 30-09-99	2	2,707	1	2,861	-	-	3	2,758
Alterations	9	1,159	-	-	-	-	9	1,159
Pensions in payment as at 01-10-99	367	*5,282	58	*3,575	18	*2,596	443	*4,949
Pensions granted from 01-10-99	3	15,201	-	-	-	-	3	15,201
Pensions terminated from 01-10-99	1	3,750	-	-	-	-	1	3,750
Alteration	3	2,284	-	-	-	-	3	2,284
Pensions in payment as at 31-12-99	369	5,348	58	3,575	18	2,596	445	4,951

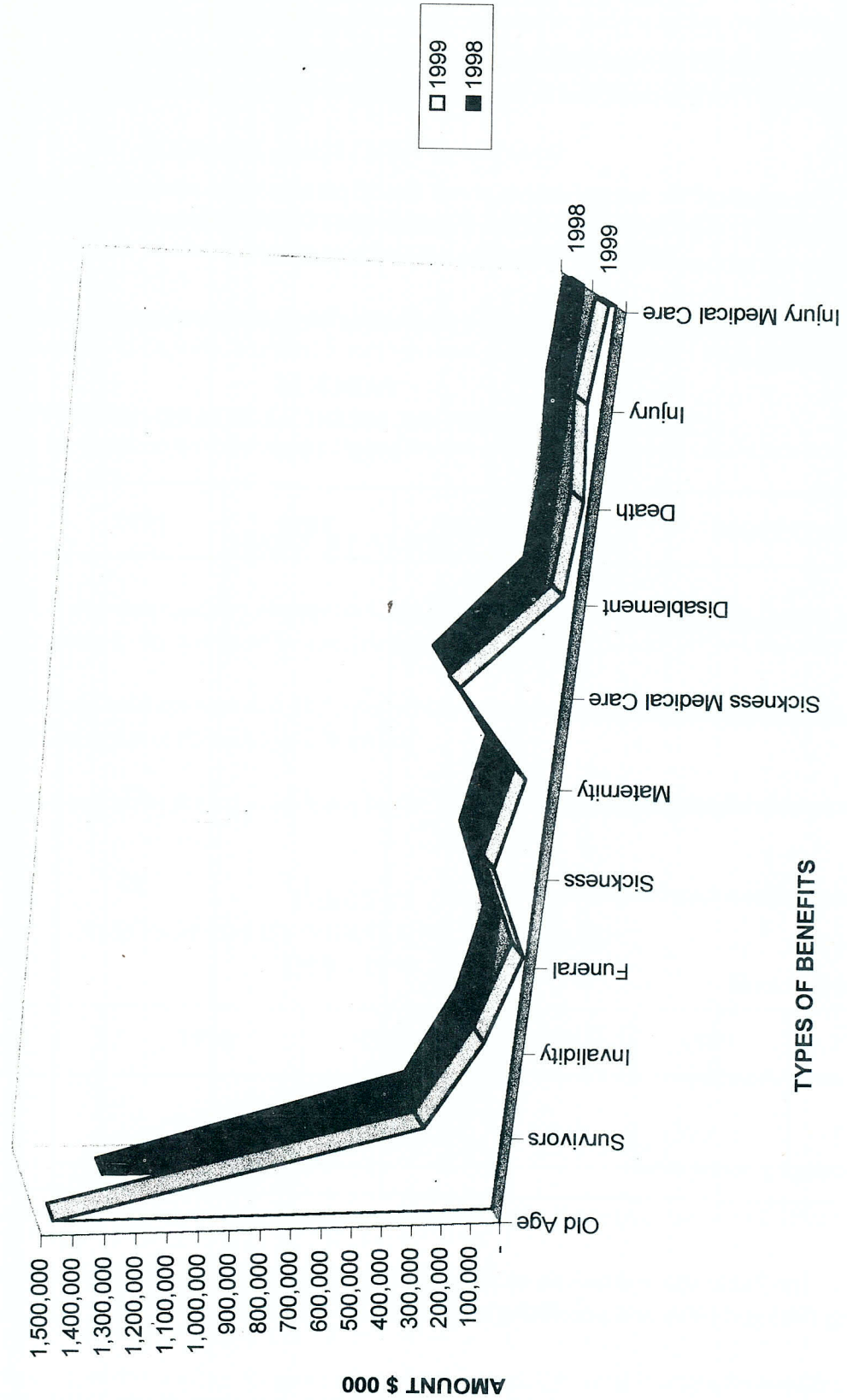
*Adjusted Figures

MEDICAL ADJUDICATION OF CLAIMS

During 1999, a total of 17,963 persons were seen by Personnel of the Medical Department. Of this total, 15,566 were seen at their homes, 993 at hospitals and 1,404 were seen by the Medical Advisor of the Organization.



FIGURE III
BENEFIT PAYMENTS
1998 & 1999





CASES REFERRED TO MEDICAL BOARD (INDUSTRIAL)

The Industrial Medical Board dealt with 120 cases during the year under review. This total comprised 63 new cases and 57 review cases, that is, cases that were previously placed before the Board but required follow-up action.

The results of the determinations reveal that 50 persons were considered fit for work with Partial Permanent Disability, 21 were referred for further treatment and 35 were considered completely fit for work. Further, 14 cases were not processed due to the absence of the Claimants.

The number of cases placed before the Industrial Medical Board during the period 1995 to 1999 is shown in Table 36 below.

**TABLE 36
CASES PLACED BEFORE MEDICAL BOARD (INDUSTRIAL)
1995 - 1999**

DESCRIPTION	1995	1996	1997	1998	1999
Number of cases Boarded	102	111	133	138	120
Medical treatment recommended	36	51	61	53	21
Cases awarded Disablement Benefit	39	43	47	54	50
Medical treatment not recommended	26	17	25	31	35
Cases struck off	1	-	-	-	-
Claimants' Absence	-	-	-	-	14
Percentage genuine cases	74	85	81	78	59

The Table above shows an increase in the number of Genuine Cases placed before the Medical Board during 1995 and 1996, and a declining trend between 1997 and 1999.

CASES REFERRED TO MEDICAL BOARD (NON-INDUSTRIAL)

During the year under review, 210 non-industrial cases were placed before the Medical Board. This total consisted of 161 new cases and 49 cases that were up for review.



The results of the determinations show that 98 persons were recommended for further treatment, of which 58 of these were referred for Medical Attention Overseas. Further, 52 of these cases were disallowed and 38 were deemed Invalids. In addition, 22 cases were not processed due to the absence of the Claimants.

MEDICAL TREATMENT ABROAD

A total of 89 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 \$600,000.

The distribution by country of treatment reveals that 58 persons went to Trinidad, 15 to the United States of America, 6 to Barbados and 5 to Canada. Further, 3 persons went to Suriname, while 1 each went to England and Venezuela.

The main reasons for overseas treatment were Heart Disease and other malignant conditions and various Technical Investigations.

VISITS BY NURSES

A total of 18,629, visits were made by Nurses/Sick Visitors of the Medical Department during 1999. Of this total, 17,974 were made to the homes of Insured Persons, 413 to hospitals and 242 to Dispensaries.

The number of persons seen amounted to 16,559 of which approximately 78% were Pensioners and approximately 22% were Claimants or Prospective Claimants.

Table 37 below shows the number of visits made by the Nurses/Sick Visitors during the period 1995 to 1999.

**TABLE 37
VISITS MADE BY NURSES/SICK VISITORS
1995 – 1999**

DESCRIPTION	1995	1996	1997	1998	1999
Number of visits	2,287	2,753	17,899	20,829	18,629

The Table above shows an increasing trend in the number of visits made over the period 1995 to 1998, followed by a decline in 1999.

APPEALS TO TRIBUNAL

During 1999, there were 651 appeals for processing. Of this total, 230 were brought forward from 1998 and 421 were received during 1999.

Old Age Benefit accounted for 381 or approximately 58% of the appeals and Sickness Benefit accounted for 145 or approximately 22%.



The Appeals Tribunal adjudicated on 197 of the appeals, of which 16 were allowed, 104 disallowed and 77 adjourned. Further, the General Manager reviewed and allowed 252 appeals and 13 were withdrawn.

ESTABLISHMENT AND ORGANISATION

STAFFING

At the beginning of the year, the Organization had in its employ a staff of 522 consisting of 507 permanent and 15 temporary employees.

During the year, 8 persons comprising 4 permanent and 4 temporary employees were recruited. There were 28 exits consisting of 27 persons from the permanent category and 1 from the temporary category.

A breakdown of the exits from the permanent category shows that 13 persons had resigned, 4 had their services terminated, 4 persons retired, 5 were dismissed and 1 died.

At the end of the year therefore, there were 502 employees on roll, of which 491 were permanent and 11 were temporary.

TRAINING

During 1999, a total of 474 training stints were mounted for Employees of the Scheme, of which 440 were Internal Training Programmes and 34 were External Courses sponsored by agencies within the country.

The Internal Programmes comprised training sessions in areas of Employees Orientation, Office Protocol, Supervisory Skills, Nursing, Data Entry and Verification and Compliance Workshops among others.

The External programmes comprised exposures in areas of Supervisory Skills, Secretarial Duties, Business Writing, Telephone Courtesy, Food and Beverage Service, Financing, Project Planning and Development and Occupational Safety and Health. The courses were sponsored mainly by the Professional Education Programme (P.E.P), the Institute of Distance and Continuing Education (I.D.C.E), Zoywin's Consultancy, Softech Training Centre and The National Advisory Council for Occupational Safety and Health.

Four employees concluded studies at the University of Guyana during the year. A breakdown of the awards received shows that 3 persons were awarded the Diploma in Public Management and 1 was awarded a Degree in the same discipline. In addition, the Nursing Officer represented the Organization at the first Caribbean Workshop on H.I.V and Development held in Barbados between March 23rd and 26th.

Twenty-two lecture/discussion sessions were held for employers and employees from the Private and Public Sector on matters pertaining to National Insurance Regulations and Procedures. A total of 356 persons attended these sessions.



INCOME AND EXPENDITURE

INCOME

Income received from all sources during 1999 amounted to approximately \$5,605M. This amount was made up as follows:

		G \$ 000
CONTRIBUTIONS	-	4,069,469
INVESTMENT INCOME	-	1,520,133
OTHER INCOME	-	15,894
		5,605,496

The income was distributed among the three Benefit Branches as follows:-

DESCRIPTION	LONG TERM	SHORT TERM	INDUSTRIAL	TOTAL
Contributions	2,814,851	745,932	508,686	4,069,469
Investment Income	1,132,195	147,605	240,333	1,520,133
Other Income	5,298	5,298	5,298	15,894
TOTAL	3,952,344	898,835	754,317	5,605,496

* Figures in G \$ 000

During 1998, the total income received was approximately \$5,597M. The income for 1999 therefore, represents an increase of approximately 0.14%.

The income received during 1998 and 1999, is compared overleaf.



DESCRIPTION	YEAR		PERCENTAGE INCREASE
	1998	1999	
Contributions	3,586,886	4,069,469	13
Investment Income	999,430	1,520,133	52
Gain on Disposal of Investment	995,478	-	-
Other Income	15,933	15,894	-
TOTAL	5,597,727	5,605,496	0.14

* Figures in G \$ 000

EXPENDITURE

Total expenditure during 1999 amounted to approximately \$3,107M. Of this amount, approximately \$2,520M was expended on Benefit Payments and approximately \$587M on Administrative Expenses.

An analysis of the Benefit Payments shows that the Long Term Branch accounted for \$1,831M or approximately 73% of the total Benefit Expenditure, with Old Age Benefit accounting for \$1,448M. The Short Term Branch accounted for \$562M or approximately 22%, while the Industrial Benefit Branch accounted for \$127M 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	1,831,840	73	59
SHORT TERM	561,513	22	18
INDUSTRIAL	127,091	5	4
TOTAL	2,520,444	100	81



The table also shows that the Long Term Benefit Branch accounted for approximately 59% of the total expenditure, the Short Term Branch approximately 18% and the Industrial Branch approximately 4%.

The amounts expended on Benefits during 1998 and 1999 are compared in the table below.

BENEFIT BRANCH	AMOUNT EXPENDED DURING		PERCENTAGE INCREASE
	1998	1999	
LONG TERM	1,533,470	1,831,840	19
SHORT TERM	513,861	561,513	9
INDUSTRIAL	108,780	127,091	17
TOTAL	2,156,111	2,520,444	17

* Figures in G \$ 000

The table above shows an increase of approximately 17% in total Benefit Payments between the years 1998 and 1999.

Administrative expenses amounted to approximately \$587M. This represents an increase of approximately 12% over the 1998 total of approximately \$522M.

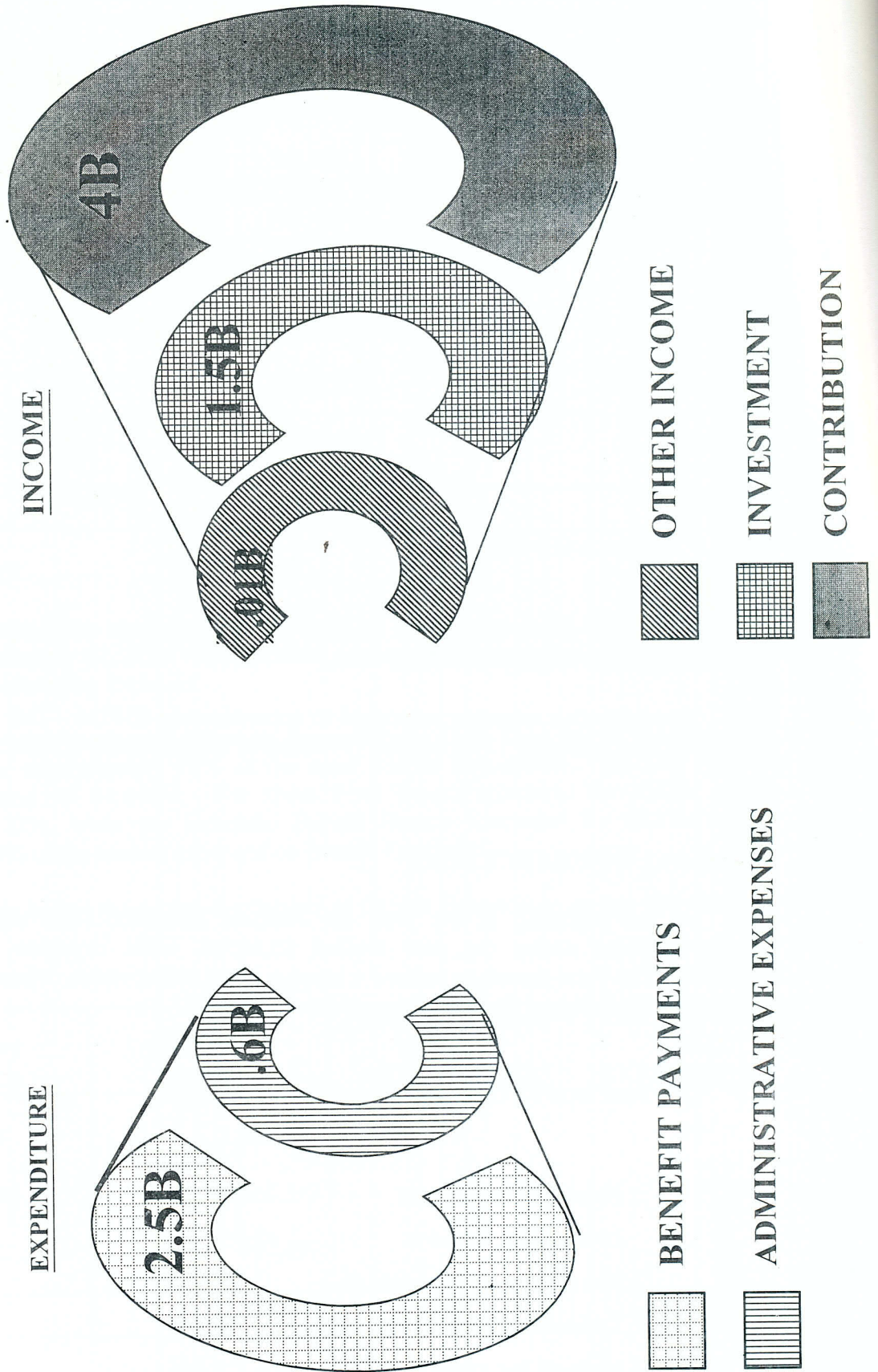
NATIONAL INSURANCE FUND

At the beginning of the year, the National Insurance Fund was \$11,622M. Income received during the year totalled \$5,605M, while expenses amounted to \$3,107M. The Fund therefore realised a surplus of \$2,498M which, when added to the Fund at the beginning of the year, amounted to \$14,120,M.

The Fund as at 31.12.99 was represented as follows:-

	\$ 000
Fixed Assets valued at	261,662
Investments valued at	13,051,075
Net current assets valued at	767,748
Deferred receivable (interest)	40,059
National Insurance Fund	<u>14,120,544</u>

FIGURE IV
INCOME & EXPENDITURE
1999





REPORT OF THE AUDITORS
TO THE MINISTER OF FINANCE
THROUGH THE BOARD OF DIRECTORS
OF THE NATIONAL INSURANCE SCHEME
ON THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 1999

We have audited the financial statements set out on pages 2 to 12 which are in agreement with the books of the Scheme and have obtained all the information and explanations we have required. These financial statements are the responsibility of the Scheme's management. Our responsibility is to express an opinion on these financial statements based on our audit.

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

The audit of the previous year's financial statements was undertaken by another firm of Accountants who expressed an unqualified opinion thereon.

In our opinion, the financial statements give a true and fair view, in all material respects, of the state of affairs of the Scheme at 31 December 1999 and of the results of its operations and cash flows for the year then ended.

Deloitte & Touche
DELOITTE & TOUCHE
CHARTERED ACCOUNTANTS

77 Brickdam,
Stabroek, Georgetown,
Guyana

10 January 2001



NATIONAL INSURANCE SCHEME
INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 1999

	Notes	Pensions G\$000	Short-term benefits G\$000	Industrial benefits G\$000	1999 Total G\$000	1998 G\$000
Income						
Contributions		2,814,851	745,932	508,686	4,069,469	3,586,886
Interest on investments		1,132,195	147,605	240,333	1,520,133	999,430
Gain on disposal of Investment		-	-	-	-	995,478
Other income		5,298	5,298	5,298	15,894	15,933
Total income		3,952,344	898,835	754,317	5,605,496	5,597,727
Expenditure						
Old age benefits		1,441,099	-	-	1,441,099	1,229,569
Old age grant		7,565	-	-	7,565	6,700
Survivors benefits		268,915	-	-	268,915	212,863
invalidity pension		103,283	-	-	103,283	73,144
Invalidity grant		237	-	-	237	315
Funeral benefits		10,741	-	-	10,741	10,879
Sickness benefits		-	146,785	-	146,785	135,030
Maternity benefits		-	80,993	-	80,993	81,454
Medical care sickness		-	333,735	-	333,735	297,377
Disablement benefit		-	-	40,089	40,089	34,019
Death benefit		-	-	17,522	17,522	13,157
Injury benefit		-	-	47,230	47,230	39,010
Medical care - injury benefits		-	-	22,250	22,250	22,594
Administrative expenses	3	1,831,840	561,513	127,091	2,520,444	2,156,111
		410,872	117,392	58,696	586,960	522,240
Total expenditure		2,242,712	678,905	185,787	3,107,404	2,678,351
Excess of income over expenditure		1,709,632	219,930	568,530	2,498,092	2,919,376

Benefits

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



NATIONAL INSURANCE SCHEME

BALANCE SHEET

AT 31 DECEMBER 1999

	<u>Notes</u>	1999	1998
		G\$000	G\$000
Reserves	4	<u>14,120,544</u> fund	<u>11,622,452</u> fund
Represented by:			
Fixed assets	5	261,662	246,072
Investments at cost	6	13,051,075 A	10,733,733 A
Deferred receivable	7	40,059	80,599
Other current assets			
Stationery and stores		19,208	18,649
Accrued income		592,622	404,466
Sundry debtors		210,542	160,370
Cash at bank		34,429	31,305
Cash on hand		<u>70,319</u>	<u>70,225</u>
		<u>927,120</u>	<u>685,015</u>
Less:			
Current liabilities			
Unpaid benefits		120,493	100,723
Sundry creditors		<u>38,879</u>	<u>22,244</u>
		<u>159,372</u>	<u>122,967</u>
		<u>767,748</u>	<u>562,048</u>
		<u>14,120,544</u>	<u>11,622,452</u>

On behalf of the Board:


 Director

 Director

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



NATIONAL INSURANCE SCHEME

CASH FLOW STATEMENT

FOR THE YEAR ENDED 31 DECEMBER 1999

	<u>1999</u>	<u>1998</u>
	G\$000	G\$000
Operating activities		
Excess of income over expenditure	2,498,092	2,919,376
Depreciation	35,995	30,888
Gain on disposal of investments	-	(995,478)
Loss on disposal of fixed assets	-	124
Increase in debtors and prepayments	(238,328)	(156,832)
Increase in creditors and accruals	36,405	15,817
Increase in stationery and stores	(559)	(1,835)
Adjustment to fixed assets	98	-
	<u>2,331,703</u>	<u>1,812,060</u>
Net cash inflow from operating activities		
Investing activities		
Purchase of fixed assets	(51,683)	(40,363)
Proceeds from sale of fixed assets	-	309
Purchase of ordinary shares	-	(5,395)
Proceeds from sale of shares	-	999,031
Increase in fixed deposits and securities	(20,205,647)	(9,373,408)
Proceeds from sale/maturity of fixed deposits and securities	17,888,305	6,428,483
Decrease in deferred receivable	40,540	59,352
	<u>(2,328,485)</u>	<u>(1,931,991)</u>
Net cash outflow from investing activities		
Net increase/(decrease) in cash and equivalents	3,218	(119,931)
Cash and cash equivalents at beginning of year	<u>101,530</u>	<u>221,461</u>
Cash and cash equivalents at end of year	<u><u>104,748</u></u>	<u><u>101,530</u></u>



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

1. Incorporation and activities

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

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

2. Significant accounting policies

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

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

(1) Contributions:

Contributions represent income from employed and self-employed. Based on actuarial recommendations, contributions were collected at the rate of 12% of Earnings. Contributions on earnings received were allocated among the three benefit branches as follows:-

i)	Pension benefits	8.3%	(1998 – 8.7%)
ii)	Short term benefits	2.2%	(1998 – 2.0%)
iii)	Industrial benefits	1.5%	(1998 – 1.3%)

The total contributions received were therefore allocated as follows:-

		<u>1999</u>	<u>1998</u>	
i)	Pension benefits	-	69.2%	72.7%
ii)	Short term benefits	-	18.3%	16.4%
iii)	Industrial benefits	-	12.5%	10.9%



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

2. Significant accounting policies – cont'd

(c) Income – cont'd

(2) Investment income:

The total annual income from investments was distributed in 1999 and 1998 among the benefit branches as follows:-

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

(3) Other income:

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

(d) Expenditure

Benefits:

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

Administrative expenditure:

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

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

Depreciation

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



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

2. Significant accounting policies – cont'd

(d) Expenditure – cont'd

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

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

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

(e) Stationery and stores

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

(f) Foreign currency transactions

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



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

	<u>1999</u>	<u>1998</u>		<u>1999</u>	<u>1998</u>
	G\$000	G\$000		Total	Total
	G\$000	G\$000		G\$000	G\$000
3 Administrative expenses					
Employment costs	369,062	310,521			
Depreciation	35,995	30,888			
Finance charges	1,113	869			
Operating expenses	<u>180,790</u>	<u>179,962</u>			
	<u>586,960</u>	<u>522,240</u>			
4 Reserves					
At 1 January	8,245,933	2,378,614	Capital	75,512	8,703,076
	Pension	Industrial	G\$000	G\$000	G\$000
	G\$000	G\$000	G\$000	G\$000	G\$000
	8,245,933	2,378,614	75,512	11,622,452	8,703,076
Transfer	2,371,000	(1,575,000)	-	-	-
	Pension	Industrial	Capital	G\$000	G\$000
	G\$000	G\$000	G\$000	G\$000	G\$000
	1,709,632	568,530	-	2,498,092	2,919,376
Excess income over expenditure	<u>1,709,632</u>	<u>568,530</u>	-	<u>2,498,092</u>	<u>2,919,376</u>
	Pension	Industrial	Capital	G\$000	G\$000
	G\$000	G\$000	G\$000	G\$000	G\$000
	12,326,565	1,372,144	75,512	14,120,544	11,622,452
At 31 December	<u>12,326,565</u>	<u>1,372,144</u>	<u>75,512</u>	<u>14,120,544</u>	<u>11,622,452</u>

The Actuaries recommended a transfer of the opening reserves from Industrial and Short-term to Long-term. This was done to meet the projected liabilities for pension. See Note 8 (iii).



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

5 Fixed assets	Land and buildings G\$000	Furniture, fixtures and fittings G\$000	Office equipment G\$000	Motor vehicles G\$000	Motor vessel G\$000	Total G\$000
Cost						
At 1 January 1999	187,077	16,532	228,195	31,012	604	463,420
Additions	4,222	2,791	44,670	-	-	51,683
Adjustments	-	(13)	(85)	-	-	(98)
At 31 December 1999	191,299	19,310	272,780	31,012	604	515,005
Depreciation						
At 1 January 1999	25,381	6,677	163,662	21,099	529	217,348
Charge for the year	3,723	1,254	27,361	3,638	19	35,995
At 31 December 1999	29,104	7,931	191,023	24,737	548	253,343
Net book values:						
At 31 December 1999	162,195	11,379	81,757	6,275	56	261,662
At 31 December 1998	161,696	9,855	64,533	9,913	75	246,072

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

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



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

6 Investments

	Estimated Market Value at 31.12.1999 G\$000	Cost At 31 December 1999 G\$000	Cost At 31 December 1998 G\$000
(a) Equities			
Guyana Bank for Trade and Industry 726,400 Ordinary shares	21,792	14,874	14,874
Demerara Distillers Limited 26,400,000 Ordinary shares	264,000	158,400	158,400
Demerara Bank Limited 40,000 ordinary shares	4,000	4,000	4,000
Guyana Co-operative Insurance Service 95,000 shares	5,946	5,946	5,946
Guyana Stores Limited 10,000,000 Ordinary shares	120,000	120,000	120,000
Guyana National Printers Limited 9,690 Ordinary shares	10	10	10
Citizen Bank 2,500 shares	30,395	30,395	30,395
Neal & Massy Guyana Limited 100,000 shares	100,000	100,000	100,000
Pegasus Hotel 75,800 shares	45,480	45,480	45,480
	591,623	479,105	479,105
(b) Debentures			
Overseas Government with varying dates Government of Guyana - fixed dated - 10 years	21,477	21,477	21,477
	179,000	179,000	422,370
	200,477	200,477	443,847
(c) Bonds			
Republic Bank - Bonds	300,000	300,000	300,000
Courts Guyana Limited - 10 Bonds	500,000	500,000	500,000
Mayor & Councillors of Georgetown 10% bonds	-	-	424
(d) Laparkan Holdings Limited	176,647	176,647	143,348
(e) Fixed deposits	200,000	200,000	4,071,041
(f) Treasury bills	11,193,328	11,193,328	4,795,968
(g) Call account	1,518	1,518	-
	13,163,593	13,051,075	10,733,733

Note (d)

A loan of \$250,000,000 was granted to Laparkan Holdings Limited to facilitate major expansion of its Hire Purchase Programme. The loan shall be repaid over a period of twenty four (24) months for each draw down. Interest is at the rate of 15% on the declining balance.



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

7 Deferred receivable

	<u>1999</u> G\$000	<u>1998</u> G\$000
Bank of Guyana - debenture	<u>40,059</u>	<u>80,599</u>

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

8 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 as at 31 December 1998 carried out 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 contribution rate but while there was no immediate financial crisis the situation would require consequent action.

The actuarial report as at 31 December 1998 made the following recommendations for the future viability of the Scheme.

- (i) A rule be stipulated in the National Insurance Scheme Act that the contribution rate of the Pension branch will be established such that the reserve ratio of the branch is equal to 4.0 in year 2010, 2.5 in the year 2030, 2.0 after year 2040. This will necessitate contribution rates for the next seven years to be charged as follows:

1999	- 12%
2000 - 2003	- 14.7%
2004 - 2006	- 16.2%

- (ii) Each Benefit Branch of the Scheme should have its financial autonomy, instead of allocating total income and expenditure to various Branches according to arbitrary percentages.
- (iii) Amounts of \$796 million and \$1,575 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.
- (iv) 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.
- (v) An investment portfolio diversification should be contemplated.
- (vi) The Board should plan to reduce its administrative expenses below 1.5% of insurable earnings over the next 5 years.



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

8 Actuarial review - cont'd

Items (iii) and (iv) - were implemented during 1999 and items (i) , (ii), (v) and (vi) are under consideration by management.

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

9 Future capital expenditure

	<u>1999</u>	<u>1998</u>
	G\$000	G\$000
Expenditure authorised by the Directors but not contracted for	<u>32,543</u>	<u>84,326</u>



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TABLE A
NUMBER OF EMPLOYED EMPLOYERS REGISTERED BY INDUSTRY AND SIZE
1999

CODE	INDUSTRY	NUMBER OF EMPLOYEES						TOTAL
		1 - 5	6 - 10	11 - 20	21 - 50	51 - 100	100 +	
01	Agriculture & Livestock Production	12	2	-	-	-	-	14
01B	Rice Farming	4	-	-	-	-	-	4
02	Forestry & Logging	2	4	-	-	-	-	6
03	Hunting, Trapping & Game Propagation	-	-	-	1	-	-	1
12	Other Metallic Mineral Mining	4	2	-	1	-	-	7
13	Crude Petroleum & Natural Gas	1	1	2	-	-	-	4
19	Non - Metallic Mining & Quarrying	3	4	1	-	-	-	8
20	Food Manufacturing (except sugar, rice & beverages)	7	3	1	-	-	-	11
20B	Rice Milling	1	1	-	1	-	-	3
21	Beverage Industry	1	-	-	-	-	-	1
23	Textile Manufacturing	-	2	-	-	-	-	2
24	Manufacture of Wearing apparel, footwear & other goods made up of textile	-	1	-	-	-	-	1
25	Manufacture of wood and cork (except furniture)	1	-	-	-	-	-	1
26	Manufacture of furniture and fixtures	4	1	1	-	-	-	6
27	Manufacture of Paper & Paper Products	-	-	1	-	-	-	1
33	Manufacture of non-metallic mineral products	1	-	-	-	-	-	1
34	Basic Metal Industry	4	-	2	-	-	-	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 & Machinery	3	-	-	-	-	-	3
38	Manufacture and repair of Transport Equipment	6	-	2	-	-	-	8
39	Manufacture and repair of Miscellaneous Items	6	1	-	-	-	-	7
40	Construction	55	18	8	5	-	-	86
51	Supply of electricity, gas and steam	2	1	1	-	-	-	4
61	Wholesale and Retail Trade	84	9	5	3	-	-	101
62	Banks and other Financial Institutions	2	2	-	-	-	-	4
63	Insurance	-	2	-	-	-	-	2
64	Real Estate	4	-	-	-	-	-	4
71	Transport	27	4	2	1	1	-	35
73	Communication	3	1	-	-	-	-	4
81	Government Services	3	-	-	1	-	-	4
82	Community & Business Services	81	12	3	2	-	-	98
83	Recreational Services	6	-	-	-	1	-	7
84	Personal Services	92	5	-	-	-	-	97
90	Activities not adequately described	9	2	-	-	-	-	11
	TOTAL	430	78	29	15	2	-	554



TABLE B
 NUMBER OF EMPLOYED REGISTRANTS BY AGE GROUP, SEX AND MARITAL STATUS
 1999

AGE GROUP	MALES					FEMALES					MALES & FEMALES											
	MARRIED	SINGLE	WID.	DIV.	SEP.	COMMON LAW	TOTAL	MARRIED	SINGLE	WID.	DIV.	SEP.	COMMON LAW	TOTAL	MARRIED	SINGLE	WID.	DIV.	SEP.	COMMON LAW	TOTAL	
Under 16	-	88	-	-	-	-	88	-	58	-	-	-	-	58	-	146	-	-	-	-	-	146
16 - 19	8	2,044	-	1	-	12	2,065	14	1,423	-	2	-	21	1,460	22	3,467	-	3	-	-	33	3,525
20 - 24	64	1,399	-	-	-	130	1,593	55	1,023	-	4	-	48	1,130	119	2,422	-	4	-	-	178	2,723
25 - 29	91	332	-	1	-	112	536	59	256	4	-	1	54	374	150	588	4	1	1	-	166	910
30 - 34	99	130	-	1	-	65	295	74	135	2	5	-	45	261	173	265	2	6	-	-	110	556
35 - 39	88	58	2	3	-	44	195	82	85	8	10	-	36	221	170	143	10	13	-	-	80	416
40 - 44	73	38	3	2	-	21	137	66	48	12	10	-	7	143	139	86	15	12	-	-	28	280
45 - 49	45	16	1	-	-	11	73	32	29	11	4	-	5	81	77	45	12	4	-	-	16	154
50 - 54	40	15	-	1	-	3	59	23	10	2	4	-	4	43	63	25	2	5	-	-	7	102
55 - 59	20	3	2	2	-	7	34	9	2	7	2	-	1	21	29	5	9	4	-	-	8	55
60 & Ove	12	1	1	-	-	1	15	4	-	-	-	-	-	4	16	1	1	-	-	-	1	19
TOTAL	540	4,124	9	11	-	406	5,090	418	3,069	46	41	1	221	3,796	958	7,193	55	52	1	-	627	8,886



TABLE C
NUMBER OF EMPLOYED REGISTRANTS BY
INDUSTRY AND SEX
1999

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agriculture & Livestock Production	82	11	93
01A	Sugar Farming	92	6	98
01B	Rice Farming	25	5	30
02	Forestry & Logging	78	8	86
04	Fishing	20	25	45
11	Bauxite Mining	21	13	34
12	Other Metallic Mineral Mining	73	13	86
13	Crude Petroleum & Natural Gas	3	-	3
14	Stone Quarrying, Clay & Sand Pits	3	7	10
20	Food Manufacturing (except sugar, rice & beverages)	136	144	280
20A	Sugar Milling	440	36	476
20B	Rice Milling	64	14	78
21	Beverage Industry	162	47	209
22	Tobacco Manufacturing	1	1	2
23	Textile Manufacturing	5	16	21
24	Manufacture of Wearing apparel, footwear & other goods made up of textile	16	212	228
25	Manufacture of wood and cork (except furniture)	409	48	457
26	Manufacture of furniture and fixtures	58	26	84
27	Manufacture of paper and paper products	5	1	6
28	Printing, Publishing and Allied Industries	6	10	16
31	Manufacture of Chemicals and Chemical products	42	40	82
34	Basic Metal Industry	6	1	7
35	Manufacture of metal products and repairs (except Machinery)	49	11	60
37	Manufacture and repair of electrical appliances	13	1	14
38	Manufacture and repair of Transport Equipment	36	9	45
39	Manufacture and repair of Miscellaneous Items	97	29	126
40	Construction	520	175	695
51	Supply of electricity, gas and steam	49	15	64
52	Water and Sanitary Services	21	3	24
61	Wholesale and Retail Trade	618	692	1,310
62	Banks and other Financial Institutions	28	39	67
63	Insurance	32	62	94
64	Real Estate	1	1	2
71	Transport	156	56	212
73	Communication	39	37	76
81	Government Services	443	584	1,027
82	Community & Business Services	1,042	1,018	2,060
83	Recreational Services	24	49	73
84	Personal Services	130	318	448
90	Other Activities not adequately described	45	13	58
	TOTAL	5,090	3,796	8,886



TABLE D
NUMBER OF SELF-EMPLOYED REGISTRANTS BY
INDUSTRY AND SEX
1999

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agriculture & Livestock Production	60	7	67
02	Forestry & Logging	3	-	3
04	Fishing	21	-	21
14	Stone Quarrying, Clay & Sand Pits	10	-	10
20	Food Manufacturing	-	1	1
24	Manufacture of Wearing apparel, footwear & other goods made up of textile	1	8	9
26	Manufacture of furniture and fixtures	-	1	1
35	Manufacture of Metal Products (except Furniture)	9	-	9
36	Manufacture and repair of machinery (except electrical machinery)	6	1	7
37	Manufacture and repair of electrical appliances	2	-	2
38	Manufacture and repair of Transport Equipment	11	-	11
39	Manufacture and repair of Miscellaneous Items	2	-	2
40	Construction	75	4	79
61	Wholesale and Retail Trade	134	171	305
71	Transport	36	4	40
73	Communication	1	-	1
82	Community & Business Services	60	49	109
84	Personal Services	39	35	74
90	Activities not adequately defined	17	8	25
	TOTAL	487	289	776



TABLE E
NUMBER OF SELF-EMPLOYED REGISTRANTS BY AGE GROUP, SEX AND MARITAL STATUS
1999

AGE GROUP	MALES					FEMALES					MALES & FEMALES											
	MARRIED	SINGLE	WID.	DIV.	SEP.	COMMON LAW	TOTAL	MARRIED	SINGLE	WID.	DIV.	SEP.	COMMON LAW	TOTAL	MARRIED	SINGLE	WID.	DIV.	SEP.	COMMON LAW	TOTAL	
16 - 20	-	29	-	-	-	2	31	1	6	-	-	-	5	12	1	35	-	-	-	-	7	43
21 - 25	7	52	-	-	-	15	74	7	21	-	-	2	30	14	73	-	-	-	-	17	104	
26 - 30	19	41	-	-	-	13	73	12	24	2	-	8	46	31	65	2	-	-	-	21	119	
31 - 35	35	40	-	1	-	16	92	23	18	-	-	3	44	58	58	-	1	-	-	19	136	
36 - 40	41	22	-	-	-	7	70	28	9	1	3	6	47	69	31	1	3	-	-	13	117	
41 - 45	36	15	1	1	-	7	60	20	12	4	2	3	41	56	27	5	3	-	-	10	101	
46 - 50	31	5	2	-	-	5	43	13	16	2	2	2	35	44	21	4	2	-	-	7	78	
51 - 55	18	6	-	-	-	-	24	8	4	6	1	4	23	26	10	6	1	-	-	4	47	
56 - 60	13	3	-	1	-	3	20	6	4	1	-	-	11	19	7	1	1	-	-	3	31	
TOTAL	200	213	3	3	-	68	487	118	114	16	8	-	33	289	318	327	19	11	-	101	776	



TABLE F
NUMBER OF OLD AGE PENSIONS AWARDED BY AGE, SEX AND CONTRIBUTIONS (PAID AND CREDITED)
1999

AGE	MALES				FEMALES				MALES & FEMALES				
	NUMBER OF PERSONS	AMOUNT (\$)	CONTRIBUTIONS PAID AND CREDITED	PERCENT CREDITED	NUMBER OF PERSONS	AMOUNT (\$)	CONTRIBUTIONS PAID AND CREDITED	PERCENT CREDITED	NUMBER OF PERSONS	AMOUNT (\$)	CONTRIBUTIONS PAID AND CREDITED	CONTRIBUTIONS CREDITED	PERCENT CREDITED
60	794	9,756,221.00	914,604	23,543	3	1,684,001.00	229,869	4,973	2	11,440,222.00	1,144,473	28,516	2
61	11	81,381.00	12,122	40	0.3	28,615.00	5,401	286	5	109,996.00	17,523	326	2
62	1	5,723.00	1,011	115	11	-	-	-	-	5,723.00	1,011	115	11
63	2	11,446.00	1,997	-	-	-	-	-	-	11,446.00	1,997	-	-
68	1	5,723.00	750	323	43	-	-	-	-	5,723.00	750	323	43
69	1	5,723.00	750	337	45	-	-	-	-	5,723.00	750	337	45
TOTAL	810	9,866,217.00	931,234	24,358	3	1,712,616.00	235,270	5,259	2	11,578,833.00	1,166,504	29,617	3



TABLE G
NUMBER OF OLD-AGE PENSIONERS ON STREAM BY AGE,
EMPLOYMENT STATUS AND SEX AS AT 31-12-99

AGE	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES
60	736	204	940	41	11	52	777	215	992
61	797	217	1,014	35	13	48	832	230	1,062
62	899	257	1,156	41	10	51	940	267	1,207
63	1,000	299	1,299	39	10	49	1,039	309	1,348
64	763	211	974	17	5	22	780	216	996
65	267	96	363	2	7	9	269	103	372
66	502	145	647	13	2	15	515	147	662
67	679	170	849	25	13	38	704	183	887
68	643	206	849	22	7	29	665	213	878
69	928	283	1,211	43	7	50	971	290	1,261
70	733	231	964	12	5	17	745	236	981
71	652	207	859	2	1	3	654	208	862
72	516	174	690	13	-	13	529	174	703
73	1,017	256	1,273	19	1	20	1,036	257	1,293
74	675	211	886	16	-	16	691	211	902
75	594	173	767	20	-	20	614	173	787
76	485	141	626	20	-	20	505	141	646
77	598	180	778	9	1	10	607	181	788
78	545	146	691	22	2	24	567	148	715
79	463	115	578	14	-	14	477	115	592
80	272	87	359	-	-	-	272	87	359
81	331	103	434	-	1	1	331	104	435
82	398	80	478	-	-	-	398	80	478
83	315	63	378	-	-	-	315	63	378
84	380	58	438	-	-	-	380	58	438
85	331	79	410	-	3	3	331	82	413
86	212	33	245	1	-	1	213	33	246
87	124	28	152	5	-	5	129	28	157
88	107	25	132	3	1	4	110	26	136
89	71	25	96	3	2	5	74	27	101
90	68	12	80	1	-	1	69	12	81
91	1	1	2	1	-	1	2	1	3
TOTAL	16,102	4,516	20,618	439	102	541	16,541	4,618	21,159



TABLE H
 NUMBER OF OLD-AGE GRANTS AWARDED BY AGE, SEX AND
 EMPLOYMENT STATUS
 1999

AGE	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES				
	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES
60	55	30	85	9	9	18	64	39	103
61	70	39	109	1	9	10	79	40	119
62	67	26	93	2	3	5	70	28	98
63	42	13	55	0	2	2	44	13	57
64	28	12	40	0	0	0	28	12	40
65	22	7	29	0	4	4	26	7	33
66	23	3	26	0	1	1	24	3	27
67	14	10	24	0	0	0	14	10	24
68	5	4	9	0	0	0	5	4	9
69	4	2	6	0	0	0	4	2	6
70	5	2	7	0	1	1	6	2	8
71	1	1	2	0	0	0	1	1	2
72	3	1	4	0	0	0	3	1	4
73	2	2	4	0	0	0	2	2	4
74	2	0	2	0	0	0	2	0	2
76	1	0	1	0	1	1	2	0	2
77	1	0	1	0	0	0	1	0	1
78	1	1	2	0	1	1	2	1	3
79	4	0	4	0	0	0	4	0	4
87	1	0	1	0	0	0	1	0	1
TOTAL	351	153	504	31	12	43	382	165	547



TABLE I
NUMBER OF INVALIDITY PENSIONS GRANTED BY AGE, SEX AND
NUMBER OF CONTRIBUTIONS (PAID AND CREDITED)
1999

AGE	MALES				FEMALES				MALE AND FEMALES			
	NUMBER	CONTRIBUTIONS			NUMBER	CONTRIBUTIONS			NUMBER	CONTRIBUTIONS		
		PAID	CREDITED	TOTAL		PAID	CREDITED	TOTAL		PAID	CREDITED	TOTAL
22	1	1,150	225	1,375	-	-	-	1	1,150	225	1,375	
24	-	-	-	-	1	264	934	1,198	264	934	1,198	
25	1	796	129	925	-	-	-	1	796	129	925	
28	1	397	825	1,222	-	-	-	1	397	825	1,222	
29	1	453	825	1,278	-	-	-	1	453	825	1,278	
30	1	605	649	1,254	2	1,056	1,861	3	1,661	2,510	4,171	
31	1	260	749	1,009	-	-	-	1	260	749	1,009	
32	1	269	725	994	-	-	-	1	269	725	994	
33	4	2,069	2,572	4,641	-	-	-	4	2,069	2,572	4,641	
35	1	467	650	1,117	-	-	-	1	467	650	1,117	
36	1	603	639	1,242	1	263	622	2	866	1,261	2,127	
37	5	2,953	3,020	5,973	-	-	-	5	2,953	3,020	5,973	
38	1	346	575	921	-	-	-	1	346	575	921	
39	3	1,224	1,383	2,607	4	2,090	2,286	7	3,314	3,669	6,983	
40	1	784	525	1,309	1	923	524	2	1,707	1,049	2,756	
41	2	1,163	954	2,117	-	-	-	2	1,163	954	2,117	
42	1	256	500	756	1	468	486	2	724	986	1,710	
43	4	3,490	1,829	5,319	2	1,098	875	6	4,588	2,704	7,292	
44	7	5,772	2,807	8,579	1	308	425	8	6,080	3,232	9,312	
45	6	4,788	2,436	7,224	1	1,168	417	7	5,956	2,853	8,809	
46	5	4,386	1,884	6,270	-	-	-	5	4,386	1,884	6,270	
47	4	3,845	1,459	5,304	3	1,090	1,046	7	4,935	2,505	7,440	
48	6	5,358	1,974	7,332	4	2,070	1,315	10	7,428	3,289	10,717	
49	9	7,603	2,386	9,989	2	865	535	11	8,468	2,921	11,389	
50	6	3,925	1,668	5,593	2	1,638	524	8	5,563	2,192	7,755	
51	12	11,342	3,045	14,387	-	-	-	12	11,342	3,045	14,387	
52	13	10,154	2,977	13,131	2	1,606	470	15	11,760	3,447	15,207	
53	9	8,434	1,877	10,311	5	4,254	1,051	14	12,688	2,928	15,616	
54	10	10,138	1,849	11,987	3	3,160	563	13	13,298	2,412	15,710	
55	13	13,326	1,976	15,302	3	1,250	428	16	14,576	2,404	16,980	
56	13	13,963	1,745	15,708	5	3,922	701	18	17,885	2,446	20,331	
57	19	17,630	1,943	19,573	4	4,159	454	23	21,789	2,397	24,186	
58	15	16,062	1,254	17,316	5	3,310	514	20	19,372	1,768	21,140	
59	14	12,955	1,338	14,293	3	2,546	151	17	15,501	1,489	16,990	
TOTAL	191	166,966	49,392	216,358	55	37,508	16,182	246	204,474	65,574	270,048	



TABLE J
 NUMBER OF INVALIDITY GRANTS AWARDED BY AGE, SEX, NUMBER OF
 CONTRIBUTIONS (PAID AND CREDITED) AND AMOUNT PAID
 1999

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	2	400	66,323.00	-	-	-	2	400	66,323.00
28	1	215	33,110.00	-	-	-	1	215	33,110.00
32	2	331	68,038.00	-	-	-	2	331	68,038.00
37	1	159	5,814.00	1	108	17,941.00	2	267	23,755.00
39	1	147	117.00	-	-	-	1	147	117.00
41	2	406	12,669.00	-	-	-	2	406	12,669.00
43	1	171	22,450.00	-	-	-	1	171	22,450.00
48	1	160	59.00	-	-	-	1	160	59.00
49	1	117	16,636.00	-	-	-	1	117	16,636.00
52	-	-	-	1	68	965.00	1	68	965.00
57	-	-	-	1	169	21,642.00	1	169	21,642.00
TOTAL	12	2,106	225,216.00	3	345	40,548.00	15	2,451	265,764.00



TABLE K
NUMBER OF SURVIVORS' PENSIONS BY AGE-GROUP AND
CONDITION OF AWARD
1999

AGE GROUP	WIDOWS OVER 45 YEARS	WIDOWS WITH CARE OF CHILDREN	WIDOWERS	ORPHANS	TOTAL
Under 35	-	39	-	7	46
35 - 39	-	31	-	-	31
40 - 44	-	26	-	-	26
45 - 49	74	-	-	-	74
50 - 54	86	-	-	-	86
55 - 59	117	-	-	-	117
60 - 64	91	-	-	-	91
65 - 69	90	-	-	-	90
70 - 74	65	-	-	-	65
75 - 79	31	-	-	-	31
80 - 84	9	-	-	-	9
85 - 89	1	-	-	-	1
TOTAL	564	96	-	7	667



TABLE L
 NUMBER OF FUNERAL CLAIMS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY, SEX AND INSURED STATUS OF THE DECEASED
 1999

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	2	-	2	3	-	3	-	-	-	-	-	2	-	-	2	-	-	-	3	-	-	3
21 - 25	12	-	12	9	-	9	-	-	-	-	-	12	-	-	12	-	-	-	12	4	-	16
26 - 30	26	-	26	10	3	13	1	-	-	-	-	27	-	-	27	-	-	-	27	10	3	40
31 - 35	29	-	29	13	3	16	-	1	1	2	2	29	1	-	30	1	15	15	30	15	3	48
36 - 40	39	2	41	15	5	20	1	-	-	-	-	40	2	42	2	42	15	5	47	15	7	62
41 - 45	43	1	44	8	3	11	2	1	3	-	-	45	2	47	2	47	8	3	50	8	5	58
46 - 50	66	-	66	17	4	21	4	4	4	2	2	70	-	70	-	70	19	4	73	19	4	93
51 - 55	68	1	69	16	5	21	3	-	3	1	1	71	1	72	1	72	17	5	77	17	6	94
56 - 60	97	-	97	11	9	20	5	-	5	-	-	102	-	102	-	102	11	9	111	11	9	122
Over 60	644	5	649	79	71	150	16	-	16	1	1	-660	5	665	5	665	80	71	151	80	76	816
TOTAL	1,026	9	1,035	181	107	288	32	2	34	6	6	1,058	11	1,069	11	1,069	187	107	294	187	118	1,363



TABLE M
 NUMBER OF SICKNESS SPELLS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY
 AND SEX OF RECIPIENTS
 1999

AGE GROUP	EMPLOYED			SELF - EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
16 - 20	236	92	328	-	-	-	236	92	328
21 - 25	924	695	1,619	5	4	9	929	699	1,628
26 - 30	1,193	987	2,180	26	16	42	1,219	1,003	2,222
31 - 35	999	862	1,861	48	35	83	1,047	897	1,944
36 - 40	959	779	1,738	72	37	109	1,031	816	1,847
41 - 45	976	587	1,563	78	53	131	1,054	640	1,694
46 - 50	809	395	1,204	93	69	162	902	464	1,366
51 - 55	638	276	914	77	61	138	715	337	1,052
56 - 60	486	130	616	57	34	91	543	164	707
TOTAL	7,220	4,803	12,023	456	309	765	7,676	5,112	12,788



TABLE N
NUMBER OF SICKNESS SPELLS PAID BY
DIAGNOSIS AND SECTOR
1999

CODE	DIAGNOSIS	SUGAR	NON-SUGAR	BOTH CATEGORIES
1	Tuberculosis of Respiratory System	-	5	5
2	Tuberculosis, Other Forms	-	2	2
3	Syphilis and its sequelae	-	1	1
4	Gonococcal Infection	-	1	1
5	Dysentery, All forms	5	14	19
6A	Cholera	-	-	-
6B	Enteric Fever	25	137	162
6C	Other Infective Diseases	1	4	5
7C	Whooping Cough	-	-	-
7D	Measles	-	1	1
7E	Mumps	-	2	2
7F	Chicken Pox	4	123	127
8	Typhus and other rickettsial diseases	-	17	17
9	Malaria	3	51	54
10A	Filariasis	-	25	25
10C	Other Heminths	1	-	1
11F	Parasitic Skin Infections	1	6	7
11I	Infectious Hepatitis	21	78	99
11J	Other Infectious and Parasitic Diseases	14	8	22
12	Malignant neoplasms, including neoplasms of lymphatic & haematopoietic tissue	3	11	14
13	Benign neoplasms and neoplasms of unspecified nature	9	94	103
14	Allergic Disorders	11	39	50
15	Diseases of thyroid gland	-	18	18
16	Diabetes mellitus	52	236	288
17	Avitaminosis and other deficiency states	-	3	3
18	Anaemias	3	77	80
19	Psychoneurosis and psychosis	49	98	147
20	Vascular lesions affecting central nervous system	-	5	5
21A	Trachoma	5	95	100
21B	Cataract	15	145	160
21C	Other diseases of the eye	67	360	427
21D	Injury to the eye	24	110	134
22	Diseases of ear and mastoid process	4	40	44
23	Rheumatic Fever	-	4	4
24	Chronic rheumatic heart diseases	-	-	-
25	Arteriosclerotic and degenerative heart disease	18	90	108
26	Hypertensive diseases	168	555	723
27	Diseases of veins	24	83	107
28	Acute nasopharyngitis (Common cold)	1	18	19
29	Acute Pharyngitis and tonsillitis and hypertrophy of tonsils and adenoids	22	115	137
30	Influenza	119	335	454
31	Pneumonia	7	40	47
32	Bronchitis	73	282	355
33	Silicosis and Occupational pulmonary fibrosis	-	-	-
34	All other respiratory diseases	138	766	904
35	Diseases of stomach and duodenum, except cancer	128	258	386



TABLE N (cont'd)
 NUMBER OF SICKNESS SPELLS PAID BY
 DIAGNOSIS AND SECTOR
 1999

CODE	DIAGNOSIS	SUGAR	NON-SUGAR	BOTH CATEGORIES
36	Appendicitis	16	17	33
37	Hernia of abdominal cavity	19	72	91
38	Diarrhoea and enteritis	21	196	217
39	Diseases of Gallbladder and bile ducts	-	14	14
40A	Diseases of the teeth	20	84	104
40B	Other diseases of the Digestive System	38	254	292
41	Nephritis and Nephrosis	-	13	13
42A	Diseases of male genital organs	44	159	203
42B	Diseases of female genital organs	18	443	461
43A	Normal Deliveries (pregnancy)	-	-	-
43B	Complications of pregnancy, child-birth and the puerperium	18	473	491
44	Boil, abscess, cellulitis and other skin infections	91	273	364
45	Other diseases of skin	9	60	69
46	Arthritis and Rheumatism, except Rheumatic Fever	95	225	320
47	Diseases of bones and other organs of movement	9	70	79
48	Congenital Malformations and diseases peculiar to early infancy	3	1	4
49A	Epilepsy	5	65	70
49B	Diseases of Nerves and peripheral ganglia	18	151	169
49C	Urinary calculus	48	140	188
49D	Other diseases of urinary system	27	315	342
49E	Other specified and ill-defined diseases	465	1,224	1,689
50A	Open fractures (all sites)	9	23	32
50B	Closed fractures (all sites)	43	351	394
50C	Complicated fractures (all sites and complications)	-	20	20
50D	Dislocations (all sites)	5	14	19
50E	Head Injury, excluding fracture	21	67	88
50F	Internal Injury (chest, abdomen and pelvis)	56	19	75
50G	Lacerated, open and contused wounds	146	252	398
50GP	Puncture Wounds	29	5	34
50H	Burns and scalds	15	46	61
50I	Occupational poisoning	10	1	11
50J	Other poisoning	-	4	4
50K	Other Violence (bites, stabs, gun shot wounds)	9	2	11
50L	Sprains and Strains	135	423	558
50M	Contusions and Abrasions	148	355	503
	TOTAL	2,605	10,183	12,788



TABLE O
 NUMBER OF SICKNESS BENEFIT MEDICAL CARE CLAIMS PAID BY
 AGE-GROUP, SECTOR AND SEX
 1999

AGE GROUP	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
15 - 19	15	2	17	56	94	150	71	96	167
20 - 24	147	52	199	503	954	1,457	650	1,006	1,656
25 - 29	273	85	358	879	1,262	2,141	1,152	1,347	2,499
30 - 34	298	82	380	994	1,209	2,203	1,292	1,291	2,583
35 - 39	334	76	410	1,124	1,184	2,308	1,458	1,260	2,718
40 - 44	351	72	423	1,548	1,245	2,793	1,899	1,317	3,216
45 - 49	337	53	390	1,403	1,046	2,449	1,740	1,099	2,839
50 - 54	292	66	358	1,268	584	1,852	1,560	650	2,210
55 - 59	251	28	279	888	203	1,091	1,139	231	1,370
TOTAL	2,298	516	2,814	8,663	7,781	16,444	10,961	8,297	19,258



TABLE P
 NUMBER OF MATERNITY ALLOWANCES PAID BY AGE-GROUP,
 EMPLOYMENT STATUS AND BENEFIT DAYS
 1999

AGE GROUP	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES	
	NO. OF CASES	BENEFIT DAYS	NO. OF CASES	BENEFIT DAYS	NO. OF CASES	BENEFIT DAYS
16 - 20	136	7,027	1	52	137	7,079
21 - 25	696	35,000	6	455	702	35,455
26 - 30	704	32,952	17	1,163	721	34,115
31 - 35	447	22,341	17	1,169	464	23,510
36 - 40	234	10,832	2	89	236	10,921
41 - 45	49	1,505	1	66	50	1,571
46 - 50	2	78	-	-	2	78
51 - 55	-	-	-	-	-	-
56 - 60	-	-	-	-	-	-
TOTAL	2,268	109,735	44	2,994	2,312	112,729



TABLE Q
NUMBER OF MATERNITY ALLOWANCES
PAID BY BENEFIT DAYS AND AMOUNT
1999

BENEFIT DAYS	NUMBER OF CASES	AMOUNT PAID (\$)
1	1	538
2	2	2,574
3	0	-
4	2	5,857
5	2	4,905
6	9	26,280
7	6	32,165
8	4	15,328
9	10	61,203
10	21	128,340
11	58	385,048
12	562	4,084,827
13	2	72,074
14	4	38,010
16	3	40,112
17	3	23,117
18	0	-
19 - 24	33	500,045
25 - 30	31	532,771
31 - 36	27	613,711
37 - 42	20	524,442
43 - 48	22	468,962
49 - 54	29	850,490
55 - 60	37	1,045,212
61 - 66	960	37,623,675
67 - 72	27	804,631
73 - 78	420	14,430,409
79 - 84	8	222,623
85 - 90	4	103,402
91 - 96	1	31,260
97 - 102	1	52,360
103 - 108	1	59,589
109 - 114	1	73,288
115 - 120	1	76,993
TOTAL	2,312	62,934,241



TABLE R
 NUMBER OF INJURY SPELLS PAID BY
 AGE-GROUP AND SEX
 1999

AGE-GROUP	MALES	FEMALES	MALES & FEMALES
Below 16	1	-	1
16 - 20	116	-	116
21 - 25	323	21	344
26 - 30	400	19	419
31 - 35	354	18	372
36 - 40	273	17	290
41 - 45	257	26	283
46 - 50	146	17	163
51 - 55	97	9	106
56 - 60	55	11	66
Over 60	8	4	12
TOTAL	2,030	142	2,172



TABLE S
NUMBER OF INJURY BENEFIT CASES PAID BY BENEFIT DAYS, SEX & SECTOR
1999

BENEFIT DAYS	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
1	4	1	5	1	-	1	5	1	6
2	2	2	4	3	-	3	5	2	7
3	33	-	33	9	-	9	42	-	42
4	168	8	176	33	1	34	201	9	210
5	111	6	117	43	9	52	154	15	169
6	304	21	325	79	16	95	383	37	420
7	125	3	128	10	1	11	135	4	139
8	102	6	108	15	2	17	117	8	125
9	111	5	116	17	1	18	128	6	134
10	86	2	88	12	1	13	98	3	101
11	52	3	55	20	1	21	72	4	76
12	91	1	92	63	6	69	154	7	161
13	18	2	20	7	2	9	25	4	29
14	24	-	24	4	-	4	28	-	28
15	20	1	21	8	1	9	28	2	30
16	21	2	23	5	-	5	26	2	28
17	20	1	21	8	3	11	28	4	32
18	16	2	18	21	1	22	37	3	40
19 - 24	59	2	61	61	3	64	120	5	125
25 - 30	27	9	36	17	4	21	44	13	57
31 - 36	19	1	20	20	2	22	39	3	42
37 - 42	11	1	12	9	-	9	20	1	21
43 - 48	3	2	5	16	1	17	19	3	22
49 - 54	6	1	7	14	1	15	20	2	22
55 - 60	10	-	10	9	1	10	19	1	20
61 - 66	4	-	4	18	-	18	22	-	22
67 - 72	2	-	2	9	1	10	11	1	12
73 - 78	3	-	3	2	-	2	5	-	5
79 - 84	5	-	5	2	-	2	7	-	7
85 - 90	3	-	3	2	-	2	5	-	5
91 - 96	1	-	1	2	-	2	3	-	3
97 - 102	-	-	-	2	1	3	2	1	3
103 - 108	1	-	1	-	1	1	1	1	2
109 - 114	1	-	1	3	-	3	4	-	4
115 - 120	1	-	1	1	-	1	2	-	2
121 - 126	3	-	3	2	-	2	5	-	5
127 - 132	3	-	3	2	-	2	5	-	5
133 - 138	2	-	2	1	-	1	3	-	3
139 - 144	1	-	1	-	-	-	1	-	1
145 - 150	1	-	1	-	-	-	1	-	1
151 - 156	3	-	3	3	-	3	6	-	6
TOTAL	1,477	82	1,559	553	60	613	2,030	142	2,172



TABLE T
 NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS PAID BY
 AGE-GROUP, SECTOR AND SEX
 1999

AGE GROUP	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
Below 16	1	-	1	1	-	1	2	-	2
16 - 20	42	-	42	32	-	32	74	-	74
21 - 25	156	1	157	78	4	82	234	5	239
26 - 30	246	4	250	74	8	82	320	12	332
31 - 35	286	1	287	58	14	72	344	15	359
36 - 40	201	3	204	88	13	101	289	16	305
41 - 45	145	11	156	82	18	100	227	29	256
46 - 50	94	8	102	60	5	65	154	13	167
51 - 55	89	6	95	23	3	26	112	9	121
56 - 60	40	4	44	17	5	22	57	9	66
Over 60	5	-	5	12	2	14	17	2	19
TOTAL	1,305	38	1,343	525	72	597	1,830	110	1,940



TABLE U
NUMBER OF DISABLEMENT PENSIONS BY NATURE OF
DISABILITY AND AMOUNT PAID
1999

NATURE OF DISABILITY	NUMBER OF CASES	TOTAL AMOUNT PAID (\$)
Cuts and Lacerations	2	9,207.00
Sprains and Strains	1	1,906.00
Injury to Eye	8	68,431.00
Amputation	8	47,267.00
Post Traumatic Ankylosis of Joints	3	14,464.00
Burns and Scalds	2	7,082.00
Hearing Loss	1	4,709.00
Fractures	25	157,453.00
Other Injuries	18	82,380.00
TOTAL	66	383,692.00



TABLE V
 NUMBER OF DISABLEMENT GRANTS BY AGE-GROUP, SEX
 AND AMOUNT PAID
 1999

AGE GROUP	MALES		FEMALES		MALES & FEMALES	
	NUMBER OF CASES	AMOUNT PAID (\$)	NUMBER OF CASES	AMOUNT PAID (\$)	NUMBER OF CASES	AMOUNT PAID (\$)
16 - 20	1	207,431	-	-	1	207,431
21 - 25	3	73,272	-	-	3	73,272
26 - 30	7	818,232	1	10,421.00	8	828,653
31 - 35	5	383,132	1	81,239.00	6	464,371
36 - 40	15	1,783,476	-	-	15	1,783,476
41 - 45	10	1,195,578	2	137,538.00	12	1,333,116
46 - 50	4	620,418	1	56,160.00	5	676,578
51 - 55	3	316,782	-	-	3	316,782
56 - 60	1	229,637	3	424,135.00	4	653,772
TOTAL	49	5,627,958	8	709,493	57	6,337,451



TABLE W
ANALYSIS OF INDUSTRIAL DEATHS BY CONDITIONS OF AWARD
AND NATURE OF INJURY
1999

NATURE OF INJURY	NUMBER OF DEATHS	CONDITION OF AWARD		TOTAL
		WIDOWS WITH CARE OF CHILDREN	PARENTS	
Concussions	1	1	-	1
Fractures	6	5	1	6
Drowning	2	1	1	2
Cuts and Laceration	-	-	-	-
Dislocation	-	-	-	-
Puncture Wounds	1	-	1	1
Other Injuries	2	2	-	2
TOTAL	12	9	3	12



Anniversary 1999 - Representatives from Caricom Insurance Schemes and Board Members at Anniversary Dinner & Dance



Anniversary 1999 - SSEE Bursary Awardees with parents, Chairman of the Board and General Manager



Anniversary 1999 - Section of the staff at the 1999 Anniversary Assembly.



Anniversary 1999 - Section of the staff at Anniversary Prayer and Praise Session



Anniversary 1999 - Presentation of Plaque on 30yrs Achievement to General Manager from Sister Caricom Insurance Scheme



Anniversary 1999 - Presentation of Award to Winner of Category 1 - House Keeping Competition (CISD)



Anniversary 1999 - 20 Year Awardees with Chairman of the Board & General Manager



Anniversary 1999 - 30 Years Awardees with Chairman of the Board, General Manager & Manager Georgetown Local Office