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**NATIONAL INSURANCE
SCHEME**



ANNUAL REPORT

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**NATIONAL
INSURANCE SCHEME**

**2000
ANNUAL REPORT**



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

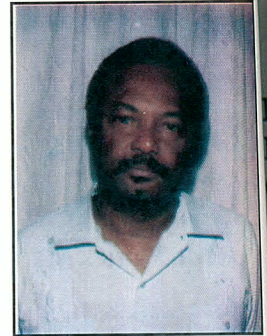
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|------------------------------|--|-----------------|
| 1. Dr. Roger Luncheon | Head of Presidential
Secretariat | Chiarman |
| 2. Mr. Patrick Martinborough | General Manager
National Insurance Scheme | Deputy Chairman |
| 3. Mr. Paul Cheong | Secretary/Accountant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



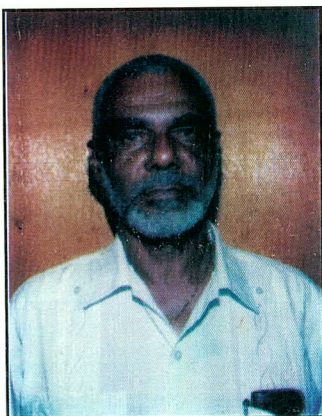
Ms. Chitraykha Dass
Member



Dr. Roger Luncheon
Chairman



Mr. Patrick Martinborough
Deputy Chairman



Mr. Earl Welch
Member



Mr. Komal Chand
Member



Mr. Paul Cheong
Member



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LETTER OF TRANSMITTAL

April 30, 2001

The Honourable Minister of Finance
Mr. Saisnarine Kowlessar, 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 2000.

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 \$60,000.00 per month to \$76,000.00 per month from the 1st January 2000.

The Minimum Rate payable for Old Age and Invalidity Pensions was increased from \$7,500.00 per month to \$9,500.00 per month from January 1st, 2000.

Total income for the year was \$6,723M, which represents an increase of approximately 19.9% when compared with the previous year.

The amount paid as Benefits during the year was \$3,591M. This amount was 42.5% more than that which was paid during 1999.


Total Expenditure for the year was \$4,313M.

The excess of income over expenditure was therefore \$2,410M.

At the end of the year the National Insurance Fund stood at G\$17,018M.

Yours Sincerely

NATIONAL INSURANCE - GUYANA


P. Martinborough
General Manager



INTRODUCTION

The 31st 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 2000 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 2000

- (1) All Pensions in payment were increased by 7.8% effective January 1. The minimum rate for Old Age and Invalidity Pensions was increased by 26.67%, which resulted in an increase from \$7,500.00 to \$9,500.00 per month. The Survivors and Industrial Death Pensioners, who were receiving the Minimum Monthly Rate, were also awarded corresponding increases.
- (2) As of January 1, the Insurable Earnings Ceiling was increased from \$60,000 to \$76,000 per month.
- (3) The limit on reimbursements for Sickness Benefit Overseas Medical Care Cost was increased from \$600,000 to \$760,000 per case, effective January 1.
- (4) As of January 1, a minimum Insurable Earnings Ceiling of \$23,750 per month was set for Self-employed Persons.
- (5) The amount payable as Funeral Grant was increased from \$7,260 to \$7,986, as of January 1.



REGISTRATION AND COMPLIANCE

REGISTRATION OF NEW EMPLOYERS

Four hundred and fifty-four new employers registered with the Scheme during 2000. Of this amount, 420 or approximately 92% were small-scale employers, that is, each employed no more than 10 persons. Thirty or approximately 7% employed between 11 and 50 persons while 2 employed between 51 and 100 persons. Two employers employed in excess of 100 persons.

An analysis by Industry reveals that the "Services" Sector accounted for 179 or approximately 39% of the new registrants with 104 or approximately 23% entering "Personal Services". The "Construction" Sector accounted for 87 or approximately 19% of the new registrants, while the "Commerce" and "Manufacturing" Sectors accounted for 82 or approximately 18% and 43 or approximately 9% respectively, of the new employers. The "Transportation and Communication" Sector absorbed 23 or approximately 5% of the new registrants, while 13 were absorbed into the "Agriculture, Forestry and Fishing" Sector, 24 or approximately 5% in the "Mining and Quarrying" Sector and 2 and 1 into the "Electricity, Gas and Steam" and "Water and Sanitary Services" Sector, respectively.

Five hundred and fifty-four new employers registered with the Scheme during 1999. The total for 2000 represents therefore, a decrease of approximately 18%.

The total number of Employers registered with the Scheme as at 31.12.2000 was 22,896.

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 7,433 employed persons were registered during the year under review. Of this total, 4,370 or approximately 59% were males and 3,063 or approximately 41% were females.

An analysis by marital status reveals that 6,383 or approximately 86% of the new registrants were single, 517 or approximately 7% were married and the remaining 533 or approximately 7% were either widowed, divorced, separated or in common-law relationships.

An analysis by age shows that 139 of the registrants were under 16 years, 7,277 were between the ages of 16 years and 59 years and 17 were 60 years or over.

Of the 7,277 registrants between the ages of 16 years and 59 years, 4,277 or approximately 59% were males and 3,000 or approximately 41% were females.

Further, 5,768 or approximately 79% of the new registrants were in the age group (16 - 24) years, 1,216 or approximately 17% were in the age group (25 - 39) years and 230 or approximately 3% were in the age group (40 - 49) years. The age-group (50 - 59) years accounted for 63 or approximately 1% of the registrants.



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
2000

AGE-GROUP	MALES	FEMALES	MALES & FEMALES
16 - 19	2,218	1,455	3,673
20 - 24	1,227	868	2,095
25 - 29	380	247	627
30 - 34	180	170	350
35 - 39	124	115	239
40 - 44	74	70	144
45 - 49	40	46	86
50 - 54	24	17	41
55 - 59	10	12	22
TOTAL	4,277	3,000	7,277

The Average Age of the male registrants was 22 years, and that of the females 23 years. The overall Average Age was 22 years.

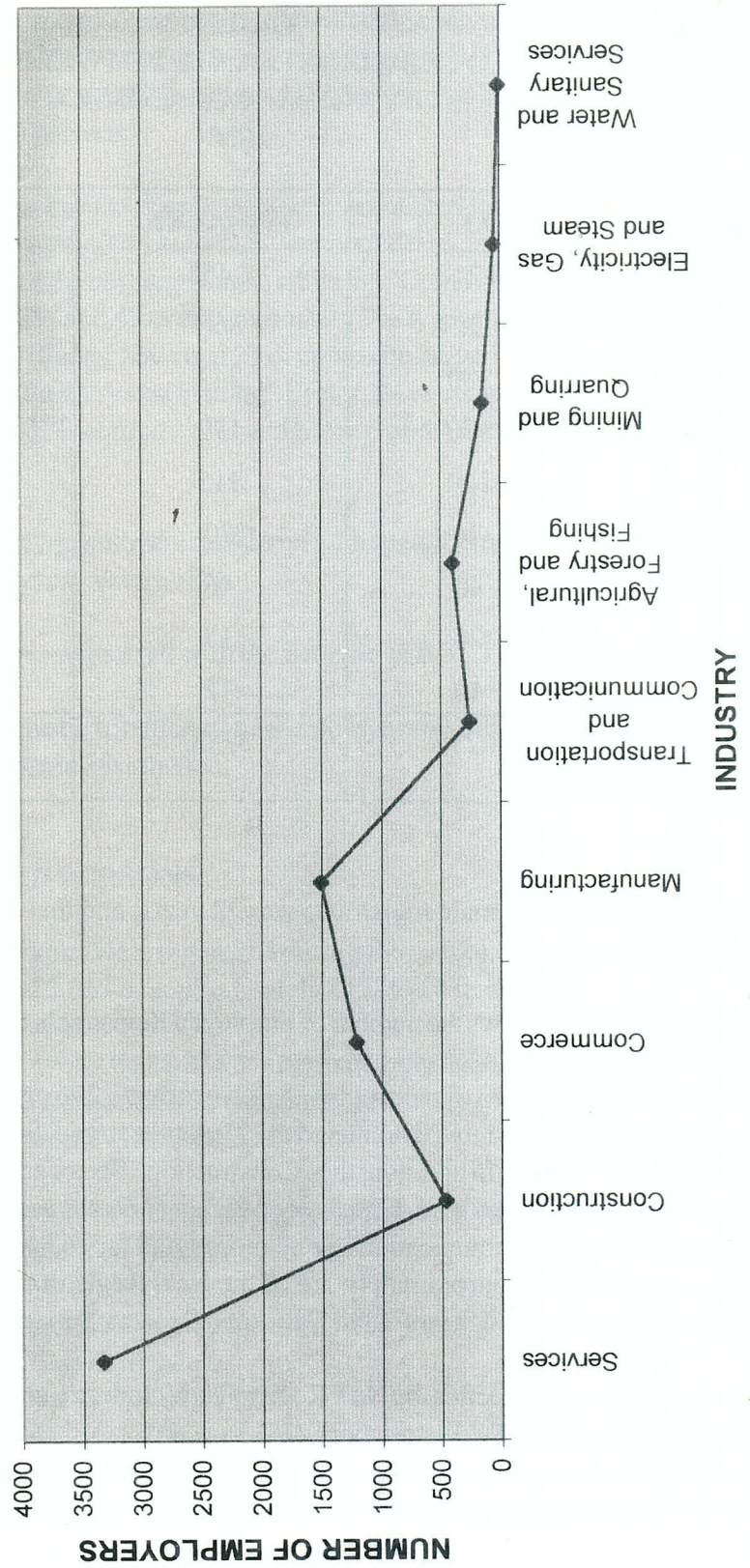
Table B in the Annex shows the number of Employed Registrants by Age Group, Sex and Marital Status.

The Industrial Distribution of new registrants shows that 3,296 or approximately 44% entered the "Services" Sector, 1,511 or approximately 20% entered the "Manufacturing" Sector and 1,218 or approximately 16% entered the "Commerce" Sector. In addition, the "Construction" Sector accounted for 474 or approximately 6% of the new Registrants, the "Agriculture, Forestry and Fishing" Sector accounted for 407 or approximately 5%, and the "Transportation and Communication" Sector accounted for 263 or approximately 3% of the new Registrants. The remaining 264 or approximately 3% 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.



FIGURE 1
NUMBER OF EMPLOYERS BY INDUSTRY
2000





During 1999, 8,721 of the New Entrants were between the ages of 16 years and 59 years. The 2000 total of 7,277 represents a decrease of approximately 16%.

The number of Employed Persons registered with the Scheme as at 31.12.2000 totalled 550,922. The number of Active Registrants as at 31.12.2000 was approximately 121,423.

Table 2 below shows the number of new Registrants between the ages of 16 and 59 years over the period 1996 - 2000.

TABLE 2
NUMBER OF EMPLOYEES (AGE 16 - 59 YEARS) REGISTERED ANNUALLY
AND AVERAGE AGE
1996 - 2000

DESCRIPTION	1996	1997	1998	1999	2000
Males	5,984	5,120	4,976	4,987	4,277
Average Age	22	22	23	23	22
Females	4,870	3,910	4,178	3,374	3,000
Average Age	23	23	23	24	23
Males & Females	10,854	9,030	9,154	8,721	7,277
Average Age	23	22	23	24	22

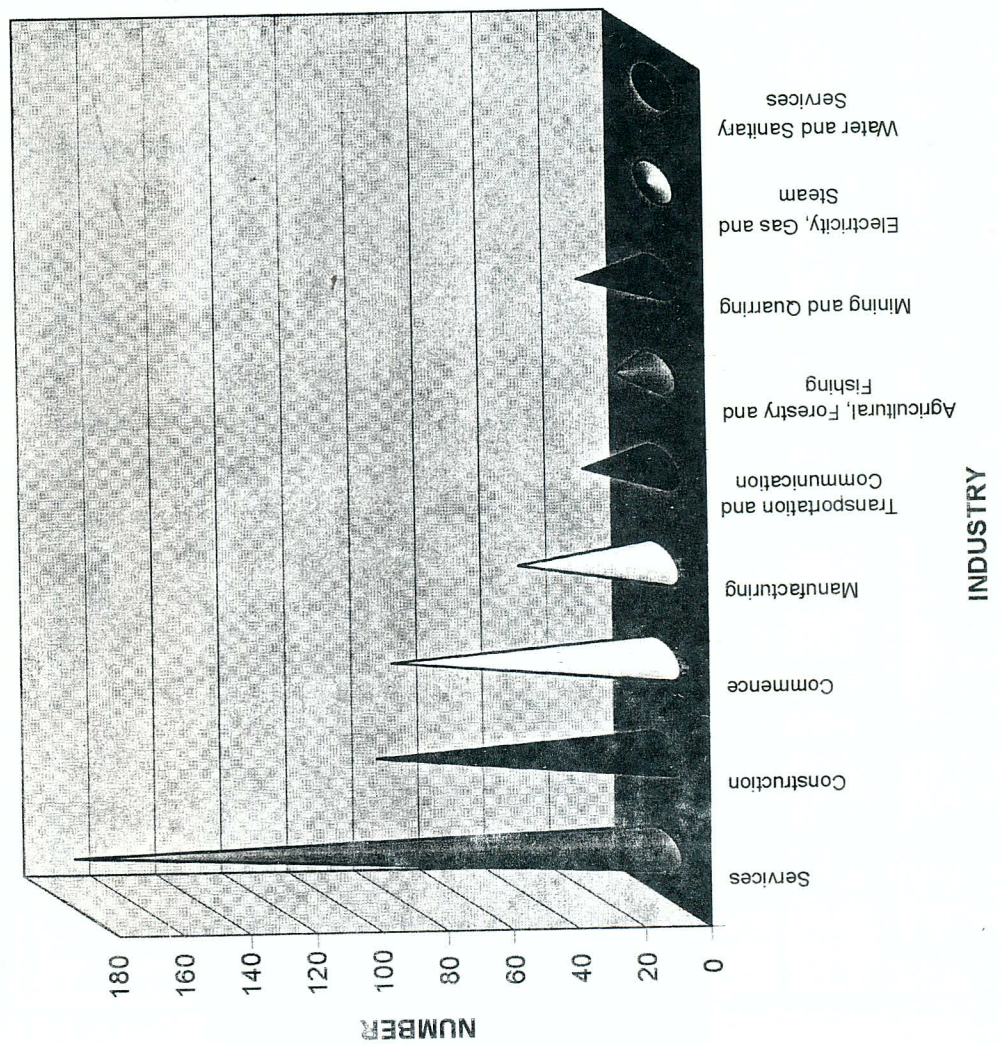
The Table above exhibits a decreasing trend in the number of persons registered annually during the last three (3) years, while the average age has fluctuated under the period.

SELF-EMPLOYED REGISTRANTS

During the year under review, 432 Self-employed Persons were registered. This total comprised 290 or approximately 67% Males and 142 or approximately 33% Females.



FIGURE II
NUMBER OF EMPLOYED REGISTRANTS BY INDUSTRY
2000





An analysis by Age shows that the age-group (16-30) years accounted for 188 or approximately 43% of the Registrants, the age-group (31-45) years accounted for 197 or approximately 46%, and the age-group (46-60) years accounted for 46 or approximately 11%. There was 1 Registrant below 16 years of age.

The average age of the male registrants was 35 years and that of the females, 33 years. The overall average age was 34 years.

The distribution by Industry shows that 175 or approximately 40% of the newly registered persons entered the "Service" Sector, 75 or approximately 17% entered the "Commercial" Sector and 68 or approximately 16% entered the "Mining and Quarrying" Sector. Further, the "Agriculture, Forestry and Fishing" Sector absorbed 40 or approximately 9% of the new Registrants, while the "Transportation and Communication" Sectors absorbed 16 or approximately 4% of the new Registrants. Of the remaining 58 or approximately 13% of the new Registrants, 26 entered the "Construction" Sector, and 23 entered the "Manufacturing" Sector. In addition, there were 9 new Registrants who entered into activities that were not adequately described.

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 145 or approximately 33% were Married and 235 or approximately 54% were single. The remaining 52 or approximately 12% 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 776 Self-employed Persons were registered during 1999. The 2000 figure of 432 represents therefore a decrease of approximately 44%. The total number of Self-employed Persons registered with the Scheme as at 31.12.2000 was 25,021. The number of Active Self-employed Persons was approximately 11,246. The number of Self-employed Persons registered annually over the period 1996 – 2000 is shown in Table 3 below.

TABLE 3
NUMBER OF SELF-EMPLOYED REGISTRANTS
1996 - 2000

DESCRIPTION	1996	1997	1998	1999	2000
Males	980	757	639	487	290
Females	606	542	526	289	142
Males & Females	1,586	1,299	1,165	776	432



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 2000, 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 2000 remained at 732.

BENEFITS

LONG TERM BENEFITS BRANCH

OLD AGE PENSION

A total of 1,236 Old Age Pensions were awarded during 2000. Of this amount 959 or approximately 78% were awarded to Males, and 277 or approximately 22% were awarded to Females.

An analysis of the new Pensioners by Employment Category reveals that 1,184 or approximately 96% were Employed Persons, while 52 or approximately 4% were Self-employed Persons. A further breakdown shows that of the 1,184 Employed Persons, 925 were Males and 259 were Females. Likewise, there were 34 Self-employed Males and 18 Self-employed Females who received the Old Age Pension.

The ages of the new Pensioners ranged from 60 years to 65 years. The age-group (60-64) years accounted for 1,235 or approximately 99.9% of the Pensioners. Of this amount, 1,188 or approximately 96% were 60 years old. The remaining 4% of the Pensioners were in the age-groups (60-64) years and (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
2000

AGE GROUP	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES
60 - 64	925	258	1,183	34	18	52	959	276	1,235
65 - 69	-	1	1	-	-	-	-	1	1
TOTAL	925	259	1,184	34	18	52	959	277	1,236

The average age of the new Pensioners was 60 years, and their Average Monthly Rate was \$12,052.00.

An examination of the Contribution Status shows that the new Pensioners qualified with an average of 1,097 Contributions, of which approximately 98% were paid by or on behalf of the Pensioner, and approximately 2% 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 1,107 Contributions, and the Females, on an average of 1,066 Contributions. Approximately 1% of the average Contributions of Males and 3% of the average Contributions of the Females were Credited Contributions.

The number of Old Age Pensions awarded by Age, Sex and Contributions Paid and Credited, is shown in Table F in the Annex.

During 1999, a total of 1,031 Old Age Pensions were awarded. The 2000 total therefore, represents an increase of approximately 20%.

At the beginning of the year, 21,159 Old Age Pensions were in payment, at an Average Rate of \$9,517.00. During the year, 1,236 Pensions were awarded and 789 were terminated due to the death of the Recipients. At the end of the year therefore, there were 21,606 Pensions in payment at an Average Rate of \$9,689.

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



TABLE 5
MOVEMENT OF OLD AGE PENSIONS
2000

DESCRIPTION	MALES	FEMALES	MALES & FEMALES	AVERAGE MONTHLY RATE(\$)
Pensions in payment at the beginning of the year	16,541	4,618	* 21,159	9,517.00**
Pensions granted during the year	959	277	1,236	12,052.00
Pensions terminated during the year	667	122	789	8,775.00
Pensions in payment as at 31-12-2000	16,833	4,773	21,606	9,689.00

* Adjusted Figure

Table G in the Annex shows the number of Old Age Pensioners as at 31.12.2000, by Age, Employment Status and Sex.

OLD AGE GRANT

Six hundred and sixty-six Old Age Grants were paid during 2000. The Recipients were 462 Males and 204 Females.

The average amount paid to Males was \$15,765 and to the Females, \$23,289. The overall average amount paid was \$18,070.

Table 6 overleaf shows the number of Old Age Lump-sum Payments by Sex of Recipients and Average



TABLE 6
NUMBER OF OLD AGE LUMP-SUM PAYMENTS BY SEX
OF RECIPIENT AND AVERAGE AMOUNT PAID
2000

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
Number of persons	462	204	666
Percentage	69	31	100
Average Amount (\$)	15,764.81	23,288.77	18,069.44

An analysis of the Contribution-spread reveals that the Males qualified for the Grant with an average of 401 Contributions, while the females qualified with an average of 387. Overall, the Recipients qualified with an average of 397 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
2000

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
No. Of Recipients	462	204	666
Total Contributions paid & credited	185,383	78,962	264,345
Average per insured person	401	387	397

The ages of the recipients ranged from 60 years to 84 years, with the age-group (60-65) years accounting for 541 or approximately 81%. The ages of the Self-employed ranged from 60 years to 71 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 1999, 547 Old Age Grants were awarded. The 2000 total of 666 represents therefore an increase of approximately 22% by comparison.



Table 8 below shows the number of Old Age Grants awarded by Employment Status of Recipient and Average Amount Paid for the period 1996 to 2000.

TABLE 8
NUMBER OF OLD AGE GRANTS PAID BY EMPLOYMENT
STATUS OF RECIPIENTS AND AVERAGE AMOUNT
1996 - 2000

DESCRIPTION	1996	1997	1998	1999	2000
Employed	456	497	539	504	591
Self-Employed	63	48	45	43	75
TOTAL	519	545	584	547	666
Average Amount (\$)	6,803.93	9,876.00	11,473.00	13,404.00	18,069.44

The Table above exhibits a fluctuating trend in the number of Old Age Grants awarded during the period under consideration, while the Average Amount Paid has increased continuously.

INVALIDITY PENSION

A total of 213 Invalidation Pensions were awarded during 2000. The Recipients were 175 Males and 38 Females with 12 of the Male and 5 of the Female Recipients from the Self-employed category.

An age analysis shows that 80 or approximately 37% of the Recipients were in the age-group (55-59) years, 61 or approximately 29% were in the age-group (50-54) years and 37 or approximately 17% of the Recipients were in the age-group (45-49) years. Further, 18 or approximately 8% of the Pensioners were in the age-group (40-44) years, 6 or approximately 3% were in the age-group (35 - 39) years and 7 or approximately 3% were in the age-group (30-34) years. The age group (25-29) years accounted for 4 or approximately 2% of the total Pensioners.

The average age of the male and female recipients was 51 years.



An examination of the Contribution Status shows that the Recipients qualified with an average of 1,107 Contributions, of which approximately 77% were paid and 23% were credited. The males were awarded the Pension with an average of 1,118 Contributions, of which approximately 77% were paid, while the females qualified with an average of 1,057 Contributions, of which approximately 79% were paid.

The Average Monthly Pension was \$11,437.00.

Table 9 below shows the number of Invalidity Pensions awarded annually over the period 1996 - 2000.

TABLE 9
NUMBER OF INVALIDITY PENSIONS AWARDED BY SEX
AND AVERAGE AMOUNTS
1996 - 2000

DESCRIPTION	1996	1997	1998	1999	2000
Males	176	146	158	191	175
Females	52	42	44	55	38
Males & Females	228	188	202	246	213
AVERAGE AMOUNTS (\$)	4,699.00	5,670.00	7,790.00	9,024.00	11,437.00

The Table above displays a fluctuating trend in the number of Pensions awarded, and a steady increase in the Average Monthly Amount Paid.

At the beginning of the year, there were 1,844 Pensioners on stream consisting of 1,407 males and 437 females. During the year, 213 Pensions were awarded and 149 were terminated. Of the amount terminated, 65 were due to the Pensioners' attainment of age 60 years and 84 were due to death of the Pensioners. At the end of the year therefore, there were 1,908 Pensioners on stream comprising 1,463 males and 445 females.

Table 10 overleaf shows the Movement of Invalidity Pensions.



TABLE 10
MOVEMENT OF INVALIDITY PENSIONS
2000

DESCRIPTION	MALES	FEMALES	MALES & FEMALES	AVERAGE MONTHLY RATE (\$)
Pensions in payment at the beginning of year	1,407	437	1,844	*10,205.00
Pensions in payment during the year	175	38	213	11,437.00
Pensions terminated during the year:				
(a) Death	72	12	84	9,841.00
(b) Attaining Age 60	47	18	65	10,9069.00
Pensions in payment as at 31-12-2000	1,463	445	1,908	10,335.00

* Adjusted Figure

The number of Invalidation Pensions paid by Age, Sex and Contributions Paid and Credited is shown in Table I in the Annex.

INVALIDITY GRANT

Nineteen Invalidation Grants were awarded during 2000. The Awardees were 13 males and 6 females:

The ages of both the male and female Recipients ranged from 31 to 59 years. Their average age was 45 years respectively.

The Recipients qualified with an average of 179 Paid and Credited Contributions.

Fifteen Grants were awarded during 1999. The 2000 figure represents therefore an increase of approximately 27%.



TABLE 11
INVALIDITY GRANTS AWARDED BY SEX OF RECIPIENTS
AND AVERAGE AMOUNTS
1996 - 2000

DESCRIPTION	1996	1997	1998	1999	2000
Males	12	20	15	12	13
Females	10	11	9	3	6
Males & Females	22	31	24	15	19
Average Amounts (\$)	9,665.00	9,949.00	13,062.00	17,118.00	18,257.00

The Table above exhibits a fluctuating trend in the number of Grants awarded over the period, and a steady increase in the Average Amount Paid over the period.

Table J in the Annex gives the number of Invalidity Grants awarded by Age, Sex, Number of Contributions (paid and credited) and Amount Paid.

SURVIVOR'S PENSION

During 2000, 699 Survivors' Pensions were awarded. The Recipients were 596 Widows 45 years and over, 89 Widows who had children of the Deceased in their care, 2 Widowers and 12 Orphans.

Additionally, 47 Awards of Annuity Payments were shared among 67 other Dependents. 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 21 years to 44 years. Their Average Age was 36 years. The Age Range of the Widows who were 45 years and over was 45 years to 89 years. Their Average Age was 61 years. The ages of the Orphans ranged from 6 years to 36 years. Their Average Age was 18 years. Three (3) of the Orphans received the Benefit on the grounds of being Invalids. Two (2) of these Orphans were 32 years of age, and 1 was 36 years. The age of each of the Widowers was 78 years.

The Widows who had children of the Deceased in their care had 231 children among them. The ages of the children ranged from below 1 year to 17 years with the exception of 57



children between the ages of 18 years to 38 years, who 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 \$8,697.00, while the Widows who qualified because they were 45 years of age and over received an Average Monthly Pension of \$5,272.00. The Widowers received an Average Monthly Pension of \$4,750.00, and the Orphans received an Average Monthly Pension of \$4,128.00.

At the beginning of the year, 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.

During the year, 699 Pensions were awarded, and 141 Pensions were terminated. Of the total terminated, 95 were due to the death of the Recipients, 17 Widows were recipients of either Old Age or Invalidity Pension, 26 Orphans attained the age-limit for the receipt of the Benefit, 2 Widows had impediment to marriage and 1 had other circumstances.

Additionally, 88 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 7,319 Pensions in payment to 5,972 Widows who were 45 years of age and over, 1,314 Widows who had children of the Deceased in their care, 26 Orphans and 7 Widowers.

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

TABLE 12
MOVEMENT OF SURVIVORS' PENSIONS
2000

(d) Attainment of Age

DESCRIPTION	WIDOWS OVER 45 YRS.		WIDOWS WITH CARE OF CHILDREN		ORPHANTS		WIDOWERS		TOTAL	
	No. OF CASES	AVERAGE RATE	No. OF CASES	AVERAGE RATE	No. OF CASES	AVERAGE RATE	No. OF CASES	AVERAGE RATE	No. OF CASES	AVERAGE RATE
Pensions in payment at the beginning of the year	5,488	*5,174	1,225	*6,762	41	*3,210	7	*4,750	6,761	*5,449
Pensions granted during the year	596	5,272	89	8,697	12	4,128	2	4,750	699	5,687
Pensions terminated by:										
(a) Death	92	3,593	-	-	1	3,166	2	4,750	95	3,613
(b) Receipt of Old Age/ Invalidity Pension	17	3,472	-	-	-	-	-	-	17	3,472
(c) Impediment to Marriage	2	3,806	-	-	-	-	-	-	2	3,806
(d) Not Eligible for Benefit	1	2,861	-	-	-	-	-	-	1	2,861
(e) Attaining Age 16 / 18	-	-	-	-	26	2,169	-	-	26	2,196
Alterations	17	2,053	68	1,622	3	3,253	-	-	88	1,761
Pensions in payment as at 31-12-2000	5,972	5,208	1,314	6,809	26	4,301	7	4,750	7,319	5,491



SURVIVOR'S GRANT

There were 108 awards of Survivors' Grants during 2000. The awards were in respect of 70 males and 38 female deceased persons.

The ages of the deceased persons ranged from 22 years to 69 years. Their average age was approximately 40 years.

The recipients of the Benefit included 61 Widows. Fifteen of the widows qualified for the benefit because they were over the age of 45 years, 18 because they had children of the deceased and 28 were dependent widows under 45 years of age. The remaining grants were awarded to other dependants of the deceased insured Persons and included 9 parents and 38 children.

The ages of the widows ranged from 22 years to 75 years. Their average age was approximately 42 years.

A total of 101 children were included in the benefit payment. Their ages ranged from 1 day to 17 years. Their average age was approximately 9 years.

The amounts paid as grants ranged from \$85.00 to \$168,144.00. The average amount paid was \$49,561.00.

During 1999, 117 Survivors' Grants were awarded. The 2000 total therefore, represents a decrease of approximately 8%.

FUNERAL GRANT

During 2000, 1,561 claims for Funeral Benefit were processed. Of this amount, 239 were not paid and 1,322 were paid.

Of the 239 claims that were not paid, 95 were submitted late, 42 persons did not satisfy the contribution requirement for the receipt of the benefit, 40 persons did not provide sufficient information for the claims to be processed and 55 were duplicate Claims. In addition, 7 persons submitted invalid claims.

Of the 1,322 claims that were paid, 1,008 or approximately 76% were related to deceased males and 314 or approximately 24% were related to deceased females.

The distribution of the Claims paid by employment category shows that 1,264 or approximately 96% were in respect of employed persons and 58 or approximately 4% were in respect of Self-employed Persons. Of the 1,264 Claims paid in the employed category, 1,139 were on behalf of persons who were directly insured and 125 were on behalf of persons whose spouses were insured. Similarly, in the Self-employed category, 50 of the deceased were directly insured and 8 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
2000

DESCRIPTION	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES
	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	
Males	940	23	41	4	1,008
Females	199	102	9	4	314
Males & Females	1,139	125	50	8	1,322

An age analysis of the Deceased shows that 70 or approximately 5% were in the age-group (16-30) years, 98 or approximately 7% were in the age-group (31-40) years and 164 or approximately 12% were in the age-group (41-50) years. Additionally, 263 or approximately 20% were in the age-group (51-60) years and 727 or approximately 55% were over 60 years. The average age of the Deceased Persons was 61 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 \$7,788.00.

The number of Funeral Claims paid in 1999 was 1,363. The amount paid during 2000 represents therefore, a decrease of approximately 3%. Table 14 below shows the number of Funeral Claims paid during the period 1996 - 2000.

TABLE 14
NUMBER OF FUNERAL CLAIMS PAID
1996 - 2000

YEAR	DIRECTLY INSURED	SPOUSE INSURED	BOTH CATEGORIES
1996	1,303	107	1,410
1997	959	204	1,163
1998	1,317	131	1,448
1999	1,245	118	1,363
2000	1,189	133	1,322

The Table shows a decreasing trend between 1998 – 2000 in the number of Funeral Claims paid.



SHORT TERM BENEFIT BRANCH

SICKNESS BENEFIT

During 2000, 19,019 Claims for Sickness Benefit were processed. Of this amount 5,242 were not paid and 13,777 were paid.

Of the 5,242 Claims that were not paid, 3,003 or approximately 57% were for spells of less than 4 days duration, 933 or approximately 18% of the Claimants were fully paid by their Employers, 620 or approximately 12% did not satisfy the Contribution Requirement for the receipt of the Benefit, 194 or approximately 4% were not in Insurable Employment and 132 or approximately 2% submitted invalid Medical Certificates. Of the remaining 360 Claims, 130 of the Claimants submitted their Claims late, 108 were over the age limit for the receipt of the Benefit, 55 received payment for the maximum period of 26 weeks, 51 submitted invalid Claims and 16 were deemed to have no incapacity for work.

Of the 13,777 Claims that were paid, 8,294 or approximately 60% were in respect of Males and 5,483 or approximately 40% were in respect of Females. In addition, 13,110 or approximately 95% of the Awardees were Employed Persons and 667 or approximately 5% were Self-employed Persons.

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

An age analysis reveals that 8,428 or approximately 61% of the paid spells were in the age-group (21-40) years, 5,070 or approximately 37% were in the age-group (41-60) years, while the remaining 279 or approximately 2% were in the age-group (16-20) years.

The average age of the Male Recipients was 38 years and that of the Females, 35 years. The overall average age was 37 years.

Table M in the Annex classifies the number of Sickness Spells paid by Age Group, Employment Status and Sex.

An analysis of the spells paid by Sector shows that 2,798 or approximately 20% of the spells arose from workers in the Sugar Sector while 10,979 or approximately 80% arose from workers in the other industries combined.

An analysis of the spells paid by Diagnosis, shows that 2,737 or approximately 20% were due to conditions resulting from Accidents, Poisoning and Violence, 2,172 or approximately 16% were due to conditions such as Epilepsy, diseases of the Nerves and Urinary System and 1,984 or approximately 14% were due to diseases of the Respiratory System. Diseases of and injury to the Eye and diseases of the Veins and Heart accounted for 252 and 993 or approximately 2% and 7% respectively, of the paid spells, while complications of Pregnancy accounted for 649 or approximately 5%.

The entire classification of Sickness Spells by Diagnosis and Sector is given in Table N in the Annex.



The average duration of the paid spells was approximately 10 Benefit Days. The average duration in the Sugar Sector was 15 Benefit Days, and in the other industries combined, 9 Benefit Days. The average duration of spells paid to the Males was 11 Benefit Days, and to the Females, 9 benefit days. This is shown in Table 15 below.

TABLE 15
NUMBER OF SICKNESS SPELLS PAID BY SEX,
SECTOR AND AVERAGE DURATION
2000

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NUMBER	AVERAGE DURATION	NUMBER	AVERAGE DURATION	NUMBER	AVERAGE DURATION
Males	2,391	15	5,903	9	8,294	11
Females	407	12	5,076	8	5,483	9
Males & Females	2,798	15	10,979	9	13,777	10

A total of 12,788 spells were paid during 1999. The 2000 total of 13,777 represents an increase of approximately 8% by comparison.

Table 16 overleaf shows the average duration of spells and the percentage arising from the Sugar Sector during the period 1996 - 2000.



TABLE 16
NUMBER OF SICKNESS SPELLS PAID, AVERAGE DURATION AND
PERCENTAGE ARISING FROM SUGAR SECTOR
1996 - 2000

DESCRIPTION	1996	1997	1998	1999	2000
Spells arising from					
Males	8,854	7,340	8,746	7,676	8,294
Females	6,767	5,207	6,437	5,112	5,438
Males & Females	15,621	12,547	15,138	12,788	13,777
Average duration (Benefit days)	9	9	10	11	10
Percentage Arising from Sugar Sector	18	21	17	20	20

The Table above 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 16,027 Claims for the reimbursement of Medical Expenses incurred through Sickness were paid during 2000. Of this total, 8,420 or approximately 53% were related to Males and 7,607 or approximately 47% to Females.

The Sugar Sector accounted for 3,250 or approximately 20% of the Claims, and the other Industries combined accounted for 12,777 or approximately 80%.

Of the Claims from the Sugar Sector, 2,733 or approximately 84% were from Males, and 517 or approximately 16% were from Females. Correspondingly, the other Industries combined had 5,687 or approximately 44% from Males and 7,090 or approximately 56% from Females. Table 17 overleaf 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
2000

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NO.	PERCENTAGE	NO.	PERCENTAGE	NO.	PERCENTAGE
MALES	2,733	84.1	5,687	44.5	8,420	52.5
FEMALES	517	15.9	7,090	55.5	7,607	47.5
MALES & FEMALES	3,250	100	12,777	100	16,027	100

The ages of the Claimants ranged from 16 years to 59 years. The average age of the Males was 41 years and that of the Females, 39 years. The overall average age was approximately 40 years.

Table O in the Annex gives the distribution of Sickness Benefit Medical Care Claims by Age Group, Sex and Sector.

An examination of the expenditure on Medical Care reveals that approximately 83% went towards Out-patient care and approximately 17% to In-patient care.

An analysis of the total reimbursement reveals that approximately 43% was in relation to Orthoptic and Prosthetic Care, approximately 37% for Drugs and Dressings and approximately 8% for Laboratory charges, X-ray Charges and Fees to Medical Referees. Further, approximately 5% was expended for Medical Examinations, approximately 3% for Treatment and approximately 2% for Hospitalization. In addition, approximately 1% was expended on Specialist Care. This is shown in Table 18 overleaf.



TABLE 18
PERCENTAGE DISTRIBUTION OF SICKNESS BENEFIT
MEDICAL CARE EXPENDITURE
BY TYPE OF CARE
2000

DESCRIPTION	HOSP.	MED. EXAM.	SPEC. CARE	DRUGS & DRESS	TREAT -MENT	ORTH. & PROST. CARE	MISCE-LLANE-OUS	TOTAL
In-Patient Care	2.4	1	0.3	4.9	0.3	-	7.7	16.6
Out-Patient Care	-	4.2	0.3	32.4	2.4	43.3	0.8	83.4
In and Out Patient Care	2.4	5.2	0.6	37.3	2.7	43.3	8.5	100

The distribution by Sector shows that approximately 5% of the reimbursement of expenses for In-patient care arose from Claimants in the Sugar Sector, while approximately 95% arose from Claimants in the other Industries combined. Similarly, for Out-patient care, approximately 4% of the expenses were reimbursed to Claimants from the Sugar Sector and approximately 95% to Claimants from the other Industries combined.

The average amount reimbursed was \$10,006.

Of the 16,027 Claims that were reimbursed, 10,114 also had attached the payment of Sickness Benefit - replacement of income. The remaining 5,913 were reimbursed for Medical Expenses only.

The number of Claims paid during 1999 amounted to 19,258. The 2000 total represents therefore, a decrease of approximately 17% by comparison.

OVERSEAS MEDICAL CARE

A total of 161 Claims were reimbursed for Medical Expenses incurred abroad. Of this total, 101 or approximately 63% were in respect to Males and 60 or approximately 37% were in respect to Females.

The total amount reimbursed was \$56,892,281, of which \$40,868,128 was paid to Males and \$16,024,153 was paid to Females. The average amount paid was \$353,368.



EXTENDED MEDICAL CARE

Five thousand, eight hundred and fifty-five 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 3,453 or approximately 59% of the Claims were made in respect of Eye Care, 864 or approximately 15% in respect of Dental Care, and 1,538 or approximately 26% for other types of Medical Care.

Additionally, 4,202 or approximately 72% of the Claimants were Males and 1,653 or approximately 28% were Females.

The average amount expended for Eye Care was \$10,743 and for Dental Care, the amount was \$11,043. The overall average amount expended was \$9,965.

During 1999, a total of 5,460 Claims were paid. The number of Claims paid during 2000 represents therefore, an increase of approximately 7%.

MATERNITY ALLOWANCE

During 2000, 2,253 Maternity Claims were paid to 2,201 Employed and 52 Self-employed women.

The age-distribution of the Recipients shows that 108 or approximately 5% were in the age-group (16-20) years, 703 or approximately 31% were in the age-group (21-25) years, 702 or approximately 31% were in the age group (26-30) years and 436 or approximately 19% were in the age group (31-35) years. Further, 255 or approximately 11% were in the age-group (36-40) years. There were 47 Recipients or approximately 2% in the age-group (41-45) years and 2 in the age-group (46-50) 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 2,229 cases which received normal Maternity Allowance, that is, up to a maximum of 13 Benefit Weeks, 450 or approximately 20% were paid for the full period of 13 weeks, 1,159 or approximately 52% were paid for periods ranging from 3 weeks to 12 weeks and 620 or approximately 28% were paid for periods ranging from 1 day to 17 days.

Twenty-four 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 9 weeks.

The average amount paid as Maternity Allowance was \$32,630.00, and the average duration was 53 Benefit Days.

During 1999, 2,312 Claims for Maternity Allowance were paid. The 2000 total of 2,253 represents therefore, a decrease of approximately 2%.



The numbers of cases paid annually, along with the average duration for the period 1996 to 2000, are shown in Table 19 below.

TABLE 19
NUMBER OF MATERNITY ALLOWANCES PAID
AND AVERAGE DURATION
1996 - 2000

DESCRIPTION	1996	1997	1998	1999	2000
Number of Cases	2,668	1,966	2,527	2,312	2,253
Average Duration (Benefit Days)	64	52	66	49	53

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 seven hundred and one Claims for Maternity Grant were processed during 2000. Of this amount, 1,662 were paid and 39 were not paid.

An analysis of the Claims that were not paid, reveals that 16 Claimants were not entitled to the receipt of the Benefit because they had received Sickness Medical Care Benefits in relation to their pregnancies, 11 duplicated Claims, 6 submitted invalid Medical Certificates, and 6 did not satisfy the Contribution Requirements.

Of the 1,662 Claims that were paid, 1,447 or approximately 87% were paid to Claimants who qualified for the Benefit in their own right. The remaining 215 or approximately 13% of the Claims were paid to women whose Spouses were insured, and met the Contribution Requirement for the Benefit.

The age analysis reveals that 41 or approximately 2% of the Recipients were in the age-group (16-19) years, 465 or approximately 28% were in the age-group (20-24) years and 530 or approximately 32% were in the age-group (25-29) years. Further, the age group (30-34) years accounted for 344 or approximately 21% of the Recipients, the age group (35-39) years accounted for 222 or approximately 13%, and the age-group (40-44) years accounted for 54 or approximately 3% of the Recipients. The age-group (45 - 49) years accounted for 6 Recipients.



The average age of the Recipients was 28 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
2000

AGE GROUP	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES		TOTAL
	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	
16-19	29	10	1	1	30	11	41
20-24	414	41	6	4	420	45	465
25-29	462	61	6	1	468	62	530
30-34	264	58	19	3	283	61	344
35-39	192	24	6	-	198	24	222
40-44	40	10	3	1	43	11	54
45-49	4	1	1	-	5	1	6
TOTAL	1,405	205	42	10	1,447	215	1,662

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

The Recipients had amongst them 2,928 children under the age of eighteen years. An age distribution of these children shows that 1,672 or approximately 57% were under 1 year old, 544 or approximately 18% were between the ages of 1 year and 5 years, 429 or approximately 15% were between the ages of 6 years and 10 years and 283 or approximately 10% were over 10 years old.

During 1999, 1,878 Maternity Grants were paid. The 2000 total therefore, represents a decrease of approximately 11%.



INDUSTRIAL BENEFITS BRANCH

INJURY BENEFIT

A total of 3,056 Claims for Injury Benefit were processed during 2000. Of this amount, 438 were disallowed and 2,618 were allowed.

An examination of the spells which were disallowed reveals that 170 or approximately 39% were related to Claimants who were incapacitated for less than 4 days, 122 or approximately 28% were spells where the Claimants were fully paid by their Employers, and 73 or approximately 17% were spells that had reached the limit for the Benefit, that is 26 weeks of Benefits. Further, 25 Claimants submitted their Claims late, 26 submitted duplicate Claims, 13 submitted invalid Medical Certificates, and 9 had not provided sufficient information for the processing of the Benefit.

Of the 2,618 spells that were paid, 2,598 were terminated upon full recovery of the Insured Persons. The duration of these spells was approximately 12 Benefit Days. Further, 20 spells were terminated after the Insured Persons were awarded Provisional Disablement Benefit. This is shown in Table 21 below.

TABLE 21
NUMBER OF INJURY SPELLS PAID BY REASON FOR TERMINATION,
BENEFIT DAYS AND SEX
2000

REASON FOR TERMINATION	MALES		FEMALES		MALES & FEMALES	
	NUMBER OF CASES	BENEFIT DAYS	NUMBER OF CASES	BENEFIT DAYS	NUMBER OF CASES	BENEFIT DAYS
Recovery	2,388	29,089	210	1,762	2,598	30,851
Termination of Benefit after full 26 weeks period	-	-	-	-	-	-
Provisional Disablement	19	574	1	9	20	583
TOTAL	2,407	29,663	211	1,771	2,618	31,434

There were 2,407 Male Recipients of the Benefit and 211 Females.



The distribution by Sector reveals that 1,503 or approximately 57% of the spells originated from workers in the Sugar Sector and consisted of 1,436 Males and 67 Females.

The remaining 1,115 or approximately 43% of the spells were from workers in the other Industries combined, and consisted of 971 Males and 144 Females. See Table 22 below.

TABLE 22
NUMBER OF INJURY SPELLS PAID BY SEX AND SECTOR
2000

DESCRIPTION	SUGAR		NON-SUGAR		BOTH-SECTORS	
	NUMBER OF CASES	%	NUMBER OF CASES	%	NUMBER OF CASES	%
Males	1,436	55	971	37	2,407	92
Females	67	3	144	5	211	8
Males & Females	1,503	58	1,115	42	2,618	100

An age analysis shows that 1,346 or approximately 51% of the paid spells were related to persons in the age-group (16-35) years and 1,259 or approximately 48% in the age-group (36-60) years. There were 13 persons who were over 60 years.

The average age of the male recipients was 36 years and that of the females, 34 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 average duration of the spells that were paid to both males and females was 12 Benefit Days.

The number of Injury spells paid by Benefit Days, Sector and Sex is given in Table S in the Annex.

The average amount paid as Injury Benefit was approximately \$10,179.00.

A total of 2,172 Claims were paid during 1999. The 2000 total therefore represents an increase of approximately 20%.



The number of spells paid during the period 1996 to 2000, 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
1996 - 2000

DESCRIPTION	1996	1997	1998	1999	2000
Number of Spells	4,850	3,445	2,407	2,172	2,681
Percentage Arising from Sugar Sector	84	73	65	72	58
Average Duration (Benefit Days)	14	14	17	15	12

The Table above shows a declining trend in the number of spells paid from 1996 to 1999, followed by a rise in 2000. The Table also shows a fluctuating trend in the percentage arising from the Sugar Sector over the 5-year period under consideration. The average duration remained stable between 1996 and 1997, then showed an increase in 1998, followed by a declining trend.

INJURY BENEFIT MEDICAL CARE

Two thousand, six hundred and thirty-eight Claims for Injury Benefit Medical Care were paid during 2000. The Recipients were 2,452 or approximately 93% Males and 186 or approximately 7% Females.

The distribution by Sector shows that 1,701 or approximately 65% of the Claims were from workers in the Sugar Sector and 937 or approximately 35% were from workers in the other Industries combined. Further analysis shows that Recipients from the Sugar Sector comprised of 1,620 Males and 81 Females, while those from the other Industries combined consisted of 832 Males and 105 Females. This is shown in Table 24 overleaf.



TABLE 24
NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS
PAID BY SEX AND SECTOR
2000

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NO.	PERCENTAGE	NO.	PERCENTAGE	NO.	PERCENTAGE
Males	1,620	61.4	832	31.5	2,452	93
Females	81	3.1	105	3.9	186	7
Males & Females	1,701	64.5	937	35.4	2,638	100

An age analysis shows that 2,607 or approximately 99% of the Recipients were between the ages of 16 years and 60 years while 27 were over 60 years of age and 4 below 16 years.

The average age of the Male Recipients was approximately 36 years and that of the Females, 40 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 of 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 expenditure on In-patient Care, 5% was related to workers in the Sugar Sector, and 33% to workers in the other Industries combined. Correspondingly, for Out-patient care, 22% was related to workers in the Sugar Sector and 40% 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)
2000

TYPE OF CARE	SUGAR	NON-SUGAR	BOTH SECTORS
In-Patient	5	33	38
Out-Patient	22	40	62
TOTAL	27	73	100



A further analysis shows that approximately 39% of the reimbursements was in respect of Fees to Medical Referees and other expenses such as Laboratory and X-Ray cost, 32% of the reimbursement was in respect of Drugs and Dressing, and 7% each, was for Hospitalization and Treatment. In addition, approximately 6% of the cost was reimbursed for Medical Examination, 5% for Specialist Care, and 4% was for Travelling and Subsistence.

Table 26 below 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
2000

DESCRIPTION	HOSP.	Med. Exam.	Special Care	Drugs & Dressing	Treatment	Sub. & Travel	Misc, Lab. & X-ray	Fees to Medical Referee	Other Expenses	TOTAL
In-Patient	7	1	3	9	6	-	-	-	12	38
Out-Patient	-	5	2	23	1	4	21	5	1	62
In and Out Patient	7	6	5	32	7	4	21	5	13	100

Of the Claims paid, 1,774 or approximately 67% had attached the payment of Injury Benefit - Replacement of Income, while the remaining 864 were for Medical Expenses only.

During 1999, 1,942 Claims for Injury Benefit Medical Care were paid. The 2000 total therefore, represents an increase of approximately 36%.

OVERSEAS MEDICAL CARE

Nine Claims, all from Male Insured Persons, were reimbursed for Injury Benefit Medical Care Expenses incurred overseas.

The total reimbursement amounted to \$2,752,019.



DISABLEMENT PENSION

During 2000, 54 Disablement Pensions were awarded to 46 Males and 8 Females.

The age distribution reveals that 9 pensioners were in the age-group (16-29) years, 27 were in the age-group (30-44) years, 16 were in the age-group (45-59) years and 2 were in the age-group (60-74) years.

The average age of the males was 39 years, and that of the female, 45 years. The overall average age was 40 years.

The Sugar Sector accounted for 24 of the recipients, while the other Industries combined accounted for 30 Recipients. The 24 Recipients in the Sugar Sector comprised 23 males and 1 female, while those in the other Industries combined comprised 23 male and 7 female recipients.

An analysis by Percentage of Disability shows that 42 or approximately 78% of the pensioners were assessed at disabilities ranging from 20% to 40%, 8 or approximately 15% were assessed at disabilities ranging from 50% to 60%, 2 or approximately 4% each, were assessed at 80% disability and 100% disability. This is shown in Table 27 below.

**TABLE 27
DISABLEMENT PENSIONS BY PERCENTAGE OF DISABILITY,
SECTOR AND SEX
2000**

PERCENTAGE OF DISABILITY	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
20	13	-	13	9	3	12	22	3	25
30	6	-	6	4	1	5	10	1	11
40	2	-	2	4	-	4	6	-	6
50	1	1	2	2	3	5	3	4	7
60	1	-	1	-	-	-	1	-	1
80	-	-	-	2	-	2	2	-	2
100	-	-	-	2	-	2	2	-	2
TOTAL	23	1	24	23	7	30	46	8	54

The distribution by nature of disability reveals that 16 cases resulted from Fractures, 11 from Amputations, 4 from Injuries to the eye and 2 from Cuts and Lacerations. Further, 1 case each resulted from Post Traumatic Ankylosis of Joints, Loss of Hearing and Post Traumatic Paralysis of Limbs or Parts of the Body. The remaining 18 cases were as a result of Other Injuries.



Table 28 below 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
2000

NATURE OF DISABILITY	Head		Trunk	Upper Extremities		Lower Extremities	Injuries Not Specifically Located in any part of the Body	TOTAL
	Eyes	Others		Fingers	Others	Legs & Feet		
Cuts and Lacerations	-	-	-	-	1	-	1	2
Fractures	-	1	4	1	-	9	1	16
Injury to Eye	4	-	-	-	-	-	-	4
Amputations	-	-	-	8	1	2	-	11
Post-Traumatic Ankylosis of Joints	-	-	-	-	-	1	-	1
Loss of Hearing	1	-	-	-	-	-	-	1
Post-Traumatic Paralysis of Limbs or Parts of the Body	-	-	-	-	1	-	-	1
Other Injuries	-	-	8	1	-	8	1	18
TOTAL	5	1	12	10	3	20	3	54

The Table above also shows that 20 or approximately 37% of the disabilities were confined to the Lower Extremities, 13 or approximately 24% to the Upper Extremities, 12 or approximately 22% to the Trunk and 6 or approximately 11% were confined to the Head. There were 3 cases where the disabilities were not specifically confined to any particular part of the body.



Eighteen (18) Cases resulted from Persons Falling, 14 from Power Driven Means of Transport, 6 each from Falling Objects and the use of Hand Tools (other than Cutlasses) and 4 were as a result of Persons Striking Against or Coming into Contact with Objects. Further, 1 case each resulted from Flying Objects, Fire or Explosion and the use of Cutlasses. Three (3) Cases were as a result of Other Causes.

The Occupational Analysis shows that 30 or approximately 55% of the Awardees were Manual Workers, 11 or approximately 20% were Technical and Craft Workers, 10 or approximately 18% were Service Workers and 3 or approximately 5% were Clerical and Sales Workers.

The average monthly amount awarded was approximately \$6,254.00.

Table U in the Annex gives the number of Disablement Pensions awarded by Nature of Disability and Total Monthly Amount.

A total of 68 Disablement Pensions were awarded during 1999. The 2000 total of 54 represents therefore a decrease of approximately 20%.

The number of Disablement Pensions awarded over the period 1996 - 2000 is shown in Table 29 below.

TABLE 29
NUMBER OF DISABLEMENT PENSIONS AWARDED ANNUALLY
1996 - 2000

SECTOR	1996	1997	1998	1999	2000
SUGAR	20	22	23	31	24
NON-SUGAR	30	30	38	37	30
BOTH SECTORS	50	52	61	68	54

The Table above displays an increasing trend in the number of Pensions awarded annually over the period 1996 to 1999, followed by a decline in 2000

At the beginning of the year, there were 1,567 Pensions in payment to 1,406 males and 161 females at an average monthly rate of \$1,902.

During the year, 54 Pensions were awarded, and 31 were terminated due to the death of the Recipients.

At the end of the year therefore, there were 1,590 Pensions in payment to 1,422 Males and 168 Females at an average monthly rate of \$2,059.

Table 30 overleaf shows the Movement of Disablement Pensions during 2000.



TABLE 30
MOVEMENT OF DISABLEMENT PENSIONS
2000

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	1,406	*1,935	161	*1,614	1,567	*1,902
Pensions granted during the year	46	6,093	8	7,181	54	6,254
Pensions terminated during the year	30	1,224	1	7,657	31	1,432
Pensions in payment as at 31-12-2000	1,422	2,085	168	1,843	1,590	2,059

*Adjusted Figures

DISABLEMENT GRANT

During the year under review, 58 Disablement Grants were awarded to 54 males and 4 females.

The average age of the Males was 36 years and that of the Females, 37 years. The overall average age was 36 years.

The Sugar Sector accounted for 34 or approximately 59% of the Recipients, while the other Industries combined accounted for 24 or approximately 41%. This is shown in Table 31 overleaf.



TABLE 31
NUMBER OF DISABLEMENT GRANTS PAID BY SEX AND SECTOR
2000

DESCRIPTION	SECTOR		BOTH SECTORS
	SUGAR	NON-SUGAR	
Males	32	22	54
Females	2	2	4
Total	34	24	58

An analysis by Nature of Injury shows that 14 Awardees suffered from Fractures, 11 from Cuts and Lacerations, 7 from Amputations and 3 from Contusions and Abrasions. Further, 2 persons each suffered from Sprains and Strains and Post Traumatic Ankylosis of Joints, 1 from Dislocation and 18 from other Injuries. See Table 32 below.

TABLE 32
NUMBER OF DISABLEMENT GRANTS PAID BY NATURE OF DISABILITY
AND LOCATION OF INJURY
2000

Nature of Disability	LOCATION OF INJURY						Total	
	Head		Trunk & other Uro- Genital Organs	Upper Extremities		Lower Extremities		
	Eyes	Others		Fingers	Others	Legs & Feet		
Contusions & Abrasions	-	-	-	-	2	1	-	3
Cuts & Lacerations	-	1	-	7	-	3	-	11
Dislocation	-	-	-	-	1	-	-	1
Fractures	-	-	-	4	2	7	1	14
Sprins & Strains	-	-	2	-	-	-	-	2
Amputations	-	-	-	7	-	-	-	7
Post Traumatic Ankylosis to Joins	-	-	-	-	2	-	-	2
Other Injuries	-	-	6	2	5	5	-	18
TOTAL	-	1	8	20	12	16	1	58



The Table also shows that 32 of the Awardees suffered Injuries that were confined to the Upper Extremities, 16 to the Lower Extremities, 8 to the Trunk, 1 to the Head and 1 to other unspecified parts of the body.

An analysis by Cause of Accidents reveals that 18 of the Injuries sustained resulted from persons falling, 17 from persons coming into contact with objects, 9 from the use of Cutlasses, 7 each from Falling Objects and other causes.

The distribution by Degree of Disability shows that 21 persons were assessed at 10% disability, 14 at 5% disability, 9 at 14% disability and 4 at 6% disability. Further, 3 persons were assessed at 3% disability, 2 each at 2% and 9% disability and 1 each at 7, 8 and 12% disability. This is shown in Table 33 below.

TABLE 33
NUMBER OF DISABLEMENT GRANTS
PAID BY PERCENTAGE OF DISABILITY, SEX AND SECTOR
2000

Percentage of Disability	SUGAR			NON-SUGAR			BOTH SECTORS		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
2	1	-	1	1	-	1	2	-	2
3	2	-	2	1	-	1	3	-	3
5	7	-	7	5	2	7	12	2	14
6	2	-	2	2	-	2	4	-	4
7	-	-	-	1	-	1	1	-	1
8	1	-	1	-	-	-	1	-	1
9	-	-	-	2	-	2	2	-	2
10	13	1	14	7	-	7	20	1	21
12	-	1	1	-	-	-	-	1	1
14	6	-	6	3	-	3	9	-	9
TOTAL	32	2	34	22	2	24	54	4	58

The average amount paid as Disablement Grant was \$108,981.00.

During 1999, 57 Disablement Grants were awarded. The 2000 total represents an increase of approximately 2%.

Table V in the Annex classifies the number of Disablement Grants paid by Age-Group, Sex and Amount Paid.



INDUSTRIAL DEATH PENSION

Eight Industrial Death Pensions were awarded during 2000.

The Recipients were 7 Widows who had the children of the Deceased in their care, and 1 Widow who was over 45 years of age.

The ages of the Deceased ranged from 23 years to 49 years. Their average age was 39 years. The ages of the Widows who had the children of the Deceased in their care ranged from 22 years to 42 years. Their average age was 33 years. The ages of the 16 children who were included in the Benefit ranged from below 1 year to 15 years. Their average age was approximately 9 years.

The age of the Widow who qualified because she was over 45 years of age was 58 years.

Two of the Deceased Insured Persons were in the Sugar Sector, while 6 were in the other Industries combined.

An examination of the Nature of Injury, which resulted in the deaths, shows that 1 person each died from Fractures, Drowning and Punctured Wounds, and 5 persons died as a result of Multiple Injuries.

An analysis by Cause of Accident reveals that 3 deaths were due to Power Driven Prime Mover Machinery, 1 from Power Driven means of Transport, 1 from Fire or Explosion, 1 from Injuries sustained from person falling, 1 as a result of activities relating to animals, and 1 from other unspecified causes. This is shown in table 34 overleaf.



TABLE 34
NUMBER OF INDUSTRIAL DEATHS BY NATURE OF INJURY
AND CAUSE OF ACCIDENT
2000

NATURE OF INJURY	CAUSE OF ACCIDENT								
	POWER DRIVEN MACHINERY	MEANS OF TRANSPORT	ACCIDENT CAUSED OTHERWISE THAN BY MACHINERY, HANDLING GOODS OR MEANS OF TRANSPORT					OTHER CAUSES	TOTAL
	PRIME MOVER	POWER DRIVEN	FIRE OR EXPLOSION	PERSON FALLING	ANIMALS	FALLING OBJECTS	STRIKING AGAINST OR COMING INTO CONTACT WITH OBJECTS		
Fractures		1							1
Drowning	1								1
Punctured Wounds								1	1
Multiple Injuries	2		1	1	1				5
TOTAL	3	1	1	1	1	-	-	1	8

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 445 Industrial Death Pensions in payment to 369 Widows, 58 Parents and 18 Orphans.

During the year, 8 Pensions were awarded to widows at an average monthly rate of \$21,067.00. Four (4) Pensions were terminated during the year, 2 were being paid to widows and 2 were to orphans. Of these terminated Pensions, 2 were due to the death of the recipients, and 2 were due to the orphans attaining the age limit for the receipt of the benefit. Four (4) Pensions were altered due to the attainment of the age-limit of the children.

At the end of the year therefore, there were 449 Pensions in payment to 375 Widows, 58 Parents and 16 Orphans. The Movement of Industrial Death Pensions is shown in Table 35 overleaf.



TABLE 35
MOVEMENT OF INDUSTRIAL DEATH PENSIONS
2000

DESCRIPTION	WIDOWS		PARENTS		ORPHANTS		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	369	*6,515	58	*5,065	18	*3,288	445	*6,195
Pensions granted during the year	8	21,068	-	-	-	-	8	21,068
Pensions terminated during the year	2	3,306	-	-	2	2,501	4	2,904
Alterations	4	1,855	-	-	-	-	4	1,855
Pensions in payment as at 31-12-2000	375	6,823	58	5,065	16	3,386	449	6,473

*Adjusted Figures

MEDICAL ADJUDICATION OF CLAIMS

During 2000, a total of 17,275 persons were seen by Personnel of the Medical Department. Of this total, 14,848 were seen in homes, 1,117 at Hospitals and 1,310 were seen by the Medical Advisor of the Organization.

CASES REFERRED TO MEDICAL BOARD (INDUSTRIAL)

The Industrial Medical Board dealt with 147 cases during the year under review. This total comprised 97 new cases and 50 review cases, that is, cases that were previously placed before the Board but required follow-up action.

The results of the determinations reveal that 42 persons were considered fit for work with Permanent Partial Disability, 43 were referred for further treatment and 31 were considered completely fit for work. Further, 31 cases were not processed due to the absence of the Claimants.

The number of cases placed before the Industrial Medical Board during the period 1996 to 2000 is shown in Table 26 overleaf.



TABLE 36
CASES PLACED BEFORE MEDICAL BOARD (INDUSTRIAL)
1996 - 2000

DESCRIPTION	1996	1997	1998	1999	2000
Number of Cases Boarded	111	133	138	120	147
Medical Treatment Recommended	51	61	53	21	43
Cases Awarded Disablement Benefit	43	47	54	50	42
Medical Treatment Not Recommended	17	25	31	35	31
Cases Struck Off	-	-	-	-	-
Claimants' Absence	-	-	-	14	31
Percentage Genuine Cases	85	81	78	59	56

The Table above shows a declining trend in the number of Genuine Cases placed before the Medical Board.

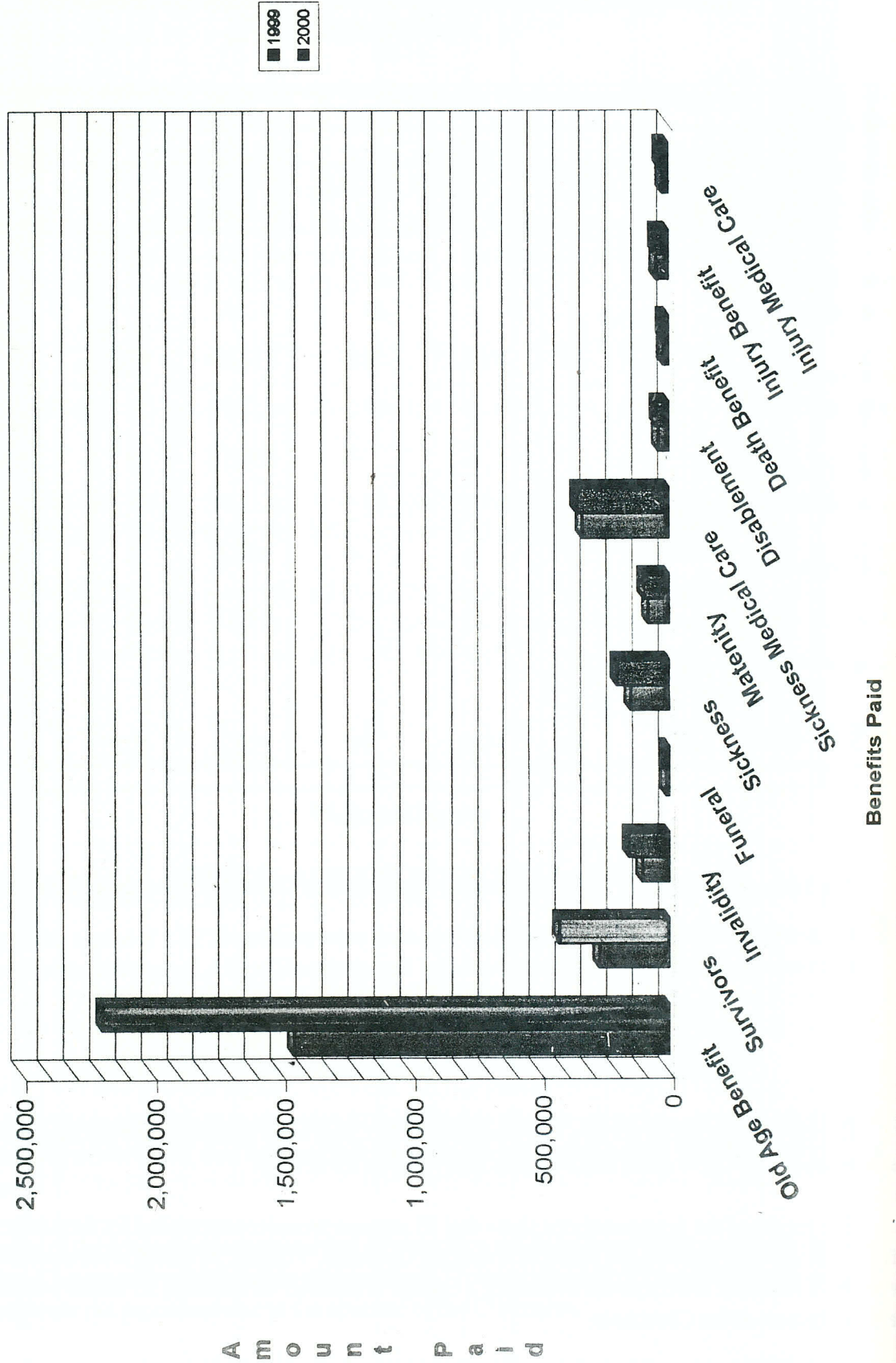
CASES REFERRED TO MEDICAL BOARD (NON-INDUSTRIAL)

During the year under review, 194 Non-industrial Cases were placed before the Medical Board. This total consisted of 154 new cases and 40 cases that were up for review.

The results of the determinations show that 63 persons were recommended for further treatment, of which 7 of these were referred for Medical Attention Overseas. Further, 52 Cases were disallowed, 54 were deemed Invalids and 2 were recommended for a change in benefit. In addition, 23 Cases were not processed due to the absence of the Claimants.



**FIGURE III
BENEFITS PAYMENTS 1999 & 2000**





MEDICAL TREATMENT ABROAD

A total of 70 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 \$760,000.

The distribution by Country of Treatment reveals that 48 persons went to Trinidad, 10 to the United States of America, 4 to Barbados and 3 to Cuba. Further, 2 persons each went to Canada and Suriname, and 1 person went to Grenada.

The main reasons for Overseas Treatment were Heart and Kidney Diseases, other Malignant conditions and various Technical Investigations.

VISITS BY NURSES

A total of 13,168, visits were made by Nurses / Sick Visitors of the Medical Department during 2000. Of this total, 12,643 were made to the homes of Insured Persons, 305 to Hospitals and 220 to Dispensaries.

The number of persons seen amounted to 15,965, of which approximately 60% were Pensioners and approximately 40% were Claimants or Prospective Claimants.

Table 37 below shows the number of visits made by the Nurses / Sick Visitors during the period 1996 to 2000.

**TABLE 37
VISITS MADE BY NURSES/SICK VISITORS
1996 – 2000**

DESCRIPTION	1996	1997	1998	1999	2000
Number of visits	2,753	17,899	20,829	18,629	13,168

The Table above shows a fluctuating trend in the number of visits made over the period.



APPEALS TO TRIBUNAL

During 2000, there were 508 Appeals for processing. Of this total, 164 were brought forward from 1999 and 344 were received during 2000.

Old Age Benefit accounted for 287 or approximately 56% of the Appeals and Sickness Benefit accounted for 140 or approximately 27%.

The Appeals Tribunal adjudicated on 125 of the Appeals, of which 11 were allowed, 81 disallowed and 33 adjourned. Further, the General Manager reviewed and allowed 181 Appeals.

At the end of the year therefore, there were 235 Appeals (including the 33 that were adjourned) still outstanding.

ESTABLISHMENT AND ORGANISATION

STAFFING

At the beginning of the year, the Organization had in its employ a Staff of *503, consisting of 492 Permanent and 11 Temporary Employees.

During the year, 123 persons, comprising 15 Permanent and 108 Temporary Employees were recruited. There were 88 exits, consisting of 31 persons from the Permanent Category and 57 from the Temporary Category.

A breakdown of the exits from the Permanent Category shows that 11 persons had resigned, 7 had their services terminated, 7 were dismissed, 5 persons retired, and 1 died.

At the end of the year therefore, there were 538 Employees on Roll, of which 485 were Permanent and 53 were Temporary.

***Adjusted Figure**

TRAINING

During 2000, a total of 55 Training Programmes were mounted for Employees of the Scheme, of which 30 were Internal Training Programmes and 25 were External Courses sponsored by Agencies within the Country. This resulted in 419 Employee Exposures through Internal Programmes, and 53 Employee Exposures through External Programmes.



The Internal Programmes comprised Training Sessions in areas of Employees Orientation, First Aid, Computer Related Matters, Security Awareness, Target Setting and Nursing, among others.

The External Programmes comprised exposures in areas of Supervisory Skills, Computerization, Performance Management, Telephone Courtesy, Internal Auditing, Trade Union Recognition and Human Resource Management, among others. The Courses were sponsored mainly by the Professional Education Programme (P.E.P), The Business School, Global Technology, The Institute of Internal Auditors, the Ministry of Health and Labour, and the Human Resource Practitioners of Guyana (H.R.P.A).

Fifteen (15) Employees concluded studies at the University of Guyana during the year. A breakdown of the Awards received shows that 5 persons were awarded the Diploma in Public Management and 1 was awarded a Degree in the same discipline. The other Employees graduated in areas of Social Work, Accountancy, Communication, Technology, Computer Science and Occupational Health and Safety. In addition, the Orthopedic Technician attended a five (5) months Technician Course in Japan.

Thirty-nine (39) 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 554 persons attended these Sessions.

**INCOME AND EXPENDITURE****INCOME**

Income received from all sources during 2000 amounted to approximately \$6,723M. This amount was made up as follows:

		G \$ 000
CONTRIBUTIONS	-	4,868,345
INVESTMENT INCOME	-	1,837,018
OTHER INCOME	-	17,726
		<hr/>
		6,723,089
		<hr/>

The income was distributed among the three (3) Benefit Branches as follows:-

DESCRIPTION	LONG TERM	SHORT TERM	INDUSTRIAL	TOTAL
Contributions	3,368,895	890,907	608,543	4,868,345
Investment Income	1,368,211	178,374	290,433	1,837,018
Other Income	5,908	5,909	5,909	17,726
TOTAL	4,743,014	1,075,190	904,885	6,723,089

* Figures in G \$ 000

During 1999, the total income received was approximately \$5,605M. The income for 2000 therefore, represents an increase of approximately 19.9%.

The income received during 1999 and 2000, is compared overleaf.



DESCRIPTION	YEAR		PERCENTAGE INCREASE
	1999	2000	
Contributions	4,069,469	4,868,345	19.9
Investment Income	1,520,133	1,837,018	20.8
Other Income	15,894	17,726	11.5
TOTAL	5,605,496	6,723,089	19.9

* Figures in G \$ 000

EXPENDITURE

Total Expenditure during 2000 amounted to approximately \$4,313M. Of this amount, approximately \$3,591M was expended on Benefit Payments and approximately \$722M on Administrative Expenses.

An analysis of the Benefit Payments shows that the Long Term Branch accounted for \$2,783M or approximately 77% of the total Benefit Expenditure, with Old Age Benefit accounting for approximately \$2,190M. The Short Term Branch accounted for \$653M or approximately 18%, while the Industrial Benefit Branch accounted for \$154M or approximately 4% of the amount expended on Benefit Payments.

The Table overleaf shows the distribution of Benefit Expenditure among the three (3) Branches.



BENEFIT BRANCH	AMOUNTS (\$ 000)	PERCENTAGE OF BENEFIT EXPENDITURE	PERCENTAGE OF TOTAL EXPENDITURE
LONG TERM	2,783,019	77.5	64.5
SHORT TERM	653,456	18.2	15.1
INDUSTRIAL	154,374	4.3	3.6
TOTAL	3,590,849	100	83.2

The Table also shows that the Long Term Benefit Branch accounted for approximately 64% of the total Expenditure, the Short Term Branch approximately 15%, and the Industrial Branch approximately 4%.

The amounts expended on Benefits during 1999 and 2000 are compared in the Table below.

BENEFIT BRANCH	AMOUNT EXPENDED DURING		PERCENTAGE INCREASE
	1999	2000	
LONG TERM	1,831,840	2,783,019	51.9
SHORT TERM	561,513	653,456	16.4
INDUSTRIAL	127,091	154,374	21.5
TOTAL	2,520,444	3,590,849	42.5

* Figures in G \$ 000

The table above shows an increase of approximately 42.5% in total Benefit Payments between the years 1999 and 2000.

Administrative Expenses amounted to approximately \$722M. This represents an increase of approximately 23% over the 1999 total of approximately \$587M.

**NATIONAL INSURANCE FUND**

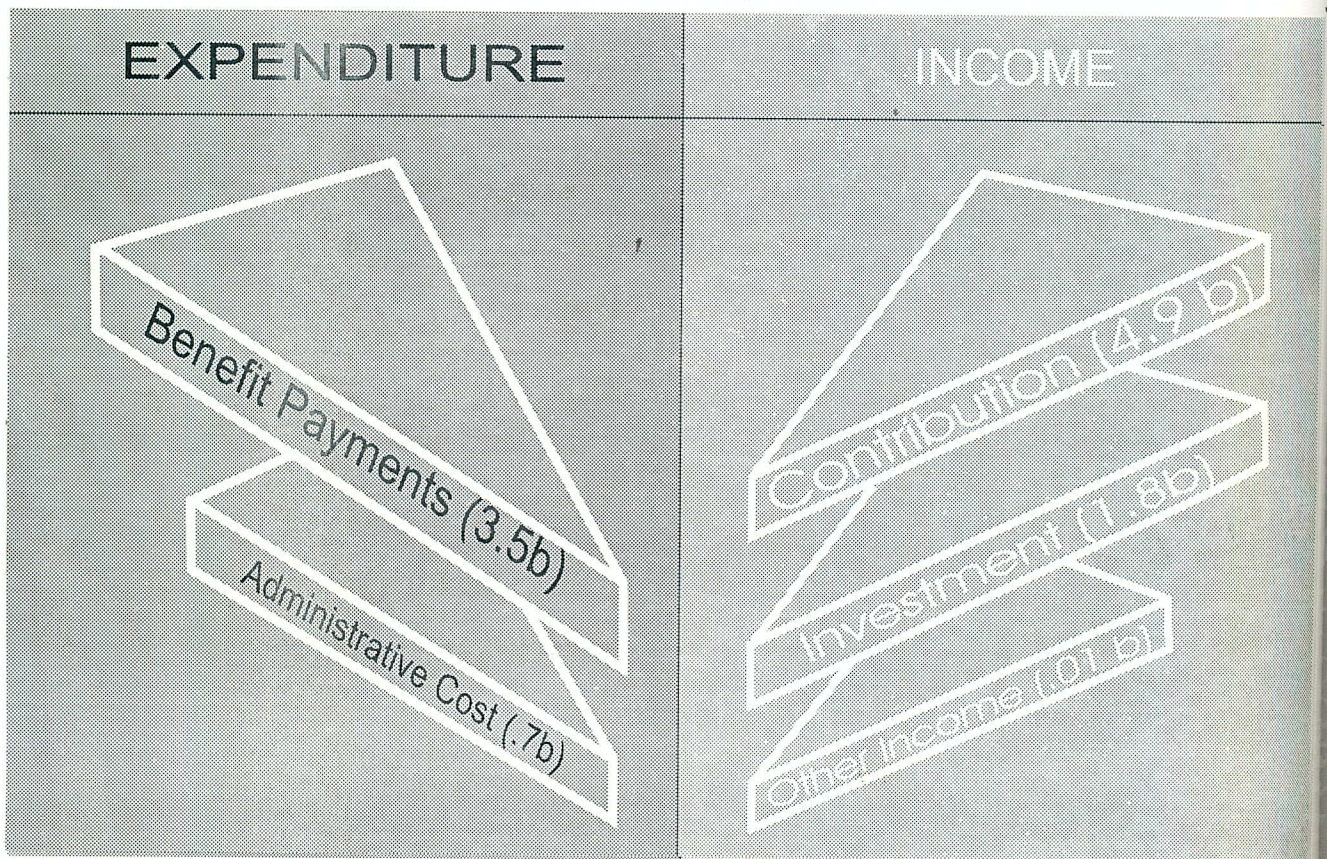
At the beginning of the year, the National Insurance Fund was \$14,120M. Income received during the year totaled approximately \$6,723M, while Expenses amounted to approximately \$4,313M. The Fund therefore realised a surplus of approximately \$2,410M which, when added to the Fund at the beginning of the year, amounted to \$17,018M.

The Fund as at 31.12.2000 was represented as follows:-

	\$ 000
Fixed Assets valued at	753,877
Investments valued at	15,581,234
Net current assets valued at	673,615
Deferred receivable (interest)	9,705
	<hr/>
National Insurance Fund	17,018,431
	<hr/>



FIGURE IV
INCOME AND EXPENDITURE
2000





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 2000

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.

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 2000 and of the results of its operations and cash flows for the year then ended.

Without qualifying our opinion, we wish to emphasise that the Actuaries in their report of 31 December 1998 recommended that to ensure future viability of the Scheme the contribution rate for 2000 – 2003 should be 14.7%. This was not complied with; the contribution rate remained at 12%. Also, certain other recommendations were not fully implemented as explained in Note 8 to the financial statements.

De Louche & Louche
DELOITTE & TOUCHE
CHARTERED ACCOUNTANTS

77 Brickdam,
Stabroek, Georgetown,
Guyana

7 January 2002



NATIONAL INSURANCE SCHEME
INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2000

	Notes	Pensions G\$000	Short-term benefits G\$000	Industrial benefits G\$000	2000 Total G\$000	1999 G\$000
Income						
Contributions		3,368,895	890,907	608,543	4,868,345	4,069,469
Investment income		1,368,211	178,374	290,433	1,837,018	1,520,133
Other income		5,908	5,909	5,909	17,726	15,894
Total income		4,743,014	1,075,190	904,885	6,723,089	5,605,496
Expenditure						
Old age benefit		2,178,469	-	-	2,178,469	1,441,099
Old age grant		12,842	-	-	12,842	7,565
Survivors benefit		424,294	-	-	424,294	268,915
Invalidity pension		155,160	-	-	155,160	103,283
Invalidity grant		293	-	-	293	237
Funeral benefit		11,961	-	-	11,961	10,741
Sickness benefit		-	200,469	-	200,469	146,785
Maternity benefit		-	98,258	-	98,258	80,993
Medical care sickness		-	354,729	-	354,729	333,735
Disablement benefit		-	-	46,836	46,836	40,089
Death benefit		-	-	22,821	22,821	17,522
Injury benefit		-	-	51,267	51,267	47,230
Medical care - injury benefit		-	-	33,450	33,450	22,250
Administrative expenses	3	2,783,019	653,456	154,374	3,590,849	2,520,444
		505,686	144,482	72,241	722,409	586,960
Total expenditure		3,288,705	797,938	226,615	4,313,258	3,107,404
Excess of income over expenditure		1,454,309	277,252	678,270	2,409,831	2,498,092

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



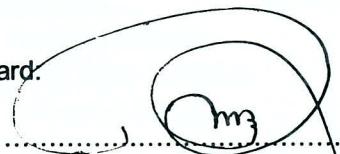
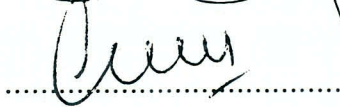
NATIONAL INSURANCE SCHEME

BALANCE SHEET

AT 31 DECEMBER 2000

	Notes	2000		1999	
		G\$000	G\$000	G\$000	G\$000
Reserves	4		<u>17,018,431</u>		<u>14,120,544</u>
Represented by:					
Fixed assets	5		753,877		261,662
Investments at cost	6		15,581,234		13,051,075
Deferred receivable	7		9,705		40,059
Other current assets					
Stationery and stores		16,574		19,208	
Accrued income		617,511		592,622	
Sundry debtors		196,311		210,542	
Cash at bank		1,564		34,429	
Cash on hand		<u>28,560</u>		<u>70,319</u>	
		<u>860,520</u>		<u>927,120</u>	
Less:					
Current liabilities					
Unpaid benefits		161,549		120,493	
Sundry creditors		<u>25,356</u>		<u>38,879</u>	
		<u>186,905</u>		<u>159,372</u>	
			<u>673,615</u>		<u>767,748</u>
			<u>17,018,431</u>		<u>14,120,544</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 2000

	<u>2000</u>	<u>1999</u>
	G\$000	G\$000
Operating activities		
Excess of income over expenditure	2,409,831	2,498,092
Depreciation	41,955	35,995
Loss on disposal of fixed assets	657	-
Increase in debtors and prepayments	(10,658)	(238,328)
Increase in creditors and accruals	27,533	36,405
Increase/(decrease) in stationery and stores	2,634	(559)
Adjustment to fixed assets	-	98
	<u>2,471,952</u>	<u>2,331,703</u>
Net cash inflow from operating activities		
Investing activities		
Purchase of fixed assets	(47,195)	(51,683)
Proceeds from sale of fixed assets	424	-
Increase in fixed deposits and securities	(17,867,272)	(20,205,647)
Proceeds from sale/maturity of fixed deposits and securities	15,337,113	17,888,305
Decrease in deferred receivable	30,354	40,540
	<u>(2,546,576)</u>	<u>(2,328,485)</u>
Net cash outflow from investing activities		
Net increase/(decrease) in cash and equivalents	(74,624)	3,218
Cash and cash equivalents at beginning of year	<u>104,748</u>	<u>101,530</u>
Cash and cash equivalents at end of year	<u><u>30,124</u></u>	<u><u>104,748</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.

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.

- (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. Contributions were collected at the rate of 12% of earnings. Contributions on earnings received were allocated among the three benefit branches as follows:-

	<u>2000</u>	<u>1999</u>
i) Pension benefits	8.3%	8.3%
ii) Short term benefits	2.2%	2.2%
iii) Industrial benefits	1.5%	1.5%

The total contributions received were therefore allocated as follows:-

		<u>2000</u>	<u>1999</u>
i) Pension benefits	-	69.2%	69.2%
ii) Short term benefits	-	18.3%	18.3%
iii) Industrial benefits	-	12.5%	12.5%



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 2000 and 1999 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%, 25% and 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 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>2000</u>	<u>1999</u>		<u>2000</u>	<u>1999</u>
	G\$000	G\$000		Total	Total
	G\$000	G\$000		G\$000	G\$000
3 Administrative expenses					
Employment costs	452,569	369,062			
Depreciation	41,955	35,995			
Finance charges	1,702	1,113			
Gratuities and pensions	18,964	11,116			
Repairs and maintenance	25,585	38,884			
Security	49,562	38,105			
Other administrative cost	132,072	92,685			
	<u>722,409</u>	<u>586,960</u>			
4 Reserves					
At 1 January	12,326,565	11,622,452	Capital	75,512	75,512
	-	-	G\$000	488,056	488,056
Revaluation surplus (Note 5 (b))	-	-		-	-
	1,454,309	277,252	Industrial	678,270	678,270
Excess income over expenditure	<u>1,454,309</u>	<u>277,252</u>	G\$000	2,409,831	2,409,831
	13,780,874	623,575	Short-term	2,050,414	2,050,414
At 31 December	<u>13,780,874</u>	<u>623,575</u>	G\$000	<u>17,018,431</u>	<u>17,018,431</u>
	14,120,544	11,622,452	Total	14,120,544	11,622,452
	<u>14,120,544</u>	<u>11,622,452</u>	G\$000	2,498,092	2,498,092
	14,120,544	11,622,452	Total	14,120,544	11,622,452
	<u>14,120,544</u>	<u>11,622,452</u>	G\$000	14,120,544	11,622,452



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/valuation						
At 1 January 2000	191,300	19,309	272,780	31,012	604	515,005
Additions	5,985	3,084	32,138	5,988	-	47,195
Disposals	-	(77)	(1,402)	(3,487)	-	(4,966)
Revaluation	460,097	-	-	-	-	460,097
At 31 December 2000	657,382	22,316	303,516	33,513	604	1,017,331
Comprising:						
Valuation	651,622	-	-	-	-	651,622
Cost	5,760	22,316	303,516	33,513	604	365,709
Depreciation	657,382	22,316	303,516	33,513	604	1,017,331
At 1 January 2000	29,104	7,931	191,023	24,737	548	253,343
Charge for the year	115	1,441	35,250	5,135	14	41,955
Write back on disposals	-	(28)	(370)	(3,487)	-	(3,885)
Write back to revaluation reserve	(27,959)	-	-	-	-	(27,959)
At 31 December 2000	1,260	9,344	225,903	26,385	562	263,454
Net book values:						
At 31 December 2000	656,122	12,972	77,613	7,128	42	753,877
At 31 December 1999	162,196	11,378	81,757	6,275	56	261,662

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. On 31 December 2000 land and buildings were revalued by H.B. Curtis, FRICS Chartered Valuation Surveyor. The surplus arising on the revaluation was credited to Capital Reserves. Refer to Note 4.



NOTES ON THE ACCOUNTS

6 Investments

	Estimated Market Value at 31.12.2000 G\$000	Cost At 31 December 2000 G\$000	Cost At 31 December 1999 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	198,000	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	50,000	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	75,800	45,480	45,480
	485,943	479,105	479,105
(b) Debentures			
Overseas Government with varying dates	21,477	21,477	21,477
Government of Guyana - fixed dated - 10 years	37,500	37,500	179,000
	58,977	58,977	200,477
(c) Bonds			
Republic Bank - Bonds	300,000	300,000	300,000
Courts Guyana Limited - 10 Bonds	500,000	500,000	500,000
(d) Laparkan Holdings Limited	231,399	231,399	176,647
(e) Fixed deposits	2,900,000	2,900,000	200,000
(f) Treasury bills	11,108,868	11,108,868	11,193,328
(g) Call account	2,885	2,885	1,518
	15,043,152	15,043,152	12,371,493
	15,588,072	15,581,234	13,051,075

Note (d)

- (i) A loan of \$250,000,000 was granted to Laparkan Holdings Limited to facilitate major expansion of its Hire Purchase Programme. The terms of the loan required it to be repaid over a period of twenty four (24) months for each draw down with interest at the rate of 15% on the declining balance. This loan was repaid in 2001.
- (ii) During the year a loan of \$200,000,000 was granted to Laparkan Holdings Limited to facilitate major expansion of its Hire Purchase Programme. The terms of the loan require it to be repaid over a period of 24 months for each draw down with interest at the rate of 17.08% on the declining balance.



NOTES ON THE ACCOUNTS

7 Deferred receivable

	<u>2000</u> G\$000	<u>1999</u> G\$000
Bank of Guyana - debenture	<u>9,705</u>	<u>40,059</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 interest 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 (Industrial Benefits) Branches respectively, to the Long-term Benefits Branch to comply with recommendation (ii) above.
- (iv) The contribution rates for the Short-term Benefits Branch should be 2.2% and the Employment Injury Benefits Branch (Industrial benefits) 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 and were not fully implemented to date.

9 Future capital expenditure

	<u>2000</u>	<u>1999</u>
	G\$000	G\$000
Expenditure authorised by the Directors but not contracted for	<u>27,579</u>	<u>32,543</u>



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TABLE A
NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE
2000

CODE	INDUSTRY	NUMBER OF EMPLOYEES						TOTAL
		1-5	6-10	11-20	21-50	51-100	100+	
01	Agriculture & Livestock Production	4	-	-	-	1	-	5
01A	Sugar Cane Planting & Harvesting	-	-	1	-	-	-	1
01B	Rice Planting & Harvesting	3	2	-	-	-	-	5
02	Forestry & Logging	-	1	1	-	-	-	2
12	Metallic Mining	14	6	4	-	-	-	24
20	Food Manufacturing Industries	4	1	1	-	-	-	6
20B	Rice Milling	3	2	-	-	-	-	5
21	Beverage Industries	2	-	-	-	-	-	2
23	Manufacture of Textile	1	-	-	1	-	-	2
24	Manufacture of Wearing apparel, footwear & other goods made up of	-	-	1	-	-	-	1
26	Manufacture of furniture and fixtures	2	1	-	-	-	-	3
28	Printing, Publishing & Allied Industries	4	-	-	-	-	-	4
29	Manufacture of Leather & Leather Products (except Footwear)	-	2	-	-	-	-	2
34	Basic Metal Industries	1	-	-	-	-	-	1
35	Manufacture of Metal Products (except Machinery & Transport Equipment)	1	-	-	-	-	-	1
36	Manufacture of Machinery (except Electrical Machinery)	2	-	-	-	-	-	2
37	Manufacture of Electrical Machinery, Apparatus, Appliance & Supplies	1	-	-	-	-	-	1
38	Manufacture of Transport Equipment	8	-	-	-	-	-	8
39	Miscellaneous Manufacturing Industries	2	2	-	1	-	-	5
40	Construction	56	25	6	-	-	-	87
51	Supply of Electricity, Gas and Steam	1	1	-	-	-	-	2
52	Water & Sanitary Services	1	-	-	-	-	-	1
61	Wholesale and Retail Trade	59	13	4	1	1	1	79
64	Real Estate	3	-	-	-	-	-	3
71	Transport	21	2	-	-	-	-	23
82	Community & Business Services	54	6	-	1	-	1	62
83	Recreational Services	2	-	1	-	-	-	3
84	Personal Services	92	6	4	2	-	-	104
90	Activities not adequately described	7	2	1	-	-	-	10
TOTAL		348	72	24	6	2	2	454



TABLE B
NUMBER OF EMPLOYED REGISTRANTS BY AGE GROUP, SEX AND MARITAL STATUS
2000

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	-	82	-	-	-	-	82	-	57	-	-	-	-	57	-	139	-	-	-	-	-
16 - 19	9	2,190	1	-	-	18	2,218	13	1,433	-	1	2	6	1,455	22	3,623	1	1	2	24	2	3,673
20 - 24	55	1,083	-	1	-	88	1,227	66	759	-	1	1	41	868	121	1,842	-	2	1	129	1	2,095
25 - 29	59	238	-	3	2	78	360	40	161	3	1	3	39	247	99	399	3	4	5	117	5	627
30 - 34	43	85	3	1	2	46	160	37	83	3	4	5	38	170	80	168	6	5	7	84	7	350
35 - 39	36	57	-	1	-	30	124	30	49	6	6	2	22	115	66	106	6	7	2	52	2	239
40 - 44	32	29	-	1	1	11	74	27	24	5	4	3	7	70	59	53	5	5	4	18	4	144
45 - 49	20	10	-	1	1	8	40	11	20	5	3	1	6	46	31	30	5	4	2	14	2	86
50 - 54	12	6	-	3	1	2	24	6	9	-	-	1	1	17	18	15	-	3	2	3	2	41
55 - 59	6	4	-	-	-	-	10	3	3	5	-	-	1	12	9	7	5	-	-	1	-	22
60 & Ove	7	1	1	1	-	1	11	5	-	1	-	-	-	6	12	1	2	1	-	1	-	17
TOTAL	279	3,785	5	12	7	282	4,370	238	2,598	28	20	18	161	3,063	517	6,383	33	32	25	443	25	7,433



TABLE C
NUMBER OF EMPLOYED REGISTRANTS BY
INDUSTRY AND SEX
2000

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agriculture & Livestock Production	121	24	145
01A	Sugar Cane Planting & Harvesting	31	5	36
01B	Rice Planting & Harvesting	13	3	16
02	Forestry & Logging	79	5	84
04	Fishing	38	88	126
12	Metal Mining	71	8	79
14	Stone Quarrying, Clay & Sand Pits	3	2	5
19	Non- Metallic Mining & Quarrying	60	11	71
20	Food Manufacturing Industries	176	86	262
20A	Sugar Milling	258	16	274
20B	Rice Milling	38	7	45
21	Beverage Industries	127	33	160
23	Textile Manufacturing	5	1	6
24	Manufacture of Footwear & other Wearing Apparel	10	84	94
25	Manufacture of Wood and Cork	296	54	350
26	Manufacture of Furniture and Fixtures	50	21	71
27	Manufacture of Paper and Paper Products	13	2	15
28	Printing, Publishing and Allied Industries	3	7	10
29	Manufacture of Leather & Leather Products	6	1	7
31	Manufacture of Chemicals and Chemical products	17	14	31
33	Manufacture of Non-Metallic Mineral Products	4	3	7
34	Basic Metal Industries	7	-	7
35	Manufacture of Metal Products	48	5	53
36	Manufacture of Machinery (except Electrical Machinery)	1	-	1
37	Manufacture of Electrical Machinery, Apparatus, Appliances & Supplies	6	1	7
38	Manufacture of Transport Equipment	15	5	20
39	Miscellaneous Manufacturing Industries	69	22	91
40	Construction	392	82	474
51	Supply of Electricity, Gas and Steam	37	17	54
52	Water and Sanitary Services	12	5	17
61	Wholesale and Retail Trade	616	437	1,053
62	Banks and other Financial Institutions	30	53	83
63	Insurance	28	51	79
64	Real Estate	-	3	3
71	Transport	128	32	160
73	Communication	55	48	103
81	Government Services	142	187	329
82	Community & Business Services	1,156	1,244	2,400
83	Recreational Services	14	19	33
84	Personal Services	180	354	534
90	Other Activities not adequately described	15	23	38
TOTAL		4,370	3,063	7,433



TABLE D
NUMBER OF SELF-EMPLOYED REGISTRANTS BY
INDUSTRY AND SEX
2000

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agriculture & Livestock Production	14	3	17
01A	Sugar Cane Planting and Harvesting	-	1	1
02	Forestry & Logging	2	-	2
04	Fishing	20	-	20
12	Metallic Mineral Mining	17	2	19
14	Stone Quarrying, Clay & Sand Pits	39	3	42
19	Non-Metallic Mineral Mining	7	-	7
20	Food Manufacturing Industries	1	-	1
20A	Sugar Milling	-	-	-
21	Beverage Industries	1	-	1
26	Manufacture of Furniture and Fixtures	2	-	2
28	Printing, Publishing & Allied Industries	1	-	1
36	Manufacture of Machinery (except Electrical Machinery)	12	-	12
37	Manufacture of Electrical Machinery, Appliances & Supplies	5	-	5
39	Miscellaneous Manufacturing Industries	1	-	1
40	Construction	25	1	26
61	Wholesale and Retail Trade	22	53	75
71	Transport	11	3	14
73	Communication	-	2	2
81	Government Services	2	1	3
82	Community & Business Services	30	24	54
84	Personal Services	70	48	118
90	Activities not adequately defined	8	1	9
TOTAL		290	142	432



TABLE E
 NUMBER OF SELF-EMPLOYED REGISTRANTS BY AGE GROUP, SEX AND MARITAL STATUS
 2000

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	-	19	-	-	-	-	19	-	7	-	-	-	-	7	-	26	-	-	-	-	-
21-25	6	37	-	-	-	3	46	8	9	-	-	-	5	22	14	46	-	-	-	-	8	68
26-30	18	37	-	-	-	5	60	13	16	-	-	2	4	35	31	53	-	-	2	-	9	95
31-35	17	31	-	-	-	6	54	9	13	-	-	-	4	26	26	44	-	-	-	-	10	80
36-40	13	22	-	-	-	6	41	11	5	-	-	1	-	17	24	27	-	-	1	-	6	58
41-45	18	16	-	-	-	4	38	9	4	2	1	2	3	21	27	20	2	1	2	-	7	59
46-50	9	8	-	1	1	1	20	7	3	-	-	-	-	10	16	11	-	1	1	-	1	30
51-55	5	3	-	-	1	-	9	2	2	-	-	-	-	4	7	5	-	-	1	-	-	13
56-60	-	3	-	-	-	-	3	-	-	-	-	-	-	-	-	3	-	-	-	-	-	3
TOTAL	86	176	-	1	2	25	290	59	59	2	1	5	16	142	145	235	2	2	7	-	41	432



TABLE F
NUMBER OF OLD AGE PENSIONS AWARDED BY AGE, SEX AND CONTRIBUTIONS (PAID AND CREDITED)
2000

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	926	11,554,347	1,014,182	0.01	262	2,781,270	271,441	0.027	1,188	14,335,617	1,285,623	21,763	0.017
61	25	312,610	24,764	0.03	13	132,147	13,536	0.039	38	444,757	38,300	1,155	0.03
62	4	44,434	3,603	0.02	1	9,500	916	0	5	53,934	4,519	79	0.02
63	2	31,409	2,399	0.0004	-	-	-	0	2	31,409	2,399	1	0.0004
64	2	21,161	1,308	0	-	-	-	0	2	21,161	1,308	-	0
65	-	-	-	0	1	9,500	756	0.7	*1	9,500	756	550	0.7
TOTAL	959	11,963,961	1,046,256	0.015	277	2,932,417	286,649	0.029	1,236	14,896,378	1,332,905	23,548	0.02



TABLE G
 NUMBER OF OLD-AGE PENSIONERS ON STREAM BY AGE,
 EMPLOYMENT STATUS AND SEX AS AT 31-12-2000

AGE	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES
60	888	243	1,131	33	18	51	921	261	1,182
61	743	216	959	42	11	53	785	227	1,012
62	787	215	1,002	34	13	47	821	228	1,049
63	879	255	1,134	38	10	48	917	265	1,182
64	980	293	1,273	38	10	48	1,018	303	1,321
65	742	208	950	16	5	21	758	213	971
66	242	91	333	1	7	8	243	98	341
67	476	142	618	12	1	13	488	143	631
68	655	167	822	22	12	34	677	179	856
69	623	202	825	20	7	27	643	209	852
70	879	279	1,158	39	7	46	918	286	1,204
71	708	224	932	9	5	14	717	229	946
72	623	202	825	-	1	1	623	203	826
73	482	170	652	12	-	12	494	170	664
74	986	252	1,238	17	1	18	1,003	253	1,256
75	649	203	852	15	-	15	664	203	867
76	560	167	727	18	-	18	578	167	745
77	459	134	593	20	-	20	479	134	613
78	576	175	751	8	1	9	584	176	760
79	512	143	655	19	1	20	531	144	675
80	444	108	552	11	-	11	455	108	563
81	255	83	338	-	-	-	255	83	338
82	323	98	421	-	1	1	323	99	422
83	378	74	452	-	-	-	378	74	452
84	304	62	366	-	-	-	304	62	366
85	362	56	418	-	-	-	362	56	418
86	316	77	393	-	2	2	316	79	395
87	205	31	236	1	-	1	206	31	237
88	120	28	148	5	-	5	125	28	153
89	104	23	127	2	1	3	106	24	130
90	71	23	94	3	2	5	74	25	99
91	65	12	77	1	-	1	66	12	78
92	-	1	1	1	-	1	1	1	2
TOTAL	16,396	4,657	21,053	437	116	553	16,833	4,773	21,606



TABLE G
NUMBER OF OLD-AGE PENSIONERS ON STREAM BY AGE,
EMPLOYMENT STATUS AND SEX AS AT 31-12-2000

AGE	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES
60	888	243	1,131	33	18	51	921	261	1,182
61	743	216	959	42	11	53	785	227	1,012
62	787	215	1,002	34	13	47	821	228	1,049
63	879	255	1,134	38	10	48	917	265	1,182
64	980	293	1,273	38	10	48	1,018	303	1,321
65	742	208	950	16	5	21	758	213	971
66	242	91	333	1	7	8	243	98	341
67	476	142	618	12	1	13	488	143	631
68	655	167	822	22	12	34	677	179	856
69	623	202	825	20	7	27	643	209	852
70	879	279	1,158	39	7	46	918	286	1,204
71	708	224	932	9	5	14	717	229	946
72	623	202	825	-	1	1	623	203	826
73	482	170	652	12	-	12	494	170	664
74	986	252	1,238	17	1	18	1,003	253	1,256
75	649	203	852	15	-	15	664	203	867
76	560	167	727	18	-	18	578	167	745
77	459	134	593	20	-	20	479	134	613
78	576	175	751	8	1	9	584	176	760
79	512	143	655	19	1	20	531	144	675
80	444	108	552	11	-	11	455	108	563
81	255	83	338	-	-	-	255	83	338
82	323	98	421	-	1	1	323	99	422
83	378	74	452	-	-	-	378	74	452
84	304	62	366	-	-	-	304	62	366
85	362	56	418	-	-	-	362	56	418
86	316	77	393	-	2	2	316	79	395
87	205	31	236	1	-	1	206	31	237
88	120	28	148	5	-	5	125	28	153
89	104	23	127	2	1	3	106	24	130
90	71	23	94	3	2	5	74	25	99
91	65	12	77	1	-	1	66	12	78
92	-	1	1	1	-	1	1	1	2
TOTAL	16,396	4,657	21,053	437	116	553	16,833	4,773	21,606



TABLE H
NUMBER OF OLD-AGE GRANTS AWARDED BY AGE, SEX AND
EMPLOYMENT STATUS
2000

AGE	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES
60	115	73	188	19	17	36	134	90	224
61	79	28	107	4	6	10	83	34	117
62	47	13	60	5	5	10	52	18	70
63	33	20	53	2	1	3	35	21	56
64	33	9	42	2	-	2	35	9	44
65	23	4	27	1	2	3	24	6	30
66	25	6	31	5	-	5	30	6	36
67	15	5	20	3	-	3	18	5	23
68	18	4	22	-	1	1	18	5	23
69	4	1	5	1	-	1	5	1	6
70	7	2	9	-	-	-	7	2	9
71	1	2	3	1	-	1	2	2	4
72	2	-	2	-	-	-	2	-	2
73	8	2	10	-	-	-	8	2	10
74	2	2	4	-	-	-	2	2	4
75	-	1	1	-	-	-	-	1	1
76	1	-	1	-	-	-	1	-	1
78	2	-	2	-	-	-	2	-	2
79	1	-	1	-	-	-	1	-	1
81	1	-	1	-	-	-	1	-	1
83	1	-	1	-	-	-	1	-	1
84	1	-	1	-	-	-	1	-	1
	419	172	591	43	32	75	462	204	666



TABLE I
 NUMBER OF INVALIDITY PENSIONS GRANTED BY AGE, SEX AND
 NUMBER OF CONTRIBUTIONS (PAID AND CREDITED)
 2000

AGE	MALES				FEMALES				MALE AND FEMALES			
	NUMBER	CONTRIBUTIONS			NUMBER	CONTRIBUTIONS			NUMBER	CONTRIBUTIONS		
		PAID	CREDITED	TOTAL		PAID	CREDITED	TOTAL		PAID	CREDITED	TOTAL
26	1	295	850	1,145	-	-	-	-	1	295	850	1,145
27	1	465	847	1,312	-	-	-	-	1	465	847	1,312
29	2	633	1,622	2,255	-	-	-	-	2	633	1,622	2,255
30	1	485	774	1,259	-	-	-	-	1	485	774	1,259
33	4	2,110	2,650	4,760	-	-	-	-	4	2,110	2,650	4,760
34	2	1,261	1,370	2,631	-	-	-	-	2	1,261	1,370	2,631
35	2	768	1,280	2,048	-	-	-	-	2	768	1,280	2,048
36	2	968	1,268	2,236	-	-	-	-	2	968	1,268	2,236
37	1	296	581	877	-	-	-	-	1	296	581	877
39	1	838	555	1,393	-	-	-	-	1	838	555	1,393
40	3	1,568	1,455	3,023	-	-	-	-	3	1,568	1,455	3,023
41	2	1,408	1,002	2,410	1	525	500	1,025	3	1,933	1,502	3,435
42	1	861	476	1,337	-	-	-	-	1	861	476	1,337
43	5	3,080	2,005	5,085	1	892	437	1,329	6	3,972	2,442	6,414
44	3	2,049	1,255	3,304	2	994	850	1,844	5	3,043	2,105	5,148
45	8	6,712	3,256	9,968	-	-	-	-	8	6,712	3,256	9,968
46	4	1,942	1,450	3,392	-	-	-	-	4	1,942	1,450	3,392
47	5	2,697	1,778	4,475	3	1,573	1,076	2,649	8	4,270	2,854	7,124
48	8	6,049	2,552	8,601	2	1,432	650	2,082	10	7,481	3,202	10,683
49	5	4,078	1,400	5,478	2	2,045	647	2,692	7	6,123	2,047	8,170
50	5	4,289	1,363	5,652	5	5,699	1,367	7,066	10	9,988	2,730	12,718
51	8	7,414	2,031	9,445	2	1,145	575	1,720	10	8,559	2,606	11,165
52	13	12,328	3,058	15,386	-	-	-	-	13	12,328	3,058	15,386
53	10	7,569	2,001	9,570	3	2,262	437	2,699	13	9,831	2,438	12,269
54	14	12,489	2,135	14,624	1	290	175	465	15	12,779	2,310	15,089
55	5	5,743	811	6,554	1	1,060	191	1,251	6	6,803	1,002	7,805
56	10	9,794	1,286	11,080	2	2,370	301	2,671	12	12,164	1,587	13,751
57	14	13,051	1,311	14,362	6	6,077	595	6,672	20	19,128	1,906	21,034
58	19	21,964	1,779	23,743	3	2,162	206	2,368	22	24,126	1,985	26,111
59	16	17,381	868	18,249	4	3,125	524	3,649	20	20,506	1,392	21,898
TOTAL	175	150,585	45,069	195,654	38	31,651	8,531	40,182	213	182,236	53,600	235,836



TABLE J
NUMBER OF INVALIDITY GRANTS AWARDED BY AGE, SEX, NUMBER OF
CONTRIBUTIONS (PAID AND CREDITED) AND AMOUNT PAID
2000

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 (\$)
31	1	84	222.00				1	84	222.00
32	3	438	78,436.00				3	438	78,436.00
33	1	75	1,814.00				1	75	1,814.00
39	1	147	157.00				1	147	157.00
40				1	52	11,234.00	1	52	11,234.00
41				1	214	34,616.00	1	214	34,616.00
43				1	524	21,206.00	1	524	21,206.00
45				1	646	83,415.00	1	646	83,415.00
46				1	147	42,530.00	1	147	42,530.00
48	1	70	9,930.00				1	70	9,930.00
53	1	67	72.00				1	67	72.00
54				1	187	8,981.00	1	187	8,981.00
55	1	68	16,202.00				1	68	16,202.00
57	2	404	37,702.00				2	404	37,702.00
59	2	288	376.00				2	288	376.00
TOTAL	13	1,641	144,911.00	6	1,770	201,982.00	19	3,411	346,893.00



TABLE K
NUMBER OF SURVIVORS' PENSIONS BY AGE-GROUP AND
CONDITION OF AWARD
2000

AGE GROUP	WIDOWS WITH CARE OF CHILDREN	WIDOWS OVER 45 YEARS	WIDOWERS	ORPHANS	TOTAL
Under 35	30	-	-	10	40
35 - 39	30	-	-	2	32
40 - 44	29	-	-	-	29
45 - 49	-	77	-	-	77
50 - 54	-	108	-	-	108
55 - 59	-	104	-	-	104
60 - 64	-	102	-	-	102
65 - 69	-	90	-	-	90
70 - 74	-	67	-	-	67
75 - 79	-	32	2	-	34
80 - 84	-	10	-	-	10
85 - 89	-	6	-	-	6
TOTAL	89	596	2	12	699



TABLE L
NUMBER OF FUNERAL CLAIMS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY, SEX AND INSURED STATUS OF THE DECEASED
2000

AGE GROUP	EMPLOYED						SELF - EMPLOYED						BOTH CATEGORIES											
	MALES			FEMALES			MALES			FEMALES			MALES			FEMALES			MALES & FEMALES					
	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL			
16 - 20	4	-	4	-	-	1	-	-	-	4	-	4	-	-	-	-	-	-	4	-	-	4	1	5
21 - 25	10	1	11	-	-	10	-	-	-	10	1	11	-	-	-	10	-	-	10	1	-	20	1	21
26 - 30	22	-	22	1	1	21	-	-	-	23	-	23	-	-	-	19	2	21	19	2	2	42	2	44
31 - 35	30	-	30	-	-	11	-	-	-	30	-	30	-	-	-	8	3	11	30	3	3	38	3	41
36 - 40	33	2	35	2	2	20	2	2	-	35	2	37	18	2	20	2	20	37	18	2	53	4	57	
41 - 45	62	-	62	14	1	16	1	1	1	63	-	63	15	2	17	15	2	17	63	15	2	78	2	80
46 - 50	56	3	59	12	8	20	3	1	4	59	4	63	13	8	21	13	8	21	59	4	63	72	12	84
51 - 55	80	1	81	19	9	28	9	2	11	89	3	92	19	10	29	19	10	29	89	3	92	108	13	121
56 - 60	99	7	106	13	13	26	4	-	4	103	7	110	16	16	32	16	16	32	103	7	110	119	23	142
Over 60	544	9	553	86	62	148	21	1	22	565	10	575	90	62	152	90	62	152	565	10	575	655	72	727
TOTAL	940	23	963	199	102	301	41	4	45	981	27	1,008	208	106	314	208	106	314	981	27	1,008	1,189	133	1,322



TABLE M
NUMBER OF SICKNESS SPELLS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY
AND SEX OF RECIPIENTS
 2000

AGE GROUP	EMPLOYED			SELF - EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
16 - 20	172	104	276	3	-	3	175	104	279
21 - 25	1,120	766	1,886	7	4	11	1,127	770	1,897
26 - 30	1,248	1,147	2,395	23	17	40	1,271	1,164	2,435
31 - 35	1,095	896	1,991	58	33	91	1,153	929	2,082
36 - 40	1,065	841	1,906	64	44	108	1,129	885	2,014
41 - 45	1,108	709	1,817	70	45	115	1,178	754	1,932
46 - 50	845	433	1,278	86	42	128	931	475	1,406
51 - 55	709	356	1,065	79	46	125	788	402	1,190
56 - 60	496	-	496	46	-	46	542	-	542
TOTAL	7,858	5,252	13,110	436	231	667	8,294	5,483	13,777

TABLE N
NUMBER OF SICKNESS SPELLS PAID BY
DIAGNOSIS AND SECTOR
2000

CODE	DIAGNOSIS	SUGAR	NON-SUGAR	BOTH CATEGORIES
1	Tuberculosis of Respiratory System	3	27	30
2	Tuberculosis, Other Forms	-	10	10
3	Syphilis and its sequelae	-	4	4
4	Gonococcal Infection	-	-	-
5	Dysentery, All forms	8	27	35
6A	Cholera	3	9	12
6B	Enteric Fever	40	126	166
6C	Other Infective Diseases	-	15	15
7A	Scarlet Fever	-	-	-
7B	Diphtheria	-	7	7
7C	Whooping Cough	-	-	-
7D	Measles	-	2	2
7E	Mumps	-	-	-
7F	Chicken Pox	73	290	363
8	Typhus and other rickettsial diseases	4	28	32
9	Malaria	10	96	106
10A	Filariasis	8	44	52
10B	Ankylostomiasis	-	-	-
10C	Other Heminths	-	-	-
11A	Meningococcal Infection	-	4	4
11B	Plague	-	-	-
11C	Small Pox	-	4	4
11D	Leprosy	-	-	-
11E	Kala - azar	-	-	-
11F	Parasitic Skin Infections	1	14	15
11G	Tetanus	-	-	-
11H	Yaws	-	-	-
11I	Infectious Hepatitis	11	43	54
11J	Other Infectious and Parasitic Diseases	4	46	50
12	Malignant neoplasms, including neoplasms of lymphatic & haematopoietic	1	24	25
13	Benign neoplasms and neoplasms of unspecified nature	4	58	62
14	Allergic Disorders	9	47	56
15	Diseases of thyroid gland	4	27	31
16	Diabetes mellitus	83	269	352
17	Avitaminosis and other deficiency states	-	5	5
18	Anaemias	18	85	103
19	Psychoneurosis and psychosis	40	124	164
20	Vascular lesions affecting central nervous system	10	17	27
21A	Trachoma	49	49	98
21B	Cataract	7	23	30
21C	Other diseases of the eye	12	129	141
21D	Injury to the eye	6	77	83
22	Diseases of ear and mastoid process	6	56	62
23	Rheumatic Fever	-	13	13
24	Chronic rheumatic heart diseases	1	5	6
25	Arteriosclerotic and degenerative heart disease	50	108	158
26	Hypertensive diseases	186	515	701
27	Diseases of veins	46	88	134
28	Acute nasopharyngitis (Common cold)	3	75	78



TABLE N (cont'd)
NUMBER OF SICKNESS SPELLS PAID BY
DIAGNOSIS AND SECTOR
2000

CODE	DIAGNOSIS	SUGAR	NON-SUGAR	BOTH CATEGORIES
29	Acute Pharyngitis and tonsillitis and hypertrophy of tonsils and adenoids	39	108	147
30	Influenza	98	364	462
31	Pneumonia	11	28	39
32	Bronchitis	65	207	272
33	Silicosis and Occupational pulmonary fibrosis	1	8	9
34	All other respiratory diseases	200	699	899
35	Diseases of stomach and duodenum, except cancer	29	243	272
36	Appendicitis	3	29	32
37	Hernia of abdominal cavity	11	98	109
38	Diarrhoea and enteritis	56	235	291
39	Diseases of Gallbladder and bile ducts	3	19	22
40A	Diseases of the teeth	51	209	260
40B	Other diseases of the Digestive System	62	310	372
41	Nephritis and Nephrosis	7	19	26
42A	Diseases of male genital organs	49	281	330
42B	Diseases of female genital organs	92	273	365
43A	Normal Deliveries (pregnancy)	7	142	149
43B	Complications of pregnancy, child-birth and the puerperium	97	552	649
44	Boil, abscess, cellulitis and other skin infections	77	226	303
45	Other diseases of skin	20	67	87
46	Arthritis and Rheumatism, except Rheumatic Fever	86	235	321
47	Diseases of bones and other organs of movement	63	94	157
48	Congenital Malformations and diseases peculiar to early infancy	2	1	3
49A	Epilepsy	81	68	149
49B	Diseases of Nerves and peripheral ganglia	40	73	113
49C	Urinary calculus	12	27	39
49D	Other diseases of urinary system	62	223	285
49E	Other specified and ill-defined diseases	323	1,265	1,588
50A	Open fractures (all sites)	10	15	25
50B	Closed fractures (all sites)	51	366	417
50C	Complicated fractures (all sites and complications)	6	22	28
50D	Dislocations (all sites)	7	40	47
50E	Head Injury, excluding fracture	12	64	76
50F	Internal Injury (chest, abdomen and pelvis)	12	42	54
50G	Lacerated, open and contused wounds	73	194	267
50GP	Puncture Wounds	8	10	18
50H	Burns and scalds	8	44	52
50I	Occupational poisoning	2	3	5
50J	Other poisoning	8	3	11
50K	Other Violence (bites, stabs, gun shot wounds)	5	4	9
50L	Sprains and Strains	185	519	704
50M	Contusions and Abrasions	64	960	1,024
	TOTAL	2,798	10,979	13,777



TABLE O
 NUMBER OF SICKNESS BENEFIT MEDICAL CARE CLAIMS PAID BY
 AGE-GROUP, SECTOR AND SEX
 2000

AGE GROUP	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
15 - 19	21	3	24	58	117	175	79	120	199
20 - 24	167	42	209	393	727	1,120	560	769	1,329
25 - 29	321	79	400	490	839	1,329	811	918	1,729
30 - 34	427	77	504	561	766	1,327	988	843	1,831
35 - 39	435	69	504	563	932	1,495	998	1,001	1,999
40 - 44	482	73	555	906	1,355	2,261	1,388	1,428	2,816
45 - 49	367	60	427	1,050	1,054	2,104	1,417	1,114	2,531
50 - 54	262	71	333	953	844	1,797	1,215	915	2,130
55 - 59	251	43	294	713	456	1,169	964	499	1,463
TOTAL	2,733	517	3,250	5,687	7,090	12,777	8,420	7,607	16,027



TABLE P
 NUMBER OF MATERNITY ALLOWANCES PAID BY AGE-GROUP,
 EMPLOYMENT STATUS AND BENEFIT DAYS
 2000

AGE GROUP	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES	
	NO. OF CASES	BENEFIT DAYS	NO. OF CASES	BENEFIT DAYS	NO. OF CASES	BENEFIT DAYS
16 - 20	105	6,917	3	186	108	7,103
21 - 25	693	37,313	10	659	703	37,972
26 - 30	686	35,732	16	1,029	702	36,761
31 - 35	418	21,162	18	1,091	436	22,253
36 - 40	251	12,604	4	244	255	12,848
41 - 45	46	2,324	1	63	47	2,387
46 - 50	2	144	-	-	2	144
TOTAL	2,201	116,196	52	3,272	2,253	119,468



TABLE Q
NUMBER OF MATERNITY ALLOWANCES
PAID BY BENEFIT DAYS AND AMOUNT
2000

BENEFIT DAYS	NUMBER OF CASES	AMOUNT PAID (\$)
1	2	949
2	2	3,452
3		-
4	3	3,163
5	1	3,535
6	6	23,922
7	4	24,156
8	2	10,904
9	7	26,514
10	10	68,304
11	30	233,185
12	546	2,297,724
13	3	35,674
14	1	6,174
15	1	15,585
16	2	19,904
17		-
18	2	18,649
19 - 24	23	353,048
25 - 30	23	531,171
31 - 36	33	1,904,275
37 - 42	8	427,483
43 - 48	11	313,110
49 - 54	22	829,542
55 - 60	51	1,724,410
61 - 66	959	42,559,791
67 - 72	27	1,281,499
73 - 78	450	19,478,657
79 - 84	11	188,716
85 - 90	3	383,532
91 - 96	4	228,285
97 - 102	2	115,925
103 - 108	2	223,975
109 - 114		-
115 - 120		-
121 - 126	1	59,170
127 - 132	1	122,023
TOTAL	2,253	73,516,406



TABLE R
NUMBER OF INJURY SPELLS PAID BY
AGE-GROUP AND SEX
2000

AGE-GROUP	MALES	FEMALES	MALES & FEMALES
Below 16	-	-	-
16 - 20	123	3	126
21 - 25	355	59	414
26 - 30	394	37	431
31 - 35	352	23	375
36 - 40	351	30	381
41 - 45	338	18	356
46 - 50	279	22	301
51 - 55	118	15	133
56 - 60	84	4	88
Over 60	13	-	13
TOTAL	2,407	211	2,618



TABLE S
NUMBER OF INJURY BENEFIT CASES PAID BY BENEFIT DAYS, SEX & SECTOR
2000

BENEFIT DAYS	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
1	10	-	10	16	2	18	26	2	28
2	10	1	11	39	11	50	49	12	61
3	53	1	54	56	22	78	109	23	132
4	99	3	102	107	16	123	206	19	225
5	115	4	119	143	11	154	258	15	273
6	218	8	226	183	21	204	401	29	430
7	103	4	107	17	2	19	120	6	126
8	119	4	123	27	4	31	146	8	154
9	107	6	113	24	4	28	131	10	141
10	65	3	68	5	1	6	70	4	74
11	60	8	68	48	8	56	108	16	124
12	84	5	89	96	9	105	180	14	194
13	44	1	45	16	-	16	60	1	61
14	34	2	36	9	-	9	43	2	45
15	32	5	37	7	-	7	39	5	44
16	10	1	11	4	-	4	14	1	15
17	19	-	19	11	3	14	30	3	33
18	31	1	32	11	4	15	42	5	47
19 - 24	81	3	84	85	14	99	166	17	183
25 - 30	47	1	48	29	8	37	76	9	85
31 - 36	32	1	33	12	2	14	44	3	47
37 - 42	15	1	16	6	-	6	21	1	22
43 - 48	5	1	6	5	-	5	10	1	11
49 - 54	5	-	5	6	-	6	11	-	11
55 - 60	7	-	7	-	-	-	7	-	7
61 - 66	4	1	5	2	2	4	6	3	9
67 - 72	2	-	2	1	-	1	3	-	3
73 - 78	4	-	4	1	-	1	5	-	5
79 - 84	5	-	5	-	-	-	5	-	5
85 - 90	2	-	2	-	-	-	2	-	2
91 - 96	-	-	-	-	-	-	-	-	-
97 - 102	5	2	7	-	-	-	5	2	7
103 - 108	2	-	2	1	-	1	3	-	3
109 - 114	1	-	1	-	-	-	1	-	1
115 - 120	1	-	1	-	-	-	1	-	1
121 - 126	-	-	-	1	-	1	1	-	1
127 - 132	1	-	1	1	-	1	2	-	2
133 - 138	-	-	-	-	-	-	-	-	-
139 - 144	-	-	-	-	-	-	-	-	-
145 - 150	2	-	2	1	-	1	3	-	3
151 - 156	2	-	2	1	-	1	3	-	3
TOTAL	1,436	67	1,503	971	144	1,115	2,407	211	2,618



TABLE T
 NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS PAID BY
 AGE-GROUP, SECTOR AND SEX
 2000

AGE GROUP	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
Below 16	3	-	3	1	-	1	4	-	4
16 - 20	43	-	43	33	1	34	76	1	77
21 - 25	205	4	209	103	11	114	308	15	323
26 - 30	322	12	334	139	6	145	461	18	479
31 - 35	304	10	314	96	16	112	400	26	426
36 - 40	265	15	280	154	22	176	419	37	456
41 - 45	203	9	212	106	23	129	309	32	341
46 - 50	127	11	138	108	11	119	235	22	257
51 - 55	92	13	105	36	10	46	128	23	151
56 - 60	51	7	58	34	5	39	85	12	97
Over 60	5	-	5	22	-	22	27	-	27
TOTAL	1,620	81	1,701	832	105	937	2,452	186	2,638



TABLE U
NUMBER OF DISABLEMENT PENSIONS BY NATURE OF
DISABILITY AND AMOUNT PAID
2000

NATURE OF DISABILITY	NUMBER OF CASES	TOTAL AMOUNT PAID (\$)
Cuts and Lacerations	2	18,979
Fractures	16	80,432
Injury to Eye	4	31,424
Amputation	11	58,059
Post Traumatic Ankylosis of Joints	1	25,210
Hearing Loss.	1	1,441
Post Traumatic Paralysis of Limbs or Body Part	1	14,255
Other Injuries	18	107,932
TOTAL	54	337,732



TABLE V
NUMBER OF DISABLEMENT GRANTS BY AGE-GROUP, SEX
AND AMOUNT PAID
2000

AGE GROUP	MALES		FEMALES		MALES & FEMALES	
	NUMBER OF CASES	AMOUNT PAID (\$)	NUMBER OF CASES	AMOUNT PAID (\$)	NUMBER OF CASES	AMOUNT PAID (\$)
16 - 20	1	59,530	-	-	1	59,530
21 - 25	5	343,752	-	-	5	343,752
26 - 30	13	1,015,502	2	202,679.00	15	1,218,181
31 - 35	9	1,107,421	-	-	9	1,107,421
36 - 40	4	701,805	-	-	4	701,805
41 - 45	9	841,460	1	36,582.00	10	878,042
46 - 50	8	1,431,676	-	-	8	1,431,676
51 - 55	4	491,458	1	34,320.00	5	525,778
56 - 60	1	54,708	-	-	1	54,708
TOTAL	54	6,047,312	4	273,581	58	6,320,893



TABLE W
ANALYSIS OF INDUSTRIAL DEATHS BY CONDITIONS OF AWARD
AND NATURE OF INJURY
2000

NATURE OF INJURY	NUMBER OF DEATHS	CONDITION OF AWARD		TOTAL
		WIDOWS WITH CARE OF CHILDREN	WIDOWS OVER 45 YEARS	
Fractures	1	1	-	1
Puncture Wounds (Gunshot)	1	1	-	1
Drowning	1	1	-	1
Other Injuries	5	4	1	5
TOTAL	8	7	1	8



Anniversary 2000 - SSEE Bursary Awardees with Employees, Chairman of the Board and General Manager



Anniversary 2000 - Section of the staff at the Anniversary Assembly



Annual staff party 2000 - Section of the staff at Annual staff party enjoying themselves with Senior Managers



Annual staff party 2000 - Section of staff at Annual staff party having Dinner with General Manager



Anniversary 2000 - Member of staff with their families at the fun-day held at the NIS Sports Complex Ground



N.I.S. AGM operations Receiving the first dispatch of contribution record from Personnel Assistant



N.I.S. Seminar 2000 - Employers' representatives attending Seminar hosted by N.I.S.