

NATIONAL INSURANCE SCHEME



ANNUAL REPORT

2006



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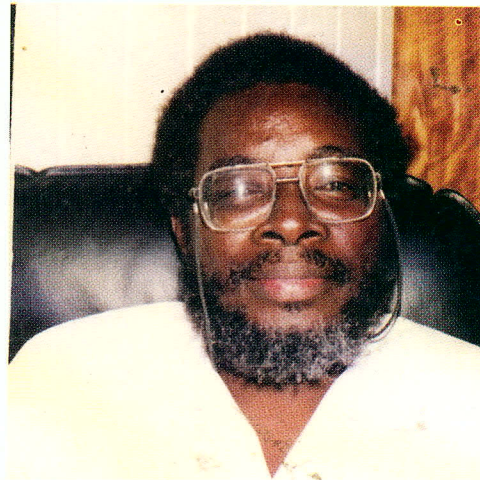


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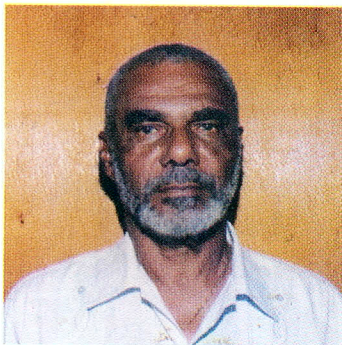
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OUR MISSION

To establish and maintain a system of Social Security through which enough income is secured to take the place of earnings when such are interrupted by sickness or accident.

To provide for retirement through age, sudden death of a breadwinner and to meet exceptional expenses as those concerned with birth and death.

To ensure that monies collected which have to be used for future payments are invested in such a manner that the economy of the country would reap maximum benefit.



OUR VISION

2002 - 2006

To improve the organisation's performance through the commitment and involvement of all employees to fully satisfy agreed customer requirements through the continuous enhancement of the service, processes and people involved.



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LETTER OF TRANSMITTAL

2007

The Honourable Minister of Finance
Dr. Ashni K. Singh, 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 2006.

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 to \$99,312 per month from 1st April, 2006.

The Minimum Rate payable for Old Age and Invalidity Pensions was \$12,700 per month effective from 1st January, 2006.

Total income for the year was \$8,771M, which represents an increase of approximately 10.4% when compared with the previous year.

The amount paid as Benefits during the year was \$6,496M. This amount was 17.8% more than that which was paid during 2005.

Total Expenditure for the year was \$7,572M.

The excess of income over expenditure was therefore \$1,199M.

At the end of the year the National Insurance Fund stood at \$26,750M.

Yours Sincerely
NATIONAL INSURANCE - GUYANA

.....
Patrick Martinborough
General Manager



INTRODUCTION

The 37th 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 2006 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 2006

- (1) Effective 1st January, 2006 the Funeral Benefit was increased from \$12,860 to \$14,150.
- (2) All Pensions that were in Payment as at 31st December, 2005 were increased by 5% from 1st January, 2006.
- (3) The minimum rate for Old Age and Invalidity Pensions was increased by 5%, which resulted in an increase in the minimum Pension from \$12,096 to \$12,700 effective 1st January, 2006.
- (4) Effective 1st April, 2006, the Insurable Earnings ceiling was increased from \$92,817 to \$99,312 per month and from \$21,420 to \$22,918 per week.
- (5) The limit on reimbursement for Sickness Benefit Overseas Medical Care cost was increased from \$928,170 to \$993,120 per case, effective 1st April, 2006.



REGISTRATION AND COMPLIANCE

REGISTRATION OF NEW EMPLOYERS 2006

Two hundred and twenty-three employers registered with the Scheme during 2006. Of this amount, 210 or approximately 94% were small-scale employers, that is, each employed no more than 10 persons. Eleven (11) or approximately 5% employed between 11 and 50 persons while 2 or approximately 1% employed between 51 and 100 persons. No employer employed over 100 persons.

An analysis by Industry revealed that the "Services" Sector accounted for 96 or approximately 43% of the new employers, 42 or approximately 19% entered the "Commerce" Sector and 34 or approximately 15% were absorbed into the "Construction" Sector. The "Manufacturing" Sector accounted for 22 or approximately 10% of the new Registrants, while the "Agriculture and Forestry" and "Mining and Quarrying" Sectors accounted for 6 or approximately 3% respectively of the new registrants. The remaining 17 or approximately 8% were absorbed into the "Water and Sanitary Services" and "Transport and Communication" Sectors, as well as in activities not adequately described.

Three hundred and five employers registered with the Scheme during 2005. The total for 2006 therefore represents a decrease of approximately 27%.

The total number of Employers registered with the Scheme as at 31.12.2006 was 24,990. The number of active employers was approximately 4,711.

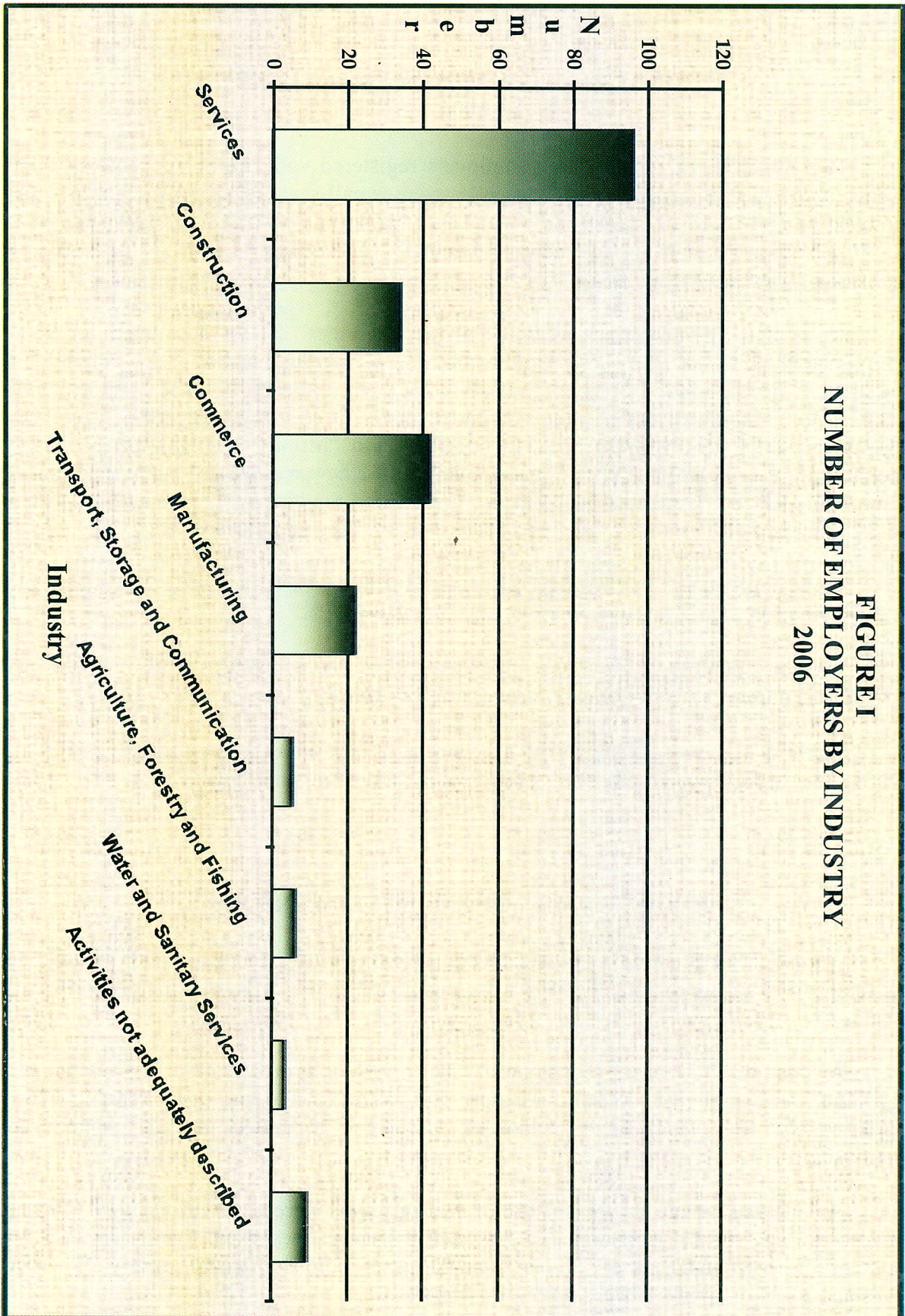
Table A in the Annex shows the distribution of new employers by Industry and Size. Figure 1 overleaf gives a graphical illustration of the industrial distribution.

REGISTRATION OF EMPLOYED PERSONS

A total of 8,418 employed persons were registered during the year under review. Of this total, 4,873 or approximately 58% were males and 3,545 or approximately 42% were females.

An analysis by marital status reveals that 6,919 or approximately 82% of the new registrants were single, 823 or approximately 10% were married and the remaining 676 or approximately 8% were either widowed, divorced, separated or in common-law relationships.

An analysis by age shows that 166 of the registrants were under 16 years, 8,244 were between the ages of 16 years and 59 years, and 8 were 60 years and over. Of the 8,244 registrants between the ages of 16 years and 59 years, 4,760 or approximately 58% were males and 3,484 or approximately 42% were females.





Further, 6,103 or approximately 74% of the new registrants between ages 16 years and 59 years were in the age-group (16 - 24) years, 1,686 or approximately 21% were in the age-group (25 - 39) years and 355 or approximately 4% were in the age-group (40 - 49) years. The age-group (50 - 59) years accounted for 100 or approximately 1% of the new 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
2006

AGE-GROUP	MALES	FEMALES	MALES & FEMALES
16 - 19	2425	1624	4049
20 - 24	1155	899	2054
25 - 29	433	384	817
30 - 34	281	225	506
35 - 39	216	147	363
40 - 44	129	91	220
45 - 49	63	72	135
50 - 54	42	29	71
55 - 59	16	13	29
TOTAL	4760	3484	8244

The Average Age of both the male and female registrants was 23 years.

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

An Industrial analysis shows that 3,176 or approximately 38% entered the "Services" Sector, 1,930 or approximately 23% entered the "Manufacturing" Sector and 1,554 or approximately 18% entered the "Commerce" Sector. In addition, the "Agriculture, Forestry and Fishing" Sector accounted for 580 or approximately 7% of the new registrants, the "Construction" Sector accounted for 507 or approximately 6% of the new registrants, and the "Transportation, Storage and Communication" Sector accounted for 331 or approximately 4% of the new registrants. Further the "Mining and Quarrying" Sector accounted for 123 or approximately 1%. The remaining 217 or approximately 3% of the new registrants were absorbed in the "Electricity, Gas and Steam", "Water and Sanitary Services" and "Other Activities not adequately described".



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

During 2005, a total of 6,933 of the new registrants were between the ages of 16 years and 59 years. The 2006 total of 8,244 therefore represents an increase of approximately 19%.

The number of Employed Persons registered with the Scheme as at 31.12.2006 totalled 592,519.

The active registrants as at 31.12.2006 were approximately 118,232.

Table 2 below shows the number of new registrants between the ages of 16 and 59 years over the period 2002 - 2006.

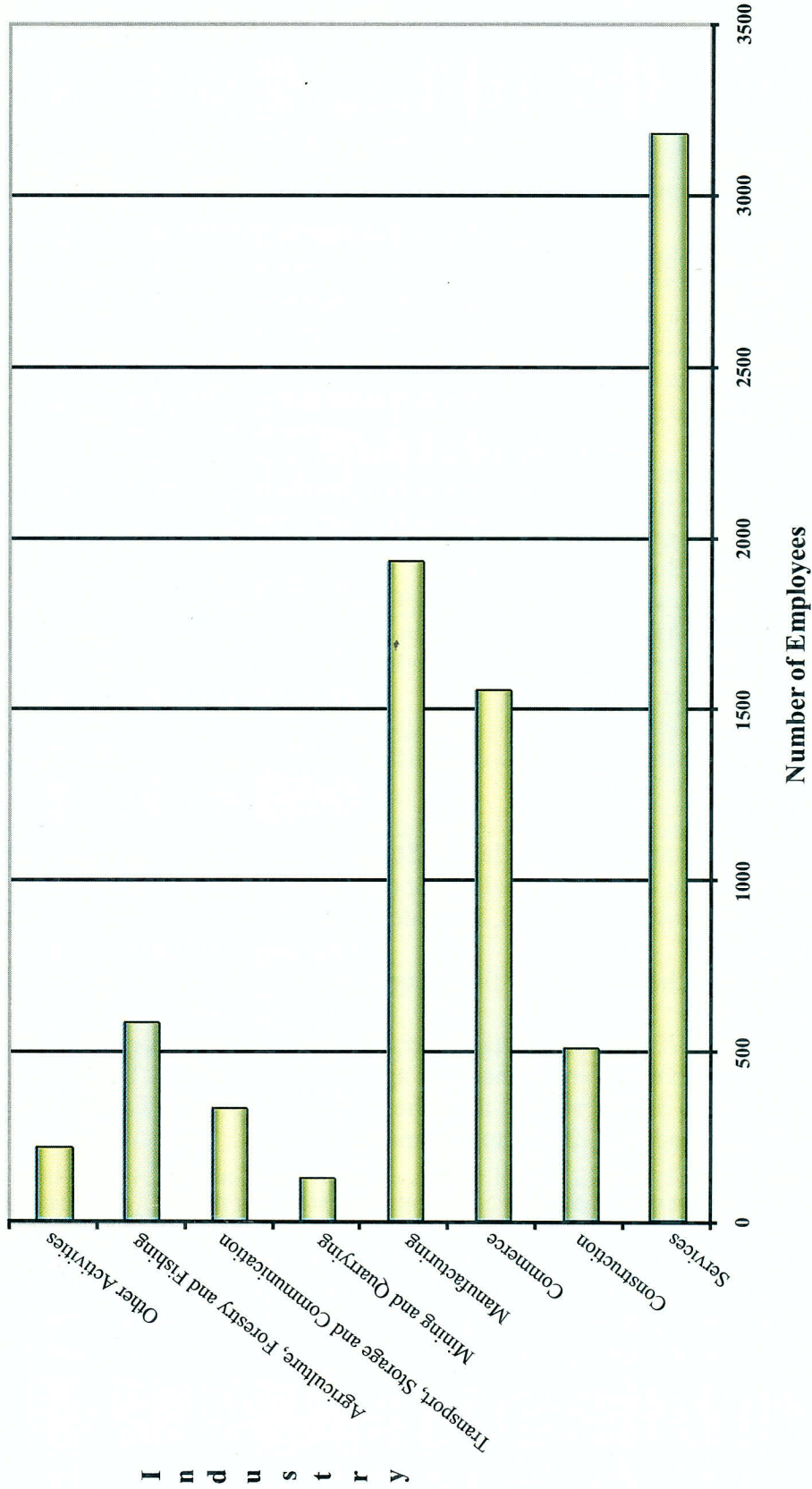
TABLE 2
NUMBER OF EMPLOYEES (AGE 16 - 59 YEARS) REGISTERED ANNUALLY
AND AVERAGE AGE
2002 - 2006

DESCRIPTION	2002	2003	2004	2005	2006
Males	3413	4168	2972	4051	4760
Average Age	22	22	22	22	23
Females	2690	3355	2240	2882	3484
Average Age	23	23	22	22	23
Males & Females	6103	7523	5212	6933	8244
Average Age	22	22	22	22	23

The Table above exhibits a fluctuating trend in the number of persons registered over the period 2002 – 2006. The average age remained relatively stable over the entire period.



**FIGURE II
NUMBER OF EMPLOYEES BY INDUSTRY
2006**





SELF-EMPLOYED REGISTRANTS

During the year under review, 305 self-employed persons were registered. This total comprised 179 or approximately 59% males and 126 or approximately 41% females.

An analysis by age shows that the age-group (16-30) years accounted for 128 or approximately 42% of the Registrants, the age-group (31-45) years accounted for 133 or approximately 44%, and the age-group (46-60) years accounted for 44 or approximately 14%.

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

The distribution by Industry shows that 287 or approximately 94% of the new registrants entered into activities that were not adequately described, while four (4) or approximately 1% entered into the "Construction" Sector and 2 each entered into the "Community and Business Services" and "Personal Services". Further, 1 each entered into "Agriculture and Livestock Production", "Commerce", "Transport", "Government Services", "Metal Mining", "Non-Metallic Mining and Quarrying", "Rice Milling", "Manufacture of Foot Wear", "Printing Industries" and "Manufacture of Electric Machinery" Sectors.

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 142 or approximately 47% were single and 123 or approximately 40% were married. The remaining 40 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 270 Self-Employed persons were registered during 2005. The 2006 figure of 305 represents therefore an increase of approximately 13%. The total number of Self-Employed persons registered with the Scheme as at 31.12.2006 was 26,879. The number of active self-employed persons was approximately 7,365.

The number of self-employed persons registered annually over the period 2002-2006 is shown in **Table 3** overleaf.



**TABLE 3
NUMBER OF SELF-EMPLOYED REGISTRANTS
2002-2006**

DESCRIPTION	2002	2003	2004	2005	2006
Males	220	190	180	182	179
Females	129	123	109	88	126
Males & Females	349	313	289	270	305

Table 3 above exhibits an overall decreasing trend in the number of self-employed persons registered annually during the period 2002-2006.

REGISTRATION OF VOLUNTARY CONTRIBUTORS

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

Six applications for registration as Voluntary Contributors were received during 2006. However these applications are still being processed.

The number of persons who were issued Certificates of Voluntary Insurance from the inception of the Scheme to the end of 2006 was 737.

BENEFITS

LONG TERM BENEFITS BRANCH

OLD AGE PENSION

A total of 2,290 Old Age Pensions were awarded during 2006. Of this total, 1,736 or approximately 76% were awarded to males, and 554 or approximately 24% were awarded to females.

An analysis of the new Pensioners by Employment Category reveals that 2,050 or approximately 90% were Employed Persons, while 240 or approximately 10% were self-employed Persons. A further breakdown shows that of the 2,050 Employed Persons, 1,564 were males and 486 were females. Likewise, there were 172 self-employed males and 68 self-employed females who received Old Age Pensions.

The ages of the new Pensioners ranged from 60 years to 79 years. This is shown in **Table 4** overleaf.



TABLE 4
NUMBER OF OLD AGE PENSIONS GRANTED BY AGE-GROUP,
EMPLOYMENT STATUS AND SEX
2006

AGE GROUP	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES
60 - 64	1,525	479	2,004	171	68	239	1,696	547	2,243
65 - 69	33	5	38	1	-	1	34	5	39
70 - 74	3	2	5	-	-	-	3	2	5
75 - 79	3	-	3	-	-	-	3	-	3
80 - 84	-	-	-	-	-	-	-	-	-
TOTAL	1,564	486	2,050	172	68	240	1,736	554	2,290

The average age of the new Pensioners was 60 years and their average monthly rate of pension was \$19,065.00.

An examination of the contribution status shows that the new Pensioners qualified with an average of 1,068 contributions, of which approximately 99% were paid by or on behalf of the Pensioner, and approximately 1% was credited. The credited contributions were awarded in accordance with the Regulations which stipulate the award of age credits to persons 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 had 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 1,070 contributions and the females, on an average of 1,062 contributions. Approximately 1% of the average contributions of both males and 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 2005, a total of 1,091 Old Age Pensions were awarded. The 2006 total therefore represents an increase of approximately 110%.

At the beginning of the year, 24,687 Old Age Pensions were in payment, at an average rate of \$12,700.00. During the year, 2,290 Pensions were awarded and 305 were terminated due to the death of the recipients. At the end of the year therefore, there were 26,672 Pensions in payment at an average rate of \$13,233.00.



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

TABLE 5
MOVEMENT OF OLD AGE PENSIONS
2006

DESCRIPTION	MALES	FEMALES	MALES & FEMALES	AVERAGE MONTHLY RATE (\$)
Pensions in payment at the beginning of the year	18,780	5,907	24,687	*12,700.00
Pensions granted from January –December 2006	1,736	554	2,290	19,065.00
Pensions terminated for January – December 2006	283	22	305	13,922.00
Pensions in payment as at 31 st December 2006	20,233	6,439	26,672	13,233.00

*Adjusted Figure

Table G in the Annex shows the number of Old Age Pensions as at 31.12.2006, by Age, Employment Status and Sex.

OLD AGE GRANT

Seven hundred and ninety-seven Old Age Grants were paid during 2006. The recipients were 494 males and 303 females.

The average amount paid to the males was \$35,070.00 and to the females, \$62,982.00. The overall average amount was \$45,681.00.

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

31 352 4900
43 65 8950



TABLE 6
NUMBER OF OLD AGE LUMP-SUM PAYMENTS BY SEX
OF RECIPIENTS AND AVERAGE AMOUNT PAID
2006

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
Number of persons	494	303	797
Percentage	48	52	100
Average Amount (\$)	35,070.00	62,982.00	45,681.00
Amount paid (\$)	17,324,481.00	19,083,485.00	36,407,966.00

An analysis of the contribution spread reveals that the males qualified for the Grant with an average of 462 contributions, while the females qualified with an average of 498. Overall, the recipients qualified* with an average of 476 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
2006

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
No. of Recipients	494	303	797
Total Contributions paid & credited	228,283	150,995	379,278
Average per insured person	462	498	476

The ages of the recipients ranged from 60 years to 80 years, with the age-group (60-65) years accounting for 634 or approximately 80%. The ages of the self-employed ranged from 60 years to 78 years. The overall average age was 63 years.

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

During 2005, 503 Old Age Grants were awarded. The 2006 total of 797 represents therefore an increase of approximately 58.4% by comparison.



Table 8 below shows the number of Old Age Grants awarded by employment status of recipients and the average amount paid for the period 2002 to 2006.

TABLE 8
NUMBER OF OLD AGE GRANTS PAID BY EMPLOYMENT
STATUS OF RECIPIENTS AND AVERAGE AMOUNT
2002-2006

DESCRIPTION	2002	2003	2004	2005	2006
Employed	212	665	410	411	662
Self-Employed	43	129	89	92	135
TOTAL	255	794	499	503	797
Average Amounts (\$)	23,142	46,698	28,089	28,606	45,681

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 shown an overall increasing trend over the period 2002 to 2006.

INVALIDITY PENSION

A total of 181 Invalidity Pensions were awarded during 2006. The recipients were 140 males and 41 females with 21 of the male and 3 of the female recipients originating from the self-employed category.

An age analysis shows that 69 or approximately 38% of the recipients were in the age-group (55-59) years, 52 or approximately 29% were in the age-group (50-54) years and 24 or approximately 13% were in the age-group (45-49) years. Further, 14 or approximately 8% of the Pensioners were in the age-group (40-44) years, 14 or approximately 8% were in the age-group (35-39) years and 5 or approximately 3% were in the age-group (30-34). The age-group (26-29) accounted for 2% of the total Pensioners.

The average age of the male recipients was 51 years and that of the females, 49 years. The overall average age was 50 years.

An examination of the contribution status shows that the recipients qualified with an average of 974 contributions of which approximately 78% were paid and 22% were credited. The males were awarded the pension with an average of 1,004 contributions of which approximately 79% were paid, while the females qualified with an average of 871 contributions of which approximately 74% were paid.



The average monthly Pension was \$17,487.00.

Table 9 below shows the number of Invalidity Pensions awarded annually over the period 2002-2006.

TABLE 9
NUMBER OF INVALIDITY PENSIONS AWARDED BY SEX
AND AVERAGE AMOUNTS
2002-2006

DESCRIPTION	2002	2003	2004	2005	2006
Males	136	139	137	92	140
Females	31	40	41	35	41
Males & Females	167	179	178	127	181
AVERAGE AMOUNTS (\$)	12,788.00	14,524.00	16,324.00	15,480.00	17,487.00

The Table above displays an overall fluctuating trend in the number of Pensions awarded annually.

At the beginning of the year, there were 1,959 Pensioners on stream consisting of 1,498 males and 461 females. During the year, 181 Pensions were awarded and 119 were terminated. Of the amount terminated, 78 were due to the Pensioners' attainment of age 60 years and 41 were due to the death of the Pensioners. At the end of the year therefore, there were 2,021 Pensioners on stream comprising 1,540 males and 481 females.

Table 10 overleaf shows the Movement of Invalidity Pensions.



TABLE 10
MOVEMENT OF INVALIDITY PENSIONS
2006

DESCRIPTION	MALES	FEMALES	MALES & FEMALES	AVERAGE MONTHLY RATE (\$)
Pensions in payment at the beginning of the year	1,498	461	1,959	14,142.00
Pensions granted during the year	140	41	181	17,487.00
Pensions terminated during the year by:				
(a) Death	33	8	41	20,110.00
(b) Attaining age 60 years	65	13	78	14,465.00
Pensions in payment as at 31 st December, 2006	1,540	481	2,021	14,308.00

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

INVALIDITY GRANT

Twenty-one Invalidation Grants were awarded during 2006. The awardees were 13 males and 8 females.

The ages of the male recipients ranged from 22 years to 59 years and the females from 34 years to 59 years. The average age of the males was 41 years and that of the females 46 years. The overall average age was 43 years.

The recipients qualified with an average of 161 paid and credited Contributions.

Nine Invalidation Grants were awarded during 2005. The 2006 figure represents therefore an increase of approximately 133%.

Table 11 overleaf shows the number of Invalidation Grants awarded and the average amount paid over the period 2002-2006.



TABLE 11
INVALIDITY GRANTS AWARDED BY SEX OF RECIPIENTS
AND AVERAGE AMOUNTS
2002-2006

DESCRIPTION	2002	2003	2004	2005	2006
Males	5	13	10	5	13
Females	5	4	1	4	8
Males & Females	10	17	11	9	21
Average Amounts (\$)	28,508.00	22,830.00	13,997.00	41,275.00	197,046.00

The Table above exhibits a fluctuating trend in both the number of Invalidity Grants awarded and the average amount paid over the period under consideration.

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

SURVIVORS' PENSION

During 2006, 887 Survivors' Pensions were awarded. The recipients were 736 widows who qualified because they were 45 years and over, 137 widows who had children of the deceased in their care, and 14 orphans.

Additionally, 40 awards of Annuity Payments were shared among 56 other dependants. The recipients were all children of the deceased insured persons.

The age analysis of the recipients of the Survivors' Pension shows that the ages of the widows who had children of the deceased in their care ranged from 17 years to 44 years. Their average age was 37 years. The age range of the widows who were 45 years and over was 45 years to 93 years. Their average age was 59 years. The ages of the Orphans ranged from 5 years to 40 years. Their average age was 16 years. One (1) of the Orphans received the benefit on the grounds of being an invalid. The age of this Orphan was 40 years.

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

The Widows who had children of the deceased in their care had 347 children among them. The ages of the children ranged from below 1 year to 18 years. The average age of the children was approximately 13 years.



The widows, who qualified for the Pension because they had children of the deceased in their care, received an average monthly Pension of \$9,082.00, while the widows who qualified because they were 45 years of age and over received an average monthly pension of \$7,822.00 and the Orphans received an average monthly pension of \$4,810.00.

At the beginning of the year, there were 9,805 Pensions in payment to 7,997 widows who were 45 years and over, 1,737 widows who had children of the deceased in their care, 60 Orphans and 11 Widowers.

During the year, 887 Pensions were awarded and 150 Pensions were terminated. Of the total terminated, 119 were due to the death of the recipients, 18 Widows were recipients of either Old age or Invalidity Pension, 5 due to the impediment to marriage, 1 due to the imprisonment of a claimant and 7 Orphans attained the age of 16 or 18 years.

Additionally, 1 Pension was altered due to the attainment of the age-limit of the child who was included in the benefit.

At the end of the year therefore, there were 10,542 Pensions in payment to 8,602 Widows who were 45 years of age and over, 1,862 Widows who had children of the deceased in their care, 67 Orphans and 11 Widowers.

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



**TABLE 12
MOVEMENT OF SURVIVORS' PENSIONS
2006**

DESCRIPTION	WIDOWS OVER 45 YRS.		WIDOWS WITH CARE OF CHILDREN		ORPHANS		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	7,997	6,205	1,737	8,220	60	3,886	11	7,726	9,805	6,549
Pensions granted during the year	736	7,822	137	9,082	14	4,810	-	-	887	7,969
Pensions terminated by:										
(a) Death	110	7,109	9	7,401	-	-	-	-	119	7,131
(b) Receipt of Old Age/ Invalidity Pension	17	6,845	1	11,838	-	-	-	-	18	7,122
(c) Attainment of Age 16/18 yrs	-	-	-	-	7	3,310	-	-	7	3,310
(d) Impediment to Marriage	4	7,909	1	6,048	-	-	-	-	5	7,537
(e) Claimant Imprisoned	-	-	-	-	1	4,032	-	-	1	4,032
Alterations	-	-	1	8,468	-	-	-	-	1	8,468
Pensions in payment as at 31 st December 2006	8,602	6,330	1,863	8,282	66	4,141	11	7,726	10,542	6,663

SURVIVORS' GRANT

There were 56 awards of Survivors' Grants during 2006. The awards were made to 44 males and 12 females.

The ages of the deceased ranged from 24 years to 69 years. Their average age was approximately 44 years.

The recipients of the benefit included 38 widows. Fifteen of the widows qualified for the benefit because they were 45 years of age or older, 2 qualified because they had children of the deceased in their care and 21 were dependent widows under 45 years of age.

Of the remaining grants, 15 were awarded to children, 2 to Orphans and 1 to other dependants.

The ages of the widows ranged from 22 years to 60 years. Their average age was approximately 41 years.



A total of 27 children were included in the benefit payment. Their ages ranged from 4 years to 18 years. Their average age was approximately 10 years.

The amounts paid out as Grants ranged from \$315.00 to \$440,796.00. The average amount paid was \$91,895.00.

During 2005, 17 Survivors' Grants were awarded. The 2006 total therefore represents an increase of approximately 229%.

FUNERAL GRANT

During 2006, 1,485 claims for Funeral Benefit were processed. Of this amount, 106 were not paid and 1,379 were paid.

Of the 106 cases which were not paid, 53 were submitted late, 19 did not satisfy the contribution requirement for the receipt of the benefit, 17 were duplicate claims and 5 were due to an over payment on a previous claim. Further, 2 did not provide sufficient information for the claim to be processed and various other reasons.

Of the 1,379 claims, which were paid, 1,023 or approximately 74% were related to males and 356 or approximately 26% were related to females.

The distribution of the claims paid by employment category shows that 1,255 or approximately 91% were in respect of employed persons and 124 or approximately 9% were in respect of Self-employed Persons. Of the 1,255 claims paid in the employed category, 1,146 were on behalf of persons who were directly insured and 109 were on behalf of persons whose spouses were insured. Similarly, in the self-employed category, 117 of the deceased were directly insured and 7 were the spouses of insured persons. This is shown in **Table 13** below.

TABLE 13
NUMBER OF FUNERAL CLAIMS PAID BY SEX, INSURED STATUS
AND EMPLOYMENT CATEGORY
2006

DESCRIPTION	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES
	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	
Males	912	18	89	4	1,023
Females	234	91	28	3	356
Males & Females	1,146	109	117	7	1,379



An age analysis of the deceased shows that 41 or approximately 3% were in the age-group (16 -30) years, 81 or approximately 6% were in the age-group (31-40) years, 176 or approximately 13% were in the age-group (41-50) years, 256 or approximately 18% were in the age-group (51-60) years and 825 or approximately 60% were over 60 years. The average age of the deceased persons was 63 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 \$12,394.00.

The number of Funeral cases paid in 2005 was 1,317. The amount paid in 2006 represents therefore an increase of approximately 5%. **Table 14** below shows the number of Funeral Claims paid during the period 2002 – 2006.

TABLE 14
NUMBER OF FUNERAL CLAIMS PAID
2002-2006

YEAR	DIRECTLY INSURED	SPOUSE INSURED	BOTH CATEGORIES
2002	1193	120	1313
2003	1344	106	1450
2004	1774	239	2013
2005	1214	103	1317
2006	1263	116	1379

The Table above shows a fluctuating trend in the number of Funeral Claims paid during the period.

SHORT TERM BENEFITS BRANCH

SICKNESS BENEFIT

During 2006, 34,159 Claims for Sickness Benefit were processed. Of this amount 15,751 were disallowed cases, while 18,408 were paid.

It was further noted that of the 15,751 claims which were not paid, 6,447 were spells of less than 4 days duration, 5,441 or approximately 35% of the claimants were paid full wages by their employers, 87 provided insufficient information for the processing of their claims and 1,310 did not satisfy the qualifying conditions for the receipt of the Benefit. Of the remaining claims unpaid, 90 claimants submitted duplicate claims, 45 were late submissions, 109 had received payment for the maximum period of 26 weeks and 233 were over the age for receipt of the Benefit. In addition, 6 were overpaid, 55 submitted invalid medical certificates and 183 submitted invalid claims.



In relation to the 18,408 claims which were paid, 10,163 or approximately 55% were in respect of males and 8,245 or approximately 45% were in respect of females.

Further analysis showed that 17,059 of the claimants were employed, and 1,349 were self-employed.

The ages of the recipients ranged from 16 years to 60 years. An age analysis revealed that 10,298 or approximately 56% of the recipients were between the ages (21-40) years, 7,693 or approximately 42% were in the age-group (41-60) years, and 417 or approximately 2% were between the ages of (16-20) years. The average age of the male recipients was 39 years and that of the females, 37 years. The overall average age was 38 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 showed that 2,585 or approximately 14% of the spells arose from workers in the Sugar Sector, while 15,823 or approximately 86% arose from workers in the remaining Industries combined.

Spells by diagnosis revealed that 2,234 or approximately 12% were due to diseases of the respiratory system, 4,301 or approximately 23% were due to Epilepsy, diseases of the nerves and Urinary system and 3,450 or approximately 19% were due to conditions such as accident, poisoning and violence. Diseases of and injury to the Eye and diseases of the veins and Heart accounted for 483 and 1,363 or approximately 3% and 7% respectively, while complications of pregnancy accounted for 758 or approximately 4%.

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

The average duration of the spells paid was 8 benefit days. In the Sugar Sector the average duration of spells amounted to 12 benefit days and in the other industries combined, 7 Benefit Days. The average duration of spells paid to males was 9 benefit days and to the females, 7. This is shown in **Table 15** overleaf.



TABLE 15
NUMBER OF SICKNESS SPELLS PAID BY SEX,
SECTOR AND AVERAGE DURATION
2006

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NUMBER	AVERAGE DURATION	NUMBER	AVERAGE DURATION	NUMBER	AVERAGE DURATION
Males	2,270	12	7,893	8	10,163	9
Females	315	9	7,930	7	8,245	7
TOTAL	2,585	12	15,823	7	18,408	8

A total of 12,523 spells were paid during 2005. The 2006 total represents an increase of approximately 47%.

Table 16 below shows the average duration of spells and the percentage arising from the Sugar Sector during the period 2002 - 2006.

TABLE 16
NUMBER OF SICKNESS SPELLS PAID, AVERAGE DURATION AND
PERCENTAGE ARISING FROM SUGAR SECTOR
2002-2006

DESCRIPTION	2002	2003	2004	2005	2006
Spells arising from					
Males	7,914	7,629	10,007	7,481	10,163
Females	4,982	4,682	6,378	5,042	8,245
Males and Females	12,896	12,311	16,385	12,523	18,408
Average duration (Benefit days)	12	9	8	9	8
Percentage Arising from Sugar Sector	19	27	26	24	14

The Table above shows a fluctuating trend in the number of spells paid, the average duration and the percentage arising from the Sugar Sector.



SICKNESS BENEFIT- MEDICAL CARE

A total of 21,045 claims for the reimbursement of Medical Expenses incurred through Sickness were paid during 2006. Of this total, 10,545 or approximately 50% were related to males and 10,500 or approximately 50% to females.

The Sugar Sector accounted for 3,229 or approximately 15% of the claims, and the other Industries combined accounted for 17,816 or approximately 85%.

Of the claims from the Sugar Sector, 2,806 or approximately 87% were from males, and 423 or approximately 13% were from females. Correspondingly, the other Industries combined had 7,739 or approximately 43% males and 10,077 or approximately 57% females. **Table 17** below gives the distribution of Sickness Benefit Medical Care claims by Sex and Sector.

TABLE 17
DISTRIBUTION OF PAID SICKNESS BENEFIT MEDICAL CARE CLAIMS
BY SEX AND SECTOR
2006

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NO.	PERCENTAGE	NO.	PERCENTAGE	NO.	PERCENTAGE
MALES	2,806	87	7,739	43	10,545	50
FEMALES	423	13	10,077	57	10,500	50
MALES & FEMALES	3,229	100	17,816	100	21,045	100

The ages of the claimants ranged from 16 years to 59 years. The average age of the males was 43 years and that of the females, 40 years. The overall average age was approximately 41 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 92% was expended on Out-patient care and approximately 8% on In-patient care.

An analysis of the total reimbursement reveals that, approximately 12% was in relation to Drugs and Dressings, approximately 53% was in respect of Orthopaedic and Prosthetic Care, approximately 6% was in respect of Medical Examinations and approximately 2% for treatment. Further, approximately 7% and 2% were expended on Specialist Care and Hospitalisation respectively and approximately 18% was in relation to miscellaneous expenses. This is shown in **Table 18** overleaf.



TABLE 18
PERCENTAGE DISTRIBUTION OF SICKNESS BENEFIT
MEDICAL CARE EXPENDITURE
BY TYPE OF CARE
2006

DESCRIPTION	HOSP.	MED. EXAM.	SPEC. CARE	DRUGS & DRESS.	TREAT -MENT	ORTH.& PROST. CARE	MISC.	TOTAL
In-Patient Care	2.3	0.4	0.6	1.9	0.2	-	2.6	8
Out-Patient Care	-	6.2	6.1	10	2	52.7	15	92
In and Out Patient Care	2.3	6.6	6.7	11.9	2.2	52.7	17.6	100

The distribution by Sector shows that approximately 32% of the reimbursement of expenses for In-patient care arose from claimants in the Sugar Sector, while approximately 68% arose from claimants in the other Industries combined. Similarly, for Out-patient care, approximately 21% of the expenses were reimbursed to claimants from the Sugar Sector and approximately 79% to claimants from the other Industries combined.

The average amount reimbursed was \$9,684.

The number of claims paid during 2005 was 27,465. The 2006 total of 21,045 therefore represents a decrease of approximately 23% by comparison.

Of the 21,045 claims, which were reimbursed, 2,993 had attached the payment of Sickness Benefit-replacement of income. The remaining 18,052 were reimbursed for medical expenses only.

OVERSEAS MEDICAL CARE

A total of 153 claims were reimbursed for medical expenses incurred abroad. Of this total, 86 or approximately 56% were for males and 67 or approximately 44% were for females. The total amount reimbursed was \$51,502,664, of which \$30,033,161 was paid to males and \$21,469,503 was paid to females. The average amount paid was \$336,619.

Question 3

EXTENDED MEDICAL CARE

Seven thousand, seven hundred and sixty-three claims were reimbursed for medical expenses under the Extended Medical Care Programme. The claims were made by or on behalf of Old Age and Invalidity Pensioners.



A total of 3,690 or approximately 47% of the claims were made in respect of Eye Care, 665 or approximately 9% in respect of Dental Care and 3,408 or approximately 44% for other types of Medical Care. Additionally 5,887 or approximately 76% of the Claimants were males and 1,876 or approximately 24% were females.

The average amount expended for Eye Care was \$11,021 and for Dental care, \$11,019. The overall average amount expended was \$11,608.

During 2005, 6,233 claims were paid. The number of claims paid during 2006 represents therefore an increase of approximately 25%.

MATERNITY ALLOWANCE

During 2006, 2,137 Maternity claims were paid to 2,093 employed and 44 self-employed women.

The age-distribution of the recipients shows that 92 or approximately 4% were in the age-group (16-20) years, 615 or approximately 29% were in the age-group (21-25) years, 733 or approximately 34% were in the age-group (26-30) years and 456 or approximately 21% were in the age-group (31-35) years. Further, 202 or approximately 9% were in the age-group (36-40) years, 39 or approximately 2% were in the age-group (41-45) years. The ages of the recipients ranged from 16 years to 45 years and the average age was 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 2,135 cases which received normal maternity allowances, that is, payment up to a maximum of 13 benefit weeks, 329 or approximately 15% were paid for the full period of 13 weeks, 1,100 or approximately 51% were paid for periods ranging from 3 weeks to 12 weeks and 706 or approximately 33% were paid for periods ranging from 3 days to 18 days.

Two women were paid the extended maternity allowance, having developed complications as a result of their pregnancies. These recipients were paid for additional periods ranging from 1 week to 3 weeks.

The average amount of maternity allowance was \$45,455.00 and the average duration was 49 benefit days.

During 2005, 2,356 claims for maternity allowance were paid. The 2006 total of 2,137 therefore represents a decrease of approximately 9%.

The number of cases paid annually, along with the average duration for the period 2002 - 2006 is shown in **Table 19** overleaf.



TABLE 19
NUMBER OF MATERNITY ALLOWANCES PAID
AND AVERAGE DURATION
2002-2006

DESCRIPTION	2002	2003	2004	2005	2006
Number of Cases	1,959	2,131	2,448	2,356	2,137
Average Duration (Benefit Days)	59	60	49	49	49

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

Table Q in the Annex shows the number of maternity allowances by the amount paid and benefit days.

MATERNITY GRANT

One thousand, two hundred and seventy-seven claims for maternity grant were processed during 2006. Of this amount, 1,260 were paid and 19 were not paid.

An analysis of the claims which were not paid reveals that 8 claimants submitted duplicate claims, 3 claimants did not satisfy the contribution requirement for the receipt of the benefit and 8 submitted invalid claims.

Of the 1,260 Claims which were paid, 1,205 or approximately 96% were paid to claimants who qualified for the benefit in their own right. The remaining 55 or approximately 4% of the claims were paid to women whose spouses were insured and met the contribution requirement for the benefit.

The age analysis reveals that 27 or approximately 2% of the recipients were in the age-group (16-19) years, 323 or approximately 26% were in the age-group (20-24) years and 449 or approximately 36% were in the age-group (25-29) years. Further, the age-group (30-34) years accounted for 280 or approximately 22% of the recipients, the age-group (35-39) years accounted for 141 or approximately 11%, and the age-group (40-44) years accounted for 37 or approximately 3%. Two recipients were in the age-group (45 - 49) years and the (50-59) age-group accounted for 1 recipient.

The average age of the recipients was 28 years.

Table 20 overleaf 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
2006

AGE GROUP	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES		TOTAL
	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	
16 - 19	23	4	-	-	23	4	27
20 - 24	313	9	1	-	314	9	323
25 - 29	415	23	11	-	426	23	449
30 - 34	263	9	7	1	270	10	280
35 - 39	130	6	5	-	135	6	141
40 - 44	34	2	1	-	35	2	37
45 - 49	2	-	-	-	2	-	2
50 - 54	-	-	-	-	-	-	-
55 - 59	-	1	-	-	-	1	1
TOTAL	1,180	54	25	1	1,205	55	1,260

The rate of maternity grant is presently fixed at \$2,000.00.

The recipients had among them 2,067 children under the age of eighteen years. An age distribution of these children shows that 1,261 or approximately 61% were under 1 year, 411 or approximately 20% were between the ages of 1 year and 5 years, 284 or approximately 14% were between the ages of 6 years and 10 years and 111 or approximately 5% were over 10 years old.

During the year 2005, 1,465 maternity grants were paid. The 2006 total of 1,260 therefore represents a decrease of approximately 14%.

INDUSTRIAL BENEFITS BRANCH

INJURY BENEFIT

A total of 1,741 claims for Injury Benefit were processed during 2006. Of this total, 157 were disallowed and 1,584 were allowed cases.

An examination of the spells, which were disallowed, revealed that 52 or 33% were related to claimants who were incapacitated for less than 4 days, 42 or 27% were spells of claimants who were fully paid by their employers, 6 or approximately 4% of claimants did not provide sufficient information for the processing of their claims, 10 or approximately 6% were spells that had reached the limit for the benefit, i.e. twenty-six (26) weeks of payment, while six (6) claimants submitted duplicate claims. In addition, one (1) claim was in respect of injuries not arising out of the course of insurable



employment and seven (7) was as a result of late submission. The remaining cases revealed that 15 submitted invalid medical certificates and three (3) submitted invalid claims.

Of the 1,584 spells which were paid, 1,577 were terminated upon full recovery of the Insured Persons. The duration of these spells was approximately thirteen (13) benefit days. Further it was noted that of the remaining seven (7) spells, four (4) were terminated after the full period of 26 weeks and 3 were awarded provisional disablement pensions. This is shown in **Table 21** below.

TABLE 21
NUMBER OF INJURY SPELLS PAID BY REASON FOR TERMINATION,
BENEFIT DAYS AND SEX
2006

REASON FOR TERMINATION	MALES		FEMALES		MALES & FEMALES	
	NUMBER OF CASES	BENEFIT DAYS	NUMBER OF CASES	BENEFIT DAYS	NUMBER OF CASES	BENEFIT DAYS
Recovery	1,484	18,677	93	1,729	1,577	20,406
Termination of Benefit after full 26 weeks period	4	624	-	-	4	624
Provisional Disablement	3	468	-	-	3	468
TOTAL	1,491	19,769	93	1,729	1,584	21,498

The total number of male and female recipients of the benefit was 1,491 and 93 respectively.

The distribution by Sector revealed that 1,272 or approximately 80% of the spells originated from workers in the sugar sector and consisted of 1,238 males and 34 females. The remaining 312 or 20% of the spells were from workers in the other Industries combined and consisted of 253 males and 59 females. **Table 22** overleaf gives the number of Injury Spells by sex and sector.



TABLE 22
NUMBER OF INJURY SPELLS PAID BY SEX AND SECTOR
2006

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NUMBER OF CASES	%	NUMBER OF CASES	%	NUMBER OF CASES	%
Males	1,238	78	253	16	1,491	94
Females	34	2	59	4	93	6
Males & Females	1,272	80	312	20	1,584	100

An age analysis shows that 880 or approximately 56% of the spells pertain to persons in the age-group (16-35) years and 700 or approximately 44% to the age-group (36-60) years. There were three (3) persons over 60 years who also received the benefit.

The average age of the male recipients was 34 years and that of the females, 36 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 males was 13 benefit days and to the females, 14 benefit days. The overall average duration was 13 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 \$18,158.00.

A total of 1,903 Claims were paid during 2005. The 2006 total therefore represents a decrease of approximately 17%.

The number of spells paid during the period 2002-2006, 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
2002-2006

DESCRIPTION	2002	2003	2004	2005	2006
Number of Spells	1,661	1,792	2,071	1,903	1,584
Percentage Arising from Sugar Sector	73	75	86	74	80
Average Duration (Benefit Days)	14	14	14	15	13

The Table above shows a fluctuating trend in the number of spells paid, an overall increasing trend in the percentage arising from the Sugar Sector, and an overall stable trend for the average duration over the period 2002-2006.

INJURY BENEFIT MEDICAL CARE

One thousand, five hundred and twenty claims for Injury Benefit Medical Care were paid during 2006. The recipients were 1,440 or approximately 95% males and 80 or approximately 5% females.

The distribution by Sector shows that 1,158 or approximately 76% of the claims were from workers in the sugar sector and 362 or approximately 24% were from workers in the other Industries combined. Further analysis shows that the recipients from the sugar sector comprised 1,140 males and 18 females, while those from the other Industries combined consisted of 300 males and 62 females. This is shown in **Table 24** below.

TABLE 24
NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS
PAID BY SEX AND SECTOR
2006

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NO.	PERCENTAGE	NO.	PERCENTAGE	NO.	PERCENTAGE
Males	1,140	75	300	20	1,440	95
Females	18	1	62	4	80	5
Males & Females	1,158	76	362	24	1,520	100

An age analysis shows that 1,504 or approximately 99% of the recipients were between the ages of 16 years and 60 years.



The average age of the male recipients was approximately 36 years and that of the females, 38 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 types of care extended shows that approximately 9% of the cost was related to In-patient care and approximately 91% to Out-patient care. Further, of the total expenditure, 6% was related to workers in the sugar sector who received In-patient care and 3% to workers in the other Industries combined. Correspondingly, for Out-patient care, 54% was related to workers in the Sugar Sector and 37% 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)
2006

TYPE OF CARE	SUGAR	NON-SUGAR	BOTH SECTORS
In-Patient	6	3	9
Out-Patient	54	37	91
TOTAL	60	40	100

A further analysis shows that approximately 32% of the reimbursements were in respect of drugs and dressing, approximately 3% was in respect of treatment, approximately 10% was in respect of specialist care, approximately 17% was for medical examinations and approximately 1% for hospitalization. In addition, approximately 7% was for Travelling and subsistence, 6% was for other expenses and fees to Medical Referees and such expenses as Laboratory and X-Rays accounted for 24% of the total expenses.

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



TABLE 26
PERCENTAGE DISTRIBUTION OF INJURY BENEFIT
MEDICAL CARE COST
2006

DESCRIPTION	Hosp.	Med. Exam.	Special. Care	Treat-Ment	Drugs & Dressings	X-Rays & Lab	Fees for Med. Ref. Surgeon & Theatre	Sub. & Travel.	Misc. Expenses	TOTAL
In-Patient	1.02	-	-	-	4.21	2.20	-	-	1.11	8.54
Out-Patient	-	17.42	9.67	3.30	27.94	21.18	0.04	7.30	4.61	91.46
In and Out Patient	1.02	17.42	9.67	3.30	32.15	23.38	0.04	7.30	5.72	100

Of the claims paid, 1,082 or approximately 71% had attached the payment of Injury Benefit - Replacement of Income, while the remaining 438 or approximately 29% were for Medical Expenses only.

During 2005, 1,840 claims for Injury Benefit Medical Care were paid. The 2006 total of 1,520 therefore represents a decrease of approximately 17%.

Question 1

OVERSEAS MEDICAL CARE

Seventeen claims, all from male insured persons, were reimbursed for Injury Benefit Medical Care expenses incurred overseas. The total reimbursement amounted to \$3,737,244.00.

Question 7

DISABLEMENT PENSION

During 2006, 54 Disablement Pensions were awarded to 52 males and 2 females.

The age distribution revealed that 13 pensioners were in the age-group (16-29) years, 18 were in the age-group (30-39) years, 12 were in the age-group (40-49) years, 10 were in the age-group (50-59) years and 1 in the age-group (60-69) years.

The average age of the males was 38 years, while the average age of the females was 46 years. The overall average age was 38 years.

The sugar sector accounted for 20 of the recipients while the other Industries combined accounted for 34 recipients. The 20 recipients in the sugar sector were all males, while those in the other Industries combined comprised 32 males and 2 females.



An analysis by Percentage of Disability shows that 38 or approximately 70% of the pensioners were assessed at disabilities ranging from 20% to 30%, 9 or approximately 17% were assessed at 40% to 50%, 4 or approximately 7% were assessed at 60% to 70% and 3 were assessed at 80% to 100% disability. This is shown in **Table 27** below.

TABLE 27
DISABLEMENT PENSIONS BY PERCENTAGE OF DISABILITY,
SECTOR AND SEX
2006

PERCENTAGE OF DISABILITY	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
20	7	-	7	14	-	14	21	-	21
30	8	-	8	9	-	9	17	-	17
40	4	-	4	1	1	2	5	1	6
50	1	-	1	2	-	2	3	-	3
60	-	-	-	1	1	2	1	1	2
70	-	-	-	2	-	2	2	-	2
80	-	-	-	1	-	1	1	-	1
90	-	-	-	1	-	1	1	-	1
100	-	-	-	1	-	1	1	-	1
TOTAL	20	0	20	32	2	34	52	2	54

The distribution by nature of disability reveals that 7 cases resulted from amputations, 10 from fractures, 5 from cuts and lacerations, and 2 from Injuries to the eyes. Further, 1 each resulted from Head Injuries, Dislocations and Post-traumatic paralysis, and 27 from other Injuries.

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



TABLE 28
NUMBER OF DISABLEMENT PENSIONS BY NATURE OF DISABILITY
AND LOCATION OF INJURY
2006

NATURE OF DISABILITY	Head		Trunk	Upper Extremities		Lower Extremities Legs & Feet	Injuries Not Specifically Located to any part of the Body	TOTAL
	Eyes	Others		Fingers	Others			
Cuts and Lacerations	-	-	-	2	1	1	1	5
Fractures	-	1	2	2	1	4	-	10
Injury to Eyes	2	-	-	-	-	-	-	2
Amputations	-	-	-	2	2	3	-	7
Head Injuries	-	1	-	-	-	-	-	1
Sprains and Strains	-	-	-	-	-	-	-	-
Burns & Scalds	-	-	-	-	-	-	-	-
Post-Traumatic Paralysis of joints, limbs and other parts of the Body	-	-	1	-	-	-	-	1
Other Injuries	-	-	12	4	2	9	-	27
Dislocations	-	-	1	-	-	-	-	1
TOTAL	2	2	16	10	6	17	1	54

The Table above shows that 17 or approximately 31% of the disabilities were confined to the lower extremities (legs and feet), 16 or approximately 30% were confined to the trunk, and 16 or approximately 30% to the upper extremities. Further, 4 or approximately 7% were confined to the head, and 1 or approximately 2% was not specifically located to any particular part of the body.



Eleven (11) cases each resulted from means of Transport and persons falling, and 8 each resulted from machinery and striking against or coming into contact with objects. Further, 4 resulted from use of cutlasses and 2 resulted from Animals, while 1 each resulted from objects falling, flying objects, use of Hand tools and fire and explosion. In addition, 6 resulted from other causes.

The Occupational analysis shows that 30 or approximately 56% of the awardees were Manual Workers, 12 or approximately 22% were Craftsmen/Technical workers, 10 or approximately 18% were Service Workers, and 2 or approximately 4% were Clerical Sales Workers.

The average monthly amount awarded was approximately \$11,154.00.

Table U in the Annex gives the number of disablement pensions awarded by nature of disability and total monthly amounts.

A total of 56 disablement pensions were awarded during 2005. The 2006 total of 54 represents therefore a decrease of approximately 4%.

The number of disablement pensions awarded over the period 2002 - 2006 is shown in **Table 29** below.

TABLE 29
NUMBER OF DISABLEMENT PENSIONS AWARDED ANNUALLY
2002-2006

SECTOR	2002	2003	2004	2005	2006
SUGAR	39	35	20	29	20
NON-SUGAR	32	27	23	27	34
BOTH SECTORS	71	62	43	56	54

The Table above shows a fluctuating trend over the period 2002 - 2006.

At the beginning of the year, there were 1,779 pensions in payment to 1,595 males and 184 females at an average monthly rate of \$3,257.

During the year, 54 pensions were awarded and 16 were terminated due to the death of the recipients.

At the end of the year therefore, there were 1,817 Pensions in payment to 1,631 males and 186 females at an average monthly rate of \$3,485.

Table 30 overleaf shows the movement of disablement pensions during 2006.



**TABLE 30
MOVEMENT OF DISABLEMENT PENSIONS
2006**

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	1,595	3,313	184	2,770	1,779	3,257
Pensions granted during the year.	52	10,538	2	27,152	54	11,154
Pensions terminated during the year.	16	3,998	-	-	16	3,998
Pensions in payment as at 31 st December 2006	1,631	3,537	186	3,032	1,817	3,485

DISABLEMENT GRANT

During the year, 36 disablement grants were awarded to 30 males and 6 females. The ages of the awardees ranged from 21 years to over 60 years. The average age of the males was 43 years and that of the females 38 years. The overall average age was 42 years.

The Sugar Sector accounted for 19 or approximately 53% of the recipients while the other Industries combined accounted for 17 or approximately 47%. This is shown in **Table 31** overleaf.



TABLE 31
NUMBER OF DISABLEMENT GRANTS PAID BY SEX AND SECTOR
2006

DESCRIPTION	SECTOR		BOTH SECTORS
	SUGAR	NON-SUGAR	
Males	16	14	30
Females	3	3	6
Males & Females	19	17	36

An analysis by nature of injury shows that 7 awardees suffered from Fractures, 8 from Amputation, 3 from Cuts and Lacerations, and 2 from dislocation. Further, 1 suffered from Burns and Scalds and 15 suffered from other injuries See Table 32 below.

TABLE 32
NUMBER OF DISABLEMENT GRANTS PAID BY NATURE OF DISABILITY
AND LOCATION OF INJURY
2006

Nature of Disability	LOCATION OF INJURY						General Injury – not located to any particular part of the Body	Total
	Head		Trunk & other Uro-Genital Organs	Upper Extremities		Lower Extremities		
	Eyes	Others		Fingers	Others	Legs & Feet		
Cuts & Lacerations	-	-	-	1	-	2	-	3
Dislocations	-	-	-	1	1	-	-	2
Fractures	-	1	1	3	-	2	-	7
Injury to Eyes	-	-	-	-	-	-	-	-
Sprains & Strains	-	-	-	-	-	-	-	-
Post Traumatic Ankylosis of Joints	-	-	-	-	-	-	-	-
Amputation	-	-	-	8	-	-	-	8
Burns & Scalds	-	-	-	-	-	-	1	1
Other Injuries	-	-	7	3	2	3	-	15
TOTAL	-	1	8	16	3	7	1	36

The Table above also shows that 16 of the awardees suffered injuries that were confined to their fingers, while 8 awardees suffered injuries to the trunk and 7 suffered injuries to the lower extremities (legs and feet). Further, 3 suffered other injuries to the upper extremities and 1 each suffered injury to the Head and General injuries not located to any part of the body.



An analysis by cause of accident revealed that 11 of the injuries sustained resulted from persons falling, 1 from falling objects, 7 from persons coming into contact with objects, 3 from the use of cutlasses, 2 from fire or explosion, 2 from use of hand tools, 1 from means of transport and 9 from other causes.

The distribution by degree of disability shows that 10 persons were assessed at 10% disability, 8 at 5% disability and 6 at 7% disability. Further, 5 persons were assessed at 3% disability, 4 persons at 6% disability and 1 each at 4%, and 14% disabilities. This is shown in **Table 33** below.

TABLE 33
NUMBER OF DISABLEMENT GRANTS
PAID BY PERCENTAGE OF DISABILITY, SEX AND SECTOR
2006

Percentage of Disability	SUGAR			NON-SUGAR			BOTH SECTORS		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
2	-	-	-	-	-	-	-	-	-
3	3	1	4	1	-	1	4	1	5
4	-	-	-	1	-	1	1	-	1
5	3	1	4	4	-	4	7	1	8
6	2	-	2	1	1	2	3	1	4
7	2	-	2	3	1	4	5	1	6
8	-	-	-	1	-	1	1	-	1
9	-	-	-	-	-	-	-	-	-
10	6	1	7	2	1	3	8	2	10
11	-	-	-	-	-	-	-	-	-
12	-	-	-	-	-	-	-	-	-
13	-	-	-	-	-	-	-	-	-
14	-	-	-	1	-	1	1	-	1
TOTAL	16	3	19	14	3	17	30	6	36

The average amount paid as Disablement Grant was \$126,236.00.

During 2005, 34 Disablement Grants were awarded. The 2006 total of 36 therefore represents an increase of approximately 6%.

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



INDUSTRIAL DEATH PENSION

Nineteen (19) Industrial Death Pensions were awarded during 2006.

The recipients were 14 widows who had children of the deceased in their care, 3 orphans and 2 widows without children.

The ages of the deceased ranged from 22 years to 52 years. Their average age was 37 years.

The ages of the widows who had children of the deceased in their care ranged from 20 years to 43 years. Their average age was 31 years. The ages of the 22 children who were included in the benefit ranged from under 1 year to 16 years. Their average age was approximately 7 years. The ages of the 3 Orphans ranged from 37 to 49 years. Their average age was 45 years. The ages of the 2 widows without children ranged from 41 years to 52 years and their average age was 47 years.

The Sugar sector recorded 1 death while the other industries combined recorded the remaining 18 deaths.

An examination of the nature of injury which resulted in the deaths, shows that 6 persons died as a result of Post Trauma and 2 died from Head Injuries. Further, 3 persons died as a result of Burns and Scalds, while 1 person died as a result of Fracture and 7 died from other injuries.

An analysis by cause of accident reveals that 8 deaths were due to Means of Transport and 1 each due to Fire or Explosion, Electric Shock and Striking Against Objects. Further, 2 deaths resulted from Persons Falling and 6 from Other Causes. This is shown in **Table 34** overleaf.



TABLE 34
NUMBER OF INDUSTRIAL DEATHS BY NATURE OF INJURY
AND CAUSE OF ACCIDENT
2006

NATURE OF INJURY	CAUSE OF ACCIDENT									TOTAL
	POWER DRIVEN MACHINERY	MEANS OF TRANSPORT	ACCIDENTS CAUSED OTHERWISE THAN BY MACHINERY, HANDLING GOODS OR MEANS OF TRANSPORT							
	PRIME MOVER	POWER DRIVEN	FIRE OR EXPLOSION	PERSON FALLING	ANIMALS	FALLING OBJECTS	STRIKING AGAINST OR COMING INTO CONTACT WITH OBJECTS	ELECTRICAL SHOCK	OTHER CAUSES	
Fracture	-	1	-	-	-	-	-	-	-	1
Burns and Scalds	-	-	1	-	-	-	-	1	1	3
Head Injury	-	-	-	-	-	-	1	-	1	2
Post Trauma	-	3	-	2	-	-	-	-	1	6
Other Injuries (Multiple Injuries)	-	4	-	-	-	-	-	-	3	7
TOTAL	-	8	1	2	-	-	1	1	6	19

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

At the beginning of the year, there were 469 Industrial Death Pensions in payment to 392 widows, 64 parents and 13 orphans.

During the year, 16 widows were paid at an average monthly rate of \$13,938.00 and three (3) orphans at an average monthly rate of \$5,076. Seven (7) pensions paid to widows and 6 to Orphans were terminated due to the death of the recipients. In addition 5 pensions were altered due to the attainment of the age limit. At the end of the year therefore, there were 475 Industrial Death Pensions in payment to 401 Widows, 64 Parents and 10 Orphans. The movement of Industrial Death Pensions is shown in Table 35 overleaf.



TABLE 35
MOVEMENT OF INDUSTRIAL DEATH PENSIONS
2006

DESCRIPTION	WIDOWS		PARENTS		ORPHANS		TOTAL	
	NO.	AVERAGE AMOUNT PAID (\$)	NO.	AVERAGE AMOUNT PAID (\$)	NO.	AVERAGE AMOUNT PAID (\$)	NO.	AVERAGE AMOUNT PAID (\$)
Pensions in payment at the beginning of the year	392	8,484	64	6,045	13	4,042	469	8,028
Pensions granted during the year.	16	13,938	-	-	3	5,076	19	12,538
Pensions terminated during the year.	7	5,604	-	-	6	3,467	13	4,618
Alterations	-	-	-	-	5	19,834	5	19,834
Pensions in payment as at 31 st December, 2006	401	8,752	64	6,045	10	4,697	475	8,302

Figure 111 overleaf shows a comparison of all benefits payment for the years 2005 and 2006.

MEDICAL ADJUDICATION OF CLAIMS

During 2006, a total of 4,185 persons were seen by personnel of the Medical Department. Of this total, 966 were seen at Hospitals, 2,424 were seen at their homes and 795 were seen by the Medical Advisor of the Organization.

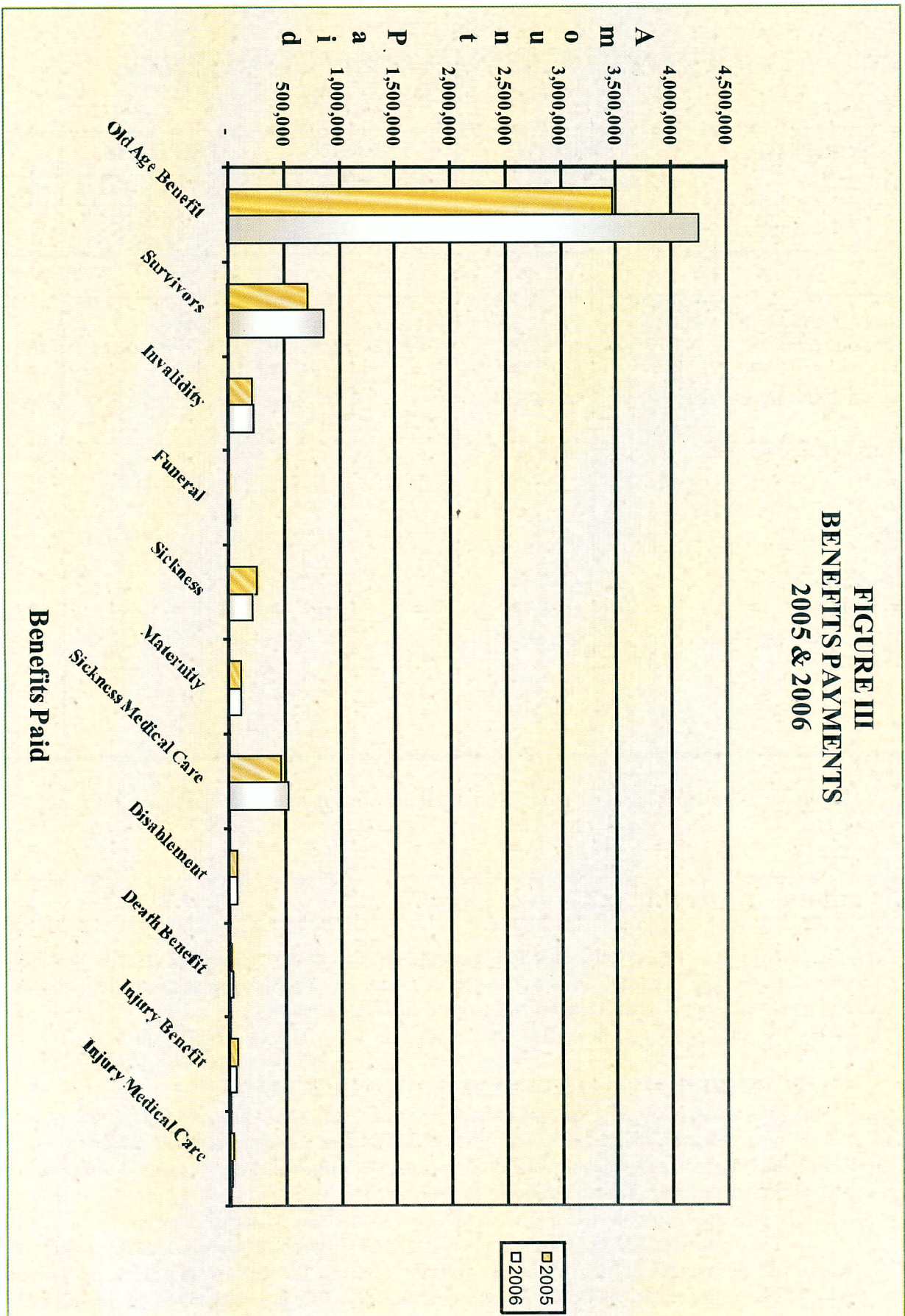
CASES REFERRED TO MEDICAL BOARD (INDUSTRIAL)

The Industrial Medical Board dealt with 148 cases during the year under review. This total comprised 88 new cases and 60 review cases, that is, cases that were previously placed before the Board but required follow-up action.

The results of the determinations reveal that 41 persons were considered fit-for-work with permanent partial disability, 46 were referred for further treatment, of which one (1) was referred for medical attention overseas and 30 were considered completely fit



**FIGURE III
BENEFITS PAYMENTS
2005 & 2006**





for work. Further, 28 cases were not processed due to the absence of the claimants and leave past fit-for-work date was not accepted for 3 cases. In addition, 1 case was changed to sickness benefit.

The number of cases placed before the Industrial Medical Board during the period 2002 – 2006 is shown in **Table 36** below.

TABLE 36
CASES PLACED BEFORE MEDICAL BOARD (INDUSTRIAL)
2002 - 2006

DESCRIPTION	2002	2003	2004	2005	2006
Number of Cases Boarded	145	158	161	135	148
Medical Treatment Recommended	60	65	78	51	46
Cases Awarded Disablement Benefit	46	48	39	43	41
Leave Past fit-for-work Dates accepted	-	1	5	-	-
Leave Past Fit-for-Work Dates not accepted	-	-	-	7	3
Medical Treatment Not Recommended	28	33	32	23	30
Cases Struck Off	-	-	-	1	-
Claimants' Absence	11	11	7	10	28
Percentage Genuine Cases	73	72	76	70	59

The Table above shows a sharp decline in the number of genuine cases placed before the Medical Board during 2006.

CASES REFERRED TO MEDICAL BOARD (NON-INDUSTRIAL)

During the year under review, 218 Non-Industrial cases were placed before the Medical Board. This total consisted of 154 new cases and 64 cases that were up for review.

The results of the determinations show that 52 persons were recommended for further treatment of which 3 were referred for medical attention overseas. Further, 100 cases were disallowed, 17 persons were deemed invalids and 35 cases were not processed



due to the absence of the claimants. In addition, leave past fit-for-work date was accepted for 14 cases.

MEDICAL TREATMENT ABROAD

A total of 54 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 \$993,120.

The distribution by country of treatment reveals that 32 persons went to Trinidad, 10 to the United States of America, 6 to Barbados, 2 to Suriname and 1 each to Brazil, Jamaica, India and Cuba.

The main reasons for overseas treatment were Fibromatous tumor to leg, coronary artery and Pituitary Meningioma.

VISITS BY NURSES

A total of 2,445 visits were made by Nurses/Sick Visitors of the Medical Department during 2006. Of this total, 2,282 were made to the homes of Insured Persons and 163 to hospitals.

The number of persons seen in homes amounted to 2,424 of which approximately 80% were pensioners and approximately 20% were claimants or prospective claimants.

Table 37 below shows the number of visits made by the Nurses / Sick Visitors during the period 2002-2006.

TABLE 37
VISITS MADE BY NURSES/SICK VISITORS
2002-2006

DESCRIPTION	2002	2003	2004	2005	2006
Number of visits	12,894	10,316	2,429	1,744	2,424

The Table above shows an overall decreasing trend in the number of visits made during the period 2002-2006.



APPEALS TO TRIBUNAL

During 2006, there were 1,685 appeals for processing. Of this total, 963 were brought forward from 2005. Sixty appeals were withdrawn during the year.

Old age benefit accounted for 1,152 or approximately 68.4% of the appeals and Sickness Benefit accounted for 318 or approximately 18.9%.

The Appeals Tribunal adjudicated on 207 of the appeals, of which 12 were allowed, 94 were disallowed and 91 were adjourned. Further, the General Manager reviewed and allowed 424 appeals.

At the end of the year therefore, there were 1,152 appeals outstanding.

ESTABLISHMENT AND ORGANISATION

STAFFING

At the beginning of the year, the Organization had in its employ 553 Staff, consisting of 519 permanent and 34 temporary employees.

During the year, 192 persons, comprising 17 permanent and 175 temporary employees were recruited. There were 109 exits, consisting of 28 persons from the permanent category and 81 from the temporary category. In addition, 41 temporary employees were appointed to permanent positions.

A breakdown of the exits from the permanent and temporary categories show that 33 persons had resigned, 63 had their services terminated, 5 were dismissed and 8 retired.

At the end of the year therefore, there were 636 employees on roll, of which 549 were permanent and 87 were temporary.

TRAINING AND PUBLIC RELATIONS

During 2006, a total of 56 training programmes were mounted for employees of the Scheme of which 34 were internal training programmes and 22 were external courses sponsored by agencies within the country. This resulted in 526 employee exposures through internal programmes and 40 employee exposures through external programmes.

The internal programmes comprised training sessions in areas of Employee Orientation, Health and Safety, HIV/AIDS, Value Added Tax, Processing of Short-Term benefit, Supervisory Management, among others.

The external programmes comprised exposures in areas such as Work-Place Communication and Protocol, HIV/AIDS, Workplace Regulations, Letter and Report Writing, Supervisory Management, among others. These courses were sponsored mainly



by the Ministry of Health, Corporate Training and Documentation Centre, Ministry of Labour and Corporate Training and Business School.

Forty-two (42) Lecture/Discussion sessions were conducted for Public and Private Sector Employees and Schools on matters pertaining to the National Insurance Scheme Regulations and Procedures. A total of 770 persons attended these sessions.



Part 2

INCOME AND EXPENDITURE

INCOME

Income received from all sources during 2006 amounted to approximately \$8,771M. This amount was made up as follows:

	G \$ 000
CONTRIBUTIONS	7,461,863
INVESTMENT INCOME	1,294,335
OTHER INCOME	<u>15,331</u>
	<u>\$8,771,529</u>

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

DESCRIPTION	LONG TERM	SHORT TERM	INDUSTRIAL	TOTAL
Contributions	5,163,609	1,365,521	932,733	7,461,863
Investment Income	964,021	125,680	204,634	1,294,335
Other Income	5,111	5,110	5,110	15,331
TOTAL	6,132,741	1,496,311	1,142,477	8,771,529

* Figures in G \$ 000

During 2005, the total income received was approximately \$7,945M. The income for 2006 therefore, represents **an increase** of approximately **10.4%**.

The income received during 2005 and 2006, is compared overleaf.



DESCRIPTION	YEAR		PERCENTAGE INCREASE
	2005	2006	
Contributions	6,669,843	7,461,863	11.9
Investment Income	1,208,800	1,294,335	7.1
Gain on Disposal of Investment	-	-	-
Other Income	66,629	15,331	77
TOTAL	7,945,272	8,771,529	10.4

*Figures in G \$ 000

EXPENDITURE

Total Expenditure during 2006 amounted to approximately **\$7,572M**. Of this amount, approximately **\$6,496M** was expended on Benefit Payments and approximately **\$1,076M** on Administrative Expenses.

An analysis of the Benefit Payments shows that the Long Term Branch accounted for **\$5,394M** or approximately **83%** of the total Benefit Expenditure, with Old Age Benefit accounting for **\$4,266M**. The Short Term Branch accounted for **\$891M** or approximately **14%**, while the Industrial Benefit Branch accounted for **\$211M** or approximately **3%** 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	5,394,160	83	71
SHORT TERM	890,881	14	12
INDUSTRIAL	211,430	3	3
TOTAL	6,496,471	100	86

The Table also shows that the Long Term Benefit Branch accounted for approximately **71%** of the total Expenditure, the Short Term Branch approximately **12%**, and the Industrial Branch approximately **3%**.

The amounts expended on Benefits during 2005 and 2006 are compared in the Table below.

BENEFIT BRANCH	AMOUNT EXPENDED DURING		PERCENTAGE INCREASE
	2005	2006	
LONG TERM	4,447,820	5,394,160	21
SHORT TERM	851,249	890,881	5
INDUSTRIAL	217,071	211,430	-3
TOTAL	5,516,140	6,496,471	18

* Figures in G \$ 000

The table above shows an increase of approximately **18%** in total Benefit Payments between the years 2005 and 2006.

Administrative Expenses amounted to approximately **\$1,076M**. This represents an increase of approximately **10%** over the 2005 total of approximately **\$982M**.



NATIONAL INSURANCE FUND

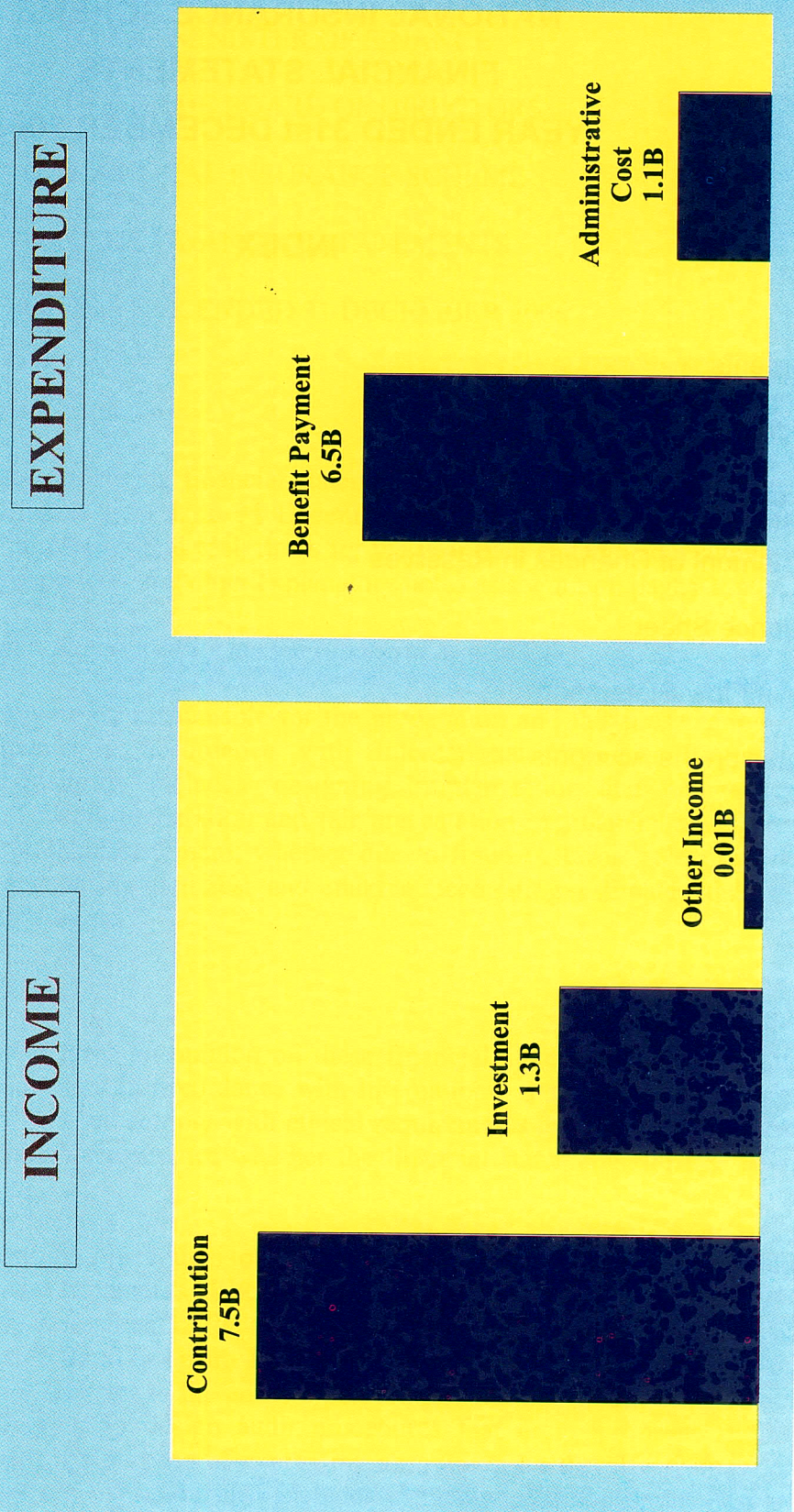
At the beginning of the year, the National Insurance Fund was **\$25,542M** and Fair Value Adjustment was approximately **\$9M**. Income received during the year totalled **\$8,771M**, while expenses amounted to **\$7,572M**. The Fund therefore realised a surplus of **\$1,199M** which when added to the Fair Value Adjustment and the Fund at the beginning of the year, amounted to **\$26,750M**.

The Fund as at 31.12.2006 was represented as follows: -

	\$ 000
Fixed Assets valued at	753,616
Investments valued at	25,129,192
Net current assets valued at	866,968
Deferred receivable (interest)	-
National Insurance Fund	<u><u>\$26,749,776</u></u>



**FIGURE IV
INCOME AND EXPENDITURE
2006**





**NATIONAL INSURANCE SCHEME
FINANCIAL STATEMENTS
YEAR ENDED 31st DECEMBER 2006**

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INDEPENDENT AUDITOR'S REPORT
TO THE MINISTER OF FINANCE
THROUGH THE BOARD OF DIRECTORS
OF NATIONAL INSURANCE SCHEME
ON THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2006

Report on the Financial Statements

We have audited the accompanying financial statements of National Insurance Scheme, which comprise the balance sheet as at 31 December 2006 and the income statement, statements of changes in reserves and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory notes as set out on pages 2 to 26.

Directors'/Management's Responsibility for the Financial Statements

The Directors/ Management are responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards. This responsibility includes: designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.



**NATIONAL INSURANCE SCHEME
FINANCIAL STATEMENTS
YEAR ENDED 31st DECEMBER 2006**

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Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.



Auditor's Responsibility – cont'd

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements give a true and fair view, in all material respects of the financial position of National Insurance Scheme as at 31 December 2006 and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards.

Without qualifying our opinion, we wish to emphasise that:

As stated in Note 12 of the financial statements, the actuaries reported several matters of concern among which were that annual expenditure is projected to exceed the year's contribution income beginning in 2006 and reserves are expected to begin decreasing in 2013. The actuaries made certain recommendations to ensure the future viability of the Scheme but so far these have not been fully implemented. The Scheme's actuary is responsible for the valuation of the Scheme in order to determine funding requirements. When forming our opinion on the Scheme's financial statements, we were not required and did not express an opinion as to the completeness or accuracy of the long term liabilities as this is determined by the Scheme's actuaries.

Report on Other Legal and Regulatory Requirements

The financial statements comply with the requirements of National Insurance Act.

Deloitte Touche
DELOITTE & TOUCHE
CHARTERED ACCOUNTANTS

June 25, 2007

77 Brickdam,
Stabroek, Georgetown,
Guyana



NATIONAL INSURANCE SCHEME
INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2006

	Note	Pensions G\$000	Short-term benefits G\$000	Industrial benefits G\$000	2006 Total G\$000	2005 Total G\$000
Income						
Contributions		5,163,609	1,365,521	932,733	7,461,863	6,669,843
Investment income	3(a)	964,021	125,680	204,634	1,294,335	1,208,800
Other income	3(b)	5,111	5,110	5,110	15,331	66,629
Total income		<u>6,132,741</u>	<u>1,496,311</u>	<u>1,142,477</u>	<u>8,771,529</u>	<u>7,945,272</u>
Expenditure						
Old age benefit		4,225,792	-	-	4,225,792	3,462,129
Old age grant		40,556	-	-	40,556	15,246
Survivors benefit		874,425	-	-	874,425	733,287
Invalidity pension		232,320	-	-	232,320	219,331
Invalidity grant		448	-	-	448	320
Funeral benefit		20,619	-	-	20,619	17,507
Sickness benefit		-	230,668	-	230,668	264,296
Maternity benefit		-	119,513	-	119,513	116,684
Medical care sickness		-	540,700	-	540,700	470,269
Disablement benefit		-	-	85,955	85,955	76,333
Death benefit		-	-	38,051	38,051	30,222
Injury benefit		-	-	61,618	61,618	73,519
Medical care - injury benefit		-	-	25,806	25,806	36,997
		<u>5,394,160</u>	<u>890,881</u>	<u>211,430</u>	<u>6,496,471</u>	<u>5,516,140</u>
Administrative expenses	3(c)	753,019	215,148	107,574	1,075,741	981,970
Total expenditure		<u>6,147,179</u>	<u>1,106,029</u>	<u>319,004</u>	<u>7,572,212</u>	<u>6,498,110</u>
Excess/(deficit) of income over expenditure		<u>(14,438)</u>	<u>390,282</u>	<u>823,473</u>	<u>1,199,317</u>	<u>1,447,162</u>

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

NATIONAL INSURANCE SCHEME

STATEMENT OF CHANGES IN RESERVES

FOR THE YEAR ENDED 31 DECEMBER 2006

	Pension reserve	Short term reserve	Industrial reserve	Fixed assets revaluation reserve	Investment revaluation reserve	Total
	G\$ 000	G\$ 000	G\$ 000	G\$ 000	G\$ 000	G\$ 000
Balance at 31 December 2004	16,785,280	1,790,565	4,730,152	563,568	118,178	23,987,743
Excess of income over expenditure	402,855	312,523	731,784	-	-	1,447,162
Fair value adjustment	-	-	-	-	106,994	106,994
Balance at 31 December 2005	17,188,135	2,103,088	5,461,936	563,568	225,172	25,541,899
Excess of income/(deficit) over expenditure	(14,438)	390,282	823,473	-	-	1,199,317
Fair value adjustment	-	-	-	-	8,560	8,560
Balance at 31 December 2006	<u>17,173,697</u>	<u>2,493,370</u>	<u>6,285,409</u>	<u>563,568</u>	<u>233,732</u>	<u>26,749,776</u>

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





NATIONAL INSURANCE SCHEME

BALANCE SHEET

AT 31 DECEMBER 2006

	Notes	2006	2005
		G\$000	G\$000
ASSETS			
Fixed assets	4	<u>753,616</u>	<u>752,964</u>
Investments			
Treasury bills	5	4,335,237	1,899,990
Others	5	<u>20,793,955</u>	<u>21,895,854</u>
		<u>25,129,192</u>	<u>23,795,844</u>
Other assets			
Accrued income		753,747	603,994
Sundry receivables	7	191,747	185,521
Stores	6	26,643	26,292
Cash at bank		151,172	417,023
Cash on hand		<u>31,845</u>	<u>31,278</u>
		<u>1,155,154</u>	<u>1,264,108</u>
TOTAL ASSETS		<u><u>27,037,962</u></u>	<u><u>25,812,916</u></u>
EQUITY AND LIABILITIES			
Reserves			
Pension reserve	8(a)	17,173,697	17,188,135
Short term reserve	8(b)	2,493,370	2,103,088
Industrial reserve	8(c)	6,285,409	5,461,936
Fixed assets revaluation reserve	4 (b)	563,568	563,568
Investment revaluation reserve	9	<u>233,732</u>	<u>225,172</u>
		<u>26,749,776</u>	<u>25,541,899</u>
Current liabilities			
Unpaid benefits	11	251,037	178,770
Sundry payables and accruals	10	<u>37,149</u>	<u>92,247</u>
		<u>288,186</u>	<u>271,017</u>
TOTAL EQUITY AND LIABILITIES		<u><u>27,037,962</u></u>	<u><u>25,812,916</u></u>

These financial statements were approved by the Board of Directors on 25th June 2007

On behalf of the Board:

J. C. Gossain Director
M. P. D. Director

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



NATIONAL INSURANCE SCHEME
CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2006

	<u>2006</u>	<u>2005</u>
	G\$000	G\$000
Operating activities		
Excess of income over expenditure	1,199,317	1,447,162
Depreciation	47,091	42,518
Foreign exchange loss/(gain)	16,995	(30,176)
(Gain) /loss on disposal of fixed assets	(210)	335
(Increase)/decrease in sundry debtors and accrued income	(155,979)	9,506
Increase in unpaid benefits, sundry payables and accruals	17,169	52,116
Increase in stores	(351)	(12,308)
	<u>1,124,032</u>	<u>1,509,153</u>
Investing activities		
Purchase of fixed assets	(47,743)	(68,784)
Proceeds from sale of fixed assets	210	4
Increase in fixed deposits and securities	(9,503,844)	(21,417,035)
Proceeds from sale/maturity of fixed deposits and securities	8,162,061	20,130,634
	<u>(1,389,316)</u>	<u>(1,355,181)</u>
Net increase/(decrease) in cash and cash equivalents	(265,284)	153,972
Cash and cash equivalents at beginning of period	<u>448,301</u>	<u>294,329</u>
Cash and cash equivalents at end of period	<u>183,017</u>	<u>448,301</u>
Cash and cash equivalents		
Cash at bank	151,172	417,023
Cash on hand	<u>31,845</u>	<u>31,278</u>
	<u>183,017</u>	<u>448,301</u>

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



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

1. Incorporation and activities

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

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

Number of employees

The average number of employees of the Scheme was 646 (2005 - 551).

Number of contributors

The average number of contributors to the Scheme was:

	<u>2006</u>	<u>2005</u>
Self employed	7,335	7,365
Employed	117,425	117,230

2. Summary of significant accounting policies

(a) Accounting convention

The financial statements have been prepared under the historical cost convention as modified for the revaluation of land and buildings and investments and conform with International Financial Reporting Standards adopted by the Institute of Chartered Accountants of Guyana.

Basis of preparation

During the year new and revised standards and interpretations came into effect.

Of relevance to the Scheme is:

Amendments to the following Standard:

IAS 39 – Financial Instruments – Recognition and Measurement



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

2. Summary of significant accounting policies – cont'd

(a) Accounting convention – cont'd

The effect of adopting IAS 39 amendments had no material effect on the Scheme's accounting policies.

Potential impact of changes in standards not yet effective:

IFRS 7 – Financial Instruments

Financial Instruments (effective for annual periods beginning on or after 1 January 2007). This standard will replace IAS 30, Disclosures in the financial statements of Banks and similar Financial Institutions, and the disclosure requirements of IAS 32, Financial Instruments: Disclosure and presentation. The standard will introduce new disclosures to improve information about financial instruments. IFRS 7 requires the disclosure of qualitative and quantitative information about exposure to risks arising from financial instruments, including specified minimum disclosures about credit risk, liquidity risk and market risk, including sensitivity analysis to market risk.

IFRS 8 – Operating Segment

This becomes effective for period beginning on or after 1 January 2009. IFRS 8 replaces IAS 14 Segment Reporting. IFRS 8 requires an entity to report financial and descriptive information about its reportable segments, which are operating segments or aggregations of operating segments that meet specified criteria.

Operating segments are components of an entity about which separate financial information is available that is evaluated regularly by operating decision makers in deciding how to allocate resources and in assessing performance.

Amendment was made to IAS 1 Presentation of Financial Statements as relates to Capital Disclosures which became effective 1 January 2007. This standard would require additional disclosures on the Scheme's share capital.

Other standards and interpretations issued but not yet effective are not expected to have a material impact on the Scheme's financial statements when adopted.



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

2. Summary of significant accounting policies – cont'd

(b) Revenue recognition

(1) Contributions

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

Contributions represent income from employed and self-employed persons. Contributions were collected at the rate of 13% of earnings (2005 – 13%).

The total contributions received were allocated in 2006 and 2005 as follows:-

i)	Pension benefits	-	69.2%
ii)	Short term benefits	-	18.3%
iii)	Industrial benefits	-	12.5%

(2) Investment income:

The total annual income from investments was distributed in 2006 and 2005 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.

(c) Expenditure

Benefits:

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



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

Summary of significant accounting policies – cont'd

(c) Expenditure – cont'd

Administrative expenditure:

Administrative expenditure of the fund was distributed in 2006 and 2005 among the benefit branches based on actuarial recommendation as follows:-

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

(d) Property, plant and equipment

Land and buildings are stated in the balance sheet at their revalued amounts, being the fair value at the date of revaluation, less any subsequent accumulated depreciation. Revaluations are performed with sufficient regularity such that the carrying amount does not differ materially from that which would be determined using fair values at the balance sheet date.

Any revaluation increase arising on the revaluation of such land and buildings is credited to revaluation reserve. Depreciation on revalued assets is charged to the income and expenditure account.

Depreciation on buildings, computer equipment, telephone equipment and motor vehicles is charged so as to write off the cost or valuation of fixed assets over their estimated useful lives, using the straight line method at the rates specified below:

Buildings	-	2%
Computer equipment	-	25%
Telephone equipment	-	25%
Motor vehicles	-	25%

Land is not depreciated.



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

2. Summary of significant accounting policies – cont'd

(g) Financial instruments – cont'd

Investments – cont'd

The Scheme's investments have been classified as "available for sale financial assets", "investments held to maturity" and "loans and receivables".

"Available for sale" investments are initially recognized at cost and adjusted to fair value at subsequent periods.

Gains or losses on "available for sale financial assets" are recognized through the statement of reserves until the asset is sold or otherwise disposed, at which time previously recognized gains or losses are transferred to the statement of income and expenditure account for that period.

"Investments held to maturity" and "loans and receivables" are carried at amortised cost. Any gain or loss on these investments is recognized in the statement of income and expenditure account when the asset is derecognized or impaired.

Sundry receivables

Sundry receivables are measured at initial recognition at fair value. Appropriate allowances for estimated unrecoverable amounts are recognised in income and expenditure when there is objective evidence that the asset is impaired. The allowance recognised is based on management's evaluation of the collectibility of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and at bank.

Sundry payables, accruals and unpaid benefits

Sundry payables, accruals and unpaid benefits are measured at fair values.

(h) Reserves

The Scheme provides for the payment of benefits in three categories: Pension, Short-term and Industrial.

Pension Reserve, Short-term Reserve and Industrial Reserve are provided for as required by the National Insurance Act.



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

Summary of significant accounting policies – cont'd

(i) Fixed assets revaluation reserve

Surplus on revaluation of fixed assets (land and buildings) is credited to this account. This reserve is not distributable.

(j) Investment revaluation reserve

Fair value adjustments of available-for-sale investments is credited to this account. This reserve is not distributable.

(k) Use of estimates

The preparation of financial statements in conformity with International Financial Reporting Standards requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reported period. Actual results could differ from those estimated.

Estimation

i) Sundry receivables and inventory

On a regular basis, management reviews sundry receivables and inventory to assess impairment. Based on information available as to the likely impairment in cash flows, decisions are taken in determining appropriate provisions to be made for bad and doubtful debts and obsolescence.

ii) Other financial assets

In determining the fair value of investments in the absence of a market, the directors estimate the likelihood of impairment by using discounted cash flows.

iii) Useful lives of property, plant and equipment

Management reviews the estimated useful lives of property, plant and equipment at the end of each year to determine whether the useful lives of property, plant and equipment should remain the same.



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

3(a)	<u>2006</u> G\$000	<u>2005</u> G\$000
Investment income		
Available for sale	<u>34,111</u>	<u>9,402</u>
Held to Maturity:		
Debenture	3,437	2,927
Bonds & Loans	<u>161,869</u>	<u>154,580</u>
	<u>165,306</u>	<u>157,507</u>
Fixed Deposits:		
Demerara Bank Limited	233,982	143,465
Others	<u>386,967</u>	<u>273,326</u>
	<u>620,949</u>	<u>416,791</u>
Annuities:		
CLICO Life & General Insurance	<u>300,129</u>	<u>454,429</u>
Treasury Bills	<u>173,840</u>	<u>170,671</u>
	<u>1,294,335</u>	<u>1,208,800</u>
Distribution:		
Pensions	964,021	900,314
Short term benefits	125,680	117,375
Industrial Benefits	<u>204,634</u>	<u>191,111</u>
	<u>1,294,335</u>	<u>1,208,800</u>



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

	<u>2006</u> G\$000	<u>2005</u> G\$000
3(b) Other Income		
Interest on arrears contribution	25,088	23,833
Gain/(loss) on foreign currency	(16,995)	30,176
Other income	7,028	12,955
Gain/(loss) on disposal	<u>210</u>	<u>(335)</u>
	<u>15,331</u>	<u>66,629</u>
3(c) Administrative expenses		
Directors' emoluments - note (i)	724	630
Employment costs	658,593	609,147
Gratuities and pensions	34,758	43,169
Depreciation	47,091	42,518
Finance charges	4,988	4,645
Repairs and maintenance	14,569	28,117
Security	56,602	54,852
Auditors' remuneration	4,200	4,200
Other administrative costs	<u>254,216</u>	<u>194,692</u>
	<u>1,075,741</u>	<u>981,970</u>
Note (i)		
Chairman	84	91
Deputy Chairman	79	50
11 Directors sharing equally (2005 - 10)	<u>561</u>	<u>489</u>
	<u>724</u>	<u>630</u>



NATIONAL INSURANCE SCHEME
NOTES ON THE ACCOUNTS

4	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	695,531	40,997	397,274	54,734	604	1,189,140
	At 1 January 2006	4,595	7,504	35,644	-	-	47,743
	Additions	-	(2)	(32)	(7,345)	-	(7,379)
	Disposals	-	-	-	-	-	-
	At 31 December 2006	700,126	48,499	432,886	47,389	604	1,229,504
	Comprising:						
	Valuation	655,892	6,937	46,518	15,281	-	724,628
	Cost	44,234	41,562	386,368	32,108	604	504,876
	Depreciation	700,126	48,499	432,886	47,389	604	1,229,504
	At 1 January 2006	62,482	18,082	312,245	42,773	594	436,176
	Charge for the year	12,621	3,041	27,107	4,320	2	47,091
	Written back on disposals	-	(2)	(32)	(7,345)	-	(7,379)
	At 31 December 2006	75,103	21,121	339,320	39,748	596	475,888
	Net book values:						
	At 31 December 2006	625,023	27,378	93,566	7,641	8	753,616
	At 31 December 2005	633,049	22,915	85,029	11,961	10	752,964

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 fixed asset revaluation 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 the fixed asset revaluation reserve.

(c) At 31 December 2006, had the land and buildings been carried at historical cost, their carrying amount would have been approximately G\$119,625 million. (2005 - \$122,066 million)



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

5 Investments - cont'd

Note (c)

A loan of US\$4M was granted to the Government of Guyana for the purpose of building the Caricom Secretariat Headquarters at Liliendaal, East Coast Demerara.

This loan is to be repaid in US dollars over a period of 25 years with principal and interest payments being made semi-annually and at the following interest rates:

- (a) 4% per annum for the first 15 years, and
- (b) 5% per annum for the next ten years.

The agreement catered for a grace period of 2.2 years with repayment in 47 equal principal installments. It also caters for semi-annual interest repayments.

The loan is unsecured.

Significant investments	<u>Fair value</u> <u>2006</u> G\$ 000	<u>Fair value</u> <u>2005</u> G\$ 000
CLICO Life & General Insurance - varying rates of 5.75% to 6.25% - Annuities	4,267,207	7,740,279
Hand in Hand Trust - varying rates of 4.50% to 5.25% - Fixed deposits	2,348,135	2,387,510
Citizens Bank - varying rates of 4.40% to 8.00% - Fixed deposits	4,553,446	5,004,031
Demerara Bank - varying rates of 2.25% to 5.50% - Fixed deposits	4,865,585	3,833,225
Government of Guyana - 3.95%- Treasury Bills	4,335,237	1,899,991
Berbice Bridge Company Inc.- varying rates of 5.28% to 11%.	<u>1,560,000</u>	<u>-</u>
	<u>2006</u> G\$ 000	<u>2005</u> G\$ 000
6 Stores		
Stationery	15,515	16,260
Medical Supplies	<u>11,128</u>	<u>10,032</u>
	<u>26,643</u>	<u>26,292</u>
7 Sundry receivables		
Sundry receivables	209,432	203,250
Provision for bad debts	<u>(17,685)</u>	<u>(17,729)</u>
	<u>191,747</u>	<u>185,521</u>



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

9	Investment revaluation reserve	<u>2006</u> G\$000	<u>2005</u> G\$000
	At 1 January	225,172	118,178
	Fair value adjustment	<u>8,560</u>	<u>106,994</u>
	At 31 December	<u>233,732</u>	<u>225,172</u>
	This represents the fair value adjustments of investments held.		
10	Sundry payables and accruals	<u>2006</u> G\$000	<u>2005</u> G\$000
	Sundry payables and accruals	<u>37,149</u>	<u>92,247</u>
11	Unpaid benefits		
	Pension	212,104	124,933
	Short term	32,172	43,084
	Industrial	<u>6,761</u>	<u>10,753</u>
		<u>251,037</u>	<u>178,770</u>



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

12. Actuarial review

Section 37 of the National Insurance Act, requires that an actuarial review of the National Insurance Scheme be conducted at least every five years. The sixth review was conducted as at 31 December 2001, three years after the previous review.

The key results of the Intermediate scenario projections are:

- The ageing of the general population will have a major impact on the ratio of workers to retirees. It is projected that the number of NIS contributors for each pensioner will fall from 4.4 in 2001 to 1.9 in 2062.
- Annual expenditure is projected to exceed the year's contribution income once again beginning in 2006.
- Reserves are expected to begin decreasing in 2013, when total expenditure will exceed total income for the first time. Nine years later, in 2022, reserves are projected to become exhausted.
- The pay-as-you-go-rate, or the rate required to produce just enough contribution income to meet expenditure if there is no Fund, will increase from 10.8 per cent in 2001 to 17.2 per cent in 2022. This rate will increase gradually to almost 29 per cent in 2062.
- The constant contribution rate beginning in 2003 that would make the present value of contributions equal to the present value of expenditure through 2062 is 18.8 per cent.

The actuarial report as at 31 December 2001 made the following recommendations for the future viability of the Scheme.

These are provided under three main categories relating to benefit provisions, financial sustainability and governance and other considerations. They are summarized as follows:



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

12. Actuarial review – cont'd

Recommendations related to benefit provisions:

- (i) Increase the funeral and maternity grants to levels that are consistent with explicit financial objectives. For the funeral grant, the rate should be at least G\$15,000. For the maternity grant, the objective could be 50 per cent of the cost of a normal delivery in private facilities, or G\$7,500. The amounts of both grants should also be related to the minimum pension so that they are adjusted in line with pension increases.
- (ii) Increase the reference period for the average pensionable salary calculation to the average of the best insurable earnings for at least the last 10 years.
- (iii) Increase the minimum pension payable to widows and widowers from 50 per cent of the minimum old-age pension to the same rate as for old-age and invalidity pensions. Consideration should also be given to allow the payment of the combined old-age pension and survivor's pension to entitled widow(er)s, instead of only the higher of the two.
- (iv) Review the provisions governing the payment of survivors' benefits. The eligibility conditions for widowers should be changed and made the same as those for widows. Consideration may also be given to allowing for the payment of a benefit to more than two children and the payment to children where one parent is still alive.
- (v) Consider providing Sickness Benefit Medical Care (SBMC) to all pensioners.
- (vi) Consider reducing the number of weekly contributions required to qualify for a pension from 750 to 500.
- (vii) Consider amending the eligibility conditions for sickness benefits to allow seasonal workers to qualify.

Recommendations related to financial considerations:

- (viii) Adopt a funding objective and rule and a policy on future contribution rate increases that will bring long-term sustainability as part of a deliberate and comprehensive review of the NIS' benefits, future financing, administration and investment strategies. The schedule of contribution rates adopted should be the subject of future actuarial reviews that will assess it in line with the adopted funding objective and rule.



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

12. Actuarial review – cont'd

Recommendations related to financial considerations – cont'd:

- (ix) Adopt an investment policy statement.
- (x) Increase the diversification of assets by reducing the proportion of investments held in treasury bills and possibly investing some of the funds overseas following the recommendations of an investigation committee on the matter.

Recommendations related to administration and other aspects:

- (xi) Continue to seek ways of reducing administrative costs with a 5-10 and 15-20 year objectives to reach a maximum level of 1 per cent of insurable earnings.
- (xii) Provide to all past and current contributors annual contribution statements that indicate past contributions, their benefit eligibility status and what, if any, additional contributions are required to qualify for certain benefits.
- (xiii) Initiate extensive public information campaigns to obtain ideas on practical ways of ensuring that NIS remains adequately funded indefinitely and public support exists.

The Board of Directors of the National Insurance Scheme is in the process of reviewing and implementing the above actuaries' recommendations.

The next actuarial review due at 31 December 2006, will commence in August 2007.

13. Capital commitments

	<u>2006</u>	<u>2005</u>
	G\$000	G\$000
Expenditure authorized by the Directors but not contracted for	78,649	77,839
	=====	=====



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

14. Financial risk management

(a) Market risk

i) Foreign currency risk

The Scheme is exposed to foreign currency risk due to fluctuations in exchange rates on balances that are denominated in foreign currencies.

The equivalent Guyana dollar value of assets in foreign currency is shown below.

	<u>2006</u> G\$ 000	<u>2005</u> G\$ 000
Assets		
United States dollars	1,099,595	1,030,838
Eastern Caribbean dollars	51,653	51,653
	<u>1,151,248</u>	<u>1,082,491</u>
Liabilities	-	-

ii) Interest rate risk

Interest rate risk is the risk that the value of financial instruments will fluctuate due to changes in market interest rates.

The Scheme is exposed to various risks that are associated with the effects of variations in interest rates. This impacts directly on its cash flows.



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

14 Financial risk management - cont'd

(a) Market risk - cont'd

(ii) Interest rate risk - cont'd

The Scheme's management continually monitors and manages these risks through the use of appropriate tools and implements relevant strategies to hedge against any adverse effects.

	Maturing				Total G\$000
	2006				
	Within <u>1 year</u> G\$000	<u>2 to 5 years</u> G\$000	Over <u>5 years</u> G\$000	Non-interest <u>bearing</u> G\$000	
Assets					
Investments	21,482,165	1,820,627	1,826,400	-	25,129,192
Accrued income	-	-	-	753,747	753,747
Sundry debtors	-	-	-	191,747	191,747
Cash at bank	-	-	-	151,172	151,172
Cash on hand	-	-	-	31,845	31,845
	<u>21,482,165</u>	<u>1,820,627</u>	<u>1,826,400</u>	<u>1,128,511</u>	<u>26,257,703</u>
Liabilities					
Unpaid benefits	-	-	-	251,037	251,037
Sundry payables	-	-	-	37,149	37,149
	<u>-</u>	<u>-</u>	<u>-</u>	<u>288,186</u>	<u>288,186</u>
Interest sensitivity gap	<u>21,482,165</u>	<u>1,820,627</u>	<u>1,826,400</u>		
	Maturing				Total G\$000
	2005				
	Within <u>1 year</u> G\$000	<u>2 to 5 years</u> G\$000	Over <u>5 years</u> G\$000	Non-interest <u>bearing</u> G\$000	
Assets					
Investments	19,042,534	3,463,467	1,289,843	-	23,795,844
Accrued income	-	-	-	603,994	603,994
Sundry debtors	-	-	-	185,521	185,521
Cash at bank	-	-	-	417,023	417,023
Cash on hand	-	-	-	31,278	31,278
	<u>19,042,534</u>	<u>3,463,467</u>	<u>1,289,843</u>	<u>1,237,816</u>	<u>25,033,660</u>
Liabilities					
Unpaid benefits	-	-	-	178,770	178,770
Sundry payables	-	-	-	92,247	92,247
	<u>-</u>	<u>-</u>	<u>-</u>	<u>271,017</u>	<u>271,017</u>
Interest sensitivity gap	<u>19,042,534</u>	<u>3,463,467</u>	<u>1,289,843</u>		



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

14 Financial risk management - cont'd

(a) Market risk - cont'd

(ii) Interest rate risk - cont'd

The Scheme's management continually monitors and manages these risks through the use of appropriate tools and implements relevant strategies to hedge against any adverse effects.

	Maturing				
	2006				
	Within <u>1 year</u> G\$000	<u>2 to 5 years</u> G\$000	Over <u>5 years</u> G\$000	Non-interest <u>bearing</u> G\$000	<u>Total</u> G\$000
<u>Assets</u>					
Investments	21,482,165	1,820,627	1,826,400	-	25,129,192
Accrued income	-	-	-	753,747	753,747
Sundry debtors	-	-	-	191,747	191,747
Cash at bank	-	-	-	151,172	151,172
Cash on hand	-	-	-	31,845	31,845
	<u>21,482,165</u>	<u>1,820,627</u>	<u>1,826,400</u>	<u>1,128,511</u>	<u>26,257,703</u>
<u>Liabilities</u>					
Unpaid benefits	-	-	-	251,037	251,037
Sundry payables	-	-	-	37,149	37,149
	-	-	-	288,186	288,186
Interest sensitivity gap	<u>21,482,165</u>	<u>1,820,627</u>	<u>1,826,400</u>		
	Maturing				
	2005				
	Within <u>1 year</u> G\$000	<u>2 to 5 years</u> G\$000	Over <u>5 years</u> G\$000	Non-interest <u>bearing</u> G\$000	<u>Total</u> G\$000
<u>Assets</u>					
Investments	19,042,534	3,463,467	1,289,843	-	23,795,844
Accrued income	-	-	-	603,994	603,994
Sundry debtors	-	-	-	185,521	185,521
Cash at bank	-	-	-	417,023	417,023
Cash on hand	-	-	-	31,278	31,278
	<u>19,042,534</u>	<u>3,463,467</u>	<u>1,289,843</u>	<u>1,237,816</u>	<u>25,033,660</u>
<u>Liabilities</u>					
Unpaid benefits	-	-	-	178,770	178,770
Sundry payables	-	-	-	92,247	92,247
	-	-	-	271,017	271,017
Interest sensitivity gap	<u>19,042,534</u>	<u>3,463,467</u>	<u>1,289,843</u>		



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

14. Financial risk management – cont'd

(a) Market risk – cont'd

ii) Interest rate risk – cont'd

The average effective interest rates for monetary financial instruments are shown below:-

	<u>2006</u>	<u>2005</u>
	%	%
Loans	4.00-17.08	4.00- 17.08
Bonds	5.00 – 11.00	5.00 – 10.25
Deposits at banks	2.25 – 8.00	2.25 - 5.75
Annuities	5.75 - 6.25	5.00 - 6.00
Treasury bills	3.95	4.13
Cash at bank	-	-

iii) Price risk

Price risk is the risk that the value of financial instruments will fluctuate as a result of changes in market prices whether those changes are caused by factors specific to the individual security or its issuer or factors affecting all securities traded in the market. The Scheme's exposure to market risk arises from its local and foreign securities.

Management continually identifies, evaluates, underwrites and diversifies risk in order to minimize the total cost of carrying such risk.

(b) Credit risk

The Scheme faces credit risk in respect of its receivables and cash and cash equivalents. However, this risk is controlled by close monitoring of these assets by the Scheme. The maximum credit risk faced by the Scheme is the balance reflected in the financial statements.



NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

14 Financial risk management - cont'd

(c) Liquidity risk

Liquidity risk is the risk that the Scheme will encounter difficulty in raising funds to meet its commitments associated with financial instruments

The Scheme manages its liquidity risk by maintaining an appropriate level of resources in liquid or near liquid form.

The following table shows the distribution of assets and liabilities by maturity:

As at 31 December 2006

	1 to 12 <u>months</u> G\$ 000	Over 12 <u>months</u> G\$ 000	<u>Total</u> G\$ 000
<u>Assets</u>			
Investments	21,482,165	3,647,027	25,129,192
Accrued income	753,747	-	753,747
Sundry receivables	191,747	-	191,747
Stores	26,643	-	26,643
Cash at bank	151,172	-	151,172
Cash on hand	31,845	-	31,845
<u>Liabilities</u>			
Unpaid benefits	(251,037)	-	(251,037)
Sundry payables and accruals	(37,149)	-	(37,149)
	<u>22,349,133</u>	<u>3,647,027</u>	<u>25,996,160</u>

As at 31 December 2005

<u>Assets</u>			
Investments	19,042,534	4,753,310	23,795,844
Accrued income	603,994	-	603,994
Sundry receivables	185,521	-	185,521
Stores	26,292	-	26,292
Cash at bank	417,023	-	417,023
Cash on hand	31,278	-	31,278
<u>Liabilities</u>			
Unpaid benefits	(178,770)	-	(178,770)
Sundry payables and accruals	(92,247)	-	(92,247)
	<u>20,035,625</u>	<u>4,753,310</u>	<u>24,788,935</u>

This should be read in conjunction with Note 12.

15 The Scheme is exempted from all forms of taxation.

16 Pending litigations

There are several pending litigations against the Scheme, the outcome of which cannot be determined at this stage.

17 The National Insurance Scheme is not funded by the Central Government.

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TABLE A
NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE
2006

CODE	INDUSTRY	NUMBER OF EMPLOYEES						TOTAL
		1-5	6-10	11-20	21-50	51-100	Over 100	
1	Agriculture & Livestock Production	1	-	-	-	-	-	1
1B	Rice Planting & Harvesting	1	-	-	-	-	-	1
2	Forestry & Logging	3	1	-	-	-	-	4
3	Hunting, Trapping and Game Propagation	-	-	-	-	-	-	-
12	Metal Mining	3	2	1	-	-	-	6
13	Crude Petroleum and Natural Gas	-	-	-	-	-	-	-
19	Non-Metallic Mining and Quarrying	-	-	-	-	-	-	-
20	Food Manufacturing Industries, except sugar, rice & beverage industries	1	1	-	-	-	-	2
20B	Rice Milling	2	-	-	-	-	-	2
21	Beverage Industries	1	-	-	-	-	-	1
24	Manufacture of footwear, other wearing apparel & made-up textile goods	1	-	-	-	-	-	1
25	Manufacture of Wood and Cork except manufacture of furniture	4	-	-	-	-	-	4
26	Manufacture of furniture & fixtures	-	-	-	1	-	-	1
30	Manufacture of Rubber Products	-	-	-	-	-	-	-
32	Manufacture of Products of petroleum and Coal	-	-	-	-	-	-	-
33	Manufacture of Non-Metallic Mineral Products	-	-	-	-	-	-	-
34	Basic Metal Industries	2	1	-	-	-	-	3
37	Manufacture of electrical machinery, apparatus, appliances & supplies	2	-	-	-	-	-	2
38	Manufacture of Transport Equipment	4	-	-	-	-	-	4
39	Miscellaneous Manufacturing Industries	2	-	-	-	-	-	2
40	Construction	20	11	2	-	1	-	34
51	Supply of Electricity, Gas & Steam	-	-	-	-	-	-	-
52	Water and Sanitary Services	3	-	-	-	-	-	3
61	Wholesale and Retail Trade	36	3	1	-	-	-	40
62	Banks and Other Financial Institutions	-	-	-	-	-	-	-
64	Real Estate	-	2	-	-	-	-	2
71	Transport	3	-	-	-	-	-	3
72	Storage & Ware Housing	-	-	-	-	-	-	-
73	Communication	1	1	-	-	-	-	2
82	Community and Business Services	23	5	2	1	-	-	31
83	Recreational Services	-	-	-	-	-	-	-
84	Personal Services	59	4	1	1	-	-	65
90	Activities not Adequately described	7	-	-	1	1	-	9
TOTAL		179	31	7	4	2	-	223



TABLE B
NUMBER OF EMPLOYED REGISTRANTS BY AGE-GROUP, SEX AND MARITAL STATUS
2006

AGE GROUP	MALES					FEMALES					MALES & FEMALES											
	SINGLE	MARRIED	WID.	DIV.	SEP.	COMMON LAW	TOTAL	SINGLE	MARRIED	WID.	DIV.	SEP.	COMMON LAW	TOTAL	SINGLE	MARRIED	WID.	DIV.	SEP.	COMMON LAW	TOTAL	
Under 16	105	1	-	-	-	-	106	60	-	-	-	-	-	60	165	1	-	-	-	-	-	166
16 - 19	2,391	12	1	-	2	19	2,425	1,581	15	-	-	1	27	1,624	3,972	27	1	-	3	-	46	4,049
20 - 24	1,030	45	-	-	1	79	1,155	763	62	2	2	5	65	899	1,793	107	2	2	6	-	144	2,054
25 - 29	259	77	1	1	1	94	433	252	64	1	7	6	54	384	511	141	2	8	7	-	148	817
30 - 34	127	84	-	4	-	66	281	105	70	1	2	5	42	225	232	154	1	6	5	-	108	506
35 - 39	62	108	-	4	1	41	216	60	53	4	2	2	26	147	122	161	4	6	3	-	67	363
40 - 44	31	66	1	4	3	24	129	23	47	3	2	1	15	91	54	113	4	6	4	-	39	220
45 - 49	14	35	2	1	-	11	63	28	25	10	2	1	6	72	42	60	12	3	1	-	17	135
50 - 54	7	28	1	1	-	5	42	10	13	2	1	1	2	29	17	41	3	2	1	-	7	71
55 - 59	2	9	1	-	-	4	16	5	6	-	1	-	1	13	7	15	1	1	-	-	5	29
60 & Over	3	3	-	1	-	-	7	1	-	-	-	-	-	1	4	3	-	1	-	-	-	8
TOTAL	4,031	468	7	16	8	343	4,873	2,888	355	23	19	22	238	3,545	6,919	823	30	35	30	-	581	8,418



TABLE C
NUMBER OF EMPLOYED REGISTRANTS BY
INDUSTRY AND SEX
2006

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agriculture & Livestock Production	160	50	210
01A	Sugar Cane Planting & Harvesting	14	2	16
01B	Rice Planting & Harvesting	1	1	2
02	Forestry & Logging	217	22	239
3	Hunting, Trapping and game propagation	-	-	-
04	Fishing	61	52	113
11	Bauxite Mining	8	1	9
12	Metal Mining	45	7	52
13	Crude Petroleum and Natural Gas	7	5	12
14	Stone Quarrying, Clay and Sand Pits	10	6	16
19	Non- Metallic Mining & Quarrying	28	6	34
20	Food Manufacturing Industries	223	69	292
20A	Sugar Milling	468	24	492
20B	Rice Milling	56	17	73
21	Beverage Industries	142	39	181
22	Tobacco Manufacturers	-	-	-
23	Manufacture of Textiles	8	4	12
24	Manufacture of Footwear & other Wearing Apparel	31	205	236
25	Manufacture of Wood and Cork, except Manufacture of Furniture	246	58	304
26	Manufacture of Furniture and Fixtures	114	14	128
27	Manufacture of Paper and Paper Products	9	-	9
28	Printing, Publishing and Allied Industries	5	10	15
29	Manufacture of Leather & Leather products except footwear	4	-	4
30	Manufacture of Rubber Products	-	-	-
31	Manufacture of Chemicals and Chemical products	24	10	34
32	Manufacture of Products of Petroleum & Coal	1	1	2
33	Manufacture of Non-Metallic Mineral Products	3	1	4
34	Basic Metal Industries	9	4	13
35	Manufacture of Metal Products, except machinery and transport equipment	30	10	40
36	Manufacture of Machinery (except Electrical Machinery)	2	-	2
37	Manufacture of Electrical Machinery, Apparatus, Appliances & Supplies	7	2	9
38	Manufacture of Transport Equipment	14	2	16
39	Miscellaneous Manufacturing Industries	46	18	64
40	Construction	425	82	507
51	Supply of Electricity, Gas and Steam	43	32	75
52	Water and Sanitary Services	21	6	27
61	Wholesale and Retail Trade	616	683	1,299
62	Banks and other Financial Institutions	37	73	110
63	Insurance	47	88	135
64	Real Estate	10	-	10
71	Transport	115	30	145
72	Storage and Warehousing	-	-	-
73	Communication	63	123	186
81	Government Services	356	311	667
82	Community & Business Services	928	1,062	1,990
83	Recreational Services	8	14	22
84	Personal Services	143	354	497
90	Other Activities not adequately described	68	47	115
	Total	4,873	3,545	8,418



TABLE D
NUMBER OF SELF-EMPLOYED REGISTRANTS BY
INDUSTRY AND SEX
2006

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agriculture and Livestock Production	1	-	1
01A	Sugar cane Planting and Harvesting	-	-	-
12	Metal Mining	1	-	1
19	Non-Metallic mining and quarrying	1	-	1
20B	Rice Milling	-	1	1
24	Manufacture of footwear, other wearing apparel and made-up textile goods	-	1	1
28	Printing, Publishing and Allied Industries	-	1	1
37	Manufacture of electrical machinery, apparatus, appliances and supplies	1	-	1
40	Construction	4	-	4
61	Wholesale and Retail trade	1	-	1
71	Transport	1	-	1
81	Government Services	1	-	1
82	Community and Business Services	1	1	2
84	Personal Services	2	-	2
90	Other Activities not adequately described	165	122	287
	TOTAL	179	126	305



TABLE E
NUMBER OF SELF-EMPLOYED REGISTRANTS BY AGE-GROUP, SEX AND MARITAL STATUS
2006

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	-	18	-	-	-	-	18	2	5	-	-	-	-	8	2	23	-	-	-	-	1	26
21-25	4	25	-	-	-	2	31	1	20	-	-	-	2	23	5	45	-	-	-	4	54	
26-30	9	18	-	-	-	4	31	6	10	-	-	-	1	17	15	28	-	-	-	5	48	
31-35	13	8	-	-	-	2	23	6	6	-	1	-	1	14	19	14	-	1	-	3	37	
36-40	10	8	1	2	1	3	25	14	3	-	2	-	3	22	24	11	1	4	1	6	47	
41-45	18	5	-	-	-	1	24	15	5	2	-	1	2	25	33	10	2	-	1	3	49	
46-50	7	1	1	-	-	-	9	4	1	-	2	1	-	8	11	2	1	2	1	-	17	
51-55	9	6	-	-	-	-	15	3	2	2	1	-	-	8	12	8	2	1	-	-	23	
56-60	2	1	-	-	-	-	3	-	-	1	-	-	-	1	2	1	1	-	-	-	4	
TOTAL	72	90	2	2	1	12	179	51	52	5	6	2	10	126	123	142	7	8	3	22	305	



TABLE F
NUMBER OF OLD AGE PENSIONS AWARDED BY AGE, SEX AND CONTRIBUTIONS (PAID AND CREDITED)
2006

AGE	MALES				FEMALES				MALES & FEMALES						
	NUMBER OF PERSONS	AMOUNT (\$) PAID	CONTRIBUTIONS PAID AND CREDITED	PERCENT CREDITED	NUMBER OF PERSONS	AMOUNT (\$) PAID	CONTRIBUTIONS PAID AND CREDITED	PERCENT CREDITED	NUMBER OF PERSONS	AMOUNT (\$) PAID	CONTRIBUTIONS PAID AND CREDITED	PERCENT CREDITED	CONTRIBUTIONS CREDITED	PERCENT CREDITED	
60	1,600	31,939,698	1,722,481	15,977	1	516	9,053,071	554,157	5,354	1	2,116	40,991,769	2,276,638	21,331	1
61	40	647,857	40,094	1,022	3	11	157,314	9,805	14	0.1	51	805,171	49,899	1,036	2.1
62	29	448,053	30,161	75	0.2	10	179,233	9,631	-	-	39	627,286	39,792	75	0.2
63	17	239,068	14,069	92	1	7	91,311	5,531	-	-	24	330,379	19,600	92	0.5
64	10	129,418	9,213	280	3	3	71,398	3,243	13	0.4	13	200,816	12,456	293	2.4
65	11	171,482	12,113	9	0.1	3	38,100	2,632	8	0.3	14	209,582	14,745	17	0.1
66	11	179,882	12,559	325	2.6	1	12,700	821	2	0.2	12	192,582	13,380	327	2.4
67	7	109,777	7,232	13	0.2	-	-	-	-	-	7	109,777	7,232	13	0.2
68	3	38,100	3,120	-	-	1	12,700	777	-	-	4	50,800	3,897	-	-
69	2	30,496	2,177	-	-	-	-	-	-	-	2	30,496	2,177	-	-
70	2	26,036	1,619	-	-	-	-	-	-	-	2	26,036	1,619	-	-
71	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
72	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
73	1	12,700	750	2	0.3	1	12,700	1,022	-	-	2	25,400	1,772	2	0.1
74	-	-	-	-	-	1	12,700	547	-	-	1	12,700	547	-	-
75	2	34,346	1,549	32	2.1	-	-	-	-	-	2	34,346	1,549	32	2.1
76	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
77	1	12,700	755	-	-	-	-	-	-	-	1	12,700	755	-	-
78	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
79	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
81	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	1,736	34,018,613	1,857,892	17,827	1	554	9,641,227	588,166	5,391	1	2,290	43,659,940	2,446,058	23,218	1



TABLE G
NUMBER OF OLD-AGE PENSIONERS ON STREAM BY AGE,
EMPLOYMENT STATUS AND SEX AS AT 31-12-2006

AGE	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES
60	1,432	449	1,881	168	67	235	1,600	516	2,116
61	680	248	928	45	20	65	725	268	993
62	947	285	1,232	56	20	76	1,003	305	1,308
63	1,006	447	1,453	59	20	79	1,065	467	1,532
64	879	279	1,158	27	13	40	906	292	1,198
65	1,016	307	1,323	27	10	37	1,043	317	1,360
66	883	236	1,119	26	14	40	909	250	1,159
67	669	205	874	33	9	42	702	214	916
68	681	206	887	30	13	43	711	219	930
69	769	241	1,010	27	13	40	796	254	1,050
70	861	277	1,138	27	9	36	888	286	1,174
71	626	193	819	5	4	9	631	197	828
72	121	78	199	1	5	6	122	83	205
73	359	125	484	1	0	1	360	125	485
74	512	144	656	7	9	16	519	153	672
75	503	180	683	5	5	10	508	185	693
76	723	256	979	24	6	30	747	262	1,009
77	576	203	779	1	4	5	577	207	784
78	487	178	665	0	0	0	487	178	665
79	321	142	463	0	0	0	321	142	463
80	853	228	1,081	6	0	6	859	228	1,087
81	542	171	713	2	0	2	544	171	715
82	438	148	586	7	0	7	445	148	593
83	362	120	482	15	0	15	377	120	497
84	480	160	640	2	0	2	482	160	642
85	426	129	555	5	0	5	431	129	560
86	356	89	445	1	0	1	357	89	446
87	185	73	258	0	0	0	185	73	258
88	265	87	352	0	0	0	265	87	352
89	318	65	383	0	0	0	318	65	383
90	261	43	304	0	0	0	261	43	304
91	322	47	369	0	0	0	322	47	369
92	267	62	329	0	0	0	267	62	329
93	173	24	197	0	0	0	173	24	197
94	104	23	127	0	0	0	104	23	127
95	95	17	112	5	0	5	100	17	117
96	65	21	86	1	0	1	66	21	87
97	55	11	66	3	0	3	58	11	69
TOTAL	19,618	6,197	25,815	616	241	857	20,234	6,438	26,672



TABLE H
NUMBER OF OLD-AGE GRANTS AWARDED BY AGE, SEX AND
EMPLOYMENT STATUS
2006

AGE	EMPLOYED		SELF-EMPLOYED			BOTH CATEGORIES			
	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES
60	46	49	95	10	12	22	56	61	117
61	87	69	156	24	9	33	111	78	189
62	65	39	104	12	14	26	77	53	130
63	31	28	59	8	6	14	39	34	73
64	44	16	60	8	6	14	52	22	74
65	33	12	45	4	2	6	37	14	51
66	22	10	32	6	2	8	28	12	40
67	23	3	26	4	-	4	27	3	30
68	14	3	17	3	-	3	17	3	20
69	1	3	4	-	-	-	1	3	4
70	9	5	14	1	-	1	10	5	15
71	8	2	10	1	-	1	9	2	11
72	8	-	8	-	-	-	8	-	8
73	3	2	5	-	-	-	3	2	5
74	4	7	11	-	-	-	4	7	11
75	6	1	7	1	-	1	7	1	8
76	1	1	2	-	-	-	1	1	2
77	1	-	1	1	-	1	2	-	2
78	1	1	2	1	-	1	2	1	3
79	2	-	2	-	-	-	2	-	2
80	1	1	2	-	-	-	1	1	2
81	-	-	-	-	-	-	-	-	-
82	-	-	-	-	-	-	-	-	-
TOTAL	410	252	662	84	51	135	494	303	797



TABLE I
NUMBER OF INVALIDITY PENSIONS GRANTED BY AGE, SEX AND
NUMBER OF CONTRIBUTIONS (PAID AND CREDITED)
2006

AGE	MALES				FEMALES				MALES AND FEMALES			
	NUMBER	PAID	CREDITED	TOTAL	NUMBER	PAID	CREDITED	TOTAL	NUMBER	PAID	CREDITED	TOTAL
26	1	411	850	1261	-	-	-	-	1	411	850	1261
27	1	383	825	1208	1	274	-	274	2	657	825	1482
28	-	-	-	-	-	-	-	-	-	-	-	-
29	-	-	-	-	-	-	-	-	-	-	-	-
30	-	-	-	-	-	-	-	-	-	-	-	-
31	2	576	1,450	2,026	1	379	725	1,104	3	955	2,175	3,130
32	1	324	725	1,049	1	251	700	951	2	575	1,425	2,000
33	-	-	-	-	-	-	-	-	-	-	-	-
34	-	-	-	-	-	-	-	-	-	-	-	-
35	3	1,628	1,875	3,503	1	305	90	395	4	1,933	1,965	3,898
36	1	896	605	1,501	1	269	659	928	2	1,165	1,264	2,429
37	2	671	1,200	1,871	1	389	575	964	3	1,060	1,775	2,835
38	3	1,218	573	1,791	-	-	-	-	3	1,218	573	1,791
39	-	-	-	-	2	735	550	1,285	2	735	550	1,285
40	2	2,024	-	2,024	-	-	-	-	2	2,024	-	2,024
41	-	-	-	-	-	-	-	-	-	-	-	-
42	2	710	925	1,635	1	253	475	728	3	963	1,400	2,363
43	2	1,313	850	2,163	3	1,570	1,298	2,868	5	2,883	2,148	5,031
44	4	1,407	2,050	3,457	-	-	-	-	4	1,407	2,050	3,457
45	4	2,448	1,595	4,043	-	-	-	-	4	2,448	1,595	4,043
46	4	3,389	1,425	4,814	1	253	350	603	5	3,642	1,775	5,417
47	1	582	325	907	1	404	350	754	2	986	675	1,661
48	5	3,830	1,250	5,080	-	-	-	-	5	3,830	1,250	5,080
49	6	5,510	1,100	6,610	2	1,140	550	1,690	8	6,650	1,650	8,300
50	9	7,183	1,867	9,050	1	894	250	1,144	10	8,077	2,117	10,194
51	5	4,610	1,234	5,844	3	2,910	675	3,585	8	7,520	1,909	9,429
52	9	6,272	1,781	8,053	3	1,453	450	1,903	12	7,725	2,231	9,956
53	12	8,953	1,813	10,766	3	2,710	424	3,134	15	11,663	2,237	13,900
54	6	6,106	925	7,031	1	701	150	851	7	6,807	1,075	7,882
55	17	16,926	2,349	19,275	2	1,594	23	1,617	19	18,520	2,372	20,892
56	9	8,414	1,067	9,481	4	3,443	454	3,897	13	11,857	1,521	13,378
57	14	11,475	682	12,157	6	5,641	652	6,293	20	17,116	1,334	18,450
58	8	6,808	474	7,282	-	-	-	-	8	6,808	474	7,282
59	7	6,382	350	6,732	2	738	25	763	9	7,120	375	7,495
Total	140	110,449	30,165	140,614	41	26,306	9,425	35,731	181	136,755	39,590	176,345



TABLE K
NUMBER OF SURVIVORS' PENSIONS BY AGE-GROUP AND
CONDITION OF AWARD
2006

AGE GROUP	CONDITION OF AWARD			ORPHANS	TOTAL
	WIDOWS OVER 45 YEARS	WIDOWS WITH CARE OF CHILDREN	WIDOWERS		
Under 35	-	41	-	12	53
35 - 39	-	41	-	1	42
40 - 44	-	55	-	1	56
45 - 49	130	-	-	-	130
50 - 54	146	-	-	-	146
55 - 59	138	-	-	-	138
60 - 64	100	-	-	-	100
65 - 69	102	-	-	-	102
70 - 74	66	-	-	-	66
75 - 79	36	-	-	-	36
80 - 84	6	-	-	-	6
85 - 89	8	-	-	-	8
90 - 94	4	-	-	-	4
95 - 99	-	-	-	-	-
TOTAL	736	137	-	14	887



TABLE M
 NUMBER OF SICKNESS SPELLS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY
 AND SEX OF RECIPIENTS
 2006

AGE GROUP	EMPLOYED			SELF - EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
16 - 20	259	157	416	1	-	1	260	157	417
21 - 25	1,292	1,051	2,343	3	6	9	1,295	1,057	2,352
26 - 30	1,271	1,315	2,586	16	17	33	1,287	1,332	2,619
31 - 35	1,322	1,429	2,751	59	42	101	1,381	1,471	2,852
36 - 40	1,135	1,150	2,285	127	63	190	1,262	1,213	2,475
41 - 45	1,025	953	1,978	152	99	251	1,177	1,052	2,229
46 - 50	1,092	778	1,870	167	102	269	1,259	880	2,139
51 - 55	1,179	611	1,790	191	92	283	1,370	703	2,073
56 - 60	732	308	1,040	140	72	212	872	380	1,252
TOTAL	9,307	7,752	17,059	856	493	1,349	10,163	8,245	18,408



TABLE N
NUMBER OF SICKNESS SPELLS PAID BY
DIAGNOSIS AND SECTOR
2006

CODE	DIAGNOSIS	SUGAR	NON-SUGAR	BOTH CATEGORIES
1	Tuberculosis of Respiratory System	-	40	40
2	Tuberculosis, Other Forms	-	23	23
3	Syphilis and its sequelae	-	4	4
4	Gonococcal Infection	2	-	2
5	Dysentery, All forms	4	23	27
6A	Other Infective Diseases commonly arising in Intestinal tract (cholera)	-	15	15
6B	Enteric Fever	14	150	164
6C	Other Infective Diseases	1	14	15
7A	Scarlet Fever	-	-	-
7B	Diphtheria	-	-	-
7C	Whooping cough	-	-	-
7D	Measles	-	-	-
7E	Mumps	-	-	-
7F	Chicken Pox	2	129	131
8	Typhus and other rickettsial diseases	-	15	15
9	Malaria	2	102	104
10A	Filariasis	1	33	34
10B	Ankylostomiasis	-	-	-
10C	Other Helminthes	-	-	-
11A	Meningococcal Infection	-	17	17
11B	Plague	-	-	-
11C	Small Pox	-	2	2
11D	Leprosy	-	-	-
11E	Kaka-azar	1	-	1
11F	Parasitic Skin Infections	-	5	5
11G	Tetanus	-	-	-
11H	Yaws (Pramboesia)	-	-	-
11I	Infectious Hepatitis (Catarrhal Jaundice)	7	17	24
11J	Other Infectious and parasitic diseases	14	6	20
12	Malignant neoplasms, including neoplasms of lymphatic & haematopoietic tissues	4	51	55
13	Benign neoplasms and neoplasms of unspecified nature	8	121	129
14	Allergic Disorders	10	67	77
15	Diseases of thyroid gland	2	38	40
16	Diabetes mellitus	48	500	548
17	Avitaminosis and other deficiency states	1	-	1
18	Anaemias	8	154	162
19	Psychoneurosis and psychosis	30	116	146
20	Vascular lesions affecting central nervous system	5	11	16
21A	Trachoma	2	166	168
21B	Cataract	7	53	60
21C	Other Diseases of the eye	24	182	206
21D	Injury to the eye	19	30	49
22	Diseases of ear and mastoid process	8	63	71
23	Rheumatic fever	-	1	1
24	Chronic rheumatic heart diseases	1	3	4
25	Arteriosclerosis and degenerative heart disease	21	193	214
26	Hypertensive diseases	114	907	1,021
27	Diseases of veins	15	109	124
28	Acute nasopharyngitis (common cold)	-	3	3



TABLE N (cont'd)
NUMBER OF SICKNESS SPELLS PAID BY
DIAGNOSIS AND SECTOR
2006

CODE	DIAGNOSIS	SUGAR	NON-SUGAR	BOTH CATEGORIES
29	Acute Pharyngitis and tonsillitis and hypertrophy of tonsils and adenoids	12	166	178
30	Influenza	84	452	536
31	Pneumonia	8	53	61
32	Bronchitis	36	247	283
33	Silicosis and Occupational pulmonary fibrosis	-	1	1
34	All other respiratory diseases	129	1,043	1,172
35	Diseases of stomach and duodenum, except cancer	78	385	463
36	Appendicitis	3	29	32
37	Hernia of abdominal cavity	22	153	175
38	Diarrhoea and enteritis	48	417	465
39	Diseases of Gallbladder and bile ducts	2	43	45
40A	Diseases of the teeth	4	144	148
40B	Other diseases of the Digestive System	12	133	145
41	Nephritis and Nephrosis	3	16	19
42A	Diseases of male genital organs	17	152	169
42B	Diseases of female genital organs	29	860	889
43A	Normal Deliveries	2	47	49
43B	Complications of pregnancy, child-birth and the puerperium	14	744	758
44	Boil, abscess, cellulitis and other skin infections	56	415	471
45	Other diseases of skin	7	55	62
46	Arthritis and Rheumatism, except Rheumatic Fever	145	400	545
47	Diseases of bones and other organs of movement	28	222	250
48	Congenital Malformations and diseases peculiar to early infancy	1	2	3
49A	Epilepsy	8	457	465
49B	Diseases of Nerves and peripheral ganglia	15	101	116
49C	Urinary calculus	41	152	193
49D	Other diseases of urinary system	49	509	558
49E	Other unspecified and ill-defined diseases	462	2,507	2,969
50A	Open fractures (all sites)	24	71	95
50B	Closed fractures (all sites)	22	531	553
50C	Complicated fractures (all sites and complications)	12	29	41
50D	Dislocations (all sites)	3	39	42
50E	Head Injury, excluding fracture pelvis	20	79	99
50F	Internal Injury (chest, abdomen and pelvis)	49	40	89
50G	Lacerated, open and contused wounds	190	242	432
50H	Burns and scalds	15	57	72
50I	Occupational poisoning	1	-	1
50J	Other poisoning	1	6	7
50K	Other Violence (bites, stabs, gun shot wounds)	12	12	24
50L	Sprains and Strains	343	1,214	1,557
50M	Contusions (other than contused wounds and Abrasions)	167	179	346
50GP	Punctured wounds	36	56	92
	TOTAL	2,585	15,823	18,408



TABLE O
NUMBER OF SICKNESS BENEFIT MEDICAL CARE CLAIMS PAID BY
AGE-GROUP, SECTOR AND SEX
2006

AGE GROUP	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
0 - 19	31	70	101	59	44	103	90	114	204
20 - 24	166	34	200	434	855	1,289	600	889	1,489
25 - 29	228	22	250	799	1,399	2,198	1,027	1,421	2,448
30 - 34	326	37	363	553	1,149	1,702	879	1,186	2,065
35 - 39	402	67	469	664	1,114	1,778	1,066	1,181	2,247
40 - 44	444	58	502	947	1,550	2,497	1,391	1,608	2,999
45 - 49	426	67	493	1,369	1,444	2,813	1,795	1,511	3,306
50 - 54	443	38	481	1,587	1,582	3,169	2,030	1,620	3,650
55 - 59	340	30	370	1,327	940	2,267	1,667	970	2,637
TOTAL	2,806	423	3,229	7,739	10,077	17,816	10,545	10,500	21,045



TABLE P
 NUMBER OF MATERNITY ALLOWANCES PAID BY AGE-GROUP,
 EMPLOYMENT STATUS AND BENEFIT DAYS
 2006

AGE GROUP	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES	
	NO. OF CASES	BENEFIT DAYS	NO. OF CASES	BENEFIT DAYS	NO. OF CASES	BENEFIT DAYS
16 - 20	91	4,955	1	78	92	5,033
21 - 25	610	30,235	5	390	615	30,625
26 - 30	715	34,681	18	1,200	733	35,881
31 - 35	448	20,682	8	558	456	21,240
36 - 40	193	8,888	9	526	202	9,414
41 - 45	36	1,606	3	210	39	1,816
TOTAL	2,093	101,047	44	2,962	2,137	104,009



TABLE Q
NUMBER OF MATERNITY ALLOWANCES
PAID BY BENEFIT DAYS AND AMOUNT
2006

BENEFIT DAYS	NUMBER OF CASES	AMOUNT PAID (\$)
1	-	-
2	-	-
3	2	3,807
4	2	6,044
5	1	3,330
6	2	18,414
7	2	10,115
8	4	45,720
9	6	52,690
10	7	69,980
11	54	658,655
12	620	8,264,626
13	1	33,618
14	2	49,714
15	1	6,045
16	-	-
17	-	-
18	2	60,244
19 - 24	14	417,143
25 - 30	27	979,319
31 - 36	25	940,388
37 - 42	13	675,232
43 - 48	9	484,671
49 - 54	20	1,418,081
55 - 60	41	2,364,301
61 - 66	932	66,650,573
67 - 72	19	1,241,555
73 - 78	329	21,143,974
79 - 84	1	35,130
85 - 90	-	-
91 - 96	1	51,635
TOTAL	2,137	105,685,004



TABLE R
NUMBER OF INJURY SPELLS PAID BY
AGE-GROUP AND SEX
2006

AGE-GROUP	MALES	FEMALES	MALES & FEMALES
Below 16	1	-	1
16 - 20	122	3	125
21 - 25	228	7	235
26 - 30	245	16	261
31 - 35	239	20	259
36 - 40	228	20	248
41 - 45	181	9	190
46 - 50	126	9	135
51 - 55	84	6	90
56 - 60	34	3	37
Over 60	3	-	3
TOTAL	1,491	93	1,584



TABLE S
NUMBER OF INJURY BENEFIT CASES PAID BY BENEFIT DAYS, SEX & SECTOR
2006

BENEFIT DAYS	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
1	96	-	96	4	-	4	100	-	100
2	71	-	71	6	1	7	77	1	78
3	126	5	131	9	6	15	135	11	146
4	119	3	122	6	2	8	125	5	130
5	119	3	122	18	4	22	137	7	144
6	107	2	109	26	3	29	133	5	138
7	69	1	70	15	8	23	84	9	93
8	51	4	55	12	2	14	63	6	69
9	72	8	80	7	5	12	79	13	92
10	51	-	51	6	1	7	57	1	58
11	43	2	45	12	-	12	55	2	57
12	25	1	26	16	3	19	41	4	45
13	27	1	28	5	2	7	32	3	35
14	23	-	23	11	1	12	34	1	35
15	18	2	20	2	-	2	20	2	22
16	17	-	17	-	2	2	17	2	19
17	18	-	18	3	3	6	21	3	24
18	20	-	20	19	1	20	39	1	40
19 - 24	48	-	48	29	2	31	77	2	79
25 - 30	24	1	25	10	3	13	34	4	38
31 - 36	18	-	18	7	1	8	25	1	26
37 - 42	13	-	13	8	5	13	21	5	26
43 - 48	7	-	7	6	2	8	13	2	15
49 - 54	7	-	7	4	-	4	11	-	11
55 - 60	6	-	6	4	1	5	10	1	11
61 - 66	7	-	7	-	1	1	7	1	8
67 - 72	1	-	1	2	-	2	3	-	3
73 - 78	1	-	1	2	-	2	3	-	3
79 - 84	6	-	6	1	-	1	7	-	7
85 - 90	4	-	4	1	-	1	5	-	5
91 - 96	4	-	4	-	-	-	4	-	4
97 - 102	2	-	2	-	-	-	2	-	2
103 - 108	1	-	1	-	-	-	1	-	1
109 - 114	2	1	3	-	-	-	2	1	3
115 - 120	1	-	1	-	-	-	1	-	1
121 - 126	2	-	2	-	-	-	2	-	2
127 - 132	1	-	1	-	-	-	1	-	1
133 - 138	1	-	1	-	-	-	1	-	1
139 - 144	2	-	2	-	-	-	2	-	2
145 - 150	2	-	2	-	-	-	2	-	2
151 - 156	6	-	6	2	-	2	8	-	8
TOTAL	1,238	34	1,272	253	59	312	1,491	93	1,584



TABLE T
 NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS PAID BY
 AGE-GROUP, SECTOR AND SEX
 2006

AGE GROUP	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
Below 16	-	-	-	-	-	-	-	-	-
16 - 20	70	-	70	10	3	13	80	3	83
21 - 25	151	1	152	35	6	41	186	7	193
26 - 30	163	-	163	39	5	44	202	5	207
31 - 35	199	1	200	50	13	63	249	14	263
36 - 40	190	10	200	41	13	54	231	23	254
41 - 45	133	-	133	36	9	45	169	9	178
46 - 50	119	2	121	38	4	42	157	6	163
51 - 55	82	3	85	26	7	33	108	10	118
56 - 60	25	1	26	17	2	19	42	3	45
60 +	8	-	8	8	-	8	16	-	16
TOTAL	1,140	18	1,158	300	62	362	1,440	80	1,520



TABLE U
NUMBER OF DISABLEMENT PENSIONS BY NATURE OF
DISABILITY AND AMOUNT PAID
2006

NATURE OF DISABILITY	NUMBER OF CASES	TOTAL AMOUNT PAID (\$)
Cuts and Lacerations	5	80,732.00
Amputation	7	94,929.00
Sprains and Strains	-	-
Injury to Eye	2	18,454.00
Head Injury	1	18,486.00
Fractures	10	68,225.00
Burns and Scalds	-	-
Post Traumatic Paralysis of Joints, Limbs or other parts of the body.	1	7,919.00
Dislocations	1	9,766.00
Other Injuries	27	303,797.00
TOTAL	54	602,308.00



TABLE V
NUMBER OF DISABLEMENT GRANTS BY AGE-GROUP, SEX
AND AMOUNT PAID
 2006

AGE GROUP	MALES		FEMALES		MALES & FEMALES	
	NUMBER OF CASES	AMOUNT PAID (\$)	NUMBER OF CASES	AMOUNT PAID (\$)	NUMBER OF CASES	AMOUNT PAID (\$)
16 - 20	-	-	-	-	-	-
21 - 25	1	6,815.00	1	45,054.00	2	51,869.00
26 - 30	5	624,259.00	1	76,440.00	6	700,699.00
31 - 35	5	997,937.00	1	121,349.00	6	1,119,286.00
36 - 40	2	311,589.00	-	-	2	311,589.00
41 - 45	2	292,832.00	1	50,298.00	3	343,130.00
46 - 50	7	786,792.00	-	-	7	786,792.00
51 - 55	4	414,692.00	2	285,608.00	6	700,300.00
56 - 60	3	387,613.00	-	-	3	387,613.00
Over 60	1	143,234.00	-	-	1	143,234.00
TOTAL	30	3,965,763.00	6	578,749.00	36	4,544,512.00



TABLE W
ANALYSIS OF INDUSTRIAL DEATHS BY CONDITION OF AWARD
AND NATURE OF INJURY
2006

NATURE OF INJURY	NUMBER OF DEATHS	CONDITION OF AWARD			
		WIDOWS WITH CARE OF CHILDREN	WIDOWS OVER 45 YEARS	ORPHANS	TOTAL
Burns and Scalds	2	1	-	1	2
Head Injury	3	1	1	1	3
Post Trauma	6	6	-	-	6
Fracture	1	1	-	-	1
Other Injuries (Multiple Injuries)	7	5	1	1	7
TOTAL	19	14	2	3	19



**Anniversary 2006-
SSEE Bursary Awardees**

**Anniversary 2006-
General Manager Distributing
presents at the Palms party**



**N.I.S. Booth at Berbice Expo
- July 2006**

**N.I.S. Staff at HIV/AIDS Seminar
- May 2006**

