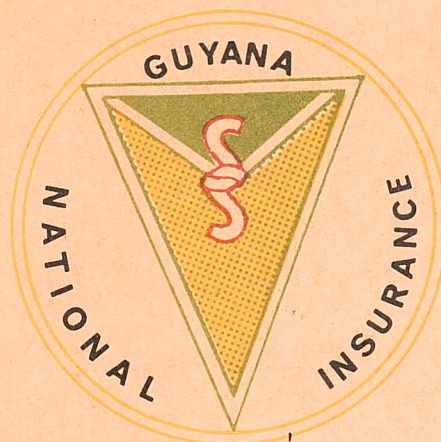


**REPORT  
OF  
THE**



# **NATIONAL INSURANCE BOARD**

**NATIONAL INSURANCE AND  
SOCIAL SECURITY**

**Guyana 1971**

UNDER THE AUSPICES OF THE MINISTRY OF LABOUR AND SOCIAL SECURITY

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**REPORT**  
**of the**  
**NATIONAL INSURANCE BOARD**  
**National Insurance and Social Security — Guyana**

**INTRODUCTION:**

1. This year has been the most important and formative in the development of the National Insurance Scheme. In spite of varying views as regards the objectives and functions of the Scheme in terms of its philosophical, economic and sociological approach, steady progress was made in achieving the goals set. The Administration sought to apply every possible measure which could contribute to improvements in the Scheme's efficiency. Legislative and procedural changes coupled with in-service training enabled the Staff to process claims and pay benefits more speedily. During the year employers and their representatives were continuously informed of their responsibilities and duties towards the Scheme. Participation in public events, broadcasts, press releases and the publication of leaflets were some of the many means used to keep the public abreast of the Scheme's progress.

**CHANGES IN SOCIAL SECURITY LEGISLATION:**

2. On 3rd March, 1971, the Minister of Labour and Social Security made the following Regulations:

**(i) National Insurance and Social Security (Self-Employed Persons) Regulations 1971 (No. 1 of 1971).**

Allowing Self-Employed persons to be included in National Insurance by modifying certain Sections of the Act and other Regulations so that they may be applied or not applied to Self-Employed persons.

**(ii) National Insurance and Social Security (Collection of Contributions**

**Self-Employed Persons) Regulations 1971 (No. 2 of 1971)**

Providing for the application, issue form, period of currency, custody exchange, destruction, loss, access to and return of contribution cards, the rates, times, manner of payment of contributions, and the purchase of stamps. The Regulations have made provision for employment as both an employed and self-employed person.

3.(a) The Minister of Labour and Social Security on the 3rd March, 1971, also amended the National Insurance Legislation wherever appropriate, to conform with the provisions of the Workmen's Compensation Ordinance and towards the improvement of the administration of the Scheme. The Parent Regulations were amended by the undermentioned Regulations as follows:

**(i) National Insurance and Social Security (Collection of Contributions) (Amendment) Regulations 1971 (No. 3 of 1971)**

Allowing an employed insured person to keep his own contribution card on termination of employment.

**(ii) National Insurance and Social Security (Industrial Benefit) (Amendment) Regulations 1971 (No. 4 of 1971)**

The amendments allow for conformity with pre-existing provisions of the Workmen's Compensation Ordinance, making workers no worse off under National Insurance, provide greater clarification, improve the administration of the Scheme, and transfer the responsibility for statistics on industrial injuries (from the Employment and Productivity Division of the Ministry of Labour and Social Security) to National Insurance.

**(iii) National Insurance and Social Security (Industrial Benefit Medical Care) (Amendment) Regulations 1971, (No. 5 of 1971)**

Persons who return to work, but are still undergoing periodic approved treatment will be compensated for loss of wages on the occasion he receives such approved treatment.

**(iv) National Insurance and Social Security (Benefit) (Amendment) Regulations 1971 (No. 6 of 1971)**

These amendments are consequential to the amendments in the "Industrial Benefit Regulations" as regards average wage, lowering of age limit for widows, and the suspension of benefit due to serious and wilful misconduct.

**(v) National Insurance and Social Security (Determination of Claims and Questions) (Amendment) Regulations 1971 (No. 7 of 1971)**

The Principal Regulations were amended to allow the General Manager to delegate any questions as to the right to benefit and any other question arising under or in connection with the Act for smoother and more efficient administration of the Scheme, for a solicitor to become eligible for appointment as Chairman of the Appeal Tribunal, and so conform with the Legal qualification required for appointment as a National Insurance Commissioner.

**(vi) National Insurance and Social Security (Claims and Payments) (Amendment) Regulations 1971 (No. 8 of 1971)**

The amendments were necessary to disallow payment of late claims for industrial benefits and to conform with the provisions relating to disallowance of other benefits in similar circumstances.

3.(b) On that same date a notice was made under the National Insurance and Social Security Act 1969 (No. 15 of 1969), appointing the 5th April, 1971, as the day on which the said Act shall come into operation with respect to self-employed persons. The Hon. Minister was acting in accordance with the powers given him by

Regulation 1 of the National Insurance and Social Security (Self-employed Persons) Regulations 1971.

4. On the 14th September, 1971, the Minister of Labour and Social Security made the following Regulations:

**National Insurance and Social Security (Mariners and Share Fishermen) Regulations 1971 (No. 16 of 1971)**

Allows persons domiciled or resident in Guyana who are either share fishermen or employed on a vessel not registered in Guyana, or where the owner or manager of the vessel is not resident in Guyana, to be considered to be in insurable employment under paragraph 2 of the First Schedule of the National Insurance and Social Security Act, 1969. This legislation particularly affects persons engaged in the trawling industry, who prior to the 4th October, 1971, the date this legislation became effective, were considered as self-employed, but the owner of the vessel still had no responsibility for Social Security coverage and the worker was not covered for industrial injuries.

5. The following Regulations were further amended on the 14th September, 1971:

**(i) National Insurance and Social Security (Benefit) (Amendment) (No. 2) Regulations 1971 (No. 17 of 1971)**

Amended the definition of "Average Wage" as above and allowed a new class of Insured Persons (Mariners and Share Fishermen) to have the same facilities as other insured persons.

**(ii) National Insurance and Social Security (Industrial Benefit) (Amendment) (No. 2) Regulations 1971 (No. 18 of 1971)**

Amended the definition of "Average Wage" to overcome delays in obtaining information of a worker's wage when the employer is using the pay system of "one week's lying time".

6. Government reviewed the organisation and structure of Public Corporations and other Corporate bodies including the National Insurance Scheme, and in consequence by the Public

Corporations (Amendment) Act 1971 (No. 14 of 1971) established the Guyana State Corporation to exercise powers of supervision and control over the operations of Public Corporations with effect from 1st October, 1971. There was also established a Department of Public Corporations with a Permanent Secretary responsible to a Minister. The Permanent Secretary performs the functions of Secretary of the Guyana State Corporation and has the right to attend all meetings of Public Corporations and to receive reports of their deliberations and operations. The Public Corporations (Amendment) Act, 1971, also amended its Parent Ordinance and other specified enactments by which other Public Corporations were established for the purpose of bringing them under the jurisdiction of a Minister who may be assigned general responsibility for all Public Corporations or of Guyana State Corporation. The Minister at present responsible is the Honourable L. F. S. Burnham, Prime Minister, who is also president of the Guyana State Corporation. The legislation also allowed Public Corporations to be constituted differently, and for the Vice President of the Guyana State Corporation, by virtue of his office to be Chairman of Public Corporations and other Corporate bodies brought under the control of the Guyana State Corporation.

7. The State Corporation (Guystac) exercise control over three main streams of the Scheme's operations — Personnel, Administrative and Finance.

#### **REGISTRATION:**

8. During 1971, 826 employers were registered making a total of 8,166 registered employers at 31st December, 1971, as compared with 7,340 at the end of 1970. 21,121 employed persons were registered with National Insurance during the year 1971, making a total of 159,339 employed persons registered at the 31st December, 1971, as compared with 138,218 at the end of 1970. With the extension of the Scheme in April, 1971, to cover self-employed there was registered a total number of 3,123 persons as self-employed to the end of 1971.

#### **CONTRIBUTION AND COMPLIANCE:**

9. The number of National Insurance contribution cards exchanged during the year ending 31st December, 1971, was 138,244 as

compared with 111,272 at the 31st December, 1970. Those persons whose contribution cards were not exchanged or whose contribution record fell below fifty contributions were issued with "Deficiency Notices". The object of these notices being to inform insured persons of any deficiency in their contribution record for that year. In this way additional compliance checks on employers and self-employed persons were effected.

10. The total amount collected as contributions for the year was \$13,284,843 an increase of 2.7% over the 1970 total of \$12,931,047.

11. With the extension of National Insurance to cover self-employed persons and the inclusion of mariners and share fishermen in 1971, as employed persons, the activities of the Compliance Section of the Department to ensure Compliance were increased considerably and cases of non-payment of contributions by self-employed persons were fairly numerous during the year. There were also many cases of failure on the part of employers to pay contributions in respect of their employees.

12. Generally however cases of non-compliance were settled by the Department out of Court and there has been no case which had to be taken to Court for failing to pay contributions, exchange contribution cards or to surrender contribution cards to employees on termination of employment.

13. The Board did not receive any application from any employed or self-employed contributor to become a Voluntary Contributor during the year under review.

#### **CLAIMS FOR BENEFITS:**

14. Apart from those benefits paid on account of industrial accidents, the payment of which commenced on 1st January, 1970, the year 1971, was the first full year in which non-industrial benefits were paid by the Scheme. It is therefore not worthwhile to compare 1971 trends with those of 1970 — A brief description of the Scheme and the benefits payable and the conditions for payment are at Appendix "A".

15. In the immediately following paragraphs brief details are given on the work done during the

year, relating to payment of benefits. It should be noted that references are made to claims while the appendices carry details of paid cases. The difference between the terms "cases" and "claims" should therefore be explained. A case, for statistical purposes, is a collection of claims relating to a particular period of incapacity. A claim is a submission for benefit supported by medical evidence, thus a case could well be made up of one or more claims. The number of claims determine the work load in the various sections and therefore is administratively important, while for actuarial purposes, information as to the number of paid cases is more important.

**SICKNESS BENEFIT CLAIMS:**

16. During 1971, there were 8,877 claims for benefits in respect of Sickness Benefit. Of these 3,797 were from workers employed within the sugar industry, 3,733 were from those persons employed in sugar cane planting and harvesting and 64 from sugar cane milling. The Community and Business Services area of industrial activity accounted for 1,254 claims of illnesses. Bauxite Mining 582, and the Government Services 423 claims. At Appendix "G" to "J" are information. 163,456 man days were lost in respect of incapacity due to sickness. The analysis of 7,850 paid cases arising from these claims is set out at Table I.

**MATERNITY BENEFIT:**

17. There were 1,852 claims for maternity benefits for 1971. Within the combined services there were 475, with the Government Services totalling 315 and the community and business services 134 claims. From the manufacturing industrial area there were 136 while Sugar planting and harvesting accounted for 54 and Bauxite Mining for 26 claims. Details of the 766 paid cases in this category of Benefits are given at Table II.

**FUNERAL BENEFIT:**

18. During 1971, funeral grants in the sum of \$40,427 were paid.

**INVALIDITY BENEFIT:**

19. Six claims were made for invalidity benefit and the sum of \$650.00 was paid to five

cases during 1971. The age distribution and relevant wage groupings of the five persons are shown at Table III.

**SURVIVOR'S BENEFIT:**

20. There were twenty claims submitted for this benefit during 1971. The claimants included the wives and in some cases common law spouses of deceased persons. Three of the claims were allowed for this year, details of which are at Table IV.

**OLD AGE BENEFIT:**

21. Old Age Pension will become payable with effect from August, 1972. The Old Age benefit in payment at present to those who qualify is a lump sum grant. During 1971, the sum of \$16,942 was paid out in grants.

**INJURY, DISABLEMENT AND DEATH BENEFIT:**

22. During 1971, a total of 35,162 claims were received from insured persons and their dependents in respect of employment injury or occupational diseases, disablement and death which has arisen out of and in the course of insured persons' employment. In addition there were 128 similar claims which were received and not processed at the end of 1970, thus making a total of 35,290 claims to be processed during 1971. The number of claims in each category to be processed were - Injury or Occupational Diseases 34,849, Disablement 425 and Death 16. Details of the paid cases of these benefits are given in Tables V to VII of this report. The diagram at Appendix "B" gives a comparison of the total amounts paid for each category of benefit during the year.

23. The cash payments made during 1971, in respect of Injury, Disablement and Death as compared with 1970 were as follows:

Category of Claim	Cash Payments 1970	Cash Payments 1971
Injury	\$344,427	\$931,113
Disablement	\$ 21,447	\$161,974
Death	\$ 15,627	\$ 42,037
	\$381,501	\$1,135,124

24. The increase in the amount of cash benefit in respect of Injury Benefit was partly due to the amendments in the Industrial Benefit Regulations (No. 34 of 1969) in March, 1971, which permitted payment of benefit from the first day of incapacity as a result of an industrial accident in which the incapacity was for a continuous period of more than three days. Prior thereto benefit was not paid for the first three days of incapacity. The other main factor was a noticeable rise in the number of industrial injuries far in excess of projections and without any corresponding deterioration in safety standards. This trend is under investigation.

25. There have also been other amendments to the said Regulations which have permitted an increase in the payment of benefit from a weekly rate of \$33.00 to \$39.00 to those insured persons who sustained an employment injury and had paid the greatest number of contributions in Group V in the last thirteen weeks immediately preceding the week of incapacity and whose average wage was not less than \$60.00 per week or \$260.00 per month. In addition, the amendment allowed a widow who could not benefit as a widow to benefit as a dependent without showing proof that she was incapable of self-support. Likewise a widow who remarried became entitled to a gratuity on termination of her basic rate of pension. Prior to the amendment she was not so entitled. The amount paid to the widow as a gratuity equalled 52 times the weekly rate of the basic benefit to which she was entitled prior to her remarriage, but did not include the increase already awarded in respect of her dependants.

#### FINANCE OF NATIONAL INSURANCE:

26. In the financial year ended 31st December, 1971, total expenditure on the National Insurance Scheme amounted to \$3,664,076: as compared to the sum of \$1,655,009: expended in 1970. The amount paid out in industrial benefits in 1971, exceeded the 1970 figure by \$753,623: an increase of approximately 200 per cent. Administrative expenses for 1971 totalled \$1,531,112 which was \$425,022 more than the amount spent during 1970.

27. Contributions from the sale of stamps for employed and self-employed persons and from

schedule stamping totalled \$14,059,213, for 1971, as compared with \$12,943,308 for 1970, an increase of \$1,116,915. Investment income for 1971 was \$1,257,651, and represented an increase of more than 170 per cent over the 1970 amount.

28. The total sum of \$12,389,783 was invested in Government long term debentures for 1971, while the amounts held in all investments at the end of 1971 totalled \$21,528,556. Short term investments in Treasury Bills and Fixed Deposits totalled \$2,248,052.

29. The amount of \$278,771 spent on medicare did not include any amounts which might be due to the Government Hospitals. The Ministry of Health, and the Scheme have not yet reached agreement as to the method of computation and the statistical details required to arrive at the cost of the medicare treatment given by Public Institutions. At Appendix "C" are two diagrams illustrating the distribution of the Scheme's income for 1970 and 1971.

#### NATIONAL INSURANCE FUND:

30. The audited figure of the National Insurance Fund Account as at 31st December, 1970, stood at \$13,965,559. At 31st December, 1971, the balance of the National Insurance Fund Account was \$25,623,684, i.e. during the year 1971, the Fund was increased by \$11,658,085. The comparative figures are as follows:

Fund Account as at			
31/12/69	—	\$ 2,213,871	— \$ 2,213,871
Fund Account increase			
during 1970	—	\$11,751,728	— \$13,965,599
Fund Account increase during			
1971	—	\$11,658,085	— \$25,623,684

31. The Organisation's Auditors continued to be Messrs Thomas Stroll and Company. Their audited accounts (in summary) are attached at Appendix 'D' of this report.

#### BENEFIT:

32. Benefit payments moved within the projected figures, save for industrial injury. During the year it was necessary to make revisions in the estimates of benefit payments on industrial injury claims. The original budgeted figure of \$624,700 for Industrial Injury Benefits was later revised to



\$1,148,200.00. The table below shows the actual payments percentage wise to the unrevised budgeted figures.

1 Benefit	2 Budgeted Figure (Unrevised)	3 Actual Payment	4 Approx. % age of 3 to 2	5 Excess payment % age wise 69%
Injury	550,000	931,113	169%	
Disablement and Death	74,200	204,011	275%	175%
<b>Sub Total</b>	<b>624,200</b>	<b>1,135,124</b>	<b>181%</b>	<b>81%</b>
Sickness, Maternity	1,200,000	637,510	53%	-
Old Age, Funeral etc.	216,000	58,878	28%	-
	<b>2,040,200</b>	<b>1,831,513</b>	<b>89%</b>	-

#### PREMISES:

33. Premises, the construction of which began in August, 1970, and which were conceived to house the Georgetown Local Office, at Brickdam and Winter Place, Georgetown, were completed and occupied in November, 1971. Another building was constructed during 1971, within the compound of the Ministry of Labour and Social Security and this too was occupied by the end of 1971. These premises enabled the Scheme to terminate the tenancies of three buildings in Georgetown in which its staff were occupied, and the immediate result was the housing of the vital, related and sensitive departments, particularly those dealing with the public, under one roof. The results were significant and welcome in that callers to the Scheme were able to transact their business at one location, at Brickdam and Winter Place, and were no longer required to visit two or three offices to transact business. The main Head Office and Local Office activities of the Scheme are now concentrated in two buildings, and the close proximity of related departments and work processes have increased the efficiency and speed in which business generally, and with the public in particular is transacted. Seven new caller offices were established in the rural areas during 1971, to improve the service given to insured persons. By 31st December, 1971, there were seventeen of such offices. The number of Local Offices established remained at four, but there is constant study and appraisal of the need for the establishment of offices in other areas. At Appendix "E" the names, locations and days and

hours of business are given.

34. The Organisation continued to occupy rented buildings in Essequibo and Linden.

35. At Lindentown, the Local Office changed its location with effect from 1st May, 1971, from 645, Industrial Area and occupied more commodious offices in a centrally located area at 49 Republic Avenue (Arvida Road) on the ground floor of the Colonial Life Insurance Company building.

36. Consideration was given to the construction of our offices at Linden, and in November, tenders were invited for the construction of these offices in accordance with drawings produced by George Henry Associates, Architects.

37. The Organisation records its gratitude to the Management of the Greater Mackenzie Development Trust for the donation of Lots 50 and 51 Parsons Road, Mackenzie, Linden, on which the Local Office will be built.

#### DECENTRALISATION OF THE PROCESSING AND PAYMENT OF SHORT TERM BENEFITS:

38. During 1971, the scheme was subjected to constant criticism. There were evidence of aggression on the part of the public; allegations were made that claimants did not receive benefits on time nor did they receive adequate information when they visited the offices. There were also complaints alleging lack of courteous reception at the Scheme's Offices and the necessity for numerous and frequent visits to be made to several offices to complete a single transaction. These were the problems which had to be solved through the administrative and structural organisation of the Scheme and by the selection, training and development of suitable staff. Part of the problem was solved by the vital areas of the Scheme under one roof.

39. It was also considered expedient to release to local offices, functions and responsibilities that would allow all local offices not only to give advice but to process and pay benefits to insured persons. In addition, it was predetermined that the majority of insured persons wished that their local offices pay benefits. Another meaningful innovation was the change in

procedures whereby payment vouchers were prepared by the Benefit Division as an integral part of the process and payment of benefits. Prior to the change in procedures, there was a cumbersome system of scheduling information on claims for the Finance Department to prepare the vouchers. In this way one or two days were lost in the payment and despatch of benefit vouchers.

40. It was conceived that by the decentralisation of processing and payment of benefits to Local Offices, and the grouping of related departments in one building in Georgetown that claimants in the Demerara area would no longer have to travel from office to office around Georgetown enquiring about their claims, but would complete all their business at one office. Insured persons from Linden, Berbice and Essequibo need only deal with the enquiry from the respective offices on the progress and payment of their claims. In this way responsibility would be localised and identified, and Local Office Managers could exercise their influence and personal approach in solving many of the public relations problems which then confronted the Scheme, and otherwise deal with the problems which were local and peculiar to their areas.

41. Decentralisation of benefit payments including the issue of benefit vouchers at Local Offices would also remove much of the duplication which existed in the receipt and examination of claims and the handling and settling of queries; the removal of excessive communication on paper and its attendant delays; it would foster the build up of sufficient expertise in the Scheme, the utilisation of the full potentialities of the staff, and would also allow for taking National Insurance to the workers rather than for the workers to seek out National Insurance outside their local environments.

42. There was consideration of and agreement was reached in principle that:

“It was right in the initial stages of the Scheme whilst claims were relatively few and whilst staff were inexperienced, to centralise the payment of benefits, but with the volume increasing and the fact that from 1972 to 1974 Benefits Section will have an increase in the volume of pension cases of up to 8,000 per annum,

the time had arrived when the real solution was to take the risk of delegating the processing of certain types of claims to Local Offices”.

43. The benefits which would be transferred to Local Offices for processing and payment were:

“Industrial

(a) Injury Benefit

Non-Industrial)

- (b) Sickness Benefit
- (c) Maternity Benefit
- (d) Funeral Benefit”

The bulk of claims at present.

Those that would remain to be processed centrally would be:

“Industrial:

(a) Disablement Benefit )

(b) Death Benefit

Non-Industrial

- (c) Invalidity Benefit
- (d) Old Age Benefit
- (e) Survivor's Benefit

These are at present a small minority of claims, which require careful processing, but the volume will increase very considerably in the next year.

44. The Administration, through planning and training had set and hoped to maintain targets for decentralising the processing and payment of benefits at the out of town Local Offices during early 1972.

**STAFF:**

45. At 31st December, 1971, the permanent staff of the Scheme totalled 398 and were as follows:

General Manager	1
Legal Adviser/Deputy General Manager	1
Medical Adviser	1
Finance Officer	1
Assistant General Managers	3
Principal Executive Officers	6
Senior Executive Officers	14
Executive Officers	50
Grade I Clerks	44
Grade II Clerks	151
General Office Assistants	105
Watchmen	6
Messengers	10
Security Guards	5
	398

### TEMPORARY STAFF:

Temporary staff totalled 45 as follows:

Temporary Clerks	23
Watchmen	6
Charwomen	10
Handymen	3
Carpenter	1
Temporary Messengers	2
	<hr/>
	45

### LEGAL DIVISION:

46. The Legal Division comprised a Legal Adviser, one Executive Officer, one Grade II Clerk and Two Grade II Steno-Typists.

47. During the first half of 1971, the Legal Division spent much time preparing cases for the Appeal Tribunal.

48. During the month of July, 1971, discussions were held with the Chairman of the Tribunal and the various Tribunals that were summoned from time to time. The Tribunal began its formal sittings during the month of August, 1971, at the conference room of the Ministry of Labour and Social Security, then shifted to the National Insurance Training Division. Only matters that arose in the County of Demerara were dealt with in Georgetown. Once it became necessary for the Tribunal to visit two scenes of accidents at Ogle and Success on the East Coast of Demerara. The Tribunal then sat twice in the County of Berbice. These meetings were held at the conference room of the District Commissioner's Office, Vryman's Erven, New Amsterdam, Berbice.

49. Twelve matters engaged the attention of the Tribunal during 1971. Eleven matters were disposed of and one matter was put down 'sine die' awaiting the acceptance receipt from the Post Office.

50. Of the eleven matters disposed of, ten appeals were dismissed by unanimous decisions of the Tribunal, one appeal was allowed. The Appeals and how they were determined are shown at Appendix "F". There were no prosecutions during 1971.

### NATIONAL INSURANCE COMMISSIONER:

51. Two appeals were made against the decision of the National Insurance Tribunal to the National Insurance Commissioner, but grounds

were not filed up to the 31st December, 1971.

### MEDICAL MATTERS:

52. The main activities of the Medical Division during the year 1971 were:-

- (1) Consideration of claimants referred by Estate Medical Officers, Government Medical Officers and Private Practitioners to the Medical Adviser.

With regard to referral of cases requiring further attention to Specialists mainly at Government Institutions and Private Hospitals, approximately 1,423 claimants were referred. Of this number the majority of claimants were sent to Medical Referees to determine various issues; for example, whether the injuries they suffered were consistent with the nature of the alleged industrial accident; whether the claimants were fit for work in those cases where there was undue delay in the healing process; whether there was any loss of faculty resulting from industrial injuries, and if so, the extent of disablement; whether an assessment of the extent of disablement was provisional or final; whether claimants who were certified or declared as incapable of work were or were not so incapable. whether the disease from which an injured person was suffering was or was not a prescribed disease. In the latter category there were few claimants who were finally considered to be suffering from prescribed diseases.

#### (2) Appeals to the Medical Board

One hundred and five claimants submitted appeals to be heard before the Medical Board. Of this number, 67 were heard by the end of December, 1971. The majority of appeals centred around claimants who were suffering from injury to the spine (jerked back) and injuries to the hand and neck.

53. Other aspects of the Medical Division's work included:

- (i) Consideration of claims referred by the Benefits Division for sickness,

maternity, injury and invalidity benefits; there were a few cases of death benefit. Many of these claims called for great study.

- (ii) Due regard was paid to the effective rehabilitation of workers disabled through employment injuries by the institution of appropriate physiotherapeutic measures, so as to enable them to regain their economic and social security and to contribute to the productive capacity of the industries in which they were employed.

54. Great thought was given by members of the Medical Board and the Medical Adviser to such matters as the work environment of the labouring classes and how contributive it was to industrial injuries.

55. Matters that would need attention during 1972, are:

- (a) Better facilities for the provision of prosthesis (mainly artificial limbs).
- (b) The introduction of 'sickness visiting' with a view to minimising the amount of sick leave granted to claimants.
- (c) Greater co-ordination between the Medical Division, the Medical Care Division and other Medical Service Agencies with a view to better control.

56. A very encouraging feature of the work of the Medical Division is the great co-operation given by Specialists in all fields, General Medical Practitioners, Registered Nurses and Midwives, Hospital Administrators, and particularly the Secretary at the Department of Surgery, Georgetown Hospital.

57. The statistical report at Appendix "G" gives a breakdown of the cases dealt with by the Medical Department during 1971.

## **PUBLIC RELATIONS ACTIVITIES:**

### **General Information:**

58. Throughout the year officers grasped every opportunity to discuss National Insurance with employed persons, their employers and self-employed persons at seminars, lectures, public

meetings and discussions sponsored by the Trades Union Congress' Education Committee; various Trades Union Congress affiliates; special service groups e.g. Jaycees; political groups; organisations; business, social and professional; Radio G.B.S.; Radio Demerara; the Ministry of Education's Broadcasts to Schools Unit and the management of sugar estates. During 1971, all the facilities of the mass media often utilised in the execution of public relations campaigns were used: the Press, Radio, Posters, Lectures, Seminars, Fairs, Exhibitions as well as the Cinema.

59. Press and radio releases as well as advertisements on various aspects of the work of National Insurance and the activities of groups in the organisation e.g. the National Insurance Sports Club, were issued for distribution and publication in the various news media.

60. As a result of the publication of the 'N.I.S. NEWS' — news events in the N.I.S.; explanations of staff policy; articles of a technical nature aimed at increasing the knowledge of members of staff on the highly specialised field in which National Insurance is engaged and other items of an educational nature have been disseminated. The 'N.I.S. News' is distributed to all members of the National Insurance staff, copies are also sent to the G.I.S.; the various news media; Trade Unions; Government Corporations; the various public libraries and the Ministry of Labour and Social Security.

61. During 1971, projecting equipment, were purchased and proved of extreme value in attracting fair-goers to the N.I.S. Exhibition Booth. Appendix "H" lists the Public Relations activities carried out during the year, and at Appendix "I" is a list of leaflets distributed by that Division and available to the Public.

## **INTERNATIONAL SOCIAL SECURITY ASSOCIATION:**

62. The Scheme was admitted to Affiliated membership of the International Social Security Association in April, 1971, and that Association was notified that Guyana's Titular Delegate on the Council of I.S.S.A. would be the Minister responsible for Labour and Social Security, and the substitute Delegate, the General Manager of the National Insurance Scheme. The Association has

given the Scheme a wide range of literature and research material on Social Security which have already been of immense value to the Scheme in aiding its development.

#### **TRAINING:**

63. A Committee comprised mainly of Heads of Departments reviewed the operations of the Training Division. The Committee accepted responsibility for leadership and direction in training, and training became the joint responsibility of the Committee, the Training Officer and the Supervisors of Staff.

64. The Training Programmes for the period January to April were orientation and basic courses for new appointees including trainee inspectors, and technical courses for officers at middle and top management levels. The courses held during the period May to August were in connection with training in preparation for the decentralisation of the processing and payment of short-term benefits at Local Offices. Trainees also had periods of attachments at the Finance Department. Courses were held at the district offices at Lindentown, Henrietta and New Amsterdam, and the content of the courses also focused attention on changes in legislation, public and human relation problems and also touched on the weakness identified in the actions and attitudes of staff.

65. Two seminars were held for Senior Officers at the Management Training Centre, Timehri. The first was during 2nd - 4th April, 1971, and the lectures were drawn from the Ministry of Labour, Senior Personnel of the Booker Group and the Trade Union Council. The objectives of the course were to assist N.I.S. Management to acquire skills involved in dealing with people, to obtain some direct background in the complexities of Industrial Relations and to learn how to present the policy, purposes and programmes of the Organisation to the people they serve.

66. The second was held during July 2nd - 4th, 1971. Senior Officers from the Ministry of Labour and Social Security participated in the discussions. Unlike the previous seminar, the topics discussed dealt mainly with the internal functioning of the Scheme. Decisions were taken on Decentralisation, the Registration of Self-Employed Persons and the relationship

between officers of the Ministry of Labour and Social Security and the National Insurance Scheme.

67. A seminar was also held to help explain further techniques of investigations as practised by the Officers of the office of the Director of Public Prosecutions. This seminar was conducted by Mr. Richard Hector, State Prosecutor, and the Legal Adviser. A second seminar along the same pattern was held in Berbice for the benefit of inspectors in that county.

68. A Guide for the investigation of fraud was circulated and discussed with inspectors. Various points were raised, discussed, interpreted and clarified.

#### **CASE LAW:**

69. Head notes of the U.K. case laws were stencilled and sent from time to time to those officers whose responsibility it was to decide whether claims for benefits should be allowed or disallowed. U.K. decisions continued to be reported in the National Insurance News-Letter.

#### **MEDICAL CARE TREATMENT OUTSIDE OF GUYANA:**

70. Mr. Joseph Narine, an employee of Demba (now Guybau) had suffered from extensive Keloid formation following burns to both forearms and chest as a result of an accident at work. He could not have benefited from further treatment in Guyana owing to a lack of facilities in this country for the treatment of that condition. The application of physiotherapy and other measures had failed to produce the desired result. The Chief Medical Officer of Health in terms of Regulation (11) of the National Insurance and Social Security (Industrial Benefit Medical Care) Regulations, 1969, (No. 35 of 1960) therefore certified that the case be sent for treatment outside Guyana.

71. Mr. Narine entered Queen Mary's Hospital on 24th June, 1971, and returned to Guyana approximately three months later. During the period spent in Britain Mr. Narine received plastic surgery and treatment and the National Insurance Scheme paid all his travelling, hospitalisation and incidental expenses. On his return Mr. Narine addressed a special meeting of the National Insurance Board, held on 29th

September, 1971, and thanked the members of the Board, the National Insurance Staff, and the Doctors and Nurses who had made his recovery possible.

#### **RECIPROCAL UNDERSTANDING WITH THE UNITED STATES OF AMERICA:**

72. Informal correspondence between the Ministry of Labour and Social Security, the General Manager of the National Insurance Scheme and the United States Embassy in Guyana had settled the technical basis for a reciprocal understanding between the Government of Guyana and the Government of the United States of America.

73. On 27th October, 1971, the Ministry of External Affairs sent a note to the American Embassy in Guyana to the effect that old-age benefits, invalidity benefits and Survivor's benefits authorised by Section 19 of the National Insurance and Social Security Act, 1969, would be paid in the United States of America to qualified citizens and nationals of the United States of

America who may apply for such benefits even though absent from Guyana without reduction because of such absence and without regard to the duration of the absence and without regard to any restrictions upon the transfers of money from Guyana. The Embassy of the United States of America in Guyana was required by a similar exchange note to agree to pay comparable benefits authorised by Sections 202 (a) – (1) and 223 (a) of its Social Security Act to be paid in Guyana to citizens of Guyana, but at 31st December, 1971, had not yet done so.

74. Without this agreement, Guyanese Nationals entitled to monthly American Social Security benefits would not be able to receive such benefits for more than six months if they were outside of America for periods of over six months. The negotiations leading up to the agreement were initiated to redress the case of Mrs. V. David whose benefits were stopped after a period of six months by the American Social Security Administration, because she remained out of the United States of America for a period lasting over six months.

**TABLE I**  
**DISTRIBUTION OF PAID CASES OF SICKNESS BENEFIT**  
**ACCORDING TO SEX AND AGE AND WAGE GROUPINGS**

AGE GROUPS	WAGE GROUPS *										TOTAL		GRAND TOTAL		
	I		II		III		IV		V		M	F			
	M	F	M	F	M	F	M	F	M	F					
Below 16 years	-	-	1	-	-	-	1	-	-	-	2	-	2	-	2
16 - 19 "	74	21	135	44	46	13	18	3	12	2	285	83	368		
20 - 24 "	85	24	329	113	269	74	105	32	147	17	935	260	1195		
25 - 29 "	56	41	228	73	196	38	152	21	264	32	896	205	1101		
30 - 34 "	59	42	163	53	181	27	135	18	276	22	814	162	976		
35 - 39 "	47	57	151	49	168	21	122	9	309	19	797	155	952		
40 - 44 "	67	81	142	39	137	14	99	9	290	19	735	162	897		
45 - 49 "	78	60	175	42	156	13	103	9	248	19	760	143	903		
50 - 54 "	62	57	175	24	111	2	66	4	216	8	630	95	725		
55 - 59 "	69	36	165	18	109	9	60	2	102	9	505	74	579		
60 - 64 "	12	9	46	5	24	1	17	-	29	1	128	16	144		
65 Years and over	1	-	2	-	3	-	-	-	4	1	7	1	8		
Total	610	428	1712	460	1400	212	878	107	1894	149	6494	1356	7850		

\* Please see Appendix A for details about Wage Groups.

**TABLE II**  
**DISTRIBUTION OF PAID CASES OF MATERNITY BENEFIT**  
**ACCORDING TO AGE AND WAGE GROUPS**

AGE GROUPS	WAGE GROUPS *					TOTAL
	I	II	III	IV	V	
Below 16 years	-	-	-	-	-	-
16 - 19 years	11	18	3	2	-	34
20 - 24 "	54	137	53	23	21	288
25 - 29 "	30	67	52	30	23	202
30 - 34 "	29	39	33	17	18	136
35 - 39 "	29	17	6	8	16	76
40 - 44 "	14	6	5	1	1	27
45 - 49 "	2	-	-	-	-	2
50 - 54 "	-	-	1	-	-	1
55 - 59 "	-	-	-	-	-	-
60 - 64 "	-	-	-	-	-	-
65 Years and Over	-	-	-	-	-	-
<b>Total</b>	<b>169</b>	<b>284</b>	<b>153</b>	<b>81</b>	<b>79</b>	<b>766</b>

\* Please see Appendix A for details about Wage Groups



**TABLE III**  
**DISTRIBUTION OF PAID CASES OF INVALIDITY BENEFIT**  
**FOR 1971 ACCORDING TO SEX AND AGE AND WAGE**  
**GROUPS**

AGE GROUPS	WAGE GROUPS *										TOTAL	GRAND TOTAL			
	I		II		III		IV		V						
	M	F	M	F	M	F	M	F	M	F					
Below 16 Years	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 - 19 "	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 - 24 "	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25 - 29 "	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 - 34 "	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35 - 39 "	-	-	-	-	1	-	-	-	-	-	-	1	-	-	1
40 - 44 "	-	-	-	-	-	-	-	-	-	-	-	-	1	-	1
45 - 49 "	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50 - 54 "	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55 - 59 "	-	-	-	-	2	-	-	-	-	-	-	2	-	-	2
60 - 64 "	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65 Years and over	-	-	-	-	-	-	-	-	-	-	-	-	1	-	1
Total	-	-	-	-	3	-	-	-	-	-	-	4	1	-	5

\* Please see Appendix A for details about Wage Groups.

TABLE IV  
 DISTRIBUTION OF PAID CASES OF SURVIVORS BENEFIT  
 SHOWING SEX AND AGE AND WAGE GROUPS

AGE GROUPS	WAGE GROUPS *										TOTAL		GRAND TOTAL	
	I		II		III		IV		V		M	F		
Below 16 Years														
16 - 19 "	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 - 24 "	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25 - 29 "	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 - 34 "	-	-	-	-	1	-	-	-	-	-	-	1	-	1
35 - 39 "	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40 - 44 "	-	-	-	-	-	-	-	-	-	-	-	-	-	-
45 - 49 "	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50 - 54 "	-	-	-	-	-	-	-	-	-	1	-	1	-	1
55 - 59 "	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60 - 64 "	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65 Years and over	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	1	1	-	-	-	1	-	2	1	3

Q The details relate to dead contributors.  
 \* Please see Appendix A for details about Wage Groups.

TABLE V  
DISTRIBUTION OF PAID CASES OF INJURY  
BENEFIT FOR 1971 ACCORDING TO SEX AND AGE  
AND WAGE GROUPS

AGE GROUPS	WAGE GROUPS *														TOTAL		GRAND TOTAL
	I		II		III		IV		V		M	F	M	F	M	F	
	M	F	M	F	M	F	M	F	M	F							
Below 16 Years	22	—	4	—	—	—	1	—	—	—	—	—	—	27	—	27	27
16 — 19 "	213	5	581	10	243	1	94	—	—	—	—	39	—	1170	16	1186	1186
20 — 24 "	97	10	832	22	590	2	342	—	—	—	—	208	—	2069	34	2103	2103
25 — 29 "	74	19	562	42	373	5	387	—	—	—	—	305	—	1701	66	1767	1767
30 — 34 "	40	30	422	60	279	3	292	—	—	—	—	323	—	1356	93	1449	1449
35 — 39 "	37	43	408	127	249	5	255	—	—	—	—	296	2	1245	177	1422	1422
40 — 44 "	36	56	362	135	239	12	225	1	236	2	1098	206	2	1304	206	1304	1304
45 — 49 "	22	39	218	148	179	12	144	—	168	—	731	199	—	930	199	930	930
50 — 54 "	24	36	212	65	141	4	82	1	108	—	567	106	—	673	106	673	673
55 — 59 "	9	20	183	42	96	4	65	—	68	1	421	67	1	488	67	488	488
60 — 64 "	6	1	24	6	19	1	9	—	16	—	74	8	—	82	8	82	82
65 Years and over	1	—	14	—	5	—	—	—	3	—	23	—	—	23	—	23	23
Not stated	—	—	1	—	—	—	—	—	—	—	—	—	—	1	—	1	1
Total	581	259	3823	657	2413	49	1896	2	1770	5	10483	972	—	11455	972	11455	11455

\* Please see Appendix A for details about Wage Groups.

**TABLE VI**  
**DISTRIBUTION OF PAID CASES OF DISABLEMENT BENEFIT**  
**ACCORDING TO SEX AND AGE AND WAGE GROUPS**

AGE GROUPS	WAGE GROUPS *												TOTAL	GRAND TOTAL			
	I		II		III		IV		V		M	F					
	M	F	M	F	M	F	M	F	M	F							
Below 16 Years	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16-19 "	3	-	8	-	6	-	1	-	1	-	-	-	-	19	-	-	19
20-24 "	1	-	10	1	9	-	7	-	7	-	-	-	-	30	1	-	31
25-29 "	1	-	4	2	4	-	10	-	10	-	-	-	-	27	2	-	29
30-34 "	-	1	9	2	12	-	3	-	3	-	-	-	-	33	3	-	36
35-39 "	-	-	10	6	5	-	12	-	8	-	-	-	-	35	6	-	41
40-44 "	2	4	9	2	9	1	12	-	7	-	-	-	-	39	7	-	46
45-49 "	-	1	9	8	9	1	7	-	5	-	-	-	-	30	10	-	40
50-54 "	-	-	5	4	5	1	2	-	4	-	-	-	-	16	5	-	21
55-59 "	1	-	5	2	2	-	6	-	3	-	-	-	-	17	2	-	19
60-64 "	-	-	1	-	1	-	1	-	1	-	-	-	-	4	-	-	4
65 Years and over	-	-	-	-	1	-	-	-	-	-	-	-	-	1	-	-	1
Total	8	6	70	27	63	3	61	-	49	-	251	36	-	287			

\* Please see Appendix A for details about Wage Groups.

**TABLE VII**  
**DISTRIBUTION OF PAID CASES OF DEATH BENEFIT**  
**ACCORDING TO SEX AND AGE AND WAGE GROUPS**

AGE GROUPS	WAGE GROUPS *										GRAND TOTAL					
	I		II		III		IV		V			TOTAL				
	M	F	M	F	M	F	M	F	M	F						
Below 16 Years	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 - 19 "	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 - 24 "	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25 - 29 "	-	-	-	-	1	-	-	-	-	-	-	-	-	1	2	2
30 - 34 "	1	-	-	-	1	-	-	2	-	-	-	-	-	5	5	5
35 - 39 "	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40 - 44 "	-	-	-	-	-	-	-	1	-	-	-	-	-	3	3	3
45 - 49 "	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1
50 - 54 "	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1
55 - 59 "	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2	2
60 - 64 "	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65 Years and over	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1
<b>Total</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3</b>	<b>-</b>	<b>-</b>	<b>6</b>	<b>-</b>	<b>6</b>	<b>-</b>	<b>6</b>	<b>-</b>	<b>16</b>	<b>-</b>	<b>16</b>

● The details relate to dead contributors.  
 \* Please see Appendix A for details about Wage Groups.

TABLE VIII

DETAILS OF CONTRIBUTIONS PAYABLE AND RELEVANT WAGE AS PER

GROUP: — EMPLOYED CONTRIBUTORS

GROUP	1	2	3	4	5	6	7
		Actual weekly wages	Corresponding rounded monthly wages	Employed person's weekly contribution.	Employer's weekly contribution	Total weekly contribution	Relevant wage for the purpose of contributions and benefits.
I	All insured persons	Under \$10	Under \$43:	.25c.	.90c.)	\$1.15	\$15.00
II	"	\$10. — \$19.99	\$43 — \$86.99	.45c.	.70c.)	\$1.90	\$25.00
III	"	\$20 — \$29.99	\$87 — \$129.99	.75c.	\$1.15	\$2.60	\$35.00
IV	"	\$30 — \$39.99	\$130 — \$172.99	\$1.05	\$1.55	\$3.40	\$45.00
V	"	\$40 — \$49.99	\$173 — \$216.99	\$1.40	\$2.00	\$4.10	\$55.00
X	For industrial benefits only:	\$50 and upwards	\$217 and upwards	\$1.60	\$2.50	\$4.10	\$55.00
	Persons under 16 years and upwards, whatever their earnings.			—	50c.	50c.	

TABLE VIII

DETAILS OF CONTRIBUTIONS PAYABLE AND RELEVANT WAGE AS PER

GROUP: — EMPLOYED CONTRIBUTORS

GROUP	Actual weekly wages	Corresponding rounded monthly wages	Employed person's weekly contribution.	Employer's weekly contribution	Total weekly contribution	Relevant wage for the purpose of contributions and benefits.
1	2	3	4	5	6	7
I All insured persons	Under \$10	Under \$43:	.25c.	.90c.)	\$1.15	\$15.00
II " "	\$10. — \$19.99	\$43 — \$86.99	.45c.	.70c.)	\$1.90	\$25.00
III " "	\$20 — \$29.99	\$87 — \$129.99	.75c.	\$1.15	\$2.60	\$35.00
IV " "	\$30 — \$39.99	\$130 — \$172.99	\$1.05	\$1.55	\$3.40	\$45.00
V " "	\$40 — \$49.99	\$173 — \$216.99	\$1.40	\$2.00	\$4.10	\$55.00
X For industrial benefits only:	\$50 and upwards	\$217 and upwards	\$1.60	\$2.50	\$4.10	\$55.00
			—	50c.	50c.	

Persons under 16 years and upwards, whatever their earnings.

**TABLE IX**  
**DETAILS OF CONTRIBUTION PAYABLE AND RELEVANT INCOME AS PER**  
**GROUP:— SELF EMPLOYED CONTRIBUTORS**

Group 1	Weekly income 2	Corresponding income for a year of assessment. 3	Weekly contri- bution. 4	Relevant Income for the purpose of con- tributions and benefits, 5
I				
All self-employed insured persons				
II	Under \$20	Up to \$1,039.99	\$0.90	\$15.00
III	\$20 — \$29.99	\$1,040 — \$1,559.99	\$1.50	\$25.00
IV	\$30 — \$39.99	\$1,560 — \$2,079.99	\$2.10	\$35.00
V	\$40 — \$49.99	\$2,080 — \$2,599.99	\$2.70	\$45.00
	\$50 and upwards	\$2,600 and upwards	\$3.30	\$55.00



## APPENDIX "A"

### BRIEF DESCRIPTION OF THE SCHEME

All persons, with some minor exceptions, between the ages of 16 and 65 who are working for an employer or are self-employed are covered by National Insurance. Those persons under 16 years and those 65 years and over, who are working for an employer, are insured for industrial Benefits only. The benefits listed below are provided for employed persons and with the exception of (vii) for self-employed persons. The payment of these benefits is dependant on the fulfilment of certain qualifying and/or contributory conditions:-

- (i) Old Age Benefit (from 65 years);
- (ii) Invalidity Benefit (Permanent inability to work);
- (iii) Survivor's Benefit (survivors of a deceased person);
- (iv) Sickness Benefit (inability to work owing to sickness);
- (v) Maternity Benefit (pregnancy and confinement of women who are insured);
- (vi) Funeral Benefit (burial of a deceased insured person or his spouse);
- (vii) Industrial Benefit (accidents and prescribed diseases due to employment).

Insured persons between the ages of 16 and 65 years will be classified into five groups for the purpose of contributions to be paid by the employer and the employed person.

GROUP I insured persons earning less than \$20: per week.

GROUP II insured persons earning from \$20: to \$29.99 per week.

GROUP III insured persons earning from \$30: to \$39.99 per week.

GROUP IV insured persons earning from \$40: to \$49.99 per week.

GROUP V insured persons earning from \$50: and upwards per week.

There is also a special group (group X) for persons under 16 years or 65 years and over who are in employment, for the purpose of Industrial Benefits only.

Both the employer and the employed person will pay contributions into the Scheme on the basis of the wage group into which the employed person's wages fall, except in the case of persons under 16 and 65 years and over, where the employer alone pays a flat rate contribution. Self-employed persons pay the whole contribution as there is no employer.

The contribution paid is worked out so that the basic benefit is paid on what is the wage of a general labourer, i.e. about \$25 per week. There is a special rate for Group I. In Group I, where the earnings of employed persons are less than \$20 per week, the employer shares a greater part of the contributions than the employed person.

In Groups II, III, IV and V, where earnings of employed persons are \$20 and over per week, the employer and employed persons share equally the contributions for all benefits under the Scheme except Industrial Benefits.

For the purpose of providing Industrial Benefits, the employer pays the whole of that part of the weekly contribution which covers Industrial Benefits. In Group X, for persons under 16 years and 65 years and over who are employed, only Industrial Benefits contributions are payable and the whole amount is paid by the employer.

Tables VIII and IX set out the contributions payable for the various groups and the relevant wage on which contributions are calculated and on which benefits are based.

Contributions are paid by means of National Insurance stamps which must be affixed to the employed person's contribution card. The insurance stamps can be purchased by the

employer or self employed insured person at any Post Office or from any National Insurance Office. The employer is required by law to pay the full contribution before the payment of wages. He may then recover the employed person's share of the contribution from his wages. Contributions of insured persons are allowable as deductions from the Income Tax purposes. Similarly where an employer carried on a business his share of the contributions is allowable as an expense.

### OLD AGE CONTRIBUTORY BENEFIT

On reaching age 65 an insured person is entitled to old age contributory pension provided he has not less than seven hundred and fifty contributions paid or credited in his record. The basic rate of pension is 30 per cent of the relevant wage of the wage group in which he has paid or had credited the greatest number of contributions. To qualify for the basic rate of pension, an insured person must have paid at least one hundred and fifty contributions of the seven hundred and fifty contributions paid or credited in his record.

The weekly rate of pension is increased over the basic rate by one per cent of the relevant wage for every additional fifty contributions above seven hundred and fifty contributions paid, or credited in an insured person's record. The maximum rate of pension is 60 per cent of the relevant wage.

For persons who do not qualify for the basic pension of 30 per cent, a grant will be paid according to the number of contributions.

### INVALIDITY BENEFIT

An invalidity pension is payable to an insured person between the ages of 55 and 65 who is permanently incapable on medical grounds of undertaking further employment.

The qualifying contribution conditions since entry into insurance and the contribution conditions for the minimum and basic pension are the same as for the old age pension.

Pensions will be paid so long as invalidity continues up to the age of 65 when it will be converted into an old age pension.

An insured person under 55 years or who has not complied with the minimum contribution qualification for a pension, will get a grant

according to the number of contributions in his record, provided he is incapable on medical grounds of undertaking further employment.

### SURVIVOR'S BENEFIT

A surviving widow or widower or the children of the insured deceased person will become entitled to Survivor's Benefit if the insured person at the time of his death:-

- (i) was in receipt of old age pension or invalidity pension;
- (ii) would have been entitled to Invalidity Benefit had he been deemed to be an invalid at the time of his death; or
- (iii) was 65 years of age or over and would have been entitled to Old Age Benefit had he made a claim for such Benefit.

The Benefit is a grant and:-

- (i) on the death of an insured person who was in receipt of old age pension or invalidity pension a lump sum equal to fifty-two weekly payments of the pensions which the deceased was receiving at the time of his death is payable; and
- (ii) on the death of an insured person who would have been entitled to Old Age Benefit or Invalidity Benefit, had he made a claim or was deemed an invalid, a lump sum equal to the grant that would have been payable or fifty-two times the weekly payment of the pension that would have been payable subject to a minimum grant of fifty-two times 30 per cent of the relevant wage.

A widow or widower qualifying for the Benefit is entitled in preference to all other claimants. The Benefit is payable to:-

- (a) A widow if —
  - (i) she is over forty-five years of age, or
  - (ii) she is incapable of work and her incapacity is likely to be permanent, or

- (iii) she is pregnant by her late husband, or
  - (iv) She has the care of a child of his or their marriage under 18 years of age and was either
    - (a) residing with him, or
    - (b) receiving or entitled to receive from his periodical payments for maintenance of herself or the children or both of not less than five dollars weekly.
- (b) A widower if –
- (i) he is over fifty-five years of age and is incapable of work and this incapacity is likely to be permanent; and
  - (ii) he has no income from any source other than public assistance under the Poor Relief Ordinance or non-contributory pension under the Old Age Pensions Ordinance.
- (c) An orphan if –
- (i) the orphan is under the age of eighteen years and had been wholly or partially maintained by the deceased insured parent in his lifetime, and
  - (ii) there was no stepmother or stepfather with a prior claim to benefit.
- (d) Other dependants being members of the family of the deceased (where the deceased is not survived by a widow, widower or children) if at the time of the death the dependant is wholly or partially maintained by the deceased, and if
- (i) the dependant is a man, he is permanently incapable of self-support;
  - (ii) the dependant is a woman, who is herself permanently incapable of self-support or is living with her husband who is permanently incapable of self-support, provided that where the dependant is the widow of the deceased it shall not be necessary for her to prove that she

is incapable of self-support; and

- (iii) the dependant is a child, that child is under the age of eighteen years or being above the age is permanently incapable of self-support.

Where there is more than one of the above dependants the Benefit is distributed as may in the discretion of the Director determined to be reasonable.

### SICKNESS BENEFIT

To be entitled to Sickness Benefit an insured person must:-

- (a) be incapable of work otherwise than as a result of employment injury;
- (b) have been engaged in insurable employment immediately prior to the day on which incapacity commenced;
- (c) have paid not less than fifty contributions since his entry into insurance; and
- (d) have been employed in and paid contributions for insurable employment during at least eight contribution weeks in the thirteen weeks immediately before the week in which he became sick.

He must also produce satisfactory evidence of incapacity for work.

The weekly rate of benefit is 60 per cent of the relevant wage of the wage group in which he has paid or has been credited with the greatest number of contributions in the period of thirteen contribution weeks immediately preceding the week in which incapacity for work began. The maximum period for which Sickness Benefit can be paid is twenty-six weeks and there is no benefit for the first three days of sickness.

### MATERNITY BENEFIT

An insured woman is entitled to Maternity Benefit for a period before and after her confinement. The total period of the Benefit is thirteen weeks, i.e. in the normal case six weeks before confinement, the week of the confinement,

and six weeks after this. She must:-

- (i) have paid not less than fifty contributions since her entry into insurance; and
- (ii) have been engaged in and paid contributions for insurable employment during at least twenty contribution weeks in the period of thirty contribution weeks immediately preceding that contribution week which is six weeks before the week in which it is expected that she will be confined.

The weekly rate of Maternity Benefits is 60 per cent of the relevant wage of the wage group in which she has paid or been credited with the greatest number of contributions in the period of thirty contribution weeks immediately preceding the week in which benefit is due to commence. The Benefit is subject to certain conditions one of which is that she does not engage in paid work for the period for which benefit is received.

#### FUNERAL GRANT

An amount of one hundred dollars is payable on the death of a person who is or has been an insured person and who at the time of his death had paid not less than fifty contributions.

Similarly a grant is payable on the death of the spouse of such person.

#### INDUSTRIAL BENEFITS

These replace the benefits under the Workmen's Compensation Ordinance. There are no contribution conditions to be satisfied by the insured person. All that is necessary is that he is in insurable employment when the accident occurs or the prescribed disease develops.

There are three kinds of benefit under this heading in addition to medical care:

- (i) Injury Benefit, which is similar to Sickness Benefit, is paid to persons unable to work as a result of the employment injury. The injured person is not entitled to the benefit during the first three days of any continuous period of incapacity for work, but where the continuous period of incapacity for work exceeds three days he shall be

entitled to receive the Benefit from the first day. The maximum period for Injury Benefit is twenty-six weeks; and

- (ii) Disablement Benefit, which is paid for any day the insured person is not entitled to Injury Benefit and during which as a result of employment injury, he is suffering from a loss of faculty, that is, he has some kind of injury and his physical or mental condition is medically assessed as being below that of a normal person. He may get this benefit even if he is still able to work.
- (iii) Death Benefit: if the insured person dies as a result of his injury at work, payments will be made to his survivors, if they satisfy certain conditions.

In Groups IV and V the weekly rate of Injury Benefit is 60 per cent of the relevant wage. In Groups III to I the insured person receives a weekly benefit of between 60 to 100 per cent of his actual wages.

Disablement Benefit is paid where, as a result of the industrial accident, the injured person suffers from loss of faculty and is not or is no longer entitled to Injury Benefit. Where the extent of the disablement is medically assessed as amounting to less than 15 per cent the Benefit is a lump sum grant payment equal to \$40 for each percentage of disability. Where the extent of disablement is assessed as amounting to 15 per cent or more, then a pension is payable, the weekly rate being the assessed percentage of the Injury Benefit applicable to the case.

Death Benefit will consist of:-

- (a) Pensions for widows and dependent children at percentages which will vary according to the number of dependents, but the maximum will be 60 per cent of the relevant wage;
- (b) pensions for orphans at the rate of \$7 weekly for each orphan until he ceases to be considered as an orphan under the Regulations; and

- (c) if there is neither a widow nor orphans in the case, benefits may, under certain conditions, be paid to other dependants.

### SPECIAL PROVISIONS

Employed insured persons over 35 years of age when the Scheme started on 29th September, 1969, will receive special credit contributions of twenty-five for each year of age over 35 up to a maximum of six hundred credits. Similar privileges were granted to self-employed insured persons with effect from 5th April, 1971, the date the Scheme was extended to include self-employed persons, and also, with effect from 4th October, 1971, mariners and share fishermen who were at that date re-classified as employed persons. Where a self-employed person was previously an employed person or had been granted age credits as an employed person, should that person enter self-employment and earn credits

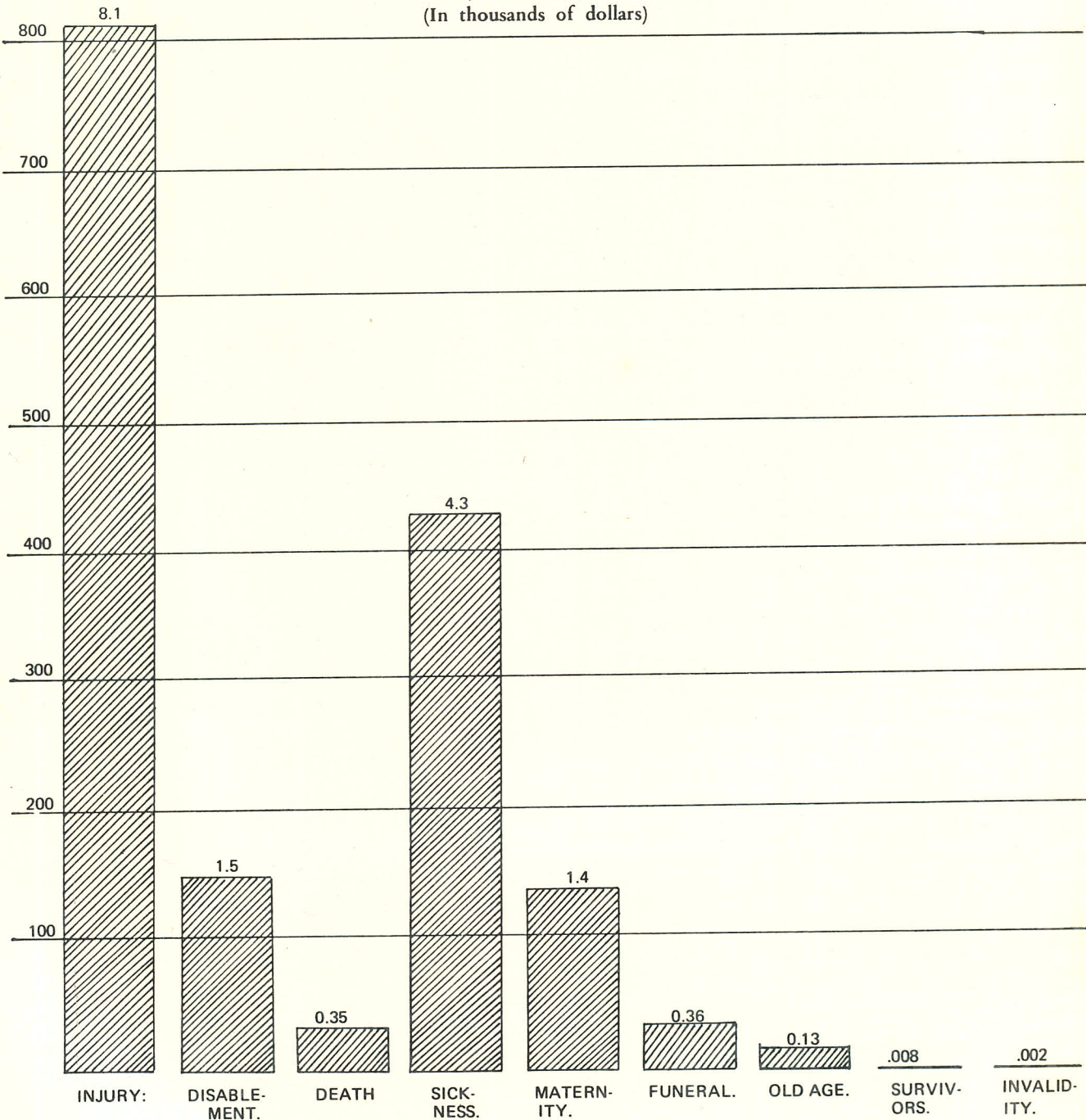
as a self-employed person which are more favourable than those earned as an employed person, then he is allowed to receive the more favourable credits. The mariner and share fishermen are in a similar position as regards previous employment or self-employment. These will assist the person concerned to qualify for either Old Age Benefit or Invalidity Benefit.

The credits will be granted only to persons who have paid ninety contributions during the first three years of the Scheme. This provision will be a special valuable one for those older persons who become contributors when the Scheme started as it will enable them to qualify for a basic pension of 30 per cent over a short period of time.

A common law spouse may be treated as a surviving widow or widower where no legal spouse exists. Payment of pensions to survivors will cease on marriage, re-marriage or co-habitation.

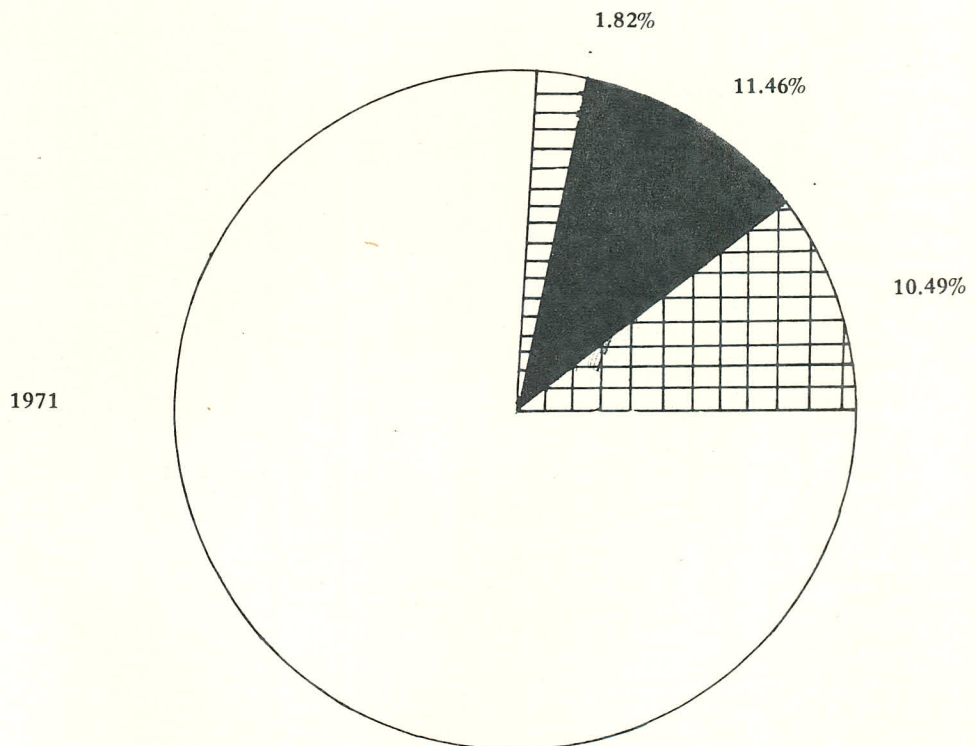
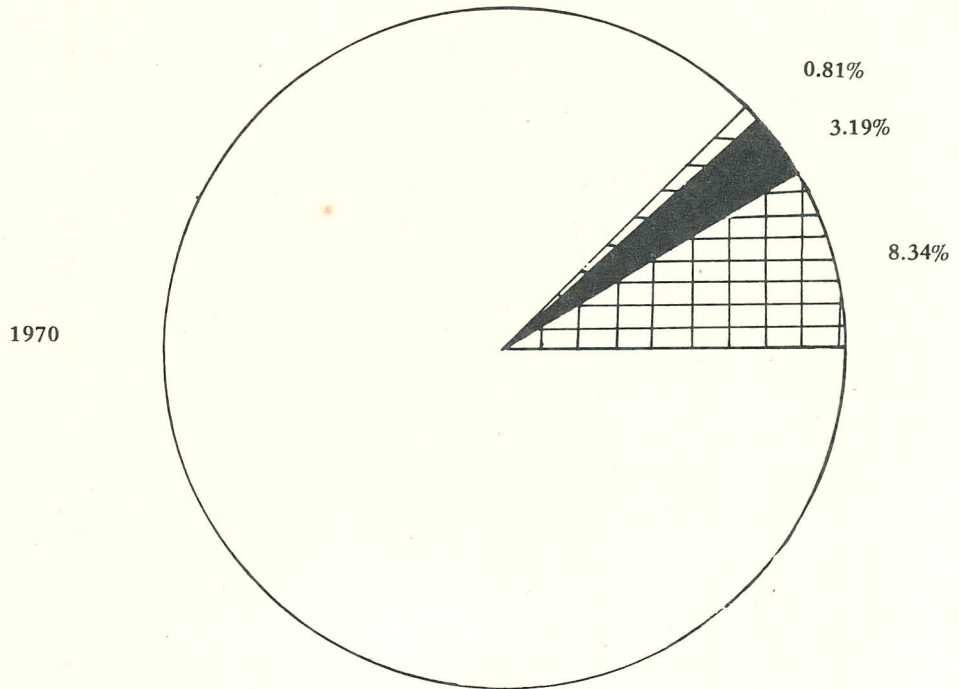
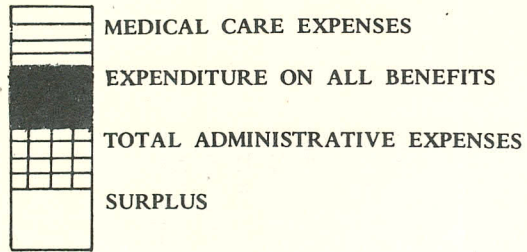
There are provisions preventing the payment of two Benefits at the same time although there will be few exceptions to this general rule.

APPENDIX B  
 DISTRIBUTION OF BENEFITS PAID (INCLUDING MEDICAL  
 CARE EXPENSES) BY TYPE, FOR THE YEAR 1971  
 (In thousands of dollars)



APPENDIX C

DISTRIBUTION OF INCOME FOR 1970 AND 1971



APPENDIX "D"  
NATIONAL INSURANCE BOARD

Revenue Accounts	1969*	1970	1971
For the years ended 31st December			
Contribution Income less Refunds (Employed Persons)	\$ 2,394,206	\$12,943,308	\$13,999,541
" " (Self-Employed Persons)	—	—	59,672
Investment and other Income	10,191	463,429	1,262,948
	<b>\$ 2,404,397</b>	<b>\$13,406,737</b>	<b>\$15,322,161</b>
Administration Expenses	190,526	1,118,493	1,553,793
Benefits:—			
Injury	—	344,427	931,113
Disablement	—	21,447	161,974
Death	—	15,627	42,037
Sickness	—	23,735	486,405
Maternity	—	21,570	151,106
Funeral Grants	—	900	40,427
Old Age Grants	—	46	16,942
Invalidity Benefit	—	—	650
Survivors Benefit	—	—	858
Medical Care Expenses	—	108,764	278,771
Surplus	2,213,871	11,751,728	11,658,085
	<b>\$ 2,404,397</b>	<b>\$13,406,737</b>	<b>\$15,322,161</b>

\* For period 29th September, 1969, to 31st December, 1969.

1257,651



APPENDIX "D" (Continued)  
NATIONAL INSURANCE BOARD

	1969	1970	1971
Balance Sheets as at 31st December	\$	\$	\$
Surplus/Surplus B/F	-	2,213,871	13,965,599
Add: Surplus for year	2,213,871	11,751,728	11,658,085
	<u>2,213,871</u>	<u>13,965,599</u>	<u>25,623,684</u>
Represented by: -			
Fixed Assets (after depreciation)	20,009	203,516	691,664
Investments	1,396,318	9,138,818	21,528,556
Current Assets	828,071	4,776,951	3,816,084
Less: Current Liabilities	30,527	153,686	412,620
	<u>2,213,871</u>	<u>13,965,599</u>	<u>25,623,684</u>

Balance Sheets as at 31st December  
Surplus/Surplus B/F  
Add: Surplus for year

Represented by: -  
Fixed Assets (after depreciation)  
Investments  
Current Assets  
Less: Current Liabilities

**APPENDIX "E"**

**LOCAL OFFICES AND NATIONAL INSURANCE CENTRES**

<b>A</b>	—	<b>Local Offices</b>		
		1. Georgetown Local Office	Lot D Brickdam, Georgetown.	
		2. Berbice Local Office	Princess Elizabeth Road, New Amsterdam.	
		3. Linden Local Office	645, Industrial Area, Linden	
		4. Henrietta Local Office	Henrietta, Essequibo Coast.	
<b>B</b>	—	<b>National Insurance Centres</b>	<b>Area</b>	<b>Days and Hours of Business</b>
		Inland Revenue Office	Springlands, Corentyne, Berbice.	Mondays, Wednesdays and Fridays between 8 and 11 a.m.
		Office of the Ministry of Works, Hydraulics and Supply.	Benab No. 63 Village Corentyne, Berbice	Thursdays between 8 and 10 a.m.
		Guyana Credit Corporation Office.	No. 54 Village, Corentyne, Berbice.	Tuesdays between 10 a.m. and 4 p.m.
		Albion Court Room	Albion Corentyne, Berbice.	Mondays between 2.30 p.m. and 5 p.m.
		Cumberland Village Office	Cumberland Village, West Canje, Berbice	Mondays between 3.00 p.m. and 5 p.m.
		Blairmont Court Room	Blairmont, West Bank, Berbice.	Tuesdays between 9 and 10 a.m.
		Woodley Park Village Office	Woodley Park, West Coast Berbice	Thursdays between 9 and 10 a.m.
		Fort Wellington Court Room	Fort Wellington, West Coast, Berbice.	Thursdays between 2 and 3 p.m.
		Office of the Ministry of Works, Hydraulics and Supply.	Timehri, East Bank, Demerara.	Tuesdays between 2.15 and 3.30 p.m.
		Providence Post Office	Providence, East Bank, Demerara.	Fridays between 2 and 3.30 p.m.
		Agricola Village Office	Agricola, Greater Georgetown.	Wednesdays between 1.30 and 3.30 p.m.
		West Mahaicony Village Office	Mahaicony, East Coast, Demerara.	2nd and 4th Saturday in each month between 9 and 10 a.m.
		Buxton/Friendship Community Centre.	Buxton, East Coast, Demerara.	1st and 3rd Monday in each month between 9 and 10 a.m.
		Cane Grove Village Office.	Cane Grove Village, East Coast, Demerara.	2nd and 4th Wednesday in each month between 10.30 and 11.30 a.m.
		District Commissioner's Office.	Enmore, East Coast, Demerara.	2nd and 4th Monday in each month between 1 and 2 p.m.
		Unity Village Office	Unity Village, East Coast, Demerara.	1st and 3rd Wednesday in each month between 1.30 and 2.30 p.m.
		Mahaica Village Office.	Mahaica Village, East Coast, Demerara.	1st and 3rd Saturday in each month between 9 and 10 a.m.

**APPENDIX "F"**  
**APPEALS HEARD BY THE APPEAL TRIBUNAL DURING 1971**

NAME OF APPELLANT	NATURE OF APPEAL	DECISION AND DATE
1. Chantama a/k Sawantama	Industrial Injury	Appeal allowed 12/10/71
2. Ursula N. Jackson	Industrial Injury (Death)	Appeal disallowed 10/12/71
3. Kunjibeharry Ramlall	Industrial Injury	" " 22/11/71
4. Mohamed Hussin	Sickness Benefit	" " 4/8/71
5. Hrippaul Katwaru	Industrial Injury	Struck out for non appearance of Appellant 2/9/71
6. Bahadur Singh	" "	Appeal disallowed 16/8/71
7. Rudolph Dummett	" "	" " 16/8/71
8. Ramudit a/k Alfred	Sickness Benefit	" " 4/8/71
9. Rampat	Industrial Injury	" " 9/8/71
10. Rajkumar a/k Sonny	" "	" " 12/10/71
11. Mooniran Rasool	Industrial Injury	Appeal withdrawn by Appellant 4/11/71

**APPENDIX "G"**  
**STATISTICAL REPORT**

**MEDICAL DIVISION (PERIOD 1.1.71 - 31.12.71).**

No. of Cases Dealt with by Medical Adviser	No. of Referrals Specialists	No. of Cases sent to Medical Referees	APPEALS TO MEDICAL REFEREES				APPEALS TO MEDICAL BOARD				
			Total Appeals Received	Amount Allowed	Amount Disallowed	Total Appeals Received	Amount Heard by 31/12/71	Amount Allowed	Amount Disallowed	Amount Abandoned	Amount outstanding at 31/12/71
1423	600	809	208	118	90	105	67	20	46	1	38

(Reference paragraph 61 of the Report)

**JANUARY:** Press advertisements informing all insured workers who had not received their social security cards to check at the Georgetown Local Office for them and reminding them that social security cards are a means of establishing that they are covered by National Insurance and also serve as identification especially in cases where medical attention is being sought and payments on claims are being made.

Gathering taped interviews from various self-employed persons and the preparation of other material for possible use during publicity re Scheme for self-employed persons.

Preparation of manuscripts for booklets on – ‘National Insurance for the Self employed – How it will work’ and ‘A guide for the Self-employed’.

**FEBRUARY:** Promotion of participation in the 1971 Mashramani Costume Band Contest – Tuesday, February 23, in Georgetown. 100-member Costume Band won \$1,000.00 ‘Best Band of All’ first prize. Members of band tramped as Musketeers with the motto: ‘One for all - all for one’ and waved banners on which were written N.I.S. slogans.

Exhibition Booth at Wismar Fair, Wismar Hill School Compound, Wismar, Demerara River – Friday, February 5, Saturday 6 and Sunday 7: Berbice P.N.C. Fair – Mental Hospital Ground, New Amsterdam – Friday, February 19 and Saturday 20.

Posters and photographs depicting the activities and benefits of National Insurance and also informational forms on the Registration and

Contributions procedures as well as the procedures for claiming the various benefits were exhibited. Informational literature distributed.

Gathering taped interviews from various self-employed persons and the preparation of other material for possible use during publicity re Scheme for Self-employed Persons.

**MARCH:** Preparation of advertisements and the commencement of publication of advertisements on the exchange of blue Contribution Cards (A - Stagger). The Cards expired at the end of the week commencing Monday, March 29.

Publicity arrangements re:

- the areas, locations, days and hours of business of the National Insurance Rural Centres.
- amendments to the Industrial Benefit Regulations.
  - (i) allowing persons who are incapacitated for longer than three days to be entitled to receive Industrial Benefit from the very first day;
  - (ii) changing “certain percentages payable for disablement”; and
  - (iii) providing “for a widow who remarries to receive a gratuity on the termination of the benefit on her re-marriage”.

Press Conference in the Ministry of Labour and Social Security’s Conference Room – Saturday, March 13. The Minister of Labour and Social Security, Mr. W. G. Carrington, outlined the significant changes taking place as a result of Government’s policy in social security and disclosed the extension of the N.I.S. from Monday, April 5, 1971, to provide protection and social insurance coverage for self-employed persons between the ages of 16 and 65 years.

Public Relations visit to Kwakwani, Berbice River – Friday, March 26, to Sunday 28 – by Messrs, L. A. E. Joseph, Deputy Director/Legal Adviser; Vincent Walters, Manager, Berbice

Local Office and P. A. Motie, Inspector attached to the Berbice Local Office. The three officers engaged in compliance checks; met Reynolds management personnel and workers, domestics, the general public and employers in the area as well as Guyana Mine Workers' Union executives.

One-day Co-ordination Seminar and Panel Discussion on National Insurance Procedure — Monday, March 29 — at the Guyana Civil Service Association Hall, Georgetown. Seminar declared open by C. E. Douglas, Permanent Secretary, Ministry of Labour and Social Security — attended by approximately 100 trade union officials and persons employed in the private and public sectors.

The seminar was a working session to clarify employers' responsibilities and procedures with regard to N.I.S. deductions from employees and documentation in connection with benefit claims.

The basic aims of the seminar were to assist employers to follow their obligation under the Scheme's regulations through all the states from employee registration, holding and stamping of contribution cards and prompt compliance with the documentary procedure for which they are responsible, to speed up the payment of benefits to entitled persons and to eliminate erroneous procedure as far as possible. The Seminar covered in detail the conditions for entitlement to the benefits of National Insurance and also the procedure to be adopted for claiming payments.

Preparation and arrangements for printing of informational leaflet on Scheme for Self-employed Persons.

**APRIL:** Two half-day Seminars conducted by the Berbice Local Office — Thursday, April 1 — for the benefit of clerks working on the Blairmont and Albion Sugar Estates in Berbice. The two Seminars were arranged to help the clerks in the completion of claim forms so that they could be of assistance to workers making claims for benefits.

#### Publicity arrangements Re:

(i) registration on Saturday, April 10, of Prime Minister, Mr. Forbes Burnham, under the Scheme for Self-employed persons.

(ii) registration on Thursday, April 8, of Minister of Labour and Social Security, Mr. W. G. Carrington under the Scheme for Self-employed Persons as well as the registration of the President of Guyana, Mr. Arthur Chung and the Speaker of the National Assembly, Mr. Sase Narine.

Country-wide public relations campaign informing self-employed persons of registration and contribution procedures as well as the six benefits provided under the Self-employed Scheme. Press and Radio Advertisements. Programme of public meetings in Essequibo; Corentyne Coast; New Amsterdam and its environs; the East Coast; East Bank and West Coast Demerara areas to explain to the public the implications of the legislation for self-employed persons in relation to National Insurance.

Continuation of publicity re exchange of blue contribution cards (A-stagger)

Information Desk set up Saturday, April 17, Sunday 18 and Monday 19 at the 14th Annual Delegate's Congress of the People's National Congress held in the Queen's College Auditorium. Informational Literature distributed.

Press and radio advertisements informing employers and insured employees that as a result of the National Insurance and Social Security (Collection of Contributions) (Amendment) Regulations, 1971, being made law on March 6, 1971, employers are now required to deliver to any employee whose services are terminated or who leaves his employment the current contribution card which is in the possession of the employer. The insured employee was also informed that before receiving the contribution card for delivery to the new employer he is required to inspect the card in order to ensure that it is stamped up to the last week for which wages

were paid and that stamping is in accordance with the rate of wages paid.

Publication of informational leaflet on Scheme for Self-employed persons. Distribution commenced.

**MAY:** Press Conference — Friday, May 7 — held in the Conference Room of the Ministry of Labour and Social Security. The Minister of Labour and Social Security, Mr. W. G. Carrington, cleared the air with regard to the operation and running of the Scheme and gave the main reasons why claims are held up or delayed. He submitted 15 reasons why claims were outstanding and stressed that most of the reasons were due to employers. Of the 33 reasons explaining disallowances in respect of Sickness Benefit, Old Age Grant, Survivor's Benefit, Maternity Benefit and Industrial Benefit, the Minister pointed out that the majority resulted from applications not being properly qualified.

Uitvlugt Estate 'Preparation for Retirement' Seminar, Uitvlugt Estate Training Centre, Tuesday, May 4, Lecture on National Insurance to Uitvlugt Estate Employees.

Publication of two informational booklets setting out in detail the whole concept of the Scheme for self-employed persons:

- (i) 'National Insurance for the self-employed — How it works'; and
- (ii) 'A Guide for the Self-employed'.

One-day Co-ordination Seminar and Panel Discussion on National Insurance Procedure — Friday, May 14 — at the Guyana Civil Service Association, Georgetown — Seminar declared open by Mr. Claude Merriman, Chairman of the National Insurance Board — attended by approximately 100 trade union officials and persons employed in the private and public sectors.

Lecture on the role of the National Insurance Scheme by:-

- (i) Mr. Roy Charles, Assistant Director (Insurance) to Guyana Telecommunication Corporation employees in the G.T.C. Lecture Room, Georgetown.
- (ii) Mr. Vincent Walters, Manager, Berbice Local Office to Guyana Telecommunication Corporation employees in New Amsterdam, Berbice.

Publicity arrangements Re:-

- (i) fact that National Insurance will be paying travelling and other expenses of 35 years old electrician, Mr. Joseph Narine to undergo plastic Surgery in the United Kingdom;
- (ii) fact that employers are now required complete in duplicate the I.B. — 1 forms (Notice of Accident forms) for Industrial Benefit and that Doctors and Hospital Administrators required to submit duplicate copy with account for payment.

**JUNE** Publicity arrangements Re:-

- (i) presentation of artificial limb (new 'leg') to 19 year-old labourer Mr. David Richmond of 38 Golden Grove, West Coast Berbice. Mr. Richmond's left leg was amputated after an accident with a rail truck at Linden, Demerara River on February 24, 1970;
- (ii) fact that National Insurance will be paying travelling and other expenses of 35-year-old electrician, Mr. Joseph Narine, to undergo plastic surgery in the United Kingdom;
- (iii) presentation of plane ticket and other documents to Mr. Narine by Mr. Winslow Carrington, Minister of Labour and Social Security at the Minister's Office on Friday, June 18.

10-minute talk on 'Current Affairs' segment of the 2.30 to 3 p.m. Schools Broadcast Programme by Mr. L. A. E. Joseph, Deputy Director. Mr. Joseph's talk covered National Insurance in general and was aired simultaneously on both our local radio stations; Radio G.B.S. and Radio Demerara.

Publicity arrangements Re:-

- (i) the award of I.L.O. Fellowships in Social Security Administration to three National Insurance Officers — Messrs. Arnold Cholmondeley, Assistant Director ((E. & O.); Sajiwan Singh, Principal Executive Officer (E. & O.); and Edmund Caleb, Principal Executive Officer (Local Offices) — the duration of the Fellowships and the fact that the three Fellowships had been arranged through the I.L.O. to ensure that the senior administrative staff of National Insurance — Guyana are full conversant with the latest approaches and developments in the field of Social Security.
- (ii) farewell reception for and departure of Mr. Frank B. Matthews, I.L.O. Social Security Adviser to the Guyana Government and Mrs. Matthews from Guyana after a period of 2½ years service.

Follow your leader and other advertisements publicising the Scheme for Self-employed Persons.

Press advertisements informing employers, employees, doctors and hospital administrators of the change in policy thus necessitating the completion of duplicate I.B. 1 forms.

Two-day visit of the Deputy Director, Mr. L. A. E. Joseph, to Linden to deal with the unfavourable image of National Insurance which had arisen in the Linden district. The Deputy Director held discussions with various groups and individuals about problems relating to N.I.S. facing workers in the area.

Publication of two amended informational booklets (first published in 1969) entitled:-

- (i) 'Guide for Employers'
- (ii) 'A Guide for the Employed Person'.

**JULY:** Follow your leader and other advertisements publicising the Scheme for Self-Employed Persons. Recording and broadcasting of National Insurance educational programme on the 5.15 to 5.30 p.m. Ministry of Education's Home listening series 'School Radio Today'.

in collaboration with the Broadcast to Schools Unit. The Broadcasts aired on Wednesday, July 14, 21 and 28 were on the topics:

- (i) The Philosophy and History of National Insurance;
- (ii) 'The Employer, Employee and Self-employed Person's share in the National Insurance Scheme'; and
- (ii) 'Industrial Benefit — for injury, disablement and death at work'.

Exhibition Booth at Wismar Ascria Fair, Wismar Hill School, Wismar, Linden — Wednesday, July 14 and Thursday 15. Informational literature distributed.

Publicity arrangements Re:-

- (i) admission of National Insurance — Guyana to affiliate membership of the International Social Security Association (I.S.S.A.).
- (ii) the inaugural sitting of the first National Insurance Appeal Tribunal panel to discuss procedural matters in the Conference Room of the Ministry of Labour and Social Security; and
- (iii) registration of Ministers of Government under the Scheme of Self-employed Persons.

Preparation and publication of posters advertising and illustrating the Scheme for Self-employed Persons. Distribution commenced.

**AUGUST:** Publicity arrangements Re:-

- (i) tribute paid by the National Insurance Board to the late Mr. Stephen Fitz Donald Jackman at monthly meeting on Thursday, August 19;
- (ii) presentation of a 'new' (artificial) hand by Director, Mr. I. R. B. Robinson to Mr. Leslie Johnson, 20 year-old Security Guard, on Tuesday, August 25, at the Polio Rehabilitation Centre, Charlotte and Oronoque Streets, Georgetown. Mr. Johnson lost his right hand in an accident in March 1970; and
- (iii) registration of Members of Parliament under the Scheme for Self-employed persons.



Lecture on National Insurance by L. A. E. Joseph, Deputy Director, to delegates attending the 9th Annual Delegates Conference of the Clerical and Commercial Workers' Union. Distribution of hand-out entitled: 'The Philosophy of Social Security — the meaning of Social Security as a Guide to National Insurance — Guyana' and informational literature.

Recording and broadcasting of National Insurance education programme on the 5.15 p.m. Ministry of Education's Home Listening series 'School Radio Today' — Wednesday, August 4, 11, 18 and 25. Radio talks on:-

- (i) 'Sickness Benefit — for insured person unable to work owing to sickness';
- (ii) 'Maternity Benefit — payable to insured women during the period of pregnancy and confinement';
- (iii) 'Funeral Benefit — for the burial of a deceased insured person or his/her spouse'; and
- (iv) 'Survivor's Benefit — for the survivors of a deceased insured person'.

Follow your leader and other advertisements publicising the Scheme for Self-employed Persons.

Exhibition Booth at Wismar Ascria Fair, Wismar Hill School, Wismar, Linden. Informational literature distributed.

#### SEPTEMBER:

Recording and Broadcasting of National Insurance educational programme 5.15 to 5.30 p.m. — Wednesday, September 1, 8, 15 and 22. Radio talks on:-

- (i) 'Old Age and Invalidity Benefits — in the form of grants and pensions for old age and permanent inability to work';
- (ii) 'How to claim: Survivor's, Invalidity, Sickness, Old Age and funeral Benefits';
- (iii) 'How to claim: Maternity, Industrial Injury, Industrial Disablement and Industrial Death Benefits; and
- (iv) 'Your questions answered'.

Screen advertisement — thirty second technicolour film depicting the National Insurance Scheme as Guyana's Umbrella of Social Security screen advertising run at several cities in Georgetown and the rural areas. The film was prepared and produced by Pearl and Dean (Guyana) Ltd.

Follow your leader and other advertisements publicising the Scheme for Self-employed Persons.

Fifteen (15) minutes talk on 'the purpose, functions and benefits of the National Insurance Scheme' by Mr. L. A. E. Joseph, Deputy General Manager/Legal Adviser at seven-day seminar on 'Modern Techniques for business Improvement' sponsored by the Jaycees of Georgetown at the Hotel Pegasus, Georgetown. The seminar was attended by over 200 persons.

Press advertisements calling on insured persons who have no National Identity (I.D.) Card to register at the nearest National Registration Office. The advertisements explained that I.D. Card is needed in order for the person to be provided with a permanent National Insurance Number.

Preparation of advertisements and the commencements of publication of advertisements on the exchange of pink contribution cards (B — stagger). The card expired at the end of the week commencing Monday, September 27. The advertisements also informed employers that they should prepare in quadruplicate on the form C-50 a list giving information relevant to the contribution cards being refunded.

Publicity arrangements Re:-

- (i) Seminar on National Insurance sponsored by the Clerical and Commercial Workers' Union in collaboration with the N.I.S. held at Clerico House, Murray Street, Georgetown, the seminar, on the structure, functions, benefits, procedures and the manner in which claims should be made, was attended by approximately 100 odd C.C.W.U. branch officials and representatives of the 60 odd firms with whom the Union deals;

- (ii) Sitting of National Insurance Appeal Tribunal in Conference Room, District Commissioner's office, Vryman's Erven, New Amsterdam;
- (iii) the laying before the National Assembly of bills extending the scope of the National Insurance Scheme to cover mariners and share fishermen and amending the Industrial Benefit Regulations to the benefit of sugar estate workers.

Anniversary activities:

- (i) special radio broadcast commemorating occasion of the Second Anniversary of the inauguration of the National Insurance Scheme in Guyana — Thursday, September 29 — 9.20 p.m.: Radio Demerara;
- (ii) Mr. L. A. E. Joseph, Deputy Director, discussion leader on 'Action Line' Radio G.B.S. answering questions posed by radio listeners — Thursday, September 29 - 9.15 p.m.; and
- (iii) Talk by Mr. M. D. Noble, Assistant Director (Research and Planning) on 'Today', Radio G.B.S. Thursday, September 29 - 6 p.m.

Exhibition Booth at:

the Versailles Community Centre Fair, Versailles Community Centre Ground, West Bank Demerara, Friday, September 24, Saturday 25 and Sunday 26;

the Lusignan Community Centre Fair, Lusignan Community Centre Ground, East Coast Demerara — Friday, September 3, Saturday 4 and Sunday 5. Informational Literature distributed.

**OCTOBER:**

Anniversary activities:

- (i) special radio broadcast commemorating occasion of the Second Anniversary of the inauguration of the National Insurance Scheme in Guyana — Sunday, October 3 - 9.30 a.m. — Radio G.B.S.;

- (ii) 8-page newspaper supplement in the Sunday Chronicle — Sunday, October 3 — commemorating occasion of the Second Anniversary of the inauguration of the National Insurance Scheme in Guyana.

Exhibition Booth at:

the Gandhi Youth Organisation Deepavali Fair, Gandhi Youth Organisation Ground, Thomas Lands, Georgetown — Saturday, October 16, Sunday 17 and Monday 18;

the Uitvlugt Community Centre Fair, Uitvlugt Community Centre Ground, West Coast Demerara — Saturday, October 30 and Sunday 31;

the Maha Sabha Deepavali Fair, Queen Elizabeth II National Park, Georgetown — Friday 15, Saturday 16 and Sunday 17;

the Enmore Community Centre Fair, Enmore Community Centre Ground East Coast Demerara — Friday, October 1, Saturday 2 and Sunday 3;

the Berbice Maha Sabha Fair, Mental Hospital Ground, New Amsterdam — Friday, October 8, Saturday 9 and Sunday 10;

the Essequibo Union of Local Authorities Exhibition and Fair, Anna Regina Community Centre Ground, Anna Regina, Essequibo Coast — Tuesday, October 26 and Wednesday 27.

Informational literature distributed.

Publicity arrangements Re:-

- (i) fact that Estate Sick-Nurse Dispensers can now issue National Insurance Medical Certificates; and
- (ii) fact that Minister of Labour and Social Security, Mr. Winslow Carrington met the former Chairman of the National Insurance Board, Mr. Claude Merriman and the former members of the first Board, to express appreciation for the services rendered by the National Insurance Board.

Preparation and publication of advertisements

informing public of the removal of the Insurance Department, Camp Street, and the Georgetown Local Office, Brickdam to new premises at Brickdam and Winter Place, Georgetown.

Placing of Display Boards at the Berbice Local Office.

**NOVEMBER / DECEMBER:**

Exhibition Booth at:

the Mackenzie Sports Club Fair and Fete, Mackenzie Sports Club Ground, Mackenzie, Linden – Thursday, November 4, Friday 5 and Saturday 6.

the Skeldon Community Centre Exhibition and Fair, Skeldon Community Centre Ground, Corentyne – Friday, November 26, Saturday 27, Sunday 28 and Monday 29.

Informational literature distributed.

Press advertisements informing public of the new offices of the Insurance Department and the Georgetown Local Office at new premises at Brickdam and Winter Place, Georgetown.

Placing of Display Boards at the Rural Centre at Corriverton (Springlands), Berbice.

*APPENDIX "I"*

**LEAFLETS AVAILABLE TO THE PUBLIC**

1. How it will work — a general leaflet on the Scheme as initially devised, as regards insured employed persons.
2. How it will work — a general leaflet explaining the Scheme in outline for self-employed persons.
3. Guide for Employers.
4. What Employers must do.
5. Guide for Insured Person.
6. Guide for self-employed insured persons.
7. What Workers must do.
8. Effect on existing Employer Schemes.
9. Industrial Injury Benefit.
10. Industrial Disablement Benefit.
11. Industrial Death Benefit.
12. Sickness Benefit.
13. Maternity Benefit.
14. Old Age Benefit.
15. Invalidity Benefit.
16. Survivor's Benefit.
17. Funeral Benefit.