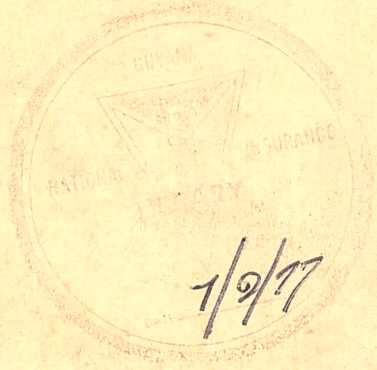


RECEIVED
27 APR 1972
RESEARCH & STAT.
DEPARTMENT

GUYANA

NATIONAL INSURANCE

SCHEME



ANNUAL REPORT

1972

GUYANA

NATIONAL INSURANCE

SCHEME

ANNUAL REPORT

1972

UNDER THE AUSPICES OF THE MINISTRY OF LABOUR

PREPARED BY THE STATISTICAL SECTION OF THE NATIONAL INSURANCE SCHEME

Table of Contents

INTRODUCTION	.....	.....	.....	.....	.....	3
Changes in 1972	.....	.....	.....	.....	.....	4
Registration	.....	.....	.....	.....	.....	5
Contributors	.....	.....	.....	.....	.....	5 - 6
Benefits	.....	.....	.....	.....	.....	7
Industrial	.....	.....	.....	.....	.....	8
Sickness	.....	.....	.....	.....	.....	8
Maternity	.....	.....	.....	.....	.....	8
Funeral	.....	.....	.....	.....	.....	8
Old-Age	.....	.....	.....	.....	.....	8
Survivors	.....	.....	.....	.....	.....	9
Invalidity	.....	.....	.....	.....	.....	9
Value of Benefits	.....	.....	.....	.....	.....	9
Decentralisation	.....	.....	.....	.....	.....	9
Medical Care	.....	.....	.....	.....	.....	10
Administrative Expenses	.....	.....	.....	.....	.....	11
Training	.....	.....	.....	.....	.....	12
National Insurance Fund	.....	.....	.....	.....	.....	13
Income and Revenue	.....	.....	.....	.....	.....	14
Public Activities	.....	.....	.....	.....	.....	15 - 16
Balance Sheet 1972	.....	.....	.....	.....	.....	17
Notes to the Accounts	.....	.....	.....	.....	.....	18
Revenue Accounts	.....	.....	.....	.....	.....	19
Statistical Annex	.....	.....	.....	.....	.....	20

List of Tables

Table I	Number of Registrants	.....	.....	.....	.....	5
Table II	Number of Registrants and Contributors	.....	.....	.....	.....	6
Table III	Number of Paid Benefit Cases	.....	.....	.....	.....	7
Table IV	Number of Industrial Accidents	.....	.....	.....	.....	7
Table V	Value of Benefits	.....	.....	.....	.....	9
Table VI	Number of Medical Care Claims Paid	.....	.....	.....	.....	10
Table VII	Actual and Estimated Expenditure on Benefits	.....	.....	.....	.....	11
Table VIII	Staff (Permanent and Temporary	.....	.....	.....	.....	12
Table IX	National Insurance Fund	.....	.....	.....	.....	13
Table X	Analysis of Fund	.....	.....	.....	.....	13

INTRODUCTION

During this year the major pre-occupation of the administration was towards containing the costs of certain benefits which appeared to be exceeding their projected values, the situation was sufficiently alarming to justify requesting the International Labour Office to provide an interim actuarial study to assess the extent of the dislocation. Training programmes were maintained at a high level to ensure adequate staff competence, and in this regard there was an accentuation in the training of junior personnel. Senior personnel were encouraged to pursue courses in institutions of higher learning with the view of qualifying themselves to pursue careers within the organisation.

A summary of the scheme's activity during the year is presented in this report.

CHANGES IN 1972

1. Probably the most significant change within the organisation for the year 1972 was the decentralisation of the payment of short-term benefits at the Berbice and Linden Local Offices. The decentralisation programme became effective on July 1 and August 1 at the Berbice and Linden Local Offices respectively.
2. In the area of Medical-Care, appointment cards were introduced for the first time in September. Every claimant referred to a specialist or Medical Referee was given a card on which the Medical Personnel were requested to summarise their findings and decisions. The intention being to apprise claimants of their immediate position, whether they were considered fit for work or whether further treatment appeared necessary. An outstanding result was a more speedy return to work and a reduction in the cost of benefits, subsistence and travelling paid to claimants.
3. Also in this area was the introduction of Sick Visiting and the appointment of Sick Visitors. Such Visitors were also introduced as new personnel in the Medical Department; their prime task being to arrest misuse of benefits by claimants and to oversee the rate of recovery especially in those areas where underemployment provided the grounds for extending benefits by the infliction of physical injury on themselves by some claimants. This was notorious in the area of Industrial Injury.

REGISTRATION

During the year a total of 18,537 persons were registered with the scheme. Of this amount 1,439 persons were registered as self-employed and the remainder of 17,098 as employed. This brought the total number of registrants at the end of 1972 to 182,382; 177,917 as employed and 4,465 as self-employed.

There were persons who, during the life of the scheme, had registered more than once, thus causing a false rise in the number of persons actually registered, a separate effort was required to try to identify and correct as much as possible the details relating to such persons. It was necessary to rely on the National Registration Centre to assist in the correction of these errors.

The trend over the last 4 years of the registered population is shown both in Table I and Fig. 1.

TABLE I

YEAR	NUMBER OF REGISTRANTS		
	EMPLOYED	SELF-EMPLOYED	CUMULATIVE TOTAL
1969	90,448	—	90,448
1970	47,696	—	138,144
1971	22,675	3,026	163,845
1972	17,098	1,439	182,382

CONTRIBUTORS

The number of persons (registered) who were actually contributing fully towards the scheme at the end of 1972 was just about 60% of the employed and 30% of the self-employed populations.

These contributors netted a sum of \$14,548,638. \$14,405,629 by employed and \$143,009 by self-employed.

Fig. I

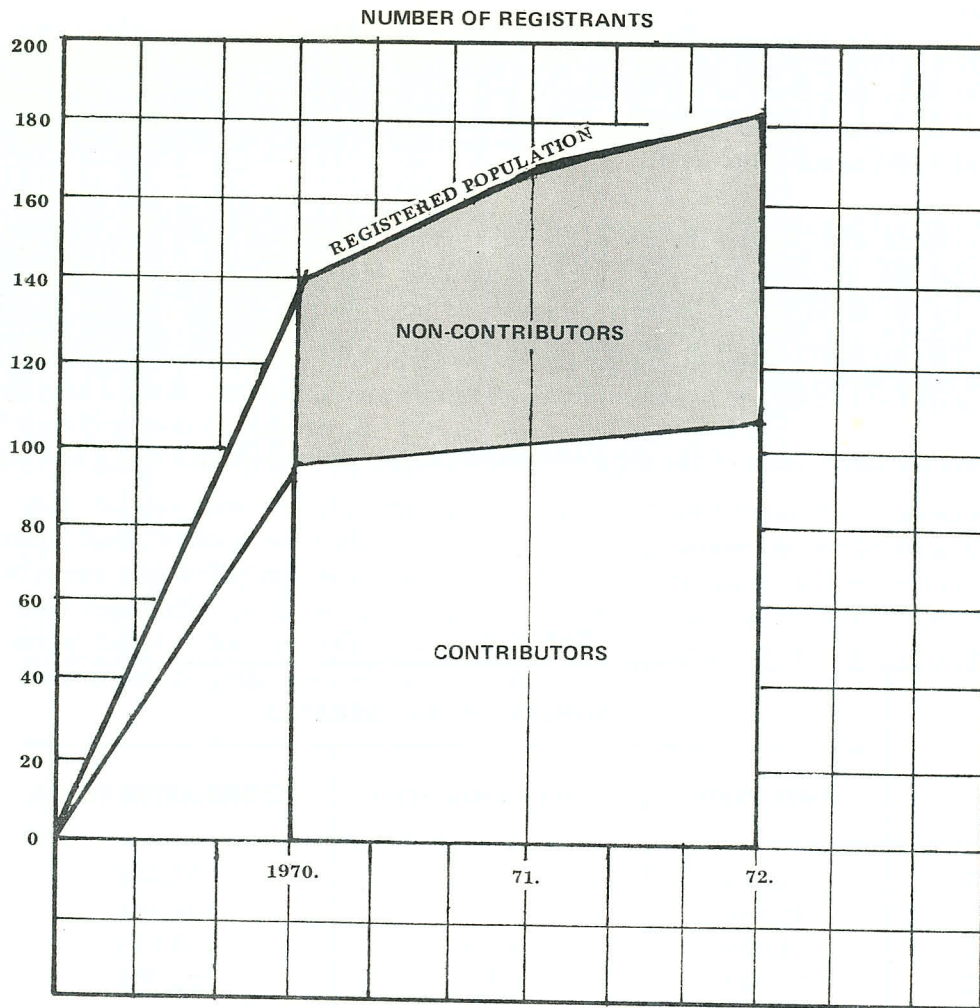


TABLE II

YEAR	NUMBER OF REGISTRANTS AND CONTRIBUTORS *			
	EMPLOYED		SELF-EMPLOYED	
	NO. OF REGIS-TRANTS	NO. OF CONTRI-BUTORS	NO. OF REGIS-TRANTS	NO. OF CON-TRIBUTORS
1969	—	—	—	—
1970	138,144	98,167	—	—
1971	160,819	101,041	3,026	534
1972	177,917	104,729	4,465	1,354

*based on Sample investigation (10%)

There is reason to believe that there are some registered employees especially in the Sugar Industry who at the end of each harvesting season move from the employed group to the self-employed group thus holding dual registration. These are persons, it is suspected who own little family businesses (cake shops etc.) or work on farms and so, during the period of unemployment or underemployment on the Sugar Estates work at these businesses. It is going to be extremely difficult to isolate all of these cases to provide total figures but the effort has begun.

Income derived from Contributors totalled \$14,548,638 an increase of \$489,425 over the 1971 amount of \$14,059,213. In 1969 and 1970 amounts of \$2,394,206 and \$12,943,308 respectively were collected.

BENEFITS

The number of claims made for benefit during the year was in the vicinity of 24,000. Of this amount a small percentage was disallowed for various reasons.

The value of claims paid was a little above 3 million dollars.

A comparison of claims paid over the years is shown in Table III below.

TABLE III

TYPE OF BENEFIT	NUMBER OF PAID BENEFIT CASES		
	1970	1971	1972
Injury	7,451	11,455	13,694
Disablement	72	394	664
Death	21	24	28
Sickness	912	7,779	7,792
Maternity	142	1,099	1,251
Funeral	16	327	527
Old-Age	16	86	147
Survivors	—	3	28
Invalidity	—	14	58

As can be seen from the table above, there was a rise in each type of benefit during 1972.

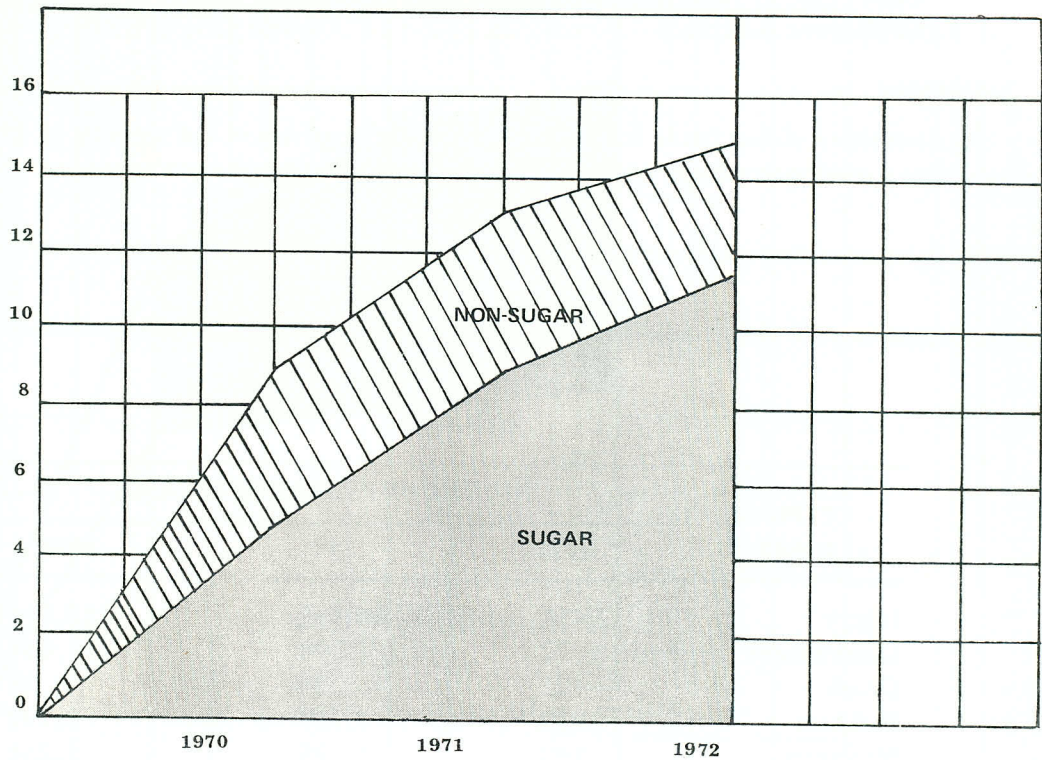
Workers in the Sugar Industry were largely responsible for the increase in Industrial Injury Benefit, accounting for approximately 80% of the total Industrial Accidents, the majority of which occurred during the planting and harvesting of crops. In Table IV and Fig. II below this is clearly seen. It was distressing to discover a very high percentage of self-inflicted wounds and some claimants had to be prosecuted as a deterrent to others.

TABLE IV

YEAR	NUMBER OF INDUSTRIAL ACCIDENTS*				
	SECTOR				TOTAL
	SUGAR	% (app.)	NON-SUGAR	% (app.)	
1970	5,232	59%	3,676	41%	8,908
1971	9,280	73%	3,420	27%	12,700
1972	11,836	80%	3,972	20%	14,808

*Represents Number of Accidents reported to the scheme.

Fig. II
INDUSTRIAL ACCIDENTS



INDUSTRIAL

Out of a total of 664 Disablement Benefit Cases awarded during the year 61 were injuries which were assessed to be permanent, 111 were injuries which were expected to last for some period of time but not permanently, and the remaining 492 were cases where persons were permanently but not seriously handicapped. Cases in the latter group were given lump-sum payments. 13,694 cases where persons received injuries arising out of or during the course of their employment were paid on a weekly basis for a period lasting not more than 26 weeks.

SICKNESS

There were 7,792 cases where persons lost wages because they were ill and unable to work, these were paid Sickness Benefit on a weekly basis for a period not exceeding 26 weeks.

MATERNITY

The number of Maternity Benefit Cases paid during the year was 1,251. Over 90% of these were between the ages 20 – 39; they were paid benefit for a period of not more than 13 weeks. Six weeks before the week of confinement, the week of confinement and six weeks after.

FUNERAL

There were 527 cases where persons were given a lump-sum payment for the purpose of defraying Funeral expenses. The deceased had to be a contributor to the scheme or the spouse of a contributor.

OLD-AGE

The payment of Old Age Pension started during the year. This benefit was paid to persons who had reached age 65 in 1972 and had been contributing to the scheme since its introduction in 1969. Only 10 persons were qualified to be paid the benefit. However, pensions are likely to rise very steeply from 1973 onward, as can be seen from an examination of the age distribution of registered persons exhibited in table A-1 in the Statistical Annex.

Meanwhile registrants who had reached the age of 65 and had not paid the required amount of contributions to qualify them for a pension but who had paid 50 or more contributions were given a lump-sum payment of a grant; 137 persons received such payments.

Persons who reached the age of 65 years and who had satisfied none of the above mentioned conditions had their contributions refunded on application.

SURVIVORS AND INVALIDITY

28 persons received Survivors Grants and a further 58 persons who were either sick for a period of over 26 weeks or who were deemed by the scheme to be invalids received Invalidity Benefit.

VALUE OF BENEFITS

The value of benefit paid during the year amounted to \$3,034,217. Compared with the 1971 pay-out for benefits of \$1,831,512, this is seen to represent an increase of about 66%.

A comparison of the payments over the years is given Table VI.

TABLE V

TYPE OF BENEFIT	VALUE OF BENEFIT (\$)		
	1970	1971	1972
Injury	344,427	931,113	1,524,616
Disablement	21,447	161,974	345,350
Death	15,627	42,037	66,721
Sickness	23,735	486,405	705,225
Maternity	21,570	151,106	203,342
Funeral	900	40,427	55,252
Old-Age	46	16,942	89,677
Invalidity	—	650	21,847
Survivors	—	858	22,187

DECENTRALISATION

The scheme continued its efforts to ensure that claims submitted were processed and paid as quickly as possible.

During the latter half of 1972 the payments of benefits were decentralised. Both the Linden and New Amsterdam Local Offices started the examination and processing of Short Term Benefits.

In order to achieve optimum production, the staff at both offices had to be increased and trained. Physical rearrangements of both offices and additional equipment became necessary. This localisation of the examination and payment of claims has several advantages; firstly, contributors know that their claims are dealt with earlier, thus the possibility of frustration has been immensely reduced. Secondly, it enables staff at each office to build up a very good relationship with employers and their representatives in the areas. This also makes improved efficiency in processing claims and giving service generally.

MEDICAL CARE

There were 33,788 claims for Medical Care expenses which were paid during the year. These were claims made in connection with persons who had injuries arising out of or during the course of their employment and who had to be treated by doctors, specialists etc. The payment represented a refund of fees paid by the injured person to doctors, specialists etc., or the payment of fees which were chargeable to the injured person, also travelling expenses, subsistence and loss of pay incurred by the injured person as a result of undergoing medical treatment.

Of the 33,788 claims 9,349 or 28% were submitted directly from the Sugar Industry, 7,123 were submitted directly by the injured persons for travelling expenses and loss of pay and the remaining 17,316 claims were submitted by Doctors and Dispensers, other than those employed in the Sugar Industry, employers and others, for reimbursement of medical treatment costs. Table VI shows a comparison of Medical Care claims paid over the past 3 years.

TABLE VI

YEAR	NUMBER OF MEDICAL CARE CLAIMS PAID				TOTAL
	SUBMITTED DIRECTLY BY SUGAR INDUSTRY		SUBMITTED THROUGH OTHER SOURCES		
	MEDICAL EXP.	TRAVELLING EXP.	MEDICAL EXP.	TRAVELLING EXP.	
1970	5,472	—	3,500 /a	1,156	10,128
1971	13,329	—	8,015	3,617	24,961
1972	9,146	203	17,316	7,123.	33,788

/a estimated figure, exact figure not available.

The total value of Medical Care Payments was \$513,115 this represented a rise of 84% over the 1971 amount of \$278,771.

The value of each type of benefit paid compared with the anticipated value worked out by the International Labour Office as early as 1967 when preparatory work was done on the setting up of the scheme, is shown in Table VII.

TABLE VII

TYPE OF BENEFIT	ACTUAL & ESTIMATED EXPENDITURE ON BENEFITS					
	1970		1971		1972	
	ACTUAL	ESTIMATED	ACTUAL	ESTIMATED	ACTUAL	ESTIMATED
Injury & Medical care	453,191	1,794,805	1,209,884	1,949,544	2,037,731	2,017,411
Disablement	21,447	552,248	161,974	599,860	345,350	620,742
Death	15,627	241,608	42,037	262,439	66,721	271,575
Funeral	900	86,289	40,427	93,728	55,252	96,991
Sickness	23,735	1,725,774	486,405	1,874,562	705,225	1,939,818
Maternity	21,570	949,176	151,106	1,031,009	203,342	1,066,900
Pensions and *Grants ^a	46	5,608,767	18,450	6,092,326	133,711	6,304,410

^a *includes old-age invalidity and Survivors Grants

These estimates were not the findings of an Actuarial Mission but were prepared on the basis of data from Guyana, supplemented by extractions from other countries with a similar demographic structure.

Although the final regulations governing the operations of the scheme differed in some respect from the proposals made by the I.L.O. It is still notable that efforts to keep within the guide lines set out were fairly successful.

As can be seen from table the value of each benefit was kept well within the limits proposed over the years, except in the case of Injury & Medical Care for 1972 where the Actual Expenditure exceeded the estimated by \$20,320.

The scheme is due for an Actuarial review during 1973 and it is expected that the projected percentages for the various types of benefits will be revised.

ADMINISTRATIVE EXPENSES

Administrative expenses for the year totalled \$1,679,967. This shows an increase of \$126,174 over the 1971 total which was \$1,553,793. This aspect of expenditure includes wages and salaries of employees, cost of local and overseas training, printing of stamps and publications, leave passages etc. At the end of 1972 the scheme had on its payroll 490 persons, the permanent staff consisted of 379 persons and the temporary staff of 111 persons. At the end of 1971 the staff totalled 443; 398 permanent and 45 temporary. This comparison for 1971 and 1972 is shown in Table VIII below.

TABLE VIII

PERMANENT STAFF		
DESIGNATION	NUMBER OF PERSONS	
	1971	1972
General Manager	1	1
Deputy General Manager	1	
Assistant General Manager	3	2
Medical Adviser	1	1
Principal Officers	6	6
Finance Officer	1	1
Legal Adviser	-/a	—
Senior Executive Officers	14	16
Executive Officers	50	26
Grade 1 Clerks	44	42
Grade II Clerks	151	158
General Office Assistants	105	101
Watchmen	6	7
Messengers	10	15
Security Guards	5	3
TEMPORARY STAFF		
Clerks	23	52
Messengers:	2	10
Charwomen	10	19
Watchmen	6	21
Cleaners & Handymen	3	8
Carpenters	1	1

a/ Deputy General Manager also performed duties of the Legal Adviser

TRAINING

Training of staff was carried out both locally and abroad. Ten internal Training Sessions were held during the year and involved a total of 143 employees. The sessions were not limited to the Georgetown Area.

Sessions were held in both Linden and New Amsterdam and guest lectures were drawn from the Public Service, Guystac, Private Enterprise and from within the organisation. The trainees were thus exposed to varying aspects of the same concept under examination.

Courses were also held for Students of the University of Guyana studying the Diploma in Social work and for Clerks in private and public sectors who have to deal with National Insurance matters.

Meanwhile, two employees proceeded to the U.K. to undergo training in Professional Fields.

NATIONAL INSURANCE FUND

At the end of 1972 the National Insurance Fund stood at \$36,954,646. This was made up of accumulated surplus for years 1969, 1970, 1971 and 1972. The annual surplus and accumulation is shown in Table IX below.

TABLE IX

NATIONAL INSURANCE FUND		
YEAR	ANNUAL SURPLUS	FUND
1969	2,213,871	2,213,871
1970	11,751,728	13,965,599
1971	11,658,085	25,623,684
1972	11,330,962	36,954,646

The fund was represented by Fixed Assets valued \$949,222. Investment in Government Debentures and shares valued \$30,164,477 and a current balance of \$5,840,947.

A comparison over the years is shown in Table X and Fig. III.

**TABLE X
ANALYSIS OF FUND**

DESCRIPTION	1969	1970	1971	1972
Fixed Assets	20,009	203,516	691,664	949,222
Long Term Investment	1,396,318	9,138,818	21,528,556	30,164,477
Short Term Investments				
Current Assets	828,071	4,776,951	3,816,084	6,314,747
Minus				
Current Liabilities	30,527	153,686	412,620	473,800
FUND	2,213,871	13,965,599	25,623,684	36,954,646

Under the agreement, Guyanese who were resident in the U.S. and were qualified to receive this benefit under the U.S. Social Security Act would receive such benefit payments although they are now residing in Guyana. Similar arrangements are expected to be worked out with other countries.

4. The organisation also contributed to the fostering of relationship between the Governments of Zambia and Guyana by consenting to the secondment of one female officer to the former country for a period of 3 years. Meanwhile, a senior officer from the Public Service was seconded to the organisation for a period of one year.

5. In an effort to develop and improve Social Security Statistics both at the National and International level; the International Labour Office received a request from the Government of Guyana to provide the scheme with the services of an actuary for a period of 6 weeks. Mr. S. N. Iyer of I.L.O. paid a preliminary visit in October of this year to advice on preparations for the actuarial assessment of the scheme's operations in 1973 and to report on the rapid rise in one area of the payment of benefits.

6. The Management of the scheme and the workers' representative, the Transport Workers Union, held eleven meetings during the year, most of which were very cordial.

The Consolidated Agreement which embodied the conditions of service for employees at or below the Grade I Level was signed by both Management and the Union.

7. The scheme in keeping with its principle of assisting its contributors presented a wheel-chair to one contributor who had met in an accident on the Sugar Industry which caused the disuse of his lower limbs. Another contributor who had to undergo a Thumb-Transplant Operation had all his expenses paid by the scheme.

BALANCE SHEET AT 31ST DECEMBER, 1972

SOURCE OF FUND	\$		
Accumulated Surplus Brought Forward		25,623,684	
And: Surplus for the year		11,330,962	
			<u>36,954,646</u>
REPRESENTED BY:			
FIXED ASSETS —(Note 1)	<u>Cost</u>	<u>Description</u>	
Furniture, Fixtures & Fittings	63,434	13,107	50,327
Office Equipment	91,473	19,504	71,969
Buildings and Building Improvements	823,584	13,158	810,426
Motor Vehicles	<u>17,671</u>	<u>1,171</u>	<u>16,500</u>
	<u>996,162</u>	<u>46,940</u>	<u>949,222</u>
INVESTMENTS			
Government Debentures at cost — (Schedule 1)		30,159,134	
Shares in Guyana Printers Limited		<u>5,343</u>	<u>30,164,477</u>
CURRENT ASSETS			
Treasury Bills	1,495,588		
Fixed Deposits	<u>2,944,626</u>		
Stock of Stationery			
Staff Advances & Sundry Debtors	1,206,344	4,440,214	
Less: Bad Debts Provision	<u>4,775</u>	23,752	
		1,201,569	
Accrued Income		562,409	
Prepayments		1,019	
Cash at Bank		72,381	
Cash in Hand		<u>13,403</u>	
		6,314,747	
Deduct:			
CURRENT LIABILITIES — (Note 2)			
Unpaid Benefits	60,327		
Sundry Creditors	<u>413,473</u>		
		473,800	
			<u>5,840,947</u>
			<u>\$36,954,646</u>

NOTES TO THE ACCOUNTS AS AT 31ST DECEMBER, 1972

Note 1

The value of Assets in the possession of the Board which were purchased by the Minister of Labour and Social Security but not charged to the Board, has not been included.

Note 2

There is an undetermined liability for medical fees payable to the Ministry of Health in respect of services rendered to the scheme since its inception.

Schedule 1

<u>Investments Comprise of</u>		<u>Face Value</u>	<u>Book Value</u>
7% Guyana Debentures	— third series 1969/79	1,250,000	1,250,000
" " "	— first series 1970/80	3,000,000	3,000,000
" " "	— second series 1970/80	2,500,000	2,500,000
" " "	— fourth series 1970/80	2,000,000	2,000,000
" " "	— first series 1971/81	2,000,000	2,000,000
" " "	— second series 1971/81	2,495,000	2,495,000
" " "	— third series 1971/81	2,500,000	2,500,000
" " "	— fourth series 1971/81	3,600,000	3,600,000
" " "	— fifth series 1971/81	1,500,000	1,500,000
" " "	— first series 1972/82	2,425,000	2,425,000
" " "	— second series 1972/82	3,100,000	3,100,000
" " "	— third series 1972/82	3,000,000	3,000,000
7½% St. Vincent Statehood Bonds —	1969/79	150,000	146,318
7½% St. Christopher, Nevis, Anguilla Debentures	— 1970/80	250,000	242,500
7½% Government of Dominica Debentures	1971/82	100,000	97,244
7½% St. Vincent Government —	1971/83	100,000	100,251
7¾% St. Lucia Government —	1971/83	100,000	97,243
7¾% Dominica Government Debentures		100,000	105,578
Shares in Guyana Printers Ltd.		5,343	5,343
		<u>\$30,175,343</u>	<u>\$30,164,477</u>

REVENUE ACCOUNT FOR THE YEAR ENDED 31ST DECEMBER 1972

<u>1971</u>	<u>INCOME</u>		<u>\$</u>
\$			\$
13,025,639	Sales of Stamps – Employed		13,339,477
<u>59,672</u>	Sales of Stamps – Self Employed		<u>143,009</u>
13,085,311			13,482,486
973,902	Other Contributions less refunds		1,066,152
1,257,651	Investment Income		2,002,338
<u>5,297</u>	Other Income		<u>7,285</u>
15,322,161			16,558,261
	<u>Deduct</u>		
	<u>EXPENDITURE</u>		
1,531,112	Administration Expenses		1,697,967
<u>22,681</u>	Printing of National Insurance Stamps		
	<u>BENEFITS</u>		
931,113	Injury	1,524,616	
161,974	Disablement	345,350	
42,037	Death	66,721	
486,405	Sickness	705,225	
151,106	Maternity	203,342	
40,427	Funeral Grant	55,252	
16,942	Old Age Grant	87,488	
650	Invalidity	21,847	
858	Survivors	22,187	
–	Old Age Pension	<u>2,209</u>	
<u>1,831,512</u>			3,034,217
278,771	Medical Care Expenses		<u>513,115</u>
<u>3,664,076</u>			5,227,299
<u>11,658,085</u>	Net Surplus Carried Forward		<u>\$11,330,962</u>

STATISTICAL ANNEX

1. **REGISTRATION**
 - (i) Registered Persons (1969 – 1972)

2. **BENEFITS**
 - (i) Industrial Death
 - (a) Pensions (1970 – 1972)
 - (ii) Industrial Disablement
 - (a) Pensions (1970 – 1972)
 - (b) Grants (1970 – 1972)
 - (iii) Old-Age
 - (a) Pensions (1972)
 - (b) Grants (1970 – 1972)
 - (iv) Maternity (1970 – 1972)
 - (v) Funeral (1970 – 1972)
 - (vi) Invalidity (1971 – 1972)
 - (vii) Survivors (1971 – 1972)

TABLE: A -- 1.

NUMBER OF PERSONS REGISTERED BY AGE GROUP AND STATUS OF EMPLOYMENT

1969 -- 1972

YEAR OF BIRTH	YEAR OF REGISTRATION																	
	1969			1970			1971			1972								
	EMPLOYED		TOTAL	EMPLOYED		TOTAL	EMPLOYED		TOTAL	EMPLOYED		TOTAL						
	MALE	FEMALE		MALE	FEMALE		MALE	FEMALE		MALE	FEMALE							
BEFORE 1904	757	155	912	342	53	395	107	17	124	8	2	10	61	9	70	1	1	
1904 -- 1908	1496	245	1741	665	101	766	201	40	241	63	10	73	105	24	129	1	21	
1909 -- 1913	3394	675	4069	1368	252	1620	390	84	474	246	48	294	190	39	229	18	108	
1914 -- 1918	4434	1010	5444	1759	427	2186	572	126	698	285	52	337	251	66	317	19	145	
1919 -- 1923	5678	1300	6978	2281	571	2852	772	204	976	318	83	401	296	141	437	38	156	
1924 -- 1928	7054	1704	8758	2614	695	3309	899	237	1136	385	91	476	417	224	641	45	184	
1929 -- 1933	8225	1780	10005	3154	870	4024	1184	315	1499	401	88	489	486	307	793	46	208	
1934 -- 1938	8590	1856	10446	3434	911	4345	1297	419	1716	310	76	386	577	422	999	38	203	
1939 -- 1943	10925	2997	13922	4511	1083	5594	1662	488	2150	242	54	296	824	533	1357	31	167	
1944 -- 1948	10883	3808	14691	6630	1762	8392	2390	823	3213	135	28	163	1151	630	1781	13	111	
1949 -- 1953	9147	3678	12825	9570	2782	12352	5478	1836	7314	80	16	96	4358	1655	6013	16	102	
1953 & After	514	143	657	1495	309	1804	2488	646	3134	5	--	5	3309	1023	4332	8	33	
NOT STATED	--	--	--	22	35	57	--	--	--	--	--	--	--	--	--	--	--	
TOTAL	71097	19351	90448	37845	9851	47696	17440	5235	22675	2478	548	3026	12025	5073	17098	1166	273	1439

TABLE: A - 2.

NUMBER OF INDUSTRIAL DEATH PENSIONS AWARDED BY AGE AND CATEGORY OF BENEFICIARY

AGE GROUP	CATEGORY OF BENEFICIARY											
	1970				1971				1972			
	WIDOW	ORPHAN	PARENT	DE-PENDANT	WIDOW	ORPHAN	PARENT	DE-PENDANT	WIDOW	ORPHAN	PARENT	DE-PENDANT
BELOW 20	-	-	-	-	-	1	-	3	-	-	-	1
20 -- 24	3	-	-	-	1	-	-	-	-	-	-	-
25 -- 29	6	-	-	-	4	-	-	-	-	-	-	-
30 -- 34	4	-	-	-	2	-	-	-	-	-	-	-
35 -- 39	2	-	-	-	1	-	-	-	1	-	-	-
40 -- 44	1	-	-	-	3	-	-	-	3	-	-	-
45 -- 49	2	-	-	-	-	-	-	-	2	1	-	-
50 -- 54	1	-	-	-	1	-	-	-	1	-	-	-
55 -- 59	1	-	-	-	-	-	-	-	1	-	-	-
60 -- 64	-	-	1	-	-	-	-	-	1	3	-	-
65 & over	-	-	-	-	-	-	1	-	1	-	-	-
TOTAL	20	-	1	-	12	1	1	3	18	4	1	1

TABLE: A - 3

NUMBER OF CHILDREN INCLUDED IN INDUSTRIAL DEATH PENSION BY SEX AND

AGE GROUP

1970 - 1972

AGE GROUP	1970						1971						1972					
	CHILDREN			TOTAL			CHILDREN			TOTAL			CHILDREN			TOTAL		
	INCLUDED IN PENSION		NOT INCLUDED IN PENSION	TOTAL	INCLUDED IN PENSION		NOT INCLUDED IN PENSION	TOTAL	INCLUDED IN PENSION		NOT INCLUDED IN PENSION	TOTAL	INCLUDED IN PENSION		NOT INCLUDED IN PENSION	TOTAL		
	M	F	M		F	M	F		M	F	M		F	M	F		M	F
BELOW 1	2	3	1	2	1	6	2	1	3	2	1	6	2	1	3	2	1	6
1 - 2	1	2	-	1	-	3	-	-	1	-	1	1	1	-	2	1	-	2
2 - 3	2	2	2	2	-	6	2	-	2	-	4	2	-	2	-	4	-	4
3 - 4	1	2	-	1	-	4	2	-	2	-	4	2	-	2	-	4	-	4
4 - 5	3	3	-	1	-	7	-	-	1	-	4	-	-	1	-	4	-	4
5 - 6	2	2	1	2	1	5	1	1	3	1	3	2	1	2	3	2	1	5
6 - 7	2	1	-	1	-	3	-	2	1	-	3	-	2	-	3	-	2	3
7 - 8	2	3	1	2	1	7	3	-	4	1	3	4	-	4	1	3	-	7
8 - 9	-	1	-	-	-	1	2	-	1	-	3	2	-	2	-	3	2	5
9 - 10	1	2	-	1	-	4	-	3	1	-	4	-	3	-	4	-	3	7
10 - 11	-	1	-	-	-	1	3	1	1	-	5	1	1	-	3	1	1	5
11 - 12	-	-	-	-	-	-	1	1	1	-	3	1	1	-	3	1	1	5
12 - 13	1	2	-	1	-	3	2	1	1	-	4	2	1	-	5	1	1	7
13 - 14	-	-	-	-	-	-	1	-	-	-	-	1	-	-	-	-	-	1
14 - 15	-	-	-	-	-	-	1	1	1	-	3	1	1	-	3	1	1	5
15 - 16	-	2	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	-
16 - 17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17 - 18	-	1	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	17	27	4	5	53	20	11	4	3	38	15	18	3	2	38	15	18	38

TABLE: A-4.

NUMBER OF DISABLEMENT PENSIONERS BY AGE GROUP & SEX

AGE GROUP	1970				1971				1972			
	PROVISIONAL		PERMANENT		PROVISIONAL		PERMANENT		PROVISIONAL		PERMANENT	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
BELOW - 20	-	-	2	1	4	-	3	-	7	-	2	1
20	2	-	2	-	8	-	6	-	8	-	3	-
25	1	1	3	-	7	2	6	1	10	-	3	-
30	-	-	5	-	13	2	7	1	7	1	2	1
35	1	1	6	1	13	4	13	1	9	8	6	-
40	1	1	2	-	9	7	13	4	13	5	3	3
45	4	-	1	-	12	2	12	4	14	4	5	4
50	-	-	2	-	9	3	6	1	11	3	10	3
55	1	-	2	-	4	-	7	1	7	3	10	3
60	2	-	1	-	2	-	2	-	-	1	1	-
65 & over	-	-	-	-	-	-	1	-	-	-	1	-

TABLE:A - 5

NUMBER OF DISABLEMENT GRANTS BY AGE GROUP AND SEX

AGE GROUP	OF RECIPIENTS					
	1970		1971		1972	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
BELOW - 20	2	-	11	-	15	-
20 - 24	6	-	26	-	50	2
25 - 29	2	-	13	2	49	5
30 - 34	4	-	32	4	51	10
35 - 39	3	1	25	2	54	15
40 - 44	4	1	36	6	50	20
45 - 49	3	1	17	10	48	20
50 - 54	2	-	5	2	51	15
55 - 59	-	-	6	4	23	7
60 - 64	-	-	2	1	6	-
65 & over	-	-	-	-	1	-

TABLE: A - 6

NUMBER OF DISABLEMENT BENEFITS BY PERCENTAGE DISABILITY AND TYPE

PERCENTAGE DISABILITY	1970		1971		1972	
	GRANTS		GRANTS		GRANTS	
1	—		—		—	
2	4		—		4	
3	3		17		32	
4	1		19		26	
5	2		31		92	
6	1		8		22	
7	1		17		11	
8	3		16		23	
9	2		6		12	
10	8		40		138	
11	1		1		3	
12	2		24		36	
13	—		5		27	
14	1		20		66	
	PENSIONS		PENSIONS		PENSIONS	
	PROVISIONAL	PERMANENT	PROVISIONAL	PERMANENT	PROVISIONAL	PERMANENT
15 — 24	—	12	—	54	7	39
25 — 34	—	10	—	21	—	17
35 — 44	—	3	—	7	—	3
45 — 54	—	—	—	4	—	—
55 — 64	—	—	—	2	—	1
65 — 74	—	—	—	1	—	—
75 — 84	—	3	—	—	—	1
85 — 94	—	—	—	—	—	—
95 — 100	15	—	101	—	104	—

TABLE: A - 7

NUMBER OF OLD AGE PENSIONERS BY AGE AND SEX

1972

AGE	NUMBER OF PENSIONERS	
	MALE	FEMALE
65 Years	10	—
66 "	—	—
67 "	—	—
TOTAL	10	—

TABLE: A - 8

NUMBER OF OLD AGE GRANTS BY AGE GROUP AND SEX

1970 - 1972

AGE GROUP	1970 -			1971			1972		
	MALE	FEMALE	TOTAL	MALE	FEMALE	TOTAL	MALE	FEMALE	TOTAL
65 Years	16	—	16	74	5	79	89	5	94
66 Years	—	—	—	5	2	7	29	3	32
67 Years	—	—	—	—	—	—	9	2	11
68 Years	—	—	—	—	—	—	—	—	—
	16	—	16	79	7	86	127	10	137

TABLE: A - 9

NUMBER OF MATERNITY CASES BY AGE GROUP AND NUMBER OF BENEFIT DAYS

AGE GROUP	1970		1971		1972	
	NO. OF CASES	NO. OF BENE- FIT DAYS	NO. OF CASES	NO. OF BENE- FIT DAYS	NO. OF CASES	NO. OF BENE- FIT DAYS
BELOW 20	7	274	33	1,832	42	3,679
20 -- 24	43	1,990	389	20,884	473	25,908
25 -- 29	37	1,581	301	16,359	351	18,825
30 -- 34	33	1,639	190	10,410	204	11,355
35 -- 39	16	513	133	8,101	124	6,813
40 -- 44	5	279	46	2,630	45	2,334
45 -- 49	1	60	5	226	8	383
50 -- 54	—	—	2	74	2	150
55 -- 59	—	—	—	—	1	83
Not Stated	—	—	—	—	1	22
TOTAL	142	6,336	1,099	60,516	1,251	69,552

TABLE: A - 10

NUMBER OF FUNERAL CASES BY AGE GROUP, SEX AND CATEGORY OF DECEASED

AGE GROUP	1970				1971				1972			
	DIRECTLY IN-SURED		SPOUSE IN-SURED		DIRECTLY IN-SURED		SPOUSE IN-SURED		DIRECTLY IN-SURED		SPOUSE IN-SURED	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
BELOW 20	-	-	-	-	1	-	-	2	3	3	-	-
20 - 24	1	-	-	-	15	8	2	2	30	5	-	3
25 - 29	2	-	-	-	17	3	4	4	22	6	-	1
30 - 34	1	1	-	1	21	-	5	1	25	5	1	2
35 - 39	1	-	1	-	13	1	2	2	34	5	-	2
40 - 44	1	-	-	-	37	4	5	5	34	10	-	6
45 - 49	1	-	-	-	36	11	1	1	56	11	-	4
50 - 54	-	-	-	-	36	5	6	6	78	12	1	4
55 - 59	5	-	-	-	52	1	1	1	71	9	1	-
60 - 65	1	-	-	-	24	2	1	1	49	4	3	2
Over 65	-	-	-	-	4	1	2	2	14	2	-	1
Not Stated	-	-	-	-	-	-	-	-	1	-	5	2
TOTAL	13	1	1	1	256	36	4	31	417	72	11	27

TABLE: A - 11

NUMBER OF INVALIDITY GRANT BY SEX AND AGE GROUPOF RECIPIENT 1971-1972

AGE GROUP	1971			1972		
	MALE	FEMALE	TOTAL	MALE	FEMALE	TOTAL
BELOW 20	—	—	—	—	—	—
20 — 24	—	—	—	—	—	—
25 — 29	—	—	—	1	—	1
30 — 34	—	—	—	—	—	—
35 — 39	—	—	—	—	—	—
40 — 44	—	—	—	3	—	3
45 — 49	1	—	1	11	—	11
50 — 54	3	—	3	10	1	11
55 — 59	4	—	4	11	1	12
60 — 64	6	—	6	19	1	20
TOTAL	14	—	14	55	3	58

TABLE: A - 12

NUMBER OF INVALIDITY GRANTS BY NATURE OF INCAPACITY AND SEX
OF RECIPIENT 1971-1972

NATURE OF INCAPACITY	1971			1972		
	MALE	FEMALE	TOTAL	MALE	FEMALE	TOTAL
16. Diabetes Mellitus	—	—	—	3	—	3
18. Anaemia	1	—	1	—	—	—
19. Psychoneurosis and Psychosis	—	—	—	1	—	1
20. Vascular lesions affecting Central Nervous system.	2	—	2	16	—	16
21. <u>DISEASES OF EYE</u>						
Cataract	—	—	—	1	—	1
Other diseases	1	—	1	1	—	1
25. Arteriosclerotic and Degenerative Heart Diseases	—	—	—	2	—	2
26. Hypertensive Disease	2	—	2	8	2	10
33. Silicosis and occupational Pulmonary Fibrosis	—	—	—	1	—	1
37. Hernia of abdominal cavity	1	—	1	—	—	—
40. OTHER DISEASES OF DIGESTIVE SYSTEM	—	—	—	2	—	2
46. Arthritis and rheumatism, except rheumatic fever	1	—	1	5	—	5
47. Diseases of bones and other organs of movement	—	—	—	1	1	2
49. <u>OTHER SPECIFIED AND ILL-DEFINED DISEASES</u>						
Urinary calculus and Hemiplegia	2	—	2	1	—	1
Other specified and ill-defined diseases	2	—	2	10	—	10
50. <u>ACCIDENTS, POISONINGS AND VIOLENCE</u>						
Closed Fractures (all sites)	—	—	—	1	—	1
Compound Fractures	2	—	2	—	—	—
Lacerated, open and contused wound	—	—	—	2	—	2
TOTAL	14	—	14	55	3	58

TABLE: A - 13

NUMBER OF SURVIVORS BENEFIT BY AGE GROUP AND SEX
OF BENEFICIARY 1971-1972

AGE GROUP		1971			1972		
		MALE	FEMALE	TOTAL	MALE	FEMALE	TOTAL
BELOW	20	—	—	—	—	—	—
20	— 24	—	—	—	—	1	1
25	— 29	—	—	—	—	—	—
30	— 34	—	1	1	—	5	5
35	— 39	—	—	—	—	4	4
40	— 44	—	—	—	—	5	5
45	— 49	—	1	1	—	5	5
50	— 54	—	1	1	—	3	3
55	— 59	—	—	—	—	2	2
60	— 64	—	—	—	—	2	2
65	— 69	—	—	—	—	—	—
70	— 74	—	—	—	—	1	1
TOTAL		—	3	3	—	28	28

TABLE: A - 14
NUMBER OF SURVIVORS BENEFITS BY STATUS OF BENEFICIARY AND NUMBER
OF CHILDREN INCLUDED IN BENEFIT

NUMBER OF CHILDREN	1971				1972			
	WIDOW	PARENT	COMMON LAW	TOTAL	WIDOW	PARENT	COMMON LAW	TOTAL
NONE	-	-	-	-	7	-	2	9
1	1	-	-	1	2	-	-	2
2	1	-	-	1	3	-	1	4
3	-	-	-	-	5	-	-	5
4	-	-	-	-	2	-	-	2
5	1	-	-	1	3	-	1	4
6	-	-	-	-	-	-	-	-
7	-	-	-	-	1	-	-	1
8	-	-	-	-	-	-	-	-
9	-	-	-	-	1	-	-	1
Over 9	-	-	-	-	-	-	-	-
TOTAL	3	-	-	3	24	-	4	28

LEAFLETS AVAILABLE TO THE PUBLIC

1. How it will work – a general leaflet on the Scheme as initially devised, 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.

NATIONAL INSURANCE SCHEME

P.O. BOX 852

GEORGETOWN
