

National  
Insurance  
Board

ANNUAL REPORT  
1980



In accordance with section 36-1(a) Chapter 36:01  
of the Laws of Guyana.

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1982-06-04

Comrade H.D. Hoyte, S.C., M.P.  
Vice President  
Economic Planning and Finance  
Homestretch Avenue  
D'Urban Park  
Georgetown

Dear Comrade Vice President:

I have the honour to submit to you the Annual Report on the activities of the National Insurance Board for the year 1980, together with the Accounts as certified by the external Auditors.

During the year under review, the Organisation was able to achieve the targets set. Total Income for the year was \$84.0M, which represents an increase of \$4.9M or about 6.3% over the amount received in 1979. Expenses incurred totalled \$16.9M, an increase of \$3.8M or approximately 29% over the 1979 figure.

Benefit payment to contributors during 1980 reached a total of \$12.4M. Of this amount, \$7.1M or 57.3% approximately went towards the payment of Old Age Pensions. The increase in benefit payments during 1980, relative to 1979 was to the extent of 34.8%. The amount paid in 1979 was \$9.2M.

During the year there were two (2) notable changes. Firstly, as from February 4th, Old Age and Invalidity Pensions were computerised, thus giving rise to the system of Pension Order Books. This system replaced the previous one which involved the issuing of single fortnightly vouchers to pensioners.

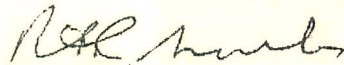
Secondly, on September 1, a decision was taken to award an ad hoc increase of 30% of the actual pension being received or receivable by Old Age and Invalidity Pensioners -

- a) who were in receipt of such pensions on December 31, 1980, and also
- b) who retired between January 1, 1981 and the date of the next quinquennial valuation.

Despite increasing contingencies and spiralling costs, the Scheme was able to keep within the approved actuarial limit for Administrative Expenses of \$7.2M. The actual cost of Administration was 64% of this amount.

At the end of 1980, the National Insurance Fund stood at \$303M. Of this amount, \$274.5M or approximately 91% were invested in Government of Guyana Securities.

Yours co-operatively  
NATIONAL INSURANCE - GUYANA

  
R.A. Charles  
GENERAL MANAGER

c.c. Comrade Sallahuddin, M.P.  
Minister of Finance

## INTRODUCTION

The Twelfth Annual Report of the National Insurance Board - Guyana is presented hereunder.

The Report is presented in accordance with Section 36, 1(a) of the National Insurance and Social Security Act No. 15 of 1969 and summarises the activities of the Board during the year 1980.

The Report is given in three parts. The first part deals with the operations of the Board during the year in question, the second part deals with the financing of the Board and the third part is a collection of statistical tables which may be used to do an indepth analysis of Part I.

## PART 1

### IMPORTANT CHANGES IN 1980

#### PENSION ORDER BOOKS:

On February 4, 1980, the Old Age Pension payments were computerised and Pension Order Books were issued. These books are intended to last for six (6) months with the vouchers being payable every fortnight.

The System is designed in such a manner to facilitate the issuing of continuation books to pensioners before the expiry of the current one.

So far this System has been a great success and has proved more efficient than the previous System of issuing single fortnightly vouchers to pensioners.

#### COST OF LIVING ALLOWANCE FOR PENSIONERS:

During 1980, the Old Age and Invalidity Pensioners were given an increase of 30% on their existing Pensions. This increase which took the form of a Cost-of-living Allowance was effective from January 1, 1980.

This Allowance is intended to partially off-set the Cost-of-living so that some measure of financial relief could be brought to Pensioners who have to grapple with a rising Cost-of-living, while their pension payments have remained static.

This change will also give some degree of satisfaction to those persons who have since 1978, been contributing in the new Wage Groups VI to X but who, because of the method determining the Wage Group of payment of the pension, cannot receive the benefit of their contributions in those groups.

Pensioners are currently receiving a minimum of 39% of their Relevant Wage.

#### COVERAGE - NEW EMPLOYERS:

The total number of new employers who receive coverage under National Insurance during 1980, was 328.

An analysis of the industrial distribution of these new employers reveals that approximately 48% went into the 'Services Sector'. Fourteen (14) percent went into the 'Manufacturing' Sector and 11% into the 'Agriculture' Sector. A further 11% went into the Commercial Sector and 6% into the 'Construction' Sector. The remaining 10% were distributed in the 'Transport' Communication, 'Mining' and Quarrying and 'Gas and Sanitary Services' Sectors.

Of the 328 employers, 87% were small employers - i.e. employers with between 1 - 10 employees each - there were 5 employers with over 100 employees each. Six others had between 31 - 50 employees, and 1 between 51 - 100 employees.

Due to the establishment of those new enterprises, employment was created for approximately 4,610 persons.

A comparison of the number of employers registered during 1980 with that of the previous year shows a decrease in 1980 of about 13%.

A comparison by size of industry shows that there was little variation between 1979 and 1980 with respect to industries employing between 6 to 20 persons. There were significant variation between the very small employers i.e. employers with 1 - 3 employees. There were also significant variation with respect to employers with between 11 to 20 and 21 - 30 employees. e.g. in 1979 there were only 2 employers with between 11 - 20 against 11 in 1980. There were 3 employers with between 21 - 30 employees in 1979 and 6 in 1980. The number of large employers i.e. employers with 100 and over employees also behaved dissimilar to those in 1979. There were 5 such employers in 1980 as against 1 in 1979. These large employers entered the agricultural 'Fishing', 'Construction', 'Community Services' and 'other services' Sectors. The largest being the Fishing Sector with 592 employers over the period 1969 to 1980, the total number of employers to whom coverage was extended by the Scheme was 12,414. Of course, some of these employers have ceased their business activities during this time. But since employers are not compelled to notify the Scheme of such action a significant number of these exits are not recorded.

Nevertheless, the estimated number of active employers as at December 31, 1980 was about 11,000 of which about 9,700 were small employers i.e. employers with between 1 - 10 employees.

Table 1 in the Annex gives the number of employers registered during 1980 according to industry and size, while Figure 1 below illustrates this information in pictorial form.

#### REGISTRATION OF NEW EMPLOYEES:

During 1980, a total of 13,784 persons entered insurable employment 8,332 of these were males and 5,452 females.

The distribution by marital status of these new registrants indicates that approximately 12.5% were married, 84.5% were single while the other 2.9% were widows/widowers, divorcees, common-law spouses, etc.

A break-down according to sex shows that of the 8,332 males who were registered, 7,479 or 89.7% approximately were single and 735 or 8.8% approximately were married.



About 1.1% were common law husbands and the remaining 0.4% was distributed among the widowers, divorcees and separated.

A similar analysis for females revealed that 4,172 or 76.5% were single, 996 or 18.3% were married, 73 or 1.3% common-law and 211 or 3.9% distributed among the other categories.

Table 11 of the Annex shows the distribution of these new entrants by age, sex and marital status.

The industrial distribution shows that about 11.5% of the new entrants were employed in the Agricultural Sector and about 10.8% in the 'food manufacturing sector'. The other manufacturing sectors i.e. Sectors which manufactures commodities other than food and beverages, absorbed about 29.6% and the 'services sectors' about 45.3% of which the 'Government services sector' alone absorbed 22.8% of total new entrants.

As in previous years, large variations percentage-wise were recorded between males and females entering certain industries. For instance, the agricultural sector absorbed about 16% of the male entrants as compared with about 5% of the female entrants. On the other hand, the 'services sector' accounted for 56.1% of the females but only 38.3% of the males.

However, in the 'other manufacturing sector' (other than food manufacturing), the ratio of males to females was about 1.5:1. This distribution of new entrants by industry and sex is given in Table 111 of the Annex.

TABLE 1  
NUMBER OF EMPLOYEES REGISTERED ANNUALLY  
1975 - 1980

Description (1)	1975 (2)	1976 (3)	1977 (4)	1978 (5)	1979 (6)	1980 (7)
Males	12,027	13,911	12,955	8,271	8,389	8,332
Females	5,816	7,952	7,776	4,889	5,148	5,452
Males & Females	17,843	21,863	20,731	13,160	13,537	13,784

As could be seen from the Table, the number of persons entering insurable employment dropped significantly in 1978 relative to the previous year. Since then, the annual numbers have been increasing very slightly.

Between 1978 and 1979 the increase was to the extent of 3% and between 1979 and 1980 the increase was approximately 2%.

It should be noted however, that there was a slight decrease in male entrants in 1980 relative to 1979, the decrease was to be extent of 0.7% on the other hand female entrants increased by 6% approximately during the same period.

The total number of persons who were registered with the Scheme over the period 1969 to 1980 was 314,638. This figure consisted of 227,154 males and 87,484 females.

It must be noted however, that although these persons did register with the Scheme at some point in time they do not all form part of the Contributing Population (active population). Some of these persons have, since their registration, left the population of contributors for reasons - such as emigration and cessation of employment.

Although these persons cannot be rightly removed from the records since they could at some point in time re-enter insurable employment and would have had contributions recorded for periods they had previously worked, they should however, be excluded from the active population. It had always been quite difficult to trace the movement of such persons and as such the figures given for the active population has over the years been inflated to that extent.

A rough estimate of the active population during 1980 using limited information available was 200,000 and this was estimated to be distributed as follows.

Tradition Government Sector	-	49,000
Other Public bodies	-	77,000
Private Sector	-	<u>74,000</u>
Total		<u>200,000</u>

AVERAGE AGE OF NEW ENTRANTS:

The overall average age of new entrants was 21 years, with females standing at 23 years and males at 20 years approximately.

It ought to be noted however, that the largest number of new entrants to employment was concentrated in the age group 16 - 19. The number within this age group was 7,534 or 55% of the total new entrants.

Seventy-four persons over the age of 60 years re-entered the economically active population during 1980, 58 of whom were males and 16 were females. Since these persons are over the required insurable age they cannot contribute to the Scheme as ordinary insured persons. Instead their employers are required to contribute on their behalf a weekly amount of 50¢ to cover them for industrial benefit only.

The following Table shows the average age of new entrants over the period 1975 - 1980.

TABLE 2  
AVERAGE AGE OF NEW ENTRANTS

Description (1)	1975 (2)	1976 (3)	1977 (4)	1978 (5)	1979 (6)	1980 (7)
Average Age of Males	22	22	22	21	21	20
Average Age of Females	24	24	25	24	24	23
Overall Average Age	23	23	23	22	22	21

An examination of the Table above shows that over the last five years the overall average age of persons entering insurable employment has been decreasing. The average age in 1980 was just slightly lower than the averages in 1978 and 1979. Between 1975 and 1977, the average age of new entrants was quite stable, but now it seems to be on the decline for both males and females:

SELF-EMPLOYED - NEW ENTRANTS:

During 1980, 405 self-employed persons were registered of which 327 were males and 78 were females.

Of this total, 188 were persons who were previously employed and had been registered as employed persons. The remaining 217 persons can be termed the 'pure' self-employed, in that they were registered for the first time in 1980.

An analysis of available data by industry reveals however, that about 17% of the new self-employed registrants joined the 'agriculture, forestry and fishing sector', while approximately 4% joined the 'food manufacturing sector' another 18% were absorbed in the manufacturing of other goods Sector. The 'Services Sector' accounted for about 57% and the 'construction sector' the remaining 4% approximately.

The overall average age of the newly self-employed in 1980 stood at 39 years, with the average age of males being 38 years and the females 40 years. The average ages of males and females who were previously employed were approximately 31 and 36 years respectively.

Combining the two groups, females entrants were older than males on the average. The overall was 39 years with the average for males standing at 38 years and that for females 40 years.

The trend over the last few years shows that females entrants were always a bit older than their male counter parts.

An analysis of the overall age distribution shows that 65% of the males were between the ages 21 and 45 years. In the case of the females 66% were within that age group.

The analysis by marital status reveals that 75% of the males were married, 20% were single and the other 5% were distributed among the divorced, separated, common-law and widowers.

In the case of females the corresponding percentages were 53%, 27% and 20% respectively.

Table 1V in the Annex gives the self-employed registrants for 1980, analysed by age group, sex and marital status, while Table V gives a break-down by industry.

The Table 3 below shows the annual number of self-employed registrants over the period 1976 - 1980.

TABLE 3  
NUMBER OF SELF-EMPLOYED REGISTRANTS  
1976 - 1980

(1)	1976 (2)	1977 (3)	1978 (4)	1979 (5)	1980 (6)
Males	377	307	644	698	327
Females	61	45	96	97	78
Males & Females	438	352	740	795	405

As could be seen from the tables there were substantial increases in the number of self-employed persons registered during 1978 and 1979 relative to the previous years. However, this trend was not maintained in 1980. The number of self-employed persons registered during this period was 49% less than that for 1979.

The total number of persons registered as self-employed from the inception of this Scheme to December 31, 1980 was approximately 8,205. The estimated active population as at December 31, 1980 however, was 7,300 approximately or about 89% of the registered population.

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VOLUNTARY CONTRIBUTORS:

The Scheme makes provision for persons who have left employment and therefore are not liable to pay contributions in respect of employment, to continue contributing on a voluntary basis once they had during the course of their employment paid, or had paid on their behalf, a minimum of 100 contributions. Such persons should be 16 years old or above but less than 60 years.

Contributions by such persons are made on an annual basis and are valid for old age or survivors benefit only.

Although this provision exists, it is found that persons are not using it to full advantage. In 1980, only 7 persons applied for permission to become voluntary contributors. Of the 7 applicants only 4 satisfied the qualifying conditions and were awarded certificates of voluntary insurance. As at the end of June, 1981 however, none of these persons paid contributions in respect of the year 1980.

The age distribution of the 7 applicants during 1980 shows that they were all within the age range 50 - 58 years, there was 1 person who was age 50 years, 1 age 52 years, 4 who were 55 years old and 1 at age 58 years. All applicants were males.

At the end of the year there was only 1 person who had paid contributions in respect of the year.

The Table 4 below gives for the years 1971 to 1980 the number of certificates issued, the cumulated number of exists and the size of the active population as at December 31, of those years.

TABLE 4

VOLUNTARY CONTRIBUTORS - EXPERIENCE  
AS AT 31.12.71 - 31.12.80

Year	No. of Certificates Issued	Cumulated Number of Certificates Granted	Cumulated Exits	Active Population
(1)	(2)	(3)	(4)	(5)
1971	3	3	-	3
1972	37	40	na	22
1973	155	195	na	134
1974	207	402	na	290
1975	91	493	na	359
1976	100	593	88	448
1977	96	689	641	12
1978	14	703	699	1
1979	7	710	706	4*
1980	4	714	713	1

\* 3 persons paid in 1980 for year 1979 - adjusted figures.

An examination of this table shows in the first place that the annual number of certificates granted increased rapidly over the period 1971 to 1974 then started to decrease. The numbers granted during 1979 and 1980 were negligible.

The number of persons who left the population over the period 1971 to 1978 was 88. In 1977 however, the pensionable age was changed from 65 to age 60. During that year a total of 553 persons left this population because they were either 60 years old or above and therefore became entitled to Old Age Benefit. The size of the population as it stood at the end of 1977, was 48 of which only 12 persons actually contributed for that year.

In 1978, fourteen persons joined the population thus increasing its size to 62; the number of exists from this population during 1978 was 58. This brought the cumulated number of exists so far to 699 and the population to 4. Of the four (4) persons in that population only one (1) person paid in respect of that year.

In 1979 a further seven (7) persons joined the population thus increasing its size to eleven (11). At the end of 1979, only one person had paid contributions in respect of that year. In 1980 however, three (3) persons paid in respect of 1979, the size of the active population then with respect to 1979 was four (4). Since nothing so far is known of the remaining six (6) persons who are supposed to be in that population it is reasonable to assume that they have ceased being voluntary contributors. The cumulated exists therefore at the end of 1979 was 706.

However, only one person has so far paid in respect to the year 1980. That person was from the 1979 active population. Since the deadline for the payment of contributions for any year is normally the 31st December, of that year, but under certain circumstances could be extended to mid February of the following year, and since only 1 person has so far paid in respect of 1980, it is reasonable to assume that the remaining seven (7) persons left this population during the year. The accumulated exists therefore as they stood at December 31, 1980 was 713.

BENEFITS  
PENSIONS BRANCH  
OLD AGE PENSIONS

A total of 1,088 persons were granted Old Age Pensions during 1980. There were 892 male recipients and 196 females. Included in this overall figure were 26 self-employed persons 23 of whom were males.

An examination of the information available reveals that of the total Old Age Pensioners only about 49% or 539 pensioners applied for and were awarded this benefit at the age of 60 years. The remaining new pensioners applied for their pensions when they were over the age of 60 years, the age distribution shows that persons as old as 65 years applied for and were awarded pension during 1980.

The concentration of new pensioners lay within the age group 60-64 years which had approximately 89% of the total new cases.

The overall average age of pensioners which entered the population during 1980 was approximately 62 years, incidentally this happened to be the average age for both male and female recipients.

The average fortnightly amount of pension awarded during 1980 was Thirty-Six Dollars and Seventy-Five Cents (\$36.75) approximately.

The number of pensions which were in payment at the beginning of the year was 5,874. The 1,088 pensions which were granted during the year brought the total number of pensions which were paid during the year to 6,962. However, 261 pensions ceased during 1980 due to death of the recipients. At the end of the year therefore there were 6,701 pensions which were in payment.

The average fortnightly amount of those pensions which were in payment at the end of the year was Thirty-Four Dollars and Ninety Cents (\$34.90) approximately.

TABLE 5

MOVEMENT OF OLD AGE PENSIONS

1980

Description (1)	Male (2)	Female (3)	Male And Female (4)	Average Fortnightly Amount (5)
Pensions in payment at the beginning of the year	5,028	846	5,874	26.06
Pensions granted during the year	892	196	1,088	36.75
Pensions terminated during the year by death and other causes	230	31	261	29.08*
Pensions in payment at the end of the year	5,690	1,011	6,701	34.90

\* includes a 30% increase on pensions which were in payment as at January 1, 1980.

An examination of the contribution density of the 1980 new pensioners, shows that on the average, persons qualified with just about eight hundred (800) contributions i.e. about 1% above the minimum pension amount. This was so for both males and females, an examination of the number of contributions which were actually paid by the insured person shows that on the average about 52% of the contributions taken into account for the award of the pensions were paid by the insured person the remaining 48% were given as credits.

Table 6 below shows the patterns of contributions paid and credited for each year of age for the 1980 pensioners. One may note that for each year of age, the number of contributions credited outweighs those actually paid by the insured persons. This was so for both males and females. This trend is expected to continue for sometime to come.



TABLE 6

NUMBER OF OLD AGE PENSIONS GRANTED AND  
NUMBER OF CONTRIBUTIONS

1980

Age	MALES			FEMALES			MALES AND FEMALE	
	Number of Insured Persons	Contributions paid and credited	Contributions credited	Number of Insured Persons	Contributions paid and credited	Contributions Credited	Number of Insured Persons	Contributions Paid and Credited
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
60	439	352,723	163,148	100	79,562	37,309	539	432,285
61	235	186,691	92,712	47	37,335	18,586	282	224,026
62	59	48,273	24,520	12	9,297	5,322	71	57,570
63	39	30,647	16,739	7	5,262	3,335	46	35,909
64	22	17,466	10,365	5	3,838	2,273	27	21,304
65	33	25,770	16,068	5	4,149	2,388	38	29,919
66	34	28,673	17,081	12	9,983	6,100	46	38,656
67	16	13,143	8,471	5	4,454	2,625	21	17,597
68	6	5,087	3,300	2	1,867	1,100	8	6,954
69	4	3,567	2,300	1	908	575	5	4,475
70	4	3,337	2,400	-	-	-	4	3,337
73	1	758	600	-	-	-	1	758
TOTAL	892	716,135	357,704	196	156,655	79,613	1,088	872,790

Table VI in the Annex gives the 1980 pensioners according to age category of employment, whereas Table VII gives the number of pensions in payment as at December 31, 1980.

OLD AGE GRANTS:

Two hundred and nine persons (209) persons were awarded Old Age Grant during 1980. One Hundred and fifty-one of these were awarded to male recipients and fifty-eight (58) to females. Included in these payments were payments to six (6) self-employed, all of whom were males.

The average age of the recipients was 64 years with the concentration being between the ages 60-67. The overall average amount of the grant paid was Three Hundred and Eighty-Eight Dollars (\$388.00) approximately with the average for males standing at Four Hundred and Thirty-One Dollars (\$431.00) and females at Two Hundred and Seventy-Three Dollars (\$273.00).

An examination of the 1980 wage-group distribution for males and females shows some degree of similarity with that of the two (2) previous years this distribution shows that the male recipients were concentrated in wage groups 111 and V while the females were in the wage-group 1.

Overall, the Wage Group V had 34% of the payments made there in while group 111 had 22%. Eleven percent of the payments were made in the wage group 1V and 1 and 11 accounted for 18% and 14% respectively. No payment was made in the other wage groups since these came into existence only in 1978.

The Table 7 below gives the number of lump-sum payments according to the various wage groups.

TABLE 7

WAGE GROUP DISTRIBUTION OF OLD AGE LUMP-SUM PAYMENTS

1980

Category	WAGE GROUPS					TOTAL
	1	11	111	1V	V	
Males	11	20	36	19	65	151
Females	28	9	11	4	6	58
Males & Females	39	29	47	23	71	209
Percentage	18	14	22	11	34	100

An examination of the contribution pattern shows that on the average recipients qualified with about 348 contributions. The average for males was approximately 361 and that for females 313. The average number of contributions actually paid by the insured persons during their contribution life was about 166, or 48% approximately of the overall average number of contributions accumulated.

CONTRIBUTIONS PAID AND CREDITED (9)	0
432,285	2
224,026	1
57,570	
35,909	
21,304	
29,919	
38,656	
17,597	
6,954	
4,475	
3,337	
758	
372,790	4

In the case of the male recipients the average number of contributions paid was about 49% of the total. In the case of the females this average was 44% approximately. This is shown in Table 8 below.

TABLE 8

OLD AGE LUMP-SUM PAYMENTS

NUMBER OF PAID AND CREDITED CONTRIBUTIONS

1980

Description	Number of contributions paid and credited		
	Males	Females	Males & Females
Number of Recipients	151	58	209
Number of Contributions paid	26,806	7,943	34,749
Average per insured person	178	137	166
Number of contributions credited	27,743	10,234	37,977
Average per insured person	184	176	182
Total paid and credited	54,549	18,177	72,726
Average per insured person	361	313	348

During 1979, the number of lump-sum payments made was 205. When compared with the figure for 1980, the difference is almost negligible. That is, the number of lump-sum payments in 1980 showed an increase of just about 2% over that of the previous year. This is shown in Table 9 over leaf.

A look at the number of contributions actually paid and those given as credits reveals that on the average those persons qualified for the pension by paying 466 contributions. The remaining 328 contributions were those awarded on the basis of the persons' age at the time when the Scheme came into operation. This can be derived from the Table 10 below.

TABLE 10  
NUMBER OF INVALIDITY PENSIONS BY AGE AND SEX AND NUMBER  
OF CONTRIBUTIONS PAID AND CREDITED

1980

Age	MALES			FEMALES			MALES & FEMALES		
Age	Contributions			Contributions			Contributions		
	No. of Pensions	Paid	Credited	No. of Pensions	Paid	Credited	No. of Pensions	Paid	Cre
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
56	3	1,422	898	-	-	-	3	1,422	
57	1	515	297	1	450	325	2	965	
58	3	1,421	1,024	-	-	-	3	1,421	1
59	1	432	387	1	416	350	2	848	
Total	8	3,790	2,606	2	866	675	10	4,656	3

Over the years from the inception of this benefit, only 78 invalidity pensions have been granted, of which six (6) were granted to females.

It has been noted however that this particular population of pensioners decreased rather rapidly. To date, of the 78 pensions awarded, 68 have been terminated because the recipients attained the 60 year age limit.

In column (5) of Table 11 below it can be seen that in 1977 when the pensionable age was changed from 65 years to 60 years, 39 of the 43 pensions in payment at that time had to be terminated because of the age limitation.

TABLE 11

INVALIDITY PENSIONS - NUMBER AND AMOUNT

1973 - 1980

Year	NUMBER OF PENSIONS GRANTED				Average Fortnightly Amount (6)
	Males (2)	Females (3)	Total (4)	Exits (5)	
(1)	(2)	(3)	(4)	(5)	(6)
1973	1	-	1	-	\$ 33.00
1974	6	-	6	2	\$ 26.55
1975	14	1	15	3	\$ 23.50
1976	14	-	14	5	\$ 26.86
1977	16	1	17	39	\$ 22.97
1978	4	-	4	5	\$ 27.00
1979	9	2	11	3	\$ 27.30
1980	8	2	10	11	\$ 27.44
Total	72	6	78	68	

So far the highest number of recipients for Invalidity Pensions was recorded in 1977. The average fortnightly amounts of the pension paid over the period 1973 to 1977 have been unstable and have not shown any distinguishable pattern. This average was however fairly stable over the last three (3) years.

There were eleven (11) invalidity pensions in payment at the beginning of 1980, and these along with ten (10) pensions awarded during the year, brought the number in payment during the year to 21. Of this number, eleven (11) pensions ceased during the year, all due to the attainment of the 60 year age limit.

As such, at the end of the year, ten (10) pensions were in payment. They had an average cumulated fortnightly value of Two Hundred and Seventy-Nine Dollars and Thirty Cents (\$279.30) approximately. This movement is shown in Table 12 below.

TABLE 12  
MOVEMENT OF INVALIDITY PENSIONS

1980

Description (1)	Males (2)	Females (3)	Total (4)	Average Fortnightly Amount (5)
Pensions in payment at the beginning of year	10	1	11	\$ 299.20
Pensions granted during the year	8	2	10	\$ 274.40
Pensions terminated during the year by -				
a) Old Age	9	2	11	\$ 294.30
b) Death	-	-	-	-
Pensions in payment at the end of year	9	1	10	\$ 279.30

INVALIDITY GRANTS:

Seventy-three invalidity lump-sum payments were made during 1980, of which 56 were made to males and 17 to females. This benefit was received by those insured persons who were deemed invalids and whose conditions were likely to be permanent.

The average age of the recipients was 49 years approximately, with an age range of 23 years to 59 years. The average age for both males and females was also 49 years approximately.

The overall average amount of the lump-sum paid out in 1980, was Five Hundred and Seventeen Dollars (\$517.00) approximately. The average for males was Five Hundred and Seventy-Six Dollars (\$576.00) as compared to an average of Three Hundred and Twenty-One Dollars (\$321.00) received by the females.

An examination of the Wage-Group distribution shows that about 47% of the recipients qualified and were paid in Wage Group V. In Wage-Group 111, 21% of the payments were made. Sixteen percent were made in Wage Group 1, 12% in Wage-Group 11 and 4% in the Wage-Group 1V.

A comparison of the individual wage-group distribution shows that with respect to females, 47% of the payments were made in the wage-group 1, 12% in the wage-group 11; 23% in the wage-group 111 and 18% in the wage-group V. No payment to females was made in the wage group 1V. With regard to males, 55% of the payments were made in the wage-group V and 20% in wage-group 111. The wage-group 1, 11 and 1V had approximately 7%, 13% and 5% respectively paid therein.

The total number of contributions accumulated by these 73 cases was 35,798 of which 27,451 or 76% were contributions which were actually paid by the insured persons to the Scheme during their working life. The remaining 8,347 were credited contributions, i.e., they were awarded freely to recipients by the Scheme either as a result of their ages at the time when they entered insurance, or because they had received certain benefit payments during periods of incapacity.

Persons qualified on the average for this grant with about 490 contributions of which 376 or 76% were actually paid by the insured person. The remaining 114 were credited contributions.

The number of Invalidity lump-sum payments in 1980 was 12% less than those in 1979. In 1979, there were 83 such payments made. The average amount of the benefit paid in 1980 was about Seventy-Two Dollars (\$72.00) lower than in the previous year.

This can be seen in Table 13 below.

TABLE 13  
NUMBER AND AMOUNT OF INVALIDITY GRANTS PAID  
1976 - 1980

Year (1)	Number of Payments (2)	Average Amount of Grant (3)
1976	56	\$ 443.00
1977	58	\$ 490.00
1978	52	\$ 510.00
1979	83	\$ 589.00
1980	73	\$ 517.00

As shown in the Table above, the average amount of the Invalidity Grant had been on the increase between 1976 and 1979. This average amount has however shown a decrease in 1980. This may be as a direct result of the decrease in the number of contributions realised in this category by recipients this year. Table V111 in the Annex shows the 1980 Lump-sum payments analysed by Age and Sex of Recipients.

FUNERAL BENEFIT:

During 1980, four hundred and fifty funeral claims were processed. Eighteen of these claims were not paid and the remaining 432 were paid.

An analysis of the 18 cases which were not paid shows that 17 of them were disallowed because the deceased insured person or the spouse had paid less than 50 contributions to the Scheme since its inception. The remaining claim was disqualified because it was submitted late, i.e., after six months from the date of death.

Of the remaining 432 claims which were paid, 425 were for or on behalf of persons in the employed category, 5 were for or on behalf of persons in the self-employed category and the remaining 2 for or on behalf of Voluntary Contributors.

Three hundred and eighty-two of these claims were for persons who were directly insured and 50 for persons who were spouses of insured persons.

A further analysis shows that of the 432 claims which were paid 355 were on behalf of males, 17 of whom were spouses of insured females and the remaining 338 males who were directly insured. Of the 77 claims paid on behalf of females, 33 were on behalf of spouses of insured males and 44 on behalf of females who were directly insured. This is shown in the Table 14 below.

TABLE 14  
NUMBER OF FUNERAL CLAIMS PAID  
1980

Description (1)	INSURED STATUS		Total (4)
	Directly Insured (2)	Spouse (3)	
Males	338	17	355
Females	44	33	77
TOTAL	382	50	432



The average age at death was about 49 years overall, with the average for males standing at 49 years and females at 51 years approximately. The average age at death for those persons in the employed category was approximately 49 years, those in the self-employed category 45 years and those in the voluntary category 55 years. The average amount of the benefit paid was One Hundred Dollars (\$100.00). There was only one case in which a payment of less than this amount was made.

A comparison of the number of claims paid in 1980 with those of 1979 shows that there was a significant reduction in 1980 relative to 1979. The reduction was to the extent of 17%. The number of claims paid in 1979 was 519.

The Table 15 below shows the number of claims paid annually over the period 1976-1980.

TABLE 15

NUMBER OF FUNERAL CLAIMS PAID

1976 - 1980

Year (1)	Insured Persons (2)	Spouses of Insured Persons (3)	Both Categories (4)
1976	540	73	613
1977	471	84	555
1978	365	46	411
1979	461	57	518
1980	382	50	432

As could be seen from the Table above, the number of claims paid has been following an overall decreasing trend. The trend was not a smooth one in that it was slightly disturbed in 1978 which year recorded the lowest number of claims in the period under investigation. This disturbance was not however significant enough as to distort the overall trend.

The Table 1X in the Annex gives the 1980 funeral claims analysed by age, sex and insured status of the deceased.

SURVIVORS BENEFIT

The number of claims for Survivors Benefits which were received and paid during 1980 was 95. These claims were all made by widows who were either over 45 years old at the time of death of the old age invalidity pensioner on whom they were dependant or who had the care of children of the deceased under 16 years old. Of the 95 claimants, 92 of them qualified because they were over 45 years old at the time of death of the pensioner and the remaining 3 because they had the care of children of the deceased. The average age of these widowers was 57 years. The age range being 44 years to 71 years. This is shown in Table 16 below.

TABLE 16

NUMBER OF SURVIVORS CASES BY AGE-GROUP

AND CATEGORY OF RECIPIENTS

1980

Age-Group (1)	Widows with children (2)	Widows over 45 years (3)	Total (4)
Under 45 years	3	-	3
45-49	-	92	92

This benefit which was still being paid as a lump-sum amount during 1980 had an average amount of \$709.00 approximately. The individual amounts ranged from \$390.00 to \$1,152.00 approximately.

The distribution by wage-group of these cases shows that 53 cases or 56% of the total cases were paid in the wage-group V, 7% were paid in the wage-group 1V and 19% in the wage-group 111. The wage-group 1 and 11 had 5% and 12% respectively of the cases paid therein.

SHORT TERM BENEFITS BRANCH

SICKNESS BENEFIT

During 1980, a total of 7,609 spells of sickness occurred. Of this number, 1,694 were disallowed and 639 disqualified because the claims were submitted late. The remaining 5,376 were spells which were paid during the year.

Of the 1,694 spells which were disallowed, 776 or 46% lasted for less than three (3) days. Another 306 spells were disallowed because the claimants were not engaged in insurable employment at the time of the occurrence of the illness and as such could not have lost wages due to illness. There were also 287 spells where the insured persons had less than fifty (50) contributions, ninety-four (94) spells where the claimants were paid full wages by their employers during illness and a further 111 spells or 7% where the claimants had not contributed for 8 out of 13 weeks immediately preceding the week in which they became ill. Twenty (20) other spells were disallowed because claimants were either under Sixteen (16) years of or over Sixty (60) years of age and were therefore not covered for this benefit.

Of the 5,376 spells which were paid, only 3 were from self-employed insured persons all of whom were males.

An examination by sector shows that of the total paid spells, 37% or 1,989 spells came from the sugar sector and the remaining 3,387 or 63% from the other sectors taken together.

The male/female distribution shows that 4,097 spells or 76% came from males and the remaining 1,279 or 24% from female insured persons. This is shown in Table 17 below.

TABLE 17  
NUMBER OF SICKNESS SPELLS BY SEX AND SECTOR  
1980

Sector (1)	Sugar (2)	Non-Sugar (3)	All Sectors (4)
Male	1,518	2,579	4,097
Female	278	1,001	1,279
Male and Female	1,796	3,580	5,376

The average duration of spells in the Sugar Sector in 1980 was about fourteen (14) days with the average for males in the Sector standing at thirteen (13) days and that of females eight (8) days approximately.

In the Non-Sugar Sector, the average duration of sickness spells was approximately ten (10) days overall, with the males averaging ten (10) days and the females eight (8) days.

The overall average duration of spells during 1980 was eleven (11) days with the duration for males averaging eleven (11) days and that of females eight (8) days approximately. See Table 18 below.

TABLE 18  
AVERAGE DURATION OF SPELLS  
1980

Sector (1)	Males (2)	Females (3)	Males and Females (4)
Sugar	13	8	14
Non-Sugar	10	8	10
All Industries	11	8	11

The wage-group distribution of spells paid shows that 48% of the spells were paid in Wage Group X. The Wage Group VI to X had approximately 86% of the total spells paid therein.

The individual distributions for males and females show that about 89% of the spells belonging to males were paid in Wage Groups VI to X, with the Wage Group X alone having about 56% of the payments.

In the case of the females, 75% of the spells were paid in Wage Groups VI to X, with Wage Group X accounting for 21% approximately of the spells paid. The average age of the claimants was approximately Thirty-Five (35) years overall with the average for males at Thirty-Six (36) years and females at Thirty-Two (32) years approximately.

The analysis by diagnosis reveals that some of the major causes of illness in 1980 were Hypertension, Influenza, Bronchitis, diseases of the stomach and digestive system Abscesses and skin infections, Arthritis and Rheumatism, Urinary Calculvis, Respiratory diseases, Anaemia and Psychoneurosis. This can be seen in Table X of the Annex.

The Table 20 below shows the number of spells which terminated annually for the period 1976 to 1980 analysed by males/females, together with the percentage of spells arising from the sugar sector and the average duration of the spells.

TABLE 19

SICKNESS EXPERIENCE - NUMBER OF TERMINATED SPELLS PAID,  
AVERAGE DURATION AND PERCENTAGE BELONGING TO THE SUGAR SECTOR  
1976 - 1980

Description (1)	1976 (2)	1977 (3)	1978 (4)	1979 (5)	1980 (6)
Spells arising from:					
Males	6,683	7,104	6,220	6,832	4,097
Females	1,646	1,843	1,602	2,128	1,279
Males and Females	8,329	8,947	7,822	8,960	5,376
Average Duration (Benefit Days)	12	12	10	10	11
Percentage arising from the Sugar Sector	29	28	28	31	37

The Table above shows that over the 5 year period under study the year 1980 recorded the lowest number of spells.

This situation obtained in spells which arose from male claimants as well as those from female claimants.

The average duration of spells which over the previous 4 years tended downwards, moved slightly upwards in 1980 relative to 1978 and 1979. The Table also shows that the percentage of spells belonging to the Sugar Sector is on the increase. The rate of increase was somewhat harnessed over the period 1976 to 1979 but it seemed to have moved away, although not very significantly during 1980.

The Table XI in the Annex gives the number of sickness spells which were terminated in 1980, analysed by benefit days, sex and sector.

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MATERNITY BENEFIT:

One Thousand, Two Hundred and Eighty-Six (1,286) cases for Maternity Benefit were received during the year. Ten (10) of these cases were disallowed. Three (3) were disallowed because the claimants had less than the basic fifteen (15) contributions required at the time when the claim was made. Four (4) other cases were disallowed because the claimants received full wages from their employers during the periods of incapacity for work. There were also another three (3) cases which were disallowed because even though they had the basic fifteen (15) contributions, they had less than seven (7) contributions during the twenty-six (26) contribution weeks immediately preceding the week which is six (6) weeks before the week of confinement. There were also three (3) cases that were disqualified because they were submitted late.

Of the 1,273 cases which were paid, 1,272 were from employed women and one (1) to a self-employed.

The age distribution of these recipients shows a range from sixteen (16) years to fifty (50) years, with an average of twenty-seven (27) years approximately.

An analysis by benefit days shows that of the 1,273 cases, about 29% or 370 women approximately were paid fully for thirteen (13) benefit weeks while another 411 women or 32% received payment for periods ranging from seven (7) to twelve (12) benefit weeks.

The average duration of the cases which were paid during the year was sixty (6) benefit days or ten (10) benefit weeks. The one (1) self-employed claimant received payment for the full thirteen (13) weeks benefit period.

An examination of the wage-group distribution shows that of the 1,273 cases, 67% or 852 were paid in the wage-groups VI to X. Wage-Group VI had 287 or 22% of the cases, which were the highest number incident on any one wage-group.

The Table 20 below shows the number of cases paid according to wage groups.

TABLE 20  
MATERNITY CASES - WAGE GROUP DISTRIBUTION  
1980

	I	II	III	IV	V	VI	VII	VIII	IX	X	TOTAL
Number of payments made	16	26	70	85	224	287	118	115	96	166	1,273
Percentage	1.2	2.0	5.5	6.7	17.6	22.5	15.0	9.0	7.5	13.0	100

The average amount of this benefit was about Three Hundred and Thirteen Dollars (\$313.00).

A comparison of the number of cases paid during 1980 with those of 1979 shows a 29% decrease. The number of claims paid in 1979 was 1,788.

The Table 21 below gives the number of terminated cases paid over the period 1976 to 1980.

TABLE 21

TERMINATED MATERNITY CASES AND AVERAGE DURATION

1976 - 1980

Description (1)	1976 (2)	1977 (3)	1978 (4)	1979 (5)	1980 (6)
Number of terminated cases	1,460	1,950	1,415	1,788	1,273
Average Duration (Benefit Days)	55	56	62	65	60

From this Table it could be seen that the average number of benefit days has dropped relative to the last two (2) years. Between 1976 to 1979 this average had been gradually increasing. This was attributed to the modification of the Maternity Benefit Regulation of April 1978, which makes it possible for a woman to receive her Maternity Benefit beyond six (6) weeks after the week of confinement subject to the maximum of thirteen (13) weeks.

Before this change was made, the benefit was limited to six (6) weeks after the week of confinement.

The Table XII in the Annex gives the number of terminated Maternity Benefit cases for 1980 analysed by age, employment status and the number of benefit days.

X	TOTAL
166	1,273
13.0	100

INDUSTRIAL BENEFITS BRANCH:

Industrial Injury:

The number of spells of Injury Benefit which terminated during the year was 9,151. Of this number, 783 were not paid. The remaining 8,368 were spells which were paid during the year.

The analysis of the spells which were not paid shows that 23 spells were disallowed because the claimants were paid fully by their employers during the periods of incapacity; there were a further 635 spells which were disallowed because the claimants were incapacitated for three (3) days or less. Twenty-nine (29) spells were disallowed because the injury did not arise out of or during the course of employment, and a further seven (7) because the claimants were not deemed to be in insurable employment on the occurrence of injury. Eighty-nine (89) spells were disqualified because of late submission of the claims.

A further analysis shows that of the 783 spells which were not paid, 189 or 24% arose from employees in the Sugar Industry and 594 or 76% from employees in the other industries taken together. The number of spells which were not paid when analysed by geographical areas shows that 225 arose from the districts controlled by the Georgetown Local Office, 56 from the Berbice districts, 400 from the Linden Local Office districts and 102 from the Leonora Local Office districts.

The analysis of the 8,368 spells terminated due to recovery of the injured persons, 7 were spells which were paid for the maximum of twenty-six (26) weeks. The claimants were not deemed to be further disabled and therefore were awarded disablement pensions on a provisional basis. These persons will have their cases reviewed on specified dates in order to ascertain whether the benefit should be stopped or whether permanent disablement pensions should be awarded.

The analysis of paid spells by occupational sectors (sugar/non-sugar) shows that 7,456 spells or 89% of the total spells paid arose from the Sugar Sector and 912 or 11% of the total spells arose from the Non-Sugar Sectors.

As was brought out in a previous analysis of the disallowed spells 24% of those spells arose from the Sugar Sector. As was just shown above, 98% of the spells paid arose from this Sector. Comparing this with the corresponding figures from the Non-Sugar Sectors which claimed 76% of the disallowed spells and just 11% of the paid spells, one cannot help concluding that the figures taken together point in some way to a growing awareness among employees in the Sugar Sector of what is necessary for the claiming of this benefit, and a degree of laxity on the part of employees in the other Sectors as far as such requirements are concerned.



The Table 22 below gives the number of spells paid by Sex and Sector together with the Average Number of Benefit Days.

TABLE 22  
NUMBER OF INJURY SPELLS PAID AND AVERAGE  
NUMBER OF BENEFIT DAYS  
1980

Sector (1)	Males (2)	Females (3)	Males and Females (4)
Sugar	6,586	870	7,456
Average number of benefit days	(11.66)	(13.28)	(11.85)
Non-Sugar	857	55	912
Average number of benefit days	(15.46)	(11.85)	(15.24)
All Industries	7,443	925	8,368
Average number of benefit days	(12.10)	(13.19)	(12.22)

As could be seen in the Table above, 7,443 or 89% of total spells were on behalf of male claimants and 925 or 11% on behalf of females. In the Sugar Sector, males accounted for 6,586 or 88% of spells which arose from that Sector and females for 870 or just 12%. The same pattern existed in the Non-Sugar Sector where males accounted for 94% and females 6%.

The overall average number of benefit days pers spell was approximately twelve (12) days or two (2) benefit weeks.

The duration of the spells from the Sugar Sector was on the average three (3) days shorter than those from the Non-Sugar Sector and the duration of spells for male claimants was just slightly less, i.e. one (1) day than those for female claimants.

The analysis by age shows that the overall average age for claimants was about thirty-three (33) years with the average for males standing at thirty-one (31) years and females at forty-three (43) years approximately.

The analysis by geographical areas shows that most of the spells arose from the Leonora district. The Local Office in that district processed 3,656 spells or 44% approximately of the overall total. The number of spells processed in the Barbice District was 3,091 or 37% of the total spells.

The Georgetown Local Office processed 17% and the Linden Local Office 2% of the total spells. These figures are given below in Table 23.

TABLE 23  
NUMBER OF INJURY SPELLS PROCESSED BY LOCAL OFFICES  
1980

Local Office (1)	Sugar (2)	Non-Sugar (3)	Total (4)	Percentage (5)
Leonora	3,589	58	3,656	44
Berbice	2,938	153	3,091	37
Georgetown	920	534	1,454	17
Linden	-	167	167	2
TOTAL	7,456	912	8,368	-
PERCENTAGE	89	11	100	100

The analysis of the 1980 terminated spells by wage group shows that 92% approximately of the spells were paid in the wage groups VI to X as against the wage group I to V which had only 8% approximately of the spells paid therein. The wage group X alone accounted for 59% approximately of total spells. This analysis shows that most of the claimants for Injury Benefit have been contributing in the relatively new wage groups VI to X and as a result have benefited from the extension of these wage bands in that they are now able to receive relatively higher benefits than they would have received if the wage bands had not been extended and the wage ceiling raised. The mere fact that nearly 60% of the claims were paid in the highest wage group which only came into effect from August 14, 1978, goes to show that contributors would benefit more if this wage ceiling is further raised.

The Table 24 below shows the wage group distribution of spells paid during 1980.

TABLE 24

WAGE GROUP DISTRIBUTION AND INJURY SPELL PAID BY SEX

1980

WAGE GROUPS											
	I	II	III	IV	V	VI	VII	VIII	IX	X	TOTAL
Males	7	19	83	137	262	378	640	533	655	4,729	7,443
Females	1	2	26	52	63	148	179	128	139	187	925
TOTAL	8	21	109	189	325	526	819	661	794	4,916	8,368
PERCENTAGE	0.1	0.2	1.2	2.3	3.9	6.3	9.8	7.9	9.5	58.7	100

A further analysis of the Table above shows that while in the case of the spells for male claimants wage groups I - V accounted for just 7% approximately of the total spells paid, the corresponding percentage for females was 16% approximately. That is, contributions from females tend to rise less quickly, relative to the males in respect of the higher wage groups.

A comparison of the number of spells paid during 1980 with those paid during 1979 shows an increase of 42%. The number of spells paid during 1979 was 5,908. Spells which arose from male claimants increased by about 44% and those belonging to females by about 24% relative to 1979. These respective 1979 figures were 5,165 and 743.

The average duration of spells which were paid during 1980 was about the same as those paid in 1979 this average was twelve (12) days approximately.

The Table 25 below shows the number of injury spells paid annually over the period 1976-1980, together with the percentage belonging to the Sugar Sector and average duration of spells.

TABLE 25  
NUMBER OF INJURY SPELLS PAID BY SECTOR AND AVERAGE DURATION  
1976 - 1980

Description (1)	1976 (2)	1977 (3)	1978 (4)	1979 (5)	1980 (6)
Number of spells paid	7,184	5,468	4,703	5,908	8,368
Percentage belonging to Sugar Sector	76	73	78	87	89
Average duration of spells	14	14	13	12	12

The Table above shows a distinct reduction of the number of spells paid over the period 1976 to 1978, followed by a rather significant rise over the period of 1978 to 1980. The 1980 figure was about 78% greater than that of 1978.

The percentage of spells belonging to the Sugar Sector have exhibited over the period under investigation a rising trend. This trend though not a smooth one having been disturbed in 1977, is significant in the sense that the Sugar Sector which controlled between 18% to 22% of the work-force could account for over 80% of the Injury Benefit spells. The duration of spells has been exhibiting a decreasing trend.

The Table XIII in the Annex gives the number of spells which were paid during 1980, analysed by benefit days, sex and sector while the Tables XIV and XV show an analysis by wage group and benefit days and by age and sex of claimants.

DISABLEMENT PENSIONS:

The number of Permanent Disablement Pensions granted during the year was thirty-nine (39). Twelve (12) of these were granted to workers in the Sugar Industry and twenty-seven (27) to workers in the other Industries taken together. The distribution by sex shows that thirty-seven (37) of the pensions granted were to males and two (2) to females.

The average age of these pensioners were 31.5 years with the average for males standing at thirty-one (31) years and females at thirty-nine (39) years approximately.

The average amount of the pension paid was about Twenty Dollars (\$20.00) per week. This could be seen from the Table 26 below.

TABLE 26

NUMBER OF DISABLEMENT PENSIONS

BY AGE, SEX OF CLAIMANTS AND AVERAGE WEEKLY AMOUNT

1980

Sector (1)	MALES			FEMALES			MALES AND FEMALES		
	Number (2)	Average Age (3)	Average Weekly Amount (4)	Number (5)	Average Age (6)	Average Weekly Amount (7)	Number (8)	Average Age (10)	Average Weekly Amount (10)
Sugar	11	32	\$17.67	1	52	\$20.80	12	34	\$19.87
Sugar	26	31	\$13.50	1	26	\$22.50	27	31	\$18.00
Sectors	37	31	\$17.33	2	39	\$20.87	39	32	\$19.78

An examination of the thirty-nine (39) pensions granted during the year shows that seventeen (17) of them were formerly provisional. These cases were reviewed during the year and permanent pensions awarded. The remaining twenty-two (22) pensions were awarded directly after a period of Injury Benefit.

The Table XVI in the Annex gives the number of persons who were awarded these pensions analysed by age, group and sex.

The analysis by degree of disability shows that the overall average degree of disability was 40%, with the average in the Sugar Sector standing at 30% and that of the Non-Sugar at 40% approximately.

An examination of the nature of the disablement shows that of the thirty-nine (39) cases, two (2) resulted from contusions and abrasions, five (5) from lacerations and one (1) from burns.

Eleven (11) of the cases were amputations, three (3) were post-traumatic ankylosis of the joints, eleven (11) were fractures and the remaining six (6) were injuries to the eyes. These as shown in the Table 27 below.

TABLE 27  
INDUSTRIAL DISABLEMENT CASES BY NATURE AND LOCATION

1980

Nature of Disablement  (1)	Trunk Including		Upper Extremities		Lower Extremities	Injuries which cannot be located to any particular part of the body  (7)
	Eyes  (2)	Urogenital Organs  (3)	Fingers  (4)	Others  (5)	Legs & Feet  (6)	
Contusions and Abrasions	-	1	-	-	-	1
Burns and Scalds	-	-	-	-	-	1
Cuts and Lacerations	-	-	3	2	-	-
Amputations	-	-	2	6	3	-
Post-Traumatic Ankylosis of Joints	-	-	2	-	-	1
Fractures	-	2	-	4	4	1
Other Injuries	6	-	-	-	-	-
<b>TOTAL</b>	<b>6</b>	<b>3</b>	<b>7</b>	<b>12</b>	<b>7</b>	<b>4</b>

The capitalised value of the pensions granted during the was Six Hundred and Seventy-Eight Thousand Dollars (\$678,000.00) approximately.

The number of permanent pensions granted during 1979 was 52. The number granted during 1980 therefore showed a decrease of about 25%.

The average weekly value of pensions granted during 1979 was Sixteen Dollars (\$16.00) approximately. The corresponding average for 1980 was Twenty Dollars (\$20.00) approximately. The average increase in the weekly value therefore was to the extent of 25% approximately.

The Table 28 below gives the number of permanent pensions granted over the period 1976-1980.

TABLE 28

NUMBER OF DISABLEMENT PENSIONS GRANTED ANNUALLY

1976 - 1980

Year (1)	Sugar (2)	Non-Sugar (3)	Number of Pensions
			All Industries (4)
1976	13	32	45
1977	17	42	59
1978	12	28	40
1979	14	38	52
1980	13	26	39

As would be observed, the total number of pensions granted in 1980 was the lowest for the entire five (5) year period. A look at the distribution by Sugar/Non-Sugar Sectors shows however that there was no significant change in the number of cases incident on the Sugar Sector. The overall reduction was influenced by those cases incident on the Non-Sugar Sector.

The number of pensions which were in payment at the beginning of 1980 was 551. The average weekly value of those pensions was Ten Dollars (\$10.00) approximately.

As was mentioned above, the number of pensions granted during 1980 was 39, at an average value of Twenty Dollars (\$20.00) per week.

The number of pensions which terminated during the year was 2. One terminated because the pensioner attained the age of Sixty (60) years and qualified for an Old Age Pension which was paid at a higher rate than the Disablement Pension which he was receiving, and the other through death of the recipient.

At the end of the year therefore, there were 588 pensions in payment. The average weekly value of these pensions was Ten Dollars and Sixty Cents (\$10.60).

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The Table 29 below shows the movement of pensions during the year.

TABLE 29  
MOVEMENT OF PERMANENT DISABLEMENT PENSIONS

1980

Description (1)	Males		Females		Males & Females	
	No. (2)	Weekly Amount (3)	No. (4)	Weekly Amount (5)	No. (6)	Weekly Amount (7)
Pensions in payment at the beginning of the year	495	\$5,140.35	56	\$349.51	551	\$5,489.86
Pensions granted during the year	37	\$ 735.20	2	\$ 36.00	39	\$ 771.20
Pensions terminated during the year -						
a) Death	1	(-\$ 15.60)	-	-	1	(-\$ 15.60)
b) Awarding of Old Age Pensions	1	(-\$ 8.80)	-	-	1	(-\$ 8.80)
Pensions in payment at the end of the year	530	\$5,851.25	58	\$385.51	588	\$6,236.76

The Table XVII in the Annex gives the number of pensions granted during 1980 analysed by degree of Disability, Sex and Sector.

DISABLEMENT GRANTS (Lump-Sum)

The number of disablement lump-sum payments made during the year was 74. These payments were made to Sixty-Two (62) males and to Twelve (12) females. The average amount of the grant was Two Hundred and Ninety-Eight Dollars (\$298.00) overall, with the average for females being Three Hundred and Thirteen Dollars and Fifty Cents (\$313.50) and that of males Two Hundred and Ninety-Five Dollars (\$295.00) approximately.

The average age of the claimants was thirty-seven (37) years approximately. On the average, female claimants were slightly older than their male counterparts. The average age of male claimants was thirty-six (36) years and that for females forty (40) years approximately. The age-range was from seventeen (17) years to fifty-nine (59) years.

The analysis of these cases by nature of disability shows that the main causes of disability were amputations and cuts and lacerations. These two (2) categories accounted for forty-nine (49) cases or about 66% of the total. Fractures accounted for about 12%. This is shown in the Table XVIII of the Annex.



The analysis by degree of disability shows that the average degree of disability was 7%. The cases were however concentrated on 3% to 6% of the total cases.

Of the 74 lump-sum payments, 13 of them were cases where the recipients were formerly in receipt of a provisional disablement pensions. These cases were reviewed during the year and the claimants were assessed to be permanently disabled but the degree of the disability was assessed at less than 15%. In the remaining 61 cases, the assessment was made immediately after the claimants had received Industrial Injury Benefit.

Table 30 below gives the number of disablement lump-sum cases analysed by degree of disability for the year 1980.

TABLE 30  
NUMBER OF DISABLEMENT LUMP-SUM PAYMENTS  
BY DEGREE OF DISABILITY AND TYPE OF AWARD  
1980

Degree of Disability (1)	Formerly Provisional (2)	Directly Awarded (3)	Total (4)
1	-	-	-
2	-	4	4
3	2	10	12
4	-	9	9
5	1	6	7
6	-	6	6
7	-	3	3
8	-	2	2
9	1	1	2
10	7	6	13
11	-	2	2
12	-	2	2
13	-	1	1
14	2	9	11
<b>TOTAL</b>	<b>13</b>	<b>61</b>	<b>74</b>

The analysis by sector shows that twenty-seven (27) of the claimants were employees in the Sugar Sector. The remaining forty-seven (47) were from the other Industries taken together. Of the twenty-seven (27) claimants from the Sugar Sector, twenty (20) were males and seven (7) females. In the Non-Sugar Sectors, there were forty-two (42) male claimants and five (5) females.

The analysis by wage group shows that 28 out of 74 cases were paid in the wage group X, i.e. the highest wage group.

Seven were paid in the wage group IX and Six (6) in the wage group VIII. The wage groups VII and V each had nine (9) cases paid therein, the wage group VI, twelve (12) cases and the wage groups IV and III, one (1) and two (2) cases paid therein respectively. Of the twenty-eight (28) cases paid in the wage group X only one (1) was to a female.

The number of disablement grants paid during 1979 was eighty-eight (88), the 1980 figure therefore shows a decrease of about 16%.

The Table 31 below shows the number of disablement lump-sum payments made over the period 1976-1980.

TABLE 31  
DISABLEMENT LUMP-SUM PAYMENTS  
NUMBER AND AVERAGE AMOUNT  
1976 - 1980

Year (1)	Sugar (2)	Non-Sugar (3)	All Sectors (4)	Average Amount (5)
1976	81	64	145	\$315.00
1977	77	56	133	\$328.00
1978	61	40	101	\$330.00
1979	49	39	88	\$357.00
1980	27	47	74	\$298.00

An examination of this Table reveals that overall, the lump-sum payments made annually have been following a decreasing trend. This trend was very pronounced in the Sugar Sector. In the Non-Sugar Sector, there was actually an increase in payments for 1980 relative to 1979. This increase was however not heavy enough to disturb the overall trend.

The average amount of the lump-sum which over the period 1976-1979 showed an increasing trend, dropped rather significantly in 1980. This decrease was due most likely to the relatively large number of awards (approximately 55%) which were made in the percentage group (1-7). See Table 31 above.

The Table XIX in the Annex gives the 1980 lump-sum payments analysed by Age, Sex of the Recipients and the Amount

INDUSTRIAL DEATH

The number of deaths which occurred during the year and which resulted directly from Industrial Injuries was eighteen (18). These deaths gave right to the payment of fifteen (15) widow pensions, one (1) orphan pension and two (2) annuities.

Of the fifteen (15) widow pensions granted, twelve (12) were widows who had the care of children of the deceased under eighteen (18) years and three (3) to widows who had no children but who were over forty-five (45) years at the time of death of their insured spouses.

The twelve (12) widows who qualified because they had the care of children of the deceased had among them a total of twenty-nine (29) children whose ages ranged from One (1) year to Fifteen (15) years; the average age being Eight and half years (8½). The average age of their mothers was thirty-five (35) years approximately.

The average age of those widows without children was fifty-eight (58) years approximately.

The overall average age of the husbands at the time of death was forty-two (42) years approximately.

An examination of the nature and location of the injury which caused death shows that in one (1) case, death resulted from severe burns. In two (2) other cases, the cause of death was concussion and in one (1) other case death resulted from lacerated wounds.

One (1) death was caused by a punctured wound; one (1) from post-traumatic ankylosis, seven from fractures and one (1) from asphyxiation. Two (2) persons were electrocuted, one (1) died from septicaemia, and another after being hit by a passing vehicle. This is summarised in the Table 32 below.

TABLE 32

INDUSTRIAL DEATH CASES BY NATURE AND LOCATION OF INJURY

1980

Nature (1)	Location			
	Head (2)	Trunk including Urogenital Organs (3)	General to the body (4)	Total (5)
Burns and Scalds	-	-	1	1
Concussions	2	-	-	2
Cuts and Lacerations	-	1	-	1
Punctured Wounds	-	1	-	1
Post-Traumatic Ankylosis	-	-	1	1
Fractures	4	2	1	7
Drowning	-	-	1	1
Other Injuries	-	-	4	4
TOTAL	6	4	8	18

An examination of the weekly value of the pension shows that there was significant variation among the types of pensions granted during the year.

Pensions granted to widows without children averaged Sixteen Dollars and Fifty Cents (\$16.50) per week; those ~~granted to widows who had the care of children~~ averaged Forty-Four Dollars and Twenty-Five Cents (\$44.25) per week, with a range from Twenty-Two Dollars (\$22.00) to Sixty-Three Dollars (\$63.00).

The value of the orphan pension was Seven Dollars (\$7.00) per week and that of the annuities payment to other dependants, Nineteen Dollars (\$19.00) per week.

The total capitalised value of these payments was Four Hundred and Four Thousand Dollars (\$404,000.00) approximately. The capital value of widow pensions was Two Hundred and Ninety Thousand, Seven Hundred and Three Dollars (\$290,703.00); that of children Ninety Six Thousand, Five Hundred and Three Dollars (\$96,503.00); orphans, Three Thousand, Five Hundred and Seventy Dollars (\$3,570.00) and other dependants Thirteen Thousand, One Hundred and Ninety-One Dollars (\$13,191.00).

At the end of 1979, there were 242 Industrial Death Pensions in payment of which 208 were widow pensions, 23 were parent pensions and 11 were orphan pensions. The 16 pensions granted during the year brought the number which was being paid during the year to 258. No pension terminated during the year. However, of the 223 widow pensions which were being paid, 7 were altered because some of the children included therein reached the age limit. Those pensions were consequently reduced amount-wise. At the end of the year, there were 258 pensions in payment. These were distributed as follows -

Widow Pensions	-	223
Parent Pensions	-	23
Orphan Pensions	-	<u>12</u>
		258

The overall average weekly amount of these pensions was Twenty-Three Dollars and Sixty-Five Cents (\$23.65) per week with the weekly average for widows standing at Twenty-Five Dollars and Eighty Cents (\$25.80), that of parents at Eleven Dollars and Forty Cents (\$11.40) and orphans at Seven Dollars (\$7.00).

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The Table 33 below shows the movement of these pensions during the year.

TABLE 33  
MOVEMENT OF INDUSTRIAL DEATH PENSIONS  
1980

Description (1)	Type of Pension							
	Widows'		Parents'		Orphans		Total	
	No. (2)	Weekly Amount (3)	No. (4)	Weekly Amount (5)	No. (6)	Weekly Amount (7)	No. (8)	Weekly Amount (9)
Pensions in payment at beginning of the year	208	\$5,201.20	23	\$261.50	11	\$77.00	247	\$5,539.70
Pensions granted during year	15	\$ 600.50	-	-	1	\$ 7.00	16	\$ 607.50
Pensions altered during year	7	(-\$ 48.50)	-	-	-	-	7	(-\$ 48.50)
Pensions in payment at the end of the year	223	\$5,753.20	23	\$261.50	12	\$84.00	258	\$6,098.70

The Table XX in the Annex gives the number of Industrial Death Pensions in payment during 1980 analysed by type of pension and cause of death.

MEDICAL CARE

The number of claims for Medical Care which terminated during the year was 8,695. Of this total, 6,959 or 80% were claims made by employees from the Sugar Industry and 1,737 or 20% were claims made by employees from the other industries taken together.

An examination of the distribution by males/females within the sectors, i.e. sugar/non-sugar shows that the same patterns as existed in the overall figure also existed within the male/female distribution, i.e. both males and females from the sugar sector accounted for 80% of the claims in their respective groups. This can be seen from the Table 34 below.

TABLE 34  
NUMBER OF TERMINATED MEDICAL CARE CASES BY SEX AND SECTOR  
1980

Description (1)	Sugar Sector (2)	Percentage (3)	Non-Sugar Sector (4)	Number of Claims		
				Percentage (5)	All Sectors (6)	Percentage (7)
Males	6,342	80	1,581	20	7,923	100
Females	616	80	156	20	772	100
TOTAL	6,958	80	1,737	20	8,695	100

The average age of the claimants was approximately Thirty-three (33) years overall with the average for males standing at Thirty-one (31) years and females at Thirty-nine (39) years approximately.

An examination of the cost of Medical Care for those cases which terminated during the year shows that of the total amount spent, 71% went towards out-patient care and 29% approximately towards in-patient care.

The analysis by type of care shows that as far as the cost of in-patient care was concerned, 30% of the total were for medical examination and 9% for specialist care. Thirty-two percent (32%) went towards drugs and dressing, 17% towards travelling and subsistence and 11% towards treatment of injured persons. The remaining 1% was for loss of pay and miscellaneous fees.

The analysis of the cost for in-patient care shows that 35% of that total cost were for hospital room and bed, 24% for Surgeon's fees, 20% for treatment and 21% for drugs and dressing and miscellaneous items.

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A further analysis shows that although the sugar industry accounted for 80% of the claims as against the non-sugar industries with 20%, the total cost of such care was distributed more equitably between these two (2) sectors. The sugar industry claimed about 54% of the total cost and the non-sugar industries, 46% approximately.

A more careful examination reveals that where the male claimants were concerned, the employees in the sugar sector claimed 65% of the total cost of out-patient care as against 35% by employees in non-sugar industries. But in the case of in-patient care, male employees in the sugar sector claimed only 25% of that total cost. The pattern was a bit different in the case of female employees. Females in the Sugar Industry claimed 73% of the cost of out-patient and 67% of in-patient care as against 27% and 33% respectively by employees in the non-sugar industries. This is shown in the Table 35 below.

TABLE 35  
COST OF MEDICAL CARE PERCENTAGE-WISE BY  
SECTOR AND SEX OF CLAIMANTS  
1980

Description (1)		Sugar Industry Percentage (2)	Non-Sugar Industry Percentage (3)	All Industries Percentage (4)
Males	In-Patient Care	65	35	100
	Out-Patient Care	25	75	100
Females	In-Patient Care	73	27	100
	Out-Patient Care	67	33	100
Males and Females	In-Patient Care	66	34	100
	Out-Patient Care	27	73	100
	In and Out-Patient Care	54	46	100

The Table XXI in the Annex gives the number of claims which terminated during the year, analysed by age-group and sex of claimants and by sugar/non-sugar sectors.

It should be pointed out that the claims referred to above are those which were treated at private medical institutions throughout the country. Cases which were treated at Government Medical Institutions are not included simply because claims for reimbursement for such care are not made to the Scheme. The Scheme pays an annual lump-sum amount to the Ministry of Health in order to cover those cases.

A brief comparison of the claim which terminated during 1980 with those which terminated during 1979 shows that there was a fall of about 2.5% of claims in 1980 relative to 1979. The number of claims which terminated during 1979 was 8,923.

HANDLING OF CASES BY MEDICAL REFEREES

Appeals

During 1980, a total of 445 cases were referred to Medical Referees for determination. Of these, 110 were from claimants who were dissatisfied with the decisions of Medical Practitioners and as a consequence, lodged appeals with the Scheme. The remaining 335 cases were those over which some doubt existed as to the diagnosis or treatment prescribed by Medical Practitioners.

Of the 110 appeals made, 107 were allowed. The other 3 were disallowed.

In 1979, there were 142 such appeals lodged. The 1980 figure therefore represents a decrease of about 22% relative to the previous year. The percentage of appeals allowed during the year was significantly high, standing at about 97% of those filed.

An examination of the annual percentages of appeals allowed over the last four (4) years reveals that these percentages have been following an upward trend. In 1977, the percentage of appeals allowed was 68% of those filed. In 1978, that percentage moved to 79%. The 1979 percentage was 85%. Such a steep trend could indicate, among other things an increasing genuineness in the appeals being made.

The Table below shows the number of appeals made to Referees over the period 1976-1980 and the results of those appeals.

TABLE 36

CASES REFERRED TO MEDICAL REFEREES

1976 - 1980

Description (1)	1976 (2)	1977 (3)	1978 (4)	1979 (5)	1980 (6)
Appeals filed	152	145	115	142	110
Appeals allowed	107	98	91	122	107
Appeals disallowed	45	47	24	20	3
Other cases referred	1,323	848	313	-	335
Total cases referred	1,475	993	428	-	445
Percentage of appeals allowed	70	68	79	86	97



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CASES REFERRED TO SPECIALISTS

In 1980, 157 cases were referred by the Scheme to Medical Specialists. These were cases where it was felt that Registered Medical Officers could not have properly handled and as such Specialist care was necessary.

The analysis of these cases by district shows 127 cases came from the Demerara district; 9 from the Essequibo; 14 from Berbice and the remaining 1 from the Bartica district.

In 1979, there were 191 cases which were referred to Specialists. The 1980 figure therefore shows a decrease of about 21% when compared with the previous year. The Table XXII in the Annex gives the number of references to Specialists analysed by district.

APPEALS TO MEDICAL BOARDS

The number of appeals which were dealt with by Medical Boards during the year was 219. These were the cases where the claimants' appeals were first heard by Medical Referees but the claimants were dissatisfied with the decisions of the Referees and therefore lodged appeals to the Board.

There were forty-six (46) sittings of the Board during the year to deal with the 219 appeals. Of the 219 appeals heard, 28 were disallowed and 191 allowed. Of the 191 allowed, 46 were awarded permanent partial disability benefit.

Because of the shortage of Doctors to sit on Boards, some of the appeals which were made during the year could not have been handled. This resulted in some degree of dissatisfaction among claimants.

The number of appeals which were heard by Medical Boards during 1979 was 121. The figure for 1980 therefore represents an increase of about 81% relative to the previous year.

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The Table 37 below gives the number of cases referred to Medical Boards over the period 1976-1980.

TABLE 37  
MEDICAL BOARD CASES  
1976 - 1980

Description (1)	1976 (2)	1977 (3)	1978 (4)	1979 (5)	1980 (6)
Cases boarded	180	169	149	121	219
Number allowed	96	123	108	50	191
Number disallowed	72	45	41	71	28
Number abandoned	12	1	-	-	-
Percentage allowed	53	73	72	41	87

An examination of this Table shows that between 1976 and 1979, the number of cases handled by Medical Boards annually followed a decreasing trend. The figure for 1980 however, represents an increase of 81% over the figure for the previous year. The number of cases allowed annually has not been following any particular trend. However, the percentage of appeals allowed in 1980 was significantly high relative to any of the previous four (4) years.

SICK VISITS

During the year, 3,882 visits were made by the team of Nurse/Sick Visitors.

Of the 3,882 visits, 902 were successful, in that contact was made with the patients visited. The remaining 2,980 visits resulted in non-contacts. Visits made to hospitals and dispensaries numbered 2,595

The number of home visits made was 1,287, of which contact was made with 70% of the individuals.

One Hundred and four (104) persons were requested as a result of these visits to report to the Scheme's Medical Adviser for further examination.

The Table 38 below gives the number of visits made over the period 1976-1980, along with the number of successful ones.

TABLE 38  
SICK VISITS MADE  
1976 - 1980

Description (1)	1976 (2)	1977 (3)	1978 (4)	1979 (5)	1980 (6)
Number of visits made	3,277	2,849	2,314	1,505	3,882
Persons contacted	2,805	2,192	1,977	680	902
Percentage contacted	80%	77%	85%	45%	23%

Whereas in previous years the number of visits made followed a decreasing trend, with the percentage of persons contacted being relatively high, this has not been so for 1980. During this period, the number of visits made particularly to hospitals, was extremely high but with a very low percentage of persons contacted.

Nurse/Sick Visitors have also been trying to satisfy the physical and social needs of claimants by working in conjunction with the Social Assistance Department of the Ministry of Labour. In this way, claimants who did not qualify for National Insurance benefits were channelled to this Agency for financial assistance, with favourable results.

It was hoped that in 1980, the Rehabilitation Centre could have been available for the treatment of paraplegics. However, financial and other constraints made this impossible. Perhaps, with the establishment of such a unit by the Scheme, the disabled can be helped so that they could function in some measure to their own benefit and that of the nation.

A new feature introduced by the Medical Department during the year was the visit by Nurse/Sick Visitors to the homes of pensioners and immobile persons, who because of their illnesses were unable to transact business with National Insurance. This social aspect of Medical Care ought to go a long way in satisfying the needs of our insured population.

TRAINING

The Training Division held a number of courses during 1980 in its constant efforts to satisfy the training needs of not only this Organisation's staff, but also those of employers and their representatives in both the Private and Public Sectors. Training activities also embraced discourses with members of several institutions including Trade Unions and Educational bodies.

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Despite the limited facilities, twenty (20) courses were mounted during this period, involving a total of Four Hundred and Twenty-Five (425) participants. Five (5) of these courses were held for Personnel in Public and Private Enterprises, who are responsible for National Insurance matters. Three (3) courses were held for Trade Unionists and 'Supervisors on Training' at the Workers' Education and Co-ordinating Centre. Another course was conducted for students on a Work-Study Programme; and the remaining ten (10) courses were mounted for staff members of National Insurance.

In addition, Twenty-One (21) 'One-Day Lectures on NIS' were conducted on request by a number of institutions such as the Guyana Rice Board, Guystac, Critchlow Labour College, the Palms, etc.

There was one short attachment via the Ministry of Labour for an overseas official from Belize.

Another aspect of Training activity which was accelerated during 1980, and which would undoubtedly develop as the years go by, was the monitoring by this Division of an increasing number of external training courses.

This development ought to be viewed as a reflection of Management's commitment to Training, not merely as an 'on going exercise' through internal training, but also as a means of exposing its staff at all levels to the various facets of Management, sponsored by some of the country's top level educational institutions.

#### ESTABLISHMENT AND ORGANISATION

There were 476 persons who made up the monthly and weekly paid staff on roll as at December 12, 1980. The number of persons who were recruited during the year was 196, the number of persons who left the Organisation during the year was 73.

No scholarship was granted to members of staff during the year.

There were four (4) persons who completed courses at the University of Guyana and rejoined the Organisation in Senior positions during the year. Three (3) of these officers completed Diploma Courses in Accountancy and are now functioning in the Finance Department while the other obtained a Bachelors Degree and is now functioning in the capacity of a Senior Executive Officer. There are two (2) employees of the Organisation who are still attending the University of Guyana, and who are expected to complete Degree courses sometime in 1982-1983.

MASHRAMANI

As is our custom, our Organisation played a very active part in the 1980 Mashramani Celebrations to mark the 10th Anniversary of the Co-operative Republic of Guyana.

Tramping under the banner 'We love Guyana' we were able to put on a display which earned us the first prize for Non-Commercial Small Floats. In addition, we were able to win the second prize in the 'Queen of the Costume Bands' Competition with our portrayal of ten (10) years of the Co-operative Republic.

Although the going was at certain times rough, yet employees stood up to their tasks and in the end came out a happy and proud group.

ANNIVERSARY CELEBRATIONS

The Eleventh Anniversary of the Scheme was celebrated during the period September 22, 1980 to October 5, 1980. Activities during the period included games competition, the presentation of Book Awards to employees' children who were successful at the Secondary Schools Entrance Examination, a Cavalcade of Sports and the Miss National Insurance Scheme Fashion Contest and Social Evening.

The Cavalcade of Sports came off in its usual colour and did unearth much of the athletic sporting ability of members of staff.

During the period the employees of the Organisation also indulged in Community programme at the Palms (Old People's Home). Inmates of the institution were served with meals and the Scheme donated bed linen to this institution. The team which was lead by the Welfare Officer, National Insurance Scheme, chatted with inmates of the Home and took part in a cleaning up programme and other similar activities.

All in all the period was well spent and members of staff did enjoy themselves during the period.

RECEIPTS AND EXPENDITURE

Receipts

Receipts during the year amounted to Eighty-Four Million, Forty-Four Thousand, One Hundred and Forty-Seven Dollars (\$84,044,147.00). This was made up as follows:-

1) Receipts from contributors	\$61,398,462.00
2) Interest on Investment of Pension Scheme's reserves	\$ 2,665,101.00
3) Interest on Investments in Government of Guyana Debentures	\$19,746,838.00
4) Other Receipts	\$ 233,746.00
TOTAL	<u>\$84,044,147.00</u>

Despite the limited facilities, twenty (20) courses were mounted during this period, involving a total of Four Hundred and Twenty-Five (425) participants. Five (5) of these courses were held for Personnel in Public and Private Enterprises, who are responsible for National Insurance matters. Three (3) courses were held for Trade Unionists and 'Supervisors on Training' at the Workers' Education and Co-ordinating Centre. Another course was conducted for students on a Work-Study Programme; and the remaining ten (10) courses were mounted for staff members of National Insurance.

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MASHRAMANI

As is our custom, our Organisation played a very active part in the 1980 Mashramani Celebrations to mark the 10th Anniversary of the Co-operative Republic of Guyana.

Tramping under the banner 'We love Guyana' we were able to put on a display which earned us the first prize for Non-Commercial Small Floats. In addition, we were able to win the second prize in the 'Queen of the Costume Bands' Competition with our portrayal of ten (10) years of the Co-operative Republic.

Although the going was at certain times rough, yet employees stood up to their tasks and in the end came out a happy and proud group.

ANNIVERSARY CELEBRATIONS

The Eleventh Anniversary of the Scheme was celebrated during the period September 22, 1980 to October 5, 1980. Activities during the period included games competition, the presentation of Book Awards to employees' children who were successful at the Secondary Schools Entrance Examination, a Cavalcade of Sports and the Miss National Insurance Scheme Fashion Contest and Social Evening.

The Cavalcade of Sports came off in its usual colour and did unearth much of the athletic sporting ability of members of staff.

During the period the employees of the Organisation also indulged in Community programme at the Palms (Old People's Home). Inmates of the institution were served with meals and the Scheme donated bed linen to this institution. The team which was lead by the Welfare Officer, National Insurance Scheme, chatted with inmates of the Home and took part in a cleaning up programme and other similar activities.

All in all the period was well spent and members of staff did enjoy themselves during the period.

RECEIPTS AND EXPENDITURE

Receipts

Receipts during the year amounted to Eighty-Four Million, Forty-Four Thousand, One Hundred and Forty-Seven Dollars (\$84,044,147.00). This was made up as follows:-

1) Receipts from contributors	\$61,398,462.00
2) Interest on Investment of Pension Scheme's reserves	\$ 2,665,101.00
3) Interest on Investments in Government of Guyana Debentures	\$19,746,838.00
4) Other Receipts	\$ 233,746.00
TOTAL	<u>\$84,044,147.00</u>

The receipts were distributed among the various benefit branches in the following manner -

Type of Receipts (1)	Pension Branch (2)	Short-Term Benefits Branch (3)	Industrial Benefits Branch (4)	Total (5)
1. Receipts from contributors	\$45,189,268	\$6,385,440	\$ 9,823,754	\$61,398,
2. Interest on Investments of Pension Scheme's reserve	\$ 1,801,075	\$ 380,576	\$ 483,450	\$ 2,665,
3. Interest on Investments in Government Debentures	\$13,344,913	\$2,819,848	\$ 3,582,077	\$19,746,
4. Other Receipts	\$ 77,916	\$ 77,915	\$ 77,915	\$ 233,
TOTAL	\$60,413,172	\$9,663,779	\$13,967,196	\$84,044,

During 1979, the total receipts amounted to Seven-Nine Million, One Hundred and Twenty-Five Thousand, Three Hundred and Two Dollars (\$79,125,302.00). The figure for 1980 therefore shows a 6% increase when compared to that of 1979.

A comparison of the individual items which make up the 1980 receipts with those of 1979 shows that Receipts from contributions dropped by \$2.17M or by 3.5%. Interest on Investments of Pension Scheme Reserves was approximately the same, i.e. about \$2.6M. Interest from Investment in Government Debentures increased by \$7.4M approximately, i.e. by 60.6% approximately and other Income decreased by \$0.43M or by about 65%.

It may be of interest to note that the drop in contribution income was really a spurious one in that the receipts for year 1979 had included in it, receipts relating to years other than 1979 and the figure for 1980 was deficient in that certain Ministries did not pay over to National Insurance contributions collected for 1980 before the closing of the accounts, but paid over substantial amounts during 1981 in respect of 1980. The figures therefore should not lead one to conclude that there was a decrease in the work-force or some other related factor during 1980 relative to 1979.



The Table 39 below shows the distribution of receipts for 1980 relative to 1979.

TABLE 39  
DISTRIBUTION OF RECEIPTS TO  
NATIONAL INSURANCE SCHEME  
1979 - 1980

Total (5)	Description (1)	Year		Percentage Increase (4)
		1979 (2)	1980 (3)	
\$61,398,462	1. Receipts from contributors	\$63,564,180	\$61,398,462	-3.5
\$ 2,665,101	2. Interest on Investment of Pension Scheme's Reserve	\$ 2,600,200	\$ 2,665,101	2.5
\$19,746,838	3. Interest on Investment in Government Debentures	\$12,293,040	\$19,746,838	60.6
\$ 233,746	4. Other Receipts	\$ 667,882	\$ 233,746	-65.0
\$84,044,147	TOTAL RECEIPTS	\$79,125,302	\$84,044,147	6.2

An examination of the figures above shows that the overall increase was to the extent of \$5.0M approximately. The extent of the increase in Interest on Investment in Government Debentures was \$7.4M approximately. If the decrease in contribution in-take which was approximately \$2.2M is to be taken into account it will be seen that the main factor governing the overall increase was the increase in Investment Income.

EXPENDITURE

Total expenditure for the year amounted to Sixteen Million, Nine Hundred and Forty-Two Thousand, Seven Hundred and Fifteen Dollars (\$16,942,715). Of this amount Twelve Million, Three Hundred and Seventy-Eight Thousand, One Hundred and Eighty-Six Dollars (\$12,378,186) or 73% went towards the payment of benefits and Four Million, Five Hundred and Sixty-Four Thousand, Five Hundred and Twenty-Nine Dollars (\$4,564,529), i.e. 27% towards the administration of the Scheme.

The analysis of expenditure on benefits by benefit branch shows that Seven Million, Four Hundred Thousand, Eight Hundred and Forty-Two Dollars (\$7,400,842) or 59.8% of the total expenditure went to the Long Term Benefits Branch. In this Branch, Old Age Pensions alone accounted for Seven Million, Fifty Thousand, Six Hundred and Ninety-Five Dollars (\$7,050,695) or 95% of the expenditure.

The Short Term Benefits Branch accounted for Two Million, Three Hundred and Nine Thousand, Seven Hundred and Eighty-Two Dollars (\$2,309,782) or 18.7% of the total expenditure and the Industrial Benefits Branch for Two Million, Six Hundred and Sixty-Seven Thousand, Five Hundred and Sixty-Two Dollars (\$2,667,562) or 21.5% of the total expenditure.

The amount spent on the administration of the Scheme during the year was 63.7% of the actuarially fixed limits which incidentally amounted to \$7.2M for 1980.

The excess of receipts over expenditure for the year was Sixty-Seven Million, One Hundred and One Thousand, Four Hundred and Thirty-Two Dollars (\$67,101,432). If the administrative reserve, i.e. the amount fixed for the year by actuarial calculations minus the amount actually spent on administration is taken out, then the net surplus turns out to be Sixty-Four Million, Five Hundred and Two Thousand, Eight Hundred and Eight Dollars (\$64,502,808).

A comparison of the expenditure on benefits for 1980 with that for the previous year shows that overall, there was an increase of about 47.4% in 1980 relative to 1979. The corresponding figure for 1979 was Eight Million, Three Hundred and Ninety-Six Thousand, Four Hundred and Forty-Nine Dollars (\$8,396,449).

The distribution by benefit branches for period 1976-1980 is given in Table 40 below.

TABLE 40  
EXPENDITURE ON BENEFITS  
BENEFITS BRANCH-WISE  
1976 - 1980

Description (1)	Amount Spent Annually				
	1976 (2)	1977 (3)	1978 (4)	1979 (5)	1980 (6)
Long Term Benefits Branch	717,150	1,531,154	4,145,648	4,106,027	7,400,84
Short Term Benefits Branch	1,165,018	1,373,459	1,466,886	2,175,070	2,309,78
Industrial Benefits Branch	1,600,297	1,533,474	1,554,610	2,115,352	2,667,56
TOTAL (All Branches)	3,494,925	4,438,087	7,167,144	8,396,449	12,378,18

COPY

THOMAS, STOLL, DIAS & CO.

CERTIFIED ACCOUNTANTS

MEMBER FIRM

TOUCHE ROSS INTERNATIONAL

12 June 1981.

REPORT OF THE AUDITORS

TO THE BOARD OF

THE NATIONAL INSURANCE SCHEME

We have examined the accounts set out on pages 2 to 12 which are in agreement with the books of the Scheme. We have obtained all the information and explanation we have required.

The accounts have been prepared under the historical cost convention as stated in the scheme's accounting policy on page 8.

In our opinion, these accounts give, under the accounting convention stated above, a true and correct view of the state of affairs of the National Insurance Scheme at 31 December 1980 and of the net surplus and source and application of funds for the year then ended, in accordance with generally accepted accounting principles applied on a basis consistent with that of the preceding year.

1980  
(6)

7,400,842

2,309,782

2,667,562

12,378,186

(Sgd.) THOMAS, STOLL, DIAS & CO.

		<u>Notes</u>	Pension <u>Reserve</u> G\$	Short-term <u>Benefit Reserve</u> G\$
Income	Balance at			
	1 January		155,862,263	34,794,310
Contributions	Excess of			
Interest on investme	income over			
reserves	expenditure		<u>47,740,249</u>	<u>6,609,029</u>
Interest on investme			203,602,512	41,403,339
Other income			<u>203,602,512</u>	<u>41,403,339</u>
Total income	Represented by:			
Expenditure	Fixed assets	2		
Old Age Pension	Investments	3		
Invalidity pension	Current assets			
Old Age Grant	Accrued income			
Invalidity Grant	Sundry debtors	4		
Survivors benefits	Stock and stores			
Funeral benefit	Treasury bills			
Sickness benefit	Fixed Deposit			
Maternity benefit	Cash at bank			
Injury benefit	Cash on hand			
Death benefit	Less current			
Disablement benefit	liabilities			
Medical care benefit	Unpaid benefits			
Administration expen	Sundry creditors			
Total expenditure				
Excess of income ove	Net current assets			
Less allocation for				

on hand	( 1,101,010 )	2,100,001	
crease/(decrease) in trea-			
y bills and fixed deposits	<u>6,449,629</u>	<u>( 1,274,426 )</u>	1,870,196
		4,956,476	
		<u>3,412,804</u>	<u>2,445,144</u>

NATIONAL INSURANCE SCHEME  
INCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED 31 DECEMBER 1980

	<u>Note</u>	<u>Pension Branch</u>	<u>Short-term Benefit Branch</u>	<u>Industrial Benefit Branch</u>	<u>1979</u>
		G\$	G\$	G\$	G\$
<b>Income</b>					
Contributions		45,189,266	6,385,440	9,823,754	61,398,462
Interest on investments relating to the pension scheme reserves		1,801,075	380,576	483,450	2,600,200
Interest on investment in Government Debentures		13,344,913	2,819,848	3,582,077	19,746,838
Other income		77,916	77,915	77,915	233,746
<b>Total income</b>		60,413,172	9,663,779	13,967,196	79,125,302
<b>Expenditure</b>					
Old Age Pension		7,050,695			4,613,896
Invalidity pension		18,796			18,300
Old Age Grant		123,198			75,146
Invalidity Grant		47,856			40,600
Survivors benefits		82,303			72,277
Funeral benefit		77,994			78,544
Sickness benefit			1,288,161	1,288,161	1,317,192
Maternity benefit			1,021,621	1,021,621	857,878
Injury benefit				1,264,324	1,001,420
Death benefit				335,308	282,055
Disablement benefit				463,782	362,057
Medical care benefit				604,148	469,820
Administration expenses	1	3,253,727	537,970	772,832	3,993,266
<b>Total expenditure</b>		10,654,569	2,847,752	3,440,394	13,182,451
Excess of income over expenditure		49,758,603	6,816,027	10,526,802	65,942,851
Less allocation for administrative reserve		2,018,354	206,998	373,272	2,119,754
		47,740,249	6,609,029	10,153,530	63,823,097

NATIONAL INSURANCE SCHEME  
BALANCE SHEET  
AT 31 DECEMBER 1980

	<u>Pension Reserve</u> G\$	<u>Short-term Benefit Reserve</u> G\$	<u>Industrial Benefit Reserve</u> G\$	<u>Disablement and Death Reserve</u> G\$	<u>Administrative Reserve</u> G\$
--	-------------------------------	--	--	---	--------------------------------------

Balance at 1 January	155,862,263	34,794,310	13,487,708	29,774,513	2,119,754
Excess of income over expenditure	47,740,249	6,609,029	9,354,440	799,090	2,598,624
	203,602,512	41,403,339	22,842,148	30,573,603	4,718,378
	<u>203,602,512</u>	<u>41,403,339</u>	<u>22,842,148</u>	<u>30,573,603</u>	<u>4,718,378</u>

	236,038,548				236,038,548
	67,101,432	2,817,158	2,836,030	2,836,030	65,942,851
	<u>303,139,980</u>	<u>274,578,857</u>	<u>210,871,357</u>	<u>210,871,357</u>	<u>236,038,548</u>

	170,095,697				170,095,697
--	-------------	--	--	--	-------------

Represented by:

2 Fixed assets

3 Investments

Current assets

Accrued income

4 Sundry debtors

Stock and stores

Treasury bills

Fixed Deposit

Cash at bank

Cash on hand

Less current liabilities

Unpaid benefits

Sundry creditors

Net current assets

	3,630,892	4,101,532	2,380,799	238,017	4,833,111
	3,693,298	2,380,799	2,380,799	238,017	4,833,111
	10,422,059	8,294,972	8,294,972	1,191,051	1,191,051
	9,155,653	1,191,051	1,191,051	2,256,799	2,256,799
	1,459,776	494,921	494,921	29,078,931	29,078,931
	<u>29,078,931</u>	<u>29,078,931</u>	<u>29,078,931</u>	<u>29,078,931</u>	<u>29,078,931</u>

	1,886,363	792,736	172,384	965,120	792,736
	1,448,603	172,384	172,384	965,120	172,384
	3,334,966	965,120	965,120	25,743,965	25,743,965
	<u>3,334,966</u>	<u>965,120</u>	<u>965,120</u>	<u>25,743,965</u>	<u>25,743,965</u>

	22,331,161				22,331,161
	303,139,980	236,038,548	236,038,548	236,038,548	236,038,548

(Sgd). V.C. Walters Director

(Sgd). P.A. Fontanelle Director

NATIONAL INSURANCE SCHEME  
STATEMENT OF SOURCE AND APPLICATION OF FUNDS  
FOR THE YEAR ENDED 31 DECEMBER 1980

G\$	G\$	G\$	1979	G\$
Source of funds				
170,095,697				
Operating surplus for the year		67,101,432		65,942,851
65,942,851				
Adjustment for item not involving the move of funds				
236,038,548		<u>101,467</u>		<u>93,070</u>
Capital fund generated from operations		67,202,899		66,035,921
2,836,030				
210,871,357				
Funds from other sources				
Sales/redemptions of government debentures		<u>36,292,500</u>		<u>2,700,000</u>
		103,495,399		68,735,921
Application of funds				
Purchase of government debentures	100,000,000		66,000,000	
Purchase of fixed assets	<u>82,595</u>		<u>290,777</u>	
		<u>100,082,595</u>		<u>66,290,777</u>
Increase in working capital		<u>3,412,804</u>		<u>2,445,144</u>
Represented by:				
Increase in accrued income	( 470,640)		( 1,954,219)	
(Decrease)/increase in stock and stores	( 15,685)		60,870	
22,331,161				
236,038,548				
Increase in debtors and payments	1,312,499		1,655,023	
(Decrease)/increase in creditors	( <u>2,369,846</u> )		<u>813,274</u>	
		( 1,543,672)		574,948
Movement in net liquid funds				
Increase in cash at bank	268,725		1,005,991	
(Decrease)/increase in cash on hand	( 1,761,878)		2,138,631	
(Decrease)/(decrease) in treasury bills and fixed deposits	<u>6,449,629</u>		( <u>1,274,426</u> )	
		<u>4,956,476</u>		<u>1,870,196</u>
		<u>3,412,804</u>		<u>2,445,144</u>

NATIONAL INSURANCE SCHEME

ACCOUNTING POLICIES

- (a) The National Insurance Scheme is not funded.
- (b) Income from the sale of stamps is on a cash basis.
- (c) The employed and self employed contributions are shown together.
- (d) Stocks and stores  
Stocks and stores are valued at the lower of cost and net realisable value.
- (e) Depreciation

Depreciation of fixed assets is calculated at the rates specified below and is estimated to write off these assets over their estimated useful lives.

Buildings	-	2% on reducing balance
Furniture and fittings-	10%	on reducing balance
Office equipment	-	10% on reducing balance
Motor vehicles	-	25% on reducing balance

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



NATIONAL INSURANCE SCHEME

ACCOUNTING POLICIES

(f) Allocation of income

The contribution is divided between the branches as follows -

Pension branch	-	73.6%
Short-term benefit branch	-	10.4%
Industrial benefit branch	-	16%

Investment income is calculated in the ratio of the opening balance of the reserve for each branch and adding 50% of the surplus of each branch before investment income as follows -

	G\$	G\$
Pension branch reserve 1 January	155,862,263	
Add 50% reserves before investment income	<u>17,306,308</u>	
		173,168,571
Short-term benefit branch 1 January	34,794,310	
Add 50% reserves before investment income	<u>1,807,802</u>	
		36,602,112
Industrial benefit branch 1 January	43,262,221	
Add 50% reserves before investment income	<u>3,230,638</u>	
		<u>46,492,859</u>
		<u>256,236,542</u>
Pension branch investment income	<u>173,168,571</u>	= 67.58%
	256,236,542	
Short-term benefit branch	<u>36,602,112</u>	= 14.28%
	256,236,542	
Industrial benefit branch	<u>46,492,859</u>	= 18.14%
	256,236,542	

Other income are divided equally between the branches.

NATIONAL INSURANCE SCHEME  
ACCOUNTING POLICIES

(g) Allocation of administrative expenses

The allocation of administrative expenses is calculated by adding the benefit expenses for each branch to the contribution of each branch and dividing this sum by the total contribution of all the branches plus total benefit expenses.

		G\$		G\$
Pension branch	52,590,110			
	<u>73,776,648</u>	X 4,564,529	=	3,253,727
Short-term benefit branch	8,695,222			
	<u>73,776,648</u>	X 4,564,529	=	537,970
Industrial benefit branch	12,491,316			
	<u>73,776,648</u>	X 4,564,529	=	772,832
				<u>4,564,529</u>

(h) Administrative reserve

The administrative reserve is computed by calculating 11.66 2/3% of the contribution of each branch and finding the difference between this amount and the administrative expenses of each branch as follows -

	G\$	G\$
Pension branch 11.66 2/3% of \$45,189,268	5,272,081	
Less branch expenses	<u>3,253,727</u>	2,018,354
Short-term benefit branch 11.66 2/3% of \$6,385,440	744,968	
Less branch expenses	<u>537,970</u>	206,998
Industrial benefit branch 11.66 2/3% of \$9,823,754	1,146,104	
Less branch expenses	<u>772,832</u>	373,272
		<u>2,598,624</u>

The 11.66 2/3% is determined by calculating 1.4% of 12% which represents the total contributions of the fund.

NATIONAL INSURANCE SCHEME

ACCOUNTING POLICIES

(i) Disablement and death reserve

The disablement and death reserve is equal to the total death and disablement benefit paid out during the period under review.

(j) Current cost accounting

The accounts have been prepared under the historical cost convention and do not contain the current cost accounts as required by the Statement of Standard Accounting Practice 16.

on  
on

27

70

32

29

2/3%

ce

G\$

2,018,354

206,998

373,272

2,598,624

NATIONAL INSURANCE SCHEME  
NOTES ON THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 1980

	1979	
	G\$	G\$
<b>1. Administrative Expenses</b>		
Advertising	37,738	28,855
Audit and accountancy work	12,739	20,000
Bank Charges	66	118
Cash shortages	69	143
Clearing and cleaning materials	6,336	5,337
Costs, penalties and fees	72	750
Electricity	126,908	80,747
Entertainment Allowances	3,600	3,426
Entertainment expenses	473	8,948
Insurance premiums	14,757	11,059
Health Insurance Scheme	11,509	14,526
International Conferences	3,801	-
Maintenance - Motor vehicles	27,267	20,929
Maintenance - G.M's car	9,840	4,459
National Insurance Contributions employees	136,620	140,999
Office general expenses and supplies	146,239	21,927
Overseas Training	2,725	-
Postages, telegrams and cables	29,312	24,085
Rentals of buildings	21,065	19,325
Maintenance - rented buildings	938	1,410
Maintenance - furniture and fittings	6,791	1,369
Maintenance - office equipment	32,425	37,781
Maintenance - properties	43,404	22,465
Printing and printed stationery	215,129	345,123
Subscriptions	14,966	3,996
Sundries	3,190	1,399
Telephone	136,269	132,689
Travelling Allowance	348,221	340,120
Subsistence allowance	61,546	74,067
Salaries	2,068,835	1,949,884
Wages	47,910	36,614
Acting Allowances	23,682	18,413
Overtime	26,779	74,625
House allowances	1,597	300
Gratuities	14,401	26,045
Cashier's allowance	4,046	1,114
Uniforms	9,276	4,621
Transportation	24,490	23,465
Rates and taxes	<u>9,805</u>	<u>7,827</u>
C/forward	3,684,836	3,508,960

NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 1980

979  
G\$  
28,855  
20,000  
118  
143  
5,337  
750  
30,747  
3,426  
8,948  
1,059  
4,526  
-  
20,929  
4,459  
40,999  
21,927  
-  
24,085  
9,325  
1,410  
1,369  
37,781  
22,465  
15,123  
3,996  
1,399  
2,689  
10,120  
4,067  
9,884  
16,614  
8,413  
4,625  
300  
6,045  
1,114  
4,621  
3,465  
7,827  
6,960

	G\$	1979 G\$
B/forward	3,684,836	3,508,960
Reimbursement of tuition fees	375	316
Assisted leave passages	124,200	52,957
Local Training	22,782	7,492
Guystac fees	52,500	55,500
Commissioner of Police - security fees	235,865	220,291
Guystac - public utilities fees	190,800	45,600
Appeals tribunals	135	2,091
Agency fees - P.M.G.	52,500	-
Depreciation	101,467	93,070
National Insurance stamps (Printing etc.)	294	1,110
Contributions	119,969	5,879
Bad debts provision no longer required	( 24,794)	-
Board Members' fees	3,600	-
	<u>4,564,529</u>	<u>3,993,266</u>

NATIONAL INSURANCE SCHEME  
NOTES ON THE ACCOUNTS

	<u>Freehold Land &amp; Building</u>	<u>Furniture Fixture &amp; Fittings</u>	<u>Office Equip- ment</u>	<u>Motor Vehicles</u>	<u>Total</u>
	G\$	G\$	G\$	G\$	G\$
2. Fixed assets					
Cost at 1 January 1980	2,746,806	178,689	391,832	84,983	3,402,310
Additions	33,184	27,748	21,663	-	82,595
At 31 December 1980	<u>2,779,990</u>	<u>206,437</u>	<u>413,495</u>	<u>84,983</u>	<u>3,484,905</u>
Depreciation					
At 1 January 1980	261,680	80,387	166,330	57,883	566,280
Charges for 1980	57,449	12,605	24,717	6,696	101,467
At 31 December 1980	<u>319,129</u>	<u>92,992</u>	<u>191,047</u>	<u>64,579</u>	<u>667,747</u>
Net book values					
At 31 December 1980	<u>2,460,861</u>	<u>113,445</u>	<u>222,448</u>	<u>20,404</u>	<u>2,817,158</u>
At 31 December 1979	<u>2,485,126</u>	<u>98,302</u>	<u>225,502</u>	<u>27,100</u>	<u>2,836,030</u>

	<u>Balance at 31 December 1979</u>	<u>Additions</u>	<u>Disposals</u>	<u>Balance at 31 December 1980</u>
	G\$	G\$	G\$	G\$
3. Investments				
Shares in Guyana Printers Ltd. ordinary shares of \$1.00 each	18,152	-	-	18,152
.75% equity value approximately \$75.00 Government of Guyana debentures fixed dated with redemption dates	209,850,000	100,000,000	36,050,000	273,800,000
Overseas Government debentures with redemption dates	1,003,205	-	242,500	760,705
	<u>210,871,357</u>	<u>100,000,000</u>	<u>36,292,500</u>	<u>274,578,857</u>

It is anticipated that Guyana Printers Limited will go into voluntary liquidation and the investment in that company will be estimated to realize much less than the present book value.

NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

4. Debtors and prepayments

Included in the debtors and prepayments is a loan made to Guyana Transport Services Limited.

	<u>Total</u>
	G\$
3	3,402,310
	<u>82,595</u>
3	<u>3,484,905</u>
3	566,280
6	<u>101,467</u>
9	<u>667,747</u>
4	<u>2,817,158</u>
00	<u>2,836,030</u>

Balance at <u>1 January 1980</u>	Capital repayment <u>during 1980</u>	Balance at <u>31 December 1980</u>
G\$	G\$	G\$
300,000	91,667	208,333

This loan is repayable by monthly instalments of \$8,333.33 over a period of five (5) years. Interest is charged on a reducing balance basis at the rate of 7%.

Balance at  
31 December 1980  
G\$

5. Future capital expenditure

18,152
273,800,000
760,705
<u>274,578,857</u>

	G\$	<u>1979</u> G\$
Expenditure authorised by the Directors and contracted for	<u>54,000</u>	<u>NIL</u>
Expenditure authorised by the Directors and not contracted for	<u>240,000</u>	<u>200,000</u>

untary liquidation  
uch less than

As could be seen from an examination of the Table, the cost of benefits has increased rather rapidly over the given period. The cost in 1980 was about 3½ times that in 1976.

What is of interest to note is that although the Short Term and Industrial Benefit Branches both show increases over the period under investigation, these increases were not strong enough to have any significant impact on the overall situation. A look at the Long Term Benefits Branch reveals that the 1980 figure was about 10 times that of 1976 and about 2 times that of 1978.

The steep increase between 1977 and 1978 could be ascribed to the change in the pensionable age which came into effect during 1977. The increase between 1978 and 1980 had also implicit in it a Cost-of-Living Allowance which was granted to all Old Age and Invalidity Pensioners and came into effect in 1980.

Despite these factors, however, it is expected that the cost of this branch will continue to follow a rapid growth curve for some time to come.

NATIONAL INSURANCE FUND:

At December 31, 1979, the National Insurance Fund stood at Two Hundred and Thirty-Six Million, Thirty-Eight Thousand, Five Hundred and Forty-Eight Dollars (\$236,038,548). The net receipts for 1980 as was mentioned before was Sixty-Seven Million, One Hundred and One Thousand, Four Hundred and Thirty-Two Dollars (\$67,101,432). If this is added to the Fund as it stood at December 31, 1979, then the National Insurance Fund as at December 31, 1980 would be Three Hundred and Three Million, One Hundred and Thirty-Nine Thousand, Nine Hundred and Eighty Dollars (\$303,139,980).

At December 31, 1980, the National Insurance Fund distributed as follows -

Long Term Benefits Branch Reserve	- \$203,602,512
Short Term Benefits Branch Reserve	- \$ 41,403,339
Industrial Benefits Branch Reserve	
Injury and Medical Care	- \$ 22,842,148
Disablement and Death	- \$ 30,573,603
Administrative Reserve	- \$ 4,718,378
TOTAL	\$303,139,980

The Fund as it stood at December 31, 1980 was represented by -	
Fixed Assets valued at	- \$ 2,817,158
Investments valued at	- \$274,578,857
Working Capital valued at	- \$ 25,743,965
TOTAL	\$303,139,980

A copy of the Audited Accounts of the National Insurance Board for the year ending December 12, 1980 follows.



COPY

THOMAS, STOLL, DIAS & CO.

CERTIFIED ACCOUNTANTS

MEMBER FIRM

TOUCHE ROSS INTERNATIONAL

12 June 1981.

REPORT OF THE AUDITORS

TO THE BOARD OF

THE NATIONAL INSURANCE SCHEME

We have examined the accounts set out on pages 2 to 12 which are in agreement with the books of the Scheme. We have obtained all the information and explanation we have required.

The accounts have been prepared under the historical cost convention as stated in the scheme's accounting policy on page 8.

In our opinion, these accounts give, under the accounting convention stated above, a true and correct view of the state of affairs of the National Insurance Scheme at 31 December 1980 and of the net surplus and source and application of funds for the year then ended, in accordance with generally accepted accounting principles applied on a basis consistent with that of the preceding year.

(Sgd.) THOMAS, STOLL, DIAS & CO.

NATIONAL INSURANCE SCHEME  
INCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED 31 DECEMBER 1980

	<u>Note</u>	<u>Pension Branch</u>	<u>Short-term Benefit Branch</u>	<u>Industrial Benefit Branch</u>	<u>1979</u>
		G\$	G\$	G\$	G\$
Income					
Contributions		45,189,268	6,385,440	9,823,754	61,398,462
Interest on investments relating to the pension scheme reserves		1,801,075	380,576	483,450	2,665,101
Interest on investment in Government Debentures		13,344,913	2,819,848	3,582,077	19,746,838
Other income		77,916	77,915	77,915	233,746
<b>Total income</b>		<b>60,413,172</b>	<b>9,663,779</b>	<b>13,967,196</b>	<b>84,044,147</b>
Expenditure					
Old Age Pension		7,050,695			4,613,896
Invalidity pension		18,796			18,300
Old Age Grant		123,198			75,146
Invalidity Grant		47,856			40,600
Survivors benefits		82,303			72,277
Funeral benefit		77,994			78,544
Sickness benefit			1,288,161	1,288,161	1,317,192
Maternity benefit			1,021,621	1,021,621	857,878
Injury benefit				1,264,324	1,001,420
Death benefit				335,308	282,055
Disablement benefit				463,782	362,057
Medical care benefit				604,148	469,820
Administration expenses			537,970	772,832	3,993,266
<b>Total expenditure</b>	<b>1</b>	<b>3,253,727</b>	<b>2,847,752</b>	<b>3,440,394</b>	<b>13,182,451</b>
Excess of income over expenditure		49,758,603	6,816,027	10,526,802	65,942,851
Less allocation for administrative reserve		2,016,354	206,998	373,272	2,119,754
		47,740,249	6,609,029	10,153,530	63,823,097

NATIONAL INSURANCE SCHEME

BALANCE SHEET

AT 31 DECEMBER 1980

Disablement

and Death

Reserve

Benefit Reserve

G\$

Short-term

Benefit Reserve

G\$

Pension

Reserve

G\$

Notes

Administrative

Reserve

G\$

1979

G\$

G\$

G\$

G\$

G\$

G\$

G\$

G\$

G\$

Balance at 1 January 155,862,263

Excess of income over expenditure 47,740,249  
203,602,512

Industrial Benefit Reserve 13,487,708

9,354,440  
22,842,148

Administrative Reserve 2,119,754

2,598,624  
4,718,378

236,038,548

67,101,432  
303,139,980

170,095,697

65,942,851  
236,038,548

Represented by:

Fixed assets 2

Investments 3

Current assets

Accrued income

Sundry debtors 4

Stock and stores

Treasury bills

Fixed Deposit

Cash at bank

Cash on hand

Less current liabilities

Unpaid benefits

Sundry creditors

Net current assets

3,630,892  
3,693,298  
222,332  
10,422,059  
9,155,653  
1,459,776  
494,921  
29,078,931

4,101,532  
2,380,799  
238,017  
4,833,111  
8,294,972  
1,191,051  
2,256,799  
23,296,281

1,886,363  
1,448,603  
3,334,966

792,736  
172,384  
965,120

25,743,965  
303,139,980

22,331,161  
236,038,548

(Sgd). V.C. Walters Director

(Sgd). P.A. Fontanelle Director

NATIONAL INSURANCE SCHEME  
STATEMENT OF SOURCE AND APPLICATION OF FUNDS  
FOR THE YEAR ENDED 31 DECEMBER 1980

G\$	G\$	G\$	1979	G\$
70,095,697				
		67,101,432		65,942,851
55,942,851				
36,038,548		<u>101,467</u>		<u>93,070</u>
		67,202,899		66,035,921
2,836,030				
10,871,357		<u>36,292,500</u>		<u>2,700,000</u>
		103,495,399		68,735,921
	100,000,000		66,000,000	
	<u>82,595</u>		<u>290,777</u>	
		<u>100,082,595</u>		<u>66,290,777</u>
		<u>3,412,804</u>		<u>2,445,144</u>
	( 470,640)		( 1,954,219)	
	( 15,685)		60,870	
2,331,161				
16,038,548	1,312,499		1,655,023	
	<u>( 2,369,846)</u>		<u>813,274</u>	
		( 1,543,672)		574,948
	268,725		1,005,991	
	( 1,761,878)		2,138,631	
	<u>6,449,629</u>		<u>( 1,274,426)</u>	
		<u>4,956,476</u>		<u>1,870,196</u>
		<u>3,412,804</u>		<u>2,445,144</u>

NATIONAL INSURANCE SCHEME

ACCOUNTING POLICIES

- (a) The National Insurance Scheme is not funded.
- (b) Income from the sale of stamps is on a cash basis.
- (c) The employed and self employed contributions are shown together.
- (d) Stocks and stores  
Stocks and stores are valued at the lower of cost and net realisable value.
- (e) Depreciation

Depreciation of fixed assets is calculated at the rates specified below and is estimated to write off these assets over their estimated useful lives.

Buildings	-	2% on reducing balance
Furniture and fittings-	10%	on reducing balance
Office equipment	-	10% on reducing balance
Motor vehicles	-	25% on reducing balance

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

NATIONAL INSURANCE SCHEME

ACCOUNTING POLICIES

(f) Allocation of income

The contribution is divided between the branches as follows -

Pension branch	- 73.6%
Short-term benefit branch	- 10.4%
Industrial benefit branch	- 16%

Investment income is calculated in the ratio of the opening balance of the reserve for each branch and adding 50% of the surplus of each branch before investment income as follows -

	G\$	G\$
Pension branch reserve 1 January	155,862,263	
Add 50% reserves before investment income	<u>17,306,308</u>	
		173,168,571
Short-term benefit branch 1 January	34,794,310	
Add 50% reserves before investment income	<u>1,807,802</u>	
		36,602,112
Industrial benefit branch 1 January	43,262,221	
Add 50% reserves before investment income	<u>3,230,638</u>	
		<u>46,492,859</u>
		<u>256,236,542</u>
Pension branch investment income	<u>173,168,571</u> = 67.58%	
	256,236,542	
Short-term benefit branch	<u>36,602,112</u> = 14.28%	
	256,236,542	
Industrial benefit branch	<u>46,492,859</u> = 18.14%	
	256,236,542	

Other income are divided equally between the branches.

NATIONAL INSURANCE SCHEME  
ACCOUNTING POLICIES

(g) Allocation of administrative expenses

The allocation of administrative expenses is calculated by adding the benefit expenses for each branch to the contribution of each branch and dividing this sum by the total contribution of all the branches plus total benefit expenses.

				G\$
Pension branch	52,590,110			
	<u>73,776,648</u>	X 4,564,529	=	3,253,727
Short-term benefit branch	8,695,222			
	<u>73,776,648</u>	X 4,564,529	=	537,970
Industrial benefit branch	12,491,316			
	<u>73,776,648</u>	X 4,564,529	=	772,832
				<u>4,564,529</u>

(h) Administrative reserve

The administrative reserve is computed by calculating 11.66 2/3% of the contribution of each branch and finding the difference between this amount and the administrative expenses of each branch as follows -

	G\$		G\$
Pension branch 11.66 2/3% of \$45,189,268	5,272,081		
Less branch expenses	<u>3,253,727</u>		2,018,354
Short-term benefit branch 11.66 2/3% of \$6,385,440	744,968		
Less branch expenses	<u>537,970</u>		206,998
Industrial benefit branch 11.66 2/3% of \$9,823,754	1,146,104		
Less branch expenses	<u>772,832</u>		373,272
			<u>2,598,624</u>

The 11.66 2/3% is determined by calculating 1.4% of 12% which represents the total contributions of the fund.

NATIONAL INSURANCE SCHEME

ACCOUNTING POLICIES

(i) Disablement and death reserve

The disablement and death reserve is equal to the total death and disablement benefit paid out during the period under review.

(j) Current cost accounting

The accounts have been prepared under the historical cost convention and do not contain the current cost accounts as required by the Statement of Standard Accounting Practice 16.

13%

G\$

018,354

206,998

373,272

598,624



NATIONAL INSURANCE SCHEME  
NOTES ON THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 1980

	1979	1979
	G\$	G\$
1. Administrative Expenses		
Advertising	37,738	28,855
Audit and accountancy work	12,739	20,000
Bank Charges	66	118
Cash shortages	69	143
Clearing and cleaning materials	6,336	5,337
Costs, penalties and fees	72	750
Electricity	126,908	80,747
Entertainment Allowances	3,600	3,426
Entertainment expenses	473	8,948
Insurance premiums	14,757	11,059
Health Insurance Scheme	11,509	14,526
International Conferences	3,801	-
Maintenance - Motor vehicles	27,267	20,929
Maintenance - G.M.'s car	9,840	4,459
National Insurance Contributions employees	136,620	140,999
Office general expenses and supplies	146,239	21,927
Overseas Training	2,725	-
Postages, telegrams and cables	29,312	24,085
Rentals of buildings	21,065	19,325
Maintenance - rented buildings	938	1,410
Maintenance - furniture and fittings	6,791	1,369
Maintenance - office equipment	32,425	37,781
Maintenance - properties	43,404	22,465
Printing and printed stationery	215,129	345,123
Subscriptions	14,966	3,996
Sundries	3,190	1,399
Telephone	136,269	132,689
Travelling Allowance	348,221	340,120
Subsistence allowance	61,546	74,067
Salaries	2,068,835	1,949,884
Wages	47,910	36,614
Acting Allowances	23,682	18,413
Overtime	26,779	74,625
House allowances	1,597	300
Gratuities	14,401	26,045
Cashier's allowance	4,046	1,114
Uniforms	9,276	4,621
Transportation	24,490	23,465
Rates and taxes	9,805	7,827
C/forward	3,684,836	3,508,960

NATIONAL INSURANCE SCHEME  
NOTES ON THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 1980

	G\$	<u>1979</u> G\$
B/forward	3,684,836	3,508,960
Reimbursement of tuition fees	375	316
Assisted leave passages	124,200	52,957
Local Training	22,782	7,492
Guystac fees	52,500	55,500
Commissioner of Police - security fees	235,865	220,291
Guystac - public utilities fees	190,800	45,600
Appeals tribunals	135	2,091
Agency fees - P.M.G.	52,500	-
Depreciation	101,467	93,070
National Insurance stamps (Printing etc.)	294	1,110
Contributions	119,969	5,879
Bad debts provision no longer required	( 24,794)	-
Board Members' fees	3,600	-
	<u>4,564,529</u>	<u>3,993,266</u>

NATIONAL INSURANCE SCHEME  
NOTES ON THE ACCOUNTS

	<u>Freehold Land &amp; Building</u>	<u>Furniture Fixture &amp; Fittings</u>	<u>Office Equip- ment</u>	<u>Motor Vehicles</u>	<u>Total</u>
2. Fixed assets	G\$	G\$	G\$	G\$	G\$
Cost at 1 January 1980	2,746,806	178,689	391,832	84,983	3,402,310
Additions	33,184	27,748	21,663	-	82,595
At 31 December 1980	<u>2,779,990</u>	<u>206,437</u>	<u>413,495</u>	<u>84,983</u>	<u>3,484,905</u>
Depreciation					
At 1 January 1980	261,680	80,387	166,330	57,883	566,280
Charges for 1980	57,449	12,605	24,717	6,696	101,467
At 31 December 1980	<u>319,129</u>	<u>92,992</u>	<u>191,047</u>	<u>64,579</u>	<u>667,747</u>
Net book values					
At 31 December 1980	<u>2,460,861</u>	<u>113,445</u>	<u>222,448</u>	<u>20,404</u>	<u>2,817,158</u>
At 31 December 1979	<u>2,485,126</u>	<u>98,302</u>	<u>225,502</u>	<u>27,100</u>	<u>2,836,030</u>

	<u>Balance at 31 December 1979</u>	<u>Additions</u>	<u>Disposals</u>	<u>Balance at 31 December 1980</u>
3. Investments	G\$	G\$	G\$	G\$
Shares in Guyana Printers Ltd. ordinary shares of \$1.00 each	18,152	-	-	18,152
.75% equity value approximately \$75.00 Government of Guyana debentures fixed dated with redemption dates	209,850,000	100,000,000	36,050,000	273,800,000
Overseas Government debentures with redemption dates	1,003,205	-	242,500	760,705
	<u>210,871,357</u>	<u>100,000,000</u>	<u>36,292,500</u>	<u>274,578,857</u>

It is anticipated that Guyana Printers Limited will go into voluntary liquidation and the investment in that company will be estimated to realize much less than the present book value.

NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS

4. Debtors and prepayments

Included in the debtors and prepayments is a loan made to Guyana Transport Services Limited.

<u>Total</u>			
G\$			
402,310	Balance at	Capital repayment	Balance at
82,595	<u>1 January 1980</u>	<u>during 1980</u>	<u>31 December 1980</u>
<hr/>	G\$	G\$	G\$
484,905	300,000	91,667	208,333

This loan is repayable by monthly instalments of \$8,333.33 over a period of five (5) years. Interest is charged on a reducing balance basis at the rate of 7%.

566,280  
101,467  

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667,747  

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817,158  

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836,030  

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5. Future capital expenditure

	G\$	<u>1979</u> G\$
Expenditure authorised by the Directors and contracted for	<u>54,000</u>	<u>NIL</u>
Expenditure authorised by the Directors and not contracted for	<u>240,000</u>	<u>200,000</u>

nce at  
mber 1980  
G\$

3,152

00,000

50,705

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78,857  

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iquidation  
ss than

PART III

STATISTICAL ANNEX

<u>TABLE</u>	<u>DESCRIPTION</u>
I	Number of Registered Employers By Industry and Size - 1980.
II	Number of Employed Registrants By Age, Sex and Marital Status - 1980.
III	Number of Employed Registrants By Industry and Sex - 1980.
IV	Number of Self-Employed Persons Registered By Age-Group, Sex and Marital Status - 1980.
V	Number of Self-Employed Registrants By Industry and Sex - 1980.
VI	Number of Old Age Pensions Granted - 1980.
VII	Old Age Pensions in Payment as at 1980-12-31.
VIII	Number of Old Age Grants By Age, Sex and Category - 1980.
IX	Number of Funeral Benefit Payments By Age, Sex and Insurance Status of Deceased - 1980.
X	Number of Sickness Benefit Cases By Diagnosis and Sector -1980.
XI	Number of Terminated Sickness Spells By Benefit Days, Sex and Sector - 1980.
XII	Number of Maternity Cases Paid By Age-Group, and Employment Status of Recipients - 1980.
XIII	Number of Injury Spells by Benefit Days Sector and Sex - 1980.
XIV	Number of Injury Spells by Benefit Days and Wage-Group - 1980.
XV	Number of Terminated Injury Spells By Age-Group and Sex of Claimants - 1980.
XVI	Number of Disablement Pensions By Age-Group and Sex - 1980.
XVII	Number of Disablement Pensions Awarded By Degree and Sector - 1980.
XVIII	Disablement Lump-Sum Payments By Nature Of Disability - 1980.
XIX	Number of Disablement Grants By Age-Group, Sex and Amount - 1980.
XX	Number of Industrial Death Pensions By Cause of Death, Type of Pension and Weekly Amount - 1980.
XXI	Number of Medical Care Cases By Age-Group, Sex of Claimant and By Sector - 1980.
XXII	Number of Cases Handled By Medical Referees and Specialists - 1980.

TABLE 1

NUMBER OF REGISTERED EMPLOYERS BY INDUSTRY AND SIZE

1980

Industry (1)	SIZE OF INDUSTRY						Total (8)
	1-10 (2)	11-20 (3)	21-30 (4)	31-50 (5)	51-100 (6)	100+ (7)	
Agriculture, Forestry and Fishing							
01a. Sugar	5	-	1	-	-	-	6
01b. Others	21	2	2	3	-	2	30
Mining and Quarrying	1	-	-	-	-	-	1
Manufacturing	36	8	-	2	-	-	46
Construction	21	3	2	-	1	1	28
Electricity, Gas, Water and Sanitary Services	4	-	-	-	-	-	4
Commerce	35	2	-	-	-	-	37
Transport, Storage and Communication	16	-	-	-	-	-	16
Services	147	4	6	1	-	1	159
Activities not adequately described	-	-	-	-	-	1	1
TOTAL	286	19	11	6	1	5	328

TABLE II

NUMBER OF EMPLOYED REGISTRANTS BY AGE, SEX AND MARITAL STATUS

1980

YEAR OF BIRTH (1)	MALE							FEMALE							MALE AND FEMALE (16)
	MARRIED (2)	SINGLE (3)	WIDOWER (4)	DIVORCED (5)	SEPARATED (6)	COMMON LAW (7)	TOTAL (8)	MARRIED (9)	SINGLE (10)	WIDOW (11)	DIVORCED (12)	SEPARATED (13)	COMMON LAW (14)	TOTAL (15)	
16 - 19	42	5,355	1	1	-	12	5,411	63	2,049	2	-	1	8	2,123	7,534
20 - 24	202	1,763	-	-	2	33	2,000	229	1,547	1	12	20	21	1,830	3,830
25 - 29	170	205	-	1	-	18	394	251	330	14	10	21	10	640	1,034
30 - 34	106	63	1	1	3	9	183	177	112	8	15	17	10	339	522
35 - 39	66	36	-	2	1	4	109	129	67	8	8	15	13	240	349
40 - 44	66	27	1	1	2	4	101	66	35	13	6	9	4	133	234
45 - 49	27	12	3	-	2	1	45	47	15	9	-	6	2	79	124
50 - 54	32	9	-	1	-	5	47	19	10	9	1	1	-	40	87
55 - 60	24	410	2	2	1	2	41	15	7	3	-	2	1	28	69
TOTAL	735	7,480	8	9	11	88	8,331	996	4,172	67	52	92	73	5,452	13,782

TABLE V

NUMBER OF SELF-EMPLOYED REGISTRANTS BY INDUSTRY AND SEX

1980

INDUSTRY	PURE SELF-EMPLOYED			PREVIOUSLY EMPLOYED			ALL SELF-EMPLOYED		
	MALES (2)	FEMALES (3)	TOTAL (4)	MALES (5)	FEMALES (6)	TOTAL (7)	MALES (8)	FEMALES (9)	TOTAL (10)
Cultural	32	2	34	29	5	34	61	7	68
Manufacturing	40	4	44	42	4	46	82	8	90
Construction	5	-	5	10	-	10	15	-	15
Electricity, Gas Steam	2	-	2	-	-	-	2	-	2
Finance	40	45	85	44	5	49	84	50	134
Transport and Communication	19	3	22	13	-	13	32	3	35
Services	17	8	25	34	2	36	51	10	61
TOTAL	155	62	217	172	16	188	327	78	405



TABLE VI

NUMBER OF OLD AGE PENSIONS GRANTED

1980

AGE (1)	EMPLOYED			SELF-EMPLOYED			ALL CATEGORIES			FORTNIGHTLY AMOUNT (11)
	MALES (2)	FEMALES (3)	TOTAL (4)	MALES (5)	FEMALES (6)	TOTAL (7)	MALES (8)	FEMALES (9)	TOTAL (10)	
60	431	99	530	8	1	9	439	100	539	\$20,091.00
61	228	46	274	7	1	8	235	47	282	\$9,874.68
62	57	12	69	2	-	2	59	12	71	\$2,468.96
63	58	7	45	1	-	1	39	7	46	\$1,638.26
64	21	5	26	1	-	1	22	5	27	\$857.48
65	32	4	36	1	1	2	33	5	38	\$1,199.40
66	33	12	45	1	-	1	34	12	46	\$695.90
67	16	5	21	-	-	-	16	5	21	\$635.72
68	4	2	6	2	-	2	6	2	8	\$183.70
69	4	1	5	-	-	-	4	1	5	\$188.12
70	4	-	4	-	-	-	4	-	4	\$163.16
71	-	-	-	-	-	-	-	-	-	-
72	-	-	-	-	-	-	-	-	-	-
73	1	-	1	-	-	-	1	-	1	\$42.90
TOTAL	869	193	1,062	23	3	26	892	196	1,088	\$38,038.28

NUMBER OF OLD AGE PENSIONS GRANTED

TABLE VI

TABLE VII

OLD AGE PENSIONS IN PAYMENT AS AT 1980-12-31

AGE (1)	EMPLOYED			SELF-EMPLOYED			ALL CATEGORIES MALES AND FEMALES (8)
	MALES (2)	FEMALES (3)	MALES AND FEMALES (4)	MALES (5)	FEMALES (6)	MALES AND FEMALES (7)	
60	431	99	530	8	1	9	539
61	512	88	600	7	1	8	608
62	506	110	616	3	-	3	619
63	762	131	893	2	-	2	895
64	542	108	650	1	1	2	652
65	613	106	719	5	2	7	726
66	633	122	755	4	-	4	759
67	556	70	626	8	-	8	634
68	262	45	307	4	3	7	314
69	223	31	254	6	1	7	261
70	190	35	225	7	2	9	234
71	198	32	230	12	-	12	242
72	158	17	175	-	-	-	175
73	32	6	38	3	-	3	41
74	2	-	2	-	-	-	2
TOTAL	5,620	1,000	6,620	70	11	81	6,701

TABLE VI11

NUMBER OF OLD-AGE GRANTS BY AGE, SEX AND CATEGORY

1980

AGE (1)	MALES		FEMALES		TOTAL	
	Employed (2)	Self- Employed (3)	Employed (4)	Self- Employed (5)	Employed (6)	Self- Employed (7)
60	47	1	12	-	59	1
61	22	1	16	-	38	1
62	16	-	5	-	21	-
63	11	-	5	-	16	-
64	10	1	4	-	14	1
65	5	1	3	-	8	1
66	7	-	5	-	12	-
67	11	-	-	-	11	-
68	1	-	1	-	2	-
69	2	2	1	-	3	2
70	7	-	2	-	9	-
71	1	-	1	-	2	-
72	1	-	1	-	2	-
73	2	-	1	-	3	-
74	2	-	1	-	3	-
TOTAL	145	6	58	-	203	6

TABLE IX

NUMBER OF FUNERAL BENEFIT PAYMENTS BY AGE, SEX AND INSURED STATUS OF DECEASED

1980

Age Group	EMPLOYED						SELF-EMPLOYED						VOLUNTARY						ALL CATEGORIES						
	Males			Females			Males and Females			Males	Females	Males and Females	Males	Females	Males and Females	Males	Females	Males and Females	Males	Females	Males and Females				
	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total	
16 - 19	16	2	18	2	2	20	18	2	20	-	16	16	-	2	18	2	2	18	2	2	20	18	2	20	
20 - 24	22	1	23	2	2	28	26	2	28	-	22	22	-	1	23	1	1	26	2	1	28	26	2	28	
25 - 29	24	1	25	4	4	30	26	4	30	-	24	24	-	1	25	3	3	26	4	3	30	26	4	30	
30 - 34	16	-	16	7	2	25	23	2	25	-	18	18	-	2	18	2	2	25	2	2	27	25	2	27	
35 - 39	23	-	23	4	2	29	27	2	29	-	24	24	-	1	24	2	2	28	2	2	30	28	2	30	
40 - 44	40	3	43	3	9	52	43	9	52	-	40	40	-	1	43	3	7	43	3	7	53	43	10	53	
45 - 49	44	-	44	6	1	51	50	1	51	-	44	44	-	1	44	1	1	51	1	1	52	51	1	52	
50 - 54	55	3	58	8	8	74	63	11	74	-	55	55	-	3	58	3	8	63	8	11	74	63	11	74	
55 - 59	94	7	101	7	15	116	101	15	116	1	95	95	1	7	102	7	9	102	7	9	118	102	16	118	
60 & over																									
TOTAL	334	17	351	43	31	425	377	48	425	4	338	338	2	17	355	44	33	382	50	33	432	382	50	432	

TABLE X  
NUMBER OF SICKNESS BENEFIT CASES  
BY DIAGNOSIS AND SECTOR

1980

Diagnosis (1)	Sugar (2)	Non-Sugar (3)	Total (4)
1. Tuberculosis of Respirator System	5	7	12
2. Tuberculosis of Other Form	-	4	4
5. <b>Dysentery</b> all Forms	-	13	13
6b Enteric Fever	-	-	-
6c Other Infective Disease	-	2	2
7d Diphtheria	-	-	-
7e Mumps	-	2	2
7f Chicken Pox	4	19	23
10a Filariasis	1	-	1
11d Leprosy	3	-	3
11f Parasitic Skin Disease	-	1	1
11i Infectious Hepatitis	11	34	45
11j Other Parasitic Infection	37	88	125
12 Malignant Neoplasm	1	1	2
13 Benign Neoplasm	2	2	4
14 Allergic Disorders	8	16	24
15 Disease of Thyroid Gland	1	3	4
16 <b>Diabetes Mellitus</b>	7	29	36
18 Anaemias	18	66	84
19 Psychoneurosis and Psychosis	21	89	110
20 Vascular Lesions	2	2	4
21a Trachoma	-	2	2
21b Cataract	1	-	1
21c Other Eye Disease	18	28	46
21d Injury to Eye	4	3	7
22 Ear Disease	2	10	12
23 Rheumatic Fever	1	3	4
25 Heart Disease	13	17	30
26 Hypertensive Disease	79	136	215
27 Disease of Veins	14	27	41
28 Acute Nasopharyngitis	3	4	7
29 Throat Disease	12	40	52
30 Influenza	176	209	385
31 Pneumonia	7	16	23
32 Bronchitis	70	165	235
33 Silicosis, Fibrosis, Pulmonary	-	2	2
34 All Other Respiratory Disease	76	80	156
35 Disease of Stomach except Cancer	134	126	260
36 Appendicitis	16	12	28
37 Hernia of Abdominal Cavity	9	15	24

TABLE X CONTINUED

	Diagnosis (1)	Sugar (2)	Non-Sugar (3)	Total (4)
38.	Diarrhoea and Enteritis	22	49	71
39.	Disease to Gall Bladder	4	9	13
40a	Disease of Teeth	1	12	13
40b	Other Disease	85	199	284
41	Nephritis and Nephrosis	4	1	5
42a	Disease of the Male Genital Organs	7	9	16
42b	Disease of Female Genital Organs	9	47	56
43	Complications of Pregnancy	9	73	82
44	Boil, Abscess, Skin Infection	66	101	167
45	Other Skin Disease	12	12	24
46	Arthritis and Rheumatism	92	127	219
47	Disease of Bones and Other Organs of Movement	8	13	21
48	Congenital Malformation	2	4	6
49a	Epilepsy	2	7	9
49b	Nerves and Peripheral Disease	11	13	24
49c	Urinary Calculus	65	73	138
49d	Other Urinary Disease	17	22	39
49e	Ill Defined Disease	539	1,032	1,571
50a	Open Fracture	3	2	5
50b	Closed Fracture	12	24	36
50c	Complicated Fracture	4	4	8
50d	Dislocations	2	6	8
50e	Head Injury	2	2	4
50f	Internal Injury, Chest, Abdomen, Pelvis	13	9	22
50g	Lacerated Open Wounds	125	95	220
50h	Burns and Scalds	9	5	14
50i	Occupational Poisoning	-	2	2
50j	Other Poisoning	3	2	5
50k	Other Violence	-	1	1
50l	Strain and Sprain	65	110	175
50m	Contusion and Abrasion	40	49	89
TOTAL		1,989	3,387	5,376

TABLE XI

## NUMBER OF TERMINATED SICKNESS SPELLS BY BENEFIT DAYS, SEX AND SECTOR

1980

BENEFIT DAYS (1)	SUGAR		NON-SUGAR		ALL INDUSTRIES		GRAND TOTAL (8)	
	MALE (2)	FEMALE (3)	MALE (4)	FEMALE (5)	TOTAL MALE (6)	TOTAL FEMALE (7)		
71								
13								
13	1	74	22	299	104	373	126	499
284	2	135	41	383	162	518	203	721
5	3	311	60	631	239	942	299	1,241
	4	97	22	106	51	203	73	276
16	5	88	6	81	25	169	31	200
	6	87	17	105	39	192	56	248
56	7	32	11	46	25	78	36	114
82	8	66	15	101	48	167	63	230
167	9	145	36	248	116	393	152	545
24	10	40	4	27	18	67	22	89
219	11	22	2	22	12	44	14	58
	12	30	2	30	10	60	12	72
	13	20	3	18	7	38	10	48
21	14	23	3	20	19	43	22	65
6	15	36	6	55	21	91	27	118
9	16	9	3	16	1	25	4	29
24	17	14	1	11	6	25	7	32
138	18	16	1	23	8	39	9	48
39	19 - 24	99	11	141	33	240	44	284
571	25 - 30	30	2	45	13	75	15	90
5	31 - 36	33	2	37	10	70	12	82
36	37 - 42	21	2	20	9	41	11	52
8	43 - 48	21	2	20	5	41	7	48
8	49 - 54	7	1	13	4	20	5	25
4	55 - 60	13	-	10	3	23	3	26
	61 - 66	7	1	6	1	13	2	15
	67 - 72	4	-	9	3	13	3	16
22	73 - 78	4	-	7	2	11	2	13
220	79 - 84	6	-	3	1	9	1	10
14	85 - 90	2	1	1	1	3	2	5
2	91 - 96	4	-	5	2	9	2	11
5	97 - 102	2	-	4	-	6	-	6
1	103 - 108	-	-	4	1	4	1	5
175	109 - 114	2	-	3	1	5	1	6
89	115 - 120	1	-	4	-	5	-	5
	121 - 126	3	-	3	-	6	-	6
	127 - 132	2	-	-	-	2	-	2
	133 - 138	1	-	2	-	3	-	3
	139 - 144	1	-	3	1	4	1	5
	145 - 150	4	-	6	-	10	-	10
	151 - 156	6	1	11	-	17	1	18
TOTAL	1,518	278	2,579	1,001	7,097	1,279	5,376	

TABLE X11

NUMBER OF MATERNITY CASES PAID  
BY AGE GROUP, AND EMPLOYMENT STATUS OF RECIPIENTS

1980

Age-Group (1)	EMPLOYED		SELF-EMPLOYED		EMPLOYED AND SELF-EMPLOYED	
	Number (2)	Benefit Days (3)	Number (4)	Benefit Days (5)	Number (6)	Benefit Days (7)
16 - 19	39	2,484	-	-	39	2,484
20 - 24	436	26,277	-	-	436	26,277
25 - 29	430	26,024	-	-	430	26,024
30 - 34	246	15,021	1	78	247	15,099
35 - 39	97	6,071	-	-	97	6,071
40 - 44	16	876	-	-	16	876
45 - 49	4	143	-	-	4	143
50 and above	4	164	-	-	4	164
TOTAL	1,272	77,060	1	78	1,273	77,138

BENEF  
DAYS  
(1)

19 -  
25 -  
31 -  
37 -  
43 -  
49 -  
55 -  
61 -  
67 -  
73 -  
79 -  
85 -  
91 -  
97 -10  
103 -10  
109 -11  
115 -12  
121 -12  
127 -13  
133 -13  
139 -14  
145 -15  
151 -15

TOTAL



TABLE XIII

## NUMBER OF INJURY SPELLS BY BENEFIT DAYS, SECTOR AND SEX

1980

BENEFIT DAYS (1)	SECTOR AND SEX								
	SUGAR			NON-SUGAR			ALL INDUSTRIES		
	MALE (2)	FEMALE (3)	TOTAL (4)	MALE (5)	FEMALE (6)	TOTAL (7)	MALE (8)	FEMALE (9)	TOTAL (10)
1	8	1	9	7	-	7	15	1	16
2	28	-	28	22	1	23	50	1	51
3	248	25	273	39	5	44	287	30	317
4	519	48	567	69	4	73	588	52	640
5	839	79	918	110	9	119	949	88	1,037
6	1,081	116	1,197	162	7	169	1,243	123	1,366
7	675	95	770	13	2	15	688	97	785
8	431	53	484	29	3	32	460	56	516
9	283	59	342	21	-	21	304	59	363
10	225	38	263	20	1	21	245	39	284
11	262	31	293	45	7	52	307	38	345
12	352	56	408	82	4	86	434	60	494
13	207	35	242	5	1	6	212	36	248
14	150	18	168	9	-	9	159	18	177
15	91	13	104	5	-	5	96	13	109
16	87	18	105	7	-	7	94	18	112
17	90	19	109	27	1	28	117	20	137
18	130	18	148	24	-	24	154	18	172
19 - 24	356	59	415	37	5	42	393	64	457
25 - 30	160	28	188	27	1	28	187	29	216
31 - 36	110	21	131	24	1	25	134	22	156
37 - 42	70	8	78	12	1	13	82	9	91
43 - 48	48	4	52	9	-	9	57	4	61
49 - 54	25	6	31	8	-	8	33	6	39
55 - 60	15	6	21	6	1	7	21	7	28
61 - 66	16	5	21	2	1	3	18	6	24
67 - 72	18	-	18	3	-	3	21	-	21
73 - 78	10	1	11	4	-	4	14	1	15
79 - 84	5	4	9	8	-	8	13	4	17
85 - 90	4	1	5	2	-	2	6	1	7
91 - 96	6	1	7	3	-	3	9	1	10
97 -102	3	-	3	1	-	1	4	-	4
103 -108	7	-	7	2	-	2	6	1	7
109 -114	5	-	5	-	-	-	5	-	5
115 -120	6	1	7	3	-	3	9	1	10
121 -126	2	-	2	2	-	2	4	-	4
127 -132	1	-	1	1	-	1	2	-	2
133 -138	4	-	4	-	-	-	4	-	4
139 -144	3	2	5	1	-	1	4	2	6
145 -150	2	1	3	1	-	1	3	1	4
151 -156	4	-	4	5	-	5	9	-	9
TOTAL	6,586	870	7,456	857	55	912	7,443	925	8,368

TABLE XIV

## NUMBER OF INJURY SPELLS BY BENEFIT DAYS AND WAGE-GROUP

1980

Benefit Days	1	11	111	1V	V	V1	V11	V111	1X	X	Total
1	-	-	-	-	-	3	1	-	2	10	16
2	-	1	-	3	3	4	2	5	4	29	51
3	2	2	3	8	16	23	28	21	27	187	317
4	1	2	10	14	18	37	48	48	62	400	640
5	1	2	16	22	36	64	99	78	100	619	1,037
6	-	3	17	27	51	83	148	117	131	789	1,366
7	-	1	11	16	28	40	63	64	76	486	785
8	1	2	6	16	19	36	54	37	51	294	516
9	-	-	2	9	11	21	35	28	34	223	363
10	-	-	3	3	12	16	20	26	26	178	284
11	-	-	7	13	16	27	40	30	28	184	345
12	2	3	2	8	23	33	52	49	44	278	494
13	-	-	1	6	5	15	24	19	29	149	248
14	1	-	2	2	20	7	16	16	16	97	177
15	-	-	1	-	7	6	15	7	13	60	109
16	-	1	3	2	7	3	17	5	6	68	112
17	-	-	2	3	3	13	10	12	18	76	137
18	-	-	3	5	4	12	15	15	18	100	172
19-24	-	1	8	13	16	32	53	30	47	257	457
25-30	-	2	3	2	6	11	25	18	20	129	216
31-36	-	-	5	7	9	13	16	9	10	87	156
37-42	-	1	1	3	3	10	10	3	7	53	91
43-48	-	-	-	3	2	3	5	5	8	35	61
49-54	-	-	-	-	-	3	6	3	4	23	39
55-60	-	-	-	-	-	5	3	2	-	18	28
61-66	-	-	1	-	1	1	2	2	3	14	24
67-72	-	-	-	-	-	1	3	1	2	14	21
73-78	-	-	-	1	-	1	1	3	1	7	15
79-84	-	-	-	-	2	1	1	1	1	11	17
85-90	-	-	-	1	1	-	-	1	-	4	7
91-96	-	-	-	-	1	-	2	2	2	3	10
97-102	-	-	-	-	1	-	-	-	-	3	4
103-108	-	-	-	-	-	-	2	-	-	7	9
109-114	-	-	-	-	2	-	1	-	-	2	5
115-120	-	-	-	1	-	-	1	3	2	3	10
121-126	-	-	-	-	-	-	-	1	-	3	4
127-132	-	-	-	-	-	-	-	-	-	2	2
133-138	-	-	-	-	-	-	1	-	1	2	4
139-144	-	-	-	1	-	-	-	-	-	5	6
145-150	-	-	-	-	1	1	-	-	1	1	4
151-156	-	-	2	-	-	1	-	-	-	6	9
TOTAL	8	21	109	189	325	526	819	661	794	4,916	8,368

Total

16  
51  
317  
640  
1,037  
1,366  
785  
516  
363  
284  
345  
494  
248  
177  
109  
112  
137  
172  
457  
216  
156  
91  
61  
39  
28  
24  
21  
15  
17  
7  
10  
4  
9  
5  
10  
4  
2  
4  
6  
4  
9

TABLE XV

NUMBER OF TERMINATED INJURY SPELLS BY AGE GROUP

AND SEX OF CLAIMANTS

1980

AGE-GROUP (1)	MALES (2)	FEMALES (3)	TOTAL (4)
Below 16	9	-	9
16 - 19	721	7	728
20 - 24	1,742	40	1,782
25 - 29	1,497	59	1,556
30 - 34	977	76	1,053
35 - 39	768	152	920
40 - 44	632	148	780
45 - 49	467	190	657
50 - 54	350	164	514
55 - 59	244	81	325
60 +	36	8	44
TOTAL	7,443	925	8,368

8,368

TABLE XVI

## NUMBER OF DISABLEMENT PENSIONS BY AGE GROUP AND SEX

1980

AGE-GROUP (1)	MALES (2)	FEMALES (3)	MALES AND FEMALES (4)
17 - 21	7	-	7
22 - 26	7	1	8
27 - 31	8	-	8
32 - 36	4	-	4
37 - 41	4	-	4
42 - 46	4	-	4
47 - 51	2	-	2
52 - 57	1	1	2
TOTAL	37	2	39

TABLE XVII

## NUMBER OF DISABLEMENT PENSIONS AWARDED BY DEGREE AND SECTOR

1980

DEGREE (1)	SECTOR		TOTAL (4)
	SUGAR (2)	NON-SUGAR (3)	
20	7	1	8
30	1	4	5
40	3	3	6
50	-	1	1
60	1	3	4
70	-	1	1
80	-	1	1
90	-	-	-
100	-	3	3
TOTAL	12	17	39

TABLE XVIII

DISABLEMENT LUMP-SUM PAYMENTS BY NATURE OF DISABILITY

1980

NATURE OF DISABILITY (1)	NUMBER OF CASES (2)
Contusions and Abrasions	5
Burns and Scalds	4
Concussions	1
Cuts and Lacerations	28
Punctured Wounds	2
Amputations	21
Post-Traumatic Ankylosis of Joints	1
Dislocations	1
Fractures	9
Sprains and Strains	1
Other Injuries	1
TOTAL	74

TABLE XIXNUMBER OF DISABLEMENT GRANTS BY AGE GROUP, SEX AND AMOUNT1980

AGE-GROUP (1)	MALES		FEMALES		MALES AND FEMALES	
	NUMBER (2)	AVERAGE AMOUNT (3)	NUMBER (4)	AVERAGE AMOUNT (5)	NUMBER (6)	AVERAGE AMOUNT (7)
16 - 19	5	\$280.00	1	\$400.00	6	\$300.00
20 - 24	7	\$349.99	-	-	1	\$349.00
25 - 29	13	\$335.00	1	\$560.00	14	\$351.43
30 - 34	8	\$255.00	-	-	8	\$255.00
35 - 39	5	\$336.00	2	\$280.00	7	\$320.00
40 - 44	5	\$312.00	4	\$300.00	9	\$306.67
45 - 49	8	\$275.00	2	\$260.00	10	\$272.00
50 - 54	6	\$273.00	2	\$260.00	8	\$270.00
55 - 59	5	\$172.00	-	-	5	\$172.00
TOTAL	62	\$293.00	12	\$313.00	74	\$296.49

TABLE XX

## NUMBER OF INDUSTRIAL DEATH PENSIONS BY CAUSE OF DEATH,

## TYPE OF PENSION AND WEEKLY AMOUNT

1980

CAUSE OF DEATH (1)	NUMBER OF DEATHS (2)	TYPE OF PENSION		WEEKLY AMOUNT (5)
		WIDOW (3)	ORPHAN (4)	
Burns and Scalds	1	1	-	\$ 52.50
Concussion	2	2	-	\$ 69.00
Laceration	1	1	-	\$ 16.50
Punctured Wounds	1	1	-	\$ 51.00
Post-Traumatic Ankylosis of Joints	1	1	-	\$ 45.00
Fractures	4	4	1	\$213.00
Asphyxiation	1	1	-	\$ 63.00
Other Injuries	4	4	-	\$ 97.50
TOTAL	15	15	1	\$607.50

TABLE XXINUMBER OF MEDICAL CARE CASES BY AGE-GROUPSEX OF CLAIMANT AND BY SECTOR1980

AGE (1)	MALES (2)	FEMALES (3)	*MALES (4)	FEMALES (5)	TOTAL (6)
Below 16 - 19	667	-	161	9	837
20 - 24	1,453	24	338	59	1,874
25 - 29	1,104	49	319	41	1,513
30 - 34	756	67	233	32	1,088
35 - 39	644	102	146	8	900
40 - 44	542	104	134	3	783
45 - 49	473	124	115	32	714
50 - 54	355	77	69	1	502
55 - 59	231	56	46	1	334
60 and above	117	13	20	-	150
TOTAL	6,342	616	1,581	156	8,695



TABLE XXIINUMBER OF CASES HANDLED BY MEDICAL REFEREES AND SPECIALISTS1980

Districts (1)	Number of Cases referred to Specialists (2)	Number of Cases referred to Medical Referees (3)	Number of Appeals to Medical Referees (4)
East Coast Demerara	50	163	27
East Bank Demerara	24	24	7
West Bank Demerara	23	92	7
West Coast Demerara	15	25	61
Georgetown	13	14	1
Essequibo	9	5	3
Linden	2	3	-
West Coast Berbice	2	3	1
New Amsterdam, Canje	2	1	1
Corentyne	9	4	2
Bartica	1	1	-
Matthews Ridge	-	-	-
Pomeroon River	-	-	-
West Bank Berbice	1	-	-
TOTAL	151	335	110