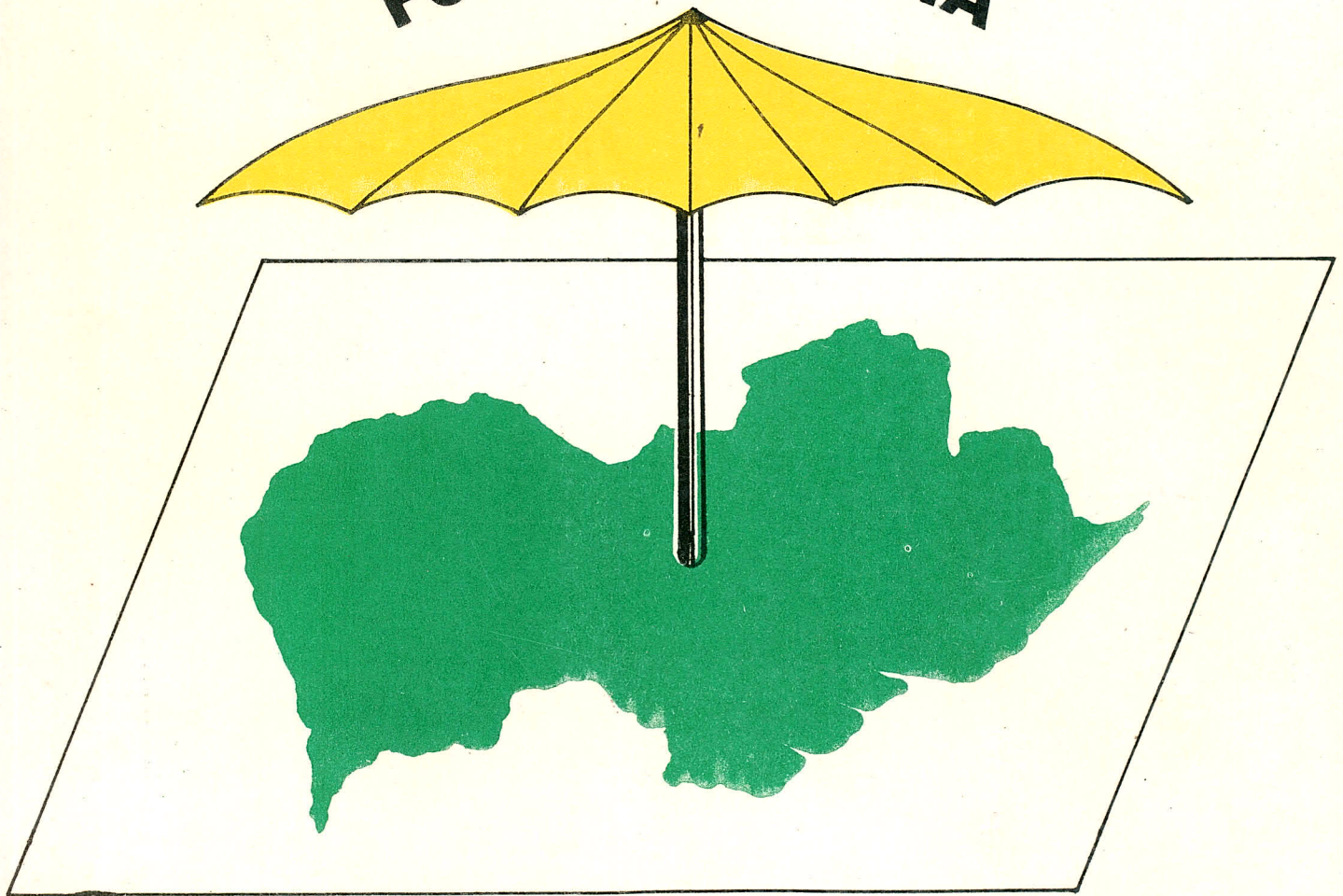


# NATIONAL INSURANCE SCHEME



## SOCIAL - SECURITY COVERAGE

FOR ALL GUYANA



1986

annual report

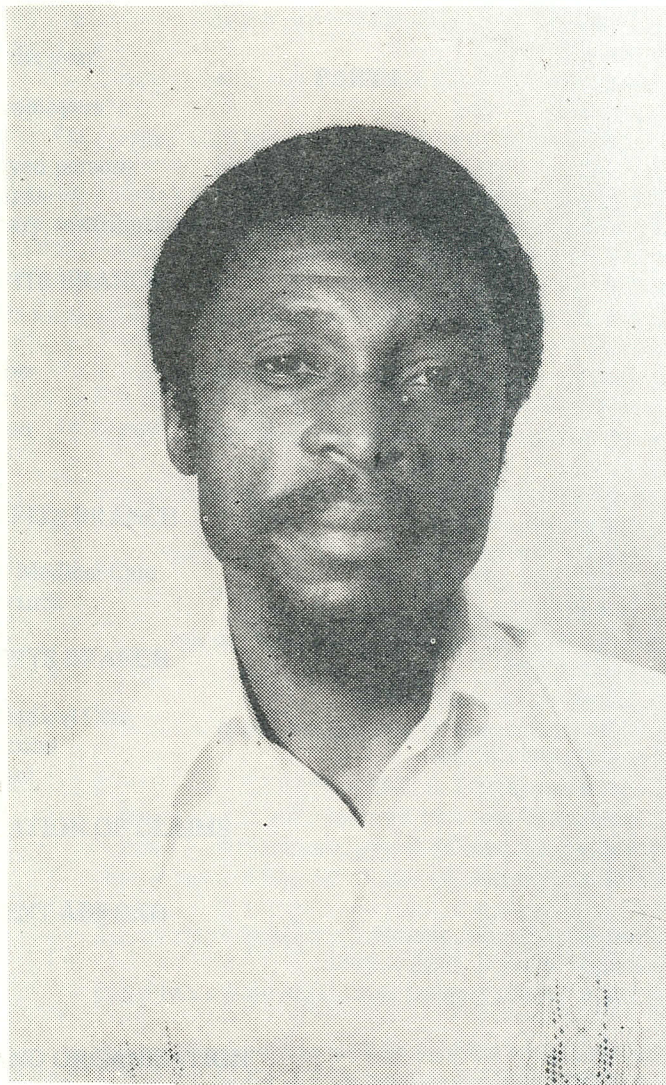


# **NATIONAL INSURANCE SCHEME**

# **1986 ANNUAL REPORT**



**His Excellency, Cde. H.D. Hoyte, S.C.  
President of the Co-operative Republic of Guyana**



**Cde. Carl Greenidge, M.P.,  
Minister of Finance**



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LETTER OF TRANSMITTAL

Comrade Carl B. Greenidge, M.P.,  
Minister of Finance  
Ministry of Finance  
Main Street,  
Georgetown.

8th June, 1987

Dear Comrade Minister:

I have the honour to submit to you the Annual Report on the activities of the National Insurance Board together with the Accounts as certified by the Auditors for the year 1986.

During the year under review, the total income realised by the Organisation was \$184.6M. This figure represents an increase of approximately 15% when compared to that of the previous year.

Expenditure on benefits for the year was \$46.7M which was approximately 2.3 times that of 1985. This significant increase was due mainly to changes which were made to the rates of benefits during the year.

Administrative expenses for the year was \$11.3M or 5% greater than that of the previous year. Total expenditure for the year therefore was \$58.0M approximately.

Surplus for the year was \$126.6M.

As at 1986-12-31 the National Insurance Fund stood at \$957.3M of which 82% approximately were invested in Government of Guyana Debentures.

During 1985 the Third Actuarial Review of the Scheme was completed. There were seventeen recommendations which were submitted to the Government for consideration.

During 1986, eight of the recommendations were implemented. The remaining nine are still under consideration by the Government. Those recommendations that were implemented were:

- (1) The introduction of a minimum rate of 40% of the minimum statutory wage for Old Age and Invalidity pensions.
- (2) Increase of Funeral Benefit from \$400.00 to \$800.00.
- (3) The provision for Maternity Benefit to be paid for a maximum period of 26 weeks instead of 13 weeks under specified conditions.
- (4) The payment of a Maternity Grant of \$300.00 to working women and to non-working spouses of male contributors who satisfy certain conditions.
- (5) The increase in the Injury Benefit rate from 60% to 70% of the Relevant Wage.
- (6) A cost of living allowance to be paid to persons who were in receipt of Industrial Pensions as at 1985-12-31,
- (7) The provision to pay Old Age Pension and Disablement Pension simultaneously to persons who qualify for receipt of both.
- (8) The increase in Industrial Death Pension from 60% to 70% of the Relevant Wage.

The introduction of these recommendations has brought about general financial relief to the insured population and has enhanced considerably our social security programme.

Yours co-operatively

NATIONAL INSURANCE – GUYANA

R. A. CHARLES  
GENERAL MANAGER





## **INTRODUCTION**

The 18th Annual Report of the National Insurance Board – Guyana is here presented in accordance with Section 36 1(a) of the National Insurance and Social Security Act, Chapter 36:01 of the Laws of Guyana.

The Report gives an account of the activities of the Board during the year 1986 and permits comparisons with those of previous years.

The Report is divided into three parts –

Part 1 relates the activities of the Board with particular reference to insured persons and benefit claims. Part 2 presents an account of the financial state of the Scheme and the National Insurance Fund and Part 3 gives a collection of Statistical tables which may be helpful in the analysis of Part 1.



### CHANGES MADE DURING THE YEAR

The following modifications to National Insurance Benefits were implemented on 1st March, 1986:—

1. A minimum rate of payment was fixed for all Old Age and Invalidity pensions. The rate was set at 40% of the statutory minimum wage and was put into effect retroactively from 1st January, 1985. All Old Age and Invalidity pensioners who were receiving payment in 1985 and 1986 at rates which were less than that set had their pensions adjusted.
2. As a result of the increase in rate for Old Age and Invalidity pensions relative to the minimum wage, the rate of survivor's pensions, which are linked to the Old Age and Invalidity pensions, automatically increased.
3. Funeral benefit was increased from \$400.00 to \$800.00.
4. The rate of Injury Benefit was increased from 60% to 70% of the relevant wage.
5. As a result of the increase in the rate of injury benefit, Disablement pension, which is calculated as a given percentage of the Industrial Injury benefit payable, automatically increased in cases where it was awarded on an injury which occurred on or after the effective date. Moreover the pensions which were in payment at the effective date were given increases on a sliding scale.
6. Prior to 86-03-01, a person who was in receipt of a Disablement pension and later became entitled to Old Age pension or vice versa could not receive both at the same time. As from 86-03-01, insured persons who became entitled to receive both pensions were paid both at the same time. Moreover, those pensions which were not paid or had ceased because of the previous restrictions were paid or reinstated as the case may be.
7. The maximum percentage payable as Industrial Death pension was extended from 60% to 70% of the relevant wage and distributed as follows:—

Main (adult) dependant	—	35% of the Relevant Wage
Other (child) dependant	—	11 2/3% of the Relevant Wage

subject to a maximum of three (3) other dependants at a time. Orphan pensions, which were formerly paid at the flat rate of \$15.00 per week would now be calculated at 23 1/3% of the relevant wage.
8. The Maternity benefit was redefined to include both a Maternity allowance (normal and extended) and a Maternity grant. The conditions for entitlement to the normal Maternity allowance are the same as for the Maternity benefit which was being paid. If, after the maximum of thirteen (13) weeks of normal Maternity leave, an insured woman requires further leave due to the continuation or recurrence of a morbid condition that is directly related to pregnancy or parturition, she becomes entitled to extended Maternity allowance. The extended Maternity allowance is payable for as long as the leave continues subject to a maximum of thirteen (13) weeks in any continuous period.

The Maternity grant, introduced into the Maternity benefit for the first time, is intended to be used to defray part of the medical and other expenses incurred as a result of the pregnancy and confinement. It is a lump-sum payment of \$300.00 payable to

- (i) an insured woman who qualifies for the normal allowance in her own right and
- (ii) a woman, whether insured or not, who does not qualify for the allowance in her own right but whose spouse is an insured person who has satisfied the contribution conditions for the award thereof.



## PART I

### REGISTRATION OF NEW EMPLOYERS

During 1986, 322 new employers were registered with the Scheme. Five other registrations were effected as a result of the introduction of a self-accounting system for regional branches of organisations in the Public Sector. These could not therefore be classified as new businesses.

Two hundred and seventy-six or 84% approximately of the new employers were small scale employers, that is, each employed at most 10 employees. Of the remaining 46 employers, 30 had between 11 and 20 employees each, 11 had between 21 and 50 employees each and 4 had between 51 and 100 employees each. There was also 1 employer with over 100 employees.

The industrial distribution of the new employers shows that 165 or 51% approximately entered the 'Services' sector, with 'Personal Services' absorbing 125 or 39% approximately. Fifty-four or 17% approximately joined the 'Manufacturing' sector, 38 or 12% approximately entered into 'Commerce', 26 or 8% approximately entered the 'Construction' sector, 22 or 7% approximately entered into the 'Transport' sector, 15 entered the 'Agriculture and Forestry' sector and 2 were engaged in 'Mining and Quarrying'.

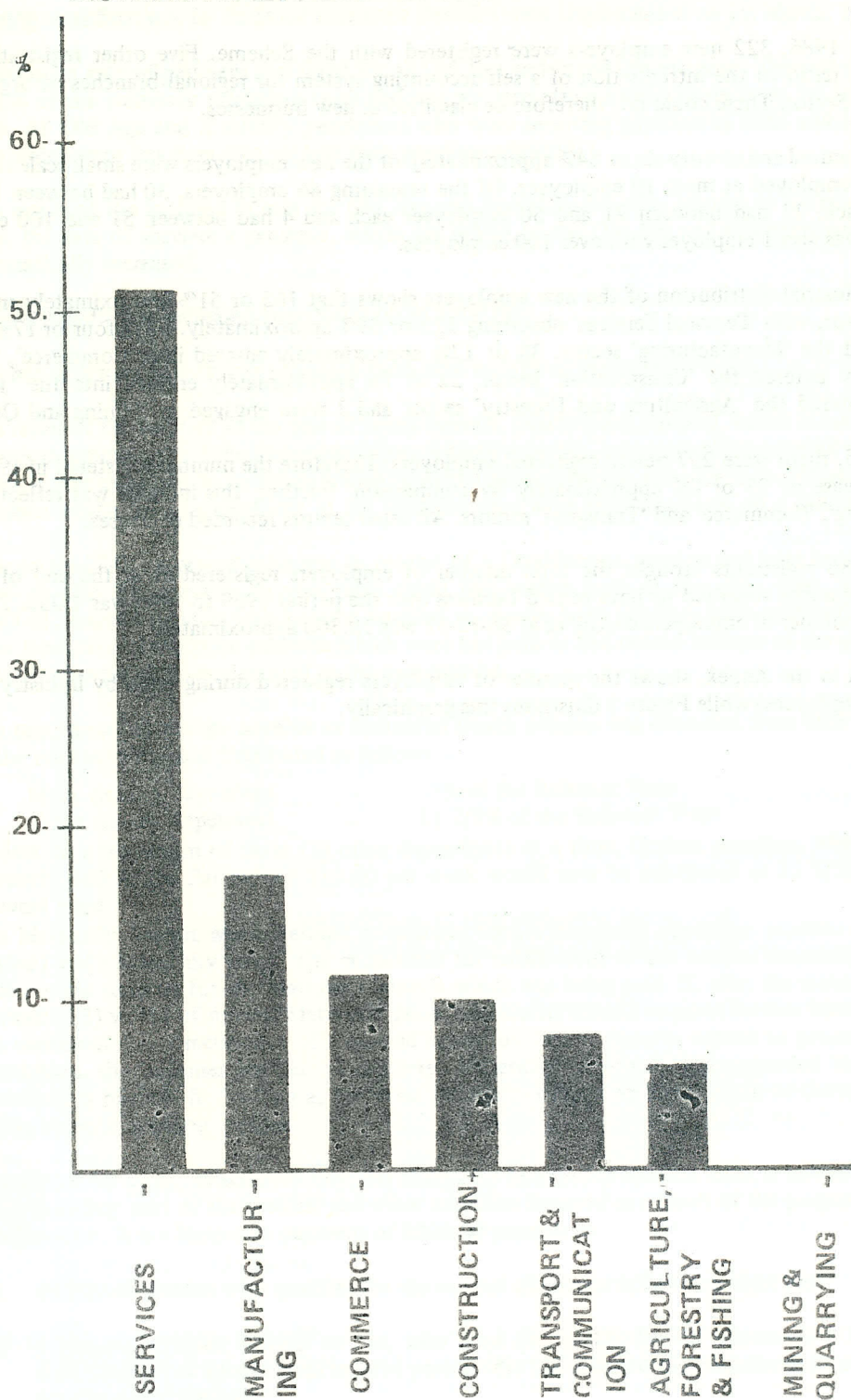
In 1985, there were 297 newly registered employers. Therefore the number registered in 1986 represents an increase of 25 or 8% approximately by comparison. Further, this increase was reflected in the 'Manufacturing', 'Commerce' and 'Transport' sectors. All other sectors recorded decreases.

The 1986 registrants brought the total number of employers registered as at the end of 1986 to 14,430. The number recorded to have ceased business over the period 1969 to 1986 was 4,088. Therefore, the effective number of employers on roll as at 86-12-31 was 10,300 approximately.

Table A in the Annex, shows the number of employers registered during 1986 by Industry and Size (number of employees) while Figure 1 illustrates this graphically.



FIGURE 1  
DISTRIBUTION OF EMPLOYERS INDUSTRY-WISE – 1986





**DEFAULTERS**

During 1986, 349 matters in respect of non-payment, under-payment and over-payment of contributions were processed by the Legal-Compliance department of the Scheme. Three hundred and thirty-eight of those were in relation to defaulting employers and 11 were in relation to self-employed persons.

In respect of the defaulting employers, 45 cases of non-payment of contributions were identified during the year. There were 67 cases which were brought forward from 1985, making a total of 112 cases to be processed. One hundred and eight were processed and 4 cases remained outstanding at the end of the year.

In the under-payment category, 12 cases were identified during the year. There were also 12 cases which were outstanding at the end of the previous year giving a total of 24 cases to be processed. All of these were completed by the end of the year.

In the category of over-payment of contributions, 166 cases were identified during the year. The number of cases brought forward from 1985 was 41, bringing the total to be processed to 207. At the end of the year, 206 cases were processed and 1 was unprocessed.

The Movement of Defaulting employers is shown in Table 1 below.

**TABLE 1  
MOVEMENT OF DEFAULTING EMPLOYERS  
1986**

DESCRIPTION	NON-PAYMENT	UNDER-PAYMENT	OVER-PAYMENT
Cases brought forward from 1985	67	12	41
Cases identified/received in 1986	45	12	166
Cases processed in 1986	108	24	206
Cases outstanding at 86-12-31	4	—	1

A comparison of the number of cases identified in 1986 with those of the previous year shows that, in the non-payment and under-payment categories, there were reductions of approximately 28.5% and 14% respectively. The number of over-paid cases identified in 1986 was 6% more than those identified in 1985.

Of the 11 cases relating to defaulting self-employed persons, 3 were in the non-payment category, 2 were in the under-payment category and 6 in the over-payment category. All of these cases were processed by the end of the year. See Table 2 below for the Movement of Defaulting self-employed persons.

**TABLE 2  
MOVEMENT OF DEFAULTING SELF-EMPLOYED PERSONS  
1986**

DESCRIPTION	NON-PAYMENT	UNDER-PAYMENT	OVER-PAYMENT
Cases brought forward from 1985	—	—	—
Cases identified/received in 1986	3	2	6
Cases processed in 1986	3	2	6
Cases outstanding at 86-12-31	—	—	—



## GUYANA NATIONAL INSURANCE SCHEME

During 1986, court action was taken against 31 defaulting employers and 5 defaulting self-employed persons. Seventeen of the cases against employers and all of those against the self-employed were of a civil nature. The remaining 14 cases were of a criminal nature and were brought against employers. Three of the civil matters, 2 for employers and 1 for self-employed, were brought forward from 1985.

Judgement was given in favour of the National Insurance Board in 15 of these cases – 11 criminal and 4 civil (1 relating to the self-employed). Three of the civil cases were withdrawn due to the death of 1 employer and the full payment of their liabilities by 2 self-employed persons.

At the end of the year, there were 13 civil and 3 criminal cases relating to employers and 2 civil cases relating to the self-employed still pending. See Table 3 below.

**TABLE 3**  
**CASES TAKEN TO COURT**  
**1986**

DESCRIPTION	EMPLOYER		SELF-EMPLOYED	
	CRIMINAL	CIVIL	CRIMINAL	CIVIL
Number of cases brought forward from 1985	—	2	—	1
Number of cases taken to court in 1986	14	15	—	4
Number of cases in which judgement was given	11*	3*	—	1*
Number of cases withdrawn	—	1@	—	2+
Number of cases outstanding at the end of the year	3	13	—	2

\* — Judgement was given in favour of the Board

@ — Defendant died before matter was called

+ — Defendants made full payment before appearing in court

### REGISTRATION OF EMPLOYED PERSONS

During 1986, a total of 13,692 employed persons were registered. This total comprised 7,781 males and 5,911 females.

Eight hundred and thirty-three of the new registrants were under 16 years and 43 were 60 years or over. Of the 833 persons who were under 16 years, 562 were males and 271 were females. The corresponding figures for those over 60 years were 31 males and 12 females.

The distribution of the new registrants by marital status shows that 11,945 or approximately 87% were single, 1,313 or approximately 10% were married and the remaining 434 or 3% were either widowed, divorced, separated or common-law spouses.

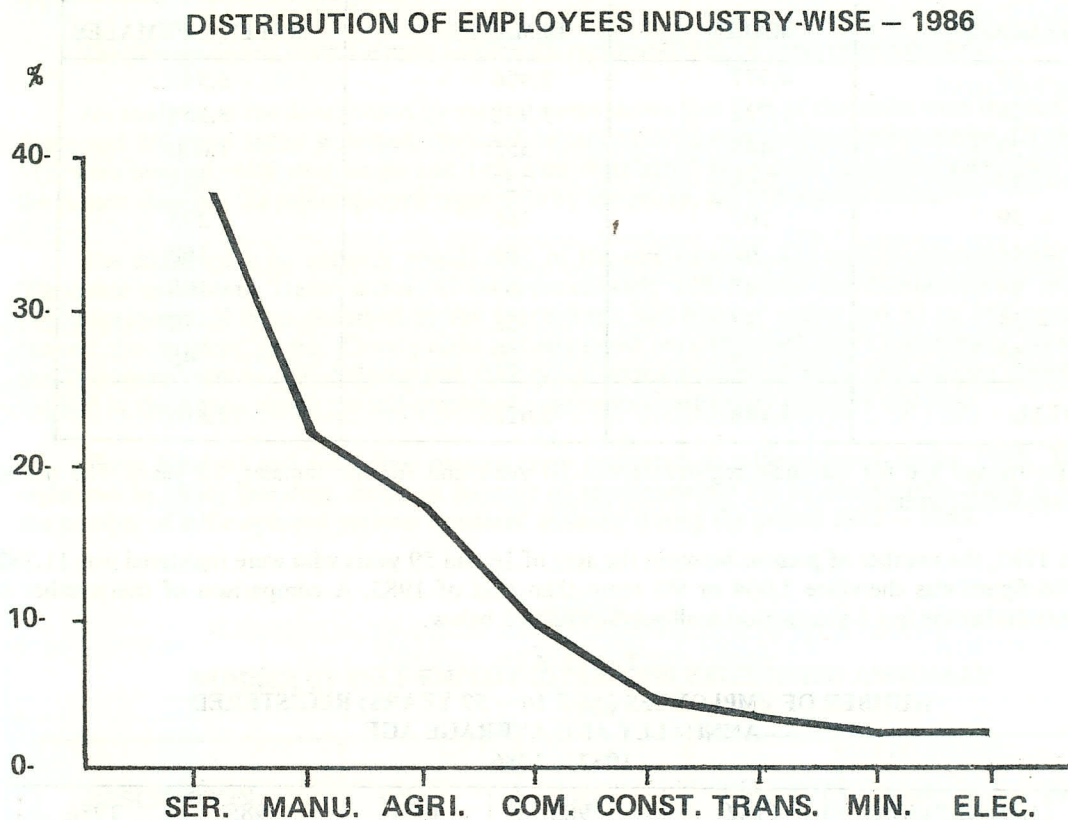
This is shown in Table B in the Annex.



The distribution of the employed registrants industry-wise shows that 5,203 or approximately 38% entered the 'Services' industry, 3,108 or 23% approximately entered the 'Manufacturing' industry, 2,655 or approximately 19% were absorbed in the Agriculture, Forestry, Hunting and Fishing sector and 1,164 or 9% approximately entered into 'Commerce'. The remaining 11% were absorbed in the 'Mining and Quarrying', 'Construction', 'Electricity, Gas, Water and Sanitary Services', and 'Transport and Communication' Sectors.

Table C in the Annex shows the registrants by Industry and Sex, while Figure 2 gives a graphical illustration.

FIGURE II



**KEY**

SER.	SERVICES	(38%)
MANU.	MANUFACTURING	(23%)
AGRI.	AGRICULTURE, FORESTRY & FISHING	(19%)
COM.	COMMERCE	( 9%)
CONST.	CONSTRUCTION	( 5%)
TRANS.	TRANSPORT & COMMUNICATION	( 4%)
MIN.	MINING & QUARRYING	( 1%)
ELEC.	ELECTRICITY, GAS, WATER & SANITARY SERVICES	( 1%)



## GUYANA NATIONAL INSURANCE SCHEME

Twelve thousand, eight hundred and sixteen registrants were in the age range 16 to 59 years. This number consisted of 7,188 males and 5,628 females.

The age distribution reveals that 10,637 or approximately 83% were in the age-group (16 – 24) years and 1,788 or 14% were in the age-group (25 – 39) years. The age-groups (40 – 49) years and (50 – 59) years accounted for 276 and 115 persons respectively. This distribution is shown in Table 4 below.

**TABLE 4**

**NUMBER OF EMPLOYED REGISTRANTS BETWEEN AGES 16 AND 59 YEARS  
BY AGE-GROUP AND SEX  
1986**

AGE-GROUP	MALES	FEMALES	MALES & FEMALES
16 – 19	4,577	2,406	6,983
20 – 24	1,722	1,932	3,654
25 – 29	445	555	1,000
30 – 34	168	327	495
35 – 39	107	186	293
40 – 44	67	101	168
45 – 49	45	63	108
50 – 54	32	38	70
55 – 59	25	20	45
<b>TOTAL</b>	<b>7,188</b>	<b>5,628</b>	<b>12,816</b>

The average age for the male registrants was 20 years and for the females, 23 years. The overall average age was 21 years.

In 1985, the number of persons between the ages of 16 and 59 years who were registered was 11,752. The 1986 figure was therefore 1,064 or 9% more than that of 1985. A comparison of the number of registrants during the last 5-year period is allowed in Table 5 below.

**TABLE 5**

**NUMBER OF EMPLOYEES (AGE 16 – 59 YEARS) REGISTERED  
ANNUALLY AND AVERAGE AGE  
1982 – 1986**

DESCRIPTION	1982	1983	1984	1985	1986
Males	7,416	6,663	7,971	7,312	7,188
Average age	21	20	20	20	20
Females	5,138	4,279	4,687	4,440	5,628
Average Age	24	22	23	23	23
Males and Females	12,554	10,942	12,658	11,752	12,816
Average Age	22	21	21	21	21





The Table on the preceding page shows that the annual average age, overall as well as by sex, for the last 3 years has been constant. However, the annual number of registrants shows an underlying increasing trend.

The total number of employed persons registered as at the end of 1986 was 390,489.

### SELF-EMPLOYED REGISTRANTS

There were 361 self-employed persons who registered during 1986. This number comprised 290 or approximately 80% males and 71 or approximately 20% females.

An age analysis of the new registrants shows that 117 or approximately 32% were in the age-group (16 – 30) years, 141 or 39% approximately were within the age-group (31 – 45) years and 103 or 29% approximately were in the age-group (46 – 60) years.

The average age of both the male and female registrants was 38 years approximately.

An analysis of the distribution by marital status shows that 71% of the males were married, 21% were single and 8% were either widowed, divorced, separated or in common-law relationships. Of the females, 51% were married, 35% were single and 14% were distributed among the remaining categories. Table D in the Annex classifies the self-employed registrants by age-group, sex and marital status.

The distribution by industry reveals that, of the new entrants, 133 or 37% approximately joined the 'Wholesale and Retail Trade' sector, 67 or approximately 19% entered the 'Manufacturing' sector, 53 or 15% approximately were absorbed in the 'Agriculture and Fishing' sector and 52 or 14% approximately entered the 'services' sector. Twenty-eight self-employed persons joined the 'Construction' sector and 27, the 'Transport' sector. The 'Mining and Quarrying' sector accounted for 1 new entrant during the year. Table E in the Annex shows the self-employed registrants classified by Industry and Sex.

Three hundred and forty-four persons were registered as self-employed during 1985. The number registered in 1986, therefore shows an increase of approximately 5% by comparison. Table 6 below gives the number of self-employed persons registered annually during the period 1982 – 1986.

TABLE 6  
NUMBER OF SELF-EMPLOYED PERSONS REGISTERED ANNUALLY  
1986

DESCRIPTION	1982	1983	1984	1985	1986
Males	412	231	308	277	290
Females	119	68	74	67	71
Males & Females	531	299	382	344	361

The above table reveals a measure of stability in the annual number of self-employed registrants during the last 3 years (1984 – 1986).

The total number of registered self-employed persons stood at 10,676 at the end of 1986.



## GUYANA NATIONAL INSURANCE SCHEME

### REGISTRATION OF VOLUNTARY CONTRIBUTORS

During 1986, 2 males and 1 female made application to become voluntary contributors. None of them were issued with certificates of voluntary insurance due to their non-compliance with the related regulations.

At the end of 1986, there were 2 active voluntary contributors – one male and one female. The male, who was 57 years of age, contributed in wage-group X. The female, who attained age 60 years during 1986, had contributed in wage group V.

The total number of persons who were issued with certificates of voluntary insurance from the inception of the Scheme to the end of 1986 remained at 725.

### LONG TERM BENEFITS BRANCH

#### OLD AGE PENSION

During 1986, 1,523 persons joined the population of old age pensioners. One thousand, two hundred and forty-four or approximately 82% were males and 279 or approximately 18% were females.

Of the new entrants, 1,493 were employed persons and 30 were self-employed. The employed persons comprised 1,218 males and 275 females and the self-employed 26 males and 4 females.

The ages of the new pensioners ranged from 60 years to 77 years. The age distribution shows that the age-group (60 – 64) years consisted of 1,442 or approximately 95% of the new entrants. Of these, 932 or 61% approximately were aged 60 years and 318 or 21% approximately were aged 61 years. The age-groups (65 – 69) years and (70 – 74) years accounted for 57 and 20 persons respectively and 4 persons were 75 years or above.

The average age of both the male and female pensioners was 61 years. See Table 7 below.

**TABLE 7**  
**NUMBER OF OLD AGE PENSIONS GRANTED BY AGE-GROUP,**  
**EMPLOYMENT STATUS AND SEX**  
**1986**

AGE GROUP	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
60 – 64	1,154	259	1,413	26	3	29	1,180	262	1,442
65 – 69	47	9	56	–	1	1	47	10	57
70 – 74	15	5	20	–	–	–	15	5	20
75 – 79	2	2	4	–	–	–	2	2	4
<b>TOTAL</b>	<b>1,218</b>	<b>275</b>	<b>1,493</b>	<b>26</b>	<b>4</b>	<b>30</b>	<b>1,244</b>	<b>279</b>	<b>1,523</b>

The average fortnightly amount of the pensions was \$83.06 approximately.

# GUYANA NATIONAL INSURANCE SCHEME



The new entrants qualified with an average of 878 contributions. Approximately 73% were paid by or on behalf of them and approximately 27% were credited contributions which were awarded to them in accordance with the Regulations.

A further breakdown shows that the males were awarded pensions on an average of 883 paid and credited contributions of which 27% were credited contributions. The corresponding figures for the females were 859 paid and credited contributions with 28% being credited contributions.

Table F in the Annex shows the number of Old Age pensions awarded by age, sex and contributions paid and credited.

During 1985, 981 pensions were awarded. The 1986 total, therefore, represents an increase of approximately 55% in comparison. This increase resulted from the modification made to Old Age pensions during 1986 whereby a minimum rate of pension based on the statutory minimum wage was introduced. The modification brought about a significant increase in pension rates and, subsequently, in the number of applicants for Old Age benefit.

At the beginning of the year, 10,786 persons were receiving old age pensions at an average of \$80.92 per fortnight. During the year, 1,523 new pensions were awarded at an average fortnightly rate of \$83.06 and 172 were terminated. Those terminated were being paid to 145 males and 27 females at an average rate of \$80.64.

At the end of 1986, the Old Age pensioners' population consisted of 12,137 persons — 10,013 males and 2,124 females. Their average fortnightly benefit was \$81.19.

The Movement of Old Age pensions during 1986 is shown in Table 8 below.

**TABLE 8  
MOVEMENT OF OLD AGE PENSIONS  
1986**

DESCRIPTION	MALES	FEMALES	MALES & FEMALES	AVERAGE FORTNIGHTLY AMOUNT \$
Pensions in Payment at beginning of Year	8,914	1,872	10,786	80.92 *
Pensions Granted during the year	1,244	279	1,523	83.06
Pensions Terminated during the year	145	27	172	80.64
Pensions in Payment at end of year	10,013	2,124	12,137	81.19

\* Adjustment due to introduction of minimum pension

The number of pensioners on stream as at 86-12-31 classified by age, employment status and sex is shown in Table G in the Annex.



**OLD AGE GRANT**

During the year under review, 266 lump-sum payments were made to 184 males and 82 females. Two hundred and fifty-nine of the payments were to persons in the employed category and 7 to persons in the self-employed category. Table 9 below shows the number of lump-sums granted by sex and average amount paid.

**TABLE 9  
NUMBER OF OLD AGE LUMP SUM PAYMENTS BY SEX AND  
AVERAGE AMOUNT PAID  
1986**

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
Number of Persons	184	82	266
Percentage	69	31	100
Average Amount (\$)	727.00	489.00	653.00

The average amount of the grants paid to males was \$727.00 and to females \$489.00. The overall average amount paid was \$653.00.

The recipients of this grant had, on average, approximately 515 paid and credited contributions. The males qualified for the benefit with an average of approximately 521 paid and credited contributions, of which 50% approximately were credited. The females qualified with an average of 502 paid and credited contributions of which approximately 47% were credited. See Table 10 below.

**TABLE 10  
OLD AGE LUMP SUM PAYMENTS AND NUMBER OF PAID AND  
CREDITED CONTRIBUTIONS  
1986**

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
Number of Recipients	184	82	266
Number of Contributions paid	47,441	21,763	69,204
Average per Insured Person	258	265	260
Number of Contributions Credited	48,390	19,380	67,770
Average per Insured Person	263	236	255
Total Contributions paid and Credited	95,831	41,143	136,974
Average per insured person	521	502	515

The ages of the recipients ranged from 60 years to 80 years. There were 217 or approximately 82% of these persons in the age-group (60 – 65) years, with 168 or approximately 63%, being between 60 and 62 years old.



The average age for males was 64 years and that for females, 63 years. The overall average age was 63 years. The ages of the self-employed recipients, who were all males, were in the age group (60 – 67) years.

Table H in the Annex classifies the Old Age grants by-age, sex and employment status.

A study of the wage-group distribution of the payments shows that 17% were based on wage-group I, 11% on wage-group II, 13% on wage-group III and 8% on wage-group IV. Wage-group V accounted for 24% and wage-groups VI, VII and VIII accounted for 7%, 4% and 2% respectively. There were no payments in wage-group IX and 14% in wage-group X. This distribution is shown in Table 11 below.

TABLE 11  
WAGE-GROUP DISTRIBUTION OF OLD AGE LUMP-SUM  
PAYMENTS MADE BY SEX  
1986

DESCRIPTION	WAGE-GROUP										TOTAL
	I	II	III	IV	V	VI	VII	VIII	IX	X	
Males	16	20	28	13	54	10	7	4	—	32	184
Percentage	9	11	15	7	29	5	4	2	—	17	99*
Females	29	9	7	9	11	8	3	2	—	4	82
Percentage	35	11	9	11	13	10	4	2	—	5	100
Total	45	29	35	22	65	18	10	6	—	36	266
Percentage	17	11	13	8	24	7	4	2	—	14	100

\* Error due to rounding

A further examination of the above table shows that 29% of the males were paid in wage-group V and 17% in wage-group X. The other wage-groups had percentages ranging from 2 to 15. In contrast, females had 35% of their payments made in wage-group I with the remaining wage-groups accounting for payments ranging from 2% to 13%.

The number of grants awarded in 1985 was 172. Therefore, by comparison, the 1986 figure represents an increase of approximately 55%.

The Table 12 below gives the annual number of Old Age lump-sum payments made over the period (1982 – 1986)



## GUYANA NATIONAL INSURANCE SCHEME

TABLE 12  
NUMBER OF OLD-AGE LUMP-SUM PAYMENTS MADE BY INSURED  
STATUS OF RECIPIENTS AND AVERAGE AMOUNT  
1982 - 1986

DESCRIPTION	1982	1983	1984	1985	1986
Employed	229	229	239	172	259
Self-employed	3	11	—	—	7
TOTAL	232	240	239	172	266
Average Amount (\$)	478.00	540.00	606.00	645.00	653.00

The Table above shows that there was a decreasing trend in the number of payment made over the period (1982 - 1985). The increase in 1986 could be attributed to a greater number of persons taking advantage of the removal of the time limit for claiming Old Age benefit after the announcement of increases in Old Age pensions was made during the year.

### INVALIDITY PENSION

A total of 165 Invalidity pensions were awarded during 1986. The pensions were granted to 132 males and 33 females who were all in the employed category.

An analysis of the age distribution reveals that 59 or approximately 36% of the new pensioners were in the age-group (55 - 59) years, 44 or 27% approximately were in the age group (50 - 54) years and 28 or 17% approximately were in the age-group (45 - 49) years. The age-groups (40 - 44) years and (35 - 39) years accounted for 20 and 10 pensioners respectively and 4 pensions were granted to persons in the age-group (30 - 34) years.

The average age of the male pensioners was 51 years and the female pensioners, 48 years. The overall average age was 51 years.

The wage-group distribution shows that 102 or 73% approximately of the new pensions were paid in wage-group X and 15 were paid in each of the wage-groups V and VII. Wage-group VI accounted for 11 and the remaining 22 were distributed among the other wage groups.

The new pensioners qualified, on the average, with approximately 699 contributions of which 91% approximately were paid and 9% approximately were credited. The males were granted pensions on approximately 716 paid and credited contributions of which approximately 9% were credited contributions. The corresponding figures for females were 631 paid and credited contributions with 10% being credited contributions.

The average fortnightly amount of the pensions was \$97.31.

The number of pensions awarded in 1986 was a little more than 2 times the number awarded during the previous year. The number of pensions awarded in 1985 was 80



Table 13 below shows the number of Invalidity pensions awarded annually over the last 5 years.

**TABLE 13**  
**NUMBER OF INVALIDITY PENSIONS AWARDED BY SEX**  
**AND AVERAGE FORTNIGHTLY AMOUNTS**  
**1982 - 1986**

DESCRIPTION	1982	1983	1984	1985	1986
Males	34	105	58	66	132
Females	4	42	15	14	33
Males & Females	38	147	73	80	165
Average Fortnightly Amounts (\$)	53.09	69.27	70.01	90.45*	97.31

\* revised figure

An examination of the above table reveals that the year 1986 has recorded the highest number of payments over the given period. The annual average fortnightly amounts show an increasing trend which, for 1985 and 1986, was partly due to the introduction of a minimum rate of pension for Invalidity benefit.

At the commencement of 1986, there were 238 Invalidity pensions being paid to 188 males and 50 females. During the course of the year, 165 pensions were awarded and 19 were terminated. The terminations were as a result of 14 pensioners attaining age 60 years and 5 deaths. The number of pensioners on stream at the end of the year therefore was 384 comprising 303 males and 81 females.

Table 14 below shows the Movement of the Invalidity pensions during 1986.

**TABLE 14**  
**MOVEMENT OF INVALIDITY PENSIONS**  
**1986**

DESCRIPTION	MALES	FEMALES	MALES & FEMALES	AVERAGE (\$)
Pensions in payment at beginning of year	188	50	238	89.39*
Pensions granted during the year	132	33	165	97.31
Pensions terminated during the year by				
a) Attainment of age 60 years	13	1	14	85.11
b) Death	4	1	5	89.33
Pensions in payment as at 31.12.86	303	81	384	92.95

\* adjustment due to introduction of minimum pension

The above table shows that the number of pensions granted during the year was approximately 69% of the number in payment at the beginning of the year.

Table I, in the Annex, classifies the number of Invalidity pensions granted during the year by sex of recipients and the number of contributions on which payments were based for each year of age.



## GUYANA NATIONAL INSURANCE SCHEME

### INVALIDITY GRANT

The number of Invalidity grants awarded during the year was 4. These payments were made to 3 males and 1 female who were all in the employed category.

The age distribution of these recipients shows that the males were aged 29 years, 53 years and 54 years with their average age being 45 years. The female was 28 years old. The overall average age was 41 years.

All of the males were paid in wage-group V. The female qualified in wage-group X.

The average amount of the grants paid was approximately \$297.00 and the recipients qualified with an average of approximately 199 paid and credited contributions.

The number of Invalidity Grants awarded in 1985 was 3, one less than in 1986.

Table 15 below shows the number of Invalidity grants awarded by sex and average amount for the period 1982 – 1986.

**TABLE 15<sup>f</sup>**  
**INVALIDITY GRANTS AWARDED BY SEX OF**  
**RECIPIENTS AND AVERAGE AMOUNTS**  
**1982 – 1986**

DESCRIPTION	1982	1983	1984	1985	1986
Males	24	25	4	2	3
Females	6	3	—	1	1
Males & Females	30	28	4	3	4
Average Amounts (\$)	410.00	419.00	375.00	288.00	297.00

The above table reveals a levelling off of the annual number of grants during the last 3 years and a decreasing trend in the average annual amounts paid.

Table J in the Annex shows the number of Invalidity grants awarded, the number of contributions on which these were based and the amount of lump-sums paid by each year of age.

### SURVIVOR'S PENSION

During the year under review, 222 survivor's pensions and 3 annuities were awarded. Twenty-eight of the pensions were granted to widows who had in their care children of the deceased and 190 to widows who were over 45 years at the time the insured persons died. Awards were also made to 4 other dependants, all of whom were children of the deceased.

The annuities were paid to 2 sisters, aged 11 years and 14 years, and a brother aged 13 years.

The 28 widows who qualified because they had in their care children of the deceased had amongst them 54 children. The ages of these children ranged from 6 years to 17 years. Their average age was 12 years.



# GUYANA NATIONAL INSURANCE SCHEME



The ages of the 28 widows ranged from 36 years to 61 years. There were 9 widows who were under 45 years of age and 19 who were 45 years or over and would have qualified for the pension even if they had no children. The average age of these 28 widows was 49 years approximately.

The age-range of the 190 widows who qualified for the pension solely because they were over 45 years of age at the time of death of the insured persons was 45 years to 81 years. Their average age was 61 years approximately.

The 4 other dependants who received pensions were all under 16 years of age.

Six of the pensions were based on wage-group X, 5 on wage-group IX and 1 on wage-group VIII. The remaining payments were based on the minimum rate of pension implemented during the year.

The average weekly payment to the widows with children was approximately \$21.96. The widows over 45 years of age received \$29.15 approximately per week and the other dependants, approximately \$20.16 per week. The overall average weekly payment was \$27.96 approximately.

At the end of 1985, there were 595 pensions in payment. Ninety-five of these were to widows with children in their care, 498 to widows over 45 years of age and 2 to other dependants — 1 widower and 1 widow who was an invalid.

During the year, 222 pensions were awarded and twelve were terminated. Nine were terminated as a result of the death of the recipients and 3 were due to the persons attaining age 60 years and qualifying for Old Age pension.

There were, therefore, 805 pensions in payment at the end of 1986. Of this total, 123 were to widows with children in their care, 676 were to widows 45 years or over and 6 to other dependants. The Movement of the Survivors' pensions is shown in Table 16 below.

**TABLE 16**  
**MOVEMENT OF SURVIVOR'S PENSIONS**  
**1986**

DESCRIPTION	WIDOWS WITH CHILDREN	AVERAGE WEEKLY AMOUNT	WIDOWS 45 YEARS AND OVER	AVERAGE WEEKLY AMOUNT	OTHER DEPENDANTS	AVERAGE WEEKLY AMOUNT	TOTAL	AVERAGE WEEKLY AMOUNT
Pensions in payment at beginning of year	95	26.88*	498	20.16*	2	12.16*	595	21.23
Pensions awarded during year	28	21.96	190	29.15	4	13.44	222	27.96
Pensions Terminated by								
a) Death	—	—	9	20.16	—	—	9	20.16
b) Receipt of Old Age Pension	—	—	3	20.16	—	—	3	20.16
Pensions in Payment as at 86-12-31	123	25.76	676	22.68	6	15.68	805	23.10

\* adjustment due to introduction of minimum pension



Table K in the Annex gives the number of Survivor's pensions awarded during 1986 analysed by age-group and conditions of award.

**SURVIVOR'S GRANT**

During 1986, only 1 Survivor's grant was awarded. This lump-sum payment was based on an old age pension which the deceased was receiving. The recipient did not qualify for the survivor's pension since she was not a priority claimant. She was 43 years of age and had no children of the deceased in her care.

The number of survivor's grants awarded during the previous year was 4.

**FUNERAL BENEFIT**

The total number of claims received in 1986 for Funeral benefit was 914. Of this number, 912 were paid and 2 were disallowed because the persons on whose contributions the claims were based had less than the required number of contributions.

Seven hundred and five or 77% approximately of the claims paid were in respect of males and 207 or 23% approximately in respect of females who had died.

The analysis by employment category shows that 895 or 98% approximately of the deceased were employed persons, 14 were self-employed and 3 were voluntary contributors.

Seven hundred and ninety-seven or 87% approximately of the claims paid were based on the deceased persons' contributions and 115 or 13% approximately on the contributions of spouses of the deceased persons.

The Table 17 below shows this distribution.

**TABLE 17  
NUMBER OF FUNERAL CLAIMS PAID BY SEX, INSURED STATUS AND  
EMPLOYMENT CATEGORY  
1986**

SEX	EMPLOYED		SELF-EMPLOYED		VOLUNTARY		ALL CATEGORIES
	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	
Males	652	41	11	—	1	—	705
Females	130	72	2	1	1	1	207
Males and Females	782	113	13	1	2	1	912

It can be seen from the above table that 652 deceased males and 130 deceased females who were employed had sufficient contributions to directly meet the requirements for the payment of the benefit. In the self-employed category, the corresponding figures were 11 males and 2 females and in the voluntary category, 1 male and 1 female. In the remaining 115 cases, payment was granted on the spouses' contributions.



The distribution by age shows that 450 or 49% approximately of the deaths were of persons over 60 years and 217 or 24% approximately were in the age-group (51 – 60) years. There were 110 or 12% approximately deceased persons in the age-group (41 – 50) years, 83 or 9% approximately in the age-group (31 – 40) years and 52 or 6% approximately in the age-group (16 – 30) years.

The average age of the deceased persons was 55 years approximately.

The Table L in the Annex categorises the number of Funeral claims paid by Age-group, Sex, Insured status and Employment category of the deceased.

The number of claims which were paid in 1985 was 854. Therefore the number paid in 1986 represents an increase of approximately 7% by comparison.

The Table 18 below shows the number of Funeral claims paid during the last 5 years.

**TABLE 18  
NUMBER OF FUNERAL CLAIMS PAID  
1982 – 1986**

YEAR	DIRECTLY INSURED	SPOUSE INSURED	BOTH
1982	444	71	515
1983	490	63	553
1984	855	89	944
1985	773	81	854
1986	797	115	912

The above table shows that, after the significant increase in the annual number of claims paid in 1984, the number has remained relatively high in 1985 and 1986. The number of claims which were paid based on the spouses' contributions has significantly increased in 1986 in comparison with the previous years.

**SHORT TERM BENEFITS BRANCH**

**SICKNESS BENEFIT**

There were 19,256 sickness spells which terminated in 1986. Of these, 10,053 or approximately 52% were not paid and 9,203 or 48% approximately were paid.

Of the 10,053 Sickness spells which were not paid, 5,851 or approximately 58% were spells of less than four days duration, 1,494 or 15% approximately were spells where claimants did not satisfy the contribution requirements and 1,132 or approximately 11% were spells where the claimants were in receipt of full wages from their employers during the periods of incapacity. Moreover, four hundred and ninety-two spells were disallowed because the claimants were over 60 years and 24, because there was no medical evidence to support incapacity for work.

The remaining 954 spells were disqualified. Seven hundred and eighty-six were disqualified because of the late submission of the claims and 168 because the supporting medical certificates were invalid.



The number of sickness spells not paid is shown in Table 19 below.

**TABLE 19**  
**NUMBER OF SICKNESS SPELLS NOT PAID BY**  
**REASON FOR NON-PAYMENT**  
**1986**

REASON FOR NON-PAYMENT	NUMBER OF SPELLS
Less than 50 Contributions paid	1,298
Less than 8 out of 13 Contributions paid	196
Paid full wages	1,132
Less than 4 days	5,851
Non-Insurability	492
Invalid Medical Certificates	168
Late Submission of Claims	786
Over 60 years	106
Under 16 years	—
No Incapacity for Work	24
<b>TOTAL</b>	<b>10,053</b>

There were 5,970 males and 3,233 females who received this benefit. An examination of the 9,203 spells paid, shows that 9,160 or 99% approximately were to contributors in the employed category and 43 or approximately 1% were to self-employed contributors.

The age range of the persons in the employed category was 16 years to just below 60 years and that for the self-employed category was 26 years to just below 60 years. The age distribution shows that, of the 9,203 spells paid, 6,010 related to persons between the ages of 21 years and 40 years and 2,920 to persons over 40 years of age. The remaining 273 persons were under 21 years of age.

The average age of the male recipients was 35 years and that of the females, 33 years. The overall average age was 37 years.

The number of paid sickness spells classified by age-groups, sex and employment category is shown in Table M in the Annex.

A sector analysis of spells paid reveals that 1,979 or approximately 22% arose from workers in the sugar sector and 7,224 or 78% approximately from workers attached to other industries.

The analysis by diagnosis shows that 1,789 or approximately 19% of the paid spells were for ill-defined diseases such as epilepsy and diseases of the nervous and urinary systems. Approximately 13% or 1,171 spells were as a result of accidents, poisonings and violence and 994 or 11% approximately were associated with diseases of the eye. The remaining spells are shown in the Table N in the Annex.

# GUYANA NATIONAL INSURANCE SCHEME



The wage-group distribution shows that approximately 86% or 7,940 of the spells were paid in wage-group X, 548 were paid in wage-group IX and 323 in wage-group VIII. Wage-groups I to VII accounted for the remaining 4% of the paid spells.

The average wage-group in which benefit was paid was the wage-group X. The average wage-group for the male recipients was X and for the females, IX.

Table 20 below gives the number of sickness spells paid by wage-group and sex.

**TABLE 20**  
**NUMBER OF SICKNESS SPELLS PAID BY WAGE-GROUP AND SEX**  
**1986**

DESCRIPTION	WAGE-GROUPS										TOTAL
	I	II	III	IV	V	VI	VII	VIII	IX	X	
Males	14	12	9	15	23	33	68	126	223	5,447	5,970
Females	5	6	15	16	31	53	92	197	325	2,493	3,233
Males and Females	19	18	24	31	54	86	160	323	548	7,940	9,203
Percentage		—	—	—	1	1	2	4	6	86	100

The average duration of the sickness spells paid was 11 benefit days approximately. The average duration for males was 12 benefit days and for females 9 benefit days.

In the sugar sector, the average duration was 19 benefit days for males, 20 benefit days for females and 19 benefit days overall. In the non-sugar sector, the overall average duration was 8 benefit days with males having an average of 9 benefit days and females averaging 8 benefit days. See Table 21 below.

**TABLE 21**  
**NUMBER OF SICKNESS SPELLS PAID BY SEX, SECTOR AND AVERAGE DURATION**  
**1986**

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NUMBER	AVERAGE DURATION	NUMBER	AVERAGE DURATION	NUMBER	AVERAGE DURATION
Males	1,670	19	4,300	9	5,970	12
Females	309	20	2,924	8	3,233	9
<b>TOTAL</b>	<b>1,979</b>	<b>19</b>	<b>7,224</b>	<b>8</b>	<b>9,203</b>	<b>11</b>



## GUYANA NATIONAL INSURANCE SCHEME

The total number of spells paid in 1985 was 8,996. The 1986 total, therefore, represents a 2% increase over that of 1985. The number of spells paid during the last 5 year period (1982 - 1986) the average duration and the percentage arising from the sugar sector are shown in Table 22 below.

**TABLE 22**  
**NUMBER OF SICKNESS SPELLS PAID, AVERAGE DURATION AND**  
**PERCENTAGE ARISING FROM SUGAR SECTOR**  
**1982 - 1986**

DESCRIPTION	1982	1983	1984	1985	1986
Spells arising from:					
Males	5,592	6,496	6,304	6,469	5,970
Females	1,774	2,095	2,322	2,527	3,233
<b>MALES AND FEMALES</b>	<b>7,366</b>	<b>8,591</b>	<b>8,626</b>	<b>8,996</b>	<b>9,203</b>
Average Duration (Benefit Days)	12	14	12	13	11
Percentage Arising from Sugar Sector	32	35	32	30	22

As could be seen from the above table, the annual number of paid terminated spells has continued its increasing trend. However, the average duration of the spells as well as the percentage arising from the sugar sector has declined significantly in 1986.

### SICKNESS BENEFIT MEDICAL CARE

During the year, 5,113 claims were made for the reimbursement of medical expenses incurred due to sickness. Two thousand, nine hundred and forty-three or 58% approximately of the claims were made by males and 2,170 or 42% approximately by females.

Workers in the sugar sector accounted for 965 or approximately 19% of the claims for this benefit and workers in the other sectors combined for 4,148 or 81% approximately.

# GUYANA NATIONAL INSURANCE SCHEME



Of the 965 claims made by workers in the sugar sector, 788 or 82% approximately were received from the males and 177 or 18% approximately from the females. The corresponding figures for workers in the non-sugar sector were 2,155 or approximately 52% males and 1,993 or approximately 48% females. See Table 23 below.

**TABLE 23**  
**DISTRIBUTION OF SICKNESS BENEFIT MEDICAL**  
**CARE CLAIMS BY SEX AND SECTOR**  
1986

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
Males	788	82	2,155	52	2,943	58
Females	177	18	1,993	48	2,170	42
Males & Females	965	100	4,148	100	5,113	100

The overall average age of the claimants was 38 years. The average age of the males was 40 years and the females, 36 years. The age range of the claimants was from 16 years to 60 years approximately. The number of Sickness Benefit Medical Care claims paid by age-group, sex and sector is given in Table O in the Annex.

An examination of the expenditure on medical care reveals that 61% approximately went towards out-patient care and 39% to in-patient care.

Of the total reimbursement given, 43% was for orthopaedic and prosthetic care, 19.5% for drugs and dressings, 11% for hospitalisation, 7% for medical examinations, 6% for treatment, 2.5% for specialist care and the remaining 11% for other types of care. Table 24 below shows the percentage distribution of the expenditure on sickness medical care by type of care.

**TABLE 24**  
**PERCENTAGE DISTRIBUTION OF SICKNESS MEDICAL CARE**  
**EXPENDITURE BY TYPE OF CARE**  
1986

DESCRIPTION	HOSPITALISATION	MEDICAL EXAMINATION	SPECIALIST CARE	DRUGS & DRESSINGS	TREATMENT	ORTHO-PAEDIC AND PROSTHETIC CARE	OTHERS	TOTAL
In-Patient	11	3	1.5	12.5	3	—	8	39
Out-Patient	—	4	1	7	3	43	3	61
In and Out-Patient	11	7	2.5	19.5	6	43	11	100

The sector distribution shows that, with respect to out-patient care, the workers in the non-sugar sector received approximately 88% of the reimbursement and those in the sugar sector, 12% approximately. The corresponding figures for in-patient care were 89% for non-sugar workers and 11% for workers in the sugar sector.



## GUYANA NATIONAL INSURANCE SCHEME

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One thousand, four hundred and thirty-six of the 5,113 claims paid had attached thereto the payment of sickness benefit — replacement of income. The remaining 3,677 were solely for medical care expenses.

During 1985, a total of 3,264 claims for this benefit were paid. The number paid in 1986 therefore represents an increase of 57% approximately when compared with that for the previous year.

### MATERNITY ALLOWANCE

During 1986, 1,310 maternity cases were terminated. Of this number 1,289 were paid and 21 were not paid.

An examination of the cases which were not paid shows that 8 were as a result of the claimants receiving full salary from their employers and 13 were due to the non-satisfaction of the contribution requirements by the insured persons.

All of the payments of the maternity allowance were made to employed women.

The ages of the recipients ranged from 17 years to 43 years. The average age was 28 years.

The age distribution shows that 386 or approximately 30% of the women were in the age-group (21 — 25) years, 461 or approximately 36% were in the age-group (26 — 30) years and 275 or approximately 21% were in the age-group (31 — 35) years. There were 130 persons who were 36 years or over and 37 who were under 21 years of age.

Table P in the Annex, gives the number of Maternity cases paid by age-group and benefit days.

The distribution by benefit days shows that 901 or approximately 70% of the recipients were paid for the full 13 weeks of normal maternity allowance and 348 or approximately 27% were paid for periods ranging from 6 to 12 benefit weeks.

Eight persons received the extended maternity allowance which was introduced during the year to enable women experiencing complications arising from their pregnancy to have additional leave up to a maximum of a further 13 weeks. The greatest number of weeks for which this benefit was paid was 21 i.e. an additional 8 weeks on the normal maternity allowance.

The average duration of the maternity cases paid during 1986 was 71 benefit days or approximately 12 benefit weeks.

The wage-group distribution shows that 866 or approximately 67% of the cases were paid in wage-group X, 154 or 12% approximately were paid in wage-group IX and 129 or 10% approximately were paid in wage-group VIII. The remaining 11% approximately were paid in wage-groups II to VII. No payments were made in wage-group I. The average wage-group in which payments were made was wage-group IX. The





wage-group distribution is shown in Table 25 below.

**TABLE 25  
DISTRIBUTION OF MATERNITY ALLOWANCE CASES BY WAGE-GROUP  
1986**

DESCRIPTION	WAGE-GROUPS										TOTAL
	I	II	III	IV	V	VI	VII	VIII	IX	X	
Number of Cases	—	3	12	10	17	46	52	129	154	866	1,289
Percentage	—	—	1	1	1	4	4	10	12	67	100

The average amount paid in Maternity allowance for 1986 was \$700.43.

In 1985, 1,311 cases of maternity allowance (benefit) were paid. Therefore, the number of cases paid in 1986 represents a slight decrease of 2% approximately. A comparison of the average duration of the cases in both years shows that those paid in 1986 were 1 day longer than those in the previous year.

The Table 26 below shows the annual number of maternity allowance cases paid and their average duration for 1982 to 1986.

**TABLE 26  
NUMBER OF MATERNITY ALLOWANCE CASES PAID  
AND AVERAGE DURATION  
1982 – 1986**

DESCRIPTION	1982	1983	1984	1985	1986
Number of Cases	1,246	1,232	1,074	1,311	1,289
Average Duration (benefit days)	68	72	67	70	71

The above table shows that, except for the year 1984, the annual number of maternity cases paid are somewhat stable. In the period (1984 – 1986) the annual average duration shows an increasing trend.

Table Q in the Annex, shows the paid number of maternity allowance cases by benefit days, wage-group and amount paid.

**MATERNITY GRANT**

The Maternity Grant is a new benefit which was introduced during the year under review. This lump-sum payment of \$300.00 is intended to be used to defray part of the medical and other related expenses which occur as a result of pregnancy and confinement. It is payable to an insured woman who qualifies for the benefit directly or to a woman, whether insured or not, who does not qualify for the benefit directly, but whose spouse is an insured person and has satisfied the contribution requirements for the award thereof.

One thousand one hundred and seventy nine women submitted claims for Maternity Grants in 1986. Of this number one thousand one hundred and seventy six received the benefit and 3 had their claims disallowed because there were impediments to the marriage of the parents.



## GUYANA NATIONAL INSURANCE SCHEME

Of the women who received the grant, 687 or 58% approximately directly met the contribution conditions and the other 489 or 42% approximately were paid because their spouses had the necessary contributions.

There was only self-employed woman who received this benefit. It was granted to her based on her own contributions. All the other recipients were accounted for within the employed category.

The age distribution of the claimants shows that 81 of them were in the age-group (16 – 19) years, 756 were in the age-group (20 – 29) years and 322 were in the age-group (30 – 39) years. There were 16 women who were 40 years or over and 1 who was 15 years old. The self-employed woman was 21 years old.

The average age of the recipients was 27 years approximately.

The Table 27 below shows the number of Maternity Grants paid by age-group, employment category and insurance status of the recipients.

**TABLE 27**  
**NUMBER OF MATERNITY GRANTS PAID BY AGE-GROUP,**  
**EMPLOYMENT CATEGORY AND INSURANCE STATUS**  
**1986**

AGE GROUP	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES		TOTAL
	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	
Under 16	—	1	—	—	—	1	1
16 – 19	21	60	—	—	21	60	81
20 – 24	155	218	1	—	156	218	374
25 – 29	270	112	—	—	270	112	382
30 – 34	156	70	—	—	156	70	226
35 – 39	75	21	—	—	75	21	96
40 – 44	9	6	—	—	9	6	15
45 – 49	—	1	—	—	—	1	1
<b>TOTAL</b>	<b>686</b>	<b>489</b>	<b>1</b>	<b>—</b>	<b>687</b>	<b>489</b>	<b>1,176</b>

The average amount of the grant paid was \$300.00.

The 1,176 women who received this benefit had amongst them 2,578 children under 18 years, an average of 2 children per claimant.

The age distribution of the children shows that 1,182 or approximately 46% were under 1 year, 652 or 25% approximately were between 1 and 5 years old, 486 or 19% approximately were within the age-group (6 – 10) years and the remaining 258 or 10% approximately were over 10 years of age.

The number of claims for this benefit is expected to increase sharply during the coming year as more persons become aware of its existence.



**INDUSTRIAL BENEFITS BRANCH**

**INJURY BENEFIT**

The number of spells of Injury Benefit which terminated during 1986 was 6,588. Three hundred and eighty-eight were spells which terminated without payment and 6,200 were spells which were paid during the year.

An analysis of the spells which were not paid shows that 319 were disallowed because the claimants had incapacity which lasted less than 4 days, 29 were disallowed because the claimants received full wages from their employers during the periods of incapacity and 7 because the accident in which the insured persons were involved did not arise out of, or during the course of, employment. The remaining 33 spells were disqualified because the insured persons did not submit their claims within the time prescribed for such submission.

An examination of the 6,200 spells which were paid reveals that 6,176 of them terminated on the recovery of the insured persons. The average duration of these spells was approximately 12 benefit days. A further 20 spells terminated after the insured persons had received benefit for 26 weeks. There were 3 cases where, after receiving benefit for 26 weeks, persons were awarded provisional Disablement Pensions and 1 where the insured person was awarded a permanent Disablement Pension. This is shown in Table 28 below.

**TABLE 28  
NUMBER OF INJURY SPELLS PAID BY REASONS FOR  
TERMINATION, BENEFIT DAYS AND SEX  
1986**

REASON FOR TERMINATION	MALES		FEMALES		MALES & FEMALES	
	NUMBER OF SPELLS	BENEFIT DAYS	NUMBER OF SPELLS	BENEFIT DAYS	NUMBER OF SPELLS	BENEFIT DAYS
Recovery	5,639	69,860	537	7,989	6,176	77,849
Benefit paid for 26 weeks	17	2,652	3	468	20	3,120
Provisional Disablement Pension Awarded	3	323	—	—	3	323
Permanent Disablement Pension Awarded	1	120	—	—	1	120
<b>TOTAL</b>	<b>5,660</b>	<b>72,955</b>	<b>540</b>	<b>8,457</b>	<b>6,200</b>	<b>81,412</b>

Five thousand six hundred and sixty males and five hundred and forty females received injury benefit during 1986.

The distribution by sector shows that the sugar sector accounted for 5,636 or approximately 91% of the paid spells. Of this number, 5,159 related to male workers and 477 to female workers. The non-sugar sector accounted for the remaining 564 or approximately 9% of the spells. This number related to



501 males and 63 females. This distribution is given below in Table 29.

**TABLE 29**  
**NUMBER OF INJURY SPELLS PAID BY SEX AND SECTOR**  
**1986**

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NUMBER	PER-CENTAGE	NUMBER	PER-CENTAGE	NUMBER	PER-CENTAGE
Males	5,159	83.2	501	8.1	5,660	91.3
Females	477	7.7	63	1.0	540	8.7
Males & Females	5,636	90.9	564	9.1	6,200	100.0

The distribution by age shows that 3,961 or approximately 64% of the spells related to persons in the age-group (16 – 35) years and 2,192 or approximately 35% to persons in the age-group (36 – 60) years. There were also 7 spells, relating to persons under 16 years and 40 to persons over 60 years.

The overall average age of the claimants was 33 years. The ages of the male claimants averaged 32 years and that of the female claimants, 41 years. Table R in the Annex categories the recipients of this benefit by age-group and sex.

The wage-group distribution shows that 5,840 or approximately 94% of the spells were paid in wage-group X. The wage-groups 1 to V accounted for 39 paid spells and the wage-groups VI to IX accounted for the remaining 321.

The average duration of spells was 13 days overall with the average for males being 13 days and that for females, 16 days.

Table S in the Annex shows the number of paid injury spells by Benefit days and wage-group.

The number of spells which terminated in payment during 1985 was 8,895. The number paid in 1986 therefore shows a decrease of 30% approximately by comparison. The Table 30 below gives the number of spells paid during the years 1982 to 1986 together with the average duration of those spells and the percentage arising from the sugar sector.

**TABLE 30**  
**NUMBER OF INJURY SPELLS PAID, PERCENTAGE ARISING**  
**FROM SUGAR SECTOR AND AVERAGE DURATION OF SPELLS**  
**1982 – 1986**

DESCRIPTION	1982	1983	1984	1985	1986
Number of Spells	7,425	9,351	8,746	8,895	6,200
Percentage Arising from Sugar Sector	91	93	92	94	91
Average Duration (benefit days)	13	13	13	12	13

# GUYANA NATIONAL INSURANCE SCHEME



An examination of the above table reveals that 1986 has recorded the lowest number of spells paid during the given 5-year period. However the average duration shows a fairly stable trend and the percentage of spells arising from the sugar sector, though recording a slight decrease in 1986 relative to 1985, shows an underlying increasing trend.

## INJURY BENEFIT MEDICAL CARE

During the year, 4,329 Injury benefit medical care claims were paid. The recipients consisted of 3,691 males and 638 females.

The sector distribution shows that 3,363 or 78% approximately of the claims were from workers in the sugar sector and the remaining 966 or 22% approximately were from workers in the other industries combined.

In the sugar sector, there were 2,836 males and 527 females who received this benefit. The corresponding figures for the non-sugar sector were 855 males and 111 females. This is shown below in Table 31.

TABLE 31  
INJURY BENEFIT MEDICAL CARE CLAIMS BY SEX AND SECTOR  
1986

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	NUMBER	PER-CENTAGE	NUMBER	PER-CENTAGE	NUMBER	PER-CENTAGE
Males	2,836	65.5	855	19.8	3,691	85.3
Females	527	12.2	111	2.5	638	14.7
Males & Females	3,363	77.7	966	22.3	4,329	100

The distribution of the recipients by age shows that 3 were under 16 years, 4,316 were between 16 years and 60 years and 10 were over 60 years. All the recipients who were over 60 years old were in the sugar industry.

The average age overall was 33 years. The ages of the males averaged 32 years and the females, 42 years. Table T in the Annex gives the distribution of the Injury benefit medical care claims paid by age-group, sex and sector.

An examination of the total cost of the medical care claims reveals that the males were responsible for 85% approximately and the females for 15% approximately. It also shows that workers in the sugar sector accounted for approximately 55% of the total amount and workers in the other industries combined for the remaining 45% approximately.

Of the total amount expended on this benefit, 24% was paid for in-patient care and 76% for out-patient care.

A further analysis shows that, of the 24% paid for in-patient care, 8% related to workers in the sugar sector and 16% to workers in the other sectors. With respect to the percentage paid for out-patient care,



## GUYANA NATIONAL INSURANCE SCHEME

47% related to the sugar sector workers and 29% to workers in other sectors. This distribution is given in Table 32 below.

**TABLE 32**  
**INJURY BENEFIT MEDICAL CARE COST BY**  
**SECTOR AND TYPE OF CARE (PERCENTAGE-WISE)**  
1986

TYPE OF CARE	SUGAR	NON-SUGAR	ALL SECTORS
In-Patient			
In-Patient	8	16	24
Out-Patient	47	29	76
<b>TOTAL</b>	<b>55</b>	<b>45</b>	<b>100</b>

An analysis of the type of care for which payment was made shows that 7% of total expenditure went towards hospitalisation, 20% towards medical examinations, 5% towards specialist care, 22% for drugs and dressings, 9% for treatment and 16% for subsistence and travelling expenses. The remaining 21% was paid for other costs incurred as a result of the medical care such as Fees to referees and X-ray and laboratory tests.

Table 33 below displays the percentage distribution of expenditure among the types of care.

**TABLE 33**  
**PERCENTAGE DISTRIBUTION OF INJURY BENEFIT MEDICAL CARE COST**  
1986

DESCRIPTION	TYPE OF CARE							TOTAL
	HOSPITAL- ISATION	MEDICAL EXAM	SPECIALIST CARE	DRUGS & DRESSING	TREAT- MENT	SUBSIS- TENCE AND TRAVELL- ING	OTHERS	
In-Patient	7	1	1	7	4	-	4	24
Out-Patient		19	4	15	5	16	17	76
In and Out- Patient	7	20	5	22	9	16	21	100

The percentage of claimants who received Injury Medical care as well as Injury benefit (replacement of income) was 92% approximately.

In 1985, the number of industrial medical care claims paid was 8,638. The number of claims paid during 1986 therefore represents a reduction by approximately 50% from the previous year. This decrease may be attributed to the diversification of some workers from the sugar industry to other areas wherein the occurrence of injuries is lessened.

### DISABLEMENT PENSION

During the year under review, 90 Permanent Disablement Pensions were granted to 76 males and 14

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females. Sixty-seven of these pensions were awarded at the conclusion of varying periods of injury benefit payment and 23 were granted after periods of provisional assessment.

The distribution by age shows that 19 of the new pensioners were under 30 years. This number included 2 males who were 16 years old. Forty-nine of the pensioners were between the ages of 30 and 49 years and 19 were between the ages of 50 and 59 years. The remaining 3 were aged 60 years, 61 years and 63 years of age.

The average age of the male recipients was 40 years and for the females, it was 47 years. The overall average age was 41 years.

An analysis by sector shows that 52 of the pensioners were in the Sugar sector and 38 in the Non-sugar sector. Of the 52 pensioners in the Sugar sector, 40 were males and 12 females. The corresponding distribution for those in the Non-sugar sector was 36 males and 2 females.

59 or approximately 66% of the pensioners had degrees of disability ranging from 20% to 30%. There were 7 cases which were assessed at 40% disability, 9 at 50%, 9 at 60%, 1 at 70%, 3 at 80% and 1 at 90%. One male was assessed at 100% disability.

See Table 34 below for the number of Disablement pensions by percentage of disability, sex and sector.

**TABLE 34**  
**NUMBER OF DISABLEMENT PENSIONS BY PERCENTAGE**  
**OF DISABILITY, SEX AND SECTOR**  
**1986**

PERCENTAGE OF DISABILITY	SUGAR			NON-SUGAR			BOTH SECTORS
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	
20	23	5	28	13	1	14	42
30	4	2	6	11	—	11	17
40	2	—	2	4	1	5	7
50	3	4	7	2	—	2	9
60	5	1	6	3	—	3	9
70	1	—	1	—	—	—	1
80	1	—	1	2	—	2	3
90	1	—	1	—	—	—	1
100	—	—	—	1	—	1	1
<b>TOTAL</b>	<b>40</b>	<b>12</b>	<b>52</b>	<b>36</b>	<b>2</b>	<b>38</b>	<b>90</b>

The distribution by nature of disability shows that 25 or approximately 28% of the injuries resulted from fractures, 15 or 17% approximately were due to cuts and lacerations, 12 or 13% approximately were as a result of amputations and 10 or approximately 11% were caused by post-traumatic ankylosis of joints.



## GUYANA NATIONAL INSURANCE SCHEME

The remaining 28 cases were spread amongst contusions and abrasions, burns and scalds, punctured wounds, post-traumatic paralysis of limbs or parts of the body, dislocations, sprains and strains, asphyxiation, eye and other injuries.

Table 35 below shows the distribution of the pensions by nature of disability and location of injury.

**TABLE 35**  
**NUMBER OF DISABLEMENT PENSIONS BY NATURE OF**  
**DISABILITY AND LOCATION OF INJURY**  
1986

NATURE OF DISABILITY	LOCATION OF INJURY							TOTAL
	HEAD		TRUNK	UPPER EXTREMITIES		LOWER EXTREMITIES	INJURIES NOT SPECIFICALLY LOCATED	
	EYES	OTHER		FINGERS	OTHERS			
Contusions and Abrasions	—	1	2	—	1	1	—	5
Burns and Scalds	—	1	—	—	1	—	1	3
Concussions	—	—	—	—	—	—	—	—
Cuts and Lacerations	—	1	—	5	6	2	1	15
Punctured Wounds	—	—	1	—	—	—	—	1
Amputations	—	—	—	8	—	4	—	12
Post-Traumatic Ankylosis of Joints	—	—	5	—	—	4	1	10
Post-Traumatic Paralysis of Limbs or Parts of the Body	—	—	2	—	—	—	—	2
Dislocations	—	—	1	—	1	1	—	3
Fractures	—	—	5	4	5	11	—	25
Sprains and Strains	—	—	7	—	—	2	—	9
Asphyxiation	—	—	—	—	—	—	1	1
Eye and other Injuries	3	—	—	—	—	—	1	4
<b>TOTAL</b>	<b>3</b>	<b>3</b>	<b>23</b>	<b>17</b>	<b>14</b>	<b>25</b>	<b>5</b>	<b>90</b>



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An examination of the location of these injuries shows that 31 or approximately 34% were about the upper extremities, 25 or 28% were about the lower extremities, 23 were on the trunk, 6 on the head and 5 about other parts of the body.

There were 32 incidents where the injuries sustained were caused by persons falling, and 26 which resulted from persons coming into contact with objects. Twelve injuries were caused by means of transport, 10 through the use of machinery and hand tools, 4 from fire or explosion and 6 from other causes.

Fifty-one or approximately 57% of the new pensioners were Manual Workers, 25 or 28% approximately were Craftsmen and Technical Workers, 12 were Service Workers and 2 were Clerical and Sales Workers.

The average weekly amount of pensions awarded in 1986 was \$21.65 approximately.

Table U in the Annex shows the number of pensions awarded by nature of disability and weekly amount paid.

During 1985, a total of 85 pensions were granted. The amount of 90 pensions awarded in 1986 therefore represents a 6% increase by comparison.

The number of disablement pensions awarded over the period 1982 to 1986 is shown in Table 36 below.

**TABLE 36**  
**NUMBER OF DISABLEMENT PENSIONS AWARDED ANNUALLY**  
**1982 - 1986**

SECTORS	1982	1983	1984	1985	1986
Sugar	22	24	39	45	52
Non-Sugar	39	32	36	40	38
Both Sectors	61	56	75	85	90

The above table shows a gradual increase in the annual number of pensions awarded. This increase is also evident in the numbers awarded to persons in the sugar sector.

Eight hundred and eighty eight disablement pensioners were on roll at the beginning of 1986. This number comprised 808 males and 80 females. They received an average weekly payment of \$23.53.

During the year, 90 new pensioners receiving an average weekly amount of \$21.65 came on stream and five pensions ceased due to the death of the recipients. The 5 deaths related to male pensioners who were in receipt of an average weekly payment of \$25.81.

At the end of 1986, there were 973 pensioners on roll, 879 males and 94 females. They were in receipt of an average weekly payment of \$23.34. Table 37 below shows the Movement of Disablement pensions in 1986.



## GUYANA NATIONAL INSURANCE SCHEME

**TABLE 37**  
**MOVEMENT OF DISABLEMENT PENSIONS**  
**1986**

DESCRIPTION	MALES		FEMALES		MALES & FEMALES	
	NUMBER	AVERAGE WEEKLY AMOUNT \$	NUMBER	AVERAGE WEEKLY AMOUNT \$	NUMBER	AVERAGE WEEKLY AMOUNT \$
Pensions in Payment at the beginning of the Year	808	24.38*	80	14.95*	888	23.53*
Pensions Granted during the Year	76	21.85	14	20.53	90	21.65
Pensions Terminated during the Year by Death	5	25.81	—	—	5	25.81
Pensions in Payment at the end of the Year	879	24.15	94	15.78	973	23.34

\* adjustment due to increases given

The above table reflects increases in the rates of pensions which were already in payment at the end of 1985. These increases took the form of cost-of-living allowances.

Table V in the Annex shows the number of Disablement pensions awarded by age, sex and weekly amount paid for 1986.

### DISABLEMENT GRANT

In 1986, a total of 42 Disablement Grants were paid to 36 males and 6 females.

The overall age of the recipients was 37 years. The average age of the male recipients was 35 years whilst that for the females was 47 years.

A sector analysis shows that 22 or approximately 52% of the recipients were workers in the sugar sector and 20 or 48% approximately were workers in the non-sugar industries combined. See Table 38

# GUYANA NATIONAL INSURANCE SCHEME



**TABLE 38**  
**NUMBER OF DISABLEMENT GRANTS PAID BY SEX AND SECTOR**  
**1986**

DESCRIPTION	SECTOR		BOTH SECTORS
	SUGAR	NON-SUGAR	
Males	17	19	36
Females	5	1	6
Males and Females	22	20	42

An analysis of the grants by Nature of Injury shows that 14 of the recipients sustained Cuts and Lacerations, 9 had Amputations, 8 had Fractures, 4 had Sprains and Strains and the remaining 7 sustained Contusions and Abrasions, Burns and Scalds, Punctured Wounds and Dislocations. See Table 39 below for the distribution.

**TABLE 39**  
**NUMBERS OF DISABLEMENT GRANTS BY NATURE AND LOCATION OF INJURY**  
**1986**

NATURE OF INJURY	LOCATION OF INJURY							TOTAL
	HEAD		TRUNK INCLUDING THE URO-GENITAL ORGANS	UPPER EXTREMITIES		LOWER EXTREMITIES	GENERAL INJURIES WHICH CANNOT BE LOCATED TO ANY PARTICULAR PART OF THE BODY	
	EYES	OTHER		FINGERS	OTHER			
Contusions and Abrasions	-	-	2	-	-	-	-	2
Burns and Scalds	-	-	-	-	1	2	-	3
Concussions	-	-	-	-	-	-	-	-
Cuts and Lacerations	-	-	1	7	3	2	1	14
Punctured Wounds	-	-	-	-	-	1	-	1
Amputations	-	-	-	6	-	3	-	9
Dislocations	-	-	-	-	-	1	-	1
Fractures	-	-	1	2	3	2	-	8
Sprains and Strains	-	-	2	-	-	2	-	4
<b>TOTAL</b>	-	-	6	15	7	13	1	42

A further analysis of the above shows that 22 or approximately 52% of the injuries were to the upper extremities with 15 of those injuries being to the fingers. Of those 15, 7 were as a result of Cuts and Lacerations and 6 were Amputations. A total of 13 persons sustained injuries to the lower extremities (legs and feet) with 3 resulting in Amputations, 2 each resulting in Burns and Scalds, Cuts and Lacerations, Fractures and Sprains and Strains.



## GUYANA NATIONAL INSURANCE SCHEME

A study of the degrees of disability reveals that 11 or 26% approximately of the recipients were assessed to have below 10% disability, 23 or 55% approximately were assessed at 10% disability and the remaining 8 or 19% approximately were assessed at 14% disability. This is shown in Table 40 below.

**TABLE 40**  
**NUMBER OF DISABLEMENT GRANTS BY PERCENTAGE OF**  
**DISABILITY, SEX AND SECTOR**  
**1986**

PERCENTAGE OF DISABILITY	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	MALES AND FEMALES	MALES	FEMALES	MALES AND FEMALES	MALES	FEMALES	MALES AND FEMALES
1	—	—	—	—	—	—	—	—	—
2	—	—	—	—	—	—	—	—	—
3	—	—	—	—	1	1	—	1	1
4	—	—	—	—	—	—	—	—	—
5	3	2	5	4	—	4	7	2	9
6	—	—	—	—	—	—	—	—	—
7	1	—	1	—	—	—	1	—	1
8	—	—	—	—	—	—	—	—	—
9	—	—	—	—	—	—	—	—	—
10	12	3	15	8	—	8	20	3	23
11	—	—	—	—	—	—	—	—	—
12	—	—	—	—	—	—	—	—	—
13	—	—	—	—	—	—	—	—	—
14	1	—	1	7	—	7	8	—	8
<b>TOTAL</b>	<b>17</b>	<b>5</b>	<b>22</b>	<b>19</b>	<b>1</b>	<b>20</b>	<b>36</b>	<b>6</b>	<b>42</b>

The average amount of Disablement Grant paid was approximately \$378.00.

The number of grants awarded in 1985 was 45. There was thus a 7% decrease in the 1986 awards by comparison.

Table W in the Annex shows the number of Disablement Grants classified by age-group, sex and amount paid.

### INDUSTRIAL DEATH

During 1986, there were 20 Industrial Deaths which gave right to Industrial Death benefits. Five of the benefits were annuities and 15 were Industrial Death Pensions.

The recipients of the 5 annuities awarded included a sister, a step-son, an adopted mother and a wife who was under 45 years at the time of death of the insured person and had no children. The other payment was divided between a sister, brother-in-law, niece and nephew. All the recipients were wholly dependent on the deceased.

# GUYANA NATIONAL INSURANCE SCHEME



The 15 pensions were awarded to 8 widows and 7 parents. Six of the widows received the award because they had in their care children of the deceased, 1, because she was over 45 years old on the date of death of the insured person and the other, because she was incapable of work.

The ages of the deceased ranged from 19 years to 58 years. The average age was 32 years approximately.

The ages of the widows to whom pensions were awarded ranged from 21 years to 63 years. Their average age was 35 years approximately.

There were 14 children included in the pensions. Their ages ranged from a few months to 13 years. The average age was 7 years approximately.

Two of the deaths arose from workers in the Sugar sector and 18 from workers in the other industries combined.

An analysis of the causes of deaths shows that 6 were caused by means of transport, 4 from persons falling and 3 from falling objects. Power-driven machinery, fire and contact with objects each caused 1 death. The remaining 4 deaths were from other causes.

Seven of the deceased died from fractures, 5 from drowning, 3 from concussions and 2 from punctured wounds. One person was burnt, 1 received cuts and lacerations and the other died from post-traumatic paralysis of the body. This is summarised in Table 41 below.

**TABLE 41**  
**NUMBER OF INDUSTRIAL DEATHS BY NATURE OF**  
**INJURY AND CAUSE OF ACCIDENT**  
**1986**

NATURE OF INJURY	CAUSE OF ACCIDENT								
	POWER DRIVEN MACH.		MEANS OF TRANSPORT		ACCIDENTS CAUSED OTHERWISE THAN BY MACHINERY, HANDLING GOODS OR BY MEANS OF TRANSPORT				
	PRIME MOVERS	POWER DRIVEN	OTHER	FIRE OR EXPLOSIONS	PERSONS FALLING	FALLING OBJECTS	STRIKING AGAINST OR COMING INTO CONTACT WITH OBJECTS	OTHER CAUSES	TOTAL
Burns and Scalds	—	—	—	1	—	—	—	—	1
Concussions	—	—	—	—	—	1	1	1	3
Cuts and Lacerations	—	—	—	—	1	—	—	—	1
Punctured Wounds	—	—	—	—	—	—	—	2	2
Post-Traumatic Paralysis of Limbs or Parts of the Body	—	—	—	—	1	—	—	—	1
Fractures	1	2	—	—	2	2	—	—	7
Drowning	—	1	3	—	—	—	—	1	5
<b>TOTAL</b>	<b>1</b>	<b>3</b>	<b>3</b>	<b>1</b>	<b>4</b>	<b>3</b>	<b>1</b>	<b>4</b>	<b>20</b>



## GUYANA NATIONAL INSURANCE SCHEME

At the beginning of the year, 334 Industrial Death pensions were in payment. This number comprised 287 Widows' pensions, 37 Parents' pensions and 10 Orphans' pensions. The average weekly amount was \$27.27.

During the year, 15 pensions were granted, 1 was terminated due to the death of the recipient and 29 were altered due to the attainment of the age limit by the children involved.

At the end of 1986, therefore, there were 348 pensions in payment. The recipients were 294 widows, 44 parents and 10 orphans. The average weekly amount was \$27.41.

The Table 42 below shows the movement of the pension in 1986.

**TABLE 42**  
**MOVEMENT OF INDUSTRIAL DEATH PENSIONS**  
**1986**

DESCRIPTION	WIDOWS		PARENTS		ORPHANS		TOTAL	
	NUMBER	AVERAGE WEEKLY AMOUNT \$	NUMBER	AVERAGE WEEKLY AMOUNT \$	NUMBER	AVERAGE WEEKLY AMOUNT \$	NUMBER	AVERAGE WEEKLY AMOUNT \$
Pensions in Payment at the beginning of the year	287	28.54*	37	20.78*	10	15.00*	334	27.27
Pensions Granted during the Year	8	52.57	7	40.46	—	—	15	46.92
Pensions Terminated during the Year by a) death	1	22.50	—	—	—	—	1	22.50
Pensions altered during the Year (age limit)	27	8.19	—	—	2	15.00	29	8.66
Pensions in Payment at the end of the Year	294	28.46	44	23.91	10	12.00	348	27.41

\* revised figures

In 1985, there were 17 Industrial deaths which gave right to 14 pensions, 2 annuities and 1 grant. Therefore, the year 1986 showed an increase of approximately 18% in the number of deaths which gave right to benefits and an increase by 3 in the number of annuities. No grants were awarded during the year.

Table X in the Annex gives the number of Industrial Death pensions classified by condition of award and nature of injury.

### MEDICAL ADJUDICATION OF CLAIMS

One thousand, six hundred and sixty-eight claimants were seen by personnel of the Medical Department during 1986. Of this number, 496 were seen in the Medical Department and 1,172 were seen on the monthly visits made by the Medical Adviser to the various outlying offices of the organisation.

Of the 496 claimants seen in the Medical Department, 429 had their cases referred to Medical Referees and 67 to Specialists for determination. There were 302 claims which related to Injury Benefit and 194 to Sickness Benefit.

# GUYANA NATIONAL INSURANCE SCHEME



The results of the determinations show that 288 of the injury claims were allowed and 14 were disallowed. The corresponding figures for sickness claims were 175 allowed and 19 disallowed.

The number of claimants seen in the Medical Department during 1986 was greatly reduced due to the opening of the outlying offices for visits by the Medical Adviser to render this service.

## CASES REFERRED TO MEDICAL BOARD (INDUSTRIAL)

A total of 207 cases were placed before Industrial Medical Boards in 1986. Of this total, 155 were new cases and 52 were cases for review, that is, they were previously placed before Boards and required follow-up action.

Thirty-seven cases were struck off because the claimants failed to appear before the Board and no determination was made in 4 other cases because no doctor was available.

As a consequence of determinations made, 86 persons were awarded permanent partial disabilities, 3 others were increased and 2 reduced and 43 persons were recommended for further treatment (1 overseas). The remaining 32 persons were found fit for work.

The number of cases placed before Medical Boards over the last 5 years is shown in Table 43 below.

**TABLE 43**  
**CASES PLACED BEFORE MEDICAL BOARD (INDUSTRIAL)**  
**1982 - 1986**

DESCRIPTION	1982	1983	1984	1985	1986
Number of Cases Boarded	147	203	164	221	207
Medical Treatment Recommended	93	140	131	112	134
Medical Treatment not Recommended	54	59	30	78	36
Cases struck off	—	4	3	31	37
Percentage Genuine cases	63	69	80	51	65

An examination of the above table shows that there is an underlying increasing trend in the number of cases placed before the Industrial Boards annually. Moreover, the percentage of genuine cases has increased in 1986 after the significant decline from 1984 to 1985 and the number of cases struck off annually continues to increase.

## CASES REFERRED TO MEDICAL BOARD (NON-INDUSTRIAL)

A total of 185 non-industrial cases were put for determination by Medical Boards during the year. Of this number, 180 were new cases and 5 were for review.

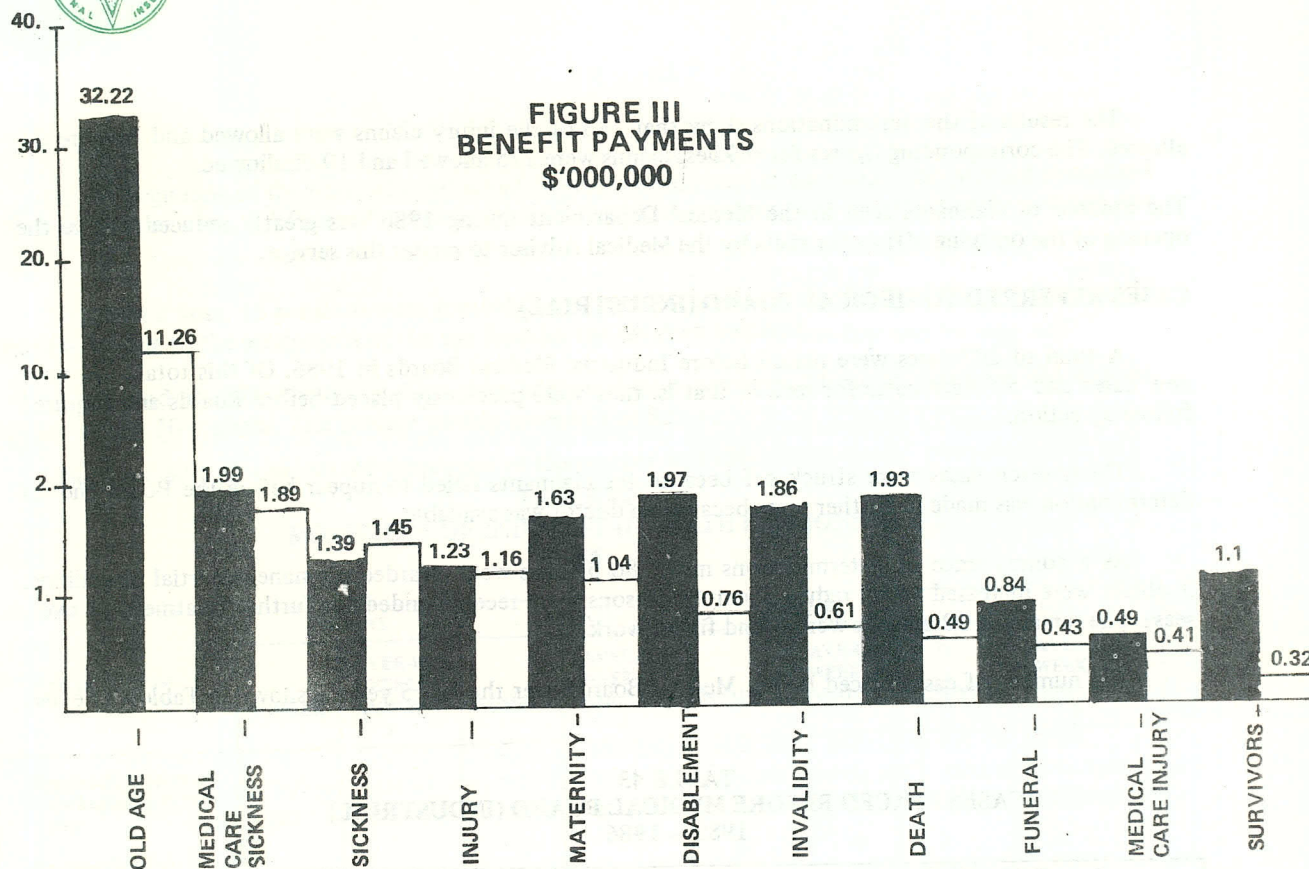
The determinations resulted in 83 persons being recommended for Invalidity benefit, 2 for Injury benefit and 35 for further treatment. Three persons were found fit for work (1 with treatment) and 34 had their claims disallowed. The remaining 28 cases were struck off due to the non appearance of the claimants.

## MEDICAL TREATMENT ABROAD

During 1986, one person was sent to Cuba for medical treatment as a result of an industrial injury.



## GUYANA NATIONAL INSURANCE SCHEME



In addition, 39 claimants received treatment overseas under Sickness Benefit Medical Care programme and were reimbursed their medical expenses by the scheme.

The number of claimants going abroad for medical treatment is increasing steadily but it is encouraging to note that many have been able to return to productive activity.

### SICK VISITING

The nurses/sick visitors, attached to the Medical Department, have made a total of 1,066 visits to claimants and pensioners during the year under review. Three hundred and thirty-three were made to hospitals, 205 to dispensaries and 528 to the homes of persons.

The total number of persons seen on these visits was 3,854 of which 53% approximately were as a result of house visits.

The Table below shows the number of visits made by the nurses during the period 1982 – 1986.

**TABLE 44  
VISITS MADE BY NURSES/SICK VISITORS**

DESCRIPTION	1982	1983	1984	1985	1986
Number of Visits	1,693	1,200	1,118	1,139	1,066

In can be seen from the above table that the number of visits made over the period 1982 – 1986 is



## GUYANA NATIONAL INSURANCE SCHEME

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decreasing. The reduction in 1986 resulted from the restricted mobility of the nurses due to the unavailability of vehicles during the year.

### REHABILITATION

In 1986, the performance of the orthopaedic section was severely affected due to the unavailability of materials. However, 23 prostheses, 54 orthotics and 51 other orthopaedic aids were fitted to claimants. Repairs were also made to 99 appliances.

At the end of the year, several persons were still waiting to have parts fabricated.

### TRAINING

In 1986, the Training Division intensified its efforts to maintain a high level of efficiency by utilizing the services of reputable local institutions suitable to the Organisation's needs. Emphasis was placed on the training of middle management personnel and the majority of programmes in which employees participated were of a longer than normal duration and at the certificate level.

Sixteen courses were conducted by the division during the year under review. These comprised 2 Orientation/Induction courses for new recruits into the Organisation, 3 Seminars for staff at the Organisation's local offices, 8 Seminars on National Insurance Procedures for external agencies, 1 attachment of National Insurance Clerks from an external organisation, 1 Work Study attachment for students of Secondary Schools and 1 Seminar for Medical Personnel. The year also saw the completion of the first one-year 'Succession Training' course and the commencement of the second.

A total of 16 lectures was also given for several agencies including the Military and para-Military, Sugar Estates, Private Companies, the Hydro Power Project Office, the Guyana Industrial Training Centre and a Regional Democratic Council. Nine hundred and eighty-nine persons benefited from these lectures.

### LIBRARY

The National Insurance Library continued to serve the employees during 1986. It has increased its complement of books and extended its services to the outlying offices.

This year also, saw the commencement of Lectures on 'The use of the Library'. These are held as part of the Orientation Courses for new recruits into the Organisation.

### ESTABLISHMENT AND ORGANISATION

At 31st December, 1986 the staff complement was 539, comprising 510 permanent and 29 temporary employees.

During the year, 134 persons were recruited. Of these, 54 were employed permanently and 80 temporarily.

One hundred and twenty-nine persons left the Organisation during the year. Sixty-three were temporary employees, 52 of whom had their services terminated. Of the remaining 66 persons who were permanently employed, 31 submitted their resignations, 30 were dismissed, 4 retired and 1 was transferred to another Organisation.

### WELFARE

The services performed by the Organisation's welfare committee were given a boost with the employ-



ment of a Welfare Officer during the year under review. Members of staff received counselling in work-related matters and assistance in the procurement of commodities and other services which would enhance their performance at work.

### SPORTS AND CULTURE

During 1986, employees of the organisation were involved in several sports and cultural activities. These involved the establishment and strengthening of links with external agencies as well as departments within the Scheme. This year saw the introduction of the zonal system which provided employees with more intense interaction and communication as well as competition.

### ACTUARIAL REVIEW

The Third actuarial review of the National Insurance Scheme was started in July, 1985 and completed in January, 1986. Ms. Giovanna Ferrara was appointed by the International Labour Office to undertake this assignment. Her final report put forward seventeen (17) recommendations to the Government for consideration. Eight (8) of them were implemented in 1986. The remaining 9 were still being considered.



**INCOME AND EXPENDITURE**

**INCOME**

During 1986, the total income received from all sources was \$184,564,568. This composition was as follows:—

Contributions	—	\$ 71,414,193
Investment Income	—	113,109,716
Other Income	—	40,659
<b>TOTAL INCOME</b>		<b>\$184,564,568</b>

The distribution of this income among the various benefit branches was as follows:—

DESCRIPTION	LONG TERM	SHORT TERM	INDUSTRIAL	TOTAL
Contributions	52,560,846	7,427,076	11,426,271	71,414,193
Investment Income	84,345,915	11,333,594	17,430,207	113,109,716
Other Income	13,553	13,553	13,553	40,659
<b>TOTAL INCOME</b>	<b>136,920,314</b>	<b>18,774,223</b>	<b>28,870,031</b>	<b>184,564,568</b>

The total income received during 1985 was \$159,720,853. The 1986 income therefore represents an increase of about 15.6% in comparison. The income received from the various sources during 1985 and 1986 is given below.

DESCRIPTION	YEAR		PERCENTAGE INCREASE
	1985	1986	
Contributions	64,631,555	71,414,193	+ 10.5
Investment Income	95,036,062	113,109,716	+ 19.0
Other Income	53,236	40,659	– 23.6
<b>TOTAL INCOME</b>	<b>159,720,853</b>	<b>184,564,568</b>	<b>+ 15.6</b>

The above table shows that increases were realised in both 'Contributions' and 'Investment income' in 1986 relative to the preceding year. There was a decrease by 24% approximately in 'Other Income'.

**EXPENDITURE**

The amount of expenses incurred during 1986 was \$57,969,034. Benefits payments accounted for \$46,675,140 or approximately 80.5% of this sum and the remaining \$11,293,894 or 19.5% approximately went towards administrative expenses.



## GUYANA NATIONAL INSURANCE SCHEME

An analysis of the benefits payments shows that the Long Term Benefits branch accounted for \$36,044,929 or approximately 77% of the amount with \$31,989,583 or 68% approximately being for the payment of Old Age Pensions. The Short Term Benefits branch absorbed \$5,018,292 or approximately 11% and the Industrial Benefits branch \$5,611,919 or 12% approximately.

The table below gives the distribution of expenditure on benefits among the three branches.

BENEFIT BRANCH	AMOUNT (\$)	PERCENTAGE OF BENEFIT EXPENDITURE	PERCENTAGE OF TOTAL EXPENDITURE
Long Term	36,044,929	77	62.17
Short Term	5,018,292	11	8.65
Industrial	5,611,919	12	9.68
ALL BRANCHES	46,675,140	100	80.5

As shown above, the Long Term Benefits branch absorbed approximately 62% of the total expenditure, the Short Term Benefits branch approximately 9% and the Industrial Benefits branch 10% approximately.

A comparison of the amount expended on the three Benefits Branches during 1985 and 1986 is allowed below.

BENEFIT BRANCH	AMOUNT SPENT DURING		PERCENTAGE INCREASE
	1985	1986	
Long Term	12,614,631	36,044,929	+ 185.7
Short Term	4,377,842	5,018,292	+ 14.6
Industrial	2,824,300	5,611,919	+ 98.7
ALL BRANCHES	19,816,773	46,675,140	+ 135.5

The above table shows that there was an increase of \$26,858,367 or 135.5% approximately in total expenditure on benefits for 1986. The expenditure on the Long Term Benefits branch increased by 185.7% approximately, the Short Term Benefits branch by 14.6% approximately and the Industrial Benefits Branch by 98.7% approximately. The significant increase in the Long Term and Industrial Benefits branches were due to modifications made to the rates of these benefits during the year under review.

Administrative expenses during 1986 amounted to \$11,293,894. This represented a 5.6% increase over the 1985 figure.

### NATIONAL INSURANCE FUND

The National Insurance Fund stood at \$830,663,783 at the beginning of 1986.

The total income generated during the year was \$184,564,568 and expenditure amounted to \$57,969,034. The surplus for 1986 was \$126,595,534.

**GUYANA NATIONAL INSURANCE SCHEME**

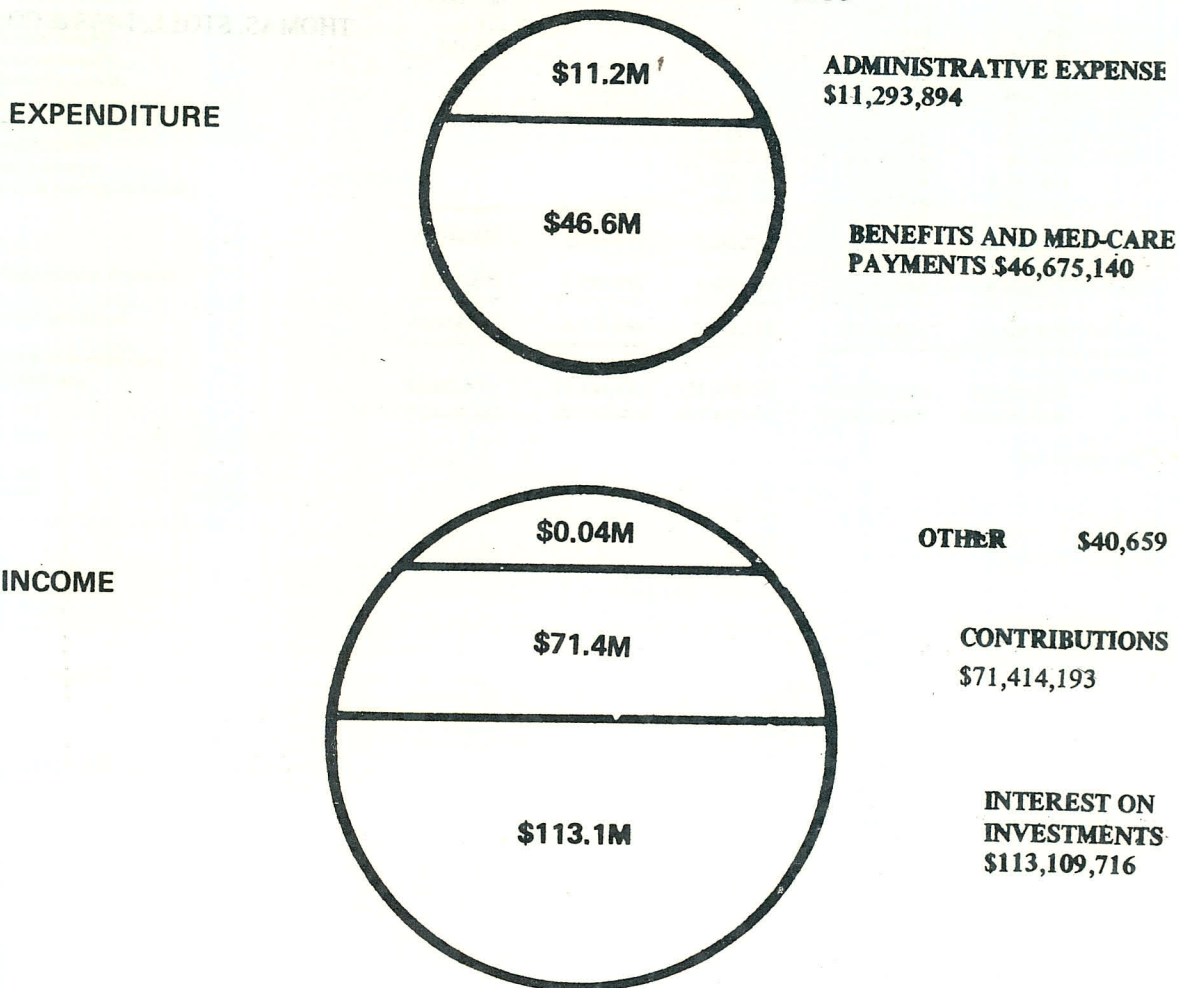


Therefore, at the end of 1986, the Fund stood at \$957,259,317.

This amount comprised.

Fixed assets valued at	—	7,211,923
Investments valued at	—	789,960,045
Net Current assets valued at	—	160,087,349
<b>National Insurance Fund</b>		<b>957,259,317</b>

**FIG. IV  
INCOME & EXPENDITURE 1986**





**REPORT OF THE AUDITORS  
TO THE BOARD OF THE NATIONAL INSURANCE SCHEME  
UNDER SECTION 48 OF  
THE CO-OPERATIVE FINANCIAL INSTITUTIONS ACT 1976  
ON THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 1986**

We have examined the financial statements set out on pages 2 to 10 which are in agreement with the books of the Scheme and have obtained all the information and explanations we have required. Our examination was made in accordance with generally accepted auditing standards and included such tests and procedures we considered necessary.

In our opinion, these financial statements give a true and fair view of the state of affairs of the Scheme at 31 December 1986, and of the excess of income over expenditure and source and application of funds for the year then ended.

THOMAS, STOLL, DIAS & CO.

FIG. IV  
INCOME & EXPENDITURE 1986

ADMINISTRATIVE EXPENSE	211,293,894	
BENEFITS AND MEDICAL CARE PAYMENTS	62,273,740	
OTHER	240,932	
CONTRIBUTIONS	21,514,122	
INTEREST ON INVESTMENTS	311,271,715	
		1,100,000
		277,400
		111,111



**INCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED 31 DECEMBER 1986**

	Notes	Pensions Branch G\$	Short-term Benefits Branch G\$	Industrial Benefits Branch G\$	Total G\$	1985 G\$
<b>Income</b>						
Contributions		52,560,846	7,427,076	11,426,271	71,414,193	64,631,555
Interest on investments		84,345,915	11,333,594	17,430,207	113,109,716	95,036,062
Other income		13,553	13,553	13,553	40,659	53,236
<b>Total income</b>		<u>136,920,314</u>	<u>18,774,223</u>	<u>28,870,031</u>	<u>184,564,568</u>	<u>159,720,853</u>
<b>Expenditure</b>						
Old age pension		31,989,583			31,989,583	11,130,816
Old age grants		234,264			234,264	127,228
Survivors' benefits		1,118,585			1,118,585	318,086
Invalidity pension		1,854,290			1,854,290	593,164
Invalidity grant		6,310			6,310	17,299
Funeral Benefit		841,897			841,897	428,038
Sickness benefit			1,390,405		1,390,405	1,449,466
Maternity benefit			1,634,505		1,634,505	1,036,769
Medical care sickness			1,993,382		1,993,382	1,891,607
Disablement benefit				1,970,681	1,970,681	758,259
Death benefit				1,925,218	1,925,218	495,418
Injury benefit				1,226,286	1,226,286	1,163,454
Medical care injury benefit				489,734	489,734	407,169
		<u>36,044,929</u>	<u>5,018,292</u>	<u>5,611,919</u>	<u>46,675,140</u>	<u>19,816,773</u>
Administrative expenses	2	8,473,809	1,190,376	1,629,709	11,293,894	10,690,076
<b>Total expenditure</b>		<u>44,518,738</u>	<u>6,208,668</u>	<u>7,241,628</u>	<u>57,969,034</u>	<u>30,506,849</u>
<b>Excess of income over expenditure.</b>		<u>92,401,576</u>	<u>12,565,555</u>	<u>21,628,403</u>	<u>126,595,534</u>	<u>129,214,004</u>



# GUYANA NATIONAL INSURANCE SCHEME

## BALANCE SHEET AT 31 DECEMBER 1986

	Notes	Pensions Reserve	Short-term Benefits Reserve	Industrial Benefits Reserve				1985
		G\$	G\$	G\$	G\$	G\$	G\$	G\$
Balance at 1 January		620,457,841	83,274,062	126,931,880		830,663,783		701,449,779
Excess of income over expenditure		<u>92,401,576</u>	<u>12,565,555</u>	<u>21,628,403</u>		<u>126,595,534</u>		<u>129,214,004</u>
Balance at 31 December		<u><u>712,859,417</u></u>	<u><u>95,839,617</u></u>	<u><u>148,560,283</u></u>		<u><u>957,259,317</u></u>		<u><u>830,663,783</u></u>
Represented by:								
Fixed assets	3					7,211,923		6,236,736
Investments	4					789,960,045		779,285,045
Current assets								
Accrued income					15,346,449		14,880,108	
Sundry debtors					1,821,039		1,871,309	
Stocks and stores					1,071,634		767,294	
Fixed deposits					119,298,268		28,069,075	
Treasury bills					970,280		-	
Cash at bank					28,954,306		1,174,783	
Cash on hand					<u>1,738,676</u>		<u>169,203</u>	
					<u>169,200,652</u>		<u>46,931,772</u>	
Less:								
Current liabilities								
Unpaid benefits					1,112,954		489,357	
Interest received in advance					6,638,904		-	
Sundry creditors					<u>1,361,445</u>		<u>1,300,413</u>	
					<u>9,113,303</u>		<u>1,789,770</u>	
Net current assets						<u>160,087,349</u>		<u>45,142,002</u>
						<u><u>957,259,317</u></u>		<u><u>830,663,783</u></u>

..... Director

..... Director



# GUYANA NATIONAL INSURANCE SCHEME



## STATEMENT OF SOURCE AND APPLICATION OF FUNDS FOR THE YEAR ENDED 31 DECEMBER 1986

	GS	GS	GS	1985	GS
Source of funds					
Excess of income over expenditure for the year		126,595,534			129,214,004
Adjustment for item not involving the movement of funds					
Depreciation		<u>187,240</u>			<u>206,014</u>
		126,782,774			129,420,018
Funds from other source					
Redemption of Government debentures		<u>53,550,000</u>			<u>74,350,000</u>
		180,332,774			203,770,018
Application of funds					
Purchase of Government debentures	64,225,000			187,000,000	
Purchase of shares in National Bank of Industry and Commerce Limited	—			3,500,000	
Purchase of fixed assets	<u>1,162,427</u>			<u>781,640</u>	
		<u>65,387,427</u>			<u>191,281,640</u>
		114,945,347			12,488,378
Increase in working capital					
Accrued income		466,341			2,627,176
Stocks and stores		304,340			132,947
Sundry debtors		( 50,270)			328,929
Creditors and unpaid benefits		( 684,629)			( 316,338)
Interest received in advance		<u>( 6,638,904)</u>			<u>—</u>
		( 6,603,122)			2,772,714
Movement in net liquid funds					
Cash at bank	27,779,523			-626,910	
Cash on hand	1,569,473			( 84,579)	
Fixed deposits	91,229,193			9,173,333	
Treasury bills	<u>970,280</u>			<u>—</u>	
		<u>121,548,469</u>			<u>9,715,664</u>
		114,945,347			12,488,378



## NOTES ON THE ACCOUNTS

### 1. Significant accounting policies

- (a) The financial statements have been prepared under the historical cost convention.
- (b) The National Insurance Scheme is not funded by the Central Government.
- (c) Income

The bases used in the allocation of income are on actuarial recommendation and are as follows:

#### Contributions

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

Contributions represent income from employed and self-employed and are distributed among the three benefit branches as follows:—

(i) Pensions	73.6%
(ii) Short term benefits	10.4%
(iii) Industrial benefits	16.0%

#### Investment income

The total annual income from investments is distributed among the reserves in the ratio of the amount of the reserve of each of the branches at the beginning of the year together with fifty percent (50%) of the difference between the contributions and the expenses for that year pertaining to that benefit branch.

The computed percentage ratios are as follows:—

(i) Pensions	74.57%
(ii) Short term benefits	10.02%
(iii) Industrial benefits	15.41%

#### Other income

All other income to the fund which cannot be identified with any specific branch is distributed among the three branches in equal parts.

- (d) Depreciation

Depreciation on buildings is calculated on the straight line method at the rate of 2%.

Depreciation of other fixed assets is calculated on the reducing balance method at the rates specified below:—

Furniture and fittings	—	10%
Office equipment	—	10%
Motor vehicles	—	25%

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



**NOTES ON THE ACCOUNTS CONT'D**

(e) Administrative expenditure

Administrative expenditure of the fund is distributed, based on actuarial recommendations, in the proportion which the sum of the contribution income and benefit expenditure shown in the income and expenditure account of that branch, bears to the sum of the contribution income and benefit expenditure of the fund as a whole.

The computed percentage ratios are as follows:—

(i) Pensions	75.03%
(ii) Short term benefits	10.54%
(iii) Industrial benefit	14.43%

(f) Stocks and stores

Stocks and stores are valued at the lower of cost and net realisable value using the first-in-first-out method.



## GUYANA NATIONAL INSURANCE SCHEME

### NOTES ON THE ACCOUNTS CONT'D

#### 2. Administrative expenses

	G\$	1985 G\$
Acting allowance	77,473	79,262
Advertising	30,743	39,305
Anniversary celebrations	101,520	12,964
Appeal tribunal fees	2,300	2,065
Audit fees and expenses	42,570	37,384
Bank charges	4,463	1,559
Board Members' fees	31,616	28,399
Cash shortages	38	20
Cashiers' allowance	4,821	4,551
Cleaning and cleaning materials	83,737	47,310
COFA fees	87,500	43,750
Commutated car allowances	341,814	167,923
Consultancy fees	8,339	9,619
Cost and penalty fees	1,253	5,158
Depreciation	187,240	206,014
Donations	106,224	34,311
Electricity	110,289	187,807
Entertainment allowances	47,830	38,596
Entertainment expenses	43,432	14,691
Fuel	26,814	26,068
General office expenses and supplies	236,099	479,477
Gratuities	123,345	244,491
Health insurance	77,498	48,036
House allowances	39,028	40,277
Insurance premiums	33,926	38,730
International conferences	7,998	38,276
Leave passage assistance	222,465	200,501
Library	1,117	1,679
Local training	78,989	50,444
Maintenance — motor vehicles	20,845	31,490
— G.M.'s car	7,493	8,715
— Rented buildings	—	4,218
— Furniture and fittings	46,930	56,535
— Office equipment	32,502	23,117
— Properties	245,219	120,678
Mashramani	64,659	89,991
National insurance contributions	206,897	193,478
Newspapers and subscriptions	22,399	12,329
Overseas training	—	24,692
Overtime	134,816	29,177
Carried forward	2,942,241	2,723,087



NOTES ON THE ACCOUNTS CONT'D

2. Administrative expenses – cont'd

	G\$	G\$
Brought forward	2,942,241	2,723,087
Post Office agency fees	423,148	558,432
Postages, telegrams and cables	58,796	44,473
Printing and printed stationery	781,757	515,935
Publications	37,209	45,370
Rates and taxes	22,716	31,646
Rent	20,360	20,716
Responsibility allowance	9,973	13,272
Salaries	5,304,509	5,341,838
Security fees	758,524	573,983
Subsistence allowance	120,072	91,966
Sundries	982	3,498
Sports	14,685	17,191
St. Stephen's school	7,806	27,977
Telephone	300,192	122,317
Transportation	127,704	104,780
Travelling mileage	100,870	118,687
Uniforms	12,749	246,721
Wages	145,529	77,778
Welfare payment	11,458	10,409
Bad debts provision	92,614	—
	<u>11,293,894</u>	<u>10,690,076</u>



## GUYANA NATIONAL INSURANCE SCHEME

### NOTES ON THE ACCOUNTS CONT'D

#### 3. Fixed assets

	Freehold land and buildings	Furniture fixtures & fittings	Office equipment	Motor vehicles	Work-in- progress	Total
	G\$	G\$	G\$	G\$	G\$	G\$
Cost						
At 1 January 1986	5,461,717	471,546	819,736	116,783	820,665	7,690,447
Additions	—	60,221	41,040	—	1,061,166	1,162,427
At 31 December 1986	<u>5,461,717</u>	<u>531,767</u>	<u>860,776</u>	<u>116,783</u>	<u>1,881,831</u>	<u>8,852,874</u>
Depreciation						
At 1 January 1986	783,897	202,359	375,265	92,190	—	1,453,711
Charge for the year	99,713	32,941	48,551	6,035	—	187,240
At 31 December 1986	<u>883,610</u>	<u>235,300</u>	<u>423,816</u>	<u>98,225</u>	<u>—</u>	<u>1,640,951</u>
Net book values:						
At 31 December 1986	<u>4,578,107</u>	<u>296,467</u>	<u>436,960</u>	<u>18,558</u>	<u>1,881,831</u>	<u>7,211,923</u>
At 31 December 1985	<u>4,677,820</u>	<u>269,187</u>	<u>444,471</u>	<u>24,593</u>	<u>820,665</u>	<u>6,236,736</u>

#### 4. Investments — at cost

	Balance at 1 January 1986	Additions	Disposals	Balance at 31 December 1986
	G\$	G\$	G\$	G\$
Guyana Printers Limited (In liquidation) Ordinary shares of \$1.00 each	18,152	—	—	18,152
National Bank of Industry and Commerce Limited — 3,500,000 Ordinary shares of \$1.00 each	3,500,000	—	—	3,500,000
Government of Guyana debentures (fixed dated)	775,350,000	64,225,000	53,550,000	786,025,000
Overseas Government debentures with varying redemption dates	416,893	—	—	4,416,893
	<u>779,285,045</u>	<u>64,225,000</u>	<u>53,550,000</u>	<u>789,960,045</u>



**NOTES ON THE ACCOUNTS CONT'D**

**5. Future capital expenditure**

	G\$	1985 G\$
Expenditure authorised by the Directors and contracted for	500,000	<u>1,600,000</u>
Expenditure authorised by the Directors but not contracted for	<u>3,200,000</u>	<u>3,400,000</u>

6. An actuarial valuation was done for the Scheme as at 31 December 1985 and the results of the valuation revealed that there was a surplus of assets over liabilities.



## GUYANA NATIONAL INSURANCE SCHEME

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**TABLE A**  
**NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE**  
**1986**

INDUSTRY	NUMBER OF EMPLOYERS BY SIZE						TOTAL EMPLOYERS
	1-5	6-10	11-20	21-50	51-100	100+	
Agricultural and Livestock Production	4	1	2	-	-	-	7
Cane Farming	-	-	-	-	-	-	-
Rice Farming	3	1	1	-	1	-	6
Logging	-	-	1	1	-	-	2
Metal Mining (other than bauxite)	2	-	-	-	-	-	2
Crude Petroleum and Natural Gas	-	-	-	-	-	-	-
Food Manufacturing	1	3	2	1	-	-	7
Rice Milling	4	3	1	2	-	-	10
Manufacture of Beverages	2	-	-	-	-	-	2
Manufacture of Footwear and Garments	3	-	-	-	-	-	3
Manufacture of Wood	-	-	-	-	-	-	-
Saw Milling	-	3	-	1	-	-	4
Manufacture of Furniture and Fixtures	7	1	1	-	-	-	9
Manufacture of Leather Products	-	-	-	-	-	-	-
Printing, Publishing and Allied Industries	1	1	-	-	-	-	2
Basic Metal Industries	1	-	-	-	-	-	1
Manufacture of Transport Equipment	-	-	-	-	-	-	-
Manufacture of Electrical Machinery and Repairs	4	2	-	-	-	-	6
Manufacture of Miscellaneous Products	5	3	1	-	-	1	10
Construction	13	5	5	3	-	-	26
Electricity, Gas and Steam	-	-	-	-	-	-	-
Water and Sanitary Services	-	-	-	-	-	-	-
Wholesale and Retail Trade	30	2	3	-	2	-	37
Banking and Commerce	1	-	-	-	-	-	1
Insurance	-	-	-	-	-	-	-
Transport	14	7	1	-	-	-	22
Storage and Warehousing	-	-	-	-	-	-	-
Government Services	2	1	2	-	1	-	6
Community and Business Services	17	5	3	2	-	-	27
Recreational Services	3	4	-	-	-	-	7
Personal Services	102	15	7	1	-	-	125
<b>TOTAL</b>	<b>219</b>	<b>57</b>	<b>30</b>	<b>11</b>	<b>4</b>	<b>1</b>	<b>322</b>



# GUYANA NATIONAL INSURANCE SCHEME

**TABLE B**  
**NUMBER OF EMPLOYED REGISTRANTS BY AGE-GROUP, SEX AND MARITAL STATUS**  
**1986**

AGE-GROUP	MALES							FEMALES							MALES AND FEMALES							
	Married	Single	Widowed	Div.	Sep.	Common-Law	Total	Married	Single	Widowed	Div.	Sep.	Common-Law	Total	Married	Single	Widowed	Div.	Sep.	Common-Law	Total	
Under 16	—	562	—	—	—	—	562	1	268	—	—	—	2	271	1	830	—	—	—	—	2	833
16 - 19	45	4,511	—	—	—	21	4,577	34	2,359	1	1	2	9	2,406	79	6,870	1	1	2	30	6,983	
20 - 24	181	1,478	—	—	—	63	1,722	163	1,725	3	6	11	24	1,932	344	3,203	3	6	11	87	3,654	
25 - 29	134	274	2	3	2	30	445	170	336	7	8	13	21	555	304	610	9	11	15	51	1,000	
30 - 34	79	67	1	1	2	18	168	139	133	16	16	9	14	327	218	200	17	17	11	32	495	
35 - 39	54	39	—	2	1	11	107	98	59	8	6	6	9	186	152	98	8	8	7	20	293	
40 - 44	35	24	—	2	—	6	67	41	32	8	5	10	5	101	76	56	8	7	10	11	168	
45 - 49	20	13	2	1	—	1	45	31	16	10	4	1	1	63	59	29	12	5	1	2	108	
50 - 54	21	8	—	—	1	2	32	18	8	8	1	2	1	38	39	16	8	1	3	3	70	
55 - 59	12	9	1	2	—	1	25	8	7	3	—	—	2	20	20	16	4	2	—	3	45	
60 and Over	14	15	2	—	—	—	31	7	2	3	—	—	—	12	21	17	5	—	—	—	43	
<b>TOTAL</b>	<b>603</b>	<b>7,000</b>	<b>8</b>	<b>11</b>	<b>6</b>	<b>153</b>	<b>7,781</b>	<b>710</b>	<b>4,945</b>	<b>67</b>	<b>47</b>	<b>54</b>	<b>88</b>	<b>5,911</b>	<b>1,313</b>	<b>11,945</b>	<b>75</b>	<b>58</b>	<b>60</b>	<b>241</b>	<b>13,692</b>	



TABLE C  
NUMBER OF EMPLOYED REGISTRANTS BY INDUSTRY  
AND SEX  
1986

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agriculture and Livestock Production	440	210	650
01a	Sugar Farming	1,289	303	1,592
01b	Rice Farming	203	57	260
02	Forestry and Logging	87	8	95
04	Fishing	50	8	58
11	Bauxite Mining	88	72	160
12	Other Metallic Mineral Mining	13	3	16
13	Crude Petroleum and Natural Gas	2	—	2
14	Stone Quarrying, Clay and Sand Pits	13	3	16
20	Food Manufacturing (except sugar, rice and beverage)	131	125	256
20a	Sugar Milling	22	28	50
20b	Rice Milling	97	53	150
21	Beverage Industries	140	25	165
22	Tobacco Manufacturers	42	8	50
23	Manufacture of Textiles	35	240	275
24	Manufacture of Wearing Apparel	122	298	420
25	Manufacture of Wood and Cork (except furniture)	610	98	700
26	Manufacture of Furniture and Fixtures	181	69	250
27	Manufacture of Paper and Paper Products	12	4	16
28	Printing, Publishing and Allied Industries	20	31	51
29	Manufacture of Leather and Leather and Fur Products, (except footwear and other wearing apparel)	3	1	4
30	Manufacture of Rubber Products	3	—	3
31	Manufacture of Chemical and Its Products	101	165	266
32	Manufacture of Petroleum and Coal Products	2	2	4
33	Manufacture of Non-Metallic Mineral Products	22	23	45
34	Basic Metal Industries	8	4	12
35	Manufacture and Repair of Metal Products (except machinery)	58	3	61
36	Manufacture and Repairs of Machine (except electrical machinery)	28	5	33
37	Manufacture and Repair of Electrical Appliances	93	34	127
38	Manufacture and Repair of Transport Equipment	114	26	140
39	Manufacture and Repair of Miscellaneous Items	20	2	22
40	Construction	565	122	687
51	Supply of Electricity, Gas and Steam	61	49	110
52	Water and Sanitary Services	41	7	48
61	Wholesale and Retail Trade	287	528	815
62	Banks and Other Financial Institutions	60	93	153
63	Insurance	32	163	195
64	Real Estate	—	1	1
71	Transport	185	64	249
73	Communication	125	149	274
81	Government Services (Administrative)	156	183	339
82	Community and Business Services	2,015	1,970	3,985
83	Recreation Services	32	27	59
84	Personal Services	173	647	820
	TOTAL	7,781	5,911	13,692



# GUYANA NATIONAL INSURANCE SCHEME

**TABLE D**  
**NUMBER OF SELF-EMPLOYED REGISTRANTS BY AGE-GROUP, SEX AND MARITAL STATUS**  
**1986**

AGE-GROUP	MALES							FEMALES							MALES AND FEMALES							
	Married	Single	Widower	Div.	Sep.	Common-Law	Total	Married	Single	Widowed	Div.	Sep.	Common-Law	Total	Married	Single	Widower	Div.	Sep.	Common-Law	Total	
16-20	1	10	-	-	-	-	11	-	3	-	-	-	-	3	1	13	-	-	-	-	-	14
21-25	17	18	-	-	-	2	37	1	7	1	-	-	-	9	18	25	1	-	-	2	-	46
26-30	35	15	-	1	1	-	52	3	1	-	1	-	-	5	38	16	-	2	1	-	-	57
31-35	31	5	-	1	-	-	37	8	2	-	-	1	-	11	39	7	-	1	1	-	-	48
36-40	29	3	1	-	2	-	35	11	7	-	-	-	-	18	40	10	1	-	2	-	-	53
41-45	29	3	1	2	-	1	36	3	-	-	1	-	-	4	32	3	1	3	-	1	-	40
46-50	19	5	2	2	-	-	28	6	2	1	1	-	-	10	25	7	3	3	-	-	-	38
51-55	31	-	-	1	1	-	33	2	1	2	-	-	-	5	33	1	2	1	1	-	-	38
56-60	13	3	-	2	2	1	21	2	2	2	-	-	-	6	15	5	2	2	2	1	-	27
TOTAL	205	62	4	9	6	4	290	36	25	6	3	1	-	71	241	87	10	12	7	4	-	361



TABLE E  
NUMBER OF SELF-EMPLOYED REGISTRANTS BY INDUSTRY AND SEX  
1986

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agriculture	36	4	40
01b	Rice Farming	10	—	10
04	Fishing	3	—	3
12	Metallic Mineral Mining	1	—	1
20	Food Manufacturing	6	3	9
20b	Rice Milling	5	—	5
24	Manufacture of Wearing Apparel	8	4	12
25	Manufacture of Wood and Cork Except Furniture	2	—	2
26	Manufacture of Furniture and Fixtures	12	—	12
28	Printing, Publishing and Allied Industries	—	—	—
35	Manufacture of Metal products except machinery and Transport Equipment (And Repair)	—	—	—
36	Manufacture of Machinery except Electrical machinery (and Repair)	—	—	—
37	Manufacture of Electrical Machinery, Apparatus, Appliances and Supplies (And Repair)	3	—	3
38	Manufacture of Transport Equipment (And Repair)	19	1	20
39	Miscellaneous Manufacturing Industries (And Repair)	4	—	4
40	Construction	28	—	28
61	Wholesale and Retail Trade	91	42	133
71	Transport	27	—	27
82	Community and Business Services	12	7	19
84	Personal Services	23	10	33
	TOTAL	290	71	361



# GUYANA NATIONAL INSURANCE SCHEME

**TABLE F**  
**NUMBER OF OLD AGE PENSIONS GRANTED BY AGE, SEX AND**  
**CONTRIBUTIONS PAID AND CREDITED**  
**1986**

AGE	MALES				FEMALES				MALES AND FEMALES				
	NUMBER OF PERSONS	CONTRIBUTIONS PAID AND CREDITED	CONTRIBUTIONS CREDITED	PERCENTAGE CREDITED	NUMBER OF PERSONS	CONTRIBUTIONS PAID AND CREDITED	CONTRIBUTIONS CREDITED	PERCENTAGE CREDITED	NUMBER OF PERSONS	CONTRIBUTIONS PAID AND CREDITED	CONTRIBUTIONS CREDITED	PERCENTAGE CREDITED	AVERAGE NUMBER OF CONTRIBUTIONS
60	761	660,534	159,895	24	171	148,540	37,099	25	932	809,074	196,994	24	868
61	262	251,578	61,945	25	56	48,695	13,096	27	318	300,273	75,041	25	944
62	93	79,757	26,377	33	20	16,490	5,360	32	113	96,247	31,737	33	851
63	37	32,319	10,714	33	10	8,388	2,943	35	47	40,707	13,657	33	866
64	27	22,460	8,653	38	5	4,140	1,655	40	32	26,600	10,308	39	831
65	18	15,036	6,296	42	3	2,451	1,065	43	21	17,487	7,361	42	801
66	11	8,867	4,095	46	1	750	350	47	12	9,617	4,445	46	747
67	9	6,605	3,080	47	5	3,855	1,961	51	14	10,460	5,041	48	764
68	5	3,835	2,166	56	1	750	549	73	6	4,585	2,715	59	859
69	4	3,436	1,671	49	—	—	—	—	4	3,436	1,671	49	807
70	3	2,392	1,042	44	1	835	475	57	4	3,227	1,517	47	792
71	6	4,776	2,959	62	3	2,352	1,554	65	9	7,128	4,493	63	814
72	4	3,212	2,006	62	1	856	500	58	5	4,068	2,506	62	888
73	2	1,777	1,075	60	—	—	—	—	2	1,777	1,075	60	—
74	—	—	—	—	—	—	—	—	—	—	—	—	72
75	1	803	575	72	—	—	—	—	1	803	575	72	803
76	—	—	—	—	2	1,680	1,200	71	2	1,680	1,200	71	840
77	1	808	625	77	—	—	—	—	1	808	625	77	808
<b>TOTAL</b>	<b>1,244</b>	<b>1,098,195</b>	<b>293,174</b>	<b>27</b>	<b>279</b>	<b>239,782</b>	<b>67,787</b>	<b>28</b>	<b>1,523</b>	<b>1,337,977</b>	<b>360,961</b>	<b>27</b>	<b>878</b>



TABLE G  
NUMBER OF OLD AGE PENSIONS ON STREAM BY AGE, SEX  
AND EMPLOYMENT STATUS AS AT 31-12-86

AGE	EMPLOYED			SELF-EMPLOYED			ALL CATEGORIES		
	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES	MALES	FEMALES	MALES & FEMALES
60	744	168	912	16	3	19	760	171	931
61	749	183	932	16	1	17	765	184	949
62	775	168	943	25	3	28	800	171	971
63	708	153	861	24	4	28	732	157	889
64	805	198	1,003	20	1	21	825	199	1,024
65	839	184	1,023	24	3	27	863	187	1,050
66	668	146	814	16	—	16	684	146	830
67	539	117	656	2	1	3	541	118	659
68	598	139	737	3	1	4	601	140	741
69	582	120	702	9	1	10	591	121	712
70	473	100	573	3	—	3	476	100	576
71	600	106	706	6	—	6	606	106	712
72	554	109	663	4	4	8	553	113	671
73	390	55	445	8	1	9	398	56	454
74	235	43	278	9	3	12	244	46	290
75	173	34	207	4	3	7	177	37	214
76	149	35	184	6	2	8	155	37	192
77	158	24	182	4	—	4	162	24	186
78	73	11	84	2	—	2	75	11	86
TOTAL	9,812	2,093	11,905	201	31	232	10,013	2,124	12,137



## GUYANA NATIONAL INSURANCE SCHEME

**TABLE H**  
**NUMBER OF OLD AGE GRANTS BY AGE, SEX AND EMPLOYMENT STATUS**  
**1986**

AGE	EMPLOYED			SELF-EMP	BOTH CATEGORIES		
	MALES	FEMALES	MALES & FEMALES	MALES	MALES	FEMALES	MALES & FEMALES
60	35	22	57	2	37	22	59
61	39	27	66	2	41	27	68
62	27	13	40	1	28	13	41
63	19	2	21	-	19	2	21
64	10	1	11	1	11	1	12
65	10	6	16	-	10	6	16
66	5	2	7	-	5	2	7
67	4	1	5	1	5	1	6
68	3	1	4	-	3	1	4
69	6	1	7	-	6	1	7
70	1	-	1	-	1	-	1
71	4	1	5	-	4	1	5
72	1	-	1	-	1	-	1
73	2	1	3	-	2	1	3
74	2	1	3	-	2	1	3
75	2	1	3	-	2	1	3
76	1	1	2	-	1	1	2
77	2	1	3	-	2	1	3
78	2	-	2	-	2	-	2
79	-	-	-	-	-	-	-
80	2	-	2	-	2	-	2
<b>TOTAL</b>	177	82	259	7	184	82	266



# GUYANA NATIONAL INSURANCE SCHEME



**TABLE I**  
**NUMBER OF INVALIDITY PENSIONS GRANTED BY AGE, SEX AND**  
**NUMBER OF CONTRIBUTIONS PAID & CREDITED**  
**1986**

AGE	MALES				FEMALES				MALES & FEMALES			
	NO.	CONTRIBUTIONS			NO.	CONTRIBUTIONS			NO.	CONTRIBUTIONS		
		PAID	CREDITED	TOTAL		PAID	CREDITED	TOTAL		PAID	CREDITED	TOTAL
31	1	352	—	352	—	—	—	—	1	352	—	352
32	—	—	—	—	1	469	17	486	1	469	17	486
33	1	352	—	352	—	—	—	—	1	352	—	352
34	1	613	25	638	—	—	—	—	1	613	25	638
35	1	630	—	630	—	—	—	—	1	630	—	630
36	1	696	4	700	1	331	—	331	2	1,027	4	1,031
37	—	—	—	—	1	533	250	783	1	533	250	783
38	—	—	—	—	1	528	—	528	1	528	—	528
39	4	2,683	24	2,707	1	323	—	323	5	3,006	24	3,030
40	—	—	—	—	1	746	—	746	1	746	—	746
41	1	561	—	561	2	1,141	—	1,141	3	1,702	—	1,702
42	—	—	—	—	1	429	—	429	1	429	—	429
43	7	4,649	86	4,735	—	—	—	—	7	4,649	86	4,735
44	5	2,740	104	2,844	3	1,693	—	1,693	8	4,433	104	4,537
45	3	2,193	23	2,216	—	—	—	—	3	2,193	23	2,216
46	5	3,275	—	3,275	2	749	44	793	7	4,024	44	4,068
48	8	5,799	26	5,825	1	482	—	482	9	6,281	26	6,307
49	5	3,216	110	3,326	4	2,693	219	2,912	9	5,909	329	6,238
50	9	6,152	429	6,581	1	686	125	811	10	6,838	554	7,392
51	7	4,274	150	4,424	—	—	—	—	7	4,274	150	4,424
52	7	4,784	128	4,912	—	—	—	—	7	4,784	128	4,912
53	9	5,755	280	6,035	1	423	—	423	10	6,178	280	6,458
54	8	5,397	451	5,848	2	959	68	1,027	10	6,356	519	6,875
55	11	7,497	829	8,326	3	1,766	150	1,916	14	9,263	979	10,242
56	9	5,576	1,092	6,668	1	650	175	825	10	6,226	1,267	7,493
57	6	3,785	667	4,452	—	—	—	—	6	3,785	667	4,452
58	12	8,514	1,764	10,278	3	2,105	450	2,555	15	10,619	2,214	12,833
59	11	6,777	2,020	8,797	3	1,979	650	2,629	14	8,756	2,670	11,426
<b>TOTAL</b>	<b>132</b>	<b>86,270</b>	<b>8,212</b>	<b>94,482</b>	<b>33</b>	<b>18,685</b>	<b>2,148</b>	<b>20,833</b>	<b>165</b>	<b>104,955</b>	<b>10,360</b>	<b>115,315</b>



# GUYANA NATIONAL INSURANCE SCHEME

**TABLE J**  
**NUMBER OF INVALIDITY GRANTS AWARDED BY AGE, SEX, NUMBER OF**  
**CONTRIBUTIONS (PAID AND CREDITED) AND AMOUNT PAID**  
**1986**

AGE	MALES			FEMALES			MALES & FEMALES		
	NUMBER	CONTRIBUTIONS PAID AND CREDITED	AMOUNT PAID \$	NUMBER	CONTRIBUTIONS PAID AND CREDITED	AMOUNT PAID \$	NUMBER	CONTRIBUTIONS PAID AND CREDITED	AMOUNT PAID \$
28	—	—	—	1	222	546.00	1	222	546.00
29	1	220	286.00	—	—	—	1	220	286.00
53	1	220	286.00	—	—	—	1	220	286.00
54	1	136	71.50	—	—	—	1	136	71.50
<b>TOTAL</b>	<b>3</b>	<b>576</b>	<b>643.50</b>	<b>1</b>	<b>222</b>	<b>546.00</b>	<b>4</b>	<b>798</b>	<b>1,189.50</b>



TABLE K  
 NUMBER OF SURVIVOR'S PENSIONS BY AGE-GROUP AND  
 CONDITIONS UNDER WHICH PENSIONS WERE AWARDED  
 1986

AGE-GROUP	CONDITION OF AWARD			TOTAL
	WIDOWS WITH CARE OF CHILDREN	WIDOWS OVER 45 YEARS	OTHER DEPENDANTS	
UNDER 35	—	—	4	4
35 – 39	3	—	—	3
40 – 44	6	—	—	6
45 – 49	8	13	—	21
50 – 54	3	27	—	30
55 – 59	7	33	—	40
60 – 64	1	57	—	58
65 – 69	—	35	—	35
70 – 74	—	19	—	19
75 – 79	—	4	—	4
80 and over	—	2	—	2
<b>TOTAL</b>	<b>28</b>	<b>190</b>	<b>4</b>	<b>222</b>



# GUYANA NATIONAL INSURANCE SCHEME

**TABLE L**  
**NUMBER OF FUNERAL CLAIMS PAID BY AGE-GROUP, SEX, INSURED STATUS**  
**AND EMPLOYMENT CATEGORY OF THE DECEASED**  
**1986**

AGE GROUP	EMPLOYED						SELF-EMPLOYED AND OTHERS						ALL CATEGORIES								
	MALES			FEMALES			MALES			FEMALES			MALES			FEMALES			MALES & FEMALES		
	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL	DIRECTLY INSURED	SPOUSE INSURED	TOTAL
16 - 20	3	-	3	1	1	2	-	-	-	-	-	-	3	-	3	1	1	2	4	1	5
21 - 25	10	-	10	-	6	6	-	-	-	-	-	-	10	-	10	-	6	6	10	6	16
26 - 30	24	1	25	5	-	5	1	-	1	-	-	-	13	2	15	5	2	7	18	4	22
31 - 35	13	2	15	5	2	7	-	-	-	-	-	-	13	2	15	5	2	7	18	8	26
36 - 40	36	4	40	16	4	20	-	-	-	1	-	1	36	4	40	17	4	21	53	8	61
41 - 45	31	7	38	7	7	14	-	-	-	-	-	-	31	7	38	7	7	14	38	14	52
46 - 50	39	-	39	11	7	18	-	-	-	1	1	1	39	-	39	11	8	19	50	8	58
51 - 55	62	5	67	12	8	20	2	-	2	-	-	-	64	5	69	12	8	20	76	13	89
56 - 60	94	4	98	18	8	26	2	-	2	2	-	2	96	4	100	20	8	28	116	12	128
Over 60	340	18	358	55	29	84	7	-	7	-	1	1	347	18	365	55	30	85	402	48	450
TOTAL	652	41	693	130	72	202	12	-	12	3	2	5	664	41	705	133	74	207	797	115	912



**TABLE M**  
**NUMBER OF SICKNESS SPELLS PAID BY AGE GROUP, SEX AND**  
**EMPLOYMENT CATEGORY OF RECIPIENTS**  
**1986**

AGE-GROUP	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
16 - 20	169	104	273	-	-	-	169	104	273
21 - 25	888	675	1,563	-	-	-	888	675	1,563
26 - 30	941	727	1,668	1	-	1	942	727	1,669
31 - 35	920	615	1,535	2	2	4	922	617	1,539
36 - 40	831	403	1,234	3	2	5	834	405	1,239
41 - 45	643	282	925	2	-	2	645	282	927
46 - 50	615	179	794	11	1	12	626	180	806
51 - 55	531	146	677	13	-	13	544	146	690
56 - 60	394	97	491	6	7	6	400	97	497
<b>TOTAL</b>	<b>5,992</b>	<b>3,228</b>	<b>9,160</b>	<b>38</b>	<b>5</b>	<b>43</b>	<b>5,970</b>	<b>3,233</b>	<b>9,203</b>



# GUYANA NATIONAL INSURANCE SCHEME

**TABLE N**  
**NUMBER OF TERMINATED SICKNESS SPELLS PAID BY DIAGNOSIS AND SECTOR**  
**1986**

CODE	DIAGNOSIS	SUGAR	NON-SUGAR	TOTAL
1	Tuberculosis of Respiratory System	—	1	1
2	Tuberculosis, Other Forms	—	2	2
4	Gonococcal Infection	—	1	1
5	Dysentery, All Forms	11	36	47
6b	Enteric Fever	22	91	113
6c	Other infective diseases	—	4	4
7d	Measles	1	—	1
7e	Mumps	1	4	5
7f	Chicken-pox	6	53	59
9	Malaria	3	16	19
10a	Filariasis	3	13	16
11f	Parasitic Skin Infections	—	2	2
11i	Infectious Hepatitis (Catarrhal Jaundice)	9	82	91
11j	Other infections and parasitic diseases	63	322	385
12	Malignant neoplasms	2	3	5
13	Benign and Unspecified neoplasms	1	43	44
14	Allergic Disorders	5	35	40
15	Diseases of Thyroid Gland	2	6	8
16	Diabetes mellitus	12	44	56
17	Avitaminosis and other deficiency states	2	5	7
18	Anaemias	14	93	107
19	Psychoneurosis and psychosis	47	128	175
20	Vascular lesions affecting central nervous system	1	1	2
21b	Cataract	5	5	10
21c	Other Eye diseases	87	876	963
21d	Injury to Eye	7	14	21
22	Diseases of the Ear and Mastoid process	1	17	18
25	Arteriosclerotic and Degenerative Heart diseases	13	32	45
26	Hypertensive diseases	129	265	394
27	Diseases of Veins	29	80	109
28	Acute Nasopharyngitis (common cold)	2	6	8
29	Acute Pharyngitis and Tonsillitis	8	96	104
30	Influenza	79	314	393
31	Pneumonia	10	29	39
32	Bronchitis	48	235	283
34	All other respiratory diseases	46	360	406
35	Diseases of stomach and duodenum	79	219	298
36	Appendicitis	5	30	35
37	Hernia of Abdominal cavity	15	72	87
38	Diarrhoea and Enteritis	62	268	330
39	Diseases of gall bladder and bile ducts	4	5	9
40a	Diseases of the teeth	—	14	14
40b	Other diseases of digestive system	49	95	144
41	Nephritis and Nephrosis	4	10	14
42a	Diseases of male genital organs	16	65	81
42b	Diseases of female genital organs	25	364	389
43a	Normal deliveries	1	11	12
43b	Complications of pregnancy, child-birth and the puerperium	19	234	253
44	Boil, abscess, cellulitis and other skin infections	37	149	186
45	Other diseases of the skin	37	34	51
46	Arthritis and rheumatism, except rheumatic fever	87	216	303
47	Diseases of bones and other organs of movement	26	28	54
49a	Epilepsy	6	19	25
49b	Diseases of nerves and peripheral ganglia	15	36	51
49c	Urinary calculus	19	46	65
49d	Other diseases of urinary system	23	129	152
49e	Other specified and ill-defined diseases	416	1,080	1,496
50a	Open fractures	—	1	1
50b	Closed fractures	36	119	155
50d	Dislocations	2	21	23
50e	Head Injury excluding fractures	13	42	55
50g	Lacerated open and contused wounds	102	142	244
50h	Burns and Scalds	3	18	21
50i	Occupational poisoning	1	—	1
50j	Other poisoning	8	11	19
50k	Other violence	2	5	7
50l	Strains and Sprains	81	168	249
50m	Contusions, other than contused wounds and abrasions	137	259	396
	<b>TOTAL</b>	<b>1,979</b>	<b>7,224</b>	<b>9,203</b>



**TABLE O**  
**NUMBER OF SICKNESS BENEFIT MEDICAL CARE CLAIMS**  
**PAID BY AGE-GROUP, SEX AND SECTOR**  
**1986**

AGE-GROUP	SUGAR			NON-SUGAR			BOTH CATEGORIES		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
16 - 20	28	4	32	37	63	100	65	67	132
21 - 25	70	23	93	215	283	498	285	306	591
26 - 30	93	23	116	270	316	586	363	339	702
31 - 35	97	21	118	290	337	627	307	358	745
36 - 40	89	27	116	250	323	573	339	350	689
41 - 45	103	22	125	338	267	605	441	289	730
46 - 50	117	22	139	312	197	509	429	219	648
51 - 55	112	15	127	248	140	388	360	155	515
56 - 60	79	20	99	195	67	262	274	87	361
<b>TOTAL</b>	<b>788</b>	<b>177</b>	<b>965</b>	<b>2,155</b>	<b>1,993</b>	<b>4,148</b>	<b>2,943</b>	<b>2,170</b>	<b>5,113</b>



# GUYANA NATIONAL INSURANCE SCHEME

TABLE P  
NUMBER OF MATERNITY ALLOWANCE CASES BY  
AGE-GROUP AND BENEFIT DAYS  
1986

AGE-GROUP	NUMBER	BENEFIT DAYS
Under 21	37	2,679
21 -- 25	386	28,099
26 - 30	461	32,769
31 - 35	275	18,974
36 - 40	121	8,255
41 - 45	9	574
<b>TOTAL</b>	<b>1,289</b>	<b>91,350</b>





TABLE Q  
NUMBER OF MATERNITY ALLOWANCE CASES BY BENEFIT DAYS,  
WAGE-GROUP AND AMOUNT PAID  
1986

BENEFIT DAYS	WAGE-GROUPS										TOTAL	AMOUNT PAID \$
	I	II	III	IV	V	VI	VII	VIII	IX	X		
10	-	-	-	-	-	-	-	-	1	-	1	104.00
11	-	-	-	-	-	-	-	-	1	-	1	104.00
12	-	-	-	-	-	-	2	-	-	1	3	104.00
13	-	-	-	-	-	-	-	-	-	1	1	135.00
14	-	-	-	-	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-	-	1	1	157.50
16	-	-	-	-	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-	-	-	-	-
18	-	-	-	-	-	-	-	2	-	2	4	684.00
19 - 24	-	-	-	-	-	-	-	1	-	9	10	2,451.00
25 - 30	-	-	-	1	-	-	-	-	1	10	12	3,280.50
31 - 36	-	1	-	-	-	-	-	2	3	7	13	3,911.42
37 - 42	-	-	-	-	1	-	2	2	4	8	17	6,292.44
43 - 48	-	-	-	-	-	-	2	4	2	24	32	14,899.16
49 - 54	-	-	-	-	-	1	1	6	7	79	94	49,472.27
55 - 60	-	-	-	-	-	-	-	3	5	24	32	17,576.55
61 - 66	-	-	1	-	2	3	1	6	7	31	51	30,004.64
67 - 72	-	-	1	1	3	5	7	16	10	66	109	67,451.22
73 - 78	-	2	10	8	11	37	37	87	114	595	901	697,957.50
79 - 84	-	-	-	-	-	-	-	-	-	2	2	1,702.00
85 - 90	-	-	-	-	-	-	-	-	-	2	2	1,842.00
91 - 96	-	-	-	-	-	-	-	-	-	-	-	-
97 - 102	-	-	-	-	-	-	-	-	-	1	1	1,071.00
103 - 108	-	-	-	-	-	-	-	-	-	2	2	2,226.00
109 - 114	-	-	-	-	-	-	-	-	-	-	-	-
115 - 120	-	-	-	-	-	-	-	-	-	-	-	-
121 - 126	-	-	-	-	-	-	-	-	-	1	1	1,323.00
TOTAL	-	3	12	10	17	46	52	129	154	866	1,289	902,847.20



## GUYANA NATIONAL INSURANCE SCHEME

TABLE R  
NUMBER OF INJURY SPELLS PAID BY AGE-GROUP AND SEX  
1986

AGE-GROUP	MALES	FEMALES	MALES & FEMALES
Below 16	7	—	7
16 – 20	630	10	640
21 – 25	1,343	40	1,383
26 – 30	1,087	51	1,138
31 – 35	742	58	800
36 – 40	523	90	613
41 – 45	458	72	530
46 – 50	365	95	460
51 – 55	262	68	330
56 – 60	205	54	259
Over 60	38	2	40
TOTAL	5,660	540	6,200

# GUYANA NATIONAL INSURANCE SCHEME



**TABLE S**  
**NUMBER OF INJURY SPELLS PAID BY BENEFIT DAYS AND WAGE-GROUP**  
**1986**

BENEFIT DAYS	I	II	III	IV	V	VI	VII	VIII	IX	X	TOTAL
1	-	-	-	-	-	-	-	2	-	11	13
2	-	-	-	-	-	2	1	2	-	26	31
3	-	-	-	-	-	2	1	3	3	97	106
4	-	-	1	1	1	3	-	11	13	397	427
5	-	-	-	1	2	4	7	13	14	627	668
6	-	1	1	3	7	7	7	9	18	1,218	1,265
7	-	-	-	-	1	1	3	1	6	371	383
8	-	-	1	-	1	1	6	5	9	343	366
9	-	1	-	-	1	-	6	2	5	299	314
10	1	-	-	-	-	1	1	1	8	250	262
11	-	-	-	2	1	2	7	5	8	370	395
12	-	-	1	-	1	1	7	5	10	261	286
13	-	-	1	-	1	2	1	1	3	169	178
14	-	-	-	-	-	-	2	3	4	146	152
15	-	-	-	-	1	-	2	1	1	106	111
16	-	-	-	1	-	-	2	2	2	90	97
17	-	1	1	-	-	1	4	1	2	102	112
18	-	-	-	-	-	-	4	2	-	101	107
19 - 24	-	-	-	-	1	3	3	8	2	334	351
25 - 30	-	2	-	1	-	-	2	9	3	148	165
31 - 36	-	-	-	2	-	-	1	1	1	88	93
37 - 42	-	-	-	-	-	1	-	2	1	46	50
43 - 48	-	-	2	1	-	1	1	1	-	49	55
49 - 54	-	-	-	-	-	-	-	2	-	35	37
55 - 60	-	-	-	-	-	-	-	2	-	39	41
61 - 66	-	-	-	-	-	-	-	-	-	18	18
67 - 72	-	-	-	-	-	1	-	-	1	12	14
73 - 78	-	-	-	-	-	-	2	1	-	6	9
79 - 84	-	-	-	-	-	-	1	1	1	10	13
85 - 90	-	-	-	-	-	-	-	-	-	10	10
91 - 96	-	-	1	-	-	-	-	-	-	9	10
97 - 102	-	-	-	-	-	-	-	-	-	3	3
103 - 108	-	-	-	-	-	-	-	-	-	4	4
109 - 114	-	-	-	-	-	-	-	-	1	5	6
115 - 120	-	-	-	-	-	-	-	2	3	5	10
121 - 126	-	-	-	-	-	-	-	-	-	1	1
127 - 132	-	-	-	-	-	-	-	1	-	4	5
133 - 138	-	-	-	-	-	-	-	-	-	8	8
139 - 144	-	-	-	-	-	-	-	-	-	3	3
145 - 150	-	-	-	-	-	-	-	-	-	1	1
151 - 156	-	-	-	-	-	-	1	1	-	18	20
<b>TOTAL</b>	<b>1</b>	<b>5</b>	<b>9</b>	<b>12</b>	<b>12</b>	<b>33</b>	<b>72</b>	<b>100</b>	<b>116</b>	<b>5,840</b>	<b>6,200</b>



# GUYANA NATIONAL INSURANCE SCHEME

**TABLE T**  
**NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS PAID**  
**BY AGE-GROUP, SEX AND SECTOR**  
**1986**

AGE-GROUP	SUGAR			NON-SUGAR			BOTH SECTORS		
	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL	MALES	FEMALES	TOTAL
Under 16	2	—	2	1	—	1	3	—	3
16 — 20	341	5	346	70	.1	71	411	6	417
21 — 25	700	25	725	249	14	263	949	39	988
26 — 30	559	36	595	189	.26	215	748	62	810
31 — 35	370	37	407	96	16	112	466	53	519
36 — 40	270	79	349	67	13	80	337	92	429
41 — 45	207	117	324	68	16	84	275	133	408
46 — 50	162	109	271	59	13	72	221	122	343
51 — 55	127	72	199	35	8	43	162	80	242
56 — 60	91	44	135	21	4	25	112	48	160
Over 60	7	3	10	—	—	—	7	3	10
<b>TOTAL</b>	<b>2,836</b>	<b>527</b>	<b>3,363</b>	<b>855</b>	<b>111</b>	<b>966</b>	<b>3,691</b>	<b>638</b>	<b>4,329</b>

GUYANA NATIONAL INSURANCE SCHEME



TABLE U  
NUMBER OF DISABLEMENT-PENSIONS BY NATURE OF  
DISABILITY AND WEEKLY AMOUNT  
1986

CODE	NATURE OF DISABILITY	NUMBER OF CASES	WEEKLY AMOUNT \$
1	Contusions and Abrasions	5	98.55
2	Burns and Scalds	3	59.59
3	Concussions	—	—
4	Cuts and Lacerations	15	294.87
5	Punctured Wounds	1	32.76
6	Amputations	12	336.59
6a	Post-Traumatic Ankylosis of Joints	11	214.16
6b	Post-Traumatic Paralysis of Limbs or Parts of the body	2	84.24
7	Dislocations	3	69.15
8	Fractures	24	478.98
9	Sprains and Strains	9	196.55
10	Asphyxiation	1	10.61
12	Eye and other Injuries	4	72.07
	TOTAL	90	1,948.12



## GUYANA NATIONAL INSURANCE SCHEME

**TABLE V**  
**NUMBER OF DISABLEMENT PENSIONS BY AGE, SEX AND WEEKLY AMOUNT**  
**1986**

AGE	MALES		FEMALES		MALES & FEMALES	
	NUMBER OF PERSONS	WEEKLY AMOUNT \$	NUMBER OF PERSONS	WEEKLY AMOUNT \$	NUMBER OF PERSONS	WEEKLY AMOUNT \$
16	2	22.86	—	—	2	22.86
20	2	46.18	—	—	2	46.18
21	2	32.87	—	—	2	32.87
23	1	39.31	—	—	1	39.31
24	2	42.93	—	—	2	42.93
25	2	52.92	1	10.61	3	63.53
26	2	29.33	—	—	2	29.33
27	1	13.10	—	—	1	13.10
28	2	32.76	—	—	2	32.76
29	2	32.76	—	—	2	32.76
30	1	11.86	—	—	1	11.86
31	1	13.10	—	—	1	13.10
32	1	26.21	1	10.61	2	36.82
33	3	72.07	—	—	3	72.07
35	1	19.66	—	—	1	19.66
36	1	35.57	—	—	1	35.57
37	4	52.40	—	—	4	52.40
38	2	49.03	—	—	2	49.03
39	2	65.21	—	—	2	65.21
41	4	105.34	1	13.10	5	118.44
42	5	123.24	—	—	5	123.24
43	3	79.12	—	—	3	79.12
44	1	13.10	2	60.63	3	73.73
45	3	67.71	1	39.31	4	107.02
46	2	43.51	—	—	2	43.51
47	3	95.72	1	11.86	4	107.58
48	2	26.20	—	—	2	26.20
49	4	57.45	—	—	4	57.45
50	1	13.10	1	8.11	2	21.21
51	1	17.78	1	19.65	2	37.43
53	1	58.97	—	—	1	58.97
54	2	52.42	2	30.85	4	83.27
55	1	17.78	2	59.28	3	77.06
56	1	13.10	—	—	1	13.10
57	4	85.16	—	—	4	85.16
59	1	19.66	1	23.40	2	43.06
60	1	12.31	—	—	1	12.31
61	1	19.66	—	—	1	19.66
63	1	49.25	—	—	1	49.25
<b>TOTAL</b>	<b>76</b>	<b>1,660.71</b>	<b>14</b>	<b>287.41</b>	<b>90</b>	<b>1,948.12</b>



**TABLE W**  
**NUMBER OF DISABLEMENT GRANTS BY AGE-GROUP, SEX AND AMOUNT PAID**  
**1986**

AGE-GROUP	MALES		FEMALES		MALES AND FEMALES	
	NUMBER OF CASES	AMOUNT PAID \$	NUMBER OF CASES	AMOUNT PAID \$	NUMBER OF CASES	AMOUNT PAID \$
16 - 20	5	2,280.00	—	—	5	2,280.00
21 - 25	7	2,560.00	—	—	7	2,560.00
26 - 30	6	2,040.00	—	—	6	2,040.00
31 - 35	1	400.00	—	—	1	400.00
36 - 40	5	2,160.00	1	400.00	6	2,560.00
41 - 45	2	800.00	3	720.00	5	1,520.00
46 - 50	3	1,160.00	—	—	3	1,160.00
51 - 55	3	1,360.00	1	200.00	4	1,560.00
56 - 60	3	1,200.00	—	—	3	1,200.00
Over 60	1	200.00	1	400.00	2	600.00
<b>TOTAL</b>	<b>36</b>	<b>14,160.00</b>	<b>6</b>	<b>1,720.00</b>	<b>42</b>	<b>15,880.00</b>



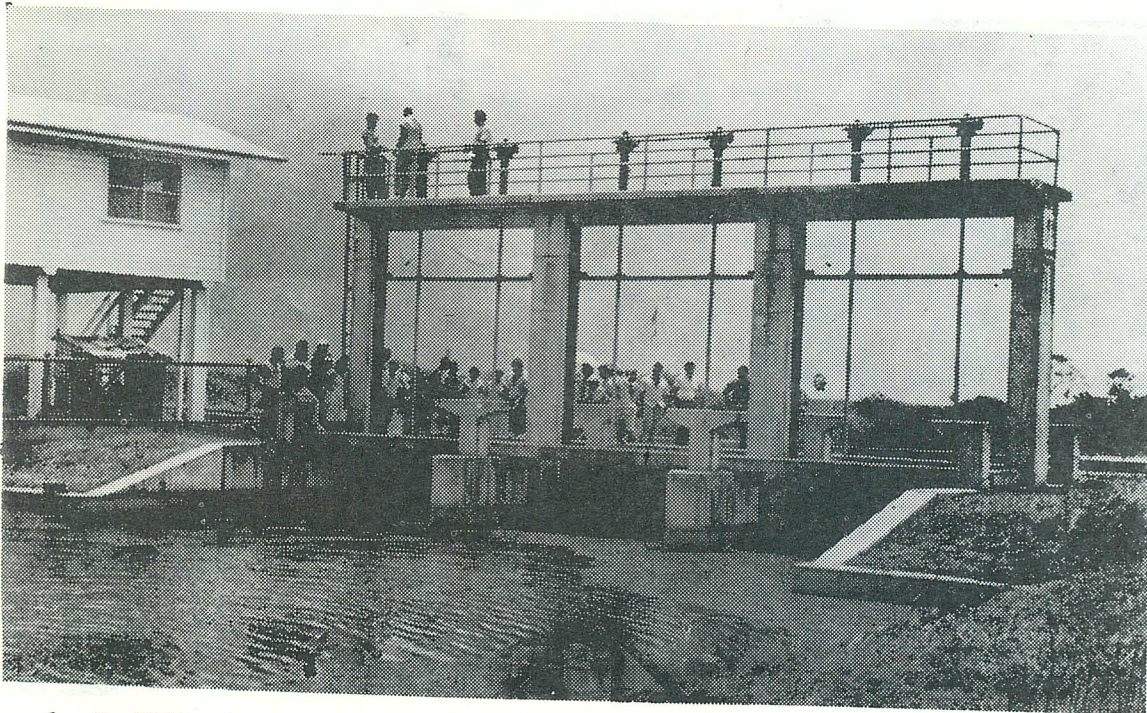
## GUYANA NATIONAL INSURANCE SCHEME

**TABLE X**  
**ANALYSIS OF INDUSTRIAL DEATHS BY NATURE OF INJURY AND CONDITION OF AWARD**  
**1986**

NATURE OF INJURY	CONDITION OF AWARD					TOTAL
	NUMBER OF DEATHS	WIDOWS WITH CHILDREN	WIDOWS WITHOUT CHILDREN	PARENT	OTHER DEPENDANTS	
Burns and Scalds	1	—	—	—	1	1
Concussions	3	1	—	1	1	3
Cuts and Lacerations	1	1	—	—	—	1
Punctured Wounds	2	2	—	—	—	2
Post-traumatic Paralysis of limbs or Parts of the Body	1	—	—	—	1	1
Fractures	7	1	2*	4	—	7
Drowning	5	1	—	2	2	5
TOTAL	20	6	2	7	5	20

One widow was over 45 years on the date of death of the insured person and the other was incapable of work.





1. Staff Members on tour of Mahaica-Mahaicony Abary Agricultural Development Authority during the National Insurance Scheme's Anniversary Celebrations.



2. Best Graduating female of the Trainee Inspectors and Special "Forward Planning" Programme. Mrs. Claudette Hyman receives her certificate from our General Manager, Mr. Roy Charles.



3. *Dr. Faith Harding receives a token of our appreciation after delivering the feature address to mark the 17th Anniversary of the National Insurance Scheme.*



4. The victorious National Insurance Scheme Goodwill Games team.