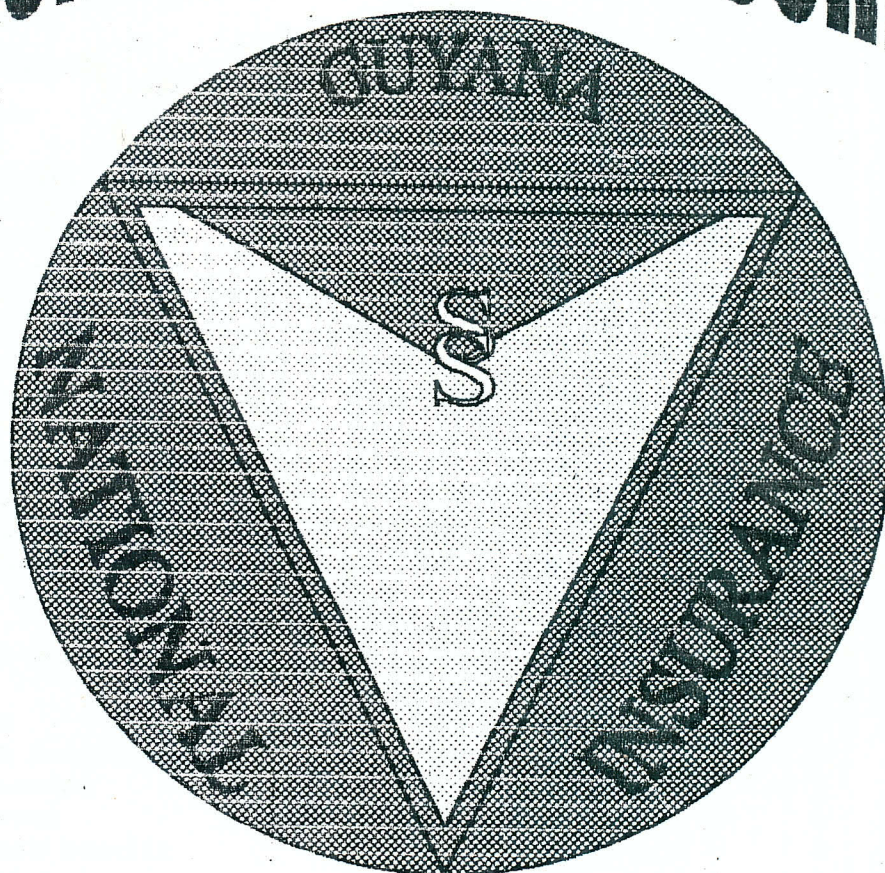


NATIONAL INSURANCE SCHEME



1988

ANNUAL REPORT

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PART 3

STATISTICAL ANNEX

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LETTER OF TRANSMITTAL

27th June, 1989

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

Dear Comrade Minister,

I have the honour to submit to you the 1988 Annual Report on the activities of the National Insurance Board together with the accounts as certified by the external Auditors.

During the year under review, the total income realised by the Organisation was \$217.1M. This represented an increase of approximately 6% when compared with the income for the previous year.

Total expenditure for the year was \$95.6M. Of this amount, \$65.4M was spent on benefit payments with Old Age Pensions accounting for \$44.9M. When compared with the previous year, the 1988 expenditure on benefits showed an increase of 22% approximately.

The cost of administering the Scheme during the year was \$30.3M approximately. This represented an increase of approximately 77% over the previous year's figure and was attributable to a general rise in the cost of goods and services during 1988.

The surplus for the year was \$121.5M.

As at the end of 1988, the National Insurance Fund stood at \$1,213M of which approximately 82% were invested in Government of Guyana debentures.

Yours co-operatively
NATIONAL INSURANCE - GUYANA


.....
P. Martinborough
GENERAL MANAGER

INTRODUCTION

The 20th 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 relates the activities of the Board during the year 1988 and allows comparisons with those of previous years.

The Report is divided into three parts -

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

CHANGES MADE DURING THE YEAR

1. The year 1988 saw the appointment of Cde. Patrick Martinborough as General Manager of the National Insurance Scheme - Guyana. This appointment took effect from the 1st March, 1988. Cde Martinborough succeeds Cde. Roy Charles who retired.

2. A process of evaluating jobs existing within the Organisation commenced in July 1988. The study is undertaken by a team of consultants from the Guyana Engineering and Technical Services and is intended to update present procedures and job descriptions.

REGISTRATION AND COMPLIANCE

REGISTRATION OF NEW EMPLOYERS

During the year 1988, four hundred and forty employers were registered with the Scheme. Of this total, 387 or approximately 88% were small scale employers, that is, each employed at the most 10 persons. Of the remaining 53 employers, 49 employed between 11 and 50 employees and 1 employed between 51 and 100 employees. There were 3 employers with over 100 employees each.

The industrial distribution of the new employers shows that 187 or 43% approximately entered the 'Services' Sector with 'Personal Services' attracting 130 or approximately 30%. The 'Manufacturing' sector absorbed 101 or approximately 23% of the registrants and the 'Wholesale and Retail Trade' sector absorbed 42 or 10% approximately. The sectors 'Transport', 'Construction', 'Agriculture, Forestry and Fishing', 'Mining' and 'Electricity, Gas and Steam' accounted for the remaining 100 employers.

The total number of employers who were registered during 1987 was 403. The 1988 figure, therefore, represents an increase of approximately 9% relative to that of 1987.

The new entrants brought the total number of employers registered as at the end of the year to 15,273. Five thousand, nine hundred and ninety-one of these are known to have ceased operation during the period 1969 to 1988. Therefore, the effective number of employers on roll as at the end of 1988 was 9,282 approximately.

Table A in the Annex shows the number of employers registered during 1988 by Industry and Size (number of employees) while Figure 1 below gives a graphical illustration of the Industrial Distribution.

DEFAULTERS

A total of 236 matters were brought to the attention of the Compliance Department of the Scheme in 1988. Of this total, 216 related to defaulting employers and 20 were in relation to defaulting self-employed persons.

DEFAULTING EMPLOYERS

Of the 216 cases identified during the year, 53 related to the non-payment of contributions by employers on behalf of their employees, 6 related to the under-payment of contributions and the remaining 157 related to the over-payment of contributions. There were 2 cases of non-payment of contributions which had been identified during the previous year and for which processing was not completed.

At the end of 1988, six cases remained to be completely processed.

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

TABLE 1

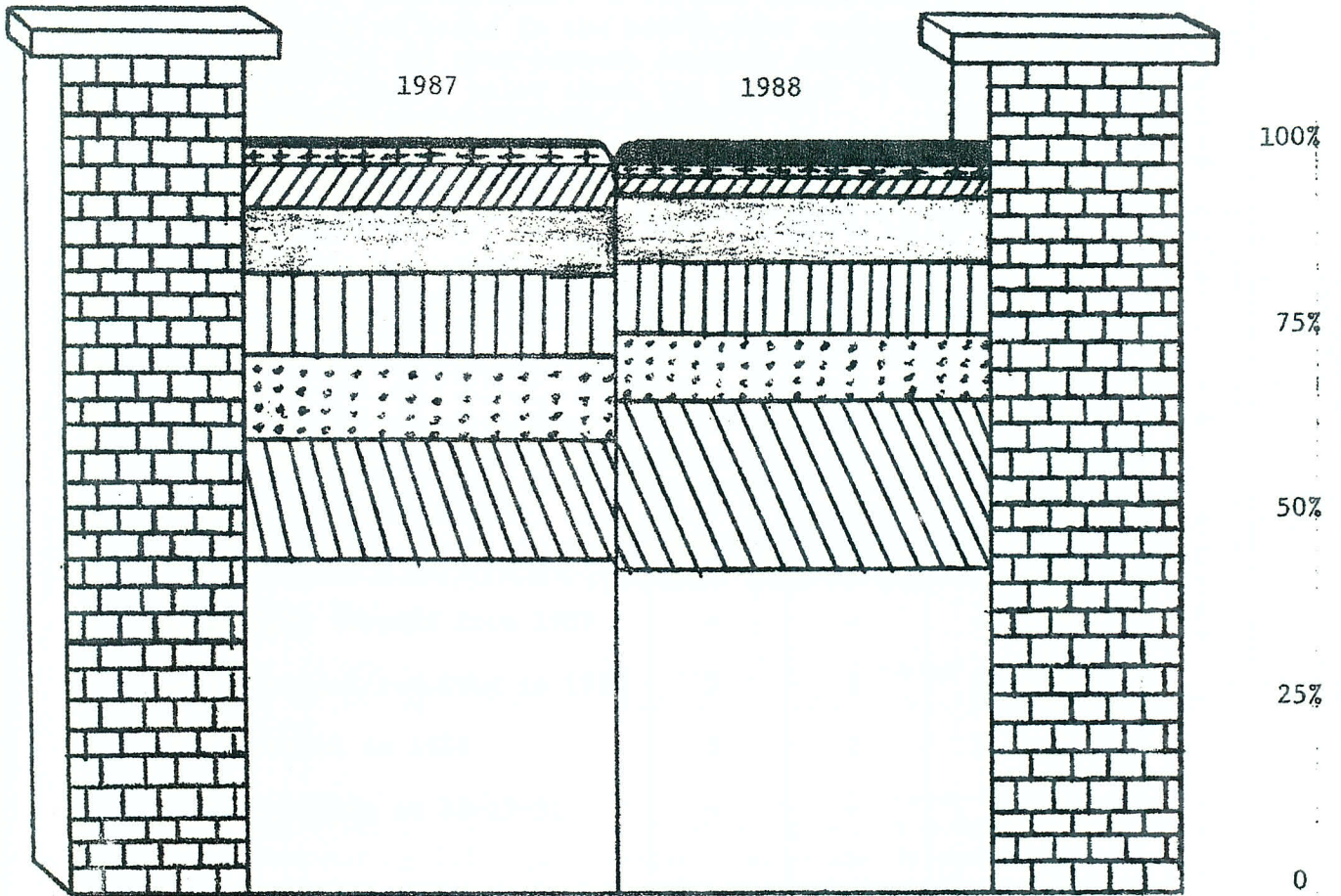
MOVEMENT OF DEFAULTING EMPLOYERS









1988

DESCRIPTION	Non-Payment	Under Payment	Over-Payment	Total
Cases brought forward from 1987	2	-	-	2
Cases identified/received in 1988	53	6	157	216
Cases processed in 1988	53	5	154	212
Cases outstanding at 88-12-31	2	1	3	6

The number of cases identified during 1988 represents a reduction by approximately 45% in the under-payment category and increases of approximately 29% and 12% in the non-payment and over-payment categories respectively.

DISTRIBUTION OF EMPLOYERS (INDUSTRY-WISE)



-  MINING AND QUARRYING
-  ELECTRICITY, GAS, WATER & SANITARY SERVICES
-  AGRICULTURE
-  TRANSPORT, STORAGE & COMMUNICATION
-  COMMERCE
-  CONSTRUCTION
-  MANUFACTURING
-  SERVICES

DEFAULTING SELF-EMPLOYED PERSONS

Of the 20 cases relating to defaulting self-employed persons, 5 were in the non-payment category, 2 were in the under-payment category and 13 in the over-payment category. All the cases in the non-payment category were processed during the year.

During the previous year, only 8 cases were identified in relation to self-employed defaulters. None of these related to the under-payment of contributions. A further comparison also shows that, though the number of cases in the non-payment category remained constant, those in the over-payment category increased from 3 in 1987 to 13 in 1988. Table 2 below shows the Movement of the Self-Employed defaulters during the year under review.

TABLE 2

MOVEMENT OF DEFAULTING SELF-EMPLOYED PERSONS

1988

DESCRIPTION	Non-Payment	Under-Payment	Over-Payment	Total
Cases brought forward from 1987	-	-	-	-
Cases identified/received in 1988	5	2	13	20
Cases processed in 1988	5	2	11	18
Cases outstanding at 88-12-31	-	-	2	2

COURT ACTION

During 1988, court action was taken against 51 defaulting employers and 18 defaulting self-employed persons. Nineteen of the cases against employers and 8 against self-employed persons were of a criminal nature. The remaining thirty-two cases against employers and 10 against self-employed persons were of a civil nature. Three of the criminal matters against employers and 20 of the civil matters were outstanding cases from the previous year.

The Court ruled on all but 3 of the criminal matters and granted judgement in favour of the National Insurance Board. See Table 3 overleaf.

TABLE 3

CASES TAKEN TO COURT

1988

DESCRIPTION	EMPLOYED		SELF-EMPLOYED		Total Cases
	Criminal	Civil	Criminal	Civil	
Number of court cases brought forward from 1987	3	17	-	3	23
Number of cases taken to court in 1988	16	15	8	7	46
Number of cases in which judgement was given*	16	32	8	10	66
Number of cases withdrawn	-	-	-	-	-
Number of cases outstanding in court at the end of the year	3	-	-	-	3

*judgement was given in favour of the Board

REGISTRATION OF EMPLOYED PERSONS

During the year under review, 18,506 employed persons were registered. This total comprised 10,340 males and 8,166 females.

Of these new registrants, 853 were under 16 years of age and 44 were 60 years or over. The remaining 17,609 were between the ages of 16 and 59 years inclusive.

The distribution by marital status shows that 15,668 or 85% approximately of the new entrants were single, 1,925 or approximately 10% were married and the remaining 913 or 5% approximately were either widowed, separated or in common-law relationships.

The distribution of the new Registrants by Age-Group, Sex and Marital Status is shown in Table B in the Annex.

An analysis by industry reveals that 5,928 or approximately 32% of the new registrants entered the 'Services' sector, 5,202 or 28% approximately were absorbed in the 'Manufacturing' industries, 2,809 or approximately 15% joined the 'Agriculture, Forestry and Fishing' sector and approximately 12% or 2,227 entered into 'Commerce'. The remaining 2,340 or approximately 13% were spread amongst the 'Construction', 'Transport and Communication', 'Electricity, Gas, Water and Sanitary Services' and 'Mining and Quarrying' sectors.

Table C in the Annex classifies the Registrants by Industry and Sex while Figure 2 below gives a graphical illustration of the industrial distribution.

Of the 17,609 persons who were between the ages of 16 and 59 years, 9,662 or 55% approximately were males and 7,947 or approximately 45% were females.

The age-group (16 - 24) years accounted for 13,889 or approximately 79% of the registrants, the age-group (25 - 39) years had incident thereon 3,097 or approximately 18%, the age-group (40 - 49) years had 423 or 2% approximately and the age-group (50 - 59) years accounted for 200 or 1% approximately. Table 4 below gives the distribution of these Registrants by Age-group and Sex.

TABLE 4

NUMBER OF EMPLOYED REGISTRANTS BETWEEN AGES 16 AND 59 YEARS

BY AGE-GROUP AND SEX

1988

AGE-GROUP	MALES	FEMALES	MALES & FEMALES
16 - 19	5,777	3,247	9,024
20 - 24	2,406	2,459	4,865
25 - 29	750	1,069	1,819
30 - 34	300	540	840
35 - 39	155	283	438
40 - 44	97	154	251
45 - 49	69	103	172
50 - 54	66	56	122
55 - 59	42	36	78
TOTAL	9,662	7,947	17,609

The overall average age of these registrants was 22 years. The average age of the males was 21 years and that of the females, 23 years.

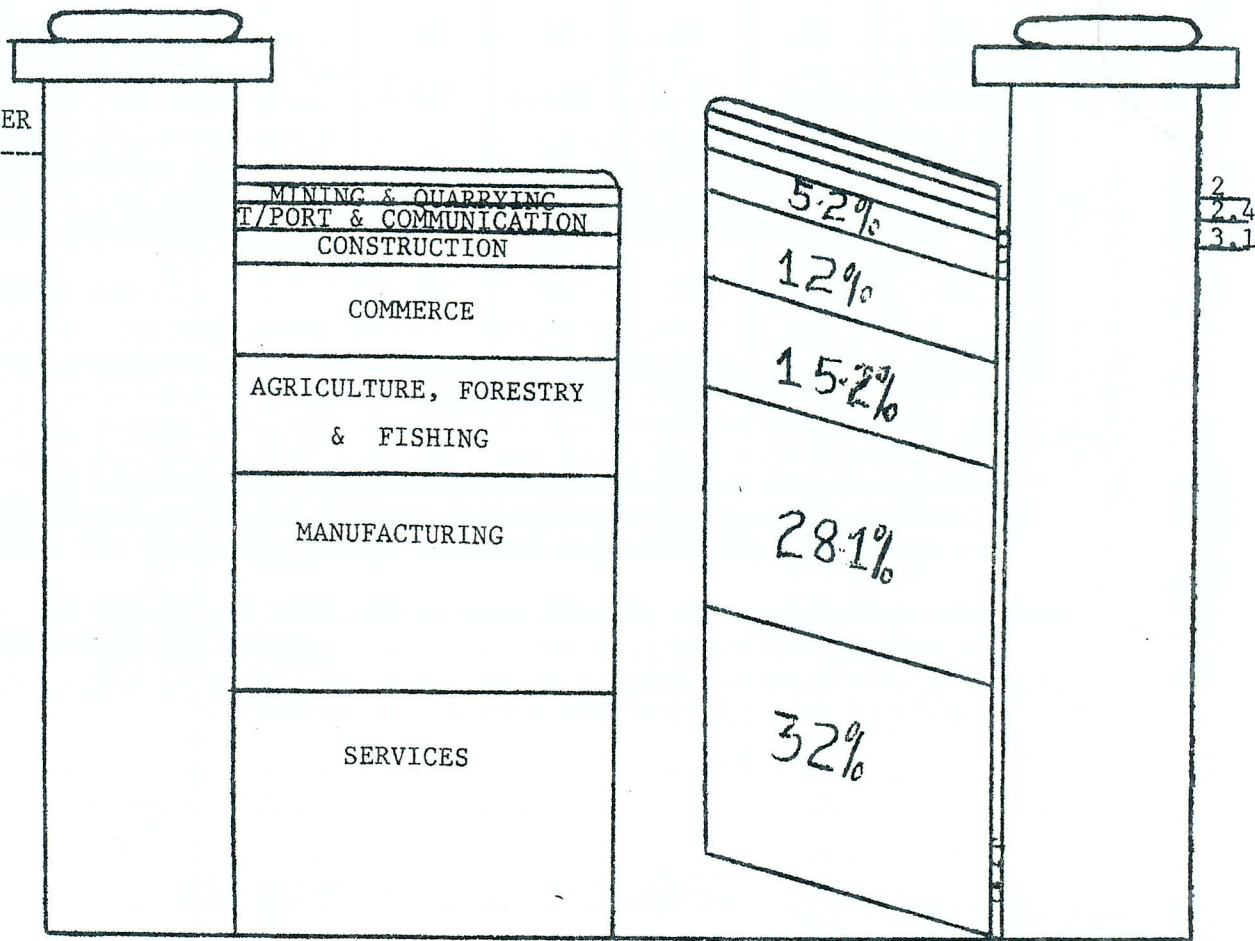
In 1987, the number of registrants between the ages of 16 and 59 years was 13,523. The 1988 figure of 17,609 therefore represents an increase of 4,086 or 30% approximately. A comparison of the number of registrants during the last 5-year period (1984 - 1988) is allowed in Table 5 overleaf.

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INDUSTRIAL DISTRIBUTION - EMPLOYEES REGISTRATION

1988

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TABLE 5

NUMBER OF EMPLOYEES (AGE 16 - 59 YEARS) REGISTERED ANNUALLY
AND AVERAGE AGE

DESCRIPTION	1984	1985	1986	1987	1988
Males	7,971	7,312	7,188	7,769	9,662
Average Age	20	20	20	21	21
Females	4,687	4,440	5,628	5,754	7,947
Average Age	23	23	23	23	23
Males and Females	12,658	11,752	12,816	13,523	17,609
Average Age	21	21	21	22	22

An examination of the above table reveals an increasing trend in the annual number of persons registered over the given period. However, the average age have remained statistically stable.

At the end of 1988, there were 421,621 employed persons who were registered by the Scheme.

SELF-EMPLOYED REGISTRANTS

The number of self-employed persons who were registered with the Scheme during 1988 was 669. Of this total, 474 or approximately 71% were males and 195 or approximately 29% were females.

The ages of the new registrants ranged from 17 years to 59 years. A further analysis shows that 194 or approximately 29% of the registrants were in the age-group (16 - 30) years, 297 or approximately 44% were in the age-group (31 - 45) years and 178 or 27% approximately were within the age-group (46 - 60) years.

The average age of the male entrants was 38 years and that of the females was 39 years. The overall average age was 38 years.

The distribution, industry-wise, indicates that the 'Wholesale and Retail Trade' sector absorbed 270 or 40% approximately of the new entrants, the 'Services' sector attracted 148 or approximately 22% and the 'Manufacturing' sector 112 or approximately 17%. Fifty-three of the new entrants entered into 'Agriculture and Fishing', 50 into 'Construction', 30 in the 'Transport' sector and 6 in the 'Mining' sector. Table D in the Annex classifies the self-employed registrants by Industry and Sex.

The analysis by marital status shows that approximately 64% of the males were married, 27% approximately were single and the remaining 9% were either widowed, divorced, separated or in common-law relationships. The corresponding figures for the females were 41% approximately married, 36% approximately single and the remaining 23% were either widowed, divorced, separated or in common-law relationships. The distribution of the 1988 self-employed registrants classified by age-group, sex and marital status is shown in Table E in the Annex.

The number of self-employed persons registered in 1987 was 466. The number registered in 1988, therefore shows an increase of approximately 44% by comparison. Table 6 below shows the number of self-employed persons registered annually over the period 1984 to 1988.

TABLE 6

NUMBER OF SELF-EMPLOYED REGISTRANTS

1984 - 1988

DESCRIPTION	1984	1985	1986	1987	1988
Males	308	277	290	357	474
Females	74	67	71	109	195
Males and Females	382	344	361	466	669

The above table shows an overall increasing trend in the number of self-employed persons who have been registered with the Scheme over the given period.

REGISTRATION OF VOLUNTARY CONTRIBUTORS

Applications were received during 1988 from 3 persons for registration as voluntary contributors. However, the processing of these was not completed by the end of the year.

Only 1 male voluntary contributor was active during 1988. He was 56 years of age and contributed in wage-group X.

As at the end of 1988, the total number of persons who were issued with certificates of voluntary insurance since the inception of the Scheme stood at 726.

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PAYMENT OF BENEFITS

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Old Age Pension

During 1988, a total of 1,203 persons satisfied the conditions for the award of Old Age Pensions. Nine hundred and forty-nine or approximately 79% were males and 254 or approximately 21% were females.

The distribution of the new pensioners by employment category reveals that 1,181 were employed persons and 22 were self-employed. Of the 1,181 employed persons, 930 were males and 251, females. The corresponding distribution for the self-employed was 19 males and 3 females.

The ages of the pensioners ranged from 60 years to 77 years. The age-group (60 - 64) years accounted for 1,123 or approximately 93% of the new entrants. Within this group, 797 or approximately 66% of the pensioners were aged 60 years. The age-group (65 - 69) years comprised 66 or approximately 6% of the pensioners. The age-groups (70 - 74) years and (75 - 79) years accounted for 11 and 3 persons respectively. This distribution is shown in Table 7 below.

TABLE 7

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

1988

Age-Group	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
60 - 64	867	237	1,104	17	2	19	884	239	1,123
65 - 69	52	13	65		1	1	52	14	66
70 - 74	9	1	10	1	-	1	10	1	11
75 - 79	2	-	2	1	-	1	3	-	3
TOTAL	930	251	1,181	19	3	22	949	254	1,203

The average age for the new male and female pensioners was 62 years.

The average fortnightly amount paid to the pensioners was \$126.04.

An examination of the contribution position shows that the new pensioners qualified, on the average, with approximately 860 contributions. Approximately 77 were paid by or on behalf of them and approximately 23% were credited contributions awarded in accordance with the Regulations i.e. Age credits (for persons who were over 35 years at the commencement of the Scheme and had satisfied certain conditions) and Retirement Credits (for persons whose contribution life would have been shortened due to the reduction of the retirement age from 65 to 60 years).

The males were awarded pensions based on an average of 863 contributions of which 23% approximately were credited contributions. The corresponding figures for the females were 851 contributions with approximately 23% being credited contributions.

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

A total of 1,506 pensions were awarded in 1987. The 1988 total of 1,203 therefore, represents a decrease of approximately 20% in comparison.

The number of Old Age pensions which were in payment at the end of 1987 was 13,393. These pensions were paid at an average fortnightly rate of \$114.32. During the year under review, 1,203 pensions were awarded at an average fortnightly rate of \$126.04. Moreover, 212 pensions which were being paid to 211 males and 1 female were terminated due to the death of the recipients. These persons were in receipt of an average fortnightly payment of \$119.74. Due to an increase in the minimum wage during the year, an adjustment was also made to pensions in payment at fortnightly rates below \$119.70, the new minimum rate of pension.

At the end of 1988, the number of pensioners on stream was 14,384, consisting of 11,747 males and 2,637 females. Their average fortnightly rate of pension was \$121.04.

The Movement of Old Age pensions during 1988 is shown in Table 8 below.

TABLE 8

MOVEMENT OF OLD AGE PENSIONS

1988

DESCRIPTION	MALES	FEMALES	MALES & FEMALES	AVERAGE FORTNIGHTLY RATE (\$)
Pensions in Payment at beginning of year	11,009	2,384	13,393	120.58*
Pensions awarded during the year	949	254	1,203	126.04
Pensions Terminated during the year	211	1	212	119.74
Pensions in Payment at end of year	11,747	2,637	14,384	121.04

* adjustment due to increase in minimum pension

Table G in the Annex classifies the number of pensioners on stream as at 88-12-31 by age, employment status and sex.

OLD AGE GRANT

During 1988, a total of 263 Old Age Grants were paid and 6 were disallowed because the claimants failed to satisfy the contribution requirements. The payments made were to 189 males and 74 females. Two hundred and fifty one of these recipients were in the employed category and 12 were self-employed persons. Table 9 below gives the number of lump sums awarded by sex and average amount paid.

TABLE 9

NUMBER OF OLD AGE LUMP SUM PAYMENTS BY SEX AND AVERAGE AMOUNT PAID

1988

DESCRIPTION	MALES	FEMALES	MALES & FEMALES
Number of Persons	189	74	263
Percentage	72	28	100
Average Amount	\$694.00	\$528.00	\$647.00

The grants paid to males averaged \$694.00 and to females, \$528.00. The overall average amount paid was \$647.00.

An analysis of the contributions shows that the recipients had, on average, 546 paid and credited contributions. The males qualified for the benefit with an average of 528 paid and credited contributions, of which 52% approximately were credited. The females qualified with an average of 594 paid and credited contributions, of which 48% were credited. See Table 10 overleaf.

TABLE 10

OLD AGE LUMP SUM PAYMENTS AND NUMBER OF PAID AND
CREDITED CONTRIBUTIONS

1988

DESCRIPTION	MALES	FEMALES	MALES AND FEMALES
Number of recipients	189	74	263
Number of contributions paid	48,108	22,782	70,890
Average per insured person	255	308	269
Number of contributions credited	51,604	21,184	72,788
Average per insured person	273	286	277
Total contributions paid and credited	99,712	43,966	143,678
Average per insured person	528	594	546

The age-range of the recipients was 60 years to 78 years. The age-group (60 - 65) years accounted for 217 or approximately 82% of the awardees. All 12 of the self-employed persons were within this age-group. The average age of the recipients was 63 years. The average age of the males was 62 years and the females, 66 years.

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

An examination of the wage-group distribution reveals that wage-group V accounted for 22% of the payments, wage-group I for 16%, wage-group X for 15% and wage-group III for 13%. The entire distribution is shown in Table 11 overleaf.

TABLE 11

WAGE-GROUP DISTRIBUTION OF OLD AGE LUMP SUM PAYMENT

MADE BY SEX

1988

DESCRIPTION	WAGE-GROUP										TOTAL
	1	11	111	IV	V	VI	VII	VIII	IX	X	
Males	19	15	28	15	52	7	7	4	3	39	189
Percentage	10	8	15	8	27	4	4	2	1	21	100
Females	24	4	6	12	7	14	4	-	2	1	74
Percentage	32.4	5.4	8	16	9.4	19	5.4	-	3	1.4	100
TOTAL	43	19	34	27	59	21	11	4	5	40	263
PERCENTAGE	16	7	13	10	22	8	4	2	2	15	99*

*Error due to rounding

A further study of the above table shows that 27% of the males were paid based on wage-group V, 21% on wage-group X, 15% on wage-group 111 and 10% on wage-group 1. The other wage-groups had percentages ranging from 1 to 6. The females, however, had approximately 32% of their payments made in wage-group 1, 19% in wage-group VI and 16% in wagegroup IV. The other wage-groups accounted for percentages ranging from 1.4 to 9.4.

There were 387 grants which were awarded in 1987. Therefore, by comparison, the 1988 total represents a decrease by approximately 32%.

Table 12 overleaf shows the number of Old Age grants paid by employment status of recipients and average amount during the period 1984 to 1988.

TABLE 12

NUMBER OF OLD AGE GRANTS PAID BY EMPLOYMENT STATUS OF RECIPIENTS

AND AVERAGE AMOUNT

1984 - 1988

DESCRIPTION	1984	1985	1986	1987	1988
Employed	239	172	259	369	251
Self-Employed	-	-	7	18	12
TOTAL	239	172	266	387	263
AVERAGE AMOUNT (\$)	606.00	645.00	653.00	634.00	647.00

The above table shows statistical stability in the average amounts paid over the given period. The number of grants paid over the same period, however, shows some fluctuations.

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INVALIDITY PENSION

A total of 121 Invalidity pensions were awarded during the year under review. These pensions were granted to 99 males and 22 females. Two of the males were in the self-employed category.

The age distribution of the pensioners shows that 55 or 46% approximately were in the age-group (55 - 59) years. 27 or approximately 22% were in the age-group (50 - 54) years and 18 or approximately 15% were in the age-group (45 - 49) years. The age-groups (40 - 44) years, (35 - 39) years and (30 - 34) years accounted for 9, 4 and 7 pensioners respectively. There was 1 male pensioner in the age-group (25 - 29) years.

The average age of the new male and female pensioners was 51 years approximately.

An examination of the wage-group distribution reveals that 83 or approximately 69% of the new entrants received payment based on wage-group X and 9 or approximately 7% were paid on wage-group VII. Wage-group VI accounted for 8 pensions, wage-group VIII for 7 and wage-group V for 6. The wage-groups IX and I accounted for 3 and 2 pensions respectively whilst wage-groups II, III and IV had incident thereon 1 pension each. The two self-employed males received payment based on wage-groups II and V.

An analysis of the contribution status of the recipients shows that on the average, each had approximately 698 contributions. Of this amount, 657 or 94% approximately were paid and 41 or approximately 6% were credited contributions. The males qualified, on the average with 703 contributions of which 6% approximately were credited. Correspondingly, the females qualified on the average with 676 contributions of which 7% were credited.

The average fortnightly rate of the pension was \$132.83.

A total of 143 pensions were awarded during 1987. The 1988 total therefore, shows a decrease by 22 or 15% approximately.

Table 13 below shows the number of Invalidity pensions awarded annually during the period 1984 - 1988.

TABLE 13

NUMBER OF INVALIDITY PENSIONS AWARDED BY SEX
AND AVERAGE FORTNIGHTLY AMOUNTS
1984 - 1988

DESCRIPTION	1984	1985	1986	1987	1988
Males	58	66	132	111	99
Females	15	14	33	32	22
Males & Females	73	80	165	143	121
Average Fortnightly Amounts (\$)	70.01	90.45	97.31	125.28	132.83

The above table shows a steady reduction in the number of pensions awarded during the period 1986 to 1988. However, the annual average fortnightly rate paid continues to increase due mainly to the annual increases in the minimum rates paid since 1985.

At the commencement of 1988, there were 503 Invalidity pensions in payment to 396 males and 107 females. During the year, 121 pensions were granted and 48 were terminated. The terminations were due to the death of 21 pensioners and the attainment of age 60 years by the remaining 27. At the close of 1988, a total of 576 pensioners were on stream. Of this total, 458 were males and 118 were females.

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

TABLE 14

MOVEMENT OF INVALIDITY PENSIONS

1988

DESCRIPTION	Males	Females	Males & Females	Average Fortnightly Rate (\$)
Pensions in Payment at Beginning of year	396	107	503	121.16
Pensions Granted during the year	99	22	121	132.83
Pensions Terminated during the year by				
(a) Attainment of Age 60 years	18	9	27	122.77
(b) Death	19	2	21	135.63
Pensions in Payment as at 31.12.88	458	118	576	123.01

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

INVALIDITY GRANT

Five Invalidity grants were awarded during 1988 to 3 males and 2 females who were all in the employed category.

The ages of the males were 22 years, 53 years and 58 years. The 2 females were aged 54 years and 56 years. The overall average age was 49 years.

The males were all paid the grants based on wage-group X and the females were paid on wage-groups 1 and VI.

The average amount of the grants paid was approximately \$246.00

The recipients qualified, on the average, with approximately 130 paid and credited contributions.

The number of Invalidity grants awarded during the year was 1 more than in 1987. During the previous year, 4 awards were made.

The annual number of Invalidity grants awarded and the average amount paid for the period 1984 - 1988 are shown in Table 15 below.

TABLE 15

INVALIDITY GRANTS AWARDED BY SEX OF RECIPIENTS
AND AVERAGE AMOUNTS
1984 - 1988

DESCRIPTION	1984	1985	1986	1987	1988
Males	4	2	3	3	3
Females	-	1	1	1	2
MALES AND FEMALES	4	3	4	4	5
AVERAGE AMOUNTS (\$)	375.00	288.00	297.00	187.00	246.00

The Table above reveals that the number of grants awarded annually has been relatively stable but the average amount paid shows some fluctuations.

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

SURVIVOR'S PENSION

During the year under review 225 Survivor's pensions were awarded. The recipients were 30 widows who qualified because they had children of the deceased in their care, 192 widows who qualified because they were over 45 years at the time of death of the insured persons, 2 orphans and 1 widower.

The 30 widows who qualified because they had children of the deceased in their care had amongst them 48 children. The ages of these children ranged from 2 years to just under 16 years. With the average age being 11 years approximately.

The age-range of the widows was 28 years to 66 years. Twelve of them were under 45 years and 18 were 45 years or over and would have qualified for the pension even if they had no children. The average age of these widows was 45 years approximately.

The age-range of the 192 widows who qualified for the pension solely because they were 45 years of age at the time of death of the insured persons was 45 years to 80 years. Their average age was 61 years approximately.

The number of Survivor's pensions by age-group and conditions under which they were awarded is shown in Table K in the Annex.

The average weekly pension paid to the widows who qualified because they had children in their care was \$47.11. The widows who qualified because they were 45 years and over were paid an average of \$30.22 per week. The widower was paid \$29.92 per week and the 2 orphans, an average of \$19.95 per week.

At the commencement of 1988, there were 1,157 pensions in payment. The recipients were 166 widows with children of the deceased in their care, 981 widows who were 45 years or over, 1 widower, 1 widow who was incapable of self-support and 8 orphans.

During the year, 225 pensions were granted at an average weekly rate of \$32.38.

Therefore, at the end of 1988, there were 1,382 pensions in payment. Of this total, 196 were to widows with children in their care, 1,173 were to widows 45 years and over, 2 to widower, 1 to widow incapable of self-support and 10 or orphans. The Movement of Survivor's pensions is shown in Table 16 overleaf.

TABLE 16

MOVEMENT OF SURVIVOR'S PENSION

1988

DESCRIPTION	Widows with children	Average Weekly Amount (\$)	Widows over 45 yrs	Average Weekly Amount (\$)	*Other Dep.	Average Weekly Amount (\$)	Total	Average Weekly Amount (\$)
Pensions in Payment at beginning of year	166	#43.40	981	#30.14	10	#22.63	1,157	31.
Pensions awarded during the year	30	47.11	192	30.22	3	23.27	225	32.
Pensions Terminated during the year	-	-	-	-	-	-	-	-
Pensions in Payment as at 31.12.88	196	43.97	1,173	30.15	13	22.78	1,382	32.

* includes 2 widowers, 1 widow incapable of self-support and 10 orphans

adjustment due to increase in minimum pension

SURVIVOR'S GRANT

Only 1 Survivor's grant was awarded during 1988. The recipient was a widow who was over 45 years on the date of death of her spouse. Further, she was dependant on the deceases who was over 60 years and who would have been entitled to an old age grant had he submitted a claim for the benefit.

The amount of the Survivor's grant paid was \$1,001.00.

This population continues to dwindle since persons are now readily meeting the qualifying conditions for the award of Old Age and Invalidity pensions. Only two survivor's grants were awarded during the previous year.

FUNERAL BENEFIT

In 1988, a total of 1,169 claims for Funeral benefit were processed. Seven of these were disallowed because the persons on whose contributions the claims were based had less than fifty (50) paid contributions and 1 was disqualified because it was submitted outside of the prescribed time limit.

Of the 1,161 claims paid, 924 or approximately 80% were in respect of deceased males and 237 or approximately 20% related to deceased females.

The distribution of claims paid by employment category shows that 1,145 or approximately 99% were in respect of employed persons and 16 or 1% approximately related to self-employed persons. Moreover, 1,015 of the deceased in the employment category were directly insured and therefore had benefit paid based on their own contribution status. The remaining 130 deaths in this category were of spouses of insured persons. The 16 deceased self-employed persons were all directly insured. See Table 17 below.

TABLE 17

NUMBER OF FUNERAL CLAIMS PAID BY SEX, INSURED STATUS

AND EMPLOYMENT CATEGORY

1988

DESCRIPTION	EMPLOYED		SELF-EMPLOYED		ALL CATEGORIES
	DIRECTLY INSURED	SPOUSE INSURED	DIRECTLY INSURED	SPOUSE INSURED	
Males	883	26	15	-	924
Females	132	104	1	-	237
MALES & FEMALES	1,015	130	16	-	1,161

An age analysis of the deceased reveals that 572 or approximately 49% were over 60 years, 270 or 23% approximately were in the age-group (51 - 60) years, 140 or approximately 12% were in the age-group (41 - 50) years and 98 or approximately 8% were in age-group (31 - 40) years. The remaining 81 or 7% approximately were in the age-group (16 - 30) years.

The overall average age of the deceased persons was 54 years. The average age of the male deceased persons was 55 years and the deceased females averaged 52 years. The Table L in the Annex shows the number of Funeral claims paid by age-group, employment category, sex and insured status.

The average amount paid as Funeral benefit for 1988 was \$786.02 approximately.

The number of Funeral claims paid in 1987 was 1,046. The number of claims paid in 1988 was 115 or approximately 11% greater than that paid in the previous year. Table 18 below shows the number of Funeral claims paid during the period 1984 to 1988.

TABLE 18

NUMBER OF FUNERAL CLAIMS PAID

1984 - 1988

YEAR	DIRECTLY INSURED	SPOUSE INSURED	BOTH CATEGORIES
1984	855	89	944
1985	773	81	854
1986	797	115	912
1987	884	162	1,046
1988	1,031	130	1,161

A study of the above table reveals that there is an increasing trend in the number of claims paid annually in the given period. This increase is mainly reflected in the annual number of deceased persons who were directly insured.

SHORT TERM BENEFITS BRANCH

SICKNESS BENEFIT

The number of sickness spells which terminated during 1988 was 20,921. Of this total, 11,114 or 53% approximately were either disallowed or disqualified for various reasons and 9,807 or 47% approximately were paid.

An analysis of the spells which terminated in non-payment shows that 6,985 or approximately 63% were spells of incapacity which lasted for less than 4 days. Approximately 71% or 5,017 of these spells however attracted medical care payments. Of the remaining 4,129 spells which were not paid, 1,815 or 16% approximately were spells relating to claimants who failed to meet the contribution requirements and 1,063 or 10% approximately were spells during which the claimants had received full wages from their employers.

Further, 313 of the disallowed spells related to claimants who were not in insurable employment, 83 to claimants who were over 60 years and, 14 to persons who had no incapacity for work.

The remaining 841 spells were disqualified. Seven hundred and eighty-four were due to the late submission of claims and 57 were not supported by valid medical certificates.

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

1988

REASON FOR NON-PAYMENT	NUMBER OF SPELLS
Less than 50 contributions paid	1,596
Less than 8 out of 13 contributions paid	219
Paid full wages	1,063
Less than 4 days	6,985
Non-insurability	313
Invalid Medical Certificates	57
Late submission of claims	784
Over 60 years	83
No incapacity for work	14
TOTAL	11,114

An examination of the 9,807 spells which were paid reveals that 6,124 were from males and 3,683 from females. Moreover, a total of 9,745 or 99% approximately were paid to persons in the employed category and 62 or 1% approximately to persons in the self-employed category.

The age-range of the recipients was 17 years to just below 60 years. The ages of the self-employed persons ranged from 25 years to just below 60 years.

The age distribution shows that 6,609 or approximately 67% of the paid spells related to persons in the age-group (21 - 40) years and 2,911 or approximately 30% were incident on the age-group 41 years to just below 60 years. There were 287 recipients of this benefit who were under 21 years of age.

The overall average age was 35 years. The ages of the males averaged 37 years and the females, 33 years.

Table M in the Annex gives the number of Sickness spells paid by age-group, employment category and sex of recipients.

An analysis of the spells paid by sector shows that 1,689 or approximately 17% arose from workers in the sugar sector and 8,118 or 83% approximately were from workers in the other industrial combined.

The distribution of the paid spells by diagnosis reveals that 1,486 or 15% approximately were due to ill-defined conditions such as epilepsy and diseases of the nervous and urinary systems. There were approximately 14% or 1,351 spells relating to persons who were incapacitated as a result of accidents, poisoning and violence and 678 or 7% approximately due to diseases of the genital organs.

Table N in the Annex classifies the sickness spells paid by diagnosis and sector.

An examination of the wage-group distribution shows that 9,710 or approximately 99% of the spells were paid based on wage-group X. Wage-groups 1K, V and III had incident thereon 20, 16 and 15 spells respectively. The remaining spells were spread amongst the other wage-groups.

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

TABLE 20

NUMBER OF SICKNESS SPELLS PAID BY WAGE-GROUP AND SEX

1988

DESCRIPTION	WAGE-GROUP										TOTAL
	I	II	III	IV	V	VI	VII	VIII	IX	X	
Males	5	3	12	3	8	4	2	1	6	6,080	6,124
Females	3	4	3	3	8	3	5	10	14	3,630	3,683
Males and Females	8	7	15	6	16	7	7	11	20	9,710	9,807
Percentage	.10	.07	.15	.06	.16	.07	.07	.11	.21	99	100

The average duration of the sickness spells paid to males was 11 benefit days and to females 8. The overall average duration was 10 benefit days.

The average duration of sickness spells paid in the sugar sector was 19 benefit days. The spells paid to males in this sector averaged 19 benefit days and to females, 18 benefit days. In the non-sugar sector, the average duration was 8 benefit days for males, 7 benefit days for females and, overall, the average duration was 8 benefit days. See Table 21 overleaf.

TABLE 21

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

1988

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	Number	Average Duration	Number	Average Duration	Number	Average Duration
Males	1,406	19	4,718	8	6,124	11
Females	283	18	3,400	7	3,683	8
TOTAL	1,689	19	8,118	8	9,807	10

A total of 8,712 spells were paid in 1987. The 1988 total, therefore, represents approximately 13% increase when compared with that of 1987. The number of spells paid during the last 5-year period, 1984 - 1988, the average duration and the percentage of spells 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

1984 - 1988

DESCRIPTION	1984	1985	1986	1987	1988
Spells arising from					
Males	6,304	6,469	5,970	5,657	6,124
Females	2,322	2,527	3,233	3,055	3,683
Males and Females	8,626	8,996	9,203	8,712	9,807
Average Duration (Benefit Days)	12	13	11	11	10
Percentage Arising from Sugar Sector	32	30	22	22	17

A further analysis of the above table shows that the year 1988 experienced the highest number of paid spells during the given period. However, the average duration of the spells, as well as, the percentage arising from the sugar sector continues to decline.

SICKNESS BENEFIT MEDICAL CARE

During the year under review, 7,419 claims for the reimbursement of medical expenses incurred through sickness were made. Approximately 54% or 4,007 of the claimants were males and 46% approximately or 3,412 were females.

The sugar sector accounted for 1,404 or 19% approximately of the claims and the remaining 6,015 or approximately 81% related to workers in the other industries combined.

A further breakdown shows that 1,170 or approximately 83% of the claimants from the sugar sector were males and 234 or 17% approximately were females. Correspondingly, the figures for the other industries combined were 2,837 or 47% approximately, males and 3,178 or approximately 53%, females. This distribution is shown in Table 23 below.

TABLE 23

DISTRIBUTION OF SICKNESS BENEFIT MEDICAL CARE CLAIMS
BY SEX AND SECTOR

1988

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	Number	Percentage	Number	Percentage	Number	Percentage
Males	1,170	83	2,837	47	4,007	54
Females	234	17	3,178	53	3,412	46
Males & Females	1,404	100	6,015	100	7,419	100

The ages of the claimants ranged from 16 years to just below 60 years. The males averaged 41 years, the females 36 years and overall, the average age was 39 years. Table O in the Annex shows the number of Sickness Benefit Medical Care claims paid by age-group, sector and sex.

A study of the administration of the expenditure on Medical care shows that 30% approximately went towards in-patients care and 70% approximately, towards out-patients care.

An analysis of the total reimbursement shows that approximately 53% was paid for orthopaedic and prosthetic care, approximately 16% for drugs and dressings, 8% for hospitalisation, 7% for treatment, 6% for medical examination and 3% for specialist care. The remaining 7% approximately went towards other expenses such as consultation, laboratory and X-ray fees. 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

1988

DESCRIPTION	Hospital- isation	Medical Examina- tion	Specialist Care	Drugs & Dress- ings	Treatment	Orthopaedic and Prosthetic Care	Others	Total
In-Patient	7.6	2.6	2.7	8.8	4.7	-	3.8	30.2
Out-Patient	-	3.8	.5	7.5	1.9	53.2	2.9	69.8
In and Out- Patient	7.6	6.4	3.2	16.3	6.6	53.2	6.7	100.0

The distribution, sector-wise, reveals that approximately 14% of the reimbursement of expenses for out-patient care was absorbed by claimants in the sugar sector. Those in the non-sugar accounted for approximately 86% of the cost. For the reimbursement of expenses for in-patient care, 7% approximately was made to claimants in the sugar sector and 93% approximately to claimants in the non-sugar sector.

The average amount reimbursed in 1988 was \$447.00 approximately.

Two thousand, one hundred and ninety-nine of the 7,419 claims paid had attached thereto the payment of Sickness Benefit - replacement of income. The remaining 5,220 were for reimbursement of medical expenses only and approximately 96% of these were attached to sickness spells which were disallowed for incapacities lasting for less than 4 days.

The number of claims paid for Sickness Medical Care during 1988 was 4 less than that paid during the previous year. In 1987, a total of 7,423 claims were paid.

EXTENDED MEDICAL CARE - OLD AGE AND INVALIDITY PENSIONERS

During the year, 3,926 claims for reimbursement under the extended Medical Care programme were received. Of this total, 3,886 were received from the 7 Optometrists who were contracted by the Organisation for the purpose of supplying Ophthalmic care to its pensioners and 47 from pensioners who met their own expenses and sought reimbursements.

Payment was made in respect of 3,754 of the pensioners at an average cost of \$617.00 per pensioner. The remaining 172 claims were returned to optometrists on query.

MATERNITY ALLOWANCE

During the year under review, 1,352 maternity cases were terminated. Of this number, 1,303 or 96% approximately were paid and 49 or 4% were not paid.

An examination of the cases which were not paid shows that 41 of the claimants received full salary from their employers during the period of maternity leave and 8 did not satisfy the contribution requirements for the award of the benefit.

All the payments made under this benefit were to employed women.

The ages of the recipients ranged from 16 years to 47 years. The average age was 28 years.

An age analysis shows that 62 or 5% approximately of the claimants were in the age-group (16 - 20) years, 366 or 28% approximately were in the age-group (21 - 25) years, 496 or approximately 38% were in the age-group (26 - 30) years, 273 or 21% approximately were in the age-group (31 - 35) years and 91 or 7% approximately were in the age-group (36 - 40) years. There were also 13 women in the age-group (41 - 45) years, 1 woman aged 46 years and another, 47 years old.

Table P in the Annex gives the number of maternity allowances paid by age-group and benefit days.

The distribution by benefit days reveals that 928 or approximately 71% of the recipients received the normal maternity allowance for the full period of 13 weeks and 315 or approximately 24% of them were paid for periods ranging from 6 weeks to 12 weeks.

EXTENDED MATERNITY ALLOWANCE

Twenty-three women received extended maternity allowance during the year. One woman was paid for 26 weeks, that is, for the full period of normal maternity allowance and the maximum 13 weeks under the extended benefit. The other 22 were paid for additional periods ranging from 1 to 12 weeks.

The average amount paid as extended maternity allowance was \$916.00 approximately. Overall, the average duration of the maternity allowances paid in 1988 was 70 benefit days or approximately 12 benefit weeks.

An analysis by wage-group shows that 1,229 or 94% approximately of the recipients were paid based on wage-group X and 31 or approximately 2% on wage-group 1X. The wage-groups VIII and VII had incident thereon 14 and 10 cases respectively and the remaining 19 cases were distributed among wage-groups I to VI. The average wage-group in which payments were made was wage-group X. Table 25 o/leaf shows the wage-group distribution of the cases paid.

TABLE 25

DISTRIBUTION OF MATERNITY ALLOWANCES PAID BY WAGE-GROUP

1988

DESCRIPTION	WAGE-GROUPS										TOTAL
	I	II	III	IV	V	VI	VII	VIII	IX	X	
Number of Cases	1	1	1	3	4	9	10	14	31	1,229	1,303
Percentage	.1	.1	.1	.2	.3	.7	1.0	1.1	2.4	94	100

On the average, \$736.59 was paid as Maternity Allowance during 1988.

During 1987, a total of 1,233 cases were paid. The 1988 total of 1,303, therefore, represents an increase by approximately 6% when compared with the previous year.

Table 26 below shows the number of cases paid annually together with the average duration for the period 1984 - 1988.

TABLE 26

NUMBER OF MATERNITY ALLOWANCES PAID AND AVERAGE DURATION

1984 - 1988

DESCRIPTION	1984	1985	1986	1987	1988
Number of Cases	1,074	1,311	1,289	1,233	1,303
Average Duration (Benefit Days)	67	70	71	70	70

The above table shows that the annual number of maternity cases paid during the period 1985 - 1988 has been fluctuating. However, the average duration shows some degree of stability over this same period.

Table Q in the Annex classifies the number of maternity allowances paid by benefit days, wage-group and amount.

MATERNITY GRANT

During 1988, three thousand, two hundred and sixty-four claims were received for this benefit. Of this total, 3,246 were allowed and 18 were disallowed for varying reasons.

Of the 18 claims which were disallowed, 12 were due to non-satisfaction of the contribution requirements and 3 related to claimants who had received Sickness Medical Care Benefit to defray the expense they incurred in relation to their pregnancy. The remaining 3 claims were disqualified because the claimants did not satisfy the conditions governing the definition of a spouse.

Of the 3,246 women who received the grant, 1,610 qualified in their own right and 1,636 benefitted because their spouses had met the contribution conditions.

There were 20 self-employed recipients, 4 of whom qualified in their own right. The remaining 16 were granted the benefit based on their spouses' contributions.

An age analysis shows that, within the age-group (16 - 19) years, there were 218 or approximately 7% of the recipients. Further, a total of 1000 or approximately 31% of the recipients were incident on the age-group (20 - 24) years, 1,101 or approximately 34% were in the age-group (25 - 29) years, 611 or approximately 19% were in the age-group (30 - 34) years and 257 or approximately 8% were in the age-group (35 - 39) years. Fifty-eight of the women who received the grant were 40 years or over. There was also one woman, 15 years old who received her benefit based on her spouse's contributions.

The average age of the recipients was 27 years approximately.

The number of Maternity Grants paid by Age-Group, Employment Category and Insured Status of the recipients is shown in Table 27 overleaf.

TABLE 27

NUMBER OF MATERNITY GRANTS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY
AND INSURED STATUS

1988

AGE-GROUP	EMPLOYED		SELF-EMPLOYED		BOTH CATEGORIES		
	Directly Insured	Spouse Insured	Directly Insured	Spouse Insured	Directly Insured	Spouse Insured	Total
Under 16	-	1	-	-	-	1	1
16 - 19	37	179	1	1	38	180	218
20 - 24	417	579	-	4	417	583	1,000
25 - 29	597	496	3	5	600	501	1,101
30 - 34	379	228	-	4	379	232	611
35 - 39	146	110	-	1	146	111	257
40 - 44	29	23	-	1	29	24	53
45 - 47	1	4	-	-	1	4	5
TOTAL	1,606	1,620	4	16	1,610	1,636	3,246

The average amount paid as Maternity Grant was \$300.00.

The 3,246 women who received this benefit had amongst them 6,851 children under the age of 18 years - An average of 2 children per woman.

An analysis of these children by age reveals that 3,253 or 47% approximately were under 1 year, 1,659 or approximately 24% were between the ages of 1 and 5 years, 1,279 or 19% approximately were within the age-group (6 - 10) years and 660 or 10% approximately were over 10 years old.

A comparison of the number of recipients of this benefit during the year under review with the previous year, 1987 shows that there was a slight increase of approximately 2% during 1988. A total of 3,178 women received the Maternity Grant during 1987.

INDUSTRIAL BENEFITS BRANCH

INJURY BENEFIT

There were 3,580 Injury Benefit spells which terminated during 1988. Of this total, 308 were not paid and 3,272 were paid.

An examination of the spells which were not paid shows that 182 related to claimants who were incapacitated for less than 4 days, 77 were from claimants who had received full wages from their employers during the period of incapacity and 13 related to injuries which did not arise out of, or during the course of employment. The remaining 36 spells were disqualified due to the late submission of the claims.

An analysis of the 3,272 spells which were paid reveals that 3,264 were terminated on the recovery of the insured persons. The average duration of these spells was 12 benefit days approximately. The remaining 8 spells terminated after the insured persons had received benefit for 26 weeks. See Table 28 below.

TABLE 28

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

1988

REASON FOR TERMINATION	MALES		FEMALES		MALES & FEMALES	
	Number Of Spells	Benefit Days	Number OF Spells	Benefit Days	Number Of Spells	Benefit Days
Recovery	2,945	36,215	319	4,090	3,264	40,305
Benefit paid for 26 weeks	7	1,092	1	156	8	1,248
TOTAL	2,952	37,307	320	4,246	3,272	41,553

Two thousand, nine hundred and fifty-two males and 320 females received injury benefit during 1988.

The distribution by sector shows that the sugar sector accounted for 2,864 or 88% approximately of the paid spells. Of this number, 2,590 related to males and 274 to females. Workers in the other industries combined accounted for the remaining 408 spells. See distribution in Table 29 below.

TABLE 29

NUMBER OF INJURY SPELLS PAID BY SEX AND SECTOR

1988

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	Number	Percentage	Number	Percentage	Number	Percentage
Males	2,590	79.1	362	11.1	2,952	90.2
Females	274	8.4	46	1.4	320	9.8
Males & Females	2,864	87.5	408	12.5	3,272	100.0

The distribution by age shows that 2,065 or 63% approximately of the paid spells related to persons in the age-group (16 - 35) years and 1,184 or 36% approximately to persons in the age-group (36 - 60) years. Employees under 16 years accounted for 2 spells while those over 60 years accounted for 21.

The average age of the male recipients was 32 years approximately. The corresponding figure for the females was 40 years approximately. The overall average age of the recipients was 33 years.

Table K in the Annex shows the number of injury spells paid by age-group and sex.

The wage-group distribution shows that all but 3 of the paid spells were based on wage-group X. The 3 paid spells were equally distributed among the wage-groups VI, VII and VIII.

The average duration of the paid spells for males was 12 benefit days and for females, 13 benefit days. The overall average duration was 12 benefit days approximately.

The number of injury spells paid by benefit days, sex and sector is shown in Table S in the Annex.

Four thousand, five hundred and sixty-six spells were paid during 1987. The 3,272 spells paid in 1988, therefore, represent a decrease by approximately 28% by comparison. The table 30 below allows a further comparison over the period 1984 - 1988.

TABLE 30

NUMBER OF INJURY SPELLS PAID, PERCENTAGE ARISING FROM THE SUGAR SECTOR AND AVERAGE DURATION OF SPELLS

1984 - 1988

DESCRIPTION	1984	1985	1986	1987	1988
Number of Spells	8,746	8,895	6,200	4,566	3,272
Percentage Arising from Sugar Sector	92	94	91	91	88
Average Duration (Benefit Days)	13	12	13	13	12

The above table shows a decreasing trend in the annual number of paid spells and the percentage arising from the sugar sector. The average duration of the spells, however, appears statistically stable.

INJURY BENEFIT MEDICAL CARE

During the year under review, 3,098 claims for Injury Benefit medical care were paid to 2,708 males and 390 females.

A sector distribution reveals that 2,452 or approximately 79% of the claims were from employees in the sugar sector and 646 or 21% approximately were from employees in the other industries combined.

The recipients within the sugar sector comprised 2,114 males and 338 females. The corresponding figures for the other industries combined were 594 males and 52 females. The distribution is shown in the Table 31 below.

TABLE 31

INJURY BENEFIT MEDICAL CARE CLAIMS BY SEX AND SECTOR

1988

DESCRIPTION	SUGAR		NON-SUGAR		BOTH SECTORS	
	Number	Percentage	Number	Percentage	Number	Percentage
Males	2,114	68	594	19	2,708	87
Females	338	11	52	2	390	13
Males & Females	2,452	79	646	21	3,098	100

An age distribution shows that there were 3 recipients under the age of 16 years, 3,086 between the ages of 16 and 60 years inclusive and 9 over 60 years. The recipients who were under 16 years were all males.

The average age of the male recipients was 31 years and that of the females, 40 years. The overall average age was 32 years. The distribution of the Injury Benefit medical care claims by age-group, sector and sex is shown in Table T in the Annex.

An analysis of the total amount reimbursed reveals that the males accounted for 94% approximately and the females, 6% approximately. Further, 46% approximately of the sum reimbursed was absorbed by workers in the sugar sector and approximately 54% by workers in the other industries combined.

A review of the type of care provided shows that 19% approximately of the medical care cost related to in-patient care and 81% approximately to out-patient care. A further distribution of this cost percentage-wise shows that, for in-patient care, 6% approximately was absorbed by workers in the sugar sector and 13% approximately by workers in the other industries combined. The corresponding figures for out-patient care were 40% for workers in the sugar sector and 41% for workers in the other sectors combined. Table 32 below gives this distribution.

TABLE 32

Injury Benefit Medical Care Cost by Sector and Type of Care
(PERCENTAGE-WISE)

1988

TYPE OF CARE	SUGAR	NON_SUGAR	BOTH SECTORS
In-Patient	6	13	19
Out-Patient	40	41	81
TOTAL	46	54	100

Of the total expenditure on care provided, 7% went towards hospitalisation, 17% towards medical examinations, 3% towards specialist care, 23% for drugs and dressings, 8% for treatment, 14% for subsistence and travelling and 28% for costs incidental to medical care. This percentage distribution of the total medical care cost is outlined in Table 33 below.

TABLE 33

PERCENTAGE DISTRIBUTION OF INJURY BENEFIT MEDICAL CARE COST

1988

DESCRIPTION	TYPE OF CARE							Total
	Hospital-isation	Medical Exam.	Specialist Care	Drugs & Dressings	Treatment	Subsistence & Travelling	Others	
In-Patient	7	2	1	4	3	-	2	19
Out-Patient	-	15	2	19	5	14	26	81
In and Out Patient	7	17	3	23	8	14	28	100

Two thousand and sixty or approximately 66% of the claimants who received Injury Benefit Medical Care also received Injury Benefit (replacement of income).

The number of industrial medical care claims paid during 1987 was 6,778. The 1988 total of 3,098, therefore, represents a significant decrease by approximately 54% in comparison.

DISABLEMENT PENSION

During 1988, a total of 63 Disablement Pensions were awarded to 58 males and 5 females. Sixty-one of these persons were awarded pensions at the expiration of varying periods of injury benefit and 2, after periods of provisional assessment.

The age distribution shows that 23 of the new entrants were under 30 years and 37 were between the ages of 30 years and 59 years. The remaining 3 pensioners were aged 60 years, 61 years and 66 years.

The average age of the male recipients was 39 years and the females, 42 years. The overall average age was 39 years.

An analysis, sector-wise, shows that 38 of the recipients were in the Sugar-sector and 25 in the other industries combined. Thirty-five of the pensioners in the sugar sector were males and 3 were females. Correspondingly, 23 males and 2 females from the non-sugar sector were awarded this benefit.

An examination of the percentages of disability granted reveals that 43 persons were assessed at disabilities ranging from 20% to 40% and 18 at disabilities ranging from 50% to 80%. There were 2 persons assessed at 100% disability.

The number of Disablement pensions by percentages of disability, sector and sex is shown in Table 34 below.

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

1988

Percentage of Disability	SUGAR			NON-SUGAR			BOTH SECTORS		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
20	11	1	12	3	2	3	14	1	15
30	10	2	12	5	1	6	15	3	18
40	3	-	3	7	-	7	10	-	10
50	1	-	1	1	-	1	2	-	2
60	6	-	6	2	-	2	8	-	8
70	2	-	2	4	1	5	6	1	7
80	1	-	1	-	-	-	1	-	1
90	-	-	-	-	-	-	-	-	-
100	1	-	1	1	-	1	2	-	2
TOTAL	35	3	38	23	2	25	58	5	63

A study of the nature of disability shows that 24 or approximately 30% of the disabilities related to fractures and 13 or approximately 21% were amputations. Cuts and lacerations, post-traumatic ankylosis of joints and sprains and strains accounted for 4 injuries each. Of the remaining 14 cases, 3 persons suffered from dislocations, 2 each from burns and scalds and post-traumatic paralysis of limbs or parts of the body, 1 each from contusions and abrasions and punctured wounds and the other 5 from eye and other injuries.

The table 35 below gives the distribution of the pensioners by nature of disability and location of injury.

TABLE 35

NUMBER OF DISABLEMENT PENSIONS BY NATURE OF DISABILITY AND LOCATION OF INJURY

1938

Nature of Disability	Head		Trunk	Upper Extremities		Lower Extremities	Injuries not Specifically Located	Total
	Eyes	Other		Fingers	Others	Leg & Feet		
Contusions & Abrasions						1		1
Burns and Scalds		1				1		2
Concussions								
Cuts and Lacerations				1	1	2		4
Punctured Wounds						1		1
Amputation				7	2	4		13
Post Traumatic Ankylosis of Joints					3	1		4
Post Traumatic Paralysis of Limbs or parts of the Body					2			2
Dislocation							3	3
Fractures			1	-	12	11	-	24
Sprains and Strains				2	1	1	-	4
Asphyxiation								
Eyes and other Injuries	4	1	-	-	-			5
TOTAL	4	2	1	10	21	22	3	63

ERS
Total
15
18
10
2
8
7
1
-
2
63

A further look at the above table reveals that 31 or approximately 49% of the disabilities were located in the upper extremities, 22 or 35% approximately were about the lower extremities, 6 were on the head, 1 was on the trunk and 3 on other parts of the body.

Nineteen of the injuries were due to falls, 9 were caused by the means of transport and 7 through the use of cutlasses. Six persons were injured through contact with objects, 4 persons, as a result of lifting and the remaining 18, by other means.

The distribution by occupation shows that 45 or 71% approximately of the new pensioners were Manual Workers, 15 or approximately 24% were Service Workers, 2 were Clerical and Sales Workers and 1 was a Craftman.

The average weekly pension awarded during the year was \$34.45 approximately.

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

During 1987, a total of 66 disablement pensions were awarded. The number of pensions awarded in 1988 is therefore 3 or 5% less than that awarded in 1987.

The number of disablement pensions awarded during the period 1984 to 1988 is shown in Table 36 below.

TABLE 36

NUMBER OF DISABLEMENT PENSIONS AWARDED ANNUALLY

1984 - 1988

SECTORS	1984	1985	1986	1987	1988
Sugar	39	45	52	41	38
Non-Sugar	32	40	38	25	25
BOTH SECTORS	71	85	90	66	63

The above table shows a decline in the number of awards during the period 1986 to 1988.

A total of 1,037 disablement pensions were on stream at the end of 1987. The pensioners comprised 935 males and 102 females. They were in receipt of an average weekly pension of \$23.34.

During the year under review, 63 persons were awarded the pension at an average weekly rate of \$34.46 and 5 pensioners died thereby terminating their average weekly payment of \$27.16.

Therefore, at the end of 1988, there were 1,095 pensions in payment at an average weekly rate of \$23.96.

The Movement of the Disablement pensions during 1988 is shown below.

TABLE 37
MOVEMENT OF DISABLEMENT PENSION

1988

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	935	24.09	102	16.44	1,037	23.34
Pensions Granted during the year	58	35.15	5	26.42	63	34.46
Pensions Terminated during the year by death	4	26.48	1	29.90	5	27.16
Pensions in Payment at the End of the year	989	24.73	106	16.78	1,095	23.96

DISABLEMENT GRANT

During 1988, a total of 37 Disablement grants were paid to 28 males and 9 females.

The overall average age of the recipients was approximately 36 years with the males averaging 34 years and the females, 40 years.

An analysis, sector-wise, shows that 18 or approximately 49% of the recipients were employed within the sugar sector and 19 or approximately 51% were from the other industries combined. See Table 38 below.

TABLE 38

Number of Disablement Grants paid by Sex and Sector

1988

DESCRIPTION	SECTOR		BOTH SECTORS
	SUGAR	NON-SUGAR	
Males	12	16	28
Females	6	3	9
Males & Females	18	19	37

An examination of the Disablement grants by Nature of Injury reveals that 17 of the awardees had amputations, 4 had injuries resulting from contusions and abrasions, 4 from strains and sprains and 3 from fractures. The other 9 disabilities resulted from cuts and lacerations and other injuries. This Table 39 overleaf classifies the number of disablement grants by nature and location of injury.

TABLE 39
NUMBER OF DISABLEMENT GRANTS PAID BY NATURE AND
LOCATION OF INJURY

1988

NATURE OF INJURY	LOCATION OF INJURY					TOTAL
	HEAD		UPPER EXTREMITIES		LOWER EXTREMITIES	
	Eyes	Others	Fingers	Others	Legs & Feet	
Contusions and Abrasions		4				4
Burns and Scalds						
Cuts and Lacerations			1		1	2
Amputations			13	4		17
Fractures				1	2	3
Strains and Sprains				1	3	4
Occupational Poisoning						
Other Injuries			2	1	4	7
TOTAL		4	16	7	10	37

A further distribution of the injuries shows that 23 were located on the upper extremities with 16 of these being related to the fingers, 10 were on the lower extremities and 4 were on the head exclusive of the eyes.

Eight of these injuries were sustained through the means of transport, 7 from persons falling, 5 through falling objects and 4 through contact with objects. The remaining 13 injuries had such causes as flying objects, use of cutlass and electric shock.

A study of the degree of disability awarded shows that 20 or 54% approximately of the recipients were assessed at 10% disability, 10 or 27% approximately at 5% disability, 5 at 14% disability, 1 at 2% disability and 1 at 1% disability. This distribution is shown in Table 40 overleaf.

TABLE 40

NUMBER OF DISABLEMENT GRANTS BY PERCENTAGE OF DISABILITY,

SEX AND SECTOR

1988

PERCENTAGE OF DISABILITY	SUGAR			NON-SUGAR			BOTH SECTORS		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
1	1		1				1		1
2					1	1		1	1
3									
4									
5	1	2	3	7	-	7	8	2	10
6									
7									
8									
9									
10	7	4	11	8	1	9	15	5	20
14	3	-	3	1	1	2	4	1	5
TOTAL	12	6	18	16	3	19	28	9	37

An average of \$349.00 approximately was paid as Disablement Grant during the year.

Fifty grants were awarded in 1987. The 1988 total, therefore, represents a decrease by approximately 26% by comparison.

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

INDUSTRIAL DEATH

During 1988, there were 14 Industrial Deaths which gave right to Industrial Death pensions.

The recipients of the pensions comprised 5 widows who had in their care children of the deceased, 2 widows who were incapable of self-support, 4 orphans and 3 parents.

The age-range of the deceased persons was 20 years to 54 years. The average age was approximately 36 years.

The ages of the widows who had care of children of the deceased ranged from 24 years to 43 years. Their average age was 34 years. The children's ages ranged from 1 year to just under 16 years. Their average age was 10 years approximately.

The 2 widows who qualified because of their incapacity for self-support were 39 years and 42 years and the 3 parents were aged 42 years, 62 years and 64 years.

Five deaths occurred in the sugar sector and 9 arose from workers in the other industries combined.

An analysis by the nature of injury which caused death reveals that 6 persons died from fractures, 4 from drowning, 2 from punctured wounds and 1 each from concussion and cuts and lacerations.

Further, 4 of the deaths resulted from persons falling, 2 from the means of transport, 3 from contact with objects and the remaining 5, from other causes. The distribution is shown in the Table 41 overleaf.

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TABLE 41

NUMBER OF INDUSTRIAL DEATHS BY NATURE OF INJURY AND CAUSE OF ACCIDENT

1988

NATURE OF INJURY	CAUSE OF ACCIDENT				
	Means of Transport	Accident caused otherwise than by Machinery, Handling goods or by Means of Transport			
	Other than Power Driven	Persons Falling	Striking Against or coming into contact with objects	Other Causes	Total
Burns and Scalds					
Concussions		1			1
Cuts and Lacerations				1	1
Punctured Wounds			1	1	2
Post Traumatic Paralysis of Limbs or Parts of the Body					
Fractures	2	2	2		6
Drowning		1		3	4
Other Injuries					
TOTAL	2	4	3	5	14

The Annex table W gives a distribution of the 1988 Industrial Deaths by condition of award and nature of injury.

At the end of 1987, there were 368 Industrial Death Pensions in payment at an average weekly rate of \$27.82. The recipients comprised 312 widows, 44 parents and 12 orphans.

Fourteen pensions were granted during the year to 7 widows, 3 parents and 4 orphans at an average weekly rate of \$36.34 and 13 were altered with respect to children who were included in the pensions who reached the qualifying age limits.

At the end of the year 1988, therefore, 382 pensions were on stream. The recipients were 319 widows, 47 parents and 16 orphans. The average weekly amount of the pensions was \$27.04 approximately.

The Movement of the Industrial Death Pensions is shown in Table 42 below.

TABLE 42
MOVEMENT OF INDUSTRIAL DEATH PENSIONS
1988

DESCRIPTION	WIDOWS		PARENTS		ORPHANS		TOTAL	
	No.	Average Weekly Amount (\$)	No.	Average Weekly Amount (\$)	No.	Average Weekly Amount (\$)	No.	Average Weekly Amount (\$)
Pensions in payment at the beginning of the year	312	27.83	44	23.91	12	17.33	368	27.02
Pensions granted during the year	7	37.83	3	31.99	4	36.95	14	36.33
Pensions terminated during the year by Death								
Pensions altered during the year (age limit)	13	9.18	-				13	9.18
Pensions in Payment at the end of the year	319	27.67	47	24.42	16	22.24	382	27.04

There were 21 Industrial Deaths during 1987 which gave right to 19 pensions and 2 annuities. The 1988 total therefore represents a decrease by 7 in the number of deaths which gave right to benefit.

APPEALS TO TRIBUNAL

During the year under review, 432 appeals were made to the National Insurance Appeals Tribunal by claimants who were dissatisfied with the determinations given on their claims. At the end of the previous year, 1987, there were still 566 outstanding. Consequently, there was a total of 998 appeals which were to be heard during the year.

Sickness Benefit accounted for 647 or approximately 65% of the Appeals made and Old Age Benefit accounted for 213 or 21% approximately. The remaining 138 appeals were related to the other types of benefit paid by the Scheme.

The Tribunal adjudicated on 249 cases during 1988. Forty-seven of these were allowed, 77 were disallowed and 125 were adjourned.

Further, the General Manager reviewed and allowed 260 of the Appeals.

There were 69 appeals that were withdrawn.

At the end of 1988, therefore, 545 appeals (including the 125 which were adjourned) were still listed for hearing.

MEDICAL ADJUDICATION OF CLAIMS

During the year under review, 789 claimants were seen and assessed by the Medical Adviser. Three hundred and eighty-four of these claimants were seen in the Medical Department at Head Office and 405 were seen at the outlying offices of the organisation.

An analysis of the assessments made shows that 205 of the claimants seen were considered fit for work, 318 were recommended for benefit (78 to be reviewed at a future date), 11 were recommended for further treatment locally and 26, for treatment overseas. One hundred and twenty claimants were referred to Medical Referees and 17 to Specialist for a further investigation of their cases and, where necessary, treatment. The remaining 90 had their ages assessed for the purpose of Old Age benefit.

CASES REFERRED TO MEDICAL BOARD (INDUSTRIAL)

The number of cases placed before Industrial Medical Boards in 1988 was 199. Of this number, 141 were new cases and 58 were cases for review, that is, they were previously placed before Medical Boards and required follow-up action.

The results of the determinations show that 68 persons, of whom 35 were partially disabled, were considered to be fit for work and 34 persons, 33 of whom were considered to be partially but permanently disabled, were recommended for Industrial benefit.

There were also 37 cases which were recommended for a review at a future date, 14 where the claimants were recommended for further treatment and 17 which were struck off because the claimants failed to present themselves before the Medical Board. The remaining 29 cases were considered not to be requiring any further treatment or leave from work.

Table 43 below shows the number of cases placed before Industrial Medical Boards during the last 5 - year period, 1984 - 1988.

TABLE 43

CASES PLACED BEFORE MEDICAL BOARDS (INDUSTRIAL)

1984 - 1988

DESCRIPTION	1984	1985	1986	1987	1988
Number of cases boarded	164	221	207	189	199
Medical treatment recommended	131	112	134	118	185
Medical treatment not recommended	30	78	36	48	97
Cases struck off	3	31	37	23	17
Percentage genuine cases	80	51	65	62	43

An examination of the above table reveals that although there was a slight increase in the number of cases boarded in 1988 relative to 1987, the percentage of genuine cases has declined significantly over the same period.

CASES REFERRED TO MEDICAL BOARD (NON-INDUSTRIAL)

During 1988, two hundred and thirty-three cases of a non-industrial nature were placed before Medical Boards for determination. Two hundred and one of these were new cases and 32 were for review.

The determinations resulted in 71 cases being recommended for Sickness benefit and 49 being recommended for review at a future date. Thirteen claimants were considered fit for work, 24 had their cases struck off due to their non-appearance before the Board and 73 were considered not to be requiring any further treatment or leave from work. There were 2 cases which were recommended for referral to the Industrial Medical Board and 1 where the claimant was considered to need further treatment.

MEDICAL TREATMENT ABROAD

Two persons received treatment abroad as a result of industrial injuries and 33 were treated overseas under the Sickness Medical Care programme and reimbursed their medical expenses by the Scheme. The overseas medical treatment was administered in such countries as Britain, Canada, U.S.A., Trinidad and Barbados.

SICK VISITING

The nurses/sick visitors continued to give medical attention to the ailing claimants and pensioners to assist them in transacting business with National Insurance Scheme. Towards this end, they made a total of 1,149 visits during 1988. Seven-hundred and sixty of these were made to the homes of insured persons, 310 to hospitals and 79 to dispensaries.

During these visits 4,718 persons were seen. Approximately 91% of these persons were claimants and 9% approximately were pensioners.

The Table 44 overleaf shows the number of visits made by the nurses during the period 1984 to 1988.

TABLE 44

VISITS MADE BY NURSES/SICK VISITORS

1984 - 1988

DESCRIPTION	1984	1985	1986	1987	1988
Number of visits	1,118	1,139	1,066	1,446	1,149

The above distribution shows that, except for the increase in 1987, the annual number of visits made seem to be relatively stable over the given period.

REHABILITATION

The performance of the Orthopaedic Section was greatly enhanced by the provision, through the organisation, of materials from United States of America to fabricate prosthetic appliances and a donation from the Federal Republic of Germany towards the fabrication of orthotic appliances, cervical collars and built-up footwear.

However, production continued to be hampered by the hazardous state of the workshop, a shortage of experienced staff and theft. It is hoped that these will be corrected in the near future.

During 1988, 40 prostheses, 39 orthotics and 62 other orthopaedic aids were fabricated and fitted to claimants. Repairs were also carried out on 81 appliances.

ESTABLISHMENT AND ORGANISATION

STAFFING

The organisation's staff complement at the beginning of 1988 was 608 comprising 583 permanent and 25 temporary employees.

During the course of the year, 141 persons were recruited. Forty-five of these gained permanent employment with the Scheme and 96, temporary employment.

The exits from the organisation during the year totalled 121. Of this number, 64 were from the permanent staff and 57 from those who were temporarily employed. A further examination of these exists shows that 45 of the permanent staff resigned, 10 voluntarily withdrew their services and 6 retired. Among the temporary staff who left, 9 resigned, 1 was dismissed and the services of the remaining 46 were terminated.

At the end of the year, the staff strength stood at 628 employees with 564 being permanent and 64 temporary.

WELFARE

Staff members continued to benefit from the Services provided by the Welfare Officer.

Counselling in work-related issues both at the individual and group levels were conducted and assistance and advice were given to members of staff on personal matters.

The Welfare Officer continued to visit members of staff who were ill at home or in hospital and cards and bouquets were sent when necessary.

the service of assistance in the procurement of certain essential items continued to be provided by this unit during the year and the project of upgrading the Local and Sub Offices in respect of improved sanitary and industrial conditions was satisfactorily completed. Attention will now be given to maintenance of these standards.

An improved canteen service was instituted at the Brickdam Office under the guidance of the Welfare Unit. It is hoped to extend this service to the other offices in the near future.

SPORTS AND CULTURE

During 1988, employees of the Organisation participated in sporting and cultural activities both internally and externally,

The inter-zone competition was held between 3 zones instead of the original 4 to allow for strengthening of participation of employees in the outlying offices. Zone 3 emerged as the winner with zone 2 as the first runner-up.

Sporting links were fostered with other organisations such as the Mahaica-Mahaicony-Abary Development Authority and the other financial institutions within the COFA group. The competitions were in dominoes, whist, softball cricket, circle tennis and athletics. The National Insurance Scheme fared creditably at these meetings winning several trophies.

The Organisation was pleased to be a representative of the COFA group, which established its first Sports Committee in July, at the Guystac Athletics and Cycling competitions.

On the cultural side, employees of the Organisation, for the first time, participated in a full-length dramatic production at the Théâtre Guild playhouse. This performance merited them a nomination in the NAPA awards for the best indigenous play for 1988.

LIBRARY

The Library continued to be of valuable service to the employees during the year. The needs of the borrowers were greatly satisfied with the acquisition of 211 new books which enhanced their reading scope tremendously.

The membership was also expanded by 68 persons. This addition brought the total number of employees on the Library's roll to 428 at the end of the year.

The Librarian mounted a mini exhibition to commemorate the 150th Anniversary of Emancipation in the Library.

TRAINING

During 1988, the Training arm of the Scheme continued in its efforts to produce greater efficiency in the Organisation. This effort was boosted by the completion of a 5-year Manpower Plan which was initiated with the award of full-time and part-time Scholarships to 35 employees to pursue studies in work-related disciplines at the University of Guyana.

Moreover, fifty members of staff were sponsored at external training courses organised and conducted by some of the country's reputable training institutions. The areas of training were Management and Financial Development. Secretarial Science, Computer Science, Supervisor and Leadership. Two officers also attended a one-week Academic Workshop for Middle Managers which was hosted by the Antigua-Barbuda Social Security Scheme.

Nine training courses and 32 on-site lectures were conducted by the Division during the year under review. Three of the training courses were for clerks in the public and private sectors and dealt with National Insurance procedures, 2 were courses on "Target Setting and Appraisal" for staff within the organisation, 2 were refresher courses for outlying offices and 1 was held for the Nurse/Sick Visitors. The remaining course was a programme of study of the operations of the Scheme conducted for the Head of the Benefits Department, Belize Social Security Board. This officer was attached to National Insurance Scheme for a 3 - week period.

Some of the on-site lectures were done in collaboration with the Publicity and Public Relations Section as part of a Public Awareness Campaign. The participants were representatives of trade unions, educational institutions, public enterprises, the military and para-military.

PART 11

INCOME AND EXPENDITUREINCOME

During the year under review, the total income received from all sources was \$217,155,312. This income was made up as follows:-

Contributions	-	\$73,412,697
Investment Income	-	143,682,984
Other Income	-	59,631
		<u> </u>
TOTAL INCOME		<u>\$217,155,312</u>

The distribution of the total income among the various benefit branches was made in the following manner:-

<u>DESCRIPTION</u>	<u>LONG TERM</u>	<u>SHORT TERM</u>	<u>INDUSTRIAL</u>	<u>TOTAL</u>
Contributions	54,031,745	7,634,920	11,746,032	73,412,697
Investment Income	107,015,086	13,951,618	22,716,280	143,682,984
Other Income	19,877	19,877	19,877	59,631
	<hr/>			
TOTAL INCOME	161,066,708	21,606,415	34,482,189	217,155,312

The total income received during the previous year, 1987 was \$205,149,062. The income realised during 1988 therefore represents an increase of approximately 6% by comparison.

A breakdown of the income received from the various sources during 1987 and 1988 is given below:

DESCRIPTION	YEAR		PERCENTAGE INCREASE
	1987	1988	
Contributions	72,089,021	73,412,697	1.8
Investment Income	132,991,145	143,682,984	8.0
Other Income	68,896	59,631	-13.5
TOTAL INCOME	205,149,062	217,155,312	5.9

The above table shows that the income from Contributions and the "Investment Income" increased in 1988 relative to 1987. However, there was a decrease in "Other Income".

EXPENDITURE

The total expenditure during 1988 was \$95,633,265. Benefit payments absorbed \$65,369,813 or approximately 68% of this total. The remaining \$30,263,452 or approximately 32% was expended on the administration of the Scheme.

The distribution, by Benefit branches, shows that the Long Term Branch accounted for \$50,640,210 or 77% approximately. The amount paid as old age benefit alone amounted to \$44,895,918. The Short Term Branch accounted for \$11,613,664 or approximately 18% of the benefit expenditure and the Industrial Branch, for \$3,115,939 or 5% approximately.

The table below shows this distribution.

BENEFIT BRANCH	AMOUNT (\$)	PERCENTAGE OF BENEFIT EXPENDITURE	PERCENTAGE OF TOTAL EXPENDITURE
Long Term	50,640,210	77	53.
Short Term	11,613,664	18	12.
Industrial	3,115,939	5	3.
ALL BRANCHES	65,369,813	100	68.

On further examination of the above, it can be seen that the Long Term Benefits branch absorbed approximately 53% of total expenditure, the Short Term Benefits branch 12% approximately and the Industrial benefits branch, 3% approximately.

A comparison of the expenditure on the 3 branches in 1987 and 1988 is allowed below:

BENEFIT BRANCH	AMOUNT SPENT DURING		PERCENTAGE INCREASE
	1987	1988	
Long Term	39,469,261	50,640,210	28.3
Short Term	10,615,143	11,613,664	9.4
Industrial	3,699,624	3,115,939	-15.8
ALL BRANCHES	53,784,028	65,369,813	21.5

The above table shows that there was approximately a 22% increase in the total benefit payments in 1988 relative to 1987. The amount spent on the Industrial Branch, however, experienced a decline.

Administrative expenses amounted to \$30,263,452 in 1988 which represents an increase of approximately 77% when compared with the previous year's figure. Administrative expenses in 1987 was \$17,076,815. This significant increase resulted from a general rise in the prices of goods and services used by the Organisation.

NATIONAL INSURANCE FUND

At the beginning of the year under review, the National Insurance Fund stood at \$1,091,547,536.

The income received during the year amounted to \$217,155,312, while expenditure totalled \$95,633,265. The surplus for 1988 was therefore \$121,522,047 which, when added to the Fund as it was at 1.1.88, brought the total amount to \$1,213,069,583 as at 31.12.88.

The Fund was represented as follows:-

Fixed Assets valued at	-	\$14,135,878
Investment valued at	-	994,815,051
Net current assets valued at	-	180,815,571
Deferred receivable (interest)	-	23,303,083
		<hr/>
NATIONAL INSURANCE FUND		\$1,213,069,583
		<hr/>

A copy of the Audited Accounts of the National Insurance Scheme for the year ended 31.12.88 follows:

TABLE A

NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE

1988

INDUSTRY	NUMBER OF EMPLOYERS BY SIZE						Total Employers
	1-5	6-10	11-20	21-50	51 -100	100+	
Agricultural and Livestock Production	6	1	-	-	-	-	7
Cane Farming	-	-	-	-	-	-	-
Rice Farming	4	1	-	-	-	-	5
Logging	-	-	1	-	-	-	1
Fishing	1	1	-	-	-	-	2
Metal Mining (other than Bauxite)	4	2	4	1	1	-	12
Crude Petroleum and Natural Gas	1	-	-	-	-	-	1
Food Manufacturing	17	6	3	2	-	1	29
Rice Milling	7	1	-	-	-	-	8
Manufacture of Footwear and Garments	5	1	1	-	-	-	7
Manufacture of Wood	4	2	2	-	-	-	8
Manufacture of Furniture and Bixtures	6	-	1	-	-	-	7
Manufacture of Leather Products	1	1	-	-	-	-	2
Printing, Publishing and Allied Industries	10	1	-	-	-	-	11
Basic Metal Industries	1	-	-	-	-	-	1
Manufacture of Transport Equipment	13	3	1	-	-	-	17
Manufacture of Electrical Machinery and Repairs	-	1	1	-	-	-	2
Manufacture of Miscellaneous Products	5	2	2	-	-	-	9
Construction	18	8	9	3	-	-	38
Electricity, Gas and Steam	4	1	-	-	-	-	5
Water and Sanitary Services	-	-	-	-	-	-	-
Wholesale and Retail Trade	37	4	1	-	-	-	42
Transport	30	7	2	-	-	-	39
Government Services	1	2	1	1	-	1	6
Community and Business Services	32	4	1	4	-	-	41
Recreational Services	7	-	1	2	-	-	10
Personal Services	116	8	3	2	-	1	130
TOTAL	330	57	34	15	1	3	440

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

1988

AGE-GROUP	MALES						FEMALES						MALES AND FEMALES						TOTAL			
	Married	Single	Widow	Div.	Sep.	Common Law	Total	Married	Single	Widow	Div.	Sep.	Common Law	Total	Married	Single	Widow	Div.		Sep.	Common Law	
Under 16	-	642	-	-	-	-	642	-	211	-	-	-	-	-	-	853	-	-	-	-	-	853
16 - 19	55	5,679	-	-	-	43	5,777	53	3,167	1	1	5	20	3,247	108	8,846	1	1	5	63	9,024	
20 - 24	212	2,025	2	-	-	167	2,406	230	2,140	5	12	15	57	2,459	442	4,165	7	12	15	224	4,865	
25 - 29	233	426	-	-	3	86	750	262	680	8	29	34	56	1,069	495	1,108	8	29	37	142	1,819	
30 - 34	141	117	2	4	2	34	300	210	227	14	29	21	39	540	351	344	16	33	23	73	840	
35 - 39	63	51	1	2	1	17	155	120	96	18	11	15	23	283	203	147	19	13	16	40	438	
40 - 44	52	32	2	3	1	7	97	72	43	12	7	6	14	154	124	75	14	10	7	21	251	
45 - 49	43	19	1	-	1	5	69	49	29	12	2	8	3	103	92	48	13	2	9	8	172	
50 - 54	33	20	4	2	2	5	66	18	18	11	7	2	-	56	51	38	15	9	4	5	122	
55 - 59	27	11	-	-	1	3	42	14	15	6	1	-	-	36	41	26	6	1	1	3	78	
60 & Over	17	14	2	3	-	-	36	1	4	3	-	-	-	8	18	18	5	3	-	-	44	
TOTAL	896	9,038	14	14	11	367	10,340	1,029	6,630	90	99	106	212	8,166	1,925	15,668	104	113	117	579	18,506	

TABLE C

NUMBER OF EMPLOYED REGISTRANTS BY INDUSTRY AND SEX

1988

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agriculture and Livestock Production	921	277	1,198
01a	Sugar Farming	941	215	1,156
01b	Rice Farming	116	30	146
02	Forestry and Logging	150	40	190
04	Fishing	97	22	119
11	Bauxite Mining	240	151	391
12	Other Metallic Mineral Mining	40	1	41
13	Crude Petroleum and Natural Gas	10	5	15
14	Stone Quarrying, Clay and Sand Pits	5	-	5
20	Food Manufacture (Except Sugar, rice and beverages)	412	307	719
20a	Sugar Milling	412	99	511
20b	Rice Milling	360	70	430
21	Beverage Industries	172	48	220
22	Tobacco Manufactures	12	5	17
23	Manufacture of Textiles	30	106	136
24	Manufacture of Wearing Apparel	282	711	993
25	Manufacture of Wood & cork (Except Furniture)	657	79	736
26	Manufacture of Furniture and Fixtures	163	51	214
27	Manufacture of Paper and Paper Products	5	11	16
28	Printing, Publishing and Allied Industries	35	63	98
29	Manufacture of Leather & Leather and Fur Products, except footwear and other wearing Apparel	23	12	35
30	Manufacture of Rubber Products	3	3	6
31	Manufacture of Chemical and Its Products	111	92	203
32	Manufacture of Petroleum and Coal Products	2	2	4
33	Manufacture of Non-Metallic Mineral Products	1	10	11
34	Basic Metal Industries	42	8	50
35	Manufacture and Repair of Metal Products (Except Machinery)	114	16	130
36	Manufacture and Repairs of Machinery (Except Electrical Machinery)	63	59	122
37	Manufacture and Repair of Electrical Appliances	78	30	108
38	Manufacture and Repair of Transport Equipment	288	44	332
39	Manufacture and Repair of Miscellaneous Items	88	23	111
40	Construction	846	117	963
51	Supply of Electricity, Gas and Steam	114	55	169
52	Water and Sanitary Services	124	50	174
61	Wholesale and Retail Trade	882	958	1,840
62	Banks and Other Financial Institutions	61	131	192
63	Insurance	73	118	191
64	Real Estate	3	1	4
71	Transport	302	73	375
73	Communication	99	108	207
81	Government Services (Administrative)	257	383	m 640
82	Community and Business Services	1,380	2,158	3,538
83	Recreation Services	46	24	70
84	Personal Services	280	1,400	1,680
	TOTAL	10,340	8,166	18,506

TABLE D

NUMBER OF SELF-EMPLOYED REGISTRANTS BY INDUSTRY AND SEX

1988

CODE	INDUSTRY	MALES	FEMALES	TOTAL
01	Agriculture	45	3	48
01b	Rice Farming	3	-	3
04	Fishing	2	-	2
12	Metallic Mineral Mining	5	1	6
20	Food Manufacturing	20	6	26
20b	Rice Milling	5	-	5
24	Manufacture of Wearing Apparel	14	10	24
25	Manufacture of Wood and Cork except Furniture	5	-	5
26	Manufacture of Furniture and Fixtures	10	-	10
28	Printing, Publishing and Allied Industries	2	-	2
35	Manufacture of Metal Products except Machinery and Transport Equipment (And Repair)	1	-	1
36	Manufacture of Machinery Except Electrical Machinery (and Repair)	1	-	1
37	Manufacture of Electrical Machinery, Apparatus, Appliances and Supplies (And Repair)	8	-	8
38	Manufacture of Transport Equipment (And Repair)	19	-	19
39	Miscellaneous Manufacturing Industries (And Repair)	11	-	11
40	Construction	45	5	50
61	Wholesale and Retail Trade	180	90	270
71	Transport	30	-	30
82	Community and Business Services	20	5	25
84	Personal Services	48	75	123
	TOTAL	474	195	669

TABLE E

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

1988

AGE-GROUP	MALES						FEMALES						MALES & FEMALES						TOTAL		
	Married	Single	Widow	Div.	Sep.	Common Law	Married	Single	Widow	Div.	Sep.	Common Law	Total	Married	Single	Widow	Div.	Sep.		Common Law	
16 - 20	3	15	-	-	-	1	19	4	4	-	-	-	5	4	19	-	-	-	-	1	24
21 - 25	15	21	-	-	1	-	37	10	-	-	-	16	6	31	-	-	1	-	-	-	53
26 - 30	40	42	-	2	-	3	87	13	1	2	1	30	13	55	1	4	-	-	4	117	
31 - 35	56	21	-	2	2	-	81	11	1	6	-	31	13	32	1	8	2	-	-	112	
36 - 40	52	10	-	5	-	-	67	9	6	4	-	34	14	19	6	9	1	-	-	101	
41 - 45	47	8	2	5	-	1	63	7	1	2	1	21	10	15	3	7	1	1	1	84	
46 - 50	34	5	-	3	2	1	45	4	8	1	-	24	11	9	8	4	2	-	1	69	
51 - 55	36	6	1	3	1	-	47	9	6	1	1	24	7	15	7	4	2	-	-	71	
56 - 60	22	2	-	2	1	1	28	4	1	-	-	10	4	6	1	2	2	1	1	38	
TOTAL	305	130	3	22	7	7	474	71	24	16	4	195	79	201	27	38	11	8	8	669	

TABLE F

NUMBER OF OLD AGE PENSIONS GRANTED BY AGE, SEX AND CONTRIBUTIONS

PAID AND CREDITED

1988

AGE	MALES				FEMALES				MALES AND FEMALES				
	Number of Persons	Contributions Paid & 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	630	550,777	103,726	19	167	144,640	27,353	19	797	695,417	131,079	19	873
61	151	130,776	29,773	23	42	34,839	8,210	24	193	165,615	37,983	23	858
62	53	44,001	12,377	28	13	11,286	3,138	28	66	55,287	15,515	28	838
63	25	23,626	6,670	28	9	6,988	2,787	40	38	30,614	9,457	31	806
64	221	17,604	6,029	34	8	6,336	2,799	44	29	23,940	8,828	37	826
65	220	15,945	6,467	40	6	4,810	1,728	36	26	20,755	8,195	39	798
66	16	12,805	5,099	40	5	3,993	1,446	36	21	16,798	6,545	39	800
67	8	6,382	3,273	51	2	1,558	791	51	10	7,940	4,064	51	794
68	4	3,231	1,656	51	1	810	400	49	5	4,041	2,056	51	808
69	4	3,118	2,001	64					4	3,118	2,001	64	780
70	2	1,564	969	62					2	1,564	969	62	782
71	1	750	492	66	1	8455	450	53	2	1,595	942	59	798
73	3	2,452	1,502	61					3	2,452	1,502	61	817
74	4	3,310	2,084	63					4	3,310	2,084	63	828
76	1	887	600	68					1	887	600	68	887
77	2	1,660	1,175	71					2	1,660	1,175	71	830
TOTAL	949	818,888	183,893	22	254	216,105	49,102	23	1,203	1,034,993	232,995	23	860

TABLE G

NUMBER OF OLD AGE PENSIONERS ON STREAM BY AGE, EMPLOYMENT STATUS
AND SEX AS AT 31.12.88

Age	EMPLOYED			SELF-EMPLOYED			ALL CATEGORIES		
	Males	Females	Males & Females	Males	Females	Males & Females	Males	Females	Males & Females
60	618	165	783	10	2	12	628	167	795
61	603	148	751	18	-	18	621	148	769
62	1,198	266	1,464	22	3	25	1,220	269	1,489
63	867	214	1,081	17	2	19	884	216	1,100
64	805	189	994	30	3	33	835	192	1,027
65	733	166	899	25	4	29	758	170	928
66	807	209	1,016	22	2	24	829	211	1,040
67	846	186	1,032	25	4	29	871	190	1,061
68	658	153	811	17	-	17	675	153	828
69	520	121	641	2	1	3	522	122	644
70	591	141	732	3	1	4	594	142	736
71	570	121	691	9	1	10	579	122	701
72	459	99	558	3	-	3	462	99	561
73	570	106	676	7	-	7	577	106	683
74	536	111	647	5	4	9	541	115	656
75	370	56	426	8	1	9	378	57	435
76	218	44	262	10	3	13	228	47	275
77	168	35	203	4	3	7	172	38	210
78	145	35	180	6	2	8	151	37	188
79	147	24	171	4	-	4	151	24	175
80	69	12	81	2	-	2	71	12	83
TOTAL	11,498	2,601	14,099	249	36	285	11,747	2,637	14,384

TABLE H

NUMBER OF OLD AGE GRANTS AWARDED BY AGE, SEX AND
EMPLOYMENT STATUS
1988

Age	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	Males	Females	Males & Females	Males	Females	Males & Females	Males	Females	Males & Females
60	33	19	52	4	2	6	37	21	58
61	39	18	57	2	2	4	41	20	61
62	28	7	35	-	2	2	28	9	37
63	10	5	15	-	-	-	10	5	15
64	16	7	23	-	-	-	16	7	23
65	20	3	23	-	-	-	20	3	23
66	7	1	8	-	-	-	7	1	8
67	8	2	10	-	-	-	8	2	10
68	5	2	7	-	-	-	5	2	7
69	5	1	6	-	-	-	5	1	6
70	3		3	-	-	-	3	-	3
72	1	-	1	-	-	-	1	-	1
73	4	1	5	-	-	-	4	1	5
76	1	2	3	-	-	-	1	2	3
78	3	-	3	-	-	-	3	-	3
TOTAL	183	68	251	6	6	12	189	74	263

TABLE I

NUMBER OF INVALIDITY PENSIONS GRANTED BY AGE, SEX AND NUMBER OF CONTRIBUTIONS PAID AND CREDITED

1988

AGE	MALES				FEMALES				MALES AND FEMALES			
	Number	CONTRIBUTIONS			Number	CONTRIBUTIONS			Number	CONTRIBUTIONS		
		Paid	Credited	Total		Paid	Credited	Total		Paid	Credited	Total
27	1	238	-	238	1	252	28	280	1	238	47	238
31	1	332	19	351					2	584	67	631
33	3	1,261	67	1,328	1	681	28	709	2	1,261	58	1,328
34	1	347	30	377					2	1,028	2	1,045
35	2	1,043	2	1,045	1	649	7	656	1	1,043	7	1,045
38									1	649		656
39	1	797		797					1	797		797
40	1	512	10	522					1	512	10	522
41	2	1,552	26	1,578	2	905	7	912	2	1,552	26	1,578
42	2	998		998	1	609		609	4	1,903	7	1,910
43	1	501	24	525					2	1,110	24	1,134
45	3	1,977	40	2,017					3	1,977	40	2,017
46	4	2,576	83	2,659					4	2,576	83	2,659
47	6	3,714	74	3,788					6	3,714	74	3,788
48	4	2,628	30	2,658					4	2,628	30	2,658
49	1	706	34	740					1	706	34	740
50	3	2,199	54	2,253					3	2,199	54	2,253
51	5	3,727	107	3,834	1	834	3	837	6	4,561	110	4,671
52	5	3,443	66	3,509	2	1,395	7	1,402	7	4,838	73	4,911
53	7	5,075	105	5,180					7	5,075	105	5,180
54	3	1,513	2	1,515	1	777		777	4	2,290	2	2,292
55	7	4,759	282	5,041	5	3,211	222	3,433	12	7,970	504	8,474
56	15	10,520	749	11,269	1	372	6	378	16	10,892	755	11,647
57	3	3,605	510	4,115	1	839	117	956	6	4,444	627	5,071
58	12	8,531	1,169	9,700	1	796	100	896	13	9,327	1,269	10,596
59	4	3,038	511	3,549	4	2,577	445	3,022	8	5,615	956	6,571
TOTAL	99	65,592	3,994	69,586	22	13,897	970	14,867	121	79,489	4,964	84,453

TABLE J

NUMBER OF INVALIDITY GRANTS AWARDED BY AGE, NUMBER OF CONTRIBUTIONS
(PAID AND CREDITED) AND AMOUNT PAID

1988

Age	MALES			FEMALES			MALES & FEMALES		
	No.	Contributions paid and Credited	Amount Paid (\$)	No.	Contributions Paid and Credited	Amount Paid (\$)	No.	Contributions Paid & Credited	Amount Paid (\$)
22	1	157	409.50	-	-	-	1	157	409.50
53	1	125	273.00	-	-	-	1	125	273.00
54	-	-	-	1	155	253.50	1	155	253.50
56	-	-	-	1	80	19.50	1	80	19.50
58	1	133	273.00	-	-	-	1	133	273.00
TOTAL	3	415	955.50	2	235	273.00	5	650	1,228.50

TABLE K

NUMBER OF SURVIVOR'S PENSIONS BY AGE-GROUP AND
CONDITION OF AWARD

1988

AGE-GROUP	CONDITION OF AWARD			
	Widows with care of children	Widows over 45 years	*Other Dependents	Total
Under 35	3		2	5
35 - 39	3	-	-	3
40 - 44	6	-	-	6
45 - 49	5	6	-	11
50 - 54	10	26	-	36
55 - 59	2	56	-	58
60 - 64	-	55	-	55
65 - 69	1	23	-	24
70 - 74	-	18	1	19
75 - 79	-	7	-	7
80 and over	-	1	-	1
TOTAL	30	192	3	225

* includes 2 orphans and 1 widower

TABLE L

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

1988

AGE-GROUP	EMPLOYED						SELF-EMPLOYED						ALL CATEGORIES									
	MALES			FEMALES			MALES			FEMALES			MALES			FEMALES			MALES AND FEMALES			
	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total	Directly Insured	Spouse Insured	Total	
18 - 20	5	1	6	2	3	5	-	-	-	5	1	6	2	3	5	7	4	7	11	4	7	11
21 - 25	23	-	23	4	2	6	-	-	-	23	-	23	4	2	6	27	2	27	27	2	27	29
26 - 30	34	-	34	6	1	7	-	-	-	34	-	34	6	1	7	34	1	35	40	1	41	41
31 - 35	26	1	27	5	9	14	-	-	-	26	1	27	5	9	14	26	1	27	31	10	41	41
36 - 40	39	2	41	11	3	14	2	-	2	41	2	43	11	3	14	41	2	43	52	3	55	57
41 - 45	44	-	44	7	3	10	-	-	-	44	-	44	7	3	10	44	-	44	51	3	54	54
46 - 50	58	1	59	10	14	24	2	2	2	60	1	61	11	14	25	60	1	61	71	15	86	86
51 - 55	91	5	96	18	14	32	2	2	2	93	5	98	18	14	32	93	5	98	111	19	130	130
56 - 60	109	12	121	51	45	96	6	6	6	121	12	133	18	14	32	121	12	133	123	17	140	140
Over 60	454	14	468	58	40	98	6	6	6	460	14	474	58	40	98	460	14	474	518	54	572	572
TOTAL	883	26	909	132	104	236	15	15	15	898	26	924	133	104	237	898	26	924	1,031	130	1,161	1,161

TABLE M

NUMBER OF SICKNESS SPELLS PAID BY AGE-GROUP, EMPLOYMENT CATEGORY
AND SEX OF RECIPIENTS
1988

Age-Group	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
16 - 20	177	110	287	-	-	-	177	110	287
21 - 25	922	757	1,679	-	2	2	922	759	1,681
26 - 30	990	899	1,889	3	1	4	993	900	1,893
31 - 35	1,008	721	1,729	4	1	5	1,012	722	1,734
36 - 40	823	471	1,294	5	2	7	828	473	1,301
41 - 45	696	303	909	4	-	4	610	303	913
46 - 50	570	179	749	10	1	11	580	180	760
51 - 55	532	162	694	12	1	13	544	163	707
56 - 60	442	73	515	16	-	16	458	73	531
TOTAL	6,070	3,675	9,745	54	8	62	6,124	3,683	9,807

TABLE N

NUMBER OF SICKNESS SPELLS PAID BY DIAGNOSIS AND SECTOR

1988

CODE	DIAGNOSIS	SUGAR	NON-SUGAR	BOTH SECTORS
2	Tuberculosis (other than of respiratory system)	1	2	3
3	Syphilis and its sequelae	-	1	1
4	Gonococcal Infection	-	1	1
5	Dysentery, all forms	5	85	90
6b	Enteric fever	10	69	79
7d	Measles	-	3	3
7e	Mumps	-	9	9
7f	Chicken pox	2	50	52
9	Malaria	3	59	62
10a	Filariasis	5	12	17
10c	Other helminths	-	1	1
11f	Parasitic skin infections	-	7	7
11i	Infectious hepatitis	15	101	116
11j	Other infectious and Parasitic Diseases	25	253	278
12	Malignant Neoplasms	1	4	5
13	Benign neoplasms and neoplasms of unspecified nature	5	52	57
14	Allergic disorders	9	67	76
15	Diseases of thyroid gland	2	-	2
16	Diabetes mellitus	32	51	83
17	Avitaminosis and other Deficiency States	2	6	8
18	Anemias	6	100	106
19	Psychoneurosis and psychosis	29	140	169
20	Vascular lesions affecting central nervous system	3	2	5
21b	Cataract	4	4	8
21c	Other diseases of the eye (except trachoma)	25	145	170
21d	Injury to the eye	13	14	27
22	Diseases of the Ear and Mastoid Process	1	18	19
23	Rheumatic Fever	-	2	2
24	Chronic Rheumatic Heart Disease	-	2	2
25	Arteriosclerotic and Degenerative Heart Disease	24	36	60
26	Hypertensive Diseases	133	466	599
27	Diseases of Veins	44	95	139
28	Acute Nasopharyngitis (common cold)	1	10	11
29	Acute Pharyngitis and Tonsillitis and Hypertrophy of Tonsils and Adenoids	12	109	121
30	Influenza	93	391	484
31	Pneumonia	14	151	165
32	Bronchitis	78	415	493
34	All other Respiratory Diseases	64	495	559
35	Diseases of the Stomach and Duodenum, except Cancer	46	2191	265
36	Appendicitis	6	39	45
37	Hernia of Abdominal Cavity	14	85	99
38	Diarrhoea and Enteritis	49	364	413
39	Diseases of Gall Bladder and Bile Ducts	3	8	11
40a	Diseases of the Teeth	8	8	16
40b	Other Diseases of the Digestive System	58	61	119
41	Nephritis and Nephrosis	4	6	10
42a	Diseases of Male Genital Organs	8	74	82
42b	Diseases of Female Genital Organs	29	567	596
43a	Normal Deliveries	2	21	23
43b	Complications of Pregnancy, Child-Birth and the Puerperium	12	209	221
44	Boil, Abscess, Cellulitis and Other Skin Infections	50	496	546
45	Other Diseases of the Skin	3	6	9
46	Arthritis and Rheumatism, except Rheumatic Fever	74	264	338
47	Diseases of Bones and other Organs of Movement	20	68	88
49a	Epilepsy	5	7	12
49b	Diseases of Nerves and Peripheral Ganglia	7	26	33
49c	Urinary Calculus	43	148	191
49d	Other Diseases of the Urinary System	19	146	165
49e	Other Specified and Ill Defined Diseases	191	894	1,085
50b	Fractures (All Sites)	39	139	178
50d	Dislocations (All Sites)	2	17	19
50e	Head Injury, excluding Fracture	22	55	77
50g	Lacerated, Open and Contused Wounds	97	160	257
50h	Burns and Scalds	9	31	40
50j	Other Poisoning	3	6	9
50l	Strains and Sprains	92	212	304]
50m	Contusions, other than Contused Wounds and Abrasions	113	354	467
	TOTAL	1,689	8,110	9,807

TABLE 0

NUMBER OF SICKNESS BENEFIT MEDICAL CARE CLAIMS PAID

BY AGE-GROUP, SEX AND SECTOR

1988

Age-Group	SUGAR			NON-SUGAR			BOTH SECTORS		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
16 - 20	23	8	31	50	78	128	73	86	159
21 - 25	132	25	157	259	426	685	391	451	842
26 - 30	123	32	155	338	591	929	461	623	1,084
31 - 35	137	18	155	360	519	879	497	537	1,034
36 - 40	128	27	155	370	522	892	498	549	1,047
41 - 45	143	35	178	441	431	872	584	466	1,050
46 - 50	181	28	209	404	279	683	585	307	892
51 - 55	161	30	191	360	207	567	521	237	758
56 - 60	142	31	173	255	125	380	397	156	553
TOTAL	1,170	234	1,404	2,837	3,178	6,015	4,007	3,412	7,419

TABLE P

NUMBER OF MATERNITY ALLOWANCES PAID BY AGE-GROUP AND BENEFIT DAYS

1988

AGE-GROUP	NUMBER OF CASES	NUMBER OF BENEFIT DAYS
16 - 20	62	4,489
21 - 25	366	26,674
26 - 30	496	34,873
31 - 35	273	19,376
36 - 40	91	6,470
41 - 45	13	940
46 - 47	2	103
TOTAL	1,303	92,925

Note: all women were employed

TABLE Q

NUMBER OF MATERNITY ALLOWANCES PAID BY BENEFIT DAYS

WAGE-GROUP AND AMOUNT

1988

BENEFIT DAYS	WAGE-GROUPS										TOTAL	AMOUNT (\$)	
	1	11	111	1V	V	VI	VIII	VIII	IX	X			
6											2 2	2	126.00
7													
8									1			1	76.00
9													
10													
11													
12											1	1	126.00
13											1	1	136.50
14													
15													
16													
17											1	1	178.50
18											5	5	945.00
19 - 24											3	3	640.50
25 - 30											13	13	3,727.50
31 - 36											10	10	3,622.50
37 - 42					1			1			17	19	7,707.50
43 - 48								1			32	33	16,019.50
49 - 54				1					2		87	90	48,947.00
55 - 60			1					1			26	28	16,734.00
61 - 66	1			1	1		1			1	50	55	34,554.50
67 - 72							1		2	4	83	90	65,783.50
73 - 78		1		1	1		6	7	12	21	879	928	739,420.00
79 - 84										2	6	8	6,774.50
85 - 90											6	6	5,545.00
91 - 96							1				2	3	2,628.50
97 -102											2	2	2,142.00
103 -108											1	1	1,102.50
109 -114													
115 -120					1						1	2	1,867.50
121 -126											1	1	1,008.00
TOTAL	1	1	1	3	4	9	10	14	31	1,229	1,303	959,782.50	

TABLE R

NUMBER OF INJURY SPELLS PAID BY AGE-GROUP AND SEX

1988

AGE-GROUP	MALES	FEMALES	MALES & FEMALFS
Below 16	2	0	2
16 - 20	341	16	357
21 - 25	694	40	734
26 - 30	560	34	594
31 - 35	348	32	380
36 - 40	274	33	307
41 - 45	222	29	251
46 - 50	222	47	269
51 - 55	146	47	193
56 - 60	123	41	164
Over 60	20	1	21
TOTAL	2,952	320	3,272

TABLE S

INJURY SPELLS BY BENEFIT DAYS, SEX AND SECTOR

1980

BENEFIT DAYS	SUGAR			NON-SUGAR			ALL INDUSTRIES		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
1	5	4	9	3	-	3	8	4	12
2	8	-	8	4	4	8	12	4	16
3	52	4	56	15	2	17	67	6	73
4	183	12	195	31	5	36	214	17	231
5	262	34	296	53	1	54	315	35	350
6	653	57	710	59	7	66	712	64	776
7	145	16	161	7	1	8	152	17	169
8	142	20	162	16	2	18	158	22	180
9	84	17	101	7	3	10	91	20	111
10	91	14	105	10	2	12	101	16	117
11	134	16	150	12	-	12	146	16	162
12	236	9	245	23	-	23	259	9	268
13	80	12	92	4	2	6	84	14	98
14	54	3	57	5	1	6	59	4	63
15	34	4	38	5	1	6	39	5	44
16	35	8	43	3	2	5	38	10	48
17	36	5	41	5	-	5	41	5	46
18	47	8	55	14	4	18	61	12	73
19 - 24	85	12	97	33	3	36	118	15	133
25 - 30	106	4	110	16	1	17	122	5	127
31 - 36	27	8	30	12	-	12	39	3	42
37 - 42	15	2	17	4	-	4	19	2	21
43 - 48	15	3	18	6	-	6	21	3	24
49 - 54	11	-	11	1	-	1	12	-	12
55 - 60	7	-	7	1	1	2	8	1	9
61 - 66	6	-	6	1	-	1	7	-	7
67 - 72	7	1	8	1	2	3	8	3	11
73 - 78	5	1	6	1	-	1	6	1	7
79 - 84	3	-	3	-	-	-	3	-	3
85 - 90	2	-	2	3	-	3	5	-	5
91 - 96	2	1	3	1	-	1	3	1	4
97 -102	1	4	5	1	-	1	2	4	6
109 -114	2	-	2	2	1	3	4	1	5
115 -120	2	-	2	1	-	1	3	-	3
127 -132	3	-	3	-	-	-	3	-	3
133 -138	3	-	3	-	-	-	3	-	3
139 -144	2	-	2	-	-	-	2	-	2
151 -156	5	-	5	2	1	3	7	1	8
TOTAL	2,590	274	2,864	362	46	408	2,952	320	3,272

TABLE T

NUMBER OF INJURY BENEFIT MEDICAL CARE CLAIMS PAID BY AGE-GROUP,

SECTOR AND SEX

1988

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	272	16	288	78	1	79	350	17	367
21 - 25	543	40	583	137	4	141	680	44	724
26 - 30	408	41	449	112	8	120	520	49	569
31 - 35	269	31	300	89	10	99	358	41	399
36 - 40	202	24	226	56	6	62	258	30	288
41 - 45	151	49	200	37	6	43	188	55	243
46 - 50	120	56	176	34	9	43	154	65	219
51 - 55	88	53	141	27	3	30	115	56	171
56 - 60	57	27	84	18	4	22	75	31	106
Over 60	2	1	3	5	1	6	7	2	9
TOTAL	2,114	338	2,452	594	52	646	2,708	390	3,098

TABLE V

NUMBER OF DISABLEMENT GRANTS PAID BY AGE-GROUP.

SEX AND AMOUNT PAID

1988

AGE-GROUP	MALES		FEMALES		MALES & FEMALES	
	Number of Cases	Amount Paid (\$)	Number of Cases	Amount Paid (\$)	Number Of Cases	Amount Paid (\$)
16 - 20	4	1,720.00	-	-	4	1,720.00
21 - 25	8	2,760.00	-	-	8	2,760.00
26 - 30	2	760.00	3	880.00	5	1,640.00
31 - 35	1	400.00	-	-	1	400.00
36 - 40	4	1,400.00	2	600.00	6	2,000.00
41 - 45	1	400.00	1	400.00	2	800.00
46 - 50	4	1,240.00	2	760.00	6	2,000.00
51 - 55	2	400.00	-	-	2	400.00
56 - 60	2	800.00	1	400.00	3	1,200.00
Over 60						
TOTAL	28	9,880.00	9	3,040.00	37	12,920.00

TABLE W

ANALYSIS OF INDUSTRIAL DEATHS BY CONDITION OF AWARD
AND NATURE OF INJURY

1988

NATURE OF INJURY	No. of Deaths	Widows with Children	Widows without children	Orphans	Parents	Total
Concussions	1	-	1	-	-	1
Cuts and Lacerations	1	-	-	-	1	1
Punctured Wounds	2	1	-	1	-	2
Fractures	6	2	1	1	2	6
Drowning	4	2	-	2	-	4
TOTAL	14	5	2	4	3	14